

The People's HOUSING Manifesto



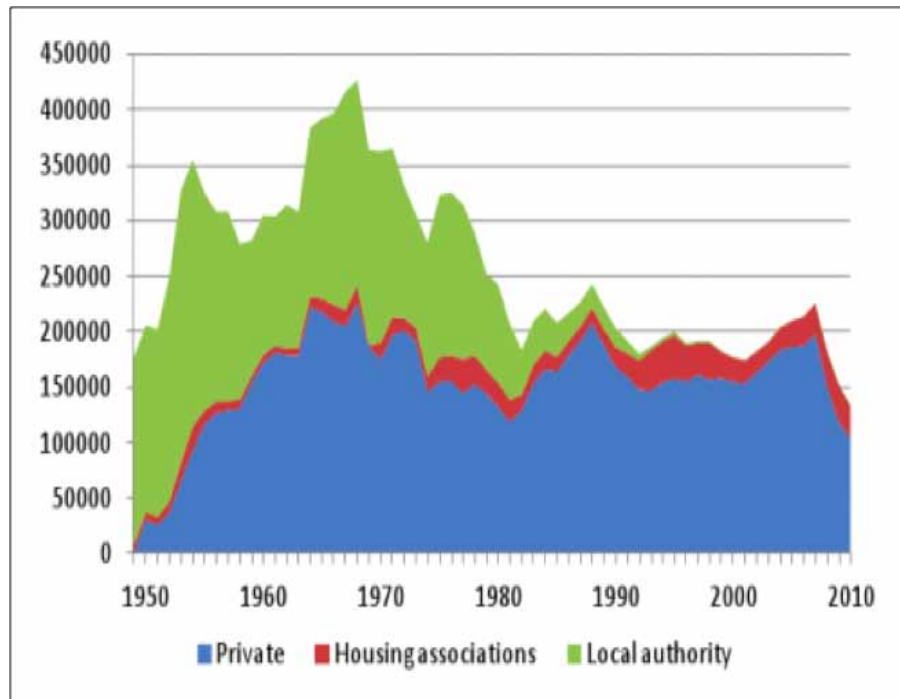
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National Self Build Association

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Foreword

This time next year the country will be preparing to vote in the 2015 General Election. And politicians - of all colours - are now beginning to think hard about what they could do to help solve Britain's desperate housing crisis.

The UK currently builds less than half the new properties it needs - an average of around 120,000 new homes a year are being constructed, when we require closer to 300,000 just to keep pace with the number of new households that are being formed.



We need to build 300,000 new homes a year, and currently deliver less than half this number

The fact that demand far outstrips supply goes some way to explaining why house prices in the UK are among the highest in Europe. We also build some of the smallest new homes in Europe, and the quality and design of many of our new homes is woeful. The planning system is also seen as a problem area that sometimes thwarts people's ambitions to build more homes.

So the team from Grand Designs Live, and the organisers of National Custom & Self Build Week, have been seeking the views of a wide range of experts from across the housing sector, to find out that they think politicians should do to solve the problem.

The key question we asked them was:

“What needs to be done to at least double the level of house building in the UK?”

The People's Housing Manifesto summarises their views.

Many ideas were suggested, so we have tried to draw the various strands together to identify the Top Ten things we think politicians should consider including in their own Manifestos.

If we are to transform the housing sector in the UK the next Government - irrespective of what colour it is - has to find a way of delivering many more new homes. At least seven million people dream of living in an attractive, affordable new property. So the Party that gets it right has the potential to secure a huge number of votes.

THE TOP TEN PRIORITIES

These are not rated in any order of priority

1 The next Government needs to build many new Garden Cities; and also scores of new Garden Towns and new Garden Villages too. Smaller projects are quicker to get off the starting blocks, and we will need all sizes of new communities if we are to double housing output.

3 The German “building group” model has much to commend it; the next Government should import the idea of people banding together to commission and procure their own properties, and aim to build tens of thousands of affordable homes a year this way. In other countries this approach delivers custom designed homes that are 25% cheaper than anything the mainstream market is able to offer.

