Opposition day debate: Housing Policy

Summary

A Liberal Democrat Opposition Day debate on the Government’s housing policy is scheduled to take place on Tuesday 9 February 2016.

There is a separate Library Briefing Paper on the Housing and Planning Bill 2015-16 (prepared for the debate on Second Reading) and also a paper outlining discussion and amendments to the Bill during its time in Public Bill Committee.

The Housing and Planning Bill begins its Committee Stage in the House of Lords on 9 February.

On publication of the Bill the Government said it would kick-start a “national crusade to get 1 million homes built by 2020” and transform “generation rent into generation buy.” The supply-side measures in the Bill are primarily focused on speeding up the planning system with the aim of delivering more housing. There is also a clear focus on home ownership, with measures to facilitate the building of Starter Homes; self/custom build housing; and the extension of the Right to Buy to housing association tenants following a voluntary agreement with the National Housing Federation (NHF). This focus on home ownership was further underscored by announcements as part of the Autumn Statement and Spending Review 2015.

The relevant Library specialists are:

Wendy Wilson – Housing policy
Cassie Barton – Housing statistics

The House of Commons Library prepares a briefing in hard copy and/or online for most non-legislative debates in the Chamber and Westminster Hall other than half-hour debates. Debate Packs are produced quickly after the announcement of parliamentary business. They are intended to provide a summary or overview of the issue being debated and identify relevant briefings and useful documents, including press and parliamentary material. More detailed briefing can be prepared for Members on request to the Library.
1. Context

1.1 Housing need

It is widely accepted that the UK is in the midst of a crisis in housing supply. This crisis has not developed suddenly, but has resulted from decades during which successive Governments have failed to ensure that sufficient housing is built to keep pace with household formation. Numerous research studies estimate a need to develop between 220,000 and 300,000 new homes annually. For example, the UK Housing Review 2015 Briefing Paper (June 2015) states:

To keep pace with household growth, over the decade 2012-2022 England needs to add some 220,000 dwellings per year to its housing stock. This is the headline from the new household projections for England published in February. It means a very significant rise in housebuilding beyond levels currently being achieved. (p8)

1.2 Housing supply

The chart below shows the number of new dwellings completed each financial year between 1990/91 and 2014/15:

Between 1990/91 and 2006/07 the number of completed dwellings averaged around 190,000 per annum. Dwelling completions peaked in 2007/08 (220,500) and in 2014/15 there were a total of 152,000...
dwellings completed. The table below shows that of these around 80%
were completed by the private sector:

UK House building, permanent dwellings completed by tenure as a
percentage of all dwellings¹

<table>
<thead>
<tr>
<th></th>
<th>Private Enterprise</th>
<th>Housing Associations</th>
<th>Local Authorities</th>
<th>All Dwellings</th>
</tr>
</thead>
<tbody>
<tr>
<td>1990-91</td>
<td>82%</td>
<td>10%</td>
<td>8.3%</td>
<td>197,210</td>
</tr>
<tr>
<td>1991-92</td>
<td>84%</td>
<td>11%</td>
<td>5.2%</td>
<td>191,250</td>
</tr>
<tr>
<td>1992-93</td>
<td>81%</td>
<td>17%</td>
<td>2.5%</td>
<td>178,420</td>
</tr>
<tr>
<td>1993-94</td>
<td>79%</td>
<td>20%</td>
<td>1.9%</td>
<td>186,850</td>
</tr>
<tr>
<td>1994-95</td>
<td>79%</td>
<td>19%</td>
<td>1.6%</td>
<td>195,580</td>
</tr>
<tr>
<td>1995-96</td>
<td>79%</td>
<td>19%</td>
<td>1.5%</td>
<td>197,710</td>
</tr>
<tr>
<td>1996-97</td>
<td>83%</td>
<td>17%</td>
<td>0.8%</td>
<td>185,940</td>
</tr>
<tr>
<td>1997-98</td>
<td>84%</td>
<td>15%</td>
<td>0.8%</td>
<td>190,760</td>
</tr>
<tr>
<td>1998-99</td>
<td>87%</td>
<td>13%</td>
<td>0.5%</td>
<td>178,290</td>
</tr>
<tr>
<td>1999-00</td>
<td>87%</td>
<td>13%</td>
<td>0.2%</td>
<td>184,010</td>
</tr>
<tr>
<td>2000-01</td>
<td>87%</td>
<td>13%</td>
<td>0.2%</td>
<td>175,370</td>
</tr>
<tr>
<td>2001-02</td>
<td>88%</td>
<td>12%</td>
<td>0.1%</td>
<td>174,200</td>
</tr>
<tr>
<td>2002-03</td>
<td>90%</td>
<td>10%</td>
<td>0.2%</td>
<td>183,210</td>
</tr>
<tr>
<td>2003-04</td>
<td>90%</td>
<td>9%</td>
<td>0.1%</td>
<td>190,590</td>
</tr>
<tr>
<td>2004-05</td>
<td>89%</td>
<td>11%</td>
<td>0.1%</td>
<td>206,620</td>
</tr>
<tr>
<td>2005-06 ²</td>
<td>89%</td>
<td>11%</td>
<td>0.1%</td>
<td>214,010</td>
</tr>
<tr>
<td>2006-07 ²</td>
<td>88%</td>
<td>12%</td>
<td>0.1%</td>
<td>219,080</td>
</tr>
<tr>
<td>2007-08</td>
<td>87%</td>
<td>13%</td>
<td>0.1%</td>
<td>218,530</td>
</tr>
<tr>
<td>2008-09</td>
<td>81%</td>
<td>18%</td>
<td>0.5%</td>
<td>178,850</td>
</tr>
<tr>
<td>2009-10</td>
<td>77%</td>
<td>22%</td>
<td>0.5%</td>
<td>152,940</td>
</tr>
<tr>
<td>2010-11</td>
<td>76%</td>
<td>22%</td>
<td>1.3%</td>
<td>135,910</td>
</tr>
<tr>
<td>2011-12</td>
<td>75%</td>
<td>23%</td>
<td>2.1%</td>
<td>145,740</td>
</tr>
<tr>
<td>2012-13</td>
<td>78%</td>
<td>21%</td>
<td>1.8%</td>
<td>133,010</td>
</tr>
<tr>
<td>2013-14</td>
<td>79%</td>
<td>19%</td>
<td>1.5%</td>
<td>138,380</td>
</tr>
<tr>
<td>2014-15</td>
<td>77%</td>
<td>21%</td>
<td>1.6%</td>
<td>152,450</td>
</tr>
</tbody>
</table>

¹ For detailed definitions of all tenures see definitions of housing terms on Housing Statistics home page
² Figures from October 2005 to March 2007 in England are missing a small number of starts and
completions that were inspected by independent approved inspectors. These data are included from June 2007
Totals may not equal the sum of component parts due to rounding to the nearest 10

Source: Based on DCLG, Live tables on house building, Table 209, accessed 11 Dec 2015

The latest statistics on additional affordable homes for 2014/15 were
released at the beginning of December 2015 by the Department for
Communities and Local Government (DCLG). The following table and
chart have been extracted from the Department’s latest data release
and shows the number of additional affordable homes in England for
each financial year since 2009/10.
## Additional affordable homes provided by type of scheme, England

