

Building a Housing Ladder of Opportunity

Hammersmith & Fulham Council

Housing Strategy

Annexes

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1. Demography

1.1 Population trends and projections

1.2 The 2010 figure, based on the ONS mid-year population estimates for Hammersmith & Fulham shows a total population of 169,705 people, compared with 169,374 for mid 2001. This represents a very small increase of 0.2% or 331 people, a lower rate of increase than those for both West London (4.2%) and London as a whole (6.9%).

Figure 1: Population trends comparison, 2001-2011

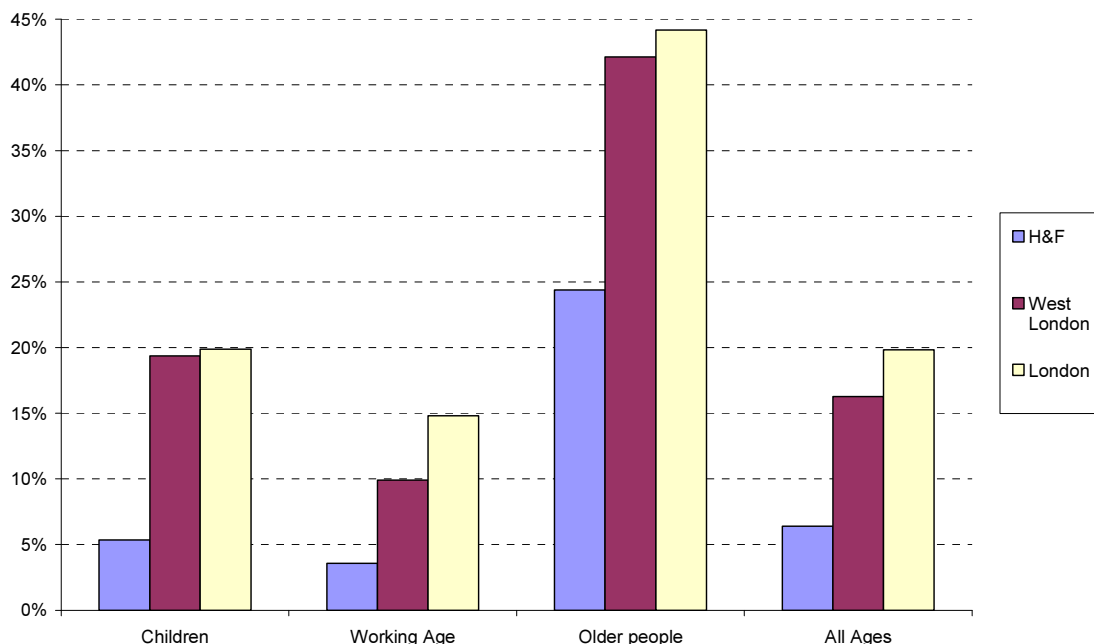
	2001	2006	2011	2001-2011 % change
LBHF	169,374	169,066	169,705	0.2%
West London	1,417,906	1,426,041	1,477,708	4.2%
London	7,322,403	7,484,931	7,825,177	6.9%

Source: ONS mid-year population estimates

- 1.3 The total population of the Borough is projected to continue rising in future years, though projections will be revised in the light of the recent adjustments to the population estimates.
- 1.4 The currently projected increase in 2011-2018 is 2%, and the further projected increase between 2018 and 2033 is 5%; this is at the slowest pace than those in West London and London. The borough population is expected to increase by some 10,800 people by 2033.¹
- 1.5 While there is a growth in the Borough population in all age groups, the main growth occurs at ages between 65 and 74. The population of that age group is expected to increase by 2,200 by 2033, equivalent to 25%. The population aged 55 to 64 is expected to grow by 21% during the same period, and population aged 75+ to grow by 26%.

¹ ONS Subnational Population projections 2008

Figure 2: Population projection by broad age groups, 2008-2033



Source: Subnational population projections, ONS 2008

1.6 According to the GLA Ward Population projections, the highest population increase between 2011 and 2026 is expected to be in College park & Old Oak (54%), North End (26%), Shepherd’s Bush Green (24%), and Sands End ward (22%) (Appendix 1 Table 1).

1.7 Hammersmith & Fulham is the country’s eighth most densely populated area, with density of 10,348 people per square kilometre. It is more than twice densely populated as both West London and London.

1.8 In general, the boroughs’ central and south sub areas are more densely populated than the north sub area, but densities vary greatly between individual wards and neighbourhoods (Appendix 1 Area Map 1). The most densely populated wards are Addison and North End with density of 19,031 people per km² and 17,558 people per km² respectively, while College Park & Old Oak is the least densely populated ward (2,297 people per km²).²

2. Housing Tenure and House Prices Profile

2.1 In 2010-11, there were estimated 81,865 dwellings in Hammersmith & Fulham, some 4,850 more than in 2001-02. 68.5% of housing stock in the borough is in the private sector and 31.5% is public/RSL stock; this compares to 76.2% and 23.8% in Greater London.³

² ONS Ward Population estimates 2010

³ HSSA DCLG, 2010-11

- 2.2 Within this smaller private sector, H&F has a significantly larger proportion of private rented accommodation than London, accounting for some 30% of the stock compared to 23% in the capital.

Figure 3 - Current Estimated bedsize by sub-areas, Apr 2010

Sub areas	1-bed		2-bed		3-bed		4+ bed		Total	
	#	%	#	%	#	%	#	%	#	% of all
North	7,004	34.3	6,461	31.6	5,335	26.1	1,618	7.9	20,418	25.0
Central	11,978	37.2	9,842	30.6	5,187	16.1	5,165	16.1	32,171	39.4
South	6,454	22.3	9,633	33.2	7,012	24.2	5,877	20.3	28,976	35.5
LBHF	25,440	31.2	25,935	31.8	17,533	21.5	12,658	15.5	81,566	100.0

Source: H&F estimates based on newly built and sold properties, H&F Housing Needs Survey 2004

- 2.3 Access to home ownership and affordable housing is problematic in Hammersmith & Fulham, due to greater house price rises over the past years. The Land Registry data shows an average house price of properties sold in the borough of 521,200 (London: 349,000). In the last two years the house prices have increased by 18% in H&F and by 12% in London.⁴
- 2.4 House price affordability in the borough's South sub area is however more of an issue as the average property price being 69% higher than it is in the North sub area and almost 40% higher than in the Central sub area.
- 2.5 According to December 2010 figures from the DCLG, Hammersmith & Fulham has the third highest lower quartile house prices to lower quartile income ratio in the country, with lower quartile house prices 13.07 times higher than lower quartile income.

Table 4 – Housing Market Mean Prices in Hammersmith & Fulham

Q1 2007	Q1 2008	Q1 2009	Q1 2010	Q1 2011	Q3 2011*
£494,855	£584,706	£564,941	£603,354	£637,801	£646,257

* Provisional

Source: CLG Housing Statistics Table 581 Housing Market Mean Housing Prices

Table 5 - Private Sector Rents in Hammersmith & Fulham

Property Size	Median Rents
Room in Shared Accommodation	£129
Studio	£200
1 Bedroom	£215
2 Bedroom	£375
3 Bedroom	£525
4 Bedroom	£700

Source: GLA London Rents Map (4 April 2012)

⁴ Land Registry, Sep2011

3. Socio-Economic Profile

3.1 Deprivation

3.2 According to the index of Multiple Deprivation (IMD) 2010, Hammersmith & Fulham is within the top 50 most deprived in England (ranked 31st from 326 local authorities and 13th out of the 33 London boroughs in terms of the average rank).

