



# European Construction Sector Observatory

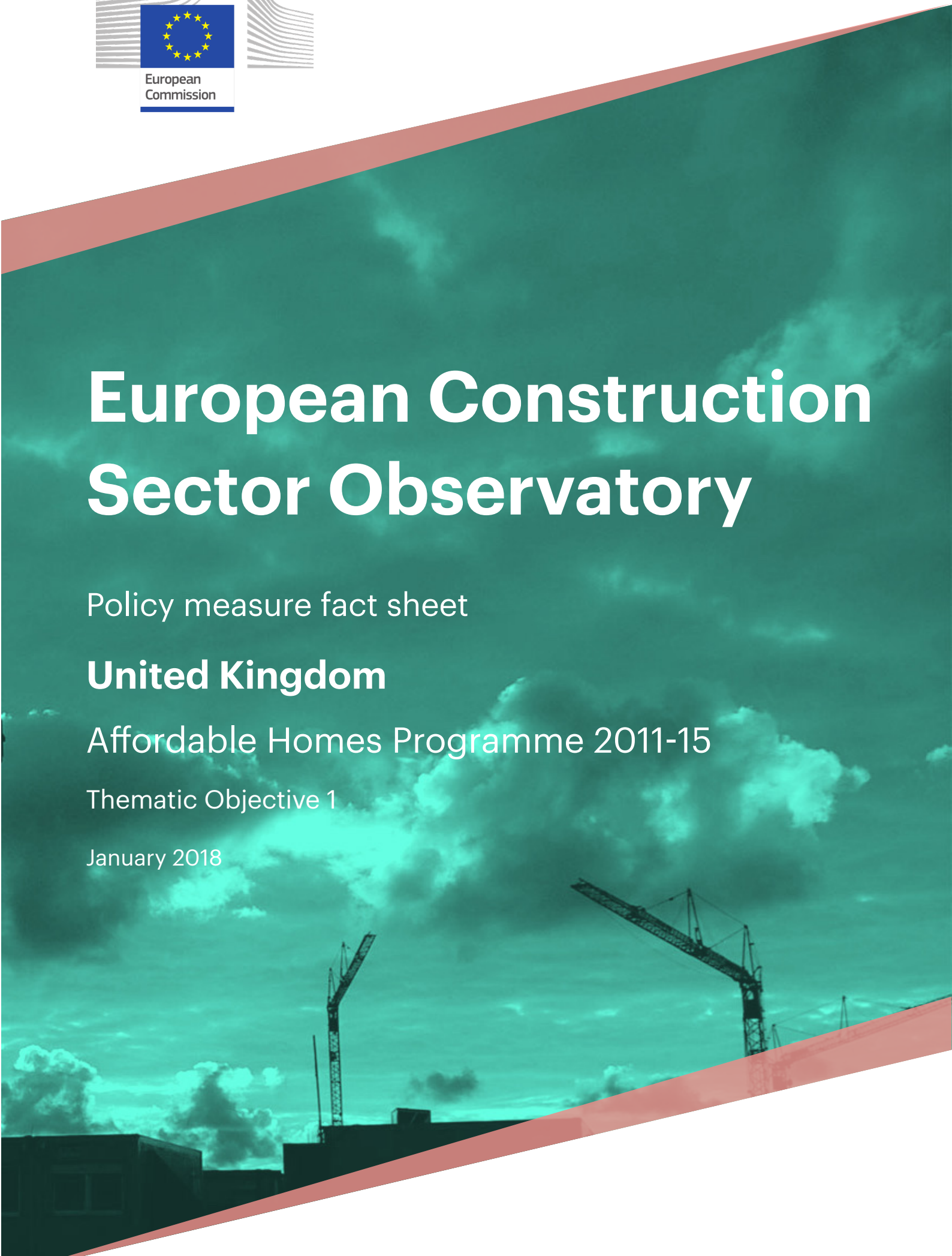
Policy measure fact sheet

**United Kingdom**

Affordable Homes Programme 2011-15

Thematic Objective 1

January 2018



# In a nutshell

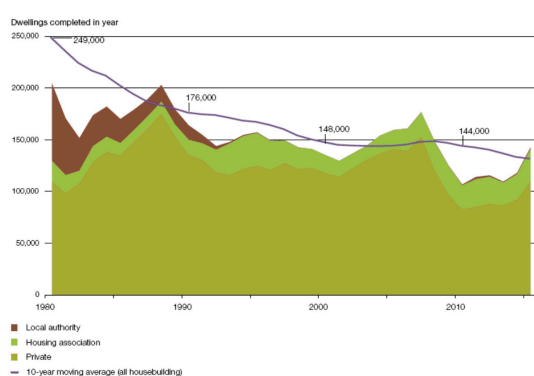
<b>Implementing body:</b>	Homes & Communities Agency (HCA)
<b>Key features &amp; objectives:</b>	Government investment framework programme to increase the supply of affordable homes in England, which introduced a new delivery model and a new 'Affordable Rent' product.
<b>Implementation date:</b>	9 Dec 2010 – 31 March 2015
<b>Targeted beneficiaries:</b>	Social housing tenants and landlords, housing associations, house builders, developers, affordable housing providers, local authorities and local community groups.
<b>Targeted sub-sectors:</b>	Affordable/social housing and homebuilding, local government.
<b>Budget (EUR):</b>	EUR 5.3 billion (GBP 4.5 billion)

Demand for housing has long outstripped supply and the gap has continued to widen. Government research on housing supply and demand<sup>2</sup>, carried out in 2010, highlighted some contributing factors, such as increased life expectancy and rising numbers of one-person households. In 2010, there were almost 1.8 million households on English local authority housing registers that were experiencing some sort of unmet housing need, such as overcrowding and unsuitable accommodation.

To address the long-standing housing problem, at a time of economic uncertainty and constrained capital expenditure, the Coalition Government launched a new investment programme to generate a new supply of affordable housing at a much lower cost than previous programmes. The Affordable Homes Programme (AHP) 2011-2015 aimed to fund the creation of 150,000 affordable homes through a combination of new builds and the conversion of existing housing assets at a cost of EUR 5.3 billion (GBP 4.5 billion), which was nearly half the cost of the previous programme (EUR 9.8 billion / GBP 8.4 billion) – the National Affordable Housing Programme 2008-11 (NAHP).

The supply of housing in England has been in decline since the 1980's, as shown in Figure 1.

Figure 1: New house building in England since 1980



