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The Parliamentary Under-Secretary of State for Disabled People (Justin Tomlinson): My noble Friend the Minister of State, Department for Work and Pensions (Lord Freud) has made the following written statement.

In the autumn statement 2015, we announced that when assessing eligibility for housing benefit and universal credit that local housing allowance rates would be applied to all social rents from April 2018, where tenants had signed new or re-let tenancies from 1 April 2016.

I am able to announce today that the Government will put in place a year-long exception for all tenants of supported accommodation in the social sector so that this measure will only apply to these tenancies from April 2017, rather than April 2016. As examples, this will include refuges for those fleeing domestic abuse, homeless provision, housing for ex-offenders, as well as supported housing for older and disabled people. I can also confirm that the one year exception will extend to housing co-operatives, alms houses and community land trusts.

I am doing this because I understand the importance of ensuring that both those living in supported accommodation and those who provide this type of accommodation receive appropriate protections. This is why we are awaiting the outcome of a supported accommodation research project and subsequent policy review, to ensure support is focused on the most vulnerable, and appropriate groups are safeguarded. I consider it important to have evidence to support any decisions made, before determining the level of any protections for this cohort beyond April 2017.

I will write to social landlords and provide guidance that will allow them to advise people taking on new and re-let tenancies from either April 2016 or April 2017 (for supported accommodation) as to how they may be impacted.

Source: Parliament: Commons Hansard (Full Text)

PRIME MINISTER’S QUESTIONS

02.03.16: Housing Waiting Lists

Rachael Maskell (York Central) (Lab/Co-op): When more than 1,600 families are on York’s housing waiting list; when care workers are forced to leave the city owing to the cost of renting, thereby delaying hospital discharges; when young families are placed in a single room in homeless hostels; and when supported housing schemes will have to close because of benefit changes, can the Prime Minister specifically
state why up to 2,500 predominantly high-value homes are being planned for development on public land in York central, without a single home being built for social rent?

The Prime Minister: The decisions made in York about planning are for York City Council and the local plan. One of the things that we did in the previous Parliament, which was specifically designed to help York, was to alter the change of use provisions so that empty offices could be used to build flats and houses for local people, which is happening in York and will help to make sure that that city continues to thrive.

Source: Parliament: Commons Hansard (Full Text)
Mr Osborne: We are doing two things about that. First, we are building more homes in London than were ever built under the previous Labour Government, and we have also just introduced Help to Buy London, so that we help Londoners deal with the very high cost of housing in the capital.

Seema Malhotra (Feltham and Heston) (Lab/Co-op): After six years as Chancellor, will the right hon. Gentleman confirm whether home ownership went up or down between 2010 and 2015?

Mr Osborne: When I first became Chancellor we were in the aftermath of a collapse in the housing market, so it took a couple of years to get house building going again. House building starts are now up, and the number of first-time buyers has risen by 60% since I became Chancellor. It was down by 50% under the last Labour Government.

Seema Malhotra: There you have it, Mr Speaker. We know from the English housing survey that 201,000 fewer households owned a home in 2015 than five years ago, compared with an increase of 1 million under Labour. By 2025, nine out of 10 Britons under 35 on modest incomes will not be able to afford a home. Rents in the private sector are soaring, and the housing benefit bill is likely to be £350 million more than the Chancellor forecast last year. Is his record on housing investment one of failure, with British families now literally paying the price?

Mr Osborne: Housing starts are higher than they were when I became the Chancellor, but what people need—homeowners or people who are building houses—above all is economic security, which is what the Government are seeking to deliver. Frankly, the fact that the Labour party is now getting its advice from Yanis Varoufakis and the revolutionary Marxist broadcaster Paul Mason does not suggest to me that it has an answer to economic security. Presumably Labour chose those two because Chairman Mao was dead and Micky Mouse was busy.

