



The Saturday club for people with big plans to build

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The fall in house building

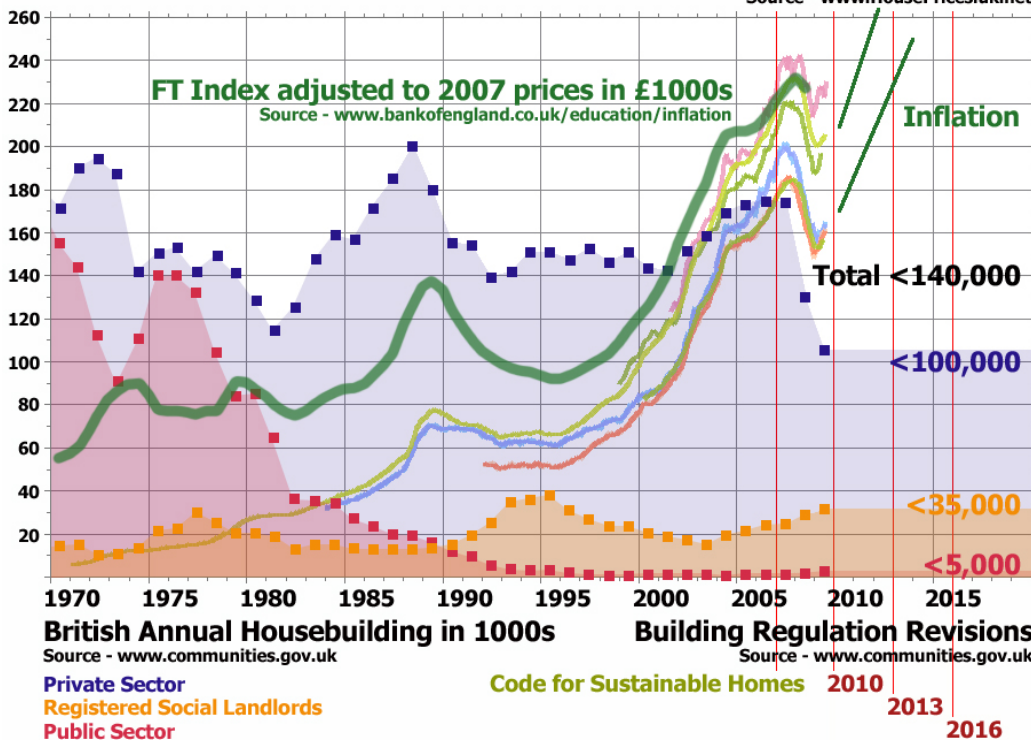
Many people are expecting British private house building to pick up from the 105,110 figure for 2009 to 2010. That is approaching the headline statistic of 100,000 new private homes. Total new house and flat completions for all tenures last year were 113,670 for England, 17,150 for Scotland, and 6,170 for Wales. Excluding Northern Ireland that is 136,990 for Britain. ¹ Under 140,000 homes a year is low for a nation of 60 million.

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Rightmove
Financial Times
Communities and Local Government
Halifax
Land Registry
Nationwide

Average British House Prices in £1000s

Source - www.HousePrices.uk.net



The net additions in England were 128,680 last year, down from a high in 2007 to 2008 of 207,370. That is after conversions and changes of use have been added, with 16,590 demolitions deducted. ² Before demolitions there may be around 30,000 renovations to add to the 140,000 new homes built nationally. Nearly the lowest housing production since reliable records began in the 1920s. ³ Marian Bowley has advised against relying on statistics before 1921. ⁴ Alan Holmans of the Cambridge Centre for Housing and Planning Research, ⁵ in correspondence in *Town & Country Planning* with Janet Dougharty, Head of Profession for Statistics at the Department for Communities and Local Government, suggests that government figures may be underestimating housing completions by up to 15,000. ⁶ But the CLG has the most reliable data set, based on Local Authority returns.

Nevertheless the decline in production is thankfully not as bad as audacity expected in 2009,⁷ and the house builders have done incredibly well to keep the total well above the feared 100,000 completions level. The 140,000 completions for 2010 to 2011 may be undercut due to low site starts last year. Registered Social Landlords may not achieve as much as they hoped. Council house building, toyed with by New Labour, may not now materialise. The volume of planning approvals is reducing, which postpones start dates, and approvals typically take up to three years to build. The consequences will not be felt for some time.⁸ The result may still yet prove to be a new low point in production figures.



Club organiser and architect Ian Abley says:

'The 250 New Towns Club is a popular response to the fact that Britain should be building many more homes than the 140,000 that were built last year. We say 500,000 houses and flats should be built every year as a minimum. We also say that 260,000 demolitions are required at the same time to get rid of the worst old housing. Of course, housing does not exist in isolation. We all want to live near good facilities, and close to work. Towns take time to grow and become established.'

'The Dutch and North Americans have been notable at creating new places to live in new landscapes. We see ambition too in Brazil, Russia, India and China. We should learn from that and get building here. The 250 New Towns Club will watch the wonderful scale and pace of development in the rest of the World. We believe in population growth and free migration.'

Anyone expecting British house building to pick up soon will be disappointed, even as the housing market inflates into another bubble. Grant Shapps,⁹ the Coalition government's Housing and Local Government Minister, is also hoping that house price inflation will not return to make the present housing predicament worse.¹⁰ He will be disappointed too. Shapps wants modest deflation and more houses built. However he is powerless to make that happen while his government sustains the national denial of Freehold development rights that in Britain defines the planning system.¹¹ In fact, by denying landowners the right to build, by denying everyone the freedom to build on any land they own, Shapps is a big part of the problem in planned out Britain. He defeats himself. He limits us.

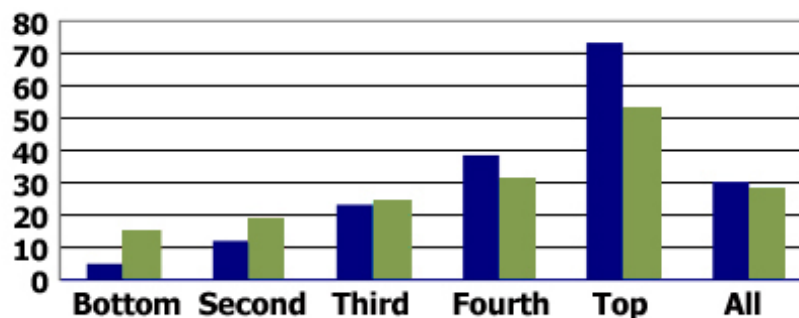
The renewal of house price inflation

The first point to consider is the prospect for renewed house price inflation. According to estate agency Savills, inflation-adjusted house prices grew by 68 per cent in the decade up to 2010, even after the British housing market finished wobbling during the sub-prime mortgage finance crisis. Savills told readers of *The Telegraph* that house prices will inflate by 40 per cent in real terms over the next decade.¹² House prices rose 0.8 per cent in January 2011, according to the Halifax. At the bottom of the dip average priced British homes are around £165,000, but higher in London, the South East, and the South in general. The national rate of house price deflation in 2010 was modest when compared to the declines in 2008, down 2.4 per cent annually.¹³ That wobble is over.

