

Paul Smith and Vicky Spratt: How Do We Solve the Housing Crisis? **Chaired by Andrew Kelly**

Andrew Kelly: Hello and welcome to Bristol Ideas. I'm Andrew Kelly and I'm hosting today's event. We know we face a housing crisis, a crisis made up of many different elements, and have known this for a long time. We all need a roof over our heads and a community to live and prosper in. Too many people don't have this. Many people are homeless and living on the street. We're not building enough houses, and not enough of the ones we build are affordable. We used to build hundreds of thousands of council houses and now build very few. No fault evictions are back. And it's all been made worse by the pandemic.

Housing is important to us in Bristol Ideas, in terms of our work on future cities, and in 2019 we marked the centenary of the council estate with a year-long programme on council housing past, present and future.

Today I'm joined by Paul Smith and Vicky Spratt to discuss Vicky's book, *Tenants: The People on the Frontline of Britain's Housing Emergency*, which has just been published by Profile Books. Vicky is a journalist whose work regularly shapes public policy. Her 2016 campaign Make Renting Fair led to letting fees in England and Wales being banned. She's appeared on BBC News, *Newsnight*, *Woman's Hour*. In 2021, her stories delving deep into Britain's housing emergency saw her shortlisted for a British journalism award. She's currently the *i* paper's housing correspondent.

Paul Smith served as a Bristol City Councillor from 1988 to 1999, when he was chair of the Environmental, Health, Land and Property and Leisure Services committees, and 2016 to 2020 when he was Cabinet Member for Homes and Communities. Paul previously worked for the National Housing Federation and is now Chief Executive of Elim Housing. He's a regular writer and commentator on housing issues and led and contributed to the Bristol Homes for Heroes 100 project which celebrated and looked at the future of the council estate in 2019.

Andrew: Vicky, when I discussed this book with your publishers, they said reading it would make you angry and it does. It's hard to be impartial about housing. I knew a lot about the crisis, but what you've done is make the issue personal with case studies of real lives, as well as telling your own experience of housing. You've also provided much debate and ideas for solving the problems we face. Could you start by telling us briefly one story from the book, the story of Limarra and her daughter in Peckham?

Vicky Spratt: Well, firstly, thank you for reading and I'm glad it made you angry because I think we should all be incredibly angry about this situation. I think Limarra is a really important person to start with. I met Limarra a few years ago – it would have been around 2016, 2017 – and, at that time, she was homeless, sleeping on her mom's sofa. And what had happened was that the home she'd lived in in Peckham, South London, she'd been evicted from that home by her landlord because basically, she thought, he wanted to put the rent up and rent out for more money. Now of course Peckham – and this is a phenomenon I'm sure people in Bristol will be no strangers to – Peckham has seen huge, huge gentrification and house price and rent rises in recent years, as it's become an increasingly desirable place to live. So for Limarra who grew up there – her family lived there in social housing, but of course she couldn't at that point get a social home because there just aren't enough and she was working, being penalised for working, effectively at this point in her life – she had been made homeless, and she had a young daughter. They were just left in the cold. And the local council kept saying they couldn't help until she'd been officially evicted. So for months, while she was waiting for her eviction to actually go to court, she was unable to get help. She was completely stuck. And then she was placed in temporary accommodation in Croydon, which is a really long way away from Peckham, difficult for her to get to work, far away from her family. She lasted a few days there, but of course leaving that temporary accommodation she

risked making herself known as what's called intentionally homeless, and forfeiting the accommodation she was given. But it was unworkable. She'd been moved out, away from work, away from her kid's school, away from her support network, away from her mum, her free childcare, and the whole situation was absurd. The impact on her mental health of going through this process and, as she put it to me, being completely dehumanised and treated like crap, had made her feel suicidal.

We spoke on and off for years. I met with her at her mum's house. To me, it was such a clear injustice and an example of someone who, well, and let's be clear, regardless of whether you're in work or not, if you need social housing, you should be able to get it. But Limarra is someone who was working really, really hard and had ambitions and wanted to get to a certain place in her career, and was being told that she was earning too much to get help. She was actually told by a housing officer to stop working, but she couldn't afford to rent anything privately in the area she'd grown up in.

And so I think we need social housing for everyone who needs it, regardless of their situation, regardless of whether they are in work or can work, but now we also have this sort of emerging category that I think Limarra falls into – people who work, maybe are on low-to-middle incomes, who would once have qualified for social housing but now don't and struggle to afford private rent. And she embodied all of that to me. She's done everything right. She had done everything right. She had done everything she was told to do. She worked hard at school, she took on student debt, she went to uni, and it still wasn't enough to stay in the area she grew up in and keep paying the rent there.

Andrew: And Limarra is one of many millions, isn't she? You give the staggering figure, if you include children, of 22 million people who don't have a safe, secure, stable home. Phenomenal figure.