Source: NAO / DCLG, Housing in England: overview (2017)

An average of 144,000 new homes were completed annually between 2001 and 2010, 100,000 fewer per year than in the 1970's. Public sector construction has witnessed the sharpest decline, with annual house building by local authorities and housing associations having fallen by almost two thirds, from 94,000 in 1980 to 32,000 to 2015.

The Affordable Homes Programme (AHP) 2011-2015 aimed to fund the creation of 150,000 affordable homes through a combination of new builds and the conversion of existing housing assets.

Resident satisfaction is largely positive, although surveys have highlighted areas for improvement. Housing providers and associations consider the AHP to be an important contributor to the total housing supply; however, they are also concerned that the new funding model and the new 'affordable rent' product may not be sustainable in the long-term.

Despite budgetary constraints, the AHP managed to surpass expectations by delivering more affordable homes than planned, due to extra commitments from housing providers to deliver about 42% more affordable homes than the AHP had targeted.

## 1

# General description

The Affordable Homes Programme (AHP) 2011-15 was a government funded affordable housing investment programme that was run by the Homes and Communities Agency (HCA) in conjunction with the Department for Communities and Local Government (DCLG). Through the AHP, the HCA offered registered providers (RPs) with part funding to deliver new affordable homes for social housing tenants. RPs are private (not-for-profit and for profit) and local authority providers of social housing that are listed on the Statutory Register of Providers for Social Housing, which is maintained by the HCA<sup>3</sup>. The majority of not-for-profit RPs are housing associations.

The AHP was launched in December 2010 with four key objectives:

- Meet housing need at a local level;
- Provide a more flexible offer for social housing tenants;
- Ensure that public funds (and funds generated from conversions) were properly and effectively spent; and
- Maximise the delivery of a new affordable housing supply<sup>4</sup>.

