

# **Social and Affordable Housing**

**Finding a pragmatic response to an urgent societal need**

**A St George's House Consultation**



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## INTRODUCTION

The UK's lack of social and affordable housing profoundly affects the lives of countless people. Almost 1.34 million are on a waiting list for a secure, affordable home. In some areas, families can wait up to 18 years. The ratio of affordable homes per 1,000 adults in England has been consistently falling since 1980 (from 30% to 6% today). The Right to Buy Scheme has sold 2.4 million homes of which 41% are now owned by private landlords. Government figures record 64,000 new affordable homes completed in 2024-25 (of which 12,000 were social rent). The same report concludes that eight times this number were sold through the Right to Buy scheme meaning the net number may well be negative. Many who are in work but on low incomes find it impossible to secure accommodation that might be called decent. The societal and financial cost of this is profound; the impact on those directly involved incalculable.

From Monday 17<sup>th</sup> – Tuesday 18<sup>th</sup> November 2025 a group of experts gathered at St George's House to discuss the issue, with the aim of shaping a pragmatic response to this urgent societal need. Decades of experience – in both the private and public sectors – was pooled under the St George's House protocol (the Chatham House Rule), with participants encouraged to think freely and talk openly.

The following pages present:

- The context: why this matters and how we got here
- The solutions discussed during the gathering – short, medium and long-term
- Ten transformative ideas which emerged, for further exploration

Some of this material pertains to the 'housing crisis' more generally, but since social and affordable housing will be impacted by the wider housing ecosystem, these insights have been included.



# ACTION

## Ten Transformative Ideas

### 1. Housing as critical infrastructure

Like roads and energy networks, decent housing is essential to a functioning society. Reclassifying affordable housing as critical national infrastructure would re-frame its importance, and allow the government to commit further much-needed funds without breaking current fiscal rules.

### 2. State-owned land unlocked

All state-owned land (including NHS, local authority, transport, utilities) should have automatic Deemed Consent for use as affordable housing, along with special measures to assure sustainability, performance and quality.

### 3. The Great Public Land audit

Make a plan to identify all potential state-owned sites for development within an ambitious time-frame – perhaps only a year, to galvanise action. Have them contracted by the end of this parliament.

### 4. Unleashing vacant property

All vacant state-owned property should be available for sale on a lease, subject to restrictions such as strict rent controls and an automatic right of reversion back to the state at the end of the term.

### 5. Beefed-up CPO

A new, more powerful, user-friendly version of Compulsory Purchase Order (CPO) could allow local authorities to take ownership of land which is not being developed, or which is beyond its useful life – and which has been identified as a site of importance when looked at through the lens of critical infrastructure (see above).

### 6. Freedom of data

A new open-source data base of all property ownership would help public bodies (which are currently operating in the semi-dark) to create land use strategies which meet the real needs of the populations they serve.

### 7. A new housing map

Housing needs vary dramatically all over the country, depending on local economic and demographic factors. In recognition of this, housing should be branded and adjusted regionally to meet the needs of the local population.

### 8. Apolitical housing body

Creating a new apolitical organisation would help to insulate a long-term, whole systems strategy on housing from political fluctuations; a National Housing Service of similar importance to the NHS.

### 9. Derisking the costs

Have a fast-track option in the planning system which presumes planning consent for social and affordable housing, along with special measures to assure sustainability, performance and quality, derisking the construction cost curve.

### 10. Separate land use class

Creating a separate land use class for social and affordable housing would address concerns about future Right to Buy-type schemes eating into housing stock. A separate class would ensure it is immutable for all time so that it cannot be used as a stepping stone to private ownership.



## CONTEXT

### Why this matters

Participants agreed that the huge unmet housing need in the UK is felt at an individual, local and national level.

For individuals a lack of decent housing is a major determinant of poor health, with chronic uncertainty and stress impacting on the ability to plan, work and raise a family. Some wondered why we are not more angry that children are dying in this country with 'temporary accommodation' as a contributing factor on their death certificate.

For local services, the impact of unmet housing need is profound: from A&E acting as temporary accommodation because patients cannot be sent to non-existent homes, to NHS workers forced out of the urban environment by rising costs, to local authority balance sheets under severe strain due to a lack of social housing stock, and the obligation to find other suitable options. Many local authorities feel forced into selling housing stock to help balance the books, thus exacerbating the problem.

