

**LONDON BOROUGH OF
HAMMERSMITH AND FULHAM
STRATEGIC HOUSING MARKET
ASSESSMENT 2014/15**

Section 1 - Introduction

The following Local Housing Needs Assessment has been prepared in accordance with the DCLG guidance on preparing Housing Market Assessments and highlights the current levels of housing supply, demand and need for housing in the borough. This document forms part of the key evidence for the Borough's Local Plan.

The Local Plan for an area sets the rules for how the area will develop over time. The Local Plan, together with the London Plan and any neighbourhood plans, form the overall development plan for the local area.

Local plans must be prepared and consistent with national policy in accordance with section 20 of the Planning and Compulsory Purchase Act 2004 (as amended) and the National Planning Policy Framework. They also need to be in general conformity with the London Plan.

As an objective assessment of need in the borough, this Assessment uses available evidence from the local authority and partners, highlighting how certain social, demographic and economic characteristics of the borough are shaping the levels of housing demand, need and supply

Major conclusions appear in boxes at the beginning of each section.

Section 2 - Strategic and Policy Context

National Policy Context

National Planning Policy Framework and Planning Practice Guidance

The framework and planning practice guidance set out the Government's planning policies for England and how they are expected to be applied. At the heart is the principle of achieving sustainable development, focusing on economic, social and environmental dimensions. This includes the need to ensure that sufficient land for housing is available of the right type and in the right place, and which comes forward at the right time, in order to accommodate the supply of the market and affordable housing required to meet the needs of present and future generations.

Laying the Foundations: A Housing Strategy for England (2011)

The 2011 Housing Strategy has two main aims. The first is to help drive local economies and create jobs through unblocking the housing market. The second is to spread opportunity through enabling people to secure a decent home of their own.¹

'Duty to Co-operate'

The 2011 Localism Act introduced a 'Duty to Co-operate on local authorities. The duty relates to sustainable development or use of land that would have a significant impact on at least two local planning areas or on a planning matter that falls within the remit of a county council. The duty requires that councils set out planning policies to address such issues. The duty requires councils and public bodies to 'engage constructively, actively and on an on-going basis' to develop strategic policies. The duty requires councils to consider joint approaches to plan-making.

The 'Duty to Co-operate' is both a statutory test and a key issue when assessing the soundness of local plans. If it is inadequately carried out, the Planning Inspectorate will find the plan 'unsound; and it cannot be adopted, leaving the area without an up to date locally determined framework to guide development.

'How Many Homes'

'How Many Homes' the companion guide from the Local Housing Requirements Assessment Working Group summarises the national context for Housing in England. It says that the delivery of the range and type of housing needed does not fall solely to the planning system. Our future housing needs will be delivered through a combination of new housing and making the best use of our existing housing stock in both the public and private sectors and homes currently not in use. The guide states that local authorities need to take a corporate approach to planning for housing, as well as working with key partners including Registered Providers and the development industry.

¹ <https://www.gov.uk/government/publications/laying-the-foundations-a-housing-strategy-for-england--2>

Housing Market Assessment Guidance

This document has been created in accordance with National Planning Practice Guidance, Housing and Economic Development Needs Assessments (March 2014). The document uses a wide range of data from different sources to analyse the factors and characteristics of the borough that are influencing the local housing market and local economy as a whole.

Regional Context

London Plan²

The Greater London Authority Act 1999 requires the Mayor to produce a Spatial Development Strategy for London. This strategy is called the London Plan. The Mayor is also required to keep it under review.

The London Plan is the overall strategic plan for London, and it sets out a fully integrated economic, environmental, transport and social framework for the development of the capital to 2031. It forms part of the development plan for Greater London. London boroughs' local plans need to be in general conformity with the London Plan, and its policies guide decisions on planning applications by councils and the Mayor.

The London Plan is:

- the document that brings together the geographic and locational (although not site specific) aspects of the Mayor's other strategies – including those dealing with:
 - Transport
 - Economic Development
 - Housing
 - Culture
 - a range of social issues such as children and young people, health inequalities and food
 - a range of environmental issues such as climate change (adaptation and mitigation), air quality, noise and waste
- the framework for the development and use of land in London, linking in improvements to infrastructure (especially transport); setting out proposals for implementation, coordination and resourcing; and helping to ensure joined-up policy delivery by the GLA Group of organisations (including Transport for London)
- the strategic, London-wide policy context within which boroughs should set their detailed local planning policies
- the policy framework for the Mayor's own decisions on the strategic planning applications referred to him
- an essential part of achieving sustainable development, a healthy economy and a more inclusive society in London

London Plan Opportunity Areas

² <https://www.london.gov.uk/sites/default/files/FALP%20ITP%20clean%2015%20December%202014.pdf>

The draft London Plan (FALP 2014) includes three 'Opportunity Areas' in the Borough: Old Oak Common (HS2); White City, and Earls Court and West Kensington. These are set to deliver 20,000 new homes and 60,000 jobs. In addition to the input into the "Opportunity Areas", the council is using proactive asset management and identifying further opportunities for housing and job growth.

As part of the White City Opportunity Area, approximately 110 hectares of potential development land anchored by the BBC, Imperial College London and Westfield London. The vision is to build thousands of new homes and jobs, creating a housing-led mixed use area. The area will also become a focus for creative industries and innovation with thousands of jobs to be potentially created through the entertainment, biotechnology and high-tech industries led by the BBC and Imperial College London.

Old Oak Common was named as southern England's key High Speed 2/Crossrail interchange. The Mayor of London has designated a Mayoral Development Area at Old Oak and Park Royal and a Mayoral Development Corporation (MDC). The Old Oak and Park Royal MDC is developing an Opportunity Area Planning Framework for area, which will set out the regeneration ambitions and framework for future developments in the area. Once the Old Oak and Park Royal MDC is established in April 2015 the H&F Local Plan will no longer cover this area of the borough.

London Housing Strategy June 2014

The London Housing Strategy sets out the Mayor's goal of building 42,000 new homes a year, for the next twenty years. Increasing the supply of new housing is described as the key to creating opportunities 'to address affordability, help for people to meet their aspirations, renewal of post-war estates, and tackle entrenched issues like homelessness and overcrowding.

The London Housing Strategy's 5 key priorities are:

- Increasing housing supply to levels not seen since the 1930's;
- Better supporting working Londoners and helping more of them into home ownership;
- Improving the private rented sector and promoting new purpose-built and well managed private rented housing;
- Pushing for a new, long-term financial settlement for London Government to drive housing delivery; and
- Bringing forward land for development and accelerating the pace of housing delivery through Housing Zones and the London Housing Bank.

A Growth Deal for London³

The "Growth Deal for London" sets out the Mayor's vision to ensure London is best placed to harness and benefit from the possible economic growth; economic growth through inward investment and a growing population. Key to that vision are improvements in transport, more homes, and more jobs.

³ [http://www.london.gov.uk/sites/default/files/A%20Growth%20Deal%20for%20London%20\(FINAL\)%2020140331.pdf](http://www.london.gov.uk/sites/default/files/A%20Growth%20Deal%20for%20London%20(FINAL)%2020140331.pdf)

Reiterating some of the content in the London Housing Strategy there will be an acceleration in the supply of housing, a streamlining of the planning process, a plan to increase the supply of developable land

The Deal states “One of the key areas in which London faces significant challenges is round housing. London’s relatively old housing stock and consistent failure to build enough housing to keep up with demand over recent decades has driven rapid growth in the private rented sector but persistent under supply. The combination of under-supply and employment growth is driving up housing and rental costs, particularly in Inner London, pointing to the need for high levels of new housing supply”.

The Deal continues citing that the consequences “of failing to increase housing provision will be felt in the quality of life for Londoners; in London’s ability to grow its economy and so contribute to the UK economy.” In 2012, the Confederation of British Industry cited housing as a bigger barrier to growth in the capital than transport.⁴

Economic Development Strategy 2010

The Mayor’s Economic Development Strategy sets out five key objectives for ensuring London is best placed to grow economically and give every Londoner the opportunity to benefit from, and participate in the London economy.

These five priorities are:

- **Objective 1:** to promote London as the world capital of business, the world’s top international visitor destination, and the world’s leading international centre of learning and creativity.
- **Objective 2:** to ensure that London has the most competitive business environment in the world.
- **Objective 3:** to make London one of the world’s leading low carbon capital by 2025 and a global leader in carbon finance.
- **Objective 4:** to give all Londoners the opportunity to take part in London’s economic success, access sustainable employment and progress in their careers.
- **Objective 5:** to attract the investment in infrastructure and regeneration which London needs, to maximise the benefits

The Strategy reports the “lack of access to affordable, appropriate and decent housing acts as a barrier to progress for many Londoners. They experience poor quality and overcrowded housing, disconnected neighbourhoods and often a lack of mobility....The Mayor will seek to ensure there is sufficient and suitable housing to meet the needs of London’s growing population and workforce and address problems of homelessness and overcrowding.”⁵

Local Context

Draft Corporate Plan 2015-18

The Draft Corporate Plan outlines the Council’s and Partner’s priorities and is a shared vision for the borough for 2015-18. These seven priorities are:

⁴ A Growth Deal for London, Proposals to HM Government, p181

⁵ The Mayor’s Economic Development Strategy for London, pp56-57

- Giving more power to local communities
- Everything we do – delivering social inclusion
- Delivering affordable homes
- Improving local health and adult social care provision
- Building a stronger local community with more jobs for local people
- Ensuring a safer, greener borough
- Providing the best start for young people
- Delivering greater efficiencies in public spending

The Local Plan

The Local Plan is a development plan document and is part of the Government's planning policy system introduced by the Planning and Compulsory Purchase Act 2004.

When adopted the Local Plan will be used, together with the London Plan, to help shape the future of the borough and to determine individual planning applications and deliver development. It will be supplemented by supplementary planning documents (SPDs) which will need to be in conformity with the Local Plan. The Local Plan will replace the existing Core Strategy and Development Management Local Plan.

The Local Plan will highlight the strategic objectives for the borough, focussing on the key issues to be addressed, and includes a delivery strategy for achieving these objectives and other corporate priorities.

The policies will also reflect effective cooperation that has taken place with strategic partners, such as the GLA, neighbouring boroughs and Hammersmith and Fulham Clinical Commissioning Group on cross-boundary issues, for example the regeneration areas that overlap with other boroughs.

Local Economic Assessment⁶

The Hammersmith & Fulham Local Economic Assessment was published in 2013 and can be found [here](#). It gives a detailed commentary on the state of the local economy, in terms of: the resident and workplace population; businesses and enterprises that operate within the borough; and Hammersmith & Fulham as a place to live and work.

According to the very limited data on overall economic strength available at a local authority level, the London Borough of Hammersmith and Fulham has one of the most resilient and competitive economies in the country. According to the Huggins Competitiveness Index the borough has the 6th most competitive economy in the country (and in London), and the 65th most resilient according to Experian.

Despite this overall economic strength, the Assessment concludes that not everyone in the borough contributes to, or benefits from that economic vitality. Whilst house prices are often seen as an indicator of the economic wellbeing of an area, housing affordability is often seen as a barrier to further growth. There are key occupations that are effectively

⁶http://www.lbhf.gov.uk/Directory/Council_and_Democracy/Plans_performance_and_statistics/Council_strategies_and_plans/143422_Council_strategies_and_plans.asp

priced out of purchasing or even renting properties in the borough; with many positions in the borough filled by people who do not reside in the borough.

Building New Affordable Homes

The Council envisages a 'mixed economy' approach to delivering new affordable homes needed in the Borough, comprising four elements.

Firstly, the previous administration put in place major redevelopment schemes, entering into a partnership with Capco (trading through E C Properties LP) to redevelop Earls Court and West Kensington estates, and also into a Joint Venture (JV) with Stanhope PLC. This JV was intended to last at least fifteen years with the plan to start redevelopment on two key 'opportunity sites' at Watermeadow Court in South Fulham, SW6 and Edith Summerskill House on the Clem Attlee Estate, SW6. The previous administration entered into 'conditional' arrangements which means there is relatively limited room to 'break' the agreements, but some scope to enter into discussions to modify and re-purpose them in line with the policy priorities expressed in the draft Housing Strategy. At the time of writing, the Council is reviewing what scope of action it has to modify the arrangements to deliver different outcomes that prioritise housing for residents rather than overseas investors.

Secondly, historic and future planning consents both inside the five regeneration areas and outside them will yield an element of affordable housing in accordance with Local Plan policies. Affordable housing secured from historic consents are likely to yield intermediate housing due to the housing and planning policies of the previous administration.

Thirdly, the Council expects housing associations to build more new homes following the change in administration in May 2014. The Draft Housing Strategy makes strong reference to supporting the work of housing associations in a structured and practical way, which may include using land and/or financial resources to expedite affordable housing delivery. Housing associations may deliver such housing in conjunction with private sector partners as a result of the S106 planning obligations process. Such delivery may be supported using available Greater London Authority Affordable Housing Programme funding.

Finally, the Council has its own 'direct delivery' programme where it uses small sites (e.g., infills under existing council buildings; poorly used ancillary buildings; surplus land/buildings) to build new homes. This is relatively small scale. However, the Council is embarking upon a 'stock options' appraisal process, connected with the Residents Commission initiative, which will ultimately lead to tenants being asked to choose whether they would like council stock to be transferred to a new landlord. Such a transfer could initiate a more significant uplift in the direct delivery programme. This will be subject to consultation and agreement with residents and the development planning process.

Section 3 - Demographic Profile

Hammersmith and Fulham is a diverse inner city London Borough with people from many different social and economic backgrounds, ethnicities and faiths. Almost 12% of the population are of Black origin 9% of Asian ethnic origin, 6% of mixed origin and 4% are of Irish origin. The borough's school children speak over 100 languages. Foreign-born residents made up 43% of the Borough's population in 2011 (London 37% and England & Wales 13%).

The most common foreign languages spoken in the Borough are French, Arabic, Spanish, Polish, Italian, Somali, Portuguese, Farsi/Persian, Tagalog/Filipino and German in that order.

The population is comparatively young with over three quarters of the total population being of working age. There are comparatively low proportions of the population that are children or older people; with low levels of households that contain children, and very high levels of single person households.

Since the 2001 Census the Hammersmith and Fulham population has increased by 10.4% to 182,493. The population is expected to rise by 3.1% between 2014 and 2025. The 2011 census showed that there were 80,590 households in Hammersmith and Fulham. The 2013 GLA (central trend) projections show that the number of households is expected to increase by 1.5% between 2014 and 2019 (1177 households); and by 2.7% up to 2024 (2128 households) and by over 6% to 2041 (almost 5000 households).

However, the borough is one of contrasts with some pockets of significant deprivation in close proximity to areas of relative wealth. There are four output areas that fall into the 10% most deprived areas in the country. These are found in a number of public sector housing estates: White City (north western part); Charecroft; Clem Atlee; and Wormholt North.

The borough is a densely populated part of Inner London. The South and Centre of the borough are the more densely populated areas of the borough. The borough is also characterised by comparatively high levels of transport accessibility and by high levels of mobility.

The borough is an attractive place to live and work, with good access to green areas, local facilities, local businesses and town centres. Over 25,000 more people commute into the borough to work, than those who commute out of the borough.

A full borough profile⁷ can be found [here](#) and Census 2011⁸ reports [here](#).

Location of the borough

Hammersmith and Fulham is situated in the centre-west of London on the transport routes between the City and Heathrow airport. It borders the boroughs of Brent to the north, Kensington & Chelsea to the east, Wandsworth and Richmond-upon-Thames to the south,

⁷ http://www.lbhf.gov.uk/Directory/Council_and_Democracy/Plans_performance_and_statistics/Borough_profiles/41255_Borough_Profile.asp

⁸ http://www.lbhf.gov.uk/Directory/Council_and_Democracy/Plans_performance_and_statistics/Census_information/174025_2011_Census_Population_Estimates.asp

and Ealing and Hounslow to the west. The borough has three thriving town centres – Hammersmith, Fulham and Shepherd’s Bush.

It is the fifth smallest local authority in the country, covering 1,640 hectares (Census 2011). H&F is made up of 16 electoral wards from College Park & Old Oak in the north to Sands End in the south.

Map 3.1 below shows the location of Hammersmith and Fulham in relation to the other West London boroughs and London as a whole. Map 3.2 (page 13) shows the wards of the borough and which sub-area of the borough they belong to.

Map 3.1 – Location of Hammersmith and Fulham



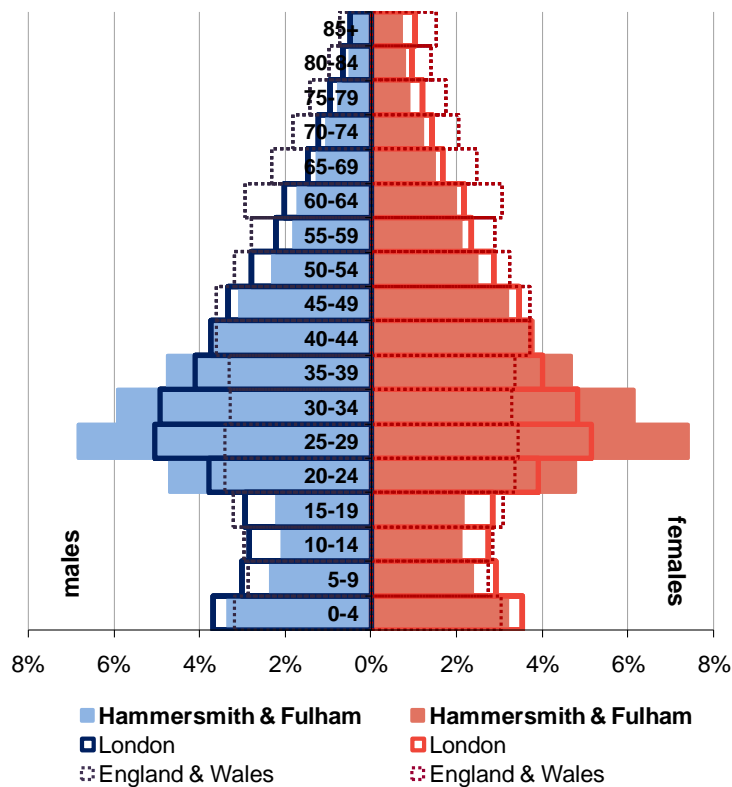
2011 Census Population Figures

The 2011 census shows Hammersmith with a population of 182,493. This is a 10.4% increase on the 2001 census. This increase is lower than the increase for both West London, which had a population increase of 14.9% for the same period and Greater London which had a population increase of 14%.

Females make up 51.3% and males make up 48.7% of the population of Hammersmith and Fulham.

75.6% of the population of Hammersmith and Fulham are of working age. This is higher than the proportions in both West and Greater London. Just over a third (35.8%) of the Hammersmith and Fulham population are aged 20-34 years old.

Chart 3.1 – Population pyramid for H&F, London, and England & Wales



Source : 2011 Census

15.4% of the population are aged 14 and under. This is lower than the proportions in West London (18.7%) and Greater London (18.7%). The proportion of over 65 year olds is also lower than West London and Greater London. 9% of the population are over 65, compared to 11.3% in West London and 11.1% in Greater London

Diversity

Hammersmith and Fulham is a diverse inner city London Borough with people from many different social and economic backgrounds, ethnicities and faiths.

Our population is of very mixed origins. Almost 12% are of Black origin 9% of Asian ethnic origin, 6% of mixed origin and 4% are of Irish origin. The borough’s school children speak over 100 languages.

Ours is a borough of great cultural diversity, with people from many countries coming to live and work in the area; the Irish community since the 19th Century, a significant Polish community since the War and the Caribbean community since the 1950’s and 1960’s.

Wormholt & White City and College Park & Old Oak wards have the highest ethnic minority populations in the borough, above 50%.

Foreign-born residents made up 43% of the Borough’s population in 2011 (London 37% and England & Wales 13%). The Borough ranked the highest in England & Wales in terms of proportion of population born in Australasia (Australia, New Zealand and Oceania) as a percentage of the total population (4%), the second highest in proportion of population born in France (3%).

24% of Hammersmith & Fulham residents indicated in the 2011 Census that they have no religion. 14% of Borough residents belong to non-Christian religions, the next largest being Muslim (10.0% of the overall population).

15% of households in H&F have no people that speak English as a main language; this is the thirteenth highest proportion in England & Wales.

The most common foreign languages spoken in the Borough are French, Arabic, Spanish, Polish, Italian, Somali, Portuguese, Farsi/Persian, Tagalog/Filipino and German in that order.

Map 3.2 – Ward map of Hammersmith and Fulham

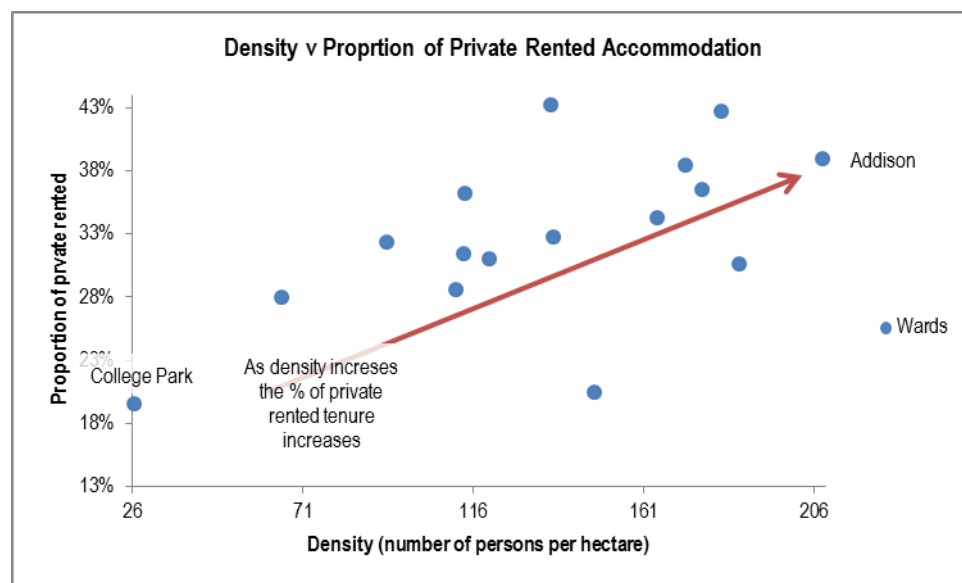


Population Density

Hammersmith and Fulham is the sixth most densely populated area in London, this also makes it the sixth most densely populated area in the country. The borough has a density of 111.2 people per hectare. This is double both the West London and Greater London densities.

There is a correlation between densely populated areas and higher proportions of private rented accommodation, at a ward level. As density increases, the proportion of private rented households increases.

Chart 3.2 – Density by proportion of private rented accommodation



Source : 2011 Census

The Central and South sub areas are both above the boroughs average population density, with the North sub area being less densely populated. The three most densely populated wards are Addison, Askew, and North End. The least densely populated ward in College Park.

Population Projections

According to the 2013 GLA Population projections (based on the 2013 Trend Central), the Borough population is expected to increase by 5,644 people (3.1%) between 2014 and 2025; this compares to a 10.8% increase in London as a whole. The further projected increase in population between 2025 and 2041 is 4.5%; this is lower than the 92% increase in London as a whole.

In the 2014-2025 period, the main growth occurs at ages 85 and over. The population of that age group is expected to increase by 820 by 2025, equivalent to 38%. The population aged under 16 is expected to grow by 2.2% or 673 people during the same period, while the working age population is projected to increase by 2.3% or 3,058 people.

Current household profile

According to the 2011 Census, there were estimated 84,214 household spaces in H&F. 80,590 consisted of at least one usual resident (95.7%); this is the same level as in England as a whole but lower than the London average of 96.4%. The number of household spaces occupied by usual residents in the Borough had increased by 5,152; from 75,438 households in 2001 (6.8% increase).

The average household size in H&F in 2011 was 2.26 persons, a slight increase on 2001 figures (2.19 persons). This is the 6th lowest average size of any local authority in London.

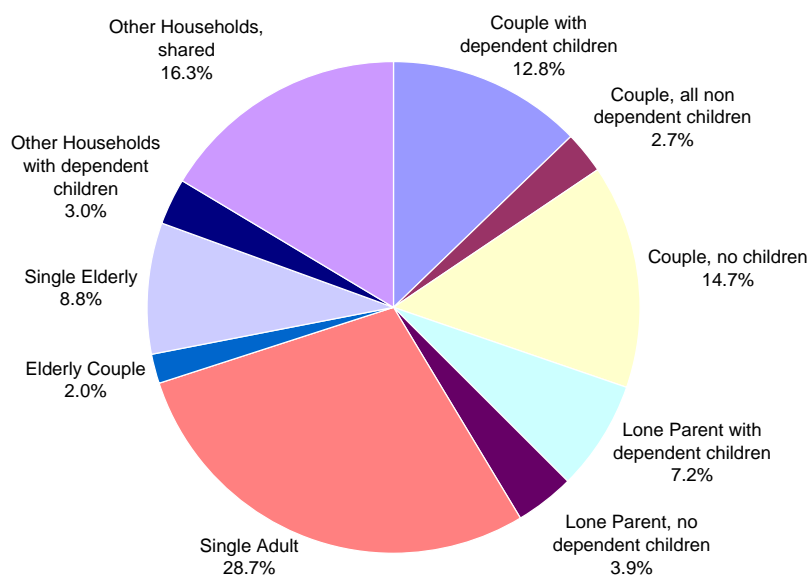
23,090 (28.7%) of Borough households consist of a single person under pensionable age (the 6th highest among local authorities in England); that was a 1.3 percentage point increase on 2001 Census figure.

There was a 4.1 percentage point decrease in households consisting of single adults aged 65 and over; from 12.9% (9,714) in 2001 to 8.8% (7,058) in 2011. The Borough ranks the 11th lowest in London and 13th lowest in England on the proportion of lone pensioners to the overall population.

22.9% (18,465) of all Borough households contain dependent children (30.9% in London and 29.1% in England); that is the 6th lowest level in London and 15th lowest in England with only a slight increase (1.4 percentage points) on the 2001 figure.

The proportion of lone parents also increased, by 1.2 percentage points, from 9.9% (7,491) in 2001 to 11.1% (8,981) in 2011. The Borough ranks the 21st highest in London and 94th highest in England on the proportion of lone parents to the overall population.

Chart 3.3 : Household Composition in H&F



Source: 2011 Census, ONS

16.3% (13,183) of Borough households consist of 'other' households without dependent children; this is the 4th highest among local authorities in the country.

The table below shows changes that have taken place over the last ten years. The most significant trend in H&F has been the increases in ‘couple with dependent children’, ‘couple with no children’ and ‘single aged under 65’ households. Since 2001, there had been a slight increase in ‘lone parent’ households and ‘other’ multi person households in the Borough.

Table 3.1 – comparative household structure

Household structure	LBHF	LBHF	London	London	England	England
	2001	2011	2001	2011	2001	2011
	%	%	%	%	%	%
Couple with dependent children	11.4	12.8	17.7	17.8	20.8	19.3
Couple, all non dependent children	2.8	2.7	5.1	5.2	6.3	6.1
Couple, no children	13.4	14.7	13.8	13.8	17.8	17.6
Lone Parent with dependent children	6.5	7.2	7.6	8.5	6.4	7.1
Lone Parent, no dependent children	3.4	3.9	3.5	4.1	3.1	3.5
Single aged under 65	27.4	28.7	22.0	22.0	15.7	17.9
Elderly Couple	2.8	2.0	5.4	4.1	8.9	8.1
Single Elderly	12.9	8.8	12.7	9.6	14.4	12.4
Other with dependent children	3.7	3.0	3.7	4.6	2.2	2.6
Other Households, shared	15.8	16.3	8.5	10.4	4.5	5.4

Source: 2001 and 2011 Censuses, ONS

Household projections

Chart 3.4 below shows the different, current household projections. These include the DCLG projections to 2021, as well as the three models from the Greater London Authority – the low, central and high trend scenarios.

Along with a number of other London boroughs and local authorities, Hammersmith and Fulham dispute the accuracy and usefulness of a number of these projections. Most of these are based on Mid-Year Population estimates from the Office of National Statistics.

The Mid Year estimates from the ONS include components of change based on internal migration (that is to and from other areas of the country) as well as international migration (in and of the UK).

Since the publication of the 2011 Census, the mid-year population estimates (MYEs) from the ONS have shown a reduction in the population of this borough for three consecutive years. We are one of only two London boroughs to see a reduction in population.

Erroneous MYEs, of a decreasing population in Hammersmith and Fulham, were something that we experienced for many years prior to 2011, when the new Census revealed that the ONS had underestimated the population of this borough by some 12,000 people. The estimated reductions in population, prior to the last Census, were, in reality, increases as the ONS’ own revised mid-year estimates have shown.

According to the ONS Mid-Year estimates, we have lost 3,760 people from our population between the 2011 and 2013 mid-year estimates. This is the highest loss of any local authority in the country both in terms of the numbers and proportion of the overall population. Using the 2011 Census people per household count of 2.26, this is the equivalent of 1,664 households.

Between the 2011 and 2013 ONS mid-year estimates, the borough has lost 7,269 people through internal and international migration combined. This is the highest number in the country and highest as a proportion of the total population (4.1%). This net loss of people through migration is almost 50% higher than the second highest local authority (neighbouring Kensington and Chelsea).

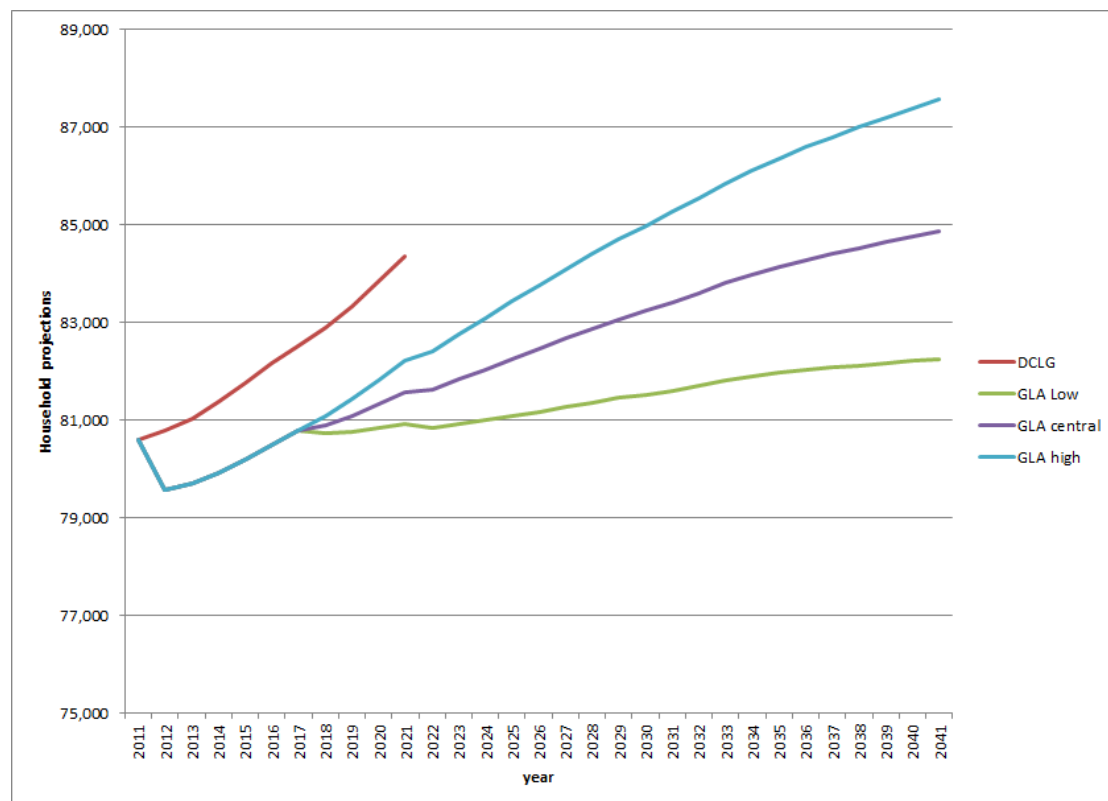
Between the 2011 and 2013 MYEs the borough has seen the highest outflow of international migrants to the overall population of any local authority in London and the country as a whole (7.1% or 12,598 people). Within our ONS cluster of boroughs we account for 30.5% of international emigrants.

Likewise we have seen significant increases of internal migration net loss between the last three MYEs, from -1,085 in 2011 and -1,862 in 2012 to -2,943 in 2013. This is the 4th highest loss of any local authority in the country when compared to the overall population.

This is occurring at a time when more households than ever are paying council tax, and an average of almost 500 new dwellings are being built per year. There are also fewer claimants of the single person council tax discount than ever before, indicating that if anything there are more family or couple units now in the borough.

The following analysis will be based on the GLA trend projections (central scenario).

Chart 3.4 – comparisons of the different household projections



Sources : DCLG, GLA

Table 3.2 below shows the changes in household composition projected to 2041 from the GLA Central Trend projections. To 2041, there is expected to be a 5.3% increase in the total number of households.

Within the overall total, the largest percentage increases from the baseline of 2011 are expected to be in families consisting of a lone parent with other adults (32% increase); couples with other adults and with dependent children (28%), and in households consisting of couples with dependent children (24%).

Table 3.2 – projections of the number of households by composition

Year	One Person Households	One family and no others: Couple: No dependent children	One family and no others: Couple: dependent children	Lone parent households	A couple and one or more other adults: No dependent children	A couple and one or more other adults: dependent children	A lone parent and one or more other adults	other	totals	One Person Households	One family and no others: Couple: No dependent children	One family and no others: Couple: dependent children	Lone parent households	A couple and one or more other adults: No dependent children	A couple and one or more other adults: dependent children	A lone parent and one or more other adults	other	totals
2011	31,244	13,217	8,831	3,982	4,734	2,462	2,657	13,462	80,589	-	-	-	-	-	-	-	-	-
2012	30,815	12,950	8,920	3,974	4,621	2,502	2,705	13,071	79,558	-1.37	-2.02	1.01	-0.19	-2.38	1.64	1.81	-2.91	-1.28
2013	30,723	12,928	9,090	4,012	4,614	2,550	2,773	12,999	79,689	-1.67	-2.19	2.93	0.75	-2.54	3.60	4.37	-3.44	-1.12
2014	30,728	12,920	9,235	4,040	4,609	2,600	2,831	12,944	79,908	-1.65	-2.25	4.58	1.46	-2.64	5.63	6.55	-3.85	-0.84
2015	30,815	12,936	9,336	4,043	4,612	2,632	2,880	12,922	80,174	-1.37	-2.13	5.72	1.52	-2.58	6.91	8.42	-4.02	-0.51
2016	30,918	12,965	9,426	4,050	4,626	2,659	2,921	12,914	80,479	-1.04	-1.91	6.74	1.71	-2.28	8.01	9.96	-4.07	-0.14
2017	31,019	12,989	9,522	4,054	4,644	2,693	2,956	12,891	80,768	-0.72	-1.73	7.82	1.80	-1.91	9.39	11.25	-4.24	0.22
2018	31,093	12,993	9,573	4,047	4,649	2,710	2,985	12,850	80,899	-0.48	-1.70	8.40	1.64	-1.79	10.08	12.35	-4.55	0.39
2019	31,206	12,999	9,616	4,036	4,664	2,726	3,012	12,826	81,085	-0.12	-1.65	8.89	1.36	-1.47	10.73	13.37	-4.73	0.62
2020	31,340	13,024	9,659	4,029	4,681	2,744	3,033	12,805	81,316	0.31	-1.47	9.38	1.19	-1.12	11.48	14.17	-4.88	0.90
2021	31,491	13,054	9,708	4,017	4,690	2,753	3,053	12,801	81,567	0.79	-1.23	9.94	0.86	-0.92	11.81	14.91	-4.91	1.21
2022	31,499	13,027	9,789	4,025	4,681	2,772	3,083	12,739	81,614	0.82	-1.44	10.85	1.09	-1.12	12.60	16.03	-5.38	1.27
2023	31,583	13,034	9,882	4,041	4,682	2,793	3,115	12,697	81,826	1.09	-1.39	11.90	1.49	-1.10	13.44	17.24	-5.69	1.54
2024	31,674	13,040	9,962	4,056	4,689	2,816	3,143	12,656	82,036	1.38	-1.35	12.81	1.85	-0.95	14.40	18.32	-5.99	1.80
2025	31,769	13,046	10,038	4,072	4,697	2,839	3,171	12,609	82,241	1.68	-1.30	13.67	2.25	-0.79	15.33	19.36	-6.34	2.05
2026	31,873	13,053	10,116	4,090	4,704	2,862	3,198	12,559	82,455	2.01	-1.24	14.55	2.72	-0.63	16.24	20.37	-6.71	2.32
2027	31,966	13,067	10,190	4,107	4,717	2,881	3,223	12,514	82,665	2.31	-1.14	15.39	3.14	-0.36	17.03	21.31	-7.04	2.58
2028	32,043	13,088	10,259	4,124	4,731	2,899	3,248	12,473	82,866	2.56	-0.98	16.17	3.57	-0.07	17.77	22.26	-7.35	2.83
2029	32,106	13,118	10,322	4,142	4,747	2,916	3,272	12,437	83,058	2.76	-0.75	16.88	4.01	0.27	18.44	23.15	-7.62	3.06
2030	32,154	13,145	10,381	4,163	4,765	2,935	3,295	12,398	83,236	2.91	-0.55	17.56	4.53	0.65	19.21	24.04	-7.90	3.29
2031	32,190	13,175	10,444	4,185	4,784	2,954	3,320	12,364	83,417	3.03	-0.32	18.27	5.11	1.06	20.00	24.97	-8.16	3.51
2032	32,212	13,214	10,510	4,210	4,805	2,974	3,346	12,332	83,603	3.10	-0.03	19.01	5.73	1.51	20.80	25.95	-8.39	3.74
2033	32,240	13,255	10,569	4,237	4,829	2,995	3,371	12,312	83,807	3.19	0.29	19.68	6.40	2.01	21.66	26.88	-8.55	3.99
2034	32,256	13,288	10,620	4,260	4,857	3,015	3,392	12,293	83,981	3.24	0.54	20.26	6.98	2.59	22.47	27.70	-8.69	4.21
2035	32,265	13,315	10,664	4,283	4,886	3,036	3,412	12,278	84,137	3.27	0.74	20.76	7.54	3.22	23.31	28.42	-8.80	4.40
2036	32,266	13,341	10,702	4,306	4,917	3,056	3,430	12,263	84,280	3.27	0.93	21.19	8.13	3.86	24.15	29.10	-8.91	4.58
2037	32,254	13,366	10,739	4,329	4,943	3,074	3,447	12,246	84,398	3.23	1.12	21.61	8.72	4.41	24.89	29.76	-9.03	4.73
2038	32,245	13,389	10,786	4,354	4,965	3,092	3,466	12,227	84,524	3.20	1.30	22.14	9.33	4.88	25.62	30.45	-9.17	4.88
2039	32,236	13,412	10,837	4,378	4,982	3,109	3,484	12,206	84,645	3.18	1.48	22.72	9.95	5.24	26.30	31.14	-9.33	5.03
2040	32,228	13,432	10,893	4,402	4,997	3,126	3,501	12,184	84,762	3.15	1.62	23.35	10.55	5.56	26.97	31.80	-9.50	5.18
2041	32,219	13,448	10,955	4,426	5,010	3,142	3,519	12,158	84,878	3.12	1.75	24.06	11.15	5.83	27.64	32.48	-9.69	5.32

Source : GLA Central Scenario Trend projections 2013

Accessibility and Transport

Table 3.3 below shows the commuting patterns of residents for all London boroughs.

In 2011 20% of H&F residents worked in the borough. This is the 8th lowest rate in London. Westminster including City of London has the highest rate with 54%, Lambeth has the lowest with 15.2%.

In 2011 15.2% of those who work in Hammersmith and Fulham, also live in the borough. This is the 6th lowest rate in London. Croydon has the highest rate with 54.8%, including the City of London, Westminster has the lowest rate with 5.4%.

Table 3.3 – Commuting patterns of residents and workers by London Borough

	Total resident workforce	Total workers in the borough	Residents who work in the same borough			Workers who live in the same borough	
			number	percent	Rank	percent	Rank
Barking and Dagenham	60,281	43,647	14,650	24.3	16	33.6	15
Barnet	130,415	89,244	36,031	27.6	12	40.4	10
Bexley	89,833	54,602	25,876	28.8	11	47.4	4
Brent	113,529	81,732	27,338	24.1	18	33.4	17
Bromley	121,624	81,922	41,000	33.7	5	50.0	3
Camden	86,016	250,615	23,151	26.9	13	9.2	31
Croydon	140,609	88,324	48,412	34.4	4	54.8	1
Ealing	129,619	97,801	34,302	26.5	14	35.1	14
Enfield	110,393	78,599	37,198	33.7	6	47.3	5
Greenwich	94,659	63,391	23,759	25.1	15	37.5	12
Hackney	94,152	79,498	18,889	20.1	24	23.8	24
Hammersmith and Fulham	81,006	106,523	16,192	20.0	25	15.2	27
Haringey	95,408	52,461	15,155	15.9	31	28.9	22
Harrow	90,087	50,193	21,485	23.8	20	42.8	7
Havering	91,856	63,709	31,928	34.8	3	50.1	2
Hillingdon	107,007	143,012	45,948	42.9	2	32.1	19
Hounslow	102,720	105,269	31,030	30.2	9	29.5	21
Islington	87,911	149,075	16,858	19.2	27	11.3	29
Kensington and Chelsea	61,829	97,921	10,964	17.7	29	11.2	30
Kingston upon Thames	66,117	56,946	20,982	31.7	7	36.8	13
Lambeth	136,214	107,906	20,718	15.2	32	19.2	25
Lewisham	110,370	53,500	20,625	18.7	28	38.6	11
Merton	84,282	55,011	16,588	19.7	26	30.2	20
Newham	102,127	74,050	24,781	24.3	17	33.5	16
Redbridge	99,718	54,141	22,053	22.1	22	40.7	9
Richmond upon Thames	77,676	57,322	18,671	24.0	19	32.6	18
Southwark	120,780	157,768	25,310	21.0	23	16.0	26
Sutton	79,059	53,852	23,989	30.3	8	44.5	6
Tower Hamlets	101,426	216,232	30,488	30.1	10	14.1	28
Waltham Forest	93,553	52,000	21,581	23.1	21	41.5	8
Wandsworth	148,033	87,897	23,925	16.2	30	27.2	23
Westminster, City of London	91,516	917,068	49,438	54.0	1	5.4	32

Source : 2011 Census

According to the 2011 Census 20% of H&F residents work in the borough. 32.3% work in Westminster and the City of London, and 9.4% in Kensington and Chelsea.