### 2009-10 to 2014-15

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
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<tbody>
<tr>
<td><strong>Social Rent, of which:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HCA or GLA (new build)</td>
<td>33,180</td>
<td>38,950</td>
<td>37,680</td>
<td>17,620</td>
<td>10,920</td>
<td>9,590</td>
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<tr>
<td>HCA or GLA (acquisitions)</td>
<td>27,270</td>
<td>30,830</td>
<td>29,390</td>
<td>12,690</td>
<td>5,610</td>
<td>4,090</td>
</tr>
<tr>
<td>Affordable Housing Guarantees</td>
<td>2,650</td>
<td>3,210</td>
<td>1,600</td>
<td>360</td>
<td>310</td>
<td>220</td>
</tr>
<tr>
<td>HCA or GLA Schemes</td>
<td>130</td>
<td>250</td>
<td>450</td>
<td>20</td>
<td>40</td>
<td>0</td>
</tr>
<tr>
<td>Local authorities</td>
<td>350</td>
<td>2,540</td>
<td>2,450</td>
<td>550</td>
<td>590</td>
<td>1,210</td>
</tr>
<tr>
<td>of which HCA grant funded (new build)</td>
<td>..</td>
<td>1,820</td>
<td>2,020</td>
<td>230</td>
<td>200</td>
<td>360</td>
</tr>
<tr>
<td>Section 106 (nil grant) new build: total</td>
<td>2,140</td>
<td>1,900</td>
<td>2,600</td>
<td>3,080</td>
<td>3,330</td>
<td>3,020</td>
</tr>
<tr>
<td>of which, reported on IMS/PCS</td>
<td>820</td>
<td>510</td>
<td>560</td>
<td>1,090</td>
<td>1,540</td>
<td>1,140</td>
</tr>
<tr>
<td>Affordable Housing Guarantees</td>
<td>630</td>
<td>180</td>
<td>190</td>
<td>170</td>
<td>200</td>
<td>120</td>
</tr>
<tr>
<td>Permanent Affordable Traveller Pitches</td>
<td>..</td>
<td>50</td>
<td>180</td>
<td>40</td>
<td>40</td>
<td>230</td>
</tr>
<tr>
<td>Other 7</td>
<td>..</td>
<td>..</td>
<td>820</td>
<td>710</td>
<td>730</td>
<td>410</td>
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<tr>
<td><strong>Affordable Rent, of which:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HCA or GLA (new build)</td>
<td>..</td>
<td>..</td>
<td>930</td>
<td>6,980</td>
<td>19,740</td>
<td>40,710</td>
</tr>
<tr>
<td>HCA or GLA (acquisitions)</td>
<td>..</td>
<td>..</td>
<td>160</td>
<td>890</td>
<td>3,460</td>
<td>3,910</td>
</tr>
<tr>
<td>Affordable Housing Guarantees</td>
<td>..</td>
<td>..</td>
<td>..</td>
<td>..</td>
<td>250</td>
<td>2,330</td>
</tr>
<tr>
<td>Section 106 (nil grant) new build: total 8</td>
<td>..</td>
<td>..</td>
<td>40</td>
<td>1,520</td>
<td>3,700</td>
<td>5,180</td>
</tr>
<tr>
<td>of which, reported on IMS/PCS</td>
<td>..</td>
<td>..</td>
<td>40</td>
<td>1,460</td>
<td>3,700</td>
<td>5,090</td>
</tr>
<tr>
<td>Permanent Affordable Traveller Pitches 6</td>
<td>..</td>
<td>..</td>
<td>..</td>
<td>..</td>
<td>50</td>
<td>420</td>
</tr>
<tr>
<td>Local authorities</td>
<td>..</td>
<td>..</td>
<td>..</td>
<td>160</td>
<td>760</td>
<td>3,000</td>
</tr>
<tr>
<td>Other 7</td>
<td>..</td>
<td>..</td>
<td>30</td>
<td>360</td>
<td>550</td>
<td></td>
</tr>
<tr>
<td><strong>Intermediate Affordable Housing</strong> 8</td>
<td>24,800</td>
<td>21,530</td>
<td>19,500</td>
<td>18,320</td>
<td>12,210</td>
<td>16,340</td>
</tr>
<tr>
<td><strong>Affordable Home Ownership, of which:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HCA or GLA (new build)</td>
<td>2,560</td>
<td>4,520</td>
<td>1,920</td>
<td>1,070</td>
<td>790</td>
<td>270</td>
</tr>
<tr>
<td>HCA or GLA (acquisitions)</td>
<td>1,910</td>
<td>2,390</td>
<td>1,570</td>
<td>700</td>
<td>550</td>
<td>30</td>
</tr>
<tr>
<td>Other 7</td>
<td>650</td>
<td>2,140</td>
<td>70</td>
<td>10</td>
<td>10</td>
<td>20</td>
</tr>
<tr>
<td><strong>Affordable Home Ownership Guarantees</strong> 7</td>
<td>..</td>
<td>..</td>
<td>..</td>
<td>..</td>
<td>250</td>
<td>2,330</td>
</tr>
<tr>
<td>Other HCA or GLA Schemes 2</td>
<td>..</td>
<td>..</td>
<td>20</td>
<td>..</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Local authorities</td>
<td>..</td>
<td>..</td>
<td>10</td>
<td>10</td>
<td>30</td>
<td>120</td>
</tr>
<tr>
<td>Section 106 (nil grant) new build: total 8</td>
<td>1,590</td>
<td>1,590</td>
<td>1,940</td>
<td>3,030</td>
<td>4,540</td>
<td>6,170</td>
</tr>
<tr>
<td>of which, reported on IMS/PCS</td>
<td>740</td>
<td>560</td>
<td>510</td>
<td>1,200</td>
<td>2,600</td>
<td>3,340</td>
</tr>
<tr>
<td>Assisted Purchase Schemes 9</td>
<td>..</td>
<td>..</td>
<td>..</td>
<td>..</td>
<td>340</td>
<td>270</td>
</tr>
<tr>
<td>Other 7</td>
<td>..</td>
<td>..</td>
<td>480</td>
<td>340</td>
<td>370</td>
<td>270</td>
</tr>
<tr>
<td><strong>All affordable</strong></td>
<td>57,980</td>
<td>60,480</td>
<td>58,110</td>
<td>42,920</td>
<td>42,870</td>
<td>66,640</td>
</tr>
</tbody>
</table>

### Notes:

1. Affordable housing is the sum of social rent, affordable rent, intermediate rent and affordable home ownership.

2. Other HCA or GLA schemes include the Places of Change programme, Safer Communities, Recycled Capital Grant Funds, Disposal Proceeds Fund, and some remodelled units. The Places of Change Programme figures include some refurbishments as well as new builds. The majority will be units but a small number of bedspaces are included. Recycled Capital Grant Fund figures and Disposal Proceeds Fund figures are not included after 2007-08 as they are included in the HCA/GLA new build and acquisitions line. The remodelled units are for supported housing up to 2007-08, and also include general needs for 2008-09 onwards.

3. Units funded through the HCA and GLA, primarily the Local Authority New Build programme, as announced in the Housing Stimulus Programme in the April 2009 budget.

4. Section 106 (S106) nil grant completions are from the Local Authority Housing Statistics (LAHIS) returns and the HCA or GLA Investment Management System (IMS) and Project Control System (PCS). The S106 nil grant completions recorded on IMS and PCS are excluded from the HCA or GLA new build figures elsewhere in the table. The 2007-08 nil grant completions recorded on IMS and PCS are excluded from the HCA or GLA new build figures elsewhere in the table. The number of new build completions reported on IMS and PCS are excluded from the HCA or GLA new build figures elsewhere in the table.

5. Private Finance Initiative figures are mostly new build but will include a small number of acquisitions.

6. Permanent Affordable Traveller Pitches are taken from the Traveller Caravan Count and from delivery through the TPF programme reported by the HCA and GLA. The change in the number of permanent affordable traveller pitches over the year to July from Traveller Caravan Count has been included in the affordable housing statistics given here for 2011-12, 2012-13 and 2014-15. Delivery through the TPF programme has been reported for 2012-13, 2013-14 and 2014-15.

7. Other contains units delivered by private registered providers or other unregistered providers without HCA or GLA funding and without developer contributions. In some cases these were solely funded by the provider and in other cases alternative sources of funding, such as grants from the local authority or funding from the local authority’s Housing Revenue Account, Right to Buy recycled receipts, the Empty Homes Community Fund or the Department of Health’s Extra Care Fund, were used.

8. Intermediate affordable housing is the sum of intermediate rent and affordable home ownership. Mortgage Rescue Scheme was included under intermediate rent acquisitions in 2010-11 and affordable home ownership acquisitions in subsequent years.

9. Assisted Purchase Schemes include instances where a social rent dwelling has been purchased through the Cash Incentive Scheme/Tenants Incentive Scheme, Voluntary Purchase Grant, Right to Acquire and Social HomeBuy scheme. Completions under the First Time Buyers Initiative and London Wide Initiative scheme were moved to the HCA and GLA (new build) line for the 2010-11 release onward.

10. Figures shown represent our best estimate and may be subject to revisions. The figures have been rounded to the nearest 10 and therefore totals may not sum due to rounding.

Source: Based on DCLG, Live tables on affordable housing supply, Table 1000, accessed via GOV.UK on 11 Dec 2015
The table shows that the Homes and Communities Agency (HCA) and the Greater London Authority (GLA) combined were responsible for the majority of the total additional 66,600 affordable homes in England in 2014/15. The chart shows that the majority of additional affordable homes were for affordable rent\(^1\) (61%) with the remainder for affordable home ownership (25%) and social rent (14%). Since 2012/13 there has been a significant reduction in the development of social rented homes (let at rents around half of the market rate) in favour of affordable rent tenure where rents are set at up to 80% of the market rate. Affordable rents were introduced by the Coalition Government. Local authority housebuilding saw something of a revival under the Coalition Government reflecting, at least in part, the introduction of a self-financing regime in April 2012. This regime was developed under the Labour Government and implemented by the *Localism Act 2011*.

