

**LONDON BOROUGH OF HAMMERSMITH
AND FULHAM
STRATEGIC HOUSING MARKET
ASSESSMENT 2016**

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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. The framework states that:

"To boost significantly the supply of housing, local planning authorities should use their evidence base to ensure that their Local Plan meets the full, objectively assessed needs for market and affordable housing in the housing market area, as far as is consistent with the policies set out in this Framework." National Planning Policy Framework (NPPF), paragraph 47

Housing and Planning Act 2016

The Housing and Planning Act received Royal Assent on Thursday 12 May 2016. The Housing and Planning Act includes new legislation on:

- Starter Homes
- Voluntary Right to Buy
- Pay to Stay
- deregulatory measures
- changes to the planning system.

The next stage for the Housing and Planning Act is to add the details through regulations.

'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.

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 Plan¹

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 clear that boroughs remain responsible for assessing their own requirements, within the policy context set by the NPPF and the London Plan. Policy 3.8B requires Local Plans to take account of housing requirements at different spatial scales, including regional, sub-regional and local levels.

The GLA have produced a London SHMA (2013) covering the whole of Greater London. The 2013 London Strategic Housing Market Assessment (SHMA) provides a key part of the evidence base for the London Plan and London Housing Strategy, as well as the strategic context for sub-regional and local housing market assessments carried out by boroughs.

London Plan Opportunity Areas

The London Plan (2016) includes two 'Opportunity Areas' in the Borough; White City and Earls Court and West Kensington. These, together with the borough's regeneration areas, are set to deliver 19,800 new homes and 29,500 jobs up to 2035. 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. A third opportunity Area in the borough, namely Old Oak, now lies within the Old Oak and Park Royal Development Corporation Area (OPDC). The Local Plan policies for this part of the borough are now being prepared by the OPDC, although the council is heavily involved in their formulation. The OPDC's policies could result in 25,500 new homes being built and the creation

¹ <https://www.london.gov.uk/what-we-do/planning/london-plan/current-london-plan>

of up to 65,000 jobs over the next 20 years, with Old Oak alone providing 24,000 homes and 55,000 jobs.

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.

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 London²

The "Growth Deal for London" sets out the Mayors 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.

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.³

² [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)

³ A Growth Deal for London, Proposals to HM Government, p181

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."⁴

Local Context

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.

⁴ The Mayor's Economic Development Strategy for London, pp56-57

Housing Strategy

The Hammersmith and Fulham Housing Strategy was published in 2015. This Housing Strategy, *Delivering the Change We Need in Housing*, sets out changes in policy and approach the Council wishes to take following the change in administration in May 2014. The Council wants more and better, well-managed affordable housing in mixed income, mixed tenure successful places. This document is structured along the following three strategic themes with specific policy actions to help deliver change:

- Regenerating places & increasing affordable housing supply
- Meeting housing need and aspiration
- Excellent housing services for all

Local Economic Assessment⁵

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 Index⁶ 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 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

⁵http://www.lbhf.gov.uk/Directory/Council_and_Democracy/Plans_performance_and_statistics/Council_strategies_and_plans/143422_Council_strategies_and_plans.asp

⁶ Huggins Competitiveness Index 2013

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 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 four 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 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.

According to the 2015 GLA Population projections (SHLAA projections), the borough's population is expected to increase by 15,743 people (8.7%) between 2015 and 2025; this compares to a 7% increase in London as a whole. The further projected increase in population between 2025 and 2041 is 6.6%; this is higher than the 3.5% increase in London as a whole.

The GLA household projections suggest there will be an increase of over 8440 households in the borough over the next 10 years, indicating at the simplest level that 844 new homes will be need per annum to accommodate that growth.

However, the borough is one of contrasts with some pockets of significant deprivation in close proximity to areas of relative wealth. There are 8 output areas that fall into the 10% most deprived areas in the country. These are found in a number of public sector housing estates including White City; Charecroft; Clem Atlee; and Wormholt North.

7% (12,538) of H&F's population live in the most deprived decile of neighbourhoods and further 15% (26,424) in the second most deprived decile. 24% (24,012) of the population are income deprived (in the 20% most deprived) while 15% (19,380) of the working-age adults are in the most deprived 20% in the employment domain.

The population that is in the most deprived decile in the overall IMD score is 13,191, an increase from 6,699 in the 2010 IMD.

Since 2010 the total number of LBHF children aged 0-18 living in the most deprived areas overall nationally has increased by 107% from 1,529 to 3,167 in 2015.

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, 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



⁷ [http://www.lbhf.gov.uk/Directory/Council and Democracy/Plans performance and statistics/Borough profiles/41255 Borough Profile.asp](http://www.lbhf.gov.uk/Directory/Council%20and%20Democracy/Plans%20performance%20and%20statistics/Borough%20profiles/41255%20Borough%20Profile.asp)

⁸ [http://www.lbhf.gov.uk/Directory/Council and Democracy/Plans performance and statistics/Census information/174025 2011 Census Population Estimates.asp](http://www.lbhf.gov.uk/Directory/Council%20and%20Democracy/Plans%20performance%20and%20statistics/Census%20information/174025%202011%20Census%20Population%20Estimates.asp)

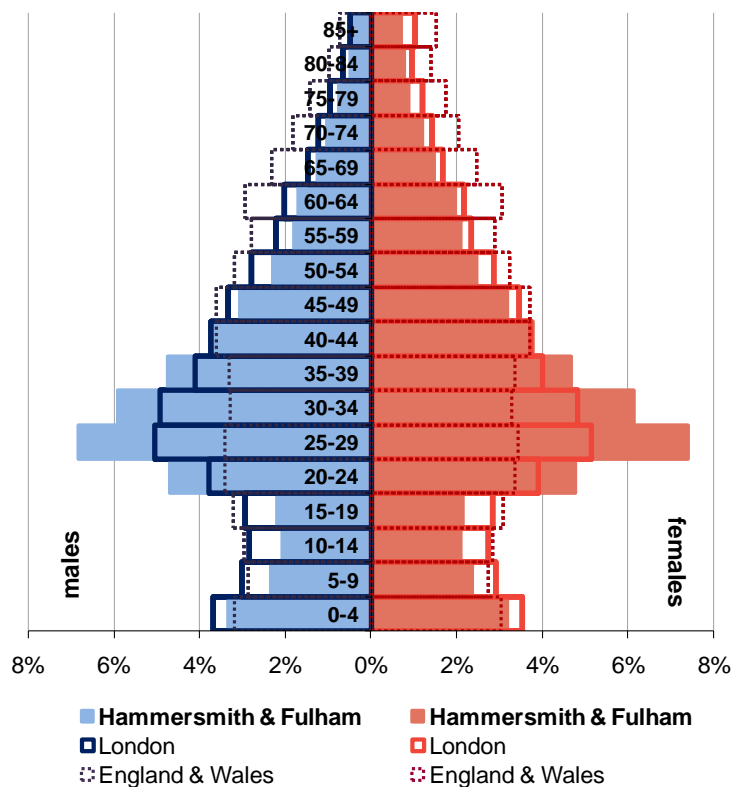
2011 Census Population Figures

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

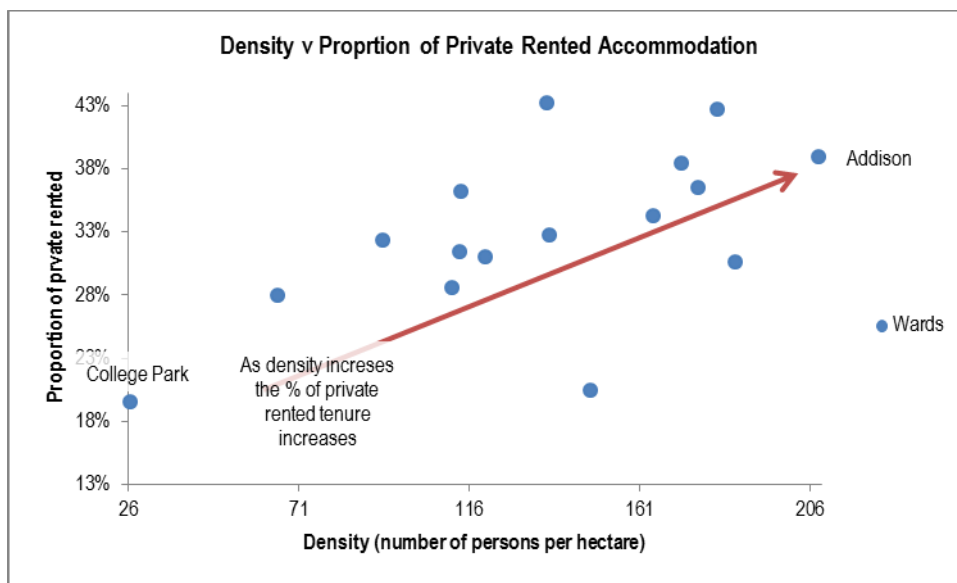


Population Density

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 is College Park.

Population Projections

According to the 2015 GLA Population projections (SHLAA projections), the borough's population is expected to increase by 15,743 people (8.7%) between 2015 and 2025; this compares to a 7% increase in London as a whole. The further projected increase in population between 2025 and 2041 is 6.6%; this is higher than the 3.5% increase in London as a whole.

In the 2015-2025 period, significant growth is expected to occur at ages 85 and over. The population of that age group is expected to increase by 955 by 2025, equivalent to 43%. The population aged under 16 is expected to grow by 5.6% or 1,740 people during the same period, while the working age population is projected to increase by 7.2% or 9,567 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.

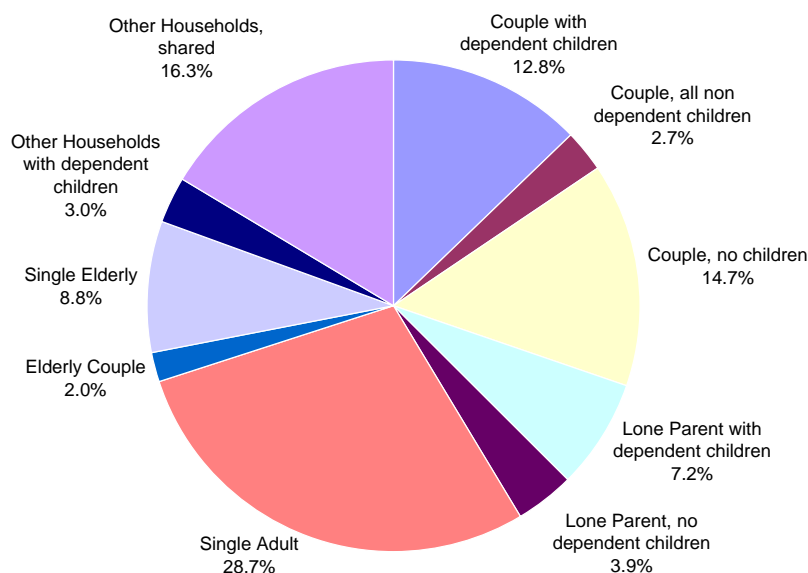
23,090 (28.7%) of Borough households consist of a single person under pensionable age (the 6th highest among local authorities in England); that was a 1.3 percentage point increase on 2001 Census figure.

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 2041, as well as the two models from the Greater London Authority – the short-term and long-term 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 out 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 (with a very slight increase from 2014 to 2015). 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 3,035 people from our population between the 2011 and 2015 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 1,340 households.

Between the 2011 and 2015 ONS mid-year estimates, the borough has lost 9,675 people through internal and international migration combined. This is the second highest number in the country and

the highest as a proportion of the total population (5.4%) – the borough with the next highest proportion is Blackburn with Darwen (3.4%), followed by Ealing (3.2%) and Kensington and Chelsea (3.2%).

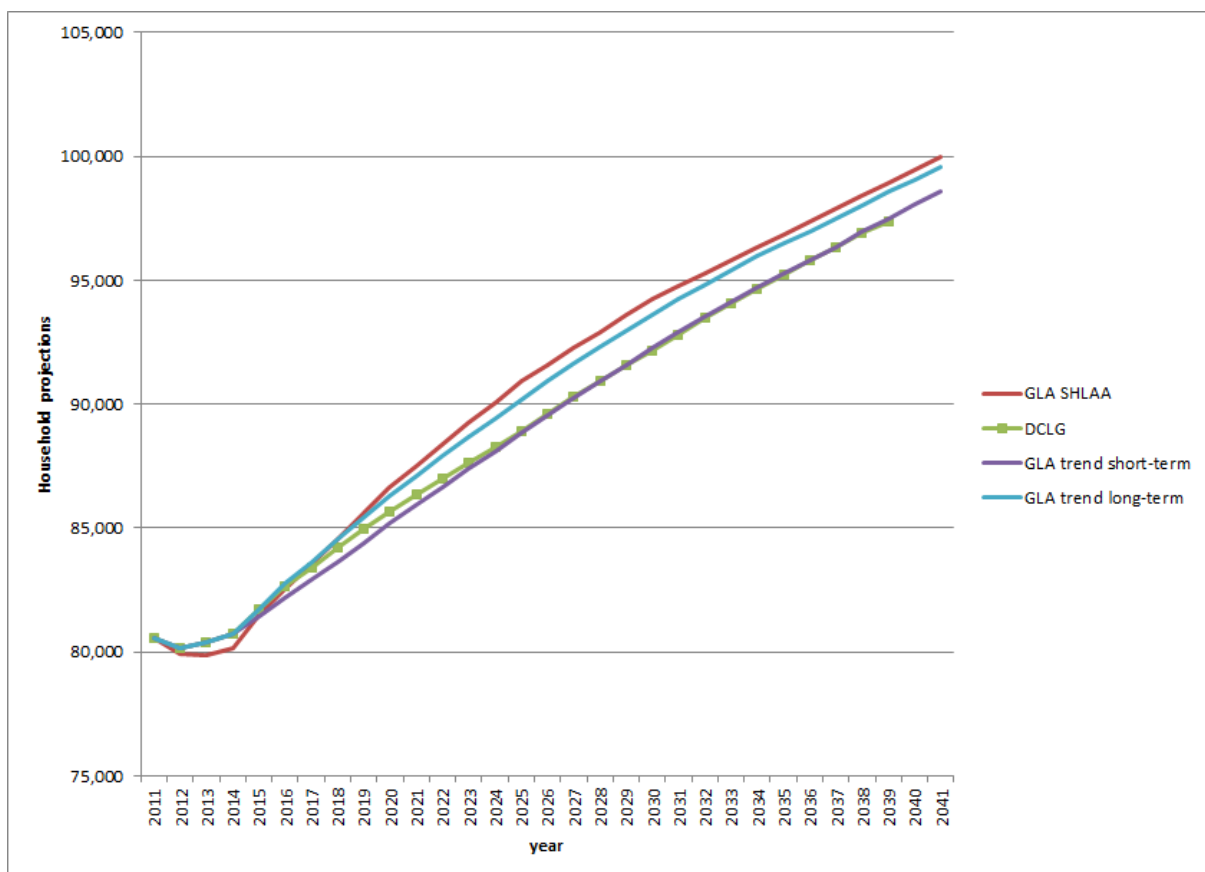
Between the 2011 and 2015 MYEs the borough has seen the second highest outflow of international migrants to the overall population of any local authority in the country as a whole (11.8% or 21,084 people). Within our ONS cluster of boroughs we account for nearly 30% of international emigrants.

Likewise we have seen significant increases of internal migration net loss between the last five MYEs, from -1,085 in 2011 and -1,862 in 2012 to -3,361 in 2015 – this is the 6th 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 660 new dwellings are being built per year (since 2004). 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 (long-term migration 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 long-term projections. From 2011 to 2041, there is expected to be a 23.6% increase in the total number of households.

From 2015 to 2025 there is expected to be an increase of 8,441 households in the borough based on the trend projections. These are based on the characteristics of the borough and the local housing market based on the last mid year estimate (in this case 2015). This represents an increase of 10.3% from the 2015 estimate of households.

At the simplest level therefore, 844 new homes will be needed per annum over the next 10 years to house the increase in households based on the GLA trend projections.

Within the overall total, the largest percentage increases from the baseline of 2011 are expected to be households comprised of a couple and one or more other adults (no dependent children) (+49%); households comprised of one couple only (no dependent children) (+38%), and households with two dependent children (+28%).

Table 3.2 – projections of the number of households by composition

Year	One person households: Male	One person households: Female	One family and no others: Couple: No dependent children	A couple and one or more other adults: No dependent children	Households with one dependent child	Households with two dependent children	Households with three dependent children	Other households	Total	One person households: Male	One person households: Female	One family and no others: Couple: No dependent children	A couple and one or more other adults: No dependent children	Households with one dependent child	Households with two dependent children	Households with three dependent children	Other households	Total
2011	15,195	15,696	13,261	4,659	8,697	6,498	3,483	13,072	80,563	-	-	-	-	-	-	-	-	-
2012	15,084	15,545	13,183	4,641	8,822	6,598	3,493	12,801	80,167	-0.74	-0.96	-0.59	-0.38	1.43	1.54	0.29	-2.08	-0.49
2013	15,082	15,519	13,197	4,668	9,009	6,746	3,524	12,656	80,402	-0.75	-1.13	-0.48	0.20	3.59	3.82	1.18	-3.19	-0.20
2014	15,126	15,554	13,230	4,703	9,139	6,856	3,535	12,593	80,737	-0.45	-0.91	-0.24	0.95	5.07	5.51	1.49	-3.67	0.22
2015	15,268	15,651	13,440	4,783	9,297	6,972	3,549	12,784	81,745	0.48	-0.29	1.35	2.67	6.90	7.29	1.90	-2.21	1.47
2016	15,409	15,744	13,668	4,871	9,447	7,076	3,558	12,971	82,745	1.41	0.31	3.07	4.54	8.62	8.90	2.15	-0.78	2.71
2017	15,532	15,820	13,871	4,960	9,599	7,184	3,569	13,129	83,664	2.21	0.79	4.60	6.47	10.37	10.55	2.48	0.43	3.85
2018	15,649	15,897	14,089	5,050	9,738	7,288	3,576	13,275	84,563	2.99	1.28	6.24	8.39	11.97	12.15	2.68	1.55	4.96
2019	15,770	15,981	14,304	5,148	9,864	7,379	3,577	13,421	85,444	3.78	1.81	7.86	10.49	13.41	13.55	2.70	2.67	6.06
2020	15,878	16,059	14,518	5,238	9,985	7,477	3,584	13,560	86,300	4.49	2.31	9.48	12.42	14.81	15.07	2.91	3.73	7.12
2021	15,973	16,119	14,731	5,328	10,119	7,583	3,591	13,691	87,136	5.12	2.70	11.08	14.35	16.34	16.70	3.11	4.73	8.16
2022	16,054	16,171	14,944	5,420	10,244	7,681	3,597	13,816	87,928	5.65	3.02	12.69	16.34	17.78	18.21	3.27	5.69	9.14
2023	16,139	16,229	15,154	5,506	10,354	7,776	3,599	13,940	88,698	6.21	3.40	14.27	18.18	19.05	19.67	3.32	6.64	10.10
2024	16,229	16,295	15,372	5,597	10,438	7,847	3,593	14,076	89,447	6.80	3.82	15.92	20.14	20.01	20.75	3.16	7.68	11.03
2025	16,339	16,385	15,586	5,693	10,484	7,892	3,579	14,227	90,185	7.53	4.39	17.53	22.20	20.54	21.45	2.74	8.83	11.94
2026	16,455	16,479	15,816	5,791	10,512	7,928	3,558	14,386	90,925	8.29	4.99	19.26	24.29	20.87	22.00	2.15	10.05	12.86
2027	16,556	16,566	16,028	5,883	10,551	7,971	3,541	14,532	91,627	8.95	5.54	20.87	26.26	21.31	22.66	1.68	11.16	13.73
2028	16,651	16,646	16,228	5,971	10,587	8,012	3,527	14,677	92,300	9.58	6.05	22.37	28.16	21.73	23.30	1.25	12.27	14.57
2029	16,750	16,729	16,430	6,056	10,611	8,043	3,506	14,826	92,951	10.23	6.58	23.89	29.98	22.00	23.77	0.67	13.42	15.38
2030	16,853	16,817	16,631	6,144	10,619	8,061	3,485	14,985	93,596	10.91	7.14	25.41	31.88	22.10	24.06	0.07	14.63	16.18
2031	16,948	16,895	16,830	6,230	10,626	8,078	3,466	15,146	94,219	11.53	7.64	26.91	33.71	22.17	24.31	-0.49	15.86	16.95
2032	17,037	16,980	17,019	6,309	10,633	8,093	3,444	15,315	94,828	12.12	8.18	28.34	35.41	22.25	24.54	-1.13	17.15	17.71
2033	17,123	17,035	17,200	6,389	10,642	8,110	3,425	15,470	95,395	12.69	8.53	29.70	37.13	22.36	24.81	-1.65	18.34	18.41
2034	17,199	17,081	17,373	6,475	10,664	8,133	3,409	15,619	95,955	13.19	8.82	31.00	38.97	22.61	25.16	-2.12	19.48	19.10
2035	17,269	17,103	17,536	6,562	10,696	8,164	3,395	15,757	96,482	13.65	8.96	32.23	40.85	22.98	25.63	-2.52	20.53	19.76
2036	17,336	17,116	17,686	6,644	10,737	8,198	3,388	15,887	96,992	14.09	9.04	33.37	42.59	23.46	26.16	-2.73	21.53	20.39
2037	17,397	17,116	17,831	6,725	10,777	8,236	3,379	16,010	97,471	14.49	9.05	34.46	44.33	23.92	26.74	-2.99	22.47	20.99
2038	17,522	17,236	17,941	6,782	10,798	8,249	3,386	16,121	98,034	15.31	9.81	35.29	45.57	24.15	26.94	-2.79	23.32	21.69
2039	17,631	17,339	18,055	6,837	10,817	8,262	3,394	16,226	98,560	16.03	10.46	36.15	46.74	24.37	27.14	-2.56	24.12	22.34
2040	17,731	17,439	18,174	6,895	10,834	8,273	3,399	16,325	99,070	16.69	11.10	37.04	47.99	24.56	27.32	-2.41	24.88	22.97
2041	17,827	17,530	18,292	6,951	10,858	8,292	3,407	16,420	99,578	17.32	11.68	37.94	49.18	24.85	27.61	-2.18	25.61	23.60
2042	17,919	17,614	18,410	7,003	10,888	8,315	3,416	16,512	100,077	17.92	12.22	38.82	50.31	25.18	27.96	-1.91	26.31	24.22
2043	18,006	17,701	18,517	7,051	10,917	8,339	3,424	16,604	100,559	18.50	12.77	39.63	51.33	25.52	28.33	-1.69	27.01	24.82
2044	18,093	17,795	18,612	7,092	10,944	8,361	3,431	16,687	101,016	19.07	13.37	40.35	52.22	25.84	28.67	-1.48	27.65	25.39
2045	18,174	17,894	18,700	7,130	10,968	8,381	3,437	16,770	101,453	19.60	14.00	41.01	53.02	26.11	28.98	-1.33	28.29	25.93
2046	18,251	17,986	18,789	7,168	10,992	8,401	3,441	16,849	101,876	20.11	14.59	41.68	53.84	26.38	29.28	-1.22	28.89	26.46
2047	18,323	18,072	18,874	7,201	11,019	8,424	3,445	16,926	102,283	20.58	15.14	42.32	54.56	26.69	29.63	-1.10	29.48	26.96
2048	18,389	18,160	18,947	7,232	11,038	8,439	3,448	16,999	102,652	21.02	15.69	42.87	55.23	26.91	29.87	-1.00	30.04	27.42
2049	18,453	18,243	19,007	7,262	11,051	8,449	3,450	17,074	102,990	21.44	16.23	43.33	55.87	27.07	30.03	-0.94	30.61	27.84
2050	18,512	18,326	19,062	7,288	11,065	8,460	3,454	17,140	103,307	21.83	16.75	43.74	56.42	27.22	30.20	-0.83	31.12	28.23

Source : GLA 2015 round trend model household projections - long-term migration scenario

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.

