



Housing Supply Forum

Report & Recommendations

January 2016





Housing Supply Forum

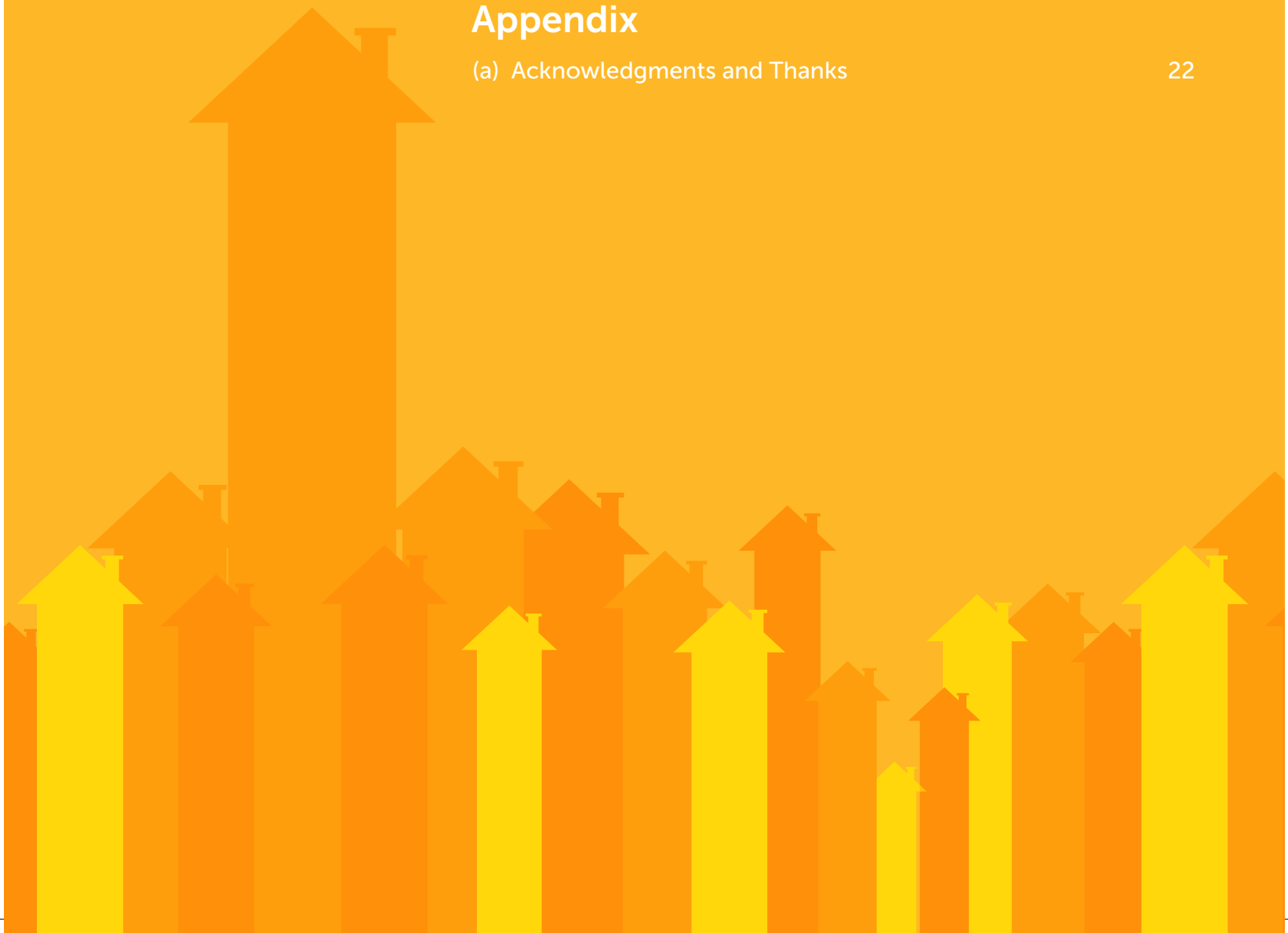


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1. Background

- 1.1 The Housing Supply Forum, proposed as part of the Northern Ireland Housing Strategy “Facing the Future”, was established as a means of identifying ways of helping to increase housing supply in Northern Ireland.
- 1.2 The Forum was chaired by John Armstrong the Managing Director of the Construction Employers Federation. Membership of the Forum was made up of representatives of the construction industry, financial institutions, academics and other housing professionals and it was also attended by advisors from Government Departments covering housing, planning, regional development, finance and the Strategic Investment Board.
- 1.3 The Forum’s brief was to tap into the expertise that exists across both the broader housing sector and Government in order to make recommendations that if implemented could lead to improved housing supply.
- 1.4 The Forum first met in January 2014 and held regular meetings up to April 2015.

2. Housing Supply Forum: Methodology

- 2.1 From the outset the Forum members agreed that we would not attempt to address all the issues relating to housing supply in Northern Ireland.
- 2.2 It was agreed that the Forum’s life span would be approximately 15 months and that we would attempt to identify a limited number of recommendations that if implemented would encourage an increase in the delivery of new housing. While the Forum drew on the existing data on housing supply in Northern Ireland much of the discussion was primarily informed by practical experience and examples from the broader housing sector.
- 2.3 The Housing Supply Forum in its deliberations consulted widely across the public and private sector through its core membership and through bespoke focus groups on Access to Land, Finance and Economics and Regulation. Over 50 key organisations and individuals made a very valuable contribution to this work during the lifespan of the Forum.
- 2.4 Given the large number and diverse range of contributors often working at different ends of the housing supply spectrum it is not surprising that there was not universal agreement on all that was discussed or proposed as potential solutions and recommendations.

