

Use of contingent liability by the Home Office: National Crime Agency Litigation

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Housing Conference 2019

Jim, Terrie, thank you so much for inviting me to be here with you today for this year's conference – at a moment of great change for our country.

Jim before I start off, I just wanted to say thank you for those incredibly powerful and stirring words. To come up here and share some of your personal experiences in the way you have done. I think is very hard. But It underlines that sense of passion you that have and I know so many of people have in seeking to ensure we make domestic violence a thing of the past.

How it does touch far too many lives, in terms of the impact on children and adults, and therefore we must be robust in our approach in challenging and seeing what more we can do.

Equally the way in which the CIH is playing its role in taking that stand which you called for. Something which I am proud to have now started in my own role as Secretary of State with the new statutory duty that we are consulting on the support being made available as part of an approach to combat and confront and really deal with these issues. Because it is about the personal and how a home should be an environment of safety and security and sadly for too many people that is not the case.

Thank you for what you have said and I know that will not be lost on so many people here today. And how we can collectively take that stand and see how we can make domestic violence a thing of the past.

I'm incredibly grateful for the way I've been able to call on your expertise of the Chartered Institute for Housing; addressing some of these shared and important challenges through a shared belief that fairer housing is the key to a fairer society.

From the exhibitor's spaces to your incredible expert speakers, I think we've seen and heard some brilliant ideas and so many creative solutions. Yes, delivered, with real passion and I think it's important we harness those ideas as we seek to deliver our goal of building 300,000 new homes a year by the mid 2020s.

To be clear, that target is not just building 300,000 new houses – it's building 300,000 quality homes. Homes that do grow a sense of place, not undermine it. Homes rooted in stronger communities. Homes we can be proud of for generations to come.

Sometimes delivering on that promise will mean we have to challenge vested interests – take pragmatic but tough action – to kick the obstacles holding us back, out of the way.

That, in many ways, is what I see in the heart of my own politics and is the essence of conservatism: conserving the best of the past, while innovating to reflect the needs of the present and the demands of the future.

And it's those values – trust, aspiration and responsibility – that I think lie at the heart of the housing challenge.

Trust – Housing Revenue Account (HRA) cap

I want to start firstly with trust. First, we have to trust our local authorities to build.

Next month marks the centenary of the Addison Act. Based on a pledge of 'homes fit for heroes', it was the starting point for the first generation of social housing.

100 years later, the lifting of the HRA cap I think is a landmark moment.

It's no longer fanciful to talk about a new generation of housing – housing fit for the heroes of today: our nurses, our teachers, our social workers.

Historically, councils have been the driving force in British housebuilding. They have the land. They have the planning responsibilities. And they know what our communities need.

They also have the ambition to get building. Our councils now have the chance to show everyone what can be achieved when the money is there.

I think actually It's an exciting moment. It also shows the huge impact when we focus on the detail.

Lifting the borrowing cap: is it technical? Definitely.

It is boring? Maybe – it depends who you are!

But will it be transformational? Yes – absolutely.

Trust – affordable housing

We also need to trust our housing associations to deliver. As the Prime Minister announced last September, we're providing £2 billion of long-term funding through to 2028-29 for our housing associations to do just that.

Today, I can confirm my intention is this funding will be split equally – between London and the rest of the country, reflecting high housing demand in London.

It's the first time any government has offered housing associations long-term funding certainty – with funding available until 2028-29 – giving them the confidence and flexibility they need to deliver.

The bidding round is now open to those housing associations who already have a strategic partnership with Homes England and we're also working with the GLA – and I'm looking forward to seeing our housing associations take on more ambitious projects in the decade ahead. I know that's been a real topic of conversation throughout this conference and I want to see us take this forward and make it a reality.

Trust – planning and Accelerated Planning Green Paper

Another area where we can drive real transformation is in planning.

Our refreshed planning rulebook has been a powerful tool and partly as a result, supply is at the highest level for all but one of the last 31 years – more than 222,000 at the last count.

And I'm keen to see us building on the strides we've made so far.

