

## Affordable Housing SPD Consultation Responses, Free text responses received via Built-id, (11 February – 24 March 2020)

Postal code	Feedback	Comments
W11	A weekly rent that one or two people could manage. £150 per week perhaps or even £100 per week. A rent that doesn't take all your earnings or benefit away-a rent that is truly subsidised.	Noted. The SPD supports 70% of new affordable homes to be social rented. Currently these equate to a weekly rent of £140 pw for a one bed flat increasing to £165 for a 4 bed flat.
W11	Subsidised housing	Noted. 39% of those who voted preferred the term "community housing" with 30 % "fair homes".
W11	Housing for all	Noted. 39% of those who voted preferred the term "community housing" with 30 % "fair homes".
SW10	I like the term defined as community housing as per the last slide. It is important for this borough to ensure that any future developments have a mixed economy with rents paid on an agreed criteria. Mixed economy housing enables all residents to live together and to develop trust, understanding and respect. I don't know if information can be accessed on MitchaelLama programmes from New York but these worked very well in the 1970's when they were developed.	Noted. 39% of those who voted preferred the term "community housing".  The Council, within the Local Plan and this SPD fully endorses the need for mixed balanced communities.
W8	A property that can be rented to someone in a key profession...teacher or nurse for example.	The Council's recently published Housing Strategy confirms that the Council will be looking to develop a scheme suitable for key workers. However, the principal requirement is for the provision of homes for those in the greatest need.
W11	Fair Rent, based on Rowntree recommendations for the maximum percentage of earnings spent on housing in order to avoid poverty, with earnings taken from the National Average Wage.	Noted. The Council's preferred affordable housing product is that available for social rent. These rents are capped in accordance with the Government's Policy Statement in rents for social housing (February 2019) There are considered to be truly affordable for

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		those on lower incomes, with a two be flat capped at £150 pw.
SW5	Middle income housing.	Intermediate housing is perhaps closest to “middle income housing”, available for those with a household income capped at £60,000 as set out in the Mayor’s AMR. This is different from the housing required by those on lower incomes.
W14	Instead of new terms. Stop building luxury flats with a small amount of “affordable housing”. Build places people who live in RBKC and have lived here for a number of years in council housing, housing association properties or renting privately, earn under 100K and do not own any other property can actually afford to get a mortgage for.	<p>Noted. The Council’s own housing building scheme is focused on maximising the delivery of new affordable homes. Market homes will only be built where they can be shown to necessary to enable to delivery of affordable homes. This is set out in LP Policy CH5(d).</p> <p>The very purpose of the SPD is to increase the delivery of affordable homes. These will be affordable for those on low incomes as well as households on £100,000 pa.</p> <p>The Council is tied by the current planning system. This reflects that the majority of homes are built by, and on land owned, by the private sector.</p>
SW10	Even though K&C is the most expensive area in London, I see more and more criminals, drug dealers, dodgy people being placed in this area. Affordable housing in this area should not be for people who never worked and only drink alcohol and take drugs, it should be for decent people who worked hard all their lives and still not be able to afford a decent flat. Drug dealers, criminals, alcoholiker.....all of	Noted. Housing allocations are beyond the remit of the SPD.

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	them should be placed outside London not in the most expensive area. Some friends of mine, even though they have very good education, good jobs....had to leave K&C bc they no longer were able to afford the rent. Now I see dodgy people living in the flats my friends used to live and wonder how they afford the rent.	
SW3	Great!	Noted
SW7	'Primary' housing as it is a primary need Accessible housing	Noted. "The term "primary housing" may be confused with the term "primary residence", or the property where a household spends most of its time.
SW3	The terms are unimportant...the costs are paramount	The Council recognises that the provision of truly affordable housing is paramount, irrespective of the term used.
SW7	Low-rent housing Affordable rent housing Price-controlled housing	Affordable housing has is an all-encompassing term Whilst it is primarily made up of different forms of rented accommodation, it can include discounted market homes.
SW5	Low-Income Housing. Government Housing.	Noted. Not all forms of affordable housing will be "low rent." Very little affordable homes will be owned by "the government."  39% of those who voted preferred the term "community housing" with 30 % "fair homes".
W11	Social/ shared ownership/ private rented	These are all forms of affordable housing. The SPD votes is looking for a new all-encompassing term, to reflect the need for some housing to be truly affordable.
W11	Affordable housing should be as in public sector workers and other residents on an average income , being able to afford to buy.	Affordable housing is intended to include a number of products. Some will be suited to those on middle incomes, other those on lower incomes, or those who

