



Britain's Housing Challenge Summary of Responses Received

EXECUTIVE SUMMARY

This report outlines the policy proposals received from the Conservative Policy Forum consultation *Britain's Housing Challenge*, exploring how the UK can increase housing supply, expand home ownership, and restore affordability to future generations. From across the UK, there were a total of 53 group responses received (with an average of 7 per group) and 84 individual responses, with the responses covering urban, suburban, rural and small town perspectives. We are hugely grateful for the efforts of our members and supporters in conducting these discussions.

The clear consensus that emerged is that the UK's housing system is too slow in delivery, lacks certainty and fails to align with the infrastructure in place within the community. As a consequence, new housing developments lack public confidence. In addition to this, the immense constraints to housing supply have created affordability pressures for younger people, and contributed to the growing sense that home ownership is no longer an attainable goal for many. Respondents cautioned against housing being framed as a narrow planning issue. Instead, housing should be viewed as a policy area that impacts a range of other socio-economic measures, such as economic productivity, labour mobility, inter-generational equity, and the long term credibility of the Conservative Party as the party of aspiration and ownership.

"Housing is not a welfare issue, it is an economic productivity issue."

— **Ribble Valley and Pendle Federation Submission**

Respondents called for policy measures that would have the following outcomes:

- **Restoring affordability and access to ownership**, particularly for younger households facing high deposits, rents and price-to-income ratios.
- **Supporting a more diverse housing market**, including private renting, downsizing options, SME builders, self-build, custom-build and modern methods of construction.
- **Protecting local character and environmental value**, while reviewing Green Belt designations in a targeted, evidence-led way.
- **Embedding infrastructure-first planning**, ensuring transport, schools, GP capacity, utilities and local amenities are delivered alongside new homes.
- **Linking housing to long-term economic strategy**, ensuring new homes support productivity, family formation, labour mobility and balanced regional growth.

THEMATIC ANALYSIS

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1. Infrastructure-led delivery and public consent

The most consistently raised concern across all responses was the failure to align housing growth with the existing local infrastructure. Approximately 85% of responses argued that a new development becomes politically untenable, in the event that public transport, roads, schools, and GP capacity are not planned upfront. Respondents did not oppose housing developments in principle however, significant objections were raised to housing being delivered before the services needed to sustain them are confirmed. This theme was reflected in responses from Shipley, Wyre Forest, North East Herts & Stevenage, Next Gen Tories and Rutland and Stamford.

“Large-scale housing developments should not proceed without clear, upfront provision for transport, schools and GP capacity.” — Altrincham and Sale West CPF

2. Planning certainty, rules-based reform and local legitimacy

Another prominent theme was the current dysfunction of the planning system. Around four in five responses noted that the system is too slow, cumbersome and lacks certainty. Most groups did argue for local input in planning decisions, but favoured moving the scope for democratic output to being earlier in the planning application process. This approach will establish local legitimacy early, and ensure that any concerns are identified and resolved early.

The consensus that emerged from local groups was a move towards a model of local rule-setting, combined with faster approval for compliant schemes. This would ensure that communities are able to shape local plans, design codes, density expectations and infrastructure requirements upfront. As a result, developers would then have greater certainty once those rules were met. This approach attempts to reconcile two competing concerns: the need for more housing supply and the conservative instinct that communities should not feel overruled by remote decision-makers.

“A more effective system would move democratic input upstream, into local rule-setting, land allocation and design guidance.” — Next Gen Tories

3. Brownfield, urban regeneration and town-centre renewal

A number of submissions noted that construction within greenfield sites often received preference when compared to brownfield sites. Respondents across several groups advocated for:

- **A stronger brownfield-first approach**, particularly in town centres, near transport hubs and on underused commercial land.
- **Using housing development to support high street renewal**, by increasing footfall and making local businesses more viable.

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- **Greater support for brownfield remediation and viability**, so that urban regeneration projects become more attractive and deliverable.