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- 2.5** While the advisors in attendance from various Executive Departments were able to bring their own perspective and insights to the debates it was fully accepted that the recommendations from the report did not represent agreed Departmental positions, not least because this is a matter for Ministers to consider on foot of this report and because there are potential financial or other resource implications from some of those recommendations. That said throughout the Forum’s deliberations advisors from the Government departments supplied a wide range of data for consideration and actively contributed to debate.
- 2.6** Given that the original intention of the Forum was to provide an assessment of the supply issues and potential workable solutions from an independent perspective this report reflects primarily a focus on interventions the broader housing sector suggested would be practical steps that could be taken without a detailed analysis of all the available statistical evidence.
- 2.7** This report will be presented to the Minister for Social Development who will share the recommendations with Ministers of the impacted Executive Departments to allow them to consider their response to the recommendations.
- 2.8** The Forum determined that its recommendations should be kept as simple as possible with a clear desire not to “reinvent wheels”.

3. The Importance of Housing to Northern Ireland

3.1 The Housing Strategy recognises the need for decent homes and the potential for using a housing-led approach to regenerating communities. It recognises the significant role housing can play in helping support and sustain economic recovery, create employment and help to regenerate some of our most deprived and neglected communities.

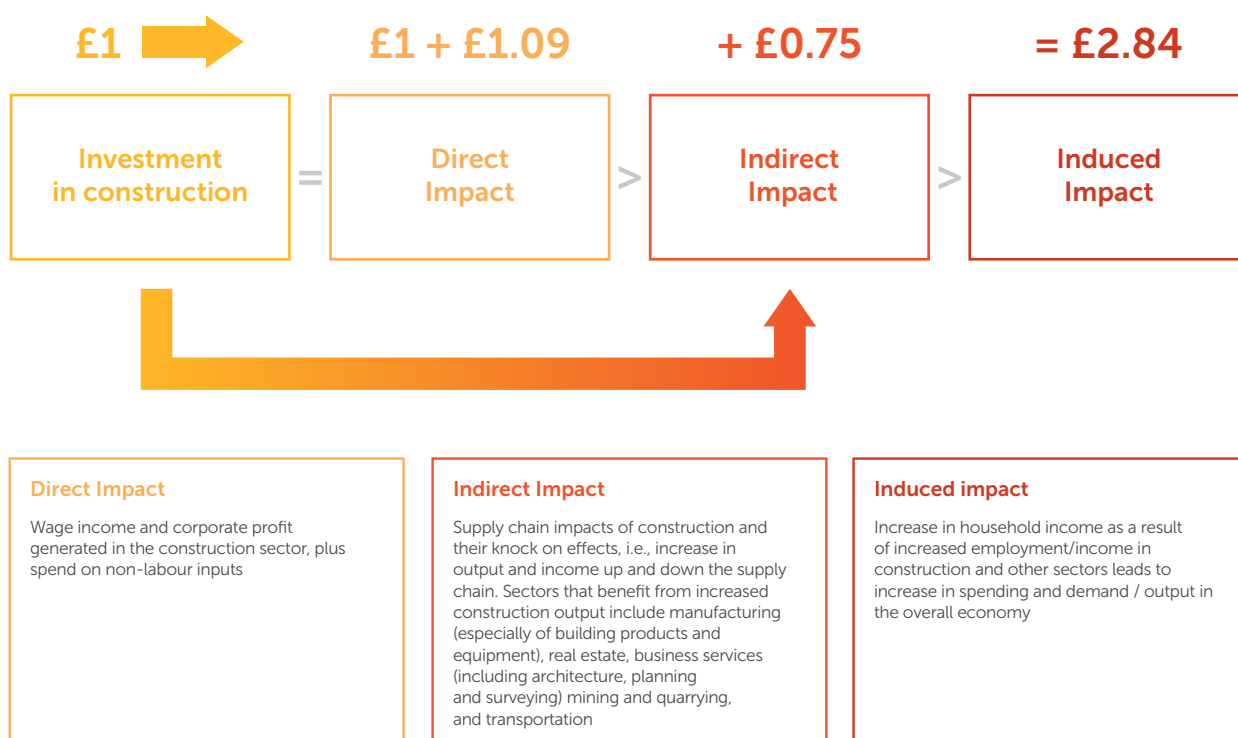
3.2 Most of us are fortunate enough to live in a decent safe home with the space we need and which we can afford. Good quality housing has demonstrable benefits in promoting improved health, educational achievement and social stability.

3.3 It is also recognised that housing construction results in several “economic multiplier effects”.

(A) Research commissioned by the Department for Social Development from the University of Ulster (‘Addressing the Economic Downturn: the Case for Increased Investment in Social Housing’) estimates the Northern Ireland multiplier for construction projects to be 1.7 meaning that for every 10 jobs created or sustained in the construction industry through housing projects a further 7 jobs are sustained in other areas of the economy.

(B) Research carried out in Great Britain on behalf of the UK Contractors Group highlighted the broader economic benefits of construction activity. This research, illustrated at Figure 1, calculates that every £1 spent on construction output generates a total of £2.84 in total economic activity.