To achieve these goals, the programme introduced two principal innovations – a new delivery model to improve affordable housing supply and the new ‘Affordable Rent’ product to provide a more flexible form of social housing.

The **new delivery model** marked a change from a scheme-by-scheme approach to funding decisions, which was utilised by previous programmes<sup>5</sup>, to a four-year framework contract approach. The purpose of the new model was to give affordable housing providers a solid platform upon which to establish a supply pipeline capable of delivering the best value for investment. At the same time, the framework approach was intended to provide sufficient flexibility to allow for changes throughout the delivery period where necessary.

‘**Affordable Rent**’ (AR) was introduced as the main product change, compared to previous affordable housing programmes. Affordable Rent is a form of social housing that is let at a rent level of up to 80% of gross market rents and is inclusive of any service charges associated with a property. This new product was intended to enable providers to deliver a more diverse offer for the range of people accessing social housing.

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The programme also provided social landlords with greater flexibility to determine the type of tenancies to be offered to new tenants. Tenancies for Affordable Rent can range from a minimum of two years to longer-term tenancies, including life-time tenancies.

The AHP invited RPs to submit proposals for a four-year housing delivery programme. RPs were required to detail how they intended to manage their existing assets and capacity, and how they would employ flexibility to convert some of their current stock to AR or other tenures, in conjunction with part funding from the HCA, to generate significant volumes of new supply. AR was expected to be the principal product offer at the core of proposals for both new housing supply and the conversion of re-lets. However, to ensure that local housing needs could be met effectively, providers were also given the flexibility to include a range of other products in their funding proposals:

- **Affordable Home Ownership** as part of an overall mix of schemes that are supported by the local authority and fit with the local housing market. Two schemes were available provided that they could demonstrate good value for money and increase overall affordable housing supply:
  - **Shared Ownership** enables a buyer to purchase a share of their new home and pay rent on the share that they do not own<sup>6</sup>;
  - **Help to Buy Equity Loans** provide new buyers with a low-interest loan towards their deposit for the purchase a new build home<sup>7</sup>;
- **Social Rented Housing** is typically owned by local authorities and private registered providers, for which guideline target rents are determined through the national rent regime<sup>8</sup>;
- **Supported Housing and Housing for Older People** targeting new supply or improvements to existing stock were encouraged within funding proposals<sup>9</sup>;
- **Mortgage Rescue Scheme**<sup>10</sup> provided an option for eligible households<sup>11</sup> facing repossession to remain in their homes<sup>12</sup>;

- **Provision of New or Refurbished Hostels** through the **Homelessness Change Programme**<sup>13</sup>, to build on the Places for Change Programme<sup>14</sup>, to help break the cycle of homelessness, with an emphasis on eliminating poor quality, unfit for purpose facilities;
- **Traveller Pitch Funding**<sup>15</sup> to support local authorities, housing associations and other partners to provide good quality public traveller sites and help meet the accommodation need for these communities;
- **Empty Homes Programme**<sup>16</sup> provided Government funding to bring empty properties back into use as affordable housing;
- **Extensions and Conversions**<sup>17</sup> to increase living space in social rented homes to benefit larger families or to increase the supply of larger homes let at Affordable Rent were considered for grant funding;
- **Works to Existing Stock and Re-Improvement Proposals**<sup>18</sup> were also considered for funding in exceptional circumstances, for example, to support major repairs to ensure a property remains habitable, where a provider can prove that they have no access to resources to undertake the work.

Empty Homes Programme provided Government funding to bring empty properties back into use as affordable housing;

The new AHP delivery model made provision for four broad funding streams<sup>19</sup> to support the delivery of new affordable housing supply:

1. Additional borrowing capacity generated from the conversion of social rented properties to AR (or other tenures) at re-let, as well as borrowing capacity generated by the net rental income stream of newly developed properties;
2. Existing sources of cross subsidy, including provider surpluses, income from developing new properties for outright sale, Recycled Capital Grant Funding<sup>20</sup> (RCGF) and Disposal Proceeds Fund<sup>21</sup> (DPF) and s106<sup>22</sup> cross subsidy;
3. HCA funding where required for development to be viable; and
4. Other sources of funding or means of reducing costs, such as free or discounted public land, including local authority land, and local authority contributions, such as the New Homes Bonus<sup>23</sup>.

