

Much to do about (almost) everything: The new Labour government and the unfolding housing crisis.

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Focus article

Much to do about (almost) everything: The new Labour government and the unfolding housing crisis

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Abstract

Housing has long been perceived as a key social policy issue in England, with the power to make or break political fortunes. The public has come to understand and conceptualise the mix of current problems as '*the housing crisis*'. This reflects a myriad of issues relating to poor affordability, the undersupply of new homes, high levels of homelessness, substandard housing conditions and energy inefficiency. These are problems that exist within wider socio-economic pressures arising from dwindling real incomes and the heightened cost of living. Some argue that radical solutions are needed, but adherence to existing fiscal rules, the intransigence of current structures of housing provision, and a decade of low investment makes radicalism unlikely. The three main political parties in England thus approached the 2024 General Election with broad similarities in their policy programmes. In this article we reflect on the role housing played in the 2024 General Election and what impact the Labour government is likely to have on housing policy – and housing-related outcomes. We also set out specific policy agendas, that need to carry greater weight in future policy development, if the UK government is serious about confronting the housing crisis.

Introduction

In the last two decades, Coalition and Conservative administrations (2010-2024) introduced a raft of policy measures that wrought significant changes to the UK housing market, with impacts (often negative) in terms of housing quality, affordability and availability. These changes have often been framed as part of a broader process of financialization, rentierization or the embedding of neoliberalism (Aalbers, 2016; Christophers, 2022; Jacobs, 2019), but the impacts are real and felt by a myriad of different groups. Beginning in the wake of the 2008 global financial crisis, the Coalition government's austerity drive (which continued throughout subsequent Conservative administrations) saw the introduction of various 'welfare reforms', introducing single benefit payments in the form of Universal Credit, the 'bedroom tax' which restricted benefits for households in larger properties, and the capping of the local housing

allowance which dictates the amount of housing benefit due. These reforms were to be a crucial under-current, driving the experiences of housing in everyday life.

The introduction of demand-side subsidies in the form of Help to Buy, and tenure reforms to create market-linked affordable tenures (i.e. Affordable Rent), fundamentally changed the shape of housing supply. Such interventions were allied with longstanding – and problematic – policies such as the Right to Buy which, while enabling social housing tenants to purchase their homes, led to a dwindling of social housing stocks. Taken together, these interventions have contributed to a suppression of incomes, inflation in house prices, and a boosting of developers' revenues, among other effects. Generation Rent (2024) has come to symbolise a critical feature of the UK housing system, which has essentially excluded age and income cohorts from homeownership, and all the financial benefits that these assets confer. It is no wonder then that housing has been at the top of the political agenda in recent years, with housing policy aimed at tackling what is universally described as a 'broken' housing system and one that is in 'crisis'.

Of course, there are jurisdictional differences here, as housing is largely a matter for devolved governments in the UK. This explains some of the variations in housing output, rent levels and affordability and the mechanisms used for addressing homelessness. But while these policy variations are important, many of the underlying macro-economic factors remain the same and critical fiscal measures (for instance, relating to the welfare system) are not subject to devolved control.

Many of the housing issues facing the different nations of the UK are therefore broadly similar. Leading figures from across housing organisations and campaign groups hoped the 2024 General Election would bring new energy and vision to end what is recognised as a crisis in housing (Shelter, 2024; Homes for All, 2024). While the assumption was that the impending election would further spotlight the issues faced, housing did not in fact feature particularly prominently in the major parties' campaigns and manifestos, aside from headline-grabbing housing targets. This article reflects on what role housing played in the 2024 General Election and looks forward at what a Labour government might mean for housing policy and impact on the wider housing market.

We begin by outlining the multiple, intersecting features of the UK housing crisis. We then try to make sense of the role of housing in the 2024 General Election, exploring how housing played a role in the discourses of the three main political parties. We consider the party manifestos and some of their key policy proposals and problematise them against the scale of issues faced. We then set out specific policy agendas that we believe need significant development, or to carry greater weight, in the new government's policy agenda. The article concludes by drawing some broad pathways for future research on housing policy to 2030.

