



TAI

2025



Welcome to TAI 2025

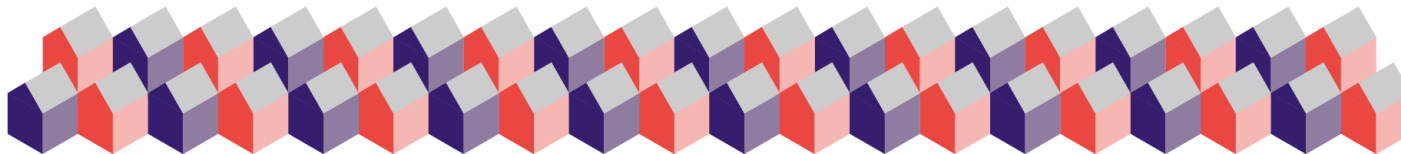
Croeso i TAI 2025



Matthew Dicks
**National director of housing,
CIH Cymru**



Sue James
**Relationship manager South
Wales, Aico**



Keynote - Ministerial Address

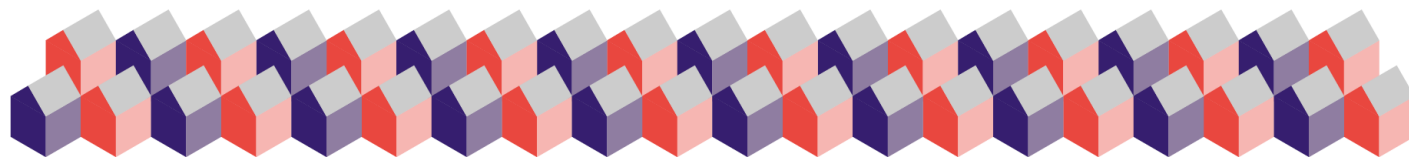
Araith Gyweirnod: Anerchiad y Gweinidog



Matthew Dicks
National director of housing,
CIH Cymru



Jayne Bryant
Cabinet secretary for local
government and housing



Keynote - Economy and housing

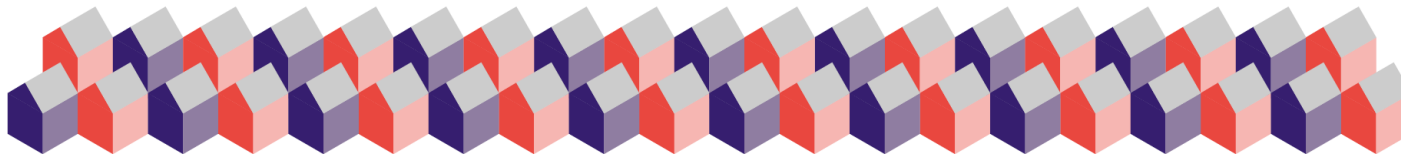
Araith Gyweirnod: Yr economi a thai



Gavin Smart
Chief executive, CIH



Emily Williams
**Director, residential
research, Savills**



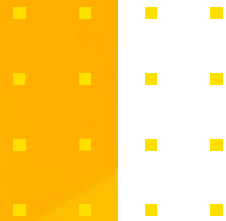
RESIDENTIAL RESEARCH

Economic and housing market outlook

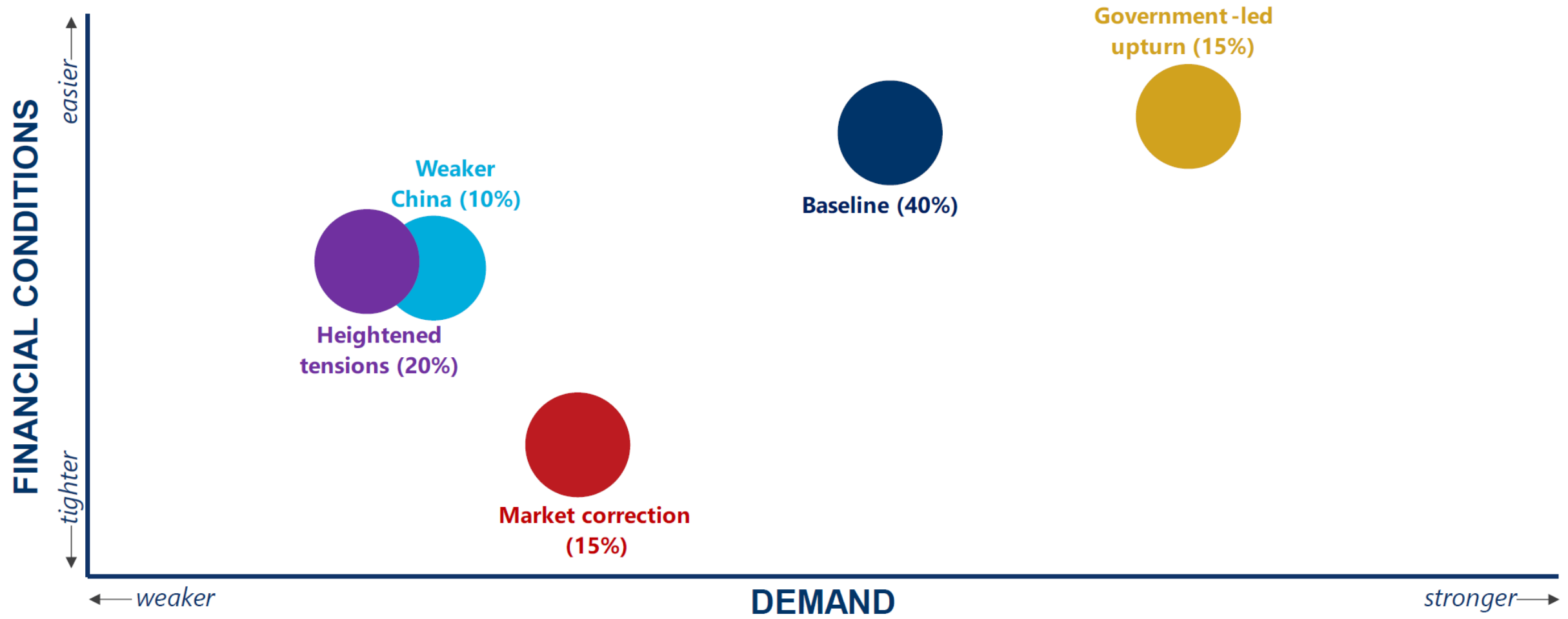
01

SECTION 1

Economic outlook



Highly uncertain economic outlook



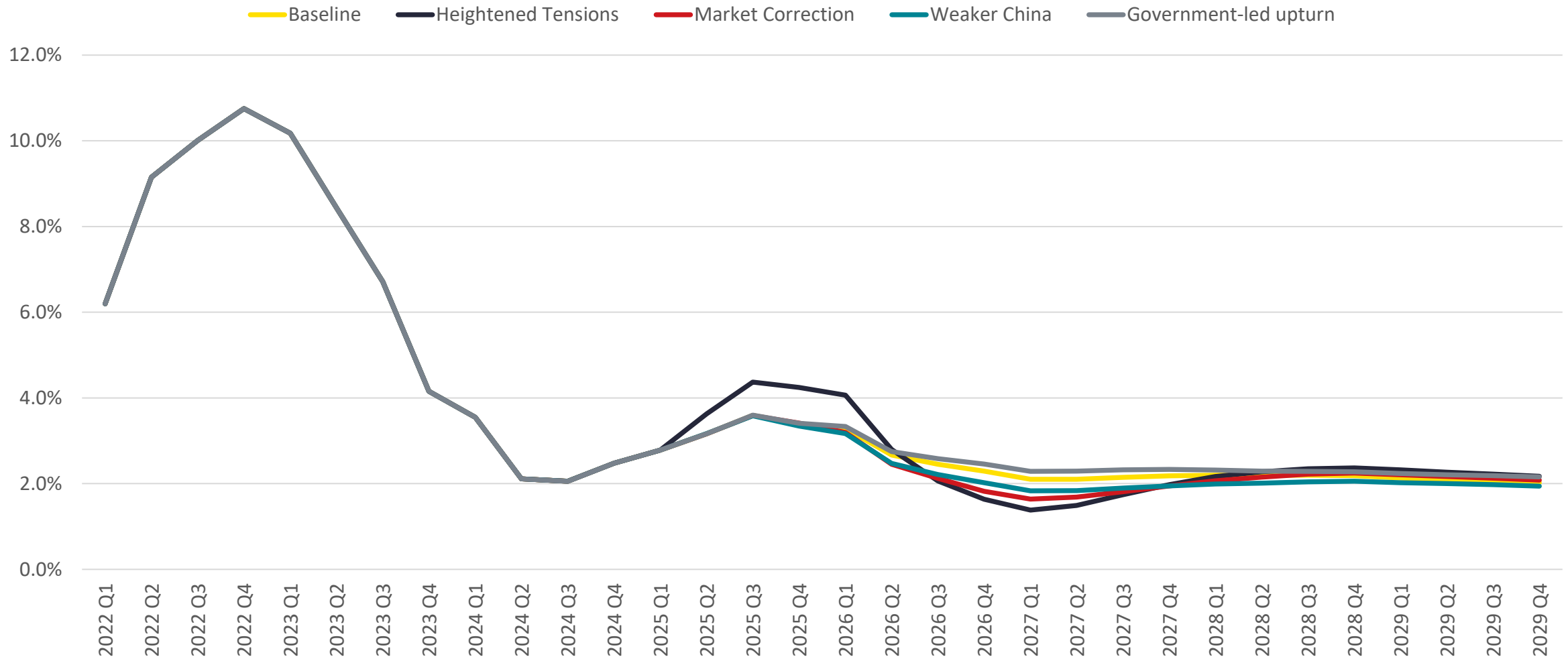
Source: Oxford Economics *Demand refers to world GDP. Financial conditions are estimated using market expectations of equity price volatility and a weighted average of US corporate credit, mortgage, and government spreads over the applicable risk-free reference rate.

