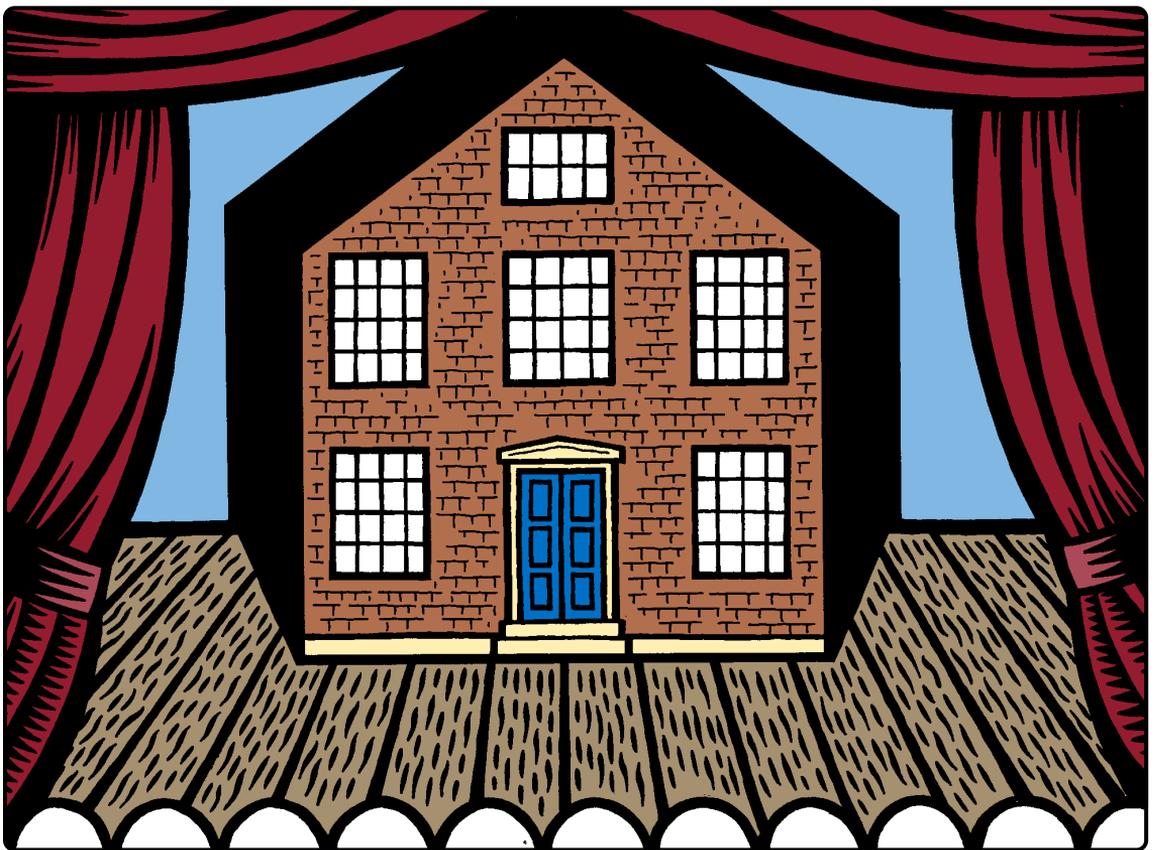


**Town & Country Planning
Tomorrow Series Paper 15**

the challenge of the housing crisis

By Nick Raynsford MP



Based on the 2013 Sir Frederic J. Osborn Memorial Lecture
Supported by the Lady Margaret Paterson Osborn Trust

How do we best provide the homes and the wider economic, social and environmental setting necessary to meet the needs and aspirations of 21st century Britain, and how we do so in a way that leaves to future generations a better legacy than that with which we are currently wrestling? The starting point is not an auspicious one. We currently face a serious, indeed acute, housing crisis which is manifested in a range of different ways.

We are not building enough new homes to meet present and likely future requirements; nor are we failing by a narrow margin. Since the economic downturn in 2008 we have been building less than half the number of homes needed, even on the most cautious estimate, to keep pace with household formation. Not only is there a severe shortage of supply, we are also facing an acute affordability problem. The two issues are of course connected. Prices, whether for buying a home or renting one on the private market, exclude a very substantial number of people who would in the past have expected to find a home to buy or rent within their means.

