THE HOUSING FORUM BUILDING HOMES FOR THE FUTURE WORKING GROUP

Building homes at scale: nine vital ingredients

The Housing Forum's nine-point plan for building at scale

July 2015

THE HOUSING FORUM
Working with NHBC

Building homes at scale: nine vital ingredients

Working Group Chair and report author: Philip Pamment

2015/2016 Working Groups

The Housing Forum Working Groups produce influential reports for our members, which are recognised at the highest levels in Government and throughout the industry. The topic agendas continue to draw in external specialists from finance, planning, Government and trade associations. Members can join any Working Group. To register your interest in participating, please contact Shelagh Grant or Laura Waind.

shelagh.grant@housingforum.org.uk

laura.waind@housingforum.org.uk

Contact details

The Housing Forum

www.housingforum.org.uk

0207 6484070

THE HOUSING FORUM
Working with NHBC

Introduction

Nobody doubts we are in the midst of a housing crisis – the worst in a generation. One in four 22 to 30-year olds depends on their parents for somewhere to live according to the Institute for Fiscal Studies. Speaking at the Local Government Conference in July 2015 Communities and Local Government Secretary Greg Clark said that it had become "normal" for young people to be "exiled" from the areas in which they grew up due to the chronic lack of affordable housing.

Our view is that if we are to tackle this housing crisis within a generation we need to start building at scale. This requires a real political will at both central and local level to make this happen, backed up by a suite of measures and incentives to make it viable. Much was made by the Coalition of solving the housing crisis – but their incentives were focused on home owners and were concerned with getting the housing market moving and increasing the mortgage availability to those buying their own home. There were few incentives to increase supply.

Now with the new Government in place, we are concerned that the policies and incentives on offer are still weighted in favour of stoking demand for home ownership rather than ramping up the supply of new homes.

As the market has picked up there has been an increase in housebuilding. But we are still short of the 250,000 new homes a year we need, let alone addressing the backlog for affordable homes created by the years of undersupply.

Our view is that we need to embrace a wide range of initiatives to allow building at scale. How we do that is the focus of this report. It continues the work of The Housing Forum Working Group set up in January 2014 under the title Building Homes for the Future, which aimed at coming up with ideas to tackle the housing crisis. The Working Group was chaired by Philip Pamment, Director of PRP's Project Management team.

The Housing Forum has a reputation for advancing solutions to increase both the quality and quantity of housing and is uniquely able to draw on all parts of the housing supply chain to put forward our suggestions, based on advanced and innovative industry-led practice. We have gathered our ideas over the last 12 months through a series of workshops, presentations and round table discussions around the country.

In our report we have chosen to focus on ideas we feel can contribute a significant number of additional new homes. Some of these are already Government intention and we have looked at the measures needed to make them work – such as housing zones and garden cities and the private rented sector. Other aspects of our work focus more on encouraging a wider take up of pioneering new initiatives that are already beginning to bear fruit, such as new partnership ventures.

There is a range of important challenges facing the housing sector that is beyond the scope of this report. Some of these, such as the need for technical innovation and the problems of supply chain capacity and training, have been covered by other Housing Forum Working Groups. Others, such as the changing role of the Homes and Communities Agency and housing providers to develop without grant, are important structural changes that will have a significant bearing on how well we tackle the housing crisis. The ideas presented in this report should be understood and evaluated in the context of these wider changes.

The Housing Forum's nine-point plan for building at scale – in summary

Here are nine recommendations for delivering new homes quickly and at scale. Our aim is to move away from stop-start development cycles.

Land supply measures

1. Local authorities and public bodies should proactively bring land forward for development.

Funding measures

2. Shift funding to stimulate supply rather than increasing demand with a range of financial sweeteners including tax-incentives.

Planning measures

3. Invest in infrastructure to make garden cities viable.

4. Adopt a more flexible approach to the green belt with 'green belt swaps' to support urban extensions.

Local authority measures

5. Housing zones are an essential measure to increase housing supply – they must be boosted with tax incentives and effective land assembly.

6. Councils should consider setting up housing investment funds as a way to retain the development benefit when bringing land forward for development.

Measures to improve procurement

7. Value for money should be recalibrated to support consortia and relationship building at the expense of excessive market testing.

Measures for new housing types

8. The private rented sector must be an additional not an alternative tenure model.

9. Building at scale must include investment in a wider range of housing products to support an ageing population.

The Housing Forum's nine-point plan for building at scale in more detail

Land supply measures

Recommendation 1

Local authorities and public bodies should proactively bring land forward for development

As we highlighted in our *Call to Action*[1] published in December 2014, the principal issue constraining delivery of more new homes is the availability of consented land supply at affordable prices. Land prices are our biggest obstacle to new build projects, accounting for about 50% of the total cost. If we make more land available, housing will be more affordable.

According to the National Land Use Database, in 2009 there were 5,756 hectares of brownfield land suitable for housing and owned by the public sector, which could accommodate 291,000 homes. But this headline disguises the fact that much of the land is difficult to build on. The lack of land supply and the high associated costs of assembling land and making it viable has meant that new build housing is concentrated into the hands of a small number of major housebuilders. The top 10 housebuilders now account for 55% of new supply.

Improving the provision of land for development at reasonable volumes and reasonable prices is the greatest challenge facing housing supply today.

In addition to green belt swaps discussed later under 'Planning', we believe that both forward funding infrastructure and community land auctions have the potential to deliver cheaper land.

Invest in infrastructure to boost return: public bodies in many other countries are much more proactive in the land market than the UK.[2] In many European countries including the Netherlands and Sweden, local authorities have traditionally purchased land at existing use value, provided infrastructure and sold it to developers at a price that at least recovered costs.

Harness community land auctions: community land auctions (CLA) give councils a strong incentive to encourage development in their area by capturing almost all of the financial upside in the difference between the existing use value and its value with planning permission. In rural areas this additional value could amount to around £3 million a hectare, or £85,000 per house.[3]

CLAs work by local authorities inviting offers from landowners for development sites that require a change of use and asking them to state the price at which they are happy to sell their land. The local authority chooses the best offers, grants that land planning permission and then auctions it to developers. The successful bidder then pays the landowner the price the landowner had set ex ante with the additional money going to the local authority.

Opportunities for local authorities to retain the development bonus when developing public land are explored in Recommendation 6.

Notes

[1] *More Homes, Better Homes - The Housing Forum Call to Action*, December 2014.

[2] S Monk, C Whitehead et al, *International Review of Land Supply and Planning Systems*, Joseph Rowntree Foundation, 2013.

