<u>News story: Public asked for views on</u> <u>the digital economy</u>

People urged to have their say on whether competition in the digital market is being is stifled by powerful tech giants.

An independent panel of experts – led by former Obama advisor Professor Jason Furman – today (12 October 2018) launches a call for evidence as they look at competition in the digital sector.

The UK is at the forefront of the technological revolution and ministers want to ensure that everyone benefits from this. Competitive markets mean that companies offer consumers more choice, better value for money, and higherquality products and services.

Experts, businesses, and the general public can have their say on:

- the pros and cons for consumers of the current market set-up, where a small number of companies dominate digital markets
- whether their accumulation of people's data is holding back new companies that could offer people innovative products and services
- how we can further strengthen our rules to boost competition and give consumers more choice and quality in services they access online
- how we can make sure people continue to benefit from new products and services by enhancing innovation in digital markets.

The Chancellor of the Exchequer, Philip Hammond, said:

We will ensure the UK remains at the forefront of the technological revolution as we build an economy fit for the future and equip people with the skills they need to succeed in it.

But there are concerns that the big players could be accumulating too much power in our new digital world. Therefore we must ensure we have the right regulations so that our digital markets are competitive and consumers are protected.

I would urge people to have their say, and look forward to

receiving the panel's recommendations.

Chair of the independent review, Professor Jason Furman, said:

We want to hear from people of all ages, businesses of all sizes, and experts from all fields, to help inform our review so we can ensure all parts of society benefit from the technologies of the future.

Digital markets have produced significant consumer benefits and we are focusing on how to ensure that remains the case, while fostering competition and boosting the economy.

The review is investigating the UK's competition regime in the context of the digital economy. It is examining how this affects consumers, and the impact of competition policy on the UK's growth, productivity, wages and labour markets.

The panel started its work in September and will publish in early 2019 a final report of recommendations. Over the course of the review, the panel is meeting with a wide range of academics, businesses and representative groups.

Further Information

The call for evidence can be found on gov.uk and is open until 7 December 2018.

The panel consists of:

Professor Jason Furman

Professor Jason Furman served as the top economic advisor in the Obama administration, including his role as chair of the Council of Economic Advisers from August 2013 to January 2017, acting as both chief economist and a member of the cabinet. In academia, he has conducted research in a wide range of areas including: fiscal policy, competition policy, tax policy, health economics and international and domestic macroeconomics.

Professor Diane Coyle CBE

Professor Diane Coyle CBE is the Bennett Professor of Public Policy at the University of Cambridge and has held a number of public service roles including Vice Chair of the BBC Trust (2006-2014), member of the Competition Commission (2001-2009), and member of the Migration Advisory Committee (2009-2014). She is currently a member of the Natural Capital Committee, an expert adviser to the National Infrastructure Commission and a member of the Council of Economic Advisers.

Professor Amelia Fletcher OBE

Professor Amelia Fletcher OBE is the Professor of Competition Policy at the Centre for Competition Policy, University of East Anglia. She is a Non-Executive Director at the Competition and Markets Authority, the Financial Conduct Authority and the Payment Systems Regulator. She was previously Chief Economist at the Office of Fair Trading (2001-2013).

Professor Derek McAuley

Professor Derek McAuley is Professor of Digital Economy in the School of Computer Science at the University of Nottingham. He is Director of Horizon, an interdisciplinary Digital Economy research institute and previously founded the Cambridge Microsoft Research facility and the Intel lablet in Cambridge. He is a Fellow of the British Computer Society and member of the UK Computing Research Committee's executive committee.

Professor Philip Marsden

Professor Philip Marsden is Professor of Law and Economics at the College of Europe, Bruges, and Senior Director, Case Decision Groups at the Competition and Markets Authority (until end September) and CMA representative at the NESTA Open Banking panel. He is also Deputy Chair of the Bank of England's Enforcement Decision Making Committee and co-founder and General Editor of the European Competition Journal.

<u>Press release: Flying success for Bats</u> <u>in Churches project</u>

A groundbreaking project led by Natural England to help churches that host large bat roosts has been granted £3.8 million of funding by the Heritage Lottery Fund (HLF).

This new round of funding will help deliver a five year partnership project, bringing together wildlife, heritage conservation and church organisations to save bats and protect churches for future generations.

The UK's bat population has suffered significant historical decline which is why they are protected by UK law. Loss of natural habitats means some bat species have been forced to find safe havens in buildings including historic churches.

