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ARTICLE

'Build, Baby, Build'? A Critical Assessment of Housing Policy over the First Year of the Labour Government in the UK

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Housing policy has been a busy area of activity for the Labour government in its first year. In this paper we critically assess the tensions and contradictions within these housing policy changes, examining whether they add up to a coherent, programmatic response to the 'housing crisis' which can deliver for individuals and households struggling to access and sustain adequate housing after fourteen years of austerity and neglect. In particular, we question the underlying driver of the housebuilding target and ask whether the Labour government's apparent desperation for economic growth is subsuming concerns for social justice, despite the increase in support for social housing – a debate with wide international resonance in the current economic context. Finally, we scrutinise whether the rapid start out of the blocks on housing policy can be maintained for the inevitable marathon that is necessary to make significant changes to the UK housing system.

Keywords: housing; homelessness; housing policy; social housing; private rented sector

Introduction

Housing policy has risen rapidly up the agenda of the Labour government since the 2024 election. Although the 'housing crisis' was highlighted by Labour in the election campaign, housing goals did not appear in either the pre-election 'Five Missions for Britain', nor the post-election 'First Steps for Change'. However, by the time these had morphed into Keir Starmer's 'Milestones for Mission-Led Government' at the end of the year, the goal of 'rebuilding Britain with 1.5 million homes in England' had entered the priority list and captured headlines (HM Government, 2024). In this paper we critically examine the flurry of housing policy announcements over the first year of the Labour government, providing an initial assessment of their intent and likely impact. In particular, we highlight the tension inherent in using policies which are ostensibly aimed at addressing a quintessential market failure, in the form of the much-debated 'housing crisis', by employing primarily market-based solutions.

In the next section we set out the context, in terms of housing and homelessness in the UK, before providing a brief summary of the previous Coalition and Conservative governments' approaches over the period from 2010. We then examine the two main areas of development in housing policy, relating to house building and the Private Rented Sector (PRS), and take a brief

tour through other areas of related policy which have seen less activity thus far. Finally, we draw our analysis together to provide an over-arching critique of Labour's housing policy over its first year in power, highlighting the key issues which need to be resolved.

Housing and homelessness – delineating the 'crisis'

The idea that the UK is experiencing a 'housing crisis' has been a pervasive narrative since the 2008 Global Financial Crisis (Heslop and Ormerod, 2020). While there is a strong argument that the roots of the crisis stretch back much further, to the early 1980s and the advent of Right to Buy, or even earlier (Ansell *et al.*, 2025), the idea has only entered public and political discourse as housing challenges have expanded to encompass middle-class millennials struggling to get on the housing ladder, captured in the notion of 'Generation Rent' (McKee *et al.*, 2017). This longer history raises questions as to whether there is a single housing crisis, a panoply of crises affecting different parts of the housing system (Archer and Parr, 2024), or whether the language of 'crisis' is a distraction from the deep-rooted, long-term nature of contemporary housing challenges (Gibb *et al.*, 2025). This involves a recognition that geography matters and therefore the housing issues prevalent in London, for example, are not necessarily the same as those experienced in other parts of the UK (Watt and Minton, 2016; Heslop and Ormerod, 2020; Lo *et al.*, 2024; Gibb *et al.*, 2025), which in turn acts as a reminder that most housing policy is devolved within the UK. For the purposes of this paper, we focus our attention primarily on the situation in England, where most of the UK government's housing policy takes effect, although we note the relevance of reserved policy areas where appropriate. It is important to note, however, that the notion of a 'housing crisis' extends well beyond the UK, given UN-Habitat's estimate that 40 per cent of the global population lack access to adequate housing (UN, 2025), and concerns that the financialisation of housing are a key driver for discontent and the rise of the far right across Europe (White, 2025).

At a surface level, much of the political debate over recent years, including the immediate run-up to the 2024 election, has focused on the interwoven issues of affordability and the undersupply of housing. Thus, responses to the 'housing crisis' have largely been a numbers game, with the main parties competing on house-building targets. Labour's manifesto committed to building 1.5m new homes (Labour, 2024), while the Conservatives promised to build 1.6m (Conservative Party, 2024) and the Liberal Democrats trumped both with their goal of 380,000 homes a year, equating to 1.9m over the parliament (Liberal Democrats, 2024). Beyond these headlines, however, Labour government policy has been developed in response to a wider range of housing issues, affecting tenants and landlords in the PRS and social housing sector, as well as owner occupiers or prospective buyers. To critique the first year of housing policy under the Labour government, therefore, we need to explore the challenges affecting different elements of housing and impacting upon various segments of society, regardless of whether the language of crisis/crises is appropriate or not.

