

To: All relevant public authorities, regulators, oversight bodies, auditors and investigative agencies

Subject: Request for coordinated cross-agency review and investigation of Section 106 affordable-housing obligations, variations, delivery and public accountability

Request for coordinated review and investigation

I am submitting the accompanying evidence pack because the matters identified within it warrant a coordinated review across the public bodies responsible for planning, affordable housing, local government, public finance, regulation, official statistics and, where appropriate, investigation.

The purpose of this submission is not to accuse any individual, organisation or profession of wrongdoing. It is to ask a straightforward public-interest question: can every affordable home originally secured through a Section 106 planning obligation be properly accounted for through an identifiable and lawful chain of delivery, variation, substitution, financial contribution or discharge?

The evidence collected so far shows that this question cannot presently be answered simply from the national published datasets. The investigation therefore preserves the original affordable-housing obligation as a fixed historical baseline and separately records everything that subsequently happened to it.

This allows us to distinguish homes delivered as originally agreed; homes delivered later or in phases; lawful changes in tenure; lawful reductions or variations; homes moved to another site; commuted financial contributions; changes involving Registered Providers; properties that remain in development; incomplete or inconsistent public records; data-quality problems; and obligations for which the currently available evidence does not yet provide a complete reconciliation.

An unreconciled obligation is not automatically evidence of wrongdoing. It is a request for the missing part of the evidential chain. Likewise, where an original agreement was later varied, the purpose of this work is not simply to object to the fact that a variation occurred. The relevant questions are what changed, why it changed, what evidence supported the change, who authorised it, whether that person or body possessed the necessary authority at the time, whether the appropriate legal process was followed, whether the change was properly executed and recorded, and what ultimately happened to the housing, money or other public benefit concerned.

These questions can protect everyone involved. They can distinguish legitimate planning decisions from administrative mistakes, incomplete records, inconsistent statistical classifications and circumstances that genuinely require further investigation.

A request to work together

I respectfully ask that the agencies receiving this submission do not treat it simply as a matter to be passed from one organisation to another. Different organisations understandably have different statutory powers and areas of responsibility. No single organisation may be able to answer every question raised by this work. That is precisely why cooperation is necessary.

Planning authorities hold the agreements and variations. Local authorities hold monitoring, financial and decision-making records. Registered Providers hold acquisition and housing-management records. Homes England may hold relevant affordable-housing information. Government departments maintain national policy and statistical systems. Regulators oversee housing providers and official statistics. External auditors examine local public finances. Fraud and law-enforcement bodies have responsibilities where evidence eventually crosses the relevant evidential threshold.

Each organisation may therefore hold only one part of the same evidential chain. I ask that those parts be considered together rather than in isolation. Where a matter falls outside one body's jurisdiction, I would be grateful if that body could identify the correct organisation, preserve any relevant evidence it holds and, where legally possible, communicate with or refer the matter to the appropriate counterpart rather than allowing the evidential trail to end there.

The objective is not to create conflict between public organisations. We are on the same side in wanting public systems to work properly and people to receive the housing and resources that public decisions intended for them.

It is acceptable to ask for help

These systems are extremely complicated. Planning law, housing regulation, local-government finance, property ownership, statistical reporting and corporate structures overlap in ways that can be difficult for any individual officer or organisation to follow completely.

If an officer, department or organisation is overwhelmed by the volume or complexity of the work, there should be no shame in saying: 'I need more help with this.' That should be regarded as responsible public administration, not failure.

It may require another department, another regulator, additional investigators, analysts, auditors or staff. That creates capacity and, where necessary, employment while improving public services. The answer to an overloaded system should not be to conceal uncertainty or move responsibility somewhere else until the issue disappears. The answer should be to bring in enough people and expertise to resolve it properly.

We want to work with the people operating these systems, not against them.

Why this matters

Affordable housing is not simply a number in a spreadsheet. Behind every unit are people and families who may be waiting for secure housing, living in temporary accommodation, paying unaffordable private rents, living far from support networks, unable to move because suitable housing is unavailable, or experiencing homelessness or housing insecurity.

When planning permission is granted subject to affordable-housing obligations, those obligations therefore represent something tangible. If circumstances legitimately require them to change, the public should be able to understand what happened. If money replaced housing, the money should be traceable. If housing moved to another location, the replacement housing should be identifiable. If an obligation was reduced, the lawful decision and reasoning should be identifiable. If the original obligation was fulfilled, the evidence should allow that to be demonstrated clearly. Where the available evidence does not reconcile, that should prompt a request for further information rather than an assumption in either direction.

What I am requesting

1. Preserve the original Section 106 affordable-housing obligations as the historical baseline for review.
2. Identify every subsequent variation, modification, discharge, substitution or commuted payment affecting those obligations.
3. Verify the legal instrument and statutory authority used for each material change.
4. Verify who authorised each change and whether that individual or body held the appropriate delegated authority at that time.
5. Trace the physical delivery of affordable housing against the original and subsequently enforceable obligations.
6. Trace off-site replacement housing where obligations were transferred elsewhere.
7. Trace financial contributions where housing obligations were converted into money, including receipt, allocation, expenditure and any repayment.
8. Reconcile national planning, affordable-housing and local-authority statistics with the underlying development-level evidence.
9. Identify and correct data-quality or classification problems where they explain apparent discrepancies.
10. Identify cases that remain genuinely unreconciled after those explanations have been exhausted.
11. Where appropriate, refer individual cases for specialist legal, regulatory, audit or investigative examination.