Table 1 provides a breakdown of AHP funding over its four-year implementation period. The bulk of the funding is allocated to delivering housing supply commitments carried over from the previous housing programme (National Affordable Housing

Programme [NAHP] 2008-2011) and the new supply of affordable rented housing and home ownership.

Table 1: Breakdown of AHP funding

	2011-2012	2012-2013	2013-2014	2014-2015	Total
	EUR bn GBP bn	EUR bn GBP bn	EUR bn GBP bn	EUR bn GBP bn	EUR bn GBP bn
<b>NAHP 2008-2011 Commitments</b>	1.86 1.59	0.50 0.43	0.27 0.23	0.04 0.03	2.67 2.28
<b>Affordable Rent &amp; Affordable Home Ownership</b>	0.06 0.05	0.42 0.36	0.67 0.57	0.96 0.82	2.11 1.80
<b>Mortgage Rescue</b>	0.10 0.09	0.09 0.08	0.06 0.05	- -	0.25 0.22
<b>Empty Homes</b>	-	0.04 0.03	0.04 0.03	0.05 0.04	0.13 0.10
<b>Homelessness Change Programme</b>	-	0.01 0.01	0.01 0.01	0.01 0.01	0.03 0.03
<b>Traveller Pitch Funding</b>	0.01 0.01	0.01 0.01	0.025 0.02	0.025 0.02	0.07 0.06
<b>Affordable Homes Programme</b>	2.03 1.74	1.07 0.92	1.075 0.91	1.085 0.92	5.26 4.49

Source: Affordable Homes Programme 2011-2015, HCA<sup>24</sup>

Table 2 provides an indicative breakdown of the number of homes expected for delivery through the various funding streams within the AHP (130,300), as well as an additional 19,700 funded through other sources.

The bulk of AHP housing supply aimed to deliver 67,000 new homes for which there was a commitment made in the previous NAHP (67,000) and 56,000 new homes at affordable rent and for affordable home ownership.

Table 2: Indicative number of homes expected for delivery by 31 March 2015

	Total
NAHP commitments	67,000
Affordable Rent & Affordable Home Ownership	56,000
Mortgage Rescue	2,500
Empty Homes	3,300
Homelessness Change Programme	900
Traveller Pitch Funding	600
<b>Affordable Homes Programme (AHP)</b>	<b>130,300</b>
Traveller Pitch Funding	600
<b>Total</b>	<b>150,000</b>

Source: Affordable Homes Programme 2011-2015, HCA<sup>25</sup>

## 2

## Achieved or expected results

The National Audit Office (NAO) published an assessment of the AHP in July 2012. The NAO scrutinises public spending for the UK Parliament.

The assessment recorded that the programme had surpassed expectations with the receipt of proposals from 377 providers. As a result, the HCA agreed to deliver 170,000 new homes, of which it expected that 80,000 would be affordable rent and affordable home ownership properties. The objective of 80,000 new affordable homes equates to an increase of roughly 42% on the original objective of 56,000<sup>26</sup>.

According to the NAO, the AHP featured 60% lower annual average government spending on affordable homes compared to the previous scheme (NAHP) and it provided only one third of the grant per home than under previous programmes, as shown in Table 3. Due to the significantly lower grants available under the AHP, housing providers have had to borrow more from lenders and charge higher rents.

The NAO concluded that DCLG had achieved its overall policy objective to maximise the supply of affordable homes through the AHP with the available funding. However, they also concluded that the lower unit subsidy would result in increased housing benefit cost with a net present value of EUR 1.64 billion (£1.4 billion), or EUR 20,475 (£17,500) per home<sup>27</sup>. The government pays housing benefit to those on low incomes to help them to pay their rent. An increase in housing benefit payments is therefore an increase in government spending, using taxpayers' money.

