

improving living in scotland



HOMES FOR SCOTLAND

DRIVING RECOVERY

Activity Report 2013

“Driving Recovery” is a bold statement but it clearly describes Homes for Scotland’s continual commitment to work for the benefit of its members and the industry as a whole.

Demonstrating our activity over the past year, the blue section of this report highlights the wide-ranging work which we have carried out on your behalf during 2013.

Turn to the red section to see at a glance how these efforts have translated into tangible results.

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Chairman's Message

Dear member

It was a great honour to be elected Chair of such a widely respected and results-focused organisation earlier this year.

Having been closely involved with Homes for Scotland (HFS) for the last five years, I can personally vouch for the passion and dedication with which all those involved tackle the myriad of issues which affect builders' ability to deliver the many thousands of homes required in order to meet both need and demand across all sectors.

My sincere thanks then to both the staff and Board for their hard work and support, as well as Veitchi Group for allowing me to fulfil the Chairman's role.

The worrying news that total housing output fell below 14,000 in the last financial year only reinforces the importance of being able to make the industry's views heard through one united voice, the strength and credibility of which is beyond question.

This reputation has been hard-earned over the years as HFS has engaged constructively with decision-makers and other key influencers and stakeholders, challenging them where necessary in order to ensure they fully appreciate the impact, whether positive or negative, that policy proposals will have on Scotland's ability to adequately house its people.

As you will read within this report, 2013 has proved no different in this regard as HFS successfully tackled a number of important areas with the aim of ensuring that what is still a very fragile recovery is sustained and built upon.

At the start of my tenure, the big issues were planning challenges (including fees), increases to Building Standards and mortgage availability.

HFS has delivered significant wins for members in respect of all of these, resulting in direct cost savings and other benefits.

Rather than labour this point, however, as in business, I prefer to let the numbers do the talking!

Just turn this document over and look at some of the major highlights in the "Delivering Results" section.

Here you can also gauge the level of return on your investment in membership by simply inserting your own figures to determine the benefit.

Whether you are a small, medium or large developer, going by my own calculations, I think I can quite safely say that you will be very satisfied by the sums.

As we look ahead to what I hope will be a positive year for us all, the over-riding priority for HFS remains the building of more homes. Continuing our close dialogue with the Scottish Government and other bodies to address the major issues threatening this objective, HFS is entirely focused on creating the conditions necessary to meaningfully increase the supply of housing.

Best wishes to you all for 2014.

Jim Preston
Chairman



Chairman Jim Preston addresses the 800-strong crowd at the 2013 HFS Annual Lunch & Awards

Chief Executive's Review

Dear colleague

“A game-changer” - this is a phrase that has been widely used to describe the Help to Buy shared equity scheme since it was first announced in the Chancellor's budget in March, and it has lived up to this billing having generated more than 12,500 reservations since its introduction.

But whilst it was quickly launched in England, the Scottish Government was under no obligation to do the same. Indeed, the Scottish Government could easily have decided not to do so.

Ensuring comparable support was made available for both buyers and industry north of the border as quickly as possible was a major priority for HFS during the year.

Having initiated an urgent meeting with the Scottish Government to push the case at the highest levels and following this up with a programme of sustained lobbying, we would therefore like to think that it was no coincidence that Deputy First Minister Nicola Sturgeon specifically chose our Annual Lunch & Awards in May to announce a new '£120m shared equity scheme', recognising our hard work behind the scenes to persuade the Scottish Government of the wide-ranging social and economic benefits such investment offered.

From that point on we worked closely with Scottish Government officials and other stakeholders to develop both the detail and necessary delivery mechanisms required to bring Help to Buy (Scotland) to the market in September.

With funding further increased to £220m reflecting original HFS requests, the benefits are now being enjoyed by home buyers and home builders alike.

This, together with our other planning, policy and communications work, perfectly illustrates what HFS does, hence the reason this year's Activity Report is entitled "Driving Recovery, Delivering Results".

As always, this includes striking a balance between sometime divergent views for the benefit of the industry and our membership as a whole.