3.3 Four (4%) of the borough's LSOAs are within the top 10% most deprived nationally compared to 8% of London's LSOAs. These LSOAs comprise major public sector estates: White City (north-western part), Wormholt North, Charecroft and Clem Attlee. A further 23% of the borough's LSOAs are in the 10-20% worst nationally (London 18%). Most of these areas are in the north of the borough but also extend down into parts of Hammersmith and North Fulham.

3.4 Social Class

3.5 Over four in ten (44.2%) adults aged 16-74 in Hammersmith & Fulham were classed as 'large employers, managers or professionals'; this is higher overall than in London (34.3%) and England & Wales (27.1%). North sub area wards have significantly lower proportion of adults in that group compared to other borough wards (Appendix 1 Table 4).⁵

3.6 11.3% of the borough population aged 16-74 are in 'routine' or 'semi-routine' occupations compared to 13.9% in inner London and 20.8% in England & Wales. College Park & Old Oak and Wormholt & White City wards have the highest levels of residents of those occupations (19.5% and 16.8% respectively).

3.7 Income and Employment

3.8 Hammersmith & Fulham is one of the most polarised local authorities in the country. The area is characterised by social, economic and environmental polarisation between those residents who are well housed and in well-paid employment, and those who are socially excluded.

3.9 The borough is ranked within the top 20 in the country in terms of child poverty. Nearly a third of all children live with families on 'low incomes'; this compares to 28% in London and 21% nationally. A quarter of all children live in families on workless benefits (London 20%). The GLA has estimated that 34% of all under 16s in H&F live in poverty; this is 11th highest proportion in London.⁶

3.10 Occupations of working age residents are skewed to 'managerial, professional or technical occupations' with proportionately fewer residents employed in 'elementary' occupations.⁷

⁵ 2001 Census

⁶ CESI 2009-10, GLA 2009-10

⁷ APS / LFS, Nomis 2010-11

- 3.11 The average gross household income (including investment income and social security benefits) in H&F is £42,300 per annum or 4.5% higher than in London. The lowest household income in the borough is in College Park & Old Oak and Wormholt & White City ward (£30.3k and £31.3k respectively) and highest income is in Parsons Green & Walham and Palace Riverside ward (£51.3k and £50.2k respectively).⁸
- 3.12 24% of borough households depend on less than £20,000 compared to 26% for the whole London. Nearly a third (31.3%) of households in the north sub area depend on less than £20k.
- 3.13 The proportion of working age population in employment in Hammersmith & Fulham in 2010/11 was 68.5%; this compares to London rate of 68.2% and the national average of 70.2%.⁹
- 3.14 According to the 2001 Census, College Park & Old Oak and Wormholt & White City have much lower levels of residents aged 16-74 in employment (50% and 52% respectively); this compares to the borough level of 62.2%.
- 3.15 Hammersmith and Fulham has one of the lowest percentages of residents that live and work within the borough. Croydon has the highest percentage with over 46% of residents living and working in the borough, with Newham having the lowest at just over 23%.¹⁰
- 3.16 Similarly, H&F has a comparatively low proportion of workers in the borough that live in the borough. Almost 32% of workers in the borough live in the borough. City of London has the lowest percentage, with Sutton having the highest with almost three quarters of all workers also living in the same borough (Appendix 1 Table 6).
- 3.17 Distance from services, lack of car ownership and limited access to public transport can mean that some residents may not make use of services that are available and that they need to access such as healthcare and other vital services.
- 3.18 Half of households in the Borough do not have access to a car, and proportion is even higher in more deprived areas. The proportion of those who commute on foot, by bicycle or by public transport is higher than both the inner and greater London averages for travel to work.¹¹
- 3.19 Public transport accessibility indicates that Hammersmith Broadway and Shepherds Bush Green have a very good accessibility; that decreases as we move north or south from the area.
- 3.20 The number of population aged 16 to 64 on out-of-work benefits in the Borough stands at 16,350 as at second quarter of 2011; this represents 13.3% of all

⁸ CACI PayCheck, 2010

⁹ APS / LFS, Nomis 2010-11

¹⁰ APS Commuting data, 2008

¹¹ 2001 Census

population of that age group (London 12.4%). The lowest proportion of claimants was in Palace Riverside ward (5.6%), and the highest was in College Park & Old Oak and Wormholt & White City where over one in five residents were in receipt of benefits.¹²

3.21 Some 8,150 residents in H&F were claiming Employment and Support Allowance (Incapacity Benefit); this represents 6.6% of all population of that age group (London 5.8%). The number of Lone Parents claiming Income Support (IS) has decreased over the years and the IS rate it is now lower than the average rate for London.

Figure 6: People aged 16-64 on benefits

Ward	JSA		ESA / IB		IS / Lone Parents		Other benefits		Total Out of Work claimants	
	number	% rate	number	% rate	number	% rate	number	% rate	number	% rate
Addison	310	3.8	540	6.6	110	1.3	65	0.8	1,025	12.6
Askew	510	5.5	785	8.4	195	2.1	70	0.7	1,560	16.7
Avonmore & Brook Green	300	3.7	435	5.3	95	1.2	35	0.4	865	10.6
College Park & Old Oak	330	6.3	500	9.6	215	4.1	35	0.7	1,080	20.7
Fulham Broadway	315	4.1	505	6.6	115	1.5	40	0.5	975	12.8
Fulham Reach	245	3.0	420	5.2	120	1.5	25	0.3	810	10.0
Hammersmith Broadway	395	4.3	655	7.2	155	1.7	55	0.6	1,260	13.8
Munster	175	2.3	340	4.6	60	0.8	30	0.4	605	8.1
North End	345	3.8	575	6.4	145	1.6	50	0.6	1,115	12.4
Palace Riverside	75	1.6	135	2.9	35	0.8	10	0.2	255	5.6
Parsons Green & Walham	190	2.9	325	4.9	70	1.1	20	0.3	605	9.2
Ravenscourt Park	270	3.7	475	6.6	125	1.7	35	0.5	905	12.5
Sands End	310	3.9	495	6.1	210	2.6	40	0.5	1,055	13.1
Shepherd's Bush Green	565	6.3	780	8.7	205	2.3	70	0.8	1,620	18.0
Town	275	3.7	385	5.2	110	1.5	20	0.3	790	10.7
Wormholt & White City	615	7.1	790	9.1	350	4.0	65	0.8	1,820	21.0
North sub area	2,020	6.3	2,855	8.9	965	3.0	240	0.7	6,080	18.9
Central sub area	1,865	3.7	3,100	6.2	750	1.5	265	0.5	5,980	12.0
South sub area	1,340	3.2	2,185	5.2	600	1.4	160	0.4	4,285	10.3
Hammersmith & Fulham	5,220	4.2	8,150	6.6	2,320	1.9	660	0.5	16,350	13.3
London	219,110	4.1	314,710	5.8	109,200	2.0	26,760	0.5	669,780	12.4

