



**NATIONAL
HOUSING
FEDERATION**



North East Economic Review

Submission by the North East
Housing Sector

January 2013



Nathaniel Lichfield
& Partners
Planning. Design. Economics.



Nathaniel Lichfield
& Partners
Planning. Design. Economics.

This document is formatted for double sided printing.

© Nathaniel Lichfield & Partners Ltd 2013.
Trading as Nathaniel Lichfield & Partners.
All Rights Reserved.

Registered Office:
14 Regent's Wharf
All Saints Street
London N1 9RL

All plans within this document produced by NLP
are based upon Ordnance Survey mapping with the
permission of Her Majesty's Stationery Office.
© Crown Copyright reserved. Licence number
AL50684A

Contents

1.0 Purpose of this submission	1
2.0 Why is house building important?	2
Demographic Need and Out-Migration	2
Delivering 'Real' Jobs and Economic Value	3
Housing as a Driver of Economic Growth	4
Housing as a Regional Facilitator of Jobs	5
3.0 Scale and Size of the Sector: What it delivers now	7
4.0 Business Sentiment and Barriers to Growth	16
Barriers to Growth	16
Addressing the Barriers	18
Summary	20
5.0 Maximising Opportunities: What the sector could deliver in 2018	21
6.0 Our 'Asks' of the Adonis Review	27
Finance Availability	27
Land Availability	29
Governance	31
Summary	32
Appendix	33

1.0

Purpose of the submission

- 1.1 In September 2012 the North East Local Enterprise Partnership (NE LEP) commissioned an independent review of the NE LEP economy. Led by Lord Adonis, the review will provide a strategic assessment of the NE LEP economy. The work seeks to ensure that the NE LEP realises its potential and improves its economic performance in order to drive forward growth over the period to 2030. The review will focus on two key elements: productivity and employment growth.
- 1.2 This study seeks to identify the economic and social benefits of house building (private and social housing associations and other providers). It draws upon:
- A review of the documents which provide the context in relation to the economic benefits of house building and the scale of the housing crisis affecting the UK;
 - A variety of published data sources including ONS and Experian; and
 - Primary survey research undertaken to inform this study.
- 1.3 The purpose is to present an assessment of the current role and importance of the housing industry to the NE LEP area and the contribution it can make, if supported by policy and action, to driving economic recovery.

Geography of the data

- 1.4 The principal focus of this study is to understand the economic importance (and potential future role) of the housing industry as it relates to the NE LEP area. As such, NLP have sought, wherever possible, to present data (both primary and secondary) on this basis. In some instances, it has not been possible to obtain data for this specific geographic area. Where this is the case, data for the north east has been considered, with appropriate adjustments applied where relevant.
- 1.5 NLP's work has been driven by a steering group comprising:
- Keith Loraine (Chair), Isos Housing Limited
 - Peter Jordan, Persimmon Homes and Regional Chair of the HBF
 - Monica Burns, National Housing Federation
 - Brian Robson, Northern Housing Consortium
 - Neil Milburn, Barratt Homes
 - Brian Robson, Northern Housing Consortium
 - Steve Wilcock, Taylor Wimpey
 - Caroline Strugnell, Bellway Homes
 - John Walker, Gentoo Homes
 - Sheila Breslin, Your Homes Newcastle

2.0

Why is house building important?

- 2.1 As clearly recognised by Government, the housing industry has a critical role to play in addressing two of the greatest socio-economic challenges currently facing the UK:
- To address a housing crisis, driven by sustained under delivery of new homes and exacerbated by the restricted availability of mortgage finance; and
 - To support economic growth, in order to restore output to 2008 levels (and beyond) and facilitate deficit reduction.
- 2.2 Increasing rates of housing construction will itself help to address both of the challenges outlined above. Nevertheless, further intervention is required to address a series of policy and market constraints, given the following:
- The region's population is growing significantly¹ and new housing is needed to meet the housing needs of existing and future population;
 - Out-migration in the north east is a factor but it is intra-regional migration which is a significant issue for the north east and impacting on economic performance;
 - Housing (and construction development) creates 'real' jobs and economic value; and
 - Economic prosperity will drive the housing construction industry.
- 2.3 The remainder of this section provides evidence to support these issues and to address commonly held misconceptions in relation to them. It demonstrates the economic and social benefits of increased housing construction across the NE LEP area and the wider north east.
- 2.4 The NHF, HBF, CIH and others, have successfully worked together to present the economic case for more housing in the North East to Central Government. This was recognised in the Governments Housing Strategy of November 2011. This submission aims to update those arguments for the benefit of the Adonis Review and the LEP.

Demographic Need and Out-Migration

- 2.5 The north east, and the NE LEP area, have traditionally suffered from a net outmigration of residents. In spite of this, however, the population of the NE LEP area is projected to increase by **119,000 residents over the next 20 years**². As a consequence of this, and an increase in the prevalence of smaller households, the number of households in the NE LEP area is anticipated to rise by 131,000 over the period to 2033³. Each of these new households enjoys, under the Human Rights Act, the right to a home.
- 2.6 In addition there is a need to increase delivery to meet existing housing needs in the area. It is estimated that there are currently **76,590 people on housing waiting lists** across the NE LEP area and a rising number of homeless households⁴. Given that there were 8,582 Registered Provider lettings in 2009/10 a continuation of this rate would result in existing housing waiting lists taking more than a decade to clear waiting lists, even assuming no new entrants to the list, a highly unlikely scenario.

¹ ONS Population and Household Projections (2012-2032)

² ONS 2010-based Subnational Population Projections (2012-2032)

³ CLG 2008-based Household Projections (2013-2033)

⁴ 'Home Truths 2012 – The housing market in the north east England' National Housing Federation

- 2.7 The shortage of housing in the area and its consequences are complex. It is influenced by a range of inter-related issues, including:
- High house prices which in turn drives up mortgage deposit requirements;
 - Increasing pressures on the social rented sector – the undersupply and lack of mortgages is changing demand from owner occupation to renting;
 - Growing demand for private rented sector accommodation, resulting in substantial rent rises;
 - Lack of available land in areas where there is demand for new supply and availability of mortgages;
 - Detrimental impact on the local labour force and supply chain – less housing means fewer jobs for local construction workers, local tradesmen and local suppliers – in turn increasing the welfare burden on the state; and
 - Less money entering the local economy through less development sites being brought forward and the positive impact they have on other sectors of the economy e.g. leisure and retail.
- 2.8 Housing supply issues have a fundamental impact on the quality of life of individuals and households in the NE LEP and the ability of the local economy to deliver growth. Research has consistently pointed to the importance of new housing in helping to maintain a skilled and talented workforce. The ability to attract and retain a skilled workforce is clearly critical to the growth aspirations of the NE LEP. In simple terms our old, terraced, rented dwelling stock is unfit for purpose when we paint a picture of an economically successful region in 2030. Renewing it will create jobs and improve quality of life.

Delivering 'Real' Jobs and Economic Value

- 2.9 The housing industry is a major source of employment and economic growth across the NE LEP and nationally. This is discussed in greater detail in the later sections of this report. The breadth and depth of the supply chain means that the spin-off benefits from house building activity are far greater than for many other economic sectors.
- 2.10 In spite of this, it is often claimed that house building does not generate 'real' jobs and economic value. This is perhaps because – at an individual site level – employment and output is relatively transient. However, the industry does support real, permanent employment opportunities – albeit that the jobs are transferred on a site by site basis as new housing is delivered and not tied to a permanent position at one specific location.
- 2.11 It will be demonstrated later that house building is a high wage, high value sector. When workers secure the skills to work in the industry they stay long term, albeit their jobs will be mobile across various sites. It is unreasonable to suggest that employees of, say, Barratt and Bellway (national FTSE companies headquartered in the North) who deliver housing to the market are employed in 'temporary' jobs.

2.12 The sector supports **6,500 long term permanent jobs** in the NE LEP area and delivers more than a **billion pounds of Gross Value Added** per annum across the north east. Clearly, the sector makes a major economic contribution. Were this a manufacturing operation producing almost 4,000 units per annum, with a per unit sales value in excess of £100,000 it would held up as one of the 'jewels in the crown' of the NE LEP economy. Especially when we remember that the planning system (an organ of the state) is one of a number of brakes impacting on its growth to 8-10,000 units per annum.

