

Future proofing housing supply

A REPORT FROM THE HOUSING FORUM WORKING GROUP
ON NEW SOLUTIONS TO BOOST HOUSING SUPPLY

FEBRUARY 2017



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Working Group Chair

Stephen Teagle

Chief Executive, Partnerships and
Regeneration, Galliford Try and
Deputy Chairman, The Housing Forum

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Acknowledgements

The Housing Forum would like to thank all those that contributed to this report, who are listed at the back (page 20).

The Housing Forum

The Housing Forum is the only cross-sector, industry-wide organisation that represents the entire housing supply chain as the voice of the industry.

We have over 150 member organisations, from both public and private sectors, collaborating to inform, network and influence with the shared objective of more homes and better homes for the nation.

The cross-sector representation of our membership equips us specially to investigate issues that require collaboration to achieve successful outcomes.

The views in this report are the views of The Housing Forum and have been contributed from Working Group discussions and conference debates.

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Introduction

By Working Group Chair

Stephen Teagle

Chief Executive, Partnerships and Regeneration, Galliford Try and Deputy Chairman, The Housing Forum

Why publish a report calling for measures to improve housing supply so soon after the Government publishes a Housing White Paper? The Government's proposals and the clear ambition for a million homes in five years provide a welcome focus in addressing one of the UK's most malign infrastructure deficits - failing to provide the number of homes we need. The Housing White Paper is a step in the right direction and will rightly claim headlines for the interventions it proposes: funding for more affordable homes; a planning system focused on building new homes rather than issuing planning permissions; a strengthened build to rent proposition; releases of public land; a renewed focus on the skills shortage and the potential offered by modern and offsite manufacturing. All are needed. All are welcome.

But there is more to do and a longer time-frame is required to achieve it. The policies within the Housing White Paper are an excellent framework but we need the leadership, the investment and the mechanisms to deliver. This report draws on the expertise of our members across all sections of the housing industry to take the long view and answer the question we set ourselves: what steps are needed to address supply over the next decade and beyond? What are the structural changes required and how can we build the foundations for that success now? How can we avoid promoting one tenure to the detriment of another and sustain supply across the economic cycle?

Some of the measures we propose in this report, can have an immediate impact. Others will require time to bring forward the step change in supply we need. Sustaining supply beyond a single Parliament requires us to plan for and negotiate the political and economic cycles. We need a bold and coherent vision to generate confidence and encourage capacity, innovation and investment. In short, we need policies which future proof supply.

In addressing the problem we challenge not only this Government, but those who aspire to be successor administrations. Housing delivery involves resolving competing priorities; it is reliant on public and private interests being aligned and behaviours shaped to encourage supply. We need the sector and our political leaders to envision and plan for that now.

Everyone reading this report will know someone whose life chances are compromised in some way by a lack of housing options. The electoral and economic consequences of failing to act, build year by year as supply falls behind demand. The measures proposed here can address that and provide a platform for delivery over the next 20 years.

Executive summary

The purpose of our report is to set out a range of solutions that could genuinely boost housing supply beyond the 250,000 new homes each year that are needed to meet demand.

That's nearly double the output we have achieved in recent years.

There is a clear need for long-term political commitment to housebuilding within Government and some encouraging signs are emerging. The Housing White Paper released in early February is an indication of the current Government's intention and ambition to accelerate supply. While we certainly welcome this renewed focus on housing supply, we have to recognise that many pieces of the jigsaw needed to increase output are still missing. Disappointing past experiences tell us that favourable policy needs to be backed up by strong leadership, proper investment and practical and efficient delivery mechanisms if it is to translate into more homes on the ground.

Real house prices have jumped 151% since 1996, while real earnings have risen only about a quarter as much and 1.2 million people are languishing on housing waiting lists in England. More than 6 million face tenure insecurity and no prospect of ever buying their own home.

The purpose of our report is to set out a range of solutions that could genuinely boost housing supply. Over 250,000 new homes are needed each year to meet demand. That's nearly double the output we have achieved in recent years.

If the housing supply tap is to be turned on to full, then still more needs to be done to overcome the challenges that exist in the market and create a benign and sustainable environment for housebuilding.

There is no one big idea. Instead action and changes of behaviour are needed right across the industry, from the way new homes are commissioned to the way they are funded and built.

Our solutions, drawn up by a wide cross section of housing experts, are split into the following three areas:

'Leadership and structures' examines the best ways to depoliticise the issue of housing and calls for a stronger lead from central and local government including the promotion of the Housing Minister to a seat in the Cabinet and a recommendation that the Government commissions homes directly. This, coupled with a coalesced sector speaking as one voice, could deliver real momentum to housebuilding.

'Sector capacity' deals with many of the Farmer Review's suggestions for modernising the construction industry in order to achieve both greater productivity and output. It also closely follows the Housing White Paper's policy direction for incentivising and attracting new entrants to the market and accelerating planning decisions and proposes some practical solutions for this.

'Commissioning and investment' considers the Government's role in long-term funding and sets out a framework for Government to agree a long-term, large-scale capital investment plan for housing supply – including giving local authorities the financial mechanisms to directly commission new housing.

We appreciate that some of our solutions are radical departures from the status quo - including our calls to depoliticise housing, with cross-party consensus at the Parliamentary level and suggestions to take some planning decisions away from elected politicians. But we have been tinkering at the edges for too long.

We need to lift housing output to levels not seen since the late 1970s. That needs bold actions and brave decisions.

Our 10 solutions for increasing housing supply

Leadership and structures

- 1 Take party politics out of housing strategy and delivery by creating cross-party housing groups and removing elected members from decision-making on planning applications below 250 homes**

Housing should be depoliticised. This can be achieved at a Parliamentary level through the production of a cross-party housing strategy based upon consensus.

To achieve a more consensual, non-party-political approach to housing developments at local level, directly elected members should set strategic planning policy but decisions on individual planning applications below 250 homes should be made solely by the professional planning teams.

- 2 Government to appoint a Housing Minister to the Cabinet and directly commission new homes**

As an extension of the policies and momentum of the Housing White Paper, Government needs to take a greater and more direct role in housing delivery, and this should be done by promoting the Housing Minister to the Cabinet, with sole responsibility for housing supply, including delivering new homes on public sector land.

- 3 All local authorities must become more pro-active leaders of housing supply**

Local authorities are well positioned to tackle the current shortage of new homes as identified within the Housing White Paper. They have planning and land acquisition powers, coupled with the statutory and moral obligation to provide high-quality housing for all residents within their area. The housing sector needs all local members and council officers to capitalise on this position and drive housing supply.

- 4 Create a single voice for the housing industry**

The housing sector needs to have a single voice. A single message delivered by a new housing industry body would enable clear, powerful and effective communication with Government.

