

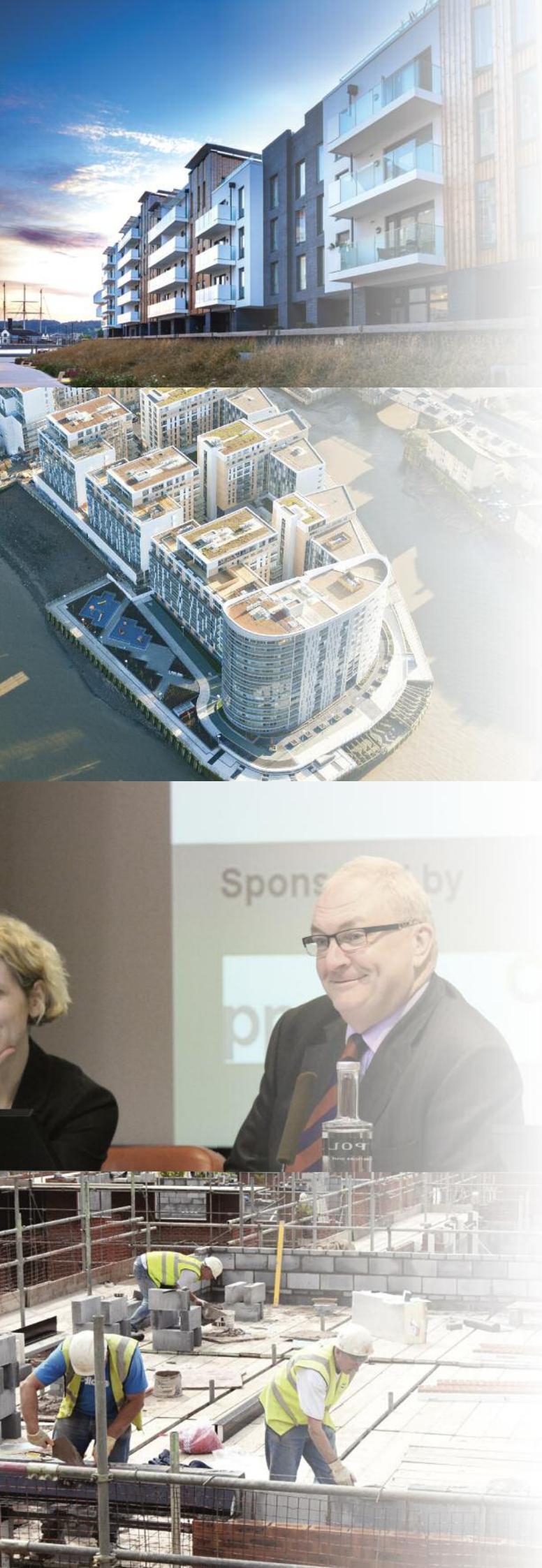
Annual report 2014



Published in April 2015

The voice of the home building industry





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CHAIRMAN'S REVIEW OF 2014



HBFs biggest success of 2014 was to persuade the Government of the dangers of a 'cliff edge' withdrawal of the Help to Buy Equity Loan scheme in April 2016, as initially proposed

Stewart Baseley Executive Chairman

The year was another very encouraging one for our industry.

House building output continued to rise following the steep increases we saw in the latter part of 2013.

The continued positive climate can be put down to the cumulative effect of a general improvement in the economy and its resultant upturn in consumer confidence which has increased demand for new homes; the continued importance of Help to Buy in turning demand into realisable demand; general improvements in the mortgage market; and interest rates remaining at a historically low level.

The housing market generally functioned well, with annual house price inflation showing clear signs of easing back towards the end of the year.

We were very supportive of the move by the Bank of England to decouple mortgage and housing markets from wider economic policy. New powers for the Financial Policy Committee (FPC), along with tighter mortgage regulation under the Mortgage Market Review (MMR), have put a brake in the system that should provide greater stability in the future.

Clearly, as with all other sectors, economic stability is absolutely key, but a boom and bust cycle is particularly damaging for house builders.

Since its introduction in April 2013, the most direct and biggest impact on our ability to sell, and thus build, has been the Help to Buy Equity Loan scheme. So far it has generated over 43,000 sales, and has more than 1200 builders signed up, the vast majority of which are smaller and medium-sized companies. It is clear, therefore, that the scheme is ticking the right boxes for both buyers and builders.

As such I think HBFs biggest success of 2014 was to persuade the Government of the dangers of a 'cliff edge' withdrawal of the scheme in April 2016, as initially proposed. We pushed Government hard on this, explaining that giving the industry longer-term visibility and more confidence in future demand would allow companies to buy land and grow their businesses to meet demand. The announcement of an extension of the scheme to 2020 was thus very welcome.

In granting the extension, politicians showed they had clearly grasped the link we have long been stressing to them between the ability of prospective purchasers to buy and our ability to build. The announcement in the autumn by the Conservatives of their intention to develop a further 'Starter Home' initiative showed their determination to go even further.

As it became clear that the scheme would actually emerge as current Coalition policy – as opposed to a Conservative manifesto commitment – we have been working closely with officials as to how the scheme may work. Clearly there is a lot of detail to be agreed, but the principle of a scheme that helps first-time buyers and brings forward additional brownfield land is clearly a positive one.

It was a fascinating year in the political world with the referendum in Scotland, debate about Britain's membership of the EU and the emergence of UKIP as a serious political force. Through all of this, we worked hard to keep housing at the forefront of politicians' minds in both England and Wales and succeeded in ensuring it remained a political priority. As part of this drive, we are one of the main partners in the Homes for Britain campaign that urged politicians to focus on housing and 'solve the housing crisis in a generation'.

The announcement in the Autumn Statement by George Osborne that he was scrapping the Stamp Duty slab system, something we have been suggesting for many years, was hugely significant. The slab system caused distortions in the market, penalised buyers and influenced what builders could build. The new system, which will benefit 98% of home buyers, is fairer and will help stimulate activity in the housing market, although there are obviously concerns about the impact on the top end. We now wait to see what effect it will have on the market, especially at the first-time buyer end.

On a more practical level, we are very pleased that the suggestions we submitted to Government in July for streamlining the end-to-end planning application process have largely been accepted in principle. We are now working with them on the detail and how they can be implemented following yet more positive statements being made ahead of the Autumn Statement. Whilst the NPPF is





The Customer Satisfaction Star Rating event held at Westminster in March saw 18 house builders receive plaques from Housing Minister Kris Hopkins for achieving a 5 star rating for Customer Service.

delivering more permissions – our Housing Pipeline shows we are up to around 200k per year, it still takes far too long to get to the stage where we can start to build.

Brandon Lewis replaced Kris Hopkins as housing minister in a July reshuffle and we quickly developed the same working relationship we had had with his predecessor. Combining roles as Housing and Planning Minister was a sensible move and has already helped in ensuring that the Housing Minister has full sight of the issues that affect the day-to-day business of house builders.

On a range of issues, from zero-carbon targets and SuDs (where we were particularly successful in averting the introduction of what could have been a disastrous new regime), to the release of public land and initiatives for smaller developers – absolutely essential if we are to get more SME builders building and contributing to higher overall housing numbers – Government showed a

willingness to engage with us as they explored ways to deliver on their commitment to increase supply.

