

CONNECTING THE PERSONAL TO THE POLITICAL:

Homeownership; improving older homes; the proposed national housing conversion fund and Labour's 'Red Wall' collapse.

This post reflects on my personal consumer experience of housing. It concludes by arguing that — from my encounters with the housing system — the best current way to improve working-class housing experience is to improve older homes for owner-occupation. The focus is on Labour's 'Red Wall' areas that collapsed to the Tories in 2019 and the Affordable Housing Commission's report on [National Housing Conversion Fund: buying properties to boost affordable housing supply](#) (2020).

A shorter version of this post, with the personal experience omitted, is available on the site.

Abstract

Personal experience of the housing system indicates that the best way to enhance working-class housing experience is to improve older homes for owner-occupation.

The collapse of Labour's 'Red Wall' was related to paternalism and the neglect of homeownership.

The report of the Affordable Housing Commission *National Housing Conversion Fund: buying properties to boost affordable housing supply* contains some good ideas on the transfer of private rented housing to other tenures but is also too 'top down' and gives insufficient consideration to low-cost homeownership with first-time buyers able to claim improvement grants directly.

A number of extra initiatives are necessary to promote transfer out of private renting including:

- The decent homes standard requires revision to become a new norm for the transfer.
- An extra Stamp Duty Land Tax Levy on second home sales.
- Improvement grants paid directly to low-income households enabling them to compete more effectively with private landlords in purchasing and improving older homes. Local authority mortgages would also help.

Edwin Chadwick might have got this one right. A 'miasma' is seeping across the UK. It kills and has been destroying the economy.

I am 'shielded'. Food arrives from the supermarket and prescriptions through the post but there is a strong sense of isolation. Following events seems like a spectator sport, difficult for someone who has been politically active.

This post tries to relate housing policy to personal experience and begins when my memory starts to be reliable — in 1951 when I was six. It ends with a modest lesson from the experience: the best way to improve working class housing conditions is to improve older housing with more homeowners.

SLUMS

The 1951 big event at our house was the arrival of the water closet. The 1951 Census revealed that 7% of households lacked a water closet, inside or outside.

We had an outside lavatory. It was known as 'the midden' and, on each visit a bucket of ashes from the living room fire had to be taken to pour over the excrement. Every two weeks the 'midnight soil' men would arrive to empty the 'midden'. The new water closet needed to be heated with a kerosene lamp to prevent it from freezing. Still outside, but warm!

Electricity arrived the following year. The gas lighting in the living room and kitchen was poor and the upstairs light came from a kerosene lamp. The wireless had to be powered by an accumulator. My parents rented the house — a two up, two down terrace — from an 'absentee' landlord with the rent collected by a local agent. The rent was controlled but repairs, let alone 'improvements' were *never* done by the landlord. A family friend installed the electricity. Light was everywhere, a reliable radio and later, a vacuum cleaner and a washing machine.

The 1957 Rent Act caused great anxiety in the neighbourhood. Paying a 'market' rent would have a massive impact on family finances. Fortunately it did not happen. The houses remained controlled and there was no later attempt to bring them out of control. About every three years an offer of a council house would arrive. All were rejected. Rent rebates did not exist so the rent was far too high.

The house was one of 12 terraces and each house had an allotment at the block rear. They were a hive of activity. Pigs and hens were kept and vegetable production was high. Unfortunately, the allotments were lost in 1962. A new landlord had bought the terraces and, aware that rent control was likely to remain, the landlord offered the tenants a deal. Give up the allotments (the land was later sold for new-build) and the existing houses could be bought at a discounted price. Mortgages

from the local authority were available under the 1959 House Purchase and Housing Act which authorised the Exchequer to make grants to local authorities for house purchase under the Small Dwellings Acquisition Acts, 1899 to 1923 (almost ignored in the housing literature). All the tenants accepted the deal and improvements started, greatly assisted by the grants available for basic amenities under the 1959 House Purchase and Housing Act. Our improvement came in 1963. An extension for a kitchen with the old kitchen converted to a hall and bathroom with an inside W.C. No central heating, of course, but a bathroom and inside W.C.