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		will be able to afford to buy a home. It is important to try to meet the need of those on the lowest incomes.
W11	I like "community homes" but open to any other suggestions. One way of getting rid of the term "affordable" is to clearly describe the type of housing being proposed ie. "social"	Noted. 39% of those who voted preferred the term "community housing" with 30 % "fair homes".
W10	Based on income, not market rates	Noted. The Council intention is to provide forms of affordable housing which could be accessed by those on all incomes. For example, an intermediate home may be affordable to a household on an income of £60,000, but not one on an income of £20,000.
SW5	This is a complicated issue as a balance needs to be found that will not dry up the supply of new housing. 'Affordable' should be defined using the end user as the starting point, not the provider as it is now (80% of prevailing rates at the moment I think) . Market rates are not relevant in terms of what average people/households can afford. 'Affordable' should be a rent that people on average wages, such as nurses and social workers, can manage, so a percentage of average household wages in the London area for RBKC. I'm not sure what percentage, but 25-30% (to be defined) I would think to be able to lead a good life. 'Affordable' housing should be distinct from Social housing which is for the poorest, as it needs to be at a level that private developers will still provide it. There needs to be a balance or no 'affordable' housing will be made available.	Noted. The Council recognises that the delivery of affordable housing is complex and that a balance needs to be reached whereby the provision of affordable homes is increased, but not to such a degree that it renders proposals unviable. This is reflected by the policies within the recently adopted LP which ultimately seems the provision of the "maximum reasonable amount of affordable housing."  Affordable products vary in nature. However, the Council is of the view that it is social rented housing which is the product most likely to be affordable for those on the most modest incomes. This is the product closest to the "25-30%" percent of income suggested by the consultee.
W11	Why can't it just be good old fashioned council housing?	Noted. Not all housing will be Council owned, these can be run by registered providers. 39% of those who

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		voted preferred the term “community housing” with 30 % “fair homes”.
W11	Housing which is 80% of the local market rent	Whilst 80% market rent may be affordable to some it will not be so to those on lower incomes. This is a reflection of the extraordinarily high rental levels in the Borough. Affordable housing is intended to meet the needs of all.
W11	This is a cheap avoidance tactic for not accepting responsibility for Grenfell. You have no shame.	Noted. The Draft consultation document does include 70% of affordable homes secured to be at social rent level.
W11	how about the well understood terms like 'social housing' or 'council housing'? Fair, public and community are as meaningless as 'affordable' in the context of what people can afford and the terms and conditions associated with tenancies.	Noted.
SW5	Equal Opportunity Housing	Noted. 39% of those who voted preferred the term “community housing” with 30 % “fair homes”.
W11	Affordable to low paid public service workers e.g. Teachers and nurses	Noted. The intention of the SPD is to provide a range of affordable homes including those on modest incomes. In addition the Council has committed to develop a housing product intended for key workers. This are likely to include both teachers and nurses.
SW3	Fair market housing	Noted. 39% of those who voted preferred the term “community housing” with 30 % “fair homes”.
W8	Sorry but is a good term	Noted. The Council is concerned that the term is now misunderstood by the general public.
W10	Community	Noted. 39% of those who voted preferred the term “community housing”

