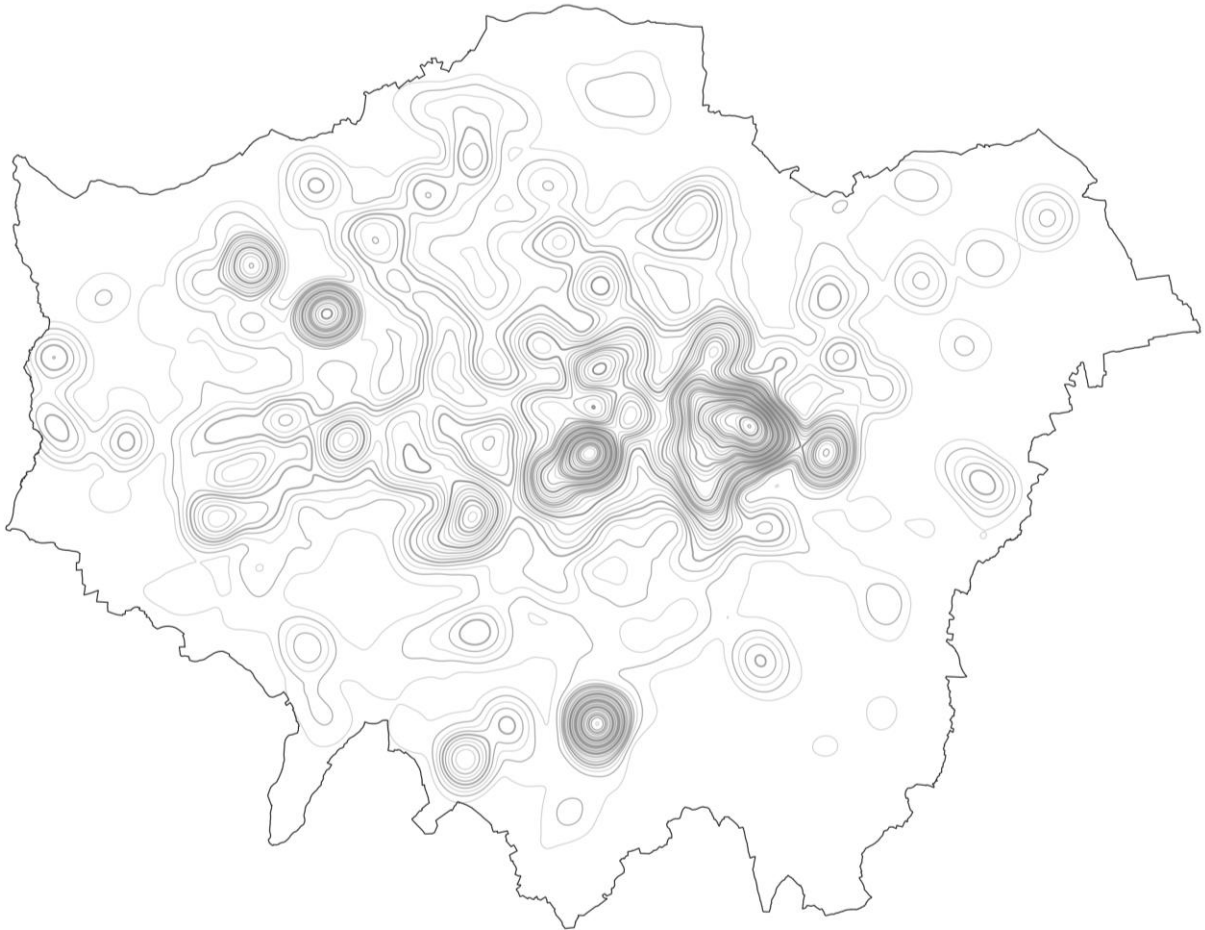


HOUSING IN LONDON: 2019

The evidence base for the Mayor's Housing Strategy



MAYOR OF LONDON

Housing in London 2019

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Introduction

Housing in London is the evidence base for the Mayor's London Housing Strategy which in turn informs the [London Plan](#). The document summarises key patterns and trends across a range of topics relevant to housing in the capital.

Housing in London 2019 is divided into nine sections, including six core thematic chapters:

London Housing Strategy monitoring

Key statistics for London boroughs

1. Historical background
2. Demographic, economic and social context
3. Housing supply and empty homes
4. Housing costs and affordability
5. Housing need
6. Mobility and decent homes

Appendices

This document sits alongside a range of other Greater London Authority (GLA) publications that provide evidence or statistics on housing. These include (click to follow links):

- [GLA Affordable Housing programme statistics](#)
- [The London Plan Annual Monitoring Reports](#)
- [The 2017 London Strategic Housing Market Assessment](#)
- [The 2017 London Strategic Housing Land Availability Assessment](#)
- [The 2016 Economic Evidence Base](#)
- [The 2018 London Housing Strategy](#)
- [The Mayor's Annual Equalities Reports](#)
- The [London Datastore](#), including statistics on [housing](#) and [demographics](#)

The data used to produce this report has been uploaded to the [London Datastore](#), where you can also find data and reports from previous editions of Housing in London.

Some charts included in previous versions of Housing in London have been discontinued for this edition, usually due to a lack of new data. A list of discontinued charts is provided at Appendix 1A1. The reader is encouraged to review these charts in previous editions of Housing in London published at <https://data.london.gov.uk/dataset/housing-london>

Comments and suggestions are welcomed and should be sent to housinganalysis@london.gov.uk.

Contents

Housing in London 2019 is structured around six thematic chapters, with tables of key London borough statistics at the beginning of the document. Each thematic chapter starts with a summary page, with links to every chart provided.

The chapter structure in Housing in London 2019 is similar to that of the 2018 edition and of the [London Housing Strategy](#) published in May 2018. The London Housing Strategy outlines the Mayor's housing policies, drawing on the data sources presented in this document to develop and evaluate these policies.

Housing is a complex matter; therefore, the reader is encouraged to read across and between chapters to establish a full understanding of topics. Some topics, such as new affordable housing development, are covered by charts in all six chapters.

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London Housing Strategy monitoring

The [London Housing Strategy \(May 2018\)](#) sets out the Mayor's policies and proposals for tackling London's housing crisis and is centred around five key priorities:

- building homes for Londoners;
- delivering genuinely affordable homes;
- high quality homes and inclusive neighbourhoods;
- a fairer deal for private renters and leaseholders; and
- tackling homelessness and helping rough sleepers.

The [London Housing Strategy: Implementation Plan \(May 2018\)](#) brings together key policies, proposals and actions for implementation; Mayoral targets or milestones where these have been agreed; and headline indicators of success, which have been chosen to measure the long-term impact of the London Housing Strategy and the state of the housing market in London more generally.

These indicators are reported in detail in remainder of this publication and summarised below:

Outcome	Indicator	2015/16 Baseline	2018/19 Indicator	Housing in London chart
Increasing the supply of new homes	Net housing supply	38,550 in 2015/16	31,850 in 2017/18	3.3
Increasing the stock of social housing	Additions to low cost rented affordable housing stock minus loss to affordable housing stock	802,890 in 2016	803,240 in 2018	3.22
Making housing more affordable	Housing costs as a percentage of household income	27% in 2015/16	28% in 2016/17	4.1
Improving the quality of housing	Percentage of homes that are decent	84% in 2015	83% in 2017	6.9

Outcome	Indicator	2015/16 Baseline	2018/19 Indicator	Housing in London chart
Reducing overcrowding	Percentage of London households that are overcrowded	7.5% in 2015/16	8.0% in 2017/18	5.10
Improving energy efficiency of housing	Median SAP rating of London's homes	62 in 2015	64 in 2017	6.17
Improving the private rented sector	Percentage of private renting households satisfied with their tenure	58% in 2015/16	63% in 2016/17	2.6
Improving conditions in the private rented sector	Number of Homes in Multiple Occupation issued with mandatory licences by London boroughs	9,683 in April 2017	9,020 at start of April 2018	6.10
Preventing and addressing homelessness	Number of households accepted as homeless in London	18,060 in 2016/17	15,470 in 2017/18 ¹	5.5
Reducing rough sleeping	Number of people seen sleeping rough	8,108 in 2016/17	8,855 in 2018/19	5.1
Reducing homelessness	Number of homeless households living in temporary accommodation arranged by London boroughs	54,370 at end of 2017	56,880 at end of 2018	5.8

¹ 2018/19 will be the first year of data collected after changes were introduced under the Homelessness Reduction Act (HRA) 2017. Provisional figures, calculated by annualising first three quarters of 2018/19 data, estimate there were 7,520 households accepted as statutorily homeless by London boroughs in 2018/19 and 21,170 new relief duties recorded.

Key statistics for London Boroughs

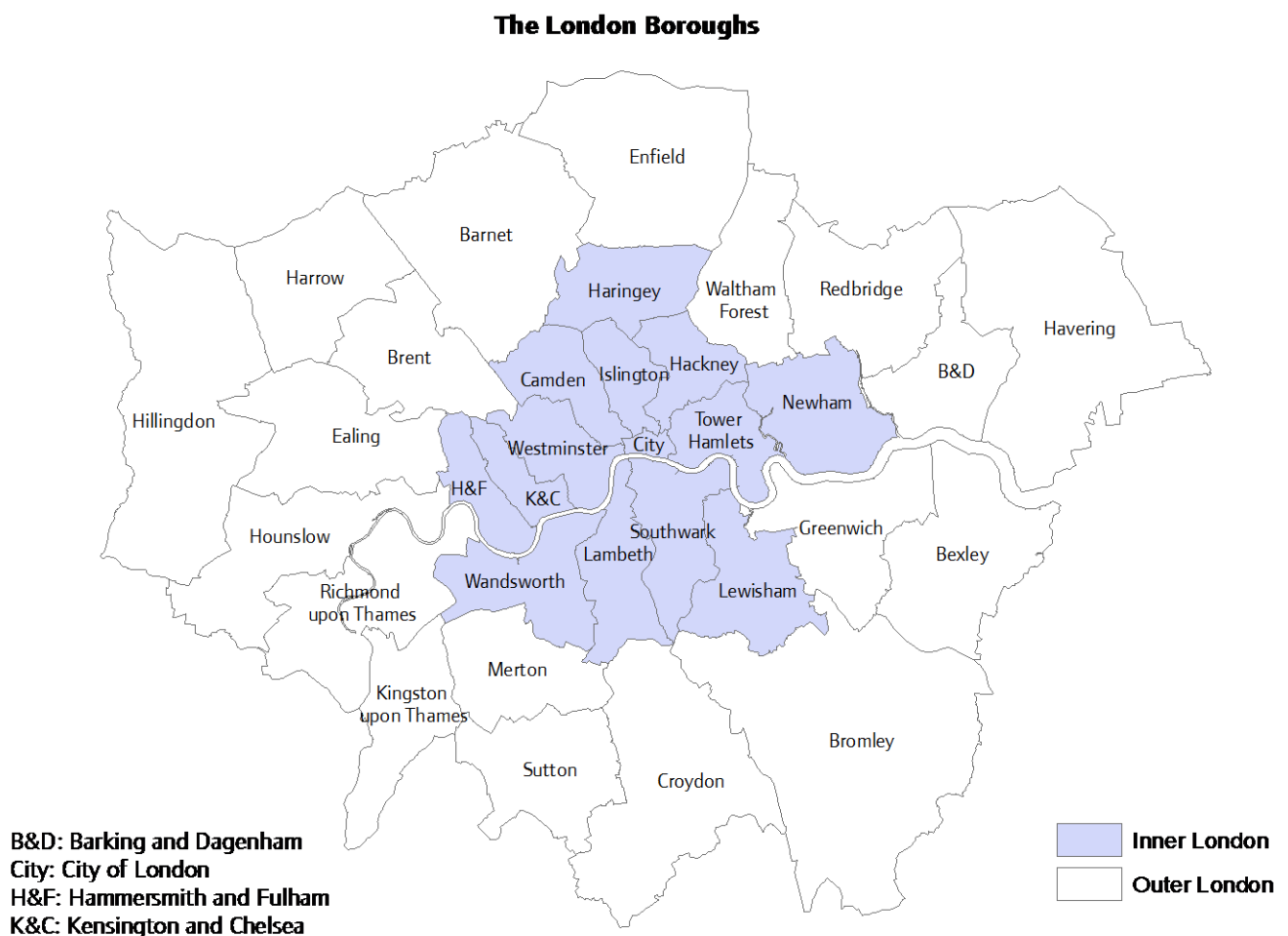
Key statistics definitions

The dwelling, household and tenure definitions used in Housing in London 2019 are in line with Census and National Statistics definitions and are provided at Appendix 1A2.

An explanation of the different measures of housing supply is provided at Appendix 1A3, with reference to the targets set out in the Mayor's London Plan and London Housing Strategy.

Map of Inner and Outer London Boroughs

A map of Inner and Outer London Boroughs, as defined by the ONS, is provided below:



A map of Inner and Outer London Boroughs, as defined by the GLA, as well as the Outer Metropolitan Area, a large area with high rates of commuting into London defined by the Great Britain Historical GIS, is provided at Appendix 1A4.

Table 1: Population and households

Borough	Sector	Population (2018)²	Projected households (2016)³	Dwellings (2018)⁴	Persons per dwelling (2018)⁵
Barking and Dagenham	Outer	211,998	80,240	74,920	2.83
Barnet	Outer	392,140	155,111	150,740	2.60
Bexley	Outer	247,258	100,095	97,910	2.53
Brent	Outer	330,795	124,066	118,710	2.79
Bromley	Outer	331,096	140,429	138,980	2.38
Camden	Inner	262,226	114,142	104,770	2.50
City of London	Inner	8,706	4,375	6,450	1.35
Croydon	Outer	385,346	160,141	159,470	2.42
Ealing	Outer	341,982	132,984	133,550	2.56
Enfield	Outer	333,869	133,099	125,760	2.65
Greenwich	Outer	286,186	117,784	112,880	2.54
Hackney	Inner	279,665	119,971	110,040	2.54
Hammersmith and Fulham	Inner	185,426	84,390	88,140	2.10
Haringey	Inner	270,624	115,469	108,820	2.49
Harrow	Outer	250,149	91,991	90,680	2.76
Havering	Outer	257,810	104,878	101,990	2.53
Hillingdon	Outer	304,824	113,272	109,780	2.78
Hounslow	Outer	270,782	106,207	100,740	2.69
Islington	Inner	239,142	107,680	102,820	2.33
Kensington and Chelsea	Inner	156,197	79,544	87,610	1.78
Kingston upon Thames	Outer	175,470	70,397	67,140	2.61
Lambeth	Inner	325,917	144,051	140,290	2.32
Lewisham	Inner	303,536	132,149	126,490	2.40
Merton	Outer	206,186	84,208	84,300	2.45
Newham	Inner	352,005	127,633	114,470	3.08
Redbridge	Outer	303,858	113,193	103,920	2.92
Richmond upon Thames	Outer	196,904	84,874	85,140	2.31
Southwark	Inner	317,256	136,756	132,970	2.39
Sutton	Outer	204,525	85,537	82,980	2.46
Tower Hamlets	Inner	317,705	131,247	120,020	2.65
Waltham Forest	Outer	276,700	108,119	103,030	2.69
Wandsworth	Inner	326,474	140,475	146,160	2.23
Westminster	Inner	255,324	121,267	124,510	2.05
London		8,908,081	3,665,774	3,556,180	2.50

² ONS, Mid-year population estimates, 2018³ GLA, Population household projections: central trend (households, 2017-based), 2018⁴ MHCLG, Live table 100: number of dwellings by tenure and district⁵ Population (2018) divided by Dwellings (2018).

Table 2: Housing stock and new homes

Borough	Sector	Growth in dwelling stock (2008 to 2018) ⁶	Affordable dwelling stock (2018) ⁷	Houses as percentage of total stock (2018) ⁸	Net new homes (2017/18) ⁹
Barking and Dagenham	Outer	6.2%	22,910	68%	413
Barnet	Outer	10.3%	18,770	52%	2,208
Bexley	Outer	4.1%	13,970	74%	277
Brent	Outer	8.9%	26,290	42%	694
Bromley	Outer	4.4%	19,020	68%	554
Camden	Inner	7.4%	34,770	12%	945
City of London	Inner	19.0%	670	1%	138
Croydon	Outer	10.1%	26,580	60%	2,076
Ealing	Outer	6.4%	23,600	50%	1,457
Enfield	Outer	4.8%	18,750	60%	386
Greenwich	Outer	10.4%	35,510	48%	1,901
Hackney	Inner	13.1%	45,530	18%	1,267
Hammersmith and Fulham	Inner	9.5%	25,500	24%	1,531
Haringey	Inner	7.8%	27,030	38%	1,200
Harrow	Outer	7.3%	9,070	65%	700
Havering	Outer	4.6%	14,230	75%	277
Hillingdon	Outer	7.6%	17,520	69%	842
Hounslow	Outer	7.1%	21,380	54%	911
Islington	Inner	11.3%	40,910	15%	367
Kensington and Chelsea	Inner	3.6%	19,710	15%	335
Kingston upon Thames	Outer	3.6%	7,400	60%	217
Lambeth	Inner	9.6%	48,360	24%	1,543
Lewisham	Inner	10.6%	37,210	40%	526
Merton	Outer	4.5%	11,510	60%	648
Newham	Inner	14.6%	30,110	47%	1,846
Redbridge	Outer	4.6%	9,360	66%	462
Richmond upon Thames	Outer	4.5%	9,940	58%	382
Southwark	Inner	12.5%	55,600	20%	818
Sutton	Outer	4.9%	11,790	62%	697
Tower Hamlets	Inner	23.7%	43,280	11%	2,003
Waltham Forest	Outer	7.0%	22,210	54%	712
Wandsworth	Inner	12.2%	27,600	30%	2,247
Westminster	Inner	9.8%	27,180	9%	1,143
London		8.6%	803,240	44%	31,723

⁶ GLA analysis of MHCLG, Live table 125: dwelling stock estimates by local authority district⁷ MHCLG, Live table 100: number of dwellings by tenure and district, excluding 'other public sector'⁸ VOA, Council tax: stock of properties: table CTSOP3.0, November 2018⁹ MHCLG, Live table 122: housing supply: net additional dwellings by local authority district

Table 3: Rents, house prices and earnings

Borough	Sector	Average private rent (2018/19)¹⁰	Average house price (Mar 2019)¹¹	Median earnings (2018)¹²	Price to earnings (2018)¹³
Barking and Dagenham	Outer	£1,200	£295,765	£29,274	10.1
Barnet	Outer	£1,365	£512,636	£35,594	17.3
Bexley	Outer	£1,100	£335,925	£34,916	11.4
Brent	Outer	£1,500	£473,162	£30,437	16.3
Bromley	Outer	£1,225	£436,040	£40,021	14.3
Camden	Inner	£2,000	£804,551	£41,246	19.4
City of London	Inner	£2,210	£850,122	n/a	14.3
Croydon	Outer	£1,100	£364,997	£35,876	11.1
Ealing	Outer	£1,375	£472,773	£33,154	15.5
Enfield	Outer	£1,275	£393,237	£31,945	13.6
Greenwich	Outer	£1,325	£384,385	£35,328	13.0
Hackney	Inner	£1,712	£564,446	£33,650	15.7
Hammersmith and Fulham	Inner	£1,690	£702,445	£39,372	19.4
Haringey	Inner	£1,425	£539,321	£33,338	17.6
Harrow	Outer	£1,350	£445,570	£35,033	15.4
Havering	Outer	£1,100	£359,854	£34,178	12.0
Hillingdon	Outer	£1,200	£410,350	£30,636	13.2
Hounslow	Outer	£1,300	£396,187	£32,155	11.4
Islington	Inner	£1,733	£629,885	£44,999	14.5
Kensington and Chelsea	Inner	£2,427	£1,226,771	n/a	44.5
Kingston upon Thames	Outer	£1,300	£472,873	£38,009	16.1
Lambeth	Inner	£1,600	£496,283	£38,009	14.5
Lewisham	Inner	£1,275	£403,327	£33,499	13.9
Merton	Outer	£1,400	£509,889	£37,026	15.4
Newham	Inner	£1,400	£364,996	£31,017	13.4
Redbridge	Outer	£1,250	£407,600	£33,613	15.7
Richmond upon Thames	Outer	£1,600	£654,404	£42,982	18.8
Southwark	Inner	£1,525	£476,597	£36,366	13.9
Sutton	Outer	£1,100	£372,888	£35,617	13.1
Tower Hamlets	Inner	£1,647	£430,892	£38,307	9.8
Waltham Forest	Outer	£1,295	£431,563	£33,060	14.9
Wandsworth	Inner	£1,650	£563,549	£41,668	18.1
Westminster	Inner	£2,275	£936,598	£44,711	24.4
London		£1,495	£461,856	£35,716	12.3

¹⁰ VOA, Private rental market summary statistics: table 2.7, 2018/19¹¹ ONS, House Price Index, March 2019. This figure is adjusted for the mix of dwellings sold.¹² ONS, Annual Survey of Hours and Earnings: table 8.7, 2018. Median full-time, residence-based earnings.¹³ ONS, House price to workplace-based earnings ratio: table 5c, 2018. This uses a different measure of earnings and the median house price is not adjusted for the mix of homes sold, so is not comparable to the figures in the table above.

1. Historical background

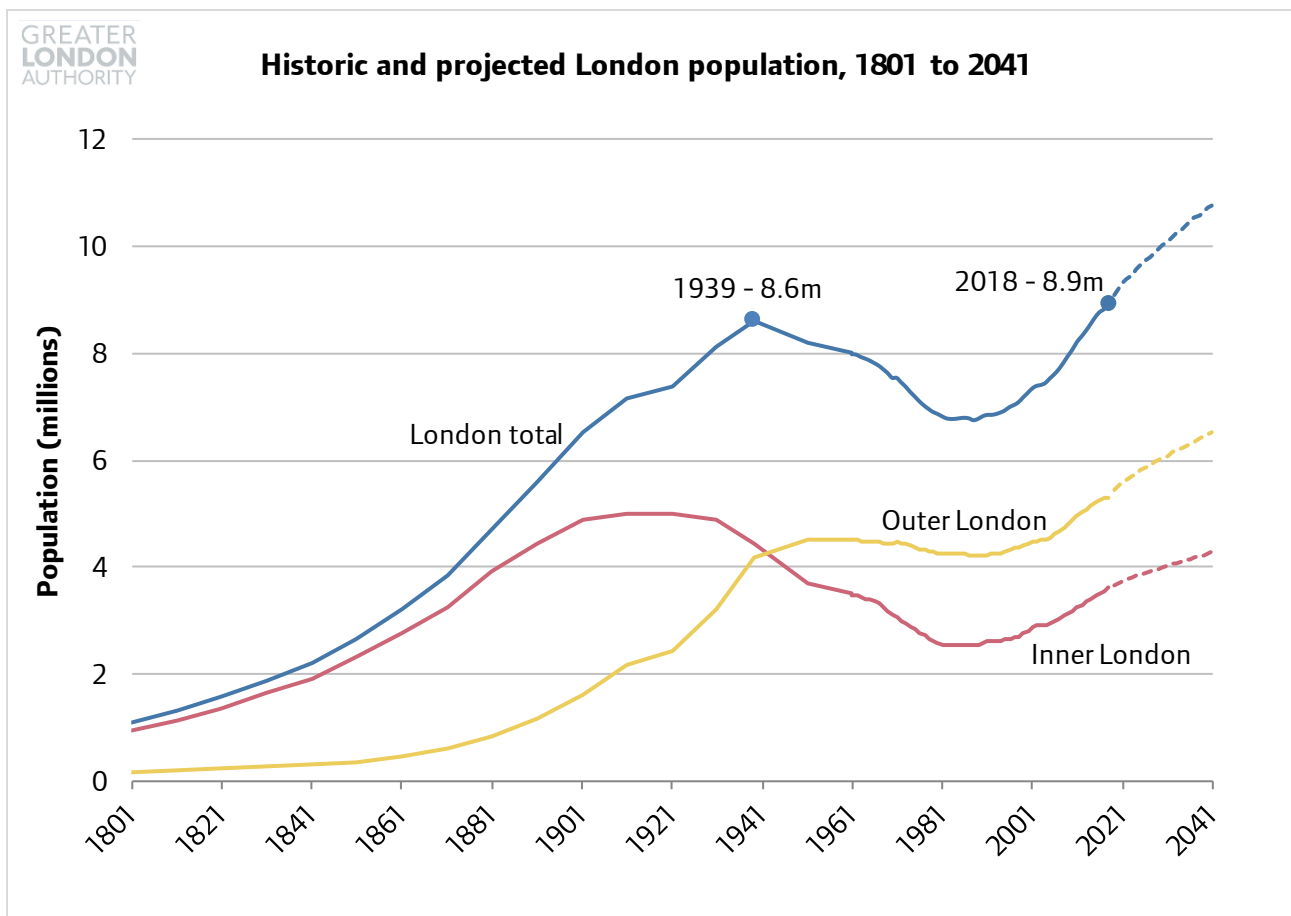
London's population has reached a new peak, after growing by 83,000 between 2017 and 2018 **(1.1)**. There are now slightly more homes than households in London, in stark contrast to the first half of the 20th century **(1.2)**. The number of people for every home in London increased between 1995 and 2015, but has stabilised in the last few years as the rate of housing growth has caught up with population growth **(1.3)**.

The private rented sector, once the largest tenure in London, expanded rapidly in the first decade of the 21st century and has stabilised in recent years **(1.4)**. Meanwhile, the proportion of Londoners who own their own homes has decreased and this decline in homeownership rates is particularly acute amongst young Londoners **(1.5)**.

The number of homes built in London in 2018 is still far below historic peaks of the 1930s and 1970s **(1.6)**. However, since 2001, London's housing stock has grown faster than during the post-war decades due to fewer demolitions and more conversions **(1.7)**. The annual targets for new housing in London have increased with each of the last four London Plans **(1.8)**.

Public concern over housing remains high in London, although has fallen from the peak of 2016 due to concerns over the UK's relationship with the EU and the NHS taking precedence, and increasing concerns around pollution and the environment **(1.9)**. Around 60% of Londoners now say they would support new homes being built in their area, up from just over one third in 2010 **(1.10)**.

1.1. London's population rose to a record 8.9 million in mid-2018, with rapid growth over the last decade in both Inner and Outer London

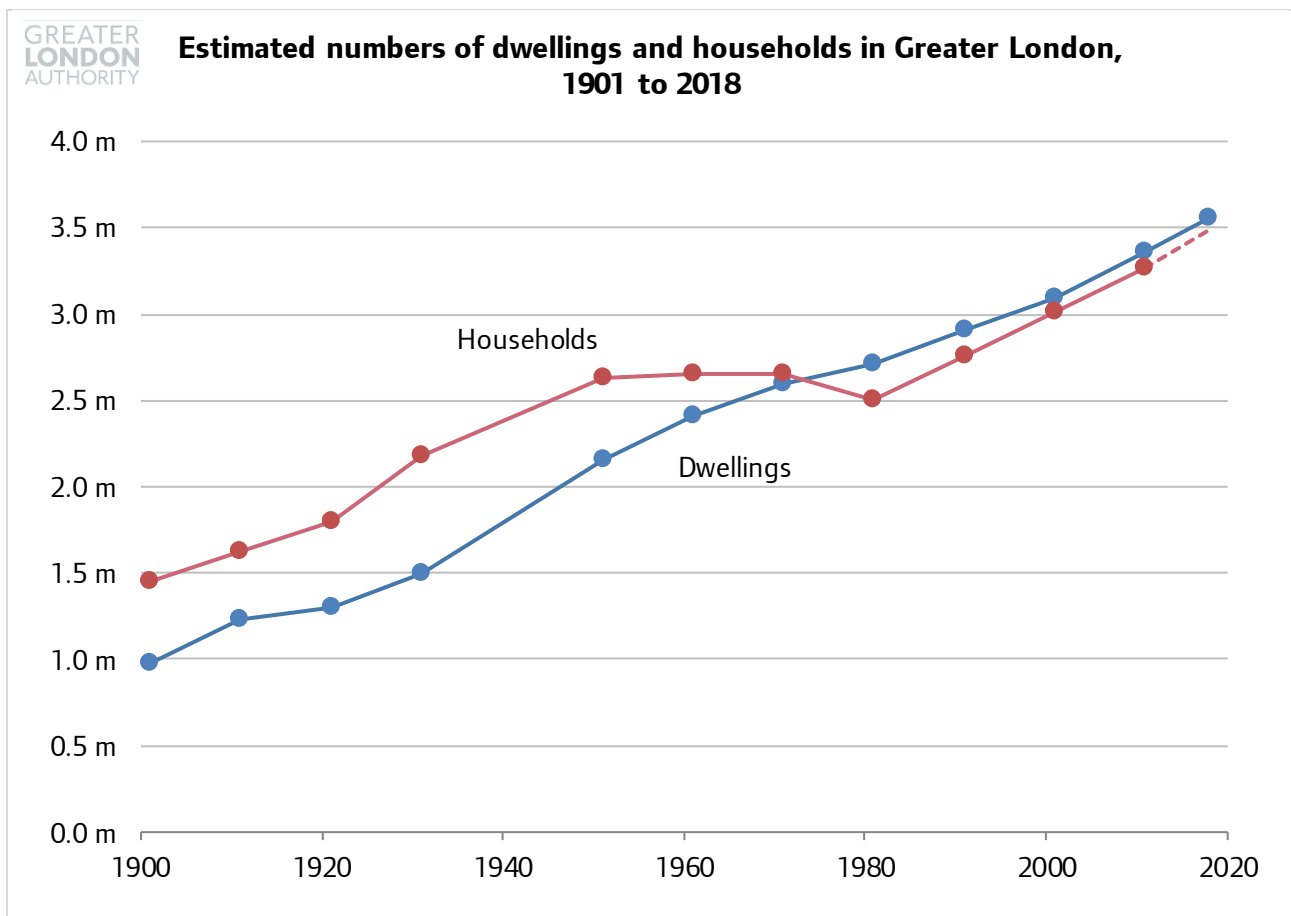


- The trend in London's population can be broken into three distinct periods: first, over a century of rapid expansion from a population of just over one million people in 1801 to 8.6 million in 1939; a half-century of decline to 6.7 million in 1988; and a new period of thus far uninterrupted growth that brought the total population to 8.9 million in 2018.
- The population grew by 83,000 between 2017 and 2018, up from 55,000 the previous year but below the average growth of 114,000 over the previous decade.
- Growth over the last decade was particularly rapid in Inner London, which saw an increase of 17% compared to 12% in Outer London. GLA projections anticipate a further increase of 1.9 million people between 2018 and 2041, which would leave London's population at 10.8 million.

Source and notes:

- 1801-1961: Persons present on Census day (ONS)
- 1961-2018: Estimated mid-year resident population (ONS)
- 2015-2041: GLA 2016 based population projections – central scenario
- The GLA projections are 'unconstrained' by housing supply: if enough new housing is not built, population growth may well be lower

1.2. There are now slightly more homes than households in London, in stark contrast to the first half of the 20th century

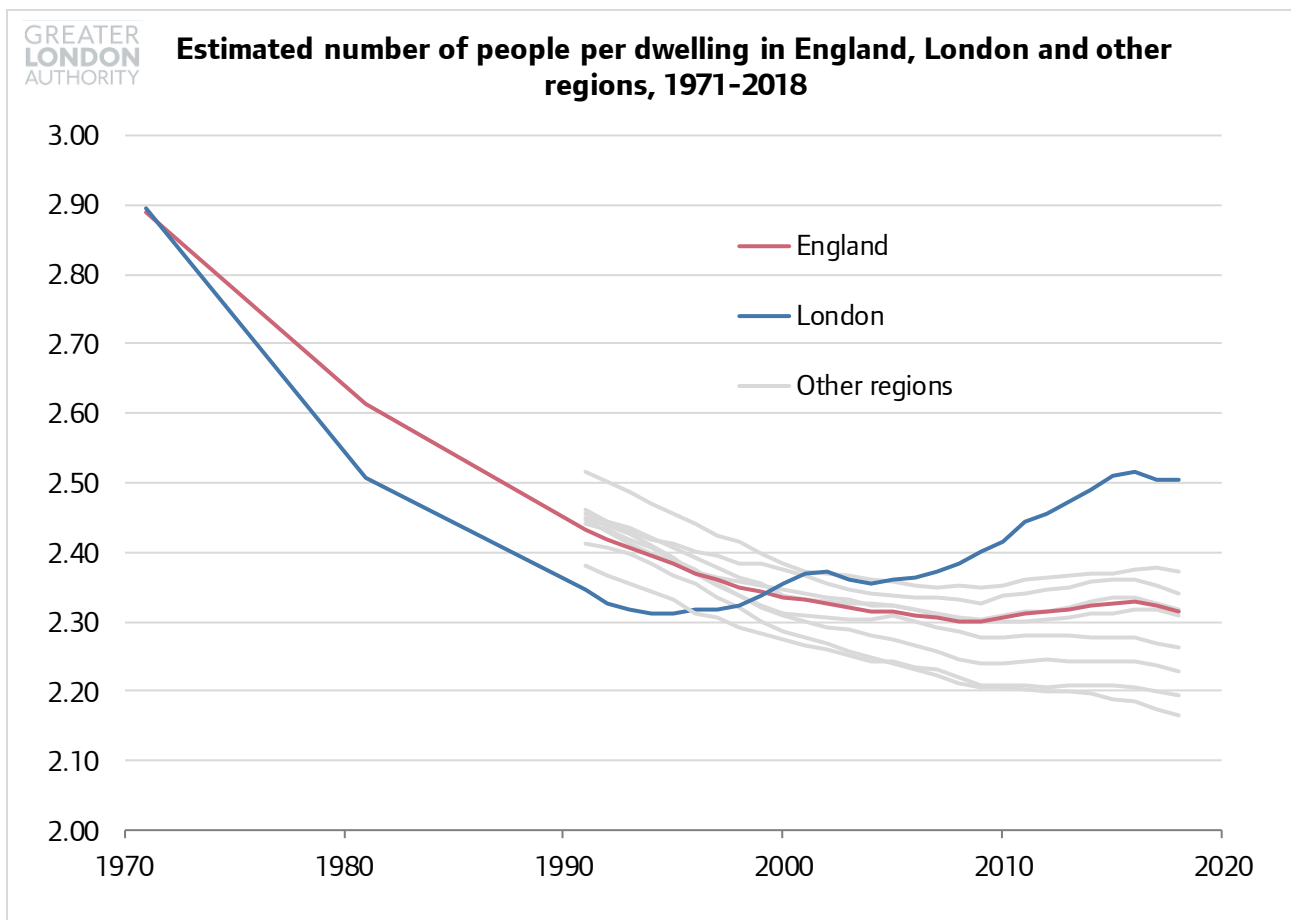


- At the beginning of the 20th century there were around 1.5 million households in London living in around one million dwellings, indicating very high levels of sharing and overcrowding. The numbers of both households and homes grew over the subsequent decades, and the aggregate deficit was only eliminated when household growth came to a halt after the Second World War.
- By the 1970s there were finally more homes than households in London, but the resumption of growth in the number of households (driven primarily by rapid population growth) then saw the 'surplus' narrow to around 90,000 homes by 2011.
- Between 2011 and 2018, the number of homes in London grew by around 200,000 to reach 3.56 million. The change in the number of households will not be known with any precision until the 2021 Census – an estimate of 3.49 million from the Family Resources Survey is used here.

Source and notes:

- 1901 to 1931 from 'London: The Heartless City' (1977) by David Richards and David Wilcox
- 1951 and 1961 from the Holland Report on Housing in Greater London
- 1971 to 2011 from Census data
- 2011 to 2018 from MHCLG live table 125 and the Family Resources Survey
- Census definitions of households and dwellings have changed over time, as has the population base

1.3. After a decade of increases, the estimated number of people per home in London has stabilised in the last few years as the rate of housing growth has caught up with population growth



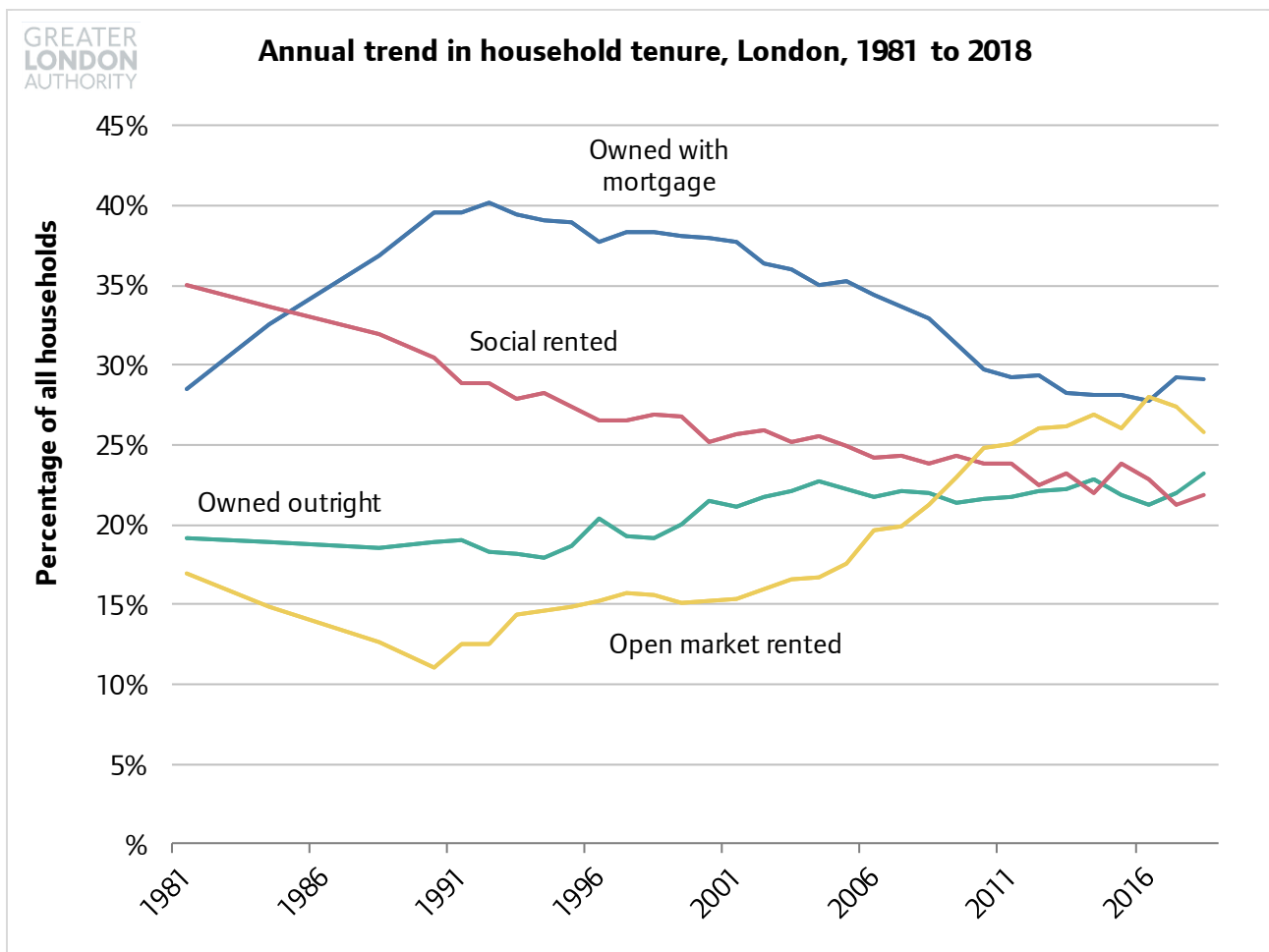
- In 1971 there were 2.9 people for each dwelling in both London and England. Over the next two decades the number of people per dwelling fell across the country but particularly in London, due to a combination of population decline and ongoing house building.
- But starting in the early 1990s new house building in London fell behind population growth, and the estimated number of people per dwelling rose from 2.35 in 1991 to 2.52 in 2016. Over the same period the number of people per dwelling fell in every other region of England.
- The number of people per dwelling in London fell slightly to 2.50 in 2017 and remained at this level in 2018 as housing growth kept pace with population growth.

Source and notes:

Compiled by GLA from:

- ONS mid-year population estimates;
- MHCLG dwelling stock data (tables 104, 109 and 215)
- GLA historical Census tables

1.4. Around 52% of households in London own their home, either outright or with a mortgage, whilst 48% households rent their home



- London's tenure mix underwent a dramatic change in the first decade of the 21st century; the proportion of households that own their home with a mortgage fell from 38% in 2000 to 29% in 2011, while the proportion that rent on the open market rose from 15% to 25%.
- In 2018, 52% of households in London owned their homes, including 23% who owned their home outright and 29% who owned their home with a mortgage.
- Conversely, 27% of households rented their homes on the open market and 21% were in social rented housing, including Affordable Rent housing.
- 2018 marks the second consecutive year that social rented tenants were the smallest tenure group, after being the largest tenure group in the early 1980s.

Source and notes:

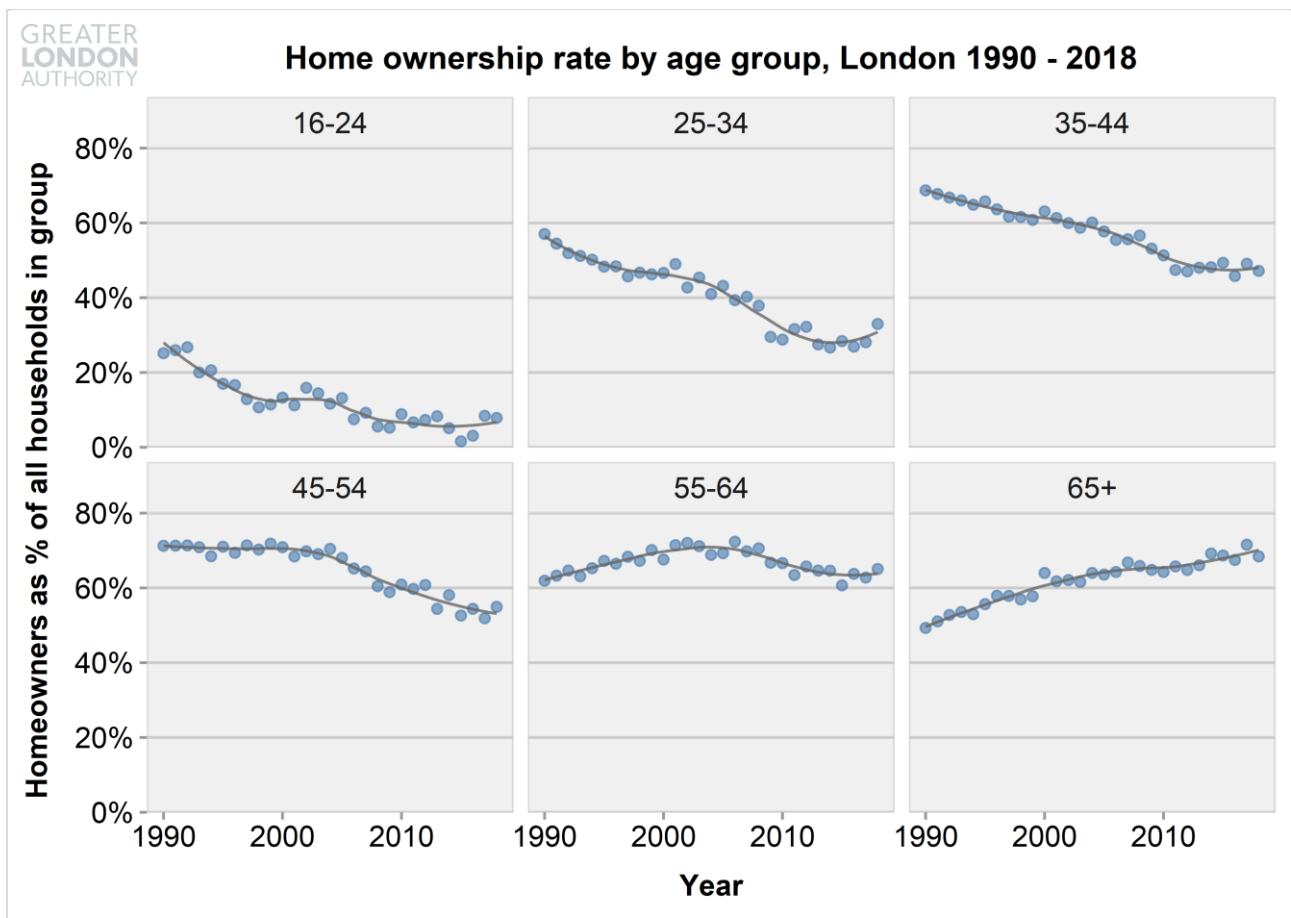
Compiled by GLA from:

- Housing Trailers to the Labour Force Survey (1981, 1984, 1988 and 1991, with intervening years interpolated)

- Labour Force Survey data (1990, 1992 to 1996 and 2009 to 2018)

- MHCLG analysis of Labour Force Survey data (1997 to 2018)

1.5. Home ownership rates among younger Londoners have fallen sharply in recent decades, though seem to have stabilised in the last couple of years

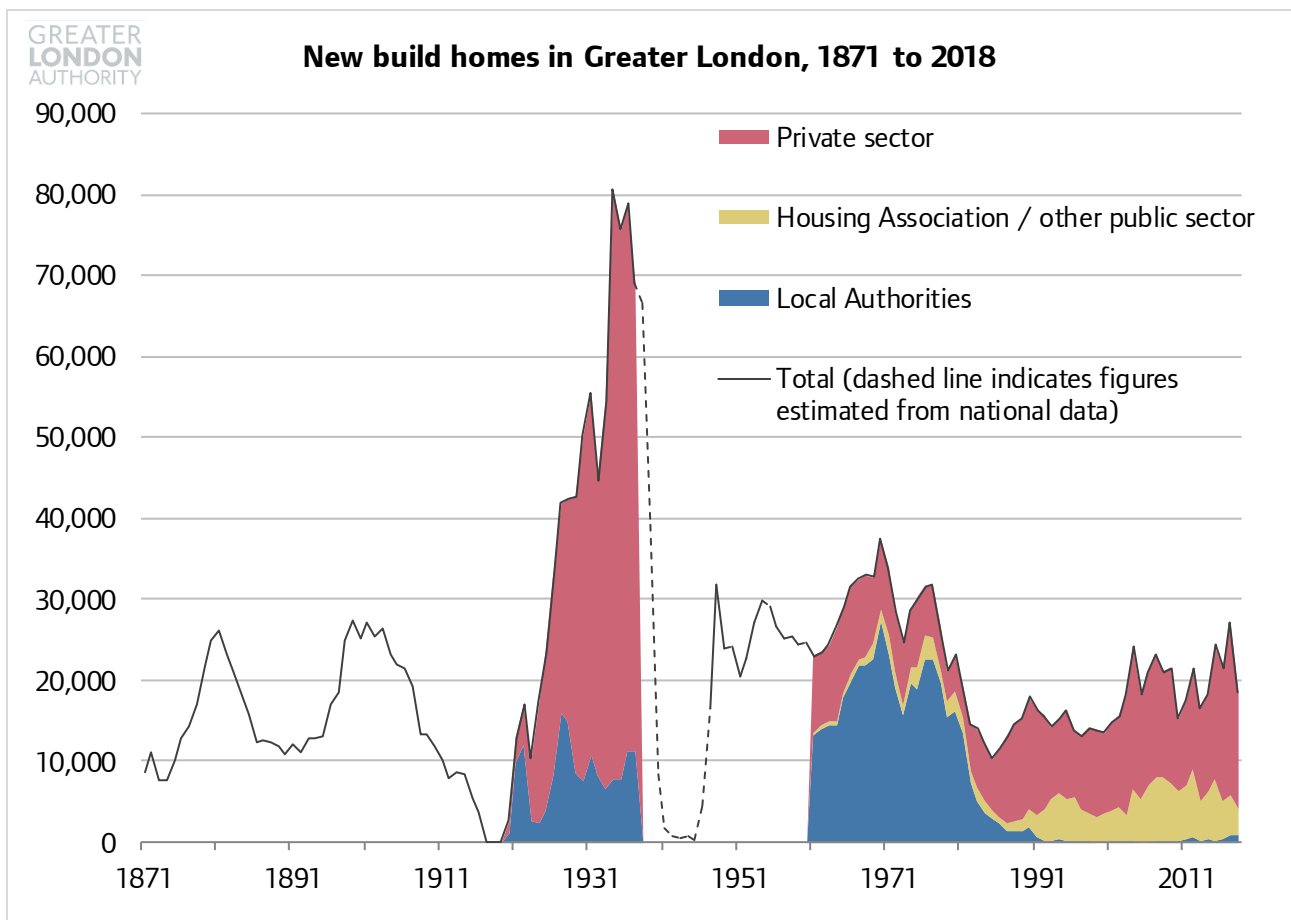


- London's home ownership rate has fallen in recent decades, but there are stark differences in the trends for different age groups. In 1990, 25% of households in London were headed by someone aged 16-24 and 57% of households headed by someone aged 25-34 owned their home. However, by 2018 these figures had fallen to 7% and 34% respectively.
- Home ownership rates also fell for households headed by someone aged 35-44 (from 69% to 48%) and 45-54 (71% to 57%). The proportion of households headed by someone 65 or older that owned their own home rose relatively steadily from 49% in 1990 to 69% in 2017.
- In the last two years, there are signs of stabilising home ownership rates for the youngest households, and an increase for those with heads aged 25-34.

Source and notes:

- Labour Force Survey household datasets, 1990 to 2018

1.6. House building has grown in London in the last two decades, without yet reaching the levels seen in the 1930s and the post-war decades

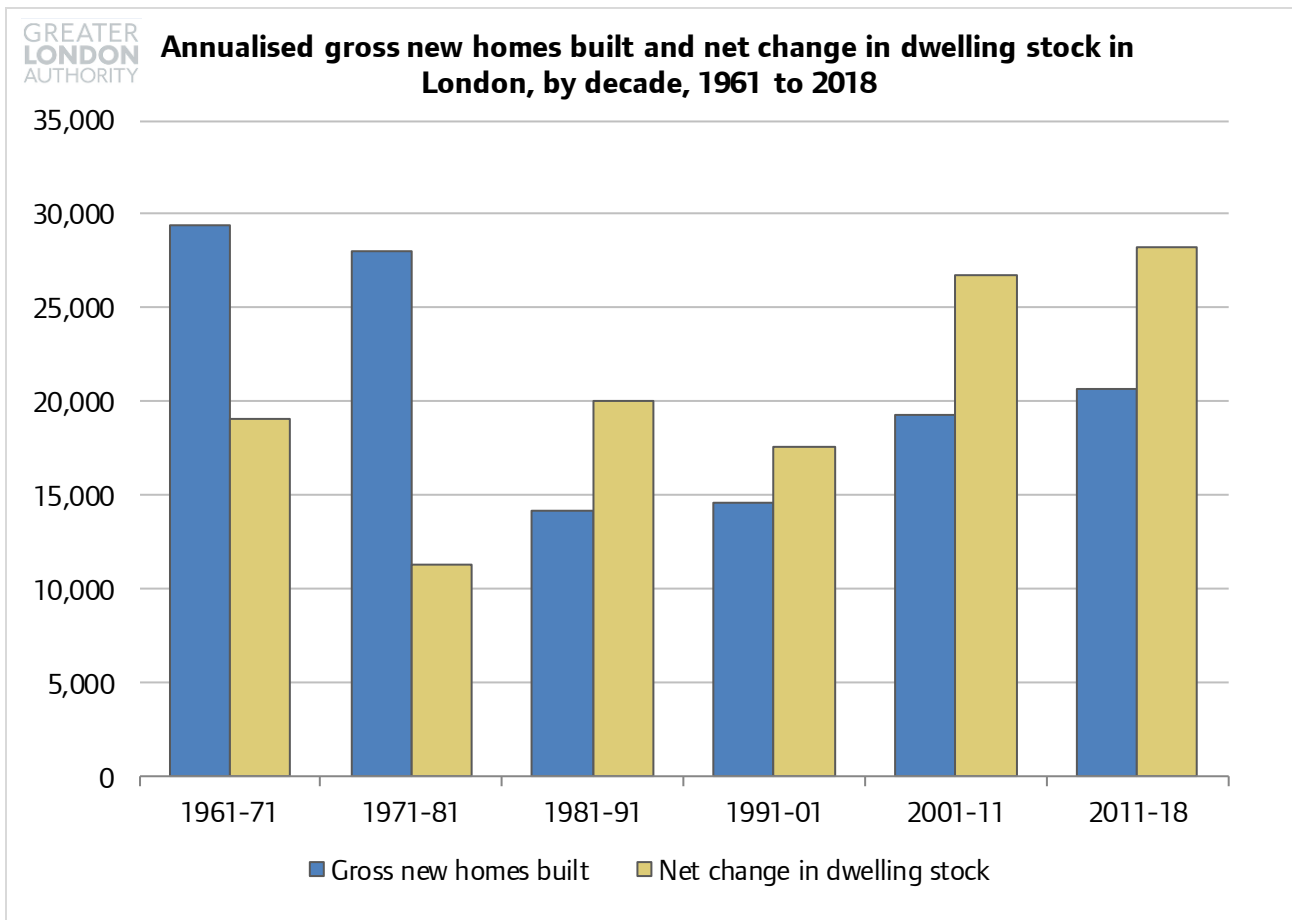


- In 2018, MHCLG's house building statistics recorded 18,410 new build completions, down from a figure of 27,190 in 2017 that was the highest since 1977.
- The gross number of homes built doubled between 1997 and 2017, but still did not reach the historic peaks of the 1930s (when new builds averaged 61,500 a year) and the 1970s (averaging 29,400 a year).
- The 1930s boom was dominated by private builders and the 1960s and 1970s booms were dominated by local authorities.
- These figures exclude supply from conversions and changes of use, which are included in other charts later in this report. They also under-estimate new build supply in more recent years but are still considered useful as a leading indicator and for historical comparisons.

Source and notes:

- 1871-1937: *Report of the Commissioner of the Metropolitan Police*
- 1946-1960: *GLA estimates based on national data from 1946-1960 (MHCLG, live table 244), London's share of the national total before World War II (from B. Mitchell, British Historical Statistics, p. 392), and GLA and MHCLG data from 1961 onwards*
- 1961-1969: *Annual Abstracts of Greater London Statistics*
- 1970-2018: *MHCLG house building statistics*

1.7. Since the turn of the millennium the net increase in London’s housing stock has been relatively rapid, due to large numbers of new homes from conversions and changes of use

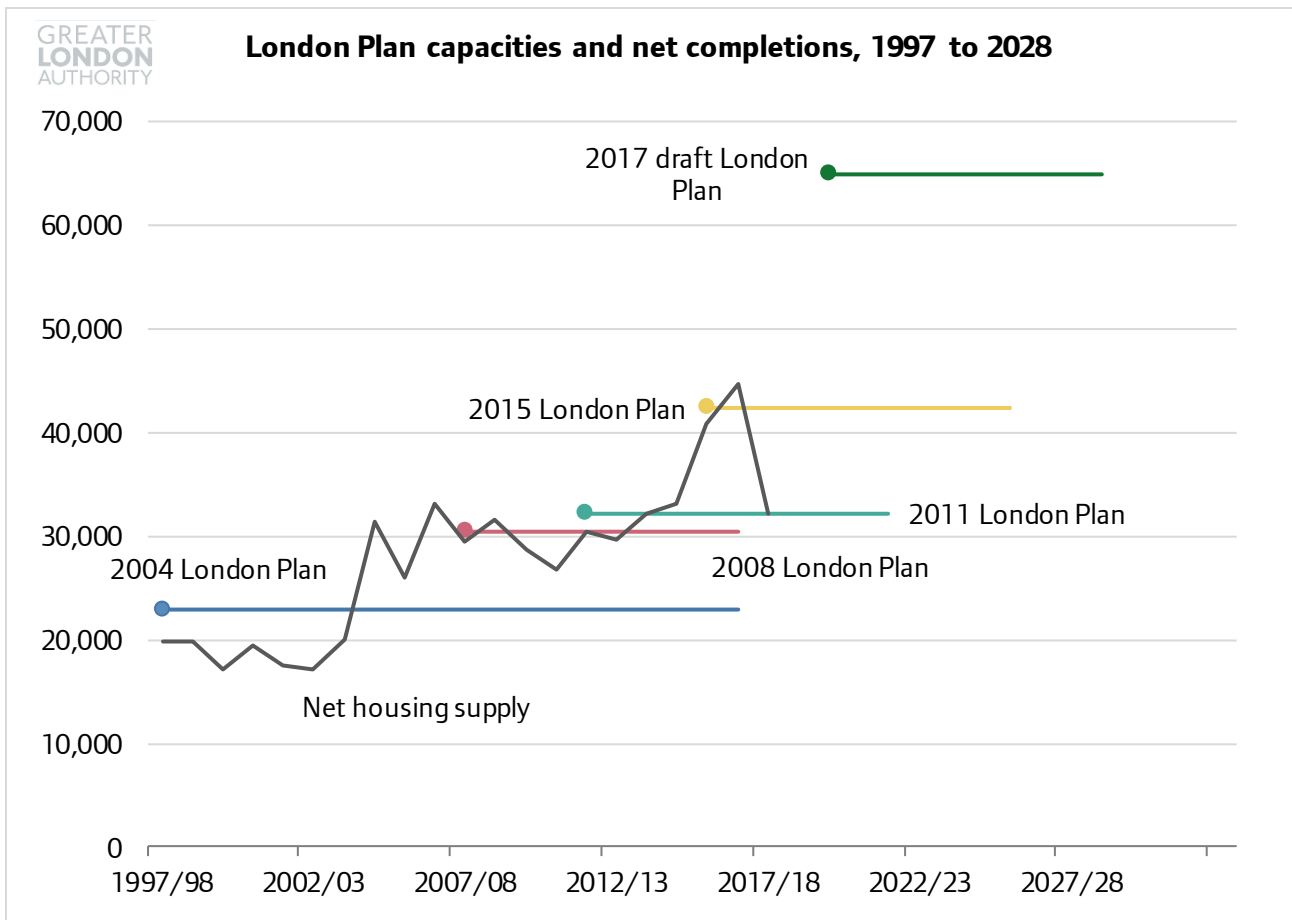


- The previous chart showed the gross number of new homes built in London, but in addition to undercounting supply in recent years these figures do not take into account other changes to the stock such as demolitions and conversions.
- An alternative approach is to measure the net change in housing stock over time. According to this measure the number of homes in London has grown by 28,300 a year since 2011, compared to annualised new build completions of 20,700.
- The net annual change since 2011 is higher than for any decade since the 1960s. Many new homes were built in the 1960s and 1970s, but this new supply was offset by demolitions and slum clearance. Conversion of houses into flats has also added to new supply in recent decades.