Vicky: It's worth just pausing on that for a moment. It's shocking. That's individuals, so obviously the total number of households is lower. But I think what's happened in my lifetime – I'm 34, so I'm almost the same age... well, I'm exactly the same age as the 1988 Housing Act, I believe, which is an important point - because what's happened since that piece of legislation is the expansion of the private rented sector, which is unstable and unaffordable. And of course during that time, as you've already pointed out, social housing has diminished, and house prices have gone in one direction, which is up and up and currently reaching new record highs, and as a result, people rely on private renting. But it doesn't work because landlords want to make money. Even though at this point, private landlords are really important housing providers, right? We don't have anywhere else for people to go until we have enough social housing. But of course, they're individuals with their own needs, their own desires, they want to make as much money from property as they can, most of them. It's completely legal for them to do so. So it creates this precarity where they see an area is up and coming, like Peckham, and I believe certain parts of Bristol, though you guys will know more about that than me, and what do they do? They evict people and cash in and make hay while the sun shines.

Andrew: I want to come back to Bristol. Paul, we should say that you were interviewed for this book, and you appear in it and gave some help for it. What were your initial thoughts on reading the book?

Paul Smith: Well, I think it's a really important piece of work. Very often – and as a housing profession we do the same thing as well – we tell the story through numbers. And actually it's not about numbers, it's about people. Vicky probably could have written 20 books with the stories in. And these stories that appear in there are replicated over and over and over again. At one point I thought I was reading *The Road to Wigan Pier*. We just have moved on so little. In fact, it feels like we're moving back to a sort of Victorian era; I think Vicky in her book says [what she found] would not be unfamiliar to Dickens in terms of the conditions people live in.

But it's not just about the conditions, it's about the fear, the fear people have of losing their home, of losing their security, losing their contact with communities. You read that over and over again as you go through each chapter of the book. And, obviously, as a councillor, I picked up things like that through my casework, you do see it, and you try and do what you can, but actually it's an embedded system problem, which to my mind is the root of what we call the housing crisis.

And we have to remember that for a lot of people the housing market is not a crisis. The housing market is an amazing source of finance for them. It dates back to the 1980s and two pieces of legislation –the 1980 Housing Act, which brought in the Right to Buy, and the 1988 Housing Act, which brought in a whole load of things - actually, it's an amazingly terrible piece of legislation. Vicky says it's when she was born; it's when I got my first job in housing. It ended rent control within the sector, it took away guaranteed 100 per cent grants for housing associations for building new properties, which pushed up housing association rents as well as the private sector rents.

It feels like we've been on a sort of slow burn now for over 30 years which has led to what we now call the housing crisis. And if you don't get angry reading Vicky's book, then really I don't know what's wrong with you.

Andrew: And, Paul, you led our 2019 Homes for Heroes project looking at the council estate. It's often hard to believe that we used to build hundreds of thousands of council houses in this country.

Paul: Yes, and we need we need to do that again if we're going to get anywhere near to solving these problems. To my mind, there are two things that are critically important to actually getting us back to a [better] position. One is a mass building of social housing. Much more significant than we are now. And the other is the reintroduction of rent controls. Those two things together would make a phenomenal difference. The thing about building council housing is you can't do it overnight. The thing about rent controls, is actually you'd see quite a lot of private landlords exit the market and allow councils to buy back a lot of their housing. Forty per cent of homes sold through the Right to Buy – actually described by academics as a conservative estimate – are now private rented homes.

Andrew: Vicky, you talk about how the Right to Buy has turned into the right to buy to let.

Vicky: Absolutely. And I mean, it was one of the greatest acts of privatisation this country has ever seen. And I think of economic self-harm, right? Now, so many landlords own properties that were once owned by local authorities and they rent them out on the private market, and ordinary people are contributing to this through taxes, because a lot of those tenants are paying for their rent in housing benefit.

There's something I want to be really clear about here, because I think on the right, that fact has been used to justify benefits cuts – 'Oh, if we cut benefits, as George Osborne did, then the housing benefit bill will go down.' That's not what happened when they cut housing benefit. What happened is that it's just harder for people who rely on state support to pay private rents. And so that's where we are. And for anyone watching this who doesn't know the mechanism through which housing benefit is calculated today, and you'd be forgiven for not knowing, it's through the local housing allowance [LHA]. Housing benefit is now available through Universal Credit. What they did during the coalition era was cut LHA, so it went down to covering far less of market rents than it had previously. During the pandemic, it was brought back up so that, in theory, housing benefit will cover the lowest third of market rent in an area. That was good. I think experts would have liked to see it be the lowest half. That has now been frozen at what is effectively a 2019 rent level. Since then, rents, like house prices, have continued to reach historic highs around the country, not just in London, because of course lots of people have left London and other cities and gone to other areas.

So now we've got a situation where those most in need are struggling because housing benefit doesn't cover rent. So the whole thing is all linked, as Paul rightly points out; the obvious solutions are building social housing and also rent control. Cutting the benefits available to people who can't get a social home and can't buy a house and might never buy a house is not the answer.