That's why we will publish an Accelerated Planning Green Paper...

... it will look at how greater capacity and capability within local planning authorities, stronger plan-making, better performance management and procedural improvements can accelerate the end-to end planning process for all.

Currently, only half of the annual spend of £1 billion on all local authority planning functions is covered by fee income.

The Green Paper, will invite proposals to pilot new approaches to meeting the costs of the planning service where this improves performance, including whether local authorities could recover a greater proportion of these costs.

If such reforms were then introduced, local authorities would be expected to invest the additional revenue in their planning services and demonstrate

measurable improvements within their performance – not just in terms of speed but very firmly also in terms of quality.

The Green Paper will also set out how we could improve the process of granting planning permissions and thereby the service provided to homeowners and developers alike.

Trust – communities

But I am very very mindful it's about more than saying: "how many"?

We have to trust our communities – to shape the places they call home and the services and facilities they need.

I'm often struck – perhaps even surprised – by how receptive people are to the need for more homes. They can see the bigger picture.

But the questions they ask are really practical:

- Will a development mean it's going to be harder to get an appointment with my GP?
- Will my road see more traffic?
- Might it be harder to get my child into our first-choice school?

I think we have to understand that people's legitimate concerns are there. It's not just about building homes, it's about building communities.

And as we increase supply, on many occasions we're building communities from scratch.

Where to do that, we must get it right. That's why I am particularly delighted to be announcing today that the government will be supporting 19 new garden villages.

These new communities stretch from County Durham in the North, to Truro in the south west. Together they have the potential to deliver 73,000 new homes.

We welcome the new homes these projects will bring, but this is about so much more than "housing units".

It's about supporting local areas that have the vision and drive to create great new places – with all the facilities, green space and transport to make a community that will thrive.

And I'm really pleased that our plans include a specially designed community that would support the needs of people with dementia, as part of a new Garden Community at St George's Barracks in Rutland.

I know too well the devastating impact dementia can have, from my own personal experience seeing my mum struggle with it. How we need to do so much more to create dementia friendly communities. Having that understanding, having that recognition. Doing all that we can to keep independence for as long as we possibly can.

It's vital our new communities are built with these kinds of challenges in mind – ensuring people can live independently and safely for as long as possible.

Because it's essential when we talk about 'infrastructure' it has a human face. It must be real, rather than theoretical. It has to relate to what people feel and experience every day in the place that they live.

But as we increase housing supply, it is vital buyers of new build homes get the quality they rightly expect.

That's why we've announced our intention for a New Homes Ombudsman.

Today we have launched our [consultation](#) on redress for purchasers of new build homes and the New Homes Ombudsman. This seeks views on the detail of the proposed legislation and how a New Homes Ombudsman can be delivered.

As we do this, we are exploring the options to appoint a New Homes Ombudsman in shadow form – someone to work closely with industry, consumer groups and government to ensure improvements and standards are delivered quickly and help shape the future scheme.

Aspiration – help to buy-right to buy

But I'm mindful these aren't quick wins. But they are decisions, taken today, which will help people, tomorrow.

Because it's the duty of each generation to pass an inheritance worth preserving onto the next.

And that couldn't be truer for the issues of home and home ownership.

Simply put, young people today have a housing market more likely to hold them back than help them up – it's a market that doesn't meet their aspirations.

We have to turn that around and provide a stronger platform from which more people can achieve their aspiration of owning their own home – turning 'Generation Rent' into 'Generation Own'.

Now, we are making meaningful progress to change this:

- for the first time in more than 10 years home ownership amongst 35-44-year-olds is up; and
- since 2010 we've helped over half a million people into home ownership through government schemes such as Help to Buy and Right to Buy

We will be introducing a new Help to Buy scheme, which will run until 2023.

We will look to set new conditions on the scheme to drive up quality and standards.

This includes requiring any builder wanting to access the new scheme to adhere to quality standards and clear rights of redress as envisaged by the

New Homes Ombudsman scheme we are creating.

I've also said that the new Help to Buy scheme from 2021 will not be used to support the unjustified use of leasehold.