The housing crises in the UK

References to ongoing and interrelated housing problems in the UK are ubiquitous, with the mainstream media regularly reporting the latest evidence of a situation 'out of control' (Robbins, 2020). It is a widely held view that we are in the midst of a housing 'crisis', a descriptor that points to the severity of the problem, a sense of an emergency and a need for urgent policy solutions (White & Nandedkar, 2021).

While there is a broad census that the housing crisis is very real, there is less agreement about what exactly constitutes this crisis. 'The housing crisis' is not a neutral descriptor of a set of problems with a precise nature. Rather, it is a complex and

multilayered phenomenon with effects that differ according to demographics and geographies of uneven economic development (Heslop & Ormerod, 2020). We would argue that the term crisis simply generalises a myriad of mini-crises within a broad system of provision, which become manifest for different groups in different places.

Beyond its differential material and spatial expressions, the housing crisis is also framed by divergent narratives and ideological perspectives. These bring particular explanations of its root causes and apposite political prescriptions. Dominant narratives also determine how housing policy is understood to intersect with multiple other policy arenas such as welfare, employment, education, migration, and parallel 'crises' (White & Nandedkar, 2021; Heslop & Ormerod, 2020).

Housing policy discourse is further informed by broader social norms and cultural expectations about housing and the different ways that people think about 'housing', 'property' and 'homes' (JRF, 2023). The UK for instance is considered a 'homeowner society' (Arundel & Ronald, 2021), where the 'dream' or 'aspiration' of homeownership evokes stability, economic security, and a logical progression through life. Current narratives tend to echo this sentiment in a somewhat narrow and static manner (Preece et al., 2019), even though homeownership is in decline (Whitehead et al., 2024) within a rentierized economy (Gustafsson et al., 2024).

The power of the 'crisis' narrative, and the significance given to it in popular debates, comes not only from evidence of households' need for housing. It is so pervasive because of the centrality of housing within modern economies, as investment vehicles, as a source of tax revenues, in supporting the growth in pension values, and so forth. These vested interests in the housing market make interventions much more difficult and dilemmatic. When these interventions do come, they can often be mechanisms to develop and service markets (and their varied stakeholders), as much as a means to address housing need and demand.

Some features of the crisis seem unambiguous. These oscillate around affordability, the undersupply of new homes, homelessness, substandard housing conditions and a housing stock that is not as energy efficient as it needs to be.

Turning first to affordability, commentators refer not only to a generalised housing crisis but to a closely associated 'affordability crisis'. Over recent years, accommodation has become less affordable because the cost of renting (as a share of tenants' incomes) in both the private and social rented sectors is near the highest it has been for decades (Mulheirn et al., 2023). In 2019-20, 26 per cent of households with the lowest incomes spent more than a third of their income on housing costs (Finch et al., 2023). In part, this is a result of a fall in (cash and non-cash) housing subsidy measures over the past 40 years, which have been available to lower-income households (Mulheirn et al., 2023).

In recent years, housing affordability has been exacerbated by the economic consequences of global pressures, the war in Ukraine, Brexit and the highest inflation in decades. This has generated a 'cost of living crisis' characterised by spiralling energy, food and housing costs - including rising rents which in the UK have increased by 8.9 per cent in the 12 months to April 2024 (ONS, 2024) - all of which have disproportionality impacted lower income families. This economic crisis has had a direct impact on whether people can access and maintain an affordable home.

While the impact of housing supply on affordability is debated (Molloy et al., 2022), there is a widespread view that for many years housebuilding has failed to keep pace with demand (undersupply). Research for Crisis and the National Housing Federation (NHF) (Bramley, 2019) estimated that there was a backlog of housing need of 4.75 million households across Great Britain (four million in England). Some groups of people feel this housing need more acutely and often experience multiple housing problems

simultaneously. Black, Asian and Minority Ethnic households for instance are more likely to experience homelessness and live in poor quality and overcrowded homes (Bristow, 2021).