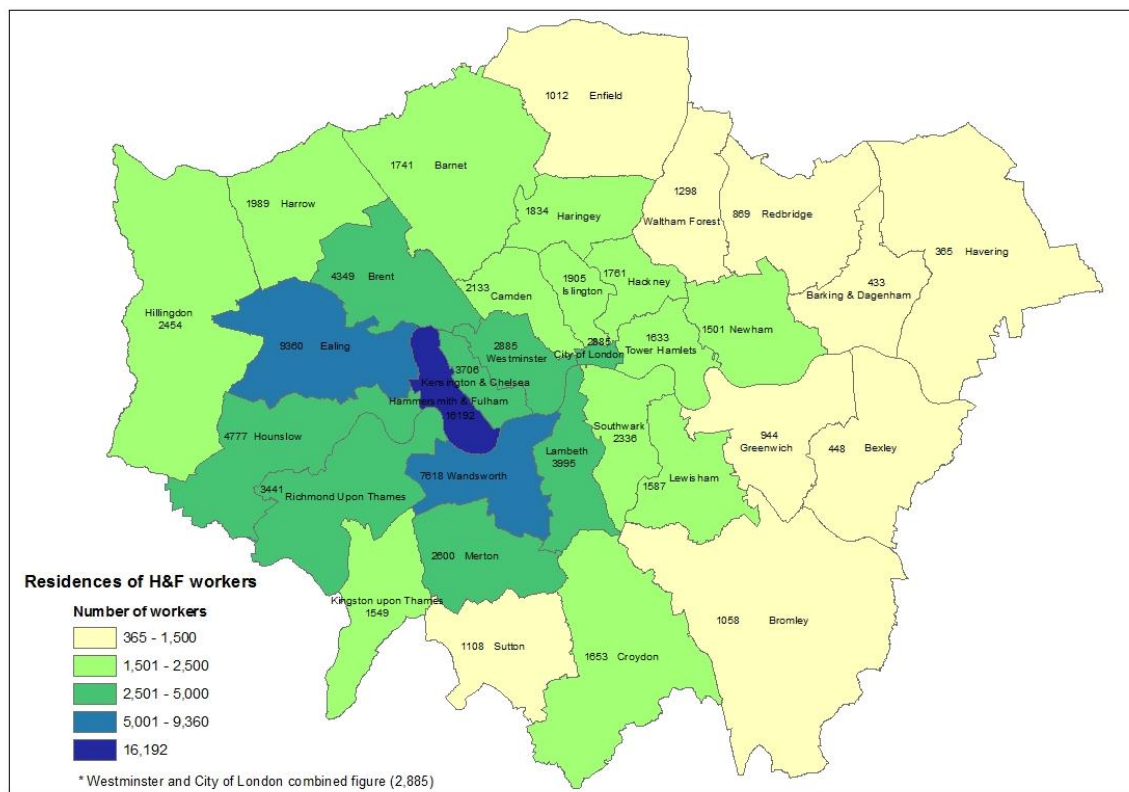
Table 3.4 below shows that the highest number of H&F workers from outside London come from Elmbridge Borough in Surrey (703), followed by Windsor and Maidenhead (449) and Epsom and Ewell (431).

Table3. 4 – Commuting patterns of H&F workers from outside London, Top 10

Top 10	H&F Workers from outside London	
	#	%
Elmbridge	703	0.7
Windsor and Maidenhead	449	0.4
Epsom and Ewell	431	0.4
Spelthorne	411	0.4
Wycombe	393	0.4
Slough	377	0.4
Chiltern	332	0.3
Reigate and Banstead	329	0.3
Watford	317	0.3
Three Rivers	307	0.3

Source : 2011 Census

Map 3.3 - Boroughs of residence of Hammersmith and Fulham workers



Source : 2011 Census

15.2% of workers in H&F also live in the borough. 8.8% live in Ealing, 7.2% in Wandsworth, 4.5% in Hounslow, 4.1% in Brent, and 3.8% in Lambeth.

Table 3.5 below shows that the highest number of H&F residents go to work outside London in Slough (274), Windsor and Maidenhead (183) and Runnymede in Surrey (172).

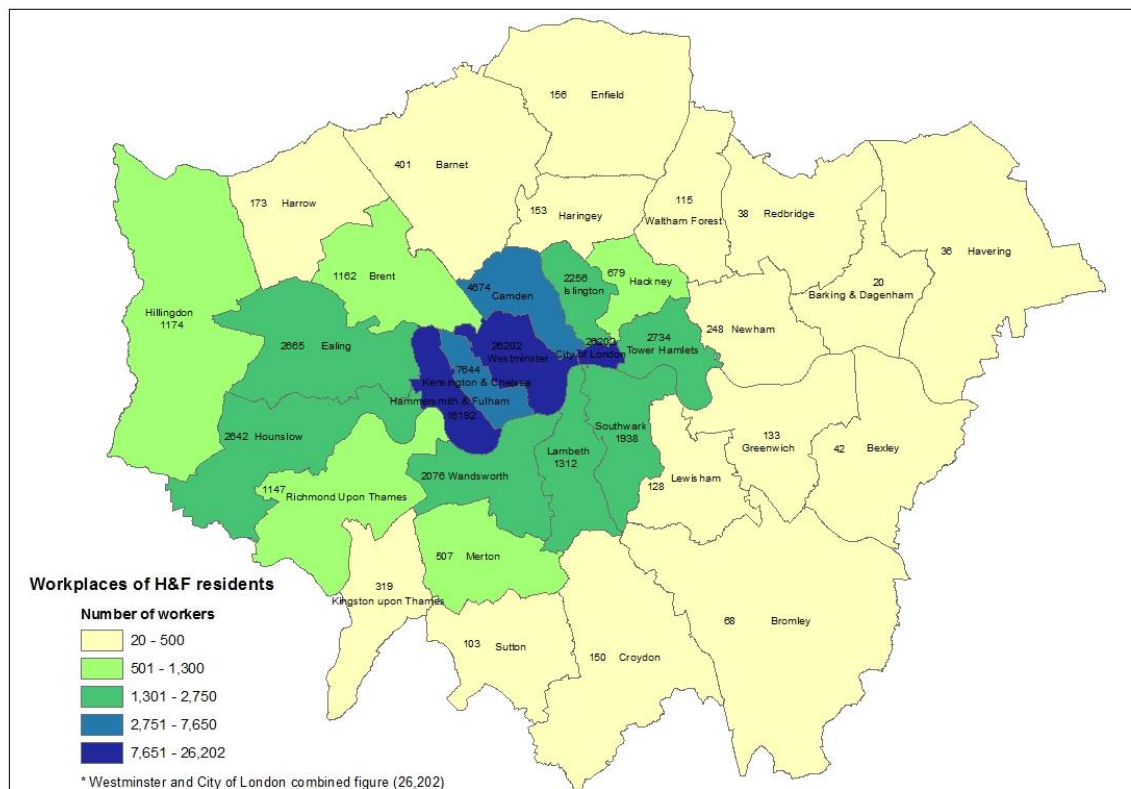
Table 3.5 – Commuting patterns of H&F residents that work outside London, Top 10

Top 10	H&F Residents to outside London	
	#	%
Slough	274	0.3
Windsor and Maidenhead	183	0.2
Runnymede	172	0.2
Spelthorne	157	0.2
Elmbridge	125	0.2
South Bucks	120	0.1
Hertsmere	97	0.1
Watford	88	0.1
Wokingham	81	0.1
Mole Valley	80	0.1

Source : 2011 Census

90,331 persons commute into Hammersmith and Fulham from other local authorities in the UK. 65,241 all persons commute out of Hammersmith and Fulham to other local authorities in the UK or abroad. Overall, commuting results in a population increase of 25,090 all persons in Hammersmith and Fulham.

Map 3.4 - Location of workplaces of Hammersmith and Fulham Residents



Source : 2011 Census

In terms of transport links and accessibility the borough is well served by strategic road routes between central and west London, 16 underground stations across 5 underground lines, 4 rail stations serving an overground and national rail line, and over 60 daytime and

night time bus routes. Looking at public transport accessibility levels for the borough shows the three town centres as being well served, with locations on the fringes of the borough having weaker transport provision. The transport needs of those in the north of the borough it is hoped will be addressed as part of potential regeneration forming part of the proposed High Speed Rail Line (High Speed 2) from London to the West Midlands.

Mobility

At the time of the 2011 Census almost 22% of the population of the borough were living at a different address a year ago. This illustrates a high degree of population movement in to the borough reflecting a very mobile population.

The borough has the second highest rate of “inflow” of all London boroughs, with only Westminster having a higher proportion of their population at different address a year ago. Nationally our position is also very high – the 4th highest, behind Westminster, Oxford and Cambridge.

Access to greenspaces

Hammersmith and Fulham has only 19.1% of land classed as green space. This is low with only 5 other authorities (all inner London boroughs) having less. Despite this fact, nearly a quarter of residents still enjoy good access to the four main types of park, as described in the Greenspace for Greater London Analysis⁹. Compared to other London boroughs, a relatively low number of residents – 38.5% - do not have good access to local, small or pocket parks. This is the tenth lowest percentage in London.

Crime

Hammersmith and Fulham has seen a 13% drop in total notifiable offences between 2012-13 and 2013-14. This is the 4th largest change out of all London Boroughs. This 13% drop is an actual reduction of 2,860 offences. In 2012-13, the borough had the 11th highest crime rate expressed per thousand residents of all English local authorities.

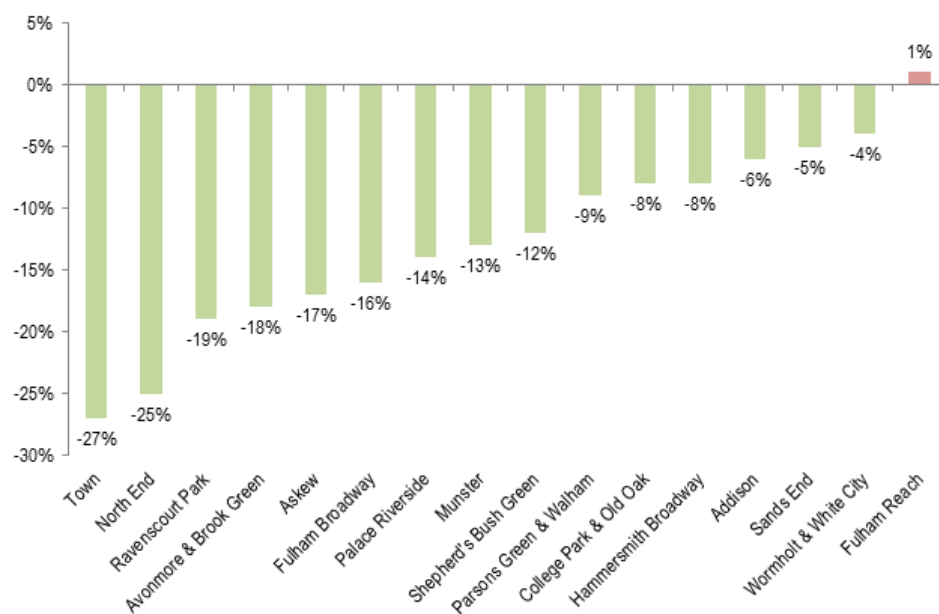
Fraud or forgery (-98%), robbery (-26%), theft and handling (-15%), burglary (-12%), and criminal damage (-12%), and violence against the person (-6%) all saw reductions between 2012-13 and 2013-14. Other notifiable offences (+12%), drug crimes (+11%), and sexual offences (+8%) saw increases between the two years.

All wards apart from Fulham Reach saw a decrease in total crime between 2012-13 and 2013-14. Fulham Reach saw a slight increase of 1% in the number of total notifiable offences.

Town (-27%), North End (-25%), and Ravenscourt Park (-19%) wards saw the biggest decreases between the two years.

⁹ *Greenspace Information for Greater London (GiGL) - Residential addresses and ward boundaries provided by Ordnance Survey. (2012)*

Chart 3.5 : Change in Crimes 2012-13 and 2013-14 by ward



Source: Metropolitan Police 2012-2014

Health and wellbeing

At the time of the 2011 Census just over 4% of the working age population of the borough declared themselves to be in bad or very bad health, compared to 4.9% for London and 4.44% for England as a whole.

This ranks the borough 181st out of the 326 local authorities in England and 19th out of the 33 London boroughs.

Within the borough thought there are local variations. At ward level, Palace Riverside has the lowest rate (at 2.8%) and Wormholt and White City has the highest rate (at 6.2%). Four wards, College Park and Old Oak, Hammersmith Broadway, Shepherds Bush Green and Wormholt and White City are in the worst 20% of all London wards.

Over 4.7% of the working age population of Hammersmith and Fulham stated that their day to day activities were limited a lot, similar to the London position (4.8%) but lower than the position for England as a whole (5.5%). The borough is ranked 142nd out of the 326 local authorities in England, and 17th out of the London boroughs.

Within the borough thought there are local variations. At ward level, Palace Riverside has the lowest rate (at 2.9%) and Wormholt and White City has the highest rate (at 7.1%). Four wards, College Park and Old Oak, Hammersmith Broadway, Shepherds Bush Green and Wormholt and White City are in the worst 20% of all London wards.

The LEA points out the two way relationship between employment / economic activity and health. Unemployment and economic inactivity is proven to be detrimental to health and wellbeing; and improved health and wellbeing is fundamental for improving employment.

Furthermore, the Huggins Competitiveness Index states “there is generally a negative correlation between a locality’s UK Competitiveness Index score and the proportion of the population reporting themselves to be in poor health”¹⁰.

Public Health England show a number of areas where the borough has poorer health than England as a whole. These include¹¹:

- Mortality rate from causes considered preventable
- Under 75 mortality rate from cancer (considered preventable)
- Under 75 mortality rate from cardiovascular disease
- Under 75 mortality rate from cardiovascular disease (considered preventable)
- Under 75 mortality rate from respiratory disease
- Under 75 mortality rate from respiratory disease (considered preventable)
- Under 75 mortality rate from liver disease
- Under 75 mortality rate from liver disease (considered preventable)
- Mortality from communicable diseases
- Preventable sight loss (Glaucoma)

Index of Multiple Deprivation

According to the Index of Multiple Deprivation (IMD) published in 2010 by DCLG, Hammersmith and Fulham is measured the 55th most deprived local authority in England (out of 326) and the 13th most deprived in London.

There are six measures of deprivation at local authority level and the ranks for LBHF are as follows :

- Average score – 55th most deprived
- Average rank – 31st most deprived
- Extent – 71st most deprived
- Concentration – 127th most deprived
- Income scale – 76th most deprived
- Employment scale – 80th most deprived

The most deprived wards in the borough are all in the northern sub area. College Park and Old Oak ranks 75th most deprived out of 628 wards in London, Wormholt and White City ranks 120th, Shepherd’s Bush Green ranks 138th and Askew ranks 178th. Residents in these wards tend to have the poorest housing, income, employment and health outcomes of the population in the borough.

Of Hammersmith and Fulham’s 111 super output areas (LSOAs), four fall in England’s most deprived 10%. They consist largely of public sector estates : White City (north western part), Charecroft, Clem Atlee and Wormholt North (see map 3.5).

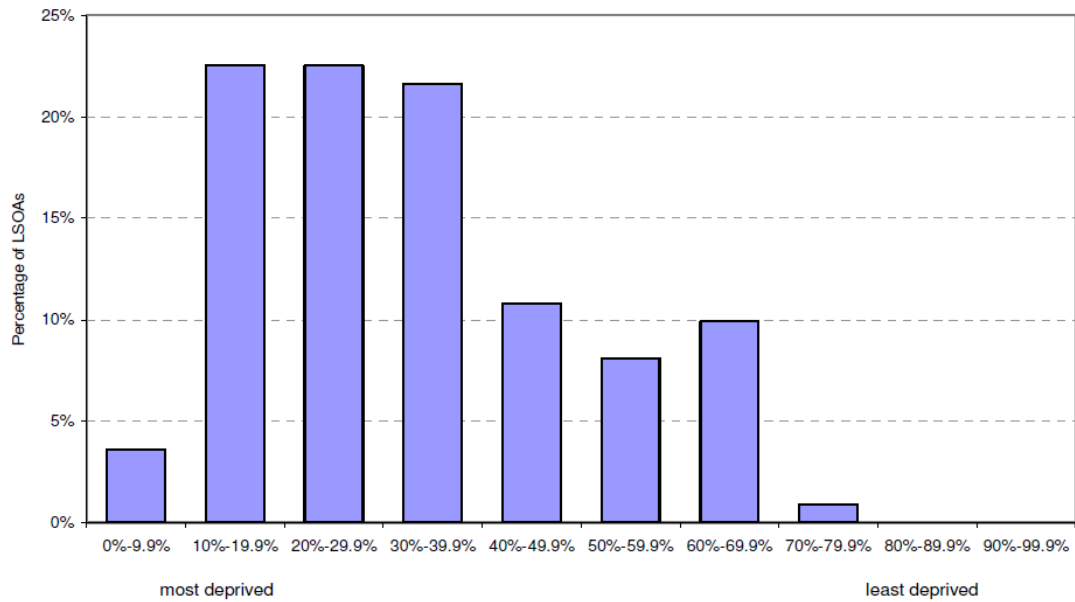
25 LSOAs fall within the next band, 10-20% most deprived. These areas are mostly in the north of the borough but also in parts of Hammersmith and north Fulham.

¹⁰ 2010 UK Competitiveness Index, Robert Huggins and Piers Thompson

¹¹ Information taken from the following documents: [Prioritising Health and Wellbeing Needs \(JSNA Highlight Report 2012\)](#), [JSNA Highlight report 2013](#) and [Public Health England \(PH Outcomes Framework, Hammersmith and Fulham profile\)](#)

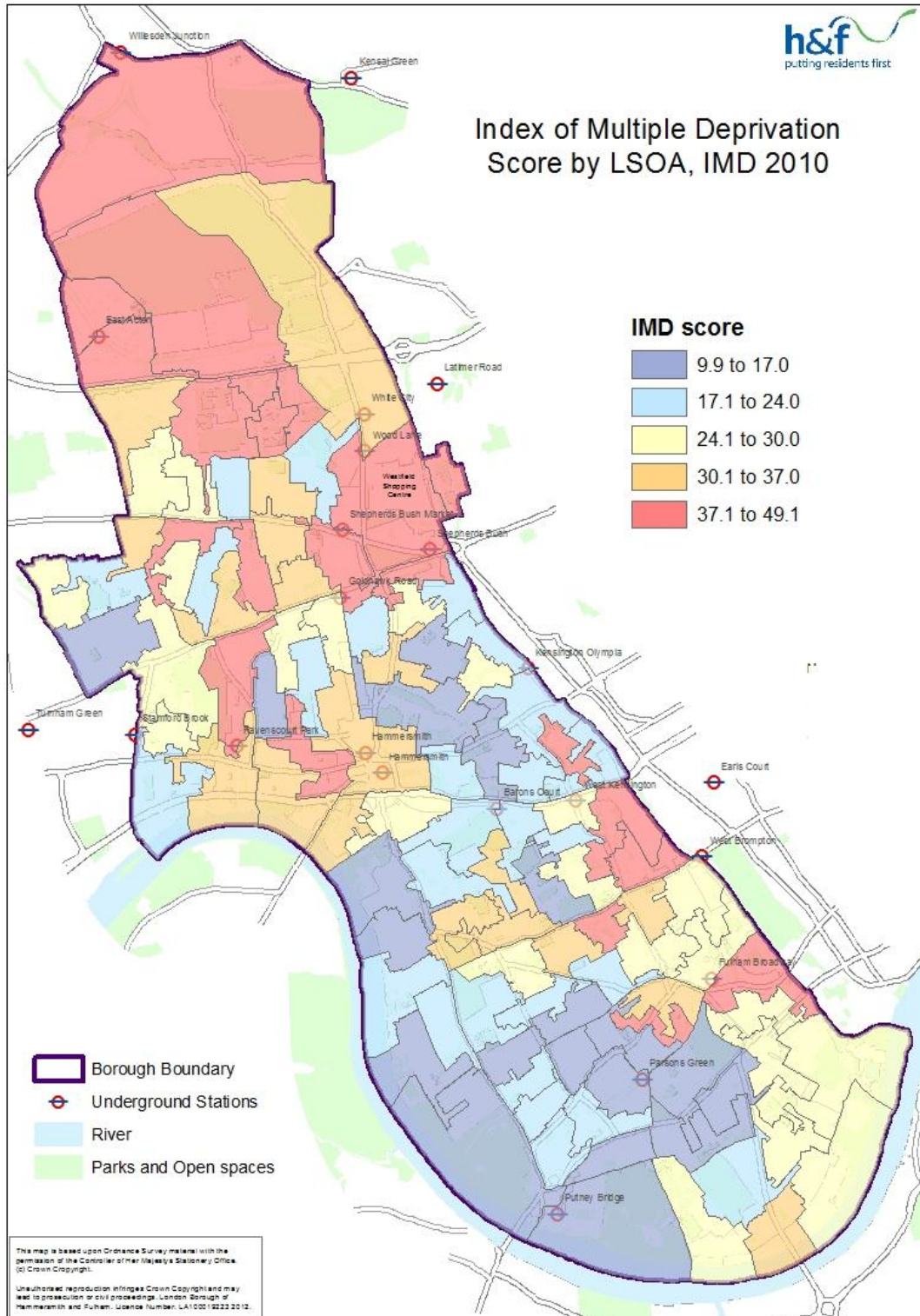
Within the borough it is estimated that 4% of the population live in LSOAs in the most deprived decile, and 26% in the most deprived 20% nationally.

Chart 3.6 - Percentage of LSOAs in H&F by 10% National bands



source: IMD 2010

Map 3.5 – IMD scores at a local level in Hammersmith and Fulham; (source: IMD 2010)



Income Deprivation Affecting Children Index (IDACI)

This is a supplementary index of the main IMD Income domain and is of relevance to those interested in studying child poverty and related matters. It covers children aged 0-15 living in income deprived households, defined as either families receiving Income Support or income-based Jobseeker's Allowance or Pension Credit (Guarantee) or those not in receipt of these benefits but in receipt of Child Tax Credit with an equivalised income (excluding housing benefits) below 60% of the national median before housing costs. The score is the proportion of all children aged 0-15 living in such households.

Of the 111 lower super output areas in the borough, 54 are in the most deprived 20% nationally. This equates to 48.7% of LSOAs and the proportion ranks the borough 307th nationally and 19th out of the London boroughs.

Within the borough it is estimated that 38% of the population aged under 16 live in LSOAs in the most deprived decile, and 55% in the most deprived 20% nationally.

Map 3.6 below shows the local IDACI scores across the borough. Those areas in red with the highest scores closely correlate with the location of social housing in the borough, especially in the north of the borough, around Hammersmith Town Centre, and in Sands End ward in the South.

Income Deprivation Affecting Older People Index (IDAOPI)

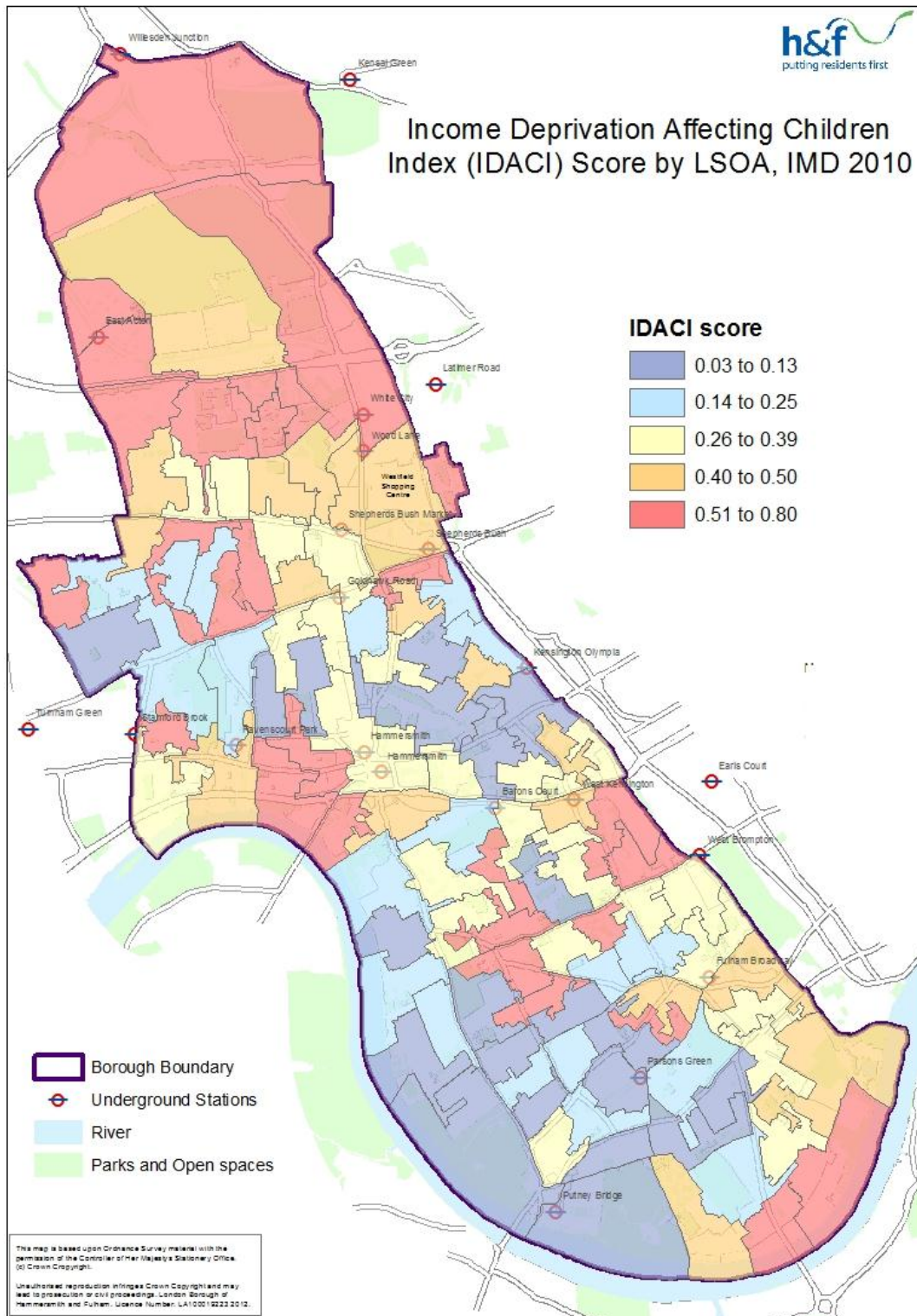
This supplementary index is of relevance to those interested in studying poverty among older people and related matters. This index represents income deprivation affecting older people, expressed as the proportion of adults aged 60 or over in each LSOA who are living in Income Support or income-based Jobseeker's Allowance or Pension Credit (Guarantee) households.

Of the 111 lower super output areas in the borough, 35 are in the most deprived 20% nationally. This equates to 31.5% of LSOAs and the proportion ranks the borough 281st nationally and 18th out of the London boroughs.

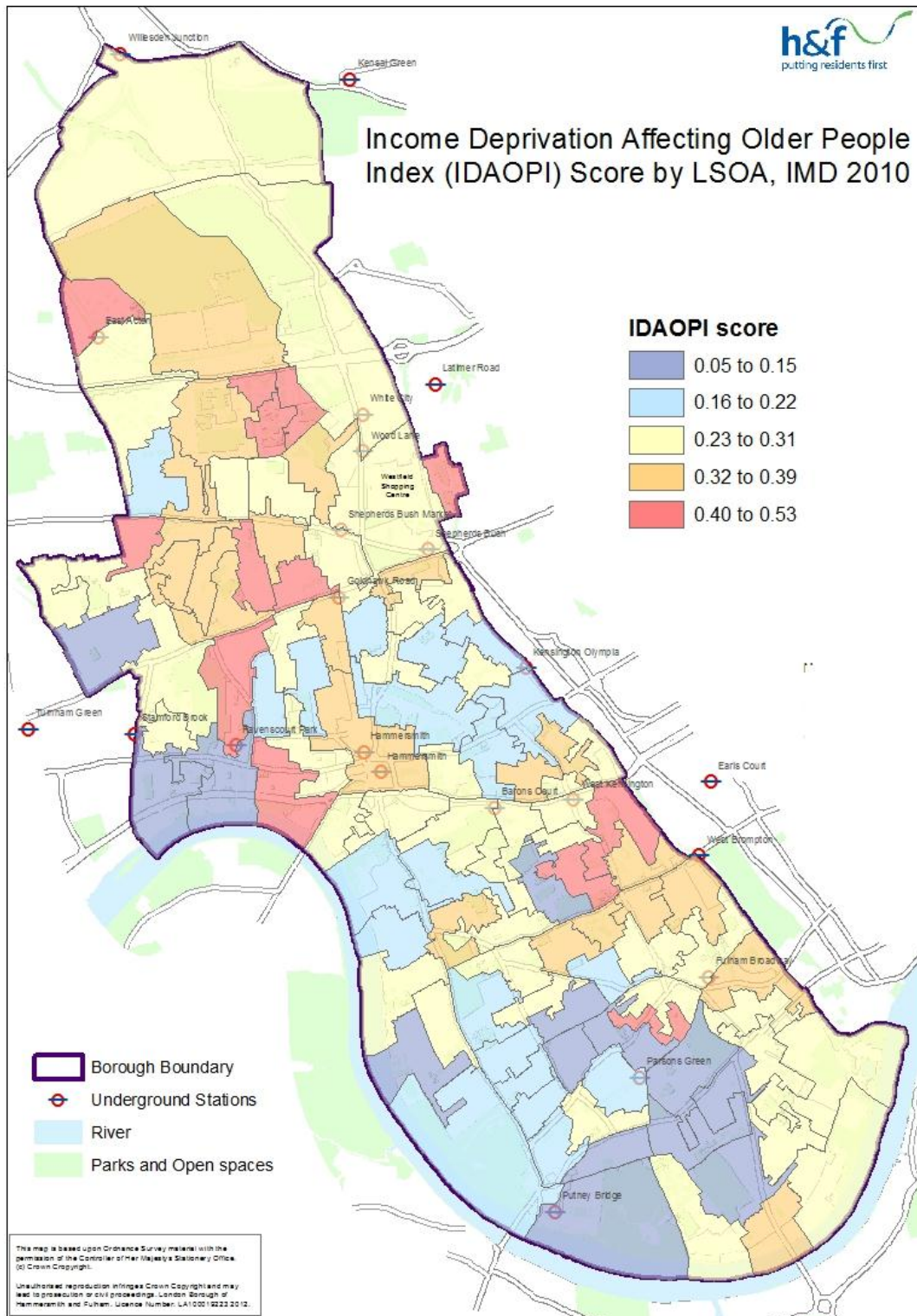
Within the borough it is estimated that 11% of the population aged over 65 live in LSOAs in the most deprived decile, and 32% in the most deprived 20% nationally.

Map 3.7 below shows the local IDAOPI scores across the borough. Those areas in red with the highest scores tend to correlate with the location of social housing in the borough, especially in the north of the borough, the far East with Edwards Woods Estate, around Hammersmith Town Centre, and in and around the Clem Atlee and West Kensington estates in the central region of the borough.

Map 3.6 – IDACI scores at a local level in Hammersmith and Fulham; (source: IMD 2010)



Map 3.7 – IDAOPi scores at a local level in Hammersmith and Fulham; (source: IMD 2010)



Section 4 - A Profile of Housing in the borough

Tenure in the borough is *roughly* split 1/3 social housing, 1/3 owner occupied, and 1/3 private rented. Between the three sub regions the north has the highest proportion of social rented properties at 44%. The south has the highest proportion of owner occupied properties at 42%, and the central region has the highest proportion of properties that are in the private rented sector (37%)¹².

The tenure mix within the borough has changed significantly between 2001 and 2011. The percentage of households in the private rented sector has increased from 23% to 33% with a commensurate decline in the percentage of owner occupied households (from 43% to 34%).

73% of properties in Hammersmith and Fulham are flats, apartments or maisonettes. These are made up of 43% that are part of a purpose built block, 28% that are part of a converted house, and 2% that are in a commercial block¹³. The borough has a particularly high proportion of properties that are converted flats.

The borough has a low proportion of households that have 3 or more bedrooms compared to London and England, and a high proportion of households that have one or two bedrooms.

Palace Riverside and Parsons Green have the highest average number of bedrooms per property. North End, Addison, Askew and Shepherds Bush Green have the lowest number.

According to the 2011 Census 12% of properties are overcrowded by at least one bedroom. Private rented and social rented households have proportionally more overcrowding (17% each) than owner occupied households (5%).

Those areas with the highest deprivation in relation to barriers to housing and services and living environment tend to closely correlate with the location of large social housing estates.

Over 4% of household spaces did not have a usual resident in them at the time of 2011 Census. This is not to say that the property was empty as it could still have contained a short term resident or visitor or be used as a second home.

The borough contains a large number of properties that are second homes owned by someone not usually resident in the borough. At the time of the 2011 Census, 7,036 usual UK residents outside Hammersmith and Fulham reported having a second home in the borough. This represents 3.9% of the total borough population (the 5th highest proportion in London).

¹² Includes those who are living rent free

¹³ A flat, maisonette or apartment that is in a commercial building is described as one that is in an office building, hotel, or over a shop.

Overall Tenure Mix

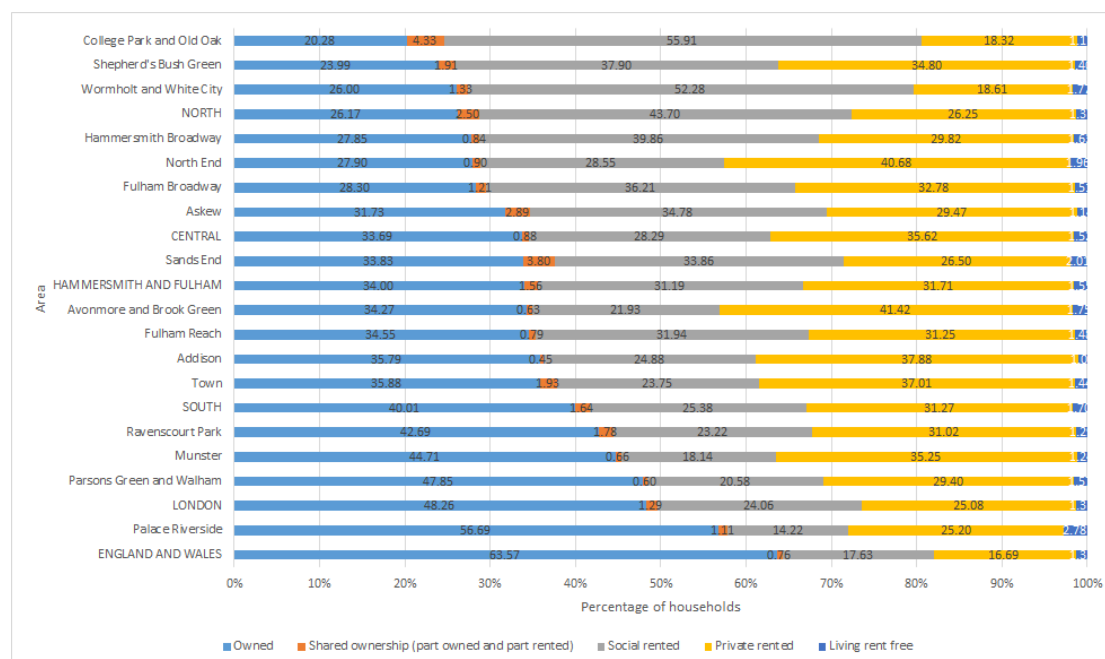
31.2% of households who live in Hammersmith and Fulham live in social housing (either council or other landlord). This is the 9th highest of all London boroughs and is ranked 314th out of 326 local authorities. 35.6% of properties are owner occupied (including shared ownership) and 33.3% are private rented (including those living rent free).

In terms of the tenure mix within the borough, the North sub sector has the highest proportion of social rented properties (44%), and the lowest proportion of owner occupied properties (29%). The South sub sector has 42% owner occupiers and 25% social rented.

Chart 4.1 below shows the tenure mix for all of the wards in the borough, the three sub regions and compares against London and England and Wales. The graph clearly shows how wide the range in tenure mix across the borough is.

At ward level, the percentage of households that are social rented ranges from almost 56% in College Park and Old Oak, down to just over 14% in Palace Riverside. The private rented sector ranges from 41.4% in Avonmore and Brook Green down to 18% in College Park and Old Oak. The owner occupied sector ranges from 20% in College Park and Old Oak up to almost 57% in Palace Riverside.

Chart 4.1 – comparisons of tenure across LBHF and London, England and Wales

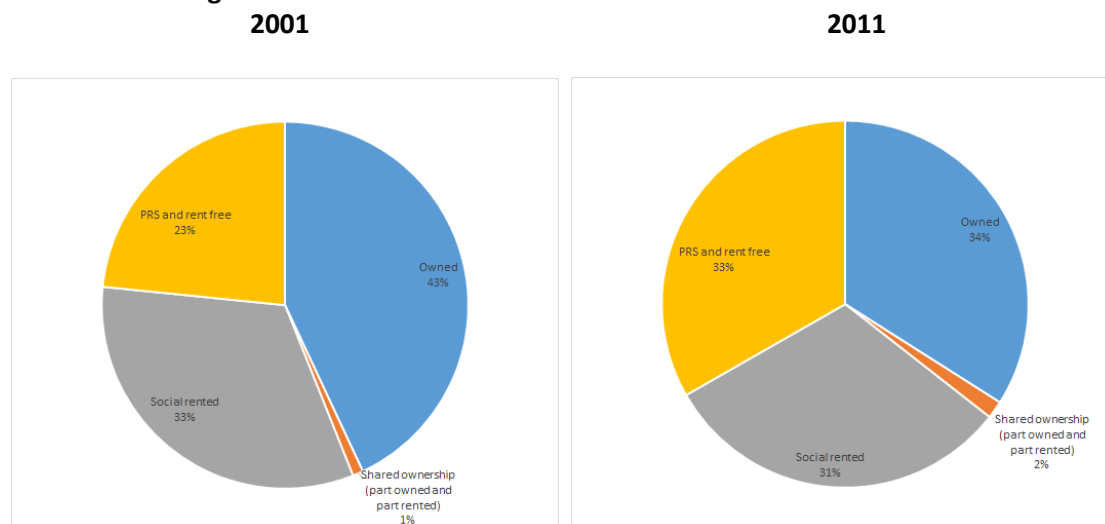


Source : 2011 Census

Chart 4.2 below shows the changes in tenure within the borough between the two census periods. The percentage of households in the private rented sector has increased from 23% to 33%, with a commensurate decrease in the percentage of households that are owner occupiers (from 43% to 34%). The proportion of households that are social rented has fallen slightly from 33% to 31%.

London as a whole has seen larger increases in the private rented sector (at 15 percentage points) with England and Wales only seeing a small increase in the sector between the two Census periods. As with the rise in the private rented sector in London has been offset by a commensurate decrease in the percentage of households that are owner occupied.

Chart 4.2 – changes in tenure in Hammersmith and Fulham between 2001 and 2011



Source : 2001 and 2011 Census

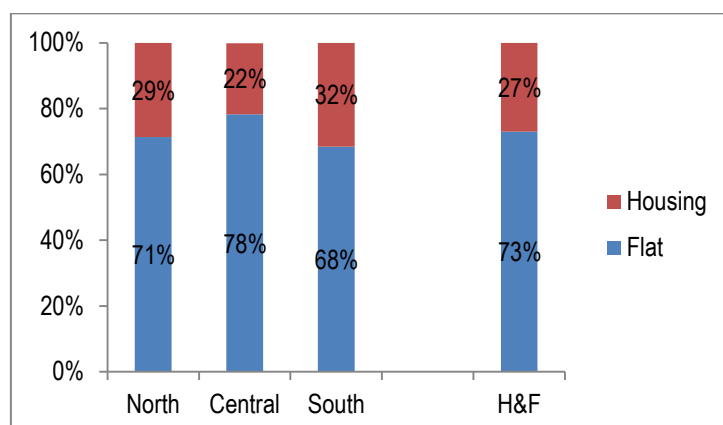
Housing types

The split of housing types in Hammersmith and Fulham are typical of an inner London borough, with a ratio of around 3 flats to one house. 43% of households in Hammersmith and Fulham are flats, maisonettes or apartments in a purpose built block. 28% are flats, maisonettes or apartments that are part of a converted or shared house. 21% of properties are whole terraced houses or bungalows, and 5% are semi-detached whole houses or bungalows. Overall houses make up 27% of all properties and flats make up 73%. As a comparison, flats made up 70% of household spaces in the 2001 census.

Looking at the borough, there are differences across the three sub sectors. 78% of properties in the central sub sector are flats, apartments or maisonettes, compared to 71% in the north and 68% in the south.

Between the 2001 census and the 2011 census, total households increased by around 8%. Flats in purpose built blocks saw the largest increase in this time period increasing by around 6500 units, an increase of 22%. Flats that are part of a converted or shared house only increased by 671 units (an increase of 3%).