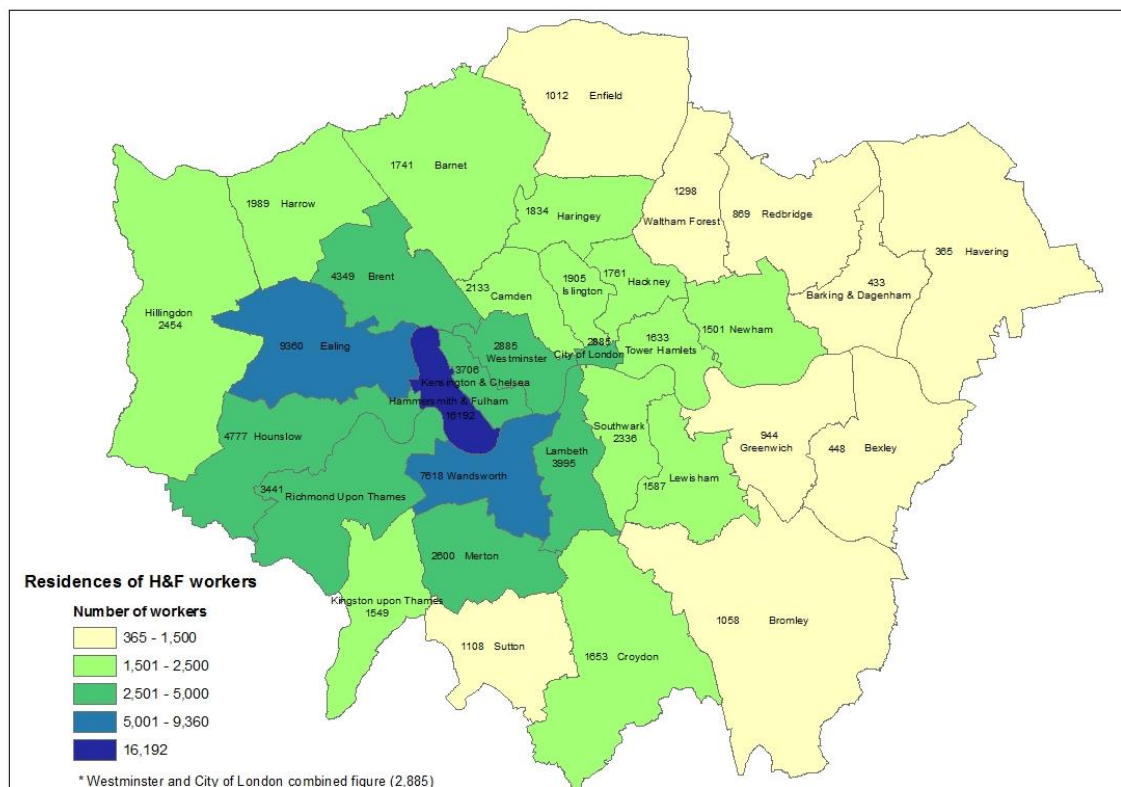
Table 3.4 below shows that the highest number of H&F workers from outside London come from Elmbridge Borough in Surrey (703), followed by Windsor and Maidenhead (449) and Epsom and Ewell (431).

Table 3. 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).

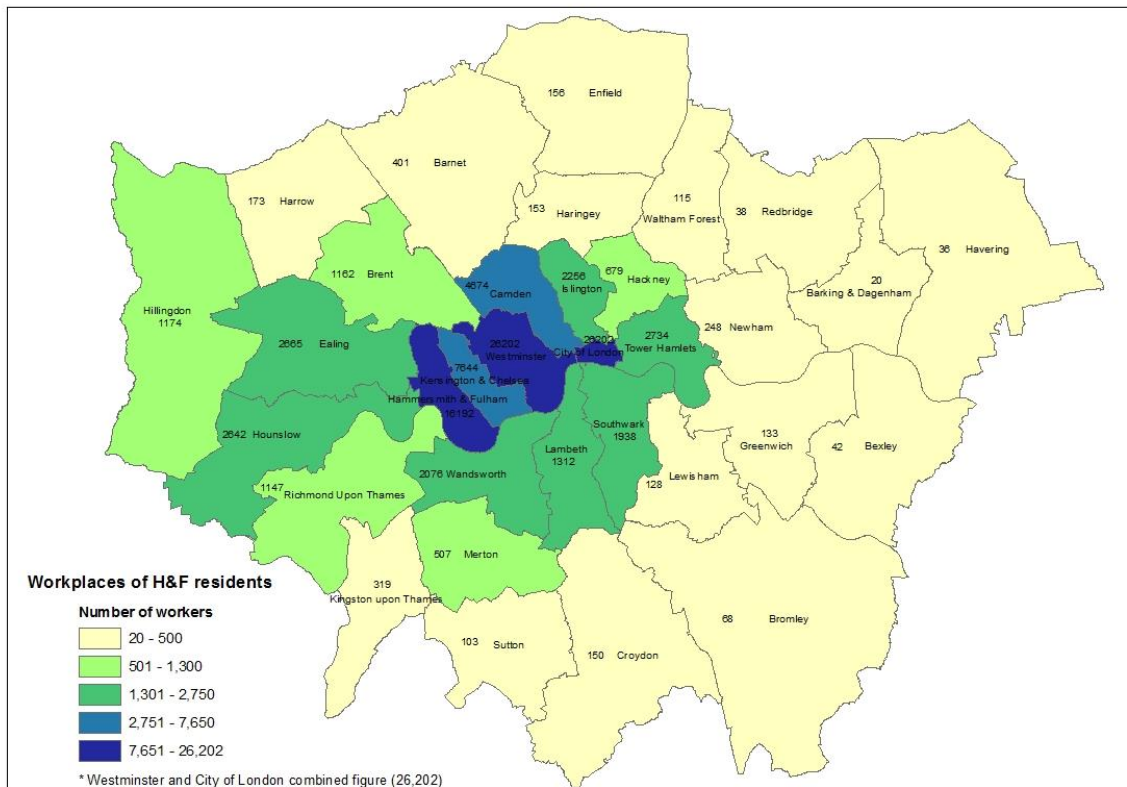
Table 3.5 – Commuting patterns of H&F residents that work outside London, Top 10

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.

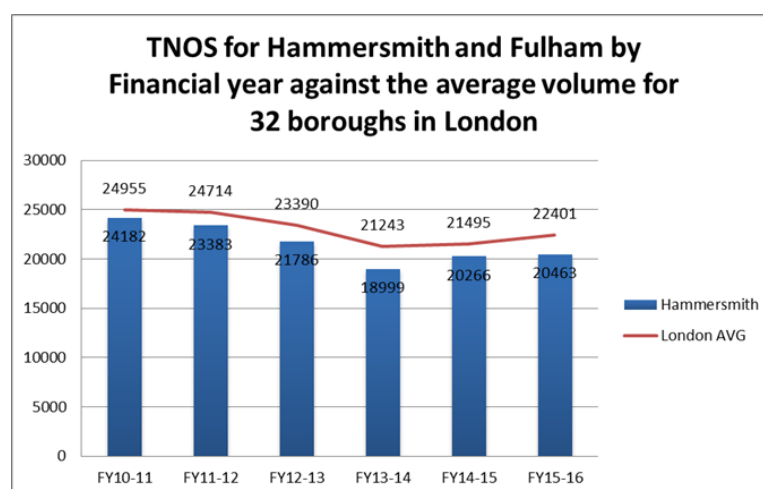
Access to greenspaces

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. Similarly, 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

Crime data for London boroughs, data is available up to the 2015-16 financial year. Chart 3.5 below shows the long term trend in Total Notifiable Offences (TNOs) up to the 2015-16 financial year:

Chart 3.5: Total Notifiable Offences (TNO) by Financial Year

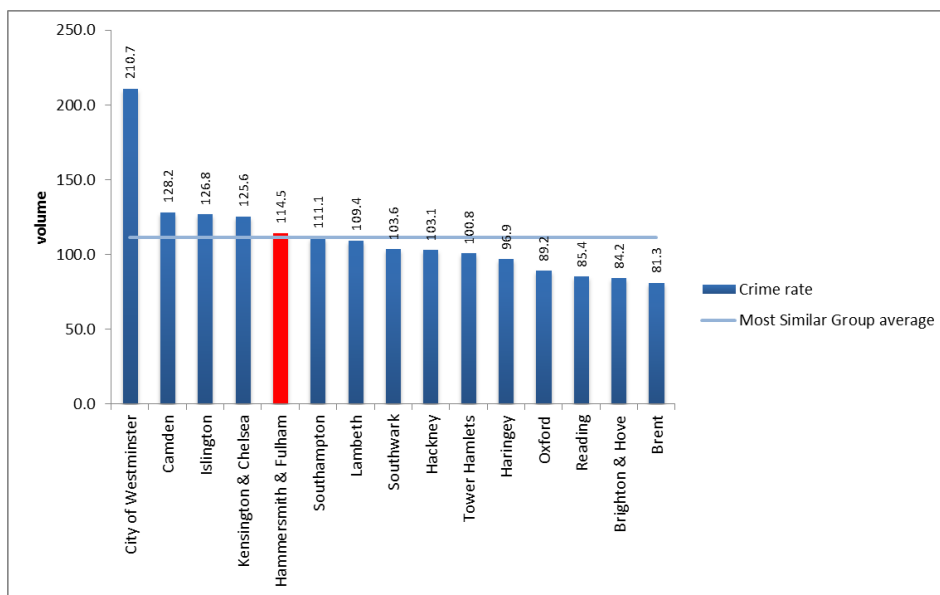


⁹ Greenspace Information for Greater London (GiGL) - Residential addresses and ward boundaries provided by Ordnance Survey. (2012)

In terms of rate per thousand population, Hammersmith and Fulham is ranked 7th highest for rate of offences for FY15-16 and is ranked 6th lowest rate out of London Boroughs in terms of % change between FY14-15 and FY15-16 of TNOs reported.

The borough can also be compared to other boroughs deemed to be “Most Similar Community Safety Partnerships” and are based on similar demographics. These groupings are used publicly in “Compare Your Area” via police.uk¹⁰. The borough has the 5th highest rate of crime compared to other similar boroughs. Chart 3.6 shows the rate per thousand population for total offences reported FY15-16:

Chart 3.6: Total reported offences for Most Similar Community Safety Partnerships (rate per thousand population):



Source: police.uk 2016

According to the Crime and Disorder Strategic Assessment, in both FY14-15 and FY15-16, Theft and Handling offences made up a large proportion of the offences committed in the borough (46% and 43% of TNOS respectively). The majority of offences that fall into this category are predominately “Other Theft” offences, which made up 36% of offences in FY14-15 and 33% in FY15-16. Of note, Motor Vehicle Offences have seen a significant increase, with both Motor Vehicle Tampering seeing a 33% increase and Theft of Motor Vehicle offences seeing a 23% increase between FY14-15 and FY15-16.

There was a significant increase in Violent crime and Motor Vehicle offences such as (Theft Of Motor Vehicle and Motor Vehicle Interference and Tampering). Burglary has also seen an increase between FY14-15 and FY15-16, however it did see a particular low in FY13-14.

Shepherds Bush Green and Hammersmith Broadway both have a high rate for a number of offences, however these two areas also have busy town centres and have seen a high volume of offences throughout the year, particularly with regards to Violence Against the Person, Other Theft, Theft Person and Drug offences.

¹⁰ <https://www.police.uk/metropolitan/E05000256/performance/compare-your-area/>

The Strategic Assessment of Crime and Disorder sets out the priorities for the Community Safety Partnership and have been ratified as follows:

- Theft and Handling offences: Focus on Other Theft
- Motor Vehicle Crime
- Burglary
- Violent Crime: Focus on Violence with Injury, Violence Against Women and Girls, Gang and Youth Violence
- Prevent
- Victims: Focus on VAWG, Hate Crime, and Child Sexual Exploitation
- Anti-social Behaviour: Focus on Noise and Fly-tipping
- Adult and Youth Re-offending

Further information on crime and disorder in Hammersmith and Fulham, and the Strategic Assessment of Crime and Disorder can be found on the main internet site. (www.lbhf.gov.uk).

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 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 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”¹¹.

Public Health England show a number of areas where the borough has poorer health than England as a whole. These include¹²:

¹¹ 2010 UK Competitiveness Index, Robert Huggins and Piers Thompson

- 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)

Please visit www.jsna.info for more detailed information relating to health and links to housing and economic activity.

Index of Multiple Deprivation

According to updated Index of Multiple Deprivation (IMD) published in 2015 by DCLG, Hammersmith and Fulham is the 76th most deprived local authority in England (out of 326) and the 16th most deprived in London.

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

- Average score – 92nd most deprived.
- Average rank – 76th most deprived.
- Extent – 99th most deprived.
- Concentration – 129th most deprived.
- Income scale – 87th most deprived.
- Employment scale – 90th most deprived.

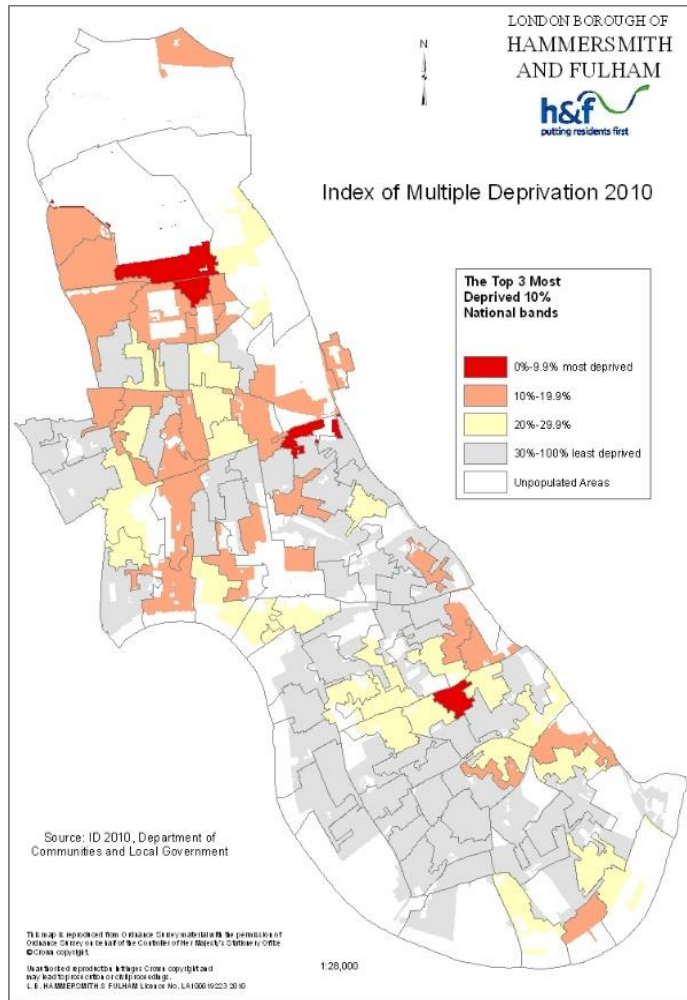
8 of the 113 LSOAs fall in England have most deprived areas; they consist largely of public sector estates: White City (north western part); Edward woods; Charecroft; Clem Atlee and Wormholt North (See Map 3.5 & 3.6).

In 2015 17 LSOAs in the borough fell within the 10%-20% of most deprived, compared to 25 in 2010. These areas are mostly in the north of the borough but also in parts of Hammersmith and north Fulham.

7% (12,538) of H&F's population live in the most deprived decile of neighbourhoods and a further 15% (26,424) in the second most deprived decile.

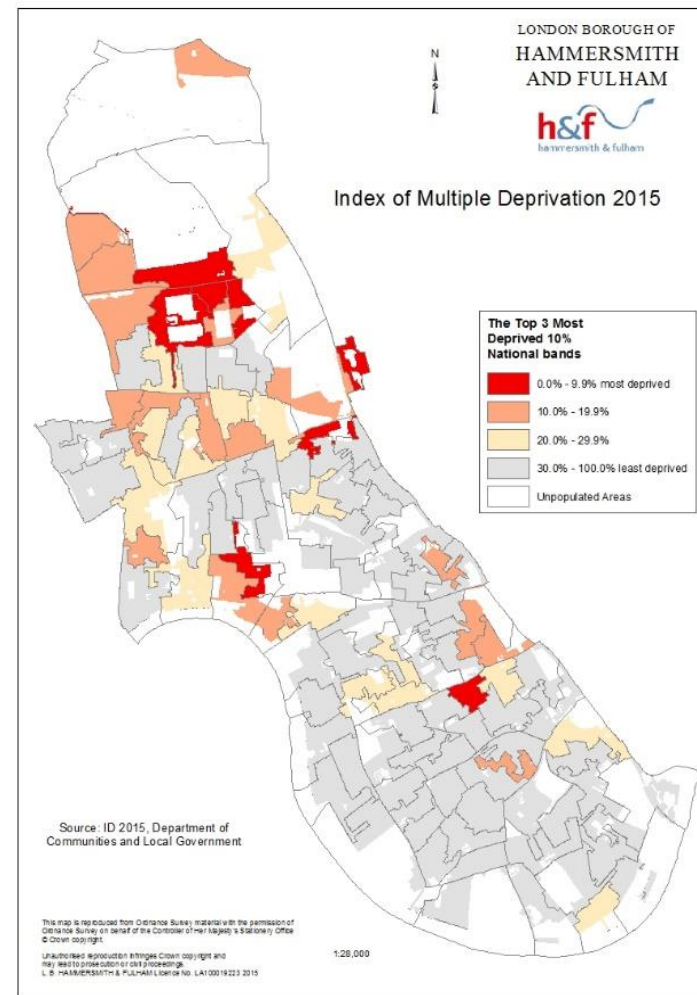
¹² Information taken from the following documents: [Prioritising Health and Wellbeing Needs \(JSNA Highlight Report 2012\)](#), [JSNA Highlight report 2013](#) and [Public Health England \(PH Outcomes Framework, Hammersmith and Fulham profile\)](#)

Map 3.5 IMD at a local level in Hammersmith and Fulham



Source: DCLG IMD 2010

Map 3.6 IMD at a local level in Hammersmith and Fulham



Source: DCLG IMD 2015

Chart 3.7 – Percentage of LSOAs IN H&F by 10% national bands (IMD2015)

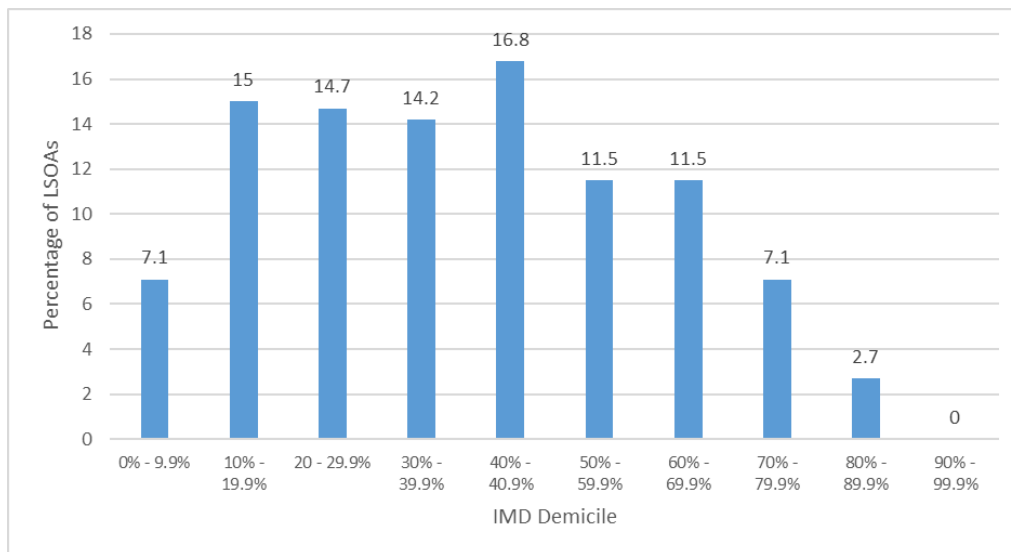


Chart 3.7 shows the distribution of LSOAs within the national categorisation of the rankings on the overall IMD. The borough has a greater number of LSOAs on the left-hand side (most deprived) of the graph, showing that its deprivation is more spatially concentrated than the country as a whole.

7% (12,538) of H&F’s population live in the most deprived decile of neighbourhoods and further 15% (26,424) in the second most deprived decile. 24% (24,012) of the population are income deprived (in the 20% most deprived) while 15% (19,380) of the working-age adults are in the most deprived 20% in the employment domain.

The population that is in the most deprived decile in the overall IMD score is 13,191, an increase from 6,699 in the 2010 IMD.

Since 2010 the total number of LBHF children aged 0-18 living in the most deprived areas overall nationally has increased by 107% from 1,529 to 3,167 in 2015.

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 113 lower super output areas in the borough, 26 are in the most deprived 10% nationally. This equates to 22.5% of LSOAs and the proportion ranks the borough 289th nationally and 19th out of the London boroughs.

Within the borough it is estimated that 29% of the population aged under 16 live in LSOAs in the most deprived decile, and 43% in the most deprived 20% nationally.

Map 3.7 below shows the local IDACI 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 (IDAOP)

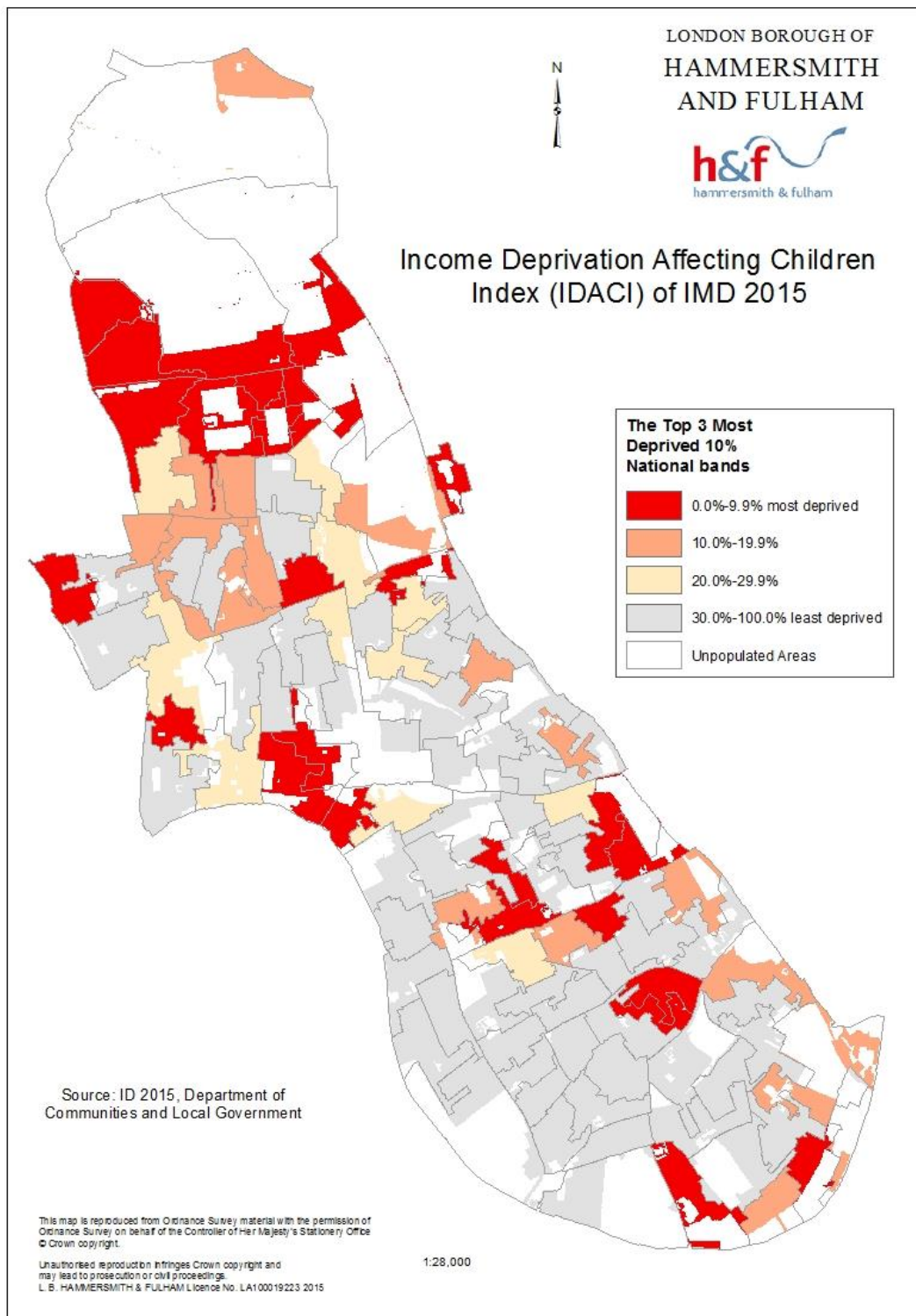
This supplementary index is of relevance to those interested in studying poverty among older people and related matters. This index represents income deprivation affecting older people, expressed as the proportion of adults aged 60 or over in each LSOA who are living in Income Support or income-based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

Of the 113 lower super output areas in the borough, 21 (18.5% of the borough) are in the 10% most deprived nationally (13 LSOA in 2010). 57 are in the most deprived 20% nationally (35 LSOA in 2010). This equates to 50.4% of LSOAs and the proportion ranks the borough 309th nationally and 23rd out of the London boroughs.