5 The Government should directly control the use of publically owned land for new housing – perhaps by creating a new “Housing Delivery Authority”. At present most public land is sold to the big housebuilders, who often ‘trade’ the land and therefore take a long time to build. The Government currently owns land capable of delivering more than 100,000 new homes – if a new Housing Delivery Authority was in control it could build quickly, ensure much better design standards, and provide a wider range of homes.

7 The next Government should ensure we build the houses we need in the places people want to live. It sounds obvious, but with a changing population demographics we need to be building far more houses for single occupancy and for elderly residents. Large executive-style homes may be good for profits, but we don’t need so many of them. The new communities that are needed should be focused around existing and planned major transport hubs like those that will be generated when HS2 is built.

9 The Government should launch a massive refurbishment programme to upgrade the near quarter of a million long term empty properties. The long term under-supply of new homes places an even greater obligation on us to bring empty properties back into use and to maximise the life of our existing stock. The tax system should incentivise ongoing investment in our existing homes through a reduced rate of VAT on repair and renovation of residential properties.

2 The next Government needs to encourage more diversity by promoting self and custom build, and community led-housing. It needs to think small and local; rather than large and corporate. For example small local builders will generally produce better-designed, higher quality homes than large mega corps. And self builders and small contractors invest in local supply chains, so this supports local communities. At present many NIMBY’s protest because of the ugly or inappropriate homes that are foisted on to them by the volume builders; more competition will result in wider choices and higher quality homes.

4 The next Government needs to sort out England’s dysfunctional land market. Land is the primary raw material needed to build homes. We need to radically reform the current market so that it provides much more land at significantly lower prices. Councils have a key role to play here is facilitating land for new housing, and they can use many mechanisms to help to deliver reasonably priced land for all types of housebuilder. Councils should aim to ensure that the huge uplift in value when land gets planning permission for new housing benefits the local community, rather than developers.

6 The Government should free up local authorities and housing associations so they can deliver many more affordable homes. It needs to change the current counting processes that put the value of council houses on the Public Sector Debt book. This would free councils to build more than half a million new homes. Housing associations should be given full powers over setting their rents and allocating their properties. They will then be able to provide truly affordable homes to those on all incomes, as well as helping to lower the benefits bill.

8 We need to provide potential purchasers with more choice – a recent survey suggested that three quarters of people would not consider buying a typical new home. The big housebuilders can take many years to build out their very large projects, so Government should buy parts of these sites (at market value) and divvy the land up among specialist custom builders, small builders and self builders. This wider choice will appeal to more people, so big sites will be completed and fully-sold more quickly.

10 The Government should set up a Housing and Infrastructure Investment Bank. This could help to finance a huge increase in house building. In the Netherlands a state owned bank funds more than 50 per cent of the work of the Dutch housing associations. In France, a similar institution also invests on a long term basis in social housing. We need to have our own equivalent that supports all forms of public sector and community-led housing.

We invited a cross section of leading housing experts to send us their suggestions for what the different political parties should include in their Manifestos. Here is an selection of the responses we received.



BRIAN BERRY
Chief Executive
Federation of Master
Builders

First priority

We need much greater diversity in our house building industry in order to increase capacity, choice and innovation in the delivery of new housing. This means boosting the numbers of small and medium-sized builders, encouraging new entrants into the market and the re-entry of the many competent small contractors who have stopped building homes in recent years. This will require, above all else, much improved access to finance. Government needs to recognise this and back vehicles which can channel finance to smaller firms at sustainable rates and without excessive upfront capital requirements. For minimal risk this would reap the long term reward of expanding the capacity and vitality of our house building industry.

Second priority

Gaining planning permission for small developments has become disproportionately burdensome and risky. We need to streamline and de-risk the process of bringing forward applications by affording small sites a 'redline' application route in which only the most basic information is required for an in principle consent for an agreed number of dwellings. In addition to this, local authorities should be required to set out clearly and positively their policy towards smaller windfall applications.

