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## Notes and Comments

# The Effects of Land Speculation on the Supply of Housing in England and Wales

B. R. Davidson

[Received February 1974]

During the period 1969-1971 house prices increased rapidly in England and Wales. Between 1969 and 1971 gross advances for house purchase from building societies, insurance companies and local authorities increased by 68 per cent and net advances by 100 per cent. Borrowing for investment in housing was also encouraged by allowing the interest paid on housing loans to be deducted from income for taxation purposes and by a desire to protect liquid assets from inflation. As Harrington

(1972) has pointed out, the net effect of taxation concessions and an inflation rate of 5 per cent on a mortgage rate of 8 per cent is to reduce the true cost of borrowing to less than 1 per cent for investors with an average income tax rate of 30 per cent. In these circumstances an increase in the price of housing was inevitable and it is not surprising that the price of new houses in the private sector increased by 32 per cent between 1969 and 1972 (Nationwide Building Society 1973) (Fig. 1).

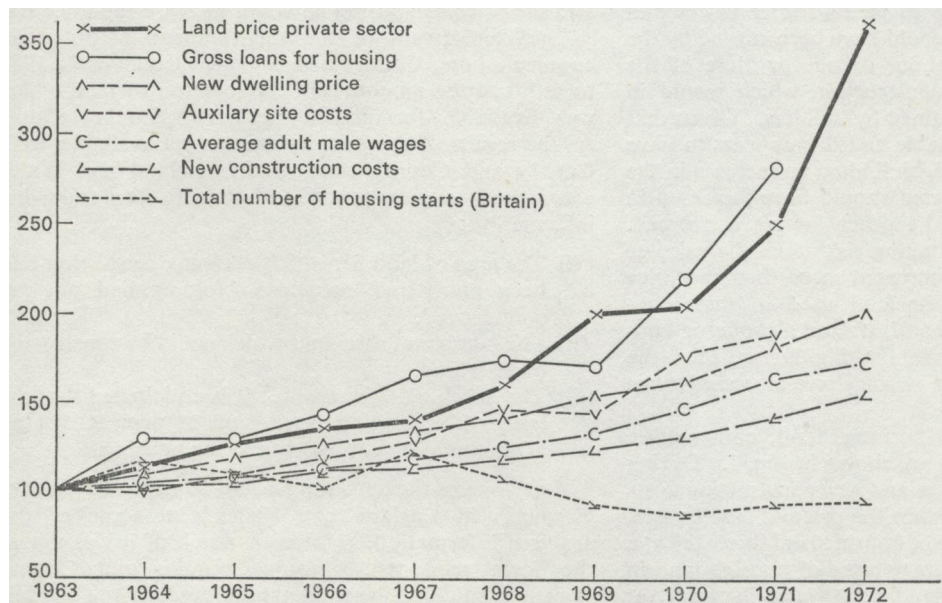


Fig. 1. Indices of housing loans, prices and costs and houses started.

Source: Department of the Environment, Scottish Development Department and the Welsh Office, *Housing and Construction Statistics*, No. 2, 1972.

\* Total gross advances by building societies and insurance companies.

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What is more difficult to understand is the failure of the supply of houses to increase over the same period. If housing prices were high one would have expected a rapid increase in building to take advantage of the high profits to be made from supplying houses at high prices. In fact the total number of new houses started in England and Wales during 1971 and 1972 were lower than in any period during the last decade (Fig. 1). In 1971 total building starts were 5 per cent less than in 1963. Even in the private sector, where most of the new finance for housing was concentrated, building starts showed little response to the higher prices offered for housing. In 1972 starts in this sector were only 8 per cent higher than in 1963, less than the 24 per cent increase which occurred in the private sector between 1963 and 1964 or the 17 per cent increase between 1963 and 1967.

The failure of the building industry to respond to the high price being offered could have been caused by a number of factors. If credit were rationed and builders found it difficult to borrow money, the rate of house construction would be checked. It is difficult to argue that lack of capital prevented building in 1971 and 1972 as the amount of money advanced for housing increased rapidly during this period. The index for gross advances by building societies, insurance companies and local authorities, the three main sources of credit for the building industry, rose by 68 per cent between 1969 and 1971 (Fig. 1).