Many church communities live harmoniously with bat roosts. However, in some cases bats are causing irreparable damage to historically significant church monuments and memorials as well as impacting upon the people who use the buildings.

Recently approved techniques and a new licence developed by Natural England to permit necessary work will be used to improve both the natural and historic environment and to support the people who care for them.

The Bats in Churches project will:

- Find practical solutions to enable 102 of the most severely impacted church communities to reduce the impact of bats on the church, without harming them
- Create a new network of fully trained volunteers who can undertake bat surveys and support congregations who have bat roosts at their church
- Train professional ecologists and historic building specialists in new techniques and build knowledge to improve their advice to congregations
- Collect and collate up-to-date data from over 700 churches across England, helping to build a specialist knowledge base of bats and their use of churches
- Strengthen local communities so people value and engage with their local natural and historic built heritage

Natural England is working in partnership with The Church of England, Historic England, Bat Conservation Trust and Churches Conservation Trust to deliver this ambitious and innovative project.

Natural England Chairman, Andrew Sells, said:

England's bat population has suffered historic decline which has forced many to find refuge in some of the nation's historic churches.

The funding announced today will give great impetus to the partnership of heritage, wildlife and church organisations which aims to resolve conflicts. Together these groups are demonstrating astonishing passion and drive in working together to save these wonderful animals and protect cherished churches across the country.

Ros Kerslake, Chief Executive of the Heritage Lottery Fund, said:

Places of worship and nature are both priorities for us, but they don't always coexist harmoniously. Finding ways to solve this problem is beneficial to bats, churches and their congregations and is a really good use of National Lottery players' money.

Kit Stoner, Chief Executive of the Bat Conservation Trust, said:

We are absolutely delighted with the news that HLF will continue to fund the Bats in Churches project. This means we can build on the collaborative and innovative approach we have taken so far in finding sustainable ways to support churches with large bat roosts in a way that will benefit bats and people.

Church and conservation communities can continue to work together to protect historic medieval church buildings, artefacts and bats.

Protecting our natural and historical heritage will create a lasting legacy that will benefit present and future generations.

Deborah Lamb, Deputy Chief Executive at Historic England, said:

Volunteers caring for historic places of worship face a great challenge. When they also have to share the building with bats the situation can be overwhelming.

I am delighted that the Heritage Lottery Fund has agreed to support the Bats in Churches partnership so we can apply the outcome of a decade of research to places that need help. This should make life easier for everyone who uses or loves historic churches that host bats.

Peter Aiers, Chief Executive of the Churches Conservation Trust, said:

I love churches, iconic buildings of England and I love bats, however, humans and bats are not always happy pew fellows!

Many of the CCT's historic churches have co-existed in harmony with bats for a long time. We want that to continue, but we also rely on volunteer support to keep our churches open and used by the community.

Increasingly volunteers find it a struggle to look after a church with large numbers of bats. This project is critical to our understanding of how we can support them and better look after our heritage, and we are delighted that the HLF has decided to back this creative partnership project.

Rt. Hon. Sir Tony Baldry, Chair of the Church Buildings Council, said:

Bats are part of God's creation and this project will enable churches to maintain their primary role as Places of Worship whilst ensuring the sustainability of both our historic and natural heritage.

Dame Caroline Spelman, Second Church Estates Commissioner, said:

This ground-breaking partnership project means that at long last churches will be empowered to tackle the issues that have caused tension between churches, communities and bats leading to benefits for all involved'

<u>News story: Home Office provides £2m</u> <u>to stem human trafficking in Albania</u>

A £2m boost to deliver work in Albanian human trafficking hotspots has been announced today (Thursday 11 October), by Minister for Crime, Safeguarding and Vulnerability Victoria Atkins.

The programme will help tackle the flow of modern slavery to the UK by supporting victims to rebuild their lives and by deterring vulnerable people from falling into the hands of traffickers in Albania. The UK will also support criminal justice officials to ensure perpetrators of this awful crime are brought to justice.

The package was agreed as part of a meeting held in London, between Victoria Atkins and Albanian Deputy Minister of Interior Rovena Voda, yesterday. In 2017, over 770 potential modern slavery victims were referred to UK authorities and identified as Albanian nationals – the highest figure for a country outside Britain.

Minister for Crime, Safeguarding and Vulnerability Victoria Atkins said:

Modern slavery is an abhorrent crime that entraps the most vulnerable people globally and denies them their liberty.

