GOOD, GREEN HOMES FOR ALL

ENVISAGING HOUSING AS A UNIVERSAL BASIC SERVICE

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SUMMARY

This report brings together a wide range of evidence that supports the case for delivering decent homes for all within planetary boundaries. Housing is one of life's basic necessities, yet it can pose a serious risk to the natural environment, with around one-fifth of greenhouse gas (GHG) emissions in the UK coming from residential buildings.

THE VISION

We draw on the idea of universal basic services (UBS), an eco-social approach to policymaking, which sees social and environmental policies as mutually reinforcing. The UBS framework offers value-based guidance for achieving key goals:

1. **Ensure universal access** to life's essentials, according to need, not ability to pay, as a right, not a privilege or concession.
2. **Safeguard the natural environment,** so that needs can be met for future as well as current generations.
3. **Foster collective action,** through state and community-based organisations, to meet human needs within planetary boundaries, because markets too often fail on both counts.

This report focuses on four inter-linked dimensions of housing that are central to realising the UBS vision: sufficiency, sustainability, security, and setting.

Sufficiency: enough housing for everyone

Around 8.5 million people in the UK have unmet housing needs, while considerable numbers have much more than they need. Housing space that is more than sufficient to meet residents' needs – where dwellings are vacant or underused – far exceeds the amount required to meet the needs of overcrowded households and the homeless. It follows that a primary objective should be to redistribute the ample supply of existing buildings to help ensure that everyone has enough space with quality standards that support healthy living.

Sustainability: cutting carbon and safeguarding natural resources

Residential buildings account for up to one-fifth of all GHG emissions, while new developments tend to increase flood risk and loss of biodiversity. Properties deemed excessive (more than sufficient) have much higher emissions than the national average.

The social housing sector, though it includes many energy-inefficient buildings, falls below average overall. Redistributing existing buildings is far more sustainable than building new ones. But when new homes are built, they must be located, designed, and constructed for maximum resource efficiency and carbon neutrality. Meanwhile, more than 15 million homes require retrofitting to meet energy efficiency standards, a process that also improves quality and cuts costs for residents.

Security: tenure and affordability

Security – how much people feel their home is safe and reliable – is a powerful determinant of wellbeing and largely depends on tenure and affordability. Home ownership is precarious for many, due to rising mortgage and maintenance costs, and the long-term impacts of the cost-of-living crisis. Rental properties have steadily shifted from social landlords (councils and housing associations) to the under-regulated private rented sector (PRS), so that homes are too often poor quality, insecure, and over-priced. A big driver of these trends is that housing is treated as a financial asset, rather than a universal necessity. Rents are driven up by taxpayer subsidies to landlords through housing benefits. Key goals are to strengthen tenants' rights and increase the supply of socially rented homes, primarily through redistribution.

Setting: neighbourhood, community, environment

Meeting human needs for housing within planetary boundaries means addressing not only the buildings themselves, but where they are located; how they are connected to everyday necessities such as education, employment, care, mobility, and social participation; and how residents experience their neighbourhood. How much the setting supports mental and physical wellbeing depends on multiple factors, influenced by planning and participation. A more devolved, powerful, and democratic planning system could strengthen the capacity of local authorities to manage land and housing in line with communities' needs. Enabling residents to participate effectively is widely understood to build knowledge, trust, and security, and to help develop inclusive, resourceful communities. Consistent, personalised, small-scale, and holistic estate management can improve residents' wellbeing and pride in their surroundings, prevent decline, and boost the appeal and intrinsic value of properties.

MAKING IT HAPPEN

There are considerable barriers to change. The way housing is currently distributed is extremely unequal, which helps to lock in and exacerbate unequal access and unmet

need. Powerful lobbies for landlords, developers, and financiers defend and strengthen the desire to own and accumulate housing stock through favourable tax and regulatory regimes with little regard for the impact on social inequalities or environmental degradation. Changing course will require a bundle of measures to shift control from private to public ownership, to refocus public investment from expansion to refurbishing and retrofitting existing stock, and ultimately to change the way people perceive and experience housing.

Goals and policy options

Moving towards genuinely fair and sustainable housing calls for a whole-systems approach that includes the following goals.

Goal 1: A national housing strategy – the overarching goal

A national housing strategy would give equal emphasis to meeting everyone's housing needs and safeguarding natural resources. It would establish clear principles in line with the UBS framework and establish parameters for public policy over the next decade.

Goal 2: Sufficiency – enough for everyone

- Bring empty, derelict, and substandard homes back into use by giving local authorities the necessary powers and financial support.
- Shift ownership of unused and underused buildings by empowering social landlords to acquire properties, restrict the right to buy, curb buy-to-let schemes, and have first option to purchase when private landlords choose to sell.
- Adapt empty offices and retail space for residential use and ensure decent standards by bringing 'adaptive reuse' into the National Planning Policy Framework.
- Encourage under-occupiers to downsize by making appropriate alternatives available and attractive for older empty nesters and through a proportionate property tax.

Goal 3: Sustainability – maximise resource efficiency

- Prioritise cutting GHG emissions and minimising the ecological footprint in all refurbishing, repurposing, and retrofitting of existing buildings, as well as new buildings.
- Decarbonise homes currently in use, supported through regulation, capacity building, and public investment.
- Refurbish and adapt, rather than demolish and build.

- Encourage shared occupancy and reverse the trend towards single-person households by designing and adapting buildings to facilitate this.
- Promote resource efficiency in newly built homes by strengthening the Future Homes Standard to enforce appropriate standards.

Goal 4: Security – homes that everyone can rely on

- Enable residents to derive security not from asset ownership but from experiencing a living environment that meets their needs (including through accessibility for disabled people), over which they feel they have adequate control and where they are reasonably entitled to remain.
- Make more and better quality homes available for social rent, through measures outlined above; newly-built homes that require public investment should be designated for social rent.
- Deliver high-quality housing management that is consistent, personal, small-scale, and holistic, with residents meaningfully engaged in decisions that affect their day-to-day living conditions.
- Provide more security for private renters through the renters rights bill, going through Parliament at the time of writing, with adequate funding, training, and resources for councils to enforce standards set out in the new legislation.
- Institute fair, locally or regionally determined rent controls, within a national framework.
- Make tax reforms underpin these changes, such as imposing a proportional property tax, applying higher taxes for non-resident purchasers and multiple homeowners, extending national insurance contributions to landlords' private rental income, and reforming capital gains tax to target significant unearned gains from rising property values.
- Provide more security for leaseholders, for example, through a commonhold system, whereby homeowners own the freehold of the flat and have collective ownership and responsibility for the building.

Goal 5: Setting – create life-enhancing neighbourhoods

- Ensure local planning aims not for the bare minimum, but for healthy, connected neighbourhoods – 'public luxury' – to improve wellbeing, build cohesive communities, and safeguard ecological resilience.
- Further strengthen the planning and infrastructure bill, passing through Parliament at the time of writing. Although it includes some useful reforms that reflect some of these objectives, further measures are needed to strengthen

environmental protection and provide adequate financial support for local planning departments, so that they can ensure developments meet local needs and promote engagement with residents.

- Adopt enduring, inclusive deliberative models of engagement, with sustained capacity building, so that local people can make their voices heard and heeded. All residents should be able to participate effectively in decisions that shape their day-to-day living conditions.
- Reverse the trend towards ever-expanding, highly leveraged housing associations and mergers between social landlords in favour of locally focused provision geared towards generating social value, with personalised, suitably-qualified, patch-based management becoming the norm.

THE VALUE OF THE UBS APPROACH

Investment in good, green homes for all will yield substantial benefits, including better health and wellbeing, improved living standards and reduced living costs, prevention of harms that trigger demands for costly state interventions, more people in work, more low-carbon jobs, a prosperous economy, and a sustainable natural environment.

Applying the UBS framework to housing generates a distinctive set of insights and goals. A priority is to ensure that everyone has sufficient housing, in terms of space and quality, to enable them to live well. This is best achieved by refurbishing, repurposing, and redistributing as much existing space as possible, only building new homes where necessary; by ensuring all homes are adapted or constructed for maximum carbon reduction and resource efficiency; by expanding the volume of social housing, not as a last resort but as a desirable option; and by creating healthy, sustainable neighbourhoods controlled by the people who live there.

A growing body of evidence supports the case for UBS. Funding collective measures to meet needs universally and sufficiently is not only a sound and secure investment. We cannot afford not to. This is as true of housing as it is of education, care, food, transport, utilities – everyday necessities that make life possible and worthwhile. If we want a new social settlement that will help to build a fair, cohesive, resilient society, a sustainable environment and a vibrant economy, this is the best place to start.