And today I can announce that we are seeking to vary contracts with developers to ban the sale of leasehold houses, other than in exceptional circumstances, within the current Help to Buy Scheme.

Aspiration – innovation

But in meeting the aspirations of the next generation we need to embrace bolder ideas.

First, on shared ownership. New models in shared equity offer a really exciting opportunity to help people build up capital.

We should be encouraging greater innovation in shared ownership, particularly from exploring the potential for a private sector model.

And second, I think we also need to look at new ideas around lenders' approach to risk.

It's a common refrain, but it's true: for many people there would be no cost difference between paying a mortgage as opposed to paying rent.

For many, a mortgage would be cheaper.

We now have more data than ever to assess someone's capacity to access debt. So how can we use it more effectively?

A track record of consistent rental, credit card, Council Tax and phone bill payments should carry far greater weighting than they currently do.

We need to be making the regulatory environment easier for lenders to assess someone's 'real' creditworthiness.

And help people meet their aspirations and empower them with greater choice.

Trust. Aspiration. These are essential values. But the final value I want to speak about today is responsibility.

We have recognised that we have a responsibility to confront unfairness in the leasehold market.

Our industry pledge to crack down on toxic leasehold deals and the inappropriate use of ground rents now has over 60 signatories, with a further 18 property developers and freeholders – including Crest Nicolson and Keepmoat Homes – now signed up.

But we are clear that a more fundamental reform is still needed.

Last year we consulted on proposals including the leasehold house ban and

ground rent reduction.

The nearly 1,300 responses have given us a great understanding of how the proposals will work in practice.

We will go ahead with our original plan to reduce ground rents on future leases to a peppercorn of zero, as opposed to a cap of £10 per year.

I am pleased with the profound impact our original announcement has already had on the market...

... 11% when we announced it in 2017, but just 2% today.

Despite this progress, we will still legislate to ensure that in the future – save for the most exceptional of circumstances – all new houses will be sold on a freehold basis.

And if a consumer is incorrectly sold a leasehold house, they will be entitled to enfranchise at zero cost to obtain the freehold.

We also want to make it possible for leaseholders to challenge fees and apply to the Tribunal to appoint a new manager.

Freeholders and managing agents have also been able to charge what they want – and take as long as they want – to provide leaseholders with the information they need to sell their home.

This slows down sales and affects property chains and has to stop.

For that reason, we will be setting a time limit of 15 working days and a maximum fee of £200 plus VAT...

... helping us to deliver on our promise to make the home buying and selling process quicker, cheaper and easier.

Because we are committed to taking bold action to reform the sector and will be pressing ahead as soon as parliamentary time allows.

Second, when it comes to renting – we have a responsibility to ensure a fairer deal for people in the private rented sector.

While we want more homeowners, we must also confront the reality that more and more of us live in the private rental sector – and will do so for longer.

I'm proud the Tenant Fees Act came into force a few weeks ago. It will save renters around £240 million a year, by banning unfair letting fees and capping tenancy deposits.

And this government has given local authorities unprecedented powers to crack down on rogue landlords and agents who let unfit properties.

Our rogue landlord database is helping local authorities keep track of the very worst offenders, and to make it a useful tool for tenants I want to open access to information on the database.

I'm keen we consider whether the scope of the database is right, and if it can deliver even more in stopping the minority of bad landlords from preventing people from living in the decent housing they deserve.

But I recognise there's more we can do – especially when it comes to mobility in the private rented sector.

Today, it's taking too long for tenants to get their first deposit back when they move home – which can leave them struggling to pull together a second deposit for their new landlord.

They risk falling into debt or finding themselves trapped in their current home – missing important opportunities...

... opportunities to take up a new job, opportunities to find a better place to live.

I want people to bring forward innovative approaches that can improve the lives of renters such as allowing tenants to directly passport their deposit between tenancies. This will mean they don't have to provide a second full deposit to move home.

The potential benefits are clear. It'll make the sector less bureaucratic, yes. But equally, it can benefit the wider economy, by making it easier for people to move for work...

