

Joint submission to APPG for Council Housing Inquiry from the Chartered Institute of Housing and Crisis *December 2023*

The Chartered Institute of Housing and Crisis are delighted to respond to the All-Party Parliamentary Group (APPG)'s inquiry into current and future demands for council homes.

About the Chartered Institute of Housing (CIH)

The Chartered Institute of Housing (CIH) is the independent voice for housing and the home of professional standards. Our goal is simple – to provide housing professionals and their organisations with the advice, support and knowledge they need. CIH is a registered charity and not-for-profit organisation so the money we make is put back into the organisation and funds the activities we carry out to support the housing sector. We have a diverse membership of people who work in the public and private sectors, in 20 countries on five continents across the world. Further information is available at: www.cih.org.

About Crisis

Crisis is the national charity for people facing homelessness. We know that homelessness is not inevitable, and we know that together, we can end it. Crisis is dedicated to ending homelessness by delivering life-changing services and campaigning for change.

Every year we work directly with thousands of people experiencing homelessness across England, Scotland and Wales. We provide vital help so people can rebuild their lives and are supported out of homelessness for good. We use research to find out how best to improve our services, and to find wider solutions to end homelessness for good.

Key points

- Recent governments have rightly recognised that both council and housing association capacity to deliver new social housing must be maximised. But the reforms delivered to date to help achieve this do not go far enough. More radical change backed by a substantial growth in investment will be needed if council and housing association housebuilding is to deliver the 90,000 additional homes for social rent required each year.
- CIH and Crisis urge national Government to demonstrate its ambition to significantly increase the number of new social rent homes built by both councils and housing associations by putting in place a long-term plan capable of meeting the scale of need nationally. This should include:
 - A strategic overview of the extent to which all available sources of funding can play a part in delivery, with increased government grant targeted at the areas where it can have most impact.
 - Modelling the extent and cost of works needed to make council housing (and housing association) stock fully compliant with modern requirements of energy efficiency, safety and dwelling conditions and a clear plan for how the costs can be met from landlords' resources (financed through rent and debt) and government subsidy.

How important is council housing in addressing local/general housing need?

Historically, council housing has played a central role in meeting housing need across England, and after a period of sustained growth in the 1950s and 1960s, was home to 29 per cent of the population by 1979. From this period onwards, the relative importance of council housing has declined, a consequence initially of the loss of homes through the Right to Buy and a parallel reduction in the scale of new council house building, compounded subsequently by the effect of large-scale transfers of the ownership of council homes, which passed into the housing association sector. As a consequence, the number of council homes decreased steadily through the 1980s, 90s and 00s. While 5 million households lived in council homes in 1981, this had reduced to 1.7 million by 2012. By 2022 the number had fallen still further to 1.5 million, with council homes making up just 6.3 per cent of the total housing stock.

The steady decline in council house building since the 1970s has left the sector with much reduced capacity to respond to today's housing crisis.¹ A range of historic factors contributed to this decline:²

- Between 1979 and 1997 substantial receipts from Right to Buy were 'siphoned off' by central Government and, to the extent that they were reinvested in housing, spent primarily on the renovation of older owner-occupied housing and following the 1988 Housing Act, new housing association building part funded by private finance.
- Between 1997 and 2010 national government initially focused investment on the renovation of council housing stock which faced a £20 billion backlog of disrepair. When investment did once again flow into social house building, this was focused primarily on housing associations whose access to private finance limited the impact of the National Affordable Housing Programme on public sector borrowing.
- While the Localism Act 2011 introduced a new 'self-financing' regime for council housing and created the potential for more council housebuilding, the Act also introduced caps on the level of borrowing that councils could undertake as part of national Government efforts to control public borrowing. Against a backdrop of other pressures, including more generous Right to Buy discounts, an end to national investment in delivering the Decent Homes Standard, and the four-year rent cap imposed by national Government between 2016 and 2020, increases in council house building have remained modest.

In the past five years there has been a renewed national policy commitment to expand provision of social rented housing, including through increased council house building capacity. In 2018, Theresa May's government lifted local authority borrowing caps that had been put in place following the introduction of the 'self-financing' regime. While it was suggested that this would increase council house building to around 10,000 homes a year,³ they have not yet reached that level of output because of wider constraints on council finances.