The building industry might also have failed to respond to the increase in housing prices because of a lack of confidence caused by a belief that the boom would be short lived and that houses commenced during the period of high prices would have to be sold after prices had declined. Alternatively it could have been caused by the increase in the price of labour or one or more of the resources used in house construction which would in turn reduce the profits obtained by builders. Given that adequate finance was available and this appears to have been the case, the factor which limited an increase in the number of houses constructed should have increased in price more than any of the other factors concerned. If builders were averse to taking risks then the price of new houses should have increased more than the price of the labour, materials or land used in their construction. On the other hand, if land, labour or construction materials were the limiting factor, then the price of all or one of these should have increased more than the price of new houses.

Indices of the price of housing, land, construction costs and of average wages are shown in Fig. 1. During 1971 and 1972 average wages and new construction costs increased at a slower rate than the price of new houses. On the other hand the price of housing land increased at a much faster rate. The average price of housing land in the private sector in England and Wales increased at approximately the same rate as the total advances made for housing by building societies, insurance companies and local authorities.

This rapid increase in housing land prices suggests that it is the shortage of available land for housing that has

prevented a rapid increase in the supply of houses. The rapid increase in building land is not limited to one region. Indices of site values and housing and site values in England and Wales, based on surveys carried out by the Nationwide Building Society show that site prices have increased much more rapidly than house prices in all regions and that the discrepancy is particularly large in all regions except Wales and the North East of England (NBS, 1972) (Fig. 2).

In Britain there is no shortage of suitable land for housing. In 1970 only 10 per cent of Britain's land was used for housing and transport compared with the 86 per cent used for agriculture and forestry and far higher prices are offered for housing land than for agricultural land (NBS, 1972). On the other hand an artificial restraint on the area of land available for housing has been imposed by the state. Houses may only be constructed on land where permission has been granted by the county planning authorities. It is possible that the area of land for which planning permission has been given or will be given is small in relation to the number of houses which must be constructed in the immediate future.

Unfortunately the exact area of land for which planning permission has been given but which has not been built on in England and Wales is unknown. This is surprising, as once an artificial limit was placed on the supply of land for housing it must have been almost impossible for any planning authority to operate effectively unless it knew the area of land available for housing and where it was located. Without this information it is always possible that the demand for land will exceed the supply and the price of housing land will increase rapidly.

The Department of the Environment instituted an enquiry among County and Borough Councils in 1973 to estimate the amount and the location of land which was available for housing and its planning status. As the results of this enquiry are not yet available, each County and County Borough in England and Wales was asked to supply the author with the following information:

- (i) The area of land for which planning permission had been given and on which building had not yet commenced.
- (ii) The number of dwellings which could be constructed on this land.
- (iii) The number of years which it is anticipated that the land with planning permission at present will be adequate to meet the demand for housing.

Forty-one of the 58 Counties and 57 of the 83 County Boroughs in England and Wales sent some of the required information. However, much of it was not in the form requested. Many Counties and County Boroughs supplied the total area of land, or the number of dwelling sites which would be available for building during the next five years, or at some time in the future, rather than the area of land or number of sites for which planning permission exists at present. Some forwarded both types of information. Very few Counties or County

