

Construction Planning Reforms for Growth and Investment

United Kingdom

Agnese Carella, Pragyam Deb, and Nihal Haider

SIP/2024/031

IMF Selected Issues Papers are prepared by IMF staff as background documentation for periodic consultations with member countries. It is based on the information available at the time it was completed on June 14, 2024. This paper is also published separately as IMF Country Report No 24/204.

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ABSTRACT:

The UK construction planning system is overly stringent and the localized and discretionary system of decision-making makes it highly unpredictable. It hinders new construction (both residential and commercial) and infrastructure projects, restricting labor mobility (as workers stay trapped in suboptimal jobs due to unaffordable housing in areas with better prospects). It also raises investment costs for businesses, who often endure long and uncertain wait times or are forced to relocate to suboptimal locations. International and domestic experience suggests that a concerted overhaul of the system is needed, focusing on systemic reforms that reduce discretionary decision-making in granting permissions. While this is politically difficult, tangible progress is possible around a few key areas: (i) broader geographic and rules-based decision-making for business and large residential developments to reduce uncertainty for investors; (ii) digitalized and standardized plans at the local level which are, additionally, binding for designated growth areas; (iii) careful review of scope to release Green Belt land of little environmental or amenity value near stations with easy access to major cities; and (iv) targeted incentives (to overcome new builds resistance) and resources to local authorities (including skilled staff to facilitate compliance with new environmental requirements)

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SELECTED ISSUES PAPERS

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CONSTRUCTION PLANNING REFORMS FOR GROWTH AND INVESTMENT¹

The UK construction planning system is overly stringent and the localized and discretionary system of decision-making makes it highly unpredictable. It hinders new construction (both residential and commercial) and infrastructure projects, restricting labor mobility (as workers stay trapped in suboptimal jobs due to unaffordable housing in areas with better prospects). It also raises investment costs for businesses, who often endure long and uncertain wait times or are forced to relocate to suboptimal locations. International and domestic experience suggests that a concerted overhaul of the system is needed, focusing on systemic reforms that reduce discretionary decision-making in granting permissions. While this is politically difficult, tangible progress is possible around a few key areas: (i) broader geographic and rules-based decision-making for business and large residential developments to reduce uncertainty for investors; (ii) digitalized and standardized plans at the local level which are, additionally, binding for designated growth areas; (iii) careful review of scope to release Green Belt land of little environmental or amenity value near stations with easy access to major cities; and (iv) targeted incentives (to overcome new builds resistance) and resources to local authorities (including skilled staff to facilitate compliance with new environmental requirements).

A. Locating the UK's Construction Planning Regime in an International Context

1. Construction planning systems worldwide have been analyzed along two dimensions: rule-based versus discretionary, and local versus national formulation and control. In the UK, Canada, US, and Ireland, the approach is markedly discretionary, and predominantly administered at the local level with significant freedom and autonomy at the lowest tier of government.² While national policies offer overarching guidance, decisions on development permissions are made locally, fostering an arguably more democratic outcome,³ but resulting in a fragmented system where proposals are scrutinized individually, and are susceptible to vested local interests, lobbying, and “not in my backyard” (NIMBY) problems. Local decision making often fails to consider wider regional and national growth benefits and externalities and focuses instead on short term issues such as overcrowding and concerns about increased demands on local services. In contrast, European peers such as Germany, France, and the Netherlands adhere to a more rule-based approach: regulations dictate land use down to parcel level, and/or there is a structured framework within which development permissions are often granted automatically upon adherence to

¹ Prepared by Agnese Carella, Pragyam Deb, and Nihal Haider. The paper benefited from discussions and comments received from the UK authorities and field experts during the 2024 Article IV consultation.

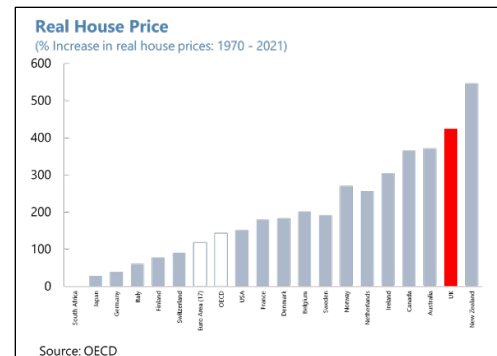
² Although planning is devolved across the four administrations of the UK, with the UK-government having responsibility for English local planning only, the issues are similar in other jurisdictions including Scotland. Throughout this note, UK is used in the general sense covering all jurisdictions, but with a focus on England.