Source: Parliament: Commons Hansard (Full Text)

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BUSINESS QUESTIONS

03.03.16: Substandard Building

Henry Smith (Crawley) (Con): Unfortunately, a number of my constituents have recently been the victim of a substandard building firm that, when challenged, liquidates itself only to quickly re-establish itself in a new guise. May we have a debate on such abuse of company law?

Chris Grayling: It is obviously disturbing when one hears of such incidents. The Business Secretary will be here in 10 days’ time, and current procedures for director
disqualification allow members of the public to lodge direct complaints when such issues arise, so that they can be investigated.

Source: Parliament: Commons Hansard (Full Text)

COMMONS WRITTEN ANSWERS

26.02.16: Self-employed: Mortgages

Susan Elan Jones: To ask Mr Chancellor of the Exchequer, what steps the Government is taking to improve access to mortgages for self-employed people.

Harriett Baldwin: The Government is committed to ensuring that the mortgage market delivers for creditworthy borrowers.

On 1 December 2015 the Government launched the Help to Buy: ISA to help all first time buyers saving for their first home.

Beyond the requirements set out in the regulations, decisions around the availability of individual mortgage loans are commercial decisions for lenders, including what evidence is required to validate income. The Government does not seek to intervene in these decisions.

Source: Parliament: Commons Hansard (Full Text)

26.02.16: Self-employed: Owner Occupation

Susan Elan Jones: To ask Mr Chancellor of the Exchequer, what steps the Government is taking to support self-employed people who want to buy their own home.

Harriett Baldwin: The Government is committed to making the aspiration of home ownership a reality for as many households as possible. At the Spending Review the Government announced a series of measures which will help people become homeowners. These include plans to deliver 200,000 Starter Homes and 135,000 Shared Ownership homes; increasing the value of Help to Buy equity loans in London to 40% from 25% and extending the Help to Buy: Equity Loan scheme for a further year to 2021.

These schemes are also supported by the Help to Buy: ISA, through which the Government tops up mortgage deposit savings for first time buyers by up to £3,000.

Decisions around the availability of individual mortgage loans are commercial
decisions for lenders, including what evidence is required to validate income. The Government does not seek to intervene in these decisions.

Source: Parliament: Commons Hansard (Full Text)

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26.02.16: Multiple Occupation: Licensing

Mr Jim Cunningham: To ask the Secretary of State for Communities and Local Government, pursuant to the Answer of 11 February 2016 to Question 26305; what estimate his Department has made of the total number of licenses granted for houses of multiple occupation which are in use in (a) Coventry, (b) the West Midlands and (c) England in each of the last five years; and if he will make a statement.

Brandon Lewis: I have nothing to add to my earlier reply.

Source: Parliament: Commons Hansard (Full Text)

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29.02.16: Change of Use

Robert Neill: To ask the Secretary of State for Communities and Local Government, pursuant to the Answer of 11 November 2015 to Question 15112, when he intends to bring forward amendments to the Town and Country Planning (General Permitted Development) (England) Order 2015; what provisions will apply to office premises that have been granted prior approval for conversion to residential use but which will not be completed before 30 May 2016; and if he will make a statement.

Brandon Lewis: We announced on 13 October 2015 that the permitted development right for the change of use from office to residential is to be made permanent, and that those with prior approval will have three years from the date of prior approval in which to change use. Further information on the detail and timing of the regulations will be provided in due course.

Source: Parliament: Commons Hansard (Full Text)

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29.02.16: Council Housing

John Healey: To ask the Secretary of State for Communities and Local Government, pursuant to the Answer of 27 January 2016 to Question 23605, whether he plans to publish the thresholds for council homes to be taken into account when calculating the levy on councils contained in Part 4 of the Housing and Planning Bill before the
relevant part of that Bill is debated at Committee Stage in the House of Lords.

**Brandon Lewis:** The high value threshold will be informed by the data that local authorities have supplied regarding their council housing. This data is currently being validated. Further details will be available shortly.