To add to the misery, output of new social housing has virtually ceased, and the supply of what is perhaps misleadingly referred to as 'affordable rent' housing is not filling the gap, while its cost has risen. So it is no surprise that council housing waiting lists are at historically high levels and homelessness is rising alarmingly. However, the crisis is not just an issue of supply and affordability. The condition of significant parts of the country's housing stock also gives cause for concern. Some of it, particularly in the private rented sector, is substandard and hazardous to health. And more widely across the owner-occupied sector, the private rented sector and parts of the social rented sector, we have a huge backlog of poorly insulated, hard-to-heat homes that urgently require retrofitting to improve their energy performance. This is essential both to meet our carbon dioxide emission reduction obligations and to enable the residents to stay warm in winter.

There is a further issue, in my view as important as all these others, which is the need to rectify the pattern of housing provision through much of the 19th and 20th centuries, which tended to segregate the population according to their economic status. The process of industrialisation in the 19th century and the growth of suburbs and the creation of council housing estates in the 20th century have all tended to reinforce social division.

Some commentators, including some of our largest housebuilders, argue that this is a natural process, reflecting what they see as a wish to live in communities with others on a similar income. It is interesting how this is always used as a justification for excluding the poor from more affluent areas. I cannot recall anyone arguing that it is natural to exclude wealthier people from living in poorer neighbourhoods!

But prior to the Industrial Revolution this segregation was not natural at all. In mediaeval, Tudor or Georgian Britain, people of different economic means lived naturally in the same street as each other. Indeed, often they lived in the same house, with a few animals thrown in as well for good measure! Of course the wealthier people lived in better-quality rooms, but housing did not segregate geographically the rich from the poor. And if you think just for a moment about the networks necessary to meet society's needs, it is entirely logical to ensure that lower-paid workers who provide services vital to the more affluent should be able to live close to where they work.

So we have a hopelessly inadequate supply of housing, chronic affordability problems, rising homelessness, a serious backlog of poor conditions and inefficient energy performance, and a legacy of social segregation to tackle. Few commentators would disagree with most of this analysis, nor deny the extent to which housing in Britain today is in crisis.

But while there will be widespread agreement about the extent of most of the problems, there is no agreement about solutions. Indeed, there are very marked differences between the approaches adopted by separate groups. Let's start with the Government. It accepts that we are not building enough homes, recognises affordability challenges, and accepts the need to tackle the backlog of substandard homes. If pushed it would probably also agree that it is desirable to break down social segregation. But its responses to the challenges are neither consistent nor effective.

To help restore confidence to the home ownership market the Government has advocated demand-side support through schemes such as Help to Buy, ignoring the very real fears voiced by a wide range of expert opinion, including the International Monetary Fund, that fuelling demand in a context of shortage is likely to prove inflationary and aggravate affordability problems.

Similarly in respect of rented housing, the Government favours an expansion of private renting at market rents, and the progressive raising of social housing rents to near market levels. The inevitable consequence is to exacerbate the affordability problems facing many lower-income households who cannot afford to meet market or near market rents without Housing Benefit. Yet while the Department for Communities and Local Government is pushing up rents on the one side, and hence dependence on Housing Benefit, another Government department, the Department for Work and Pensions, is desperately trying to cut Housing Benefit expenditure. How people are expected to pay higher rents when their benefit is simultaneously being cut remains an unanswered question.

The other strand of Government policy towards the expansion of housing supply is what it describes as 'reform' of the planning system. The Government's

initial argument was that the previous 'top-down' planning regime which 'imposed' requirements for new housebuilding was bitterly resented by local communities. Sweep this away, it argued, replacing Regional Spatial Strategies with a localist approach which allows communities to decide how much and what type of housing to build, and throw in a few financial incentives (the New Homes Bonus) and you will transform a nation of NIMBYs into enthusiasts for new housing development.