[3] T Leunig, *In my back yard - unlocking the planning system*, Centre Forum, 2007.

Food for thought: why councils need to work together across boundaries

The UK's unbalanced economy has meant that housing markets, opportunities, challenges, demands and needs are becoming ever more geographically diverse. Our city and county regions are facing acute affordability and housing shortage challenges but rarely with identical root causes. In some areas these challenges are dominated by land supply, population growth or greatly strengthened local economies whilst in others they may be coupled with pressing needs for wider regeneration, poor existing stock or tackling post-industrial contaminated land.

There is growing awareness that the strategies, tools and investment models required to boost supply against this backdrop need to differ significantly from place to place. And there is now also a recognition of the limitations of public investment in housing primarily being driven by national numbers and the need to move away from overly complex or inflexible programmes that override local opportunities to optimise solutions. Local authorities are well positioned to shape the kind of devolution or new development mechanisms required to achieve this and to provide Government and investors with confidence on delivery and on fit with wider ambitions and needs.

Being well positioned and being able to take up these challenges, however, are different matters. Local authorities continue to undergo great shifts in their roles and capacity whilst driving the modernisation of services at a time when financial constraint often forces a focus on statutory provision. This can distract from anything other than very immediate pressures and may be one of the reasons why in some areas strong, holistic, locally driven strategies and/or easily replicable development models to boost supply have been slow to emerge.

There are now clear signs that this is starting to change as housing supply shortages make far greater local economic and social impacts.

From a strategic perspective, in many, if not most areas now, local authorities are exploring how best to go beyond their former roles and to use their collective skills, knowledge and experience to bolster supply through city or county region wide approaches – the Chancellor's commitment to the 'Northern Powerhouse' has in some places provided a welcome focus to help accelerate and reward these efforts. These rewards of greater local determination and retention of receipts or sharing of tax uplift/reduced benefit dependency are critical to success and to providing the right incentives for strong local leadership, difficult prioritisation choices and meeting the real costs underneath sharing resources.

It is to be hoped that Government's position will be consolidated through a clear overall approach to housing and regeneration strategy based on devolution which reads across all departments and in turn allows investment support for locally determined plans that best reflect prevailing markets and opportunities.

From a more operational perspective, the severe demand pressures in some areas have seen councils begin to consider the potential of direct involvement in development. This can bring with it many advantages including good opportunities for ensuring new supply best meets local needs and aspirations as well as sharing in the uplift in value. The extent of direct involvement is, however, very limited for a number of reasons not least because of the skills, experience and capacity required to risk assess, procure and carry out this work and to build the partnerships needed to make it work effectively. Further brakes come in the form of restrictions on councils' borrowing capacity and the impact of right-to-buy and as a consequence many local authorities have opted to concentrate on their strategic enabling role.

Things may change and allow councils to play a greater direct role in this field as skills and experience become shared across city and county regions coupled with greater financial and programme freedoms.

Pete Bailey, Associate, Northern Housing Consortium

Funding measures

Recommendation 2

Shift funding to stimulate supply rather than increase demand

As we argued in the Introduction, current housing policies are focused on the demand rather than the supply side of the market. Over the years, policy initiatives that sought to stimulate demand have failed to increase the supply of housing. The cost of entry into the housebuilding industry is a major factor restricting the development of more housebuilding capacity.

Additional public sector investment in capital expenditure, however, is constrained without the reclassification of the public sector borrowing requirement (PSBR) to allow the lifting of the borrowing cap for local authorities.

The Housing Forum believes the following tax initiatives have the capability to stimulate private sector investment in capital expenditure.

Reclassifying capital expenditure: any meaningful increase in capital expenditure needs to be supported by a change in UK accountancy practice to reclassify capital expenditure on housing as infrastructure investment. This would bring it into line with other types of government investment such as building schools and foundation hospitals that are not accounted for in the PSBR, and would be consistent with other European nations.

Raising the borrowing cap for local authorities: much has been written about the capacity for local authorities to raise additional finance to fund additional house building if the borrowing cap imposed by Government was raised. Shelter calculated that between 12,000 and 17,000 new homes could be funded if local authorities were allowed to borrow up to their prudential limits. Once the accountancy rules are changed, the main argument against raising the cap - the impact on the PSBR - would disappear.

Tax credits: tax credits have been used successfully in the USA to increase capital expenditure on housing. The USA's low income housing tax credit (LIHTC) system works by investors receiving tax credits for over 10 years for investing fund in affordable housing projects. This is a 'first loss' private equity investment equivalent to 50% to 60% of the project costs without the need to support repayments for this investment from the net rental stream of the project. The LIHTC system naturally aligns with the objectives and funding of development corporations and housing zones making it capable of creating an immediate income stream for these initiatives that have no impact on the PSBR.

Tax increment funding: another option to increase supply side funding is the use of tax increment financing (TIF). This form of funding has long been used in the USA to finance regeneration projects where there is a direct increase in local rates and taxes as a result of the project. TIF works by allowing councils to pay for future infrastructure or regeneration developments by borrowing against projected rates growth.

In 2013 the Government introduced the business rates retention scheme (BRRS) to allow TIF for infrastructure and other capital investment projects. The BRRS removes the previous block on councils retaining their rates to borrow against them. As such, TIF clearly has the potential to fund infrastructure investment in garden cities and housing zones.

Planning measures

Recommendation 3

Invest in infrastructure to make garden cities viable

Planning support is vital to building at scale. There are a number of ways that this support needs to be expressed. The first is a commitment to see through the establishment of new garden cities, so they become a reality rather than a political pledge; the second is to do with a more flexible approach to the green belt.

We are in no doubt that better strategic leadership from Government and a commitment to adopt interventionist policies are needed to deliver garden cities. Local resistance, entrenched vested interests and viability constraints all need to be tackled. In addition, significant expenditure on infrastructure, particularly on transport infrastructure, is needed to enable garden cities to be developed. In the face of such hurdles, the 2014 Wolfson Economic Prize demonstrated the viability of garden cities. The prize generated 279 entries from around the world and provided a series of detailed blueprints showing how garden cities and urban extensions could be developed to deliver new housing at scale.

The top two entries looked at urban extensions and new garden cities, respectively. The second place entry by Shelter demonstrated the viability of creating a new garden city of 30,000 to 40,000 people at Stoke Harbour on the Hoo Peninsula in Kent which could be built in 15 years and could grow beyond then to a city of 100,000 or more.[4] Andy von Bradsky, Chairman of PRP, was in the Shelter team and explains the thinking behind the approach in the accompanying thought piece.

