

G15 Residents' Group Submission to HM Treasury: Autumn Budget 2026 **Social Housing: An Infrastructure for Growth, Prevention and Productivity**

Executive Summary

The Government's £39 billion Social and Affordable Homes Programme (2026-36), commitment to build 300,000 social and affordable homes, and reforms to improve housing quality, safety and landlord services are welcome.

The G15 Residents' Group (G15RG) believes social housing should be recognised as critical national infrastructure. Investment in social housing delivers far more than homes. It supports economic growth, workforce participation, health, education, public services and community resilience. It also reduces long-term public spending by preventing homelessness, poor health and crisis interventions.

As the Government advances its devolution agenda, housing and resident involvement must be recognised as central to successful local growth, public service reform and community resilience. Residents bring valuable insight into how policies work in practice and can help ensure that devolved decision-making delivers better outcomes and better value for money.

Drawing on extensive resident evidence and engagement, this submission sets out three priorities:

1. **Invest in Social Housing as National Infrastructure** by building more Social Rent homes and improving existing homes.
2. **Invest in Residents and Existing Homes** to prevent poverty, support communities and ensure homes are safe, warm, affordable and well maintained.
3. **Centre Residents in Devolved Decision-Making** to improve policy design, implementation of devolution and value for money.

Together, these measures would support the Government's growth agenda, strengthen devolution, reduce pressure on public services and improve outcomes for residents and communities.

About the G15 Residents' Group

The G15 Residents' Group represents residents living in the 880,000 homes owned and managed by London's largest housing associations. These homes accommodate around one in ten Londoners and more than one fifth of England's social housing residents.¹

G15RG members come from a range of tenures and backgrounds and include board members, resident leaders and engaged residents. We bring together lived experience with an understanding of the challenges facing housing providers and policymakers.

¹ [About us - G15](#)

Through our engagement with Government, the Greater London Authority, the London Assembly, housing associations, regulators and sector bodies, we have demonstrated how resident insight can strengthen policy development, improve implementation and support better decision-making at local, regional and national levels. As more powers are devolved to local and regional leaders, we believe residents should play a central role in shaping the housing and public services that affect their lives and communities.

1. Build More Social Housing

Build Social Housing to Reduce Homelessness

Social housing should be recognised as critical national infrastructure because it underpins economic growth, workforce participation, health, education and public services.

Social Rent remains the most effective long-term response to homelessness and housing insecurity. Latest figures record high of 177,530 children are living in temporary accommodation, an increase of 5% since last year and over 135,580 households in temporary housing.^{2 3} Evidence from G15 Residents Group's engagement on housing allocations and affordable housing shows families spending years in overcrowded or unsuitable homes, while delays in allocations, re-letting and coordination between organisations prolong housing insecurity.

Our evidence has consistently highlighted the shortage of family-sized Social Rent homes and the impact that housing insecurity has on education, employment, physical and mental health, and community stability.^{4 5}

New supply alone is not enough. Existing homes must also be improved. We strongly support Awaab's Law, building safety reforms, consumer regulation and Decent Homes reform, but housing providers require sufficient funding to deliver these improvements alongside new development. Through our engagement on housing quality and safety, we have consistently identified damp and mould, building safety, repairs, warm homes and energy efficiency as residents' highest priorities.

² [Statutory homelessness in England: January to March 2026 - GOV.UK](#) UK Parliament [England's Homeless Children: The crisis in temporary accommodation](#)

³ [Crisis responds to a record number of children in temporary accommodation | Crisis | Together we will end homelessness](#)

⁴ [The G15 Residents' Group responds to the London Assembly's Call for Evidence on Social Housing Allocations - G15](#)

⁵ [G15 Residents Group responds to London Assembly's investigation into the Mayor's Affordable Housing Delivery - G15](#)

Housing Supports Economic Growth

Social housing should be recognised as an investment in economic growth rather than a cost.