With only 13,803 completions in 2012-13, home building in Scotland continued its worrying downward trend to levels not seen in some 70 years. This is in stark contrast to the National Records of Scotland Household Projections Report that stated:

“Between 2010 and 2035, the number of households in Scotland is projected to increase by 23% to 2.89 million – an average of 21,230 additional households per year”.



Chief Executive Philip Hogg briefing members on HFS activity at our Associate Member Lunch

Without doubt, Scotland needs many thousands of new homes. Achieving them requires bold initiatives like Help to Buy (Scotland) and much more. This is where HFS concentrates its efforts.

Prior to Help to Buy, HFS had already successfully developed and launched the MI New Home mortgage guarantee scheme in September 2012. This scheme has gone from strength to strength and now has 27 home builders and three lenders participating. Between them, they have enabled over 700 home buyers to access the market, generating over £100m in sales activity.

However, whilst MI New Home and Help to Buy (Scotland) have resulted in some encouraging market signals, any signs of recovery are still fragile and unevenly spread, and also disguise some fundamental issues facing our industry.

The need to rebuild capacity and increase housing output will pose different challenges in the forms of accessing development finance, securing and training skilled labour, materials shortages and negotiating realistic and affordable developer contributions.

There is also the perennial matter of ensuring an adequate supply of suitable land in places people *want* to live and which can be speedily and efficiently processed through the planning system.

HFS has already turned its attention to these areas, setting up a joint action group with the Scottish Government to investigate, understand and seek solutions to these obstacles.

Membership and Teamwork

Our determination and persistence on behalf of the industry, and the added value HFS offers, has clearly not gone unnoticed as we have already welcomed 37 new companies into membership this year.

I firmly believe that this is a direct result of consistently delivering tangible, measurable benefits for members, proving the organisation's worth year on year.

This is due to the efforts of a committed Executive Team which works tirelessly on your behalf. The Team's collective knowledge, expertise and network of contacts means that HFS is always at the forefront of any issues that impact our industry, ready to respond quickly and appropriately. I would therefore like to acknowledge the Team's wide-ranging endeavours and thank them for their dedication.

Of course, the same sentiments apply to the HFS Board, Executive Committee and other individual member representatives who give so much of their time in setting our strategic direction and inputting into our day-to-day activity.

Looking Ahead

Whilst there is evidence that the market is showing real signs of improvement and growth, and home builders are also much better equipped with a wider range of selling tools to enable purchasers to proceed, our work cannot and will not stop as we confront the challenges previously outlined as a matter of urgency.

Your continued support is vital in helping us to build on the new foundations for growth that have been laid this year.

Philip Hogg
Chief Executive

Comprising 22 senior industry leaders, our committed Board sets the strategic direction of HFS



Activity Review

Customer Relations Task Group

The industry's success hinges on its customers and 2013 presented another wide range of issues with the potential to impact this most important of stakeholder groups.

Despite the additional pressures associated with his wider chairmanship of HFS, Jim Preston continued to lead the Customer Relations Task Group with undiminished drive, utilising the knowledge and expertise of sales and marketing directors, associate members and other relevant organisations to consider and respond to policy items such as:

- council tax on long term empty properties
- business rates on show homes
- the new Land and Buildings Transactions Tax
- standard new build missives
- surveying-related issues
- Law Society proposals for separate representation

The Group was also instrumental in generating extensive positive media coverage aimed at increasing consumer awareness of the benefits of buying a new home. Among the successes in this regard were weekly columns in The Scotsman property pages as well as dedicated features and supplements promoting both the MI New Home and Help to Buy (Scotland) schemes in the Daily Record, Sunday Mail, Evening Times and Herald.

Whilst figures published in 2013 showed 93% of Scottish new home buyers would recommend their builder to a friend, the Group:

- continued to keep a keen eye on customer satisfaction levels
- directly engaged with representatives of the Consumer Code for Home Builders
- advised on opportunities to promote the benefits offered by new homes and
- suggested initiatives on collaborative member working

Looking to further enhance the value of participation, external presentation slots were introduced during the year to highlight new technologies and other areas of interest to the industry, as well as generate opportunities for direct discussion with other influencers such as key media contacts and property portals.