In an attempt to respond to these constraints, national government announced that councils would be able to keep 100 per cent of Right to Buy receipts for 2022-23 and 2023-24 and introduced a more favourable Housing Revenue Account interest rate for Public Works Loan Board funding for councils. While welcome, the short-term duration of these arrangements limits their potential impact, and councils have pointed to wider constraints inhibiting their ability to scale up delivery.⁴ This includes

¹ <https://www.gov.uk/government/statistical-data-sets/live-tables-on-house-building>

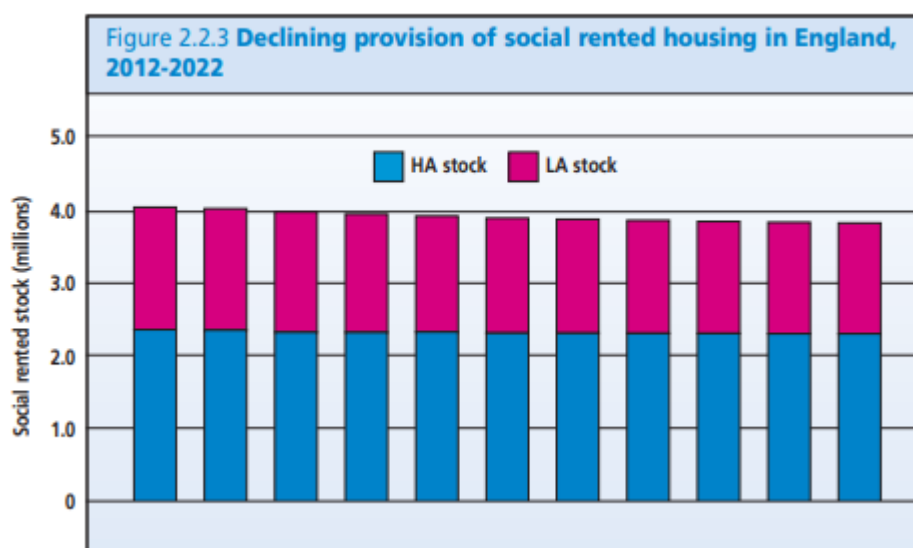
² UK Housing Review 2018

³ HM Treasury, HC 1629, 2018 Budget, (PDF) October 2018, para 4.56

⁴ <https://www.insidehousing.co.uk/news/new-right-to-buy-receipts-policy-may-be-too-little-too-late-councils-say-81235#:~:text=The%20Department%20for%20Levelling%20Up,RTB%20sale%20to%20the%20Treasury.>

the impact of the seven per cent cap on rent increases that has been put in place for 2023/24. Research for the LGA has identified that this creates a cumulative deficit to council Housing Revenue Accounts of £665 million after two years.

Analysis for the UK Housing Review in 2023 shows how this decline has played out over the last decade, graphically illustrating the continued reduction in the actual and relative volume of council housing compared to housing association stock:⁵



While the size of the council stock is still decreasing, the past decade has seen a gradual but modest rise in council housebuilding and acquisitions. In 2022/23 councils provided 7,238 additional affordable homes or 12 per cent of the 64,000 affordable homes delivered that year.⁶

While this growth is welcome, councils are still providing a relatively small proportion of additional supply, and more than half of this provision was made up of tenures other than social rented housing (see table below). In order to reduce the scale of homelessness and the number of people waiting for social housing, it will be necessary to both increase and rebalance investment in affordable housing to enable councils and housing associations to deliver a far higher proportion of social renting than is currently the case and to increase the overall quantum of supply.

Number of affordable homes provided by local authorities 2022/23

Tenure	Number	%
Social rent	2,261	31.2
London affordable rent	1,127	15.6
Affordable rent	3,410	47.1
Intermediate rent	48	0.7
Shared ownership	392	5.4
Total local authority affordable	7,238	