Within the borough it is estimated that 19% of the population aged over 65 live in LSOAs in the most deprived decile, and over 49% in the most deprived 20% nationally.

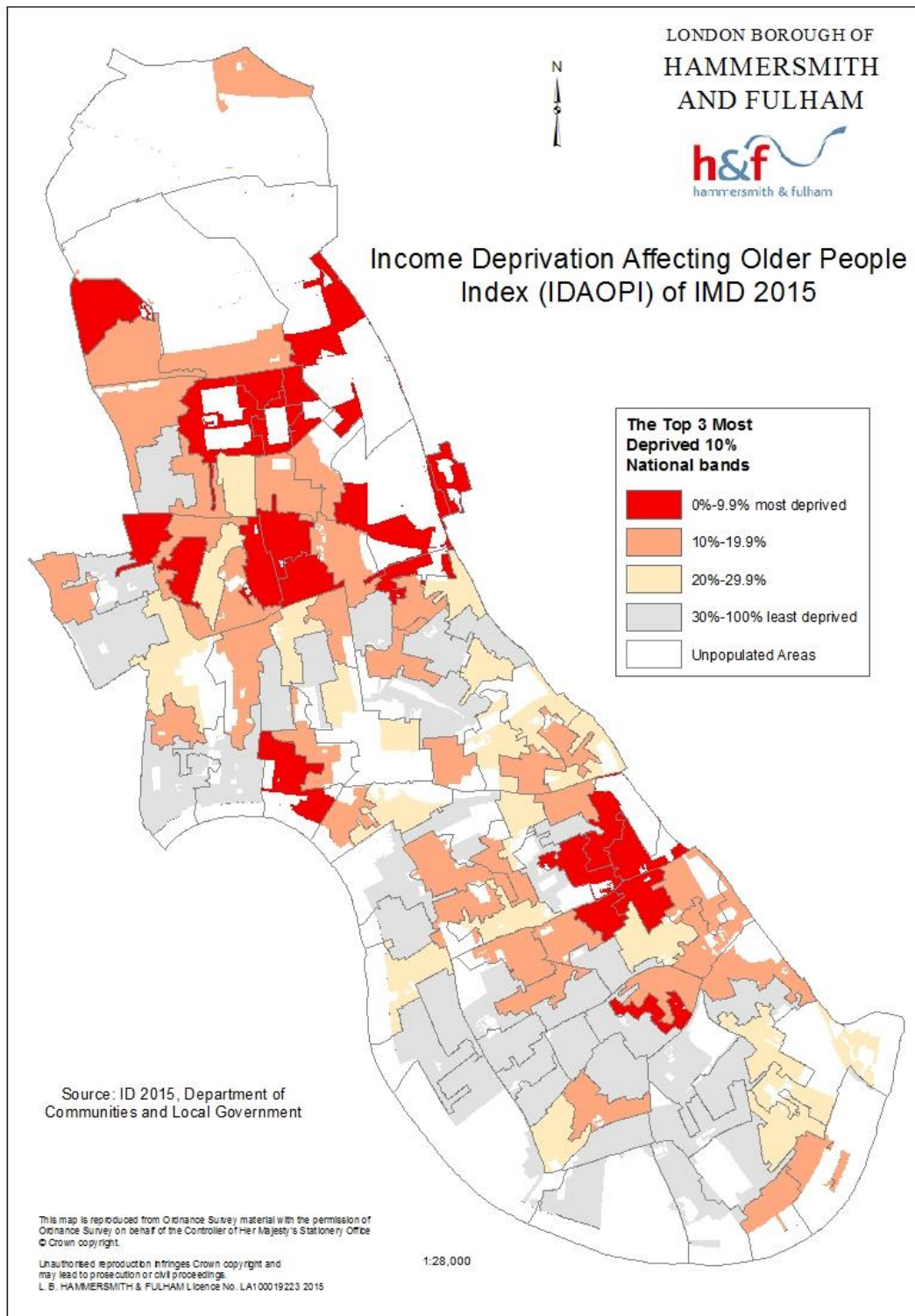
Map 3.8 below shows the local IDAOP scores across the borough. Those areas in red with the highest scores tend to correlate with the location of social housing in the borough, especially in the north of the borough, the far East with Edwards Woods Estate, around Hammersmith Town Centre, and in and around the Clem Atlee and West Kensington estates in the central region of the borough.

Map 3.7 – IDACI scores at a local level in Hammersmith and Fulham; (source: IMD 2015)



Source: DCLG IMD 2015

Map 3.8 – IDAOPi scores at a local level in Hammersmith and Fulham; (source: IMD 2015)



Source: DCLG IMD 2015

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%)¹³.

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 block¹⁴. 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).

¹³ Includes those who are living rent free

¹⁴ 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

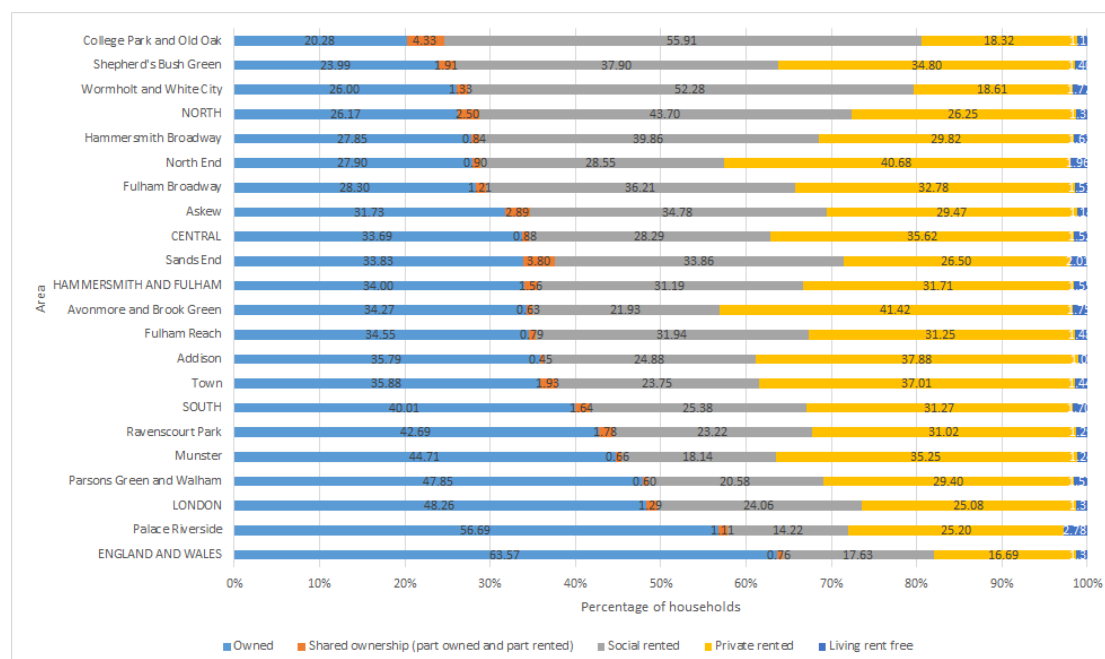
31.2% of households who live in Hammersmith and Fulham live in social housing (either council or other landlord). This is the 9th highest of all London boroughs and is ranked 314th out of 326 local authorities. 35.6% of properties are owner occupied (including shared ownership) and 33.3% are private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

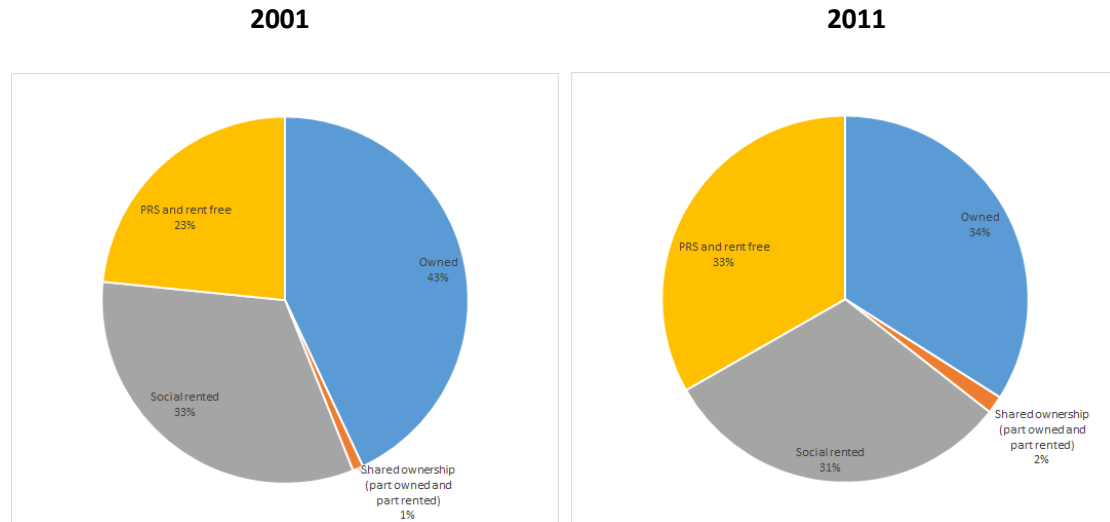


Source : 2011 Census

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

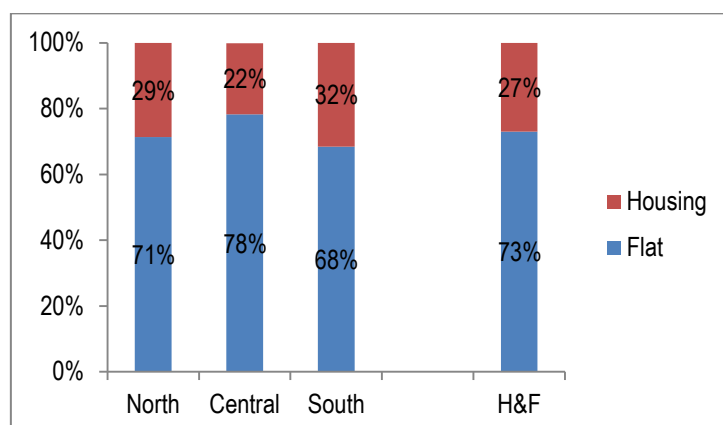
Housing types

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			Flat, maisonette or apartment: Purpose-built block of flats or tenement	Flats Flat, maisonette or apartment: Part of a converted or shared house (including bedsits)	Flat, maisonette or apartment: In a commercial building	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)				
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%).

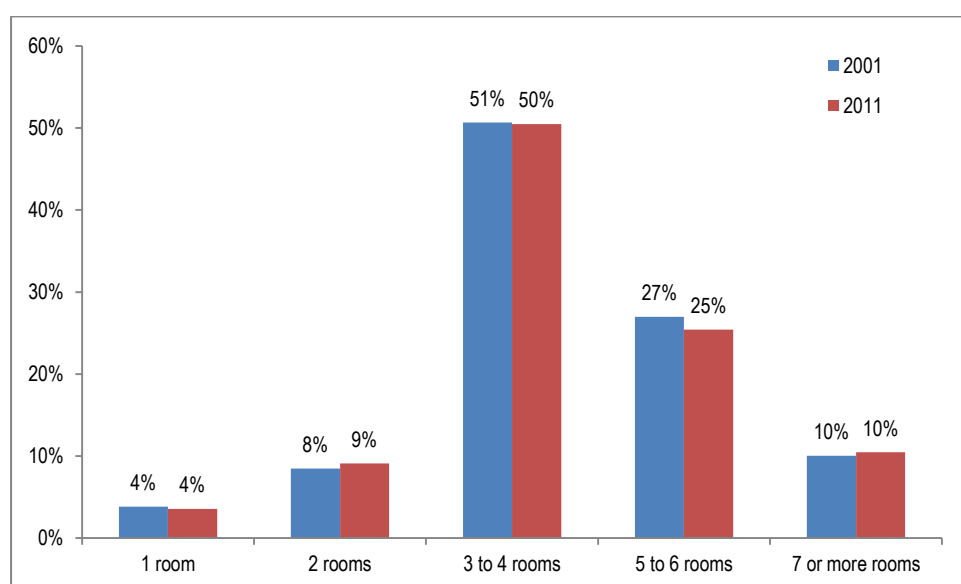
The borough has the third highest percentage of properties in London that are converted flats (28% of total). Only Kensington and Chelsea and Camden have a higher proportion.

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 rooms¹⁵ 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



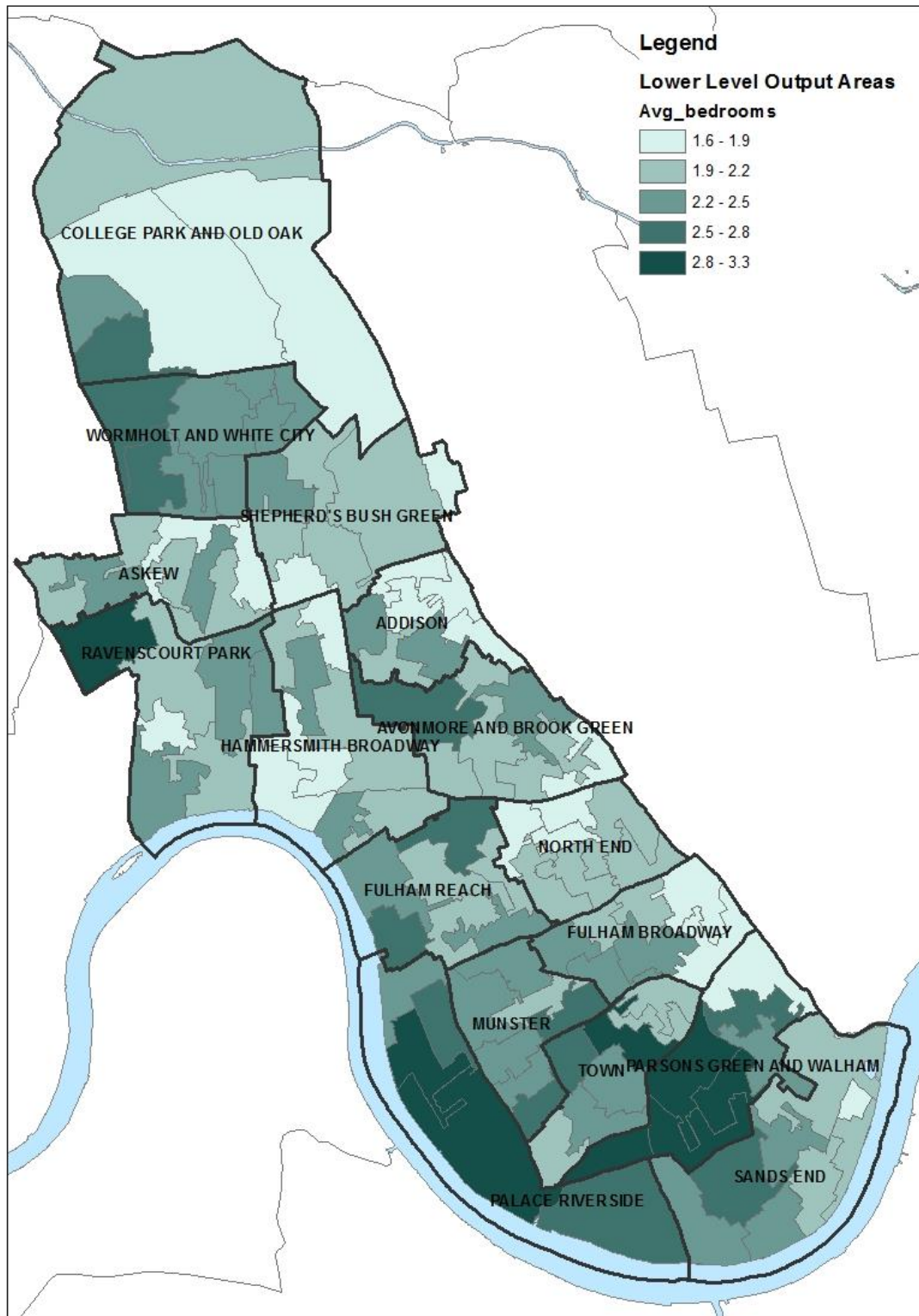
Source : 2011 Census

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.

¹⁵ 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



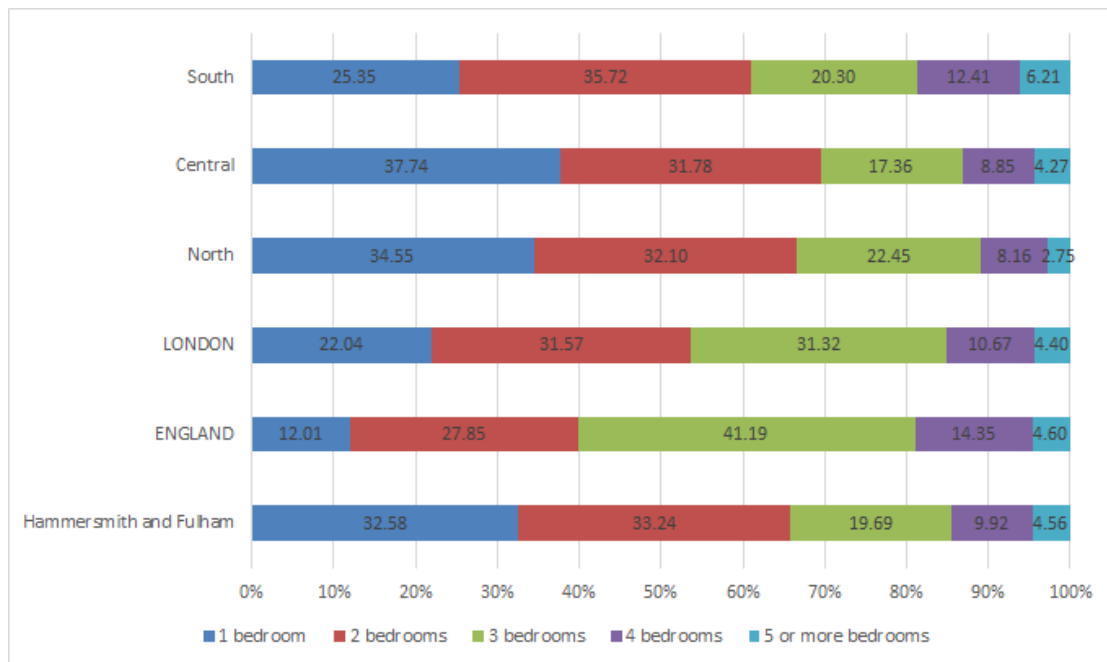
Source : 2011 Census

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.

