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## **SOLVING THE HOUSING MARKET CRISIS IN ENGLAND AND WALES: FROM NEW TOWNS TO GARDEN COMMUNITIES**

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# **SOLVING THE HOUSING MARKET CRISIS IN ENGLAND AND WALES: FROM NEW TOWNS TO GARDEN COMMUNITIES**

## **Abstract**

This paper examines the causes of the current housing crisis in England and Wales as it has emerged since the 1940s and the potential contribution of an alternative model of sustainable housing delivery in the form of garden communities. The analysis focuses on the shifts in housing needs, political ideology, spatial planning policy, the house-building industry, and the role of the land market on the supply, quality and affordability of housing since 1945. The construction of new settlements, such as the Garden Cities and New Towns programmes of the twentieth century, has once again emerged as a potential means to meet contemporary housing needs.

**KEY WORDS:** Housing crisis; Garden Villages; New Towns; new settlements; Spatial planning policy; Sustainability.

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# **SOLVING THE HOUSING MARKET CRISIS IN ENGLAND AND WALES: FROM NEW TOWNS TO GARDEN COMMUNITIES**

## **Introduction**

One of the most pressing problems facing the economic, social and environmental future of England and Wales is the provision of an adequate and affordable supply of housing for its population. Housing is often considered to be a ‘wicked problem’ (Adams, 2011), because successive governments have faced similar challenges, but have struggled to find a sustainable solution. The Garden Cities of the early twentieth century, such as Letchworth and Welwyn, were an attempt to deliver an alternative model of urban development to address the slum housing conditions of the industrial city (Vernet and Coste, 2017). These ideals were highly influential in housing delivery after 1909 as well as in the government-led New Towns programme from the 1940s. The contemporary housing problem, representing a shortfall of about 115,000 new houses per annum, has been attributed to a so-called ‘broken housing market’ (DCLG, 2017), whereby demand outstrips supply with the resulting house prices beyond the means of younger households and others who do not already own a home and do not have access to significant capital (see Table 1). The construction of new settlements has once again emerged as a potential means to meet the housing needs in the twenty-first century.

### ***Insert Table 1 here: The broken housing market***

The consequences of decades of under-supply of housing go beyond the impact on individuals struggling to afford a home. It constrains economic growth through macro-economic instability and labour market inflexibility; contributes to social and economic polarisation as housing supply is not affordable to all members of society; and creates a lower quality and choice of housing (Barker, 2004). In addition, pressure for more homes to meet the shortfall encourages unpopular urban sprawl and increased urban densities. Previous government reports, such as the Barker Review of Housing Supply (2004), the Living Working Countryside planning review (Taylor, 2008), the Government’s ‘Fixing our broken housing market’ White Paper

(DCLG, 2017) and the National Audit Office's review of the effectiveness of the Government in supporting local planning authorities (NAO, 2019), have identified many factors that have contributed to this situation, but sustainable, viable and deliverable solutions have remained more elusive. While the need to expand housing supply is widely recognised, the debates as to how to increase supply have focused on three issues:

(1) whether the house-builders are guilty of 'land-banking', which involves deliberately holding back from building homes on either land with planning permission or land that they control which might receive planning permission. Such a strategy can slow the release of new homes onto the market, increase prices and so the profitability of the house-builders;

(2) where homes should be built and the constraints on housebuilding in a relatively small island nation, especially in the context of protection of greenfield sites and now in terms of sustainable development and climate change. The debate is about the spatial provision of new housing development, particularly the balance of expanding existing cities and towns outward, redeveloping urban neighbourhoods and other brownfield sites, and whether there should be a return to post-war policies of building new settlements; and

(3) whether housing provision should be state-led (like the New Towns), market-led or by a new hybrid model (inspired by the Garden Cities of the past) to provide a sustainable solution for the quantum and quality of development for the future.

The topic of housing supply therefore connects to a number of themes within the Geography A' level curriculum, including sustainable urban development, social equity, climate change, and health and well-being. Housing is also crucial to understanding change in both the country and city under the theme of 'changing places'. The aim of this paper is two-fold. First, the paper will examine the causes of the current housing crisis as it has emerged since the 1940s. This part will consider housing and planning policy evolution over two time periods: 1945-79 and 1980-2013. These periods will be analysed in relation to housing needs, prevailing political ideology, spatial planning policy towards housing delivery, the structure of the house-

building industry, the role of the land market, and the resulting housing mix and sustainability of development. Second, the paper will consider what lessons can be learned from the past to inform a new model of sustainable housing delivery, in the form of garden communities, which have emerged in a third time period, post-2014.

