



HOUSE OF LORDS

Built Environment Committee

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1st Report of Session 2021–22

# Meeting housing demand

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Evidence is published online at <https://committees.parliament.uk/work/1328/meeting-the-uks-housing-demand/publications/> and available for inspection at the Parliamentary Archives (020 7219 3074).

Q in footnotes refers to a question in oral evidence.

## SUMMARY

The challenges facing the housing market have been well documented: too many people are living in expensive, unsuitable, poor quality homes. To address these complex challenges in the long term, it is necessary to increase housing supply now. The Government has set an ambitious target for 300,000 new homes per year (net additions) and one million new homes by 2024. We heard that even this target may not be enough to address future trends. We welcome this focus on housing supply but are concerned that it will not be met if the barriers to building new homes are not addressed.

In this report, we call on the Government to take action and remove the administrative and other blockers which, at present, make increasing the number of homes built much more difficult. We recognise that these challenges play out differently across the country as a whole. London and the South East face different challenges to other regions, as do those at different ends of the affordability scale.

### Housing for the elderly

Our population is ageing: one in four people in the UK will be over 65 by 2050, increasing from 19% in 2019. This must be reflected in the types of new homes built, particularly as there will be an increase in older people living alone. This will include a mix of suitable ‘mainstream’ housing and specialist housing for later living.

### Small and Medium-sized Enterprises (SMEs)

The role of SMEs in the housebuilding industry has collapsed: in 1988, SME housebuilders built 39% of new homes; now they build just 10%. If housing demand is to be met, SMEs should be supported through reduced planning risk, making more small sites available, and increased access to finance. We also provide options for a fast-track planning process for SMEs to reduce delays and planning risk.

### Planning

Uncertainty about the future planning system and delays to planning reforms have had a ‘chilling effect’ on housebuilding and created uncertainty for housebuilders and planners. The Government needs to set out its strategy for the planning system. This should include clear proposals on local plans, infrastructure funding and land availability. These changes should be for the long term.

It is impossible to have a ‘plan-led’ system of development in the absence of local plans and without sufficient planners. Currently, more than half of local planning authorities do not have an up-to-date local plan. The barriers to plan making must be addressed and we support the Government’s proposals to get all authorities to make local plans within 30 months of any new legislation. Local plans can be very political and require public engagement so they must be provided in a common, simple and accessible format.

Spending on planning has fallen by 14.6% since 2010 causing delays, issues with recruitment, and staff shortages in many authorities. Any new planning system will only work if local planning authorities have the resources and staff to implement it. We recommend that local planning authorities should be

enabled to recover more of their costs through planning fees to relieve the crisis in funding. We also suggest a proposal for building more homes on land around railway stations and raise concerns about delays caused by the way Section 106 Agreements operate in practice, including the impact on SME housebuilders.

### **Social housing**

Many tenants who would previously have been in social housing are now living in expensive private rented accommodation, with their rents subsidised by housing benefit, which is costing the Exchequer around £23.4 billion per year. We suggest that a transition to spending more on the social housing stock would address this problem over time and help meet the most critical needs. We ask the Government to reform Right to Buy to enable the replenishment of the social housing stock. We call on the Government to allocate more funding for affordable homes to homes for social or affordable rent.

### **Help to Buy**

We find that the Government's Help to Buy scheme, which will have cost around £29 billion in cash terms by 2023, inflates prices by more than its subsidy value in areas where it is needed the most. We note recent changes to the programme. This funding would be better spent on increasing housing supply.

### **Skills shortages**

Skills shortages in the construction, design and planning sectors must be addressed to unlock the required development. This will include broadening the base of talent, upskilling and reskilling, including for the green skills needed to address climate change. The number of apprenticeships starts has fallen by over 25% since the introduction of the apprenticeship levy. We call for reform of the levy.

### **Addressing uncertainty**

We are facing a national housing crisis, which is only exacerbated by uncertainty and a lack of clear policy direction. The Government needs to take urgent action to progress a plan to ensure more homes are built to meet housing demand.

In this report, we provide a package of proposals to help deliver much needed housing, some of which are large and strategic while others call for changes within the existing systems. Taken together, they would help address the critical undersupply of new homes.

