

# The Housing Challenge

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## Where are we and where are we going?

- Demographic drivers
- Economic drivers
- Social drivers
- Environmental drivers

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## Demographic drivers



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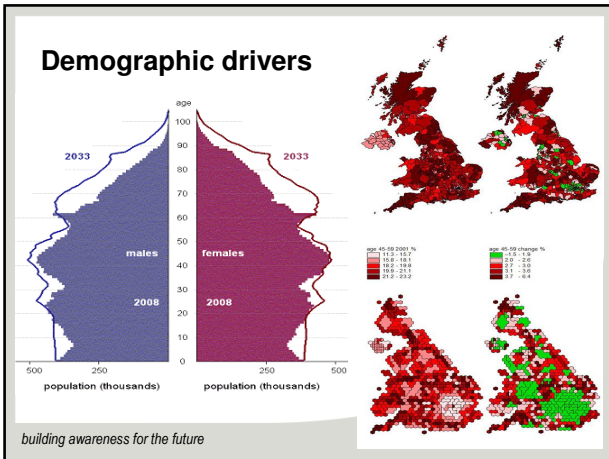
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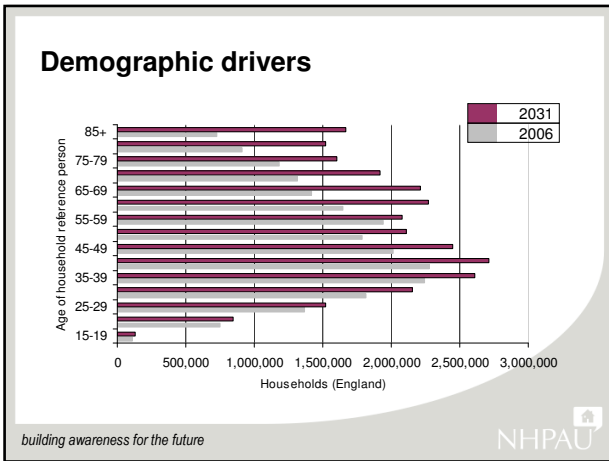
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### Economic drivers

The collage includes several images: a hand holding a coin with the text "PROTECT OUR PENSIONS" and "Broken promises mean broken lives"; a person in a lab coat with a microscope; a wind turbine diagram with labels: "Rotor", "Blade", "Nacelle with Gearbox and Generator", "Tower", "Hub Height", "Foundation (On-Site)", "Underground Electrical Connections (Off-Site)", and "Drawing of the rotor and blades of a wind turbine, courtesy of ESN"; a man pointing at a "Recession" sign; a "CREDIT" sign; a car labeled "PARIVA" and a bus labeled "PARIVA"; and a shopping centre labeled "Lakeside Shopping Centre".

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### Social drivers

Democracy  
participation  
public  
technology  
citizenship  
media  
Local  
Councils  
citizenship

NEW SIMPLIFIED MAP OF LONDON

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### Environmental drivers

REDUCE YOUR CARBON FOOT PRINT

Rutland Water Nature Reserve

6. Mechanical and electrical systems:  
 Wind-driven ventilation with heat recovery  
 PV to charge electric cars  
 Low-energy lighting and appliances  
 Electricity  
 Hot water  
 Low flush toilet  
 Rainwater collection  
 Fresh water treatment

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### Where do we want to be?

- Outcomes based planning
- What outcomes?
- Plan for them
  - strategy
  - policy
  - rules
  - incentives?
  - funding?
  - targets?
  - local engagement and input
- Monitor and review

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## Housing outcomes?

- PPS3
  - "to ensure that everyone has the **opportunity** of living in a decent home, which they can afford, in a community where they want to live"
  - "to create sustainable, inclusive, **mixed communities** in all areas, both **urban and rural**"
- PSA20
  - "increase in **housing supply** across all tenures"
  - "new development will be planned and built more **sustainably** (balancing the social, economic and environmental needs of **future generations**)"
  - "commitment to **zero carbon** housing by 2016"
  - "improve **affordability** and deliver greater macroeconomic **stability**"

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## Housing matters

- Home
- Health
- Prosperity
- Education
- Employment
- Energy efficiency
- Equality
- Community
- Vulnerable people
- Anti-social behaviour

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## Affordability and accessibility - how the housing market works

- Supply and demand
  - Housing stock
  - Demographics – population and households
  - Income
  - Credit availability
  - Interest rates
  - Expectations
- Spatial dynamics

So, what's likely to happen?

