

Decent and affordable homes for all:
Five proposals for a fairer housing system



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Having a decent, affordable and safe space to call home is the foundation for a good life. But housing in the UK is in deep crisis. To help find solutions, the Nationwide Foundation is taking a long-term approach to investing in systemic change, and you can read more about our work in this document.

Foreword

Everyone deserves a decent and affordable place to call home. But the UK housing sector is in deep crisis, leaving people living in unsafe, insecure, unaffordable homes – or in some cases without a home at all.

Behind every stark statistic on the UK's housing crisis, there are people. Childhoods blighted by poor housing, family budgets stretched to breaking point with soaring rents, and vulnerable people trapped in accommodation that fails to support their needs.

While support for change has gained significant momentum in recent times, this crisis didn't happen overnight. Since our inception, we've seen the state of the housing sector worsen dramatically. But it doesn't have to carry on this way.

Over the past decade, we have invested in work to help redesign the foundations of a system that would create decent and affordable homes for everyone. We have funded groundbreaking research into how the housing system could be better; and taken action to help build momentum for legislative and regulatory change. Through our work with key stakeholders, experts, policy makers, researchers and campaigners, we have built up an extensive base of insight and knowledge. Yet, to solve a problem as complex as housing, everyone must be focused on the same vision and the action needed to create change.

With a new Government and Parliament in place in Westminster, new leadership in Scotland, Wales and Northern Ireland, and newly elected mayors in more regions of England, now is the time for long-term, concerted leadership and action. We believe through our recommendations, developed through decades of research and experience, change is possible. Anything less would be a disaster for people across the UK.

Kate Markey, Chief Executive



About the Nationwide Foundation

The Nationwide Foundation was first established as an independent charity by Nationwide Building Society in 1997, to improve the lives of those most in need in the UK through grant-making and influencing work. Since our inception, we have awarded **£42 million** to more than **3,000** charitable causes.

- Over the last decade, the Foundation has awarded more than £18 million to projects and research to improve housing.
- Investing in the experts: funded partners include Shelter, the Community Land Trust Network, the Town and Country Planning Association, Generation Rent, the New Economics Foundation and the National Housing Federation.
- Building momentum for change: research includes the Affordable Housing Commission, led by the Smith Institute; a comprehensive review of the private rented sector conducted by the Centre for Housing Policy, and work on developing a new, alternative living rent model with the Centre for Social Justice.
- Supporting transformative grass roots projects: WeCanMake, Housing First England, Faith in Affordable Housing, Tenant voice programme and community land trust infrastructure hubs across the UK.

Introduction

Housing now: a snapshot of today's system

We all need a home that is decent and affordable to be able to thrive. But in the UK today, millions of people live in unsafe, insecure and unaffordable housing that is harming their health and wellbeing. Without the foundation of a decent home, many people struggle to achieve their aspirations for work, education and family life.

Over multiple decades, successive UK governments have failed to address issues within housing systemically. Governmental changes to housing policy have been piecemeal, with little thought for the wider implications on other parts of the housing system and the systems that support it or depend on it, such as health and social care, finance and social security. For example, shifts away from social housing towards the private rental sector have resulted in long-term deep-rooted issues and an unbalanced housing system that does not meet the needs of people today, especially those who are vulnerable or disadvantaged.

This piecemeal approach to housing policy has resulted in failings across the system – for example, one in 182 people are now homeless¹, more than 130,000 children live in temporary accommodation² and one in five privately rented homes in the UK fall short of basic safety and decency standards.³ This means that millions of people are being denied an affordable, secure, quality place to call home.

We have been working with pioneers in the housing system for over a decade, building evidence to develop solutions to the UK's housing crisis. This document sets out our recommendations, based on this evidence and research, for the long-term changes needed to rebalance and create a fairer housing system.

01.



Recommendation 01:

**Reimagine our Housing System
- agree a long-term vision to
achieve Homes for All**

Why?

Our homes should be secure, stable places for our families to thrive, but millions of people are unable to access a decent, secure home. This needs to change. **Our overarching recommendation** is for all political parties to agree on a long-term vision for a well-functioning housing system, which will enable everyone to have a decent, affordable home. This will inform a long-term strategy and the delivery of policies to make the vision a reality.

Vision

25 key outcomes from a housing system that delivers affordable and quality homes for all.

Strategy

A route map to deliver the vision for good housing by 2050.

Governance

A Housing Strategy Committee established in law to hold future governments to account.

How?

