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# *future*housing

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ISSUE 3

Social housing needs  
an urgent rethink



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It's both predictable and wrong that the Grenfell fire inquiry will not examine the wider implications of social housing policy. The tragedy has come to symbolise a lot of what is wrong with the management of social and private housing in this country. The market is not delivering. Clearly the UK needs a housing vision for everyone and all sectors of the market, whether private or state, need to be properly functioning if we have any hope of building the homes the nation requires.



Grenfell has unsurprisingly resonated with all our contributors. Sarah Davidson calls for a new NHS – a National Housing Service that seeks to depoliticise housing and remove the intergovernmental confusion that too often sees tenants and homeowners fall through the cracks.

Julian Knight MP co-sponsored the recent Homelessness Reduction Act and talks to us about the importance of all tenures in addressing our housing issues and his work in supporting West Midland Mayor, Andy Street, address homelessness.

Peter Williams is Departmental Fellow at the Department of Land Economy at Cambridge and makes an impassioned plea for politicians to adopt an inclusive housing policy response to the recent tragedy while Kevin Webb, Managing Director of Legal & General Surveying Services and Fellow of the Royal Institute of Chartered Surveyors, warns us, that with so few housing options on the table, we cannot and should not demonise high rise.

As ever we sincerely hope you find our publication thought-provoking and welcome any feedback to [editor@housingpublisher.co.uk](mailto:editor@housingpublisher.co.uk)

A handwritten signature in black ink, appearing to read 'MS', written in a cursive style.

**Matt Smith**  
[editor@housingpublisher.co.uk](mailto:editor@housingpublisher.co.uk)

# Acting against homelessness

Julian Knight, Conservative MP for Solihull, speaks to Future Housing



**G**renfell Tower was a shocking tragedy that took the lives of many of the country's poorest families in the most horrific way. For anyone driving out of London along the A40, it looms like a blackened skeleton reminding us of the horror faced not only by those who lost loved ones but also those who have lost their homes.

The scale of the Grenfell tragedy was terrible, but it has highlighted just how big a problem there is for Britain's poorest citizens, many of whom cannot claim to be resident in the UK for lack of a permanent roof over their heads.

Those whose homes were destroyed in the Grenfell blaze have been offered support and alternative accommodation by the government. But what about those who struggle daily to find shelter? And what of those teetering on the financial brink, falling behind on rent paid to private landlords operating social housing on councils' behalf?

The single biggest reason a person becomes homeless is the ending of an assured shorthold tenancy agreement. This is why there have been repeated calls for greater security of tenure for tenants by every political party.

This would only solve problems for some of those fighting off homelessness however. There is a bigger problem – the sore lack of and desperate need for more social housing.

We spoke to Conservative MP for Solihull, Julian Knight, who co-sponsored the recent Homelessness Reduction Act, which was based on the findings of the Communities and Local Government Committee, on which he also sat.

**In my view, the Government has a duty to create and support an environment where the private sector can cater to housing demand.**

## How big an issue is homelessness in the UK?

Homelessness is a complex subject, but here are a few illustrative statistics: in 2016 local housing authorities received over 29,000 applications for assistance, of which almost 15,000 qualified for "priority need" support. Councils also helped almost 200,000 people or families avoid losing their home who might otherwise have done so, and the Government registered record levels of rough sleeping.

Behind each of these statistics is a human being who, if they end up on the streets, is at greater risk of further health problems or being victims of crime. That's why we urgently need to address homelessness.