*Source: Parliament: Commons Hansard (Full Text)*

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**29.02.16: Council Housing: Repairs and Maintenance**

**Mr Chuka Umunna:** To ask the Secretary of State for Communities and Local Government, what guidance his Department has issued on the applicability of Florrie's law, capping council housing repair bills, to works which were commissioned but not implemented before that law was introduced in August 2014.

**Brandon Lewis:** Free advice and information about service charge issues, including the applicability of The Social Landlords Mandatory Reduction of Service Charges (England) Direction 2014 (known as ‘Florrie’s Law’), is available from the Leasehold Advisory Service (LEASE). This is a specialist body funded by my Department to provide initial advice and guidance on a wide range of residential leasehold issues.

These Directions do not apply to service charges for major works where a local authority has already been awarded Government funding to carry them out, regardless of whether the works have commenced before the law was introduced.

*Source: Parliament: Commons Hansard (Full Text)*

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**29.02.16: Homes and Communities Agency**

**John Healey:** To ask the Secretary of State for Communities and Local Government, what the formal consultation process will be for the review of the Homes and Communities Agency.

**John Healey:** To ask the Secretary of State for Communities and Local Government, what range of options will be considered for the status of the Homes and Communities Agency as part of the review of that Agency.

**John Healey:** To ask the Secretary of State for Communities and Local Government, what the timetable is for the review of the Homes and Communities Agency.

**John Healey:** To ask the Secretary of State for Communities and Local Government, pursuant to the Written Statement of 10 February 2016, HCWS520, when he expects the Review of the Homes and Communities Agency to be published.
Brandon Lewis: The Spending Review underlined the priority this Government attaches to our ambition to build a million homes this Parliament and to double the number of new homeowners. Building on the successful contribution the Homes and Communities Agency made in the last Parliament, the Review will ensure that they are well-placed to deliver the Government’s objectives.

In line with Cabinet Office guidance, the Review will consider a range of options in looking at how the Agency can operate in the most effective and efficient way.

We will be seeking evidence from a wide range of sources, including the Agency itself, and will provide an opportunity for interested stakeholders to contribute views. Once this evidence has been collected and conclusions drawn, the Review will report as soon as possible.

Source: Parliament: Commons Hansard (Full Text)

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29.02.16: Housing Estates: Regeneration

Tim Farron: To ask the Secretary of State for Communities and Local Government, with reference to the Prime Minister’s announcement of 10 January 2016 on sink estates, with what bodies he discussed the redevelopment of 100 sink estates; and on what grounds the sum of £140 million for that redevelopment was arrived at.

Brandon Lewis: The Government has been in regular contact with a wide range of stakeholders to maximise opportunities to meet our ambition to deliver one million more homes. The new Estate Regeneration Advisory Panel, Chaired by, my Noble Friend, the rt. hon. Lord Heseltine, comprises a range of experts and will provide advice on how the £140 million loan fund can best be utilised, in addition to other private and public funding sources. The fund was allocated in the Spending Review assessment.

Source: Parliament: Commons Hansard (Full Text)

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29.02.16: Housing: Children in Care

Stephen Timms: To ask the Secretary of State for Communities and Local Government, pursuant to the Answer of 22 February 2016 to Question 26614, on children in care: housing, how many young people he expects to be on the Positive Pathway Framework in 2016.

Mr Marcus Jones: The Positive Pathway is a framework to support local authorities and their partners to design their services to prevent homelessness and meet the
housing and support needs of vulnerable young people rather than a service to individual young people.

Source: Parliament: Commons Hansard (Full Text)

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29.02.16: Housing: Young People

Stephen Timms: To ask the Secretary of State for Communities and Local Government, pursuant to the Answer of 22 February 2016 to Question 26584, on housing: young people, what conditions vulnerable young people have to meet in order to qualify as being in need of support.

Mr Marcus Jones: Young people’s eligibility for support with their housing costs is set out in the relevant benefit regulations.

