

Richard Bacon

email: newsdesk@archant.co.uk



It's time to make building your own home an affordable reality

What do people spend most of their money on? The answer is on where we live. Whether renting or buying, our total expenditure on housing dwarfs our expenditure on everything else.

Such enormous consumer spending power should lead to greater choice. Yet there is more choice in the market for food or even for shoes than in the housing market.

Just a year ago, commentators were still talking about a 'fragile' housebuilding sector in need of life support. Scarcely any bricks had been manufactured for five years because of low demand.

Yet economists are now fretting that Britain is already facing its next 'housing bubble'. The need for people to have a roof over their heads is predictable and ever-present – a good long-run investment bet if there ever were one.

How did we get from near-stasis to a possible housing bubble

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inside 12 months? The reason is that there are systemic flaws in the housing market.

Three facts collide to make this happen. Fact One is land, which is not just scarce – they have stopped making it. To cope with Fact One, we have invented Fact Two: the planning system. The idea of a “free market” in land is nonsense. The value of a plot of land is a gift conferred on it by society. We decide through our planning system whether a plot of land is suitable for building a house or for growing barley, and its market value follows accordingly.

This leads to Fact Three: the stock market, where most national housebuilders are publicly listed. With big capital resources behind them, they buy options from willing landowners on a “just-in-case” basis, getting first dibs on almost all potential building land for many decades, while precluding its use by others.



■ Kevin McCloud, the presenter of Channel 4's Grand Designs, who recently addressed MPs and peers on the subject of housebuilding in Britain. Picture: GLEN DEARING

But it is no use blaming the national housebuilders. They are operating rationally in the existing system, protecting their downside and building houses when it is profitable to do so.

The result? As Kevin McCloud of Channel 4's Grand Designs told a packed meeting of MPs and peers recently: “The consumer has been on the receiving end of a pretty poor deal. We build some of the poorest performing, most expensive and smallest homes in Europe. That's not something to celebrate.”

And it certainly doesn't help the young couple in Norfolk who desperately want a house, yet cannot see how it will ever happen. The average house now costs around 10 times average income, when it used to be three to four times.

It could be so different. For people who want their own home, it should be quite normal to find a plot of land and then build a house, or to get a builder to build one for you, as it is throughout the rest of the world.

Who wouldn't want a house

that cost nothing to heat? Who wouldn't want a house where it was normal to choose a quite different internal layout from your neighbour? All these things are routinely available now, at surprisingly low cost, but not yet in Britain. We need more houses and more choice.

Last month I took a group of MPs and housing experts to visit Berlin, which has developed thousands of dwellings through “Building Groups”, where people come together to decide what housing they need.

Many dwellings are developed through housing co-operatives for affordable rents. Some are for private sale.

Our study group included managers from South Norfolk Council and Saffron Housing, who are interested in learning how the lessons from Germany might be applied here.

The government has recently launched a £150m fund to help develop “serviced plots”, where the difficult parts – getting in the roads, sewers, electricity, gas and water – are already dealt with.

This is very welcome and it will help. But we should go further.

That is why I have introduced into Parliament my Self Build and Custom Housebuilding Bill. This would require local councils to keep a register of those interested in acquiring land for self-build and custom-build projects, and to take account of their interests when developing their housing plans.

The National Self-Build Association estimates there are seven million people currently researching how to build their own homes, but so many people don't know where to start.

Quite simply, if it were easier to do, there would be more of it. Much more. It is time we stopped treating self-build and custom housebuilding as an enviable dream for the lucky few and started to make it an affordable reality open to all.

■ The author is MP for South Norfolk and chairman of the All Party Parliamentary Group on Self Build, Custom Build and Independent Housebuilding.

Lynne Mortimer



email: lynne.mortimer@archant.co.uk

So, is it really that important our new ministers look nice?

There's been a bit of a reshuffle and it looks as if the queens in David Cameron's pack may have become his aces. At least, it looks as if women could be trumps.

But my attention was then drawn to a certain daily paper... okay, let's not beat about the bush, it was the Daily Mail, which addressed the cabinet changes by giving us a double-page picture spread of new female ministers, together with a critique of their apparel.

The new guys didn't make it.

No one cared what Philip Hammond, in a blue suit, who took over the most senior position as Foreign Secretary, was wearing. Poor chap.

Whereas we all really needed to know that employment minister Esther McVey was in Vivienne Westwood.

What I don't know, of course, is whether the newspaper was being ironic. It isn't usually.

But there is a sense that the prime minister, in a blue tie at PMQs, may have “flown in” women in order to allay further criticism of the gender imbalance in the cabinet.

Surely not; who would think such a thing? The Mail's approach to the reshuffle did not escape the notice of other media or the Twittersphere.

Mostly, it has been roundly rebuked – though The Sun dubbed the promoted female ministers “Cameron's cuties”.

Good grief.

Deputy Prime Minister Nick Clegg noted the new emphasis on day-wear in his tweet, with picture: “What I wore to the office today. Fingers crossed the Mail approves.”

“Hope I don't look too '80s cabin attendant.”

John O'Farrell jokingly tweeted: “Daily Mail just asked the new women cabinet ministers to walk back along Downing St, this time in their bathing suits.”

I could go on... and I will. Comments on the Mail's website include a number of whinges about the relative political inexperience of the women.

But never mind, some of them look really nice and have a good sense of what suits them... which is important – for some.

Liz Truss (pictured above) may be the new Environment Secretary but she looked “a little bit too eighties air hostess” for the Mail's fashion experts.

OMG – forget the environment and go shopping, Liz.

Do not let affairs of state get in the way of a new wardrobe.

Over the years we have had the odd clothing occurrence such as the Case of Theresa May's Shoes and the Curious Incident of Michael Foot and the Donkey Jacket but never have so few caused so much comment by so many for no good reason.

