

# HOUSING POLICIES

**It's that time of year again when crucial decisions are made on the future we fear and/or wish for. It certainly feels like an important moment for housing and related issues. Can it ever have been clearer that new thinking and big commitments are needed?**

In this issue, we report on our own absorbing and thoughtful Policy Day held in Peterborough to focus on rural housing, its obstacles and opportunities. We saw examples of imagination and determination producing brilliant examples of affordable, high-quality homes that transform communities. Its motto might well have been "where there's a will there's a way".

[Unofficial commentary](#) is now available on the report on Labour's National Policy Forum (NPF). You can see more on pages 9 and 10 from NPF representative Alex Mayer and LHG's Dermot McKibbin.

At the forthcoming Labour Party Conference in Liverpool, we look forward to using our fringe meetings to make the case for why housing is a winning issue and that retrofitting existing homes is as important as building new ones if we are to meet the challenge of climate change.

See the flyers on pages 2 and 3 which give full details.

Our delegation will be at these and other fringe meetings if you are able to attend.

## ALSO INSIDE

Pages 2-3 flyers for LHG at Labour Conference in Liverpool

Pages 4-9 Policy Day report

Page 10 NPF - Housing Report

Page 11 Lisa Nandy's farewell

Page 12 Andy Bates's road trip

Page 13 Angela Rayner speaks-out

## WELCOME TO THE NEW BOSS!

We welcome our new Shadow Secretary of State for the Department of Levelling Up, Housing and Community, Angela Rayner.

We know she is proud of having been brought up in council housing, and we're delighted to her that she will put council housing at the heart of her reform agenda.

*See what she has to say on page 13.*

# Housing as a Winning Issue



Labour's housing policies can make a positive difference to voters across the country. Following on from our Conference motion, this event discusses the imperative of communicating these policies to voters ahead of the election

## Chair

**Cllr John Cotton** - Leader of Birmingham City Council & Chair of Labour Housing Group

## Speakers

**Mike Amesbury MP** - Shadow Minister for Building Safety and Homelessness

**Cllr Rachel Blake** - PPC Cities of London & Westminster, LHG Vice Chair

**Cllr Elsie Blundell** - PPC Heywood & Middleton

**Ben Marshall** - Research Director Ipsos Mori

**Mark Powell** - Managing Director, EDAROTH

*This event is sponsored by EDAROTH*  
<https://edaroth.co.uk/>

**Monday October 9 2023 7:30 - 9:00**  
**Exchange Restaurant, Hilton Hotel**  
**Doors open 7:00pm for light refreshments**





# Making Ends Meet Through Retrofitting our Homes



The net zero challenge is particularly crucial for the Housing sector. We desperately need to make our homes more energy efficient, particularly for those on lower income levels, with disabilities, or with ill health

Chaired by:

- **Cllr John Cotton**- Leader of Birmingham City Council & LHG Chair

Speakers:

- **Ed Miliband MP** (Invited)- Shadow Secretary of State for Climate and Net Zero
- **Cllr Emma Hoddinott**- Asst General Sec of the Co-operative Party
- **Rhys Moore**- Exec Director-Public Impact at the National Housing Federation
- **Brian Robson**- Exec Director- Policy and Public Affairs at the Northern Housing Consortium
- **Ben Powell**- Account Director- Hough Bellis Communications
- **Adam Scorer**- Chief Executive- National Energy Action

**Tuesday 10th October 6.30pm-  
8.00pm (Doors open at 6pm)  
Avenue HQ, 17 Mann Island, Liverpool  
L3 1BP**



**(Scan for directions!)**



Labour Housing Group's Policy Day was held in Peterborough for the first time on 16<sup>th</sup> September with **Councillor Heather Johnson** in the chair. The focus of the day was the often-neglected topic of rural housing and boasted a varied and expert panel of guest speakers.

We were welcomed by **Dr Nik Johnson** who elected *Mayor of Cambridgeshire and Peterborough Combined Authority* in 2021. Now two years into his Mayoral term, the authority that Dr Johnson leads has been highly rated for its active travel plans. It has championed local bus services in the face of cuts, been a powerful support for business during the pandemic and into the high street recovery.