The challenges in UK housing are starkly manifest in homelessness data. While rough sleeping had been substantially cut during the pandemic with the 'Everyone In' initiative, it has since climbed back to pre-pandemic levels (MHCLG, 2025c). Meanwhile, the number of households in temporary accommodation has more than doubled since the low point of 2010, to more than 100,000 (Fitzpatrick *et al.*, 2023), including an increasing proportion of families with children, while the number of individuals experiencing 'acute homelessness' rose by 22 per cent in the two years to 2024, reaching nearly 300,000 (Watts-Cobbe *et al.*, 2025), and overcrowding has increased substantially across private and social renting over the past two decades (Clair, 2021).

Underpinning much of the crisis rhetoric have been issues of affordability in terms of both purchase and rental. While house prices have become marginally more affordable since 2021, the ratio of median prices to median earnings has more than doubled since the late 1990s – from 3.5 in 1997 to 7.7 in 2024 (ONS, 2024a). Moreover, while these affordability issues are widespread, with

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only twenty-seven local authority areas where the median house price is less than five times the median full-time salary (ibid), there are significant regional differences in affordability, with particular issues in London and the South East (Lo *et al.*, 2024; Salov, 2024; Gibb *et al.*, 2025).

Affordability has also worsened significantly in both private and social renting. Private rents have increased rapidly over the last three years (ONS, 2025), while average rent has remained above the 30 per cent of household income 'affordability threshold' for more than a decade (ONS, 2024b). For both private and social renters, total out-of-pocket housing costs (including rent, water, and service charges) have grown substantially over the last four and a half decades, creating serious affordability issues across both sectors (Mulheirn *et al.*, 2023). These issues of affordability have particularly affected lower income households in the context of the wider 'cost-of-living crisis' created by the peak in inflation during 2021–24, as the readjustment from Covid lockdowns met the impacts of Russia's invasion of Ukraine (Archer and Parr, 2024). Again, there are substantial regional variations in affordability, with lower income households in London and the South East particularly affected (Salov, 2024; Gibb *et al.*, 2025).

While there is debate around the extent to which affordability challenges are the result of housing supply issues (Archer and Parr, 2024), there is some consensus that there is an undersupply of housing in the UK. Estimates vary but generally suggest that the gap for England is around four million properties (Bramley, 2019; Watling and Breach, 2023). It is against this backdrop that the numbers game prior to the 2024 election played out. The Labour government's target of 300,000 new homes per year is in line with recommended levels of housing provision (Bramley, 2024), but the scale of the challenge is evident from the long-term picture of housing completions in England, with additional dwellings not having exceeded 250,000 over the past two decades (MHCLG, 2024a), and the last time house building surpassed 300,000 was in 1969–70 (MHCLG, 2025a).

The situation for social housing supply is even more stark. While Bramley (2024) suggests that 70,000 of the additional 300,000 homes each year should be social housing, the number of new social rented homes has not exceeded 10,000 in the last decade (MHCLG, 2024b). While the overall undersupply of housing is primarily due to low numbers of completions, the supply issues in social housing are only partly due to limited new builds, with the loss of stock through Right to Buy (RtB) playing an equally important role (Murie, 2016). Whereas total housing supply has continued to increase, albeit slower than required to address undersupply, the stock of social housing has shrunk from 5.5m in 1980 to just over 4m now, with minimal change over the past decade as sales have roughly equalled additions (MHCLG, 2025b). This has driven social housing waiting lists and numbers in temporary accommodation to unprecedented levels (Fitzpatrick *et al.*, 2023; MHCLG, 2025h), with significant regional variations – while some areas in the north of England have relatively short waiting lists, parts of London have projected waiting times for families which are longer than the average human lifespan (NHF, 2025).

This reduction in social housing supply has fed through into a sectoral shift, with the PRS more than doubling in size since the turn of the century (ibid). Private renting now accounts for approximately 20 per cent of households, surpassing the social housing sector in the 2010s. While a significant proportion of households in the PRS use it as a stepping stone towards owner occupation, this growth reflects increasing challenges in making this onward move, with households renting longer and increasing numbers of older people in the sector, creating significant precarity related to affordability and accessibility as renters age (Hunter and Carr, 2024; Age, 2025).

