

HOMES CRISIS: FUND HOUSING NEED - NOT FAT CAT GREED!

Paul Kershaw

Unite LE 1111 housing workers' branch

The Con-Dems have announced a 'housing strategy' that benefits big building companies and banks, including selling off more social housing stock and underwriting banks that offer 95% 'subprime' mortgages for newly built houses. New 'affordable' housing will have rents at 80% of the market level – better described as unaffordable!

Between April and September 2010 there were 13,626 new 'affordable' homes – the lowest since 1945. But between April and September 2011 there were just 454; 259 for social rent and 195 for low-cost home ownership. In the North West no affordable homes were started. In the eastern region work started on just one. Perhaps Londoners should celebrate the 56 social rented homes started in the capital?

The threat of redundancy, falling pay and the prospect of rising interest rates also contribute to the prediction that the average age of first time buyers will rise to 40. Many who do buy struggle to pay their mortgage.

Will banks actually increase lending on the basis of the government's mortgage underwriting? Instead,

profit-seeking lenders are likely to redistribute a fixed pool of mortgage funds from one set of borrowers to another to mop up the guarantee.

The government will also offer public land to building firms – on a build now, pay later basis – and look to make it more profitable to become a private landlord.

Private landlords

But lack of affordable housing means more people are already stuck in private rent homes, paying rising rents and knowing landlords can boot them out as they choose. Not only do 1.5 million of these homes fail the government decent homes standard, 71,000 homes are actually dangerous and had serious 'Category 1' hazards.

Rising rents, cuts in housing benefits and further attacks on council housing spell disaster.

Official figures show homelessness up 10%. Every day 400 more young people face life on the streets. Almost half of homelessness agencies are turning away young, childless homeless people due to a lack of resources. The number sleeping rough in London is already up 32% on the whole of last year.

The Con-Dems fear the political blowback from their cuts. Cameron and Clegg have been shown walking around sites talking about the

'need to build.'

The government has said it will restore 10% of the cuts to housing spending announced in last year's budget. But last year's cuts amounted to 70% of spending on housing and were supplemented by housing benefit cuts. In reality, the extra money is designed to help their friends in the banks and building firms.

The Socialist Party's demands for real action include:

- Reverse all housing and housing benefit cuts
- Reintroduce private sector secure tenancies and rent controls
- For massive investment in building and renovating truly affordable, good quality council housing
- For a huge programme of construction job creation with trade union rates of pay
- Councils should use their planning powers to stop housing associations issuing short-term tenancies. If the associations refuse, take them back in-house!
- Banks and building giants should be fully nationalised and run to meet social need instead of maximising profits and bonuses, and provide cheap, no or low interest mortgages



Cartoon Suzanne Muna

What we stand for

The Socialist Party fights for socialist change – a democratic society run for the needs of all and not the profits of a few. We also fight, in our day-to-day campaigning, for every possible improvement for working-class people.

As capitalism dominates the globe, the struggle for genuine socialism must be international.

The Socialist Party is part of the Committee for a Workers' International (CWI), a democratic, socialist international that organises in over 40 countries.

Our demands include:

Work and income

- Trade union struggle to increase the minimum wage to £8 an hour without exemptions as an immediate step towards £10 an hour. For an annual increase in the minimum wage linked to average earnings.
- All workers, including part-timers, temps, casual and migrant workers to have trade union rates of pay, employment protection, and sickness and holiday rights from day one of employment.
- An immediate 50% increase in the state

retirement pension, as a step towards a living pension. Reinstate the link with average earnings now.

- Reject 'Welfare to Work'. For the right to decent benefits, education, training, or a job, without compulsion.
- Scrap the anti-trade union laws! For fighting trade unions, democratically controlled by their members. Full-time union officials to be regularly elected and receive no more than a worker's wage.
- A maximum 35-hour week with no loss of pay.

Public services

- No to privatisation and the Private Finance Initiative (PFI). Renationalise all privatised utilities and services, with compensation paid only on the basis of proven need.
- Fully fund all services and run them under accountable, democratic committees that include representatives of service workers and users.
- Free, publicly run, good quality education, available to all at any age. Abolish university tuition fees now and introduce a living grant. No to academies and free schools!
- A socialist NHS to provide for everyone's health needs – free at the point of use and under

democratic control. Kick out private contractors!

- Keep council housing publicly owned. For a massive building programme of publicly owned housing, on an environmentally sustainable basis, to provide good quality homes with low rents.

Environment

- Major research and investment into replacing fossil fuels with renewable energy and into ending the problems of early obsolescence and unrecycled waste.
- Public ownership of the energy generating industries. No to nuclear power. No to Trident.
- A democratically planned, low fare, publicly-owned transport system, as part of an overall plan against environmental pollution.

Rights

- Oppose discrimination on the grounds of race, sex, disability, sexuality, age, and all other forms of prejudice.
- Repeal all laws that trample over civil liberties. For the right to protest! End police harassment.
- Defend abortion rights. For a woman's right to choose when and whether to have children.
- For the right to asylum. No to racist immigration laws.

New workers' party

- For a new mass workers' party drawing together workers, young people and activists from workplace, community, environmental and anti-war campaigns, to provide a fighting, political alternative to the pro-big business parties.
- Trade unions to disaffiliate from the Labour Party now and aid the building of a new workers' party!

Socialism and internationalism

- No to imperialist wars and occupations. Withdraw the troops immediately from Iraq and Afghanistan!
- Tax the super-rich! For a socialist government to take into public ownership the top 150 companies and banks that dominate the British economy, and run them under democratic working-class control and management. Compensation to be paid only on the basis of proven need.
- A democratic socialist plan of production based on the interests of the overwhelming majority of people, and in a way that safeguards the environment.
- No to the bosses' neo-liberal European Union! For a socialist Europe and a socialist world!