Source: Parliament: Commons Hansard (Full Text)

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29.02.16: Social Rented Housing: Rents

Chuka Umunna: To ask the Secretary of State for Communities and Local Government, what assessment he has made of the potential effect of proposals to impose mandatory rent reductions on social landlords of one per cent each year for four years on housing co-operatives which have had a policy of maintaining low levels of rent.

Brandon Lewis: The Housing Benefit bill for England in the social sector now has risen by a quarter over the last 10 years, reaching £13.2 billion in 2014/15. Rising rents in the social housing sector are fuelling this increase in Housing Benefit, with average social rent increases of 55% over the last ten years, compared to 23% in the private rented sector. In the interests of fairness the Government plans to bring rent increases within the social sector back into line with the private rented sector by cutting rents for social housing tenants by 1% a year, for four years.

The Government recognises that rent reductions may have a bigger impact on some providers and some specific types of housing and has decided to put in place a one-year exception from the rent reduction for fully mutual co-operative housing, almshouses, community land trusts and supported housing while we consider the approach for the second year of the reductions onwards.

Source: Parliament: Commons Hansard (Full Text)

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Helen Goodman: To ask the Secretary of State for Work and Pensions, how many people have made representations to his Department about the proposed change of social sector housing benefit to the level of local housing allowance.

Helen Goodman: To ask the Secretary of State for Work and Pensions, how many housing providers made representations to his Department about the proposed change of social sector housing benefit to the level of local housing allowance.

Justin Tomlinson: So far representations have been made by 93 individuals and 16 housing providers about the proposed change of social sector housing benefit to the level of local housing allowance.

DWP Ministers and officials will continue to have meetings with a wide variety of organisations in the public and private sectors as part of the process of policy development and delivery.

Source: Parliament: Commons Hansard (Full Text)

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Helen Goodman: To ask the Secretary of State for Work and Pensions, what estimate he has made of how many people in supported housing specifically designated for (a) disabled people, (b) victims of domestic violence, (c) people with substance misuse problems and (d) others will be affected by the change in housing benefit to the Shared Accommodation Rate.

Justin Tomlinson: The information requested is not available.

Source: Parliament: Commons Hansard (Full Text)

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Grahame Morris: To ask the Secretary of State for Work and Pensions, if he will ring-fence housing payments for tenants in supported accommodation.

Justin Tomlinson: We value the work of the supported housing sector extremely highly and are working closely with them to ensure they are supported as effectively as possible. As part of this, we have commissioned an evidence review of supported housing. The results of this research will determine any appropriate exemptions.
In addition, the Government has agreed to put in place a year-long exception for all supported housing provided by local authorities and private registered providers from the one per cent rent reduction.

Source: Parliament: Commons Hansard (Full Text)

01.03.16: Rents: Greater London

Neil Coyle: To ask Mr Chancellor of the Exchequer, what steps he plans to take to reduce domestic rent prices in London.

Greg Hands: The Government believes that the key to improving affordability in domestic rents is to increase the supply of homes. That is why the Government has taken measures to attract billions of pounds of investment to build homes specifically for private rent. This includes a £3.5 billion debt guarantee scheme to support the delivery of new homes purpose built for private rent.

At the Spending Review the Government set out its Five Point Plan for increasing housing supply. This includes plans to deliver 400,000 affordable home starts by 2020/21, including 10,000 Rent to Buy homes; a £2 billion fund to provide infrastructure on large housing sites; a £1 billion fund to provide loans to SME builders; further reforms to the planning system and the release of public sector land for 160,000 homes.

Source: Parliament: Commons Hansard (Full Text)

01.03.16: Building Alterations: Planning Permission

Tulip Siddiq: To ask the Secretary of State for Communities and Local Government, pursuant to his Answer of 9 February 2016 to Question 26570, on planning permission, which local authority made each of those article 4 directions; and what modifications his Department made to eight of those directions.

Brandon Lewis: The Department has been notified of Article 4 directions for basement developments made by the Royal Borough of Kensington and Chelsea and the City of Westminster.