He welcomed the attendees of the conference and briefly outlined the triumphs and frustrations of driving projects which may be thwarted by the attitudes of Conservative-controlled authorities.

**Laura Atkinson** is the Rural Housing Enabler for the *Rural Community Council of Essex*, providing impartial advice to rural communities across Essex. She gave a good idea of how much time and energy it takes to bring projects based on Rural Exception Sites to fruition.

**Baroness (Sue) Hayman of Ullock** gave an overview of the range of the subject and its complexity, particularly as seen from the needs of a large, rural area with very wealthy but also very poor households.

**Jo Lavis**, a planner by profession, is a rural affordable housing specialist with over 40 years' experience in the field. She also introduced the Howgate project which is particularly notable for being achieved without grant support but as part of a farm. She is currently Director of Rural Housing Solutions.

**Cllr Amanda Serjeant**, who is Deputy Leader of Chesterfield Borough as well as Deputy Chair People and Places Board LGA, described the viewpoint of a largely rural local authority.

**Carroll Reeve** is chair of Lavenham Community Land Trust and has a 30 year long passion for social housing. His home village's small but impressive new homes underlines the importance of strong local commitment.

**Alex Mayer**, a long standing Labour Party and trade union activist is a former Member of the European Parliament for the East of England, and a National Policy Forum representative. She gave a detailed insider's account of how NPF deliberations had gone and their implications for housing policy. Her advice for us this side of a General Election was definite: "*Come up with policies that are sensible, affordable and realistic. Now.*"

She concludes "**We cannot be scared and we must be 100% ready!**"

# CHALLENGES FOR A LABOUR GOVERNMENT

**Baroness Sue Hayman of Ullock, Shadow Minister for Housing, Communities and Local Government and for Environment, Food and Rural Affairs in the House of Lords.**

Former MP for



Workington and Shadow Secretary of State for Environment, Food and Rural Affairs from 2017 to 2019.

**A future Labour Government will need to respond to the challenges that rural communities face.**

## **Strategic problems**

- Market failing to build enough of the right homes in the right places.
- Second homes drive up cost of homes. Together with low wages, local people driven out. Creates "dormitory towns".
- Pandemic + more liberal attitude to working from home may have boosted move to rural areas.
- Abuse of viability assessments to reduce affordable homes.

**Postwar, all rural communities had access to council-owned housing. "The Right to Buy has led to almost complete collapse of social housing development in small towns and villages."**

## **Continuing problems**

- Many homes not meeting Decent Homes Standard resulting in cold, damp homes.
- Section 21 grounds for

eviction still not addressed.

## **Solutions**

- Give local authorities powers to disincentivise short-term lets
- Government should support/encourage rural Community-Led Trusts with funding and Local Authority officers.
- Vital that such homes remain affordable in perpetuity. Landowners unlikely to make commitment if homes don't stay in local use.
- Neighbourhood Plans have helped local people retain control.
- Encourage smaller local developers.
- Provide more Council Planning and Enforcement Officers and some thought given to smaller authorities pooling resources.
- Create jobs in the sector to stimulate economic growth
- Create a National Tenant Voice.

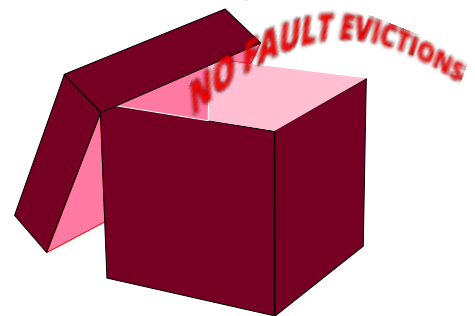
## **WHOSE FAULT IS THE LACK OF PROGRESS REGARDING NO FAULT EVICTIONS?**

Despite its introduction in May 2023, the Government's own Renters (Reform) Bill is still not law, so there are still thousands of tenants of private landlords who can anticipate eviction as their Xmas present!