Sector capacity

- 5 Government and industry to implement the Farmer Review's call for modernisation of housebuilding skills and technology**

To address the looming skills crisis, Government urgently needs to adopt the Farmer Review's recommendations and drive offsite built or modular housing. It should also use education, fiscal, housing and planning policy to create the right conditions that will support the modernisation, and the sustainability, of the construction sector. And there should be wholesale reform of the current Construction Industry Training Board (CITB) and its related levy system.

- 6 Central and local government to incentivise new entrants to the market**

New entrants should be encouraged into the housing market by offering a wide range of supporting measures related to land, expertise and finance. Local authorities should be encouraged to sell land by judging potential buyers against 'best value' factors including the speed of delivery of new homes.

- 7 Central and local government to revise the planning system so it favours increased supply**

The planning system for housebuilding must be unclogged and decision-making speeded up. The additional resources promised by Government in the Housing White Paper will help. A key change is to revise planning policy to encourage the allocation of sites of different sizes to attract interest from a range of builders, registered providers and other housing organisations.

Commissioning and investment

8 Government to agree a long-term, large-scale capital investment plan for housing supply

Government and the housing industry should work together to agree a minimum 10 year, large-scale capital investment plan for housing in order to provide greater certainty to the industry on the scale, type and location of the funding available.

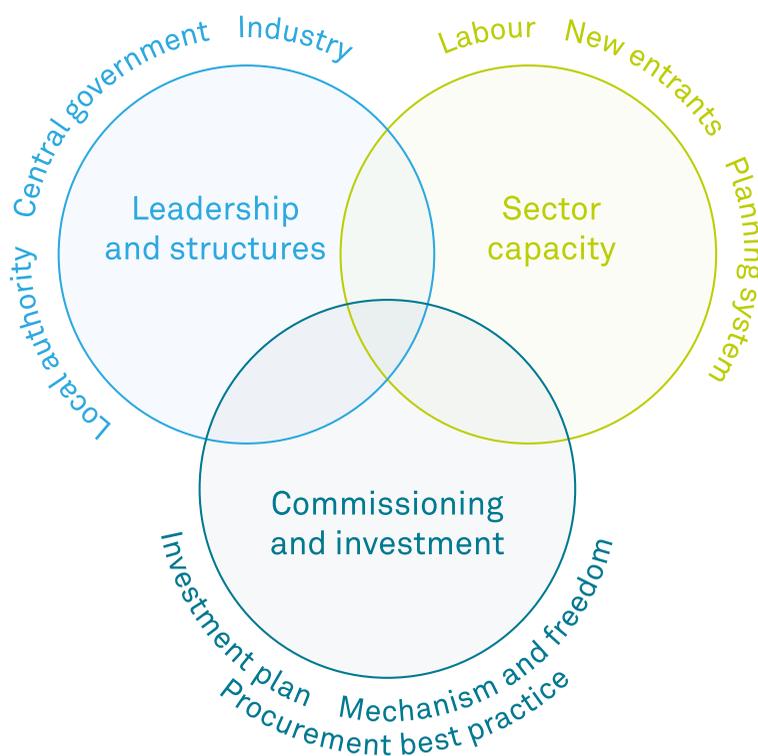
9 Give local authorities the financial mechanisms to directly commission new housing and greater freedom for risk sharing

To enable both Government and local authorities to directly commission their own homes, two key mechanisms are required. The first one is a long-term recyclable investment fund which is aligned to the direct commissioning of new housing supply on public sector land. The second is for greater freedom for public sector organisations to share risk with the private sector and use their land as a long-term investment opportunity rather than a short-term asset sale.

10 Create a centre of excellence for procurement expertise for use across the sector

All parties involved in housing procurement should co-operate to create an accessible bank of best practice delivery models for sharing amongst local authorities and housebuilders alignment of land ownership, planning, funding and business plans for the public, regulated and private sectors.

The Venn diagram demonstrates how each of the recommendations in this report interact with each other. It also highlights that we will only achieve the increase in housing supply that is needed by addressing each of the areas.



Part A. Leadership and reformed structures

Housing supply would be boosted with changes at the top. We need strong, committed and proactive leadership at both national and local government level and from those in the housing industry itself.

A two-pronged approach of promoting the Housing Minister to the Cabinet and directly commissioning new homes would ensure that the Government does more than just set policy.

Depoliticising the planning application decision-making process where there are fewer than 250 homes would also remove some of the barriers.

Solution 1. Take party politics out of housing delivery by creating cross-party housing groups and removing elected members from the decision-making process for applications below 250 homes

The Housing Forum calls for the depoliticisation of housing supply in central and local government.

Depoliticisation of housing supply would be achieved at a Government level through the production of a cross-party housing strategy based upon consensus. There are already encouraging signs that this approach is being recognised, with the inclusion for the first time of housing and regeneration in the National Infrastructure Delivery Plan, which drew cross-party support.¹

In support of this view, the Council of Mortgage Lenders, in written evidence to the Committee of Economic Affairs last October, noted:

*“The long-term nature of our housing challenge means that we need a clear and consistent housing strategy, that commands strong cross-party and cross-national support and can be sustainable across several parliaments.”*²

Similarly, Dr Peter Williams, Departmental Fellow, Cambridge Centre for Housing, addressing the same committee, said:

*“Housing is a hugely complex market and it does require, to the extent that we can achieve it, cross-party consensus and long-term plans, and both of those are absent.”*³

Local government officials would take serious note if Government adopted this cross-party approach to housing. And to help achieve a more consensual, non-party-political approach to housing developments at local level, we recommend a fundamental change to planning applications.

In order to simplify and accelerate the decision-making mechanisms within the local planning system, directly elected members should set strategic planning policy but withdraw from deciding on individual planning applications below 250 homes. These decisions should be made solely by the professional planning teams.

Historically, the outcomes of planning applications are often unpredictable and inconsistent. Our solution seeks to remove the time delays and additional costs caused when planning applications are recommended for approval, refused at committee but then awarded planning permission through appeal. This uncertainty has been highlighted as a key reason why small, medium and large developers limit their investment in the sector.

Relieving planning committees of their decision-making ability is a radical step, so our solution is that the change applies solely to planning applications of up to 250 homes. This ensures significant and strategic planning applications are still considered by elected members. Providing greater clarity and reducing risk in regards to the policy and decision-making will encourage new entrants into the market, including smaller builders, which will increase the overall capacity of the sector.