The UK is regarded as a world leader in tackling this crime, not only due to our tough laws and support for victims at home, but also our work abroad to support victims, ensure offenders are caught and stop vulnerable people falling into the hands of traffickers.

By working with our Albanian partners, we can make a crucial difference to the lives of those who have had some of their most basic rights stolen from them.

Government research has highlighted that the capital Tirana and the 3 northern districts of Diber, Shkoder and Kukes, in Albania, are where the majority of victims originate. It is in these districts where the UK will focus its support.

Testimonies from Albanian victims who have been trafficked into the UK highlight the importance of working to tackling modern slavery in the region:

First there was no life, because I was held against my will.

When I accessed services my life started, because now I am free and now I can laugh and I can make friends, I can chose to do what I want, all because of my support workers.

The funding runs until March 2021 to assist Albanian victims with their reintegration into society once they are identified, as well as educating vulnerable communities about the dangers of trafficking.

Kathy Betteridge, Director of Anti Trafficking and Modern Slavery for The Salvation Army, said:

In recent years The Salvation Army has seen a continued growth in the number of potential victims of modern slavery from Albania. It is overwhelmingly the country from which we receive the highest number of people, mainly women, referred for support to recover from the exploitation they have experienced. This trend shows no sign of abating.

Their stories tell of organised crime and sexual exploitation which will require a coordinated effort to address. We therefore welcome the willingness of the Albanian government to engage with the UK in tackling this issue at source.

We hope this funding will effect a reduction and ultimate end to the flow of vulnerable people from Albania to be exploited across Europe and into the UK.

The Salvation Army has held the government contract to provide specialist support to adult victims of modern slavery in England and Wales for 7 years and has supported more than 7,000 victims in that time.

The package, from the Home Office's Modern Slavery Fund, also includes training for Albanian criminal justice officials so that they are better prepared to deal with human trafficking cases, meaning those responsible are more likely to face justice.

Albania has endorsed Prime Minister Theresa May's international Call to Action to end modern slavery. The UK is committed to working closely with Albania to combat the issue.

<u>Speech: Housing Market Intelligence</u> <u>conference 2018</u>

Thank you Steve. You are quite right I am this Housing Minister this week.

You are probably wonder who is this guy? You are quite right, I was appointed Housing Minister 12 weeks ago.

Plucked from obscurity from the Department for Work and Pensions where I had been responsible for housing benefit and introduced to the dynamics of social housing.

Before that I developed commercial property in the 1990s and later became the finance director of a small boutique development firm.

When the Prime Minister asked me to take on this job, she was clear about my task. These are now 3 words I live by: more, better, faster.

So today I'd like to talk a little more about that mission statement – more, better, faster – and how we can get there.

More

Starting with more. Back in 2010 we were getting 134,000 net additional homes a year. You are have all done very well and today that's up 55% to 217,000.

My first note to you is thank you! On behalf of government and the hundreds of thousands of people who now have a home.

But moving forward to our target is 300,000 – we're a government in delivery mode. But that needs a bold and radical approach.

Anyone that wants to be building houses should be enabled to do that.

The last time Britain was building enough homes, local councils were making a huge contribution.

And again today, councils want to step up and play their part. But they need to borrow more to build more.

So, as the <u>Prime Minister announced</u> in her conference speech, we're scrapping the cap on how much councils can borrow against their Housing Revenue Account – entirely.

We've empowered them to build the next generation of council houses — homes that will help make the housing market work for everyone.

As well as enabling local authorities to deliver as many as 10,000 homes a

year, it will help diversify our building market, with councils able to take on projects and sites private developers might consider too small.

Homes England — our new national housing agency — is buying and assembling land and building the infrastructure we need. They're ironing out those market failures that all too often hold us back.

And we're freeing up surplus public land for development — from the likes of the NHS and the Ministry of Defence — enabling thousands of homes to be built and helping us to reinvest in vital public services.

But as everyone here knows, to build more homes we've got to move beyond that conventional wisdom of supply and demand.

We need to recognise that this is not just a housebuilding industry, but a finance industry. When I was involved it was much about our finance structure, than our supply numbers.

I'm reminded of that great moment in the film The Founder, where Ray Croc – the guy who expanded McDonald's and made it what it is today – was getting schooled by his financial advisor.

He told him: "You don't seem to realise what business you're in. You're not in the burger business. You're in the real estate business".

Like them, we recognise that land and finance are at the heart of growth.