Housing as a Driver of Economic Growth

2.13 At the national level, Government is clear on the economic importance of the house building industry and the role it can play in helping to stimulate economic growth and increase the pace of recovery:

"This radical and unashamedly ambitious strategy has two main aims - to drive local economies and create jobs"

"Getting house building moving again is crucial for economic growth – housing has a direct impact on economic output, averaging 3 per cent of GDP in the last decade... Without building new homes *our economic recovery will take longer than it needs to.*"
(Original emphasis)

"Boosting housing output to pre-recession levels could make a real difference to economic growth in the short term. Total construction output and jobs have suffered during the recession, with the decline accounting for a fifth of the 7.1 per cent decline in GDP from peak to trough...This has created considerable spare capacity in the house building industry. By implication, *restoring house building to pre-recession levels will add to economic growth and create jobs, without creating inflation.*" (NLP emphasis)

"Housing construction also supports more jobs compared with investment in many other sectors of the economy, because it supports a large amount of related activity such as concrete production, and glass and brick manufacturing." (NLP emphasis)¹

¹ All quotes in paragraph 2.13 from: 'Laying the Foundations: A Housing Strategy for England' HM Government (November 2011)

Housing as a Regional Facilitator of Jobs

- 2.14 Historically, the delivery of **new housing** in the NE LEP area **has played a critical role in bringing forward, and making viable, sites for economic development.** Thereby creating new jobs and economic growth. Employment land at Newcastle Great Park – home to one of the area’s few FTSE 100 listed business – was facilitated purely and simply by the development of a residential-led urban extension which cross-subsidised the provision of the necessary infrastructure. The same is to be said for the Durham Gate Scheme in Spennymoor shortly to become the European R&D Headquarters for Stanley Black and Decker. A “pump-priming” housing development has enabled the development of commercial floorspace and jobs.
- 2.15 Nowhere is the link between housing and economic growth more apparent than at two of the NE LEP area’s major industrial locations: Cramlington and Washington. Both were developed as new towns in the 1960’s/1970’s. Private sector house builders funded the provision of infrastructure and employment land which has subsequently enabled both settlements to support substantial levels of new employment. Indeed, based upon data from the Business Register and Employment Survey (2011) it is estimated that there are currently 12,000+ jobs located within Cramlington and almost 35,000 in Washington. Cramlington is one of the very few towns in the UK wholly delivered by private sector investment. At Washington public sector land sales to housebuilders facilitated the provision of physical and social infrastructure to attract economic development.
- 2.16 Given the limited appetite for speculative development of employment premises and the reduced availability of public sector funding to unlock sites, the cross-subsidy offered by residential development remains critically important to the future delivery of new jobs in the NE LEP area.
- 2.17 Beyond the NE LEP boundary, the development of Wynyard at Tees Valley demonstrates the economic impact that can be generated through the delivery of a high quality executive housing product. Research published in 2006 by CURDS⁹ demonstrated the success of Wynyard in attracting entrepreneurs to the north east.
- 2.18 Wynyard is recognised as being home to some of the region’s pre-eminent business figures. The study identified that approximately 42% of households at Wynyard contained at least one adult who owned or part owned a business, with **almost half of these individuals running their business from home.**
- 2.19 The study also confirmed that the residential search area for many of these households extended to locations such as Leeds, York and Harrogate, rather than other locations within the north east. As such, Wynyard helped to attract footloose wealth creators that would otherwise have moved elsewhere. Many of these individuals run businesses within the local area.

⁹The economic role of mobile professional and creative workers and their housing and residential preferences, CURDS (2006)

2.20 In simple terms, other than at Team Valley and Newcastle City Centre, the North East economic development market in recent years has been facilitated by two main contributors:

- a Enterprise Zones; and
- b Cross subsidy from housing.

2.21 The new wave of Enterprise Zones simply do not have the financial fire power to positively skew the market in the way previous versions did. In terms of bringing forward new job creation sites, this leaves us with (a) Team Valley (nearly full) and (b) housing cross-subsidy. In relation to (b) it is worth remembering that such subsidy comes at no cost whatsoever to the exchequer - simply a willing forward thinking planning process. **Moreover, the role of house building in cross-subsidising economic development has a demonstrable track record of regional success** stretching back to the early 1960s.



“ *The Coalition Government’s number one priority is to get the economy growing...*

The need for new homes is acute, and supply remains constrained... Given the current imperative for growth, we need to do more... ”

Eric Pickles, Secretary of State
6th September 2012

3.0 Scale and Size of the Sector: What it delivers now

3.1 The recession and tougher planning conditions have impacted significantly on the construction industry, particularly house building. This section considers the changes which have taken place in relation to the key themes of the Adonis Review: productivity and employment.

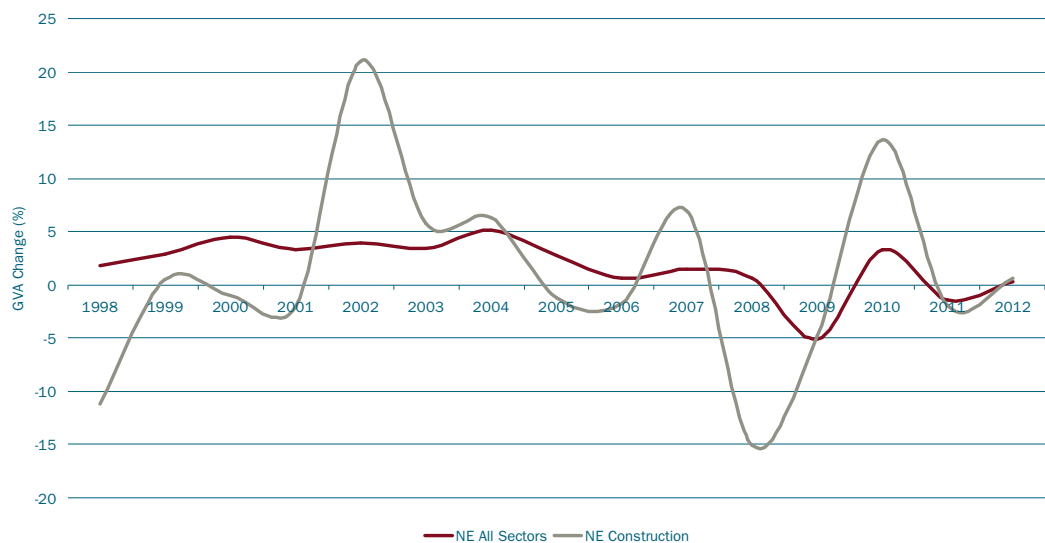
Productivity

3.2 In 2012 Gross Value Added (GVA) in the north east stood at £39.2 billion. GVA for the 'Construction of buildings' - the best available proxy measure for house building – was estimated at £1.38 billion (3.5% of total economic output). In percentage terms the contribution of the sector has not changed significantly since 2006. In absolute terms, however, it has **declined** by 3% from 2006; **£1.43 billion to £1.38 billion**.

3.3 Change in GVA performance over time (Figure 3.1) highlights the volatility of the sector's performance in recent years. During periods of economic strength and positive planning conditions it has demonstrated the **capability to deliver GVA growth rates far in excess of the all sector average**, suggesting that construction offers the potential to be a key driver of regional economic growth. Conversely, acute falls in economic output within the sector have also been observed – particularly in the period 2007/08 at the onset of the recession and with a constraining national "brownfield-first" planning policy. The scale of the contraction in GVA for the sector was also far in excess of the all sector average.

Fig 3.1 : GVA % Change 1998 to 2012

Source : Experian



3.4 Based upon an analysis of Experian 2011 data, it is estimated that ‘construction of buildings’ has a **higher GVA per employee than the north east economy as a whole**; £52,840 compared to £41,365, a difference of 21.7%. This confirms that stimulating growth in employment within this sector will have a disproportionately larger positive impact in terms of economic output, than other sectors. This is because each individual job generates a significantly greater uplift in GVA.

Fig 3.2 : Comparison of GVA per FTE

Source : 2011 BRES



Turnover

3.5 In November 2012 NLP undertook an industry survey in order to gather primary data to help inform this study. Responses were received from four private sector respondents active within the NE LEP area. These four organisations accounted for an estimated 40% of all market housing delivered in the NE LEP area in 2011/12. It is therefore assumed that they will have accounted for in the order of 40% of private sector turnover. It can therefore be estimated that private sector activity as a whole generated a combined turnover of **£450million** per annum. Social sector turnover, based on responses to the NLP industry survey and emerging findings of research by the Centre for Regional Economic and Social Research at Sheffield Hallam University¹⁰, is estimated to be in the order of **£580million**.

¹⁰ ‘The Economic Impact of Housing on the Northern Economy’ Centre for Regional Economic and Social Research (2012)

- 3.6 The Sheffield Hallam research provides further evidence of the scale of the housing industry. It estimates that the social housing sector was worth £10.3billion to the economies of the northern regions (north east, north west and Yorkshire & Humber) in 2011/12. This is estimated to comprise of:
- £5 billion of 'direct' spending by housing providers; and
 - £5.3 billion of 'indirect' spending by suppliers and contractors.

Locally focused benefits

- 3.7 If we can create the right policy and market conditions the sector can further enhance its contribution to driving growth. Given its strong performance against the all-sector average, there is the potential to maximise investment available from limited public sector funds - especially given the wider social benefits which are also delivered (discussed later in this paper).
- 3.8 Recent research concluded that **every £1 invested in the construction of new houses generates £2.84 local spending**¹¹. It extends across trades and services including: concrete; steel; lighting; heating and professional services including estate agents, lawyers and architects. On average, each volume housebuilder in the North East supports **137 different supplier businesses**.
- 3.9 It is the local nature of the supply chain which is also an important characteristic. Qualitative evidence from key stakeholders in the NE LEP identify that much of the supply chain is focussed on a local area. One major builder estimated **that 90% of labour and materials (excluding white goods) are sourced within a 10 mile radius of any development site**. Development in the NE LEP area creates local jobs and spending in the area.
- 3.10 Table 3.1 shows the range of sub contractors supported by both the private sector and housing associations and other providers.

