

# A BLUEPRINT to tackle the affordable housing crisis



**DCN**  
DISTRICT COUNCILS' NETWORK

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## Introduction

**The lack of good-quality affordable and social housing is one of the country's most pressing challenges. Finding a suitable, affordable home is increasingly difficult for families across the country.**

The solutions exist - what's needed now is a clear plan and the commitment to deliver them. The 164 district councils across England have real potential to play a central role in driving transformative change. With greater support, resources and powers, we could dramatically accelerate our proven track record of delivering affordable homes.

This report outlines how district councils can accelerate affordable housing delivery across England. We focus on four priorities:

- 1. Increasing the supply of council-owned homes**
- 2. Increasing the wider supply of affordable homes**
- 3. Optimising the planning system for affordable housing**
- 4. Making better use of existing homes**

As England's most localised principal authorities, we know our communities and what they need best. This report shows how, with the right government backing, we can deliver more affordable homes and the better health, social and economic outcomes they will bring for our communities.

**This is more than a blueprint; it's an urgent call to action.**



## Foreword by Cllr Hannah Dalton

DCN Housing Spokesperson and Leader of Epsom and Ewell Borough Council



**In our district areas, the housing crisis affects people every single day. It's the teaching assistants and nurses who can't afford to live where they work. It's young people watching their communities become unaffordable, and older residents trapped in houses too big for them to manage.**

The scale is devastating. District social housing waiting lists alone could fill a city the size of Manchester. Families are spending half their income on rent. Council budgets are buckling under the cost of temporary accommodation. From coastal towns to rural villages, our communities are being hollowed out by a housing system that simply isn't working.

District councils can tackle this crisis head-on. We know exactly what needs to be done because we're on the ground, working with developers, talking to housing associations, understanding what our communities truly need. We've got the in-depth local

knowledge. We've got the relationships. We've got the drive to deliver. What we don't have are the powers and resources to get the job done.

This blueprint, drawn from the experience of councils and experts across England, sets out practical solutions to deliver more good quality, genuinely affordable homes. Working together - government, district councils, housing providers and developers - we can ensure everyone has access to a home they can truly afford, creating places where families thrive, and communities grow for the benefit of all of society.

**We're ready to deliver. This blueprint shows how.**

## Key terms used in this report

- Housing Revenue Account (HRA):** A ring-fenced council account that manages social housing finances, keeping rental income separate from other council money to ensure it is reinvested in housing.
- Social rent:** Housing provided by councils or housing associations at around 50-60% of market rates, set using a national formula.
- Affordable rent:** Housing provided at up to 80% of market rates - higher than social rent but below market prices.
- Right to Buy:** The policy giving council tenants the right to purchase their homes at a significant discount.
- Section 106 agreements:** Legal agreements requiring developers to provide affordable housing as part of new developments.
- Viability assessments:** Financial evaluations used by developers to demonstrate whether providing affordable housing would make their development unprofitable.
- Registered providers:** Organisations (usually housing associations) legally registered to provide social housing.
- Temporary accommodation:** Emergency housing provided to homeless households while they wait for permanent homes.
- Affordable Homes Programme:** A government funding scheme that provides grants to housing providers to support the delivery of affordable housing across England, aiming to increase the supply of homes for rent and ownership at below-market rates.
- Permitted Development Rights:** Planning rules that allow certain building projects, like converting offices into housing, to go ahead without needing full planning permission and without the usual obligations to provide affordable housing and infrastructure.

**DCN**  
DISTRICT COUNCILS' NETWORK

### About us

The District Councils' Network (DCN) is a cross-party network that brings together 169 district and unitary councils across England. Our member councils serve over 21 million people in cathedral cities, new towns, rural areas, and coastal communities across 59% of the country.

As the local authorities with the statutory responsibility for housing and planning in these areas, our councils shape their local places and deliver the services that residents and businesses rely on every day.

DCN provides a single voice for district councils and champions their vital work in building strong, sustainable communities.

# The scale of the challenge: Why we must act now

England faces significant housing challenges that need addressing now. The evidence shows:

## 1. Decline in social housing stock:

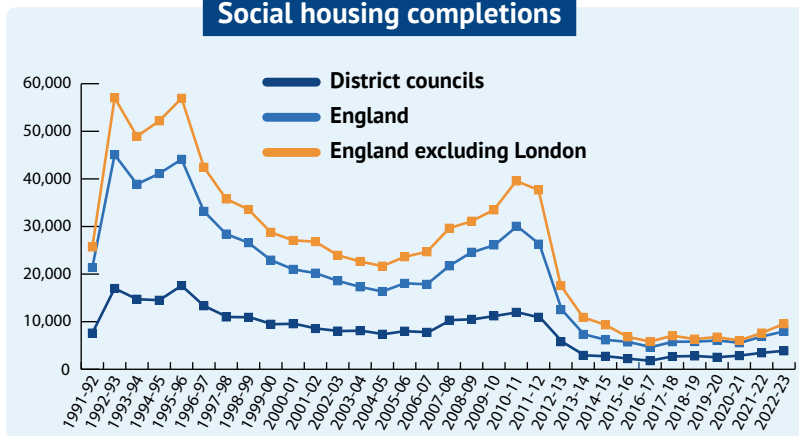
From 1946 to 1980, social housing completions averaged **126,000** homes per year nationwide.<sup>1</sup> Since then, the supply of new social homes has fallen sharply during a period when population has grown by **23%**.

In 2023/24, social housing completions reached just **9,866** homes - less than **8%** of the historical average.<sup>2</sup>

In district council areas, social housing completions were as high as **16,584** in 1995/96<sup>3</sup>, but fell as low as **1,801** in 2016/17.<sup>4</sup>

Right to Buy (RTB) has compounded this issue. **10,560** council homes were sold under RTB in district areas between 2018/19 and 2022/23, with a **74%** replacement rate.<sup>5</sup>

Social housing completions



## 2. Private Rented Sector (PRS) limitations:

The PRS houses **19%** of households and faces severe affordability issues. Landlords increased rents by **9%** in the year to July 2023, the highest growth rate since 2016.