Source: DWP, 2011

3.22 The unemployment rate in H&F at 7.7% is the 12th lowest amongst all London boroughs.¹³

3.23 The JobSeekers Allowance (JSA) claimant rate at 4.3% in October 2011 was at the highest level for two years (London 4.4%). H&F has the 16th highest claimant rate of all of the London boroughs, and has the 23rd highest increase from October 2010.¹⁴

¹² DWP Benefits, Qtr2 2011

¹³ APS / LFS Nomis, 2010

¹⁴ DWP Benefits, Oct 2011

3.24 The highest JSA rates are in the north borough wards: Wormholt & White City (6.9%), College Park & Old Oak (6.9%), Shepherd's Bush Green (6.1%), and Askew (5.7%). The lowest JSA rate at 1.5% is in Palace Riverside ward (Table 7).

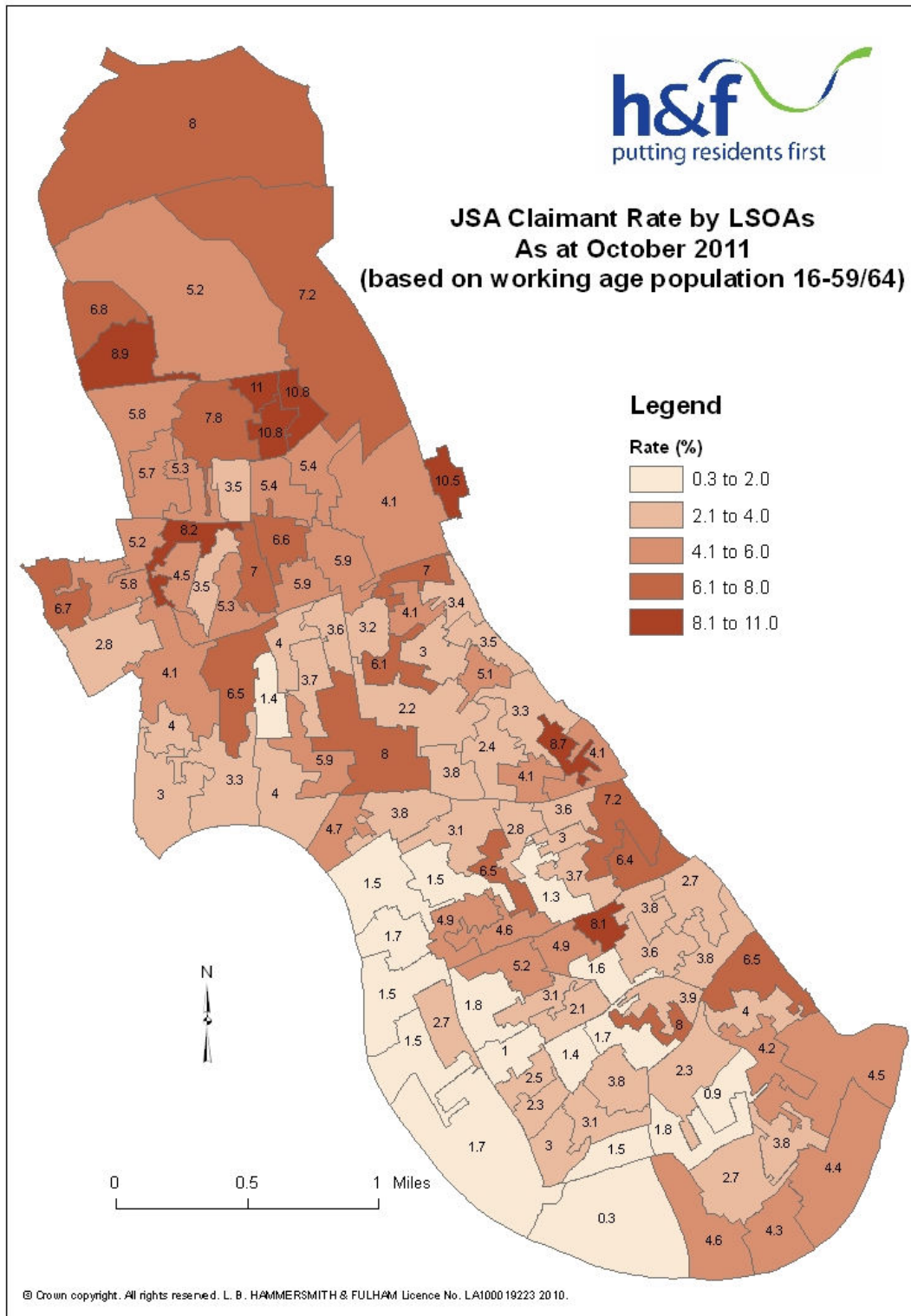
Table 7: JSA Claimants and Rates by Wards, 2010-2011

Ward	Oct 2010 number	Oct 2010 rate (%)	Oct 2011 number	Oct 2011 rate (%)	Annual change (%)
Addison	289	3.5	328	4.0	13.5
Askew	489	5.2	535	5.7	9.4
Avonmore & Brook Green	291	3.6	318	3.9	9.3
College Park & Old Oak	318	6.1	359	6.9	12.9
Fulham Broadway	293	3.8	294	3.8	0.3
Fulham Reach	252	3.1	252	3.1	0.0
Hammersmith Broadway	389	4.3	407	4.5	4.6
Munster	165	2.2	188	2.5	13.9
North End	333	3.7	337	3.7	1.2
Palace Riverside	68	1.5	70	1.5	2.9
Parsons Green & Walham	166	2.5	196	3.0	18.1
Ravenscourt Park	295	4.1	244	3.4	-17.3
Sands End	304	3.8	330	4.1	8.6
Shepherd's Bush Green	481	5.3	545	6.1	13.3
Town	252	3.4	260	3.5	3.2
Wormholt & White City	537	6.2	601	6.9	11.9
North sub area	1,825	5.7	2,040	6.3	11.8
Central sub area	1,849	3.7	1,886	3.8	2.0
South sub area	1,248	3.0	1,338	3.2	7.2
Hammersmith & Fulham	4,963	4.0	5,302	4.3	6.8
London	213,795	4.0	236,912	4.4	10.8

Source: DWP, 2011

3.25 The highest JSA rates in the borough at Lower layer Super Output Area (LSOA) level are 11.0%, 10.8%, 10.8% in White City estate, and 10.5% in Edward Woods estate. The lowest rate at 0.3% is in Palace Riverside ward (Figure 8).

