

Scope of the research

The Commission's work will focus on the following four groups: struggling renters; frustrated homeowners, those reliant on state support, and those who face affordability issues in older age.

The Commission has already undertaken some polling and focus group work on these groups, which is available on the Commission's website [Affordable Housing Commission.org](https://www.affordablehousingcommission.org)

The research over the coming months will cover: understanding the affordability challenge; towards a new affordable housing offer - increasing supply and managing demand; and, what else needs to change?

1. Understanding the affordability challenge

Q: What does affordability mean for different people in different places?

Covers definitions and measures, who and where (urban/rural/low and high demand areas), links with welfare system, housing conditions/standards and security of tenure, young and old

Q: Why is housing unaffordable?

Covers main barriers and drivers (stagnating incomes, rising land values, housing as a financial investment, deregulation etc), shift in tenure and inter-generational aspects

Q: Costs and consequences of unaffordable housing – what's at stake and who are the priority groups that most need support?

Covers whose worst affected and personal impacts, wider socio-economic impacts (on public finances, economy /productivity etc), other impacts (on homelessness, mixed communities, problem debt/dampen savings potential etc), future housing needs and demands

Q: What's being done and is it working, and what are the implications and policy trade-offs?

Covers more recent central/local government response (housing support to FTBs, Buy to Let, Housing Benefit/Universal Credit etc), actions by housing providers and lenders and others, and costs and consequences on other policies (e.g. on welfare system, life chances, local growth and prosperity)

2. Towards a new affordable housing offer – increasing supply

Q: What role should housing providers play and what products old and new should be backed by government and how?

Covers roles of social landlords (scaling up provision by councils, housing associations and others), affordable PRS, new products (key worker housing schemes etc), new vehicles (local housing companies) and new approaches (community-led housing etc)

Q: What planning reforms would deliver more affordable housing?

Covers new central/local planning powers, planning gain and land value capture/CPO; land supply, affordable housing zones/growth areas; other planning reforms

Q: How can government support the funding and financing of affordable housing and what needs to change with the current system?

Covers investing more in affordable homes, public funding (capital subsidies/council borrowing), private finance, capital versus revenue subsidy and new investors

Q: What needs to change to ensure the skills and capabilities are in place to deliver more affordable housing?

Covers construction (offsite, skills shortages), lack planners/place makers, low awareness of alternatives like community led housing and self-build

3. Towards a new affordable housing offer: managing demand

Q: What tax and macro-economic policies and changes in mortgage lending would help ensure housing is more affordable?

Covers property/land taxes, tax relief, role BoE/macro financial controls, reforms to mortgage lending/new lenders (councils)

Q: What regulatory reforms and new products/schemes are needed to make both social and private housing more affordable?

Covers social rents regime, rent controls in the PRS, new rents to incomes schemes ('living rents', personalised rent), new types of low-cost mortgages

Q: How can we ensure the better use of existing stock

Covers Right to Buy, Affordable Rent conversions, right sizing, empty/second homes and other interventions (RTB buybacks)

Q: How can the welfare system ensure that those on low incomes, with particular needs or those experiencing financial shocks have the right level of support in a timely way to reduce housing stress

Covers housing benefit system, LHA, mortgage support, and temporary accommodation

4. What else needs to change?

Q: What other areas of policy need to change, such as reforms to the machinery of government, governance of housing providers, place-making and public realm?

Covers: physical and social infrastructure, economic development, institutional change (Homes England), devo/localism, link to Brexit, new governance/ownership models

Q: How can an agenda for change get backing from the public and what should others (beyond government and the housing world) be doing to help?

Covers public attitudes and actions by others such as actions by employers, building a consensus for sustained change

Q: Do you have any other thoughts about what could help ensure housing is more affordable, including examples of best practice from UK (devolved nations) and overseas?

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