A message might be taken from this personal history. For many, enhanced housing standards came via rent control — surely the most important ‘low cost’ homeownership scheme ever. It pushed landlords to sell at reduced prices to sitting tenants who then used improvement grants to upgrade their homes (see conclusion).

Off to University in 1964. Luxury! An adequate grant — supplemented by vacation jobs — central heating, a shower in a Hall of Residence. However, when my allotted time in the Hall of Residence came to an end, a ‘slum’ was the only available shelter. £5 per week for my friend and I. Coal fire in the living room, no heating upstairs in the two bedroom house, the bathroom was out of action. It was cold and miserable.

CATHY COME HOME AND MORE SLUMS

My degree programme included four week vacation placements. Two were memorable. In 1965 I was at Camberwell House, a University ‘settlement’, and was sent to assess eligibility for free school meals, then devolved to the voluntary sector. My travels took me to Newington Lodge, later to be filmed as part of *Cathy Come Home*. Newington Lodge was a perfectly preserved workhouse with guards on the gates. Inside, one block was for old people and the other for homeless families. *Cathy Come Home* captured it exactly, except for the smell! After three days trying to assess the eligibility of the families for free school meals I joined the Labour Party.

In my placement at Hull Housing Department I was involved in rent collection — a total failure — and in the slum clearance programme. The slums were appalling. Crumbling brickwork and most houses black inside from the damp. I took several families to see the brand new houses — clean, spacious, bright and with bathrooms — but some did not accept the offer. No rent rebate scheme so the rent was far too high. They moved to better slums outside the clearance area.

On graduating I obtained a job in a small technical college as an Assistant Lecturer in Liberal Studies. Tom Sharpe’s *Wilt* was an understatement! I lived in better quality private landlord accommodation — small one room flat but it had a gas fire and was warm.

COUNCIL HOUSING

Married, I moved to Manchester College of Commerce in 1969 as a Lecturer in Social Policy preparing students for an external degree from the University of London. I became an External Examiner with Professor Richard Titmuss — that was an experience.

My wife was a 'key worker' so we were allocated a new local authority house on the hills on the outskirts of the borough. Life on 'Shiver', as I will call it, was interesting. The houses were excellent, central heating, good size bedrooms and a spacious bathroom. However, outside was cold and, in a snowstorm, the estate was totally cut off. Rents were high and very few local people wanted to live there. The estate soon became 'difficult to let' and a 'transit camp' with people constantly moving in and out. Most people lacked money. You may have heard of saving TV clocks — coins put into a device attached to the TV for viewing time with a rebate when it was emptied — but how about saving cigarette machines in the house! Cars were old so even older vehicles were stripped for parts and setting off in the morning consisted of rows of cars on a hill, taking it in turns to be jump started.

The estate was built on 'open plan', 'Radburn' principles with the traffic and houses separated. Total madness! A jigsaw of steps and walkways: nobody knew where Titian Rise became Rembrandt Walk or Constable Close. No 'defensible space' — groups of young people would congregate outside the back door — and cars, parked a long way from the house, were subject to being stripped for parts.

There were good times. The campaign against the 1972 Housing Finance Act was memorable and brought to residents together for a short time in a rent strike that faded quickly when the local authority threatened eviction.

We moved into owner-occupation in 1974. The internal amenities were a step-down on the local authority houses: smaller everything, terrible sound proofing in the semi, but it was peaceful area and after a time, we moved up the ladder to a bigger detached home where we have lived with our children (until they moved away) ever since.

I became a local councillor in 1981 and served on the Housing, Environmental Health and Planning Committees. The middle class was flexing its muscles on planning, opposing new developments on any pretext — rare newts were a favourite — and becoming experts in the complex planning procedures. These were bad years for housing with central grants frequently cut and the Housing Revenue Account milked by central government to pay for Housing Benefit. I became Chair of the Housing Committee in 1990. Michael Heseltine made things worse. Heseltine used government financial power resources to bend local government to his will, declaring that 'one of the charms of local government is that in the end it has a simple understanding of the financial imperative' (Heseltine, 2000, p 395).