INTRODUCTION

This report brings together a wide range of evidence that supports the case for delivering decent homes for all within planetary boundaries. It considers how to meet the human need for housing while at the same time minimising existential threats to human wellbeing posed by accelerating climate change and depletion of natural resources. It considers policy options and sets out proposals for change.

We are indebted to a great many experts whose studies of housing, environment, and wellbeing are featured here. Combined, they provide a rich resource for all those interested in building a genuinely fair and green housing system for the UK.

This is the fourth in a series published jointly by NEF and the Social Guarantee that considers aspects of social and environmental policy through the lens of universal basic services (UBS). Earlier reports focused on childcare, transport, and the contribution of public services to achieving environmental goals.

HOUSING AS A HUMAN NEED

Our starting point is that housing is one of life's basic necessities. Like education, care, domestic utilities, transport, and the internet, it makes life possible and worth living. It's a stepping stone for meeting other needs, because where we live affects our access to essentials such as schools, jobs, and care, as well as clean air and green space, while the type of dwelling affects our access to affordable energy and internet services, and more generally shapes the conditions in which we live; these in turn profoundly influence our physical and mental health.

Housing is widely agreed to belong to a "universal, irreducible and essential set of material conditions for achieving basic human wellbeing" and to be key to achieving decent living standards (DLS).[1] One of the UN sustainable development goals is "access for all to adequate, safe and affordable housing".[2] There's a strong case for regarding housing as a human right, not a privilege or concession.[3]

Unmet housing need is one of the main social determinants of health and a powerful driver of inequalities.[4,5] Around 8.5 million people in the UK have unmet housing needs.[6] People from minority ethnic groups disproportionately live in overcrowded, poor-quality, unaffordable homes and face homelessness, with black, Arab, and white gypsy or Irish traveller heads of households being three times more likely to experience statutory homelessness than white British heads of households.[7] The housing system also exacerbates inequalities due to gender and disability.[8,9]

Failure to meet housing needs leads to huge societal costs. The NHS has to spend more than £1bn a year to treat those affected by poor housing.[10] In a recent poll, three-quarters of health workers reported seeing patients whose health had been negatively impacted by their housing conditions.[11] The UK has the highest rate of homelessness in Organisation for Economic Co-operation and Development (OECD) countries,[12] and this is estimated to cost the government at least £6.5bn a year.[13] To house families who are homeless or facing eviction, payments to private landlords for temporary accomodation are increasingly draining cash-strapped local authorities' budgets, with one-off incentive payments in 2024–25 costing some councils millions of pounds.[14] The Department of Work and Pensions (DWP) paid £16.4bn in housing benefit to private sector tenants who couldn't afford their rent in 2023–24.[15] In England, one-fifth of housing benefit is a subsidy to landlords providing substandard accommodation.[16]

HOUSING AND THE NATURAL ENVIRONMENT

With housing, as with transport, meeting demand can pose a serious risk to the natural environment. Around one-fifth of greenhouse gas (GHG) emissions in the UK comes from residential buildings,[17] with homes accounting for more emissions than cars.[18] This is driving increased energy consumption and dangerous levels of pollution, while over half of the UK's housing stock is energy inefficient.[19] According to the Climate Change Committee (CCC), "the UK's legally-binding climate change targets will not be met without the near-complete elimination of greenhouse gas emissions from UK buildings."[20] In its latest report to Parliament on progress in adapting to climate change from April 2025, the CCC highlights the inadequacy of government policies and plans for housing, the built environment, and planning.[21]

Constructing new housing is highly carbon intensive – building 300,000 homes per year to 2050 at current rates of decarbonisation is calculated to consume England's entire carbon budget for that period.[22] Even at the UK's construction rate prior to 2023, development is forecast to use the remaining 2050 carbon budget apportioned to housebuilding as early as 2036.[23] It may therefore appear that social and environmental policy demands pull in opposite directions, with potentially disastrous consequences for human and planetary wellbeing. The two are interdependent, as we have argued elsewhere, but it does not follow that they are bound to undermine each other.[24,25] This is also highlighted in a recent Homes that Don't Cost the Earth report, a new network-building project, that sets out a framework for policy and practice tying together housing need and environmental goals.[26]

HOUSING AS A UNIVERSAL BASIC SERVICE (UBS)

Our work on UBS adopts an eco-social approach to policymaking, which recognises social and environmental policies as mutually reinforcing and strives to enhance that effect. UBS offers a principled framework to guide policy and practice over the medium and longer term and to identify transitional steps towards achieving outcomes that are *universal* and *sufficient*: enough for all so that everyone can have enough to meet their housing needs, now and in future. This reaches beyond current housing policy to help build a strong vision for the future that will safeguard and improve human and planetary wellbeing over the coming decades.

Fuller details of UBS are set out elsewhere.[27,28] In summary, it has three key goals:

- Ensure universal access to life's essentials, according to need, not ability to pay
- Safeguard the natural environment, so that needs can be met for future as well as current generations
- Foster collective action, through state and community-based organisations, to meet human needs within planetary boundaries, because markets too often fail on both counts.

To achieve these goals, the UBS framework offers the following guidance:

- Access to life's essentials (including decent housing) is seen as a right, not a privilege or concession.
- Ecological sustainability is embedded in provisioning systems.
- People control how their needs are met, with power devolved as far as possible, and residents able to participate meaningfully in decisions that affect them.
- Service workers enjoy fair pay and conditions, including training and career progression.
- A mixed economy of providers is bound by a set of public interest obligations.

The state may provide some services directly, but its main role is envisaged as enabling: to ensure equality of access, to gather and distribute funds, to set and enforce standards, and to support a mixed economy, coordinating action across sectors.

Applying the UBS framework involves transforming national and local state institutions to enable universal and sufficient delivery of life's essentials, and overhauling conventional economics to reflect the fact that a flourishing economy depends on promoting human and planetary wellbeing.

This report considers the implications of applying the UBS framework to housing. It focuses on four interlinked dimensions of housing that are central to the challenge of meeting human needs within planetary boundaries:

1. **Sufficiency.** How much *space* should be considered enough for people to live in? How much space exists across the housing sector, and how is it best distributed? What constitutes sufficient *quality,* and how can this be achieved for all?
2. **Sustainability.** How can housing be designed and managed to achieve maximum ecological gain by reducing GHG emissions and safeguarding natural resources?
3. **Security.** How can everyone have access to housing that is not only sufficient and sustainable, but also safe, reliable, and genuinely affordable?
4. **Setting.** What can be done to ensure that everyone has access to a sufficient, sustainable, and secure home within a neighbourhood that is healthy and connected?

In the following chapters, we explore the four dimensions in turn, then set out specific goals and policy options for developing a genuinely fair and sustainable housing system.

1. SUFFICIENCY: ENOUGH HOUSING FOR EVERYONE

Access to adequate housing in the UK is far from equal. It has been estimated that around 8.5 million people have unmet housing needs, including more than 2 million children.[29] Yet considerable numbers have much more than they need. If we aim to meet housing needs for all within planetary boundaries, we must figure out how much is enough and, by implication, what is too little and what is too much.

SUFFICIENT SPACE

A study by Horn et al. envisages a "consumption corridor" with an upper limit or "ceiling" above which use of housing space is excessive, a lower limit or "floor" below which severely limited space signals deprivation, and a sufficiency space in between.[30] (We used a similar approach in an earlier report on UBS to imagine a consumption corridor for a sustainable transport system.[31])

To measure sufficiency in housing space, the authors use two official standards. The "bedroom standard" sets out the number of bedrooms required per household depending on age, sex, and relationship (eg an adult couple, two same-sex young people aged 10–20, and any two children under 10 should each have one bedroom). The "floor space standard" sets out minima for newly built homes, depending on occupancy, which amounts approximately to 40 square metres for one person plus 10 square metres for each additional occupant. The study includes vacant and second homes.[32]

If you have less space on either count, you are below the floor threshold in the 'deprivation' zone. You are in the 'excess zone' if you have two or more bedrooms above the bedroom standard and/or at least double the floor space standard. As Figure 1 indicates, the sufficiency space between floor and ceiling includes not only the minimum required to meet needs but also enough "to embrace concepts of flourishing, moderate incomes and conventional comfort" and to allow for issues arising from disability.[33]

Figure 1: A consumption corridor for sustainable housing

		Bedroom standard	**Floorspace standard**
	Excess	At or above ceiling threshold + second/empty homes	Above ceiling threshold + second/empty homes
Ceiling threshold		Two bedrooms above the bedroom standard	Double the space standard: 80m² for the first person, 20m² for each additional person
Sufficiency	**Comfort**	Having one more bedroom that required by the standard	Above the floor threshold and below the ceiling threshold
	Needs met	Having the number of bedrooms required by the standard	
Floor threshold		Bedroom standard	Floorspace standard: 40m² for the first person, 10m² for each additional person
	Deprivation	Below bedroom standard + homeless	Below the floorspace standard and homeless

Source: Horn et al. (2025).[34]

Further analysis shows that excess space across all sectors of the existing UK housing stock "far exceeds the amount required to meet the housing needs of overcrowded households and the homeless".[35]

REDISTRIBUTING EXISTING STOCK

As these findings indicate, there's a case for redistributing housing stock – freeing up under-occupied and unoccupied buildings to create space for those with unmet housing needs. At the last count, there were 1,507,100 unoccupied dwellings in England.[36] Of these, it is estimated that more than one-third are either second homes or long-term empty.[37] (Some properties are only temporarily vacant, for example, while waiting for new residents to move in.[38]) However, there are meanwhile 1.3 million households on waiting lists for social housing, as Ingrid Schroder, director of the Architectural Association School of Architecture, points out in the *Financial Times*.[39] Schroder deplores the UK's "tragic" failure to accommodate its extensive housing needs within its ample supply of existing buildings.