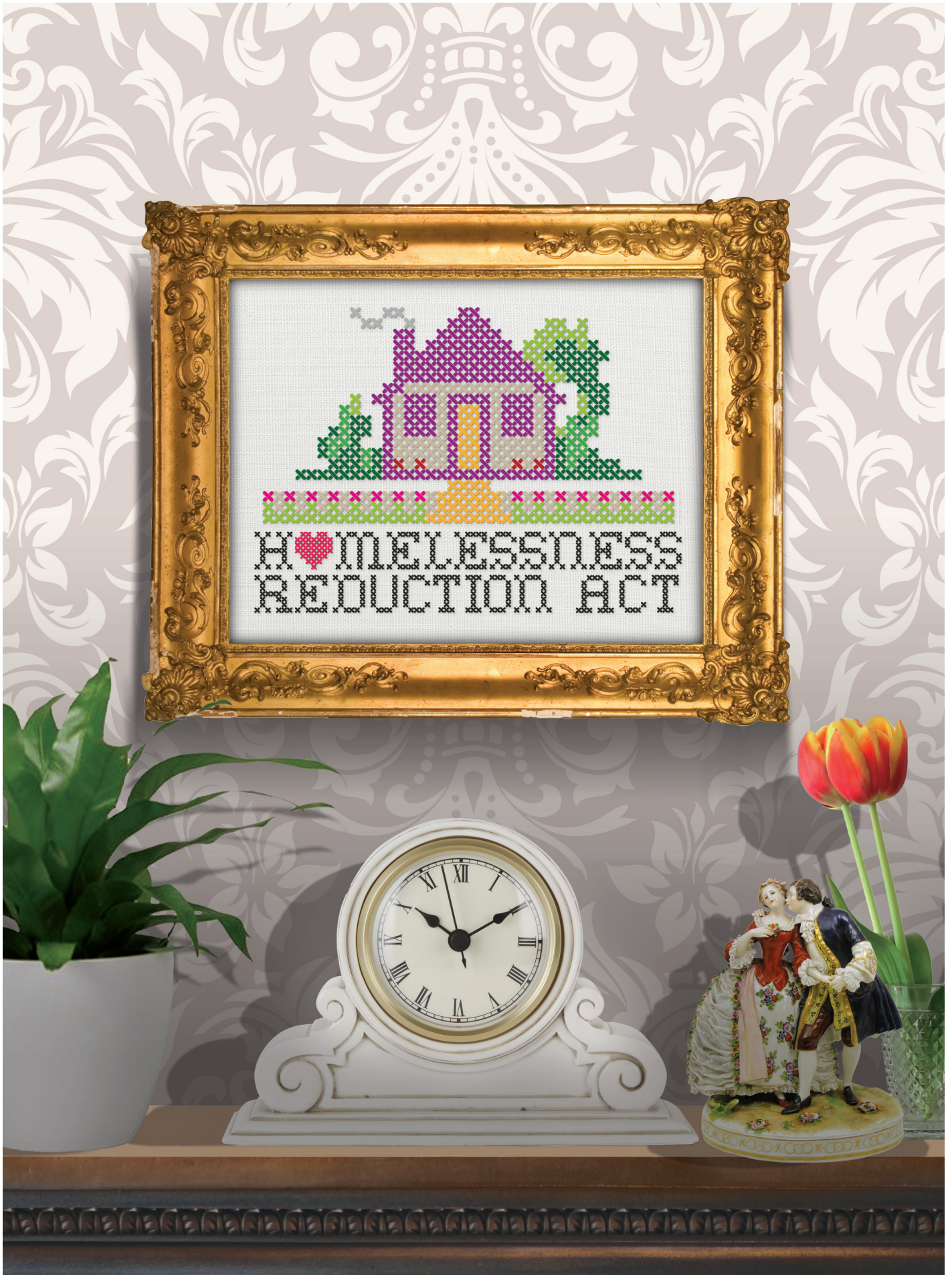
## As a civilised and wealthy first world country, why are there so many people without basic shelter?

There are many factors which contribute towards homelessness, with family breakdown and mental health problems being common causes. These are exacerbated by the under-supply of suitable housing: brownfield sites are being developed too slowly, and too little care is being taken to ensure that the necessary rental accommodation is available.

## The single biggest reason someone becomes homeless is being given notice by a private landlord who has not renewed a tenant's Assured Shorthold Tenancy (AST), thereby leaving them with no security of tenure. The flip side of this, is landlords are running a business. How do we deal with this dynamic and the fact it seems irreconcilable?

It's very difficult to speculate from the centre about why relations between landlord and tenant may have broken down – it may be related to a perfectly legitimate concern about non-payment, or wariness about a tenant without a reliable income.

Landlords are running a business, and many of them derive much or all of their income from their rental properties. We should be very careful about gumming up the rental sector with more regulation: making it harder for landlords to evict tenants may lead many to leave the sector, squeezing supply and pushing rents even higher.