Why the delay? Well, there certainly isn't universal enthusiasm among MPs for the promised change. Nearly one in five Members of Parliament receive income from letting their properties, meaning MPs are roughly six times more likely to be landlords than the average.

Despite what looks like a conflict of interest, MPs are allowed to vote on housing legislation provided they declare any rental income worth more than £10,000 in a year.

Tory MPs should make it their priority to fulfill this long-overdue promise.





# DELIVERING LABOUR'S PLEDGE

**Labour's Pledge: 'To work with and for communities across the country'**



Jo is a rural affordable housing specialist with over 40 years' experience of working across the UK at community to support its delivery, She is currently Director of Rural Housing Solutions, a Board member of *Hastoe Housing Association*, and was previously Vice-chair of the *National Community Land Trust Network*.

## **Will Labour deliver for rural communities?**

"A decent, secure and affordable home for everyone... regardless of where they live?"

## **The challenge is acute**

- Local people cannot afford to buy in their communities
- Social housing is not an option – very limited supply
- Private rented housing is unaffordable or unavailable
- The housing stock is older and there are high levels of fuel poverty
- Second Homes are a problem
- But the answer is more affordable homes – in all rural areas

## **The consequences**

- In 2021/22 Homelessness in rural areas increased by 24% - 30% in sparse villages
  - 25% of the rural population are 65 and over (more than the 17% of urban areas)
  - Vital services are closing – 400 shops per annum
- 'If rural was a region the need to tackle inequality/boost opportunities would be greater than for any other region'**

## **Failure to think rural: Planning Policy & Practice**

- The 10 dwelling threshold trigger for affordable housing
- Rural sites are small and the rural exemption only applies in 30% of parishes which have a population of fewer than 3,000
- Without affordable housing the full market price must be paid for land
- LA planning capacity is over-stretched
- Local Plans are often not up-to-date

## **The goals are the same, the delivery route may have to be different**

Looking forward, Labour will:

***'Breathe life back into our countryside and coastal communities and break down the barriers to opportunity they face.'***

- A safe, warm and secure home for people in towns, villages and cities.
- A national, rural affordable housing target for social renting
- English *Community Right to Buy* land for affordable housing
- Allow affordable housing contributions on all size sites
- Provide exemptions from the Right to Buy for rural areas
- Reform of Local Housing Allowance to take account of rural housing markets
- Access to homelessness prevention services in rural areas



### Amanda Serjeant offered a distinctive Derbyshire perspective.

Her Chesterfield ex-mining community is on the edge of the *Peak District National Park*. Although homes are more affordable than elsewhere in county they are often of quite poor quality.

Despite average house prices of around £432,000 and energy costs of £800-900 per month, average wages were only £32,000. Many well-paid jobs had gone and those remaining were largely seasonal.

*Despite this, the area received the second lowest level of Local Housing Allowance from central government.* The DWP takes no account of rents having gone up by 17%.

*The lowest paid can only manage if they have access to council housing.*

Amanda described a “hollowing-out” of villages where unregulated short-term lets such as *airbnb* have resulted in many homes being empty for part of the year.

It came down to **Planning** which currently favours developers. It was very difficult for local authorities to refuse developments.

Successive deregulation by Conservative Governments has meant that although developers can build 10 houses on a farm, none of



them need be affordable. Even a 20% “discount” on £132k doesn’t make a home affordable, so they are beyond the reach of many in our communities.

The Government’s freeze on funding does not recognise that providers of social rented homes are experiencing rises of 20-30% in construction costs. They are additionally required to use local materials to comply with regulations.