## SUMMARY OF CONCLUSIONS AND RECOMMENDATIONS

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### Housing demand and demographics

1. The UK has an ageing population: one in four people in the UK will be over 65 by 2050. Changes in age demographics should be reflected in the types of new homes built, particularly as there will be an increase in older people living alone. (Paragraph 18)
2. Data from the 2021 census will provide a much-needed update to current assessments of demographic shifts, which affect how housing need is calculated. The Government should publish these data as soon as possible. This will shed some light on other demographic shifts, such as changes to rates of household formation and patterns of migration, which are particularly uncertain in the light of the COVID-19 pandemic and Brexit. (Paragraph 19)
3. We welcome the Government's target to deliver 300,000 homes per year and one million homes by 2025 to address the long-term undersupply of new housing. However, even with increased development through SMEs, 'build to rent', self-commissioned homes and local authorities, building will likely still fall short of the target. Without reducing the barriers to meeting housing demand—including skills shortages, lack of available land, resources for local planning authorities, the reduced role of SME housebuilders, inadequate support for social housing provision, and the barriers and delays in the planning system—it will not be possible to get close to this target. (Paragraph 35)

### Housing types and tenures

4. The overall housing picture over the past 40 years shows: a doubling of the private rented sector, a halving of the social rented sector and relatively steady rates of home ownership following a peak in the mid-2000s. (Paragraph 39)
5. The Government's home ownership schemes come with an opportunity cost and evidence suggests that, particularly in areas where help is most needed, these schemes inflate prices by more than their subsidy value. In the long term, funding for home ownership schemes do not provide good value for money, which would be better spent on increasing housing supply. (Paragraph 50)
6. Those living in the private rented sector are more likely to live in poor quality, overcrowded conditions than owner-occupiers, and often have limited forms of redress. Many tenants who would previously have been in social housing are now living in expensive private rented accommodation, with their rents subsidised by housing benefit, which is costing the Government around £23.4 billion per year. A transition to spending more on the social housing stock would address this problem over time and help meet the most critical needs. (Paragraph 61)
7. We welcome the expansion of 'build to rent' where it contributes towards a net addition to housing supply. This emerging area of development will need to be kept under review. (Paragraph 62)
8. There is a serious shortage of social housing, which is reflected in long waiting lists for social homes and a large number of families housed in temporary accommodation. The Government should set out what proportion of funding



for the Affordable Homes Programme it believes should be spent on homes for social or affordable rent. (Paragraph 76)

9. Right to Buy has left some councils unable to replace their social housing stock. Right to Buy must be reformed to help councils replenish their social housing stock: councils should keep more of the receipts from Right to Buy sales, have a longer period to spend the receipts, and there should be tighter restrictions on the conditions under which social homes can be bought. (Paragraph 77)
10. There will need to be a mix of more suitable, accessible ‘mainstream’ housing and specialist housing for the elderly if the housing market is to be sustainable in the coming years as the population ages. Older people’s housing choices are constrained by the options available. (Paragraph 90)
11. Little progress has been made on housing for the elderly. As demand changes as the population ages, a more focussed approach is needed. The Government must take a coordinated approach to the issue of later living housing, between departments and through the National Planning Policy Framework. (Paragraph 91)

### SMEs

12. The role of SMEs in the housebuilding industry has seen a sharp decline: in 1988, SME housebuilders built 39% of new homes, by 2020 this had dropped to 10%. The Government should encourage SME housebuilders in order to diversify the market and maintain competition. (Paragraph 103)
13. Local authorities should support SME housebuilders to navigate the planning process. One focus of the Government’s planning reforms should be to reduce planning risk by making decisions more predictable and reducing delays, which will benefit SMEs. The Government should work with local planning authorities to create a fast-track planning process for SMEs. (Paragraph 104)
14. Wider adoption of the ‘master developer’ model, where larger sites are built out by a number of different housebuilders, would help SME housebuilders bid for more secure developments. The Government should require local planning authorities and Homes England to increase the percentage of homes on larger sites each year which are built by SME housebuilders. (Paragraph 108)
15. Access to finance is one of the key barriers for SME housebuilders. The Government should work with lenders to encourage them to provide more support to SME housebuilders on commercial terms. (Paragraph 112)

### Planning

16. Uncertainty about the future planning system and delays to planning reforms have had a ‘chilling effect’ on housebuilding and created uncertainty for planners and housebuilders. The Government needs to set out its strategy for the planning system. (Paragraph 118)
17. Only 40% of local plans are less than five years old or have been updated or reviewed in the past five years. The lack of local plan-making means the system is not ‘plan led’ and creates an uncertain environment for housebuilders. It also prevents councils from taking a strategic approach to development.

