

# Affordability

Rob Gershon  
@Simplicity

Many Hats

Tenant

Carer

Blogger

Hardworking Family\*

# Affordability

What can you do with households that are being skipped because they can't afford Affordable Rents?

What about those that can afford to pay now but may not be able to do so in future?

# Unconditional Support

Angry

Divided Reactions

Politics

Reality

“Affordability”

# Language is Important

Poverty

Personal Failure

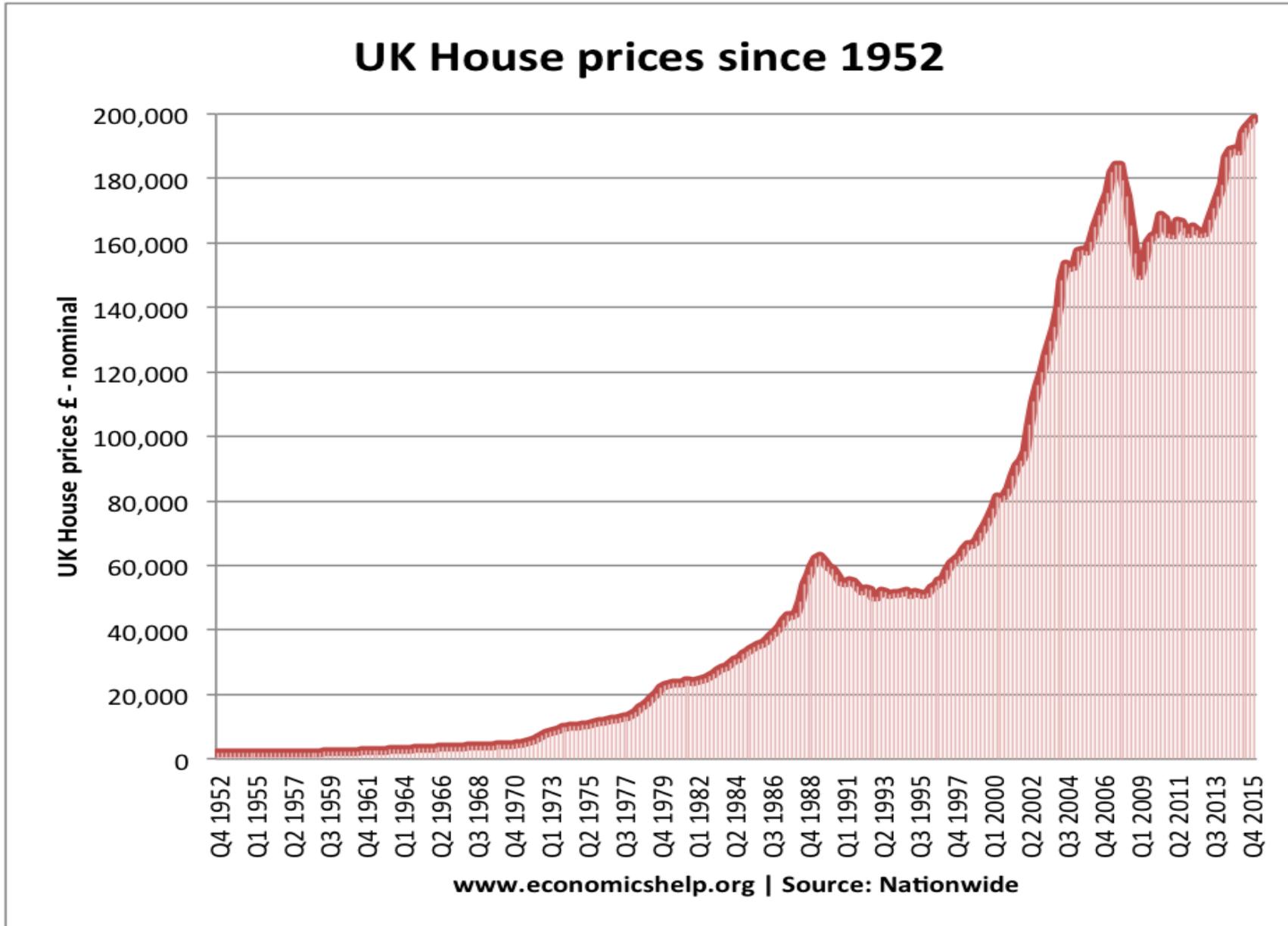
Housing and Planning  
Act

Secretary of State

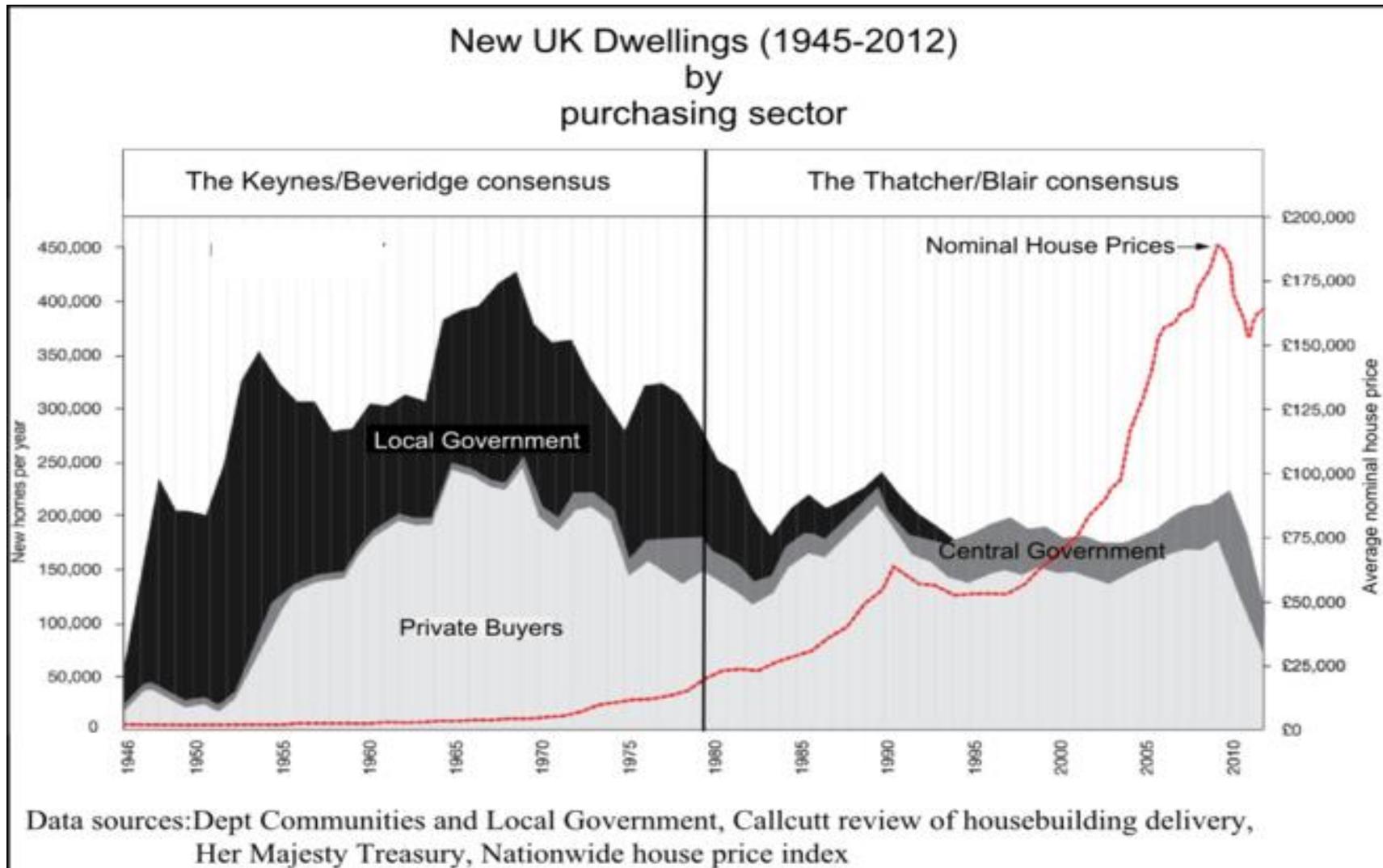
# Housing and Planning Act: 74 (9)

The Secretary of State may by regulations amend this section so as to change the meaning of “new affordable home”.