I think it's worth pausing on the fact that we had a government that thought that could possibly be the answer. I think this is a huge part of what I've tried to get across in *Tenants*. I think of what I see in my reporting week-in week-out, and I think one of the big issues we've got, is that the people in charge of housing policy have no idea what it's like to struggle or grow up in a social home, in a council home or a privately rented home, to have parents who worry about paying their rent. I'll never forget interviewing George Osborne's SpAd [special adviser]. This was for a publication called Tortoise Media, if anyone wants to look it up, about another policy, similarly named 'Help to Buy', and obviously very controversial – I actually used it myself to buy a house, full disclosure – but it gives people a government equity loan and then they can buy a house with a 5 per cent deposit. Now for lots of people, that's one of the only ways to buy a home now, although it's going to end next year.

So I was speaking to the special adviser who'd helped Osborne with this – I believe he now works at an investment fund – and he said to me, when I said I've used the scheme – I took out a government loan to the tune of £150k, let's say, my mortgage is around £200k – and he was like, 'Oh, well, have you paid the government loan off yet?' I was like, would I have taken a £150,000 government loan if I could pay a £150,000 loan? And this is the thing. I think when you're very, very wealthy, taking out huge loans to start businesses or whatever, it's quite commonplace. When they were designing that policy, I genuinely think they thought that some of the people using it would be able to pay off those loans. And that speaks to me to the problem with the way that housing is approached, because if you don't know what it's like to have very little, to have nothing, to be worried about your rent going up, how can you legislate?

Paul: I think an interesting point, Vicky, is also that there isn't more work like yours, because also a lot of your colleagues in journalism have absolutely no idea what it's like. There was a report recently which showed that to get into the media, you almost have to have come from a wealthy background. A huge proportion of people in the BBC and in the print media come from public schools.

We're shocked reading Vicky's book, but part of the reason why we're shocked is because those stories aren't told enough because it doesn't resonate with the sort of middle-class culture of the media. And so when people talk about the housing crisis, they're also talking about how much their house has gone up in value, or they're talking about, 'Oh, my grandchildren are finding it difficult.' I remember I went to an event organised by one of the big housing finance agencies about the housing market, how the housing market is doing. And it was really weird. The dissonance was unbelievable. Before the meeting formally started, we'd all got a bacon butty and an orange juice, and people were talking about how difficult it was for their kids to find somewhere to buy. And then when we went into the formal session, they were all talking about how wonderful it was that house prices were going up, as if the two things were completely unrelated.

Also reflecting on a couple of things that Vicky's just said – firstly, we've now got a benefit system where the whole purpose of it seems to be to punish people rather than support people, and is one of the things that is fueling homelessness and precarity in housing. And we have a government, which for various periods of time, has seen that the way to deal with the housing crisis is to use demand-side mechanisms, which pump more money into the housing sector, and help some people – like Vicky, my daughter has used that scheme to get

housing – but the overall effect is to pump up house prices and values further. Now for those of us who own, we'd say, 'Oh, look, my house is worth more than it was before.'

I was reading this at the weekend [holds up *Sunday Times* magazine]. It's one of my favourite annual reads. It's the *Sunday Times* Rich List. There's a graph on page eight which says that the total wealth held by billionaires in this country is now over £650billion. Over £650billion. And that's partly fueled by things like Help to Buy, because the billionaires don't own one house that they're struggling to pay a mortgage or rent on – a lot of them own many, many properties. And the concentration of wealth in the country is increasing all the time.

And so Help to Buy is helping the growth of the super-rich within this country. It's not really helping the housing market. In fact, what it does is, progressively, these sorts of policies move more and more people further away from ever having the chance to own a home. Imagine if those sorts of figures – you're talking about tens of billions of pounds into Help to Buy – had instead gone into building social housing. We would be in a much different position now than we are, and a much different position to the one reported in Vicky's book.

Andrew: I want to come to another issue before we move on to another case study, which is, Vicky, in the book, you talk a lot about the importance of place and being established. And of course, if you rent a house, it's incredibly precarious. You can often only get an Assured Shorthold Tenancy, which is months rather than years, unlike people had in social housing before. You talk about this term 'root shock', which you got from Mindy Fullilove, and I was very much taken with that.

Vicky: I'm really pleased that this is something that that you picked up on, because I think something that I don't get to do as a journalist often, and there is good reason for this, is to really talk about the bigger ideas, right? When we're on deadline to get a paper over the line, and there's limited space and we're trying to explain what government policy is to our readers in a concise way, you don't always have the space to dig into the bigger points. It struck me that there is something really obvious missing from the national conversation about housing, which is what are we doing to people by allowing this economic injustice to continue? We know that evictions have a dire psychological impact. Let's remember Limarra – she ended up feeling suicidal because of what was happening to her, because her life was suddenly not in her control. Everything that she knew that was solid was pulled out from under her and she was thrown into the system, she couldn't navigate it, because it's really difficult to navigate, and everything she thought she was doing right no longer mattered. So I really wanted to speak to this, the psychological impact that I see and hear day-in day-out because I'm speaking to people who are experiencing housing stress.

And I came across Mindy's concept of root shock. She's written a brilliant book about it. She took the metaphor of root shock, which keen gardeners will know is when you move a plant, if you don't move it properly, and you don't put it in the right conditions, it will die and it will go into shock and your plant will not thrive in its new pot or flowerbed. So she took that metaphor to talk about the psychological impact of displacement that she had studied mostly in America. She'd looked at this after Hurricane Katrina, for instance, but she'd also looked at it when gentrification had occurred, and people were evicted in their neighbourhoods or displaced by proxy. She'd found that people would become distressed, anxious, depressed, suicidal, they would suffer from PTSD.

