

Heywood Foundation Public Policy Prize - "Housing"

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Categories: Housing

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ID: 1322-11 - Category: Housing

Forward to the Village

Using the topical meeting of 99yr old Sir Captain Tom Moore and 5yr old Tony Hudgell- inspired this;

We merge the social and educational services that currently exist in isolation across our towns, both physically and culturally. Immediately we make use of our empty High Street buildings to reconfigure all schools and community services into merged environments. Nursery, Primary and Secondary education happen alongside community provision of libraries, special needs and care for the elderly. Thus our town and village centres become our place of learning and growing. It becomes natural for elderly to walk into a complex to get a coffee, to play mah-jong with friends, to sit and read in the library or to do some craft work in the craft rooms. In just a few years it will be natural for a school teacher to call on an elderly person to assist them. An elderly person can assist with reading or teaching or to help garden in the playground plot (every school will have a community vegetable plot). There are many elderly persons who does not have their own grand child (nearby) to be able to extend their life worth on to the next generation. However as part of a local community hub where they go to socialise, get a library book, print out a letter, see the Doctor, they will be a known person and as such will not be strange to teachers, children or other community members. Thus every settlement that currently deserves a school will soon have a community hub dealing with far more than just teaching the 1-10 yr olds.

We are / were charmed on holidays seeing ladies in black sitting outside their doors on a street in a Mediterranean village knitting, not realise that they are performing an important role of watching children play, keeping an eye on behaviour and generally being a part of the community. Britain may not have the weather but it has banished the elderly into fear and isolation through the TV, care homes and "geriatric" facilities away from the flow of life. So we reinvent the "village" by having our schools and community activities as part of our Main Street, not on the periphery. Local shops will continue to be used but they will be alongside the Drs and the special needs clinic.

We capitalise on it by creating a healthier, integrated community, by making use of empty town centre premises for all those services currently flung to the outskirts. With or without pandemics this has to be the way for our High Streets to continue to exist - to redevelop as community hubs.

ID: 869-11 - Category: Housing

Community Power: a redistribution of wealth

Despite a strong global economy at the start of 2020, the Edelman Trust Barometer showed a distinct lack of trust in UK government, business and NGOs, calling for more ethical behaviour by societal institutions. But with almost 70 percent of UK public agreeing that "democracy is losing its effectiveness as a form of government", how can we meaningfully redress the outflow and upflow of wealth in favour of local people and places?

Community Wealth Building is a model of local economic development that tackles head-on the challenges of rising inequality and creates a more robust and resilient economy for the long-term, creating societal value. The aim is to create distributive flows of wealth, with public and private spending, land and property, finance and employment practices all contributing to a generative and distributive economy, in which investment flows back into this place and benefits our people and communities.

This is a complex problem, to which the solution is multifaceted. In recent months, the Local Government Association and CLES have set out a number of policy asks/enablers related to Localism and Community Wealth Building, including providing fiscal, policy framework and direct support to a locally-led green recovery, reform to land compensation legislation,

devolution of powers to shape local labour markets and linking industrial strategy to building the generative economy. MP Danny Kruger's case for a new social covenant highlights the need to address the gap between market and state, which has been neglected for so long – community power.

Here, three measures are proposed by which to implement some (not all) of the change required – to harness the community spirit lauded during lockdown, using public policy to empower communities to regain control of social, economic and environment justice:

1) Commons and Cooperatives

Traditional understanding of Commons conjures a picture of sheep grazing on a village green, but Commons can mean so much more. Commons have three elements:

1. A resource, such as land, water, minerals, air, other environmental/natural resources and even knowledge and data;
2. A community who have shared and equal rights to this resource, and organise themselves to manage it;
3. Rules developed by that community to sustain it and allocate the benefits. In recent history, Commons have not been protected and so resources been exploited for profit, known as “enclosure”, which has contributed to inequality.

A good example of this is the prevalence of extractive business models that generate profit from land ownership (i.e. rent) or rare resources (e.g. mining) for private investors. To think about Commons, rather than simply resources, is to re-frame our perspective away from short term private gain and sale-for-profit, towards sustainable stewardship, investment in long term

protection of living ecosystems and mutual prosperity and wellbeing. This way of thinking prompts the formation of distributive business models, such as cooperatives, in which people to work together for the sustainability of the enterprise and collectively decide how any income should be used.

New legislative bases, such as Community Land Contribution (a form of land value tax), would help to ensure that where Commons cannot be created, communities are at least recompensed for the use and extraction of their resources.

2) Taxation

Where Commons cannot protect from extraction, taxation should be proportionate to the detriment caused by any economic or physical development. This taxation would be retained by communities ensuring that it is reinvested to the benefit of the affected people and places. Carbon Tax is an obvious example, but could this model be extended to account for biodiversity, enhancement or degradation of ecosystems, impact on heritage or visual landscapes, or any other criteria valued by communities but often not addressed sufficiently (or too easily subverted) in existing Policy frameworks?

If viewed through this lens, perhaps Kate Raworth's Doughnut Economics model provides a framework for monetising and evaluating the costs of failing to meet societal needs, failing to operate within planetary boundaries, or both?

3) Supertaxation

The purpose of this supertaxation would be to cut off or substantially limit the accumulation of

wealth by the already very rich.

At a national level, extractive business models, such as those which exploit lax data laws to manipulate spending or voting behaviours or those which use resources beyond the ability of planetary systems to replenish them (i.e. unsustainably), would be subject to significantly higher taxation. Ideally, the level would be prohibitive, such that companies would be forced to adopt more social and sustainable practices or cease to operate here. Supertaxation of geographically disparate organisations too would help to promote the perspective of business as part of the community, for example by incentivising capital expenditure on local (rather than remote) premises, and the employment of local people.

There could be an argument that the resulting economic decline following a retraction of economic activity by BigTech would outweigh any benefits gained? I am sure that the argument of Extinction Rebellion in return would be that we and our planet cannot afford not to take that risk.

Conclusion

These suggested measures are not an overhaul of existing fiscal structures and economic policy, but rather a bold repurposing of the familiar, established tools at our disposal to recirculate wealth back into communities and local economies, into social and physical infrastructure, in order to build resilience before future crises strike. So far as public policy change goes, these are high-yield “quick wins”.

All of this would be better enabled by the devolution of democratic powers to a regional level, and by the revitalisation of local democracy. The pandemic has shown the potential and value of the empowered citizen in delivering more economic activity. We must endeavour to hear the voice of citizens and to support and empower our communities to shape their own places for

the future.

ID: 1512-11 - Category: Housing

Working from [Warm] Homes

It looks like we'll be spending more time working from home, even when the restrictions are lifted. The need to improve the energy efficiency of our homes has been highlighted to all, simply by the fact we've been spending so long in them.

PROBLEM: What's stopping people from putting solar panels on the roof, insulating their lofts and buying an electric car? I'm sure that part of the reason for not doing so is that one has to eat into savings or take on debt. Very risky given the Covid economic picture.

If the government were to offer loans for home upgrades and low carbon technologies, on an income-dependant repayment plan, like the higher education student loans, people would feel much more comfortable taking on the debt. If you were to lose your job or see your business turnover drop, your repayments are lowered or put on hold, just like the student loan repayments. The amount you pay is proportion to your income.

As with the current Green Homes Grant, reputable and registered firms carry out the improvements to your home and are involved in the administration.

ID: 2256-11 - Category: Housing

Mixed-generational communal living spaces

There's no quick fix for this problem, but there are ways to foster closer ties between generations which could solve other problems within society such as loneliness, soaring housing costs, the ageing population, and waste. I propose introducing communal co-living spaces which take inspiration from the Dutch idea of 'nursing home dorms'. They will offer cheap rents to young people in return for a commitment to spending time with older residents, helping them learn to use new technology and tending to a communal roof garden. Whilst the private rooms in this co-living space will be small and basic, a lot of resources will be devoted to making large

communal spaces for everyone to enjoy. Weekly film nights, art classes, political talks, exercise sessions, AR experiences, and cooking events, will be organised by the community. There will also be quiet areas for people to work in. The only commitment each resident must make, is to volunteer for a minimum of two hours a week. This could be scaled up in return for cheaper rents but there will be a cap on it.

After the pandemic, our high streets will need to be reimagined. As the shutters go down on big department stores and office blocks, the state should be commandeering these buildings to create these co-living spaces. They will be there for people whose lifestyles are more suited to renting - young people yet to put down roots, older people whose children may have flown the nest, or who have lost loved ones, and now want to live more communally. The space could also be available to short term residents, who only need to spend one night a week in the city now that they are predominantly working from their homes in rural areas. A lot has been made of people wanting to work more from home, but in my opinion this has been exaggerated. Those that are younger are living in cramped shared flats and have a lot to learn from their colleagues. There is also still a desire, across the board, for environments which foster collaboration and idea sharing. This co-working/ co-living hybrid space is one of them. To encourage this change, cities need to get rid of old zoning laws that specify single uses for buildings.

Closer ties between generations also need to be fostered to help us rethink assumptions about how we've traditionally lived. This is not just desirable, but necessary because of our ageing population and falling birth rates. People are going to be working into old age because society will not have enough money to support their pensions, and we are likely to be still paying off the pandemic! If we sow the seeds now of intergenerational connection through co-living and working spaces, we will reap the reward when society expects and needs people to work until 75. Research has also shown that multi-generational working environments bring a diversity of thought and promote more creativity.

On the subject of future generations, we need to create a cross-party department, made up of politicians and experts from a wide range of fields, that's solely focussed on the rights of future generations. This will allow for long term planning to tackle issues such as future pandemics, climate change and migration. Too often politics is bogged down by short-termism and quick

fixes with eyes firmly on winning elections. This department will be shielded from party politics but still democratic. It will hold town hall policy think-ins which select a cross section of people to serve like a jury service. They will debate, vote, and guide the work of this cross-party group. Modern technology will allow for the work of the organisation to be transparent, open, and accountable. Facebook could also be involved in creating an efficient, regular voting system to guide the work of the body.

ID: 455-11 - Category: Housing

Build strong economies and communities through shared work hubs for the "work from home" future.

As the pandemic grew, people abandoned urban areas for new lives in hamlets, villages and towns across the UK. Property values in these areas grew, especially those areas with a convenient city link, as demand for larger living spaces which suited a work from home environment became a new priority. Meanwhile businesses across the UK closed their doors, many for good, leaving a barren landscape of empty commercial properties on the high streets of our nation and yet another opportunity for social interaction lost from our daily lives. My solution to this challenge is to capitalise on the nation's new work from home phenomenon within the growing non urban populations using the multitude of empty properties on the high streets across the UK. With this combination of people and property there is an opportunity to revitalise communities and economies through government backed, flexible shared work hubs for people within these growing country and suburban areas. Essentially provide a government version of Wework for communities across the nation. For those not familiar, Wework was an innovative start up which grew to its global, multi billion pound valuation in less than a decade, with countless imitators following their business model. They realised that today's workforce didn't always require a traditional work environment but still wanted the social aspects of an office. What Wework offered was subscription packages for shared workspaces with amenities such as cafes, bars and wellness centres that offer fitness, spas and classes. Though Wework and its imitators were decimated by the pandemic due to society's exodus from metropolitan areas it does not mean that their business model was a failure. People are social animals and will always want to feel connected. Government backed work hubs in smaller communities across the UK would be an opportunity for the citizens of those communities to come together in a flexible working environment and get to know their neighbour, create strong communities, encourage local businesses to grow around these communal work hubs and help to grow the economies of communities across the nation. Understandably there are financial requirements that would be needed to allow an initiative such as this to blossom. First councils would need to invest in empty properties in their area and familiarise and incentivise residents to the concept through considered spatial design/amenities within the hub and local marketing. As the use of

the hubs grew the costs could be subsidised through leasing corners of the hub to other local business, such as cafes, restaurants and hospitality/fitness, who would benefit from the congregation of locals. There could also be private rooms for hire so that locals who needed to conduct meetings for a business pitch or staff training could request that their employer hire the hubs for this purpose. Eventually as the use of the hubs became as natural as a morning cup of coffee, people working in the hub could be charged a minimal subscription service dependent on local rates, which could then be passed on to the employer of that person to cover, or if the constituent is self employed and not VAT registered it could remain a free service to encourage innovation and entrepreneurship within the local region. As the hubs became a social lighthouse for the communities they were in, businesses surrounding the shared work hubs would begin to flourish. This frequent and constant traffic of locals would encourage other businesses such as retail and entertainment to build around these hubs. Eventually communities across the UK would grow into flourishing micro economies with revitalised and diverse high streets catering to a collaborative and neighbourly community. Apart from the economic benefits of this plan there are many social benefits too. The community using these hubs would begin to build relationships with their neighbours through regular and frequent interactions. As a result this would strengthen the community bond and improve the living conditions of people across the UK by helping to encourage camaraderie, rid loneliness and reduce crime through community investment. I believe that starting small in commuter towns and in areas which saw the most growth from the urban exodus would be a good place to start and grow from there. While I have no doubt that this would be a difficult initiative to launch, I think it has great potential for improving the economies and lives of people across our country.

ID: 1814-11 - Category: Housing

Build social bonds with a Social Bond

Summary: To repair the eroded bonds of social cohesion by empowering our communities, the UK will use an innovative financial bond – the world’s first Social Cohesion Bond. This will attract investors switching into sustainable environmental and social investments. We’ll place the cheaply-financed money raised into a National Social Cohesion Fund. Having impact in 2021 is achievable with the Fund investing into those community services which are proven to strengthen social cohesion.

Recommended solution: Establish a new National Social Cohesion Fund financed by a new type of social bond.

The Fund will be national in reach, significant (& scalable) in terms of financial impact, and target those local services which enhance social cohesion. It will ensure it finances the best-possible community outcomes covering youth, skills, sport, leisure & cultural opportunities. A major benefit of establishing the Fund will be to send a strong signal to the parts of our society that feel marginalised, that their well-being and communities matter – this in itself supports cohesion.

The Fund with its financing method – is a practical and innovative solution to the erosion of social cohesion. Practical because government already has the mechanisms in place to kick-start it; and innovative because the Fund will emphasize holistic outcome-based projects, funded by a world-first form of social financing.

It will have impact because this Fund will operate at scale; not be niche or narrow (as UK social funds are now); and be additive to existing funding streams. It will target socially-cohesive programmes in communities which have been starved of funding; and will build longer-term financial sustainability into recipient operating models, because the finance will have to be repaid in some form. The Fund will be flexible, available to single projects proposed by communities or to Councils with comprehensive plans – all that matters is that proposals meet the Fund's investment criteria and that regional distribution is fair.

The size of the fund will be dependent on demand from communities and the supply of investment funds – but once the mechanisms are in place, it will be easy to scale-up. Estimated demand would be in excess of £1 billion (e.g. real cuts to library funding alone since 2010 is £600 million), against a social bond investment supply of over £100 billion (2020 figures).

Timing: This could be implemented in 2021 because the mechanisms already exist.

- A Fund could be set up in based on existing HMG investment fund architecture (e.g. British Business Bank or Shareholder Executive models) – the mission and investment framework could be agreed in consultation with major stakeholders such as the Local Government Association, Whitehall depts., arts & sports bodies, and the devolved administrations.

- The Bond would be issued by the Debt Management Office which currently working on the UK's first Sovereign Green Bond and so is already targeting a set of investors that would be interested in social bonds.

Background

1: The National Social Cohesion Fund – key elements

- Access: Available to local authorities, umbrella organisations for community sport, culture & training and social enterprises providing such services. The fund would be independently managed and governed to ensure that distribution was equitable and wasn't eaten up by large national projects.

- Use of funds: Local socially-cohesive proposals, such as youth services including skills training; culture; and community sport & leisure. Aimed at all business needs – whether capital investment or working capital to fund staff investment or expansion of ongoing operations. This makes it distinct from the current Public Works Loan Board model which lends from central government funds only for capital projects.

- Investment decisions: Over-seen by an investment committee drawing on existing skills,

youth, culture and sport bodies and in line with the categories of investment defined at the outset – supported by UK Government Investments ('UKGI').

- **Funding style:** The Fund will make investments – either equity or debt – and will seek a long-term return. As such, debt-funded recipients will need a repayment plan. The purpose of this is to build long-term sustainability into the recipient operating models – with the Fund (as equity holder) or recipient (as debtor) focused on eventual investment return.
- **Existing funding:** The investments would be additive not substitutive to existing government funding and charity (e.g. National Lottery) and so ring-fenced from central government control.
- **Establishment:** The Fund could be set-up by UKGI, with their experience of governance and fund structures; and representatives from major stakeholders as noted above.

2: Financing through a Social Cohesion Bond

- **Innovation:** Financing will be through a new form of social bond – the Social Cohesion Bond – and guaranteed by HMG – so providing access to a historically low cost of finance. The bond and its interest will be repaid from those organisations who access the Fund.
- **Investors:** This Bond would tap a huge and growing investor base which targets investments in “sustainable bonds” – some \$750 billion of which (mainly green bonds) were issued in 2020. These investors often include government pension schemes and targeting these investors in particular would effectively see the savings of older generations being recycled into local services for younger generations.

- Structure: The bonds would need a legal framework around them (e.g. project evaluation, use & management of proceeds, reporting etc) – which could be adapted from UK work on green and Islamic sovereign bonds and standards from international bodies. The bonds will also have to match comparable market-returns or provide some other form of benefit which has value to the investor (such as a clear social benefit).

- Scalability: With the initial bond, a template will have been created for future funding which can easily be accessed through further issues. Current UK social bonds are small-scale, expensive to launch and tap a more specialised and much smaller investor base.

- Spin-off benefits: Would include showcasing the UK's role in sustainable and innovative finance, and the framework could be exported as a global good for similar Social Cohesion Bonds around the world.

ID: 803-11 - Category: Housing

What Build Back Better really means for the UK housing market

There are excellent UK precedents for government interventions working to change markets for the better. In the energy market, UK government support for onshore and offshore wind turbines and attractive feed-in tariffs for domestic solar power generation have contributed substantially to our nation being able to meet electricity demand for extended periods without burning coal. As importantly in the context of new-build housing, government support in the energy sector has led to economies of scale in wind turbine construction and solar panel production, thereby reducing and eliminating the historic cost differentials.

So, the government should introduce legislation to require all new build homes from 2023 to achieve at least EPC A ratings, or preferably meet a Zero Carbon Standard.

This requirement should be backed up with stick and carrot incentives:

- A substantial levy (say £20,000 to £30,000) should be charged on developers and house builders for every new-build unit that fails to achieve at least an EPC A rating.
- To address the existing cost differential of building homes to a higher environmental standard, an initial subsidy (akin to a feed-in tariff) should be provided to developers and house-builders for every unit which does achieve an EPC A rating, with a higher initial subsidy provided for every unit which achieves a Zero Carbon rating.
- As volumes increase and economies of scale of production emerge, subsidies should be reduced to avoid undue enrichment by developers and builders.
- In any future Government support for first time buyers, there should be an absolute requirement for new properties to meet a Zero Carbon standard.

ID: 631-11 - Category: Housing

Offer government support for converting unused office space into low-carbon housing

The government should work with businesses, including providing financial support, to convert unused office space into low-carbon housing. This would work towards a number of valuable short-term goals: alleviating the housing shortage in urban centres, increasing Britain's overall stock of low-carbon homes, and providing financial relief to businesses and investors harmed by the sudden collapse of Britain's office-space market (real estate plays a significant part in Britain's pension investments, for example). More importantly, however, it could help the government play the role of environmental market-maker by providing construction firms with a meaningful financial incentive to retrain and certify in low-carbon domestic construction, with a view to expanding these techniques to the broader sector, including existing homes, along the lines of the Future Homes Standard.

This programme would begin by offering financial incentives to existing owners of office space willing to convert their property into housing. This could take the form of direct subsidies or a sizeable reduction in stamp duty on the sale of properties for conversion. If political risk was identified as a significant barrier to businesses engaging with the scheme, the government

could offer periodically-reviewed guarantees along the lines of the assurances given to the energy industry: this may be particularly relevant given the large capital investments, long timescales and shared emphasis on decarbonisation involved.

Given the innate conservatism of the real-estate sector and the relatively frequent shifts in government climate policy (at least compared with the long timescale involved in real-estate development), these incentives should be introduced with ministerial support, a defined timescale and consultation with industry bodies. Eligibility for these subsidies should be clear enough to be understood by the public (to avoid allegations of nepotism) and limited in scope, focusing on the creation of new, low-carbon homes, avoiding project creep. Additionally, some reimbursement should be withheld until conversion of the property is complete, particularly for larger developments, so as to discourage delay and “white elephants”.