Source and notes:

- Gross new homes built from same sources as Chart 1.7 above
- Net change in dwelling stock from comparisons of Census estimates for 1961-2011 and MHCLG live tables on dwelling stock for 2011-18
- The stock growth between 2001 to 2011 may be over-stated due to under-counts in the 2001 Census. According to VOA Council Tax statistics, which include additional dwellings categories such as student and care homes, London’s dwelling stock grew by 25,630 a year between 2001 and 2011

1.8. The housing capacities identified in the London Plan have risen over time in line with estimated capacity, and housing supply has responded

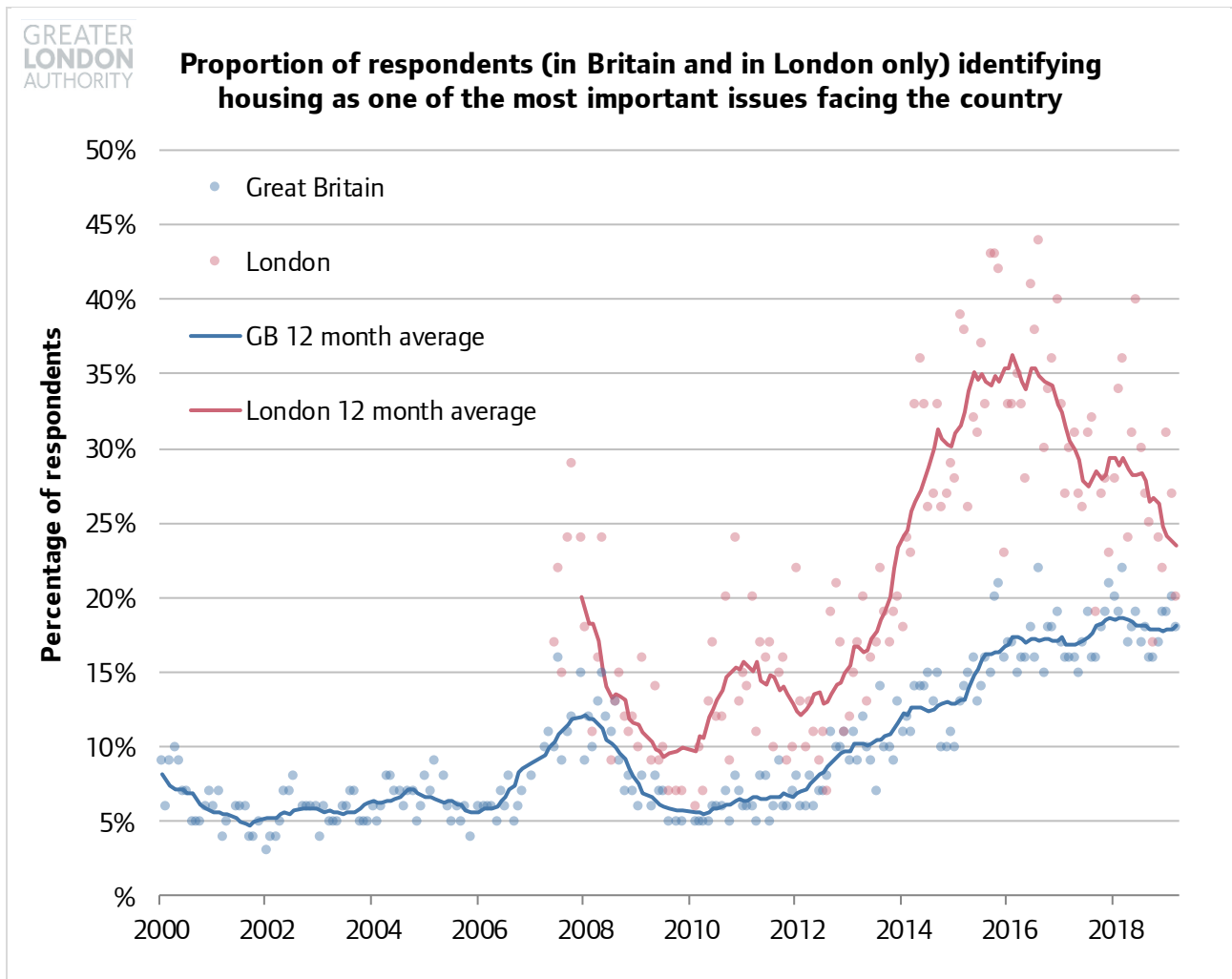


- Since the establishment of the GLA in 2000, successive London Plans have identified capacity for new housing supply. The 2004 London Plan identified capacity for 23,000 new homes a year, which then rose to 30,500 in the 2008 Plan, 32,200 in the 2011 Plan, 42,400 in the 2015 Plan, and 64,900 in the draft 2017 Plan.
- The overlaps in the Plan periods shown above demonstrate that more land capacity has been found in successive assessments, with net annual housing completions also trending upwards over the period.

Source and notes:

- Capacities taken from successive London Plans
- Supply figures from the London Housing Provision Survey and London Plan Annual Monitoring Report
- Housing supply includes net conventional completions, net non-self-contained completions (including 'C2' units from 2016 onwards) and from 2005 on the net change in long-term empty homes. The version of this chart in the 2018 report used calendar years but this version uses financial years for consistency with the London Plan Annual Monitoring Report

- 1.9. Public concern over housing has fallen in London, partly due to concerns around Europe and the NHS taking precedence and increasing concerns around pollution and the environment



- The polling company Ipsos MORI has been surveying the British public since 1974. The survey asks respondents what they see as important issues facing the country.
- Between 2012 and 2016 the proportion of respondents in both London and the country as a whole who identified housing as an important issue increased markedly.
- The number of respondents citing housing as an issue fell to 18% on average in the six months to March 2019, the lowest level since 2013.
- This swing is partly attributable to concerns over Europe and the NHS taking precedence, as well as increasing concerns around pollution and the environment.

Source and notes:

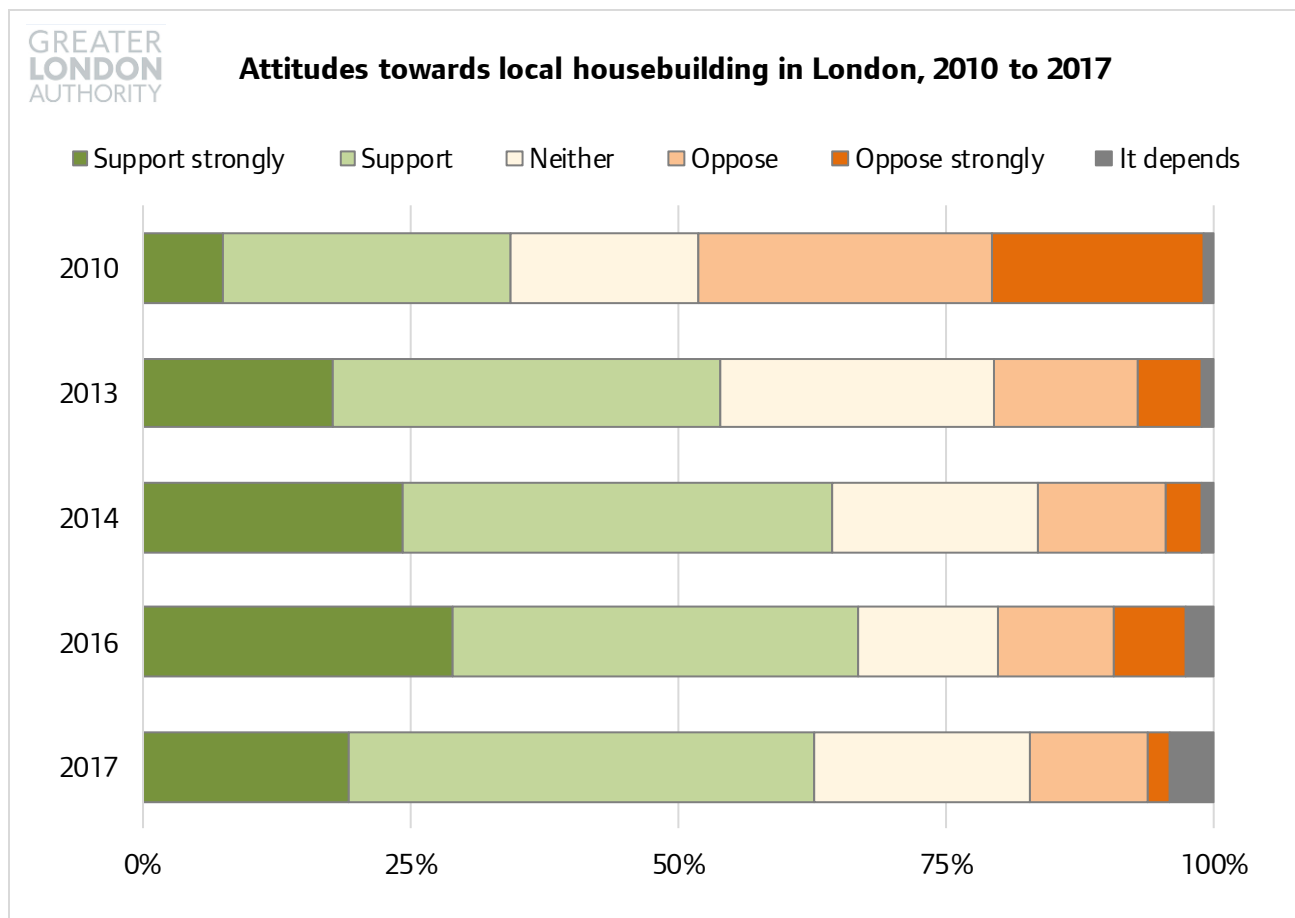
- Ipsos MORI, *Issues Index and Political Monitor*

- The survey base is a sample of around 1,000 adults in Britain each month, of which approximately 150 are in London

- Surveys were initially relatively sporadic, but from the mid-1980s have been conducted monthly

- A regional breakdown of responses is available from 2007

1.10. Around 60% of Londoners say they would support new homes being built in their area, up from just over one third in 2010



- The proportion of Londoners who say they would support or 'strongly' support new homes being built in their area has fallen slightly from 67% in 2016 to 62% in 2017 but is still far higher than the figure of 34% in 2010.
- The proportion who say they would oppose it (including 'strong' opposition) also fell, from 47% in 2010 and 18% in 2016 to 13% in 2017. Net support (that is, support minus opposition) rose from minus 13% in 2010 to plus 49% in 2016 and 2017.
- Support for house building is significantly higher in London than in England as a whole, where net support was plus 34% in 2017.
- Both in London and across the country as a whole, net support for house building is highest among social tenants (plus 57% in London) and private tenants (plus 54%) and lowest among homeowners (plus 41%).

Source and notes:

- British Social Attitudes Survey 2010 to 2017

2. Demographic, economic and social trends

In a turnaround from the early part of the 20th century, Inner London's population has been growing more quickly than Outer London's since the mid-1990s **(2.1)**. The main drivers of increased population growth in London are net international migration and natural change (births minus deaths) whereas net domestic migration has been negative for decades **(2.2)**. Over the last decade London has seen a net inflow of residents in their 20s from the rest of the UK and a net outflow of those in their 30s, with net domestic migration of these age groups negative for the third consecutive year in 2018 **(2.3)**.

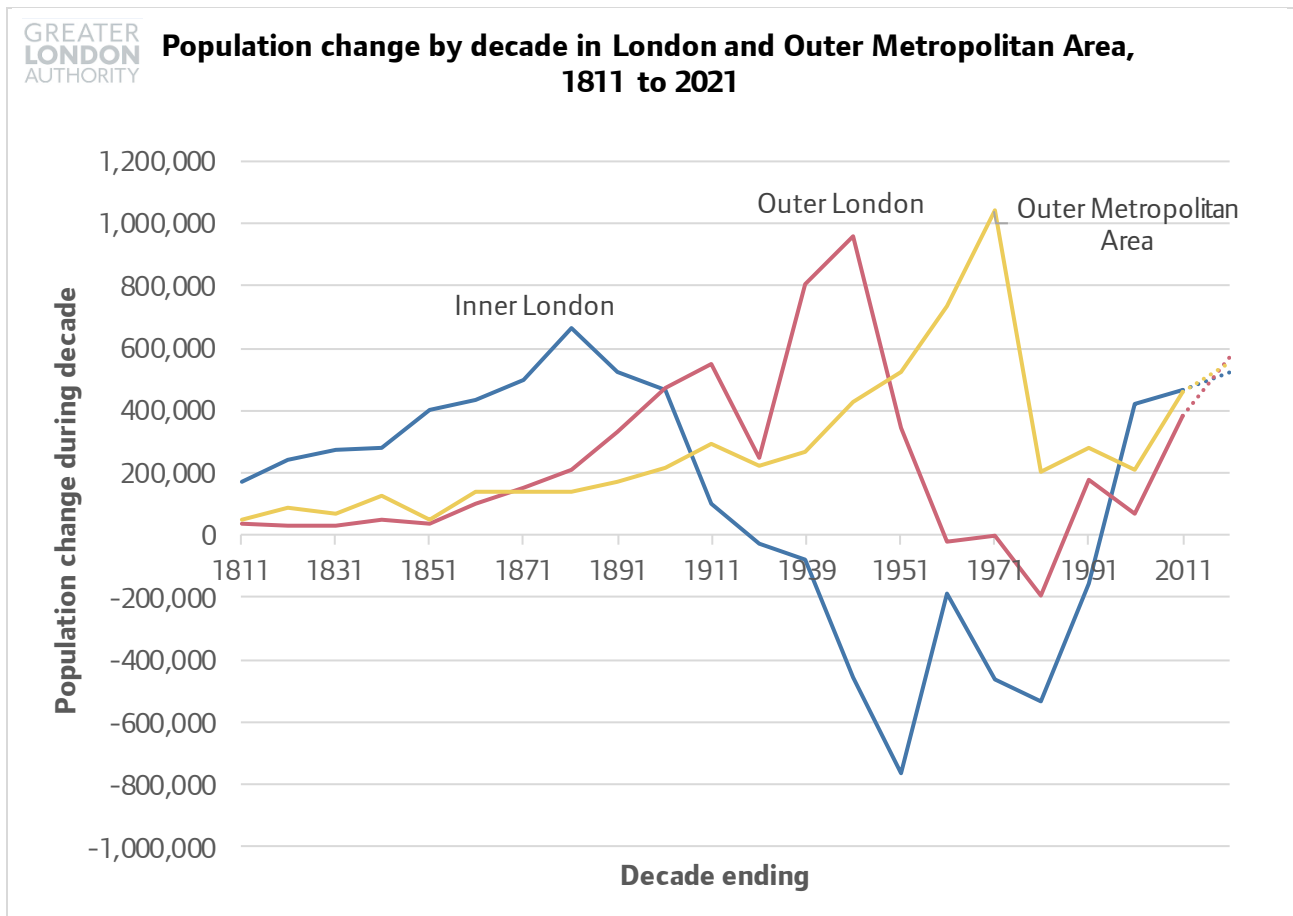
Nearly a quarter of young adults in London live with their parents, up from one in six in the late 1990s **(2.4)**, and more than one in three private renting households in London include children, up from one in four in 2007 **(2.5)**.

Attitudes to housing vary across the tenures, with only six in ten private tenants in London satisfied with private renting as a tenure, though over eight in ten are satisfied with the accommodation itself **(2.6)**. London's private rented sector accommodates households on a wide range of incomes, while low income households are concentrated in social housing and higher income households in owner occupation **(2.7)**. Unsurprisingly, ownership of property is a major contributor to London's highly unequal distribution of wealth and, since 2010, property wealth has become further concentrated among groups with higher incomes **(2.9)**.

Non-UK nationals account for more than half of London's home building workforce, a far higher proportion than in other regions **(2.9)**.

London's housing market generated over £3.6 billion in Stamp Duty receipts in 2017/18, which is equivalent to two fifths of the England total **(2.10)**. Just as rising house prices have pulled up the rate of Stamp Duty paid by home buyers, the effective rate of Council Tax has come down **(2.11)**.

2.1. In a turnaround from the early part of the last century, Inner London’s population has been growing more quickly than Outer London’s since the mid-1990s

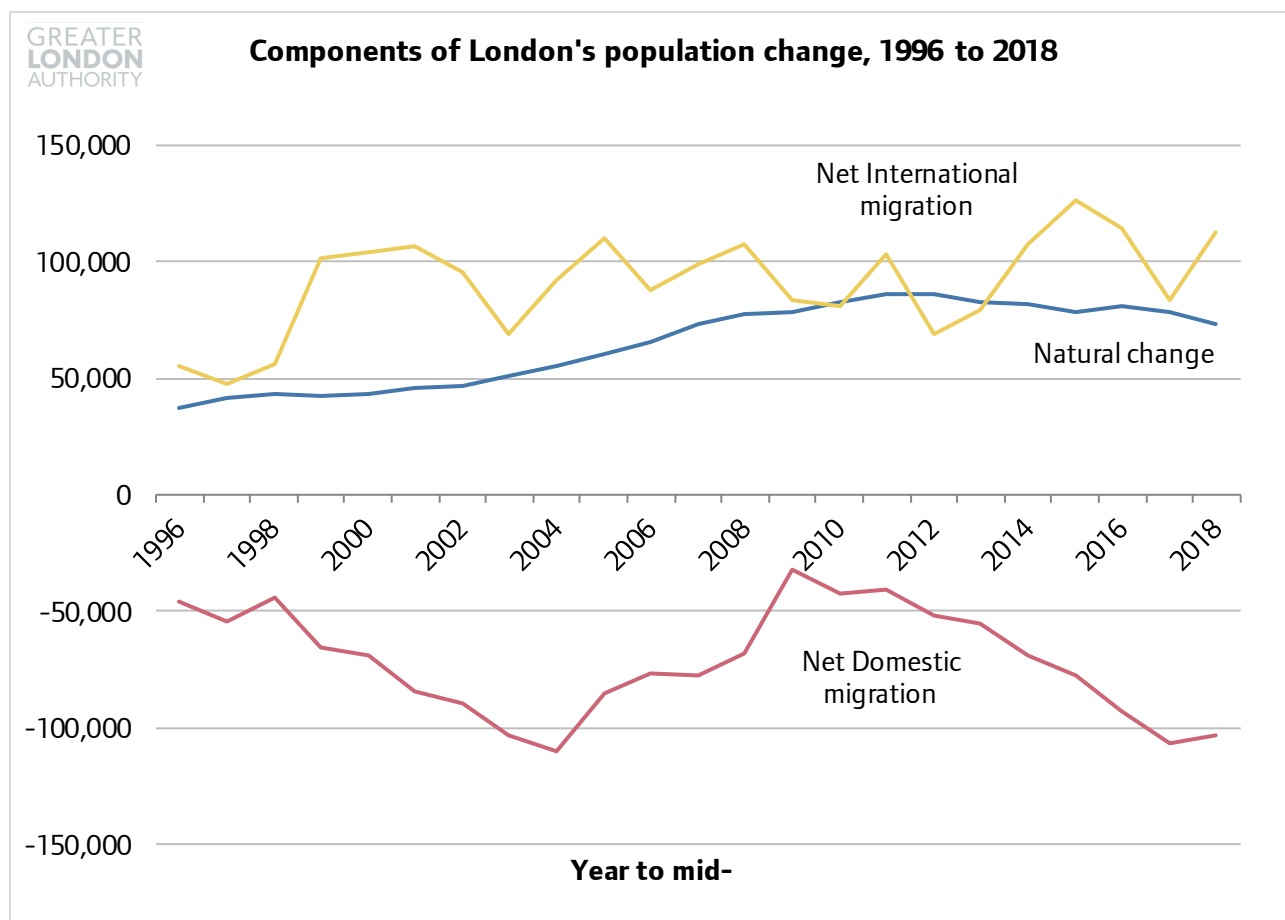


- The outward growth of London is illustrated by successive major population booms – first in Inner London during the 19th century, then Outer London in the mid-20th century, and finally London's 'Outer Metropolitan Area' (as defined in Appendix 1A4) in the 1960s to 1980s.
- Each of these waves was linked to major expansions of the housing stock, each one generally at a lower density than its predecessors.
- The decade to 2011 saw, for the first time, rapid growth in all three sectors. An increase of 1.3 million brought the outer metropolitan area’s total population to 14.5 million.
- ONS mid-year resident population estimates to 2018 reveal that the residential population has grown by 17% in Inner London and 12% in Outer London over a decade. If this rate of growth continues, the total population of the outer metropolitan area will exceed 16 million by 2021.

Source and notes:

- 1801-1961: Persons present on Census day (ONS)
- 1961-2011: Estimated mid-year resident population (ONS)
- Outer Metropolitan Area: Great Britain Historical GIS
- Inner London and Outer London population change from 2011 to 2021 is estimated using ONS mid-year resident population estimates for 2008 to 2018
- Dotted lines show projected growth to 2021 using the change between 2008-2018

2.2. The main drivers of increased population growth in London are net international migration and natural change, whilst net domestic migration has remained negative

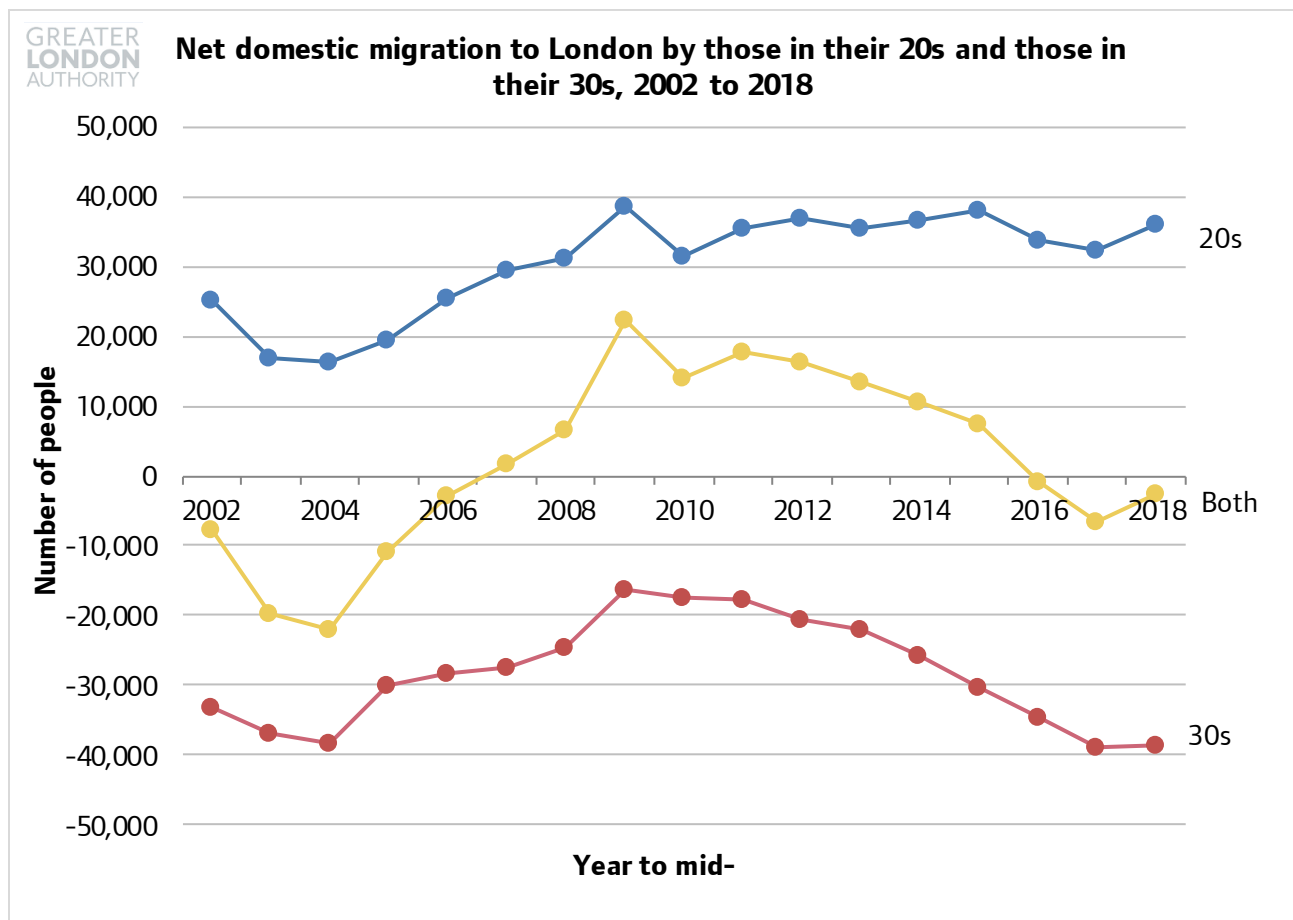


- London's recent population boom has been driven by growth in both net international migration and 'natural change', the annual surplus of births over deaths.
- Net international migration has risen from around 50,000 a year in 1996 to over 112,000 in 2018.
- Natural change was around 40,000 in the late 1990s, before rising in the 2000s. It has averaged around 80,000 in the last decade and was 73,000 in 2018.
- Net international migration has also contributed to the increase in natural change, because its net impact has been to increase the number of young adults in London.
- Net domestic migration is less volatile and more cyclical than net international migration and has been negative throughout the last 20 years. The net outflow in 2018 was 103,000.

Source and notes:

- GLA, Demographics analysis of ONS mid-year estimates

2.3. Over the last decade, London has seen a net inflow of residents in their 20s from the rest of the UK and a net outflow of those in their 30s

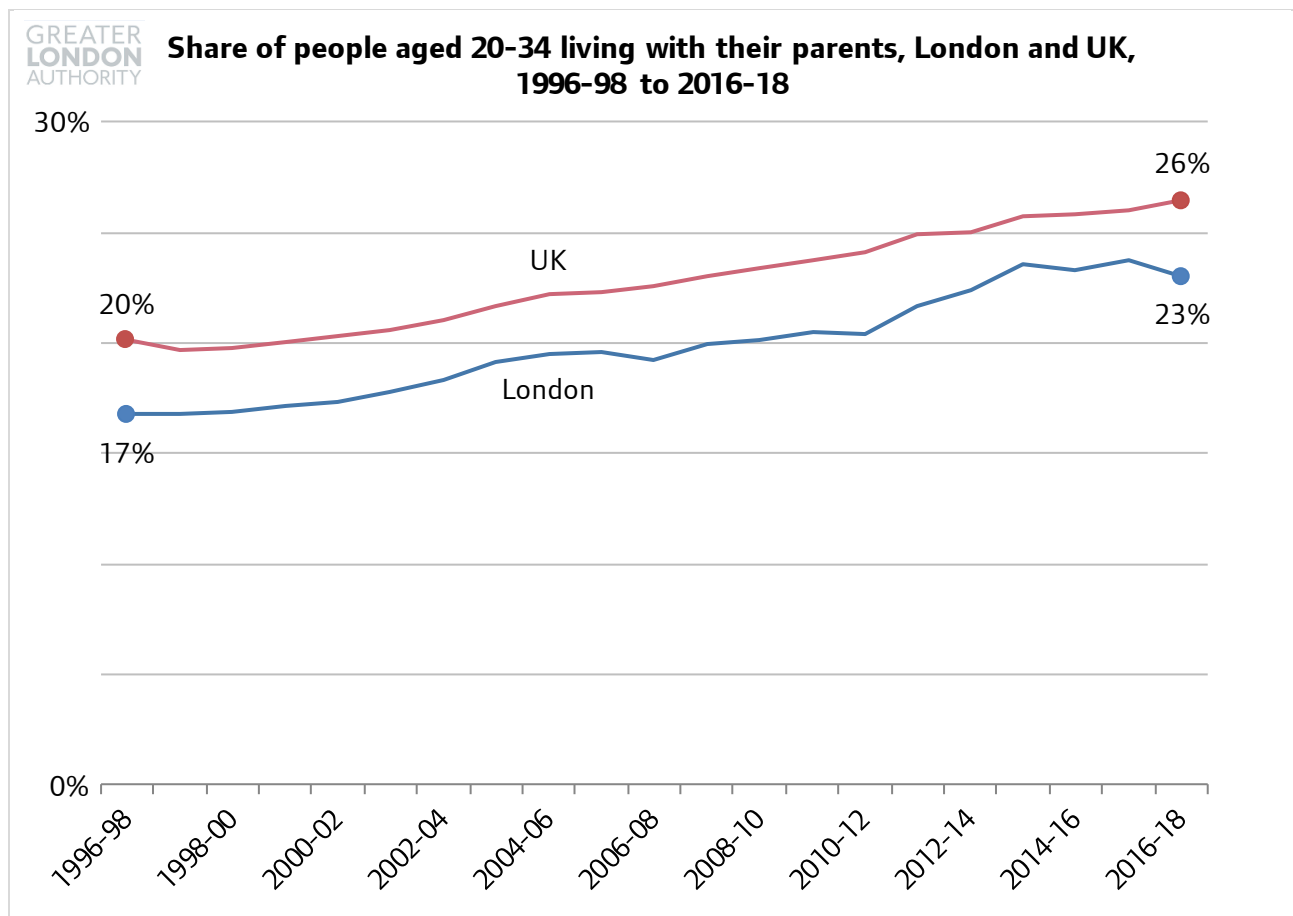


- For many years, London has been central to the system of domestic migration flows around the UK. London's population stock has been characterised by large net domestic inflows of 20-somethings and domestic outflows of those in their 30s. These net flows are themselves the aggregate of much larger gross flows in and out.
- Since 2009, the net domestic outflow of those in their 30s has increased from 16,200 to 38,500 in the year to mid-2018, which is on par with the 2004 peak. The net domestic inflow of those in their 20s has remained steadily above 30,000 during that period, reaching 35,900 in 2018.
- The total net inflow of 20-39 year olds in the year to mid-2018 was negative (-2,600), the third consecutive year where there has been a total net domestic migration outflow of these age groups.

Source and notes:

- ONS, data on domestic migration

2.4. Nearly a quarter of young adults in London live with their parents, although the increase seen earlier in the decade has levelled off

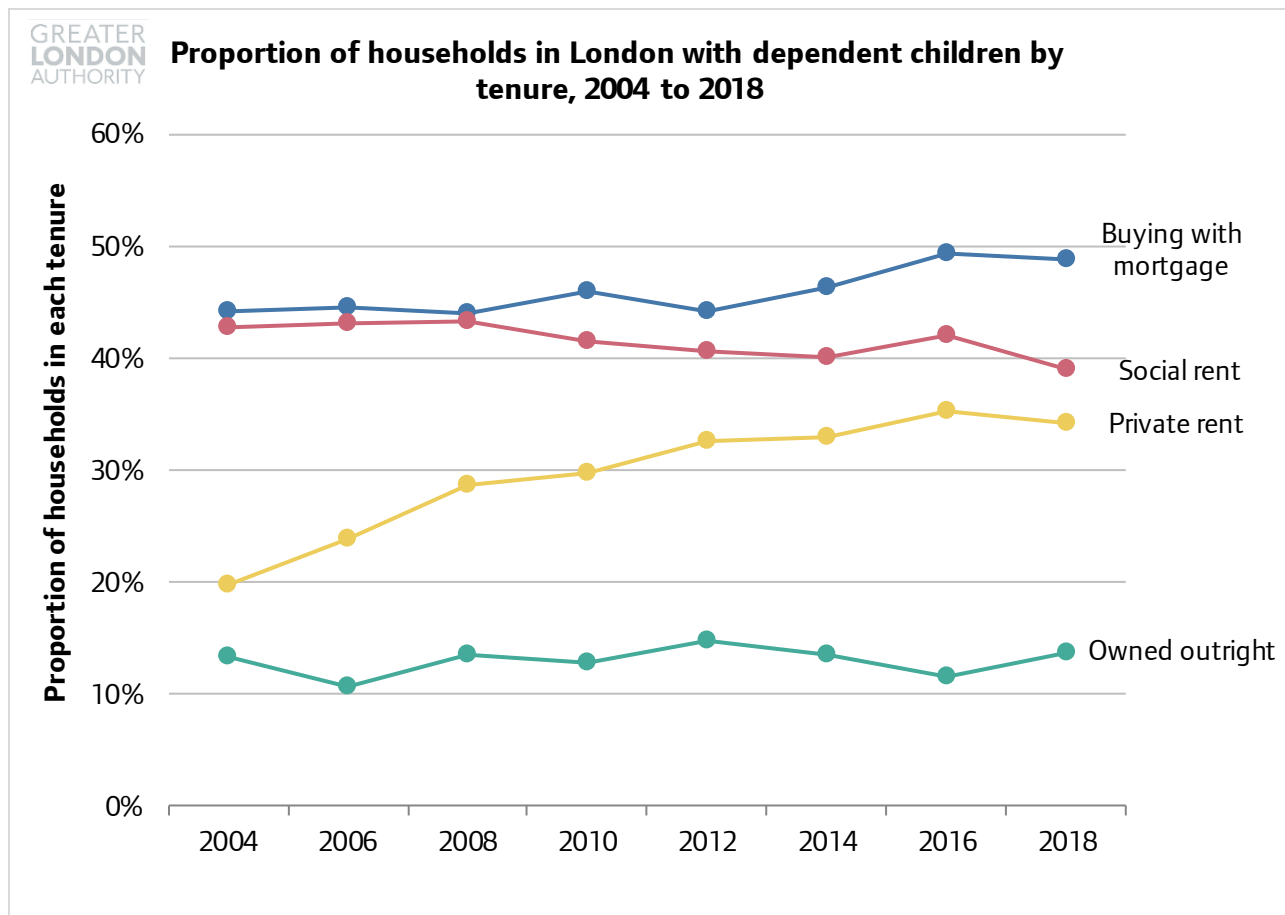


- 23% of young adults (those aged 20 to 34) in London live with their parents. The proportion living with their parents has risen from 17% in the late 1990s, with a particularly rapid rise seen in the early 2010s.
- The share of young adults living with their parents is lower in London than across England as a whole, probably due to the substantial number of young Londoners who came here from other regions or countries. 26% of young adults in England live with their parents, up from 20% in the late 1990s.

Source and notes:

- ONS analysis of Labour Force Survey for 1996-1998 to 2011-13
- GLA analysis of Labour Force Survey for 2012-14 to 2016-18
- Three-year averages are used to create a smoother series
- Figures exclude anyone living in student halls of residence

2.5. One in three private renting households in London include children, up from one in five in 2004

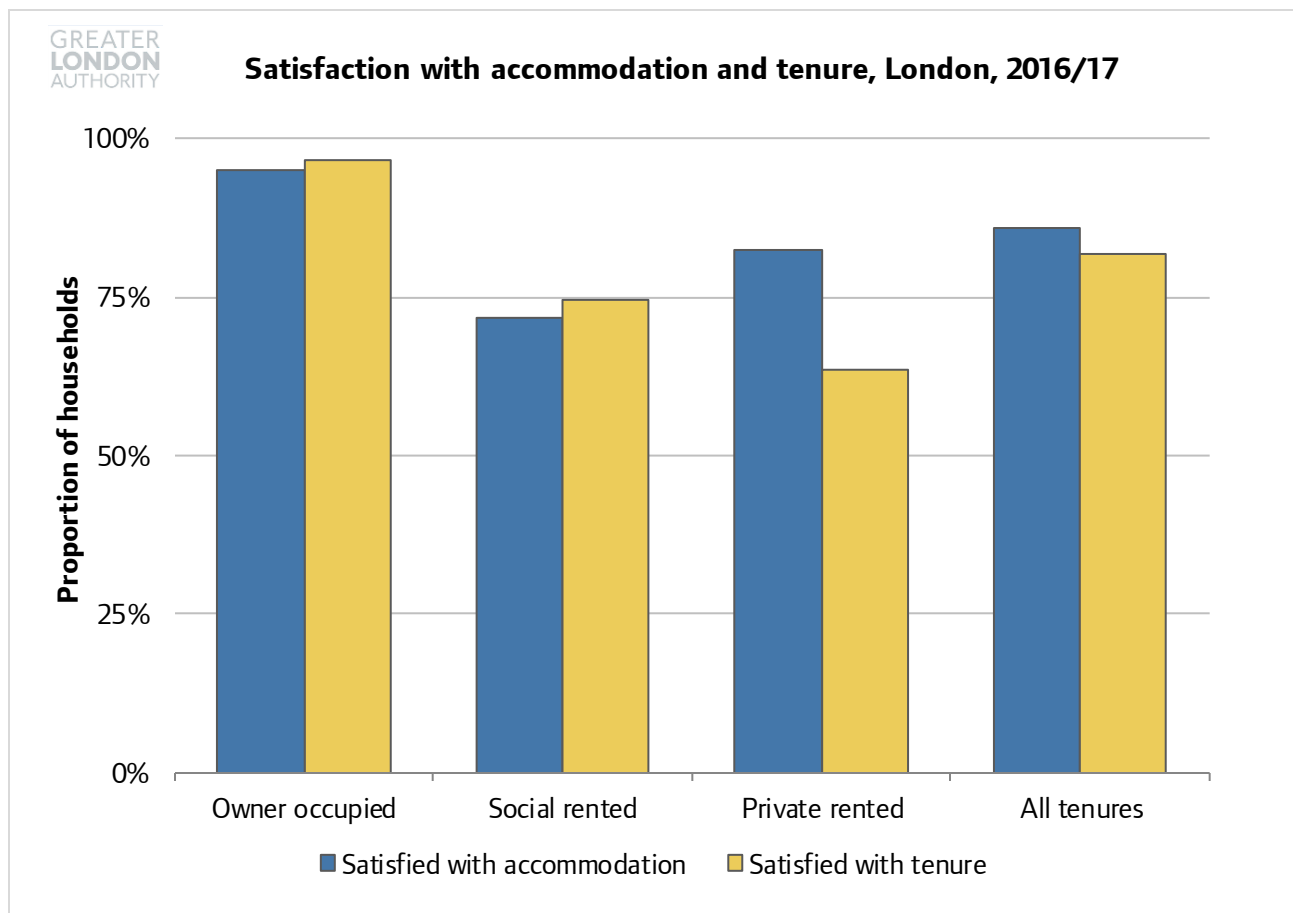


- 35% of all households in London include dependent children aged under 19, a figure that hasn't changed much since 2004. The share of households with children has varied little since 2007 for households that own their home outright (13% in 2004, 14% in 2018), but has risen slightly for households that are buying with a mortgage (from 44% in 2004 to 49% in 2018) and fallen slightly for social renting households (from 43% to 39%).
- The most dramatic change over this period has been the substantial growth in the proportion of privately renting households with children, from 20% in 2004 to 34% in 2018.
- In numerical terms, there are now around 300,000 privately renting households with children in London, compared to 100,000 in 2004.

Source and notes:

- Labour Force Survey household data
- These figures include any households containing dependent children under 19

2.6. Only six in ten private tenants in London are satisfied with private renting as a tenure, though eight in ten are satisfied with the accommodation itself

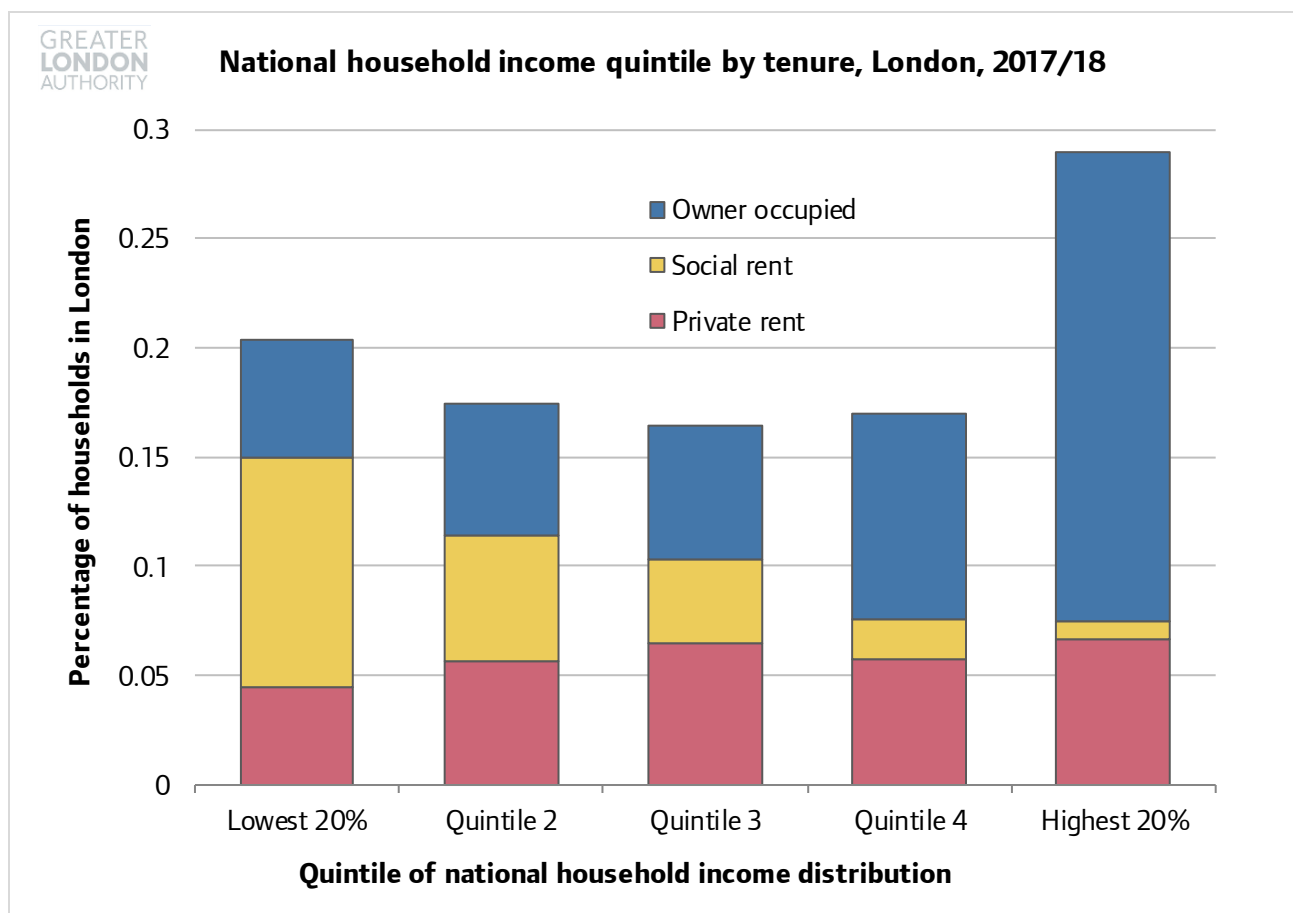


- Owner occupiers in London are predominantly satisfied with their accommodation and with homeownership in general (95% and 97% satisfied respectively).
- Satisfaction levels are lower for social tenants, of whom 72% are satisfied with their accommodation and 75% are satisfied with social renting as a tenure.
- The most striking pattern is among private rent tenants, of whom 83% are satisfied with their accommodation but only 63% are satisfied with renting privately. This disparity may be driven in part by frustrated aspirations to homeownership or by insecure tenancies.
- Across all tenures, 86% of households are satisfied with their accommodation and 82% with their tenure. These measures have changed little over the last five years.

Source and notes:

- English Housing Survey data, 2016/17

2.7. London's private rented sector accommodates households on a wide range of incomes, while low income households are primarily concentrated in social rented housing



- Compared to England, London has a relatively unequal distribution of household income, with 29% of London households in the top fifth of national household incomes and 20% in the poorest fifth.
- There are large differences in the income distribution of households in social rented accommodation and owner occupiers. 46% of London social tenants are in the bottom fifth of the national household income distribution and only 11% are in the top two fifths.
- In contrast, 64% of owner occupiers and 43% of private tenants are in the top two fifths of the national household income distribution. Only 11% of London homeowners are in the bottom fifth.
- Private renting households in London are spread quite evenly throughout the national income distribution but are slightly under-represented in the lower fifth.

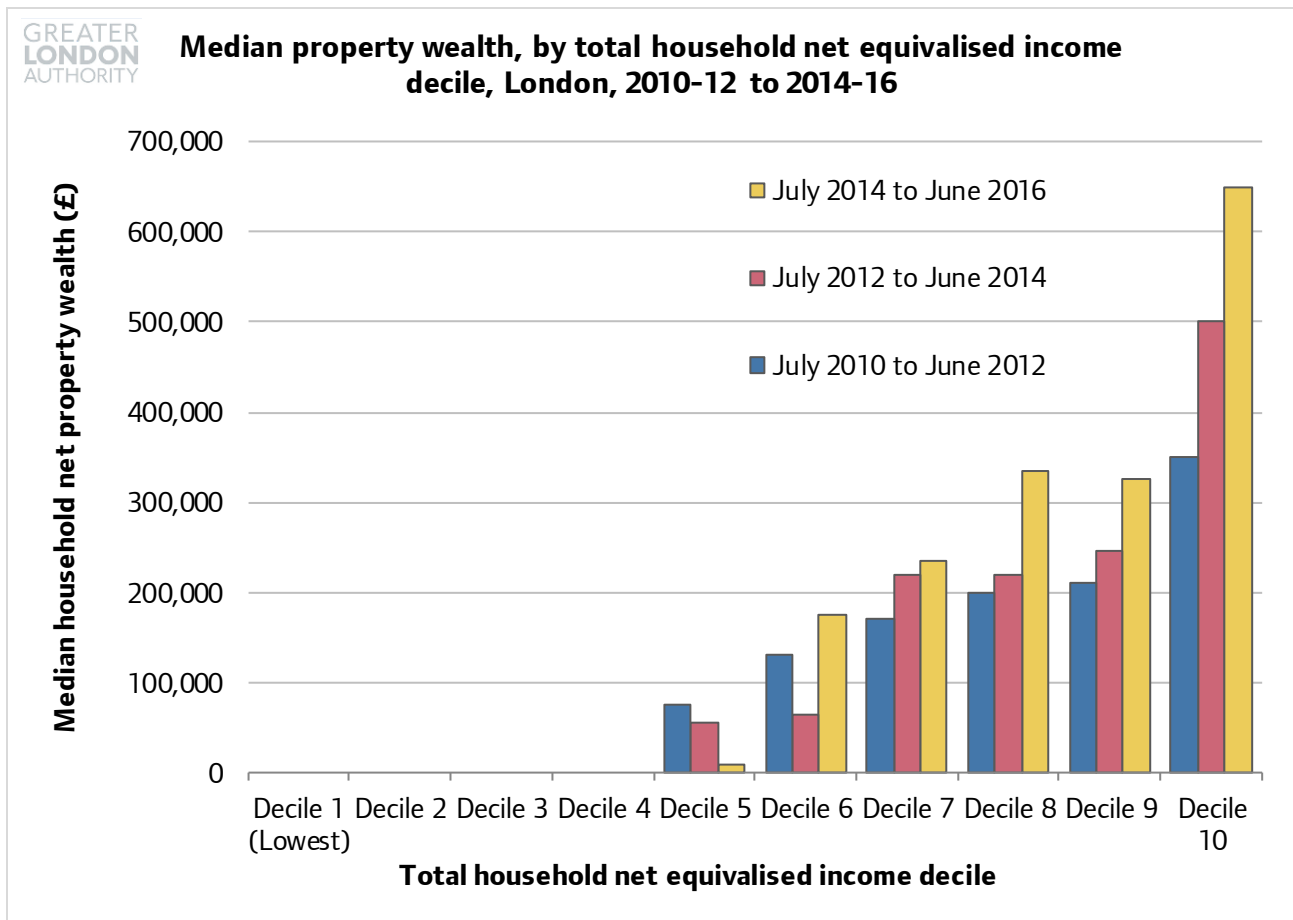
Source and notes:

- English Housing Survey data, 2017/18

- The income definition used is EHS Basic Income, which refers to the annual net income of the Household Reference Person and any partner from wages, pensions, other private sources, savings and state benefits, after tax and national insurance but excluding any housing related benefits or allowances

- Owner occupation includes households who either own their home outright or with a mortgage. It also includes shared ownership

2.8. Between 2010 and 2016 average property wealth in London increased the most for households that already had the most property wealth and the highest incomes



- It is increasingly the case in London that households with the highest incomes also have the greatest property wealth. The average household in each of the four lowest income deciles had no property wealth at all in 2014-16.
- In 2010-12 those in the fifth income decile, just below median household income, had average property wealth of £75,000; in 2014-16 this had fallen to just £8,000. The fifth income decile was the only group that experienced a decline in property wealth between 2010 and 2016.
- At the other end of the distribution, households in the top income decile, who already had the highest average wealth levels, saw their average property wealth rise from £350,000 in 2010-12 to £650,000 in 2014-16, the largest proportionate increase in wealth (+86%) witnessed by any income decile group.

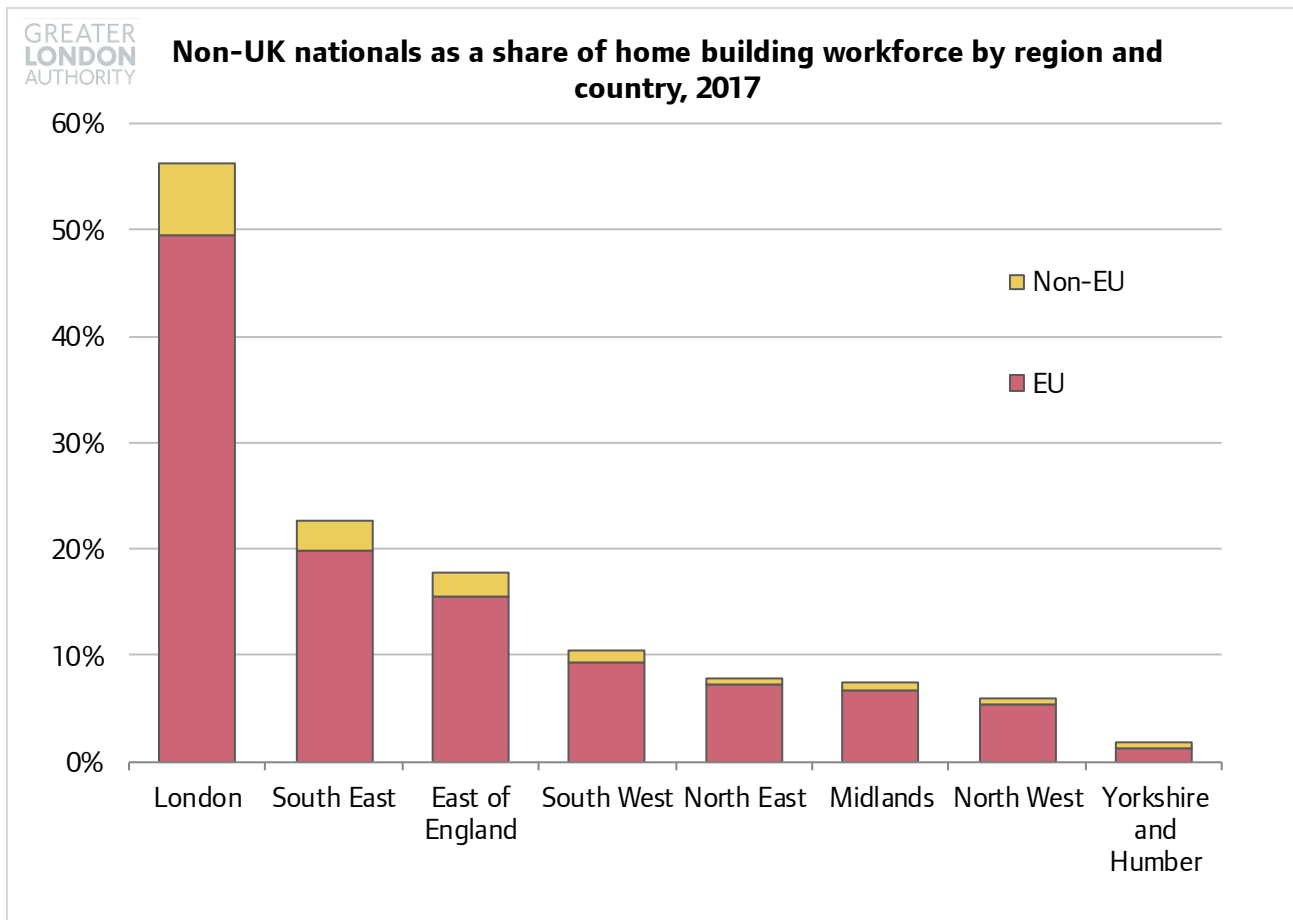
Source and notes:

- ONS analysis of Wealth and Assets Survey

- This chart shows median household net property wealth for each income decile. Therefore, it is not the case that no household in the lowest four deciles has any property wealth. Rather, it shows that most households in these deciles do not have any property wealth

- Negative net property wealth is reflected in these figures, for example, where a property is mortgaged

2.9. Non-UK nationals account for more than half of London’s home building workforce, a far higher proportion than in other regions

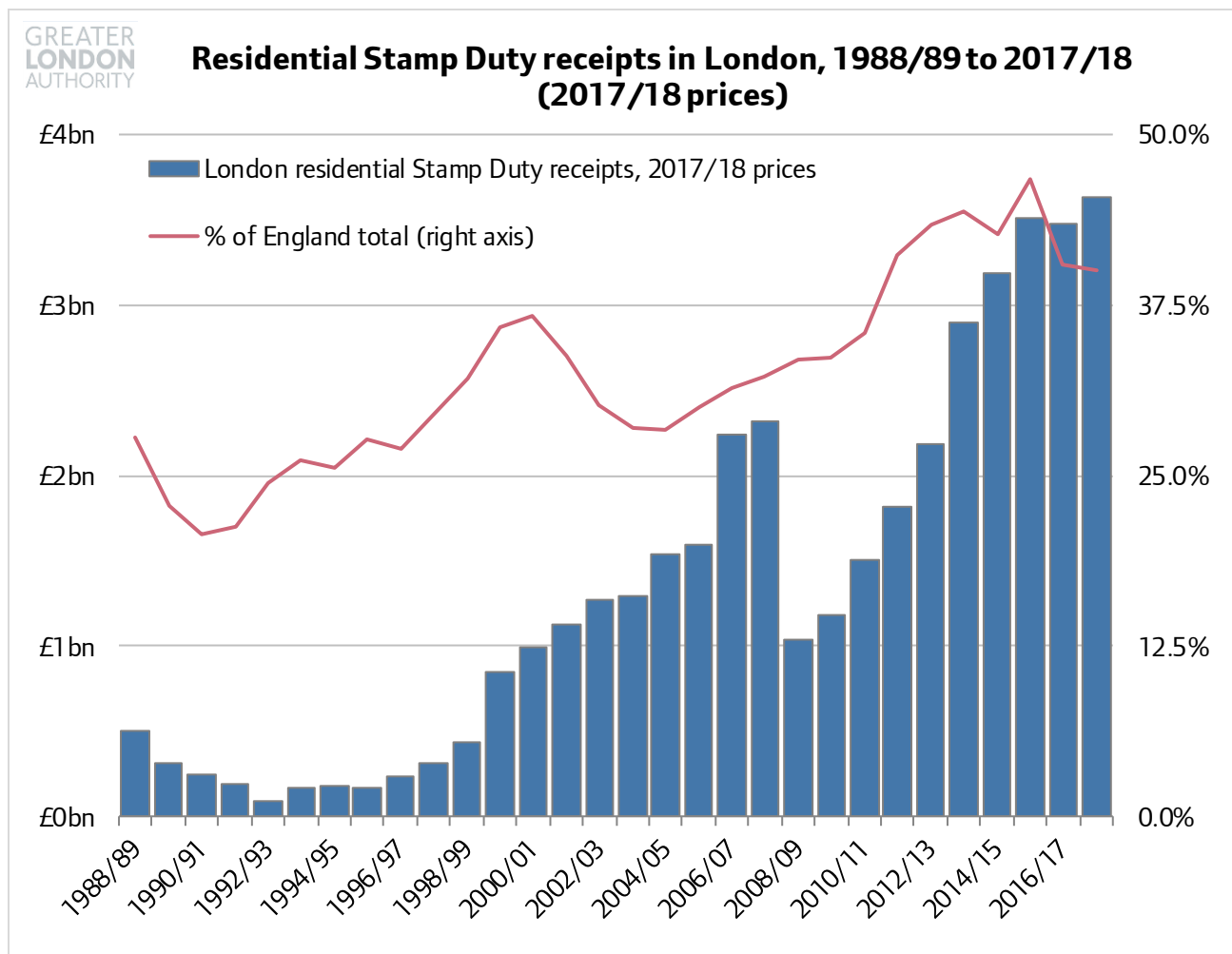


- In autumn 2017 the HBF and its members surveyed the home building workforce on over 1,000 construction sites around the country, gathering responses from around 37,000 workers.
- The survey found that overseas nationals accounted for more than half of London's home building workforce, a far higher proportion than in any other region. 50% of London's home building workforce was from EU countries and another 7% from other countries outside the EU.
- The survey also found that 42% of EU-national workers in London had been in the UK for less than three years, and that 7% were not planning to stay in the UK industry indefinitely (the same proportion as UK nationals).

Source and notes:

- Home Builders Federation, Home Building Workforce Census 2017
- Previous editions of Housing in London reported the proportion of London’s overall construction workforce that was born overseas, including those working in areas unrelated to housing

2.10. London's housing market generated over £3.6 billion in Stamp Duty receipts last year, which is equivalent to two fifths of the England total

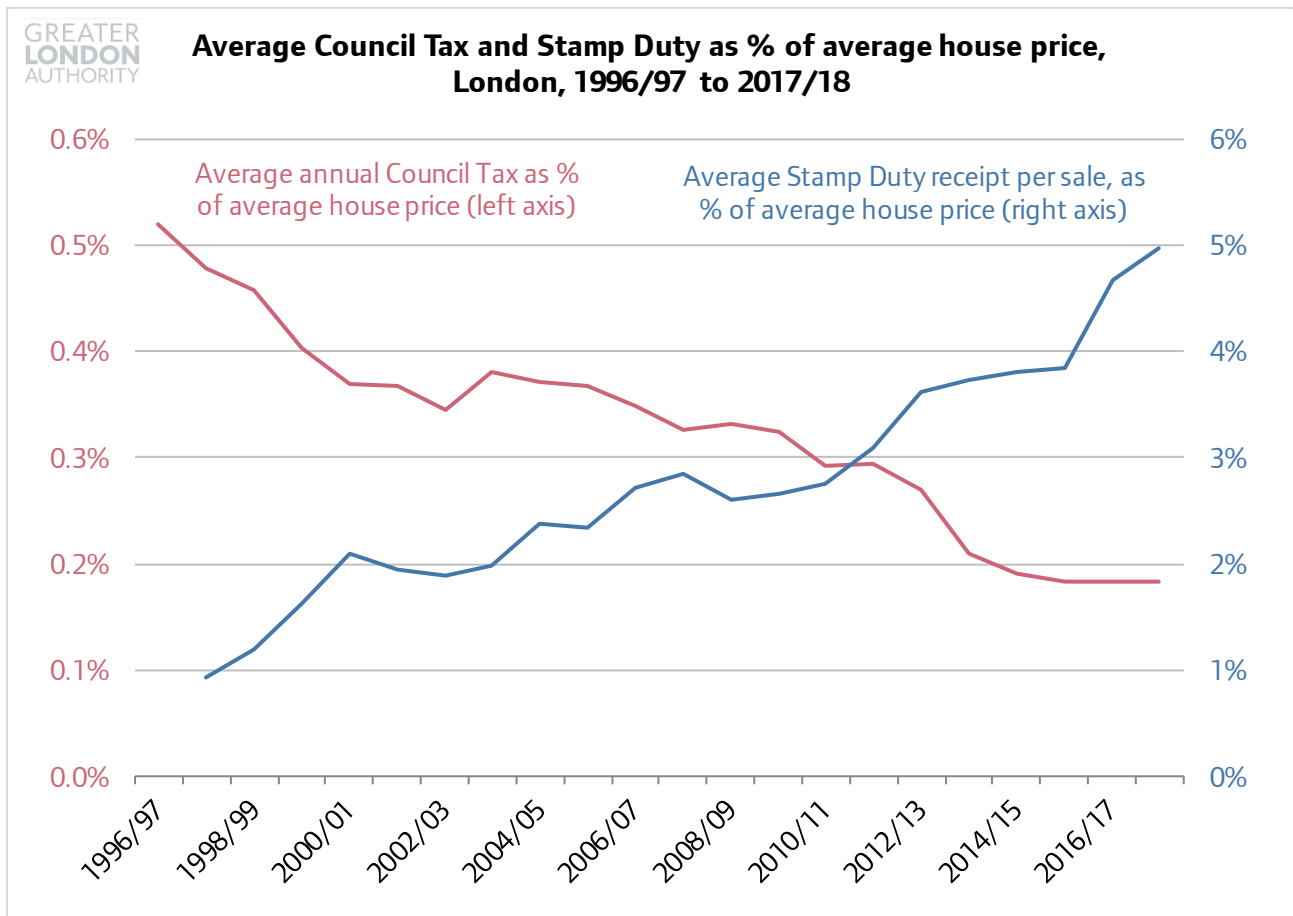


- In 2017/18 Stamp Duty receipts from purchases of homes in London generated £3.6 billion for the national exchequer, which is the highest level of Stamp Duty receipts recorded, even after adjusting for inflation.
- Stamp Duty receipts in London have increased in the last decade due to a combination of higher prices and a higher effective tax rate (see next chart), with Londoners consistently paying higher rates due to the nationally-set thresholds and rates.
- London's share of the total national receipts fell from 47% in 2015/16 to 40% in 2017/18, partly due to faster price growth and higher transaction levels in other regions.

Source and notes:

- 1996/97 to 2017/18 figures from HMRC UK Stamp Tax statistics
- 1988/89 to 1995/96 from 1999/00 UK Housing Review
- Historic prices have been adjusted for inflation using the official GDP deflators as at March 2019

2.11. The rise of house prices in London has pushed down the effective rate of Council Tax and pulled up the rate of Stamp Duty paid by home buyers



- The progressive design of Stamp Duty means that purchasers of higher-priced properties pay a higher rate of tax, so the long-term increase in London house prices has driven an even greater rise in Stamp Duty receipts (see previous chart). The average Stamp Duty bill in London was £29,080 in 2017/18, equivalent to 5.0% of the simple average London house price (up from 0.9% in 1997/98).
- By contrast, Council Tax bills are higher relative to property value for cheaper homes, and Council Tax valuations have not changed since 1991. The average Council Tax bill in London was £1,120 in 2017/18, equivalent to 0.2% of average house prices, down from 0.5% in 1997/98.