Several responses suggested that, by building more homes in urban centres, there would be an increase in local footfall. This would support shops, restaurants and other small businesses, and make town centres more commercially viable. By bringing more residents closer to existing services, transport links and employment opportunities, brownfield development could help create more vibrant, mixed-use communities while reducing pressure to build on undeveloped land.

“One important principle should be that developments have to improve the quality of life in their areas, such that existing populations desire such development.” — Wyre Forest CPF

This theme appeared across several responses, including Wyre Forest, ASWCA, Next Gen Tories and Kensington, Chelsea & Fulham. The common argument was that urban regeneration requires planning certainty, financial incentives, remediation support and a clear viability framework.

4. Affordability, Deposits and Intergenerational Fairness

Around seven in ten responses raised concerns that younger people were being locked out of home ownership through high prices, deposit requirements, rents, and stamp duty. Respondents across numerous groups advocated for:

- **Greater support for first-time buyers**, particularly around deposits, stamp duty and access to mortgage finance
- **Measures to reduce reliance on family wealth**, so that home ownership is not limited to those with parental support
- **Affordability policies linked to increased supply**, to avoid demand-side support simply inflating prices

“Houses used to cost approx. 4 x typical annual salary, now can cost 9 x annual typical salary.” — Redditch CPF

Respondents repeatedly linked housing affordability to wider social outcomes: delayed family formation, weaker community attachment, reduced labour mobility and declining faith in the idea that work and saving lead to security. Several submissions also argued that the “rental trap” should be reflected in mortgage regulation, with Reigate & Banstead and Henley & Thame suggesting that a reliable record of rent payments should count more strongly when assessing mortgage affordability.

There was broad agreement that demand-side support must be carefully designed, as broad subsidies risk increasing prices unless tied to additional supply. Conservatives Abroad and North Dorset both warned against demand-side schemes that inflate purchasing power without increasing the number or range of homes available.

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5. Green Belt, local character and environmental protection

Green Belt reform was one of the more contested areas. Some responses were cautious about any further erosion of the Green Belt, emphasising countryside protection, agricultural land, biodiversity, historic settings and the distinctiveness of towns and villages. These responses argued that development on protected land is particularly difficult to justify where new homes are not accompanied by adequate roads, schools, GP capacity, drainage and other local infrastructure.

“We have strong feelings that erosion of the Green Belt is neither desirable nor productive, especially as new developments are not adequately resourced with infrastructure.”

—Shipley CPF

A second strand of opinion favoured a more targeted reassessment of existing Green Belt designations. These responses did not argue for unrestricted development, but suggested that policy should distinguish more clearly between Green Belt, Greenfield and Grey Belt land. Under this approach, it was argued that genuinely valuable countryside and environmentally sensitive land should remain strongly protected, while lower-quality, degraded or well-connected sites near existing infrastructure should be assessed more pragmatically, particularly where development could be delivered with strong design standards and local infrastructure.

This theme remained prevalent among several groups, including ASWCA, Next Gen Tories, Central Staffordshire, Redditch, Reigate & Banstead, Mid Sussex and Conservatives Abroad. The shared position was not “build anywhere”, but rather: protect what matters, use brownfield first, maintain local character, and only release land where infrastructure and design quality can be guaranteed.

6. Housebuilding competition, SME builders and delivery failure

Approximately 50% of the submissions raised concerned the existing structure of the housing market. Respondents argued that the current model favours large volume builders, while SME builders face planning risk, finance barriers, regulatory costs and limited access to land.

“The top 10 builders dominate, building three times as many houses as the next 11–50.” —
Central Staffordshire CPF

Across these responses, the most common proposals were to make it easier for smaller builders to bring forward modest schemes. Suggestions included simpler planning routes for small sites, serviced plots, parcelled public land, lower regulatory burdens on minor developments, and improved access to finance for SME builders. This included support for low-interest loans where smaller firms are converting larger properties into flats, delivering infill schemes, or building smaller starter homes. Several submissions also argued that

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smaller plots, above-shop conversions and infill sites are often better suited to local builders than large strategic developments, which tend to favour major volume housebuilders.