And since the crash of 2007-08, these have been 2 particularly tough challenges.

It's why we in government are taking a more assertive approach on both – intervening in the market where it isn't working.

But there are other clever things we can do, like our recent deal with Barclays: we've put in £125 million targeted at housebuilding with a tilt to SMEs, and they've topped it up to a billion pounds.

Or the Build to Rent market, which hardly existed 5 years ago, but because of our support we've now got more than 125,000 Build to Rent homes delivered or in the pipeline.

It's only these kinds of bold and innovative steps that can get us to our 300,000 targets, and we are keen to do more of this.

Lastly, we need to send long term capacity signals.

Ambitious developers need to know their commitment is being matched by the government, which is shown with our £44 billon of total investment.

Better

But building more doesn't mean we can't build better — we've got to quash that myth for good.

In fact, the more we build, the more important it is we get it right.

Those of you who follow politics may of heard of Lynton Crosby, who famously said "you have to look at the qual over the quad mate".

Design matters on all sets of levels, for planning and acceptability.

It's perfectly possible for modern, efficient, technology driven design to echo our history and reflect the local area without becoming pastiche.

And when it comes to design, no matter what you do, there are always people who won't be happy. It's a bit like being a politician!

But we know what those places should feel like.

Places that not only make you happy but keep you well.

Places that can move you from fear and anxiety to hope and happiness.

Places that welcome you, inspire you and smash stigma.

Because no matter where you're coming from on this, our first obligation must be to the people we serve.

And I believe there is a role for government here, to ensure people get what they need.

The new revised <u>National Planning Policy Framework</u> – our new planning rulebook – gives communities a greater voice on the look and feel of developments.

Because in decades to come, we want to look back on this new golden age of house building, not through the windscreen of a bulldozer, but with the view to treasure, preserve and invest in it.

And today, I don't think many people can honestly say they're building the conservation areas of the future.

But the bottom line is this: build more beautifully, sell more houses.

Because you're more likely to get permission and you're more likely to find willing buyers if you do.

Today, 60% of people surveyed said they'd never live in a new-build. If people think that, clearly we're not building the right types of new-build.

This has to be about design right? Any other industry with this response to their product would be in trouble.

I urge you to look at design.

Developments of 500 units or more are bigger than most villages, so we need to think in terms of those kinds of neighbourhoods.

Although they won't necessarily need a world-class concert hall like here at the Barbican, our communities do need vital infrastructure like roads, clinics and schools.

Get that right, and you will find yourself in that most rare and wonderful of situations — one where residents actually welcome new development.

When you as an industry have moved into your 90s and retired. Will you look back at what you build over your career with pride?

Have you built the conservation area of the future?

Faster

And the third area is faster. What can we do to power through to 300,000 homes a year.

While building better will get permissions up, we also need a faster and more flexible planning system to match.

That's what the new revised National Planning Policy Framework does.

We have had big regulation on planning and asking councils to be upfront on what they need for their 106 requirements.

We want to give you as an industry more certainty on how you can build, where you can build and what you can build.

So, the whole process is quicker.

We are also pressuring local authorities, to have a clear plan in place for their local need.

Both through the National Planning Policy Framework delivery test and political pressure.

But we also need to see a change on the side of developers.

If you took a builder Back to the Future in the DeLorean from 1985 to a present-day construction site, they would find that very little has actually changed.

Innovation is coming, and I urge you to grasp it.

We are starting to see it already with new modern methods of construction, offsite construction.

There's robot brick layers who can build a house 4 times faster than a human; push fit systems that are changing plumbing; and before long we'll have farfield charging transforming how electricians work.

The winds of change are coming and I don't want to see anyone become the Kodak of the housebuilding industry.

Obsolete because new technologies have taken over.

And that's not just about technology - it's also about talent.

Look at the financial industry, highly regulated and only 10 years ago dominated by a few small big players at the top.

Innovation has blown a hurricane through the finance industry, with talented members of those organisations have started their own thing.

We want to see small and medium sized builders, and even people who are half way down big organisations, to think they have the support to become the next Lawrie Barratt.

I want to see a vigorous and vibrant market, competing on design, on volume, on quality and on tenure.

We'll support you. Our <u>Home Building Fund</u> is giving SME builders the confidence to grow while promoting modern methods of construction and custom build.

So far, more than £120 million of loans have been agreed for projects using modern methods of construction, and we're working with the finance and insurance industries to make these properties more mortgageable.