Table 3 provides a comparison of the funding available per home unit under the AHP and the previous NAHP. The AHP

provides lower grants and requires higher borrowing by providers, supported by higher rents, compared to model under the NAHP. In a time of economic uncertainty, the AHP achieved a 9% reduction in the total cost per home unit compared to the NAHP. Additionally, the charging of higher rents under the AHP made provision for a significantly faster 'return on investment' (ROI) – in roughly two thirds of the time possible under the NAHP.

Table 3: New home funding comparison under NAHP & AHP

Construction financing		NAHP	AHP
Borrowing supported by 'new' rents	EUR GBP	71,370 61,000	87,750 75,000
Average grant per unit	EUR GBP	70,200 60,000	23,400 20,000
Other funding	EUR GBP	39,780 34,000	53,820 46,000
<b>Total scheme cost</b>	EUR GBP	<b>181,350</b> <b>155,000</b>	<b>164,970</b> <b>141,000</b>
Rent	EUR GBP	5,497 4,698	7,666 6,552
<b>ROI (years to achieve)</b>		<b>33</b>	<b>21.5</b>

Source: AHP: The NAO Assessment, 2012<sup>28</sup>

The overall results of the AHP are published by the Department for Communities and Local Government which maintains live tables on affordable housing supply. Table 4 presents the results of the AHP as they are displayed in the DCLG live tables. The results differentiate between 'Starts on Site' and 'Completions' of AHP-funded affordable homes.

In the first year of the programme, starts on site were significantly lower than completions. This was due to the transition period from the NAHP (2008-11) to the AHP (2011-15). AHP part funding was awarded to registered providers to support the delivery of affordable homes that were previously committed to during the previous NAHP and new affordable homes under the AHP.

Table 4 shows the actual results of the AHP 2011-15, including some key trends in affordable housing starts and completions:

- Starts on site for social rent are modest compared to affordable rent. Additionally, completions of social rented homes fell significantly during the AHP implementation period. Both of these trends are due to a shift away from social rented homes (NAHP) to affordable rented homes (AHP).
- Starts and completions of affordable rented homes increased as the AHP implementation period progressed. Logically, there was also a noticeable jump in the number of affordable rented completions in the final year of the programme. The figures also show that just over 20,000 funded affordable rented starts were not completed by the end of the programme. These completions transitioned into the next programme (AHP 2015-18).
- The AHP achieved a total of 114,037 affordable home starts on site during the implementation period. This is the sum of 89,704 affordable rent starts and 24,333 affordable home ownership starts. This total is just over double the 56,000 originally aimed for, and it is also approximately 30% higher than the revised objective of 80,000 made in 2012.
- The AHP achieved a total of 68,110 affordable rented completions during the implementation period, with the remainder crossing over to the next programme (AHP 2015-18).
- Total affordable starts on site (127,975) are broadly in line with AHP delivery objectives (130,000) set at the start of the programme.
- Total affordable completions (184,073) are considerably higher than the AHP delivery objectives, due to significant increases in the delivery of affordable homes.

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Table 4: Affordable housing starts and completions by tenure 2011-2015

Starts on Site & Completions	2011/12	2012/13	2013/14	2014/15	TOTALS
	Total	Total	Total	Total	
<b>Starts on Site</b>					
Social Rent	3,123	4,457	3,903	2,321	13,804
Affordable Rent	8,873	22,992	29,830	28,009	89,704
Intermediate Rent	14	34	65	21	134
Affordable Home Ownership	3,400	7,854	7,386	5,693	24,333
<b>Total Affordable</b>	<b>15,410</b>	<b>35,337</b>	<b>41,184</b>	<b>36,044</b>	<b>127,975</b>
<b>Completions</b>					
Social Rent	34,021	14,388	7,759	6,020	62,188
Affordable Rent	1,146	7,057	19,463	40,444	68,110
Intermediate Rent	1,638	717	538	18	2,911
Affordable Home Ownership	15,144	14,753	8,710	12,257	50,864
<b>Total Affordable</b>	<b>51,949</b>	<b>36,915</b>	<b>36,470</b>	<b>58,739</b>	<b>184,073</b>

Source: DCLG Live Table 1012<sup>29</sup>

The AHP 2011-15 was succeeded by two new affordable homes funding programmes: the AHP 2015-18 and the SOAHP 2016-21.