The sense of a housing 'crisis' has also been amplified in recent years by concerns around housing quality, following the death of Awaab Ishak in 2020, attributed by the inquest coroner to persistent mould in his housing association home (Lancet, 2022). In the social rented sector, 7 per cent of homes had a problem with damp in 2023, alongside 9 per cent in the PRS and 4 per cent in the owner-occupied sector (MHCLG, 2025d). Across both social and private rented homes, 3.7 million households were living in 'non-decent' homes according to the statutory

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Decent Homes Standard in 2022 (Finch *et al.*, 2023), with a substantial rise in repair-related complaints to the Housing Ombudsman over the past five years (Housing Ombudsman, 2025) and PRS properties more likely to fall below the threshold (Simcock, 2022). Moreover, these issues extend to energy efficiency and the need to adapt homes to meet net-zero targets. Although there has been substantial improvement over the last ten years, 48 per cent of homes still have an energy efficiency rating below C, the minimum target for fuel-poor homes by 2030 (MHCLG, 2025d).

The Labour government entered office in 2024, therefore, facing a plethora of housing issues, from affordability and undersupply to homelessness and poor housing quality. While some of these issues are at historically dramatic levels, none of these aspects of 'crisis' are new – they have all been emerging for at least the past decade and, in some instances, far longer (Gibb *et al.*, 2025). Importantly, the wider context is of relatively weak economic growth ever since the 2008 financial crisis, exacerbated by the effects of Brexit, Covid, Russia's invasion of Ukraine, and Trump's erratic interventions in the global trading system. Moreover, the Labour government's room for manoeuvre is constrained by the 'fiscal rules' established to reassure the markets, placing limits on public spending (HM Treasury, 2024).

Housing policy 2010–2024

To fully understand the housing challenges at the point of the election, we need to examine briefly the policy changes introduced by Coalition and Conservative governments over the previous fourteen years. Unsurprisingly, the policy emphasis throughout this period was on market solutions, and support for home-ownership in particular. This included the Help to Buy (HtB) scheme introduced in 2013, providing interest-free equity loans (until 2023) and mortgage guarantees to support house buyers, alongside initiatives for particular groups, such as interest-free savings with a government contribution for first-time buyers and the Forces HtB scheme for members of the Armed Forces. Notably, critics have argued that HtB, alongside other demand-side subsidies such as the increased Stamp Duty threshold, operates more to support or even inflate house prices, rather than increasing access to housing (Green and Lavery, 2018).

In a similar vein, the Coalition government (2010–15) also made substantial increases to the Right to Buy discounts available for Council tenants, although proposals to extend RtB to Housing Association tenants in the 2015 Conservative manifesto and reiterated by later administrations never went past the pilot stage, partly because lack of land availability and insufficient sales receipts made it difficult to replace sold properties.

Alongside these demand-side policies, the Coalition and Conservative governments introduced planning reforms which prioritised localism, giving primacy to local plans (Valler and Phelps, 2025). Combined with 'super-austerity', cutting local authority budgets by 40 per cent over the first half of the 2010s (Lowndes and Gardner, 2016) which meant that many had no up-to-date housing land supply or local plan, this left housing development largely in the hands of developers.

Within this hands-off approach to housing supply, the Coalition government introduced 'Affordable Rent' in 2011, offering housing association tenancies fixed at 80 per cent of market rents. While more expensive than social rents, these can be counted as 'affordable' for planning obligations and therefore incentivise developers and Housing Associations to provide more properties than would be viable within social rent levels.

In the PRS, the Renters Reform Bill was promised but not delivered, being dropped in the rush towards the 2024 election. The central element of this Bill, following long-term campaigning by tenant advocacy organisations, was to abolish the 'no fault' evictions established by Section 21 of the 1988 Housing Act, which gave PRS landlords the power to evict tenants with no other reason than the end of a short-term tenancy.

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Lastly, it is important to recognise the impact of welfare reforms and changes to benefit rates introduced over this period. In particular, benefit freezes, the reduction in Local Housing Allowance rent subsidy levels in the PRS, and the introduction of the 'bedroom tax', which reduced the rent subsidy for households in social housing deemed to have a 'spare bedroom', had direct effects on the ability of low-income households to pay their rent, undermining housing security and exacerbating issues such as overcrowding (Claire, 2021). Furthermore, wider reductions and restrictions on benefits had a regressive impact (de Agostini *et al.*, 2018), affecting housing security through tighter household incomes.

Thus, while long simmering housing challenges have arguably come to a boil since the 2008 financial crisis, the Coalition and Conservative governments of this period largely relied on market solutions, with minimal impact on undersupply, affordability, homelessness, and poor housing quality, while also implementing regressive changes to welfare benefits. We now move on to consider the policy of the Labour government in response to this situation, over its first year in office.

House building

The 1.5m target for new homes in England is at the centre of the Labour government's growth and reform agenda (devolved nations have separate supply programmes and targets). Underpinned by a reassertion of central government authority over local planning (Delahunty, 2025), this indicates real ambition, but whether the policy tools assembled can deliver it remains an open question.