I want to understand the scale of this problem, which is why I will shortly be launching a call for evidence.

Taken together with the abolition of majority of fees through the Tenant Fees Act, I think this could be a real game changer – cutting the cash hard-working renters need to provide up front.

And as the Prime Minister set out in her speech yesterday, we'll shortly be laying out the government's position to make tenancies more secure.

An important part of this is our intention to repeal section 21 of the Housing Act 1988 – bringing an end to so-called 'no-fault evictions'.

It will give tenants the security they need: being able to stay in the property until they choose to leave, or until the landlord can provide a valid and fair reason for them needing their property back.

It's something I feel very strongly about because we know that the ending of a tenancy is now the number one reason that people become homeless and potentially lead to people falling through the safety nets and sleeping out on the street.

With our resolute intent of making rough sleeping a thing of the past I've been very clear we need to look at these issues of prevention, what those pathways are, and how we act to provide interventions. Yes, recovery, yes, services.

How we prevent people becoming homeless in the first place.

Responsibility – safe and decent homes

Nowhere do I feel a sense of responsibility more acutely than to the bereaved and the survivors of the Grenfell Tower fire.

Earlier this month, I joined the community to mark the second anniversary of that horrific tragedy. Doing right by them remains a guiding principle.

Everyone has a right to be safe – and feel safe – in their homes. That community was let down, and we have a responsibility to ensure it can never happen again.

We have amended the law to explicitly ban combustible materials from use in the exterior walls of new high-rise residential buildings.

But I recognise that people will only truly have peace of mind when unsafe cladding has been removed and replaced with safe materials.

We've made a total of £600 million available to pay for the remediation of ACM cladding for buildings owned by local authorities and housing associations – and to unblock progress and ensure remediation also takes place on buildings in the private sector.

But it's obvious that – in a bigger sense – things need to change. Last month, we launched a consultation on proposals to implement the meaningful reform to our building and fire safety regulatory system following the Independent Review led by Dame Judith Hackitt.

We want the new system to have a clear focus on responsibility and accountability and give residents a stronger voice to achieve the enduring change that's needed. And indeed the culture change which lies at the heart of this.

I'm looking forward to hearing your views on this important matter. Because it's essential we get it right – not just for that remarkable community in North Kensington – but for communities across the country.

Conclusion

The weeks and months ahead will undoubtedly bring some big changes – I think we can be sure of that.

A new Prime Minister, a new government, and maybe even a new Housing Secretary.

But our approach must not change.

We must continue to approach the subject with the seriousness it deserves. A seriousness I think that has been underlined by this conference. That requires a certain level of humility – to know that some of the easiest

things to say are some of the hardest things to deliver.

It's why we've got to keep focusing on delivering, both the big ticket items, and ensuring we don't overlook what appears to be small – because sometimes that's what has the biggest impact.

It's an approach that works. It's an approach that we need to have with that sense of passion and commitment that I know is very much felt in this room. And whatever the future may hold, that's something I'll keep fighting for.

Thank you very much.

[LLWR signs cooperation agreement with European neighbours](#)

LLW Repository Ltd (LLWR) has signed a cooperation agreement with three European radioactive waste agencies, pledging to share information and ideas on development plans.

Two members of the LLWR team, Dr Amy Huntington and Dr John Shevelan, travelled to Cherbourg in France to sign the agreement and join a workshop with colleagues from France, Spain and Belgium to discuss cover systems for near surface waste disposals.

LLWR is currently in the initial phase of a multi decade plan to place a final cap over low level radioactive waste vaults and historic trenches on its Repository Site in Cumbria.

Dr Huntington, LLWR's Environmental Safety Case Manager, said: "It was really useful to see how other repositories operate and to share information on our development plans whilst benefitting from the experience of the other participants.

"We look forward to future interactions and collaboration on areas of mutual interest. The visit to the Cherbourg umbrella factory/museum was especially interesting in showing how combining different materials can provide additional levels of protection in the form of a bullet proof umbrella. Although for the LLWR cap design we don't think we need to go that far!"