Source and notes:

Calculated by GLA from:

- HMRC Stamp Duty statistics
- MHCLG Council Tax statistics
- ONS House price statistics for small areas

3. Housing supply and empty homes

In the last two decades, the number of jobs in London has grown by 45% and the number of people by 27%, but the number of homes by only 18% (3.1). According to provisional estimates there were 31,850 net conventional new housing completions in London in 2017/18, which is 21% below the number of completions recorded in 2016/17 but still above the annual completions recorded in the decade prior to 2014/15 (3.3).

There are important differences in the housing supply definitions used and quality of data within new house building datasets (3.4) and it is necessary to consider each in the round. New housing starts provide an indication of the housing supply pipeline, however, recent figures show new build starts have continued to fall from their peak in 2015 (3.4).

At local authority level, the London borough of Tower Hamlets has seen the fastest growth in its housing stock in the country in the last ten years (3.5). A net 107,800 new homes were completed in London in the last three years, with both total supply and tenure splits varying widely at borough level (3.6). Over this period, London's housing stock grew fastest in the Royal Docks area and in London town centres such as Elephant and Castle, Croydon and Wembley (3.7).

Around a fifth of new homes built in 2017/18 had three or more bedrooms, up from 15% in 2008/09 (3.8). Homes built in London in the last four years have an average floor area of 77m², smaller than surviving pre-war homes but larger than those built between the 1940s and 1980s (3.9). An increasing proportion of new London houses are leasehold (3.10), although overall numbers remain low due to the small number of new houses built in London.

Planning approval was granted for around 65,000 new homes in 2017/18 (3.11). A total of 42,760 homes were determined and recommended for approval by the Mayor in 2018, of which one third were affordable (3.12).

Schemes of 500 units or more comprise 44% of London's pipeline of new homes, however, the proportion of schemes of 250 units or more has fallen in recent years (3.13). The majority of new homes in tall buildings that are either under construction or are proposed are concentrated in just four boroughs (3.14).

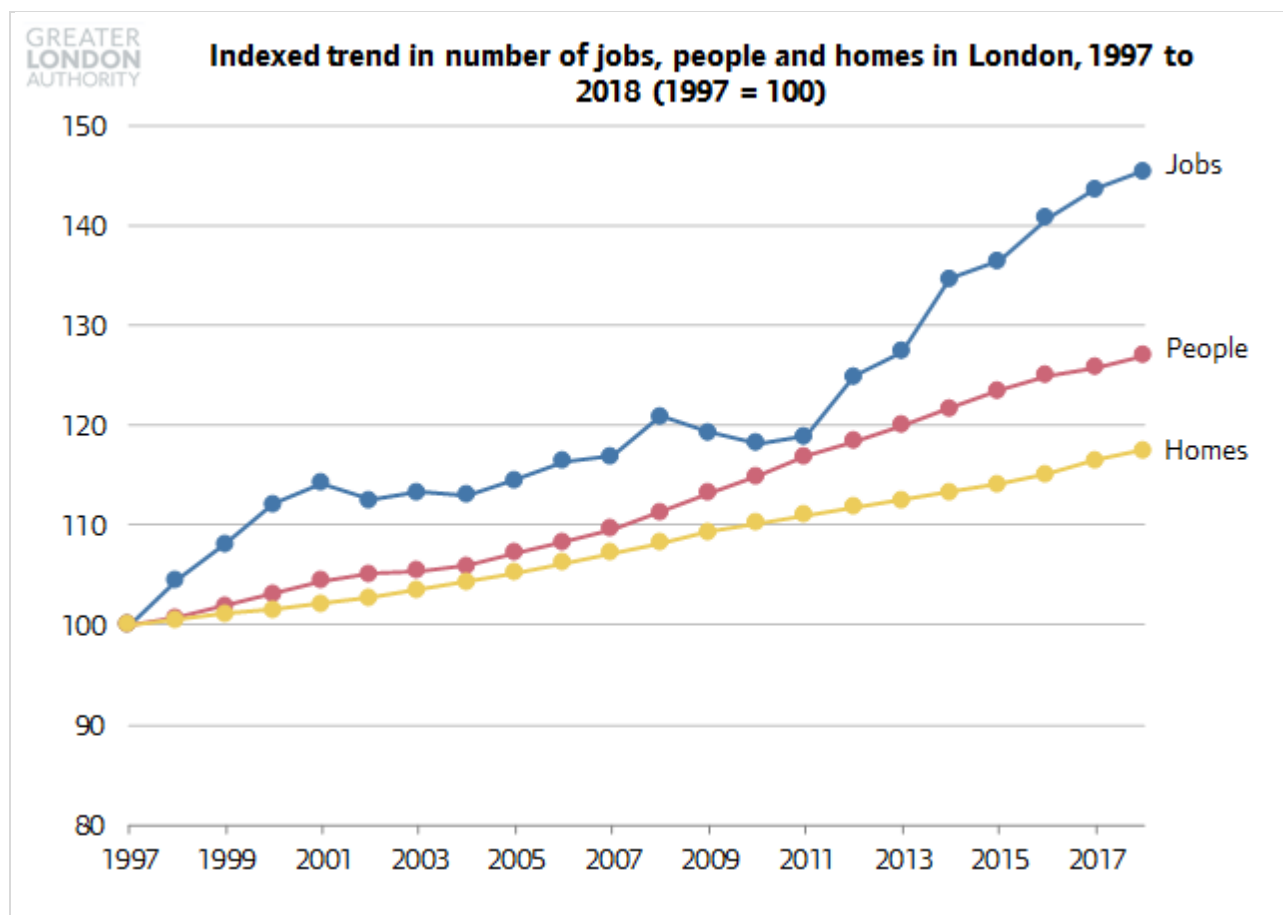
In the past decade, 29,550 Build to Rent (BTR) homes have started construction and 17,490 have been completed (3.16). There are now around one hundred established community-led housing projects in London, with dozens more at various stages of development (Error! Reference source not found.).

14,540 new GLA-funded affordable homes were started in 2018/19, which is the highest level of starts funded through GLA programmes since 2012/13 (3.17). Councils in London started over 1,900 new homes in 2018/19, the highest figure since the mid-1980s (3.18). However, only 7,131 new GLA-funded affordable homes were completed in 2017/18 which, although showing a slight increase from 2016/17, is still low by the standards of the last decade (3.19).

In the last year, conversions of existing social rented homes into more expensive Affordable Rent homes have all but stopped (**3.20**). Steep price discounts have increased the number of London council homes sold to tenants through the Right to Buy (RTB) in recent years, but not to the levels seen in the 1980s (**3.21**). The total stock of affordable homes in London in 2018 (excluding shared ownership) was 803,200, a total which has changed little over recent years, as new additions to the stock are balanced by demolitions and sales out of the sector (**3.22**).

The number of recorded empty homes in London is far below its long-term average, at 1.9% of total stock (**3.22**). There were 45,980 properties recorded as second homes for tax purposes in 2018, 62% of which are in just five boroughs (**3.24**).

3.1. Since 1997, the number of jobs in London has grown by 45% and the number of people by 27%, but the number of homes by only 18%

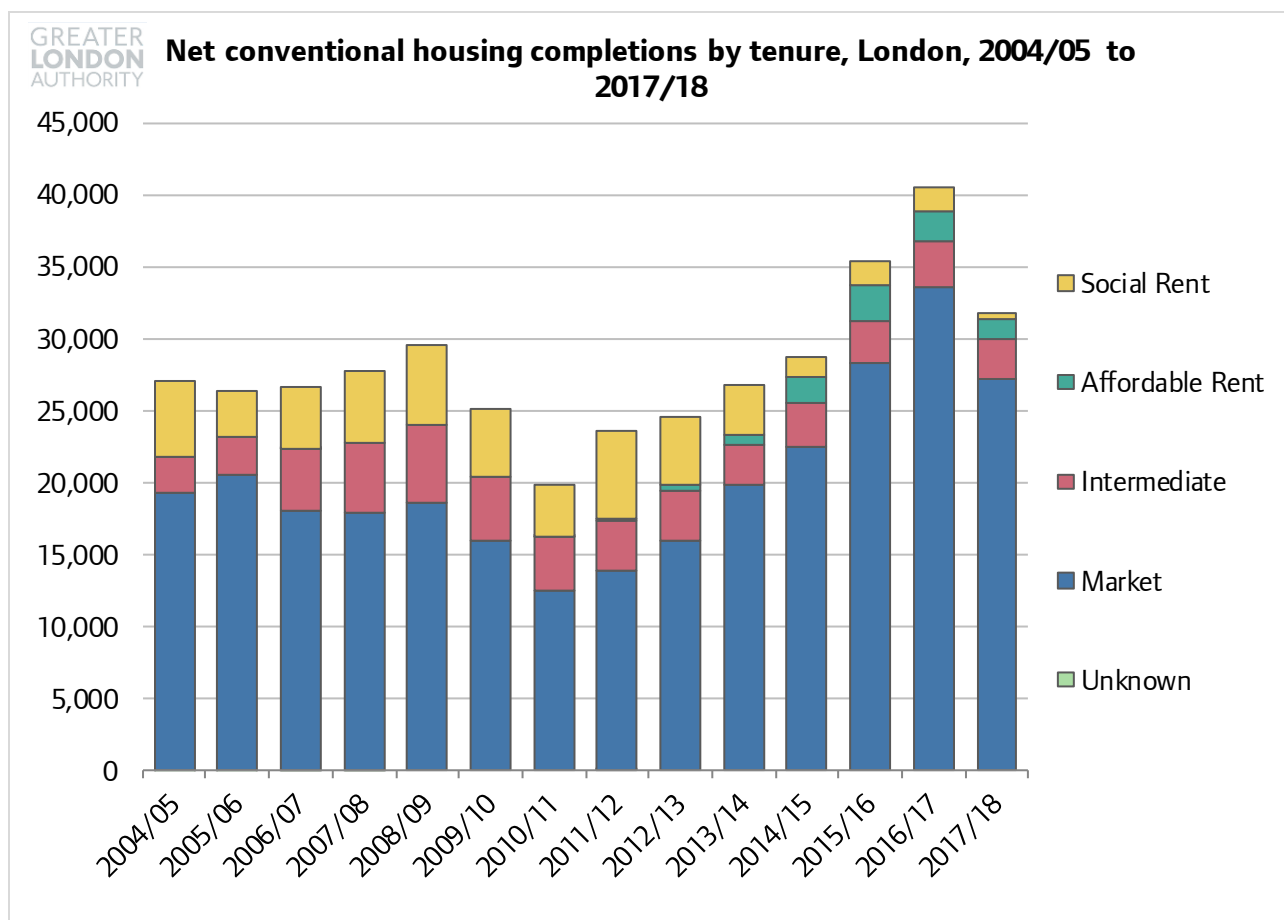


- Since 1997, London's population and economy have grown rapidly, although the trend in jobs is far more cyclical. Between 1997 and 2018, the number of jobs in London grew by 1.87 million (45%) while the population grew by 1.89 million (27%).
- However, this rapid economic and demographic growth was not matched by an increase in the housing stock, which grew by only 530,000 homes (18%) over the same period. If the housing stock had grown at the same rate as the population since 1997 there would now be an extra 287,000 homes in London today.
- In 2017 the housing stock grew faster than the population (1.1% versus 0.6%) for the first time since 2004, while in 2018 they both grew at the same rate of 0.9%.

Source and notes:

- Compiled by GLA from:
- Jobs: ONS, Workforce jobs by industry, seasonally adjusted
- People: ONS, Mid-year estimates
- Homes: Stock levels from MHCLG live table 125

3.2. According to provisional estimates from GLA data sources, there were 31,850 net conventional new housing completions in London in 2017/18, a 21% decrease on the previous year...

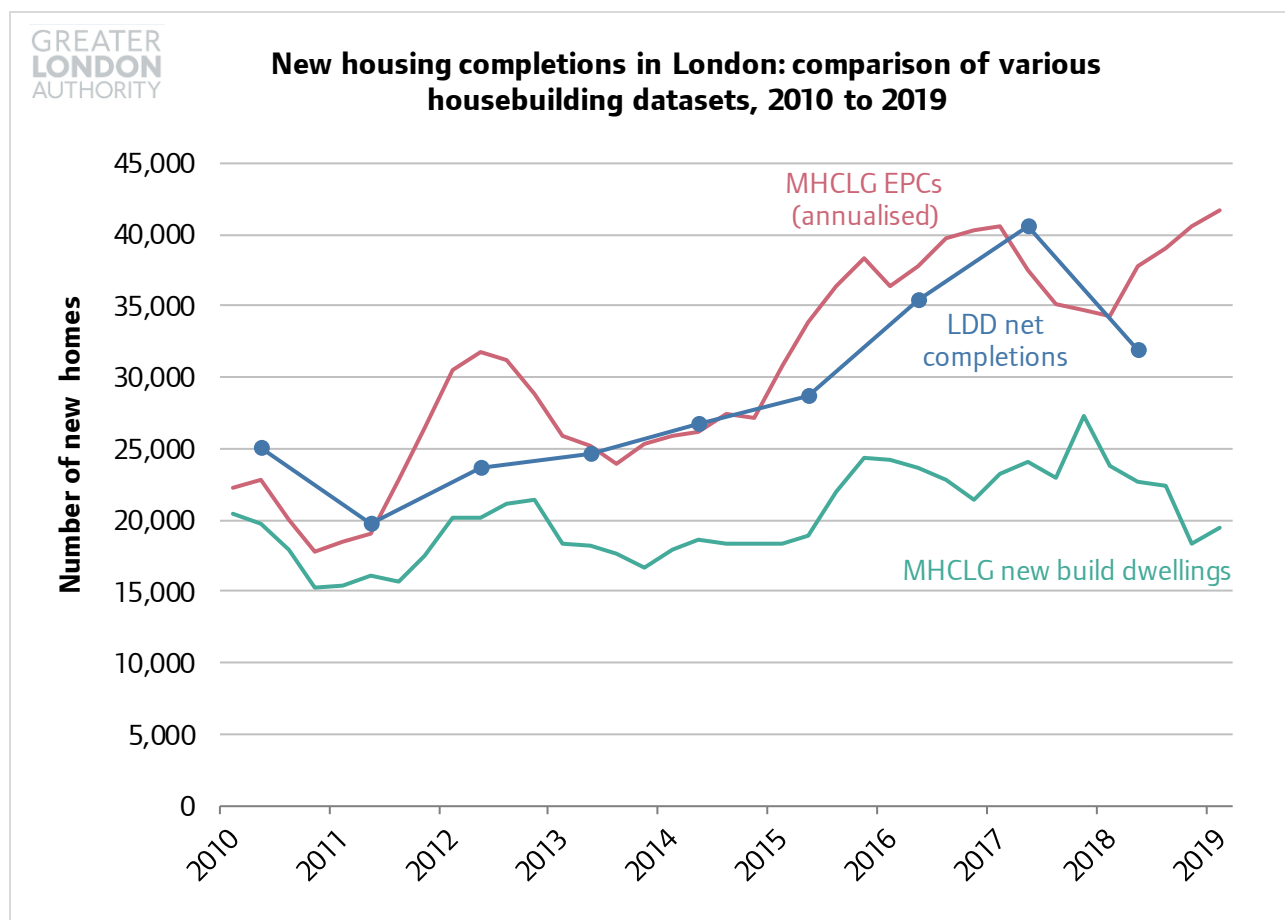


- The London Development Database (LDD) estimate of the net number of new homes completed in London in 2017/18 was 31,850, which is 21% fewer than 2016/17 but above the long-term average.
- Since the dip in house building in 2010/11, increases in the total number of completions have been driven entirely by growth in market housing completions, moving from 12,480 in 2010/11 to 27,150 in 2017/18.
- Over the same period, the number of affordable homes completed fell from 7,314 in 2010/11 to a low of 4,703 in 2017/18. Affordable homes comprised 15% of net conventional housing completions in 2017/18, down from 41% in 2011/12.
- Within the affordable housing category, the most notable change was the fall in social rented housing completions from a high of 6,156 in 2011/12 to 433 in 2017/18.

Source and notes:

- GLA Annual Monitoring Report 15
- Data for 2017/18 is provisional based on LDD estimates
- GLA net conventional completions figures include new building, conversions and changes of use
- There were no completions of London Affordable Rent homes recorded on the LDD in 2017/18
- As the LDD is continually updated, these figures do not exactly match those published in past GLA London Plan Annual Monitoring Reports, or past Housing in London reports

3.3. ...but it is important to be note the differences between the definition and coverage of the various house building datasets

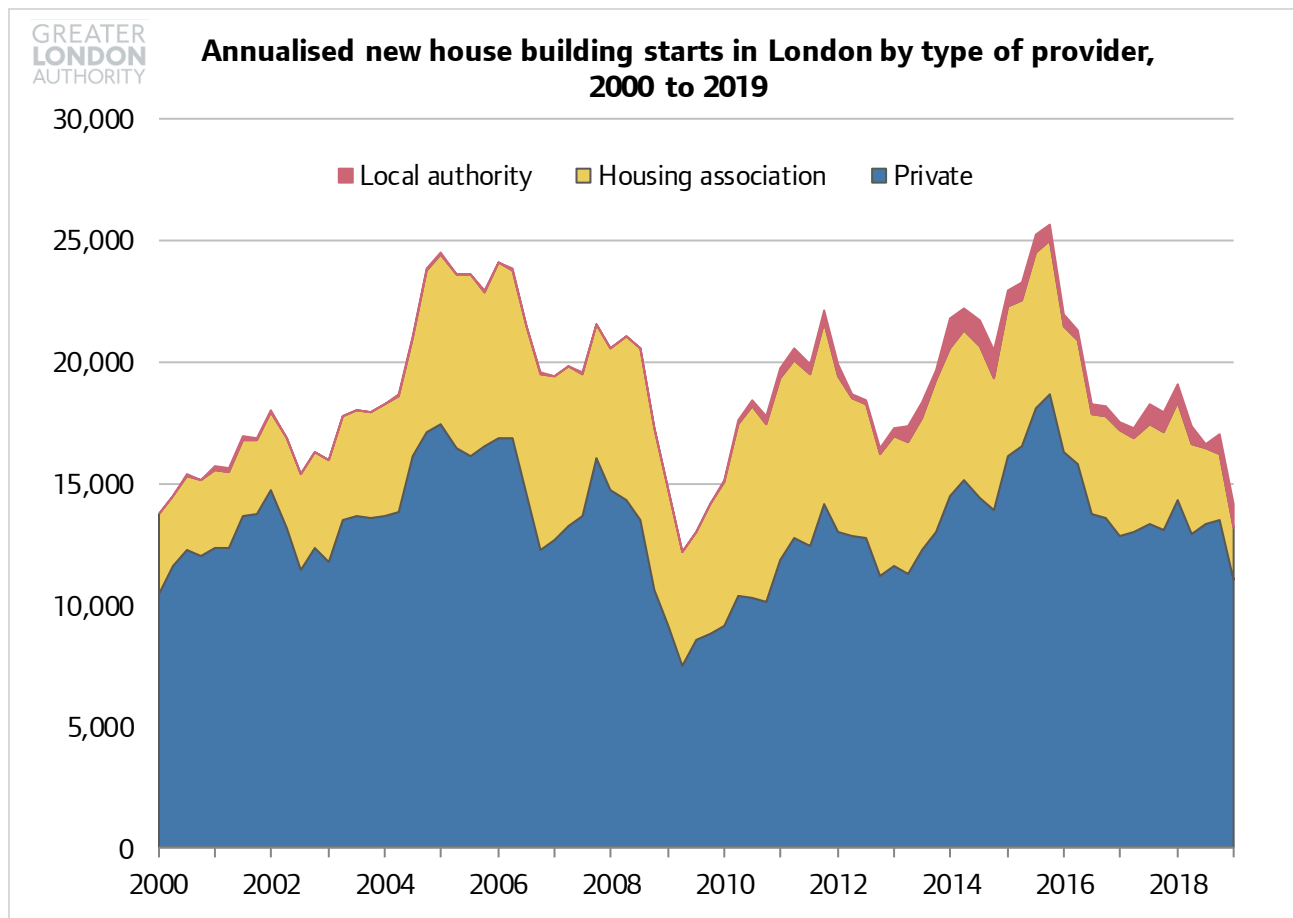


- There are significant differences between the main sources of statistics on housebuilding in London.
- The quarterly data released by MHCLG on 'new build dwellings' does not count new homes created through conversions and changes of use of existing properties.
- The quarterly MHCLG data is also believed to undercount the number of new build homes (see notes to the right).
- Analysts increasingly use MHCLG data on Energy Performance Certificates (EPCs) to track the number of new dwellings. As seen above, this data has largely tracked the LDD net conventional completions data count over recent years, and after a dip in 2017/18 rose to around 41,700 in 2018/19.

Source and notes:

- GLA LDD 2017/18
- MHCLG EPCs (table NB7)
- MCHLG new build (table 255a)
- The MHCLG undercount is believed to be partly due to a reduced market share of the National House-Building Council (NHBC), who provide the bulk of this data to MHCLG

3.4. MHCLG figures show new build housing starts in London were down in 2018/19

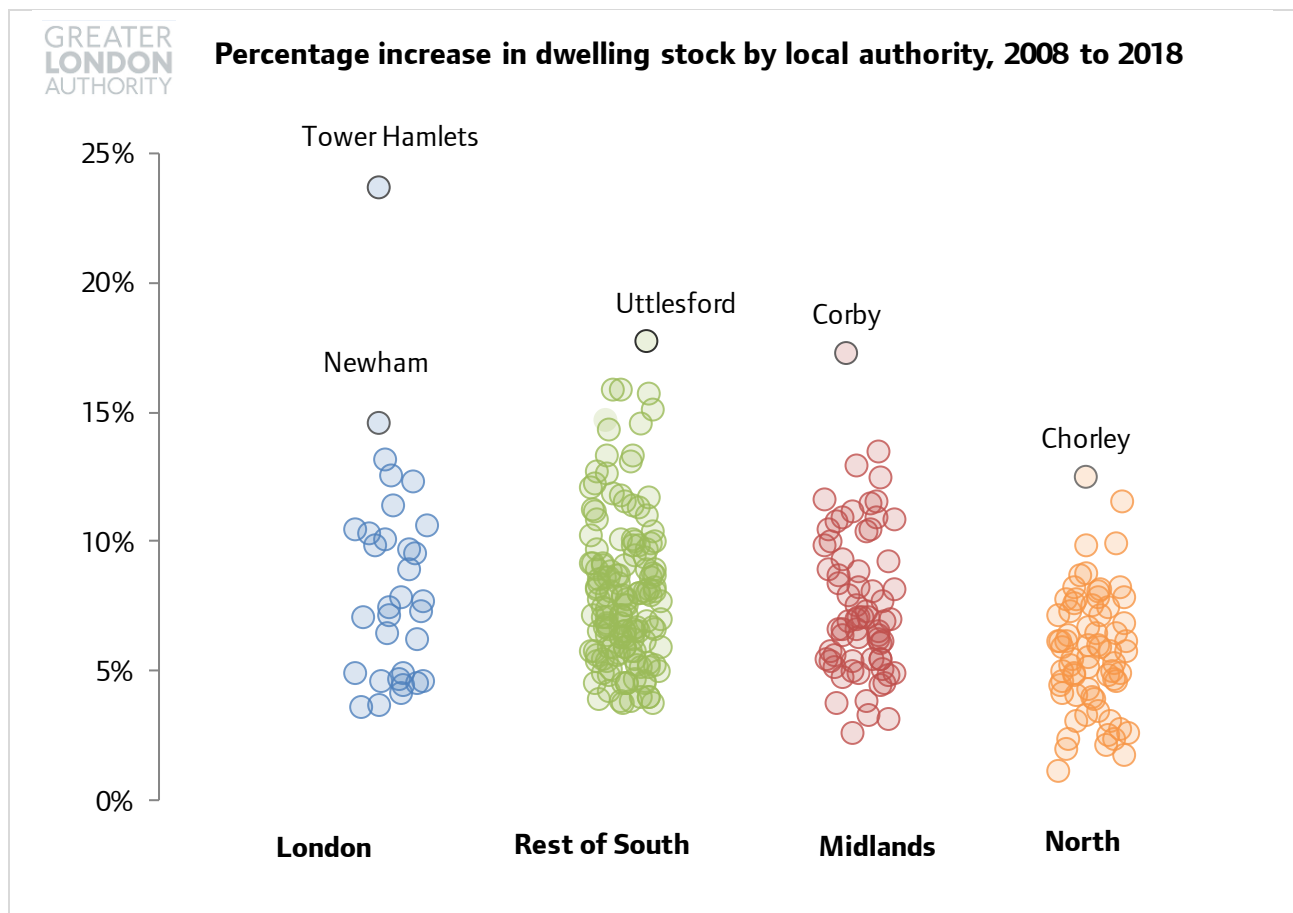


- Quarterly data on conventional new build housing starts in London suggests the number of housing starts in 2018/19 (14,140) was at the lowest level since 2009/10.
- Private developers started construction on 23% fewer homes in 2018/19 than in 2017/18, and public sector house building was down 36%.
- The slowdown in public sector house building is primarily driven by a reduction in housing association starts. There were 970 local authority starts in 2018/19, which is a 29% increase on 2017/18.
- The MHCLG statistics are believed to undercount the number of new homes started. See notes to Chart 3.4.

Source and notes:

- MHCLG House building statistics
- MHCLG statistics count new build starts only and exclude supply from the 'non-conventional completions' statistics reported in the previous chart. They are also collected from a different source: NHBC building control inspectors, rather than local planning departments
- In this dataset, affordable homes secured through planning obligations are attributed to private developers. In GLA LDD statistics, affordable housing is attributed to the housing providers who purchase and manage them

3.5. At local authority level, the London borough of Tower Hamlets has seen the fastest growth in its housing stock over the last ten years, followed by Uttlesford in Essex

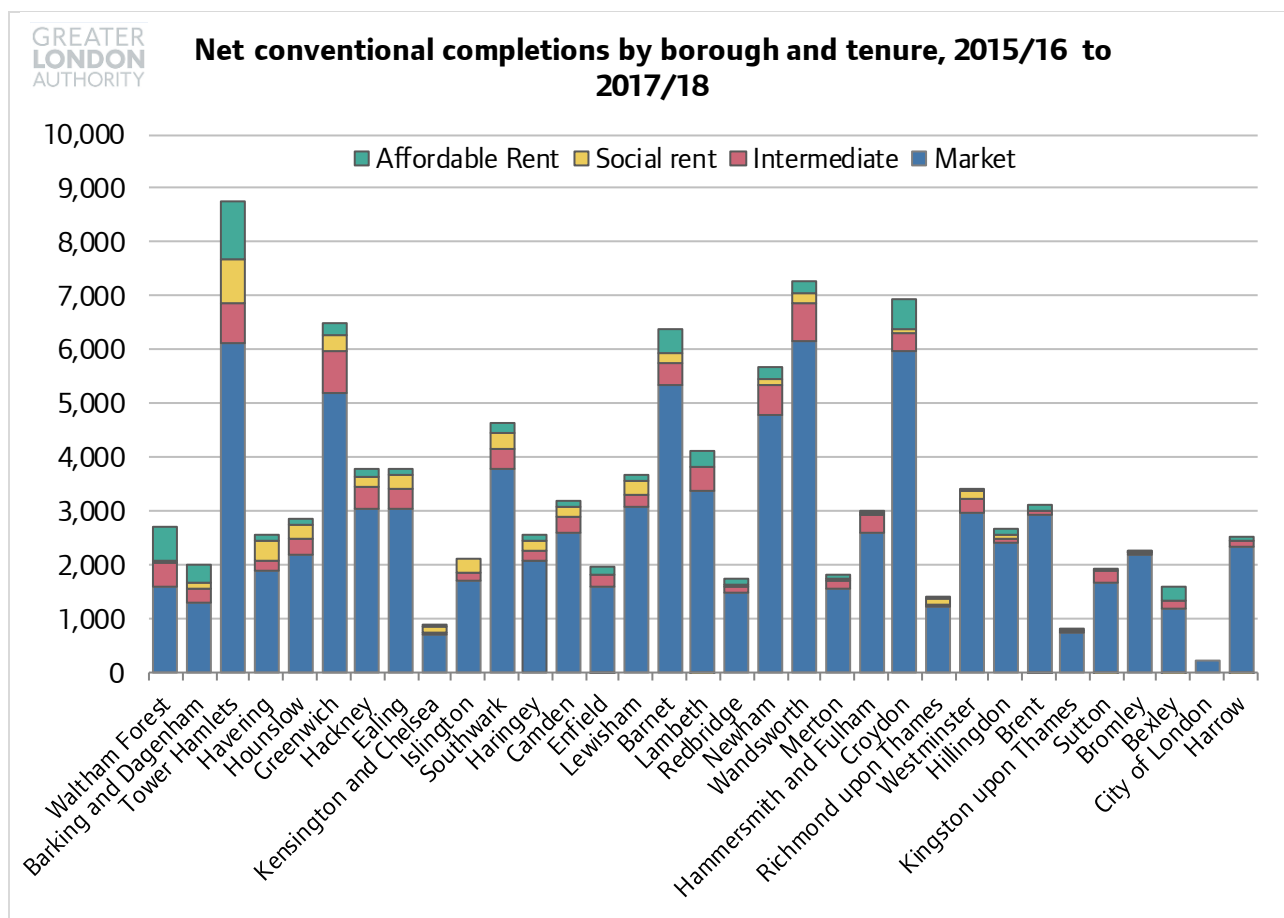


- The local authority with the fastest growth in its housing stock between 2008 and 2018 was Tower Hamlets, which saw a 24% increase in homes in the last ten years. The next fastest growing local authorities were Uttlesford (18%) and Corby (17%).
- At the other end of the scale, Pendle's housing stock grew the least out of any English local authority (1.1%) over the ten-year period. Barrow-in-Furness and Blackpool, also both in the North, were the next slowest at 1.7% and 1.9% respectively.
- After Tower Hamlets, the fastest growing London boroughs were Newham and Hackney at 15% and 13%, respectively. The slowest-growing London boroughs were Kensington and Chelsea and Kingston upon Thames (both 3.6%) followed by Bexley (4.1%).

Source and notes:

- MHCLG live table 125: dwelling stock estimates by local authority district
- City of London has been excluded due to low levels of residential dwellings
- Dwelling stock estimates count owner-occupied, private rented sector, local authority housing and housing association dwellings
- Table 1 and table 2 of the key statistics provides figures for the total number of dwellings and growth in dwelling stock to 2018, for London and at local authority level

3.6. A net 107,760 new homes were completed in London in the last three years, with both total supply and tenure mix varying widely at borough level

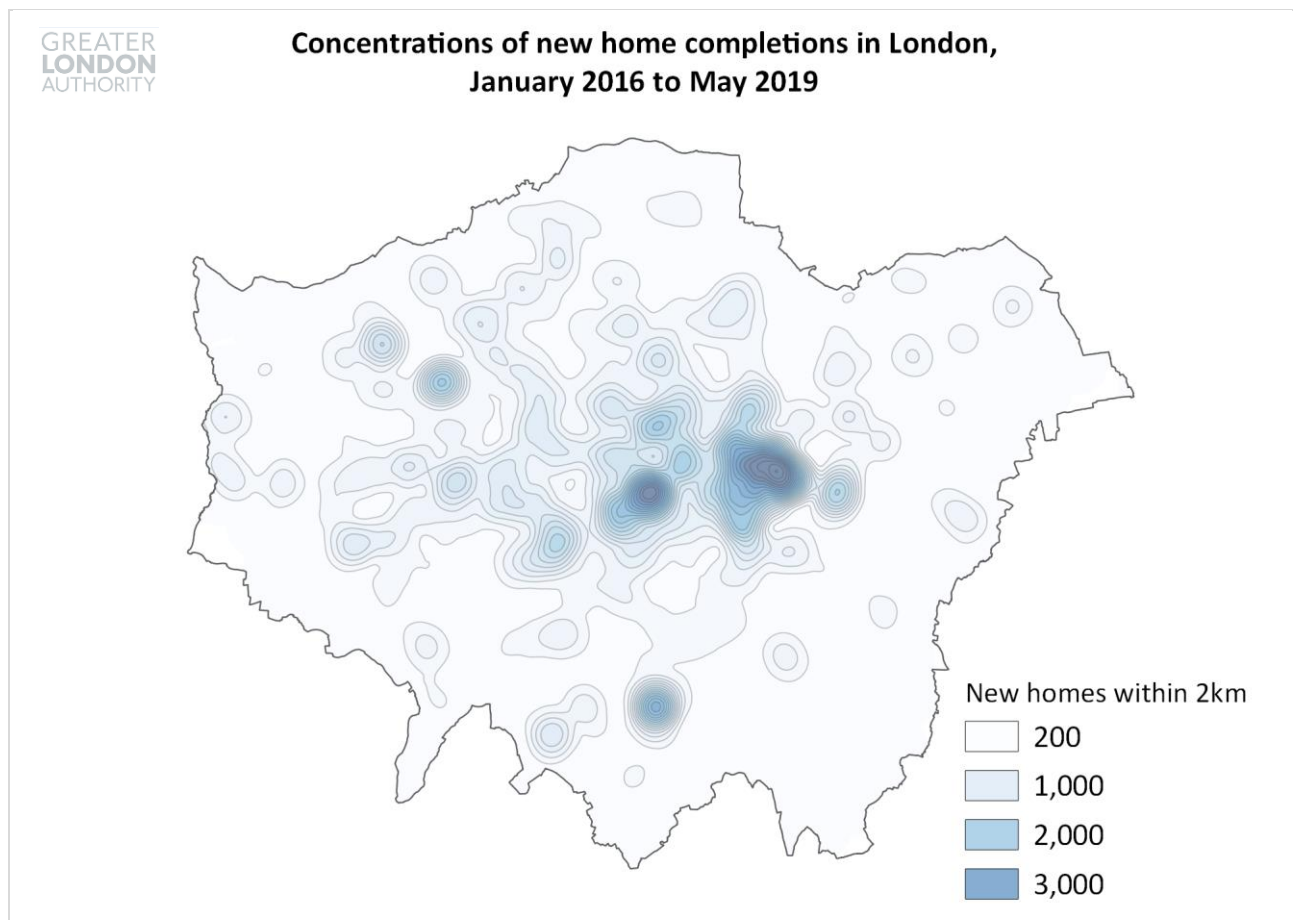


- Over the last three years (2015/16 to 2017/18) a net 107,760 new homes were completed in London, of which 89,150 (83%) were market homes. 8,858 (8%) new homes were intermediate tenure, 6,064 (6%) were Affordable Rent and the remaining 3,693 (3%) were social rent.
- At borough level the highest numbers of completions over the last three years were in Tower Hamlets (8,743), Wandsworth (7,259) and Croydon (6,950). More homes were completed in these boroughs than in the 14 boroughs with the lowest number of completions combined.
- The chart above also shows the tenure split of completions in each borough. Over this period the highest proportion of new affordable housing was in Waltham Forest (42%), followed by Barking and Dagenham (36%) and Tower Hamlets (30%). The lowest was in Bexley, Bromley, City of London, Harrow and Sutton (all below 5%).

Source and notes:

- GLA Annual Monitoring Report 15
- Data for 2017/18 is provisional based on LDD estimates
- To ensure legibility the chart does not show net losses of social rented housing in six boroughs: Bexley, Brent, Enfield, Harrow, Lambeth and Sutton
- Boroughs are ordered along the x axis from left to right, with boroughs on the left comprising those with the highest percentage of affordable completions and boroughs on the right comprising those with the lowest percentage of affordable housing completions

3.7. Between 2016 and 2019 the greatest concentrations of new homes were in the Royal Docks area, Elephant and Castle and Croydon

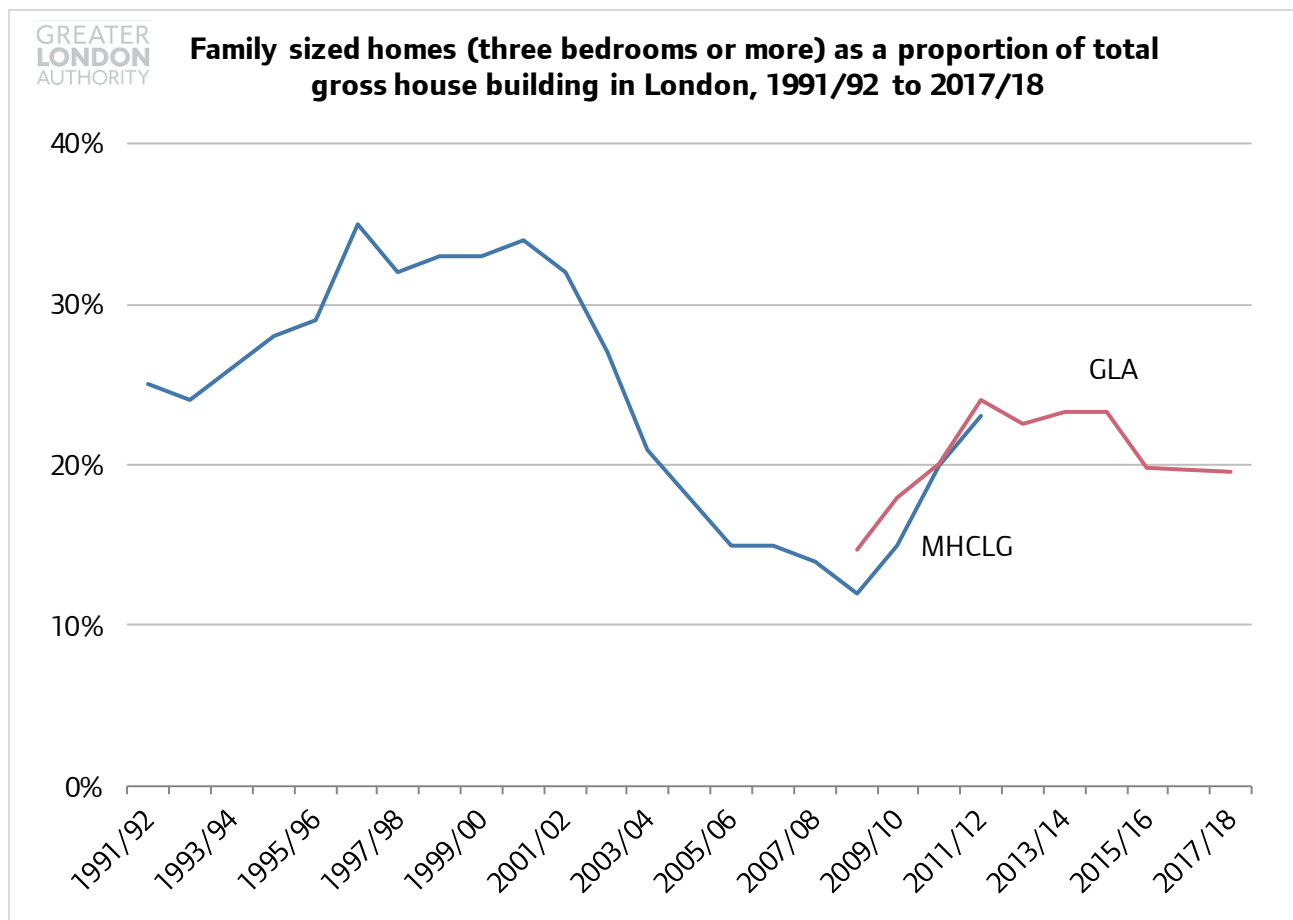


- Between January 2016 and May 2019 there were just over 126,000 Energy Performance Statistics registered for new homes in London. This map shows their distribution across London, with the shading indicating the number of new homes within a 2km radius of each point in London.
- The greatest concentration of new homes in this period was in the Royal Docks area, where around 4,000 new homes were completed within 2km of a point just west of the Royal Victoria Dock.
- Other major concentrations of new homes were found around Elephant and Castle, central Croydon and Wembley.

Source and notes:

- *Energy Performance Certificate records from MHCLG Open Data Communities*
- *Darker shades represent higher densities of new homes within a 2km radius, and the contour lines delineate intervals of 200*

3.8. Around one fifth of new homes built in 2017/18 had three or more bedrooms, up from 15% in 2008/09



- The proportion of new homes with three or more bedrooms (the usual definition of 'family sized') in London rose to over a third of gross conventional housing completions at the turn of the century, but fell rapidly through the 2000s as the share of flats in new supply increased.
- With the end of the housing boom and the associated credit crunch in 2008/09, speculative investment in new flatted developments fell back. This led the proportion of family sized homes to rise again, reaching 24% in 2011/12 before falling to 20% in 2015/16, where it has remained.
- In absolute terms, while in 2016/17 the number of family sized homes completed was the highest yet recorded, in 2017/18 the figure (7,109) was at a five-year low, reflecting the relatively low levels of house building recorded in 2017/18 generally.

Source and notes:

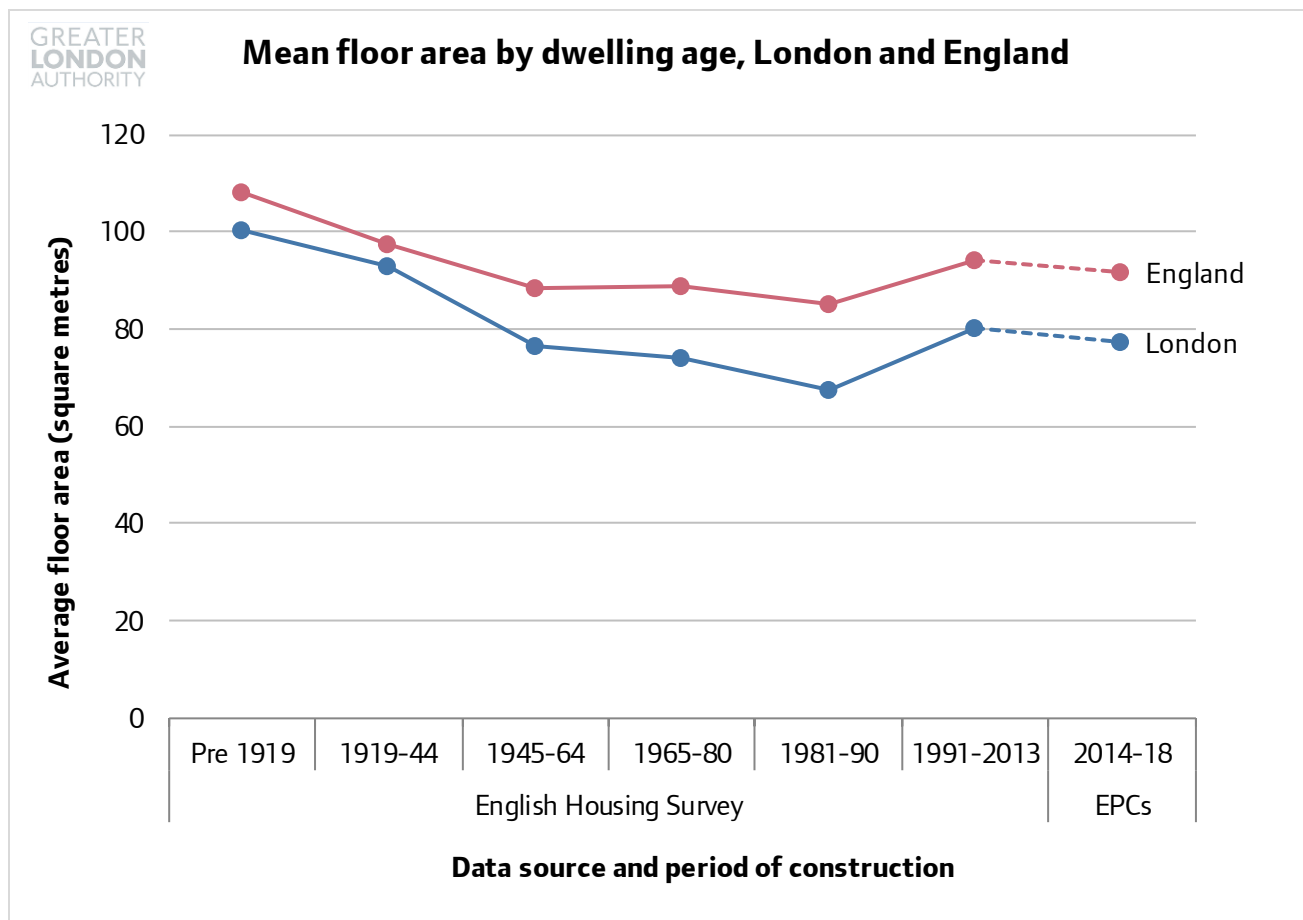
- MHCLG live table 254 (discontinued in 2011/12)

- GLA London Development Database from 2008/09

- Data for 2017/18 is provisional based on LDD estimates

- The figures in this chart are based on gross completions and take no account of losses due to demolition or replacement

3.9. Homes built in London in the last four years have a mean average floor area of 77m², smaller than surviving pre-war homes but larger than those built between the 1940s and 1980s

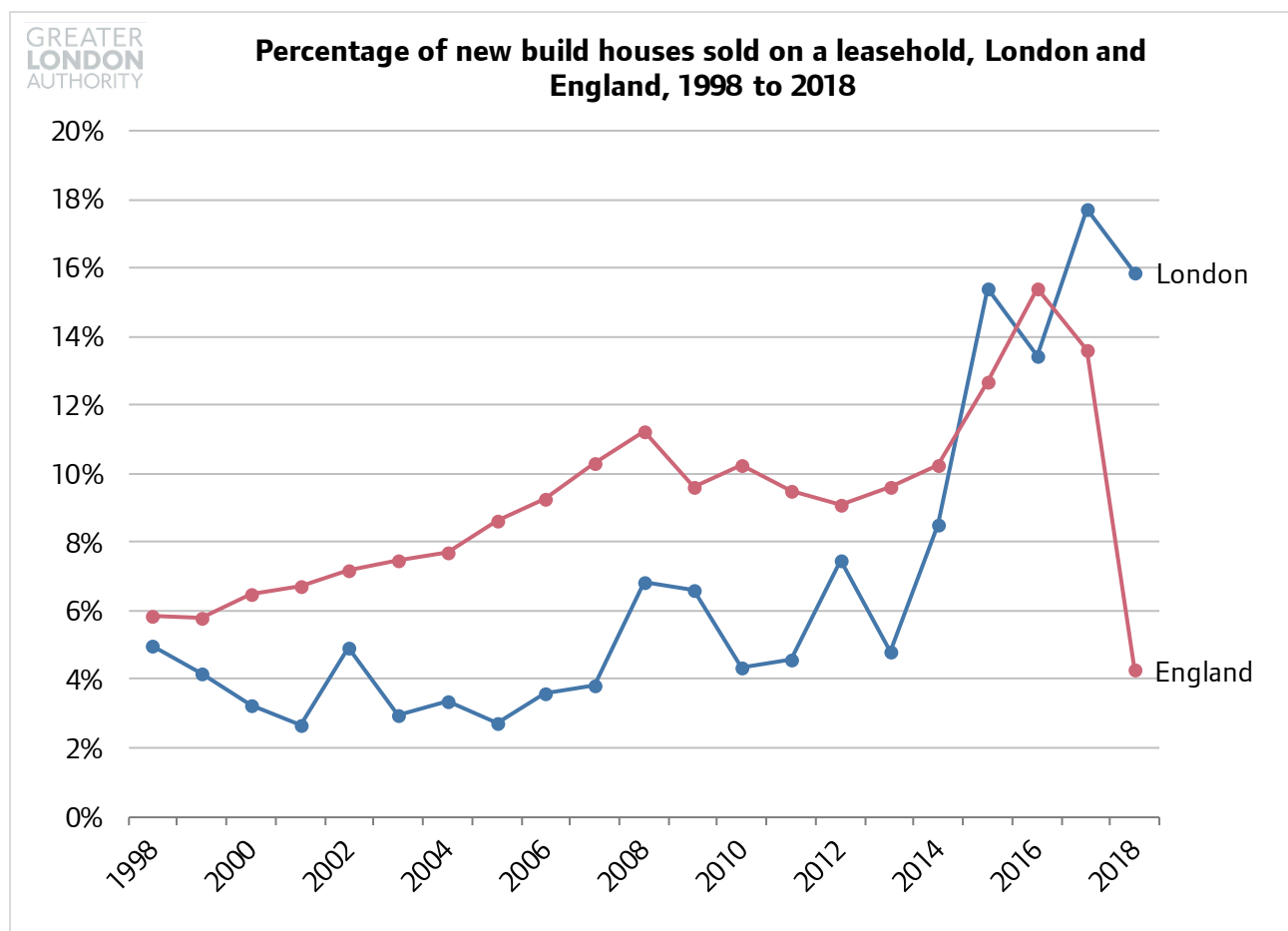


- Surviving homes that were built before the Second World War are the largest homes on average: pre-1919 homes have an average area of 100m² in London, and those built between 1919 and 1944 an average of 93m².
- Homes that were built in the post-war decades tend to be smaller, falling from 77m² for those built in London between 1945 and 1964, to 68m² for those built in the 1980s.
- However, average new home sizes in London subsequently increased to 80m² for those built between 1991 and 2013, and 77m² for those built between 2014 and 2018 (compared to 92m² in England as a whole). The source and the definition for the last three years are different from previous reports – see notes to the right.
- In each period the average size of homes in England was larger than in London, reflecting lower average densities.

Source and notes:

- Data to 2013 from English Housing Survey 2010 to 2013; Data from 2013-18 from MHCLG statistics on Energy Performance Certificates
- This year’s analysis uses a measure of floor area from the EHS that is more consistent with the EPC measure than in earlier reports
- These figures measure the current average size of existing homes built at different periods, not the average size of homes when they were built. They therefore exclude any homes since demolished, and account for any extensions or conversions since construction

3.10. The percentage of new build houses in London that are leasehold tenure has increased notably over the past five years



- New homes in London are predominantly flats, with only 1,000 new houses sold in London each year on average over the last ten years, versus approximately 10,000 new flats each year. Houses are usually freehold tenure, whereas flats are commonly leasehold.
- The percentage of new houses sold in London that are leasehold tenure increased from 5% in 2013 to 18% in 2017, before coming down slightly to 16% in 2018. In 2018, London had the second highest percentage of new house sales that were leasehold after the North West (22%).
- In comparison, only 4% of new houses sold in England in 2018 were leasehold, which is a sharp reversal of the trend prior to 2018 (11% on average over the 10 years prior).
- The percentage of new houses that sold as leasehold in 2018 fell in all English regions and Wales.

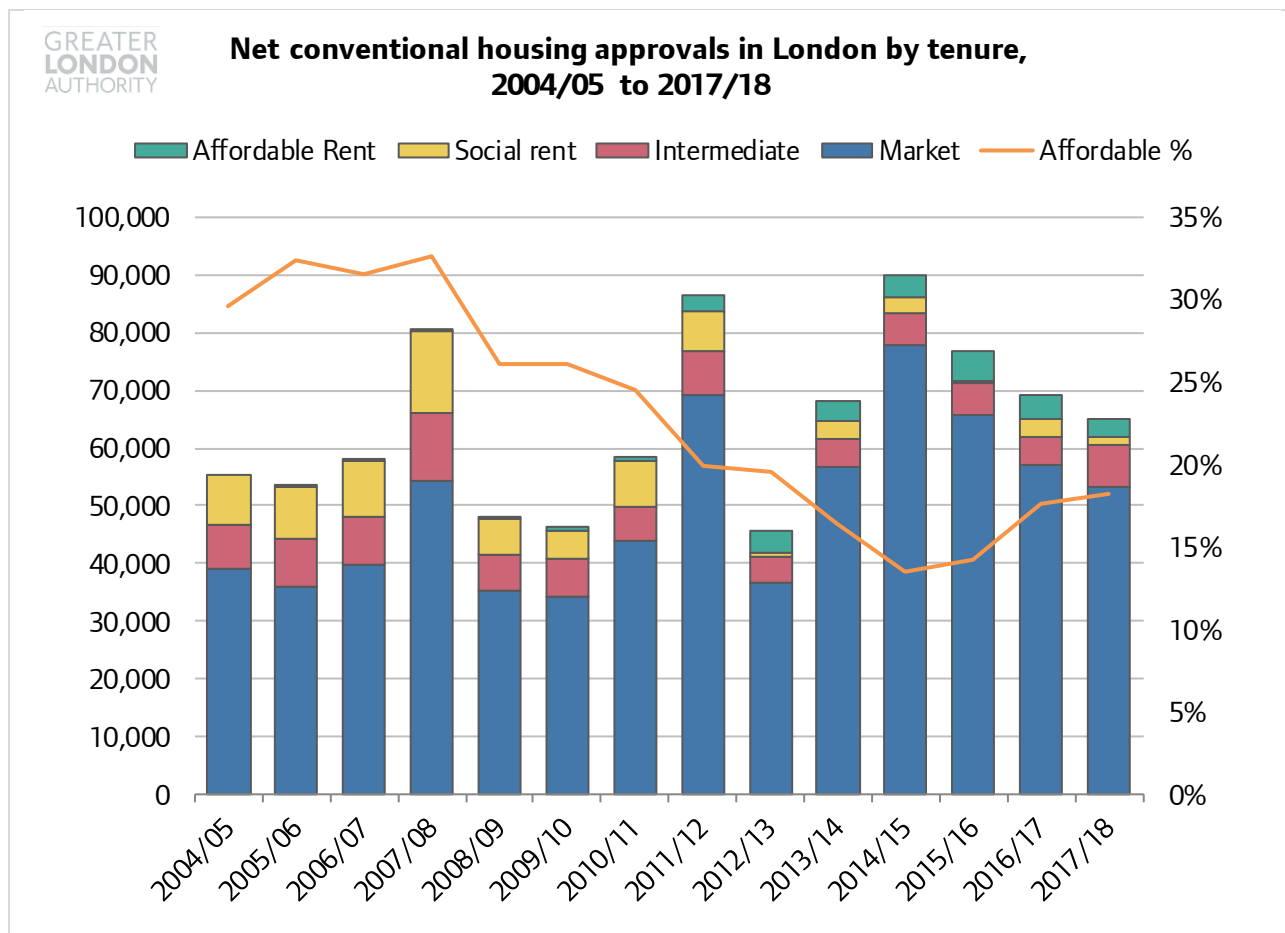
Source and notes:

- ONS, Residential property sales for England and Wales, 2018

- Freehold is outright ownership, in perpetuity, of a property and the land on which it is built

- Leasehold is a form of property ownership where a property is leased from a freeholder

3.11. Planning approval was granted for around 65,000 new homes in London in 2017/18

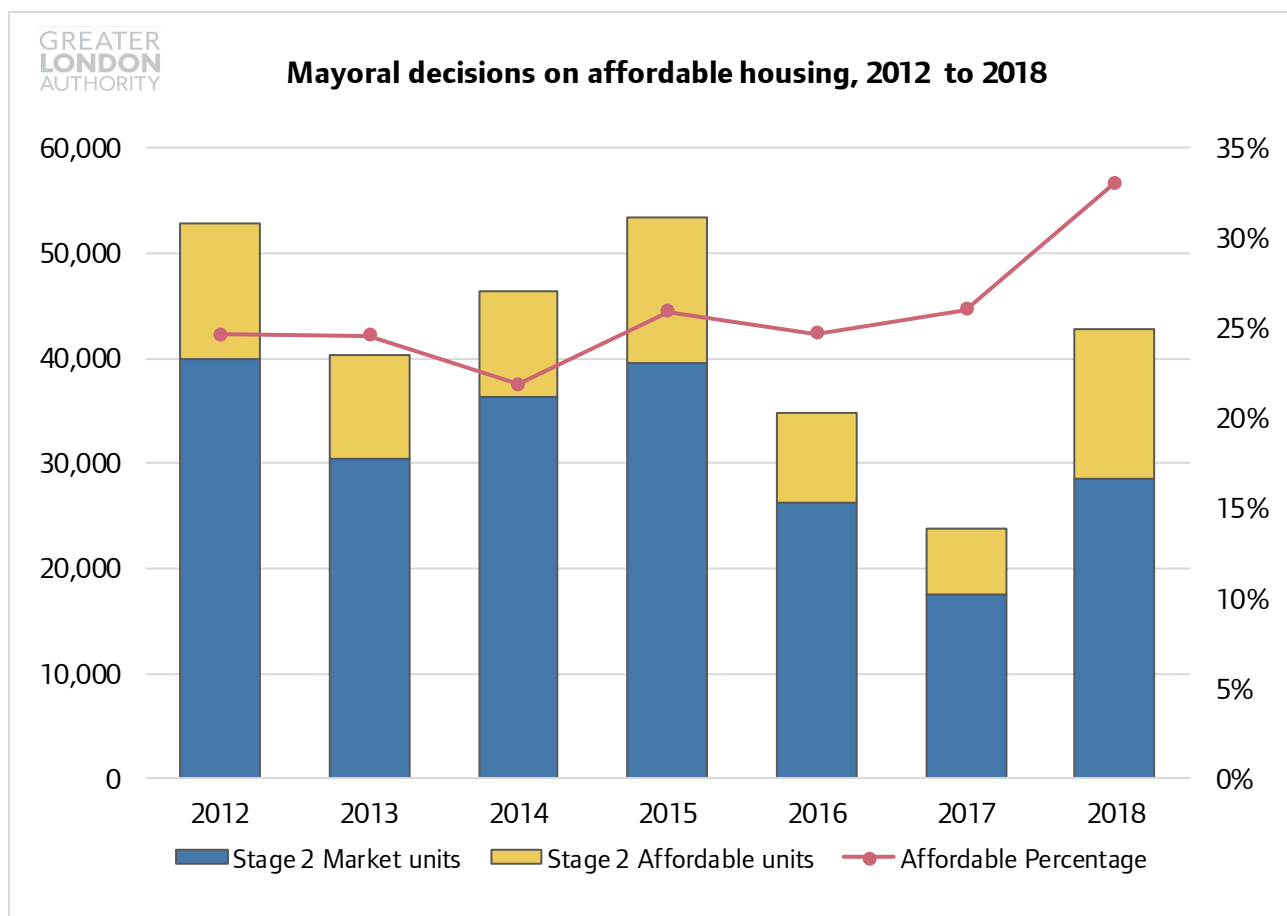


- The net number of new homes receiving planning approval in London is always higher than the eventual completions, as some approvals are duplicates and other homes are never completed.
- Over the last decade, a net average of 65,330 new homes were approved each year, with a provisional figure of 65,130 approvals in 2017/18. The draft new London Plan target is 66,000 new homes per year from 2019/20.
- The percentage of total approvals that were affordable homes fell significantly between 2007/08 and 2015/16, from 33% to 14%. This is partly due to higher numbers of market housing increasing the total number of approvals.
- The percentage of approvals that were affordable fell from 33% in 2007/08 to 14% in 2015/16, before rising again to 18% in 2017/18. Separate data from Grant Thornton indicates that 36% of homes approved in 2018 on sites of 10 or more units were affordable, the highest on record.