The rationale for the 1.5m target is based on the severe shortfall in supply. The challenge of delivering house building on a scale not seen since the 1970s is compounded by the backlog of unmet housing need noted earlier (Archer and Parr, 2024). The rest of the UK faces similar pressures, although there is clear evidence of policy divergence resulting in different outcomes between nations, especially regarding affordable housing supply (Stephens, 2019; Gibb, 2020; Perry, 2025). The reintroduction of mandatory local housing targets in England, relaxed under the previous Conservative administration, and the expectation that local authorities will plan accordingly, will be central to achieving the government's aim, alongside the drive to create the 'next generation of new towns' (MHCLG, 2025f). These changes reflect a shift from localism to a more directive national planning policy, accompanied by a commitment to (some may say threat of) central intervention if plans are not delivered (Perry, 2024).

This reassertion of central control has generated significant controversy, particularly around the use of ministerial call-ins for major housing proposals and the expectation that local authorities release more greenfield and rural land for development. Several recent high-profile cases illustrate tensions between national delivery priorities and strong local opposition, often focused on landscape protection, infrastructure capacity, and the limited affordability of new homes (Esson, 2024; Gayne, 2024; Porter, 2025). Critics argue that rapid expansion in rural areas tends to favour volume housebuilders and investor landlords rather than meeting local need, while viability assessments undertaken by housebuilders are frequently used to reduce affordable housing contributions (Crosby and Wyatt, 2016; Grayston and Pullinger, 2019). These dynamics reflect a wider concern that England's increasingly centralised planning system undermines local democratic accountability and marginalises community objections, which is consistent with longer-term analyses of central-local power shifts (Gallent, 2008; Allmendinger and Haughton, 2013; Sturzaker and Gordon, 2017; Fearn, 2024).

Historical data show that private developers have never sustained annual completions on the scale required (Archer and Cole, 2016), which should caution against an overreliance on the private sector as the main delivery mechanism. Shortages of labour, an ageing workforce, and material supply constraints – especially post-Brexit – all present barriers (Gecsoyler, 2024), and recent immigration rule changes could exacerbate worker shortages (Davies *et al.*, 2025). These

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constraints are compounded by the speculative business model of volume housebuilders, geared toward maintaining prices (and thus profit) rather than maximising output (Archer and Cole, 2023; Foye and Shepherd, 2023). Even if private housebuilders deliver at rates matching post-war peaks, recent analysis suggests England would still fall significantly short of the target by 2029 (Breach, 2024). As Archer and Parr (2024) argue, market diversification will be essential to meet the target, with increased output by local authorities, community-led schemes, housing associations, and self-builders, supported by an expanded and better-trained workforce. While the government have allocated £20m to support community-led house building, and tweaked planning policy to give Community Land Trusts an easier route to planning permission, there remains limited support for such diversification or innovation in construction methods, a long-acknowledged weakness in the UK housebuilding system (Barlow, 1999; Hooper and Nicol, 2000; Young *et al.*, 2020).

These challenges cannot be addressed simply by making more land available and processing planning applications more efficiently, but such actions will be a critical first step. Revising the use and classification of land is therefore a central feature of Labour's housing strategy (House of Commons, 2024). The government's renewed emphasis on 'brownfield-first' reflects an intention to protect undeveloped land, though ministers and independent analyses recognise that brownfield development alone will not meet the total housing need, especially in areas of high demand (Lichfields, 2022), and given the challenges of remediation and decontamination work. The introduction of the term 'grey belt' in the National Planning Policy Framework (NPPF) – referring to low-quality land within the green belt – marks both a rhetorical and policy shift (MHCLG, 2024c).

The potential contribution of grey belt land is limited but not insignificant – higher estimates suggest such land could accommodate 100,000 to 200,000 homes (Perry, 2024), equivalent to 13 per cent of the 1.5m target on less than 1 per cent of existing greenbelt. However, proposals to release such land tend to provoke a mix of responses. While some resistance may well reflect classic NIMBY concerns, much opposition is grounded in substantive environmental considerations, including loss of semi-natural habitats, reduced climate resilience, and/or pressure on local green infrastructure (CPRE, 2023). These concerns intersect with statutory requirements such as biodiversity net gain and Local Nature Recovery Strategies, meaning that objections cannot be reduced to local defensiveness alone (Inch *et al.*, 2020: 717). As a result, the challenge is not solely the politics of local consent, but the need to balance acute housing pressures with environmental stewardship. Attempting to unlock land in environmentally sensitive and politically contentious areas may therefore generate delays not only because of political resistance but because the ecological impacts require more detailed assessment and mitigation.