**Local Councils need cheaper access to finance and longer pay-back terms than the current 25 years**, as is common elsewhere in Europe. **Councils need to map local needs and have the powers to meet them.**

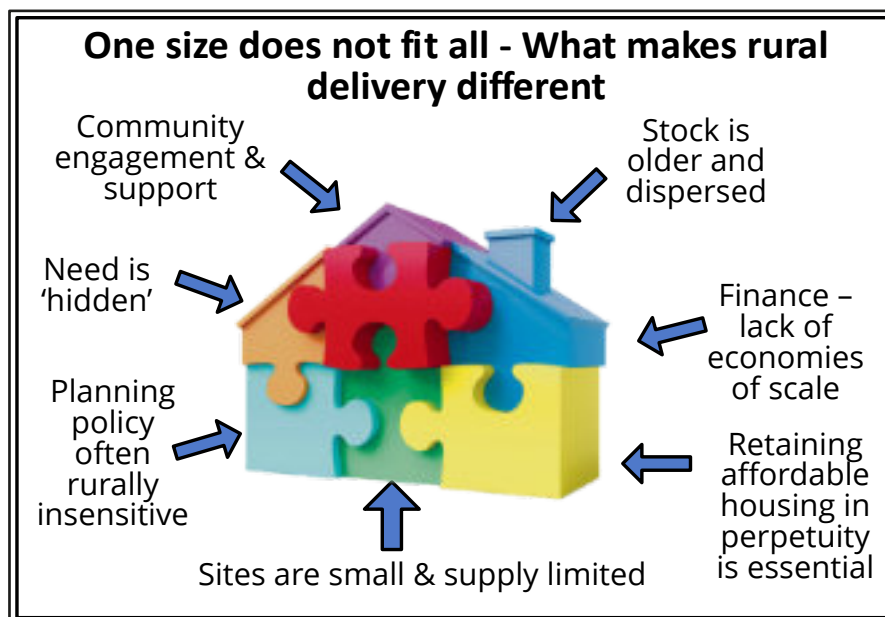
In Derbyshire, many apparently “green” sites are actually contaminated, which makes the cost of development excessive. *Perhaps we need a rural development policy.*

*The rules for local plans needed to be updated.* For instance, in Belfast, they are able to allocate sites solely for social rent, meaning that the land ceases to be a speculative opportunity.

The development route of *Rural Exception Sites* calls for a willing landowner, such as Bradwell Community Land Trust which has built homes for affordable rent on a former works site.

**We can’t just keep building.** We may need supportive legislation to allow councils to buy back properties previously sold off at less than market price.

**It was one of Labour’s signal achievements to build homes for social rent in rural areas and this is once again what is needed.**



*With thanks to Rural Housing Solutions for this graphic*

# MAKING IT HAPPEN IN SUFFOLK

Carroll Reeve is chair of Lavenham Community Land Trust and has a 30 year long passion for social housing.



Carroll described Lavenham as *"a bit of a honeypot but still with local housing need. The CLT surveyed this in 2013, 2018 and 2022. In 2022, about 1800 people said there was a demand for "99 households", half from people living in the village and half wanting to come back to it but not able to afford to live in the village."*

The Community Land Trust can be seen as the modern equivalent of alms-houses, whose assets must stay in the community. There were several legal options but LCLT chose a co-operative.

## Partnerships were very important:-

- The District Council provided professional housing support.
- Hastoe Housing was chosen as a development partner whose work we already knew.
- Homes England gave support because of the identified need.
- Community Action Suffolk also provided expertise.

## Peek Close timeline

- Peek Close site was identified in 2014 and acquired from Suffolk County Council for £1.
- Agreement to purchase land from SCC
- Detailed planning permission was sought prior to moving on-site and granted in January 2017

- Build commences Spring 2018
- Hand over to tenants October 2019

## Result

A total of 18 dwellings of which 5 are shared ownership and 13 are for rent.

The Community Land Trust owns the freehold but all it collects is £100 rent per year as £1,800 per year covers all its costs.

The housing is high-specification with quality design including highly insulated, treble-glazed windows throughout with heat-recovery systems.

The development period was kept short to avoid a loss of momentum, "build inflation" and to keep our promise to the community.

A local connection letting policy has been used.

## Summary

It's worth it! A national award is proof of a good job well done and has fed an appetite to carry on and deliver more. Further schemes are under consideration.

## Footnote

A Neighbourhood Development Plan was initiated 2016 and is now being revised as it is more than 5 years old.

Carroll has expressed concern that the revision might create a "Nimbys' charter": the current local price for a new 4-bedroom house is £1.5 million!



