

HBF Autumn Budget Engagement Toolkit

Background

On Wednesday 26 November, The Chancellor will announce the Autumn Budget, outlining Government's spending and revenue plans for the next year. HBF has <u>submitted a</u> <u>comprehensive Budget representation</u> highlighting the most pressing issues facing our members and the wider home building industry. We are now asking members to help champion our key asks by engaging with the messaging and priorities outlined below.

We encourage members to bring these asks to life by sharing your case studies on social media platforms, demonstrating the real-world impact of current challenges and helping to evidence where Government intervention could make a tangible difference in boosting housing delivery.

The toolkit below provides guidance on how to engage with our key messages and priority areas. You can also support our work by engaging with and sharing our related content across HBF's social media platforms; <u>LinkedIn</u>, <u>X</u>, <u>Instagram</u>, and <u>Bluesky</u>, to amplify our collective voice ahead of the Autumn Budget.

Key messages

- We support the Government's ambition to build 1.5 million homes, but this target will only be achieved if the barriers holding back housing delivery are addressed.
- Rising costs, taxes, and regulatory burdens are undermining viability, particularly for SME home builders, and putting many sites and local jobs at risk.
- The housing market remains fragile, and renewed support for first-time buyers is essential to restore confidence and sustain demand.
- Action to speed up the planning process, increase local authority capacity, and embed a presumption in favour of sustainable development is vital to unlock the homes the country needs.

Key priorities

Viability

We are calling on Government to address mounting viability pressures that are limiting housing delivery, and are asking for the following:

• To reconsider proposed Landfill Tax changes that would significantly increase costs and threaten smaller sites.

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- To suspend the planned Building Safety Levy, which would add major costs to all new homes despite builders already contributing billions toward remediation, and instead seek contributions from product manufacturers and overseas developers.
- A moratorium on further policy costs, taxes and levies, and a review of their cumulative impact on housing viability.

Suggested social media post for Landfill Tax

If the proposed introduction of a standard rate of Landfill Tax goes ahead, the costs of removing non-contaminated waste would rise by 3,000%, from £4 to £126 per tonne, adding around £15,000 to the cost of every new home.

On our recent site in [insert location], this would add an additional £[add figure based on above calculations] in delivery costs.

That's the reality many home builders like us are facing, and why this issue is so critical to the future viability of housing sites – particularly for SMEs.

We support HBF's call for Government to reconsider the proposed abolition of the Reduced Rate of Landfill Tax and protect housing delivery across the count.

Relevant assets

Download the Landfill Tax content card and moratorium on policy costs content card

Market demand

We are calling on Government to take action to support home ownership and help turn latent demand for new homes into effective demand. We are asking for:

- The introduction of a new homeownership scheme, Freedom to Buy, part-funded by developers, supporting buyers struggling with high interest rates and limited mortgage access.
- A restoration of the pre-March 2025 first-time buyer Stamp Duty thresholds and a review of the tax's wider impact on the housing market.
- The implementation of a short-term solution to the challenges in the Section 106 Affordable Housing market, where a lack of Registered Provider bids is delaying developments and leaving thousands of affordable homes uncontracted or empty.

Suggested social media post calling for more FTB support

First-time buyers are increasingly being locked out of the housing market.

Reduced mortgage affordability and changes to stamp duty, along with a lack of a Government support scheme for the first time in decades is making it harder than ever for first-time buyers.

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Recent homeowners on our [insert example project] said that without additional measures like [insert example], they would not have been able to purchase.

That's why we support HBF's call for Government to introduce a new equity loan scheme part funded by developers to help more households onto the property ladder and stimulate the housing market.

Relevant assets

Download the First-Time Buyer content cards

Planning

Recent planning reforms mark a welcome signal of intent, but further action is still needed to ensure meaningful improvements on the ground.

We welcome proposals to streamline the statutory consultee process, reduce the number of applications requiring consideration by up to 40%, and introduce a default "yes" to new homes around train stations where certain rules are met, as well as measures enabling the Housing Secretary to intervene when councils intend to refuse major applications.

However, issues remain within the planning system that are holding back delivery, which still need Government action. We are asking for the following:

- Targeted funding to tackle skills shortages in local planning departments and a significant expansion of the Planning Delivery Skills Fund to help close the shortfall of over 2,000 planners.
- The introduction of standard planning conditions, a comprehensive national validation list, and restrictions on additional local information requests to reduce unnecessary delays. Recent research shows that small sites can take over three years to gain planning permission, with only 20% of major applications decided within 13 weeks.
- A clear presumption in favour of development embedded in national policy, improved responsiveness from statutory consultees, and stronger expectations for proactive preapplication engagement to speed up decision-making and unlock new housing supply.

Suggested social media post

It took [add amount of time] to secure planning permissions on [XX site of XX] homes.

Navigating the planning process is a long-standing challenge, with delays slowing progress and impacting delivery timelines.

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While Government's planning reforms are welcome and well-intentioned, we are not seeing the impact on the ground.

As it stands, research shows small sites can take over three years to process a planning permission to the point building work can start, and only 20% of major applications are decided within 13 weeks, adding significant strain to many home building businesses like ours.

We support HBF's call for Government to introduce further measures, such as standard planning conditions, a national validation list, and clearer expectations for local authorities to speed up decisions and unlock new homes.

Relevant assets

Download the planning process content cards

Submit a case study

We are looking for examples that highlight the challenges we are asking government to address. Your experiences will help demonstrate the need for action and guide the interventions we are advocating for.

Please share your case studies using this form: <u>Home Builder Case Studies</u>.