

Speech: The Importance of Community

Like many people, I was with my family over the Eid weekend. We got together at my parents' house in the South East of the UK. My sister lives in Burma and my brother in the far South-West of the UK, so we don't all meet up very often. We had a great weekend, eating, talking, walking and playing games.

On the Sunday, I went with my parents to their church, which is part of a theological study centre. We first went to that church more than 30 years ago – it has become our spiritual home and during those 30 years, it has also been the home to hundreds of students from Africa and Asia and the place where thousands of people have come over the years to pray. But the study centre is closing and last Sunday was the final service at the church. Amongst the congregation there was a real sense of loss and bereavement. People who had prayed together every Sunday for more than 30 years stood around, after the service talking and reminiscing They had lost an important focal point in their lives: where could they go next Sunday to pray together? It was not so much the loss of the physical building, but the sense that people had lost something much more important – that their community had been taken away from them. I could feel a real sense of loss of community and that somehow part of their identity had also been lost.

That got me thinking about communities. The UK has been through some very difficult moments over the past few months – a succession of horrific terrorist attacks (including most recently, on innocent Muslim worshippers outside a Mosque in London), followed by the tragedy of the devastating Grenfell Tower fire (a tragedy in which a number of Moroccans sadly lost their lives). Each of these awful events has been followed by humbling examples of the way communities support each other in adversity. Londoners opening their homes to people with nowhere to sleep; Muslim taxi drivers in Manchester driving people long distances to their homes for free; hospital workers, off-shift after long hours, turning round and running back to work to help their colleagues treat the injured; the Grenfell residents applauding the fire-fighters as they left the blackened scene.

But the concept of community extends beyond the way local communities react in adversity. It can be a tremendous force for good when it reaches out beyond national boundaries and brings people together in a common cause – the European Community was set up in the immediate aftermath of the Second World War and over its lifetime has created economic and political stability and converted dictatorship to democracy across the continent. The United Nations is the best example of the internationalisation of community – the Millennium Development Goals have improved educational and health standards across the world, lifting millions out of poverty in the process.

'Community' is absolutely central to the human experience – whether that is my church community in the UK; the strength of local communities helping each other through difficult days in the UK; or the realisation that we are all part of the international community. It defines us, it shapes our identity. It should unite us, but it often divides us.

As I flew back to Morocco yesterday, the aeroplane crossed the Straits of Gibraltar. I took a photo of the surprisingly narrow stretch of water that separates Africa from Europe and I thought how it was a perfect metaphor for international relations: there is so little that divides us and so much that can unite us. We sometimes forget that.

The role of a Diplomat is to find ways to unite international communities. And so, during my time in Morocco, I will strive to emphasise those things that unite us (our trade, cultural, tourist and educational links) so that our two countries can learn to understand each other even better and we can build a community of equals between us.

[News story: How we ensure an 'address for service' is valid](#)

We will write to an applicant if an 'address for service' they supply does not match our address data.

Ensuring we have one or more valid and up-to-date 'addresses for service' in each title register is vital to the service we provide.

We use the address or addresses in the register to contact the property owner whenever necessary, including when we receive an application affecting their property.

To help ensure an address is valid we will write to anyone who has made an application to us if we cannot match the address they have supplied with the address data we hold. They can then choose to take any appropriate action.

As explained in [Practice Guide 55: address for service](#) (which has been updated to clarify our policy for entering a UK address for service) we can enter up to three addresses for service for each registered proprietor. They can be postal, DX or email addresses.

When supplying an address for service, please provide:

- for UK postal addresses, the full address including the postcode
- for overseas addresses, the full address including the country name and ZIP or area code (or equivalent). If the address is in non-Roman characters, we will need a translation for entry in the register
- for DX addresses, the box number and exchange name in the format DX 223344, Southampton 4
- for email addresses, the address in the format reg@netty.co.uk

[News story: @MODPolice Twitter launch](#)

The official Ministry of Defence Police Twitter account was launched today (Monday 3 July 2017).

The new MDP Twitter account can be found on the handle [@MODPolice](#).

This will supplement our existing [Ministry of Defence Police](#) (MDP) pages on the GOV.UK website, our [recruitment website](#) and our [Facebook page](#).