Alarmingly, one in five PRS tenants now spend half of their pay on rent, while just over one in 10 are spending **60%** of their pay on rent.<sup>6</sup>

Additionally, over one-fifth of PRS homes fall short of the Decent Homes Standard - the national minimum quality requirements covering basics like heating, safety and facilities. Nearly two-thirds in district areas have energy efficiency ratings below EPC C, further exacerbating affordability challenges.<sup>7</sup>

## 3. Housing Revenue Account (HRA) financial pressures:

District council HRAs face severe financial challenges, hindering new home construction. Below-inflation social rent increases over a long period have combined with rising costs and additional requirements

to create a **£2.2 billion** budget “black hole” for stockholding councils across England by 2028.<sup>8</sup>

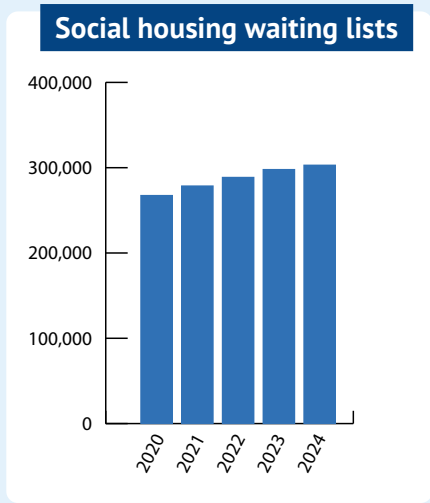
District councils face an average **10%** gap in their HRA budgets heading into

2025-26.<sup>9</sup> These pressures are forcing significant budget cuts, with one council reducing its new build budget from **£8m** to **£2m** annually by 2028-29,<sup>10</sup> severely limiting the delivery of much-needed social housing.



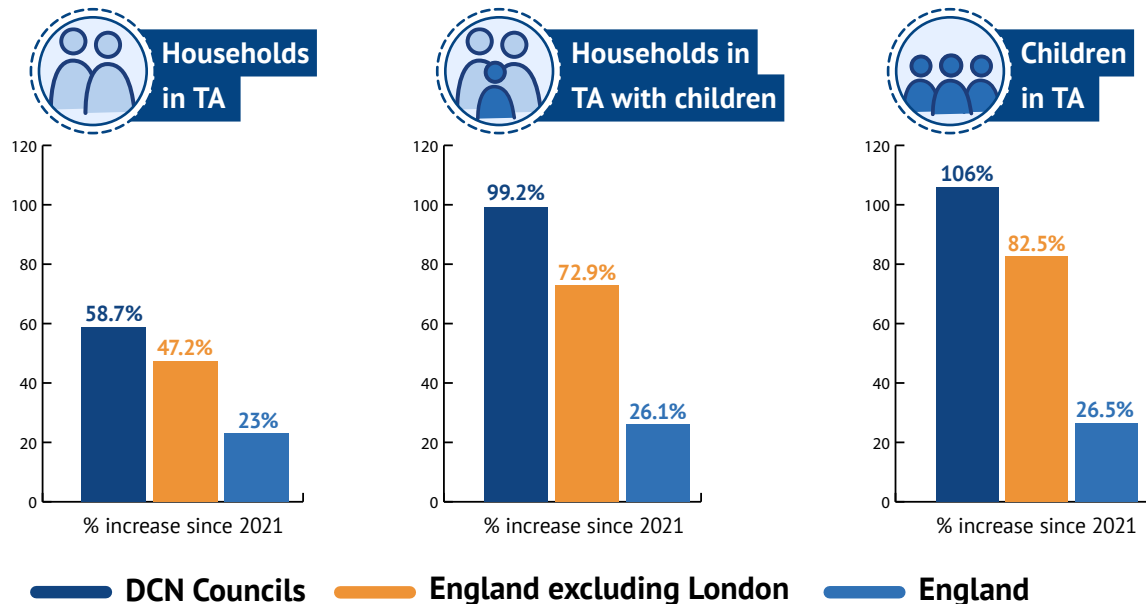
#### 4. Demand outpacing supply:

Social housing waiting lists in district areas have swollen to **303,000** households - comparable to the population of Manchester – in need of an affordable home. This represents a **13%** increase from 2020 to 2024.<sup>11</sup>



#### 5. Temporary accommodation (TA) crisis:

Over the three years since March 2021, district councils have seen a **59%** increase in households and a **99%** increase in families with children needing temporary accommodation,<sup>12</sup> reflecting severe affordability pressures and instability in the private rented sector.



Total district council spending on temporary accommodation has skyrocketed by more than **200%** in just five years.<sup>13</sup> Some councils spend over a third of their entire budget on this crisis intervention.<sup>14</sup>

## 6. Viability in rural areas:

Using Shelter and the Campaign to Protect Rural England's research in rural areas, we can estimate how viability assessments reduce affordable housing delivery.

While rural authorities required an average of **34%** affordable housing on new developments, viability assessments typically reduced this to just **18%**.<sup>15</sup>

Applied to the **52,100** homes built in district areas last year,<sup>16</sup> this suggests viability assessments could be reducing affordable housing from around **17,714** to **9,378** homes - a potential loss of over **8,300** affordable homes in rural areas in a single year. This indicates the significant impact viability assessments have on countryside affordable housing delivery.

## 7. Economic and health impacts:

Poor housing generates substantial costs across society. The health effects of substandard housing cost the NHS **£1.4 billion** annually<sup>17</sup>, while homelessness services cost **£6.5 billion** per year.<sup>18</sup>

Housing conditions directly reduce worker productivity by affecting educational outcomes and people's ability to access jobs that match their skills, with high housing costs forcing longer commutes or preventing relocation for better employment.