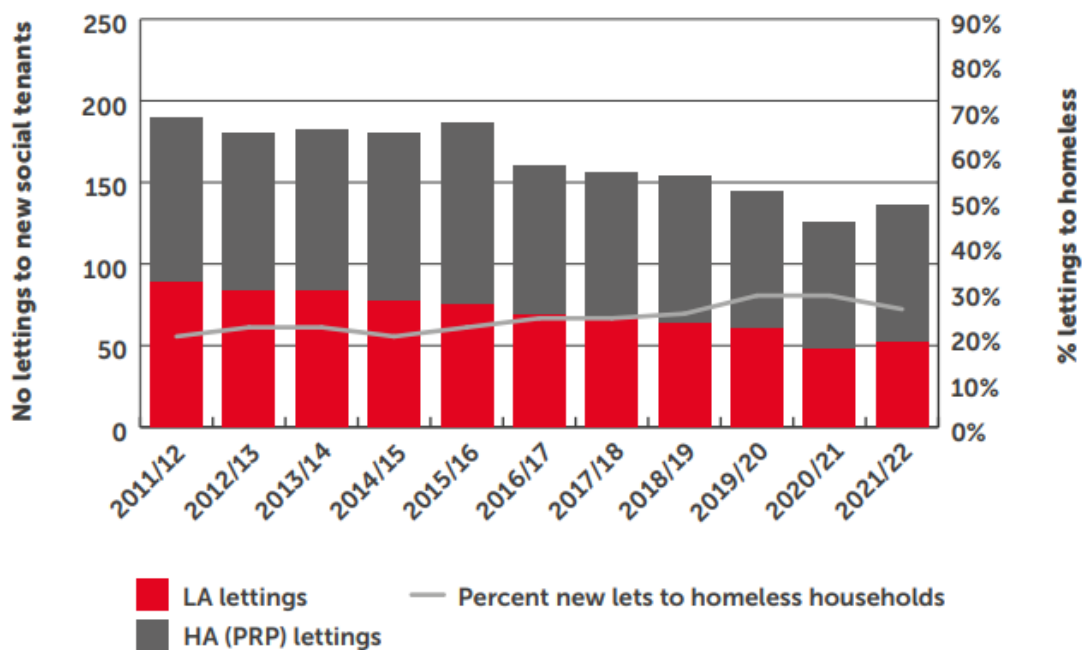
Source: DLUHC Live Tables on Affordable Housing Supply – table 1000

⁵ This chart also illustrates losses from the social rented stock as a consequence of the conversion of rents on existing homes from social rent levels to Affordable Rent levels in order to cross subsidise the development of new homes at Affordable Rent levels.

⁶ <https://www.gov.uk/government/statistical-data-sets/live-tables-on-affordable-housing-supply>

The reduction in the size of the council stock has, over time, been reflected in a reduction in the availability of council lettings (see Figure 2.9 from the 2023 Homelessness Monitor below). The number of housing association lettings to people new to social housing now exceeds the number of council lettings by nearly 2:1. This impacts councils' ability to prevent and tackle homelessness and meet wider housing needs, with councils more reliant than in the past on housing associations to address housing need.

Figure 2.9 Lettings to new social tenants and % made to homeless households, 2011/12 to 2020/21



Source: DHLUC (2023) Local Authority Housing Return, Social Lettings Report, and CORE data.

Notes: : DHULC has issued revised CORE lettings figures for the period from 2011 that no longer reports "new to social rent". Housing Association figures have therefore been derived by excluding transfers and those moving from supported or temporary accommodation to avoid double counting. The count of local authority lettings are derived from the LAHR. The percentage of all social lets to homeless households are derived from CORE data.

While growth in the number of homes owned and managed by housing associations since 1988 has somewhat offset the historic decrease in council housing, the overall trend in the size of the social housing stock and the availability of lettings to new social tenants has been one of continued decline.

We see the impact of the decline in the supply of lettings in the acute pressures now facing local authorities as they struggle to help the millions of people affected by the combined impacts of the housing crisis and cost of living pressures.

There are currently 1.2 million households on council housing registers, but this is almost certainly an underestimate of the scale of requirements. Research for the National Housing Federation suggests that the numbers needing council housing are far higher at around 1.6 million households.⁷ The lack of social housing means many people on low incomes are stuck in the private rented sector where higher rents leave people particularly exposed to any additional financial pressures. People on low

⁷ https://www.housing.org.uk/globalassets/files/people-in-housing-need/people-in-housing-need-2021_summary.pdf

incomes have been struggling for some time, but recent inflation in living costs has made it impossible for some to make ends meet, especially given record increases in private rents.⁸

Further, close to two million households (1.8 million) on low incomes are being forced to live in poor conditions, including living with damp, mould or in overcrowded accommodation, because their incomes are failing to keep up with rapidly rising rents and the increasing cost of living.⁹