In March we published another fantastic set of Customer Satisfaction results at an event attended by the Housing Minister in Westminster. 90% of the tens of thousands of respondents said they would recommend their builder to a friend. As the year progressed and output continued to rise, the challenge of maintaining satisfaction levels was one that the industry increasingly had to focus on.

We worked hard to ensure the housing needs of an increasing elderly population were considered; and, with industry partners, continued to develop Building for Life 12 (BfL12) as an accepted design concept.

We attended meetings with the Prime Minister, Chancellor of the Exchequer and a range of ministers and we maintained regular dialogue with officials from DCLG, Treasury, the Department for

CHAIRMAN'S REVIEW OF 2014

Business, Number 10, the HCA and Bank of England to discuss these issues and many more. We also attended, hosted and spoke at meetings at all three party conferences alongside ministers and shadow ministers to ensure house builders' views were represented.

With an election approaching, we worked closely with the Labour Party and Sir Michael Lyons who, throughout much of the year, undertook a major review of housing on Labour's behalf to inform their policy development for the next election and beyond should they form the next Government. And whilst at times we disagreed with some of their public statements, in particular on land banking, it is positive that Labour is clearly committed to increasing housing numbers, should they be elected in May. The Lyons Review represents one of the most detailed pieces of policy development yet undertaken by the Opposition so it is yet another a sign of the current political and economic significance of house building.

In all our discussions with Labour we have reiterated the need for evolution not revolution both in terms of the Help to Buy Equity Loan scheme which has been such a key part of the increase in supply we have seen; and the NPPF on the basis that we must avoid another planning hiatus and policy vacuum that would result from a further revamping of the planning system.

HBF has represented the industry at every Local Plan inquiry, with some considerable successes in terms of raising housing numbers to more realistic levels and ensuring that previous unmet needs are not brushed under the carpet. Our link up with Savills continued to support challenges to emerging Community Infrastructure Levy (CIL) charging schedules through local consortia and we published a number of important reports on CIL which are having an impact on the way local authorities view and produce their levies.

As I stated in this review a year ago, we had a number of areas of particular focus for this year that we have made progress on.

The issue of skills is one that has gathered ever more momentum and has been a particular area of our work. This culminated in a Skills Summit that HBF arranged in conjunction with Government and from which I am confident there will be a number of very positive initiatives taken forward. We have been actively engaging in discussions about a new governance structure for the Construction Industry Training Board (CITB) and an important review of the funding support it provides.

In Wales we persuaded the Welsh Government to develop and introduce its own version of Help to Buy Equity Loan that is starting to have the same kind of impact on new housing sales and production that it has had in England. We are now working with them on an extension to the scheme.

The newly established HBF Marketing and Communications Group had a number of very successful meetings throughout the year that have resulted in several new areas of focus with a number of different target audiences.

The Group developed a series of consumer facing fact sheet that many members are now using in their show homes and great

marketing. These can be downloaded from our web site. We also launched our www.housebuildingcareers.org.uk website that provides a wide range of information for young people on careers in our industry; and in conjunction with economic modelling agency Nathaniel Lichfield and Partners, we worked on the development of a report detailing the 'Economic footprint' of the industry- that we subsequently published in early 2015.

Please read on for more on this, and indeed, all of the above.

As ever, there is much to be done. We will continue to work in all the normal policy areas we cover, but also ensure we adapt to the changing operating environment with which we are faced. With the polls pointing to a very uncertain outcome from the general election, and with all parties determined to make house building, and access to the housing market an election issue 2015 is likely to be yet another busy year. With such an uncertain outcome, there will probably be even more work to do in the weeks and months after the results are declared on 8th May.

With the polls pointing to a very uncertain outcome from the general election, and with all parties determined to make house building and access to the housing market an election issue, 2015 is likely to be yet another busy year

I hope this report gives you an understanding of the work we undertook in 2014 this year on your behalf.

On a personal level I would like to thank all the staff at HBF. We are a small team and to deliver so much is a credit to their commitment and hard work.

I would also like to place on record my thanks to the board for their guidance and advice throughout the year.

In particular, I would like to extend my thanks to Mike Freshney and Philip Davies, who after many years' service, are standing down from the board.

Finally, I would like to welcome to the board John Tutte and Gerald Malton, whose experience and skills will, I know, complement those of existing members well.

POLITICAL & STAKEHOLDER AFFAIRS



John Slaughter
Director of External
Affairs



David O'Leary
Deputy Director
of External Affairs

HBF organised a series of informal opportunities for members to meet Ministers, Shadow Ministers and other important public figures involved with housing issues and policy to discuss current issues

During the course of 2014 the shadow of the impending General Election loomed ever larger. The election increasingly became the golden thread running through the terms and content of political debate whether in parliament, on the airwaves or elsewhere.

This was as true for housing as any other issue and for HBF a key challenge was to engage with the leading politicians and their advisers as policy positions were developed and firmed up.

We had frequent contacts with Ministers on a wide range of issues from the operation of established schemes such as Help to Buy, to the development of new initiatives and the exploration of further measures to improve the planning process.

It was equally an important year for our relations with the Labour Party. A major focus of activity for HBF was our engagement with and contribution to the review of housing policy undertaken for Labour by Sir Michael Lyons. We facilitated contacts with our members for Sir Michael and helped organise specific round table discussions for him as inputs to his research and thinking. We also made a major submission to his call for evidence which sought to pull together our analysis of the reasons for the persistent under supply of housing with our proposals for solutions.

The ultimate focus of Sir Michael's review was delivery – in his case advising Labour how to reach its public objective of increasing supply to at least 200,000 homes a year by 2020.

Delivery was also a major interest on the Government's part, embracing both the industry's response to Help to Buy and other measures and progress in addressing capacity issues in materials and skills.

Skills emerged as one of the major issues for members as the continued recovery led to a general need to increase recruitment. Alongside our work on industry image, HBF explored ways in which it could assist members in improving the flow of new recruits. A

particular focus became the research and development of new means of recruiting people with at least some existing relevant skills or knowledge and linking such potential recruits to suitable upskilling and training provision.

As a result of the focus on skills, HBF's relations with the Construction Industry Training Board (CITB) were of increased importance and as part of our dialogue with CITB we gave emphasis to members' clearly expressed wish that its future financial support for training should be better aligned with house builders' requirements. The importance of this dialogue was heightened by the major overhaul of CITB's governance during the year and the announcement by its new chief executive of a strategic review of its funding support to be undertaken through late 2014 and 2015.

Politicians were equally interested in skills and the job opportunities that the industry can provide. In early November HBF was asked to organise a Skills Summit for house building, which took place on a Taylor Wimpey site in East London and was attended by both the Housing and Planning Minister and the Skills Minister.

By this stage of the year there had been a further Government reshuffle with Brandon Lewis becoming the new Minister of State for Housing and Planning and Nick Boles moving from his role as Planning Minister to become the Skills Minister in the Department for Business. For Labour there were no major changes to the Front Bench with Emma Reynolds continuing in her role as Shadow Minister for Housing.