The Secretary of State has modified Article 4 directions which remove office to residential permitted development rights for:
- the London Borough of Richmond; the London Borough of Sutton; Brighton and Hove City Council and Oxford City Council: to exclude those properties which had secured prior approval for the change of use from office to residential before the date the Article 4 directions took effect;
- London Borough of Camden: to reduce the geographical coverage of the Article 4 direction;
- Broxbourne Borough Council; the London Borough of Islington and the London Borough of Merton: to exclude those properties which had secured prior approval for the change of use from office to residential before the date the Article 4 directions took effect and to reduce the geographical coverage of the Article 4 directions.

Source: Parliament: Commons Hansard (Full Text)

02.03.16: Homelessness

John Healey: To ask the Secretary of State for Communities and Local Government, what steps his Department is taking to ensure that the statistics it produces on homelessness and rough sleeping comply with the Code of Practice for Official Statistics in relation to each of the requirements identified by the UK Statistics Authority in its report, Assessment of compliance with the Code of Practice for Official Statistics: Statistics on Homelessness and Rough Sleeping in England, published in December 2015.

Mr Marcus Jones: Departmental statisticians are currently using the report to help plan future developments in homelessness statistics.

In 2010, we overhauled the way local authorities count rough sleepers, to provide a more accurate assessment of the scale of the problem and reflect the reality on the streets.

Under the Labour Government, including when the rt hon Member was Housing Minister, the process did not actually require all local authorities to submit a return, meaning the number of rough sleepers was consistently under estimated.

Source: Parliament: Commons Hansard (Full Text)

02.03.16: Housing: Disability

Grahame Morris: To ask the Secretary of State for Communities and Local Government, what steps he is taking to increase the supply of wheelchair accessible homes in the social and affordable housing sector.
Grahame Morris: To ask the Secretary of State for Communities and Local Government, what steps he is taking to help the social housing sector maintain and increase the provision of specialist accessible and adapted housing stock for people with disabilities.

Brandon Lewis: The Government provides direct funding for specialised housing for older and disabled people through the Care and Support Specialised Housing Fund and the Affordable Homes Programme, making available up to £800 million for specialised housing for older, disabled, and vulnerable people over the next five years, which will deliver over 15,000 specialised homes.

The Government is also putting more money into the Disabled Facilities Grant to enable older and disabled people to live independently and safely in their own homes for longer. On top of the £1 billion the Government has invested in the grant since 2010, the grant will increase year on year for the next five years rising to over £500 million by 2020. In 2016-17 the Disabled Facilities Grant will grow to £394 million, a 79% increase on the current year.

Grahame Morris: To ask the Secretary of State for Communities and Local Government, what estimate he has made of the number of people requiring wheelchair accessible homes in (a) Easington, (b) the North East and (c) England.

Brandon Lewis: The Government has published data on the housing need of older and disabled people in England to support local authorities in assessing likely need in their local area. This can be found at link:


It is for local authorities to determine specific needs in their local areas.

Grahame Morris: To ask the Secretary of State for Communities and Local Government, what steps he has taken to secure the adequate supply of accessible homes suitable for disabled people.

James Wharton: In 2015 the Government updated planning policy and Building Regulations to support local authorities in meeting the housing needs of disabled and older people in their communities. This included the introduction of two optional levels of accessibility in the Building Regulations, Category 2 – Accessible and adaptable dwellings, and Category 3 – Wheelchair user dwellings which local authorities can apply to new development in their local area subject to needs and viability assessments.

These new options work as planning conditions to planning applications. Accessibility needs are met by each project’s own finance, be it for public, social or private homes. Some adaptations by individuals are eligible for funding through disabled facilities grants.
Accessibility to buildings has always been central to Approved Document M and greater concern and detail has been worked in since Disability Discrimination Act regulations 1995, 2005 and with the Equality Act 2010. Each update of Approved Document M further embeds government commitment to inclusivity and accessibility in guidance.