As a consequence of these pressures, homelessness as judged by a range of measures is rising:

- 'Core homelessness' in England – a concept which captures the most acute forms of homelessness – is estimated to have risen significantly since 2012.¹⁰ 242,000 households were homeless in 2022 compared to 206,000 a decade ago. This means that on a given night, 1 in 100 households in England are experiencing the worst forms of homelessness.
- The government's own statistics show that the number of households being placed in temporary accommodation has risen. By June 2023, it stood at 105,750 households – the highest in 18 years - and included over 138,000 children.
- B&B use has also jumped, with 14,090 households now living in this highly problematic form of accommodation. London Councils reported a 781 per cent increase in homeless families placed in bed and breakfast accommodation beyond the legal six-week limit over the 12 months to March 2023.¹¹
- The annual count of people experiencing rough sleeping in England recorded a growth from 2,309 in 2012 to 3,069 in 2022, following a peak of 4,751 in 2017.¹² The last two years have seen sustained growth in the numbers of people recorded sleeping rough. This is particularly regrettable following the dramatic reduction in rough sleeping achieved by the Everyone In policy initiative during the Covid pandemic.

Recent governments have rightly recognised that the scale of the challenge is such that both council and housing association capacity to deliver new social housing must be maximised. But the reforms delivered to date do not go far enough.

The combined efforts of councils and housing associations delivered fewer than 10,000 additional homes for social rent built in 2022/23. This falls far short of the scale of output needed, with analysis for Crisis and the National Housing Federation showing that 90,000 social rent homes are needed each year in England for at least the next 10 years to address the backlog of housing need and reverse increases in homelessness.

More radical change backed by a substantial growth in investment will be needed if council and housing association housebuilding is to grow at the scale required. CIH and Crisis urge national Government to demonstrate its ambition to significantly increase the number of new homes built by both councils and housing associations at social rent levels by putting in place a long-term plan capable

⁸ Rents have risen at their fastest rate in 16 years, increasing by an average of 12.1 per cent across the UK.

Listed rents in Scotland have increased by 11.4 per cent in the last year, 7.6 per cent in Northern Ireland, and 11.3 per cent in Wales, according to Zoopla.

⁹ Crisis analysis of online survey of 2,000 low income households conducted by Opinium for cost of living research, November 2022. The sample was representative of households on the lowest 40 per cent of incomes in Great Britain. In the survey 18 per cent of respondents described living in poor housing conditions in the last year – this is equivalent to 1,880,000 households.

¹⁰ Fitzpatrick, S., Bramley, G., McMordie L., Pawson, H., Watts, B & Young, G. (2023) *The Homelessness Monitor: England 2023*. London: Crisis

¹¹ <https://beta.londoncouncils.gov.uk/news/2023/one-50-londoners-homeless-housing-disaster-unfolds-capital>

¹² UK Housing Review 2023 Table 92a

of meeting the scale of need nationally. We outline the changes that are needed as part of this plan in response to the APPG's final inquiry question below.

Does your area still have directly-owned council housing? If not, do you think new/acquired council homes are needed? Please say why.

How many local authorities provide housing? In 2023, there were 221 local authority providers registered by the Regulator of Social Housing (RSH), with 1,564,429 homes in total. Not all of these registered providers have council housing administered via the Housing Revenue Account, of which there are 162. Some 15 providers registered with RSH have no stock, but are registered because of an intention to build or acquire stock in the future.

A significant number of local authorities have housing companies which they own or are jointly owned, including arm's length companies which manage their stock. Periodic surveys of 'Local Authority Direct Provision of Housing in England' by the Barlett School of Planning indicate that as many as 80 per cent of councils may have such companies, but it is likely that not all are active.¹³

There are no official estimates of the need for council housing, or the need for affordable housing more generally. DLUHC told the Public Accounts Committee in February 2023, in response to a recommendation that it should assess demand for social rented housing, that it 'disagrees with the Committee's recommendation to make an assessment of demand'.

The most comprehensive recent assessment of the need for affordable housing in England was carried out for Crisis and the National Housing Federation in 2018, by Professor Glen Bramley. It assessed a need for around 340,000 new homes to be supplied in England each year, of which 145,000 should be affordable. Within that number, 90,000 should be for social rent. It made no assessment of the proportion that should be built by local authorities, however. Bramley's assessment is currently being updated and will be available early in 2024.