**Private landlords feel they play a crucial role in helping to house social tenants and those in receipt of Local Housing Allowance (LHA). However, the recent taper on mortgage interest tax relief combined with the roll-out of universal credit will put significant pressure on their ability to continue to rent to the most vulnerable with tight affordability. Should private landlords continue to support this part of the market or is this not their responsibility?**

It is up to individual providers whether they tailor their business to a particular section of the market, but this is another example of how getting tough on landlords in one area can have negative consequences down the line. However, the tapering of mortgage relief will primarily affect small landlords – those with dozens or hundreds of properties shouldn't find their ability to cater to this market substantially affected.

**Whose responsibility is this?**

In my view, the Government has a duty to create and support an environment where the private sector can cater to housing demand. That involves listening to landlords, rather than treating them as villains, as well as investing in services in areas such as mental health to ensure that as many people as possible have the support they need to stay in the normal housing market.

**If private landlords are responsible in part, what regulation do you want to see put in place to protect tenants without discouraging landlords?**

We have just passed the Homelessness Reduction Act, based on the findings of my colleagues and I on the Communities and Local Government Committee, and the Government is also moving forward with plans to ban landlords from charging letting fees to tenants. We must be very careful about overburdening landlords: the only lasting solution is a much wider supply of housing and a flexible, competitively-priced rental market.

**The UK isn't building a sufficient number of homes already, every government promises to up completions but builders don't deliver. Should government step in to provide social housing on a large scale?**

The Government has recently announced new measures to increase the amount of land available for development and accelerate planning approval for new developments, and I think this is the correct approach. Experience suggests that allowing the sector to create smaller, more varied, organic developments is a much better solution than large, identikit estates. It's not just about getting houses built: it's about creating attractive neighbourhoods which people like living in too.

**What are the barriers to helping house more vulnerable people living on the streets?**

The single best thing that we can do to help tackle homelessness is improve prevention: it is much easier to keep somebody off the streets than to get them back into accommodation once the worst has happened. The single biggest barrier to better prevention is identifying at-risk individuals whilst there is still time to help. Once people are on the streets, our restricted housing supply makes it difficult to find affordable ways to rehouse them.

**What do you think needs to happen to break down these barriers?**

The Homelessness Reduction Act, which I co-sponsored in the House of Commons, places new requirements on councils to help at-risk people before they lose their homes – this should spur them to better coordinate their services and support families and individuals before their housing situation becomes desperate. The Government is also taking the action mentioned above to increase the housing supply.

At a local level I'm very pleased to see Andy Street, the new Mayor of the West Midlands, putting greater action against homelessness at the heart of his campaign. Devolution means that there is now greater scope than ever before to find and deliver locally-tailored solutions, rather than trying to impose a one-size-fits-all strategy from Whitehall.

**What work have you been involved with to support this group of people?**

My colleagues and I on the Communities and Local Government Select Committee conducted an in-depth inquiry into homelessness, and I co-sponsored the Homelessness Reduction Act which was based on our extensive research. I also campaigned for Andy Street, and look forward to working with him to tackle homelessness in Solihull and across the West Midlands. I hope this will give me valuable experience which I can bring back to Westminster.

# Isn't it time we had a National Housing Service?

Sarah Davidson, Knowledge and Product Editor at This is Money, MailOnline



When people talk or write about the housing crisis faced in the UK, there are a number of key catch phrases that come up time and again. There's the shortage of new homes being built at the top of the list. The reluctance of private developers to build them. A shortage of land to build on, especially where the demand for housing is highest. A shortage of skilled builders, electricians and plumbers to build them even if there was the land, money and will to do it. Insufficient resource and experience within local councils to push development through fast enough.

There's the lack of regulation of letting agents, estate agents and landlords creating inconsistencies in practice standards across the market. The reluctance of mortgage lenders to provide finance on new build high rise blocks preventing more efficient use of higher density space. The so-called cottage industry that is the private rented sector, with amateur landlords accused of 'riding roughshod' over the needs of their tenants. A severe lack of social housing and sloppy controls over the quality of what there is.