# A RURAL TAKE ON THE NPF REPORT

*Alex Mayer is a long standing Labour Party and trade union activist. She is a former Member of the European Parliament for the East of England, and a National Policy Forum representative. She introduced its newly-published report.*



Much of the document describes the problems which would be familiar to those present today.

It was likely that Angela Rayner would stress the "build more houses" message, but our interest would be in the *Where and How?*

The report refers to:-

- Good-quality, green and trade-unionised job.
- Restoring the Affordable Homes Programme.
- Releasing the Green Belt "strategically".
- Reforming compulsory purchase orders.
- Reforming Homes England.

There was also a big section on retrofitting.

**Keir Starmer wanted to make sure that there weren't any Labour policies which became the headline on Tory Party leaflets!**

Alex focused on some issues of particular interest to *Labour Coast and Country*.

1) Rural affordability – including buying, renting and living in. There was a lack of options for those dependent upon oil-suppliers or wood fuel.

2) Connectivity – but not necessarily buses.

"Demand-responsive" options also needed to be considered.

3) Where areas are poorly-served in many ways, they should have priority for, say, broadband connectivity.

4) Devolution – regional mayors needed not just 'responsibilities' but real powers to tackle them.

5) Green Belt – was being raised as an issue in Mid-Bedfordshire.  
A lot of existing Green Belt is neither well-used nor attractive, so the policy should be capable of development into something understandable and effective.

**Alex concluded by saying that getting into Government is central.**

"I want the next Labour Government to get more done in its first two years than the last one did.

**We cannot be "scared" and we must be 100% ready!"**

We will have hands on the levers of power but not enough detailed knowledge.

**Which is where organisations such as LHG need to come up with policies that are "sensible, affordable and realistic. Now."**

## SPEAKERS NEEDED!

We are happy to report that CLPs and branches around the country are discussing how we solve the housing crisis, and asking LHG for speakers.



And these request are likely to increase as we get nearer to the General Election – if the number of housing motions to Conference are anything to go by!

Not all of these are online or hybrid, so we are in need of people who can speak knowledgeably on the subject and can get to meetings held in person.

*We can provide an outline of a talk, and travel expenses where needed.*

**If you are interested, and are not already on our speakers' list, please get in touch! Contact Andy Bates on [andynbates@gmail.com](mailto:andynbates@gmail.com)**

# NATIONAL POLICY FORUM REPORT ON HOUSING

The Labour Party's National Policy Forum has produced their report which will go to conference in Liverpool. It is likely to form the basis of the Party's manifesto for the next general election.

## Pages 88 -92 deal with housing.

- Labour will help first-time buyers onto the property ladder with a new comprehensive mortgage guarantee scheme. The state will act as a guarantor for prospective home owners who can afford mortgage repayments but not a deposit.
- Planning policy will be reformed to get Britain building with development corporations leading this drive. The green belt and compulsory purchase orders will be reviewed.
- More council homes will be built. The right to buy will be retained though the discount rate will be reviewed and covenants to prevent quick sell-offs will be strengthened.
- There will be a warmer homes scheme for all homes.
- Labour will work with rural and coastal councils to address their housing needs.
- For private tenants there will be a charter. "No fault evictions" will be abolished with longer notice periods. There will be a legally binding decent homes standard with a national landlord register.
- Labour will support new co-operative and community led housing provision.
- Labour will end the current system of leasehold housing in England and Wales by reinvigorating commonhold which will become the norm.
- Leaseholders will be protected from the costs of remediating of all fire safety defects. The pace of remediation will be accelerated. All dangerous buildings will be identified, registered, and made safe. It is unclear who will pay for this.

### What is missing?

- There is no mention of how a future government will bring back into use empty residential properties. There needs to be a plan to support housing activists who live in Tory areas who do nothing about empty properties in their area. One option would be to empower residents to serve legal notices on poorly performing councils requiring them to take action.