We support the Government's proposals to get councils to make local plans within the 30-month target. Meeting this target will require more planning skills and resources within local planning authorities (Paragraph 122)

18. Local plans are currently too complex and detailed, which results in delays. Alongside introducing time limits on plan-making processes, the Government should produce standardised definitions and simplified guidance for local planning authorities. Simplification will also aid community engagement with local plans. (Paragraph 127)
19. Whatever the nature of planning reforms, the Government's proposals should ensure there is community engagement with the planning system. Engagement is necessary to ensure communities are on-board with changes in their local area and to prevent backlash. Digitalisation will help with transparency and engagement, but paper notices should also continue to ensure the system is inclusive. We also heard evidence that Neighbourhood Plans enable deliberation at the hyper-local level and have helped identify where more homes can be built. (Paragraph 136)
20. Section 106 Agreements and the Community Infrastructure Levy help deliver necessary infrastructure and social housing; however, the current system adds complexity and uncertainty. More should be done to increase the predictability and transparency of these obligations. (Paragraph 149)
21. Any new system to replace Section 106 Agreements and the Community Infrastructure Levy should provide safeguards to ensure that the resources raised are spent on the delivery of affordable homes or necessary infrastructure early on in the development and are tied to identified needs. We are concerned that the new Infrastructure Levy could have some of the same disadvantages as the Community Infrastructure Levy. (Paragraph 150)
22. The availability of land is a significant barrier to meeting housing demand. We welcome the Government's Brownfield Housing Fund and Land Release Fund. However, building on brownfield land is not a 'silver bullet', especially as the availability of brownfield land is disproportionately in areas with less pressure on the housing market. (Paragraph 155)
23. Residential development on land around railway stations close to major cities would help meet housing demand. The Government should consider pilot schemes to facilitate this development. This would include releasing some Green Belt or agricultural land for development, any release of Green Belt land could be offset through land swaps. (Paragraph 158)
24. We are concerned about the quality of homes delivered under the permitted development rights regime for conversions from office to residential properties. The Government has recently taken steps to impose minimum standards for conversions. If these steps do not lead to improved outcomes, the Government should not hesitate to introduce stricter rules. (Paragraph 162)

### **Local planning authorities**

25. There is an evolving crisis: local planning authorities do not have sufficient financial resources, and in many cases do not have the skilled personnel, to deliver a quality service in a reasonable timeframe. The Government needs to increase resourcing for local planning authorities consistently and for the long term. Additional resources should be targeted at improving local plan-making and processing planning applications more quickly. This

should include through increasing planning fees to help cover the costs of the system. (Paragraph 168)

26. We heard that the 35% uplift in housing targets in the 20 largest urban areas has affected the delivery of local plans and risks backlash from local communities. The Government should consider options to update the calculation of housing targets as soon as possible, to provide certainty to councils. (Paragraph 175)
27. We heard evidence of the limited options available for local authorities to encourage developers to build homes on sites more quickly when they have planning permission. To address this problem, the Government must give local planning authorities better tools to encourage build out, particularly on large strategic sites. We note proposals to increase local planning authorities' leverage, including setting a three-year time limit, and encourage the Government to consider this option. (Paragraph 182)

### **Skills**

28. Official figures for the construction industry should include those employed in factories related to construction. This would more accurately reflect productivity levels in the industry, particularly as the sector moves towards modern methods of construction. (Paragraph 186)
29. The Construction Industry Training Board has not addressed construction skills shortages in an effective manner over many years. Reform is needed to address this issue. The Government should consider how the Construction Industry Training Board can upgrade its training offer for construction professionals. Failure to recruit and train the skills required to build new homes should cause the Government to consider potential alternative models for a national construction careers body. (Paragraph 193)
30. Diversity remains a major issue in construction trades, with only 4% of trades roles held by women. It will be essential to draw on a wider talent base to meet the demand for skills. (Paragraph 202)
31. The Government should enable local planning departments to have access to flexible resources, where skills from the private sector and other specialist areas are brought on for specific large sites. (Paragraph 209)
32. Apprenticeships are vital to many built environment sectors and help develop talent for the future. The number of apprenticeships has fallen consistently since the Apprenticeship Levy's introduction. We urge the Government to review the Apprenticeship Levy. (Paragraph 218)
33. Introduction through technical qualifications at the age of 16 is too late to capture young peoples' interest in the built environment. The Government should ensure wider and earlier engagement with built environment sectors across the curriculum, by introducing modules before and at GCSE level. (Paragraph 222)