Figure 1



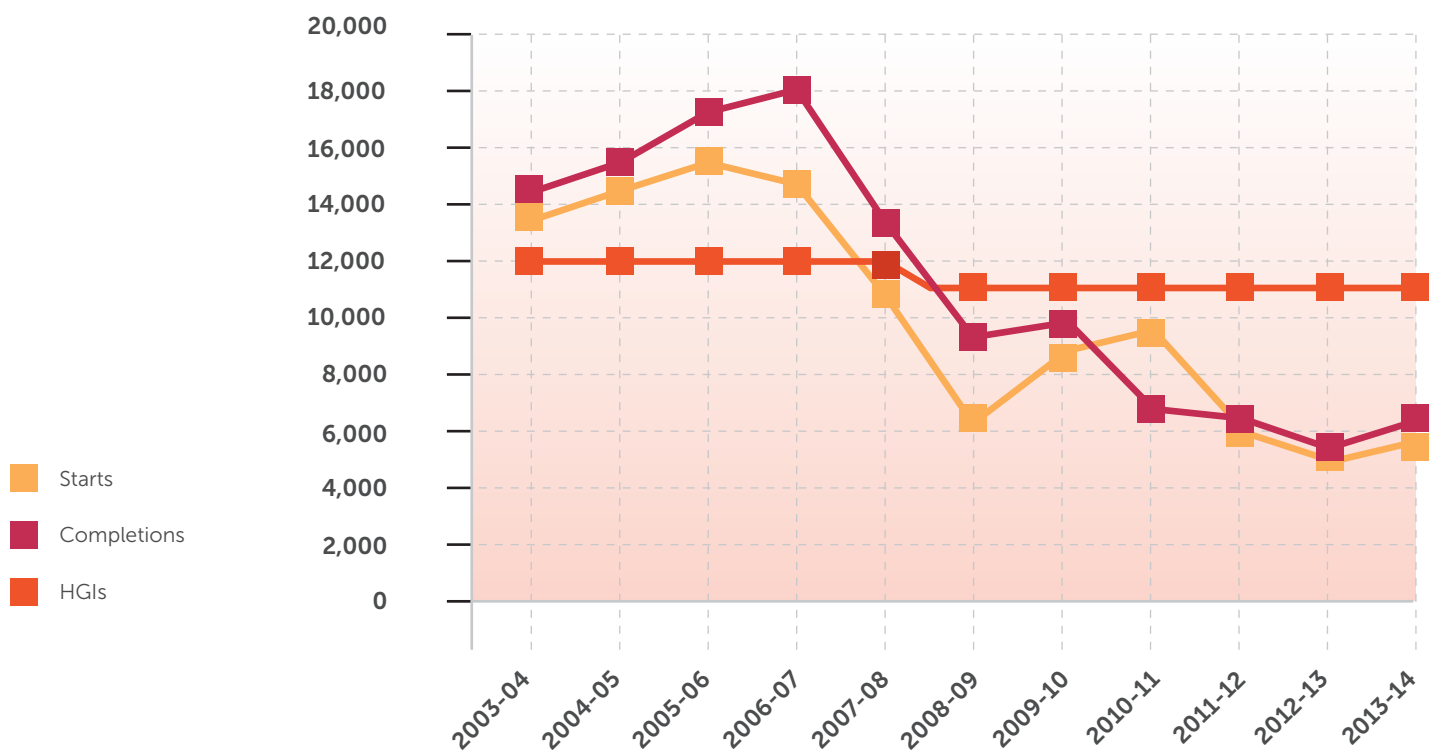
4. Northern Ireland Housing Need

- 4.1** In seeking to quantify potential housing need the NIHE's 'NI Housing Market Review and Perspectives' combines recent housing market intelligence and draws on the latest statistics compiled by the NIHE, government departments and the private sector to determine how many new social houses are needed each year.
- 4.2** Evidence of the need for new social housing comes from two main sources: the common waiting list for social housing and the Net Stock Model. An annual requirement of 1,500 additional new social dwellings is envisaged to meet ongoing need and an overall figure of 2,000 new social dwellings in order to make significant inroads into the waiting list, and to take account of the relatively low rate of private construction that is expected over the next three year period. New household projections showing a significant fall in the rate of household formation were published by NISRA in March 2015. These new figures are now being incorporated into a new version of the Net Stock Model but these were not ready in time for the publication of this report.
- 4.3** The Regional Development Strategy via the Housing Growth Indicators identified an estimated need for a total of 190,000 dwellings over the period 2008 – 2025. Although not broken down to annual estimates within the RDS, this equates to approximately 11,200 new homes a year.
- 4.4** The Social Housing Development Programme target for 2015 /16 is to deliver 1500 social homes (with aspiration to deliver 2000), with the remainder to be delivered as affordable and private market housing.
- 4.5** The Forum recognised that recent social, economic and demographic changes are likely to result in a downward revision of the Housing Growth Indicator figures for Northern Ireland; recently published Household Projections would suggest such a revision is likely to be significant.
- 4.6** However despite the potential reduction in required housing supply for the coming years the growing shortfall in supply that has accrued since the last revision of the HGIs (and the changing requirements arising from the social, economic and demographic changes in Northern Ireland) still needs to be addressed and it is hoped the recommendations in this report will assist in doing so.

5. Northern Ireland Housing Market

5.1 Since 2008/09 there has been a significant reduction in the supply of new homes. In 2013/14 only 4415 new private dwellings were started representing less than half of the 14,000 started at the height of the market in 2006/07 and when added to the 1,082 social housing starts is less than 50% of the Regional Development Strategy estimate. The scale of the reduction is demonstrated by the following graph:

Figure 2 New Dwelling Starts & Completions 2003/04 to 2013/14 v Housing Growth Indicators (HGI)



Source: NISRA NI Housing Bulletin & Revised Statistics after ASU Review 27.3.15

Note: the figures prior to 2010 are not directly comparable with those after 2010 as result of a review by Analytical Services Unit of the new dwelling starts and completions data. Additionally the social housing starts figures only count new social homes constructed by housing associations. They do not include existing satisfactory purchases where housing associations buy finished homes from a developer, nor do they include shared units or rehabilitated or re-improved stock which is brought back into use.

