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Sommario/riassunto	Housing is a fundamental necessity, and yet it is generally acknowledged that we have a 'housing crisis' in the UK. The housing market has worked well for many people (who have enjoyed the steeply rising values of their homes), which is why change, especially new building, is resisted. But for increasing numbers it now works less well, as home ownership is out of reach. Government finds it easier to introduce short-term policies that are not really effective, meaning that the long-term issues are never really resolved. Reforms are urgently needed.