“ The measures announced today show this Government is serious about rolling its sleeves up and doing all it can to kick-start the economy... they provide a comprehensive plan to unleash one of the biggest homebuilding programmes this country has seen in a generation. ”

David Cameron, Prime Minister
6th September 2012

¹¹ Funding Future Homes – An evidence base (2012) CCHPR

Table 3.1 : Average number of sub contractors supported by Private and HA/RP

Source : NLP Industry Survey 2012

	Private Sector	HA/RP
Pre implementation professional services (planning, design, legal)	22	12
Implementation (site preparation and construction)	98	11
Sales, marketing, conveyancing	10	3
Ongoing maintenance	6	19
Management of stock/tenants	1	1

- 3.11 As stated above each volume housebuilder supports, on average, **137 sub contractors**. Each housing association and registered provider, on average, supports **46 sub contractors** in delivering their business needs. The table also illustrates the difference in the types of sub contractors used. For the private sector there is a greater focus on planning, design and construction whereas for housing associations and other providers, there is a much greater focus on maintenance. This reflects the greater difficulties for private housebuilders in securing planning permission and the increased costs for housing associations and other providers in maintaining their rented stock.
- 3.12 In addition substantial levels of investment are made by housing providers (both public and private) into communities and neighbourhoods. The National Housing Federation have sought to quantify the level of neighbourhood investment, through a Neighbourhood Audit (2011) covering a period of 5 years. This highlighted investments of:
- £2.82 million of own funding by housing associations and other providers
 - £2.03 million additional secured funding
- 3.13 The ‘Community Investment’ by housing associations and other providers is under-estimated as it does not highlight the considerable revenue funding which is invested into the community. This can be demonstrated for example **by Gentoo, who in 2012 invested £383k** of capital expenditure into community facilities but through Gentoo Living, their community and neighbourhood investment vehicle **revenue funds of £4.9million were also invested**.

Case Study: Cleadon Park

Cleadon Park sits within South Tyneside. It was an estate of approximately 950 council houses with large gardens, built in the 1920s. Once sought after, the area had become blighted by high levels of crime and anti-social behaviour, had amongst the highest levels of deprivation in the UK and parts of the estate had 70 per cent empty and abandoned properties.

Today, Cleadon Park is being successfully transformed through an ambitious £132 million redevelopment partnership scheme involving the demolition of 538 homes and the building of 741 new seamlessly integrated homes for sale and rent, a Primary Care Centre, library and community facilities.

Helping people into jobs and encouraging enterprise is at the heart of the regeneration of Cleadon Park. 21 local people were employed as apprentices and general workforce on the development site and 3 local people were employed by Groundwork to provide landscaping works.

A huge amount of work has been undertaken to educate and work with the younger members of the community. The partnership has funded football and netball team strips, supported festivals in the area, delivered building and fire safety workshops at the local Primary School and funded bus passes for those families that were temporarily moved off the estate. An educational toolkit has also been developed for use in Primary Schools in areas undergoing regeneration. This has been accredited by the Homes and Communities Agency.

The successful transformation of Cleadon Park has been recognised via a series of awards, most notably the Housing Corporation Gold Award for delivering joined up development (2008).



- 3.14 The breadth of the investment which housing brings (alongside actual house construction) is an important component of the sector. The benefits delivered by the private sector and housing association and registered providers in 2012 alone are illustrated overleaf. It shows that the greatest difference between the benefits delivered by the two sectors is: the amount of brownfield land remediated and the amount of landscaping and open space.
- 3.15 Together, both sectors contributed an estimated **£14.2m in 2012 to new facilities** such as sports and community centres and **£16.9m to new transport infrastructure** – easing congestion for all.



Fig 3.3 : Housing sector benefits delivered

Source : NLP Industry Survey 2012

(NB it is expected that 'Community Investment' by the social sector is under-estimated and considerable revenue funding has not been accounted for through survey responses).

Employment

Construction

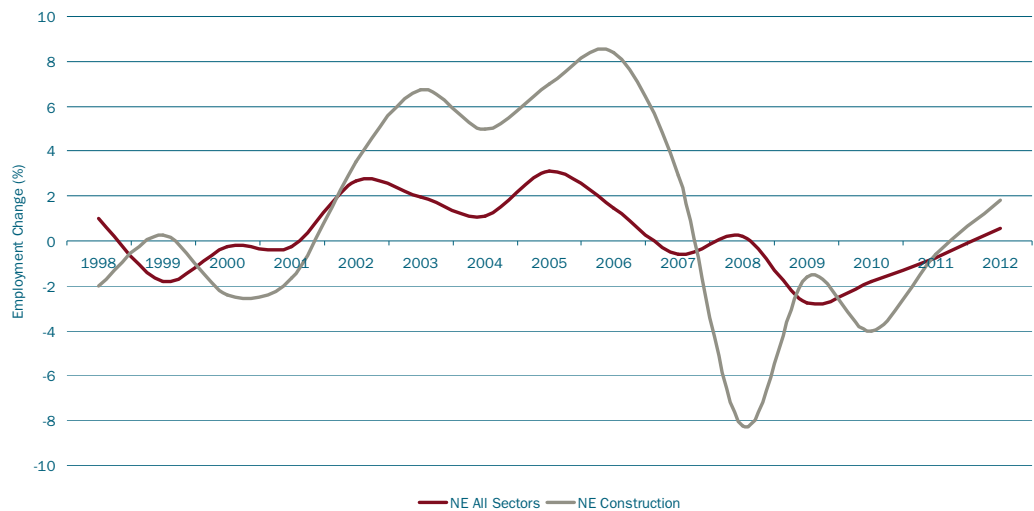
3.16 The importance of the construction industry is shown by analysis of the number of employees in the sector. BRES data identified **6,500¹²** people employed in the NE LEP area in **construction of domestic buildings**.

3.17 Pre recession, the construction industry performed well in terms of employment growth, with the rate of increase exceeding the all sector average for the north east between 2002 and 2006 (Figure 3.4). A significant downturn in employment – far more severe than that of the all sector average – was felt at the onset of the recession. As with the GVA data discussed previously, this illustrates the volatility of construction employment in recent years.

3.18 Data collected through the industry survey identified average salaries in the private house

Fig 3.4 : Employment Change 1998-2012

Source : Experian



¹² 2011 BRES data

building sector as **£29,200** and the social sector as **£26,745**, 2011. This is significantly higher than the average NE LEP gross income of **£23,386**¹³.

- 3.19 The industry makes a contribution to investing in the skills of young people by the provision of apprenticeships. Responses to our industry survey identified that apprenticeships in the private sector account for 2.5% of all FTE staff and 2.8% in the social sector. In 2012 this equates to around **250 – 280 apprentices learning a trade for the future** (see Paragraph 3.22 overleaf).
- 3.20 In labour market terms, there is significant scope to easily grow the number of people working in the sector, should policy and market conditions allow. **4,450 Job Seekers Allowance (JSA) claimants in the NE LEP area are currently looking for construction jobs**. Given this abundant local labour supply house building offers the opportunity to play a key role in addressing unemployment and delivering employment growth in the NE LEP. Particularly as 83% of house building jobs in the north east region are located in the NE LEP area¹⁴.
- 3.21 We frequently hear that certain industries cannot grow due to a lack of skills. This is not the case for housebuilding. Large numbers of highly skilled people are currently looking for work in the sector. The capacity for growth is clear – addressing the obstacles is the challenge.



Helping Young People into Work

Gentoo Group deliver a 13-week training programme called 'CAN' for 18-25 year olds who have been on Job Seeker's Allowance for at least a year. All learners who graduate from the programme are guaranteed an interview either within Gentoo or with one of their supply chain partners.

Participants move around different parts of the business to gain an understanding of the different parts of the business, before specialising in one area. Alongside this practical business experience, learners work towards the NCFE Certificate in Employability Skills qualification and the opportunity to participate in the Duke of Edinburgh Award scheme.

The scheme has delivered a 62.4% pre employment to employment conversion rate. A further 8 programmes are planned in 2013.

¹³ 2011 Average Survey of Hours and Earnings Data Nomis

¹⁴ Business Register and Employment Survey, ONS (2012)

Housing Management

- 3.22 Official figures presented above focus on the number of direct employees within the construction sector. Our survey – together with the emerging findings of research by Sheffield Hallam University¹⁵ – estimates that there are 6,500 people directly employed by the social housing sector (both in management and construction of housing) in the north east. Taken together with the numbers of people employed in the private sector means that the **industry as a whole directly supports over 10,000 workers.**
- 3.23 Furthermore, the emerging findings from the Sheffield Hallam work suggest that housing associations and other providers across the north of England indirectly **support 1.8 FTE jobs for every 1 FTE that they directly employ.**
- 3.24 In terms of the size of the sector, the Sheffield Hallam work indicates that it is now a bigger employer in the north than the automotive and call centre industries combined.
- 3.25 The strength of this sector is evidenced through the Sheffield Hallam research which through a stock-take of providers identified:
- 164,500 units owned
 - 204,250 units managed
- 3.26 The industry survey undertaken by NLP as part of this study suggests that social housing stock in the NE LEP area accounts for 79% of total social housing stock in the north east region.