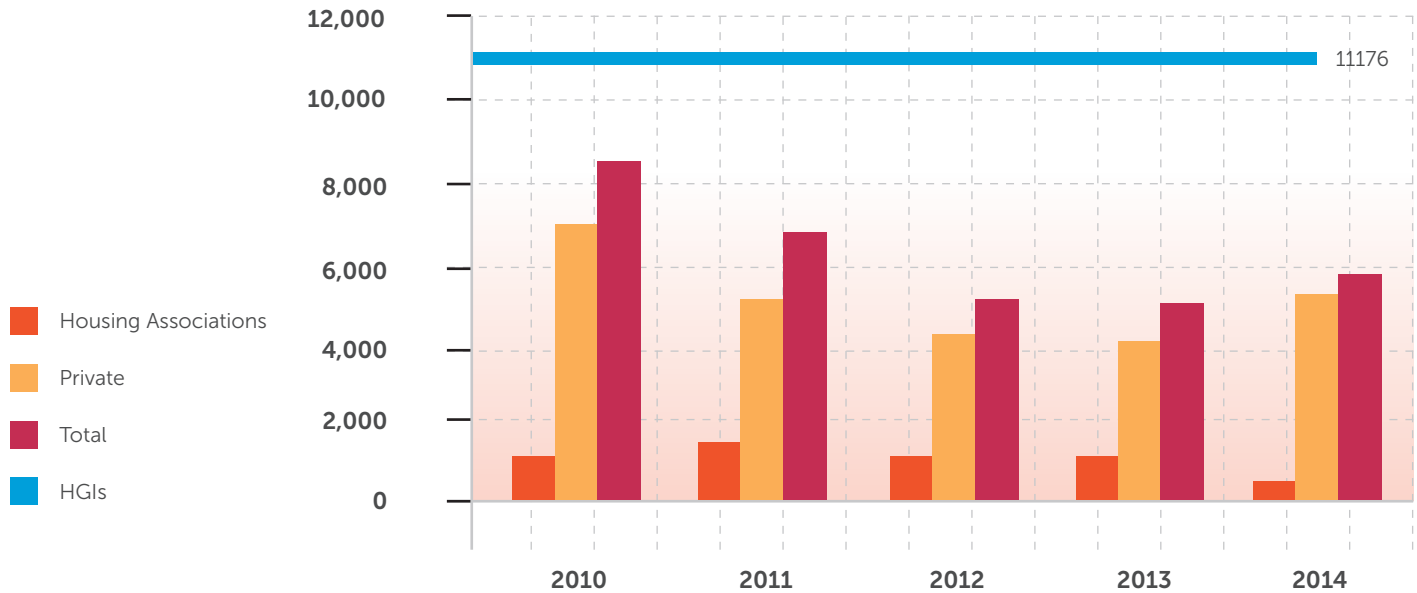
5.2 The housing market is currently showing signs of recovery, in terms of increased mortgage lending and in increased house sales which are at their highest level since 2007. House prices have also been rising in the last two years in Northern Ireland at around 5% per annum.

5.3

In terms of construction the number of new dwelling starts in Northern Ireland reached a peak of 15,184 in 2005/06 after which the number of new starts fell to a low of 5,117 in 2012/13 as demonstrated in **Figure 3**.

Figure 3

LPS – Total New Dwelling Starts by Sector v Housing Growth Indicators (HGI's) - Calendar Year



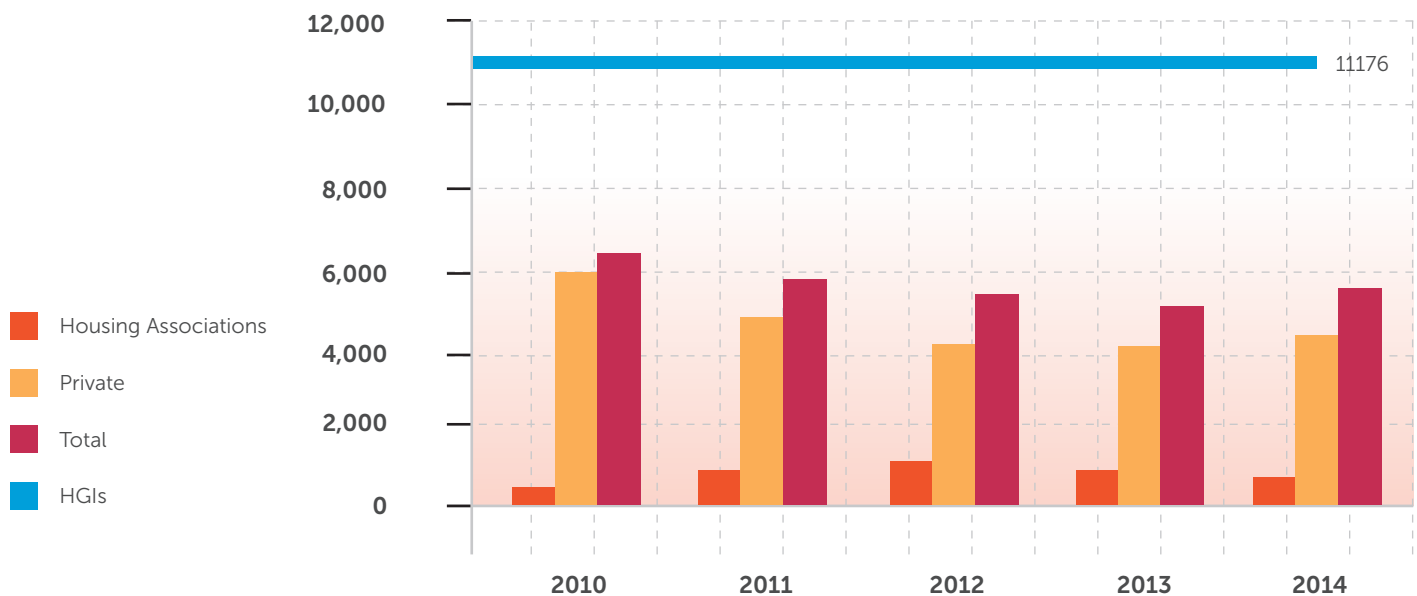
Source: Land & Property Service District Council Building Control