The government should also work with the construction industry to introduce measures that facilitate conversion and encourage skills-retention. These include updating and republishing standards for low-carbon housing and, where necessary, working with construction industry bodies to rapidly develop accreditation standards for low-carbon construction practices. Particularly given the disappointment felt by businesses which had invested in retraining for the Zero Carbon Homes standard, dropped in 2015, this may need to be approached with some degree of sensitivity.

Ministerial attention and pre-planning before the programme launches can also help to mitigate key risks, as well as facilitate improved outcomes (for example, by encouraging dialogue between estate agents, landlords and construction companies). This is in part because the project would cut across several sections and layers of government – notably the Department for Environment, Food & Rural Affairs, the Ministry of Housing, Communities & Local Government, the Department for Business, Energy & Industrial Strategy, the Treasury and local authorities – but also because different departments may approach the programme with different secondary objectives. For example, the government may wish to use this programme to expand and update its stock of social housing, though this is not a primary aim.

The government will have to establish and maintain clear rules for which properties are eligible for conversion – some modern office blocks may be architecturally unsuitable, due to centralised utilities or poor access to natural lighting in the centre of the building. Central government should discourage local authorities from overzealous use of Section 106 powers to require affordable housing: many offices exist in locations where housing supply is so limited that even relatively high rents can still improve housing accessibility. This all argues for clear ministerial ownership of the programme and significant interdepartmental planning before launch.

Successful developments would act as cornerstones for integrated communities, stimulating further investment and decarbonisation. This is because the new homes converted from offices would likely exist near to retained office spaces and the public transport links which serve them. Where good quality housing is available, living near work is desirable for many, as well as being carbon-friendly. Commuting involves walking or cycling rather than taking a car or train, and by reducing the load on public transport, encourages others to use mass transit services over private transportation. Good public transport links and central locations mean that social, leisure and cultural activities are readily available and easy-to-access.

The long-term goal of this programme should be to provide an incubator for construction businesses to acquire the skills (and accreditation) for low carbon conversion for use in the broader domestic construction sector. This skills gap is one of the five urgent areas for concern identified in the Committee on Climate Change's (CCC) report on UK housing from 2019. Greater market availability of experienced specialists would also help lower the significant costs environmentally-minded owners face in retrofitting existing properties. These costs act as a significant barrier to the 15% energy-use reduction in existing properties by 2030 that the CCC identifies as a necessary intermediate target.

The accelerated abandonment of conventional office spaces is likely to be one of the longest lasting and most significant effects of the COVID-19 crisis. Unmanaged, this issue will only exacerbate the economic hardship that the UK will doubtless face in the years ahead. However, empty buildings in some of Britain's most housing-undersupplied areas provide an enormous

opportunity not only to create new homes, but act as an incubator for sector-wide skills and practices which will allow Britain to capitalise on her climate ambitions.

ID: 58-11 - Category: Housing

Radical Planning Reform

The longstanding roadblock to building many, many more quality well designed spacious homes is the constraints on the planning system. We are almost all NIMBYs at heart and the politicians know that our votes depend on them respecting our wishes. To break this impasse a radical approach is needed involving both stick and carrot.

Almost all Local Authorities are facing severe deficits leading to yet more painful cuts. Capturing a larger share of Planning Gain would greatly help in minimising the worst of those cuts. Government's recent "Planning for the Future" consultation proposed a flawed Infrastructure Levy; there is a much better alternative.

The 1976 Development Land Tax Act ("DLT") attempted a similar approach to the Infrastructure Levy but was abandoned as the supply of suitable land collapsed due to landowner reluctance to sell. Only by enabling Local Authorities to acquire suitable land compulsorily ("CP") will substantial Planning Gain capture be possible. (if CP is acceptable for the controversial HS2 then surely it must be acceptable to help solve the nationally debilitating Housing Crisis?). However this will require the Government to amend the law on Compulsory Purchase. Currently a landowner faced with CP can claim compensation based not on existing use value but at a value having regard to the land's potential for being granted planning permission. For example agricultural land could under current law be valued on compulsory purchase at, say, £0.5m an acre instead of its current use value of perhaps £10,000. Historically Local Authorities have followed a tortuous Section 106 route to capture some planning gain rather than attempt compulsory purchase. Unfortunately the proposed Infrastructure Levy is likely, as with the DLT, to be self defeating as it will reduce substantially the availability of land for development. If the law were changed so that land could be acquired compulsorily at, or at only a small premium to, existing use values then:

1. Following compulsory purchase and granting of suitable planning permissions the Local Authority could auction off the land (possibly with “build by” dates).
2. Nearly 100% of the Planning Gain would be captured by the Local Authority - no argument.
3. NIMBYs adversely affected could be compensated (the Carrot!)
4. New housing could be located in the most logical areas, not where landlords felt like selling land.

The quantum of Planning Gain available will vary between Local Authorities but will often be very substantial and certainly meaningful in the context of the mounting deficits and cuts being faced by almost all Local Authorities, even after funding the associated affordable housing and required new infrastructure.

Central government support to Councils should be in part positively geared to the level of funding raised locally by the Authority in support of addressing the Housing Crisis (the Stick!)

With an 80 seat majority the current government is empowered to implement radical, even if potentially controversial, policies. In addition with the door now open to initiatives to revive the economy post COVID, this proposal should have a favourable reception and could be transformational both for Local Authority funding and, above all, for addressing the debilitating national problem, the Housing Crisis, that’s arguably even greater and certainly otherwise longer lived than COVID.

ID: 401-11 - Category: Housing

Revitalise communities through government backed, shared work hubs for the "work from home" future.

As the pandemic grew, people abandoned urban areas for new lives in hamlets, villages and towns across the UK. Properties values in these areas grew, especially those areas with a convenient city link, as demand for larger living spaces which suited a work from home

environment became a new priority. Meanwhile businesses across the UK closed their doors, many for good, leaving a barren landscape of empty commercial properties on the high streets of our nation and yet another opportunity for social interaction lost from our daily lives. My solution to this challenge is to capitalise on the nation's new work from home phenomenon within the growing non urban populations using the multitude of empty properties on the high streets across the UK. With this combination of people and property there is an opportunity to revitalise communities and economies through government backed, flexible shared work hubs for people within these growing country and suburban areas. Essentially provide a government version of Wework for communities across the nation For those not familiar, Wework was an innovative start up which grew to its multi billion pound valuation in less than a decade, with countless imitators following their business model. They realised that today's workforce didn't always require a traditional work environment but still wanted the social aspects of an office. What Wework offered was subscription packages for shared workspaces with amenities such as cafes, bars and wellness centres that offer fitness, spas and classes. Though Wework and its imitators were decimated by the pandemic due to society's exodus from metropolitan areas it does not mean that their business model was a failure. People are social animals and will always want to feel connected. Government backed work hubs in smaller communities across the UK would be an opportunity for the citizens of those communities to come together in a flexible working environment and get to know their neighbour, create strong communities, encourage local businesses to grow around these communal work hubs and help to grow the economies of communities across the nation. Understandably there are financial requirements that would be needed to allow an initiative such as this to blossom. First councils would need to familiarise and incentivise residents to the concept through considered spatial design/amenities within the hub and local marketing. As the use of the hubs grew the costs could be subsidised through leasing corners of the hub to other local business, such as cafes, restaurants and hospitality/fitness, who would benefit from the congregation of locals. There could also be private rooms for hire so that locals who needed to conduct meetings for a business pitch or staff training could request that their employer hire the hubs for this purpose. Eventually as the use of the hubs became as natural as a morning cup of coffee, people working in the hub could be charged a minimal subscription service dependent on local rates, which would then be passed on to the employer of that person to cover, or if the constituent is self employed and not VAT registered it could remain a free service to encourage innovation and entrepreneurship within the local region. As the hubs became a social lighthouse for the communities they were in, businesses surrounding the shared work hubs would begin to flourish. This frequent and constant traffic of locals would encourage other businesses such as retail and entertainment to build around these hubs. Eventually communities across the UK would grow into flourishing micro economies with revitalised and diverse high streets catering to a collaborative and neighbourly community. Apart from the economic benefits of this plan there are many social

benefits too. The community using these hubs would begin to build relationships with their neighbours through regular and frequent interactions. As a result this would strengthen the community bond and improve the living conditions of people across the UK by helping to encourage camaraderie, rid loneliness and reduce crime through community investment. I believe that starting small in commuter towns and in areas which saw the most growth from the urban exodus would be a good place to start and grow from there. While I have no doubt that this would be a difficult initiative to launch, I think it has great potential for improving the economies and lives of people across our country.

ID: 2247-11 - Category: Housing

Provide co-working spaces to regenerate high streets and reduce a range of inequalities

Summary:

Remote working, for all its benefits, also has two negative impacts: it risks blighting urban centres, and exacerbating geographic, socio-economic and mental health inequalities. A strategic approach to remote working would not only address these impacts; it could also reverse them: regenerating high streets and reducing a range of inequalities. The solution is for local bodies such as councils, libraries and job centres to provide co-working spaces in the locations and for the people that need them the most. The solution pays for itself, when compared to the cost of blighted areas, loneliness and unemployment.

Detail:

Remote working, for all its benefits, also has two negative impacts: it risks blighting fragile urban centres, and exacerbating geographic, socio-economic and mental health inequalities. Allowing this to happen would be a missed opportunity, when remote working could be strategically deployed to achieve the precise opposite: regenerating high streets and reducing inequalities.

For example, the government has linked remote working with levelling up in its agenda to ship Whitehall jobs out of London and into the regions and nations of the UK. However, without a more strategic intervention to put in place the infrastructure needed for remote working in the

areas of the country that are “left behind” and most in need of levelling up, the policy may not achieve the desired outcomes. The risk is that London workers will move out to the regions with their jobs – likely to the better-off areas that need them least – rather than the London jobs going to people who live in the areas that need them most – such as former industrial towns where opportunities are fewest. Achieving the latter would be much more powerful than letting the former take place by default, but it requires investment and vision at the local level. For instance, potential applicants may not have access to a fast, reliable or affordable internet connection.

Similarly, remote working has the potential to exacerbate inequalities even in places like London. That is because jobs advertised on a remote working basis will be out of reach of many disadvantaged groups who live in the capital. Among them are poorer families who live in small accommodation and lack space for anyone to work from home. At the opposite end of the spectrum are people who live on their own and may suffer from loneliness – with all the health risks and economic costs that that entails. 1 in 20 adults in England reported feeling lonely “often/always”, and academic studies have concluded that loneliness, living alone and poor social connections are as bad for your health as smoking 15 cigarettes a day, and worse than obesity. Research also found that disconnected communities could be costing the UK economy £32 billion every year.

Urban centres are in danger too. Many high streets were in a fragile state even before the pandemic. Now the long-term shift to remote working will further impact urban centres already reeling from lockdowns and the enormous growth of online shopping. Much office space is set to remain unoccupied as a large number of people continue to work from home, at least part of the week. In turn, fewer office workers means fewer surrounding shops, cafes and restaurants remain viable. So, remote working risks triggering a death spiral. Even at the 2020 Summer peak, when restrictions were relaxed, visits to high streets remained 40% below the level in January 2020, according to data analysed by the FT. This is a big challenge for local authorities, who will be left dealing with a huge loss of revenue from business rates as well as the complex and expensive task of redeveloping and regenerating those areas.

Luckily, there is a way to solve both problems at once. Public investment and a vision for the

local area are required to turn the remote working revolution into something that helps regenerate urban centres, level up, reduce inequalities and boost opportunities and growth for all. The solution is for local bodies such as councils, libraries and job centres to provide co-working spaces in the locations that need them the most. Fees for access to co-working spaces could be on a sliding scale, with unemployed claimants able to access for free and subsidised rates for workers on low incomes. Better off workers may choose to pay a full rate to access a reliable connection and enjoy the communal atmosphere.

It would seem natural for job centres to offer such a space, as they could then support job seekers in applying for remote jobs and set them up for work. There is a natural fit for libraries too, since one imagines the workers will be drawn to and benefit from the library's resources in doing their job. Growing the user base and putting underutilised space to good use might help restore and secure libraries' place at the centre of communities.

But other venues – abandoned commercial premises in particular – should be targeted too as a way to shore up fragile high streets. Councils could play an active role there, but policy and tax levers are also needed to encourage the private sector to deliver spaces too. For example, planning procedures could be relaxed for changes of use to co-working space in designated areas and tax incentives created in the form of temporary suspension of business rates.

This solution pays for itself, when compared to the cost of blighted areas, the lost business rates from empty commercial space and the difficulty and cost of successful regeneration. The benefit-to-cost ratio is even higher once the cost of loneliness and the benefit of extending opportunities to unemployed, disadvantaged people are factored in. With the right incentives, this proposal could help create an economy where remote working is not the preserve of privileged workers, but an option truly available to all people up and down the country.

ID: 1645-11 - Category: Housing

Solving The Big Issue - Using Recycling to End Homelessness

Summary:

A scheme to end homelessness and improve the recycling and re-use of coffee cups and plastic bottles through the introduction of a 10p levy, which is recovered via a network of recycling bins administered by a homeless organisation; something akin to a waste recycling version of the Big Issue.

Policy:

According to Crisis, there are over 200,00 households affected by homelessness in the UK each year, with the largest percentage in Greater London. Crisis estimates the cost of ending homelessness at £1 billion per year for 10 years, in a study carried out by PWC.

At the same time, 2.5 billion single use coffee cups are used in the UK each year according to figures from The Guardian newspaper, and 13 billion plastic bottles are sold annually, of which only 7.5 billion are recycled, according to the UK parliament website.

I propose a policy to solve both problems simultaneously, with a 10p levy placed on all coffee cups and plastic bottles sold in the UK and the creation of a network of bins managed by a homeless organisation.

The organisation would empty the bins, take them to recycling centres, and reclaim the levy to fund programmes to end homelessness.

The recycling network would operate somewhat like the Big Issue, with certified homeless people employed in waste recovery teams to empty the bins. This would create employment, as

per selling the Big Issue, helping people develop skills and experience to return to the wider, conventional workplace. And the revenue generated from recovering the bottle and cup levies would be used to finance projects to end homelessness.

At current rates, the levy would generate £1.55 billion per year; even with the costs of recovering the bottles and cups, the money leftover would go a long way to the £1 billion a year needed to end homelessness.

To incentivise recycling, only bottles and cups recovered would fund homelessness programmes. From a behaviour science or 'nudge' perspective, any monies not recovered should be donated to a wildly unpopular project so as to motivate recycling, however this may be deemed politically unacceptable; if so, monies from bottles and cups not recovered should be donated into a national sustainability fund.

While the logistics of such a policy pose some problems, these are not insurmountable.

In cities, extra bins can be provided on streets and offices can manage their own systems to maximise recycling. In more rural areas, recycling bins placed outside supermarkets, for example, would enable people to recycle each time they shopped.

The key is to create hubs to minimise the cost of waste recovery and therefore maximise donations to end homelessness.

The scheme also opens the way for new innovations in waste recycling; since the bottles and coffee cups would have a value, creative ways to recover them from general waste or hard-to-reach areas could be devised, which could in turn help to develop solutions to recover

and recycle more waste, such as minerals in mobile phones. Indeed, this same scheme could be applied to electronics equipment, but with a £10 levy instead of 10p, for example.

A benefit from this proposal is the elasticity of demand for bottled products and hot takeaway drinks; an extra 10p on the price will make little difference to people's spending habits but could make a massive difference to improving recycling rates and ending homelessness.

Begging is not the solution to end homelessness, and anyway in an increasingly cashless society is becoming increasingly difficult; offering consumers a way to use their everyday purchases to end homelessness like this is a great way of enabling people to be agents of change with minimal effort required on their part.

So, instead of the usual approach of dropping a few coins into a beggar's cup, people would end homelessness by dropping a cup into a homeless organisation's bin; a new innovation on an age-old activity.

ID: 903-11 - Category: Housing

Delivering an enduring response to the impact of Covid on the quality of home life

Summary

Housing should not be regarded as an investment vehicle, to increase the wealth of some at the expense of others. It should not be sold to the highest bidder. It is a basic human need, that should be enjoyed by all. My vision is an ambitious one - to ensure safe, secure and affordable homes for all. This paper does not provide the space to do more than briefly outline a range of measures which could realise this. We owe that to nurses, care home staff and others who have toiled through the Covid epidemic on minimum wages. If it can be realised, by whatever means, it would in my estimation, represent a bulwark of social stability which, as a Nation, we can be as proud of as the NHS. Turning the vision into reality

There are three main steps - tackling affordability levels, delivering secure homes, and financing them.

Step 1: Tackling affordability levels

The planning system is charged with delivering sufficient new homes to meet expected market demand. It does not however halt the steadily rising affordability gap which increasingly prevents people accessing and retaining the homes they need. The only effective method is through some form of mandatory price control. For every household, lower housing costs would release greater discretionary expenditure into the wider economy. If formulated and exercised in a manner that gives significant social benefit, and is enforced fairly and consistently, there is therefore no reason why it should prove politically unattractive. It could operate by:

1. Setting a base date from which price control would be introduced. Allowing housing costs (sale prices and rents) thereafter to grow only in line with a national House Price Index, which reflects factors such as wage growth, cost of living indices and/or a fixed percentage in much the same way as the State Pension's "triple lock";
2. Fixing the price/rent at which individual properties can then be marketed after the base date (perhaps using Council Tax bands rather than individual valuation, unless unless warranted) and applying the relevant growth index as years click past.
3. Applying the price control at the time of sale or rent review, binding sellers, buyers, landlords and renters. If using Council Tax bands, the offer and purchase price could be within the range of the index adjusted band, not exceeding the maximum of the band. Any breaches could be rectified when the sale is identified at then time of registration by restorative taxation attaching to both buyer and seller/renter.

Step 2: Delivering secure homes

Avoiding a dependency culture requires as many households as possible fully fund their own housing costs themselves, as most do now. I do not envisage a return to widespread building of social housing. Those approaches have been seen to expose divisions in society, force restraint on tenants' aspirations, and have proved to be unfair, inflexible and uneconomic. Rather, I propose a fluid "estate" of measures that can be tailored to support those who, for whatever reason, find themselves needing a helping hand to obtain or maintain a suitable roof over their heads. This "estate" would be managed by a "home security agency", engaging the existing network of existing social housing players (local government departments, housing associations and licensed charities, such as "Shelter", "St Mungo" and "Crisis"). Its remit would be to initiate timely solutions for all who are homeless or face potentially chaotic disruption and distress to family life when facing unavoidable need to leave their existing home (such as into care). The agency might provide traditional social housing (for rent, sale or shared ownership) by commissioning or buying "new build" homes, or acquire suitable existing properties "bought in" for re-sale or rent and perhaps, after refurbishment, conversion into larger or smaller units or adapted from other uses. Loans, discounted mortgages and payment breaks may all be considered, as well as grants and temporary or permanent rent subsidies and the operation of hostels. Innovation is the key, and might, for example (for those part way through their mortgage term) negotiating part or whole ownership of the home concerned as a form of community "equity release" or temporary tenancy. Indeed, anything that enables households to get back on their feet and be helped to "staircase" to a suitably secure tenure, or elect to move to more affordable accommodation when ready. Conversely, some cases might involve no more than helpful counselling or advice.

Step 3: Financing the secure homes

Although the secure homes could be financed by taxation, my own suggestion is that the system should have "community ownership" to transcend party politics and fixed parliamentary terms. For that reason, I suggest a form of insurance typified by NHS funding, but with the option of voluntary additional contributions. There is no room here to expound this in detail, but I envisage three main components:

1. A one-off capital gains tax on the equity held in mortgage-free homes (generally over and

wealthier, who might benefit in return from the help to access to retirement accommodation). For fairness and palatability, it should be applied only to equity accrued after a fixed date (past, present or future) and made payable only at the time of sale.

2. A compulsory deduction from earnings from those in work - as with NHS, but effectively paid by by a part of each household' s increased spending power released by the house price control mechanism.

3. Voluntary contributions, attracting individuals and institutions seeking a replacement secure option for long term investment. This would match closely with pension savings, especially if the return was paid in a way that provided greater choice of accommodation and care in old age (for individuals or employees).