Notes

[4] Shelter (2014) Wolfson Economics Prize submission

Food for thought: why settlements based on garden city principles are deliverable

After a two-stage competition for the Wolfson Economics Prize which saw 279 entries submitted, Shelter's submission, to which PRP and KPMG contributed, came second. It received widespread plaudits from the industry as it focuses on a real place and the practical issues around deliverability, finance and community support.

The set question was 'How would you deliver a new garden city which is visionary, economically viable and popular?' There was common ground between all five entries. The principles of funding infrastructure through land value capture models – a locally-led approach, funding with private equity rather than Government subsidy and a long-term community trust model - feature in all shortlisted entries. There are clear differences in our respective entries, but we all agreed that a 21st century model for garden cities can be delivered.

Shelter focused on a vision for a real site in order to show its model was deliverable in practice, not just in theory. It enabled us to analyse real data, including the economic, environmental and social constraints for developing to scale. The determinants for the ideal location for garden cities were set out to assess the suitability of sites. We concluded that the model works when the following criteria are addressed:

- Future demand: identifying the areas of the highest level of new demand for homes.
- Environmental protection: avoiding areas where there are significant environmental impacts.
- Connectivity: ease of access through existing or proposed transport infrastructure.
- Proximity to employment: reduced travel times to major centres of employment.
- Viability: the model depends on land value uplift so sites with lowest land values are most suitable.

The Hoo Peninsular, a site central to Terry Farrell's vision for Thames Gateway and the location of Foster's London Hub airport, is ideally located, ticked all the boxes and enabled us to model the design, financial, environmental and practical issues for delivering a new garden city.

Our proposal is a polycentric city made up of a necklace of housing settlements joined by an existing re-used railway line. We focused on its centre, Stoke Harbour, a fictitious town with a population of 36,000 people and 15,000 new homes. Designed as a series of walkable neighbourhoods to an average density of 60 dwelling per hectare, it is a landscape-led proposal with 40% open space along transport corridors to integrate it into its surrounding countryside. It provides a mix of homes for all tenures, from market sale, market rent, shared ownership through to social rent. It includes a 15% allocation for self-build, 37.5% affordable housing and specific proposals for housing for the elderly, integrated with a community-based health care model. It has proposals for a community-based energy and power, being in close proximity to an existing power station, and homes built to a high environmental performance.

Our proposal sets out a growth plan and shows that with appropriate mechanisms to front-fund social infrastructure and parcel land it is possible to build out 4 to 5 times the current UK average, as is often achieved in North European delivery models. Skills and materials are in short supply even under current modest market conditions so our plans include a new offsite manufacturing facility that can produce over 2,000 homes per annum to achieve accelerated build-out rates. Creating other local employment opportunities in green technologies and the energy industry through tax incentives ensures that the settlement will not be a dormitory town.

Shelter conducted surveys of residents in the area to test the popularity of the garden city concept and the outcomes of the survey offer real insights for local and national policy makers.

Whilst there were inevitably some polarisation between those for and against, the polling demonstrated that a local referendum would be winnable by focussing on the benefits for the majority.

Local communities would support new settlements if services and infrastructure are improved for local people. Involving the local community and stakeholders in all aspects of the process from conception to delivery and future management will be essential.

None of these concepts is ground breaking and much of it has been achieved before using similar approaches whether in the UK's historic garden cities and new towns or in the many new settlements in Northern Europe more recently.

What we need is political leadership at a national level and local level from politicians who are prepared to sponsor and support big ideas despite the political and financial challenges. This was outlined in PRP's Beyond eco-towns: applying the lessons from Europe: and the Housing Forum's report The ABC of housing growth and infrastructure, published in 2014.

We hope that by pooling their experience, the winner and the short-listed Wolfson entries will create a head of steam for the delivery of a pilot garden city, whether on the Hoo Peninsular or other sites with similar characteristics.

We applaud Lord Wolfson for setting the exam question: it is now for Government to absorb the learning and put a plan it place to deliver new settlements based on garden cities principles.

Andy von Bradsky,
Chairman, PRP

Recommendation 4

Adopt a more flexible approach to the green belt with 'green belt swaps" to support urban extensions

The green belt debate is often conducted in terms that are ill-informed and emotive. Instead, clear leadership and strategic vision are needed to ensure rational decisions about green belt development are made in the interests of the many. We have long since argued at The Housing Forum that it is time for a review. As has been observed, "Between 1979 and 2011, the amount of green belt more than doubled from 721,500 hectares to 1,639,540 hectares… Allowing development on just one per cent of reclassified green belt land would allow space for almost half a million new homes with gardens."[5]

A more evidence-based and less emotive debate is needed to allow the appropriate reclassification of green belt land to support urban extensions. The winning entry in the Wolfson Prize demonstrated the significant role that urban extensions could play in addressing the housing shortage.

David Rudlin and Nicholas Falk of URBED looked at creating garden cities of almost 400,000 people by using urban extensions to double the size of an existing city. They 'road tested' this approach on Oxford and identified a further 40 cities where their approach could work.

The Government is currently encouraging local authorities to use their existing powers to reallocate brownfield and within green belts for housing development (so called 'green belt swaps') but in return other more attractive land for leisure and other purposes would be added to the green belt. Green belt swaps could be extended to include not just brownfield land within green belts but also low value agricultural or marginal land.

There are recent successful examples of this happening in the England – most notably Cambridge, where the green belt was expanded to the south and the north of the city in the 1980s to accommodate the city's growth as a science, knowledge and technology centre.

Green belt swaps need to be combined with a new mechanism for securing low cost land and ensuring that owners don't hold on to it in the hope that it will increase in value. Two options are to use the exception site model (to only sell green belt land if it is secured at a low price and for use for affordable housing) or use the new towns model (where land is secured at a lower price by a public or private development corporation).[6]

Nonetheless, no-one should be in any doubt about the level of entrenched opposition. As PRP's planning director Andy Black notes in his opinion piece below: "To get anyone to agree to changing the current policy, thinking and protection we have afforded to green belt in this country will be 'like turkeys voting for Christmas'.

Food for thought: London – up or out?

A new Report *Superdensity: The Sequel* which stemmed from four leading architecture practices including PRP, is a study of the unsustainable growth of very high density dwellings, has added to the debate on the green belt around London and whether if should still be considered sacrosanct.

