

The Future of The Home by William Shepherd

The Need For Homes

Are any more homes needed? How many? Where? Who for? What would happen if 'New House Construction' were to stop for fifty years? What would a 'Homes Programme' look like if the goal were to provide every family with their own home 'free and clear' from the existing (but improved) housing stock by the end of the century?



Looking After Homes

Who should control the maintenance and improvement of family homes? The home is the woman's domain; so should she not be vested with complete local authority within the bounds of the home and garden? What is the legitimacy for institutions such as banks and building societies commandeering effective access to the home by control of the finance mechanism? Should not G.K. Chesterton's notion of 'Private Houses for The Woman' and 'Public Houses for The Man' be taken seriously as the way towards a Gendered Society?

The Vendibility of Homes

Why are homes vendible? Should not homes become 'commons' just as air is and land has sometimes been? As Aristotle was very careful to explain, 'price' measures 'demand' and is no indicator of 'value', so what factors are determining 'the price of a home'? According to what principles of justice? Why not fix the 'price' of a decent family home at one day's work per week or a thousand days per family? Should homes be sold to 'strangers' on the death of the last remaining resident? Why should the 'thousand days of created wealth' go to this person rather than that person, or this institution (national government, bank-operated trust, etc.) rather than that institution (village homes council, catholic church, etc.)? Does not Tom Paine's proposals in *Agrarian Justice* bear closer scrutiny for the inheritance of homes?



The Ownership of Homes

How sound is the modern idea of one all-embracing notion of 'home ownership' (howbeit that there are related 'minority rights' accorded to mortgage holders, local bye-laws, etc.)? How real is the difference between 'Owner' and 'Renter' when there are usurers requiring 12% per annum over much of the owner's lifetime with the result that three quarters of his 'home-work' goes to usury and only one quarter to 'owning'? Why does there continue to be so much interest in Henry George's 19th century classic *Progress & Poverty* with its idea of a two-fold distinction between 'land value' and 'use value'? What will be the consequence of a generation brought up on E.F. Schumacher's *Small is Beautiful* realising that he was working on a three-fold discrimination between 'vendibility value', 'use value' and 'development value' for ownership at the time of his sudden death (a notion that implies three classes of share ownership with different rights and responsibilities)?

Money For Homes

What is the relationship between homes and money? What is the cause of this development and will it always be so? How was the relationship seventy five years ago when mortgages were seven years and interest rates two per

cent and ninety pence in the pound went to pay for the goods and services that went into building a house as compared to the ninety pence in the pound that nowadays goes to the usurer? Why are homes paid for many times over the lifetime of a building which, without the one in a thousand event of a fire, can be seen to be indefinitely? Where does the money that users pay for a home after it is once constructed actually go? Who gets the benefit of it? Why not those who built it or those who use it? Are not most landlords no more than unpaid tax collectors for what Illich refers to as 'The Megamachine'?



The Economic Dynamics of Homes

What happens when the effective interest rates become less than zero, with the owners of spare money paying a 'stewardship fee' to those who provide a means of preserving its value? How likely are these developments on the downside of the economic long wave? What has previously happened to the economics of homes and houses when the grain in the granaries was eaten by mice instead of the cows in the field giving birth to calves? What happens during the transition from a scarce commodity to a plentiful commodity? Is this desirable? Are there feasible and desirable ways to manage the transition? Were these ideas adopted by the Roman Catholic Church in Europe in The Middle Ages or by the Roman Caesars in Ancient Rome when their civilisations based on similar debt/usury financial mechanisms began to shift from Scarcity to Plenty? What are the lessons of history?



Decolonising the Business of Homes

What strategic moves can be expected from the financial institutions involved in the Homes Business? What political policies on homes are likely to emerge from the various English, Scottish, Welsh and Irish traditions and how will these be incorporated into traditional Catholic, Puritan and Calvinist theologies on work, family and money? How clear are the British political and philosophical traditions as incorporated into the ideologies of catholic conservatism, liberalism, Fabian socialism and aristocratic neo-feudalism? How will the 'fascist /oligarchic/ aristocratic' factions manoeuvre in attempting to outwit a resurgence of the 'enlightenment/republican/populist' ideas of two acres and a pig or (as in the State of Virginia in Jeffersonian times) fifty acres of land for each working household when these become incorporated into political programmes (as Rev. Jesse Jackson is doing for the 1988 US Presidential Elections) declaring 'A Home for Every Family'? How will the traditional house institutions such as builders, housing associations, building societies and, increasingly, insurance companies and banks, react to a populist pension fund movement which seeks to link individual (old) Lloyd-style syndicates directly with specific rental homes and quality properties without institutional 'money-middling'?

The Future of The Home by William Shepherd was first published in 1988 in Fourth World Review Number 27