Global Risk Survey: near-term downside risks

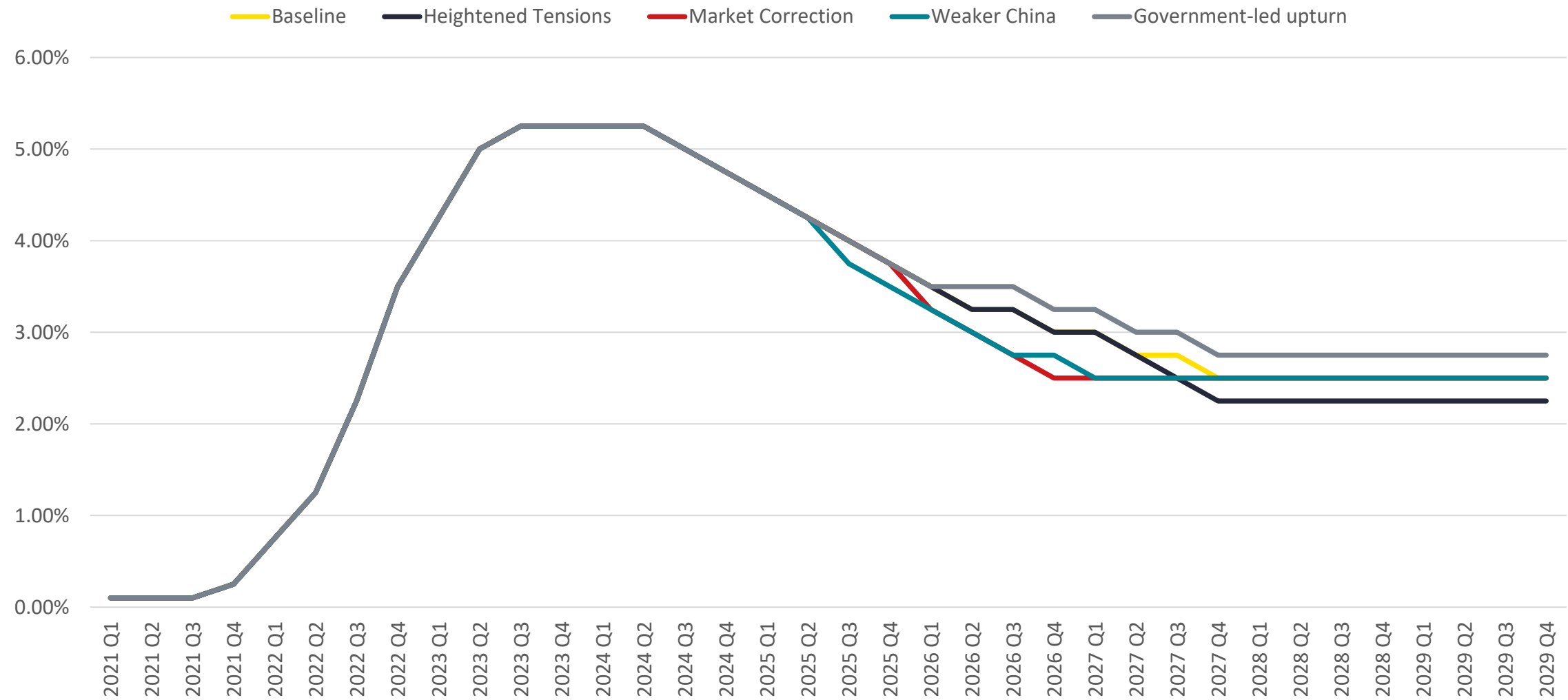


Source : Oxford Economics

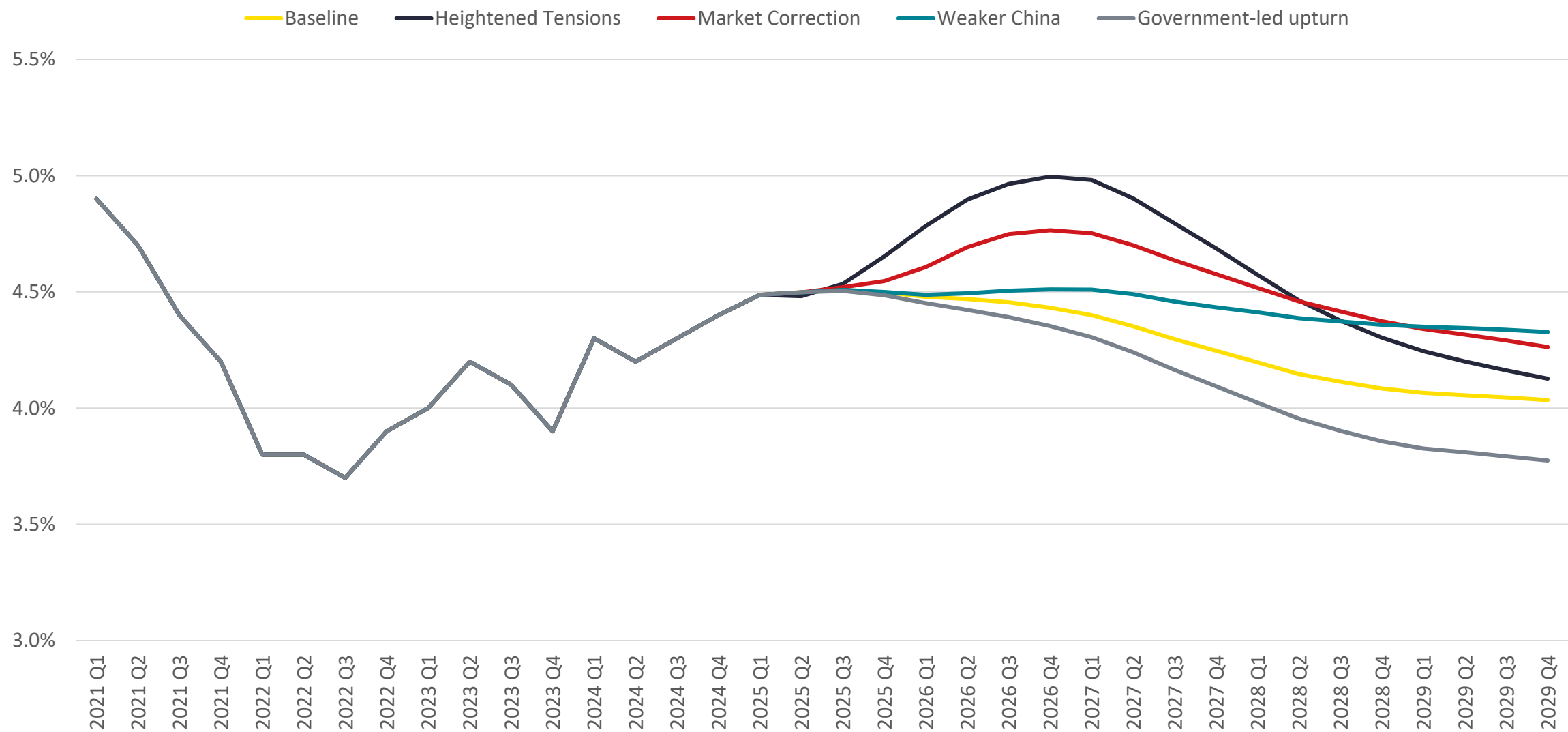
Outlook for inflation



Outlook for the base rate



Outlook for unemployment

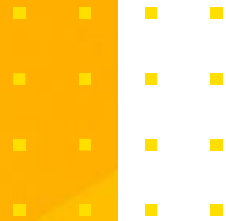


Source: Oxford Economics

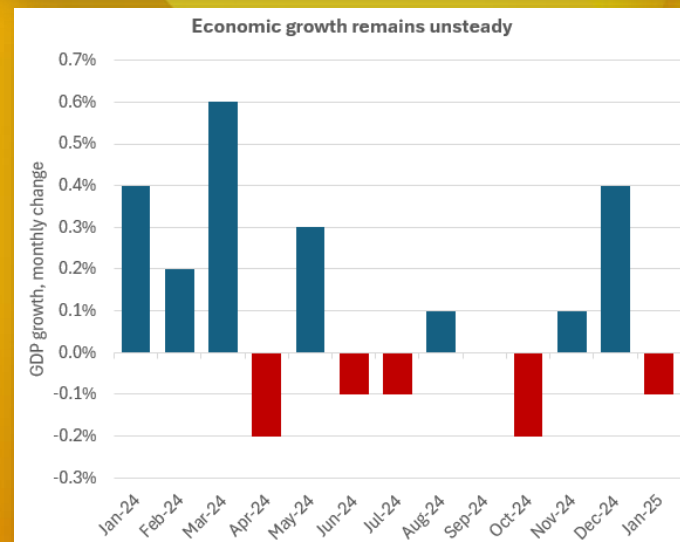
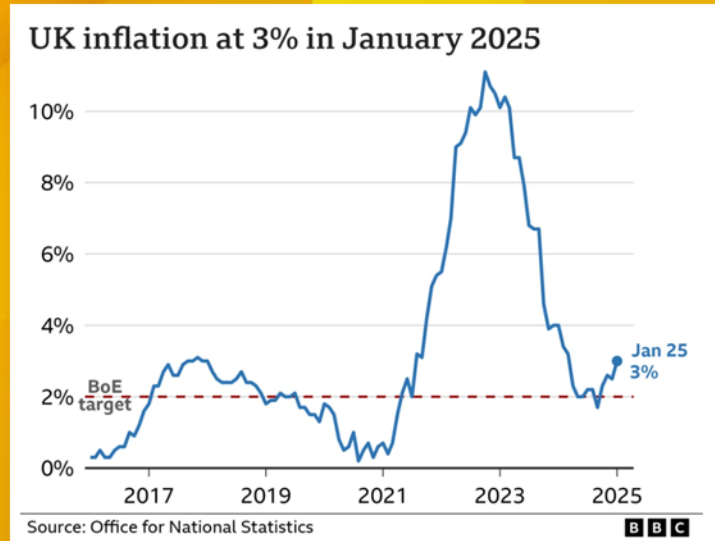
02

SECTION 2

The housing market



Current housing market drivers



Ministers push for easier mortgage rules to help first-time buyers

Financial experts said rules about lending are too restrictive and a new approach could let banks issue more loans to buyers with smaller deposits