Britain's vast majority of home owners will be relieved. Most people have felt uneasy with financial dependency on the debt and equity in their home. For most British households wages and pensions are insufficient.

Average Annual British Household Income 2006-2007 in £1000s

Source - www.statistics.gov.uk



Income Quintile Groups

Gross Income
Net Income

In 2008 the New Labour promise of a never-ending boom based on prudent economic management was busted. Employment prospects remain bleak in 2011, and while the workforce has not found new political ways to resist being squeezed, the British housing market bubble has not burst catastrophically. Britain is different as a housing market to Ireland or other European nations. Housing equity, accrued from slowly paying off mortgage debt, but gained immediately from house price inflation, allowed access to credit and housing equity withdrawal since 1980. The banks don't complain about that.



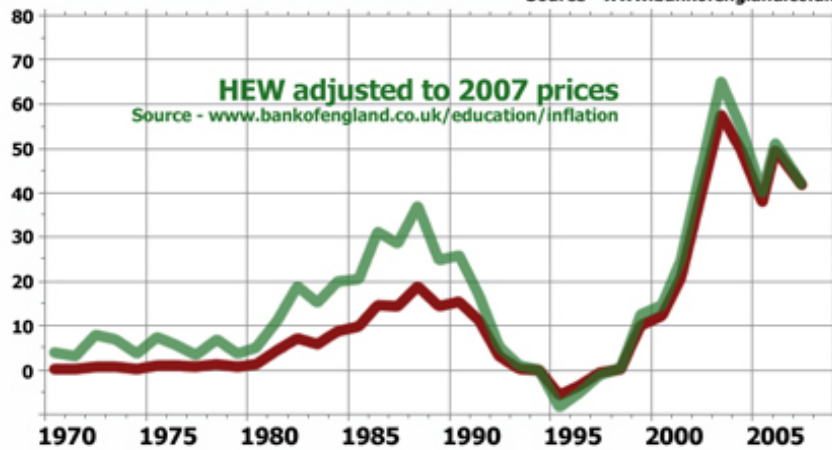
**Club Organiser and planner
Tony Pierce says:**

'An astounding number of new towns, or their equivalent, should be constructed, if Britain's next generation is to be housed as well as, or better than, the current one. More people bring more brains and hands to produce future research, innovation, technology and wealth, but we need big thinking, imagination and determined action now to achieve it all.'

'Capturing some of the spirit shown by politicians, civil servants, architects, planners and builders in the post-war New Towns movement, and giving it a 21st century twist would not go amiss. The New Towns and Town Expansion Schemes are still the largest building programmes ever achieved in the Western world, so we need to celebrate their successes and learn from their failures. More recent attempts at intensification on brownfield sites, in existing city centres, and proposals for "smarter" or "compact" cities have proven limited and ineffective in the face of the demand for decent housing, jobs and transport.'

Housing Equity Withdrawal in £1000,000,000s

Source - www.bankofengland.co.uk



Housing equity withdrawal flourished under New Labour, peaking at over £50 billion a year between 2003 and 2006. That subsidised household incomes. The housing finance bubble of the New Labour years did deflate. The deflation was uneven. The value of flats in less desirable locations collapsed faster than the value of houses in the more sought after parts of the country. Even so, as the Office for National Statistics clearly shows, in 2009 the tangible asset value of residential buildings was just over £4.0 trillion.¹⁴

Gordon Brown, with Alastair Darling as the Chancellor of the Exchequer, propped up the banks with a repayable injection of a few hundred billions to protect the £1.2 trillion of mortgage lending. The Bank of England dropped the interest base rate to an historic low of 0.5 per cent, and held it. Another round of house price inflation was made possible, standing on the shoulders of the last one. Savills are not the only Chartered Surveyors expecting general house price inflation to return, albeit unevenly across Britain.¹⁵

The security of mortgage lending

The second point is the peculiar nature of Freehold in Britain. The government enjoys an effective national instrument in their effort to protect the housing market. It is the old innovation of the post-war planning system. This ensures cheap farm land can never come onto the market to allow the building of low cost homes in great volume, sufficient to precipitate a housing market crash worth having. Planning as a denial of development rights works very well to protect the members of the Council of Mortgage Lenders.¹⁶

Even after the 2008 to 2011 housing market wobble the aggregated value of all homes in owner occupation, which is the value of just under 70 per cent of Britain's near 26 million housing stock, is around three times the £1.2 trillion of mortgage lending exposure. Bank mortgage lending is overall very well secured in housing, though not evenly. Mortgages are inevitably less secured in the case of borrowers in the early years of paying off their debt, and before house price inflation has generated equity.

The reluctance of CML members to extend mortgage lending is based on fear rather than bitter experience post-2008. The Banks only make money by lending, but equally they have become overly fearful of exposing themselves to bad debt. The population is conspicuously debt laden and mostly low paid. However the British prove to be good debtors. Repossessions are low. Overly fearful they may be, but the CML will resist any radical change to the planning system that promises to make a vast amount of new house building land cheaply available. That would potentially shake the housing market in many locations, throwing many indebted home buyers into negative equity.

The abandoning of national house building targets

The third point of the triangular predicament is the immediate future for volume house building. Everyone now knows that annual new house building has fallen to an historic low. However Britain's former volume house builders have begun to make the painful adjustment to work within the Coalition's planning system. It will not be easy for them.

The national denial of development rights is sustained, but greater local community control is sought by Shapps and his confused colleagues. Localism in a “Big Society” is the flaccid idea from a Conservative led Coalition that barely won the General Election in 2010, despite deep disappointment with New Labour. ¹⁷

The house builders have been stripped of New Labour’s national target of 240,000 net additional homes a year, but that was an unmet and inadequate target. ¹⁸ While some greens with influence among New Labour, like architect Lord Rogers of Riverside, argued that this target should be built out on brownfield sites in an Urban Renaissance, other more overtly misanthropic greens argued against population growth and immigration. It is a feature of the “Big Society” that immigration controls are being tightened.

It was clear where this anti-human, anti-development prejudice was heading. As writers of the *Manifesto: Towards a New Humanism in Architecture* objected in 2008, ‘... the urban renaissance has become an eco-town.’ ¹⁹ MANTOWNHUMAN are recognised by Alex Danchev, ²⁰ as number 99 in his excellent *100 Artists’ Manifestos – From the Futurists to the Stuckists*. ²¹ They also know that the decline in construction activity that is moralised as a green virtue is a problem that cannot be addressed artistically alone.



**Club Organiser and planner
James Stevens says:**

‘It seems that there are three core principles that express what our club is about. These three aims distinguish us from almost every other organisation with an interest in housing.’

‘We have no interest in perpetuating the current affordable housing dilemma whereby the price of market homes has to be kept high in order to absorb the cost of providing affordable homes and meeting other Government regulatory requirements.’