By investing **£5 billion** annually in social and affordable housing, we could save **£1.5 billion** yearly through reduced homelessness and healthcare costs while enabling **72,000** additional social homes and strengthening local economies<sup>19</sup>.

**These interconnected issues demonstrate that tackling the housing crisis is not just about bricks and mortar; it's about building the foundation of stable, healthy, and prosperous communities.**





## District councils' track record and capability in affordable housing delivery

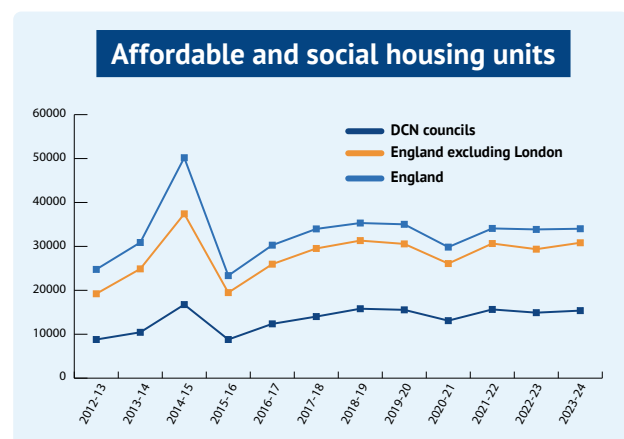
**District councils are well placed to play a leading role in the expansion of affordable and social housing in England. As the most localised tier of government, we combine deep community knowledge with strategic housing and planning powers.**

Historic data shows the only periods where England achieved over 300,000 new homes annually were when local authorities built more than 100,000 homes themselves<sup>20</sup> - clear evidence that meeting housing needs at scale requires robust council building programmes alongside private sector delivery.

### District councils:

-  Identify specific local housing needs and opportunities at a neighbourhood level.
-  Work directly with communities to build support for development.
-  Partner effectively with local developers, housing associations and landowners.
-  Target interventions to address distinct local market conditions and challenges.
-  Integrate housing delivery with wider local services and infrastructure.
-  Move quickly and flexibly to seize development opportunities.

Our track record demonstrates this capability. Districts currently own and manage 390,000 social homes - 25% of all council-owned social housing in England.<sup>21</sup> Our areas consistently deliver a high proportion of new affordable homes, with 41% of all social and affordable homes in England built in district areas in 2022/23.<sup>22</sup> We have also achieved better outcomes in replacing Right to Buy sales than the national average, with a 74% replacement rate over the past five years compared to the national rate of 51%.<sup>23</sup>



This combination of local expertise, strategic powers and proven delivery makes district councils the ideal partners to drive the transformative increase in affordable housing that England needs. The reforms outlined in this blueprint would unlock our full potential to accelerate delivery while ensuring new homes meet distinct local needs and create sustainable communities.

## The Government's ambition for affordable housing

**We strongly welcome the Government's focus on social housing delivery and the significant package of measures announced in the Autumn Budget 2024. The £500 million top-up to the Affordable Homes Programme, commitment to a new 5-year rent settlement, and reforms to Right to Buy represent important first steps in addressing the housing crisis.**

We also welcome the introduction of the Renters' Rights Bill which will implement many of the reforms DCN has long advocated for improving the private rented sector (PRS), including strengthening tenant protections and enhancing local authority enforcement powers. Improving conditions in the PRS will reduce pressure on social and affordable housing waiting lists.

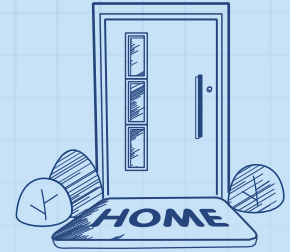
The recent "Securing the Future of Council Housing" report, led by Southwark Council and supported by over 100 stock-holding councils, sets out important solutions for councils with Housing Revenue Accounts (HRAs).

To build on this momentum and deliver the transformation needed, this blueprint sets out how district councils can play their full part in tackling the national housing crisis.

It complements other work by examining the distinct challenges and opportunities for district councils, including those that do not own council housing stock. It sets out how to empower district councils to maximise their contribution to affordable housing delivery.

District councils face specific delivery challenges, often operating in areas with acute affordability pressures but without the scale, resources or existing housing infrastructure of larger authorities. Almost half of district councils have HRAs, with an average size of 5,000 homes.<sup>24</sup> Other district councils play a crucial role in enabling and facilitating affordable housing delivery through planning, partnerships and strategic leadership.





## Our proposal: A blueprint for change

This report outlines a comprehensive set of recommendations to enable district councils to fulfil their potential in increasing the supply of affordable and social housing and improving existing social homes. Our proposals are structured around four key areas:

1. Increasing the supply of council-owned homes
2. Increasing the wider supply of affordable homes
3. Optimising the planning system for affordable housing
4. Making better use of existing homes

This report sets out a clear, actionable plan to tackle this challenge head-on, placing district councils at the heart of the solution. By empowering us with the tools, resources, and freedoms we need, we can unlock a new era of house building, creating homes and communities that will stand the test of time.

**The potential impact for district areas is striking. Take just three of our proposals: we could unlock up to 88,000 additional council homes in district areas by changing the HRA threshold.<sup>25</sup> By reforming viability assessments in district council areas, we could boost affordable housing from 18% to 34% on new developments - delivering an extra 8,300 homes each year. And by giving district councils stronger powers to tackle empty homes, we could bring 8,688 properties back into use at a minimal fraction of new-build costs<sup>26</sup>.**

These recommendations offer a practical route to delivering thousands more affordable homes in district areas, providing real support for families and communities struggling with the housing crisis.

This blueprint also directly advances three of the Government's national missions:

### Mission 1: Kickstart economic growth

Our proposals will drive local economic growth by unlocking housing construction, creating jobs, and enabling more people to live affordably near employment opportunities. The reforms outlined would help deliver the commitment to build 1.5 million new homes, including through expanded council house building and planning reform.