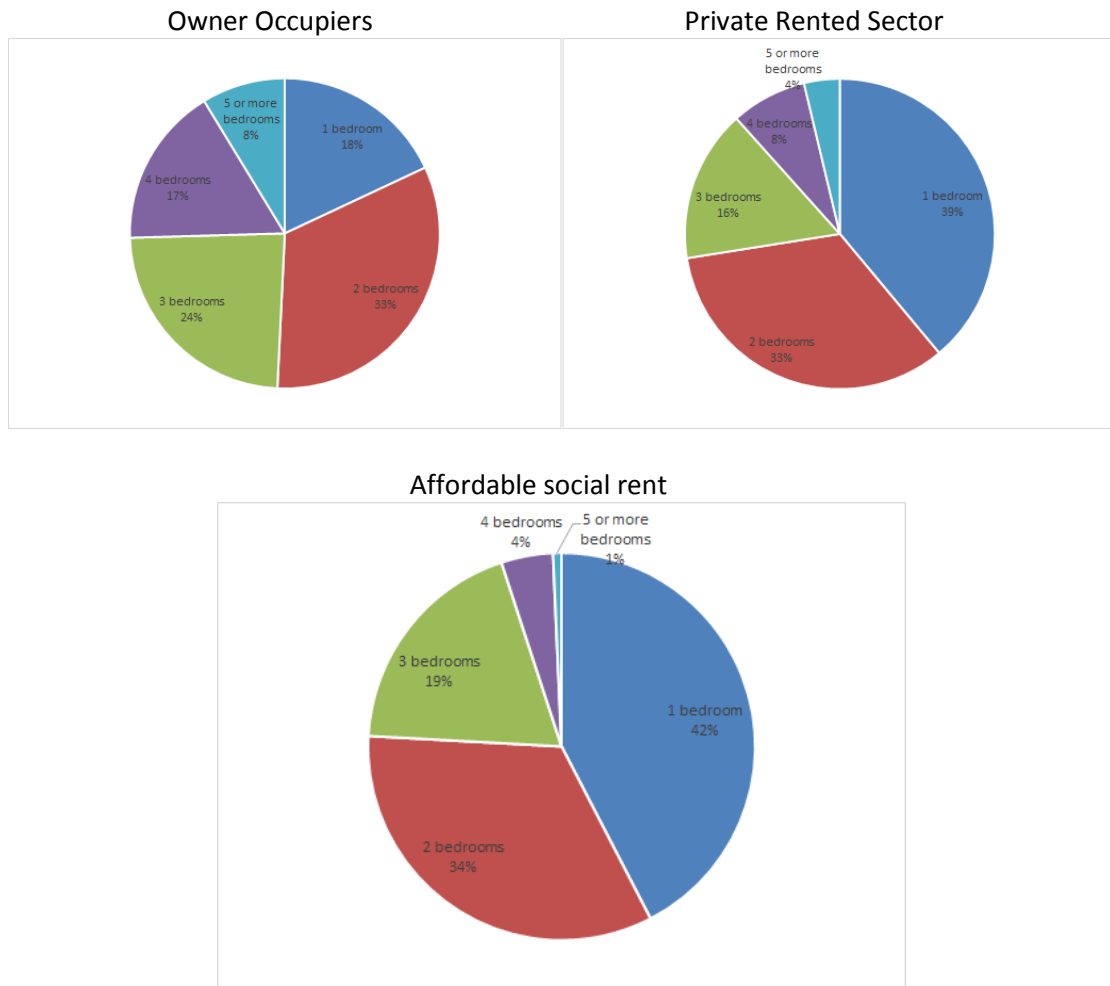
Chart 4.5 – comparisons of properties by number of bedrooms



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

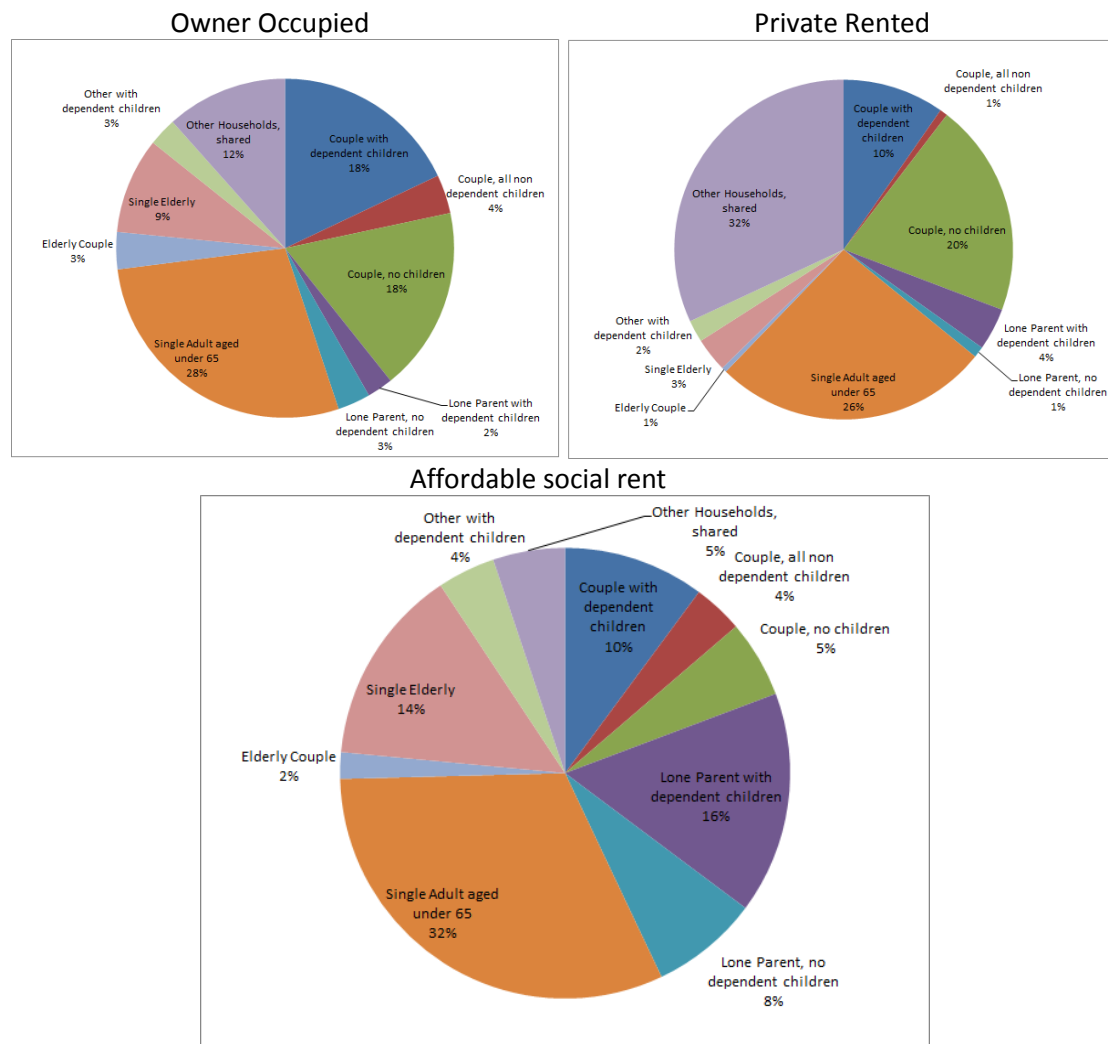
Area	Underoccupancy		Required rooms	Overcrowded
	Occupancy rating (bedrooms) of +2 or more	Occupancy rating (bedrooms) of +1	Occupancy rating (bedrooms) of 0	Occupancy rating (bedrooms) of -1
Barking and Dagenham	16.73	29.56	40.22	13.48
Barnet	27.83	29.26	32.88	10.03
Bexley	31.24	35.66	28.38	4.72
Brent	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 below 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 the relevant section on accessibility to key services.

7 LSOAs (6% of the borough) are in the 10% most deprived nationally; 23 LSOAs (20% of the borough) in the 20% most deprived nationally. For LSOAs that fall within the 50% most deprived, the borough ranks 247th out of 326 Local Authorities and 10th highest out of the London boroughs.

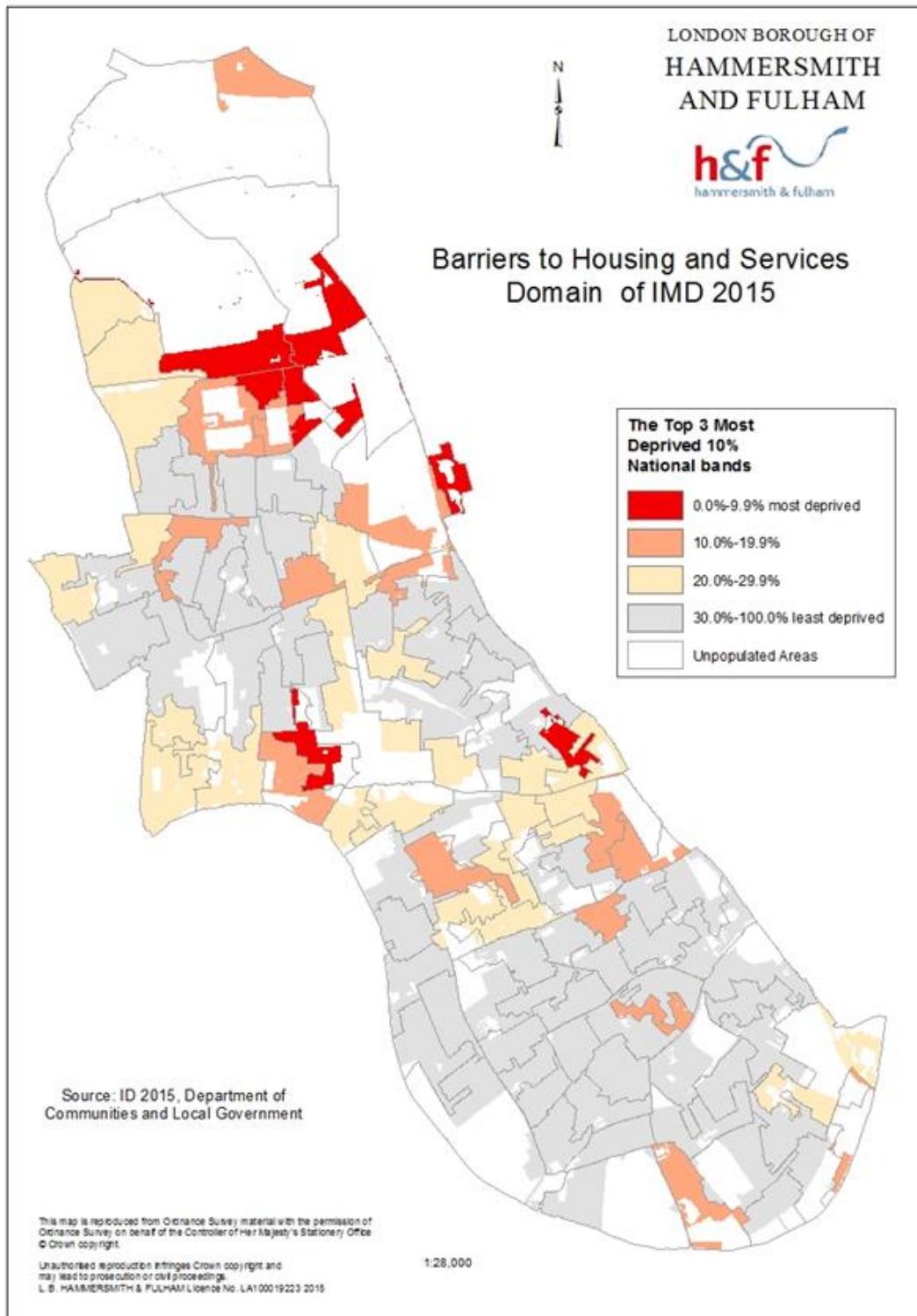
Indoor Environment Sub domain of the Index of Multiple Deprivation

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.

8 out of the boroughs 113 lower super output areas appear in the most deprived 10% of all areas nationally. This equates to 7% of the total number of LSOAs. 29 (26%) are in the top 10%-20% most deprived nationally.

Map 4.3 below 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.

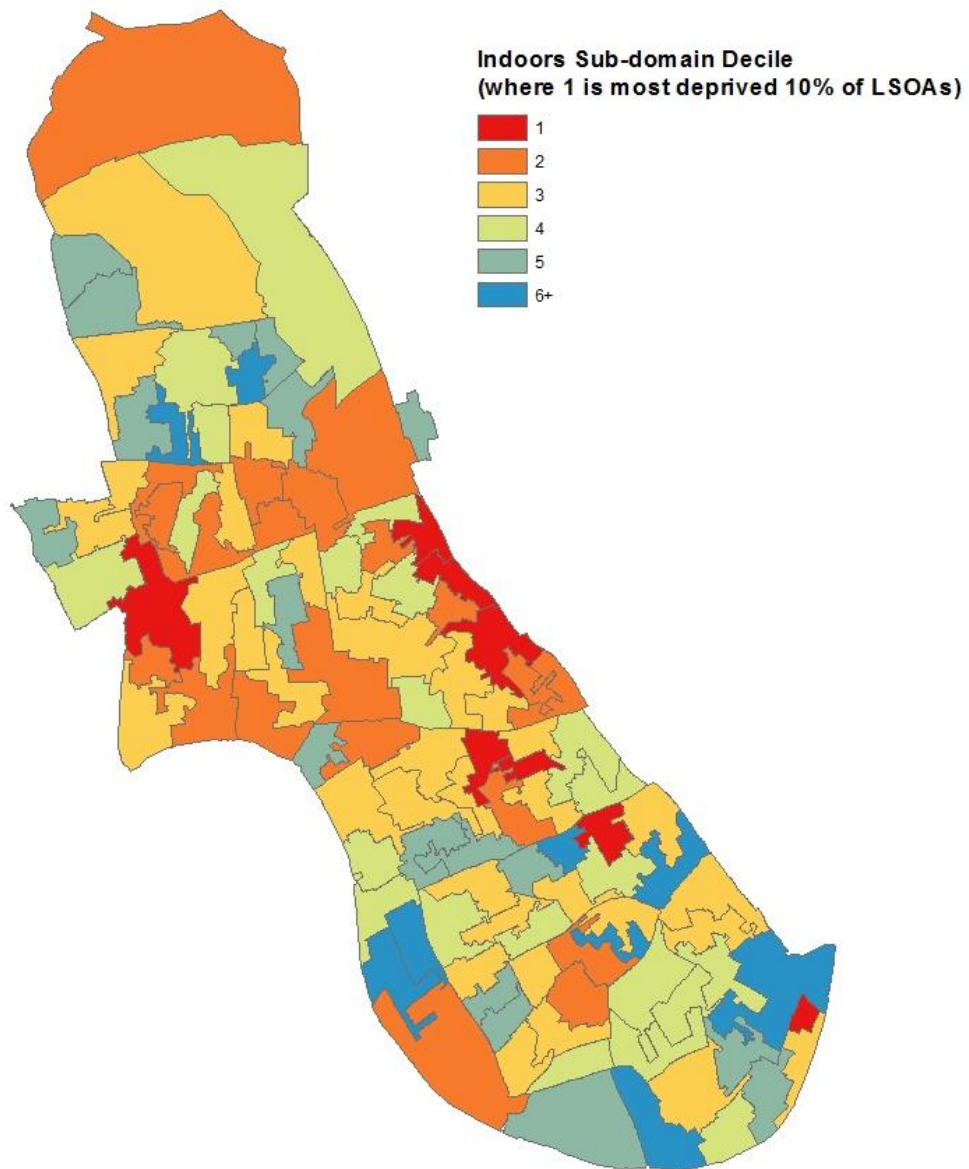
Map 4.2 – IMD Barriers to Housing and Services; (source: 2015 IMD)



Source: DCLG IMD 2015

Map 4.3 - Indoor Environment Sub domain scores at a local level; (source: 2015 IMD)

LSOAs by Indoors Sub-domain Decile (where 1 is most deprived 10% of LSOAs)



Source: DCLG IMD 2015

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.

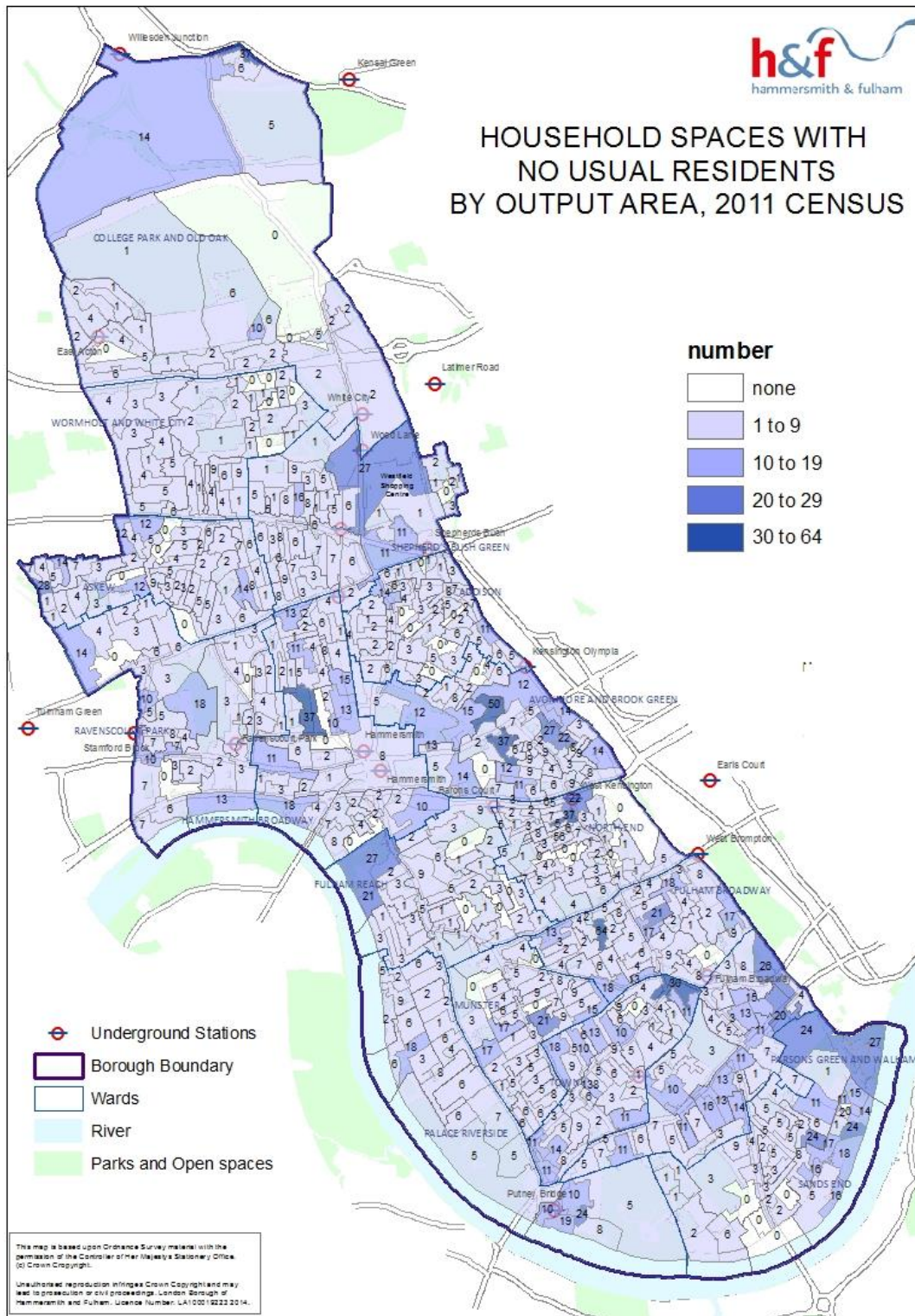
Table 4.4 below shows the Census data. 4.3% (3,624) of all household spaces in the borough fall into this category, which is higher than the proportion for London as a whole (3.6%) but the same for England (4.3%). Locally the rate varies between 2% in Wormholt and White City Ward and 6.7% in Avonmore 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

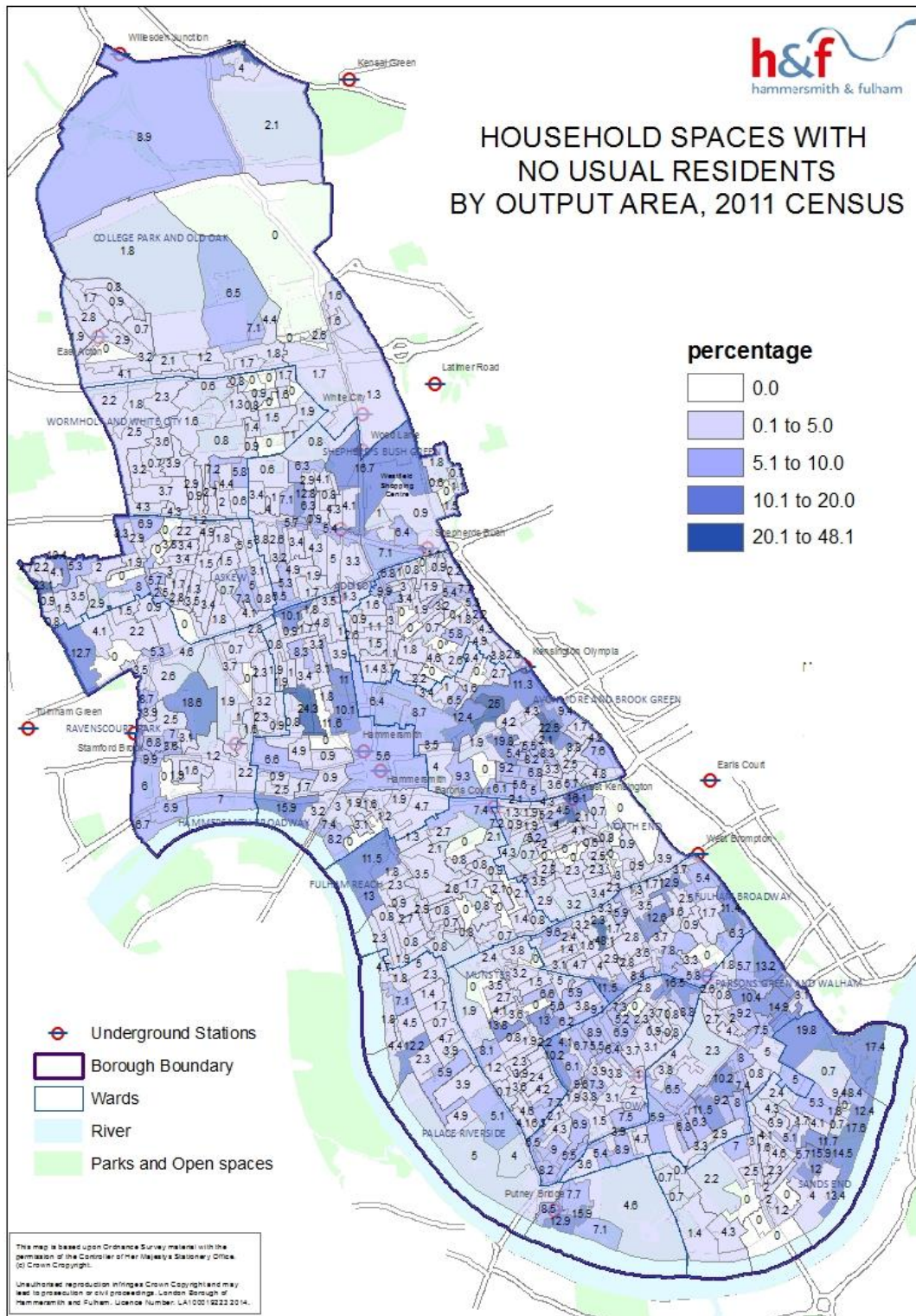
2011 ward	All categories:				
	Household spaces	Household spaces with no usual residents			
	#	#	rank #	%	rank %
Addison	5,743	152	13	2.6	14
Askew	6,470	236	7	3.6	11
Avonmore and Brook Green	6,128	409	1	6.7	1
College Park and Old Oak	3,805	131	14	3.4	12
Fulham Broadway	5,286	310	3	5.9	3
Fulham Reach	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.

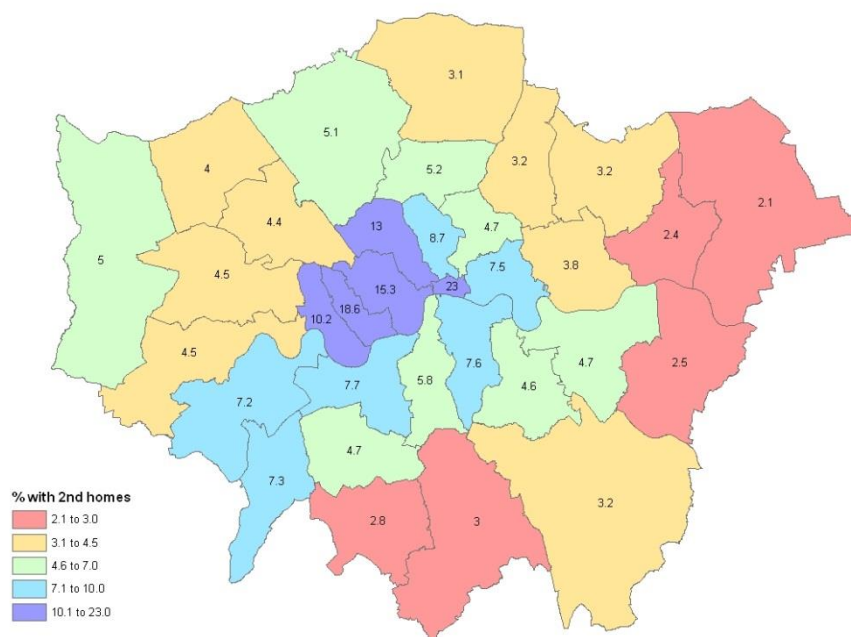
Borough residents with Second Homes

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.

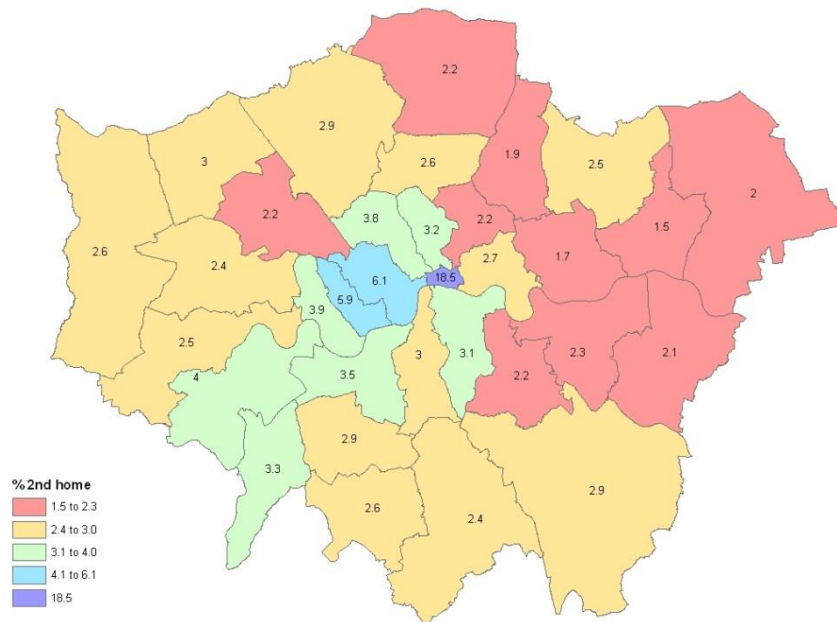
23% of residents with a second addresses stated that they were for holiday (21% in London and 17% in England and Wales); the tenth highest in London.