She's not the only person that's looked at this. There's a brilliant writer in the US also, Matthew Desmond, whose book *Evicted* I suppose has a synergy with *Tenants*. He's similarly – he's a sociologist – looked at how mothers in particular who are evicted suffer psychologically and become depressed. And I thought that Mindy's metaphor really gave a way of conceptualising what I think is missing from this conversation.

As Paul notes, the story is often told through numbers, and we can keep talking about this, but at some point when you're saying, like, 22 million people, it becomes quite abstract. I can't picture those people in my mind – I don't know if you guys can – but I can, through Mindy's metaphor, understand what happens to a person, like a plant. Like, you wouldn't just rip a plant up and chuck it away. You wouldn't do that. You wouldn't do it to an animal. When animals are mistreated, we are all up in arms. Nothing gets people so cross as the mistreatment of animals in this country, and yet people all over Britain are being torn from their environments, from their homes, and discarded without proper support. And they are left with serious mental health issues, and their children are left with mental health issues.

A really important part of Limarra's story, that will be hard to read for a lot of people, is that her daughter started wetting the bed when they were in temporary accommodation. They were in a hostel where there were shared bathrooms, and she was so scared of going to the toilet that she would wet the bed. And of course, there are people who absolutely need temporary accommodation living in hostels, people with addiction issues, for instance, or who had previously been rough sleepers. And they absolutely need state support – I'm not saying that they don't for a moment – but it's not appropriate for a young girl and her young mother to be living alongside those people who have, though equally valid, very different needs. And Limarra's daughter will always have had that experience now. That can never be erased. That's root shock. And if we're not OK with other injustices, I struggle to understand why we're OK with this.

Andrew: And we all end up paying for this as well, because as you point out, the burden on the National Health Service of poor housing is substantial, a billion plus pounds a year.

Vicky: Yeah. I mean, what I would say about that – and I'm interested to know what Paul thinks – I don't think that the economic argument is the one that we should need to make to fix this, right? Yes, it's costing the state billions, because people are sick, because their homes are mouldy and damp, or they're anxious and depressed, and they end up in the NHS, and it's not economically efficient. It also means they are displaced, and they're not working because they're unwell. Absolutely all of that is true and bad housing makes people sick physically and mentally. I make that argument in the book, because, for whatever reason, and it really baffles me, the human and moral argument just hasn't won out. So I hope that those stats make the kind of people who think in terms of economic efficiency sit up and pay attention to this issue. But to my mind, having reported on this now for the best part of a decade, what we're doing to human beings should be enough. But I wanted the subtitle of this book to be 'the story of Britain's housing shame'. My publisher didn't agree with me. I still think it should have been the story of Britain's housing shame, because I think this is a national scandal and I think that as a nation, we should be ashamed of it.

Paul: I was just going to say one of the things that for me is quite interesting is that a few years ago, Ken Loach brought out his film *I, Daniel Blake*. And one of the stories in there is about Katie I think it is, who is homeless in London and then sent to Newcastle, where she's got absolutely no family connections, no social support or anything else. People didn't believe it. They just thought it was Ken Loach going off on one. But as you can read in Vicky's book, that absolutely is happening, particularly for people in London, being shifted all over the country. And if it's not bad enough to lose your home and to be homeless, then to be effectively deported from where you live and ripped away from everything you hold dear, it's just piling in agony upon agony. It should be much more of a national scandal. Every now and then you will have a new story saying, you know, the London borough of X is sending people to Stoke-on-Trent, isn't this terrible? And then it gets five minutes' attention and then we move on to, I don't know, what's the latest dress that Kate Middleton is wearing or whatever it is that people obsess about.

I think the root shock idea certainly gelled with me, very much so, in terms of reading that analogy. The other thing is that quite a lot of plants die during that process. I'm not saying lots of people are dying, but lots of people's mental and physical health are massively undermined. It's just creating this huge trauma.

I wanted to quickly pick up, if I may – because I'm the numbers person here, I guess – this idea of the local housing allowance. Now, councils are told, 'you've got a responsibility to everyone who's homeless'. And you can again see in Vicky's book the way that some councils deal with that and the stress. One of the things that the council is supposed to do is try and find people placements in the private rented sector. Now I know in Bristol one year, we actually went back and looked at the stats, and I can't remember if it was 2018 or 2019, but in one year, we managed to find – of the over 1,000 families who came to the council, we were actually able to source six rented properties in the private sector that were at or below the local housing allowance. So the solution is a fantasy. It's an absolute fantasy to say to councils, 'your solution is to do X, is to give people X.' They might as well say to the council, 'the solution to homelessness is to give homeless people a unicorn.'

Andrew: Let's continue talking about Bristol. Vicky, you start each section of the book with a little summary of the housing market and the rental market in a place. And Bristol is one of those sections. Can you just give us a couple of those figures for us that you talked about there?