His new wheeze was for the government to assess the 'quality' of the local authority's housing strategy with 'quality' meaning how many houses the authority would sell to developers. With the government now in total control of the Housing Revenue Account, a poor assessment meant large grant cuts. Tenants showed no interest in Tenant's Choice or Housing Action Trusts although the council considered Housing Action Trusts. There was big money in a successful bid.

There was one good initiative. For a time Estate Action offered a competitive bidding system for significant resources to refurbish an estate. We won three bids. The officers implementing the schemes were magnificent with some improvements — external brick cladding over concrete — were done with the tenants in situ. A few disturbed nights when tenants rang me up in the small hours of the morning demanding action on leaks but the schemes were very successful.

The borough had a Housing Interviewing Committee that met every month, sometimes more frequently, to interview our tenants causing the most problems. When I chaired the committee I ensured that councillors in the more affluent wards were members. All human life was there from the nasty (few) to the virtuous. The Committee helped when possible. One man had been subject to numerous noise complaints from the flats around him. He was a single parent family with two children and had lost all his furniture and carpets in a burglary. Committee members offered furniture and carpets and the local authority a van to take them round!

DISENGAGEMENT

I did not stand for re-election in 1995: work and the being a councillor were becoming too difficult to manage. Big problems remained in the borough. There was large-scale overcrowding amongst the ethnic minority communities, especially amongst those with origins in Bangladesh. Despite Estate Action there was a major problem in the quality of the local authority housing stock and, despite a programme of private sector improvements (leaving the authority with a lot of debt due to government grant cutbacks) far too many were in a poor state of repair and lacked amenities.

I resigned from the Labour Party in 1999. Blair said he was elected as New Labour and would govern as New Labour. He did! I rejoined in 2001 so I could resign later over the Iraq War but returned to the party when Gordon Brown became Prime Minister and have remained ever since despite a Miliband and Corbyn concerns.

Re-involvement in the 'grassroots' of political mobilisation with a low profile became an enlightening activity. Lots of door knocking. New Labour was losing contact with its heartlands. The Housing Market Renewal Initiative was a symbol. It was 'top-down' Fabian Socialism on stilts.

Started in 2002 and abruptly ended in 2011, the Housing Market Renewal Initiative spent £2.51 billion in an attempt to restructure housing markets in 'low-demand' areas. *Changing Housing Markets*

and Urban Regeneration in the M62 Corridor (Nevin, Lee, Goodson, Murie and Phillimore, 2001) identified polarisation between an affluent, peripheral, predominantly owner-occupied sector, self-sustaining and supported by the growing number of households in the market and a private sector market of older homes, usually catering for low-income households and social housing operated in the inner-cities.

The overall message from the housing market renewal advocates was summarised by Chris Allen (2007 p.122, emphasis added) in *Housing Market Renewal and Social Class* :

Conventional forms of urban renewal primarily focused on improving the physical fabric of the urban areas... This convention was rejected by the architects of HMR such as Ian Cole, who designates it as a 'sticking plaster' approach (Cole and Flint, 2006). The architects of HMR argue that it an entirely 'new' form of urban renewal (Cole and Nevin, 2004) because it seeks to 'renew' *the market* for houses in inner-areas.

Markets had to be 'reconnected'. The 'monolithic' predominance of specific housing types, namely 'outdated' terraced housing (Allen, 2007 p 124) was regarded by the pathfinder advocates as major impediment to market renewal.

'Reconnecting housing markets' is a smart term, but how was it to be achieved? Demolition of a large part of the existing stock and its replacement by 'modern' housing was the answer. Indeed, the terraced house seemed to be the *bête noire* for many housing market renewal aficionados. Brendan Nevin, who became Director of the Renew North Staffordshire, a Housing Market Renewal Partnership, announced he was drawing up plans to demolish at least 9,000 of the area's 25,000 pre-1919 terraced houses. He said:

If we are serious about restructuring the city's Victorian infrastructure that's the scale of clearance required.... At its peak we will need to demolish a thousand a year. That's an enormous challenge for a city like Stoke on Trent.