Speaking on the launch, MDP Deputy Chief Constable Andy Adams said:

Our Twitter account will provide us with a primary communication tool in order to raise public awareness of the MDP and enhance their understanding of what we do and the specialist policing services and capabilities that we provide.

It will also support us in connecting with the defence communities, stakeholders and customers that we serve by furnishing us with a news feed for regular messaging on continuous vigilance and success stories.

In the event of an operational incident Twitter will also present the means for us to communicate quickly and effectively with stakeholders, customers, staff, the public and the media.

Twitter will be used to support and promote MDP policing operations and wider force initiatives, including the ongoing roll-out of Project Servator.

Assistant Chief Constable Paul McLaughlin comments:

The launch of the MDP Twitter account marks a progressive step in enhancing the digital footprint of the force. Twitter will play an essential and vital role in supporting Project Servator.

[News story: Increased protection for](#)

holidaymakers booking package holidays online

- government starts process of improving protection for holidaymakers irrespective of where they buy their package
- bill will also make it easier for law to keep pace with changing technology

Holidaymakers who book trips on the internet will get new protections so they are not left stranded abroad or lose money if their travel firm goes bust.

In a sign of the government's commitment to helping consumers and ensuring people get the same protections online as on the High Street, the first Bill to be debated in the Commons since the Queen's Speech will give more holidaymakers coverage under [the ATOL protection scheme](#).

The new legislation will ensure ATOL protection extends to passengers who book flights, hotels or car hire that are not sold as package holidays. The move will cover a gap in the growing internet travel market by bringing up standards to those expected on the High Street.

From 2018, when holidaymakers book a flight and are then directed by the airline to a separate company to book accommodation within 24 hours, the holiday will be covered by a government protection scheme.

ATOL was set up to protect consumers against travel companies going bust. By law, all companies selling package holidays which include a flight must pay into a pot that can refund people who lose their holidays or, if needs be, bring them home if they are abroad when a company folds.

The [ABTA Holiday Habits Report 2016](#) found more than three quarters of UK consumers booked their holidays online.

Prime Minister Theresa May said:

This government is committed to making our country fairer by ensuring consumers have the protections they deserve both online and offline.

Technology has transformed the way people book holidays, and this Bill will mean the ATOL scheme can keep pace both now and in the future.

Whether you book a well-earned getaway on the internet or the High Street should not make a difference to knowing you won't be stranded or left out-of-pocket if something goes wrong.

Transport Minister John Hayes said:

ATOL was set up for good reason – we go on holiday to relax, not worry about ‘what ifs’.

But people who buy their flights and hotels separately sometimes miss out on the protection, and peace of mind, that comes with this protection.

This change will make the law fit for the modern age – and better able to adapt to any future advances in the technology that people use to book their getaway.

The ATOL Bill is getting its second reading in Parliament today (Monday 3 July) and is the first step in delivering a programme of improvements to the ATOL scheme.

The measures in the Bill ensure that government has the ability to set up appropriate protection that is flexible enough to handle the modern travel industry, by allowing the government to set up separate funds for different types of holiday product and booking method.

The changes recognise that today there are many different ways in which people book travel and holidays, and we want to ensure that the right support is there for them if things go wrong.

It will also make it easier for UK businesses to sell air holidays across the EU, as they could offer consumers in Europe the same protection and peace of mind they offer in the UK.

The Air Travel Organisers’ Licence (ATOL) is a consumer protection scheme for package holidays that include a flight. It protects over 20 million holidaymakers each year, with a promise to provide a refund or a flight home if their travel provider goes bust. This is funded by a £2.50 contribution from travel companies for each protected passenger.

[Press release: Government housing schemes have little impact on social mobility](#)

Flagship government schemes to help more people get on the UK housing ladder have little impact on improving social mobility as better-off buyers are most likely to benefit from the support.

A new [report published by the Social Mobility Commission](#) today (Monday 3 July) into the impact of low-cost home ownership schemes found that those

benefitting from schemes – such as Help to Buy – earn more than one and a half times the national working age median income.

Around 3 in 5 first-time buyers said that they would have bought anyway and that the scheme merely enabled them to buy a better property, or one in a better area, than they were originally looking for.

