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review

‘...diagrams of displacement...’

‘...the right to the city...’

Jane Rendell on London’s housing crisis

Big Capital: Who is London For?
By Anna Minton
London, Penguin, 2017
192pp.
£8.99 (pb)

Reviewed by Jane Rendell

For such a daunting and complex topic, Anna Minton’s *Big Capital: Who is London for?* is a compact book; succinct and to the point, while full of human detail. The housing crisis is one of the key issues facing those of us who still live in London, but what Minton makes clear is that this is a global problem. This is a gross injustice enacted by one class of people and suffered by another, one that can’t be consigned to one country or city.

Big Capital is incredibly well researched and argued, and as such it holds its own as an academic book. But it tells its story in a way that draws moments of human frailty and pomposity out of the housing crisis. Minton does so through a set of narratives experienced directly by individuals from all walks of life who have been affected by this crisis, she tells a human story – full of fears, fury, outrage, cruelty, tears, love, and perhaps most important, solidarities.

This book has been my bedside reading for a week. Like a novel, I have been gripped and torn apart by it, because, ‘like a murder mystery fully exposed’, as Saskia Sassen writes in her endorsement, the brutality and greed of the plot driving the narrative is criminal and truly deathly. In many ways it is so unbelievable, that one reads it transfixed in horror that this is a discussion of present-day London: that poor and middle-class people’s homes (in the main) are being demolished and replaced by commodities and sources of profit, and that no government has stepped in to stop this process. This really is an extraordinary injustice. Hearing these overlapping stories told together, and realising to what it is that they add up, is quite overwhelming. But the feeling it produces is also a bit like a sense of relief that someone has turned their attention to understanding on a macro scale what is happening, but tuned that understanding of politics and economics to the human dimension of lived experience. When faced with displacement, it is possible to turn things in on yourself, to wonder if it was something you did wrong or a bad decision you made to live in a certain place that has positioned you in such a vulnerable situation. Minton reminds us that it is the forces of capital that are expelling us from our homes, and that most likely at any one time, we will all be affected in one way or another. She brings together a few specific themes of the housing crisis, for me, five in total, that I will address in turn:

First, the spatial. As a child reading the *Milly Molly Mandy* series I was fascinated by the map at the start of each book that showed the village where the heroine lived. Later, reading the novels of Thomas Hardy, I enjoyed the fact that one could see on the frontispiece the sites of the narrative placed in geographic relation to one another. Being attracted to the spaces of stories in this way, the map at the start of Minton’s book illustrating ‘Demolition and Estate Regeneration in London’ (drawn from information provided by Concrete Action, Architects for Social Housing, and Agnes Chandler) really caught my attention. This map shows at a glance the scale and location of the problem and their spatial contexts. It brought to mind the brilliant maps produced by Southwark Notes Archives Group and the 35% Campaign, also reprinted in Minton’s book (pp. 54–5), which – based on evidence – show the displacement of the residents of the demolished Heygate Estate, tenants to the edges of London and leaseholders out of the capital. Confronted by these maps during Loretta Lees’s expert witness statement at the Public Inquiry into the Compulsory Order on the Aylesbury Estate in 2015, the Inspector questioned in her summary report whether this evidence did prove displacement. She wondered whether the moves

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out of London were down to preference rather than necessity, and suggested that the evidence was not accurate or reliable because it only included those who had left rather than those who stayed. Maps may not always be 100% reliable as evidence because they are always partial and incomplete, as Denis Wood argued so cogently in *The Power of Maps* (1992). But like many of the maps on the brilliant website the *Decolonising Atlas*, which is full of diagrams of displacement and injustice, the maps in *Big Capital* play an important role in visualising particular datasets and 'showing' us a problem, and highlighting the spatial dimension of the housing problem.

Big Capital also makes another spatial point, one which focuses on the relations between the different places associated with various aspects of the housing crisis, and how the injection of global capital in London is 'reconfiguring the country' to quote Minton, at a speed never seen before:

> *Since 2008 much has been written about the housing crisis. Exploring the fallout from that year's financial crash, which combined large increases in wealth in property assets for the richest with widespread austerity, Big Capital makes explicit the links between the sheer wealth at the top and the housing crisis, which does not affect just those at the bottom but the majority of Londoners who struggle to buy properties and pay extortionate rents.*[1]

Minton also discusses how the pushing out of Londoners into other places has a knock-on effect – what Minton calls the 'domino effect' – which I'll return to later.

