



## APRIL NEWSLETTER

Issue 17

### Industry on course for recovery but product shortages loom



Fresh concern over material availability comes shortly after the CPA's *State of Trade Survey* warned that material shortages and price rises [could last throughout 2021](#). The supply of raw materials and components is the primary concern for most product manufacturers, reflecting global supply issues for items including steel, timber, PVC and chemicals.

Earlier this month the Construction Leadership Council [added cement, aggregates and plastic products](#) to its list of materials in short supply, advised by a working group on material availability co-chaired by the chief executives of the CPA and

Builders Merchants Federation.

Francis also warned that the eventual withdrawal of emergency government support would be felt across the sector: "Concerns remain whether the high levels of demand for housing new-build and RM&I can be maintained after the government stimulus and policy measures end on 30 September, particularly the furloughing and self-employment income schemes and stamp duty holiday."

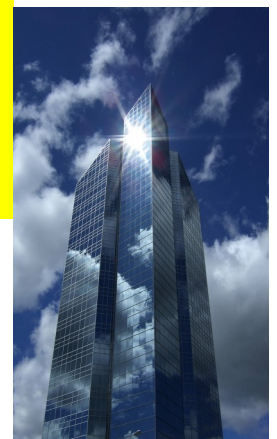
Taken from <https://www.constructionnews.co.uk>

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## How is coronavirus affecting house prices?

After an eight-week shutdown at the start of the pandemic, the property market is now open and active throughout the UK. This means that estate agents are conducting in-person house viewings and buyers are able to move home, despite the Covid-19 measures still in place. Since last July, the UK property market has been on the rise, largely fuelled by the government temporarily cutting stamp duty. The breadth of the cuts vary from country to country, but they mean buyers could potentially save up to £15,000 in tax if they move before the deadline, which has been extended in England, Northern Ireland and Wales.



## How have house prices changed?

We're getting a clearer picture of the impact coronavirus has had on house prices, but with the ongoing stamp duty holiday and continued uncertainty over what will happen next with the pandemic, the figures could continue to fluctuate. The most reliable barometer of house prices is the Land Registry's UK House Price Index, which is based on sold property prices. It works on a two-month lag, so the latest available figures are for February. The Land Registry says the average price of a property in the UK rose by 8.6% year-on-year in February to reach £250,341.

Read more: <https://www.which.co.uk/news/2021/04/how-will-the-coronavirus-affect-house-prices/> - Which?

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## New 95% mortgage scheme launches

A new government-backed mortgage scheme will help first time buyers or current homeowners secure a mortgage with just a 5% deposit.

A new government-backed mortgage scheme to help people with 5% deposits get on to the housing ladder is available to lenders from today (19 April 2021).

First announced at the Budget, the scheme will help first time buyers or current homeowners secure a mortgage with just a 5% deposit to buy a house of up to £600,000 – providing an affordable route to home ownership for aspiring home-owners.

The government will offer lenders the guarantee they need to provide mortgages that cover the other 95%, subject to the usual affordability checks.

The scheme is now available from lenders on high streets across the country, with Lloyds, Santander, Barclays, HSBC and NatWest launching mortgages under the scheme today and Virgin Money following next month. The government has made clear its commitment to tackling inequality in the housing market and levelling up the country. [Official statistics](#) show more homes were delivered in 2020 than in any year since 1987.

In 2019 a pledge to build 300,000 new and attractive homes a year was announced with an investment of over £12 billion in affordable housing over the next 5 years – the largest investment in a decade.

Since 2010, more than 687,000 households have been helped into home ownership through government schemes, but when asked, 69% of private renters and 63% of those living at home who had looked into a mortgage said they cannot find many mortgages with a low deposit. Today's new 95% mortgage scheme will now make it even more accessible to own a home.

The scheme is one of a range of flexible home ownership options available. These include Help to Buy, Shared Ownership and the First Homes Scheme. Figures show that the number of mortgage approvals for house purchases in January 2021 was 99,000 – a 40% increase on January 2020.

Part of the government's Plan for Jobs, the scheme will help to support the housing market and protect jobs and businesses across the housing supply chain, from housebuilders and estate agents, to tradespeople, DIY stores and removal firms.

<https://www.gov.uk/government/news/new-95-mortgage-scheme-launches>



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## Smoke ventilation service warning to industry

As the UK cautiously emerges from lockdown and the occupancy rates of commercial buildings begin to ramp back up, building managers and contractors are being urged to review their smoke ventilation service and maintenance schedules.

The warning comes from Applied Technology – a division of Elta Fans responsible for designing and manufacturing bespoke ventilation systems across industry. This includes high-specification life-safety smoke ventilation, including models for highly hazardous areas.

According to the technical team at Applied Technology, because such systems are designed for worst-case scenarios, there can be a tendency to fit and forget them, and lockdown measures could exacerbate issues further.

Bradley Crisp, sales engineer at Applied Technology, explained: “If the past year has taught us anything, it’s that contingency planning should be high on industry’s agenda. If smoke ventilation is not correctly maintained, building owners need to be aware that they risk becoming liable. It is up to everyone in the industry to raise standards by highlighting why and how to keep equipment in optimum condition.”



In order to generate more awareness of the issue, Applied Technology is launching a campaign to help inform industry on the common maintenance pitfalls, as well as advising on best practice.

According to Mr Crisp, the recurring issues that can compromise the performance of smoke ventilation systems include: a substandard approach to storage; ongoing service and maintenance; lack of accountability. He continues: “While we invest significantly into the intensive R&D and rigorous

testing required to create these life-safety systems, we ultimately hope they don’t have to get used. However, that’s not a reason for them to be forgotten.

“With cities opening back up, people returning to workplaces, and the hospitality and leisure sectors wishing for a busy summer, our buildings need to be in optimum condition. This includes a thorough approach to service and maintenance of smoke ventilation. We hope that our series of content can help remind building professionals to assess their systems effectively.”

<https://www.heatingandventilating.net/smoke-ventilation-service-warning-to-industry>

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