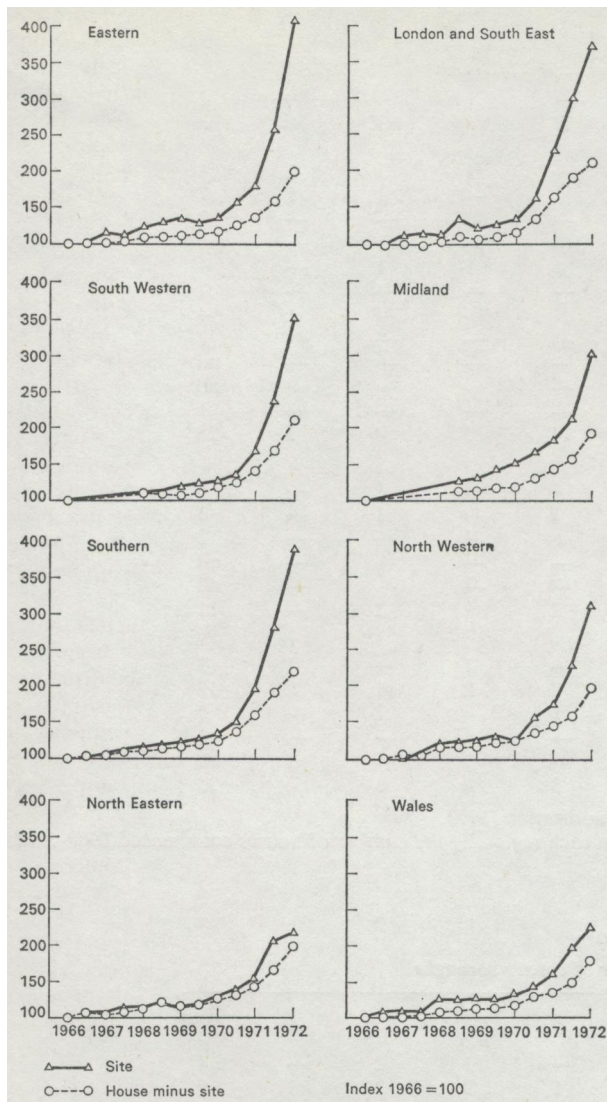


Fig. 2. Values of site and house minus site (indices).

Source: Personal communication from the Nationwide Building Society, 1973.

Boroughs attempted to estimate the number of years for which housing land would be available. An estimate can be made assuming that building will proceed at the same rate as it has in the past five years. The number of years for which land would be available was calculated by dividing the number of dwelling sites available in each planning category in each County or County Borough by the average annual number of houses started in both the private and public sectors for the years 1968 to 1972. The results of this calculation together with the information forwarded by the planning authorities is shown in Appendix 1. It is obvious from this data that most of the authorities which attempted to estimate the

amount of land available did so on a basis of the amount for which planning permission exists at present.

The results of the calculation of the area available for housing expressed as the number of years' supply of dwelling sites available, assuming buildings proceed at the same rate as between 1968 and 1972, are shown in Tables 1 and 2. These indicate that in terms of land for which planning permission has already been granted the supply is extremely limited. In some Counties and County Boroughs less than one year's supply is available and in approximately half of each, less than three years' supply is available with planning permission. Nor is the situation likely to improve in the

**Table 1***Supply of Housing Land in Counties of England and Wales<sup>1</sup>*

Region	Number of counties								Total
	E	SE	SW	M	S	NW	NE	W	
<i>(i) With planning permission</i>									
1 year's supply	—	—	—	1	—	1	1	1	4
1-1.00 years' supply	—	1	—	2	2	—	1	1	7
2-2.99 years' supply	1	—	—	—	—	1	—	—	2
3-3.99 years' supply	—	—	2	1	—	—	1	—	4
4-4.99 years' supply	1	—	—	—	1	1	1	—	4
5-5.99 years' supply	1	—	—	—	—	—	—	—	1
6-6.99 years' supply	1	—	1	—	1	—	—	1	4
7-7.99 years' supply	1	—	—	—	—	—	—	—	1
8-8.99 years' supply	—	—	—	—	—	—	—	—	nil
9-9.99 years' supply	—	—	—	—	—	—	—	—	nil
over 10	1	—	—	—	—	—	—	—	1
Total	6	1	3	4	4	3	4	3	28
<i>(ii) Available in 5 years</i>									
5 years' supply	1	—	—	2	1	1	1	—	6
5-5.99 years' supply	—	—	—	1	1	—	1	—	3
10-14.99 years' supply	—	—	—	1	—	1	—	—	2
15-19.99 years' supply	—	—	—	—	—	—	—	—	nil
over 20 years' supply	—	—	—	—	—	—	—	—	nil
Total	1	—	—	4	2	2	2	—	11
<i>(iii) Available eventually</i>									
5 years' supply	—	1	—	—	—	1	—	1	3
5-9.99 years' supply	2	1	—	—	2	2	1	2	10
10-14.99 years' supply	2	—	1	1	1	—	2	—	7
15-19.99 years' supply	—	—	1	—	—	—	—	—	1
over 20 years' supply	—	—	—	—	—	1	—	1	2
Total	4	2	2	1	3	4	3	4	23

Source: County Councils of England and Wales. Personal communication, 1973.

<sup>1</sup> Calculated by dividing the number of dwelling areas available in each region by the number of houses commenced 1968-1972.

