Homes to rent

Around the country especially in the hotspots there is a shortage of rented accommodation. There are reports of high and rising rents and little or no choice of homes for people needing them. There are demands for further changes to the law to give tenants more rights, as tenants worry about the affordability and lack of choice.

There are also lobbies from landlords. Many smaller landlords are thinking of giving up. They have to pay more tax following changes. Their mortgages and loans to finance the properties are now much dearer. Many are finding it difficult to make the numbers work, with cost escalation over finance, maintenance, management and tax . If they sell to another landlord the home remains available, but if they sell to an owner occupier the property is no longer helping ease the rental market.

There are many who say second homes need to be made dearer. Some communities report too many second homes, which can be bad news if the people who own them do not spend much time in those communities. They help drive up the price of homes making it more difficult for local people to afford them, whilst they do not spend enough in local shops or join in with local life and services as people would who live there all the time. In such conditions the wish is to see restrictions on purchase.

Others say that second home owners can provide additional spending power coming in with higher incomes and wealth, and may stimulate demand for additional services and goods. Some people with jobs in two places may need modest accommodation in the place they visit less, as with MPs.

Where ever rent controls and strict regulation have been tried the supply of rented accommodation has fallen and things have got worse for tenants.

ONS, OBR and Bank of England forecasts and figures

The recent revisions to the ONS GDP and national income figures for recent years show they do not know what has happened to our economy. It is good news the UK has leapt from bottom to third from top amongst G 7 nations for post pandemic growth. It is worrying the figures for the outturn alter so much. It makes it even harder for those trying to forecast what might happen next.

Meanwhile the OBR has regularly overstated the deficit for the immediate year by more than £100 bn .The Bank of England forecast inflation staying at 2% as it rose to 11%. It then said the rise would be short lived yet we are still

way over target.

Despite this inability of these 3 bodies to tell us what has happened and what will happen next, the government remains wedded to tax and spend policies based on these inaccurate numbers. Worse still it accepts as the main guide on whether tax cuts can be afforded the OBR forecast of the deficit in five years time. No one can forecast that accurately as who knows what world growth will be in five years time, who will be President of the USA or Chairman of the Fed or what their policies will be. To ask the OBR to get that right when they cannot get the current year right and then to rely on it as if it were right to a few billions is absurd. The OBR task is made more difficult by past ONS understatements of GDP and therefore of productivity as these figures matter for the 5 year forecast . If you cannot rely on the Bank forecast of inflation you cannot know whether the Bank in 5 years time will need high rates to cut another inflation it has caused, or need low rates to end a recession it has brought on.

So what needs doing? All 3 forecasting and retro casting official bodies need to be asked to revise their models until they can predict and define the past more accurately. They need to back test their models and agree how to compute outturns.

The government needs to get rid of the 5 year deficit target. It should steer the economy with a 2% inflation target and a 2% growth target. It should use forecasting models with a better track record than the OBR, and make judgements taking into account money and credit conditions and allowing for how growth boosts tax revenues and can be boosted by lower tax rates. It should stop making tax the only flexible part of the package and see the importance of better spending controls and priorities to good outcomes.

School Buildings

The law lays down that the maintenance and safety of school buildings is the responsibility of the Council acting as the Local Education Authority or the Educational Trust in the case of Academy schools. The Governors and senior management team of each school should also take a close interest in the state of the fabric and the safety of pupils, and are best placed day by day to see faults, cracks and problems with the building structure. They report to the LEA or Trust and should be accountable to them.

It was apparently well known and much discussed over recent years that any building built more than 30 years ago with RAAC concrete contains beams and sections in this material that may have gone beyond the end of its useful life. For some years those in charge of buildings or responsible for maintenance should have been on watch to see if there were any signs of loss of strength, cracking or other signs of degeneration in RAAC concrete components. It was clear to all concerned that if there were there might be

a temporary fix of providing extra support to beams or sections that could weaken or snap , preparatory to replacement.