### Mission 4: Break down barriers to opportunity

Access to stable, affordable housing is fundamental to social mobility and life chances. Our blueprint would help ensure housing costs don't hold people back, supporting the Government's mission to break down barriers to opportunity and ensure there is "no class ceiling on ambitions."

### Mission 5: Build an NHS fit for the future

Poor housing conditions directly impact public health, costing the NHS £1.4 billion annually. Our recommendations to improve housing standards, tackle fuel poverty through better insulation, and provide stable homes will support the Government's mission to improve public health outcomes and ensure people live well for longer.

Through these reforms, district councils can help deliver these national priorities while building the affordable homes our communities desperately need.

## Our recommendations at a glance

1

### 1. Increase the supply of council-owned homes

- 🏠 Raise the threshold at which councils must create a Housing Revenue Account – a separate management system for their council-owned housing - from 199 to 999 homes. This would free smaller councils from bureaucratic, complex accounting requirements and unlock potential for 88,000 new council properties.<sup>27</sup>
- 🏠 Give councils a legally protected 10-year guarantee of their rental income so they can confidently plan and fund new council housing without financial risk.
- 🏠 Reform Right to Buy to better protect social housing stock: introduce a 'Right to Pause' mechanism allowing councils to temporarily suspend sales in areas where social housing waiting lists are critically high and strengthen protections for new council homes to prevent their rapid loss to the private sector.
- 🏠 Allow councils to freely combine different housing funding streams that are currently restricted to specific uses. This flexibility would enable councils to pool resources more effectively and unlock additional investment for social housing projects that currently stall due to rigid funding rules.

2

### 2. Increase the wider supply of affordable homes

- 🏠 Create a national scheme to support housing associations in taking on affordable homes in smaller developments, which are currently overlooked due to high management costs, to ensure no potential housing sites are left unused.
- 🏠 Make it simpler and quicker for councils to set up housing companies with private partners by providing ready-made legal documents and simpler paperwork. Currently, these partnerships often stall because the process is too complex and time-consuming.
- 🏠 Give councils more time to use government funding for building affordable homes. Current fixed deadlines do not reflect how long it takes to find land, get planning permission and build, causing many projects to be abandoned.
- 🏠 Introduce higher grant rates for energy-efficient developments, as current funding levels do not sufficiently support the construction of more environmentally sustainable social homes.



### 3

#### 3. Optimise the planning system for affordable housing

- 🏠 Review financial assessments of developments throughout construction, not just at the planning stage, to ensure more affordable homes are delivered if projected profits rise.
- 🏠 Close permitted development rights loopholes (legal exceptions that allow buildings to be converted into homes without typical planning restrictions) that allow developers to avoid providing affordable housing.
- 🏠 Get developers to contribute more from land value gains, with higher rates for higher-value sites, ensuring community benefit from increased land values.
- 🏠 Develop nationally standardised Section 106 templates to eliminate variability and reduce legal costs while maintaining local flexibility. This will help cut through complex planning barriers and speed up affordable housing delivery.

### 4

#### 4. Make better use of existing homes

- 🏠 Reinstate the Empty Homes Programme with enhanced powers and funding so councils can bring more empty homes back into use.
- 🏠 Implement stronger controls on holiday lets through registration and planning to prevent removal of potential long-term housing from local markets.
- 🏠 Create a digital platform to help social housing tenants to downsize, matching tenants to appropriately sized accommodation and freeing up larger homes for families.
- 🏠 Support council-managed letting agencies offering deposit guarantees and rent assurance, bridging the gap between private landlords and families on housing waiting lists.

# 1

## Chapter 1. Increasing the supply of council-owned homes

This chapter examines how district councils can deliver more council housing. It proposes changes to funding and rules to help councils overcome the barriers to providing homes for social rent. District councils already manage a quarter of all council housing in England and have a strong track record, replacing

sold homes at a better rate than the national average. By reforming these systems, district councils could restart large-scale homebuilding programmes to provide the social housing our communities need.

### Current situation

- 🏠 Council housing stock has fallen dramatically from **5 million** homes in 1980 to **1.6 million today**.<sup>28</sup>
- 🏠 Research for the National Housing Federation in 2021 estimated there were around **1.6 million** households with unmet housing need that would be best met through social renting.<sup>29</sup>
- 🏠 Before 2011, most new affordable homes delivered were homes for social rent – but by 2023/24, this had fallen to **16%**.<sup>30</sup>
- 🏠 The number of council-owned homes has decreased by **62%** since the end of the 1980s, primarily due to Right to Buy sales and restrictions on councils building new homes.<sup>31</sup>
- 🏠 In 2022/23, **10,896** council homes were sold under Right to Buy nationally, while only **3,447** replacements were started or acquired.<sup>32</sup>
- 🏠 Research shows Right to Buy has disproportionately impacted rural communities, where sales have outpaced new affordable housing delivery, contributing to rural areas having just **8%** affordable housing compared to **20%** in urban areas.<sup>33</sup>

### Recommendations

#### 1. Removing HRA barriers to council housing delivery

The Housing Revenue Account (HRA) is a ring-fenced account which keeps rental income separate from the rest of a council's funding to ensure it is reinvested in housing. Councils can own a maximum of 199 council homes before they are required to establish an HRA, which entails setting up a series of complex and costly financial arrangements.

For smaller councils, an HRA involves disproportionate administrative burden and expense - including separate accounting systems, specialised staff, and complex regulatory compliance, which could make extra homes unviable. This means councils that could potentially deliver many more homes for their communities are effectively capped at 199 council homes.

- 1.1 Raise the HRA threshold from 199 homes to 999 homes to enable more councils to deliver social housing without the disproportionate costs of establishing an HRA.