Conclusion

There are no doubt other approaches that might come forward from others. My purpose is to stimulate constructive discussion having identified some fundamental principles and opportunities. Importantly, evolution of suitable policies must be pursued in a spirit of “how we can....” rather than “why we can’t.... ” Be bold. Let's do it!

ID: 1533-11 - Category: Housing

Levelling the retail playing field to rejuvenate town centres

The move from High Streets to online retailing has been accelerated by the pandemic. High Streets need to be repurposed, but retail shops will remain integral to town centres, and a greater variety of shops would help to regenerate interest and activity.

High Street shops face disadvantages compared with online retailers - high business rates in town centres, lower costs for online retailers operating from out of town warehouses, and avoidance of taxes on profits by international online operators. These inequities are a

disincentive for people to open shops in town centres.

My solution is to change the cost structure of retailing to create a fairer environment and to encourage the opening of bricks and mortar shops in rejuvenated , vibrant town centres which will be seen as centres of creativity and interest.

The solution is this - firstly, abolish business rates for retail operations of any sort. The exemption from business rates for charity shops enables them to open on High Streets and now there are many of them in many town centres. Their number proves that the absence of business rates acts as a strong incentive to open a shop. Abolishing business rates across all retailers including online removes some of the cost advantages of operating from out of town warehouses.

Total income generated from business rates amounts to c £22bn per annum. I don't know the proportion represented by retail, but an assumption could be 50%, ie £11bn. This would need to be recouped in some way, and the second part of my policy addresses this.

The second policy plank is to introduce a levy on UK sales (not profits) across all retail operations, both bricks and mortar and online. This levy would create a level playing field whereby multinational online retailers would contribute based on their sales in this country, countering their practices of avoiding taxes by moving profits offshore.

The results of these 2 policies would be:-

Reducing costs to bricks and mortar retailers, encouraging them to open on High Streets because of zero business rates. I would hope that smaller, niche and creative retailers would be

likely to open in smaller retail units, creating an interesting and attractive mix of shops and helping to rejuvenate town centres. While the sales levy would impact on profits, for many retailers the abolition of business rates would more than offset this cost.

Removing some of the unfair advantages enjoyed by online retailers. The attraction of online shopping is here to stay, but the playing field is tilted in favour of online and this needs to be redressed. The sales levy would capture a contribution from online retailers which they currently escape.

The sales levy removes some of the distinction between bricks and mortar and online, potentially encouraging retailers to operate in both spheres, possibly from the same premises in town centres for smaller operators.

Retail sales in the UK are c £400bn per annum. A sales levy of 3% would raise c£12bn, replacing my assumed £11bn lost through the abolition of business rates. This makes the changes cost neutral, and a higher levy could raise further funds. This could be a good thing to do, if the levy is used in a creative way, and this forms the third plank of my policy.

The third policy plank requires that the retail sales levy would be ring fenced and released to councils with the purpose of improving and repurposing the ambience of town centres. This would include the creation of leisure areas, parks, arts centres, exhibition areas, performing spaces etc. , making town centres attractive in a number of ways, including but not restricted to shopping and hospitality.

To repeat the main policy points :-

1. Abolish business rates for retail operations.
2. Replace business rates with a levy on UK retail sales, irrespective of the form of retail operation.
3. Use the revenue raised by the sales levy to change the physical attributes of town centres in creative ways, transforming them into places with a broad cultural attraction.

Clearly , more work needs to be done on the financial calculations, but in principle I believe this policy would have a real and immediate impact on the problems besetting our town centres.

ID: 1209-11 - Category: Housing

Help people, help nature - fairly

The proposed Community Areas of Landscape Value (CALV) will be part of a national network – a grid – of green spaces that are accessible to us all wherever we live. People will not have to travel to find green spaces, the green spaces are already amongst us where we live. CALV will be areas that complement the existing ‘family’ of designated green spaces. They will inevitably have considerably lower levels of legal protection than the leaders such as National Parks and AONBs but their importance should not be seen as diminished. In order to make CALV fulfil their purpose of being available for everyone they will need some security through designation. This must be organised at grass-roots level. It is for communities to identify and nominate the green and grassy spaces that matter to them, rather than potential places to be judged or allocated at a national level. Neighbourhood Planning has successfully shown how this can be done, and the same framework and process could be extended to designating CALV. Once the CALV are identified by the local community, they will then be managed by local people drawing on the knowledgeable, often passionate, expertise that comes from people who feel they are part of a place. This concept is not new. To quote Baba Dioum, 1968: In the end we will conserve only what we love, we will love only what we understand, and we will understand only what we are taught. The pandemic has shone a light on the natural assets that are an essential part of people’s lives – the places where they go to sit in the sun, walk the dog or build a snowman. These are urban as well as rural, and encompass, for example, a canalside, a redundant

cemetery, moorland or wetlands. It will not be difficult to involve communities in creating and managing CALV. It will build on the learning of the success of over 9000 community businesses, approximately 100,000 social enterprise companies and the growing number of Community Land Trusts which are all legally structured, supported by professionals working for organisations like Co-ops UK, Locality, Plunkett, Community Land Trusts, many supported by Power to Change. The monolith of central government can be slow to react to the needs of individual communities. But in order to make CALV work the Department for Environment, Food and Rural Affairs (DEFRA) and the Ministry of Housing, Communities and Local Government (MHCLG) must provide sufficient national oversight to allow communities to move forward and be more self-sufficient. The benefits of CALV are considerable - Health: The evidence base linking health and greenspace is compelling, and supports innovative thinking about its potential to help achieve local priorities. Already there are successful health interventions, such as green social prescribing initiatives where people are helped to begin using greenspace and at the same time get to know other people in their community. Education: When children are engaging with the natural environment, both formally and informally, they develop specific knowledge. They show appreciation and concern for the natural environment when they explore the relationships with other living and non-living things, and develop an awareness of the impact that human activity has on the environment. Resilience of communities: Communities will be brought together in the care of a protected landscape. They will understand how shared actions and a connected management of resources can develop resilience. For example to help protect homes with water management, improve river quality, link people with local food producers and suppliers or find opportunities for community green energy schemes. Climate Change: Biodiversity loss and climate change present significant risks to everyone's well-being and way of life. The creation of nature-rich greenspace and the restoration of habitats will help mitigate and provide adaptation to the environmental and economic impacts of climate change and biodiversity loss. Each CALV may be relatively small, but their combined acreage across the country will be significant. The enterprise and capabilities of local people working in their communities will make a considerable difference – for example: • Urban greening – from planting street trees to the creation of pocket parks and vertical gardens on buildings – can provide habitats for wildlife at the same time as keeping our cities cool. By linking these areas we create valuable wildlife corridors. CALV could extend along rivers and canals in towns to link the urban with the rural. • Restoring upland habitats such as peat bog and woodland removes carbon from the atmosphere, protects soils, helps replenish aquifers and can reduce the severity of flooding thus protecting communities and businesses. • Restoring nature in the countryside can improve food security by reversing the losses of bees and other pollinators. New nature-rich areas are attractive to people as well! • Accessible, protected Community landscapes will encourage more people to walk and cycle around these areas thus reducing the use and reliance of the car to access green spaces. Economy: Local

Authorities have shrinking budgets and are finding it harder to manage even the current protected greenspace; another solution has to be found. Communities are resourceful and here is an opportunity for them. Investing in nature generates future employment opportunities and supports economic productivity in the tourism and related environmental goods and services sectors. The opportunities post COVID 19 CALV will become a vital part of our national natural asset. They will connect more people more closely with nature – one of the aims of the recent Planning White Paper. They will increase the natural capital of the places where we live and help us achieve Climate Change targets. But above all there is a fundamental moral imperative that drives this initiative. National Parks and AONBs emerged after WWII when the country ‘built back better’. The traumatic year, or more, of COVID 19 has ruthlessly exposed the inequalities in our society. By creating CALV we have an opportunity to help people, help nature - and to do it fairly.

ID: 1030-11 - Category: Housing

Levelling the retail playing field by replacing Business Rates with additional standard rate VAT

There has been an increasing relation during the pandemic of the value of local bricks and mortar businesses, with research from Deloitte Digital showing that 59% of consumers in Britain have used more local stores and services to help support them during lockdown, and 46% of consumers say they are more likely to spend money at a shop that supports local charities, such as food banks, once the lockdown has lifted. However, these are the same businesses that have borne the brunt of restrictions, including none-essential retails, and hospitality/cultural venues. One way to support these businesses by lowering their fixed costs would be to replace business rates (and equivalent property taxes) with an increase in the standard rate of VAT to 25%.

One of the actions taken by the government to support businesses during the pandemic has been providing business rates relief/holidays to help businesses forced to close for extended periods. This support provides the opportunity to review and reform the business rates and wider business tax regime to help those businesses which bore the brunt of the impact of COVID-19 restrictions: “bricks and mortar” retailers and other businesses with high fixed costs due to large property portfolios. The current business rates system has proven to be problematic in an increasingly digital world. This problem was apparent before the pandemic, as highlighted by the House of Commons Treasury Committee Impact of business rates on business report published on 22 October 2019. This report outlined possible alternatives including an online sales tax, a new sales tax, or additional tax on profits. However, an increase in the

standard VAT rate provides benefits not realised by those options. There are benefits for both businesses and individuals, with those hit hardest by the pandemic in both groups being among those who benefit the most.

The measure could be roughly cost neutral, in 2019 business rates (and equivalent business property taxes) raised £31 billion of UK government income, whilst VAT raised £130 billion. With the current standard rate of VAT set at 20%, a 5% VAT rise would be roughly equivalent to the income raised by business rates. This does not consider the contribution of lower rated VAT goods such as domestic energy, but the breakdown of figures for this are not as easily available, therefore my arguments are caveated with this impact uncalculated.

The benefits for businesses are:

1. Lower fixed costs, which makes businesses more resilient to economic downturns.
2. Fairer taxes between digital and physical retailers, with reduced tax burden on businesses with large/high value property enabling them to cut prices to compete with digital competitors.
3. No increase in tax on essential items such as food, sanitary products, or energy which are 0 or 5% rated for VAT.
4. As well as helping physical retailers, it will also help cultural venues, as extension of government plans to reduce business rates for some cultural venues. Some cultural venues would also benefit from their admission charges being VAT exempt.
5. Simplification of business tax regime by completely removing business property taxes, and replacing with a system already used by the majority of retailers
6. A proportionally lower impact on alcohol prices due to duty making up more of the cost of alcohol, therefore reducing the impact on hospitality venues.

The benefits for individuals are:

1. Lower prices for essential items sold by physical retailers due to no VAT increase and lower business tax burden. Businesses in the highly competitive markets for food, health/sanitary products, and books, are likely to pass on savings due to competitive pressure.

2. More competitive pricing for individuals who are unable to shop online due to either lack of digital skills or access.

Benefits for government are:

1. Reduced cost of tax administration due to removal of business rates valuation and collection

2. Boost local retailers which benefit local economies more than online sales which are disproportionately skewed to multinational or drop shipping companies with no local or national economic benefit.

The benefits above are more substantial than those generated by an online sales levy. This is because an online sales levy applied on all online sales would discourage physical businesses from offering digital sales in addition to physical sales due to increased tax and administrative burden. VAT is often characterised as a regressive tax because low-income households spend a greater proportion of their income than high-income households.

However, this change would not increase the regressive tax burden because it only applies to standard rated items which make up a lower proportion of the spending by lower income households. One potential problem of this change would be the need to split VAT income between local and national government. However, this could be done either based on VAT income being split by the location of the sale (for physical sales) or another formula being created entirely. Given that business rates income is currently split between local and national government, according to a formula, it is not beyond the ability of government to create a suitable formula for VAT income.

Another problem is government income would suffer during economic downturns due to reduced public and business spending generating lower VAT receipts. However, this could be negated by more businesses surviving these downturns due to lower fixed costs, and the change also enables governments to take greater advantage of growth in spending during better times. Prior to the pandemic VAT income had grown for a decade and once more “normal” times resume, the higher VAT income generated by the increased VAT rate could provide a boost to public finances to help pay down the massive debts incurred during the pandemic.

This change would create a fairer market between physical and online retailers, without discouraging digital innovation, whilst benefitting lower income families, and encouraging local spending with the increased economic benefits that it brings. This will help Britain recover from the impacts of the pandemic and aid the country’s development in an increasingly digital world, whilst ensuring government income is not significantly affected.

ID: 893-11 - Category: Housing

Community Small Grant Scheme

Aim

To address the following point1 : the role of philanthropy, social investment and business and what forms of finance can be used to support communities in order to make it easier for small, level community groups (groups) to improve the services they provide by enabling more capital investment.

Why

Small groups, at the coal face, are mostly and rightly focussed on the next task. Often times longer term improvements or small scale investment is of lower priority that the task at hand. Fundraising in these groups is used for both current spending and capital expenditure. By providing support for the latter (whilst also retaining a focus on the former in some circumstances) groups can be encouraged to grow and be more effective in supporting their local communities.

Proposal

The formation of a Community Small Grant Scheme (CSGS), administered by local authorities, to support expansion activities of community focused organisations that are currently funded through self-fundraising or stakeholder donations.

Scope

A grant from central Government, ring-fenced for the sole purpose of providing support for groups will be issued to each council.

Each Community Small Grant (CSG) will deliver £500-£1,000 to community groups for small, low level initiatives primarily to support investment in facilities and secondly to support current spending (if deemed appropriate) to improve their organisation or deliver on their aims such examples could include:

- Installing or upgrading communication equipment (internet/broadband)
- Redecorating public or community areas (church halls, skate parks, soup kitchens)
- Restoring or replacing equipment (sports equipment, cooking equipment)

Oversight

There is currently provision for small business grants, as a result of coronavirus, administered by local governments. The infrastructure of this could be translated to the CSGS, alongside related oversight. Additionally applications where the community group matches the grant from the Council should be afforded a higher priority to encourage self-fundraising to continue.

Pros

- 1) Relatively small amount of money for the maximum of impact at the micro level.
- 2) By donation matching small groups are encouraged to continue to fundraise and they can double their impact.
- 3) Low administrative burdens with a lot of the processes in place (e.g. from existing business grant schemes).

Cons

- 1) Groups may no longer be encouraged to self-fundraise.

Mitigant: Encourage donation matching.

- 2) Fraud.

Mitigant: Ongoing relationship with the council and councillors to ensure aims are being met.

- 3) Inability to meet applications from all groups.

Mitigant: Only allow one application per group every three years. Independent decisions committee made up of an equal representation of councillors or apolitical officials.

ID: 1828-11 - Category: Housing

Sharing our energy saving knowledge for existing buildings.

Having designed and carried out all the practical work on eco/energy refurbishment of my own house I have realised that what most people want are both local examples of what can be done and easily accessible technical information which relates to their building. Across the country now are a growing number of low to zero energy conversions of existing buildings but the how to do it is not readily accessible to most people because it sits on the hard drives of architects,

surveyors, and services engineers. The solution is to set up a website loaded with real examples from such experts arranged as a 3-D spreadsheet with house type along one axis and house age on another. When you find a house of very similar age and type to your own you can then drill down into the detail of the scheme, perhaps paying a little more for each stage. A proportion of the income would go back to the contributing experts. The different professional bodies would need to be on board with setting this up.

ID: 1287-11 - Category: Housing

Build a car-free city to set a template and an aspiration for wider future change

What if the focus was changed? Instead of diluting all of that effort, focus it. Find an existing town or city, or even build a new one, radically committed to removing private car ownership as a cultural norm. A community in which private vehicles are prohibited, and the roads, parking spaces and driveways are reclaimed for human beings. Find the scattered individuals across the nation who would embrace this change, and collect them together, providing support for relocation - and don't just take things away (cars and roads) but actively replace them with the ingredients for a community where it is possible to live and work locally: the businesses, the infrastructure, the governance to make it work. Use that chance to build a society that will inherently be more engaged in local community and local government, where civic leaders will walk to work, and see and talk to the ordinary folks they will meet on the way. Build a city where mobility is not about transit of people and goods over large distances, but where as much as possible is produced and consumed locally, and mobility is about interconnectedness of local individuals and businesses, community groups and service providers - where belonging is transformed from a marketing cliché to an authentic reality. And then publicise the result; let the rest of the nation see what they are missing out on; showcase those people who can safely let their children walk to school; who can throw spontaneous gatherings in the streets without hindrance; who can wake in the morning and open their windows to nothing but the peaceful sound of birdsong. Play on that social-media fuelled culture of a fear of missing out; if lockdowns can persuade hundreds of thousands to run out and get a puppy, then seeing the safer and better city their own children are missing out on might inspire people elsewhere to push for change where they live. Use this experiment to prove what can be done, and set a model which the rest of the UK and the rest of the world will be jealous to follow. It would need care and planning, for sure. If an existing town or city was selected, there would need to be a way to help those relocate who are not ready for that level of change; and provision would be needed for those with reduced mobility to still get the support they needed. For sure, some vehicular transport, private or state controlled or both, would still be needed - but the first lockdown showed that it is possible to have a functioning society with a hugely reduced movement of people and products by motor vehicle. Would a public-hire EV fleet be the

answer? Would every 'street' need a road down the middle, or could every other street be completely greenscaped? How would visitors to the town/city and links to the transport network beyond be handled: park-and-ride type schemes, mobility-as-a-service interconnects, or exclusively traditional large public transport hubs? Many researchers and planners have already speculated on all these questions. The point is, select one place, focus in the effort, and make it happen, in full and not in part, reinventing from the bottom-up, not tweaking with minor changes and trying to tiptoe through a minefield of public opprobrium. It would still be controversial of course; it would be challenging, but it could be so much more worthwhile and impactful than the scattered small changes we are seeing across the country. And by showing what was possible; by proving that life could be better if reinvented with a focus on local engagement and local connectivity - it might do something more important: it might really start to change the hearts and minds of the vast majority of people elsewhere in the country, to accept the changes which are so essential for the sustainability and stability of our nation through the 21st century.

ID: 729-11 - Category: Housing

Utilizing empty shops to launch 'E-bay Elves' -providing work opportunities & training for the homeless

'E-Bay Elves' supports city centre regeneration, utilizes empty shop spaces and provides training, support and a living wage for the homeless community. Vacant town-centre shops (initially starting in the industrial NW) are converted into collection, reclamation and 'upcycling' centres in which items are rejuvenated, repaired and ultimately sold on via e-bay. Items will be provided by the local community on either a voluntary, or cash-upon sale basis. These are then up-cycled by a workforce trained by the local trades & artisan community. Fundamentally, the hope is that much of this training will be done on an accredited volunteer basis. Employees will be trained in various roles including IT literacy, woodwork and metal work skills, marketing, packaging and basic accountancy. Employees will also participate in a series of life-skill workshops such as financial management, developing interview skills etc. The organisation is based on the 'non-profit' co-operative principle with employees being paid a weekly wage as well as the long-term incentive of a profit-share system. At the initial establishment stage the workforce (in one training shop) will consist of :

- A general manager
- 2x receptionists
- 2x IT technicians
- 4x Maintenance Personnel
- 2x Packaging, delivery and logistics

As the business becomes established staffing would increase to 20 + staff with business premises extending to different parts of the country.

ID: 437-11 - Category: Housing

City centres: the new local neighbourhoods

This is, therefore, not the time to panic-build new housing on greenfield sites, distant from services and public transport; rather, it is an opportunity to reclaim unwanted space in our town and city centres for housing, and create new, vibrant, low-traffic liveable neighbourhoods with clean air, new integrated green space and well-connected walkable communities. These neighbourhoods would still have many attractive employment, leisure and retail offers to pull in those living in the surrounding suburbs, but also a large population in the local neighbourhood to ensure a vibrant and thriving economy. Reform of the Planning laws is already underway, with new proposals to encourage more housebuilding in cities rather than on green field sites, through the 35% uplift on the cap for cities and urban centres, when calculating local housing need. However, with some joined-up thinking this opportunity could turn around the way we use cities, not just pack extra people in to pockets of new homes as they become available. This proposal, then, seems obvious.