The table below shows the Local Authority areas with the largest and smallest shortfall in social housing (defined by ONS as the number of households on a local authority’s social housing waiting list minus vacant social housing, expressed as a percentage of the overall social housing stock) in 2014:

\(^1\) Rents of up to 80% of a market rent.
The areas with the largest shortfall in social housing were Medway (239%), Solihull (143%) and the Isle of Wight (123%). The shortfall in social housing in Medway was more than twice the social housing stock in 2014. All areas had a shortfall of social housing except for Allerdale (-1.7%), Wyre (-1.5%) and Milton Keynes (-0.7%) - these Local Authority areas had a surplus of social housing and reported waiting lists of zero households in 2014.²

See also: Housebuilding: Social Indicators page

1.3 Home ownership

The rate of home ownership grew from around 55% in the early 1980s to peak at over 70% in 2003. Since then it has fallen to 62% in 2013-14, which is around the same level as it had been in the late 1980s. At the same time, within the overall total of owner occupiers the proportion who own outright has been falling and the proportion with an outstanding mortgage has been rising.

The 2011 Census provides data about the age of the ‘household reference person’ (i.e., a senior member of the household). This can be used as an indicator of how tenure varies by age. Private rental is more common in younger age groups compared to older ones.

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² ONS, Housing Summary Measures Analysis, 5 August 2015
Correspondingly, home ownership is more common in older age groups, particularly owning outright rather than with a mortgage. The chart below shows how tenure varies by age.

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Private rented or rent free</th>
<th>Social rented</th>
<th>Owned with a mortgage or loan or shared ownership</th>
<th>Owned outright</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age 16-34</td>
<td>10%</td>
<td>20%</td>
<td>30%</td>
<td>40%</td>
</tr>
<tr>
<td>Age 35 to 49</td>
<td>5%</td>
<td>40%</td>
<td>35%</td>
<td>20%</td>
</tr>
<tr>
<td>Age 50 to 64</td>
<td>10%</td>
<td>20%</td>
<td>30%</td>
<td>40%</td>
</tr>
<tr>
<td>Age 65 and over</td>
<td>15%</td>
<td>25%</td>
<td>35%</td>
<td>30%</td>
</tr>
</tbody>
</table>

Source: 2011 Census

The median age of a first-time property buyer has increased: in 1974, the median age of those taking out a first-time mortgage was 25, while in 2014 the median age was 30.

The number of new mortgages given to first-time buyers per year reached a peak of around 600,000 in 1986 and fell back in the early 1990s to rise again to reach similar levels at the end of the 1990s and early 2000s. The number dropped to around 200,000 per year between 2008 and 2012, but has increased in recent years. In 2014 there were 300,000 first time buyers, around half the number in the peak years.

DCLG provide data on the ratio of median house prices to median earnings. In England in 2013, the median house price was 6.72 times the median earnings figure. This is part of a relatively stable period following a period of steady increase in the first half of the last decade.
1.4 Private rented sector

The English Housing Survey for 2012/13 showed that of the estimated 22m households in England, four million (18 per cent) were renting privately, while 3.7m (17 per cent) were in social housing. This marked a significant tenure shift. The growth in the private rented sector is, in part, attributed to difficulties people are facing in accessing home ownership, particularly younger people, together with restricted access to social housing (local authority and housing association sub-market rented homes). Poor housing conditions in the private rented sector, coupled with its high rent levels, attracts a great deal of adverse media attention.

The chart below shows the most recent median monthly rents in the private rental market recorded by the Valuation Office Agency (VAOs). Within England, London had the highest overall median rent (£1400 per month, more than double the figure for England as a whole). The North East had the lowest overall median rent at £475 per month. Note that Housing Benefit claimants are not included in the VAO’s sample.
Median monthly private rents recorded by region for England, 2014-15 (£)

The Office for National Statistics (ONS) produces an index measuring the change in price of renting residential property for private landlords. The index is a recently-developed experimental statistic and has not yet achieved National Statistic status, but can be used as an indication of how prices have changed over the last ten years (see chart).

Experimental index of private housing rental prices in London and the rest of England, 2005-2015
Source: ONS, Index of Private Housing Rental Prices, October to December 2015
1.5 Government policy

The Spending Review on 25 November 2015 set out plans to double the housing budget from 2018-19 (to around £2 billion) and contains a Five Point Plan to deliver 400,000 affordable housing starts by 2020-21 to include:

- 200,000 Starter Homes\(^3\) with a £2.3 billion fund to support the delivery of up to 60,000 of these homes; the remaining Starter Homes will be delivered through changes to the planning system.
- 135,000 Help to Buy: Shared Ownership homes.
- 10,000 Rent to Buy homes where a tenant can save for a deposit while renting a home.
- 8,000 or more specialist homes for older people and those with disabilities.
- 50,000 additional homes “from existing commitments.”\(^4\)

The acceleration in housing supply is to be supported by a range of other measures, including further planning reforms and the release of public sector land with capacity for 160,000 homes.

As with measures in the Housing and Planning Bill currently before Parliament, the focus of the Spending Review is on increasing opportunities for home ownership.

The National Housing Federation (NHF) welcomed the increased investment in housing and the opportunity to build on the housing association sector’s “success story” of shared ownership.\(^5\) The Chartered Institute of Housing (CIH) also welcomed the “significant investment in much-needed new homes” but questioned the focus on home ownership as opposed to building homes across a range of tenures “which are truly affordable to people on all incomes, including those that are unable to buy.”\(^6\)

The Office for Budgetary Responsibility’s (OBR) analysis of the increased spending comments on the move away from funding social rented housing:

…this Spending Review includes an increase in central government grants over the period to 2020-21. Grants are now back-loaded, with cuts in 2016-17 and 2017-18 offset by increases in subsequent years – particularly 2020-21. The composition has also changed, with: fewer grants earmarked for the social rented sector; new grants for what the Government calls ‘build-to-rent’ (which allows HAs to charge higher rents, with the expectation that dwellings will be sold at a later date beyond our current forecast horizon); and a bigger expansion of grants for dwellings to be sold via shared-ownership, with fewer restrictions than at present.\(^7\)

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\(^3\) Homes sold at a 20% discount compared to the market value to first time buyers under 40 years of age.

\(^4\) Spending Review and Autumn Statement 2015, Cm 9162, November 2015, para 1.146

\(^5\) NHF Response to the Spending Review 2015, [accessed on 27 November 2015]

\(^6\) CIH Briefing on the Spending Review and Autumn Statement [CIH members only]

\(^7\) OBR Economic and Fiscal Outlook, November 2015, p224
The OBR expects associations to build 185,000 homes by 2020-21. This is 46,000 more than forecast after the Summer Budget 2015 announcement of a 1% cut in social and affordable rents in each year for four years from April 2016. However, it is still 34,000 lower than the 219,000 new homes associations were forecast to build before the Summer Budget:

By 2020-21 the number of new builds a year rises above our July pre-measures baseline, at which point it is roughly in line with our estimate for the number in 2014-15.\(^8\)

\(^8\) Ibid., p232
2. Press articles

The following is a small selection of recent press and media articles.

*Please note: the Library is not responsible for the views expressed in, nor the accuracy of, external content.*

The Guardian, 5 February 2016

*An attack on social housing is also an attack on older people*

The Telegraph, 4 Feb 2016

*UK kicks off biggest housing review in more than a decade*

The Guardian, 4 Feb 2016

*Redfern review: the fourth major UK housing study since 2004*

The Guardian, 30 January 2015

*Our housing system fails young people who fall between the cracks*

The Guardian, January 12 2016

*Tory bill could cost UK nearly 200,000 council houses, warns Labour*

FT, January 4 2016

*Doubts over scheme to ease housing shortage by using state land*

The Guardian, 29 December 2015

*2015 in housing: 12 months of growing crisis*

The Guardian, 11 December 2015

*Slump in new public housing threatens chancellor's targets*

FT, December 6, 2015

*Time to unblock the UK’s housing supply*

The Telegraph, 1 Dec 2015

*England cannot build the 300,000 homes a year it needs, warns Dame Kate Barker*
Inside Housing, 27 November 2015 *
**Policies 'will lead to 34,000 fewer new homes'**

Inside Housing, 20 November 2015*
**CML issues supply warning**

Inside Housing, 18 November 2015*
**AHP set to deliver Starter Homes**

Financial Times, 12 November 2015
**New housing supply surges by a quarter**

Property Industry Eye, November 9, 2015
**The next housing crisis: Bright young people priced out of towns and cities**

Independent, 17 September 2015
**Graduates and young professionals are being 'priced out' of London's housing market, Sutton Trust warns**

Inside Housing, 27 August 2015 *
**Standard planning clause could add millions to capacity**

BBC news, 13 August 2015
**Government failing to address housing supply says Rics**

Inside Housing, 6 August 2015*
**Affordable Homes Programme renegotiated as rent cuts bite**

* Please note, access to Inside Housing is by subscription. Please contact the Library if you need assistance.
3. Press releases

DCLG

Boost for housing as government puts hundreds of acres of land up for sale

26 January 2016

Six hundred acres of surplus public sector land for sale to deliver new homes and boost local growth.