**Table 2***Supply of Housing Land in County Boroughs in England and Wales<sup>1</sup>*

Region	Number of county boroughs								Total
	E	SE	SW	M	S	NW	NE	W	
<i>(i) With planning permission</i>									
1 year's supply	—	—	—	1	—	1	2	—	4
1-1.99 years' supply	—	—	1	2	1	2	2	1	9
2-2.99 years' supply	2	1	1	5	—	1	—	—	10
3-3.99 years' supply	1	2	1	—	—	—	2	—	6
4-4.99 years' supply	—	—	—	1	2	1	2	—	6
5-5.99 years' supply	—	1	—	—	1	—	—	1	3
6-6.99 years' supply	—	—	—	1	—	—	2	—	3
7-7.99 years' supply	—	—	1	—	—	2	—	—	3
8-8.99 years' supply	—	—	—	—	—	1	—	—	1
9-9.99 years' supply	1	—	—	—	—	—	—	—	1
10 years' supply	—	—	—	—	—	1	—	—	1
Total	4	4	4	10	4	9	10	2	47
<i>(ii) Available in 5 years</i>									
5 years' supply	—	1	2	4	2	—	1	—	10
5-9.99 years' supply	2	2	1	2	2	—	3	—	12
10-14.99 years' supply	1	—	—	—	—	2	—	—	3
15-19.99 years' supply	—	—	—	—	—	—	—	—	nil
20 years' supply	1	—	—	—	—	1	—	—	2
Total	4	3	3	6	4	3	4	nil	27

Source: County Borough Councils of England and Wales. Personal communication.

<sup>1</sup> Calculated by dividing the number of dwelling areas available in each category by the average number of houses commenced 1968 to 1972.

future. Of the 11 Counties which supplied details of the land likely to become available in the next five years, six will have less than five years' supply or less than will be required during the next 5 years. The position in the County Boroughs is similar, 10 of the 27 County Boroughs supplying this information will have less than the estimated amount of land required in the next five years.

On the other hand there appears to be very little relationship between the amount of land available for housing in any particular region and the rate at which housing land prices have increased. There is very little correlation between the increase in the indices for various regions of site values, based on the Nationwide Building Society's survey (Fig. 2) and the availability of housing land in the Counties and County Boroughs of these regions (Tables 1 and 2). There is no evidence that more land with planning permission was available in the north eastern region or in Wales than in other regions although land values have not increased rapidly in these regions. The failure of land values to rise rapidly in these two regions is possibly due to a lack of economic growth. Even if the supply of housing land is limited, rapid increases in site values would only occur if future housing demand were expected to increase because of an increase in economic activity.

In regions where rapid economic growth is expected in

the future, the data shown in Tables 1 and 2 underestimate the supply of housing land available. In half of the Counties and County Boroughs less than three years' land is available assuming that the sum of building starts in the private and public sectors proceeds at the slightly decreasing rate which prevailed between 1968 and 1972. The rate at which house prices are increasing in most regions suggests that building at a much faster rate than in the 1968-1972 period was required if the housing demands of 1971 and 1972 were to be met. What might have been an adequate supply of land for a limited period at the rate of building between 1968 and 1972 could have been totally inadequate to supply the housing demanded in 1971 and 1972.

As the supply of housing land in many Counties and County Boroughs was limited at 1968-1972 rates of building it must have been even more limited in 1971 and 1972. In these circumstances speculators could always argue and probably correctly that land would be more valuable in the future than at the present time. As building land does not deteriorate with time, it is an excellent resource for hedging against inflation. Speculation in housing land is far more likely to occur if the price is increasing more rapidly than the returns which might be obtained from alternative forms of investment. The index of housing land and agricultural land prices and the index of ordinary share prices is shown in Fig. 3.