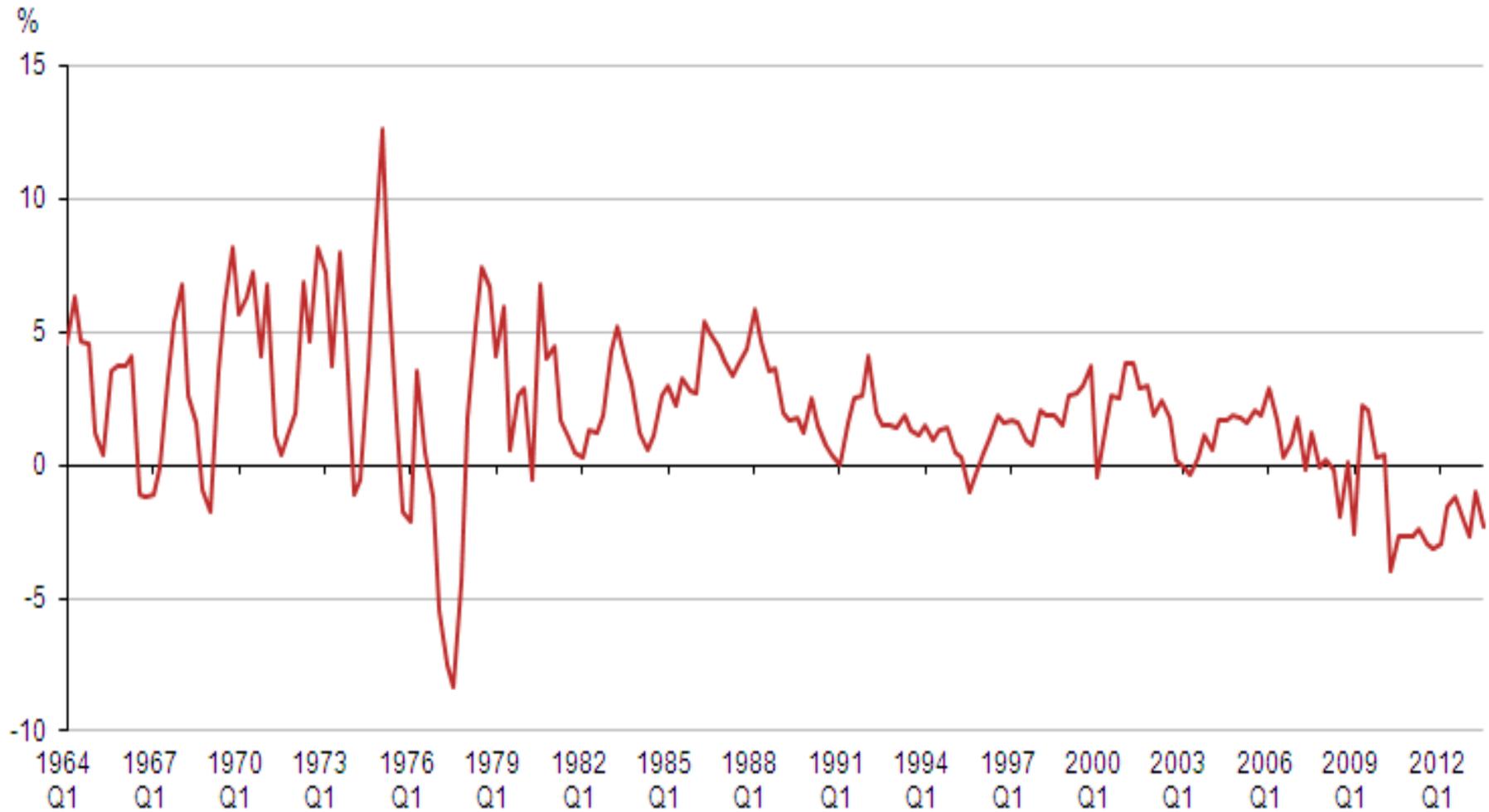
# Underlying Price Pressure



# Underlying Supply Pressure



# Underlying Income Pressure



# Benefits Street

Bedroom Tax

Benefit Cap

Tax Credits

Universal Credit

# Housing Benefit

Structural Change

Under 35s

Under 21s

Supported Housing

1% Rent Cut!

# Universal Credit

Making Work Pay

Pay the Government

Partial amelioration

£3bn cuts

£1bn amelioration

# Unseen Cuts

Employment and Support  
Allowance

Conditionality

Not Housing Benefit

Paying Landlords

# Income Resilience

Making Work

Pay

Training

Eroding Volunteering

Engagement

# Engagement

Resident Involvement

Co-regulation

Co-production

Governance

Scrutiny

# Private Rents

Market Rent

House Prices

Local Housing  
Allowance

Social Purpose

# Guilt by Association

Right To Buy

Voluntary\*

Historic RTB

Affordable Housing  
Programme

Grant

# Build To Save

Capital Economics

Capital Investment

Politics, again

Social purpose

[4socialhousing.co.uk](http://4socialhousing.co.uk)

# Better Savings

Selfish Reasons

Balancing Services

Long Term Savings

Tenancy Sustainability

[www.dahalliance.org.uk/](http://www.dahalliance.org.uk/)

# Social Purpose, Social Care

Efficiencies

Cuts

What are you for?

Homes and

Communities.



Homes &  
Communities  
Agency

# The Future, thanks

Robots taking our jobs

Planning

Evidence

Eviction

Homelessness