Grahame Morris: To ask the Secretary of State for Communities and Local Government, what discussions he has had on introducing new duties on local authorities to assess the level of need for wheelchair accessible homes and set appropriate targets in local development plans.

Grahame Morris: To ask the Secretary of State for Communities and Local Government, what steps he has taken to ensure that local authorities meet their obligation under the National Planning Policy Framework to meet the housing needs of disabled people requiring wheelchair accessible homes.

Brandon Lewis: Local authorities are best placed to understand the housing needs in their area. We expect them to work closely with key partners and their local communities in deciding what type of housing is needed.

National policy sets out clearly the need for local authorities to plan for the housing needs of all members of the community and that planning should encourage accessibility. The introduction of optional requirements for accessibility in the Building Regulations provides local authorities with the tools needed to ensure that new homes are accessible and that in particular the needs of disabled people are met.

Local authorities are held accountable for their housing delivery via their Local Plans which are tested by local independent planning inspectors and are scrutinised via yearly Authority Monitoring reports which set out progress on delivery against Local Plan targets. In addition local authorities must determine individual decisions in line with the development plan and other material considerations, such as the National Planning Policy Framework and having regard to viability considerations.

Grahame Morris: To ask the Secretary of State for Communities and Local Government, what estimate he has made of the proportion of starter homes that will be wheelchair accessible.

Brandon Lewis: Starter Homes like all new homes, will have to meet Building Regulations’ access requirements which ensure reasonable provision for people to gain access to and use, the dwelling and its facilities.

Source: Parliament: Commons Hansard (Full Text)
02.03.16: Tenancy Deposit Schemes

Chi Onwurah: To ask the Secretary of State for Communities and Local Government, how many companies responded to his Department's invitation to tender for the protection of tenancy deposit scheme; and how many of those companies were small or medium-sized businesses.

Brandon Lewis: The initial procurement exercise in 2006 inviting bids to run a custodial tenancy deposit scheme and up to three insurance tenancy deposit schemes received four bids. Two of the companies were small or medium sized businesses.

In 2015, the re-procurement exercise for a new custodial tenancy scheme also received four bids. Three of the companies were small or medium sized businesses.

Source: Parliament: Commons Hansard (Full Text)

02.03.16: Tenants' Associations

Matthew Pennycook: To ask the Secretary of State for Communities and Local Government, what recent consideration he has given to amending existing non-statutory guidelines on Residential Leasehold and Recognised Tenants' Associations to ensure that those who reside in larger blocks and developments have the same opportunity to gain recognition as a recognised tenants' association as those in smaller blocks and developments.

Brandon Lewis: The non-statutory guidelines available to the First-tier Tribunal (Property Chamber) when considering applications for statutory recognition of a tenants' association, apply to all residential blocks of flats, large or small.

Recognising concerns raised about the ability to acquire statutory recognition, the Department published a detailed discussion paper last year to consider what more can be done through the existing guidelines to assist the tribunal when considering applications. We are currently considering responses to the discussion paper.

Source: Parliament: Commons Hansard (Full Text)

03.03.16: Homelessness

David Mackintosh: To ask the Secretary of State for Communities and Local Government, if he will make a comparative assessment of the effectiveness of the powers available to the devolved administrations and local authorities in England to tackle homelessness.
Mr Marcus Jones: The Government has committed to work with local authorities, homelessness organisations and across government departments to consider options, including legislation, to prevent more households becoming homeless. We will look to learn from other countries who have innovated in the way they deal with homelessness.

David Mackintosh: To ask the Secretary of State for Communities and Local Government, what his Department's definition is of a homeless person.

Mr Marcus Jones: The legal definition of homelessness is set out in Section 175 of the Housing Act 1996. Broadly speaking, somebody is statutorily homeless if they do not have accommodation that they have a legal right to occupy, which is accessible and physically available to them (and their household) and which it would be reasonable for them to continue to live in. It would not be reasonable for someone to continue to live in their home, for example, if that was likely to lead to violence against them (or a member of their family).