Third priority

Finally, let's not forget the importance of our existing homes. The long term under-supply of new homes places an even greater obligation on us to bring empty properties back into use and to maximise the life of our existing stock. The tax system should incentivise ongoing investment in our existing homes through a reduced rate of VAT on repair and renovation of residential properties.



**LORD RICHARD
BEST OBE**
Social Housing
champion

First priority

Garden Villages. All the Political Parties want a few Garden Cities of 20,000 homes, i.e. a Development Corporation buys the land (using CPO powers if necessary) and organises development (including for custom-built homes) within a Masterplan. But even if we build ten over the next 20 years (which is a tall order) these will only contribute about 4% of the homes we need. Much smaller new communities - Garden Villages of 500-1000 homes - could use the same techniques to achieve several times as many homes, mostly in areas needing some regeneration. (Reference: Joseph Rowntree Foundation's work in York 1904-2014.)

Second priority

Accommodating our extended Middle Age. If house-builders produced really attractive, light and bright, highly fuel-efficient, easy-to-manage new homes for downsizers in the 55-75 extended middle age range, almost every new home built would lead to better housing for a family as well. And in addition to freeing up hundreds of thousands of homes for families (mostly with gardens) the costs and hassles of housing and care when this generation gets older (75-100 y.o.) would be greatly eased. (Reference: Hanover Housing Association's website, Hanover@50.)

**10 million people
are now over 65;
by 2050 that
figure will be
around 19 million**



PAUL BROADHEAD
Head of Mortgage
Policy,
Building Societies
Association

It is widely accepted that we need to increase house building in the UK, and yet it doesn't seem to be happening. The fact that we have failed so dismally to build the houses we need makes it plain that there is no easy solution to the problem. So what we need is a range of solutions, of which I've identified my top three.

First priority

The most immediate solution is to build the houses we need in places people want to live. It sounds obvious, but with a changing population demographic we need to be building more houses for single occupancy and for elderly residents. Large executive-style house building is good for profits, but not so good for housing first time buyers.

Second priority

Of almost equal importance is putting in place infrastructure. Many commentators have spoken of the need to bring empty homes back into use, but often these homes are empty for a reason; they're not in an area which people want to live. By putting in place transport links and facilities we can create large numbers of homes on brownfield sites and by bringing empty homes back into use. We have seen how well this worked with the regeneration of Stratford and the Olympic Village.

Third priority

Thirdly, we need an open and honest debate about planning policy and where we want to live and work. Building on green field sites might be appropriate in some areas, but in others may needlessly destroy the countryside for houses people don't want to live in.



CHRIS BROWN
Chief Executive
Igloo Regeneration

First priority

We need more homes QUICKLY. On large sites house builders approach is sell one build one. The average rate of build is around just 50 a year per site. But two thirds of people won't buy the limited house types of ANY volume house builder. So to kick start housing supply quickly government needs to buy (at market value) large parts of large sites that their house builder owners won't be able to develop within the next three years and sell them on to Custom Build Enablers to deliver individual plots for Custom Builders, to institutional investors for market rent and to local authorities and housing associations to build affordable housing (all of which can be built and occupied much more quickly).

Second priority

In the medium term we need to break the stranglehold of large volume house builders on the housing land market. These house builders need a constant supply of land but we also need a mixed economy of Custom Build and institutional market rent being built alongside affordable housing. Planners can do this, as required by the National Planning Policy Framework, by designating these approaches in planning permissions on large sites (both Custom Build and institutional market rent need minimum quantities of at least 100 homes per site).

Third priority

In the long term we need to plan sustainable large scale places. These need to be on public transport nodes so that people don't need to use cars. Most will be in the south east where the demand is. And we need to be investing heavily in infrastructure, placemaking and business competitiveness in major cities where we have the brownfield land to sustainably and affordably deliver housing.