James Heartfield appreciated that, ‘... like previous announcements, the eco-town proposal is so heavily hedged with conditions that developers would be daft to take them on.’ ²² Of 50 proposed eco-towns, a handful survived being talked down. None are built, and few, if any, will be. The numbers of homes being eco-assessed are piffling in the overall predicament. This is far less than the social achievements of the post-war New Town programme. ²³ It is pathetic compared to development elsewhere in the world.

Future urban expansion and new settlements are needed around the world, as Solly Angel, Jason Parent, Daniel Civco, and Alejandro Blei appreciate in *Making Room for a Planet of Cities*. They call for minimal preparations for the impressive urban population growth expected in the coming decades. Over half of the world’s population lives in urban areas, including many millions in informal settlements. The large cities of the developing world are expanding. Yet there is little planning and preparation for this novel growth in urban population. ²⁴ Their complete data sets, with the associated maps and spreadsheets, are available in *The Atlas of Urban Expansion* on the Lincoln Institute of Land Policy website at www.lincolninst.edu/subcenters/atlas-urban-expansion.

In need of the work, Britain’s planners could be taking the initiative on urban expansion and new settlements. We could also welcome many immigrants, and make Britain a World Country. We could go well beyond London as a World City, ²⁵ and set about deliberately increasing the population of Britain by 50 per cent to 90 million in 20 years.

Making a fetish of land

Urban expansion and new settlements require land. That is obvious. Britain has land aplenty. The builders who produce 80 per cent of the new homes built each year are represented by the Home Builder’s Federation. ²⁶ The HBF members, to their great credit, attempted to increase housing production from 2001 to 2008, as the government first adopted an inflationary urban containment policy that even one of the original authors, Peter Hall, described as a “Land Fetish”. ²⁷ Densification became a way to engineer a sense of community through physical proximity. There was talk of improving methods of construction, but always on urban land for increasing compactness. Then government lowered ambitions further to promote sustainable-this and zero-carbon-that. Planning policy made the habit of sterilising land for development into an eco-fetish.

The planning system is host to an eco-fetish that the Coalition appears willing to sustain ideologically within national policy guidance, while abdicating their political responsibility for facilitating any volume of building, even regardless of housing need.

The only virtue of a centrally administered target based system had been its ability to allow people to participate in a national and regional debate about the number and distribution of housing, and its relationship to political and economic concerns. The house builders could have better challenged the eco-fetish that the Coalition persists with.

Inevitably some house builders will have subscribed to the idea that the environment is too precious to allow much land to be developed, but not all. Not yet, at least. The New Labour target was too low, but now there is no centralised attempt to satisfy the demand for new household formation following from population growth, the needs of immigrants, or to encourage the replacement of the worst housing stock. For greens of the more misanthropic persuasion, opposition to both population and production is required. They don't want humanity to reproduce either biologically or industrially. They don't want a world that is always about advancing human interests through industry.

While the much debated statistical overview has gone, the need for new homes won't so easily go away. The misanthropists can't imagine away the material world of population growth and production. Those Local Authorities now busy cutting their housing targets can only think that these newly forming households will be displaced somewhere else, or will continue to live at home with mum and dad in prolonged domestic overcrowding.

The elastic agenda of localism

The HBF and many developers are pushing hard to be allowed to build low cost homes to be sold on the market to owner occupiers to increase the volume of housing built. The house builders seem to take the view of establishment cheer leader Paul Finch, who is willing to see localism as '... a big, brave agenda.'²⁸ However Finch goes further.

The editor of the *Architects' Journal* and head of the Commission for Architecture and the Built Environment counterposes a professionally facilitated localism against the supposed negativity of self-interested nimbyism.²⁹ Yet surely locals should be free to refuse plans they don't agree with. CABE does not know best, and CABE should mind its own business. Better nimbyism than CABE tyranny any day. Objections to development are often about densification, but densification has long been promoted as sustainable in contrast to sprawl. Low cost homes with gardens are wanted, but professionals often see serious opposition to their project of compact urban sustainability as simple nimbyism.

Hugh Pearman, editor of the *RIBA Journal*, adds a further qualification. He has no time for public opinion when it is at odds with his aloof, green morality. He insists that planning in these austere years of Coalition government should be much more about refurbishment. He likes a policy of "Make do and Mend", after the slogan from the second World War.³⁰ Yet surely locals should be free to engage in demolition and replacement regardless of others who see this as destruction of heritage, or ecologically wasteful. More than demolition, of course, there is construction.

It would be daring to let the majority build freely at a time when, as MANTOWNHUMAN observes, '... architects have become afraid of freedom.'³¹ Most architects will argue for their creative freedom within the planning system, but not the freedom for the majority to build.³² The public can't be trusted in the view of many architects.

Some tired ideas about sustainability and community can be revived and smuggled into the executive discussion of localism by a multitude of "stakeholders", all with some variant eco-fetish to attempt to impose on others. Greens are saving the planet. For who is not particularly clear. Maybe for no-one. We need to save ourselves from the greens.

During the election Shapps insisted that he wanted '... to create nothing less than a nation of homebuilders... So we'll give you the tools... the incentives... and the power to build.' He didn't actually mean that. But he didn't stop there, because he wanted '... the right homes in the right places. Affordable homes, family homes, well designed, and always green.'³³ So while he imagined he might give communities a right to build should he be elected, there were to be qualifications imposed by the planning executive to the satisfaction of "stakeholders" like Finch and Pearman. "Always Green" screamed out of the speech as a criteria capable of frustrating the most determined of builders. Finch will deliberate on what is well designed, Pearman will insist that new locations are wrong when only the making do of refurbishment is always green.

Even if a number of people could be accepted by the Local Authority as a community deserving of a planning concession, they would have to limit themselves to building to some green ideology. But Shapps was never about to set builders free anyway.

A three sided predicament

If the three points made above are accurate we can say we face a triangulated British predicament, where an eco-fetish is being made of land use, and which government is handing down to localities to interpret chaotically. There is:

- 1) Social dependence on substantial house price inflation in Britain's political economy
- 2) Securitisation of mortgage lending by government through the planning system
- 3) Acceptance of a mass of low quality housing stock by the public and builders alike

The result is historically low new house building activity. This contemporary British housing trilemma will not be easily resolved, and certainly not by rhetoric from a Housing Minister like Shapps. No home owner or mortgage lender wants a house price crash. The country seems to accept expensive, inadequate housing and mortgage debt as a fact of life. In an old capitalist country there are no campaigns among land owners demanding their development rights, denied in the 1947 Town and Country Planning Act.

In the *Man-Made Future* Jules Lubbock remarks on the resilience of this arrangement. He mistakenly thinks that '... the right to develop one's property remained inherent in ownership,' but admits that the development right '... could only be exercised after planning consent had been obtained.'³⁴ He fails to see that a development right is a freedom from the state. There can be no right to build if planning approval has to be obtained first, and might be refused. Lubbock quibbles over whether development rights were nationalised in 1947. They were. He thinks that the war time cross-party consensus must persist to explain the maintenance of the 1947 Town and Country Planning Act. No government has dared break that planning consensus. All have strengthened it. As Gordon Cherry knows,³⁵ land owners try to play the planning system, accepting that:

- Land ownership does not confer the right to develop
- Development can only take place if planning permission is granted by a popularly elected Local Planning Authority or by the government minister responsible
- Local Planning Authorities are required to produce Development Plans, to which new developments are expected to conform.