In addition to political sensitivities, there are material environmental and infrastructural constraints that challenge the assumption that land can be rapidly unlocked for development. Recent reporting suggests that over 100,000 homes in England could be built in high-risk flood zones under existing local plan allocations, raising concerns about long-term climate resilience and insurance viability (Laville, 2025). Likewise, several local authorities have argued that new proposals would overwhelm existing infrastructure, including wastewater treatment, road capacity, and public services, as reflected in cases such as Tempsford in Bedfordshire where community objections emphasise water scarcity, loss of agricultural land, and inadequate transport provision (Topham, 2025). High-level ambitions for large-scale housing growth therefore often sit uneasily alongside local environmental evidence and the practical capacity of existing infrastructure networks.

On affordable housing, the June 2025 Spending Review announced £39billion over ten years for the successor to the affordable homes programme (House of Commons, 2025). This aims to produce 300,000 social and affordable homes over the decade, including 180,000 for social rent, a significant increase in ambition from the Autumn 2024 Budget. While 30,000 affordable homes per year still falls well short of the forecast requirement of around 70,000 per year (Bramley, 2024),

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the step change in funding and commitment to 60 per cent social rented homes within the overall target has been broadly welcomed by influential voices in the sector (CIH, 2025b).

From a council perspective, however, confidence to engage in large-scale house building is inevitably affected by the continuation of Right to Buy, raising concerns that new social homes will be lost. While there is currently no plan by the UK Government to abolish RtB, as both the Scottish and Welsh governments have done, the government is consulting on making it less generous, potentially reducing the number of homes sold, and managing concerns to a degree.

Recognising public funding limits, the government is also considering reforms to land value capture and compulsory purchase powers to support affordable housing, enabling acquisitions at existing use value (House of Commons, 2024). This could allow public bodies to capture more of the land value uplift associated with planning permission, thereby funding infrastructure and affordable homes (Crook, 2020), replicating an approach central to post-war new towns (Aubrey, 2018; Lange, 2024). Recent announcements suggest over 100 new town and urban extension sites have come forward for consideration, each with potential for 10,000 or more homes (MHCLG, 2025f). However, land market reforms remain at the proposal stage, with enabling legislation not yet introduced. Meanwhile, affordable delivery remains dependent on Section 106 agreements and developer contributions, constrained by viability tests and market conditions (MHCLG, 2018).

Even where land is available and can be assembled, the planning system continues to present significant barriers. Despite recent reforms, planning remains discretionary, under-resourced, and vulnerable to delay and legal challenge (Ball, 2011; Cheshire, 2018). Labour's broader agenda, set out in the Planning and Infrastructure Bill, seeks to address these weaknesses by accelerating approvals and reintroducing a strategic, spatial dimension (MHCLG, 2025g). In short, the current version of the Bill aims to:

- Cut delays by reducing legal challenges to major infrastructure projects.
- Speed up decision-making by allowing local authorities to raise and ringfence fees to improve capacity, and delegating more decision-making power to planning officers.
- Promote strategic planning by requiring Spatial Development Strategies (SDSs), with decisions based on majority support to avoid single-council vetoes.
- Strengthen development corporations to support urban extensions and greenfield development, and expanding mayoral powers in regional planning.
- Streamline environmental regulation via new Environmental Delivery Plans and a Nature Restoration Fund to reduce bureaucracy and cost while maintaining environmental protections.

While Valler and Phelps (2025) describe the government's overall approach to planning reform as assertive 'new state capitalism', they also caution that proposals remain modest in scope. Moreover, they seem relatively mainstream when compared to the public-interest-led approach in many European neighbours (Satsangi *et al.*, 2020).

Critics of the discretionary system have called instead for more radical reform. The Centre for Cities (2025), for example, argues that England's planning regime is a major barrier to housing delivery and economic growth, being politicised and structurally biased against urban development. They advocate a flexible, rules-based zoning system, similar to New Zealand, USA, and Canada, which they argue offer greater certainty, speed, and adaptability to local economic needs. However, this vision has been challenged by Dembski and O'Brien (2023), who argue that UK proponents often misinterpret how zoning works in practice. Drawing on examples from Europe, they show that so-called 'zonal' systems are highly negotiated, iterative, and subject to public oversight, often taking as long as discretionary systems. Thus, transplanting the vocabulary of zoning into England without equivalent institutional foundations may not deliver faster or better outcomes. Furthermore, the disruption and reorganisation involved in changing systems could significantly delay much housing development.