HBF organised a series of informal opportunities for members to meet Ministers, Shadow Ministers and other important public figures involved with housing policy to discuss current issues. We also maintained our normal political engagement with backbench MPs through briefing meetings in parliament.

We again organised fringe events at the main party conferences in

Communities Secretary
Eric Pickles with NHBC Chief
Executive Mike Quinton at
HMI in the Autumn



Brandon Lewis speaking at the 'Careers Summit'
organised by HBF in the Autumn

the autumn in partnership with other housing bodies and remained an active core member of the Homes for Britain campaign. This campaign was very successfully used as a badge by all the housing events held at the Conservative, Liberal Democrat and Labour Conferences and helped raise awareness across the board of the importance of housing as an issue.

As the year closed and 2015 opened, both the Conservatives and Labour confirmed that housing would be one of their top six issues for the election campaign and sought to differentiate their housing offer to sections of the electorate that could prove crucial in what is expected to be a closely fought contest. The Liberal Democrats also attached more importance than previously to housing, confirming and adding detail to their vision of how to build 300,000 homes a year.

This increased attention to housing is very welcome and indicates that, whoever wins the next election, the new government is likely to make housing delivery one of its priorities. That will in turn pose challenges to HBF and the industry as well as for the politicians.



HBF fringe event at the Conservative Party Conference

As 2014 ended, both the Conservatives and Labour confirmed that housing would be one of their top six issues for the election campaign and sought to differentiate their housing offer to sections of the electorate that could prove crucial in what is expected to be a closely fought contest

ECONOMIC AFFAIRS



Many house builders are critical of the complex and expensive processes used to dispose of surplus public-sector land. A special working group of HBF members gave detailed consideration to how these processes could be improved

John Stewart Director, Economic Affairs

Background economic conditions remained broadly supportive for the UK housing market during 2014. The economy expanded, employment continued to rise and unemployment fell to remarkably low levels, while bank rate remained at a 300-year low for the sixth successive year. Mortgage availability improved and the number of lenders offering mortgages for new homes increased, while the Help to Buy Equity Loan (HtB1) scheme continued to buoy up new home sales. HtB1, along with reforms to the planning system through the National Planning Policy Framework (NPPF), have been by far the most effective policy supports for the new homes sector.

However nominal earnings growth remained weak, so that real earnings were still depressed. Mortgage regulation was tightened with the introduction of the Mortgage Market Review (MMR) in April, although the reforms do not seem to have had a significant impact on the new homes industry.

UK property transactions rose 14% to 1.22m, the highest for seven years, although still well short of the 1.6m peaks in 2006 and 2007. UK house price inflation eased back towards the end of the year after a mid-year surge.

During 2014 a particular focus for HBF was practical measures to assist home builders, drawing on members' experience to guide our thinking.

We maintained our close working relationship with the Homes & Communities Agency (HCA) to ensure HtB1 continued to run smoothly. Following the launch of a comparable scheme in Wales on 2nd January, HBF also set up regular liaison with Welsh Government officials and Welsh members to ensure this scheme also ran smoothly and achieved the desired boost to new home sales. HBF staff and members had played a key role in helping the Welsh Government set up the scheme during 2013.

HBF was also involved in the design of the new Starter Home initiative. We were asked to provide an initial critique before it was first announced in October, and subsequently worked with officials at No.10 Downing Street and DCLG to try to ensure the detailed operation works

effectively for house builders and boosts new homes sales and supply.

We maintained a close dialogue with officials at the Treasury and FCA on the impact of the EU Mortgage Credit Directive on second-charge mortgages in shared-equity schemes. Our objective is to try to ensure that house builders can still use shared-equity schemes in the future, should market conditions deteriorate, as well as devising a practical, cost-effective way to administer back-books once the Directive takes effect in March 2016. HBF also responded to several Treasury and FCA consultations on mortgage regulation.

Many house builders are critical of the complex and expensive processes used to dispose of surplus public-sector land. A special working group of HBF members gave detailed consideration to how these processes could be improved, and the group is now working closely with officials at the HCA to assist with their detailed review of disposal methods.

HBF also organised several meetings between members and officials from DCLG, the PRS Taskforce and HCA to review progress with the Government's private rented sector initiatives.

Towards the end of the year, HBF proposed to DCLG officials that it was an ideal time to review the effectiveness of the 40-odd housing supply policies introduced since the Coalition took office in 2010. We suggested that the review should look at the effectiveness of policies from the industry's perspective, as well as from the Government's perspective in terms of boosting housing supply. We also suggested the review should be split between larger companies and small to medium-sized companies. As a result of our representations, DCLG and HBF organised two well-attended and productive meetings for members. The findings from these discussions will help guide official housing policy work after the General Election.

Throughout the year we kept in close touch with officials across Government, including No.10 Downing Street, Treasury, DCLG, Cabinet Office, BIS, Defra, FCA, HCA, GLA and the Bank of England, as well as working with the major lenders and the CML.



Emma Reynolds, Shadow Housing
Minister, speaking at the HBF
Policy Conference 2014

TECHNICAL AFFAIRS



As a result of our interventions the April 2014 implementation date of the SUDs standards was postponed. On the 18th December 2014 the secretary of state announced that a new implementation date of 6th April 2015 will now apply

Dave Mitchell Technical Director

A number of key issues were carried over from late 2013 to 2014, with work still required on the Flood and Water Management Act (FWMA), the Technical Housing Standards Review (THSR) and with regards to Building Regulations.

The FWMA in particular, consumed much of our time.

On the SUDs standards, it became very clear to HBF towards the end of 2013 that the DEFRA implementation date of 6th April 2014 did not allow enough time to resolve the many outstanding issues. We thus wrote to the Secretary of State at DEFRA setting out the industry's concerns and stating that we did not think the required SuDs Approving Bodies (SABs) were likely to be in place in time. We also raised the

issue with various Government departments including Treasury and No 10, stressing the potential threat to housing supply.

As a result of our interventions the April 2014 implementation date was postponed, as subsequently was the revised implementation date of October 2014. Then on the 18th December the secretary of state announced that a new implementation date of 6th April 2015 will now apply.

Government has noted our concerns regarding possible delays in securing planning approvals due to SABs not being in place. They have instead moved to consolidate the approval arrangements within the planning process, making SuDs a material consideration on major developments by establishing Lead Local Flood Authorities as statutory consultees on surface water management.



We will continue to work closely with Defra and DCLG officials with regards to SuDs standards to try and ensure that a workable/manageable solution is found.

Early in the year HBF and Water UK formed a small group to look at the Mandatory Build Standards (MBS). This resulted in HBF and Water UK giving a presentation to DEFRA in April on a potential way forward for the Mandatory Build Standards (MBS).

Despite this initiative, with the work required by DEFRA on the SuDs standards, the MBS has not progressed any further and we cannot see anything further happening this side of the 2015 election.

On the Technical Housing Standards Review, the Government published a statement in March on how it proposed to take forward the policies set out in the 2013 consultation. They confirmed the desire to implement the outcomes of the review within the course of this Parliament.

As part of the decisions taken by Ministers, the Government also confirmed that the Code for Sustainable Homes will disappear.