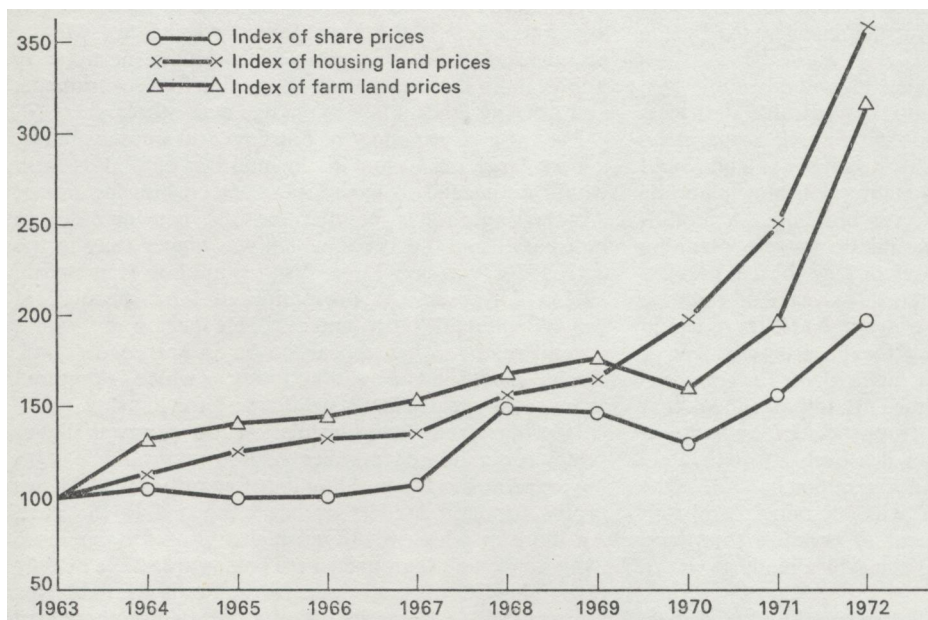


Fig. 3. Indices of share prices and housing and farm land prices.

Sources: Department of the Environment, Scottish Development Department and the Welsh Office. *Housing and Construction Statistics*, No. 2, 1972.

Peters, G. H., Trends in farm real estate values in England and Wales, *Farm Economist*, Vol. XI, No. 2, 1966. Financial Times Ordinary Share Index, 1973.

Also supplemented by data supplied by the Oxford Institute of Agricultural Economics.

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The price of housing land has increased at a faster rate than the price of either of the other types of investment available. Housing land has a further attraction as an investment. While individual share prices fluctuate widely, it is believed that while the rate at which the price of housing land increases may change, the absolute value of the land is unlikely to decline. Movements in housing land prices during the last ten years support this contention (Fig. 2).

In these circumstances why should any holder of land for which planning permission has been given, or for that matter for which planning permission is likely to be given, sell the land for development? Money received from the sale of such land would have to be invested where a lower return must be expected and a much higher risk accepted. Further evidence that speculation in housing land is a cause of rising prices is supplied in Fig. 1 and 2. It is significant that the really rapid increases in housing land prices commenced in 1970, the year in which the investment levy, which effectively removed the profits made by holding housing land, was abolished.

It can be argued that the price of housing land is a reflection of consumer demand and that state interference is unwarranted. However, this is to ignore that the state has already interfered in the market. The existing high prices of housing land are partly caused by the state limiting the area of land on which buildings may be constructed. In these circumstances speculation can only be cured by further interference by the state.

The problem might be tackled in a number of ways, none of which are either mutually exclusive or necessarily sufficient to solve the problem if applied separately. One obvious means of increasing the supply of land would be to return to the free market by abolishing planning and making all land available for building. A modification of this drastic step would be to give planning permission to a much larger area of land than at present. If permission were available for 100 years of building requirements rather than for 5 or 10 years, there would be a strong motive for taking the immediate offers of buyers in case these were not made again for the same land for a long period of time. Best has shown that during the last decade the proportion of agricultural land transferred to urban uses has been approximately 0.1 per cent a year (Best and Champion, 1970). One hundred years' supply of land with planning permission would only represent 8 per cent of Britain's total land area, slightly less than the 10 per cent already in urban use.

However, even if a much larger supply of land were available for housing it still might be more attractive than other forms of investment in a period of inflation. Housing land has risen rapidly in price in other countries (e.g. Australia) where supplies are far greater than in England and Wales. Shortages of housing land within a reasonable distance of where work is available will cause land prices to rise even if no restriction is placed on the supply of building land by the state.

While sufficient land must be available for housing if rapid increases in the price of housing land are to be prevented, an adequate supply alone is unlikely to prevent speculation. The latter objective can only be achieved if the profit motive behind speculation is removed. Speculation might be prevented by removing the profits obtained by the speculator. This could be achieved by reintroducing the improvement levy.

A much more flexible system and that used in many other countries would be to apply an annual tax to all vacant land for which planning permission has been given. This has the advantage that it can be raised or lowered to increase or decrease the supply of housing land at any time. It has the effect of removing all or part of the profits gained from holding potential building land in anticipation of a rise in price. To be effective such a tax must be high enough to make speculation in land less profitable than other forms of investment and much less profitable than alternative investments with a higher risk of losing one's capital or of not obtaining an expected annual revenue. Unless one of the above or some other measure is taken to prevent speculation one must expect the availability of land to continue to limit the supply of housing.