Scottish House Builders Health & Safety Forum

Chaired by Ogilvie Group's Stewart Morrison, the Scottish House Builders Health and Safety Forum maintained its strong core membership and focus on improving occupational health and safety through the sharing of information and best practice during 2013.

With an enthusiastic steering committee and direct support from both the Health and Safety Executive and HFS, the Forum's quarterly events addressed the following key areas:

- health in the construction industry
- scaffolding SG4:10
- site management requirements
- fire legislation/guidance
- timber frame practical application
- fire safety for timber frame structures
- new CDM proposals
- electrical safety
- sun protection
- respiratory protective equipment
- reduction of dust and vibration
- HSE initiatives and updates



HFS worked with its media contacts to deliver a range of dedicated features and supplements on MI New Home and Help to Buy (Scotland)

Communications

With fierce public debate surrounding proposals to increase energy standards of already highly efficient new homes and the ongoing challenges surrounding mortgage availability, our communications work played a key role in achieving the desired outcomes for both HFS and members.

Of particular note is the effective campaign managed against increasing the regulatory burden on the wider construction industry and property market as HFS brought together the Scottish Property Federation, Scottish Building Federation and Federation of Master Builders. These collective voices effectively demonstrated the danger posed by proposals which threatened to place Scotland at significant economic disadvantage to England.

As official figures showed output falling for the fifth consecutive year, languishing at the lowest levels in some 70 years, our media work ensured this received due prominence, generating significant coverage throughout the year and helping to maintain pressure on policy and decision-makers to take the bold steps necessary to help arrest this downward trend.

Our small team also again excelled at the in-house organisation, management and delivery of our key events with both our Annual Lunch & Awards and Associate Member Lunch enjoying record attendances.

Arrangements for our second annual conference exploring the findings of our “Building the Rented Sector” research project and which attracted over 160 delegates were also handled independently.

The HFS comms team delivered a range of unique networking and briefing events for members



Activity Review

Technical & Environment Advisory Groups

These important groups have seen fresh faces driving the specialist agendas forward: Willie Burns of Taylor Wimpey chairing the “Infrastructure, Procurement & Utilities” Group, Maureen Douglas of associate member Forster Group chairing the “Skills & Training” Group and Malcolm McCallie of Avant chairing the “Building Standards & Sustainability” Group.

The Advisory Groups have focused their attention on a number of key priorities and projects in 2013.

They also continued to work closely with many organisations, including the Scottish Government, to help increase understanding of the issues facing the industry. Main areas of focus include:

Scottish Water

Welcoming Scottish Water into associate membership, HFS was pleased to invite a representative onto the Infrastructure, Procurement & Utilities Group, adding to its technical expertise and actively addressing issues such as legacy SUDS and pumping stations.

This collaboration has resulted in the agreement of a Protocol for Engagement, demonstrating the highest level of commitment from both parties and enabling the industry to benefit from a closer and more positive partnership approach to tackling matters of mutual importance.

Deferment in Energy Standards

Following an intensive campaign highlighting the impact the next proposed step change in Energy Standards would have on the delivery of much needed new homes, the Scottish Government announced both a reduction (from a 60% increase on 2007 standards to 45%, or 43% on 2010 to 21%) and delay (from the originally scheduled October 2013 until 2015) to allow the bulk of the industry much needed time to prepare.

“Homes for Scotland’s insight and network of contacts have proved invaluable to my business expansion north of the border. There is simply no equivalent.”

Steve Thrower, Marble Property Services

Extension of Legacy Building Warrants

A HFS call for additional flexibility and consistency in approach from Local Authorities in relation to the extension of legacy building warrants resulted in a Memorandum of Understanding between HFS and Local Authority Building Standards Scotland to cover applications to extend the validity of legacy building warrants up to April 2015.

Described as an “excellent piece of partnership working” by the Scottish Government, this project has delivered real savings to home builder members, allowing them to bring forward construction that would otherwise be unviable.