On one side there are those who see the potential for the green belt to accommodate London's unmet housing need and are calling for a comprehensive review. Writing in The Times in the immediate aftermath of the election Tim Montgomery pointed the finger at the Tories for their appeasement of the Nimby Vote stating that "a near theological protection of the green belt explains why millions of young people can't afford to buy a home. Planning restrictions remain the most impoverishing form of red tape in British public life."

The theological protection of the green belt being referred to stems from the explicit protection afforded to the green belt in the Conservative Party Manifesto. They are still peddling their support for garden cities but are yet to give the industry any further clue on the details on how much and where they are thinking over and above Ebbsfleet and Bicester. However, at the same time Boris Johnson, one of the new intake of Conservative MPs, who just so happens to still be Mayor of London, is facing calls from many to review the green belt around London. Following the examination for the Further Alterations of the London Plan it is clear that housing supply in London is coming up well short against 'objectively assessed need' and Boris is clearly rattled in terms of how to meet this need.

In the other camp, organisations such as CPRE are setting out their stalls in defence of the green belt and resisting attempts

Notes

[5] M Griffith, M and P Jefferys, *Solutions for the housing shortage - how to build the 250,000 homes we need each year*, Shelter p33, 2013

[6] M Griffith, and P Jefferys, P ,p34, 2013

Food for thought: London – up or out? (continued)

for a reclassification of green belt around the capital. CPRE's Chief Executive, Shaun Spiers, has been diligently responding to those calling for action in the green belt. He points towards the significant amounts of brownfield land available, the flattened supply chain from the housebuilders and the lack of action from the Government in becoming a housing provider. CPRE, amongst others, acknowledges that building on the green belt is inevitable if we are to meet the huge demand and chronic record of undersupply, but of course it needs to be done with care.

Whilst a review of green belt around London might be on the cards in the preparation of the evidence base for the next plan London Plan, there are a couple of things which those calling for such action need to bear in mind. Firstly, Boris is only in post for another year and is now a little pre-occupied with his other day job! No doubt any future mayor (particularly a Labour one) will want to prioritise brownfield regeneration over green belt. Secondly, whilst Boris has plan-making powers for London he has no influence outside of the borders of London. (Since the abolition of the Regional Spatial Strategies in the run up to the 2010 election, there is no over-arching body able to insist on green belt reviews other than those suggested by the Planning Inspectorate (PINs) following long and drawn out local plan inquiries (see Tandridge, Mole Valley… the list goes on). Any overarching green belt review will require those boroughs with green belt adjoining the borders of London and those beyond to join the conversation. Without the established forum or vehicle for these discussions to take place, as it stands it can only be wishful thinking.

The other sub-context to consider is the pressure Conservative councils are under to protect the green belt. In the recent local elections Tory candidates were up against some pretty partisan candidates in several areas, such as the Guildford Green Belt Group. Although they only gained a total of three council seats, safe-bet Conservative candidates in these wards had to think on their feet and make bold statements on protection of green belt to even stand a chance of winning their seat back. And while UKIP secured just one seat in Parliament, it made significant advances at local level, taking numerous seats across the south and overall control of Thanet Council.

So what does this mean for green belt and the prospect of seeing a 'once in a generation' release of green belt to housing? Well I'm afraid as I see it, the odds are pretty much stacked against this happening. Battle lines may be being drawn by commentators on this, but they have been already set out pretty clearly by the gate keepers of this process in the politicians at national, town hall and parish council level. To use an old adage, to get anyone to agree to changing the current policy, thinking and protection we have afforded to green belt in this country will be like 'turkeys voting for Christmas'.

Andy Black, Director,
PRP Planning

Local authority measures

Recommendation 5

Housing zones are an essential measure to boost supply – they must be boosted with tax incentives and effective land assembly

Local authorities and other public sector commissioners of housing have the potential to play a significant role to place in delivering new housing at scale. Housing zones and housing investment models offer two clear opportunities to harness this potential.

In 2014 the Mayor of London announced a new policy to set up 20 housing zones around London to facilitate development of large strategic sites. The first nine were announced in February 2015 aimed at fast tracking 28,000 new homes across the capital.

In March 2015 the Government announced another 20 housing zones around the country. These 20 zones will deliver up to 34,000 homes, with a further eight 'potential zones' that could provide a further 11,000 homes.

Housing zones have four main attractions:

- They provide a statutory mechanism that gives continuity beyond the political cycle and beyond the typical three to four year window for funding programmes.
- They are explicitly about scale referring to housing in the thousands not hundreds.
- They provide a practical mechanism to give the strategic direction and leadership needed to implement large-scale projects.
- Bidders can blend grant, loans and equity.

The ability to respond to the market's needs is what makes housing zones so different as Ben Wiltshire of Baily Garner discusses in his thought piece. We think the flexible approach they foster will help demand in the mid-market and broaden both the range of housing products and the places where they are built.

However, our view is that Housing zones must be supported by:

- Targeted tax incentives in a similar way to enterprise zones.
- Focused and coordinated planning policies using local development orders.
- Effective land assembly, including where necessary, the use of compulsory purchase orders.

Food for thought: harnessing the potential of housing zones

Can the creation of housing zones on brownfield sites across the country have a significant improvement upon increasing housing supply?

The strategy aims to boost housing supply through a combination of:

- Long-term investment funding
- Planning simplification (e.g. local development orders)
- Local authority leadership
- Dedicated brokerage support from central government and the Advisory Team for Large Applications (ATLAS) planning support

This flexible approach where bidders can blend grant, loans and equity, and respond to the market's needs is what makes housing zones so different, unlike conventional programmes, detailed funding criteria isn't prescribed. In particular this will help demand in the mid-market, enabling us not only to broaden the range of products available but also the places where they are built.

Central government is making available £200 million of recoverable investment funding for housing zones in England outside of London. Local authorities have had to submit proposals for housing zones, which if successful, will also have access to cheaper borrowing at the Public Works Loan Board's project rate for capital infrastructure expenditure, relating to the zone in 2014 to 2015 and 2015 to 2016.

To date there are 20 areas confirmed as pilot models of accelerated delivery for new homes on brownfield sites through the use of streamlined planning powers including local development orders (LDOs) with a further eight bids, which will receive further support. There are nine more already announced for London.

It is still early days; however, we can see the benefit of housing zones as a welcomed recognition that we can deliver significant amounts of desperately needed housing on brownfield land, although this will continue to require central government support as well as clarity of purpose with planning flexibility at local level to ensure long-term success.