There's high house prices making the task of saving a big enough deposit nigh on impossible for most young people in London and the South East. Tighter mortgage rules restricting lending to any but those with sufficient disposable incomes. Non-existent wage growth and rising inflation putting even more pressure on people's disposable incomes. Rising rents compounding this problem.

These are all challenges, but there in my view none of these is the biggest barrier to fixing our housing market.

Before any of these problems can be tackled meaningfully, we need to admit and address party politicisation of housing.

I get it: housing affects everyone in this country, it's powerfully emotive and an easy vote winner for every party. It has the advantage of being tangible, aspirational and easily divisible by social (and therefore electoral) bracket. And the winning ticket? It necessarily takes years to deliver on policy promises

– loathe to give up such a powerful vote winning policy area because it never has to be delivered.

This is not a new suggestion – countless government-commissioned reviews, leading economists and industry trade bodies have lobbied for years in favour of setting up an independent housing body akin to the Financial Conduct Authority or Bank of England but tasked with measurable targets to deliver a set number of new homes every year and, critically, to think long-term about the tenure make-up of the UK's housing market.

It is PR 101 to distil key political messages down into easy to say, easy to see sound bites. But housing isn't easy and the crisis we face is increasingly because we are reaping the results of treating it as such since

the days of Margaret Thatcher and Right to Buy.

Currently the messages coming out of government are, for the most part, home ownership equals good, renting equals bad. This is just nonsensical. And where in that equation is social housing?

There are millions of people who rely on social welfare for a roof over their heads and following decades of government selling off council owned homes through Right to Buy, councils are now forced to push vulnerable people into the private rented sector. This is not inherently bad, but it is largely ignored by politicians and there is real fallout for these tenants as a result.

The fact that politicians within one party also fail to talk to one another and agree a united front on policy

**Housing is as integral to the wellbeing of British citizens as health and yet it is treated with perfect contempt by those in Westminster.**

made, so no politician ever needs to worry about failing to come up with the goods.

But look at this another way. The roof over our heads should be as basic a human right as the food we eat or the health of our children.

Health is a good comparator. The NHS might be politicised by each party's approach to administering our public health service. But the NHS is also independent from parties and all parties agree the public wants to keep it so they fight to protect as much of it as possible.

Why oh why can we not have a national housing service? Housing is as integral to the wellbeing of British citizens as health and yet it is treated with perfect contempt by those in Westminster, who are – frankly selfishly



is a problem, but intragovernmental departments' failure to communicate with one another is a bigger one. Witness the roll-out of universal credit by DWP and the concurrent tapering of tax relief on buy-to-let mortgage interest by the Treasury (note – not by DCLG).

The result of poor communication is vulnerable people unable to manage budgeting, falling behind on their rent and being at risk of homelessness. If these tenants lose their homes, it's not because they don't want to pay their rent or because their landlord wants them out – it's poor management of an increasingly complex group of needs by ill-equipped and untrained public sector workers who lack the support to do a better job.

Housing is falling between the cracks. It might sound facile, but as a journalist I have to ring up public bodies for statements all the time. On

housing, I am shunted from DCLG to DWP to Treasury to Number 10 and back again – always without an answer. It is chaos, and it is because no one person is responsible.

This brings me to my final point – the housing minister role must be made a senior ministerial position and it must be included in the cabinet. Not only would this justly reflect the role housing does and should play in the UK's economy – it is the single biggest economic driver in Britain bar none – it would also remove the primary reason housing ministers abandon their posts on average once every 12 to 18 months. This position is seen as a stepping stone to greater political power.

How can it be justified that we should have a secretary of state for health and not one for housing?

In moving to publish its Housing White Paper, this government has

taken the first step. It has begun to recognise the problems faced by this country's voting electorate. But it failed to let go the stranglehold party politics has on housing, something the Redfern Review warned against only months before government published.

If I could have one wish, it would be to take the decision-making out of politicians' hands and put into the hands of a dedicated team of responsible and accountable professionals whose sole job it is to improve the living conditions of this country's voters. Not only would this improve lives, it would be evidence that for once, government delivered on its housing promises.