### **Post-war period: 1945-79**

A series of Town and Country Planning Acts in the immediate post-war period (culminating in the centrepiece legislation of the Town and Country Planning Act of 1947) created the legislative basis for the planned post-war reconstruction of blitzed cities and slum clearance by local authorities. This system was a major change from what had preceded the war, when landowners were free to develop land as they wished. Although the 1930s had seen significant housing delivery, there had also been a backlash against unplanned suburban development – ‘urban sprawl’. The new legislation removed the right of landowners to develop privately owned land and instead gave responsibility for the planning and regulation of spatial development to local authorities. The intention was to tackle a number of issues: namely to remove the blight of the Victorian slums, address the issues created by the blitz during the Second World War, prevent unplanned urban sprawl, and deliver affordable homes for all who needed them.

Comprehensive urban redevelopment schemes were designed by the local authority engineers, surveyors or architects, often with the support of national experts and consultants, such as Sir Patrick Abercrombie, Thomas Sharp and Sir Edwin Lutyens. The schemes created modern urban environments, favouring a much more ordered land use structure (especially single-use land use zoning), high rise ‘modernist’ buildings and architecture, an efficient and fast road network, amenity green space provision, together with neighbourhood units as the basis of local communities (Essex and Brayshay, 2007). Many schemes have subsequently been criticised for creating standardised suburban estates that lacked social integration or local employment or services (Vernet and Coste, 2017).

Such reconstruction plans for the re-development of housing and employment in cities were complemented by urban containment policies, such as Green Belts (following Government support for Green Belt policy in 1955), which kept existing urban centres within their development boundaries and protected the countryside from urban encroachment. A total of 14 green belts (covering 1.6m ha or 13 per cent of England) have subsequently been designated (see Figure 1) and represent 'one of the most widely supported planning policies' (Gallent, *et al.*, 2008, p.248). Policies promoting strategic urban growth and the protection of the countryside proved to be a successful combination. House-building completions in the 1960s and 1970s remained at a high rate to meet demand, while preventing urban sprawl and the loss of the countryside.

***Insert Figure 1 here: Map showing location of new and expanded towns and green belts in England and Wales.***

The housing agenda of the immediate post-Second World War period was focused not just on a planned approach to development, but also on a substantial programme of public sector housing construction following the war damage of the blitz, the public health priority to clear the slums of the Victorian cities and the relocation of 'smoke stack' industry and populations from poor quality urban areas. It has been estimated that around 750,000 people were in immediate need of rehousing after the Second World War, which was beyond the capability of the private construction industry at the time to deliver within the immediate timeframes. Government policy focused on the delivery of a state-sponsored housing programme, through the construction of council houses by local authorities augmented by large-scale housing construction in new towns, until the private construction industry was in a better shape (Malpass, 2004, p.216). At that point, local authorities would then focus on major schemes of slum clearance in the major cities.

The construction of council houses for rent by local authorities had been initiated by the Housing and Planning Act of 1919 (the 'Addison Act') in order to create 'Homes Fit for Heroes' after the First World War. During the inter-war years, government

subsidies for the construction of council houses waxed and waned with the changing complexion of the ruling political party. However, the dire consequences of the Second World War on the country's housing stock prompted the re-establishment of the programme. At the Tory Party Conference in 1950, a pledge to build 300,000 new homes per year was adopted (and achieved) as a central part of the party's manifesto in the winning of the General Election of 1951 (Gimson, 2013). Churchill appointed Harold Macmillan as Minister of Housing and Local Government (1951-4) to deliver this target, which was achieved in 1954 and then again in the years between 1964 and 1971. The focus on local authorities as house builder and landlord continued into the 1970s. Between 1945 and 1979, public rented tenures increased from 12 per cent to 32 per cent of the total housing stock and owner occupier tenures increased from 26 per cent to 55 per cent as home-ownership became more widespread, while private rented tenures declined from 62 per cent to 14 per cent (Murie, 1997, p.444). These changes were achieved in a period of growth in population, households and dwellings (Table 2).