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W10	Rents that are affordable according to a person's income.	It is Council's intention to provide affordable homes which are affordable to those households on a range of incomes.
W11	Social housing is a priority	Noted. The Council's priority is to provide for social rented housing.
W10	Housing that can be purchased like normal people used to purchase them 40 years ago, ie with 2-5 times their salary, not stupidly expensive, no more than 5 times the median or average salary of the country	It is Council's intention to provide affordable homes which are affordable to those households on a range of incomes.
W10	Council accommodation Council assisted accommodation Home-in-need Reasonable housing	Noted. 39% of those who voted preferred the term "community housing" with 30 % "fair homes".  The Council has chosen not to use the term "Council" as much affordable housing is neither owned nor managed by the Council.
W8	Communal housing: this is closer to community concept.	Noted. 39% of those who voted preferred the term "community housing" with 30 % "fair homes".
SW7	The issue is not terms. The issue is whether the housing is in fact affordable to people on low incomes (meaning that people below the median income in the borough will be able to afford housing whilst still having enough money left over for other essentials such as bills, food, travel etc). I believe guidelines exist on what a reasonable/ affordable proportion of income to spend on rent would be. If your proposals do not allow this or result in sell-off/ reduction of existing social housing stock, the issue will not go away with new branding. Bear in mind also that it has become rather obvious to the	The Council recognises that the provision of truly affordable housing is paramount, irrespective of the term used.  The Council is explicit, both within the draft SPD and the existing Local Plan than existing affordable housing cannot be "sold-off", or reduced in other ways.

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	rest of the world that previous RBKC housing management did not ensure safety standards were adequately met, with tragic results. Recovering RBKC's reputation in this area will require serious attention to be paid to this in any future developments.	
N1	A CHOICE OF DIFFERENT KINDS OF AFFORDABLE HOUSING.I USED TO LIVE IN A SHARED HOUSE WHICH GAVE ME PRIVACY AND COMPANIONSHIP AS WELL AS HELP AND SAFETY WITHOUT RELYING ON PUBLIC SERVICES. I WAS FORCED TO EXCHANGE THIS FOR AN INDEPENDANT FLAT WHERE I LIVE IN LONELINESS AND DEPRESSION.	Noted. The Council is seeking to provide for a range of affordable housing products, to try to meet the for varied needs of those who find it difficult to access conventional market housing.
SW5	Not allow developers to hoodwink planners into putting affordable housing well away from the development. Fight the law that says the mayor can override projects for his personal agenda	Noted. The recently adopted Local Plan reiterates the need to have affordable housing in kind and on site, in all but the most exceptional circumstances. The way the Council expects the impact of the provision of affordable housing upon the viability of a proposal should reduce the opportunity cost to developers of providing units on site.  It is beyond the remit of the SPD to address the relationship between LPAs and the Mayor for London.
W10	Moderate rentals and affordable mortgages for young families	Noted. The Council is seeking to provide for a range of affordable housing products, to try to meet the for varied needs of those who find it difficult to access conventional market housing.
W10	Affordable Housing	Noted. The Council is concerned that the term “affordable housing” is now misunderstood by the general public.

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W11	Being able to get on the property ladder	Noted. The Council is seeking to provide for a range of affordable housing products, to try to meet the for varied needs of those who find it difficult to access conventional market housing. In some cases this will includes properties for sale (below the market level) but in most cases it is rented homes which are likely to be affordable for those in lower incomes. This is a reflection of the high property prices across the Borough.
W8 4JG	Social	Noted. 39% of those who voted preferred the term "community housing" with 30 % "fair homes".
W10	Council housing	Noted. 39% of those who voted preferred the term "community housing" with 30 % "fair homes".  The Council has chosen not to use the term "Council" as much affordable housing is neither owned nor managed by the Council.
W8	Community housing	Noted. 39% of those who voted preferred the term "community housing" with 30 % "fair homes".
SW3	Not community housing - Far far too much baggage. I liked fair housing - or accessible - maybe something like "legacy".	Noted. 39% of those who voted preferred the term "community housing" with 30 % "fair homes".
W14	Rental cost 1/4 of average local income Purchase price 3x local incomes	The SPD promotes the provision of housing which is provided as "social rented" or "London Affordable