Nearly nine in ten households in the excess zone are owned rather than rented, and of these, most are owned outright (nearly six in ten). Three in four belong to couples and single people over 60, or couples under 60 without live-in dependants. As the *Telegraph's* senior data journalist observes, over "four fifths of baby boomer households have spare bedrooms that are being left unused as the young bear the brunt of the housing crisis."[40]

In addition to redistributing residential stock, there are increasing opportunities to repurpose commercial buildings. Changing patterns of work and online services have greatly diminished demand for office and retail space, especially in cities and larger towns. A leading architectural expert argues that "with generosity, imagination and some basic standards", much of it could be "made into fine places to live", just as "an earlier generation did with warehouses."[41] Not all such space can be converted easily, so the process must be carefully regulated to ensure newly converted homes meet residents' needs (in terms of sufficiency, sustainability, security, and setting).[42]

There is little doubt that building new homes will continue at scale, regardless of the strength of arguments in favour of redistribution. However, this could be turned to an advantage by planning and designing new developments specifically to fill gaps in housing supply that would help meet the goal of universal and sufficient housing for all. Building within a strategic framework to serve the public interest could focus, for example, on creating more homes for social rent and more customised dwellings for older residents who want to downsize.

SUFFICIENT QUALITY

Having enough space is vitally important, but not the whole picture. Sufficiency in housing must also take account of the quality of the dwelling – how conducive it is to healthy living in terms of ventilation, light, temperature, risks of damp, mould, fire hazards, unstable structures, and more. A study by Demos and the Centre for Ageing Better has itemised the policy options, costs, and benefits of a national strategy for home improvement, concluding that investment in such a strategy would yield substantial social and economic dividends.[43]

The issue of sufficient housing quality cuts across the four themes of this report and is not our primary focus, as it has been amply dealt with elsewhere.[44,45] In the following chapters, we indicate where and how it links with the remaining themes and point to relevant studies where appropriate.

2. SUSTAINABILITY: CUTTING CARBON AND SAFEGUARDING NATURAL RESOURCES

Housing and the built environment are major contributors to climate change in several important ways, as Power summarises: carbon embodied in the building fabric, energy consumed in heating, lighting, cooking and other home-based activities; energy embodied in and used by typical domestic equipment, from cookers and fridges to washing machines and vacuum cleaners; the land housing occupies with roads and parking spaces; and regular housing-related utilities and services.[46] When 'embodied' emissions from materials used in building and refurbishment are combined with 'operational' emissions from day-to-day use of dwellings, they are not only responsible for up to one third of all greenhouse gas emissions, but also exacerbate flood risk, and loss of biodiversity and natural habitat.[47,48]

But it is not an even split. While embodied emissions in the UK housing sector account for one-fifth of the total,[49] the scale of operational emissions is ten times greater and continues over far longer periods in every existing and newly built home.[50]

DISTRIBUTION FOR SUSTAINABILITY

The distribution of housing space has a powerful influence on sustainability. Space deemed excessive by the standards used to calculate sufficiency has an average emissions intensity far greater than the national average. Meanwhile, emissions are much lower, on average, in the social housing sector, where homes are rented from local councils and housing associations. (These are among the homes that fit within the sufficiency space, referred to above, between deprivation and excess.)

Redistributing existing space so that unused and underused properties are repurposed to house those with unmet needs will help to reduce embodied emissions by stemming the rate of new building; it will also help to cut operational emissions by converting excess consumption of space into sufficient consumption with below-average emissions.

Repurposing and redistributing vacant and underused buildings is not carbon-neutral. Making these fit to accommodate unmet housing needs is bound to involve some reconstruction and refurbishment. However, it is a small fraction of what it takes to build new homes – and it can be done without diminishing the supply of land needed to sustain biodiversity, food production, and access to green spaces.

An exhaustive study in 2008 concluded that refurbishing old buildings instead of demolishing them and constructing new ones "most often makes sense on the basis of time, cost, community impact, prevention of sprawl, reuse of existing infrastructure and protection of existing communities. It can also lead to reduced energy use in buildings in both the short and long term".[51] A wealth of evidence points to the social and ecological damage inflicted by the redevelopment of housing estates in urban centres, leading to the displacement of local working-class communities and gentrification, increased embodied carbon emissions through demolition and reconstruction, and the loss of green spaces.[52,53,54] Furthermore, "housing proliferation" is also found to be "associated with unavoidable material impacts, including embodied carbon emissions in construction, and urban land take affecting biodiversity".[55] An ambitious house-building programme conflicts with the goal of meeting statutory climate targets, and there are no signs that construction processes can be decarbonised far enough or fast enough to change this.[56]

All efforts to repurpose and refurbish buildings to meet people's housing needs must give priority to cutting both embodied and operational emissions, as well as resource waste, to avoid breaching planetary boundaries.

SUSTAINABLE BUILDING

The same applies (of course) to newly built homes. Where these are necessary, they must be designed and constructed using renewable resources and be carbon neutral throughout their lifetime. As part of its Climate Action Plan, the City of York Council is using the Passivhaus standard to build 400 zero-carbon homes, for example,[57] and the same standard has been used by the London Borough of Camden.[58] Passivhaus is an internationally recognised building standard for ultra-low energy development. In other parts of Europe, there are regions where entire districts are built to the standard, such as in Germany, where Passivhaus originated.[59]

The location of new developments is of crucial importance. Out-of-town estates with poor public transport links take up more land, involve more road-building, and encourage dependence on private cars.[60]

RETROFITTING

Last but by no means least is the challenge of retrofitting all the lived-in homes that are neither vacant nor underused. This is a substantial undertaking, involving such measures as "adding thermal insulation, replacing windows, upgrading heating systems, installing energy efficient boilers, and sealing up air leaks".[61] More than 15 million

homes in the UK are well below required standards for energy efficiency (over half of the housing stock), with costs of retrofitting estimated to exceed £150bn in 2022.[62,63] However, the investment is widely considered to be worthwhile. Climate experts estimate that "retrofitting all existing homes and decarbonising the grid so that homes are zero carbon by 2050 could save 38% of the cumulative carbon budget for achieving 1.5◦C, relative to a business-as-usual scenario."[64] A detailed plan for ensuring that 26.2mn homes in Britain are 'future fit' estimates this would "save a total of £112bn in energy costs by 2034".[65]

Retrofitting can help improve sub-standard homes. Health experts anticipate substantial improvements in health determinants such as heating, lighting, ventilation, damp, and mould, as a result of effective retrofitting programmes.[66] The process may help identify sub-standard features and trigger repairs and refurbishments. And by cutting utility bills, these programmes can also improve affordability and tenure security for residents. NEF has set out a Blueprint for Warmer Homes that aims "to strengthen the capacity of local governments to deliver tailored, community-specific retrofit solutions", fostering long-term economic prosperity, and "supporting a sustainable transition to a low-carbon future".[67]

3. SECURITY: TENURE AND AFFORDABILITY

We use the term 'security' to capture two interrelated factors that make a home feel safe and reliable: tenure and affordability. To what extent do the terms on which people hold their property protect them against insufficient quality standards and/or being forced to move against their will? Are the costs within residents' means or too high for them to feel secure? (We deal with the question of participation in decisions about living conditions – another key source of security –in Chapter 4.)

TENURE

The terms under which residents have access to their accommodation (tenure) determine how secure they feel living there.