SIR STEVE BULLOCK
Mayor London
Borough of Lewisham

We need to take a twin tracked approach that gets large schemes going that will deliver at scale and encourage a plethora of smaller schemes which can, literally in some cases, fill in the gaps and release the ideas and energy of local groups

First priority

Building at scale – sites which can be developed quickly need to be designated as regional or sub-regional priorities and consortia developed to build them out. Those consortia need to include house builders and developers, housing associations, the regional tier of government and critically both those councils who will not be able to meet demand within their own boundaries and those where the sites are. Where these site are big enough to sustain “garden cities” there must be attention given to community building and creating incentives to families to re-locate e.g subsidized transport to existing employment

Second priority

Identifying sites where small developments can take place and using these to achieve specific objectives e.g. smaller flats on estates for “over-occupiers” to move into or very small, shared ownership units to enable young people to get a start or self build. Councils should be ready to encourage innovation by others and lead by example on this.

Third priority

Encourage private rental developments on a larger scale managed by housing professionals and offering a genuine alternative to both social renting and owner-occupation – it happens in Europe and North America we must make it happen here.



MARK CLARE
Group Chief
Executive,
Barratt
Developments

First priority

Apply ‘use it or lose’ to Government land holdings. Around a third of the country’s developable land is held by the public sector so any policy to build more homes has to find a way of bringing surplus land to the market faster. We have to be much more radical in how the issue is addressed so I would like to see individual departments/councils told that they either have to sell their surplus land or face losing it altogether. Unless we change the incentive structures the release of public land will continue to promise more than it should deliver.

Second priority

Make Building for Life 12 a positive for planning. To build more homes we have to convince people that they will be better homes. Building for Life 12 can and should drive this change. Barratt has already committed to ensuring that its developments will embrace this new design standard. To ensure the rest of the industry follows, why not offer a faster route through planning for developments that exemplify great design standards.



GEORGE CLARK
Broadcaster

First priority

There are more than 800,000 empty homes in the UK and around a quarter of a million of these are classified as long term empty properties. We need a major campaign to refurbish and upgrade these and get as many as possible back into use again. Local authorities have a key role to play in this – in the past some of their regeneration programmes have blighted areas for years. In the future councils need to manage regeneration schemes far more effectively so that homes are not left vacant for years on end. They also need to work with communities and explore ideas like Homesteading, Co- operatives and Sweat Equity schemes to make much more effective use of empty properties.

Second priority

Millions of people in the UK are keen on the idea of building their own home, but at present it is very difficult to find an affordable building plot. The Government should require all local authorities to deliver a quota of reasonably priced serviced building plots so that young families on modest incomes can build a home for themselves. This is the norm across most of Europe, so why can't we make it happen here too?

Third priority

There has been lots of talk about a new generation of Garden Cities. These are important, but I think we also need a new generation of Garden Towns and Garden Villages too. Garden Cities take decades to deliver; but smaller new communities can be implemented much more quickly. These new smaller town and village developments should be delivered primarily by local small builders and self builders. This will result in more appropriate, diverse, affordable and innovative homes, and the investment will support local suppliers and the local economy.



BEN DERBYSHIRE
Chair
The Housing Forum

First Priority

A gradual process of reform of the PSBR is long overdue to align the UK with other economies. Spending on infrastructure and housing within the PSBR should be re-calibrated. Councils could then raise substantial investment capacity (extra £1 billion for housing if the Government agrees to remove their debt from the public sector balance sheet, according to a report compiled by Westminster Council). Current building plans by local councils are modest and represent only a small part of the overall potential.

An appropriate regulatory structure with a set of prudential controls to protect the interests of the taxpayer is urgently needed. The inclusion of such debt on the PSBR has severely restricted the amount councils can raise on the private markets.

Second Priority

Creation of a Government backed Housing & Infrastructure Investment Bank could double output. A national housing investment bank, alongside other measures, could help to bring in some of the finance needed if the gap between housing supply and demand is ever to be bridged.

There is potential in a number of related mechanisms, including Real Estate Investment Trusts and Self Invested Personal Pensions. While government and banks are currently short of resources for investment, pension funds have finance which they are looking to invest long term at low risk.