***Insert Table 2 here: changes in population, households and dwellings in the UK, 1951-2011***

As well as programmes of urban renewal in the existing cities, new housing was provided in 32 new towns following the New Towns Act of 1946, which was introduced to facilitate the decentralisation of population and industry from existing congested urban centres, with cross-party political support (see Figure 1). The New Towns were planned as mixed and balanced communities, influenced by Garden City principles. A strong sense of community was to be promoted through neighbourhood units, whereby shops, schools, libraries, churches, parks, allotments and other community facilities were provided close to where people lived. The towns were to be self-contained, with local employment provision to avoid out-commuting. The New Town Development Corporations, set up to develop each new town, were granted strong land acquisition powers, were able to purchase land at the lower agricultural values, and benefitted from long-term low fixed rate loans from Treasury. This legislation was supplemented by the Town Development Act of 1952, which created an additional 37 'expanded towns' to reduce housing pressure and allow



regeneration of existing urban centres (see Figure 1). In 2011, the population of the New Towns was 2.8m, consisting of 1.15m households (about four per cent of the UK population). Nearly a quarter of households in New Towns (23 per cent) live in social rental accommodation compared to the national average (18 per cent) (Lock and Ellis, 2020, pp.61-62).

### **All change and new pressures: 1980-2013**

By the end of the 1970s, the post-war programmes of housebuilding and urban renewal had successfully delivered almost nine million new homes between 1946 and 1979. Indeed, this programme had been so successful that, by the late 1970s, housing supply was in balance with housing need. With rising incomes, homeownership was more affordable for many more people than ever before. The supply of housing, particularly in suburban locations, was such that inner urban areas were suffering from depopulation, and poorer quality housing areas, including many large council estates, that had once housed working people, were to become 'residualised' and increasingly decaying. Moreover, inward migration into the UK was reversed to net outward migration by tough immigration policies and the opportunity for older people to retire abroad to countries like Spain. The post-war baby boom had reversed to the extent that population projections for the late twentieth century were indicating significant population decline. In short, the massive post-war effort to deliver new homes had succeeded to the point that priorities shifted to address urban depopulation and decline, as well as renew decaying public sector housing.

The election of the Conservative government led by Margaret Thatcher in 1979 saw a very different set of policies adopted, partly reflecting a very different political agenda and the neo-liberal<sup>4</sup> philosophy of the new Government. The approach also reflected new realities around housing need and supply, and inner urban decline.

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<sup>4</sup> Neoliberalism refers to the minimisation of state intervention and regulation of the market to stimulate enterprise and entrepreneurialism.

Politically, the Government sought to reduce public expenditure, including on housing, but also to encourage homeownership and reduce the role of (and dependency on) the state. Responsibility for house-building delivery was transferred to the private sector and home ownership was promoted as an investment for ordinary working families in their future and became an aspirational norm. To enable poorer working people to share in this agenda, public housing stock properties began to be sold off to tenants at a significant discount, under the 'Right-to-Buy' legislation of the Housing Act of 1981. Reflecting a view that state controlled housing was deteriorating through under-investment and had encouraged a reliance on the state, responsibility for the construction of new social housing was increasingly transferred from local authorities to housing associations (also referred to as registered social landlords). Many local authorities transferred council housing to housing associations, including ones created by councils to take over their local housing stock and regenerate estates through access to private funds, which had been starved of investment by public sector funding cuts. As a result, after 1979, private housing construction rose (from 125,000 in 1979 to 215,600 in 2019), while housing construction for subsidised rental housing contracted (from 95,800 in 1979 to 58,500 in 2019) (Figure 2).

***Insert Fig 2 here: House-building rates by private sector and local authorities/  
Housing Associations 1946 - 2019s***

With housing supply now broadly expected to meet need, the emphasis of housing policy also changed direction dramatically. The New Towns programme was ended abruptly as further new homes were not regarded as required, and the emphasis shifted to the renewal of the inner city (for example, Michael Heseltine's 'Urban Taskforce' in 1980 and the introduction of Urban Development Corporations). Even the assets of the New Towns (such as land held for future development and income generating commercial buildings) were sold-off. The Commission for the New Towns, established in 1962, to regulate the completed new towns, was disbanded under the New Towns and Urban Development Corporations Act of 1985, which essentially marked the end of the New Towns programme.