The other consideration is in making sure these areas are desirable and that the zones offer 'total regeneration', with schools, libraries and retail all part of the plans.

Here, too, the role of purpose-built rent is central to housing zones. In Waltham Forest, Legal & General has announced plans to develop purpose-built rented homes. And in Wembley, Quintain is one of the first developers to borrow from the London Housing Bank to build hundreds of homes for intermediate rent, as part of its ambitious regeneration plans around the stadium. The Housing Bank, alongside housing zones, is helping the industry accelerate the large multi-phase schemes that are the staple of the capital's housing supply.

To conclude, a more creative public-private partnership is essential if we are to double housebuilding in the capital. The world of real estate was transformed by Canary Wharf, supported by an enterprise zone. It is time for housing zones to do the same for residential.

Ben Wiltshire, Associate Partner, Baily Garner

Recommendation 6

Councils should look at housing investment funds and other methods to retain on-going financial benefit when bringing land forward for development

There are significant opportunities for local authorities if they retain the development bonus for developing land. Local authorities and public bodies should seek where possible to be long-term investors rather than simply disposing of assets for a one-off payment. Too often the long-term uplift in values achieved through placemaking and infrastructure investment is lost. Similarly the benefits of a long-term income stream are lost once the 'family silver' is sold. One way local authorities can capture this development benefit is by setting up joint ventures with institutional investors.

An example is the joint venture between Manchester City Council and the Greater Manchester Pension Fund (GMPF) to create a housing investment fund to deliver additional affordable housing in Manchester. Manchester City Council provided the land while GMPF provided the development capital to allow the sites to be developed.

This model has a number of benefits:

- Innovative use of municipal pension funds, combined with appropriate partnerships with private sector delivery expertise, can de-risk an investment business case.[7]
- By cross-subsidising across sites, the model can be used to provide housing in areas of need where there has been a lack of a response from the market.
- A procurement exercise is not needed for the joint venture (JV) because both bodies are publicly owned.
- The combination of the income stream from rental properties and the capital growth from the shared ownership properties allows a local authority to capture the development benefit of infrastructure and environmental investment otherwise lost when council land is simply sold off.

Another model that councils can explore is to use sale and leaseback arrangements as David Edwards explains about Oxford City Council's Barton Park development.

Case study – Oxford: raising funds for housing

As we heard from David Edwards, Executive Director of Regeneration and Housing at Oxford City Council, Oxford is the least affordable place for housing in the country. This affects the ability of both low and medium wage earners to live in the city. Yet a successful housing market in Oxford is critical to the national economy. The city currently contributes £4.7 billion per annum to the economy. Oxford's population is predicted to grow by 10% over 10 years with 31,000 homes needed by 2031.The city council has a development partnership pipeline of £1.5 billion and a council housebuilding programme of 1,000 homes over five years.

If a mixed housing offer is to be delivered, local council intervention and direction is needed and Barton Park is a key case study of critical issues.

Barton Park Development demonstrates a successful local authority approach - underpinned by core principles and a design framework. Following testing of the market, fewer than expected large housebuilders bid for the development - so mid-size housebuilders came to the fore. The intervention and role of the local council in pushing for higher standards of design and maintaining the amount of social housing was essential.

The project is a reminder of the time it takes to get large projects delivered; Barton Park has taken five years so far, as long as the election cycle. The council's land ownership and assembly drive was critical to Barton, and an area action plan was set up, which diffused the planning debate. The approach taken by the council was firstly to take on the role of intelligent client, able to work with partners with an understanding of what to expect.

A series of intervention was needed, with varying prospects of success, including maximising the housing revenue account to borrow £200 million, a sale and lease back partnership with developers and funders, bidding for £30 million for 120 homes from the Affordable Homes Programme in 2015/16, a range of smaller scale multiple outlet sites and a £300 million bid from the city which had to overcome Treasury caution.

Measures to improve procurement

Recommendation 7

Value for money should be recalibrated to support consortia and relationship building at the expense of excessive market testing

Public sector procurement since 2007 has focused on risk transfer and fixed-price tendering. However, in the last 18 months, clients have progressively been forced to look at new delivery models as supply chain constraints have made single-stage fixed-price tendering more risky for contractors. This is becoming a significant impediment to delivering new housing at scale. Many schemes are taking much longer to get on-site or even becoming unviable.

Clients therefore need to invest more time and money to de-risk a scheme before tendering. Appointing engineers to finalise the foundation design and assess the capacity and location of existing services removes two important risks for a contractor. Using a warranted BIM model speeds up pricing while discharging pre-commencement conditions

Notes

[7] M Farmer (2014) *UK housing output - solving the delivery capacity conundrum*: EC Harris

and obtaining technical approval reduces the time between pricing and construction. The use of two-stage tendering allows these strategies to be undertaken collaboratively with a contractor.

Collaborative working and two-stage tendering also have the potential to significantly reduce the amount of market testing undertaken by tenderers. The private sector does not obsess over market testing but instead uses it intermittently as a tool to manage long-term relationships. Public sector bodies have the opportunity to recalibrate value for money in this way so that not every transaction is market tested. This would allow the supply chain to use the time and costs savings to keep margins low, invest in innovation and add value for the client.

Philip Pamment, Director of PRP's project management team, looks at these issues in more detail in his thought piece below.

Food for thought: new development models for housing associations

The difficulty housing associations have is that the external constraints they currently face are unlikely to change anytime soon – capital grant funding is unlikely to return, supply chain capacity constraints will continue and land prices are unlikely to fall in the foreseeable future. This suggests the need for RPs to look inwards for the answer.

Two factors hinder the ability of associations to do things differently. The first is their regulated nature. The need to demonstrate probity, multiple internal stakeholders and social value objectives all constrain their capacity to be nimble and entrepreneurial and take on developers and housebuilders in the private sale market. Some questioned whether housing associations should even try and become something they are not. Some felt they should flex their core activities rather than completely change direction, with a focus on evolution rather than revolution.

The second challenge to doing things differently is the time it takes to change the culture of an organisation. One only has to look at the privatisation of British Rail to see it can take more than a decade to significantly alter the culture of a large bureaucracy. Although many development departments have been reorganised since 2010, internal processes, expected behaviours and organisational memories will not yet have caught up with these changes.

Changing the way a housing association looked at risk however can create meaningful opportunities to do things differently.