The government has today (26 January 2016) published details of 600 acres of surplus public sector land as part of its drive to deliver tens of thousands of new homes and boost local growth.

Housing Minister Brandon Lewis said it was further proof that the government was getting the country building again and urged developers to seize the opportunity and build the homes hard-working people want and deserve.

The Homes and Communities Agency (HCA) has more than 80 public land sites for sale and will bring a further 40 more sites to market over the next 18 months, providing a boost to local economies and a significant return to the taxpayer.

It is estimated these sites will support more than 5,000 homes as well as land for industry and business. Over 20% of the sites already have outline or detailed planning permission.

See a map of the housing sites for sale

The government has embarked on the largest house building programme since the 1970s as it looks to deliver a million new homes. It will support the delivery of 160,000 homes through the sale of surplus public sector land.

Housing Minister Brandon Lewis said:

Using surplus public sector land for housing has helped us get the country building again with the number of new homes up by 25%.

Selling off these sites will allow us to go even further, delivering on our ambition to support a further 160,000 homes, while providing a significant boost to local economies and the taxpayer.

I now want to see developers getting shovels in the ground as quick as possible and build the homes hard-working people want and deserve.

The HCA is the government’s disposal agency for surplus public land, and using its local market knowledge, commercial expertise and experience of managing large portfolios of land, exceeded its contribution to the government’s last land programme by more than 3,000 homes.

In total, Whitehall departments released enough public sector land to support more than 109,000 homes during the last parliament.

Chief Executive of the HCA, Andy Rose, said:
The sale of surplus public land helps to meet government priorities to build more homes and business premises, while delivering a financial return to the taxpayer.

We will use our commercial expertise and local market knowledge to make land attractive to house builders, to help get homes built more quickly and meet local priorities.

As the government’s disposal agency for surplus public land, we are well placed to support other departments and agencies in meeting their contribution to the government’s land programme”.

The Land Development and Disposal Plan published today also sets out some key principles of land disposal, which followed a review of the HCA’s processes and were developed in cooperation with the Home Builders Federation and its members.

These include clearer objectives for each site prior to sale, early and meaningful market engagement with a transparent pipeline of sites and clearer commercial terms.

David O’Leary, policy director at the Home Builders Federation said:

Public sector land accounts for a significant proportion of potential residential land and can play an important part in helping the country to boost housing numbers.

The role of the HCA is critical in helping the government to meet its ambitious targets for releasing public land for housing and the creation of a more commercial environment with greater clarity will encourage more companies to bid for sites.

In developing this new approach, the HCA engaged constructively with the industry. To be successful, public land disposal processes must be as clear and efficient as possible, taking account of the needs of all house builders, from SMEs seeking small sites through to large national companies with the capacity to develop very large sites.

The new processes should not only help to accelerate the delivery of much-needed housing but also allow more smaller house builders to compete for sites and build more new homes.

The government has doubled the investment in housing to more than £20 billion over the next 5 years.

Earlier this month it announced a £1.2 billion Starter Home Fund to prepare brownfield sites for new homes. This will fast-track the creation of at least 30,000 new Starter Homes and up to 30,000 market homes on 500 new sites by 2020 – helping deliver the commitment to create 200,000 starter homes over the next 5 years.

The Land Development and Disposal Plan – including a list of the 83 sites currently on the market – is available to download from GOV.UK.

More details on the sites currently on the market is available from the Government Property Finder website.

Further information
The Homes and Communities Agency (HCA) is the single, national housing and land delivery agency for England, and the Regulator of social housing providers. The Agency works to:

- provide people with the opportunity to have their own home
- support local communities to create the homes and jobs they need
- support devolved areas to regenerate and grow.

In 2014 to 2015 the HCA:

- helped build more than 50,000 new homes in England through its investments and land
- made enough public sector land available for more than 8,800 new homes to be built
- helped complete a further 27,785 home sales through Help to Buy equity loans, designed to help people into home ownership.

**DCLG**

**Shared ownership boost for budding homeowners**

7 January 2016

The government is relaxing the criteria for those who can apply for the shared ownership scheme from April.

Aspiring homeowners around the country could need a deposit of as little as £1,500 to realise their dream of homeownership under new measures announced by the government.

Thousands of people could benefit from an extension to the shared ownership scheme, which allows people to part buy and part rent their home and watch their equity grow over time.

The government is relaxing the criteria for those who can apply for the scheme from April 2016, meaning 175,000 more people will be eligible for homeownership across the country.

It is part of a national crusade to help a million more people into homeownership, including investing £4 billion to build an additional 135,000 shared ownership homes.

Communities Secretary Greg Clark said:

We’re determined to ensure that hardworking people right across the country once again see home ownership as an achievable ambition to achieve.

Shared ownership schemes have proved a real help to first-time buyers, but punitive restrictions have locked too many out of this opportunity to buy.

These changes will open the door for thousands of people across the country to own their own home.

Housing Minister Brandon Lewis said:
We believe that anybody who works hard and aspires to own their own home should have the opportunity to realise their dream.

Shared ownership is a great way for people to achieve that with just a fraction of the deposit they would normally need. Now thanks to our vision thousands more people will be able to benefit from this scheme.

It’s all part of a national crusade to turn generation rent into generation buy, helping one million more people into homeownership.

Hear Brandon Lewis on Audioboom

Shared ownership has been available since the 1980s but has been restricted with local councils dictating who should be a priority based on a wide of range of factors from salary to profession to where the buyer comes from.

Under the new measures the scheme will be opened up to people of any occupation while income caps will also be raised, meaning families earning up to £90,000 in London and £80,000 elsewhere could be eligible.

It means a family in the North East for instance could need a deposit of just £1,500 to buy a 25% share in a typical shared ownership property in the region.

<table>
<thead>
<tr>
<th>Property type</th>
<th>Typical shared ownership price</th>
<th>25% share</th>
<th>5% deposit on 25% share</th>
</tr>
</thead>
<tbody>
<tr>
<td>North East 3 bed house</td>
<td>£125,000</td>
<td>£31,250</td>
<td>£1,563</td>
</tr>
<tr>
<td>North West 3 bed house</td>
<td>£153,000</td>
<td>£38,250</td>
<td>£1,913</td>
</tr>
<tr>
<td>Yorkshire &amp; Humber 2 bed house</td>
<td>£115,000</td>
<td>£28,750</td>
<td>£1,438</td>
</tr>
<tr>
<td>East Midlands 2 bed house</td>
<td>£130,000</td>
<td>£32,500</td>
<td>£1,625</td>
</tr>
<tr>
<td>West Midlands 2 bed house</td>
<td>£135,000</td>
<td>£33,750</td>
<td>£1,688</td>
</tr>
<tr>
<td>East of England 2 bed house</td>
<td>£175,000</td>
<td>£43,750</td>
<td>£2,188</td>
</tr>
<tr>
<td>London 1 bed flat</td>
<td>£275,000</td>
<td>£68,750</td>
<td>£3,438</td>
</tr>
<tr>
<td>South East 2 bed flat</td>
<td>£190,000</td>
<td>£47,500</td>
<td>£2,375</td>
</tr>
<tr>
<td>South West 2 bed house</td>
<td>£160,000</td>
<td>£40,000</td>
<td>£2,000</td>
</tr>
</tbody>
</table>

The government has put home ownership at the heart of its long-term economic plan, recently doubling the investment for 2018 to 2019 to £8 billion to deliver more than 400,000 affordable homes. This will include:
• £4.1 billion for 135,000 Help to Buy: Shared Ownership homes, which will allow people to buy a share in their home and increase that equity over time
• £2.3 billion towards delivering 200,000 new Starter Homes, which will be available at 20% discount to young first-time buyers
• £1.6 billion for 100,000 affordable homes for rent
• £8.6 billion to extend the Help to Buy: Equity Loan scheme to 2021 – supporting 145,000 families into new homes

Taken together, it will deliver 1 million new homes by 2021.