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. In real terms the borough has seen a 20% decrease between April 2015 and April 2016. 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) shows an upward trend since 2009. The borough's population is prone to long term unemployment and the borough has the 29th highest proportion of all local authorities that have been claiming for 12 months or more.

1% of the population aged 16 to 24 are in receipt of Job Seekers Allowance (1.3% in both London and England).

Between 2000 and 2014, there has been a 24% increase in the number of jobs in the borough. This is high compared to the 46% increase for England as a whole, and 21% 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 Assessment¹⁶ 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 Huggins Index 2013 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 7th highest GVA per capita in the country at around £58.3k per capita. Only City of London, Westminster, Camden, Islington, Kensington and Chelsea and Tower Hamlets have a 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".¹⁷

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 (when combined).

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

¹⁶ http://www.lbhf.gov.uk/Directory/Council_and_Democracy/Plans_performance_and_statistics/Council_strategies_and_plans/143422_Council_strategies_and_plans.asp

¹⁷ Inflation and growth in a service economy – DeAnne Julius, Bank of England Quarterly Bulletin, November 1998

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.

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.

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 (March 2016) Annual Population Survey shows that over 76% of the Borough’s working age population (16-64) is economically active.

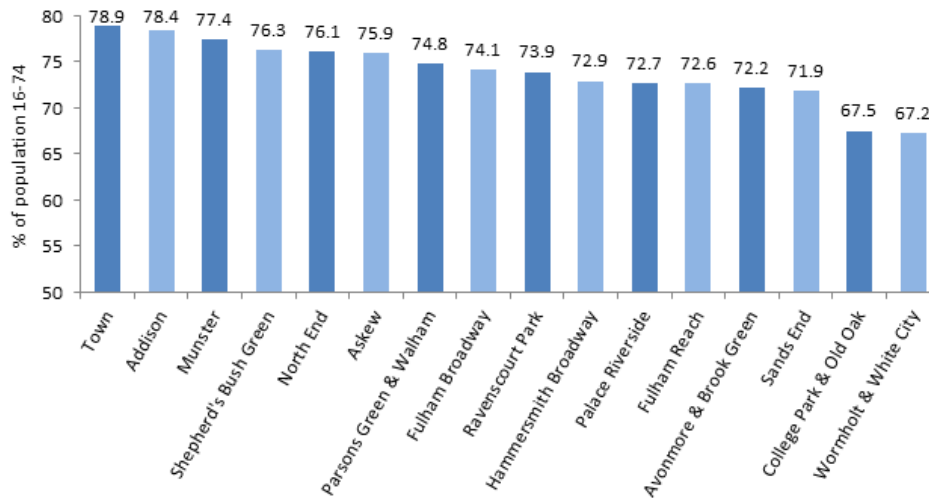
The economic activity rate in the Borough has increased by 5 percentage points from 2001 to a current level of 107,754 economically active people. The economic activity rate for males is 78.2% (the 10th highest in London) and for females is 70.1% (the 4th highest in London).

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 5.1: Economic activity by ward



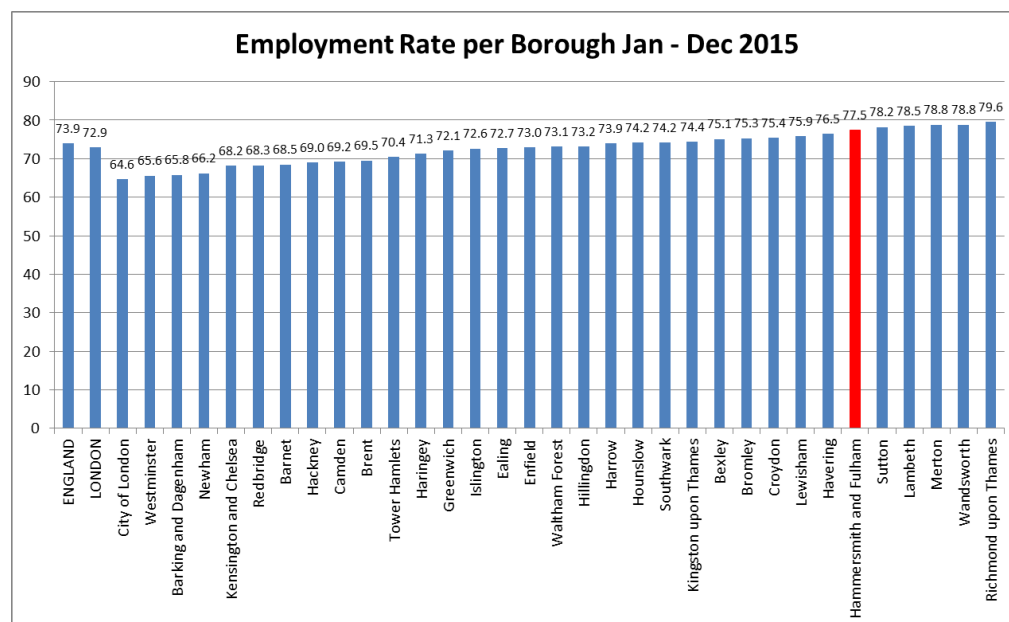
Source: ONS Census (2011)

Employment Rates

Chart 5.2 below shows that 77% of the working age population of the borough is in employment either as an employee or is self-employed and shows the comparative position of the borough against the other London boroughs, London and England as a whole.

The borough is currently ranked 139th out of 352 areas. Within London, this is the 6th highest employment rate, which has seen a significant improvement since June 2013 (69.9%).

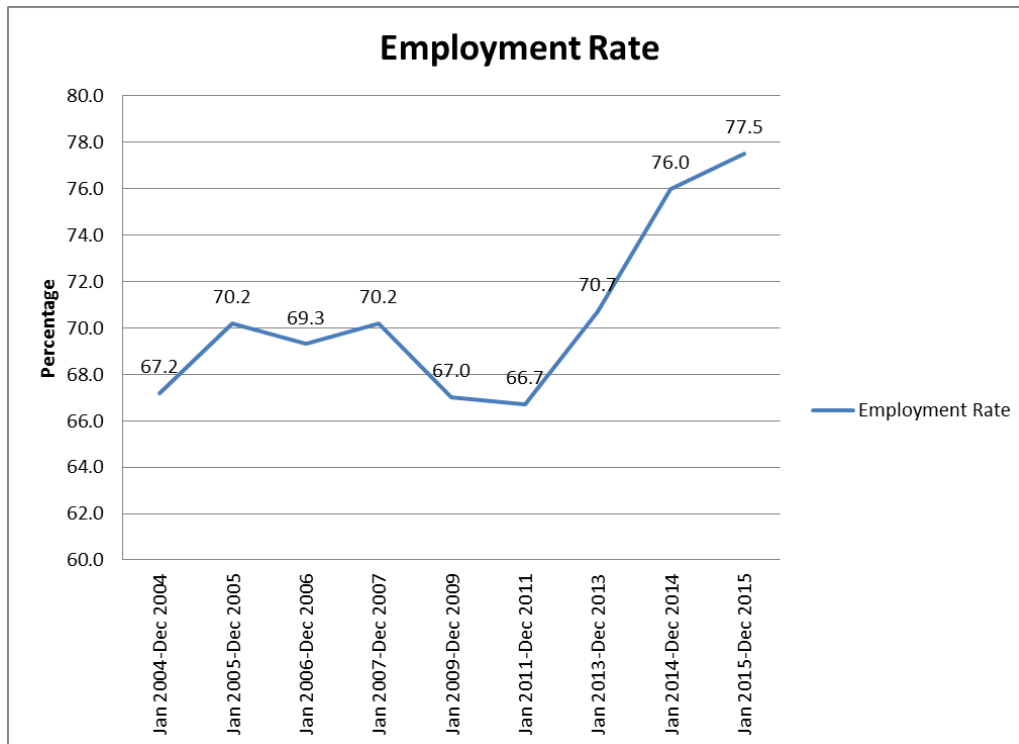
Chart 5.2 – employment rates for the London boroughs and comparative areas (Dec 2015)



Source: Annual Population Survey, 12 months to Dec 2015

Chart 5.3 below shows the long term trend in employment rates within the borough since 2004, which have significantly improved over the past four years, rising from the lowest rate of employment of 66.7% in 2011 to a healthy rate of 77.5%. Employment rates rose to their highest between July 2014 and September 2015 (78.8%).

Chart 5.3 – long term trend in Employment rates in LBHF



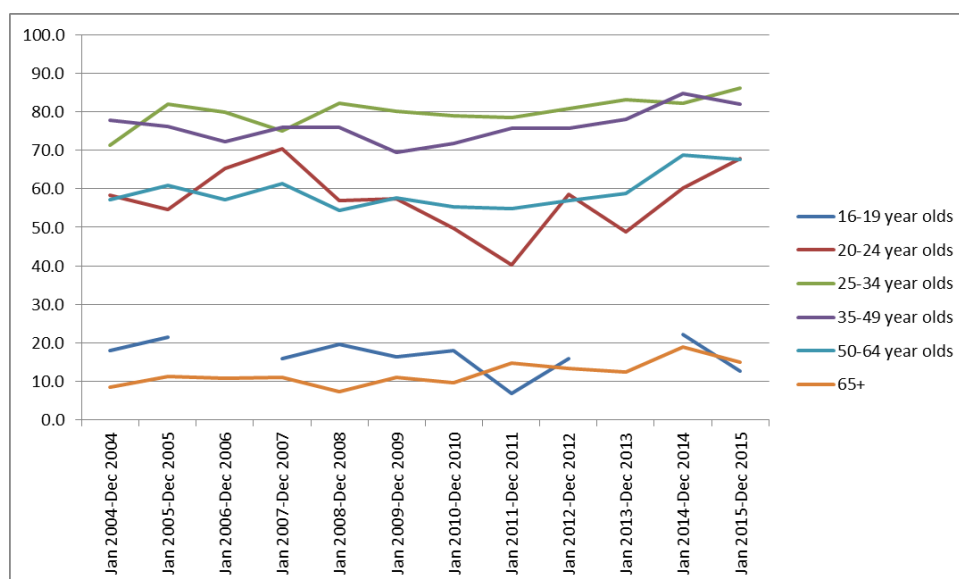
Source: Annual Population Survey, Jan 2004- Dec 2015

Employment rate by age

Chart 5.4 below shows the long term trend in employment rates by age group. Generally employment rates for the age groups have remained relatively static with the exception of those aged between 20 and 24. This age group has seen a significant drop in employment rate since 2008 and once again in 2013. However the rate of employment for this age group has continued to grow since and seen more consistent rates.

Employment rates are consistently high for age groups 25-34 years old and 35-49 years old. Over the past two years, rates of employment for the 25-34 year olds continued to grow, whereas it tapered off slightly for the 35-49 year olds. Since 2013, the age group 50-65 have also seen a growth in rates of employment, whereas the age group 16-24 have been inconsistent, however due to lack of data for this age group it is difficult to identify any key trends.

Chart 5.4 – long term trend in Employment rates in LBHF by age group



Source : Annual Population Survey, 2004-2015

As at March 2012, the borough had the 4th lowest employment rate for people aged between 16 and 19.¹⁸ In December 2015 the rate still remained low for those aged between 16 and 19 are in employment, at just 12.8%; meaning the borough ranks 4th lowest out of 305 and 3rd worst in London. this employment rate might also be skewed by the presence of students in a local area.

The borough also has a comparatively low employment rate for those aged between 20 and 24 (67.8% as at December 2015) and ranked the 237 out of the 343 areas that provided information and 11th highest in London. Once again, this employment rate might also be skewed by the presence of students in a local area.¹⁹

The borough fares significantly better in the employment rate for those aged 25 to 34 (at 86.1% and ranked 119th highest out of 351 areas). After this age group, comparative employment rates for those aged between 35 and 49 (82%), and between 50 and 64 (67.7%) are relatively equal to the rest of the country (83.8% and 69.9% respectively).²⁰

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. For 2015, the employment rates of those aged 16-19 are considerably lower than the rest of London, however for age groups 25-34 and 35-49 year olds the borough is on par if not exceeding other London Boroughs and England. Interestingly, the borough has a higher rate of employment for those aged 65+ compared to London and England.

¹⁸ Annual Population Survey Jan – Dec 2015, based on all local authorities with available data

¹⁹ Annual Population Survey Jan – Dec 2015, based on all local authorities with available data

²⁰ Annual Population Survey Jan – Dec 2015, based on all local authorities with available data

Table 5.1 – Employment rate by age

	Hammersmith & Fulham	London	England
16-19 year olds	12.8	35.0	22.7
20-24 year olds	67.8	67.3	61.6
25-34 year olds	86.1	81.0	81.7
35-49 year olds	82.0	83.8	80.9
50-64 year olds	67.7	69.9	69.0
65+	14.9	10.5	12.4
Rate 16-64 years old	77.5	73.9	72.9

Source : Annual Population Survey, 12 months to Dec 2015

Employment rate by gender

There are marked differences in the employment rates by gender. 80.9% of males aged between 16 and 64 are in employment – ranked 173rd out of the 351 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 74.2%, and ranked the 106th highest out of 324 in the country.²¹ Chart 5.5 below shows the long term employment rate by gender, showing that the rate for males is relatively static, but the rate for females has seen significant improvement since 2010. The gap between rates for female and males aged 16 – 64 years old has closed significantly over the years and employment rate for females in this age group in Hammersmith and Fulham is higher than the average for London and England for 2015:

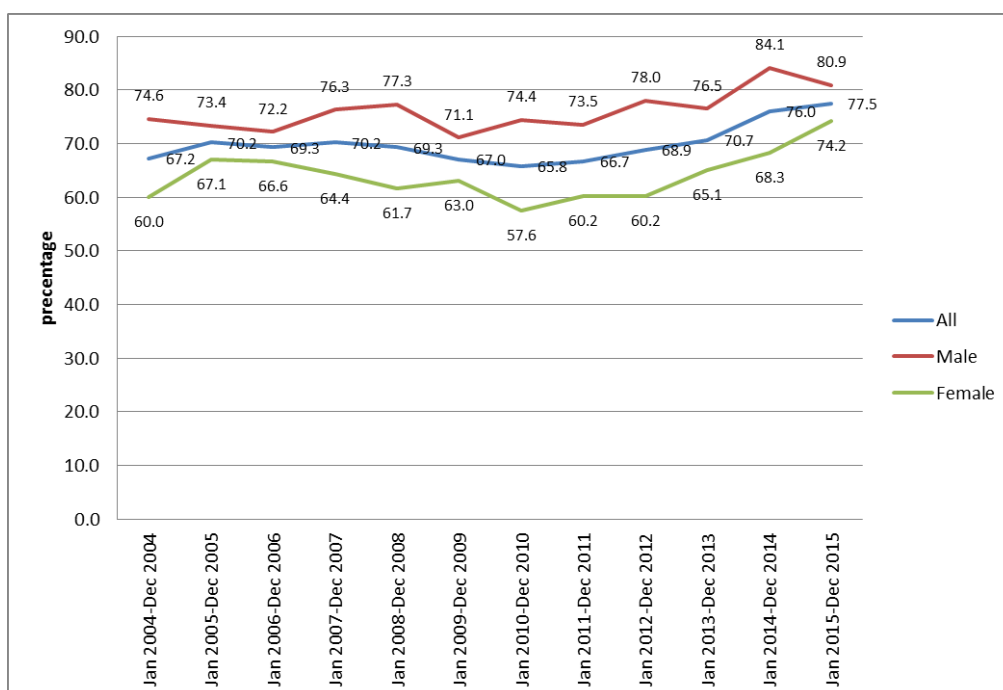
Table 5.2 – Employment rate by gender

	All	Male	Female
Hammersmith and Fulham	77.5	80.9	74.2
London	72.9	79.3	66.5
England	73.9	79.1	68.6

Source : Annual Population Survey, 12 months to Dec 2015

²¹ Annual Population Survey 2015, based on all local authorities with available data

Chart 5.5 – long term trend in Employment rates in LBHF by gender



Source : Annual Population Survey, 2004-2015

Employment rate by ethnicity

Employment rates vary within the borough by ethnic group. 81.3% of the working age population from white ethnic backgrounds are in employment, compared to 66.5% for those from black and minority backgrounds and 51.1% for those from mixed ethnic backgrounds. Nationally, the borough ranks 140th out of 281 in relation to employment rates for people from minority backgrounds. The borough ranks 10th highest out of the London boroughs.²²

Westminster (52.4%), Camden (57.2%), Haringey (57.9%), Hackney (58.1%), Islington (58.6%) and Barnet (59.8%) have lowest rates in London.²³

85.9% of males of working age from white backgrounds are employed compared to 67% for males of the same age from minority backgrounds. 76.1% of females of working age from white backgrounds are in employment compared to 70.7% of females from minority groups. Nationally this is the 180th highest employment rate for males from minority groups within 236 and the 62nd highest for females from minority groups within 232 areas.²⁴ Within London there are 7 boroughs with lower employment rates for males from black and minority ethnic groups, and 28 with lower employment rates for females from black and minority ethnic groups.

Table 5.3 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. When broken down by gender, males from an Indian background have a higher employment rate than other groups and for females, those from a Black / Black British background had higher rates.

²² Annual Population Survey 2015, based on all local authorities with available data

²³ Annual Population Survey 2015, based on all local authorities with available data

²⁴ Annual Population Survey 2015, based on all local authorities with available data

Table 5.3 – Employment rate by ethnicity and gender

Variable	Hammersmith and Fulham		
	numerator	denominator	percent
aged 16-64 employment rate - white	72,000	88,500	81.3
aged 16-64 employment rate - ethnic minority	28,600	41,300	69.2
aged 16-64 employment rate for all mixed ethnic group	2,400	4,700	51.1
aged 16-64 employment rate for all Indians	2,900	3,100	94.2
aged 16-64 employment rate for all Pakistanis/Bangladeshis	2,400	3,500	69.3
aged 16-64 employment rate for all Black or black British	11,100	15,400	72.2
aged 16-64 employment rate for all other ethnic group	9,800	14,700	66.5
aged 16-64 employment rate - white males	40,400	47,000	85.9
aged 16-64 employment rate - ethnic minority males	11,300	16,800	67.0
aged 16-64 employment rate for mixed ethnic group males	!	1,600	!
aged 16-64 employment rate for Indian males	2,300	2,500	92.8
aged 16-64 employment rate for Pakistani/Bangladeshi males	1,600	1,900	82.1
aged 16-64 employment rate for Black or Black British males	3,500	5,500	63.0
aged 16-64 employment rate for other ethnic group males	3,500	5,300	65.7
aged 16-64 employment rate - white females	31,600	41,500	76.1
aged 16-64 employment rate - ethnic minority females	17,300	24,500	70.7
aged 16-64 employment rate for mixed ethnic group females	1,900	3,000	64.1
aged 16-64 employment rate for Indian females	!	!	!
aged 16-64 employment rate for Pakistani/Bangladeshi females	800	1,500	53.1
aged 16-64 employment rate for Black or Black British females	7,600	9,900	77.2
aged 16-64 employment rate for other ethnic group females	6,300	9,400	67.0
All 16-64 employment	100,800	130,100	77.5
! 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.			

Source : Annual Population Survey, 12 months to Dec 2015

Employment rates for those with health problems

Table 5.4 below shows the employment rates for people of working age living with specific health problems. The employment rate for those people with a health condition lasting 12 months or more is 57.9%, which is lower than the London average of 63.5% and has seen a reduction from 64.7% in 2014.

48.7% of those in the borough with problems or disabilities connected with arms, legs, hands, feet, back or neck are in employment, which is lower than the London average of 55.3% and has seen a reduction from 54.1% in 2014.

The borough has a lower employment rate for people with seeing or hearing difficulties, and a lower rate of people living with blood or circulatory problems, stomach, liver, kidney or digestive problems or diabetes in employment than London as a whole.

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 20.4% in the borough are in employment compared to 33.8% in 2014 and compared to 36.4% in London as a whole.²⁵

²⁵ Annual Population Survey 12 months to June 2013, based on all local authorities with available data

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 5.5 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 one or more for 12 out of 22 occupational areas. Corporate managers and directors; health professionals; business & public service associate professionals; leisure, travel and related personal service occupations; secretarial and related occupations and health and social care associate professionals all have ratios of less than one.

At the other extreme there are occupations such as protective service occupations where there are 600 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. The same is true for those working in customer service occupations and science, engineering and technology associate professionals.

Those occupations with a ratio of more than one include some of the lowest earning occupations as well as highly skilled and qualified professions (skilled construction and building trades, caring personal service occupations, sales occupations, elementary administrative and service occupations and administrative occupations).

Table 5.5 – workplace and resident occupational structures

Occupation	Workplace	Resident	Ratio
53: skilled construction and building trades (SOC2010)	4,500	1,300	3.462
54: textiles, printing and other skilled trades (SOC2010)	1,700	1,000	1.700
71: sales occupations (SOC2010)	6,300	3,900	1.615
34: culture, media and sports occupations (SOC2010)	6,600	4,100	1.610
92: elementary administration & service occs (SOC2010)	7,900	6,200	1.274
61: caring personal service occupations (SOC2010)	4,400	3,800	1.158
21: science, research, engineering and technology profs (SOC2010)	6,300	5,600	1.125
41: administrative occupations (SOC2010)	7,500	7,100	1.056
12: other managers and proprietors (SOC2010)	3,900	3,700	1.054
82: transport & mobile machine drivers/operatives (SOC2010)	2,600	2,500	1.040
23: teaching and educational professionals (SOC2010)	7,600	7,500	1.013
35: business & public service assoc. professionals (SOC2010)	15,300	15,300	1.000
32: health & social care assoc. professionals (SOC2010)	1,500	1,600	0.938
42: secretarial and related occupations (SOC2010)	1,900	2,300	0.826
22: health professionals (SOC2010)	4,300	5,300	0.811
62: leisure, travel and related personal service occs (SOC2010)	2,200	2,900	0.759
24: business, media and public service professionals (SOC2010)	8,300	12,900	0.643
11: corporate managers and directors (SOC2010)	7,400	12,500	0.592
31: science, engineering and technology associate profs (SOC2010)	1,800	!	
33: protective service occupations (SOC2010)	600	!	
72: customer service occupations (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)	!	!	

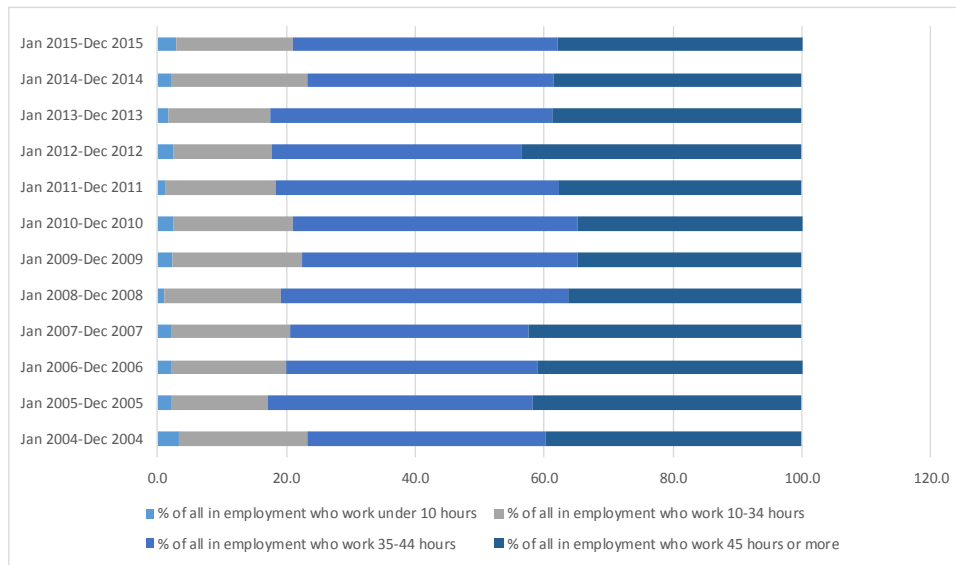
! Estimate and confidence interval not available since the group sample size is zero or disclosive (0-2).

