



## G15 Residents' Group

*A forum to unify and promote the resident voice to influence, reform and celebrate social housing*

**Raise the Views of residents - Promote Quality social housing - Advocate for the Future of social housing**

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### **G15 Residents' Group Response to the London Assembly Investigation: Mayor's Affordable Housing Delivery**

**Submitted by:**

G15 Residents' Group

**Date:** 7<sup>th</sup> August 2025

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#### **Introduction**

The G15 Residents' Group (G15 RG) represents the voices of residents from London's largest housing associations, collectively housing **1 in 10 Londoners** in social and affordable homes. We welcome the opportunity to respond to the London Assembly's investigation into the **Mayor's Affordable Housing Delivery**, drawing on our lived experiences and policy expertise to highlight critical challenges and solutions.

Our response is informed by:

- The need for the Social Affordable Housing Program to reduce homelessness.
- Discussions with the **National Housing Federation (NHF)** and housing association leaders.
- Lived experience across all members of the G15RG which includes all tenure types and representation from all demographics from across London's housing portfolio.
- Key concerns raised in Peabody CEO **Ian McDermott's op-ed** on London's housing crisis and funding inequities. <https://www.insidehousing.co.uk/comment/rent-convergence-would-help-to-address-the-financial-challenges-faced-by-social-housing-providers-across-the-country-92094>
- The **Policy Briefing on the Social and Affordable Homes Programme (SAHP)**, including reforms to the Decent Homes Standard (DHS) and Minimum Energy Efficiency Standards (MEES).

## **Key Challenges in Affordable Housing Delivery**

### **1. Funding Shortfalls for London**

- a. London's affordable housing targets (e.g., **88,000 homes/year**) are undermined by **insufficient grant rates** that fail to account for higher land, construction, and remediation costs (*London Plan & AHP*).
- b. The **30% ringfenced SAHP allocation for London** must be protected and expanded to address the capital's acute need, particularly for **family-sized social rent homes**.

### **2. Delays and Inequities in Building Safety**

- a. Residents continue to face delays in accessing the **Building Safety Fund (BSF)**, with social housing providers disproportionately burdened by remediation costs.
- b. The Mayor must advocate for **faster fund disbursement** and transparency in remediation timelines.

### **3. Quality and Affordability Trade-Offs**

- a. New regulatory demands (e.g., **DHS reforms, MEES, Awaab's Law**) risk straining landlord budgets, potentially leading to **rent increases** or service cuts.
- b. **Equality Impact Assessments** should always be carried out in relation to social housing tenants.
- c. We support the principle of **rent convergence**, but we believe the proposed £1 per week increase is inadequate and risks placing a disproportionate financial burden on social housing tenants to fund the Social Housing Affordable Programme (SAHP). While investment in new and existing homes is vital, it must be balanced with tenant affordability. We urge government and sector leaders to explore alternative or complementary funding sources—such as increased grant funding from central government, contributions from institutional investors, or mechanisms like land value capture—to reduce the pressure on tenants as the primary source of funding.

### **4. Lack of Resident Involvement in Planning**

- a. Despite the G15 RG's contributions to national policy (e.g., **STAIRS consultation, Awaab's Law**), residents are often excluded from local planning decisions.

## **Recommendations to the Mayor and London Assembly**

### **1. Increase Funding Flexibility and Transparency**

- a. **Adjust grant rates** to reflect London's cost pressures, prioritizing **brownfield remediation** and estate regeneration.
- b. Publish **annual delivery reports** with breakdowns by tenure (social rent vs. affordable rent), household size, and borough.

## 2. Accelerate Building Safety Remediation

- a. Work with the government to **simplify BSF applications** and hold landlords accountable for delays.
- b. Include **resident representatives** in monitoring remediation progress.

## 3. Embed Resident Voices in Decision-Making

- a. Formalize a **London Housing Resident Panel** to advise the Mayor on SAHP delivery, mirroring the G15 RG's role in national consultations.
- b. Require **resident sign-off** on major development bids to ensure community needs are met (e.g., overcrowding reduction, accessibility).

## 4. Prioritize Social Rent and Family Homes

- a. **Reallocate funding** from intermediate tenures (e.g., "affordable rent" at 80% market rates) to **genuinely affordable social rent**.
- b. Set binding targets for **3-4 bedroom homes** to reduce overcrowding (currently **300,000 children affected**).

## 5. Link Funding to Tenant Protections

- a. Withhold SAHP grants from landlords failing **Decent Homes Standard** or **MEES 2030 targets**.
- b. Cap rent increases for properties receiving public subsidies.

## Conclusion

The G15 RG urges the London Assembly to **hold the Mayor accountable** for delivering affordable housing that prioritizes **resident well-being over profit**. By addressing funding inequities, speeding up safety works, and centering resident voices, London can become a model for equitable housing delivery.

## We request:

- An invitation to present these recommendations to the Assembly's Housing Committee.
- A follow-up consultation on the **SAHP prospectus** (due Autumn 2025) with resident representation.

**Signed,**

*G15 Residents' Group*

*July 2025*