¹ Infrastructure Projects Authority, (September 2015), The National Infrastructure Plan for Skills, date accessed. (4 January 2016)

<https://www.gov.uk/government/publications/national-infrastructure-delivery-plan-2016-to-2021>

² Written evidence accessed on 12 October 2016, page 231

<http://www.parliament.uk/documents/lords-committees/economic-affairs/Economics-of-the-UK-Housing-Market/The-Economics-of-the-UK-Housing-Market-FINAL.pdf>

³ Written evidence accessed on 12 October 2016, page 1447

<http://www.parliament.uk/documents/lords-committees/economic-affairs/Economics-of-the-UK-Housing-Market/The-Economics-of-the-UK-Housing-Market-FINAL.pdf>

Solution 2. Government to appoint a Housing Minister to the Cabinet and directly commission new homes

There is a clear need for long-term political commitment to housebuilding at Government level. For too long, housing has been downgraded politically. As one long-term contributor to the built environment recently commented:

"It is a sobering thought that over the past 20 years we have seen no less than 13 different housing ministers."

This must stop.

There are some positive signs. The Housing Forum recognises that housing has gained more attention within Government, as was evidenced at the 2016 party conferences and in last year's Autumn Statement. Most significantly, the Government's Housing White Paper, *Fixing our broken housing market*,⁴ clearly acknowledges the importance that is being placed on accelerating housebuilding.

However, the policies set out within the Housing White Paper rely heavily on the private sector and local government to make it happen – none of the new homes will be directly commissioned.

Our view is that the Government needs to do more than just set policy in relation to housing supply. It needs to take a greater and more direct role in delivering this policy and it should be done through two significant steps:

- Upgrading the Housing Minister to the Cabinet, with sole responsibility for housing supply, including delivering new homes on public sector land.
- Changing Government policy to enable the direct commissioning of new homes.

Housing Minister to become Cabinet role

Giving a Cabinet seat to the Housing Minister would accord the position equal standing with other leading departments of state and demonstrate that Government recognises the importance of housing and the need to find solutions to the nation's housing problems.

The Housing Minister's new remit would include executive powers to act as the central point for a number of departments which are directly and indirectly impacted by housing issues such as Health, Welfare, Education and Transport. In addition, the Housing Minister would have direct responsibility and accountability for delivering new homes on all public sector land through a range of measures that include the direct commissioning of new homes. Crucially, it would also provide a single focus point for the housing sector to engage with Government.

Without a Cabinet role, the Housing and Planning Minister will never have the authority to address fully the deficit in housing supply. In the 2015 Lords report *Building More Homes*, Dame Kate Barker refers to housing policy as being "totally un-joined up".

Promoting housing to the Cabinet would allow housing policy to become totally joined-up. And by placing responsibility for the delivery of new homes on public sector land with a single individual within the Cabinet, far more homes could be built via this route. A high-profile post would also serve to attract international investors to invest in housing and infrastructure.

The Housing Minister's position would come with:

- Executive powers to ensure a more integrated system of government and a more cohesive housing strategy which would deliver new homes far more swiftly than has been the case for years. These powers would collate resources and ensure clear policy direction across all housing-related Government departments.
- An increased budget – additional to current spending - which provides the necessary funding for direct investment in housing supply.
- Indirect influence on budgets which are held by other departments to ensure greater policy integration and alignment. For example, the housing benefit budget is held by the Department of Work and Pensions, but the cost of benefit is ultimately determined by the supply of social/affordable rent housing and its effect on rental levels.

⁴ Fixing our broken housing market, Department for Communities and Local Government, February 2017
<https://www.gov.uk/government/publications/fixing-our-broken-housing-market>

Clear and direct route to market

As outlined in solution 3, local authorities have a very important role to play in helping drive up housing supply. But to achieve the levels that are required, Government needs to directly commission new housing. This is particularly true for projects that are seen as high-risk investments for the private sector.

The key task for the Cabinet's new Housing Minister is therefore to take forward Government housing policy set out in the Housing White Paper to deliver a clear and direct route to market. This initiative would sweep away the policy uncertainty and confusion which often deters local government and the private and regulated housing sectors from proceeding with housing projects.

In January 2016 the Government committed itself to the direct commissioning of 13,000 new homes⁵ on public sector land. This was followed by the Accelerated Construction Programme (ACP) which was confirmed in the Autumn Statement and the Housing White Paper. This momentum needs to be maintained, reinvigorated, championed and delivered by the Housing Minister working with the Homes and Communities Agency (HCA - to be relaunched as Homes England in summer 2017), with a revised remit 'to make a home within reach for everyone'. There are promising signs of greater risk share between the HCA and the private sector under the ACP, but we are calling for Government to take on the construction and sales risk through direct delivery of new homes outside of the traditional housing market.

To help this process, Government should take note of and learn from past mechanisms that proved successful in delivering increased housing supply. One useful set of pointers comes from the success of the New Towns Commission and numerous urban development corporations. Here, Government directly intervened in development projects such as Milton Keynes and London Docklands, and was able to deliver substantial numbers of new homes.

The final annual report for the London Docklands Development Corporation lists its achievements as:⁶

- 1,884 acres of derelict land reclaimed
- 25 million sq. feet of commercial/industrial floor space
- 24,046 homes built
- £1.86bn public sector investment
- £7.7bn private sector investment

We welcome that the Housing White Paper opens the door for locally accountable New Town Development Corporations which is a positive step for direct commissioning of new homes by the public sector. As a result of appointing and empowering a Cabinet Housing Minister who can directly commission new housing, the Government can drive other agendas such as the Construction Labour Force Solutions set out within the Farmer Review. As a client, it has a greater, faster and more direct impact on the industry than through policy alone and is better able to drive the outcomes that the construction industry requires.

Government can also accelerate housing supply by establishing and promoting good practice models for the direct commissioning of new housing that can be adopted by local authorities or other public sector bodies who wish to directly develop new homes.

Solution 3. All local authorities must become more pro-active leaders of housing supply, including setting up housing companies and releasing land for development

Local authorities are well positioned to tackle the current shortage of housing. They have planning and land acquisition powers, coupled with the statutory and moral obligation to provide high-quality housing for all residents within their area. The Housing White Paper acknowledges this role and firmly places the responsibility for the delivery of new homes with local authority members and officers. Some local authorities are already responding to the housing shortage challenge and demonstrating a significantly more active leadership role than 5-10 years ago.

More local authorities must now follow the approach being set by these exemplar bodies, and offer strong, visionary leadership within their own communities.

Local authority leadership can be exercised by:

- *Commissioning and investment* – forming local housing companies, setting up strategic networks, direct commissioning and joint ventures.
- *Policy and strategy setting* - developing an ambitious local plan, setting up housing zones, working with development corporations and forming political and commercial partnerships.
- *Promotion and sponsorship* - acquiring and bringing forward land and property for development and creating stronger incentives to build-out sites with planning permission.

Local authorities are also in a strong position to drive increases in housing supply because councillors often serve for lengthy periods. This can make for consistency of approach towards housebuilding and encourage more ambitious goal-setting.