Source and notes:

- GLA Annual Monitoring Report 15
- Data for 2017/18 is provisional based on LDD estimates
- Intermediate housing figures include Discount Market Rent, Discount Market Sale and Starter Homes
- London Affordable Rent homes are included in the social rent category
- Figures for different years should not be summed as they may contain repeated approvals for the same scheme

3.12. 33% of residential homes determined by the Mayor in 2018 were affordable homes

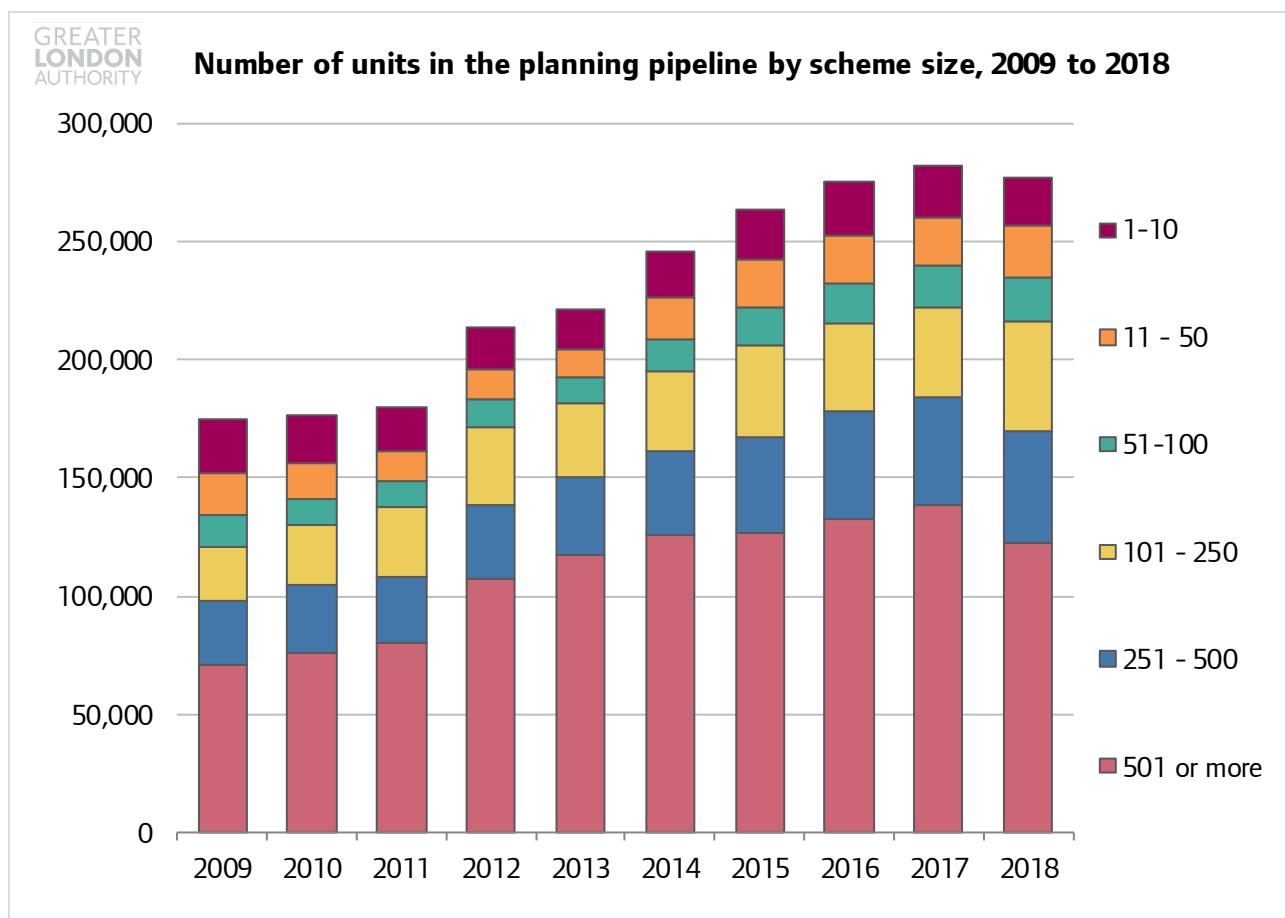


- 717 schemes with a residential element have been determined and recommended for approval by the Mayor or his predecessor since 2012.
- 42,760 homes were recommended for approval at Stage Two or Stage Three by the Mayor in 2018 (see Appendix 1A5 for an explanation of the process). This is an 80% increase on the previous year but below the number of residential homes determined by the Mayor prior to 2016.
- Of the homes determined by the Mayor in 2018, 33% or 14,140 homes were affordable, the highest figure yet. On average, the affordable housing percentage offer increased by 3% between the Stage One and Stage Two referral.
- Of the affordable homes approved by the Mayor in 2018, 48% were low cost rent tenures, including Affordable Rent, and the remaining 52% were intermediate.

Source and notes:

- GLA monitoring of referable planning decisions
- Referable applications that have not had a Stage Two decision have been omitted from the data, as well as applications still under consideration
- Where an application has been called in, affordable housing data is taken from the called-in application not the Stage Two application
- Section 73 applications have not been included in this analysis

3.13. Schemes of more than 500 units comprise 44% of London's pipeline of new homes

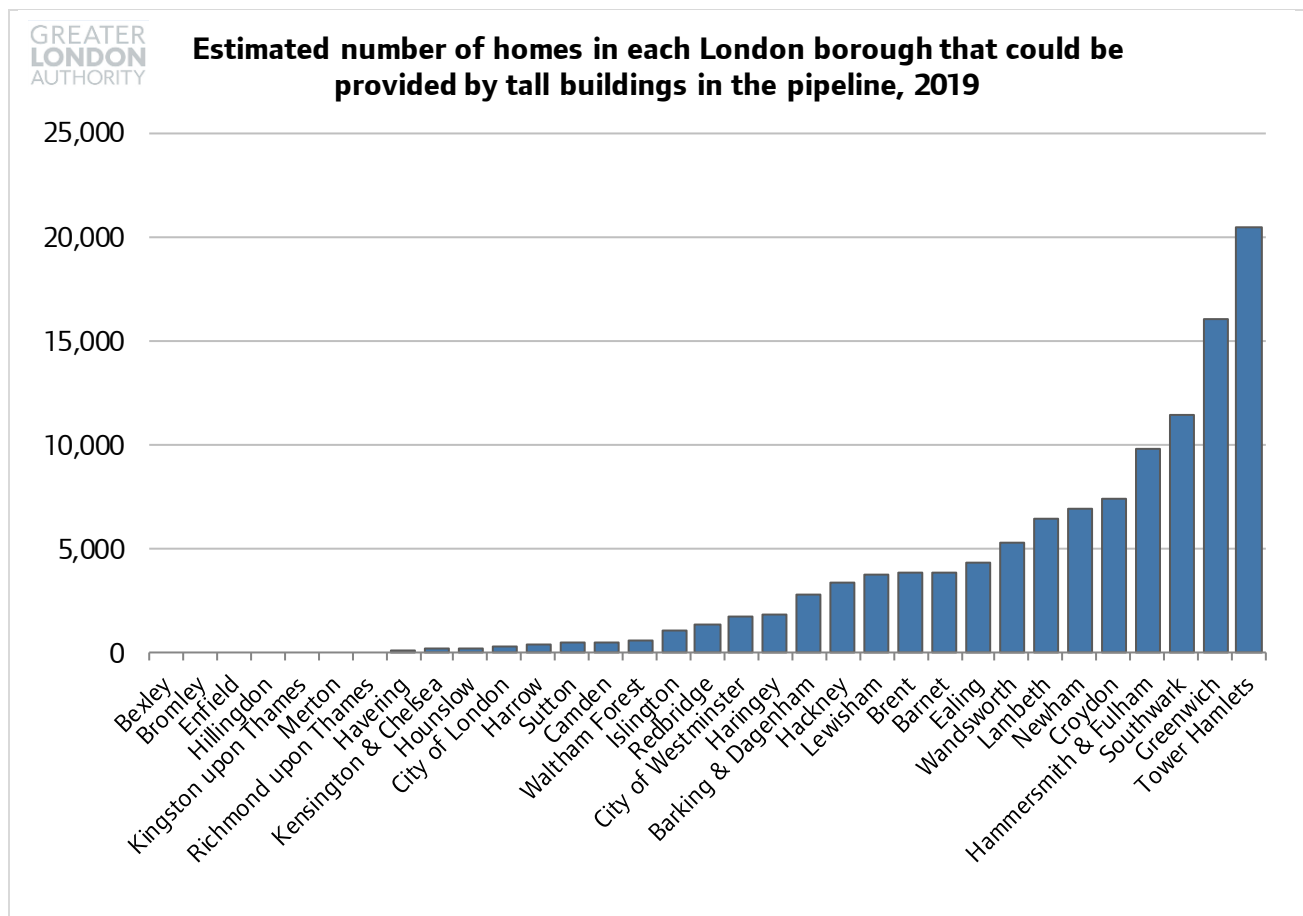


- The high number of approvals of new homes in recent years has left London with a large pipeline of homes either under construction or approved but not yet started. At the end of March 2018, there was a total net conventional pipeline of 277,000 homes.
- 44% of units in the pipeline are on large schemes of more than 500 units and a further 34% are on schemes of 101 to 500 units. At the other end of the scale, schemes of 1 to 10 units account for just 7% of the units in the pipeline.
- Looking back over time, the percentage of units which are on schemes of more than 250 units increased from 56% in 2009 to 68% in 2013. However, the proportion of units on schemes of more than 250 units has fallen in recent years and was 61% in 2018.

Source and notes:

- GLA Annual Monitoring Report 15
- Data for 2018 is provisional based on LDD estimates

3.14. Around 115,000 new homes could be provided by tall building schemes in the pipeline, with half of this total concentrated in just four boroughs

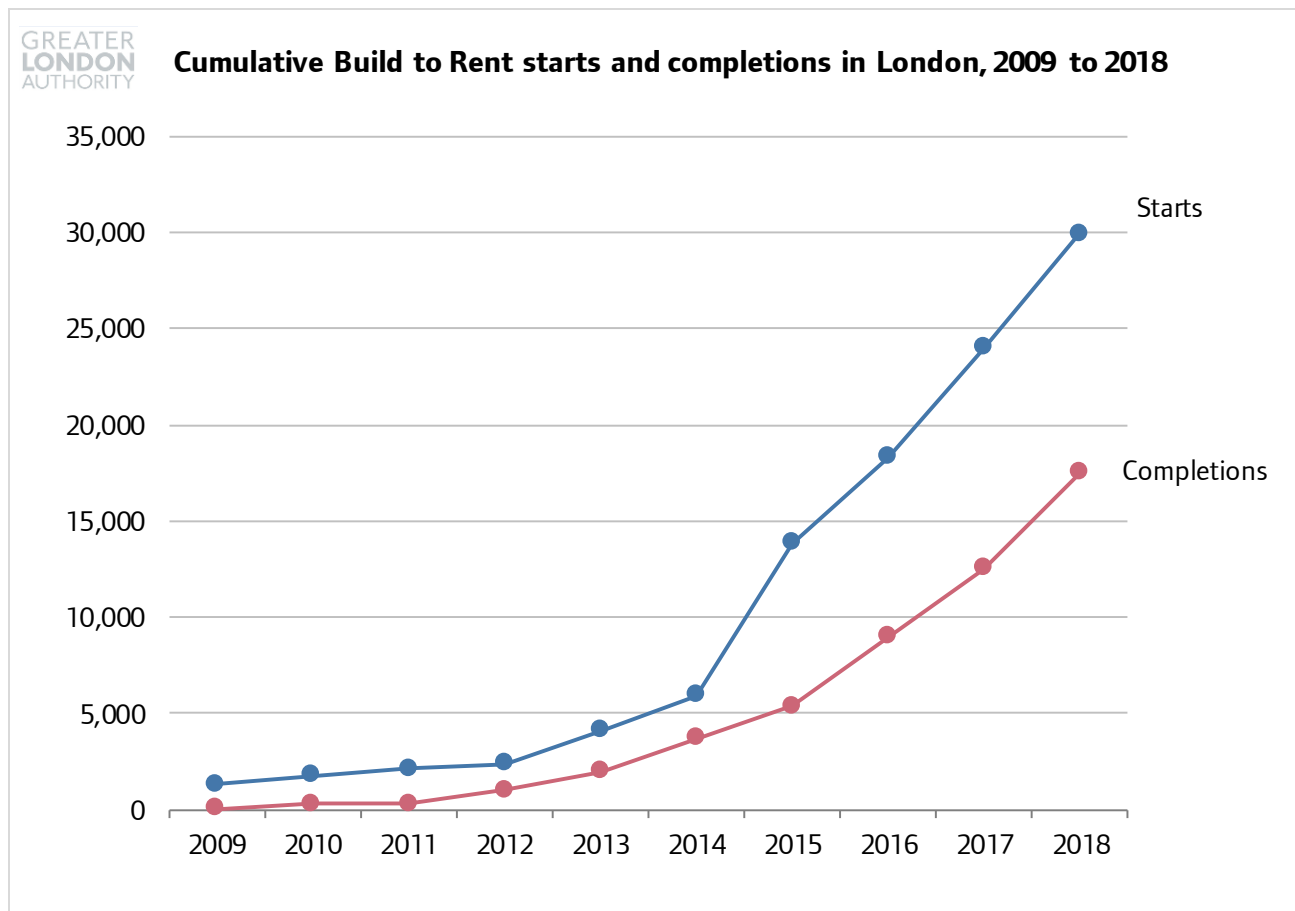


- In early 2019 New London Architecture (NLA) estimated that there are 489 residential or primarily residential tall buildings (defined as 20 storeys or higher) in the pipeline, which includes those under construction, those permitted but not yet started, and those still in pre-planning.
- NLA estimated that around 115,000 new homes could be provided by these tall buildings, given their average height of 29 storeys and assuming eight homes per storey.
- Around half of this total capacity is found in just four boroughs (Tower Hamlets, Greenwich, Southwark and Hammersmith and Fulham), which have 227 tall buildings in the pipeline between them.
- In reality, it is unlikely that all of these schemes will be built, given that some have not even been approved and given others may be affected by the current economic uncertainty.

Source and notes:

- NLA tall buildings survey 2019

3.15. The Build to Rent (BTR) sector's contribution to new housing supply in London is growing

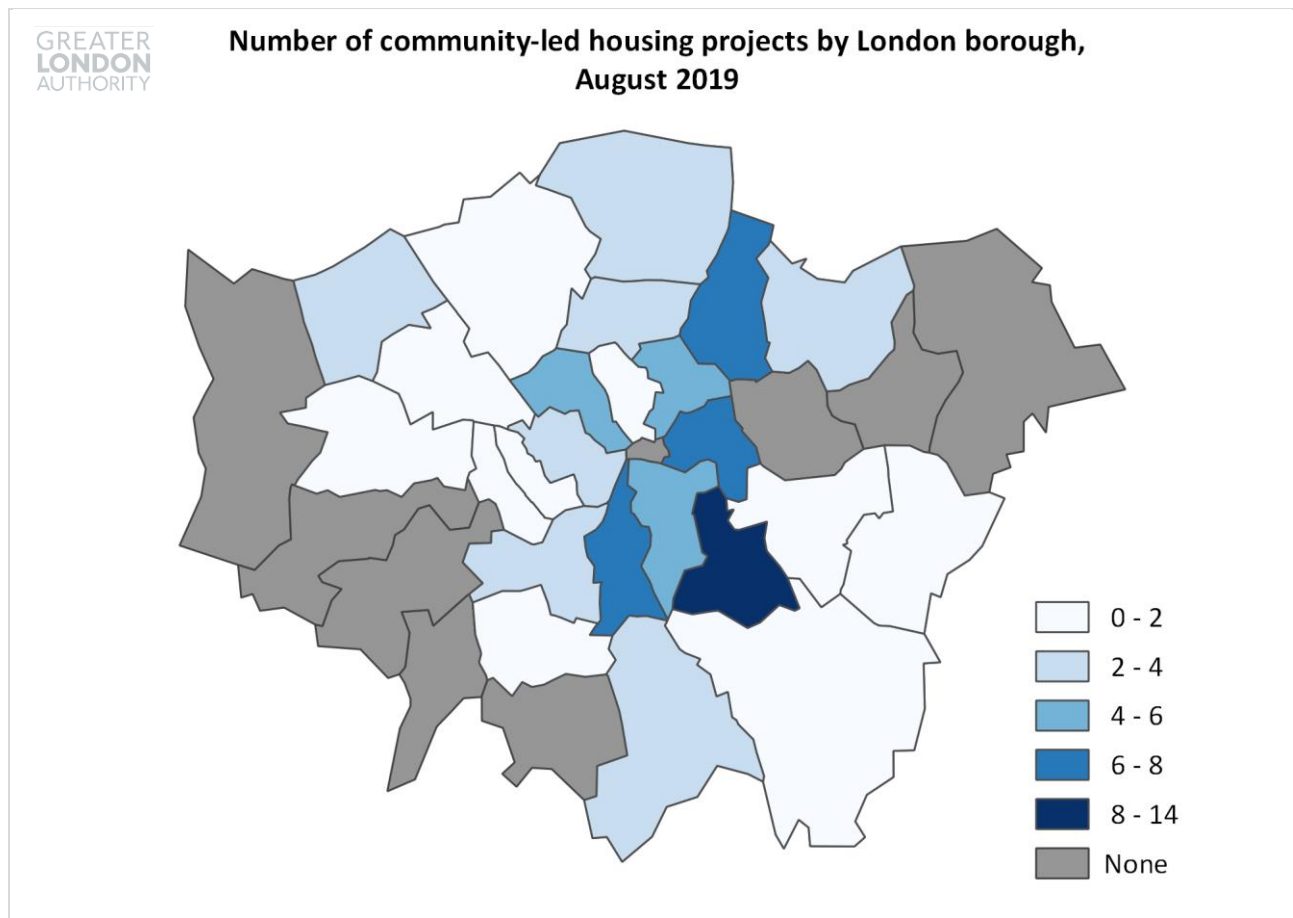


- Build to Rent (BTR) schemes are purpose built for market rent. There are a range of organisations active in London's BTR market including institutional investors, private developers, local authorities and housing associations.
- Since January 2009, 29,550 BTR homes have started construction and 17,490 have been completed.
- The sector is growing in importance: in 2018, a third new build market homes sold in London (32%) were for BTR.
- 13,310 BTR homes were under construction at the end of 2018, which is one in five of all open market homes under construction. This suggests BTR will continue to support new housing supply in London in the near future.

Source and notes:

- Molior London
- Molior's BTR database covers developments with 20 or more BTR homes. In addition, the homes must be planned to be owned and managed as unified blocks of market rental units
- The cumulative figures count BTR homes that have been started or completed since 2009

3.16. There are around 100 community housing projects live or in the pipeline across London

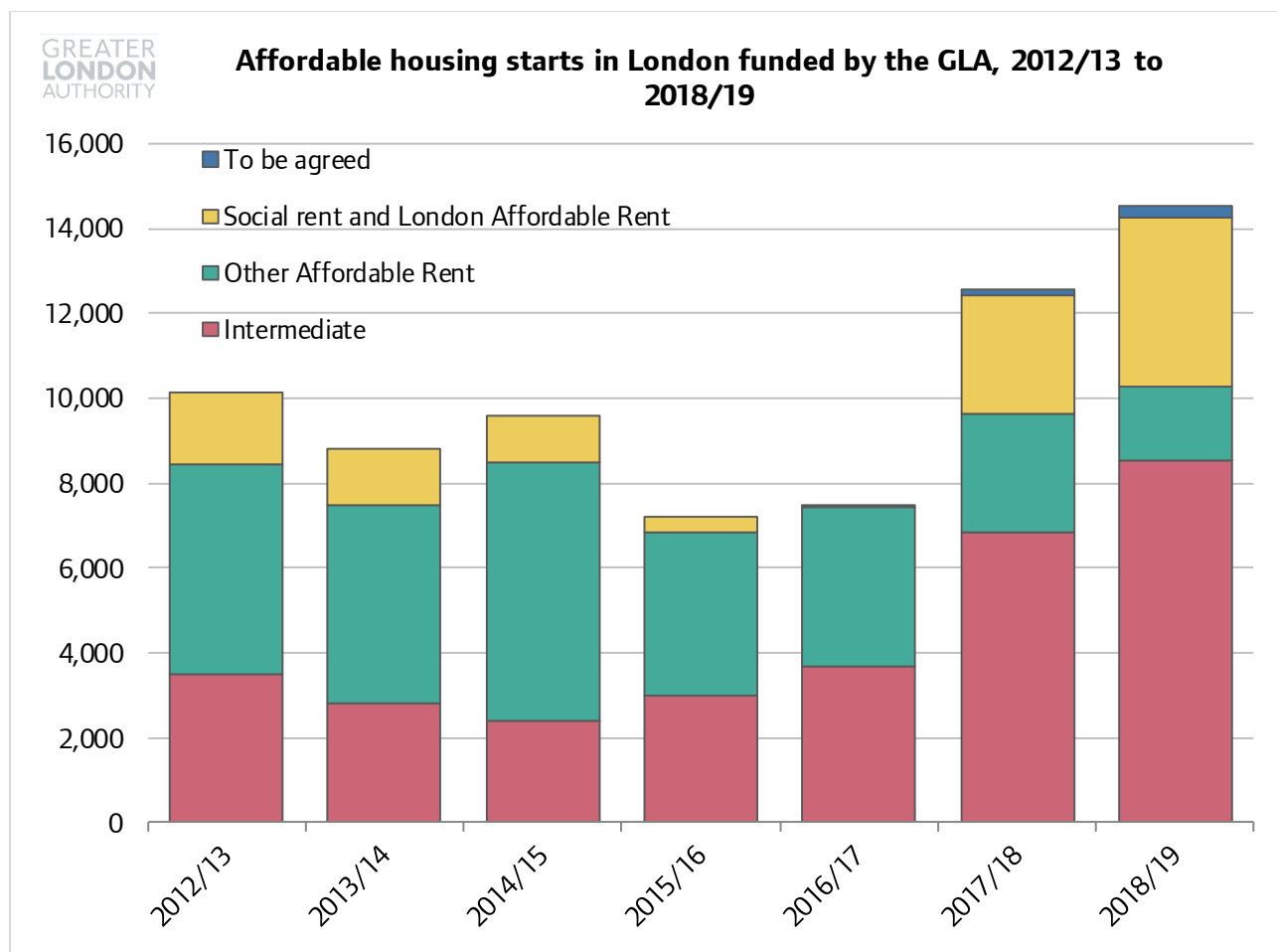


- Data collected by the London Community-Led Housing Hub on behalf of the GLA shows there are around 100 community housing projects live or in the pipeline across 25 London boroughs.
- These projects are at various stages, from discussions and group formation to planning, construction and occupation.
- Lewisham is home to the most projects with a total of 14, followed by Lambeth and Tower Hamlets with eight each. The 14 schemes in Lewisham comprise 300 homes, a fifth of the London total.

Source and notes:

- London Community-Led Housing Hub

3.17. 2018/19 saw the highest number of affordable housing starts funded through GLA programmes since 2012/13

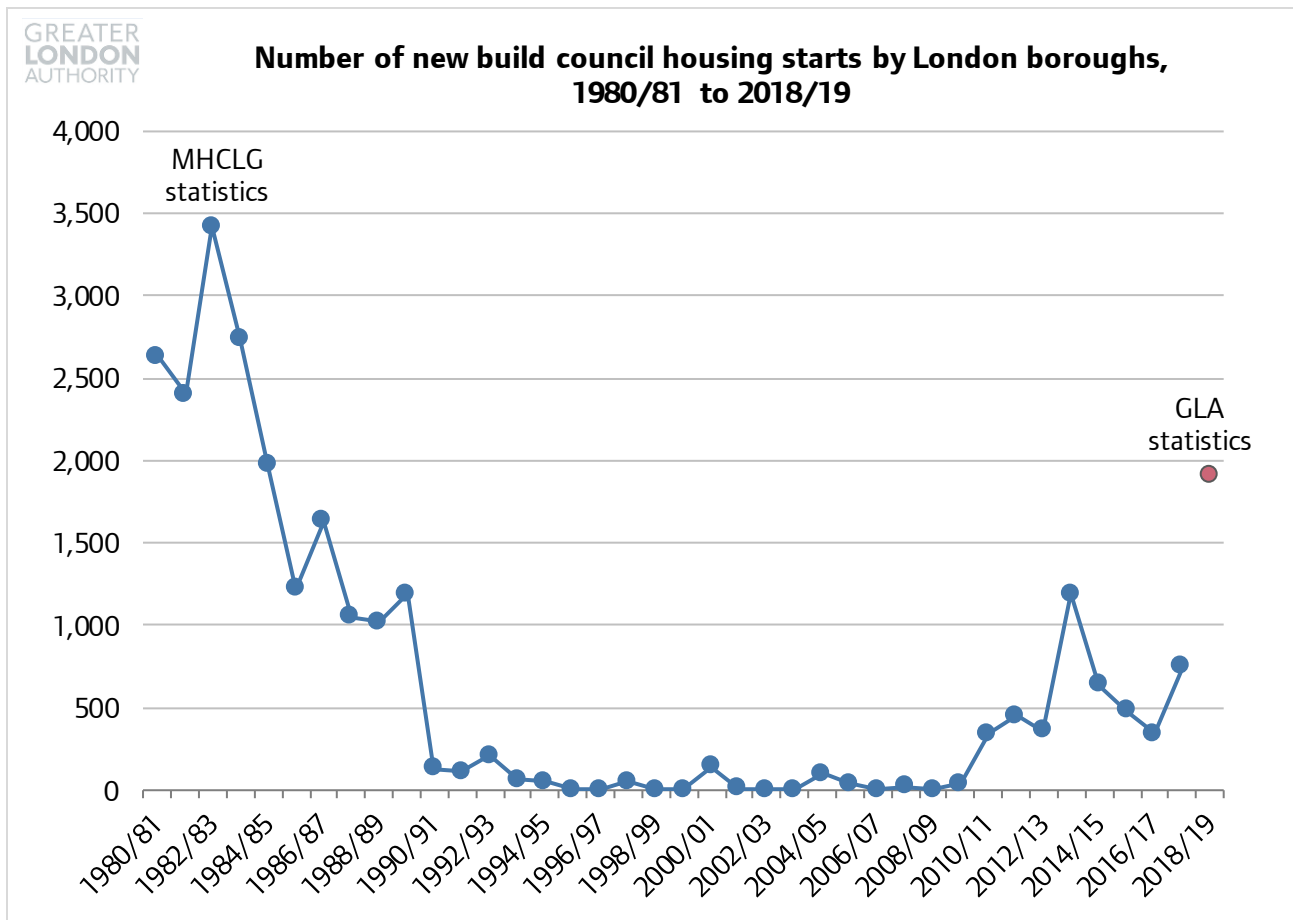


- The number of GLA-funded affordable homes started in London was 14,540 in 2018/19, which is an increase of 16% from 12,555 in 2017/18.
- 2018/19 was the third consecutive year where the number of GLA-funded affordable homes started in London was increasing. The number of GLA-funded affordable homes started in 2018/19 was at the highest level since 2012/13.
- 8,544 (59%) of the GLA-funded affordable homes started in 2018/19 were intermediate and 3,991 (27%) were at social rents or at London Affordable Rent (LAR) levels, both the highest number since 2012/13. A further 12% of homes were other Affordable Rent products and the tenure of the remaining 2% was still to be agreed.

Source and notes:

- *GLA Affordable Housing Statistics*
- *Responsibility for affordable housing investment was devolved to the Mayor of London in April 2012*
- *The Mayor's current funding programmes include, amongst others, the Homes for Londoners: Affordable Homes Programme 2016- 21 and Building Council Homes for Londoners*
- *Figures described as intermediate include shared ownership, intermediate rent and other intermediate*

3.18. Councils in London started over 1,900 new homes in 2018/19, the highest figure since the mid-1980s

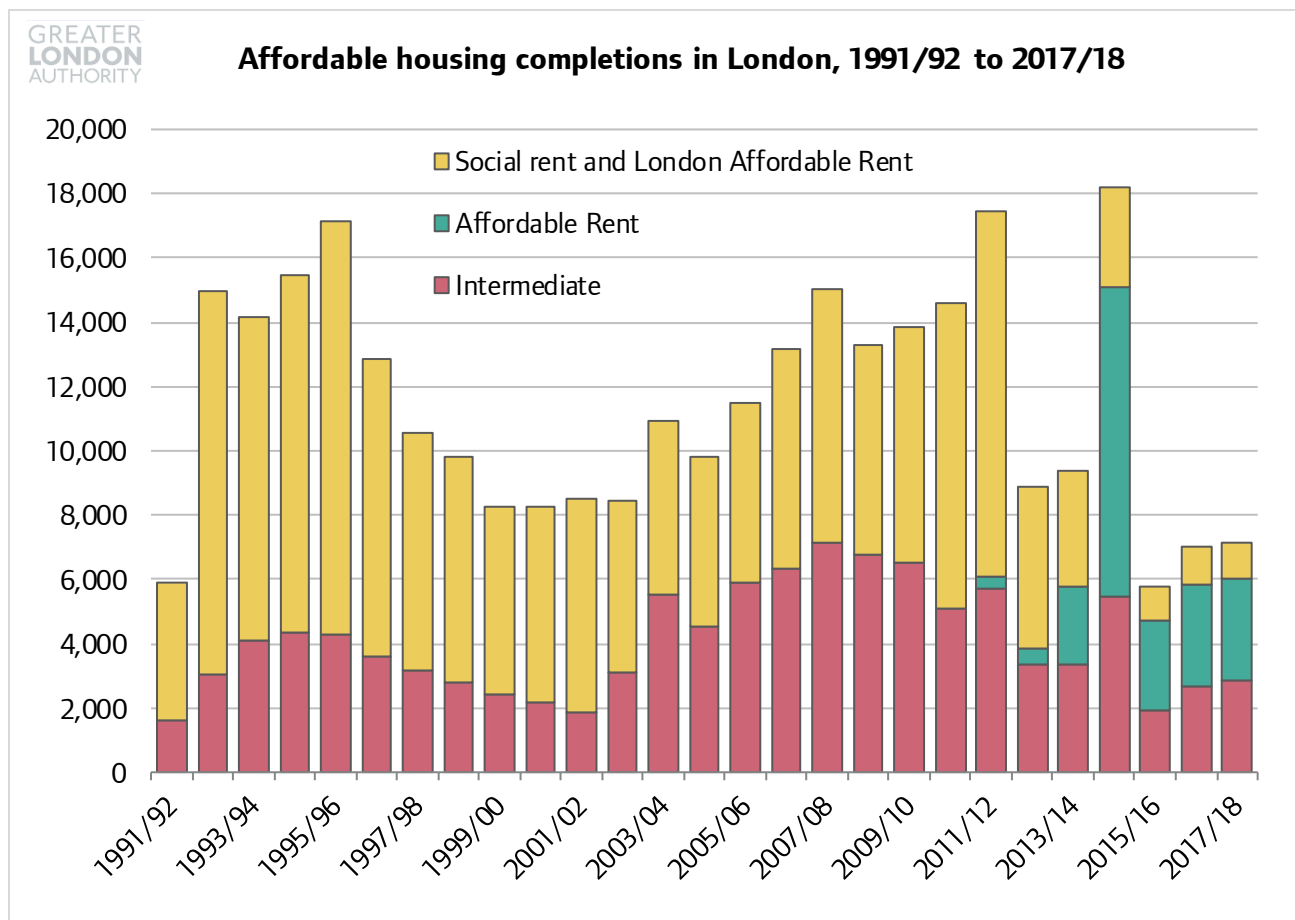


- Council housebuilding in London peaked in the 1970s, but in the early 1980s London councils were still starting substantial numbers of new homes, with 3,420 in 1982/83 the peak.
- But by the end of the decade the combined effect of government-imposed borrowing restrictions and an absence of grant funding meant that very few council homes were being started, a situation that persisted for two decades with only 960 started between 1990/91 and 2009/10.
- More recently, the re-introduction of self-financing and the Mayor's Building Council Homes for Londoners programme have enabled councils to ramp up supply again. In 2018/19 1,916 new council home starts were recorded by the GLA, the highest figure since 1984/85.

Source and notes:

- Figures for 1980/81 to 2017/18 are from MHCLG live table 253, and for 2018/19 from GLA affordable housing statistics

3.19. The number of affordable homes completed in London in 2017/18 was 7,131, an increase from 2016/17 but still low by the standards of the last 27 years

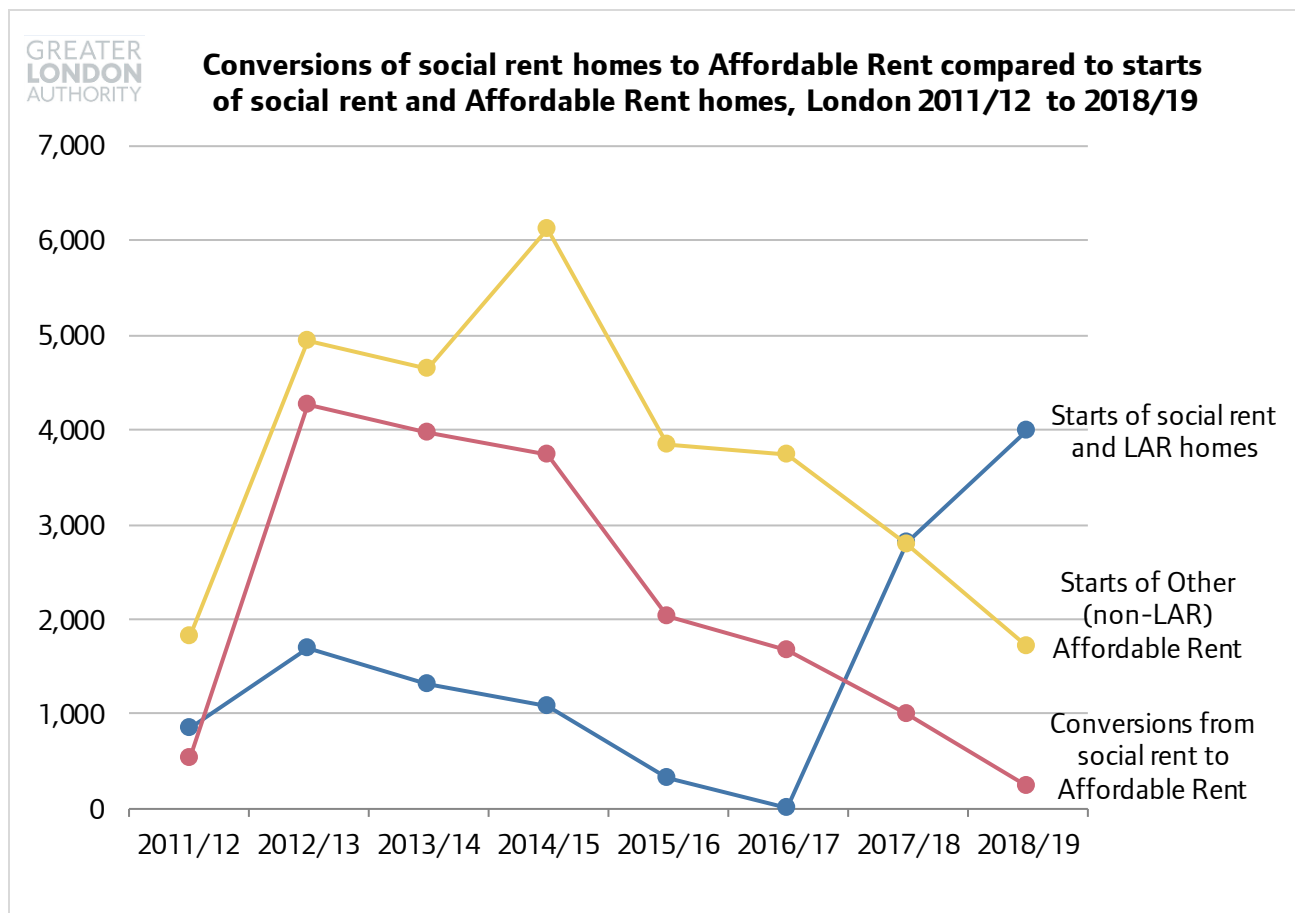


- Counting homes funded from all sources, a total of 7,131 affordable homes were completed in London in 2017/18, a 2% increase on 2016/17 and a 23% increase on the 27-year low recorded in 2015/16.
- The mix of new affordable homes completed has changed significantly since the beginning of the 2010s, with the introduction of Affordable Rent in 2010 and LAR in 2016.
- In 2017/18, only 1,089 social rent and LAR homes were completed, 15% of new affordable homes. This compares to 45% Affordable Rent completions (3,191) and 40% intermediate completions (2,851).
- The level of GLA-funded starts in 2018/19 (Chart **Error! Reference source not found.**) suggests the number of social rent and LAR completions is likely to rise in the coming years.

Source and notes:

- MHCLG affordable housing supply live tables 1006C, 1006aC, 1006bC and 1007c
- The method for collecting these statistics is different from the net conventional completions measure used earlier. The figures do not net off losses to the stock and therefore represent gross completions
- As well as homes not funded by the GLA, MHCLG statistics include Assisted Purchase Sales and acquisitions

3.20. Conversions of social housing to Affordable Rent have all but stopped in London, and are now dwarfed by the supply of new homes at social rents or London Affordable Rents

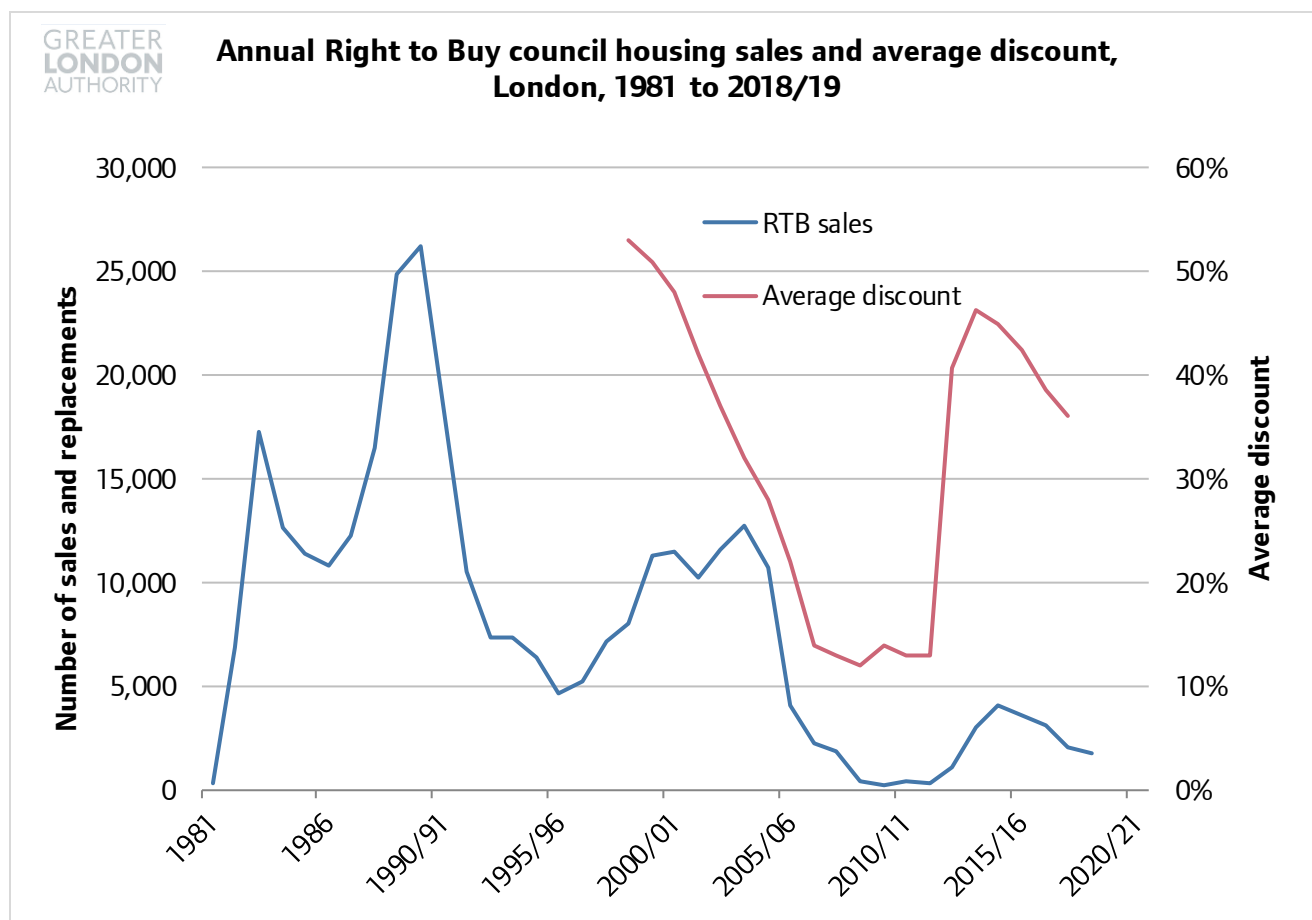


- Under the 2011-15 Affordable Homes Programme, the stock of Affordable Rent homes increased both through new construction and through converting existing social rented homes to Affordable Rent.
- These conversions from social rent have now all but halted in London, with just 240 recorded in 2018/19.
- The supply of new social housing fell sharply under the 2011-15 programme. However, starts of homes at social rents or LAR have increased rapidly in the last two years, reaching 3,990 in 2018/19.
- Starts of other Affordable Rent homes, meaning those at rents above LAR benchmarks, fell from 3,750 in 2016/17 to 1,720 in 2018/19.

Source and notes:

- Completions from GLA Affordable housing statistics, conversions from Homes England Registered Provider survey data supplied to GLA
- In September 2016, the Mayor announced that no further conversions to Affordable Rent would be approved under his new Affordable Homes Programme. Any conversions subsequently recorded are the result of previous approvals

3.21. 1,708 council homes in London were sold through the Right to Buy (RTB) scheme in 2018/19, continuing a downward trend since 2014/15

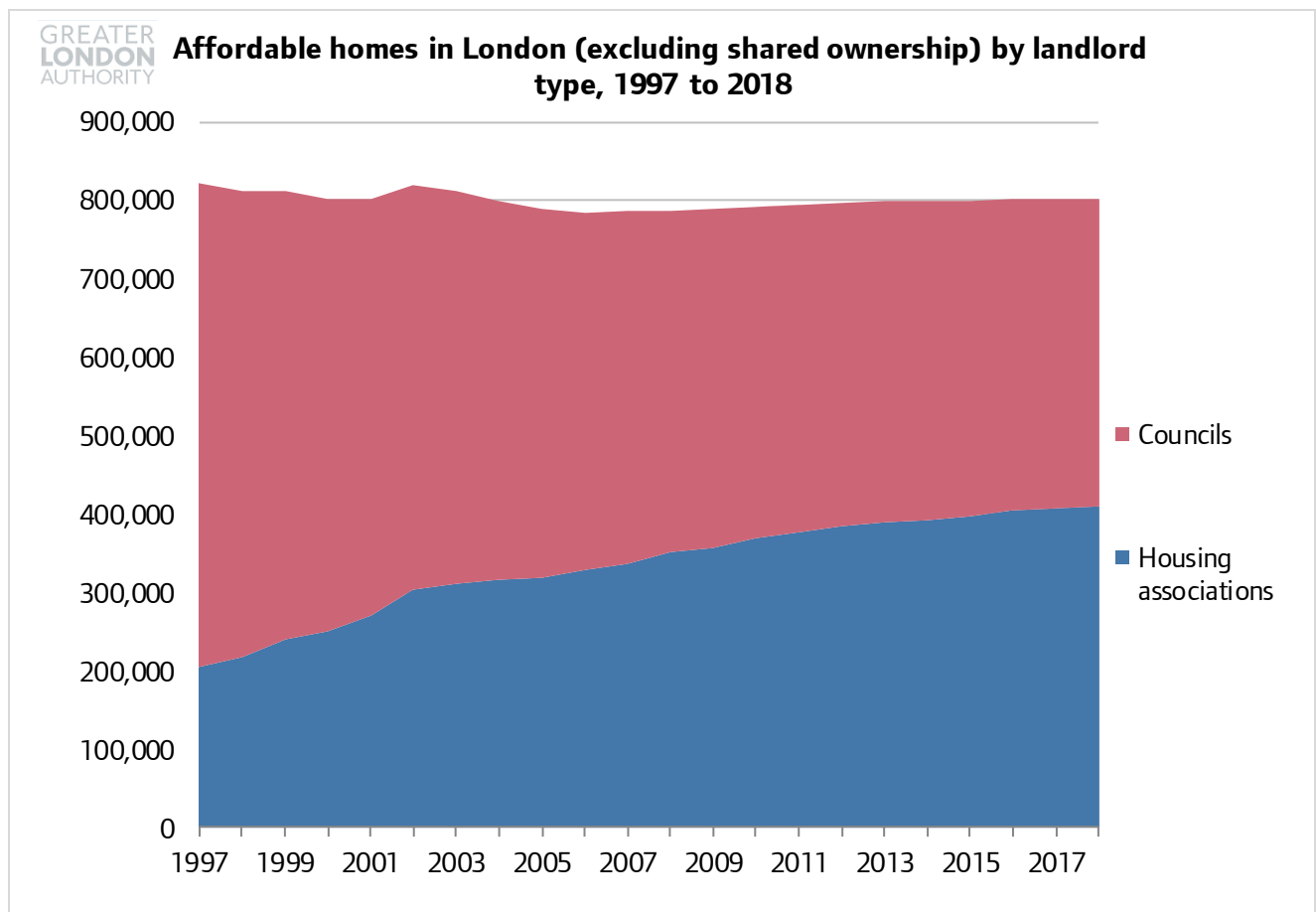


- 1,708 council homes in London were sold through the RTB scheme in 2018/19, down 18% from 2017/18. This is far below the most recent peak of 12,780 in 2003/04, or the record figure of 26,260 in 1990.
- The average discount from market price in London was 36% in 2017/18, down slightly from the previous five years but still above the level of discounts recorded between 2006/07 and 2012/13. In 2015, the RTB maximum discount in London was increased to £100,000 and the maximum discount in London is currently £110,500.
- The average market value of a home sold under the RTB scheme was £280,560 in 2017/18, up 15% from 2016/17, and the average discount was £101,400.
- The number of RTB replacement homes started/acquired by local authorities in London since 2012/13 is 7,620, which is less than half of the number of RTB homes sold over the same period (18,600).

Source and notes:

- MHCLG live tables 670 and 685 (annual RTB sales) for 1981/82 to 2017/18, and table 691 (quarterly RTB sales) for 2018/19
- MHCLG live table 693 (quarterly starts on site and acquisitions) for 2012/13 to 2018/19
- MHCLG live table 643 (financial data) for 1998/99 to 2010/11
- MHCLG Local Authority Housing Statistics (Section B) for 2012/13 to 2017/18 (2018/19 data not yet available)
- RTB replacements were not monitored by MHCLG prior to 2012/13

3.22. There were 803,200 affordable homes in London in 2018, up slightly from the year before but down slightly from two decades ago

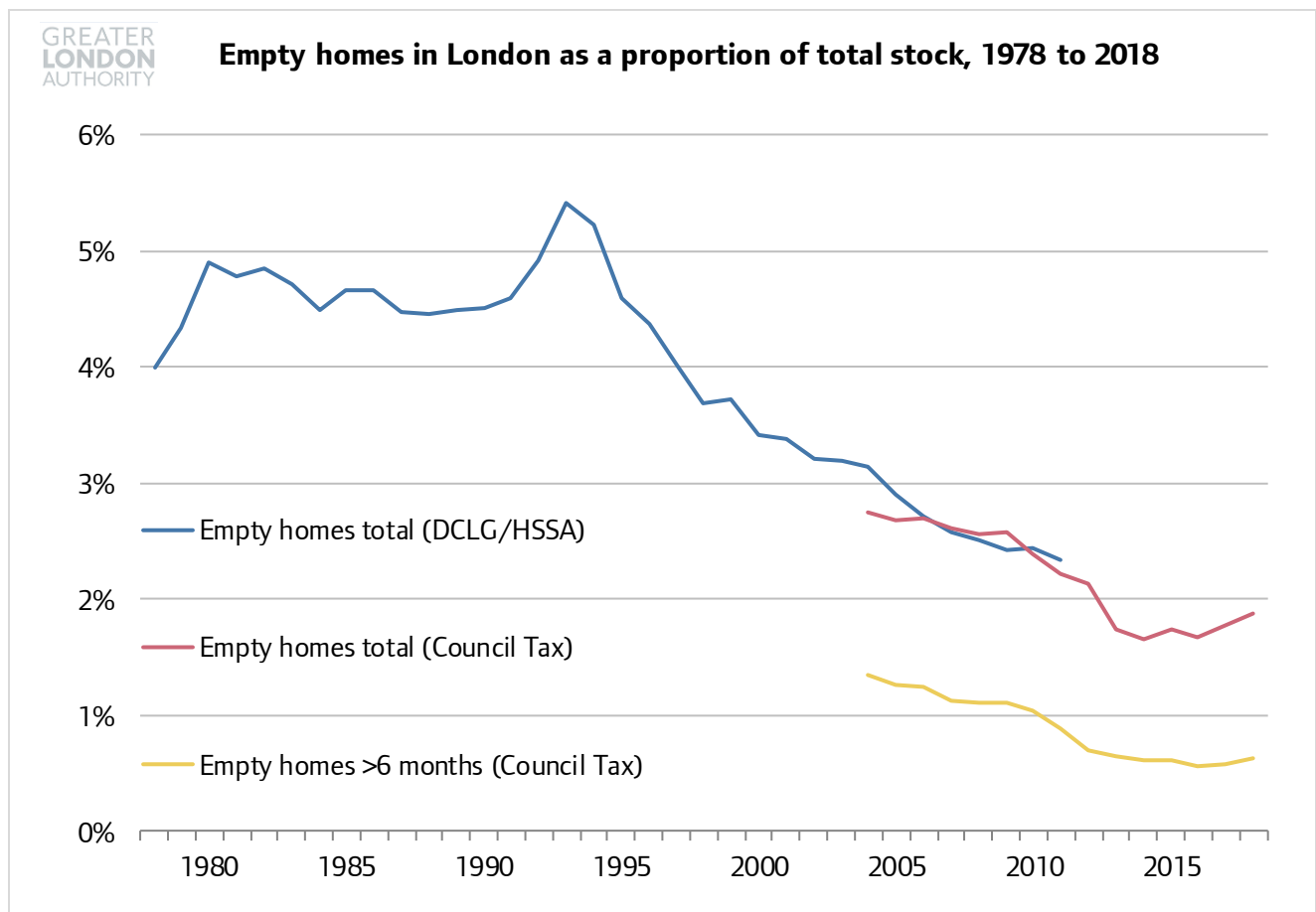


- Councils in London owned 392,800 affordable homes (including social rent and Affordable Rent) in April 2018, and housing associations another 410,500, for a total of 803,200 (excluding shared ownership). This figure was up slightly from 801,200 in 2016 but has been relatively steady at around 800,000 for the last two decades.
- Over this period the share of affordable homes in London owned by housing associations has grown from 25% in 1997 to 51% in 2018, driven by a combination of new supply and stock transfers from council ownership.
- In England, the number of homes owned by local authorities and housing associations fell by 6% between 1997 and 2018, and the proportion owned by housing associations rose from 22% to 61%.

Source and notes:

- MHCLG live tables 115 and 116

3.23. The proportion of homes in London recorded as empty in 2018 is far below its long-term average, at 1.9% ...

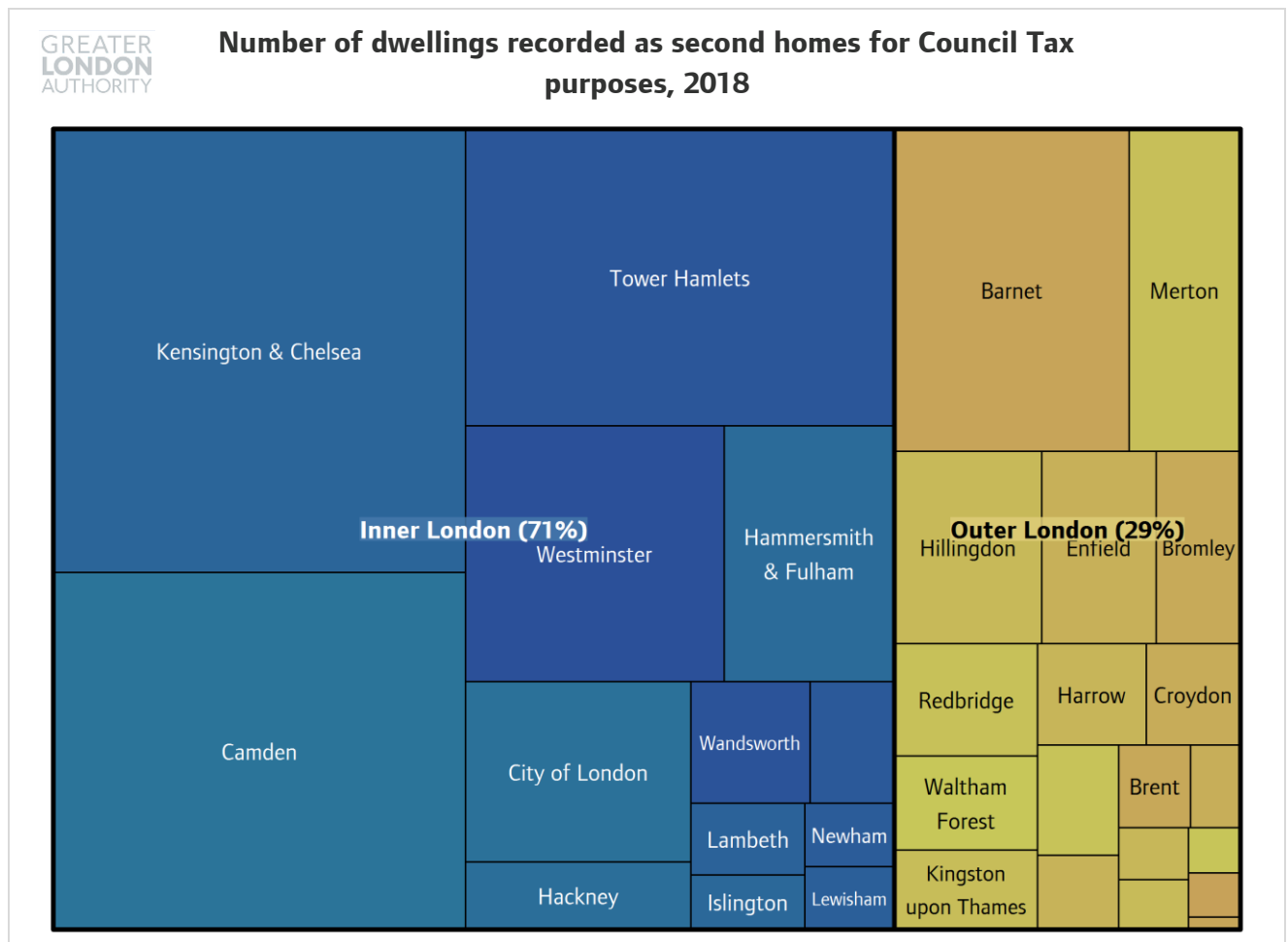


- According to Council Tax data there were 67,100 empty homes in London in 2018, equivalent to 1.9% of the total dwelling stock, up from a low of 1.7% in 2014.
- Long term data indicates that both the number of recorded empty homes in London and their share of the total housing stock are at very low levels, having fallen steadily from a figure of 160,500 empty homes in 1993 (5.4% of the stock at the time).
- In 2018, there were 22,500 homes in London that had been recorded as empty for more than six months, equal to 0.6% of the stock.
- These figures show homes recorded as empty for Council Tax purposes. As such, it is likely that they will not pick up some 'frictional' vacancies, such as homes that are briefly vacant between one tenant moving out and another tenant moving in.

Source and notes:

- Data from 1978 to 2011 is a combination of historical data provided to GLA by MHCLG and figures reported by local authorities in their Housing Strategy Statistical Appendix returns
- Data from 2004 onwards is from council tax statistics published by MHCLG in live table 615
- MHCLG suggest that these figures may under-count empty homes since the removal of empty property discounts from Council Tax in many areas has reduced the incentive for owners to report homes as empty

3.24. ... while there are 45,980 recorded as second homes, 62% of which are in just five boroughs



- In October 2018, there were 45,980 homes in London recorded as second homes for Council Tax purposes, around 1.3% of the total housing stock.
- 63% of these homes are in just five boroughs: 8,850 in Kensington and Chelsea, 7,120 in Camden, 6,160 in Tower Hamlets, 3,660 in Barnet (by far the highest figure in Outer London) and 3,190 in Westminster.
- Combined, the remaining 28 boroughs have 16,990 recorded second homes.
- The number of dwellings recorded as second homes fell by 5% between 2017 and 2018 and is down 13% since 2012.

Source and notes:

- MHCLG Council Taxbase 2018

4. Housing costs and affordability

Housing affordability, as measured by the median share of housing costs in total household income, has worsened in recent years, largely driven by the affordability of private renting (4.1). The income distributions of households in the four main tenures are varied, with only the private rented sector accommodating the full range of incomes (4.2).

Average house prices in London are six times their 1970 level after adjusting for inflation, but have dipped in recent years (4.3). The gap between average prices in London and the rest of the country widened in the first part of this century, but has narrowed recently (4.4). Average house prices are highest in inner west London and lowest in outer east London (4.5).

The number of first-time buyer mortgages in London continues to be subdued by historical standards and new loans to home movers are now close to the levels last seen during the crash in 2008/09 (4.6). First-time buyers in London are generally borrowing lower shares of their new home's value than they were before the crash (4.7), but much higher multiples of their incomes (4.8).

There were over 6,000 homes bought in London through Help to Buy in 2018/19, with purchases in Outer London comprising the majority (4.9). However, buyers can only take advantage of low interest rates if they can put down a suitable deposit and deposit requirements continue to increase relative to incomes (4.10).

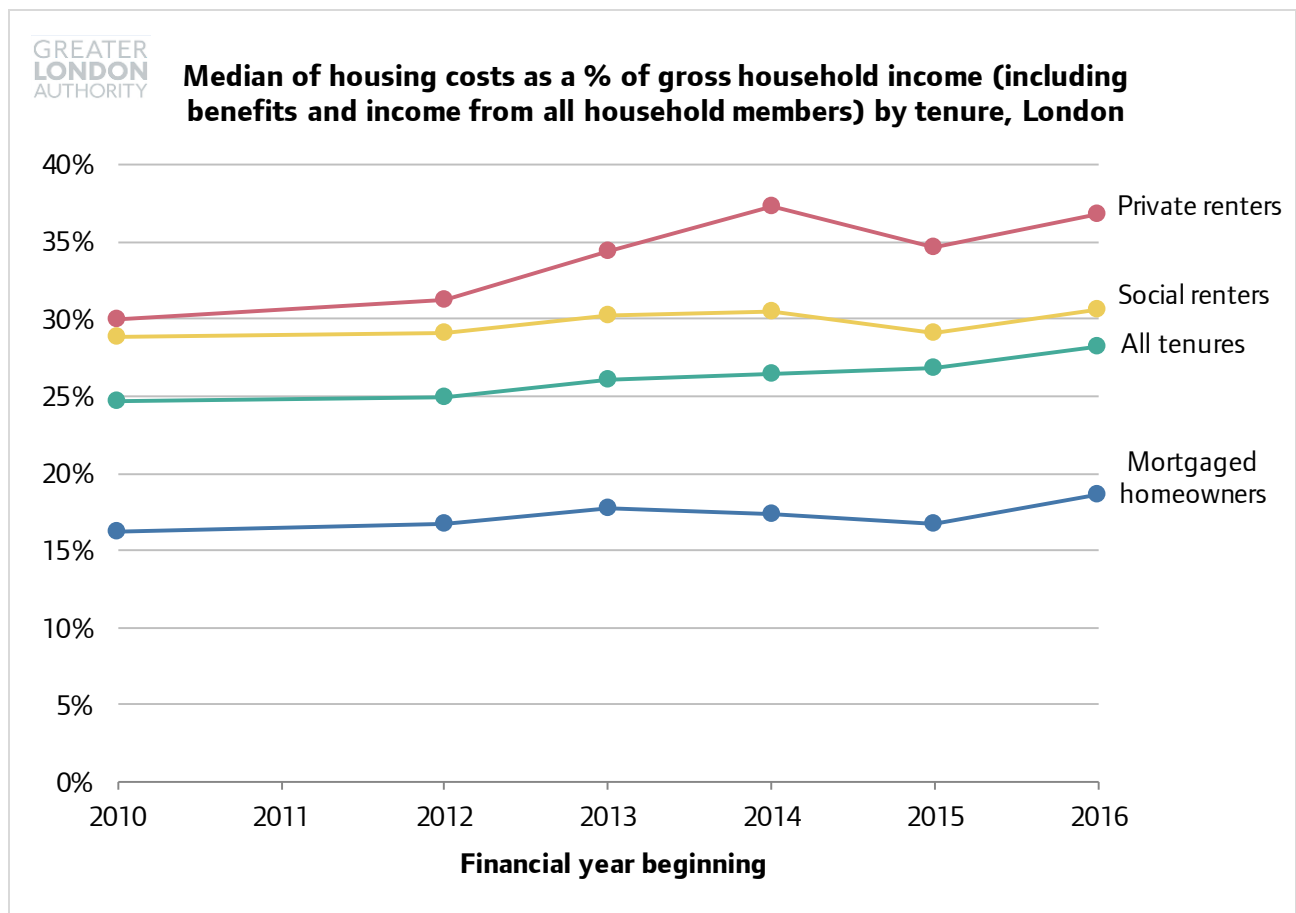
The number of mortgage repossessions in London remains at a historically low level, with just 389 homes repossessed in 2018 (4.14). The number of rented homes in London repossessed by landlords is far higher, although has also fallen significantly in recent years (4.15).