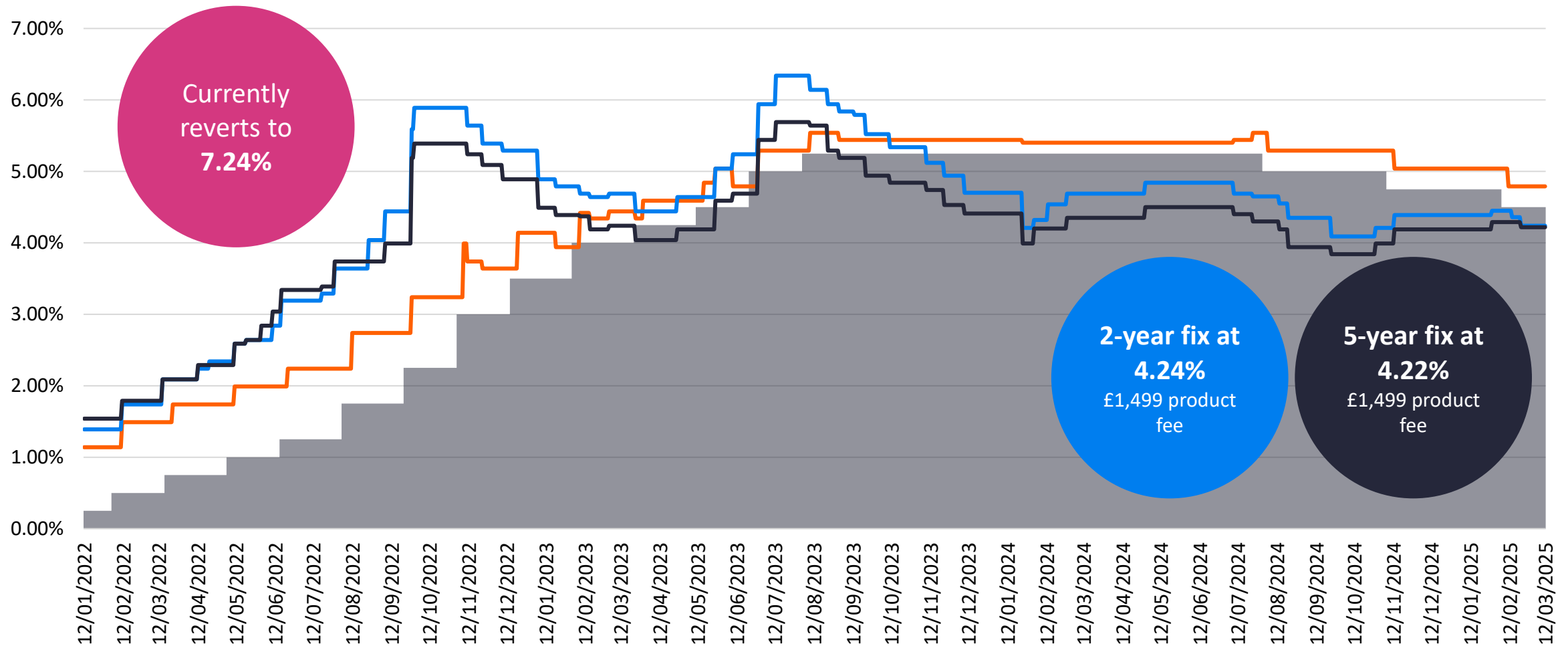
Oliver Wright, Policy Editor | Chris Smyth, Whitehall Editor
Thursday February 13 2025, 9.25pm, The Times

Ministers have backed plans to make it easier for banks to lend money to first-time buyers, calling on regulators to ease mortgage restrictions.

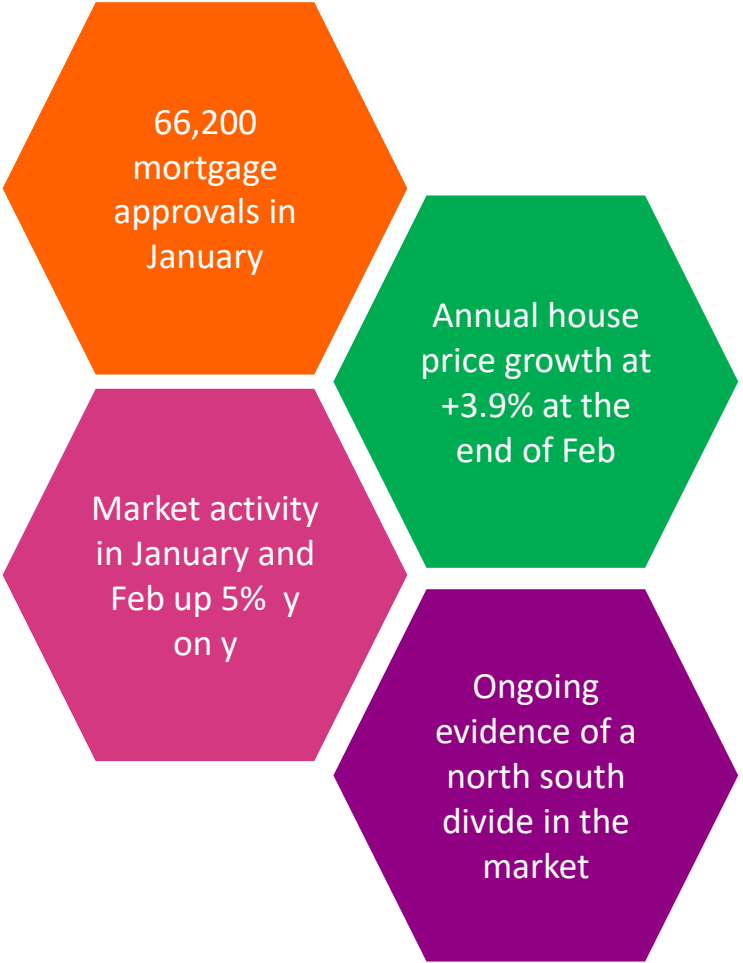
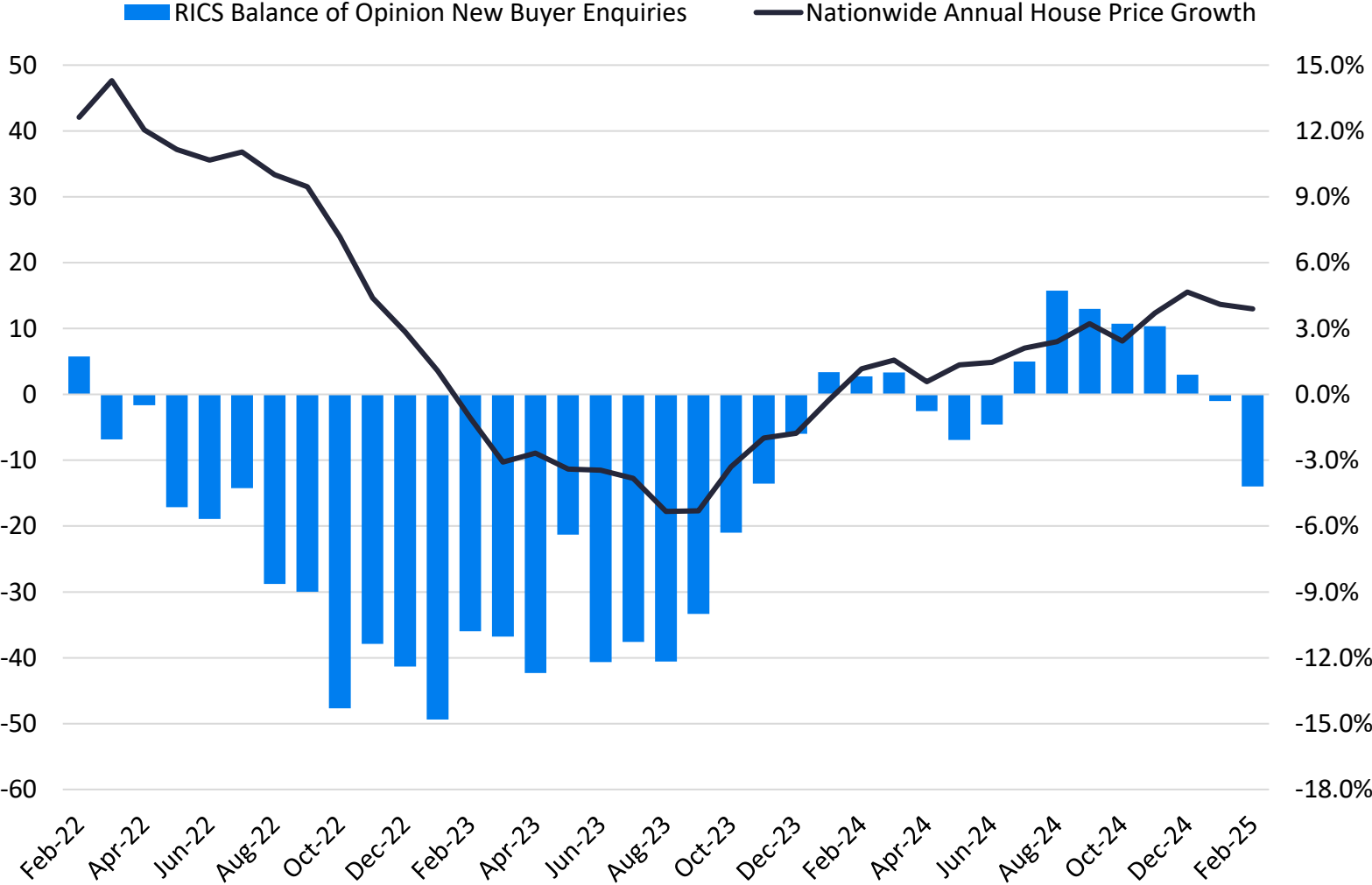
Mortgage costs in context