Whatever the measure used to prevent speculation in housing it must be one which speculators are convinced will be applied over a long period of time. Providing the increase in land prices is great enough, speculators may well decide to hold on to land and pay an annual tax if they are convinced the tax will be removed after two or three years. This is particularly important in Britain where it is possible for Governments and housing land policy to change every three years.

Even if a large supply of housing land were available, a very large expansion in the number of houses built would be needed to have any effect on housing prices. As Harrington has pointed out the net increases in housing during the 1950s, which was higher than in the early 1970s, was only  $1\frac{1}{3}$  per cent per annum (Harrington, 1972). However, the prevention of land speculation, providing it made more land available for housing, would at least remove what appears to be an immediate check on the growth in the building industry which is required to meet the greatly increased demand for housing.

If profits from land speculation are removed higher prices for a limited number of houses should lead to higher profits in the building industry rather than higher profits for land holders as has happened in the past. An industry which is offered higher profits is far more likely to expand than one where profits are stable or only rising slowly. A large increase in funds available for housing is not necessarily harmful. Providing these lead to an increase in the profits earned by the building industry they should cause it to expand rapidly and so lead to an increase in the number of houses built and eventually to a decrease in house prices. A problem only arises, as it did in Britain in the early 1970s, when most of the additional finance available for housing is passed on to land holders and land speculators rather than to the building industry.

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## Appendix

*Years of Supply of Building Land with various Categories of Availability*

(i) COUNTIES	<i>With planning permission (years)</i>	<i>Available in 5 years (years)</i>	<i>Available eventually (years)</i>	<i>County estimated of availability (years)</i>
<i>Eastern</i>				
Kesteven (Lincolnshire)	10.2	n.a.	n.a.	n.a.
Holland (Lincolnshire)	5.1	n.a.	5.5	n.a.
Suffolk	4.9	n.a.	12.3	n.a.
Cambridgeshire	6.5	n.a.	11.3	n.a.
Huntingdonshire	2.6	4.6	n.a.	n.a.
Rutland	7.6	n.a.	9.6	n.a.
<i>South Eastern</i>				
Kent	n.a.	n.a.	n.a.	6.2
Essex	n.a.	n.a.	7.0	7.2
Hertfordshire	1.1	n.a.	3.1	5.3
<i>South West</i>				
Cornwall	6.8	n.a.	11.8	n.a.
Devon	3.0	n.a.	15.0	n.a.
Gloucestershire	3.0	n.a.	n.a.	n.a.
<i>Midlands</i>				
Shropshire	3.2	11.4	n.a.	n.a.
Herefordshire	1.2	7.9	n.a.	n.a.
Northamptonshire	1.4	4.8	n.a.	n.a.
Warwickshire	0.6	3.0	n.a.	n.a.
Leicestershire	n.a.	n.a.	n.a.	5.3
Derbyshire	n.a.	n.a.	n.a.	13.0
Staffordshire	n.a.	n.a.	10.1	n.a.
Nottinghamshire	n.a.	n.a.	n.a.	5.0
<i>Southern</i>				
Dorset	n.a.	n.a.	7.3	7.5
Hampshire	n.a.	n.a.	7.8	n.a.
Surrey	4.4	n.a.	n.a.	9.3
Berkshire	n.a.	n.a.	n.a.	8.0
Oxfordshire	1.1	4.3	n.a.	4.6
Wiltshire	1.9	6.6	n.a.	n.a.
West Sussex	6.5	n.a.	10.2	6.7
<i>North West</i>				
Cumberland	4.8	10.7	26.8	n.a.
Westmorland	n.a.	n.a.	5.3	n.a.
Lancashire	2.9	n.a.	6.7	n.a.
Cheshire	0.2	1.4	1.7	n.a.



