Improving Housing Quality
Unlocking the Market
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Executive Summary

There is huge potential for the market for new homes to be expanded if developers concentrate more on design quality.

The recession has had grave financial implications for housebuilders and housing associations. In many cases, the prices paid for many sites are no longer justified by the sales that can be achieved.

There are growing concerns that design standards may deteriorate in this new economic climate as developers struggle to minimise costs and policymakers fight to maintain delivery levels.

This is particularly worrying as evidence suggests that the design quality of many developments built before the credit crunch was inadequate, with only 18% of schemes rated as ‘good’ or ‘very good’. More recent research reports that many buyers of new homes have concerns over a lack of space and an inconvenient layout.

Admittedly, satisfaction levels as measured after purchase are reasonably high. However, the possibility of a ‘honeymoon effect’ must be taken into account when considering these results.

Also, other surveys conclude that only a minority of active homebuyers would consider buying a new home. Design issues do not appear to be particularly important to this group, which attaches more importance to convenience and lack of noise. The remainder explained their aversion by referring to new homes as ‘featureless boxes’ with insufficient living space and small rooms.

This suggests that there is a huge potential for the market for new homes to be expanded by placing more emphasis on design quality and providing a more diverse product. However, this may not necessarily be the fault of the housebuilding industry – planning, economic, political and cultural factors are probably also to blame for the reported problems.

Complaints over the dimensions of new homes appear to be well founded. Figures from the Government and the European Union show that homes built before 1920 are significantly larger than the remainder of the stock.

In England, the newer the home, the smaller it is likely to be. This presents quite a contrast with most other European countries, where new builds are almost always larger.

This may partly be the result of planning policies that have restricted development land and, more recently, prioritised high-density brownfield development. It should be noted, however, that older homes are often in more densely built neighbourhoods, suggesting that poor urban design and inefficient layouts may also be factors.

These problems are not confined to the private housing market. Recent research shows the affordable sector to have similar problems, with most schemes rated as ‘average’. As these developments are at least partly funded by the States, the mechanisms for dispensing housing grant need to be aligned more closely with design.

Traffic has now replaced crime as the major issue of concern for occupiers of English housing. Good urban design can tame vehicular movements, improving safety and reducing background noise – something that needs to be recognised by developers and policy-makers alike.

It is perhaps surprising that these problems exist as design is now central to many planning policies and there has been a profusion of additional guidance aimed at improving quality. Little effect has been had on the basic product in suburban or rural locations, and the urban apartment boom has produced plenty of examples of poorly designed schemes.

This may be a result of a lack of confidence and training among planners. Improved design skills, alongside new senior roles for planner-architects would provide career paths, ambition and inspiration for younger professionals as well as graduates considering the profession.

The emphasis on increasing supply levels and improving economic performance does imply that design considerations are not to interfere with delivery. There needs to be more clarity over priorities, and planners need to more empowered to block or shape developments around design criteria. The potential economic disbenefits of poorly designed homes and neighbourhoods should be recognised.

While more homes are desperately needed, pursuing delivery targets without balancing them with other objectives is likely to degrade the quality of what is built. Unit numbers alone are a blunt measure of the success of providing houses, as it says nothing about whether what is built is fit for purpose. The Government should consider whether these targets could be restated in terms of square footage of development space.

1 CABE, Housing Audits 2004–2006
CABE, English Partnerships with RIBA
The planning and housing delivery grant, which provides financial incentives for councils that manage to get more homes built, should be modified to take account of the quality of what is produced, perhaps via the Government's own Housing Quality Indicators scale.

Design codes aimed at enabling high-quality development need to be used more widely. A team of specialists could be drawn together, along the lines of the ATLAS planning team, to help councils targeted for growth to draw up these documents.

The efficient use of codes could be linked to the housing and planning delivery grant, or to any retained council tax receipts if a more localist agenda is followed.

The Government should investigate the potential for the use of charrettes to draw up these documents or more specific masterplans. These consultations bring together the design team with local stakeholders and residents. The design is amended in line with comments and, hopefully, some form of consensus is achieved.

There may be merit in considering whether permitted development rights could be extended to development that is in line with design codes and/or masterplans that have been agreed by the local community.

While there is little case for a laissez-faire approach to land use, the release of chunks of farmland for sustainable urban extensions may help design quality, given the potential scale of the scheme and the opportunities for innovation and infrastructure provision.

The UK housebuilding industry is among the most concentrated in the world and efforts must be made to increase competition and consumer choice. The Government should take steps to encourage new entrants and start-ups.

On public land, sites can be split into small parcels and sold to different firms, perhaps with quotas for self-build and smaller companies. This will force developers to compete within a local market. This could be more productive if the land is sold under a covenant dictating that a certain numbers of houses or community facilities should be delivered at certain times.

The housing association sector is well placed to take a lead in driving innovation in the sector and countering the renewed conservatism among housebuilders caused by the recession. Providing more homes for sale or market rent may unlock the hidden ‘market for quality’ that has been shown to exist, but is at present not considering new properties. Giving more choice to social tenants may also help to raise standards.

The UK self-build sector is small compared to other countries. There is strong interest in this sector but it is very difficult to find sites as most are in the hands of the major housebuilders. The Government should ensure that plots are allocated to self-build in every single disposal of public land for residential development. It should also consider whether allocating self-build plots, perhaps at below market value, could be counted towards affordable housing provision.

The British land market is highly volatile and very highly priced. Supply is tight as a result of planning constraints, but development finance has, until recently, been available on liberal terms.

Land values are a residual when other development costs and profits are subtracted from the gross value of the scheme. Acquiring sites is a competitive process and the party with the highest bid will secure the deal. This incentivises developers to increase density and reduce the amounts spent on design and build quality.

Planning or Section 106 agreements may play a role here, as from a council’s point of view the greater the quantum of development and profit, the greater the financial rewards for the local authority.

This process should not work as people will, in theory, reject a poor product, but the hunger for property as an investment, the general lack of supply and the desperation of young people to get on the housing ladder has meant, until recently, that anything would sell.

It seems both politically and geographically unfeasible that enough land can be released through the planning system to sharply reduce prices. The planning system should become more aware of its powers to fix land values and reduce speculation by being more prescriptive on what can be developed, specifying densities and massing through the masterplan or design code.

Given the constraints in the mortgage market, developers may find that only more affluent people are now able to afford their product. As these buyers are likely to be more discerning than it is used to, the industry may be well advised to investigate whether it may need to modify its product if sales rates are to improve.

However, the UK homebuyer seems less well informed than in many other countries. It may be worth examining whether it should be made mandatory for sizes in sq ft or values per sq ft to be displayed on any advert for a property. A ‘kitemark’ indicating that a house or flat has reached a particular level of design quality or a particular space standard is an additional way to improve consumer awareness.

The crisis in the housebuilding industry means that few large strategic sites will be built out and that values here may become depressed compared to the ‘oven-ready’ sites now demanded by developers.

There is an opportunity here to encourage long-term investors to promote such sites as sustainable urban extensions. Pension funds, for example, would be more ready to see the economic value of placemaking and urban design than a short-term speculative housebuilder. The Government should consider whether a tax-efficient vehicle could be set up for this type of activity.

In some cases, the public sector could play this role, either solely or through joint ventures. The Homes and Communities Agency needs to be given more encouragement in this area. Evidence suggests that ownership is a far stronger way to enforce standards than imposing planning conditions.

Infrastructure remains the key to creating well-designed neighbourhoods, particularly if it is in place before construction begins. Tax Increment Financing may be one way to ensure this occurs, particularly on larger sites.

The downturn does present an opportunity to reshape the way new houses are provided in the UK, and to make their design more fit for purpose. This should not be missed in a rush to restore activity levels to those seen before the credit crunch.
Introduction

When they had that lovely site to play with, there on the hill top: if they had put a tall column in the middle of the small market place, and run three parts of a circle of arcade around the pleasant space, where people could stroll or sit, and with handsome houses behind! If they had made big, substantial houses, in apartments of five or six rooms, and with handsome entrances... You may say the working man would not have accepted such a form of life: the Englishman’s home is his castle, etc., etc. – “my own little home.” But if you can hear every word the next door people say, there’s not much castle... And if your one desire is to get out of your “castle” and your “own little house!” – well, there’s not much to be said for it.” – D.H.Lawrence, 1929

Quality and the Need for New Housing

The design of mass housing – both public and private – has been a controversial topic for a century or more. The speculative boom of the 1930s, which produced the archetypal semi-detached suburb, was widely criticised and satirised at the time, although the homes produced are still popular today.

The high-rise local authority flat of the 1960s was blamed for a plethora of social problems, and many of the problems of “sink estates” are attributed to design – even though maintenance, management and allocation policies may be just as much to blame.

Over the past few years, the debate has reared its head again. Developer-built city centre flats, mainly aimed at an investment market, have come under fire for their small size and limited storage facilities, while more suburban schemes are condemned for failing to deliver public space, walkable street layouts or adequately sized rooms.

Some of these complaints are related to aesthetic issues. This is not a reason to dismiss them, as housing is not purely consumed privately. It becomes part of the landscape and the heritage of the nation and is therefore partly a public good.

However, issues of taste or wider debates between those favouring vernacular styles and proponents of more modernist approaches are not relevant to the central issue of housing design quality.