However, the projected population decline and concomitant reduced demand for housing did not materialise. Four significant changes saw a rapid increase in housing demand. First, as the post-war baby boomers aged, they lived longer and increasingly stayed in their own homes in old age rather than move into retirement homes as previous generations of working people had done. This change in behaviour was partly because more now owned their own homes, and partly because Government policies refocused on 'care in the community' to support independent living. As a result, the older generation were not freeing up their homes for the next generation. Second, from the 1990s, the fall in the birth-rate dramatically reversed, creating the second great baby boom. Third, social norms changed, with more people living singly longer and greatly increased rates of single parenting and divorce, which led to a surge in household formation. Finally, while a relatively small factor compared to living longer, the baby boom and more people living separately, European Union (EU) freedom of movement and the enlargement of the EU to former Eastern bloc countries saw new migration into the UK – contributing to a long-term need for new homes (ONS, 2017). Housing delivery has struggled to meet these needs. While housebuilding had averaged 317,910 per annum in the 1960s, it averaged just 160,320 to 183,642 per annum in the 1990s and 2000s (representing a deficit of between 134,268 to 157,590 homes per annum). Two reviews by Kate Barker (2004) put the need for new homes at 300,000 a year to meet the changing demographic needs. In contrast, new housing construction was 138,300 in 2001, which produced a shortfall of around a million homes every decade.

For those owning homes, the resulting increase in house prices from the shortages in supply was welcome as it created wealth. Falling interest rates also made monthly mortgage payments easier to afford, which further encouraged price rises. However, the deposit needed to get on the housing ladder became increasingly unaffordable – 10 or 20 per cent of an inflating house price became ever harder to find. In a normal market, exploding prices and a shortage of supply should spark an increase in production. However, the failure of housing supply to meet growing demand was blamed on perceived constraints and delays imposed by planning, the practices of

house builders, and public opposition to standardised housing estates produced under these market conditions, as will be outlined in the following paragraphs.

Politicians and house-builders often complain that spatial planning is to blame for low housing delivery, with insufficient sites for new housing allocated in Local Plans; restrictions imposed by green belt and other designations; and delays in processing planning applications. Lichfields (2020), for example, have estimated, based on a study of 180 development sites, that the delivery of large housing schemes from outline planning permission to first occupation can take five to eight years. The Royal Town Planning Institute (RTPI, 2016) state, in the counter-argument, that the value of planning should be measured on long-term outcomes and the 'public value' of development, which includes the quality of development and all three pillars of sustainability (social and environmental alongside economic) rather than housing numbers alone. 'Good' planning takes time.

The building industry has adapted to the new realities, not through increasing supply, but by seeking to control the release of land for development in order to maximise returns to fund the private-led delivery model. In order to grow, house builders needed to secure developable land. With planning policies confining development sites to the urban edge or regeneration sites, the most profitable land for future development has been easily identified. A business model of taking an option on likely sites around the existing built area has developed. These sites are then promoted for development – either by major house builders, who can afford the investment, or special land promotion companies, who can sell on to the house builders once permission was secured (Griffith, 2011). The reliance on the acquisition of land for housing development by land promoters and the volume house-building industry has led to speculative deals and inflated land prices for development land.

The shortage of developable land has also encouraged the 'horizontal integration' of house builders as companies were acquired by others for their land supply. The

sector thus became dominated by a small number of high volume house-builders, where standardisation of building materials and proven design became the norm in order to minimise costs (Hooper and Nicol, 1999) and so increase profitability. The purchasing power of the volume house-building companies has tended to ‘squeeze out’ the small builders and the flexibility and diversity that they offered. Around 60 per cent of houses in the UK are now built by ten companies (DCLG, 2017, p. 10).

This process has a number of important implications for the delivery, quality and affordability of contemporary housing supply. First, these companies can afford to over pay for land so long as they ensure that only a limited number of new homes are built and sold - so as to perpetuate high prices. The rate at which sites with planning permission are built out by private developers lies at the heart of the current housing debate. Increasing the number of allocated sites in Local Plans and planning permissions has been shown to not necessarily lead to an increase in house-building (Bradley, 2021). One estimate by Shelter suggests that, between 2011 and 2016, a total of 280,000 homes were given planning permission in England, but were never built out (BBC News, 2020). Second, the up-lift in land values from development tends to be captured by the landowner for private gain rather than made available for the creation of social infrastructure and ‘public good’ for the new housing areas as was the case with the new towns (Bradley, 2021). The significance of higher land costs is that, in order to maintain the desired profit margins from the final sale of the developed properties, housing affordability<sup>5</sup> and quality can be compromised by the house-builders. The consequences can be seen in the tendency towards smaller properties, smaller gardens, higher densities of development, fewer affordable homes, and reduced provision of physical and social infrastructure.