Housing associations face a growing disinclination from contractors to tender for work. One way they can respond to this risk is to spend more money up front in order to de-risk a scheme for tenderers. This would reduce pricing unknowns when tendering and reduce the time between pricing and construction, both of which would help a contractor manage trade package pricing risks. Other measures that would help are:

- Appointing a structural engineer to ensure that site investigation information is adequate to finalise the foundation design.
- Appointing engineers to assess the capacity and location of existing services and utilities.
- Using BIM to provide a warrantable model for quantities.
- Discharging pre-commencement conditions and obtaining technical approval before tendering.

Two-stage tendering is a further way that better pricing information can be assembled before the scheme price is fixed. Price creep in this procurement route can be controlled by fixing preliminary costs and establishing an agreed maximum price before starting any design development.

A more radical idea for a housing association to rethink risk would be for the contractor to build the frame, envelope and infrastructure as an enabling works package and allow the association to use their supply chain and multi- trade operatives to fit out the scheme. This would significantly reduce the number of packages let on a scheme and reduce the interfaces that need to be managed. It would also allow more self build and custom build.

Rethinking 'value for money' and reducing the amount of market testing would allow an association to move from managing individual projects to managing a development programme. Demonstrating value for money does not require continuous market testing but moving away from this approach does mean rethinking value for money 'risks'. By way of example, housebuilders invest in long-term relationships with their supply chain and reduce market testing to as little as 20%. A small, focused framework of two or three combined contractor/ consultant delivery teams could be set a target of reducing market testing by 80% at every stage of procurement that would allow the entire supply chain to focus on adding value because they do not have the abortive cost of tendering.

This approach has the potential to allow internal processes and sign off procedures to be re-engineered so that development opportunities could be acted on more quickly.

All these suggestions require a change in behaviour as much as a change in processes. Risk and behaviour are interrelated. Assessing risk impacts is often subjective and very much about perception. New ways of working for housing associations therefore probably mean new ways of behaving.

Philip Pamment, Director, PRP (Project Services) and Working Group Chair of Building Homes for the Future

Continuing the theme of improving the efficiency of procurement, Nigel Ingram from Aurora Estates looks at the opportunities presented by collaborative working and strategic alliances.

Food for thought: 'Partnering is dead, long live Partnering' – can strategic alliances of the future achieve 'additionality' in housing?

In the decade before the global financial crash of 2008 a significant degree of investment - in all forms - tried to make the apparently collaborative approach that is partnering work successfully. Since the crash, however, there has been a dramatic drop in its application. This has been particularly so in housing procurement where a step back to cheapest price representing 'best value' has held sway since the crash. Does it have to be this way?

So what are the key ingredients?

To actually construct something, decisions have to be made by companies and individuals who provide services and goods and these are introduced at certain times in the process in order to achieve a (not the) desired outcome.

In development and construction we often (as do other industries) refer to this as the 'supply chain', the term used to describe the interconnected hierarchy of supply contracts necessary to procure a built asset. Managing the supply chain involves understanding the breakdown and traceability of products and services, organisations, logistics, people, activities, information and resources that transform raw materials (including people's services) into a finished product/project outcome, in this case a house, bungalow or flat.

The challenge

In my view there is no magic bullet or secret strategy that guarantees the project outcomes one strives for will be achieved. That said, forming longer term relationships with key individuals, groups and companies over a number of projects or programmes - what I often refer to as strategic alliances – can, I believe, improve your chances of success and effectively mitigate numerous risks, compared with the 'one off' transactional activities approach.

If this premise is supported, what should those wishing to form alliances consider (and why) to secure additionality in housing supply without compromising standards and costs?

The approach

The key to management of strategic alliances is to identify early on what are the key ingredients to your projects/programmes success, for example, homes built using traditional construction to lifetime homes standards and applying PVs to all appropriate roofs for a fixed cost of £1000/m2 (all in). This 'putting the cards on the table' saves significant time in the future, by flushing out the challenges and opportunities faced by these key drivers.

This process starts at the concept, not design stage, where determination of the desired outcome is explored and 'stress tested'. In strategic alliances, identifying ingredients and outcomes should include a mixture of key supply chain members – those both on the critical path and servicing it, including commissioning clients and sponsors (funders, insurers, and regulators), delivery and supply contractors, designers, facilities mangers and so on.

Advantages

Reverse engineering the physical outcome and its desired function and then brainstorming with the alliance members how this can be realised has significant advantages over an iterative process- driven approach towards a goal. This is particularly true in housing, where the key drivers of those within the supply chain can differ to a degree or two and often be a source of friction somewhere along the development pipeline.

This approach produces an early evaluation based on feedback from alliance members within the supply chain and can produce enormous cost benefits and added value. Capacity and production capability in a market controlled by supply and demand are particularly significant if programme bottlenecks are to be avoided.

Strategic alliances do not force participants to have the same outcome results: you chose to be in the alliance for a variety of reasons, and as long as they are known to the parties, understood and respected, it reduces risks and gives a better chance of keeping the chain supplying.

Disadvantages

Identification of genuine alliance members could be difficult; the relationships formed over the last 20 years by companies and individuals have been, to a certain degree, 'needs must' based – such as with developers who own section 106 allowances for affordable housing as access to land was (and still is to a degree) a closed shop. Our ability to broker these relationships is therefore the challenge here.

Next steps

Rather than having your bedfellows imposed on you, I would suggest forming alliances with funders and landowners (who don't just want an option based on retrospective prices), designers, engineers, community groups and specialists who have vision and are experienced enough to produce commercial business plans, risk assessments and procure goods and services directly (through housing delivery project managers), rather than through a speculative developer or dare I say it main contractor, unless either can demonstrate strategic alliance credentials.

You could call this a combination of ethical land promotion linked to construction management procurement skills, with the positive proceeds coming back to the commissioning client. In my experience, risks do come home to roost irrespective of what procurement method is chosen; so in taking the risk of procuring additional housing, why not get the potential rewards also?

Nigel Ingram, Director, Aurora Estates

Measures for new housing types

Recommendation 8

The private rented sector (PRS) must be an additional not an alternative tenure model

The English Housing Survey 2012/13 marked a watershed moment when it showed that for the first time more people were renting from private landlords than from not for profit landlords.[8]

It is not yet clear that the private rental sector (PRS) is delivering significant amounts of additional housing. Many of the initial PRS schemes delivered since the Montague Review in 2011 have simply been conventionally designed and managed schemes let at a different rent level. As such, one could argue that PRS has been largely just an alternative tenure option. Although clearly such schemes may not have been viable without market rent, we believe that the PRS will struggle to grow and deliver significant levels of additional housing until it is badged as a discrete and different type of housing.