In the UK, promoting ownership for first-time buyers is a current government priority. Since the 1990s, around 1.8 million properties have moved into ownership through Right to Buy. 200,000 were provided through the affordable homes ownership route, and 300,000 households were assisted through reduced costs of attaining ownership.

The report which was carried out by researchers from the London School of Economics (LSE) builds on previous government commissioned research which found that Help to Buy Equity Loans had generated 43% additional new homes over and above what would have been built in the absence of the policy – contributing 14% to new build output.

However that research found that the average income for these Help to Buy buyers was £41,323 – similar to other first-time buyers who had average incomes of £47,528. Fewer than half of all working age households have incomes over £30,000, meaning that this scheme is unlikely to be able to help those households without more specific targeting.

The research points out that the high cost of housing means many low cost home ownership scheme are beyond the reach of almost all families on average earnings. Only 19% of Help to Buy Equity Loan completions to date were for homes worth less than £150,000. If households put down a 5% deposit, the researchers found that this exceeded the 40% limit of affordability for a median income working age household.

It recommends new action to help more low income buyers including targeting financial subsidies on households with incomes up to one-and-a-half times median income and setting different levels for different regions.

It calls on the government to provide more advice and guidance to households without a history of ownership to help them into ownership by managing risks and expectations. It also calls for restricting access to subsidies where a first-time buyer has unfettered access to alternative sources of financial and other support to become an owner, such as capital from parents or other relatives.

Earlier this year, the Social Mobility Commission published research which found that the proportion of first-time buyers relying on inherited wealth or loans from the bank of 'mum and dad' had reached a historic high and the trend looked set to continue. Increasingly, young people are relying on their parents to help them get a foot on the housing ladder. Over a third of first-time buyers in England (34%) now turn to family for a financial gift or loan to help them buy their home compared to 1 in 5 (20%) 7 years ago. A further 1 in 10 rely on inherited wealth.

For 25- to 29-year-olds, home ownership has fallen by more than half in the last 25 years from 63% in 1990 to 31% most recently. Many of those who do manage to buy eventually can only do so at an older age.

The Rt Hon Alan Milburn, chair of the Social Mobility Commission, said:

This research provides new evidence that the UK housing market is exacerbating inequality and impeding social mobility.

While it is welcome that the government is acting to help young people get on the housing ladder, current schemes are doing far too little to help those on low incomes to become home owners.

The intent is good but the execution is poor. Changes to the existing schemes are needed if they are to do more to help more lower income young people and families become owner-occupiers. Without radical action, particularly on housing supply, the aspiration that millions of ordinary people have to own their own home will be thwarted.

In its [State of the Nation 2016 report](#), the commission recommended that the government should:

- commit to a target of 3 million homes being built over the next decade with one-third – or a million homes – being commissioned by the public sector.
- expand the sale of public sector land for new homes and allow targeted house building on green belt land.
- modify the Starter Home Initiative to focus on households with average incomes and ensure these homes when sold are available at the same discount to other low-income households.
- introduce tax incentives to encourage longer private sector tenancies.
- complement the Heseltine Panel's plans to redevelop the worst estates with a matching £140 million fund to improve the opportunities social tenants have to get work.

The report's lead author Dr Bert Provan, from the LSE, said:

Most research on low cost home ownership schemes has focused on the age profile of first-time buyers and impact on supply. This research looks at whether they open up home ownership to different and more diverse groups of low income households in the UK. It finds that while there are some positive effects of such schemes – such as increasing supply – the impact on improving social mobility is small.

1. The Social Mobility Commission is an advisory, non-departmental public body established under the Life Chances Act 2010 as modified by the Welfare Reform and Work Act 2016. It has a duty to assess progress in

improving social mobility in the United Kingdom and to promote social mobility in England. It currently consists of 4 commissioners and is supported by a small secretariat.

2. The commission board currently comprises:

- Alan Milburn (chair)
- Baroness Gillian Shephard (deputy chair)
- Paul Gregg, Professor of Economic and Social Policy, University of Bath
- David Johnston, Chief Executive of the Social Mobility Foundation

3. The functions of the commission include:

- monitoring progress on improving social mobility
- providing published advice to ministers on matters relating to social mobility
- undertaking social mobility advocacy