Chart 4.3 – Housing types in H&F



Source : 2011 Census

Table 4.1 – comparative accommodation types for all London boroughs

Area	Whole Houses			Flats			Other Caravan or other mobile or temporary structure
	Whole house or bungalow: Detached	Whole house or bungalow: Semi-detached	Whole house or bungalow: Terraced (including end-terrace)	Flat, maisonette or apartment: Purpose-built block of flats or tenement	Flat, maisonette or apartment: Part of a converted or shared house (including bedsits)	Flat, maisonette or apartment: In a commercial building	
Barking and Dagenham	4.0%	19.5%	46.3%	26.5%	2.4%	1.3%	0.0%
Barnet	11.0%	29.7%	16.2%	32.1%	9.0%	1.8%	0.1%
Bexley	7.2%	44.2%	24.8%	20.6%	1.8%	1.4%	0.0%
Brent	6.5%	23.9%	16.9%	33.0%	17.8%	1.9%	0.1%
Bromley	18.4%	29.9%	21.6%	22.1%	6.3%	1.6%	0.2%
Camden	1.9%	4.1%	8.8%	52.3%	29.8%	3.1%	0.1%
City of London	0.4%	0.2%	1.4%	86.1%	3.8%	8.1%	0.0%
Croydon	12.5%	25.1%	26.1%	25.6%	9.0%	1.7%	0.0%
Ealing	5.4%	22.7%	26.2%	31.1%	12.7%	1.7%	0.1%
Enfield	7.0%	23.5%	31.1%	30.3%	6.6%	1.5%	0.1%
Greenwich	4.2%	18.5%	30.9%	38.0%	7.4%	1.0%	0.0%
Hackney	1.8%	4.2%	15.3%	58.0%	18.1%	2.5%	0.1%
Hammersmith and Fulham	1.4%	4.9%	20.6%	42.7%	28.0%	2.3%	0.1%
Haringey	4.3%	9.5%	27.2%	31.1%	25.4%	2.5%	0.1%
Harrow	11.8%	39.0%	18.5%	22.7%	6.3%	1.7%	0.0%
Havering	10.9%	40.7%	26.4%	19.0%	1.5%	1.3%	0.2%
Hillingdon	14.5%	36.0%	22.5%	22.7%	2.6%	1.5%	0.2%
Hounslow	4.7%	29.3%	22.9%	34.9%	6.6%	1.4%	0.2%
Islington	1.1%	2.9%	13.6%	54.4%	25.1%	2.8%	0.1%
Kensington and Chelsea	1.3%	3.2%	12.4%	52.1%	28.8%	2.1%	0.1%
Kingston upon Thames	12.7%	31.4%	17.9%	28.7%	7.4%	1.9%	0.1%
Lambeth	2.4%	8.2%	16.3%	48.5%	23.2%	1.5%	0.0%
Lewisham	3.3%	13.1%	28.2%	36.0%	17.8%	1.6%	0.0%
Merton	5.8%	18.1%	38.3%	26.5%	9.5%	1.6%	0.0%
Newham	6.7%	10.6%	36.0%	36.6%	8.4%	1.7%	0.1%
Redbridge	6.8%	26.4%	34.7%	23.9%	6.5%	1.6%	0.1%
Richmond upon Thames	8.4%	24.1%	26.9%	27.9%	10.2%	2.4%	0.3%
Southwark	2.1%	6.4%	15.9%	62.8%	11.2%	1.5%	0.1%
Sutton	10.7%	28.1%	25.7%	29.8%	4.1%	1.5%	0.0%
Tower Hamlets	1.2%	2.5%	10.4%	80.1%	4.2%	1.6%	0.1%
Waltham Forest	4.6%	16.9%	37.2%	27.2%	12.2%	1.8%	0.0%
Wandsworth	2.5%	7.4%	24.2%	43.8%	19.9%	2.2%	0.1%
Westminster	1.1%	1.8%	7.8%	66.4%	19.7%	3.1%	0.0%
London	6.2%	18.6%	22.9%	37.6%	12.7%	1.9%	0.1%
England and Wales	22.6%	30.7%	24.7%	16.3%	4.2%	1.1%	0.4%

Source : 2011 Census

Table 4.1 above shows the detailed accommodation types across the London boroughs. 27% of the properties in the borough are houses, and 73% are flats (10th highest proportion of flats across all London boroughs, and higher than London as a whole (at 52%) and England and Wales (at 22%).

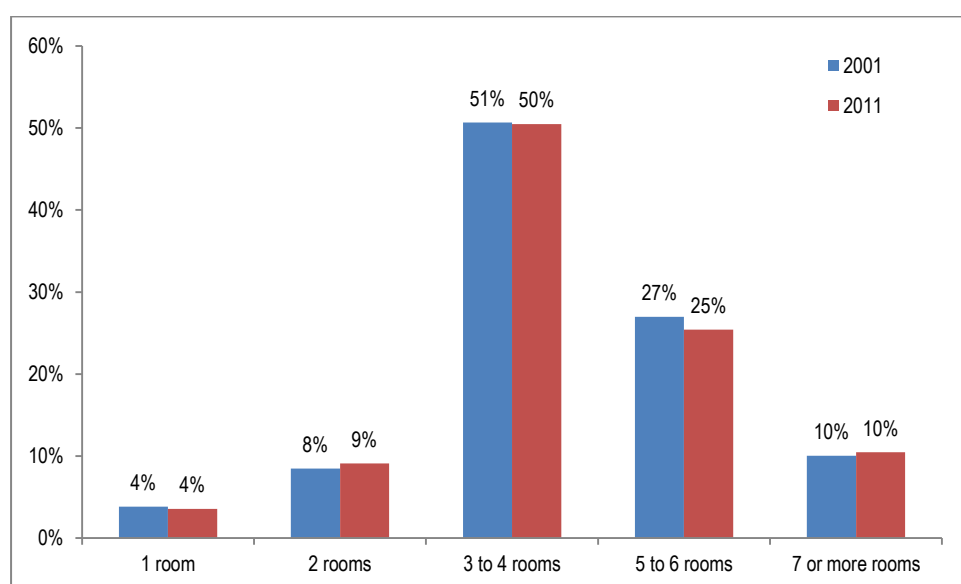
The borough has the third highest percentage of properties in London that are converted flats (28% of total). Only Kensington and Chelsea and Camden have a higher proportion.

General Characteristics

Number of Rooms per Household

Looking at the two most recent census' allows for a comparison to be made between the number of rooms¹⁴ in properties between 2001 and 2011. There was not much difference between the two census', but the data shows that there is a higher proportion of 2 room properties (a proxy for 1 bedroom properties) in 2011. There are also a lower proportion of 3 to 4 and 5 to 6 room properties.

Chart 4.4 – Number of rooms per household, 2001 compared to 2011



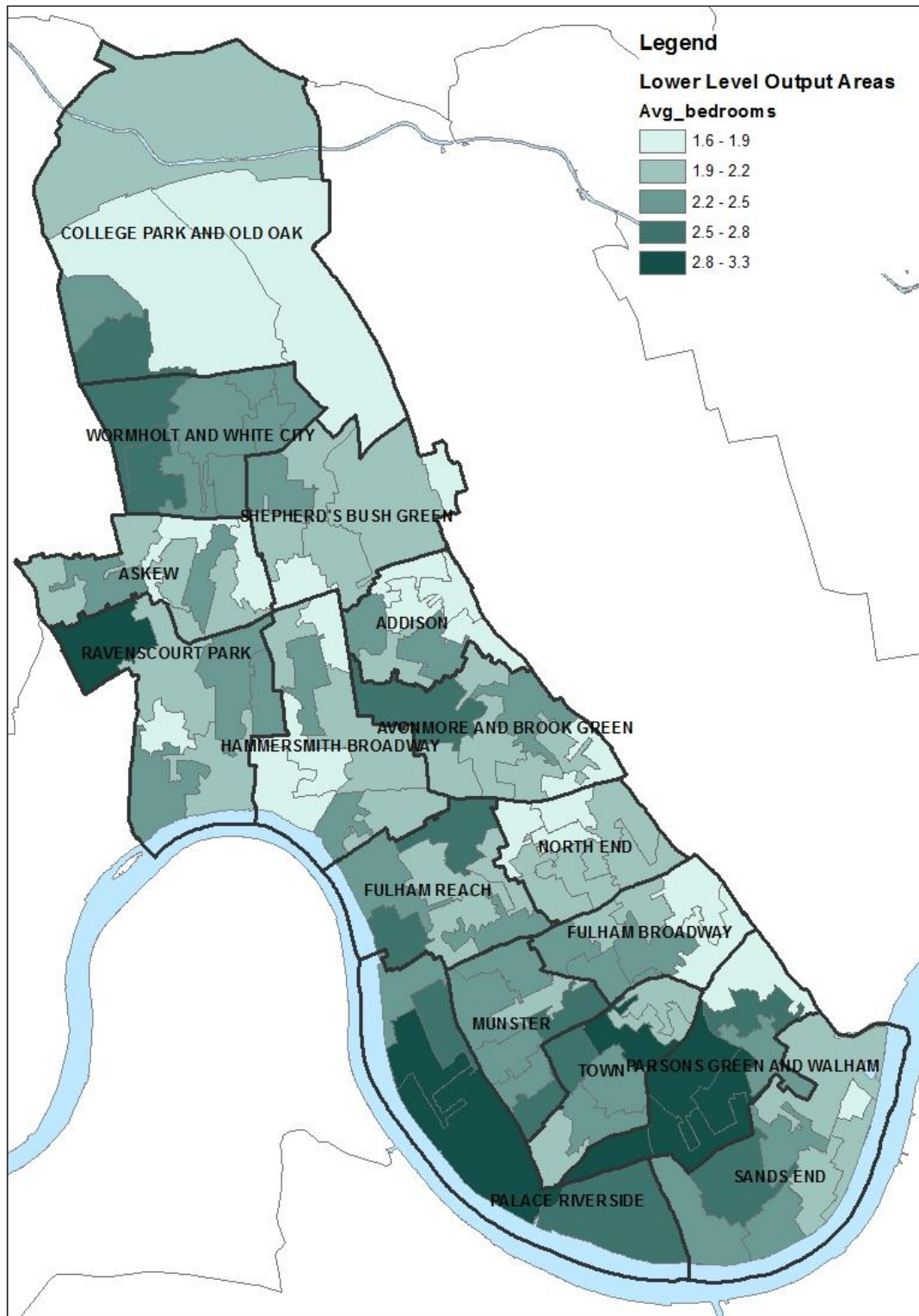
Source : 2011 Census

Number of bedrooms

The 2011 census has information about the number of bedrooms per property. The wards of Palace Riverside and Parsons Green have the highest average number of bedrooms. North End, Addison, Askew, and Shepherds Bush Green wards have the lowest numbers of bedrooms.

¹⁴ Does not include bathrooms, toilets, halls or landings, or rooms that can only be used for storage. All other rooms, for example, kitchens, living rooms, bedrooms, utility rooms and studies are counted. If two rooms have been converted into one they are counted as one room. Rooms shared between a number of households, for example a shared kitchen, are not counted.

Map 4.1 - Average number of bedrooms per household



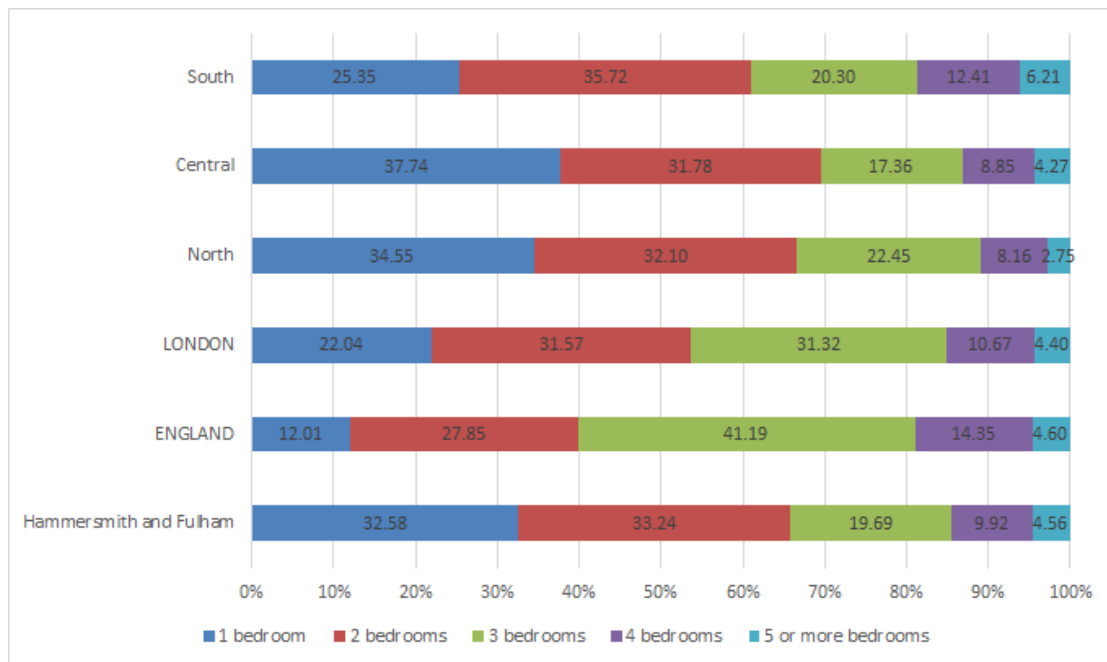
Source : 2011 Census

Chart 4.5 shows the comparison in the number of bedrooms that properties have by sub region, borough with comparisons against London and England. The graph clearly shows that

the borough has a high proportion of 1 bedroom properties (higher than London at 22% and England at 12%). Within the borough, the central sub region has the highest proportion of households that have just one bedroom.

Similarly the borough has a high proportion of properties that have two bedrooms (33%) compared to 32% for London and 28% for England. The borough has a low percentage of households that 3 or more bedrooms (34%) compared to 46% for London and over 60% for England as a whole.

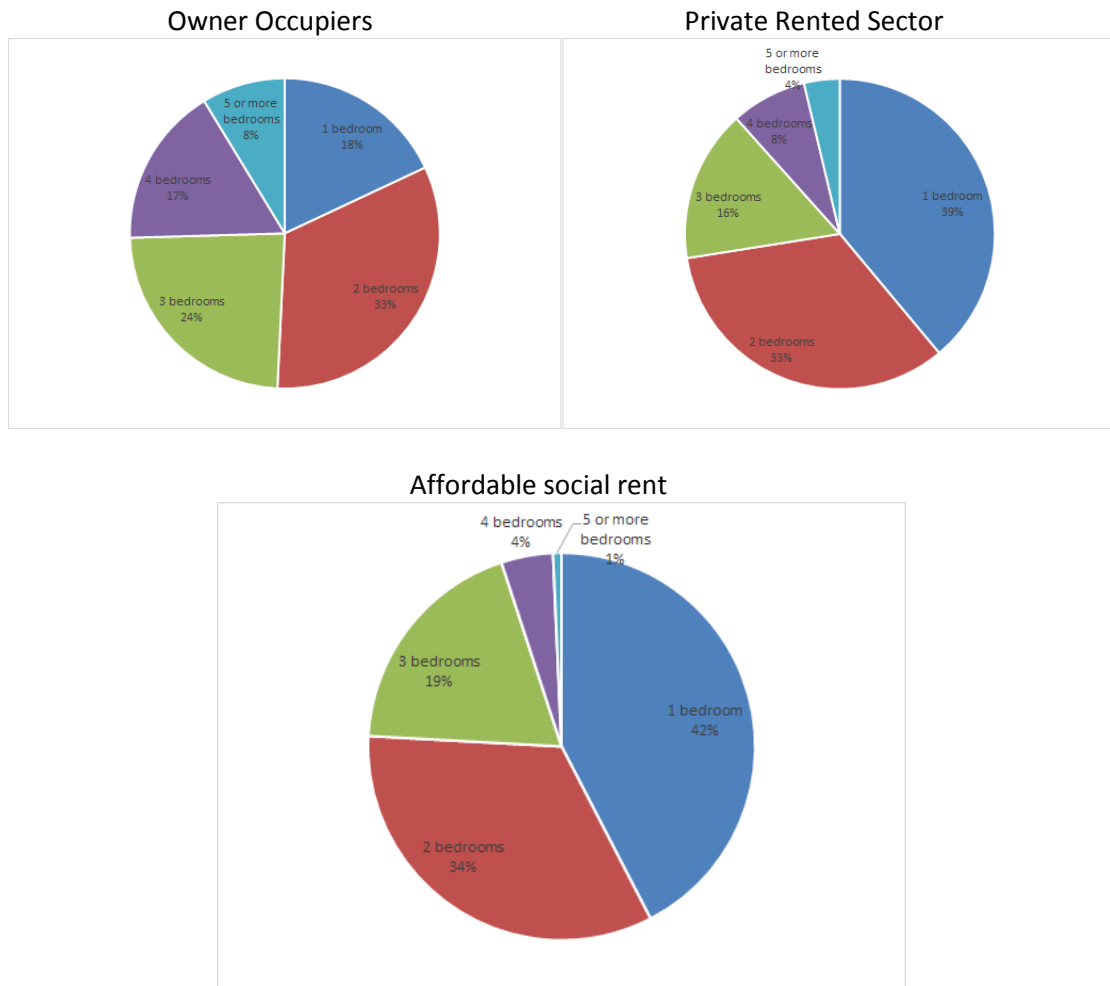
Chart 4.5 – comparisons of properties by number of bedrooms



Source : 2011 Census

The charts below show the percentage of properties in each sector by the number of bedrooms. 49% of households that are owner occupied have three or more bedrooms, with 18% having one. The private rented sector by comparison has a large proportion of households with 1 bedroom (39%) and comparatively few with three or more bedrooms (27.5%). The affordable social rent sector has 42% of properties with one bedroom, and only 24% have three or more bedrooms.

Chart 4.6 – housing tenure by number of bedrooms, LBHF



Source : 2011 Census

Occupancy ratings

Across all properties in Hammersmith and Fulham 16% are under-occupying by 2 or more bedrooms, 25 % are under-occupying by one bedroom, 13% are over-occupying by one bedroom or more, and the remaining are neither over nor under occupying.

There are differences in occupancy ratings between tenure types. 32% of owner occupied households in the borough are under occupied by two or more bedrooms and 34% are under occupied by one bedroom. Only 5% of owner occupied properties are overcrowded. In comparison 17% of both private rented and social rented properties are overcrowded.

Looking at London as a whole Hammersmith and Fulham is ranked 12th in terms of boroughs with the most overcrowded properties. Newham has the highest proportion of overcrowded properties with 25%, Richmond, Havering, and Bromley have the least with 4%.

Table 4.2 - Occupancy Ratings in Hammersmith & Fulham by tenure

	Households	Underoccupied by 2 or more bedrooms	Underoccupied by one bedroom	Neither over nor under occupying	Overoccupied by 1 or more
Owner Occupied	28654	32%	34%	29%	5%
Private Rented	26803	7%	21%	54%	17%
Social Rented	25133	6%	18%	59%	17%
H&F	80590	16%	25%	47%	13%

Source : 2011 Census

Table 4.3 - Occupancy Ratings in London

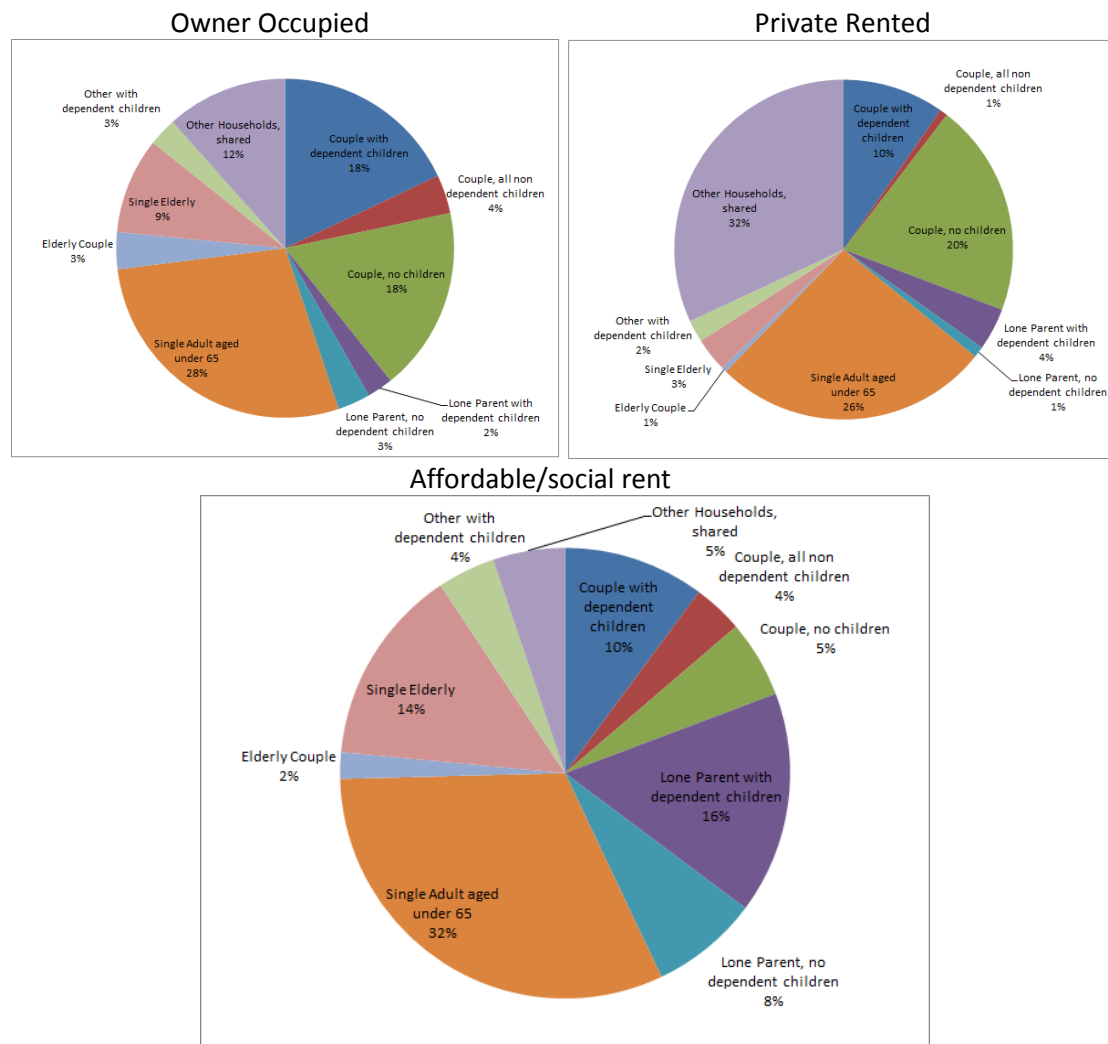
Area	Underoccupancy		Required rooms	Overcrowded
	Occupancy rating (bedrooms) of +2 or more	Occupancy rating (bedrooms) of +1	Occupancy rating (bedrooms) of 0	Occupancy rating (bedrooms) of -1
Barking and Dagenham	16.73	29.56	40.22	13.48
Barnet	27.83	29.26	32.88	10.03
Bexley	31.24	35.66	28.38	4.72
Brent	17.45	23.63	41.22	17.70
Bromley	35.71	33.11	27.20	3.99
Camden	13.29	24.69	50.34	11.68
City of London	8.19	23.76	62.17	5.88
Croydon	26.26	29.10	35.00	9.64
Ealing	21.69	26.58	37.79	13.95
Enfield	24.18	28.84	35.75	11.22
Greenwich	20.58	30.23	38.29	10.90
Hackney	11.16	22.88	50.71	15.25
Hammersmith and Fulham	16.00	24.65	47.12	12.24
Haringey	17.38	23.66	43.04	15.92
Harrow	28.80	30.22	30.62	10.36
Havering	34.42	34.78	26.79	4.01
Hillingdon	24.99	31.39	33.89	9.73
Hounslow	20.27	28.53	38.58	12.62
Islington	11.76	24.73	52.84	10.66
Kensington and Chelsea	15.06	28.72	47.89	8.33
Kingston upon Thames	29.55	32.97	31.70	5.78
Lambeth	15.42	25.65	45.69	13.23
Lewisham	18.07	27.97	41.88	12.08
Merton	27.34	30.82	32.68	9.16
Newham	11.98	21.92	40.89	25.20
Redbridge	26.70	29.86	32.62	10.82
Richmond upon Thames	33.28	33.41	29.53	3.78
Southwark	13.35	25.84	45.47	15.34
Sutton	27.88	33.64	33.20	5.28
Tower Hamlets	7.99	25.18	50.42	16.40
Waltham Forest	19.28	27.68	37.66	15.39
Wandsworth	20.70	28.45	42.08	8.77
Westminster	11.39	26.29	51.43	10.88
London	21.11	28.27	39.28	11.34
England and Wales	34.57	34.48	26.40	4.55

Source : 2011 Census

Household Composition

Chart 4.7 below shows the differences in household composition by different tenures.

Chart 4.7 – household composition by tenure, LBHF



Source : 2011 Census

The private rented sector has comparatively few households that have children in them (17.6%) compared to 41.6% in the affordable/social rent sector, and 30% in owner occupied households.

Almost 24% of households in the affordable/social rented sector consist of lone parents, compared to just 5.6% in the owner occupied sector and 5.1% in the private rented sector.

Almost 46% of households in the affordable/social rented sector consist of just one adult; compared to just over 37% for those owner occupiers and 29.7% in the private rented sector.

32% of households in the private rented sector consist of shared households, compared to 11.6% among owner occupiers and 5.2% in the affordable/social rented sector.

Age of Household Reference Person

The Census defines the Household Reference Person (HRP) as :

- The member of the household in whose name the accommodation is owned or rented, or is otherwise responsible for the accommodation. In households with a sole householder that person is the household reference person
- In households with joint householders the person with the highest income is taken as the household reference person.
- If both householders have exactly the same income, the older is taken as the household reference person.

Almost 56% of HRPs in the Private Rented Sector are aged between 16 and 34 years old. This is high compared to the owner occupied sector (20.8%) and the affordable social rented sector (18%).

48% of households in the affordable social rent sector have an HRP that is aged 50 or over, compared to just over 42% in the owner occupied sector, and just over 13% in the private rented sector.

Index of Multiple Deprivation – Barriers to Housing and Services

Map 4.2 (page 41) shows at super lower level output area, the scores from the Index of Multiple Deprivation (IMD) relating to Barriers to Housing and Services. Those areas highlighted in red are the most deprived areas in this domain of the IMD and tend to be those areas in the north of the borough and in central Hammersmith.

This domain measures the physical and financial accessibility of housing and key local services. The indicators fall into two sub-domains: 'geographical barriers', which relate to the physical proximity of local services, and 'wider barriers' which includes issues relating to access to housing such as affordability.

The domain considers such areas as household overcrowding, homelessness, housing affordability, road distance to key services such as GP surgeries, food shops, primary schools and post offices. See section 3.4 for more information on accessibility to key services.

Indoor Environment Sub domain of the Index of Multiple Deprivation

The indoors living environment is a sub domain of the overall Living Environment domain in the Index of Multiple Deprivation. The sub domain covers two measures, the proportion of social and private housing in poor condition and the proportion of houses without central heating.

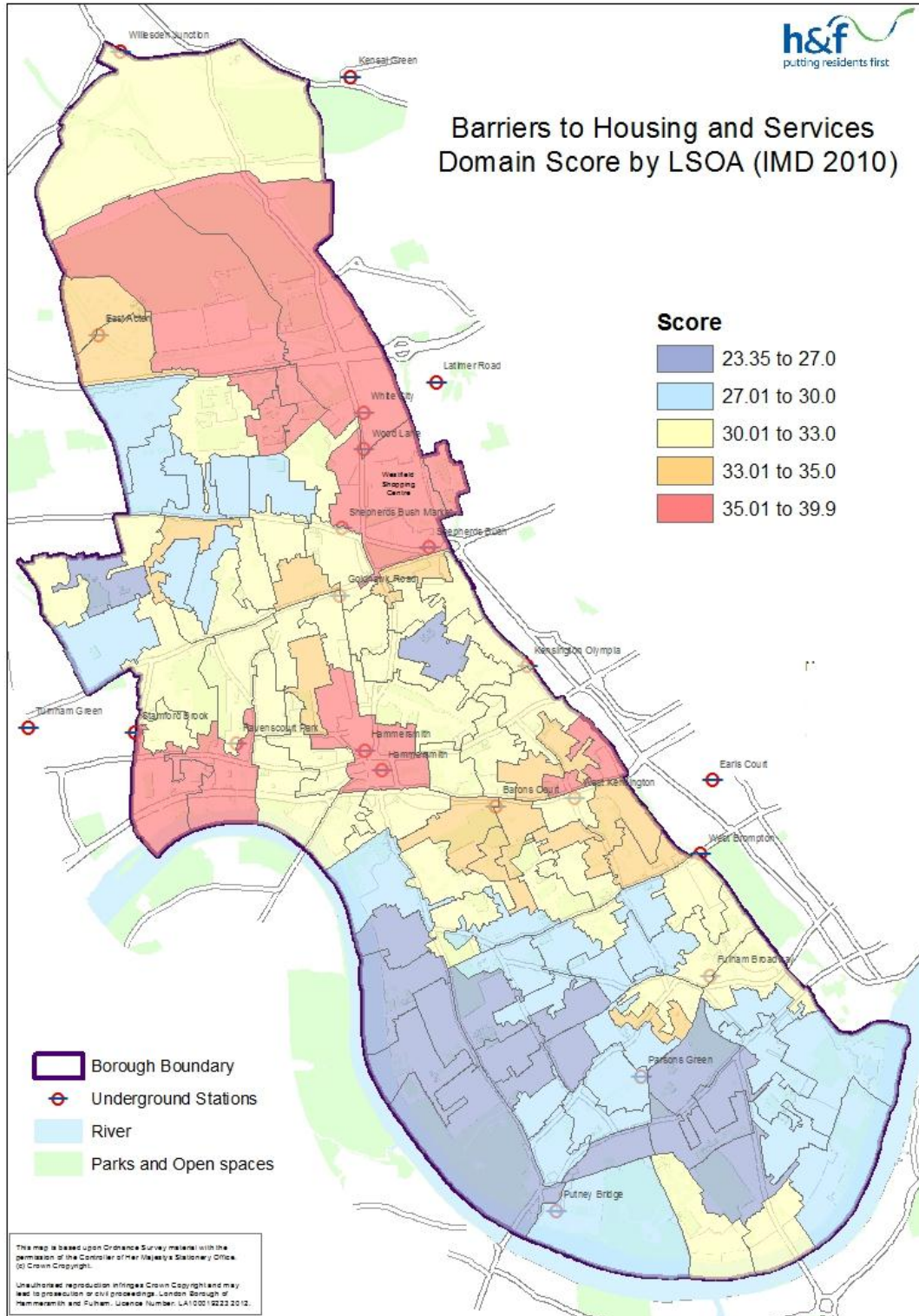
63 out of the boroughs 111 lower super output areas appear in the most deprived 20% of all areas nationally. This equates to almost 57% of the total number of LSOAs. This ranks the borough 311th out of 326 nationally and 32nd among all 33 London boroughs.

Map 4.3 (page 42) shows the scores in this domain at a local level.

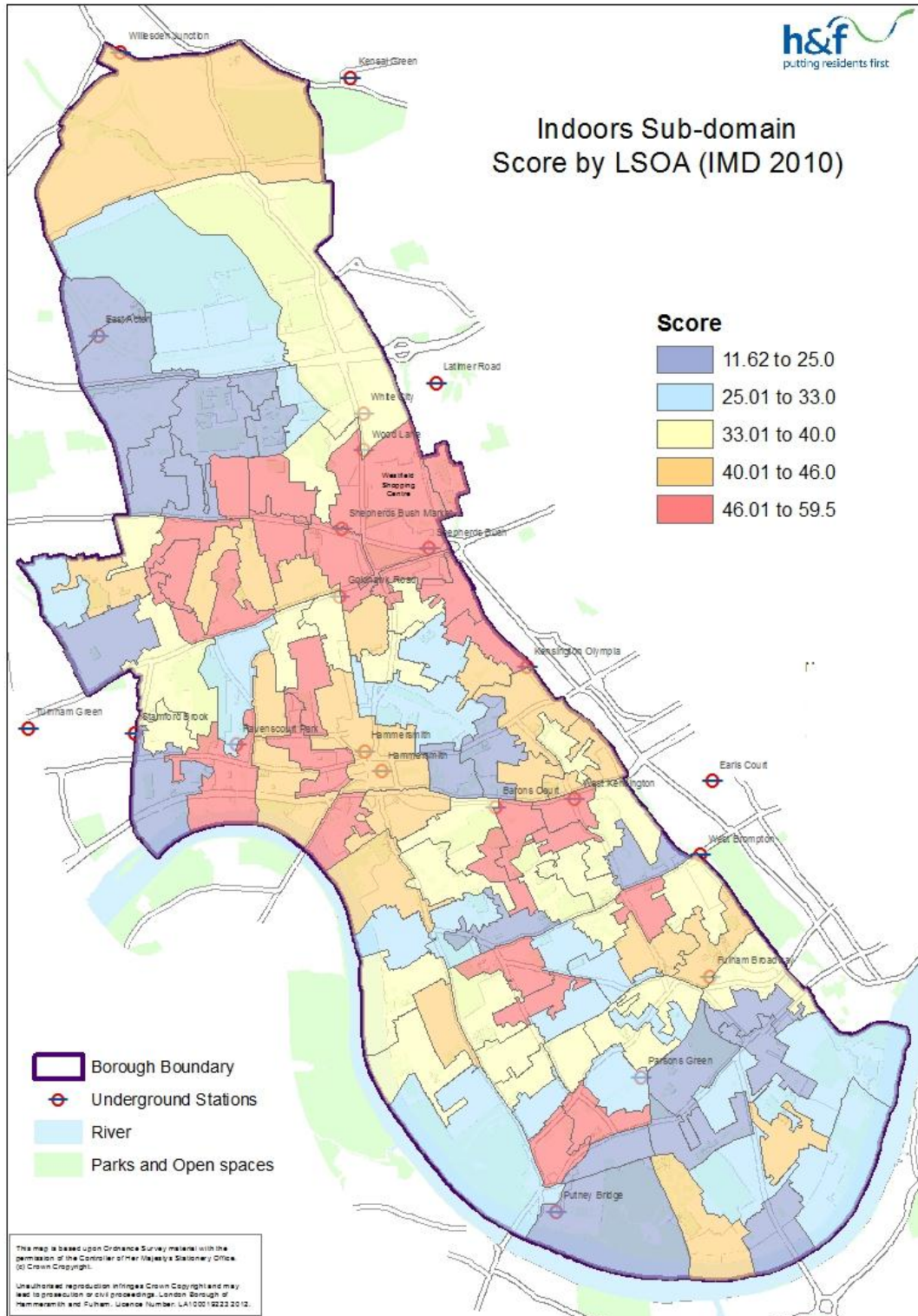
The areas with the largest scores tend to correlate with the location of social housing in the borough.

With the release of the 2011 Census and expected releases and updates of the Index of Multiple Deprivation we would expect the borough's position in relation to this measure to improve.

Map 4.2 – IMD Barriers to Housing and Services; (source: 2010 IMD)



Map 4.3 - Indoor Environment Sub domain scores at a local level; (source: 2010 IMD)



Households with no usual residents

The 2011 Census captured data on spaces that could be used for households, which at the time of the survey, did not have any 'usual' resident.

This is not to say that the property was empty as it could still have contained a short term resident or visitor or be used as a second home.

Despite this, the data is useful as a proxy to identify household spaces that are potentially empty, or at the very least do not contain a long term resident.

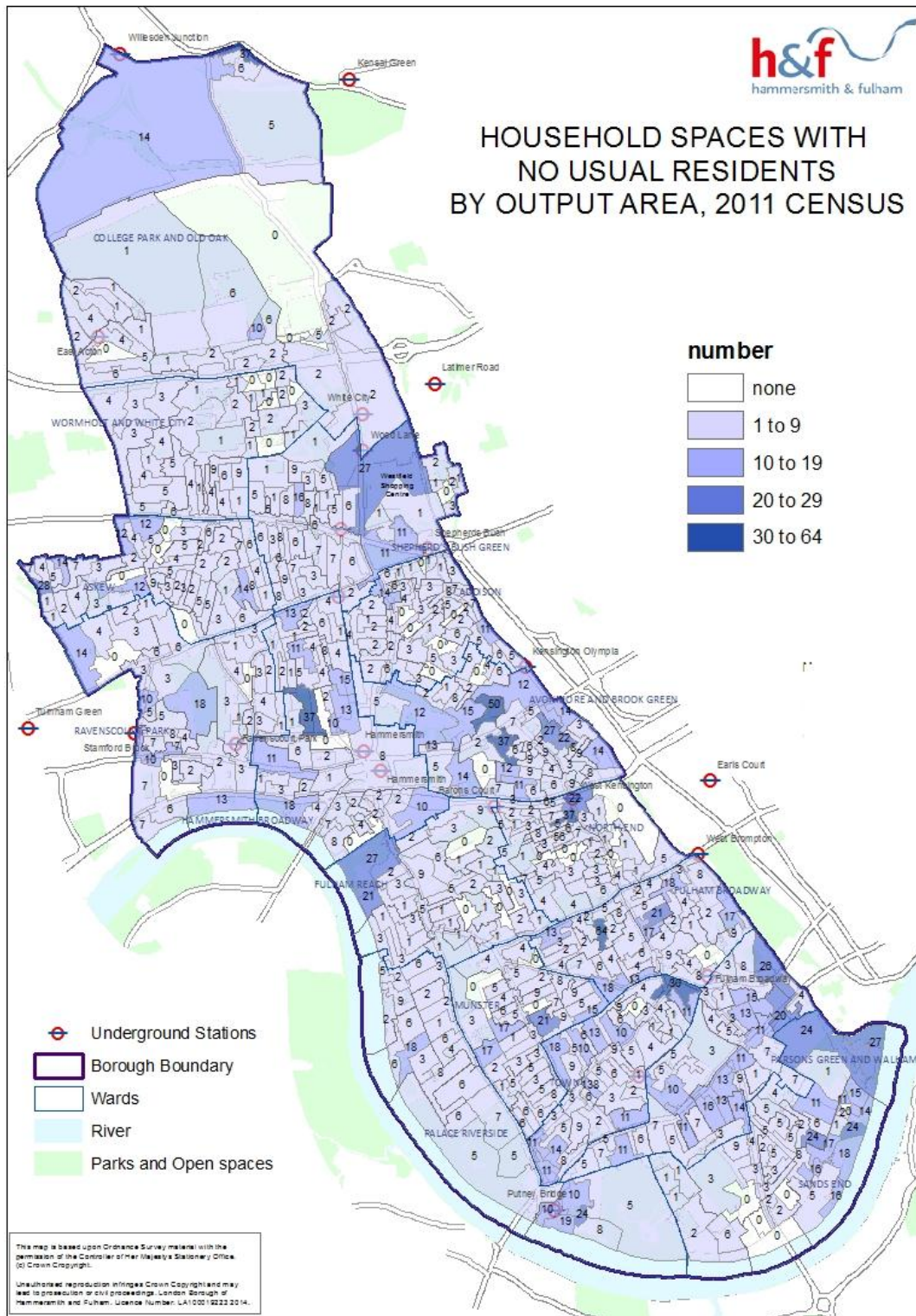
Table 4.4 below shows the Census data. 4.3% (3,624) of all household spaces in the borough fall into this category, which is higher than the proportion for London as a whole (3.6%) but the same for England (4.3%). Locally the rate varies between 2% in Wormholt and White City Ward and 6.7% in Avonmore and Brook Green. The North of the borough has a lower rate of households without usual residents (at 3.3%) compared to the Central (4%) and South sub regions (5.4%).