Figure 8 - JSA claimant rate by LSOAs



Source: DWP, Oct 2011

- 3.26 47% of all H&F claimants were in long-term unemployment (over 6 months); this compares to less than 40% of long term claimants recorded in the previous year.
- 3.27 As at October 2011, over one in five (21.6%) JSA claimants were aged 16 to 24. The lowest proportion of youths in receipt of JSA was in Palace Riverside (2.3% of

all aged 16-24) and the highest was in Wormholt & White City (9.9% of all aged 16-24).¹⁵

Figure 14: Long term and Youth JSA Claimants by Ward

Ward	Long term number	Long term rate (%)	Youth number	Youth rate (%)	as % of all Youths
Addison	155	47.3	70	21.3	7.5
Askew	255	47.7	120	22.4	9.0
Avonmore & Brook Green	140	44.0	60	18.9	4.0
College Park & Old Oak	160	44.6	95	26.5	9.5
Fulham Broadway	135	45.9	60	20.4	4.1
Fulham Reach	125	49.6	55	21.8	3.2
Hammersmith Broadway	180	44.2	90	22.1	6.1
Munster	70	37.2	40	21.3	3.6
North End	155	46.0	70	20.8	4.8
Palace Riverside	35	50.0	15	21.4	2.3
Parsons Green & Walham	95	48.5	35	17.9	3.7
Ravenscourt Park	130	53.3	40	16.4	3.5
Sands End	155	47.0	65	19.7	5.0
Shepherd's Bush Green	270	49.5	105	19.3	8.6
Town	130	50.0	55	21.2	4.7
Wormholt & White City	290	48.3	165	27.5	9.9
North sub area	975	47.8	485	23.8	9.3
Central sub area	885	46.9	385	20.4	4.7
South sub area	620	46.3	270	20.2	4.1
Hammersmith & Fulham	2,490	47.0	1,145	21.6	5.7
London	100,570	42.5	59,325	25.0	6.6

Source: DWP, Oct 2011

3.28 Unemployment by Ethnicity data for the Borough shows that JSA rate is highest among Black Other (19.0%), Black Caribbean (17.4%) and Black African (14.1%) ethnic groups. These rates were around four times the rate for White and Asian ethnic groups.

¹⁵ DWP Benefits, Oct 2011

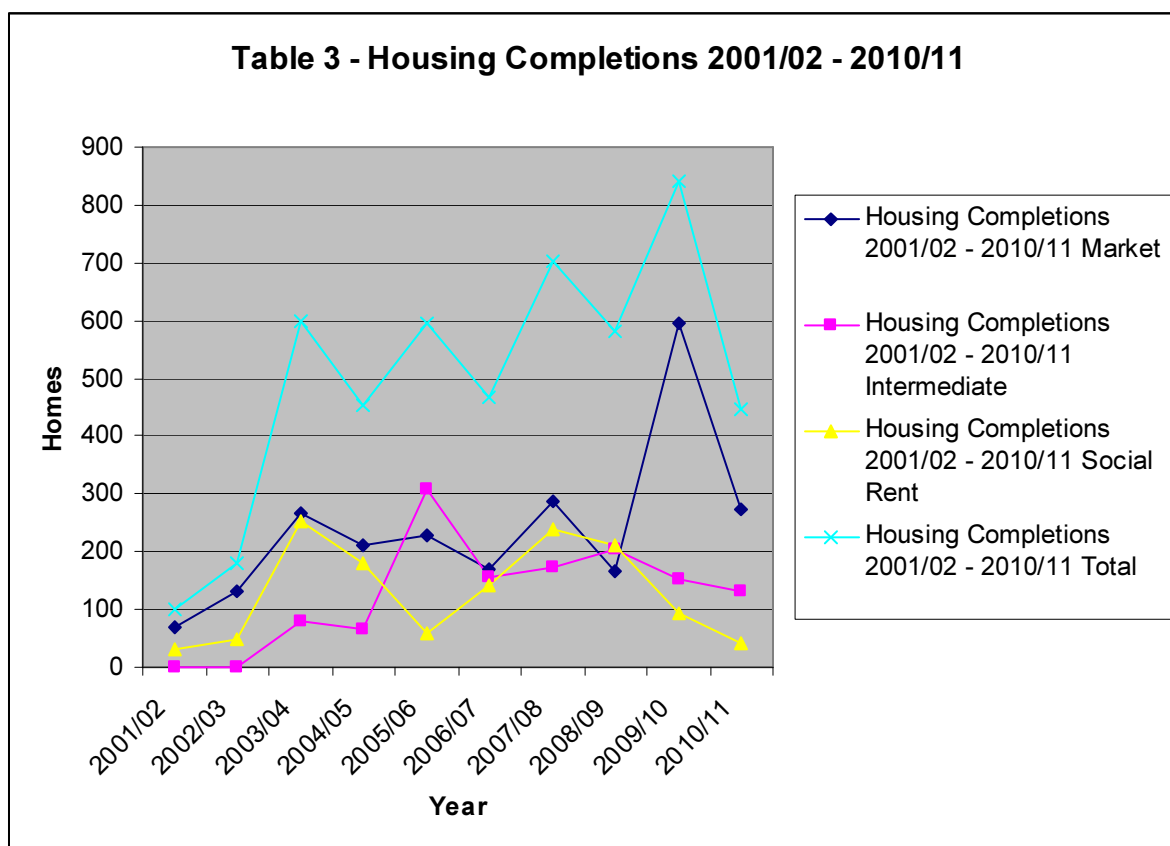
4. New Housing Supply Statistics

4.1 **2001/11 Housing Delivery by Tenure in Hammersmith & Fulham** is drawn from Council’s Strategic Housing Land Availability Assessment . A year has been added to reflect most recent delivery.

Table 3 - Housing Completions 2001/02 - 2010/11

Year	Market	Intermediate	Social Rent	Total
2001/02	70	0	30	100
2002/03	130	0	49	179
2003/04	265	79	254	598
2004/05	210	65	179	454
2005/06	230	307	58	595
2006/07	170	156	143	469
2007/08	287	174	240	701
2008/09	167	203	211	581
2009/10	597	153	92	842
2010/11	275	131	40	446
Total	2401	1268	1296	4965

4.2 Table 3 below illustrates the new supply information set out above.



5. Housing and Regeneration Department Key Performance Indicators

5.1 All figures reported are as 31st March 2012 for the period ending February 2012.

Performance Key

Green	Target met
Amber	Within tolerance
Red	Outside tolerance

Repairs and Maintenance

Indicator	Target	YTD	2010/11	Trend	Performance Key
% non-decent council homes	0.39%	0.39%	1.26	Improving	Target Met
% with gas compliance certificate	100	99.84%	99.73	Improving	Outside Tolerance
% repairs appointments kept of made	98	99.7	98.6	Improving	Target Met
% repairs completed in priority time	99	95.4	96.6	Not improving	Outside Tolerance
% Satisfaction with repairs	90	76.5	76	Improving	Outside Tolerance

Income

Indicator	Target	YTD	2010/11	Trend	Performance Key
% current rent collected excluding arrears	100	99.09	99.71	Not improving	Outside Tolerance
£ cash amount of rent arrears	£2.11m	£2.47m	£2.16m	Not improving	Outside Tolerance
Rent loss on voids as % of rent due	1.58	2.19%	2.96	Improving	Outside Tolerance
£ Service charge collected YTD	£3.84m	£3.86m	£3.45m	Improving	Target Met
Average days to relet void property	25	28.5	29.39	Improving	Outside Tolerance
Voids as % of total stock	1.8	2.23	2.96	Improving	Outside Tolerance