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<sup>5</sup> The government definition of affordable housing refers to accommodation that should cost no more than 80 per cent of the average local market rent and that remains as an affordable property for its lifetime. As a result, housing provision that is labelled as ‘affordable’ is not necessarily so for all members of society.

Indeed, the capture of land value uplift from development to meet the needs of the new communities through the negotiation of 'public good' by planning authorities when determining planning applications (such as Section 106 obligations and the Community Infrastructure Levy<sup>6</sup>) can also affect the financial viability of schemes. Obligations are often negotiated downwards, especially if developers have over-paid for the land in the first place (Thorning, *et al.*, 2019). Some argue that under these conditions, economic competitiveness and the price competition for land tends to be privileged over community interests (Boland, 2014). In times of recession, the political priority is to deliver economic growth.

The standardised quality of new housing, together with the piecemeal development of sites on the urban fringe, have triggered widespread public opposition to new housing development, which has made planning such a toxic and controversial part of local politics. Local politics are often resistant to new housing allocations, which makes the achievement of local housing targets and needs impossible. These controversies, which are often high profile at least within local areas, creates an impression that large amounts of poor quality development are always threatening the countryside at the edge of urban areas.

The reality and outcome of these processes is that house-building rates have shown a downward trend since 1980, with a low of only 130,000 completions in 2013 (see Figure 2). Numbers of affordable home completions have also dropped significantly. The resultant housing shortage has reignited the debate about the causes of the housing shortage and therefore possible solutions to tackle it.

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<sup>6</sup> Section 106 obligations commit the developer to contribute towards the provision of infrastructure, amenity or service needs arising from the development. The Community Infrastructure Levy is a locally-set levy on new development to support provision of infrastructure.

## **Post-2014: New Garden Communities**

The value of this historical perspective is that it not only outlines the emergence of the main barriers to sufficient and affordable housing delivery, but it also highlights a potential solution. The contemporary imbalance and poor quality of housing supply and demand has been created by a cocktail of factors, including the dominance of neoliberalism, the business models of volume house-builders, rising land values, the limitations of the planning system following the end of the New Towns and local authority house-building programmes, and the protectionist attitude of much public opinion and action towards new housing developments. In the 'Living Working Countryside' planning review (Taylor, 2008), which worked closely with a number of stakeholders ranging from the Home Builders Federation to the Campaign to Protect Rural England and the Country Landowners Association, an alternative model of housing delivery started to be formulated.

In 2015, this review was followed up in a more detailed prescription for 'Garden Villages' (Taylor & Walker, 2015) as a twenty-first century version of the New Towns programme to build a new generation of new settlements (Taylor, 2008). A state-directed New Town vision, as in the post-war period, is unfeasible in the current political climate. However, a smaller-scale, locally-driven version, labelled as 'Garden Communities' (or Garden Towns and Villages), might offer a number of advantages for sustainable housing provision. New settlements, or large, well planned sustainable urban extensions, can be designed to include the delivery of community services, transport, employment and appropriate infrastructure. Since the introduction of Localism by the Conservatives in 2010, whereby some planning responsibilities have been devolved to local communities in the form of Neighbourhood Plans, sites could even be chosen by residents themselves (rather than nationally imposed) to reduce public opposition and increase community engagement in the design of these new settlements.

The realisation of the benefits depends upon acquisition of land for these settlements at prices as close to agricultural value as possible, so that the up-lift in land values

created by the development can be invested in local physical and social infrastructure to create sustainable communities, such as schools, shops, doctor's surgeries, parks and sports fields. Similar benefits can be secured related to the cost, quality and diversity of housing provision. One model for delivering this type of new settlement would be a return to the land acquisition powers of the new town corporations (to acquire land for new settlements at near current agricultural value, setting aside the value uplift of the planning designation). An alternative model, with less state intervention, is to assert a set of planning requirements on new settlements to deliver a full range of services and infrastructure alongside housing as the 'price' of being permitted for development at all.

Keeping the cost of land as low as possible will make all homes built more affordable and allow more funding for public goods. There should also be much more choice: low-cost plots for self-builders; plots for those wishing to commission a home from a local builder (known as custom build); and opportunities for housing associations to build affordable housing, as well as providing opportunities for small builders and new entrants to the UK housing market. A wider range of developers will be able to access plots in garden villages without planning risk, and so reduce the dominance of the volume house builders over land and supply.

