

## More homes

The government's White Paper today needs to look at ways to provide more homes, all the time we remain in the EU and have to accept more than 300,000 additional people each year coming to stay in the UK. Even after we are out it is likely we still want to invite in a large number of people. Ministers have made clear we will still welcome talent from around the world, whilst controlling the numbers seeking low paid employment. It's no good inviting people here if we do not provide homes for them to buy or rent, and if we fail to provide all the other public services people expect in a rich country.

Much has been made of the need for more homes to rent. We should not forget that there are many more people wanting to buy who currently rent, than there are people who currently own who want to become tenants. Many of the people who now settle for the rented option do so because they cannot afford the deposit or think they will have problems getting the mortgage to buy.

Nor should we forget that it is much dearer over a lifetime to rent than to buy. If someone needs a home for 60 years as an adult, it will be much cheaper to take on a 25 year mortgage and pay it off over the 25 years, leaving you free of any rent or mortgage costs for more than half your life, than to have to pay rent for all 60 years. The joy of owning comes in retirement when you have no rent or mortgage payments to make, and when you also have a capital asset which you can sell to pay the nursing home fees in a home of your choice if need arises. In rented accommodation you will be paying the highest rent of your life as a pensioner, because rents always seem to rise. You have no asset to fall back on if you need to move to a care home.

The good news today is more mortgages are available and mortgage rates of still very low by historical standards. The bad news is house prices are high, and saving for the deposit even with the help of government schemes can be difficult.

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## Bias, balance and alternative facts

The BBC regularly says it must be getting it right because both sides accuse it of bias. The problem is there are more than two sides in many cases.

I have never argued the BBC is biased against the Conservatives and in favour of Labour. I understand the lengths they go to criticise both Conservative Ministers and Opposition Spokesmen, and grasp their idea of balance, offering an alternative view in many cases.

The issue of bias and alternative truth takes more subtle forms. There is firstly the bias in the selection of stories. The BBC loves running endless Brexit and climate change stories. It loves making other news items into Brexit or climate change stories, when many of us think there is little or no link. There is the endless sourcing of “the government should spend more” stories, because there are so many lobby groups with that as an objective. People who want less government, who like Brexit, or are sceptical about the theory that man made CO2 is driving damaging climate change do not feel properly represented. Scientists are not interviewed with a view to highlighting errors, inconsistencies and poor research in the way politicians are.

Then there is the unintentional bias of the questions. Ministers are regularly put under pressure for not spending enough. It is very rare to hear Ministers under pressure for spending too much, for presiding over government waste, for failing to find cheaper and better ways of doing things. There is nearly always an automatic assumption that spending a lot in any particular part of the public sector is good, and spending more is even better. There is little probing behind the slogans to find out what the real numbers are, and to ask why in some cases so much is spent to so little good effect.

There is the permanent anti Brexit bias in many scripts and questions. The interviewer or journalist starts from the assumption that Brexit must be damaging. Good news is then recorded “despite Brexit”, often with a caveat that it could deteriorate in the future when Brexit bites more. Never do you hear an interviewer asking the other side to comment on how the Brexit vote has triggered higher car output, more homes being built, higher consumer activity, better confidence levels.

Prior to the referendum there was always a bias against Brexit or Eurosceptic speakers. We had to be introduced with unflattering descriptions, interrupted more, and usually assumed to be wrong. I remember when I was warning about the banking crash and had a proposal on how to handle it, I was competing with Lib Dem Vince Cable. I wanted controlled administration of overstretched banks – the system they now say they will use in future – whilst he wanted bank nationalisation. He got many more interviews than I did. He was often introduced as an expert because he had had a former job as an economist at Shell. I was introduced as a Eurosceptic with my past roles in business and investment ignored, though they were more relevant experience.

I’m all in favour of them asking me tough questions, but I just want them to do the same for all the so called experts as well.

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**Double standards – no democracy on EU**

## matters

Most people in the UK currently pay for and take instructions from at least three or four governments – EU, UK, County, District or Unitary Council. Many also have Parish Councils.

One of the reasons people voted to get rid of one of the layers of government is that we have too many competing layers, seeking more money and imposing more rules on us than are needed. Sometimes the competing layers seek to achieve different things or impose contradictory rules and requirements. Defra, the Agriculture Department, often lost cases in the ECJ because they found it impossible to implement EU policy in a way which did meet with the satisfaction of the European Court. They were trying to comply!