The real question facing consumers, the Government and the housing industry generally is whether the product, both the individual house and the wider neighbourhood, is fit for purpose. Are the variety and types of product appropriate for the lifestyles of twenty-first century occupiers? The evidence would suggest that the answer is no.

That is not to say there are not good examples of housing schemes, or that any problems are necessarily the fault of developers. As this report will show, the reasons are complex, deep-rooted and the result of the interaction between Government policy, the housing and land markets and the structure of the development industry.

The topic is extremely pertinent. The Government’s target of producing three million homes by 2020 still stands, despite the conditions brought about by the credit crunch, which have driven construction levels down to post-war lows. While the Opposition feels targets are counterproductive, it does not argue with the need for a step change in delivery.

If this is to be achieved, the country will need to see a building boom on a par with that seen in the inter-war period. The suburb of 2010-20 would become as prevalent in the housing stock as the 1930s semi-detached. These new homes would have an equally dramatic effect on the psyche of a whole generation and the appearance of the entire nation.

Their design would not just have implications for the three million households (which could be over 10% of the whole population) living in them initially, but also future occupants.

It will also have a substantial impact on the urban fabric and the environment of England. The look and feel of the country, as experienced by most people, would change significantly, with ramifications for well-being, quality of life and the economy.

Equally significantly, these homes will have an impact on the carbon emissions of the nation. Around 30% of all CO2 is produced by domestic buildings. Building three million new homes would increase the size of the housing stock by some 13.5%, excluding demolitions, and suggesting a substantial increase in emissions unless the efficiency of the stock improves. The Government has established a target of making all new homes zero carbon by 2016 to ensure that this occurs.

These problems appeared immense before the onset of the current recession. Most policy work is now focused on how to restore housebuilding levels to pre-credit crunch levels.

However, a more significant issue is the collapse in land values, house prices and transaction volumes, which means that developers are being forced to cut costs back to a bare minimum, with potential implications for design and quality.

Arguments that regulation should be stripped back to allow more homes to be built are gaining greater weight – which could mean that poor quality accommodation is built without sufficient infrastructure or facilities.
The understandable focus on delivering housing numbers should not obscure the self-evident point that the sort of homes built need to be fit for purpose. **Producing three million homes in which no-one really wants to live is hardly a desirable outcome** – but it is a potential danger if, in the rush to meet targets and restore the construction industry to health, the product itself is ignored.

The current situation does offer an opportunity to reshape the industry and create a house-building and development sector which better caters to the country’s needs. This should not be missed in a rush to ‘return to normality’; as the evidence demonstrates, normality may not have been a particularly desirable situation.

The following pages review some of the evidence on housing design quality and explore some of the reasons for the reported problems. The focus is on England, but where possible examples and parallels are drawn from the devolved administrations.

There is no intention of blaming specific groups, whether they are private sector housebuilders, local authority planners or policymakers in central Government.

The objective is to identify the flaws in the overall system created by the interaction of market, culture and policy, while suggesting potential remedies.
The Design and Quality of New Homes in England

The Evidence – Audits and Market Research

The Commission for Architecture and the Built Environment (CABE) has been at the forefront of investigations into the design of new homes. Its regional audits have assessed developments using the Building for Life criteria sponsored by the Home Builders’ Federation as well as CABE itself.

Nationally, it found that only 18% of schemes were ‘good’ or ‘very good’, with 53% ‘average’ and 29% ‘poor’ – i.e. they should not have received planning permission. On its website, CABE describes these results as ‘very disappointing’ and argues that consumers are getting a ‘raw deal’. The East and West Midlands appeared to be a real blackspot, with almost 50% classified as ‘poor’ in both regions.

While the audits use objective criteria, they are open to the criticism that the assessors introduce their own interpretation of the standards. Some in the housebuilding industry have also criticised the scoring thresholds at which schemes are determined ‘good’ or ‘average’.

They also point to consumers’ views, which appear to be at odds with the CABE results. The Home Builders’ Federation reports that 78% of buyers of new homes were either ‘very satisfied’ or ‘fairly satisfied’ with the quality of their property, with only 13% saying they were dissatisfied. This is high by historic standards.

However, the sample consists of those buying over the year before the research, and there are suggestions that the validity is obscured by a ‘honeymoon effect’. Buying a home is an emotional experience as well as the biggest investment of most people’s lives.

Recent research commissioned by CABE, English Partnerships (now the Homes and Communities Agency) and the Royal Institute of British Architects (RIBA) has produced more equivocal results. The sample consisted of those buying over a three-year period between 2003 and 2006, so respondents have been living in their properties for between two and five years when the survey was carried out in 2008.

The average scores suggest a rather neutral response to the amount of space in homes, with equal numbers agreeing and disagreeing that there was enough room to carry out basic activities. Nevertheless, a large proportion of respondents reported that they could not fit in sufficient furniture (47%), did not have enough storage (57%), did not have the space to prepare food conveniently (43%), could not entertain guests (37%) or find private space (28%).

Some 90% of new homes were not fully occupied, suggesting that some of the satisfaction derives from fewer people than intended living in the space. For the minority of fully occupied properties, the dissatisfaction figures rose significantly. It is worth adding the caveat that the sample was weighted towards London (40% of respondents) and the remainder came from within an hour’s commuting distance of the capital. It is likely that properties in these areas, where pressure on housing is most intense, will be smaller than elsewhere.

CABE has also commissioned extensive consumer research investigating housing preferences among the whole population of potential homebuyers, not just those who have bought a new home. Firstly, it concluded that most people aspired to a detached house in a suburban or rural context, and not the flats that were increasingly being delivered.

However, it also reported that many prospective homeowners view new homes as ‘featureless boxes’. It added: ‘A key drawback of new homes was considered to be an overall shortage of space. New homes were perceived as having smaller rooms, very small bedrooms and no storage space when compared with older houses.’ The organisation reports that around a third of buyers were dissatisfied with this aspect of their new home and 40% of second-hand homebuyers were put off buying new by the perceived lack of space.

Other research suggests, more worryingly, that only around a third of all homebuyers would consider buying a new home at all. Two thirds or more are only prepared to purchase from the existing stock. It seems that many of this latter group are discouraged by a perceived lack of character and problems with access to facilities. These seem less important to buyers of new homes, who emphasise the convenience of having all fitments included and the quietness of the wider area. The obvious conclusion appears to be that many volume housebuilders are only catering for the needs of a minority of prospective homebuyers.

*www.cabe.org.uk*
*Housing Audit 2006 – East Midlands, West Midlands and the South West (CABE, 2006)*
*National New Home Consumer Satisfaction Survey (Home Builders’ Federation, 2009)*
*Space in New Homes: What Residents Think (CABE, HATC limited, IPSOS Mori, 2009)*
*Making among Consumers (CABE, 2005)*

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There is, lamentably, little research on the wider section of aspirant homebuyers. Much of the literature focuses on those looking at new homes or those who have bought them. If the aspirations to increase supply and widen access to homeownership are to be met, then the proportion of buyers considering new homes will have to increase. This will entail understanding far more about the likes and dislikes of younger age groups (25–40), particularly those aspiring to homeownership, and the reasons why new homes are so unpopular among the majority of the population. The industry carries out extensive market research and understands its buyers intimately, and it is true that levels for customer satisfaction have improved and are now reasonably impressive. However, its respondents are almost always drawn from two overlapping groups: those who have bought new homes and those who have walked into marketing suites. It has virtually no information on the majority of buyers who are only looking at existing homes. As far as can be ascertained, it has never considered how it might recruit buyers from this group, but this needs to change if it is to expand.

**Government bodies, professional associations and the residential development industry** should carry out more research on the consumer preferences of all aspiring homeowners. The industry, in particular, should focus less on the self-selecting sample of new homebuyers and more on why it is not appealing to a wider cross-section.

More information is needed on why many people are averse to new homes. This would prove valuable in guiding the strategies of both housebuilders and Registered Social Landlords, while aiding the future direction of planning policy. Future research on customer satisfaction should use buyers of existing homes as a control group.

### The Problem with New Homes

Undoubtedly the reasons for the apparent preference for existing homes are complex. Older properties tend to be situated in mature areas, which may have clear advantages, particularly for those seeking good schools or an attractive streetscape. There may also be cultural reasons at work, perhaps a British appetite for heritage or nostalgia.

Suburbs dating from the 19th century, and even some pre-war areas, tend to be closer to employment and provide more walkable facilities. Schools, pubs and shops are woven into the urban fabric, and public transport provision is usually extensive.

This may partly be a result of these areas being denser and therefore having more people within a 10 minute stroll of any one point – but it is also because these amenities have been designed into the built environment. Consequently, buyers of these homes may be attracted by the presence of local services, and, in turn, the feeling of community this engenders.

The noted aversion to new homes may partly be a result of the failure to provide these sorts of well-designed, mixed-use communities. This is not necessarily the fault of developers: rules on the allocation of land may mean that the sites allocated for development are remote from transport or employment, and until recently planning policy encouraged the separation of uses.

However, data on dwelling sizes does seem to suggest that there may be more concrete reasons. In 1996, new homes in England, with a floor area averaging 76 m², were the smallest in Western Europe; some 20 m² (or 21%) smaller than the average.

It could be argued that the population density in England is among the highest in Europe and it should be unsurprising that we are building small homes. However, the Netherlands, which has an even more intense concentration of population, was producing homes that are 50% larger than ours at 115.5 m².