Shared Apprenticeships

Following the publication of the findings of the scoping research, activity has centred around the business planning and viability testing of the creation of a possible subsidiary not-for-profit company that could be established to employ shared apprentices.

In principle commitment from member companies finding it difficult to employ full time apprentices and meet community benefit clauses is currently being sought to help develop the future skills needed within our industry.

Our Shared Apprenticeships project has investigated a potential new and cost-effective approach to the development of skills and training within the home building industry



Activity Review

Policy

The work under the policy banner this year has been dominated by the development, launch and operation of significant initiatives to assist customers in the purchase of new build homes.

MI New Home

The first initiative of its kind available in Scotland, MI New Home celebrated its one year anniversary in September 2013. With over 700 reservations, the scheme has succeeded in allowing a large number of first time buyers and second steppers the opportunity to buy a new build home with a 90-95% mortgage.

With 27 builders and three lenders, the scheme has grown in scale over 2013, making a real difference to participating companies and accounting for a significant percentage of reservations across Scotland during the year.

This initiative, available exclusively to members, is currently the only sales tool offering high loan to value mortgages with the added advantage of a part exchange facility.

Help to Buy (Scotland)

After the announcement of 'Help to Buy' by the Chancellor in March 2013, there was no guarantee that a Help to Buy equivalent shared equity scheme would be complemented in Scotland.

HFS lobbied hard to ensure buyers and home builders in Scotland were not disadvantaged. This resulted in the announcement of a Scottish scheme by the Deputy First Minister at our Annual Lunch in May 2013.

HFS played an instrumental role in the development of the scheme, working closely with the Scottish Government and CML, representing our members' views to ensure it was fit for purpose and brought to market without delay. The result was the launch of Help to Buy (Scotland) on 30 September 2013, a scheme which offers an excellent deal for customers with the Scottish Government holding a shared equity stake in the home of up to 20%, on an interest-free basis with no defined repayment term.

The Scottish Government has committed £220m to equity stakes to customers where the sale is completed before the end of March 2016.

This offers our industry a real boost and will give home builders the confidence to bring forward sites to ensure the supply of new homes meets projected demand.

As well as holding an exclusive members' briefing in July 2013, throughout the development of the scheme we issued 20+ news briefings to member companies to ensure HFS members were ready to hit the ground running when the scheme was launched. This included direct support on the registration process, as well as navigation through the complex Consumer Credit Licence application.



As a direct result of HFS efforts, builders now have a wider range of selling tools available to help meet varying customer needs

Building the Rented Sector in Scotland

Financial support provided by the Scottish Government and Construction Scotland enabled HFS to lead a major research project with world-renowned experts in housing finance from the Cambridge Centre for Housing & Planning Research and LSE London to determine how new sources of funding can be attracted into the Scottish rental market.

Bringing together those who wish to see such capacity increased with those seeking investment and development opportunities, the recommendations were announced at a special one day conference on 20 November 2013. Attended by over 160 representatives from the development, financial services and property management sectors, Deputy First Minister Nicola Sturgeon provided the keynote speech.

The work considered how the rented sector could be supported to facilitate strategic growth and add to the total number of homes being constructed in Scotland.

The opportunities explored could not only help plug the growing gap between new housing output and need, but generate fresh, secure streams of revenue for home building companies.

With the research now complete and findings shared, the call to action for HFS is to work with member companies to turn the recommendations into activity and, ultimately, new homes built.

Our “Building the Rented Sector” research project and conference considered how this growing market could be supported to add to the total number of homes being constructed in Scotland



Activity Review

Planning Policy Committee

Chaired by Kevin Whitaker of CALA Homes, the Planning Policy Committee (PPC) started 2013 celebrating a successful campaign to limit the increase in Planning Fees from the Scottish Government's proposed maximum fee of £100,000 for major applications to around £20,000.

In setting the new fee structure, Planning Minister Derek Mackay acknowledged that he had taken account of our concerns about higher costs and the need to ensure the fee increases would not negatively impact on the industry's ability to promote new projects.