The workshop was held at the ANDRA Centre de stockage de la Manche site, France's largest surface facility for both low and intermediate level waste disposal, which operated between 1969 and 1994 and is currently in a monitoring phase before final closure.

"It's good to finally have the agreement signed as it took some time to arrange," said Dr Shevelan.

Education Secretary's speech at NSPCC conference

Thank you. Ladies and gentlemen, good afternoon. Have you ever been in a restaurant where you've seen somebody meeting up with old friends and taking a photo of the food in front of them? And it almost seems like the photo of the food is more important than the food itself. Or have you heard a conversation where somebody says, that was a really good walk. It's just a shame I wasn't wearing my Fitbit.

Or have you ever seen that thing, or even possibly done that thing yourself, standing on the pavement, looking at your weather app, and it says the weather's fine. And you feel a raindrop on your head, and just for one split second you think, I wonder which one's right?

Well, ladies and gentlemen, if we struggle sometimes with the blurring of reality that we get with technology, imagine how much harder it is for our children. And for kids growing up now, we have come a long way since Photoshop. Now it seems, sometimes that every photo might have some sort of filtering applied to it. The certainties of the world can't be banked on anymore, and in the most acute cases have caused children falling victim to people who are pretending to be something and someone that they are not.

Now, at this point, before going too much further, it's obligatory for the person standing on the stage to explain that he or she is not, in fact, a Luddite. And I do appreciate the huge potential that there is for technology both in education and further beyond. And actually, to be fair to me – and I'm keen on being fair to me – I think my CV actually bears out that I am not a Luddite and I have a lot of belief in the power of technology.

When I was a teenager – although this bit isn't on my CV – I was what these days would be called a coder. We used to call it a programmer. I wrote games, and I even managed to sell a few – just a few – by mail order. When I did my first job, I went to work for the computer giant IBM, and I learned about some of the transformational effects that technology could have on businesses. And in the early 2000s, I found myself working at a hotel company running the e-commerce operation for the European division. And we set ourselves, at that time, a crazy target that one day, 10% of hotel bookings might be made on the internet. So, I do understand the power of technology, but these days I'm also concerned about some of its effects.

Those of you with children – and I guess, everybody here one way or another – works with children. You will know that you don't really have to persuade kids to engage with technology. The challenge, usually, is to get them to disengage sometimes.

Actually, I want this generation growing up in our country to be the most

techno-savvy generation we've ever known, but I also want it to be one of the most techno-savvy or the most techno-savvy groups of young people in the world, so we can make the most of the rapid technological revolution that we are seeing. So we're putting quite a lot of resource, money – £84 million over time – and a network of hubs around the country to promote the learning of computer science. I want more kids growing up being masters of the machines.

But it's not when young people are producers in technology that I worry about. It's when they are... I need my clicker. I knew there was something I'd forgotten. It's when they are consumers. And you will know that the amount of time that young people now spend on the internet is really quite significant. And how that manifests itself, you talk to teachers...

And when you talk to teachers, you hear this regularly, that teachers worry about the effect of the amount of time that kids spend online, on concentration, on sleep. Sometimes I hear teachers in reception year talking about the effect on school readiness. And later on in school careers it's well documented, some of the issues that we have around mental health.

So although technology and the use of it can be incredibly beneficial to young people, there are definitely downsides. And I suggest it's not just a question of what individual piece of content might we find harmful. Actually, I find, talking to parents and talking to teachers, they want a bit less time spent online.

And of course, the way that the various apps and so on are designed, they are designed with what's called stickiness in mind. Because ultimately most apps of this sort rely on advertising revenue, of course you want to have people being as long as possible on your site. Shouldn't be surprised about that. It's a commercial motivation. But it does mean that kids are then spending longer on than we might like.

Look, kids have always enjoyed watching television or listening to music sometimes, for hours on end. But at least with children's television, eventually you would get interrupted by either the end of children's television programming for that day or some content which was factual or educational in some way. Now with the way that autoplay works, and the way that social media works, actually you're not interrupted by anything at all. You can keep on going and keep on going round and round.