Surely this could be spun out in the press as a positive step towards a stronger and more stable society? It would be, and that's the strongest kind of PR anyone could hope for.

# Social Housing needs an urgent rethink

Matt Smith, Editor of Future Housing magazine



The truth of the Grenfell tragedy will not lie in an individual mistake but more realistically in a catalogue of failures that will go beyond the culpability of individuals and single components within complex building systems. Of course, focus on the individual role will highlight areas of inattention, forgetfulness and carelessness. But this approach is in itself not enough and isolates unsafe acts from their context, regulatory and political among others, thus making it very hard to uncover and eliminate recurrent error traps within the system. A holistic approach on the issues of failure recognises the complexity that results from the interaction of a number of factors. Errors can be identified as being shaped and provoked by 'upstream' systemic factors, which will surely include policy misjudgements. This disaster was made possible in part by the decisions and inaction of decades ago, not to mention the more recent warnings made by fire safety experts that authorities and the building industry failed to heed.

The decision to omit housing policy from the Grenfell review is nothing short of scandalous. But if there was a problem, arguably the revenue-generating gift of Right to Buy and Buy-to-Let did as much to dilute block management oversight over time as any component failure. When responsibilities are chopped up so finely among infinite changing individuals, the results can be devastating.

The release of local-authority flats in blocks onto the private market, through Right to Buy allowed long-term public housing tenants to buy their apartments at a discount. But for many in London, the obvious and understandable

temptation was to quickly re-sell at a profit from the opportunity. As a result, the most desirable projects ended up in part-private ownership and much of that in the hands of landlords. A well-intentioned political act had enormous ramifications for the public ownership of housing, which, exacerbated by Buy-to-Let, has done much to distort the pattern of home ownership in this country ever since. Right to Buy and Buy-to-Let together contributed to a substantial reduction in the stock of social housing, with just 8% rented from social authorities. This is not finger pointing. Our housing crisis has been deepening for decades

affordability issue which makes a valid case for state owned housing to be part of that mix.

For more years than anyone can remember, London's most acute current issue has been, a chronic housing shortage. To live in London one has to be exceptionally wealthy or be prepared to live ten to a small house. London is not Manhattan, and the majority of its housing is fairly low density by comparison, but through a combination of planning laws and suburban resistance, our efforts to build more new housing of any type in outer boroughs have been thwarted. Consequently, we have sought to re-develop inner

**De-regulation of social housing has not succeeded in providing more and better social housing. We need to improve the stock of social rental housing.**

under governments of all dispositions, all of whom have believed for good reason in the notion of a home owning democracy. But not everyone can be part of that aspirational journey. Right-to-Buy stigmatised social housing, especially high-rises. De-regulation of social housing has not succeeded in providing more and better social housing. We need to improve the stock of social rental housing. Renting is here to stay, and needs to get better. There is still a supply issue of every type of property and every tenure and, importantly in London, there is an

city opportunities. However, we have chosen not to demolish and rebuild our inner cities but re-purpose them. These areas have become a key target for gentrification and densification projects. Local Authorities and Housing Associations have been chasing private developments in terms of units to market ever since the 1970's.

Re-development projects have an obvious allure for cash-strapped boroughs who, under the pressures of reduced funding, see the attraction of new revenue streams. Upgrading old developments means that boroughs

