Steve Morgan Redrow Homes

- 232,000 homes a year need to be built to meet Government projections for our growing population - *HBF*
- Just 100,000 homes built in 2010, the lowest since 1923 -HBF
- Local Authorities estimate that there is a demand for 76,500 affordable homes in rural and semi-rural areas per annum, but just over 17,000 new homes were built in those areas in the last 12 months, a shortfall of 78% - *Countryside Alliance*
- Children living in bad and overcrowded housing conditions are nearly twice as likely as other children to leave school without GCSEs and have a higher risk of developing long term health problems – *Shelter*

- Nearly three million people between the age of 20 and 34 are still living with their parents and the average age of an unassisted first-time buyer is now 37 - *HBF*
- More than 7.7 million homes in England fail to meet the Government's Decent Home Standards - Shelter
- More than 2.7 million people in England are living in overcrowded homes National Housing Federation
- More than 1.8 million families (over 5 million people) are currently on Local Authority housing waiting lists - Shelter
- Homelessness has risen by 17% in the last 12 months alone -DCLG

The Daily Telegraph

Bill Bryson warns the Coalition against turning England into a suburban nation

Hands Off Our Land: 'Flood risk' to homes if planning reforms go ahead

New planning laws could lead to tens of thousands of "uninhabitable and unsellable" homes being built on floodplains, insurance experts claim. [19/9/11]

Planning rules increase threat to thousands of square miles of wildlife habitat

An area of wildlife habitat twice the size of Cornwall is threatened with development under the Coalition's proposed new planning rules, campaigners have warned. [24/9/11]



"Ministers deploy an Imperius Curse on England's countryside"

"Cynical property Barons twist the facts on planning and housing"

[26/8/11]

"Silence of the plans risks building horror story"



"Planning system under attack" [26/7/11]



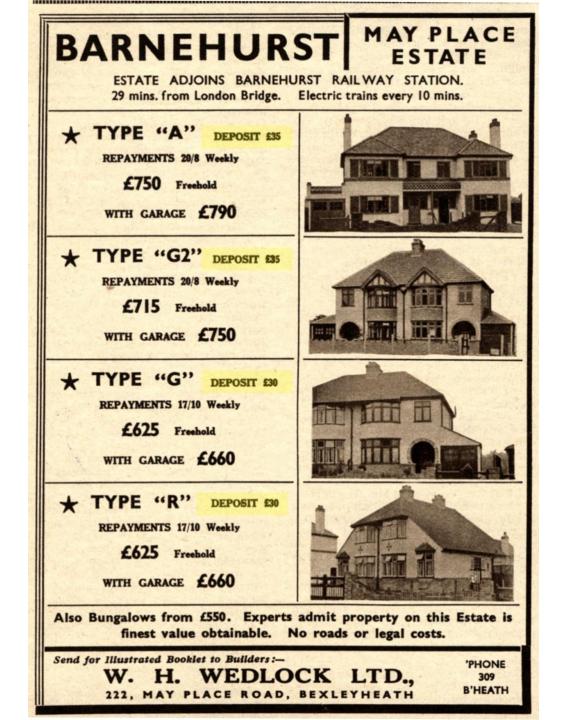
"Let them eat cake"

Halifax September 2011 Rates

Assumed £200,000 purchase price

LTV	Deposit	Amount borrowed	Initial 2 year fixed rate	Monthly payments	Increase over 75% rate	Cost over 2 years	% over 2 years
75%	50k	£150k	3.19%	£712	-	-	-
80%	40k	£160k	3.99%	£802	+ £90	+ £2,160	+ 13%
85%	30k	£170k	4.39%	£901	+ £189	+ £4,536	+ 27%
90%	20k	£180k	5.99%	£1,099	+ £387	+ £9,288	+ 54%

Extra cost of £30,000 = £9,288 over 2 years





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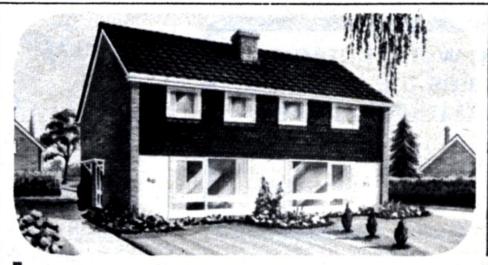
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DUNDEE£2,450	STAFFORD £2,185	COVENTRY£1,675
NUNEATON	NEWPORT£2,350	BRISTOL £1,875
CARDIFF £2,050	CARMARTHEN£2,700	CHEADLE£1,950
MACCLESFIELD£2,210	STOCKPORT £1,965	SHEFFIELD £2,575
SUNDERLAND £2,295	STOCKTON £2,325	WHITLEY BAY£3,050
HUDDERSFIELD£2,700	LEEDS£2,450	PRESTON £1,775
FARNBOROUGH £2,190	LEE-ON-SOLENT	CHELTENHAM£2,250
BEDFORD£2,475	BEACONSFIELD£3.995	KETTERING £1,675
LEICESTER £1,750	BLETCHLEY£1,895	LONG EATON£1,925
LINCOLN£1,675	DAVENTRY £1,695	NOTTINGHAM£1,745