Reducing households in temporary accommodation

Indicator	Target	YTD	2010/11	Trend	Performance Key
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Homeless acceptances	229	174	164	Not Improving	Target Met
Households in temp accommodation	915	998	888	Not Improving	Outside Tolerance

Reducing costs

Indicator	Target	YTD	2010/11	Trend	Performance Key
Sickness rolling year days	7.8	10.5	None*	n/a	Outside Tolerance

* target relates to the new department

Supporting home ownership

Indicator	Target	YTD:	2010/11	Trend	Performance Key
New Homebuy applications registered	733	934	1043	Not improving	Target Met
Sales under RTB	7	6	7	Not Improving	Within Tolerance
Low Cost Home Ownership (total)	100	65	121	Not improving	Outside Tolerance

6. Housing Register (including choice based lettings statistics and trends)

6.1 On 1 February 2012, there were 10,238 households on the Council's Housing Register. Table 1 illustrates housing demand by applicant type household housing requirements including households on the transfer list.

Table 1 – Housing Demand by Applicant Type and Requirement

	BS/ 1 Bed	2 Bed	3 Bed	4 Bed	5 Bed	Sheltered	Total by Applicant Type
Homeless	104	322	166	79	66	6	743
Register	4,420	1,921	762	244	76	228	7,651
Transfer	481	500	508	203	53	103	1,848
Total Demand	5,005	2,743	1,436	526	195	337	10,242

Note: Four applicants on more than one list.

6.2 Table 2 illustrates housing demand by applicant type and priority. Under the choice based lettings scheme, there are four priority bands:

- Band A: Emergency and very severe housing need
- Band B: High priority of applicants with an urgent need to move
- Band C: Other applicants with an identified need to whom the Council is required to give reasonable preference under s.187 Housing Act 1996
- Band D: All other registered members or applicants for housing

6.3 More detail on the Council's priority band definitions can be found in its Scheme of Allocation (July 2009) which can be found at the following address:

http://www.lbhf.gov.uk/Directory/Housing/Council_housing/Apply_for_council_housing/27582_Apply_for_council_housing.asp

Table 2 – Housing Demand by Applicant Type and Band

	Band A	Band B	Band C	Band D		Total Applicant by Type
Homeless	6	8	729			743
Register	29	197	2,997	4,426	2	7,651
Transfer	218	186	942	501	1	1,848
Total Demand	253	391	4,668	4,927	3	10,242

Note: Four applicants on more than one list.

6.4 Table 3 sets out housing demand by bedroom requirement and band

Table 3 – Housing Demand by Bed Requirement and Band

	Band A	Band B	Band C	Band D		Total Applicant by Type
BS/1Bed	142	127	1,482	3,252	2	5,005
2 Bed	55	106	1,421	1,161		2,743
3 Bed	21	50	1,042	322	1	1,436
4 Bed	10	31	418	67		526
5+ Bed	4	10	167	14		195
Sheltered	21	67	138	111		337
Total	253	391	4,668	4,927	3	10,242

Note: Two applicants on more than one list.

6.5 Housing Register Statistics

In March 2012:

- Approximately 79% of housing register applications were from addresses in Hammersmith & Fulham; 2% were from out of borough temporary accommodation placements; and 19% were from addresses outside Hammersmith & Fulham
- The oldest recorded date for a housing register application was from April 1976, a Band C case.
- There were 478 applicants who have been on the Housing Register for more than 10 years
- There were 2,288 applicants who have been on the Housing Register for between 5 and 10 years
- The number of applicants housed from Band D in 2010/11 was 10 out of a total of 911

6.6 Choice Based Lettings Bidding Trends and Statistics:

In 2010/11:

- The total number of bids for all properties in Hammersmith & Fulham was 131,343, against a total number of lets of 911.
- The record number of bids for a single property was 542 (a one bedroom property)
- The number of applicants who made no bids was 914

- The number of homeless households on the register have never bid or have bid 3 times or less was 363
- The number of times that a household come top in the bidding and refused the property was 92
- The record number of refusals by any one household was 6
- The average number of bids for a bedsit/studio was 66; for a one bedroom home, 73; for a two bedroom home, 84; for a three bedroom home, 158; for a four bedroom home, 140; for a five bedroom home, 44; for a six bedroom home, 30.

6.7 **Overcrowding**

In March 2012:

- Using Housing Benefit data, it was estimated that 13% of council homes were overcrowded (by one or more bedrooms)
- Using Housing Benefit data, it was estimated that 9% of council housing were under-occupied (by one or more bedrooms)

6.8 **Homelessness**

In 2010/11:

345 Homelessness Applications (Part 7) were made, of which 164 were accepted

Of 555 council general needs homes (i.e., excluding sheltered housing) let, 93 were allocated to homeless households

7. HomeBuy Register (21 March 2012)

Household Income Group	
Under £11,000	249
£11,000 to under £20,000	195
£20,000 to under £30,000	1269
£30,000 to under £40,000	1195
£40,000 to under £50,000	694
£50,000 to £60,000	441
Over £60,000	100
Total	4143

Household Savings Group	
Under £3,000	1134
£3,000 to under £5,000	575
£5,000 to under £10,000	833
£10,000 to under £20,000	728
£20,000 to £40,000	589
Over £40,000	284
Total	4143

Age Group	Main Applicant's Age Group			
	Female	Male	No Data	Total
20 to 30	652	415	1	1068
30 to 40	1171	847	5	2023
40 to 50	387	320	3	710
50 to 65	133	114	0	247
No Data	9	7	19	35
Over 60	3	17	0	20
Under 20	26	14	0	40
Total	2381	1734	28	4143

Main Applicant's Age Group	Households' Savings						
	Under £3,000	£3,000 to under £5,000	£5,000 to under £10,000	£10,000 to under £20,000	£20,000 to £40,000	Over £40,000	Total
20 to 30	323	126	194	184	150	91	1068
30 to 40	507	306	426	368	302	114	2023
40 to 50	205	98	160	114	97	36	710
50 to 65	65	34	42	46	30	30	247
No Data	20	4	1	4	5	1	35
Over 60	2	1	3	4	3	7	20
Under 20	12	6	7	8	2	5	40
Total	1134	575	833	728	589	284	4143

Main Applicant's Age Group	Households' Income							
	Under £11,000	£11,000 to under £20,000	£20,000 to under £30,000	£30,000 to under £40,000	£40,000 to under £50,000	£50,000 to £60,000	Over £60,000	Total
20 to 30	72	76	364	276	161	106	13	1068
30 to 40	87	64	581	615	387	230	59	2023
40 to 50	45	37	213	224	103	68	20	710
50 to 65	20	12	81	65	31	32	6	247
No Data	18	1	6	7	2	1	0	35
Over 60	4	2	7	2	2	3	0	20
Under 20	3	3	17	6	8	1	2	40
Total	249	195	1269	1195	694	441	100	4143