The 'garden community model' offers other important benefits. First, understandable concerns from existing residents about the impacts of new development should be allayed by the higher quality of garden communities and so allow local authorities to meet their housing delivery needs with greater public support. Second, new garden communities can absorb development that would otherwise spoil historic market towns and villages through piecemeal development as seen in recent decades. Third, in the long-term, the quality of sequential development in cities and on the urban fringe will have to match that of garden communities in order to remain viable products (Taylor and Walker, 2015).



Government proposals for a new generation of Garden Communities as a means of meeting housing demand were published in 2014 (DCLG, 2014). On Budget day (16 March, 2016), the Government committed to take action to enable garden communities to be developed, explicitly adopting the proposals in the Taylor and Walker report of 2015. The Government subsequently published a prospectus setting out criteria for garden communities relating to scale, contribution to meeting housing need, local support, commitment to quality and consideration of infrastructure needs (MHCLG, 2018). A total of 49 applications for proposed new garden communities have been accepted, including 33 garden village proposals, each for between 1,500-10,000 population; 15 garden towns of over 10,000 residents; and one garden city of over 15,000 people at Ebbsfleet in London (Lichfields, 2019) (see Figure 3). These proposals amount to a total of 403,000 new dwellings (Lichfields, 2019). Many more proposals are being considered by local authorities. Amendments have also been successfully introduced to the Housing and Planning Act of 2016 and the Neighbourhood Planning Act of 2017 to make the New Towns Act process, under which new garden villages can be designated, quicker and more easily available to local authorities. The opportunity to radically change the way in which new homes are delivered is there to be seized.

***Insert Fig 3 here: Map of proposed garden communities***

Despite the potential of garden communities to deliver housing in a more sustainable way in future, there are concerns about the extent to which this model of housing delivery can solve long-standing problems of under-supply and poor quality. Unlike the new towns programme, where new towns were designated by government and delivered by development corporations, garden communities will be delivered mainly via Local Plans using a variety of delivery models, ranging from development corporations to local authority-led schemes to private-sector-led schemes. The 'garden community' model is therefore less clearly defined than the New Town model. Many of the designated garden communities so far are not yet allocated in Local Plans and may never come forward as allocated sites in these plans (Lichfields, 2019). Some are 're-badged' existing site allocations, which raises the question as to how garden communities will differ from previous developments and

whether they will achieve more sustainable development without clearer guidelines or standards or public funding (Biddulph, 2016; BBBC, 2020). Many of the proposed new communities are long-term proposals that will take many years to deliver. They will therefore not meet short-term housing needs, and the majority of new housing will still be delivered under the existing site allocation model in the near future (Lichfields, 2019).

While the garden communities programme represents an exciting opportunity to tackle many of the problems of housing delivery experienced over recent decades by adopting a hybrid model of delivery (greater partnership working between the public and the private sectors), it will not be sufficient to solve the current housing crisis on its own - nor was it intended to be. The proposal was to restore the 'third option' of new settlements to deliver homes in addition to urban extensions and urban renewal. These three elements were envisaged by the authors of the 1940s planning reforms, who recognised that curtailing development rights and reducing urban sprawl would leave a shortfall unless new towns were also delivered.

Alongside delivering more homes, a significant opportunity could be for the next generation of garden communities to demonstrate how urban living can integrate housing with sustainable, healthy and low carbon living. These new settlements will act as exemplar developments for the wider planning system and house-building industry to learn valuable lessons. A greater recent emphasis from Government on raising the quality of urban design will support a focus on master-planning and design review in the planning of garden communities (BBBC, 2020).

## **Conclusion**

The nature of the housing stock has changed in many significant ways over the post-war period (in terms of tenure, numbers and spatial patterns) due to demographic shifts, changes in land and property values and fluctuations in government ideology and policy. Despite significant change and growth in the housing stock, together with

many policy and planning initiatives over the years, concerns over housing numbers, affordability and quality still remain, leading to housing being seen as a 'wicked problem' that is too complex to be solved (Adams, 2011).

This article has analysed the key factors that have influenced housing policy and delivery since 1945, focusing on three time periods that have each reflected different government ideologies towards housing. In conclusion, the question is open as to whether the garden communities model launched in recent years represents the 'best' of garden city/new towns of the 1946-79 period and private-sector led development of the 1980-2014 period or whether it will become too market-driven with an emphasis on profits and quantity as opposed to quality and sustainability? Or will it simply run into the same opposition to greenfield development that has constrained the supply of land for homes in recent decades, and created the dysfunctional housebuilding model of today that delivers too few and poor quality homes in poorly served estates?

