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Speech

RESI Convention 2019

Speech given by the Minister of State for Housing at the convention for the residential property sector.

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From:
Ministry of Housing, Communities & Local Government (<https://www.gov.uk/government/organisations/ministry-of-housing-communities-and-local-government>) and The Rt Hon Esther McVey MP
(<https://www.gov.uk/government/people/esther-mcvey>)

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Well hello and it really is a pleasure to be here in the busiest week in politics, well that is since the last week in politics!

And it's wonderful to be here in Newport. Though I have to say I did ask as it's my very first speech as Housing Minister and it's a devolved matter, why am I in Wales?

And then when I got here and saw how magnificent the place was, I could see why you keep coming back here so I am delighted to be here with you today.

And, I am also the first female Housing Minister in a decade.

Now you don't come into politics as a woman to do 'housework', but when the Prime Minister asks you to do so on behalf of your country you make an exception!

And maybe, just maybe Boris thought the ask was so big, building 300,000 homes each year by the mid-2020s, only a woman could get that much 'housework' done!

Whilst I might be the first woman in a decade to do this job, you all know there has been 9 housing ministers in 9 years, so I want to say, that although we have been many in number, our collective commitment to deliver the homes this country needs has been constant and unwavering.

That working with yourselves, working with the industry, we have together delivered some significant achievements.

- We published the new National Planning Policy Framework scheme ironing out the planning process to help us deliver the houses we need. Our work on planning reform continues, as we focus on delivering an Accelerated Planning Green Paper.
- We've invested £9 billion in the Affordable Homes Programme and committed a further £2 billion in long-term partnerships that gives Housing Associations the certainty through funding up to 2029, nearly 10 years from now.
- And we have all focused on ensuring that our flagship Help to Buy programme has driven the supply in new homes and vitally, have helped a new generation of people onto the property ladder.

Progress together has been significant since 2010,

1.3 million more homes have been delivered.

430,000 affordable homes.

With 222,000 additional homes built in the last year alone.

Government is backing the industry with real investment and with interventions. And that is to make the dream of home ownership a reality. A dream that the vast majority of the public still have and continue to have.

And why is that? It's about having a stake in society, it's about having security, it is about aspiration, it is actually about freedom. It's about financial security, and it's about safety for you and your family and it provides people with a real stake in their community.

And whether you own your home or not, we all need a roof over our head.

I can say that because I've had many homes in my life, many experiences in my life.

I've been in a Barnardo's home, I've been in my grandparents' home, I've been in a council home, my first family owned home and now my own home.

Every single one holds an exceptional and significant experience for me.

So, providing these homes are essential; to provide homes for all people, from all walks of life, for the need they have at that moment in time.

In fact, it is a scandal, possibly the greatest scandal over the last 30 years that we've had a shortage in houses. And that has led, as we know, to a rise in renting and costs, and to a fall in home ownership which has destroyed the aspiration of a generation of working people.

We need to put that right.

And this government, with your help will put that right.

Since the mid-1990s, house prices have risen to 8 times, 10 times, 12 times, in some of the most expensive parts of this country 44 times the actual income of someone, that cannot be right.

Successive Conservative governments have sought to put a lid on that escalation, helping working people get on the housing ladder so they don't have to dip into the bank of mum and dad.

It still isn't enough, but we have cut stamp duty for 95% of first-time buyers and abolished it altogether for 80% of them.

We've introduced Help to Buy, loan and ISA, helping more than half a million have the security of home ownership.

And we've continued the hugely successful Right to Buy which has helped generations after generations onto the housing ladder.

But there is a limit to what government can do, for example, Help to Buy is precisely that. It is helping people to buy, it is not helping somebody to make a profit, it is not helping to increase the prices of property. It is about helping people to buy.

So this government will be vigilant about what is working, keeping an eye on our goal. That is a shared goal, helping people into a home and into home ownership.

Extending ownership schemes and building the homes the country needs.

And, we're doing that straight away, we've looked at ownership models, so making Shared Ownership more accessible for working families. We've started that already so buyers can have a staircase of 1% increases rather than 10% leaps.

We're going to look to expand Shared Ownership, supporting it in different ways, taking out what we hear to be the difficulties of it, the expense of it. It shouldn't be unfair for those trying to get onto the housing market.

And Rent to Buy, so people can rent knowing that they are going to buy, knowing that they've got a bit of breathing space, maybe it's in 5 years, maybe it's in 10 years, but they will get to own that property - so they can plan, knowing they have the certainty of getting a deposit and getting that house.

And Right to Build, so many places around the world have far more people building their own homes, so we're going to be there, whether its support for Right to Buy or Right to Build.

And also supporting communities, for Communities to Build.

Because there are so many houses to build - we need to open up all of those opportunities.

Too many people feel that vital link between hard-work and owning their own home is broken. And when that link is severed, social mobility and opportunity falls away.

For so many people in our public sector, like our nurses and our teachers, like our police, owning their own home feels like the dream that has been taken away from them.