Contrary to received wisdom, the British are actually very well housed by EU standards. This is because the existing stock, which forms the bulk of where people live, is only fractionally smaller than the typical figure for the whole continent – less than 3 m². Indeed, as we have fewer people per household than anywhere else in the EU outside Scandinavia, the space per person overall is comparatively high. (See Figure 1)

![Figure 1: How existing homes in each EU country compare to the median](image-url)
During the twentieth century, English housing appeared to be getting smaller, meaner and less fit for purpose – although that is not to say that some aspects have not improved.

What is particularly worrying about the figures is that new homes in Britain in 1996 were 13% smaller than the existing stock. This is quite a different pattern from elsewhere in the EU where new homes were larger than older ones, sometimes by a considerable margin. Even among countries where new homes tend to be smaller, the difference is very small, confined to low single figures. (See Figure 2)

The average room size in a new home, at 15.8 m², is also the smallest in Western Europe. To put that in perspective, in almost all other EU countries, rooms tend to be between 20 m² and 30 m² in size, with some, such as Denmark, having rooms closer to 40 m². Part of the reason for this is that the homes are smaller overall, but it is also because English homes, on average, have more rooms than their continental counterparts – presumably as number of bedrooms appears to be more important in the British market than the overall size of the dwelling. (See Figure 3)

Equally interesting is the data from the English Housing Condition Survey, which shows that, in general, the newer the home, the less spacious it will be. Homes built before 1919 (which still represent around 22% of the stock) will have a mean floor area of 102 m², substantially larger than the inter-war average of 91 m² (and the European average). Typical sizes then decline by roughly 1 m² every 15 years. (See Figure 3)

The average new build in the period 1981–2001 is almost 20% smaller than the typical pre-1919 home. There is no data for the period after 2001, when anecdotal evidence suggests sizes continued to fall.

It is also worth pointing out the startling fact that if the stock of pre-1919 houses were considered as a separate country, it would have the largest homes in Europe outside Ireland or Denmark.12
In conclusion, there may be very practical reasons why the majority of the homebuying population would not consider buying a new home: they do appear to be small and lacking in adequate facilities.

The preference for older homes, usually attributed to a cultural appetite for heritage and a love of 'character', is perhaps more a result of the simple fact that they are larger and better designed. It is astounding and alarming that, while every other consumer good has improved in quality over the course of the twentieth century, English housing appears to be getting smaller, meaner and less fit for purpose — although that is not to say that some other aspects have not improved.

It is important to note that most of these statistics come from before the boom in the development of one- and two-bedroom flats. In 1996, some 62% of all new build came in the form of houses with three or more bedrooms. By 2006, this had dropped to 46%. However, flats with 1–2 bedrooms — which accounted for just 15% of all new build in 1996 — had, by 2006, become as commonplace as larger houses at 46%.

This, in itself, would suggest a further deterioration in unit size. However, there is reason to believe it may have accelerated over recent years. Anecdotal evidence suggests many new build flats, particularly those in city centres designed predominantly for the investment market, are very small. There are lots of examples of flats where floor space amounts to less than 40 m².

Planning, Buy-to-let and Urban Regeneration

The planning profession’s roots lie in the garden city movement and the belief that lower densities were desirable. Its historic role was often to prevent the higher density schemes that developers were believed to want to promote.

Attitudes began to change in the 1980s and early 1990s with the observation that new development was becoming progressively less dense and growing fears that land was being used inefficiently.

Densities had dropped to an average of 25 dwellings per hectare, with over half of new homes delivered at below 20 dwellings per hectare. This was significantly lower than the typical Victorian suburb (up to 60 dwellings per hectare) and even the original garden cities (around 30 dwellings per hectare).

The publication of Planning Policy Guidance 3 (ODPM) in 2000 marked a shift in this approach. It stated that local planning authorities should:

- ‘avoid developments which make inefficient use of land (those of less than 30 dwellings per hectare net)’
- ‘encourage housing development which makes more efficient use of land between 30 and 50 dwellings per hectare net’
- ‘seek greater intensity of development at places with good public transport accessibility such as city, town, district and local centres or around major nodes along good quality public transport corridors’

It also stated: ‘Policies which place unduly restrictive ceilings on the amount of housing that can be accommodated on a site, irrespective of its location and the type of housing envisaged or the types of households likely to occupy the housing, should be avoided.’

PPG3 joined earlier policies, formed in response to fears of excessive greenfield use, which prioritised schemes on urban land that had been previously developed.

The effects of these policies should not be underestimated. Together with older land restrictions, such as the green belt, it is undeniable that they have forced up land values, meaning that developers are forced to cut costs to deliver an affordable product.

The actual density target may have reduced the size of new homes or rooms in suburban settings, but it seems unlikely that it is solely responsible for the development of so many high-rise urban flats, where densities were in the hundreds.

This phenomenon is more the result of the boom in speculative, so-called buy-to-let investment which saw many units being sold off-plan to bulk buyers or property clubs. There seemed to be little interest in the size or the design of the actual product, so developers were incentivised to increase densities as much as possible. Ultimately, this created a vicious circle driving up densities and driving down costs to justify the prices being offered for urban land.

Undoubtedly, in some areas, councils were keen to maximise delivery in city centres, helping to both meet their targets and prevent development in sensitive suburban areas. A failure to balance delivery targets with other objectives may have exacerbated this tendency.

The credit crunch has signalled the end of this business model and the cessation of large-scale urban flat development may lead to average sizes rising. However, it does appear that in more suburban context, developers and planners responded to the density targets by effectively shrinking their product, rather than coming up with new designs which can produce larger homes at higher densities.

Many in the industry, and indeed many commentators, tend to assume that higher density dwellings are necessarily smaller. This is clearly not the case. Large lateral flats can be built more intensely than small bungalows, and terraces can be larger than spaced out detached homes. Providing more efficient street and parking layouts and minimising unused space can allow the development of larger dwellings at medium-high-density — as a review of our existing stock demonstrates.

In conclusion, density and brownfield targets are contributing, but not decisive, factors in making new dwellings so small. However, the density targets need to be made more flexible and contextual and combined with ‘ceilings’. Sizes may begin to recover slightly over the next few years for market reasons: developers cannot find funders for flatted schemes or buyers for the product, and the reversion to ‘traditional homes’ will result in slightly larger sizes — although land values and affordability will prevent space and quality rising significantly.

The Appeal of Older Homes and Neighbourhoods

As has been noted earlier, there appears to be a strong preference for older homes, reflected in price — there is a substantial ‘period premium’ for pre-1920s stock which is actually larger than the ‘new build premium’ talked about by developers. This may be partly due to these homes being larger than later builds.

What is surprising is that most housing built before 1919 is built at higher densities than new developments, except those consisting of flats. Victorian terraces often reach as high as 80 dwellings per hectare; even urban villa
development can be in excess of 30 dwellings per hectare (as at Bedford Park in West London). The Hertfordshire garden cities, or garden suburbs such as Bourvile or Hampstead Garden Suburb, are also denser than many more modern housing estates.

The fact that stock can be simultaneously larger and denser defies the simplistic argument that building denser means building smaller, and that land restriction in itself is responsible for diminishing sizes.

There are historic reasons why older homes manage this feat. They were mostly built before the rise of the motor car and many make no provision for car parking – which takes up a lot of space in modern schemes.

Houses were built in straight lines, often in terraces, which maximises plot coverage. Roads were narrower and houses built alongside each side – in contrast to many newer schemes, where the “distributor-and-cul-de-sac” model results in a lot of unused space within the road layout.

Houses are built adjacent and opposite each other in a way that runs contrary to many planning authority regulations regarding privacy and overlooking. Finally, there was a preference for height and more than two storeys in the 19th century, when it was believed to reflect social status. According to the industry, this has vanished today.

This does not suggest that we have to return to the housing layouts of our ancestors in order to provide decent homes. It does, however, illustrate that the noted problems with the UK stock are not simply to do with the restriction in land supply and the pursuit of density targets. Highway engineering, consumer choices and the business models of developers all need to be considered.

There needs to be more research into why older homes and older neighbourhoods in certain districts have remained so desirable. What qualities do they have that are lacking in new schemes? And, more importantly, what planning, regulatory and market issues would prevent them being built today?

There is some suggestion that the apparent preference for older properties masks an appetite for individual and modern interior design. The Victorian terrace, for example, is an extremely flexible form, offering a reasonably large space and the possibility of rearranging walls, allowing an occupier to stamp his or her identity on the accommodation. It is also flexible – it can be subdivided into flats or converted back into a family house.

The many young people who would prefer sharing such a house to living in a small flat provide evidence of its appeal – while suggesting that there may be other ways of catering for declining household size than simply building lots of smaller units.

Affordable Housing

The documented problems with new housing stock apply, albeit in different ways, to the affordable housing sector. It should be noted that the data above from the various sources refers to the entire pool of properties, not just privately owned or constructed dwellings.

It is often assumed that the quality of affordable housing will be superior, as there are minimum standards relating to any project receiving funding from the Homes and Communities Agency’s National Affordable Housing Programme. Schemes are also measured according to the 10 Housing Quality Indicators (HQIs), which examine issues related to location, visual impact and layout, open space, size, noise, accessibility and so on. Bids for grant funding are assessed on the basis of HQI scores.

