

GENERAL ELECTION - HOUSING POLICY UPDATE

Over recent weeks each of the main parties have released their manifestos, including details of their housing policies, and we set out below highlights from them. Our summary is arranged under key topics and the contrast in policy positions is clear. A coalition or minority government may necessitate compromises to many of these policies and it will be interesting to see which of them are eventually implemented.

RIGHT TO BUY

Conservative	Extend Right to Buy ("RTB") to housing association tenants in England. The replacement of properties to be sold under the scheme to be funded by the sale of expensive Council properties as they fall vacant.
Labour	Have not outrightly opposed the Conservative RTB proposal but have commented that the potential loss of affordable housing could not work unless it was matched by a "massive Government-led house-building programme".
UKIP	Apply all revenue from RTB sales (after essential costs) into new community housing and prevent non-British nationals accessing RTB or Help to Buy schemes, unless they have served in HM Armed Forces.
Liberal Democrats	Devolve full control of the RTB scheme to Councils. Do not support the Conservative proposal to extend RTB scheme to housing association tenants.
Green Party	End RTB discounts
SNP	The RTB scheme has already been abolished in Scotland and the SNP have criticised the Conservative proposal to extend the RTB scheme to housing association tenants.
Plaid Cymru	Have criticised the Conservative proposal to extend the RTB scheme to housing association tenants.

HELP TO BUY AND OTHER SCHEMES

Conservative	<p>Introduce a new Help to Buy ISA in the autumn for first-time buyers to save for a deposit for their first home.</p> <p>Extend the Help to Buy scheme to cover 120,000 homes, including the continuation of the Help to Buy mortgage guarantee until the start of 2017 and the Help to Buy equity loan scheme until at least 2020.</p>
Labour	<p>Introduce a Help to Build scheme to back small builders and public sector building and increase competition in the building industry.</p> <p>Invest the money saved in Help to Buy ISAs in increasing housing supply.</p> <p>Have this week announced that, for a three year period, first-time buyers would be exempt from stamp duty land tax when buying houses for less than £300,000.</p>
Liberal Democrats	<p>New Help to Rent tenancy deposit loans for first time renters under 30.</p> <p>New Rent to Own homes scheme where monthly rent payments accrue a stake in the property, with the tenant owning it outright after 30 years.</p>
Green Party	Abolish the Help to Buy Scheme.
SNP	Continue supporting Help to Buy and shared equity schemes.
Plaid Cymru	Extend the HomeBuy scheme to help first time buyers.
UKIP	Change the law to allow mortgages to become inheritable to enable lenders to resume lending to older borrowers.

NEW AND AFFORDABLE HOMES TARGETS/ BROWNFIELD SITES/ EMPTY HOMES

Conservative	<p>Build 200,000 new starter homes for first-time buyers aged under 40 to be sold at a 20% discount below the market price and 10,000 new homes to be offered for rent at below market rates.</p> <p>Build 275,000 additional affordable homes by 2020.</p> <p>Create a new Right to Build, requiring Councils to designate land for local people to build or commission their own home and thereby double the number of custom and self-built homes by 2020.</p> <p>Create a £1 billion brownfield fund and a new London land commission to identify and release surplus brownfield land owned by the public sector to unlock sites for 400,000 homes and ensure 90% of suitable brownfield land has planning permission by 2020.</p>
Labour	<p>Build 200,000 new homes per year by 2020 and prioritise local first-time buyers in areas of housing growth.</p> <p>Prioritise capital investment in housing and reform the council house financing system in order to build more affordable homes.</p> <p>Increase affordable housing by releasing long-term dormant land held by central and local government and relaxing planning regulations for converting off-high road commercial and office space and other existing buildings to affordable residential use.</p> <p>Grant powers to local authorities to charge higher council tax on long term empty properties.</p>

Liberal Democrats	<p>Increase house building to 300,000 new homes a year, including in 10 new Garden Cities, with direct commissioning by Government Agencies if the market fails to deliver.</p> <p>Oppose plans to exempt developers of smaller housing development schemes from their obligation to provide affordable homes.</p> <p>Prioritise development on brownfield and town centre sites and end the permitted development rights for converting offices to residential.</p>
Green Party	<p>Build 500,000 social rented homes by 2020 by increasing the social housing budget.</p> <p>Bring 350,000 empty homes back into use by imposing higher council tax rates for empty homes and introduce Empty Property Use Orders.</p>
SNP	<p>Back investment of 100,000 affordable homes a year to be built throughout the UK.</p>
UKIP	<p>Protect green belt land by encouraging the development of brownfield sites. Aim to build one million homes on brownfield sites by 2025. Grants of up to £10,000 per unit will be introduced for developers to carry out remediation work and grants to cover indemnity insurance costs for decontaminated land. Properties built on registered brownfield sites will be exempted from stamp duty, and tax up to the £250,000 threshold on first sale. Local authorities will be allowed to keep the New Homes Bonus beyond six years on brownfield sites.</p> <p>Will charge those whose homes are empty for more than 2 years 50 per cent more than the applicable rate of council tax with exceptions for owners who are in HM Armed Forces.</p> <p>Introduce a statutory duty on local authorities to bring empty properties back into use.</p>
Plaid Cymru	<p>Look at how savings from housing benefit and additional borrowing powers could be used to support the building of social or council housing which will help local authorities or housing associations to maintain and improve their housing stock.</p>