5.4

The number of completions peaked at 17,797 in 2006/07 and fell to 5,294 in 2012/13, approximately 30% of the peak value as outlined in **Figure 4**.

Figure 4

LPS – Total New Dwelling Completions by Sector v Housing Growth Indicators (HGIs) – Calendar Year



Source: Land & Property Service District Council Building Control

- 5.5** While there has been some increase in the starts and completions for 2013/14 the recent signs of recovery in the other regions of the UK have not been reflected to the same scale in Northern Ireland.
- 5.6** According to NHBC figures for Northern Ireland, in 2006 there were some 14 housebuilding companies that were building more than 100 units per year. In 2014 that number had fallen to 4 companies.
- 5.7** It is difficult to determine the total number of entities constructing housing units in Northern Ireland at present. However what is clear is that for a variety of reasons there are many fewer than eight years ago. This will have implications for supply going forward.
- 5.8** With regard to the consequent reduction in the skills base within the housebuilding sector, the Forum concluded that while the industry is very resilient in terms of its ability to source appropriate skills, active support should be given to initiatives aimed at promoting and increasing the skills base of the industry. An example of this would be the CITB's initiative to encourage the use of shared apprentices. The house building industry must be more pro-active in promoting the sector as an attractive career option for young people. Employers' organisations have a key role to play in this regard.
- 5.9** The Forum concluded that there appears to be much greater recognition of the importance of overall housing supply in other areas of the UK. In England for example there are a significant number of initiatives aimed at encouraging house building. These include;
- Get Britain Building
 - New Homes Bonus
 - Providing Affordable Homes for Rent
 - Empty Homes
 - Local Infrastructure Fund
 - Housing Zones Prospectus
- This list is not exhaustive and is not intended as a template for Northern Ireland. Rather the Forum believes it demonstrates the more joined up approach to the delivery of housing in some parts of GB.
- 5.10** There are a number of different sources of statistics regarding the delivery of housing in Northern Ireland. The key delivery indicators that the Forum focussed on were the Housing Growth Indicators (HGIs). In this regard the Forum was conscious of two things.
- Firstly, the HGI's are just that, they are indicators not targets.
 - Secondly, the HGI's have been adjusted as the result of review on a number of occasions to take account of variations in the various inputs on which they are based. The Forum understands that such a review is currently being conducted by the Department for Regional Development (DRD) and as indicated in paragraph 4.5 this is likely to result in a reduction in the overall figure.
- 5.11** The Forum concluded that this did not alter its overall conclusion to date which is that not nearly enough houses are currently being constructed in Northern Ireland to meet demand. The Forum was concerned at the potential that this failure in supply could have in terms of creating another house price "bubble".

6. Focus Groups' Findings

6.1 While each Focus Group met separately there was inevitably some overlapping where issues could not be considered in isolation and this was reflected in some of the key themes emerging from the groups and can be summarised as follows:

- The potential for development of public land and options for obtaining land at market value to increase land supply.
- Regulatory issues relating to e.g. the cost of bonds, building regulations, the planning process, the potential impact of the transfer of functions to local authorities and the impact of the timing of the transfer of functions on any recommendations.
- The prospect of joint working between housing associations and private developers enabling increased housing supply.

6.2 The table below presents a 'health check' of what the Housing Supply Forum consider to be the key drivers of sustainable housing supply, namely, Land, Finance, Developers, Statutory Processes and Demand:

Analysis Of Focus Group Key Findings

Key Drivers of Sustainable Housing Supply	Comment	Recommendation
Land		
Availability of Land in areas of Housing Need	Large portfolios of developable land have not been released to the open market as they form part of the NAMA / IBRC loan portfolios that have been sold to Private Equity investors.	This land will make its way to the market in due course as the existing private equity owners realise their investment and sell the land onwards.
	The delay in agreeing / implementing BMAP has resulted in constrained land availability in the Belfast area in both social and private areas of identified need.	As BMAP is vital to the delivery of housing in an area that encompasses some 40% of Northern Ireland's population its adoption was essential.
Finance		
Availability of Private Finance	While there have been severe restrictions on availability of finance to developers over the last 6 or 7 years, there now appears to be reasonable availability of private finance for developers, although not necessarily from traditional banking sources.	