**This simple technical change could unlock significant delivery potential. Currently, 88 district councils operate below the HRA threshold, limited to owning no more than 199 homes each. Raising the threshold to 999 homes could enable these authorities to deliver up to 80,000 additional council homes before needing to open an HRA.<sup>34</sup>**

- 1.2 Reform financial regulations to allow non-HRA councils to access the same funding streams as HRA authorities, including Homes England grants and reduced Public Works Loan Board (PWLB) loan rates, to build and acquire new social housing. This would remove the current two-tier system that disadvantages councils with small stocks of council housing.
- 1.3 Create a proportionate regulatory and administrative regime for council landlords with fewer than 1,000 homes, with simplified accounting frameworks, streamlined reporting requirements and a focus on essential safety and quality standards while removing unnecessary bureaucratic burdens.
- 1.4 Establish a government-backed support scheme to support small and rural councils to re-open HRAs when they approach the HRA threshold (currently 199 homes).

## 2. Right to Buy

- 2.1 Introduce a “Right to Pause” mechanism, allowing councils to suspend Right to Buy sales during acute housing pressures or when housing waiting lists exceed a certain threshold relative to available stock.

- 2.2 Exempt new build social housing from Right to Buy or establish a “cost floor” period of 30 years for newly built council homes, preventing them from being sold for less than their inflation-adjusted construction cost.
- 2.3 Introduce a legal covenant on all Right to Buy sales requiring owners to obtain local authority consent before renting out the property privately.
- 2.4 Create a national database tracking Right to Buy sales and resales to enable councils to monitor stock levels and trigger RTB pauses when needed.
- 2.5 Allow local authorities to reject RTB applications for larger family homes where there are significant local shortages.
- 2.6 Remove the 10-year time limit on the requirement to offer RTB properties back to social landlords when resold, making this a permanent obligation.

## 3. Funding for social homes

- 3.1 Implement guaranteed 10-year rent settlements for social housing with legal protection against early changes and compensation if changes are unavoidable, providing councils with the financial stability and predictability needed to plan and deliver large-scale, long-term housing projects.
- 3.2 Allow full flexibility to combine all affordable housing funding streams (including Affordable Homes Programme, Right to Buy receipts, retrofit funding, and section 106 monies) to maximise investment in social housing.

- 3.3 Conduct a comprehensive review of the 2012 Housing Revenue Account (HRA) debt settlement – in which £13 billion of debt was shifted from central to local government to make council housing self-sustaining. Update debt levels to reflect current economic realities and challenges, ensuring councils can effectively manage and invest in housing stock.
- 3.4 For any local authority that has not completed rent convergence, allow rent setting flexibility to complete the process.
- 3.5 Reduce the new PWLB borrowing costs for council housing to the previous rate of 0.15% above borrowing costs.
- 3.6 Reform PWLB borrowing rules to allow councils to refinance historic high-interest housing debt without financial penalties, freeing up resources for investment in new and existing homes.
- 3.7 Extend the new burdens doctrine to council housing so that when the Government adds requirements that increase costs for council landlords, it must provide the necessary funding, preventing local councils from bearing unexpected financial burdens.

### Case study

#### **Nuneaton & Bedworth Borough Council: housing innovation**

Nuneaton & Bedworth developed a successful mixed approach to delivery by combining £1.2m annual investment in new construction with £0.85m for strategic acquisitions, while exploring modern methods of construction through private sector partnerships.

The council blended multiple funding streams including HRA headroom, Homes England grants and RTB receipts to maintain momentum despite policy constraints. This innovative approach demonstrates councils' potential for creative solutions and why the reforms in this blueprint are needed to scale up successful local initiatives.

### Case study

#### **Derbyshire Dales District Council: return to housing delivery**

After transferring its housing stock in 2002, Derbyshire Dales returned to housing delivery in 2020 through an innovative partnership with Nottingham Community Housing Association, which provides development expertise and manages day-to-day operations including repairs and rent collection.

By combining market acquisitions, Section 106 purchases and new builds, the council is delivering 50 social rent homes across multiple sites and secured £2m in government funding for refugee housing. While demonstrating what's possible within current constraints, raising the HRA threshold would enable the council to expand its programme, allowing it to deliver homes more efficiently at a greater scale.

# 2

## Chapter 2. Increasing the wider supply of affordable homes

This chapter examines how we can increase the wider supply of affordable homes through collaboration between councils, housing associations and developers. It looks at reforms to funding, regulations and partnerships that could boost delivery across all

providers. With changes to make building more viable and partnerships more effective, we could significantly increase the supply of affordable housing to meet local needs.

### Current situation

- 🏠 Significant funding constraints exist across the housing sector. **82%** of district councils identify funding as their main barrier to delivery, and housing associations face similar pressures. In a recent survey, providers' top three concerns were inflation (67%), construction costs (60%) and interest rates (43%), with a third reporting funding shortfalls of **11-25%** on schemes.<sup>35</sup>
- 🏠 These financial pressures have led to a **22%** drop in new affordable homes being developed, as providers divert money toward existing stock - with repairs and maintenance spending increasing by **£1.5bn** since 2018.<sup>36</sup>

- 🏠 Many small rural sites with promised affordable homes stand empty. Housing providers find them difficult to take on, leaving local communities without much needed housing.
- 🏠 Over **1.2 million** homes granted planning permission in England and Wales since 2015 - including a sizable proportion intended to be affordable - remain unbuilt, equating to over one-third of approved homes during this period.<sup>37</sup>



## Recommendations

### 1. Funding and finance

- 1.1 Launch a national initiative to support housing associations to take on smaller Section 106 sites that currently remain empty.
- 1.2 Extend the scope of the Local Authority Housing Fund beyond its current limits to meet wider housing needs.
- 1.3 Provide enhanced social housing grant funding for supported housing and independent living developments to cover higher build costs.