- ban new housing developments in the green belt
- convert space in the city centre to housing for the whole spectrum of needs (allowing for different income brackets, family sizes and disabilities)
- require that, as a priority, developers re-purpose buildings where they are suitable for conversion to housing (much Victorian industrial architecture, for example, makes highly desirable homes)
- ensure all housing development in urban centres is designed with integral infrastructure for high-quality, attractive and well-planted walking and cycling experiences, using Section 106 agreements. The long-term economic future of the city and the health of residents needs to be given a higher priority than one-off profit-making opportunities for developers.
- where opportunities for new-built walking and cycling infrastructure within a development are limited due to the size of the site, to additionally fund active-travel infrastructure that will enable safe walking and cycling for significant distances to and from the new housing
- ensure all such development is either substantially car-free or works on the principles of a low-traffic neighbourhood, to prevent through-traffic and so improve air quality and promote active travel
- Where new schools are needed to support increased populations, build these with sufficient car parking for disabled staff/visitors only: have sufficient vehicle access for deliveries, emergency vehicles and drop-off/pick-up of disabled pupils only. Prevent all daytime parking within 5 minutes' walk of the school gates. To summarise: rebuild our city centres with the health and wellbeing of residents in mind, and both environmental and economic benefits will follow.

ID: 1852-11 - Category: Housing

Living wage, better job opportunities, unfair recruitment practices

The Cardiff Bay area has been well developed over the last two decades, with lots of big-name businesses and organisations having a presence. However, many living nearby in Butetown, Riverside and Grangetown still feel underrepresented; be it at the National Assembly, Local

Authority or within the many of the major businesses. The Butetown Employment and Action Team is a local initiative made up of frustrated residents and leaders in Cardiff who have been taking action on major employers on their door-step by primarily bringing local people together to get more involved with their community and negotiating for change. The purpose of this action was to raise awareness of the issues that local people have felt strongly about and have expressed to us – these were employers paying the living wage, offering better job opportunities and stopping unfair recruitment practices. We gave a number of employers letters explaining this and included 10 questions to collect information from them. These included: Does the employer have ethnic minority people working in their firm and if so, how many? Do they pay the living wage? Do they issue zero-hour contracts? We were surprised to receive a response from one company via email right away asking to meet with us and interested in looking into paying the Living Wage. Other companies we approached were happy to engage in conversations and return the surveys to us in due course. As a result, we have our The Bay Citizens' Community Jobs Compact is a reciprocal agreement between the local community and the employer, co-produced by employers and communities together, and signed by major employers such as Ikea, ITV Wales, Careers Wales, and Welsh Parliament. It aims to combat such incidences by bringing local people and employers together to tackle poverty, unemployment and under-representation in the workforce. The compact is an agreement with employers where signatories are obligated to accredit as a Living Wage employer, to recruit using name-blind and address-blind CVs and/or guarantee an interview to residents who meet the criteria. Also, to introduce unconscious bias training for interviewers. The Compact will ensure all staff have the option of a permanent contract, and demonstrate opportunities for growth and development, for instance through internal career progression and mentoring. Our solution is to support local people by bringing them together with major employers in the Bay and City Centre to tackle poverty, unemployment and under-representation in the workforce. BEAT has been busy building positive relationships between people of different ages and backgrounds across the Butetown neighbourhood with the ultimate aim to get local businesses to become aware of the issues from local people, build relationships with each other and the local community, and work towards a different type of relationship. As it brings communities together who are not usually united to be united around a common issue and work together in solidarity to bring about effective change and make a difference for the better by developing opportunities for all.

ID: 1604-11 - Category: Housing

Reviving towns, enhancing education.

There is an asset at the heart of British towns and cities: historic civic infrastructure. Grand municipal buildings, Victorian town halls, fine libraries, museums, galleries and theatres. To

return crucial footfall to city centres, those assets are available to be used in imaginative ways that will make people want to go to their town centres. These projects would be aimed primarily at families and children, although some projects, building on existing work in libraries, could be aimed at unemployed people, and those wishing to start small businesses.

Museums and libraries have staff with skills and experience in doing exciting things, from family-friendly interactive exhibitions, to story-telling, reading groups, local history, etc. Theatres, too, and orchestras, dance companies, all usually have associated educational projects. Most have been run for years on small budgets, but the possibility of scaling up, if necessary using highly-skilled unemployed people (on FDR's New Deal model, which used actors, photographers etc.) is likely to be realisable in a short time frame.

A relatively small amount of cash (compared to wider pandemic spending) from central government under both national and (critically) local leadership from professional partners could provide a programme of exciting events, tailored to local needs and resources that draw in visitors, both as individuals and families, and through partnerships with schools and colleges. Perhaps even BBC local radio could be part of the mix?

Reorienting centres previously dominated by retail to focus on civic assets could provide a quick boost to footfall which would have benefits for the private sector, too, particularly if coupled with imaginative tax breaks. And the educational benefits of such projects would give children more structured and educational opportunities for socialisation with their peers to add value to resumed formal schooling. Whilst this idea is arts dominated (not everywhere- there are many good science and industry museums), access to music, drama and reading has a well-established capacity to improve performance in all subjects, not least through focus and discipline. The popularity of TV talents shows, and practical skills formats suggest that there is an appetite for participation, and a popular narrative into which these ideas could be slotted and sold.

But to work, this would all need to be done to the highest standard. Citizens need to be excited

by these projects. Fortunately we already have the physical assets, we have the personnel, and we have the proven need. It wouldn't take long to creat National, and local plans, ready to go in weeks.

ID: 1557-11 - Category: Housing

The title for the project is, "Re-connection".

A. "Talk Shop" - the first proposal is for the government to rent (at a moderate rate) empty retail properties on high streets (the properties involved in the project would be zero-rated). These properties would be converted into inviting spaces for people to talk and re-connect (possibly with the assistance of existing charities with expertise in this area). Established groups e.g. craft groups, could use the facility, but there would also be space for strangers to talk ("new connections" areas), either individually or in groups, and space for the retired to connect with the young ("wisdom corners"). The use of mobile phone, laptops or computers would be forbidden (except for those devices used for the administration of the project). Facilitators / moderators would be employed to assist with the project and to safeguard against abuse or grooming. Security personnel would also be required to prevent any untoward incidents. "Social prescribing" has become increasingly common in recent years. G.P.s and social workers could recommend attendance at a "Talk Shop", as part of a social prescription for the lonely. In the "wisdom corners", the skills and life-experience of regular attendees could be publicised, and young people who are looking to develop a career in a particular area could be encouraged to speak to a retired individual who has worked in that area. The co-operation of schools in the project would be desirable and, any regular attendees, would have to be appropriately vetted. Careers advice at school is often sub-standard due to the limited experience of the advisors, which is why it may be beneficial to involve a wider pool of retired people. The project could start small as an opportunity for the lonely to leave their houses and talk with other people in a curated, safe space. However, if successful, the project could be expanded. For example, in a larger ex-retail property, there could be space for a formal citizen's advice service with trained, volunteer, citizen advisors providing advice to anyone who needs it (which may provide an opportunity for the retired and those who have prematurely lost their jobs to find a new, useful role in society). In addition, there could be space for trained, volunteer counsellors to provide advice to those who have suffered due to the pandemic (e.g. N.H.S. workers). Although there are many challenges, such a project might not only help to tackle loneliness, but also the challenge of youth unemployment, the need to re-vitalise town centres and the need to care for those suffering post-pandemic trauma. Ground rules would need to be set for interactions in "Talk Shops" and public consultation on the proposals is recommended. Government investment would be required, but the benefits may more than out-weigh the costs.

B. Not all of the elderly / retired would be able (or wish to) travel to the facilities described above. In such cases, new technology (such as Zoom) could be used to connect elderly / retired volunteers (appropriately vetted), with young people, in a mentoring and coaching capacity. This could potentially be of benefit to both age groups. once again, the project would have to be carefully curated and monitored, but there is no reason that it could not be successful. The co-operation of central government, local government, charities and schools may be required for the establishment of such projects.

I have worked in local government, for the civil service, for the pharmaceutical industry (in the U.K. and abroad), and run my own business. As I approach retirement, I feel that it is a great pity to waste all of the knowledge and experience that I have acquired (I would also like to continue to be useful to society for as long as I can be). There must be a great many people who feel as I do.

Future challenges require innovative thinking. The pandemic has taught us how important connecting with other people is to both our physical and mental well-being. We now have an opportunity to make the world anew.

ID: 1472-11 - Category: Housing

A reverse-auction: distributing house-building obligations among local authorities.

New homes are needed, and they are needed more in some places than in others.

Successive governments have repeatedly acknowledged the need for new housing, setting targets with no real eye for how to achieve them. Often we hear that hundreds of thousands of new homes must be built somewhere, but nowhere will accept them. Meanwhile, the very local authorities that attract the most development also resist that development. Therefore, we should stop asking local authorities "will you build new homes", and instead ask "what would it take to get you to build new homes".

So, invite councils/local authorities to a reverse-auction: rather than "how much money would I pay", it's "how little money would I accept", and instead of things you want, it's things you don't want (or claim you don't want).

Each lot in the auction is an *obligation* to build 1 house, or 10 houses, or maybe 100 houses. Starting bids are *negative*, and local authorities bid each other *up*. As a starting point, houses might be priced at 5 times the average cost to build a house, so that if the Edinburgh council area wanted this money (about £1.25 million), they'd have to build 1 house. Then, if Barking and Dagenham council wants money, they'd bid it up to £1.20 million for that 1 house, and so on (assuming there are no lots left at starting bids). Edinburgh council might then say "well we don't need the money that badly anyway, you can have the house". Because it's an auction, councils who really want housing and money would get plenty of housing and money; those who want housing OR money would get a bit; and those councils which resist housebuilding, and have more than enough funding, could simply sit the whole thing out.

This has several advantages:

1) As stated, everyone gets what they want: councils that want money and housing get a bunch of both, others get a little of both, others are happy with none. The auction efficiently determines what housebuilding is worth to each council.

2) When too much housing is constructed in one place (e.g. mid-century city-centre council housing, or modern luxury boondoggles), it creates homogenous places where people don't want to live. By contrast, this proposal spreads housing very widely, throughout the country, so most councils will just build a little, and those that do build a lot will be compensated to offset the possible disadvantages of over-building.

3) Councils have faced severe restrictions to their budgets for decades now. This is a great way to give them money outside the poorly-designed and regressive Council Tax system,

4) What is built can be sold or rented, allowing this proposal to pay for itself over time at the council level. Essentially, it's an investment where the national government takes the risks,

while local governments (which can tolerate less risk) accept the rewards. If the price tag is too high, the national government could get some of the sale or rental income back (although it could just as easily raise debt, which is a power local authorities lack).

5) Just build more houses! Everyone knows we need them.

That's my proposal. I don't think the government would need to specify much about the houses themselves, except maybe by defining the minimum size and number of separate rooms in "1 house" (after all, you wouldn't want a 3-bedroom house getting labelled as 3 houses). Obviously, you'd also need to check that they're actually building the housing, maybe work starts within 6 months and finishes in 3 years. Beyond that, the design, quality, and location of the housing can be determined by the combined political and economic pressures that councils will face when drafting their plans.

Thanks for considering my idea!

Best wishes,

Jake

ID: 994-11 - Category: Housing

Upstart – a complementary start-up scheme to the Kickstart scheme

Problem

The Kickstart scheme will help some young people find employment; however, it has been criticised for not lasting long enough and not really incentivising companies to keep on apprentices. Plus, there is a looming jobs crisis and we cannot rely on retail and hospitality to drive the jobs recovery as it did in the years after the previous recession.

Solution

The Upstart scheme could provide start-up grants and support for people made unemployed due to Covid-19 and all 16-24-year-olds. This would provide an alternative route out of unemployment to Kickstart, and it would offer an opportunity to the long-term unemployed and the class of 2020 (and 2021) of young people struggling to find employment in a tough jobs market.

The Upstart scheme

The Kickstart scheme already provides job placements for 16-24-year-olds on Universal Credit who are at risk of long-term unemployment. This could complement this scheme for entrepreneurial young people or unemployed people who need a helping hand to start a business.

The lack of role models and mentors have been identified as key issues in successful entrepreneurial ecosystems, especially for underrepresented groups such as women and BAME, in addition to deprived areas, especially in towns and villages beyond big cities. Addressing this would not only help increase start-ups but also make innovation more inclusive. For all applicants, a mentor should be assigned to them so they can run ideas past them, ask for advice and receive guidance about next steps such as seed funding. A recruitment scheme would need to be run, which could be done a volunteer basis. There should be no shortage of willing volunteers, including people from local/regional government; Growth Hubs; universities; entrepreneurs; senior business leaders; business organisations; incubators; angel investors; banks.

Pre-seed funding grants could be offered to get the idea off the ground. This could be tiered to encourage more businesses in the sectors we would like to see growth in a post-Covid economy; for example, health & wellbeing and net-zero:

- Business idea – £10,000 grant
- Business idea in relation to health & wellbeing or net-zero - £15,000 grant

ID: 969-11 - Category: Housing

A government scheme to turn empty retail units into employment hubs for the disabled

The empty shops that now line our high streets, with more certainly to come before this pandemic is over, are a source of despair to retailers who have lost their livelihoods, and of concern and disappointment to shoppers and citizens, threatening individual and societal wellbeing. However, might there be an opportunity not only to provide employment for people with disabilities, but also to regenerate our high streets? Most people with disabilities want to work; they are held back because they cannot find suitable jobs. Although the number of people with disabilities in work has been steadily rising since 2013, they are still far less likely than their non-disabled peers to be employed. The so-called disability employment gap in the UK is currently 28.1%. Unfortunately, government plans to launch a national strategy for disabled people during 2020 have been put on hold due to the crisis. Existing support strategies include Access to Work support for individuals; the Disability Confident scheme for employers; the Work and Health programme; and forms of personalised employment support. Although all have laudable aims, and some successes have been reported, a significant impetus is needed to address the scale of the problem that will be facing us post-COVID. My solution is this: use the empty shops to create retail outlets such as shops, bakeries and cafes to provide employment and work experience opportunities for people with disabilities. There are presently many inspiring examples around the four nations of individual charities and social enterprises that run repair shops, garden centres, cafes or retail outlets employ people with disabilities. These provide people with valuable training and development along with employability skills in a nurturing environment where tasks can be tailored to people's abilities, creating a sense of meaning, purpose and achievement. These can act as a springboard for employment in mainstream organisations for those who wish to go down this route, or provide a more long-term employment solution. Unfortunately, these examples remain isolated and piecemeal, with no central organising forum, underlying principles, or source of funding. Many small, local charities and care providers may well be interested in creating such opportunities for their clients and service users, but lack the knowledge, time and resources to set something up. My proposal is to establish a new government-funded scheme that provides grants, incentives and information to organisations seeking to set up outlets in vacant retail units aimed at employing individuals with disabilities. These might be taken up by, for instance, smaller care providers who provide supported living to individuals with a range of different needs. These outlets could

include cafes or bakeries selling bread, cakes and biscuits made by people with disabilities; shops selling crafted products made by people with disabilities and/or local makers; repair shops; garden centres – whatever is most relevant to local individuals and communities This scheme could be run in collaboration with local authorities and relevant charities, to ensure that local needs are addressed and support is available on the ground. Such a scheme would help to address changing consumer priorities as well as the disability employment gap; it would assist in revitalising high streets and local economies, and foster better integration of disabled people within their local communities.

ID: 965-11 - Category: Housing

Rent to Buy | A win win solution to escape the rental trap

There are a few things that must be done to try to fix the afore mentioned problem:

- 1) Encourage transactions of housing from landlords to tenants
- 2) Support a mechanism that allows a % of tenants rent to go toward purchasing the property

Landlords would opt into the 'rent to buy scheme' after completing a property purchase. The rent to buy scheme would calculate a fixed % of property growth per year (based upon CPI). When a tenant rented a property, they would opt into the rent to buy scheme if available. This would give the tenant the opportunity to exercise a sale on the property after 2 - 5 years at the agreed price agreed as per the schemes annual growth formula.

At the end of the rental tenure, should the tenant wish to exercise the purchase option, 20% of their rental fees over the period will go toward their house deposit. (The 20% could be kept in a safe government backed account).

Should a landlord operate through this scheme, they would be eligible for CGT relief on the sale.

The lost CGT relief given by the treasury should be offset by the increase in Stamp Duty receipts as a result of the increased property turnover encouraged by this scheme.

Should a tenant not wish to exercise the buy price and wish to move out the property, the 20% will be released to the landlord. Should the tenant wish to extend the purchase opportunity and continue to live in the property, the option could be extended upon agreement of both parties.

Key benefits of the scheme:

- 1) Allows renters to save their deposit whilst renting.
- 2) Give landlords/investors a modest guaranteed return whilst also giving back to the community
- 3) Controls UK house price inflation ensuring it doesn't continue to outstrip earnings growth.
- 4) Increased transactions in the housing market, positive knock on effect with estate agents, solicitors, trades people etc.
- 5) Government tax relief of CGT offset with increased tax receipts from SDLT.
- 6) Gives tenants the opportunity to live in a rental property whilst making it a home.
- 7) Gives tenants an opportunity to test an area whilst also saving toward a deposit.

Who could be the schemes investors:

- 1) Institutional investors looking for fixed returns
- 2) Private landlords wanting to de-risk the property market
- 3) Companies with property wishing to give employees the chance to purchase.

If you would like to hear more about this scheme, I have both a presentation and example calculations for tenant savings & landlord returns.

The %'s mentioned in this policy are up for debate and could be discussed with policy makers to ensure the best outcomes of the scheme.

ID: 765-11 - Category: Housing

Children's Bonds to reduce wealth inequality, which CoVid19 has exacerbated, for free.

The effect of lockdown, the move to on-line working and the recession that we are experiencing will be felt most by those in manual jobs and on low incomes. The Government's coffers have been spent and its next challenge is to reduce its deficit. On-going help will continue in the form of Universal Tax Credit and similar. What is needed is a future for these families which can be provided by a child's equity bond. A similar scheme was created by Gordon Brown but it lacked commitment and scale.

My scheme would be a fund of £50,000 for every child born since, say 1st March 2020, funded by a loan of the same amount. Equity returns consistently exceed 4.5% (the figure used in my calculations, after allowing for inflation), and bond interest would be expected to be 0.5%. The funds would be invested in UK FTSE350 Tracker funds (to avoid cost and bias from advisers) and

mature at age 18. Calculations indicate a fund of £27k at this date AFTER re-payment of the loan, which is secured only on the trust fund. Three months prior to maturity the beneficiary would have a discussion with a mentor, from say The Prince's Trust, about how to use the funds: maybe for tertiary education or to start a business, perhaps to travel, a mixture or any other use. Timing of the disposal can also be discussed: no-one would have been advised to realise such an investment in say April 2020. The benefit of this is not only to give every child a start in life, which would benefit those from low-income families more than those from high income, but also:

1. It's free, save for any shortfall should returns buck the trends of the last 100 years. To meet these returns takes time because investments go down as well as up. The timeframe is sufficient to smooth these out;

2. It shows, at first hand, that wealth resides, to a very large extent, in equities, investment in which is how the top 1% have got richer;

3. Seeing this at first hand it could also encourage more entrepreneurship. Business mentors could be provided to validate business plans, via the Department for Business, Energy and Industrial Strategy;

4. It is the same strategy that the Government is employing – increase wealth (GDP) so that debt as a % of GDP reduces, and there is more wealth with which to service the interest and re-pay the debt;

5. It may even improve the birth rate!

A National Landscapes Foundation should unlock philanthropic resources to expand national green space.

Summary

There is a pressing need to rejuvenate the nation's green spaces, both in the countryside and especially to extend them and improve them in urban areas, closer to where most people live. The green space divide contributes to the nation's health inequalities. To encourage more purposeful actions and regular physical activity, a step change in the amount and accessibility of green space is needed. To support hard-pressed charities, local authorities and agencies, a new National Landscapes Foundation should be created to increase markedly the funds available for green space management raised from philanthropy and professional fund-raising.

Rising to the Challenge

How do we fund a green renewal in cities, towns and countryside and how do we make this truly a venture for all? We should create a National Landscapes Foundation with a mission of funding a green renewal across the whole country.

England is blessed with many organisations that promote green lifestyles, manage nature reserves and the countryside and promote countryside access. Our network of protected areas, schemes to support nature-friendly farming and nationally protected landscapes are generally widely regarded and successful. Our public footpaths, open access land and the numerous countryside sites managed for people and nature are exemplars. This national effort has been achieved by decades of evolution, partnerships and dynamic and effective voluntary agencies, local authorities and national agencies. But the emphasis of this work has been on land management, rural space and nature and it has left many urban people behind.