⁵ Prime Minister's Office and DCLG, 'PM: the government will directly build affordable homes', 4 January 2016. <https://www.gov.uk/government/news/pm-the-government-will-directly-buildaffordable-homes>

⁶ London Docklands Development Corporation Annual Report, 1998

Local authorities also recognise housing as having a fundamental role in the 10-20-year period of the local plan, acknowledging its impact on education, wellbeing, employment and community cohesion. Consequently, they see housing as a basic human utility - a need rather than a want - and a major part of the social infrastructure they are entrusted with.

As stewards of their communities, local authorities - unlike private housebuilders - can take a long-term view of the value and strategic importance of land and property in their neighbourhoods. Rising above short-term capital asset considerations allows them to build houses at scale, not just in isolated pockets.

The necessity for local authorities to become more actively involved is underlined further by the business model of the private housebuilder, which prioritises profitability over volume. Even in the boom years at the end of the 1980s and mid-noughties, private enterprise in this country did not deliver the volumes that were required to meet public demand.⁷

The Housing Forum's 2015 publication *Building homes at scale: nine vital ingredients* called for local authorities and public bodies to proactively bring land forward for development.⁸ Two years on, the need for local authorities to initiate land development is even more urgent.

Encouragingly, there are a number of innovative local authorities which are finding ways to increase the supply of local homes. These new delivery approaches include:

- **Direct commissioning and joint venture activity using own land** – the 10 authorities comprising the Greater Manchester Council as well as Newcastle City Council's housing organisation Your Homes Newcastle are taking an active approach to self-developing.

- **Local housing companies** – solicitor Trowers & Hamblins estimated in October 2016 that 40-50 councils have created local housing companies in order to kick-start housing in their area. Thurrock Council, for example, has set up and owns Gloriana, which plans to build 500 homes. Research by *Inside Housing* in December 2016 showed that 98 of the country's 252 local authorities have established or will be establishing a housing company.
- **Strategic new community networks** – 14 local authority planning departments and development corporations are planning and delivering large-scale new communities through the TCPA New Communities Group's innovative local leadership. They aim to deliver 150,000 new homes.

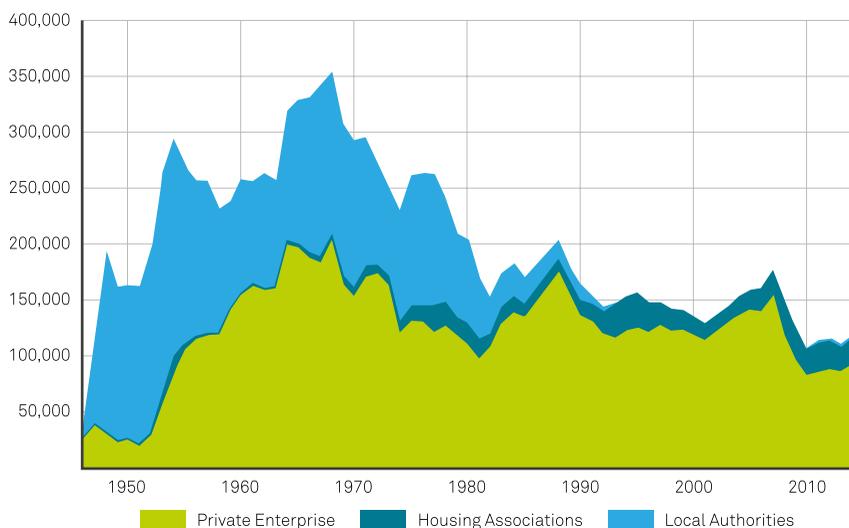
In 2015, a Local Government Association (LGA) survey showed 45 councils planning to build a total of 8,000 units. The LGA estimated that if all stock-owning authorities followed suit, approximately 28,000 new homes could be

delivered solely through the housing revenue account over the next five years. This would represent a significant scaling-up in recent council housebuilding levels.

The same LGA survey also showed that over 80% of stock-owning councils planned to work in partnership to support new housing development over the following five years. Twenty-four councils indicated that they planned to help deliver over 7,000 homes in partnership during that period. Extrapolating these figures, the LGA estimated that councils in England were planning to build 77,000 new homes in partnership by 2020.

The Housing Forum would encourage all local authorities to take on the Government's challenge and to be innovative, risk taking and utilise the flexibilities, support, and a 'bespoke deal' that the Housing White Paper offers, to enable and directly deliver accelerated housing supply. As the well-worn graph below clearly demonstrates, local authorities are the missing ingredient to get to the number of new homes that we need.

Number of permanent dwellings completed by tenure 1946 to 2015 (Source: DCLG)
Graph showing that without direct house building by local authorities output has continued to fall short



⁷ House building; new build dwellings, England: September Quarter 2016, Department for Communities and Local Government

⁸ Building homes at scale: nine vital ingredients, Housing Forum report, July 2015.

<http://www.housingforum.org.uk/resources/influencing/housing-forum-reports/building-homes-at-scale--nine-vital-ingredients>

Solution 4. Create a single voice for the housing sector

A vast amount of information and opinion on the UK's housing shortage has been published over the past several years by both the UK Government and by the many industry bodies operating within the housing sector.

Given that the housing shortage is a multi-faceted problem, comprising a range of complex and complicated political, technical, social and economic challenges, and given also that the housing industry is itself represented by an array of industry bodies, it is not surprising that a wide diversity of opinion, policies and calls to action are regularly presented to Government.

Recent examples include the RICS *Residential Policy* paper published in 2015⁹ and RIBA's *Housing Matters: #20 ways to tackle the housing crisis policy* published in 2016.¹⁰ In common with similar publications from their peers, they both draw on the particular expertise of the professions they represent to comment on the housing shortage.

However, although these documents have differing perspectives, there are common headline issues which revolve around land, development opportunities, planning permission, demand, funding and resources, and they share common solutions too.

Despite these many well-researched calls for action, housing supply levels over the past decade and more have consistently fallen short of the 240,000 new homes per year level cited as required in the 2004 Barker Review of Housing Supply.¹¹

It would appear likely that the sheer number and diversity of opinions, policies and potential solutions being published by the housing industry in relation to the housing shortage is actually undermining our industry's ability to communicate a clear message to Government. The Farmer Review agreed, saying:

"There is no single large scale body that represents both industry and clients across all types".¹²

It is essential to address this problem. A single message delivered by a new single-voiced housing industry body would enable clear, powerful and effective communication with Government.

The housing industry wants consensus from our politicians so it is only right that the industry should also provide a consensus to enable all parties to work towards shared objectives. Although this degree of co-operation across the housing sector will not be easily achievable, the rewards would be great. And given the industry's commonality of issues, the potential to create a summary of shared opinions does at least appear to exist.