Vicky: Well, I don't have the latest stats to hand. But I know that rents – I mean, Paul will know – since the pandemic, rents in Bristol have skyrocketed, and so have house prices, and that's a trend that we've seen nationally. According to the latest House Price Index – and obviously this is a national average – but house prices have hit a record high for the tenth consecutive month. Bristol, of course, has been really, really impacted by this, because it is a place where a lot of people move when they can't afford London. I know someone who's just made that move. And of course, it's not their fault, because they've got to move somewhere. This isn't the responsibility of individuals who are searching for something more affordable than the southeast or even indeed cities in the north, which are increasingly unaffordable too. But, of course, that then has a knock-on effect.

So in Bristol, house prices are getting more expensive, rent's getting more expensive. That's a trend that's been going on and on now for years, and what that does is price local people out. So another story that's come out of that is quite a lot of people from Bristol wanting to move to be closer to the sea. So where do they go? Oh, Weston-super-Mare is by the sea. Not that expensive, because it's been allowed to fall into disrepair. Now rents in Weston-super-Mare and house prices in Weston-super-Mare are going up.

So I think this story of migration and house price inflation has to be considered nationally. And I think the story of Bristol is so important, because it has become somewhere that people go because it's more affordable than the South East, but of course that has an impact on the local community.

When Paul and I met and had a coffee in Bristol many years ago now, we also met with Henry Palmer, a local person and author of the book *Voices of Bristol: Gentrification and Us*. I was so inspired by Henry because he grew up in Bristol. He's from Bristol, his family are from Bristol. He is Bristolian – it runs through his blood fiercely. And what he has seen happen – he's in his early 20s – what he has seen happen to his hometown has caused, I think, what we might call a form of root shock, where he has effectively been priced out of the market. And I think his story is a kind of a shorthand for what I imagine a lot of people in Bristol feel. How we mitigate that is complex but not impossible.

Andrew: Paul, you tried to mitigate some of these problems when you were Cabinet Member for Homes and Communities. What did you try and do? And what stopped you doing what you wanted to achieve?

Paul: I did talk to a lot of academics and said, 'What can you do to counter gentrification?'. And we've seen it happening across the whole of the world, or the Western world, that particularly city centres in older cities have become. Actually in the '70s, they were very unpopular and everybody wanted to move out of them into the suburbs, then people have moved back in and displaced whole communities. When I've talked to the academics, they said there's only one thing, there's only one thing that you can use to counter gentrification. You can't use market mechanisms because gentrification is a market mechanism. The only way you can counter it is by building more social housing, which is social housing in perpetuity, so not with a Right to Buy, in those areas which are gentrifying, because only that will secure the ability of people on lower incomes, medium incomes even, to continue to live in those areas.

Now, when I came in, and this is described in Vicky's book, the council was progressively selling off city-centre properties to get money to fund other housing. And what you were seeing is, of course, that any new social housing that was being built was tending to be built on the outskirts, this idea that poor people live further and further away from city centres. And so we stopped the sales of those houses, and we also talked to housing associations because they were also selling their properties as well, because the financial pressures on them was to dispose of those older, more difficult to repair – and now to decarbonise – so that by selling one property, they can build three somewhere else. In Bristol, we tried to reverse that trend by getting more social housing built in the centre, with very aggressive use of the planning rules, not selling land that the council owned but using it for the council to build itself, by setting up a local housing company which could also develop sites in the centre of the city. But it's not enough, the finances of councils, the weakness of the planning system, all mitigate against the extent to which you can do that. But we did the best that we could at the time, and councils up and down the country are fighting a bit of a losing battle on this.

One of the things that does always worry me though, and I'm sure I'll get into trouble for saying this, is that some people talk about putting Bristol on the map – 'we must put Bristol on the map', right? When you do that the map that you're putting Bristol on is to say to people come and buy a house here. Move out of London, Bristol is as good as London, sell your property in London and come to Bristol. And what that does is it fuels gentrification and it fuels the rises in rents and house prices within the centre of Bristol. So 'put Bristol on the map' might as well be subtitled as 'gentrify Bristol'. It's a real problem.

The last year that I've seen stats for, over 4,000 people moved from London to Bristol. That's quite a significant number, if that's happening year on year on year. And you can sell a flat in London and buy a really nice house in Bristol or buy a flat and have a lot of money left in your pocket, maybe give some money to your kids to help them try and buy a house, but what it does is it accelerates that gentrification of central areas, which basically leads to social segregation. It's a form of social cleansing by stealth. And the danger is you end up with cities – not just Bristol but elsewhere – where you either live in a gated community or a ghetto. That's the way that the housing market moves people if you don't purposely ensure that there's social housing everywhere, and lots of it.

Andrew: And Paul, you had a target when you came in to deliver housing. But there's a time issue, isn't it? You can't do this quickly. There's a lot of things you have to go through to build housing. We had a pandemic. But the numbers are beginning to increase now, aren't they, I think, in house building in Bristol?