## NOTES AND COMMENTS

(i) COUNTIES ( <i>cont.</i> )	<i>With planning permission (years)</i>	<i>Available in 5 years (years)</i>	<i>Available eventually (years)</i>	<i>County estimate of availability (years)</i>
<i>North East</i>				
Northumberland	0·1	4·1	n.a.	n.a.
Durham	3·0	7·5	9·2	9·3
West Riding (Yorkshire)	4·7	n.a.	11·0	n.a.
Lindsey (Lincolnshire)	n.a.	n.a.	14·6	13·0
North Riding (Yorkshire)	1·2	n.a.	n.a.	n.a.
<i>Wales</i>				
Cardiganshire	1·6	n.a.	n.a.	n.a.
Merioneth	n.a.	n.a.	26·7	n.a.
Glamorgan	n.a.	n.a.	8·2	n.a.
Anglesey	6·5	n.a.	9·6	n.a.
Denbigh	0·6	n.a.	3·5	n.a.
(ii) COUNTY BOROUGH	<i>With planning permission (years)</i>	<i>Available in 5 years (years)</i>	<i>Available eventually (years)</i>	<i>County estimate of availability (years)</i>
<i>Eastern</i>				
Lincoln	9·2	25·2	n.a.	15·6
Norwich	2·2*	6·6	n.a.	n.a.
Ipswich	2·8*	6·1	n.a.	2·3
Great Yarmouth	3·3*	10·5	n.a.	n.a.
<i>South Eastern</i>				
Brighton	2·5*	n.a.	n.a.	n.a.
Portsmouth	2·4	4·2	n.a.	n.a.
Hastings	5·6	6·3	n.a.	n.a.
Canterbury	3·4	5·6	n.a.	4·0
London	3·8	n.a.	n.a.	3·8
<i>South Western</i>				
Exeter	7·5	n.a.	n.a.	n.a.
Torbay	2·5*	6·1	n.a.	4·6
Gloucester	3·8	n.a.	n.a.	3·5
Plymouth	n.a.	n.a.	6·1	5·5
Bath	1·3	2·2	n.a.	n.a.
<i>Midlands</i>				
Nottingham	0·7*	2·1	n.a.	n.a.
Wolverhampton	2·5*	4·1	n.a.	n.a.
Leicester	2·9	n.a.	n.a.	n.a.
Stoke-on-Trent	1·6	n.a.	n.a.	2·5
Coventry	2·3	5·4	n.a.	n.a.
Luton	2·5*	4·1	n.a.	4·0
Walsall	2·9	n.a.	n.a.	2·3
West Bromwich	6·3*	n.a.	7·8	n.a.
Dudley	4·8	6·6	n.a.	3·1
Solihul	1·3	3·1	n.a.	n.a.
<i>Southern</i>				
Bournemouth	4·0*	8·9	n.a.	n.a.
Reading	4·1	4·5	n.a.	3·2
Eastbourne	1·3*	2·9	n.a.	n.a.
Oxford	5·4*	7·1	n.a.	7·4

(ii) COUNTY BOROUGH ( <i>cont.</i> )	<i>With planning permission (years)</i>	<i>Available in 5 years (years)</i>	<i>Available eventually (years)</i>	<i>County estimate of availability (years)</i>
<i>North Western</i>				
Southport	7.4*	11.5	n.a.	10.0
Carlisle	1.0*	11.6	n.a.	n.a.
Burnley	n.a.	n.a.	n.a.	10.0
Wigan	4.8	n.a.	n.a.	5.0
Rochedale	2.0	n.a.	n.a.	4.0
Dewsbury	7.0	26.6	n.a.	5.6
Manchester	0.4	n.a.	n.a.	0.6
Preston	1.9	n.a.	n.a.	n.a.
Barrow in Furness	13.8	n.a.	n.a.	7.5
Leeds	8.4	n.a.	n.a.	5.0
<i>North Eastern</i>				
York	4.1*	6.7	n.a.	n.a.
Huddersfield	3.1	n.a.	n.a.	2.8
Kingston-on-Hull	n.a.	8.5	9.2	7.7
Rotherham	1.4	n.a.	n.a.	n.a.
Newcastle upon Tyne	1.5	n.a.	n.a.	8.0
Halifax	3.1	n.a.	n.a.	3.0
Blackburn	6.0	n.a.	n.a.	3.0
Doncaster	0.1*	1.9	n.a.	n.a.
Bradford	n.a.	n.a.	7.7	5.0
Barnsley	6.2	n.a.	n.a.	12.0
Tynemouth	0.5	n.a.	3.0	n.a.
Teesside	n.a.	5.2	n.a.	n.a.
<i>Wales</i>				
Cardiff	5.4	n.a.	n.a.	5.7
Swansea	1.9	n.a.	n.a.	9.0

\* Assumes all land available for housing in writs of less than 3 acres has planning permission.