Nationwide Quoted Rates: 75% LTV with standard product fee

Bank Base Rate 2 year tracker 2 year fix 5 year fix

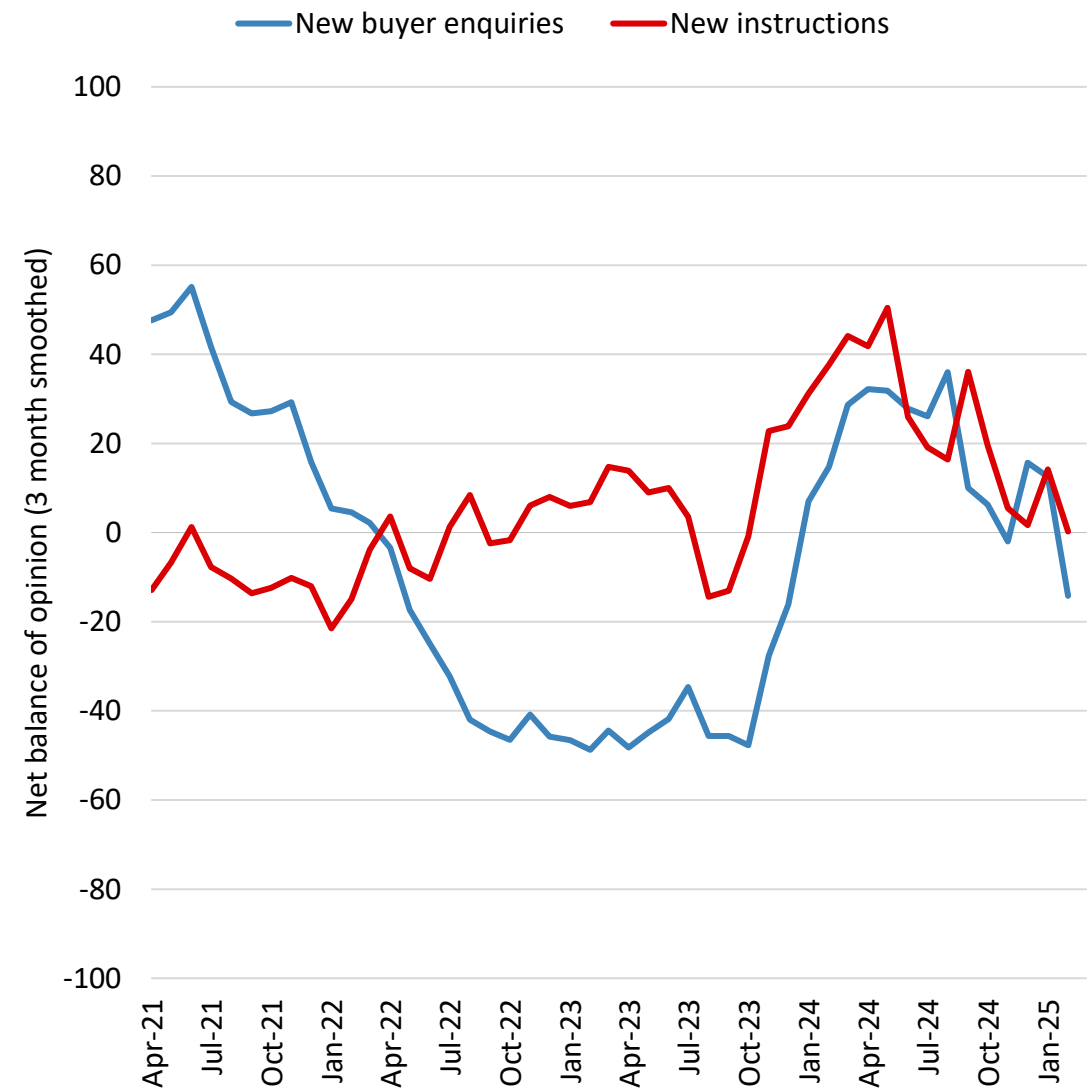


Current market metrics

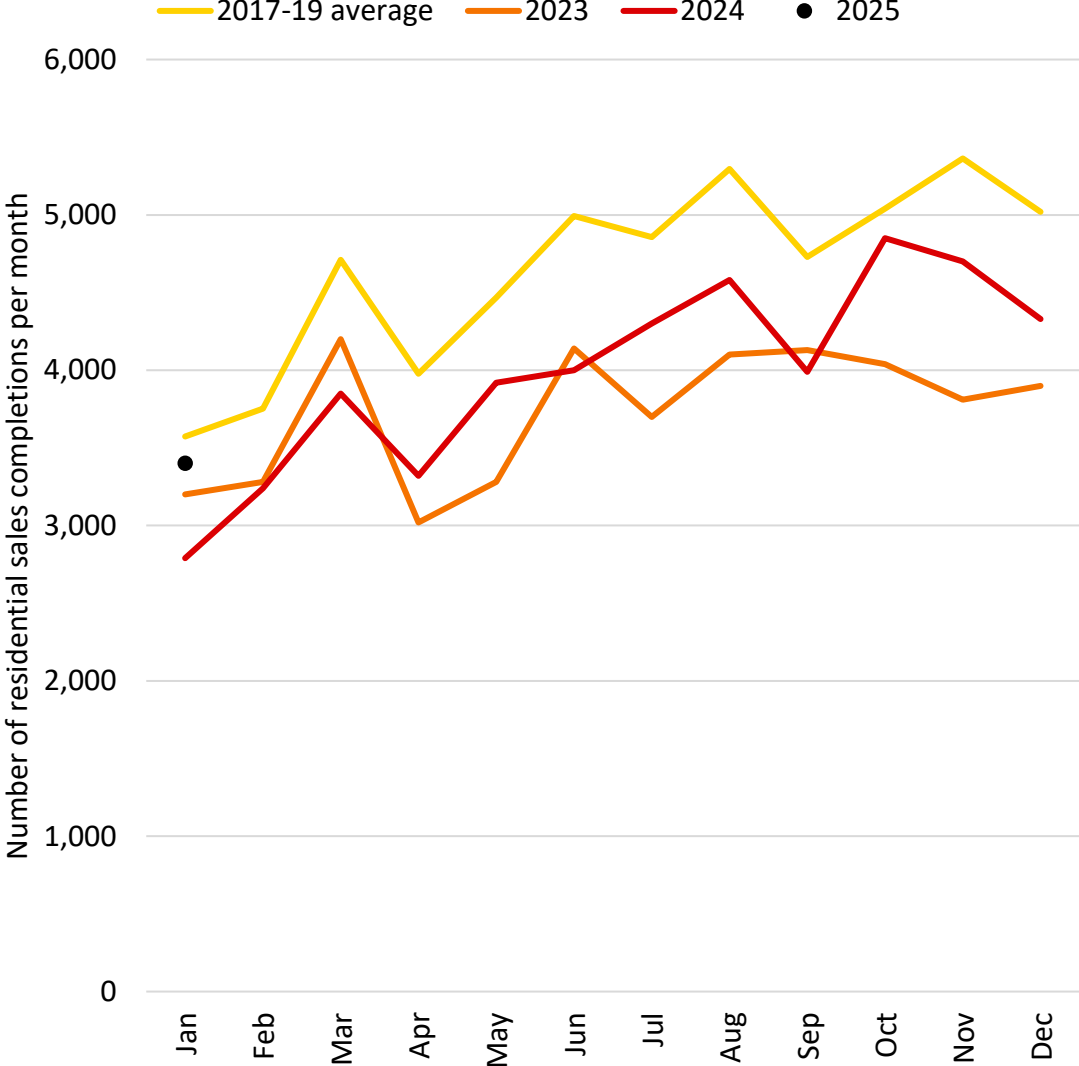


Sources: RICS, Nationwide, BoS, TwentyCI

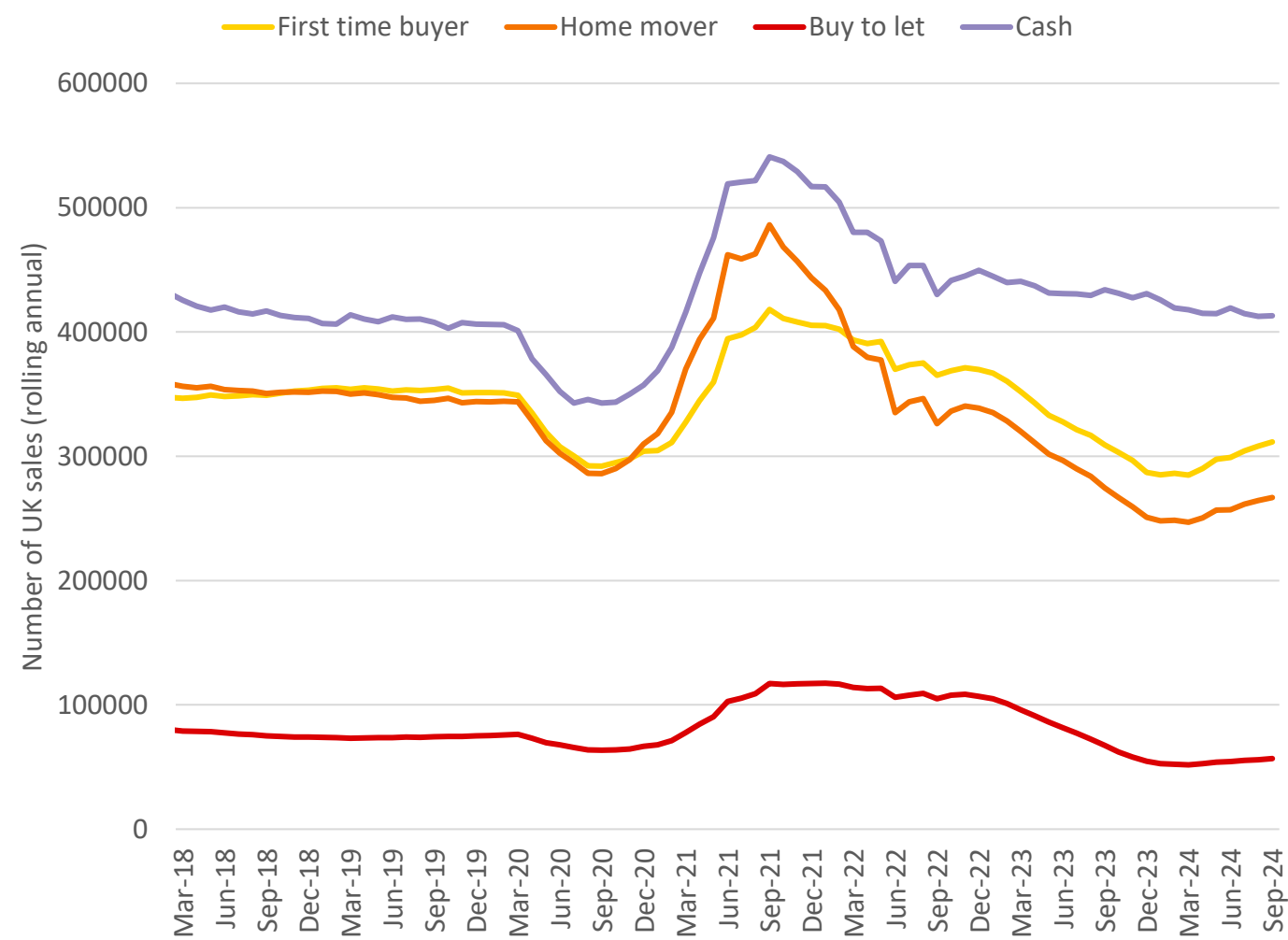
Wales in focus



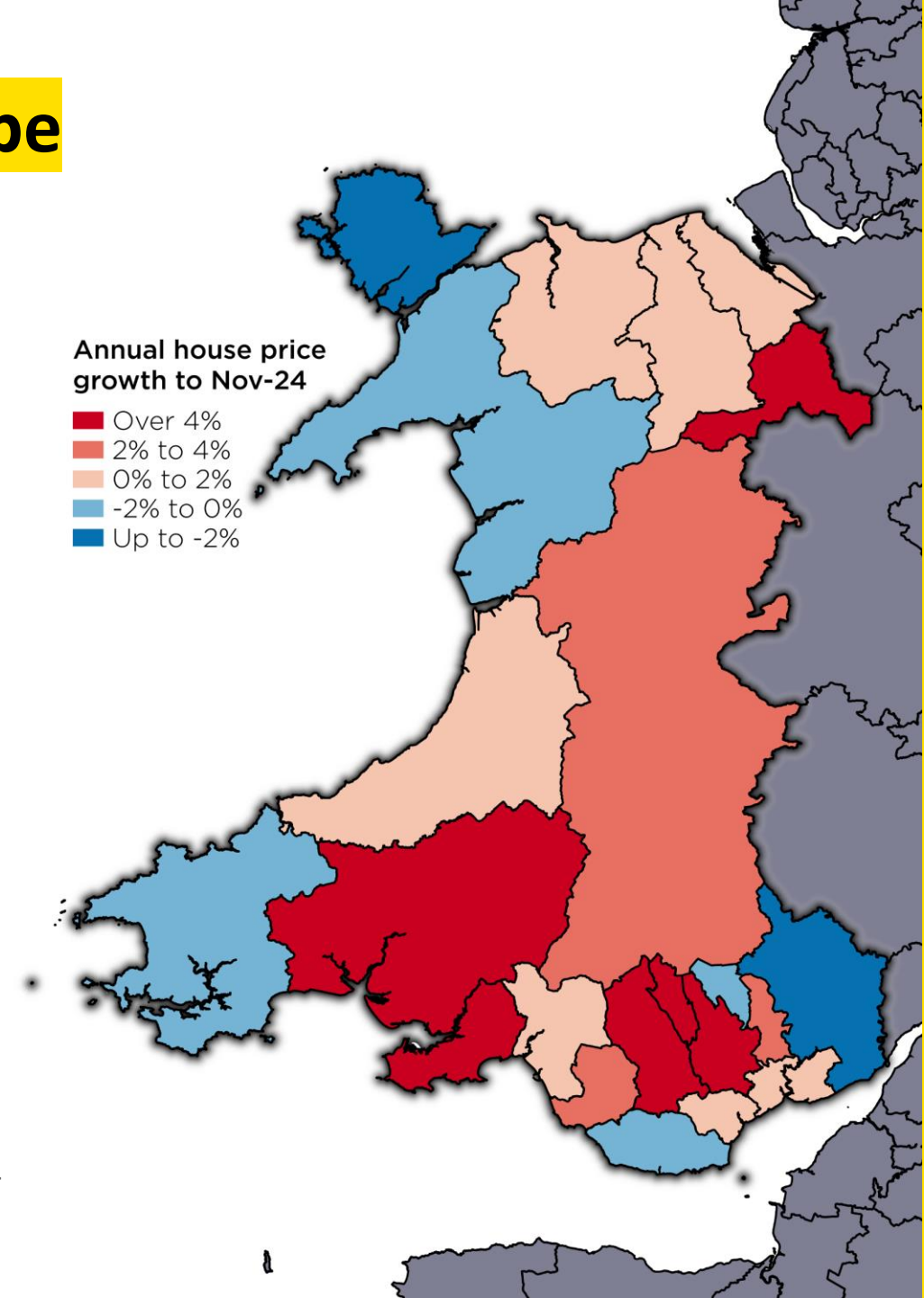
Source: Nationwide



High variation by **location and buyer type**


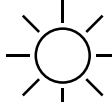