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		<p>Rent” Products. At £150 pw this may be below 25% of a local income. However, they are considered to be truly affordable for many of our residents on lower incomes.</p> <p>Given land values it would not be possible/ appropriate to provide properties for sale at 3 x local income. Currently the income price differential is the highest in the country with property prices 45x that of average incomes. The lowest price for a new built one bedroom property in the least expensive part of the borough is close to £430,000. Local household incomes in eh same area may be closer to £30,000.</p>
W11	<p>Capped Rate Housing - CRH. But - needs to be properly effective. Substantially less than ‘market rates’ At least 50% less, preferably 70% - otherwise we cannot build and keep mixed communities.</p>	Support for 70% social rented property noted.
W10	<p>Inexpensive Housing Low cost Housing Income - based Housing Budget - based Housing</p>	<p>Noted. 39% of those who voted preferred the term “community housing” with 30 % “fair homes”.</p>
W11	<p>Affordable should be to anyone whose income is equivalent to earning the minimum wage. It should also be available to self employed groups not just those on paye</p>	<p>Noted. The Council is seeking to provide for a range of affordable housing products, to try to meet the for varied needs of those who find it difficult to access conventional market housing.</p>
W11	<p>Community housing is fine, if it is genuinely open to, run by and affordable to all our local lower and average earners. If it's council housing with the same staff and with the same gatekeeping to even get on a waiting list, managed with an</p>	<p>Noted. 39% of those who voted preferred the term “community housing” with 30 % “fair homes</p>

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	<p>authoritarianism deficit approach, it's not community housing and should be called Local Authority Housing. We also need RBKC decision makers to get training in Community Led Housing then commission us several locals who've already taken this training, to work with councillors and officers to develop some Community Land Trusts. There's a ton of willingness and expertise out here in the community that could be used for this.</p>	
SW	<p>No, I agree with the term 'affordable'</p>	<p>The Council has chosen not to use the term "Council" as much affordable housing is neither owned nor managed by the Council.</p>
W10	<p>Social rented housing</p>	<p>Noted. 39% of those who voted preferred the term "community housing" with 30 % "fair homes". Social rented housing is a very specific product which does not encompass all forms of affordable housing. The SPD seeks 70% of new affordable housing to be social rented (or the Major's equivalent) as it is this form of housing which will be truly affordable to our residents on the lower incomes.</p>
W10	<p>Affordable should mean costing (by rent or mortgage) no more than 50% of net income of LOCAL residents EXCLUDING those who find the private sector affordable</p>	<p>The SPD promotes the provision of housing which is provided as "social rented" or "London Affordable Rent" Products. At £150 pw this level may be below 25% of a local income.</p>
SW10	<p>Council houses Rented by council tenants living in the area</p>	<p>The Council has chosen not to use the term "Council" as much affordable housing is neither owned nor managed by the Council.</p>

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W12	What is affordable housing means??? Do I fit in that category ?	The SPD sets out in some detail the nature of the different types of affordable housing. The stakeholder will have to contact our housing team to determine whether he/she is eligible for any product/ should be on the Council's housing list.
W10	does the terms matter? all it means is that a normal person with a normal job can afford to pay it without having to give up everything to be able keep up with the payments. Generally people are reasonable and do not ask for much. As long as one can go on holidays once a year and have dinner out every now and then we are happy. Affordable is not a studio for £440,000 it needs to be around the £200,000	The Council shares the view that the delivery of a range of affordable products, including for those in the greatest need, is of prime importance. However, a change in the term "affordable housing" may be useful given that it is now often misunderstood.  The Council also recognises that affordable homes for rent (rather than for sale) are usually the most appropriate product for those on lower incomes.
SW7	No idea. What are fair homes?	Noted. The term fair homes was merely a suggestion. 39% of those who voted preferred the term "community housing"
W11	Intermediate housing a step above social but below private?	Noted. Intermediate housing is that which is less expensive than market housing yet considerably more expensive than that provided as a social rented product.
W11	Houses for which a buying programme is introduced. Homes for those who work not those who don't do anything and just produce children they are unable to look after. Homes for parents and single parents that find it difficult arrive at the end of the month even if both in work.	The Council seeks to provide homes for those in the greatest need. The criteria use are set out in the Council's "Housing Allocation Scheme" (2017).
W10	RBKC Rent Protected Housing (RPH) Ringed Homes by RBKC RBKC Set Homes Equitable Housing RBKC	Noted. 39% of those who voted preferred the term "community housing" with 30 % "fair homes".