### 2. Regulatory changes

- 2.1 Streamline the establishment and operation of Local Housing Companies (private companies set up and owned by councils) and Joint Ventures (partnerships between councils and private businesses or housing associations). With 55% of councils operating LHCs and 34% using JVs<sup>38</sup>, these delivery models are vital for affordable homes. However, complex procurement processes, set-up costs of £20,000-£30,000<sup>39</sup>, and a diminishing pool of private sector partners create significant barriers. Reform should:

- a) Provide template legal and governance documents to speed up set-up process.
- b) Clarify 'control' requirements for wholly owned companies, balancing accountability with operational freedom.
- c) Offer guidance on alternative structures to wholly owned models where appropriate.
- d) Simplify reporting requirements while maintaining transparency.

e) Allow greater flexibility in the use of Right to Buy receipts and grant funding within Joint Ventures.

- 2.2 Review and simplify the criteria for smaller providers to become Registered Providers (RPs). The current complex registration process creates significant barriers for community-led housing groups, preventing them from accessing funding and delivering innovative, locally-tailored affordable housing solutions.
- 2.3 Create a specific regulatory framework for community-led housing initiatives, reducing barriers to entry and supporting the growth of this sector.

### 3. Affordable Homes Programme

The Affordable Homes Programme (AHP) is government's main way of funding affordable housing in England. With £11.5 billion available between 2021-2026, it helps councils and housing associations build new affordable homes through capital grants. While this funding through Homes England is crucial, changes could help maximise affordable housing delivery. Reform should:

- 3.1 Increase the flexibility of the Affordable Homes Programme (AHP) and other Homes England funding streams, ensuring capital grant can be spent on acquiring, retrofitting and refurbishing existing stock, or on replacing homes that have come to the end of their useful life.
- 3.2 Revise AHP completion deadlines to provide more realistic timeframes for project delivery.
- 3.3 Introduce enhanced grant rates for developments meeting Passivhaus or equivalent energy efficiency standards.

- 3.4 Establish higher grant rates for regeneration projects within the AHP to support complex site developments.
- 3.5 Remove the 'net additional homes' requirement that reduces the amount of Homes England/Affordable Homes Programme funding unless there is a net increase in housing stock.
- 3.6 Create a challenging site fund within the AHP to provide one-off grants for building on sites with abnormal circumstances, such as contaminated land or flood risk areas, that may otherwise not be viable.
- 3.7 Extend the current Affordable Homes Programme delivery deadline to March 2027 and ensure future programmes overlap, enabling providers to better plan and deliver complex developments while maintaining momentum.
- 3.8 Release details of future Affordable Homes Programme funding and requirements before the current programme ends to prevent development gaps and enable effective transition planning.

### Case study

#### **Wealden District Council: partnerships unlock record delivery**

The council brought its dedicated housing development team and major planning application team together with developers, planning consultants and housing providers, to deliver 1,281 affordable homes in just five years - outpacing the rest of their county combined.

Regular engagement through Developers East Sussex and its Registered Provider Forum, alongside informal channels, helped build relationships and overcome obstacles.

This coordinated approach, backed by commitment to delivery and flexibility when needed, demonstrates how districts can transform affordable housing delivery through effective partnership working.

### Case study

#### **South Hams District Council: community housing initiative**

South Hams launched an innovative Housing Offer programme providing funding and practical support to help communities deliver affordable housing projects.

The scheme supports groups at all stages - from communities just starting to explore options through to established community land trusts with sites identified - while engaging landowners interested in affordable housing.

The council's role is to back local knowledge with practical support to help communities build the homes they need.

# 3

## Chapter 3. Optimising the planning system for affordable housing

This chapter examines how to reform planning policy to secure more affordable housing. Current planning rules often block rather than enable development. As Local Planning Authorities, district councils are well placed to improve this system. Changes to the planning framework, the way

land value is captured, and council powers could transform how we deliver affordable homes. These reforms would reshape the planning system to do what it should: help provide the homes our communities need.

### Current situation

- 🏠 Research by Shelter shows developers used viability assessments to reduce affordable housing delivery by 48% across eight rural councils in just one year.<sup>40</sup>
- 🏠 Office-to-residential permitted development rights – without any obligation to provide affordable housing – have resulted in the loss of more than 18,000 potential affordable homes.<sup>41</sup>
- 🏠 Local authority planning and development services have seen a 35.7% reduction in spending since 2010/11<sup>42</sup>, with 84% of district councils suffering recruitment and retention issues in their planning departments.<sup>43</sup>
- 🏠 Over 1.2 million homes granted planning permission in England and Wales since 2015 – including a significant proportion intended to be affordable – remain unbuilt, equating to over one-third of approved homes during this period.<sup>44</sup>

### Recommendations

#### 1. Viability assessments

Viability assessments are financial calculations that determine if a development can be profitable while meeting affordable housing requirements. These assessments create an incentive for developers to overpay for land, knowing they can later reduce their obligations – leading to inflated land prices and fewer affordable homes.

- 1.1 Require viability reassessments of large, multi-phase building projects over time to secure more affordable homes if they become more profitable.
- 1.2 Require standardised methodology and data sources for viability assessments, including:
  - a) Use of Building Cost Information Service (BCIS) as standard for construction costs.
  - b) Standardised approach to land valuation prioritising social value over speculative values.
- 1.3 Implement an independent third-party expert system for viability assessments, appointed by the local authority but paid by the developer.



**Reforming the viability process as we recommend could dramatically increase affordable housing delivery in rural areas. Research by Shelter and CPRE found that where viability assessments were used in rural authorities, delivery of affordable homes was reduced from policy requirements of 34% to just 18%. To understand the potential impact of our recommended reforms, we applied these percentages to last year's completion figures. Of the 52,100 homes built in district areas, a reformed viability system delivering 34% rather than 18% affordable housing could mean around 17,714 affordable homes instead of 9,378 - an additional 8,300 affordable homes annually. While this is an illustrative projection, it demonstrates the significant opportunity viability reform presents to boost affordable housing delivery in the countryside.**

## 2. Land value and acquisition

- 2.1 Require developers to provide evidence of land acquisition costs in viability assessments to prevent inflated land values from reducing affordable housing contributions.
- 2.2 Close loopholes that allow inflated hope value (the additional value of land based on speculation about future planning permission) costs in compulsory purchase situations, ensuring fair land acquisition for affordable housing projects.
- 2.3 Cap 'hope value' for compulsory purchase, allowing councils to borrow against the value uplift between CPO price and sales values to fund infrastructure, higher environmental standards, place-making and affordable housing.