Several responses also argued that planning permission alone is not delivery, and that build-out rates, land banking and “technical starts” need stronger scrutiny. There was also concern that delivery will remain constrained without a stronger skills pipeline, particularly in bricklaying, plumbing, electrical work, carpentry and other construction trades. This theme was raised by Central Staffordshire, North Dorset, Lewes, Thirsk & Malton, Next Gen Tories and Conservatives Abroad.

7. Intersection with wider priorities

A final theme was that housing should not be treated as a narrow planning issue. Around three in five responses explicitly connected housing to productivity, family stability, labour mobility, regional growth, urban renewal and intergenerational fairness.

“Getting a first rung on the housing ladder through home ownership represents an increased stake in society, civic pride, and neighbourliness” — Henley & Thame CPF

Respondents argued that unaffordable and unsuitable housing has wider consequences beyond access to property itself. It can delay family formation, reduce productivity, reduce household security, weaken labour mobility and make it harder for younger people to believe that work, saving and responsibility will lead to stability. The main economic and social links identified were:

- **Supporting aspiration** by widening access to ownership.
- **Improving productivity** by helping people live closer to work, reducing commuting pressures and supporting local job markets.
- **Improving labour mobility** by enabling people to move to areas with better opportunities.
- **Strengthening family stability** through secure, suitable and affordable homes.
- **Allowing older residents to downsize** where appropriate.
- **Improving intergenerational fairness** by giving younger households a more realistic route into secure housing.

The long-term Conservative strategy implied by the responses is therefore not simply “more units”, but a housing settlement that supports work, family, mobility, ownership and community stability. This view was reflected by North East Herts & Stevenage, Henley & Thame, Carlisle, Lewes, Thirsk and Malton and Next Gen Tories.

CRITIQUE OF GOVERNMENT POLICY

The primary areas of failure identified included:

- **Over-reliance on central targets without sufficient local incentive**, with several groups arguing that councils need clearer fiscal benefits from the central targets, including more direct access to development-related revenues.

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- **Disparity in central targets between urban and rural areas**, with respondents arguing that current targets are insufficiently linked to local affordability, population growth, demand, or economic need.
- **Weak support for SME builders**, with respondents arguing that the planning system, finance barriers and regulatory costs continue to favour large volume housebuilders.
- **The Grey Belt approach**, which several respondents argued is poorly understood, risks weakening Green Belt protections, and creates uncertainty over which land should be developed.
- **Insufficient protection for neighbourhood planning and local democratic input**, with concerns that communities are being asked to accept development without meaningful influence over location, design, infrastructure or delivery.
- **Lack of action on build-out rates and land banking**, with respondents arguing that government too often treats planning permission as delivery, while developers can sit on permissions or make only “technical starts”.
- **Policies seen as discouraging private landlords**, including concerns that additional regulation, tax burdens and energy efficiency requirements may reduce private rented supply and push rents higher.

The perceived impact of these failures was a further erosion of public confidence in new development, stronger local resistance to housebuilding, continued pressure on younger households, reduced rental supply, and a widening gap between planning approvals and homes actually delivered.

POLICY PROPOSALS

1. **Combatting infrastructure lag and improving public consent for development;**

Solutions:

- **Introduce an infrastructure-first planning test** for major developments, requiring transport, schools, GP capacity, utilities, drainage and local amenities to be assessed before approval.
- **Phase housing delivery around infrastructure milestones**, so homes are occupied only once specified infrastructure has been delivered or formally funded.
- **Reform Section 106 and CIL** so contributions are transparent, locally visible and clearly linked to the development that generated them.
- **Create binding infrastructure delivery plans** for major schemes, setting out what will be delivered, by whom, and by when.
- **Hold utility providers to statutory service standards**, ensuring water, electricity, broadband and grid connections do not delay or undermine development.
- **Share more development-related tax receipts with local authorities**, such as a portion of Stamp Duty, to give councils a clearer fiscal incentive to support growth.