Source : Workplace and Resident Annual Population Survey 12 months to December 2015

Working Patterns

Chart 5.6 below shows the long term trend in hours worked for residents in Hammersmith and Fulham. The proportion of residents who work between 10 and 34 hours per week has steadily declined since 2004, to a current position of 18.2%. Similarly the proportion of residents that work 35-44 hours has remained fairly consistent and is currently at 41%.

Chart 5.6 – trend in working patterns



Source : Annual Population Survey 2004-2015

Table 5.6 below shows all London boroughs and their working patterns. Hammersmith and Fulham has the 3rd lowest proportion of residents who work less than 35 hours per week out of all English local authorities. With just over 21% of the population working less than 35 hours per week compared to 27% for London and over 31% for England as a whole

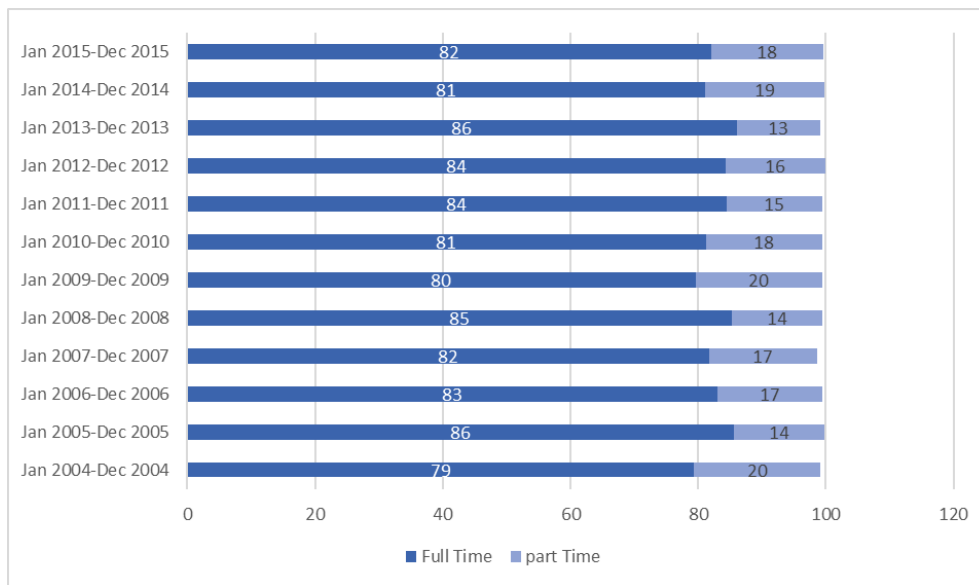
Table 5.6 – Working Patterns and hours worked for London Boroughs

	% 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	Proportion under 35 hours	Proportion 35+ hours
Barking and Dagenham	2.1	27.0	47.9	23.0	29%	71%
Barnet	3.9	27.6	42.6	25.9	32%	69%
Bexley	2.6	23.7	49.3	24.5	26%	74%
Brent	2.1	25.9	49.6	22.4	28%	72%
Bromley	1.7	26.7	42.1	29.5	28%	72%
Camden	2.7	22.8	37.5	37.0	25%	75%
Croydon	3.8	23.1	45.9	27.2	27%	73%
Ealing	1.9	24.6	43.5	30.0	26%	73%
Enfield	2.2	31.5	39.4	26.9	34%	66%
Greenwich	4.1	21.6	46.2	28.1	26%	74%
Hackney	3.0	28.5	40.5	27.9	32%	68%
Hammersmith and Fulham	2.9	18.2	41.0	38.0	21%	79%
Haringey	1.9	28.1	45.8	24.3	30%	70%
Harrow	2.0	25.4	50.3	22.3	27%	73%
Havering	3.1	24.5	48.9	23.5	28%	72%
Hillingdon	3.3	26.6	45.2	24.9	30%	70%
Hounslow	3.1	20.1	44.5	32.3	23%	77%
Islington	1.5	18.4	41.8	38.3	20%	80%
Kensington and Chelsea	2.8	19.0	34.0	44.1	22%	78%
Kingston upon Thames	2.4	28.9	42.9	25.8	31%	69%
Lambeth	2.3	21.5	52.5	23.7	24%	76%
Lewisham	3.1	23.2	45.5	28.1	26%	74%
Merton	1.8	20.5	47.8	29.9	22%	78%
Newham	0.9	28.0	52.5	18.6	29%	71%
Redbridge	2.4	26.6	51.9	19.1	29%	71%
Richmond upon Thames	4.4	23.6	35.9	36.1	28%	72%
Southwark	1.7	23.7	43.7	30.9	25%	75%
Sutton	3.2	23.0	47.7	26.1	26%	74%
Tower Hamlets	2.4	24.7	46.9	26.0	27%	73%
Waltham Forest	2.2	20.6	51.1	26.0	23%	77%
Wandsworth	1.8	19.4	44.4	34.4	21%	79%
Westminster	2.5	18.3	38.5	40.7	21%	79%
London	2.5	24.0	45.2	28.2	27%	73%
England	3.5	27.4	44.1	25.0	31%	69%

Source : Annual Population Survey 12 months to Dec 15

Chart 5.7 below shows the long term trend in working patterns (part time or full time) since January 2005. For the 12 months to December 2015, those working part time hours is at it's highest rate since 2009.

Chart 5.7 – long term trend in working patterns in Hammersmith and Fulham



Source : Annual Population Survey 2004-2015

There are significant variations locally and nationally between genders, with the proportion of female residents working part time being over double that of males (11.3% for males, 24.2% for females in LBHF). Both the level of males working part time is low (149 lowest out of 329) and the rate of females working part time that stands out as particularly low (ranked the third lowest out of 329 local authorities and districts).

Table 5.7 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 0.94, 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 very high at 1.26, 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 5.7 – workplace against resident based patterns of working

Area	Resident		Workplace		full time ratio	part time ratio
	% of population 16-64 in employment working full time	% of population 16-64 in employment working part time	% of population 16-64 in employment working full time	% of population 16-64 in employment working part time		
Barking and Dagenham	76.41	23.59	78.03	21.97	1.02	0.93
Barnet	73.69	26.31	68.83	31.17	0.93	1.18
Bexley	79.03	20.97	73.97	26.03	0.94	1.24
Brent	75.00	25.00	72.74	27.26	0.97	1.09
Bromley	77.32	22.68	71.57	28.43	0.93	1.25
Camden	78.58	21.42	81.27	18.73	1.03	0.87
Croydon	78.76	21.24	71.94	28.06	0.91	1.32
Ealing	76.40	23.60	72.80	27.20	0.95	1.15
Enfield	72.46	27.54	68.54	31.46	0.95	1.14
Greenwich	77.13	22.87	75.06	24.94	0.97	1.09
Hackney	76.05	23.95	75.31	24.69	0.99	1.03
Hammersmith and Fulham	82.37	17.63	77.71	22.29	0.94	1.26
Haringey	75.19	24.81	63.83	36.17	0.85	1.46
Harrow	77.78	22.22	75.61	24.39	0.97	1.10
Havering	79.25	20.75	71.98	28.02	0.91	1.35
Hillingdon	74.75	25.25	77.87	22.13	1.04	0.88
Hounslow	81.98	18.02	82.19	17.81	1.00	0.99
Islington	82.82	17.18	79.37	20.63	0.96	1.20
Kensington and Chelsea	82.26	17.74	78.66	21.34	0.96	1.20
Kingston upon Thames	73.85	26.15	71.98	28.02	0.97	1.07
Lambeth	81.00	19.00	79.42	20.58	0.98	1.08
Lewisham	78.45	21.55	71.56	28.44	0.91	1.32
Merton	81.15	18.85	76.03	23.97	0.94	1.27
Newham	76.89	23.11	75.41	24.59	0.98	1.06
Redbridge	77.05	22.95	70.25	29.75	0.91	1.30
Richmond upon Thames	75.64	24.36	70.22	29.78	0.93	1.22
Southwark	78.31	21.69	86.51	13.49	1.10	0.62
Sutton	80.04	19.96	69.84	30.16	0.87	1.51
Tower Hamlets	78.15	21.85	85.30	14.70	1.09	0.67
Waltham Forest	80.06	19.94	70.93	29.07	0.89	1.46
Wandsworth	83.59	16.41	73.02	26.98	0.87	1.64
Westminster	82.46	17.54	85.84	14.16	1.04	0.81
LONDON	78.18	21.82	80.01	19.99	0.98	1.09
ENGLAND AND WALES	74.50	25.50	74.51	25.49	1.00	1.00

Source: Resident and Workplace based APS 12 months to December 2015

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 5.8 shows the claimant count and rate for each of the London boroughs, London as a whole and the UK. Comparisons are between April 2015 and April 2016. 1.7% of the LBHF population aged 16-64 in 2016 received JSA, compared to 2.1% in 2015. The rate is on par with London (1.6%) and the UK (1.5%) as a whole.

In real terms, the borough has seen a 20% decrease between the two years. London as a whole has seen a 19% decrease and the UK has seen a 22% decrease over the same period.

Table 5.8 —JSA Claimants and rates

local authority: county / unitary (as of April 2015)	April 2015		April 2016	
	number	rate	number	rate
Barking and Dagenham	3,359	2.7	2,640	2.1
Barnet	3,690	1.5	2,848	1.2
Bexley	2,136	1.4	1,712	1.1
Brent	5,766	2.6	4,287	2.0
Bromley	2,346	1.2	1,921	1.0
Camden	2,793	1.7	2,586	1.5
City of London	58	1.0	43	0.7
Croydon	4,761	1.9	4,390	1.8
Ealing	5,141	2.2	4,326	1.9
Enfield	5,124	2.4	3,972	1.9
Greenwich	4,081	2.2	3,673	2.0
Hackney	5,409	2.8	4,924	2.6
Hammersmith and Fulham	2,757	2.1	2,209	1.7
Haringey	5,438	2.9	4,710	2.5
Harrow	2,188	1.4	1,559	1.0
Havering	2,576	1.7	2,191	1.4
Hillingdon	2,750	1.4	2,347	1.2
Hounslow	3,185	1.8	1,607	0.9
Islington	3,966	2.4	3,233	1.9
Kensington and Chelsea	1,767	1.6	1,353	1.2
Kingston upon Thames	1,202	1.1	1,017	0.9
Lambeth	6,564	2.8	5,617	2.4
Lewisham	5,560	2.7	4,921	2.4
Merton	2,270	1.7	1,835	1.3
Newham	5,303	2.3	4,269	1.9
Redbridge	3,086	1.6	2,407	1.3
Richmond upon Thames	1,272	1.0	1,112	0.9
Southwark	5,982	2.7	4,552	2.0
Sutton	1,610	1.3	839	0.7
Tower Hamlets	4,813	2.3	4,002	1.9
Waltham Forest	4,819	2.6	3,453	1.9
Wandsworth	3,482	1.5	2,918	1.3
Westminster	2,784	1.6	2,413	1.4
London	118,038	2.0	95,886	1.6
United Kingdom	795,967	1.9	620,030	1.5

Source : Nomis, Office of National Statistics

Figures published for April 2016 show that Hammersmith and Fulham has the 16th highest claimant rate of all of the London boroughs, and has seen the 13th highest decrease from April 2015.

All 33 London boroughs have seen a decrease in JSA claimant numbers from April 2015 to April 2016. Fourteen boroughs have seen higher than 20% decreases, and the highest decreases were in Hounslow (50%), Sutton (48%), Harrow (29%), Waltham Forest (28%) and Brent (26%). Only three boroughs have seen lower than 10% decreases in claimant numbers during the same period—Hackney (9%), Croydon (8%) and Camden (7%). This is shown in Chart 5.8:

Chart 5.8: Change in number of claimants per London Borough between 2015 and 2016:

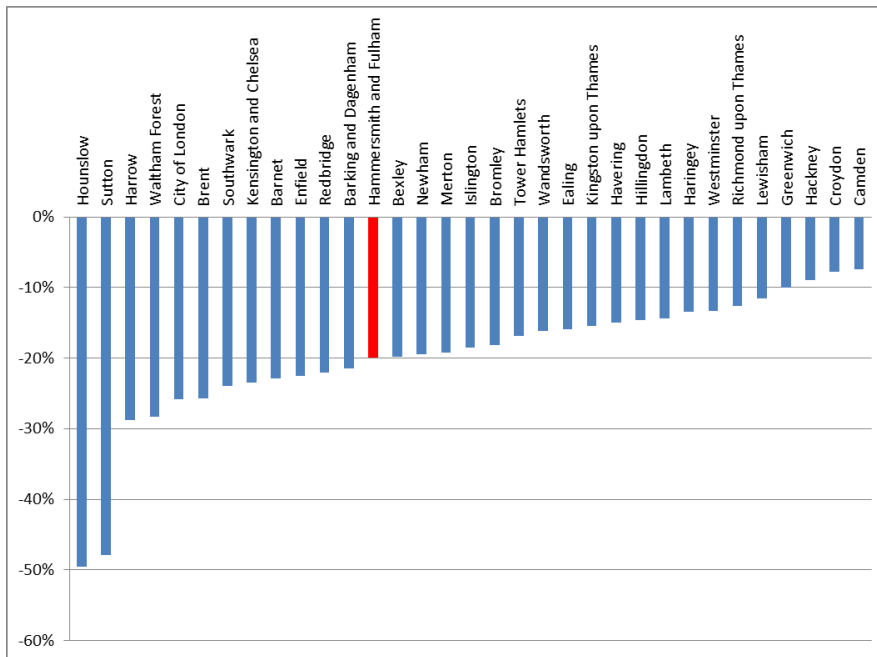
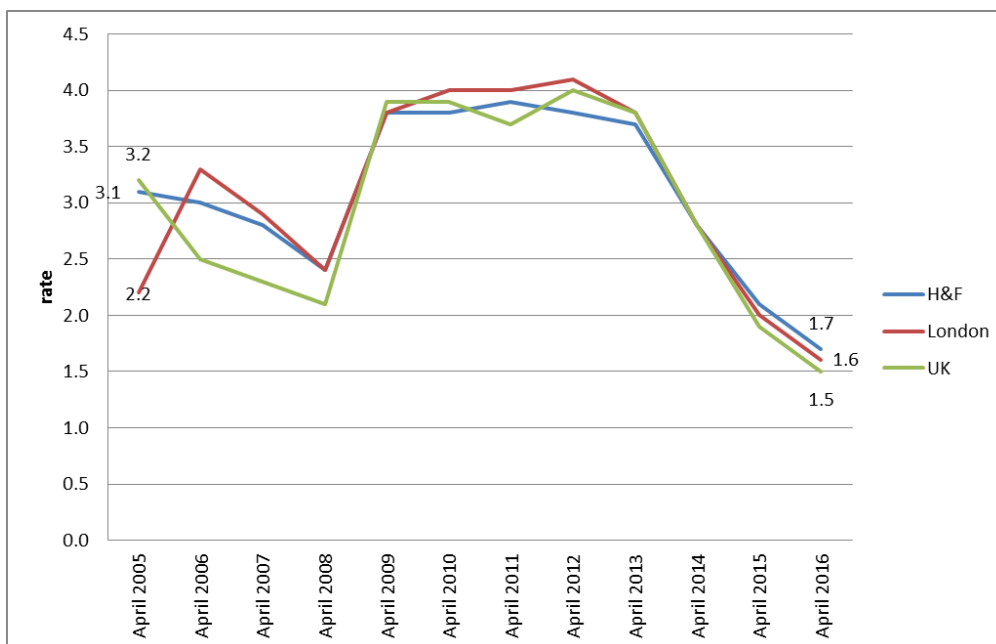


Chart 5.9 below shows the long term trend of JSA claimants since April 2005.

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

Chart 5.9—Long term trend in JSA claimant rates



Source : NOMIS JSA Claimant Count—April 2005 – April 2016

Since April 2011 there has been a downward trend in the JSA claimant rate in the borough, and the current rate is at the lowest level.

Map 5.1 shows the percentage changes for each London borough in the JSA claimant count since December 2008 to April 2016.

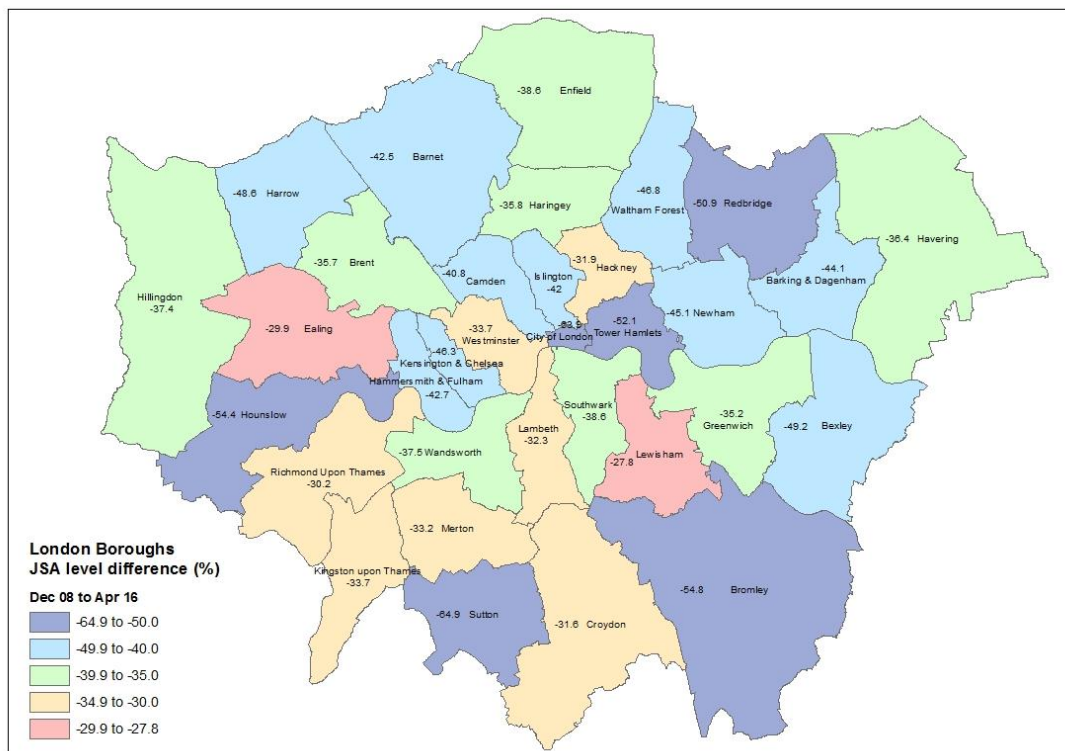
The UK officially exited recession in the fourth quarter of 2009. Map 5.2 shows the percentage changes since December 2009 to April 2016.

The number of claimants peaked in April 2011. Between April 2008 and April 2011, there was a 68% increase in the number of claimants. However, between April 2011 and April 2016 there has been a 58% reduction in the number of claimants.

Since exiting the recession there has been a 14.4% decrease in the number of JSA claimants in Hammersmith and Fulham; this is the 15th highest in London. The largest decrease was in Sutton (-76%), Hounslow (-69%), Bromley and Redbridge (both -65%).

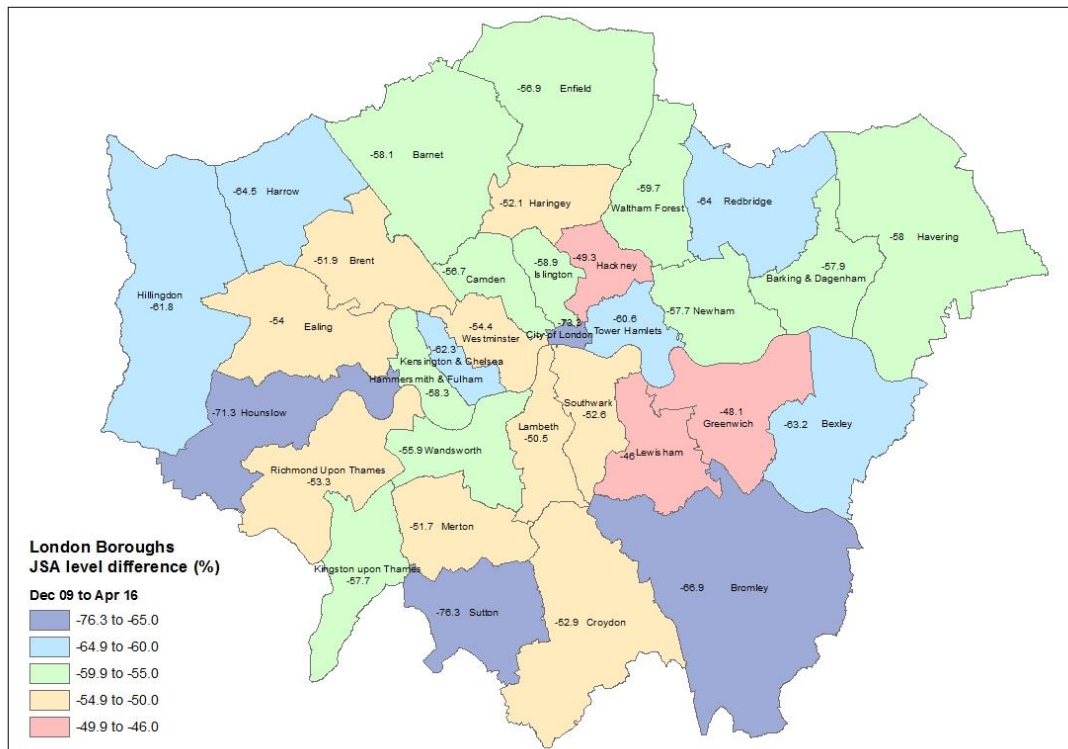
The smallest decrease in claimant rates since April 2011 was in Richmond Upon Thames (-44%), Kingston Upon Thames (-47%), Lewisham and Merton (both -51%).

Map 5.1—% change from December 2008 to April 2016



Source : Nomis, Office of National Statistics

Map 5.2—% change from December 2009 to April 2016



Source : Nomis, Office of National Statistics

As of April 2016, the southern wards of Palace Riverside, Munster, Parsons Green and Munster have the three lowest claimant rates in the borough (at 0.6%, 0.8% and 0.9% respectively).

The central and northern wards of Wormholt and White City, Shepherd’s Bush Green and Askew have the four highest JSA claimant rates in the borough (at 3.4%, 2.7%, and 2.5% respectively).

At a sub-regional level the North of the borough has the highest rate of JSA claimants at 1.4% of the population aged 16-64, compared to 2.1% in the Central region, and 1.5% for the South.