In the Netherlands the Bank Nederland's Gemeenten, which is half owned by the Dutch government and half by the municipalities, provides over 50 percent of borrowing by Dutch housing associations. In France, the Caisse des Depots manages funds held in regulated savings accounts and invests these on a long term basis in secure projects in the public interest particularly social housing. There is a case for similarly extending the remit of the Green Investment Bank to cover housing.

Third Priority

Mandatory consumer labelling of the Housing product. I am exploring with the Housing Forum opportunities that would arise if the gaps in information available to consumers of housing were to be eliminated with readily comprehensible information that would enable customers to make comparisons between the different choices available in a comparable and meaningful way, based on performance.

The objective is to develop techniques of Home Performance Labelling and to illustrate diversity of choice in the market place. Potentially beneficial outcomes as a consequence of clear Home Performance Labelling and consumers that in due course would become, as a result, well informed and familiar with the relative benefits include greater awareness of the cost in use savings of more energy efficient homes, creating a consumer pull towards better performing new build and retrofitting of energy saving measures to existing stock.

Fourth Priority

A national spatial infrastructure plan. The coalition decided to abolish regional planning in the form of the Regional Development Agencies. RDAs did need reform but not abolition and we do need a layer of planning between the local and the national.

We urgently need a discussion about what would make a framework for a national plan beyond the five-year political cycle so we can debate such major investment programmes. The Housing Forum's study - 'The ABC of Housing Growth and Infrastructure' - argues that an increase in output should be delivered through extending existing urban areas, rather than via new towns or garden cities. The ABC approach is based on "ambition, brokerage and continuity" and derives from the work carried out in Cambridge South over recent years to create an economic and planning framework linked to provision of good public transport infrastructure. The lesson is that we need more high quality strategic prioritisation and planning, not less.



HANK DITTMAR
Chief Executive,
The Princes
Foundation
for Building
Community

First priority

Master Developers, not Home Builders. The Government is on the right track with the revival of the New Towns Corporations. Local government and other public bodies need to act as master developers, identifying sites, engaging communities in the planning process, getting permission and then marketing the sites with permission and design codes for a diversity of housing provision, including private for sale and rented housing, affordable homes, plot land development, student and elderly accommodation and mixed use schemes. All public land which is identified for disposal by MOD, other bodies or local government should be taken through this process, with quality safeguards and transparent processes.

Second priority

Transport Orientated Development, Not Garden Suburbs (Cities). New communities should be planned around those major transport hubs with capacity. Sites such as Ebbsfleet, Old Oak Common, Barking Riverside and Beam Park should become transport orientated development, not garden suburbs, and the best reason to do HS2 is to use it to develop homes and jobs within walking distance of stations like Birmingham Airport. PLOTland and self build can be core to these projects.

Third priority

Lean Urbanism and Development. The nature of Government policy is that it tends to favour the larger actors. Finance, planning and construction processes have all become increasingly complex, driving development to larger scale sites and larger scale entities. With empty homes still a huge problem and with huge capacity available in smaller suburban sites, a concerted effort needs to be made to simplify the planning and development process for incremental small scale projects, and encourage local authorities and other regulators to develop thresholds for smaller development. My experience is that most regulatory reform undertaken by this government has been at the behest of larger entities and their associations, and that the area of defining thresholds, work arounds and exemptions for small projects has been largely unexplored. But huge impacts not only in the number of new homes and businesses but in regeneration will come if it becomes a priority to get empty building back into use and to allow suburban property owners to intensify, with limits. This will put landowners, home owners, and small businesses back in the business of development. I call this "lean urbanism".