The government has recently launched a national campaign for homeownership that uses the creative approach of opening doors in both images and words with the strapline ‘open the door to owning your own home’.

Anyone thinking about home ownership – and those who believe it is out of reach – can find out what government help they could get by answering a few simple questions at www.ownyourhome.gov.uk.

DCLG

Tens of thousands of homes supported by Housing Zone funding

5 January 2016

The Housing Zones will see councils working in partnership with private developers to deliver thousands of new homes on brownfield land.

• next stage in flagship Housing Zones programme to build thousands more homes
• up to 28 Housing Zones will deliver up to 45,000 homes for families and first-time buyers.
• first 19 Housing Zones share more than £6 million to deliver up to 34,000 homes
• part of the government’s ambition to deliver a million homes by 2020 and open the door to aspiring homeowners

Housing Zones around the country are today (5 January 2016) receiving funding that will kick-start work to build tens of thousands of new homes.

Nearly £6.3 million is being distributed to help revive brownfield sites across the country and deliver thousands of homes for hard-working families and first-time buyers.

The funding, which comes on top of a £1.2 billion Starter Home Fund designed to prepare brownfield sites for at least 30,000 new homes, will be used to speed up work, enabling homes to be delivered quickly.

Councils will receive the lions’ share of the money to help with work in 19 out of the 20 flagship Housing Zones, which are a new approach to getting new homes built easily and quickly.
The 20 Housing Zones, spread across the country, will see councils working in partnership with private developers to deliver thousands of new homes on brownfield land.

See a [map of the Housing Zones](#)

On top of this, the government is also committing to work with an additional 8 short listed potential Zones.

Together these have the potential to deliver 45,000 new homes.

Housing Minister Brandon Lewis said:

Housing Zones offer enormous potential to use brownfield land for new homes which is why this government is determined to get them built out as soon as possible.

This funding will play an important part in getting work underway which will lead to new homes and more security for aspiring homeowners.

Britain is building again with the number of new homes up 25% in the past year and these zones will play an important part in giving an extra million people the chance to achieve their dream of home ownership.

The areas receiving funding are:

<table>
<thead>
<tr>
<th>Local Authority</th>
<th>Housing Zone</th>
<th>Resource Grant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Guildford Borough Council</td>
<td>Slyfield Area Regeneration</td>
<td>£600,000</td>
</tr>
<tr>
<td>Hertsmere Borough Council</td>
<td>Elstree Way Corridor</td>
<td>£277,000</td>
</tr>
<tr>
<td>Thurrock Council</td>
<td>Thurrock</td>
<td>£700,000</td>
</tr>
<tr>
<td>Gedling Borough Council</td>
<td>Gedling Colliery</td>
<td>£150,000</td>
</tr>
<tr>
<td>West Lindsey District Council</td>
<td>Greater Gainsborough</td>
<td>£165,000</td>
</tr>
<tr>
<td>Stoke-on-Trent City Council</td>
<td>Stoke City Centre</td>
<td>£240,000</td>
</tr>
<tr>
<td>Derby City Council</td>
<td>Derby City</td>
<td>£213,616</td>
</tr>
<tr>
<td>Gateshead Council</td>
<td>Exemplar Neighbourhood</td>
<td>£220,000</td>
</tr>
<tr>
<td>City of York Council</td>
<td>York Central</td>
<td>£365,000</td>
</tr>
<tr>
<td>Wakefield Council</td>
<td>Aire River</td>
<td>£261,000</td>
</tr>
<tr>
<td>Preston City Council</td>
<td>Preston</td>
<td>£165,000</td>
</tr>
<tr>
<td>North Somerset Council</td>
<td>Weston-Super-Mare</td>
<td>£700,000</td>
</tr>
<tr>
<td>East Hampshire District Council</td>
<td>Whitehill &amp; Bordon</td>
<td>£124,116</td>
</tr>
<tr>
<td>Gloucester City Council</td>
<td>Gloucester City</td>
<td>£300,000</td>
</tr>
<tr>
<td>Council</td>
<td>Area</td>
<td>Amount</td>
</tr>
<tr>
<td>--------------------------------</td>
<td>-----------------</td>
<td>---------</td>
</tr>
<tr>
<td>Bath &amp; North East Somerset</td>
<td>Foxhill</td>
<td>£313,000</td>
</tr>
<tr>
<td>Sedgemoor District Council</td>
<td>Hinkley</td>
<td>£100,000</td>
</tr>
<tr>
<td>Bristol City Council</td>
<td>South Bristol</td>
<td>£300,000</td>
</tr>
<tr>
<td>Tewkesbury Borough Council</td>
<td>Ashchurch</td>
<td>£330,000</td>
</tr>
<tr>
<td>Poole Borough Council</td>
<td>Poole Powerstation</td>
<td>£30,000</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>£5,553,732</strong></td>
</tr>
</tbody>
</table>

The remaining £740,000 from the fund will be used to provide specialist technical support to the Zones.

Today’s announcement comes as the government presses ahead with its landmark Housing and Planning Bill to give aspiring homeowners the security of home ownership and build more homes across the country.

Measures include:

- new affordable Starter Homes – a new legal duty will be placed on councils to guarantee the delivery of Starter Homes on all reasonably sized new development sites, and to promote the delivery of Starter Homes in their area
- permission in principle for sites identified in plans and brownfield registers – to give certainty around the sites that are suitable for housing, while protecting the green belt
- planning reforms to support small builders – requiring councils to ensure they have shovel ready plots to match the local demand for custom build

**Further information**

20 Housing Zones were designated at Budget in March 2015.
Together with 8 short listed potential Zones, the Housing Zones have the potential to deliver 45,000 homes.

**PMO, DCLG**

**PM: the government will directly build affordable homes**

4 January 2016

The Prime Minister will today announce that the government is to step in and directly commission thousands of new affordable homes.

- Ground-breaking new policy will see the government fast-track building of affordable homes on publicly owned land
- Direct commissioning approach has not been used on this scale since Thatcher and Heseltine started the Docklands regeneration
- Additional £1.2bn fund to build 30,000 affordable ‘starter homes’ on underused brownfield land in the next 5 years also announced
The Prime Minister will today announce that the government is to step in and directly commission thousands of new affordable homes.

In a radical new policy shift, not used on this scale since Thatcher and Heseltine started the Docklands, the government will directly commission the building of homes on publicly owned land. This will lead to quality homes built at a faster rate with smaller building firms – currently unable to take on big projects – able to get building on government sites where planning permission is already in place. The first wave of up to 13,000 will start on 4 sites outside of London in 2016 – up to 40% of which will be affordable ‘starter’ homes. This approach will also be used in at the Old Oak Common site in north west London.

The government is also today announcing a £1.2bn starter home fund to prepare brownfield sites for new homes. This will fast-track the creation of at least 30,000 new starter homes and up to 30,000 market homes on 500 new sites by 2020 – helping deliver the commitment to create 200,000 starter homes over the next 5 years.

The new investment will help kick-start regeneration and secure planning permission in urban areas – renovating disused or under-occupied urban sites so builders can get to work without any delays.

Prime Minister David Cameron said:

This government was elected to deliver security and opportunity - whatever stage of life you’re at. Nothing is more important to achieving that than ensuring hard-working people can buy affordable homes.

Today’s package signals a huge shift in government policy. Nothing like this has been done on this scale in 3 decades – government rolling its sleeves up and directly getting homes built.

Backed up with a further £1.2 billion to get homes built on brownfield sites, it shows we will do everything we can to get Britain building and let more people have the security that comes with a home of their own.

Communities Secretary Greg Clark said:

We’re pulling out all the stops to keep the country building with a clear ambition to deliver a million homes by 2020 and support hard-working people into home ownership.

Today’s radical new approach will mean the government will directly commission small and up-and-coming companies to build thousands of new homes on sites right across the country.

This, and the £1.2billion new starter homes fund, will help thousands of people to realise their dream of owning their own home.

Currently the top 8 house builders provide 50% of new homes. The direct commissioning approach will support smaller builders and new entrants who are ready to build but lack the resources and access to land.

The pilot for direct commissioning on publicly owned land will start in 5 sites:

- Connaught Barracks in Dover
Brian Berry, Chief Executive of the Federation of Master Builders (FMB), said:

When it comes to building new homes, the availability of small sites is the single biggest barrier to SME house builders increasing their output.

Any measures that the government can introduce that will increase the number of small sites suitable for SME house builders will help address the housing shortfall.

It is also encouraging that the majority of these sites will already have planning permission in place as obtaining permission is all-too-often a lengthy and protracted process – avoiding this time delay should help house builders increase their supply much more quickly.