On a national level, the lack of social and affordable housing undermines the social contract. Many instinctively feel that in a developed nation such as the UK, the provision of secure, decent and affordable housing should be a given: part of the social contract we have come to expect. When so many struggle to access housing, that contract is undermined – with potentially difficult consequences down the line.

## CONTEXT

### How we got here – and why we are stuck

Taking a long view, participants pointed out that the country used to do housing well –from 1946-60s – because the prevailing political climate (and mood of post-war solidarity) meant that people were bold and rewarded for being bold.

In subsequent decades, the decline in social and affordable housing has been marked, with the ratio of affordable homes per 1,000 adults in England consistently falling since 1980, standing at 88 in 2024, an all-time low. The number of social rented homes has declined by a quarter in the same period.

In identifying the causes of this decline, participants cited several different issues such as the Right to Buy scheme, which created a huge shift from public to private property, with social housing stock never replenished. Other causes included the impact of austerity on local authorities, to political timidity. During the course of the discussion on causes of the crisis – and factors perpetuating it now – six overarching themes emerged:

#### 1. Lack of long-term political commitment

Participants felt that social and affordable housing had not been treated with the urgency and boldness required because of the nature of our democracy. When elections are held every five years, it is natural for governments' energies to be pulled towards actions which will bear fruit within the electoral cycle.

Unfortunately, the benefits of building new houses and generating homes may not be felt for years or even decades – beyond the political cycle – which can have the effect of deprioritising this area. The high turnover of housing ministers was mentioned as another issue which underlines the point.



The climate crisis was cited as a comparator to the housing crisis in that they are similarly long-term challenges which are difficult to address and less visible than other short-term crises which dominate the headlines, and thus more likely to be relegated in terms of government priorities.

## **2. Lack of coherence: who owns the problem?**

Another point of view was that it is unclear who is responsible for addressing this problem, and what the role of government in housing is. There was a feeling among participants that even within the housing industry itself a lot of elements are currently siloed, with a lack of professional collaboration – and resources wasted where synergies could have been found.

Some felt that scepticism about collaborating with the private sector blocks progress, with an entrenched distrust about the desire to actually deliver social housing. There was widespread agreement that the disconnect between public and private is damaging.

## **3. Lack of clarity: insufficient data**

Participants worried that there is a presupposition that someone knows where all the vacant land and property is, but the data to support this is not easily accessible. Real estate data is very opaque in the UK compared, for example, to the US.

Some felt that such data is desperately needed to assess whether our ambitions in this area are correct – most notably the Labour government's declared ambition to build 1.5million homes by 2029. They stressed that the outcome of more affordable housing could perhaps be met without building so many new houses. Participants emphasised that there are cheap and underused properties outside of city centres, though a paucity of opportunities in such areas was also noted.

There were concerns that assessments of local need are outdated; for instance, people who have accessed social housing may be in a better position than many others. Others noted the intergenerational inequality where older people have the benefit of being in situ. Participants were worried that social housing entitlement never gets reassessed and gets passed on to family members.

## **4. Lack of usable or accessible land**

The large amounts of land owned by the state – including by the NHS and the Church of England – was discussed, with the sense that opportunities here are not being realised. In terms of usable land for development, local antipathy to development was raised as a major issue, with every resident and citizen now having the power to block a development scheme.

While most citizens agree that social and affordable housing is very important, they don't want it near them – and now small-scale developments can be blocked relatively easily because of environmental reasons.

## **5. Lack of certainty for investment**

Risk in housing is very high, which makes costs high. Developments can take twenty years to realise so it is hard to find long-term investments. Funders sometimes worry that the property will not be full in the future. In addition, the low value of social rents discourages investment. Participants worried that the margins in affordable and social housing are too small.

Cost was particularly a problem for not-for-profits and housing associations. Some worried that this means private equity companies end up owning houses even though – when it comes to creating affordable housing - they are perhaps not the best people to own or manage the housing. This means ownership starts and ends in the wrong place and tenants are compromised.

Participants stressed that cost of housing is not the same as price. Housing prices are currently much higher than the cost to build them. They worried about who benefits from this and why the benefit does not come back to the tenant or the government. However, some pointed out that Homes England do make good returns on capital.