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SUSSEX Uckfield (Manor Park) 2 & 3 bed. terraced and semi-detached houses and bungalows	£3,995
KENT Bexleyheath (Gravel Hill) 2 bedroomed maisonettes	£4,495
HERTFORDSHIRE Bricket Wood 3 bedroomed terraced and detached houses with garage	£5,295
HERTFORDSHIRE Garstons 3 bedroomed terraced houses	£4,895
BUCKINGHAMSHIRE Marlow 3 bedroomed detached houses	£5,695
KEYNSHAM nr. Bristol. Charlton Meadow Development Houses and bungalows from	£3,295
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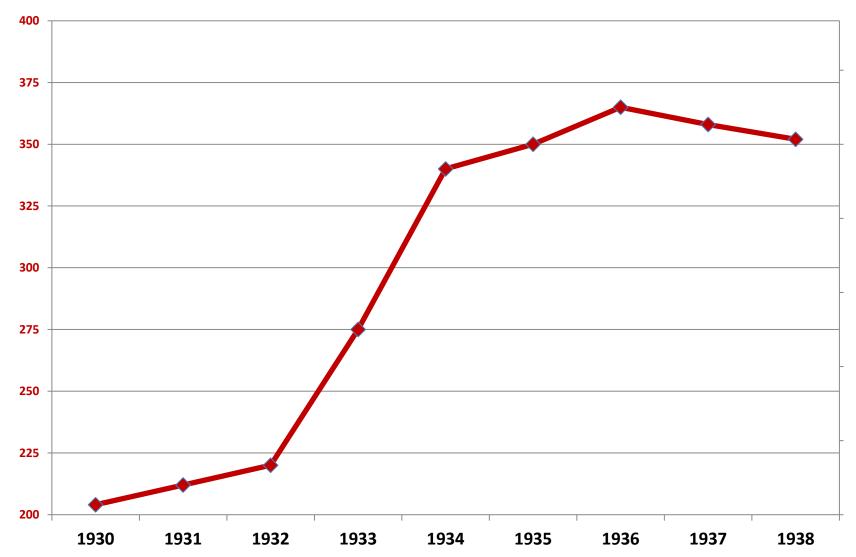
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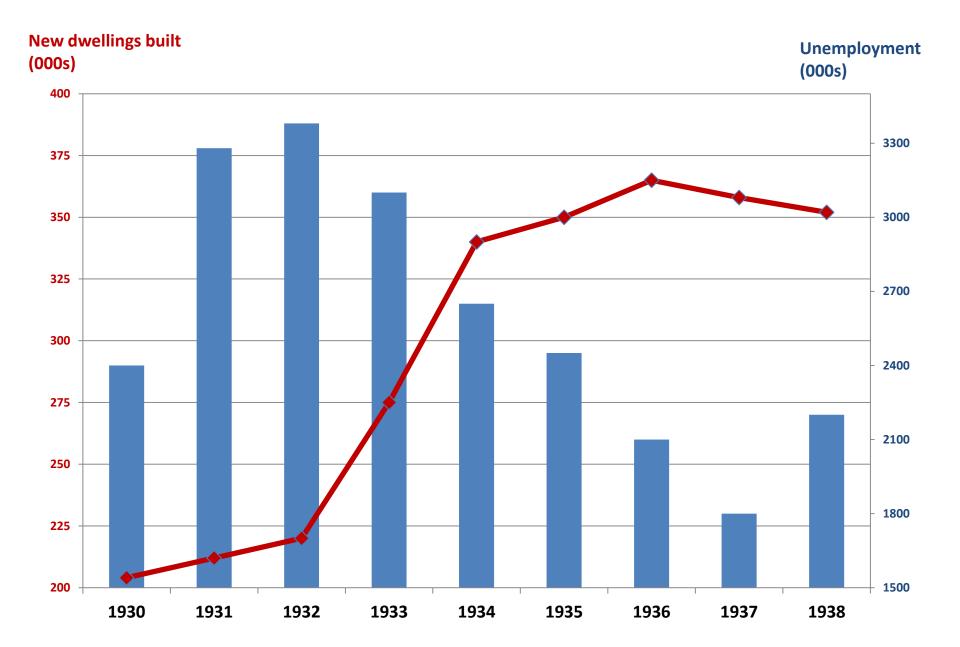
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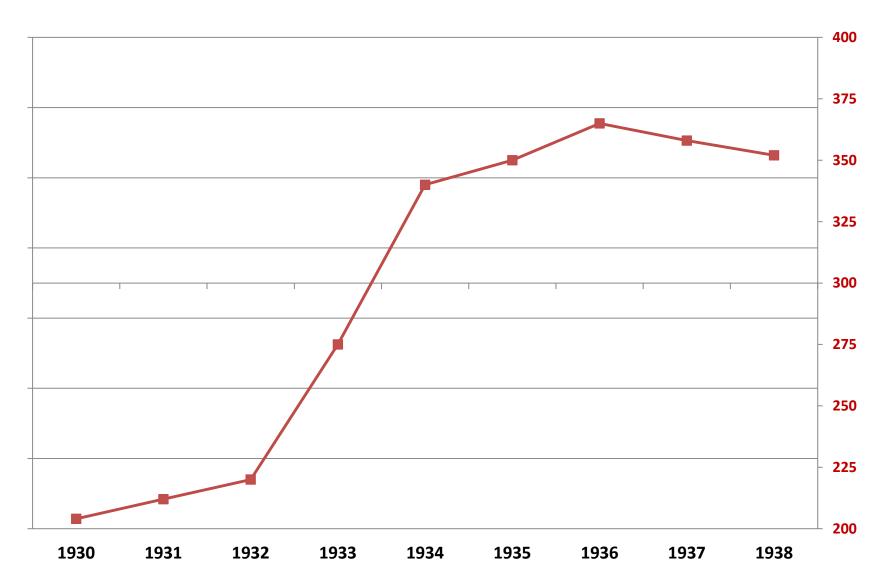
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ADDRESS	1. S. S.
TOWN	COUNTY
Please send me details of Please quote T.V. Times if	estates answering by letter. TV2

New dwellings built (000s)





New dwellings built (000s)



Real GDP growth in depression and recovery (%)

New dwellings built (000s)