Income Group	Main Applicant's Gender			
	No Gender Data	Female	Male	Total
Under £11,000	17	137	95	249
£11,000 to under £20,000	1	123	71	195
£20,000 to under £30,000	4	804	461	1269
£30,000 to under £40,000	4	676	515	1195
£40,000 to under £50,000	0	370	324	694
£50,000 to £60,000	2	226	213	441
Over £60,000	0	45	55	100
Total	28	2381	1734	4143

Savings Group	Main Applicant's Gender			
	No Gender Data	Female	Male	Total
Under £3,000	20	718	396	1134
£3,000 to under £5,000	1	338	236	575
£5,000 to under £10,000	1	477	355	833
£10,000 to under £20,000	4	393	331	728
£20,000 to £40,000	2	312	275	589
Over £40,000	0	143	141	284
Total	28	2381	1734	4143

Ethnic Origin of Main Applicant	Main Applicant's Gender			
	No Gender Data	Female	Male	Total
No Ethnicity Data	11	82	75	168
Asian or Asian British - Bangladeshi	0	3	10	13
Asian or Asian British - Indian	0	79	74	153
Asian or Asian British - Other	0	111	88	199
Asian or Asian British - Pakistani	1	18	34	53
Black or Black British - African	0	146	101	247
Black or Black British - Caribbean	3	130	64	197
Black or Black British - other	0	71	32	103
Chinese	0	33	26	59
Mixed - other	0	72	43	115
Mixed - White and Asian	0	20	19	39
Mixed - White and Caribb	0	33	14	47
Not Stated	0	18	15	33
Other	1	139	57	197
White - British	7	863	726	1596
White - Irish	0	66	44	110
White - other	5	497	312	814
Total	28	2381	1734	4143

Ethnic Origin	Households' Income Groups							
	Under £11,000	£11,000 to under £20,000	£20,000 to under £30,000	£30,000 to under £40,000	£40,000 to under £50,000	£50,000 to £60,000	Over £60,000	Total
No Ethnicity Data	19	12	51	46	23	16	1	168
Asian or Asian British - Bangladeshi	1	0	8	3	1	0	0	13
Asian or Asian British - Indian	10	3	45	47	19	23	6	153
Asian or Asian British - Other	5	7	48	66	47	21	5	199
Asian or Asian British - Pakistani	5	4	19	10	9	5	1	53
Black or Black British - African	23	15	95	60	29	16	9	247
Black or Black British - Caribbean	22	17	77	49	21	6	5	197
Black or Black British - other	3	6	52	27	8	6	1	103
Chinese	4	1	14	20	10	9	1	59
Mixed - other	9	7	38	32	18	8	3	115
Mixed - White and Asian	0	4	12	10	8	3	2	39
Mixed - White and Caribb	10	6	13	10	5	3	0	47
Not Stated	3	4	7	8	10	1	0	33
Other	13	13	51	57	38	16	9	197
White - British	75	63	450	478	300	192	38	1596
White - Irish	7	3	36	29	19	16	0	110
White - other	40	30	253	243	129	100	19	814

Need and Want of Bed Sizes (Additional Information Sept 2012)

Needed Bed Sizes (Added Sept 2012)						
No Data	One	Two	Three	Four	Five	Total
19	2898	1407	203	15	0	4542
0.4%	63.8%	31.0%	4.5%	0.3%	0.0%	100.0%

Wanted Bed Sizes (Added Sept 2012)						
No Data	One	Two	Three	Four	Five	Total
15	1638	2452	405	28	4	4542
0.3%	36.1%	54.0%	8.9%	0.6%	0.1%	100%

Number of Applicants who are either disabled or who include a disabled Household Member (Added Sept 2012)
163

8. Homelessness Statistics

Homelessness Strategy

Name	2003/04	2004/05	2005/06	2006/07	2007/8	2008/9	2009/10	2010/11	2011/12 (up to Dec11)
Approaches	2264	2208	2059	2454	2225	2891	2612	2521	1718
Approaches by Ethnicity									
White Total					835	1077	992	1031	720
Black Total					743	1014	933	897	592
Asian Total					187	205	203	212	141
Mixed Total					106	165	215	170	113
Other Total					153	193	205	167	122
Not Stated					201	237	64	44	30
Total					2225	2891	2612	2521	1718
Approaches by Age									
0-15					4	3	1	6	1
16-24					668	1001	876	730	455
25-44					1136	1371	1239	1281	903
45-59					308	404	373	375	273
60-64					49	49	62	64	35
65-74					46	49	47	46	33
75 & Over					14	14	12	17	9
Unknown					0	0	2	2	9
Total					2225	2891	2612	2521	1718
Acceptances	644	653	430	443	252	172	156	164	132

Acceptance by ethnicity:										
White Total	189	223	152	176	80	62	50	66	51	
Black Total	254	237	151	150	102	65	60	62	61	
Asian Total	31	39	35	29	23	13	14	12	9	
Mixed Total	0	0	0	19	14	9	24	10	4	
Other Total	69	73	54	42	22	10	8	14	7	
Not Stated	101	81	38	27	11	13	0	0	0	
Total	644	653	430	443	252	172	156	164	132	
Acceptance by Age:										
16-24			170	176	114	71	59	42	38	
25-44			219	216	106	81	77	92	65	
45-59			35	42	20	16	11	23	20	
60-64			3	2	3	2	2	1	1	
65-74			3	6	9	2	7	3	5	
75 & Over			0	1	0	0	0	3	3	
Total			430	443	252	172	156	164	132	
Acceptance by Household Type:										
Couple with children			89	61	30	21	22	23	18	
Male Lone Parents			8	11	13	4	4	3	3	
Female Lone Parents			196	203	104	85	85	70	63	
Male Lone Person			69	77	59	33	26	32	35	
Female Lone Person			60	80	41	28	16	34	13	
Other inc couples			8	11	5	1	3	2	0	
Total			430	443	252	172	156	164	132	
Homeless Reason Breakdown:										
Excluded Parents/Relative	313	315	226	233	135	89	78	60	61	
Loss of Rented Accommodation	124	125	92	89	42	34	30	44	37	
Relationship Breakdown - Violence related	57	91	46	53	23	23	33	20	12	
Relationship Breakdown - Non Violence related	11	10	5	7	11	6	2	4	2	
Rent/Mortgage Arrears	10	7	3	10	5	5	1	2	3	
Ex-Institution of Care	28	16	13	5	2	5	2	9	2	
Consolidated Other Reasons	101	89	45	46	34	10	10	25	15	
Total	644	653	430	443	252	172	156	164	132	
Priority Need Breakdown:										
Dependent child(ren) in household	351	372	247	256	126	97	94	91	79	
Applicant or partner pregnant (no children)	52	90	50	45	22	13	17	5	5	
Applicant aged 16/17	108	68	69	65	57	27	23	9	3	
Vulnerable (Other)	133	123	64	77	47	35	22	59	45	
Total	644	653	430	443	252	172	156	164	132	
Households in TA by Accommodation Type (as at 31st March - apart from 2011/12 where as at 31st Dec)										
Bed & Breakfast	214	139	70	64	51	39	26	51	71	
Daily Annexe	0	0	0	1	5	0	0	0	0	
Housing Association Leased	651	644	517	423	333	300	303	263	239	

Building a Housing Ladder of Opportunity – Housing Strategy Annexes

Leasehold owner occupier								13	13
NASS provided accommodation								11	1
Other accommodation type								188	84
Other local authority tenancy								33	15
Prison inmate								33	72
Resident landlord								2	1
Secure or assured RSL tenancy								48	24
Street homeless								259	133
Total								2521	1719

9. Hammersmith & Fulham Housing Market Assessment – Executive Summary (Dec 2010) – Executive Summary

How H&F will meet housing need

The borough has a higher proportion of social housing than Greater London as a whole. In 2009, the borough had 32% of dwellings that were social housing compared to 24% for Greater London as a whole. (1)

Determining actual housing need in the borough is difficult as the housing register has not been validated since late 2005 with additional households in housing need being added to the register since then.