Output of affordable housing has never met such a target. New affordable housing supply reached a recent peak of 63,605 in 2022/23, but is typically in the region 50-60,000. Of this total, local authorities typically provide around 8,000 new homes, half by new build and half by acquisition.

It is worth noting that the supply of the most affordable, social rented homes, has fallen by around 200,000 since 2011. This is because smaller numbers have been built, and homes have been lost through Right to Buy sales and conversions of lettings from social rents to higher, Affordable Rents.

The Public Accounts Committee has expressed concern that the number of homes being built for social rent is not enough to meet demand. Crisis and CIH strongly share this concern. We believe that the real need for affordable housing requires building 140,000 homes annually, of which at least 90,000 should be for social rent.

If your area has council housing, what condition is it in, what investment is needed, and what is stopping that investment?

Data on stock condition in local authorities come principally from the English Housing Survey (EHS). Here are some national statistics:

- Overall condition: 91 per cent of council homes meet the Decent Homes Standard, which means they are fit to live in, in reasonable repair, have reasonably modern facilities and a

¹³ <https://www.ucl.ac.uk/bartlett/planning/news/2023/jul/new-report-local-authority-direct-provision-housing-england-2023>

reasonable degree of thermal comfort. However, the standard is now two decades old and is under revision by DLUHC.

- Energy efficiency: council homes have an average SAP rating (energy efficiency rating) of 70, similar to housing associations but higher than homes in the private sector. About 66 per cent of council homes are in the highest energy performance certificate (EPC) bands, A, B or C.
- Fire safety: of local authority tenants, about 11 per cent say that they do not feel safe from fire in their homes. This is the highest percentage for any tenure.
- Damp: the EHS found only a small proportion (4 per cent) of social renters experiencing damp in their homes.

However, alternative data sources suggest that the EHS may underestimate the prevalence of damp and mould in English housing. Focusing on social housing only, in February 2023 the Regulator of Social Housing (RSH) estimated that less than 0.2 per cent of social homes have the most serious damp and mould problems, 1-2 per cent have serious damp and mould problems, and a further 3-4 per cent have notable damp and mould. More alarmingly, research by the Resolution Foundation found that 1 in 5 people reported living in a damp home, and that dampness was concentrated in private (30 per cent) and social (27 per cent) rented housing. Research also consistently tells us that some households are more likely to be affected, with households containing children, lower-income households and households headed by a black person all highlighted by the EHS.

Findings from the EHS's new [Satisfaction and Complaints module](#) show that private renters are more likely to be satisfied with the repairs and maintenance carried out by their landlord (75 per cent) than social renters (62 per cent). Importantly, households that contained someone with a long-term illness or disability were less likely to be satisfied with their repairs and maintenance (63 per cent) than households without (71 per cent), showing the importance of good adaptation practices. The main reasons for dissatisfaction across both rental sectors were that landlords failed or were too slow to resolve issues – a theme explored in the social housing sector through the [Better Social Housing Review](#) which CIH and NHF commissioned.

In the past, particularly during the decade up to 2020 when councils were striving to meet the Decent Homes Standard, there were more data on the costs of making the stock decent. Data now tends to focus on particular issues, so for example the National Federation of ALMOs has estimated that council housing needs £20-30,000 per home to retrofit it to meet net zero standards. The combined costs of keeping homes at the Decent Homes Standard (and potentially a revised standard), achieving net zero and ensuring all building safety issues are tackled is enormous, but (as far as we are aware) uncalculated at national level. Of course, good local authority landlords should have up-to-date appraisals of their stock at local level.

Councils' capital expenditure on their housing stock, at around £8 billion annually, is running at record levels. However, it is well short of the investment required. The government tends to respond to this shortage with separate pots of funding, often on a competitive bidding basis (e.g. the Social Housing Decarbonisation Fund). The Climate Change Committee researches net zero requirements, but not on a sector-by-sector basis, and of course its work does not lead to funding allocations.

There is therefore an urgent need for modelling of the extent and cost of works needed to make council housing (and housing association) stock fully compliant with modern requirements of energy efficiency, safety and dwelling conditions, with a clear plan for how the costs can be met, which would combine landlords' resources (financed through rent and debt) and government subsidy, with a timetable and implementation plan. It would also depend on a long-term rent settlement for the sector which reflects the scale of need to invest in the stock and the current high cost of borrowing.