Above

If we carry on as we are, new housing starts are not expected to reach anywhere near the level required in the foreseeable future

I was sceptical about this prospectus when it was launched by the former Housing Minister, now Conservative Party Chairman, Grant Shapps, before the 2010 general election. I remain profoundly sceptical three years on. The Government's argument may now be promoted in the less bullish and more elegant language of the current Planning Minister, but the evidence shows clearly that the whole edifice is built on totally unsound foundations:

- Three years of upheaval in the planning system has resulted in *fewer*, not more consents for new housing.
- After a detailed examination of the New Homes Bonus, the National Audit Office recently concluded: 'We found no association between individual local authorities' planning application approval rates and their number of homes qualifying for the Bonus'.¹ In other words, this expensive incentive scheme appears to have had no significant effect.
- And what was always a mystery in the original proposition – how in the absence of any linking mechanism between national estimates of housing need and local decisions on supply, the Government could ensure the requisite number of homes is delivered – remains just that: a mystery. Few informed commentators expect the much hyped 'Duty to Co-operate' to provide an effective solution.

Rather than asking the logical question – is the current system failing because it was based on unsound assumptions from the start? – the Government's response has to date been an unlikely combination of Mr Micawber and the American Tea Party movement. On the one hand the Planning Minister urges us to wait a little longer in the hope that housing figures will eventually turn up. On the other, the free-market ideologues in the Treasury argue for ever more drastic 'reform' of planning to sweep away any restrictions on the ability of developers to build or convert houses where they want.

The problem with the first response is that it is based on faith rather than evidence. Even if some green shoots of recovery are visible (and after five years of stagnation, it would be surprising if there were not some upturn) no serious commentator expects output of new homes to get anywhere near the level required – around 230,000 a year – in the foreseeable future. Indeed, no-one expects the level of new starts in this Parliament to get back to the level being achieved before the recession, under the much reviled former planning regime.

The problem with the second is that it would, if pushed to the limit, unleash a reaction that would make the recent spat between the Government and the National Trust look like the proverbial walk in the park. It is almost 20 years since a government's insensitivity to objections about the adverse environmental impacts of some road-building schemes unleashed 'Swampy'. I sometimes wonder if those Treasury ideologues who see any planning limitations on developers as anathema understand the hugely important role that planning has played over the past 70 years in mediating between development aspirations and public apprehension.

We live on a small island with a population strongly committed to democratic consent and passionately attached to our countryside. Brush aside legitimate concerns about insensitive development and you risk unleashing a far greater threat to the country's future economic prosperity. Indeed, we would do well to recall that it was the public backlash against apparently uncontrolled ribbon development in the 1930s that led to the establishment of the post-war planning regime as well as the growth in influence of pro-countryside lobbies such as the CPRE.

Another strand in current thinking about solutions to our country's housing crisis emphasises the role that the private rented sector can play. There is a large measure of agreement that an expanding, good-quality stock of privately rented housing is a desirable part of the necessary policy mix. However, there are two important qualifications.

The first is to do with market rents. The ability to charge and receive a market rent has been critical to the revival of private renting from a stigmatised and apparently doomed sector of last resort to today's position where the private renting sector is

equal in size to social housing. It is the only part of the housing market which is increasing its share of the total market, accounting today for around 17% of all homes in England compared with just 8% 20 years ago.

For those who can afford a market rent, a private let is often an appropriate and satisfactory solution. However, for those on low incomes, the cost of a private letting is often prohibitive, and can only be met with the help of Housing Benefit. But as I have already stressed, the Government is engaged in a series of benefit cuts and restrictions which are already squeezing tenants in high-cost areas and will increasingly restrict their options. Capping the uprating of Housing Benefit at a time when rent levels are rising by 6% or more annually in areas of shortage will inevitably reduce the amount which will be covered by benefit year by year, leaving ever more tenants struggling to meet their rent, or finding that they have to move to a cheaper area.

The irony is that despite the harsh cuts that are being made – the benefit cap, the bedroom tax, and the below-inflation uprating of benefit levels – Housing Benefit expenditure continues to rise. This is the inevitable consequence of Government policies to make more extensive use of private lettings to house homeless families and other low-income groups. So despite Government rhetoric, the overall Housing Benefit bill is still increasing, while direct investment in social housebuilding has been severely cut.