Source: Parliament: Commons Hansard (Full Text)

03.03.16: Ministerial Working Group on Preventing and Tackling Homelessness

David Mackintosh: To ask the Secretary of State for Communities and Local Government, what work the Ministerial Working Group for Homelessness has conducted since its last meeting.

Mr Marcus Jones: The Ministerial Working Group on Homelessness re-convened on 13 January, bringing together key Departments to coordinate policy across Government to prevent more households becoming homeless. The group will meet again shortly to agree its priorities and future work programme.

Source: Parliament: Commons Hansard (Full Text)

QUESTIONS FOR WRITTEN ANSWER

03.03.16: Housing (No date for answer)

Karen Buck (Westminster North): To ask the Secretary of State for Communities and Local Government, what research his Department has conducted on the willingness of landlords to let properties to tenants in receipt of housing benefit; and if he will make a statement.

Source: Parliament: Order Paper (Full Text)
03.03.16: Housing (No date for answer)

Dan Jarvis (Barnsley Central): To ask the Secretary of State for Communities and Local Government, what assessment he has made of the effect the extension to the Right to Buy scheme for housing association tenants on the supply of housing in the UK.

Source: Parliament: Order Paper (Full Text)

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EARLY DAY MOTION

02.03.16: Home Start East Highland (Formerly Home Start Ross & Cromarty) (1179)

Paul Monaghan: That this House congratulates Home Start East Highland on its recent Big Lottery Fund's Investing in Communities: 21st Century Life award of £513,212; notes that Home Start East Highland's five year project aims to develop and expand the current service to benefit isolated and vulnerable families across a wide geographical area around the Highlands of Scotland to provide practical and emotional support to any parent or carer with at least one child under eight; further notes that Home Start East Highland, as a registered charity, has been providing a home visiting service to young families in Easter Ross for 27 years and currently supports up to 90 vulnerable families a year in Easter Ross with funding by Highland Council, and 20 vulnerable families in Inverness West with funding from Public Social Partnership; recognises the valuable work this charity undertakes; and welcomes the news that this award will allow the charity's work to be extended to support an additional 55 vulnerable families, which would include 110 children and their parents.

Source: Parliament: Order Paper (Full Text)

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HOUSE OF LORDS

LEGISLATION

01.03.16 & 03.03.16: Housing: and Planning Bill

The House of Lords continued its line-by-line consideration of the Housing and Planning Bill in a Committee of the Whole House this week.

Amendments to sections of the Bill concerning the following areas were under
ORAL ANSWER

01.03.16: London: Housing Costs

Lord Kennedy of Southwark: To ask Her Majesty’s Government what action they are taking to help people on the living wage in London to own their own homes.

The Parliamentary Under-Secretary of State, Department for Communities and Local Government (Baroness Williams of Trafford) (Con): My Lords, this Government are working closely with the mayor and the GLA on measures to increase supply and boost home ownership for all Londoners. These include London Help to Buy, which provides equity loans of up to 40% of a property’s price to homebuyers in the capital, and London shared ownership, which could see Londoners in a borough such as Lewisham buying a home with a deposit of as little as £3,500.

Lord Kennedy of Southwark (Lab): My Lords, first I declare an interest as a councillor of the London Borough of Lewisham. The Minister recently confirmed to me in a Moses Room debate:

“I agree that not everybody will be able to afford a starter home”.—[Official Report, 22/2/16; col. GC 40.]

There lies the problem. Funds are being diverted into the starter home scheme, for homes which are unaffordable to most people on modest incomes, from other housing schemes. Why does the Minister think it is acceptable that the Government are reducing the options for people on modest incomes and the living wage, who are often at the poorer end of the private rented sector, which will mean that often their dream of owning their own home will remain only a dream.

Baroness Williams of Trafford: My Lords, there are a number of products on offer to first-time buyers, including shared ownership, which might require a deposit of as
little as £1,400. There is Rent to Buy and a number of other products should people want home ownership.

