



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

The Autumn Budget Must Save Our Social Housing System: Not Just Manage Its Decline

By the G15 Residents' Group, the voice of residents living in homes provided by London's largest housing associations

The upcoming Autumn Budget will bring the usual focus on the government's tax and spending priorities. But for social housing residents across London, it also represents a crucial moment to protect the system that is supposed to provide safe, secure and affordable homes. The G15 Residents' Group (G15RG) brings together social housing residents to inform and influence housing policy based on our real-life experience. From that vantage point, we see a system in crisis and under growing pressure.

This is a systemic problem that demands systemic solutions.

We call for a long-term housing strategy that rebalances investment between new social housing and temporary accommodation. This will take more than one parliament to fix. Cross-party support and sustained commitment are essential.

The Autumn Budget is a critical opportunity to act. The Treasury must stop treating social housing as a cost to contain and start recognising it as vital national infrastructure, one that saves public money and drives economic growth.

1. The Decent Homes Backlog: A Preventative Health and Safety Investment

Residents report persistent damp, mould, ageing windows, and inefficient heating. Housing associations are working hard, but rising costs, building safety demands, and the 7% rent cap have created a perfect storm.

At the heart of social housing is the principle of affordable rent, but these rents no longer cover the full cost of maintaining homes. Inflation, regulatory pressures, and energy costs are forcing difficult trade-offs.

Our Ask:

Create a ring-fenced capital fund for Decent Homes Standard 2.0, focused on damp prevention and energy efficiency.

Strategic Argument:

This is preventative investment. Poor housing costs the NHS £1.4 billion annually¹. Warm, dry homes reduce future health pressures and save public money.

¹ [Health inequalities: Cold or damp homes - House of Commons Library](#)

Further Reading:

- [G15 RG | Response to MHCLG's Decent Homes Consultation](#)
 - [Inside Housing | Building Safety Fix for Social Tenants | Pamela Newman | G15RG member](#)
 - [Inside Housing | Remembering Cathy Come Home | Carl Shillito | G15RG member](#)
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2. The Supply Crisis: Build Social Rent, Not Just “Affordable” Housing

The rise in temporary accommodation is a national scandal. For our members, it means overcrowding, insecure tenancies, and children growing up without stability.

“Affordable” housing at up to 80% of market rent is unaffordable for key workers in London. We welcome the Government’s new £39bn, 10-year Social and Affordable Homes Programme and its 60% target for social rent.

Our Ask:

- Increase the target to **75%** for social rent homes
- Extend grant funding to **all homes** in regeneration projects, not just additional units
- Introduce **low-interest loans** to help housing associations deliver more homes; many G15 members face low interest cover, limiting their ability to bid at scale

Strategic Argument:

Social Rent homes reduce the cost of temporary accommodation, stimulate local economies, and provide the foundation for stable lives.

Further Reading:

- [G15RG | Response to London Assembly's Affordable Housing Investigation](#)
 - [G15RG | Letter to Angela Rayner on Planning Reform](#)
 - [Big Issue | “Priced Out of the City I Was Born In” | David Kingsley | G15RG member](#)
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3. Protecting Affordability: Housing-Related Benefits Must Keep Pace with Rising Rents

The freeze on Local Housing Allowance (LHA) has hurt affordability in the private rented sector, but it affects only a minority of our residents. The bigger issue is the failure of housing-related benefits to keep pace with inflation and rent increases.

Rent convergence and annual increases are necessary to maintain homes and meet regulatory standards. But they must not undermine affordability.

Our Ask:

- Continue uprating **housing benefit** in line with **social rents**
- Restore **LHA rates** to at least the **30th percentile** of local market rents, with annual uprating
- Review the **benefit cap** to prevent restricting payments to more households

Strategic Argument:

A functioning benefits system is essential to affordability and financial stability. Without it, the social housing model becomes unsustainable, for tenants, landlords, and the wider public sector.

Further Reading:

- [G15RG | Response to MHCLG's Consultation on Rent Convergence](#)
 - [G15RG | Response to DWP's Pathways to Work Benefits Reform Green](#)
 - [Housing Today | Rent convergence and decent homes: getting the balance right | Daisy Armstrong | G15RG Chair](#)
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A Call for Strategic Partnership

We stand ready to work with the Treasury and the Ministry of Housing, Communities, and Local Government. We bring lived experience that must inform sound policy.

The Autumn Budget is a choice: continue managing decline or invest in the future of social housing. For the health of our communities, the strength of our economy, and the futures of our children, we urge that the Chancellor to chooses investment.