- EUR 3.9 billion (GBP 3.3 billion) of government funding has been committed to the AHP 2015-18 to support the delivery of 165,000 additional affordable homes from April 2015.
- EUR 5.5 billion (GBP 4.7 billion) of government funding has been committed to the Shared Ownership and Affordable Homes Programme (SOAHP) 2016-2021<sup>30</sup> to support the delivery of:
  - 135,000 homes for Help to Buy: Shared Ownership;
  - 10,000 homes for Rent to Buy;
  - 8,000 homes for supported and older people's rental accommodation.

The AHP 2011-15 was succeeded by two new affordable homes funding programmes: the AHP 2015-18 and the SOAHP 2016-21.

The AHP 2015-18<sup>31</sup> is similar to the AHP 2011-15, but does introduce some changes, such as changes in the bidding approach, retention of a portion of funding for future market engagement, and priority funding to address the mismatch between the existing housing stock and the needs of households (e.g. suitably sized homes to match local needs).

The SOAHP 2016-21<sup>32</sup> marks a clear shift towards support for home ownership. 88% of the available funding under the SOAHP is intended to support the construction of Help to Buy: Shared Ownership homes, 5% for homes for older, disabled and vulnerable people, and 7% for Rent to Buy homes.

## 3

## Perspectives and lessons learned

From a **programme auditing perspective**, the National Auditing Office (NAO) reviewed the AHP in 2012<sup>33</sup> and gave the programme cautious approval. The NAO is an independent Parliamentary body that is responsible for scrutinising public spending by central government departments. The relevance of an audit at this early stage was because of the nature of the AHP, which involved the provision of a sizeable amount of funding to complete the delivery of housing commitments made under the previous programme (NAHP 2008-2011), as well as an early evaluation of the commitments made to deliver new supply in the AHP over a four-year delivery programme (2011-15).

The NAO deemed the AHP 2011-15 to have been a success because registered providers had committed themselves to delivering 80,000 new affordable rent and affordable home ownership homes with the support of EUR 2.1 billion (GBP 1.8 billion) in government investment.

This target was significantly higher than the original objective of the AHP (56,000). Looking specifically at the AHP 2011-15, the NAO concluded that it was maximising the delivery of affordable homes within the funding envelope available. However, when taking a long-term (30-year) view, the NAO concluded that the funding model used in the previous programme (NAHP 2008-11) offers the best value for money. The NAHP model provided higher levels of grants to registered providers, but resulted in a lower housing benefits bill<sup>34</sup>.

From a **housing advice and support perspective**, the housing and homelessness charity 'Shelter'<sup>35</sup> argues that although government investment in affordable homes has fallen in recent years, the Affordable Homes Programme (AHP) remains a very important instrument for housing supply.

Shelter views the AHP as critical to the delivery of total housing supply. They argue that the AHP delivered about 50% of total supply in England in 2014-15 and an average of about 38% of total supply between 2012 and 2015. They also point out that the new programme is expected to deliver at least a third of housing supply in England over the coming years. The AHP is also central to the supply of affordable housing. Shelter estimates that 250,000 new homes are needed per year, 20% of

which (50,000) should be at affordable rent or affordable home ownership. If the AHP can continue to deliver or surpass that number, it will meet 100% of the need for that type of housing<sup>36</sup>.

However, Shelter also highlights some key challenges. They emphasise the importance of not cutting AHP funding any further, as this will undermine overall housing supply, affordable home building and the government's ability to influence the housing system.

The lack of new homes being built for people and families on low incomes (social rent) is another key challenge, which by extension is placing a growing burden on the housing benefit bill. Shelter recommends the government to increase AHP funding by EUR 1.4 billion (GBP 1.2 billion) (27%) per year and implement measures to free up land on which to build to ensure that enough homes can be built to meet demand<sup>37</sup>.