Government agreed with HBF's view that the new standards considered necessary as a result of the review would where possible be consolidated into Building Regulations and the approved documents along with supporting guidelines. Areas being looked at for the integration of new standards into the Regulations are access, security and water. The Government also confirmed it would introduce a non-mandatory space standard outside the Regulations. HBF and members have been involved in work in each of these areas as well as discussing the general process with DCLG.

In September DCLG launched a further consultation setting out the final detailed proposals for implementation of the conclusions of the THSR that had been published in the March statement, including relevant planning policy provisions for the new regime.

On the Building Regulations front we saw the revised Part L 2013 come into force in April. The main change was a requirement for an average 6% across the board improvement on the previous Part L. The transitional arrangements for the new documents were the same as the Part L 2010 regulation.

The Queens Speech in June contained detail on the Zero Carbon Homes policy. This was centred on the new Infrastructure Bill which would create a basis for an Allowable Solutions offsetting mechanism to help deliver the policy. The Government also announced a further change to the zero carbon definition that would cap mandatory on-site measures at the equivalent of Code Level 4 Energy. The changes should reduce the cost impact of zero carbon for members.

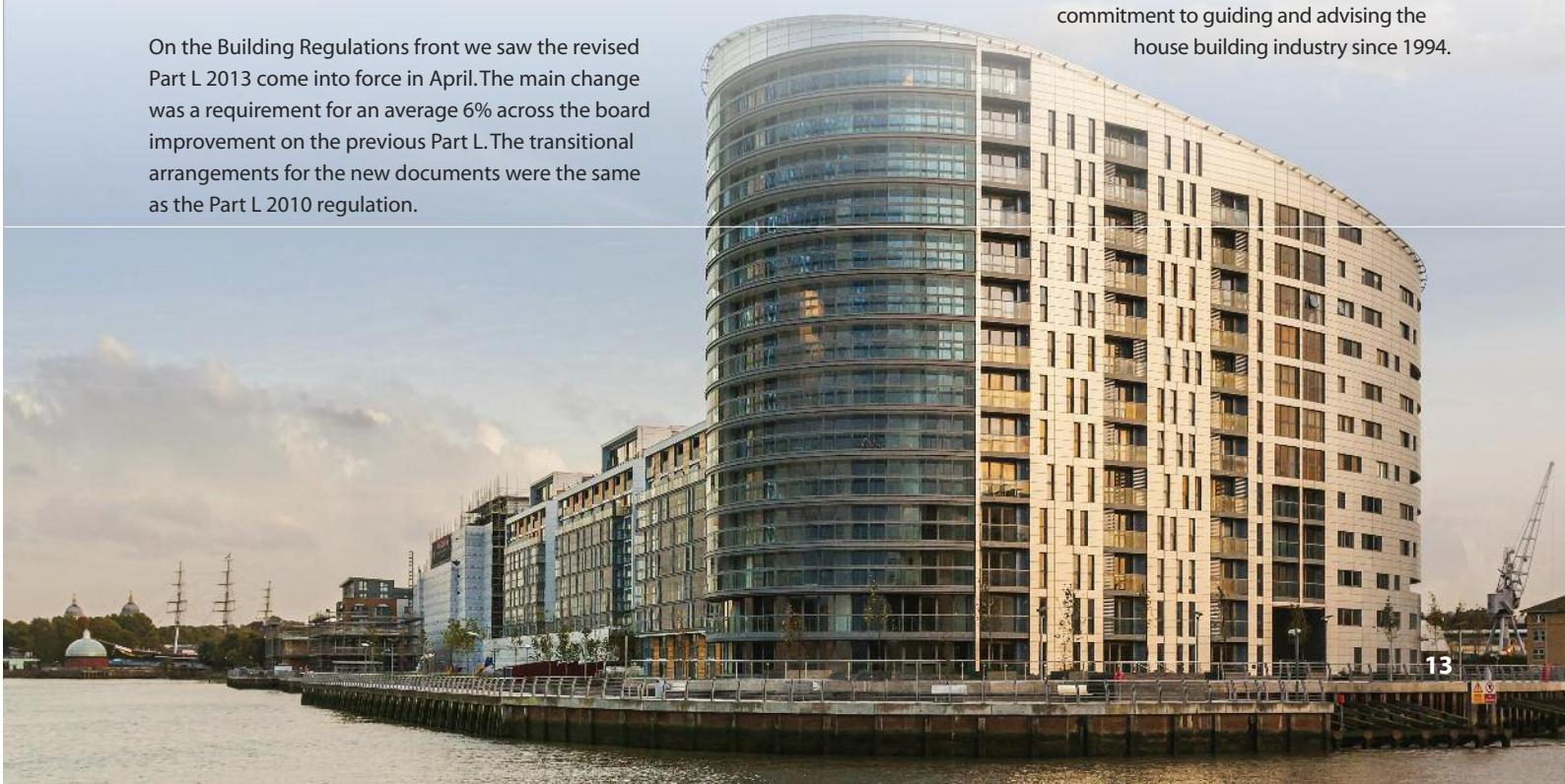
In July the Zero Carbon Hub issued a report on closing the gap between design and as-built performance of new homes. HBF and members had been fully involved in this work. One of the key recommendations was that industry should develop its own construction details scheme to provide assured as-built energy performance for the most common major fabric junctions and systems in new homes. The Hub and HBF are continuing to examine how this might work.

During the year broadband provision to new homes became an ever more prominent issue with an increasing number of house buyers not being connected to broadband by the service providers within the required time limits.

To examine the issues and find solutions, throughout the year HBF held meetings with the Department for Culture, Media & Sport (DCMS) who are responsible for digital industries – including the Minister Ed Vaizey – and the providers. BT Openreach attended the HBF National Technical and Sustainability Committee to hear and discuss members concerns about the services and delays encountered.

We also held meetings with BT Openreach's new CEO, who assures us he is committed to addressing the issues. We are continuing to engage with the Service providers and DCMS on all aspects of broadband delivery.

At the NHBC Health and Safety Awards in July the HBF Health and Safety Forum were given an award for their commitment to guiding and advising the house building industry since 1994.



PLANNING



Andrew Whitaker
Planning Director



James Stevens
Strategic Planner



Sue Green
Midlands & South
West Planning
Manager



Matthew Good
NW, NE, & Yorkshire
Planning Manager

We were very pleased with a number of government announcements that adopted policy suggestions we had made. This included a commitment to speed up section 106 negotiations and to push local authorities on the speed at which they process applications

For the two years since its adoption, the impact of the National Planning Policy Framework (NPPF) has dominated the work of the HBF planning team.

2014 saw the formal launch of the much awaited Planning Practice Guidance (yet another PPG acronym for planners to get their heads around). HBF Planning Director, Andrew Whitaker was an invited member of the Taylor Review team that put together the suite of guidance. Although some have raised concerns that the new suite is an online resource rather than a fully printed tome, most agree that it is both a flexible and accessible tool that will prove very useful in the interpretation of the NPPF.

Throughout the year we saw a steady flow of emerging Local Plans and an increase in the number of communities engaging in the production of a neighbourhood plan. While the HBF team engages with all emerging Local Plans the very local nature of neighbourhood plans means that we are not able to take an active part in their preparation. We do though take an interest in the emerging trends from the neighbourhood plans and what is clear is that it is creating a new challenge for members in terms of how they engage with communities.