The work to advance the case for limiting Planning Fee increases whilst supporting initiatives to improve performance through the Planning Performance Framework provided an opportunity to enhance our working relationship with both the Minister and Chief Planner. This saw the Minister give the keynote address at our Associate Members' Lunch in September.

Throughout the year, the PPC made detailed submissions or representations on Planning Reform, National Planning Framework 3, the Review of Scottish Planning Policy, Processing Agreements and Planning Obligations, Designing Streets and the Creation of a Scottish Place Standard.

It also engaged with Heads of Planning Scotland, the Scottish Forum for Planning and the National Flood Advisory Group.

Our area committees remain an integral part of our programme to support companies across the entire geography of Scotland. During the year, they, with direct member input:

- concluded 26 housing land audits
- submitted representations on six Main Issues Reports
- made representations on ten proposed Plans
- submitted evidence to one Strategic Development Plan Public Examination
- undertook advocacy work on emerging Local Development Plan policies relating to an effective housing land supply
- made representations and undertook advocacy work on supplementary guidance on funding for roads and transportation programmes, education, capital programmes, affordable housing commuted sums and Designing Streets.

The PPC acted to support those committees in respect of initiatives to seek alterations to SESPlan, oppose the introduction of Supplementary Guidance designed to seek enhanced developer contributions in respect of roads and transportation and resist an initiative to seek enhanced contributions in respect of the calculation of affordable housing commuted sums.



Engaging with key Scottish Government figures in relation to member concerns on planning fee increases - Planning Minister Derek Mackay provided the keynote address at our Annual Associate Members' Lunch

Annual Awards 2013

Our annual awards scheme, which aims to celebrate the achievements of a membership committed to improving living in Scotland as well as promote best practice and help raise standards across the industry, continued to grow in standing with another record number of submissions in 2013.

The winners were announced at our Annual Lunch on Friday 17 May in front of 800 senior industry representatives and guests, our highest ever attendance, and at which Deputy First Minister Nicola Sturgeon gave the keynote address.

Best Employer
Mactaggart & Mickel Group

Young Achiever (under 35)
Maureen Douglas (Forster Roofing)

Outstanding Achievement
Ronnie Jacobs

Best Marketing Campaign
CALA Homes

Best Green Initiative
Mactaggart & Mickel Group with CCG and Cruden Homes

Best Home Design
Cruden Homes West

Best Development - Large (30+ units)
Cruden Homes West

Best Development - Small (up to 29 units)
Headon Developments

Best Partnership in Planning
Places for People / East Dunbartonshire Council

Best Partnership in Affordable Housing Delivery
Dunedin Canmore Housing / City of Edinburgh Council / Hart Builders / Lovell Partnerships

Best Supporting Company
PPS Scotland

Home Builder of the Year 2013
Mactaggart & Mickel Group

With thanks to the following Lunch and Award sponsors:

JLT
NHBC
Forster Energy Solutions
Morton Fraser
Clancy Docwra
Anderson Strathern
Dunedin Canmore Property Management
Ground Developments
Gillespie Macandrew
Ross Liddell
Burness Paull & Williamsons
Savills
Media Scotland

“The Homes for Scotland Lunch and Awards is a must-attend for everyone in the property industry.”

Liz Mallon, Sales and Marketing Manager, Cruden Homes West



improving living in scotland



HOMES FOR SCOTLAND

DELIVERING RESULTS

Activity Report 2013

“Delivering Results” sums up Homes for Scotland’s main focus as a membership organisation.

This section highlights the varied benefits contributing to member companies’ bottom lines. To help you quickly gauge the level of return on your investment in membership, we have developed a simple table on page 11 which allows you to insert your own figures to determine the overall value to your organisation.

Turn to the blue section for more detail on how these results have been achieved.