There were almost 80,000 London properties listed on Airbnb by March 2019, a six times increase in five years (4.13). Average private rents in London have risen by 42% since 2005, by far the largest increase of any region (4.14) and leading indicators suggest rental growth is likely to continue in 2019 (4.15). In the last two years, average earnings in London have risen more quickly than average private rents, improving affordability for tenants (4.16, 4.18).

However, London has by far the highest average private sector rents in the country (4.17). There is huge variation in monthly market rents within London and, in the most expensive boroughs, between the top and bottom of the market (4.18).

The number of Housing Benefit recipients in London has fallen slightly over the last five years, partially offset by the increasing roll out of Universal Credit (4.19). The number of recipients of either Housing Benefit or Universal Credit has increased overall, while falling in a number of Inner London neighbourhoods (4.20). Average two-bedroom rents for new social rented tenancies decreased in 2017/18 to £111 a week, while the average weekly rent for a two-bedroom Affordable Rent home rose to £199 a week (4.21).

4.1. Housing affordability, as measured by the median share of housing costs in total household income, has worsened in recent years, largely driven by the affordability of private renting

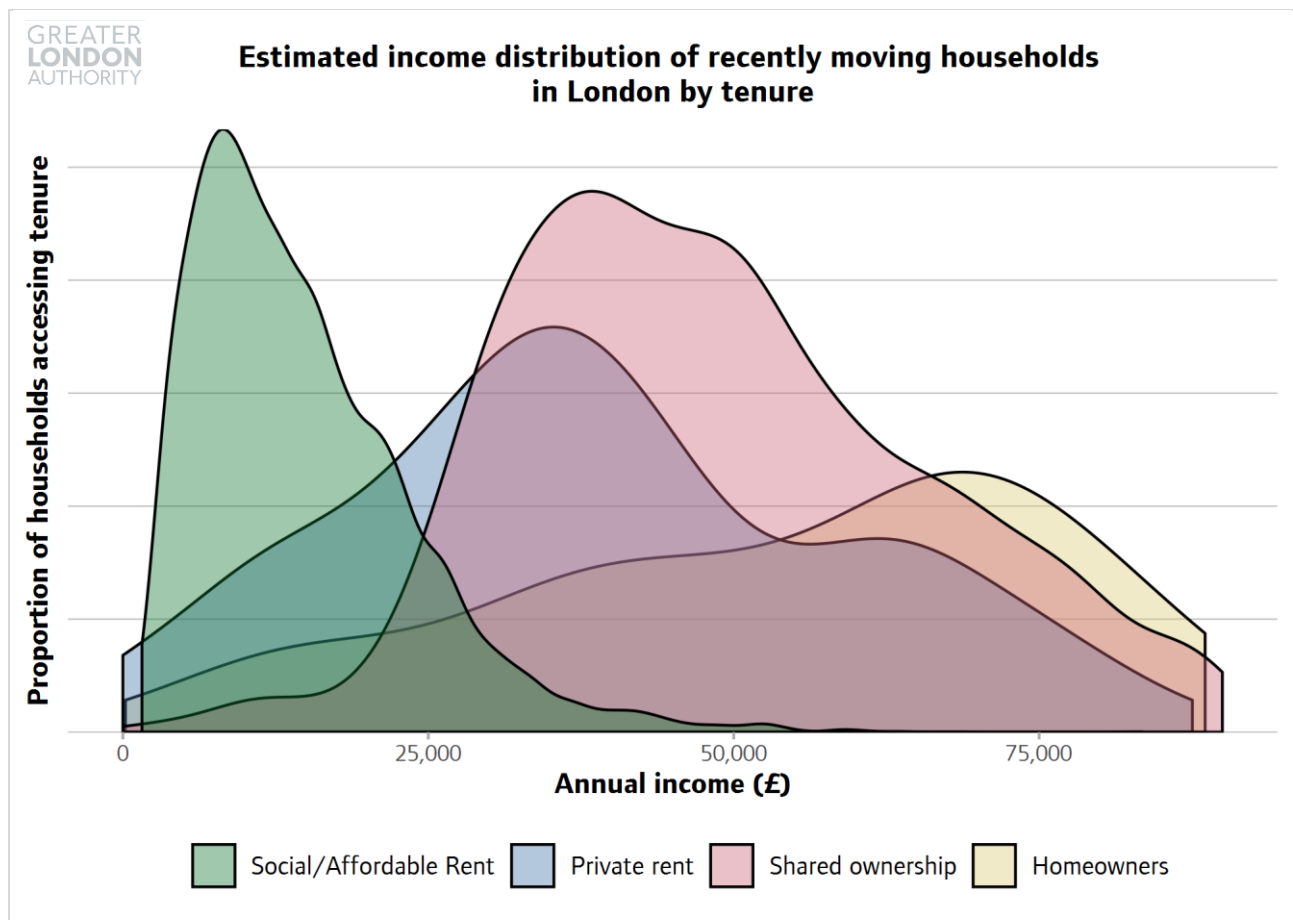


- There are several ways to measure the affordability of housing. This chart compares trends in affordability using the most comprehensive measure, which includes gross income from benefits and from all household members.
- By this measure, the median household in London spent 28% of their income on housing costs in 2016/17, slightly up from 27% in 2015/16 and 25% in 2010/11.
- But there are significant disparities by tenure: both social housing tenants and mortgaged homeowners are spending only slightly more of their incomes on housing as in 2010/11 (31% versus 29% and 19%, versus 16% respectively), while the typical private renting household is now spending 37% of their income on rent, up from 30% in 2010/11.

Source and notes:

- English Housing Survey
- Outright owners are excluded as they have no mortgage or rent expenditure
- 2017/18 data not yet available

4.2. The income distributions of households moving into the various main tenures are very different, with only private renting accommodating the full range of incomes



- This chart shows the distribution of annual incomes among households moving into each tenure in London.
- Households moving into social housing (including Affordable Rent) have by far the lowest incomes, with half of them on less than £13,000 a year. The income distribution for social rent and Affordable Rent is very similar so they have been combined for visual clarity.
- The private rented sector accommodates the most diverse income range, with half of households on less than £42,500 but 25% on more than £69,000.
- The median income of households accessing shared ownership is £47,000, compared to £70,000 for those moving into owner occupied homes.

Source and notes:

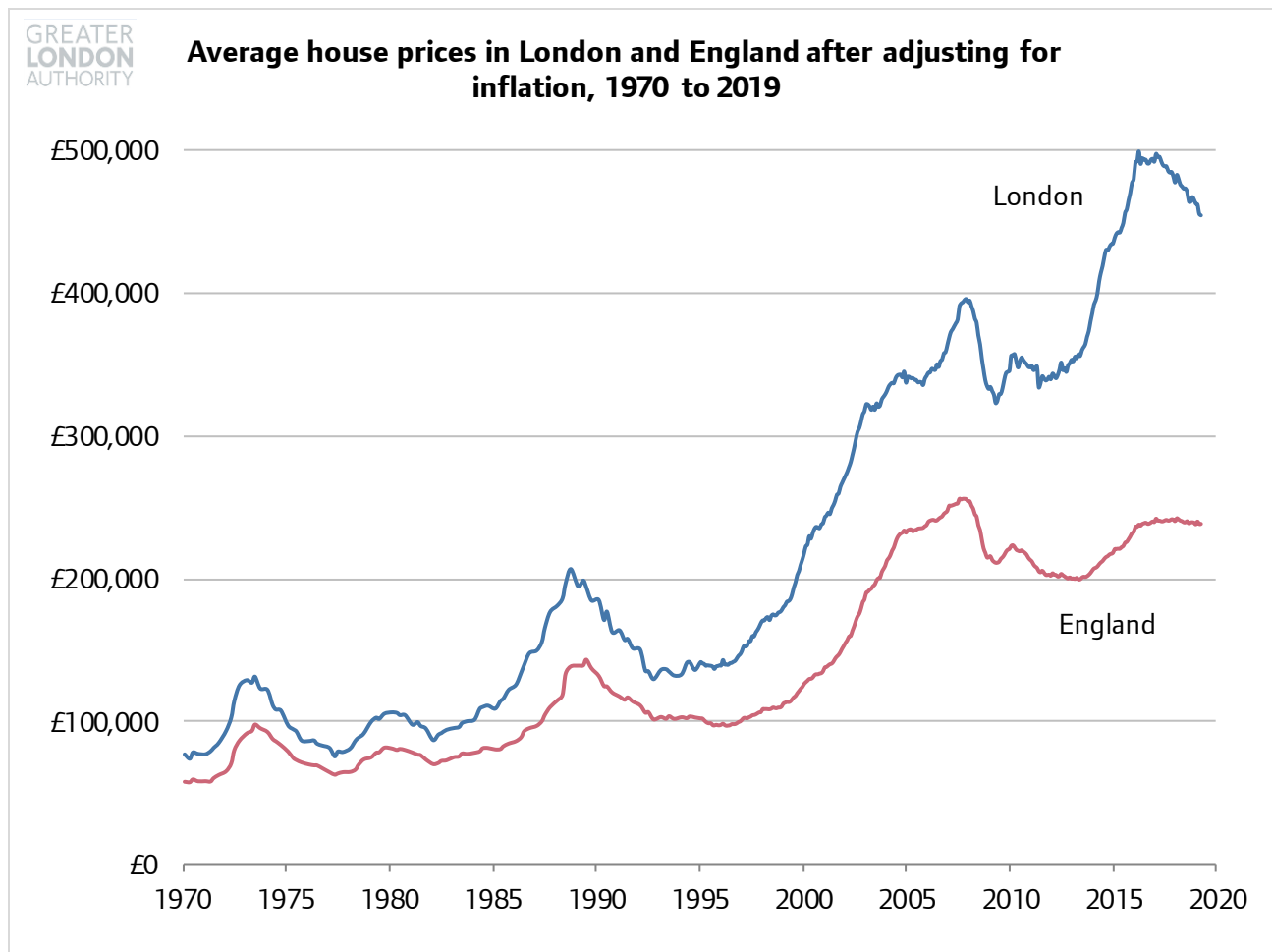
- Calculated by GLA from:

- Social rent and Affordable Rent: Weekly household income from 2017/18 CORE data

- Shared ownership: Sum of annual incomes of household head and partner (if applicable), from 2017/18 CORE data

- Private renting and homeowners: Gross annual income of entire household (including multiple earners), from 2017/18 Family Resources Survey, counting those who had moved to their current home since 2014

4.3. Average house prices in London are six times their 1970 level, after adjusting for inflation

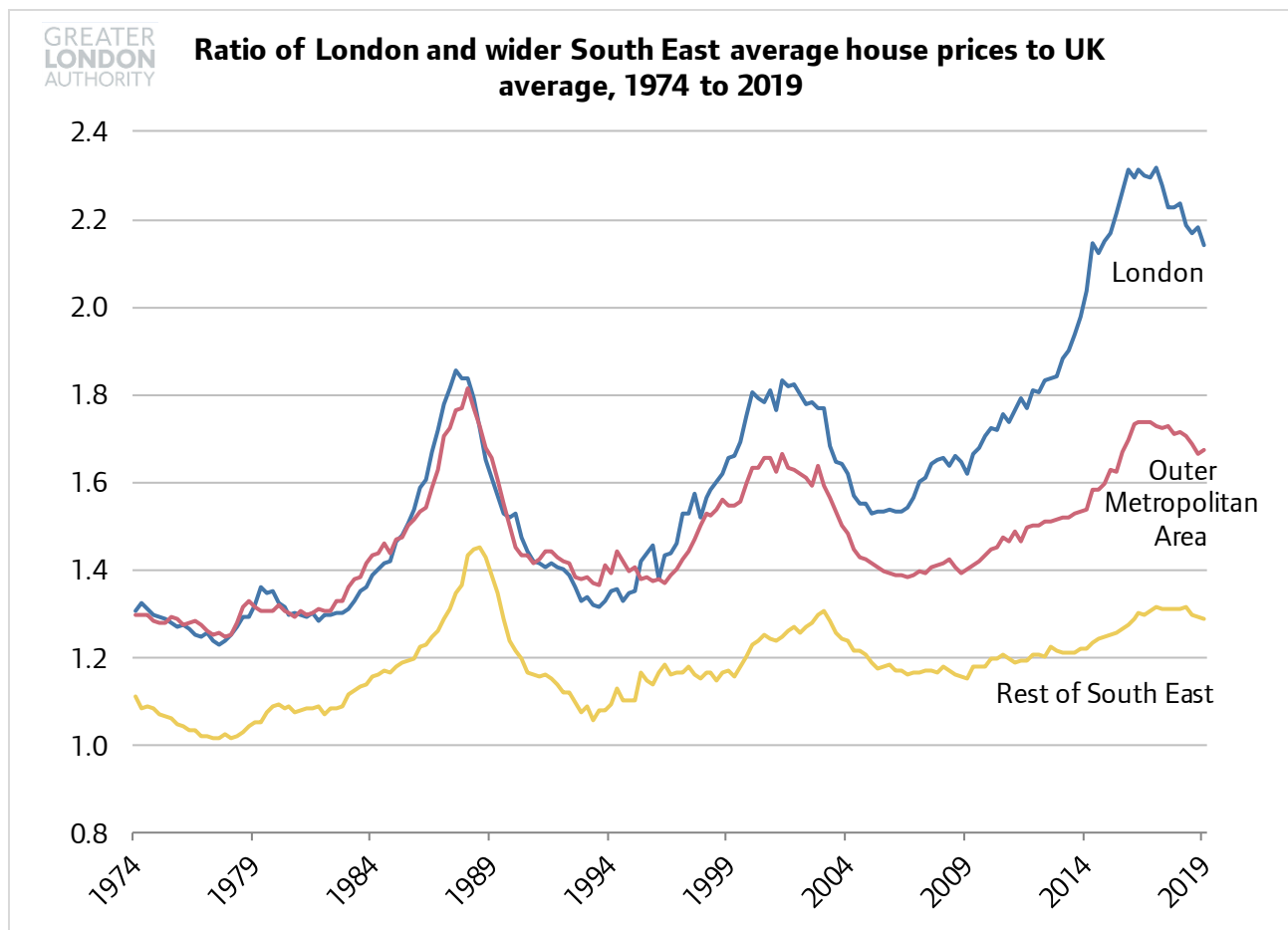


- London's average house price was £454,400 in March 2019, according to the UK House Price Index (adjusted for inflation), 5% lower than a year before. March 2019 was the twelfth consecutive month of nil or negative real term house price growth in London.
- The average house price across England fell by 1% over the last year in real terms, to £238,800. However, the average house price in England is still 12% above its level a decade earlier and the average house price in London is 39% higher than in 2009.
- Since the mid-1980s, every market cycle has left London's real terms house prices considerably higher than they were before. Average house prices in London are now six times their 1970 level, after adjusting for inflation.

Source and notes:

- UK House Price Index (UKHPI) adjusted for RPI.
- Data is quarterly until the end of 1994 and monthly thereafter
- For various technical reasons, the average prices reported by the new UKHPI tend to be lower than those reported by the previous ONS House Price Index

4.4. The gap between average prices in London and the rest of the country remains high; however, indicators suggest regional house prices are starting to converge

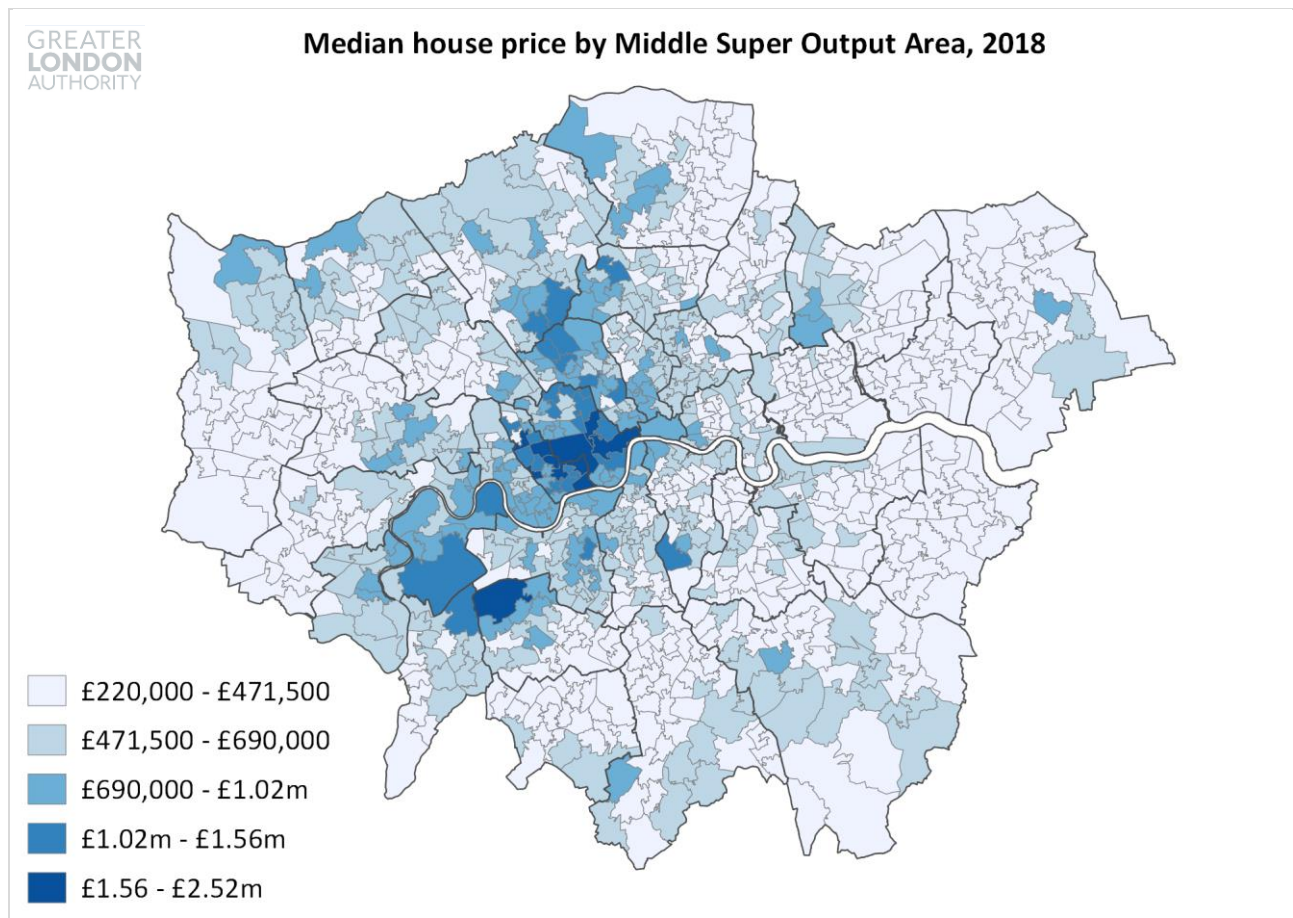


- At the end of March 2019, London's average house price was 2.1 times higher than the UK average.
- Average prices in the Outer Metropolitan Area and the rest of the South East are also above the national average, but London prices have detached from those in its surroundings since the late 1990s.
- Since 2017 there has been a downward trend in the ratio, which suggests the gap between average house prices in London and the rest of the country is narrowing.
- Each of the major market cycles over the past four decades has left average London house prices further above the UK average than the one before it.

Source and notes:

- Nationwide UK and regional house price index (all properties).
- Not seasonally adjusted
- A definition of London and the Outer Metropolitan Area is provided at Appendix 1A4

4.5. Average house prices are highest in inner west London and lowest in outer east London

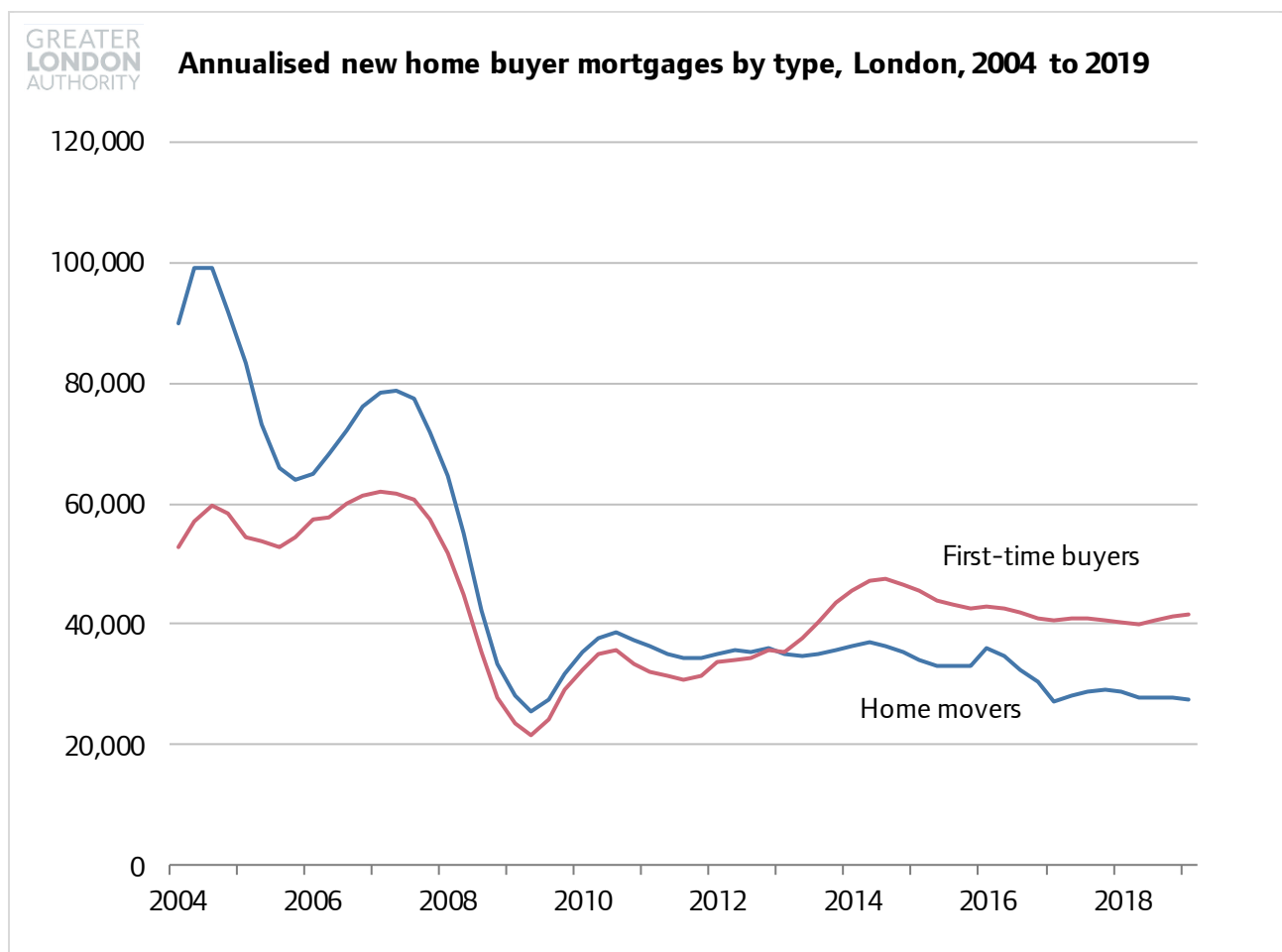


- In 2018, the median price for a home sold in London (unadjusted for the mix of homes sold) was £468,000, but at neighbourhood level the median price varied from £221,000 in Barking town centre to £2.53 million in Knightsbridge and Hyde Park.
- The top eight most expensive neighbourhoods in London are all in Westminster and Kensington and Chelsea, with the Wimbledon Common area of Merton the only exception in the top ten.
- At the other end of the price scale there are five neighbourhoods with median prices at or below £250,000, one in each of Bexley, Hillingdon, Haringey, Greenwich and Barking and Dagenham.

Source and notes:

- ONS, *House price statistics for small areas in England and Wales to year ending December 2018*

4.6. The level of new home buyer mortgage lending continues to be subdued, with new home mover mortgages as low as the levels last seen during the crash in 2008/09



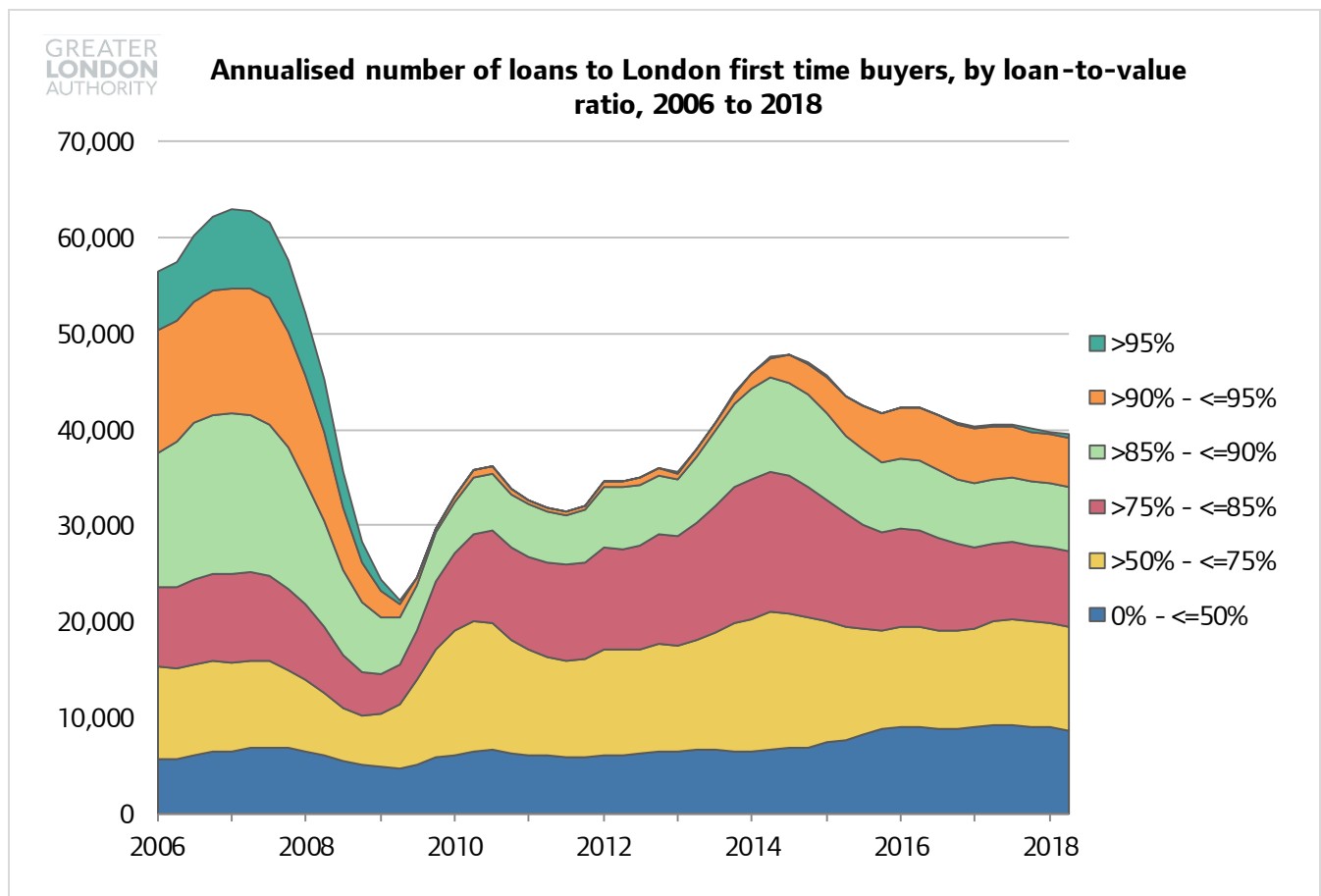
- In 2018/19 there were 41,570 new mortgages advanced to first-time buyers in London, up 3% from 2017/18.
- The number of loans to home movers was 27,570 over the same period, down 4% on the previous year.
- Although mortgage lending has broadly stabilised in recent years, the level of first-time buyer and, in particular, home mover transactions remains subdued by historical standards.
- The number of home mover loans has fallen by almost a quarter (24%) since the beginning of 2016, First-time buyers now account for 60% of all new mortgage advances, which is at an all-time high.

Source and notes:

- UK Finance mortgage lending statistics (tables RL1R and RL2R)

- These figures are different to those reported in previous bulletins, in part due to a change in the data source and data collection methodology. In 2019 UK Finance replaced the Council of Mortgage Lenders industry data tables. This change reflects access to more comprehensive data and improved information on total market size

4.7. First-time buyers in London are generally taking out mortgage loans at lower shares of their home's value than they were before the financial crisis...



- In 2005/06, loans with LTVs of more than 90% comprised one third of all lending to first-time buyers in London in 2005/06. However, this share fell to just 1% in 2010/11.
- In the last three years, the proportion of loans at LTVs of 90% and above has increased and was 14% in the year to June 2018. Loans at LTVs of more than 95% remain virtually non-existent.
- Loans with LTVs of 50% or less comprised 22% of total first-time buyer mortgage loans in the year to Q2 2018. This figure has been broadly stable for the last three years.
- This is partly supported by Help to Buy policy in London, which reduces the amount of debt to be covered by a mortgage. 14% of first-time buyers in London in 2018/19 used Help to Buy.

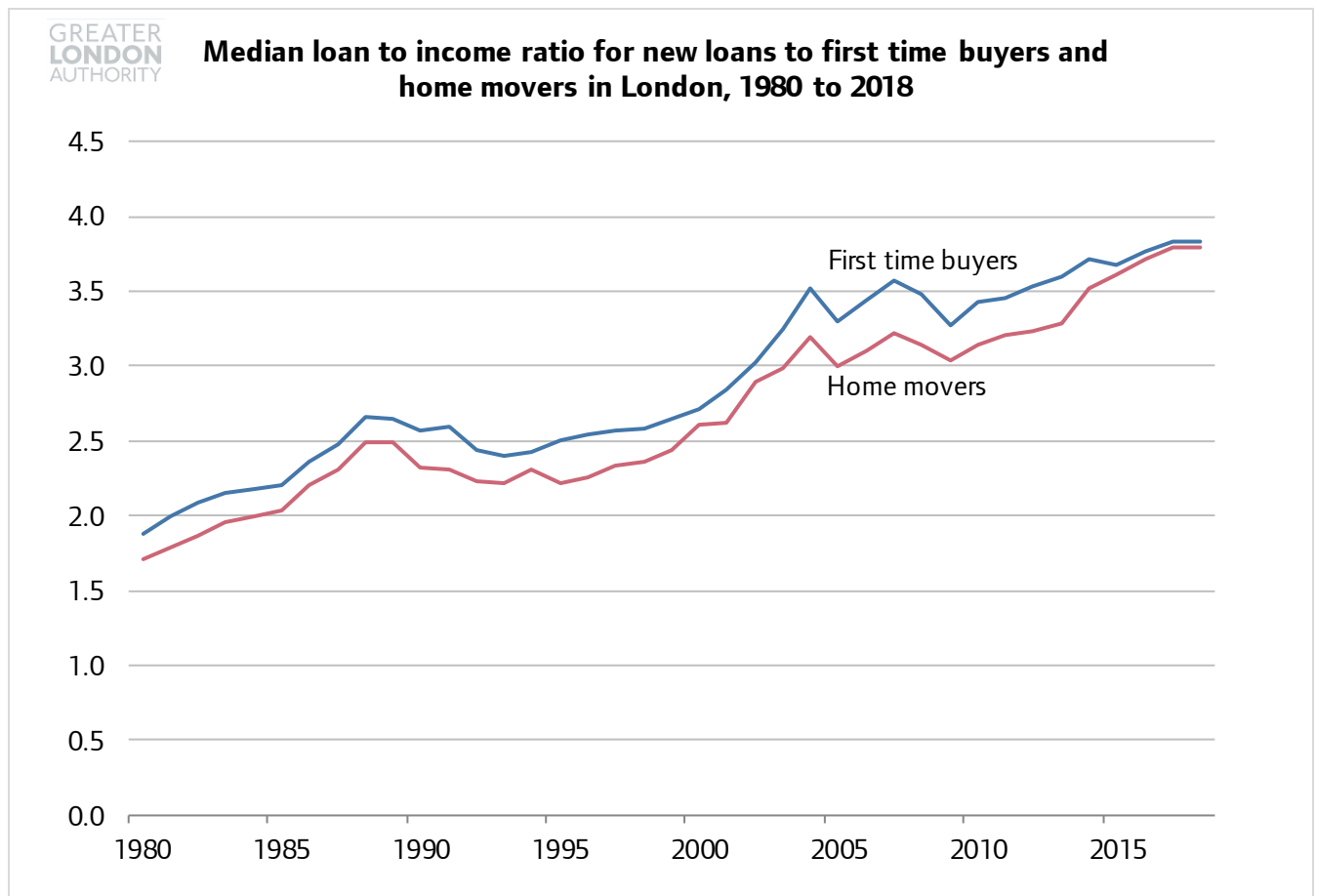
Source and notes:

- FCA, *Mortgages Product Sales Data (PSD) Table 6.1, H1 2018*

- *The next Mortgages PSD release is scheduled for Autumn 2019 and will cover data to Q2 2019*

- *Help to Buy in London provides government-backed equity loans of up to 40% of the property value, on properties valued up to £600,000*

4.8. ... but first-time buyers and home movers are borrowing much higher multiples of their income



- The typical first-time buyer in London borrowed 3.84 times their income in 2018 up from just 1.88 in 1980.
- Home movers, who usually have equity from the sale of their previous home, had typically borrowed at a lower income ratio than first-time buyers. However, the two have now converged. Home movers in London borrowed an average of 3.80 times their incomes in 2018.
- In June 2014, the Bank of England recommended that mortgage lenders do not extend more than 15% of new residential mortgages at loan to income ratios at, or greater than, 4.50. This is expected to constrain further increases in median loan-to-income ratios for buyers in London.
- London's typical loan to income ratios are higher than the national average. Across the UK the typical first-time buyer borrowed 3.50 times their income in 2018.

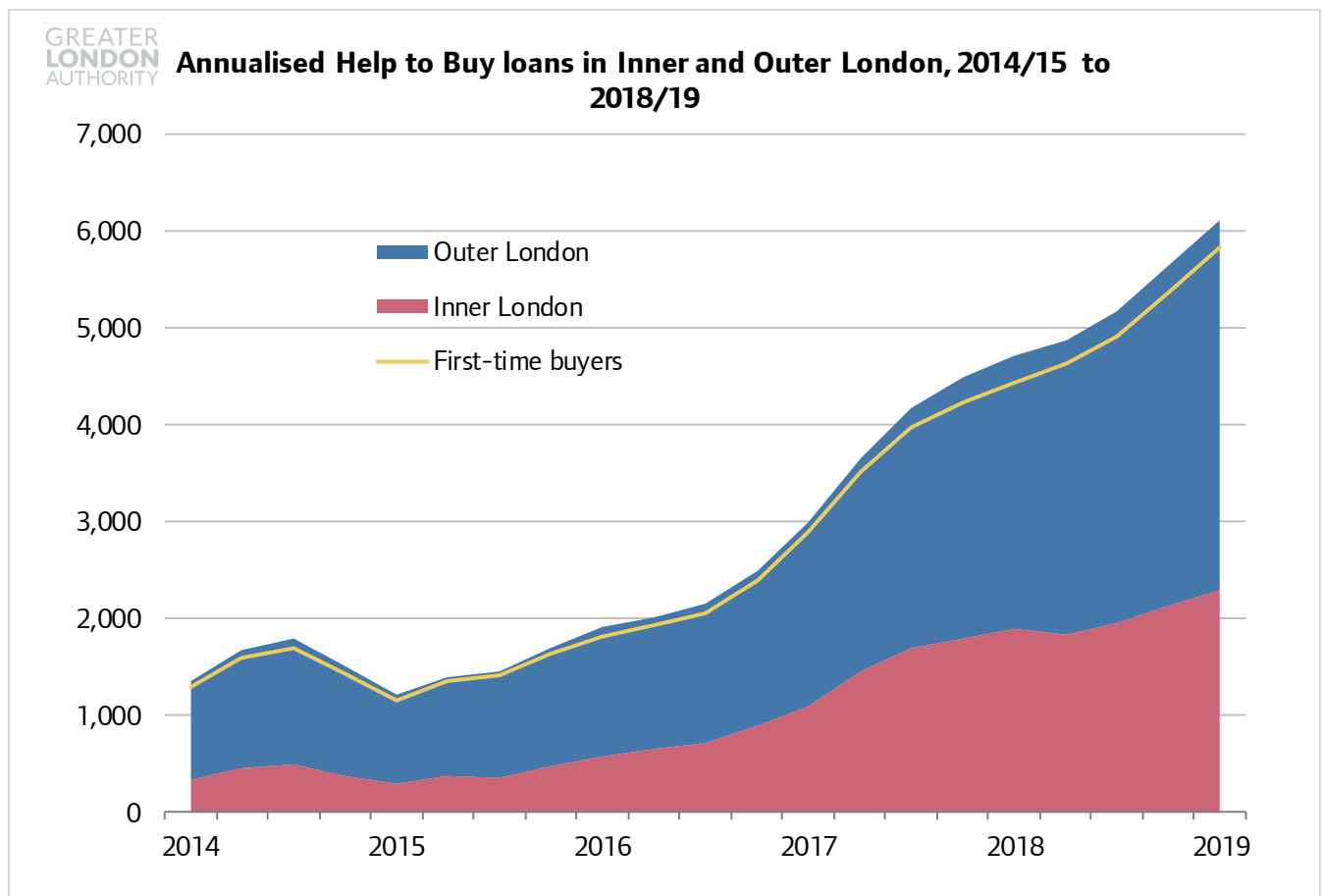
Source and notes:

- UK Finance mortgage lending statistics (tables RL1A and RL2A)

- Income figures and calculations are based on total gross income of all borrowers assessed in the mortgage application.

- These figures are different to those reported in previous bulletins. This change reflects access to more comprehensive data and improved information on total market size, as well as a move to mean averages rather than medians.

4.9. There were over 6,000 homes bought in London through Help to Buy in 2018/19, with purchases in Outer London comprising the majority

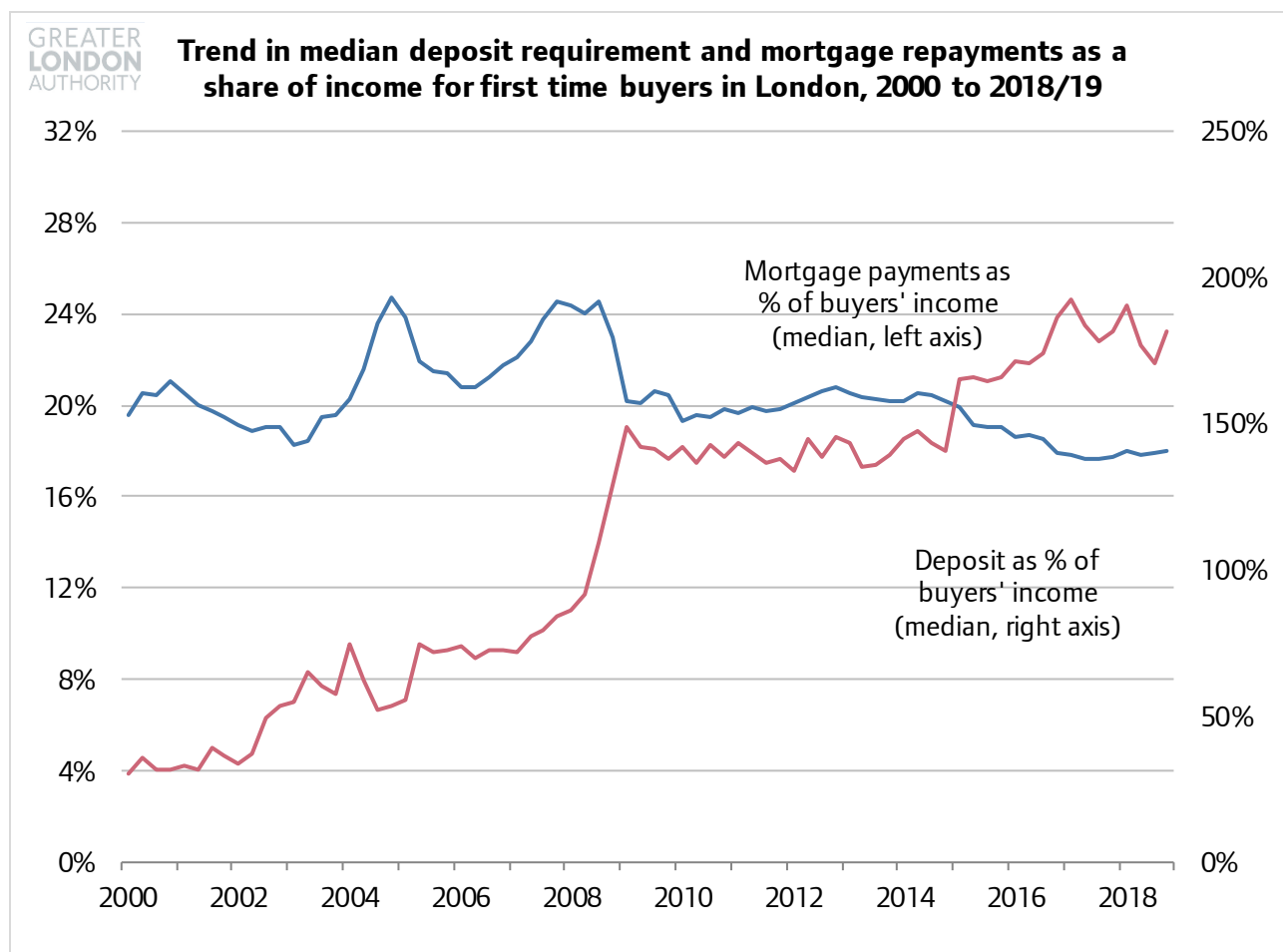


- In 2018/19, there were 6,120 homes bought in London with assistance from the government's Help to Buy equity loan scheme, the highest value yet and up from just 1,220 in 2014/15.
- There were 3,820 purchases in Outer London boroughs and 2,300 in Inner London. The typical income of London households buying with Help to Buy was around £64,000, and the average loan value was £167,700
- The number of Help to Buy equity loan purchases in 2017/18 is equivalent to 23% of the number of new build private completions in London in that year (data on new build completions in 2018/19 is not yet available).
- 95% of homes purchased using Help to Buy in London in 2018/19 were purchased by first-time buyers.

Source and notes:

- GLA analysis of London Development Database and MHCLG Help to Buy equity loan statistics

4.10. Changes in lending practices mean that the financial burden for first-time buyers has switched from having enough income to cover mortgage costs to having enough wealth for a deposit

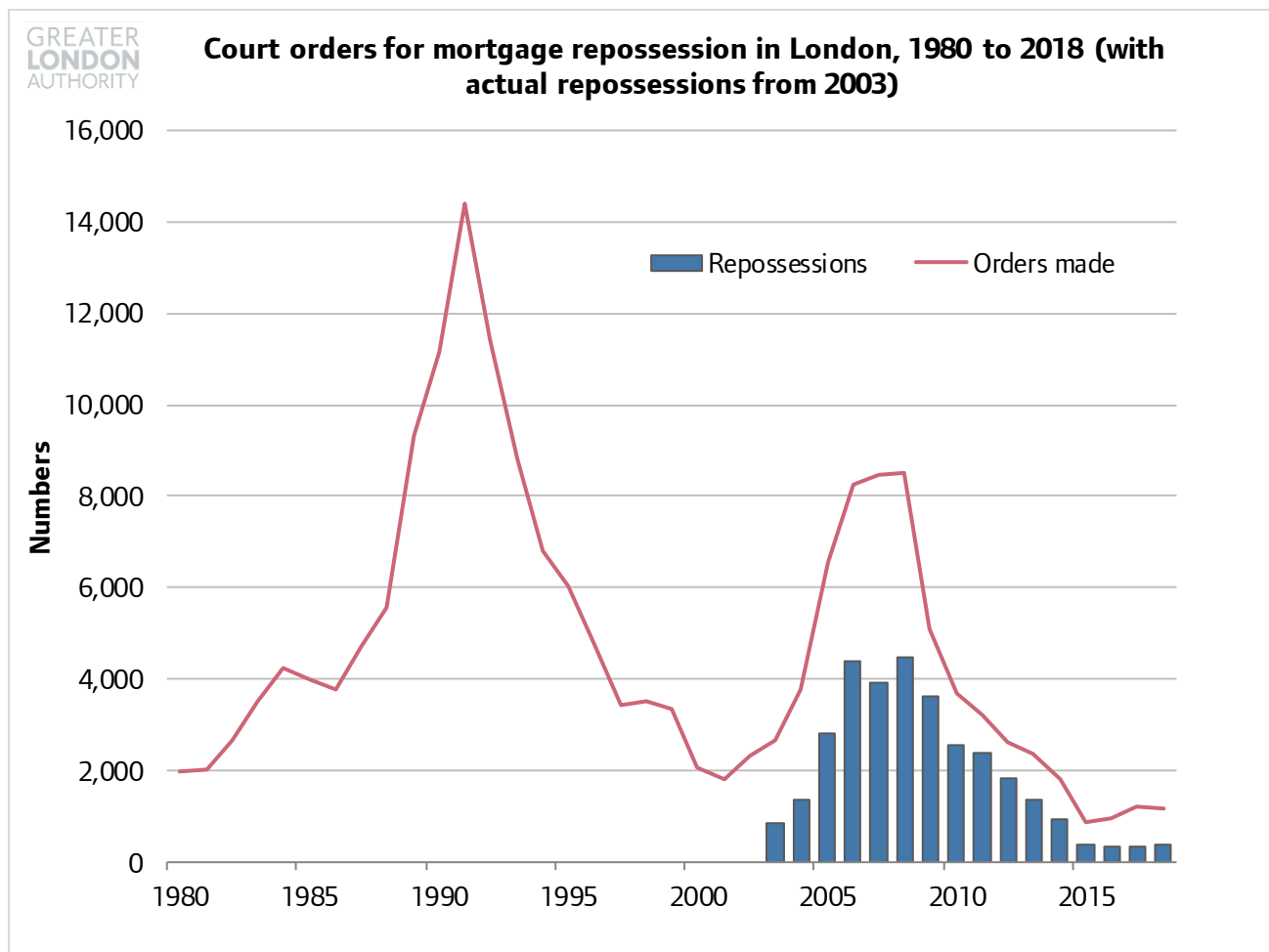


- The average deposit paid by first-time buyers in London at the end of 2018/19 was £148,800, which is 192% of the annual income of the typical first-time buyer household.
- The average income of first-time buyer households in London in 2018/19 was £77,300 per annum, more than double the average earnings stated in table 3 of the key statistics. Deposit requirements are therefore an even higher percentage of the average income for all households. This is a barrier to the accessibility of homeownership to households on average incomes.
- Mortgage payments as a percentage of buyers' incomes were 18% at the end of 2018. This is down from a peak of 25% in 2007 and continues the trend of a relatively low average mortgage repayment burden by historical standards.

Source and notes:

- UK Finance, mortgage lending statistics (table RL1R)
- These figures are different to those reported in previous bulletins. This change reflects access to more comprehensive data and improved information on total market size, as well as a move to mean averages rather than medians

4.11. The number of mortgage repossessions in London remains at a historically low level, with just 389 homes repossessed in 2018...



- The very low mortgage interest rates of recent years have contributed to extremely low levels of mortgage repossession in London, with just 334 homes repossessed in 2017, the lowest figure on record, and 389 in 2018.
- The number of court orders made for repossession in 2018 was 1,160, down slightly from 1,207 in 2017. While still very low by historical standards, this represents an increase from a low of 889 in 2015.
- The 'twin peaks' of annual repossession orders in London (14,400 in 1991, and 8,500 in 2008) coincided with the two most recent housing market 'crashes', but there is as yet little sign of any reaction to the (much milder) recent slowdown in the housing market.

Source and notes:

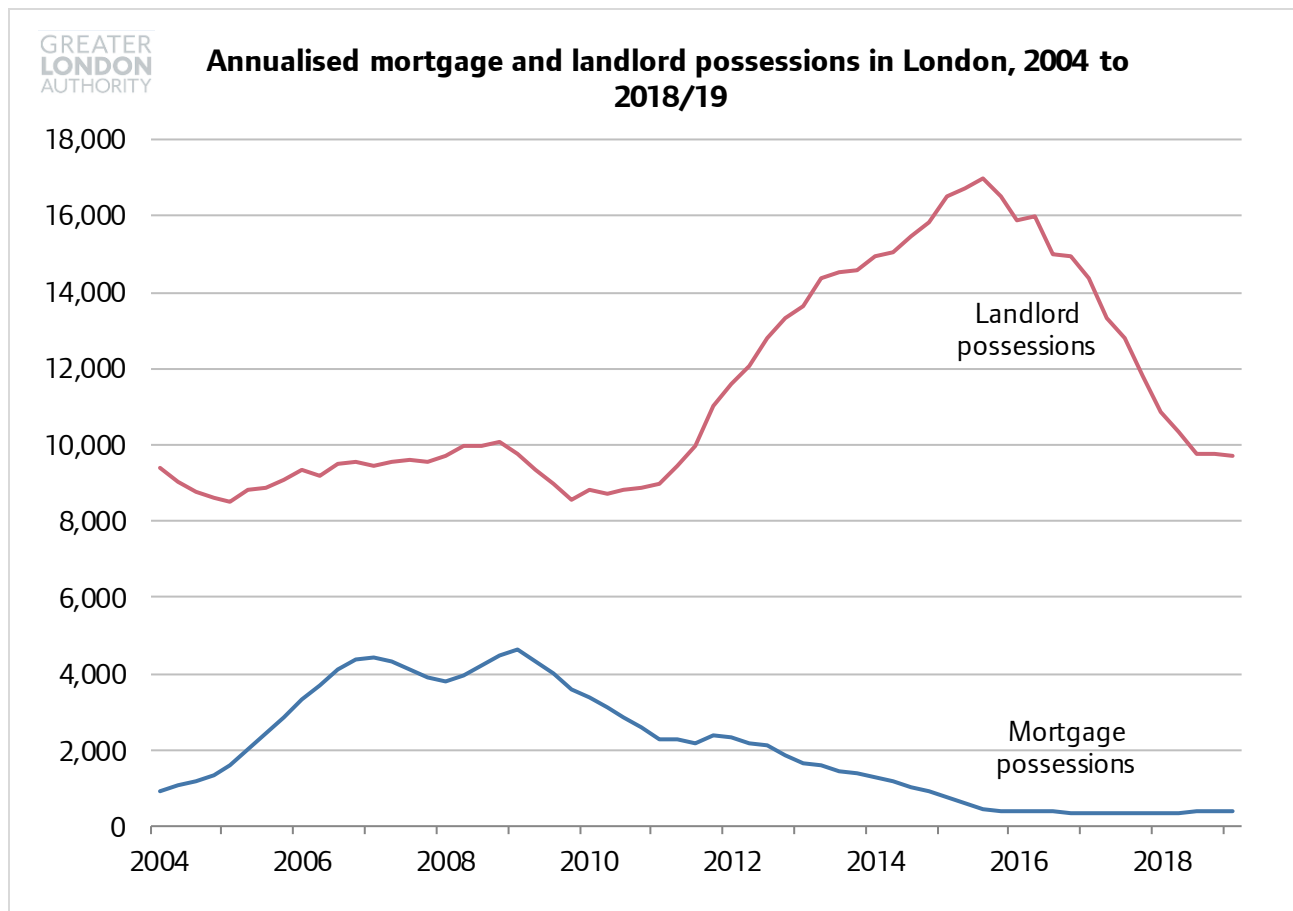
Compiled by GLA from:

- 1990-95 from *Housing Review 1996/97*

- 1996 -2002 from *UK Housing Finance Review / Housing Review (various years)*

- 2003 onwards from *Ministry of Justice statistics*

4.12. ... but the number of rented homes in London repossessed by landlords is substantially higher

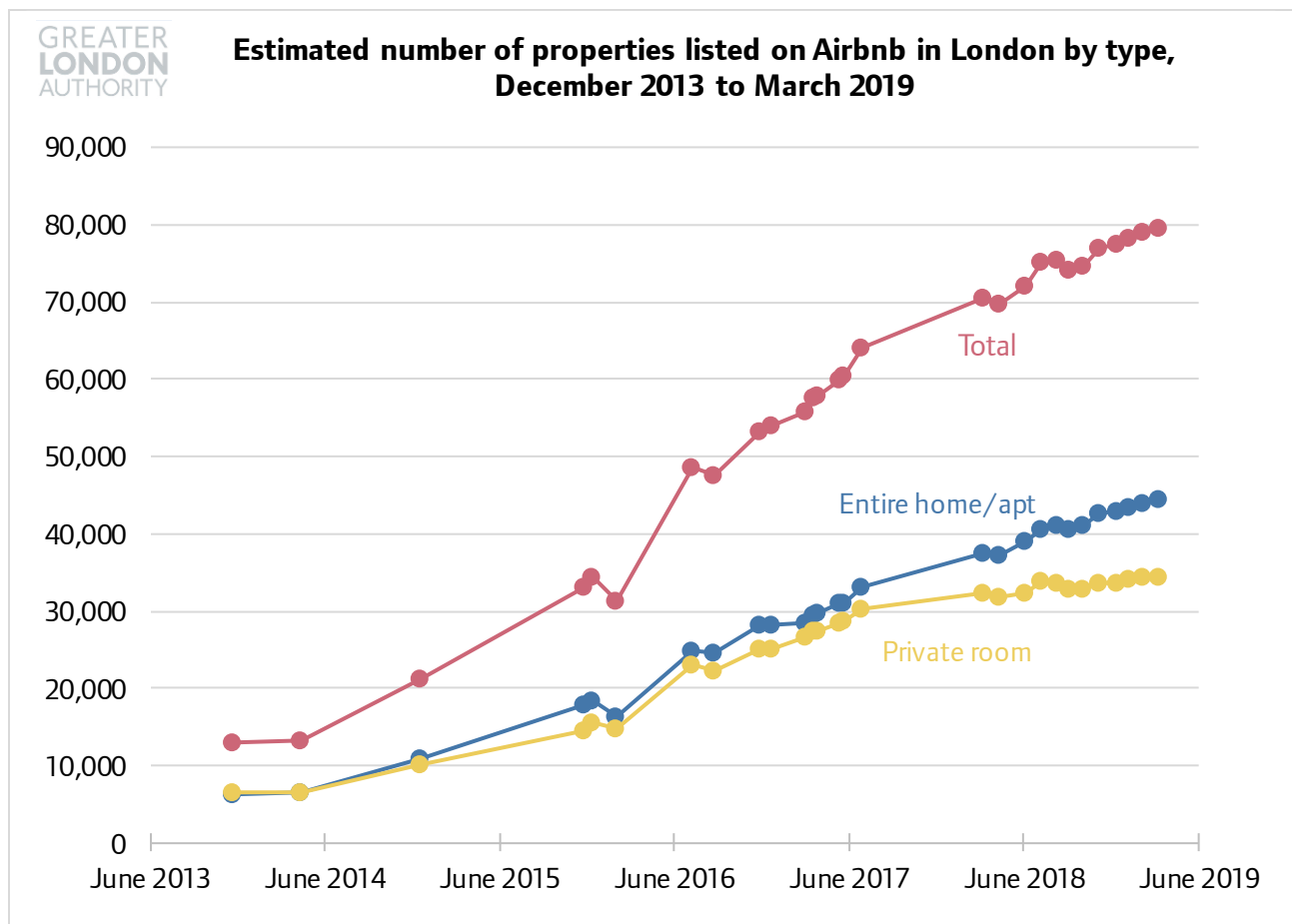


- In 2018/19 there were 10,100 home repossessions carried out by county court bailiffs in London, only 402 (4%) of which were repossessions of mortgaged homes.
- 96% of repossessions in London in 2018/19 were rented properties taken into possession from tenants by social or private landlords.
- Landlord repossessions in London almost doubled between 2009 and 2015, reaching a high of 16,990 in the year to September 2015. However, landlord repossessions have recently fallen back down to the levels seen prior to 2008/09, with 9,701 recorded in 2017/18 (11% fewer than in 2018/19).

Source and notes:

- Ministry of Justice, Mortgage and landlord possession statistical data
- These figures exclude repossessions carried out without the involvement of county court bailiffs, so the total number of repossessions is likely to be higher than shown here

4.13. The number of London properties listed on Airbnb reached 79,130 by March 2019, which is a six times increase from 13,240 since May 2014

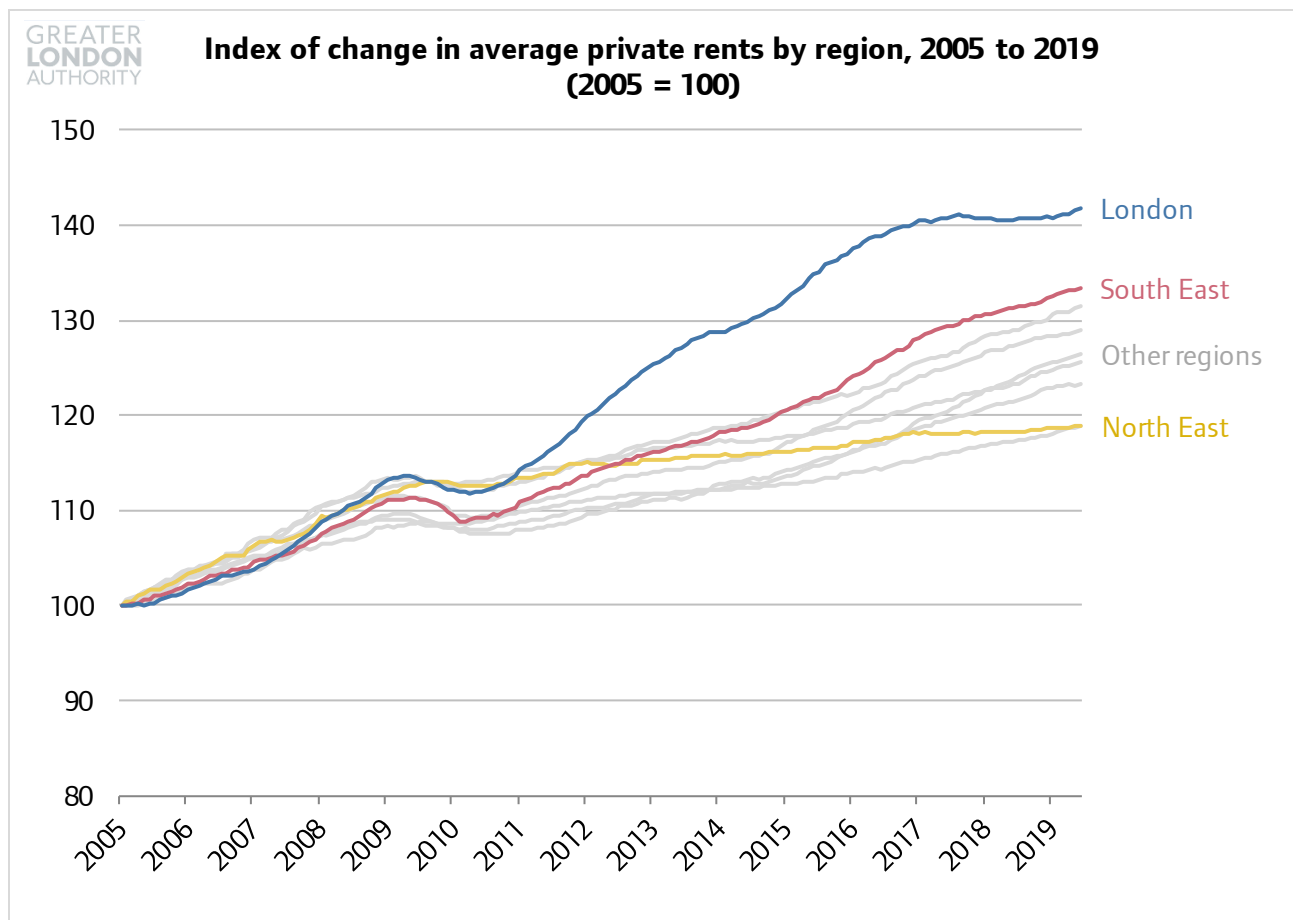


- Several websites cater to the growing market for short-term lettings in London, but Airbnb is the market leader.
- The number of London properties listed on Airbnb reached 79,130 by March 2019, up 12% from 70,530 in April 2018 and a six times increase from 13,240 since May 2014.
- In March 2019, entire homes comprised 56% of the listings, with private rooms in someone's home comprising 43% and shared rooms (not shown) just 0.9%. The proportion of different room types has remained broadly consistent throughout this period.
- Whilst Inner London accounted for the largest increase in numerical terms, the number of Airbnb listings recorded in Outer London increased tenfold between 2014 and 2019.
- Not all homes listed on Airbnb are necessarily available for rent, while others are available but may not have been rented in the last year.