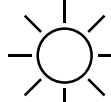




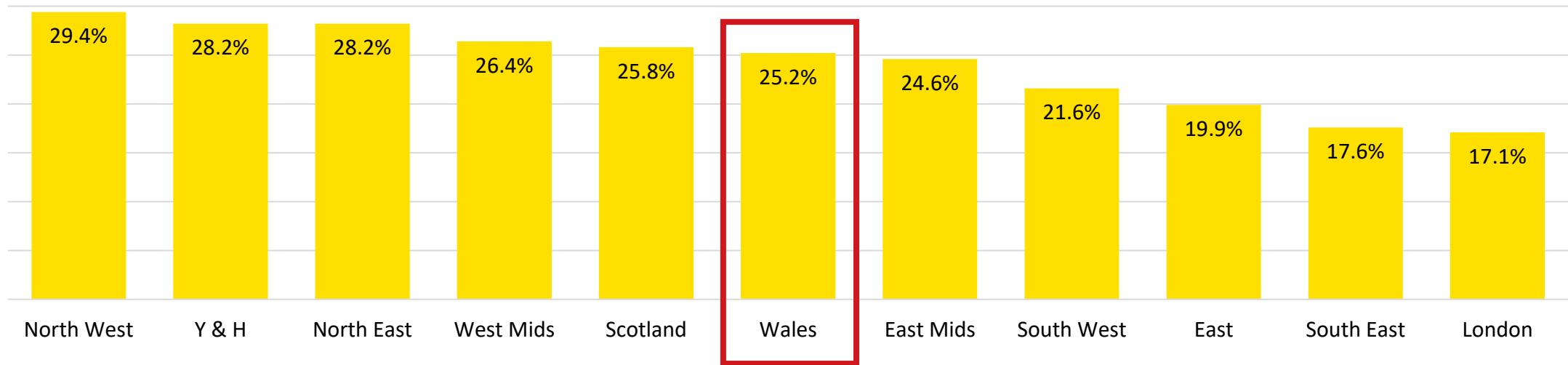
Source: UK Finance, Nationwide



Our mainstream forecasts

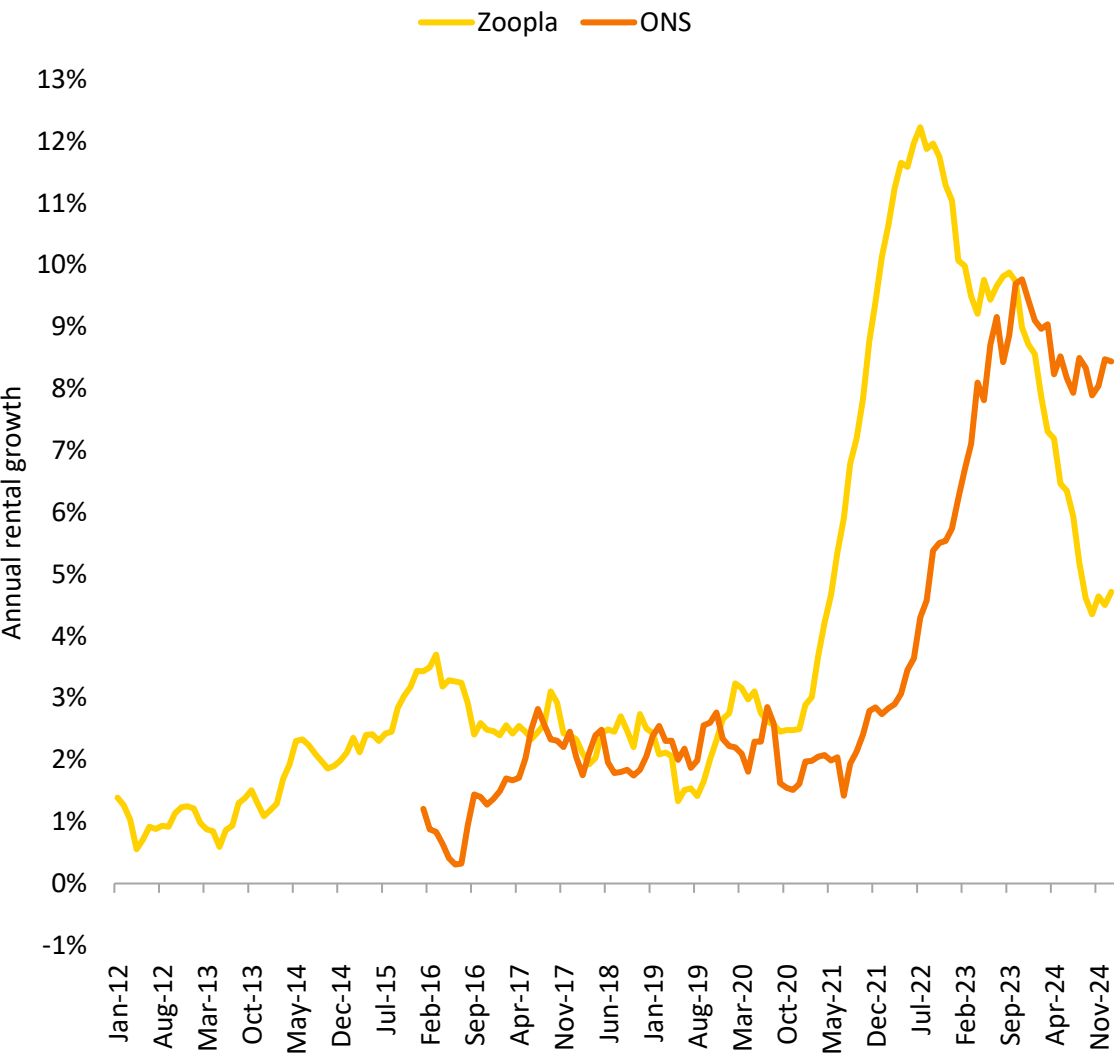


	2025	2026	2027	2028	2029	Total
Mainstream House Prices	 +4.0%	 +5.5%	 +5.0%	 +4.0%	 +3.0%	+23.4%
Transactions	1,040,000	1,090,000	1,140,000	1,150,000	1,140,000	N/A



Source: Savills Research NB: These forecasts apply to second hand values only. New build prices may not move in the same way