Key Drivers of Sustainable Housing Supply	Comment	Recommendation
Availability of Public Finance (HAG / FTC)	There is good availability of public finance. Housing Association Grant rates are amongst the highest in the UK and Financial Transaction Capital is currently being deployed to develop affordable homes by Housing Associations.	DSD and DFP should consider greater use of Financial Transactions Capital to increase housing supply.
Developer financial standing	Developers have expressed concern at the levels of equity that financial institutions now require as a condition of lending. The days of 95% development finance are over for the foreseeable future.	Developers will have to meet the challenge of a re-balanced funding environment where lenders wish to see increased equity from Developers.
Developers		
Local developer capacity	The impact of the sustained economic downturn has resulted in, fewer local developers, remaining as local developers, focussing their resources on more profitable parts of the UK.	According to NHBC figures in 2006 some 14 Northern Ireland house builders constructed more than 100 units per year. In 2014 that figure fell to 4.
Statutory Processes		
Timescale for consents	Statutory consents take too long. The house building sector is almost unanimous in this regard. Their experience on the ground appears to be in direct conflict with official statistics in this regard.	A forum where all statutory stakeholders can consider and resolve issues relating to development applications should be considered to streamline the timeline for consents and unlock delivery of new homes.
Housing Demand		
Demand Backlog	DSD's Housing Strategy 'Facing the Future' 2012-2017 evidences a strong backlog in housing provision primarily in the private sector stock as a result of undersupply in recent years.	

7.

Recommendations

Based on analysis of available evidence and from in depth Focus Group discussions with key stakeholders, the Housing Supply Forum has formulated the following recommendations for consideration.

Recommendation 1

Consideration should be given to adopting a policy of “presumption in favour of sustainable development” in NI.

Reason

Little of Northern Ireland is currently covered by an up-to-date development plan. This is greatly inhibiting the delivery of the right homes in the right places as insufficient land is zoned for housing, including social and affordable housing.

This will not be rectified until the new councils adopt their new Local Development Plans (LDPs). Whilst this two-stage process is due to take 36 months, there are real concerns that it will take most councils much longer.

Therefore consideration should be given to introducing a mechanism so that a “presumption in favour of sustainable development” would apply after a defined period; this could perhaps be introduced from a specified date e.g. from 1 April 2020. This would ensure that where a local authority has not adopted their plan within a reasonable timeframe, the ‘good growth’ that Northern Ireland needs will not be stifled. Residential and other planning applications that are in broad conformity with sustainable development, as set out in the finalised Strategic Planning Policy Statement (SPPS), would be granted.

The policy would follow the example of the presumption that operates in England from the National Planning Policy Framework.

Desired Outcome

Greater consistency in the supply of identified housing need.

Recommendation 2

Publication and analysis of key performance information arising from local council planning decisions should be undertaken at suitably regular intervals for each council area.

Reason

New local authorities perform a key role in supporting the delivery of much needed homes in their areas. A robust monitoring regime should help the public to see how planning permissions in their area compared to the identified need and demand for the full range of homes.

Desired Outcome

This is an obvious process to have in place particularly with the recent devolution of planning powers to the new local councils. It will provide all parties with certainty as to whether housing need is being satisfied.

Recommendation 3

Consideration should be given to completion of a mapping exercise overlapping demand with availability and zoning information and to allowing the construction industry to have access to data on available public land. To enable this to be progressed a meeting should be convened with the DFP Minister / OFMDFM with a view to targets being set for the release of publically owned land.

Reason

With limited land still available to house-builders from zonings in development plans, surplus public land will be very important in meeting Northern Ireland's housing needs for the foreseeable future.

The Land Group expressed views regarding the need for research and evidence building to inform decisions relating to land availability versus the suitability of land and the accuracy of plans and zoning in terms of reflecting demand.

Desired Outcome

DFP should prioritise the compilation of a register of all public land assets, similar to the HCA's Register of Surplus Public Sector Land in England. The new 2016-2020 Programme for Government should include a robust target to build an ambitious number of new homes on surplus public land. This should be facilitated by giving house-builders access to the Register and allowing them to bid for land. It should be expected that sites released through this mechanism include a significant element of social and affordable housing in proportion to identified local needs.

Recommendation 4

There should be increased encouragement and support from Government for joint ventures between housing associations and private developers, including 'design and build'.

Reason

Joint Ventures (JVs) between private developers and housing associations are used extensively in Great Britain to meet a wide range of housing needs.

For example, in a JV between housing association Places for People and Balfour Beatty is to build 1,500 new homes on the former Olympic Park, up to 30 percent of which will be 'affordable' housing.

There is great potential for local housing associations to leverage some of their £3 Billion in housing assets (including £2.3 Billion in government grant) to support a wider range of housing delivery in Northern Ireland. These JVs could bring much needed project finance to schemes that private developers would struggle to raise on their own. Financial Transactions Capital should also be considered for use more widely within Housing to support the delivery of new homes. This could be within the Private or Social sectors and represents a valuable part of the funding cocktail that will deliver new homes.

Procurement guidelines for social housing have been interpreted excessively strictly, particularly in comparison with GB. This has reduced opportunities to increase the supply of new social housing. Housing Associations have demonstrated an ability to raise funding from banks and the bond market, whereas traditional bank lending is restricted for the private development industry; though alternative lending is starting to become available. At present the Housing Association sector has the funding, while the private sector has the development and construction skills.

Desired Outcome

The outcome could be many more ambitious mixed-tenure, mixed-use developments being progressed, often with significant regeneration benefits. Hilden Mill in Lisburn is one such potential opportunity. Such JVs may require less doctrinaire application of NI Public Procurement Policy by CPD, DSD and NIHE, and also practical facilitation. Brokering and facilitation of one or two pilot JVs to prove the concept in the local market would be useful.

Recommendation 5

We recommend that independent empirical research be carried out with both statutory authorities and the development community into housing delivery time frames, to determine the actual time frames being experienced.