Summary

- 3.27 In its widest sense, the sector encompasses housing associations and other providers and private housebuilding plus housing management. Therefore it not only supports construction but is also crucial in delivering and maintaining a better housing stock to support economic growth. Any picture of economic success for the region in 2030 must be based on a better housing stock than the one we have today.
- 3.28 Key industry statistics for 2012 are:
- £1.38 bn contribution to North East GVA¹⁶;
 - Over £1.1bn turnover¹⁷;
 - Around 10,000 permanent jobs¹⁸;
 - Around 280 apprentices being trained¹⁹.

¹⁵ The Economic Impact of Housing Organisations in the North, Lawless et al, Centre for regional Economic and Social Research, Sheffield Hallam University (2012)

¹⁶ 2011 BRES data

¹⁷ The Economic Impact of Housing Organisations in the North, Lawless et al, Centre for regional Economic and Social Research, Sheffield Hallam University (2012)

¹⁸ The Economic Impact of Housing Organisations in the North, Lawless et al, Centre for regional Economic and Social Research, Sheffield Hallam University (2012) and Business Register and Employment Survey, ONS (2012)

¹⁹ NLP Industry Survey (2012)

4.0 Business Sentiment and Barriers to Growth

- 4.1 The previous section has clearly outlined the massive economic contribution of house building in 2012 – in excess of £1bn Gross Value Added supported across the north east; with more than 10,000 direct jobs in the NE LEP area. However, the Adonis Review is focused on future economic growth. This next section outlines how those figures could dramatically increase with the right policy levers in place.
- 4.2 Looking to the future, business sentiment within the housing industry in the NE LEP area is relatively muted. Almost one-third (31%) of all those responding to NLP's industry survey rated the future growth prospects as poor, whilst no participants rated the prospects as good.
- 4.3 Business sentiment would appear to be weaker for private sector developers at present, with a higher proportion of respondents (50%) anticipating poor future growth. This compares with just 22% with respect of housing associations and other providers. This reflects the sharper interface with two of the key obstacles to private sector housing delivery – planning and mortgage rationing.

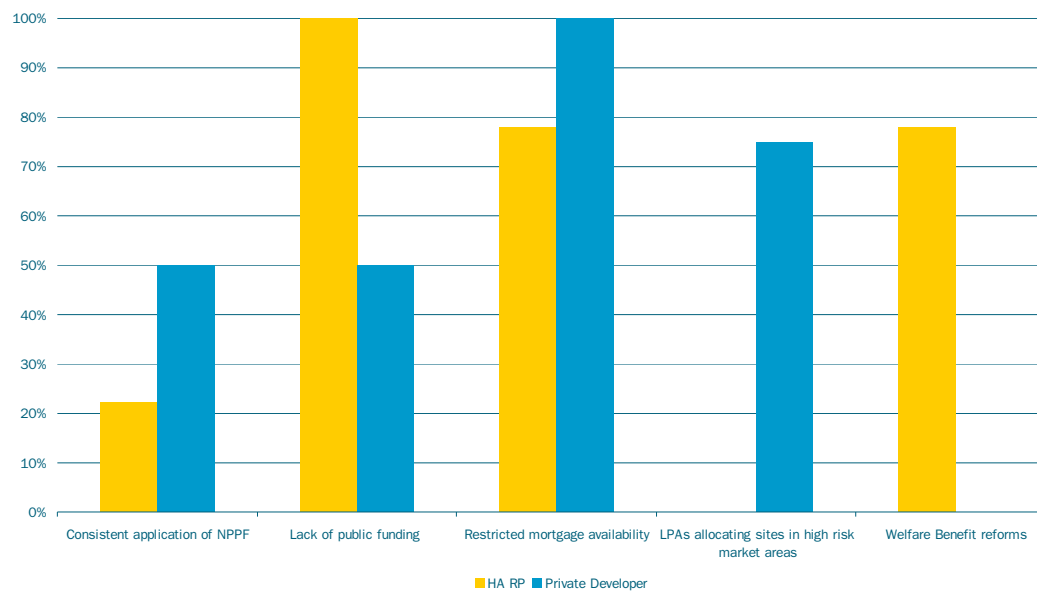
Barriers to Growth

- 4.4 NLP's industry survey sought participants' views regarding the barriers most likely to prohibit the housing industry from making the greatest possible contribution to the NE LEP economy. Overall, respondents identified key constraints as follows:
- 85% of respondents identifying the restricted availability of mortgage finance for prospective buyers as an issue (100% private sector);
 - 85% of respondents highlighting the lack of public sector funding to support housing delivery as a problem; and
 - 54% of respondents citing the proposed Welfare Benefits reforms as a concern (78% housing associations and other providers).
- 4.5 In addition, a number of constraints relating to the planning system were identified:
- 31% of participants identified a lack of consistency in the application of NPPF by LPAs as a constraint (50% private sector); and
 - 23% of participants highlighted that the failure of some LPAs to revisit planning policies that focus housing allocations in high risk/low demand locations is a constraint (75% private sector).
- 4.6 Interestingly, separating out the analysis by sector (private and housing associations and other providers) reveals some significant differences in the relative importance of the issues. This is highlighted in Figure 4.1 overleaf, which shows that:
- The restricted availability of mortgage finance is a key concern for organisations in both housing associations and other providers and the private sector, as is a lack of public funding;

- The need for LPAs to revisit their evidence base to ensure that housing allocations are not focussed in high risk locations was a concern raised by private sector developers only; and
- The impact of proposed Welfare Benefit reforms was raised as an issue by a high proportion of housing associations and other providers, but is a concern that is unique to the social sector.

Figure 4.1 : Barriers to Growth

Source: Industry Survey / NLP Analysis



Welfare Benefit Reform

4.7 As Figure 4.1 demonstrates, the proposed Welfare Benefit reforms are viewed as a significant downside risk to future performance by housing associations and other providers. The key reforms proposed by Government comprise of:

- Benefit Cap: the total amount of benefit which a single person or couple is entitled to will be capped from April 2013. The cap is projected to be set at £500 per week for lone parents and couples with or without children and £350 per week for single people without children;
- End of Rent Direct: from October 2013 a number of means tested benefits including Housing Benefit, Income Support and Jobseeker's Allowance will be merged into a single new benefit – the Universal Credit. All tenants will receive their rent directly apart from those classed as vulnerable. This is expected to result in an increase in rent arrears. Housing associations and other providers are working to mitigate the impact but policy change has had an impact on risk appetite; and
- Bedroom Tax: from April 2013 any household deemed to be under-occupying their home will lose part of their housing benefit. The cut will be a fixed percentage of a household's Housing Benefit-eligible rent, to initially be set at 14% for one extra bedroom and 25% for two or more extra bedrooms. High levels of under-occupation exist in the north east as a result of a shortage of smaller occupation. This is likely to lead to homelessness and increased debt and impact on the amount of money being spent within the local economy.

4.8 NLP's industry survey sought participants' views regarding the potential impact of these proposed reforms on the future performance of their organisation. Views were only sought from housing associations and other providers, as the proposals are less relevant to the private sector. This is an assumption that would appear to be vindicated by the findings summarised in Figure 4.1.

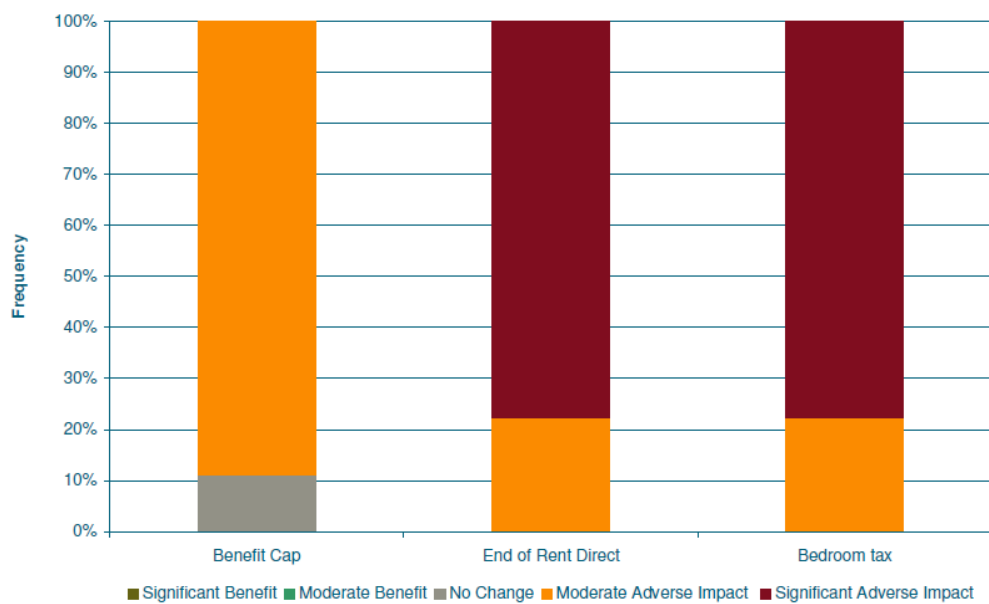
4.9 It can be seen from Figure 4.2 that the proposed reforms are perceived by the social sector to present varying degrees of risk to their future performance. Based upon the survey data, it is apparent that the end of Rent Direct and the imposition of the Bedroom Tax pose the greatest challenges to housing associations and other providers in the NE LEP area. Indeed, 100% of participants indicated that these measures would have an adverse impact upon their business, with 78% indicating that the scale of this adverse impact would be significant.