Paul: Yes, they are. I know there are some people in this sort of YIMBY movement, who just say if we just build lots more housing we'll solve the problem. But it is about who owns that housing. It isn't just about the numbers, it's about the tenure. So it does have to be social housing, hopefully, council housing that's being built... We did have a target around the amount of social and affordable housing we wanted to build. And it was interesting – before we came in as an administration, there was practically no social housing being built in the

centre of Bristol. So the planning system is quite easy to game for developers, so they would game it and would say it wasn't affordable for them, wasn't viable for them to provide social housing in central areas. That was true in the centre of Bristol, true in the centre of Bath, true in the centre of Manchester, true in the centre of Birmingham and some of the London boroughs as well. If councils aren't given the powers to actually make that difference, it becomes really, really difficult. We actually got that number up to approaching 20 per cent, which is still nowhere near high enough, but we had to move a lot of levers to be able to achieve that: financial and planning levers.

Andrew: When I when I was reading the book, Vicky, I thought a lot about my own family's experience with housing. When my father, who then had two children, and my mother, were living in Northern Ireland, my father got a job in the Goodyear factory in Wolverhampton. He was a clerk, so kind of lower middle-class, I guess. And he went to the council and talked about what housing was available and was actually given a choice. He turned down the first one that was offered; he wanted to move slightly further out of Wolverhampton. So he had the choice. He had long-term tenure, too – I guess it was lifetime tenure in those days.

I shudder to think, really, how things might have been different if he'd been in a precarious home. They brought up, in the end, five children and fostered two others. And then when I moved out and went to university, I shared a house, which was fine for a few years but I couldn't have taken more than four years of that, to be honest. And I was fortunate enough to be able to buy a house – and of course I've moved a couple of times since then – which has increased substantially in value. But I do think how different my life would have been if we hadn't had that council house.

There are many pressures on housing you write about in the book. Two struck me. One was those who are going to be renting into retirement, not having been able to buy a house, build some equity up and actually save decently for a pension because their rental is so high. And the second is the ongoing continuation of inequality that develops because of all this.

Vicky: Absolutely. I think you've shared a really, really important story there, right? Because what you're talking about is what housing security can do for people. I think when people have housing security, they can, for instance, foster people who need homes. That's a really important thing to be able to do for the community and for society. They can do things like you're doing right now, which is chair this talk and think about big ideas. And this is something that I wanted to get across. Because there is no way I could do the work that I do if I didn't have housing security. I'm very aware of that. And I'm very aware of how much my life has changed since I've owned this flat and not been renting.

I think what I would like to spark, if possible, is a conversation that moves beyond 'we've got a housing crisis, it's really bad, how do we fix it?' because we know how to fix it: build social homes, regulate rents, and if you wanted to get really radical look at some measure to control house price inflation. We know how to do it.

What I think is missing is I suppose what I loosely call in the book 'the politics of possibility'. It's 2022. I have a phone in my pocket that is more powerful than the computer that sat downstairs in my parents' house when I was a kid. Look at how far we've come in such a short space of time. We can go to the moon pretty easily – that has happened in my dad's lifetime. And yet, we can't house people. And in doing so, by allowing this crisis to continue, and allowing precarity and instability and all of the pain that this causes for people to continue, we're keeping people oppressed. I really think that.

And I want to talk about the intersectionality of this, right? Who's hit the hardest? People on low incomes, people of colour, women – particularly women with children who are parenting on their own. We are keeping

people subjugated and oppressed, and we are denying them the opportunity to do great things. And by great things, I don't mean become entrepreneurs and make loads of money, although they may well go on to do that. I mean support their community, foster other people's kids, help out, contribute great ideas, open, I don't know, community centres. The possibilities of what we could do as a society, if we just gave everyone a home, are endless.

And I think we would immediately, overnight, just erase so many harms, so many social harms. And it would have a direct impact on so many other policy areas, right? That's also what's so important here. This is about social justice, because it's also about what happens at the Department of Work and Pensions with the benefits bill and people who are struggling to make ends meet. And it's also about what happens with crime and young people falling into crime. We talk about that as though it's not related to housing. It's related to gender equality, and yet we talk about the housing crisis as though it's not directly related to the fact that women and men still don't have parity. But of course, if men on average earn more than women, and housing keeps getting more expensive, women are going to suffer more. It's related to race, of course. Black people are more likely to become homeless than white people. If we made sure that everyone had a stable home, we would go some way towards sorting out the issue of racism. Because if you give people a stable base, then at least, *at least*, they can work from there.

So I think that is really what I hope this book gets across. Because I think it's important to have the detailed policy discussions, but like Paul, week-in week-out I go to these events, and people will talk about the housing market, and they talk about the benefit system, they talk about building social housing, as though it's all in the abstract. And it's not. We're cutting people off at the knees in life and stopping them from doing whatever it is they want to do. And I think that is so basic, but it's also, to me, such an exciting and positive thing to take away from what might happen if we actually gave people true housing choices like the one you just described. Because who knows what they'd come up with.

