



# Is social housing on the critical list?



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housing&care21

## Direction of government policy

- One Million Homes
- Supply and home ownership national crusade to build 1m homes built by 2020; transform 'generation rent' into 'generation buy'
- Reduce social housing a temporary solution only









#### **Starter Homes**

- Replace affordable rent squeeze out shared ownership?
- Lenders' concerns
- Concessions repayment of discount, can be resold to first time buyer at a discount (for a time), rural sites exemption

## **Planning**

- Speed up planning system
- Permission in principle no need for outline consent
- LA readiness brownfield register, SHLAA
- Affordable housing starts with Starter Homes









### Pay to stay

- Impacts LAs not HAs unless they choose to implement it
- Concessions -
  - Based on taxable income
  - Increase in line with CPI
  - Taper reduced to 15p (from 20p)
  - Exempt households HB and UC
- Onerous implementation



TENANCY AGREEMENT

### **Fixed term tenancies**



- Replace secure tenancies with 2-5 year fixed term tenancies
- Concession longer tenancies for families with children at school







## Housing Association Right to Buy

• Rationed - *pilots in progress* 

Organisation	Tenants marketed to	EOI as of April 2016	Applications
L&Q	19,000	2,083 (11%)	136 (7%) (0.7%)
Riverside	20,000	1,427 (7%)	225 (16%) (1%)
Saffron	1,600	122 (8%)	45 (37%) (3%)
Sovereign	6,800	430 (6%)	74 (17%) (1%)
TVHA	954	119 (12%)	16 (13%) (2%)
Overall	48,345	4,181 (8%)	496 (12%) (1%)

## Sale of higher value properties

- Treasury requires LAs to find assumed receipts
- Concessions replace on 1:1 basis, rural exemptions







