



GRAMPIAN
HOUSING ASSOCIATION LTD

A Housing Association's experience of the planning system



HEADS OF PLANNING CONFERENCE

22-23 June 2017

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A Housing Association's experience of the planning system

- What are housing associations all about?
- Why are they special?
- Experience of planning for RSLs: the strategy, the supply, the delivery
- A big ask





Strings attached



- What are Housing Associations doing and why?
 - To provide affordable housing for those who cannot meet their needs in the open market; by being an ethical and caring landlord, by improving the supply of affordable homes, and by improving the environment/economy, health and well-being of the communities they serve.



Strings attached



- Part of the welfare state, a child and an agent of local and national government
- Third sector, charities, asset locked
- Heavily regulated, now more risk averse, focus on efficiency and VFM
- Low risk, long term market for lenders

Why are they special?

- Over half population In high pressure markets rely on them for affordable homes
- Essential to prevention of real grinding poverty in remote, island and rural areas
- Support the economy, underpin low wage commerce and public services
- There for the long term in development and management terms.
- Accountable to their tenants and to government
- Ethical, values driven, caring and community focused

Experience of the Planning System: Housing Need & Demand Assessment

- Great data for urban areas, supports s75's and good deals RSLs get. But does the HNDA need an extra dimension?
- Does lag data mean that it doesn't catch up with changing needs?
- Fine grained enough for low density or dispersed communities?
- Principal projection looks back, does it consider where a community wants to be?



HNDA & Rural Scotland

- Areas facing depopulation need a vision and support for a future.
- Can we build in the anticipation and furtherance of economic and population growth?
- Some community land buy-outs provide homes and opportunity to stabilise and reverse depopulation (Eigg, Gigha, Knoydart).
- How do you plan for growth and sustainability when young people are leaving?
- The “Precariat” of rural life spreading?



Experience of the Planning System: Strategic Supply

- s75's in Shire and Aberdeen – good value properties in high demand areas. Works for us
- De-risks development where we hold the risk
- If strategic supply relies on the market, what if it fails or isn't there?
- Outside urban centres or high end demand, the perfect storm: higher costs, lower values
- S75 supply not based on community needs
- Builders' deadlines, design, specification
- Exception sites a post code lottery?

Experience of the Planning System: Strategic Supply

- Lack of a mixed economy of supply
- Lowest common denominator quality
- If RSLs don't follow the house builders' rule of 3 "B"s: Buy, Build, Bugger-Off, and we deliver for a different sort of need, should they be treated differently?



Experience of the Planning System: Development Control

- Deliver community benefit, strategic objectives of government, with tight finances
- Can't compete for good land
- LA's planning gain burdens inconsistent
- Most RSL social tenants are from the area?



Experience of the Planning System: Development Control

- Inconsistencies in application of design policy, lack of community view or context
- In perpetuity and other restrictions misses the point of the sector
- Rural regulation – too heavy handed, not sensitive to local character or needs
- Lack of resources in Council Planning departments = no time to use judgement?

Opportunity to change: the big ask

- Why is planning policy based on the market?
 - Is this a bit too neo-liberal when government and society is beginning to realise that view of society, government and economics is very narrow and ineffective?
- In many places there is absolute market failure = lack of effective supply and does Government have a strategy to deal with it?

Opportunity to change: the big ask

- So how do we address the need for key worker housing, the various profiles and pressures each community has, and the lack of choice on big issues like quality and strategic supply?
- Why not return to the European model, the local state being strategic, with land assembly to support market?
- Can CPO's treat housing as vital infrastructure not a commodity?

Opportunity to change: the big ask

- Can HNDA have added economic ambition, community needs, thinking ahead?
- Rural communities need exception sites and to be engaged with planning across Scotland.
- RSL led development exempt from planning gain policy as default.

Thank you
and
any questions?