More effort is needed to explain to the public how PRS differs from other forms of housing and why it suits particular market segments not well served by the housing market at the moment. The private rental sectors in both Germany and the US focus on providing different service levels and amenities. Most have concierge facilities and actively promote a community spirit in each building by providing a range of communal facilities

In addition to being more clearly differentiated from other forms of housing, PRS also needs pro-active planning support to become an important market segment. There is strong evidence to suggest that mechanisms like planning covenants are needed to overcome the fact that a development appraisal for private sale will inevitably deliver a higher residual land value than PRS.

The significant levels of institutional and private equity funding looking to PRS to provide a stable long-term housing investments make it inevitable that PRS will become an important source of much needed additional housing.

Recommendation 9

Building at scale must include investment in a wider range of housing products to support an ageing population

Creating a new housing product in the form of distinctively aspirational housing for older people and so called ‘empty nesters’ has the potential to contribute to building homes at scale. Our ageing population makes this an important area to consider in our quest for more homes.

The rate of new household formation by people over 65 is much higher than the average rate of increase with the number of households aged 65 to 74 expected to rise by nearly half a million (456,000) in the next decade.[9] The inexorable ageing of the population creates a number of opportunities and issues when considering building more homes at scale, such as:

- The ever increasing need for more homes that are capable of accommodating increased care needs.
- The opportunity to free up much needed family homes created by downsizing couples.

Older people generally downsize for negative reasons - pressure from children or because their existing home needs maintenance or is expensive to heat. They rarely downsize because the new home was more desirable and better fitted their needs. The focus to date has been on designing better homes for people with care needs. While this undoubtedly

Notes

[8] *Inside Housing* 24/10/14 p22

[9] J Stewart, *Ageing population offers market opportunities*, Homebuilders Federation, 2015

Food for thought: securing a new market in the PRS

Central to the growth of the private rental sector (PRS) is the question of additionality. Is it a new sector of the housing market or is it just an alternative tenure model? The answer matters.

With house prices continuing to rise to unsustainable multiples of average wages and credit remaining tight, young people earning an average wage are not well served by current housing choices. The GLA supports the development of an expanded PRS as a realistic and sustainable long-term option for 'generation rent'.

To fulfil this role, the PRS will need to expand very significantly. However, expanding PRS at the expense of other tenure options does not contribute to solving the supply problem.

In order to expand into a new housing sector two questions arise:

The first is how can the PRS grow while investors and consumers don't yet understand how it differs from other forms of housing?

Even enthusiastic early adopters like Fizzy Living have been cautious about the extent to which their initial schemes have been designed differently. Fizzing Living has deliberately chosen to focus on developing a distinctive service offering rather than use design to differentiate its initial PRS schemes.

The second is how important is it that a new PRS is differentiated from the existing plethora of small scale landlords offering homes for private rental?

Many prefer the label – build to rent (B2R) – to reinforce this differentiation. The recent publication by the Urban Land Institute (ULI) – Build to rent: a best practice guide (April 2014) – draws on the experience of USA and Germany to stress the importance of a distinctly different design brief for PRS.

Interestingly, as increasing numbers of PRS schemes are submitted for planning many are now starting to incorporate more of the design recommendations of the ULI report.

In the search for this new identity it is important to recognise that there are a range of different customers for PRS. In addition to young people in their first job, there are empty nesters looking to down size and executive staff on short term contracts.
Each has a slightly different design expectation with storage needs being a key differentiator.

Over the last six months investor interest in PRS has increased significantly. While institutional investment in sale and leaseback deals has continued to grow steadily for more than a year, there is now a significant increase in the appetite of UK based private equity. Added to this, early adopters like Fizzy Living and Essential Living have now both recently secured large-scale long-term backing from overseas private equity funding.

One of the constraints on the PRS market has been the inability to compete with private sale on development appraisals. In the current climate a developer looking to develop a site for private sale housing will always be able to offer more for land than a developer looking to develop a PRS scheme.

At the recent Housing Forum workshop on PRS, there was considerable support for some form of planning intervention to prioritise new PRS schemes. There was little support however for structural changes such as creating a separate use class for PRS because of the fear that this would distort the market. Planning covenants on specific sites were seen as a much better option

It is clear that PRS is not yet become a separate market sector. Land shortages for PRS schemes created by the strength of housing for sale prices continue to hamper growth while the limited number of completed bespoke PRS schemes continues to hamper the development of a distinctive identity. The growing investor interest however suggests that the sector may well be at a tipping point in the journey to becoming a distinctive market sector

Philip Pamment, Director, PRP (Project Services) Working Group Chair of Building Homes for the Future remains an important market segment, we believe that there has been inadequate attention paid to the needs of empty nesters who do not yet have care needs.

Developing aspirational housing that is designed for future care needs but is not branded as housing for older people has the potential to be a practical and desirable form of housing for people who no longer have children living with them. They usually see themselves as active and intent on enjoying their freedom and additional income. They do not wanted to be branded as old and do not want to be reminded that they may have care needs in a few years time. Providing aspirational housing for empty nesters has the potential to encourage many more couples to downsize and free up much needed family homes. Unlike many other sectors, the fact that empty nesters often have significant equity in their homes means that affordability would be much less of a concern for such a housing product.

In a Working Group, we heard from Lorraine Collis and Suzie Magness from RLHA (Retirement Leasehold Housing Association) who are an organisation catering to this market. RLHA are both a property manager and a developer. RLHA's core value is ethical leasehold management through transparency in costs and services.

RLHA cater for two types of leaseholders. One is mainly the relatively affluent downsizer typically moving into a £750,000 apartment in a purpose built or converted scheme. Quality of the home and environment are essential and residents seek to maintain a lifestyle without any apparent signs of receiving care or support. The second group are predominantly 79/80 years plus single women who put a priority on security and wellbeing in the home and immediate environment and want to be close to family.

RLHA's new retirement complexes follow HAPPI principles; features include one mile exercise paths and weekly laundry and bed linen changing services. The approach to development is both to retrofit and maintain 30-40 year old schemes in excellent condition; to build new and also to infill or density existing schemes.

"Lock up and leave" is a lifestyle choice for some baby boomers which RLHA service. Leaseholders can leave the management of their homes to the service provider whilst travelling or spending time away.

Case study Durkan: contracting and long-term partnering for extra care schemes

Durkan is expanding its output in senior living construction from 5% to 20%, which it sees as a significant and growing sector. Design and build is the preferred approach, Daren Nathan, Development Director of Durkan, told us at a Working Group in October 2014.