- 2.4 Implement policies to ensure land value uplift remains tied to the provision of infrastructure in the specific development location, benefiting local communities directly.
- 2.5 Reform and streamline compulsory purchase powers to enable local authorities to acquire stalled sites.
- 2.6 Secure additional landowner contributions from new development to deliver affordable housing and infrastructure for local communities. Landowner contributions should be set at 10-20% on land values up to £1 million, 20% on land values £1 - £5 million, 45% above £5 million.

## 3. Section 106 agreements

- 3.1 Grant local authorities' complete flexibility in using commuted sums (payments made by developers instead of building affordable housing on their sites) for affordable housing, removing all existing restrictions to maximise local impact.
- 3.2 Develop nationally standardised Section 106 templates, eliminating variability and reducing legal costs while maintaining local flexibility where needed.

## 4. Land use

- 4.1 Reform the Use Classes Order to create a specific use class for social housing, allowing strategic allocations in Local Plans.
- 4.2 Require greater involvement of infrastructure providers in housing development, bringing alignment of infrastructure provision with local development timelines to prevent delays, increased costs, reduced viability, and strain on existing infrastructure that can impact affordable housing delivery.

- 4.3 Make DEFRA's Rural Housing Enabler funding permanent to support advisors who help unlock more Rural Exception Sites, which allow affordable housing to be built on land where normal market housing would not be permitted, providing a vital route to deliver affordable homes in villages.

### 5. Design and quality standards

- 5.1 Require Registered Provider involvement from the outset of developments exceeding 10 units to ensure homes meet design and quality standards, reducing the risk of empty Section 106 properties that no provider will take on.
- 5.2 Make the National Described Space Standards and M4(2) accessible and adaptable dwellings (homes built to meet the needs of most people, including older and disabled residents) the mandatory minimum requirement for all new affordable homes, including permitted development conversions.
- 5.3 Establish standardised assessment methods for M4(3) wheelchair user dwellings to ensure adequate provision based on local needs.
- 5.4 Encourage and incentivise adaptable design features in new homes (including level access, wider doorways, lift space and strengthened walls) to create 'lifetime homes' that can meet changing needs and reduce future modification costs.

### 6. Permitted Development Rights

- 6.1 Remove or significantly restrict permitted development rights to ensure all developments contribute to the delivery of affordable homes and meet local planning standards.
- 6.2 Apply affordable housing requirements to office conversions through the Section 106 process.
- 6.3 Set minimum design and space standards for permitted development to guarantee quality homes.

#### Case study

##### Harborough District Council: Viability challenge

Despite being one of England's most affluent districts, Harborough's experience shows why viability reform is urgent.

Between 2011-2018, viability assessments reduced affordable housing delivery from a 30-40% policy target to just 16%.

While the council has responded by training officers in viability assessment and establishing expert procurement frameworks, this case shows that even relatively well-resourced councils in strong market areas struggle to secure policy-compliant affordable housing under current rules.

## Case study

### South Cambridgeshire District Council: Rural exception sites policy

South Cambridgeshire's experience demonstrates how well-designed national planning policies can empower district council delivery.

The council's rural exception sites policy successfully delivers 200-300 affordable homes annually by requiring 100% affordable housing provision with strong local connection criteria.

The Heselton Way development exemplifies this approach, providing 39 affordable homes (28 for rent, 11 shared ownership) through effective council-provider partnership.

This success shows that when national planning frameworks provide clear, workable policies, district councils can consistently deliver significant affordable housing that meets local needs.





## Chapter 4. Increasing the supply of council-owned homes

This chapter examines how we can make better use of our existing housing stock. It sets out reforms to tackle rising private rents and short-term lets, bring empty homes back into use, and protect affordable housing. While building new

homes is essential, making better use of the homes we already have is crucial to meeting local needs.

### Current situation

The private rented sector (PRS) in England faces significant affordability challenges:

- 🏠 Private rents in England rose by 9% in the year to February 2024 - the highest annual increase since records began in 2015.<sup>45</sup>
- 🏠 Private renters spend on average 33% of their income on rent, rising to 36% in the South East.<sup>46</sup>
- 🏠 Among the 40% of private renters with the lowest incomes, seven in ten spend more than 30% of their income on rent - well above the standard threshold for affordability.<sup>47</sup>
- 🏠 Around 676,000 homes in England are empty, with 261,000 being empty for over six months.<sup>48</sup>
- 🏠 An estimated 257,000 properties were available for short-term let in England in 2022, with 70% being entire properties that could otherwise provide permanent homes.<sup>49</sup>
- 🏠 In coastal areas of England and Wales, entire property short-term listings on Airbnb increased by over 50% between 2019 and 2022, reaching 1 in every 67 properties by May 2022.<sup>50</sup>

### Recommendations

#### 1. Tenants' rights and the private rented sector (PRS)

- 1.1 Immediately review the Local Housing Allowance rate (which determines and limits how much housing benefit private renters can receive) to ensure it covers at least the 30th percentile of market rents in all areas and commit to annual uprating.
- 1.2 Establish an integrated private rental sector framework combining mandatory landlord registration, a specialised housing court for faster dispute resolution, and a government-backed tenant deposit loan scheme.
- 1.3 Establish a fund for local authorities to create council-managed letting agencies, offering affordable fees for landlords, guaranteed rent schemes, and support services for vulnerable tenants.

#### 2. Increased powers for local authorities

- 2.2 Reinstate and expand the successful 2010-2015 national Empty Homes Programme, which returned 9,000 long-term empty properties to use, with enhanced compulsory purchase powers and dedicated funding for councils.