However, CABE’s housing audit of affordable schemes concluded that this was not the case. The proportion of poor or very poor schemes, at 24%, was only marginally lower than in the private sector. More notably, there were very few developments rated as ‘good’ or ‘very good’ – a total of just 8%, compared to 18% in the private sector. Clearly, the problems are not confined to market development, despite the greater regulation in the affordable sector. This might also suggest that greater regulation alone (or extending the HQI methodology to the private sector) will not, in itself, produce better quality schemes.

The HQI scale should not be seen as a threshold. Instead, grants and incentives for affordable housing providers could be tied into higher scores, or, potentially, combined with other measures such as Building for Life or even consumer satisfaction scores.

Energy Efficiency and Carbon Emissions

The UK’s housing stock is among the least energy-efficient in Europe. This is a combination of its age and the British climate: lacking either hot summers or cold winters, keeping heat in or out has never been a particular problem, at least in lowland England. Historically, a plentiful supply of coal also meant that reducing energy costs was less of an issue than elsewhere.

The Government has stated that it wants all new homes to be zero carbon – i.e. conform to level 6 of the Code for Sustainable Homes by 2016. This will be imposed through Building Regulations, with energy-efficiency standards increased by 25% in 2010 and by 44% in 2013.

Building methods have changed little over the past few decades, although more recently built properties are far more energy-efficient than earlier stock. Nevertheless, the UK still lags behind countries such as Germany or Denmark where tighter regulations have been imposed for longer. Our skills and materials base is far less well-developed than in many of our neighbouring economies.

This represents a major challenge for the industry at a time when it is under other pressures – not least the economic storms triggered by the credit crunch. The Government has to balance investment here with the need to make the existing stock more efficient, arguably a more pressing task given current rates of building.

Nevertheless, it is clearly essential that standards of energy efficiency continue to increase, for the simple fact that energy costs are forecast to rise very rapidly over the next few decades. This could make a lot of the existing stock very expensive to occupy, perhaps removing the preference for pre-1919 stock.
Local Issues and Urban Design

The English Housing Survey provides extensive data on the attitudes of residents to their local area. In the 1990s, crime was by far the most significant problem, according to respondents. However, concerns here have faded.

Traffic is now the single biggest area of concern for occupiers, with around 20% labelling it a ‘serious problem’ and a further 33% referring to it as ‘a problem, but not serious.’ Poor urban design can exacerbate traffic problems, and some issues may be directly related to badly thought-out streetscapes and road networks.

It seems obvious that enhancing the urban design of new developments could help address what is becoming a major issue for the UK population – excessive traffic and related noise. However, it should be noted that there is a tension between individual preferences for car parking and vehicle accessibility and the wider desire to reduce traffic.

Other questions in the survey relate to things households would like to see improved in the area. Consistently top of the list, and usually named by around 40% of respondents, is ‘opportunities and facilities for children and young people.’ Clearly, this is an issue that good urban design and more thoughtfully laid out new housing can tackle. The example of Accordia in Cambridge, where safe children’s play areas are isolated from traffic, demonstrates how this can be achieved.

Alongside crime and vandalism – which can be tackled to some degree by designers by providing ‘eyes on the street’ – the other major issues identified are ‘local amenities, parks and leisure facilities,’ ‘public transport service’ and ‘shopping and commercial facilities’. Better designed homes and neighbourhoods can clearly be part of the solution here as well.

It should also be noted that the quality of the neighbourhood appears to be part of the reason why there is such a strong preference for older properties. If developers focused more on the quality of the overall place they are producing, the potential market for their product might be larger.

In Summary

It is evident that there are problems with the size and design of new homes and the communities in which they are located, and not just from the point of view of architects or designers. Consumer research demonstrates that the issues exist, whereas quantitative data suggests that the problems are real, not perceived. It also tells us nothing about the large section of potential homebuyers who have no intention of buying new, a crucial group if the industry is to expand.

What is less clear is where the faults are and how they can be rectified. There is no assumption that individual housebuilders or Registered Social Landlords are at fault: they operate in a funding, planning and regulatory environment set by the Government.

Listed companies act within the rules of the stock exchange and company law, which lays down the responsibility to maximise shareholder profit. If these firms do not act in a commercial fashion, they are open to legal action. Their strategies and balance sheets are scrutinised intensely by investors and analysts. Success is judged by profits, not by the design quality of what is produced. This will only improve if it can be shown to produce higher or more reliable margins.

Those looking to change the product need to consider how regulation and planning can be improved; how consumers can be given more choice and become better informed; whether the industry could be made more competitive and/or more profitable; and how the Government can use its landholdings to drive forward change. The following pages explore these themes. The focus is on the private market, but where possible, the implications for affordable housing are shown.
The Role of the Planning System

Design and Planning

The general public tends to assume that the main aim of planning is to prevent unsightly or inappropriate development, but the roots of the modern system are in allocating and separating land uses, and balancing competing demands on sites.

Until relatively recently, design issues had a relatively low profile within the planning process, but over the past two decades in particular they have become more prominent. Design is now a material consideration for planning officers although their guidance can be overturned by committees or subsequently at appeal.

Planning Policy Statement 3 (PPS3) has replaced the PPG3 mentioned earlier and is the main planning document for housing. It is quite clear that design is now at the heart of the planning process. The first of the ‘specific outcomes’ that the system is supposed to deliver is listed as: ‘High quality housing that is well-designed and built to a high standard.’

It goes on to state: ‘Good design is fundamental to the development of high quality new housing, which contributes to the creation of sustainable, mixed communities... it should contribute positively to making places better for people. Design which is inappropriate in its context, or which fails to take the opportunities available for improving the character and quality of an area and the way it functions, should not be accepted.’

It calls on planning authorities to develop a ‘shared vision’ with local communities of what sorts of housing they would like to see, setting out design policies that promote the creation of places, streets and spaces which are attractive, functional, safe and distinctive. The use of design coding, as well as urban design guidelines, detailed masterplan, village design statements, site briefs and community participation techniques are also backed by the document.

The new planning system introduced by the Planning and Compulsory Purchase Act 2004 made Design and Access Statements mandatory for all planning applications except those related to householder and change of use consents.

These statements explain the rationale for the design of the scheme in question, and should demonstrate that the developer has thought about the needs of potential occupants. However, while these documents are essential, they are not actually part of the application and unless the consent refers explicitly to the statement, the contents are not binding.

There is also a variety of other guidance aimed at helping planners objectively determine what is good design, notably the Urban Design Compendium and the Building for Life criteria. There are also a number of good practice guides published by CABE aimed at helping planners to draw up successful masterplans, prepare design codes and use them in an urban setting.

Housing Targets and Development Control

Given the amount of policy and guidance aimed at improving design, it seems surprising that the average quality does not appear to have drastically improved. Recent years have seen a higher number of ‘exemplar schemes’ arising than is typical, but this could merely be the result of the increased availability of development finance and, in some cases, larger profit margins during the boom.

While some urban flatted developments are outstanding; others have the worst standards seen in UK housing for decades, with rooms built without windows or sufficient space for a bed.

More surprisingly, the standard housebuilder product, as delivered in suburban or rural locations, has not changed at all despite the shift in emphasis in planning. Indeed, the major change that has occurred here is in response to the density targets included in PPS3 and the earlier PPG3: the standard product has merely shrunk and moved closer to its neighbours.

There are a number of reasons why this has occurred. Firstly, with the exception of a few individuals and a few councils, planning authorities lack the confidence or resources to impose design criteria or codes. They are also concerned about rejecting schemes purely on a design basis, as they are uncertain how this will be judged if the application proceeds to appeal. There is some belief that the legal position needs clarification.

This uncertainty is also a result of the priority given in other planning guidance to achieving
hiring targets and, increasingly, economic factors, which, post-Barker Report, appear to have been given greater weight than design issues. (This is a false dichotomy as well-designed places attract economic activity and new businesses).

The housing and planning delivery grant, introduced in 2007, has introduced a link between absolute housing delivery numbers and funding which incentivises councils to allow schemes to get approval irrespective of quality.

In some locations, councils have found it politically advantageous to allow extremely high density development in certain urban brownfield locations. This allows them to maximise housing delivery, fulfilling Government targets, without offending the sensibilities of suburban or rural residents within the same authority area.

Numbers of units, without reference to mix or size, appears to be a rather blunt measure of the success of delivering housing. If quantification is required, perhaps establishing targets based on square footage or bed spaces might be a better approach.

The Government should emphasise that design is not an abstract issue and is related to both economic factors and the future acceptance of new housing by the community. There should be some thought given to whether the housing and planning delivery grant can be modified to take account of design or at least the size, code level and HQI scores of the resulting homes.

Planners also need to have more binding powers to ensure a design team remains relatively stable. There are plenty of reports of developers using highly qualified and respected architects and masterplanners during the period up to planning consent; once this has been achieved, the team is dropped and replaced with a less expensive arrangement. This is sometimes followed by the replacement of the original design with a cheaper one that remains within the bounds of the planning consent.

More design training for planners would increase their confidence in this area. Perhaps certain members of teams could be given more in-depth courses aimed at educating a new role of architect-planner.

There is a converse argument that architects need to be educated more in urban design and geospatial issues, and that, generally, there needs to be more cross-fertilisation between the two professions.

It seems unlikely that either planners will gain the confidence to be more design-conscious, or that planning will attract more talented individuals until its status improves. Creating high-ranking roles for planner-architects would provide an ambition for young people aiming at a role in urban design. A further step would be the re-creation of architecture departments at local authorities where housing demands are most intense.