Addressing the Barriers

4.10 As outlined above, business sentiment within the NE LEP housing industry is currently muted as a consequence of the policy and market barriers it faces. These barriers are not uniform for private sector developers and housing associations and other providers. **Common to both are planning and mortgage availability.**

Figure 4.2 : Impact of Proposed Welfare Benefit Reforms

Source: Industry Survey / NLP Analysis



Planning

4.11 The Steering Group provided an opportunity to understand the key planning barriers that need to be addressed. They can be summarised as:

- a Plans not being prepared quickly enough – often reflecting outdated market conditions by the time they are adopted;
- b Plans being insufficiently growth-oriented, or flexible enough to respond to undersupply;
- c Unduly onerous ‘value-pulling’ requirements in relation to planning obligations and energy-efficiency requirements;
- d Planning applications taking too long and not being regarded positively enough – probably due to a lack of staff capacity; and
- e Lack of understanding of the changing emphasis of national policy, particularly in relation to the role planning plays in enabling economic growth and the viability issues underpinning private sector housing delivery.

Summary

4.12 Business sentiment and the factors impacting on future growth of the sector can be summarised as:

- Weaker prospects for growth identified by the private sector (50%) compared to housing associations and other providers (22%);
- Barriers to growth identified as; availability of mortgage finance, lack of public sector funding, welfare benefit reform and constraints related to the planning system; and
- The importance of the barriers varied by sector but planning and mortgage availability were common to both.



5.0 Maximising Opportunities: What the sector could deliver in 2018

- 5.1 The previous section identified a series of market and policy challenges that are currently stymieing the performance of the industry. However, NLP's industry survey also sought to gain an understanding of the opportunity cost of the failure to address these constraints. In other words, what **additional economic benefit** would accrue if these policy and market barriers were lifted?
- 5.2 Participants were asked to estimate the number of residential units (per annum) they would expect to deliver by 2018 under two alternate scenarios:
- Scenario 1: a continuation of current market, planning and policy conditions; and
 - Scenario 2: the introduction of a series of policy and funding interventions to 'take the brakes off' the industry.
- 5.3 The responses to the survey in terms of future anticipated delivery in relation to the two scenarios above were then grossed up to estimate the total levels²⁰ of housing output which could be delivered under Scenarios 1 and 2 (rather than just the proportion captured by the NLP sample). These were tested with the steering group and no changes were required to future private sector delivery levels. For housing associations and other providers the figure was felt to over-estimate future levels of delivery and was revised downwards in consultation with key members of the steering group.
- 5.4 On this basis it is estimated that the NE LEP housing industry could deliver:
- 4,810 new units per annum under Scenario 1; and
 - 8,210 new units per annum under Scenario 2.
- 5.5 As such, it is estimated that the implementation of the necessary policy and funding interventions could result in the delivery of an **additional 3,400 units per annum** (8,210 minus 4,810).

Table 5.1 : Projected Future Delivery Rates

Source : NLP Industry Survey 2012

	Estimated Housing Units (per annum) in 2018		
	Continuation of Current Conditions	Policy and Funding Interventions	Change (%)
Private Sector Developers	3,700	5,660	53%
Housing Associations & Other Providers	1,110	2,550	130%
Total	4,810	8,210	70%

²⁰ For the purposes of grossing up the figures to provide an industry-wide estimate, it has been assumed that the share of delivery accounted for by respondents to the industry survey will remain constant at 45%. Respondents (both private housing and housing association and other providers) to the NLP industry survey accounted for 45% of housing output across the NE LEP area in 2011/12.

- 5.6 Given the scale of uplift associated with intervention (and the range and significance of socio-economic benefits associated) the failure to introduce measures that could help to support higher rates of housing delivery results in a major opportunity cost to the NE LEP area. The additional economic benefits that could be generated by facilitating the delivery of an additional 3,400 units per annum across the NE LEP area are considered in the following paragraphs, with the key messages summarised in Figure 4.3.

Additional Productivity

Extra Investment Multiplier

- 5.7 Increasing housing delivery rates across the NE LEP area by an additional 3,400 units will massively drive up local economic output. Housing development involves purchases from a range of suppliers (e.g. concrete, glass, steel). In turn, these suppliers purchase from their suppliers further down the supply chain. The relationship between the initial direct spending and total economic impacts is referred to as the “multiplier effect” and demonstrates that an initial investment can have substantially larger economic benefits as this expenditure is transmitted through the economy. Research published by CCPHR estimates that the total multiplier effect of the construction industry is in the order of 2.84, meaning that **every £1 spent on housing construction generates a total of £2.84 in the wider economy.**
- 5.8 The total construction cost of 3,400 units is likely to be in the order of £340m²¹. Applying the CCPHR figure, it is therefore estimated that the total additional benefit to the economy - through additional rounds of expenditure as detailed above - would be in the order of **£965m.**

Additional Direct Construction GVA

- 5.9 The delivery of an additional 3,400 units in 2018 would create **5,100 new direct jobs** in house building. On the basis of the employment figures derived below, an **additional £27m of GVA** could be created.

Extra Employment

- 5.10 As outlined in Section 3.0 of this report, previous analysis published by the HBF confirms that every new home built creates:
- 1.5 direct jobs in the house building industry; and
 - Up to 6 jobs in the wider supply chain.

²¹Based upon average cost per unit estimates provided by a major volume house builder. This includes the cost of road infrastructure and other externals

5.11 Applying the above to the delivery of 3,400 units would suggest that this increased rate of house building could be expected to create:

- **5,100 direct jobs** in construction; and
- **Up to 20,400 jobs in the supply chain** and related services.

5.12 In total therefore, the development of an additional 3,400 homes could be expected to create up to **25,500 new jobs**. If all of these jobs were taken up by NE LEP residents, levels of unemployment in the area would fall from the current rate of 5.1% to 3.1% - broadly in line with the levels observed in the NE LEP area in 2006/7 prior to the economic downturn. **This could deliver a saving to Treasury of up to £74.5m annually** in reduced Jobseeker's Allowance payments alone. Clearly, any reduction in Housing Benefit and other benefits would serve to further increase the potential saving to Treasury, at a time when deficit reduction is a key national priority.

Additional Expenditure and Service Jobs

5.13 New housing development offers an opportunity to increase local expenditure as residents spend their money on goods and services in the local area. The scale of these benefits will be determined by patterns of expenditure, and the extent to which residents of new housing development move into an area from elsewhere.

5.14 If an additional 3,400 units were delivered in 2018 and this is expected to attract a proportion of new/additional residents who would not otherwise be living within the individual local authorities or the NE LEP area as a whole, the additional local spending by new residents could amount to some £27m per annum within the individual 'home' authorities, or **£42m across the NE LEP area**²⁴ as a whole.

5.15 This spending could in turn support the creation of approximately **140 retail jobs and 105 leisure jobs** across the NE LEP area.

²²This has been calculated on the basis of JSA payments of £56.25 per week

²³Assuming not all expenditure will be retained within the individual LPAs but will be retained across the NELEP area as a whole. National estimates suggest that approximately 65% of expenditure within a Borough is retained within the local area (within 10 miles) and this has been applied for the purposes of this high level analysis

²⁴Based on an average household spend taken from data extracted from the English Housing Survey 2010/2011 and applying the national estimates that 65% of expenditure in a Borough remains in the local area

Extra Local Authority Income

Extra New Homes Bonus from Government

- 5.16 In 2010 the Coalition Government introduced the New Homes Bonus (NHB), an incentive-based system to support the delivery of new housing by matching (for a 6-year period) the increase in Council Tax income from new homes or homes brought back into use.
- 5.17 Using the NHB Calculator, it is estimated that the delivery of an additional 3,400 units in 2018 could generate in the order of £3.7m of NHB payments per annum, or **£22m over six years**. This uplift in revenue could potentially be used by local authorities to pursue a range of housing, regeneration and economic development objectives.

Extra Council Tax

- 5.18 In addition to the above, increased housing delivery would generate an uplift in Council Tax receipts. This would provide an additional boost to the revenue base of local authorities in the NE LEP area, over and above the impact of the NHB payments.
- 5.19 It is estimated that the additional Council Tax revenue associated with the development of a further 3,400 units would correspond to approximately **£3.7m per annum**.

Additional Community Investment

- 5.20 As Figure 3.1 and the various case study examples considered throughout the report demonstrate, housing development helps to deliver a range of socio-economic and environmental benefits. The analysis below seeks to pro-rata the impacts identified in Figure 3.1 to the additional 3,400 units that could be delivered in 2018 subject to the appropriate policy and funding interventions.
- 5.21 Clearly, these figures should be treated as a high level guide only. The specific scale and distribution of these benefits will vary on a site by site basis, dependent upon the particular characteristics of a site.
- 5.22 For the purposes of this analysis the 3,400 additional units has been disaggregated by sector. This is to reflect the significant variations in the scale of community benefits delivered by the private sector and housing association and other registered providers. As highlighted in Table 4.1 the 3,400 potential additional units comprises of:
- 1,960 extra units to be delivered by private sector house builders; and
 - 1,440 extra units to be delivered by the social sector (housing associations and other providers).