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	Economical Housing by RBKC Cost-Effective Homes RBKC	
SW4	But there is no affordable housing available! I earn just under £1200 per month net, and cannot find, anywhere, a flat to rent that I can afford; not for myself, and certainly not with an additional bedroom (ie 2 bed flat) for me and my children when they stay with me... I have savings that I am having to spend on lawyers fees, which is forecast to mount to over £60,000 over the coming year, but that means that I do not qualify for any assistance (which is quite acceptable, but means I can't live anywhere). Sofa surfing is the only option at the moment, but that is having a detrimental effect on my emotional health.	The SPD and the recently adopted Local Plan is intended to increase the delivery of truly affordable homes.
W6	I don't have any ideas for new terminology but I think that new housing needs to be realistically priced to make it affordable. For instance most help to buy schemes start from £300k at least in the Greater London area. If you are on a single middle of the road income without a huge deposit you are essentially priced out of the 'affordable' market as you don't earn enough to qualify for a larger mortgage. This is the position I find myself in and it's very frustrating. Branding something as being 'affordable' when it clearly isn't is misleading. I understand that this often refers to the mortgage repayments which are affordable - when I looked into it, repayments were between £350-£500 a month which is much than doable. However, it doesn't really help if people can't get a mortgage in the first instance to cover the cost of the property as per reasons above. Just changing the name without changing the price bracket is a bit pointless. In my opinion, £180k to £250k would be affordable for a single	<p>The intention of the SPD is to increase the supply of truly affordable homes. In many cases, and for those on lower incomes this will mean social rented homes.</p> <p>The Council recognises that even discounted market homes are unlikely to be affordable for those on modest incomes or for those on middle incomes.</p> <p>The Council recognises that merely changing the name of the product will not increase affordability per se.</p>

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	income. However when flat prices are £450k upwards for a one bed - to call this affordable is misleading.	
W10	the rents in London are too high the homelessness in this borough is shocking the richest borough in London n there not building homes im disabled in shortlife housing n lived in this borough for ten years its my home why should I move out you need to build studio flats one bed n homes give people a chance also a scheme in new York where people got grants to buld homes from abandoned building by forming a co-op it worked in new York n rent control	Noted. The Council has undertaken its own project to deliver Council owned affordable homes (the New Homes Program).  We recognise that this is not a panacea and that given the nature of the housing market in the borough, all need will not be met.
SW10	FAIR DEAL HOUSING...FAIR RENT HOUSING...	Noted.
SW5	Lifelong homes to develop a totally inclusive community	Noted. The LP seeks to see the creation of mixed and balanced communities. The provision of affordable homes on site and in king is an important element of achieving this ambition.
NE2	House priced in the real world of people average salaries and not the market laws.	Noted. The SPD is looking to increase the provision of social rented homes, a product which will be truly affordable for those households with more modest incomes.
W10	Affordable housing should reflect what those on low incomes can afford rather than market values	Noted. The SPD is looking to increase the provision of social rented homes, a product which will be truly affordable for those households with more modest incomes. This does reflect what people may be able to afford rather than merely a discount of market value.
SW5	INTERMEDIATE JOINT OWNERSHIP HOMES FOR FIRST-TIME BUYERS, KEY WORKERS, SENIOR DOWNSIZERS INTO LIFETIME SHELETERED HOUSING, VETERANS. PART- SUBSIDISED RENT (AFFORDABLE) AND PART-OWNERSHIP STAKE VIA AFFORDABLE LOW INTEREST MORTGAGES.	Noted. Intermediate homes form part of the affordable homes sought by the Council both through the SPD and the recently adopted LP.

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		The emphasis is, however, on social rented homes, as it is these homes which are likely to be affordable to those on lower incomes.
W11	Housing for all	Noted.