### **Quality and design**

34. Local planning departments are severely underequipped in terms of design resources. Increased flexible resourcing for local planning authorities should include design skills. (Paragraph 234)

35. We welcome the Government's increased focus on the importance of beauty in building new homes. However, we are concerned that the proposed 'fast-track for beauty' would compromise the quality of some new builds. (Paragraph 238)
36. The Government should establish a clear implementation timetable for the Future Homes Standard. Where possible, the number of homes built to the Future Homes Standard should be maximised. (Paragraph 240)
37. We encourage the Government to promote local engagement with placemaking, including through the Office for Place. The Office for Place should help coordinate flexible resources for planning. (Paragraph 247)
38. We commend the Government's plans for a New Homes Ombudsman to handle complaints from those who buy new homes. The New Homes Ombudsman's powers must be robust and adequately enforced. (Paragraph 253)
39. MMC can help to alleviate skills shortages in construction. We welcome the creation of the Government's MMC Taskforce, and encourage the Taskforce to focus on the potential for MMC to create more digital and manufacturing jobs in communities with high levels of unemployment. (Paragraph 261)
40. MMC can help to deliver more new homes with a reduced number of defects. The Government and Homes England should help reassure consumers about the quality and safety benefits of MMC. (Paragraph 262)

### **Conclusions**

41. Evidence to our inquiry has shown how vital it is that that new homes are built to help meet housing demand. Building more homes will not address affordability pressures in the short term but is an essential first step to ensure that demand can be met in the long term. We heard that meeting future housing demand will require more homes of all kinds. (Paragraph 263)
42. To meet that challenge, the sector needs certainty and a clear direction from the Government about reforms to the planning system and more resources to address chronic delays. It is also very important to address skills shortages in the construction and planning sectors and to allocate additional land for homes. Only if all the challenges we have identified are addressed will it be possible to boost housing supply and affordability and meet the Government's targets in the years ahead. (Paragraph 264)

# Meeting housing demand

## CHAPTER 1: INTRODUCTION

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1. The Government has set a target of 300,000 new homes per year and one million new homes by 2024.<sup>1</sup> This ambitious target reflects the challenges facing the housing market—there will be 3.7 million more households in the next 25 years.<sup>2</sup> Indeed, we heard that even this target may not be enough to address future trends. Affordability has worsened dramatically over the past 20 years: in England the ratio of median house prices to median earnings has almost doubled while in London it has more than doubled.<sup>3</sup> Many are living in expensive, unsuitable, substandard housing. While increasing housing supply might not solve these problems in the short term, it is a necessary step to meet future demand. While numbers have gradually increased recently, the net number of new homes built per year has not exceeded 224,000 since 2005/6.<sup>4</sup> Looking beyond the Government’s targets, the type, tenure and quality of new builds will affect whether the UK can meet its housing demand.
2. In this report, we investigate the demographic and other trends shaping demand for new housing and consider how barriers to meeting demand can be overcome. We set out the key factors shaping housing demand, including demographic trends (Chapter 2) and the expected shifts in the housing type and tenures required to accommodate these changes (Chapter 3). We then consider what can be done to address the depletion of small and medium-sized enterprise (SME) housebuilders (Chapter 4) and how hurdles to meeting housing demand can be addressed. We look at the planning system (Chapter 5) and local government (Chapter 6) and consider what could be done to ensure the right types of homes can be built where they are needed. Our report makes recommendations on how skills shortages can be addressed in the construction, planning, design and other industries (Chapter 7). Finally, we consider how to promote quality new builds and encourage good design (Chapter 8). This report focusses on England, as housing policy and the planning system are devolved.
3. The challenges our inquiry seeks to address are complex and multidimensional. House prices and affordability pressures shape where people want to live, particularly to access jobs and the local environment, amenities and public goods they seek. Existing measures to help young people onto the housing ladder may make housing more expensive in practice. Older people tend to prefer staying in their homes, but it is not clear whether that is because of a lack of suitable alternatives, or the disturbance and cost of moving. It is more difficult to gather contributions to fund affordable housing in the most deprived areas.