Conclusion

So why are we doing this? What's this for? Let's make hay when the sun is shining. All the stars are aligning. Demand is there with more land becoming available.

Cheap rent is available, and the government is able to assist when it's not.

The ambitious is there, with our Ox-Cam-Milton Keynes corridor is going to deliver 1,000,000 homes by 2050, with little resistance from local authorities.

All the stars are aligned for industry to make hay.

We need to bear in mind that we don't operate on an island. That there is currently a breakdown in society in this sense of intergeneration fairness.

Young people have a growing sense of resentment to a housing industry they feel has failed them.

Owning a home is becoming a distant dream to people in their 20s and 30s.

They don't feel like the generations before them is giving them a fair deal.

We have a moral duty to the future generation.

The triple challenge — more, better, faster — is the key to to this country's happiness, health and prosperity.

If we get to 300,000 by the mid-2020s, I hope and believe future generations will look back at us as a golden generation of housebuilding.

And I look forward to working with all of you, to build a housing market that works for everyone.

Thank you.

<u>Press release: Housing experts join</u> <u>forces to boost property agent</u> <u>standards</u>

- Housing Minister Heather Wheeler announces plans to raise standards across the property agent sector.
- Chaired by Lord Best, a new working group will make recommendations to better support homebuyers, sellers, landlords, leaseholders and tenants.
- The group will report their findings to government by summer 2019.

Plans to raise standards across the entire property agent sector so home buyers, sellers, tenants, landlords and leaseholders receive the best service possible have been announced today (12 October 2018) by Housing Minister Heather Wheeler MP.

A new working group, chaired by Lord Best, and made up of experts from across the property sector will consider options. This will include the case for regulation and the introduction of mandatory qualifications for all property agents so tenants, homebuyers and sellers can be confident they are getting a professional service and are being charged fairly.

At the moment, anyone can operate as a property agent without any qualifications or professional oversight. Many take a professional approach and sign up to standards of practice through membership of a professional body, but others do not.

The working group will consider the entire property agent sector to ensure any new framework, including any professional qualifications requirements, a Code of Practice, and a proposed independent regulator, is consistent across letting, managing and estate agents.

Speaking following the announcement, Housing Minister, Heather Wheeler MP

For too long, many people have faced incurring fees and bad service from a number of property agents. People should have confidence when buying, selling or renting a home.

Lord Best's wealth of knowledge will provide a valuable insight and help us make necessary changes to ensure consumers have confidence when buying, selling, letting or renting their home.

Lord Best will be joined by representatives of agents and consumers, as well as independent experts, with the group instructed to report back to government in summer 2019.

Lord Best said:

There have been calls for tighter, fairer regulation of property agents from those representing tenants, landlords and agents themselves.

I am delighted to work with government, industry and consumers to advise on how we can accomplish this in practice, and I look forward to our working group achieving real progress together.

Other members of the group include representatives from the Royal Institute of Chartered Surveyors (RICS), the National Landlords Association, Citizens Advice, the Association of Residential Letting Agents (ARLA Propertymark) and the National Association of Estate Agents (NAEA Propertymark). This is to ensure the entire sector is represented and the needs of both businesses and consumers are considered.

Lord Best is an independent cross bencher and social housing leader. See his <u>full biography</u>.

The principal aim of the Regulating Property Agents Working Group will be to advise the government on a new regulatory approach to letting, managing and estate agents, in line with the government's responses to its calls for evidence on:

- protecting consumers in the letting and managing agent market
- and improving the home buying and selling process

In particular, the Working Group will be responsible for advising on:

- a model for an independent property-agent regulator, including how it will operate and how it will enforce compliance
- a single, mandatory and legally-enforceable Code of Practice for letting

said:

and managing agents, and whether similar could be provided for estate agents

- a system of minimum entry requirements and continuing professional development for letting, managing and estate agents
- a standardised approach for presenting transparent service charges to leaseholders and freeholders
- an easier statutory-backed process for consumers to challenge unfair service charges
- whether other fees and charges which affect both leaseholders and freeholders are justified; should be capped or banned
- further measures to professionalise estate agency
- as well as additional matters which in its opinion support the aims above

Recommendations are of relevance to the whole of the UK. Lettings and managing agents powers are devolved, but estate agency powers are reserved.

A <u>recent survey</u> by Which? found that 85% of landlords who use an agent are satisfied with the service and 67% of tenants were satisfied with the way their agent repairs and maintains their home.