**In the future
1 in 5
households will
be occupied by
single people**



PAUL FINCH
Editorial Director,
Architects Journal
and former Chair of
CABE

Ten Proposals:

1. Maximise the number of individuals and organizations creating new homes.
2. Don't rely on 'big project' thinking, eg garden cities and new towns. They take far too long and won't necessarily work without massive infrastructure expenditure.
3. Ensure that serviced land is available for housing within city boundaries. Mayoral/local authority responsibility.
4. Avoid green belt. There is plenty of land within existing conurbations.
5. Continue a policy of making it much easier to convert other building types to housing.
6. Give self-builders tax breaks, for example VAT exemptions.
7. Re-introduce municipal mortgages, as successfully deployed in the 1960s and 1970s.
8. Insist that local authorities make public land available at current use value for housing development for mixed communities and tenures.
9. Scrap Heathrow Airport and turn the area in the London Borough of Heathrow with 250,000 homes (a 'big project', but the infrastructure is already in place).
10. Create a 'Housing Delivery Authority' similar to the Olympic Delivery Authority, with land and planning powers, which would stimulate new building, and if necessary undertake direct supply.



WAYNE HEMINGWAY MBE
Designer and Chair
of Building for Life

First priority

We need to dramatically improve the design and quality of the new homes we build to give the public faith in the fact that new housing doesn't mean "bang goes the neighbourhood". Better design is likely to speed up the whole planning process as fewer people would object. At present many NIMBY's protest because of the ugly or inappropriate homes that are foisted on to them by some of the volume housebuilders and how can you blame them. In many other European countries there are far fewer objections to new housing as the designs of the new homes are much better, and people recognise that these new homes will help boost the value of their own homes too and contribute positively to their neighbourhood .

Second priority

We also need to divvy up the larger housing development sites so that no one housebuilder can take on more than say, 100 homes. So, for example, on a 500 home development we should encourage diversity and localism by allocating some of the homes to several of the big housebuilders and also a percentage of the new homes would be reserved for local small housebuilders, and self builders. This would create competition (which normally results in higher quality and better service) and prevent the "monopoly" situations that exist on most large housing sites. It should also help to sustain local employment and boost the local economy - which would also make the development more attractive to its neighbours, and result in fewer objections/a speedier route through planning.

Third priority

Local authority planners and the people who sit on planning committees need to improve their understanding and appreciation of design quality. At present they can get bamboozled by big housebuilders into believing their new homes are good, when often they are dire. CABE at the Design Council has a network of 250 Built Environment Experts (BEEs) that are there to help them, and more councils need to tap into their skills and expertise

More than 25% of people aged 20 to 34 now share their parents' homes - up by a quarter since 1996



CHARLIE LUXTON
Broadcaster

First priority

At present it is very difficult and costly for groups of self builders or community led-housing projects to get to the 'starting line' - typically it can cost tens of thousands of pounds just to get a planning application prepared and submitted. The big housebuilders have the resources and expertise to do this; the average community doesn't - so its not a level playing field. We need Government support for group led schemes to give them a fighting chance of competing on an equal footing. For example the planning system could be dramatically simplified, with an automatic presumption in favour of community-led projects. Or Government could provide expert facilitators, and financial aid to help groups get their projects ready to start on site.

Second priority

We need all our villages and other settlements to grow a little, each year. So, for example, a typical settlement might be required to provide land for three or four new homes every year. This organic growth would be far more acceptable than suddenly getting an application submitted for 70 executive homes - which then results in lots of opposition from local residents.

If we encourage small clusters of new homes, many of these could be delivered by people with a local connection via self or custom build. The planning system could help facilitate this by treating developments like this as Exception Sites.

Third priority

We need to make it easier for people in urban areas to deliver more homes too. So, especially in areas where there are good public transport links, we should consider relaxing the planning rules to make it much easier for people to build upwards. In London many existing homes have often already had a loft converted, or a basement excavated. In future we should encourage the replacement of properties that are, say, two to three stories high with apartments that are, say four to six stories high.



KEVIN McCLOUD
Chairman, HAB
Housing

First priority

To double the number of homes being built in the UK we need to involve communities and establish collaborative processes to build what people want where they want it. Funnily enough, this is all empowered and required in the Localism Act. Our planning system makes development horribly confrontational and top down. At HAB we're establishing methods that are creative, involve people and which provide choice and a public realm which is rich and enjoyable. Above all, HAB builds in response to the distinctive character of a place - in other words we use design to make our developments look like they belong where they are.