Extra Private Sector Homes – Key Social Outputs

- 5.23 The delivery of an additional 1,960 homes could be expected to generate the following **additional** socio-economic and environmental benefits, per year, on top of that which could be delivered under the continuation of current market and policy conditions:
- 52ha of brownfield land remediated (150ha in total based upon the delivery of 5,660 units in 2018);
 - 13ha of landscaping and open space (38ha in total) ;
 - 1,900 trees planted (5,500 in total);
 - £8.0m of investment in community facilities (£23.0m in total); and
 - £7.5m of investment in transport infrastructure (£21.5m in total).

Extra Housing Association and Other Provider Homes – Key Social Outputs

- 5.24 The delivery of an additional 1,440 homes could be expected to generate the following **additional** socio-economic and environmental benefits, per year:
- 120ha of brownfield land remediated (210ha in total based upon the delivery of the delivery of 2,550 units in 2018);
 - 10ha of landscaping and open space (18ha in total);
 - 1,250 trees planted (2,200 in total);
 - £5.0m of investment in community facilities (£9.0m in total); and
 - £9.0m of investment in transport infrastructure (£16.0m in total).
- 5.25 The infographic below summarises the additional economic benefit which could be delivered by the uplift in housing delivery identified by the sector, 3,400 homes, if the necessary policy and funding interventions were implemented.

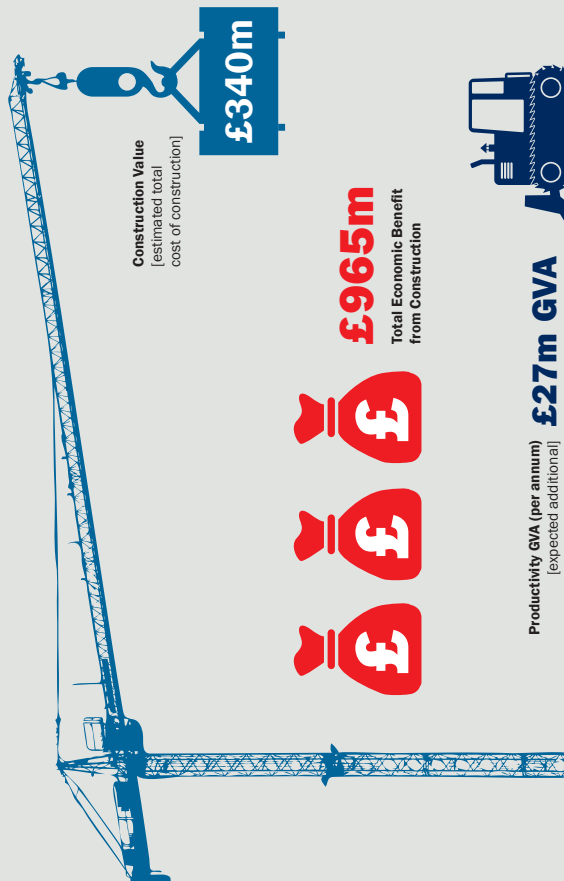
Maximising Opportunities

3,400 units

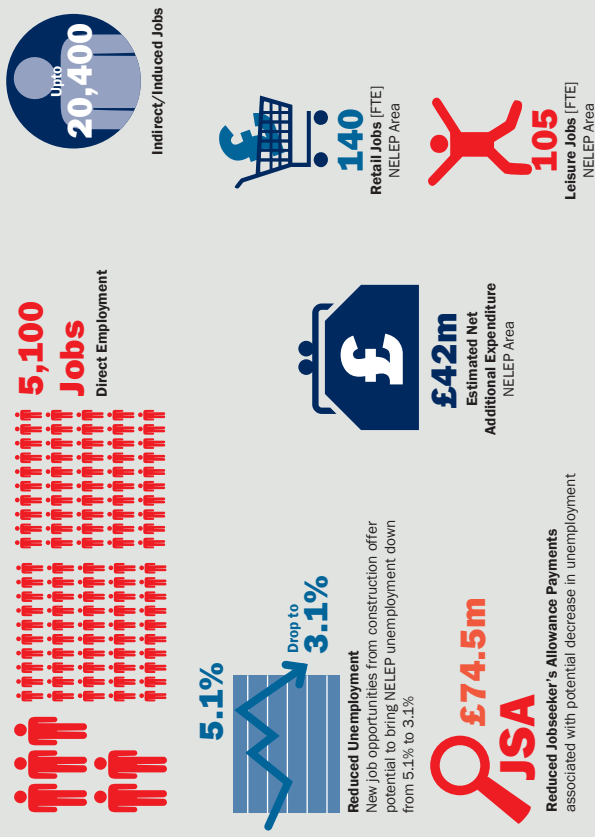
It is estimated that the introduction of new policy and funding mechanisms could deliver an additional 3,400 homes in 2018. Failure to introduce the requisite interventions would give rise to significant opportunity costs.



1. Productivity



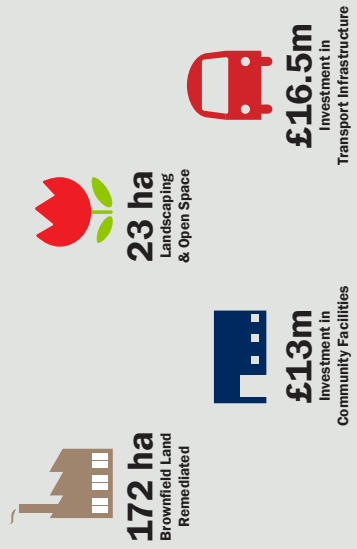
2. Employment & Expenditure Impacts



3. LPA Revenue Impacts



4. Wider Community Benefits



6.0 Our 'Asks' of the Adonis Review

- 6.1 So far this submission has set out the economic importance of house building and its wider social benefits. It has articulated the barriers which are holding it back and stopping it from maximising its potential.
- 6.2 It has also clearly defined the **extra** economic benefits that could be delivered if these barriers were to be overcome, namely:
- 25,500 additional FTE jobs (60,000 in total based upon the delivery of 8,210 units in 2018);
 - £27m of extra GVA (£65m in total);
 - £42m of net additional expenditure in shops and services (£100m in total);
 - £22m extra in NHB payments from Government (£53m in total); and
 - An additional £3.7m per annum in Council Tax payments (£9m in total).
- 6.3 This section sets out how we wish to see the Adonis Review respond. It is set out under the following headings:
- Finance Availability
 - Mortgages
 - Rental Certainty
 - Land Availability
 - Planning
 - Public Sector Land
 - Governance

Finance Availability

Mortgages

- 6.4 Everyone is now fully aware of the problems in the mortgage market:
- The availability of very few mortgage products;
 - Reduced Loan-to-Value (LTV) ratios, with 10-30% deposit requirements; and
 - An almost complete inability for communities to secure mortgages in certain areas.
- 6.5 Things have improved slightly in 2012 – with the introduction of more products and more innovative ways to reduce deposit requirements for first-time buyers. However, mortgage availability remains a huge brake on private sector delivery and the north east housing sector urges the Adonis Review to recommend that the NE LEP leads a multi-agency, multi-sector, cross-boundary task force to address the issue.

- 6.6 There are many ideas to consider and much that could be done to improve mortgage availability in the NE LEP area. Possible options for further consideration include:
- a Setting up a multi-sector deposit fund, whereby local authorities, house builders, the HCA, lending institutions and the NE LEP are encouraged to invest time and/or money in a fund with the sole aim of encouraging first-time buyers into the market;
 - b Developing a 'deposit funding pot' perhaps supported through financial contributions from developers as part of S106 obligations. The funding could then be used to help provide deposits for eligible households who can afford mortgage finance but are unable to provide the necessary deposit. It must be noted that this idea came from a volume house builder and was not supported by the National Housing Federation, representatives of housing associations and other providers;
 - c Utilising NHB payments to contribute to a 'deposit funding pot'. This would recycle NHB back into facilitating the delivery of new housing. On the basis of delivering an additional uplift of 3,400 units in the NE LEP area, NHB could deliver an additional £22m to a possible funding pot; and
 - d The NE LEP takes a far greater role in ensuring that the sites allocated for market housing in the NE LEP area are in locations where mortgages are likely to be available.
- 6.7 In relation to (d) the three maps at Appendix 1 show:
- a Where mortgage availability held up best in the region after the credit crunch;
 - b Where mortgage availability has been hit hardest; and
 - c Where the housing sites in the region are allocated.
- 6.8 Unfortunately, the maps highlight that the region's future new housing supply is 53% reliant upon sites which are likely to be undeliverable due to lack of mortgage availability. We urge the NE LEP to play a strong role in changing this and in leading the thinking and actions required in order to bridge deposit requirements²⁵.