Source and notes:

- 2013 to 2017 data extracted from Airbnb website by Tom Slee (tomslee.net)
- 2017 to 2019 data extracted from Inside Airbnb website
- Data was extracted at irregular intervals and has been amended over time in response to changes to Airbnb's website
- The total figure includes a small number of shared room properties (less than 1,000 in any period)

4.14. Average private rents in London have risen by 42% since 2005, by far the largest increase of any region

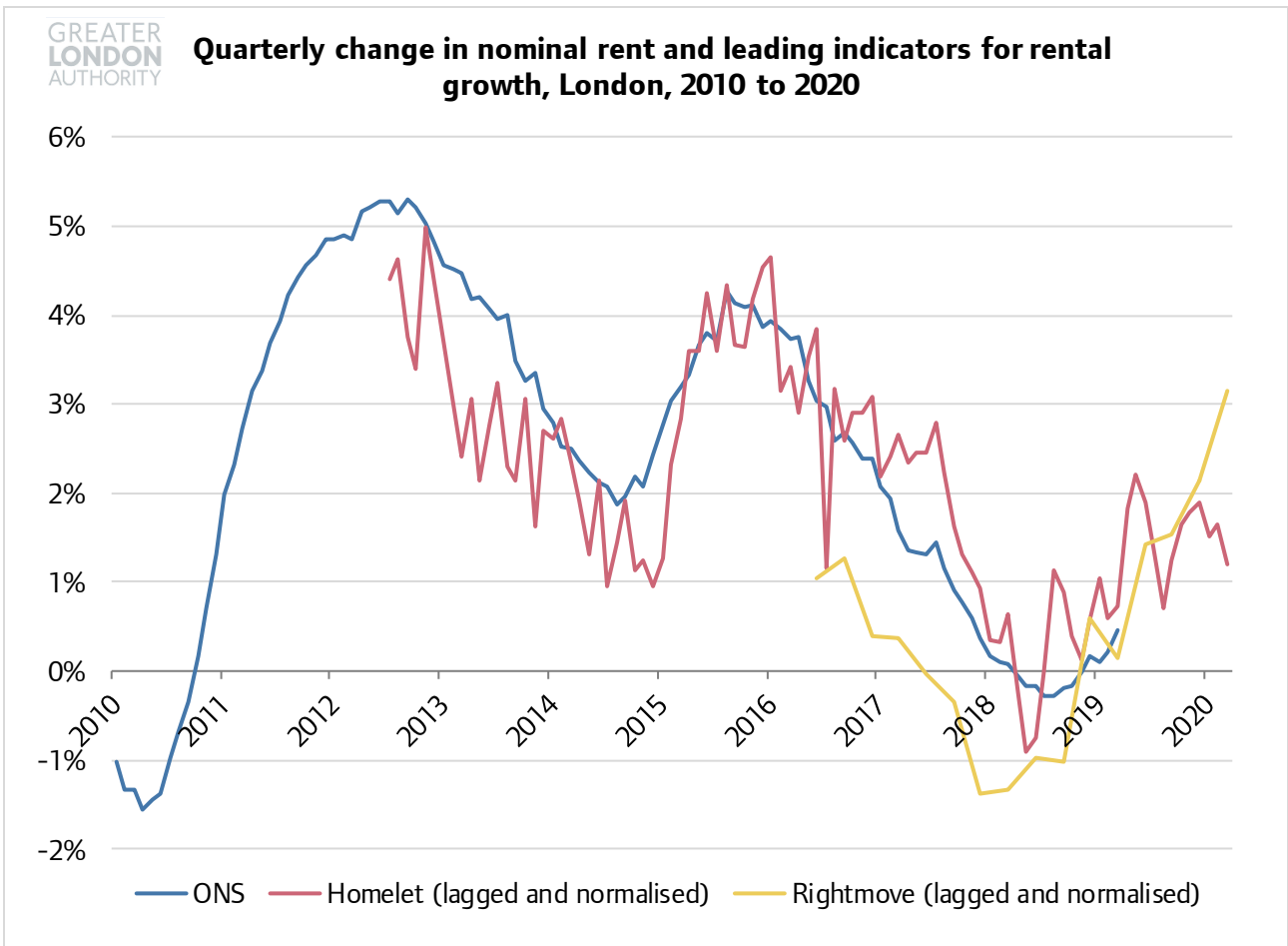


- The Office for National Statistics have been tracking changes in average private rents at regional level since January 2005, and it estimates that between then and June 2019 private rents in London grew 42% in nominal terms. This is by far the largest increase of any region, although there has been some convergence since 2017 as rents in London have been relatively stable.
- The next largest increase is in the South East, where rents have risen 28% since 2005. The North East has seen the smallest increase over this period at 19%, all the more remarkable because it saw the greatest increase between 2005 and 2008.

Source and notes:

- ONS, *Experimental Index of Private Housing Rental Prices*
- The ONS index calculates changes in the rents of both new and existing tenancies, while most other indices cover new rents only

4.15. Leading indicators for open market rents suggest rental growth is likely to pick up in 2019

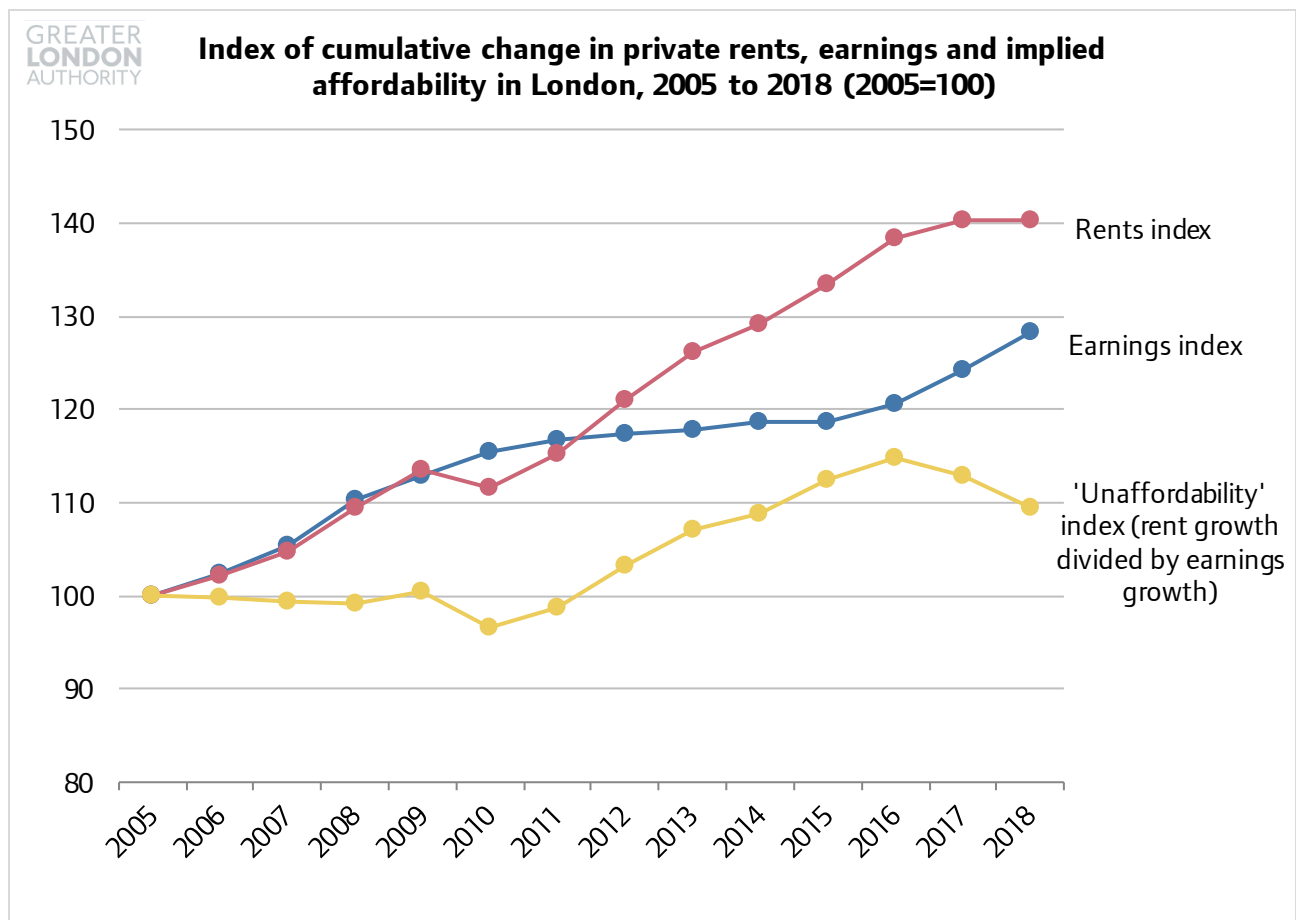


- Indicators of nominal rental growth include Rightmove asking rents and the Homelet rental index for new lets.
- In the chart above these indices are lagged by 12 months and overlaid against the ONS nominal rental index to provide an indication of future rental growth.
- The indicators suggest nominal year-on-year rental growth in London will continue to increase into 2019.
- If this level of rental growth is sustained, and inflation remains constant, real term rental growth is likely to become positive in the future.

Source and notes:

- ONS, Experimental Index of Private Housing Rental Prices
- Homelet Rental Index
- Rightmove Rental Price Tracker
- ONS data reflects the stock of rental properties that have been let whereas Homelet and Rightmove indicators reflect the flow of new lettings
- Homelet and Rightmove indicators have been lagged and normalised
- Rightmove data is not mix-adjusted and is based on asking rents only

4.16. 2018 saw a continued improvement in the affordability of private rents in London, when compared to trends in average rent



- Between 2005 and 2016 average private rents in London rose 38%, while average individual earnings rose just 21%, leading to a worsening in affordability. The so-called 'unaffordability' index above is the cumulative change in rents divided by the cumulative change in earnings).
- Rents tracked earnings very closely between 2005 and 2009 and then dropped in 2010, before going on to increase more steeply for six consecutive years.
- In 2018, the rent index fell for only the second time in twelve years. The earnings index increased by 3%, closing the gap between the two indices and resulting in a second consecutive year of improvements in affordability.
- The affordability index compares changes in rents to changes in median earnings, but there is little difference if lower or upper quartile earnings are used instead as the earnings distribution has been quite steady over the period.

Source and notes:

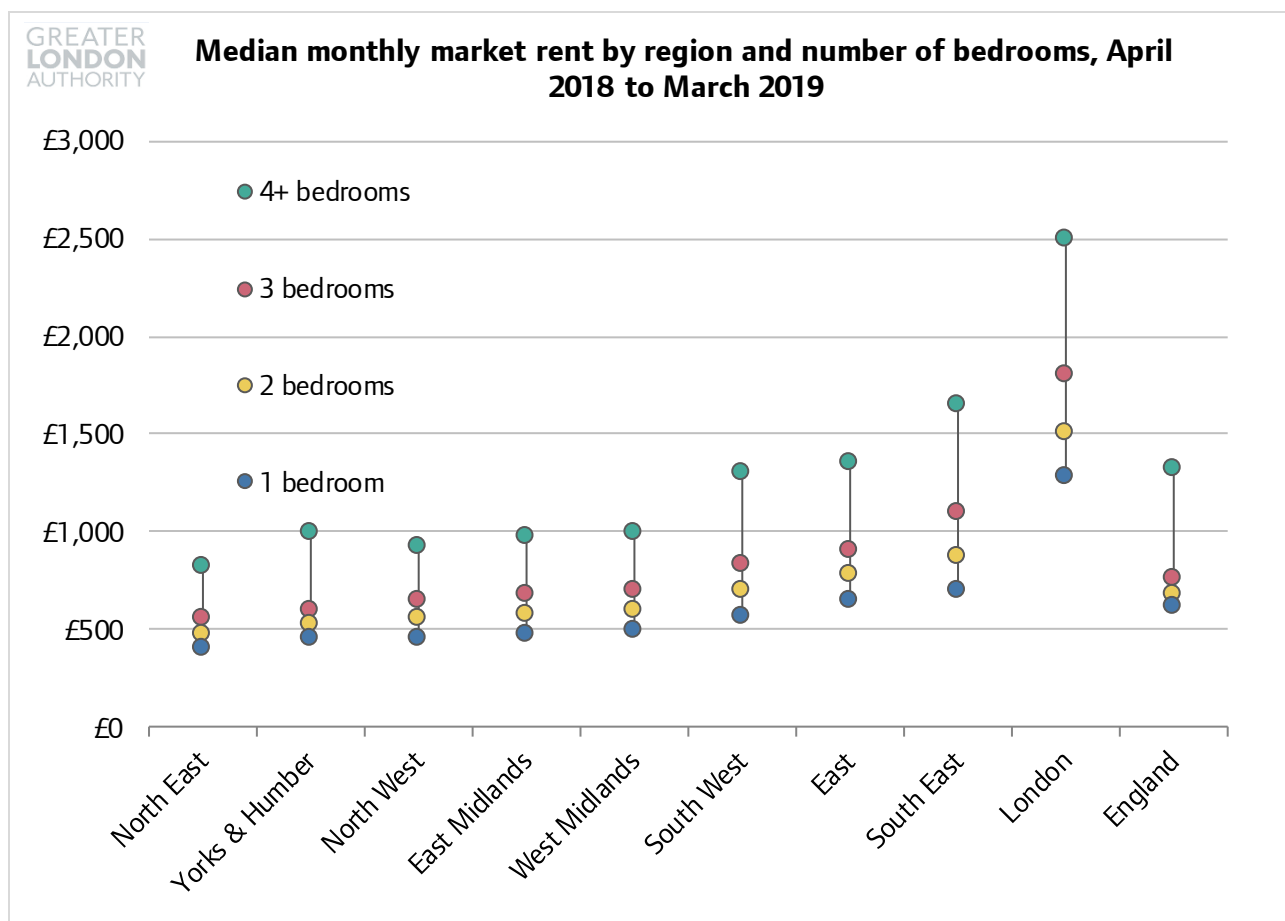
- *Earnings: Median full-time weekly earnings by place of work, London. From ONS Annual Survey of Hours and Earnings, republished on London Datastore*

- *Rents: ONS Index of Private Rental Housing Prices, April each year to match ASHE data (Jan 2011=100)*

- *'Unaffordability' index: Rent index divided by median weekly earnings*

- *The earnings index here is workplace based and is, therefore, not comparable to the earnings figures in table 3 of the key statistics*

4.17. London has by far the highest average private sector rents of any region in England

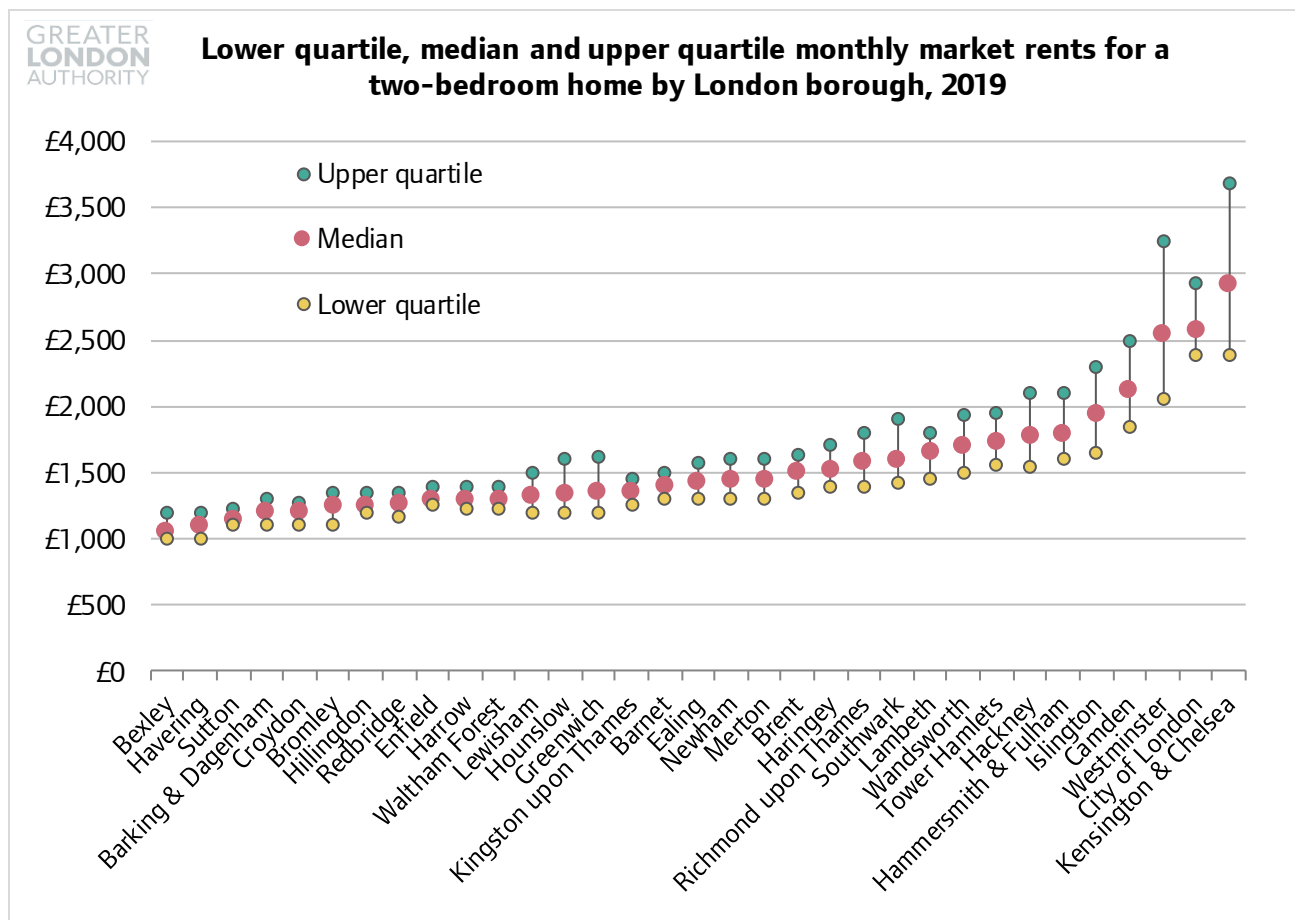


- The median rent for a privately rented home in London is £1,495 per calendar month, more than twice as high as the median in England as a whole (£695).
- London's rents are so much higher than those of other regions that the median monthly rent for a one-bedroom home in the capital (£1,279) is almost as high as the national median monthly rent for a home with four bedrooms or more (£1,320).
- It should be noted that these statistics exclude any cases where the tenant receives Housing Benefit. As the average private rent for households on Housing Benefit is below the overall average, excluding these cases is expected to inflate the average reported.

Source and notes:

- Valuation Office Agency, Private Rental Market Statistics
- These figures exclude any cases where the tenant receives Housing Benefit

4.18. There is huge variation in monthly market rents within London. Moreover, within the most expensive boroughs, there is substantial difference between the top and bottom of the market



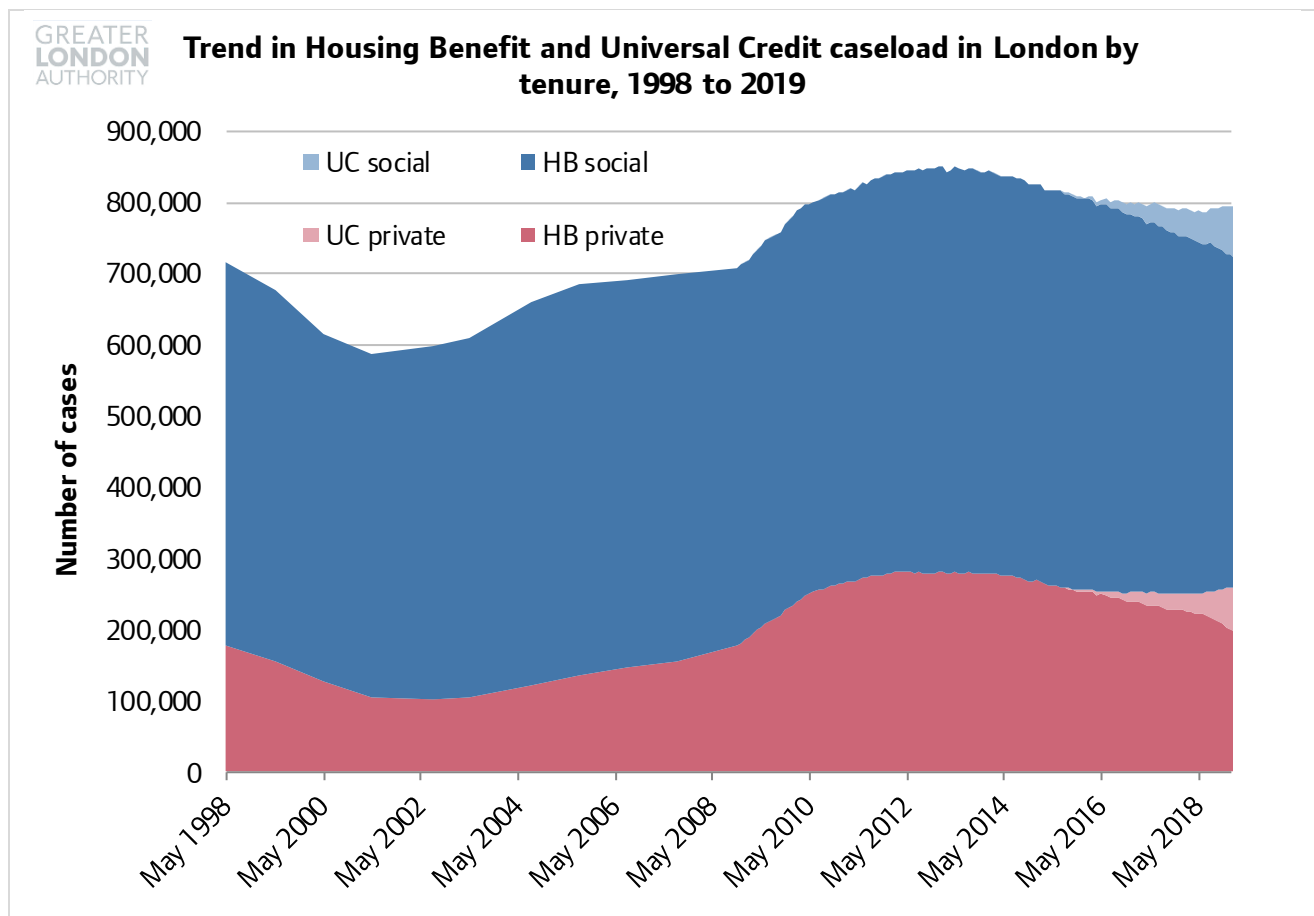
- The lowest median monthly rent for a two-bedroom home is £1,050 in Bexley, while the median rent in Kensington and Chelsea is around three times higher at £2,925.
- Richmond-upon-Thames was the Outer London borough with the highest median private rent for a two-bedroom home (£1,575). Lewisham was the Inner London borough with the lowest median private rent for a two-bedroom home (£1,325).
- 24 boroughs had median monthly rents within £600 of each other (from £1,050 in Bexley up to £1,650 in Lambeth). Divergence is much greater at the top of the market, with £1,200 separating the median rent in Wandsworth and Kensington ad Chelsea.
- Expensive boroughs also tend to have a wider distribution of rents, as shown by the range between the lower and upper quartile figures.

Source and notes:

- Valuation Office Agency, *Private Rental Market Statistics: April 2018 to March 2019*

- *Figures exclude any cases where the tenant receives Housing Benefit*

4.19. The number of Housing Benefit recipients in London has fallen in recent years, partially offset by the increasing roll-out of Universal Credit

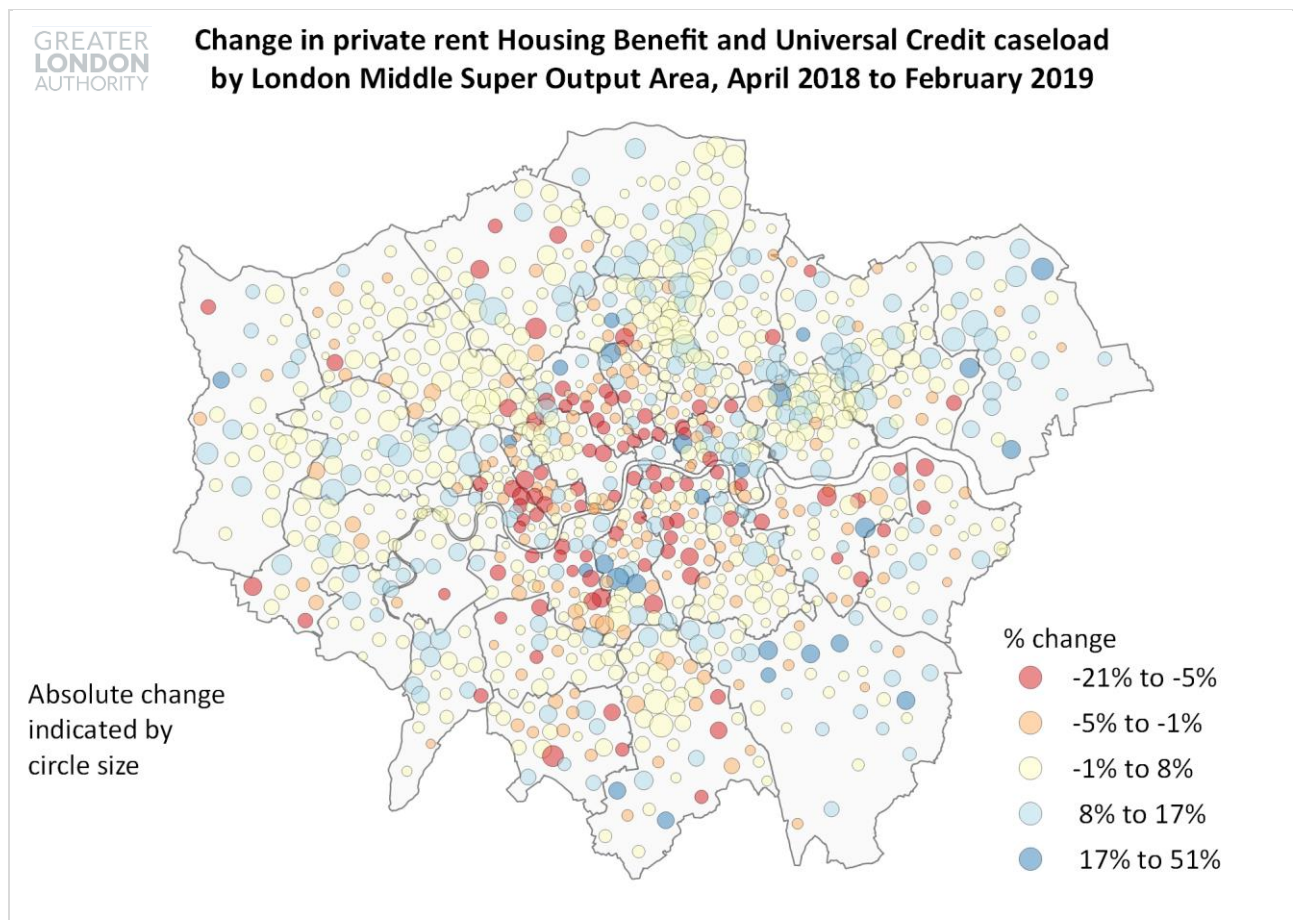


- The number of Housing Benefit recipients in London grew from 586,000 in 2001 to a peak of 854,000 in 2013, before falling to 662,000 in February 2019. 462,000 recipients are in social housing, while 197,000 rent privately (the tenure of the remainder is unknown).
- Some of the fall in the Housing Benefit caseload is due to the widening roll-out of Universal Credit for new claimants. In February 2019, there were 137,000 renting households in receipt of Universal Credit in London, 73,000 of them in social housing and 63,000 in the private rented sector.
- Adding together Housing Benefit recipients and households receiving Universal Credit gives a total of 797,000, of which 535,000 are social housing tenants and 259,000 private tenants (with the rest of an unknown tenure).

Source and notes:

- Compiled by GLA from:
- 1998 to 2001: UK Housing Review
- 2002 to 2019: DWP, Housing Benefit caseload statistics and Stat Xplore
- Housing Benefit recipients are measured in terms of benefit recipients and Universal Credit recipients in terms of households

4.20. Since April 2018, the number of recipients of either Housing Benefit or Universal Credit has risen slightly across London while falling in a number of Inner London neighbourhoods



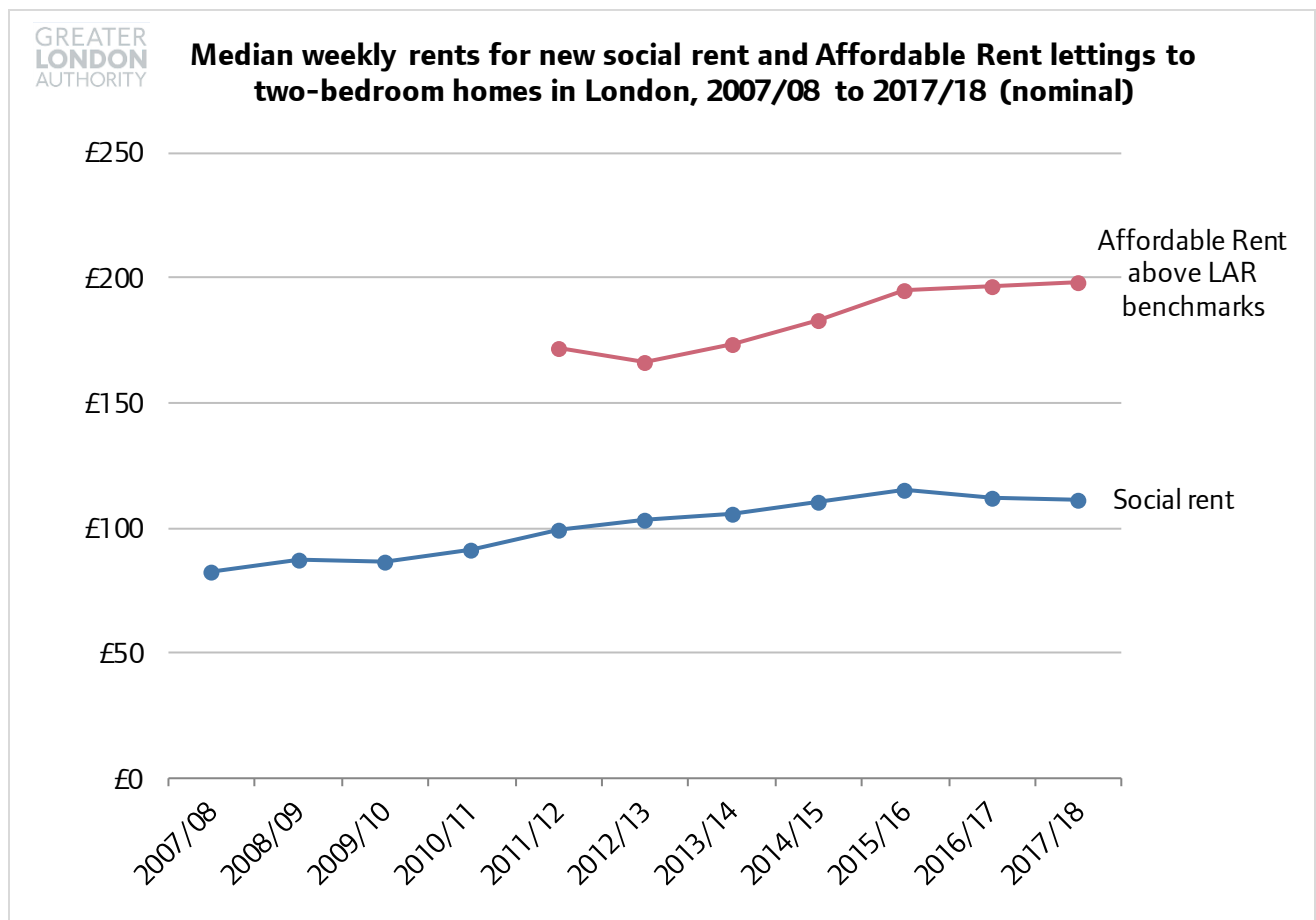
- Between February 2017 and February 2019, the number of privately renting recipients of either Housing Benefit or Universal Credit in London rose slightly from 253,000 to 259,000.
- At neighbourhood level there was an average increase of 3%, but some sharply divergent trends, from a fall of 21% in the Southbank area of Southwark to an increase of 51% in the Clapham area of Wandsworth.
- The falling caseload in high-cost areas is likely due in large part to a reduction in benefit payments and other welfare reforms, while growth in the caseload could be due to new development, movement of benefit recipients, rising rents, or falling incomes.

Source and notes:

- DWP, Stat Xplore

- Unlike the equivalent map in previous editions of *Housing in London*, this map combines both households in receipt of Universal Credit and 'benefit units' in receipt of Housing Benefit

4.21. The typical rent for a two-bedroom social rented home in London is £111 a week, compared to £199 a week for an Affordable Rented home



- Rents for new general needs social housing tenancies rose substantially between 2007/08 and 2015/16, largely because until recently they were determined by a formula that ensured they rose above inflation. After two years of legislated annual rent reductions, however, median social two-bedroom rents have now fallen by 4% since 2015/16 to £111 in 2017/18.
- When Affordable Rent was introduced by the coalition government it allowed homes to be let at rents at up to 80% of the equivalent market rent. The average two-bedroom rent in London was £199 a week in 2017/18.
- The Mayor's new London Affordable Rent product ensures that any new general needs homes funded through the Affordable Homes Programme in London will be capped based on social rent levels. The London Affordable Rent benchmark for a two-bedroom property was £153 a week in 2017/18.

Source and notes:

- MHCLG, *Social Housing Lettings in England 2017/18, CORE summary tables*
- Weekly rent excludes supplementary charges such as service and support charges
- In 2016/17, new social rent tenancies were more likely than new Affordable Rent tenancies to have additional service and support charges
- New lettings data includes homes being re-let and homes being let for the first time. Homes being let for the first time have higher rents, on average

5. Housing need

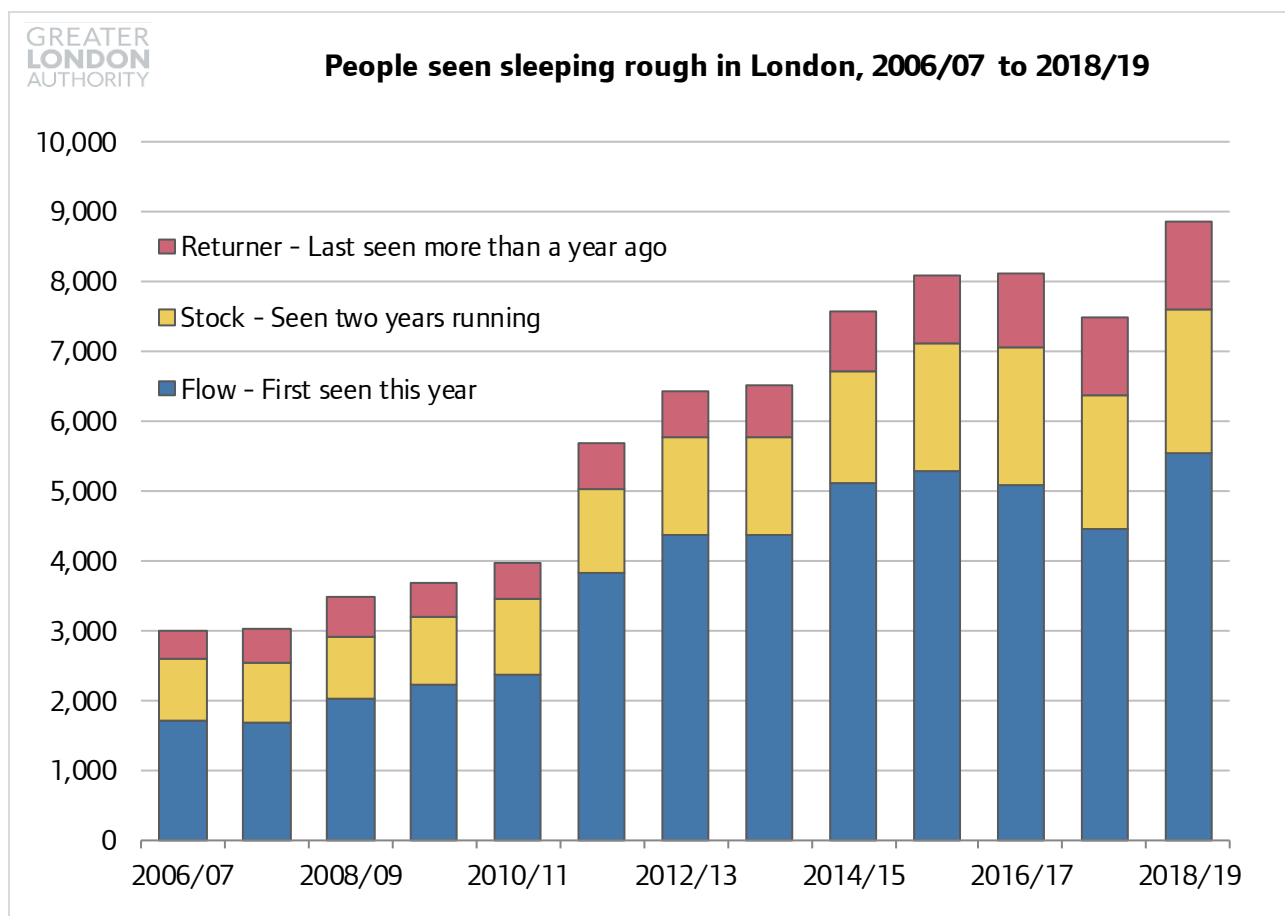
8,855 people were seen sleeping rough in London in 2018/19, 18% more than in 2017/18 (5.1). The proportion of those seen sleeping rough for the first time who spend only one night on the streets was 73% in 2018/19, broadly the same proportion as the last two years (5.2). 49% of the people seen sleeping rough in London in 2018/19 were from the UK, while 31% were from Central and Eastern Europe (5.3). Most rough sleepers who have been assessed have a support need related to alcohol, drugs and/or mental health (5.4).

The new Homelessness Reduction Act has caused changes in how statistics on homelessness are measured, affecting comparisons with previous years. For example, the number of people London boroughs accepted as statutorily homeless fell from 15,470 in 2017/18 to 7,520 in 2018/19, but London boroughs also accepted 21,170 new duties to relieve cases of homelessness (5.5). The reason most commonly given by homeless households in London for losing their last home in 2018/19 was that friends or relatives were no longer willing or able to accommodate them (5.6). Provisional estimates suggest the number of households who were relieved of their homelessness is broadly aligned with recent years, but changes in the data collection methodology under the HRA means that data on prevention activities is no longer comparable with previous prevention data (5.7).

The number of homeless households living in temporary accommodation in London at the end of December 2018 was 56,880, 3% up from the year before (5.8). Only one fifth of homeless households in temporary accommodation in London leave it within a given year (5.9).

8% of households in London are overcrowded, a figure that ranges for 3% for homeowners to 15% for social housing tenants (5.10). Around 40% of children under 16 in social housing in London and a quarter of those in private rented housing in London live in overcrowded conditions (5.11).

5.1. 8,855 people were seen sleeping rough in London in 2018/19, 18% more than a year before

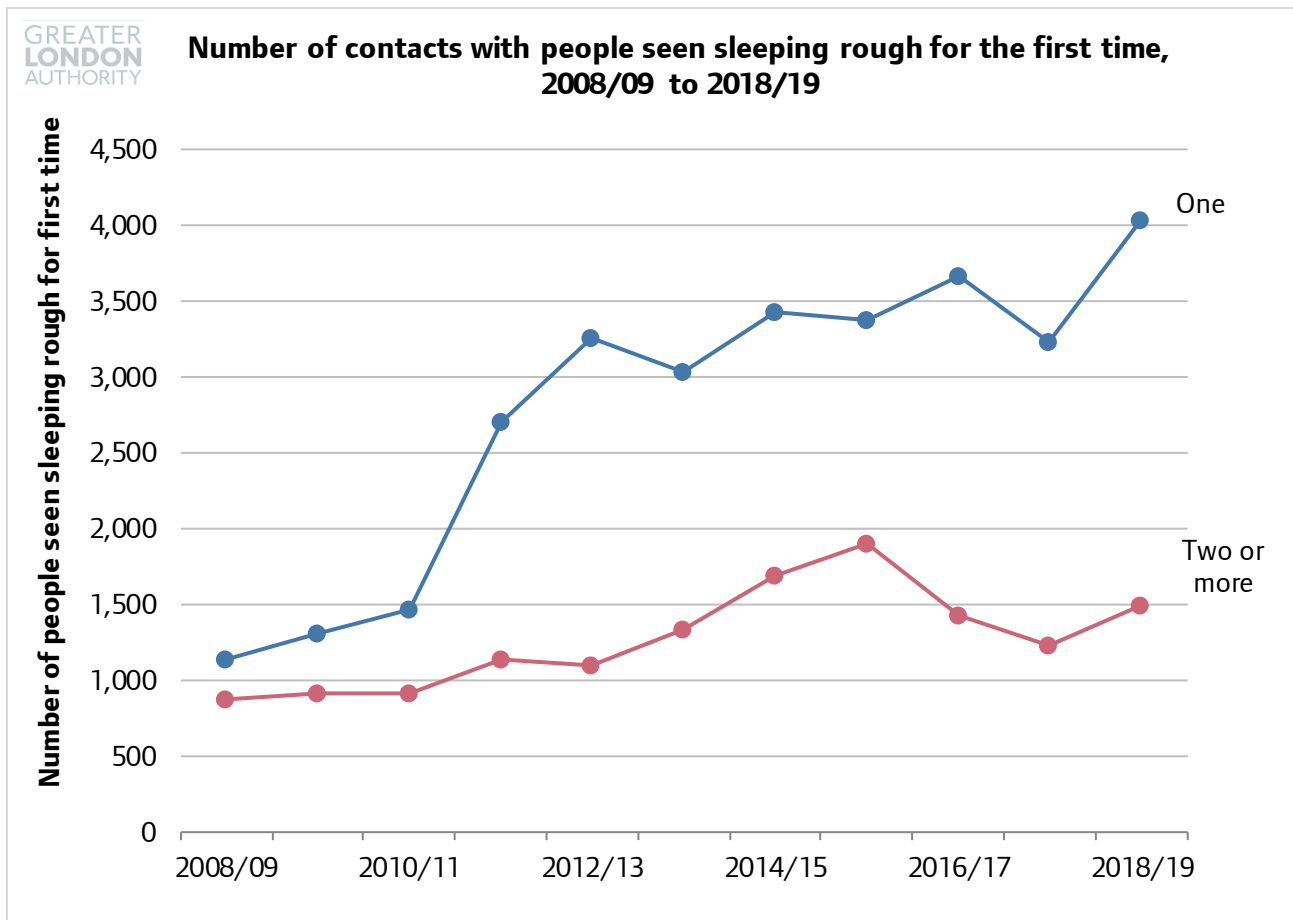


- 8,855 people were seen sleeping rough on London’s streets in 2018/19. The largest group in 2018/19 were the 5,529 people seen sleeping rough for the first time. This ‘flow’ of new people onto the streets grew by 24% in the last year but has more than trebled since 2007/08.
- The ‘stock’ figure, which measures the number of people seen sleeping rough two years in a row, increased by 9% in the last year, to 2,080, and has more than doubled since 2007/08.
- The ‘returner’ figure, which represents those who were last seen sleeping rough more than a year ago, grew by 11% in the last year, to 1,246, and has trebled in the last decade.
- 28% of all people seen sleeping rough in 2018/19 were seen in Westminster. Other boroughs with high numbers of people seen sleeping rough include Camden, Newham, Southwark, Ealing and Lambeth.

Source and notes:

- CHAIN annual report 2018/19

5.2. 73% of people seen sleeping rough for the first time in 2018/19 spent only one night on the streets, which is broadly the same proportion as in 2017/18 and 2016/17

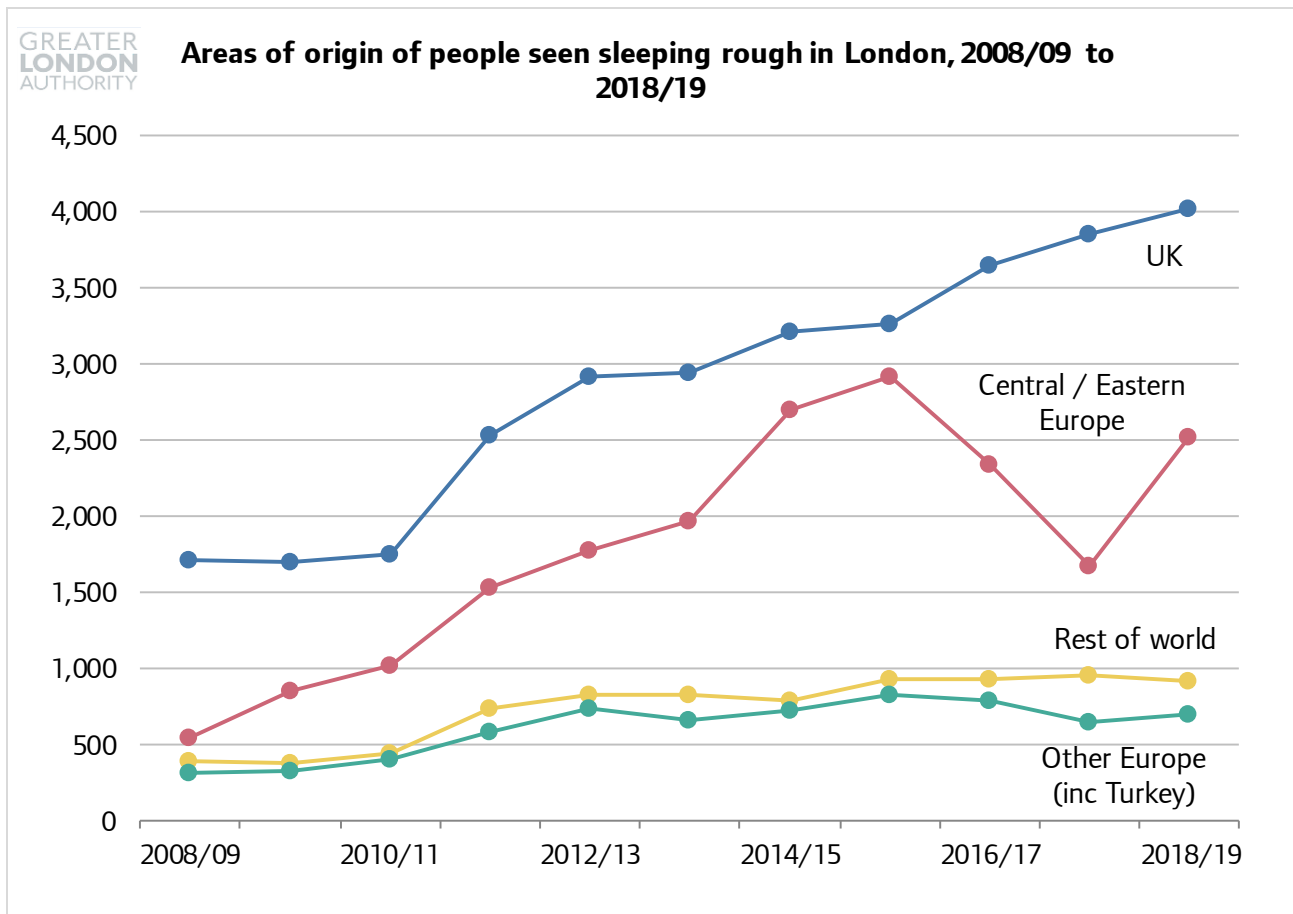


- 4,036 people, or 73% of those new to the streets in 2017/18, were seen sleeping rough only once in the year, up from 3,229 in 2017/18 but broadly the same in percentage terms.
- 1,493 new rough sleepers were seen more than once in 2018/19 (27% of the total). Of this group, most were seen between two and five times.
- The number of new rough sleepers seen more than 20 times during the year has fallen from 54 in 2012/13 to 15 in 2018/19.

Source and notes:

- CHAIN annual report 2018/19

5.3. The number of UK nationals seen sleeping rough in London has increased by 4% compared to 2017/18, while the number of Central or Eastern European nationals has increased by 50%

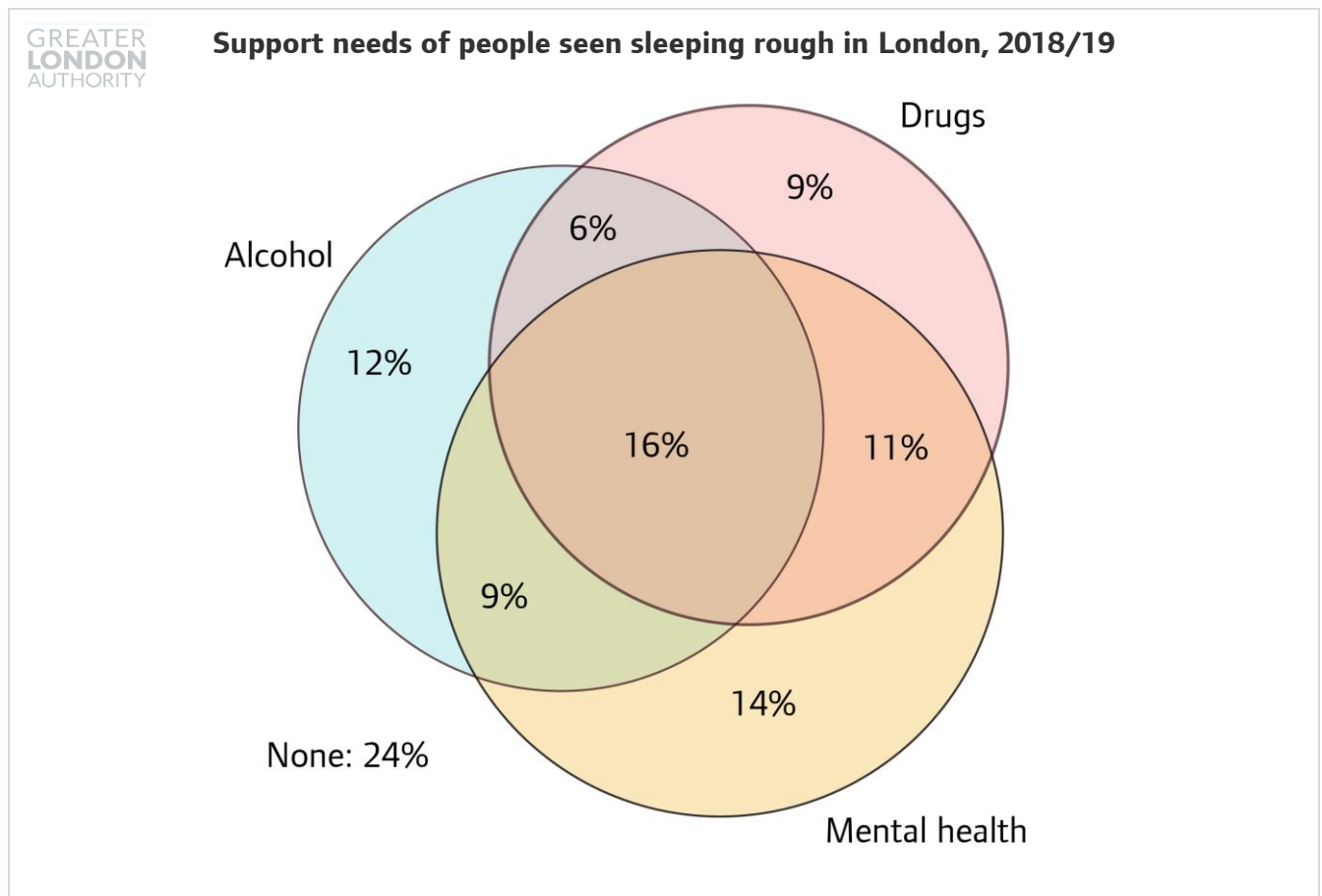


- The nationality profile of rough sleepers in London remains diverse, with a total of 126 different nationalities recorded during 2018/19.
- People from the UK accounted for 4,023 of those seen sleeping rough in London in 2018/19, 49% of the total. This is more than twice the number seen in 2008/09, and the highest number recorded for the UK to date.
- The number of people from Central or Eastern European countries seen sleeping rough has increased again after a previous dip, accounting for 31% of those seen in 2018/19, compared to 23% in 2017/18 and 30% in 2016/17.
- 1,613 people seen sleeping rough in 2018/19 were from the rest of the world, 20% of the total. This share has held steady over the years.

Source and notes:

- CHAIN annual report 2018/19

5.4. Most rough sleepers have a support need related to alcohol, drugs and/or mental health

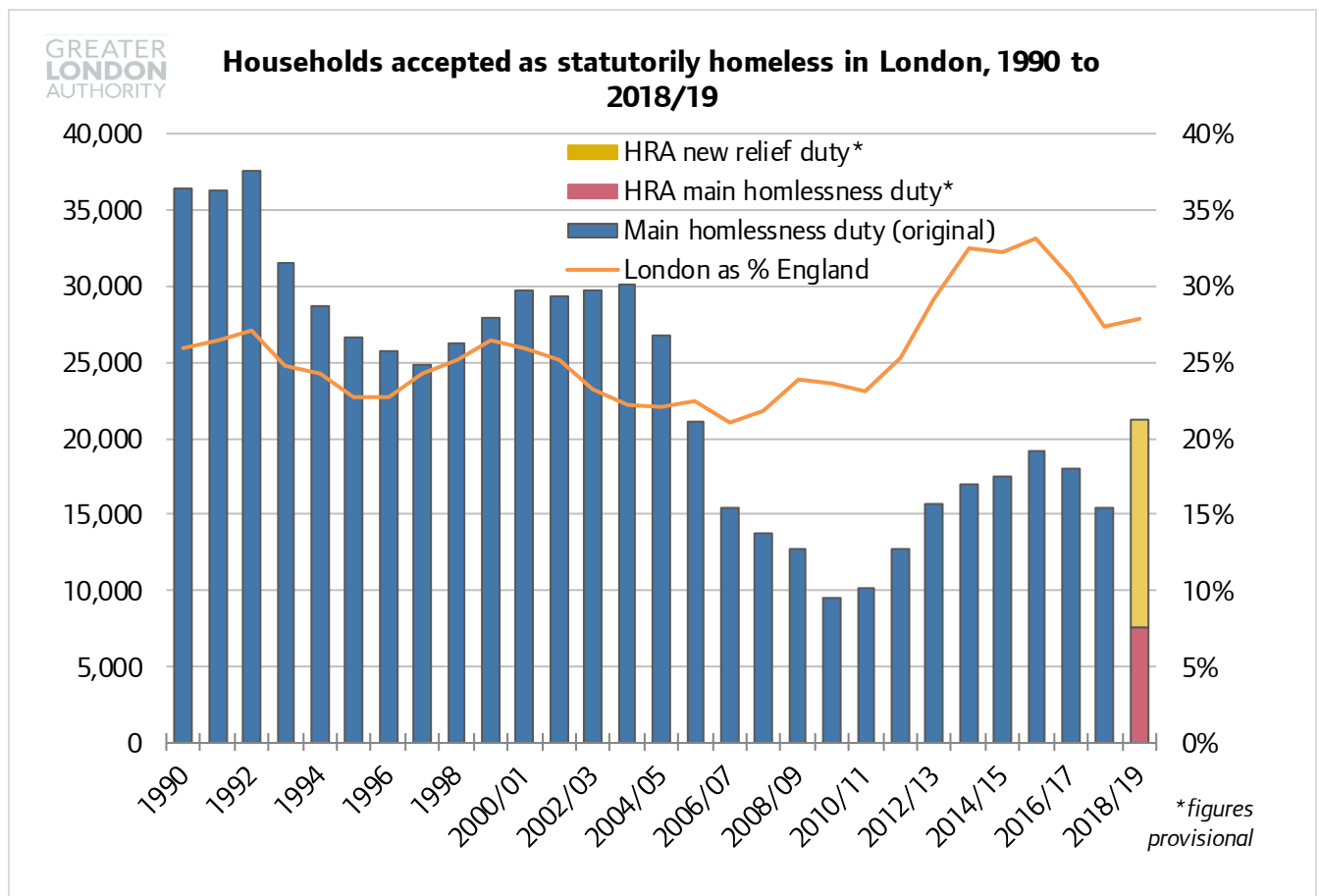


- 50% of people seen sleeping rough in London in 2018/19 whose support needs were assessed were recorded as having a support need relating to mental health, 42% a need relating to alcohol and 41% to drugs.
- There was considerable overlap between these support needs, with 16% of people having support needs related to all three. 24% of those assessed had no support needs in these categories.
- The proportion of people with an alcohol-related support need has fallen from 52% in 2010/11. The proportion with a drug-related support need has increased from 32% and the proportion with a support need related to mental health from 38%.
- 37% of people seen sleeping rough in 2018/19 had experience of prison, 11% have lived in care and 6% are former armed forces members (of whom two-thirds are non-UK nationals).

Source and notes:

- St Mungo's and GLA, *Chain annual report 2018/19*
- The percentages in this chart are calculated using the same base as those in the CHAIN reports, i.e. excluding those whose needs were not known or not assessed. Previous *Housing in London* reports used a slightly different base

5.5. New statutory homelessness duties for local authorities have led to a reduction in the number of households accepted as statutorily homeless in London in 2018/19, but new relief duties are up

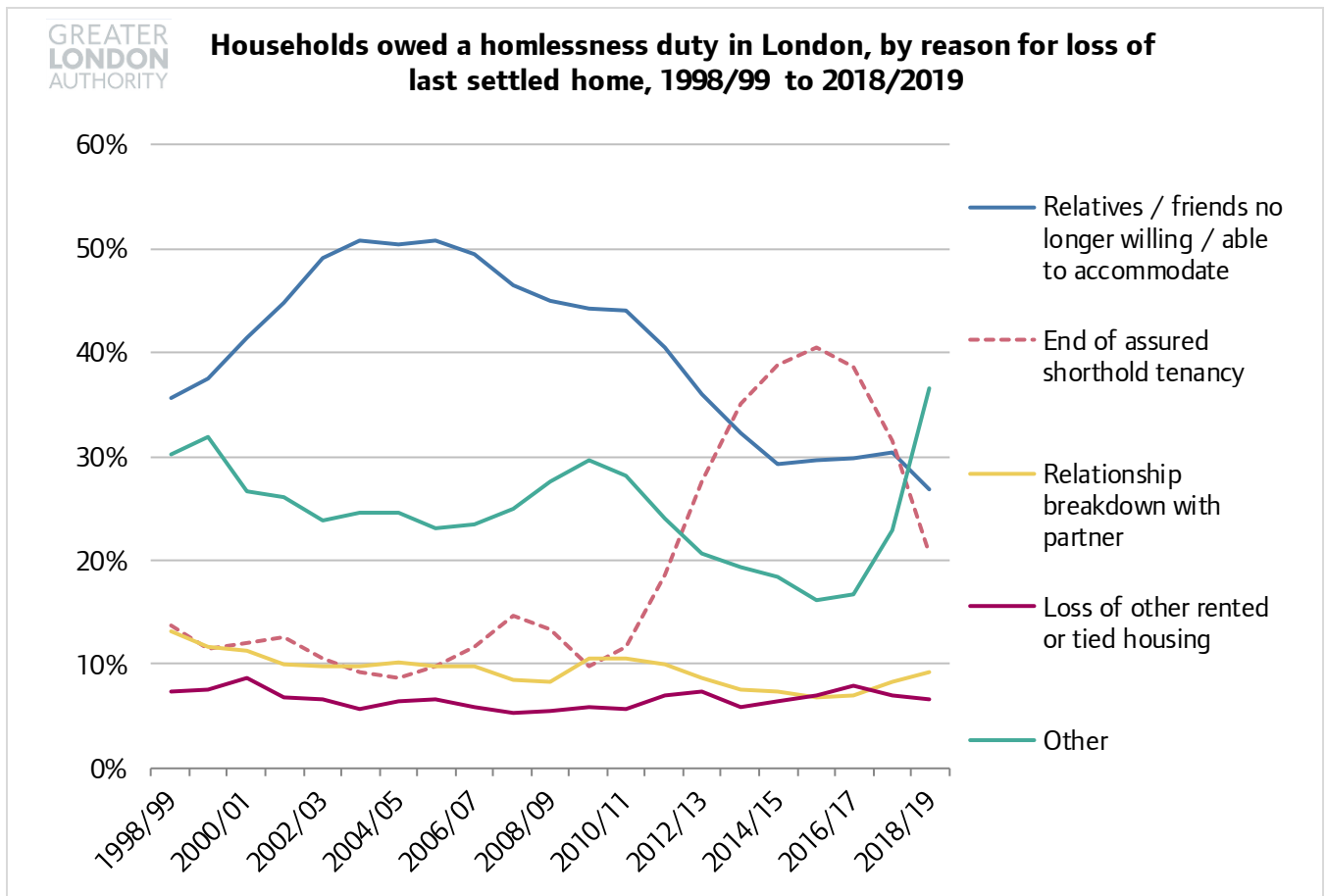


- The Homelessness Reduction Act (HRA) 2017 came into force in April 2018, amending the Housing Act 1996 and creating new prevention and relief duties for local authorities with statutory homelessness responsibilities.
- Under the new Act, a relief duty is owed to households that are already homeless and require help to secure accommodation. The duty lasts 56 days, after which a household is owed a main (original) homelessness duty and accepted as statutorily homeless.
- There were 7,520 households accepted as statutorily homeless by London boroughs in 2018/19, which is half the figure of 15,470 recorded in 2017/18. However, there were 21,170 new relief duties recorded in 2018/19.
- London accounted for 28% of all main (original) duty homelessness acceptances in England in 2018/19, and 19% of all new relief duty acceptances in England.