(Quoted in Weaver, 2004)

Talking to the residents affected in one of the schemes, as I did, revealed the problems. Their homes were to be knocked down, not because they were unfit and could not be improved, but because they were in low demand and the market required 'renewal'. The householders were sacrificing their present for someone else's future. On average, there was a gap of £35,000 between the amount of compensation existing homeowners received for their home when subject to a Compulsory Purchase Order and the cost of buying a suitable alternative property National Audit Office (2007). MPs said the schemes were costing Labour votes (Telegraph, 2005). The National Audit Office (2007) was so

concerned about the level of community involvement that it set out key principles for future application by the pathfinders.

Although the initial pathfinder demolition penchant was declared as 'scaled back', Archer (2011 p 50), in examining specific schemes, notes:

The Scheme Updates, submitted to government in 2005, show that HMRPs intended to focus much their HMR monies on clearance related activity....The amounts of HMR money earmarked for refurbishment by these HMRPs in 2006-08 ranges from 18% to 1%. It is clear, therefore, that for the period 2006-2008 the pathfinders would concentrate their HMR funding on clearance. Despite this, by 2006 HMRPs were reducing estimates for the total number of demolitions by approximately 30% (Audit Commission, 2006). It is somewhat of a paradox that funding was being targeted at demolition, but plans for such activity were being scaled back.

Overall, the scheme, condemning the terraced house, a traditional home for the working-class, was a strong candidate for the worst housing initiative ever.

I retired in 2009. University managerialism was becoming intolerable and more staff became exploited part-time employees. I miss the teaching and the debate (although becoming increasingly rare as academics retreated into their discipline bunkers). Some time for travel but health problems stopped this too quickly and also restricted grassroots political activity that increasingly had to take place on the Internet. I managed to complete a book on *Housing Politics in the United Kingdom* (2016), the third edition of *Understanding Housing Policy* (2017) and, in 2019, a book on the class, gender, age, place and ethnicity dimensions of the housing crisis.

IMPROVING OLDER HOMES AND HOMEOWNERSHIP

As a child better housing conditions came from 'self-help' home improvements and later, when my parents bought the house from an absentee private landlord caught in rent control and upgraded the house with modest state help.

In the 1970s there was an extensive system of improvement grants available for homes with low rateable values. These were means-tested in the middle 1980s and the resources available were severely cut by the Conservatives and New Labour. Moreover, housing associations and local government had extensive involvement in acquiring and upgrading private landlord homes under the 1974 Housing Act, supported by all parties. The [A National Housing Conversion Fund: buying properties to boost affordable housing supply](#) (2020) notes:

By the end of the 1970s some 14,000 properties a year were acquired or converted for improvements. The levels of acquisitions declined in the 1980s. However, there was a significant increase in the early 1990s following the downturn and the introduction of the government's Housing Market Package (HMP). As a result, levels rose from 7,000 acquisitions in 1991-92 to 25,000 the following year. This was the high-point and levels declined after the mid-1990s. There was a slight increase after the financial crash, but not at the scale seen in the 1990s - numbers have tailed off since to around 1,000 per year.

In recent years government assistance has focused on upgrading energy efficiency by installing new insulation and heating systems.

The new government initiative, announced on July 8th 2020 as a response to the economic implications of the Covid-19 pandemic and operative from September 2020 provides energy efficiency upgrade support in the form of grants which will cover at least two thirds of the cost of the work, up to £5,000 per household. For low income households, the grants will cover the full cost of the work — up to £10,000. Homeowners and landlords will be able to apply for vouchers. The Government expects these measures to:

- make over 650,000 homes more energy efficient
- save households up to £300 a year on their bills
- cut carbon by more than half a mega tonne per year, equivalent to taking 270,000 cars off the road
- support around 140,000 green jobs

However, older homes require other improvements.