It appears that the government was also monitoring this problem as it may well have direct responsibility for other public sector structures. It decided it needed to intervene with schools, sending them a questionnaire to see how many RAAC buildings at possible risk there were. It then circulated more guidance about the issues this concrete poses and put in Inspectors to review those buildings that did have RAAC. Now the government is being attacked for telling the schools to take tougher action with some of these given recent evidence that there can be RAAC failures in beams or sections that did not show signs of decay. The government has also promised central taxpayer money to fix the issues.

Surely we need to ask how come more of the expensive local bureaucracies that control our LEA schools did not take stronger action earlier, and why they had not reviewed and surveyed on their own initiative? We have many examples of power delegated to local government or to quangos in the UK, yet whenever anything goes wrong blame is usually transferred by the Opposition and media back to the government. If the government is to be to blame for everything maybe we should save the money on the delegated authorities that are not doing the job.

We need to ask what role did LEAs have in using RAAC concrete in the original buildings? Did they not keep a record of how the building was built? What actions had they taken in recent years when it came to light this concrete can deteriorate and has a limited useful and safe life in various cases? You would have thought LEAs and Governing bodies of schools would know the details of how the schools were built and the risks in the form of construction undertaken. They could have taken action to avert problems before the beginning of term. The idea of delegation is based on the simple fact that the school and LEA managers know these buildings and visit them daily or regularly. Ministers have visited very few of them.

Whither the Church of England?

A recent survey shows a further decline in Uk citizens professing to be Christian or religious in any way.

It is not surprising the Church of England has lost congregations and struggles to attract new supporters. It has used its presence in the Lords and its public platforms to be an ally of many Lib Dem causes, a party which polls around 10% in national polls. It uses its privileged position to promote more overseas aid, more migrants into the UK and to condemn government attempts to stop illegal and dangerous boat crossings from a safe country called France. It is not so keen to use its national pulpit to spread the gospel. It is reluctant to talk about its own extensive property estate

and share portfolio. There are times when it turns out they hold shares that do not reflect their views on fossil fuels or other equality matters. The property estate has not been used to house many new arrivals in the UK at a time of extreme housing need given the numbers involved.

The decline of congregations reflects the hostility the Church shows to people with conservative views, as those who were regular Churchgoers have in some cases been put off by the criticisms.

As a democrat who believes people should be free to hold views and disagree with the government I do not object to the clergy who rail against the government. They should not however be surprised to discover that associating themselves with minority partisan views in their official roles will speed the decline of their congregations. Nor should they look hurt when those they criticise examine the Church's actions and investments to see if they reflect the left wing political opinions they espouse. Church properties do not help reduce our carbon footprint, nor are they made available to house the many new arrivals the Church supports.

UK trade

The UK trade figures were altered as we finally left the EU, disrupting comparisons. We are told they were changed from an Intrastate to a Customs basis, and were told there were missing numbers from the early months after the change owing to data collection issues. As many Remain MPs and commentators thought the issue of the EU was all about trade it is irritating that the numbers were disrupted just as we left.

Now things should have settled down a bit we can compare 2022 as we came out of covid lockdowns with 2019 before covid and before exit. The 2022 figures show goods imports and exports both strongly up . I use goods because the Remain MPs never seemed interested in our good surplus in services and our success in selling services to non EU Countries despite the absence of services chapters in EU trade deals with other countries.

Non EU trade has continued t9 grow faster than our EU trade as it was doing when we were still in the EU, and is larger than our EU trade. Our imports from the EU are still very large. We need to adopt the various policies I have been proposing to grow more of our own food, produce more of our own energy and make more of our own goods. Governmentb has promised the first two and needs to get on with the methods to do so.

It was always strange that UK pro Remain MPs and commentators always pretended the EU was just a free trade area when it was a customs union as part of a much bigger Union where the other members saw the importance of wide ranging EU level government, single urgency, common debts, common foreign and security policy and the rest. Even on the issue of trade the

Remain MPs were wrong.Our trade has not been badly damaged by the exit. It is up, though as in the EU we still import more than we export to the continent and need to tackle the imbalances.