Public discourse suggests there is little awareness of the long-run change in government investment and funding for housing. In the early 1970s approximately 80 per cent of government subsidies for affordable housing were on the supply side (i.e. to support new development), rather than on the demand side (e.g. housing benefit). By 2021-22, this relationship had reversed with 88 per cent of all subsidy being spent on the demand side (Gibb, 2024). Commentators argue this simply fuels increasing prices, and it has been long argued that only way out of the cycle is to move from 'benefits to bricks' (Cooke & Davies, 2014).

The undersupply of affordable housing is linked to homelessness both as a cause and a barrier to solutions. Households' limited ability to access affordable housing, such as that in the social housing sector where rents are far lower (traditionally around 50 per cent of market rents), has pushed low-income households into private rented accommodation, where rents are highest and tenancies more precarious (Cromarty & Barton, 2024; Fitzpatrick et al., 2023). Local authorities' capacity to discharge their statutory rehousing duties to homeless people is also impeded: while social renting might be the most appropriate tenure to meet people's housing needs (including homelessness), 1.29 million households were on waiting lists for social housing in March 2023 (Cromarty & Barton, 2024).

Together with a rapid rise in eviction actions by private landlords (service of a Section 21 notice to end an Assured Shorthold Tenancy), recent years have consequently seen a sharp rise in the number of households facing homelessness or the risk of homelessness (Resolution Foundation, 2023). In November 2022, rough sleeping was 26 per cent higher than the equivalent figure twelve months earlier when 3,069 people were recorded as sleeping rough (Fitzpatrick et al., 2023). In England, from October to December 2023:

- 15,440 households were accepted as owed a main homelessness duty, an increase of 15.3 per cent from the previous year.
- 112,660 households were homeless and living in temporary accommodation – the highest number since records began and up 12 per cent in a year.
- In the same period, households with children in temporary accommodation increased by 15 per cent to 71,280.
- 145,800 children were homeless and living in temporary accommodation with their families – again the highest on record (DLUHC, 2024).

The undersupply of housing shows no sign of abatement. Bramley (2024) has recommended levels of housing provision of at least 300,000 additional dwellings per annum, including 70,000+ additional social rented homes. By the turn of the decade Bramley suggests 350,000 homes will need to be added per year, including 90,000 social rented. Yet net additional homes in England have been below 250,000 for well over 20 years and new housing completions across the UK have not exceeded 300,000 per year for over four decades (MHCLG, 2023). Social housing has represented a small proportion of this for several years (around 9,500 in 2022/23). This is set against approximately 26,700 units of social housing that have been lost annually over the last five years (Cromarty & Barton, 2024), due to Right to Buy and other factors. With the number of households in England set to increase by around 1.6 million over the next ten years, even if the national new homes target (of 300,000 net additions a year) is achieved, more than half of these will go towards meeting this increase, rather than addressing the backlog of unmet housing need (Whitehead et al., 2024).

Recent controversies and tragedies, such as the Grenfell Tower fire, have brought into focus the quality and management of social housing. There is growing pressure on social landlords to address dampness and mould, following the death of Awaab Ishak, (BBC, 2024) as well as improving the energy inefficiency of their existing stock and speeding up de-carbonisation. In 2023, 15 per cent of homes did not meet basic quality standards, with The Regulator for Social Housing estimating that 160,000 social homes (3-4 per cent) have 'notable' damp, and a further 8,000 (0.2 per cent) have a 'very serious' problem (Fairness Foundation, 2024; Fitzpatrick et al., 2023). Housing-related health issues are known to contribute to many avoidable inequalities, ill-health and deaths – more than a fifth of excess winter deaths are estimated to be due to cold homes (Finch et al., 2023). Despite the Decent Homes Standard being in place for two decades, in 2022 3.7 million households in England were classed as living in 'non-decent' homes (Finch et al., 2023). Private rented homes are most likely to be non-decent, and this sector poses particular challenges in terms of quality improvements and decarbonisation (Simock, 2024).