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2. Improving the efficiency of the planning system;

Solutions:

- **Standardise planning conditions and obligations**, reducing repeated case-by-case negotiation.
- **Tighten rules around “technical starts” and land banking**, so planning permission must lead to meaningful build-out.
- **Create build-out milestones** for larger sites, with penalties or loss of permission where developers fail to progress without good reason.
- **Move towards a more rules-based planning system**, where communities set rules upfront and compliant applications proceed more quickly.
- **Strengthen local design codes, neighbourhood plans and local plans**, giving communities more influence over what is built before individual applications come forward.
- **Introduce statutory decision deadlines** for planning authorities, with clearer accountability where deadlines are missed.

3. Increasing brownfield use and improving urban regeneration;

Solutions:

- **Introduce Town Revival Master Plans**, aligning housing, transport, public realm, high streets and local economic renewal.
- **Expand Planning in Principle** and outline consent routes for brownfield developments.
- **Fast-track conversion of vacant offices, upper floors and redundant commercial space** where homes meet proper quality standards.
- **Use land-value and tax incentives to bring empty or derelict sites back into use**, including charges on long-term unused land or property zoned for redevelopment.
- **Support gentle density in existing urban areas**, including loft conversions, upper-floor flats and subdivision of larger homes where appropriate.
- **Prioritise growth around transport hubs and existing employment centres**, reducing car dependency and pressure on the countryside.

4. Combatting affordability barriers, deposits and intergenerational unfairness;

Solutions:

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- **Tie any demand-side support to additional supply**, so buyer assistance does not simply inflate prices.
- **Reduce deposit barriers for first-time buyers**, including targeted mortgage guarantees, lower-deposit products or savings incentives where fiscally responsible.
- **Expand affordable family-sized homes**, not just smaller units, to support family formation and reduce overcrowding.
- **Reform or abolish Stamp Duty on primary residences**, particularly for first-time buyers, downsizers and families moving for work or space.
- **Explore rent-to-own or equity-rent models**, where part of a tenant's rent contributes towards a future purchase.
- **Reform leasehold**, improving confidence and fairness in home ownership.

5. Improving the limited rental supply, tenure mix and increasing housing mobility;

Solutions:

- **Treat renting as a legitimate part of the housing mix**, not merely as a failed route to ownership.
- **Encourage private rented supply**, particularly for younger households and workers who need flexibility.
- **Review tax and regulatory burdens on private landlords** where these reduce rental availability and increase rents.
- **Encourage institutional build-to-rent providers** to increase professionalism, security and long-term rental supply.
- **Develop Community Elder Quarters or similar retirement/downsize schemes**, offering accessible homes within existing communities.
- **Improve ease of mobility within social housing**, ensuring larger homes remain matched to household needs over time.

6. Supporting smaller housebuilders and increasing construction capacity;

Solutions:

- **Create simpler planning routes for small sites**, making it easier for SME builders to compete.
- **Allocate more small and medium-sized sites in local plans**, rather than relying mainly on large strategic sites.
- **Parcel public land into smaller plots**, so SME builders, self-builders and custom-builders can participate.
- **Introduce SME finance support**, such as Local Builder Bonds or government-backed development finance guarantees.

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- **Reduce disproportionate regulatory burdens on small plots**, including reviewing Biodiversity Net Gain requirements for minor schemes.
- **Require large sites to include multiple builders**, preventing delivery being controlled by a single volume housebuilder.
- **Improve construction skills training and apprenticeships**, especially in trades needed to expand housing delivery.

7. Maintaining local character and providing long-term strategic coherence around the Green Belt;

Solutions:

- **Review Green Belt designations on an evidence-led basis**, distinguishing between high-value landscapes and lower-quality, well-connected land.
- **Prioritise brownfield and urban land before Green Belt release**, while avoiding treating all Green Belt land as equally valuable.
- **Allow selective release of lower-quality, well-located land** only where infrastructure, design quality and local benefit are guaranteed.
- **Capture a share of land value uplift** from development to fund local infrastructure, affordable housing and green space.
- **Make beauty, design quality and local character core planning principles**, not optional extras.
- **Treat housing as core economic infrastructure**, aligning housing policy with productivity, labour mobility, family stability and regional growth.