The Covid pandemic has shone a light on a terrible divide, between those whose access to green space enables healthier lifestyles and those whose local environments lack green space and the benefits that this brings to health and wellbeing. Over the last few decades conservation and countryside charities and government bodies have begun to refresh their missions, so encompassing the green space needs of a wider, more urban society. These efforts

have been piecemeal and the bodies are now hard-pressed to respond fully, coping with falling incomes and austerity.

The Covid 19 pandemic has sadly sharpened the focus on this. During the lockdowns, people confined to local areas had limited opportunities to access safe and inspiring green space in contrast to wealthier, rural or suburban residents with gardens, parks and countryside at hand. We know what can be done with city and town parks whose partial renaissance has been funded by national lottery-funded projects. We know that gardens, urban rivers and lakes, woodlands, grasslands, canal banks and allotments improve the lives of those who visit them, volunteer in their upkeep and who take exercise in them.

The widely respected Glover review of national landscapes (of which I was a part) called for a see-change in the quality and accessibility of the specially designated National Landscapes and argued for a National Landscapes Service.

The challenge is how, at a time of falling charitable income, a period of tight financial settlements and super increases in demand, can we fund a green renewal in our rural and urban green spaces? How can we turn the nation's love and connection to green space into a national calling and programme which expands the actions of the many voluntary bodies and agencies managing existing and potential new green spaces?

I was incredibly lucky in 2019 to visit Washington and the US National Parks Service and their National Parks Foundation. Faced with falling funds and growing demands, successive US administrations have helped the US National Parks Foundation to grow, focusing its efforts on a substantial, national-level programme of philanthropy. I saw at first-hand the contribution what a dedicated, highly professional and successful philanthropy programme has achieved for US citizens in their National Parks network, raising over \$40m in 2019 with ambitious plans for growth.

Our situation in Britain is different, not least that our network of volunteer and government agencies is more complex. However, there is no reason why our ambition should not be as great and as in the US. Philanthropy is an important part of our natural environment, heritage, arts and educational provision. It should become part of our national landscapes and green space policy.

I propose here that the Government should seed-fund a National Landscapes Foundation, contributing to the green renewal of our towns and cities. To start this process, the Government should consider the correct legal framework, find some initial seed-corn funding and build key relationships with agencies and parts of Government to garner support for the new Foundation. This should be followed by the following 5 key steps:

i. Appoint a dynamic, well-connected and articulate Chair of the Foundation and a well-connected Board and create the legal and (if necessary) legislative basis for the organisation.

ii. The Board should advertise for a highly experienced, commercial Director with relevant expertise in high level partnerships, funding and philanthropy.

iii. A small, highly empowered and skilled staff of relationship managers should be appointed to support the Director in approaching and building productive relationships with high net worth individuals, companies, trusts and other funding agencies.

iv. A clear policy for dispersing funds should be developed, drawing on overseas and established UK trust funds and a small executive team should be appointed to administer and communicate this to applicants, the public and decision-makers. Detailed programmes would be developed by applicant bodies, such as the National Trust or local authorities.

v. There should be close relations with local fundraising groups concerned with individual places (such as the foundations being established in some National Parks) such that synergy and not confusion is achieved in fund-raising goals.

Drawing on experience from overseas and the established UK philanthropic sector, clear pathways, policies and communications would be developed to bring likely successful propositions to the NLF Board.

With resolution and vision, a new and sustained stream of funding will enable the rejuvenation of a much more accessible green space for all.

ID: 2270-11 - Category: Housing

Reducing govt spending on post-Covid rental arrears by enabling exchange of multiple capital types

Problem

The Covid pandemic has caused profound economic disruption, and ‘economic reopening’ in the UK is likely to reveal the true scale of business destruction currently concealed by furlough payments. When these end in September 2021, the systemic nature of Covid’s impacts makes large numbers of redundancies and private rent arrears very likely. Current solutions – evictions, emergency housing provision by local councils, interest-free loans to tenants – are costly and merely displace the problem.

Solution background

However, there are past examples of collective action within the housing sector that show the power of collaborative solutions to

- align incentives between different stakeholder groups
- overcome gaps in financial capital
- create new flows of additional value.

Firstly, not-for-profit housing associations provide housing to some of the poorest tenants; despite this, they actually create a high level of value flow simultaneously with creating small surplus finance for reinvestment, because they are organised to deliver social benefits to their tenants alongside housing (e.g. information and guidance, employment training, health support). Housing Associations Charitable Trust estimates that £4million investment can return £17million in health benefits for their tenants.

Secondly, the community building society movement in the UK had its origins in people's lack of access to financial services for housing purchase. Organised collaboratively along self-help and mutual principles, groups of would-be housing purchasers could pool their limited financial assets to purchase property for each individual sequentially. This model was so successful that building societies – originally intended as temporary organisations solely to meet their founders' needs - became permanent entities for an ongoing stream of new members. Today, UK building societies provide 23% of mortgages overall (March 2019 figures), and 28% of all new UK mortgages during the pandemic (August-September 2020 figures; Building Societies Association). Building societies continue to pioneer new flows of value. For instance, Staffordshire Railway Building Society (SRBS) provides 'affinity' savings accounts with a guaranteed financial return to specific savers and a donation by SRBS to specific community groups chosen by the saver (e.g. local rugby or football clubs, local hospice). This creates an additional flow of value subject to pre-agreed actions by three stakeholder types: the building society, affinity savings members, and external organisations.

Increased environmental awareness has led not-for-profit housing associations and building societies to increase the amount of natural capital in their value flows by investing in pro-environmental buildings. The best example is the Ecology Building Society, whose main purpose is to increase the availability of housing through pro-environmental renovation, restoration, or new build construction, sometimes including different types of collaborative housing owners and occupiers to further this aim.

These housing sector examples show how:

- collaborative flows of value between multiple and different types of stakeholders can be structured for 'otherwise-impossible' mutual benefit
- multiple forms of capital (natural, human, social, manufactured, intellectual), not only finance, can be included in these value flows.

Recent developments in other sectors show the same principles:

- Equal Care Co-op. supported by both Co-operatives UK and Nesta, enables the better flow of human, social, and financial capitals by being owned and organised by both care recipients and care providers.
- The FairShares Model provides articles of association for multi-stakeholder companies using existing company law in numerous jurisdictions, including England and Wales, Nigeria, USA, Germany, and Croatia, as well as materials and guidance for multi-stakeholder governance and business operation.
- Defra's ELM (Environmental Land Management) scheme enables the flow of value across multiple capital types by paying farmers in England 'public money for public benefit'. It is hoped that this will increase both the productivity and resilience of the farming sector.

Solution

Building on all the above, the proposed solution is that, in order to address the challenge of Covid-triggered rent arrears, the government should enable flows of value between landlords and tenants using multiple forms of capital, rather than relying solely on financial capital.

This would be novel in creating new, voluntary, types of interaction between tenants and landlords, requiring some:

- understanding of what different capitals are, and how value flows can be agreed and recorded
- trust, transparency, and flexibility about the possible non-financial capitals available or acceptable in each tenancy

In turn, these novelties would enable a new multi-stakeholder, multiple capitals environment, creating new channels for the flow of value. For instance:

- a tenant may choose to use their skills to mend a garden wall as part-payment even though this was not an initial priority of the landlord. This would maintain the principle that value flows between landlord and tenant need to be maintained, improve the manufactured capital of the property, and increase the social capital shared with neighbours previously at risk of damage from a collapsed wall.
- a tenant may help organise a pandemic-support network amongst neighbours, increasing social capital in the area, making the area a more attractive place in which to live.

Additional indirect consequences of these actions would be increasing the value of the landlord's property and community resilience to future shocks, and (collectively) reducing government expenditure on evictions, emergency housing, and interest-free loans to tenants.

Government can create an enabling environment for this by:

- allowing the courts and bailiffs to accept such agreements between tenants and landlords to prevent evictions
- allowing local councils to record info about such agreements, including cross-checking landlords who lease properties in more than one local authority area (preventing abuse by disreputable landlords)
- undertaking cost benefit analysis to identify risks and benefits to central and local government expenditure from such agreements by large numbers of Covid-arrears tenancies
- convening a 'Covid-arrears rental stakeholder's assembly' – tenants, tenants' organisations, landlords, landlords' organisations, local councils, mortgage and insurance providers – to explore what their vulnerabilities using multiple capitals would be, and what they need as solutions
- providing tax or other incentives for landlords and tenants who enter into such voluntary agreements, possibly using metrics from the International Integrated Reporting Council and/or FairShares Association, and/or including multiple capitals in capital gains tax.

ID: 1802-11 - Category: Housing

Narrowing the Have and Have Not divide through a train and self-build scheme

The pandemic will mean less demand for retail and office space. Large swathes of the population may be permanently displaced from their roles in the service sectors. With the U.K's departure from the EU, labour for construction will be less available. These factors combined with a crisis in the belief in the fairness of capitalism and the desperate need for more homes presents the U.K. with an opportunity. To give the have not's capital through the conversion of Underused land to homes as part of a huge 'train and self-build' scheme. Construction is not a popular career choice amongst younger generations. Having a stake in what you are building in the short term as well as skills and experience to earn in the long term could change this. As retail and office space is converted to residential, construction workers should be offered capital in the form of a small percentage of a home that they helped to build. Tying a person's efforts to a home makes them stakeholders and gives them reason to produce high quality work whilst training. Developments above a certain size will be obligated to offer a percentage of the homes that they are building to this scheme, in a similar way to how Housing Associations are given a

percentage of some developments. House builders rely largely on sub-contractors for labour so new contracting methods that account for time on specific developments will be required. Modern technology can make this easy, with swipe in and swipe out of sites being mandatory as part of the scheme. Skills tests at the end of a package of learning will be mandatory to avoid members being used as unskilled labour. Those applying for the scheme must have been furloughed, unemployed, from a disadvantaged background and without capital or the means to obtain it. They will need to qualify in either one high-skilled (plumbing or electrics) and one low-skilled trade (dry-lining, carpentry, ceramics, painting and decorating, scaffolding, ground works, demolition), or three low-skilled trades. The requirement to multi-skill will increase the number of skilled individuals and may reduce dependencies on additional sub-contractors, anecdotally the cause of much delay in construction. Planning permission must be revised. The guiding principle should be 'is there any reason that this cannot be used for residential'? For example, some land is reserved for light industrial units, such as warehousing or storage space often near prime locations such as transport hubs in cities. This is overly restrictive. These sites should be converted to sandwich buildings. The bottom two or three layers could be reserved for commercial use. The next layers, for parking. Floors above this, of which there should be many, for homes. Having planning permission denied for virgin builds or for creating sandwich buildings should be subject to rapid independent, challenge. A tax on any land commercially owned that is zoned for home development but that is idle should be levied. Its rate should increase with every year that the land sits idle, irrespective of ownership. Local councils should be offered a portion of stamp duty that is yielded from any new development. This percentage should be linked to the amount of time taken to make a planning decision. The longer they take to give planning permission, the lower their percentage. These measures incentivise both parties to make planning decisions quickly, a bottleneck identified by developers. Currently, construction takes place, by and large during the working week, with weekend work limited. The construction industry should move to the Oil Rig model. A skilled construction worker can travel and work for three weeks, with a mandatory break afterwards, regulated by a mandatory swipe card. This would rely on a change to allow work on weekends. A Saturday could be limited to 10am-6pm and Sunday from 11am-5pm. These changes, alongside flexible, mobile accommodation allows labour to move freely throughout the country reducing long daily or weekly commutes. Someone beginning work at 16, could work for 53 years at the current state retirement age. But the average length of a mortgage is 25 years. If the norm for mortgages was linked to the difference between age and state retirement age deposits could be made smaller, which might give have not's a better chance of gaining a mortgage. The average salary multiple could change to something more realistic in the current market. The government should push its lenders to do this. In return it could accept some limited risk that comes with smaller deposits. The 'train and self-build' scheme should offer 2.5% of the value of a property, with this being sufficient deposit to qualify for a longer mortgages. The government could accept the risk

on another 2.5% for a limited period. Stamp duty is a punitive tax that presents a barrier to a dynamic labour market. Individuals should be allowed to pay this off either over a period of time or from the profits of the eventual sale of their property, with a suitable interest rate applied that encourages them to pay this down quickly. Implementing the above will require political courage. Home owners typically vote Conservative. Renters, especially in the social sector, Labour. This scheme might push prices down for mainly Conservative home owners. But it would create more home owners. So whilst there may be some financial pain for the current Conservative have's, this may convert many more have not's, to voting Conservative. The UK has needed to build more homes for decades but no government has taken sufficient action to rectify the current situation. The aftermath of the pandemic will provide space for homes as demand retail and office space lessens.

A 'Train and self-build' scheme creates stakeholders and gives them capital and skills simultaneously. Providing easier access to mortgages, changing stamp duty and allowing a longer working week allows for a more dynamic property sector. A courageous government will see that turning more have not's into have's is the biggest opportunity presented by the pandemic.

Word Doc contains links to references

ID: 1516-11 - Category: Housing

Community remote hubs for blending socialising and event access to reduce isolation

Covid-19 has revealed how social exclusion, isolation and loneliness has negatively impacted the nation's mental health. However, the increased use of remote home technology has shown that a blended system of working and studying is possible. This has enabled home-workers and students to connect in live-time with their peers working face-to-face. I propose such systems be extended into the social arena, with monitors and appropriate remote access software, installed in community venues, including sports arenas, pubs, places of worship, concert venues, theatres etc, to enable people confined to their homes to interact with friends, family or peers or to partake in entertainment and the arts. Where events are ticketed, a charge could be made for access, however, for community venues (pubs etc) access should be free. This would enable those who are housebound, unwell, geographically unable to meet, frail/elderly, or who cannot afford portable technology (such as ipads) to attend arts, sports and other community and social events. This idea came about due to the zoom meetings I have had with friends, including one who is rarely able to meet in person due to her role as a carer of her two

children who have cystic fibrosis. In the future, when the pubs re-open, I will take an iPad with me, so that this friend can join us remotely. However, this is not an option for everyone. It is cost-prohibitive. Moreover, it would not be an easy option in a concert or sporting event for example, where someone would be obliged to hold up a phone throughout the event, with accompanying fees. Hence a community system of remote access to the arts, sporting and other events, plus social access in pubs and other community venues, will go some way to reduce social exclusion, isolation and loneliness, with a knock-on impact on improving wellbeing and reducing poor mental health.

ID: 1103-11 - Category: Housing

Redistributing population to alleviate inequalities and overcrowding residential clusters utilising unused land made affordable.

My proposal is to create smaller and more distributed new eco housing communities.

This will need to be supported by Central Government, by reassigning unused and under-used land resource nationally and commissioning large scale house builders to take on these projects.

If we also incorporate the current advancements some European countries already have by shifting to vertical farming from current horizontal farming. First and foremost this will automatically free up vast areas of current farmed land allowing for more trees to be planted (increasing sustainability), whilst also contributing to both current climate change efforts as well as more efficient use of our existing land resource. This will lead to much higher productivity in produce and variety of produce given it is then in a controlled environment (unaffected by weather – floods etc) and creates jobs, helping the economy in its recovery and serving the National need for home grown fresh produce.

Secondly, the reassigned land can be reclassified and apportioned accordingly through “change of use” to serving the current National housing need and thereby getting a wider distribution of population habitation especially with the current working format where there is larger remote working options available, tackling the density of high population clusters.

To put this proposal into perspective, assume that there are 500 new houses built equating to a new “village”. If there are a 100 “villages” newly created, each consisting of “500 houses” with the assumption that there is a family of 4 living in each house; this will mean possible redistribution of upto 200,000 people. Then if you further assume that single adult studio type structures are also made available, this redistribution count further increases. This will inturn create more jobs as people will naturally set up more commerce to meet the needs of these newly created regions also boosting localised economies. To put this in perspective, currently the UK needs to build 340,000 new homes a year until 2031, simply put, the demand for housing will only be met if some development takes place via the above proposal. This proposal will play an instrumental role towards this National need of new affordable, ecological, residential homes along with more controlled efforts for farming with technological advancements creating more home grown produce, as well as a Global need, inline with the Paris Climate Accord.

This proposal gives a chance to solve not just the national housing shortages, affordability issues, wealth inequalities but also combats far greater efforts from Climate Change to Sustainable Living and Green Efforts as well as solving the issues that arise from dense population clusters including those experienced in the covid-19 pandemic of high infection rates and unfortunate deaths.

ID: 526-11 - Category: Housing

Resuscitating the Dying Hearts of Britain’s Towns and Cities

Whilst the hearts of our nation’s cities and towns may have suffered cardiac arrests as a result of the COVID-19 pandemic, there is the opportunity to bring about change in such a way that it not only revives these hearts, but also the urban bodies, to provide greater health than ever before.

The hospitality and retail sectors of the economy have particularly suffered as a result of the virus. Shopping centres have most of their shops shut and, in the case of Nottingham, a shopping centre is to be demolished, with plans to transform it into a place of retail and leisure abandoned. Whilst the reduced number of city centre workers has been a major contributory

factor, with businesses having fewer customers, the solution to this problem is not to expect office workers to return to their old desks, but instead to transform our central business districts into neighbourhoods. The new way of life that see people working from home brings too many advantages to individuals, as well as to the environment and to businesses, as is discussed shortly, for it to be abandoned. Offices blocks and other buildings have, in many cases, been closed for most of the period since March 2020 and these empty offices, and shops, now are the vessels with which rejuvenation is possible.

The transformation is achieved by converting empty offices and other vacant central properties into residential space and utilising brownfield sites for residential developments. According to the Office for National Statistics, approximately 16 percent of Britain's population lived on or around a high street in 2018. Increasing the number of people living in city centres achieves a number of things: 1) it helps support the very businesses which have been affected by reduced footfall; 2) it reduces pressure on housing, and land where housing would otherwise be built, in suburban areas and the urban fringe, helping to preserve the Green Belts which are going to be all the more vital in a future that better considers the environment in which we live; 3) those suburban areas will benefit from greater space, with opportunities for parks and green spaces; 4) if more people live in central areas, and work from their homes, using retail and hospitality which is within walking distance, then there will be fewer cars on the roads.

Inevitably some city centre businesses will not survive even if the number of people living in city and town centres is significantly increased. A move of population is likely to be far lower than the number of office workers, and those living and working from home are less likely to buy their morning coffee given that their journey to work will be from one room of the house to another. However, their proximity to shops will undoubtedly increase the amount of trade that some of the businesses require to make them viable.

This proposal offers greater opportunities beyond central areas of towns and cities. Indeed, there has been too much focus on the negative impact of home working on city centres, when there should be consideration of the effects, many of which are positive, of homeworking on the entirety of towns and cities. Whilst many people will undoubtedly return to their old offices when transmission rates are low enough to allow this, for a sizeable number of people remote

working will be a permanent aspect of their lives. Rather than ending remote working, it should be encouraged. With more residents in the city centres, the businesses there are better supported and many will not only be viable but will potentially thrive. Enabling the continuance of people to work from their suburban homes, or on the urban fringe, will allow more people to shop locally, not just in their own urban centre but within their own neighbourhoods, enabling businesses to grow there. The experience of 2020 has shown that local shops have experienced a surge in business, given the convenience of shopping close to home. Some of those businesses no longer viable in town and city centres could move into accessible parts of the suburbs, in areas they have never before (or at least not recently) traded in what would be a redistribution of commerce across urban areas.

By moving into other areas of towns and cities, to where people live and work, businesses will benefit from lower rents. Not all cafes, or indeed small restaurants or eateries would survive in central areas under this the proposed redistribution, but they may instead prosper by moving to easily accessible areas out of the centres in those areas where large numbers live and work. Lunches may no longer be with our colleagues but instead with our partners, friends or neighbours. Rather than after-work drinks in city centre bars, this new normal will see the reverse of the decline of local, neighbourhood pubs. Prior to the pandemic, local pubs were closing across the country. Indeed 5473 pubs and bars closed in the five years up to December 2019, most of these being located out of town and city centres. Working and living from home, in all areas of towns and cities, will therefore allow pubs to be sustainable and the revival of the 'local'.

This vision of redistribution of people and businesses across towns is good for business and good for our towns and cities, enabling them to become more vibrant places in which to live, work and play. It is a vision which offers a greener environment, with fewer car journeys, resulting in fewer carbon emissions and cleaner air. It is a vision of greater happiness, encouraging working from home thereby offers more free time, with the end to commuting, opportunities for greater flexible working, and a better work-life balance. A redistribution of people and businesses will also enable a better quality of life for all, with more leisure and hospitality across towns and cities. Resuscitating the dying heart of our towns and cities will protect businesses and enhance quality of life.