The test will be whether these new communities will deliver significant extra and more affordable housing delivery in sustainable/low carbon communities which create public goods as well as good homes. To what extent can they meet the nations' housing needs or should they be seen as exemplar developments to raise overall standards? It seems most likely that the housing policy of the future will deliver a mix of garden communities as well as housing on the edges of cities and on inner-urban brownfield sites. The opportunity is there, however, to challenge existing policies and models of delivery and to achieve more sustainable development.

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## Tables and Figures

**Table 1. Statistical indicators of the ‘broken housing market’**

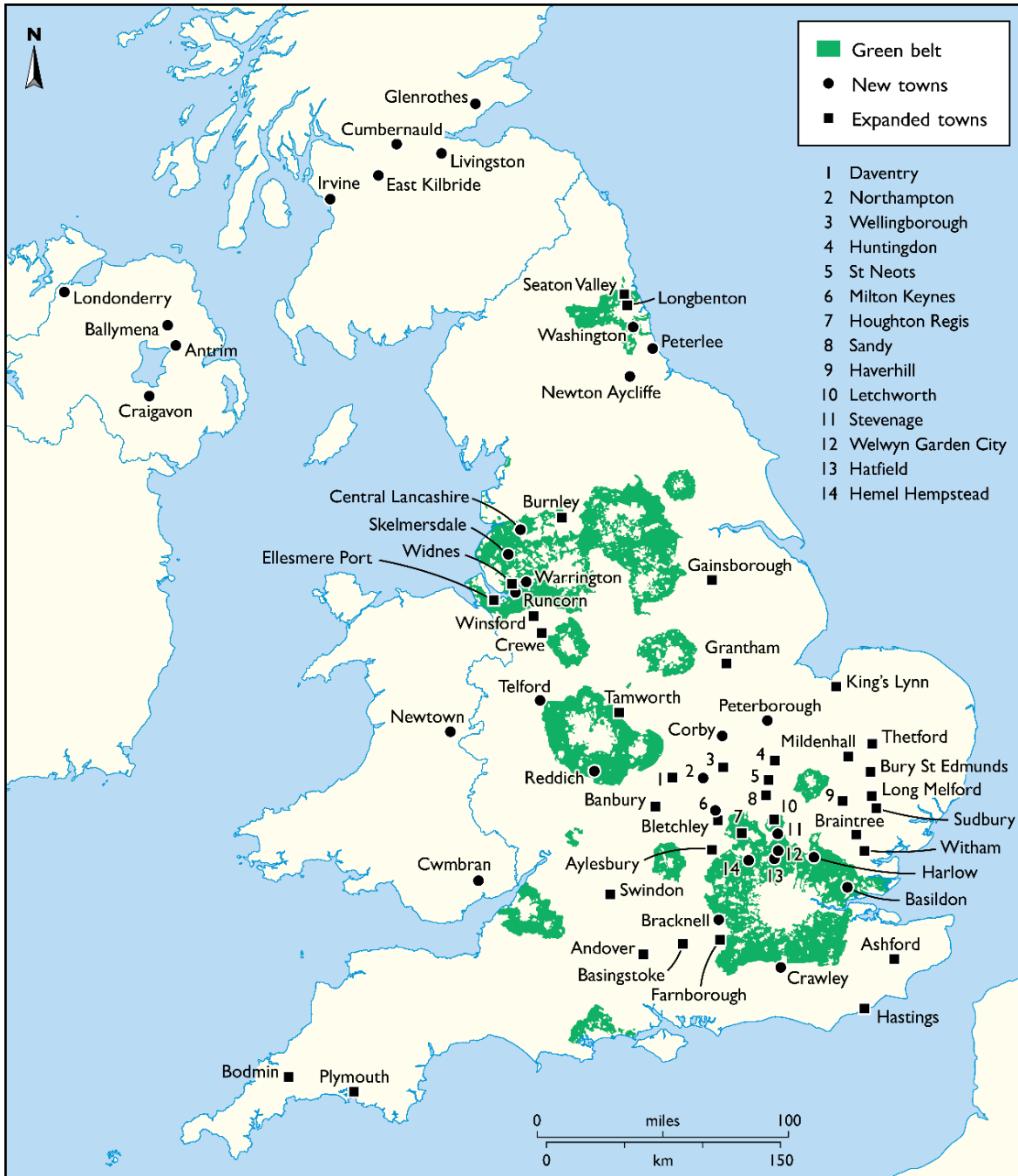
- Since the 1970s, housing construction has averaged 160,000 homes pa, whereas the housing demand is 225,000-275,000 homes pa to meet population growth and under-supply.
- The average house costs eight times the average earnings.
- A total of 2.2m people are on below average incomes and spend one-third or more of their disposable income on housing.
- Houses earn more than their occupants: £22 per hour in the South East.
- On average, it takes 24 years to save for a deposit for a house compared to three years in the 1980s.