Table 4.4 – household spaces with no usual residents

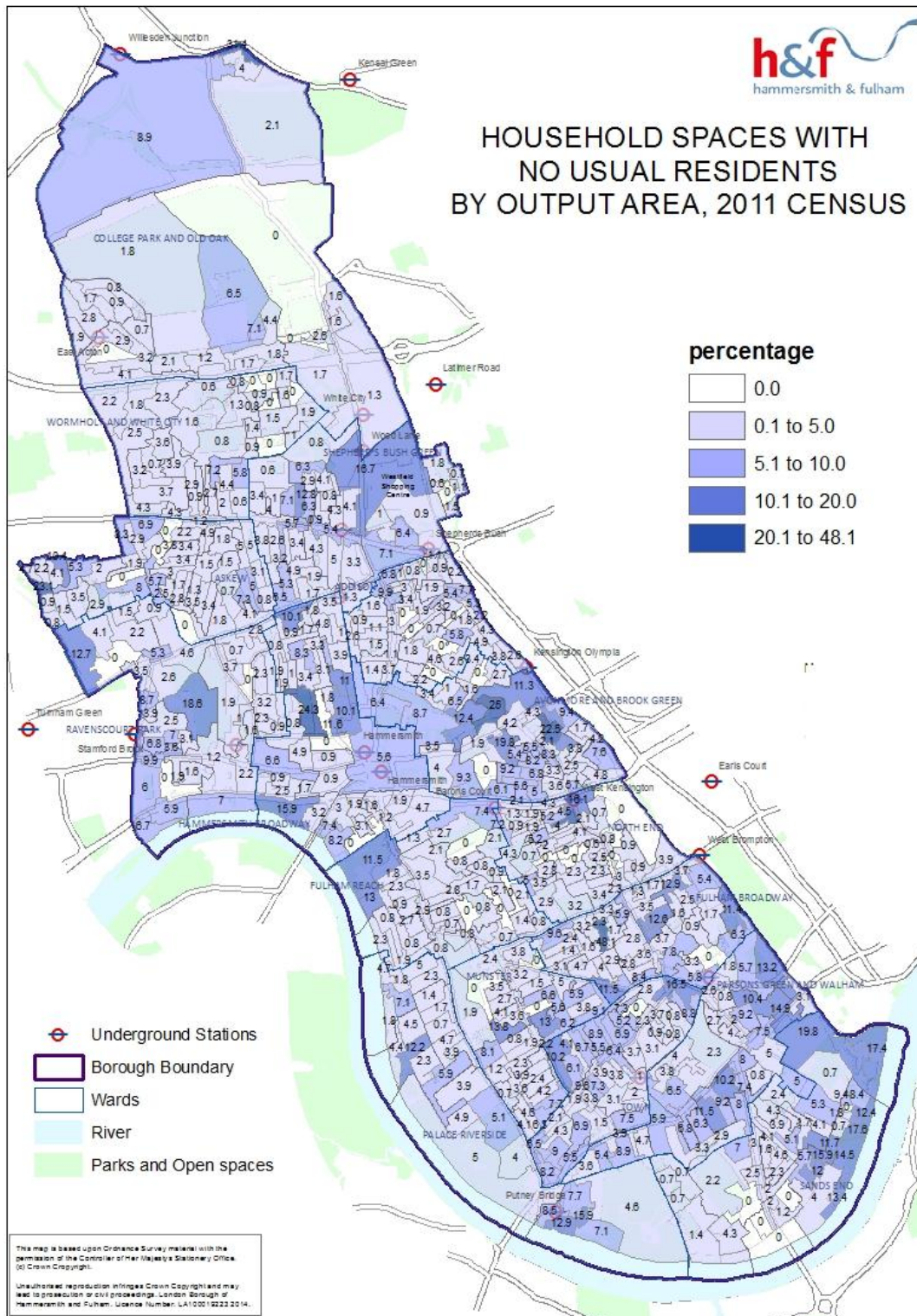
2011 ward	All categories:				
	Household spaces	Household spaces with no usual residents			
	#	#	rank #	%	rank %
Addison	5,743	152	13	2.6	14
Askew	6,470	236	7	3.6	11
Avonmore and Brook Green	6,128	409	1	6.7	1
College Park and Old Oak	3,805	131	14	3.4	12
Fulham Broadway	5,286	310	3	5.9	3
Fulham Reach	5,067	126	15	2.5	15
Hammersmith Broadway	5,461	243	6	4.4	7
Munster	5,052	212	9	4.2	8
North End	5,745	197	10	3.4	13
Palace Riverside	3,430	188	11	5.5	5
Parsons Green and Walham	4,953	297	4	6.0	2
Ravenscourt Park	5,005	186	12	3.7	10
Sands End	5,958	332	2	5.6	4
Shepherd's Bush Green	5,774	222	8	3.8	9
Town	5,211	280	5	5.4	6
Wormholt and White City	5,126	103	16	2.0	16
North	21,175	692	-	3.3	-
Central	33,149	1,313	-	4.0	-
South	29,890	1,619	-	5.4	-
Borough	84,214	3,624	-	4.3	-

Source : 2011 Census

Map 4.4 – household spaces with no usual residents



Map 4.5 – percentage of household spaces with no usual residents



Identification of empty properties in “new build” developments

In late 2014 Hammersmith and Fulham commissioned Experian to analyse and identify empty properties in the Imperial Wharf development in the South of the borough. The development contains a mixture of shared ownership and owner occupier housing.

The results from Experian show that just over 16% of the households in the blocks chosen for analysis are empty and have been potentially bought as a “buy to leave” property.

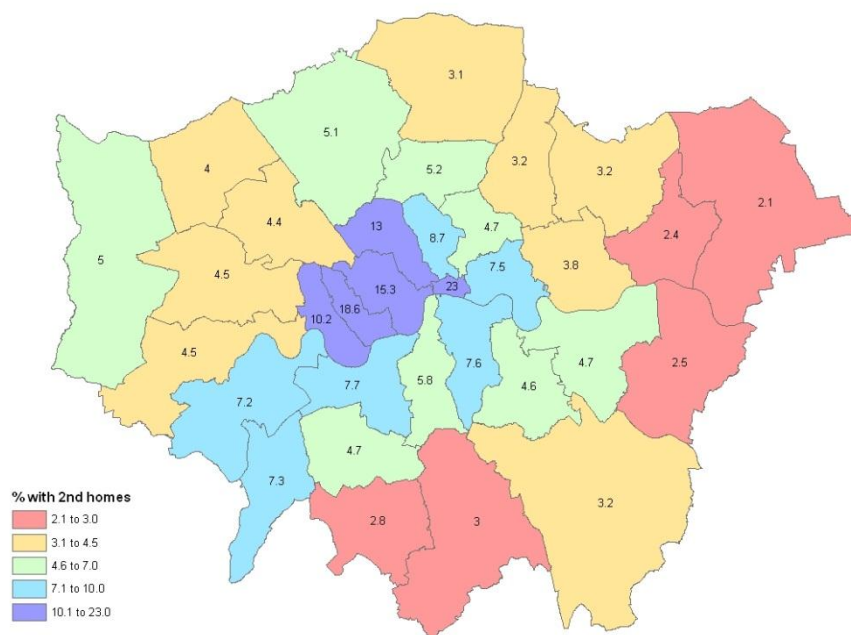
Borough residents with Second Homes

At the time of the 2011 Census, 18,673 usual residents in Hammersmith and Fulham (10.2% of the usual resident population) reported having a second address outside the borough, that they used for 30 days or more each year. This is the 12th highest proportion of any local authority in England and Wales.

9,921 usual residents of Hammersmith and Fulham (5.4% of the usual resident population) reported having a second address in another local authority in England and Wales (ranked 36th in England and Wales).

Map 4.6 shows the proportion of residents with a second home by London boroughs. City of London, Westminster, Kensington and Chelsea, Camden, and Hammersmith and Fulham show the highest rates of people reported to have a second address elsewhere.

Map 4.6: Proportion of residents with second homes by London boroughs



Source: 2011 Census

7% of the borough residents with a second addresses stated that they were for a work purposes (9% in London and 12% in England and Wales); the fifth lowest in London.

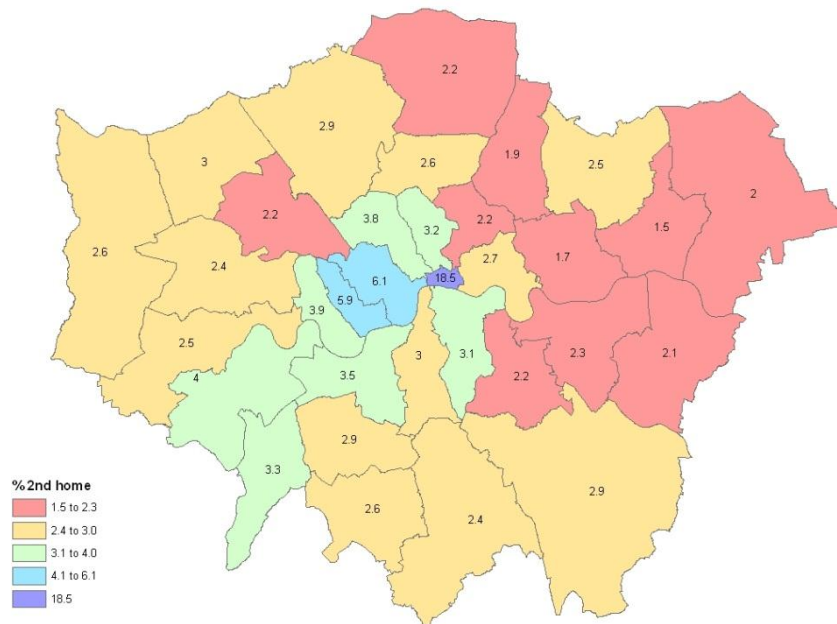
23% of residents with a second addresses stated that they were for holiday (21% in London and 17% in England and Wales); the tenth highest in London.

The majority of the borough residents with a second address recorded was for a purpose other than work or holiday, such as the home address of students. 70% of residents with a second address were classified as ‘Other’ (71% in London and 71% in England and Wales); the sixteenth highest in London.

Second Homes in the borough

At the time of the 2011 Census, 7,036 usual UK residents outside Hammersmith and Fulham reported having a second home in Hammersmith and Fulham. That represents 3.9% of the total borough population (the 5th highest proportion in London).

Map 4.7 : Residents with a second address in the borough who are usually resident elsewhere in England and Wales



Source: 2011 Census

24% of UK residents with a second home in Hammersmith and Fulham stated that the home was for a work purpose (17% in London and 12% in England and Wales); the sixth highest in London.

3% of UK residents with a second home in Hammersmith and Fulham stated that it was for holiday (2% in London and 11% in England and Wales); the sixth highest in London.

The majority (73%) of UK residents with a second address in Hammersmith and Fulham stated that their home was for a purpose other than work or holiday (81% in London and 77% in England and Wales); the eight lowest in London.

Section 5 - Economic Profile

The economy of Hammersmith and Fulham, like all of the London boroughs is a predominantly service led economy. According to the index Hammersmith and Fulham is the 6th most competitive locality in the country.

The borough has a very high business density, with key sectors in a number of sectors including professional, scientific and technical services, the Information and Communication sector, and arts, entertainment, recreation and other services.

The borough has high numbers of businesses in emerging sectors such as the knowledge based industries, life sciences, arts and entertainment, creative industries and research and innovation.

Businesses in the borough tend to be very small in terms of the number of people they employ, and also appear to be quite young in comparison to London and England.

Self-employment in the borough is comparatively high, but with large local variation. The lowest levels of self-employment are in the north of the borough, and the highest in the south.

The borough sees a large number of new businesses form each year, but also sees a large number of businesses “die”, representing a significant churn in the make-up of businesses in our borough.

The characteristics of a local population are closely correlated to the overall effectiveness and competitiveness of an economy. The borough has a very young population profile which means that it has a large pool that a workforce can be drawn from.

74% of the population aged 16 to 74 were economically active (working or looking for work and some full-time students). This is high compared to most other local authorities, and is the pool of people that are available for work. Wormholt & White City and College Park & Old Oak have much lower levels of economically active residents in the Borough (67.2% and 67.5% respectively).

Employment rates are also high in the borough. The 16-24 year old age group has seen a significant increase in employment since 2008.

There are large variations in the local employment rate, with those aged over 50, women, those from BME groups, carers, those with physical and learning disabilities, mental health problems and those with specific health conditions seeing significantly lower levels of employment than the general population.

The borough tends to “import” people to work in part time positions and in lower paid and some key worker occupations.

LBHF has seen a decrease in the numbers claiming JSA. Between September 2013 and September 2014 Hammersmith and Fulham had a 29% drop. However, the claimant rate for the northern sub region remains over double that of the south and central regions. The highest rates are in Wormholt and White City, Shepherds Bush Green and College Park and Old Oak.

Despite this decline though, the proportion of JSA claimants that are long term claimants (6 months or more) has been increasing. The borough's population is prone to long term unemployment and the borough has the 4th highest proportion of all London borough claimants that have been claiming for 6 months or more.

2.5% of the population aged 16 to 24 are in receipt of Job Seekers Allowance (2.9% in both London and England). One in three JSA youth claimants in H&F have been receiving JSA benefit for over 6 months.

Between 2000 and 2012, there has been a 22.5% increase in the number of jobs in the borough. This is high compared to the 7.5% increase for England as a whole, and 13.2% for London as a whole.

Evidence suggests that the growth in jobs in the borough has not been matched by a growth in household spaces.

Local Economic Conditions and Business Profile

The Local Economic Assessment¹⁵ contains a full analysis of the local economy of Hammersmith and Fulham and can be found [here](#).

The UK Competitiveness Index represents a benchmarking of the competitiveness of the UK's localities. According to the index Hammersmith and Fulham is the 6th most competitive locality in the country.

The Competitiveness Index also contains an estimate of GVA for the borough, but expressed as a GVA per head of population. The index states that the borough has the 6th highest GVA per capita in the country at around £49.6k per capita. Only City of London, Westminster, Camden, Islington, and Tower Hamlets have higher GVA per capita.

The economy of Hammersmith and Fulham, like all of the London boroughs is a predominantly service led economy. The Office of National Statistics defines service sector output as corresponding to "the non-tangible, non-commodity notion – everything except agriculture, mining, construction and manufacturing".¹⁶

The borough has one of the highest business density rates in London and the country as a whole; which tend to be clustered around the Shepherds Bush area, the Hammersmith Town Centre area, and the south of the borough.

A large proportion of businesses fall into three main sectors - professional, scientific and technical services, the Information and Communication sector, and arts, entertainment, recreation and other services. The borough also has significant proportions of enterprises in the wholesale and retail sectors.

¹⁵ http://www.lbhf.gov.uk/Directory/Council_and_Democracy/Plans_performance_and_statistics/Council_strategies_and_plans/143422_Council_strategies_and_plans.asp

¹⁶ Inflation and growth in a service economy – DeAnne Julius, Bank of England Quarterly Bulletin, November 1998

These sectors have high local quotients, based on employment as well as the number of enterprises.

The borough has high numbers of businesses in emerging sectors such as the knowledge based industries, life sciences, arts and entertainment, creative industries and research and innovation. The borough is not so well represented in growth sectors such as construction, the low carbon sector, lifelong learning and health and adult social care.

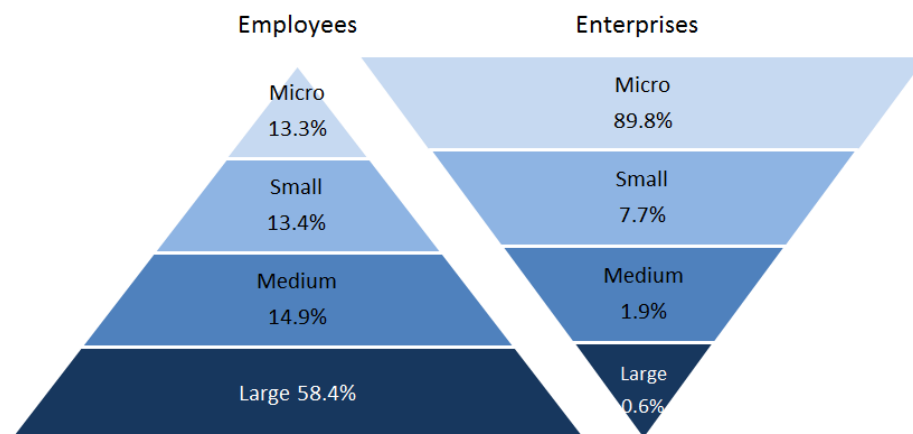
Self-employment in the borough is comparatively high, but with large local variation. The lowest levels of self-employment are in the north of the borough, and the highest in the south. At the most local level, the percentage of working age residents that are self-employed ranges from 5.5% to 20.3%.

Businesses in the borough tend to be very small in terms of the number of people they employ, and also appear to be quite young in comparison to London and England.

In August 2013 the Office of National Statistics released further datasets relating to the Business Register and Employment Survey. This data collects the number of employees in enterprises by the size (in terms of numbers of employees) of the enterprise.

For the purposes of this report, micro enterprises are those with less than 10 employees, small enterprises have between 10 and 49, medium have between 50 and 249, and large organisations have 250 or more.

Chart 5.1 – proportion of enterprises and employees by size of enterprise (LBHF)



Source : 2011 BRES, ONS

Chart 5.1 above shows that whilst 13.3% of all employees in the borough work in “micro” enterprises, that is with less than 10 employees, “micro” enterprises make up almost 90% of the total number of enterprises in the borough.

At the other extreme, 58.4% of all employees in the borough work in large enterprises with 250 or more employees. However, large enterprises represent less than 1% of the total number of enterprises in the borough.

The borough sees a large number of new businesses form each year, but also sees a large number of businesses “die”, representing a significant churn in the make-up of businesses in

our borough. The borough also has comparatively low business survival rates compared to neighbours and those authorities with the most similar industrial sectors.

Economic Activity of the resident population of LBHF

At the time of the 2011 Census, 74% of the population aged 16 to 74 were economically active (working or looking for work and some full-time students) and 26% were economically inactive (not in employment e.g. retired, looking after home/family, long-term sick or disabled and some full-time or part-time students).

The economic activity figure is comparatively high when compared to all local authorities, with the Borough ranked 50th out of 326 areas. Compared to London authorities the Borough is ranked 7th out of 33 boroughs. This effectively means that the 'pool' of working age population that local businesses can actually draw upon is relatively high compared to most other English local authorities, and a number of other London Boroughs.

The latest (June 2014) Annual Population Survey shows that over 80% of the Borough's working age population is economically active.

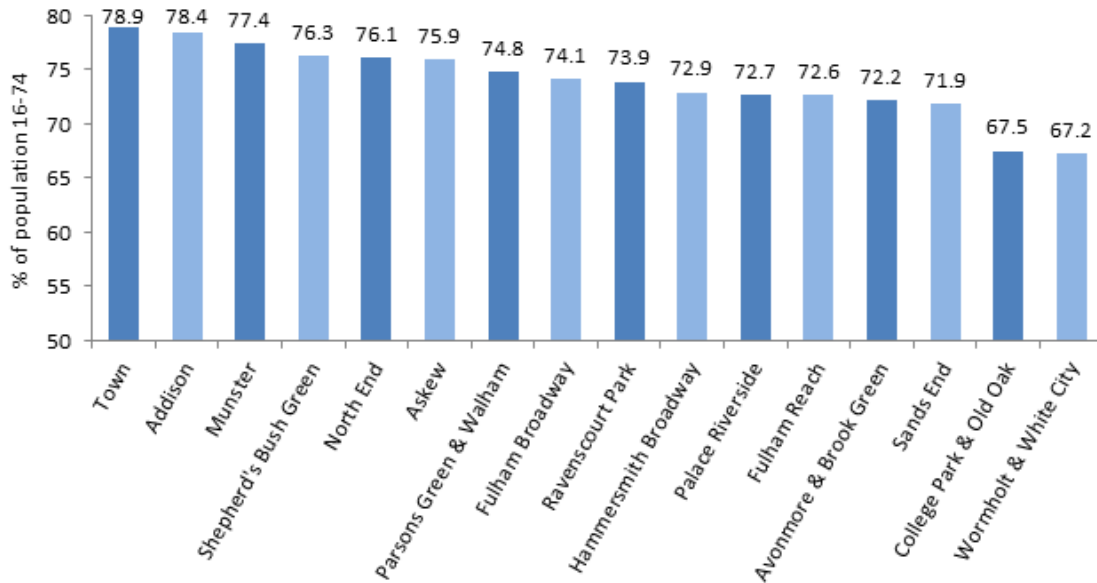
The economic activity rate in the Borough has increased by 5 percentage points from 2001 to a current level of 107,754 economically active people. The economic activity rate for males is 78.2% (the 10th highest in London) and for females is 70.1% (the 4th highest in London).

Wormholt & White City and College Park & Old Oak have much lower levels of economically active residents in the Borough (67.2% and 67.5% respectively). Town and Addison have significantly higher levels of economically active residents (78.9% and 78.4% respectively).

48.4% of economically active residents in Hammersmith & Fulham are women (46.5% in London and 46.7% in England & Wales).

In Hammersmith and Fulham, out of 37,798 economically inactive residents 31.5% are students, 24% retired, 17.6% are looking after family/home and 15% are long-term sick or disabled.

Chart 5.2: Economic activity by ward

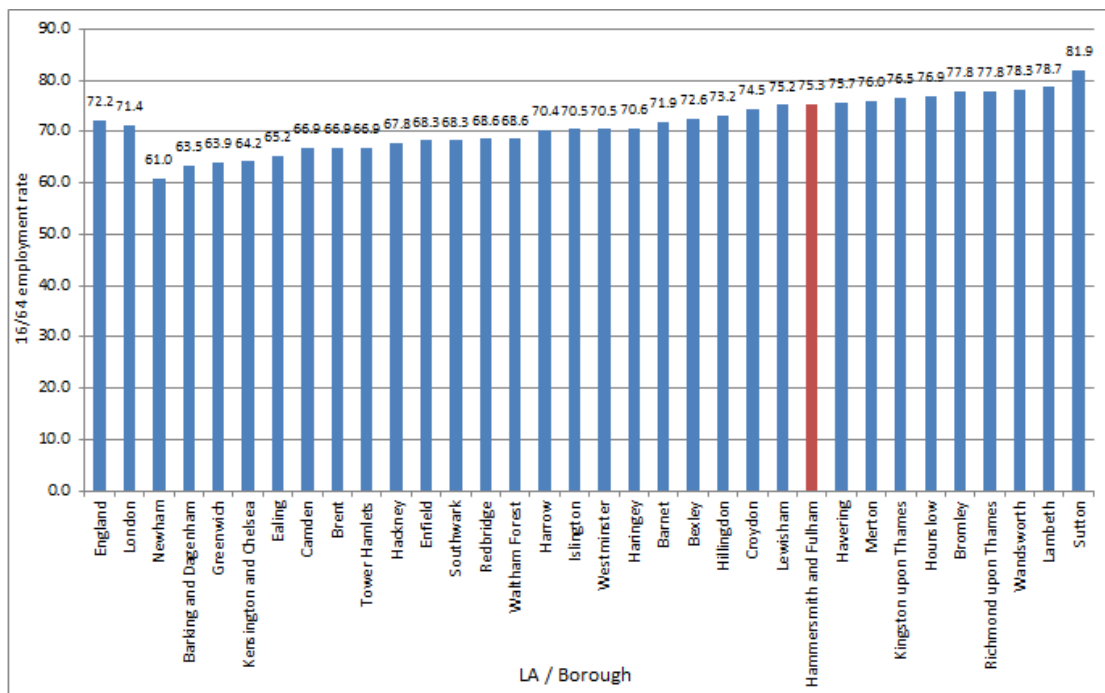


Source: ONS Census (2011)

Employment Rates

The June 2014 Annual Population Survey shows the borough has the 138th highest employment rate out of the 324 local authorities with available data. Within London, this is the 10th highest employment rate with boroughs such as Camden, Kensington and Chelsea and Ealing, along with some of the most deprived boroughs such as Newham, Barking and Dagenham and Greenwich having lower employment rates (Chart 5.3 below).

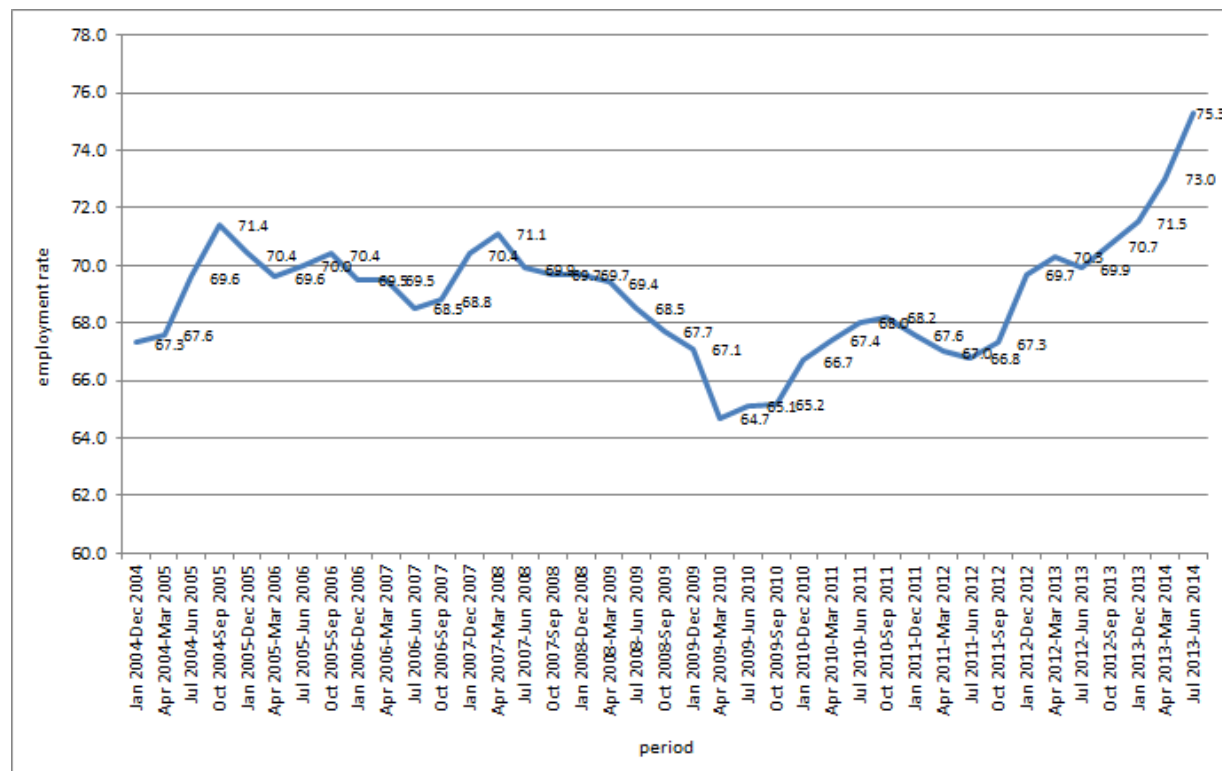
Chart 5.3 – London Employment Rates, 12 months to June 2014



source: Annual Population Survey, Office of National Statistics

Generally employment rates for the age groups have increased over the last few years including for those aged between 16 and 24. This age group has seen a significant rise in employment rate since 2009/10 and the current rate (47%) is at the highest level for over 5 years.

Chart 5.4 – Overall Employment Rates, 12 months to June 2014



source: Annual Population Survey, Office of National Statistics

The continual improvements in the overall employment rate appear to be driven mainly by improvements in the 16-34 and over 50s age groups. The employment rate for the 35-49 age group shows a steady, but gradual increase in employment rate, and as discussed above, the 16-24 year age group has shown a number of sharp increases in the previous quarters.

Table 5.1 below shows the comparative employment rates for each of the age groups for the borough against those for London and England as a whole. Interestingly the employment rate for age groups in England tend to increase to the 35-49 group, and then decrease for the 50-64 group; whereas in Hammersmith and Fulham and London the employment rate peaks at the 25 to 34 year group and declines from there.

Table 5.1 – Employment rate by age, 12 months to June 2014

Age band	Hammersmith and Fulham			
	London		England	
	Jun-13	Jun-14	Jun-14	Jun-14
employment rate 16-19	8.7	21.5	17.4	32.5
employment rate 20-24	47.8	55.0	57.8	62.6
employment rate 25-34	81.6	88.1	80.5	79.8
employment rate 35-49	77.9	79.8	79.2	82.7
employment rate 50-64	54.4	64.6	68.1	68.3
employment rate 65+	9.8	19.4	11.6	10.1
employment rate 16-64	70.0	75.3	71.4	72.2

source: Annual Population Survey, Office of National Statistics

There are marked differences in the employment rates by gender. 83.6% of males aged between 16 and 64 are in employment – ranked 80th out of the 324 areas with data. Whilst this is reasonably high given the overall employment rate, the employment rate for women aged between 16 and 64 in the borough is 66.7%, and ranked the 207th out of 324 in the country.¹⁷

Employment rates vary within the borough by ethnic group. 79.9% of the working age population from white ethnic backgrounds are in employment, compared to 63.5% for those from black and minority backgrounds. Nationally, this is the 143rd highest employment rate for people from minority backgrounds, and the 17th highest out of the London boroughs.¹⁸

Table 5.2 below shows the varying employment rates between ethnic groups in the borough. Those people from Asian backgrounds tend to have higher employment rates than people from other minority groups). However, with the exception of people from Indian backgrounds, all are well below the overall employment rate for the borough.

¹⁷ Annual Population Survey April to June 2014, based on all local authorities with available data

¹⁸ Annual Population Survey April to June 2014, based on all local authorities with available data

Table 5.2 – Employment rate by ethnicity and gender, 12 months to June 2014; (source: Annual Population Survey, Office of National Statistics)

	numerator	denominator	employment rate
aged 16-64 employment rate - white	71,000	88,900	79.9
aged 16-64 employment rate - ethnic minority	21,700	34,100	63.5
aged 16-64 employment rate for all mixed ethnic group	1,200	3,000	40.6
aged 16-64 employment rate for all Indians	3,200	3,600	89.2
aged 16-64 employment rate for all Pakistanis/Bangladeshis	1,800	2,700	68.1
aged 16-64 employment rate for all Black or black British	7,400	11,200	65.8
aged 16-64 employment rate for all other ethnic group	8,100	13,700	58.9
aged 16-64 employment rate - white males	40,200	46,900	85.7
aged 16-64 employment rate - ethnic minority males	12,200	15,700	77.4
aged 16-64 employment rate for mixed ethnic group males	800	1,000	74.4
aged 16-64 employment rate for Indian males	2,200	2,200	100.0
aged 16-64 employment rate for Pakistani/Bangladeshi males	1,600	1,900	82.8
aged 16-64 employment rate for Black or Black British males	3,400	4,600	74.1
aged 16-64 employment rate for other ethnic group males	4,200	6,000	70.6
aged 16-64 employment rate - white females	30,800	41,900	73.3
aged 16-64 employment rate - ethnic minority females	9,500	18,400	51.6
aged 16-64 employment rate for mixed ethnic group females	400	1,900	22.9
aged 16-64 employment rate for Indian females	1,000	1,400	72.3
aged 16-64 employment rate for Pakistani/Bangladeshi females	!	800	!
aged 16-64 employment rate for Black or Black British females	3,900	6,600	60.0
aged 16-64 employment rate for other ethnic group females	3,800	7,700	49.8

! Estimate and confidence interval not available since the group sample size is zero or disclosive (0-2).

* Estimate and confidence interval unreliable since the group sample size is small (3-9).

Table 5.3 below shows the employment rates for people of working age living with specific health problems. The employment rate for those people with health condition lasting 12 months or more is 65.5%.

It is those people with depression, learning disabilities, mental problems and nervous disorders that have significantly lower employment rates than most other groups of people. Only 46% in the borough are in employment compared to 34.1% in London as a whole.¹⁹

¹⁹ Annual Population Survey 12 months to June 2013, based on all local authorities with available data

Table 5.3 – Employment rate by health condition, 12 months to June 2014; (source: Annual Population Survey, Office of National Statistics)

Area	% in employment with health conditions or illnesses lasting more than 12 months	% with conditions or disabs. connected with arms, legs, hands, feet, back or neck - in emp.	% with difficulty in seeing or hearing - in employment	% with blood or circ. conditions, stomach, liver, kidney or digestive probs. diabetes - emp.	% with depression, learn. probs, mental probs. and nervous disorders - emp.	% with skin conds. epilepsy; other progressive illnesses & other health probs. - emp.
Barking and Dagenham	49.9	40.1	43.8	46.9	30.4	44.9
Barnet	63.6	59.5	82.2	64.5	44.3	65.8
Bexley	70.0	69.7	91.9	75.7	38.5	68.2
Brent	49.3	31.8	!	52.8	26.3	23.0
Bromley	71.4	65.7	73.1	74.4	36.7	71.5
Camden	50.9	46.8	66.2	50.4	31.0	51.8
City of London	!	!	!	!	!	!
Croydon	69.2	61.5	49.6	59.2	54.0	66.8
Ealing	55.8	38.5	36.3	62.3	23.7	52.4
Enfield	58.2	49.1	!	77.1	29.2	45.9
Greenwich	50.9	40.9	34.9	51.1	13.8	38.6
Hackney	56.0	44.4	59.9	53.7	31.8	51.5
Hammersmith and Fulham	65.5	51.5	49.7	60.1	46.0	61.1
Haringey	52.2	46.1	55.5	54.4	22.6	52.5
Harrow	67.5	58.0	53.4	69.2	33.7	58.6
Havering	68.5	71.4	89.4	71.8	42.6	62.5
Hillingdon	62.5	48.8	46.9	59.2	46.3	66.2
Hounslow	68.1	53.9	!	71.2	40.7	59.1
Islington	55.5	45.8	59.6	57.3	22.1	61.2
Kensington and Chelsea	61.9	58.3	55.6	64.4	34.3	62.1
Kingston upon Thames	80.3	72.0	60.8	82.1	68.3	77.4
Lambeth	66.7	54.9	73.1	59.1	55.2	56.4
Lewisham	67.4	68.1	58.1	75.2	33.0	69.2
Merton	72.8	69.7	57.2	74.3	45.0	62.3
Newham	47.6	39.1	!	50.5	13.2	32.8
Redbridge	64.7	54.2	50.9	65.4	42.9	56.7
Richmond upon Thames	74.7	60.0	41.1	74.9	37.0	74.7
Southwark	52.0	43.4	73.5	50.5	28.0	56.7
Sutton	71.1	55.3	56.5	72.2	36.6	65.1
Tower Hamlets	50.9	41.4	!	53.3	25.9	50.1
Waltham Forest	56.2	44.7	62.5	62.4	30.0	44.9
Wandsworth	64.8	53.6	100.0	64.2	22.1	58.9
Westminster	59.0	46.1	44.9	54.9	34.6	55.9
London	61.4	51.6	54.6	62.3	34.1	57.5
England	63.7	56.0	49.9	64.1	37.1	56.7

! Estimate and confidence interval not available since the group sample size is zero or disclosive (0-2).

* Estimate and confidence interval unreliable since the group sample size is small (3-9).

- These figures are missing.

The 2011 Census shows that carers tend to have a lower employment rate than those that do not provide any level of informal care. The employment rate also decreases rapidly as the number of hours of informal care provided increases.

Workplace compared to resident occupations

Table 5.4 below shows the differences in numbers employed in the workplace (ie those that work in Hammersmith and Fulham regardless of where they live) and the resident population (ie those who live in the borough regardless of where they work).

The workplace number column shows the number of people who work in the borough in each sub major occupational area. The resident population shows the number of people who actually live in the borough for each occupational group. The ratio column compares the workplace to resident population.

A ratio of one would indicate that the number of people who work in that occupation in the borough is the same as the number of LBHF residents who work in that group. A ratio of

more than 1 indicates that the borough effectively “imports” people to work in those occupations. A ratio of less than one indicates that more people who live in the borough work in that occupation than the number of people who work in the borough (for that specific occupation).

The table shows that there is a ratio of more than one for 11 out of 22 occupational areas. Corporate managers and directors, science, research, engineering and technology professionals, and business & public service associate professionals have ratios of less than one.

At the other extreme there are occupations such as protective service occupations where there are 1,000 people who work in the borough, but no residents who live in the borough working in those occupations as the sample sizes were too small.

Those occupations with a ratio of more than one include some of the lowest earning occupations as well as highly skilled and qualified professions (health and social care associate professionals; skilled construction and building trades, teaching and educational professionals, sales occupations, and administrative occupations).

Table 5.4 – workplace and resident occupational structures

Occupation	workplace	resident	ratio
32: health & social care assoc. professionals (SOC2010)	2,700	800	3.38
82: transport & mobile machine drivers/operatives (SOC2010)	1,600	900	1.78
72: customer service occupations (SOC2010)	3,400	2,100	1.62
41: administrative occupations (SOC2010)	6,100	3,800	1.61
53: skilled construction and building trades (SOC2010)	2,400	1,500	1.60
71: sales occupations (SOC2010)	8,800	5,500	1.60
34: culture, media and sports occupations (SOC2010)	7,300	4,900	1.49
12: other managers and proprietors (SOC2010)	3,800	2,700	1.41
23: teaching and educational professionals (SOC2010)	5,100	3,800	1.34
22: health professionals (SOC2010)	4,500	4,000	1.13
54: textiles, printing and other skilled trades (SOC2010)	1,800	1,700	1.06
62: leisure, travel and related personal service occs (SOC2010)	1,900	2,000	0.95
21: science, research, engineering and technology profs (SOC2010)	5,600	6,200	0.90
11: corporate managers and directors (SOC2010)	8,800	10,900	0.81
42: secretarial and related occupations (SOC2010)	2,500	3,300	0.76
61: caring personal service occupations (SOC2010)	3,400	4,600	0.74
35: business & public service assoc. professionals (SOC2010)	11,500	16,700	0.69
92: elementary administration & service occs (SOC2010)	3,000	5,500	0.55
24: business, media and public service professionals (SOC2010)	5,800	12,300	0.47
33: protective service occupations (SOC2010)	1,000	!	-
31: science, engineering and technology associate profs (SOC2010)	!	700	-
51: skilled agricultural and related trades (SOC2010)	!	!	-
52: skilled metal, electrical and electronic trades (SOC2010)	!	!	-
81: process, plant and machines operatives (SOC2010)	!	!	-
91: elementary trades and related occupations (SOC2010)	!	!	-

! Estimate and confidence interval not available since the group sample size is zero or disclosive (0-2).

* Estimate and confidence interval unreliable since the group sample size is small (3-9).

Source : Workplace and Resident Annual Population Survey 12 months to June 2013

Table 5.5 below shows all London boroughs and their working patterns. Hammersmith and Fulham has the second lowest proportion of residents who work less than 35 hours per week out of all the London boroughs and out of all English local authorities. With just 20% of the population working less than 35 hours per week compared to 26% for London and over 31% for England as a whole.

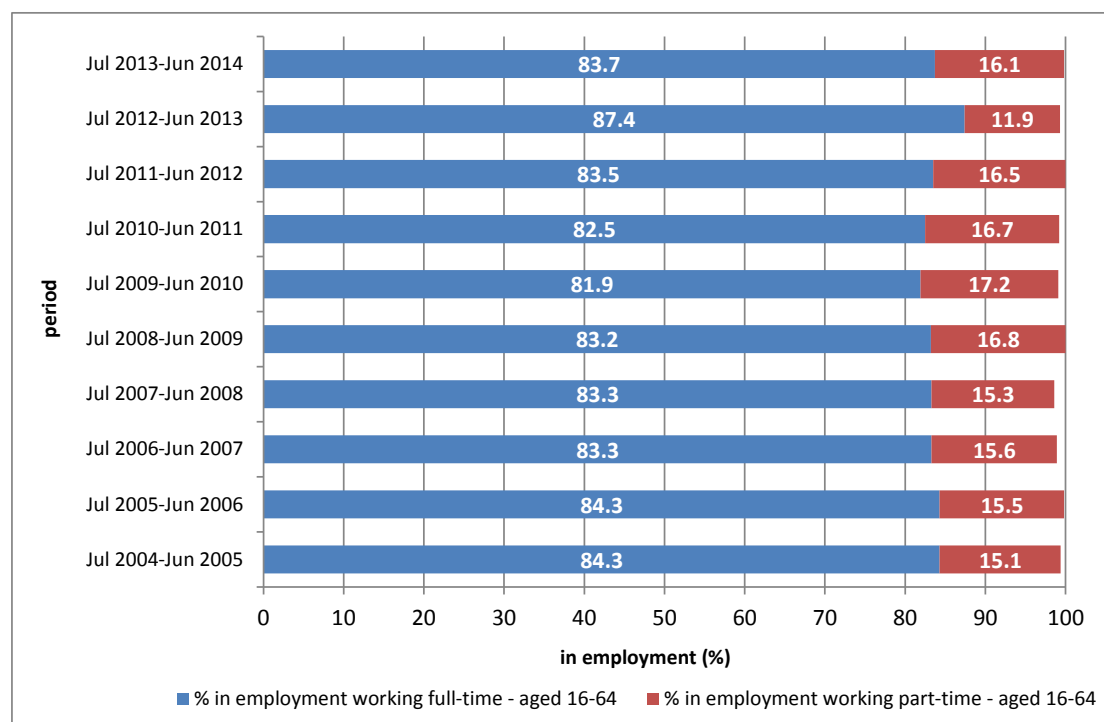
Table 5.5 – Working Patterns and hours worked for London Boroughs

	% of all in employment who work under 10 hours	% of all in employment who work 10-34 hours	% of all in employment who work 35-44 hours	% of all in employment who work 45 hours or more	% 35 hours or less	% 35 hours plus
Westminster	3.1	15.9	37.5	43.4	19.0	80.9
Hammersmith and Fulham	2.4	17.6	43.1	36.9	20.0	80.0
Waltham Forest	1.4	19.0	54.1	25.5	20.4	79.6
Wandsworth	2.2	18.2	40.1	39.6	20.4	79.7
Islington	2.1	18.6	45.9	33.4	20.7	79.3
Lambeth	3.3	17.8	46.6	32.3	21.1	78.9
Hounslow	1.4	20.0	47.5	31.1	21.4	78.6
Merton	1.3	21.5	46.3	30.9	22.8	77.2
Camden	2.8	20.4	35.1	41.7	23.2	76.8
Ealing	2.9	20.8	43.8	32.4	23.7	76.2
Richmond upon Thames	3.8	20.2	36.7	39.2	24.0	75.9
Bromley	2.9	21.3	47.8	28.0	24.2	75.8
Kingston upon Thames	3.4	21.4	42.2	33.0	24.8	75.2
Kensington and Chelsea	3.6	21.2	31.8	43.4	24.8	75.2
Havering	3.7	21.5	50.2	24.6	25.2	74.8
Southwark	3.1	22.3	40.7	34.0	25.4	74.7
Harrow	3.6	22.0	54.4	20.0	25.6	74.4
Lewisham	2.5	23.1	45.3	29.2	25.6	74.5
Greenwich	2.5	23.4	44.0	30.1	25.9	74.1
Hillingdon	2.2	24.0	46.3	27.5	26.2	73.8
Sutton	2.6	24.0	44.0	29.3	26.6	73.3
Tower Hamlets	2.8	24.0	46.5	26.6	26.8	73.1
Brent	2.0	24.9	50.3	22.7	26.9	73.0
Hackney	2.7	24.8	44.6	27.9	27.5	72.5
Enfield	2.9	25.7	42.1	29.3	28.6	71.4
Redbridge	3.0	25.7	47.5	23.8	28.7	71.3
Bexley	3.9	25.0	46.4	24.7	28.9	71.1
Haringey	3.7	27.3	41.3	27.7	31.0	69.0
Barnet	3.5	27.6	44.6	24.3	31.1	68.9
Croydon	3.2	28.2	43.0	25.6	31.4	68.6
Newham	2.0	30.3	47.2	20.5	32.3	67.7
Barking and Dagenham	3.2	29.2	48.1	19.5	32.4	67.6
City of London	!	!	!	!	-	-
London	2.8	22.6	44.5	30.1	25.4	74.6
England	3.7	27.2	43.7	25.4	30.9	69.1

Source : Annual Population Survey 12 months to June 2014

Chart 5.5 below shows the long term trend in working patterns (part time or full time) since June 2005. For the 12 months to June 2014, the percentage of those in employment that are working part time was 16.1%, and the percentage of those working full time down was 83.7%.