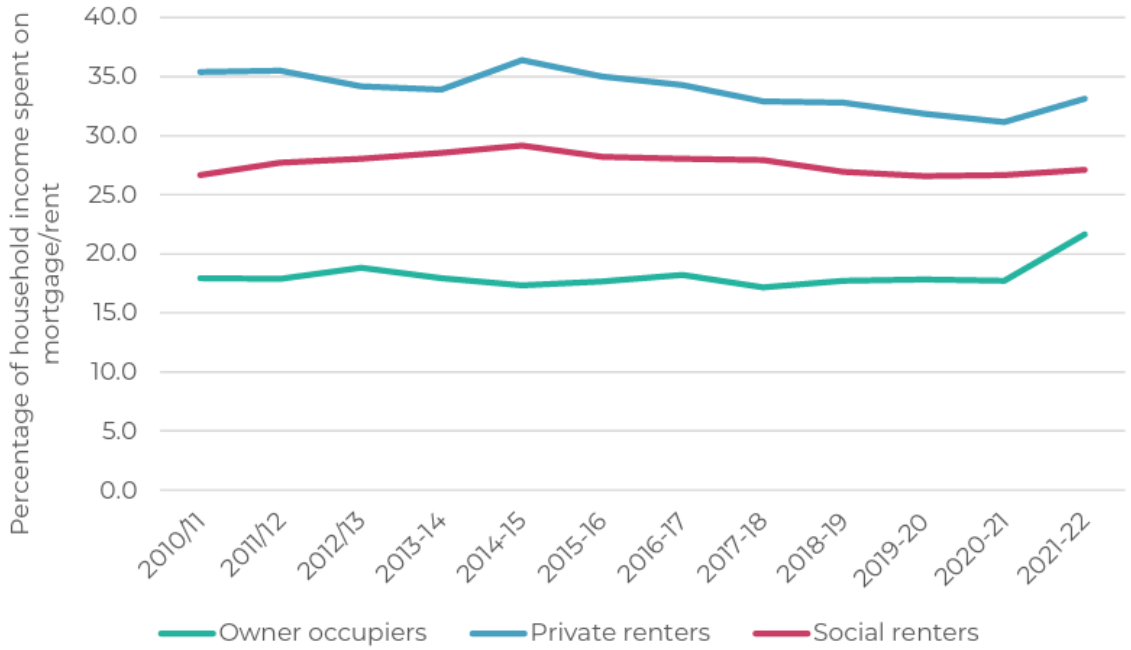
Home ownership is widely regarded as a safer form of tenure than renting. However, most people don't own their homes outright and ownership can become more precarious where mortgage rates increase, or where leaseholders have to pay ground rent and/or escalating service charges, or where maintenance is poor and beyond residents' control.[68,69,70,71] (These effects are exacerbated, of course, as other living costs such as food and clothing keep rising.) About two-thirds of households in England are owner-occupiers. Of these, 54% own their homes outright, and 46% are mortgage holders.[72]

With limited support for first-time buyers, access to home ownership is exclusionary – the level of savings required for a deposit to secure a mortgage is far out of reach for many without financial support from family.[73] Instead, the mortgage market works in favour of existing homeowners and investors (whose housing needs are likely already met).[74] While high loan-to-value ratios have enabled more people to access mortgages, they have helped drive house prices further out of line with wages and subjected borrowers to higher long-term costs. Homeowners' safety is likely to be at risk if they cannot afford to maintain their property to a sufficient quality.

Renters' security of tenure depends on what agreement they have with the landlord and, to a large extent, whether they rent privately or from a non-profit landlord in the social sector, which includes councils, housing associations, cooperatives, and other models such as Community Land Trusts. As Figure 2 shows, since 1980, when the right to buy was introduced, there has been a marked rise in owner-occupation as well as a steady shift among renters from the social sector to the private rented sector (PRS). While the former has maintained relatively high affordability and security of tenure, the PRS is

now largely characterised by low quality, poor security of tenure, and high levels of unaffordability.[75]

Figure 2: Proportion of English households by tenure, 1980–2021-22



Source: Diner (2023).[76]

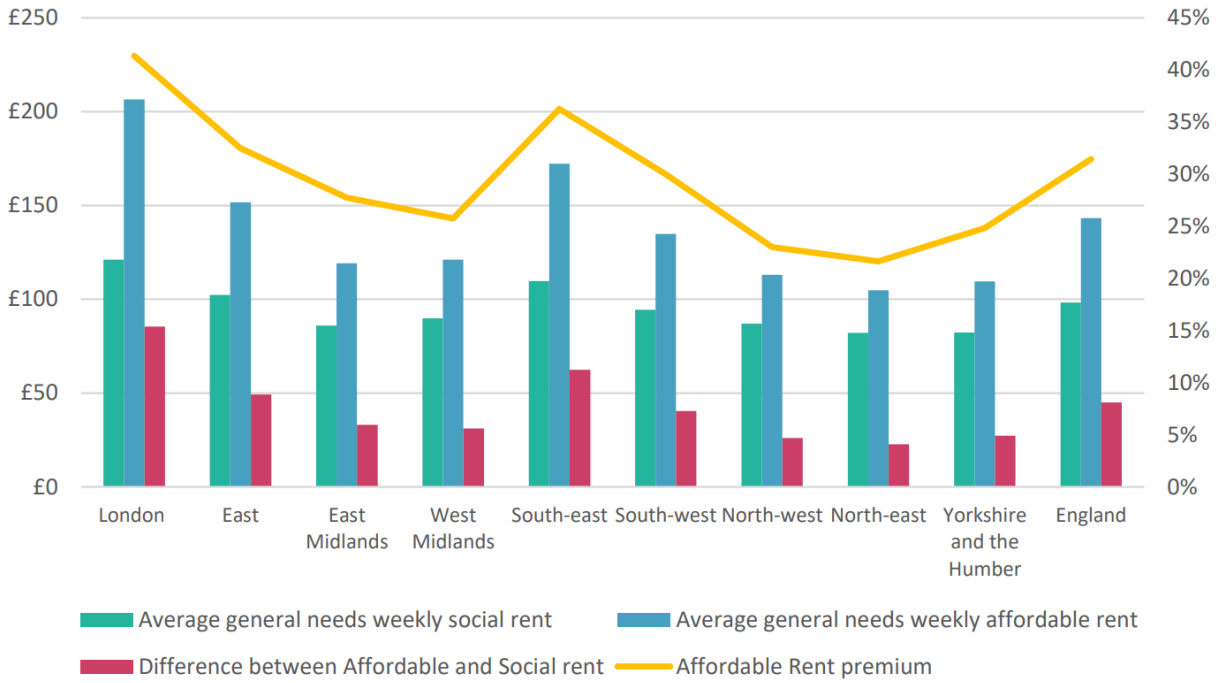
For the millions now trapped in the PRS, security depends on the terms of the lease and what enforceable rights they have when faced with landlords wanting to evict them or raise rents beyond their means, or who fail to undertake sufficient maintenance and repairs. Strengthening tenants' rights in the PRS is vital. There is also a compelling case for shifting properties from the PRS to social landlords and increasing the overall supply of social housing, as NEF has proposed.[77,78]

AFFORDABILITY

Rising costs of renting and buying are closely connected with rising inequalities in the allocation of space. It's not primarily a shortage of housing stock that drives up prices, but accumulation in fewer hands, aided by a range of interlocking policies and other influences over 40 years.[79] Key drivers include "liberalisation of mortgage credit, financial innovation, historically low interest rates, policy shifts in favour of homeownership and investor properties, and neglect of the provision of an affordable and high quality private and social rental sector". As a result, the function of housing as a financial asset "has been prioritised over its role as a consumption good and over housing need more generally".[80]

High prices are especially burdensome in the PRS, where most tenants are on lower incomes. As NEF has pointed out, private renters spend, on average, a third of their total household income on rent, the highest of any tenure by far.[81] The amount spent by mortgaged owner-occupiers rose from an average of 17.9% in 2011 to 21.7% in 2022, despite historically low interest rates throughout the decade.[82] As Figure 3 shows, rents in the PRS that are described as "affordable" are higher than rents charged by social landlords and often well beyond the means of lower-income households.

Figure 3: Average English affordable rents by region: these are 31% more expensive than average social rents, and even less affordable in London and the south-east



Source: Tims and Diner (2024).[83]

Meanwhile, taxpayers have been supporting these inflated costs through housing benefit and the housing element of universal credit, instead of tackling the root causes of unaffordable housing. In 2020, the UK spent 1.4% of GDP on housing support, by far the largest of all Organisation for Economic Co-operation and Development (OECD) countries, where the average is 0.3%.[84] While housing support paid to social landlords can be reinvested to provide more affordable homes, the amount paid to landlords in the PRS is indefensible. Forecast to cost taxpayers £58.2bn between 2021/2 and 2025/6,[85] this is five times greater than funding for the entire Affordable Homes Programme over the same period.[86] Rising prices have inevitably driven up the numbers living in overcrowded, sub-standard dwellings, or in temporary accommodation, as well as those who are homeless.