³ That said, actual public participation in planning is very low, with estimates suggesting only about one percent of the population engaging with local planning process.

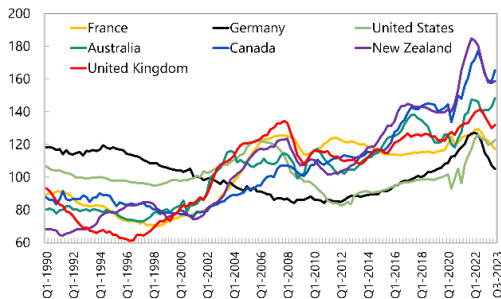
prescribed plans and regulations. Decision-making authority in these countries tends to be centralized at the national or regional level, ensuring consistency but potentially sacrificing the granularity of local input and democratic oversight, and also resulting in more bureaucratic (and less flexible) structures that are difficult to change and adapt to local conditions.

2. The existing literature also underscores the importance of land use policies in shaping housing affordability, socio-economic outcomes, regional inequality, and labor mobility.

Flexible planning systems and policy reforms, as suggested by Hilber and Vermeulen (2016), can help mitigate housing price volatility, especially in regions with supply constraints and limited developable land. By reducing regulatory barriers, these measures help supply better adjust to demand and create a more balanced housing market. However, management of development permissions at the local level can render them susceptible to lobbying, manipulation, and obstructionism by vested interests, leading to uncertainty, delays, housing shortages, and regional disparities. Erdmann et al. (2019) note that local land use regulations may exacerbate housing affordability challenges by restricting housing supply and inflating prices, particularly for low-income groups that spend a higher percentage of income on housing and rent without enjoying an increase in home equity. In the UK (as well as in Australia, Canada, New Zealand), stringent land use regulations have constrained urban housing supplies, driving up costs and impeding geographical mobility, particularly to urban centers with better job prospects. This is evidenced by relatively high (and less affordable) housing in these countries compared to France, Germany, and Italy, where land use regulations are more flexible. A rule-based approach, with targeted local flexibility offers the potential to enhance efficiency and reduce risk, increasing housing supply elasticity and lowering prices (Shepherd, 1988; Shepherd and Mayo, 2001). Studies suggest it might also reduce segregation within metropolitan areas, improve neighborhood quality, and alleviate spatial inequality (Stutts, 2021; Rothwell and Massey, 2015).



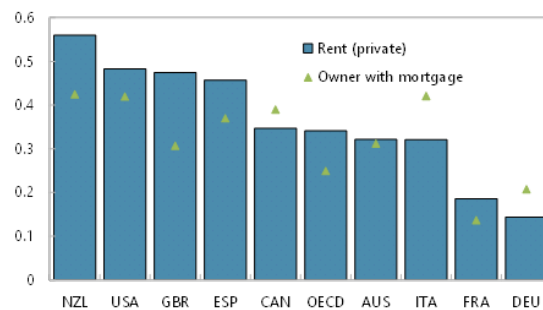
House-Price-to-Income Ratio Relative to Long-Run Average



Source: OECD and IMF calculations. The long-run average is calculated over the period 1990Q1-2019Q4.

Affordability Challenges for Lower Income Households

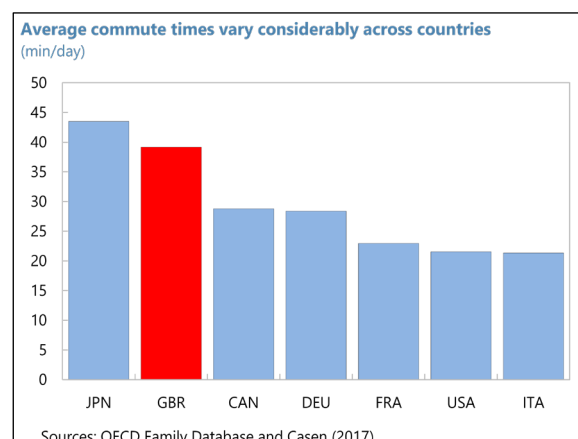
(Share of population in the bottom quintile of the income distribution spending more than 40 percent of disposable income on mortgage and rent, 2019 or latest)