This is not right, they are the backbone of our country. They deserve a home of their own and they are looking to us to see what we can do. They are looking to us to fix it like we look to them to teach our kids like we look to them when we need healthcare, to look after us. They're looking to us now to return that favour and look after them.

So, that's 300,000 more homes a year to build. Each and every year.

Now we're getting closer to that target – we're building more, more than before. In fact last year we built more homes than in every year bar one in the last 31 years.

In Greater Manchester, the number of extra homes built is rising by more than 12%.

In Birmingham, it's rising by 80%.

Only in London, [political content removed], have the number of new homes fallen.

While the trend is heading upwards, I've found there's still serious barriers stopping that progress unnecessarily, and we need to understand what those barriers are, understand what is getting in our way so we can remove them.

We also need to focus on Brownfield sites – what are we doing there? Are we doing enough there? Are we building enough homes there? Regeneration must be something we should be most proud of, turning round, I call it, unloved land.

And I know regeneration is a tough thing to do, I know that, that's what my family's business is in – demolition, excavation, regeneration, so we know that, and that is why government has put in billions of pounds in support to help with regeneration on Brownfield sites and that is what we must do.

Because greenfield land, greenfield sites, should not be what we turn to, not what we look at first.

Every blade of grass must be looked at before it is changed – and it is only in the most exceptional circumstances we turn there and I can announce today councils will receive a share of nearly £2 million to crackdown on illegal development, including in the green belt.

I'll be putting money there, to help with enforcement officers, new technology and legal costs.

And alongside that, there will be a cash boost, from our department too, we are teaming up with the Royal Town Planning Institute to overhaul the National Enforcement Handbook. These are the things that we are offering to do, and can do.

And I want to look at those 300,000 new homes, in a different way now, because I see that as enormous, absolutely enormous.

I just think of the opportunities, enormous opportunities, exciting prospects and I'm talking in design and type.

I'm talking in diversity of homes.

I'm talking in technology of the home.

I'm talking environmentally of the home - carbon zero homes.

I'm taking creativity, in the style of the home, the type of living, reflecting the needs of people, whichever part of the housing ladder, young single people, divorcees, elderly, disabled people, families – all kinds of partnerships.

Each one of these needs a different type of home.

Are we really reflecting those different types of homes and needs?

I speak to young people across the country and they say these homes don't really reflect what we'd like to see. Some want a family home, some want a bigger home, some want what they see as more like a future community - living in an exceptional space, maybe with a shared gym, maybe with a shared space downstairs, and within it an apartment as their own home, these would be much cheaper in price, a smaller apartment that they could own.

Surely between us, looking across what's happening in the world, we can get the homes that different generations want.

And what about the jobs and the careers to build all these homes, we need to think about that. We need to be opening up this house building to SME's, bringing them onboard, bringing it to communities, bringing it to the self-build and bringing in modern methods of construction.

We are now at a transformational turning point where we can make homes by manufacturing them at a very high specification.

Cars, over the years, have gone smarter, faster, sleeker, leaner.

Phones are no longer about talking to one another, they are computers in your pocket, connecting you with the world.

TV's are bigger, are flatter, are high definition.

Our houses have to be exactly the same, replicate this change, so we can build them faster, sleeker, environmentally friendlier, cheaper and what people want.

Because that is what it's about, it is about the customer. What do they want?

And that is what we've got to be on the side of the person who needs that home, who knows they are putting pretty much all the money they earn into that home, and so it has to be what they want, and not what they are given and just have to accept!

And, we are going to strengthen up home owner's rights as well, as we consult on a future home owners Ombudsman.

Because now, (as we leave the E.U. and set about building 300,000 homes a year) we could become global leaders in the world of house building, of high end engineering, manufacturing, 3D specification, architecture and traditional build too.

And with that, I see clusters of excellence across the country, of where modular building is being developed - in the North East, Yorkshire, the North West, - I see in my mind's eye, just like you see homes in your mind's eye, I see, a Centre of Construction Excellence being established in the North of the country, combining all these things, so we can have a newly found industry. You're not just living in a home, you can prosper from having a job in creating those homes, when we are building at such a significant scale and pace, the career opportunities are huge.

And we can set new housing standards for the rest of the world.

You talked about Brexit before because yes, we are moving into a world post the EU. With the government's help we are getting ready for Brexit, helping UK businesses get geared up for the challenges and opportunities ahead. We will be carrying over EU product requirements as valid for sale, to ensure smooth transition for the construction industry. And we're making sure we've got the skills here in the UK to deliver what we need for that next generation of homes, through our technical hubs, through our, as I see it, Centre of Excellence, which will be industry led, which can deliver training, right up to high end degree apprenticeships.

So we will be bold, we will be visionary, we will be setting the world alight as we go forward with what we can do. I remember somebody said to me, which made such a huge impact on me as a child, you know everything you see, was created within someone's mind, it never existed until somebody thought of it and then thought of a way to do it.

You are those people.

You are those architects, those visionaries, who set the scene.

Together we will do it.

We will do it together, and please know, the government will support you.

We have supported you.

Together we have to tackle this Great British housing building problem.

Thank you.

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- House building (<https://www.gov.uk/housing-local-and-community/house-building>)