Reason

To give an objective insight into the regulatory issues facing house builders, the Forum was keen to identify for both private and social housing the average time taken to complete regulatory requirements (e.g. Environmental Assessments, infrastructure requirements, community consultation etc.) from the point at which the land is purchased until the start of construction.

While a number of examples from both private and social house builders have been cited, we were concerned that there were too few to be statistically relevant. Anecdotal evidence clearly suggests little improvement in the time frame for receiving approvals which conflicts with official statistics in this area.

Desired Outcome

This will give clarity to all parties as a baseline against which improvements can be agreed.

Recommendation 6

Housing policy should encompass the sector as a whole, rather than its constituent parts.

Reason

There is a strong view that social and private housing sectors have been treated as separate entities by Government with concentration on social housing. (Social housing while vitally important represents approximately 1/5th of Northern Ireland's total housing need). This has led to misunderstandings, a lack of confidence, and slow progress towards mixed tenure and sustainable communities.

Desired Outcome

A balanced approach will lead to better policy, more certainty on demand and how to meet it, and therefore an increased likelihood of attracting funding.

Recommendation 7

Powers should be available to the new local councils to enable sites to be assembled for the benefit of the whole community and to ensure the appropriate delivery of housing need. As the new councils are new entities, additional or amended legislation may be required.

Reason

Assembling development sites of a size which will allow mixed tenure communities will be likely to involve a number of landowners, particularly in urban areas, and quite likely including public sector ownership. There is an opportunity now, with Planning powers returned to the new Councils, for areas for development to be identified and planned in conjunction with all stakeholders.

Desired Outcome

Well planned new developments with mixed tenure and appropriate infrastructure.

Recommendation 8

Consideration should be given to the methodology used to calculate Road and Sewer Bond values and the release of bond capital in a timely manner as construction proceeds. There should also be investigation of whether there is an alternative approach, other than bonds, which would still ensure a high standard of infrastructure.

Reason

Road and sewer bonds have become increasingly difficult and expensive to source. The values demanded appear to be considerably higher than are requested in GB, in part due to costings allowing for total catastrophic failure. The difficulty in obtaining bonds, and the values demanded, is reducing available work in progress funding. It is also lessening the attraction of development sites which require additional infrastructure such as pumping stations.

Desired Outcome

Developers and builders will have more capacity to fund work in progress, and this should therefore enable increased build volumes. More difficult development sites will not be rendered unviable.

Recommendation 9

Any further increase in Building Regulation requirements incurring additional build costs should be deferred until volumes have recovered significantly.

Reason

Builders have reported that the current generation of Building Regulations, introduced in 2012, has resulted in increased construction costs of the order of £2,500 to £5,000 per house. It is recognised that ongoing changes will be required from time to time to meet future European Directives. However it is evident that, in particular, the thermal performance of new homes to the current Building Regulations is excellent and has resulted in very low heating costs. To achieve a further reduction in heating costs via Building Regulations would require a disproportionate increase in build costs.

Desired Outcome

Stability in Regulations will help to control build costs, increase certainty, and facilitate increasing build volumes.