ID: 1113-11 - Category: Housing

Unused office buildings can be repurposed as homeless shelters

To capitalise on this opportunity, local councils should ask businesses whether they are using their office spaces or not. If they are no longer in use, they should be asked if they mind allowing a homeless shelter to be set up in the building either on a temporary or permanent basis.

The council can offer to pay a minimal fee to the company for use of the building. At the same time this will create an additional income channel for firms that may be suffering due to the economic effects of the pandemic. In this solution both companies, local authorities, and the homeless benefit.

ID: 2034-11 - Category: Housing

Move to a “left behind” town – and get your income tax-free

Summary:

Any policy that stands a chance of levelling up “left behind” regions is unlikely to be cheap and uncontroversial. But if you will the end, you must will the means. Now that the pandemic has shattered cultural and economic barriers to remote working, government should offer an income-tax break to workers who move to areas most in need of regeneration.

Detail:

A powerful way to boost “left behind” places is to encourage members of the professional classes to live there. This is not because such people are “better”; rather, the structural reality is that employers and amenities locate themselves where skilled people with disposable income live, while those with social (and actual) capital can often mobilise more effectively to advance their own interests, and the interests of their communities.

This reality is partly why success in regional growth policies is so rare. But it also leaves open the possibility of a virtuous feedback loop, if a first group of skilled people can be persuaded to

move to an area in need of levelling up.

That is precisely the opportunity the pandemic affords. Cultural and economic barriers to remote working have been shattered, and professionals in cities have a new appetite for more spacious, more affordable, less densely populated places. One in seven Londoners wants to move out of the city as a result of the pandemic, according to a London Assembly survey. Topping the list of what people are looking for are private gardens, proximity to green space and a bigger home.

So how to entice some of these workers to areas most in need of regeneration? In short, as a carrot, government should give them an income-tax break. For example, income up to £100k and for up to five years could be exempted from tax, with participants losing their exemption if they move out. Research is needed to understand the size and duration of the tax break that's sufficient to attract people whilst minimising cost to the Treasury. One might find that the British love of a bargain can entice people without too much money at all.

Similarly, careful thinking is required to select which areas and people should be eligible. For example, people who already live within commuting distance of a designated area should arguably be ineligible, but what counts as commuting distance would have to be defined. Moreover, local schemes should close once a certain number of people has moved in, so that areas are not overwhelmed.

The newcomers will stimulate the local economy and create jobs through the money they spend locally on anything ranging from house renovation to shopping and leisure. Academic research also finds that the presence of skilled employment pushes up the wages of all workers in the local labour market.

The private sector will respond with new investments. For example, “food deserts” (areas

lacking healthy, affordable food) exist because supermarket chains look at local incomes (among other factors) when deciding where to open a store. So the mere presence of people on higher incomes could be enough to attract supermarkets to areas that are currently under-served.

Once a first group of newcomers is settled and improvements start to materialise, others will follow suit – without any tax incentives. And thanks to this new pool of local skills, more employers can move in and fill roles that require an office presence at least part time – and bring more jobs in the process.

There's a virtuous loop for public services too. There will be more money to spend on local services through more council tax, business rates and central funding based on population. At the same time, increased demand from new users will also make more investments and upgrades viable: more demand means more projects that represent good value for money, and therefore attract Treasury funding. This is more than theoretical: the government has committed to spending a lot of money on infrastructure in the North, and the economic case looks a lot better if government nudges people up there too.

Another positive effect is that the new arrivals will likely leverage their privilege to demand better services. For example, they might be in a better position to hold the school governor to account as well as volunteering their time to improve the school.

Perhaps the biggest challenge of this scheme is the danger that the existing local population resents it, because of the negative effects of gentrification. This risk can be reduced in several ways. First, engaging early with the community and allowing them to shape the scheme (including its boundaries) will be essential. Second, proponents should identify and communicate how the scheme can tangibly improve the life of locals, for example through jobs and regeneration. Third, it may be wise to give the local community the final word in approving the scheme. The power of rejection should ensure that locals have real influence, increasing their engagement and ultimately leading to more positive attitudes. There should be a clear objective that the new community integrate harmoniously with the old.

Finally, it's worth responding to criticisms that the scheme is zero sum, "robbing Peter to pay Paul". In short, this isn't about emptying London. It's about redirecting some of the projected growth of big cities towards those towns most in need of regeneration. London will continue to thrive, but perhaps we won't need to spend quite as much upgrading its infrastructure to accommodate fast population growth. The case for Crossrail 2 will be less, replaced by dozens of smaller and cheaper projects in towns across the country. And if we succeed in creating a more regionally balanced economy, we would boost the country's economic performance overall.

ID: 1104-11 - Category: Housing

Redistributing population to alleviate inequalities and overcrowding residential clusters utilising unused land made affordable.

My proposal is to create smaller and more distributed new eco housing communities. This will need to be supported by Central Government, by reassigning unused and under-used land resource nationally and commissioning large scale house builders to take on these projects. If we also incorporate the current advancements some European countries already have by shifting to vertical farming from current horizontal farming. First and foremost this will automatically free up vast areas of current farmed land allowing for more trees to be planted (increasing sustainability), whilst also contributing to both current climate change efforts as well as more efficient use of our existing land resource. This will lead to much higher productivity in produce and variety of produce given it is then in a controlled environment (unaffected by weather – floods etc) and creates jobs, helping the economy in its recovery and serving the National need for home grown fresh produce. Secondly, the reassigned land can be reclassified and apportioned accordingly through "change of use" to serving the current National housing need and thereby getting a wider distribution of population habitation especially with the current working format where there is larger remote working options available, tackling the density of high population clusters. To put this proposal into perspective, assume that there are 500 new houses built equating to a new "village". If there are a 100 "villages" newly created, each consisting of "500 houses" with the assumption that there is a family of 4 living in each house; this will mean possible redistribution of upto 200,000 people. Then if you further assume that single adult studio type structures are also made available, this redistribution count further increases. This will inturn create more jobs as people will naturally set up more commerce to meet the needs of these newly created regions also boosting localised economies. To put this in perspective, currently the UK needs to build 340,000 new homes a year until 2031, simply put, the demand for housing will only be met if some development takes place via the

above proposal. This proposal will play an instrumental role towards this National need of new affordable, ecological, residential homes along with more controlled efforts for farming with technological advancements creating more home grown produce, as well as a Global need, inline with the Paris Climate Accord. This proposal gives a chance to solve not just the national housing shortages, affordability issues, wealth inequalities but also combats far greater efforts from Climate Change to Sustainable Living and Green Efforts as well as solving the issues that arise from dense population clusters including those experienced in the covid-19 pandemic of high infection rates and unfortunate deaths.

ID: 2244-11 - Category: Housing

Hydro Hamlets, Passive Houses.

Passive Houses are the highest (voluntary) standard of ultra-low energy efficient housing. Only 1,000 or so have been built to date in the U.K. My proposal is to allow these, and carbon positive settlements of up to 100 people to be built under a new section of the Permitted Development Rights, i.e. without the need for Planning Permission.

There are many hundreds of water mills left derelict at the start of the Industrial Revolution and as many textile mills left empty at the end of it. Mostly they have Listed Building status and/or on the buildings at risk registers.

The idea is to allow development on these properties with the proviso that the mills be restored with new functions. Also, that mini-hydro plants or other forms of renewable energy be installed on site to provide excess energy generated to the National Grid.

In the case of water mills they stand sentinel in rural locations. The natural hierarchy of settlement is for hamlets to cluster around them. Passive buildings should be the norm for developments of this nature.

By default, Passive Houses are of the highest standard of design but limiting criteria such as

scale and height should be incorporated in the legislation.

It is usual to limit the choice of building materials in the PDRs but there should be a mechanism to encourage innovation in the use of materials and construction methods - a new “vernacular”.

Hydro Hamlets could be oases of beautifully crafted buildings, literally if there is a mill pond incorporated. Infrastructure will be needed to link them, like a string of pearls.

This is a small-scale approach to the massive housing demand but will help to redress imbalance in rural and urban living.

Skilled artisans, green engineers and technicians will require training and they can in turn help to retrofit existing housing stock.

Further incentive could be to have the best designed developments bid for new eco-villages and even eco-towns thus attracting major house builders to the cause.

ID: 1909-11 - Category: Housing

A new narrative- creating an aspiration for 'right fit' living post-pandemic support for older people

Older people have been significantly affected by the isolation and restrictions of the pandemic, but they are also a group who were affected by underlying issues of isolation and disconnection well before Covid-19. The Age UK Winter Resilience Campaign 2020 highlights the need to maintain healthy eating, movement and cognitive activities, whilst also advocating support for winter finances to ensure homes are heated and essential items are affordable. One solution to support the older generation is to encourage ‘right fit’ housing choices. While there are publications about this approach, in reality many older people remain in unsuitable

accommodation which limits them in their ability to take a healthy aging approach to life. Support from housing planners to create suitable 'right fit' housing stock for the older community could support this growing population to access accommodation that can facilitate a better quality of life, supporting cognitive activities within a community of like-minded people and facilitating movement through increased accessibility design. Rather than creating new homes which are aimed at first-time buyers, or compact family homes which can be easily outgrown, investment in the aging population could mean that a better stock of larger, well located properties could be made available to working people. Creating specially designed living spaces would provide an opportunity for a new message- that living in 'right fit' accommodation is aspirational, desirable, safer and healthier. The pandemic gives us chance to review the way that we present support for older people within the community, and allows us to reconsider how structures could be improved to combat loneliness and isolation. With investment in suitable properties, older people could remain healthier for longer, reaping the rewards of low energy bills and warm homes supported by modern building technologies and renewable energy systems. Shelter's 2012 Policy: report, 'A better fit? Creating housing choices for an ageing population' states "it is a terrible irony of our housing crisis that single older people struggling to maintain or heat homes that are too big for them coexist with appalling overcrowding. Every under occupier enabled and supported to downsize into a better home for them frees up a larger home that could house a family in need of space" and yet, in 2021, more could be done to ease the way for desirable developments for the older generation. Creating the conditions for 'right fit' housing developments needs a thoughtful approach and requires a concerted effort to create a paradigm shift that makes 'right fit' housing aspirational. A future infrastructure where the needs of the older population can be more suitably supported to avoid loneliness, isolation, immobility and cognitive decline could mitigate the negative impacts of unpredictable events that might affect wellbeing and health. If every community had appropriate stock of 'right fit' housing, and the drive to make it a wonderful lifestyle choice, then the integration of support for the elderly could be streamlined and more productive. Creating a culture of desirable housing in communities would mean that people could plan their 'right fit' move earlier, prior to health issues and ensuring the process is a proactive life choice, not a reactive necessity. An article in the Guardian (June 2020) cites a report 'Too little, Too late? Housing for an ageing population', by the Cass Business School, the Association of Retirement Community Operators and the Centre for the Study of Financial Innovation stating that "The report found that just 7,000 new homes built each year are designed for older people. This, it concludes, is "insufficient to serve the 180,000, 65-plus households that will be created each year over the next decade". What the pandemic gives us is the driver to change the narrative and to create a supply that can stimulate a demand within the housing market for these much needed, necessary, investment in suitable homes for older people. It's not too late, but we could risk the timely opportunity and continue to do too little.

ID: 1036-11 - Category: Housing

Where to next? Slow building is the future

When it comes to reconstruction, it is time to put a stopper on the idea that the best thing we can do is Build Build Build.

The construction industry, although given a fairly free hand during this year, is actually one of the least of our worries. It can be slowed down and restarted without losing much in the long run. It can always be redirected into saving the infrastructure we've already got. And let's face it, we are going to end up with a smaller population.

Housing and highways are two big impactors on our lives, our environment and our futures, which are beyond democratic control. Nobody ever questions the need for more housing: the politics is all about who can build most. Nobody ever gets a vote on the latest expansion of the network of tarmac and lights. There is room here for a pause for thought.

Big questions are arising about the homing of the frail. Housing policy plays a big part in the push and pull of migration. And it is a huge driver of energy consumption.

One thing which might help is planning permissions conditional on local sourcing of raw materials in some counties. Instead of cement and tiles produced by burning fuel from start to finish, we should be using local stone and slate, cut and hauled by manual labour, and bricks made with local clay and coal. Perhaps, here and there, we should be encouraging log cabin communities hewn from local timber and paid a little to live off grid.

Supply would be a kind of natural, you might say a healthy, brake on consumption. And the houses you built would be worth more as national investments.

Maybe railway construction could be devolved in a similar way. Devonshire, for example, wants a railway across Dartmoor. Used to have one, built with granite and Irish muscle, and it lasted 100 years. Now it would cost impossible numbers of billions in reinforced concrete. How much cheaper could Devon do it with its own resources - including a lot of unemployed Cornishmen?

Quarrying is a sensible way to make employment. You can measure the output and the carbon savings you are getting for your bucks. And you end up with a resource you can store - and eventually use more than once over the lifetimes before it is rubbish. But it doesn't have to be stone. Here is an equation I like, from an argument for using thatch. It takes 40 hours of hard labour to crop three acres of reed, which is enough roofing material for a house. Nobody has dug anything up or used any electricity. And it's hard to fiddle it.

There are other practicable options for tipping the balance a little between people and Earth's resources - in, for example, manual crop control in farming, highway maintenance, hedging, litter clearance, canal dredging and fishing - all areas where we can see what we are getting for our money, rather than furloughing jobs which will never come back.

Post-Covid, possibly, we are all more in a mood to wind back a bit on what used to look like progress. Given pause before we nip out for a new dishwasher, do we really need one? One of the lessons of lockdown in my house is that you don't, but you do need a full-time galley hand. There is already growing demand for local kitchens, as opposed to fast food joints. Do we really need a washing machine and a tumble drier in every house, eating up half a room, to do what the local laundry used to do? Has anyone worked out how much metal and energy and international transportation it would save if we employed somebody local to wash our sheets?

My argument is that we should be making small but directionally definite shifts like these rather than setting targets for electric cars in the hope of a miracle. Out here in the real world,

we see Boris's plan to suddenly dump 200 years of engineering as a giant version of the law against old lightbulbs - a footling diversion which has achieved bugger all at great expense, just like smart meters, building regulations, loft insulation, and all the other mistakes which will never be put right.

Outside the city, we also all know that tree planting is another nonsense. Either you are putting them back where your ancestors spent a thousand years digging them out, or you are putting them where they don't really want to be and most of them die.

We have to drive less. Start from there. Maybe we could try making it electric vehicles only on some roads.

Maybe we should all deal with our own dog shit in our own neighbourhoods rather than solemnly ferrying it across the county to be incinerated. Maybe we don't actually need all the flying to come back. Almost certainly we don't want the cruise industry any more. And if all those visitor centres have a future, it is as unit spaces for repair shops.

The labour market is already making massive shifts and there are more to come and we need to help. Politics tends to be about protection of the vulnerable - which is sometimes as it should be but sometimes looks like a competition for the teddy bear vote. Equally important is encouragement of the strong and able - those we will need for reconstruction.

A minimum wage for doing any job at all does not make sense and is a barrier to having a healthy grey economy, which we need now more than ever. But there should always be a minimum reward for honest hard work. How would we pay for it? The flip answer is, the same way as Rishi is paying at the moment, only with more popular support. But there would be savings and gains to set against a subsidy for labour.

ID: 523-11 - Category: Housing

HELPING TO FIX CARE HOME CARE

Elderly residents of care homes have been casualties of the pandemic often through no fault of the care homes themselves. However, some care homes have continued to fail their residents which is a reminder that there are serious endemic problems that should be addressed. All too often, incidents are reported which have occurred in homes that have received recent good inspection reviews. Many failings can be covered up during inspections such as issues of the attitudes and behaviour of staff. Residents and their relatives are either unable to articulate such issues or are afraid to do so.

A positive feature of the pandemic has been the overwhelming concern shown by so many people for those who are suffering because of their poverty, age, loneliness or other circumstances. Many people, including retired medical professionals, have volunteered to help in a plethora of ways. One challenge, when the pandemic is over, will be to maintain the enthusiasm of such people to volunteer their services.

Whilst occasional visitors to care homes do sometimes notice unacceptable situations, they may not feel confident to address them. Ideally, there would be designated visitors who, whilst visiting at random times, would have a formal role to observe critically and to report regularly to inspectors as well as to managers. Retired professionals from the medical profession and also from other professions such as education, law and public service may be suitable for this role. They would have worked in situations where they were subject to similar regulations and would have the confidence to address unacceptable issues. Unlike inspectors, they would visit at random times and talk to residents in a more relaxed environment, so they could learn more about how the organisation's regime impacts on them as people.

Care homes for the elderly are not the only institutions that could benefit from this approach. The memory of the Winterbourne View hospital abuse scandal nearly a decade ago is still raw and few people would be confident that such situations are not still happening somewhere in the care sector. The momentum of genuine concern that has been generated during the pandemic must not be dissipated at its end. There is, perhaps, a once in a lifetime chance to

match a major resource with a pressing need.

ID: 1659-11 - Category: Housing

THE GREAT LITTLE YEAR-LONG EXHIBITION all things for all seasons

This is a kick-start idea in which local Councils (along with retail advisors) would take over all empty retail spaces (could offer council tax relief to landlords?) for a 1 year period, and fill those spaces with micro-businesses, craft groups, start-up ideas, everything considered -the most obvious being fashion in all it's forms -made in the local area. First 6 months at a peppercorn rent. Second six on a 10% of profit. Contracts beginning at 3 months. To be advertised this year, for next. Press, Online, Worldwide, Great Websites. The Councils are going to have to offer temporary employment to a lot of new skills.....to be employed in-house, not farmed out. Temporary contracts.

Employment of jobless retail workers to operate the scheme, avoiding the most highly-paid levels unless they offer on a voluntary basis. 10% of employees from long-term unemployed sector. Each sector to be consulted on 2wk basis for troubleshooting purposes. Everyone from designers to security

Wages should be set at dole -plus-extra, so that the unemployment payments may be kept in situ and there be enough financial incentive to get people back into active involvement, albeit at a lesser wage than before. If this is going to work, everyone must expect to earn a bit less, from the top down to but NOT including minimum wage earners.

ART -there will be a lot of this, much of it either amateurish or incomprehensible. Let there be exhibition spaces charging a small hanging fee. Let there also be a Salon de Refusee/s for the less obviously saleable stuff. (Hanging fees at £5 -£10 per week or more for the larger stuff -worked very well at Brighton Festival 1996)

Let all sales be recorded and 20% go to offset costs of project.

Let there be archived records of all exhibits, objects, and ideas, along with maker, contacts, prices etc, and let them be available online.

to man this City-wide project, use talents previously employed in the now-defunct multinationally-supplied retail stores.

Involve schools, Colleges, Universities, and other stakeholders.

DO NOT SHUNT OUT all those fruit n' veg sellers, old lady-shoe merchants, and purveyors of sensible knickers, wigs and surgical stockings who are still hanging in there just because they make the place look less stylish. GIVE THEM A RENT REDUCTION.

let there be singers and street musicians, fashion shows and film-making, jugglers and piano-players, street theatre and morris-dancers. allocate slots and advertise. let them pass the hats.

Let there be stewards and a benign police presence.

Let every first Saturday include stalls and circus acts (no lions).

When the dust dies down after Year 1, there will be some successes, some failures, and some who feel safer online. There are likely to be many who have established themselves and will continue their places in retail, using our city spaces for their intended purpose, continuing to trade in the quality and craftsmanship which built these cities in the first place.

We, in the North, were the powerhouse of manufacturing and export. We, as a Nation, allowed ourselves to be overtaken by other economies who were not plagued by escalating costs, so that now we import almost everything from China and other similar nations. It's time to take back our manufacturing capacity -and we do this by getting creative. This will be a showcase for grass-roots creativity, which otherwise isn't likely to be noticed. Sadly, a creative maker on the physical, hands-on side of things isn't generally the one with online marketing skills. This would be a way of generating initial interest and probably linking skills so that fertile partnerships develop.

The idea, then, is as far as I can see, a way of beginning to solve a whole raft of problems both social and economic which were pending before, but have now begun to emerge, from the extended lockdowns precipitated by the emergent Covid virus. This is a golden opportunity to reset our retail economy so that it serves our social, creative, and economic needs. We have left the shelter of the European Union, our exports have been affected and our service sector will

be affected also. Many adaptations will need to happen before we can establish a general prosperity and begin to employ that section of our society which is so badly "left behind".