There is no doubt that this move towards greater community engagement in planning is a flagship of the coalition government's "localism" agenda. We therefore continue to seek to ensure that the legislation surrounding their production is robust and fit for purpose and that good practice is both learned and followed in future plans.

In July we submitted to Government proposals to speed up the 'End to End' planning process, identifying several major blockages in the system and offering proposals for how they could be removed or eased. Our submission was well received by Government ministers and officials and we have since had detailed discussions with a number of Government departments on their implementation.

We were very pleased, therefore, with a number of government announcements throughout the year that adopted policy suggestions we had made. This included the requirement to establish the principle of development for a site just once; a commitment to speed up section 106 negotiations; and to push local authorities on the speed at which they process applications. We are now working hard with government to turn these objectives into realities.



In the summer Government published a wide ranging technical consultation on planning. HBF responded by supporting changes to the neighbourhood planning system; increasing the threshold above which screening for environmental impact assessments should be carried out; and taking forward our proposals for making the process of imposing and discharging conditions on planning permissions more efficient and effective. A Written Ministerial Statement was issued on 25 March 2015 explaining that many of these measures would take effect from early April 2015. For example, the raising of the threshold for EIA screening would take effect from 6 April and the 'deemed discharge' of conditions would be effective from 15 April.

The CLG Select Committee held an inquiry into the operation of the NPPF over the summer and reported at the end of the year. We submitted extensive written evidence, appeared before the committee and were subsequently asked for further evidence following claims made by others of the "abuse" of the NPPF by developers.

It was gratifying, therefore, that, although the committee have made some recommendations for changes to the NPPF, the final report recognises that it is the essential base from which consistent decision making can occur and that it is delivering an increase in land for housing. Most of the Committee's recommendations were for tweaks to iron out some initial teething problems of implementation of new policy requirements. Reading the report overall, it is clear that the cross party group believes that fundamental changes to the NPPF are not only unnecessary, but would be harmful to the emerging trend of positive planning.

One pleasing aspect from the inquiry was that there is no reference at all in the report supporting the idea that the industry is using the NPPF to "landbank" permissions, as some had been suggesting. We had included our "Permissions to Land" report as part of our submission, that using evidence collected from members set out

the actual position with regards to land owned by the industry, effectively nullifying claims the industry unnecessarily 'land banked' – and we were questioned extensively by the committee on it. The issue will no doubt be raised again, but our report was clearly enough to convince them. The Government subsequently responded to the Committee report in the New Year. In its response it robustly defended the NPPF and, although noting the recommendations, rejected almost all of them.

Under the guidance of the Plans Management Group, HBF represented the industry at every Local Plan inquiry that took place during the year – with some notable successes. The key issues of the new duty to cooperate to meet objective assessment of housing needs and the amount of housing provision made through Local Plans based on that assessment are the key considerations of our engagement with local planning authorities. Unfortunately many of them fail to rise to the challenge set for them through the NPPF and our representations frequently expose such shortcomings, resulting in more positive plans and increases in housing provision.

Throughout the year we also worked closely with Savills to provide members' services on engagement with CIL schedules across the country. Savills were also commissioned to produce a benchmarking report on CIL schedules against sales values and other Section 106 contributions and an initial view on how successful (or not) CIL has been in its early years of implementation.

We published our Housing Pipeline reports each quarter. The reports are now an established barometer on the number of planning permissions being granted and are frequently referred to in the media and by politicians. As the year progressed, the number of permissions being granted continued to trend upwards such that the Moving Annual Total number is now around the 200,000 mark.

MEDIA & COMMUNICATIONS



Our objective throughout the year was to promote the industry wherever possible and robustly respond to criticism or inaccurate reporting. This involved proactively issuing regular public statements and providing background briefings to inform journalists writing stories

Steve Turner Director of Communications

The political focus on housing ensured house building issues continued to figure prominently in the media.

Throughout the year, HBF's media team provided hundreds of briefings for the print and broadcast media and HBF staff undertook numerous interviews for national and local TV and radio.

With Government keen to demonstrate the increase in house building, there was a lot of attention focussed on the rate of housing output and whether it was increasing quickly enough. Figures from Government and industry stakeholders, including HBF attracted a high level of scrutiny and interpretation with regards to their economic and political implications.

Help to Buy (H2B) continued to feature highly in the debates. HBF had been vocal in the media calling for such a scheme before it was announced and we pushed hard publicly for an extension, something we subsequently welcomed. We worked closely with Government to demonstrate the positive impact the equity loan scheme was having on supply.

Other issues of significance included the announcement late on in the year about proposals for a Starter Home initiative – something we welcomed on the basis that we would be supportive of any scheme with the potential to lead to an increase in supply; the Lyons' review, the mainly positive outputs from which we were supportive of; and, as output increased, how skills and materials shortages were acting as a constraint and being addressed.

More generally, the team's objective throughout the year was to promote the industry wherever possible and robustly respond to criticism or inaccurate reporting. This involved proactively issuing regular public statements and providing comments for inclusions in articles as well as providing background briefings to inform journalists writing stories.

Throughout the year we issued a number of reports to the media including the regular Housing Pipeline reports detailing planning

permissions granted; on the 'myth of land banking'; and with regards to progress made on the recommendations of The Barker Review 10 years on.

Our web presence continues to grow. The website, hbf.co.uk, is a valuable source of information which is updated very regularly. Meanwhile, HBF now have in excess of 13,000 followers on Twitter. HBF 'tweets' on a near daily basis and is followed by a very broad range of politicians, journalists and stakeholders.

HBF's senior management team are widely recognised as experts in their field and were regular speakers at events and conferences throughout the year. Our own HBF events were well attended and featured lively debate.

The new Marketing and Communications group, comprising the relevant directors from our larger members, was set up at the end of 2013 to look at how the industry can improve its image with a number of audiences. As a result, HBF recruited a Communications & Campaigns Officer in spring and a number of work streams were started.

As an early task, and hopeful of a 'quick win', the Group suggested a series of consumer facing fact sheets would be beneficial to assist members in their marketing. HBF worked with an agency to develop a set extolling the various benefits of new build homes. These are now being widely used by members and are available to download in a printable version from the HBF site.

One area the Group suggested required focus was with regard to skills. With the industry needing to attract a significant number of new people in the coming years, it is clear that it needs to better appeal to its potential work force – a point that was reinforced when it was listed as a key output from the Careers Summit HBF organised for Government in the Autumn.

To address this, HBF in conjunction with members, developed the www.housebuildingcareers.org.uk website. The site contains a range of information for young people about what house builders



EARN AS YOU LEARN

with a house building apprenticeship



**HBF Marcomms group
December meeting was held
in the cabinet room of No. 10**



John Stewart
Home Builders Federation
bbc newshight



do; what type of careers are on offer; routes in to the industry and career progression opportunities; as well as facts about house building and interesting interactive features such as the history of house building.