Some considered that the major problem was expectation of rising price of property and need to maximise profit. Participants stressed that artificially driving up land value destroys supply and constant added value during development was not helpful. Another problem in this is that it is possible to sit on land without building anything and still make money.

Ability to access capital is a problem, especially for land-rich institutions like the NHS. Adequacy of resources in general was a problem, since participants argued that developers need to access a significant amount of capital which is difficult to access.

Some suggested that public sector funding runs on models that are not high enough quality, which increases the viability gap. Another problem was the rigidity of policy on financing different tenure mixes. Others felt that the subsidy gap is problematic since the cost of building affordable and social housing is not the same as the subsidy paid.

## **6. Lack of dexterity in planning**

Planning was considered a key barrier, with a number of common problems cited. Some considered the consultation process too convoluted, lengthy and expensive. Another view was that the tools to make the planning system work are there, but are not used properly. Still others felt that the constant reform of the planning system was not helping the situation.

There was a discussion about viability challenges, especially in relation to site mitigation due to things like flood risk, which allows developers to produce only a small percentage of social housing. Others suggested that viability is just the latest in a set of problems invented by developers to avoid building social and affordable housing.

Other concerns discussed included the fact that major infrastructure projects are in the same queue for planning committees as loft extensions; that building across boundaries is particularly difficult; and that due to these issues and more, a large amount of money is spent on planning consultancy.



# LOOKING AHEAD

## Long-, medium- and short-term solutions

Some of the suggestions set out below require major reform, systems change and the establishment of new bodies; others are possible to implement within the current framework. All have been included to give a sense of the breadth of the discussion, and to provoke further thought.

### 1. Vision

The idea of developing a vision was widely endorsed by the group. It is very difficult to achieve anything on a national challenge such as this without an explicitly stated common goal, and without inspiring stakeholders to take action. It was hoped, particularly, that a common goal might help unite public and private sector forces to make progress. There were many ideas about what the vision should do:

- Locate the housing issue within a wider societal vision for the UK: a country that offers everyone the opportunity to thrive and make something of themselves
- Create a sense of societal commitment to this challenge, reinforcing the vital importance of decent housing to people's life chances, and thus framing housing as a fundamental right
- Contain clear targets and metrics for success
- Allude to the hard-headed rationale for house building; namely savings in healthcare, crime and justice budgets since these services would be less burdened when more people are in secure and decent accommodation

Broadly, participants felt that the vision must be framed as a collective, country-wide effort, and kept simple and high-level so that people can interpret it differently according to their priorities. Some considered positive branding such as 'People's Housing' or 'British Homes'. Another idea was to tie the name to the local area, such as 'Yorkshire Homes', fitting in with the devolution agenda.

As for who owns and promotes the vision, this was up for debate: the group gathered; the government; stakeholders in the construction industry; an apolitical housing body (see below), or a combination of them all.

### 2. Exploring nationalisation

There was a big conversation during the consultation about the possibility of nationalising the housing sector, with fairly high numbers of participants in support of the general idea. They wanted to bring back public housing that is built, owned, and managed by the public sector. It was argued that the impact of nationalisation would carry through several parliaments so would ensure something gets started. They argued that we are at the point where we need a radical shift.

It was stressed that the biggest landowner in this country is the state and the state also has the biggest set of accounts and the most leverage to finance housing development. Some participants felt that the need for housing could only be met by big, bold state moves. They argued that the entire housing system is not working and so a government-centred solution is needed. The state should be empowered to make decisions and use the power, which participants stressed it *does* have, to make a difference.

One suggested route to nationalisation was buying up the stocks of major house builders so that the government would have a 51% stake. It was suggested that this would pay for itself. Others felt a 25% stake might be enough. It was stressed that nationalisation was not just about control



but about getting returns rather than simply bailing companies out. Some argued that before giving public land to developers the state should own them to ensure that private companies do not get access to land without benefit to the taxpayer. Some suggested that twenty-year contracts would give the state money back.

Others wanted to bring back council housing. Some considered this 'nationalisation-lite' and a route towards full nationalisation. Housing Associations were suggested as another route because they are already backed by the government.