Early planning is essential in design and M&E, as is asset management using Building Information Modelling. Senior living principles have to be integrated into the design from the outset and arrangement of space and landscaping are very important.

A successful approach to commissioning and contracting relied on the early involvement of client management teams, as they have practical knowledge of way residents use space and facilities.

Credits

Author and Working Group Chair

Philip Pamment, Director, PRP (Project Services)

Opinion pieces

Pete Bailey, Associate, Northern Housing Consortium

Andy Black, Director, PRP Planning

Nigel Ingram, Director, Aurora Estates

Philip Pamment, Director, PRP (Project Services)

Andy von Bradsky, Chairman, PRP

Ben Wiltshire, Associate Partner, Baily Garner

Contributors and commentators

Paul Beardmore, Director of Housing, Manchester City Council

Jenny Buterchi, Director, PRP Architects

Lorraine Collis, Chief Executive, RLHA Group

Mike De'ath, Partner, HTA Design LLP

David Edwards, Executive Director, Regeneration and Housing, Oxford City Council

Dr Nicholas Falk, Director, URBED

Matthew Goulcher, Managing Director, Levitt Bernstein

Richard Harvey, Director, PRP Architects

Graeme Law, Independent Consultant,

Suzie Magness, Business Development and Marketing, RLHA

Barry Munday, Director, BM Architecture

Philip Murphy, Consultant, PRP

Daren Nathan, Development Director, Durkan

Bob Porter, Head of Communities, Shepway District Council

Jonathan Rickard, Head of Design & Compliance, Radian

Andrew Screen, Managing Director, GVA Financial Consulting

Maryse Shields, Head of Commercial, Catalyst

Steve Skuse, Pre- Construction Director, Willmott Dixon

This report has been developed by our Building Homes for the Future Working Group members:

John Adams, Group Procurement Director, Barratt Developments

Ken Adams, Managing Director, LIFE Build Solutions Limited

Andrew Aldridge, Business Development Manager, Hill

Pete Bailey, Associate, Northern Consortium of Housing Authorities

Euan Barr, Head of New Business, Watford Community Housing Trust

Sally Binns, Commercial Product Manager, Marshalls

Donna Bowler, Head of Highways, Property & Strategic Housing, Rochdale Council

Mark Bradbury, Development Consultant, Climate Energy Homes

Tracy Bradwell, Land Manager, Rydon

Anthony Broome, New Business-Land, Rund Partnership

Paul Butcher, Associate, MDA Consulting Limited

Andrew Carpenter, Chief Executive, Structural Timber Association

Frances Chaplin, Partner, PRP

John Chapman, Director, PRP

Graham Cox, Land and Development, Kind & Company

Irene Craik, Director, Levitt Bernstein

Pamela Dawson, Head of Development (Special Projects), The Guinness Partnership

Jonathan Dean, Investment Director, Durkan

Carolanne Dieleman, Group Sales and Marketing Director, Stewart Milne Group

Jacqueline Esimaje-Heath, Director of Land and Business Development, East Thames Housing Group

David Fairbrother, Business Development Manager, ENER-G

Mike Fairey, Director, Fusion Building Systems

Steven Fyfe, Housing Strategy Manager- Planning & Housing Team, Association of Greater Manchester Authorities

Mike Gardom, Director, City-Insights Ltd

Gillian Gaywood, Market Research Analyst, The Hyde Group

Lucy Glynn, Marketing Manager, ENER-G

Mark Hart, Principal Officer- Housing Strategy and Enabling Team Regeneration Team, Salford City Council

Simon Hay, Chief Executive, Brick Development Association

David Healey, Business Development Manager, RLHA Group

Andy Heath, Partner, bptw Partnership

Nick Hodgson, Regeneration Projects Manager, Galliford Try

Nigel Ingram, Director, Aurora Estates

Karen Jones, UK Housing Building Manager, Kingspan

Darren Leary, Development Director, Galliford Try Partnerships

Graham Locke, Director, PRP

Suzie Magness, Business Development and Marketing, RLHA

Lee Maskell, Partner, Faithorn Farrell Timms

Angelina Matthew, Procurement Officer, Peabody

Sarah Odell, Group Director, Silver

Dee O'Neill, Senior Sales and Marketing Manager, Willmott Dixon

Joe Parody, Partner, calfordseaden llp

Geoff Pearce, Director of Regeneration & Development, Swan Housing

Ben Pennington, New Build Account Manager- North West, Worcester Bosch

Bob Porter, Head of Communities, Head of Communities -Shepway District Council

Mohammed Rahman, Sales and Business Development Manager, City-Insights Ltd

Neill Reed, Energy Business Manager, Osborne Property Services

Geoff Reynolds, Business Development Manager, Keepmoat

Neill Robertson, Business Development Manager, Keepmoat

Tony Roden, Executive Director of Property, Wythenshawe Community Housing Group

Gordon Ronald, Operations Director, Fusion21

Chris Rutter, Business Manager, Fusion21

Steve Skuse, Pre- Construction Director, Willmott Dixon

Isabella Slattery, Director- Head of Affordable Housing, CBRE UK

Stephen Spall, Bid Director, Balfour Beatty

Richard Sterling, Senior Sales and Marketing Manager, Willmott Dixon

Andrea Swanwick, Business Development Manager, Keepmoat

Iain Taylor, Regional Development Director, Circle Housing

John Tebbit, Managing Director, Robust Details

Alex Thomas, Key Account Manager, Worcester Bosch

Mervyn Thomas, Regional Specifications Manager (North), Worcester Bosch

Silvia Ullmayer, Director, Ullmayer Sylvester Architects

Ian Walker, Partner, calfordseaden llp

Chris Webb, Senior Consultant, PML Group

Mark Wellbelove, Lead Design Manager, Osborne

Philip Whitehead, Regional Regeneration Director, Countryside Properties UK

Richard Wilks, Regional Architect, Aggregate Industries

Ben Wiltshire, Associate Partner, Baily Garner

Chris Wisson, National House Developer Manager, Marshalls

Dave Woods, Development Director, Octavia Housing Group

Gary Wreford, Senior Employers Agent & Project Manager, Silver

Louise Wyman, Head of Corporate Strategy, Homes and Communities Agency

Working Group support

Shelagh Grant, Chief Executive, The Housing Forum

Laura Waind, Membership & Development Manager, The Housing Forum

THE HOUSING FORUM
Working with NHBC