From a **housing provider perspective**, the National Housing Federation<sup>38</sup> (NHF) highlights a number of issues with the "Affordable Rent" (AR) model, which was the key component of the AHP 2011-15. The NHF is the trade body that represents 1,200 independent non-profit housing associations in England. NHF members are the main providers of new affordable homes and were responsible for providing 90% of the new homes built under the AHP.

The higher rents associated with the AR model were expected to improve the ability of housing associations to borrow (i.e. to take on more debt) to increase investment in housing. However, the NHF argues that the investment and rent model is unlikely to be sustainable in the long-term for many housing associations as it is affecting their ability to borrow. Whereas they were previously able to borrow at low rates, under the new model, they are now vulnerable to increases in the cost of capital. In the long-term, issues such as gearing constraints (the proportion of debt to equity) and a lack of debt security, as well as the ability or inability to service existing debt, are likely to directly affect the business and investment plans of providers<sup>39</sup>.

Looking forward, the NHF recognises the importance of the AHP to the supply of housing in the UK, but describes the government's allocation of EUR 3.86 billion (GBP 3.3 billion) to the new

programme (AHP 2015-18) as “small scale”, when compared to its commitment to invest over EUR 117 billion (GBP 100 billion)<sup>40</sup> in national economic infrastructure developments<sup>41</sup>, through the National Infrastructure Delivery Plan 2016-2021<sup>42</sup>. The NHP argues that the relatively small budget for AHP 2015-18 is well below the investment required to deliver the number of homes that are needed. Indeed, the NHP believes that the funding gap may act as a brake on the wider economy<sup>43</sup>.

From the perspective of residents, feedback on the homes provided with AHP funding has been largely positive.

From the **perspective of residents**, feedback on the homes provided with AHP funding has been largely positive. Since 2011, the HCA has conducted an annual survey to assess how satisfied residents are with new AHP-funded homes. Surveys since 2011 have shown consistently high levels of resident satisfaction with the quality of the homes provided. For example, the 2012/13 survey showed that 96% of residents were either ‘very satisfied’ or ‘satisfied’. Residents have expressed consistently high levels of satisfaction with key design features, such as layout, size and appearance, which is a good indication that quality standards are being consistently applied.

However, there are also areas for improvement. For example, a sizeable minority (>15%) have highlighted dissatisfaction with features (or the lack of features) that include storage, parking, sound insulation between homes, balconies and gardens.

Residents also highlight a range of issues that suggest a significant number are not using the heating systems efficiently (e.g.: because of difficulties with heating controls) and/or are not ensuring proper ventilation of their homes (causing issues such as mould, condensation and dampness).

Nonetheless, 11% of residents have indicated in surveys that they would not change anything about the own home and 30% would not change anything about the overall AHP schemes<sup>44</sup>.

From an **implementation perspective**, the success of the AHP 2011-15 has exceeded HCA’s expectations by delivering over 40% more affordable homes than originally planned. Despite this success, the HCA’s annual residents’ survey has identified a number of areas for improvement. In recognition of these issues, the HCA has developed a Design and Sustainability Research and Knowledge Sharing Strategy. It is designed to deliver improvements in three key areas identified by residents:

- Overheating and indoor air quality;
- External space on new housing developments;
- Noise transfer within, between and into homes<sup>45</sup>.

In recognition of the importance and inter-connection between sustainability and home design, the HCA strategy places both disciplines at the centre of its research, development and dissemination work. The HCA continues to bring together providers and partners to share information and best practice, and to showcase projects where greater value is achieved through quality.