Yet it is not obvious why land owners perhaps grudgingly rather than enthusiastically accept the need to obtain planning approval. There has been a time in Britain when land owners were free to build, free of the need for planning approval. Before 1947 a Local Planning Authority had to persuade land owners to participate, and win the argument for a plan. In any case the Localism Bill offers no liberation for any silent land owners unhappy with the imposed need for planning approval in 2011. There is no right to build being talked about in the detail of the Bill. Claims to community interest are emphasised, and environmental considerations override all.

The Localism Bill is a legislative reassertion of the 1947 Act, in which development rights are denied to all, but reallocated by Local Authorities in the form of planning approvals. Land owners are being weak. The demographic demand for new housing is politically and economically ineffective, and the need to replace the oldest housing remains unaddressed. Make do with it. Mend it. That's green.

A testing time ahead for house builders

No-one can get around Eric Pickles as Secretary of State for Communities and Local Government, defender of mortgage lenders, to break through the planning system, and to disrupt the housing market by building housing in volume on cheap land.³⁶ That would never be green. Underneath the green ideology, no-one in political or economic power seems to be trying to resolve the housing trilemma within British capitalism.

This resignation seems odd. These are testing times for house builders, following their attempts in the New Labour years to meet the government's modernisation agenda. The biggest had experimented with what were inaccurately called "Modern Methods of Construction" in an effort to more cheaply manufacture housing offsite.

Most MMC advocates and critics alike miss the fact that the construction costs are secondary to the inflated price of developable land within the planning system. Where MMC cost savings have proven illusory the experimental house builders have simply defaulted to building on expensive sites in small numbers.³⁷ Ellis Woodman, editor of *BD magazine*, imagines that site built construction will struggle to achieve the technical ambition of reforms to the Building Regulations.³⁸ He is mistaken. Offsite manufacturing could have quantitative and qualitative productive advantages, through aggregated R&D, but meeting the projected Building Regulations is not hard to do on site even now.

The regulatory process is successfully forcing enough improvement in construction quality and performance for under 140,000 homes a year. More R&D is required for a concerted industrial attempt at what would be an unprecedented 500,000 new and replacement homes a year. However this technological and organisational effort at innovation is secondary to the planning ideology, which claims to protect the community and the environment from the self-interest of land owners. Planning is opposed to people building freely in quantity on a surplus of land. Industrial technological advance is therefore reactive, muted and chaotic, which leads to increases in the cost of construction rather than productive innovations in organisation.

In any case, lowering the cost of new construction hardly helps when the housing market is set at the inflated price of existing homes. The existing housing market can remain inflated because the planning system will not allow cheap land for development to be available to buy in vast quantities everywhere for low cost new house building. That would undermine house prices. Land should be a fraction of the cost of a new house price, with the majority of cost in the construction so that productive efficiencies can be advanced. Not so in Britain.

Requiring more than administrative reform

The Institute of Directors is now calling on the Coalition to think about building on the 90 per cent of land in Britain that stands undeveloped. They say build more on the Green Belt. 'Greater land release could also lead to lower land and house prices and greater affordability', insist the IOD.³⁹ More land release is needed, but the IOD have yet to grasp that the issue is more than simply a volume of land released into the planning system based on the denial of development rights. It is the development rights that the government should give back to land owners. The IOD is not being precise enough.

Hugh Pavletich and Wendell Cox publish as *Demographia*. For the seventh year running they have tracked the strengthening unaffordability of British housing.⁴⁰ They also show the evident polarisation in the housing and employment markets between the South East around London and the North up to Scotland. Yet they offer no way to reconnect house prices with wages. They take the view of the IOD; that more land needs to be released by Local Planning Authorities for development through the planning system to improve planning performance. Pavletich imagines that better educated planners can resolve the British predicament.⁴¹ While operating through the planning system in the South East is particularly hard for house builders, who have to show they are always green, the housing trilemma is beyond planners to solve as professionals.

It is a delusion to think that more administrative reform of the denial of development rights is needed, and a delusion to believe that this predicament does not have an ideological dimension. Planners need to be liberated from the 1947 planning system.

The always green ideology is a comfort blanket to professionals at best unable to plan affordable housing in any volume. Some don't want to try. Professional ineffectuality can be turned into an eco-minded morality. A social dependency on house price inflation, the financial security of a planning system sustaining the high value of building land, and the acceptance of terrible housing stock barely maintained by an unremarkable construction industry, are not the fault of individual planners. Neither are bankers to blame. Saying that sounds exactly like the argument that speculator Warren Buffett made in June 2010, when subpoenaed to testify before the Financial Crisis Inquiry Commission, mandated by President Barack Obama. Buffett said '... when there's a delusion, a mass delusion, you can say everybody is to blame... people were having so much fun... There's plenty of blame to go around. There's no villain.'⁴²

Buffet is annoyingly right, of course, although some people are having more fun than others. It is not that we can't see the housing predicament, but that we are all accepting it as "sustainable". We really only have ourselves to blame if the trilemma becomes more acute, and the green delusion wins. New Labour made the British housing predicament worse. Shapps and Pickles are in government office, but we are all complicit in the predicament, which many want to see as the green virtue of not building. Professionals will only indulge in their eco-community reimagining even more under localism.

Planning gain is a loss

The material fact is that people want house prices to inflate when that means equity. It also means that any new construction can be sold for more. To the satisfaction of almost everyone with a financial stake in the development process, the granting of planning approval on favoured land secures the planning gain negotiated between planners and Chartered Surveyors in the housing development process.⁴³ The design, building, and sales processes are the largely laborious and protracted efforts required to realise that planning gain as a bankable, capital gain.

There are numerous planning approvals granted for housing which are commercially unviable because government has attempted to extract too much planning gain from the development negotiation. The numbers of planning approvals made and processed are falling, and that no doubt suits struggling Local Authority planning departments unable to resource their negotiating role.

It is worth appreciating that house builders hardly benefit from inflated land values. Most of the benefit of planning gain goes to the well advised land owner because competition for developable land with a chance of gaining planning approval is intense. Landowners favoured within the planning system will not sell below prices advised by their Chartered Surveyor unless their private situation is desperate. Landowners can afford to hang on until they secure the price they want. They know they have a scarce commodity guaranteed by the planning system, and objections will be legion from the array of consulted "stakeholders" with an anti-development mindset. The high financial and professional costs of obtaining planning approval are often passed by the landowner to the developer, requiring complex land purchase option agreements, subject to planning.

The planning system is trusted not to identify vast swathes of farm land for potential development.⁴⁴ Nor will approvals be given except on a site by site basis. Government ignores the potential of pattern book based planning approvals, of a kind that would make life easier for the on site builders, but which housing manufacturers minimally need if they are ever to park large numbers of their offsite products on cheap land.⁴⁵ Such a pre-approval system is as unlikely as Pickles freeing land owners to develop.