The problem of affordability cannot be tackled simply by building more homes (which, in any case, carries a higher risk of damage to the natural environment). As zu Ermgassen et al. point out, expanding the stock by 1% through new-build is likely to deliver a 1%–2% reduction in house prices[87]; but this pales into insignificance beside the 181% increase in mean English house prices (from £84,620 to £253,561) in the first two decades of this century.[88] The most effective way of making more homes genuinely affordable is to increase the supply available for social rent (as opposed to private renting or owner occupation). Doing so primarily through redistribution (as far as this is possible) is the best way to meet the need for affordability within environmental limits.

Alongside the practicalities of redistributing housing stock, measures are required to control rents in the private sector, and to shift the balance of incentives in favour of sufficiency, using tax reform and regulation to discourage accumulation and profit extraction, to maintain sufficient quality standards in all dwellings and to encourage patterns of provision that meet needs universally.

4. SETTING: NEIGHBOURHOOD, COMMUNITY, ENVIRONMENT

Applying the universal basic services (UBS) lens to housing means addressing not only bricks and mortar, but also where homes are located, the quality of everyday living in neighbourhoods, and how residents experience each other and the local environment. The immediate surroundings of a home and transport links can help or hinder access to paid employment and a range of life's essentials, including education, care, mobility, and social participation. How far do these interrelated factors help to meet human needs within planetary boundaries?

The Institute for Health Equity sets out multiple ways in which settings affect health and wellbeing.[89] They argue that places "can support good mental and physical health by providing safe, inclusive and accessible environments with access to employment, amenities and services, a sense of community, and a health-supporting environment". Key factors include the following:

- Access to public transport and active travel routes, so that people can easily get from home to education, employment, healthcare, and other essential services.[90]
- Places where people can meet and take part in shared activities.
- Access to green and blue outdoor spaces for play, leisure, and exercise.
- Diverse and integrated communities.
- Devolved control and residents' participation in decision-making.
- Neighbourhoods that can withstand weather extremes, safeguard biodiversity, and minimise pollution.

Aiming to build momentum in this direction, the Autonomy Institute envisages "public luxury" in urban living, where UBS-inspired infrastructures "support care, mobility, food and shared resources for all".[91] There are many interlinked issues here, and it is beyond our scope to elaborate further on all of them. We focus on two challenges that are relevant across the main themes of this report: planning and participation.

PLANNING

Planning can play a critical role in determining the way housing space is distributed, how secure residents feel, and the quality of neighbourhoods and communities. It involves grappling with a range of (often competing) social, cultural, economic, and

environmental interests to meet housing needs, not least because land is a valuable and scarce resource.

The planning system is largely managed by councils' local planning authorities. They decide on applications brought forward by developers (private enterprise or housing associations), according to the National Planning Policy Framework (NPPF). Outlined in "planning obligations", or Section 106 agreements, developers must fulfil legally binding conditions to provide local community infrastructure, social development, and affordable housing, and mitigate negative impacts. Through renegotiations and reviews, however, many private developers have proved adept at watering down or evading these obligations.

Developments are subject to environmental regulation set by the Department for Environment, Food and Rural Affairs (Defra). Depending on the type of project, other government bodies may play a part in the planning process, for example, with large infrastructure projects such as railway lines or energy systems. Governments have not prioritised building council housing since the 1990s, so in recent years, it is mainly private developers who have been involved in spatial planning to determine what housing gets built where.

A familiar cry among policymakers seeking to resolve the housing crisis is to rip up red tape by overhauling the planning system to unleash a private construction boom. However, there is a lack of data in support of the claim that an obstructive planning system is to blame for the failure to provide more housing. Since 2015, the number of homes for which planning permission has been granted is almost double the number for which development has actually started, and since 2007, developers have secured permission for over 1.4 million homes that remain unbuilt.[92] Official analysis also found no evidence of environmental protections slowing down or blocking development, as has been widely suggested.[93] While austerity cuts have severely affected planning authorities' capacity, slow build-out rates are explained by a combination of other factors, such as high interest rates and construction costs and speculative practices in the development sector.[94] For instance, private 'land banking' has been normalised, whereby developers speculatively purchase land and leave sites unused for extended periods, only beginning construction when maximum returns are likely.[95,96] This places further upward pressure on land and house prices.

The answer is not to abandon regulation but to develop a more devolved, powerful, and democratic planning system, which could strengthen the capacity of local governments to manage land and housing in line with communities' needs. It would have to involve shifting power over land and housing development from private developers to public

authorities and communities,[97] ensuring that value derived from planning decisions can be captured publicly, not just privately. This value should then be invested to meet local housing needs and create liveable settings with community-oriented social and physical infrastructure. Planning must become "part of the solution, not part of the problem"[98] and help to create neighbourhoods of public luxury.

PARTICIPATION

Enabling residents to participate in decisions that affect their living conditions is widely understood to bring many benefits – provided that all residents have a chance to be meaningfully engaged, that their voices are heard and heeded by those with power to act (landlords, developers, local authorities, planners), and they can see how their participation makes a difference.

Poor participation is likely to fuel distrust, division, and disengagement. But if things go well, participation can bring wisdom and experience to bear on decisions about housing, neighbourhood, and community, leading to better outcomes that are likely to meet residents' needs more effectively. It can build knowledge, understanding, and trust between the parties; it can make residents feel in control and therefore more secure about their daily lives; and it can help to develop inclusive, resourceful communities.[99,100]

Social housing co-operatives enable residents to control and manage their homes collectively – and while this is a model worth further development, it will not suit everyone.[101] An important first step is to decentralise power so that local authorities and community-based organisations have more control over decisions about housing, and can ensure that residents are effectively engaged. As Demos has argued, there is a strong case for "liberating" frontline public service workers to innovate and customise delivery, with "citizens as active partners in the co-production of services".[102] Much depends on the methods of participation, on whether enough time is allowed to influence decisions, on the resources (social, material, political) that are devoted to supporting and responding to this involvement, and on who really controls the process.

Another vital factor is how properties and estates are managed by landlords. As Power has long argued, the best results emerge from consistent, personalised, small-scale, holistic management, where there's a local "patch-based" housing officer or caretaker who knows the residents well and can understand and respond to their needs.[103] Digitisation is no substitute for human beings forging meaningful relationships with each other, although portable devices have enabled the housing officer "to action most issues locally on the spot with the tenant concerned, whether it is a benefit query, a repairs report or a nuisance issue". Social landlords are rediscovering "frontline

management", according to Power, as a way of improving residents' wellbeing and pride in their surroundings, preventing social and material decline, and boosting the appeal and intrinsic value of their properties.[104]

5. MAKING IT HAPPEN

THE CHALLENGE

There are considerable barriers to change. The way housing is currently distributed is extremely unequal, and this fact alone helps to lock in and exacerbate unequal access and unmet need.[105] People with rising incomes want more housing space and find borrowing easier. Prices have soared. For those able to own property, it has become not just a home but a highly valued investment. Powerful lobbies for landlords, developers, and financiers have defended and strengthened the urge to own and accumulate housing stock through favourable tax and regulatory regimes – with negligible regard for the impact on social inequalities or environmental degradation.

Policymakers who want to challenge this dangerous trajectory are likely to find themselves at odds not only with lobbyists but also with homeowners (actual and aspiring) across the income range. Changing course will require a bundle of measures to shift control from private to public ownership, to refocus public investment from expansion to refurbishing and retrofitting existing stock, and ultimately to change the way people experience their living conditions and how they think about housing for themselves and others.

GOALS AND POLICY OPTIONS

The aim of the universal basic services (UBS) approach is to ensure that everyone has access to housing that meets their needs, within the resource constraints of a finite ecosystem. The policy options set out in this chapter are drawn from a range of experts in housing, environment, and human wellbeing. Housing involves a huge range of policy options, and this report is bound to be selective. We focus on issues we consider most urgent for encouraging policy development in the direction of a truly fair and sustainable housing system.

Goal 1: A national housing strategy – the overarching goal

The overarching goal is to create a national strategy for housing that gives equal emphasis to meeting everyone's housing needs and safeguarding natural resources. This would aim to eliminate excessive consumption of housing space and to end deprivation. It would establish clear principles in line with the UBS framework and set parameters for

public policy over the next decade. The following goals reflect the main themes of this report.

