

## Your details

Please complete the following details below. It is essential that we have a name and the name of any organisation if you are responding on their behalf. Contact details would be helpful if we need to follow up on any points.

Name:	Emeritus Professor Greg Lloyd	
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Would you like us to keep your response confidential:	No	

## Consultation questions

Below you will find response boxes for each of our consultation questions. If possible, please base your response on answers to these questions.

Some questions may be somewhat irrelevant to your interests, in which case please feel free to answer as many or as few as you like. And please feel free to offer other comments if you think they are relevant to our remit. There is space at the end for you to do so.

You can skip to the section(s) that you wish to respond to through the links below:

1. [Wellbeing](#)
2. [Housing and investment](#)
3. [Housing and the economy](#)
4. [Housing and welfare policy](#)
5. [Housing and the environment](#)
6. [Housing and health and education](#)
7. [Housing and community regeneration](#)
8. [The Private Rented Sector \(PRS\)](#)

## Section 1: Our assessment of the importance of housing for wellbeing in Scotland

**Q.1.** Has our assessment of housing and wellbeing missed any important benefits and, if so, which benefits and what is the evidence for this?

In general I agree with the general approach of the consultation paper. The essential point for me is the need to stress the integrated relationship of housing with well-being (as considered here) and opportunities in the modern world and working environments. The main point missing is the extent to which society is not even but is deeply divided – and those divisions can vary across the piece. I have a concern that after 8 years of recession and the attendant neo-liberal infused austerity measures (which are escalating) we have normalised the extent of inequality in society. In effect inequality is the main lever used by the UK government (and its permeation into Scotland) to engineer any semblance of economic well-being. This report must address this matter with some urgency. It certainly must not accept inequality as normal.

**2.** Has our assessment exaggerated any of the benefits of housing for wellbeing and, if so, in what respects and what are your reasons for saying this?

No. Indeed the benefits could be seen in even stronger terms – good housing and the opportunity to create homes is essential to promoting a positive social confidence from which individuals can then engage with economic change and hopefully any opportunities associated with an economic recovery. This may involve gaining new skills but certainly this can only be enhanced when housing is of an appropriate standard. Homes are a springboard to a stable, successful and achieving society.

## Section 2: Does Scotland invest enough in housing?

**Q.3.** Do you agree with our assessment of the current position on investment in housing?

I agree with the assessment as set out in the paper but there is a need to improve investment in housing to create a system where households can change in response to their changing/evolving circumstances over time. Housing needs to be fixed and inhibits individuals moving to better reflect their circumstances. Of course in the better off private sector this is possible but for the majority this is I think a major worry. As with labour market studies (precarious) there is a squeezed and vulnerable middle in housing.



# Commission on Housing & Wellbeing

**Q.4.** Do you agree with our brief assessment of current policy on investment in housing?

**Q.5.** Do you agree with our suggestions for further action in the area of investment in housing?

**6.** Do you have any other suggestions that we have not mentioned in relation to investment in housing?

Yes. There is a need for demonstrable action. My own experience in Northern Ireland (where I served as a commissioner on the Best Commission into the future of housing in Northern Ireland) is that housing matters do not attract effective political action. The Best Report was published in 2010 and the Northern Ireland Assembly Government continues to debate the issues in the very same terms.

See:

<http://www.cih.org/resources/PDF/NI%20policy%20docs/Housing%20Commission%20Report.pdf>



**Section 3: Getting a better fit between housing and the economy**

**Q.7.** Do you agree with our assessment of the current position regarding housing and the economy? What more would you add?

This is essential – the link between labour mobility and housing is a fundamental aspect of modern society. The predominant form of property owning democracy prevalent and which has been normalised can have adverse consequences for labour mobility, skill enhancement and local economic performance. This is a relatively under debated conundrum.

**Q.8.** Do you agree with our assessment of the current situation of UK Government policy with regards to the housing market and the economy?

**Q.9.** What are your views about the five areas of policy reforms suggested here?



**Section 4: Getting a better fit between housing and welfare policy**

**Q.10.** Do you agree with our assessment of the current position regarding housing and welfare benefits? What more would you add?

**Q.11.** Do you agree with our assessment of the current situation of government policy at UK levels and the possible outcomes post-referendum? What more would you add?

**Q.12.** What are your views about the medium term policy options presented here? What other ideas and issues strike you over this time frame?



**Q.13.** Do you agree that we have a unique opportunity to consider longer term policy options over the next key period in Scotland's history? How do you respond to the options proposed here? Are there other options that should be considered?

**Section 5: Getting a better fit between housing and the environment**

**Q.14.** Do you agree with our assessment of the importance of housing to the environment?

This is all important. Housing and the environment is the key to well being and place making. Again the relationship tends to be seen in instrumental terms – and does not consider the potential transformative aspects. The emphasis on increasing land supply is widespread yet what does it really mean – it is not only about planning but involves environmental determinism as well. much more needs to be devoted to these dimensions.

**Q.15.** Do you agree with our brief assessment of current policy on housing in relation to the environment?



**Q.16.** Do you agree with our suggestions for further action in the area of housing and the environment?

**Q.17.** Do you have other suggestions that we have not mentioned in relation to housing and the environment?

This is all important. Housing and the environment is the key to well being and place making. Again the relationship tends to be seen in instrumental terms – and does not consider the potential transformative aspects. The emphasis on increasing land supply is widespread yet what does it really mean – it is not only about planning but involves environmental determinism as well. much more needs to be devoted to these dimensions.

## **Section 6: Housing and Health and Education**

**Q.18.** Do you agree with our on our assessment of the importance of housing to health and education?



**Q.19.** Do you agree with our brief assessment of current policy on housing and health and education?

**Q.20.** Do you agree with our suggestions for further action in the area of housing and health and education?

**Q.21.** Do you have other suggestions which we have not mentioned in relation to housing and health and education?





**Section 7: Housing and Community Regeneration**

**Q.22.** Do you agree with our on our assessment of the importance of community regeneration?

**Q.23.** Do you agree with our brief assessment of current policy on community regeneration?

**Q.24.** Do you agree with our suggestions for further action in the area of community regeneration?



**Q.25.** Do you have other suggestions which we have not mentioned in relation to community regeneration?

The focus is now turning to degeneration (given recession and austerity and an unbalanced economic geography) and there is a need for housing and well being to be cast on a deeper more structural appreciation of change and not simply the relatively diluted forms of regeneration intervention which prevail.

**Section 8: Do we need a more robust private rented sector?**

**Q.26.** Do you agree with our views on the need for a more effective private rented sector which can make a greater contribution to meeting housing needs?

**Q.27.** Do you agree with our brief assessment of current policy on the private rented sector?



**Q.28.** Do you agree with our suggestions for further action in the private rented sector?

**Q.29.** Do you have other suggestions which we have not mentioned in relation to the private rented sector?

**Do you have any further comments in relation to the Commission on Housing and Wellbeing's consultation paper?**

My apologies – I have only addressed some of the issues raised. I am generally in agreement with the overall diagnostic of the paper subject to the points I have raised.  
Good luck.