- 2.3 Legislate to allow councils to compulsorily purchase long-term empty properties at below market value and convert them into social housing or lease to homeless households.
- 2.4 Grant councils' additional powers to regulate Houses in Multiple Occupation (shared houses where multiple people live) through mandatory registration and occupancy monitoring.

**If councils had enhanced compulsory purchase order powers and funding to bring just 10% of long-term empty homes back into use as affordable housing in district areas, this could deliver 8,688 homes at a fraction of new build costs. With empty home renovation averaging £25,000 per property<sup>51</sup> compared to £250,000 for new build<sup>52</sup>, this approach could deliver the same number of homes for £217 million instead of £2.17 billion - a saving of £1.95 billion while also improving local neighbourhoods and reducing blight from vacant properties.**

### 3. Encourage downsizing to free up family homes

- 3.1 Create a new national digital platform that matches under-occupying social tenants with suitable smaller properties across all providers and areas, overcoming current barriers between different landlords and regions.
- 3.2 Boost Discretionary Housing Payment funding with a dedicated downsizing support allocation, enabling councils to provide comprehensive practical support packages including moving costs, decorating allowances and white goods replacement where needed.

- 3.3 Create a national downsizing incentive scheme offering £1,000 per bedroom released when social housing tenants move to smaller properties.
- 3.4 Introduce tax incentives for homeowners who let rooms to tenants in housing need, increasing housing capacity within existing stock and reducing pressure on local housing markets.

### 4. Regulating short-term lets

A short-term let (STL) is a residential property rented out for less than six months. The rise of online platforms has led to widespread conversion of residential homes into tourist accommodation, particularly in coastal and urban areas. This reduces housing options for local residents, drives up prices, and can hollow out communities where large numbers of properties switch from residential to holiday use.

- 4.1 Grant councils the power to implement zoning restrictions in high-pressure housing areas like town centres, tourist hotspots and coastal communities, including the ability to enforce rental day limits.
- 4.2 Prevent the conversion of council or affordable housing to STLs through enhanced enforcement powers.
- 4.3 Implement a mandatory National Registration Scheme, operated by councils, for all STL properties.
- 4.4 Introduce a new planning use class for STLs, requiring planning permission for any change from residential use.
- 4.5 Reform the taxation of STLs by bringing properties fully into business rates regime and enabling local authority levy powers, reducing current tax advantages.

## 5. Financial incentives

- 5.1 Reduce VAT rates on property refurbishments to encourage the reuse of existing buildings and support affordable housing delivery in urban areas, promoting sustainable development.

### Case study

#### Stroud District Council: empty homes success

Stroud District Council tackles empty homes through the innovative approach of providing renovation loans and charging more council tax on vacant properties.

The programme offers interest-free loans of £15,000 while using higher tax rates to push owners to act.

This balanced approach of help and enforcement shows how councils can bring empty homes back into use.

### Case study

#### Berlin: short-term let regulation

After Berlin introduced strict regulations on short-term lets in 2016, including mandatory permits and fines up to €100,000, the city's district governments collectively returned almost 8,000 apartments to the residential market within a year.

In one district alone, 1,568 dwellings were identified as short-term lets and restored to housing use<sup>53</sup>.

This demonstrates both the scale of impact that effective regulation can have and why stronger powers are needed for councils to properly enforce restrictions on holiday lets.

## Conclusion: a call for transformative action

The recommendations in this blueprint would unlock significant delivery potential across multiple fronts. Three recommendations alone demonstrate this transformative potential and could deliver at least 100,000 new affordable homes: raising the HRA threshold to 999 homes could enable up to 88,000 additional council homes from currently

constrained districts; viability reform in district areas could secure 34% rather than 18% affordable housing on new developments - delivering an additional 8,300 affordable homes annually; and enhanced powers to tackle empty homes could bring 8,688 properties back into affordable use at 10% of new-build costs in district areas alone.



Combined with our wider recommendations on increasing council-owned homes, boosting affordable housing supply, optimising the planning system, and making better use of existing homes, these reforms would transform affordable housing delivery to meet local needs and create sustainable communities. As the tier of government closest to our communities, districts understand local housing needs, market conditions and development opportunities better than any other body.

Small changes won't solve our housing crisis. We need joined-up action from everyone involved:

### **Government needs to:**

- 🏠 Work with councils on the changes outlined in this report.
- 🏠 Fund councils properly to deliver more affordable homes.
- 🏠 Make long-term plans that put affordable housing first.

### **Housing providers and developers should:**

- 🏠 Make affordability central to every project.
- 🏠 Team up with councils to use our local knowledge.
- 🏠 Try new ways to meet different housing needs.

### **Housing organisations and experts can:**

- 🏠 Back these proposals with evidence.
- 🏠 Help make the case for change.
- 🏠 Support councils in making these plans work.

### **Councils will:**

- 🏠 Leverage our deep local knowledge to identify specific housing needs.
- 🏠 Drive innovative housing solutions tailored to our communities.
- 🏠 Forge strong partnerships to maximise our housing delivery potential.
- 🏠 Develop strategic approaches to unlock new housing opportunities.
- 🏠 Champion community-led housing initiatives.
- 🏠 Work creatively to overcome barriers to affordable housing delivery.

**The proposals in this report give councils the tools to tackle our housing challenges head-on. Working together, we can make sure everyone has access to a decent, affordable home.**



## Methodology: A collaborative approach

This report draws on the expertise of district councils and housing organisations across England. We held four roundtable discussions to shape our recommendations, focusing on:

### 1. Prevention

### 2. Increasing supply within the Housing Revenue Account

### 3. Increasing supply outside the Housing Revenue Account

### 4. Planning reform

These roundtables provided a forum for sharing insights, debating ideas, and forging consensus on the most effective solutions to address our housing challenges. The recommendations presented here represent our collective voice - what we, as a community of housing professionals and local government leaders, believe needs to happen to address the housing challenges facing the country.



**BLUEPRINT**



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