Goal 2: Sufficiency – enough for everyone

Redistribute existing space by making better use of vacant and under-occupied buildings to provide decent homes for those with unmet needs.

Bring empty, derelict, and substandard homes back into use

- Local authorities should have stronger powers, obligations, and financial support to bring vacant, derelict, and sub-standard homes back into use. In April 2025, a Ministry of Housing, Communities and Local Government (MHCLG) spokesperson reportedly said that the government would support this kind of approach, with further details to be published shortly.[106] NEF has previously highlighted that homes "can be bought relatively quickly, and can more closely match the type and size of homes that residents need" while improving energy efficiency and lowering running costs for tenants.[107]
- A report from the Local Government Association explores data, resources, and best practices for bringing empty homes back into use.[108] Further proposals are set out in a letter to the Minister for Housing from a cross-party group of MPs, peers, and specialist organisations, urging specific measures to make use of empty homes to address the housing and homelessness crises.[109] There were reportedly more than 265,000 long-term empty homes in the UK in 2024 and more than 279,870 second homes.[110]
- The homeless charity Shelter recommends targeting investment in 10 UK cities where employment, healthcare, education, and other services are within easy reach, with proposals for rapidly turning 10,500 empty homes into affordable housing.[111]
- The Joseph Rowntree Foundation calls for social landlords to have easier access to Homes England grants to acquire and improve existing homes.[112]

Shift ownership of unused and underused buildings

- Local authorities should be empowered to acquire properties that do not meet the required energy efficiency and/or decent homes standards. When private landlords choose to sell, councils and community-led organisations should have the right of first refusal to purchase to make more homes available for those who need them.[113]

- Local authorities should have stronger powers to restrict the right to buy and curb buy-to-let schemes to stem the flow of properties from social landlords to private investors.[114]

Bring in adaptive reuse of empty offices and retail space

- An all-party parliamentary enquiry concluded in 2023 that around 20,000 additional homes could be created by converting empty local authority building space; in addition, around 14% of retail space and 7% of office space was found to be vacant, with potential to provide many more homes.[115]
- Marmot et al. of the Institute for Health Equity (IHE) point out that between 2016 and 2023, 102,830 new homes were delivered through change-of-use Permitted Development Rights (PDRs), mostly by converting offices and other commercial units; however, this route has too often delivered poor-quality homes.[116] To help ensure sufficient standards, they propose bringing adaptive reuse into the NPPF and encouraging provision within local plans.

Encourage under-occupiers to downsize

- While over-65s occupy much of the excess space identified, they are less likely to move home than any other age group.[117] However, more than a quarter have expressed a wish to downsize, and a suitable package of measures could help them to do so.[118] Horn et al. suggest a "joined-up suite of local interventions … embracing information, incentives and, where necessary, provision of alternative housing", citing the *OptiWohn* project in four German cities as a useful example.[119,120] In addition, "those looking to divide an existing (large) property into two or more separate homes" could be supported to do so, allowing older occupants to downsize without the hassle and distress which may result from leaving their neighbourhood and community.[121] A further option aired by the *Financial Times* could be to treat older downsizers or 'last-time buyers' in the same way as first-time buyers when it comes to property taxation: "'This could create a ripple effect, releasing a tsunami of good family homes into the market."[122] However, it is important to note that this would only improve the fair distribution of affordable homes if combined with measures to expand the social sector and keep rents down.
- Schemes to make new homes available, whether through new build or conversions, could be specifically designed to include appropriate homes for those who currently have excess space, such as older empty nesters, so that they can be offered desirable alternatives – possibly in return for selling their properties to social landlords, to be repurposed for others who currently have insufficient space.

- Replacing council tax and stamp duty land tax with a proportional property tax would make holding on to excess space less attractive, especially for low- and middle-income pensioners, and would help reduce expectations of capital gains from house price growth.[123] Property tax reforms could also raise significant funds (around £3-5bn according to NEF) for the government to invest in expanding the stock of affordable homes.[124]

Goal 3: Sustainability – maximise resource efficiency

In all refurbishing, repurposing, and retrofitting of existing buildings, as well as new buildings, it should be a priority to cut greenhouse gas (GHG) emissions and minimise the ecological footprint.

Decarbonise homes currently in use

Retrofitting existing homes is a key example of eco-social policy – done properly, it can address fuel poverty and the cost of living at the same time by lowering energy bills, all while reducing energy and resource use and emissions.[125] Requiring all rented properties to meet an energy performance certificate rating up from E or above to C by 2030, the government's Warm Homes Plan rightly recognises that it is an important policy area, but does not go far enough.[126,127] NEF sets out additional recommendations for the Warm Homes Plan to meet the scale of the challenge:[128]

- Form a national homes upgrade unit, a central body to coordinate efforts, provide guidance, and ensure efficient delivery of the plan.
- End competitive bidding for retrofit funding and adopt a needs-based funding model. This should support area-based delivery and increase the Warm Homes: Local Grant's allocation beyond £88m.
- Empower councils to build long-term capabilities for delivering retrofit, which would support local supply chains, reduce costs through economies of scale, and increase community engagement.
- Introduce new loan schemes for able-to-pay households.
- Prioritise workforce recruitment, training, and development. The National Retrofit Hub outlines a set of recommendations to inform a retrofit workforce strategy.[129]

Additionally, more stringent energy efficiency regulations could be employed. In Germany, dates have been set that require the phaseout of fossil fuel heating, and

landlords are required to bear the costs of emissions generated by tenants for home heating.[130]

Refurbish and adapt, rather than demolish and build

In a similar vein, eco-social policy objectives can be met by adapting existing buildings, as discussed earlier. Prioritising this approach over construction would support efforts to urgently upscale retrofitting by unlocking vital labour capacity and resources.[131]

- Marmot et al. note that where refurbishment improves energy efficiency, it has "proven successful in reducing fuel poverty and therefore health inequalities, and in improving the sustainability standards of buildings".[132] Since fiscal policy favours demolition for new build, which is zero-rated for VAT, over refurbishment, for which 20% VAT is usually charged, they call for "a level playing field" by "reducing or removing VAT on refurbishment projects for affordable homes".[133]
- Marmot et al. also recommend that local government should use developers' contributions (under the Community Infrastructure Levy and Section 106 planning obligations) to fund refurbishment programmes for existing stock and that developers with suitable capabilities should contribute "by combining refurbishment programmes with new development".[134]

Encourage shared occupancy

Resource efficiency would be further enhanced by reversing the relentless shift to single-person households. Economies of scale in housing are universally recognised and are incorporated into space standards. People who share accommodation also share appliances and equipment; they may cook together, heat and cool common living spaces, and require less individual space, saving energy and emissions.[135,136] Almost invariably, shared occupancy is more affordable. Despite these advantages, more and more people are currently choosing to live alone, reportedly associating sharing with poverty and deprivation. Sharing is not always appropriate, and there are obvious implications for planning and design of repurposed and newly built dwellings. The goal must be to make shared occupancy a safer and more attractive option as far as possible, for social, economic, and environmental reasons.

Ensure resource efficiency in newly built homes

As we have noted, building new housing is seldom a resource-efficient way to meet needs. But where this happens, it is paramount to ensure environmentally sustainable building standards. The UK Net Zero Carbon Buildings Standard (UKNZCBS) was published jointly by nine expert organisations in 2024.[137] Analysts are concerned that the

government's Future Homes Standard (FHS), due to come into force later in 2025, does not go far enough to ensure that embodied emissions of newbuilds comply with climate targets.[138] The FHS should be evaluated to guarantee new homes are energy efficient, include solar panels, and minimise embodied carbon (particularly due to importing and usage of cement).

Goal 4: Security – homes that everyone can rely on

Ensure that everyone has access to housing that is secure and genuinely affordable. For this to happen at scale, in a manner compatible with the goals of sufficiency and sustainability, there must be a significant shift in the way most people think about housing, what they can expect, and what they are encouraged to hope for. That is, residents must be able to derive security not from asset ownership but from experiencing a living environment that meets their needs, over which they feel they have adequate control and where they are reasonably entitled to remain.