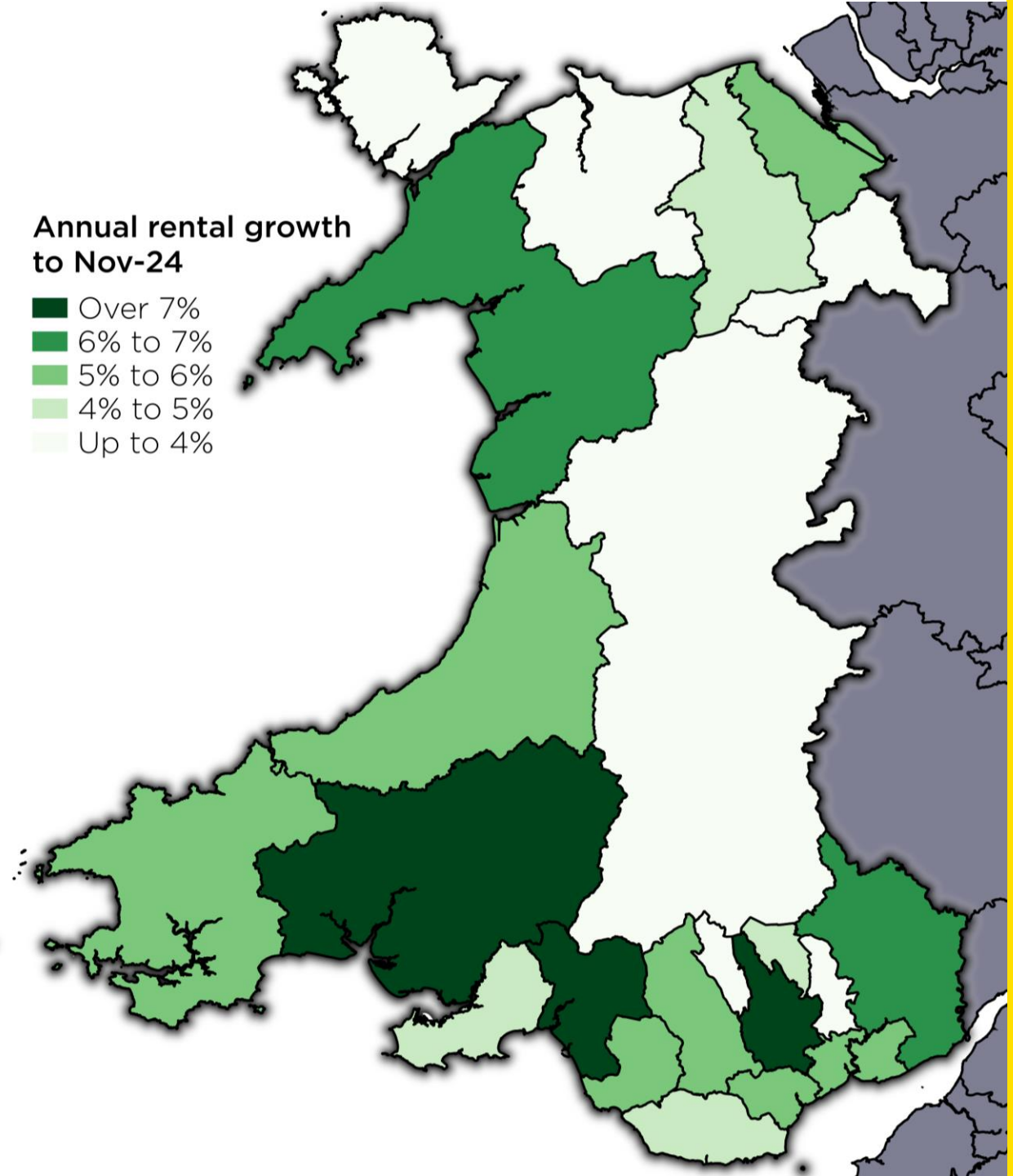
Rental growth slows...



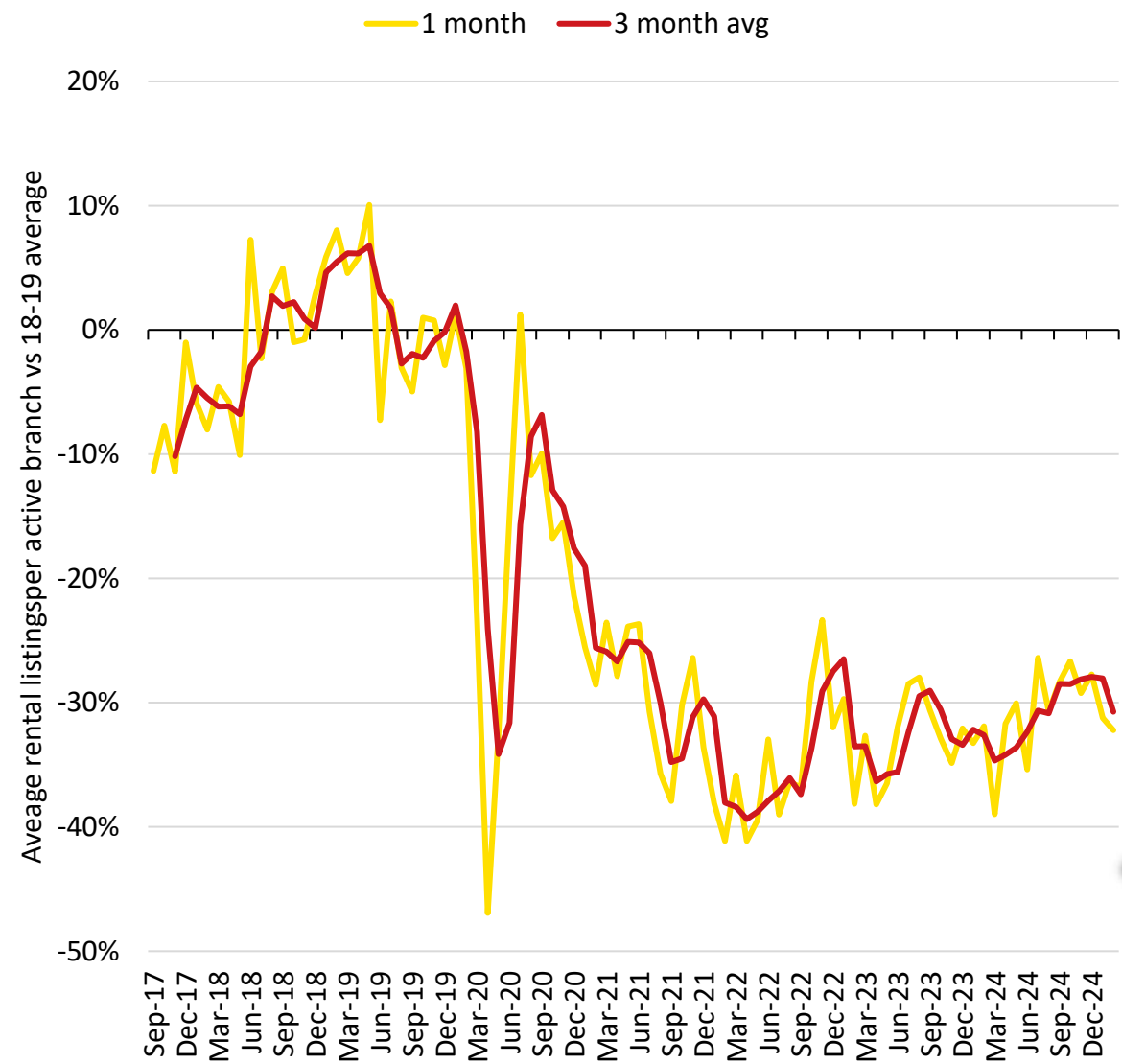
Source: Zoopla Rental Index powered by Hometrack, ONS

Annual rental growth to Nov-24

- Over 7%
- 6% to 7%
- 5% to 6%
- 4% to 5%
- Up to 4%



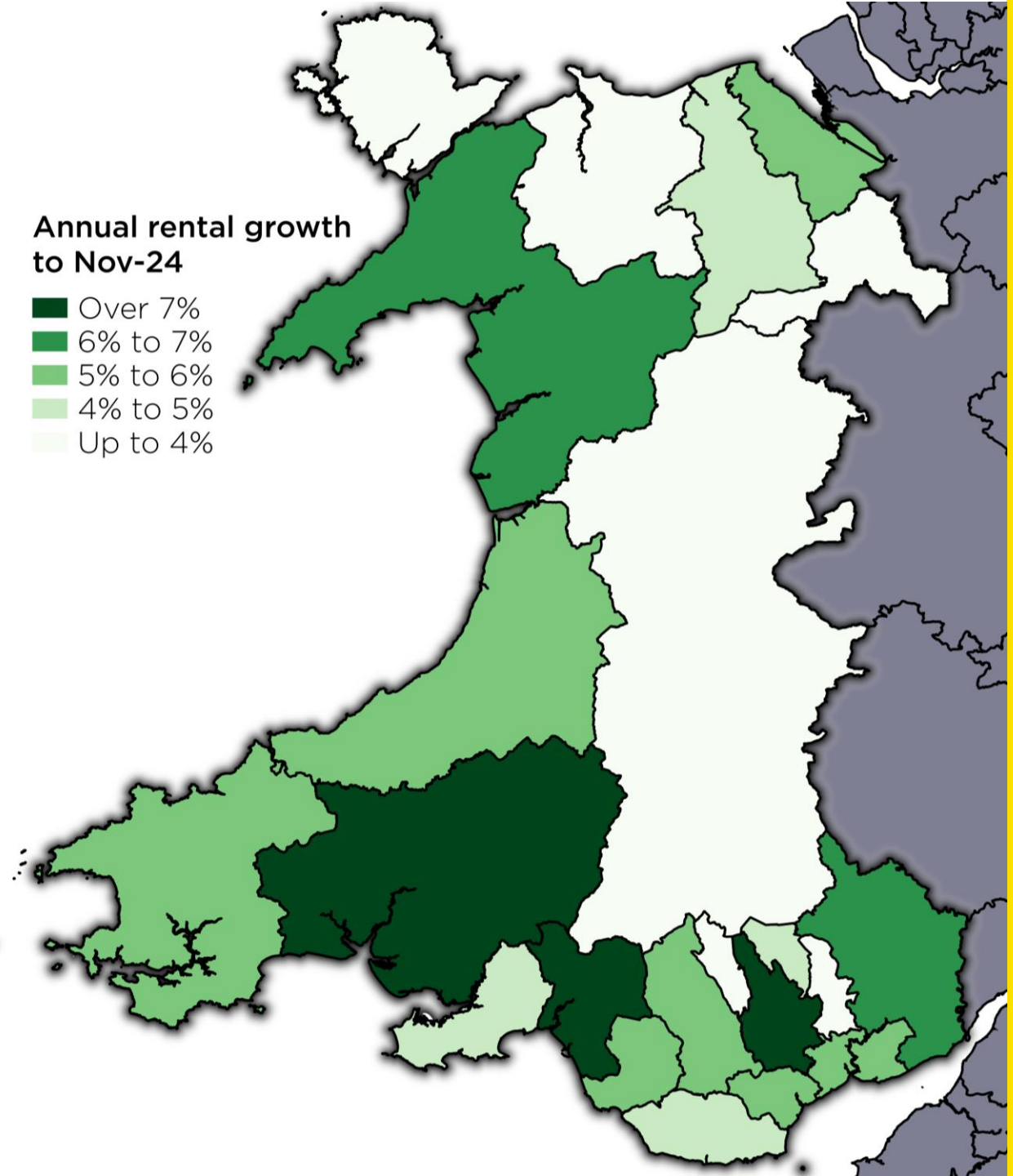
But stock shortages **persist**



Source: Zoopla Rental Index powered by Hometrack, ONS

Annual rental growth to Nov-24

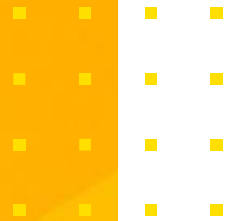
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03