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Two final points are also worth noting on planning reform. The plan to recruit 300 additional planners and increase planning application fees may offer some relief to a creaking planning system, but the scale of staffing cuts over the past decade means these measures may be insufficient to address under-capacity, and will take time. Also, while the revival of strategic planning is framed as a solution to fragmented governance, its institutional foundations remain uncertain. The government has backed the development of SDSs by metro mayors and combined authorities, while retaining powers to override local plans and intervene directly. This dual movement – towards both central control and regional devolution – risks blurring lines of accountability and may hinder the creation of coherent, democratically grounded planning frameworks. Without stable funding, clearly defined responsibilities, and alignment across different levels of government, strategic planning may remain more aspirational than actionable.

Private rented sector reforms

Beyond, or maybe alongside, house building, the Labour government also has somewhat less explicit goals for the PRS (Labour, 2024; Webb, 2024), recognising that the role of the growing PRS in the housing 'crisis/es' and the challenges this presents (Cromarty, 2022; Iafrati, 2024). For many years, the PRS has grown in a way whereby legislation has failed to challenge a 'tenure blur' and changing composition of ownership (Rugg and Rhodes, 2018) with unmet housing needs (Kiberd and O'Connor, 2024) being underpinned by 'a myriad of mini crises within a broad system of provision, which become manifest for different groups in different places' (Archer and Parr, 2024: 106). In terms of housing inequality, some of the worst conditions and greatest precarity exist in the PRS (Cromarty, 2022) alongside rent increases above inflation and income growth (ONS, 2025). Addressing housing inequality will ultimately therefore require addressing why people are being forced into the PRS as 'housing of last resort' (Irving, 2015).

In relation to the PRS, there is relatively little to distinguish between Labour and the previous Conservative government. The cornerstones of Labour's increased regulation of the PRS, Awaab's Law and the Renters' Rights Act, were both initiated by the previous Conservative government, continued by Labour, and might be seen as cross-party legislation in as much as it was initiated by one party and completed by another. The Social Housing Regulation Act became law in 2023 and was a response to the housing tragedy at Grenfell Tower and the death of two-year old Awaab Ishak that laid bare the unwillingness of landlords to address hazards. As part of this, Awaab's Law as a section of the Act, came into force in October 2025 and compels social landlords to address 'all emergency hazards' within 24 hours (MHCLG, 2025j). Addressing hazards such as structural collapse, explosions, and fire hazards, as well as asbestos and lead-contaminated water, will also need to be addressed, though these requirements have been postponed to 2026 and 2027 (MHCLG, 2025e). The scope of enforcement, originally just for social housing, was extended to the PRS as part of the Renters Rights Act 2025, though the timescales of PRS implementation are yet to be finalised.

In a broader context, there is evidence to suggest that Awaab's Law illustrates the nature of racialised inequalities that play out through housing, with the law addressing symptoms rather than causes. Reflecting entrenched social challenges, Shurety (2025: 11) recognises an intersection of race and space through the 'toxic landscapes accumulating not just over years, but decades'. Despite this, there remains a lack of evidence of the intersection of race and space and the ways in which housing policy exacerbates or mitigates these problems (Robinson, 2025). In this respect, Awaab's Law and its extension to the PRS will not solve broader inequalities but it may go some way to mitigating the outcomes.

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The Renters' Rights Act includes the abolition of section 21 'no fault' evictions, banning discrimination against social security recipients and rent-bidding amongst potential tenants, and only allowing rent increases once per year. There will also be the introduction of periodic tenancies whereby tenants have security of tenure but cannot be trapped in tenancies with high levels of rent increases. In addition, there will be a ban on housing benefit being paid to 'rogue landlords' who accept tenants illegally or allow premises to be used for activities such as drug dealing. This follows similar commitments to deal with 'rogue landlords' by the Coalition government in 2012 (DCLG, 2012) and the Conservative government in 2015 (DCLG, 2015). In fact, despite the language of addressing the housing crisis, there has been little new from the Labour government in relation to the PRS that had not already been discussed during the previous Conservative government. One area of concern, however, remains the level of enforceability for all but the most egregious instances that become apparent. For local authorities that have experienced sustained cuts in funding and efficacy, a doubling, at least, of the number of properties that require inspection will raise challenges. It might be presumed that such a position will place an onus for reporting on tenants (Parkes *et al.*, 2025).

The elephant in the room is the way in which the growth of the PRS and housing inequality have been driven by failings within other areas of housing provision and the financialisation of the housing market (White, 2025). Whilst it is tempting to see the PRS as meeting demand, it is largely mopping up households' inability to access social housing or owner occupation – i.e. demand by default, created by lack of choice. Rather than addressing this directly, housing policy continues to be remedial and regulatory with little attempt to address the underlying causes. This is most pronounced for those with the least market power due to poverty, vulnerabilities, or discrimination, who experience the worst elements of housing inequality, for many of whom the PRS has become the only option (Irving, 2015). With over 1.3m people on local authority waiting lists for social housing (MHCLG, 2025h) and more than 100,000 in temporary accommodation (Fitzpatrick *et al.*, 2023), the need for additional social and affordable houses is clear (HM Treasury, 2025).