Council members, too, need to be more aware of design issues, and there is a place for education programmes aimed at helping planning committees understand the value and nature of good design.

It should be noted, however, that planners are not the only local officials who guide the look and feel of a development. Highways engineers often dictate the road network and the relationship of homes to traffic and car parking.

In some councils, their concerns are prioritised over design issues; indeed, some developers have expressed frustration with the extent to which their carefully thought-out masterplans can be overturned by the importance allocated to car parking and/or vehicle circulation.

The Government should consider changes to policy which could give additional weight to the concepts within the Manual for Streets. It could follow the example of the Scottish Design for Streets, which will be released later this year, is heavily based on the Manual for Streets – it will be made a formal policy. Highways engineers in Scotland will be obliged to comply with it.

The Use of Design Codes

Design codes have a long history—many of our most prized Georgian urban landscapes were built using early versions of them. Even in Victorian times, some local authorities used basic forms of design coding which they imposed through local by-laws: a riposte to those who argue that our best buildings emerged without planning.

Today, they are used extensively in Germany, the Netherlands and Scandinavia, as well as in parts of the United States, particularly in ‘new urbanist’ schemes. PPS3 calls for the greater use of design codes in England, although there are examples already, such as the Essex Design Guide, introduced by the council in consultation with residents and developers.

Design codes are technical, precise instructions on constructing buildings within a certain geographic area, based on a specific vision for placemaking or fitting in to or augmenting the existing character. There is evidence that the use of these codes can produce better quality buildings, while speeding up the planning process. Assuming that the code has local ‘buy-in’, it can also reduce local opposition to development.

However, despite the wording of PPS3, few design codes have been adopted or used to a great degree. This is undoubtedly due to a combination of a lack of resource in planning departments and a dearth of confidence in design matters among officials.

At present, many councils are still fighting to have a valid core strategy in place as part of their Local Development Frameworks; it is unlikely they will have had time to draw up design codes or consult with developers or residents on a route forward.

The Government should introduce incentives for the use of design codes. A new team along the lines of ATLAS, the planning team devoted to complex applications, could be set up to help planners and communities develop codes. It could consist of architects and planners as well as other related professions.

Design codes will have little real effect unless it is obvious that applications conforming with them will receive quicker consents, which will reduce costs and uncertainty for developers—and that schemes which do not comply will be rejected or subject to lengthy delays or legal fees without any guarantee of success.
Given the lack of local resources, developers, and their representative bodies, should consider whether they could contribute to producing a design code, given the clear advantages for them. This would need to be accompanied with appropriate checks and balances to ensure that the process is not being abused.

Meanwhile, the Government should amend policy to make it easier for planners to reject applications that are not appropriate. Codes could be informed or augmented by the use of local design panels.

Increased incentives to allow housing, such as retaining future council tax receipts for all new homes, may counteract NIMBY attitudes in some areas. The localism agenda, if accompanied with appropriate financial and tax-related devolution, would enable local authorities and voters to see the long-term economic advantages of well designed places and homes.

This model could be modified to take account of design issues – for example, further financial incentives or disincentives based on HQIs, Building for Life or the use of design codes.

More alarmingly, evidence from the HBF suggest that less than 15% of local authorities have a sound, approved core strategy for their Local Development Framework. Attention cannot be paid to supplementary documents covering design unless this figure increases dramatically and rapidly.

### Masterplans, Charettes and Permitted Development

The UK's planning system produces a wide variety of statutory documents that specify what sort, level and intensity of development is required in particular locations, such as Regional Spatial Strategies (RSSs) and Local Development Frameworks (LDFs).

However, while they are material considerations for planning purposes, applications for consent that are perfectly in line with these documents may still be subject to extensive delays.

Meanwhile, there are a host of other, supplementary documents that councils can produce that provide further guidance on what sort of development is acceptable, including design codes and more specific masterplans for particular areas.

The term 'masterplan' covers a wide range of documents specifying how development will occur in a given area. They can be produced by the public or private sectors, or both working together. According to CABE, an effective spatial masterplan will show how the streets, squares and open spaces of a new neighbourhood will be connected, while defining the heights, massing and bulk of buildings and delineating public space. Importantly, it will also show how people will move by cycle, car, foot or public transport, and could be extended to cover carbon-neutral and energy-efficient development.

However – as with more general documents such as the LDF – conformity with the masterplan may not guarantee a smooth or speedy progress through the planning process.

Permitted Development Rights allow certain forms of development – mostly changes to private houses – to occur without planning consent. There may be merit in considering whether these rights could be used to promote high-quality housing in areas where there is the most need for new homes.

Buildings that are in line with masterplans or comply with or exceed design code minima (which may include room or dwelling sizes as well as levels of the code for sustainable homes) could be exempt from planning consent. The ATLAS-type team mentioned above could also help with this process on a national level.

Clearly, there would need to be a number of checks and balances to ensure that this is not abused – notably severe and powerful sanctions against developers who try to circumvent standards. For it to function there would also need to be a substantial level of local buy-in to the masterplan or design code.

A charrette is an intensive consultation process, widely used in the United States, which allow a number of stakeholders – notably local residents or resident groups – to have a significant role in the production of masterplans.
Often taking place over a number of days, and through a number of sub-groups, local people actively engage with architects and planners and the various options for the sites in question evolve as the process continues.

The use of charettes could be instrumental in allowing ‘permitted development’ masterplans or design codes to be accepted by the local population. Of course, before becoming binding, the document would have to be subject to consultation and/or possible legal challenge.

If regional planning becomes less important, the charette-masterplan-permitted development process outlined here could become a crucial conduit by which local voters are able to understand, influence and even promote certain forms of local housing schemes while also been informed of the potential benefits in terms of reduced taxation or improved services.

It might also prove useful in helping adjacent authorities to work together and prepare and propose schemes that cross council boundaries. The process could help reduce local opposition to schemes by outlining the financial, economic and social benefits of growth and emphasising that development can improve a village, town or city. It might also help educate council members in design and the development process.

None of this detracts from the need to reduce the bureaucracy in the system, which increases development costs and deters many talented young people with an interest in urban design from entering the profession.

Further steps need to be taken to remove the amount of unnecessary documentation and duplication within the planning process. Relieving the financial burden of negotiating the planning system is a necessary, if not sufficient, step to providing more resources for both design and build.

Planning Policy and Land Restriction

While these policies will have some effect, the difficulty in developing on greenfield sites and some suburban sites remains a major block to quality. Low land supply clearly prevents more houses being built, resulting in less choice for the consumer and less competition among developers.

It also means that developers are forced to compete over location rather than over product, meaning that the obsession of the industry is with site purchase and planning consent rather than build quality and innovation.

Producing a more competitive industry and a better product will entail releasing more land for development and persuading local people to accept schemes. As long as too few houses are being built in any given area, the incentives to produce anything more than the minimum required will be lacking.

Furthermore, creating the scale of schemes that justify masterplans producing mixed-use communities entail large-scale development. In some cities, such as Birmingham, there are lots of opportunities for this within the existing urban envelope. In the south of England, larger chunks of greenfield land may be required.

Any new policies providing greater incentives for the release of land may help to rectify this problem. However, it is unclear whether the promise of several years’ council tax receipts for all new homes will be sufficient motivation, especially for wealthier areas where demand is most intense. More substantial financial incentives may be required or greater independence or autonomy for local authorities.

Nevertheless, there is only so much that planning can do, and there has been a recent tendency for policymakers to expect the system to achieve a number of unrelated and often competing social and economic aims.

Ultimately, to produce a better quality product, we have to look to the way development is organised in the UK, and more specifically, the profit horizons and the way land is treated.
The British Housebuilding Industry

Some background

The UK has a concentrated housebuilding industry with a fairly atypical business model. Generally, the owners own the land which they construct homes on, assuming the entirety of the development risk associated with the project. This means that they are very exposed to changes in the housing and land market.

In many other countries, land is often owned by other parties – businesses specialising in land promotion and preparation, for example. In continental Europe the State takes a more active role, partly through policy but also because it owns more land anyway. One result of the UK arrangement is that firms demand a higher return as a result of the greater risk profile – often 15–20% as a bare minimum.

Contractors, who do not take on the risk of land depreciation, expect more modest, single figure returns. The question of whether housebuilders would accept lower returns if a third party (long-term investors, local authorities, central government) took on all or part of this risk will be addressed later in this report.

Furthermore, five firms – Taylor Wimpey, Barratt, Persimmon, Bellway, and Redrow – dominate the UK housebuilding scene. Together, they accounted for almost 74,000 completed homes in 2006, 40% of the entire private market. However, as between 15,000 and 18,000 of all new homes are completed by self-builders, the true percentage may be closer to 44%. A further 16% are built by the next 10 largest.

This is, again, an unusual situation internationally. On the continent most houses are built by relatively small firms with a very localised market. As mentioned above, they tend to act more as contractors and vendors than landowning developers.

Countries such as the United States have many more national builders, such as the largest, DR Horton, which produced 51,385 homes in 2005, substantially more than Taylor Wimpey or Barratt. However, this represents only 25% of the United States market which, until recently, was producing around two million new homes per year. In contrast, the two largest UK firms were each responsible for 10% of all housing output in 2005. Together with Persimmon, they represent one in three of all privately financed homes built in the UK.