And, of course, it's parents who ultimately are in control, but for parents, sometimes it's just not as easy as it should be to exercise that control. I don't know if I'm alone here. I will 'fess up that when I myself have tried to use parental controls, it turns out to be not quite as straightforward as I would like to think I was capable of.

And even when you do master it, you discover that when you set a control on the hardware, it doesn't necessarily translate over to the software. And if you set it on one app, it doesn't necessarily translate over to another app. And I would like to see all of these things being made easier. I wonder why it's not possible, actually, to have them as the default setting in many

cases, that then you would adjust away from a restrictive parental setting, if you were so minded.

And we have good reason to be concerned and to want to do more. Because, although we think about the internet, rightly, as a global thing, actually it turns out we have a particular issue in this country. There was a new survey came out last week from the OECD. They call it TALIS survey, which looks across different countries and asks questions of teachers across a whole range of subjects.

And this was one of them. I don't want to read too much into this, because it's based on survey data. But nevertheless, the results for our country are so, kind of, out of line with the average for the countries surveyed, that they warrant further investigation and further thought. The frequency, the prevalence that head teachers responding to the survey in England said that they came across either instances of hurtful information being posted online or a student having unwanted electronic content – these were in secondary schools, I should add – was significantly greater than it was in many of those other countries.

So it's natural that we want to make sure we're doing everything we can to protect children and to make sure that childhoods can be as happy as possible. And when things go wrong on the internet, when they go wrong with social media, it's really important that help is available, help and redress. And so organisations like the Diana Award and what they do on bullying is incredibly important. Internet Watch Foundation in terms of taking away some of the very worst material off the internet is very important, too.

But I think it's also really important... And this is where the school system comes in, not on its own but along with other organisations, in building up resilience of children. And most of the building up of resilience is really about quite old-fashioned stuff. It's nothing to do with technology at all. It's about, you know, your self-belief, your ability to stick with a task, your focus on goals, your belief that you can do stuff. And when things do go wrong, being able to bounce back.

And, you know, I think in our school system, the development of character and resilience in this way is absolutely instinctive to teachers. It runs through their veins. But there's many other ways, actually, that we can help build up character and resilience as well, everything from taking part in sport to joining a membership organisation to doing a Saturday job, all kinds of purposeful activity that helps to build up resilience.

And it's closely related to, but not quite the same thing as, in some ways, a slightly more new-fashioned thing, which is about mental health and wellbeing. I say new-fashioned because we just have more focus on it now than we used to. We have more awareness of mental health issues. We are trying harder throughout society to help to support people's mental health and wellbeing, and that goes for children as well.

So, in schools we are bringing in health education as a mandatory subject in both primary and secondary, and that's going to include mental health

education, from quite a young age. Starting to talk about, you know, how you cope with the ups and downs of life, self-regulation, being able to stop frustration turning to anger turning to rage. All the things that, hopefully, can help to keep relatively low-level mental health issues as low-level mental health issues.

We're also running one of the biggest, or possibly the biggest ever trial of its kind in schools of various techniques and programmes to help to support children's wellbeing, such as mindfulness. Obviously, you can tell, this is a Venn diagram. There's a circle missing. There's a third circle which goes here as well. So far, everything we've talked about, building up your character, your drive, self-belief and so on, all of it could help you to be good at all sorts of things, including some bad things.

But, of course, we want children to grow up with virtues and values. And this is particularly significant and important in the context of the internet and social media, because, you know, children are the victims of bullying on social media. They're the victims of people saying nasty things. But of course, more often than not, it's also children doing it. And so, if we are to make the internet and technology a friendlier kind of place, actually that's a shared responsibility for everybody, in terms of how they, themselves, behave on it.

So, character and resilience, mental health and wellbeing, virtues and values. These are the core attributes, I suppose, that we tend to want all of our children growing up with. And they're important, as well, when it comes to the use of technology and the internet. But I wanted us to go further, because I think the other thing which can really help to build up children's resilience to problems online is to understand it as deeply as possible.