The second problem is the extent of disrepair in the private rented sector. While many of the new lettings that have been brought onto the market in recent years have been of much better quality than traditional private lettings, there still remains a serious problem of poor-condition properties, particularly marked in those parts of the country where the housing market is depressed. Encouraging more investment in good-quality private renting has to go hand-in-hand with more effective action to bear down on the poor conditions and exploitation which sadly still tarnishes the reputation of the sector.

It has often been suggested that increased institutional investment in private renting is the key to its future success. After all, institutional investors will have a vested interest in maintaining their stock in good condition and ensuring it is well managed. One cannot disagree in principle, but in practice the goal of attracting substantial additional institutional investment into private rented housing has proved astonishingly elusive.

I remember almost 20 years ago as Shadow Housing Minister being repeatedly told by fund managers and academics that it was only the fear that an incoming Labour Government might re-impose rent controls and other regulatory burdens on the sector that was inhibiting institutional investment. Take away that risk and the money would flow in, I was assured. Well, we kept our part of the bargain.

As I repeatedly told potential investors in the run-up to the 1997 election, an incoming Labour Government would not put the clock back. We would want to see more effective action taken to tackle bad conditions, particularly in multi-occupied houses, but we would not re-introduce rent controls or security of tenure for private lettings.

Maybe they can be forgiven for being sceptical before the election, but by 2001, when I moved on from being Housing Minister, it was absolutely clear that they had no grounds to fear intrusive regulation of the sector. The 2000 Green Paper *Quality and Choice: A Decent Home for All* had spelt out unequivocally our wish to see a flourishing, high-quality market rented sector. But the institutional investment did not materialise. The excuses that I and my successors were offered for the lack of interest by institutional investors changed – ‘the yields were not adequate’, ‘other markets were more attractive in a period of sustained economic growth’, ‘the scale of provision wasn’t easy to finance’, and so on.

Ironically the private rented sector was growing, and new investment was flooding in. But it came from small-scale individual investors. ‘Buy to let’ rather than institutional investment was the key to the sector’s expansion, and still remains so. That does not mean that we should abandon hope of attracting more institutional investors over time. But the history of the past 20 years suggests that it would not be wise to put too many eggs in this basket.

While an expanding good-quality private rented sector is part of the solution, we must also recognise its limitations. It cannot and should not be seen as a substitute for social housing for the sizeable proportion of households who cannot afford to pay a market rent. We must therefore ensure a parallel expansion of the supply of housing association and council properties at below market rents. The arguments in favour are overwhelmingly powerful. Not only will this cost less than supporting low-income households in market rent accommodation, it will also help to counter the problems of benefit dependency and work disincentives which inevitably accompany the means-tested Housing Benefit system. Furthermore, direct investment through councils and housing associations can make an immediate and direct impact on employment and economic growth.

Indeed, our objective should be to rebalance over time the proportion of housing spending going into means-tested subsidies as against construction (or bricks and mortar) subsidies. To those who argue that we cannot afford to fund a social housebuilding programme, the current figures for housing-related public expenditure provide a powerful reality check. We are spending around £25 billion each year on housing subsidies. But around £23 billion is going on Housing Benefit, and only a little under £2 billion a year is supporting social and affordable housebuilding. So it is not the case that we do not have the money.

It is the case that we are choosing to use it in a way that is supporting consumption and high rents rather than investment.

Having said that, the process of rebalancing national housing expenditure in favour of investment is neither simple nor quick. Rapidly withdrawing or reducing Housing Benefit from those people who depend on it would be a recipe for evictions and homelessness. But that is not to say that a start cannot be made.

The argument for tackling the problem, advanced by the IPPR and supported by the Mayor of London's London Finance Commission, is based on combining the two separate funding streams and allowing more local discretion to allocate future funding in ways that will stimulate new investment. As the output of new social housing at more modest rents grows, so dependence on expensive private lets for low-income households can reduce, and the process of rebalancing can accelerate. The important message, particularly as we get nearer to a general election, is: 'We cannot go on as we are. There must be a shift in the balance of public spending in favour of investment in new housebuilding and regeneration.'



Above

Greenwich Millennium Village

For reasons I have already spelt out, that new investment should support the development of mixed communities, comprising different tenure options, so we break down the social polarisation associated with much 20th century development. The principles set out in PPG3: *Housing* in the late 1990s – that all significant new housing developments should include an appropriate element of social and affordable housing – remain as important today and need to be reinforced.