The 2024 Election Manifestos

In 2023, the Conservative government outlined a 'long-term plan for housing' (HM Government, 2023). This aimed to create 'a new era of regeneration, inner-city densification and housing delivery across England' with a focus on the supply of 'beautiful, safe, decent homes...in partnership with local communities'. Alongside this were various other policy programmes aiming to improve private rented provision, leasehold reform, and a raft of measures contained within the Levelling Up and Regeneration Act 2023, which have significant implications for the planning system.

The Conservative Party's 2024 manifesto built on this 'long-term plan for housing'. The manifesto contained a commitment to create '1.6 million well-designed homes in the right places while protecting our countryside' (p.4). Underneath this headline policy were a variety of other housing commitments, focused on planning and housebuilding. These targeted changes to nutrient neutrality rules which were seen to hamper development, boosting housebuilding on brownfield land, densification of housing and large-scale regeneration in larger settlements, and changes to planning rules to boost levies from specific types of development by specific types of developer. These would be allied with changes to stamp duty land tax and a new Help to Buy programme, with an explicit aim to help first-time buyers. Other interventions were mooted albeit with few policy details, for instance, in relation to private renting, changes to leasehold tenure and continuing a plan to 'end rough sleeping'.

The supply-side interventions required for this were left relatively untouched, with reference only to reviewing the Affordable Homes Programme (AHP). There was explicit support for self- and custom-build and community housing schemes, and a passing acknowledgement of the need for different forms of housing, for instance, to meet the needs of older people.

Labour's manifesto (Labour Party, 2024) also focused on the issue of housebuilding and related changes to the planning system, with housing policy explicitly linked to the central aim of securing economic growth. A variety of policy proposals were set out to enable and speed up housing development, and to take a more 'strategic' approach to development. This included reintroducing local housing targets, and charging Mayoral and Combined Authorities with creating plans for housing growth, with associated powers and new funding. This would be supported by changes to compulsory purchase and land compensation rules, to enable more land to come forward for development. While there was minimal mention of issues such as homelessness, there was a

commitment 'develop a new cross-government strategy...to put Britain back on track to ending homelessness' (p. 80).

Labour suggested they would seek to change planning obligations to provide more affordable homes on specific sites and alter the AHP to maximise delivery of (social rented) homes from existing funding. First-time buyers would benefit from a mortgage guarantee scheme, and reviews of discounts on Right to Buy homes would aim to slow the sale of social rented homes. Like the Conservatives, issues in the private rented sector and broader concerns about supported housing were left relatively untouched. Addressing the specific challenges faced in meeting net zero targets, Labour's manifesto set out a Warm Homes plan, with an aim of investing £6.6bn to upgrade five million homes within the parliament.

Perhaps the most radical plans were contained within the Liberal Democrat manifesto. Their commitment to 380,000 homes a year would equate to nearly 300,000 net additional homes over the parliament than the Conservatives. Perhaps even more boldly, they suggested they would seek to build 150,000 social rented homes a year. Like Labour, attention was directed to land compensation rules, development of new settlements, extra funding for planning departments and a focus on brownfield development. Unlike Labour and the Conservatives, specific reference was made to the use of rural exception sites, community land auctions, as well as construction skills and sector development. They proposed a new rent-to-own system for social renters, enabling equity to be acquired over extended periods of the tenancy.

Beyond those development-related policies, the Liberal Democrat manifesto bore many similarities to the other main parties in targeting changes to the terms of private renters, ground rents for leaseholders, and setting the objective to end rough sleeping. A dedicated set of policies were outlined to address homelessness, including exemptions for some groups from the shared accommodation rate in their benefit entitlements, mandating provision of emergency accommodation, and extra resources to meet the Homelessness Reduction Act.