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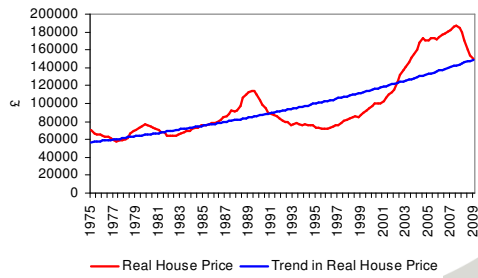
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## The housing market challenge



Source: Nationwide

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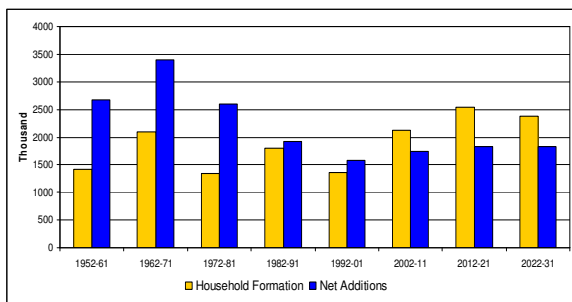
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## Net increases in households and homes for 10 year periods in England



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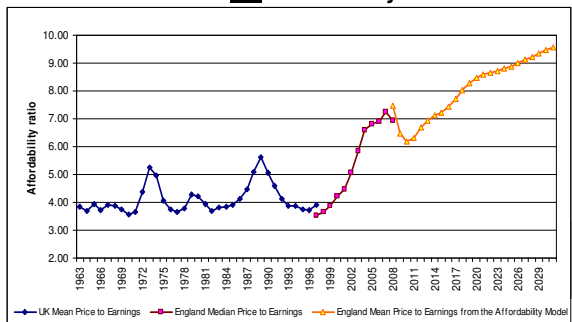
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## What happens if we get the people / households, but not the homes: Unaffordability



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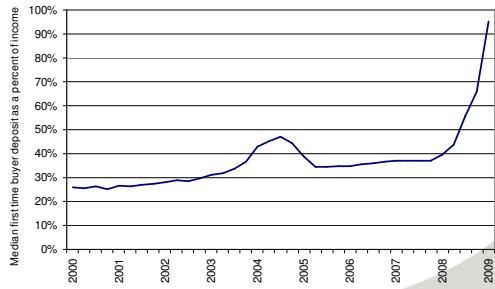
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### And what happens to First Time Buyers? - average mortgage deposit to income ratio in UK



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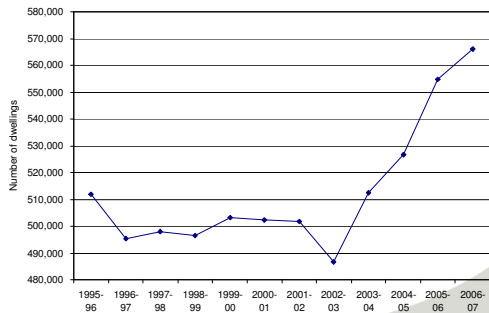
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### Overcrowded dwellings in England (based on 3yr avg.)



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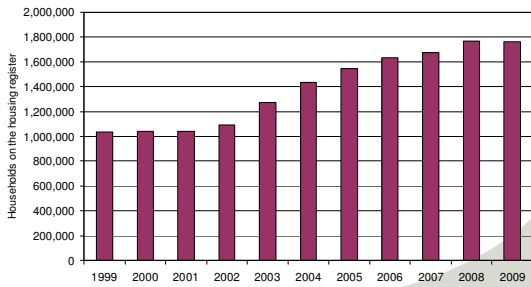
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### Housing waiting list increases over the last 10 years in England



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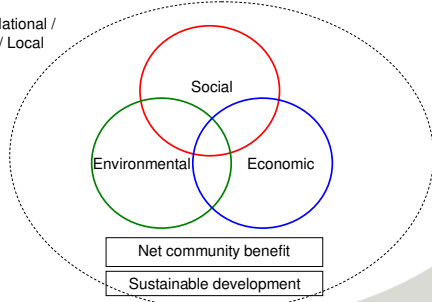
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## A balanced approach to spatial planning

Global / National /  
Regional / Local



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## What do we need to do to prepare for future challenges?

- What might the future hold?
- What does the evidence tell us?
- Where do we want to be?
- Is it achievable?
- Is it sustainable?

Proper debate → a realistic and robust plan

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## The most likely outcomes present us with the following housing choices

1. Plan to meet projected housing requirements
2. Plan to stabilise the market
3. Plan to adapt because of limits to growth
4. Plan for lower projected requirements as a result of mitigating policy interventions
5. Plan for lower projected requirements and get lucky or suffer the consequences

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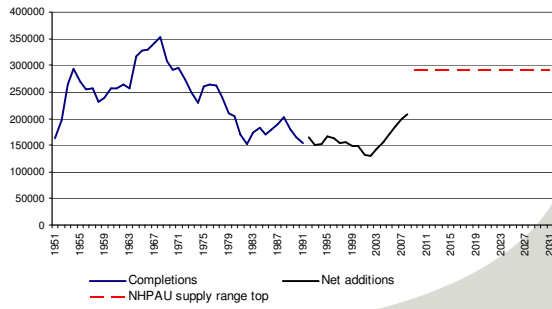
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### NHPAU advice on housing requirements compared with previous build rates



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