Source and notes:

- UK Housing Review 1999/00
- UK Housing Finance Review 1995/96
- MHCLG live table 784 and 784a
- MHCLG live table MD1 2018/19
- 2018/19 HRA figures are provisional and are estimated by annualising first three quarters of 2018/19 data
- The MHCLG table MD1 statistics are defined as 'experimental' while it continues to work with local authorities to improve the quality of the HRA data
- HRA relief and main homelessness duties are shown in the chart independently, as opposed to stacked

5.6. The most common reason given for homeless households in London losing their last home is that friends or relatives of the household were no longer willing or able to accommodate them

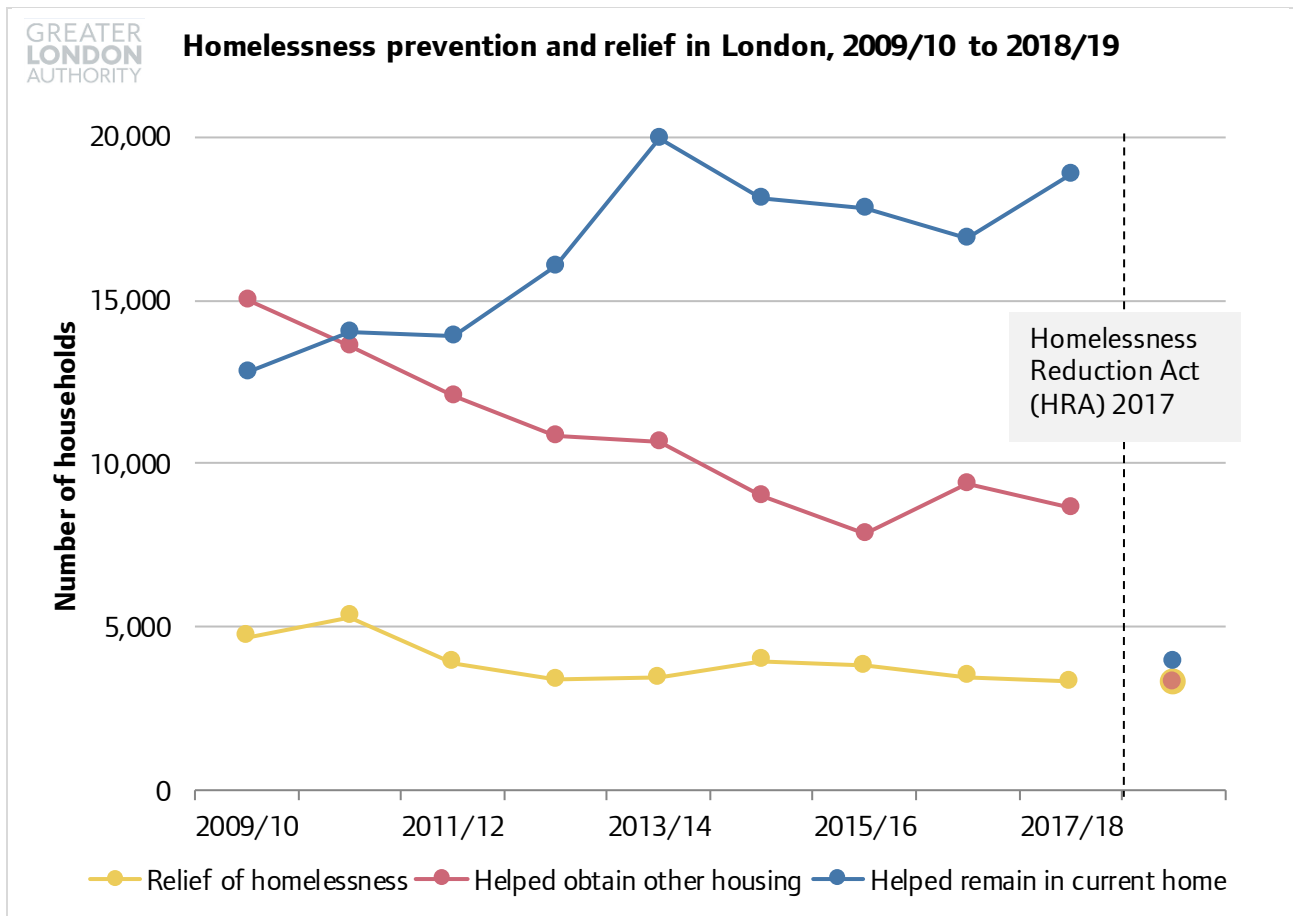


- When households are accepted as homeless, the reason they lost their last settled accommodation is recorded. Up until 2017/18 the reason for loss of last settled home was recorded for households accepted as being owed a main (original) duty; however, under the HRA, this is also now recorded for households owed a new prevention or relief duty.
- After a sharp increase in the proportion of households owed a homelessness duty because of the end of an Assured Shorthold Tenancy (AST), provisional estimates suggest this figure is coming down again. In 2018/19, approximately 21% of households were owed a homelessness duty because of the end of an AST, which is down from 31% in 2017/18.
- In 2018/19, 27% of homeless households in London reported losing their last home because friends or relatives were no longer willing or able to accommodate them. This figure is decreasing as reasons contained within 'other' increase.

Source and notes:

- MHCLG live table 774
- MHCLG live table A2 2018/19
- 2018/19 HRA figures are provisional and are estimated by annualising first three quarters of 2018/19 data
- The MHCLG table A2 statistics are defined as 'experimental' while it continues to work with local authorities to improve the quality of the HRA data

5.7. Changes in the data collection methodology under the Homelessness Reduction Act means that data on prevention activities is no longer comparable with previous prevention data

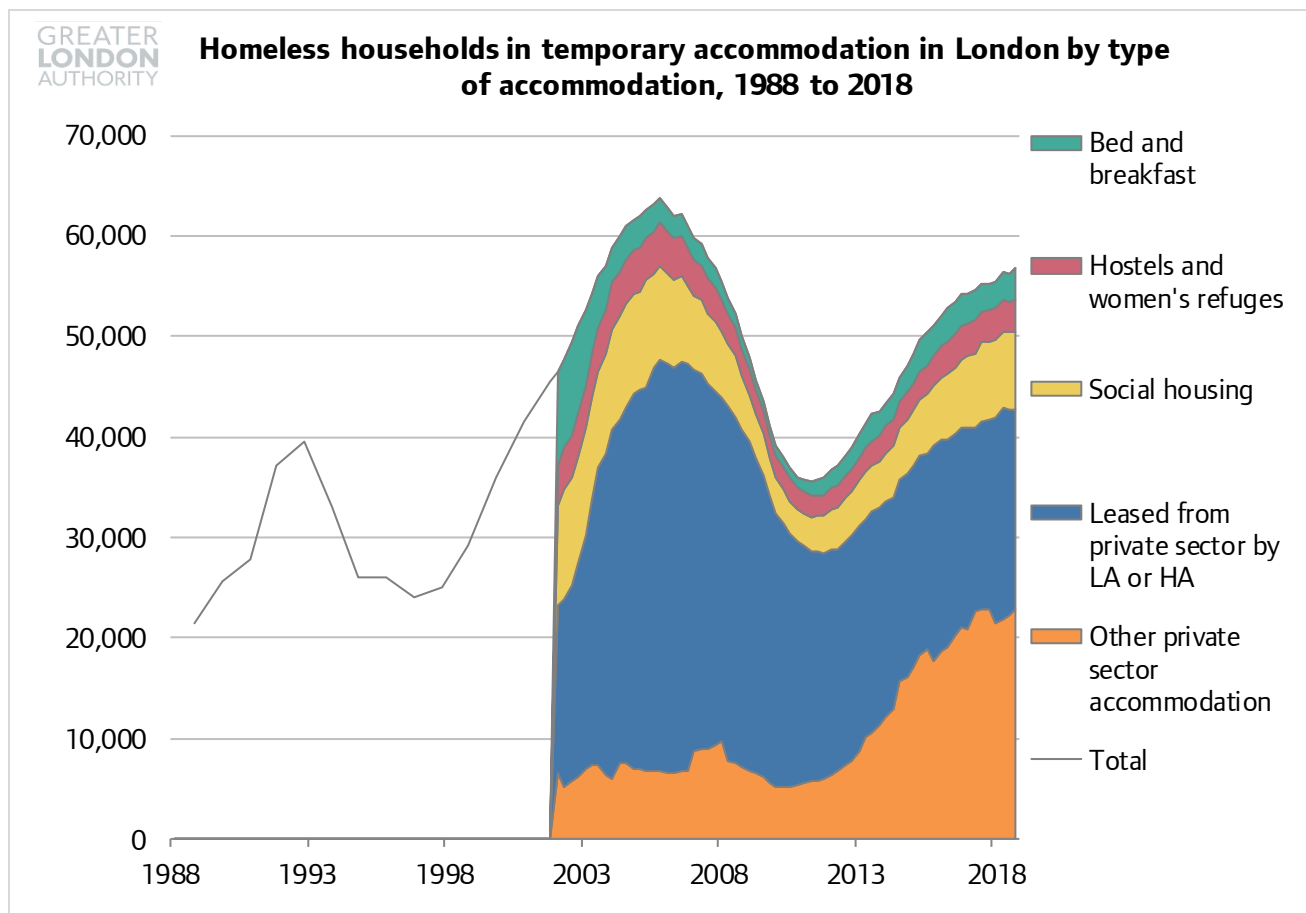


- Homelessness prevention involves helping people to secure alternative accommodation or remain in their current home, thereby avoiding homelessness. Homelessness relief refers to cases where a homeless household is helped to secure accommodation without being accepted as statutorily homeless and being owed a main (original) duty.
- New HRA prevention data is not comparable to the data up to end of March 2018. This previous prevention data included interventions and activities that prevented a household from making a homeless application, and are no longer reported under the HRA. Provisional estimates suggest London boroughs helped 3,320 households to obtain other housing and 3,973 households to remain in their current home in 2018/19.
- The number of homeless households who were relieved of their homelessness by being helped to secure accommodation is estimated to be 3,307 in 2018/19.

Source and notes:

- MHCLG live table 792
- MHCLG live tables P1 and R1
- 2018/19 HRA figures are provisional and are estimated by annualising first three quarters of 2018/19 data
- The MHCLG table P1 and R1 statistics are defined as 'experimental' while it continues to work with local authorities to improve the quality of the HRA data

5.8. The number of homeless households living in temporary accommodation in London was 56,880 in December 2018, which is a 3% increase on December 2017

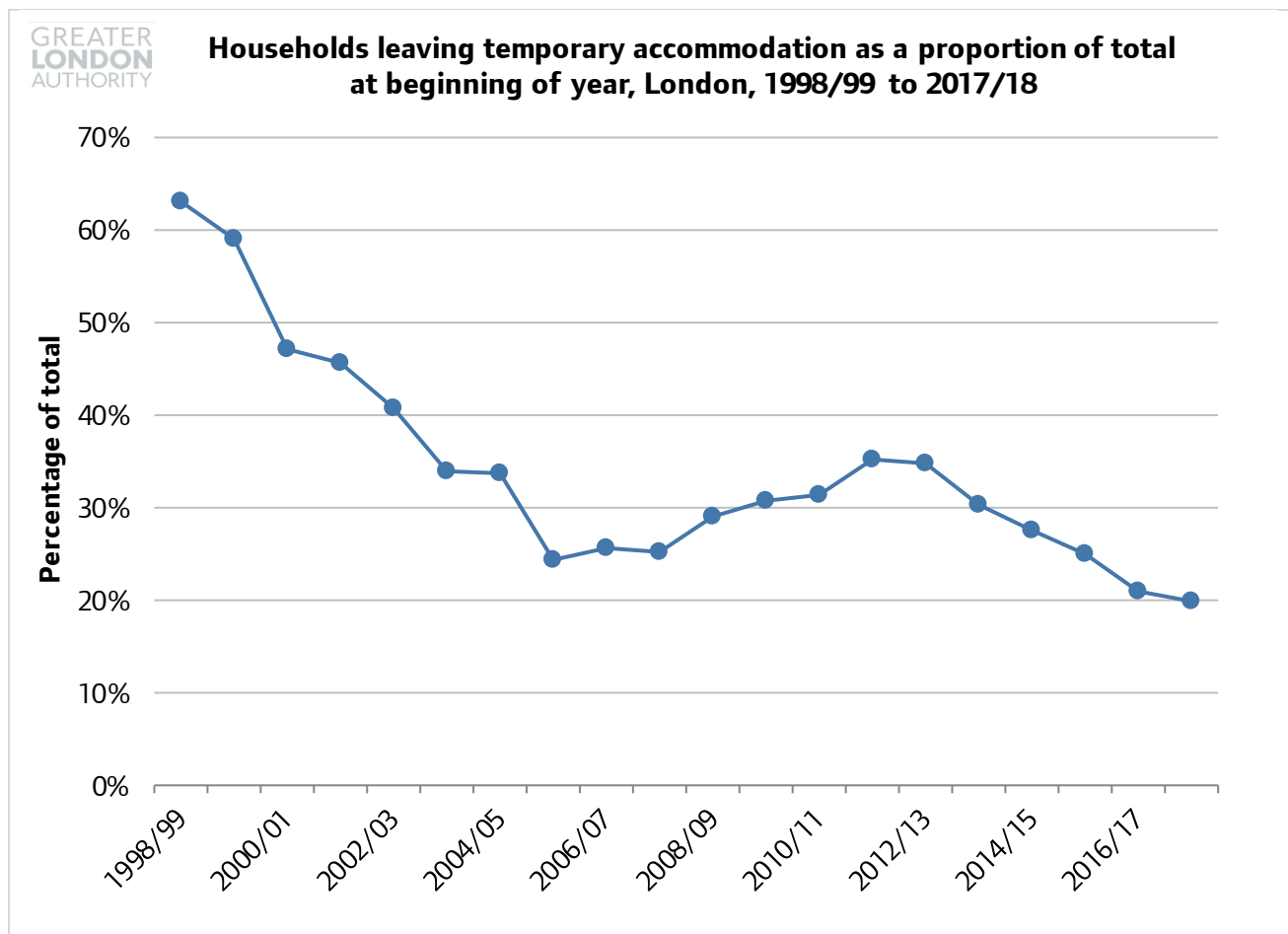


- In December 2018, there were 56,880 homeless households in temporary accommodation arranged by London boroughs, more than double the lowest recorded point in late 1988.
- 20,830 of these households, or 37% of all households accommodated in temporary accommodation, were accommodated outside of their home borough.
- The number of households in bed and breakfast accommodation (3,170) increased 20% in the year to December 2018 and has more than tripled since 2009. Bed and breakfasts still only account for 6% of temporary accommodation placements.
- 35% of households in temporary accommodation in December 2018 were in accommodation leased from private sector landlords; 40% were in other private sector accommodation; 14% in social housing used as temporary accommodation; and 6% in hostels and women's refuges.

Source and notes:

- *Housing Finance Review 1995/96*
- *UK Housing Review 2004/05*
- *MHCLG live table 775*
- *MHCLG live table TA1*

5.9. One fifth of homeless households living in temporary accommodation in London at the start of 2017/18 had left that accommodation by the start of 2018/19

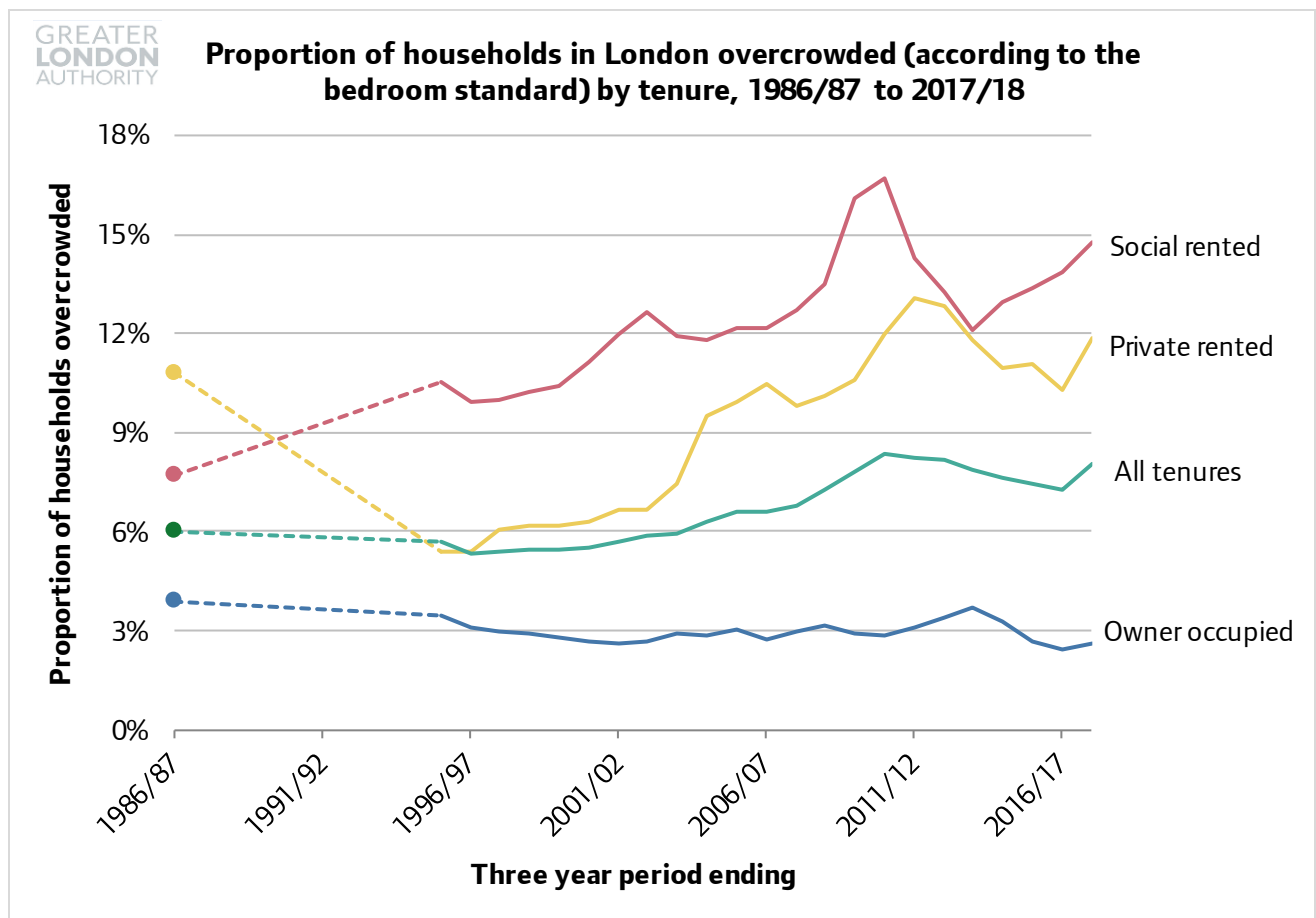


- 10,830 homeless households left temporary accommodation in London in 2017/18, equivalent to 20% of households in temporary accommodation at the start of the year. This is the lowest figure on record in both absolute and proportional terms.
- Of those households who left temporary accommodation in 2017/18, 25% had been in temporary accommodation for under six months; 15% for between six months and a year; another 20% for between one and two years.
- Between 2009/10 and 2014/15, the proportion staying over two years fell from 50% to 26%, only to increase again to 40% in the three years to 2017/18.
- The length of time spent in temporary accommodation by homeless households is no longer recorded by MHCLG under the new HRA reporting regime.

Source and notes:

- MHCLG live table 779

5.10. 8% of households in London are overcrowded, up from 6% in the mid-1980s due primarily to an increase in overcrowding among social renting households



- 8% of households in London are estimated to be overcrowded according to the 'bedroom standard', which compares the size and composition of households to the bedrooms available.
- The overall overcrowding rate is above its level in the 1980s and 1990s, primarily due to rising overcrowding in social housing, with overcrowding in private renting following a more cyclical pattern. The proportion of overcrowded homeowner households has declined slightly over the same period.
- As of 2017/18, 15% of households in social housing, 12% of those in private rented housing, and 3% of homeowners were overcrowded.

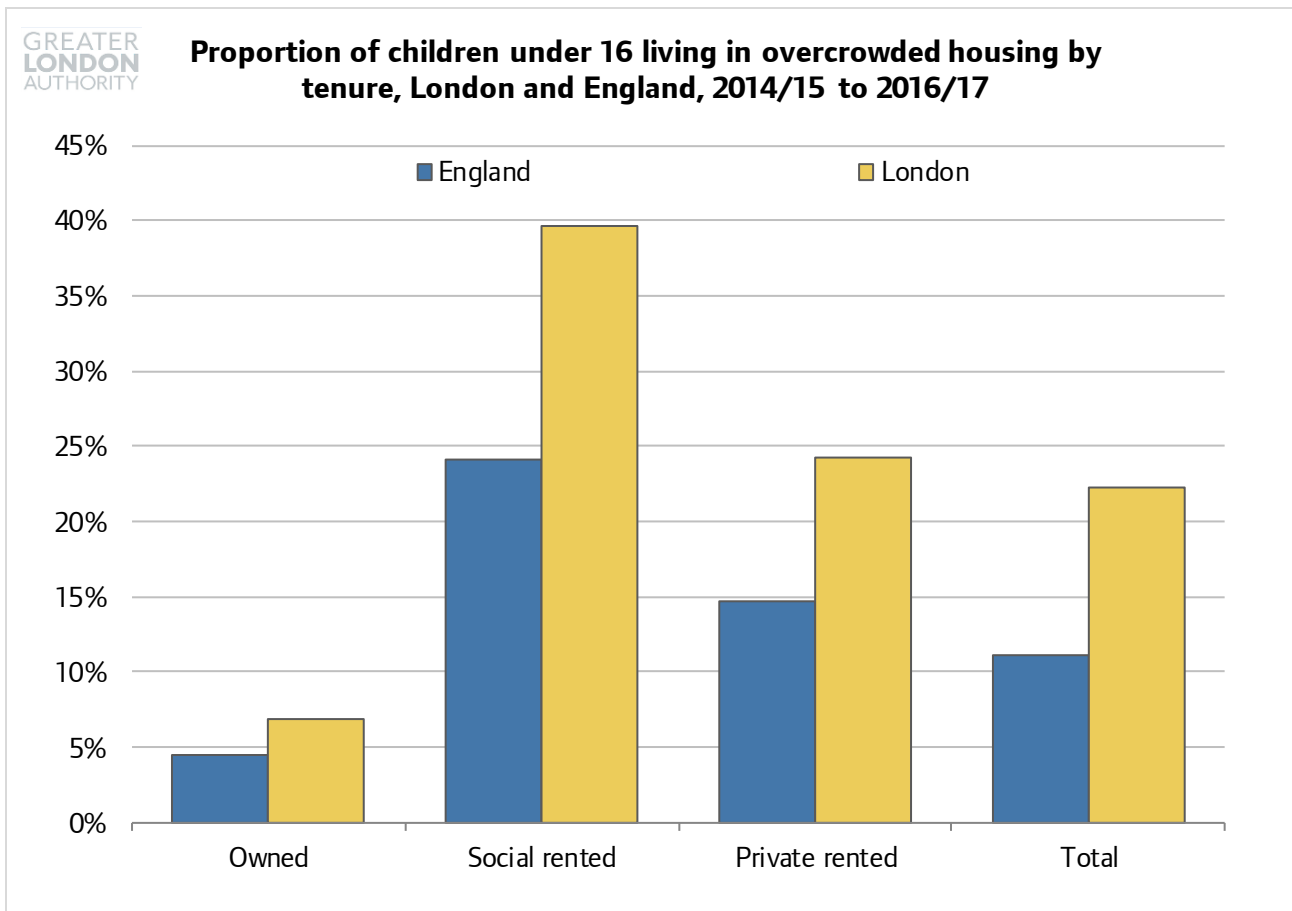
Source and notes:

- 1986/87 data from the London Housing Survey

- 1995/96 to 2017/18 data from the Survey of English Housing and English Housing Survey data, using three-year rolling averages

- 2006 definition of bedroom standard and rolling three-year averages used

5.11. Around 40% of children under 16 in social housing in London and a quarter of those in private rented housing in London live in overcrowded conditions



- Around 370,000 children under 16 in London, or 22% of the total, live in households that are considered overcrowded according to the bedroom standard. This is twice the rate found in the country as a whole (where 1.2 million children or 11% of the total live in overcrowded homes) and is unchanged from a year ago.
- Childhood overcrowding rates vary widely by tenure. 7% of children in owner occupied housing, 40% of those in social rented and 24% of those in private rented housing in London are overcrowded. This is compared to 5%, 24% and 15% respectively across the entire country.

Source and notes:

- English Housing Survey, 2014/15 to 2016/17
- Three-year average used
- 2017/18 data not yet available

6. Mobility and decent homes

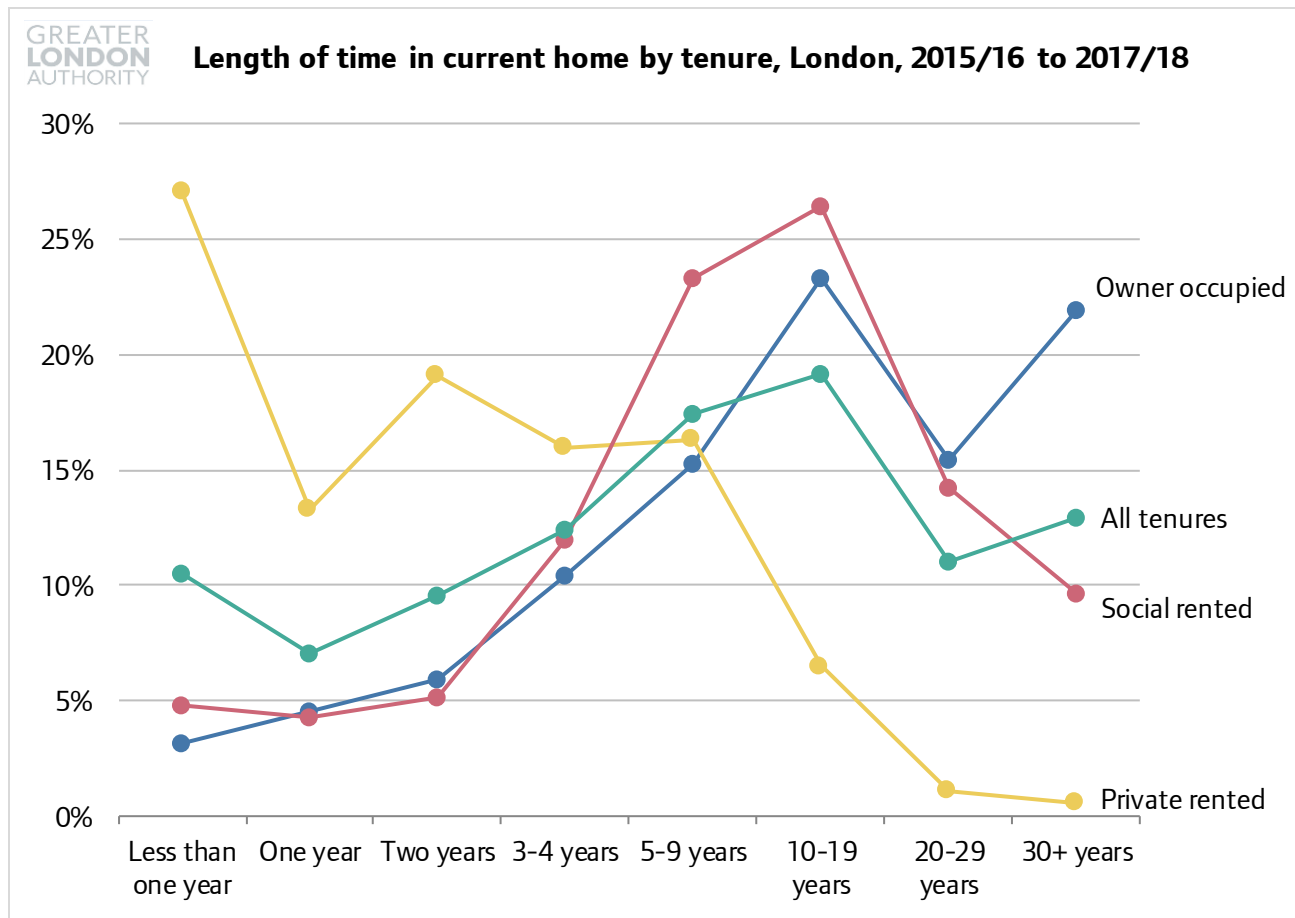
Around one in ten London households and one in four private tenants have lived in their current home for less than a year **(6.1)**. The proportion of households in London moving home in a given year has roughly halved within each tenure since the mid-1990s **(6.2)**. Three quarters of all moves in London in the last year were either into or within the private rented sector **(6.3)**. The number of households moving into social housing each year in London has fallen by around two thirds since the mid-1990s **(6.4)**. The most common reasons given by households moving home in London are to move to a better neighbourhood, to a larger home or for work (Error! Reference source not found.).

The Mayor's Housing Moves programme enabled 84 social housing tenants to move between boroughs in 2018/19, down from nearly 250 in 2015/16 due to a fall in the number of properties advertised through the scheme **(6.6)**. More than 2,000 social rented homes in London have been freed up through the Seaside & Country Homes scheme since 2007/08 **(6.5)**. Meanwhile, the proportion of home-owning households that are under-occupying their homes has risen steadily over time **(6.8)**.

The proportion of newly approved homes meeting Lifetime Homes and wheelchair accessibility standards has fallen in recent years **(6.7)**. London boroughs have issued around 9,000 Homes in Multiple Occupation (HMOs) with mandatory licences, although the total number of HMOs in London is greater than this **(6.10)**. The proportion of homes below the Decent Homes standard has fallen slightly faster in London than in the rest of England since 2006 **(6.9)**, but in each tenure there has been relatively little improvement since 2014 **(6.12)**. The number of affordable homes in London below the Decent Homes standard fell from 260,290 in 2005 to 41,430 in 2016 and has remained broadly at that level **(6.11)**. There were around 5,500 fires recorded in homes in London in 2018, with more incidents recorded in Inner London than in Outer London **(6.14)**.

Per capita greenhouse gas emissions from London's housing stock have fallen by more than two fifths in the last decade **(6.13)**. The energy efficiency of new dwellings in London far outperforms existing dwellings, but in 2018/19 few of them achieved the highest rating **(6.16)**. Progress in improving the energy efficiency of existing homes has slowed in recent years **(6.17)**. 12% of London households are estimated to be living in fuel poverty, just above the national rate **(6.16)**. However, the fuel poverty rate within each tenure is similar in London to the national average **(6.19)**.

6.1. Around one in ten of all London households and one in four private renting households have lived in their current home for less than a year

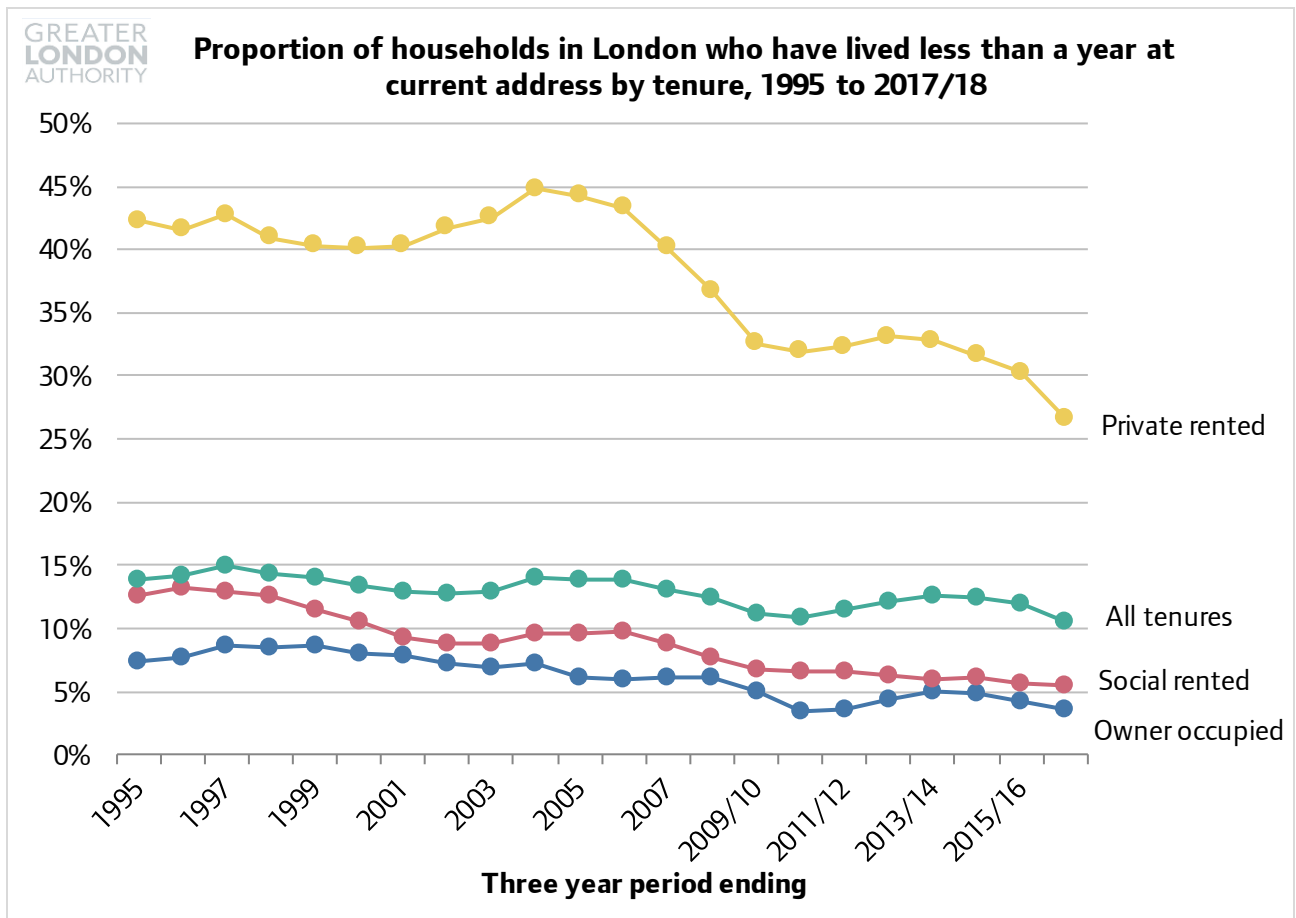


- 10% of households in London moved to a new home in the last year (including those moving to London from elsewhere), while 61% have lived more than five years at their current home, 43% more than ten years, and 24% more than 20 years.
- Mobility is far higher in the private rented sector, where 27% of households moved in the last year. This compares to just 5% of social renting households and 3% of owner occupiers.
- While mobility rates for individual tenures are similar in London and the rest of England, London has a higher overall mobility rate due to its larger private rented sector.

Source and notes:

- English Housing Survey, 2015/16 to 2017/18

6.2. The proportion of households in London moving home in a given year has roughly halved within each tenure since the mid-1990s

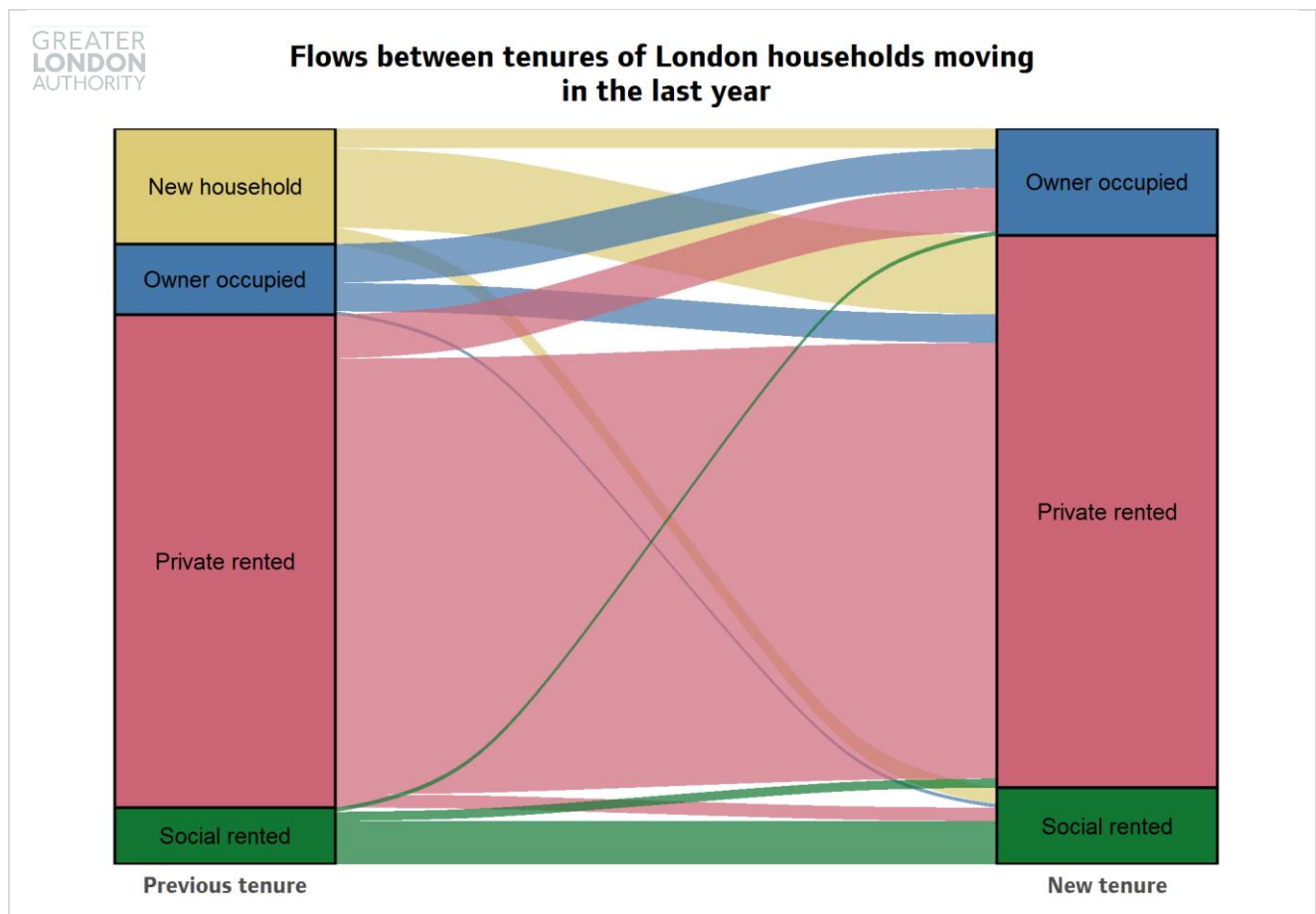


- As the previous chart showed, housing mobility (as measured by the proportion of households who moved in the last year) is far higher in the private rented sector than in other tenures. However, it used to be higher still: from the mid-1990s until the mid-2000s between 40% and 45% of private renters in London moved each year, a figure which then fell to around one in four in 2017/18.
- Mobility also fell in social housing - from 13% of households moving house a year to around 5% - and among owner occupiers, from 7% to 4%.
- The mobility rate has fallen sharply in each tenure over this period, but the rate across all tenures as a whole has fallen by less because a larger share of Londoners now live in the relatively mobile private rented sector. In 2017/18, around one in ten London households had moved in the last year, compared to one in seven in 1993.

Source and notes:

- Survey of English Housing 1993 to 2007, English Housing Survey 2008/09 to 2017/18
- Three-year average used

6.3. Three quarters of all moves in London in the last year were either into or within the private rented sector

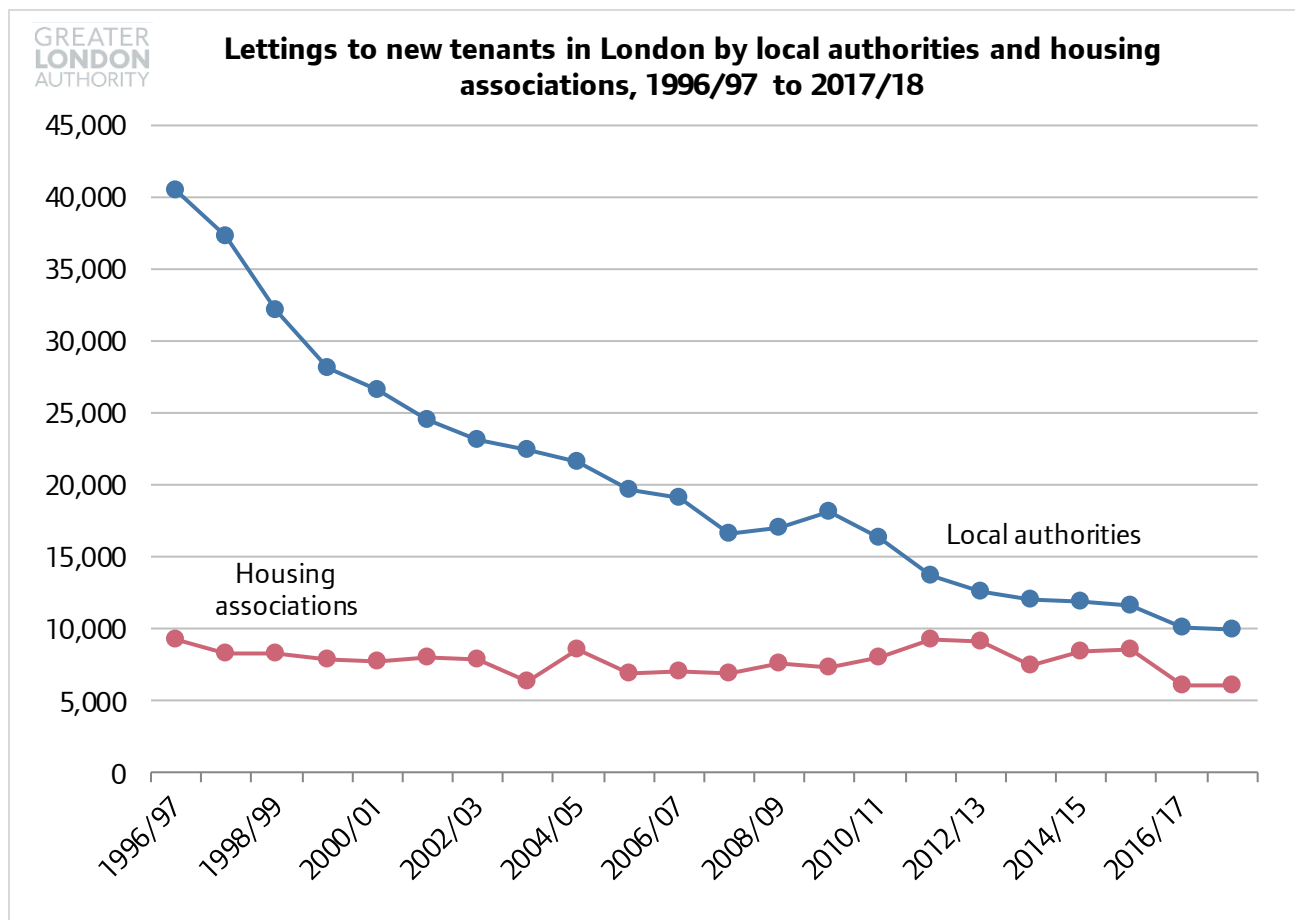


- 10% of households in London moved in the last year (including those who moved to London from elsewhere), and 75% of those moves were either into or within the private rented sector.
- Newly forming households accounted for 16% of moves, 11% of which were into the private rented sector, 3% into owner occupation and 2% into social housing.
- 15% of all moves were into or within owner occupation, of which the largest number comprised owner occupiers moving within the tenure, with the remainder people moving from private renting.
- 10% of moves were into or within social housing, most of which were within-tenure moves.

Source and notes:

- English Housing Survey, 2015/16 to 2017/18

6.4. The number of households moving into social housing each year in London has fallen by around two thirds since the mid-1990s



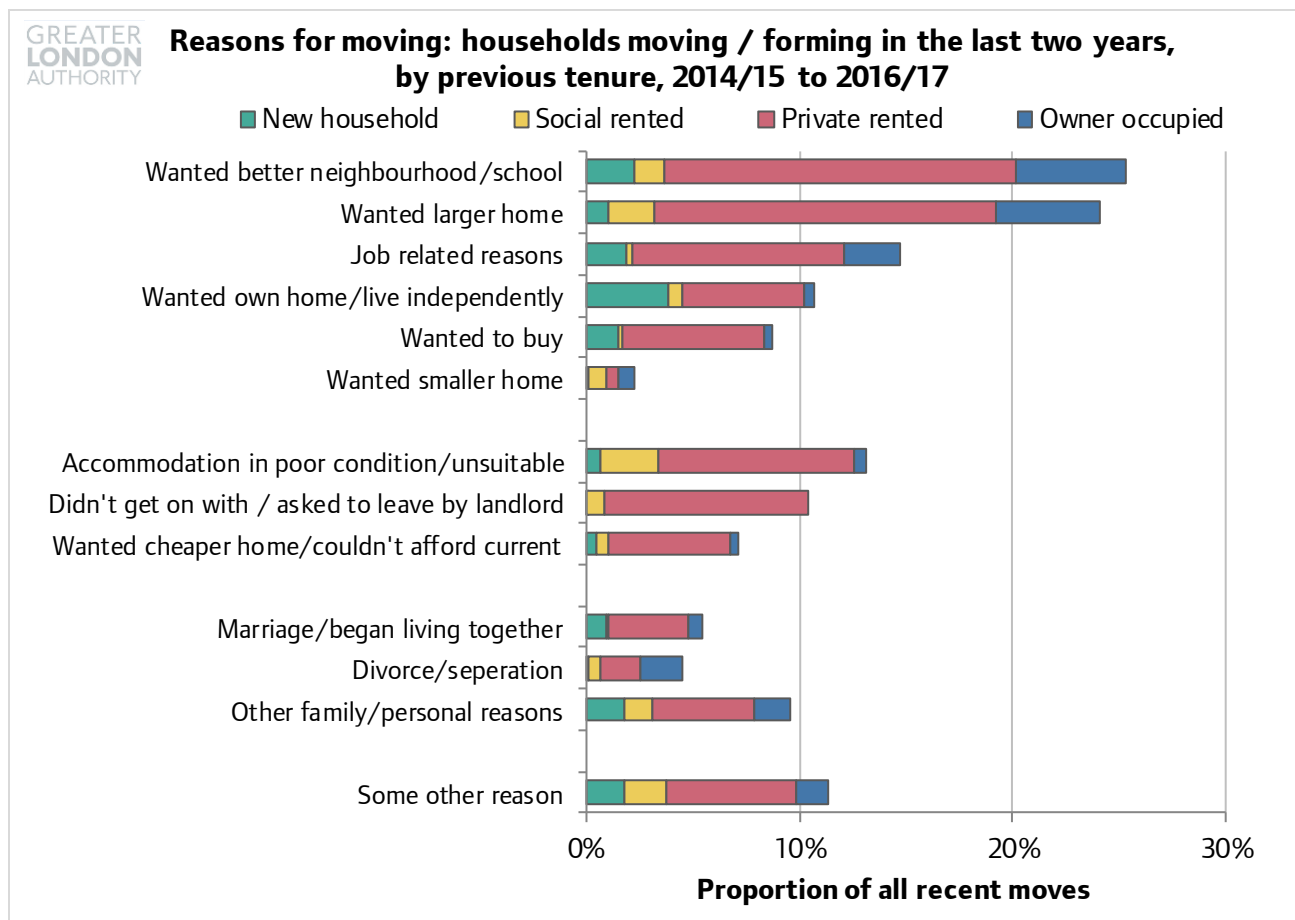
- In 2017/18 16,000 households new to social housing moved into council or housing association homes in London, a figure that has fallen from 50,000 in 1996/97.
- 10,000 of these lettings were to new council tenants and 6,000 to housing association tenants. The number of council lettings to new tenants has fallen from 40,500 in 1996/97, partly due to the shrinking of the council housing stock over the same period. The number of housing association lettings to new tenants fell from 9,300 to 6,000 over the same period, with a growing stock failing to entirely compensate for a falling letting rate.
- Lettings to new tenants accounted for around 60% of all lettings for both councils and housing associations in 2017/18.

Source and notes:

- UK Housing Review 2019, tables 98 (local authorities) and 100 (housing associations)

- Before 2010/11 the local authority figures include a small number of tenants transferring from housing association homes

6.5. The most common reasons given by households moving home in London are to move to a better neighbourhood, to a larger home or for work

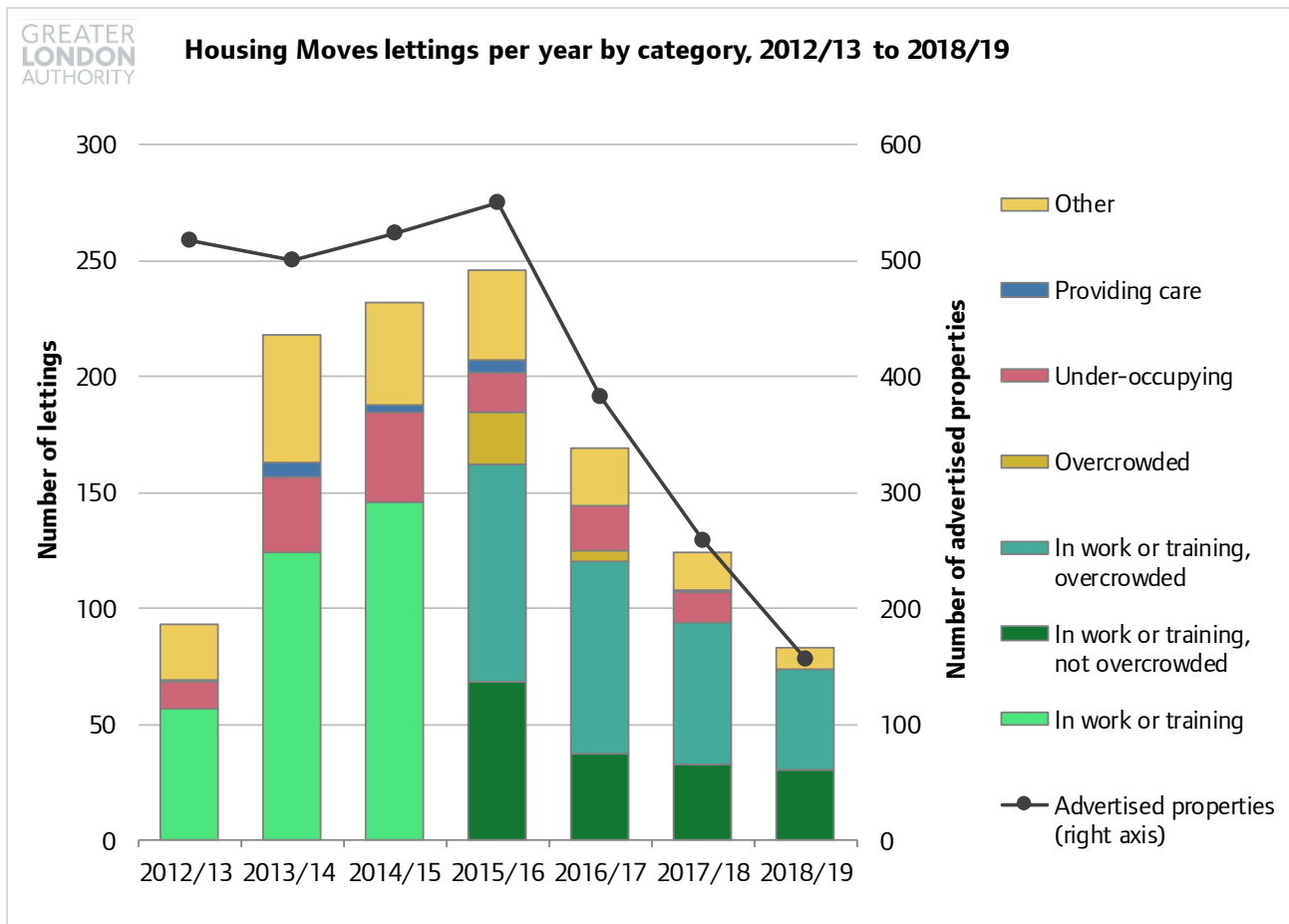


- Households in London who have moved in the last two years give a wide range of reasons for moving (and some give more than one). The three most common are to move to a better neighbourhood, including one with a better school, cited by 25% of households; to move to a larger home, cited by 24%; and to move for job related reasons, cited by 15%.
- Wanting to live independently is unsurprisingly a major factor for newly forming households, with more than a third (37%) citing it.
- The most commonly stated reason for households previously in social renting moving is because their previous accommodation was in a poor condition or was otherwise unsuitable, cited by 27%.

Source and notes:

- English Housing Survey, average of 2014/15 to 2016/17
- The tenure breakdown refers to the previous tenure of the household, not the current tenure
- 2017/18 data not yet available

6.6. The Mayor’s Housing Moves programme enabled 84 social housing tenants to move between boroughs in 2018/19, the lowest number since the programme was launched in 2012/13

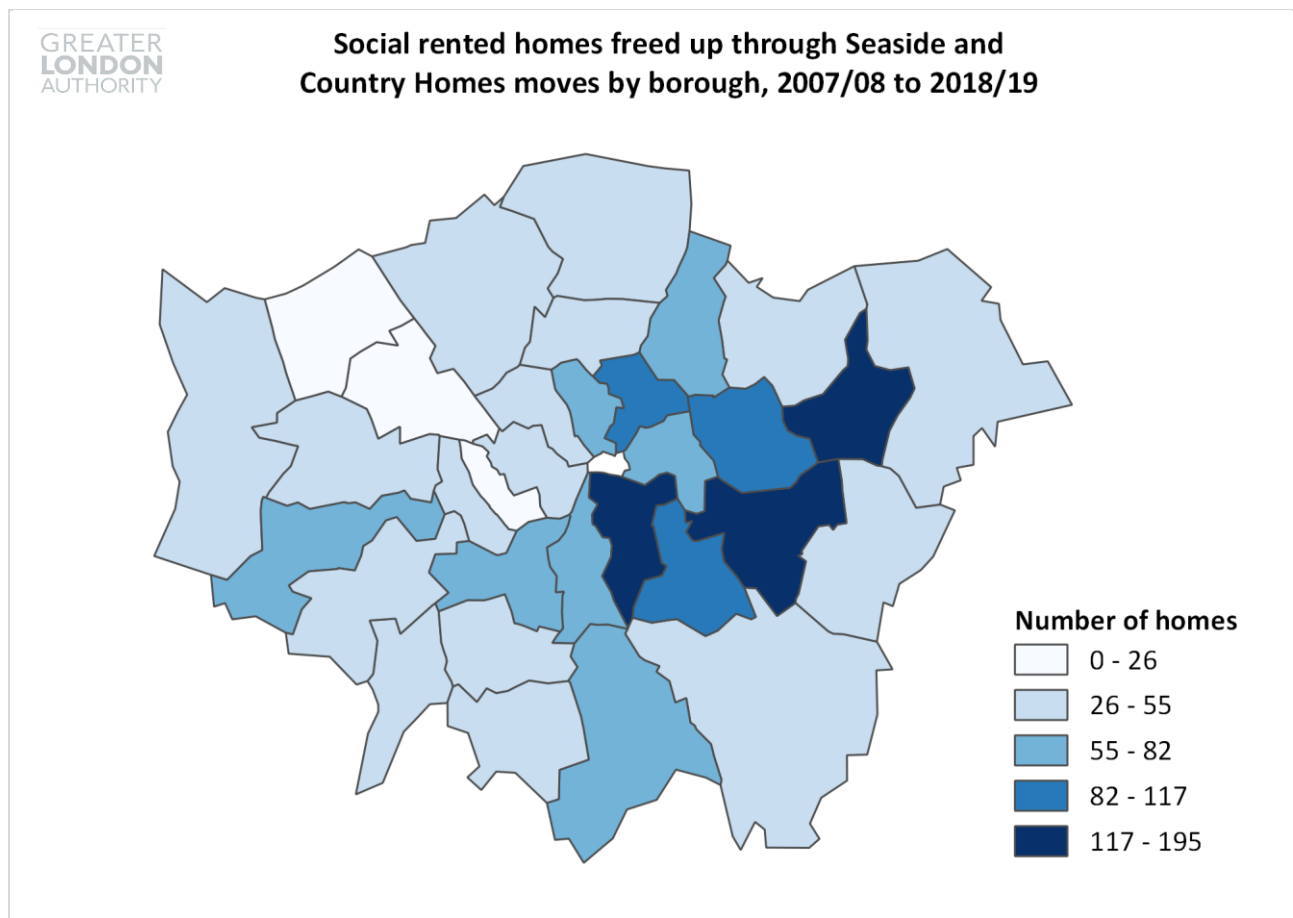


- The Mayor’s Housing Moves programme offers social housing tenants in London the opportunity to move to suitable accommodation in another borough.
- The programme prioritises applicants who fall into certain categories. Households in work or training comprise the majority of those moving, accounting for 88% of moves in 2018/19 (74 moves in total). Of these households, 44 were in overcrowded conditions prior to the move.
- No under-occupying households and no households providing unpaid care or support were moved in 2018/19.
- Since the programme launched in May 2012, 1,166 households have been helped to move. The number of lettings through the scheme has fallen in each of the last three years. This fall correlates directly with a reduction in the number of properties advertised through the scheme.