If we don't bring sensitive, contextual and inspiring design to volume housing, we haven't an ice cream's chance in hell of meeting targets. Building, at it's best, enhances a place. All that noddy housing does is trash it.

In 1985 average house prices were 3.4 times average wages. By 2030 house prices will be 13 times average salaries



PETER MURRAY
Chairman
New London
Architecture

First priority

Baugruppe. Lots of people talk about them but not enough people are doing it. Cohousing in the UK remains a small sector but it has delivered whole suburbs in Freiburg and made a major contribution to housing in Berlin. Let's import some German expertise in coordinating groups, use their legal expertise in setting up the systems and bring over their financiers if domestic bankers find it too hard to understand.

Second priority

Self build in cities is more difficult to carry out than on green field sites. We need floor and core housing projects - all the local authority or developer does is to provide a sound proof structure, water supply and drainage. The self builder does the rest. Prof John Habraken of the Foundation for Architects Research proposed the idea of separating 'support' or base building from 'infill' or interior fit-out. Build streets with party walls to create terraces, build mid-rise blocks or towers and lease the spaces.

Third priority

Motivate the architectural profession. Where is today's Walter Segal? In the 60s architects were key movers in the Housing Association movement until their role was emasculated by the Labour government in the 1970s. We need easy to build systems like Segal's ground-breaking Lewisham project, inexpensive, light on the ground and adaptable.

Fourth priority

Politicians need the confidence to compulsory purchase under-used sites or sites that can unlock larger potential. It was done for the Olympics, why not to meet the housing crisis?

Fifth priority

Create suburban cycling suburbs. Who cares about PTAL ratings when you've got a bike? Use cheap land with bad infrastructure to build communities that walk and cycle.

Sixth priority

Get local authorities to deliver social housing using their HRA money and give developers tax breaks to deliver affordable housing.



DAVID ORR
Chief Executive
National Housing
Federation

The most important commitment the next government could make would be to end the housing crisis within a generation. The housing crisis is affecting people from all walks of life in all parts of the country. Ending it is a challenge which requires bold ideas and long-term thinking. That's why the most crucial action for the new Government in 2015 is to set out a housing strategy that goes beyond Parliamentary cycles and describes how every part of the market can play its part to end the housing crisis within a generation. It's an ambition backed by Homes for Britain - a coalition of the whole housing market speaking with one voice to make sure that housing is at the top of the political agenda.

There are hundreds of different ideas from across the housing sector which government could include in this plan. Two with great importance for the housing association sector are for government to:

First priority

Use more public land for new housing. Although most public land is occupied by the services we all use in our day-to-day lives - schools, hospitals and libraries - an awful lot of it is going spare and could be used for more homes. The next government should find a way to coordinate the release of surplus public land at a national level to ensure it is released for development quickly and put to the best possible strategic use, including the supply of affordable homes.

Second priority

Free up housing associations to provide more of the affordable homes the country needs. Housing associations' core mission is to provide homes that people can afford. They are champing at the bit to offer just that to those on low incomes, but aren't able to because of the strict rent and allocation rules imposed on them. The next government should release housing associations from these strict controls and give them full powers over setting their rents and allocating their properties. Only then will associations be able to provide truly affordable homes to those on all incomes, as well as helping to lower the benefits bill.

If everything else had increased as fast as house prices have since 1970 a chicken would now cost £51.18



GARY PORTER
Vice Chair
Local Government
Association

First priority

Change the accounting process that puts the value of council houses on the Public Sector Debt book. This would free councils to build more than half a million new homes.

Second priority

Allow councils to run housing businesses and not have to maintain separate 'Revenue' and 'capital' accounts. This would free up £millions of revenue balances to invest in housing.

Third priority

Compel all of the banks that have access to 'Quantative Easing' to peg their housing loan rates to the Bank of England base rate +2% this would drastically reduce the cost of private housing finance.

All of the above can be undertaken at NO COST to the public purse and would over the life of the next parliament deliver more than 50% of the homes that will be needed.