Source: OECD

3. Overall, when comparing with peer countries, the UK’s construction planning system is excessively stringent, inhibiting new construction (housing and infrastructure) and labor mobility,⁴ in the UK, planning permissions can increase development costs by up to 10 percent, while also adding delays and uncertainty to the process. Watling & Breach (2023) find that since 1945, almost 4.3 million fewer houses (close to a fifth of the housing stock) were built due to planning restrictions. Hilber & Vermeulen (2016) estimate that in the absence of regulatory constraints (i.e., refusal of proposed development by Local Planning Authorities), prices would have been 35 percent lower in the 2000s than they actually were. The discretionary approach to planning has worsened housing shortages and affordability, creating persistent and often growing disparities between high-growth and low-growth regions. People want to relocate to cities with more/better⁵ their hometowns. Those who do move to cities may face overcrowded accommodation, such as house shares, which can make it harder to understand and manage demand on local infrastructure. Strict land use regulation has made housing supply less elastic, particularly in job centers and cities, resulting in higher costs, hindering geographical mobility, and increasing worker commute times (see Sutherland 2020; Hsieh & Moretti, 2019; Erdmann, Furth, Hamilton 2019; Cheshire, Hilber and Koster, 2018; Rothwell & Massey, 2015). This issue disproportionately affects younger people, who often have to delay independent living: in the 1950s, 70 percent of UK residents owned house by age 34, but that figure has fallen to less than 34 percent today. This trend obviously raises intergenerational equity concerns, as rising house prices shift wealth to older generations, who typically own homes, from younger generations, who need to buy them.

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⁴ LSE (2023), “The economic costs of British Planning”, LSE Event

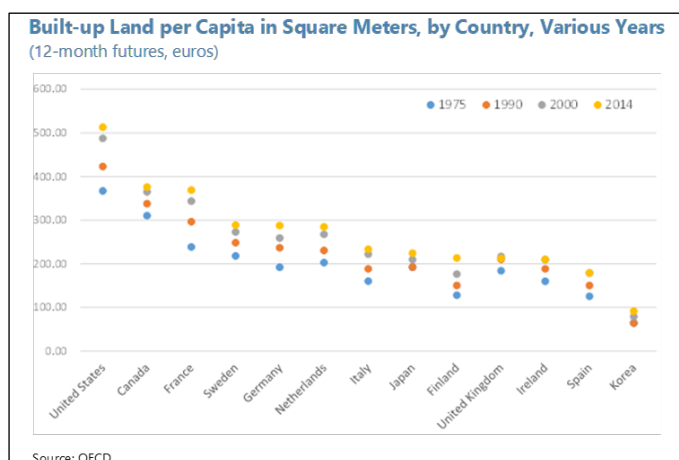
<https://www.youtube.com/watch?v=NB3YrC3tt0k&list=PLK4eIntcUEy0ptu7NwzFVXLwI6OrPQI4U&index=39>

⁵ Less stringent planning restrictions would likely see more people move closer to London, increasing spatial inequality. However, this will also result in more people moving from rural and suburban areas in other major cities (second cities), which would add to their dynamism. This is urgently needed given accumulating evidence that UKs second cities have productivity levels below the national average (see <https://www.resolutionfoundation.org/press-releases/britain-needs-a-new-economic-strategy-to-end-its-stagnation-and-close-its-8300-living-standards-gap-with-its-peers/>). Thus, as is often argued, it’s not clear that the current planning regime supports spatial equality.

4. This has contributed to a depressed rate of UK business investment (as a share of GDP), relative to the 2000s, but a loss of investment to peers with less stringent planning regimes. This is especially evident in high-growth sectors like data centers and life sciences. The UK lags

behind several other countries in data center development. In addition, life sciences firms that would prefer to establish operations in the UK, particularly in Oxford or Cambridge (which are internationally renowned centers of innovation), are instead choosing locations such as Boston in the United States.

