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**Communist Party  
of Great Britain  
(Marxist-Leninist)**



# Decent homes for all!

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The CPGB-ML stands for the right of everyone to be decently and affordably housed. When the working class has taken state power and ownership of all important means of production, including land, housing will be allocated to everyone, and considerable priority will be given to ensuring that as quickly as possible everybody's housing conditions are of a standard that will satisfy all.

In socialist countries, such as the DPRK, Cuba and the former Soviet Union, a small payment towards the cost of maintenance and repairs is all that is required to live in a home that has enough rooms for the size of the family it contains.

Although housing will almost certainly all be state-owned under socialism, the working class in power will be seeking to ensure that it is maintained to a high standard at all times, so that nowhere will be allowed to become squalid through lack of care as is too often the case in council estates in Britain under capitalism.

## Private ownership

Under capitalism, most land is privately owned. Rather than live on run-down estates, where essential repairs are left undone for months by cash-strapped councils, British workers, if they can, opt to purchase their own houses and become the private owners of them, giving them some control over their living conditions and also perhaps a home in their old age for which there is no rent or mortgage to pay.

It used to be assumed that owning your own home would also mean you had something to leave your children when you died, but today's 57-year mortgages mean that all many people will be passing on is debt. Meanwhile, many old people are forced to sell their houses to pay care home bills.

For some, witnessing huge rises in house prices over the last few decades, their home is an investment which rarely goes down but seems always to increase, leaving them with the possibility of securing a nice profit on sale – if they don't have to buy somewhere else to live, that is. Because of these relative advantages of home ownership under capitalism, it is easy to assume that private ownership is a wonderful thing – as indeed it is for some.

Despite these temporary advantages, however, private housing can never match the advantages of housing provided under a socialist system. Because socialist countries (ruled by the working class) have always been subjected to severe hostile action (ranging from bombing and wars to draconian economic sanctions) by powerful capitalist countries (ruled by the bourgeois billionaire class), the progress they can make in providing for themselves the best of everything, as is certainly their aim, can be badly set back.

Yet the socialist countries totally avoid the downside of working-class housing under capitalism. Housing estates are cared for and provided with all kinds of additional facilities for the convenience of residents. Homelessness is non-existent.

## Homelessness

Under capitalism, homelessness arises in a number of ways. There is a grossly insufficient stock of publicly-owned housing, particularly since this has been deliberately run down under the Right to Buy programme. Many of the older generation gleefully bought their own homes at knock-down prices but payback time has now arrived, as the younger generation can no longer find a home of their own they can afford.

Since 1980, more than 1.7 million council houses have been sold off. Alongside this, a precipitous drop in new build has led to ever-dwindling stocks of available social housing. In 1979, councils in Britain built 21,386 new houses; in 2006 they built just 277. Since Labour came to power in 1997, council waiting lists have increased from 1 million to 1.6 million households.

Private rents are high, related as they are to the high cost to the private landlords of buying the properties in question. They are especially high in the areas where there is work to be found. As a result, young people are often forced into a very long commute in order to get to work. Anybody who finds himself or herself unemployed, or unable to work through illness, is in danger of losing their home if housing benefit fails to cover the market rent.

What we are going to see a great deal more of in coming years is people losing their homes through repossession by mortgage lenders. In the present conditions of credit crunch, with lenders relatively short of money to lend (because they cannot borrow cheaply enough themselves), they are pushing interest rates sky high, besides demanding up to 25 percent deposits. Current conservative predictions are that 33,000 homes will be repossessed this year alone.

People who borrowed a few years ago under favourable but time-limited interest rates are finding that their repayments are going up by hundreds of pounds every month, £200 being quite usual. With prices of fuel, food and other necessities also climbing steeply, the number of people defaulting on their mortgages and forced out of their homes is predicted to increase exponentially.

Where will these families, go? Capitalism provides no answer, but so long as they are homeless, families will be broken up, with children taken into care, to add to the trauma of homelessness itself.

On top of all this, the present economic troubles are expected to cause the price of houses to fall by as much as 25 percent. Many who lose their homes will find that they cannot raise as much as is owed on the mortgage and will be saddled with a huge debt or face the traumatic humiliation of bankruptcy.

## What we demand

What the working class demands, therefore, must be what it would provide for itself were it to take state power.

- Everybody should have the right to a council house near their place of work at an affordable rent.
- There must be an end to waiting lists.
- There must be an end to the systematic failure to maintain council houses and estates in a decent condition.
- Council properties that have been sold to private landlords, even if 'non profit-making', must be taken back into public ownership, since otherwise it will be impossible to implement these demands.
- Further sales should immediately cease and money made by councils from previous sales should be spent on building new council houses.

Notwithstanding the economic crisis, the rich are not living in squalor and are not homeless. We see no reason why the working class, whose labour is capable of producing everything that all of us need, should be relegated to squalor and homelessness either.