Table 5.9—JSA Claimants and rates by ward

ward	April 2015		April 2016		% change
	number	rate	number	rate	
Addison	186	2.2	160	1.9	-14%
Askew	364	3.5	262	2.5	-28%
Avonmore and Brook Green	136	1.5	127	1.4	-7%
College Park and Old Oak	217	3.2	144	2.2	-34%
Fulham Broadway	144	1.8	132	1.7	-8%
Fulham Reach	110	1.3	94	1.1	-15%
Hammersmith Broadway	170	2.0	152	1.8	-11%
Munster	78	1.0	66	0.9	-15%
North End	137	1.5	141	1.5	3%
Palace Riverside	39	0.8	27	0.6	-31%
Parsons Green and Walham	77	1.0	62	0.8	-19%
Ravenscourt Park	103	1.5	86	1.2	-17%
Sands End	191	2.1	133	1.4	-30%
Shepherd's Bush Green	295	3.3	243	2.7	-18%
Town	129	1.6	89	1.1	-31%
Wormholt and White City	381	4.4	291	3.4	-24%
Hammersmith and Fulham Total	2,757	2.1	2,209	1.7	-20%
North	1,257	3.6	940	2.7	-25%
Central	842	1.7	760	1.5	-10%
South	658	1.5	509	1.1	-23%

Source : Nomis, Office of National Statistics

North End has seen a 3% increase in JSA claimant numbers since April 2015 and is the only ward to see an increase in claimants.

Comparing April 2015 and April 2016, all three sub areas of the borough have seen decreases in the numbers of JSA claimants. The Southern sub area has seen a 23% reduction, north sub area 20% reduction and The Central sub area 17%.

Age profile of claimants

Data from April 2016 suggests that a large proportion of those claiming JSA in the borough are aged 25-49 years old (60%), which falls in line with London (58%) and England (58%).

Compared to the UK and London, LBHF has a much lower percentage of claimants aged 24 or under. In LBHF, 16-24 year olds make up 8% of those claiming JSA, compared to 13% in London and 15% in the UK. In relation to those aged 50-64 years old, the borough has a higher percentage than London or the UK, with 32% of those claiming JSA falling into this age group compared to 29% in London and 27% in England. 70% of JSA claimants in the borough are aged 35 years and over compared to 63% for London and 59% for England.

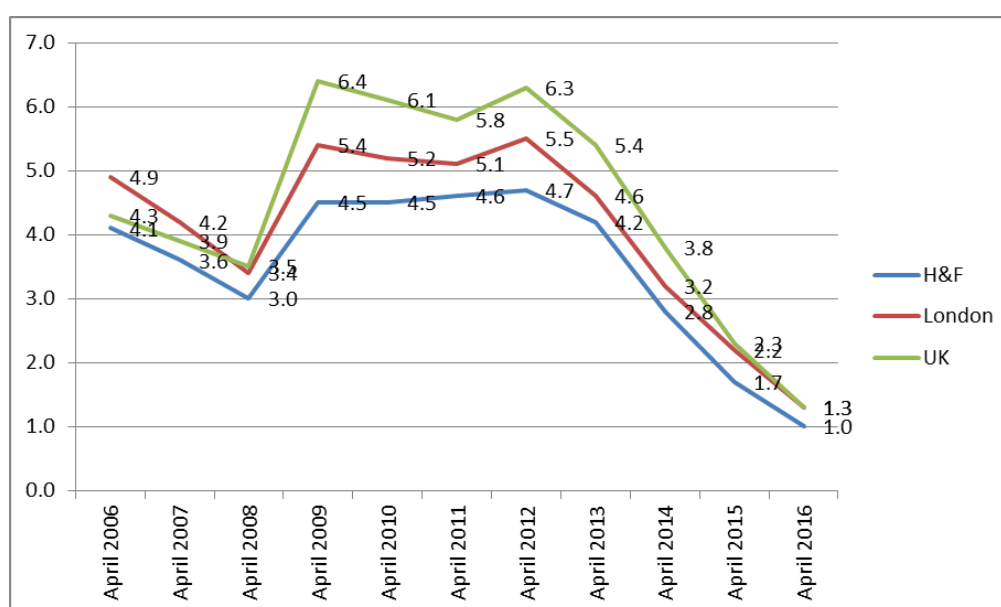
Youth unemployment

Chart 5.10 shows the long term trend in youth unemployment for LBHF, London and the United Kingdom as a whole.

As at April 2016, 8% of those aged between 16-64 years old receiving Job Seekers Allowance were aged 16 to 24. This is compared to 13% for London and 16% for the UK as a whole. In terms of usual resident population aged 16 to 24 years old, 1% received JSA²⁶. From April 2009 to April 2013 this age group had seen a high rate of those claiming JSA but has continued to reduce since April 2014 and has remained lower than the rate for London and the UK.

This ranks the borough as having the 124th highest youth JSA claimant rate across all 326 local authorities, and the 11th lowest across the London boroughs.

Chart 5.10—Long term trend in youth unemployment



Source : Nomis, Office of National Statistics April 2006 -2016

Long term JSA Claimants

Long term unemployment is defined as claiming JSA for six months or more.

Chart 5.11 shows the long term trend in long term JSA claimants since April 2006. Since entering recession, the general trend for LBHF, London and the UK has been upwards, and overall there was a significant rise in claimants between April 2010 and April 2013. The number of claimants on long term JSA peaked in April 2014 but has started to decline again.

Data from April 2016 shows there has been an 21% reduction of the number of claimants of JSA for over 6 months since April 2015 (a bigger reduction than that for

²⁶ Using Census 2011 data

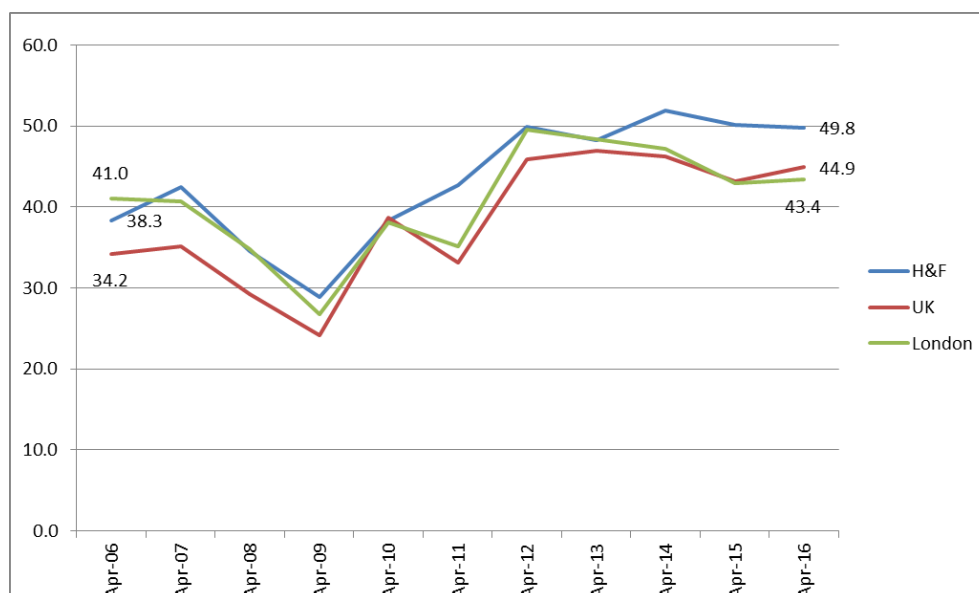
London which is a 18% reduction) and a 22% reduction in the number of those claiming JSA for over a year in the borough.

In April 2016, 33% of all JSA recipients in the borough are claiming for over 12 months; this is higher than that of London (26%) and the UK as a whole (28%).

In April 2016, 0.5% of the working age population has been claiming Job Seekers Allowance for 12 months or more (compared to 0.4% for both London and the UK as a whole). This ranks the borough as the 29th highest out of the 326 local authorities.

As of April 2016, 17% of claimants have been claiming for 6 months to a year, and is fairly low compared to the rest of London (26%). 33% of all claimants had been claiming for 12 months or more, which is slightly higher than 27% for London and 28% for the UK.

Chart 5.11 — Long term claimants as % of all claimants



Source : Nomis, Office of National Statistics

Table 5.10 – long term claimants by ward

2015 electoral wards	April 2015		April 2016		% change
	number	rate	number	rate	
Addison	95	1.1	85	1.0	-11%
Askew	180	1.8	140	1.4	-22%
Avonmore and Brook Green	75	0.8	65	0.7	-13%
College Park and Old Oak	90	1.4	70	1.0	-22%
Fulham Broadway	60	0.8	55	0.7	-8%
Fulham Reach	65	0.8	45	0.5	-31%
Hammersmith Broadway	90	1.1	90	1.1	0%
Munster	30	0.4	25	0.3	-17%
North End	75	0.8	60	0.7	-20%
Palace Riverside	20	0.5	10	0.3	-50%
Parsons Green and Walham	35	0.5	30	0.4	-14%
Ravenscourt Park	60	0.8	40	0.6	-33%
Sands End	100	1.1	75	0.8	-25%
Shepherd's Bush Green	150	1.7	130	1.4	-13%
Town	65	0.8	40	0.5	-38%
Wormholt and White City	185	2.1	150	1.7	-19%
Hammermith and Fulham total	1,385	1.1	1,100	0.8	-21%
North	605	1.7	490	1.4	-19%
Central	460	0.9	385	0.8	-16%
South	310	0.7	235	0.5	-24%

Source : Nomis, Office of National Statistics

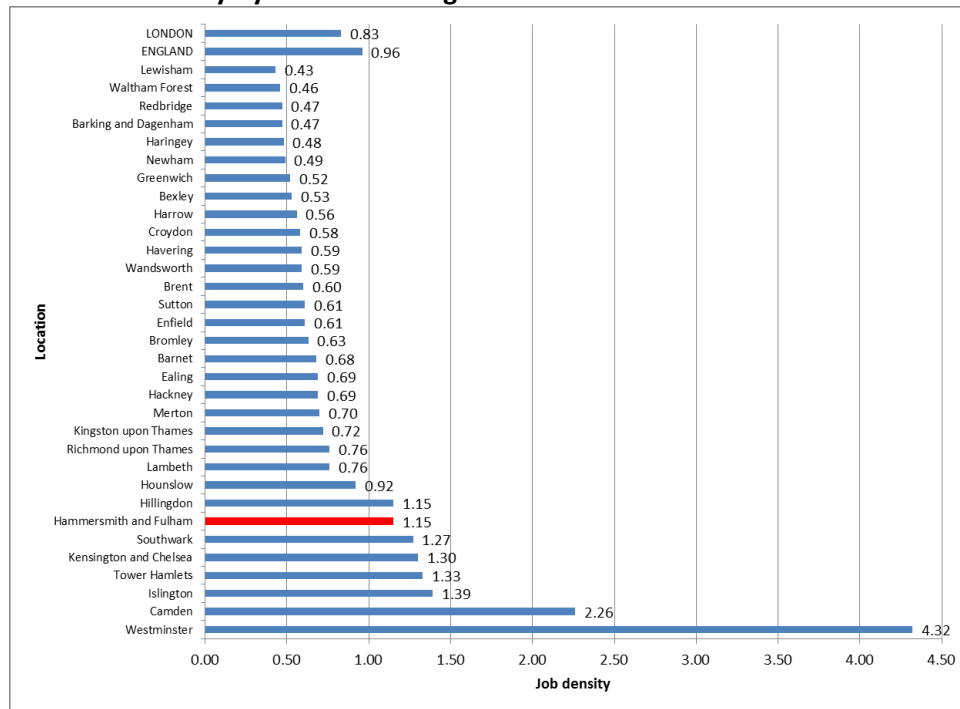
Long Term Trend in Jobs

Job density is defined as the number of jobs in an area divided by the resident population aged 16-64 in that area. For example, a job density of 1.0 would mean that there is one job for every resident aged 16-64.

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

Chart 5.12 below shows the job density for the London boroughs as at 2014. The borough has the 7th highest job density in London at 1.15- effectively meaning there are more jobs in the borough than there are working age residents. In other words, for every resident of working age there are 1.15 jobs. It is also the 16th highest nationally.

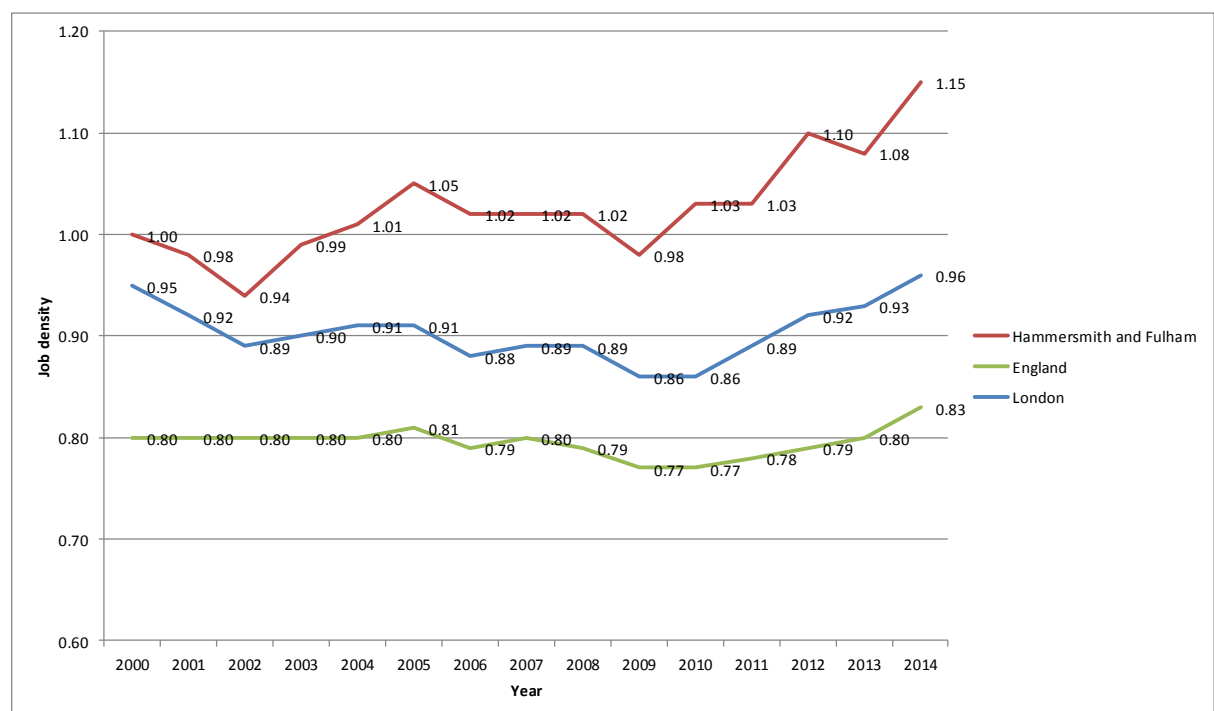
Chart 5.12 – Job density by London Borough



Source: NOMIS 2014 Job Density statistics

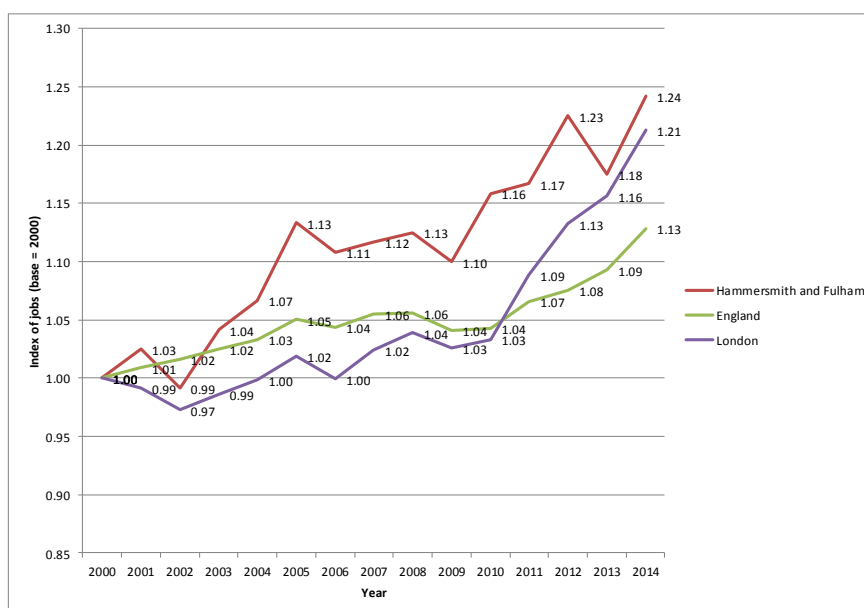
Chart 5.13 below shows the long term trend in job density in the borough compared to London and England as a whole. Since 2002, job density in the borough has continued to increase at a higher rate than Greater London's and England's as a whole for the majority of years. The job density figures only decreased from around 2008-2009 and 2012-2013 with the first drop possibly related to the financial crisis.

Chart 5.13 – Trends in job density



Source: Office of National Statistics

Chart 5.14 – Job index (baseline of 2000)



Source: Office of National Statistics

Chart 5.14 above shows the same trend but indexed to 2000 and based on the raw number of jobs in the borough. This time the borough shows almost continual growth in jobs compared to the 2000 baseline. In 2014, the number of jobs was 1.15 times higher than what it was in the year 2000, compared to 0.96 for London and 0.83 for England as a whole.

Relationship between jobs and dwellings

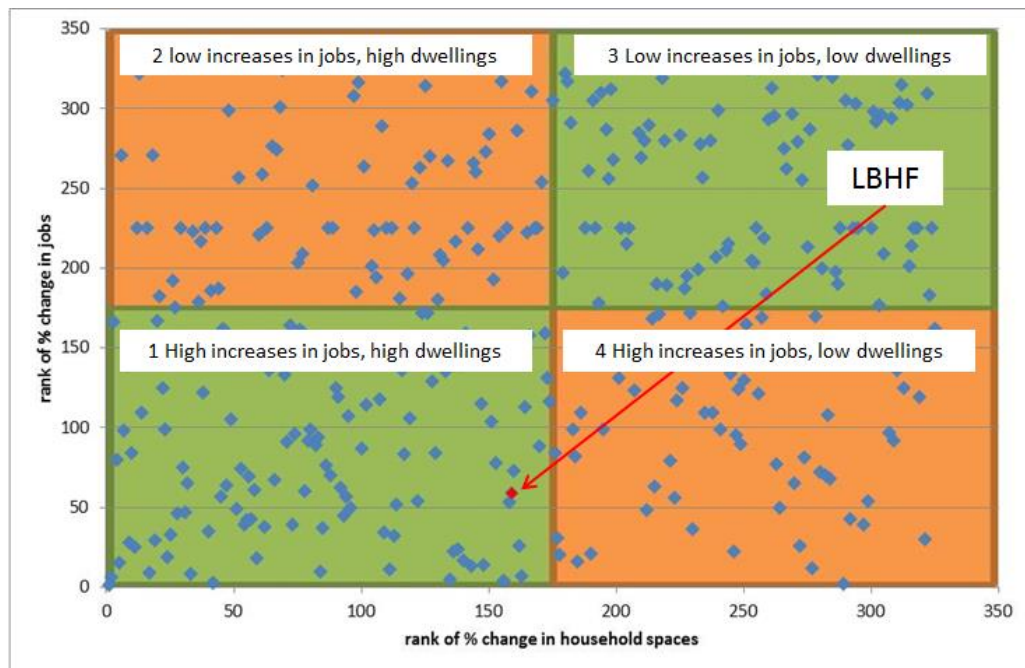
The chart below shows the growth in household spaces (between 2001 and 2011 Census) and the growth in jobs (from the Office of National Statistics) for the same period, expressed as ranks (from 1 being the highest to 326 being the lowest).

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 intercensal period (59th), but has ranked relatively poorly in terms of increases in household spaces (159th).

Chart 5.15 – changes in jobs against changes in dwellings



Source : Census 2011, ONS Job Density figures

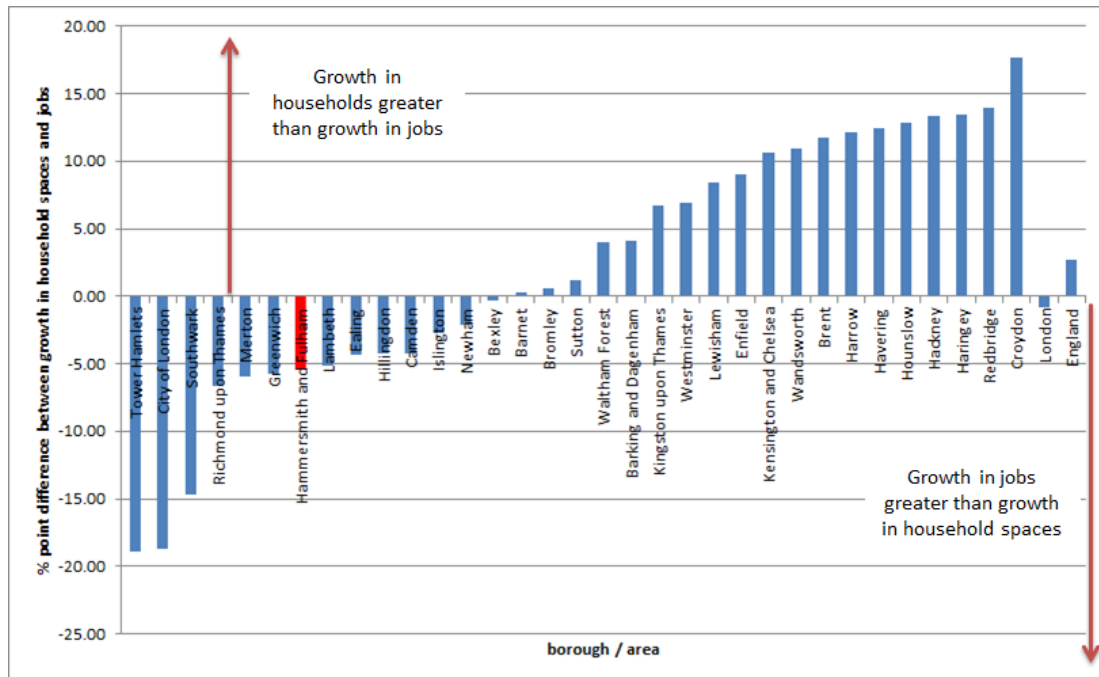
In 2001, there were 0.63 household spaces per job available in the borough, falling to 0.6 household spaces per job in the 2011 Census. Whilst this position exists across London as a whole the position is worse in the borough (for London – 0.67 in 2001 and 2011). This evidence suggests that the growth 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 5.16 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 5.16 – percentage point changes between the growth in household spaces and the growth in jobs.



Source : ONS, Census 2001 and 2011

Section 6 – Affordable 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 17,126 units. These are made up of 12,292²⁷ council tenancies, 4670 leasehold, and 164 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 283 new properties for affordable-social rent per year over a 10 year period, if existing and new demand is to be met.

There are almost 1,900 households currently in housing need in the borough. Over new 650 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 years between 2010/11 and 2015/16 the numbers increased from 164 to 406 acceptances per year.

The long term trend in homeless approaches is downwards but numbers have remained static for the last three years. Between 2010/11 and 2015/16 the number of approaches has

²⁷ this is 12251 council tenancies, 31 equity share and 10 rent to mortgage

fallen by over 38%. As such, the percentage of approaches that result in acceptance is showing a general upward trend.

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 10% are for domestic violence.

In the years between 2009/10 and 2015/16 the number of households in Temporary Accommodation increased from 877 to 1161²⁸ and increase of 32%.

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 21.7 months, while those requiring a four bedroom property had a waiting time of 65.6 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.