It should be noted that not all participants were keen on the idea of nationalisation. Some felt that the government does not have capacity or in-house expertise to control housing – and that even the process of nationalisation itself would be an enormous political challenge. In addition, some pointed out that there just isn't the possibility of a massive investment in housing to nationalise it.

### 3. Establishing an apolitical body

It was felt that an apolitical guiding hand would be needed to oversee a long-term, whole systems strategy on housing which is insulated as far as possible from political fluctuations.

Some pointed to the example of cross-party consensus for the NHS and suggested a National Housing Service to be of similar importance to the NHS. Another example of an independent, respected body which stands apart from electoral politics is the Bank of England. The new body could perhaps be an independent housing board with democratic representation (but the majority of members being property professionals).

Some participants suggested that a brand-new body might not be needed; instead existing bodies such as Homes England and the Greater London Authority could be depoliticised. There was even a suggestion that Homes England and some trade membership bodies could be formally put together, perhaps through making Homes England chair of a body that could commission the trade groups, like the National Housing Federation.

There was discussion on how such a body might work with Local Authorities, with a need to define when an LA must step aside to let external help come in. While Local Authorities can provide context and information, but implementations can be done by the private sector, including SMEs.

The new or repurposed body could perhaps have control of public land (see unlocking land section).

### 4. Shaping a national strategy

The most important task for the apolitical body would be to shape a national strategy that is immune from policy change every five years. It could focus on housing from a strategic level – and could perhaps even have control of public land (see unlocking land section).

In terms of timelines, some argued that this strategy should be longer than 25 years; others even suggested 25-50 years.

In working on a long-term national strategy, an apolitical body would have the scope and perspective to consider vital questions that are frequently sacrificed to short-term policymaking, such as:

- **How to transform the construction skills ecosystem?**

Participants confirmed that is a struggle to recruit, train, and retain people in the construction sector, with the average age of workers on construction sites 50 years old. There were many suggestions for addressing this, such as: longer contracts (up to 20 years) to encourage companies to invest in their staff; and the introduction of industrial policy to create a vertically integrated industrial complex driving scale and skills development. On the issue of the need for specialised skills in local authorities, it was



suggested that individuals from the private sector could be seconded to councils and the civil service. The local authority could set rules and controls while contracting private expertise.

- **How to build communities, not just homes?**

Pride and quality of place in new or regenerated developments has often been overlooked, with little thought given about how it is to live there. Participants argued that homes should be embedded in communities. It was stressed that a mixed community – neither rich nor poor – is essential to an area's success. Some suggested a broader definition of affordable to create a more mixed community.
- **How to deal with housing within policies about net zero?**

If we carry on producing homes in the way we do at the moment we will go over the country's carbon budget just through building homes. The two policies don't align and participants considered this very challenging. Creating affordable, safe, climate-resilient homes will take a lot of innovation. While waiting for this, many suggested that fixing buildings rather than building new ones is what we need to do; bringing homes back from a state of disrepair. Some suggested that there is a lot of building stock that could be repurposed. Another suggestion was to positively reward developers for exceeding climate targets and offer the community an incentive for getting on board too.
- **How can housing be distributed more equitably?**

One suggestion was to have social housing entitlement assessed like the NHS at point of need. Some wanted rent and tenure to be reassessed regularly, including moving people out of social housing if they no longer need it. Some felt that social housing should only be for people who can't live in market rent housing. Others disagreed with this position.
- **How can we change the perception of renting?**

Participants were concerned that there is a UK obsession with home ownership, positioning renting as 'second class'. They felt that a mentality shift is needed. To help effect that shift several ideas were floated, from developers being encouraged to build primarily to rent, to the creation of innovative financial products such as peppercorn sales with leases for the lifetime of the occupant, which would then revert to the Local Authority (or which could be sold back to the council early). Some wanted greater ease to flip houses into shared tenures or affordable rents, which is something housing associations can do when the market is slow. It was not considered a good solution but a way to buy time. The ability to change rent could also help housing associations. Currently they cannot increase rent but can sell the stock to a private landlord, which is a problem.

## 5. Building the data

There was widespread agreement that long-term planning on all the fronts detailed above has to happen on the solid foundation of accurate data. Participants wanted coherent data that an independent body would understand and know how to use. They suggested developing a coherent data baseline for a needs assessment. They suggested that the government should mandate what baseline they want to use and other people would be able to produce it. Some pointed out that the technology already exists to do this, including AI. However, there was a worry that AI might not yet be effective enough for this. For example, some argued that AI struggles to distinguish between types of land use.