Given this captive market of people with limited housing choices, the PRS has grown and diversified to maximise revenue, a core element of housing commodification. This includes the continued growth in precarious housing (Robertson, 2017; Wilson and Cromarty, 2019; Fitzpatrick *et al.*, 2021; Wilson and Barton, 2023) and those housed out of area (Iafrati, 2021; 2025). Additionally, there is parallel growth of poorly and inconsistently regulated supported accommodation (Wilson, 2023) for those experiencing multiple and complex needs. Amidst such a position, the PRS has amplified many households' financial and vulnerability challenges, meaning that housing risks being an area of disbenefit rather than an area of welfare (Coulter, 2016; Rhodes and Rugg, 2018; Bailey, 2020).

Thus, interventions during the first year of the Labour government, continuing from the Conservatives, set a relatively low bar that PRS accommodation should not kill tenants and they should not be made homeless through 'no fault' evictions or frequent rent increases. At the root of such inequalities in housing, an over-reliance on the private sector to deliver enough housing has led to insufficient housing supply, a market failure whereby the private sector delivers housing to a market optimum but falls short of delivering to the social optimum (Clegg and Farstad, 2019; Bril and Raco, 2021; Gray, 2022). This means that there is a shortfall in the amount of housing supplied by the market compared to the amount that is socially required, reflected in the gap between government housing targets and completions. This gap is filled by rental properties, but historic unwillingness to fund sufficient social housing, means that this is also delivered by the private sector. While the commitment to 300,000 homes per year and the Spending Review commitments on affordable housing are welcome ambitions, there is a strong argument that the overall target can only be met with a much larger contribution from local authority social housing, which would require even higher funding (Aref-Adib *et al.*, 2024; CIH, 2025a).

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This is not to say that the private sector is inherently problematic in terms of housing supply – there has always been a mixture of tenures to meet diverse needs and demands. However, it is to argue that the balance within the mixed economy of housing needs to be considered and that government needs to play a central role in managing this balance, which may require an even larger boost to social housing. It is difficult to predict how the PRS will change in the forthcoming years, though it is important to recognise that its growth has arisen from various factors, including unaffordability of owner occupation and limited availability of social housing. The government's promise of higher levels of affordable and social rented housing would remove some households from different points of the PRS. However, a history of missed house-building targets and a commitment to social housing targets well below the number currently on waiting lists will continue to enable economic opportunism within the PRS.

Moving forward

In addition to the heavy emphasis on house building and the developments in renters' rights, it is important to note three further areas of housing-related policy.

Firstly, on homelessness, the Labour government appears to be taking a more comprehensive and strategic approach than any seen since at least 2010. Although there is little on paper as yet, the creation of a cross-departmental ministerial working group, alongside an expert advisory group and systems-wide evaluation of homelessness and rough sleeping (Greaves and Lusardi, 2025; MHCLG, 2025i), suggests the issue is being taken seriously. Indeed, the parallels with the Scottish Government's much-lauded approach through the Homelessness and Rough Sleeping Action Group are notable. However, while nearly £1bn to 'tackle, reduce, and prevent homelessness' was announced in late 2024 (MHCLG, 2024d), there will inevitably be questions of whether the funding will be sufficient and how different this approach will be from multiple previous announcements of cross-ministerial working and plans to 'end homelessness' over the previous fourteen years.

Secondly, any consideration of the impacts of housing policy on the more disadvantaged members of society needs to reckon with benefits policy. As noted earlier, the Coalition and Conservative governments of 2010–2024 made benefit changes which impacted housing security for low-income households. Thus far, the Labour Government has made only very limited moves to reverse these cuts – while other benefits have risen with inflation, the Local Housing Allowance rate has been frozen again in 2025 after an uplift in 2024. While the two-child limit is now due to be removed from 2026, following vigorous campaigning, the household benefit cap remains in place, and plans to reduce disability benefit levels and entitlements (DWP, 2025) have generated considerable backbench and civil society opposition. Indeed, they have retained the 'welfare cap' element of the fiscal rules, placing limits on welfare spending (HM Treasury, 2024).

Thirdly, public debate around the housing 'crisis' is inevitably intertwined with the significant tensions surrounding immigration and asylum policy, particularly the housing of individuals going through the asylum process (BBC, 2025). While part of the Labour Government's response is to speed up asylum decision-making, this has raised concerns about the ability of local authorities to cope once individuals receive their decision, with wider impacts on social housing and homelessness services (LGA, 2024).