One of the odd things about UK Opposition politicians and the media that feeds off them was the complete absence of any informed opposition to the EU government whenever the Conservatives were in office. All the government had to do was to claim some law, payment or decision had come from Brussels, and the Opposition parties backed off. They either acquiesced in not even debating it, or they went through perfunctory motions of asking a few polite questions and then voted with the government or abstained so the measure could pass. Bill Cash, aided by a few good Labour MPs who did wish to probe and question, led his European Scrutiny Committee to require the important issues to be debated in the Commons chamber itself. These debates were usually peopled by a stalwart group of Eurosceptics pointing out the problems or undesirable features to a disinterested House. Government Ministers whichever side was in office always sought to make the debates low profile and could avoid answering any difficult question, safe in the knowledge that there was always a front bench consensus so they would win easily any vote we forced. The media rarely covered them, on the grounds that government and the official opposition both supported whatever measure it was.

This lack of democracy on EU matters allowed Ministers to push through a vast library of new laws and controls, and large amounts of public spending with effectively no democratic check or balance. Whole areas of government, from fishing and farming, through the environment, to trade, energy and business received this treatment. The EU was brilliant at extending the *acquis* by increasing the occupied field -their language for the process of establishing their dominance in area after area. Once the EU had legislated on a subject, the UK Parliament then had to leave it alone or work round the EU laws and rules, never contradicting or modifying them in unapproved ways.

It will take years for successive Parliaments to review and modify where it wishes what was done in our name without our proper consent. Legislation and decisions are better for a probing and sometimes hostile opposition forcing Ministers to think things through and sell them to the public as necessary and desirable. EU laws were pushed through on a vast scale in a lazy way. It meant many people in our country had little idea just how much is now controlled by the EU, and how little room for change the UK has all the time it accepts this legal framework.

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## The Malta declaration on migrants

There are two main problems with the EU's decisions on migrants at Malta.

The first is the EU has effectively shifted the responsibility to stem the rapid flow of migrants across the Mediterranean to the Government of National Accord in Libya. This government is struggling to exert its control over Libya, which remains a deeply divided country with a rival government in Tobruk and areas of the country under tribal and rebel control. No doubt it will welcome the money promised to strengthen its coastguard and for related purposes, but can it spend it nationally to achieve the EU's aims? Will it be tempted to spend it for other purposes related to its own difficult position?

The second is the request for a policy to return people who have already arrived in the EU following illegal migration. How are they going to do this? Why do they bring people in to the EU in the first place if they want to take them back to countries like Libya? Will it be legal to require people to leave? What will they do if they refuse?

It is difficult to believe this statement will work to stop the flow. It is also difficult to see how it squares with the EU vision of itself as a home to welcome migrants as outlined by Mrs Merkel last year. How does this differ from Mr Trump's wish cut numbers crossing the Mexican frontier?

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## The Malta Summit

Today the EU Heads of state and government will meet in Malta. Their background text will be the pessimistic and alarmist letter from Mr Tusk that we talked about on Wednesday.

The meeting will mainly be concerned with strengthening the EU's external borders, with special emphasis on the problems of Libya. There are in the EU's view too many migrants coming across the sea from Libya. The EU wishes to work with the Libyan authorities – to the extent that there are authorities in charge there – to reduce the flows. The EU may also wish to beef up its naval force, though so far this has been used to offer safe transit to the EU for those who have taken to the seas in dangerous and overloaded boats and got into trouble. The EU will wish to take stronger action against people smugglers, though that too will require co-operation with governments on the African continent.

All this illustrates the cruel dilemma of Mr Tusk's letter. He does not wish the EU to give concessions to people he calls populists or to political

parties that challenge the elite view of the EU. Yet he feels the need to hold a summit largely devoted to the populist issue of trying to reduce the flow of migrants and to strengthen the EU's external borders. He is ambiguous about the elite themselves, saying they genuflect too far towards populists, yet saying they are losing faith in the democracy which is driving the populist movements. I guess Mrs Merkel felt the need to change her permissive immigration policy owing to the pressure of public opinion. Does Mr Tusk think this was the wrong thing to do?

Important though Mr Tusk is within the EU, he is but the servant of the Council which is made up of the Heads of state and government. If they say they wish to shift policy in the so called populist direction, he has to allow them an agenda to do so. It will be fascinating to see what emerges from their consideration yet again of migration and borders.

I do hope they take up the UK's request to lift the uncertainty they have created for British citizens living in other EU countries. If they just agree they are all welcome to stay, the UK can confirm the same for all EU citizens legally settled in the UK. It is the right and decent thing to do, so why won't they do it? I am sure Mrs May will ask them again. I thought civilised values were part of their idea of the EU, but they are not showing them on this matter.

The later afternoon session will be for the EU 27 only. They plan to discuss how to celebrate the 60th anniversary of the Treaty of Rome, which they think the UK could not help them with. It will be fascinating to see what celebration they want to hold, and what they think are their main achievements to trumpet.