To achieve the single voice, we are proposing a small working group drawn from each housing industry body come together to draw up messages for Government on a bi-annual basis around housing supply.

Only with the shared opinions and potential solutions to the housing shortage clearly stated on behalf of our industry will we be able to effectively communicate with Government and affect the changes so urgently required. As a cross-industry, cross-tenure body The Housing Forum is well placed to initiate this.

⁹ RICS Residential Policy, published 22 September 2015 by the Royal Institute of Chartered Surveyors

¹⁰ "Housing Matters: #20 ways to tackle the housing crisis" published 4 August 2016 by the Royal Institute of British Architects

¹¹ "Review of Housing Supply - Delivering Stability: Securing our Future Housing Needs - Final Report - Recommendations" published 17 March 2004 published by UK Government

¹² Modernise or Die: The Farmer Review of the UK Construction Labour Model, Cast Consultancy, 2016

Part B. Increasing housing supply by tackling sector capacity

Attracting new players to the sector at every level is essential if more homes of different sizes and tenures are to be built, which is recognised in the Housing White Paper. This includes new investors, new developers, new landlords and new suppliers.

Financial incentives can be found and risks can be removed to encourage a wider spectrum of home builders and investors to take part in increasing housing supply.

But unless the construction industry's skills shortages are swiftly addressed, nowhere near the required level of homes can be built.

Solution 5. Implement the Farmer Review's call for modernisation of housing skills and technology

It is widely recognised that the chief constraint to the delivery of new homes is a sector-wide shortage of people and skills.¹³ This problem may get worse. Mark Farmer's recent review of the UK Construction labour market *Modernise or Die* highlighted a significant risk that the industry's workforce will actually shrink by 20-25% within the next decade.¹⁴

This represents a serious risk to maintaining current levels of housing supply, let alone increasing them to the levels required. It is clear, therefore, as Farmer notes:

"Any government measures aimed at land and planning, development funding or demand stimuli initiatives that are disconnected from influencing construction industry upon which it relies are potentially flawed".

Farmer made 10 recommendations, including:

- Using the residential development sector as a pilot programme to drive forward the large-scale use of pre-manufactured construction, for example, through offsite built or modular housing.
- Wholesale reform of the Construction Industry Training Board (CITB) and its related levy system, including a new mandate to properly fund and drive forward both appropriate skills development and innovation to suit a modern progressive industry.
- Government using its education, fiscal, housing and planning policy measures to initiate change and create the right conditions that will support the construction sector's modernisation.

The Housing Forum endorses these observations and recommends that Government goes beyond the policies set out in the Housing White Paper and moves to implement them swiftly and in full.

Solution 6. Incentivise new entrants to the housing market

Although demand for housing has far outstripped supply in recent years, there has been a dearth of new entrants to the market. On the face of it, this is surprising. We might have expected to see the arrival of small, entrepreneurial start-up builders and developers and self- and custom-builders as well as other new entrants such as for-profit affordable housing providers, institutional investors in the private rented sector (PRS) and pension fund holders. Instead, the UK has actually seen a decline in the number of housebuilders and SMEs, and the industry remains dominated by the volume housebuilder model.

The reason is that barriers to entry are too great: high land costs and a lack of access to affordable finance are forcing new entrants out of the sector.

We therefore support the Government's position in the Housing White Paper and recommend that new entrants should be encouraged into the housing market by offering a wide range of supporting measures related to land, expertise and finance. This could be done in the following ways:

Land disposal by local authorities and other public bodies

The sale of public land should be open to all relevant and willing organisations and support/assist new entrants, thus allowing many more players into the market.

The Housing White Paper sets out proposals to allow local authorities to dispose of land at below best consideration and they should be encouraged to judge potential buyers by other 'best value' factors such as speed of housing delivery, social and community value, design quality, environmental sustainability, and contribution to local jobs and the economy.

¹³ People and Money: Fundamental to unlocking the housing crisis, Arcadis, 4 June 2015

¹⁴ Modernise or Die: The Farmer Review of the UK Construction Labour Model, Cast Consultancy, 2016

Potential buyers should also be given enough notice to raise the capital (say, one year) to allow smaller developers and community groups better opportunities to access the market. Local authorities should be permitted the option of retaining the freehold of land (or some level of site ownership) which they can then develop. This would provide a long-term income stream, and allow them to focus on long-term projects rather than chase short-term capital receipts.

Local authorities should also be encouraged to use the compulsory purchase powers referred to in the Housing White Paper to buy parcels of developable land and give local groups or SMEs the first option to buy at sub-market prices with planning permission in principle.

Knowledge-sharing champions

Creating 'small is beautiful' development champions at regional and sub-regional level could help smaller developers and communities kick-start projects. They could also help local authorities initiate their own development and pair small local builders and architects with community groups and landowners. For example, to get more projects up and running, the GLA could offer a London-wide incubator service, such as a centre for development advice and resources, accessible to local authorities, community groups and smaller developers.

Development bonds and revolving funds

Local authorities and sympathetic lenders could facilitate housing in their area by directly supporting it financially through loans or by issuing bonds. Traditional lenders view lending to self- and custom- builders as high risk since there is initially no building as collateral.

Offering loans or bonds would de-risk the venture for lenders, which would allow additional funding to be secured on the back of the loan.

The Housing Forum welcomes the Government's Home Building Fund, which holds £1bn of development finance to attract new entrants into the market. Financing is available to support projects such as community-led housing projects, serviced plots for custom- and self-builders, offsite manufacturing, new entrants to the market and groups of small firms working in consortia to deliver larger sites.

For-profit registered providers

The provision of social/affordable rented properties is dominated by registered providers and local authorities, with 27,020 and 1,360 completions respectively in the financial year 2015-2016.¹⁵ Not enough properties are being created this way to meet demand. Only by attracting new entrants to the market can capacity be significantly expanded.

In recent years, a number of private registered providers such as Cheyne Capital, Octopus Investments and Heylo have entered the market to provide social/affordable rented and intermediate dwellings without recourse to public sector funding. In addition, a number of housebuilders are also considering entering this emerging market.

The Housing Forum recommends that financial and regulatory incentives are created to attract many new entrants to this market and then retain them. For instance, it would be necessary for local authorities to allow these incoming organisations to acquire S106 properties ahead of their traditional registered provider partners. Cheyne Capital's partnership with Luton Council is a good example of one local authority embracing a new form of affordable housing provider.

In addition, the proposed amendments to the National Planning Policy Framework (NPPF) to allow build to rent developers to deliver private affordable rent as part of their developments without the need for a registered provider partner is a welcome step in the right direction of increasing diversity in the affordable housing market.

Joint venture vehicles

The current delivery of new homes in the UK is driven by private developers and housing associations, with a more limited number of homes built by local authorities. What is needed is a greater sharing of the complementary skills of these three sectors to develop joint ventures to deliver more homes.