Like I said, we can go space now. My iPhone is more powerful than the computers that we had ten years ago, and that's getting smaller and smaller, and it sits in my pocket, and in ten years' time, I probably won't even have a phone, just like a chip in our brains or whatever, I don't know (I actually don't particularly want that to happen). But my point is that we're not progressing, humanity is not progressing, while we keep people oppressed and poor and unwell because something as basic as shelter can't be guaranteed.

Andrew: Paul, Vicky talks about the need to embrace idealism. What do you want? What would you need to deliver the kind of housing programme you want to do?

Paul: I mean, it's really boring, isn't it? Because what I think the answers are are exactly the same as what Vicky has been saying now. The first thing, we need some humanity. When we're looking at social policy. One of the things that housing people say is that there's no point talking to whoever the government housing minister is about housing policy because they aren't going to be there longer than nine months on average. And also they've actually got no power, because all the decisions on housing policy are made in the Treasury. And I'm sure people are wrong, but they feel that the Treasury is not human in the way that it operates and it makes decisions. It's looking at markets and it's looking at tax income and it's looking at trade figures. It's not looking at the sort of people and the sort of stories that you see in Vicky's book. Civil servants in the Department of Levelling Up might read Vicky's book, but I bet you civil servants in the Treasury don't, and would have no real understanding.

The answers are clear. We have to build lots more social housing, we have to bring in rent controls. I'm really worried, actually, that people get a bit carried away. The government have just published a bill where they're

going to take away Section 21, no fault evictions. As if that solves the problem. But actually, the government has also said they're going to make it easier to evict people because of rent arrears. There's no control on private sector rent. So if as a landlord you want to get rid of somebody, you just bump up their rent, force them into arrears, you evict them, they've got no legal right to be rehoused because they're intentionally homeless, because they made themselves homeless because they didn't pay their rent, and they've also got a huge debt hanging over them. So there's a danger that if you don't do all the things at the same time, you actually make the position worse. So rent control is absolutely crucial.

And, initially, what you'd want is councils to be able to enter the market and buy up those council houses that were sold – not the ones that are owned by the people who bought them and are continuing to live in them – but the 40 per cent, over 1,000,000 council homes, that are now in the ownership of private landlords. You could start to move things very quickly. You need to change the planning rules so that developers can't wriggle out of providing social housing. One of the ways they do it is by putting a very high spec on their building, making it very expensive and exclusive, and then saying, 'We can't afford to provide any social housing, because it costs so much for us to build it at this high spec.' So there needs to be much more power in the planning system to deal with this.

You need a benefit system which actually supports people. It's supposed to be a safety net, but it's a safety net with no netting across. It is something that lots of people fall through. I was talking to somebody who lives in one of our homes on Monday. He's got no job, because he used to work for his dad and his mum and dad split up and his dad disappeared. So he can't work for his dad anymore. He can't face claiming benefit, Universal Credit, he just can't cope with it. So he's somebody who's basically fallen completely through the cracks. He's got no income whatsoever. He lives on what people in his family or other people that he knows will make available to him, because the collective of the systems is so oppressive that people don't enter it. And there are an increasing number of people, I think, in that position as well.

So we have to join up all these different things. It's not hard. The barrier to a lot of this is the mindset of the Treasury. I think that's true of whoever's in government. The housing crisis has been building for 40 years. It's not something that just happened yesterday, or even in 2010 when the coalition was elected. Those reforms from the 1988 Housing Act, the loss of the fair rent, were not reversed by the long Blair and Brown governments. It's not about saying it's all down to one party. All the three main parties in this country have been in power during this period, and none of them have really managed to deal with it.

Andrew: Vicky, reading your book, it's packed full of solutions. You know that the ideas are there and the solutions are there. There seems to be the lack of will in national government as Paul has been talking about. Do you have any hope that someone like Michael Gove will change things, particularly in terms of the levelling up agenda?

Vicky: I've given him a copy of the book. But do I have any hope? Well, yes, I think it's always important to have hope.

Paul: Have you given it to Rishi Sunak?

Vicky: I'm trying to get it into his hands, because you're quite right – the left hand in government has to know what the right is doing. Let's take the pandemic stamp duty cut, which is part of the reason house prices are so inflated at the moment, although not the whole picture. What's the point of all of these policies if we're going to have the Treasury pouring petrol on house prices?

But do I have hope? Yes, because you have to. I don't think that means being Pollyanna-ish and thinking that it will be easy. I don't think it means a naïve hope, like, oh, if I just sit here, everything will work itself out. But I think you have to have hope that in the end, someone will see sense. I think Gove is across this agenda. I think he understands it better than most. I think he has done the reading and talked to the right people. He's listening to experts, despite his EU referendum comment about how people have had enough of experts. And I think that is something. But what it would take is a mindset shift in Westminster.

And there's a bigger problem here, too, which is that the housing market is a really, really big driver of our GDP. We don't really make that much in this country anymore. And actually, for financial services, mortgage lending and servicing loans is pretty lucrative. That's another big problem that we've got. But I remain hopeful that change is possible. And the reason that I have that hope is not because of what I see in Westminster and Michael Gove saying all the right things, it's because of the people I meet every day who, even though they've been at the sharp end of this, want to tell their story, want to make a difference, want to vote in a way that is going to change things not for them, but so that no one ever has to go through what they went through. And everyone I spoke to for *Tenants* – and as you alluded to earlier, there could have been hundreds and hundreds of people in this book – and they've all said similar things to me, which is like, 'I want to talk about this so it doesn't happen to anyone else.' And I think eventually, public opinion is going to get to the point where politicians can't ignore this issue anymore.