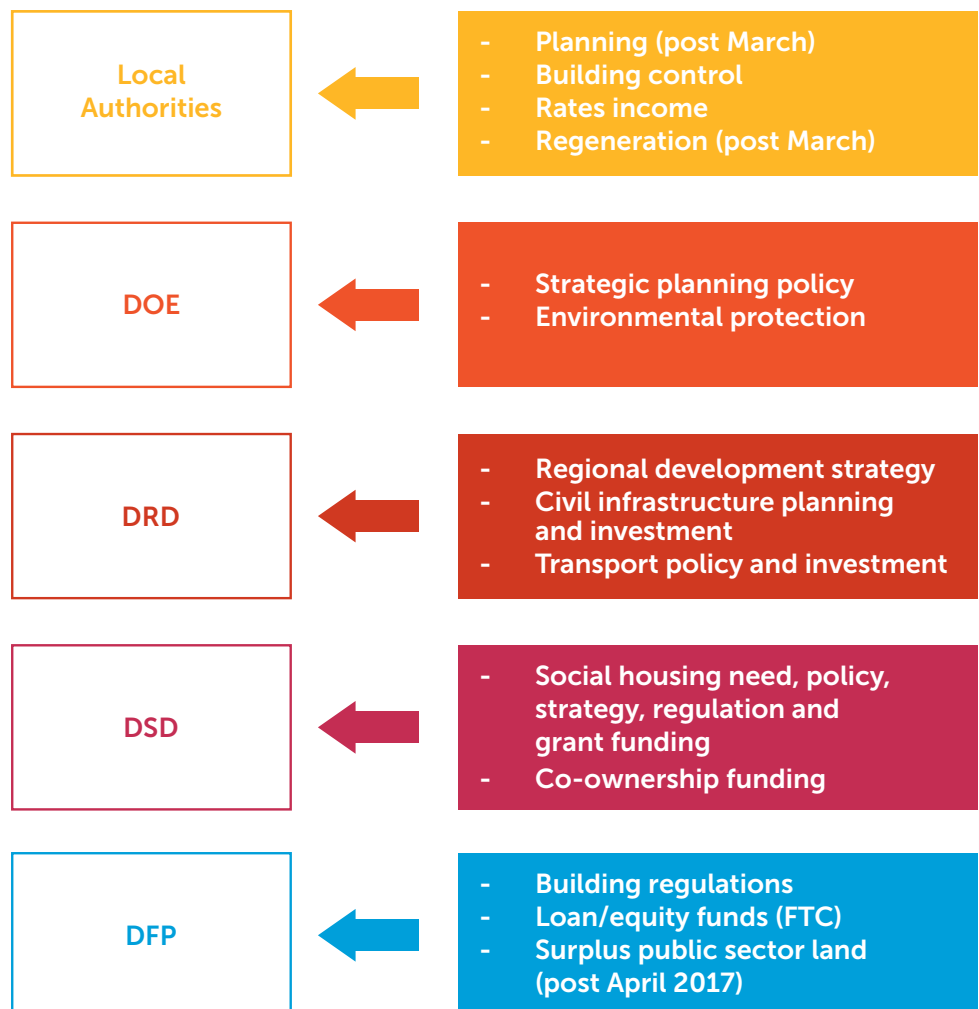
Recommendation 10

We suggest conducting a pilot study to track selected housing development projects through the approval and delivery process with the purpose of identifying and removing barriers or blockages that may exist in the current system to enable a more streamlined process to be developed for Northern Ireland. This should be with a view to examining the potential for the establishment of a Virtual Delivery Unit at an appropriate time.

Reason

When an organisation makes a decision to develop housing in Northern Ireland it has to engage with a variety of divisions, agencies and NDPBs across 4 different government departments and a local authority, while a housing association may have to deal with 6 different bodies such as the local authority, planning and building control, NIEA, NI Water, TransportNI, DSD Housing Division, NIHE and Land and Property Services.

Currently, there is no single point of contact within the public sector to deal with Housing from application through to completion. This is exemplified by the diagram below:



The presumption underpinning this recommendation is that, intuitively, this level of fragmentation cannot be efficient. Feedback from developers at the Access to Land Focus Group meeting in March 2014 is that this way of working creates an elongated application process which to them, means wasted resources at a time when the property market is still very much in recovery. This has resulted in local developers preferring to pursue opportunities in GB rather than in NI.

A study could be taken forward as a pilot in two council areas, with a lead public sector organisation acting as a Land Assembly agent, which commissions development partners perhaps through Joint Venture structures to take the sites through the process to achieve planning permission. This will enable the gathering of all necessary data on the full regulatory journey and process as it goes, while at the same time carrying out some of the wider/deeper research suggested in Forum discussions.

Desired Outcome

An overarching study of the current system, tracking specific housing schemes through the process, will help identify potential areas where efficiencies can be achieved or improvements can be made to make the delivery of developments more streamlined, more efficient and more attractive to investors and developers, with the ultimate aim of encouraging more private sector housing development in NI.

8. Conclusion

Despite the traumatic effects of the recent recession on the construction industry and on the house building sector in particular, the fact remains that we are not building enough houses to meet identified demand.

Failure to take action to rectify this situation will result in a number of negative consequences. These include a lack of sufficient decent housing for our people, the possible creation of another housing “bubble” and a failure to realise the broader economic advantages of an active house building sector.

On the supply side, the recession has resulted in a significant reduction in both the number of house building companies active in the local market and a consequent significant loss of skills within the industry.

The Housing Supply Forum recognised that while there are a wide range of issues affecting the housing market, there are a number of key problem areas that if addressed could serve to encourage increased supply. However, the Forum also recognises that the ongoing review of the Housing Growth Indicators (outlined at Section 4 above) may impact on the scale of that supply shortage and the appropriate responses to it.

Our recommendations focus on the range of regulatory burdens placed on house builders which in the view of the industry are serving to deter construction.

We are not in any way suggesting that the housebuilding industry should be less accountable however we have concluded that some relatively modest changes to processes would maintain this accountability while at the same time encourage an increase in the delivery of new housing to the benefit of all our people.

A.

Acknowledgements & Thanks

The Forum was chaired by John Armstrong, Managing Director of the Construction Employers Federation and included representation from the construction industry, financial institutions, academics and housing professionals and it was attended by advisors from the Government departments covering housing, planning, regional development, finance and the Strategic Investment Board.

Membership included representatives from:

Main Forum

- Construction Employers Federation
- Northern Ireland Federation of Housing Associations
- Chartered Institute of Housing NI
- University of Ulster
- Strategic Investment Board
- Northern Ireland Local Government Association
- Council of Mortgage Lenders
- National House-Building Council
- Northern Ireland Housing Executive
- Royal Institution of Chartered Surveyors

Departmental Advisors

- Department for Social Development
- Department of the Environment
- Department for Regional Development
- Department of Finance & Personnel
- Northern Ireland Environment Agency
- Northern Ireland Water

Focus Groups

- Northern Ireland Co-ownership
- Housing Associations
- PricewaterhouseCoopers
- Hagan Homes
- Danske Bank
- Barclays
- Oaklee Homes Group
- Independent Economist
- CMG Solicitors
- Fold Group
- Simon Brien Residential
- Dixons Contractors
- PYS Property
- QMAC Construction
- BTW Shiells
- Lagan Group
- Turley Associates
- Federation of Master Builders
- Ulster Bank
- Bank of Ireland

As Chairman of the Housing Supply Forum I would like to thank the representatives of all the organisations listed above for their time and input to the work of the Forum.

I would like to extend special thanks to Scott Wilson and Michael Donnelly of the SIB, David Little of the NHBC and Cameron Watt of the Northern Ireland Federation of Housing Associations for their support in chairing the relevant Focus Groups. Finally my thanks go to the DSD staff for the administrative back up to the Housing Supply Forum and in particular to Brian O'Neill for all his hard work in ensuring that meetings, papers and reports were efficiently co-ordinated and prepared.



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