SECTION 3

Development



Key issues for development

Lack of planning consents now feeding through to completions

LDP targets missed in all areas

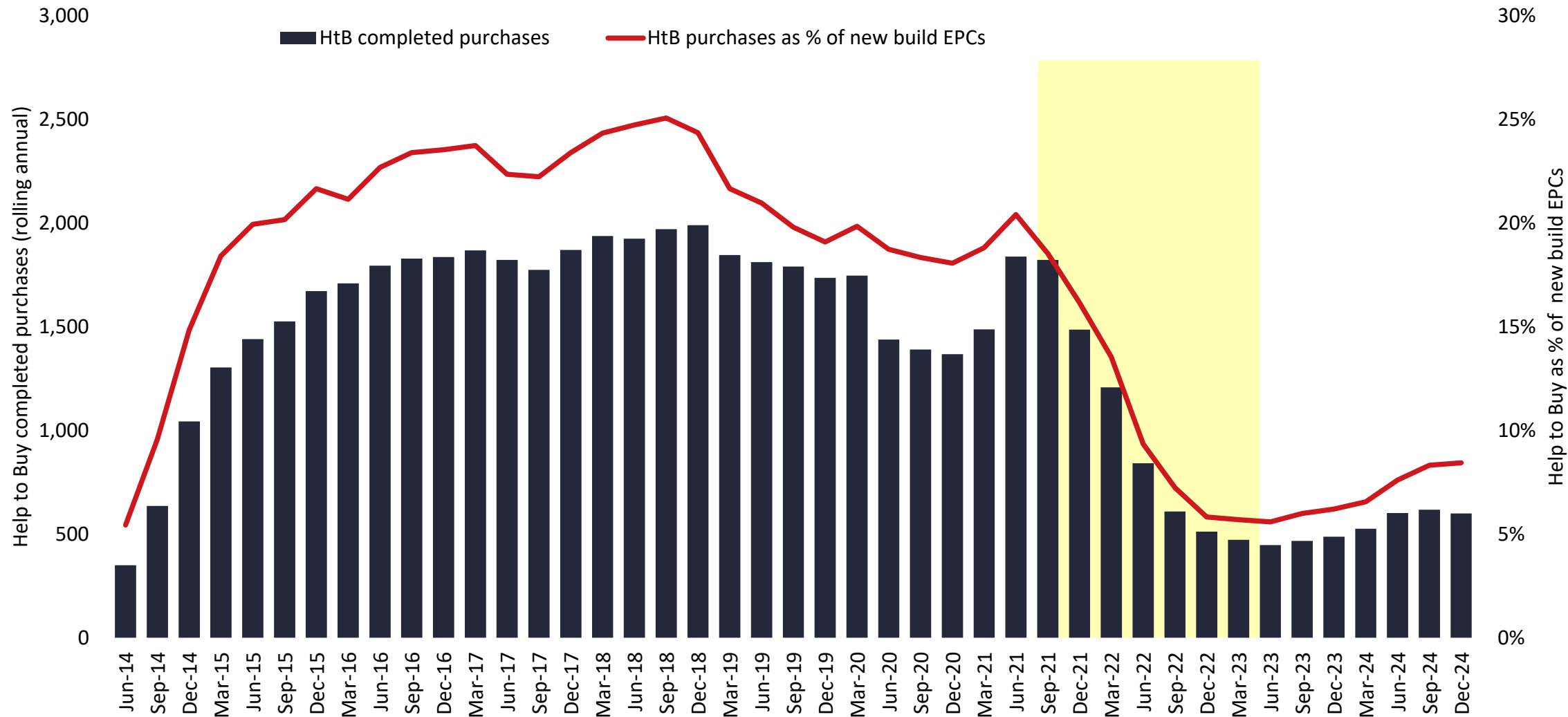
Local Development Plan Progress is strong

Need calculations out of date?

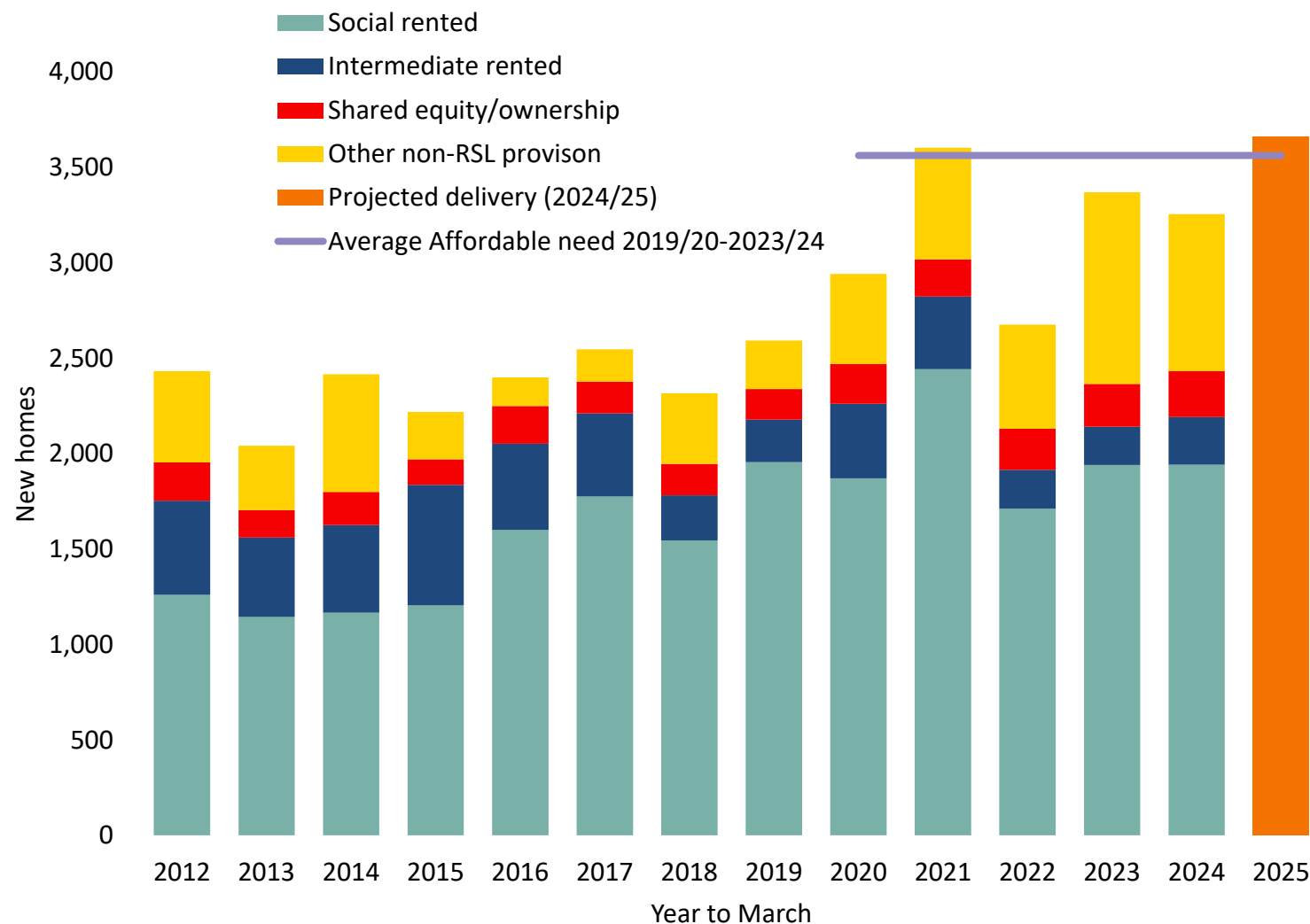
Could Help to Buy be more targeted?

Growing affordable housing delivery

Help to Buy take up not widespread



Affordable delivery unlikely to reach target



2025 highest
delivery on
record

18% increase
in funding for
2025/26

But would
need to
double in
2026 to reach
target

Looking to 2026

Improving
market

Affordability
pressures

Targeted support

Thank you

To view our latest housing and
development research, please
scan this QR code



<https://www.savills.co.uk/services/research/residential-research-consultancy.aspx>

savills.com

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Open-mic - Are we really hearing the voice of tenants?

Meic agored - Ydyn ni wir yn clywed lleisiau tenantiaid?



Jason Wroe
**Chief executive, Cadarn
Housing Group**



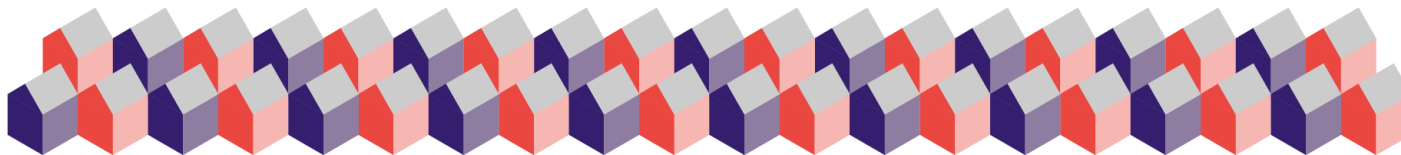
Douglas Haig
**Board member, CIH Cymru and
non-executive director, National
Residential Landlords Association**



Delyth Lewis
**Head of youth
parliament, Senedd**



Amanda Lawrence
**Lead influencer and
tenant, Newydd Housing
Association**





TAI 2025

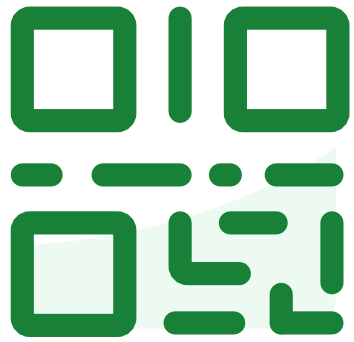
2 - 3 APRIL

VALE RESORT, HENSOL

Are we really hearing
the voice of tenants?

- Jason Wroe, Chief Executive, Cadarn Housing Group
- Douglas Haig, Non-Executive Director, National Residents Landlord Association
- Delyth Lewis, Head of Youth Parliament, Senedd
- Amanda Lawrence, Vice-Chair of TPAS Cymru and tenant of Newydd HA





**Join at slido.com
#8731114**



What's the best way to celebrate a sunny day?



Morgannwg a Gwent
Glamorgan & Gwent

Name JASON WROE

Job title HOUSING OFFICER

Glamorgan & Gwent Housing Association Limited

Telephone (01222) 473767







Newydd



See



Newydd

6 March at 20:10 · 🌐

Join our Digital Advisory Group... See more



Newydd

18 March at 14:25 · 🌐



Are your belongings at risk? Insure and have
Your school throughydd... See more



Newydd

20 March at 20:12 · 🌐

ut i wneud cwyn... See more

Complaint Sut i wneud cwyn

frestrwch eich offer... See more

liances

on such as
our home

ce.org.uk

eed to register
liance is:
d name
l number
l number
of purchase
roximate date
(e)

newydd

Cofrestrwch eich offer

Byddwch yn ymwybodol o'r wybodaeth
ddiweddaraaf fel atgyweiriadau diogelwch ac
adalwadau ar eich offer cartref.

www.registermyappliance.org.uk



Y gyd chi angen i
gofrestru eich offer yw:

- Enw brand
- Rhif model
- Rhif cyfresol
- Dyddiad prynu
(dyddiad bras yn
iawn)

newydd

We're soon going to be launching digital
inclusion support across the group

0:04 / 0:38



17

1 share





Are we really hearing the views of tenants?