Commercial development in the UK faces the same challenges as housing, especially in construction, which accounts for about half of business investment. High costs are driven by a stringent and unpredictable planning system, with significant discretion given to decision-makers (see Cheshire and Hilber, 2018; Cheshire, Hilber and Kaplanis, 2015). Developments can be refused even if investors meet the specification of a local plan⁶ or be move to a suboptimal location. As a result, the UK has seen no increase in the amount of built-up land per capita since 1990, which is in stark contrast to other G7 economies. Cheshire, Hilber and Kaplanis (2015) estimated that the “Town Centre First” policy caused a 32 percent loss of output to new supermarkets. The National Infrastructure Commission (NIC) estimates that easing planning and delivery constraints in the high growth “Milton Keynes-Cambridge arc”—an outlier in terms of productivity and innovation in the UK, with spillovers to other areas—could double its contribution to UK growth by 2050 and triple the creation of new local jobs.⁷ Planning restrictions also create barriers for net zero infrastructure investment, including new onshore wind farms,⁸ solar farms and grid connections.⁹



B. International and UK Experience with Reforms

5. There are good international examples of community-driven urban renewal policies.

The quest for affordable housing presents a central challenge for cities worldwide with strategies differing widely. Community involvement emerges as a cornerstone of effective urban planning, fostering collaboration between residents, developers, and local authorities. Back in 2017, the Housing White Paper¹⁰ by the British Government acknowledged the importance of community

⁶ Around 60 percent of local authorities in England do not even have an up to date plan.

⁷ The area is fragmented into 23 local planning authorities and 8 transport authorities, which limits strategic planning at the arc level, particularly in terms of connectivity, as assessments are based on very local considerations only, instead of more ambitious coordination at the regional level

⁸ Powering Up Britain: The Net Zero Growth Plan, March 2023

⁹ National Grid, Investing in the future, May 2023

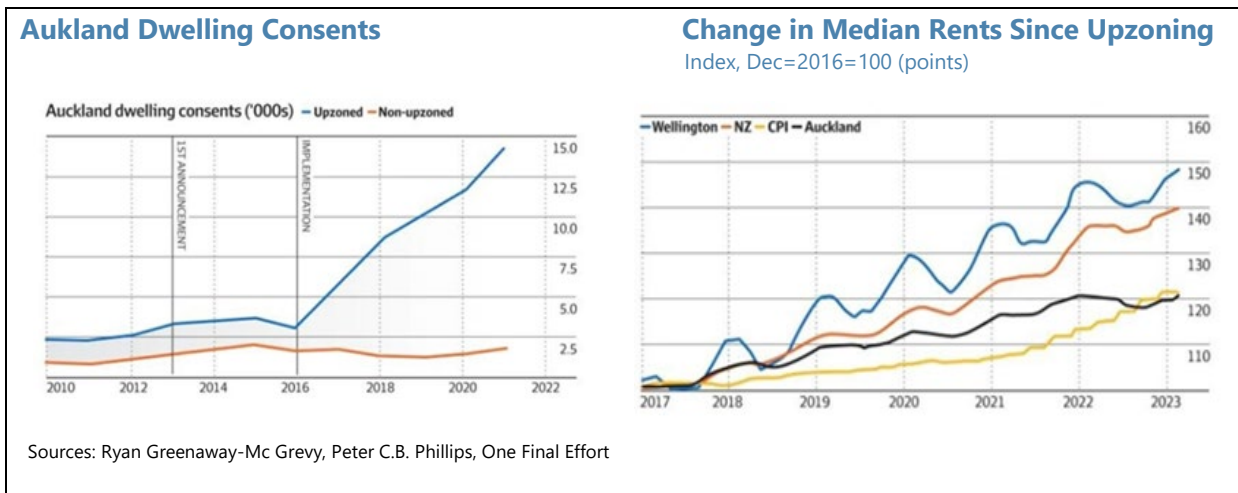
¹⁰ [Fixing our broken housing market \(publishing.service.gov.uk\)](https://www.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/614447/fixing-our-broken-housing-market.pdf)

involvement in urban planning, with proposals to increase housing supply and market efficiency by encouraging community involvement, local leadership, and collaboration.¹¹