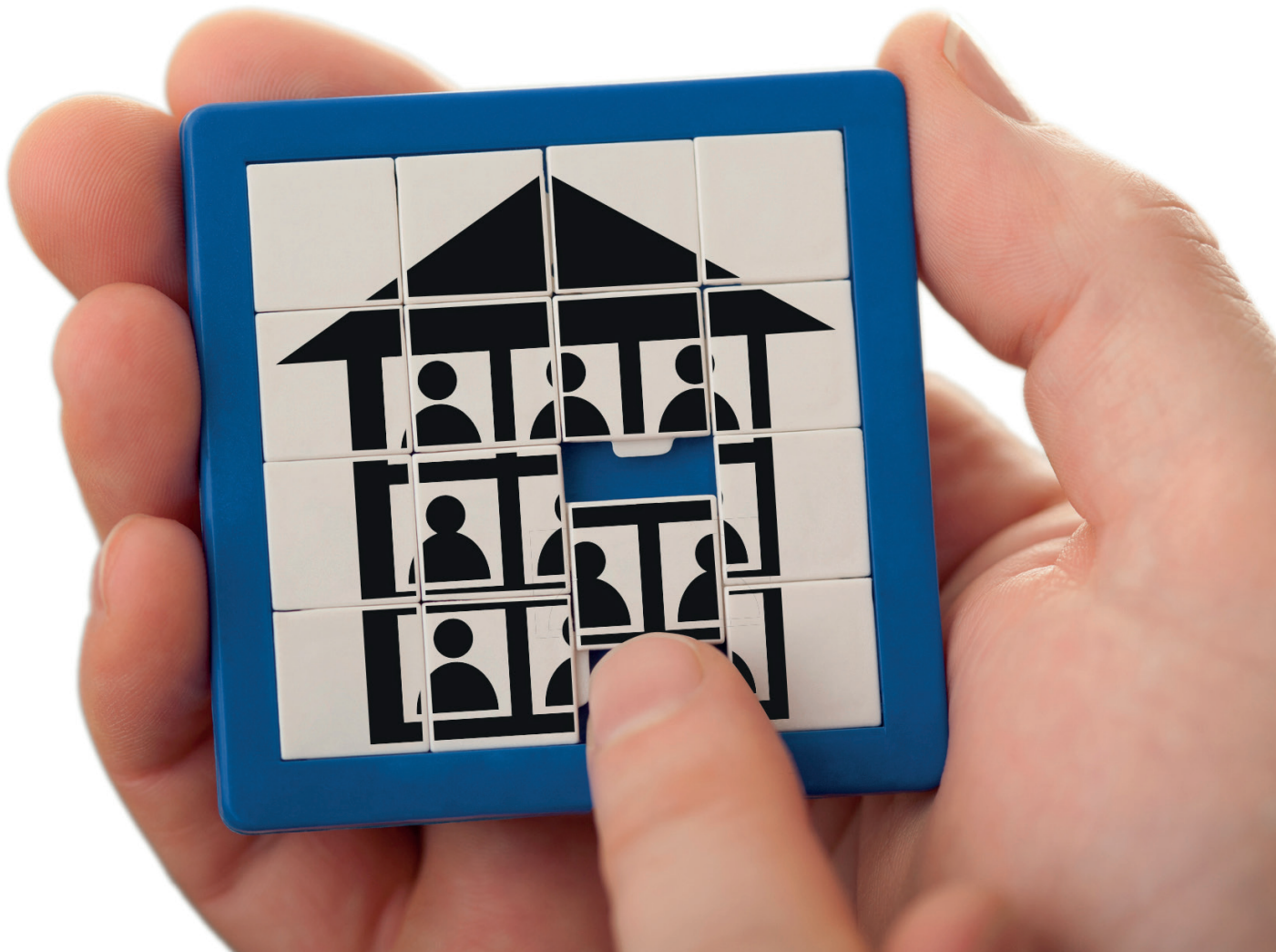


can attract wealthier residents with the minimum of outlay, who in turn pay higher taxes and demand improved environments, infrastructure and public services. The story of Grenfell fits this mould. Built in 1974, it was refurbished 42-years later as part of the council's "regeneration" project across the borough. This included the installation of the cladding, double-glazed windows, and heating together with the addition of a nursery and boxing club. Gentrification, a term often used

in connection with upgrades in London boroughs, was well and truly underway. Upgrading areas is not a bad thing but what happens to the original residents is unclear. Some describe the current development in Elephant and Castle as 'social cleansing' where council estates are effectively replaced with a mix of luxury and "affordable" housing which will remain out of reach for most.

Everyone is still in shock but the systemic failures in the Grenfell story will have implications that have probably

not yet sunk in but this should not deter us from providing the very thing it was initially designed to do. It would be a terrible outcome if we concluded that social housing, or indeed tower blocks were the problem. The withdrawal of the state from the provision of social housing, started under Thatcher and followed by every government since, shows no real sign of abating but if we are to learn the lessons of the last fifty years, perhaps the time has come to step up to the plate.