Second, the research dimension. As an architectural historian I've tackled the same kind of topic as Minton (also in book form) but in a very different way, exploring transitional spaces in psychoanalysis and architectural history, combined with a more autobiographical strand that situated the writing of my book in a specific place and tells the story of the London Housing crisis through a personal viewpoint. That book took me around four years to write, and a further two years in production. Minton has taken on the same topic, and produced the most amazing synthesised result in under nine months. It is an exceptional achievement, and what makes the book really come alive is the combination of the rigour of the academic argument with the intensity of journalism. Minton's earlier career as a journalist brings a sense of detective work and the urgent tracking of a story, of the need to reveal evidence that has been hidden. The tenacity of investigative journalism is powerful in this book, bringing with it the sense of a covert operation – the uncovering of a crime. We walk the streets with Anna and her interlocutors, looking at dwellings, homes, and buildings through her eyes and theirs. It reminds me of another walking writer's book, Patrick Wright's still moving *Journey through Ruins* (1991), where the reader steps out with the author to investigate the destruction of neighbourhoods of London under Thatcher. From the same time period, Patrick Keillers's film *London* (1994) comes to mind, where the narrator joins an insider, someone who really knows the score. Arguably, this literary genre may have started with Ned Ward's *The London Spy* (1698), in which an initiated urban dweller gives an outsider a guide to tricks and frauds of the city.

In the case of *Big Capital*, however, there is no voyeurism or sensationalism involved. Minton is following those who know so that she may get their stories out – as forms of testimony in some cases, and confessionals in others – so that we, the public, are able to find out more about what is really going on. The Kleptocracy Tour she joins organised by Clamp K, 'The Committee for Legislation Against Moneylaundering in Properties by Kleptocrats', for example, takes us on a journey with journalists and others through Kensington, Knightsbridge, and Belgravia, visiting the homes of (mainly) Russian billionaires, to uncover tales of corruption and criminality (p. 3). Later on in the chapter 'Generation Rent', her walk with Ian Dick is typical of the way those she interviews find their way into the narrative to tell us their own stories:

> *I first met Ian Dick, head of private housing at Newham Council, in 2011, when he took me on an off-the-record walk around East Ham. At that time 'beds in sheds' – illegal structures in back gardens – were a growing problem alongside criminal levels of overcrowding; it was not uncommon to find ten or twenty people living in a room above a fried chicken shop, or in a basement or in a shed. When we met again, five years later, he was happy to talk to me on the record, not because the problems had gone, but because he was proud of the council's private rented sector licensing regime introduced in 2013 – the first in the country – leading to 800 prosecutions and twenty-eight landlords being banned.*
>
> *This time we met in Forest Gate, which he described as 'the new Hackney'. This is an area undergoing the most dramatic change – the council doesn't use the term 'gentrification', they use the term 'regeneration', he said as we strolled down a pleasant high street in the sunshine looking up at Victorian facades renovated by the council, with ground-floor hipster cafes and pubs interspersed with local clothes retailers, halal butchers and phone shops.*[2]

Third theme, the economic. Perhaps the aspect of *Big Capital* that I appreciate most is the clarity with which Minton dismisses and debunks the economic myth surrounding supply and demand. And here it is worth quoting Minton in full in terms of her ambition in the book, and her desire to critique the notion that the housing market is a 'pure' one:

> *I hope to expose the lie that the housing crisis is a market question of supply and demand. Governments of all stripes have argued that we simply need to loosen planning restrictions and build more homes for sale. It may seem logical enough to argue that if we increase housing supply then prices will come down and there will be more homes to go around, but the UK housing market doesn't function like a pure market: it is linked to global capital flows, not local circumstances. These global flows are distorting the market and ensuring supply is being skewed towards investors.*[3]

And again, in another key passage, concerning the distinction between exchange and use value, Minton's clarity on the economic issues at play is impressive:

> *[...] the hugely inflated value of land in London is a direct result of the glut of foreign investment in the more expensive parts of the city, to an extent that could be termed a 'super prime crisis'. The sub-prime crisis in the US, which triggered the 2008 financial crash, saw the frenzied trading of credit default swaps and collateralised debt obligations in very high-risk mortgages entirely break the*