Housing should be an urgent priority. A long-term **vision** should set out what 'good' looks like across four key areas: better homes, an effective housing market, better systems, and better policy and policymaking. Cross-party agreement is needed to ensure that the necessary long-term changes are sustained and progressed across multiple government cycles.

Government should then develop a **strategy** to help achieve the vision, that recognises the interrelationships and interactions between housing, the economy, health, education and other elements of society. The strategy needs to look beyond addressing housing shortages and supply.

A **statutory Housing Strategy Committee** should be created, akin to the Climate Change Committee, to advise and hold government now and in the future to account for progress towards the vision.

Alongside the Church of England, we are leading members of 'Homes for All', a coalition of organisations who support the urgent need for this long-term strategic approach to addressing the housing crisis and creating a well-functioning housing system. Supporters include the National Housing Federation, the Chartered Institute for Housing and Crisis.

Read the full vision here: [Homes For All](#)



02.



Recommendation 02:

Increase the supply of
genuinely affordable homes

Why?

Accessing an affordable home is essential for our physical and mental wellbeing and the foundation of a healthy, stable life. But today, far too many people struggle with ever-escalating housing costs. Private renters are hit the hardest, with 29% finding it difficult to pay their rent.⁴

The lack of truly affordable homes impacts our health. Worries about paying the rent are a significant source of stress in many people's lives, and the need to spend so much of our incomes on housing leaves less room for spending on food, social participation and other means of health promotion. Those least well-off are generally the worst affected: 26% of households on the lowest incomes spend over a third of their pay on housing, while only 3% of those on the highest incomes spend the same proportion on housing.⁵

How?

Increasing the supply of genuinely affordable homes should be a priority for the government. As well as building more affordable homes, key policies should include:

Support the conversion of private rented sector properties to social/genuinely affordable rented homes

To increase supply, as well as building more genuinely affordable homes, we need a stronger focus on existing housing stock. Government should create a fund for local authorities that supports the conversion of private rented sector properties to social or genuinely affordable rented homes. The fund should also include retrofit measures to improve energy efficiency and overall sustainability and could also be extended to convert long-term empty properties for affordable housing purposes. Converted homes should be exempt from Right to Buy to ensure this increases social/genuinely affordable homes capacity.

Buying properties to boost affordable housing supply

'A National Housing Conversion Fund: Buying Properties to Boost Affordable Housing Supply' found that a fund of £1.3 billion would deliver 42,500 new social and affordable homes, the majority of which would be leased as social homes. A policy of bringing existing private-rented homes into the social/genuinely affordable sector would offer many benefits. This includes being a low-cost solution to our chronic housing shortage, offering an opportunity to retrofit some of the many energy-inefficient homes in the private rented sector, and benefiting those on low incomes the most, as they tend to live in lower-demand areas.⁶

Reform the compensation system for landowners to address windfall gains and promote more sustainable and equitable housing development

The current system of land compensation leads to inflated land costs. When planning permission is granted, there is a stark gap between the land’s agricultural value and residential value of around 100 times its original value outside of London⁷, which is ultimately passed on to homebuyers and renters, making housing unaffordable. Landowners and developers are making significant profits on land sales and have too much influence over how much affordable housing gets built. Further, as the Letwin Review acknowledged, the current system incentivises landowners and developers to delay development to maximise profits.⁸

To ensure the delivery of affordable housing, the government should establish a Land Commission on a permanent basis for England and Wales. This body would provide a coordinated and strategic approach to land management, with a remit to reform land markets, land compensation and compulsory purchase orders. By playing a more active role in acquiring and bringing forward land for development, the government can retain the added value for more social homes and community-led developments.

Replace ‘affordable rent’ with income-linked ‘living rent’

The concept of ‘affordable rent’ needs to be reviewed. Over the last decade, almost all new affordable homes for rent have been built under the system of “affordable rent”. This is a form of rent that is linked to the price of local equivalent private rentals, set at least 20% lower than the local rental market rate. Yet, where private rents are high, it often fails to live up to its name and people are priced out. Setting rents linked to income, rather than rent price, is a much fairer system of rent setting in the social housing sector.

Government should design and approve the next Affordable Homes Programme to include a new intermediate housing tenure, ‘living rent’, to replace affordable rent. This would require transitional funding to social landlords who have built and converted homes to affordable rent, so they can be converted back to social rent or ‘living rent’ when tenancies end.

Evidence for Living Rent

A new report by the Centre for Social Justice, funded by the Nationwide Foundation, recommends that government should introduce a new tenure, ‘living rent’, as an improved, income-linked successor to affordable rent. The report explores the popularity and practicalities of rolling out this model.