Jeremy Blackburn, Head of Policy at the Royal Institution of Chartered Surveyors (RICS), said:

This government has already introduced a great many initiatives that we believe will slow current high rates of house-price growth. Today’s announcements will further help to bring much-needed new developments swiftly to market.

Notes to editors:

- The government is already committed to a wave of significant reforms to drive up housing supply and increase home ownership including through the Housing and Planning Bill. Further details will be announced shortly on how a number of the Bill measures will operate.
- A starter home is a home sold to a first time buyer under 40, for at least a 20% discount to market value, with a cap on the value of the property. The government expects most of these homes to be well under any cap, as with the Help to Buy equity loan scheme. The purchaser must live in the home for five years to gain the full benefit of the discount, and if they move earlier, they will lose the discount.
- The government is committed to building 200,000 starter homes by 2020 – to be exclusively offered to first time buyers under 40 at a minimum 20% discount on market value.
- The commitment will be principally delivered through planning reforms to ** Release more land for starter homes ** Require a proportion of starter homes on ‘reasonably sized’ sites as part of section 106 affordable housing contributions.
- The Spending Review announced £2.3 billion funding to support the delivery of up to 60,000 starter homes between 2016/17 and 2020/21, to complement the planning reforms.

Details of direct commissioning sites:

Old Oak common in London

In London we will pilot direction commissioning in Old Oak Common. Old Oak Common will be built on brownfield land in west London,
around the transport ‘superhub’ off the HS2, Crossrail and National Rail interchange. The site is a Mayoral Development Corporation.

The Old Oak Common site will deliver 24,000 new homes of mixed tenures, including low cost homes, that cater for residents at all stages of life. A minimum of 1,500 new homes will also be brought forward on non-industrial locations in an associated development nearby at Park Royal. A new high street, schools and leisure facilities will also be part of the development.

It will also include commercial and office space around a new Old Oak Common station, providing space for 55,000 new jobs, as well as space for 1,500 businesses on the Park Royal industrial estate.

**Northstowe**

Northstowe is a proposed new town that will provide 10,000 new homes alongside a town centre, community facilities and commercial space set to be developed on the former Oakington Barracks site to the north of Cambridge. The scheme will be the first new town delivered in a generation and the direct delivery model provides an opportunity to deliver the necessary infrastructure and housing at a pace that would not be possible by the private sector working alone.

**Connaught Barracks (Dover)**

Connaught Barracks is a former MOD site of 55 hectares acquired by the Homes and Communities Agency (HCA) in 2008. At its core is a Napoleonic fort now owned by the Land Trust. The site is allocated for up to 500 housing units. It is considered challenging by private developers due to complex demolition and utility upgrade works that are required prior to development. As a result work on the site is currently stalled and incurs significant holding costs. Direct commissioning will enable this site to be brought forward, reducing the costs to the public purse and bringing forward additional housing that the market alone would not deliver.

**Lower Grayling Well (Chichester)**

The site is located in the north eastern suburbs of Chichester, West Sussex immediately to the south of the former main building of Graylingwell Hospital. The HCA acquired the site from Sussex Partnership NHS Foundation Trust in Spring 2014. The HCA marketed the site for development in Summer 2015 and received interest from several national house builders but was ultimately unable to reach a commercially acceptable agreement. Direct Commissioning provides an opportunity to take forward the development of this site in the short-term, delivering locally supported housing on a vacant site including 40% starter homes.

**Daedelus Waterfront (Lee on Solent Gosport)**

The Daedalus Waterfront site is part of a former MoD site. The HCA has been successful in facilitating a development programme across the wider site including a new college, an innovation centre and the delivery of new commercial units targeted at the aviation and advance manufacturing sectors. The waterfront part of the site has the potential for further commercial space aimed at the marine engineering sector as well as 249 residential units. Upfront infrastructure requirements and
complexities around listed buildings on site mean the viability of development is challenging and credible bidders have been deterred. The direct commissioning pilot provides an opportunity for early delivery of housing, including starter homes, on the site along with infrastructure that will also catalyse the delivery of the wider commercial development in line with the Enterprise Zone vision.

DCLG

Right to Buy boosting home ownership across the country

10 December 2015

Nearly 270,000 households have now been helped to purchase a home through government backed schemes.

Nearly 270,000 households have now been helped to purchase a home through government backed schemes including Right to Buy and Help to Buy since 2010.

This has been boosted by latest figures showing nearly 3,000 people bought under the Right to Buy scheme between July and September, a 3% increase.

And councils received £230 million from sales of homes - a 9% increase for the same quarter last year – which will go towards building additional homes.

For every property sold under Right to Buy a new additional affordable home will be provided which will further increase housing stock nationwide.

The top 10 places taking up Right to Buy are: Birmingham, Leeds, Sheffield, Sandwell in the West Midlands, Southwark, Greenwich (both in London), Nottingham, Leicester, Barking and Dagenham in London, and Wolverhampton.

View our map showing the top 10 places taking up Right to Buy

Housing Minister Brandon Lewis said:

We are determined to make peoples aspiration for owning their own home a reality and these figures show the growing eagerness of tenants to take up their Right to Buy.

We have got Britain building again and the additional homes that will be build from the sale of properties is an important part of our commitment to deliver one million new homes.

Since 2012, more than 46,000 people have taken up the chance to buy their home through the reinvigorated Right to Buy scheme.

And a volunteer agreement extended the offer of home ownership to 1.3 million housing association tenants giving many more people the chance to own their home to many who would not otherwise have had the opportunity to buy.
More than 180 housing association tenants a day are showing interest in taking up this option with more than 11,000 tenants already registering their interest. Of these 2,000 tenants are in London.

The historic agreement between the government and housing associations also ensures an additional home will be built for every one sold nationally, delivering many more new affordable homes across the country.

Five housing associations are leading the way offering a pilot scheme which gives tenants in eligible areas the chance to begin the process of buying their home now.

The government is committed to delivering one million homes over the next 5 years.

Britain is building again and figures show the number of new homes in England has risen by 25% in the past year. This is the highest annual percentage increase in additional homes for 28 years.

More than 700,000 additional homes have been delivered since 2010.

**Further information**

Latest figures show more than 268,000 households have now benefited from government backed schemes such as Right to Buy, Help to buy and Shared Ownership.

The Right to Buy scheme gives qualifying social tenants the opportunity to buy their rented home at a discount.

The top 10 places with tenants taking up Right to Buy are:

<table>
<thead>
<tr>
<th>Local authority</th>
<th>Right to Buy sales Q1 2012-13 to Q2 2015-16</th>
</tr>
</thead>
<tbody>
<tr>
<td>Birmingham</td>
<td>1,597</td>
</tr>
<tr>
<td>Leeds</td>
<td>1,210</td>
</tr>
<tr>
<td>Sheffield</td>
<td>828</td>
</tr>
<tr>
<td>Sandwell</td>
<td>820</td>
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<td>Barking and Dagenham</td>
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<td>Wolverhampton</td>
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Since July 2014 the maximum amount of cash discount available has been £77,900 in England and £103,900 in London.
Under the reinvigorated Right to Buy, local authorities are now able to keep the receipts from additional Right to Buy sales to pay off debt and fund additional affordable housing.

Data is collected from a quarterly local authority return to the DCLG.

For more information on a range of government schemes that make home-buying more affordable visit [www.ownyourhome.gov.uk](http://www.ownyourhome.gov.uk).

DCLG

**Help to Buy: helping 130,000 own their own home**

9 December 2015

Since the launch of the Help to Buy: Equity Loan and Mortgage Guarantee schemes:

- 80% of scheme completions have been made by first-time buyers, with more expected following the launch of the government’s Help to Buy: ISA scheme on 1 December
- average house price was £186,000, significantly below the national average
- over 130,000 housing completions through the Help to Buy scheme
- 94% of Help to Buy completions took place outside of London
- almost half of Help to Buy completions have been for new-build homes

Help to Buy was created in 2013 to ensure that working people who were doing the right thing and saving for a deposit could achieve their aspiration of buying their own home through government support. Home ownership is a key part of the government’s long term plan to provide economic security for working people across the UK.

The scheme continues to benefit first-time buyers overwhelmingly, with the vast majority of sales outside of London and at prices well below the national average.

[Help to Buy](http://www.ownyourhome.gov.uk) is also ensuring the long-term health of the housing market by increasing housing supply and stimulating home building. Almost half of the homes bought through Help to Buy are new-build properties, helping to contribute to the 38% rise in private house building since the launch of Help to Buy.