The new Labour government: First steps and prospects

Indications of the pattern of future housing policy may be drawn from Labour's first days and weeks in power. It was clear from their manifesto that economic growth would be the first and principal 'mission' (Labour Party, 2024), but the government's discourse since coming into office sought to reiterate the strains on public finances. Talk of a '£22bn black hole' (The Guardian, 2024), and things being 'worse than we ever imagined' (Starmer, 2024), suggests there will be little room for a major boost to fiscal programmes which reshape housing. Even without these financial pressures, the adherence to 'fiscal rules' seems to prohibit large scale borrowing for housing investment, without some creative changes to public accounting, or the reclassification of debt. True to their manifesto, one of the government's first significant steps to address housing supply was to propose and consult on reforms to the National Planning Policy Framework (NPPF), which would reinstate housing targets for local authorities and require them to demonstrate land supply for housing. These changes would also allow some land (potentially green belt) to be redefined as 'grey belt' and therefore potentially developed for housing.

Despite the grand rhetoric on affordable housing – i.e. that Labour would provide the 'biggest boost to affordable housing for a generation' (The Labour Party, 2023) – the limited discussion on the AHP at the time of writing is noticeable. This is one of the government's few levers to boost affordable supply, and increasing the total budget for

this would seem a powerful signal of intent. The 2024 budget may be used to provide 'more direct grant funding' (Inside Housing, 2024), but in what form this is provided, and whether it is additional to the current programme, is unclear. This may simply mean a commitment to a programme after 2026. Sector leaders have stressed the centrality of this funding programme in their communication with government:

At the next spending review, we need a long-term plan for new and existing social homes, underpinned by a fair and sustainable financial model developed alongside councils and housing associations...Without this, we will not be able to deliver our shared ambition to build 1.5m new homes this parliament. (Guardian, 2024)

Given the wider discourse on public finances, this is perhaps unsurprising. Indeed, there was no explicit commitment to increase the AHP budget in Labour's manifesto. Affordable housing may be boosted through percentage policies on specific sites, for instance, where 50 per cent of homes on reclassified green belt land would need to be affordable. However, these policies, in themselves, are unlikely to dramatically affect supply within this parliament.

And so, with a target to create 1.5 million more homes over the next years, and with few signs of an injection of cash for affordable homes, the pattern of future supply becomes a little clearer. The only viable means to reach 1.5 million homes would be to boost private development to historically high levels, and to do this will require a reliance on large housebuilders who already supply nearly half of all our homes. This would have major consequences for this market, and for the affordability of new homes for sale, further cementing the power of housebuilders to shape public policy and extract value (Archer & Cole, 2023; Archer, 2024).

With only limited, headline commitments in Labour's manifesto on homelessness, supported housing, housing quality, making homes more sustainable, and broader issues of housing and neighbourhood management, the prospects for addressing these issues seem unclear. More details are needed on a host of housing related policies in these areas. As it stands, the policies and programmes they have set out do not seem sufficiently radical in scale to achieve their vision.

Conclusions

A lack of affordable, good quality housing is both an indicator of inequality and a driver of socio-economic and environmental inequalities across the UK. In its new report, *The Canaries*, the Fairness Foundation (2024) sets out what the evidence tells us about how much more unequal Britain could become during the next five years and over the lifetime of the new government. It suggests that between now and 2029, the housing crisis is likely to worsen.

The report presents evidence that while 30 per cent of children live in relative poverty now, the figure is projected to rise to 33 per cent by 2028. It also suggests that the number of children living in overcrowded housing could rise from 1.8 million to two million by 2030 with 150,000 living in temporary accommodation. According to the National Housing Federation, 4.8 million people will be spending more than a third of their total income on housing by 2030. The number of households on waiting lists for social housing could also increase from 1.1 million to 1.5 million by 2030, with an additional 34,000 people being made homeless in the same period. Inequalities in housing are directly related to inequalities in other areas, including health, poverty, work and education.