LENGTH OF TENANCIES AND RENT CONTROLS

Labour	<p>Guarantee 3-year tenancy agreements in the private rented sector with a "ceiling on excessive rent rises". The party have since announced that this would involve linking rents to the Consumer Price Index and forcing landlords to reveal what they have charged the previous tenant.</p> <p>Reduction in tax relief for private landlords whose properties' do not meet basic standards.</p> <p>Ban unfair letting agent fees.</p>
Liberal Democrats	<p>Extend rent repayment orders to allow tenants to have their rent refunded when a property is found to contain serious health risks and withhold rent from landlords who have not carried out court-ordered improvements within a reasonable period of time.</p> <p>Encourage a new multi-year tenancy with an agreed inflation-linked annual rent increase built in.</p>
Green Party	<p>Cap rent increases linked to the Consumer Price Index and introduce 5-year fixed term tenancies with letting agents' fees and insurance-based deposit schemes being abolished and local not-for-profit agencies being introduced.</p> <p>Set up a living rent commission to explore whether controls could bring rents more in line with local average incomes.</p>
Plaid Cymru	<p>Implement rent controls to ensure affordability of rented housing.</p> <p>Strengthen tenants' rights and ensure landlord regulations provide a fair service to tenants and landlords</p> <p>Establish a reasonable minimum tenancy length, which will be 12 months for those housed into the private rented sector following homelessness.</p> <p>Insist on written tenancy agreements.</p>

REGISTER OF PRIVATE LANDLORDS

Labour	Create a national register of private landlords.
Green Party	Introduce a mandatory licensing scheme for private landlords.
Liberal Democrats	Enable local authorities to establish a voluntary register of rented property where either the landlord or the tenant can register the property, to improve enforcement and tax transparency.

MIGRANTS' ACCESS TO BENEFITS/SOCIAL HOUSING

Conservative	Ban EU migrants from being considered for social housing unless they have been living in the area for at least 4 years and require landlords to check the immigration status of prospective tenants.
Labour	Stop EU migrants from claiming benefits unless they have been living in the UK for at least 2 years.
UKIP	Prioritise social housing for those people with strong local connections and prevent future foreign nationals from obtaining access to social housing until they have been resident in the UK and paid UK tax and national insurance for a minimum of five years.
Liberal Democrats	Require working age asylum seekers (who have waited more than 6 months for their claims to be processed) to seek work and only receive benefits if they are unable to do so. Tighten benefit rules for EU migrants

TOTAL BENEFIT CAPS AND WELFARE REFORM

Conservative	Freeze working-age benefits for 2 years. Reduce the total household benefit cap from £26,000 to £23,000 per annum. 18 to 21 year olds not entitled to housing benefit.
Labour	Keep the total household benefit cap but examine if it should be lower in some areas.
Liberal Democrats	Retain overall cap on household benefits. Review sanctions procedures in Job Centres. Offer landlords direct payment of housing benefit (with tenant's consent) in exchange for reduced rents.
SNP	Full devolution of the welfare state. Oppose the removal of housing benefit for 18 to 21 year olds. Demand a review of the benefits sanctions regime.
UKIP	Give tenants the right to request that their housing benefit be paid direct to landlords.
Green Party	Devolve housing benefit budgets to Councils and enable them to provide more council housing. Bring housing benefit for all age groups back in line with average market rents. Abolish the total household benefit cap.

SPARE ROOM SUBSIDY/BEDROOM TAX

Conservative	The spare room subsidy would be retained in its present form.
Labour	Abolish the "bedroom tax".
Liberal Democrats	Reform the "bedroom tax". Incentivise social landlords to reduce the number of tenants under-occupying.
UKIP	Abolish the "bedroom tax".
Green Party	Abolish the "bedroom tax".
SNP	Abolish the "bedroom tax".
DUP	Abolish the "bedroom tax" at a national level.
Plaid Cymru	Oppose the "bedroom tax".