Another suggestion was to produce an audit of all existing property in one place, including information on how much the property is being used. AI could be used to gather this information



together in one place. Ordinance survey data could be included as well as most recent utility bill date. Participants argued that this already exists but is collected across many different places.

Participants suggested using data to determine need more clearly and what range of options can be offered. They argued that land and land use data should be integrated with other data about jobs, skills and health to inform need.

## 6. Unlocking land

Participants suggested greater utilisation of public land to accelerate construction. This includes the sprawling estates owned by the NHS, which do not represent the most efficient use of land. Some thought of this as 'our land' or 'the people's land', stressing the need to ensure the returns from public land are not concentrated in private hands. One suggestion was to make a plan to identify all potential sites for development within a year and have them contracted by the end of this parliament.

In terms of private land, many felt that we should think about sites that are not being developed and are being intentionally sat on. Some suggested that all vacant properties should be considered for sales and that decision-making on this should be accelerated. Others suggested sales stipulating that housing should be built.

Another suggestion was to have someone who can compulsorily purchase land for affordable and social housing (see Apolitical Guiding Body). Some stressed that this should all be used for social housing to avoid private companies using them to make profit. However, others warned the group not to underestimate the will of landowners to fight against compulsory purchase orders (CPO) and worried that lawyers would be the biggest winners out of CPO use.

## 7. Innovating on finance

Some suggested acquiring land at agricultural values not commercial values. Cheap land value changes the dynamics of what can be achieved. They felt that the price of land should be based on existing use value, which will make a big difference and radically change the price of land. Some wanted the government to unlock land value so that the end value of development is reduced as much as possible, rather than the developers benefitting. Some considered that land pricing and acquisition costs could be a game changer for new towns in particular and would hit the affordability question up front.

Others suggested creating a definition of what development would be acceptable on the site to constrain land price. They wanted to professionalise the process of building so that planners can no longer suggest that they can get different numbers of homes out of the same area. Another suggestion was to have a separate land use class with a lower land value for affordable housing (see Accelerating Planning). Others suggested a land value reset for social and affordable housing. Another option was to create a different construct of viability, which would include understanding of capital and revenue impact.

Others suggested that since the government owns a lot of land it could be put into housing for free as a government equity scheme. They suggested giving the people who live there shared equity in part ownership of the place. This would make a significant saving for the end purchaser because of increasing cost of land over development time. Others suggested paying fees in partnership with local authorities where the local authority retains the land and makes money on the long-term housing assets. They suggested it is better to work with local authorities than buy up assets they are desperate to get rid of. The local authority can put in the land for free and work with the developer who will raise development finance. Another suggestion was to do cost-benefit analysis on the whole local authority to find out what funding is needed (see Benefits outside Housing). Some argued that council tax should be recycled from richer councils to smaller councils.



Some participants argued for the need to switch from revenue funding to capital funding. Some thought the government should be more involved in providing capital. However, others pointed out that the fiscal envelope is very tight at the moment and asked what a credible plan that works within the current fiscal rules might be. Some suggested reforming taxation of existing land and property and even reintroducing the bedroom tax without a cliff edge. Others felt that there isn't enough money for everyone so suggested prioritising long-term decisions over short.

Nevertheless, others suggested that the government's fiscal rules have an element of choice to them and could be changed. However, it was argued that data is needed to challenge the fiscal rules. Another suggestion was that the government could fund housing with debt capital to create a circular loop. This would need a mechanism for delivery partners to have access to long-term debt finance. It would reflect the anticipated removal of social costs related to poor quality housing. Some participants argued that the government can fund itself more effectively than the private sector and has the lowest cost of capital and should use this as a lever. While the private sector can only recognise social housing through a subsidy, the Treasury can see it through cost saving in other departments. Others pointed out that the government can work off balance sheet and did this in the COVID pandemic.

Others asked where the private sector could support with resourcing. They discussed access to private capital. Some felt that the government should not be the final provider of capital for affordable housing. They suggested that the government should set the vision but pass the funding on to reduce risk. They considered that in the UK housing is primarily down to the private sector.