Decent Homes

The Decent Homes Standard is the current measure of housing conditions in England. Set in 2001 and revised in 2006, for a dwelling to be 'decent' it must meet the following criteria:

- It is above the current statutory minimum housing standard i.e. it fails to meet one or more of the hazards assessed as serious (category 1) under HHSRS.
- It is in a reasonable state of repair: dwellings failing on this point will be those where either:
 - one or more key building components are old and need replacing or major repair; or
 - two or more of the other building components are old and need replacing or major repair.

- It has reasonably modern facilities and services: dwellings failing on this point are those that lack three or more of the following:
 - a reasonably modern kitchen (20 years old or less);
 - a kitchen with adequate space and layout;
 - a reasonably modern bathroom (30 years old or less);
 - an appropriately located bathroom and WC;
 - adequate insulation against external noise (where external noise is a problem);
 - adequate size and layout of common areas for blocks of flats.
- It provides a reasonable degree of thermal comfort.

(Department for Communities and Local Government, 2006).

Housing standards have been improving in the private landlord sector. In 2007/8 44% of the dwellings rented privately in England were non-decent, in 2018/9 24.6% in the private landlord sector (17.3% owner-occupation, 13.2% local authority, 11.3% housing association). However, because of the expansion of the private landlord sector, the number of non-decent homes in the rented from private landlords is high at 1,216,000 (MHCLG, 2020). Moreover, at 2.6 million, the number of non-decent owner-occupied homes is worrying.

The Affordable Housing Commission's interesting report on [A National Housing Conversion Fund: buying properties to boost affordable housing supply](#) (2020) notes the role of private landlordism in reducing affordability. It recommends the establishment of a £1.3 billion National Housing Conversion Fund allowing social housing providers to purchase mainly private landlord properties for upgrade and use as 'affordable' housing. Tax and other concessions would be available to provide landlords to encourage sales.

The idea has appeal, although payments to private landlords seem unnecessary. By 2021 the sector may be in a parlous state and, if not, an increase in the Land Stamp Duty Levy on second home sales from the current 3% would prove a powerful incentive. Rent control would be better but is a long way from the political agenda. Moreover, there is paternalism in the idea: government help does not come directly to low-income households. They have to go, cap in hand, to social housing providers. Yet polls have shown that between 80% and 86% of respondents want to be homeowners within ten years ([Council of Mortgage Lenders, 2016](#)) and that 'the property is mine' and 'I can do what I want' top the list of the reasons why homeownership is considered desirable. Moreover, concluding on the results of polling and focus group work for the Affordability Commission ([Caluori, 2019](#)) comments:

The struggling blue-collar renters we spoke to who don't qualify for social housing are far from happy. Instead of saving for a deposit they are stuck living in expensive and often poor quality privately rented accommodation. They describe being at the mercy of landlords, unwilling to report problems for fear of being moved on. Yet this group do not aspire to return to the stability of a socially rented home. They tend to see social housing as a residual product, housing mostly drug addicts and undesirables. When asked if they'd support building more council housing they are lukewarm. Perhaps for other people, they say, but not for me. This is despite the fact that most had grown up in council houses – such is the 'othering' of social housing tenants. Interestingly, they are also hostile to ending the right to buy if it denies a right to a family living in social housing who had 'done all the right things'.

Likewise, the frustrated first-time buyers we spoke to are desperate for properties they can afford so they can move on with their lives. They are also stuck in the PRS, perceiving housing costs and the wider cost of living as eclipsing their incomes year on year. Many are making sacrifices on their quality of life and delaying important life decisions such as when to start a family, without the guarantee that their sacrifices will ever come to fruition.

These couples want to buy...

Labour's Red Wall

In the 2019 General Election Labour placed social housing above homeownership with its manifesto devoting three times the space to social housing compared to homeownership.