**First-time buyers**

As today’s statistics show, Help to Buy is helping people who need it most, with 100,000 households having bought their first home thanks to the scheme.

This is 80% of overall Help to Buy buyers, demonstrating that the scheme is successfully targeting those who need help getting on the housing ladder.

First-time buyers will have a further boost from the [Help to Buy: ISA](http://www.ownyourhome.gov.uk), which banks and building societies across the UK are offering as of last week. Under this scheme, first-time buyers can save up to £200 a
month towards their first home and the government will boost their savings by 25%, or £50 for every £200, up to a £3,000 bonus.

14 banks and building societies have already signed up to offer Help to Buy: ISAs. These lenders are: Aldermore, Bank of Scotland, Barclays, Clydesdale Bank, Halifax, HSBC, Lloyds Bank, Nationwide, NatWest, Newcastle Building Society, Santander, Ulster Bank, Virgin Money and Yorkshire Bank.

Helping people across the UK
Help to Buy is helping people throughout the UK achieve their dream of owning a new or bigger home. With almost all completions outside London, the highest number of homes through the mortgage guarantee scheme have been in the North West region. The equity loan – a scheme for new build properties – is particularly prevalent in the South East region.

Figures for the mortgage guarantee scheme also show completions have been least concentrated in regions where house price growth is highest. In London the scheme makes up just 1% of all mortgage lending compared to an average of 3% across the country.

Getting Britain building
Help to Buy is also supporting the country’s economy by getting Britain building again. Almost half of homes bought under the scheme were new-build properties, contributing to the sharpest rise in house building orders since 2003.

This has supported new housing construction output, which has been growing for 30 consecutive months. Both annual housing starts and planning approvals are at a seven-year high, with 660,000 new homes being built since 2010.

Responsible lending
Help to Buy was designed to support responsible lending.

This is demonstrated by today’s figures: the average house price for both parts of the scheme, at £185,972 (£155,573 for the mortgage guarantee and £217,999 for the equity loan scheme), remains significantly below the national average house price of £286,000.

The average house price to income multiple under the mortgage guarantee scheme is capped at a 4.5x ratio to ensure responsible lending.

Chancellor of the Exchequer, George Osborne said:

This government is committed to helping people achieve the aspiration of buying their own home, and our Help to Buy schemes have now helped 130,000 across the UK do just that.

The stronger economy and financial system means we expect banks to start to exit our Help to Buy Mortgage Guarantee scheme, which was introduced in times of financial distress and is due to come to an end.
Now our Help to Buy: ISA, which launched this month, is set to help hundreds of thousands of more people saving for their first home, by providing a bonus of up to £3,000 for their deposit.

Supporting people who want to work hard, save and buy their own home is a key part of our long-term plan to provide economic security for working people at every stage of their life, across the UK. Help to Buy is also boosting the nation’s economic security by driving an increase in house building in Britain, ensuring long-term housing supply and creating jobs.

Communities Secretary Greg Clark said:

Anyone who works hard and aspires to own their own home should have that opportunity and these figures show how the government’s Help to Buy scheme is turning those dreams into reality.

We’ve got the country building again and seen the number of new homes increase by 25 per cent in the last year alone with thousands of people across the country helped to own a home with Help to Buy.

House builders have also welcomed the role Help to Buy has played in boosting supply. Home Builders Federation Executive Chairman Stewart Baseley said:

The Help to Buy: Equity Loan scheme continues to drive demand for new build homes. It is no coincidence that since Help to Buy has unlocked demand for new homes and allowed buyers to buy the supply of new homes has increased by almost 40%. The industry is now providing more desperately needed high quality homes and creating tens of thousands of jobs across the country.

DCLG

New garden towns to create thousands of new homes
7 December 2015

Didcot in Oxfordshire and North Essex will be home to new communities that between them are set to provide up to 50,000 new homes, supported by new infrastructure.

The proposals, which have been supported by local leaders, include plans for an additional 15,000 homes by 2031 in Greater Didcot Garden Town and new Garden Communities in North Essex with up to 35,000 new homes.

The money will fund initial work that will enable high quality homes, new transport improvements, good schools, jobs and community amenities to be delivered in a strategic and sustainable way.

Housing Minister, Brandon Lewis said:

I’ve been really impressed by the level of ambition and vision shown by Didcot and North Essex and their determination to deliver new sustainable communities.
We are determined to support communities that are eager to boost the number of homes in their areas to meet local need and this money will help get work up and running quicker.

The minister heard first-hand how the money will help kick-start work during a visit to Didcot on Monday (7 December 2015).

**More people helped into home ownership**

The new garden towns announcement comes as the Prime Minister today said that Shared Ownership will open the door to 175,000 more aspiring homeowners.

Radical changes to Shared Ownership rules will remove old fashioned barriers to home ownership.

Those already in a shared ownership property will be able to move to another shared ownership home – putting an end to restrictions that stopped them using the scheme more than once.

The re-invigorated scheme will allow these homeowners to use the capital they have gained to move to a bigger property, as their families grow or circumstances change.

The measures are part of the government’s commitment to creating 1 million more homeowners over the next five years.

**More Right to Buy**

This boost to home ownership comes as a number of Housing Association tenants in Oxfordshire are now able to begin the process for owning their home and making use of the voluntary Right to Buy.

Sovereign Housing Association is one of five associations leading the way by running a pilot that will help tenants in a number of areas around the city to get into ownership.

A voluntary agreement recently reached with the National Housing Federation will ultimately give 1.3 million tenants the chance to purchase their home at Right to Buy level discounts once the Housing and Planning Bill comes into force.

Eligible tenants at Sovereign can begin the registration process that will put them on the path to homeownership once the Bill becomes law.

The Housing Minister met tenants of Sovereign home during his visit to Didcot.

Essex County Council’s Cabinet Member for Transport, Planning and Environment, Cllr Roger Hirst said:

We are very pleased to be working in partnership with the three local authorities to find ways to deliver the homes we need and the jobs and infrastructure which must come with them. The advantage of Garden
Community development is that we can ensure the right provision of schools, healthcare and transport infrastructure will be in place from the start, and we welcome the opportunity to explore this fully.

Cllr Matthew Barber, leader of Vale of White Horse District Council, said:

People right across our district will benefit from Didcot becoming a Garden Town. This will encourage jobs, better transport links, improved facilities and infrastructure for everyone.

**DCLG**

**Highest increase in affordable housebuilding for 22 years**

2 December 2015

The numbers of affordable homes are growing at their fastest rate since 1993, new figures today (2 December 2015) show.

Communities Secretary Greg Clark said this was further proof of the government’s commitment to get more homes built.

The latest figures show 66,640 new affordable homes were delivered in the last year – 55% higher than the previous year.

It meant the numbers of social and affordable rented homes increased by nearly two-thirds, and the number of affordable homes to buy rose by 41% over the same time period.

Communities Secretary Greg Clark said:

Today’s figures show how far we’ve come to get the country building, bringing the industry back from the brink to deliver the highest annual increase in affordable housebuilding for over 2 decades.

But we are far from complacent and the doubling of government investment in housebuilding announced at the recent Spending Review reaffirms our commitment to deliver a million new homes by 2020.

Affordable homes to rent and buy are a key part of that, helping to give young people and families across the country the best possible start in life.

Housing Minister Brandon Lewis said:

Our housebuilding efforts are paying off and can be seen by this considerable increase in the number of affordable homes built in just one year.

This is real progress but there is more to do. That’s why we are going further and increasing our investment in these homes to ensure many more hard-working people can benefit.

**Building more affordable homes**

Housebuilding is a key part of the government’s long-term economic plan.
Today’s figures mean that over 270,000 new affordable homes have been delivered since 2010.

At the Spending Review last week, the government announced plans to double investment in housebuilding to £8 billion, to help towards delivering one million homes by 2020 – and to deliver the largest affordable housebuilding programme since the 1970s.

This includes:

- delivering 135,000 new homes to buy through a new Help to Buy: Shared Ownership scheme
- a new London Help to Buy, to help aspiring homeowners in the capital to buy with a fraction of the deposit they would normally require
- plans to deliver 200,000 new Starter Homes, which will be available at a 20% discount to young first time buyers

This is on top of measures included in the Housing and Planning Bill currently going through Parliament, including:

- ensuring new Starter Homes are included on all reasonably sized development sites
- giving communities the power to grant permission in principle on sites identified in local plans and on brownfield registers, to speed up the planning system while at the same time protecting the green belt
- planning reforms to support small builders, with a requirement for councils to offer shovel-ready sites for custom-build homes

Local Government Association

**Housing commission launched to investigate new routes to housebuilding**

2 December 2015

The Local Government Association is today launching a Housing Commission to explore new routes to housebuilding so councils can enable the building of more desperately-needed homes.