Moreover, the industry has become more concentrated over the last 50 years, with the number of companies building less than 10 units more than halving to 4,566 in the period between 1989 and 2006. Before the war, most homes were constructed by small, local firms; the national housebuilder is a relatively recent phenomenon. However, it should be added that most of the major firms run along regional lines with a strong local command structure, although this is more geared to understanding local land markets than local tastes and vernacular styles.

The reasons for this consolidation are manifold. A general appetite for merger and acquisition activity among listed companies is one reason. The potential for a step change in housebuilding delivery suggested that larger companies could benefit from economies of scale.

Also important are the barriers to entry to the housebuilding market. Land costs are enormous; the development risk is substantial; many public and private landowners prefer to deal with established national companies; and, most notably, the planning system is slow, resource-intensive, expensive and difficult to navigate. In recent years, companies also saw acquiring competitors as an easier route to acquiring development land than promoting it through the planning system.

The concentration of the industry is, in itself, directly related to design issues. Housebuilders tend to operate with a small number of ‘house types’, and the smaller the number of companies, the less of these types the consumer will have to choose from.

As these firms have got larger, it is more likely that only one will be operating within the area in which a potential buyer is looking to live. While the national picture is not in danger of being monopolistic or oligopolistic, the local market can be very limited for the consumer.

This is a more serious impediment to choice, and for obvious reasons will reduce the chance of better designs emerging.

These standard house types are often modified and amended (or deleted) as a result of feedback from consumers and identification of which designs are showing better sales rates. Clearly, the greater the diversity in the industry, the more ‘types’ are produced and the more likely that new, better designs will emerge.

**Notes:**

10. Figures for Barratt include Wilson Bowden, acquired in 2007; Figures for Taylor Wimpey comprise of Wimpey and Taylor Woodrow. For more information, see the Calcutt Review of Housebuilding Delivery, ICLG, 2007. For a more extensive background, see the separate entries for George Wilson Bowden, acquired in 2007; Figures for Taylor Wimpey, etc.
This would not, however, change the fact that all the testing of all these designs are carried out on the minority of people who opt to buy new homes. It tells housebuilders nothing about the sort of designs that would appeal to consumers who are currently not considering buying new.

As one contributor summarised: ‘The typical housebuilder product is a result of asking the same small group of people the same questions over and over again.’

Architects have never had a central role in the delivery of mass market housing, although in the past their designs were widely copied and imitated. The profession needs to fulfill this role today, perhaps by producing pattern books based on successful bespoke schemes.

Those who really care about housing should consider whether they should take a more active, entrepreneurial role in the market: for example, the chief executive of one major housebuilder is a qualified architect.

Nevertheless, some intervention may be required. The Government should consider steps to increase the number of companies active in the sector, particularly in locations where large strategic sites are being released. This could be achieved through careful use of publicly owned land.

Rather than simply selling the whole site to the best bidder, the site could be broken up into smaller lots of different sizes, suitable for different scales of firm. In some cases, the Government could encourage start-ups by entering into licence agreements, where the land transfers directly from the State to the homeowner without the developer taking on any land-related risk.

There is some evidence that, especially where companies have an effective local monopoly over development land, homes are only built at a rate at which they will easily sell. In this situation, there is no incentive for the housebuilder to improve quality.

Introducing covenants that ensure that certain numbers of homes must be built within a certain timeframe could also help to improve the product. This would force a number of developers to compete locally for a finite pool of buyers; it might also encourage them to produce designs that appeal to a wider group of individuals.

Housing Associations

The housebuilding sector is not the only provider of new homes in the UK. The housing association sector is also a significant presence, and has grown in importance since the effective cessation of council-led development in the 1980s.

Prior to the credit crunch, they accounted for around 10% of all residential construction; this has increased to around 20% over the past year as a result of the slowdown in the private sector. Their importance is greater in some regions than others; in London, RSLs build one in four of all homes, a figure that has risen to one in three over recent quarters.

The sector remains focused on social housing delivery and receives grant from the Homes and Communities Agency for this purpose. However, in recent years housing associations have begun to diversify, providing properties for part- or outright sale as well as homes rented at market values, with the main aim of cross-subsidising social delivery.

This was partly driven by the desire to increase overall development levels, but there
was also Government pressure to get more 'value' out of grant by adopting more commercial practices.

However, it also means that some of the market-related problems in private development have spread to the RSL sector. Part of the problem is the fact that the Housing Quality Indicators (HQIs) and related minimum size standards only apply to the grant-funded aspects of the scheme.

Nevertheless, housing associations are big businesses with enormous balance sheets – but as not-for-profit organisations with a long-term interest in the places they invest in, their position is very different to housebuilders.

Understandably many in the industry are concerned about the potential public sector spending squeeze and the implications for housing grant. However, given their resources, they are in a much better position to provide an innovative product that could appeal to the sections of the market currently ignored by the mainstream industry.

The housing associations should investigate the potential for market rent and co-ownership as methods of sustaining delivery levels. They may be best placed to exploit the 'hidden market for quality' that may exist among all forms of tenure.

Proposals for changing the grant system so that it is all paid directly to the beneficiary, rather than funding social housing development which is then rented at lower cost, could create a more diverse and better-designed RSL product and a more competitive sector. However, this could also distort the market and result in higher costs for tenants who do not have access to state help, and might prove expensive.

Self-build

Self-build housing, at around 10% of supply, is small scale in the UK compared to most other markets. Surveys suggest that this is not because of lack of interest; it is because interested parties cannot find the sites to build their homes on.

In Belgium and Germany, over 50% of new homes are built by private individuals. This does not necessarily entail designing the building from scratch, procuring materials and labour and managing construction. In most other developed countries, it is easy to find land, choose a house design from appropriate ones for the local area or bring in an architect, and contract a local builder to construct the home. The widespread use of prefabrication and kit homes makes this an even easier process.

Self-build has a great potential to increase both the quality and quantity of new development, while introducing new typologies into the marketplace and raising expectations in areas where there is little in the way of outstanding design. However, more research needs to be carried out on the quality of self-built dwellings.

The Government should consider introducing rules that insist that a certain percentage of public land disposals are allocated to self-builders in the form of serviced plots, perhaps forming part of affordable housing quotas. It might also consider incentivising private landowners and developers to release sites for self-builders.

Institutions such as the HCA and new mechanisms such as Local Housing Companies could tie in public sector funding to the release of a number of plots for self-builders.

This includes co-operatives, which may be looking at the delivery of more than one unit.

There are other possibilities: counting the disposal of cheaper plots as affordable housing provision, for example, or making self-build provision a material consideration in the planning process.

The Land Market

Land is at the centre of all housebuilding activity, and is at the core of the housing market. Houses appreciate with time because they are attached to land; accommodation without land – houseboats, caravans – depreciate as they age, like all other consumer goods.

Consequently, developers devote significant resources to indentifying and acquiring land suitable for housing. One result of this is that much of the farmland around Britain’s cities and towns is effectively already ‘optioned out’ to the major housebuilders. This practice would appear to increase the barriers to entry to both new ventures and self-builders.

The excitability and competitiveness in the UK land market is easily explained. Residential development land is in short supply, effectively rationed by the planning system. The shortage of supply is often greatest where demand is the highest, as these areas often have the most resistant policies towards housing growth.

Furthermore, until the credit crunch took hold, development finance was easy to obtain, sometimes on liberal terms and without any equity being required.

Finally, the planning system is complex but flexible. Development plans and even outline consents do not specify the density or type of housing for a particular site; this is left to the actual planning application, or, indeed, any subsequent ones.
It is important to recognise that the value in the land is dictated by the planning consent. A change of use from agricultural to residential will result in values increasing by a factor of at least 20, if not significantly more, even in the current climate. (See Figure 4)

This, together with the stupendous rise in land values over the past few decades, is in itself enough to promote speculation; there are companies devoted to finding and assembling sites and securing planning consent. It is not unusual to find sites that have passed through several different owners or option agreements, with each sale being accompanied by a new planning consent for a higher density of development.

Successive owners are essentially betting on their ability to secure progressively more intensive use of the land. Housebuilders, too, have found obtaining planning consents for large sites and then selling plots to competitors a very profitable activity. Indeed, most sites – including public sector land – are sold on a competitive bidding basis. In theory, developers operate by working out the ‘gross development value’, i.e. how much the houses can be sold for. They then deduct the cost of materials, construction, design, labour and marketing and planning costs, as well as a profit margin. This final figure is what they can pay for land – which is why land value is called a ‘residual’.27

This means that to compile a winning bid and produce an acceptable profit for its investors, it must manage down costs, including those devoted to designing the house and procuring the materials.

The obvious conclusion is that the company that can minimise design and construction costs will be able to produce the best bid for the land. This will then become the ‘set price’ for the local area, producing a ratchet effect on land values, creating further pressure on non-essential expenditure.

The excitability of the land market is evident from the data: it shows even bigger swings than the wider housing market, and is subject to more frequent ‘bubbles’. This significantly increases development risk. (See Figure 5)

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Figure 4: UK Land Values

Figure 5: Annual Land and House Price Inflation

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27 In practice, it appears that land buyers are given rough guidelines on how much of a % of GDV they can spend on land before it gets referred to the board.
If the land and housing market worked perfectly, this would not be an effective strategy. Better designed homes would sell for higher values or at faster rates than others, meaning that those with better standards could provide a higher quality bid.