Source and notes:

- GLA Housing Moves programme monitoring data

6.7. More than 2,000 social rented homes in London have been freed up through the Seaside & Country Homes scheme since 2007/08

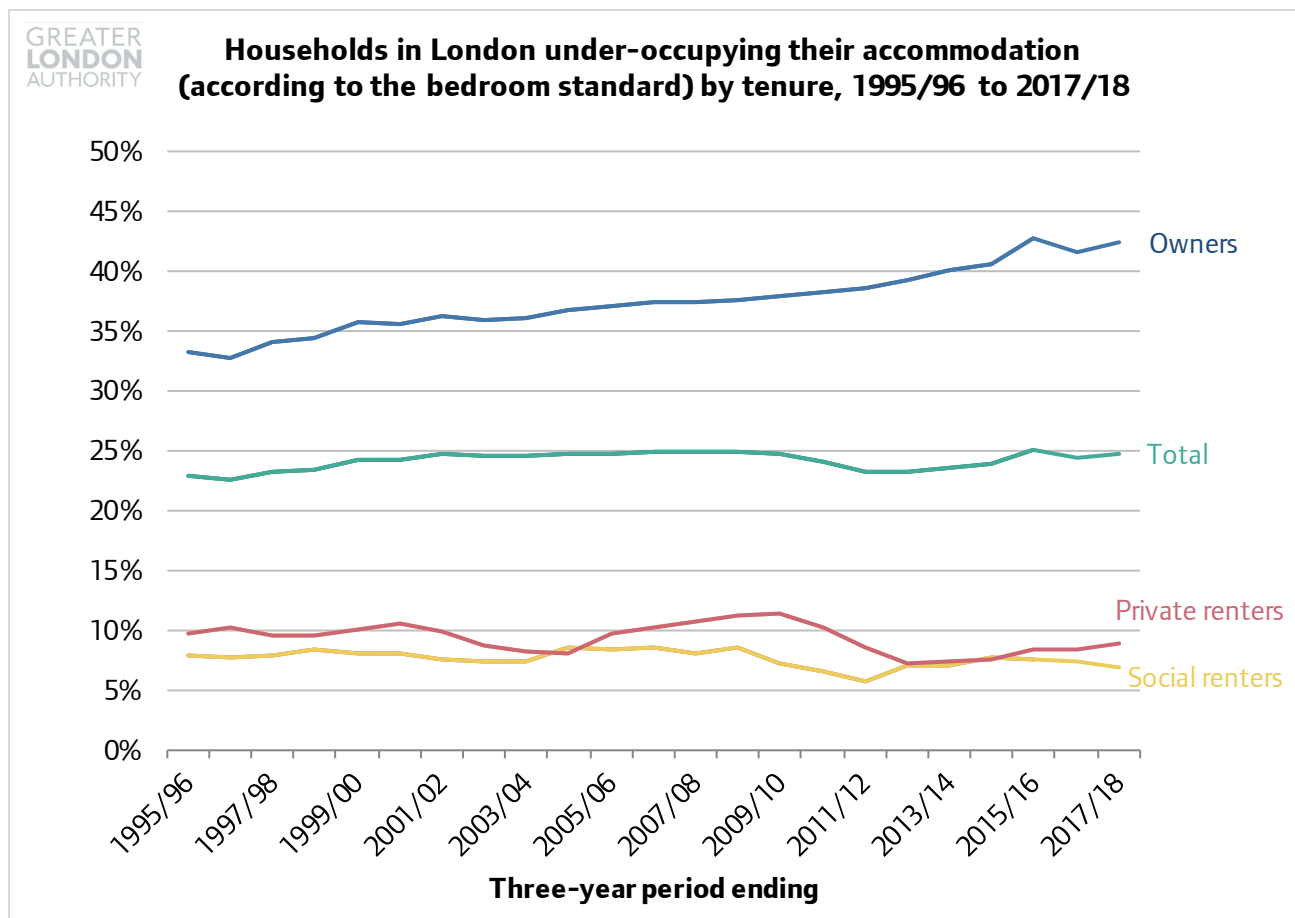


- Between 2007/08 and 2018/19 there were 2,188 social rented homes freed up in London after the tenants moved out through the Seaside & Country Homes scheme, which helps older council and housing association tenants in London move to a home outside London.
- The borough that has had the most homes freed up is Greenwich (181), followed by Barking and Dagenham (154) and Southwark (148). The City of London (five), Brent (eight) and Kensington and Chelsea (nine) have had the least homes freed up.

Source and notes:

- GLA, Seaside & Country Homes programme monitoring data

- 6.8. 42% of home-owning households in London are under-occupying their homes, up from 33% in the mid-1990s



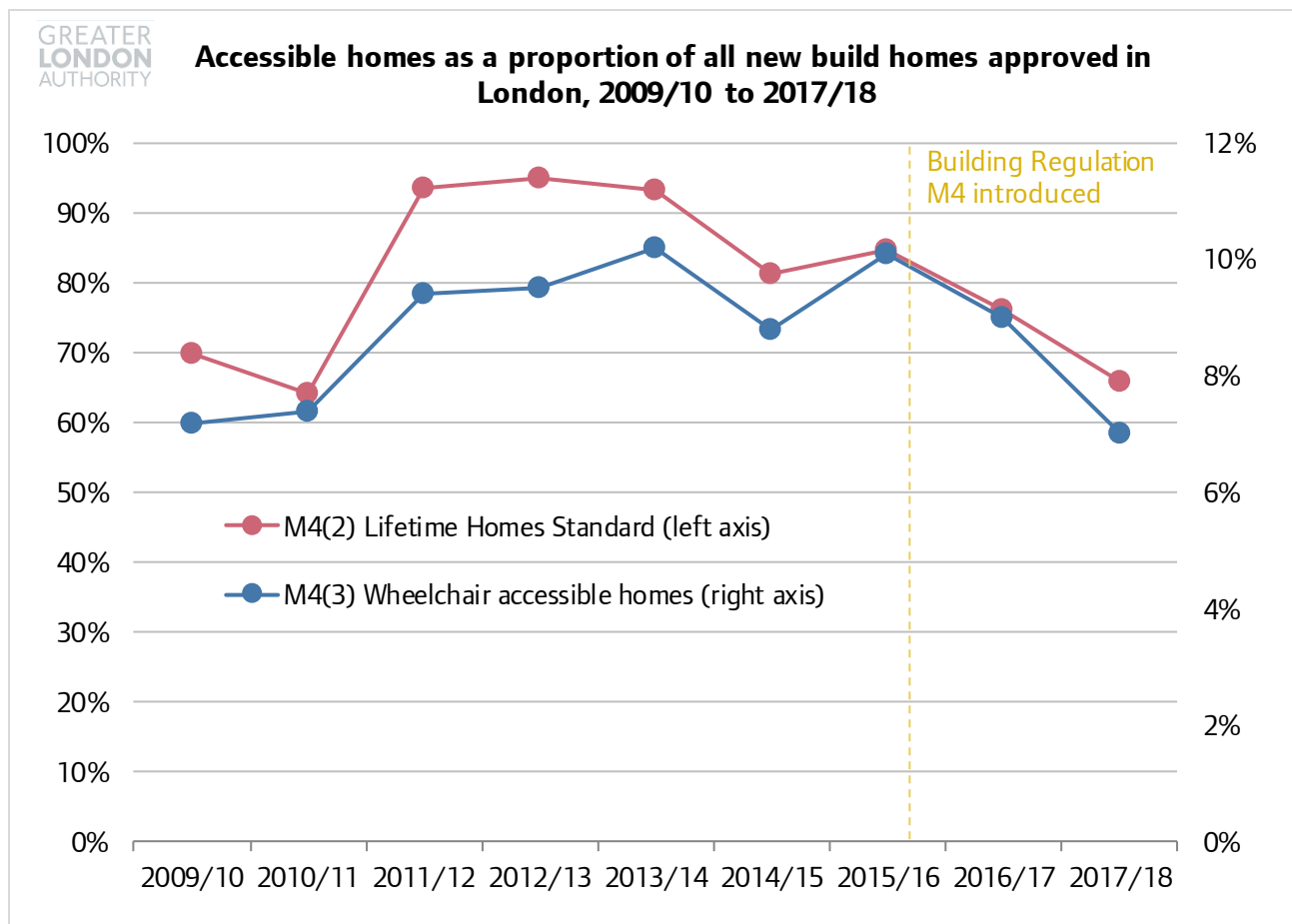
- Over the last two decades the proportion of households that are under-occupying their home in London has remained steady at around a quarter.
- However, this stability has masked increasing differences at the level of individual tenures. There has been a notable increase in the proportion of homeowner households who are under-occupying, from 33% in the mid-1990s to 42% in the three years ending 2017/18.
- Meanwhile, 7% of social rented households and 9% of private rented households are currently under-occupying, both figures having been fairly stable since the mid-1990s.
- These disparities are consistent with the picture for England as a whole, where over half of home-owning households have two or more bedrooms than recommended by the bedroom standard.

Source and notes:

- Survey of English Housing and English Housing Survey data, 1993/94 to 2017/18 (rolling three-year average)

- Under-occupation is defined as a household having two or more bedrooms than the Government recommended bedroom standard

6.9. The proportion of newly approved new build homes in London meeting accessibility and wheelchair standards has fallen in recent years



- In 2017/18, 66% of new build homes approved in London were recorded as being in compliance with Building Regulation M4(2) (previously the Lifetime Homes Standard) and 7% were in compliance with M4(3) (wheelchair accessible homes).
- Both figures have fallen significantly since 2011/12, when 94% of new build homes approved were designed to be accessible or adaptable and 9% were wheelchair accessible.
- This is in part because compliance with Building Regulations M4(2) and M4(3) can be optional. Although homes may be designed to these standards, they are only counted if compliance is conditioned in the decision notice.
- The London Plan (2016) stipulates that 90% new build homes should meet Building Regulation requirement M4(2) and 10% should meet requirement M4(3).

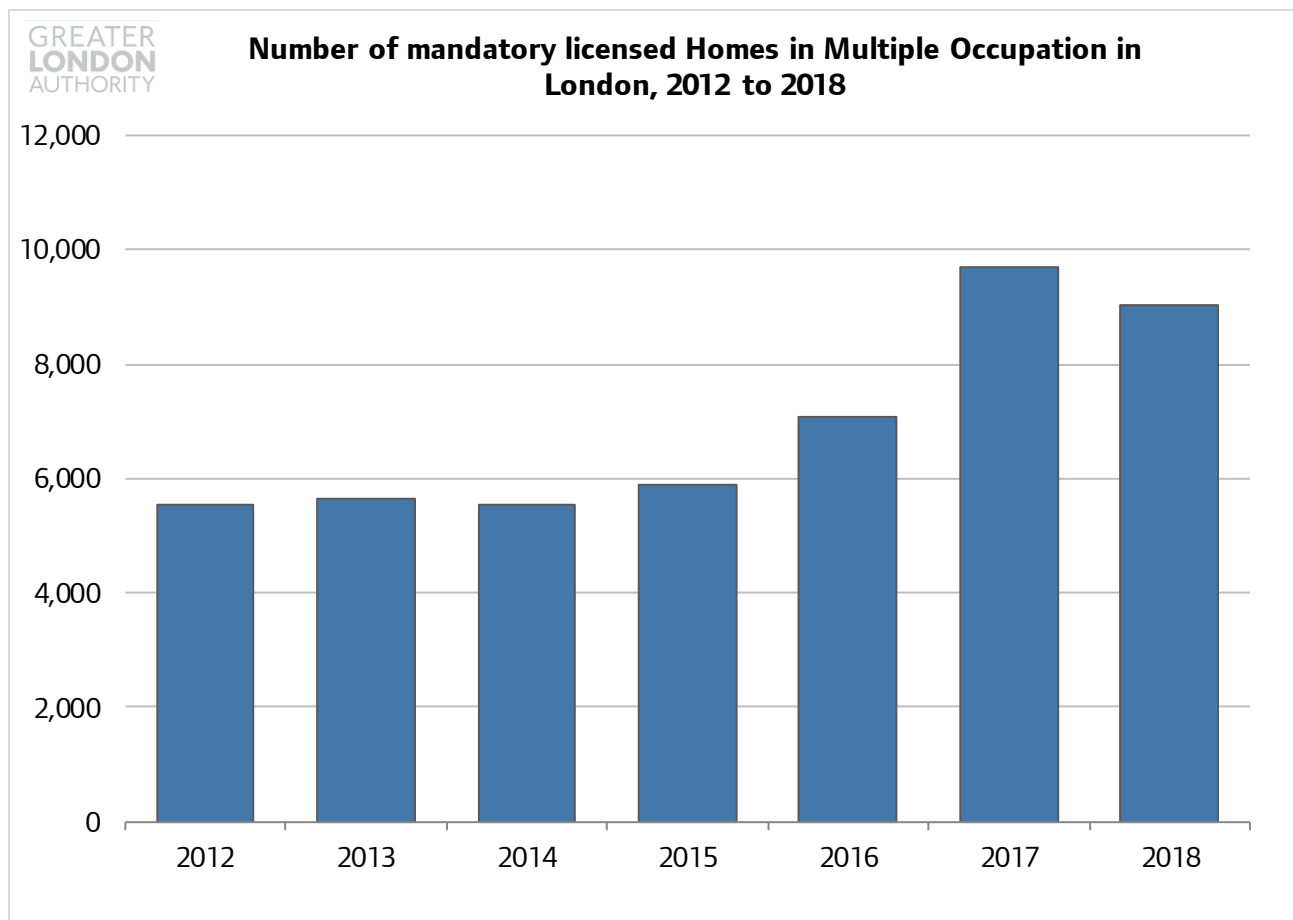
Source and notes:

- GLA, London Plan Annual Monitoring Reports

- Only schemes that are 100% new build are included in the figures. Split schemes (some new build and some conversion of existing buildings) are not taken into account

- M4(2) and M4(3) replaced Lifetime Homes and Wheelchair Accessible Homes standards on all approvals granted from October 2015 onwards

6.10. London boroughs have issued around 9,000 Homes in Multiple Occupation with mandatory licences, although this represents only a small portion of the total number of HMOs in London

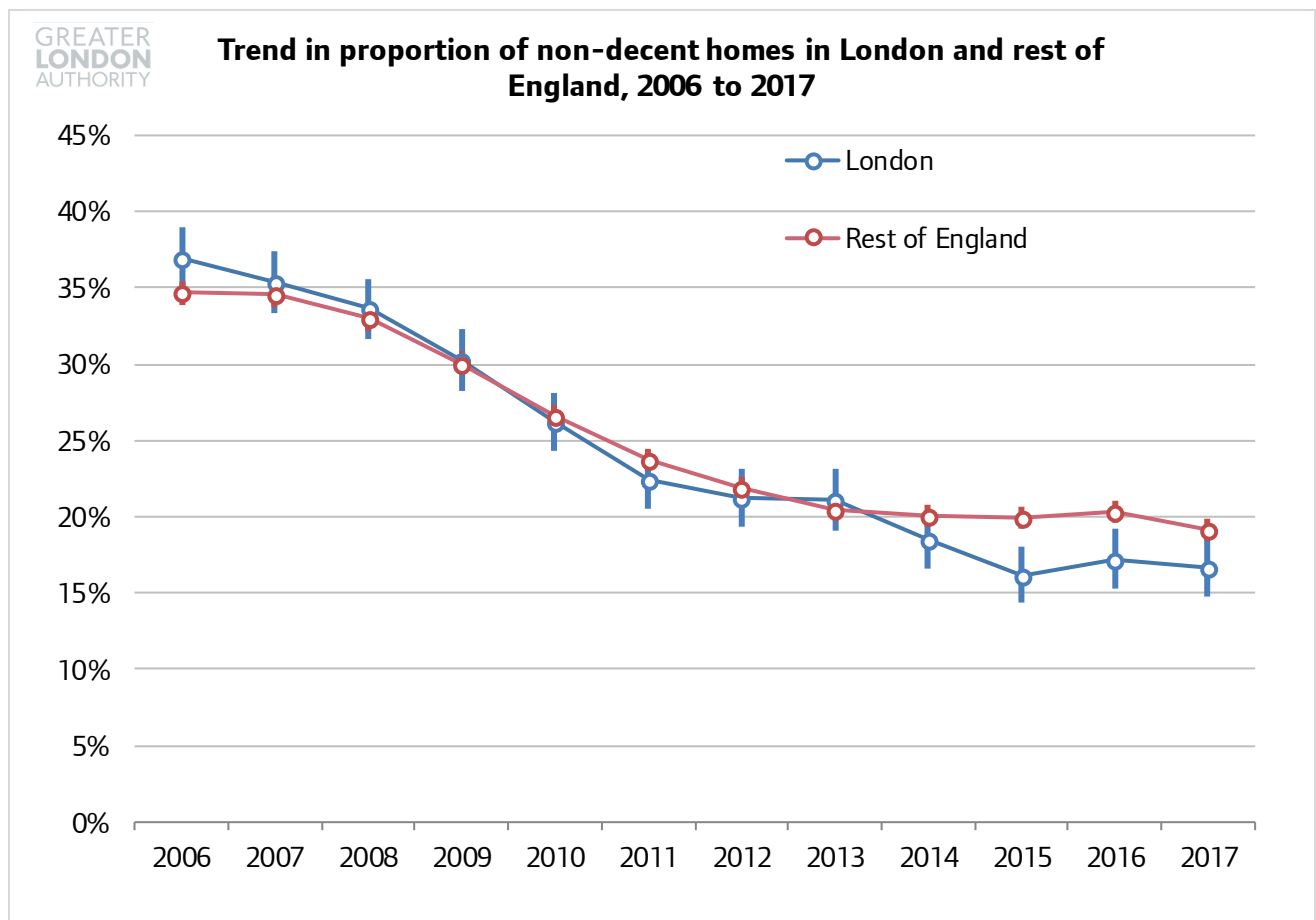


- A House in Multiple Occupation (HMO) is a property rented out by at least three people who are not from the same 'household' (such as a family), but who share facilities like bathrooms and kitchens.
- A HMO must be licensed if it is rented to five or more people who share facilities and who form more than one household, and it is at least three storeys high.
- The number of HMOs that have been issued with mandatory licences in London decreased from 9,683 in 2017 to 9,020 in 2018 but is still above the number of HMOs seen between 2012 and 2015.
- Note that the number of HMOs that have been issued with mandatory licences are a small sub-section (less than 10%) of the total number of HMOs in London.

Source and notes:

- MHCLG, *Local Authority Housing Statistics: data returns for 2017 to 2018 (Section F – condition of dwelling stock)*

6.11. The proportion of homes below the Decent Homes standard has fallen slightly faster in London than in the rest of England since 2006



- The proportion of homes in London that fail to meet the Decent Homes standard has fallen from 37% in 2006 to 17% in 2017, the same rate as in 2015 and 2016.
- According to this data there are around 570,000 homes below the Decent Homes standard in London.
- In the rest of England, the proportion below the standard fell from 35% in 2006 to 20% in 2013 and has remained at roughly that level since.

Source and notes:

- Survey of English Housing data 2006 to 2007, English Housing Survey stock data 2008 to 2017

- The chart includes 95% confidence intervals

6.12. While the proportion of non-decent homes has fallen in each tenure since 2006, most of this improvement came in the first half of this period, with relatively little progress since 2014



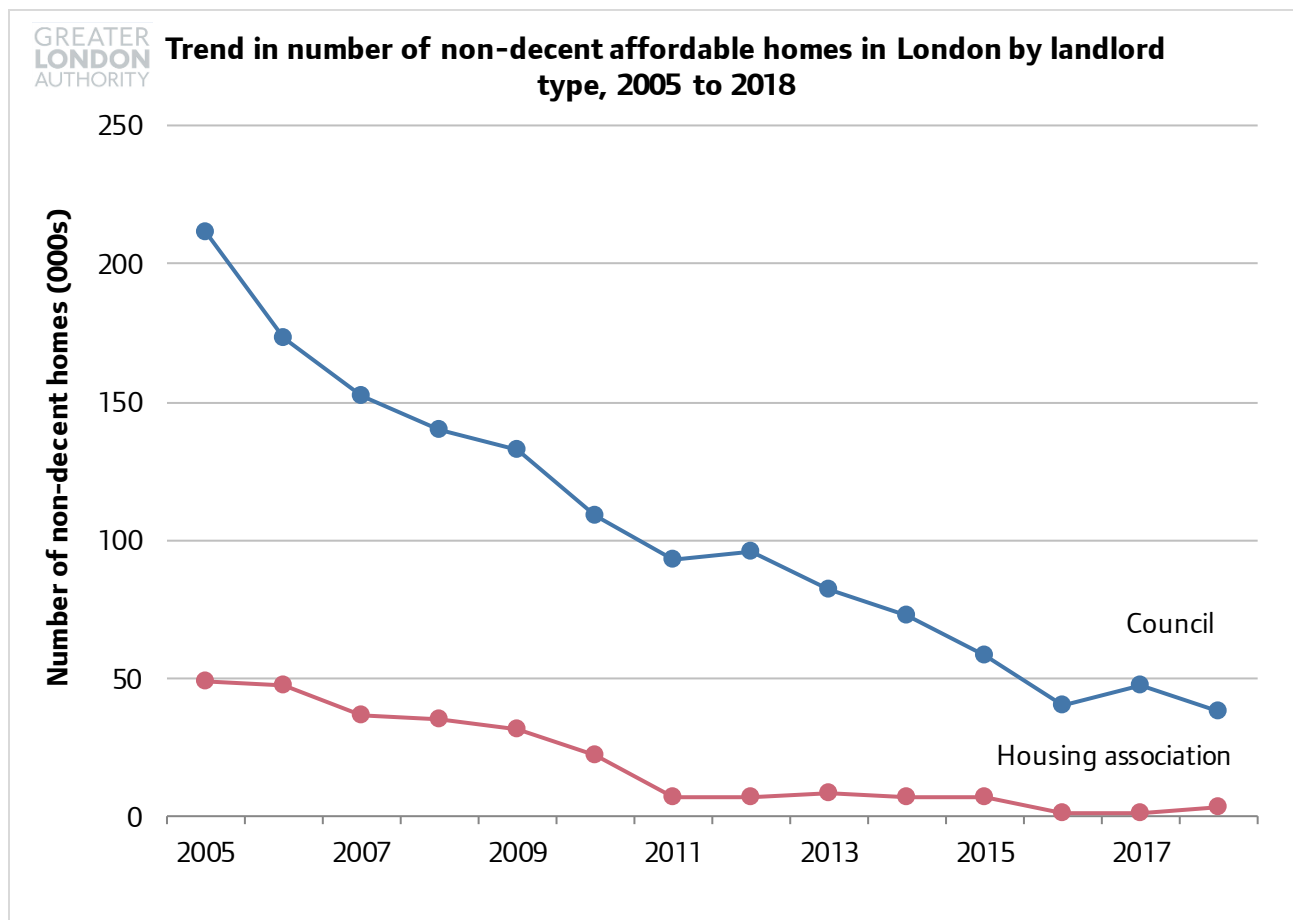
- The proportion of homes below the Decent Homes standard in London has fallen significantly in each tenure between 2006 and 2017; from 41% to 20% for privately rented homes, 37% to 12% for social rented homes, and 36% to 17% for owner occupied homes.
- However, in each tenure most of these improvements came in the first half of this period, with relatively little progress seen in the years since 2014.
- The higher proportion of homes below the standard in the private rented sector is likely to reflect in part the older mix of housing in the sector.

Source and notes:

- Survey of English Housing data 2006 to 2007, English Housing Survey stock data 2008 to 2017

- Confidence intervals are not shown for reasons of legibility, but throughout the period shown are approximately 3% for both owner occupied and social rented housing, while falling from 5% to 4% for private renting (reflecting the growth of the tenure in recent years)

6.13. The number of affordable homes in London below the Decent Homes standard fell from 260,290 in 2005 to 41,430 in 2016 and has remained broadly at that level



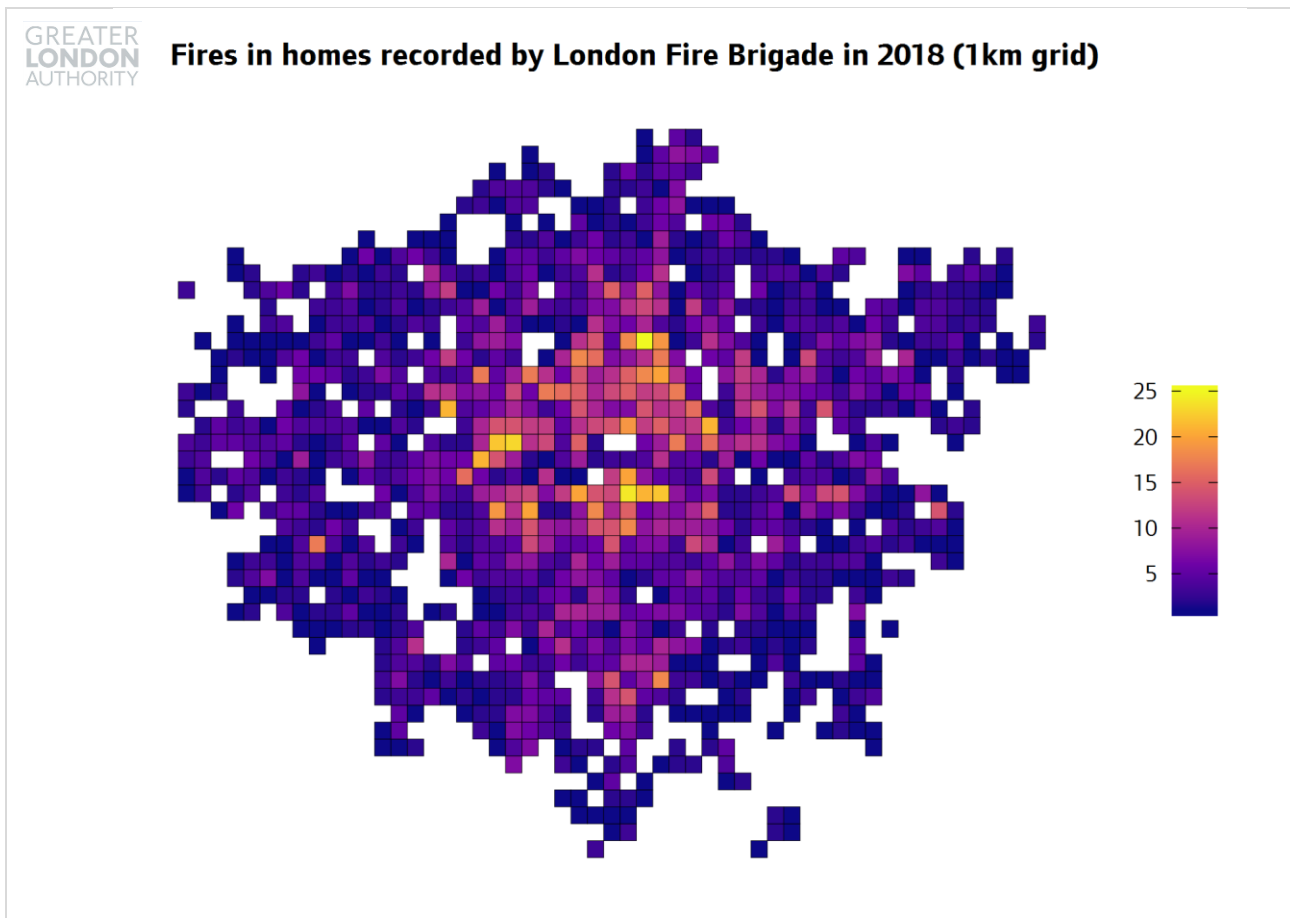
- In April 2018, there were 41,780 council or housing association owned homes in London below the Decent Homes standard. This is down 14% from 48,590 in 2017, but up slightly from 41,430 in 2016.
- Between 2005 and 2017, the number of non-decent housing association homes fell from 48,520 to 1,357. However, the number of non-decent housing association homes has more than doubled in a year to 3,480 in 2018.
- The number of non-decent council homes fell from 211,770 in 2005 to an all-time low of 38,300 in 2016, after an increase in 2017.

Source and notes:

- Council data from *Business Plan Statistical Appendix and Local Authority Housing Statistics data published by MHCLG*

- Housing association data from *Regulatory Statistical Return data published by the Tenant Services Authority and Statistical Data Return published by the Regulator of Social Housing*

6.14. There were around 5,500 fires recorded in homes in London in 2018, with more incidents recorded in Inner than in Outer London

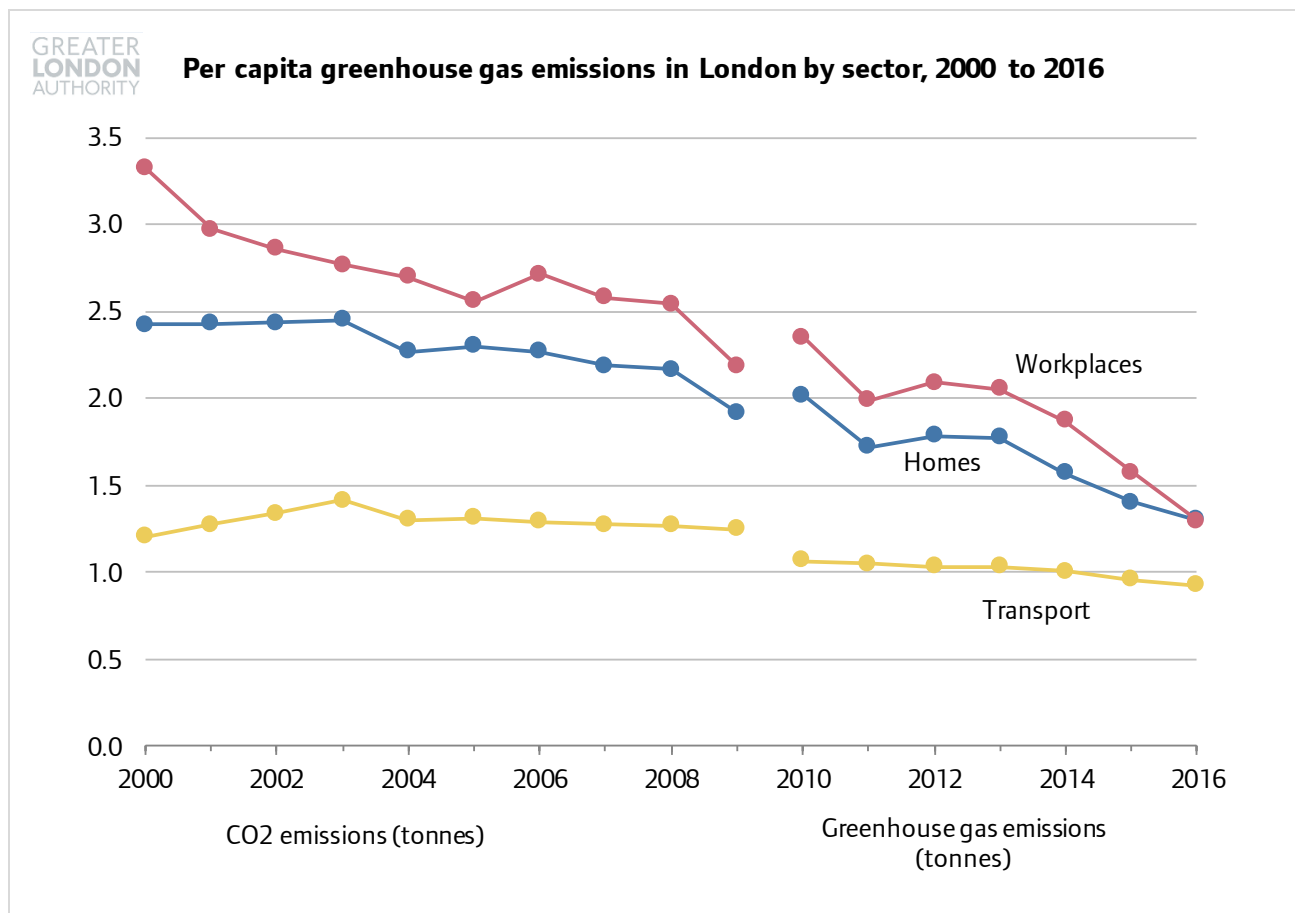


- The London Fire Brigade responded to 105,974 incidents in 2018, but only 5,490 of these involved fires in homes.
- The borough with the most domestic fires was Hackney, with 251 fires at a rate of 2.3 fires for every thousand homes in the borough. Excluding the City of London, the lowest number of domestic fires was in Richmond upon Thames with 77, or 0.9 per thousand homes.
- The map shows domestic fires on a 1km square grid. The highest number of dwelling fires recorded in a single square kilometre area was 25 in an area around Stamford Hill in Hackney.

Source and notes:

- London Fire Brigade Incident Records, published on the London Datastore

6.15. Per capita greenhouse gas emissions from London's housing stock have fallen by over two fifths in the last decade

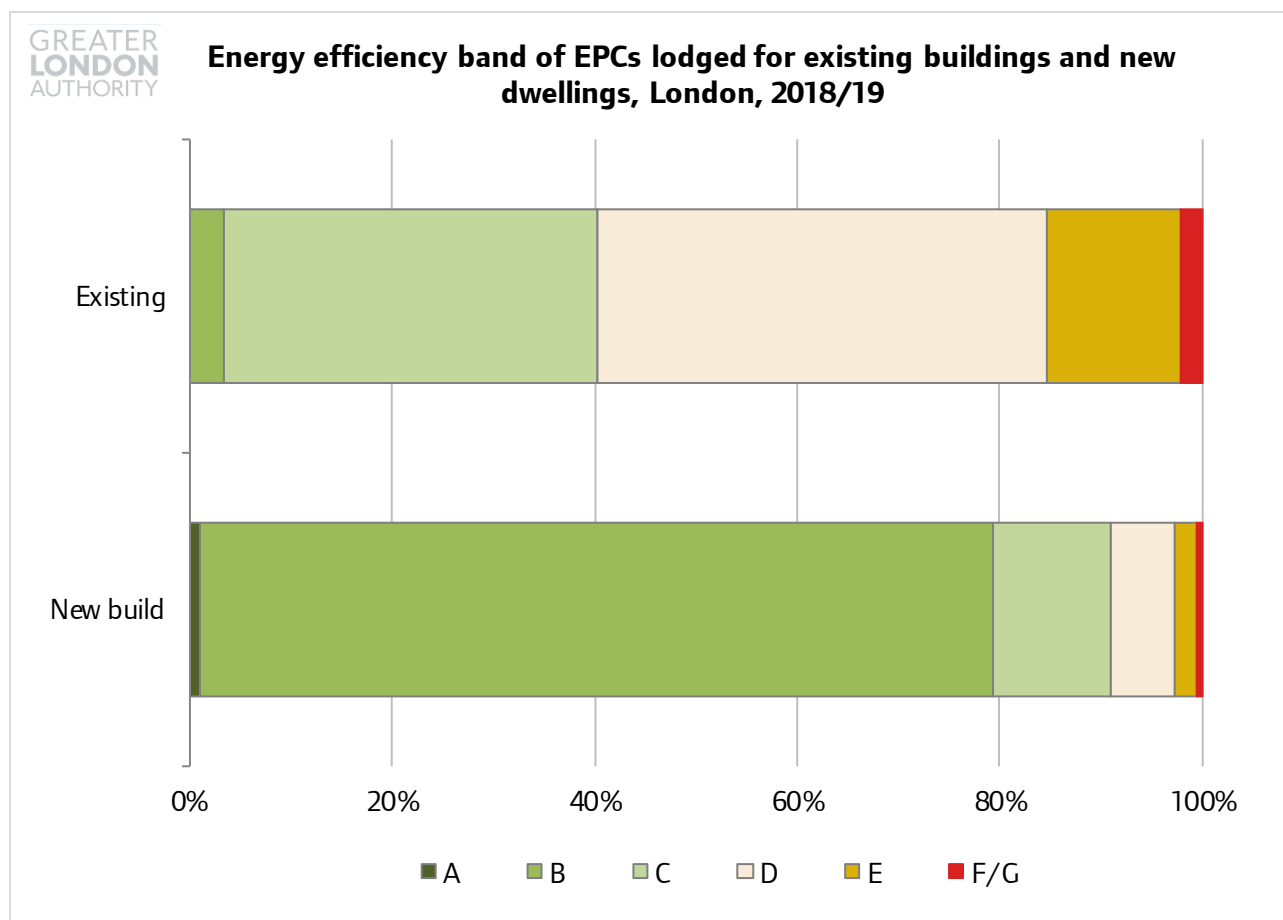


- The GLA's London Energy and Greenhouse Gas Inventory (LEGGI) measures greenhouse gas emissions from London's workplaces, homes and transport.
- Per capita emissions of greenhouse gases from London's homes were 1.3 tonnes in 2016, down from 1.4 in 2015 and 43% lower than the 2006 figure of 2.3.
- Per capita emissions from workplaces have fallen even faster and have halved in the last decade, from 2.7 to 1.3 tonnes.
- Transport emissions per Londoner have fallen less in recent years, fluctuating around 1.0 tonnes per capita.
- Total greenhouse gas emissions in London have reduced by over one third since the beginning of 2000, from 59 megatonnes in 2000 to 31 megatonnes in 2016.

Source and notes:

- GLA London Energy and Greenhouse Gas Inventory 2016 (table 2.0)
- Emissions prior to 2009 were measured in megatons of carbon dioxide. From 2010 onwards measured in megatons of carbon dioxide equivalent.
- LEGGI 2016 figures are interim

6.16. The energy efficiency of new dwellings in London far out-performs existing dwellings, but in 2018/19 few of them achieved the highest rating



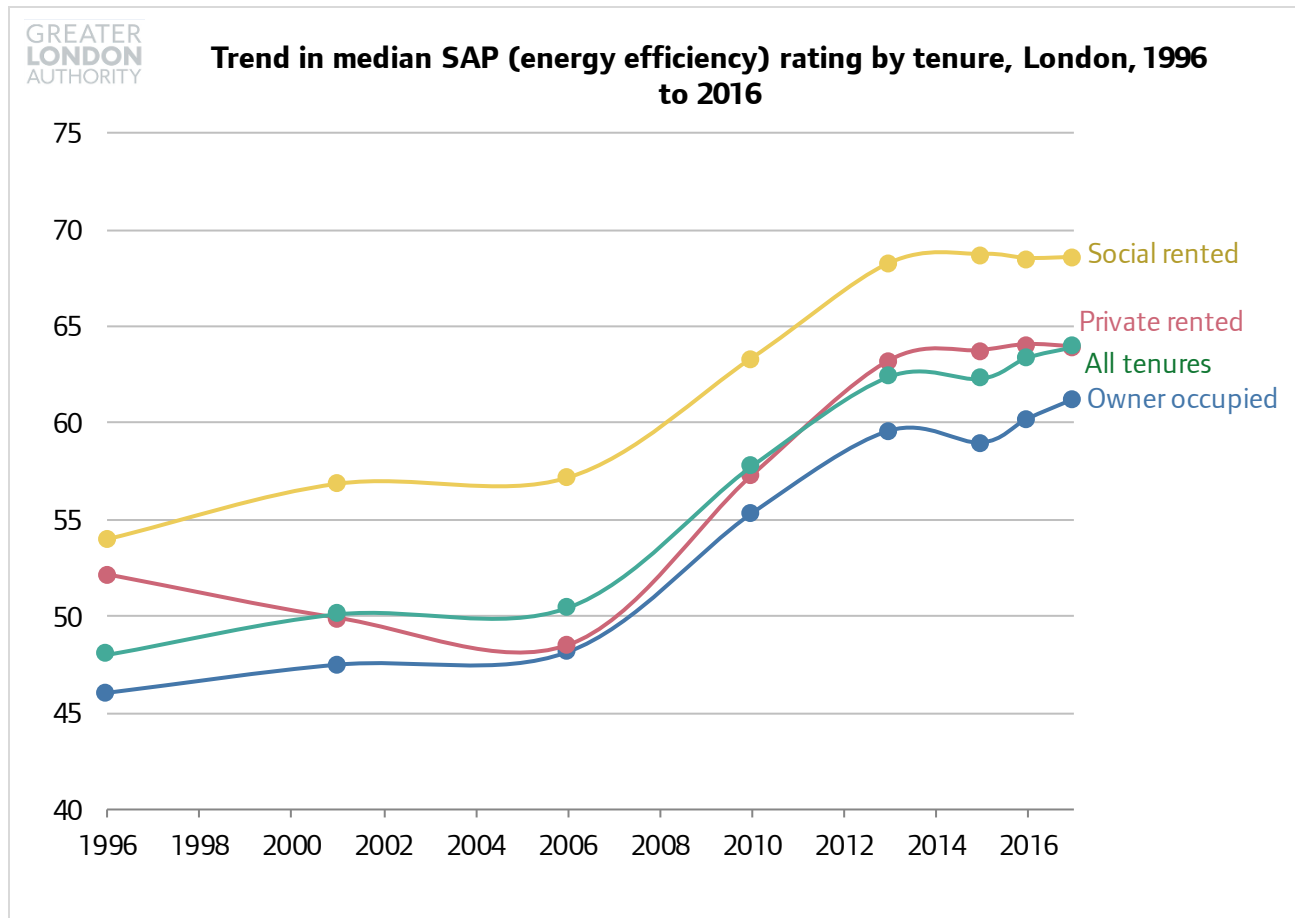
- 91% of new build dwellings in London in 2018/19 were in EPC bands A to C, with homes in band B accounting for the largest proportion (78%). Less than 1% of new build dwellings in London achieved an EPC rating of A.
- 8% of new build dwellings in London were in bands D or E, with E being the minimum level of energy efficiency for privately rented property in England. 0.6% or 260 new build homes in London in 2018/19 were in bands F or G and did not meet minimum energy efficiency standards.
- The majority of existing dwellings in London with EPCs lodged in 2018/19 had a rating of C (37%) or D (40%). A further 13% of existing dwellings had an EPC rating of E and 2% or 3,915 homes were in EPC bands F or G.
- 3% of existing dwellings with EPCs lodged in 2018/19 had an EPC rating of B and only 25 homes were in band A.

Source and notes:

- MHCLG live table NB1: domestic EPCs for new dwellings by energy efficiency rating

- EPCs are required for all new homes including new build dwellings, conversions and change of use. The energy efficiency of new build housing is measured according to a banding system in which A is the most energy efficient and G the least

6.17. Progress in improving the energy efficiency of existing homes has slowed in recent years



- The energy efficiency of housing can also be measured by the Standard Assessment Procedure (SAP), which gives ratings in percentage terms (with 100% representing zero energy cost). This chart tracks these ratings over the last two decades for all homes in London and for each of the three main tenures.
- The median rating for all homes in London was 64% in 2017, up from 48% in 1996.
- Social housing is the most energy efficient tenure, with the typical rating rising from 54% in 1996 to 69% in 2017. Owner occupied and privately rented homes had median SAP ratings of 61% and 64% respectively in 2017.
- While energy efficiency has increased markedly in each tenure over the last two decades, improvements have basically flat-lined since 2013.

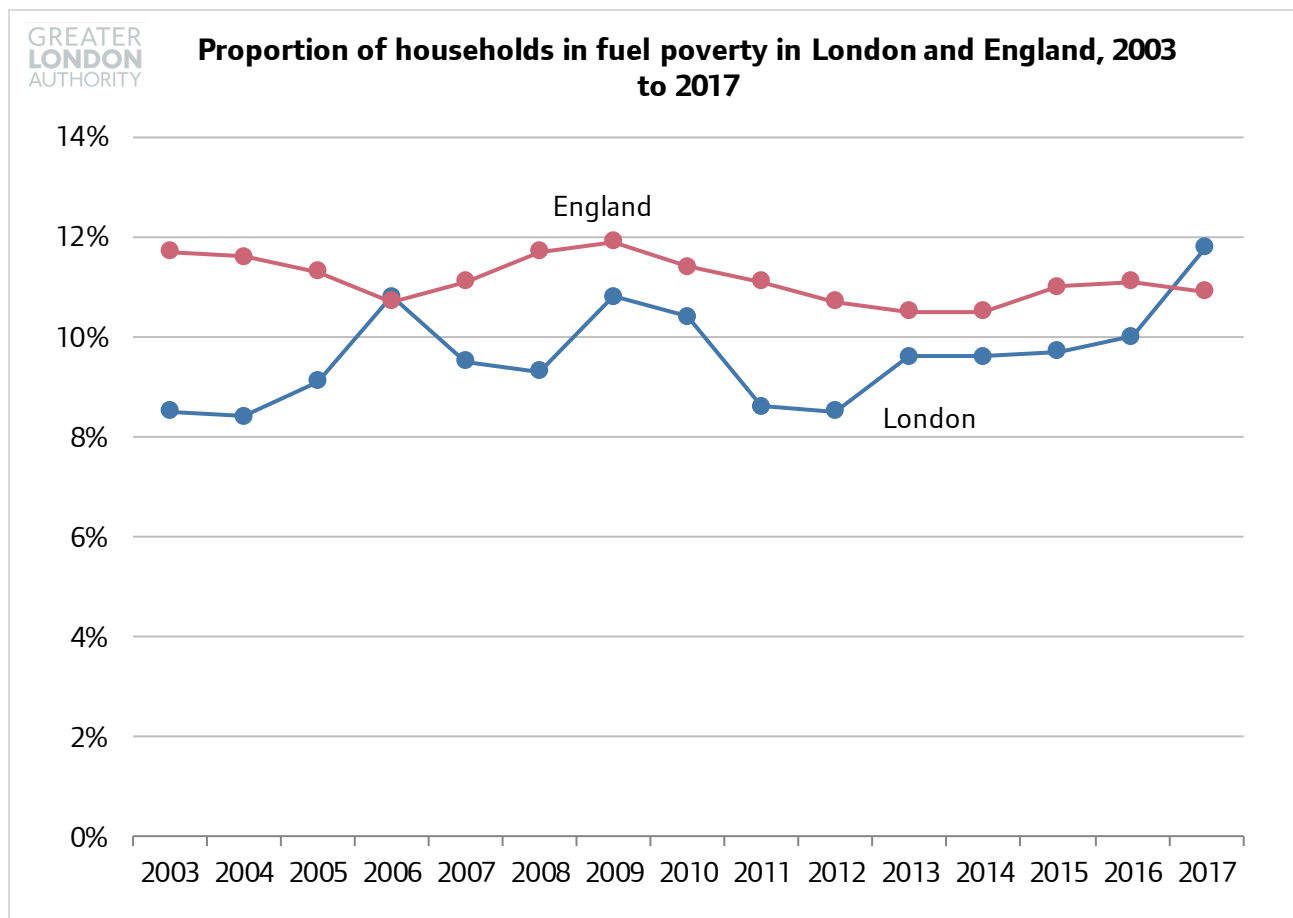
Source and notes:

- English House Condition Survey and English Housing Survey stock data, 1996 to 2017

- This analysis uses the 2012 SAP definition throughout

- The difference between tenures is partly due to the composition of each tenure's dwelling stock. Housing association homes are newer, on average, and more likely to be flats. Owner occupied homes tend to be older and are more likely to be detached or semi-detached homes, which are usually less energy efficient

6.18. 12% of households in London are estimated to be living in fuel poverty, above the national rate...



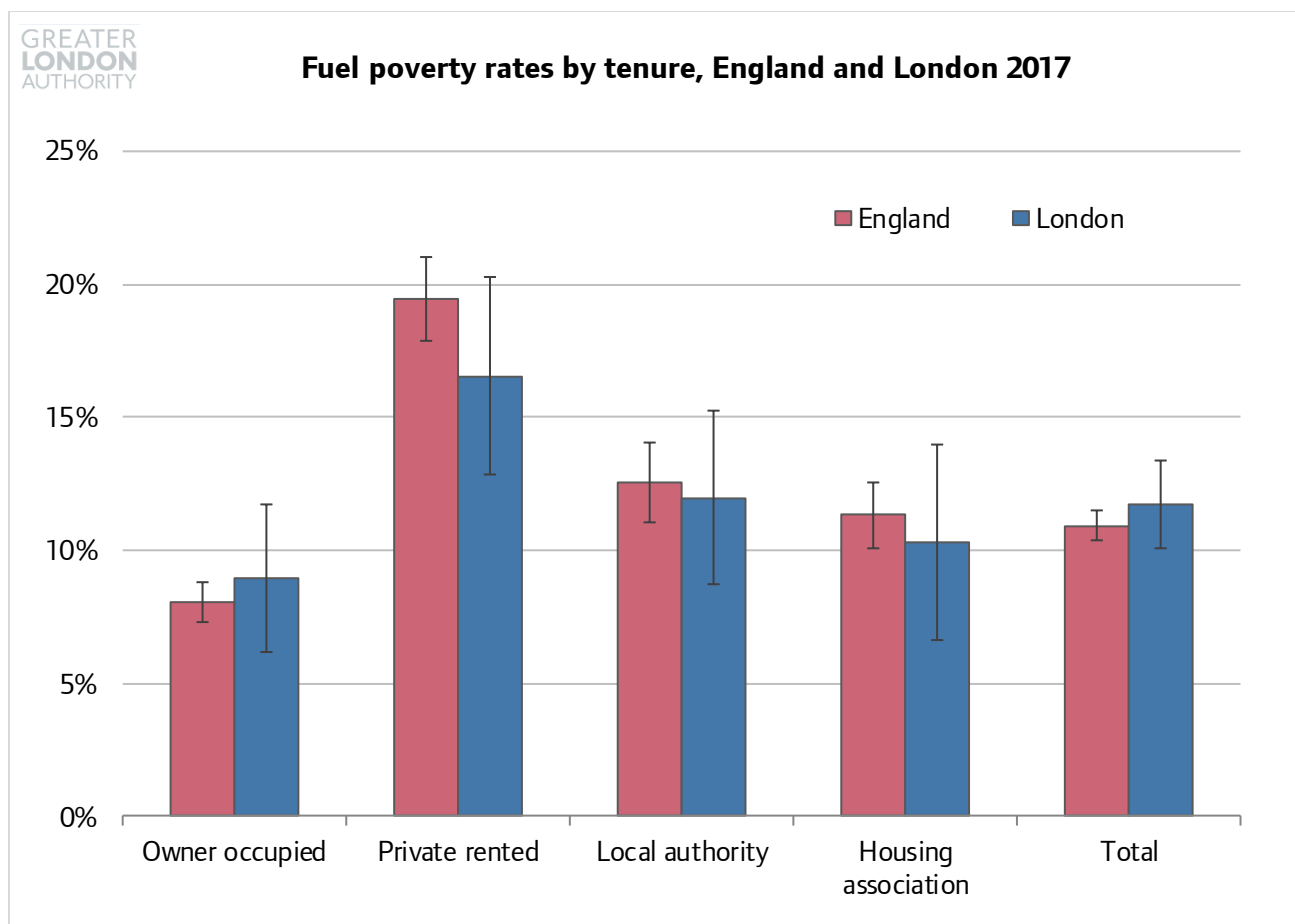
- The government's Low Income High Costs measure defines a household as living in fuel poverty if they have required fuel costs above the national average and would be below the official poverty line if they were to spend that amount (and after taking housing costs into account).
- According to this definition, 12% of households in London are fuel poor, a figure that has risen from 10% in 2016 and is above the national rate for the first time in more than a decade. In England, 11% of households are estimated to be in fuel poverty, the same rate as in 2016.
- The causes of the recent increase in London are not yet clear, but could include changes in income, fuel costs or energy efficiency.

Source and notes:

-Department for Business, Energy and Industrial Strategy, Fuel poverty statistics

- Fuel poverty is measured according to the 'low income high costs AHC equivalised income' definition

6.19. ... although the rate of fuel poverty within each tenure is similar in London to the national average



- When the headline rate of fuel poverty is broken down by tenure, there are similar rates of fuel poverty in London and England in each tenure, with all differences within standard margins of error.
- 17% of privately renting households in London are fuel poor, compared to around 19% of those in England and up from 12% in 2016 (although the change is not statistically significant due to the relatively small samples involved).
- While London has similar rates of fuel poverty to the national average within each tenure, its overall fuel poverty rate is slightly higher due to its relatively small owner-occupied sector, which has the lowest rate of any tenure.

Source and notes:

- *English Housing Survey fuel poverty data*

- *Fuel poverty measure used: Low income high costs (to match the Annual Fuel Poverty Statistics report) with 95% confidence intervals*

Appendices

- A1. Discontinued charts
- A2. Dwelling, household and tenure definitions
- A3. Sources of data on housing supply
- A4. London and the Outer Metropolitan Area
- A5. Referable planning applications
- A6. Glossary of acronyms

A1. Discontinued charts

Some charts from previous editions have not been included in this edition of Housing in London. In some cases, this was because there were multiple charts on a specific topic. In others, some charts have been removed as the data included has not been updated in the last year, for example because it uses 2011 Census data.

Below is a list of the charts in Housing in London 2018 which have been discontinued in Housing in London 2019. The tables in the 2018 report can be found on the Housing in London webpage <https://data.london.gov.uk/dataset/housing-london> using the below index numbers.

Chart	Description
1.6	Proportion of benefit units who are sharing a private rented home with one or more other benefit units (1985 to 2017)
1.10	Distribution of areas with medium and high population density in European cities (2011)
2.8	Adults in London by tenure and economic activity (2016/17)
2.10	Current tenure by place of residence one year ago (adults in London) (2015 to 2017)
3.1	Annualised growth of population and housing stock in most recent five years for selected international cities
3.8	Postcodes in London with additional residential addresses between 2015 and 2017
3.13	Pipeline schemes including at least one tall building in London (2017)
4.2	Distribution of renter household incomes and incomes required to afford new build sale prices in London (2015/16)
4.6	Annual house price growth by London borough and month (2010 to 2017)
4.7	Distribution of local authority average house prices per square metre (2004 and 2016)
4.12	Nationwide first-time buyer affordability ratios, London, 1983 to 2017
6.12	Median basic repair costs per square metre of housing in London by tenure and age (2014/15)

A2. Dwelling, household and tenure definitions

Introduction

This note sets out the dwelling, household and tenure definitions used in Housing in London 2019. The definitions below are taken from the MHCLG [definitions of general housing terms](#).

Dwelling

For dwelling stock data, unless specifically stated, the definition used follows the Census's definition applicable at that time. The Census's definition has changed several times. For an explanation of how the dwelling count is derived from the 2011 Census, visit [Notes and definitions for stock data](#).

Since 2001, a dwelling is defined as a self-contained unit of accommodation. Self-containment is where all the rooms (including kitchen, bathroom and toilet) in a household's accommodation are behind a single door which only that household can use. A dwelling can consist of one self-contained household space or two or more non-self-contained household spaces at the same address.

Houses, bungalows, flats, maisonettes and bedsits are types of accommodation used in the Census but no clear definition of these is provided. Houses include single storey bungalows. A flat is difficult to define and there are many types. A flat must be contained within a dwelling with at least two storeys. Flats include maisonettes; maisonettes are flats containing more than one storey

Household

The National Statistics survey definition of a household is: one person or a group of people who have the accommodation as their only or main residence and (for a group):

- either share at least one meal a day, or
- share the living accommodation, that is, a living room or sitting room.

The occupant(s) of a bedsit who do not share a sitting or living room with anyone else comprise a single household.

For the household projections and mid-year estimates a household is defined as in the 2001 census:

- one person living alone, or
- a group of people living at the same address with common housekeeping – that is, sharing either a living room or at least one meal a day.

Tenure

There are up to four tenure categories for dwelling stock, house building and household figures:

- **owner-occupied or private landlords**, whether persons or companies. This includes accommodation that is owned outright or is being bought with a mortgage;
- **rented privately**, defined as all non-owner-occupied property, including property occupied rent-free by someone other than the owner;
- **rented from housing associations**, including social rent, affordable rent, intermediate rent and low-cost home ownership housing association new build dwellings; and
- **rented from local authorities**, including social rent, affordable rent, intermediate rent and low-cost home ownership new build dwellings.

Social and affordable housing

Affordable housing is social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices. From April 2012, affordable housing is defined in the [National Planning Policy Framework](#).

Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision.

- **Social rented** housing is owned by local authorities and private registered, for which guideline target rents are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Homes and Communities Agency.
- **Affordable rented** housing is let by local authorities or private registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is subject to rent controls that require a rent of no more than 80 per cent of the local market rent (including service charges, where applicable). In addition, the Mayor has decided that any homes funded through the national affordable housing programme in London would be capped based on social rent levels, at or below London Affordable Rent benchmarks.
- **Intermediate housing** is homes for sale and rent provided at a cost above social rent, but below market levels subject to the criteria in the Affordable Housing definition above. These can include shared equity (shared ownership and equity loans), other low-cost homes for sale and intermediate rent, but not affordable rented housing.

Homes that do not meet the above definition of affordable housing, such as 'low cost market' housing, may not be considered as affordable housing for planning purposes.

For more information see the Government website on [definitions of general housing terms](#).

A3. Sources of data on housing supply

Introduction

This note sets out the two measures of housing supply used by the GLA, reflecting the different targets set out in the Mayor's London Plan and London Housing Strategy.

London Plan

The housing provision targets set out in the London Plan are defined in terms of total net housing supply, comprising three components:

- Conventional completions: self-contained homes from new build, conversion or change of use;
- Non-conventional completions: non-self-contained housing such as bedrooms in hostels or halls of residence; and
- Change in long-term empty homes (those empty for more than six months), where a decrease is an addition to supply and an increase is a subtraction.

Progress against these targets is monitored in the London Plan Annual Monitoring Report, the latest edition of which was published in September 2018. The source for conventional and non-conventional completions is the London Development Database, a uniquely detailed database of housing developments created from data provided by London borough planning departments and checked by the GLA. The number of long-term empty homes is monitored using annual statistics reported by MHCLG, based on local authority Council Tax data.

In 2016/17, the latest year for which data is published, the total net housing supply in London was 45,500, comprising 41,370 conventional completions, 4,526 non-conventional completions and an increase of 392 in the number of long-term empty homes.

The conventional component of total housing supply is reported by the GLA to MHCLG who publish it as part of their national statistics on the 'Net supply of housing'.

MHCLG also publish quarterly national statistics on house building. These statistics are not strictly comparable to the conventional housing supply statistics published by GLA or MHCLG themselves, as they cover only new build developments and are reported on a gross rather than net basis. They are also known to undercount even new build completions. They can however be a useful indicator of future trends in completions when these caveats are borne in mind.

London Housing Strategy

The affordable housing targets set out in the London Housing Strategy are monitored using MHCLG's national statistics on affordable housing supply. These statistics cover not just new build but also acquisitions of existing private sector homes for affordable housing. They are released on an annual basis with a lag of several months and combine data from a range of sources including GLA programme monitoring statistics.

The GLA funds the majority of affordable housing supply in London and publishes its own statistics on its programme on a monthly and annual basis, with a shorter time lag than MHCLG. The most recent GLA statistics show that in 2018/19 there were 14,540 affordable homes started in London with GLA funding and 7,544. The MHCLG total for 2018/19, accounting for homes funded from other sources, will be published in winter 2019.

A4. London and the Outer Metropolitan Area

The ONS definition of Inner and Outer London boroughs is adopted within Housing in London 2019, as set out within the key statistics for London boroughs at the start of this report.

A slightly different definition of Inner and Outer London is adopted in the Mayor's [London Plan 2016](#). In the Mayor's London Plan, Greenwich is defined as an Inner London borough, whereas ONS defines it as an Outer London borough. Similarly, the London Plan defines Haringey as an Outer London borough, whereas ONS defines it as an Inner London Borough.

A map of Inner and Outer London Boroughs, as defined by the GLA, is provided below. In addition, the map below shows the Outer Metropolitan Area, which is a large area with high rates of commuting into London defined by the Great Britain Historical GIS.



Source: [University College London, 2018](#)

A5. Referable planning applications

Introduction

The Mayor is consulted on all planning applications that are of potential strategic importance to London. These are commonly known as 'referable' applications.

An application is referable to the Mayor if it meets the criteria set out in the Mayor of London Order (2008). The criteria include, but is not limited to:

- development of 150 residential units or more;
- development over 30 metres in height (outside the City of London); and/or
- development on Green Belt or Metropolitan Open Land.

The Mayor does not have any powers to comment or intervene on any proposal that does not meet the criteria set out within the order, including household applications. These proposals are the responsibility of the local planning authority.

What is the process for a referable application?

All planning applications are submitted to the relevant local planning authorities within London, one of either the 32 borough councils or the three London development corporations: City Corporation, London Legacy Development Corporation, or Old Oak & Park Royal Development Corporation.

Stage One

Once an application has been submitted, and if it meets the Mayor of London Order, the local planning authority is required to refer it to the Mayor. The Mayor has six weeks to provide comments on the application, assessing whether it complies with the London Plan policies. This is a consultation response known as Stage One.

The application is then considered by the local planning authority at its planning committee, where it decides whether to grant or refuse permission.

Stage Two

Following its consideration, the local planning authority is required to refer the application to the Mayor for his final decision, known as a Stage Two referral. The Mayor has 14 days to make a decision to allow the local planning authority decision to stand, to direct refusal, or to take over the application, thus becoming the local planning authority.

At Stage 2 decision, the Mayor may be content to allow the local planning authority to determine the case itself, subject to any action that the Secretary of State may take. In such an instance, he would therefore not wish to direct refusal or direct to become the local planning authority.

Under article 6 of the Mayor of London Order (2008), the Mayor has the power to direct refusal on an application that has been referred to him.

Stage Three

Under article 7 of the Mayor of London Order (2008), the Mayor has the power to direct that he will become the local planning authority for an application. These are commonly referred to as 'call-ins', 'public hearings', 'representation hearings' and 'Stage Threes'.

For more information see the GLA website on [planning applications and decisions](#).

A6. Glossary of acronyms

Acronym	Full word / phrase
BTR	Build to Rent
CPI	Consumer Price Inflation
EPC	Energy Performance Certificate
GLA	Greater London Authority
HMO	House in Multiple Occupation
HRA	Homelessness Reduction Act
LAR	London Affordable Rent
LDD	London Development Database
LEGGI	London Energy and Greenhouse Gas Inventory
MHCLG	Ministry of Housing, Communities and Local Government
NHBC	National Housebuilding Council
NLA	New London Architecture
ONS	Office for National Statistics
RTB	Right to Buy
UKHPI	UK House Price Index

MAYOR OF LONDON