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1 Written evidence from the Ministry of Housing, Communities and Local Government (UKH0042)

2 Office for National Statistics, ‘Household projections for England’ (29 June 2020): <https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationprojections/datasets/householdprojectionsforengland> [accessed 24 November 2021]

3 Office for National Statistics, ‘House price to workplace-based earnings ratio’ (25 March 2021): <https://www.ons.gov.uk/peoplepopulationandcommunity/housing/datasets/ratioofhousepricetoworkplacebasedearningslowerquartileandmedian> [accessed 24 November 2021]

4 National Audit Office, *Planning for New Homes* (February 2019): <https://www.nao.org.uk/wp-content/uploads/2019/02/Planning-for-new-homes.pdf> [accessed 24 November 2021]

4. Evidence has shown that these challenges play out differently across areas and regions. Urban and rural areas face different challenges, as do those at different ends of the affordability scale. Measures introduced to help areas with high land values may not assist those with lower land values, which is contrary to the Government's stated levelling up agenda. Our report seeks to address these issues and asks what can be done to deliver much-needed housing.
5. These challenges are not new. The average tenure for housing ministers since 2001 has been one year and four months. Throughout our inquiry we heard of past reviews, reports and parliamentary inquiries into these issues, which considered the evidence and made practical recommendations. These include the 2004 and 2006 Barker reviews and the 2018 Letwin review, amongst others. It is notable that little progress has been made in addressing the issues identified in those reports. As the Government considers its response to its proposed planning reforms, we set out why now is the time to act.

### Box 1: Examples of previous reports addressing housing issues

- Dame Kate Barker, *Review of Housing Supply (2004)*<sup>5</sup>
- Dame Kate Barker, *Review of Land Use Planning (2006)*<sup>6</sup>
- Sir Oliver Letwin, *Independent Review of Build Out (2018)*<sup>7</sup>
- Lords Select Committee on National Policy for the Built Environment, *Building better places (2016)*<sup>8</sup>
- House of Lords Economic Affairs Committee, *Building more homes (2016)*<sup>9</sup>

**Table 1: Housing Ministers between 2001 and 2021**

Housing Minister	Dates	Time in post
The Rt Hon. Christopher Pincher MP	Feb 2020–Present	1 year, 11 months
The Rt Hon. Esther McVey MP	July 2019–Feb 2020	8 months
The Rt Hon. Kit Malthouse MP	July 2018–July 2019	1 year, 1 month
The Rt Hon. Dominic Raab MP	Jan 2018–July 2018	7 months
The Rt Hon. Alok Sharma MP	June 2017–Jan 2018	8 months
The Rt Hon. the Lord Barwell	July 2016–June 2017	1 year

5 Dame Kate Barker, *Review of Housing Supply: Delivering Stability: Securing our Future Housing Needs: Final Report—Recommendations* (March 2004): [http://news.bbc.co.uk/nol/shared/bsp/hi/pdfs/17\\_03\\_04\\_barker\\_review.pdf](http://news.bbc.co.uk/nol/shared/bsp/hi/pdfs/17_03_04_barker_review.pdf) [accessed 2 December 2021]

6 Dame Kate Barker, *Barker Review of Land Use Planning: Final Report—Recommendations* (December 2006): [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/228605/0118404857.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/228605/0118404857.pdf) [accessed 2 December 2021]

7 Rt Hon. Sir Oliver Letwin, *Independent Review of Build Out—Final Report*, CM 9720, October 2018: [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/752124/Letwin\\_review\\_web\\_version.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/752124/Letwin_review_web_version.pdf) [accessed 2 December 2021]

8 Select Committee on National Policy for the Built Environment, *Building better places* (Report of Session 2015–16, HL Paper 100)

9 Economic Affairs Committee, *Building more homes* (1st Report, Session 2016–17, HL Paper 20)