A testing time ahead for the supply chain

These are also testing times for those who depend on house building. Many house builders have low profit margins of between 10 and 25 per cent of gross development value. Returns on Capital Employed are low. Profit margins down the supply chain are lower still. House builders have squeezed their sub-contractors until they can squeeze their employees no more. These are mean times for the capitalised materials manufacturers who would like to be selling house builders the volumes of construction products they required up to 2007.

The reduction in productive activity has sent many companies in supply chains out of business, making the cost of restructuring new supply chains a necessity. As a result, and compared to previous periods,⁴⁶ innovation in the present construction economy is sluggish to say the least. The need for industrial innovation needs to be reasserted.⁴⁷

Government is into niche market green ideas, where grant funding remains. R&D in practical construction has never been dynamic, but now the house builders are also being asked by government to achieve unprecedented levels of building performance through the Building Regulations. That is requiring a rethink of the supply chain, which is useful for house builders, who can discipline their suppliers while blaming government for attempting to force a Zero Carbon agenda.⁴⁸ Always green disciplines staff too.⁴⁹

It is entirely possible to build in ways to reduce energy consumption in the operation of housing. What is needed more so is a transformation in energy supply,⁵⁰ as James Woudhuysen and Joe Kaplinsky articulate in *Energise*.⁵¹ Of course energy consumption can be defined in terms of carbon emissions, though the connection with climate change is mythic. Why use carbon as the measure when energy will do? Innovation in energy efficient construction is retarded and frustrated at a time when it is hard to make profits from the house building process. There is money to be found in hard won planning approvals. Architects know this, even while they are reducing their staff.

To recognise that employers are being tested is not to repeat the lie that ‘... we’re all in this together’.⁵² That is George Osborne’s mythology from 2009, before becoming the Coalition’s Chancellor of the Exchequer. Clearly employers and employees do not suffer the present economic pain equally, any more than the good times are shared. Osborne’s is the same confidence trick that John Smith attempted in 1992, before New Labour.

It is simply worth recognising the reality that the only people building numbers of homes today are developers working the planning system. Dynamic capitalism is always unfair, but we face a worse predicament in Britain. Construction activity is subdued because the sustained house price inflation assured by the 1947 planning system, necessary to secure the ability of finance capital to earn an annual percentage in the existing housing market of 26 million homes, matters most to the British government.

The problem of control

The price is that Britain builds too slowly, and even poor quality housing is a burden on most household incomes. What are house builders doing about this predicament? Mark Clare is chief executive of Barratt Developments, still Britain’s largest house builder. He is doing all he can to stay in business in these slow, expensive times. ‘We focus on what we can control,’ Clare told Graham Ruddick of *The Telegraph*; ‘I don’t think we can control the mortgage market - although there are things we can do around the edges - so really it is about saying that those in the market to buy a home are those with equity, and they will be looking for a larger family home.’⁵³ Clare is saying that the former volume house builders reluctantly have to become luxury eco-home builders in order to survive, accepting that fewer but larger homes will be built while the housing market inflates again.⁵⁴ He is also saying that the interests of the CML members will have to come before meeting the needs a much bigger potential customer base of frustrated first time buyers locked out of Britain’s planning controlled market.

An environmentalist like Pearman should like the fact that house building is becoming a niche but lucrative green business for the largest capital enterprises. House builders are still optioning and acquiring sites, but in higher value areas where the equity-rich want to buy green approved homes in the right location. The biggest and greenest house builders will be most able to negotiate the complexity and cost of buying the limited amount of land with a good chance of being allocated development rights for their professionally assessed sustainable housing projects.

The instinct of the house building industry is still to promote a commitment to volume house building for first time buyers,⁵⁵ but their developers will be forced to accept the localism that privileges those with housing equity. House builders will factor in dealing with a multiplicity of local planning committee members, planning officers, local opinion, and Third Party environmentalists.⁵⁶ With development regarded at best as a necessary evil, and at worst as environmental pollution, officially sanctioned interference by “stakeholders” is expected to grow. All have different and conflicting planning objectives, but all are intent on controlling the location and character of development.

Those running Britain’s house builders, may have to be content for the time being to come to terms with Local Planning Authorities to remain in business, but they are in retreat from the promise of industrial housing production.⁵⁷ Whether built on site, or offsite. This is certainly evidence of commercial fear,⁵⁸ and shows an unnecessary timidity.⁵⁹ The Coalition might be weak, but why should the house builders be nervous about exercising their ability to build in greater volume? As James Heartfield has observed, ‘... we had Labour against socialism. Now we have a Conservative government shy about capitalism.’⁶⁰ This government will not dare set land owners free to build.

Fear of universal development rights today

Thanks to the early capitalists of the industrial revolution in Britain land began to be seen not so much as a measure of one's feudal status, but as a thing to invest in and make money from. Land was treated as a commodity, and as a factor of production.

The Law of Property Act and the Land Registration Act, both of 1925, were major advances by introducing the concept of "ownership" of land. People could be registered as having "absolute freehold title", which is as close to outright ownership as one can get. Now that all other forms of feudal obligation have been abolished, owners of freehold land technically hold the land of the Crown "in free and common socage".⁶¹

In the brief inter-war period, 1918 to 1938, popular owner occupation flourished, with economically struggling farmers keen to sell their Freehold land to house builders. Land nationalisation was rejected by the wartime Coalition, and Britain innovated the 1947 denial of development rights, allowing land owners to retain betterment from the early 1950s onwards. Today that betterment on the winning of planning approval is known as planning gain. The house builders are in the business of realising planning gain. Now from luxury eco-homes. They have never been arguing for universal development rights.

We face a housing trilemma, or a popular predicament the government is powerless to resolve without serious consequences for British capitalism. The planning law cannot now be changed without potentially destabilising the housing market, against which the £1.2 trillion of mortgage lending is secured. If the house builders have shown no interest in challenging the planning system to the core of legislation, the members of the Council of Mortgage Lenders have an obvious interest in maintaining a shortage of new housing supply. The last thing the CML members want is the inter-war Freehold dynamic again.

Betrayal over housing need

The Town and Country Planning Association and the Campaign for the Protection of Rural England rightly claim to have helped establish the 1947 planning legislation. They guard the denial of development rights on behalf of the community, or the environment. The TCPA and the CPRE are not the enemies of the CML. Yet when John Perry, a Policy Adviser to the Chartered Institute of Housing,⁶² asks how many houses do we need, and will we build them?, he answers '... first "a lot" and second "probably not"'. If we look at the new government's responses to housing needs in some detail, we find large areas of uncertainty about what the effects of its policies will be.'⁶³ That's being polite.

