

News Housing crisis

A better future built on many small ideas and one big vision

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In the 21st century houses are called by a multitude of names: pods, cubes, lofts, sanctuaries, prefabs, seaside huts, arks and boxes. Architects have built up and out. They have reimagined caves and tree houses and converted barns, libraries, churches, offices, schools, stations, containers, nuclear bunkers and forts to fit more homes in whether on brownfield sites or green fields.

People now live in houses that are made of old umbrellas, that float or are suspended from cliffs. Some are completely transparent or carbon neutral. There are still conformist Brookside-style housing estates being built but gradually builders and planners are choosing more diverse buildings again.

There are innovative, often cheaper ideas for the elderly and the young as well as intergenerational living, regeneration of city and town centres and the reinvention of prefabs.

In the final part of our series on housing, we look at some of the best ideas.

HOME SHARING

With the elderly increasingly citing loneliness and isolation and young people worried about escalating rents, Homeshare matches an older person who wants company in their home, with a younger person who needs somewhere to live and can offer about ten hours' help around the house each week in return for the shared home.

The two are carefully matched by Homeshare, which also performs background checks. Its fee is about £140 a month, far less than renting or paying for live-in help. There are more than 300 people home-sharing in Britain in 15 schemes and the number of inquiries has quadrupled since the beginning of this year.

Families have peace of mind when someone moves in to an older relative's home. When Luke Smith came to London as a student at the University of Westminster he was horrified by the rents. Meanwhile Patsy Bradbury, who is in her sixties, has multiple sclerosis, uses a wheelchair and was looking for company in her Islington home. So Mr Smith moved in and helps around the house, cooks and gardens when Mrs Bradbury's husband is away.

"By the second year of my studies I was really worrying about debt," Mr Smith says. "I was paying £215 to sleep on a sofa in a boxroom. Now I am in central London and can spend my money going out. My friends were unsure, now they all want to do it."

Mrs Bradbury agrees. "It's very much a case of give and take. We teach each other different things. I know more than him but he can help with the computers and we're both interested in politics."

Alexandra Knox, 27, from Newcastle, has never regretted moving into the southwest London house of Florence Smith, a 95-year-old RAF veteran, last year. They like watching *The Chase* and eating takeaways and became good friends after Ms Knox found that she could not afford even to live in student residences for her masters. Ms Smith

Blueprint for success

The Times spoke to dozens of industry experts, politicians, charity workers and everyday people for its series on the housing crisis. These are the best ideas that could help to solve it.

1 The state must get back into building. The government should set up regional development corporations, with the power to determine sites, buy up land, at a fair value, and commission houses including affordable homes and social housing.

2 Housing should be categorised as infrastructure, allowing the Treasury to borrow to invest — with the money repaid when a proportion of the houses are sold. The cap on local authority borrowing should also be lifted to allow councils to build more homes.

3 A "use it or lose it" rule for developers that land-bank should be introduced.

4 The restrictions on building should be lifted in parts of the green belt, particularly around stations, which is valuable but often unattractive land.

5 There should be a windfall tax on the planning gain above a certain level to ensure that land is treated as a public resource rather than a commodity.

6 Stamp duty should be reduced and a new top rate of council tax introduced to encourage people to downsize.

7 Developers should be required to stick to their commitments on affordable homes.

often described as a cross between student dormitories and hotels. One of the largest co-living developments is The Collective at Old Oak near Willesden Junction, northwest London. It has 550 rooms priced from about £780 a month, which covers council tax, utility bills, cleaning, wifi and gym membership. Each floor has a kitchen; other amenities include a library and a cinema.

The average age of residents is 28, says Ed Thomas, the head of community experience at The Collective. Prices are competitive compared with the average rent for southeast England, which stood at £989 in December, according to the Homelet Rental Index; the average monthly rent across the UK is £907. Mr Thomas says: "In ten years' time, I think co-living will be the way that a large proportion of urban renters are living."

PREFAB HOMES

Think of prefabs and most people will conjure an image of squat, aluminium-clad bungalows that were mass produced in haste in the late 1940s. Yet today's factory-made homes could not be further from this image.