Extrapolating findings from a 15% stratified sample of the housing register, it is estimated that the actual level of housing need was 3037 households. (2)

Housing need includes all those current applications in the highest priority bands (A and B) and all households that are severely overcrowded or overcrowded, are homeless, and / or have a medical award (Band C).

Based on 2009-10 data, there are an additional 1,273 households applying in actual need throughout the year (either as new applicants or as a change in priority need).

On average the borough re-houses 663 households per annum (excluding transfers and sheltered housing).(3)

Over a 10 year period, considering preventative measures and new additions to the housing register through newly formed households LBHF can meet the housing requirements for those households in need through the effective use of the existing stock.

Making best use of existing social housing -tackling overcrowding and under-occupancy

H&F's innovative Re-housing Opportunities Initiative has had impressive results. This has enabled:

- moving a total of 48 under occupied households
- moving 50 overcrowded households,
- enabling 20 adult children to move to alternative housing and
- providing 93 households with in situ space saving solutions.

Where estate renewal is a priority, for example in opportunity areas, the Council will re-provide social housing through redevelopment. Given the prevalence of unsuitable one bed stock, redevelopment will provide opportunities to build housing more suitable for families. Estate renewal will also provide an unparalleled opportunity to deal with the large numbers of under occupied properties, re-providing properties much more suited to households whose adult children have moved on.

In addition, the Council proactively seeks to fund lateral conversions of its existing one bed stock to better meet family demand, particularly to address overcrowding.

These initiatives to improve the use of existing stock will lead to a reduction in the need for transfers and free up social housing units for households in housing need. Increasing the existing supply of social rented housing –

Targeted HomeBuy and Employment services

The borough is increasing the supply of social housing available for re-housing by using our resources in a more effective way. Employment and HomeBuy services are targeting existing council tenants and households on the housing register to assist them into employment and secure their preferred form of tenure.

It is estimated that 7% of those on the housing register will have an income at a sufficient level to consider low cost home ownership products or rental in the private sector.⁽⁴⁾ From the last housing needs survey ⁽⁵⁾ it was estimated that there were 1800 households living in council tenancies with an income of £29k pa or more who could afford low cost home ownership and want to buy their own property. ⁽⁶⁾

Employment services are working intensively work with people on the housing register to assist them into employment and reduce the likely demand for social housing. It is estimated that 52% of those on the housing register are not in employment ⁽⁷⁾, and 63% of council tenants are not in employment ⁽⁸⁾. Any increase in these employment rates would help increase the number of households who could potentially afford market housing and so increase the supply of social housing units for those households in most need.

Through effective targeting of our existing services, the supply of units available for rehousing those in housing need will increase. The employment service has an annual target of helping 50 households requiring rehousing into employment and reduce the need for social housing. The HomeBuy service has a target of assisting 50 households that are in existing council tenancies to purchase their own homes per year.

Increasing Supply of Affordable Housing for Purchase and Rent

H&F are working to increase the provision of housing, including affordable housing. LDF policy is to exceed the Revised London Plan (RLP) target of 615 additional dwellings/year not only for 2011-2021 (in accordance with RLP) but to continue to seek this level for 2022-2032.

The current London Plan target is only 450 additional dwellings a year, but H&F are proposing this much higher target of at least 615 additional dwellings a year. This will produce 1,650 more homes over 10 years. This is a 37% increase in the target compared with a London-wide increase of 9%.

Increasing the housing target will also result in an increase in the provision of affordable housing. The 40% affordable housing target in accordance with Replacement London Plan will produce at least 2,460 additional affordable dwellings in 10 years. This compares with 2,250 additional affordable dwellings with the current London Plan target.

Proposals for estate regeneration will provide opportunities to tackle under occupation and overcrowding and of re-providing housing more suitable for families.

Why H&F want to provide most of the additional affordable housing as intermediate housing for purchase or rent

The local area is polarised both demographically and economically; with areas of deprivation close to affluent, wealthy areas, and areas of high economic activity and income next to areas with very high inactivity and unemployment and low incomes.

The economy of the borough is strong and resilient but despite this the borough has one of the lowest employment rates of working age people in London. (9)

The borough has consistently struggled to fill job vacancies in the occupations with low wage levels. These include “key worker” areas such as health and social care. This impacts on the provision of a wide range of essential services because many key workers move out of the borough and possibly London when they want to buy a house.

An analysis of those job vacancies in the lowest paid areas shows that these positions are not filled by local people on job seekers allowance.

House prices and sales have recovered well since entering and leaving recession. The borough has the 4th highest average house price in London, with an average of £495k.⁽¹⁰⁾ The majority of properties sold in the borough are flats. An average household income of £86k pa is required to purchase an entry level (ie lower quartile house price) property in the borough.

H&F has one of the highest house price to household income ratios in the country, meaning that the majority of first time buyers cannot afford to buy in the borough.

Low cost home ownership and other forms of intermediate housing account for only 2% of all dwellings in the borough.

Even so, 3000 households are on the HomeBuy register (71% residents, 57% workers in the borough and 33% both resident and local workers. 62% have household income £20-40k).

Also at the 2001 census, nearly quarter of households rented from a private landlord. It is estimated that this may have increased to over a third of all households now renting from a private landlord. A MORI survey for the GLA (2009) showed that 87% of households in private rented housing wanted to own their own home.

The aspiration for home ownership also includes households on the council’s housing register. A survey ⁽¹¹⁾ of people on the council’s housing register shows that 57% of housing register applicants are interested in owning their own home. Home ownership for these households would free up further social housing units.

Increasing home ownership opportunities for these households would free up more housing to meet housing need and would help to maintain an appropriately skilled local workforce. Where home ownership cannot be achieved because of income and/or mortgage availability constraints, we will provide more intermediate homes at below market rents.

Summary and Conclusions

1. About 2% of the housing stock is intermediate housing and there is evidence that the overwhelming need in H&F is for more intermediate housing to meet the aspirations of local residents and workers for home ownership.
2. About 32% of the housing stock is already social rented housing, compared to 24% in London as whole.
3. H&F aims to build a minimum of 6150 additional dwellings over the next 10 years and 2,460 additional affordable dwellings. These targets are likely to be exceeded if the proposals for estate regeneration go ahead.
4. Housing need can be met from the existing annual supply of social rented housing.
5. The supply of social rented housing can be increased by targeting employment and HomeBuy services to existing council tenants and those in housing need.
6. The Rehousing Opportunities Initiative is tackling under occupation and overcrowding.
7. Proposals for estate regeneration will provide opportunities for tackling under occupation and overcrowding and of reproviding housing more suitable for families.