As Perry says, the housing future does not look good if *Estimating Housing Need* is accurate. It appears to be a reliable study that the Coalition is not disputing, which shows that the failure to build has been made politically possible by people accepting poor quality housing. The authors say '... overcrowding has increased significantly, and concealed households will be a particularly important form of need in the coming period. Affordability affects all needs to varying degrees, while specific affordability problems in private renting appear to be much more numerous than better-publicised mortgage difficulties.' The report also makes the point that '... most needs are highest, in both absolute and percentage terms, in London although the size of the margin varies, while growing need pressures are most apparent in the South West and South East.'⁶⁴

How long will Britain live with this housing trilemma? The increasing drag of house price inflation on household incomes, the financialisation of planning intersecting with the securitisation of mortgage finance, and the acceptance of poor quality British housing in short supply will not be sustained indefinitely. The greens will do all they can to make an ideological virtue out of this predicament for an ageing industrial democracy, but the denial of development rights has to end somehow in renewed house building activity.

In his guest introduction to the *Demographia International Housing Affordability Survey: 2011* Joel Kotkin observes that '... the ideal for regions and countries should not just be affordability alone but affordability coupled with economic growth.'⁶⁵ How long will Britain sustain housing unaffordability as a financial opportunity, protected by a weak government that denies the potential productive dynamic in land ownership?

Quite a while, unless a popular movement manages to organise itself, demanding a better quality of domestic life and a busy construction industry. That needs action.

The British collective obsession with inflating house prices must end sometime, ⁶⁶ unless we are to lose all sense of housing primarily as somewhere useful to live. Shapps is not so out of touch with the predicament the British face. He says '... this government absolutely supports people's aspirations to own a home. But we also believe that property should be primarily thought of as a place to be your home.'⁶⁷ However it is not so easy for people to find other ways, except through owner occupation, to support themselves in their old age, to fund the upbringing of children, or to supplement wages.

Painfully ending the housing trilemma

The freedom to build on your own land will deflate the housing market, dramatically in some locations. Of course being free to build does not mean there will be access to the capital to build. Nor does it solve the problem of a lack of wider economic dynamic. Of course politicians and architects are fond of calling for more "self-build". While reliable figures are hard to come by, there is obvious scope for increased "self build. This is not enough. Giving all landowners their Freehold right to build will liberate the commercial construction industry from the burden of inflated land prices, allowing disruptive advances in industrial production. That will painfully end the housing trilemma.

We are no closer to being free to build in 2011 than in 2000, when Martin Pawley helped audacity recognise the 1947 planning law as the main obstacle to advancing housing production in Britain. ⁶⁸ Writing in his long running column in the *Architects' Journal* Pawley was rather surprised, it seems, that the obvious was being ignored:



Martin Pawley

'Nowhere is there any acknowledgement that the predicted need for more building land is more than matched by a tremendous superfluity of agricultural produce, which has left a huge surplus of unused agricultural land. So striking and so irreversible is this situation that – were they allowed to – impoverished farmers, land-strapped greenfield house builders and would-be home owners could solve one another's problems at a stroke.'

'Land without beneficial use is not scarce today. If it cannot be used to build on, what can it be used for?' ⁶⁹

Pawley never got a satisfactory answer of course, least of all from Lord Richard Rogers who had pushed the brownfield development and densification policy adopted by New Labour. In characteristic style Pawley had realised the stupidity of the self-perpetuated predicament, and saw the anti-development green ideology at work.

If Britain faces the house price inflation projected by Savills in the next 10 years there are many home owners dependent on housing equity who will not object. Neither will the house builders object too much as they build a low number of luxury eco-homes, to the undoubted applause of the architectural press. They may enjoy the praise for their greenness. Farmers might subsist as environmentalists. Greens will be sufficiently deluded to imagine there was some point to all this. The City will make a healthy return.

House builders are not content with the planning system, but that is the business they are in. They should do more to challenge the misanthropy of green ideology, of course, but they are going to be more familiar with a simple pro-development argument. The luxury eco-home market has been forced on them.

'Together, we will become a nation of homebuilders', said Shapps unconvincingly during the General Election. ⁷⁰ Despite the claims by the Coalition that it will build more homes than the previous government it is hard not to see localism as an abdication of responsibility by a class of British politicians either unable or reluctant to confront house price inflation, the mortgage security issue, or the need for new and replacement housing. At worst the Coalition contains overtly misanthropic greens, as did New Labour, and they need to be taken up directly.

The green zealots are conspicuous, and need to be confronted by industrialists with a sense of humanity. Now is no time to let them get away with their anti-humanism.

There is however a general acceptance that the political and economic predicament as intractable. That is harder to tackle as a common resignation. It is a sign of our politically disaggregated, green-minded times that the focus is on austerity and curbing consumption, rather than on raising production for a more populous world.⁷¹ The real threat to international industrial democracy is green thinking, because environmentalism is the ideology of capitalism in retreat from production to meet the needs of a growing global population.⁷² We are at an historic moment in planning.

Solly Angel, Adjunct Professor of Urban Planning at New York University says:

'The containment policy of the 1947 Town and Country Planning Act was certainly successful in limiting urban expansion in Britain. It was also successful in ensuring that home values have soared, to the merriment of homeowners and mortgage banks, and much to the chagrin of the increasing number of families who are shut out of the housing market. The 250 New Towns Club seeks to break the stranglehold on urban expansion by sprouting new settlements in the British countryside, in a contemporary synthesis of town and country, vastly increasing the supply of residential land, and thus making both land and housing more affordable. This is certainly both a revolutionary and a welcome change, but not one likely to take hold unless many of you join together to make it a reality.'



www.citiesalliance.org

Know your planning history

The Planning Act of 1909 marked a change in Britain, which denied private land owners their freedom to cram tenants into basement and back-to-back housing. This was a humanist cause for reformist but anti-war socialist John Burns in Edwardian Britain.⁷³ As the excellent Marian Bowley appreciated in *Housing and the State 1919-1944* the Housing and Town Planning, etc., Act of 1919 required Local Authorities to survey the housing needs of residents, and to propose and promote plans to provide the housing needed.⁷⁴ Thereafter successive governments sought to find ways to realise housing production. Land owners, largely limited the social minority of the upper classes and to farmers selling off redundant land, also experimented with ways of delivering.

Owner occupation was easily the most successful inter-war experiment, with a larger middle class gaining development rights in Freehold. That democratisation annoyed many in authority. The 1947 Town and Country Planning Act denied that freedom.