[‘Living Rent That Works: Unlocking genuinely affordable homes for thriving lives’](#)

03.



Recommendation 03:

Transform the private rented sector to better protect tenants

Why?

All homes, including those occupied by renters, should be safe and high-quality places to build a happy and healthy life for as long as they're needed. But the experiences of private renters in the UK today are too often characterised by a lack of choice, high rents, insecurity and poor living conditions. Those who are most in need of increased rights and protections are renters who are vulnerable to harm and who often live in unsafe and insecure homes.

There are now 4.6 million households (or 19% of all housing) in the private rented sector.⁹ In comparison, the number of social homes has fallen to 4.1 million from a high of 5.5 million in the late 1970s.¹⁰ This forces vulnerable renters, including families, older people and those with disabilities and long-term health conditions, into often expensive and unsuitable private rented accommodation.

One fifth of privately rented homes do not meet the decent homes standard, and currently, unscrupulous landlords are able to evict tenants who ask for repairs or who challenge poor practice with a 'no-fault' eviction notice. A survey by Shelter in 2022 indicated that nearly 230,000 renters had received a Section 21 'no-fault' eviction notice in the previous three years – the equivalent of one notice issued every 7 minutes.¹¹ This means tens of thousands of households are being forced out of the security and safety of their homes to face a potentially stressful and uncertain future every year.

How?

To transform private renting, the government must:

Deliver fundamental reform to the sector as soon as possible that provides real change for renters

The private rented sector must be reformed so that it delivers better security of tenure and improved standards for private renters in England. The new government must pass long-awaited legislation to deliver rental reform. To make this legislation work for renters, it must:

- Abolish no-fault evictions in full, including those that take place through unaffordable in-tenancy rent increases, and deliver longer notice periods when evictions are taking place.
- Ensure any proposed new mandatory eviction grounds include strict evidential requirements and prohibit landlords from re-letting a property for at least a year after using these grounds.
- Ensure severe penalties for landlords who act unlawfully and abuse the new system.

The above priorities are agreed upon by renter organisations across the sector, which are brought together by the [Renters Reform Coalition](#) (which the Foundation funds and is a key member of).

21% of privately rented homes are falling short of basic safety and decency standards¹⁹

Support more and better enforcement in the private rented sector

Government data shows that 21% of privately rented homes are falling short of basic safety and decency standards and putting the physical and mental health of tenants at risk. While there are legislative gaps which cause challenges for renters, the fundamental issue when it comes to poor conditions is a lack of enforcement of existing regulations. Currently, enforcement in the private rented sector is often inconsistent, ineffective and hard for tenants to access. A 2022 study found that 56% of local councils were unable to confirm how many complaints they received from private renters.¹² Very few local councils make proactive use of their enforcement powers, with most merely responding to complaints and only using formal enforcement action as a last resort.

Local authorities have a duty to enforce housing standards and legislation to regulate local private landlords, but funding cuts from central government mean that under-resourced housing teams are unable to adequately enforce standards in the rapidly growing private rented sector. The government must:

- Provide ring-fenced funding to local authorities to support them to carry out enforcement.
- Encourage collaboration between local authorities and share best practice.
- Require local authorities to regularly report on their enforcement activity.
- Support local innovations to develop and improve enforcement practice.

Support compliance through a well-functioning national landlord register, a review of selective licensing regulation and an investigation of the potential for independent property assessments

Government has the opportunity to support compliance by legislating in a variety of areas. The government must:

- Deliver a national landlord register which works for renters and supports local authorities to enforce regulations. The national landlord register should ensure key data is provided, including the landlord's contact and address details, past enforcement action against the landlord, eviction notices, basic safety information and Energy Performance Certificates, and up-to-date information about the current and previous rents charged for the property.
- Review the current approach to selective licensing to give local authorities more powers and guidance to ensure this is done effectively to address local problems. Selective licensing enables local authorities to tackle a range of problems in their area through requiring landlords to obtain a licence for each of their properties.
- Investigate proposals to encourage compliance through independent property assessments. These would require landlords to provide independent proof that a property is in good condition and complies with all regulations, before a property can be let out.

Devolve more powers to local and regional authorities to enable them to better meet the needs of local private renters

To ensure the private rented sector meets the needs of every community, more powers should be devolved to local and regional government so they can work with renters and landlords to address local issues.

While private renters face many common challenges, some issues faced by renters differ from area to area and it is important their voices are heard and acted upon. With more powers, responsibilities and resources being devolved to different levels of government, opportunities to enable private rented sector powers should be considered too. This could include making it easier for local authorities to implement selective licensing schemes, or innovative enforcement schemes. Where private renters are calling for specific interventions, local authorities should have powers to trial and implement different approaches.