The proportion of people renting privately has grown from 9% in 2001 to 15% (3.6million) in 2011



CATH RANSON
President
Royal Town Planning
Institute

We need to focus on the role that locally inspired large scale housing can play - schemes that can deliver thousands of homes in those areas where we most need them. To achieve this we need to resolve five pinch points - community engagement, land, infrastructure, finance and leadership and governance.

In the same way that the new towns and garden cities of the past were able to draw on the uplift in land values to deliver those new towns and communities, so we need to ensure that some of the potential uplift in land values is secured to deliver, not just homes, but attractive, good quality communities, with strong sense of place, well provided with physical and social infrastructure.

The planners' role in place shaping these communities is vital to the quality, the environment and social cohesion of new communities.

Delivery of major housing developments must be underpinned by improved clarity on land issues, not just land ownership, but also options on land and increased willingness to intervene through the use of compulsory purchase powers.

The big picture is that we need to build more homes with custom and self build as part of the mix.

The average floor space of a new home in the USA is 214 sq ft. In France it is 113 sq ft. In Britain it is just 76 sq ft



CAMPBELL ROBB
Chief Executive
Shelter

First priority

We need to sort out England’s dysfunctional land market. Land is the primary raw material needed to build homes. So with house prices back to near their peak, if the land market acted like any normal market it would respond by delivering more land to be developed into highly profitable homes. But England’s current land supply system is so unresponsive it’s almost inert. We need to reform the current market so that it provides much more land at lower prices.

Doing that will take some pretty tough measures – like new garden cities and land assembly of the kind used for the Olympics site at Stratford – but it will be necessary to double the number of homes we build.

Second priority

The house-building sector has become too concentrated and the barriers to entry for new firms have become substantial. This has made England over reliant on a handful of large firms. We need more local builders and more innovative models of development like self and custom build to get a truly resilient building sector. We’ll need the big players running at full throttle, but alone they won’t be able to solve the housing shortage. We need to help local builders thrive once more and to help new builders join the market.

Third priority

Building the homes that the country needs will take investment in affordable housing. The last time England managed to build anything near even 200,000 homes a year, record private output was underpinned by significant public investment. Since then, spending has switched from supply subsidies to demand subsidies – from bricks to benefits. We need to invest in new homes again.

Like other infrastructural spending, spending on affordable homes is vital to economic growth, even in a time of financial austerity. And like other infrastructural investment we should be looking for smart ways that public spending can lever in private funding.

Fourth priority

Finally, while building the homes we need is going to take national change, it’s also going to require local leadership. We’re in the midst of a national housing shortage, but its solution is ultimately going to materialise on a site-by-site basis. That means that local leaders need to make the case for new homes effectively and plan strategically across local authority boundaries, thinking beyond parochial limits and short term political pressures to lead strong local growth.



TED STEVENS
Chair
National Self Build
Association

First priority

We need to bring forward MUCH more land for housing. So the planning system has got to really deliver (at present it doesn’t facilitate anywhere near enough land every year). Councils that don’t use their Local Plans and other opportunities to provide enough land to meet the known annual local demand for new homes should be required to acquire land themselves. This land would then be sold (or in some circumstances rented) to private housebuilders, self builders, community led organisations and social housing providers etc. When acquiring land councils should seek to purchase it at near to agricultural land values, so that the huge ‘uplift’ in value that comes when it gets permission for housing benefits the community.

Second priority

We need to establish at least 20 new Garden Cities across the UK. Appropriate portions of these should be set aside as affordable building plots for people who want to build their own homes. And we don’t just need new Garden Cities – scores of new Garden Towns and Garden Villages should be promoted too.

Third priority

We need to import the idea of community building that has been pioneered in Germany and the Netherlands. In Berlin, for example, one in ten of all the new homes are built by ‘building groups’ – collectives of people who hire their own architect and builder to construct a custom designed row of houses or a block of apartments. The homes look great and are typically 25% cheaper than any other new properties. We need to see the same happening in every major community across the UK.

**The average
age of a first
time buyer
(without parental
assistance)
is now 37**