For example, housing associations and local authorities can access lower interest rates, thanks to their strong asset base, than can private developers with their low-asset, high-risk business model. Private developers, on the other hand, are better at development and sales. By operating as individual sectors, the overall capacity of the industry is constrained by the restrictions each sector has. However, by sharing resources and skills there is untapped potential to increase supply.

We are seeing increasing evidence of local authorities, housing associations and developers working in increasingly co-ordinated ways to boost supply and this needs to be encouraged and incentivised.

By attracting new entrants, the housing industry will increase the overall capacity (both skills and finance). Also, through access to new funds with different risk profiles, these new organisations are able to take forward more or different housing projects to those undertaken by the traditional housing industry. This is a point well made in a 2015 Arcadis report.¹⁶

¹⁵ Housebuilding: June quarter 2016, England, DCLG, 25th August 2016

¹⁶ Solving the Housing Crisis; The Big Idea, Arcadis, 2015
<https://www.arcadis.com/en/united-kingdom/our-perspectives/2015/solving-the-housing-crisis-the-big-idea/>

Below are examples of innovative partnerships that offer a development template for others to follow:

- In Almere, Holland, the local authority has funded infrastructure on a 100 hectare site, which has been sub-divided into plots and sold at fixed prices to individuals and small groups. In total 3,000 homes will be built. A similar proposal is planned in Graven Hill near Bicester, where Cherwell Council has agreed to trial a local development order (LDO) for a pilot area of the 1,900 home self-build development.
- Lewisham Council has optioned a site to RUSS Community Land Trust for self-build delivery. The trust won an open-market bid by demonstrating best-value factors, such as community involvement and the provision of training and skills to local people.
- Enfield Council is working with the non-profit developer Naked House to develop ten small sites across the borough that volume housebuilders do not consider commercially viable. Naked House is leasing the sites from the council and is building affordable intermediate homes finished to a minimum standard.
- London & Quadrant, a London-focused registered provider, has invested in the Manchester-based Trafford Housing Trust - an excellent example of the strength of one RP's balance sheet being used to fund additional affordable housing outside of its usual area of operation.

Solution 7. Revise the planning system so it favours increased supply

The Housing Forum acknowledges that the planning system and the way it is operated by local authorities has been subject to many changes in recent years and that further changes noted in the Housing White Paper are to be consulted upon. We welcome the move towards a planning system that focuses on building homes rather than simply awarding planning permission. Therefore, we are not advocating fundamental changes, but suggesting mechanisms to enable the system to work more effectively. We therefore recommend that the following measures that are highlighted in the Housing White Paper are adopted:

- Increase staffing levels and other resources in the planning system to accelerate the supply of land with planning permission.
- Revise planning policy to encourage sites of different sizes to attract interest from small and medium builders, registered providers and the charitable and not for profit sector as well as volume builders.
- Use the planning system to promote tenures with high absorption rates, for example the private rented sector.
- Build flexibility of tenure into post-planning consent so that flexible tenure developments rather than mixed tenure developments are produced.

Adequate resources

Building More Homes highlights two key delays that are caused by the planning system:

“The imposition of planning conditions and the delays certifying compliance with these conditions and the negotiation of S106 agreements”.

The report says these delays are due to a lack of resource within planning departments. Since 2009/10, local authority revenue spending on planning and development has fallen by nearly 50%. Planning departments are regularly reported to be under resourced and desperately short of staff.¹⁷ The report also highlights that the complexity and cost of the system are key constraints, particularly for small and medium developers who view this as a significant risk factor which prevents them increasing the scale of their investment in the sector.

Increasing investment in local authority planning departments would streamline the process and encourage small to medium developers to participate. The planning system thus acts as an enabler, not a constraint on housing supply.

The Housing and Planning Act 2016 will allow approved partners¹⁸ to compete with local planning authority departments to process planning applications. However, decision-making remains with the local authority so providing additional resource is essential. In addition, the Housing White Paper will allow planning departments to increase fees by 20% where they commit to providing a better service.

¹⁷ Building More Homes, House of Lords, Economic Select Committee, July 2016 referencing DCLG, Revenue Expenditure and Financing: <https://www.gov.uk/government/collections/local-authority-revenue-expenditure-and-financing>

¹⁸ Housing and Planning Act, 2016, Section 161

Create a range of site sizes and promote smaller sites for development

Current planning policy advocates sustainable development, and many local authorities find this is best achieved by working with volume housebuilders in large urban developments.

Instead, what is needed is a planning system that promotes increased housing supply across a range of site sizes. The larger sites would appeal to volume housebuilders, but the small and medium sites would enable smaller organisations, such as small builders, registered providers and the charitable sector, to deliver new homes. We recommend that planning authorities actively promote smaller sites in a strategic way and we welcome the proposed amendment to the NPPF which will require local plans to allocate 10% of their allocated sites to be below half a hectare in size.

Promotion of high-absorption-rate tenures

The Housing Forum urges local authorities to use their planning policy powers to promote the private rented sector as a required tenure in areas where there is a demonstrable demand for market rent as a tenure. We agree with the Montague Report¹⁹, which sees PRS as a key requirement for local authorities to provide as part of a balanced housing market. We do not want to prescribe PRS on all sites, but rather promote PRS through a consistent supply of PRS properties on sites where the tenure is needed. We welcome the attention that is given to this in the Housing White Paper and hope that this flows through to revised planning guidance and into local plans.

It is well recognised within the industry that PRS is a growing tenure within the UK. Property agency Savills predicts the rental market will expand by more than 1m households over the next five years.²⁰

By 2025, the consultancy PwC predicts an additional 1.18m households entering the private rented sector, which will then equate to almost 25% of all households.²¹

The PRS tenure can provide short-term housing solutions for workers who are required to be increasingly flexible in deciding where they live. No other tenure provides this form of housing. The current increase in rental levels is evidence of a shortage of high quality, private rental sector accommodation. Increasing the supply of PRS properties would help stabilise and possibly reduce rents. On the majority of sites, housing for sale is proposed by developers as this generates the highest return to the land owner. However, local authorities can use the planning system to control the tenure of the end products, which in turn will influence the behaviours of landowners, developers and the investment community.

Current investment in the PRS stock comes from private individuals, small-scale investors, registered providers and, more recently, institutional investors. To date, institutional investment in the private rented sector has been concentrated in London and other major cities. PRS in other less attractive markets has been led by smaller-scale investors which has not necessarily provided the additionality in number of homes. This can be contrasted with the provision of affordable housing through S106 agreements. By using planning obligations to create a supply of S106 affordable housing properties, the planning system is able to feed a growth in investment and satisfy demand for the product.