Research into the impact of private renting reform in Scotland

The Nationwide Foundation commissioned Indigo House to undertake the RentBetter study - ground-breaking research into the impact of private renting reform in Scotland, including the banning of no-fault evictions and measures to limit rents. The analysis identifies the effect of existing reforms and what more needs to be done to address challenges in the Scottish private rented sector, as well as providing important insights into the key drivers of tenant and landlord experiences and behaviour. All of these factors must be understood to ensure that policy change is effective.¹³

People living in poor quality homes are twice as likely to have poor general health than people who do not (11% of people compared to 22%)¹⁷

04.



Recommendation 04:

Support the growth of community-led housing to diversify the housing market and deliver more homes at prices people can afford, in places where they are needed and wanted.

Why?

Housing diversification, including community-led housing, must be a key part of delivering the large number of new homes that are required, alongside large-scale delivery routes. Community-led homes offer local people affordable and decent homes and help build thriving and connected local communities. But the significant role that community-led housing can play in addressing the lack of affordable homes in the UK has been overlooked for too long.

Supporting the scaling up of community-led housing can help increase the supply of genuinely affordable homes in places where they are needed and wanted, providing more people access to good-quality homes in stable communities that will help them thrive in all aspects of life.

Community led housing empowers people to do something to improve their areas and own lives – a public good in itself - reinforcing democracy, participation and giving people a sense of agency. The number of community land trusts have risen rapidly in the last decade, but they are only just beginning to show their true potential. There are barriers to scaling community-led housing that the government must address to unlock this potential source of new and affordable homes.

People from more disadvantaged groups are more likely to be living in poor quality housing – 22% of people in the lowest quintile income group live in poor quality homes, compared to 4% in the top quintile income group¹⁸

How?

To diversify the market of housing, potential providers need a levelling playing field. This means the government must formally recognise community-led housing groups as a legitimate provider of affordable housing for rent. This can be achieved by amending the definition of “affordable housing for rent” in the National Planning Policy Framework to make it easier for organisations which are not Registered Providers, in particular community-led developers, to access finance for development of new affordable homes.

The opportunity is significant. The community-led housing sector aims to scale and provide around 5% of new homes built. To enable more community-led housing projects, the next affordable homes programme should include ring-fenced funding for each stage of the development process, including pre-development finance. In addition, mainstream lenders and financial institutions should be encouraged to offer specialised products for community-led housing projects such as flexible loan terms and favourable interest rates.

National and local government must also maximise opportunities for infill development on small and micro-sites in low density neighbourhoods, for example garages or back gardens

To address the scale of the challenge of the shortfall in homes, we need to mobilise all parts of the housing sector. The potential for small and micro-sites in low-density neighbourhoods to unlock the delivery of community-led affordable homes is significant. There is a lack of data on infill sites but evidence from London Assembly suggests London alone has the capacity for 100,000 new homes on infill development. There is a lack of data on infill sites but evidence from the WeCanMake project in Bristol suggests that infill development on post-war council estates could also provide over 100,000 new affordable homes across the UK.

Examples of community-led housing schemes

Examples of community-led housing schemes:

CLT Leeds Community Homes is building 34 new affordable homes in Armley, one of the most deprived parts of the city on land that had been derelict since previous council flats had been demolished in the early 2000s. The new community of high-quality homes will be funded in part through a community share offer.

House prices in the popular rural community of **Marshfield in South Gloucestershire** are above average for the area. **Marshfield CLT (MCLT)** is building genuinely affordable housing for local people as well as a potential community owned renewable energy project aiming to make Marshfield a sustainable village.

Research into ‘The Affordability of Community-Led Homes’, published in December 2023 by the Centre for Regional and Economic Research, found that the vast majority of community-led housing groups are predominantly focused on developing more affordable homes. On average, the homes in the dataset studied cost households an estimated 25% of their incomes. This is well below the 33 to 35% threshold commonly used as a measure of affordability, meaning residents are spending less of their income on their homes, reducing the stress and anxiety that often comes with unaffordable housing costs.¹⁴

Government should work with local authorities to include a process of supporting community-led infill development for affordable housing in Local Plans. These should include making small grants and in-kind resources available to identify appropriate sites, support with planning applications and support in securing funding from public or private sources. Government should also work with local authorities to make good use of sites available through transfer from the local authority Housing Revenue Account below £2m.

