Ms Katherine Woolf comments

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With affordable rent meaning "up to 80% of market rent" the commitment to 50% affordable housing is almost worthless.

For example, I live on the street I was born on, and on which my parents still live. Market rent for my two bedroom flat would be over £3000/month. Both my partner and I work full time and have a joint income of over £100,000/year. We have two young children in a private nursery (the local authority nursery being full). We could not afford to live in the area I have lived in all my life, on the same street as my parents and my close friends, if my rent were an "affordable" £2,400/month ie 80% market rent. Instead, I am lucky enough to live in a fully mutual housing cooperative. We manage ourselves on a voluntary basis and set *truly* affordable rents which provide the co-op with sufficient income to manage our properties to a high standard. We also support a diverse and cohesive community - unfortunately increasingly rare in London.

People in skilled, semi skilled, and even professional jobs - who make a huge contribution to the London economy - cannot afford 80% market rents in most parts of London. Either private rents need to be capped (which seems unlikely) or the Mayor needs to redefine affordable rent as meaning something truly affordable to the people who work in our hospitals, schools, creative industries, academia, and shops. Who clean our streets and who care for our elderly population.

A better definition of affordable rent would be a third of the joint income of two people working full time and earning the London Living wage. Or 50% of market rent, whichever is lower.

The Mayor should also support the creation of more fully mutual housing co-operatives. These member-tenant run organisations encourage community cohesion and self-sufficiency, and provide truly affordable housing. Our co-op also houses people on the local authority housing list as payback for the original grant provided to buy our properties from the freeholder.