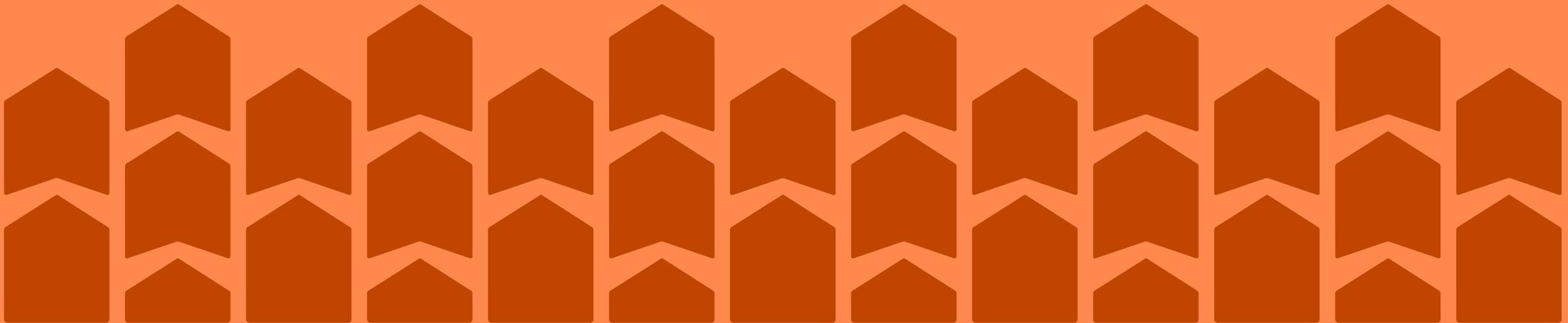


HBF Policy Conference 2026



Neil Jefferson

Chief Executive

Home Builders Federation

HBF



HBF

Labour Government

Last autumn's reshuffle brought a renewed energy to MHCLG

Engaged with HBF and the industry

Planning reforms continue to be positive

Welcome progress on S106 units, Building Safety Regulator, London Plan, water neutrality



Ministry of Housing,
Communities &
Local Government



Steve Reed

Secretary of State for
Housing, Communities
& Local Government

Indicators for housing supply (1)



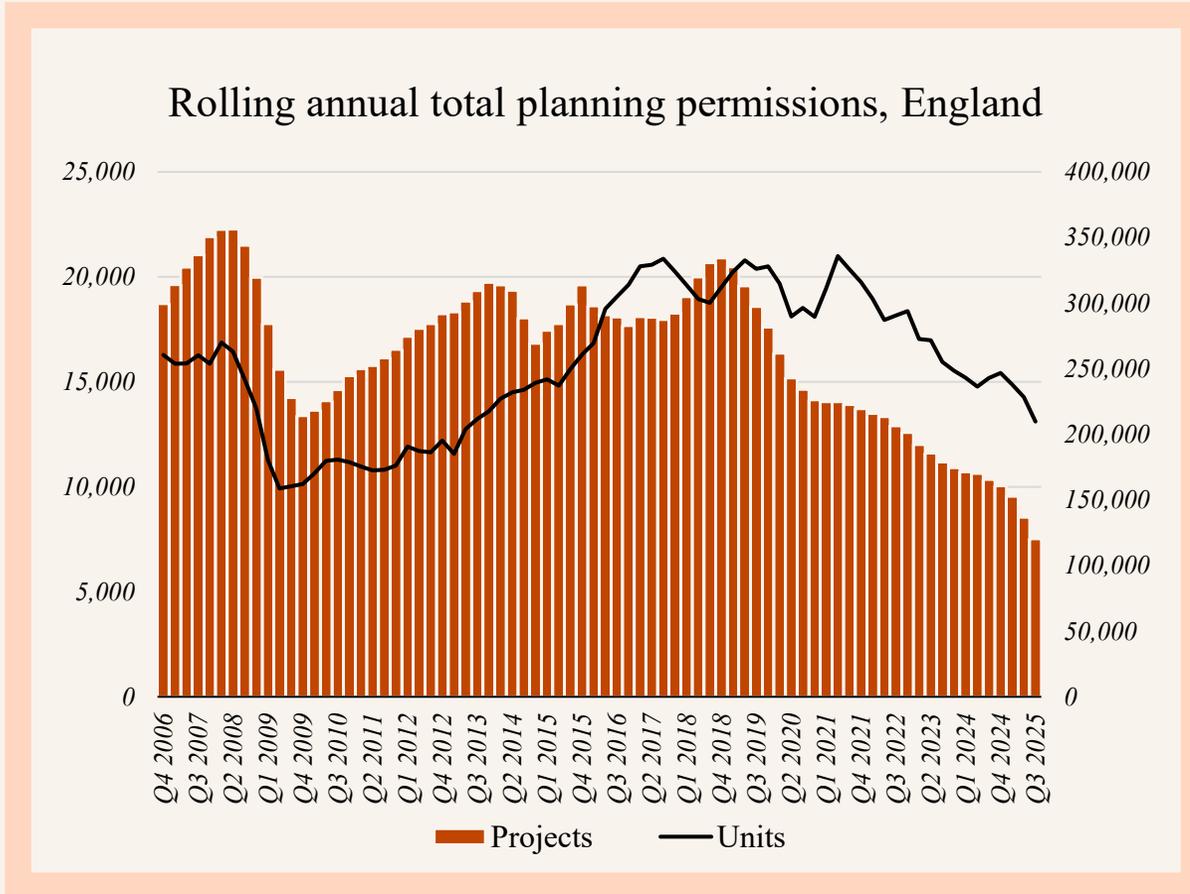
Latest supply numbers to March 2025

208,000 homes added to housing stock in the 12-month period

16% below 2019/20 peak of 248,600

Indicators for current output levels show the downward trajectory continuing; around 200,000 homes per year; 100,000 short of government's aim.

