

# Let's start at home



**Manifesto  
2010**

## **There is a massive housing crisis in England and Wales**

**We have a shortfall approaching 1 million homes and we are building less homes now than at any time since World War II.**

The social and economic implications for every area and constituency in the country are huge:

- Nearly 5m people are on local authority waiting lists with 1.6m children living in overcrowded, temporary or run down housing.
- Young people cannot buy a home. The average age of a first-time buyer without financial assistance is 37; and couples are now delaying starting a family as they can't afford to buy.
- Hundreds of thousands of people who worked in house building have been made redundant, and local firms and local jobs are disappearing.

**We urgently need to build more homes of all types.**



## Housing is a basic human need

**Official household projections show we should be building at least 240,000 new homes a year to house our population. We are currently building less than half that number. The implications are clear.**

### Why are we not building more?

- There is not enough land being granted planning permission for the number of homes we need.
- Policy and regulatory demands by central and local government on new homes are increasingly unrealistic and making even land with planning permission unviable to develop.
- People can't get mortgages on realistic terms and without unobtainably large deposits. First-time buyers have been hardest hit and their numbers have dropped alarmingly.
- 'Social/affordable' housing delivery is now inextricably linked to private housing delivery, and so reduced private provision equals reduced affordable provision.

# What has to be done?

- **Ensure** the Planning System delivers enough developable land in areas where people want to live. Making more permissioned public land available for housing to meet local demand will help.
- **Manage** down the cumulative burden and cost of regulation on new homes such that the combined total of development contributions does not cripple desirable and much needed housing projects.
- **Address** the crippling lack of mortgage availability and business finance for smaller firms. Without a return to some sensible levels of lending, no recovery is sustainable.
- **Provide** more financial help for the millions of people who want to own their own home, especially first-time buyers, through shared equity, deposit saving and other effective schemes.
- **Continued public funding.** Whichever party forms the next government *must* maintain funding for schemes such as Kickstart and Homebuy Direct that have played a significant part in market stabilisation.

A more detailed version of the HBF manifesto, containing HBF's full list of recommendations on how to increase housing supply, is available at [www.hbf.co.uk](http://www.hbf.co.uk)



# Action will bring significant social and economic benefits for every part of the country

## Solving the crisis will:

- Provide enough decent homes of all types for our population, helping to remove thousands of children from poverty.
- Create hundreds of thousands of jobs. House building is one of our biggest employers. Every new home built provides 1.5 direct full-time jobs, plus up to four times that many in the supply chain.
- Stimulate the economy; every £1 spent generates nearly £3 in economic activity.
- Deliver huge environmental benefits. New homes generate on average 60% less CO2 than older homes and are becoming ever more energy efficient.

**Decent housing is fundamental to an individual's chances in life. We must solve this problem. The nation's future depends on it.**



HBF is the representative body of the house building industry in England and Wales. Its members range from household national names to small local developers and account for around 80% of the new homes built each year. Contact HBF on **0207 960 1600** or go to **[www.hbf.co.uk](http://www.hbf.co.uk)** to find out more about us.