So where should we be building (or converting) the new homes, and how should developments be managed? Again, the debate is polarised, with relatively long-standing divisions between the advocates of dense brownfield urban development and those who favour lower-density developments which will inevitably take more greenfield sites.

My own view is that neither approach on its own can provide a fully satisfactory outcome. Urban regeneration has a hugely important role to play, but with a very substantial projected increase in the number of households to be accommodated over the next 20 years and more, it is unrealistic to expect this to be met entirely within the existing urban footprint. If pushed too far, the emphasis on ever denser brownfield development risks destroying the attractive high-quality urban environment that lies at the heart of the urbanist vision.

Similarly, too much of a focus on development on greenfield sites risks the creation of unsustainable dormitory suburbs and could prove self-defeating by fuelling an anti-development backlash. I have absolutely no doubt that we do need new developments on greenfield sites, but these must be well planned, well designed, and well managed to ensure that they become truly sustainable communities where people will want to live, work and play, not just in the next 20 years but into the 22nd century and beyond. We also need to demonstrate to a sceptical public that we are maximising the use of existing developed land, and are not simply making profligate use of greenfield sites.

Against that background I am particularly disappointed at the Government's neglect of the need for an effective national urban regeneration programme. While privately funded schemes will continue in those areas where values are sufficient to support investment, regeneration activity will remain seriously curtailed, if not totally halted, in the economically more challenged parts of our country where a degree of public investment is essential to build confidence. Indeed, even in the economically more favoured parts of the country, reliance on private-sector led regeneration may well result in sub-optimal and in some cases frankly substandard outcomes. Without the necessary public interventions to ensure genuine social mix and a high-quality public realm, we may end up with developments that reinforce social polarisation and fail to deliver places where people will truly want to live, work and play.

I myself have the good fortune to live in an urban regeneration area which has benefited from careful planning – the product of a real partnership between the public and private sectors and a determination to deliver a special outcome. Greenwich Millennium Village was initiated as an exemplar of new urban development in the very early days of the last Labour Government. It occupies the site of one of Europe's largest 19th century gasworks, which had closed, leaving a foully polluted ex-industrial wasteland before regeneration actually began.

Greenwich Millennium Village is a socially mixed community with a relatively high density in an attractive setting around a lake, park and wildlife centre, and with excellent public transport links. Good planning ensured that a school and health centre

were available for the first residents moving in, and the development was required to meet very high environmental standards. Last winter I needed to turn on the heating for just 40 hours in total. In the milder 2011-12 winter, I didn't need it at all. Not surprisingly, I would like to see many more developments along similar lines, but sadly in the present climate of opinion the scope for replicating such success stories is seriously limited.

Similarly the scope for developing new settlements outside existing urban areas is restricted by the lack of public sector support. I am not talking about verbal support. Ministers wax lyrical about beautiful new developments, and both the Prime Minister and the Deputy Prime Minister have spoken of the need for a new generation of Garden Cities. However, translating warm words into action requires commitment of resources and political capital. I don't make this criticism in a party political spirit. Gordon Brown's Government failed equally to carry through the rhetoric about eco-towns into a practical development programme.

This highlights a challenge for government – whoever that government may be. The challenge is to ensure that the necessary financial and institutional arrangements are in place to deliver the policies that government aspires to implement.

Having criticised the last Government's failure to make a reality of its eco-town prospectus, I equally want to give credit to its creation of the Homes and Communities Agency (HCA) – bringing together the former Housing Corporation and English Partnerships to create a powerful vehicle to drive forward housing and regeneration investment programmes. This was the right decision in any circumstances, but particularly so in the context of the global financial meltdown that faced the newly created HCA in 2008-2009. Its response to that challenge was to prove critical in ensuring that the recession did not have an even more drastic impact on the housing market.

By skilfully deploying the range of programmes which it controlled, the HCA, under Sir Bob Kerslake's leadership, targeted resources with great success to sustain housing investment and prevent a total meltdown, including the potential bankruptcy of our country's leading housebuilders. Indeed, by the spring of 2010, with the support of the HCA's public sector investment programmes and schemes such as Kickstart – designed to support housing developments that otherwise would not have happened – new housing development recovered from the nadir of recession to a level of 33,000 starts. It is a sobering comment on subsequent policy changes – remember that the second quarter of 2010 was the point at which the Government changed – that the level of housing starts has never subsequently been matched. In the latest quarter for which figures are available, we managed to start 27,370 homes.