Research commissioned by the G15 found that residents living in London's social housing contribute £27.8 billion annually to London's economy and generate approximately £10 billion in social value each year. Around 65% of employed residents work in key worker occupations, while residents contribute more than £9 to the economy for every £1 received in Housing Benefit.^{6 7 8}

Trust for London data further demonstrates the importance of affordable housing to London's economy. Around 2.5 million Londoners are living in poverty, and approximately 43% of social renters are in poverty after housing costs. Housing affordability therefore directly affects workforce participation, financial resilience and economic productivity.⁹

Through our responses to the National Planning Policy Framework, Pathways to Work and affordable housing consultations, we have consistently argued that secure housing is a prerequisite for employment, workforce retention and sustaining diverse communities.^{10 11 12}

London's Housing Crisis as a National Growth Challenge

London's housing crisis is increasingly constraining national economic growth.

G15 research found that 86% of Londoners say housing costs influence where they live, while 72% have delayed major life decisions because of housing costs.^{13 14} Through our evidence on planning reform and the decline in the number of children living in London, we have highlighted how rising housing costs and a shortage of family-sized homes are forcing families out of the capital, weakening communities, reducing school rolls and creating labour shortages in key sectors.¹⁵

⁶ [People living in London's social housing contribute almost £28 billion a year to the economy - G15](#)

⁷ [Social housing residents contribute nearly £28bn a year to London's economy, says report | News | Housing Today](#)

⁸ [Inside Housing - News - Social housing residents contribute almost £28bn to London's economy, new G15 report finds](#)

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¹⁰ [G15 Residents' Group letter to Angela Rayner on proposed reforms to the planning system - G15](#)

¹¹ [G15 Residents Group responds to the DWP's Pathways to Work Benefits Reform Green Paper \(June 2025\) - G15](#)

¹² [The G15 Residents' Group responds to the London Assembly's Call for Evidence on Social Housing Allocations - G15](#)

¹³ [People living in London's social housing contribute almost £28 billion a year to the economy - G15](#)

¹⁴ [Social housing residents contribute nearly £28bn a year to London's economy, says report | News | Housing Today](#)

¹⁵ [G15 Residents Group London Consultation Responses - G15](#)

From a resident perspective, housing is not a competing priority. It is the foundation that enables people to work, contribute to their communities and participate in economic life.

Treasury Asks

- Increase long-term investment in Social Rent homes, particularly family-sized homes.
- Increase grant rates to reflect the full cost of delivering new homes, regeneration and replacement homes.
- Establish a long-term programme to improve existing homes, including funding for building safety, damp and mould remediation, repairs and decarbonisation.
- Recognise investment in social housing as investment in economic growth, workforce participation, health and public service resilience.
- Recognise London's housing crisis as a national economic challenge requiring sustained investment.

2. Invest in Residents and Existing Homes

Affordability, Decent Homes and Financial Sustainability

A sustainable social housing system requires both financially resilient providers and homes that residents can afford to live in and be proud of.

While investment in new Social Rent homes is essential, residents are clear that the quality, safety and affordability of existing homes must not be overlooked. The Government's ambitions for Awaab's Law, building safety, consumer regulation, Decent Homes reform and decarbonisation are strongly supported by residents, but they must be matched by sufficient funding.

Through our work on housing quality, affordability, welfare reform and rent policy, we have consistently found that residents view affordability and housing quality as inseparable. Rising rents, service charges, energy bills and living costs affect financial resilience, while damp and mould, disrepair, poor insulation and high energy costs affect residents' health, wellbeing and ability to work. Poor housing conditions also create significant public costs. The Building Research Establishment estimates that poor housing costs the NHS around £1.4 billion each year in first-year treatment costs alone, including approximately £857 million linked to excess cold.¹⁶

¹⁶ [BRE report finds poor housing is costing NHS £1.4bn a year](#)

The Joseph Rowntree Foundation estimates that around 40% of social renters are living in poverty after housing costs. In London, Trust for London reports that around 2.5 million people are living in poverty.¹⁷ Residents have repeatedly highlighted the cumulative impact of housing costs, food prices, transport costs and energy bills, particularly for working households, older residents and those on fixed incomes.