We could be the top shopping destination for shoppers from all over Europe . Better than Bangkok. and we could do it using our own manufacturers. This is the way the textile trade started which built all our wonderful Northern Cities in the first place. Although I'm sure that a ruined Leeds would look just as good as a ruined Florence or Rome (we nicked their ideas, after all), I should hate to see it.

ID: 2201-11 - Category: Housing

Building Opportunities- Fixing the problem and making an opportunity of it.

The pandemic has highlighted the unity of the U.K. with the clapping for the N.H.S. , food shopping and deliveries to the housebound, Captain Tom and numerous charitable acts which kept our spirits up. At the same time disunity was reflected in the different rulings which confused and did indeed lead many to agree that devolution in this case had been "a disaster".

Longer term problems have been side-lined: the ongoing housing crisis, youth unemployment, climate and greening commitments.

Now is the perfect time to bring all this together and unite The U.K. in building 7 new towns -carbon free, broadband infrastructure using renewable energy sources. Four to be built in England and one each in Scotland, Wales and N. Ireland.

The integrated housing would be 60% private owned and 40% social housing all built to the same standard using the latest energy saving techniques. This would avoid the issue of builders erecting virtual ghettos after tendering for contracts parliament by this time, hopefully, having already banned the use of non-disclosure agreements in the industry.

New estates could be gated and staffed by security employed from within the community ensuring only non petrol/diesel cars ,vans and lorries are admitted whilst making people feel safe. Shops, leisure, power, gardening, security and roads can all be managed internally giving real meaning to the word devolution. The hope is that these new towns would inspire many other cities and towns to look and take action on their own infrastructures.

These developments would give strong credibility to the The United Kingdom's assertion of it's

Green credentials going into the Carbis Bay G7 meeting in June and the U.N. Climate Change Conference (Cop 26) in Glasgow come November.

ID: 1259-11 - Category: Housing

Possible fix to curb rising unemployment

I have identified the rising unemployment as a problem due to COVID-19. Let me put forward my thoughts on what could be a potential resolution.

My solution relies on keeping people in employment thus helping the overall economy and the country to continue operations smoothly. This with the help of a public-private sectors partnership to help overcome the crisis as a result of COVID-19.

The Job Retention Scheme has been a boon to many but the deadline for its possible discontinuation is approaching fast to April 2021. Millions will be on the tenterhooks as to what looms post this date. Will they have a job? Will the JRS be extended? Has the pandemic slowed down or is it in control? There are endless questions, but all are related to the root cause – COVID-19 and the disastrous effect on the economy. Not just in the UK but worldwide. And in these times, when the world does business globally the effects are felt in multiple regions as a result of each business transaction. And when businesses continue to fail, unemployment rises and so does its ill effects.

What do I propose? Instead of handing out borrowed money from the Treasury to furloughed employees and increasing national debt, we should have a system of keeping people in jobs.

It would take at least a couple of years for the economy to limp back to normal. For this we need the economy to work in its simple forms – keep demand and supply constant. And for this we would need the consumer to spend as normal and the businesses to supply these consumers. And for consumers to spend, they would need income from employment.

A healthy economy would also result in the taxes flowing as usual, thus helping the country stand up on its feet and get stronger.

How do we go on about this? Similar to the basics of a student finance, the employees in danger of losing jobs in the near future would be eligible to receive a government loan in the form of wages paid via their employers (after deducting the relevant taxes) for the next two years, or until the business has stabilised.

This will help the employees pay off their expenses, mainly mortgages, hire purchases, loans, shopping on essentials, etc. To the employers it would benefit the retainment of its experienced staff and not go down the painful line of redundancies plus an opportunity to engage and motivate its workforce for better productivity and overall growth.

After two years or earlier if the business has failed to stand up to its pre-pandemic business levels and turn profitable and the employee still loses their job, the employee will start to repay the government loan only once they find themselves back in employment since the loan is directly linked to their National Insurance Number. Once in employment, the new employer will mention to HMRC about the employee's National Insurance Number and get a specific PAYE code which will deduct ten percent of the wages towards the government loan. This will go on till the two-year loan is fully cleared. Thus, the Treasury repays back the borrowed two-year funding within a period of 10 to 15 years to its lenders.

On the other hand, if the business starts making profits whilst the employee has been working for them during the two-year loan period, it is the employer who will pay off the employee's loan, as if the money had been borrowed by the employer from the government to retain its staff and continue business operations.

This scenario will result in a stronger employee-employer relationship with each of them trying their utmost to work hard and spend harder.

There are a lot of ifs and buts in the above and a massive amount of admin work involved with inter-departmental civil service working at least between HMRC, DWP, HM Treasury and the various HR and accounts departments in the private sector.

A think tank comprising experts from the private sector and the civil service departments would need to be setup on a war-footing to address relevant questions and resolve these via dry-runs leading to trial runs before implementing this nationally.

ID: 779-11 - Category: Housing

Distributing Leadership

The UK is already partially designed as a federal democracy. But as Table 1 (below) demonstrates, there is a huge imbalance between the population size and viability of Scotland, Wales and Northern Ireland on the one hand and England on the other. 82% of British people live in England, but the former receive greater powers under the Devolution process established in 1990. We moved incrementally to establish City Mayors in some city regions and in the pandemic, they have become critics for the continuing failure to take the English regions seriously.

Table 1:

Country/Region Estimated Population (in Millions)

London 9.3

South East 8.6

North West 7.3

East 6.2

West Midlands 5.9

South West 5.6

Scotland 5.3

East Midlands 4.8

Wales 3.2

North East 2.6

Northern Ireland 1.6

There is a strong element of centralist 'hero leadership' within the current Government, which has 'Churchillian' overtones but with a tendency to over-promise and under-deliver. The centralised powers of Government in the UK – even within a Parliamentary Democracy - have led to the view that a remote and very small elite is making decisions without understanding how this impacts regionally. Large-scale programmes such as delivery of PPE to health workers and Test and Trace, have failed to meet exacting targets. There is concern that the roll out of the Covid vaccine may suffer the same fate. Effective project and programme management depends on delegation of aspects of the project work to regionalised subgroups with central governance - rather than management - of the workstreams. These examples are replicated in more stable times in the delivery of infrastructure and employment programmes.

So, what would a federated UK look like? It does seem to be the time to rectify the disparity between the 300 year old family of nations that comprise the UK and the English regions, in relation to powers and finance invested in them, which appear to be disproportionate to their respective size of population. Official statistics show that £10,536 is spent each year on each resident of Scotland. This is £1,460 more than for the UK average of £9,076. Within a fully federated UK, the eight English regions would have greater autonomy over raising their own

finance and distribution of that funding.

The devolved countries of the UK have demonstrated their ability to take more radical and timely decisions in the pandemic. Distribution of powers and leadership builds enthusiasm, responsibility and energy. With powers distributed more locally, responsibility and accountability are also distributed. An example of this in the pandemic was the positive response of the people of the Liverpool region to locally managed mass testing.

It has been evident throughout Covid that poor and other marginalised social groups have suffered illness and death disproportionately. The Government has promised a 'levelling up' process, but the gaps between social groups in the UK have widened. Delegation of powers to raise funds and implement strategy at a regional level, would bring possible solutions which could impact positively. We need to spread the opportunities to build resilient businesses and other employment opportunities, regional transport systems and large infrastructure programmes within our regions, with the powers and finance to make this happen.

In addition to powers to raise and distribute funding and to create employment opportunities, Federation of the English regions would move the locus of democratic accountability to a more local level. Elected Members do operate within their communities, but even their ability to drive forward regional programmes is limited. Without powers to raise finance of their own, regions are reliant on decisions made nationally. Outside of the Pandemic, transport in the Northern regions is a totem for Government's inability to respond to a major regional problem. Leadership is needed closer to the problem.

There have been signs in recent years that – with the exception of the Brexit referendum - the number of voters exercising their mandate in elections is declining. The new 18 year-old voters are particularly more unlikely to vote. This is a significant threat to our democracy. If we place democratic accountability at a regional level, voters could feel that they have increased investment in their region's strategic plans as the link between the ballot box and the route to accountability will be shortened. They can no longer blame London for all their ills.

The pandemic has had a 'regional feel' to it, with restrictions often being region-specific. The time is right for federation in the UK with Sovereign power distributed between the regions of England, as centralist management has failed to deliver within the current crisis. There would need to be agreement about the respective powers distributed, but we already have a blueprint for that among the self-governing countries of the UK. Agreement is needed about powers retained nationally and those delegated federally. The legislature, defence, international affairs – among other areas - are likely to be retained nationally. Education is already managed in a range of different governance structures at a local level, although Inspection, assessment and the curriculum are managed at national level.

It is not beyond the imagination of the UK to do this and – in my view – would bring greater buy-in to our political functions. The debate has already started in the UK and a courageous government would widen the discussion in a brave attempt to empower its population. Their energy in moving us away from the EU's centralist control should be channelled into reducing the centralist control of the UK. The pandemic crisis has shone a light on the English regions and their voice needs to be listened to. In my view, this is the way to continued unity within the UK.

ID: 417-11 - Category: Housing

Maintaining our new Life-Balance

The ways in which the pandemic has allowed us to rethink our Work-Life-Balance represents a significant cultural shift which should be explored by government as a possible new paradigm for the UK. Three ways in which this opportunity could be capitalised on post-COVID are via:

1. the creation of policy encouraging WFH
2. support for businesses which rely on office culture
3. normalising work spaces which exist within or close-to the home

1. Economic incentives could be made available to companies which allow employees to work remotely part of the week, as far as this is feasible. These would need to ensure that employees are encouraged, rather than forced, to work from home as this is not suitable for every employee.

2. Businesses which rely on people commuting, such as coffee or sandwich shops, should be taken into consideration. Specific economic allowances could be devised, for example reduced tax for businesses located in city centres which are quieter during the working week. Furthermore, focussing on a shift to part-time rather than permanent WFH would ensure these markets don't completely dry up.

3. Remote working spaces, whether a home office or a co-working office located in suburbs, would help normalise the shift in work-life-balance. Homes with a home-office could be rated differently in council tax, and businesses which operate as co-working spaces could be eligible for additional support.

The ideas above aim to capitalise on the opportunity afforded by the pandemic to rethink the way much of the UK engages with working life. This would enable a wider cultural shift where being productive closer to home is viewed as positively as being in the office. COVID-19 has shown us that there is an alternative to our dominant paradigm of office culture. One which allows us to carve out more space for personal or home life without sacrificing productivity or economic contribution. And happier citizens are often healthier citizens.

ID: 399-11 - Category: Housing

The Open Office

Is there an alternative to the insular lifestyle that is being foisted upon us by the global giants who want to sell technology that locks us inside our homes with the likes of data streaming, home banking and the internet. Sales Tax is one way to restore the fortunes of the High St. where transactions (and returns) are face-to-face. Replace commercial rates with Sales Tax, the revenue going to the local authority. Sales Tax for all online sales would include a component for

the increased carbon footprint and be at least 5% higher. Local authorities can set their own tax levels - big cities with the big shops maybe at a reduced level.

We already have libraries and internet cafes - perhaps using such a blueprint the commercial properties in our towns and cities left empty because of the pandemic, could be refurbished into "Open Offices" where employees, students, men & women and the unemployed can make use of the WiFi facilities already installed (screened off with clear perspex for privacy/security/infection control). Open them up; install dumb PC's (ie no games); provide cafes and clean toilets. Migrate the Job Centres there where people can sign on and enroll to perform meaningful tasks while waiting for a job to turn up.

"Working from home" doesn't have to mean staying at home: it could be going to the nearest "Open Office" using local public transport instead of commuting halfway across the country. Kids can do school work / homework in a secure environment without the need for schools/parents to provide the expensive technology. The many benefits include: getting out of the house, reduced pollution, increased social interaction, business opportunities for local cafe operators (ie not Starbucks), avoid the problems associated with "lone working" and insurance overheads. Will it catch on? Just cast your mind back to pre-lockdown days when the restaurants of the big stores were filled with multitudes of people enjoying lunch together. Such a non-affiliated restaurant facility could find a niche inside the "Open Office" and make a profit.

ID: 203-11 - Category: Housing

Making house prices affordable; the key is reversing residents fear of change.

Making house prices and rents once again affordable needs local residents to support more housing. Is there a solution so existing communities welcome new families and reverse existing residents fear of change in their neighbourhood? History has some useful lessons from the eighteenth and nineteenth centuries.

Landed estates, whether in urban or rural areas took generations to notice that beauty and popular appeal both need to be understood and carefully nurtured. Acting as long term investors, not short term traders they became wealthy by consistently following tried and tested estate management principles. The core of these principles is simple: follow the market. The clues are what re-sells well, what sort of places connect with popular appeal? Doing so works well for investors. Simply it creates wealth for the suppliers.

What went wrong in the twentieth century? The planning system was broken. Local residents see the quality of so much new housing and turn their backs. They are disillusioned and express their anger by forming local groups to oppose every project for a thousand reasons. Local councillors, who wanted the coalition government (2010/2015) to give them control of local housing supply found they had in fact taken over a land supply issue with a lot of pitfalls. The result was predictable. Housing supply has fallen; quality has not improved, residents are angrier than ever and their children cannot afford to buy whilst rents creep upwards. A growing number of the young are alienated as they realise they cannot have what their parents took for granted, a home of their own.

In 2012 spatial housing policy was devolved to local authorities. Councillors and residents thought they would now control where and when new housing was built. Believers in unfettered open markets expected when the first Calls for Sites went live six or seven years ago the result would bring forward the right sites at the right times. This is what markets free of intervention are supposed to do. Others with market experience knew land owners would act in their own commercial interest. Planners were left with the task of building a housing land supply policy for their local plans out of a mixed bag of good, bad and unrealistic sites. Planning controls cannot turn poorly located, badly served sites into places where people want to live. Some councils began to think the alternative was new settlements and urban extensions, which is sensible if councils have the insights on location and timing that landed estates have acquired to look far ahead. Few councils have these skills and the hard earned expertise that is needed. One local council endorsed a new community for more than 10,000 homes promoted by the owners without first undertaking a survey of their entire travel to work catchment area to confirm it was the most sustainable option.

The lesson of failure is that local plans, and planning control powers alone cannot prevent new housing which local residents dislike being built. The 2012 devolution of power to unprepared local councils has made a bad supply situation worse. The way forward is for councils to take back spatial control of their areas. Land for large scale new housing development must first pass into the ownership of local councils. Local authorities must be motivated across the political divide locally and across local council boundaries spatially to take on the mantle of the landed estates. Currently they lack the expertise. Funding will be easier, if far sighted long term land purchase policies are adopted as valuers will point out that hope value for higher value uses remains low ten or twenty years into the future.

Landed estates needed generations to put themselves into the wealth league without the powers of planning control. Councils with planning control powers and ownership of the building land will be in a position to fast track the delivery of new housing sites, with land sales

following a master plan. Milton Keynes is one example of an authority with a long term land control policy. The Crown Estate is another example of a 'private sector' which also seeks to act in the public interest.

Some will say allowing local councils to take back control of the building land in their areas by councils direct intervention in the market for housing land will distort the market. The other view is that the current system allows land owners and their partners to act as an oligopoly that takes advantage of a broken system. Provided that all land is acquired at its full open market value, inclusive of hope value if it exists, accusations that an asset is being confiscated are avoided. A policy decision to offer compensation above existing compulsory purchase rates would also go far to block opposition from this direction.

Giving and supporting local councils in high demand areas with these new powers will enable them, once they have understood their new responsibilities to block the release of housing on weak sites, and will enable them to adopt shrewd long term land supply policies which return the added value to their local communities. Massive added value follows planning consent.

The white paper, Planning for the Future published in August is the obvious starting point for introducing a policy which encourages councils to take control of their own destinies, and work with their residents to understand that when the current cycle of local plans expires in ten or fifteen years new long term land supply policies will take effect. It has taken four decades to undermine the foundations of the housing land supply market. It will take one or two decades to rebuild it in a community led long term consensual way.

ID: 1101-11 - Category: Housing

Build much-needed social housing in place of ailing shopping malls

Covid-19 has fuelled the online ecommerce market to the point that many high street shops no longer require a physical presence. Early evidence suggests that this trend is here to stay. In light of this, I propose that brownfield shopping sites are repurposed to make space for much-needed social housing. Social housing projects of this scale require large government funding and can create thousands of jobs as well as meet social housing needs.

Ultimately, it could significantly reduce homelessness and rapidly reduce poverty amongst families currently living in the private rented sector. It would deliver substantial economic benefits across the country, and unlock productivity improvements across the homebuilding

sector. Given the pressures facing the housing market, it is also the only route to reaching the government's target of building 300,000 homes per year.

ID: 226-11 - Category: Housing

Reinventing our high streets post Covid-19

Britain's high streets have been in decline since before Covid-19 as a result of a number of factors, not least the rise of online shopping, focus on out of town shopping, stifling business rates etc. This trend of decline has been significantly accelerated by Covid-19 and this competition entry puts forth a series of proposals in order to reinvent our high streets for the 2020s and beyond. High streets are typically managed by local councils with varying degrees of success. Although there are examples of successful high streets across the country, the vast majority of Britain's high streets are, in 2021, overrun with empty shops and in a perennial state of decline. The stark reality is that people only visit high streets (or shops in general) for the following reasons:

- To partake in activities they are unable to do online (eg eating/drinking whilst socialising, haircuts, etc);

- For convenience (eg buying a pint of milk due to an urgent requirement, popping out for a sandwich during one's lunch hour);

- For unique purchases or experiences not available online (eg independent shops selling handmade products only available in store);

- In certain circumstances, for financially significant consumer purchases that require a level of interaction either with the product or the service (eg buying a sofa, new car etc).

Consequently, trying to compete directly with online retail is only going to result in one winner – and it is not the high street shop. Local councils have been left too long to mismanage high streets and are failing to realise the reality of the situation. Action must be taken centrally in order to address this. This proposal sets out below the following initiatives for addressing this:

- Encourage conversion of empty buildings peripheral to main high streets to residential premises by immediately relaxing change of use planning permissions. This will result in more people living within walking distance of the high street which will have numerous benefits, including increased footfall for convenience purposes and socialising, reduced traffic (as those using the high street will be within walking distance), and reducing Britain's housing shortage as a byproduct. This proposal envisages our town centres moving towards mixed use residential/leisure/retail/office space peripheral to the main high street, with a mostly-retail/leisure concentrated town centre high street, and may even go so far as repurposing tired old purpose built shopping centres to become residential or mixed use properties;

- Encouraging service sector/office based businesses to relocate to the high street by offering zero business rates/business rates incentives for taking over empty retail or other high street premises and improved planning permissions. High streets are generally visited during weekends; in order for a high street to thrive, it needs to be in use during normal working hours, and the only way to ensure this is to have large numbers of people working in the vicinity, who will then use the high street shops for convenience or essential purchases;

- Encourage independent businesses (eg cafes, restaurants, pubs and shops) to locate to empty retail units. This can be through relaxing change of use planning permissions (allowing conversion of empty shops to cafes or pubs, and vice versa) and reforming business rates (for example so that retail businesses with two or fewer physical premises and/or turnover below £1 million are exempt from business rates).

This proposal is intended to be largely self financing, through the additional economic activity

that it will create. However, balancing the books must be considered at the national level and that may require a more holistic view to be taken (eg loss of business rates for local councils must be refunded elsewhere centrally). To the extent additional funding is required, this should be by additional taxes on larger more profitable out of town retailers and/or additional taxes on online retailers.

ID: 3034-11 - Category: Housing

Why Is Nobody Doing Anything To Stop Our Towns and Villages Being Destroyed?

One of the features that makes the UK such an amazing place to live is the number and variety of small and midsize towns and villages. Many of these are steeped in history, beautiful to behold and are pretty much perfect just as they are.

Now however the requirement for additional homes and the indifference of the majority of developers to anything other than profit, means that the essence of what made most of these towns so quintessentially British, is being annihilated as every last inch of land in and around most towns is developed. The roads are overloaded, moving from one part of a town to another with no planned ring road is choking the towns not only with traffic jams but fumes as well. The lack of additional schools, hospitals, social areas or access to shops without using a car, are all having a detrimental effect on living within almost any town one knows. However since much of this is happening a couple of houses here, a few hundred there and over years little opposition is mounted nationally to the overall damage that is occurring and as a result no large scale alternatives are floated for discussion.