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£220m

Help to Buy (Scotland) scheme launched

£80k

**Potential saving for
strategic housing site
planning applications
through capping of
Planning Fees**

**Fees set at £20k maximum instead
of proposed £100k**

Over 700 reservations at
£149k average selling price

£100_m

**Sales activity generated
through MI New Home**

Cost impact data extracted from Scottish Government: Lower Carbon Buildings - A Review of Energy Standards & Guidance within Scottish Building Regulations & A Low Carbon Building Standard Strategy for Scotland 2013 Update

£135_m

Estimated cost savings through reduction of proposed increase in energy standards, allowing market time to recover

£96m

Estimated cost savings through extension of legacy building warrants, ensuring historical sites remain viable

Based on weighted average cost saving calculated from HFS research and Scottish Building Standards Agency report by Turner & Townsend: (Impact on Costs & Construction in Scotland of any Further Limitations of Carbon Dioxide Emissions from New Buildings, Nov 07)

£138m

Estimated cost savings through deferment in introducing new energy standards, allowing industry time to prepare

Cost impact data extracted from Scottish Government: Lower Carbon Buildings - A Review of Energy Standards & Guidance within Scottish Building Regulations & A Low Carbon Building Standard Strategy for Scotland 2013 Update

50

**Responses to
planning consultations,
housing land audits,
Main Issues Reports,
proposed Plans, Local
Development Plans etc**

Covering separate representation; energy, environment and safety standards; EU VAT proposals; consumer credit; Land and Buildings Transaction Tax; title conditions

8

Major policy responses and submissions

50+

**News releases,
newsletters and
member briefings,
including 20+
specifically
on Help to Buy**

The Difference to You

Calculate the value of membership to your organisation.

Simply insert your numbers in the white boxes in the table then add up the totals to see the financial value and benefit of the activities undertaken by Homes for Scotland to your organisation.

Activity	(A) Estimated value/benefit	(B) Member inserts their own numbers to estimate benefit to their organisation	Member benefit/value (AxB)
Help to Buy (Scotland) £220m Shared Equity scheme introduced as a direct result of HFS lobbying	£16,076 X Margin per unit based on a calculated average selling price of £160,757 and 10% margin	Number of units sold using Help to Buy:	£:
Planning Fee increased capped HFS concerns listened to by the Scottish Government with fees set at £20k max instead of proposed £100k	£80k X Potential saving for strategic housing site planning applications lodged in 2013	Number of major planning applications made:	£:
Legacy Building Warrants HFS Memorandum of Understanding with Local Authority Building Standards Scotland allowing the extension of legacy building warrants to ensure historical sites did not become unviable	£5,621 X Saving per unit where legacy warrant held, based on Scottish Government weighted cost impact analysis	Number of units built using legacy building warrants:	£:
MI New Home Over £100m of sales activity, supporting jobs and stimulating market	£14,900 X Margin per unit based on average selling price of £149,000 and 10% margin	Number of units sold using MI New Home:	£:
Energy Standards Reduced Proposed increase in energy standards reduced from 43% improvement on 2010 standards down to 21%, allowing market time to recover	£4,500 X Saving per unit based on Scottish Government cost impact analysis	Number of units forecast to be built in next two years:	£:
Energy Standards Deferred Two year delay, allowing industry time to prepare	£4,600 X Potential saving per unit for building warrant applications between Oct '13 & Oct '15	Number of units forecast to be built in time period:	£:
Vital Planning Activity 50 responses to planning consultations, housing land audits, Main Issues Reports, proposed plans, Local Development Plans etc	£1,000 X Estimated cost per response if outsourced or time taken if members responded themselves (2 days)	Number of responses relevant to your organisation:	£:
Major policy responses and written evidence submissions Covering Separate Representation; energy, environment and safety standards; EU VAT proposals; consumer credit; Land and Buildings Transaction Tax; Title Conditions	£1,000 X Estimated cost per response if outsourced or time taken if members responded themselves (2 days)	Number of responses relevant to your organisation:	£:
Total estimated value of benefits delivered by Homes for Scotland for my organisation			£:

2013 Year at a Glance

Activity	HFS Member Benefit	Activity	HFS Member Benefit
<p>December 2012</p> <p>Call for £394m consequential Budget funding to be directed into housing</p>	<p>Promoting member interests by highlighting economic benefits lodged in 2013</p>	<p>April</p> <p>HFS meets with Nicola Sturgeon and John Swinney to push for Help to Buy in Scotland</p>	<p>Arguing the case for equivalent support at the highest level</p>
<p>January 2013</p> <p>Change in planning fees</p> <p>Lloyds join MI New Home and part exchange made available as a trial service</p> <p>Energy standards consultation issued – Scottish Government reduces proposed increase from a 60% reduction to 45%</p> <p>Shared Apprenticeship report published</p>	<p>Saving of £80k for every major planning application lodged in 2013</p> <p>More lenders and additional flexibility = more sales</p> <p>Reduction will reduce build costs</p> <p>Cost-effective way of employing apprentices</p>	<p>May</p> <p>Nicola Sturgeon announces new £120m shared equity scheme for Scotland</p> <p>HFS Annual Lunch & Awards with record 800 guests in attendance</p> <p>Reconvened Sullivan Panel meets – HFS stresses the need for relaxation of targets and timescales</p>	<p>Projected to support 4,000 new homes by increasing options for buyers</p> <p>Unique networking event and prestige for winners</p> <p>Lobbying to have roadmap changed to reflect industry conditions</p>
<p>February</p> <p>Scottish Government agrees to re-convene the Sullivan Panel</p>	<p>Signal that standards will be reviewed</p>	<p>June</p> <p>Extension of legacy Building Warrants agreed</p> <p>SESPlan receives Ministerial approval – supports HFS objections and requires major change</p> <p>Scottish Water Chairman's Dinner</p> <p>Generating front page coverage on continuing decrease in housing completions</p>	<p>Allowing builders to complete to previous standards and save cost</p> <p>Additional 10,300 housing units added to plans by 2019 with potential sales value of £2.4 billion</p> <p>Agreement to sign a memorandum of understanding on policy and procedural matters</p> <p>Ensuring issue remains high on media and political agendas</p>
<p>March</p> <p>Chancellor announces Help to Buy</p> <p>£2.5m NSSE funding announced and promoted to members</p>	<p>Consequential funding to Scotland and commencement of HFS lobbying for comparable support</p> <p>Additional support for affordable housing delivery</p>		



Representatives from lenders, the Scottish Government and its agents quizzed by members at our exclusive Help to Buy briefing

Activity	HFS Member Benefit
<p>July</p> <p>Exclusive HFS member briefing to help builders prepare for launch of Help to Buy (Scotland)</p> <p>Session held with Scottish Government Building Standards to explore approach to 'better regulation'</p>	<p>Providing members with advance detail and guidance</p> <p>Representing member interests and feedback</p>
<p>August</p> <p>MI New Home part exchange facility made permanent</p>	<p>Secures important feature not yet applicable in England</p>
<p>September</p> <p>£220m Help to Buy (Scotland) launches with additional £100m allocated</p> <p>Scottish Government announces two year deferment of energy standards</p> <p>HFS lobbies The Law Society to not introduce separate representation</p> <p>Associate member lunch with record attendance</p>	<p>Funding increased in line with HFS request to deliver 6,000 homes</p> <p>Significant cost saving and time to prepare</p> <p>Alleviates potential cost risk to buyers and market disruption</p> <p>Unique networking and briefing event</p>

Activity	HFS Member Benefit
<p>October</p> <p>Help to Buy: Guarantee launched in Scotland at same time as rest of UK</p> <p>Special Help to Buy (Scotland) features in the Daily Record, Evening Times and The Herald</p>	<p>Provides another selling tool</p> <p>Working with the media to raise profile of scheme and benefits of buying new</p>
<p>November</p> <p>"Building the Rented Sector" project findings published</p> <p>Special HFS "Building the Rented Sector" conference</p> <p>Sullivan Panel update report on 'A Low Carbon Building Standards Strategy for Scotland' published</p>	<p>Recommending action to stimulate expansion of rented sector</p> <p>Exploring research findings with development industry, financial services and property management representatives</p> <p>Pragmatic and sensible approach addressing HFS concerns</p>

Bringing industry peers and colleagues together