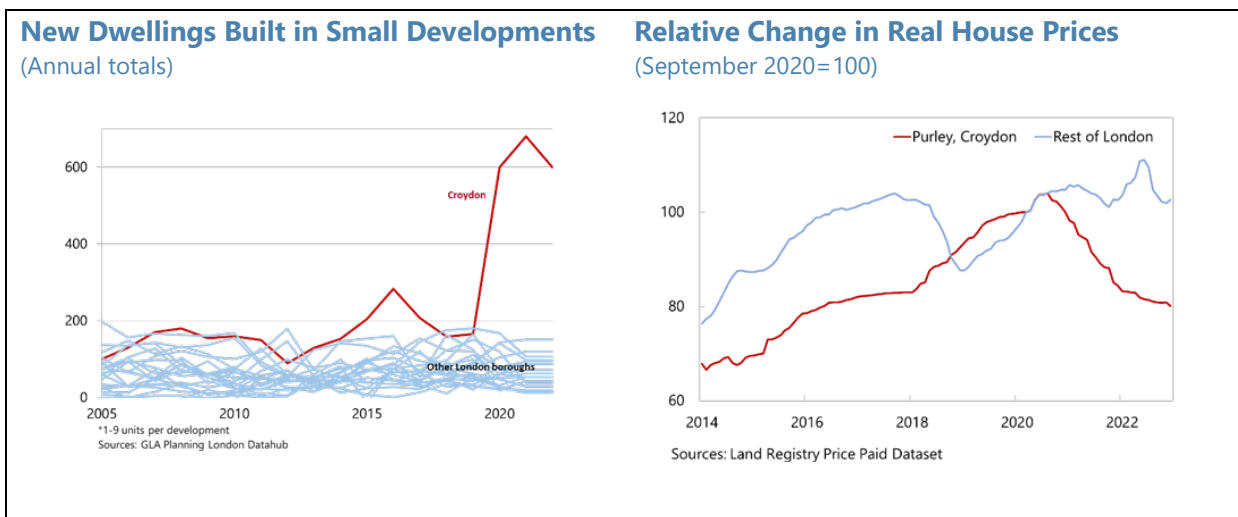
- In **Israel**, residents and developers collectively work in shaping the future of their neighborhoods, with both benefitting from incentives such as new or larger apartments in renovated buildings for residents and increased density allowances for developers. This contributes to a sense of ownership and empowerment, potentially avoiding NIMBY resistance. Local authorities oversee and regulate urban renewal projects, ensuring alignment with zoning laws and planning policies, potentially expediting the approval process for smoother implementation. For example, under the Tama 38 program, developers work with apartment block residents to improve the safety of existing residential buildings through seismic retrofitting and upgrades. In exchange, developers can add new floors or extend existing ones, increasing housing density and creating potential new residential units. Another program, the Pinui-Binui (Evacuation-Reconstruction), demolishes old apartment blocks and constructs new buildings in their place. This requires majority consent from residents, who may receive new or upgraded apartments in the new building, while developers gain the chance to add additional units for sale. Community engagement is a key aspect of these policies, addressing residents' concerns and ensuring projects fit the neighborhood's character and needs.
- In the **United States**, Houston, Texas, stands in stark contrast with San Francisco and New York, providing an example of another successful approach. In Texas, a paradigm shift in urban development led to a surge in housing construction, with regulations designed to empower landowners to densify their properties. The outcome was house prices significantly lower than in cities with restrictive planning systems, where costs are driven upwards due to constrained supply. At the heart of successful strategies lay the concept of "gentle density"¹²— an approach that emphasizes modest densification while preserving local character.
- In 2016, Auckland, **New Zealand** upzoned approximately three quarters of its residential land to facilitate construction of more higher density housing. The plan created three types of residential zones: the most intensive zones, with the best transport connections, were allowed for 5 to 7 story dwellings; the next most intensive zoning allowed for three-story dwellings while the least intensive were allowed two stories with greater site coverage than previously possible. This led to a construction boom in the region, which prevented the significant rise in housing prices and rents experienced in other parts of New Zealand during this time. Greenaway-McGrevy and Phillips (2023) found that upzoning prompted additional construction in Auckland, resulting in more than a four-fold increase in the trend rate of construction compared to areas without upzoning.

¹¹ The paper also aimed to streamline planning processes, expedite home construction, and address long-term challenges like leasehold reforms and homelessness prevention. This included ensuring transparent assessments, offering infrastructure support, establishing a stable investment framework for private developers, and providing dedicated funding initiatives to enhance affordable housing options and assist homebuyers and renters.