# 'High rise' must not become a toxic brand

Kevin Webb FRICS, Managing Director of Legal & General Surveying Services,



The deadly fire at Grenfell Tower was the worst of its kind that the UK has ever seen. There are many immediate human impacts from the tragedy but less immediate – yet significant in the wider context that awaits tenants, owners and landlords alike – is the implication for mortgage finance. Why is this important? Because if we want social mobility, flats have to be mortgageable, yet there is plenty to suggest demand may be collapsing and financing may become part of the problem. Tower blocks are, of course, far from homogeneous. Mortgage lenders' responses should be considered and not reactionary.

What is emerging in the aftermath of the tragedy is a complex picture of contractors and sub-contractors, building components and systems. But the lessons go beyond the culpability of individuals and single components.

There was no single cause of the tragic 24-story Grenfell Tower blaze. Over and above construction type and renovation materials, many have already pointed to the compounding impact of the lack of dual staircases, lack of sprinklers both outside and inside, and sub-standard fire doors—none of which at this time appear to have violated the law.

High rise has always presented issues for mortgage lenders. For some, the term means more than 5 storeys, others more than 8, or even 10. Then there are hybrid approaches that permit lending only up to certain floors (e.g. up-to the 8th floor but not beyond). From understanding the real value of floor space in studio flats to issues surrounding communal facilities such as the number and position and size of lifts, value can change and impact

the type and volume of potential resale buyers. Having a lift may sound important but if it cannot withstand modern pushchairs, wheelchairs, or deliver access to private car parking, then buyers will be deterred. Confidence in the resale value therefore affects lenders and nowhere is this more true than in the case of Local Authority blocks. Over and above worries about the occupation mix, affecting resale values, the build type is often problematic. Ex Local Authority large panel high rise (typically more than 20 storeys) remain

charges to undertake communal repairs or upgrades that can incur large costs. The problem is exacerbated by the construction methods of the time that employed large concrete panel systems, many of which have deteriorated. The construction methods may have a limited remaining viable life and servicing and maintenance costs can be steep, unpredictable and sudden. Others were built using High Alumina cement (HAC) which again, in some cases, have suffered deterioration in concrete strength and increased vulnerability to

**High rise has always presented issues for mortgage lenders... there are hybrid approaches that permit lending only up to certain floors.**

a problem for the majority of lenders and many make blanket restrictions that impact newer private modern blocks in prime areas. Not all lenders automatically decline Local Authority blocks but, where they do lend on them, they like to see the majority of these flats in private ownership, and will not accept blocks with shared balcony or deck access. This can often mean that they remain unlikely to lend on many ex Local Authority high rise flats except in some affluent areas of London.

If we consider when and why these flats were built we can immediately see why views on their values alter. High rises built in the 1950s through to 1970s were developed in inner city areas by local authorities in order to satisfy the post war housing need. They are older blocks now and often in need of maintenance that can drive up service

chemical attack. It is partly for these reasons that lenders have been reluctant to accept these high rise properties. Ultimately, high rise buildings in certain situations are expensive and more problematic to maintain and repair – even more so if these blocks have been poorly managed.

Even when repairs are made, the removal of one system for another can be problematic. Fire safety experts warned as much as 18 years ago that the cladding used on buildings such as Grenfell Tower—used to improve both energy efficiency and aesthetics—posed a deadly threat because it essentially turns a high rise into a chimney, 'the cladding was made of aluminium and... polyethylene'.

More recent high rise development has tended to have been built over the past 10 to 15 years, again mainly



in inner city areas and perhaps more noticeably in and around London and other major UK cities. In many cases, these developments have been in response to the growth in Buy to Let demand. The problem then is that many of these more recent developments experience a very high level of rented occupation which can then lead to block management issues resulting in poor levels of maintenance and repair. Multiple private ownership, ironically, can dissolve or dilute responsibility. This can then lead to an adverse impact on values and re-sale prospects. Furthermore, contemporary high rise can still become problematic as some modern build techniques are not proven in terms of longevity of the materials being used which leads to a reluctance on the part of lenders to accept these types of construction given their experience of older builds.