The policies being proposed are thus pushing up against worsening trends in almost every direction. Looking across Labour's manifesto and the government's early actions, we can highlight a number of blind spots, missing agendas, and policy gaps, which the government will need to address to avoid a myriad of negative impacts.

The government faces acute issues with homelessness. In setting up a new 'unit' tasked with ending rough sleeping, much could be learned from the last Labour government's efforts. The current situation may demand fire-fighting on issues of rough sleeping and temporary accommodation, but at some point a shift to systematising prevention will be needed. Spending on some preventative services on homelessness has fallen by 76.3 per cent since 2010, while spending on acute services – incurred either immediately before or at the point when someone becomes homeless – now accounts for over 60% of local authorities' housing budgets (Institute for Government, 2024).

Questions also remain about how Labour will address the specific housing needs and demands of different groups. This includes young people and first-time-buyers, many of whom cannot generate deposits sufficient for homeownership and/or are experiencing rent inflation not seen for three decades. Then there's the major issue of housing for older people, allied with effective forms of care and support (JLL, 2024), in lieu of increasing demand and stagnant supply of suitable homes. The government will need to show how its housing interventions will help marginalised groups, those needing additional support, and households on low incomes in rural areas where new affordable homes can be non-existent. Simply expecting housing associations or developers to meet these specific needs within a general policy framework is unlikely to yield satisfactory outcomes.

Much of this may turn on the function of market actors. On housebuilding, given our reliance on private developers and contractors for new homes (both open market and affordable), it is surprising that the government have given little attention to market structure and production capacity. Despite its talk of an industrial strategy and workforce development, there has been little acknowledgement that in 2024 there were only 2.04 million workers in UK construction, 5.1 per cent lower than a year ago, the lowest level since 2000. It would seem we have an ageing workforce, with insufficient capacity to deliver significantly more homes.

Added to this, our housebuilding industry, largely composed of PLC housebuilders with a dwindling number of small to medium enterprises, has not delivered to the scale required at any point in history (Archer & Cole, 2016). Meeting the 1.5 million target will likely need wholesale market diversification, so that local authorities, community-led groups, self-builders and other actors can ramp up their output, but this will still demand construction skills and capacity to increase at pace. Diversification is also central to the speed at which we can develop new homes, and reliance on speculative models significantly hinders this (CMA, 2024). Similar arguments may be made about innovation in build methods, a long running issue of concern (Housing Today, 2024) where Labour seems to have been silent.

All of the above is critically interdependent with perhaps the most significant long-term objective facing the UK; meeting net zero targets. Housing accounts for around 17 per cent of all greenhouse gas emissions, rising proportionately in recent years as other emissions have declined (DESNZ, 2023). Hence, homes need to be provided not only to meet needs, but they must also be created and improved in ways that make them significantly more sustainable. Prior to the election, Labour committed to investing an extra £6.6 billion to upgrade five million existing homes, with plans to change the requirements for new homes to improve their environmental impact, but is this enough?

There is a significant gap between the funding commitments and targets, and the actual cost of improving homes (Boydell, 2024).

The housing crisis must seem a wickedly complex issue for the new government: a contorted web of individual crises, borne of years of under-investment and linked in diffuse ways to broader social, economic and environmental changes. Research should be geared toward learning from what has gone before in terms of policy - those successful interventions that have minimised homelessness, increased housing supply, and addressed specific housing needs, as well as those that have simply made housing less affordable, increased value extraction at the cost of meeting needs, and have worsened the capacity of local actors to address the issues. There are opportunities for evidence to shape policy where proposals and developments seem weakest: around the prevention of homelessness, diversification of the housebuilding market and how we maximise the delivery of affordable homes, and on the delivery of homes to meet the specific housing needs of different groups. Future research must also inform how governments and other actors can scale-up models to improve the energy performance of existing homes, so the UK can meet its urgent net zero commitments.

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