The site also contains information for parents and teachers about house building. Included in this are lesson plans that teachers can download and use with children of various ages that we worked with the Geographic Society to develop. These lesson plans feature curriculum based learning requirements with a focus on house building issues – population movements and why towns and homes are needed/ how we plan towns etc. We feel that getting house building into the classrooms as a teaching resource will start to get young people thinking about the wider issues involved in house building and the range of career opportunities that we can provide.

The site was launched in January 2015, alongside an offer of free HBF student membership for those on a construction-related course. The site will continue to be developed over the course of 2015.

A further major piece of work focuses on establishing the wider benefits that come with housing provision. HBF worked with economic modelling agency Nathaniel Lichfield & Partners to establish the wider contribution of our industry to the economy in general and what associated benefits local communities and economies get from housing provision in their areas. To give an accurate picture, ‘deep dive interviews’ were undertaken with 16 member companies of various sizes, alongside a range of other desktop research to come up with some accurate and robust national industry statistics. Moving forward the outputs from this work will really help us demonstrate what our industry contributes and what benefits house building delivers, in addition to providing people with homes. It was published at our Policy Conference in March 2015.

The HBF Marketing and Communications Group met four times during the year, including a meeting just before Christmas in the Cabinet Room at No 10 Downing Street, where the Group was thanked for assisting various Government departments source information or arrange ministerial site visits.

COMMITTEES

National Planning Committee

The HBF National Planning Committee reflects the day to day work of the planning team. It provides invaluable member feedback on planning issues or policy implementation that helps to inform industry responses to consultations or when HBF are talking to officials or politicians about where further policy tweaks or guidance may be helpful.

It is important that everyday practitioners get to guide the executive staff of the HBF and we try to bring a practical perspective on how the theory of positive planning gets translated in the real world.

This year we had presentations and discussions with our colleagues from DCLG, the Local Government Association and the Planning Officers Society over a variety of emerging challenges and we held a wide ranging debate over potential models for the assessment of housing needs.

Issues as wide ranging as the opportunities for Garden Cities; greater use of planning performance agreements; the use (and abuse) of planning conditions; alongside the proposals for deemed discharge of conditions have all been discussed by the committee in order to provide clear views from the industry.

Inevitably, the implementation of the NPPF has led to a number of Ministerial statements, legal challenges and S78 appeals focussing on some very specific planning issues. The committee follows these decisions closely with a view to anticipating the knock on effects of individual cases as well as discussing emerging trends such as the rise in the prevalence of neighbourhood planning and its effect on the plan led system.

As ever, I would like to thank all the members of the committee for their commitment and enthusiasm and to thank the HBF executive staff for their dedication to their vital task of being an effective conduit between the industry and government.

Lee Bishop

National Technical and Sustainability Committee

During the year, it was agreed to merge the National Technical Committee and the Sustainability Committee to create the HBF National Technical and Sustainability Committee (NTSC). The committee met four times.

Two new sub groups were introduced within the structure of the NTSC. The first group was set up to look at Building Information Modelling (BIM); and the second to look at Resource Efficiency, Waste Reduction and Embodied Carbon. Both groups report to the NTSC at the quarterly meetings.

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The committee continued to meet and advise the HBF executive team on a number of ongoing issues.

Discussions continued to focus on the Flood and Water Management Act and the fact the Mandatory Build Standards (MBS) and Sustainable Urban Drainage (SUD's) standards had still to be agreed. HBF was involved in frequent discussions with Defra, Government and other stakeholders in order to try to resolve a number of the major issues previously raised.

The NTSC also looked at and advised on the Housing Standards Review, Allowable Solutions and the Design vs As Built Performance Gap. There are still a number of unanswered questions to resolve and HBF continues to meet officials to discuss the outstanding issues.

Commuted sums, bonds and fees imposed on the industry continue to be debated at length. HBF has requested further evidence of the imposed charges.

Finally, HBF has been engaged at great length with representatives from Openreach and Government officials. There continues to be numerous problems with the connection of telecommunications to new build developments as reported by members. The NTSC are therefore actively engaged in feedback to Openreach on the current process and how best to proceed in the future.

Dale Saunders

Health and Safety Forum

The Health and Safety Forum has continued with its proactive work to influence improvements in standards in the industry.

The Forum met on four occasions during the year and worked with enforcement agencies and other interested parties to review statutory requirements and provide guidance to members on the interpretation and implementation of health and safety standards. Membership of the forum remains strong and is reflective of the industry structure in that both national and regional homebuilders are represented.

The Forum continues to collate data on relevant health and safety issues, which is utilised to develop the group's continuous improvement plan. Forum members provide regular information on reportable injuries and other events experienced on their developments, which is utilised to review trends and consider any action that needs to be taken.

The forum has worked with HSE to consider practical ways in which the revised Construction (Design & Management) Regulations 2015 can be implemented within the homebuilding industry. The prevention of exposure to dust is a particular area of focus for the forum. A working group is considering ways in which dust can be controlled at source and exposure can be reduced to the lowest levels reasonably practicable.

Going forward the Forum remains committed to influencing improvements in overall standards and through its action plan, will continue to consider methods of enhancing health and safety in homebuilding.

Vince Coyle

Retirement Home Builders Group

The Group continued with its regular meetings and also served as the forum for managing activity for the continuing HBF-led Campaign for Housing in Later Life.

Politically and in the media 2014 was marked by a growing interest in the housing requirements of older people as awareness grew of the significant forecast increase in the number of people aged over 60.

The Group welcomed DCLG's commissioning of further research from Demos to confirm the scale of requirements and to explore possible policy measures to facilitate downsizing and retirement housing provision. Members took part in events contributing to this research and the Group continued to seek publication of the resultant report and an indication of the Government's response to its recommendations. At the time of going to press, however, these are still awaited.

The Group also kept abreast of the Competition and Markets Authority's study into the residential property management services sector, submitting views in response to its interim findings. The outcome of the study was published in December and the Group will continue to engage on the implementation of its recommendations.

Other issues of interest to the Group included the Housing Standards Review and CIL on which it contributed to HBF policy formulation and set out its own position.

The Campaign for Housing in Later Life undertook a number of activities while developing its policy position and thinking. A successful parliamentary round table event was held in the first part of the year, and the Campaign also organised a well-attended round table discussion with local authorities in collaboration with think tank Localis. In partnership with Demos, informal discussions with Ministers, Shadow Ministers and others interested in the issues were held at each of the three main party conferences in the autumn. The Campaign also met Shadow Housing Minister, Emma Reynolds towards the end of the year.

John Slaughter

The Careers, Skills and Training Committee

The Committee held four main meetings during the year to discuss current skills issues and to inform potential skills initiatives.

Its first meeting of the year was held at the new Buckinghamshire University Technical College in Aylesbury which enabled members to discuss the opportunities provided by UTCs and to talk to the College's principal.

Through the year the Committee provided feedback and guidance on a number of important areas of work.

Members helped determine the remit for the commissioning of research and development work for a new HBF-led initiative to provide a cross-industry means of assisting companies in recruiting workers with some relevant existing experience or knowledge. This initiative is designed to complement the recruitment of young people entering the workforce for the first time and help members meet the skills challenges of a sustained increase in output as the market recovers.

The Committee also provided feedback for a new NHBC Foundation study researching the attitudes of young people to careers in house building and served as an important reference group for the development of the HBF's new house building careers website that was launched early in 2015.