So, today, we are launching our new guidance on teaching online safety in school, and it is a fusion of parts of the relationships education curriculum, the citizenship curriculum, and the computing curriculum. And it's based on the premise that if you really understand the technology, you're less likely to get used by the technology. So, you know, you understand the anatomy of a URL. You understand an IEP address.

Actually, then, even when the technology changes, your knowledge is somewhat future proofed for how it will develop. But it's not just about understanding technology, it's about understanding technique. So, you know, we tend to quite often focus on the outputs, if you like, of bad stuff online, people trying to defraud you, people pretending to be someone they're not, in the worse cases grooming of a minor. But actually, you're more likely to not be a victim of these kind of things, and indeed what may come after them, because we don't know what the successor to phishing will be, but there will be something else.

You're more likely to have resilience, to have resistance to those things, if you understand how they come about. So understanding how network effects work on the internet, how somebody could manage to come across as being something or someone other than they are, how companies, kind of, work out how to target a particular advert for a particular product at you through tracking

your behaviour online.

And at the very most elemental level, discussing and understanding what people's motivations might be. Why people behave differently when they're behind a computer screen than when you meet them in real life. Why companies want to get your information from you, get your data to be able to make a commercial advantage point. Why people might have an interest in spreading fake news. So in these ways, I think we can help to make people more resilient to things going wrong.

But, of course, it shouldn't only be about building up young people's resilience, and sometimes I hear from people who think this is the only thing you need to do. Make people aware of the dangers, help them to deal with them, get a sense of perspective, and that's what you need to do. Well, that's not how we deal with anything else in life.

We don't say, well, of course people are going to try and sell you cigarettes. We just advise you to say no. You know, we don't think that the most important, or the way to stop unwanted contact from adults is just to teach children to be wary of strangers. We do those things as well, to help to build up their resilience and their resistance, but we have to tackle harms at source.

And I suggest there are three big types of harm that we need to think about. Actually, there's a fourth as well, which is really acute harms at the most extreme end, when we talk about child abuse, when we talk about terrorism. But beyond that, there are these three areas. And we hear quite a lot around worries around the promotion of, for example, suicide or eating disorder or self-harm. And that is, indeed a terrible thing, but there's another level as well, which I call prevalence and normalisation.

So even if you're not actively promoting some of these harms, just the very fact of more and more children coming into contact with information about it can have a damaging effect. I don't know about you, but I managed to get through more or less my entire childhood without knowing much about self-harm, and I didn't have that sheltered a childhood.

My worry is that with more and more children coming across more and more content, in every group there will be a certain percentage whose curiosity is pricked, and of that group there will be a certain percentage who want to take it further. And so, prevalence and normalisation we need to worry about more than we have in the past. And finally, there's personal behaviour, and that's what I was talking about earlier. The fact that, for children and young people, when we talk about bullying and so on, it's also about the way that they behave.

So there is some great stuff going on. The online harms white paper in this country is truly, you know, world-leading, actually, and we hear that from other governments around the world. And I'm sure others will want to emulate parts of it, learn from parts of it, learn from what happens. And of course, we've got the regulator to come. I very much welcome the ICO's consultation on Safer by Design, and also some of the wider debate that that has sparked.

Let me dwell for a minute, if I may, on age. And obviously we have different ages of which we consider children to become adults, but I think there is a risk in the phrase digital age of consent. It has a very specific meaning, to do with the GDPR regulations and the use of data, but we must be very careful not to think that there is something inherently different about the internet which means children should be protected in a different way or a lesser way than we would want to protect them in any other context in the world.

But I think we can and will go further. Ultimately, of course, the internet is a global thing. We have global institutions, these days, to talk about trade, talk about climate change, to talk about scientific cooperation. I think that we're going to have to move towards, and we should move towards, eventually, having a global approach, global institutions looking at these issues around technology and young people.