Another suggestion was a sharing system between government and private capital. However, a clearer idea of how this would work is needed as the private sector would need certainty about what the government would do. Some suggested the state would need to make a decision about what it wants from its participation in the investment and set the market accordingly. Another suggestion was that private companies could come in as creditors rather than owning the stock, because companies like pension providers are not good owners, even though pension divestment is currently a good funding opportunity. Security in investment for the private sector would be provided because if the government owns a significant part of the housing they could be sure they would not mess with it. The government would retain the equity and give a discount to the people who move in.

Another suggestion was to create a Bank of England style body for housing with its own balance sheet (See Establishing an apolitical body). This balance sheet will determine what affordable housing can be built. It would have a new build category and a regeneration category.

Some argued simply for diversifying investment models. Housing Grants were suggested as an example of more creative funding. Infrastructure funding should access public and private capital to achieve a step up in quantity and pace of delivery of social and affordable housing.

Participants stressed the need to have something coherent for investors so that they can allocate capital with confidence in what will come through the system. Investors need stable policy so that they know what they are investing in. However, stability and predictability of product is also important. Others argued that a trigger to stimulate investment in housing is needed. Some suggested establishing test beds related to funding incentives, to find a clear output and the incentives to do it.

Others suggested economies of scale to drive down costs. Giving the private sector long-term (e.g. 30 years) of work would help. Dependence on volatile markets incentivises short-term profit. Longer contracts allow shares to be revalued so companies can plan in the longer term, which will change the way private companies operate. Their risk will be reduced. However, participants stressed that the value of the lower risk should revert back to the state and people.



Others wanted to take the cyclical nature out of private sector sales, where housebuilders are currently building fewer houses because their houses are less affordable. They wanted to reduce dependency on interest rates. One suggestion here was making profits contingent on good performance in such a way that would overcome reliance on profit in the housing market.

## 8. Accelerating Planning

Participants had numerous ideas about how the planning system could be changed to speed up the building of social and affordable homes while preserving necessary safeguards. These included:

- Using the full breadth of the planning system so that in some cases decisions can be about *how* something can happen, with the decision that it *will* happen already taken
- Having a fast track option with presumption of planning consent for social and affordable housing, derisking the construction cost curve
- Avoiding stopping approvals in the interim while regulations are updated
- Creating a separate land use class for social and affordable housing, immutable for all time so that it cannot be used as a stepping stone to private ownership
- Giving priority access to publicly owned land for development of social housing
- Having an automatic presumption that vacant properties in city and town centres are to be used for affordable housing for young people
- Including environmental criteria in consent to development
- Allowing planners to set environmental targets but not how they will be achieved, so that developers can make use of innovations in future, when the homes are completed
- Accelerating the planning process for carbon conscious planning, perhaps by defining a form of environmental housing that could be agreed upon by major housebuilders and taken through planning quickly
- Having model answers available for planning applications (such as for a particular height of building), making the application faster as developers would not be starting from scratch and would also know whether something is likely to be possible or not
- Having a toolkit of things that you need to do to succeed in a planning application, which might include model answers, information on what is likely to be pass criteria such as lighting and best practice templates – these might even suggest what would produce a default 'yes'
- Having aggregated planning applications for smaller sites to spread development requirements across multiple small sites



## CONCLUSION

While many different perspectives were aired, participants shared a belief that the chronic shortage of social and affordable housing is not some immutable problem beyond human control – “like an asteroid heading for earth”, as one put it. Participants agreed that with boldness, imagination and long-term commitment, it *can* be addressed – albeit over a long timeframe. There was also optimism that more short-term yet impactful changes can be made.

Beyond the specific ideas raised in discussion and presented in this paper, the gathering at St George's House demonstrated a willingness for unlikely partners to come together to address this issue, motivated by a deep concern about the short and long-term impacts of the housing crisis. In both the public and private sectors there is genuine enthusiasm about working together, and a strong hope that radical ideas in this space will be welcomed. The stakes are too high for the status quo to continue.

Given the complicated nature of the issue, there is hope for a future consultation at which some of these ideas could be further developed with input from new voices.



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## **Appendix 2. The original context paper on which the conference was based.**

[Social-Affordable-Housing-context-paper.pdf](#)

## **Appendix 3. Programme of the discussion and topic headings.**

[Final-Programme.pdf](#)



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