¹² [Create Streets: QUB.UK Report](#); [Brookings Institute Report](#)



6. Success stories are also available from within the UK, such as Croydon, London. The planning guidance introduced by the borough in 2018 allowed homeowners to convert single-family homes into apartments, significantly boosted supply and affordability when compared with the rest of London (see Figures). But while the efforts to promote small-scale densification bore fruit, swift repeal in the wake of a contentious election underscored the challenges and the need for flexibility to ensure long-term viability of regulations and highlighted the challenges of urban development amidst a shifting political landscape.¹³ At the same time, the lesson from this episode and other initiatives that faced political opposition (see Box 1) must not be that ambitious reforms should be eschewed but that better ex-ante communication is needed to explain the benefits of the reforms to local communities.



¹³ The Croydon suburban design guide supplementary planning document (SPD2), adopted in April 2019, was revoked in June 2022. See [Executive and Informal Cabinet Report Template \(inc. guidance\) \(croydon.gov.uk\)](https://www.croydon.gov.uk/Executive-and-Informal-Cabinet-Report-Template-inc-guidance)

C. Potential Reforms to the UK Construction Planning System

7. The UK national planning policy has seen intermitted reforms in recent years, but a fresh and ambitious impetus is needed. Despite the Government's attempts to streamline planning processes, the momentum of reform initiatives has been disrupted by shifts in priorities, political hurdles, and community opposition. This stop-start dynamic has become a recurring obstacle to progress on local plans, widening the gap between policy intent and practical outcomes. In addition, needed compliance with new environmental and safety requirements, while necessary, adds to the burden of local authorities, who often lack the skilled staff—both due to lack of funds required to hire experts, but also availability of professional experts (such as ecologists) with the required skills in the UK labor market—they need to facilitate compliance. Given anemic investment and declining labor productivity, particularly total factor productivity, a new impetus is needed to implement bold planning reforms. This is particularly important at the current conjecture, given it is less costly in fiscal terms—given spending pressures, a large public infrastructure push at this juncture, while also needed, will be difficult to achieve.

8. A comprehensive overhaul of the planning system is needed, focusing on systemic reforms that reduce discretion in granting permissions, ensure certainty, and align housing supply with demand. Addressing the system's complexity, delays, high costs, and unpredictability is essential. Action is needed on multiple fronts and reforms should focus on attracting investment, expanding the stock of better-quality affordable housing, and facilitating the green transition. Streamlining planning processes via regulatory simplification can alleviate the housing deficit (by expediting developments and reducing costs), promote greater work mobility and foster the investment necessary for economic growth. But these are politically challenging.

9. Tangible and politically feasible progress is possible in broadening geographical coverage, digitization, and use of select greenbelt land.

- Recognizing the influence of political dynamics, notably local resistance and bureaucratic inertia, is key to devise effective strategies. This should include broader geographic and rules-based decision-making for business and large residential developments to reduce uncertainty for investors. A stricter framework for proposal evaluation, backed by up-to-date and binding local plans, has the potential to reinforce adherence to established guidelines, making it more difficult for local councils to reject compliant proposals and mitigating NIMBY concerns within designated growth areas.
- Digitalization comes as easy remedy to long-lasting challenges like delays and opaque decision-making processes. Digital tools can streamline processes, standardizing the process and facilitating data-driven decisions that optimizing resource allocation. Public engagement through online platforms could foster transparency and inclusivity by integrating diverse perspectives into planning processes, thereby building trust between planners and communities and lending legitimacy to decisions. Digitalization could also support real-time monitoring and evaluation of planning initiatives, enabling timely strategy assessments and adjustments.

Box 1. United Kingdom: Political Opposition to Recent Planning Reforms in the UK

In 2020, the Government took a bold step in the area of planning reforms with the release of the Planning for the Future White Paper.¹ The document signaled a shift toward a more "rules-based" approach to restructuring the planning system, aiming to streamline processes, increase public accessibility, and facilitate the construction of much-needed homes.

Central to the new system was the classification of land into growth, renewal, and protected areas. Growth areas would prioritize development, allowing for faster construction of homes, schools, and businesses, provided they meet local design standards. Renewal areas would permit development meeting quality requirements, while protected areas would maintain restrictions to preserve heritage sites. Crucially, community involvement would guide the design of local codes, ensuring that the needs and preferences of residents are taken into account. Additional initiatives included plans for digitizing the planning system and replace Section 106² with a new infrastructure levy, granting councils more control over levies.