Chart 5.5 – long term trend in working patterns in Hammersmith and Fulham



Source : Annual Population Survey 2004-2014

Table 5.6 below shows for each London borough, the workplace and resident based patterns of working. The two columns on the far right of the table are a ratio of the workplace proportions against the resident based proportions. A score of greater than 1 indicates that the borough “imports” more people, in other words a greater proportion of the workplace population work in that specific way than the resident population. A score of less than 1 indicates the opposite position.

For example, the full time ratio for Hammersmith and Fulham is 0.961, which indicates that there is greater proportion of the resident population that work full time, than the proportion of the workplace population in Hammersmith and Fulham that work full time.

The part time ratio for Hammersmith and Fulham is relatively high at 1.199, indicating that the proportion of the resident based population that works part time is significantly lower than the proportion of the workplace population of the borough that works part time.

For some reason the borough struggles to fill local part time vacancies with local people and this warrants further investigation as the supply of part time jobs in the borough is comparatively high.

Table 5.6 – workplace against resident based patterns of working

	RESIDENT BASED		WORKPLACE BASED		full-time ratio	part-time ratio
	% in employment working full-time - aged 16-64	% in employment working part-time - aged 16-64	% in employment working full-time - aged 16-64	% in employment working part-time - aged 16-64		
Barking and Dagenham	72.2	27.8	76.9	23.1	1.065	0.830
Barnet	72.8	27.2	67.6	32.4	0.928	1.193
Bexley	74.4	25.6	69.7	30.3	0.937	1.182
Brent	74.8	25.2	75.3	24.7	1.006	0.981
Bromley	80.3	19.7	73.8	26.2	0.919	1.331
Camden	79.5	20.5	82.0	18.0	1.032	0.877
Croydon	76.8	23.2	73.6	26.4	0.958	1.140
Ealing	81.3	18.7	79.2	20.8	0.974	1.113
Enfield	74.3	25.7	73.0	27.0	0.983	1.049
Greenwich	79.4	20.6	70.4	29.6	0.886	1.439
Hackney	74.8	25.2	74.9	25.1	1.002	0.995
Hammersmith and Fulham	83.7	16.3	80.5	19.5	0.961	1.199
Haringey	74.5	25.5	68.6	31.4	0.920	1.233
Harrow	78.4	21.6	70.9	29.1	0.905	1.346
Havering	79.8	20.2	71.0	29.0	0.890	1.436
Hillingdon	78.6	21.4	80.8	19.2	1.028	0.897
Hounslow	84.8	15.2	82.8	17.2	0.976	1.135
Islington	81.5	18.5	82.9	17.1	1.017	0.924
Kensington and Chelsea	80.9	19.1	80.3	19.7	0.993	1.032
Kingston upon Thames	80.0	20.0	74.4	25.6	0.930	1.280
Lambeth	79.6	20.4	78.5	21.5	0.986	1.054
Lewisham	77.6	22.4	68.5	31.5	0.883	1.407
Merton	81.3	18.7	75.7	24.3	0.932	1.298
Newham	74.3	25.7	79.7	20.3	1.073	0.790
Redbridge	74.7	25.3	70.2	29.8	0.939	1.180
Richmond upon Thames	81.6	18.4	75.7	24.3	0.927	1.323
Southwark	78.8	21.2	83.8	16.2	1.064	0.763
Sutton	76.1	23.9	63.0	37.0	0.828	1.549
Tower Hamlets	76.3	23.7	84.7	15.3	1.111	0.644
Waltham Forest	83.0	17.0	75.8	24.2	0.913	1.425
Wandsworth	86.2	13.8	75.5	24.5	0.876	1.775
Westminster	85.6	14.4	88.4	11.6	1.032	0.807
London	78.8	21.2	80.8	19.2	1.025	0.906
England	74.4	25.6	74.7	25.3	1.004	0.989

Source: Resident and Workplace based APS 12 months to June 2014

JSA Claimants

Job Seekers Allowance is the main benefit for unemployed people. To qualify for JSA you must normally be capable of, and actively seeking work. Usually claimants have to be 18 or over, but is possible to claim if 16 or over if 'severe hardship can be proven if not in receipt of JSA'. Claimants must be under pension age.

Table 5.7 shows the claimant count and rate for each of the London boroughs, London as a whole and the UK. Comparisons are made with the September 2013. 2.5% of the LBHF population aged 16-64 are receiving JSA, compared to 2.4% for London and 2.3% for the UK as a whole.

For LBHF this is a significant decrease from the 3.5% in September 2013. In real terms this is a 29.1% decrease. London as a whole has seen a 28% decrease and the UK has seen a 30.3% decrease over the same period.

Table 5.7 —JSA Claimants and rates

Borough	JSA claimants Sep 2013	rate (%)	JSA claimants Sep 2014	rate (%)	Yearly change
Barking and Dagenham	5,874	4.8	4,116	3.4	-29.93
Barnet	5,870	2.4	4,192	1.7	-28.59
Bexley	3,866	2.6	2,587	1.7	-33.08
Brent	8,833	4.1	6,533	3.0	-26.04
Bromley	4,367	2.2	3,001	1.5	-31.28
Camden	4,254	2.6	3,200	1.9	-24.78
City of London	102	1.8	78	1.4	-23.53
Croydon	8,247	3.4	5,645	2.3	-31.55
Ealing	8,037	3.5	5,863	2.5	-27.05
Enfield	8,539	4.1	6,113	2.9	-28.41
Greenwich	6,598	3.7	4,899	2.7	-25.75
Hackney	8,611	4.6	6,319	3.4	-26.62
Hammersmith and Fulham	4,540	3.5	3,219	2.5	-29.10
Haringey	8,491	4.5	6,246	3.3	-26.44
Harrow	3,474	2.2	2,428	1.5	-30.11
Havering	4,323	2.9	3,026	2.0	-30.00
Hillingdon	4,360	2.3	2,990	1.6	-31.42
Hounslow	4,493	2.5	3,469	1.9	-22.79
Islington	5,852	3.6	4,517	2.8	-22.81
Kensington and Chelsea	2,536	2.3	1,898	1.7	-25.16
Kingston upon Thames	1,749	1.5	1,373	1.2	-21.50
Lambeth	10,388	4.4	7,390	3.2	-28.86
Lewisham	8,590	4.3	6,291	3.2	-26.76
Merton	3,355	2.4	2,554	1.8	-23.87
Newham	9,697	4.3	6,573	2.9	-32.22
Redbridge	5,613	3.0	3,950	2.1	-29.63
Richmond upon Thames	1,839	1.5	1,469	1.2	-20.12
Southwark	9,204	4.2	6,909	3.1	-24.93
Sutton	2,789	2.2	1,888	1.5	-32.31
Tower Hamlets	9,217	4.6	6,335	3.1	-31.27
Waltham Forest	8,170	4.5	5,790	3.2	-29.13
Wandsworth	5,724	2.5	3,981	1.7	-30.45
Westminster	3,984	2.4	3,042	1.8	-23.64
London	191,586	3.3	137,884	2.4	-28.03
United Kingdom	1,324,725	3.2	923,240	2.3	-30.31

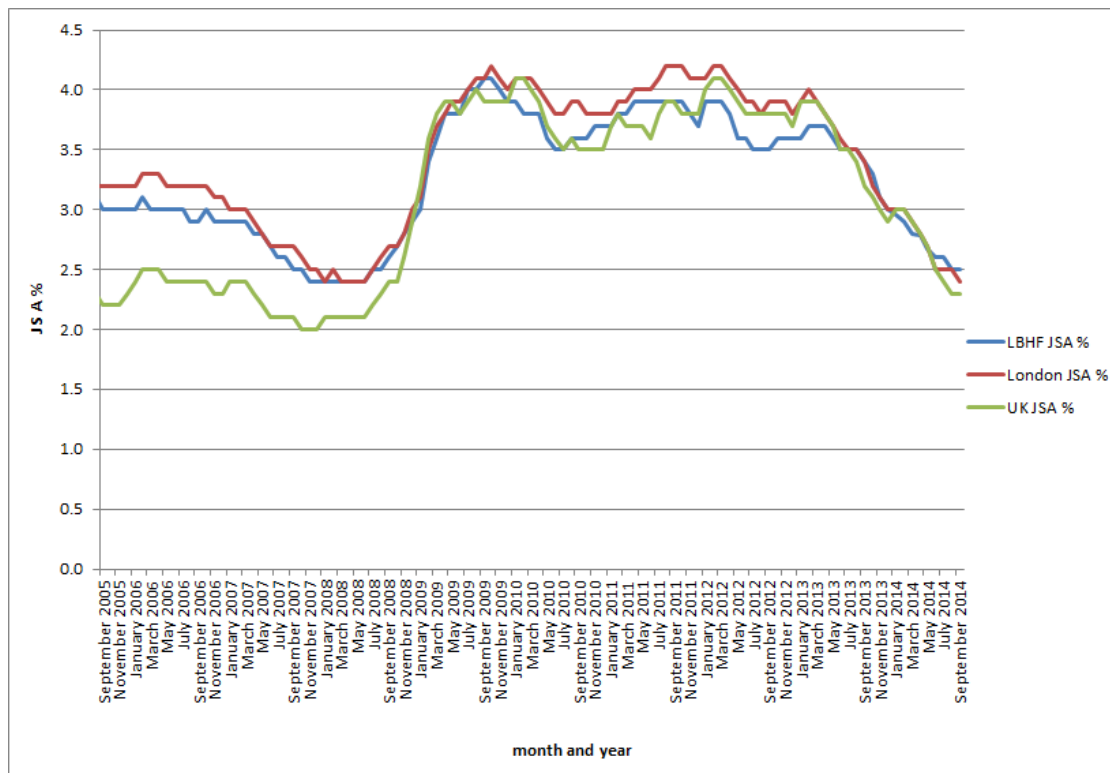
source; NOMIS, Office of National Statistics

Hammersmith and Fulham has the 14th highest claimant rate of all of the London boroughs, and has seen the 14th highest decrease from September 2013.

Chart 5.6 below shows the long term trend of JSA claimants since September 2005.

The JSA claimant rate began to rise rapidly in the second half of 2008, and the UK officially entered recession in December 2008.

Chart 5.6 — Long term trend in JSA claimant rates, September 2004-2013



source; NOMIS, Office of National Statistics

Since Autumn 2010 there has been a downward trend in the JSA claimant rate in the borough, and the current rate is at the lowest level for over six years.

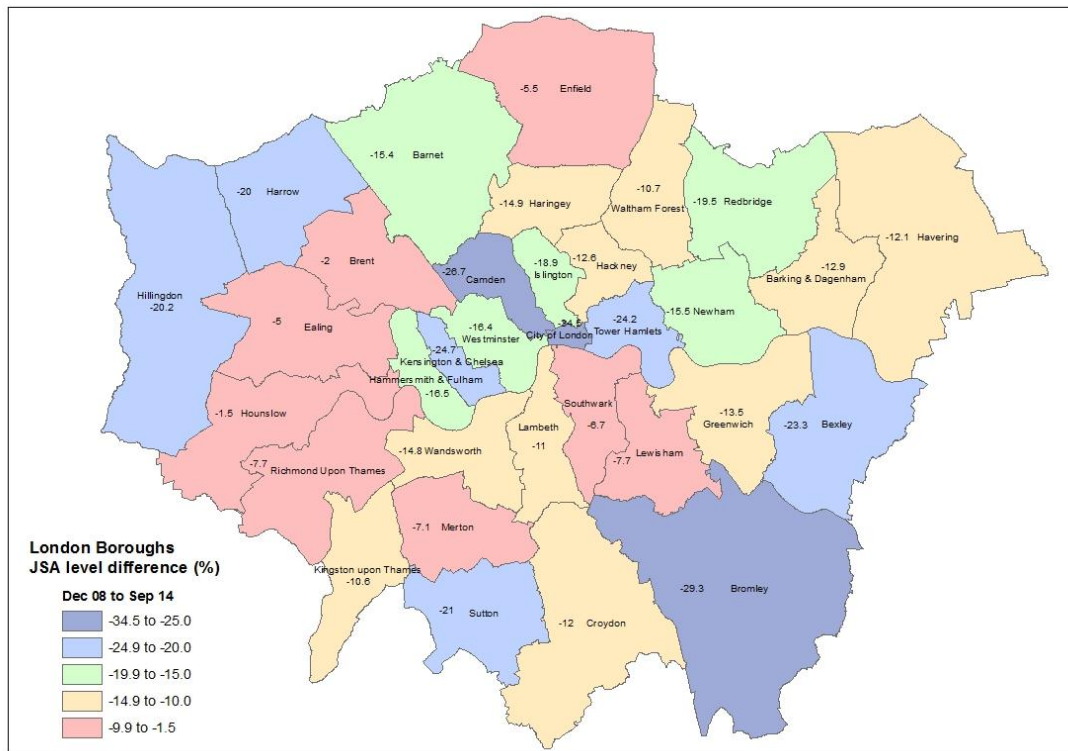
Map 5.1 shows the percentage changes for each London borough in the JSA claimant count since December 2008 to September 2014.

Since entering recession in December 2008, there has been a 16.5% decrease in the number of JSA claimants in Hammersmith and Fulham. This is the 12th highest in London, with City of London, Bromley and Camden having the highest decreases (over 25%). Only three boroughs have seen a lower than 5% decrease in claimant numbers since December 2008 – Hounslow (-1.5%), Brent (-2%) and Ealing (-4.9%).

The UK officially exited recession in the fourth quarter of 2009. Map 5.2 shows the percentage changes since December 2009 to September 2014.

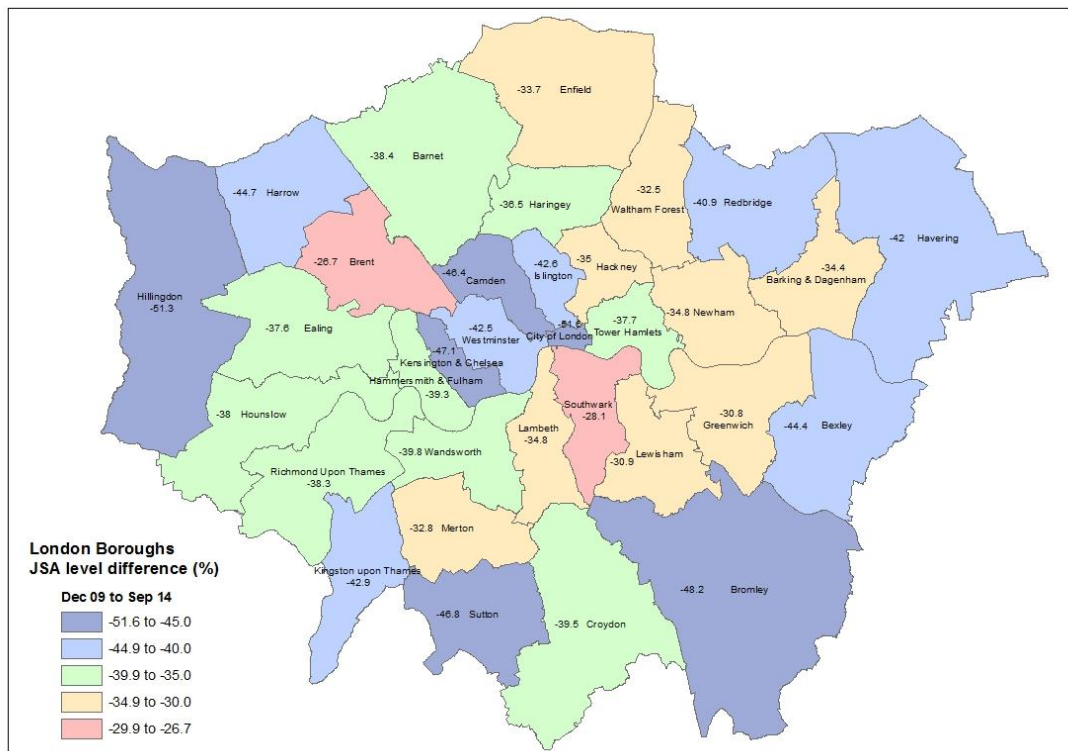
There has been a 39.3% decrease in the number of JSA claimants in Hammersmith and Fulham; this is the 16th highest in London. The largest decrease was in City of London (-51.6%), Hillingdon (-51.3%) and Bromley (-48.2%). The smallest decrease in claimant rates since December 2009 was in Brent (-26.7%), Southwark (-24.9%) and Greenwich (25.8%).

Map 5.1 —% change in JSA levels, from December 2008 to September 2014



source; NOMIS, Office of National Statistics

Map 5.2 —% change from December 2009 to September 2014



source; NOMIS, Office of National Statistics

The southern wards of Palace Riverside, Munster, Parsons Green and Walham have the three lowest claimant rates in the borough (at 0.8%, 1% and 1.2% respectively).

The northern wards of Wormholt and White City, College Park and Old Oak, Shepherd's Bush Green and Askew have the four highest JSA claimant rates in the borough (at 4.8%, 4%, 4% and 3.9% respectively).

At a sub-regional level the North of the borough has the highest rate of JSA claimants at 4.6% of the population aged 16-64, compared to 1.9% for both the Central and South sub-regions.

Since September 2013, all 16 wards have seen a decrease in the JSA claimant rate. Ravenscourt Park, Avonmore and Brook Green, Palace Riverside and North End have seen decreases greater than 40%.

Table 5.8—JSA Claimants and rates by ward

Ward	Sep 2013 number	Sep 2013 rate (%)	Sep 2014 number	Sep 2014 rate (%)	Annual change (%)
Addison	293	3.7	205	2.3	-30.0
Askew	481	5.1	413	3.9	-14.1
Avonmore and Brook Green	255	3.2	147	1.6	-42.4
College Park and Old Oak	311	6.0	254	4.0	-18.3
Fulham Broadway	244	3.2	179	2.2	-26.6
Fulham Reach	212	2.6	132	1.5	-37.7
Hammersmith Broadway	342	3.8	215	2.5	-37.1
Munster	128	1.7	78	1.0	-39.1
North End	271	3.0	160	1.7	-41.0
Palace Riverside	71	1.6	41	0.8	-42.3
Parsons Green and Walham	128	1.9	92	1.2	-28.1
Ravenscourt Park	241	3.4	112	1.5	-53.5
Sands End	280	3.4	236	2.6	-15.7
Shepherd's Bush Green	506	5.6	372	4.0	-26.5
Town	210	2.8	155	1.9	-26.2
Wormholt and White City	567	6.6	428	4.8	-24.5
Hammersmith and Fulham	4,540	3.5	3,219	2.5	-29.1
North	1,865	5.8	1,467	4.6	-21.3
Central	1,614	3.2	971	1.9	-39.8
South	1,061	2.5	781	1.9	-26.4

source; NOMIS, Office of National Statistics

Three wards have had smaller than 20% decreases in JSA claimant since September 2013. Askew ward has had 14.1% decrease followed by Sands End (-15.7%) and College Park and Old Oak (-18.3%).

Comparing September 2013 to September 2014, all three sub areas of the borough have seen decreases in the numbers of JSA claimants. Central sub area has seen a -39.8% change, South sub area -26.4% and North sub area -21.3%.

Long Term JSA Claimants

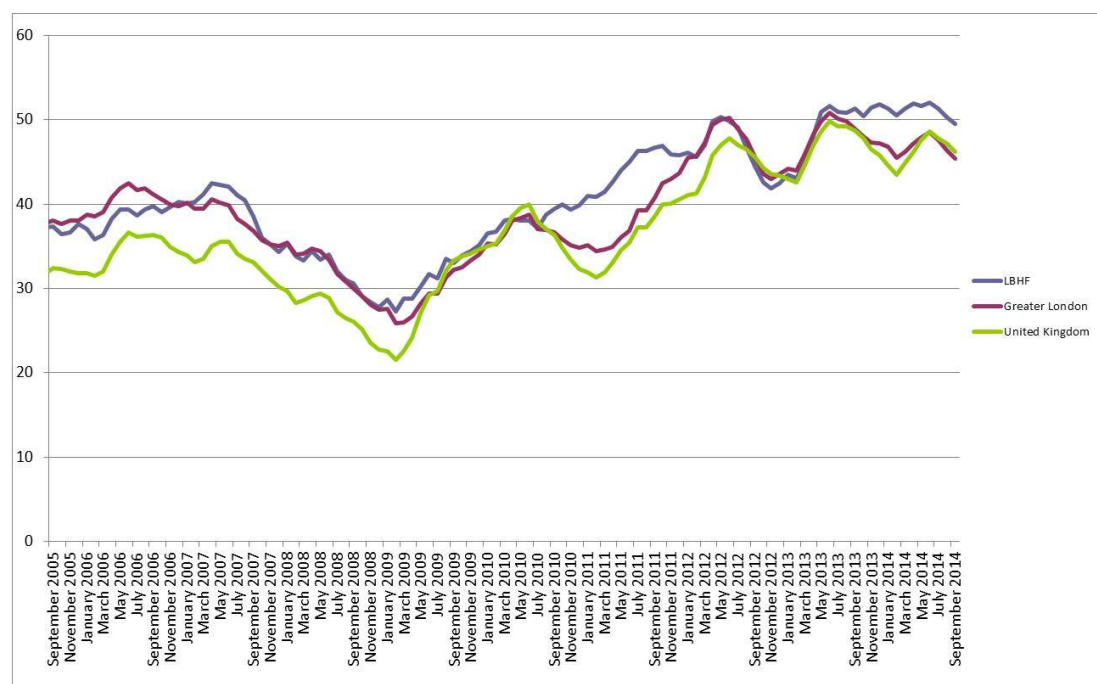
Long-term unemployment, as measured by the proportion of claimants receiving JSA benefit for more than 6 months, accounts for 49.5% of all unemployed residents in the Borough (45.4% in London and 46% in England). 33.4% of all JSA recipients in H&F are claiming for

over 12 months; this figure is also higher than the regional (29.5%) and national (30.1%) averages.

Chart 5.7 shows the long term trend in long term JSA claimants since June 2005. Since entering recession, the general trend for LBHF, London and the UK has been upwards, with slight decreases in Spring 2012.

The borough has the 4th highest proportion of all claimants that have been claiming for 6 months or more. Only Lambeth, Southwark and City of London have a higher proportion.

Chart 5.7 - Long term claimants as % of all claimants



Source : NOMIS JSA Claimant Count—September 2005- 2014

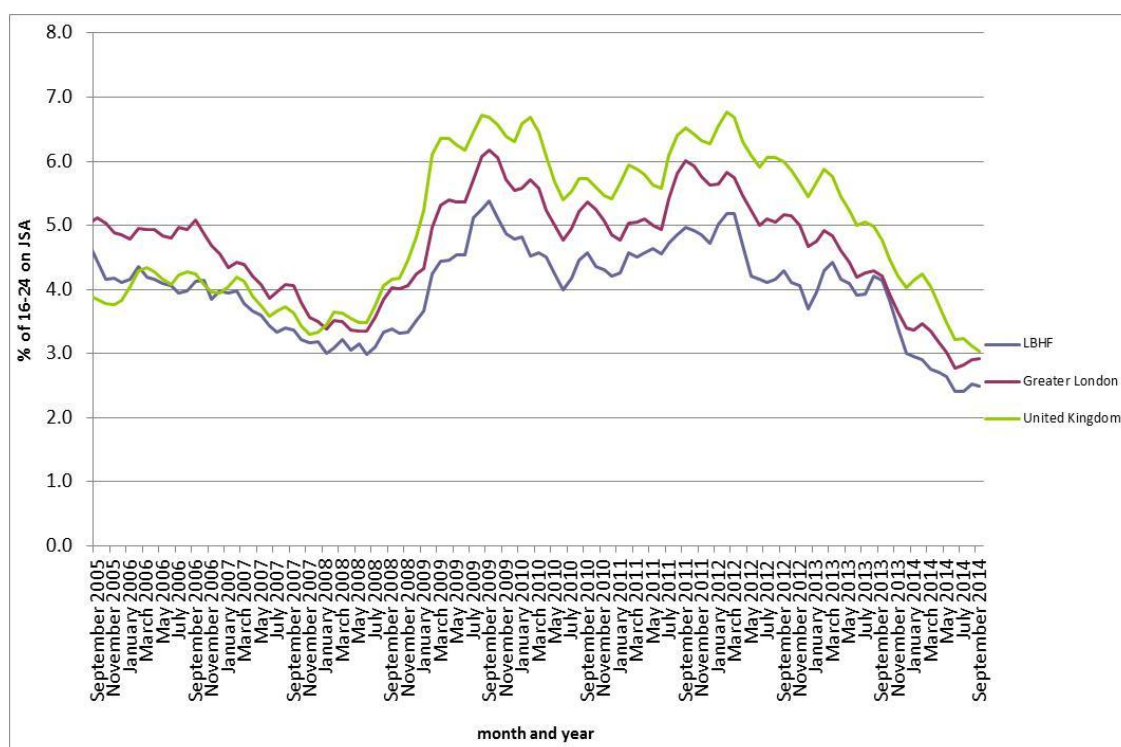
The highest proportion of people on long-term (6+ months) JSA was in Addison (58.5%), Avonmore and Brook Green (57.8%) and Fulham Reach (56.8%) and the lowest was in Munster and Palace Riverside (32.1% and 32.6% respectively).

Youth JSA Claimants

Youth unemployment has decreased over the past years and now represents 15.1% of all JSA claimants (20.3% in London and 24.3% in England) compared to 27% in February 2011. 2.5% of the population aged 16 to 24 were in receipt of Job Seekers Allowance (2.9% in both London and England). One in three JSA youth claimants in H&F were receiving JSA benefit for over 6 months.

Chart 5.8 shows the long term trend in youth unemployment for LBHF, London and the United Kingdom as a whole.

Chart 5.8 – long term trend in youth Job Seekers Allowance claimants



Source : NOMIS JSA Claimant Count—September 2005- 2014

The borough has the 14th lowest youth claimant rate out of all London boroughs.

Long Term Trend in Jobs

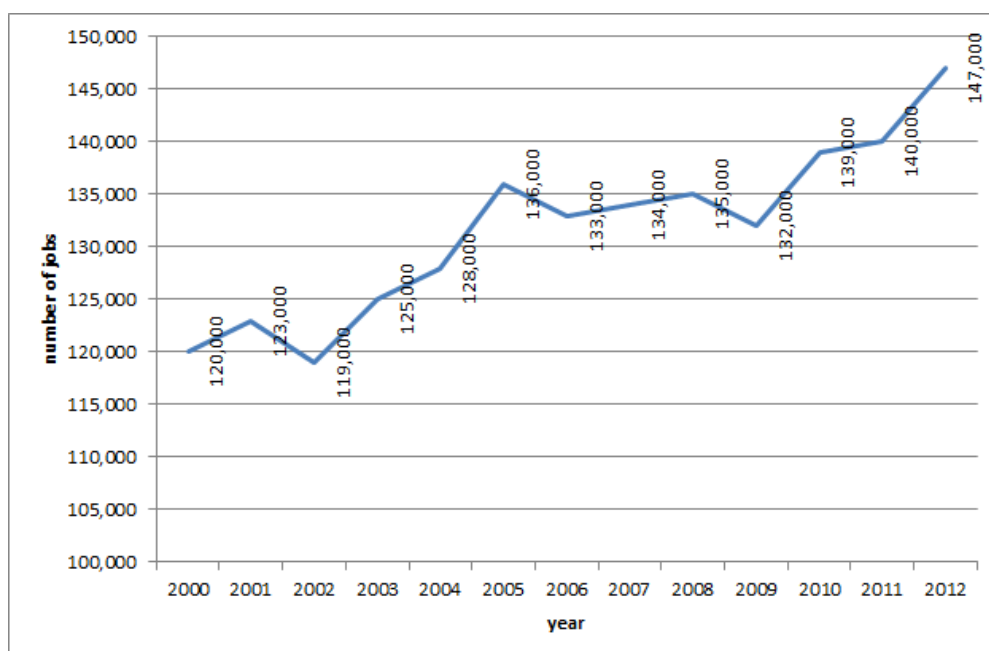
Chart 5.9 below shows the long term trend in jobs²⁰ available in the borough. In 2012, the last year of data made available by the Office of National Statistics, there were 147,000 jobs in the borough, higher than the population of working age.

Between 2000 and 2012, there has been a 22.5% increase in the number of jobs in the borough. This is high compared to the 7.5% increase for England as a whole, and 13.2% for London as a whole.

This ranks the borough as having the 5th highest increase in jobs in London (behind City of London, Newham, Southwark and Tower Hamlets); and ranked 31st highest out of all 326 local, district authorities.

²⁰ The total number of jobs is a workplace-based measure and comprises employee jobs, self-employed, government-supported trainees and HM Forces.

Chart 5.9 – long term trend in jobs in Hammersmith and Fulham



Source : Office of National Statistics

Correlation between jobs and dwellings

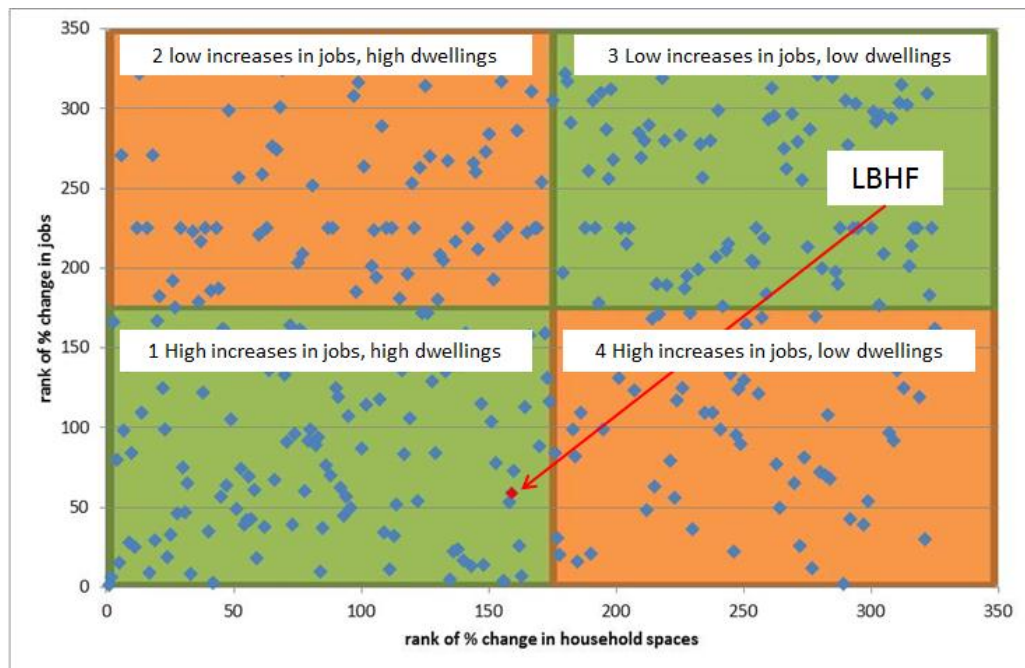
The chart below shows the growth in household spaces (between 2001 and 2011 Census) and the growth in jobs (from the Office of National Statistics) for the same period, expressed as ranks (from 1 being the highest to 326 being the lowest).

There are four quadrants :

1. High growth in jobs and high growth in household spaces
2. Low growth in jobs and high growth in household spaces
3. Low growth in jobs and low growth in household spaces
4. High growth in jobs and low growth in household spaces

Hammersmith and Fulham appears close to the border of quadrant one and four, highlighting that the borough has ranked highly in terms of increases in jobs in the borough in the intercensal period (59th), but has ranked relatively poorly in terms of increases in household spaces (159th).

Chart 5.10 – changes in jobs against changes in dwellings



Source : Census 2011, ONS Job Density figures

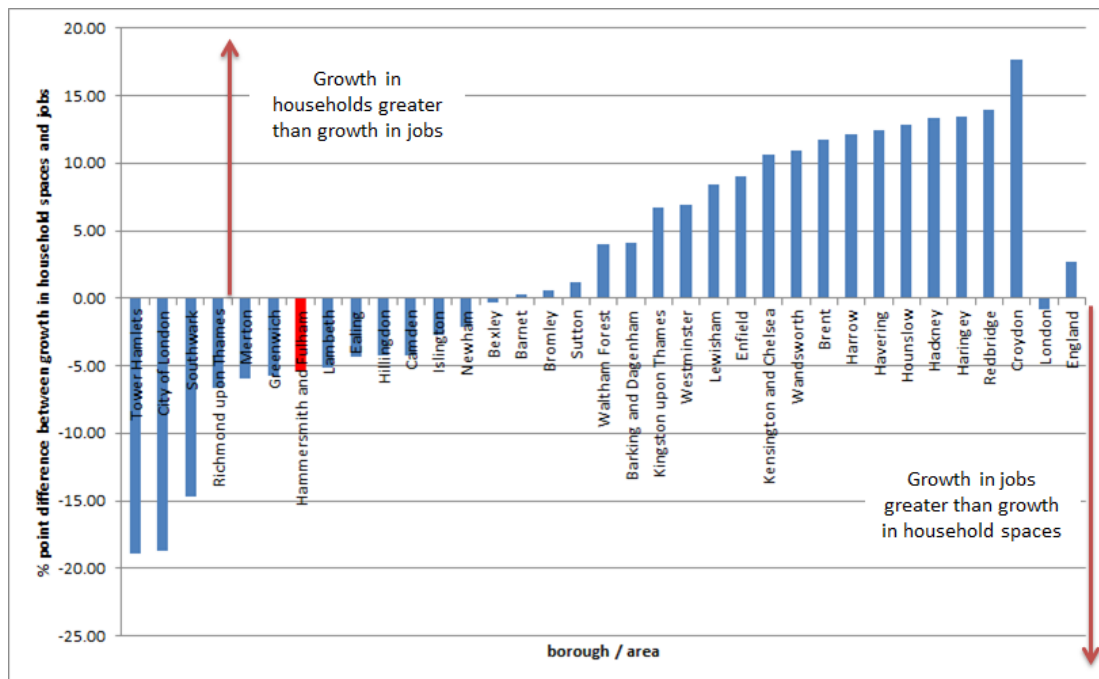
In 2001, there were 0.63 household spaces per job available in the borough, falling to 0.6 household spaces per job in the 2011 Census. Whilst this position exists across London as a whole the position is worse in the borough (for London – 0.67 in 2001 and 2011). This evidence suggests that the growth in jobs in the borough has not been matched by a growth in household spaces.

Out of the London boroughs, LBHF has seen the 8th highest decline in the ratio between household spaces and jobs between 2001 and 2011. The boroughs with higher declines in this ratio between household spaces and jobs were Greenwich, Southwark, Tower Hamlets, Merton, Richmond upon Thames, Lambeth and Ealing.

Four of these boroughs have relatively low population densities compared to Hammersmith and Fulham (Ealing, Greenwich, Richmond upon Thames and Merton), the others have comparatively high population densities with Tower Hamlets and Lambeth being more densely populated than Hammersmith and Fulham.

Chart 5.11 below shows the percentage point differences between the growth in household spaces and the growth of jobs in each London borough and for London and England as a whole. A negative score shows that jobs have increased at a higher rate than household spaces, a positive scores shows the opposite position.

Chart 5.11 – percentage point increases between the growth in household spaces and the growth in jobs.



Source : ONS, Census 2001 and 2011

Section 6 – Affordable and social rent

31.2% of households in the borough are affordable – social rent tenancies. These are evenly split between being managed by the local authority and by registered providers.

Although social housing is spread across the borough, there are differences between regions. The north has 43.7%, central 28.3% and south has 25.4% of households that are in this sector. At the most local level, variations range from 2.5% to 78.8%.

The majority of properties in this sector have just one bedroom (42% - higher than the owner occupied and private rented sectors). The majority of households are lone parents and single adults aged under 65. Almost 50% of households in this sector have a household reference person that is aged 50 or over. 17% of households in this sector are overcrowded by at least one bedroom.

Hammersmith and Fulham council manage a housing stock of 17,170 units. These are made up of 12,388²¹ council tenancies, 4616 leasehold, and 166 freeholds.

The residential stock is overwhelmingly flatted accommodation and predominantly situated in medium or high rise blocks. Nearly half of the stock dates to before the Second World War and includes a significant number of acquired street properties, many of which have been converted into flats.

35% of Hammersmith and Fulham's Housing Stock are one bedroom properties. This is a higher proportion than both West London and London. There are a lower proportion of two and three bedroom properties in Hammersmith and Fulham compared to West and Greater London.

The Registered Provider stock also has a predominance of one bedroom properties and low proportions of properties with 2 or 3+ bedrooms. Of the 12,450 households that were in this sector at the time of the 2011 Census, over 46% (or just over 5,700 households) had just one bedroom.

The model for social housing shows that, on average, the borough will need 260 new properties for affordable-social rent per year over a 10 year period, if existing and new demand is to be met.

There are over 2,500 households currently in housing need in the borough. Over new 600 households per year will require assistance with affordable social rent housing.

The numbers of households being accepted as homeless has been increasing since 2010/11. In the three years between 2010/11 and 2013/14 the numbers increased from 163 to 385; an increase of 136%.

The long term trend in homeless approaches is downwards with a predicted 6% decline between 2013/14 and 2014/15. Between 2010/11 and 2014/15 the number of approaches has fallen by over 40%. As such, the percentage of approaches that result in acceptance is increasing.

²¹ this is 12349 council tenancies, 29 equity share and 10 rent to mortgage

Approximately one third of all homeless approaches are for people or households that have been excluded from parental, friend or family homes. Almost a quarter are due to a notice to vacate premises, and 14% are for domestic violence.

In the years between 2009/10 and 2012/13 the number of households in Temporary Accommodation increased from 877 to 1203²²; and increase of 37%. Numbers dropped to 1139 on the 31st March 2014; a drop of 5%.

It is generally true that the larger the bedroom need the longer the amount of time that a household has to wait to be rehoused. Since 2007 households requesting a one bedroom property had an average waiting time of 22.1 months, while those requiring a four bedroom property had a waiting time of 64.2 months.

The stock achieved a 100% decency level in March 2013. A key objective of the asset management plan will be to incorporate energy efficiency in all new programmes wherever practically possible.

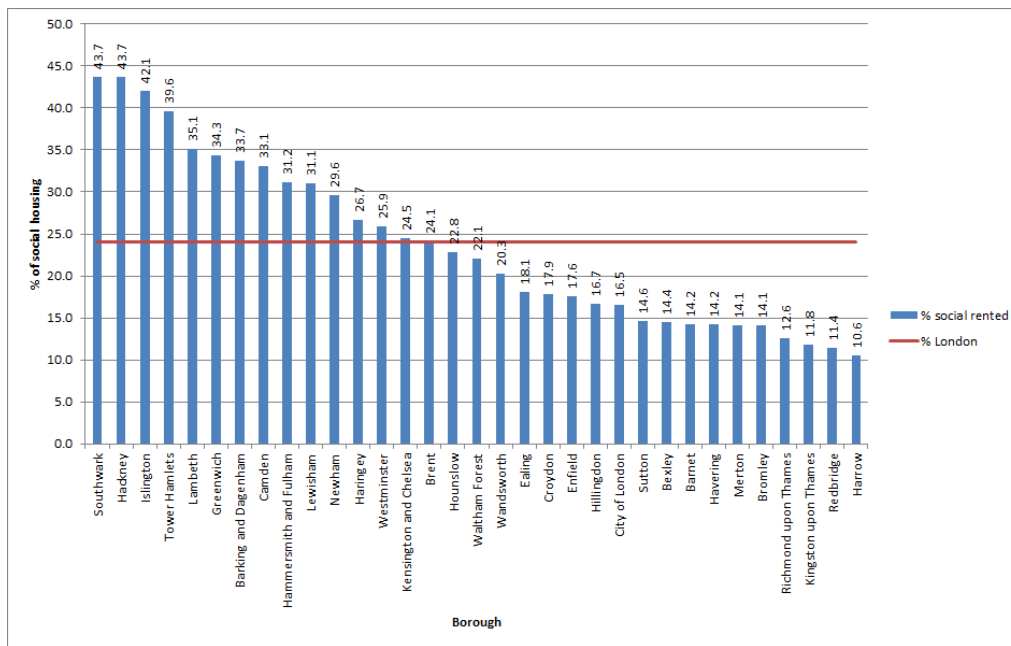
Map 6.1 below shows at local level the lower super output areas of the borough with the highest proportion of households in affordable/social rent housing. Not too surprisingly these tend to match large scale estates within the borough, including the White City estate in the north of the borough, Edward Woods in the east, and the Clem Atlee estate in the central sub region.

Hammersmith and Fulham has a higher proportion of affordable/social rent properties (31.2%), than both Kensington and Chelsea (24.5%), and Westminster (25.9%). The average for London as a whole is 24.1%.

The borough has similar levels of affordable/social rent housing to Camden (33.1%) and Lewisham (31.1%), but lower than other Inner London boroughs such as Southwark (43.7%) and Lambeth (35.1%).