19 Review of barriers to institutional investment in private rented homes, DCLG, August 2012

20 Spotlight Rental Britain, Savills, February 2015

21 PwC, 2015 22nd July 2015

Part C. Commissioning and investment

Government needs to inspire confidence in investors and developers that it has a long-term vision for housebuilding, backed up with investment which will not be turned off after a year or two. The White Paper is a good start, but we need to see more.

Empowering local authorities with the freedom and financial mechanisms to deliver new homes would help. And so would creating a bank of best-practice procurement methods to be shared across the sector.

Solution 8. Agree long-term, large-scale capital investment housing plans

The Housing Forum welcomes the Housing White Paper and the Autumn Statement's measures to boost housing supply and increase flexibility. Government clearly recognises the importance of increasing the supply of new housing and also the impact that investment in housing has on the nation's economic and productivity performance. It is crucial to commit to funding housing supply over a long-term period and The Housing Forum recommends that Government and the housing industry work together to agree a minimum 10 year, large-scale capital investment plan for housing (two Parliamentary terms).

The funding available would be both capital grant funding and loan finance and would be a shift in funding to stimulate supply rather than increase demand. The funding package would be agreed through cross-party consensus, with a fixed investment commitment, as is the case with funding decisions on other large-scale infrastructure investments such as HS2 and Hinckley Point C. It would be delivered through the National Infrastructure Delivery Plan and would reassure public and private investors that there is the funding and political commitment for priority projects to proceed.

The funding would be distributed to partner organisations on the same long-term funding agreements to enable strategic business plan alignment. There would be three key elements to the funding package:

- The funding would be for a balanced housing market and would support open market, intermediate home ownership, private rented sector and affordable/social rented with a particular focus on high absorption rate tenures.

- The funding would be less prescriptive in terms of tenure to allow more flexibility for landlords to convert to alternative tenures in the future.
- The funding would allow for the detailed funding decisions to be made at a devolved level.

Recent funding programmes for housing supply have predominantly been short term and tenure/issue specific. Examples of these are the HCA's Affordable Homes Programmes, Get Britain Building, Estate Regeneration Programme and Local Infrastructure Funding. The nature of this funding arrangement means there is uncertainty for the housing industry on when, where and what funding will be available, which is not good for business planning. This has created an industry that has become reactive to funding programmes, rather than pro-actively seeking new ways to increase housing supply. Consequently, housing supply has fallen short of the levels required. In addition, it has been unhelpful that decisions on the funding awards have often been made at national rather than local level.

A capital investment plan for housing would provide greater certainty to the industry on the scale, type and location of the funding available and would allow more efficient alignment and synergy of land ownership, planning, funding and business plans for the public, regulated and private sectors. This could support other ideas for long-term housing supply and investment such as the National Housing Service, which is recommended in the Arcadis Report.²² Backed by a Cabinet-seated Housing Minister with accountability for public sector land, this solution would drive the delivery of additional new homes.

In return for the capital investment provided by Government, the regulated and private sectors would be able to boost the economy as spending on new housing typically provides a multiplier effect of 2.84 on GDP.²³ Government would also see a reduced housing benefit bill.²⁴

22 Solving the Housing Crisis The Big Idea, Arcadis, November 2015

23 Construction in the UK Economy – the benefits of investment, October 2009, UK Contractors Group and CBI

24 Building More Homes, House of Lords, Select Committee on Economic Affairs, July 2016

Solution 9. Give local authorities the financial mechanisms to directly commission new housing and greater freedom for risk sharing

The Housing Forum recommends that the public sector (both central government and local authorities) develop and implement the direct commissioning of new housing projects. To enable this, two key mechanisms are required.

The first one is a long-term recyclable investment fund which is aligned to the direct commissioning of new housing supply on public sector land. The second is for greater freedom for public sector organisations to share risk with the private sector and use their land as a long-term investment opportunity rather than a short-term asset sale.

This approach would move current land sale policy from a short term 'best consideration' model to a longer-term investment model whereby the public sector return is generated through the onward sale or rent of completed properties rather than through the sale of development land. We welcome the Housing White Paper's attention to review the 'best consideration' model and we hope that the flexibilities that we are advocating are delivered quickly.

*Building More Homes*²⁵ recommends that:

"direct commissioning should be a much bigger part of the housebuilding programme"

and calls for a review of how this can be financed. Current funding for housing projects is often provided via either the housing revenue account (in the case of new social housing) or the Public Works Loans Board (for private ownership or rent) but both products have restrictions in what can be funded.

There is no single, flexible fund for local authorities to access for funding new housing supply of all tenures and share risk with the private sector.

A report by *Inside Housing* in December 2016²⁶ identified 98 out of the total of 252 local authorities that have set up or are considering setting up housing companies. This demonstrates the appetite from councils to build new homes, but also the restrictions of the current systems as it requires a separate company to be set up. Providing a recyclable investment fund and removing restrictions on local authorities borrowing and their approach to risk sharing would allow substantial additional housing supply increases because it allows local authorities and other public sector bodies to take a longer-term view on their returns for housing supply projects.

Upfront funding from the private sector is reduced, which helps to underwrite the risk. This could be controlled through agreeing a specific level of profit for the private sector partner with a profit share on any super profit over and above the set level. The effect is to give those local authorities with the leadership and ambition to deliver new homes the financial capacity to do so. And it would provide long-term certainty to the private and regulated sector and give them the confidence to invest in key housing projects.

Building More Homes notes that:

"a sustained increase in local authority housebuilding can take advantage of historically low long-term funding rates, deliver a consistent supply of new homes across the economic cycles and bring much needed competition to oligopolistic large building firms which dominate the housebuilding market".²⁷

The Housing Forum believes this model would create an additional fund specifically for funding new housing supply of any tenure and would work to incentivise additional investment and capacity from the private sector. It also offers greater flexibility for local authorities. As projects complete and the public sector partner receives a return, the money is repaid and reinvested in future housing supply projects.

There are a number of examples of local authorities embracing new models including Manchester City Council and the London Borough of Barking and Dagenham and we applaud their ambition. Our solution seeks to enable local authorities with less capacity but equal ambition to take a direct lead in housing project development. The Housing White Paper offers bespoke deals for those local authorities with high demand for housing and genuine ambition to build and we hope that Government delivers on this offer. As we highlighted in solution 3, local authority building is the missing ingredient and all sectors need to work together to enable this untapped potential to be realised.

25 *Building More Homes*, House of Lords, Economic Select Committee, July 2016

26 "More than a third of councils set up housing companies", 9 December 2016, Sophie Barnes, *Inside Housing*

27 *Building More Homes*, Economic Select Committee, July 2016

Solution 10. Create a bank of procurement expertise for use across the sector

The Housing Forum recommends that all parties involved in housing delivery should co-operate to create an accessible bank of best-practice delivery models for the procurement of housing projects.