I make these points to stress three things. First, politics does matter. The decisions that political parties make about priorities do have a huge impact on real world outcomes. The simple fact that in no quarter since it came to office has the current Government been able to match the level of housing starts it inherited speaks volumes. Secondly, public sector investment is crucial to successful housing and regeneration schemes. Without adequate funding, aspirations, however admirable, are unlikely to be translated into homes and communities. Without adequate public investment we are unlikely to see high-quality new settlements and regeneration projects.



Above

Recently completed new housing in Milton Keynes, one of the UK's most impressive urban development schemes, made possible using the Development Corporation model

And thirdly, institutions matter. Getting the right structures in place to deliver policies is absolutely vital to their successful implementation. Taking the example of new settlements, we know that the model developed in the immediate post-war era and sustained through varied subsequent iterations, of Development Corporations to oversee the implementation of new settlements (whether the first post-war generation of new towns, their 1960s successors or the Urban Development Corporation that transformed London's Docklands in the 1980s and 1990s), was effective. It allowed single-minded focus on the creation of new communities, and gave the ability to control the planning decisions and funding arrangements essential to secure the necessary outcome.

I have absolutely no doubt that we will need to use similar mechanisms to drive forward the next generation of new towns and Garden Cities which are required as part of a programme for meeting housing needs. The necessary powers are already on the Statute Book. It won't require new legislation to designate new Development Corporations. It will, however, require the political courage to make the necessary designations in the face of the inevitable

local opposition from existing vested interests which will oppose such bodies.

It was ever thus. If Lewis Silkin had bowed to local opposition in the 1940s, the new towns would never have happened. Similarly in the 1960s, if Harold Wilson's Government had buckled in face of local opposition in Buckinghamshire to the designation of Milton Keynes, one of our most impressive new urban development schemes would never have happened. The regeneration of London Docklands would similarly never have occurred if Michael Heseltine had bowed to the local opposition to the designation of the London Docklands Development Corporation. The huge transformational change in London's Olympic Park would never have occurred had the Blair Government not established the Olympic Delivery Authority with the necessary powers and funding to ensure the delivery of the Olympic Masterplan, and had we not seen the need for continuity through the Mayor of London's Development Corporation which is currently overseeing the delivery of the Olympic legacy on the site.

With all of these examples of successful intervention, it is surprising that there is so much political reluctance today to grasp the nettle and establish Development Corporations to oversee implementation of the next generation of new settlements, whether we call them Garden Cities or eco-towns. I understand the concerns voiced by local communities about powers being transferred to corporations ultimately answerable to central government. But central government has a responsibility to act in the national interest, and, as we have already seen, localism may not necessarily deliver the number of new homes required to meet our country's requirements. Our experience of successfully developing new settlements over the past 70 years, as well as our current failure to build enough new homes, suggests strongly that government has to take the lead if we are to avoid a prolonged crisis of under-provision.

We also have to put in place an effective framework for capturing an element of development value to finance necessary infrastructure and public investment. After three abortive attempts to establish national systems of development land tax, we came to rely on Section 106 as an alternative mechanism that could help to shape developments, with some of the 'gain' from the planning process being applied to secure necessary social, environmental or other provision. However, Section 106 appears currently to be on its last legs, without government support. Nor can we have much confidence in the Community Infrastructure Levy mechanism providing a satisfactory alternative.

We need to take a fresh look at the issue, with a clear understanding that it is right and in the national interest to capture an element of the gain which arises from the grant of planning consent for

development in order to generate the necessary public expenditure to ensure more sustainable and successful developments.

The housebuilding industry has argued that the Section 106 mechanism imposes unreasonable burdens on developers and makes potential developments unviable. I would have more sympathy with their complaints if the statistics on their performance suggested that their profitability had been adversely affected by the obligations imposed by Section 106 and the planning system. But the figures tell a very different story.