The potential for infill homes

WeCanMake in Knowle West, Bristol, is a project that aims to relieve overcrowding and create low-carbon, affordable homes. These homes match local needs in urban areas of low-density housing and high levels of deprivation by building on previously unused micro-sites in back gardens and between houses.

WeCanMake has successfully provided homes to those otherwise unable to find a place for themselves. For example, Toni and her young daughter Amancia – two of WeCanMake's first residents – were struggling to find a home until Toni's parents attended a WeCanMake community event and thought that their large back garden would be the perfect micro-site for a new home for their daughter, of which Toni was heavily involved in the planning and design. Now Toni and Amancia have a decent, affordable place to put down roots and lay the foundations for a happy and healthy life.

3.7 million homes (15%) in England failed to meet the decent homes standard in 2021¹⁵

05.



Recommendation 05:

**Place tackling health inequalities
at the heart of housing policy**

Why?

When our homes are of a decent standard, the comfort and security they provide enrich our lives and support our health and wellbeing. But too many homes and neighbourhoods built today are putting residents' physical and mental health at risk. Standards for new homes and places are fragmented, complex and do not guarantee that all new homes provide for residents' basic human needs, such as access to green space, local services, and clean air.









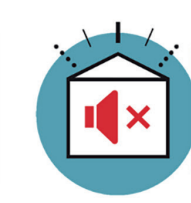

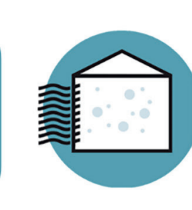

For example:

- 3.7 million homes (15%) in England failed to meet the decent homes standard in 2021¹⁵
- 2.6 million homes (11%) were found to be poor quality and 'hazardous' to occupants in 2021¹⁶
- People living in poor quality homes are twice as likely to have poor general health than people who do not (11% of people compared to 22%)¹⁷
- People from more disadvantaged groups are more likely to be living in poor quality housing – 22% of people in the lowest quintile income group live in poor quality homes, compared to 4% in the top quintile income group¹⁸

How?

To end of the creation of unhealthy homes, the government should mandate that all new housing, including those built through permitted development, is built in line with the [Healthy Homes principles](#) developed by the Town and Country Planning Association. Cross-departmental work is needed to coordinate housing policy, environmental policy, health policy, transport and economic policy to build the healthy homes the nation needs.

The 12 Healthy Homes Principles

 <p>Fire safety</p> <p>All new homes must be safe in relation to the risk of fire</p>	 <p>Liveable space</p> <p>All new homes must have, as a minimum, the liveable space required to meet the needs of people over their whole lifetime, including adequate internal and external storage space</p>	 <p>Access to natural light</p> <p>All new homes must have access to natural light in all main living areas and bedrooms</p>
 <p>Inclusive, accessible and adaptable</p> <p>All new homes and their surroundings must be designed to be inclusive, accessible, and adaptable to suit the need of all</p>	 <p>Access to amenities and transport</p> <p>All new homes should be built within places that prioritise and provide access to sustainable transport and walkable services, including green infrastructure and play space</p>	 <p>Climate resilient</p> <p>All new homes must demonstrate how they will be resilient to a changing climate over their full life time</p>
 <p>Reduction in carbon emissions</p> <p>All new homes must secure radical reductions in carbon emissions in line with the provisions of the Climate Change Act 2008</p>	 <p>Safety from crime</p> <p>All new homes must be built to design out crime and be secure</p>	 <p>Limit light and noise pollution</p> <p>All new homes must be free from unacceptable and intrusive noise and light pollution</p>
 <p>Thermal comfort</p> <p>All new homes must be designed to provide year-round thermal comfort for inhabitants</p>	 <p>Prevent air pollution</p> <p>All new homes must minimise and not contribute to unsafe or illegal levels of indoor or ambient air pollution</p>	 <p>Affordable and secure</p> <p>Local authorities must plan for secure and affordable housing that will meet identified needs, with affordability based on income levels</p>

It's time to act

There is no time to wait. We have a moral responsibility to ensure that everyone has a decent, affordable place to call home. By prioritising housing and delivering the recommendations above, the government can create a fair housing system fit for the future.

You can support our efforts by:

- Joining our campaigns
- Finding out more from our experts
- Reading about our partners

Contact amy.kuczynski@nationwidefoundation.org.uk for more information.

To stay up to date with our work and campaigns, follow us on:

 [X/Twitter @NationwideFdn](https://twitter.com/NationwideFdn)

 <https://uk.linkedin.com/company/nationwide-foundation>

Endnotes

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