What is your experience of stock transfer, PFI, ALMO, SPVs or other alternative mechanisms to build and manage council (or former council) housing?

Stock transfer of council housing, ALMOs and PFI are instruments in place to varying degrees across the sector but with few or no recent examples of their being deployed (for example, there have been no stock transfers since 2016). In many instances they successfully led to compliance with the Decent Homes Standard.

More recently, some 80 per cent of councils are said to have created local housing companies or SPVs of various types, principally to build new homes, often producing a mix of market rent/sale dwellings and ones for social rent or Affordable Rent. These companies have advantages in combining council resources (e.g. land) with resources from elsewhere (e.g. private equity). There is a comprehensive and lengthy series of studies on these companies by the Bartlett School of Planning.

In all these cases, the arrangements have often produced good quality housing, achieving good levels of tenant satisfaction. While space is too limited to look in detail at their advantages and disadvantages, some general points can be made:

- For various reasons, councils believe they have achieved more through these arrangements than they would have done via conventional housing management.
- In some cases, councils find that loss of directly controlled stock has made meeting their other housing duties, notably addressing homelessness, more difficult.
- Stock transfer often began as a community-focused exercise, but the local housing associations created, in many cases, later joined in mergers and groups which meant they then had a regional or even a national focus. This has been a source of dissatisfaction to both tenants and local authorities (who were unable to prevent this, in most cases).
- Nevertheless, there have been examples of small-scale stock transfers and of ALMOs which have had a strong community focus and a good relationship with tenants.
- PFI, which was only used on a limited scale, proved to have financial and other disadvantages. It is many years since the last PFI scheme was put in place.
- Local housing companies can be challenging financially, and have met difficulties in some cases, sometimes severe ones. Their performance has also been highly variable, from very productive in some cases to far less so in others.

What do you think we need to do to secure a new generation of good-quality council homes?

CIH and Crisis are calling on Government to put in place a long-term plan capable of meeting the scale of need for social housing, enabling both councils and housing associations to play their part.

At the heart of this is a requirement for more investment. Investment in social housing is the most cost-effective way to tackle homelessness and other local housing needs. Investment currently comes from a number of sources including direct grants from government, cross-subsidy from the planning system and borrowing by housing associations and local authorities. Government should provide a strategic overview of the extent to which each funding source can play a part an increased part in delivery, and target government grant to the areas where it can have most impact. It should take account of the fact that the current cross-subsidy model, where low-cost rented homes are subsidised from the sale of shared ownership properties, no longer works at the grant rates that currently apply.

Need for more government grant

There are several pressures here which all act to drive up the need for government grant. One is inflation, which puts up building and borrowing costs while rents fail to stay in step. A second is the

hiatus in the private market, which means there is less cross-subsidy from potential sales. A third is the drive for more rented homes to be built to meet demand. And finally, there is need for more of these to be the lowest-cost, social rented homes, to meet escalating housing need among people on low incomes. Current grant levels are therefore no longer adequate.

Need to promote investment in the existing stock

Councils and tenants are concerned that the current council housing stock needs considerable investment, as described above. This is a huge challenge that councils cannot meet entirely from their own resources and is an inevitable constraint on their investment in new homes. The cost of retrofit to achieve the government's net zero targets, for example, can be as high as £20-30,000 per house.

This is an issue which affects all sectors, and (as the Climate Change Committee points out) there is an urgent need for the government to show how it will mobilise public and private resources to transform the housing stock, including council housing, so that it is highly energy-efficient and has low carbon heating systems.

Role of the planning system

CIH and Crisis welcome current government plans to increase the contribution that the planning system makes to affordable housing delivery. In addition to planned amendments to the way land value is captured through the Levelling Up and Regeneration Act 2023, Government should look to increase the contribution made through either Section 106 or Infrastructure Levy to deliver genuinely affordable rental housing. It should heed the warnings that the Infrastructure Levy, depending how it is implemented, could have the opposite effect. The government should also enable a growth in the development of more environmentally sustainable new towns based on Garden City principles.