The anticipated reforms would have collectively expedited home construction by shortening the planning process to 30 months, ensuring updated local plans for all areas, utilizing technology for accessibility, preserving green spaces, enhancing clarity in the planning process, implementing a simpler national levy, establishing a fast-track system for attractive buildings, and mandating new homes to be 'zero carbon ready'.

Unfortunately, the reforms faced delays due to heavy criticism during initial consultations. Opposition parties expressed concerns that the reforms could worsen the housing crisis, questioning the effectiveness of the zonal system in expediting planning and opposing the Section 106 overhaul over fears of reduced affordable housing availability.

As a result, not all proposals were fully legislated, and the final legislation took a more cautious approach than originally proposed. Provisions such as simplifying local plans and increasing digitalization were adopted, alongside the introduction of design codes to enhance development quality. However, the zoning reforms were notably revised and scaled back, favoring incremental changes to existing practices over the ambitious initial proposals that could have offered long-term benefits to planning processes. The consolidated Infrastructure Levy, intended to replace Section 106 agreements and the Community Infrastructure Levy, was weakened and reevaluated, reflecting hesitance to implement major changes to funding mechanisms for infrastructure development.³ Housing targets faced backlash and were compromised to accommodate concerns about being overly prescriptive, potentially limiting the reforms' ability to address broader issues such as housing affordability and availability.

¹ [Planning for the future \(publishing.service.gov.uk\)](https://www.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/874211/planning-for-the-future-white-paper.pdf)

²Section 106 (S.106) Agreements, also known as planning obligations, are legal agreements between Local Authorities and developers linked to planning permissions. They are drafted when a development is expected to have a significant impact on the local area that cannot be mitigated through planning conditions alone. These agreements aim to balance the pressure created by new developments by securing improvements to the surrounding area and ensuring a positive contribution to the local community.

³ [Launch of Planning for the future consultation to reform the planning system - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/consultations/launch-of-planning-for-the-future-consultation-to-reform-the-planning-system)

- Releasing Green Belt land with minimal environmental or amenity value for developments near transit stations with convenient access to major cities could address the critical shortage of housing in high-demand areas, without negative social or environmental impacts. It could also generate substantial funds for rail services, social housing, infrastructure, and local community services, for example, through the introduction of charges on the development of this land. To further expedite the development of the newly released land, and coordinate development efforts across regions for a cohesive urban plan, Green Development Corporations (GDCs) could be established for each city region, with planning authority and revenue allocation control from proposed development charges. Finally, innovative measures, such as objection thresholds, incentives for compliant projects and penalties for delays, can further strengthen these efforts by minimizing unnecessary opposition, promoting community support, and expediting decision-making while reducing bureaucratic bottlenecks.

10. Investing in local authorities through incentives and resource allocation, and tax reforms can drive efficiency and overcome NIMBYism. Incentives can take various forms, including financial grants, technical assistance, and capacity-building programs. Linking funding to planning performance and the achievement of sustainable development goals can encourage accountability and innovation at the local level. Local authorities could be allowed to retain more of the revenues that new developments generate, and use these revenues for local benefit, which would increase support for development at the local level. In addition, implementing strategic tax policies, such as lowering the Stamp Duty for both residential and non-residential properties and reforming the council tax (to ensure at least revenue neutrality) can reduce barriers to high-growth firm, spur investment and workforce mobility. Specifically, Stamp Duty is associated generally associated with lower residential transactions, so reducing or removing it could improve property allocation and limit moving costs. Reforms to the council tax would impact owner-occupied residential properties potentially altering homeowners' disposable income and spending behavior, thus affecting local businesses. Additionally, these reforms can influence businesses, particularly those in the property sector, and labor mobility by changing the cost of living across different regions.

11. In sum, while a comprehensive overhaul of the planning system is ideal, given political realities, a more focused approach seems more feasible. This involves progress around a few key areas, namely: (i) broader geographic and rules-based decision-making; (ii) digitalization and standardization, ideally with local plans that are binding for designated growth areas; (iii) careful release of Green Belt land near commuter stations that is not of significant environmental or amenity value; and (iv) targeted incentives and resources to local authorities.

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