**Lord Harris of Haringey (Lab):** My Lords, three weeks ago today the Minister answered a Question about the £140 million that the Prime Minister had announced for estate renewal. We now understand that that £140 million was payable as a loan—it is seed corn that you have to give back. Was the Minister aware at that time that it was a loan? If she was, why did she not tell the House? If she was not, what is going wrong at the Department for Communities?

**Baroness Williams of Trafford:** My Lords, the day that I answered the Question on estates regeneration was the day that the panel met for the first time. I was not aware of the actual structure of the fund, but perhaps that is understandable given that the panel had yet to meet when I answered the Question.

**Lord Hylton (CB):** My Lords, will the Government consider restricting the 20% discount for first-time buyers to present occupants of social housing? That would immediately release a dwelling for rent.

**Baroness Williams of Trafford:** My Lords, the 20% discount for the starter home is to address a specific need in a specific demographic: first-time buyers under the age of 40, whose ability to purchase a home has declined dramatically over the past few decades. This priority is an attempt to address that.

**Lord Tope (LD):** My Lords, on 26 October I reminded the Minister that according to Shelter research an annual income of at least £77,000 would be needed to purchase just an average starter home in London, and I asked her what the Government’s estimate was of the number of people who were likely to access starter homes in London. She was unable to answer the question then. Would she like to have another go now?

**Baroness Williams of Trafford:** My Lords, it is very difficult to tell these things until the policy is under way. But the average starter home in London is estimated to be about £318,000; in England, excluding London, it is £145,000. So a joint income of significantly less than that outside London would make a starter home much more affordable. But of course there are things such as the Help to Buy ISA, which will help people save up for their deposit. I am sure that as this policy develops and we get the figures in, I will be able to inform the noble Lord.

**Lord McFall of Alcluith (Lab):** My Lords, as of December 2015 the Mortgage Advice Bureau stated that the average down payment for a London home is £179,248. How can any young couple, never mind those on the lower living wage, afford such a price?

**Baroness Williams of Trafford:** My Lords, products such as the Help to Buy ISA and the equity loan that the Government are proposing to raise from 20% to 40% in
London should help first-time buyers. But I appreciate that house prices in London are not cheap.

**The Lord Bishop of St Albans:** My Lords, there is much concern that the focus on starter homes could threaten the provision of alternative housing schemes that are more suitable for those on low incomes, such as shared ownership. Will the Minister assure the House that Her Majesty’s Government’s emphasis on these starter homes will be in addition to other affordable schemes such as shared ownership rather than replacing them?

**Baroness Williams of Trafford:** I can certainly assure the right reverend Prelate that the £4.1 billion that the Government are putting into shared-ownership homes, to achieve 175,000, demonstrates their commitment to things other than starter homes.

**Baroness Taylor of Bolton (Lab):** Is the Minister aware that a Conservative MP has moved back in with his parents because he cannot afford to buy a home anywhere near here? What signal does that give that we should have confidence in the measures that she is talking about?

**Baroness Williams of Trafford:** My Lords, funnily enough that Conservative MP was at my house on Saturday night, and we were talking about this—

**Baroness Williams of Trafford:** I assure noble Lords that he is not living with me. When he was standing for election, he did move back in with his parents. I think that he is something like 26 years of age, and we are absolutely committed to providing starter homes for people in that age group.

**Lord Campbell-Savours (Lab):** My Lords, has the Minister been following the progress of the project being promoted by an organisation called London Citizens, which is developing a site on Mile End Road in London—the former St Clement’s mental hospital? It can sell flats at a fraction of the normal price that properties are being sold for in London because of the way that it handles the land value. Might Ministers have a look at that project and see whether any lessons can be learned, particularly while the Housing and Planning Bill is going through the House of Lords?

**Baroness Williams of Trafford:** I am afraid to tell the noble Lord that I have not heard of the scheme but I would be very interested to hear about it. If he could write to me, I certainly would be interested to have a look at it.

Source: Parliament: Lords Hansard (Full Text)