Councils built nine times more homes between 2010 and 2015 than between 2000 and 2005 and are desperate to dramatically increase the availability of new homes in their local areas.

The LGA said this is vital to building the 230,000 new homes the country needs each year as private developers have not built more than 150,000 homes a year for more than three decades.

The Housing Commission will also explore the importance of effective housing in boosting jobs and growth, helping meeting needs of an ageing population, saving social care and the NHS money, and helping people into work. It will focus on four themes:

- Housebuilding - new ways that councils can enable investment in new homes;
Place making, community and infrastructure - the role of councils in shaping homes within prosperous places and communities;

Employment, welfare reform and social mobility - the role of housing in supporting tenants to find and progress in sustained employment;

Health and quality of life for an ageing population - the role of housing in adapting to an ageing population and preventing onward costs onto social care and health services.

Evidence is sought on the key issues for communities, partners and councils, on good practice that has successfully addressed those issues, and what is needed to build on those successes. Councils, partners, organisations and individuals to contribute their issues, evidence, and examples of effective housing and ideas to the Commission’s Advisory Panel, made up of experts and academics.

The Commission will take a medium-term view incorporating current housing reforms but will look beyond them in making the case for councils to be able to deliver the homes our communities and places need. Findings will be brought together in a report in Spring 2016 and presented at the LGA Annual Conference in June 2016.

Cllr Peter Box, LGA Housing Spokesman, said:

“We’re working with government to ensure housing and planning reforms support council efforts to build more homes and the Housing Commission we are launching today will investigate how the Government and councils can help deliver houses to solve our housing shortage.

*Councils must be able to play a lead role in building the homes we desperately need, and building the homes in a way that create prosperous places and growth, help people into work and positively adapt to an ageing population.

*This is the best way to meet local and central government ambitions for our communities, to reduce waiting lists and housing benefit, keep rents low and help more people live long and happy lives.*

Notes

The Housing Commission is led by Town Hall leaders on the LGA Housing Board supported by an expert Advisory Panel including:

Catherine Hand, Partner, Trowers and Hamlins
Chris Wood, Partner, Altair
Dave Simmonds OBE, Chief Executive, Inclusion
Professor Jo Richardson, De Montfort University, Director, Centre for Comparative Housing Research
Neil Revely, Chair of ADASS Housing Network
Sue Adams OBE, Chief Executive of Care and Repair England
Will Colthorpe, Argent LLP, Chair of British Property Federation Development Committee
We welcome all contributions before the 26 February 2016. Please send submissions of no more than 3,000 words to LGAhousingcommission@local.gov.uk.
4. PQs

**Housing: Overcrowding**

*Asked by:* Field, Frank | *Party:* Labour Party

To ask the Secretary of State for Communities and Local Government, how much of his Department’s budget has been allocated to addressing overcrowding in housing in each of the last five years.

*Answering member:* Brandon Lewis

The Government believes that increasing supply of housing is the best way to tackle overcrowding.

Last year, net additions to supply of housing increased by 25% on the previous year, the highest increase for 28 years.

In the recent Spending Review, and in the Prime Minister’s announcement of 4 January this year, we have announced the biggest affordable housing programme since the 1970’s, aimed at bringing land into the system, increasing rates of build out, increasing opportunities for home ownership, and delivering a step change in housing supply.

We have also provided £6.7 million to a number of local authorities to help them tackle acute and complex problems associated with rogue landlords, many of whom rent out overcrowded properties.

18 Jan 2016 | Written questions | 22229

**Housing: Construction**

*Asked by:* Shannon, Jim

To ask the Secretary of State for Business, Innovation and Skills, what steps his Department is taking to ensure that sufficient tradesmen are trained to support an increase in housing construction.

*Answering member:* Nick Boles

The Government is committed to significantly increasing the quantity and quality of all apprenticeships in England to 3 million starts by 2020; the construction industry will have an important part to play in achieving this target.

Development of skilled labour can only be achieved with engagement of the industry. Construction employers in England are engaged in the Trailblazer process to develop apprenticeship standards that are fit for business, and we have announced a new apprenticeships levy which will put investment in training, and apprenticeships specifically, on a long-term, sustainable footing.

Initiatives, by the Construction Leadership Council, or through the Construction Industry Training Board (CITB) are seeking to encourage more young people into construction careers. This work includes the launch of the GO-Construct website and work with the National Careers Service and Construction Ambassadors for schools.
The CITB and CITB Northern Ireland have also developed a range of initiatives. In England these include working closely with the Department for Work and Pensions, the Armed Forces resettlement service, Local Enterprise Partnerships and the Home Builders Federation, to encourage experienced individuals into the sector. The CITB continues to work closely with the Home Builders Federation to support skills initiatives.

However, as noted in my answer to PQ UIN 18208 skills policy (including apprenticeships policy) is a devolved matter. In Northern Ireland, it is the responsibility of the Department of Employment and Learning.

13 Jan 2016 | Written questions | Answered | House of Commons | 21020

**Housing: Construction**

**Asked by:** Lord Kennedy of Southwark

To ask Her Majesty’s Government what assessment they have made of the number of new properties being built, and of the effect that that number is having on house prices.

**Answering member:** Baroness Williams of Trafford


House prices are determined by the interaction between demand for homes and supply of homes and the latter is determined in large part by the sale of existing properties. As such, there is no simple relationship between house prices and the number of new properties being built.

22 Dec 2015 | Written questions | HL4471

**Housing: Construction**

**Asked by:** Bone, Mr Peter

To ask the Secretary of State for Communities and Local Government, what his policy is on New Home Bonuses for district and borough councils; and if he will make a statement.

**Answering member:** Brandon Lewis

As part of the Spending Review, the Government committed to the continuation of the New Homes Bonus. We will consult on reforms to the New Homes Bonus, including means of sharpening the incentive to reward communities for additional homes. We will also explore reducing the length of payments from six years including an option for savings of at least £800 million to be returned to local government and used to fund vital services such as adult social care. Details of both reforms will be set out shortly. There are no plans to change the basis of allocations
for 2016/17. The allocations for 2016/17 will be published alongside the provisional Local Government Settlement for that year.

04 Dec 2015 | Written questions | 18428

First Time Buyers

Asked by: Cunningham, Alex

To ask the Secretary of State for Communities and Local Government, what assessment he has made of the effect of the starter homes policy on access to (a) home ownership and (b) affordable rented accommodation in (i) London and the South East and (ii) England.

Answering member: Brandon Lewis

Evidence shows that young first time buyers have been priced out of home ownership. Since the early 1990s, the proportion of under 40s who are homeowners in England has declined by over a third from 62% in 1993/4 to 39% in 2013/14. The Housing and Planning Bill will require local planning authorities to promote Starter Homes and ensure Starter Homes are included on all suitable, reasonably-sized developments in future.

23 Nov 2015 | Written questions | 16244

Housing

Asked by: Morris, Grahame

To ask the Secretary of State for Communities and Local Government, what estimate his Department has made of the number of properties required to meet housing demand in (a) England, (b) the North East and (c) Easington constituency in each of the next five years.

Answering member: Brandon Lewis

The Government does not assess demand for housing or set housing targets. The National Planning Policy Framework and planning guidance expects local authorities to objectively identify and then meet the housing needs of their area.

29 Oct 2015 | Written questions | 12961

Affordable Housing

Asked by: Cunningham, Alex

To ask the Secretary of State for Communities and Local Government, what assessment he has made of the effect of the extension of Right to Buy on affordable housing supply.

Answering member: Brandon Lewis

Under the 2012 reinvigorated Right to Buy, every additional home sold, as well as those homes sold to tenants through the voluntary agreement with the National Housing Federation and housing associations, will
result in an additional home being provided. This will lead to an increase in overall housing supply.

The Government exceeded its affordable homes target over the last 4 years by 16,000 homes, delivering 186,000 new affordable homes.

23 Nov 2015 | Written questions | 16243
5. Further reading

Commons Library briefings

**Housing and Planning Bill [Bill 75 of 2015-16]**
CBP 07331, 22 October 2015

**Housing and Planning Bill: Report on Committee Stage**
CDP 07398, 29 December 2015

Lords Library briefing

**Housing and Planning Bill (HL Bill 87 of 2015–16)**
LLN 2016/004, 22 January 2016

JRF

**Housing options and solutions for young people in 2020**
Posted on 13th Jun 2012

This study aims to inform the development of housing policy and practice by identifying the key challenges likely to face young people aged 18–30 in 2020.
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