However, developers do not believe that design has much of an effect on prices or sales rates. Many suggest this is a result of the verdicts of official valuers, who will use comparables from the existing market with similar sizes or number of bedrooms, irrespective of design issues.

It is equally likely that it is tied in to Britain’s overheated housing market. Aside from arguments that there is an undersupply of properties in most areas, which limits the choice of potential homebuyers, rapid house price inflation, combined with declining affordability, means that many people feel they have little choice but to buy what they are offered.

Housing has proved an excellent investment; there is intergenerational and peer pressure to get on the housing ladder at all costs, to ensure you maximise future returns; and this is particularly intense for those who can only just afford the cheapest house, because if they wait prices may rise out of their grasp.

New homes also perform a particular function in the British housing market. First-time buyers are disproportionately represented. Even new so-called ‘family housing’ tends to be inhabited by young childless couples.

More importantly, these occupants only tend to stay in new homes for a few years, before moving to another house, usually one drawn from the existing stock. These factors, together, mean that people are not looking to purchase a ‘family home’ that they will live in for much of their adult life.

So when people are looking at new homes, they often think of it as a temporary residence, and probably do not apply the same criteria as when they are looking for something they will live in for a longer period of time.

This may explain one enigma encountered during the research for this report. The housebuilders questioned were adamant that, in most cases, design had little effect on the price of new homes. At the same time, when asked why people appeared to prefer older stock, they concluded that it was for design reasons.

The industry should consider whether it could expand its market share by building more homes that are suitable for long-term occupation.

### Taming the Land Market

Over the past 20 years, the proportion of housing costs represented by land value has increased significantly. Between 1987 and 1997, the value of one hectare of land was just over 11 times the price of an average house. Between 1997 and 2007, that ratio has increased to over 14.

Anecdotal evidence from the industry suggests that land now represents over 40% of the cost of a house. This is high by international standards, with 25% being a more typical figure.

In more controlled economies such as the Netherlands, the State’s role in the land market ensures that its value cannot represent more than a certain proportion of the prices houses are sold at.

The free-market solution to this is releasing more land for housing development, which may be necessary purely from a capacity viewpoint.

However, it is unclear whether enough could be released to produce a genuinely functioning and competitive market, given the political attitudes towards greenfield development, the amount of protected landscapes and the limited size of the UK.

In any case, certain areas – for example, Central London, or other well-connected centres – will always be in high demand. It is unlikely that relaxing planning restraints would reduce prices here: Manhattan remains expensive, despite the more liberal land use system of the United States.

Aside from wholesale deregulation, there are a number of mechanisms that could restrain land values relative to house prices. Planners need to be aware of their role in fixing land values and preventing speculation.

The Government should investigate the feasibility of ‘quantifying’ Local Development Frameworks and/or related design documents, so that only a specified density of development or number of dwellings can be built on a certain site.

Once this is fixed, later planning consents cannot change the quantity of development permitted. This could be combined with the use of design codes or local design reviews.

The transect, as envisaged by the great urbanist Patrick Geddes, is, in simple terms, a demonstration of how densities of buildings and activities decline along the gradient from urban to rural.

This could be used to establish an appropriate density and scale of development in certain locations, providing a more flexible alternative to the existing target system. It would help maximize efficiency within the boundaries of what is deemed contextual.

This would help fix the value of a site relative to the house prices and construction costs, reducing the size of the speculative land trading market.

Furthermore, in areas where the Government wishes development to happen, it should be made clear that Compulsory Purchase Powers will be used as a last resort for landowners who refuse to join consortia aimed at producing masterplanned housing in the area in question.

### The Effect of the Recession

UK housebuilders are, to varying extents, under severe financial stress. Aside from the amount of debt on balance sheets – used to fund the merger and acquisition frenzy of recent years – sales prices and volumes, particularly for flats, no longer justify the price paid for land.

There will be a temptation for developers to cut corners, in areas such as design or materials quality, in order to keep schemes profitable. This could prove to be an unsuccessful strategy.

The mortgage market is now only accessible to those on higher incomes and in more stable occupations – i.e. older buyers from a more prosperous demographic. Producing a better quality product may prove to be the only way to attract buyers during difficult times.

A related issue is whether there will be sufficient mortgage finance to justify land and house prices as they currently stand. However, such is the gap between current house prices and those which first-time
buyers could reasonably afford, there will almost certainly be increasing numbers of people ‘locked out’ of the market. This means that volumes could remain low in the near future, a potential problem for profit-orientated developers.

This also suggests that the market for private rented will grow. In theory (there is no evidence as there has been little activity in this area in the UK) those building properties which they will hold to let will be more interested in quality, as they will have to relet those same properties in 10 or even 20 years’ time.

The rental market is far more discerning than the sales market: buyers tend to leverage themselves to the hilt just to get onto the housing ladder, whereas renters will only pay a reasonable percentage of their income for a home suitable for their needs.

Encouraging the private rented market may well help improve design quality. Further incentives aimed at bringing institutional capital into the private rented sector should be investigated. A tax-efficient vehicle could be devised to help institutions and new funds enter the market.

However, given the problem that rental yields remain very low compared to the returns available on other investments, it might be concluded that this sector will only take off if rents increase, prices fall and the mortgage market remains closed to many first-time buyers.

Also relevant is what is happening to development funding. At the height of the boom, lenders were not being particularly selective over the sites they would fund; they were prepared to lend what now seem extremely large sums for relatively modest sites, perhaps because they assumed house and land price inflation would soon produce a profit; and they were often providing a large proportion of the land value and the development finance.

In conjunction with other lenders, who were often providing so-called ‘bridge’ capital, the risk to the developer became virtually non-existent. This resulted in some acquisitions and schemes which now seem completely unviable.

With developers now having to provide more capital, and the banks increasingly prepared to provide equity rather than debt, the conventional industry will become more conservative. This will provide an opportunity for new business models, companies or products to enter the marketplace.

**Other Costs**

Achieving planning consent for a site – getting it allocated in the local plan, securing outline or full consent – is a costly and lengthy process. In more flexible markets, this would merely result in lower land values.

However, in the UK, developers can only secure a site in the first instance if they outbid others, so the result of higher planning costs is less investment in product, design, neighbourhood and infrastructure and/or higher house prices.

Streamlining the planning system, reducing delays and – in particular – ensuring that well designed schemes result in quicker and cheaper consents than others will help increase the budget for design and build quality.

Over the past decade, Section 106 agreements have arisen as a way of channelling some of the gains produced by residential consents into benefits for the wider community. Originally intended as a means of ensuring essential infrastructure work, they have been extended to cover requirements such as affordable housing, transport and school improvements and local facilities, among others.

As these benefits are negotiated, there is a danger that there is an incentive for local...
authorities to maximise the amount of development on a particular site, or not to pursue higher quality schemes, on the basis that this might result in more resources being available for Section 106. (As these would not have to be funded from local resources, it indirectly increases council budgets).

This runs counter to any aspiration to improve quality. As developers compete to offer the best price, it may contribute to reducing the capital available for design and materials.

The Government needs to hasten the replacement of Section 106 with a more formulaic way of dealing with development gains, one that is applied proportionately across all geographic areas. Viewing land value generally as a ‘cash cow’ that can fund local services may be a contributing factor to price inflation and poor build and design quality.

The aspiration to make all new homes zero carbon by 2016 will add significantly to build costs. Any imposition of minimum size standards would further add to this burden. Although in theory this should simply reduce residual land values, the adjustment could prove traumatic for many housebuilders, who would have to further write down their land banks.

Nevertheless, it remains deeply disturbing that new homes are so small, particularly compared to our neighbours, and space standards need to be considered.

An alternative might be for minimum size standards to be introduced gradually for all new planning consents. The minimum space required can be increased over time until equivalence between the private and public sectors is achieved.

Meanwhile, the industry needs to question its assumption that larger dwellings necessarily take up more land. It should consult urban designers who can demonstrate how more spacious dwellings can be achieved at higher densities.

It should be noted, however, that arguments that regulations will force up the cost of housing and/or make it unviable have been made for over a century, having been originally used by builders and other vested interests complaining about the introduction of laws attempting to end slum conditions and jerry-building.

Consumer Issues

Some of the problems with housing space and design may be related to the way the consumer side of the market functions in the UK. Estate agents and builders tend to advertise and price properties by number of rooms, rather than floor area, as is usual elsewhere; valuers tend to look for houses with comparable numbers of bedrooms when verifying price.

The fact that maximising rooms usually secures higher prices explains why the UK has more rooms per home than anywhere else in the EU (despite the lower occupancy rate) and why these rooms are by far the smallest.

It may be advisable for all advertisements for individual houses to be forced to show the overall floor area, the size of the main rooms and/or the price per sq ft.

There may be merit in the idea of creating a grading system for homes, related to the intended occupation level. This could provide a ‘star’ rating for each type of home, giving an indication of roughly how many people it is suitable for, how much storage space there is, how much average sized basic furniture could be installed, and so on. The overall floor space could be incorporated into this.

If universal space standards are not deemed suitable, then a kitemark system could be used, perhaps administered by central government, indicating that this home meets an advised minimum size for a certain number of occupants. Increasing consumer information will not solve the problem of design quality, but it may make the market more discerning and encourage the longer-term improvement in standards.

Short-Term Business Model

The volume housebuilders are retail-led speculative developers. They buy land, build houses, sell them all and then move on the next site. In theory, their interest in the site ends when the last unit is sold. They have no financial incentive to put in measures that will only increase value in the longer term.