Make more and better quality homes available for social rent

One effective way of boosting residents' security – in terms of tenure and affordability – is to make more homes available for social rent. There is more at stake here than increasing the volume of tenancies offered by social landlords. As we have noted, sufficiency in housing relates not only to space but to quality. What matters, then, is improving the quality and status of these homes, so that tenants find their experience life-enhancing and increasing numbers aspire to live in socially rented properties. Instead of this being a last resort, it becomes an attractive proposition – safer and more broadly appealing than private renting or home ownership. This is at the heart of the UBS vision for housing and once had broad political support (the Conservative Party recognised in its 1951 election manifesto that "housing is the first of the social services").[139] Options for moving in this direction include the following:

- Stronger powers, combined with appropriate funding packages, for local authorities and other social landlords to acquire vacant, underused, and substandard buildings for this purpose (see Goal 2).
- Public investment in refurbishment and adaptation, to create homes of sufficient quality in the socially rented sector, which people find appealing, as well as affordable and secure.[140] This should include homes designed for empty nesters wanting to downsize and opportunities for shared accommodation.
- Newly built homes that require public investment are designated for social rent. The Affordable Homes Programme must be upscaled to build more social

housing for social rent rather than for the costlier 'affordable' or shared ownership tenancies.[141] (See Chapter 6 for data on the significant economic gains accrued through public investment in building social housing.)

- High-quality housing management that is small-scale, personal, and holistic, with residents meaningfully engaged in decisions that affect their day-to-day living conditions.
- Life-enhancing neighbourhoods (see Goal 5).

Provide more security for private renters

The renters rights bill, passing through Parliament at the time of writing, is introducing long-awaited protections to private renters, building on the renters reform bill that the Conservatives failed to pass. Crucially, it seeks to abolish Section 21 'no fault evictions' to increase tenant security in the private rented sector (PRS). Rent controls, however, are missing from the legislation – landlords will still be able to employ rent hikes and enforce backdoor 'rent rise' evictions. Long overdue, the bill will also apply a Decent Homes Standard and Awaab's Law to the PRS to improve safety standards. In memory of Awaab Ishak, a two-year-old whose death was caused by the damp and mould in his housing association home, Awaab's Law will come into force in the social rented sector from October 2025, setting new time limits for landlords to fix reported health hazards.[142] The new bill will subsequently extend the regulation to the PRS. It is paramount that central government provides councils with adequate funding, training, and resources to enforce standards set out in the new legislation.

Although some significant gains are being made in the renters rights bill, private renters will still be at risk of forced eviction, displacement, and homelessness due to spiralling rents, regardless of the new regulations. Rent control models vary considerably and can be implemented at the local level, in areas experiencing acute levels of housing stress. In European countries such as France and Germany, localities are empowered to employ regionally specific rent control.[143] At the London Assembly, the London Rent Commission recently called for a devolved approach in the capital, where rental price inflation is severe.[144] Recent polling by Common Wealth demonstrates strong support for rent controls in the UK across age, region, income level, and tenure status, including 44% of landlords in favour.[145] We list some initial areas for exploration (forthcoming work from NEF will expand on rent control policy and produce firmer recommendations):

- Establish a commission or governing body to investigate and assess the impact of rent increases and rent controls in England.

- Specifically, explore rent stabilisation within and between tenancies, referred to as second-generation measures. Third-generation rent controls, focusing only on in-tenancy rent rises, would not prevent rampant rental inflation because landlords would increase inter-tenancy rent hikes when tenants move to compensate and maximise profitability, as seen with Scotland's temporary rent cap from 2022 to 2024.[146]
- Explore the potential for rent controls to be nationally coordinated and locally determined, to try to ensure that the impact of caps in specific rent pressure zones on neighbouring areas is carefully managed and considered.

Reform taxation to underpin these changes

Rather than preventing an increasingly unequal distribution of the housing stock, the design of the tax system encourages the accumulation of residential space for financial gain. Aside from plans to restrict inheritance tax relief available for agricultural and business property from April 2026 and marginally increasing capital gains tax, Labour is not (at the time of writing) committed to any other significant changes to property taxation. Yet carefully designed reforms could discourage speculative demand and relieve pressure on the property market to make more homes available for social renters and first-time buyers.

NEF has reviewed various options for reforming property taxes to support redistribution.[147] Several organisations have called for a proportional property tax or a land value tax, including the Institute for Public Policy Research (IPPR),[148] the Resolution Foundation,[149] the Organisation for Economic Co-operation and Development (OECD),[150] Bright Blue,[151] and Onward.[152] A proportional property tax of around 0.5% could be levied annually on a property's value, charging the owner rather than the resident. This could replace regressive council taxes and stamp duty land tax.[153]

NEF has identified further options – all worthy of consideration alongside the proposed reforms outlined:

- Extend national insurance contributions (NICs) to landlords' private rental income.
- Deter empty home ownership by giving local authorities greater freedom to increase council tax.[154]
- Discourage landlords from converting their properties to short-term lets by abolishing the holiday lettings tax regime.[155]

- Tackle tax evasion by ensuring the property portal, as outlined as part of the renters (reform) bill, mandates landlords to demonstrate the submission of tax returns.
- Reform capital gains tax to facilitate a tenure shift from the PRS and towards homes of secure tenure, targeting significant unearned gains from rising property values.[156]
- More than double stamp duty surcharges incurred by non-resident purchasers and multiple homeowners; monitor the effects and adjust to dampen speculation and raise additional revenue.

Additional surcharges could be applied to disposals in which one landlord sells the property to another landlord (which do not apply if the property is sold to an owner-occupier or social landlord).

Provide more security for leaseholders

The leasehold system of homeownership, whereby freeholders own and manage buildings made up of fixed-term leasehold flats, has undermined residents' experiences of housing security in recent years due to uncertainty with expiring leases, obscure service charges, and unresolved disrepair and maintenance problems. The Leasehold and Freehold Reform Act, passed by the previous Conservative government in 2024, goes some way to resolving these issues by improving transparency of service charges and making it easier and cheaper for leaseholders to extend leases or buy the freehold.[157] Labour is drawing up initial plans for a bill to ban new leasehold flats and move towards a 'commonhold' system, whereby homeowners own the freehold of the flat and have collective ownership and responsibility for the building.[158]

Goal 5: Setting – create life-enhancing neighbourhoods

Planning should aim not for the bare minimum, but for healthy, connected neighbourhoods – public luxury – to improve wellbeing and to build cohesive and resilient communities. All residents should be able to engage effectively in decisions that shape their day-to-day living conditions.

Planning

The government is introducing significant reforms in its forthcoming planning and infrastructure bill, passing through Parliament at the time of writing.[159] As NEF has recommended, the bill aims to give local authorities enhanced compulsory purchase powers to acquire derelict and vacant land for house-building.[160] A crucial feature is that

authorities would no longer require ministerial consent to avoid paying for 'hope value' (price inflated by a supposed increase in value as a result of future development).[161] According to NEF modelling, hope value reform would reduce the public cost of building new council housing by around a quarter.[162]

IPPR has called for a "strategic planning" approach based on cross-regional and cross-sectoral coordination, for the government to balance competing priorities for housing, infrastructure, and the environment.[163] This would prioritise the delivery of high-quality, future-proofed housing in areas of need, while abiding by legally binding emissions-reduction targets and goals for nature preservation and restoration – an approach reflected in the bill at the time of writing.[164]

The Climate Change Committee (CCC) nonetheless highlights that the government's planning policies insufficiently prioritise climate resilience.[165] Another watchdog, the Office for Environmental Protection (OEP), has also raised concerns about the new bill as a "regression" that will weaken existing environmental protections.[166] Recommendations to improve the government's reforms so that the planning system can achieve eco-social goals include the following:

- Sufficiently fund local planning departments to pre-austerity levels.[167] Without increased funding, planning departments will not be able to achieve the government's objectives or prioritise housing needs within local plans. Resourcing is essential for planning departments to negotiate effectively and, where necessary, challenge developers.
- Measures to further democratise the planning system, such as legislating for local planning authorities to employ public engagement practices, and for central government funding that promotes participation by groups who have been historically excluded from planning, particularly those from black, Asian, and minority backgrounds, disabled people, and LGBT+ communities.[168]
- Ensure compulsory purchase reform enables local planning authorities to acquire land from developers who fail to meet their planning obligations.[169]
- Empower councils to introduce new planning use categories and declare "housing pressure zones" in localities where there is high demand for excessive housing (second homes or exploitative lets), as suggested by the Joseph Rowntree Foundation.[170] This would enable local authorities to set rules about who can purchase properties and about land use changes in areas particularly affected by affordability issues; for example, this would affect applications for

planning permission to convert housing use from owner-occupation to short-term lettings.

- Follow recommendations set out by the OEP for the planning and infrastructure bill to uphold and strengthen environmental protections.[171] For instance, strengthen the 'overall improvement' test and, with regard to the location of offsetting and conservation measures, rectify the lack of safeguards for nature on development sites.