Indicators for housing supply (2)



Planning permissions

14%
drop in a year

209,000 units approved to September 2025

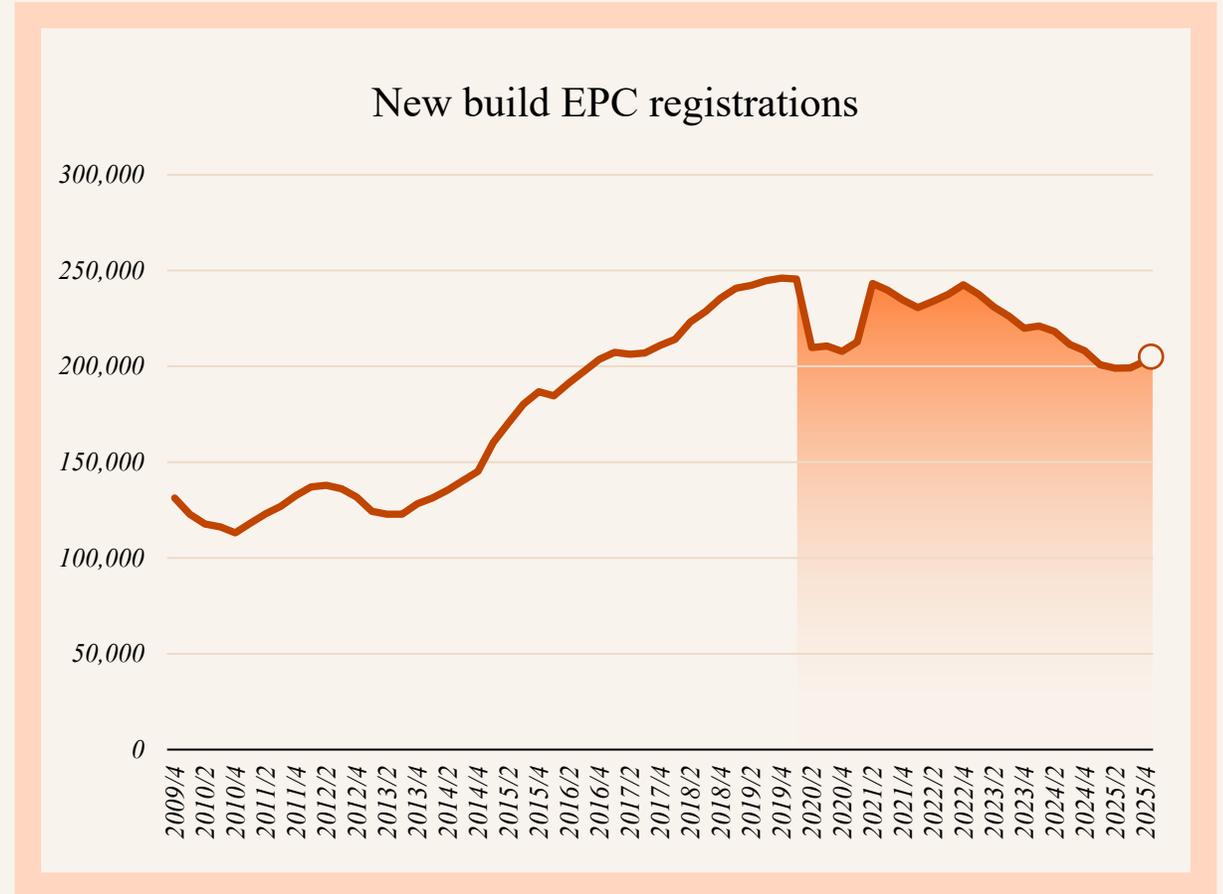
≈ 14% lower than peaks in late 2010s and early 2020s



Indicators for housing supply (3)

Energy
Performance
Certificates
registrations for
new build homes
were **202,000**
in the 12 months
to December 2025

≈20%
*drop from
the peak*



Affordability

Main challenges

Autumn Budget – a missed opportunity for demand-side support.

1.5 million homeowners lost from the market over last two decades.

Polling shows voters back new equity loan scheme.

HBF advocating for a new equity loan scheme – part-funded by builders, to help more people on to housing ladder.



Viability

Main challenges

Build costs, regulatory requirements, infrastructure contributions, and financing costs have all increased.

Many sites that might previously have been deliverable are now much more difficult to bring forward.

We have now come to a paradoxical point: *In half of the country, development is viable but there is limited demand; in the other half the country, people can afford to buy but building homes is not financially viable.*

HBF

Essential that Government provides clarity on the final details for the Future Homes Standard alongside a realistic transition period

Insufficient wastewater capacity, delays with water and electricity grid connections, road adoptions, and interventions from Natural England all add another blocker to home building.

Capacity issues within local planning authorities are still a major concern.



AI research

HBF analysis shows that to deliver an additional 100,000 homes per year, we will need around **300,000 more people** across our businesses and supply chains.

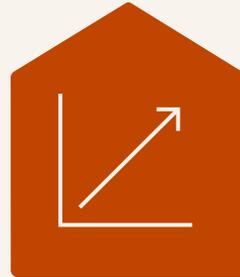
New research by HBF and Pluto Finance highlights how, while AI is being used to improve design, efficiency and project outcomes in construction, it is not replacing workers in **the way we are seeing elsewhere.**





It is positive that we have a Government that wants to build homes and has taken decisive early action on planning reform.

To conclude



The Government must now take action in several other areas if we are to see a meaningful change in housing delivery.



The industry and HBF is doing its utmost to help navigate the challenges and overcome the hurdles.



The voice of the home building industry.

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