²⁵The maps were used as part of a commission undertaken by NLP for One NorthEast in 2010

Rental Certainty

- 6.9 The consistent message from housing associations and other providers to the study team is that it is extremely difficult to plan a development programme of new homes with so much uncertainty regarding rental levels beyond 2015. In simple terms:
- a The revenue from rents is vital to support construction of new homes and maintaining confidence in the sector;
 - b The bedroom tax (see Paragraph 4.7), inter alia, raises considerable uncertainty over income levels; and
 - c With uncertainty over future income (rents) it is very difficult to commit to long term capital investment in construction with has significant gestation periods. Certainty would be provided if rent levels in the future were based on RPI rather than CPI post 2015.
- 6.10 If we are to increase the provision of high quality, modern, social housing then this uncertainty must be addressed now. There is much we can do within the NE LEP area. We urge the LEP to work with HCA and Central Government to give consideration to the possibility of regional grant differentials. The difference between market rent and affordable rent in the NE LEP is negligible compared with other parts of the country. This results in limited market uplift on conversions under the Government's new affordable rent approach which can be reinvested in new development. The application of a differential grant rate would undoubtedly facilitate increased levels of development output from housing associations and other providers in the NE LEP area. This would assist in reinvigorating housing association and other provider development programmes which are currently stalled or slowing.

Land Availability

Planning

- 6.11 History tells us that when investment is scarce it will be drawn to stronger market areas. Even in the deepest recessions, new housing in good market locations continues to be developed and sold. Such is the land value uplift that even in this recession (deepest and longest of all) house building has been able to pump prime economic development and other social investment. Examples include:
- Grey Towers Farm in Middlesbrough – £8m of transport and urban regeneration contributions on the back of 295 units;
 - Durham Gate – new infrastructure and office development – funded by house building – including a new European R&D facility for Stanley Black and Decker; and
 - Newcastle Great Park – ongoing social infrastructure provision, transport and economic development – all funded by the delivery of new housing.

- 6.12 There are huge opportunities in the NE LEP area for new strategic housing sites to fund new employment sites, transport infrastructure and social facilities. We urge the LEP to play a key role in delivering this. It will require a strong focus on ensuring:
- a The rapid adoption of growth-focussed plans;
 - b A positive approach to planning applications;
 - c A sensible approach to ‘value-pulling’ requirements such as public art and energy efficiency; and
 - d A proactive and sensible approach to risk and reward, developer and landowner returns.
- 6.13 Proposals to achieve this are set out elsewhere in this report. We would respectfully submit that with the weakened financial incentives within the new Enterprise Zones a planned approach to new house building appears the only prospect of securing major infrastructure and economic development investment into the NE LEP area and at no cost to the public purse.
- 6.14 We also urge the LEP to develop a LEP-wide approach to the determination of planning applications on sites which are not specifically allocated for development. The housing sector is a strong advocate of a ‘plan-led’ system but developers need to understand what happens when the system doesn’t work. In Newcastle developers are not allowed to build on any greenfield sites (other than Newcastle Great Park) because they are not identified within the current development plan framework. In the case of Newcastle, however, it needs to be remembered that:
- a The ‘plan’ was prepared around 20 years ago and has not been reviewed since;
 - b The end of the ‘operational’ period of the plan was 2006; and
 - c A new plan will not be ready until 2015/16 at the earliest.
- 6.15 In the meantime nothing can be built and no new greenfield sites have been identified in 20 years. The situation is by no means unique to Newcastle and we urge the LEP to develop a specific criteria-based approach for developers wishing to build in locations where there is no ‘plan’. NPPF has helped but is far too blunt an instrument to provide guidance for an area with an undersupply of housing as severe as the NE LEP.

Public Sector Land

- 6.16 As is always the case in house building the key financial variable influencing whether a scheme is viable is land value. This is usually more influential on a scheme’s prospects of delivery than sales values, profit assumptions or development costs. Addressing the cost and value of land is therefore a key requirement if the region is to achieve a step-change in delivery. Private-sector owned land is traded mainly to private developers subject to normal market conditions – and clearly the planning status of the land is a fundamental variable in this.

- 6.17 Public sector land is the main raw material for housing associations and other providers. The previous sections of this submission have highlighted the overwhelming pressure housing associations and other non-profit providers to increase delivery in order to reduce waiting lists and homelessness and meet the hugely increased demand from middle income families priced out of the mortgage market.
- 6.18 Austerity measures have impacted upon the amount of land which has been made available, grant-free and/or subsidised to housing associations and other providers. Feedback to the study team was that the rate at which public sector land has been brought to the market has slowed as a result of local authorities looking to maximise income from their assets, largely by bringing housing sites to the market through a competitive process. It has also been impacted upon by economic uncertainty, mortgage availability and unrealistic expectations from landowners. For housing associations and other providers this has impacted upon the amount of affordable housing delivered, compounding issues of demand and supply imbalances. It has also impacted on the amount of land being made available for much needed owner occupied housing.
- 6.19 We would urge the NE LEP to play a key role in working with local authorities to dramatically increase the pace at which public sector land is released – at prices which will incentivise delivery.

Governance

- 6.20 The 'asks' set down in Paragraphs 6.1-6.19 are all achievable with the right commitment, leadership and governance.
- 6.21 Governance will be critical. The sector is very keen to promote joint, strategic working, similar to those suggested by CBI, Developing Consensus and others and the housing sector would encourage further exploration of a Combined Authority across the NE LEP area with responsibility for strategic housing and planning policy.
- 6.22 Irrespective of whether a Combined Authority is implemented, we urge the NE LEP again to address the 'asks' set down above.

Summary

6.23 In summary, if these ‘asks’ of the North East Economic Review are achieved, there is every confidence within the sector that housing delivery can be increased. The economic benefits set out in the summary table below illustrate the levels of benefit which could be delivered alongside an uplift in housing delivery.

	2012	2018 Business as usual	2018 – Brakes Off
Units	3770	4810	8210
Jobs	5655	7215	12,315
GVA	-	£38m	£65m
Expenditure	-	£59m	£101m
Retail & Leisure Jobs	264	337	575
New Homes Bonus	£24.4m	£31m	£53m
Council Tax Income	£4m	£5.2m	£9m
Hectares Reclaimed	162.1ha	206.8ha	353ha
Hectares of Open Space	25ha	31.7ha	54.2ha
Trees Planted	3508	4473	7635

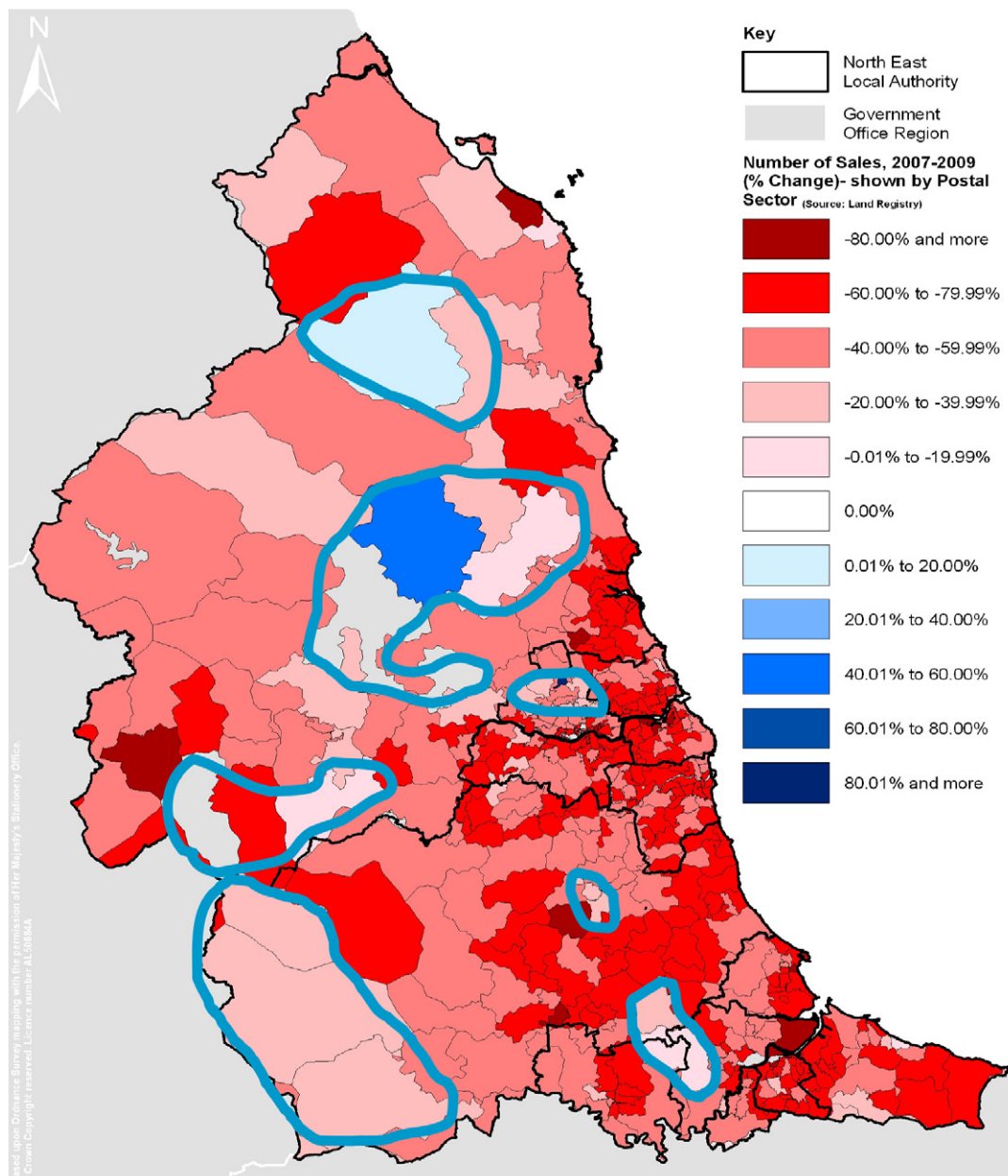
“ No aspiration is more deeply embedded in the British psyche than the desire to own your own home. But the prospect of doing so has been slipping ever further out of the reach of millions of hard-working people. This is a result of our decades-long failure to build enough houses. And the root cause of that is our decades-long refusal to release enough land for development. ”