1 Housing Strategy Statistical Appendix returns 2009-10

2 15% stratified sample of housing register, see methodology

3 Rehousing figures from I World – 2009-10

4 Data from the 15% stratified sample of the housing register, 2010

5 Hammersmith and Fulham Borough Council Housing Needs and Demand Study Update 2007, based on 2003 survey

6 Fordhams LBHF Housing Need Survey

7 Data from the 15% stratified sample of the housing register, 2010

8 Fordhams LBHF Housing Need Survey

9 Huggins 2010 Competitiveness Index

10 2010 Land Registry data

11 2010 15% Stratified sample of the housing register

Note: Full document available from:

http://www.lbhf.gov.uk/Directory/Environment_and_Planning/Planning/Planning_policy/82310_LDF_Researchhousing.asp

Annex 2 – H&F Borough Investment Plan – Executive Summary (Dec 2011)

- Over the 2012/32 years, there is identified capacity for 14,400 additional homes, the large majority of which is in the five regeneration opportunity areas detailed in this document. Over the same period, there is potential for over 25,000 new jobs.
- Over the first ten years of this programme, the Council expects to deliver between 2,460 and 2,880 affordable homes, the majority of which will be located in the five identified regeneration opportunity areas. The timing and tenure profile of housing delivery will be significantly affected by the long lead in times associated with large strategic sites and will be subject to scheme viability and site constraints
- Ensuring working age residents in the borough, particularly affordable housing residents, access to new jobs created is an Investment Plan priority
- The housing market in Hammersmith & Fulham remains strong and it is expected that market interest in new development will continue as will the need for new and more innovative intermediate housing products to create opportunities for working residents to get onto the housing ladder
- The Council's affordable housing target will be 40% of total delivery which will comprise intermediate and affordable rent housing. The proportions of intermediate and Affordable Rent will be decided on a site by site basis taking account of the local area's characteristics and housing market. The Council will also seek new social rented housing necessary to enable proposals for the regeneration of council or housing association estates, or the replacement of unsatisfactory accommodation. Our intention is to tackle overcrowding in all households by increasing the supply of larger homes with incentives in place to encourage greater mobility for working households.
- A Local Housing Company has been established by the Council to deliver new market and affordable housing. This vehicle may require future Homes and Communities Agency funding to fully realize its potential. The Council intends to work with the HCA to progress and grow that ambition
- The Council will seek to deliver its Housing Estates Investment Plan designed to improve housing and wider socio economic outcomes for our residents
- Investment will be required to support key enabling infrastructure to allow people in deprived communities to benefit from opportunities that are being created

By setting out the rationale for investment in Hammersmith & Fulham to the Homes and Communities Agency and the Mayor of London, the Council looks forward to working with the HCA and the successor GLA Housing and Regeneration Directorate to achieving the objectives that we have set out in this Borough Investment Plan.

Annex 3 – Background Reference Documents

1. LBHF Local Development Framework – Core Strategy (Oct 2011)
2. LBHF Local Development Framework – Proposed Development Management DPD (Nov 2011)
3. LBHF Strategic Housing Market Assessment (Dec 2010)
4. West London Strategic Housing Market Assessment (Nov 2010)
5. Hammersmith and Fulham Community Strategy 2007/14 (September 2007)
6. Mayor of London's London Plan (July 2011)
7. Mayor of London's Housing Strategy (Feb 2010)
8. LBHF Housing Strategy 2007/14 – A Housing Ladder of Opportunity for All (2007)
9. Mayor of London's A Revised London Housing Strategy (Dec 2011)
10. CLG A Fairer Future for Social Housing (Nov 2010)
12. LBHF LDF Strategic Housing Land Availability Assessment (Oct 2010)
13. LBHF LDF Background Paper: Affordable Housing (Oct 2010)
14. HMG Laying the Foundations: A Housing Strategy for England (Nov 2011)
15. TSA The Regulatory Framework for Social Housing in England from April 2012 (March 2012)
16. CLG National Planning Policy Framework (March 2012)
17. LBHF Housing Allocation Scheme (July 2009) Second Edition
18. LBHF Housing Demand by Applicant Type and Requirement (1 April 2012)
19. The CLG Allocation of Housing (Qualification Criteria for Armed Forces) (England) Regulations 2012 (July 2012)
20. CLG Allocation of accommodation: Guidance for Local Housing authorities in England (June 2012)
21. CLG Homelessness (Suitability of Accommodation) (England) Order 2012 – Consultation (May 2012)
22. CLG Pay to Stay Consultation Paper on charging higher rents to social housing tenants (June 2012).

Annex 4 – Glossary

Affordable Rent – “Rented housing provided by registered providers of social housing, that has the same characteristics as social rented housing except that it is outside the national rent regime, but is subject to other rent controls that require it to be offered to eligible households at a rent of up to 80% of local market rents.” Source: CLG. Planning Policy 3: Planning for Housing – Technical change to Annex B, Affordable Housing Definition. CLG, 2011 (Note: CLG Planning Policy Statements have now been replaced by the National Planning Framework)

Greater London Authority (GLA) – The statutory strategic authority responsible for supporting the Mayor produce the London Plan and the London Housing Strategy

Homes and Communities Agency (HCA) – The national housing and regeneration agency responsible for administering funding for new housing and regeneration in England and overseeing the borough investment planning process. *Note: The HCA’s London (and London Development Agency’s) functions have now been incorporated into the Mayor’s GLA Housing and Land Directorate.*

Intermediate Housing – Affordable housing for rent and/or ownership for working households on low to medium incomes who are ineligible for social housing and unable to afford market housing

Local Development Framework (LDF) – The suite of planning documents that make up the local spatial development strategy for the borough, including the Core Strategy and Development Management Plan policies

Market Housing – Housing for sale or for private rent.

Mayor of London – The strategic authority for planning and housing in London.

Registered Providers – Organizations formerly known as Registered Social Landlords (and also housing associations) who provide affordable housing. (Note: The former TSA described housing associations as *Private* Registered Providers and council landlords and arms length management organisations as Registered Providers). For the purpose of the housing strategy documents, ‘housing associations’ are described as Private Registered Providers with the local authority’s landlord role described as ‘the Council in its Registered Provider role.’

Social Housing – Affordable housing provided by local authority landlords (on secure tenancies) or housing associations (on assured tenancies) charged at ‘target’ rent.

Strategic Housing Land Availability Assessment (SHLAA) – Assesses the availability and timing of housing site delivery in an area over a fifteen year timeframe and is intended to guide housing delivery ‘trajectories’ in the LDF

Strategic Housing Market Assessment (SHMA) – A research tool designed to help inform and provide housing market evidence for planning and housing strategies and policies

Tenant Services Authority – Formerly responsible for regulating the work of Registered Providers, abolished in April 2012.