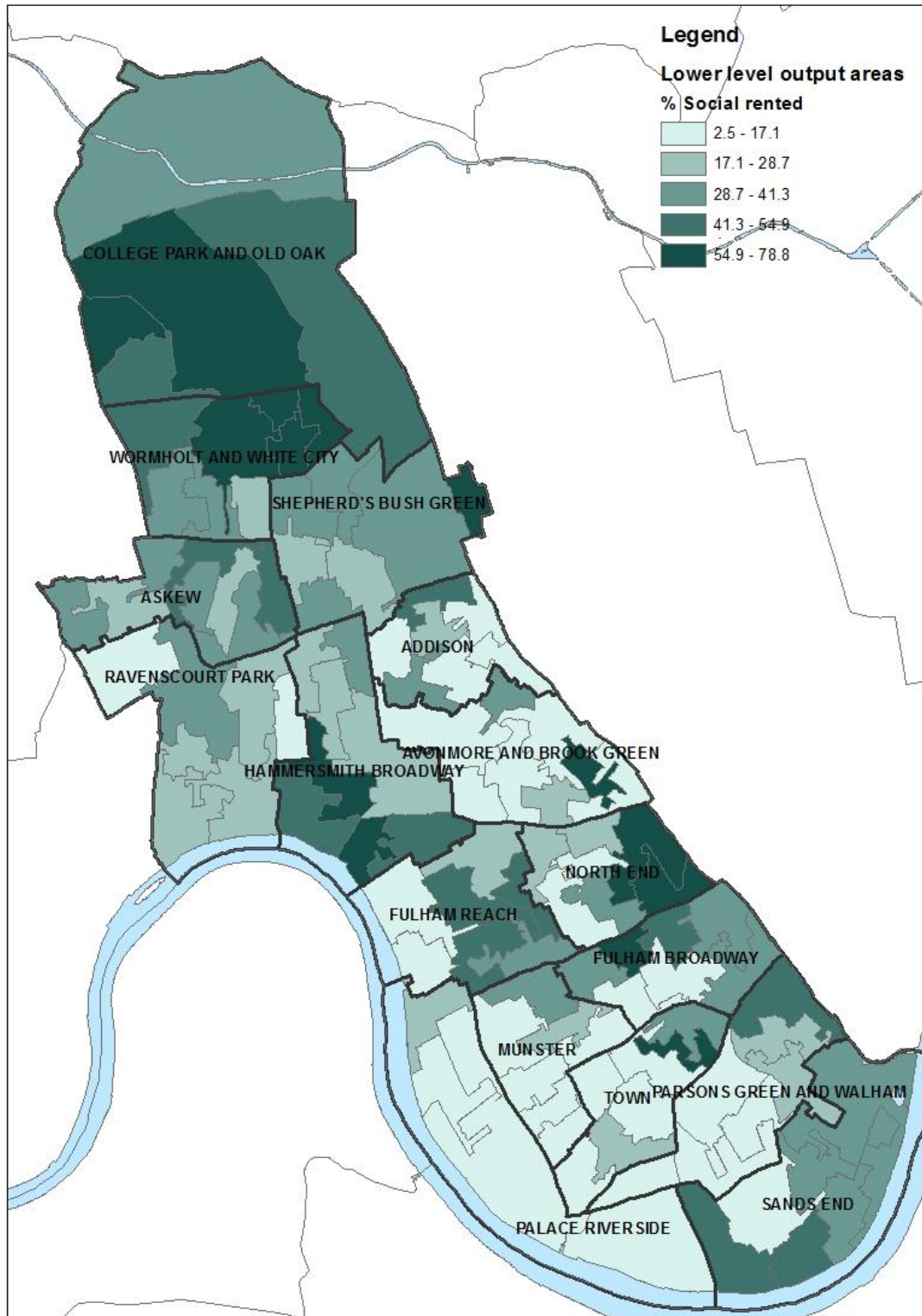
²² Count taken as at March 31st.

Chart 6.1 - % of affordable/social rented properties, across London boroughs



source: 2011 Census

Map 6.1 – Proportion of households by output area living in affordable/social rent



source: 2011 Census

Compared to other London boroughs, and the London average, Hammersmith and Fulham has a higher proportion of affordable/social rent properties (Graph 6.1).

Affordable and social rent housing stock

Hammersmith and Fulham council manage a housing stock of 17,170 units. These are made up of 12,388²³ council tenancies, 4616 leasehold, and 166 freeholds. The residential stock is overwhelmingly flatted accommodation and predominantly situated in medium or high rise blocks. Nearly half of the stock dates to before the Second World War and includes a significant number of acquired street properties, many of which have been converted into flats.

35% of Hammersmith and Fulham's Housing Stock are one bedroom properties. This is a higher proportion than both West London and London. There are a lower proportion of two and three bedroom properties in Hammersmith and Fulham compared to West and Greater London.

The Housing Association stock is also has a predominance of one bedroom properties. Of the 12,450 households that were in this sector at the time of the 2011 Census, over 46% (or just over 5,700 households) had just one bedroom. 31% had two bedrooms, with 22.9% having three or more bedrooms. Compared to London, the borough has a higher proportion of one bedroom properties (London – 37.3%) and a commensurately lower proportion of households that have 2 bedrooms (34.4% for London), and a lower proportion of households with 3 or more properties (28.3% for London).

Over 47% of households managed or owned by Housing Associations contain just one person. A further 18% consist of lone parents with dependent children.

As with the local authority stock, the vast majority of properties are flats (82%), with the remainder being houses. This is high compared to London as a whole (at 72%).

Table 6.1 – Bedroom numbers in H&F affordable and social rent stock

	Bedsits	One bedroom	Two bedrooms	Three bedrooms	Four bedrooms	Five bedrooms	Six or more bedrooms	Equivalent of HMOs Hostels
H&F	5%	35%	33%	19%	6%	1%	0%	1%
West London	4%	33%	34%	25%	3%	0%	0%	0%
London	5%	30%	35%	25%	4%	0%	0%	0%

source: Local Authority Housing Statistics 2012-13, DCLG

Over the last 5 years (2009-14) Hammersmith and Fulham has sold 84 properties under the Right to Buy Scheme; with 59 properties sold in 2013/14 alone. This is a significant decrease on the previous 5 years (2003-2008) where 635 houses were sold. For 2014/15, as at the end of October 2014, 46 properties had been sold under the Right to Buy scheme.

In the Financial Year 2013-14 H&F sold 4.6 homes per 1000 of its Social Housing Stock via Right to Buy. This is the seven lowest ratio in London. City of London had the highest ratio at 32.6 sales per 1000. Camden had the lowest at 3.2 per 1000.

Meeting Strategic Housing Need

The 2013 London Strategic Housing Market Assessment (SHMA) sets out the estimates of London's current and future housing requirements. The 2013 London SHMA recognises that

²³ this is 12349 council tenancies, 29 equity share and 10 rent to mortgage

the combination of high and increasing house prices, private rents that are growing faster than anywhere else in the country, and a falling new housing supply, means that there are serious housing affordability problems in the capital.

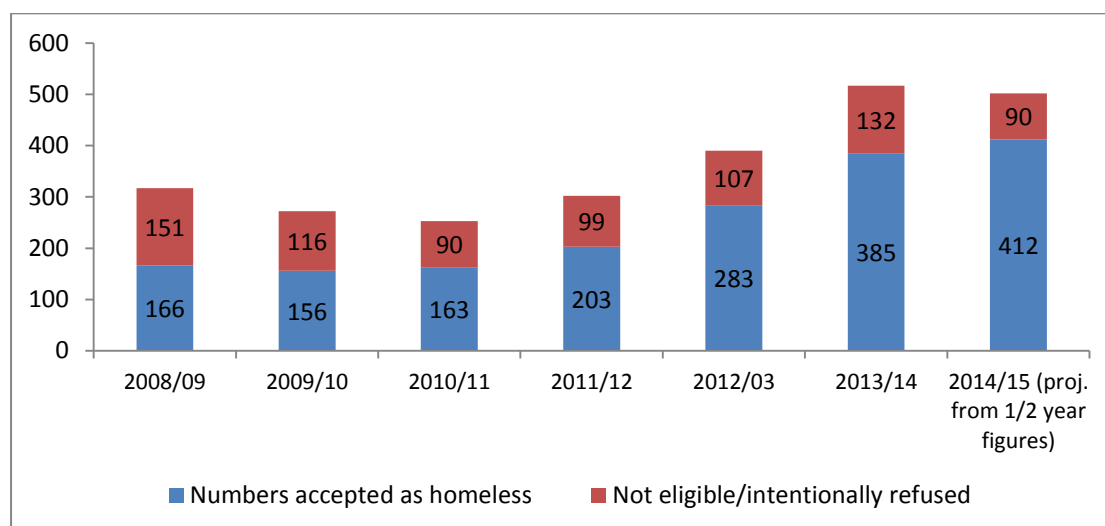
The 2013 London SHMA recognises that 32% of the net annualised housing requirement will be for social rent (including affordable rent) housing and 20% will be for intermediate housing (for example, shared ownership homes). The document however does not provide any estimates of requirements at a local level. It states that :

“London boroughs remain responsible for assessing their own requirements, within the policy context set by the NPPF and the London Plan”.

Homeless acceptances and Temporary Accommodation (TA)

The numbers of people being accepted as homeless has been increasing since 2010/11. In the three years between 2010/11 and 2013/14 the numbers being accepted as homeless increased from 163 to 385; an increase of 136%.

Chart 6.2 – London Borough of Hammersmith and Fulham Homeless acceptances and total decisions taken

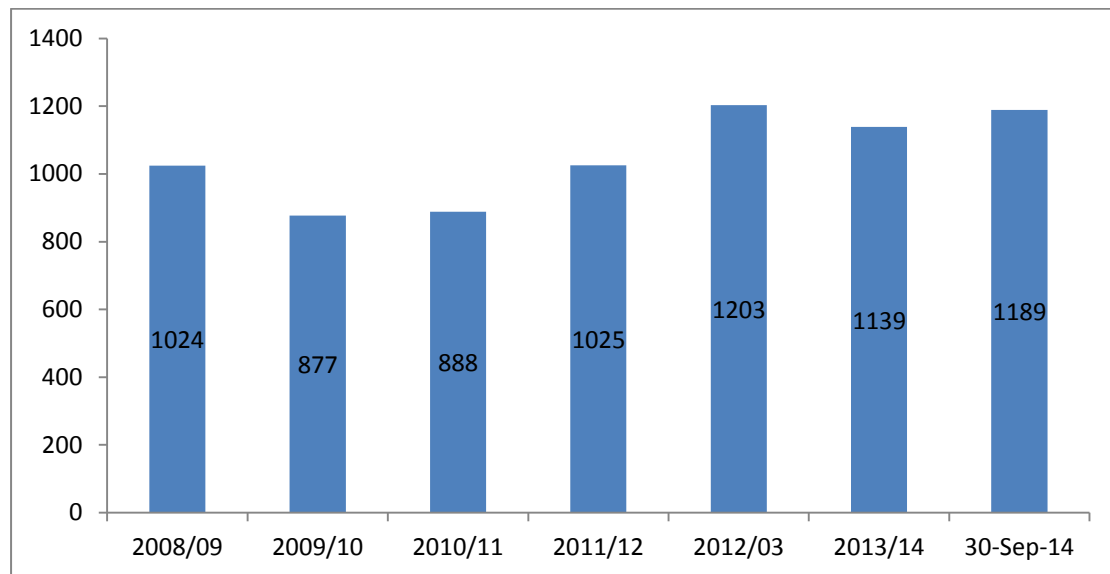


source: DCLG Live Tables, and local data

In the years between 2009/10 and 2012/13 the number of households in Temporary Accommodation increased from 877 to 1203²⁴; and increase of 37%. Numbers dropped to 1139 on the 31st March 2014; a drop of 5%.

²⁴ Count taken as at March 31st.

Chart 6.3 – Households in Temporary Accommodation

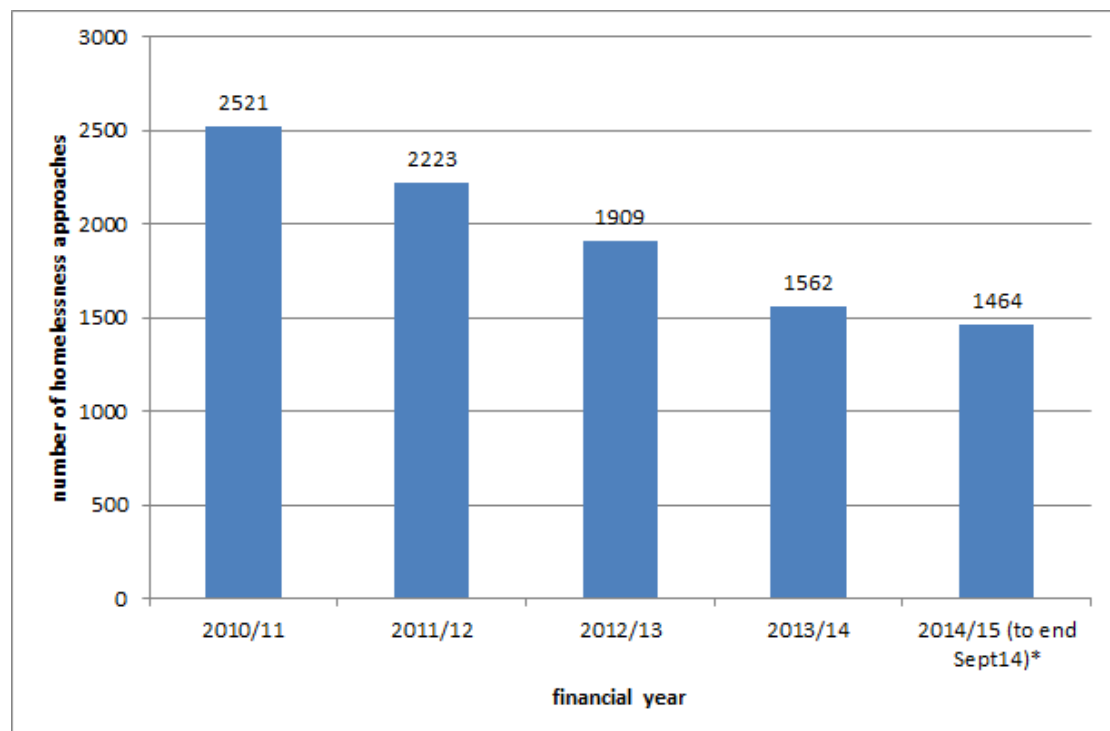


source: DCLG Live Tables, and local data

Homeless approaches

Chart 6.4 below shows the trend in homelessness approaches since 2010/11 to the projected total for 2014/15 based on the first six months of the financial year. The long term trend is downwards with a predicted 6% decline between 2013/14 and 2014/15. Between 2010/11 and 2014/15 the number of approaches has fallen by over 40%.

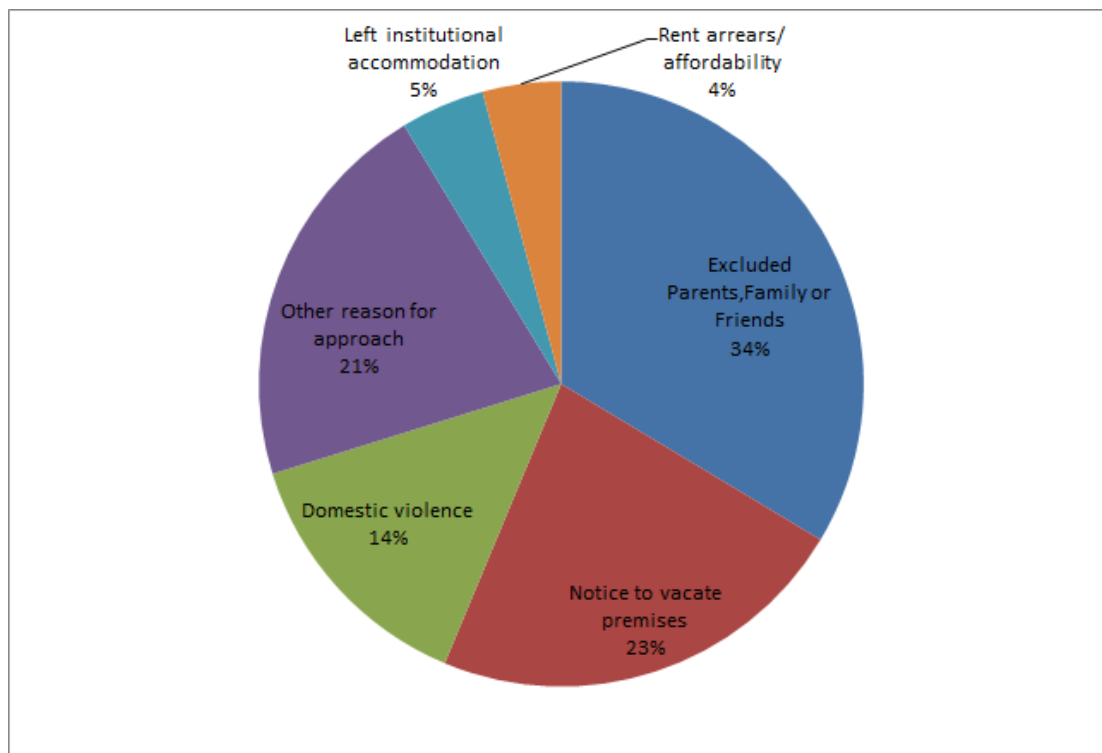
Chart 6.4 – Hammersmith and Fulham homeless approaches 2010/11 – 2014/15



Source : internal data, 2014/15 projected based on numbers from 1/4/14 to 30/9/14

Chart 6.5 below shows the main reasons for the approaches in the first six months of 2014/15. Approximately one third of all approaches are for people or households that have been excluded from parental, friend or family homes. Almost a quarter are due to a notice to vacate premises, and 14% are for domestic violence.

Chart 6.5 – homeless approach reasons – 1st six months of 2014/15



Source : internal data, numbers from 1/4/14 to 30/9/14

As the number of homelessness approaches goes down, and the number of homelessness acceptances increase, the ratio percentage of acceptances to approaches has gone up rapidly.

Table 6.2 – homelessness approaches and acceptances 2010-2015

Financial Year	Approaches	Accepted as homeless	%
2010/11	2521	163	6.47
2011/12	2223	203	9.13
2012/13	1909	283	14.82
2013/14	1562	385	24.65
2014/15 (to end Sept14)*	1464	412	28.14

Source : internal data, numbers from 1/4/14 to 30/9/14

Waiting times for affordable/social rent housing by bed size

The table below shows the time in months between a households registration date, and the date that they were placed. It is generally true that the larger the bedroom need the longer the amount of time that a household has to wait. Over the seven years a one bedroom property has an average waiting time of 22.1 months, while a four bedroom property has a waiting time of 64.2 months.

Table 6.3 – Waiting time for affordable and social rent housing by number of bedrooms, in months

	Rehoused Year	Number of bedrooms						Sheltered	Overall avg
		0	1	2	3	4	5			6
time in	2007/8	31.6	19.8	40.4	52.8	56.6	65.5	25.0	33.8
months	2008/9	28.1	21.0	47.7	55.0	66.0		16.3	36.1
between	2009/10	28.9	23.9	40.7	55.1	57.3	98.1	17.4	33.0
registration	2010/11	33.7	24.9	40.4	57.7	46.6	45.1	66.7	35.1
date and	2011/12	43.2	24.6	44.3	66.3	70.7		24.9	37.6
date of	2012/13	34.0	22.2	47.9	62.7	85.3		19.5	37.8
rehousing	2013/14	23.6	16.7	35.5	52.3	73.6		34.5	32.8
	Overall average	32.1	22.1	42.5	56.5	64.2	67.5	42.0	35.0

source: LBHF data

Housing Need Model

The following sections bring all of the available evidence together into a ten year model tracking how annual housing need and supply will change.

The model assumes that there is a one-to-one relationship between households and dwellings.

Demand Side methodology

The demand side of the model ignores transfers as there are no net losses / gains to the numbers of households in housing need, and also excludes those households requesting or eligible for sheltered housing as this is considered elsewhere in this report.

1) Identifying Households in Housing Need but not known to the local authority

An estimate of households that are either overcrowded or severely overcrowded has been added to the model (by one or two bedrooms). Using data from the 2007 housing needs survey; the number of households that are overcrowded were identified, excluding those in council or RSL stock and those currently on a housing register. Then a proportion was removed as they had stated that they either did not want nor need council accommodation or did not see their overcrowding as a problem. The remaining (**557**) households are those that are overcrowded and not on the housing register.

2) Households in housing need but not on the existing housing register

There are a number of households that are known (in that they have previously applied or been on the housing register) that are not currently on the register in its current form (from April 2013). These households remain in housing need and are considered in the model.

Upon implementation of the new housing register in April 2013, **1415** households were removed from the housing register who should be considered to be in housing need. These consist of **1088** households that have either been accepted as homeless and living in long term temporary accommodation (960), households that are pending a homeless decision and in long term temporary accommodation (73 – assuming that all will be accepted as homeless); and a proportion of households that are pending a decision and in short term temporary accommodation (55).

On implementation of the housing register in April 2013, there were **308** applications who met the residency criteria who were removed who were overcrowded by one bedroom (only), excluding transfers and those interested or eligible for sheltered housing.

In addition, there were **19** applications removed who met the residency criteria with specific medical conditions which would indicate a continuation of housing need.

Since the implementation of the housing register in April 2013, there have been a number of new applications which whilst not eligible to be placed on the register indicate continuing housing need.

These include **150** applications where the household meets the residency criteria and are overcrowded by one bedroom only and **18** applications with specific medical conditions.²⁵

3) Current Housing Need

Currently there are **434** households on the existing housing register, excluding transfers and those interested and eligible for sheltered housing.

4) Baseline of current housing need

Adding the totals from (1), (2) and (3) above, gives **2,574** households in current housing need.

5) Estimates of households approaching the council as being in housing need in a year (new demand)

Under the existing arrangements, we would expect that there would be **210** new acceptances on to the housing register in one year (not including those who are counted under homeless, and excludes transfers and those interested and eligible for sheltered housing).

In addition, **171** households will be accepted as homeless per annum, **71** households will approach as being overcrowded by one bedroom (and meet the residency checks) and **9** will have a qualifying medical condition.

In total, we estimate that **461** households per year will be added to the housing register and be in housing need.

6) Total need for social housing

Adding (4) to (5) gives a baseline of social housing need (demand) of **3,035** households.

7) Estimated demand from newly formed households

In addition, an estimate has been added for social housing need arising from newly formed households. The Fordhams Housing Needs Survey data shows that there are 4,564 newly formed households over a two year period, equating to 2,282 households per annum.

²⁵ Both exclude transfers and applications for sheltered housing. Based on 13/14 full year, and projected totals for 2014/15.

Analysing the number of new households by composition, and removing single adult and pensioner households, and all adult households as they are unlikely to be housed (totalling 3,875 over two year) leaves a total number of households who might require social housing as 689 (over two years).

A correction has been added to take into consideration the number of those households that may contain a member who is vulnerable and / or has special needs. Based on the percentage of the current housing register that has a medical award (19%), we have added 36 households back. In total, this gives 725 households over 2 years, or 363 per annum.

Using CACI paycheck data, 43.4% will have an income less than £29k per annum and would not be able to purchase market properties and most intermediate products. This equates to **157** new households in housing need per annum.

8) Totals of existing and throughput demand

Summing the totals from (6) and (7) provides a total of **3,192** households.

Supply Side methodology

9) Average number of local authority voids per year

The average number of true voids (that is properties available for use) over the last 5 years is **448** a year.²⁶

Table 6.5 - true voids 2009-2014

<u>Year</u>	<u>True Voids</u>
2010/11	491
2011/12	449
2012/13	489
2013/14	428
2014/15	385
avg	448

10) Average number of lets in Registered Provider stock

The average number of lets per year over the last four full financial years (and projection for 14/15) is **167**.

11) Total supply

Adding the totals from (9) and (10) gives an annual supply of housing stock of **615**.

12) Closing position of housing need

Subtracting the final position of **615** (from point 11) from the final social housing need in year 1 (of **3,192** from point 8) gives a closing position of **2,577** households. This figure then becomes the baseline housing need in year 2 and feeds through the model.

²⁶ Based on last four full financial years, and projection for 14/15.

After a ten year period, we would expect there to still be **2,604** households in housing need requiring assistance. Using this model, throughput demand for social housing is slightly higher than annual supply.

At the simplest level this means that on average, we would need **260** new social housing units per year to clear the backlog of social housing need (over 10 years).

Table 6.6 – The supply and demand model

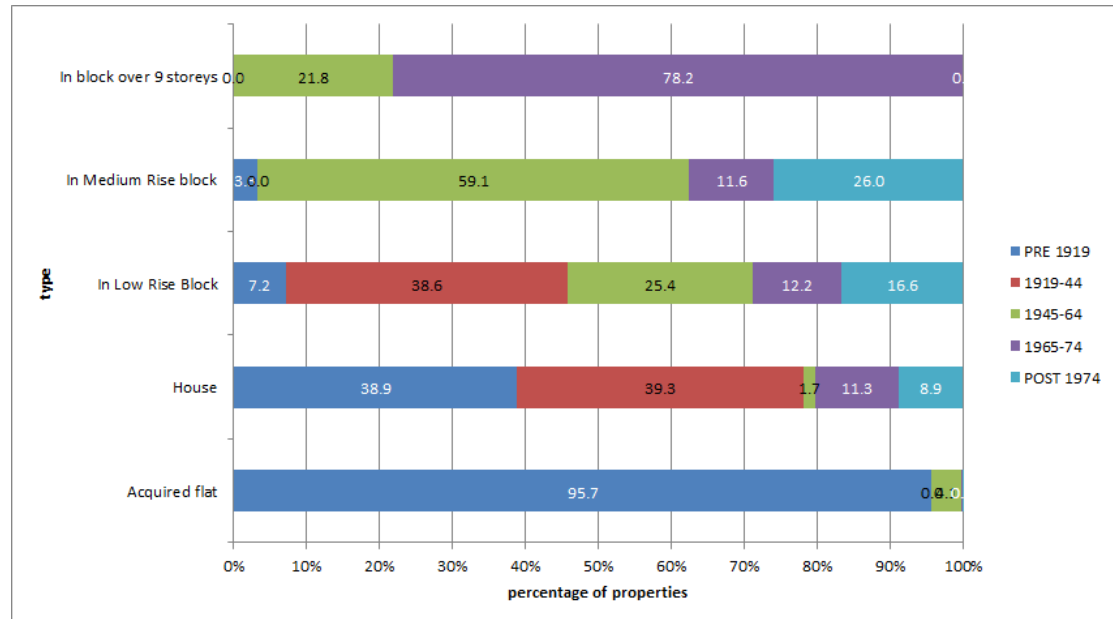
		Years										
		1	2	3	4	5	6	7	8	9	10	
1) Need but not known to LBHF	Overcrowded households not known to LBHF	557										
2) Housing Need, not on the register	Homeless Households (duty accepted) in long-term TA	1088										
	Overcrowded households	308										
	Qualifying medical conditions	19										
	totals	1415										
	Applications made since changes											
	Overcrowded households	150										
	Qualifying medical conditions	18										
3) Existing demand and throughput demand	Current housing register (excl Transfers and sheltered)	434										
	Baseline of housing need	2574	2577	2580	2583	2586	2589	2592	2595	2598	2601	
	New additions (2013/14 excluding transfers):											
	based on current housing register	210	210	210	210	210	210	210	210	210	210	
	homeless households	171	171	171	171	171	171	171	171	171	171	
	overcrowded households	71	71	71	71	71	71	71	71	71	71	
	qualifying medical conditions	9	9	9	9	9	9	9	9	9	9	
	totals	461	461	461	461	461	461	461	461	461	461	
	Total with new throughput	3035	3038	3041	3044	3047	3050	3053	3056	3059	3062	
	Estimated demand from newly formed households	157	157	157	157	157	157	157	157	157	157	
	Totals of existing and throughput demand	3192	3195	3198	3201	3204	3207	3210	3213	3216	3219	
Voids	Average number of new voids per year (5 yrs)	448	448	448	448	448	448	448	448	448	448	
	RSL lets per year (avg 5 years)	167	167	167	167	167	167	167	167	167	167	
	Total Supply	615	615	615	615	615	615	615	615	615	615	
FINAL POSITIONS	Social Housing Need	3192	3195	3198	3201	3204	3207	3210	3213	3216	3219	
	Supply	615	615	615	615	615	615	615	615	615	615	
	Closing position of housing need	2577	2580	2583	2586	2589	2592	2595	2598	2601	2604	

Stock Condition

The age profile of the borough's stock varies by the type of property and the number of bedrooms.

Chart 6.6 below shows that the age of those council properties that are in low rise blocks or are houses tend to be older than those properties in medium and high rise blocks. Almost 46% of properties in low rise blocks were built before 1945.

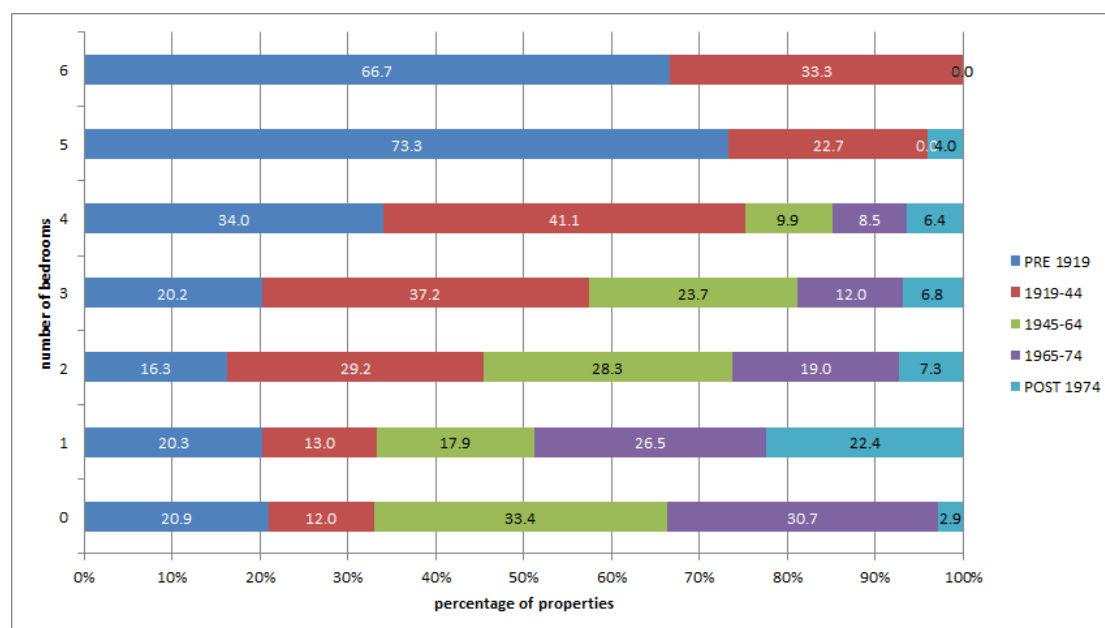
Chart 6.6 – Age of council properties by building type



Source : I World LBHF data

Chart 6.7 below shows a varying age profile by the number of bedrooms in the council stock. As the number of bedrooms increases, the older the property tends to be. For example, almost 75% of properties with four bedrooms were built before 1945, compared to just 33% of properties with 1 bedroom.

Chart 6.7 – Age of council properties by number of bedrooms



Source : I World LBHF data

In recent years the Borough has invested heavily to improve the condition of the local housing stock. This has included:

- Completion of decent homes improvements to Jepson House, a 17-storey tower block, and Pearscroft Road medium-rise blocks including new windows and doors, new roof coverings, new kitchens and bathrooms, heating and electrical upgrades.
- The overcladding of three tower blocks on Edward Woods Estate has secured their structural integrity, improved thermal insulation, and enhanced their physical appearance. The medium-rise blocks on the estate have also benefited from external cladding. Further works are planned across the borough in the next two years targeting uninsulated cavities and hard-to-treat solid wall constructions.
- Replacement windows to Calvert House and Carteret House on White City Estate and sheltered blocks at Swanbank Court, Philpot Square, Viking Court/Seagrave Road, and Barclay Road. A window replacement scheme is imminent at Ellenborough House, Lawrence Close and Mackenzie Close on White City. Further schemes at design stage and expected to complete in 2014/15 include Philpot Square; Chelmsford Close & St Albans Terrace; Frithville Gardens Estate; Rainville Court; Richard Knight House; Peterborough Road sheltered housing; Planetree Court sheltered housing.
- A three-year programme of cyclical planned maintenance has begun during 2013 incorporating external and communal works to over 7,000 homes, primarily those properties that did not receive this work under decent homes.
- New energy efficient communal boilers have been installed at Bayonne Road Estate, Browning Court, and Woodmans Mews with further schemes either on site or imminent at Meadowbank Close, Seagrave Road Estate, and Malvern Court.
- A programme of modernisation has been prioritised for the boroughs 216 housing passenger lifts. Sixteen were modernised as part of the 2012/13

programme with a further twenty included in contracts currently on site. 54 more are either at design or pre-contract stage.

- Programmes of works are also continuing for disabled adaptations; fire safety works; controlled entry and landlord's electrical upgrades; improvements to water storage and supply; the provision and/or extension of CCTV on housing estates; and various improvements to the estate environment.

In terms of the standards of the councils housing stock, LBHF achieved 100% decency in March 2013²⁷. Maintaining the standard is a key priority identified in the council's HRA Asset Management Plan and an investment strategy has been adopted which will tackle potential non-decency where it is identified based on current stock condition information.

This investment plan will enable the council to maintain the stock at a decent standard whilst addressing the backlog of works not covered by the decent homes standard, particularly lift modernisation; controlled entry upgrades; landlords electrical services; cyclical external and communal repairs and redecorations; and improvements to curtilage areas and the public realm.

The five-year horizon includes programmes to replace or repair old windows and roofs, particularly on street-based properties, to upgrade heating systems generally, and to modernise internal amenities to properties on the White City Estate as they near the end of their expected life.

A key objective of the asset management plan will be to incorporate energy efficiency in all new programmes wherever practically possible. To assist on energy efficiency on the home, the council's investment programme will pursue the following initiatives:

- (i) Incorporating practicable energy efficiency improvements in all maintenance and Improvement programmes
- (ii) Increasing the average energy rating of the housing stock
- (iii) Creating and implementing an Affordable Warmth Strategy
- (iv) Providing training, advice and information for residents as to the most efficient and effective use of their heating systems.
- (v) Investigating the use of renewable technologies
- (vi) Working with the Government agencies, energy companies and its maintenance partners to bid for external funding for renewable technologies and energy efficiency initiatives
- (vii) Exploring the practicalities of implementing a Retrofit programme

Under the provisions of Section 604 of the 1985 Housing Act (amended by the 1989 Local Government and Housing Act) a dwelling house is fit for human habitation unless it fails to meet one or more of eleven requirements and as a result of that failure, is not reasonably suitable for occupation.

²⁷ For the purposes of reporting to DCLG properties that have refused decent homes works are classified as decent.

Section 7 - Private Rented Sector

The private rented sector now makes up almost one third of all households in the borough. The central sub region of the borough has the highest levels of households in the private rented sector, closely correlating with the highest population densities. Between the 2001 and 2011 Census the proportion of households in the sector has increased from 23 to 33%.

Properties in the sector tend to have few bedrooms compared to those that are owner occupied. Households in the sector are characterised by their lack of children. Few households tend to consist of lone parents, single adults and elderly people. The sector has a large number of households that are shared.

Like house prices in the borough, private rents are high. The average rent across all types of properties is close to £1892²⁸ per month, the sixth highest in London. Entry level rent is (lower quartile) £1278 per month.

The rents for the various property sizes show that H&F has an average rental price above the London average for all property sizes.

Average and entry level rents are increasing rapidly in the borough. Between the 12 months to June 2011 and the 12 months to June 2014, the average (mean) rent has increased by over 30%, and the lower quartile rent has increased by almost 47%.

The average annualised income per resident in the borough is 1.89 times higher than the average annualised rent – this is the second lowest in London; and the second lowest ratio of all Local Authorities in the country. This suggests how unaffordable the private rented sector is for a significant proportion of the resident population.

Average rents in Hammersmith and Fulham equate to 52.3% of the average income of households. This is the 7th highest proportion in London.

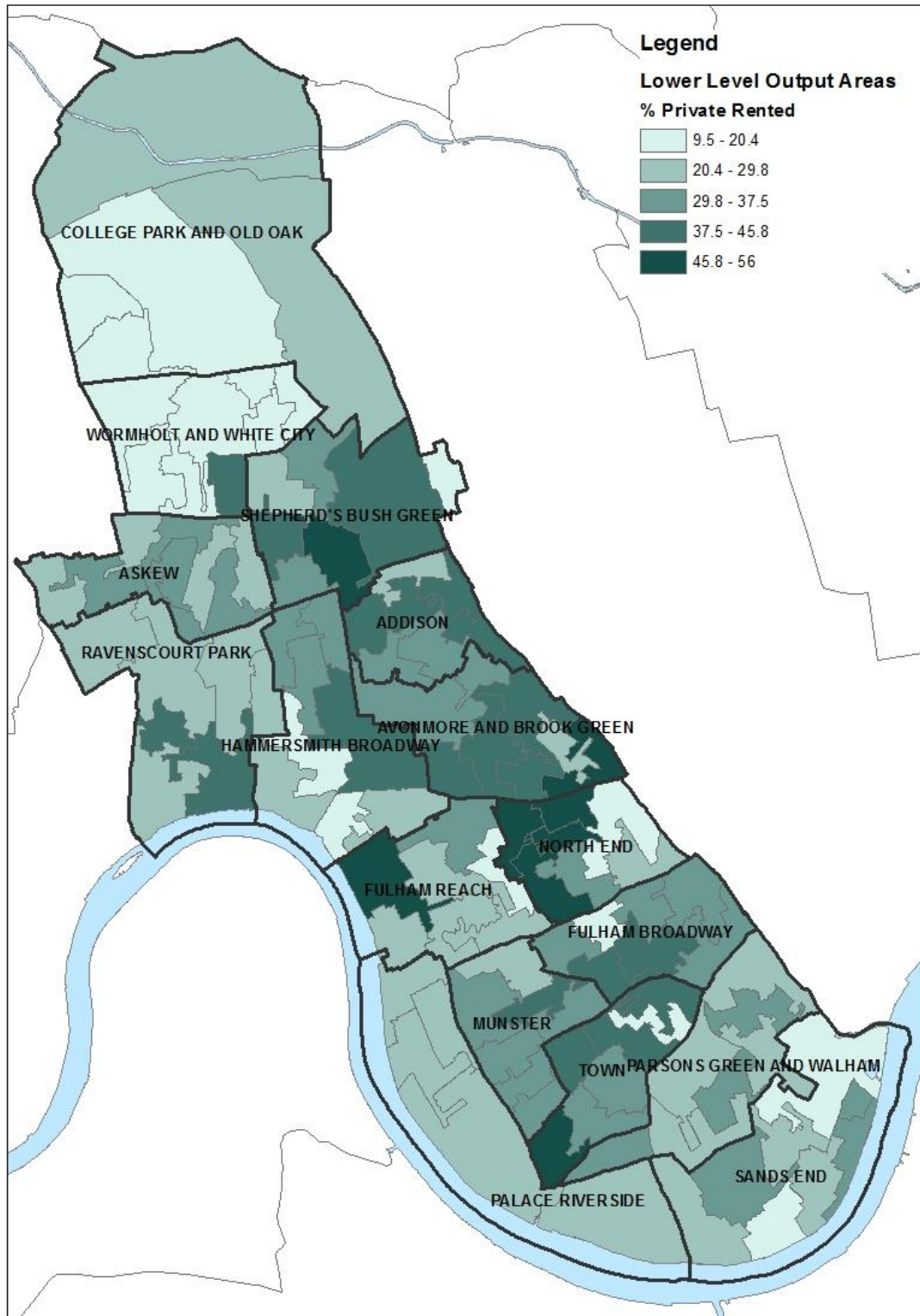
Average annualised income for those people who work in the borough is 1.65 times higher than the annualised rent. This is the 4th lowest in London. Those who work in the borough tend to earn less than those who reside in the borough.

According to the 2011 Census, the private rented sector now makes up almost one third of the borough. The lack of data on the characteristics, composition, service use and demands of this significant cohort is a key intelligence gap for this assessment and for the local authority as a whole.

Map 7.1 shows the % of households that are private rented accommodation. Avonmore & Brook Green, and North End wards have the highest proportions of private rented households (41%). College Park and Old Oak, and Wormholt and White City have the lowest proportion of private rented properties (18% and 19% respectively).

²⁸ Valuation Office, Private Rental Market Statistics, Table 2.7: Summary of monthly rents recorded between 1 October 2013 and 30 September 2014 by administrative area for England

Map 7.1 - % of households that are private rented



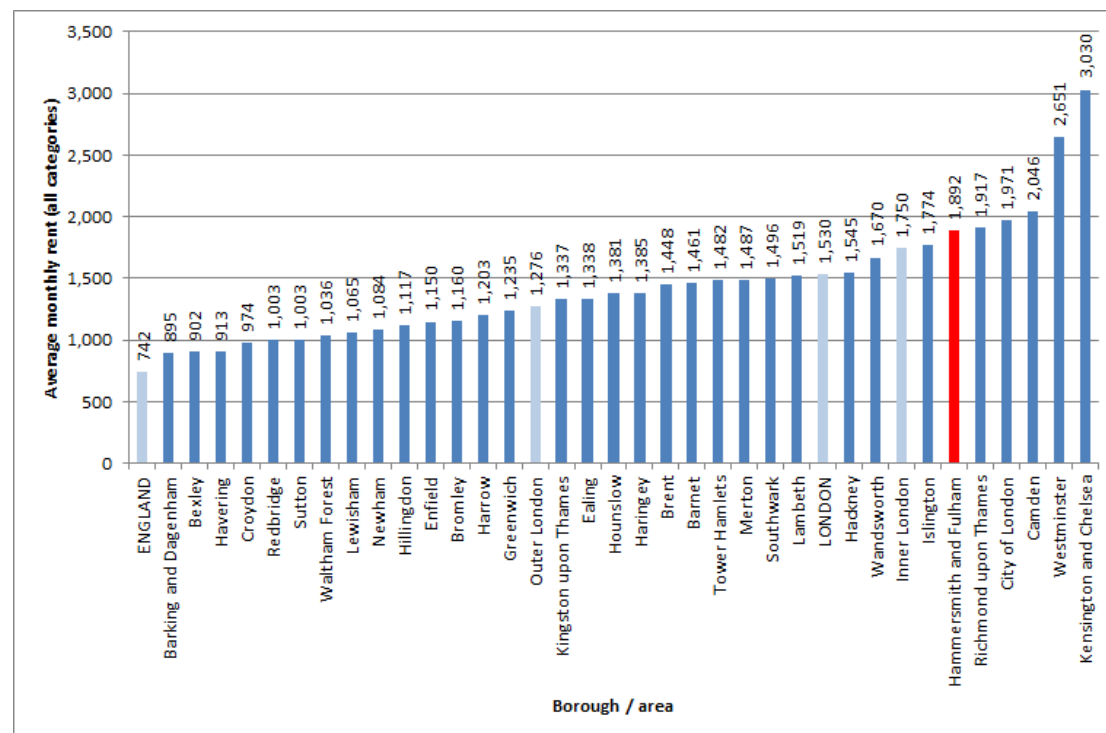
source: 2011 Census

Private Rented Sector

Along with very high house prices in the borough, the average monthly rent in the private rented sector is also high. The average rent across all types of properties in the borough is

over £1892 per month, the 6th highest in London and over twice the average for England as a whole.