- Foreign owners who buy UK properties will be subject to extra stamp duty. However previously Labour had supported a reform of the Government's own foreign owners' register. Is this still the case and will access to property ownership details at the land registry be made easier?
- Labour proposes to devolve power from Westminster to local areas and yet fails to mention whether it will give Sadiq Khan the power to implement rent controls in London.
- The current annual cost of housing benefit is over £23 billion. Benefit is paid irrespective of the state of the property. The leadership is opposed to rent controls because of the diverse nature of small landlords. Surely the size of this expenditure merits further consideration.
- How will Labour tackle land banking and the monopolistic power of volume builders? Will rip off charges on privately owned estates be tackled? See the excellent YouTube video by the former Labour MP Helen Goodman on her 10-minute rule bill in 2017 on "fleecehold" and freehold houses.
- The 4.5 million leaseholders in England and Wales will welcome the commitment to make commonhold the default tenure. However leasehold reform is seldom discussed in Labour circles and ignored by the think tanks. Labour needs to promote more discussion of this issue within progressive circles especially as the Tories have backtracked on leasehold reform.
- Consideration should be given to Lord Best's proposals in 2019 to regulate all property agents.



Once the manifesto is agreed by the National Executive Committee at its clause 5 meeting, hopefully the party will make housing a key campaign issue. The Tories have given us plenty of ammunition.

Dermot Mckibbin (Beckenham CLP)

See also RedBrickBlog's [Housing: Labour's Sixth Mission?](#)

**Lisa Nandy MP**



**HOUSE OF COMMONS**

**LONDON SW1A 0AA**

Dear Sheila,

I wanted to drop you a quick note following the reshuffle last week to say a big thank you. It was my very great pleasure to serve as shadow Secretary of State for Levelling Up, Housing, and Communities for the past two years, and to work with so many incredible and committed activists, policy makers, and experts committed to rebalancing our country and giving hope of a better future for all.

I am proud of the progress we made to make the progressive case for the changes that we need in Britain, from our plans for more radical devolution across England, to winning the argument on community wealth and ownership and putting social housing firmly back on the agenda for homes and growth.

We absolutely could not have done all this without your invaluable guidance and contributions to policy development. As I take up another role I want to say, with my deepest gratitude – thank you.

All my best wishes

*Lisa Nandy*

*Thanks Lisa  
It has been a pleasure working  
with you and your team.  
Good luck in your new role.  
Sheila Spencer*

**Lisa Nandy**  
**Member of Parliament for Wigan**

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# ANDY BATES'S ROAD-TRIP

Over the last couple of months I have debated housing policy in the very different locations of Haddenham CLP (Bucks), Stone CLP (Staffs) and Knight's Hill Ward (Lambeth). What unites Labour members in all three is a conviction that tackling the housing crisis should be Labour's sixth mission.

My visit to Haddenham was sadly only virtual, it looks lovely online. The meeting organiser, Lindsay Poole, armed me with local statistics. The most shocking was that there are no private rented sector homes available in the constituency for which the Local Housing Allowance would fully cover the rent, therefore any family on Universal Credit would have to eat into their meagre benefits to cover the rents.

For this reason, combined with others such as the rise in interest rates, Buckinghamshire is experiencing a significant increase in the number of families being made homeless. This is a shock in a county where homelessness has predominantly been an issue affecting single men.

For those on medium incomes home ownership is unaffordable and social housing is not available in Haddenham. We debated whether stronger neighbourhood plans could require land to be used to provide affordable homes for local people.

However the concern was that this would just strengthen the 'no-new-housing here' lobby. We did not reach a conclusion. There was consensus that new homes must come with health services and other amenities.

My Community Land Trust (CLT) proposal was initially rejected on the basis that land is just too expensive in the area. However, we did agree that the compulsory purchase of land at existing value could be the way forward for CLTs to build homes.

On a rainy night Ant Reid got over 50 members into a community centre in the town of Stone, between Stafford and Stoke to debate housing. On the panel were Ben Clay, Labour Campaign for Council Housing and Hywell Lloyd, Labour Coast and Country.

For the first time in a generation Labour has a majority on Stafford council, albeit we are not in overall control.