Panel



Douglas Haig | Board member, CIH Cymru and non executive director, National Residential Landlords Association

Douglas is a director of the National Residential Landlords Association which represents nearly 100,000 private landlords across England and Wales as well as the Managing Director of the Seraph Group which manages, sells and develops properties across Wales and parts of England. He is a chartered surveyor and has been involved in policy making for the private rented sector since 2008. He is also a private landlord and a Scotland rugby fan (for some reason).



Delyth Lewis | head of youth parliament, Senedd

I joined the Welsh parliament in 2002, and have enjoyed a variety of roles within the communication and engagement teams, including leading the events team to manage national, high profile events at the Senedd such as official openings of parliament and Olympic Homecoming events. I'm currently the manager of the Welsh Youth Parliament which ensures the young people of Wales have a voice on a national platform on the issues that matter most to them.



Amanda Lawrence | Lead influencer, Newydd Housing Association

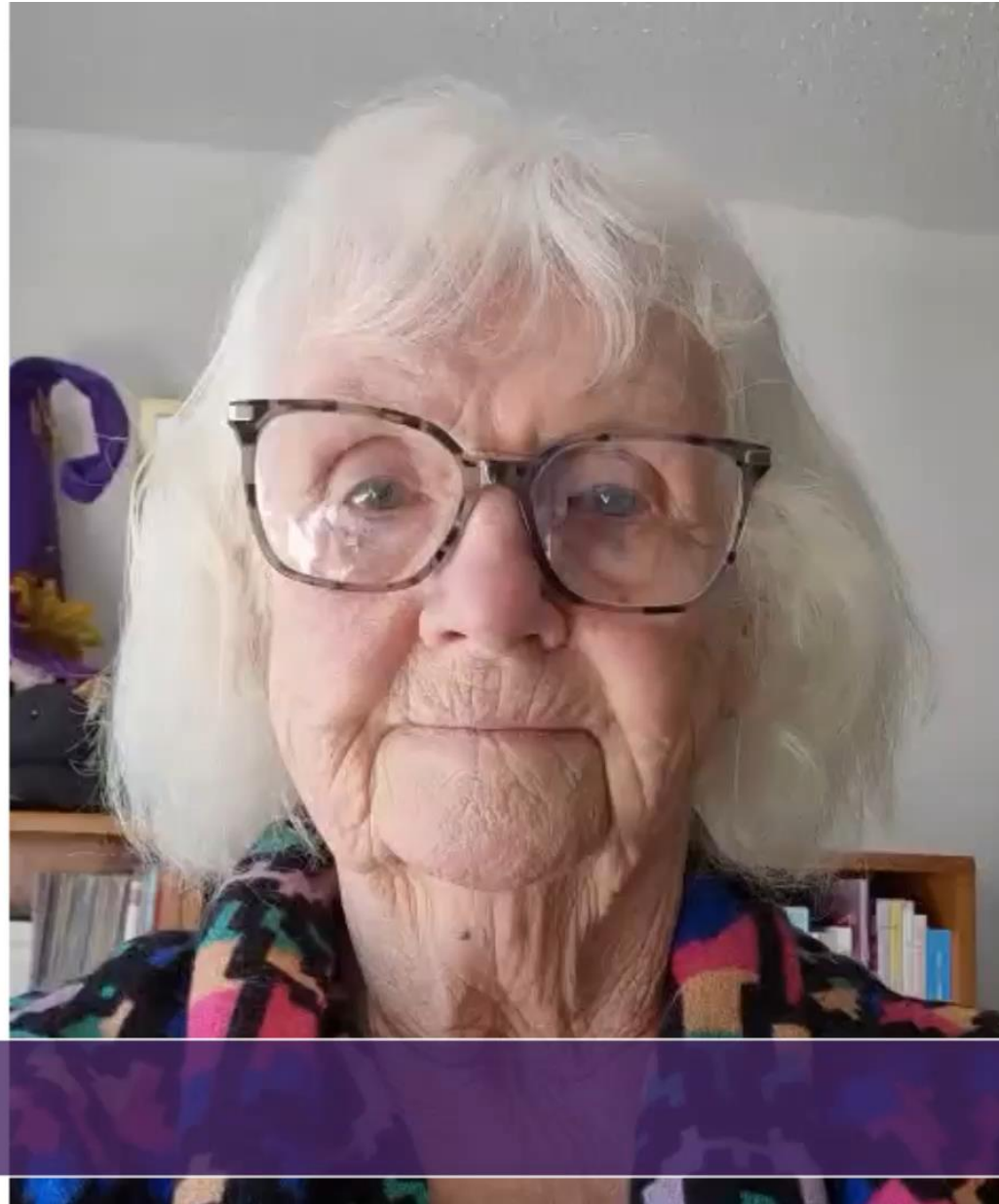
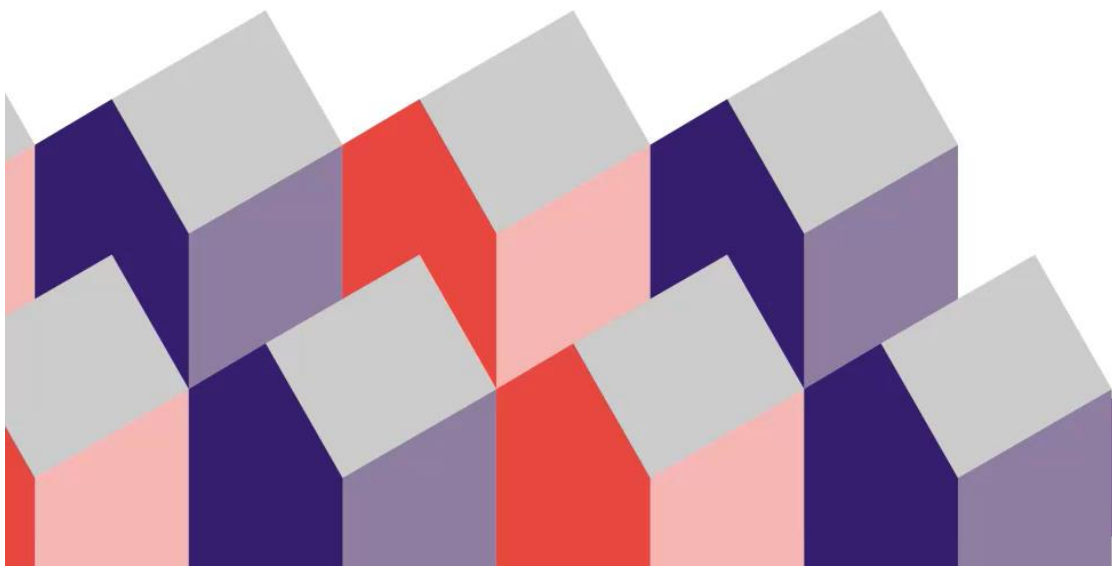
I'm tenant who's passionate about housing, from the tenant's point of view. I use my voice to show how decisions impact tenants, and how important it is to include us at all levels



Questions for You:

- Why do we still do tenant involvement? Do the majority of tenants want to get involved?
- What is the difference between tenant involvement and customer feedback?
- Is the old format of meeting across tables in a draughty church hall dead?
- How to we make engagement more inclusive?
- How to we engage with younger tenants?
- How can we use technology more to engage with tenants?
- Are we looking in the wrong places to encourage online engagement?





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How do we engage with more diverse voices?



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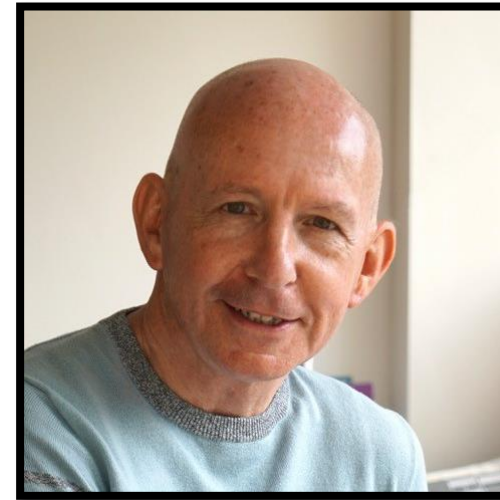
Are we really hearing the views of tenants?

Keynote - In conversation with Antarctic Fire Angels

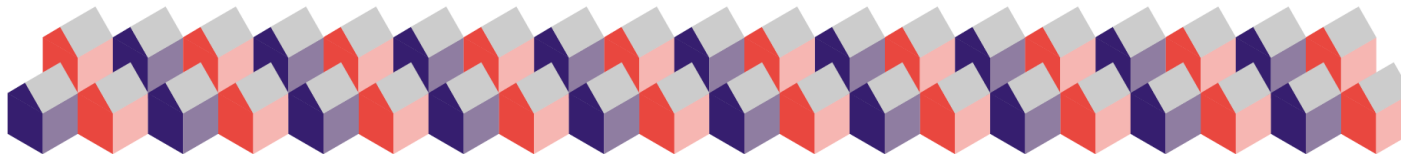
Cyweirnod - Sgwrs gydag Antarctic Fire Angels



Georgina Gilbert &
Rebecca Openshaw-Rowe
Antarctic Fire Angels



Paul Diggory
**Freelance writer, consultant
and CIH governing board
member**



ANTARCTIC FIRE ANGELS SOUTH POLE EXPEDITION 2023/24

1230km - 52 Days, 10 Hours, 30 mins

THE GREAT WORLD RACE 2024

7 marathons – 7 continents – 7 days



4 YEARS TO
PLAN &
52 DAYS
10 HOURS &
30 MIN
TO EXECUTE



ANTARCTICA

AN
EXPERIENCE OF A
LIFETIME





THE DAILY GRIND

A person is sitting inside a tent, illuminated by a warm, orange-red light. They are wearing a dark jacket and are eating from a dark pot with a spoon. The tent's interior is visible, including the fabric walls and a hanging object. The overall mood is cozy and intimate.

TENT LIFE

THE LAST KILOMETER



THE GREAT WORLD RACE

THE GREAT COUNTIES RACE

7 MARATHONS

7 DAYS

7 CONTINENTS / 7
COUNTIES





FRIENDSHIPS

The Next Chapter.....



Fire Angel
Foundation

IT WAS THE BEST OF
TIMES; IT WAS THE
WORST OF TIMES
BUT THE MEMORIES
WE HAVE MADE WILL
REMAIN WITH US
AND USED TO
INSPIRE OTHERS