The Election was a total disaster for the Labour Party. Labour's working class Red Wall was obliterated. Labour obtained 34% of the social class D/E vote compared to 47% won by the Conservatives ([YouGov, 2019](#)). This was an unprecedented post-war 13% Tory ascendancy. In the North East, for example, the Labour vote was down by 12.9%, the largest regional drop in England and Labour lost Bishop Auckland, Blyth Valley, Darlington, North West Durham, Redcar, Sedgfield and Stockton South.

General Elections are fought in vivid colours with 'Get Brexit Done' the dominant slogan in the 2019 General Election. Leaving the European Union was a protest symbol about livelihood standards.

In 2019 housing was in 8th position in Ipsos/Mori's 'top mentions' list of the issues facing Britain, down from 5th in 2017 ([Ipsos Mori, 2019](#)). However, housing is strongly connected to other issues with higher rankings such as Brexit via immigration and the economy via living standards.

The decline in homeownership and the rise in private renting are class related ([Green 2017:Rhodes, 2015](#)) with private renting growing the fastest in deprived areas. In the North East, where Labour lost so many seats, owner-occupation is 61.9%, the second lowest in the UK. At 210%, the growth in private landlordism in the North East from 1996 to 2016 was the most rapid in UK, followed by the West Midlands at 150%, with London at 100% ([Barton, 2017](#)). Yields from private renting are 5.1% in the North East compared to 4.2% in London ([This Is Money, 2019](#)). There was a 12.8% swing from Labour between the 2017 and 2019 General Elections in the North East. In 1997 Labour had an 80/20 advantage over the Conservatives in the votes cast in the North East. By 2019 the split was almost even ([Uberoi et al, 2019](#)).

Watchers of *Homes Under the Hammer* will know the process. House speculators, using cash, and out-bidding first-time buyers, purchase properties to improve to minimum standards for renting. The Affordable Housing Commission (2020) noted:

In many low demand areas the need for additional affordable housing is less than in London and the South East.⁵⁹ However, the Commission found was that many households in these areas still had affordability problems as well as a specific challenge around non-decent housing. Supporting housing conversions and improvements in low value market – sometimes as part of wider place-making regeneration schemes – could play an important economic role in supporting jobs and growth, with additional benefits to people's health and well-being. In so doing, it could help to level up housing grant allocations, which have been disproportionately concentrated in the South.

When used as a noun, housing simply means 'houses' but, used as a verb, 'housing' refers to a process or activity — 'to take or put into a house' . Both Labour and the Affordable Housing Commission are using housing as a verb — 'over-parenting' and taking or putting the working class into the hands of others. . The aspirations of the working class require a higher place on the agendas.

To change current trends, a number of added actions are necessary.

The decent homes standard requires revision to become the new norm for the transfer of accommodation from private renting. An environmental standard should be included (litter incidence, children not living above a specified storey in a flat block, play areas, access to green space, kitchens and bathrooms less than 25 years old, solid doors, fire safety, showers as well as baths, low

consumption water pumps etc. [The Building Better, Building Beautiful Commission](#), (2020) suggested a fruit tree in every garden, presumably entire forests around high rise flats!). If retrofit and upgrade is implemented through an improvement grant system and the reduction of VAT on home improvement to 5%, as suggested by the Architect's Journal, it will help lower-income households to avoid the private landlord sector.

Movement from private renting to the social sector as suggested by the Affordable Housing Commission (2020) has to be linked to promoting low-cost homeownership, a task made easier by a larger supply of lower-cost homes coming from private landlords. The increase in housing associations acquisitions in the early 1990s occurred as a result of Michael Heseltine's low-cost homeownership initiatives included 'Homesteading', that is, housing association help to first-time buyers to find a house needing improvement. The idea seems to have disappeared although it appeared in Lord Heseltine's report [Tees Valley: Opportunity Unlimited](#) (2016).

Improvement grants should be paid directly to low-income households enabling them to compete more effectively with private landlords in purchasing and improving older homes. Local authority mortgages would also help.

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