The private rented sector also plays an important role in preventing homelessness and reducing pressure on social housing waiting lists. However, the continued freeze in Local Housing Allowance (LHA) has widened the gap between housing support and actual rents, making it increasingly difficult for low-income households to sustain tenancies. Evidence shows that only a small proportion of private rented homes are now affordable to households reliant on housing support, increasing the risk of arrears, eviction and homelessness.¹⁸ Restoring LHA so that it keeps pace with local rents would help households remain in their homes, reduce homelessness and ease pressure on social housing demand.

At the same time, housing providers face increasing costs from building safety requirements, Awaab's Law, Consumer Standards, Decent Homes reforms, energy-efficiency standards, alongside pressure to deliver new housing. Without additional Government investment, providers may be forced into difficult trade-offs between improving existing homes, meeting regulatory requirements, maintaining affordability for residents and delivering new homes. Residents are clear that existing homes should not be allowed to deteriorate in order to fund other priorities. In its Autumn Budget submission, G15 RG argued that social housing should be treated as vital national infrastructure because investment in safe, warm homes saves public money and supports economic growth. Residents have repeatedly described damp, mould, poor insulation and high energy costs as affecting their health, wellbeing, financial resilience and ability to remain in work or education.^{19 20 21 22}

Residents consistently identify damp and mould, building safety, repairs, warm homes and energy efficiency as their highest priorities for investment. Our evidence also shows that preventing poor housing conditions and financial hardship is significantly less

¹⁷ [Housing | Joseph Rowntree Foundation](#) UK Poverty Statistics

¹⁸ [New figures show that frozen housing benefit is driving homelessness - Shelter England](#)

¹⁹ [The G15 Residents' Group: "The Autumn Budget must save our Social Housing System, not just manage its decline". - G15](#)

²⁰ [The G15 Residents' Group responds to the MHCLG's consultation on a reformed Decent Homes Standard for Social and Privately Rented Homes - G15](#)

²¹ [The G15 Residents' Group responds to Regulator consultation on consumer standards - G15](#)

²² [The G15 Residents' Group responds to consultation on a Single Construction Regulator - G15](#)

costly than responding to rent arrears, homelessness, health inequalities and crisis interventions.^{23 24 25}

Supporting Routes into Home Ownership

Alongside investing in social housing, Government should support practical routes into home ownership that also generate additional funding for affordable housing. Shared ownership remains an important pathway, but many residents now find full ownership increasingly out of reach due to rising house prices, mortgage costs, rents, service charges and staircasing expenses.

There are approximately 243,000 shared ownership homes owned by housing associations, representing around £33 billion of equity tied up in unsold shares. Analysis suggests that reducing staircasing mortgage costs could increase staircasing rates by up to five times and potentially unlock £13 billion for reinvestment in affordable housing over five to ten years.^{26 27}

The G15 Residents' Group has formally called for a Government-backed Shared Ownership Staircasing Pilot to test mortgage products that reduce the cost of purchasing additional shares. Residents believe this would restore confidence in shared ownership as a realistic route to full ownership while unlocking capital receipts that housing associations could reinvest in new affordable homes. G15 RG has highlighted that this is a rare policy opportunity that supports current residents while helping fund future affordable housing delivery.^{28 29}

Treasury Asks

- Ensure housing-related welfare support keeps pace with housing costs.
- Review the Local Housing Allowance, benefit cap and related support thresholds.
- Balance resident affordability alongside provider sustainability in future rent policy.
- Establish a long-term Decent Homes Investment Programme.