Now, as we look towards more sustainable environments, is the moment to look again at the bigger picture. How can we best supply the thousands of high quality, affordable, environmentally friendly homes that the nation needs? The answer is not to keep shovelling more and more homes around the edges of existing towns.

Expandable Towns And Cities Are The Sustainable Option Of The Future

Many of the geological features that made the locations of our historic towns so ideal are no longer the ideal features of a modern town. We no longer have to worry about fording a river, looking out for attacking tribes, or being on an existing trade route. The issues that affect us today are very different and so new plans and indeed new towns and cities are required to answer today's issues not least to avoid the destruction of our existing towns.

Scaleable towns come cities need to be conceived. Ones that work perfectly not only as small, mid and large towns but also as they transition from one size to the next. These might be circular, with ring roads planned outside ring roads to cope with expansion, school locations allocated ready for each stage of growth, green spaces left undisturbed to connect each area with the next and act as corridors for wildlife, shops and social spaces always only a short cycle away and a multitude of employment options situated where most appropriate.

Planning new towns would allow not only the very best social and town planning to be included but also the most sustainable homes and buildings to be built. Perhaps all buildings could have south facing roofs made entirely of solar panels. They might not be carbon neutral, but actually carbon negative, achieved by supplying electricity back to the grid to assist neutralising the need for the production of non eco power. Competitions could be organised to allow the best and brightest designers and architects to provide inspiration and innovation for both a wide range of homes, the planning of expanding towns, sustainable environments and economic opportunities. The best ideas and people could then be pulled together to finalise a vision.

These towns would be designed not only as beautiful places to live, but also as economic entities in their own rights ready to power the careers of the future. With the correct allocation of affordable housing the young would not have to move away but gradually progress from smaller properties to grander options as their careers allowed.

Unfortunately bold action is what is needed, and to be frank, this is no doubt why this has not been undertaken before. New locations for these town need to be found and yes every site that is considered will be extremely controversial. However there comes a time when everyone needs to look into the future and consider what our towns might look like in thirty or forty years time. We need thousands and thousands of new homes and most of these are now being built on green fields on the outskirts of our existing towns. Surrounding villages are being swallowed up with no real foresight. This is not a problem that can be answered by local planning departments, it is government that needs to step forward and visualise this brave new world. Choosing a new location will not mean more green belt agricultural land is used, it is already being used. New towns have the potential to be so much greener that current developments and far better to live in.

Who would build and fund these new towns you might be asking. Well that would depend on how bold the government wanted to be. It could simply be build as most existing expansions are by developers who earn close to 50% profit on everything they build. Or the government could build the towns itself which would allow the homes to be more affordable while still making a profit to help pay for the schools, hospitals and many other buildings which would otherwise be

government funded. A compromise could be that the companies that would otherwise make billions from this scheme agree a far more realistic profit cap with additional income from house sales going to the government to help it fund the infrastructure, the options are in fact endless.

Expandable towns are needed but they will only become reality if there is an expansion of vision, foresight and determination by those able to make them reality.

ID: 1942-11 - Category: Housing

Local repair centres for broken machines and appliances on every high street in the UK.

This proposal could provide jobs and training for many of the people who have lost their jobs during the pandemic, and would also utilise many of the shop premises which have become vacant due to businesses failing. Moreover, the huge success of the BBC's The Repair Shop, suggests it would also prove popular with the public, whilst at the same time bringing new life and footfall to Britain's declining high streets and town centres.

The Problem: What do you do when the small machines and appliances that you use in your home break down? (Think toasters, microwaves, shredders, computer printers.) If you cannot find a local firm who will repair it for you, you may have to post it off to the manufacturer at great expense, or travel many miles to take it to a repair centre, if one is available. The alternative is to throw it out and replace it, even if the problem could be quite simply fixed, given the right expertise and components. This is not only frustrating for the owner, it is not environmentally friendly, adding yet more items to waste tips, and wasting precious components and materials which could usefully be recycled. It also affects the least well-off most: the elderly, those who cannot afford huge repair bills or postage costs, and those who do not have a car.

The Opportunity: One result of Covid is the huge number of people who have lost their jobs, who tend to be those who are younger and less well-qualified. Another result has been the large number of former shop premises now lying empty, particularly in high streets and town centres, after the shops have been forced to close. Now imagine this. In every high street and every town centre throughout the country, there is a place where local people can take their

broken appliances to be mended, or if unrepairable, buy reconditioned models at a price they can afford. Imagine these workshops staffed by a team of people who have been trained in the specialist skills needed to repair the appliances. Priority could be given to providing jobs for the unemployed, the disabled, the homeless, who could be trained by experts, possibly in the form of an apprenticeship.

I believe that centres such as these, as well as utilising empty property and providing jobs for the unemployed, would also be extremely popular with members of the public, who would appreciate the convenience of one location to take all their broken appliances to, near to their home, which was also an environmentally friendly option. Where larger premises are available, the scheme could be extended to include bigger items such as bicycles and small pieces of furniture.

ID: 220-11 - Category: Housing

Friendship Apartments

Friendship Apartments.

Purpose built apartments for one or two people, featuring an open plan living, dining and cooking space leading onto a generous balcony, with a single en-suite bedroom. Meeting areas on all floors, with communal gardens including rentable vegetable plots. The top floor is open to all residents to come together to socialise and enjoy the roof garden.

Tenure rented. Financial model based on servicing a 50 year PWLB fixed rate loan which means rents will be able to be offered at about 80% of market value. Offered initially to local people who are over 55 years young. The intention is that the target tenants then rent out their own larger homes which helps creates the family homes in the areas we most need them. The tenants thus retain their capital asset and it provides them with more than enough income to pay the rent at the Friendship Apartment.

Tenants can buy additional services such as meals, housekeeping, laundry etc.

The apartments should be built in or near the centre of towns which allows the tenants direct access to health services, shopping and entertainment.

None of the above is totally new thinking and many projects around retired living have been tried. The difference with this idea is that the residents continue to own their own home which is the singular main reason why the elderly cling on to their homes. They feel a duty to keep it and maintain it so that they can pass it on to their children. The enormous benefit to them is creating a community in which they can live and interact with people, thus reducing the isolation we have witnessed during the pandemic. Increasing their well-being in this way will inevitably lead to a reduction in the cost of care for this growing sector of the community.

ID: 1949-11 - Category: Housing

A Department for Crisis Resiliency

As economist Frederic Mishkin noted after the global financial crisis, the macroeconomy is highly non-linear and exhibits kurtosis – an increased probability of tail risks occurring – at certain points in time. COVID-19 has confirmed that the societal distribution of risk is also non-linear. Vulnerability to individual financial damage as a result of an economic crisis increases exponentially as one moves towards the bottom of the income distribution. This combination of macroeconomic kurtosis and certain individuals’ frailty to the crisis fallout means that at certain points in time, such as the present, the probability of certain groups suffering from disproportionately severe economic hardship is high.

Whilst COVID-19 has exposed this as a problem, my proposal for question 1 - Fiscal Resiliency and Inequality – displays that it has also created an opportunity to address this disproportionate risk faced by some socioeconomic groups through increased public support for government-implemented fiscal resiliency. It is an opportunity that must be seized. If economic crises increase inequality due to the aforementioned non-linearity of societal risk, then each crisis will serve to stifle long-term growth, as imperfect capital markets mean that poorer individuals become less likely to bear the sunk costs of education. If initially wealthier

individuals accumulate more human capital, this will stifle social mobility and create severe allocative inefficiencies, limiting growth. Indeed, Federico Cingano found in 2014 that higher income inequality has suppressed growth in the OECD over the past three decades through exactly this human capital accumulation channel. Lower human capital accumulation may also undermine the fundamental driver of growth and innovation in the UK – ideas – since inequality-induced allocative inefficiencies are likely to lead to fewer low-income youths becoming researchers as adults. Clearly, these inequalities must be addressed if the UK economy is to continue to thrive.

Furthermore, macroeconomic volatility is positively associated with income inequality. Whilst volatility itself deters long-term investment and so inhibits growth, a Brookings paper by Aaronson et al. in 2019 found that certain vulnerable groups display substantially more unemployment volatility in response to output volatility than other less vulnerable groups. As such, those groups that are more vulnerable going into an economic crisis, such as the COVID crisis, become more vulnerable to future economic damage as a result of that crisis, causing a kind of kurtosis facing more vulnerable groups specifically. Beyond macroeconomic volatility and inequality being positively correlated, one might argue that they are self-reinforcing: inequality creates volatility, volatility increases inequality, and both damage future growth of the UK economy at large, as well as damaging societal relations and perhaps ultimately undermining political institutions.

UK economic policy should thus be targeted more heavily towards instituting protections for vulnerable groups should economic downturns occur, rather than seeking to respond to them when they do. I therefore propose the establishment of a Department for Crisis Resiliency located within the Treasury, whose aim would be to identify and model the most likely sources of risk to the UK economy, and to propose policies to pre-emptively protect those groups most vulnerable to a downturn should it occur. The Department would use specific econometric modelling to diagnose the groups that would be most vulnerable to downturns with different causes. Clearly, the global financial crisis and the COVID-19-induced economic downturn have affected different sectors of the economy in very different ways. However, at its most crude, the relative priority of instituting policies to protect a given socioeconomic group could be characterised by the probability of a given risk occurring, multiplied by the expected per capita monetary loss that would be caused to that group should the risk occur.

The world is chaotic, and despite in-depth statistical analysis it is impossible to diagnose exactly where the next economic crisis might come from. Things with an almost infinitesimally small chance of occurring do occur because an almost infinite number of events are taking place always and everywhere. The probability that COVID-19 would come into existence on any given day is essentially zero. The probability that at some point there would be another global pandemic was likely quite close to one. However, policy can act as an antidote to this chaos by minimising the economic damage that occurs with such events. If a Department for Crisis Resiliency had been able to identify and suggest policies to protect low-income BAME groups prior to COVID-19, it would not have stopped the pandemic or the ensuing recession, but it might have helped to avoid the massive casualties that the pandemic has caused amongst such groups. It is in this sense that the Department could be used to break the cycle of growth-suppressing economic volatility and inequality discussed above. An attempt to persistently identify the causes and likelihood of future crises, thereby identifying when the macroeconomy is exhibiting kurtosis and so prioritising measures to create resilience against this is important and worthwhile in preventing future economic downturns. Admittedly, however, it may occasionally fail for the above reasons. Nevertheless, identifying and recommending policies to protect those most vulnerable to downturns when they do occur can create further protection for these groups when risk identification fails. A Department for Crisis Resiliency that serves these two functions can thus alleviate the kurtosis facing vulnerable groups in the wake of economic crises.

In the period following the COVID-19 crisis, the biggest risk to the macroeconomy is that we discount the likelihood that an event like this may occur again. As Reinhart and Rogoff documented in the wake of the financial crisis, the build-up to such events is often characterised by a feeling that 'this time is different'. A permanent Department for Crisis Resiliency, recommending policies to government on how to protect against and minimise damage to the most vulnerable groups from potential crises - and publishing risk identification reports for public consumption – would minimise the likelihood that society forgets the lessons of COVID-19. This would be to everyone's benefit. A vicious cycle of inequality and volatility suppresses economic growth for all. This Department might serve to break that cycle.

ID: 1948-11 - Category: Housing

Repurposing and rethinking housing

This is an opportunity to reinvigorate the north where homes are plentiful and cheap. They may need upgrading and insulating but that will provide jobs in places where people need them. Let's make sure there is a great broadband connection and fast trains into London for those odd occasions when an office worker does need to go to London.

Let's take the empty office building and convert them to homes or demolish and rebuild homes so those that do need to live in cities can find somewhere affordable. This should reduce destruction of the greenbelt. Let's rethink housing. Pretty much everyone will need a space that can work as a home office and we learned from the pandemic that a garden or green public space nearby is necessary for mental health . This is an opportunity to build houses that are zero carbon emitters. Some of the unused office block spaces could be returned to parkland. We could start to implement the 'everything you need within in a 20 minute walk from your home' idea. For those that want company while they work local offices where home workers can go for company and better facilities and a chance to get out of the house would offer a business opportunity

ID: 1333-11 - Category: Housing

Bringing the Sale & Purchase of Domestic Property in England into the 21st Century

The current system of buying & selling property in the UK is an expensive time consuming mess which often only benefits solicitors and surveyors. Covid 19 has made an already frustrating process even slower and less efficient than normal. A large proportion of transactions fail and it's time something was done about it.

These are my suggestions;

1) Anyone who wants to sell their property should have to provide an independent survey carried out to accepted standards within a set period of time before the property is listed for sale. This survey would be available to potential purchasers and their mortgage providers. Any buyer would be able to see exactly what they were getting and the mortgage provider would be able to make an offer of finance based on this document.

The current system slows things down because surveys happen after an offer is accepted. Problems are found, people re-negotiate or withdraw. A mortgage offer can be made more

quickly because the survey is part of the sales pack and the mortgage company don't have to send out a surveyor each time (there is currently a three week delay waiting for surveys to be carried out). Each property is surveyed once for each sale instead of multiple times if the property is not sold to the first person who makes an offer. The seller will recoup their costs when the sale happens.

2) When an offer is made the purchaser must demonstrate the money is available to complete the purchase - mortgage offer, cash or investments which can be realised within the time frame.

At the moment buyers can make an offer without really knowing whether they will be able to move to exchange let alone completion. This will ensure everyone can see exactly what the situation is before proceeding.

3) Once an offer has been accepted both parties have entered a contract which is legally binding with penalties if the sale fails.

This is in operation in Scotland and there is no reason it shouldn't happen here. There could be insurance policies if people want to protect themselves against failure, but the aim is to make sure that once an offer is accepted there is no going back except in exceptional circumstances.

4) When the contract to buy/sell is agreed there is a standard time frame in which the sale must be completed. In some situations this may be varied if agreed by both parties, but it is written into the contract and once again there would be penalties if completion doesn't happen.

This is another way to stop people being left in limbo waiting for things to happen. If the money is in place then there is no reason for a lengthy gap between agreeing the sale and completing.

5) Parties could be insured against failure to be able to complete the sale or there could be reasons written into law - loss of income, serious illness, death etc

6) Should stamp duty be paid by the seller rather than the buyer?

I'm not sure about this, but it would probably be a good idea to consider it a part of the process.

This is a heartfelt plea - we have been trying to sell my mum's house and have fallen victim to someone messing us about at every stage. What started out as an apparently straightforward process has turned into a stressful convoluted series of lurches from hope to despair and it's all so unnecessary.

The government has set about reforming the planning system which is a good thing , but a lot more people buy and sell houses than want planning permission. If this was sorted out there would be a lot of very grateful people in the country, except maybe solicitors and surveyors!

ID: 798-11 - Category: Housing

Revive Retail, Simply!

Retail is dying because both of lockdown and the natural evolution of retail.

Lockdown has hastened the fact that people are moving to shopping online, and increasingly shops are closing both on the High Street and even in villages and secondary shopping places.

My idea will stop this by taking the power of the Internet to give the shopper the genuine retail experience. It's simply this:

The retailer or shopworker wears a headset with microphone, and the shop is equipped with web cameras. Both the headset/s and cameras are linked to a website where the customer logs into and converses directly with the shop-person who uses his/her sales ability to describe and sell the product, which is delivered to the customer in the usual way.

This utilises the setup that is already there, and the shopworkers who are already there and just adds the equipment, marrying the best of retail, and the best of online, simply.

ID: 534-11 - Category: Housing

One tax, one rate, one source, no cost

“You don’t understand, it isn’t that simple - it’s much more complicated than that!” This is the clarion cry of every bureaucrat who ever lived. The truth, however, is that all good things start out simple; but adding complexity creates jobs – lots of jobs – for bureaucrats. So it is with taxation. What was, in 1842, a simple 7d in the pound (2.9%) tax on incomes over £150, has burgeoned into a vast industry of tax invention, collection, administration, calculation and obfuscation – an industry that employs millions and produces absolutely nothing. What is even worse, in its ostensibly singular task of extracting money from as many sources as possible for

the Government, it also sucks out much of the energy from an otherwise much more productive economy.

Yet all this could disappear at a stroke. If the singular purpose is to provide Government with the money it needs to run the country, let's return to simple principles and discover the easy way to do this, with no infrastructure whatsoever.

Firstly, let's cease calling it a tax. Instead, let us suppose that usage of the Queen's currency (i.e. sterling) incurs a licence fee. And that our sole focus is the flow of sterling through the economy. Then at the moment any money of any amount ARRIVES in any UK bank account for whatever purpose, let us say a small percentage is automatically deducted at the bank as a licence fee, and remitted to the Treasury instantly. There need be no cost involved in this process, as the Treasury's software takes care of it without any intervention. The deduction automatically appears on the customer's bank statement as SELF (Sterling Electronic Licence Fee).

CALCULATING SELF

The formula for this is simple, involving just three coordinates. There is the sum of money the Chancellor needs to raise from all forms of taxation (A); there is the total sum of money moving through all UK bank accounts (B); and there is the time period (C). For simplicity, let us assume (C) is a projected year. Let us set (B) at £100 trillion. If the Chancellor calculates (A) at £1 trillion, SELF is 1%. If he needs £2 trillion, SELF is 2%. If (A) is only £50 trillion but (B) is £2 trillion, SELF is 4%, etc., etc. The Chancellor presents his budget to Parliament in the normal way, laying out how much money he needs and for what, together with a statement from the Treasury indicating (B) for past and projected years. This provides the proposed SELF percentage, which Parliament debates and votes on.

The limited research carried out for this document suggests that SELF would sit somewhere between 1% and 2%. However, the stimulation provided to the economy, both financial and

psychological, of removing all other taxes, suggests that money flow and interchange would speed up. And every economist knows that increasing 'volume of circulation' stimulates GDP.

THE END OF TAXATION

SELF replaces all taxation, including income tax, VAT, capital gains tax, corporation tax, fuel duty, stamp duty, green taxes, National Insurance contributions, inheritance tax, council tax and business rates.

THE END OF THE TAX INDUSTRY

HMRC and half the accounting profession become redundant, along with tax returns and profit/loss declarations. Indeed, with SELF, the State no longer has any interest in how much money an individual or a corporate body makes or doesn't make. But management accounting will still have a very important place in the day-to-day running of a business.

THE END OF ACCUMULATING TAX LIABILITY

SELF is taken in real time at point of deposit, and paid in real time to the Treasury, so no-one can accumulate any liability for tax.

WINNERS & LOSERS

There isn't space in this document to produce comprehensive lists, but here are some headline examples:

WINNERS would include:

- Most working people. Someone with a gross salary of £50k, who also passes say another £25k through his/her bank account in a year, would have paid £750 SELF at 1%, or £1500 SELF at

2%. Compare that with current tax and NI on a £50k salary!

- Employers, who no longer have the onerous Employers' NI to add to their salary costs.
- Any business whose profits will exceed 1-2% of turnover (remembering additionally the elimination of business rates, NI, VAT and big tax accountancy fees).

LOSERS would include:

- The low-paid, currently paying no income tax, and some pensioners. But they're not really losers. Whilst SELF would deduct £110 from an £11,000 wage at 1% (£220 at 2%), there is no longer NI to pay, or council tax, or VAT.
- Organisations with vast UK turnovers who declare their profits abroad.
- Charities, lottery winners and other tax-exempt/non-profit organisations or people (but again, consider the overall financial landscape with the disappearance of all other taxes).

SELF ONLY WORKS IF THERE ARE NO EXCLUSIONS, EXEMPTIONS OR EXCEPTIONS

Because as soon as you introduce them, the bureaucracy returns. SELF doesn't need to know whether you're banking profits, turnover, a loan, a property transaction, an international transfer, unearned income, pension receipt, charitable donation, interest, an inheritance, or a birthday gift from Aunty Madge. Each time any money drops into any bank account, whether it's cash, cheque or electronic transfer, SELF is instantly applied, which automatically discharges your financial liability to the State.

THE BLACK ECONOMY IS A RED HERRING

The thought may occur that people will get round SELF by dealing in cash. This is really not worth losing sleep over, for the following reasons:

- With SELF at only 1-2%, many would conclude it's not worth the risk of keeping uninsured cash under the mattress.

- Sooner or later, cash will find its way back into a bank account (when someone pays a large organisation with cash, for example).
- Live a little, and let traders feel a bit raffish and freed up, without the State breathing down their necks all the time. There's nothing like the buccaneer spirit to stimulate the economy.