Chart 7.1 – Summary of monthly rents recorded between 1 October 2013 and 30 September 2014 by administrative area for England (VOA)



Source : Valuation Office

The rents for the various property sizes show that H&F has an average rental price above the London average for all property sizes. The table below compares average and lower quartile rental prices in H&F against Inner London, London and England.

Table 7.1 – Summary of average and lower quartile monthly rents recorded between 1 October 2013 and 30 September 2014 by administrative area for England (VOA)

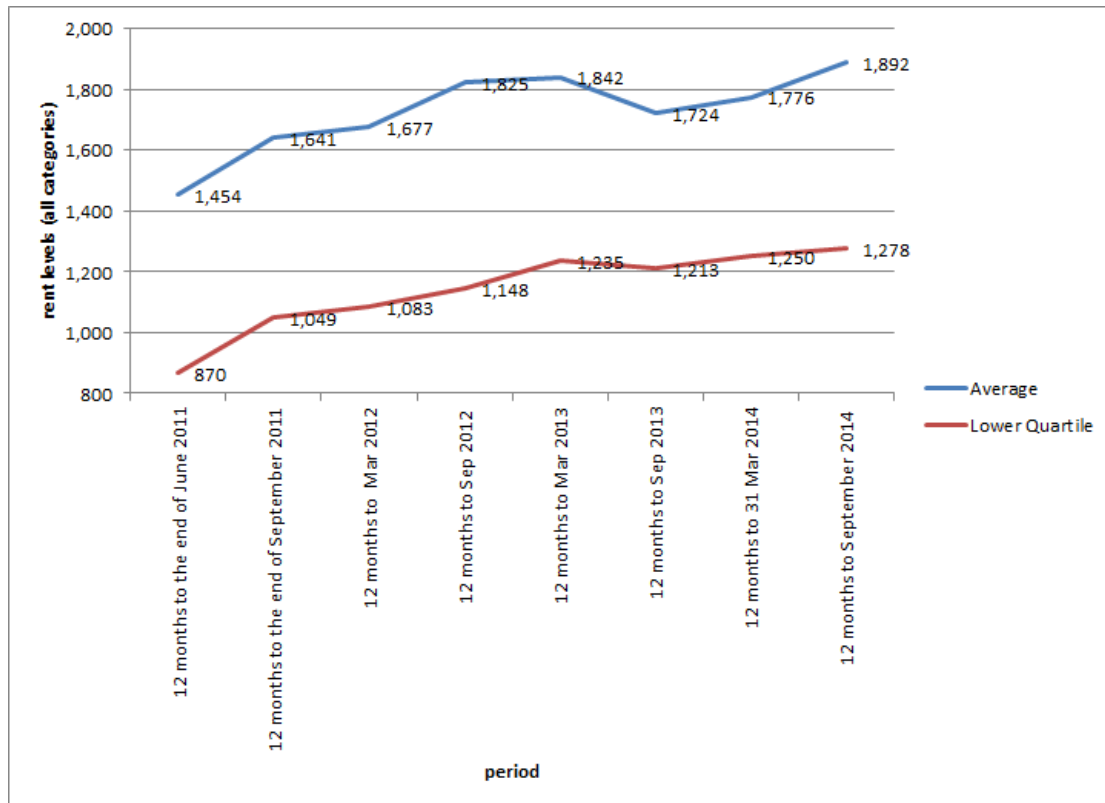
Average (mean) monthly rents							
Area	Room	Studio	1 Bedroom	2 Bedrooms	3 Bedrooms	4 or more bedrooms	All categories
LBHF	724	1,030	1,306	1,752	2,462	4,401	1,892
Inner London	619	1,019	1,383	1,763	2,454	3,823	1,750
London	556	909	1,211	1,516	1,970	3,134	1,530
England	363	579	625	693	789	1,412	742

Lower Quartile rents							
Area	Room	Studio	1 Bedroom	2 Bedrooms	3 Bedrooms	4 or more bedrooms	All categories
LBHF	607	910	1,183	1,517	2,058	3,033	1,278
Inner London	498	801	1,100	1,350	1,700	2,253	1,170
London	450	700	900	1,150	1,350	1,850	1,000
England	303	375	425	485	550	800	475

Source : Valuation Office

Chart 7.2 below shows the trend in the monthly rent in the private sector (across all categories) from 2011 to 2014. The chart shows the trend in average rent and lower quartile (entry level) rents.

Chart 7.2 – trend in average and lower quartile rents



Source : Valuation Office

The chart shows that both the average and entry level rents are increasing rapidly in the borough. Between the 12 months to June 2011 and the 12 months to June 2014, the average (mean) rent has increased by over 30%, and the lower quartile rent has increased by almost 47%.

Affordability in the Private Rented Sector

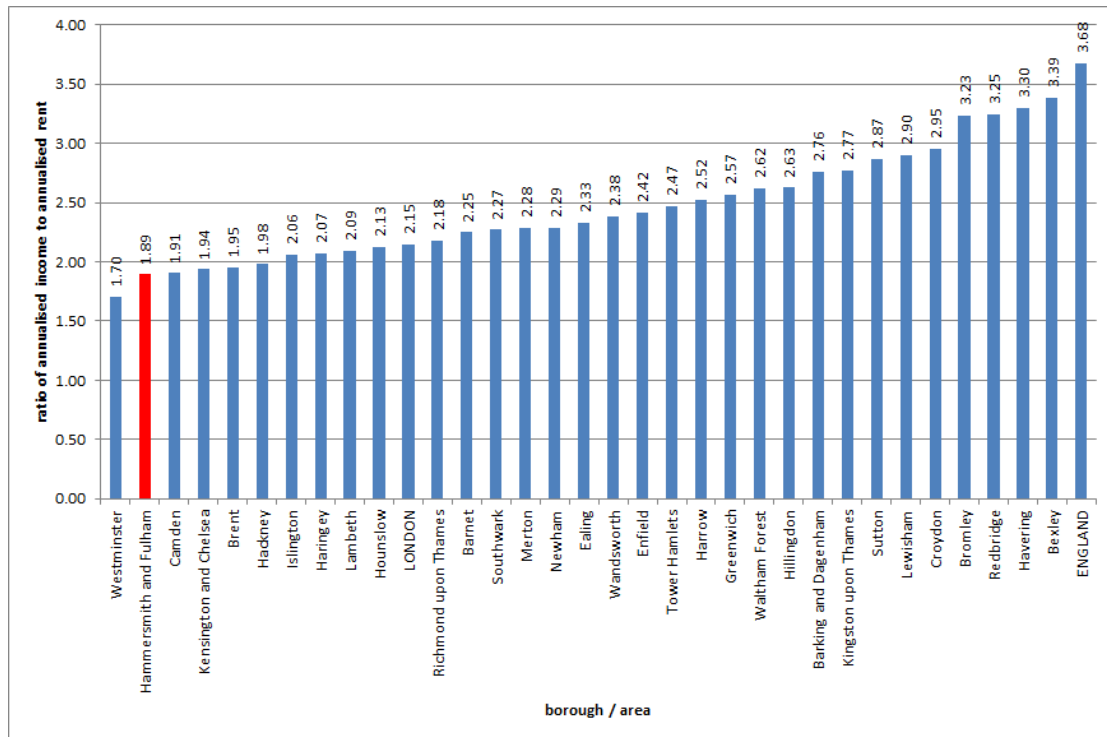
The following sections examine the relationship between income and known monthly rents (all categories). The analysis is based on the known incomes for borough residents, but given the findings in section 5 a section based on the incomes of people who work in the borough is also included to further highlight the affordability issues facing people and households.

Resident analysis – income to rent

Chart 7.3 below shows the ratio between annualised income and annualised private rent levels for those who live in the borough. The average annualised income in the borough is 1.89 times higher than the average annualised rent – this is the second lowest in London; and the second lowest ratio of all Local Authorities in the country. Only Westminster has a lower ratio.

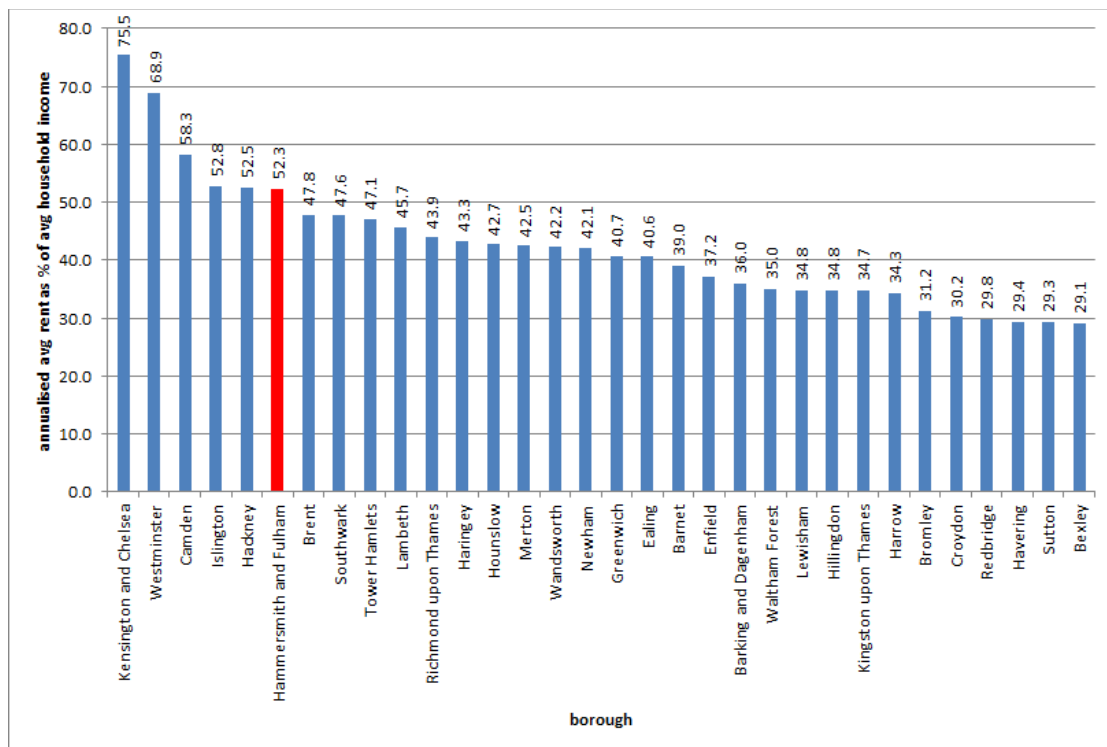
This is a useful measure of how unaffordable the private rented sector is for a lot of people within Hammersmith and Fulham.

Chart 7.3 – resident based income against private rents



Source : Valuation Office, Annual Survey of Hours and Earnings – resident based

Chart 7.4 – average resident based household income against private rents



Source : Valuation Office, CACI household income

Chart 7.4 above shows the relationship between annualised average rent in the private and the average household income (resident based). The data shows that the average rents in Hammersmith and Fulham equate to 52.3% of the average income of households. This is the 7th highest proportion in London.

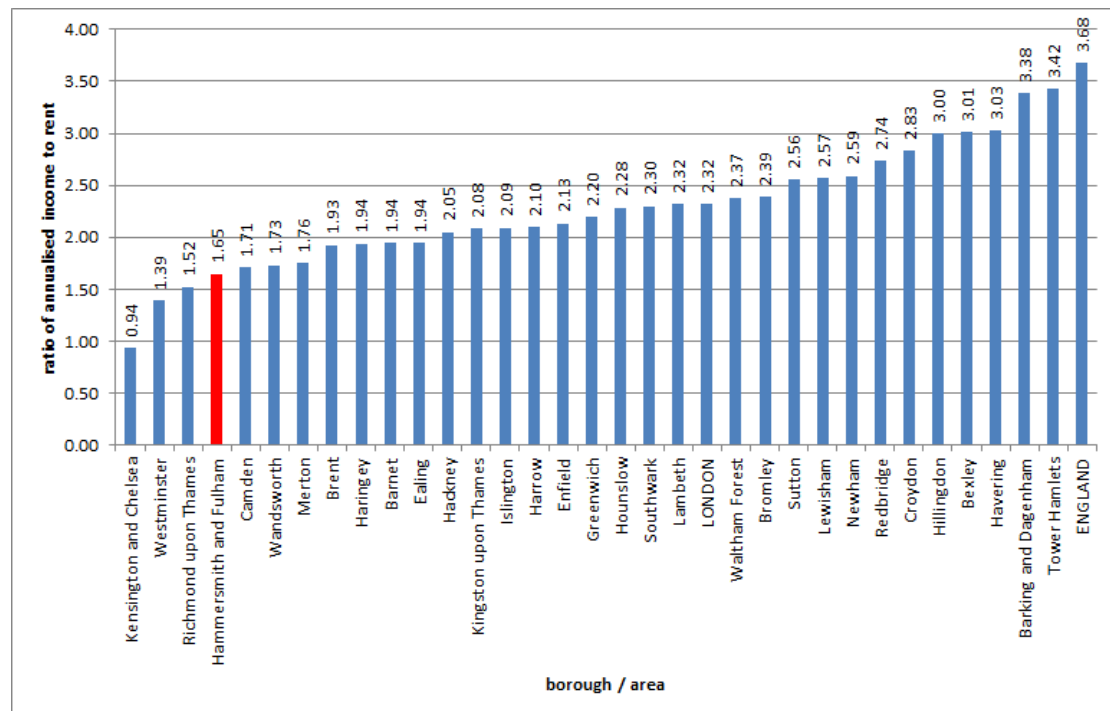
When the same analysis is carried out using the lower quartile annualised rents and lower quartile households incomes, the percentage jumps to 70%, in other words entry level rents in the private sector account for 70% of lower quartile household incomes suggesting that there is a significant barrier to the private rented sector for those households on lower incomes.

Workplace analysis – income to rent

Chart 7.5 below shows the same analysis but this time using the incomes of those people who work in the borough. Section 5 indicated that those who work in the borough tend to earn less than those who reside in the borough; therefore it is not surprising that the ratio is lower in this section.

This time annualised income is 1.65 times higher than the annualised rent. This is the 4th lowest in London (with only Kensington and Chelsea, Westminster and Richmond upon Thames having lower ratios – and therefore larger differences between resident and workplace incomes).

Chart 7.5 – workplace based income against private rents



Source : Valuation Office, Annual Survey of Hours and Earnings – workplace based

Chart 7.5 above shows that a significant proportion of those who work in the borough will face severe affordability issues in the private rented sector, as well as in market housing.

Housing Benefit and the Private Rented Sector

The private rented sector also houses those on low incomes and in receipt of housing benefit. There are currently over 3,600 claimants of housing benefit currently in the private rented sector. This represents just under 14% of all households in the private rented sector.

The average weekly (eligible) rent of these claimants in the private rented sector is just under £400 per week.

Almost three quarters of these households consist of single adults (54%) and lone parents (20%). Both of these proportions are significantly higher than those in the private rented sector overall (regardless of receipt of benefits).

Condition of the Private Sector

The 2004 private sector stock condition survey estimated that 2,961 private sector dwellings were unfit, which constituted 4.7% of the private housing stock. This compared to an unfit rate of 4.2% nationally and 5.6% in London (2001 EHCS). The unfitness rate had reduced from 15% in the 1998 survey.

The most common reasons for unfitness were disrepair (43.2%), food preparation (35.2%) and bath/shower (34.3%) but all were below the national average of 45.5%, 39.4% and 20.9% respectively.

Of those dwellings which were estimated as being unfit, 31.5% had two or more reasons for unfitness, this compared to 44.8% nationally.

According to tenure, the survey showed that private rented dwellings had the highest level of unfitness (7.8%) whilst owner-occupier dwellings (with mortgage) showed the lowest level (2.3%). An estimated 43.6% of all unfit dwellings were private rented.

Generally, unfitness is associated with the age of the property, the survey found no evidence of unfitness in post-1964 stock. An estimated 89.6% of unfit dwellings date from before 1919.

North of the borough²⁹ had the highest level of unfitness (5.2%) whereas the Centre of the borough³⁰ shows a low level of unfitness at 4.0%

End terrace houses showed high levels of unfitness (8.9%), whilst 59.9% of all unfit dwellings are converted flats.

In addition to unfit dwellings, it was estimated that there were 10,828 dwellings (17.1% of the private sector dwelling stock) which were 'fit but defective'. Of these 65.2% were in relation to Disrepair and 27.5% to Dampness.

²⁹ North Wards - Askew, College Park & Old Oak, Shepherd's Bush Green and Wormholt & White City

³⁰ Central Wards - Addison, Avonmore & Brook Green, Fulham Reach, Hammersmith Broadway, North End and Ravenscourt Park

Section 8 - Owner Occupiers (Market Housing)

34% of households in the borough are owner occupied, either with or without a mortgage. There are local variations across the borough, with 26.2% in the north sub region, 33.7% in the central and 40% in the south. Between the 2001 and 2011 Census the proportion of households in this sector fell from 43% to 34%.

At the most local level, variations range from 9.7% to 67.7%.

Properties in the sector tend to have more bedrooms compared to those that are social affordable rent or in the private rented sector (49% have three or more bedrooms compared to 27.5% in the private rented sector and 24% in affordable social rent). Proportionally few households tend to consist of lone parents, with a large proportion of couples with or without children. The sector also has a large proportion of households consist of just one adult.

The housing market in the borough remains dynamic and the borough is an attractive place to live.

Hammersmith and Fulham has a very high average house price when compared to other parts of the country. At September 2014, the average price for a property sold was £795k - the highest average house price in the borough since records began. This is over 1.7 times higher than the average price for London as a whole. Generally, house prices are lowest in the north of the borough, and highest in the south.

At September 2014, the average price for a flat in the borough was just over £618k, which increased substantially to over £1.2m for a terraced house, and to over £1.8m for a detached house.

The borough saw a 16.2% increase in the number of properties sold in the borough between 2009/10 and 2012/13. This equates to 33 sales for every thousand households in the borough, the 8th highest rate for all London boroughs, and very high compared to the country as a whole.

The borough has the 6th lowest average time for a property to sell between September 2011 and August 2013; and on average homes in Hammersmith and Fulham sell for 95.2% of their asking price. This is above both the London and the England average.

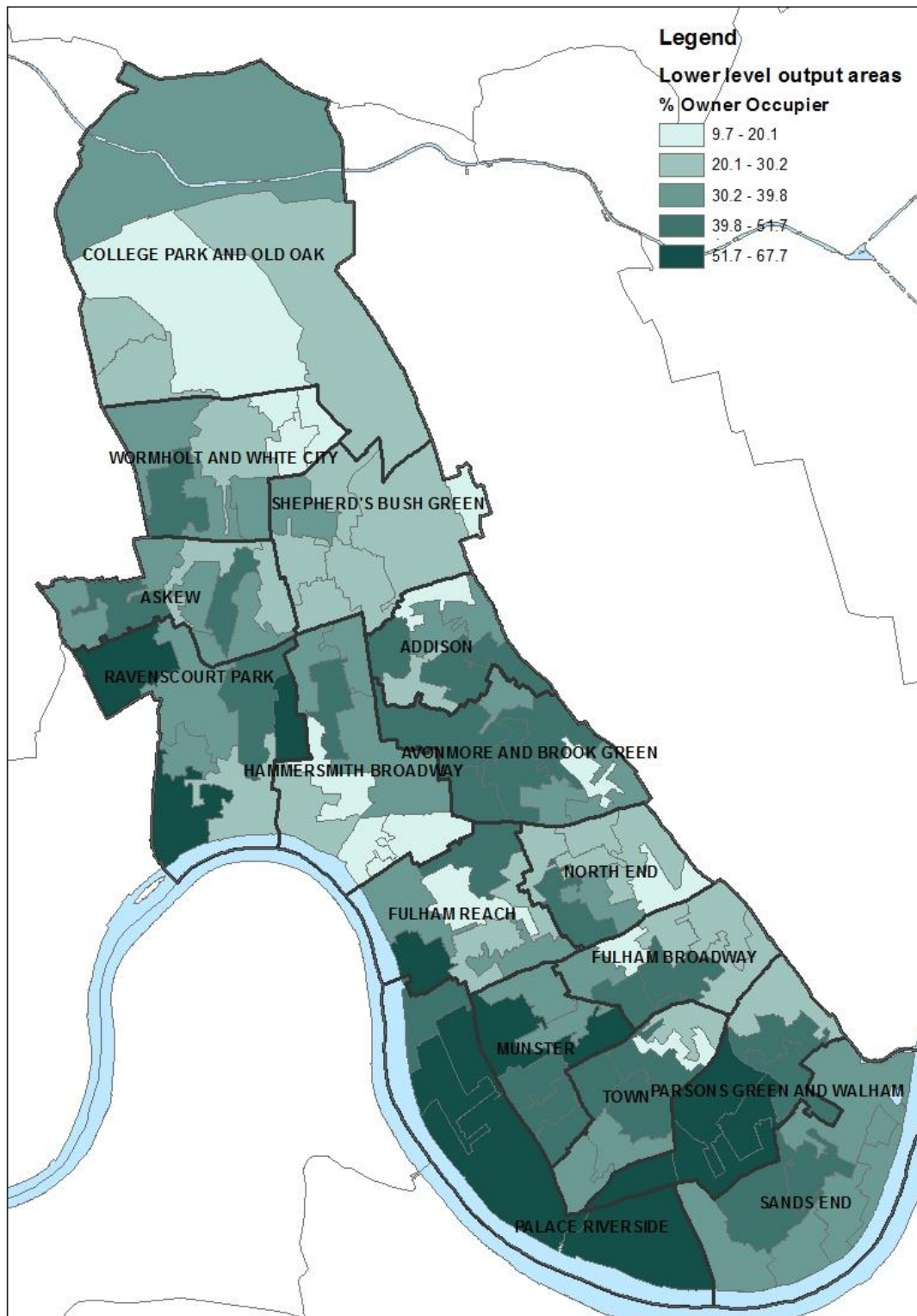
High house prices in Hammersmith and Fulham mean that there is a large proportion of the population living and / or working in the borough that cannot afford to buy a property here.

The area has one of the highest lower quartile house prices, and this is continuing to rise sharply. Hammersmith and Fulham also has the 3rd highest lower quartile income to lower quartile house price ratio in London. The lower quartile house price in Hammersmith and Fulham is now 14.8 times that of the lower quartile income.

Average households in Hammersmith and Fulham face a large deficit when it comes to buying their own home. For example the 'cash gap' for 'young singles and couples' wanting buy a flat/ maisonette stands at over £200k.

Key workers such as social workers have 34.4% of the income required to purchase an entry level property in the borough. Those in teaching professions have almost 40% of the income required; and nurses have just over 36%.

Map 8.1 - % of households that are owner occupied



Source : 2011 Census

35.6% of all properties in Hammersmith and Fulham are owner occupied. This includes 2% that are 'shared ownership' (part owned and part rented). 8 London boroughs have lower proportions of owned properties, and excluding Newham, they are all inner London boroughs.

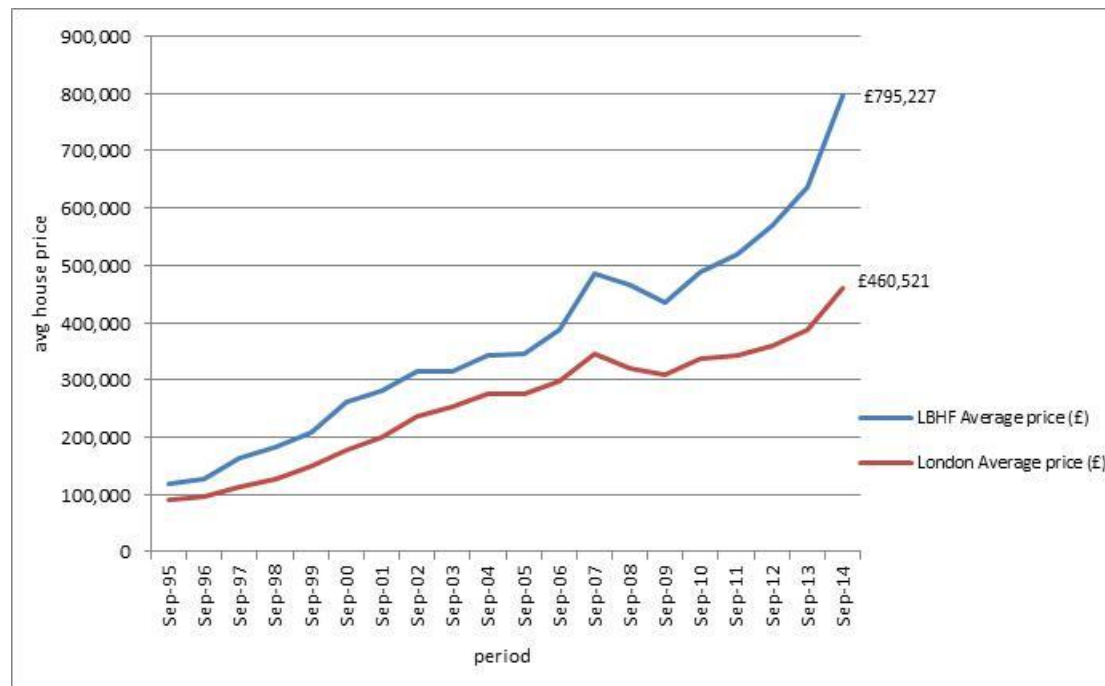
The south sub sector has 42% of owner occupied properties, the central sub sector has 35% and the north sub sector has 29%.

House Prices and Sales

Historically Hammersmith and Fulham has had a very high average house price when compared to other parts of the country and most other London boroughs. The borough remains a very attractive place to live.

House prices in Hammersmith and Fulham have been increasing steadily since 2009. At September 2014, the average price for a property sold was £795, over 1.7 times higher than the average price for London as a whole. The graph clearly shows a dip in house prices at the height of the recession, and a very steep recovery since then to a current high – the highest average house price in the borough since records began.

Chart 8.1 – Long Term Trend in average house prices for Hammersmith and Fulham and London

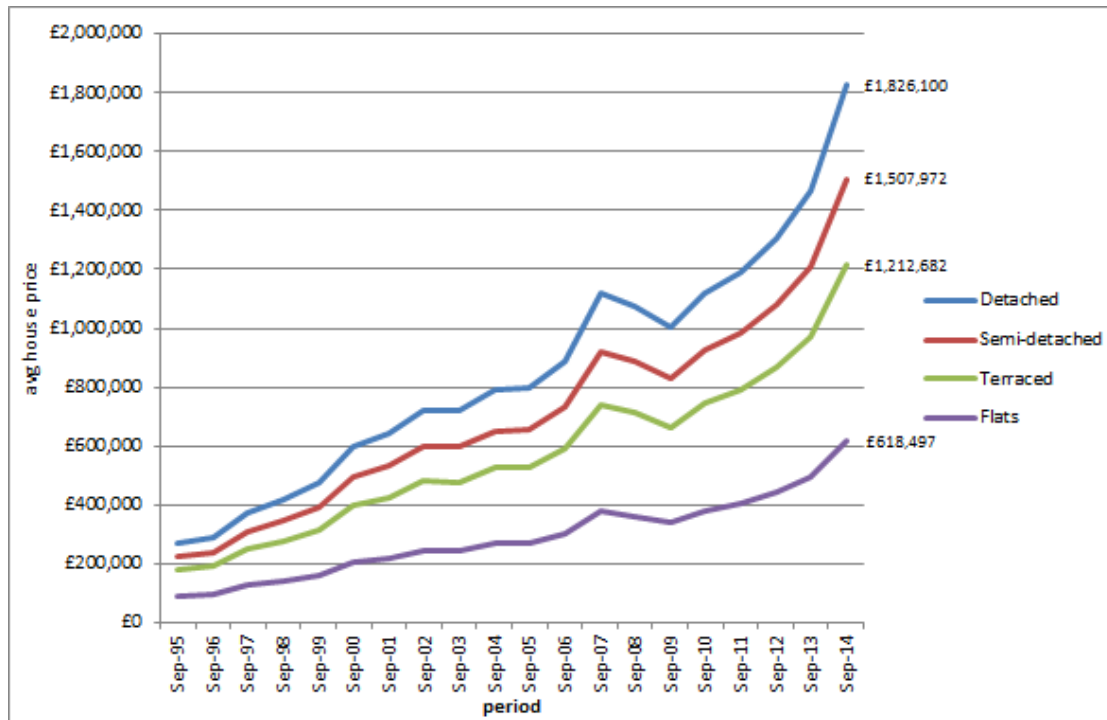


source: Land Registry

At September 2014, the average price for a flat in the borough was just over £618k, which increased substantially to over £1.2m for a terraced house, and to over £1.8m for a detached house.

Chart 8.2 shows a similar trend in recovery as above, but house prices have increased most significantly in houses (terraced, semi-detached or detached) rather than flats.

Chart 8.2 – Trend in house prices by property type in Hammersmith and Fulham



source: Land Registry

Table 8.1 below shows the differences in the number of sales in each of the London boroughs between 2009/10 and 2012/13 (the last full and finalised year that data is available from the DCLG Live tables).

The borough saw a 16.2% increase in the number of properties sold in the borough between 2009/10 and 2012/13, suggesting that the borough housing market remains attractive and dynamic. This equates to 33 sales for every thousand households in the borough, the 8th highest rate for all London boroughs, and very high compared to the country as a whole.

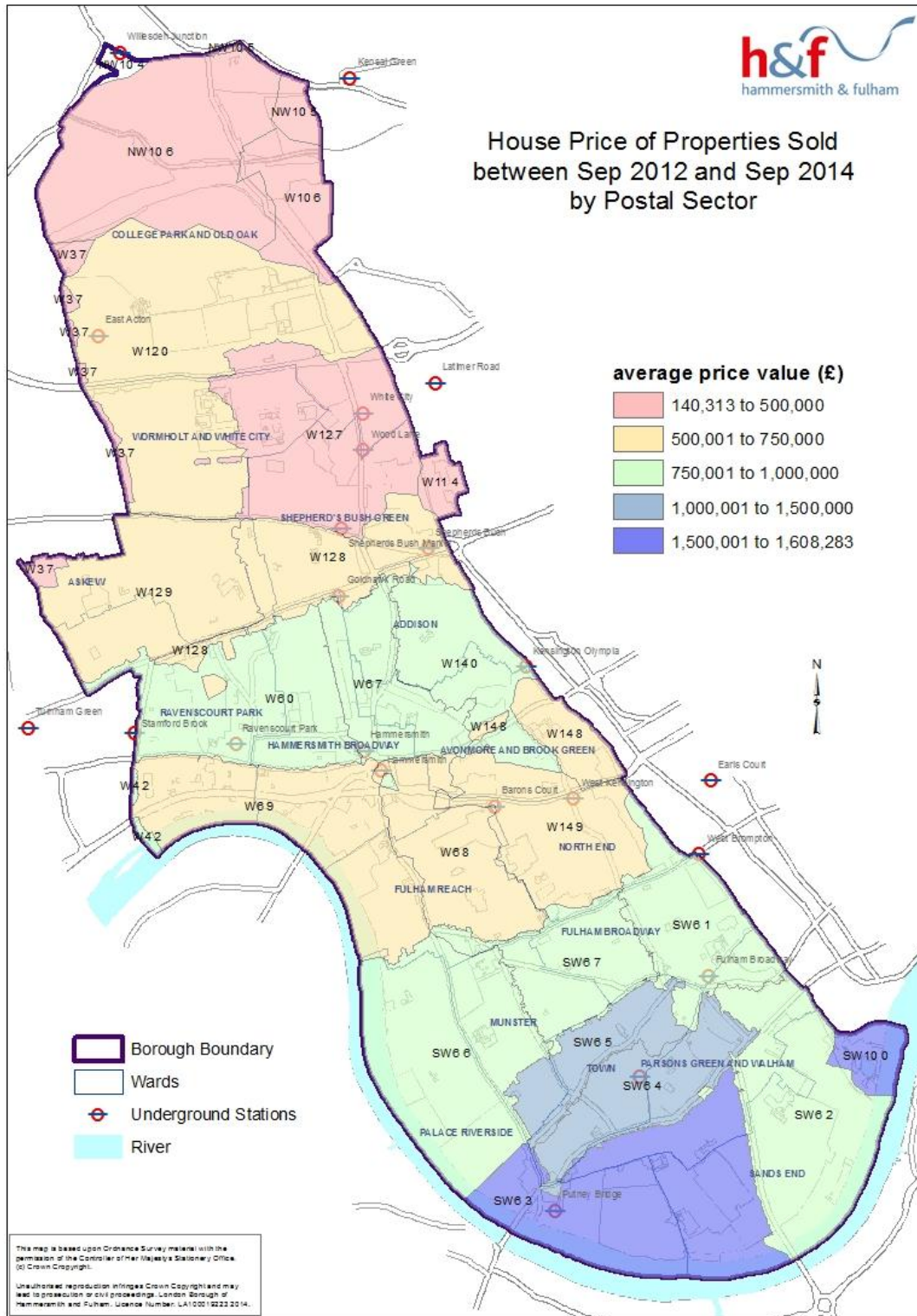
Table 8.1 – House sales as a rate per thousand households and change between 2010 and 2011 by London borough

Area	households	2012/13 sales	2012/13 rate	2009/10 sales	change
Camden	97,534	2,436	25.0	2,514	-3.10
City of London	4,385	211	48.1	182	15.93
Hackney	101,690	2,572	25.3	2,031	26.64
Hammersmith and Fulham	80,590	2,658	33.0	2,288	16.17
Haringey	101,955	2,404	23.6	2,127	13.02
Islington	93,556	2,744	29.3	2,615	4.93
Kensington and Chelsea	78,536	2,287	29.1	2,336	-2.10
Lambeth	130,017	3,896	30.0	2,726	42.92
Lewisham	116,091	3,193	27.5	2,345	36.16
Newham	101,519	1,660	16.4	1,575	5.40
Southwark	120,422	3,168	26.3	2,636	20.18
Tower Hamlets	101,257	3,605	35.6	3,368	7.04
Wandsworth	130,493	5,204	39.9	4,901	6.18
Westminster	105,772	3,287	31.1	3,235	1.61
Barking and Dagenham	69,681	1,270	18.2	1,402	-9.42
Barnet	135,916	4,147	30.5	3,574	16.03
Bexley	92,604	2,779	30.0	2,352	18.15
Brent	110,286	2,029	18.4	1,890	7.35
Bromley	130,862	4,626	35.4	4,283	8.01
Croydon	145,010	3,615	24.9	3,628	-0.36
Ealing	124,082	3,358	27.1	2,750	22.11
Enfield	119,916	2,654	22.1	2,815	-5.72
Greenwich	101,045	2,700	26.7	2,127	26.94
Harrow	84,268	2,242	26.6	2,110	6.26
Havering	97,199	2,640	27.2	2,653	-0.49
Hillingdon	100,214	3,125	31.2	2,717	15.02
Hounslow	94,902	2,311	24.4	2,083	10.95
Kingston upon Thames	63,639	2,324	36.5	2,118	9.73
Merton	78,757	2,780	35.3	2,400	15.83
Redbridge	99,105	2,457	24.8	2,872	-14.45
Richmond upon Thames	79,835	3,275	41.0	2,883	13.60
Sutton	78,174	2,477	31.7	2,489	-0.48
Waltham Forest	96,861	2,309	23.8	2,138	8.00
London	3,266,173	92,443	28.3	84,163	9.84
England	22,063,368	625,047	28.3	623,687	0.22

source: Housing Market Property Sales, Land Registry

Map 8.2 below shows the average house prices of properties sold in the borough by postcode sector level. Property prices increase and affordability decreases the further south in the borough you go. Areas in the far south of the borough have the highest average house prices; areas in the far north have the lowest house prices.

Map 8.2 – Prices of properties sold at a local level



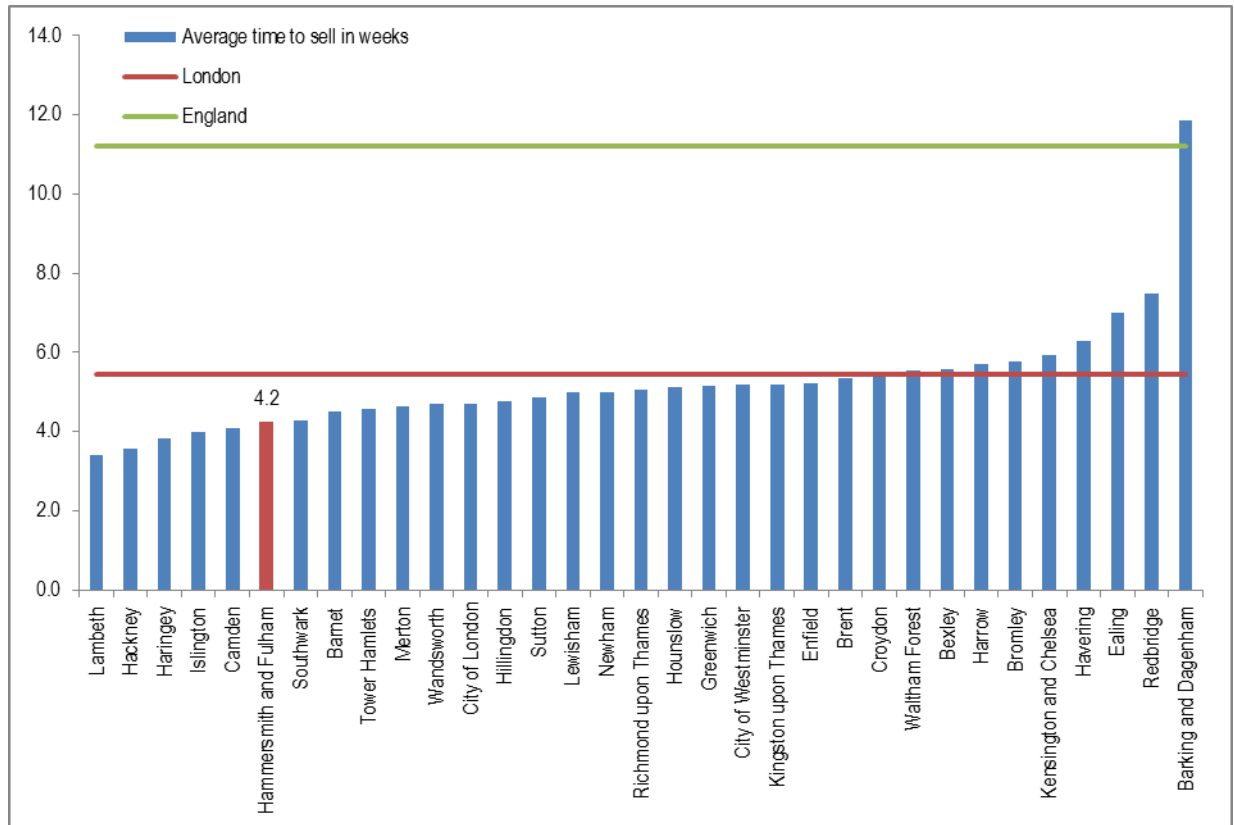
source: Land Registry

Housing Demand

Hometrack provide data on the average length of time that a property was on the market for before it was sold. This is an indicator of demand, with the shorter the length of time a

property is on the market the more in demand it is. Taking an average of the length of time a property took to sell between September 2011 and August 2013 shows that Hammersmith and Fulham has the 6th shortest length of time in London that a property was on the market before it was sold.

Chart 8.3 – length of time a property took to sell

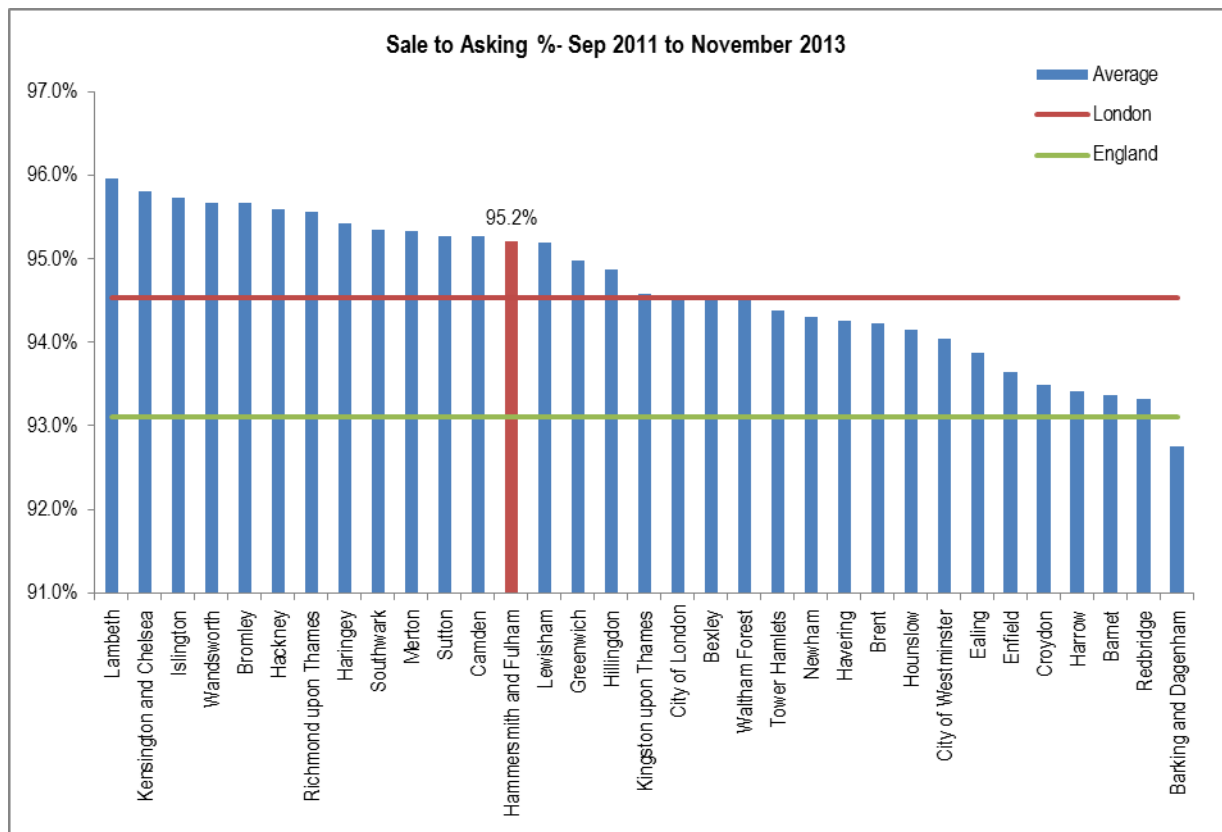


source: Hometrack

On average homes in Hammersmith and Fulham sell for 95.2% of their asking price³¹. This is above both the London and the England average.