Towards the end of the year the Committee held a special session to provide an early HBF input to the CITB's strategic review of funding and investment. This meeting was also opened to other HBF members with an interest in taking part. The CITB's review is taking a fresh look at the nature of the Grant and other financial support it provides to support industry investment in training and skills and represents an important opportunity for HBF to seek a better alignment of CITB funding with house builders' requirements for the future. This will be a major area of work during 2015.

Bruce Boughton

Small Developers Group

What a year for SME House builders! We seem to be getting noticed and are rising to the top of the agenda now with the main political parties and as we approach the election, we need to ensure that we take full advantage of all the opportunities being offered.

The Small Developers Group meets three times during the year but many members have also attended various other positive meetings with officials and politicians.

Over the past 12 months we have been represented at the Skills Summit with Brandon Lewis and Nick Boles and at the Right to Build Summit, an all-party event hosted by Richard Bacon MP which was attended by Housing Minister and Shadow Housing Minister.

HBF hosted a roundtable with Sir Michael Lyons and small developers to which FMB and HBA members were also invited.

In conjunction with DCLG, HBF hosted a Roundtable discussion with SMEs to discuss what had been good and what hadn't been so good, in the last few years. Not surprisingly planning and finance were top of the not so good list.

CITB visited HBF to discuss better outcomes for house builders large and small, Zero Carbon Hub provided updates on progress and likely measures for small sites and more recently HCA visited to describe in detail the schemes that are available and explain how these could be used for equity funding as well as debt.

We have worked quite closely with FMB during the year and Chris Carr (FMB Home Builders Group Chairman) and I were involved in a conference call with LGA and the Planning Officers Association regarding red line applications with minimal initial reports. Remarkably it seems the Planning Officers want a simpler system just as much as we do and don't want all the reports they ask us for any more than we want to provide them! Proposals arising from these discussions are being put forward to DCLG and Ministers.

One of the larger House builders has recently approached the group with a view to Joint Ventures with the SME sector and we would be pleased to talk with any other larger companies who see this as an opportunity.

And on a final note finance does seem to be starting to get a little easier but planning is still a problem in spite of concessions such as small sites exemption from S106 affordable housing contributions and allowable solutions.

Steve Midgley

The UEPC had a successful year. Its revised operational arrangements continued to bed down and its new members and potential further recruits deepened their engagement with its work.

Policy and representational activity at the EU level was interrupted by the elections to the European Parliament in the late spring and by the arrangements for the appointment and approval of a new set of European Commissioners.

UEPC produced its own manifesto for the European elections and used the hiatus in normal activity to develop a new pocket-sized fold out brochure setting out its membership, work and contribution to key European goals as a basis for its future engagement with politicians, officials and other bodies. This has been very well received.

Issues on which the UEPC has made representations and participated in European meetings have included the European Commission's continuing programmes on energy efficiency, sustainable construction, competitiveness and resource efficiency.

As the new Commission was established, additional areas of work commenced. An important new area of activity was the Commission's programme to review the effectiveness – for business and others – of key pieces of European legislation. The review includes the operation of the Habitats and Birds Directives which have had significant impacts on the development climate in parts of the UK. The Commission is also looking at the issue of accessibility in Europe which could result in new proposals affecting the built environment.

HBF has continued to play an active part in the UEPC's work in partnership with NHBC.



Terry Roydon, Mike Freshney, and John Slaughter represent HBF on UEPC. (Terry Roydon has been elected the next UEPC President. He will take up the two year position from May 2015.)

WALES



Throughout the year, we saw more issues being devolved to Wales, such as Planning, SUDS and tax. The level of such devolution is only likely to increase and is an area we will watch carefully

Mark Harris Planning & Policy Adviser, Wales

2014 saw HBF appoint Mark Harris as the new Planning and Policy advisor in Wales; and Steve Williams from Barratt as the new Regional Chairman.

September saw a Welsh Government (WG) reshuffle and planning and housing briefs split into two different portfolios.

Lesley Griffiths was appointed as Minister for Communities & Tackling Poverty, whose responsibilities include housing and we quickly started to engage with her.

We had developed a very good relationship with her predecessor Carl Sargeant and so were happy that in his new role as Minister for Natural Resources he still has responsibility for planning and Building Regulations.

In 2013 we had convinced the Welsh Government to introduce a Help to Buy Wales scheme similar to the Equity Loan scheme operated in England. Introduced on 2nd January, its success during the year clearly demonstrated why we had pushed so hard for its introduction. In December Minister for Housing Lesley Griffiths celebrated the 1000th completion at a site in Caerphilly.

The scheme was scheduled to finish at the end of March 2016 and throughout the year we continued to push hard for an extension. We were assured by WG that everyone is supportive of the extension and in early 2015, it announced the intention to extend, but without details or dates. We will continue to push to get the details announced.

There are now over 100 companies registered on the scheme. Of the completions to date 69% have been first time buyers with an average sales price of £178,792. The top five Local Authority areas are Newport, Flintshire, Carmarthen, Bridgend, and Caerphilly which indicates a good take up of the scheme across all of Wales.

The debate over fire sprinklers continued. HBF has been a part of the steering group appointed to monitor the consultant overseeing the trial in RSL accommodation. Disappointingly the final report will not be out until after the implementation date of the 1st

January 2016. However two interim reports, the first due in June 2015 will hopefully help advise the industry.

To aid discussion between members and Government, a House Builders Engagement Group has been set up by WG and offers the opportunity for members MD's to meet Welsh Government housing and planning officers quarterly to discuss current housing issues. We were pleased that the Housing Minister attended two of the meetings.

Throughout the year, we saw more issues being devolved to Wales, such as Planning and SUDS and tax. The level of such devolution is only likely to increase and is an area we will watch carefully and provide evidence to working groups where appropriate.

Following HBF input we were pleased that the TAN1- JHLAS consultation that emerged was more pro-development than initially feared. The revised document was published in February and will be used for the 2015 studies. One of the significant changes is that an authority that does not have an adopted plan (either UDP or LDP) will not be able to make a five-year calculation. In 2015 this will affect two authorities but potentially more in 2016.

The year also saw the start of some significant changes in the Welsh Planning System, with the start of the new Planning (Wales) Bills' journey through the National Assembly Wales, and a host of associated consultations. Generally we are supportive of the Bill as it aims to make the system 'fairer and enable development'. We will continue to respond to future consultations and provide evidence where required to try and ensure that changes are sensible and reflect the need for more housing.

An interim Planning Advisory and Improvement Service (PAIS) has also been set up this year, we have given evidence to the group and continue to work with them to ensure that the service it will offer will benefit members in the future.

Finally we also created a Welsh branded HBF logo for Wales to support its growing devolved position. We will continue to keep members up to date with our regular Chairman's Updates Wales.



HOUSEBUILDER MEDIA



Housebuilder magazine continued to provide unrivalled coverage of the many issues affecting the housebuilding industry. The website and digital media are now attracting significant revenue to the business, and the Housebuilder Awards were again a sell out.