The establishment view was that owner occupied houses with gardens were despoiling the countryside when landowners and developers could build freely. Professionals could be trusted to make good planning decisions, but not the public. Owner occupation was promoted alongside a council house building programme funded from post-war taxation in a "numbers game" at successive General Elections where politicians sought to produce more than their opponents. Old Labour promised the most in 1966:

'Our first priority is houses... We have announced - and we intend to achieve - a Government target of 500,000 houses by 1969/70. After that we shall go on to higher levels still. It can be done - as other nations have shown. It must be done - for bad and inadequate housing is the greatest social evil in Britain today.'⁷⁵

National output had peaked in 1968 at 413,714. Having missed his 1966 election promise the Prime Minister Harold Wilson simply changed the way he presented the housing figures. The Labour Party manifesto in 1970, awkwardly titled *Now Britain's Strong - Let's Make it Great to Live In*, was rather less committal:

'In our first five years we have built 2,000,000 new homes. In their last five years of office the Tories built 1,600,000. Not only have we increased the number, but we have insisted upon marked improvements in housing standards, in both public and private sectors... Home ownership will be further encouraged. For the first time in our history, 50 per cent of the nation's homes are now owner-occupied. We believe that this proportion will rise and should continue to rise.'⁷⁶

Then the economy faltered, and the issue of housing tenure became a matter of political posturing as production declined over time. By 1974 Old Labour had coined the phrase worn out by New Labour, that '... everybody is entitled to a decent home at a price they can afford.'⁷⁷ That is the rhetoric that Labour politicians have relied on ever since.⁷⁸ In the meantime owner occupation has extended to nearly 70 per cent of households, and to working class families, but without the freedom to build. Owner occupation as the majority housing tenure has fallen back recently to a 67 per cent level, but of course still represents a majority denied the freedoms land owners exercised between the wars.

33 per cent of households are in need of forms of rental housing provision, and owner occupation is no panacea. Neither is private rental without problems. As the council house building programme effectively ceased it is the Registered Social Landlords who have inefficiently augmented the stock of private rental housing, latterly by negotiating a share of planning gains from the house builders selling to owner occupiers. The RSLs have also got into dubious shared equity schemes, becoming developers themselves.

This has been a concern, and the subject of much study, largely by people with a partisan interest in tenures. The pathetic level of production is now widely recognised, but in 2010 the government gave up on trying to meet housing need. That is significant, as government is a Liberal Democrat maintained Coalition. New Labour is clueless.

Time to get organised

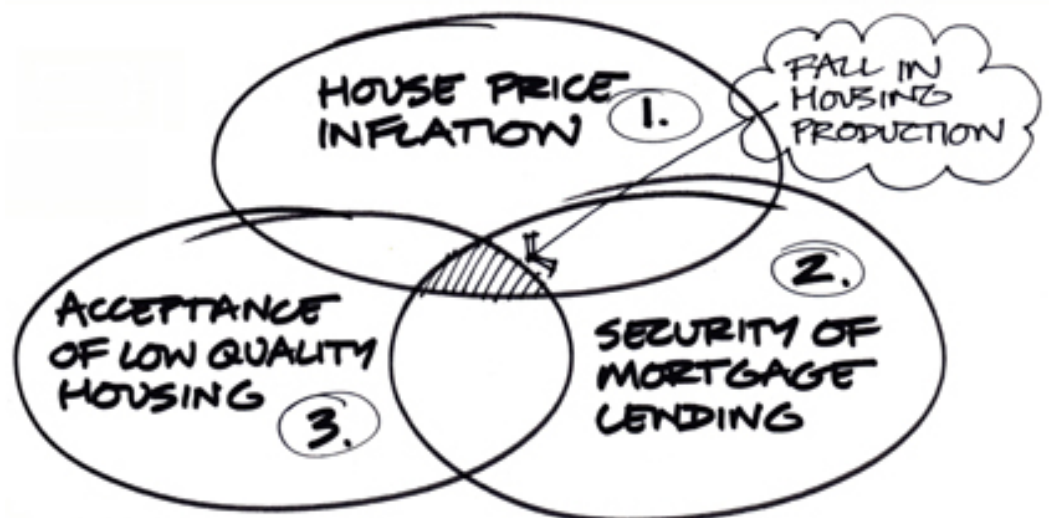
This government denies the freedom to build, but is unable to build any significant supply of housing from tax revenues. It is reliant on extracting planning gain from private developers, whilst favouring landowners who find themselves inside the plans made by Local Authorities. Anyone outside the plan has the development value of their land suppressed, until the plan changes. This is nonsense in 2011. The government has to set landowners, house builders, and the public free to build. To do that they need to take on the objections from The City, and the environmentalists who are increasingly working in green finance markets. The latter requires an attack on green ideology, and the former requires an acceptance that mortgages cannot be secured by runaway house price inflation consequent on the failure, year on year for decades, to build enough homes.

We can realistically assume there are people, and particularly those concerned with the growing pressures of housing need, struggling against the always green eco-fetish, trying to be unconstrained in their thinking when it comes to development.

The members of the HBF are no doubt hoping that the government wakes up to the predicament around falling housing production, but may not be too confident about what might be done about the planning system to allow them to build in volume again.

Meeting each other is necessary if we are to answer the question: Who will organise to better explain and end the housing predicament in low wage industrial Britain?

audacity



- 1-2 £1.2 trillion debt and £2.4 trillion of housing equity in existing homes
- 2-3 26 million existing homes are more important than <140,000 new
- 3-1 Existing stock needs constant refurbishment, but not too much.

The British Housing Trilemma

Listen again

The 250 New Towns club has received cautious endorsements from Kate Henderson, Chief Executive of the TCPA, and from the Housing Minister Grant Shapps on the Radio 4 programme *You and Yours*. Listen again on:

www.bbc.co.uk/programmes/p009xv98

The 250 New Towns Club overview

The 250 New Towns Club aims to identify who will act.⁷⁹ It has proven beyond New Labour to achieve high quality, spacious, affordable housing for all. The Coalition is not even trying. We'll have to organise ourselves to solve this trilemma, whoever we are...

The British predicament consists of a triangulation, characterised as:

- 1) Social dependence on substantial house price inflation in Britain's political economy
- 2) Securitisation of mortgage lending by government through the planning system
- 3) Acceptance of a mass of low quality housing stock by the public and builders alike

We are saying this is a mutually reinforcing trilemma. Between 1) and 2) £1.2 trillion in debt also means £2.4 trillion in housing equity. Maybe equity of £2.8 trillion if the Office for National Statistics figures for 2009 hold.⁸⁰ House price inflation is sought by owner occupiers and the Council of Mortgage Lenders alike. Between 2) and 3) it is clear that The City is far more interested on the trade in the stock of 26 million existing homes than in the 140,000 new homes built in the year 2009 to 2010. If fewer luxury homes are built The City will not care. In fact, The City may provide the customer base. For most people the housing stock is poor quality. That is accepted, because between 3) and 1) the desire for house price inflation is more important than the utility of most housing. The stock is substantially dilapidated, certainly ageing badly with a negligible rate of replacement through demolition, and in need of enough refurbishment to keep it habitable.⁸¹ That stock is increasingly overcrowded as households "Make do and Mend". This mundane repair and extension work is too large a proportion of the British construction industry.

This mutually reinforcing trilemma results in a fall in new housing production. A fall in production that is turned into an environmental virtue. 100 per cent of the fewer new homes have to be "zero carbon" by 2016, so that more of these will be luxury eco-homes being added in small number to the stock of housing in need of extensive upgrade in their building envelope, heating and ventilation systems.