³¹ Average of monthly average of sale to asking price % between September 2011 and November 2013.

Chart 8.4 – Proportion of the sale price, compared to the asking price of house sales by London borough



source: Hometrack

On average homes in Hammersmith and Fulham have 11 viewings per sale. This is around the London average.

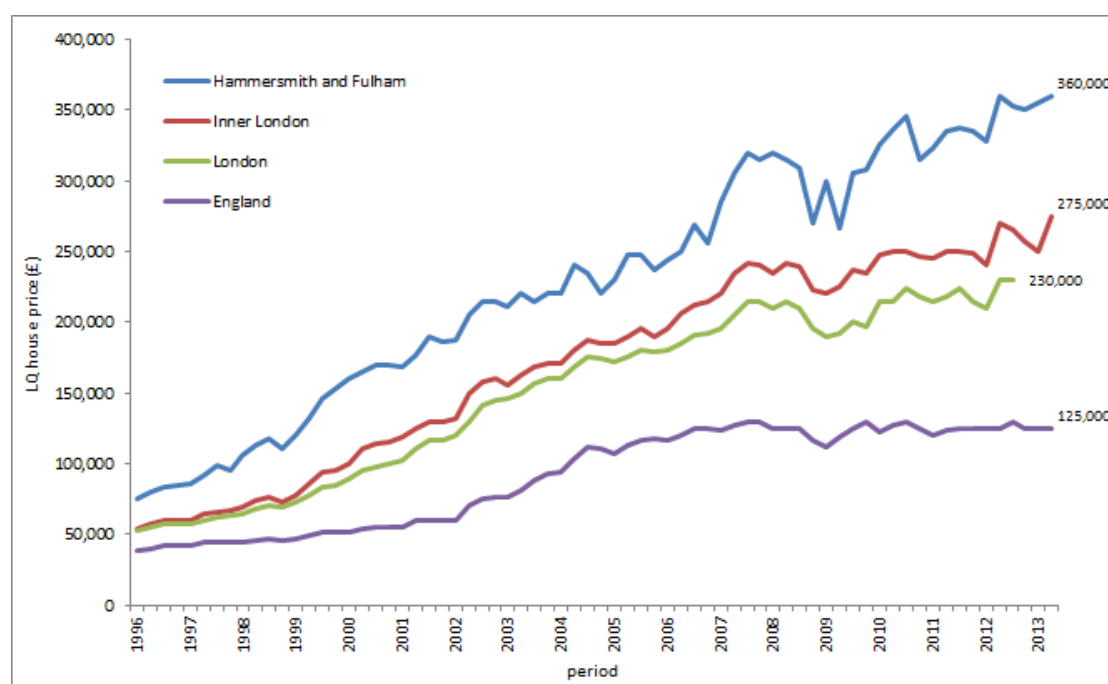
Affordability of Entry Level Housing

High house prices in Hammersmith and Fulham mean that there is a large proportion of the population living and / or working in the borough that cannot afford to buy a property here.

The lower quartile house prices, which can be used as a proxy for “entry level” housing, have been rising steadily in Hammersmith and Fulham since 1996. DCLG figures show that as of Q2 in 2013 the lower quartile house price in Hammersmith and Fulham stood at £360,000. This is the fifth highest in London behind Kensington and Chelsea, Westminster, City of London, and Camden.

Since the 5 year low point caused by recession in Q2 2009 lower quartile house prices have risen by 35% in Hammersmith and Fulham. House prices in Inner London have risen 22% in the same period. England saw a 5% increase.

Chart 8.5 – Lower quartile house prices by quarter, from 1996 to 2013



source: DCLG

Affordability can be measured using the ratio between the lower quartile income and lower quartile house prices. The ratio for Hammersmith and Fulham rose steadily between 1997 and 2009 where it dropped due to the recession. Since 2009 the ratio has begun increasing again and in 2013 the lower quartile house prices was 14.8 times the rate of the lower quartile income. Hammersmith and Fulham has the 3rd highest lower quartile income to lower quartile house price ratio in London.

Using the 3.5x earnings as a measure of affordability and the current lower quartile income house price for the borough (£360,000), a household would need an income of £103,000 to purchase an 'entry level' property in the borough.

Table 8.2 – Trend in the ratio between lower quartile income and lower quartile house prices

	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011R	2012P	2013P
Hammersmith and Fulham	5.4	6.7	7.1	8.7	8.6	9.4	9.8	10.7	10.9	11.5	12.8	12.9	10.8	13.1	12.7	14.2	14.8
Inner London	.	.	.	.	.	.	.	8.0	8.3	8.6	9.5	9.6	8.7	9.5	9.6	9.5	10.0
London	3.9	4.2	4.6	5.4	6.0	6.8	7.7	8.3	8.5	8.7	9.1	9.3	8.0	9.0	9.0	-	-
England	3.6	3.6	3.7	3.9	4.1	4.5	5.2	6.3	6.8	7.1	7.2	7.0	6.3	6.7	6.6	6.6	6.5
Camden	5.5	6.1	7.1	8.9	8.6	9.6	9.7	9.9	10.6	10.7	12.2	12.2	10.6	12.4	12.7	13.4	13.6
City of London	5.5	6.1	6.1	6.6	7.5	6.7	9.2	8.9	8.1	8.3	10.2	10.3	8.2	9.8	10.6	11.6	13.4
Hackney	3.3	3.4	4.0	5.4	6.3	7.0	7.4	7.8	8.0	7.8	9.7	9.3	8.0	9.4	9.6	10.5	11.7
Haringey	4.3	5.0	5.2	5.9	6.8	7.8	8.5	8.9	9.5	9.5	10.4	10.6	9.6	10.6	11.1	11.2	11.2
Islington	4.8	5.3	6.0	7.1	7.2	7.5	7.6	8.4	8.8	9.1	10.5	11.0	9.4	11.2	11.0	11.6	12.1
Kensington and Chelsea	9.9	10.4	11.2	13.4	14.4	13.9	13.9	16.1	16.7	18.9	21.0	21.4	19.6	22.2	24.0	25.7	26.8
Lambeth	3.5	4.0	4.3	5.7	6.7	7.3	7.9	8.0	8.1	8.2	9.4	9.6	8.0	9.2	9.0	9.6	10.2
Lewisham	3.4	3.8	3.8	4.6	5.0	6.3	7.2	8.3	7.9	7.9	8.6	9.1	7.4	8.2	8.4	9.3	8.4
Newham	3.0	3.3	3.7	4.5	5.0	6.1	8.3	8.6	8.9	9.9	9.7	10.2	7.5	8.3	8.3	8.7	9.2
Southwark	3.4	4.0	4.3	5.1	5.6	6.0	6.2	7.8	8.5	7.8	8.4	9.4	8.7	9.1	9.3	9.3	9.7
Tower Hamlets	3.4	3.8	4.7	5.3	5.8	6.6	6.4	6.6	6.9	7.0	7.6	8.0	7.6	7.8	7.6	7.9	7.9
Wandsworth	5.1	5.5	6.1	8.0	9.2	9.7	10.2	10.7	10.8	11.3	12.5	13.0	12.3	12.4	11.9	13.5	14.4
Westminster	6.1	6.9	7.9	9.7	9.8	11.0	11.6	11.4	11.4	12.5	13.2	13.6	12.8	14.5	16.0	16.4	18.1

source: DCLG live tables

Housing Affordability – Cash Gap Matrix

CACI produce information on the difference between the required mortgage and the available mortgage (assuming a 3 times household income against a 90% loan to value mortgage). The table uses mean house prices, and are taken from data released in October 2014.

The table breaks the information down into 4 life stages³²: young singles and couples; families; empty nesters; and retired.

In Hammersmith and Fulham there is a significant cash gap across all life stages and house types. This means that a large proportion of households will have to find large additional funds in order to purchase a property. For example the 'young singles & couples' life stage will have need to find additional funds of £244,400 to purchase a flat/ maisonette. A family household will need to find £813,600 to purchase a terraced house.

Using Young singles and couples and a flat/ maisonette as an example, Hammersmith and Fulham has the 3rd largest cash gap in London. Only Kensington and Chelsea and Westminster, have a larger cash gap.

Table 8.3 – Hammersmith and Fulham Cash Gap Matrix

			House Type				
			Flat/Maisonette	Terraced	Semi-Detached	Detached	All
			£435,000	£1,053,000	£1,173,000	£1,264,000	£688,000
Life Stage	Young Singles & Couples*	£49,100	-£244,400	-£799,900	-£908,400	-£990,200	-£472,100
	Families**	£44,600	-£258,000	-£813,600	-£922,000	-£1,003,800	-£485,800
	Empty Nesters***	£54,700	-£227,800	-£783,400	-£891,800	-£973,700	-£455,600
	Retired****	£22,800	-£323,400	-£879,000	-£987,400	-£1,069,300	-£551,200
	All	£46,600	-£252,000	-£807,600	-£916,000	-£997,800	-£479,800

Notes/Definitions:

Housing Affordability - Cash Gap is calculated as the difference between 0.9 x Mean House Price and 3.0 x Mean Household Income
This assumes a 10% deposit and 3 x Income mortgage

* Aged 18-34 with no children in household

** Aged 18+ with children in household

*** Aged 35+ with no children in household

**** Aged 50+ with no children in household and Head of Household not working

Source : CACI Cash Gap matrix (2014)

³² Housing Affordability - Cash Gap is calculated as the difference between 0.9 x Mean House Price and 3.0 x Mean Household Income. This assumes a 10% deposit and 3 x Income mortgage. Young singles and couples are aged 18-34 with no children in household. Families are aged 18+ with children in household. Empty nesters are aged 35+ with no children in household. Retired are aged 50+ with no children in household and Head of Household not working.

Housing affordability – by occupation

Table 8.4 below shows, for selected occupations, the percentage of income required to purchase an entry level property. This updates the Wilcox work for the Joseph Rowntree Foundation³³ and the table in the 2010 Strategic Housing Market Assessment.

Key workers such as social workers have 34.4% of the income required to purchase an entry level property in the borough. Those in teaching professions have almost 40% of the income required; and nurses have just over 36%.

For those in elementary trade occupations and elementary administration, workers only have around 20% of the required income to purchase an entry level property in the borough.

Table 8.4 – Lower quartile affordability by profession

Occupation	Average Annual Income	Income as % of income required to purchase
Managers and senior officials	£69,087	67.2%
Professional occupations	£47,632	46.3%
Key workers	£37,955	36.9%
Nurses	£37,492	36.5%
Police officers	£45,594	44.3%
Social workers	£35,391	34.4%
Teaching Professionals	£42,089	40.9%
Prison service officers	£28,626	27.8%
Probation officers	£33,363	32.4%
Fire service officers	£37,913	36.9%
Town planners, Surveyors	£44,569	43.3%
Associate professional / technical occupations	£42,999	41.8%
Skilled trades occupations	£29,604	28.8%
Administrative and secretarial occupations	£29,245	28.4%
Personal service occupations	£21,471	20.9%
Customer service occupations	£25,256	24.6%
Sales occupations	£20,244	19.7%
Elementary trade occupations	£21,492	20.9%
Elementary administration	£20,654	20.1%

source: Table 15, Annual Survey of Hours and Earnings, 2014 provisional

³³ Can't work, Can't Buy, Steve Wilcox – Joseph Rowntree Foundation 2003

Section 9 - Intermediate Housing

The HomeBuy register is the source of information on those households who are interested in intermediate housing. As at any one time there are over 5,500 households who have that interest registered.

Almost two thirds of households on the register require one bedroom; but one third have requested more bedrooms than they currently need.

Similarly about one third of all applications would be considered to have “key worker” status.

An estimated 1,540 new households per annum will form who require intermediate housing – households that could neither afford market housing nor meet the criteria for social/affordable rent.

An estimated 1,875 affordable units are required per year, every year over a 10 year period if we are to meet the level of interest for intermediate housing in the borough.

The figures indicate that even if the Borough delivered c 400 homes affordable homes (based on 40% of c 1,000 annual capacity for over the next ten years), estimated affordable housing demand still would not be met.

Some of this intermediate housing need can be met from private rented housing at the lower priced end of the private rented market, but there is clearly further need for housing that is affordable to working people on low to medium incomes.

Evidence available from the 2011 Census shows that almost 32% of households are “shared” – effectively meaning that more than one traditional household is in the property, compared to just 9% in the owner occupiers / social rented sectors. This is high compared to the level for London as a whole (at 22.4%).

65% of all households that are classed as “other households – shared” are in the private rented sector.

Intermediate housing is accessed by applying through HomeBuy. At the moment, the minimum household income required to join the Home Buy scheme is £19,000 a year. As of the 31st September, 2013 there were 5588 live applications on the HomeBuy Register. Of these live applicants, 64% need a one bedroom property, 31% need a two bedroom property, and 5% need a three bedroom property.

Of the 5588 live applicants (main applicant only) 3896 (70%) are currently living within the borough. Of the remainder 1256 (22%) work in Hammersmith and Fulham. The borough continues to offer the HomeBuy service to all non-residents and addresses the need for affordable housing for people who would want to live and work in the borough, but are not

currently resident; as such the borough is contributing to the London-wide need to meet affordable housing need.

Of those who do not currently live in the borough but work in H&F, the majority of main applicants currently reside in Ealing, Wandsworth, Hounslow, K&C, Brent, and Westminster. The average household income of live applicants is £35,715. For key workers the average is £37,166, for non-key workers it is £35,017.

Of the 5588 live applications, 1813 (32%) are a key worker household. Of all live applicants, 1938 want more bedrooms than they need. This is the equivalent of about 35%.

Of all live applicants 65% are of white ethnicity, 12% are of black ethnicity, 10% are of Asian ethnicity, 5% are of mixed ethnicity, 2% are of Chinese ethnicity and 5% are of other ethnicity. This broadly matches the borough demographics. 71% of white applicants need one bedroom accommodation, this compares with 50% of Asian applicants, 49% of Black applicants and 64% of mixed applicants. 11% of black applicants require three bedroom accommodation, this compares to 7% of Asian applicants, 6% of mixed applicants and 3% of White applicants.

Estimating affordable housing need

There are an estimated 2,282 households in housing need forming each year in the borough (gross). 23.6% (CACI paycheck equivalised rate) have an income less than £20k³⁴ per annum and would be unlikely to afford low cost home ownership products. Of those that remain 8.9% have an income of £80k³⁵ or higher and could afford market properties. The remaining 49% have an income which would allow for the purchase or rent of intermediate housing products.

This means there are likely to be 1540 newly formed households that would require affordable housing, but not social rented accommodation per annum.

The table below shows the bedrooms required by newly formed households from the Housing Needs Survey and extrapolating to the number of newly formed households.

Table 9.1 – Estimated annual number of affordable households required to meet newly forming households

Number of bedrooms	Households	%
1	1010	65.56%
2	309	20.03%
3	135	8.78%
4+	87	5.63%
	1540	

source: CACI Paycheck Data, and LBHF analysis

³⁴ CACI data is broken down in £5k units, the £20k figure was used as it is closest to the £19k annual income needed to join the Homebuy scheme.

³⁵ £80k is used as this is the maximum household income used by the GLA to determine eligibility for GLA funded intermediate housing products.

Supply of intermediate housing (voids)

The 'Housing Completions and Approvals' Report shows the supply of all affordable housing over the last 10 years. Taking a 5 year average 222 affordable housing units become available each year.

Table 9.2 – Supply of affordable housing

Year	Gross Supply
2003/4	367
2004/5	298
2005/6	370
2006/7	450
2007/8	524
2008/9	448
2009/10	279
2010/11	176
2011/12	81
2012/13	126

source: LBHF internal data

Meeting the demand for intermediate housing

Table 9.3 – Model for meeting intermediate housing

	Number of Bedrooms				Totals
	1	2	3	4+	
Homebuy Register	3572	1719	262	17	5570
Newly arising need per annum	1010	309	135	87	1540
Total demand	4583	2030	400	104	7110
Total supply affordable housing per annum (5 year average)					222

Over 10 years

HomeBuy Register (baseline)	5570
Newly formed households	15404
Total	20974
Minus supply over 10 years	-2220
Balance (10 years)	18754
Intermediate housing need per annum	1875

The model above shows an annual need of 1,875 new intermediate units. This level of demand would need to be met by newly built affordable units or the private rented sector.

Estimated demand for affordable housing over the next 5-10 years is high. The figures indicate that even if the Borough delivered c 400 homes affordable homes (based on 40% of

c 1,000 annual capacity for over the next ten years), estimated affordable housing demand still would not be met. Diminishing resources available for affordable housing compounds the problems associated with affordable housing delivery. Identified affordable housing demand estimates indicate that the numerical need for intermediate affordable housing is greater than that for affordable rented housing. Some of this intermediate housing need can be met from private rented housing at the lower priced end of the private rented market, but there is clearly further need for housing that is affordable to working people on low to medium incomes, probably from the independent sector (i.e., housing associations). Such intermediate households would not normally be eligible or qualify for the Housing Register to access social/affordable rented housing, although the adoption of Local Lettings Plans can allow this to happen.

Evidence available from the 2011 Census shows that almost 32% of households are “shared” – effectively meaning that more than one traditional household is in the property, compared to just 9% in the owner occupiers / social rented sectors. This is high compared to the level for London as a whole (at 22.4%).

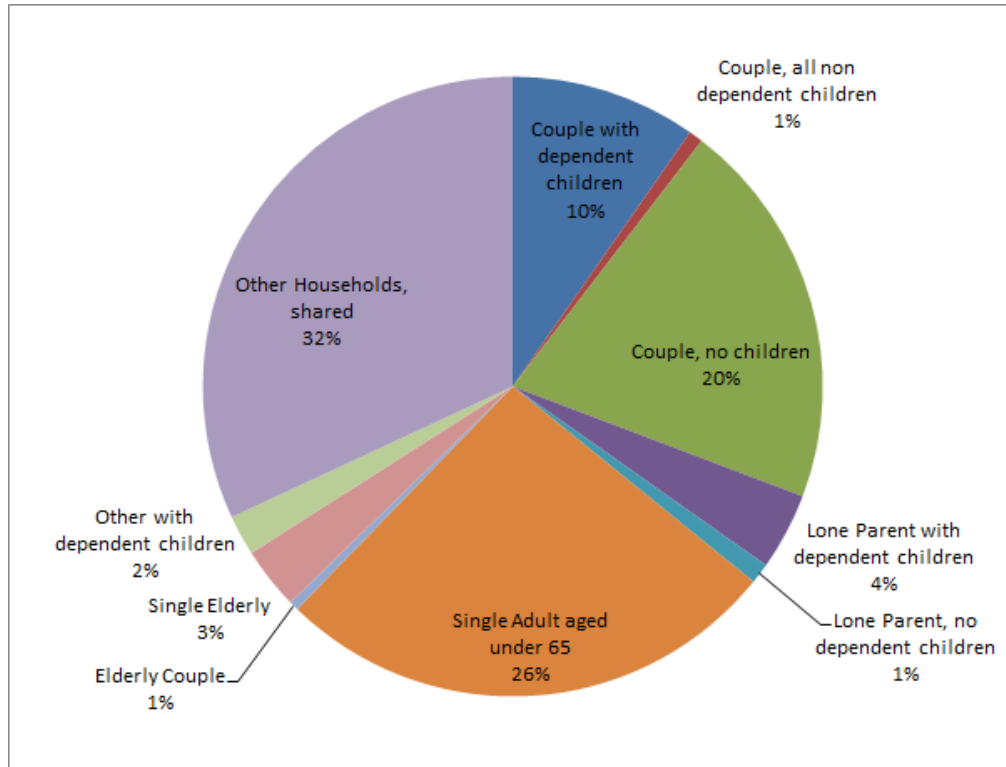
65% of all households that are classed as “other households – shared” are in the private rented sector.

Chart 9.1 above clearly shows that the lack of dependent children in households is the major characteristic of those living in the sector in Hammersmith and Fulham. Over 80% of households in the PRS do not contain children (either dependent or non-dependent).

In real terms, since the 2001 Census that number of households living in the private rented sector has increased by 51% (as a proportion of all households from 23% to 33%). Between the two Censuses there has been little change in household composition of households in the private rented sector, with the majority being “other households – shared”, and households without children.

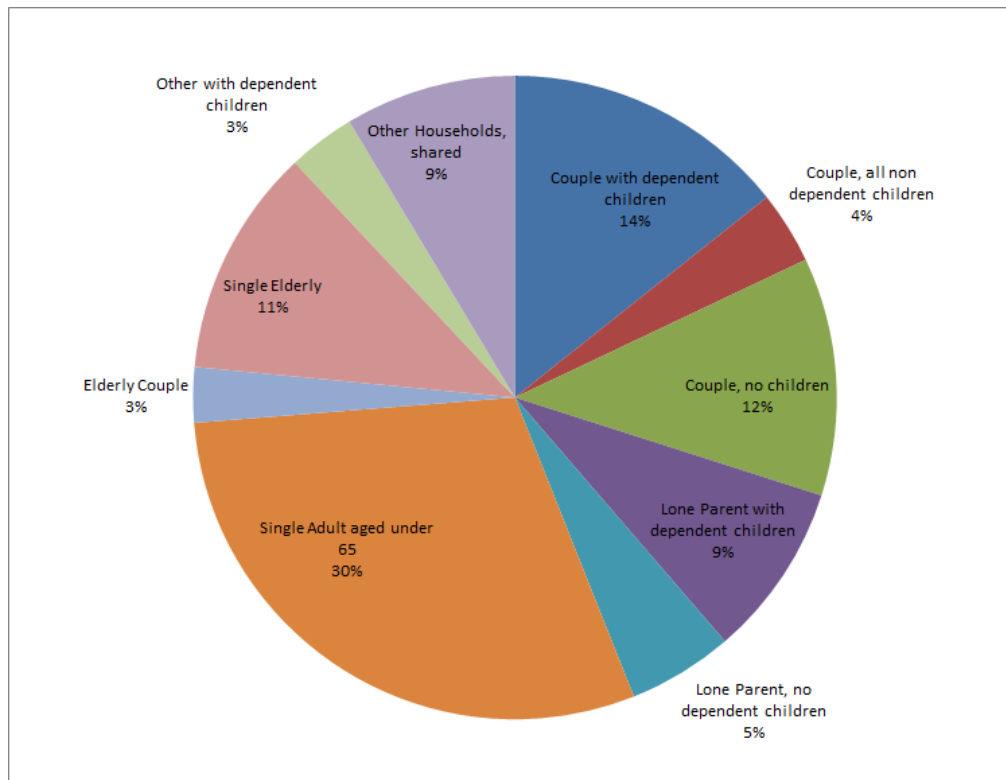
The data clearly shows that the private rented sector is meeting some of the demand for affordable homes either by households directly renting themselves, or by sharing accommodation with other households or individuals.

Chart 9.1 – household composition of those households in the private rented sector



Source : 2011 Census

Chart 9.2 – household composition of those households in the social rented or owner occupier sectors



Source : 2011 Census

Planning consents issued in the last five years mean that the large proportion of affordable housing yielded over the next short to medium term will be for intermediate dwellings - principally discounted market sale homes -with limited provision of social/affordable rented housing. Therefore, there will need to be a preference for social/affordable rented housing, based on the Mayor of London's own strategic target, in order to ensure that social housing needs evidenced in the strategic market assessment begin to be met. A particular issue relates to providing 3 bedroom and larger social/affordable homes for rent in high density developments which often prove difficult to deliver because of the high development and land cost. A specific strategy will need to be adopted to ensure that such accommodation is developed to meet this identified need.

The tenth London Annual Monitoring Report³⁶ states that Local Authorities should seek to ensure that average housing costs, including service charges, to households for whom intermediate housing is provided are affordable by households on incomes of £43,550 a year. The report suggests that, for households on an income of £43,550 a year, average housing costs, including service charges, of about £235 a week should be considered affordable for smaller homes. This equates to 40% of net household income, with net household income assumed to be 70% of gross income (alternatively this is 28% of gross household income). For larger homes of 3 or more bedrooms, housing costs including service charges of about £270 a week should be considered affordable.

Using the ratio of housing costs being 28% of gross pay, the table below shows the gross annual income needed to rent a property at the lower quartile rental price in Hammersmith and Fulham. To rent a room in H&F there would have to be a 'household' income of £24,129. To rent a one bedroom flat, there would have to be a household income of £49,200.

In Hammersmith and Fulham the mean household income is £44,065 and the median income is £35,374. This figure below is the amount needed to rent a one bedroom property, using the 28% rule.

Table 9.4 - Gross income based on lower quartile rents being 28% of gross annual income;

	2010/11	2011/12	2012/13	10/11 - 12/13 % increase
Room	£20,400	£18,214	£24,129	18%
Studio	£31,572	£34,371	£37,157	18%
1 bed	£40,857	£43,629	£49,200	20%
2 beds	£54,786	£61,286	£64,071	17%
3 beds	£69,643	£80,786	£85,629	23%
4 or more beds	£97,500	£107,271	£116,057	19%
All Categories	£37,264	£46,414	£52,929	42%

source: LBHF Homebuy data

³⁶ Mayor of London, 2014, London Plan Annual Monitoring Report (<https://www.london.gov.uk/priorities/planning/research-reports/monitoring-london-plan>).

Section 10 - Housing Needs of Specific Groups

Older People

National and London context

The overall strategic approach at a national and regional level is to support people within their own homes and to ensure that there are adequate housing options available to help facilitate this. This includes provision of aids and adaptations and disabled facilities grants for private sector households.

The GLA Strategic Market Housing Assessment indicates that at a London level there is insufficient supply of older people's housing, particularly in the private sector and the Mayor is seeking to encourage specialist and mainstream developers to build more housing suitable for older people. In response to this the Draft Further Alterations to the London Plan 2014 sets out for the first time specific requirements for purpose built homes for older people in the capital as: 2,600 market, 1000 shared ownership and 300 affordable per annum alongside 400 to 500 new bedspaces per annum in care homes.

Local context

There is a tri borough Joint Strategic Needs Assessment (JSNA) on older people and housing currently underway (2014) and this follows a recent older people's housing strategy needs/gaps assessment (2014) both these include population estimates that indicate a 40% increase in the over 65 population over the next 20 years with the sharpest increase in the over 85 population. Estimation on demand for services for older people is complex but the current indication is that the upward trend is set to continue and it is therefore reasonable to assume that this is likely to translate into an increase in demand for older peoples care and accommodation. Improved life expectancy and a gradual shift towards longer periods of time spent with chronic and disabling conditions means that services are shifting from hospital into a more co-ordinated community based support which focuses on maintaining people within their own homes.

Hammersmith & Fulham is committed to supporting people within their homes and reducing the number of unnecessary admissions to hospital and residential care. This is done through offering a range of housing options, care packages and support to promote independence and choice for older people these include:

- 975 units of local authority run sheltered housing
- 464 units of Housing Association sheltered housing in the Borough
- Extra care/residential and nursing care beds
- Floating support service - a free, short time visiting service available across tenures to support residents aged 16 and over who are having difficulties managing their home and remaining independent in the community
- Aids and adaptations and Disabled Facilities Grant which aim to support people across all tenures to remain independent for as long as possible.
- Tailored care packages for eligible older people

There will be challenges in meeting changing needs and promoting independence within the bulk of existing stock. Whilst the provision of older peoples housing is relatively high much of

the sheltered housing stock is not well suited to those with higher level care needs as a number do not have lift access and cannot accommodate wheelchair access or parking of motility scooters and demand levels for sheltered housing are relatively low. The majority of older people in social housing live in general needs housing however three quarters of the council's general needs housing stock is flats with nearly half having no ground floor entrance and some having no lifts. Options for those in the private rented sector and owner occupiers are limited with very few downsizing specialist options available.

There are a number of strategies and policies at a local level in Hammersmith & Fulham that shape the provision and development of housing and support for older people. All of these focus on a preventative agenda working across housing, health and social care to promote independence and reduce unnecessary admissions into hospital. These include:

- Housing Policy HO7 in the 2015 Draft Hammersmith & Fulham Local Plan – this policy states that housing for people with care and support needs should be protected, if it meets an established local need. Applications for new developments will be supported where there is an established local need and the proposal meets other criteria.
- The Council's JSNA (2013 – 14) and Health and Wellbeing strategy (2013 – 15) 'Better access for vulnerable people to sheltered housing' - supporting people to live in suitable accommodation as they age which will allow them to manage their health at home rather than having to be admitted to hospital or needing to be placed in short or long term nursing care.
- The 2012 Housing Strategy includes an action to develop a strategic health and housing approach to meet the needs of older residents.
- The Care Act 2014 – Health, Adult Social Care and Housing will be working in an integrated way to deliver their duties under the new Care Act 2014.

Moving forward:

Older peoples housing need cannot be looked at from a housing perspective alone. In line with duties under the Care Act 2014 - future housing needs assessments will be undertaken through a joint approach between housing, health and adult social care taking into account relevant tri-borough evidence. We will build on the existing and emerging evidence base and work with stakeholders to determine what housing options are required to deliver on future demand and changing needs and to support older people in their own homes preventing unnecessary admissions to hospital or residential care.

The council is committed to improving sheltered housing and working with residents to explore options to deliver these improvements as well as working with the NHS and others to deliver new types of private and social sheltered housing which will include on-site home and medical care. Plans are in place to deliver new mixed use extra care beds in borough including private for sale units for older people.

Hammersmith & Fulham are currently on target to deliver all new homes to the lifetime home standard with 10% wheelchair accessible which means that new housing stock going forward will be better suited to meet the needs of an ageing population. This target will remain and we expect to continue to deliver at this level. An important aspect of meeting

current needs will be an ongoing focus on improving the management of existing adapted and accessible stock to help meet current and future demand. This will include maintaining the Accessible Housing Register to assist the housing allocation process by matching property to need.

The council will continue to support older people in their own home and promote independence and prevention through the ongoing delivery of floating support and working closely with adult social care and health to ensure mechanisms are in place to support this objective.

Vulnerable groups

National and strategic context

The overall strategic direction is to promote independence, adopt a preventative approach and provide a range of housing options and support models to help deliver this with an emphasis, where possible, on maintaining family and local links. The Care Act 2014 emphasises the need for statutory agencies of Health, Housing and Adult Social Care to work together to meet the housing and care needs of adults with care and support needs and places new statutory duties on landlords of social housing to work with partner agencies to protect adults in their care. In Hammersmith and Fulham this will also mean working effectively across the tri-borough.

In London the GLA Mental Health report (January 2014) highlights the prevalence of long term physical health problems in the population with mental health. One of the main national policy drivers for people with mental health needs is, where possible, to support in primary care settings with an emphasis on linking housing and health needs assessments and improving the evidence to inform future planning and prevention.

Local context

The council is committed to improving housing options for vulnerable groups including those with learning disabilities, mental health needs and physical disabilities and we are focusing on targeting support and resources on those with the highest and most complex need. The Council's emphasis is supporting people to maintain their health and wellbeing, promote independence, and engaging with training and employment opportunities. Alongside our partners in Health and Adult Social Care we have put in place a structured care pathway which aims to support people towards independence addressing both care and housing needs. For those with the highest and most complex needs who may not be able to live independently we work with families and carers to put in place, where possible, appropriate local housing and support packages. Support needs often do not fit neatly into one category and experience shows that many vulnerable people will often have complex overlapping needs sometimes known as 'dual diagnosis' and there is an increasing prevalence of people with complex needs being supported in the community. We recognise the benefit to individual wellbeing in maintaining existing family links and social networks and to this end we have set targets in reducing the number of out of borough placements and will work towards increasing local housing options and models available.

There are good examples of joint working and successes across the tri-borough in working with all vulnerable people with reductions in delayed discharge and better consideration of

housing needs across the care pathway. These need to be built on and there a number of local strategies and plans in place that shape the provision of local services. These include:

- Accommodation and support strategy for people with learning disabilities which outlines the Council's vision and plan to improve the quality and choice of housing and support options for people with LD and includes an action plan for the first year of implementation.
- Housing Policy HO7 in the 2015 Draft Hammersmith & Fulham Local Plan – this policy states that housing for people with care and support needs should be protected, if it meets an established local need. Applications for new developments will be supported where there is an established local need and the proposal meets other criteria.
- The 2012 Housing Strategy includes an action to develop a strategic health and housing approach to meet the needs of vulnerable residents
- Health and Wellbeing Strategy – priorities include better access for vulnerable people to Sheltered Housing and improving mental health services for service users and carers to promote independence and effective preventative service
- LBHF JSNA includes reference to supporting vulnerable people and supporting good health into older age.

The current range of housing options available for vulnerable groups include residential and nursing care, supported housing, general needs housing and private sector accommodation. However the majority of the boroughs general needs housing is not well suited for those with severe physical disability and placements on large estates can risk exposing some vulnerable groups to harassment and/or victimisation. Three quarters of existing housing stock is flats with nearly half having no ground floor entrance and many having no lift access and there is a lower proportion of two and three bed flats when compared to greater London. The Council has an accessible housing register and data from this register shows very few local authority properties that are wheelchair accessible and a small number of adapted properties suitable. This highlights the importance of ensuring that the council makes the best use of existing accessible and adapted properties by matching people's needs against available stock. Housing is working closely with Adult Social Care to better understand current need and demand across vulnerable groups and a priority for the future will be to ensure that adequate provision is made in new housing developments for people with disabilities.

Physical Disability

The rate of physical disability registration is 37.3 registrations per 1000 household and the number of residents claiming Disability Living Allowance and/or Severe Disablement Allowance is 4.3% which is broadly similar to other London Boroughs. However the percentage on higher rate DLA components and therefore with a more severe disability and number of working age claimants is higher than the rest of London.

Given the nature of existing stock those on the housing register with mobility issues will face a longer wait for a suitable offer of accommodation. Recent needs assessments indicate that the majority of people with physical disabilities that come into contact with the local authority will either already be in social or private rented housing with only small number in

owner occupied properties and of those people very few will be in full time employment or earning to a level that would make intermediate home ownership a realistic option. This also highlights the needs for the availability of affordable rents for these groups.

Mental Health

Nationally around 40% of years life lost from a disability are from mental health, evidence shows that people with mental health needs suffer more physical health problems than other people and are likely to die younger. Hammersmith & Fulham has the 8th highest population with severe and enduring mental illness known to GP's in the country (2012/13) with high levels of referrals from the Borough's prison population around 50 to 70 referrals a month and several of the borough's wards fall into the 20% highest in London for incapacity benefit/ESA for mental health reasons. In line with national policy, responsibility for mental health patients has moved from secondary to primary mental services with people being supported in community based settings such as supported housing. There are an increasing number of people with complex high level needs being supported in community settings and this level is likely to continue. Over the next 3 years the council plans to bring 30% of people with mental health needs back into in-borough placements recognising the importance that family and existing networks can play in maintaining health and wellbeing. A recent review of supported housing completed by Adult Social Care led to a reconfiguring of mental health supported housing to increase the focus on those with high support needs. However a mental health housing needs assessment carried out by housing options indicates that it is currently hard to place people with dual diagnosis of serious physical and mental health needs in borough and more options are needed to support in borough those with complex and very high support needs.

Learning disabilities

In 2012 Adult Social Care carried out an extensive needs assessment for the learning disabled population in Hammersmith & Fulham. From this an accommodation and support strategy and action plan was drafted, the implementation of which is being led by Adult Social Care. The Council's aim is to move away from an over reliance on residential (registered) care models and out of borough placements and offer a wider housing and support options and models of service to offer real choice to meet the needs of learning disabled, including those with challenging needs. National data from the Learning Disability Observatory for 2011- 20130 show a 3.2% growth in terms of need for social care services for adults with learning disabilities which comes from increased life expectancy and as a result an increased population meeting the threshold for eligibility for adult social care services. Of these people over 55% will have severe learning disabilities and around 20% profound and multiple disabilities. It is also worth noting that by 2030 there is an estimated 14% increase in those aged 50+ using social care services and the number aged 70+ will more than double.

At 2013 there were 715 people listed as having a learning disability on the adult social care database and around 20 people per year transition from children's into adult services. There is of course a much wider community of people with a learning disability who may need access to mainstream housing or low level supported housing to support independence.

Preventing Homelessness and Single Homeless

The Council works with a range of agencies that provides support across needs groups to reduce and prevent homelessness and Hammersmith & Fulham's Housing Strategy (2012) focused on four priorities which were :

- 1) preventative action identifying and helping needs groups,
- 2) housing allocation scheme and flexible tenancies
- 3) new housing supply 4) future service delivery.

The Placement and Assessment Team for Homeless singles (PATHS) team was established in 2007 and has two main functions, firstly to provide a centralised access 'gateway' into Hammersmith & Fulham, supported accommodation and floating support services. Secondly to support and enable people to move through and on from supported accommodation to more independent living.

Current provision:

Alongside general needs housing, sheltered housing provision, specialist residential and nursing provision there is also:

Specialist provision for residents with learning difficulties current provision which includes:

- 65 residential care home bedspaces in borough,
- 6 beds in residential respite,
- 3 nursing beds
- 28 beds in general needs with additional support.
- access to 55 supporting people quota of general needs

Supported Housing provision for vulnerable single homeless (currently excluding learning disability provision):

- over 350 beds of a range of high level and medium supported housing and step down provision across client groups including substance misuse, young people, mental health, offenders, domestic violence and refugees.
- access to 55 bed supporting people quota of general needs housing.
- access to part time Learning Disabled support officer based in the PATHS team this role has now been expanded to include supporting families.
- full time mental health support/liaison officer based in PATH's team.

Moving forward

The council is committed to working in partnership with providers, the NHS and other agencies to deliver our responsibilities under the Care Act 2014 and ensure that the most vulnerable in our community have access to suitable housing options and where necessary can live in a supported housing environment. We will continue to focus on those with the highest level of need and work with providers particularly the third sector, to deliver a supported housing pathway towards independent living offering increased choice and delivery models. We need to improve our evidence base and will work with other agencies and departments to improve data collection and recording to inform future planning processes.

The Council will work with homeless charities, faith communities and homeless prevention professionals to provide suitable accommodation for homeless individuals and families. We

have recently reviewed and committed to the continued delivery of our PATH's service providing a centralised access gateway for single homeless with complex needs including dedicated posts for mental health, learning disability and young people within the team. The council plans to review and re-model supported housing provision for people with learning disabilities to better meet existing and future needs as address problems in the existing provision and we will continue to work with stakeholders to understand how we can improve access to the system. A priority for the future will be to ensure that provision is made available in new housing developments for people with disabilities including learning disabilities a key challenge will be affordability of new housing.

There are a number of new developments in the current pipeline which will deliver additional extra care and specialist provision for those with disabilities and we will continue to deliver on our wheelchair accessible and lifetime home targets for new build which will increase the stock of accessible housing in the borough for future generations.

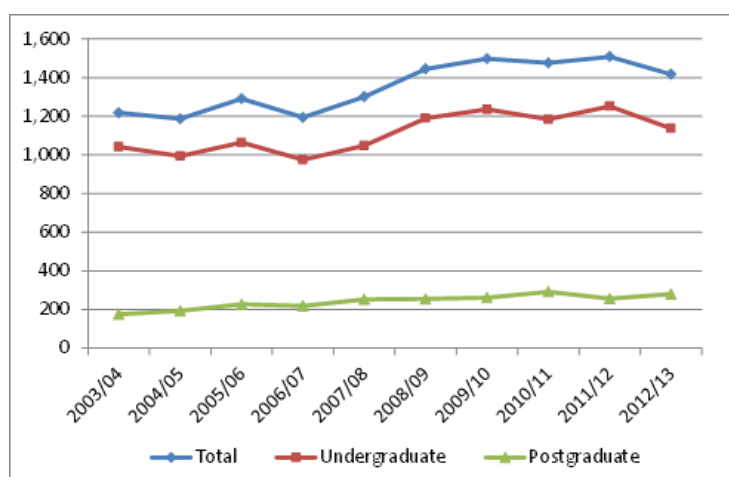
Students

First Year Undergraduate and Postgraduate Enrolments

The total number of first year undergraduate and postgraduate Higher Education enrolments of Hammersmith and Fulham residents aged 18 to 24 stood at 1,417 in 2012/13, showing 6% decrease from 2011/12. The overall number enrolled on HE courses has risen consecutively since 2006/07 apart from slight decreases in 2010/11 and 2012/13 (see Chart 2).

Undergraduate enrolments of Hammersmith and Fulham residents aged 18 to 24 decreased by 9.2% between 2011/12 and 2012/13 to 1,137, while postgraduate enrolments increased by 9.4% to 280 between the same period.

Chart 10.1 - First year H&F student enrolments aged 18-24, 2003/04 to 2012/13;



source: HESA data

Student Accommodation

The 2011 census showed that there were 1,213 students living alone; this is an increase from 576 in 2001 (+111%). The numbers living in an all student household also increased from 2,133 in 2001 to 4,470 in 2011 (+110%).

Table 10.1 – Accommodation of all full time students aged 4 and over, 2001 and 2011

	2001	2011
All categories: Student accommodation	31,102	35,895
Living with parents	23,969	24,807
Living in a communal establishment: Total	450	588
Living in a communal establishment: University (for example halls of residence)	178	324
Living in a communal establishment: Other	274	264
Living in all student household	2,133	4,470
Student living alone	576	1,213
Living in other household type	4,424	4,817

source: 2001 and 2011 Census

Since 2011 over 1500 additional purpose built units of student accommodation have been completed, are under construction or have been approved in Hammersmith and Fulham.