And that's how politics works. That is how ideas get to the mainstream. That is how the Overton Window, as political scientists like to call it, shifts. Politicians have to get elected so ultimately they'll do what people want. We know from the polling since the pandemic that there are more people in favour of the welfare state than there have been in decades. So I think things are moving and I think things are changing. I think we've seen, during the pandemic, what a groundswell of people coming together in coalition really can do. I think that's really what I took away from the, quite rightly, the attention that Black Lives Matter got after the murder of George Floyd. Black Lives Matter was not a new movement. It was not a new concept. Anti-racism is not a new thing. But enough people came together around a particular event to push that conversation forward. So I think whatever the issue is, it's possible. That's what gives me hope, just seeing how people respond when they've had enough.

I think with housing, it feels to me like we're reaching a tipping point, based on the stories I'm hearing and what I'm seeing when I'm out and about, and I think if enough people could come together around the issue – and I understand why it's challenging because it's so complex, and it's like, Local Housing Allowance, Section 106, this Housing Act, that Housing Act, it's like what is going on? So that's why we just have to boil it down – everyone needs a home. So let's sort that out and then we can all move on.

Paul: I think it's really great to see organisations like ACORN and people – you know, ACORN in Bristol, which is now a national movement – coming together to give renters a voice and basically build grassroots unions. It's really interesting, isn't it, because part of the response of the government to knowing that they're losing votes amongst private renters is just to make it more difficult for them to vote. It's bringing in ID rules on voting, for example, which they know will hit the poorest much more. All the groups that are going to be less likely to vote as a result of those changes are young, single women; people from ethnic minority communities; people with poor mental health; and a whole load of other groups of people. Wealthy people have all got passports, and most of them have got driving licences and are used to carrying an ID around with them everywhere. Lots of poor people haven't got those sorts of ID and in fact some of them are quite worried about carrying ID around with them, particularly with a government going to increase stop and search, for example.

I'm not as optimistic as Vicky, maybe because I'm older and I've seen that the answers have been there for a long time and people haven't grasped them. So I really do worry. I do agree Michael Gove is saying all the right things, but when we have the Chancellor announcing how he's going to deal with the cost-of-living crisis... One of the greatest things he could do in terms of dealing with this are - well, two of them are ...building more social housing, so people have got a rent which they genuinely can afford. And the other is ensuring that the social housing that does exist is well-insulated so it doesn't cost so much to heat. And those things aren't there.

Vicky: And rent control.

Paul: And rent control. Absolutely. So I'm still worried, and I am worried that our democracy is under attack as well, because those in power feel that maybe things are moving against them, feel that maybe they're threatened, and the way to deal with that is to fix the system.

Andrew: We're going have to close it there, I'm afraid, but just before we do, Vicky, one of the encouraging things in the book is Limarra, because she ends up helping people with housing problems, doesn't she?

Vicky: Yes. So, Limarra is now a housing officer at the very council that didn't adequately help her. So while I share, Paul, I really do share your worries, and I don't think it's a stretch to say that a lot of this is ideological, because, yes, it could be fixed. And we used to have rent control, and now we don't have it. That's political. It's ideological. The fact that Limarra now does that job – and I'm sure there are many people out there like her – the fact that you do your job, that is what change looks like, that is what progress looks like. And Limarra will take the atrocious experience she had and she will make sure that everyone she encounters as a housing officer is treated with humanity. Knowing her, I have every confidence that she will change things from the inside, too.

So I don't think all is lost. But I agree with Paul, I do think there's serious cause for concern. And I think even down to the fact that the cost of essentials are rising beyond what people can afford – I refuse to call it a cost-of-living crisis, because I think that again detaches us from what is. The cost of essentials are rising beyond what people can afford. People are choosing between paying their rent and paying their bills. It's not an abstract existential question about what the cost of living is. It's very, very real. And rent is not measured properly. The ONS index of rent is an experimental index, because there's no central register of rents like there is house prices. So the truth is, we actually don't know how much people's rents are going up by right now. And that's not factored into CPI, consumer price inflation.

I'm not an economist, but I think the true scale of inflation could be far, far higher, if you factored in what's happening with private rents. And if we don't have the data, we're not counting it, we don't have to do anything about it, do we?

Andrew: Well, one thing that people can do is read Vicky's book, which is an important book, as Paul is showing us there [Paul is holding up a copy of the book], and I very much hope that Michael Gove does read it and you manage to get a copy into the hands of Rishi Sunak as well. It should be sent to all MPs in fact, I think. *Tenants* is published by Profile Books and is available now. Thank you, Vicky, and thank you, Paul, for joining us today.

Vicky: Thank you.

Paul: Thanks, Andrew.

This interview has been lightly edited for length and clarity. The full version of the interview is in the recording.