Nick Boles MP, Planning Minister
10th January 2013

Appendix

Map A

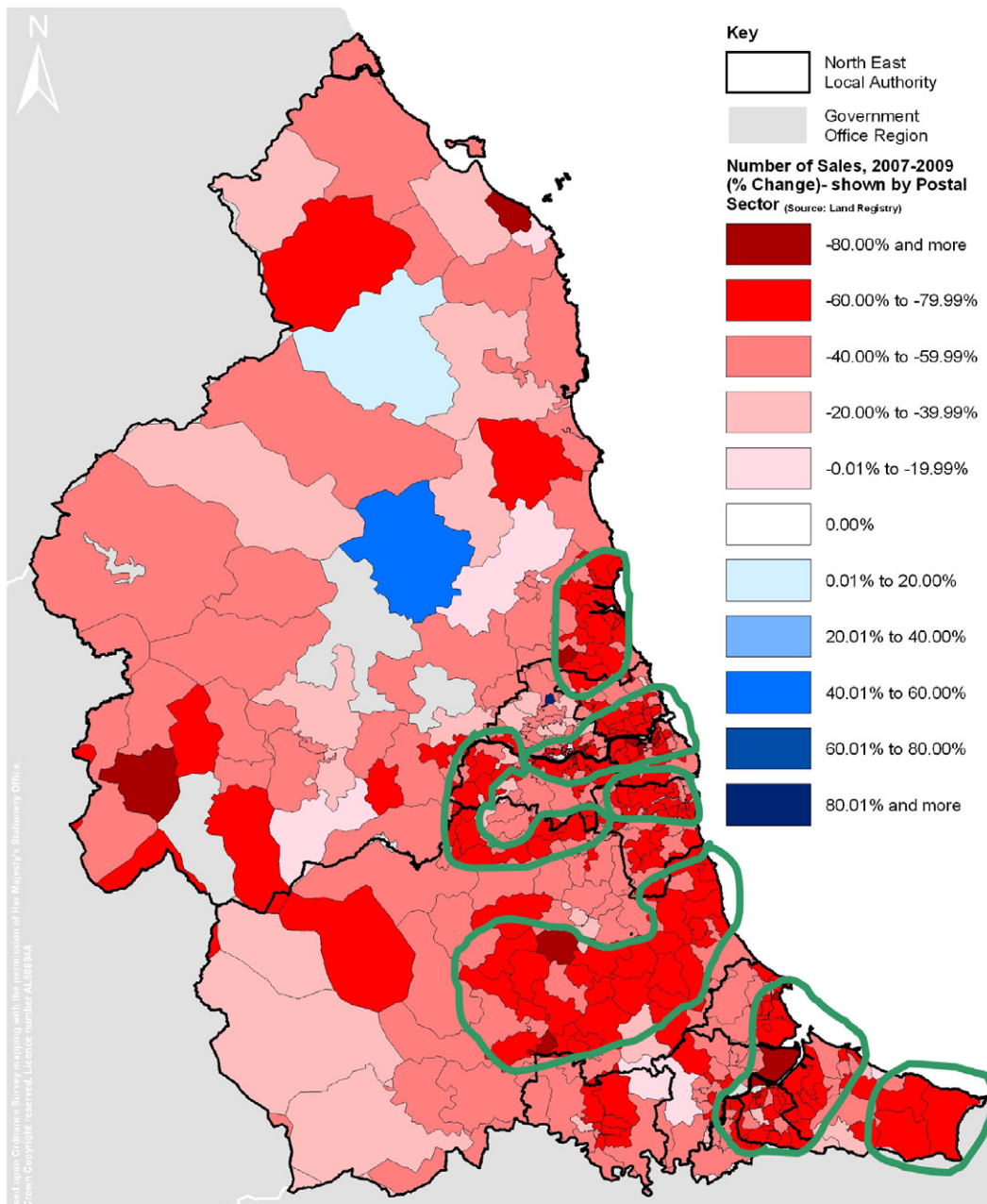
Strong Market Locations



Source: Land Registry/NLP Analysis

Map B

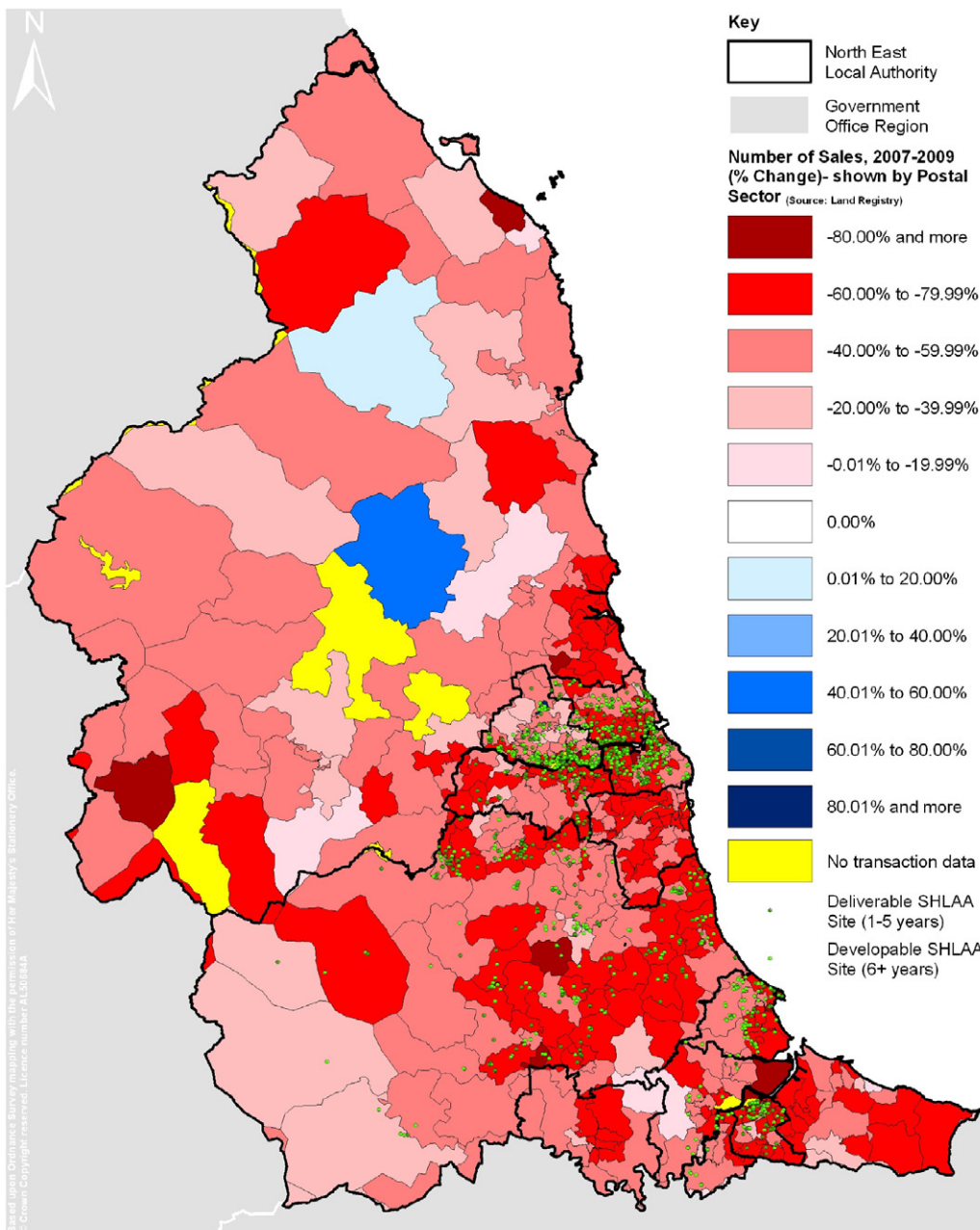
Weak Market Locations



Source: Land Registry/NLP Analysis

Map C

Allocation of Housing Sites



Source: Land Registry/NLP Analysis



Nathaniel Lichfield
& Partners
Planning, Design, Economics.

Nathaniel Lichfield & Partners

Generator Studios
Trafalgar Street
Newcastle upon Tyne
NE1 2LA

T: 0191 261 5685

E: newcastle@nlplanning.com

nlplanning.com