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connection with the reality of people on the ground, who were in no position to afford mortgages. Today, what economists call the 'exchange value' of housing in London, and many other parts of the UK, has entirely broken the connection with its 'use value' Exchange value is the price of a commodity sold on the market, while its use value refers to its usefulness for people.[4]

The distinction between exchange and use value could also describe the distinction between a house and a home. But as *Big Capital* shows, things are going further than this now, because there is no intention to live in many of the 'houses' being designed today. I often wonder how it is possible to design a house that is intended *not* to be lived in. How to design a house as pure exchange value? When we get to this point, when the designed building only has to look like it might be used or lived in as a home, the functionalism of modernism, and the other more socially driven design principles that underscored much of the public housing of the Welfare State complete, have clearly departed.

And so to my fourth theme, the social. Most of all *Big Capital* is a book about people, for people, and Minton shows us how many of us there are involved in this crisis – from the developers at property expos and fairs in Mayfair to the tenants pushed out of London to places like Boundary House. There is the hilarious (but horrible) scene where Minton crashes a lunch at the London Real Estate Forum and, over a glass of imagined champagne, readers are able to rub shoulders with those who carry out the dirty deals, from developers to representatives from London councils (p. 16). Later on, Minton takes us to meet those directly affected by those deals at the other end of 'the domino effect'. Residents of such schemes affected include twenty-two-year-old Lillie and her two-and-a-half-year-old daughter Maisie, who became homeless in 2016 and were rehoused by Waltham Forest Borough Council in Boundary House, on the outskirts of Welwyn Garden City. Boundary House consists of one-room flats for temporary accommodation. It has no lift, and was designed for student nurses, not families. There are no shops or a GP nearby, and the transport back to the places of the residents' employment is costly.

As Minton discusses, the lack of extensive programmes for building new social housing, combined with the demolition of much of that which already exists, means that tax is used to pay rent to private landlords via housing benefit rather than to construct new homes for those who need them. This is connected to the problem of the Local Housing Allowance (LHA), which Minton explains in detail:

The idea was that the Local Housing Allowance would pay for the lowest thirtieth percentile of rents – reduced from the fiftieth – meaning that theoretically the cheapest 30 per cent of rental properties in an area should be available to tenants on benefit. But rather than coming down, rents across the board in London – and other parts of the country – have gone up. There are very few properties at all in London affordable to people on Local Housing Allowance. In Newham in 2016, LHA was capped at £788 per month for a one-bedroom flat. The average rate for a one-bed flat was £966 per month, leaving a shortfall of £178 for renters on benefit to fill.[5]

This is turn has created a housing crisis in other cities. When Westminster, Waltham Forest, and Wandsworth send families to Luton – where the LHA is enough to cover the rent – this fills up spaces in Luton, which then has to send its families to Milton Keynes, Bedford, Northampton, and Peterborough … and so it goes on. 'This crazy system', writes Minton, 'is the consequence of making a dysfunctional market system the ultimate arbiter of housing for the poor.'[6] Minton shows how this financial economy has a directly spatial effect, producing wave after wave of displacement, uprooting people from their homes and their communities.

This brings me on to my fifth and final point, the psychological impact of the housing crisis. Often talked about in terms of economics – as a problem of supply and demand – some of the most devastating impacts of the housing crisis are emotional. If people are made to feel insecure about their homes, are forced out of them, or are made to live in substandard conditions, this produces depression, anxiety, and other serious mental health issues. With the NHS also under attack, the full extent of the resources required to help people just isn't there. The intensity of the emotional issues at stake resonates deeply in Minton's book, but I also feel the full scope needs mapping in more detail.

The fact that the Inspector at the Public Inquiry into the CPOs on the Aylesbury was willing to believe that the lines of departure of the residents of the demolished Heygate on the maps of displacement could be read to mean that their leaving London was generated through choice and not through necessity highlights a lack of knowledge, a willful disinterest, or a kind of cruelty that is being enacted at the level of the state. Tenants have very little choice in where they go next, but leaseholders also leave because they too have no real choice. They might not be directly evicted by being manhandled out of their homes (although this has occurred in some cases) but they leave because they cannot stay, because the situation is made too unbearable for it to be possible to do so. The 'offer' you get for your home as a leaseholder undergoing a CPO is not financially sufficient to purchase a new home on the estate's footprint. The insecurity produced by state-led regeneration means being put in a position of not knowing: Not knowing how long you can stay in your own home. Not knowing if your estate, your home, will be next. How is it possible to live life with that kind of uncertainty, and for that condition not to have an impact on health, mental and physical?