# Endnotes

- 1 NAO/DCLG, Housing in England: overview (2017):  
<https://www.nao.org.uk/wp-content/uploads/2017/01/Housing-in-England-overview.pdf>
- 2 Housing supply and demand: key issues for the 2010 Parliament:  
<http://www.parliament.uk/business/publications/research/key-issues-for-the-new-parliament/social-reform/housing-supply-and-demand/>
- 3 Registered provider information, HCA: <http://webarchive.nationalarchives.gov.uk/20170131090053/https://udc.homesandcommunities.co.uk/ourwork/registered-provider-information>
- 4 Affordable Homes Programme 2011 to 2015 Framework:  
<https://www.gov.uk/government/publications/affordable-homes-programme-2011-to-2015-framework>
- 5 Example: National Affordable Housing Programme 2008-2011: <http://webarchive.nationalarchives.gov.uk/20140805134211/https://www.homesandcommunities.co.uk/ourwork/national-affordable-housing-programme>
- 6 The Shared Ownership Scheme is expected to be the main element of an affordable home ownership offer.
- 7 Help to Buy Equity Loans are available for up to 20% of the property value (up to 40% in London). Buyers must put up an additional 5%. A mortgage of 75% is then needed to complete the purchase.
- 8 Support for social rented housing is only available in limited circumstances, such as for regeneration schemes that require the rehousing of social tenants. Providers must demonstrate why the use of Affordable Rent is not viable.
- 9 Provision was required to fit within a joined-up strategy with relevant services (e.g.: care and support) demonstrating value for money and the ability to adapt to evolving service management models and resident and commissioning requirements;
- 10 Mortgage Rescue Scheme:  
<http://webarchive.nationalarchives.gov.uk/20120919210141/http://www.communities.gov.uk/documents/housing/pdf/1495994.pdf>
- 11 To be eligible:
  - A member of the household must be vulnerable in some way – for example, be disabled, elderly or pregnant, have a long-term illness, or have dependent children;
  - Must not own any other properties; and
  - Household income must be less than £60,000.
- 12 <http://webarchive.nationalarchives.gov.uk/20120919210141/http://www.communities.gov.uk/documents/housing/pdf/1495994.pdf>
- 13 In the Government-funded Mortgage Rescue Scheme, a local housing association buys a home that is at risk of repossession, allowing the household to stay in their home as a rent-paying housing association tenant, rather than as a homeowner.
- 14 Homelessness Change Programme 2012-2015:  
<http://webarchive.nationalarchives.gov.uk/20170131084943/https://udc.homesandcommunities.co.uk/ourwork/homelessness-change>
- 15 Places of Change Programme 2008-2011:  
[http://webarchive.nationalarchives.gov.uk/20110404205610/http://www.homesandcommunities.co.uk/places\\_of\\_change](http://webarchive.nationalarchives.gov.uk/20110404205610/http://www.homesandcommunities.co.uk/places_of_change)
- 16 Traveller Pitch Funding Scheme 2011-2015:  
<https://www.gov.uk/government/publications/traveller-pitch-funding-allocations>  
<https://www.gov.uk/government/publications/traveller-pitch-funding-grants-for-2014-to-2015>
- 17 Empty Homes Programme 2012-2015:  
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<http://webarchive.nationalarchives.gov.uk/20170131084851/https://udc.homesandcommunities.co.uk/ourwork/empty-homes>
- 18 Affordable Homes Programme 2011 to 2015 Framework:  
<https://www.gov.uk/government/publications/affordable-homes-programme-2011-to-2015-framework>
- 19 Ibid
- 20 Ibid
- 21 Recycled Capital Grant Fund:  
[http://webarchive.nationalarchives.gov.uk/20170131081815/https://udc.homesandcommunities.co.uk/cfg?page\\_id=5721&page=113](http://webarchive.nationalarchives.gov.uk/20170131081815/https://udc.homesandcommunities.co.uk/cfg?page_id=5721&page=113)
- 22 Disposal Proceeds Fund:  
<http://webarchive.nationalarchives.gov.uk/20120604152541/http://www.tenantservicesauthority.org/server/show/nav.14481>  
<https://www.gov.uk/government/publications/temp-disposal-proceeds-fund>
- 23 S106 = Planning obligations under Section 106 of the Town and Country Planning Act 1990, commonly known as Section 106 Agreements.  
<https://www.local.gov.uk/pas/pas-topics/infrastructure/s106-obligations-overview>
- 24 New Homes Bonus, Department for Communities and Local Government (DCLG):  
<https://www.gov.uk/government/publications/new-homes-bonus-final-scheme-design--2>

# Endnotes

- 24 Affordable Homes Programme 2011 to 2015 Framework:  
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