Participation

Groups of tenants who live in the same neighbourhood and groups of leaseholders who share the same freeholder and/or managing agent should be able to engage meaningfully in decisions that affect their living conditions. How well residents' participation works depends on whether and how power is devolved to local authorities and communities. Ideally, it is embedded in a strong culture of local empowerment and a well-established practice of localised housing management committed to meeting residents' needs.

There is a rich tradition in the UK of residents organising to influence decision-making and ensure their communities' needs are met. This should become the norm across the housing system, with transparent methods for effective engagement and early opportunities to influence decision-making processes.

Facilitating the Homes For Us campaign, NEF is working in conjunction with residents and other campaigning groups to encourage grassroots organisers to feed into policymaking. Partners include Acorn, the Greater Manchester Tenants Union, and the London Renters Union.[172]

Useful guidance on effective participation is too plentiful to cover fully here. Key advice includes the following:

- Establish enduring models of dialogue rather than merely seeking ad hoc technical solutions.
- Adopt deliberative methods that enable residents to feel in control of the agenda and have well-informed discussions with clear goals and parameters.
- Support local community groups, ideally with funding, but also by building their capacity to engage and valuing their input.
- Include otherwise marginalised groups and enable engagement for all on an equal footing; tackle systemic barriers to inclusive participation.[173]

- Ensure the relevant authority acts on residents' recommendations or explains plausibly why an alternative decision has been adopted.
- Learn from documented examples of good practice, such as case studies published by the Cooperation in Social Housing Commission[174] and the National Housing Federation.[175]

Alongside effective residents' participation, the principles and goals that shape the behaviour of landlords and planning authorities will determine how far neighbourhoods are life-enhancing. Those motivated by profit and growth are unlikely to be driven by a commitment to meeting residents' needs and enabling them to flourish. As noted (see Theme 3), increasing the stock of truly affordable and secure homes is a vital step towards meeting needs for all within planetary boundaries. But the trend towards ever-expanding, highly leveraged housing associations and mergers between social landlords in search of economies of scale due to reduced central government funding can lead to a spiral of decline, with poor maintenance and neglect, increasingly hazardous conditions, and the stigmatisation of dissatisfied residents.[176,177] This trend should be reversed in favour of locally focused provision geared towards meeting residents' needs, with suitably qualified, accountable patch-based management, with self-organisation becoming the norm, backed by adequate, secure central government funding.[178,179] This well reflects the values and approach of UBS.

Community models of ownership and governance – including co-operatives and community land trusts – can also foster resident participation and control.[180,181] While community-led housing is not an alternative to widespread provision of social housing, the government could implement measures to support the expansion and longevity of the sector and align it with housing policy goals.[182] These include devolving powers for a 'community right to buy' and moving away from competitive funding rounds towards ongoing, secure support and capital programmes for community organisations.[183,184] Public subsidies to the sector could be conditional upon priority access for people on the local housing waiting list, as seen in Barcelona.[185]

6. THE VALUE OF THE UBS APPROACH

There is convincing evidence that investing in the proposals set out here would yield substantial benefits for society, the economy, and the environment. The effects are interdependent and mutually reinforcing. It is beyond the scope of this report to explore them in detail. Key examples are summarised as follows.

- **Better health and wellbeing**. Providing a secure and stable home for everyone will support good physical health, reduce stress, and promote mental wellbeing. This will boost the quality of people's lives – especially those currently bearing the brunt of the housing crisis – and improve their life chances across many areas, including better education, employment, and health outcomes.[186] There will be further substantial benefits from reducing health inequalities, where housing is a key determinant.[187]
- **Improved living standards and reduced living costs.** Good, green homes at genuinely affordable rents, along with lower running costs resulting from improved energy efficiency, will improve living standards and release household funds for other necessities, such as nutritious food, clothing, household goods, digital equipment, leisure activities, and family holidays.[188,189,190]
- **Prevention of harms that trigger demand for costly state interventions.** Providing social housing to meet the needs of every homeless person in the UK would produce annual net savings of £1.5bn for the government.[191] Improving the quality of housing through better insulation and ventilation and the removal of hazards could make vast savings for the NHS. It currently spends more than £1bn a year on treating those affected by poor quality housing.[192] NHS savings alone would outweigh the initial costs of housing improvement within nine years.[193] Similarly, demand for long-term care services could be significantly reduced.[194] One study suggests that interventions to remedy England's housing problems would reduce annual informal care costs by up to £7.1bn and formal care costs by up to £2.8bn in 2042.[195] Furthermore, these measures would free up over-stretched health and social care services, releasing capacity to treat other conditions.
- **More people in work, more low-carbon jobs.** Investing in good, green homes for all as outlined would generate widespread employment for years to come, with a particular focus on low-income areas and a preponderance of low-carbon jobs, and support a robust supply chain for retrofitting services.[196,197] The Climate Change Committee (CCC) recognises the importance of job creation associated

with scaling up supply chains for low-carbon heating and energy efficiency.[198] It has been suggested that a social house building programme would produce hundreds of thousands of jobs.[199] Also, the stability provided by secure affordable housing improves tenants' access to employment and job retention.[200,201]

- **A prosperous economy.** Via the cumulative effects of increased spending power and improved social conditions and public health, investment in social housing would trigger economic multipliers and activity. According to NEF modelling, every £1 of public investment in new social housing would generate close to £2.60 for the wider economy within three decades.[202] Nearly half of these gains are attributed to the fact that the homes are socially rented. The National Audit Office's assessment of the Affordable Homes Programme aligns with this projection, indicating that every £1 spent on social housing yields at least £2.70 in wider economic benefits.[203] Further analysis demonstrates that a London-based council homes reacquisition programme would pay for itself within 16 years and then start generating returns that could be productively reinvested in the economy – with a prospect of similar effects applying outside London.[204]
- **A sustainable natural environment.** As the second-highest-emitting sector in the UK, there is significant potential to reduce fossil fuel use associated with housing.[205] In the CCC's Balanced Pathway recommendations, emissions from residential buildings need to fall by 66% by 2040 for Britain to stay on track for net-zero by 2050.[206] Leading research institutions and official bodies, such as the Office for Budget Responsibility and the CCC, agree that the cross-sector cost of climate change adaptation and mitigation and nature preservation will significantly outweigh the severe costs of inaction.[207,208,209,210] The CCC projects that energy-efficiency measures in residential buildings and a programme to install heat pumps would generate immediate operational net savings of £1.3bn, growing to annual savings of £5.5bn in 2050.[211] Implementing NEF's retrofit recommendations to guide the government's Warm Homes Plan is estimated to generate £4.60 in capital expenditure and £6.90 in broader economic activity for every £1 of public investment.[212]

7. IN CONCLUSION

Applying the universal basic services (UBS) framework to housing generates a distinctive set of insights and goals. It starts by recognising housing as something everyone needs to survive and flourish. This should be a right, not a privilege or concession, but it must be upheld in ways that safeguard the carrying capacity of the planet. It requires collective action, through democratic institutions, in the public interest. Markets, left to their own devices, manifestly fail to meet needs universally or sustainably.

A priority, then, is to ensure that everyone has sufficient housing, in terms of space and quality, to enable them to live well. The best chance of achieving this without breaching planetary boundaries is, first, to refurbish, repurpose, and redistribute as much existing space as possible, only embarking on building new homes where absolutely necessary; and, second, to ensure that all homes are adapted or constructed to achieve maximum carbon reduction and resource efficiency.

If sufficient and sustainable housing is to be *universally accessible,* every resident must feel secure in terms of tenure and affordability. The surest route to achieving security for all is to expand the volume of social housing – not as a last resort but as a desirable option. Everyone should be able to enjoy a secure, quality home in a life-enhancing neighbourhood, well connected with the range of public services and amenities that make life possible and worthwhile.

This vision challenges the prevailing view that home ownership is always better than renting; it calls for a systemic approach to housing policy, which understands that the capacity of a dwelling to meet residents' needs depends on much more than bricks and mortar. The vision is close to some of the current government's aims, but a considerable distance from the way housing actually works in the UK today and how the housing crisis is being tackled at the time of writing.

As we and others have long argued, investment in good, green homes for all is better understood as contributing to economic prosperity, not depending on it. Examples of the benefits for society, the economy, and the environment are set out in Chapter 6. These findings belong to a growing body of evidence that supports the case for UBS – making sure that everyone has access to life's essentials, now and in future. Funding collective measures to meet needs universally and sufficiently is a sound and secure investment. In fact, we cannot afford not to do so. This is as true of housing as it is of education, care, food, transport, utilities – everyday necessities that make life possible

and worthwhile. If we want a new social settlement that will help to build a fair, resilient society, a sustainable environment, and a vibrant economy, this is the best place to start.

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