Thus, it is particularly important to consider those most marginalised households who are at greatest risk of housing precarity. This includes those experiencing discrimination such as racialised minorities (Robinson *et al.*, 2024; Fitzpatrick *et al.*, 2025), with health vulnerabilities such as mental health and/or substance abuse, with disabilities, those in need of social security and/or on low pay, and those reaching the end of their asylum claim. While this is not new there is an argument that precarious housing and homelessness are getting worse in a sustained manner in the UK and elsewhere, especially as the housing market has become financialised (White, 2025).

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While the increased spending on social and affordable housing is significant, there is a risk that this will be inadequate to address housing inequalities when other policies, such as continued welfare retrenchment, exacerbate wider economic inequalities.

Conclusion

The Labour government entered office in July 2024 facing a concatenation of challenges across the housing system, relating to issues of unaffordability, undersupply, problems with housing quality, and an expanded PRS housing many vulnerable and low-income households. While many of these issues have longer roots, there is a strong argument that the market-focused actions (and inactions) of the Conservative-led governments over the past fourteen years have exacerbated them significantly. Moreover, all of this exists against a backdrop of anaemic economic growth and a difficult fiscal position.

There can be little doubt that the Labour government have placed a significant focus on housing during their first year, with a flurry of policy announcements, alongside the constant mantra of 1.5m new homes. However, as we have argued, there are significant questions as to whether they will be able to deliver on their promises and, more fundamentally, whether the basic policy direction is really a coherent and sufficient response to the multiple, deep-rooted housing challenges.

In terms of housing supply, the 1.5m target is ambitious, given that it necessitates more houses to be built each year than has been achieved for more than half a century. Reviving local housing requirements and strategic planning, alongside measures to streamline decision-making, should help to some extent, but these proposals stop well short of the systematic overhaul of planning that many argue is required to address undersupply and the related, regionally varied issues of affordability. Moreover, there are major structural barriers to delivery, including limited private sector capacity, workforce shortages, and a local planning system which was decimated along with the rest of local government by swingeing cuts in the early 2010s.

While the Spending Review funding increase for affordable housing is undoubtedly a significant step in the right direction, there remain concerns that this will not provide sufficient support to local authorities, housing associations or community-led housing organisations to build on the necessary scale. Moreover, even if the targets are met, it will only provide around half the forecast requirements for affordable housing, and the risk of council properties being lost through Right to Buy remains. Whether there will be greater recognition of the importance of social housing as the homelessness strategy is developed remains to be seen.

In the PRS, the ending of 'no fault' evictions through the Renters' Rights Bill is a significant step forward, especially after so many years of undelivered promises on this front. However, the commitment to expanding social housing will only reduce the role of the PRS as housing of last resort for a proportion of the most disadvantaged households, and the continued constraints on Local Housing Allowance will leave many of these households struggling financially. The extension of Awaab's Law to the PRS is clearly positive, but there is far more to be done to tackle the worst housing conditions at the bottom end of the PRS.

This points towards a fundamental critique of Labour's approach during this first year – that there is an underlying presumption that the private sector can fix most elements of the housing crises if given space, albeit that the Spending Review has delivered some welcome investment in affordable housing. Whether this is driven primarily by an ideological commitment to market-based solutions, or more by commitment to the fiscal rules in a tough economic environment, is up for debate. However, the question remains of whether relying on private developers to deliver on house building targets and on private landlords to house some of the most disadvantaged households in society is at all realistic, given past experience. Moreover, this reliance on the private sector raises further concerns about whether Labour's approach thus far can meet the needs of the

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most vulnerable in society, or whether some of the internal contradictions might risk undermining access to safe, affordable housing, with profound impacts on quality of life. Without dodging this question completely, it is important to note that many of the policies put forward thus far, including headline-grabbers like the next generation of new towns, are looking well into the future, not just at the remaining four years of this parliament. Indeed, this is a welcome approach – the housing 'crisis' has been long in the making, so will take a long time to fix. Whether the vicissitudes of electoral fortune will allow these long-term plans to be delivered is another question altogether.

Indeed, there is an argument that the tension between short-term electoral necessity and the requirement for long-term planning is an inherent problem, especially in the context of stuttering economic growth and pressurised state budgets. Finding the optimal balance between these competing demands is essential in addressing housing crisis/es, both in the UK and internationally.

Author Contributions: CRediT Taxonomy.

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Steve Iafrati: Conceptualization, Formal analysis, Writing - original draft, Writing - review & editing.

Gareth James: Conceptualization, Formal analysis, Writing - original draft, Writing - review & editing.

Henri Baptiste: Conceptualization, Formal analysis, Investigation.

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