High rise is a challenging area but a more forensic knowledge of the geography, build history and usage can allow us to more accurately understand the risks. A learning journey is only just begun.

# Grenfell and Housing Policy; the need for a sensible response



Peter Williams, Departmental Fellow in the Department of Land Economy at Cambridge

The tragic and avoidable deaths of so many people in the Grenfell Tower will remain with us for many years. The public inquiry is planning its first hearings in September. It will clearly take time. Depending on the final terms of reference (wider or narrower) and setting aside the allocation of blame, what flows from the inquiry in terms of policy could be considerable. DCLG is already strongly focussed on the implications of Grenfell in terms of updating regulations, providing funding and rethinking policy as will be evident from a visit to their website <https://www.gov.uk/government/organisations/department-for-communities-and-local-government>.

Although the May Government's Housing White Paper published in February gave substance to the view that it was adopting a broader based housing policy than the previous administration, i.e. one in which the importance of social housing was both recognised and supported, the reality was that no substantial new investment was promised. The tower disaster has re-awakened the debate over this tenure and the sustained decline and neglect it has experienced both in terms of the number of homes it provides and the residents that call this home. In recent years we have seen the closure of the Tenant Services Authority in 2012 (under the Cameron government), the introduction of an enhanced Right to Buy, the financial pressure put on 'under-occupying' tenants under the Pay to Stay scheme, the introduction of 'affordable rents' and the loss of security of tenure – none of this suggests much appetite to enhance or even retain social housing.

The new housing minister Alok Sharma, MP (the 6th since 2010 and despite housing being a long term issue) and the

Secretary of State Sajid Javid MP have a mountain to climb to give assurance it will be different. They face the immediate pressure of funding all the works on tower blocks that flow from Grenfell. They also need to return to the issues of the Decent Homes Standard bringing it up to date and funding it. Then there is the question of more social housing supply.

Given the Budget pressures it is hard to see massive new resources being released unless there is a re-allocation of the current spend – which is dominated by spending on the private sector (and mainly on housebuilders). It is striking how quickly the government has moved to address the scandal of new homes being sold on leasehold terms with a ground rent escalator clause. It has issued a fairly wide ranging consultation paper with action promised although it leaves open the question of what will happen to existing leaseholders (rather than new ones) and with rather limited evidence to date that housebuilders will move rapidly and collectively to help house buyers exit leasehold.

We can only hope that we can see a similar sense of urgency in the case of Grenfell and its aftermath. There are 4 million residential leaseholders in England and of which 1.2 million are houses (as opposed to flats). We also know that in 2016 around 10,000 new build leasehold houses were sold, out of around 57,000 sales of leasehold houses in England. This suggests that there may be fewer than 100,000 houses where these clauses are in place. Contrast the social housing sector. There are about 1.6 million council homes and 2.4 million housing association homes – 4 million in total with around 4,000 tower blocks, perhaps around half a million homes. Some of these are leasehold flats – bought under

the Right to Buy. In Grenfell fourteen of the 129 flats in Grenfell Tower were owned by leaseholders (selling for between £185,000 and £270,000, according to Rightmove).

In this politics may loom large. According to recent numbers from IPSOS MORI 26% of social housing tenants voted Conservative in the last election compared to 55% of outright owners and 43% of mortgaged owners. The proportion of social housing tenants voting Labour has gone up from 47% in 2010 to 57% in 2017. Several decades ago a leading Tory referred to council estates as 'odious socialist islands'. It has to be hoped much has changed since then and with a general upswell of public support for Grenfell survivors and the wider issues of social housing government will be socially and politically driven to respond properly with new resources and new policies around social housing.

In so doing the onward march towards ever greater based market provision and processes may have to come to a halt. The simple point is that housing requires a balanced response with sensible scales of provision and quality across all tenures reflecting what households can afford. A recent speech by my colleague Michael Oxley set out a cogent case for social housing – an argument too rarely made. He concluded, "If social housing is to command public support, finance and votes, it has to be good social housing. It has to be social housing that does more than house residualised minorities as a tenure of last resort. It has to be truly social, with the social benefits for communities argued, explained and demonstrated to a sceptical majority."

This is the task this government must rise to if it is truly for the many not just the few.