And, of course, then there's the tech companies themselves. There is legislation coming on the duty of care, but no one has to wait for legislation to do something. I want tech companies to be using their very clear and very extensive talents right now to be working out what more they can do to help to protect our children. I want them to be thinking about whether they can cooperate more with other companies to make parental control, make parental choice easier.

Maybe one of them will be really bold and stick out in front, and notwithstanding the competitive nature of these markets, maybe they'll be bold and say, actually, we're going to try and reduce the amount of time that children spend on our site by changing the design, by changing the way that it works.

I started talking about grownups, and it's probably a good place to finish, because, of course, we set the context. And you'll be relieved to hear I'm not here to start lecturing parents or anybody else, and if I did I'd be on extremely thin ice. My own New Year's resolution was to put my phone away while I was sitting at the dinner table with my children. Which, by the way, itself doesn't happen quite as often as I would like. But that when we had family time, there would be no phones involved. You ask my kids how I'm doing, they'll say, Daddy's doing pretty well. Give him seven out of ten.

That's not really good enough, I realise. And actually, for all of us, it is difficult. You know, I remember when you would go to a concert and everybody would have a lighter in the air, you know? Now it's a phone in the air. And I want to say to myself as well as to everybody else, let's enjoy the moment. You know, the ability to record, to store masses of electronic data, does lead us down strange avenues sometimes.

You remember that film *The Lives of Others*, which showed the ridiculousness of the Stasi storing all these recordings and all these people, far more than anyone could ever possibly listen to. These days it's more about the lives of ourselves. And we have 28,000 photos of our children at home. I'm not sure when we're ever going to get round to looking at them all.

But at least, for us, for grownups, for everybody in this room, that's a

choice. What we're talking about here, and why I'm so pleased that NSPCC is putting on this conference today, is about how the world is being shaped, the world into which our children are growing up. I think it's difficult to overstate either the potential for good that there is from technology, or the risks and harms. I commend you for what you're doing. I hope that what we're doing in education, and particularly the new guidance that we're issuing today, is going to have a positive effect, and thank you for the invitation.

[Strengthened guidance on academy trust finances](#)

Academy trusts in England will be reminded of the importance of having sound financial checks and balances as the Government sets out strengthened material on their use of public money.

To ensure trusts running schools are aware of their financial responsibilities, Schools Minister Lord Agnew has today (Thursday 27 June) issued an [updated handbook](#) to help bolster the financial management and governance of academy schools.

The key change to the handbook is a new requirement that academy trusts must show how they have checked that their internal systems are effective and compliant through an independently-prepared annual report submitted to the Education and Skills Funding Agency (ESFA).

The handbook also includes boosted material on:

- The role governing bodies should play to make sure the pay and other benefits of senior staff are reasonable and reflect their responsibilities;
- The need for trusts to maintain a risk register to ensure procedures and systems are adequately scrutinised;
- The importance of having an agreed whistleblowing procedure and a structure that protects and supports staff so they can report concerns in confidence;
- The role of trustees, emphasising the importance of robust governance; and
- The Secretary of State's powers to act to tackle rare cases of mismanagement – including removing trustees from a trust.

Academies Minister Lord Agnew said:

Academies are raising standards in our schools by placing freedom in the hands of school leaders. In the majority of cases, standards have risen more quickly in sponsored academies than similar

council-run schools.

But we must build on that, and it is important that we hold academy trusts to account to ensure that all academies offers the best education possible and spends public money reasonably.

To do that, trusts must have strong financial management and governance structures – and this handbook will help trusts to deliver it.

The Academies Financial Handbook is updated annually by the ESFA to support academy leaders, trustees, accounting officers and auditors by describing the requirements to run effective, compliant and successful trusts.

With more than 50% of children in state-funded schools in England now being taught in an academy or free school, today's publication builds on the Government's work to further improve financial management and accountability across the sector and clampdown on trusts not adhering to the requirements set out in the Academies Financial Handbook.

It also follows Lord Agnew writing to 213 academy trusts in the last 18 months – calling on them to justify excessive salaries – and the publication of new guidance for school governors and trustees to help them challenge and support school leaders.