As local authorities are the central drivers to delivering additional housing supply, it's essential to have an efficient procurement system. There is a wealth of knowledge about procuring housing projects within the sector but it has often been developed independently with limited sharing of best practice between local authorities.

As a result, local authorities often incur significant costs in consultancy and management time trying develop a bespoke model when this could be avoided through knowledge sharing. Part of the problem is the significant risk mitigation work that takes place to ensure that all aspects of the council are satisfied, particularly within the internal procurement teams. This can result in procurement exercises taking up to two years from the initial concept to appointing a development partner.

The procurement of a development partner then follows an expensive and elongated procurement which incurs significant costs for both the council and the prospective development partners. This deters the private sector from getting involved: why incur significant expenditure when there's a significant risk of being unsuccessful?

We highlighted the waste of time and resource resulting from bespoke practices in The Housing Forum Report *Building homes at scale*.²⁸ If the relationship and contract with the local authority were standardised, there would be less risk and a greater range of partners including small and medium builders would be interested.

The same issues occur in other public sector bodies and registered providers. It would benefit all these parties if procurement knowledge was shared between them, and more houses could be built more quickly.

Building More Homes endorses the efforts of local authorities:

“to innovate, co-operate and enter into partnership with others in the housing sector to increase the number of houses built”

and it encourages local authorities to share their experience and expertise to ensure the proliferation of successful schemes.

To reach the housing supply levels needed, there needs to be a clear cascade of the knowledge and experience within the strong performing local authorities to those which have less capacity and experience. The Housing Forum recommends that a good practice review is conducted to evaluate which procurement models work best. These can then be explained in a best-practice tool kit for adoption across all local authorities.

In future, procuring development partners for housing projects should move from concept idea to appointing development partner within three months, and to spades in the ground within six months (subject to planning consent requirements).

Concluding remarks

We have been tinkering at the edges for too long. More needs to be done to overcome the challenges that exist in the market. Action and changes of behaviour are needed right across the industry.

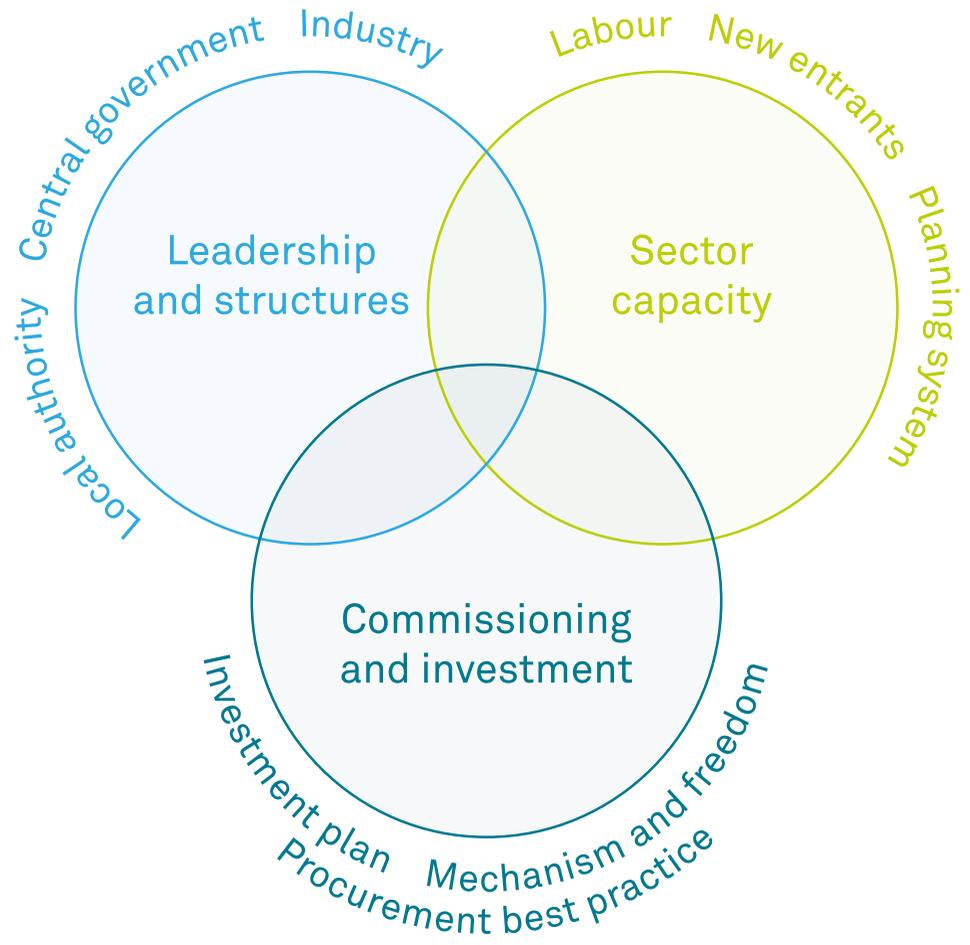
There is a clear need for long-term political commitment to housebuilding within Government and some encouraging signs are emerging. The Housing White Paper is aimed at accelerating supply and proposes a raft of policies to achieve this. Whilst the strategic direction is welcome, we all have to recognise that many pieces of the jigsaw are still missing. Disappointing past experiences tell us that favourable policy needs to be backed up by proper investment and practical and efficient delivery mechanisms if it is to translate into more homes on the ground. In addition, it needs committed leadership on the ground to turn ambition into reality. Real house prices have jumped 151% since 1996, while real earnings have risen only about a quarter as much and 1.2 million people are languishing on housing waiting lists in England. More than 6 million face tenure insecurity and no prospect of ever buying their own home.

If the housing supply tap is to be turned on to full, then still more needs to be done to overcome the challenges that exist in the market and create a benign and sustainable environment for housebuilding. There is no one big idea. Instead action and changes of behaviour are needed right across the industry from the way new homes are commissioned to the way they are funded and built.

We appreciate that some of our solutions are radical departures from the status quo - including our calls to depoliticise housing, with cross-party consensus at Parliamentary level and suggestions to take some planning decisions away from elected politicians. But we have been tinkering at the edges for too long.

This report strongly advocates local authorities as the drivers of new, additional housing supply and history tells us that they are the missing ingredient. Notwithstanding the importance that we place with local authority members and officers, every part of the housing industry has its role to play. It is only through partnership working, both between our individual organisations and as a sector, that we will achieve our aims. If we are to lift housing output to levels not seen since the late 1970s, bold actions and brave decisions are needed.

The Venn diagram demonstrates how each of the recommendations in this report interact with each other. It also highlights that we will only achieve the increase in housing supply that is needed by addressing each of the areas.



Acknowledgements

The Housing Forum is indebted to the many people who contributed to the content, writing and production of this publication.

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