The other aspect of distress to mental health caused by the processes associated with displacement is the brutality of bureaucracy that residents are exposed to, and which they are forced to confront. The Aylesbury Public Inquiry, for example, has involved hundreds of enormous documents to read through. These huge volumes of turgid text take you through impossible, fragmented, partly privatised systems of planning, designing and subcontracting, creating labyrinths in your head. Viability assessments hide vital information, other evidence is removed before you can FOI it. One thing is told, then its opposite, lies are mixed in with half-truths. Trying to make sense of these highly technical documents full of arcane and specialised language is more than any full-time trained team of professionals could handle. But there are activists who are doing extraordinary work to make sense of this mountain of text and to bring the injustices that the

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figures and words obscure into view. This is unpaid labour, yet the perpetrators have barristers on their side paid for by taxpayers. The injustice of that situation is enough to send anyone half-crazy with anger. There is no reason why things have to be like this in a city as wealthy as London. Imagine if in our property-owning democracy, the landed gentry were not allowed to inherit the family estate, and instead had it CPOd by the council, valued at almost half its worth? There would be a revolution.

But I digress, and will try to end on a positive note, as Minton does with her discussion in the final chapter on the right to the city. Here she tells the stories of the E15 mums, and others like them. Of women becoming politicised, fighting for their rights, taking control of their own futures, and inspiring others. My own experience of trying to help out the leaseholders fighting the CPO on the Aylesbury by offering my own expertise as a historian and trained architect, has brought me into contact with some very brave and inspiring women. I've seen how a conservative councillor, radical housing activists, tenants, and leaseholders can all work together despite their differences in order to 'stay put', as the Southwark Notes Archives Group in their helpful booklet for residents would have it. There are moments of hope and joy in coming together and in winning battles. This part of the story is to be celebrated.

There is another side of the story though, which has still not been told; the tale of the planners, architects, engineers, and quantity surveyors. What is their role in the demolitions of public housing and state-led gentrification? In writing *Architecture of Psychoanalysis*[7] I have been inspired by the architectural and social aspirations behind many of the original postwar housing estates, as have many others – artists, architects, critics, and historians. But what of contemporary built environment professionals? Those who are designing the regenerated estates, doing the costings of the refurbishment versus demolition/new build, and approving the planning applications? With the exception of a few, they are not doing the right thing here, and refuse to come forward at Public Inquiries because of conflicts of interest. Because the councils are so often their clients, they choose to act in their client's interests rather than in the public good. I find the lack of ethics shocking. It's a story that needs telling. Perhaps I can persuade Minton to make this her next book? Or perhaps it should be mine ...!

Notes

1. Anna Minton, *Big Capital: Who is London For?* (London: Penguin, 2017), p. xii.
2. Ibid., p. 95.
3. Ibid., p. xiv.
4. Ibid., p. 7.
5. Ibid., p. 84.
6. Ibid., p. 85.
7. Jane Rendell, *The Architecture of Psychoanalysis: Spaces of Transition* (London: I. B. Tauris, 2017).

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Author's biography
Jane Rendell has introduced concepts of 'critical spatial practice' and 'site-writing' through authored books like *The Architecture of Psychoanalysis* (2017), *Silver* (2016), *Site-Writing* (2010), *Art and Architecture* (2006), and *The Pursuit of Pleasure* (2002). Her co-edited collections include *Critical Architecture* (2007), *The Unknown City* (2001), *Intersections* (2000), *Gender, Space, Architecture* (1999), and *Strangely Familiar* (1995). Recent publications include 'Giving an Account of Oneself, Architecturally', *Journal of Visual Culture*; and with Michal Murawski, *Reactivating the Social Condenser*, a special issue of *The Journal of Architecture*. Jane is Professor of Architecture and Art, and Director of Architectural History & Theory at the Bartlett School of Architecture.

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