Ben Roskrow Publishing Director

Housebuilder Media had a successful year in 2014 as advertising revenue in *Housebuilder* improved on recent years, adding to the strong performance by events. The business is benefiting from its unique position at the heart of the industry and as the housebuilding market improves, so does HBM's income. HBM continued to lead the way in providing the housebuilding industry with business useful information and networking opportunities throughout the year.

The core of the business, *Housebuilder* magazine, continued to provide unrivalled coverage of the many issues affecting the housebuilding industry. The magazine focused on the significant policy areas that impinged on the industry, including Help to Buy, changes in planning, the sustainability agenda, the outlook for SMEs and the outlook for development finance and lending.

Although advertising revenue is not expected to return to pre-crash levels due to changing attitudes to marketing and the rise of other media, such as events and digital, it rallied this year and was 45% higher than in 2013.

HBM also continued to secure new Diamond Partners who sign up for advertising and sponsorship opportunities throughout the year.

Housebuilder Media's important online presence increased, with the website www.house-builder.co.uk attracting more than 12,700 registered visitors to its variety of news, blogs, jobs and event information. The website and digital media are now attracting significant revenue to the business.

The importance of events to the Housebuilder Media business continues to increase. The Housebuilder Awards were again a sell out at The Tower Hotel in London. The Awards were presented by actor and comedian Stephen Mangan; Large Housebuilder of the Year went to Crest Nicholson, medium Housebuilder was Hill and Anwyl took the small housebuilder award.

The second annual Housebuilder Product Awards were held in June



at Edgbaston Cricket Ground, attracting 200 guests. The Awards were presented by former Premier League football referee Graham Poll.

In October the annual Housing Market Intelligence conference and annual report launch also proved popular as delegates signed up to hear debate and discussion on the ever-widening range of issues



that face the industry. HBF's Planning and Technical conferences were well attended and successfully delivered.

Once again HBM organised the Policy Conference in March and AGM in April for HBF as well as the Golf Day in the summer and the Ball in November.

Winners celebrate with host Stephen Mangan at the Housebuilder awards in October.

Overall Housebuilder Media continues to thrive in its role of providing essential business information and networking opportunities to the industry in a market that is changing rapidly.

HBF LTD BOARD



Stewart Baseley
Executive Chairman



Philip Davies



Neil Fitzsimmons



Mike Freshney



Mike Gaskell



Malcolm Harris



Pete Redfern



Stephen Stone



Gerald Malton



John Tutte

HBF TEAM

| | |
|-------------------------|--------------------------------------|
| Mathew Good | Planning Manager, Local Plans |
| Sue Green | Planning Manager, Local Plans |
| Dave Mitchell | Technical Director |
| David O'Leary | Deputy Director of External Affairs |
| Michael Powell | Finance Director |
| Mark Harris | Planning & Policy Adviser, Wales |
| John Slaughter | Director of External Affairs |
| James Stevens | Strategic Planner |
| John Stewart | Director of Economic Affairs |
| Steve Turner | Director of Communications |
| Catherine Wilson | IT & Digital Production Manager |
| Gareth Jenkins | Communications and Campaigns Officer |
| Andrew Whitaker | Planning Director |

FINANCE & MEMBERSHIP



As the industry continues to recover we expect subscriptions to increase and on this basis it is intended that, in future, Local Plans and CIL work, which cost between £ 250,000 and £300,000 per year, will be funded from general subscriptions

Michael Powell Finance Director

HBF recorded a surplus in 2014 of £100,000, an improvement of £11,000 on the previous year.

As in 2012 and 2013, HBF undertook additional work on Local Plans and CIL representations. This was initially funded by means of a separate subscription from large and medium sized members.

Improving conditions within the house building industry has led to an increase in HBF's general subscriptions, up £ 117,000 in the year. As the industry continues to recover we expect subscriptions to increase and on this basis it is intended that, in future, Local Plans and CIL work, which cost between £ 250,000 and £ 300,000 per year, will be funded from general subscriptions. We have thus taken the opportunity to simplify the accounts presentation by not separately reporting these activities.

There have also been two other changes to the HBF operations that have a significant impact on the figures presented. Firstly, it was decided to pass operational control of three key HBF annual events (The HBF Annual Lunch, The Golf Day and The Ball) to Housebuilder Media. The impact of this change was a fall in income of £139,000, which was matched, almost exactly by a fall in administrative expenses.

The second change concerned the operation of the New Homes Marketing Board ("NHMB"), which decided that, in future, it would support specific HBF projects aligned with the objectives of the NHMB. During 2014, no such projects were identified and this resulted in a fall in other income of £67,000.

In 2014, HBF has also committed additional resources to a number of projects aimed at improving the image of the industry and addressing the skills shortage. The cost of these projects was £61,000 in 2014.

As a consequence of these changes total income fell by £86,000; interest received also fell by £16,000; but savings in administrative costs amounted to £114,000.

Excluding the savings in administrative costs arising from the transfer of the events to Housebuilder Media, the true increase in costs represents £25,000 or just under 1%. This reflects savings arising from the office move in February 2014 from St James's Street to our new premises near Waterloo.

We have included an abridged Balance Sheet on the adjoining page.

HBF's cash reserves were £1.25m at the year-end but, of this, £800,000 represents 2015 subscriptions paid in advance by members. Without these advance subscriptions cash reserves at £450,000 would have been below the level of our short term operating requirements. We expect that the cost savings associated with the office move will allow our cash reserves to be replenished over the next two or three years.

On 11th May 2010, the Pension Protection Fund ("PPF") validated the section 120 notice and the scheme entered an assessment period during which time all data held by the scheme was reviewed for accuracy. This assessment was satisfactorily completed on 7th March 2014. No significant costs for pension's advice were incurred during the year.

It is pleasing to report that subscription renewals have started extremely positively with monies received up to 31st March 2015 representing over 97% of the subscriptions due.

| Income | 2014 | 2013 | Incr / (Decr) |
|---------------------------------------|------------------|------------------|----------------------|
| | £ | £ | |
| Subscriptions | 2,760,699 | 2,643,754 | 116,945 |
| Events Income | 27,478 | 165,989 | (138,511) |
| Other Income | 137,215 | 201,517 | (64,302) |
| Total Income | 2,925,392 | 3,011,260 | (85,868) |
| Administrative expenses | (2,831,123) | (2,944,745) | 113,622 |
| Interest receivable \ (payable) | 5,477 | 21,924 | (16,447) |
| Surplus \ (Deficit) Before Tax | 99,746 | 88,439 | 11,307 |
| BALANCE SHEET | | | |
| | 2014 | 2013 | Change |
| | £ | £ | |
| Fixed Assets | 1,595,771 | 1,604,957 | (9,186) |
| Investments | 10 | 10 | |
| Current Assets | 154,366 | 183,750 | (29,384) |
| Bank | 1,249,959 | 1,080,716 | 169,243 |
| Current Liabilities | (1,334,757) | (1,178,272) | (156,485) |
| Long Term Loan | (525,000) | (525,000) | |
| Provisions | (35,756) | (133,033) | 97,277 |
| Net Assets | 1,104,593 | 1,033,128 | 71,465 |
| Retained Earnings | 1,104,593 | 1,033,128 | 71,465 |
| Retained funds | 1,104,593 | 1,033,128 | 71,465 |



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