Robert Bruegmann, Professor of Art History, Architecture, and Urban Planning at the University of Illinois at Chicago, and author of *Sprawl: A Compact History*, 2005, says:

'Britain pioneered many of the most important and beneficial planning techniques used around the world. But today, with the planning system so often deployed to fight any change or progress, it is time for some new ideas. This is the goal for the 250 New Towns Club. For the sake of people everywhere, let's hope it is successful.'



www.robertbruegmann.com

It is this volume of laborious, low productivity eco-refurb that is seen as the business opportunity, not productive new house building. The reason, of course, is that the housing market is in the inflation of the existing stock, and the fund of housing equity that most households prefer to living in comfort. Small wonder that those who want to make money from the eco-refurb market are trying to find intrusive ways to financialise the upgrade work from the equity in people's homes. We can't stand by and watch the greens compel domestic refurbishment,⁸² while new house builders retreat to survive.

Environmentalists will be firmly against 250 New Towns, or their equivalent. We need not be literal about 250 locations. We essentially want 500,000 new and replacement homes with 260,000 demolitions, and it doesn't particularly matter if this growth is in towns of 40,000 households, cities of 4,000,000 households, or villages of 400 households.⁸³ In England and Wales around 47,500,000 people live in settlements with a population of over 1,000.⁸⁴ We may say that settlements of 1,000 people might very roughly equate to a 400 household village. The population of England and Wales is 55,000,000,⁸⁵ and so 7,500,000 live in settlements smaller than 1,000 people. There are maybe fewer than 25,000 villages and hamlets in Britain. Another 25,000 villages of 400 households could be added instead of 250 new towns, or the existing villages extended. Equally we could focus on two large cities, with a number of smaller settlements. We will inevitably be designing across brownfield and greenfield sites, with much demolition in one area complementing the new building in another, or making way for it. All that matters is we use the 250 New Towns Club to draw like minded members together in the process of designing a bigger Britain. These designs should be published freely and widely.

The club's work will be derided as "sprawl". We should embrace that, in the same way as Robert Bruegmann has done in his excellent *Sprawl – a compact history*. He has provided us with the insight, credited to Professor Michael Poulton,⁸⁶ that there is an "incumbents' club" to face; 'The members of an incumbents' club who have already achieved a great deal of what they want in the way of urban amenity will naturally fight to stop change that might erode their advantages.'⁸⁷ It is a mistake to think Bruegmann is talking about Nimbys - those demons who keep experts like Finch awake at night. The incumbents' club members are a huge constituency if we think of them as everyone benefiting from house price inflation. In fact, we are all incumbents as owner occupiers. While the 250 New Towns Club can look to the unencumbered for younger members, it is likely that there will be many owner occupiers who can see a better housing future is possible too.

The aims of the 250 New Towns Club

Productivity in production is only half of the issue. Population is the other half of the issue. More people need to be able to afford quality housing, and live securely in their tenure. Greens will disagree, but the 250 New Towns Club is not for them. To respond to the passive green disregard and active misanthropic enthusiasm for the fall in housing production the 250 New Towns Club has articulated three aims,⁸⁸ which are:

- 1) To promote development and growth for a growing population
- 2) To re-establish the universal Right to Build on Freehold land
- 3) To lower the costs of Owner Occupation, so that all tenures cost less

500,000 new and replacement homes a year is our aim. With 260,000 demolitions, that means 240,000 net additions. That is the way to make the housing stock affordable and comfortable for ourselves, and for generations to come. 250 locations building 2000 homes a year for 20 years will do it. A home completed every hour in each of 250 locations on an 8 hour day, 5 days a week, over a 50 week year. It is an unprecedented but entirely possible productive target for Britain as an industrial democracy.

This is an explicitly materialist position, making a clear argument for raising productivity to support a larger population in greater comfort. We are opposed to the miserable green promotion of lower productivity, particularly when combined with the misanthropic calls for population reduction from prominent environmentalists. We oppose immigration controls. We believe in the universal politics of commonality, not the divisive politics of difference. We are not multiculturalists but cosmopolitan internationalists.

We believe in our collective ability to organise a better future - A plan worth having.

Invitation

You are invited to a Saturday club devoted to mapping 250 locations in Britain that might each accommodate a 21st century new town. The club is for everyone who wants to draw, model, or map a place to live. It will be a creative meeting point where enthusiasts connect with experts to discuss where and how we could live in Britain. All are welcome:

- Young people wondering when and where they might buy a house
- Families wanting more living space on a tight budget
- Older households wanting to live somewhere better in retirement
- Architects and engineers with ideas that have not yet obtained planning approval
- Geographers with a sense that landscape changes
- Farmers with land they want to sell for development
- Estate Agents who see that there are too few homes being built
- Mortgage Lenders looking to the future
- Planners with imagination and expertise to offer the public
- House Builders wanting more business
- Contractors with the vision to organise novel projects
- Manufacturers of every kind of Construction Product

Of course rental housing is always needed. Of course we will be fully involved with the construction industry. Above all, the 250 New Towns Club is for would-be First Time Buyers. House prices remain inflated.⁸⁹ As a result the average age of a First Time Buyer in England, acting without financial help from their family, is now 36 and getting older.

Anyway, 80 per cent of First Time Buyers now rely on family money.⁹⁰ Young working people wanting to buy a home of their own can expect to have to wait until early middle age. Many now face living in overcrowded and entirely avoidable domestic conditions.

The club is also for parents wondering where their children will live, or when they will leave the parental home. Not all parents can help finance their children to buy a home.

We understand why most people want what seems to be a contradiction – sustained house price inflation and affordable, comfortable homes. This obsession is not surprising when housing values represent around 60 per cent of the country's net worth.⁹¹ The problem is we can't have both.⁹² We face a predicament. We have to choose to accept poor quality housing, or do something productive to bring about house price deflation.

Why 500,000 homes a year?

Before it was abolished on 28 June 2010 the National Housing and Planning Advice Unit of the department for Communities and Local Government argued that in England alone it is necessary to build between 240,000 and 280,000 new homes a year to satisfy the demand from household growth.⁹³ The needs of Scotland and Wales should not be ignored, although the greatest demand is in England and in the South East in particular.

At least 240,000 new homes should be built every year in Britain to meet population growth. Government household projections easily confirm this, with over 250,000 new households expected to be formed each year in England alone.⁹⁴ More new housing and much more immigration should be encouraged to make Britain a bigger and better place.

Initial Club Organisers

Ian Abley
Tony Pierce
James Stevens

We hope you will volunteer to make the 250 New Towns Club into an effective network

There is much to do to achieve a contemporary synthesis of town and country

In addition if the national housing stock of about 26 million houses and flats is to be renewed over time, we need at least a further 260,000 new homes each year. That is about a 1 per cent annual replacement of the current stock, requiring residential buildings to last an average of 100 years.⁹⁵ These homes are replacements, and assume demolitions to match, allowing existing cities, towns, and villages to be renewed. Many of the 250 New Towns envisaged will involve redevelopments of existing urban and suburban areas. Identifying where demolitions might be concentrated is important too.

A combination of at least 240,000 new and 260,000 replacement houses and flats will go a long way to meeting the housing needs of not only the 1.76 million households on council waiting lists in England alone,⁹⁶ but of all who want to live in Britain.

That is why we say 500,000 homes should be built each year, as a minimum.

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