LOCAL AUTHORITY POWERS AND PLANNING SYSTEM

Conservative	<p>Require Councils to allocate land to local people to self-build or commission their own home.</p> <p>Help local authorities keep council tax low by ensuring residents can continue to veto high rises in council tax via a local referendum</p>
Labour	<p>Give local authorities new 'use it or lose it' powers to encourage developers to build. Reform the council house financing system.</p> <p>Grant powers to local authorities to give first call to first time buyers on new homes in areas of housing growth.</p>
Liberal Democrats	<p>Grant local authorities more flexibility to borrow to build affordable housing</p> <p>Require local authorities to keep a register of people who want a self-build plot in the local area and plan to meet demand for these, including through 'affordable land' on which self-builders can take a long-term lease at an affordable rent and build or commission a home.</p> <p>Review on compulsory purchase legislation to facilitate site assembly, including for Garden Cities.</p> <p>Enable local authorities to attach planning conditions to new developments to ensure homes are occupied; pilot new planning conditions to ensure local communities benefit from increased housing supply.</p> <p>Local authorities to be given new powers to increase development on unwanted public sector sites. Local authorities will be required to make a plan for 15 years of housing need. A community right of appeal would be created in cases where planning decisions go against the local plan.</p>
Plaid Cymru	<p>Ensure the HRA subsidy system works for the benefit of Welsh local authorities. Continued support of local procurement for housing and 'Build 4 Wales' Infrastructure programme to assist local authorities or social landlords to build new homes across Wales, based on local need.</p> <p>Reform planning in Wales to put local need and benefit, sustainability an impact on the Welsh language at the heart of a new planning system.</p>
Green Party	<p>Remove Council borrowing caps.</p> <p>Oppose new ALMOs and ensure tenant participation in existing ones.</p>

UKIP	<p>Binding local referendums on large-scale planning decisions to be triggered by a petition of 5% of electors within a planning authority area, collected within 3 months.</p> <p>Relax planning regulations for converting off-high road commercial and office space and other existing buildings to affordable residential use</p> <p>Replace the current National Planning Policy Framework and introduce new national planning guidelines that will prioritise brownfield sites for new housing and protect the green belt.</p>
DUP	Reform the planning system and ensure increased infrastructure investment in Northern Ireland.

MANSION TAX AND COUNCIL TAX INCREASES FOR HIGH VALUE AND SECOND HOMES

Labour	Levy a mansion tax on residential properties worth over £2 million.
UKIP	Oppose the mansion tax.
Green Party	<p>Higher council tax bands for more expensive homes.</p> <p>Introduce a wealth tax on those whose wealth (including property) exceeds £3 million.</p> <p>Remove tax incentives on buy-to-let properties.</p> <p>Abolish capital gains tax personal allowance.</p>
Liberal Democrats	<p>Levy up to 200% council tax on second homes where local authorities judge this to be appropriate.</p> <p>Introduce a UK-wide High Value Property Levy on residential properties worth over £2 million with a banded structure, like council tax.</p> <p>Increase capital gains tax (payable on the sale of second homes) from 28% to 35%.</p>
Plaid Cymru	Increase council tax charges for second homes by up to 200%.
SNP	Support mansion tax on properties valued at over £2 million.

ENERGY EFFICIENCY

Conservative	Support low cost measures on energy efficiency, with the aim of insulating over one million more homes over the next five years.
Labour	<p>Provide a million interest free loans for energy home improvements.</p> <p>Improve the energy efficiency of 200,000 low income homes annually, to be delivered by local authorities and community organisations</p> <p>Private rented properties to be required to meet a decency standard regarding energy efficiency.</p>
Liberal Democrats	<p>Cut council tax by at least £100 for 10 years for those who improve insulation of their home by at least 2 bands and ban landlords from letting out poorly insulated homes.</p> <p>Introduce a new Feed Out Tariff for investment in solid wall insulation.</p> <p>Introduce incentives to encourage investment in energy efficiency and pass a new Green Buildings Act to set new energy efficiency targets, with the aim of every social and private rented home reaching at least an energy rating of Band C by 2027 and every home to reach Band C by 2035.</p> <p>Reform the Green Deal into a new Green Homes Loan Scheme</p>
Green Party	Reduce VAT on housing renovation and repair work (including insulation) to 5% to encourage the use of existing land rather than new building.

Plaid Cymru	Retro-fit houses as part of a Green New Deal.
SNP	Support for the Energy Company Obligation to be funded through general taxation and not as a levy on energy bills.

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