12. Develop, if possible, a continuing reconciliation mechanism so that the public can see what was originally promised and what ultimately happened without having to reconstruct the evidence manually.

Requested approach to responsibility

I recognise that each recipient must operate within its statutory powers. I am not asking organisations to exercise powers they do not possess. I am asking that the response to a cross-system problem should be coordination rather than fragmentation.

Where responsibility overlaps, please cooperate. Where responsibility changes hands, please document the handover. Where evidence belongs to another organisation, please identify it. Where more expertise or capacity is required, please request it. Where uncertainty exists, please record the uncertainty rather than replacing it with an assumption. Where the evidence shows that everything was properly delivered and accounted for, that result should be recorded just as clearly as any discrepancy.

The purpose of this work is resolution, not accusation.

Evidence supplied

- the full-frame Section 106 affordable-housing audit and original-promise methodology;
- national developer-agreement, contribution and transaction datasets;
- national Affordable Housing Supply and Local Authority Housing Statistics data;
- reproducible analysis workpapers and transaction-status analysis;
- evidence classifications, legal/authority tests and possible processing routes;
- proposed property/provider tracing and rental benchmarking;
- source references and file hashes supporting independent verification.

The analysis deliberately avoids treating an absence of data as proof that housing is missing. Instead, it identifies where the available evidence presently reconciles and where further evidence is required. That distinction should remain central to any subsequent investigation.

Closing request

Please consider this submission as a request for a cooperative public-interest reconciliation exercise and, where the evidence warrants it, coordinated investigation.

There may ultimately be innocent explanations for many apparent discrepancies. There may be administrative or data problems that can simply be corrected. There may be lawful decisions which only need to be made clearer. There may also be individual cases requiring closer examination. We cannot know which is which without following the evidence through properly.

The people affected by housing shortages should be able to trust that when public authorities secure affordable housing through the planning system, somebody remains responsible for ensuring that the resulting housing or substitute resource can ultimately be accounted for.

I therefore ask all relevant organisations to assist one another in establishing that complete record. If the work is too large for one person, team or organisation, please say so and seek assistance. That is not a failure. It is how a complex public system should work.

Please work together. We want to be there for the people administering these systems as well as the people depending upon them. We are all trying to establish the same thing: what was promised, what changed, what was authorised, what was delivered, and where the public resource ultimately went.

Thank you for considering the evidence and for any assistance you can provide in resolving these questions constructively and transparently.

Yours faithfully,

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Cross-agency submission routing

Recommended approach: use a coordinated core distribution for the national/systemic issue, then route case-specific evidence to the body with jurisdiction. Statistical or reconciliation gaps should not be characterised as criminal conduct unless case-level evidence supports that conclusion.

Route	Body	Email / route	Use
Primary national policy / system	MHCLG general correspondence	GOV.UK correspondence route	National planning/housing policy and system ownership.
Planning data	MHCLG Planning Statistics	Planning.Statistics@communities.gov.uk	Planning/developer-agreement data methodology and reconciliation.
Housing data	MHCLG Housing Statistics	Housing.Statistics@communities.gov.uk	Affordable Housing Supply and LAHS methodology.
Statistics oversight	Office for Statistics Regulation	regulation@statistics.gov.uk	Independent concerns about official statistics/data quality and use.
Public-sector fraud risk / coordination	Public Sector Fraud Authority	psfa@cabinetoffice.gov.uk	Advice/coordination where evidence indicates public-sector fraud or error risk.
Registered provider - conditional	Regulator of Social Housing	enquiries@rsh.gov.uk	Named registered-provider governance, standards, rent or data concerns.
Homes England - conditional	Homes England	enquiries@homesengland.gov.uk	Funding/programme records or S106 Affordable Housing Clearing Service issues.
Individual scheme - local	Council Monitoring Officer / Head of Planning	Authority-specific	Validity, delegation, deed chain, planning register, monitoring and enforcement.
Public money / commuted sums	Council Section 151 Officer + appointed external auditor	Authority/year-specific	Financial governance, receipts, spending and audit.
Central government value for money	National Audit Office	enquiries@nao.org.uk	Central-government/systemic value-for-money issues.
Complaint escalation	Parliamentary and Health Service Ombudsman	phso.enquiries@ombudsman.org.uk	Normally after the relevant departmental complaint route.
Fraud - evidence threshold reached	Report Fraud / City of London Police	reportfraud.police.uk	Case-level suspected fraud; online reporting route.
Serious/complex fraud - conditional	Serious Fraud Office	public.enquiries@sfo.gov.uk	Potential serious/complex fraud, bribery or corruption only.

Coordination request: Please acknowledge receipt, provide a reference number, identify the team responsible for each part, record any onward referral or handover, preserve relevant evidence, and state clearly where further information or specialist assistance is required.