Reformed accounting or fiscal rules

Current Government fiscal rules mean that additional council borrowing counts against public sector debt, even though the borrowing is fully self-financed from councils' housing revenue accounts and council housing is treated as being run by public corporations (rather than directly by government). Under these rules, if councils borrow to increase social housing supply, this is added to government debt. Indeed, this happened, at least in accounting terms, when Theresa May's government removed the caps on borrowing in 2018. It would be possible however for national government to reform these rules, bringing the UK in line with other countries.

In accounting terms, public corporations are public sector bodies which are judged to service their debts principally from their own revenues. In the UK, this includes borrowing within their Housing Revenue Accounts by local authorities, as well as by companies set up by councils such as ALMOs. Many other countries exclude borrowing by public corporations from their measure of national debt on the grounds that these agencies are responsible for servicing their debts from their own revenues. However, in the UK this borrowing is treated as part of the overall debt figure that national government is seeking to minimise. If the UK government were to align with practices in other OECD countries, it would mean that it no longer had to monitor borrowing for council housing investment in the same way as it controls other public borrowing.

The UK government is also unusual in the way it sets its fiscal targets, often without regard to whether government borrowing is merely financing a current deficit, or whether it creates an investment in an asset (such as new homes). A government which wants to promote investment would adopt fiscal rules which reflect a preference for borrowing that creates an asset, a further way of promoting investment by councils in new housing.

CIH and Crisis are amongst those agencies supporting the case for reform of the UK's accounting and fiscal rules to bring us in line with other OECD countries and facilitate borrowing for investment. This would allow councils to manage their borrowing within levels permitted by prudential borrowing rules, in a similar way to housing associations, without this prejudicing the government's fiscal targets.

The cost benefits of social housing investment

Increasing investment in social rented housing could have an immediate impact in reducing reliance on expensive and unsuitable temporary accommodation.¹⁴ Government data shows that a total of £1.74 billion was spent on temporary accommodation including private sector accommodation leased by local authorities, hostels, refuges, and B&Bs between April 2022 and March 2023 – an increase of 9 per cent from the previous year.¹⁵

Alongside the direct economic benefit of reducing spending on expensive temporary accommodation, a major public housebuilding programme would have much wider benefits for the economy - creating new jobs, boosting wages and increasing corporate income.¹⁶ It has been calculated that building 100,000 new social homes each year would provide a £15 billion boost to the economy, with the capacity to target new homes and jobs at the communities that most need them.¹⁷

DLUHC's own modelling of the economic benefits of the Affordable Homes Programme found that social renting has the best cost benefit rating of the range of affordable tenures delivered through the Programme, with investment in social rented housing representing a highly effective use of public resources.¹⁸ Analysis for the Affordable Housing Commission found that there would be significant cost benefits to an expanded social house building programme, noting that while upfront investment levels are high, the longer term fiscal benefits offset the upfront costs.¹⁹

Other reforms

In addition to these broad reforms, national government should address the specific reforms needed to enable and encourage councils to contribute more to increased social rent supply. This should include extending the duration of recent reductions in Public Works Loan Board lending rates in the long term, as well as extending flexibilities on the use of Right to Buy receipts, and addressing issues about the bureaucratic rules that still affect councils' reuse of receipts. But it should also include consideration of the case for changing the status of council borrowing where this is used to fund new social housing delivery.

Taken together the reforms outlined above could play a significant part in ramping up the overall supply of social housing as well as enabling councils to build more.

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¹⁴ Perry, J & Lister, S. (2021) [Housing for people on low incomes – how do we make the best use of government subsidies in England?](#) Chartered Institute of Housing/Centre for Homelessness Impact

¹⁵ [Local authority revenue expenditure and financing England: 2022 to 2023 individual local authority data - outturn - GOV.UK \(www.gov.uk\)](#)

¹⁶ Capital Economics (2019) [Increasing Investment in Social Housing: Analysis of public sector expenditure on housing in England and social housebuilding scenarios](#), report for the Shelter Commission

¹⁷ Local Government Association (2021) [Building post-pandemic prosperity. The economic and fiscal case for construction 100,000 new council homes each year](#)

¹⁸ House of Commons Committee of Public Accounts, Twenty-Ninth Report of Session 2022–23: [The Affordable Homes Programme since 2015](#)

¹⁹ Affordable Housing Commission (2020) [Making Housing Affordable Again: Rebalancing the Nation's Housing System](#)