Ant is Cabinet member for housing and wants

to get council housing built but Stafford has disposed of all of its housing stock. He has the interesting idea of working with nearby Cannock that sensibly retained its housing stock.

I shared a car journey back to the station with the new Leader of Stafford council, Aidan Godfrey who wonders whether he can resolve his dual concern about the declining northern end of the town centre and the lack of provision for single homeless people by converting abandoned shops into single person accommodation.

However, he has a more immediate problem concerning Tory MP for Stafford Theo Clarke, niece of Rees-Mogg. She has been so absent that the local party's executive took the highly unusual step of deselecting her, only to be overruled by the national party.

In a desperate attempt to save her seat, she is campaigning against the Government's own plan to requisition unused University of Staffordshire accommodation for asylum seekers, stirring up the predictable right-wing response. Consequently, Reid and Godfrey who were elected to provide housing, now find themselves on the front-line against racism.

My final visit was to Knight's Hill Ward in Lambeth, at the invitation of Jane East. There were around twenty members in the room and six on screen. Twenty-six members at a ward meeting! As a ward secretary in South Bermondsey I'm extremely envious.

A critical challenge for Lambeth council is how to ensure that its tenants can live in homes that are safe and damp-free, when its stock is ageing and council housing suffers from systemic under-funding.

There is the sickening irony of Michal Gove, who should divert his underspend to council housing, emoting about disrepair and offering himself as the champion of council tenants. How long will it be before his hypocrisy is exposed?

I'm hopeful that the energy I felt in these three disparate places will result in a high profile for housing reform in our manifesto. That would be a just reward for the tireless work of local activists such as Lindsay, Ant and Jane.



# ANGELA SPEAKS-OUT

Labour's new Shadow Levelling Up, Housing and Communities Secretary, Angela Rayner, told the TUC Congress:

"As a young single mum, it was a Labour government that levelled the playing field for me. A council house gave me and my son a secure home instead of surfing sofas.



"That meant I could go out and find the job which I built a life upon. The minimum wage meant I earned more. A local authority job gave me better skills at work, and a SureStart centre better skills as a parent. Joining a union changed my whole life and meant I could change other people's lives too.

That kind of levelling up transformed my life and prospects. A house and a good, unionised job with decent conditions, a thriving community creating good local services and educational opportunities – **these things were my lifeline, and they are what real levelling-up means to me.**

But everything I relied upon to improve my life and my community has been levelled down by the Tories. With housebuilding and wages plummeting across the whole country, this government's version of levelling up is a sham – and a scam.

The mask has slipped, and the public has seen the truth – warm words and politically driven handouts won't touch the sides. An empty slogan won't pay decent wages and a sound bite won't empower communities.

Good jobs and homes are the foundations of good communities. A Labour government will provide those foundations and build on them, empowering communities and local leaders to create strong, sustainable economies.

Labour has a comprehensive plan to create good jobs across the entire country and raise living standards for all through our *New Deal for Working People*.

**Labour has a plan to fix the housing crisis by building more homes that people can afford to live in with priority given to local people – and yes, that means more council houses."**

*This is an extract from a longer article published in [Letting Agent TODAY](#).*

## WHAT IS THE LABOUR HOUSING GROUP?

The Labour Housing Group is a lobbying group that is affiliated to the Labour Party and dedicated to the development of a socialist housing policy.

You can contact us at <http://labourhousing.org/contact> and join us at <https://labourhousing.org/membership/>

Individuals must be members of the Labour Party and agree to be bound by Labour Party rules and the LHG constitution.

## YOU CAN \$TILL HE£P

If you are too busy to give time and energy, you can still help us in our work by making a donation by bank transfer to:

### "Labour Housing Group"

Account number 50478080,  
Sort code 08-90-06

Co-operative Bank,  
PO Box 1AN, Blandford Street,  
Newcastle, NE99 1AN.

Of course, you can also send a cheque made payable to "Labour Housing Group" c/o **The Treasurer, Flat 2, 8 Torrington Park, London N12 9SS**

**Additionally, this "QR" code shows LHG's bank details on your phone.**



*Opinions expressed here are not necessarily those of the Labour Housing Group.*