SOURCE: DCLG (2017)

**Table 2 Growth in population, households and dwellings, 1951 - 2011 (England and Wales)**

Date	Total Population	Total households	Total Dwellings
1951	43,758,000	13,259,000	12,530,000
1981	49,634,000	18,323,000	18,995,000
2011	56,075,912	23,366,044	24,359,880

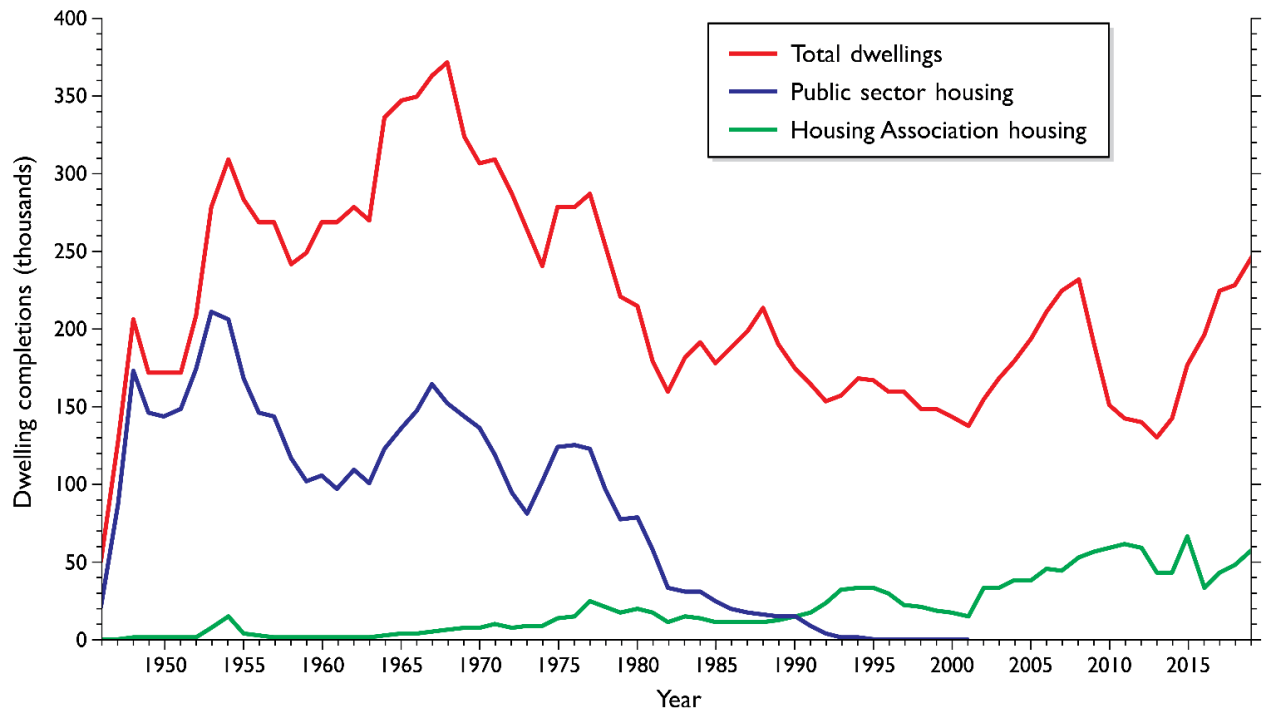
Source: Holmans (2005); ONS Census (2011) (England and Wales)



**Figure 1: The location of the post-war new towns and expanded towns, together with the green belt designations**

SOURCE: Lock and Ellis (2020, p.28); Hansard (1973); Cullingworth *et al.* (2015, p.406).





**Figure 2: Total dwelling completions and affordable housing completions  
England and Wales 1946 – 2019 (thousands)**

Sources: Stats Wales (2021); MHCLG (2020); Holman (2005).



**Figure 3: Location of the proposed garden communities in October 2020 (England)**

Source: Lichfields (2019, p.5); Gov.uk (2021)