As a community matures and develops, the value will accrue to those who bought houses, not the housebuilder itself. There seems little reason for developers to invest in public space, or its long-term management, as this will only have benefits when the development is complete and most of the units have been sold.

Particular issues have been highlighted in high-density flat developments, where there may be a variety of different tenures and/or underoccupation – for example, owner-occupiers next to tenants of buy-to-let investors or shared owners. It has been suggested that the management arrangements for schemes and public space should be made a material consideration in the planning process, or be included in the masterplanning process outlined earlier.

However, it is unclear whether housebuilders should be asked to provide mixed-use development or long-term management. Encouraging long-term investors or ‘master developers’ into the residential sector may be the only real way to help boost overall urban design quality; this will be explored later in this report.
Land and Development

“The immemorial custom of every modern State, the mature conclusions of many of the greatest thinkers, have placed the tenure, transfer and obligations of land in a wholly different category from other classes of property. The mere obvious physical distinction between land, which is a vital necessity of every human being and other property, is in itself sufficient to justify a clear differentiation in its treatment, the view taken by the State of the conditions which govern the tenure of land from that which should regulate forms of traffic in other forms of property.” – Winston Churchill, Speech to the House of Commons on Land and Poverty, 4 May 1909

The Role of Long-Term Finance

The development of well-designed new communities is a long process, spanning at least one house price cycle and many fluctuations in the stock market. Masterplanning, providing infrastructure, laying down design codes that will regulate subsequent development – all require upfront investment and an acceptance that returns may take years to materialise.

These activities are clearly more suited to certain types of organisation – the public sector, pension funds, other investment vehicles, landowners – than the typical housebuilder, residential developer or even registered social landlord.

At the moment, the housebuilding and housing association sector is under duress. It is seeking ‘oven-ready’ sites with serviced plots that it can quickly build out. Given its indebted status and the problems with generating cash in the current mortgage market, it will have few resources for site preparation or taking larger sites through the planning system. It may well dispose of larger, strategic chunks of land that require substantial investment.

This will present an opportunity for long-term investors such as those mentioned above. The demand for oven-ready sites will inflate prices for this form of land, whereas the availability of larger, more complex sites (both urban and rural) will depress values here. The gap will provide an opportunity for long-term investors.

Good placemaking can raise land value over and above the uplift provided by the general market. In many cases, developers merely provide a product in line with the local market; there is an opportunity to create new settlements and sustainable urban extensions that set new standards for the local market, presumably as the creators of Bath, Leamington Spa or Harrogate did.

Once the sites are masterplanned and prepared, individual plots can be sold off to other developers, housebuilders or registered social landlords, or alternative arrangements, such as licensing, contracts or overages can be employed. The owners might even decide to utilise contractors rather than conventional builders.

It is not evident that this is happening, although there are reports of greater interest in strategic sites among key investor groups. The Government should consider a form of tax-efficient vehicle aimed at ‘community development’. It could benefit from incentives if it is investing in infrastructure, community facilities or, indeed, masterplanning and design coding.

For some sites, more complex joint venture arrangements may be required, perhaps involving a ‘master developer’ alongside a landowner, a housebuilder, the local authority or the Homes and Communities Agency (HCA), a registered social landlord or even energy companies or sustainable energy specialists. The vehicle must be flexible enough to incorporate these arrangements.

Creating insulated houses and flats is an exercise in cost control and engineering. Providing neighbourhood-wide green energy schemes, such as combined heat and power, and catering for their long-term management, are more complex affairs, if vital ones, and require long-term outlooks.

Public Land and the Public Sector as Placemaker

The evidence from the continent suggests that the best examples of new development are often driven by strong, proactive local authorities, either with significant landholdings or the means to obtain them. Controlling land and taking equity stakes appears to be a far stronger way for Government to impose standards on the final scheme than applying more and more regulation through the planning system.

The local authority can set relevant densities; specify the mix of tenures, unit sizes and types and prices; dictate where and how public space is to be provided; set the pace of the development; and decide which developers will build out which parts of the scheme.

It has a natural long-term interest, not just in securing higher land values as the development progresses, but also in reaping the tax benefits of creating a high-value environment. Infrastructure is provided upfront through a low-interest loan from a public body. This is all achieved after a masterplan is agreed by all relevant partners and local stakeholders.

This is not as plausible in the UK for several reasons. In many countries, the State owns more land around cities and/or is more prepared to use the threat of compulsory purchase to force owners into the desired scheme. Often, landowners are recompensed as the scheme progresses by deferred payments.

In the Netherlands, the State owns the freehold of all the land in the country; in Sweden, it has bought up all the land around Stockholm allowing it to control how the city grows. This is not to say there is not substantial private sector involvement; the site is divided up and sold to a variety of housebuilders, developers or housing associations. The existence of a strong rental market, however, means that build-out rates can often be higher than in sales-based UK developments.

Nevertheless, local authorities and Government departments do own substantial tracts of land, and there is potential for them to acquire more if sites become available at relatively low prices. Alternatively, councils or the HCA could provide infrastructure finance allowing housebuilders more complex sites to be built out, taking equity stakes in return.

This would allow them to demand higher standards as a consequence, while recouping their investment by taking a share of the unit sales (or rental income) as the scheme progresses. This may increasingly become
necessary in areas of high demand where large numbers of new homes are desperately required.

Publicly-driven sustainable urban extensions have far more potential to provide well-designed, environmentally sound homes than piecemeal sites brought forward by speculative developers. It is paramount that local authorities and other public landowners, such as the HCA, are empowered to become active partners in developments.

Attention needs to be paid to any barriers to the Local Housing Company model being piloted in Barking and Dagenham, which allows councils to use land as equity in joint venture arrangements with developers. There is also no reason why pilot local authority housing schemes should not lead to many councils employing contractors to build homes on their own land, albeit on a more mixed tenure basis than in the past.

**Infrastructure Provision**

Creating well-designed places is often dependent on the provision of high-quality upfront infrastructure, particularly local amenities and new public transport links. In many European countries, this is provided through low-interest loans to the public sector or developer from a publicly owned bank.

In the UK, even where infrastructure provision has been sufficient, it has often been late, usually after contributions have been collected from developers and a large number of houses have been built. This has a detrimental effect on urban design and the ability to create long-term value.

Various attempts to impose a development land tax – a charge on the increase in land value occurring when sites are granted consent – have failed, and the recent ‘planning gain supplement’ suggested by the Barker Review has been shelved in favour of the Community Infrastructure Levy (CIL).

Under this system, piloted in Milton Keynes, the costs required for the infrastructure for housing growth are calculated, and simply divided by the number of houses or amount of commercial floorspace.

The result is a ‘roof tax’ per house paid by the developer as each house is built. This seems a reasonable approach for large sites where values are relatively resistant, but timing remains an issue: the funds are received as and when units are built. This prevents the upfront provision of high-quality facilities, as often happens elsewhere.

Tax Increment Financing (TIF) is widely used in the United States. Local authorities raise a bond to provide a new piece of infrastructure, such as a train line, which, in theory at least, raises land values and property prices. This produces the tax receipts that allow the bond to be repaid.

A full discussion of this approach is beyond the scope of this report, but it does seem to offer potential for the wider provision of the sort of public transport and local amenities that are vital for more liveable neighbourhoods.

One of the key problems, however, is the lack of local property taxation powers that are commonplace in many other economies; it might have to take the form of an agreed levy on business rates or council tax.

Moves to give more autonomy to local authorities should be encouraged. If councils are to take a more active role in promoting development, sponsoring masterplans, taking equity stakes in schemes through landholdings or providing infrastructure, they need to be able to borrow and invest more freely.

This entails the retention of greater shares of local taxation, so that they are able to see the financial and economic rewards of creating great places and promoting good design.

**Affordable Homes**

Affordability is increasingly a problem for middle-earners as well as those on low incomes. Shared ownership has been promoted as one way of helping those on average salaries to access the housing market. More recently, there has been increased interest in institutional investment in the private rented sector.

Both will be needed if well-designed new communities are to be brought forward along the lines suggested above, as, given the current issues with mortgage finance, build-out rates for sales-only stock are likely to remain low. They also ensure that developers retain a long-term interest in the quality and management of a particular scheme.

Making these forms of tenure more attractive may necessitate a more flexible approach, in which occupants can sell back equity slices as well as purchase them, or renters can store up equity after certain lengths of occupation.

It is also debatable whether any step change in design quality can be achieved while house price inflation is seen as so crucial to individual well-being and the economy as a whole.

High and rising prices force people to get on the ladder at any cost and without due consideration of the design quality of what they are buying – as they are anticipating the financial benefits as well as the domestic comforts of homeownership.

This also produces highly volatile land prices, which encourage speculation and reduce the funds available for design and materials.

Ultimately, a more stable market would force developers to compete over product, and would allow homebuyers to be more selective, free of the pressure to purchase as soon as possible and at whatever cost.

The Government needs to consider putting in place measures that will prevent future house price bubbles – perhaps by including real values in the Bank of England’s official inflation figures, introducing better mortgage regulation and – as ever – simply providing more and better quality homes and cheaper development land.

Ultimately, land values need to fall further in real terms if the UK population is to get better designed, more affordable housing, even if this may not be in the short-term interests of the companies currently composing the development industry or their funders.
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