²³ [The G15 Residents' Group responds to the MHCLG's consultation on a reformed Decent Homes Standard for Social and Privately Rented Homes - G15](#)

²⁴ [The G15 Residents' Group responds to Regulator consultation on consumer standards - G15](#)

²⁵ [The G15 Residents' Group responds to consultation on a Single Construction Regulator - G15](#)

²⁶ [G15 Residents' Group calls for pilot to help shared owners achieve full home ownership - G15](#)

²⁷ [Inside Housing - News - Shared ownership pilot would unlock £13bn for affordable housing, says London residents' group](#)

²⁸ [Inside Housing - Comment - Staircasing is broken – both for shared owners and housing providers](#)

²⁹ [Social Housing - News - G15 residents urge Pennycook to back new staircasing mortgage idea](#)

- Ring-fence funding for building safety, damp and mould remediation, repairs, retrofit and decarbonisation.
- Support a Government-backed Shared Ownership Staircasing Pilot.
- Ring-fence released equity for new Social Rent and affordable homes.
- Restore and maintain Local Housing Allowance so that it reflects local housing costs and helps prevent arrears, evictions and homelessness.
- Recognise investment in existing homes and residents as preventative spending that reduces poverty, homelessness, health inequalities and pressure on public services.

3. Centre Residents in Devolved Decision-Making

The Government's devolution agenda creates a significant opportunity to strengthen the role of residents in shaping housing, public services and local growth. As more responsibilities are devolved to combined authorities, mayors and local leaders, there is a growing need to ensure decisions are informed by the experiences of the people most affected by them.

The experience of the G15 Residents' Group demonstrates that involving residents at the earliest stages of policy development and service design leads to better policy, stronger implementation and better value for money. Residents provide practical insight into how policies work in practice, helping to identify risks, unintended consequences and opportunities for improvement before decisions are made.

G15 RG has contributed to national, regional and local discussions on planning reform, affordability, rent policy, building safety, consumer regulation, the Decent Homes Standard, welfare reform, devolution and tackling stigma in social housing.^{30 31}

Our evidence informed the London Assembly Housing Committee's report ***Barriers at Every Turn*** on social housing allocations.³² Our Vice-Chair, Pamela Newman, also provided evidence to the ***London Assembly Fire Committee***, advising and shaping recommendations to the Fire Safety in Social housing on communication, trust, accountability and residents' engagement in a letter directly to the London Mayor.³³

Through our work with MHCLG, the National Housing Federation, housing associations and policymakers, we have demonstrated that residents can act as strategic partners,

³⁰ [G15 Residents' Group - G15](#)

³¹ [G15 Residents Group News and Comments - G15](#)

³² ["Barriers at every turn": Social housing allocation in London | London City Hall](#)

³³ [Agenda for Fire Committee on Tuesday 23 June 2026, 10.00 am | London City Hall](#)
[Fire safety in London's social housing | London City Hall](#)

providing informed challenge and practical solutions grounded in lived experience. Across multiple consultations, residents have identified implementation risks and delivery challenges before policies were introduced, helping organisations avoid costly mistakes and improve outcomes.

As powers are devolved, resident involvement should become a core part of local and regional decision-making. Devolution will only succeed if local leaders have access to meaningful resident insight alongside professional, financial and institutional expertise. The emerging ***Model for Strategic Resident Involvement***, being developed with Southern Housing and Campbell Tickell and supported by MHCLG Social Innovation Funding, demonstrates how resident-led approaches could be replicated nationally through devolved housing and public service structures.³⁴

Resident involvement is not an additional cost. It is a preventative investment that improves policy design, strengthens accountability, builds trust and delivers better value from public investment.

Treasury Asks

- Embed resident involvement at the earliest stages of housing, welfare and public policy development.
- Create formal mechanisms for resident participation within devolved housing programmes.
- Support resident-led groups across housing associations, local authorities and combined authorities and mayoral authorities.
- Invest in resident leadership, participation and co-design programmes.
- Recognise lived experience as evidence alongside professional, financial and institutional expertise.
- Support the development of resident-led strategic networks that can inform local, regional and national decision-making.

The G15 Residents' Group

September 2026

³⁴ [Strengthening strategic resident involvement](#)