Over the past five years housebuilders have done very well. Their stock market valuation has risen massively ahead of the rest of British business. Since October 2008 the stock market valuation of Britain's largest housebuilders has risen by 342%. This is not because they have built more homes. As I have already stressed, housebuilding has been in the doldrums. Over the past 12 months, Britain's top ten housebuilders built 51,838 homes in total, of which 42,252 were for private sale, and the remainder for social housing providers. Back in 2008, in the depths of the economic downturn, the equivalent figures were 57,146 completions in total, of which 43,901 were purely private for sale. So they have achieved a 342% increase in stock market valuation on the basis of no increase – actually a slight reduction – in the number of houses they are building.

This strongly suggests both that the complaints from the housebuilders about the supposed 'burden' of planning conditions are at the very least special pleading without much objective justification, and secondly that government should be doing much more to encourage the housebuilders to adopt a business model which attaches more value to their output. Britain needs many more new homes. It is simply not acceptable for our housebuilders to be massively increasing their profits and their valuation without simultaneously increasing the output of new homes.

Exactly the same story emerges when we look at the specific issue of the energy performance of new homes. As I have already emphasised, we have a serious backlog of poorly insulated homes which require extensive retrofitting to reduce carbon dioxide emissions and overcome fuel poverty. This is the consequence of generations of homes built to poor standards. Yet over the past decade or more there has been real progress in raising the energy standards of new homes.

Uplifts in the requirements of the Building Regulations and the introduction by the last Government of the Code for Sustainable Homes has had a real impact in driving up energy performance in new homes. Under the framework set by the Code for Sustainable Homes we were due to meet the zero-carbon target by 2016. This would have involved further increases in the standards required by Part L of the Building Regulations in 2013 and 2016. The

2013 uplift was expected earlier this year, but still has not been published.

When pressed to explain the delay, the Government's response suggests that this is very much the product of lobbying by the housebuilders against what they see as a further regulatory burden. The claim, which appears to have influenced the Treasury to support their objections, is that a further increase in the standards required by Part L of the Building Regulations will add cost and so reduce the number of homes they can produce. Yet ironically we have the clear evidence of the AIMC4 project,² which involved major housebuilders such as Barratts and Stewart Milne, that it is possible to build homes at a higher code level – C4 refers to Code level 4 – at no extra cost than would have been required to deliver the previous Code level 3 standards. The Zero Carbon Hub and the NHBC Foundation have been providing expert advice and research to help the industry to meet higher standards cost-effectively.

Similar considerations apply to most of the other issues relating to new development. How do we raise design standards? How do we give people more space, which they value in new housing, without unreasonably increasing cost? How do we ensure really good-quality landscaping and an attractive environment that really works? How do we build communities rather than just focusing on building homes? The best housebuilders are already seriously involved in exploring these important issues and government should be totally engaged in this debate.

So, to conclude, we urgently need a new vision for housing and the development of new communities. Current policies are clearly failing, and a different approach is urgently called for. That new vision has to

ensure a substantial increase in the supply of new homes, and has equally to ensure that the new supply is affordable. At the same time we must focus on building successful new communities, whether as part of urban regeneration or through new settlements. The agenda should be about high-quality, well designed and environmentally progressive developments that are popular and which meet wider social and economic objectives. This commitment to quality can, I believe, help over time to overcome the fierce opposition which new housing development proposals too often attract.

All of this requires a confident planning system that understands society's needs but also works to make possible good new developments that will prove sustainable and attractive in the long term. Never more than today do we require brave planners who understand their responsibilities and society's aspirations, and who work to ensure that the two come together to create an expanded housebuilding programme and a commitment to sustainable communities.

Notes

- 1 *The New Homes Bonus*. National Audit Office, Mar. 2013. www.nao.org.uk/wp-content/uploads/2013/03/10122-001-New-Homes-Bonus_HC-1047.pdf
- 2 The AIM4C project website is at www.aimc4.com/index.jsp
- 3 The Zero Carbon Hub website is at www.zerocarbonhub.org/
- 4 The NHBC Foundation website is at www.nhbcfoundation.org/



The Rt Hon. Nick Raynsford MP was a Government Minister from 1997 to 2005, serving as Minister for Housing and Planning from 1999 to 2001. He is a Vice-President and Trustee of the TCPA.

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