Homes built in factories are often higher quality, more luxurious and more sustainable than those built in the conventional way. Each room is usually constructed within a steel-clad box frame and they are stacked together on site, shaving 19 weeks off the traditional method of building.

More importantly, they may be the only way to save the housing industry. A government report into the sector by Mark Farmer, an industry veteran, concluded that it must "modernise or die" because of the severe shortage of bricklayers, carpenters and surveyors.

Many developers have taken note. Berkeley Group, which builds 10 per cent of homes in London, recently bought land for a factory in Gravesend, Kent, to produce 1,000 prefabricated homes a year. Legal & General, the FTSE 100 insurer, is also building the biggest modular factory in the world, in Sherburn-in-Elmet, North Yorkshire. It hopes that the factory will produce 3,000 homes a year.

MICRO LIVING

Extortionate house prices and rents are fuelling a boom in tiny homes. Although house price and rental growth is slowing, many first-time buyers struggle to afford a home. The solution is smaller homes with smaller prices — with developers taking advantage of planning loopholes, including the ability to circumvent size restrictions when converting offices to homes, to build homes as small as 12 to 30 sq m. National guidelines state that a one-bedroom apartment for two people should be at least 50 sq m, and a one-bedroom flat with a wet room, for one person, should be a minimum of 37 sq m (about the size of a Tube carriage).

Pocket Living, a modular builder of small homes in London, has a waiting list of more than 35,000 to buy its 38 sq m one-bedroom apartments. Usually sold as affordable homes priced at a discount of at least 20 per cent on local market prices (from £225,000 for a one-bedroom flat in Wandsworth), it



Home sharing has provided a solution for Luke Smith and Patsy Bradbury

says: "I would call her a close friend. We talk about everything. It's a bit strange to think I was already 67 years old when my housemate was born."

CO-LIVING SCHEMES

Others in Generation Rent are being drawn into the world of co-living — developments where you rent a furnished room, with all-inclusive bills, and have access to communal facilities such as workspaces and gyms. Schemes are



The Collective at Old Oak, northwest London, above and left, provides shared living, with small rooms but communal areas including a bar. Philip Hammond visited a new development in Leicester with Sajid Javid, the housing secretary, yesterday



put its first homes on the open market last year. It has been given £150 million from the government, the mayor of London and Lloyds Bank to build more than 1,000 homes for first-time buyers in Greater London by 2021.

GARDEN CITIES

The promise of a new garden town or city seems to crop up frequently in government promises, but never materialises. No new towns have been formally designated under the New Towns Act 1946 since 1970. The ten eco-towns that Gordon Brown promised in 2007 with at least 5,000 homes each, for example, are almost all still in the proposal stage or have been significantly scaled back.

Garden towns take years of planning, with much of the difficulty in providing this type of scheme is funding large infrastructure upfront to unlock sites before any housing can be built.

Scepticism over new towns may be coming to an end. In Ebbsfleet, Kent, developers are building a town with space for up to 15,000 homes, with more than 800 completed. In Alconbury, Cambridgeshire, 5,000 homes are being built on a Cold War airfield.

Government funding was also announced yesterday for several huge schemes, including £10 million for improvements to a junction of the M5 to unlock land for 2,000 homes at Culm Garden Village, in Devon.

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Bricks & Mortar, pullout

Villagers go

Annabelle Williams

"I have never seen a community-based campaign like it. Two villages have come together, the consultation has had six thousand responses and they are paying for a planning consultant to represent them," says Ryan Stephenson, a Conservative councillor for Harewood in Leeds.

So-called nimbys have harnessed the power of social media to organise resistance to housing development, a trend that has pushed the number of planning disputes reaching the High Court to the highest level for a decade. Last year, 215 cases reached the court, the largest number since 2006.

Groups set up on Facebook and Twitter have become weapons in the fight against council plans as residents share information and corral support. Crowdfunding websites can help to raise the money to pay for professional help. Facebook campaigns include Save Ware's Greenbelt, which has 2,700 members protesting against plans for 1,500 homes in Ware, Hertfordshire. More than 4,600 people have joined the Facebook group Save Stockport's Greenbelt, united against plans for 4,000 homes in Greater Manchester.

In Leeds, locals have come out in force against proposals to build 1,850