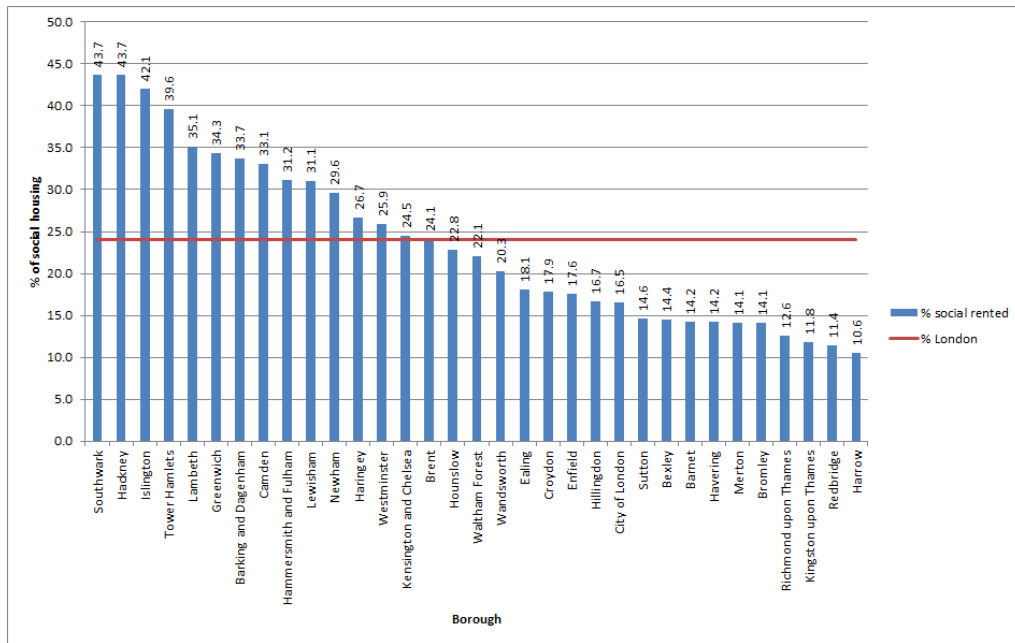
Map 6.1 below shows at local level the lower super output areas of the borough with the highest proportion of households in affordable social rent housing. Not too surprisingly these tend to match large scale estates within the borough, including the White City estate in the north of the borough, Edward 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%).

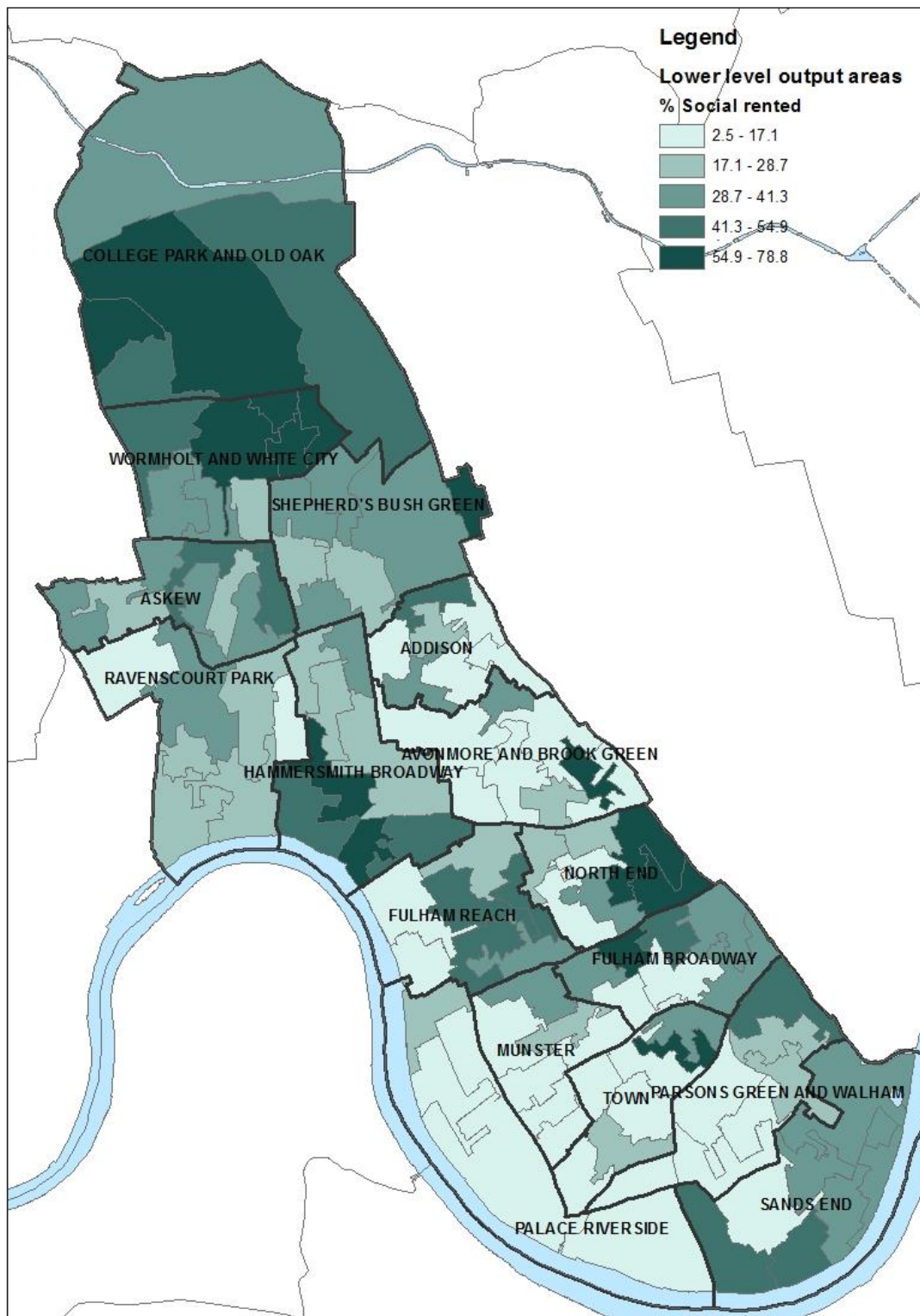
²⁸ Count taken as at March 31st.

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 social rent housing stock

Hammersmith and Fulham council manage a housing stock of 17,126 units. These are made up of 12,292²⁹ council tenancies, 4670 leasehold, and 164 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 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%	20%	6%	1%	0%	0%
West London	6%	32%	34%	24%	3%	0%	0%	0%
England	2%	29%	33%	33%	2%	0%	0%	0%

source: Local Authority Housing Statistics 2014-15, DCLG

Over the last 5 years (2011-16) Hammersmith and Fulham has sold 232 properties under the Right to Buy Scheme; with 77 properties sold in 2014/15 and 80 sold in 2015/16. This is a significant increase on the previous 5 years (2006-2011) where 93 properties were sold.

In the Financial Year 2014-15 H&F sold 6.1 homes per 1000 of its Social Housing Stock via Right to Buy. This is the fifth lowest ratio in London. Tower Hamlets had the highest ratio at 20.4 sales per 1000. Kensington and Chelsea had the lowest at 3.7 per 1000.

Meeting Strategic Housing Need

²⁹ this is 12251 council tenancies, 31 equity share and 10 rent to mortgage

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 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.

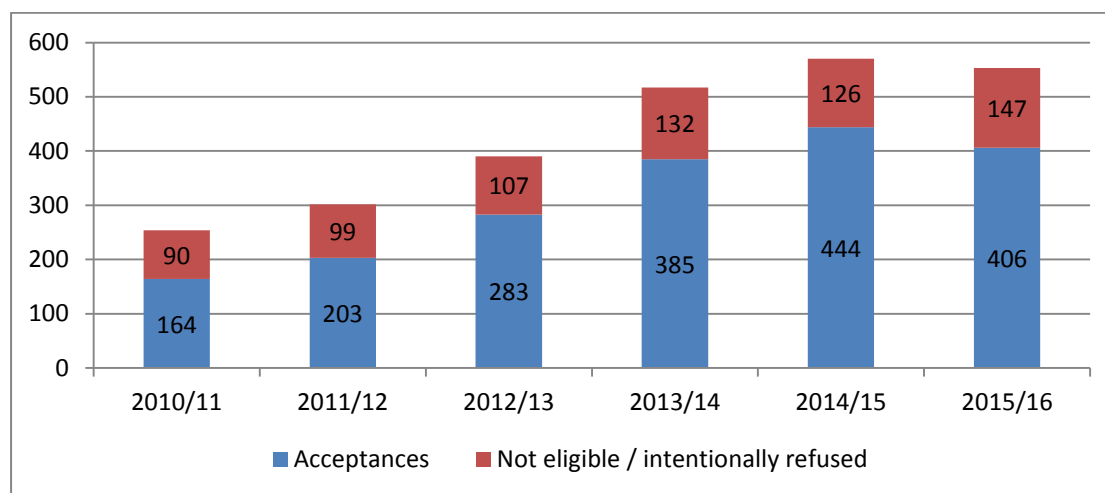
The 2013 London SHMA recognises that 32% of the net annualised housing requirement will be for social rent housing and 20% will be for intermediate housing (for example, shared ownership homes). The document however does not provide any estimates of requirements at a local level. It states that:

“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 except for 2015/16 where it started to decline from 444 in 2014/15 to 406. In the five years between 2010/11 and 2014/15 the numbers being accepted as homeless increased from 164 to 444; an increase of 171%.

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

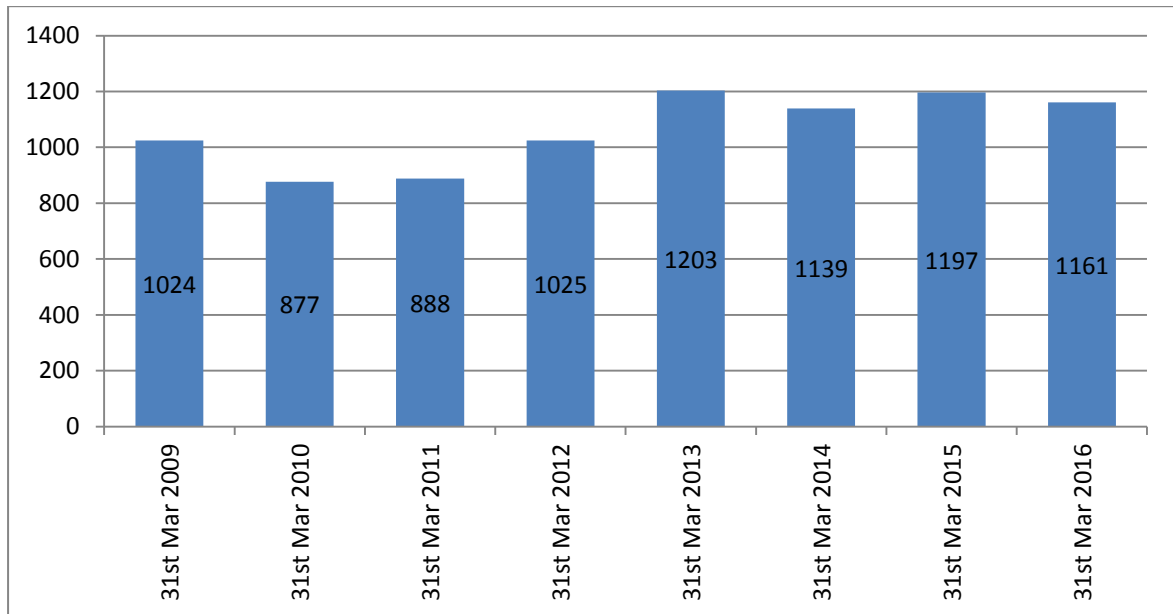


source: DCLG Live Tables, and local data

In the years between 2009/10 and 2012/13 the number of households in Temporary Accommodation increased from 877 to 1203³⁰; and increase of 37%. From dropping to 1139 on the 31st March 2014; the number of households increased to 1161 on 31st March 2016; a 2% increase.

³⁰ Count taken as at March 31st.

Chart 6.3 – Households in Temporary Accommodation

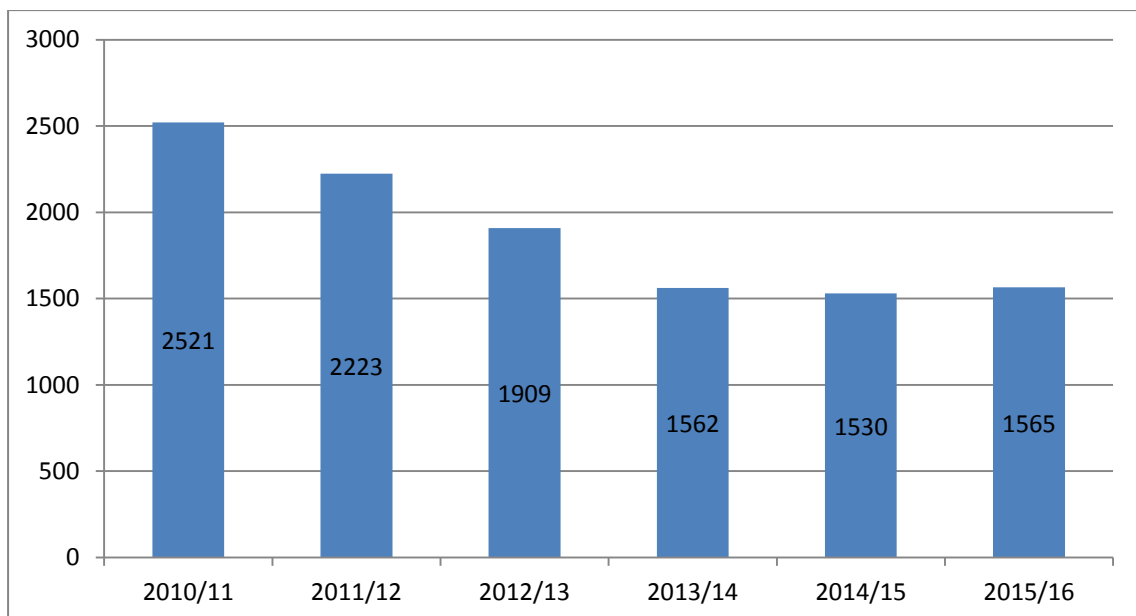


source: DCLG Live Tables, and local data

Homeless approaches

Chart 6.4 below shows the trend in homelessness approaches since 2010/11 to 2015/16. Between 2010/11 and 2014/15 there was a 39% decline in approaches. However, between 2014/15 and 2015/16 the number of approaches increase by 2%.

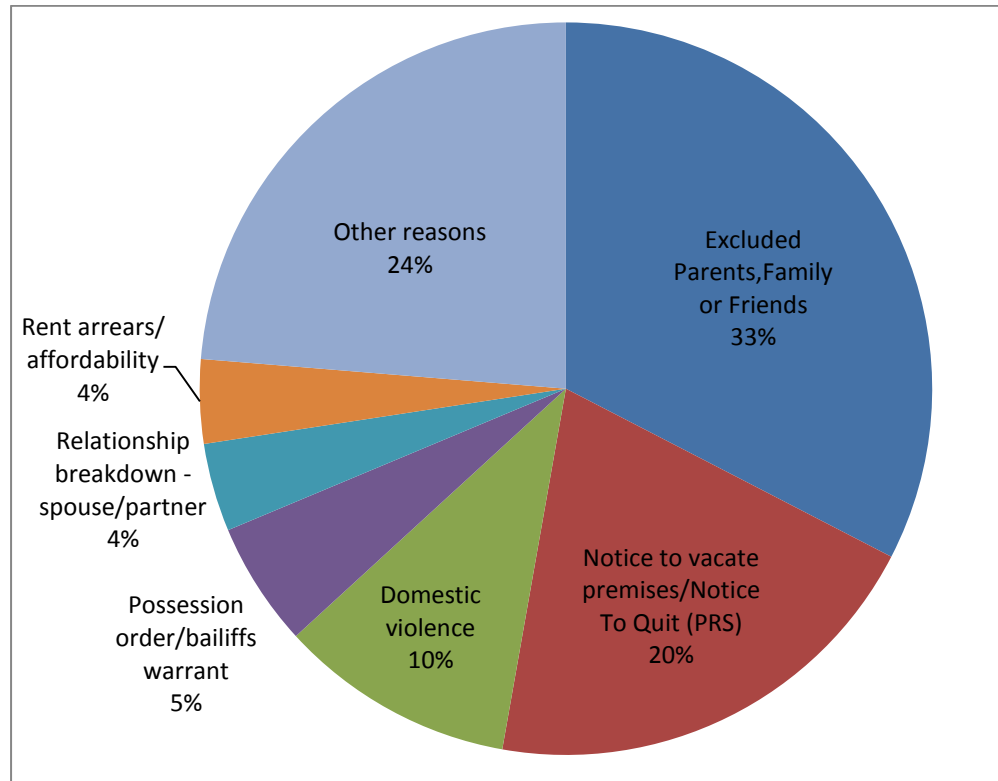
Chart 6.4 – Hammersmith and Fulham homeless approaches 2010/11 – 2015/16



Source : internal data, 2014/15 projected based on numbers from 1/4/14 to 31/03/2016

Chart 6.5 below shows the main reasons for the approaches in 2015/16. Approximately one third of all approaches are for people or households that have been excluded from parental, friend or family homes. 20% are due to a notice to vacate premises, and 10% are for domestic violence.

Chart 6.5 – homeless approach reasons – 2015/16



Source : internal data, numbers for 2015/16

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. 2015/16 is the first year where the rate decreases, based on an increase in approaches compared to a decrease in homeless acceptances.

Table 6.2 – homelessness approaches and acceptances 2010-2016

Financial Year	Approaches	Accepted as Homeless	%
2010/11	2521	164	6.51%
2011/12	2223	203	9.13%
2012/13	1909	283	14.82%
2013/14	1562	385	24.65%
2014/15	1530	444	29.02%
2015/16	1565	406	25.94%

Source : internal data

Waiting times for affordable social rent housing by bed size

The table below shows the time in months between a household's 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 nine years a one bedroom property has an average waiting time of 21.7 months, while a four bedroom property has a waiting time of 65.6 months.

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

Rehoused Year	Number of bedrooms								Overall Avg.
	0	1	2	3	4	5	6	Sheltered	
2007/8	31.6	19.7	40.4	52.8	56.6	65.5		25.0	33.8
2008/9	28.1	21.0	47.7	55.0	66.0			16.3	36.1
2009/10	28.9	23.7	40.7	55.1	57.3	98.1	17.4	22.0	32.9
2010/11	33.7	24.9	40.4	57.7	46.6	45.1	66.7	21.2	35.1
2011/12	43.2	24.6	44.3	66.3	70.7			24.9	37.6
2012/13	34.0	22.2	47.9	62.7	85.3			19.5	37.8
2013/14	23.6	16.7	35.5	52.3	73.6			34.5	32.8
2014/15	9.4	18.7	35.0	48.9	72.4			24.0	29.0
2015/16	18.2	21.8	32.8	50.6	68.9	76.7	127.8	25.4	31.0
Overall average	27.3	21.7	40.8	54.9	65.6	70.6	84.9	23.2	34.0

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) Current Housing Need

Currently there are **1,342** households on the existing housing register, excluding transfers and those interested and eligible for sheltered housing.

3) Baseline of current housing need

Adding the totals from (1) and (2) above, gives **1,899** households in current housing need.

4) 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 **239** new active, additions 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 – based on 2015/16 levels).

In addition, **417** households will be accepted as homeless per annum (based on an average of the last three financial years).

In total, we estimate that **656** households per year will be added to the housing register and be in housing need.

5) Total need for social housing

Adding (3) to (4) gives a baseline of social housing need (demand) of **2,555** households.

Supply Side methodology

6) Average number of local authority voids per year

The average number of true voids (that is properties available for use) over the last 6 years is **362** a year, excluding sheltered.

Table 6.4 - true voids 2010-2016

Year	True Voids excl Sheltered
2010/11	401
2011/12	367
2012/13	416
2013/14	335
2014/15	327
2015/16	324
avg	362

7) Average number of lets in Registered Provider stock

The average number of lets per year over the last six full financial years is **200**.

Table 6.5 – lets in Registered Provider stock 2010-2016

Rehoused Year	Non sheltered	Sheltered	RP Total
2010/11	231	13	244
2011/12	163	20	183
2012/13	150	12	162
2013/14	183	2	185
2014/15	237	7	244
2015/16	234	13	247
Avg	200		

8) Total supply

Adding the totals from (6) and (7) gives an annual supply of housing stock of **562**.

9) Closing position of housing need

Subtracting the final position of **562** (from point 8) from the final social housing need in year 1 (of **2,555** from point 5) gives a closing position of **1,993** households. This figure then becomes the baseline housing need in year 2 and feeds through the model.

After a ten year period, we would expect there to still be **3,401** households in housing need requiring assistance. Using this model, throughput demand for social housing is higher than annual supply.

At the simplest level this means that on average, we would need **283** 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

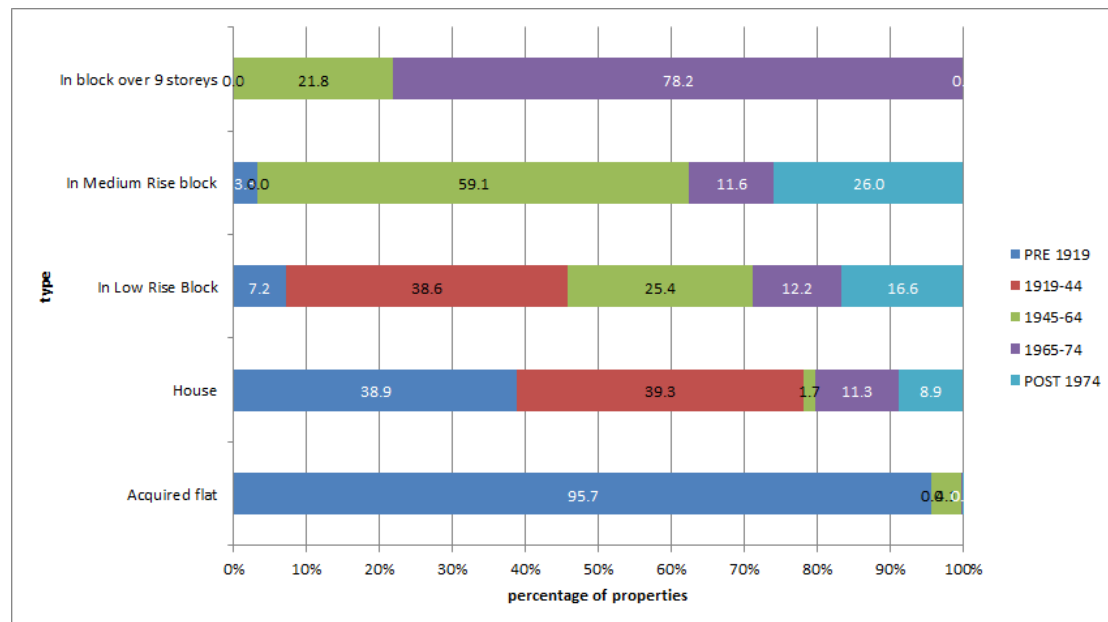
		Years	1	2	3	4	5	6	7	8	9	10
1) Need but not on Housing Register	Overcrowded households not known to LBHF	557										
2) Existing demand and throughput demand	Current housing register (excl Transfers and sheltered)	1342										
	Baseline of housing need	1899	1993	2087	2181	2275	2369	2463	2557	2651	2745	
	New additions / demand (excluding transfers):											
	based on current housing register	239	239	239	239	239	239	239	239	239	239	239
	homeless households	417	417	417	417	417	417	417	417	417	417	417
	totals	656	656	656	656	656	656	656	656	656	656	656
	Totals of existing and throughput demand	2555	2649	2743	2837	2931	3025	3119	3213	3307	3401	
3) Voids (excl Sheltered)	Average number of new voids per year (6 yrs)	362	362	362	362	362	362	362	362	362	362	362
	RSL lets per year (avg 6 years)	200	200	200	200	200	200	200	200	200	200	200
	Total Supply	562	562	562	562	562	562	562	562	562	562	562
4) FINAL POSITIONS	Social Housing Need	2555	2649	2743	2837	2931	3025	3119	3213	3307	3401	
	Supply	562	562	562	562	562	562	562	562	562	562	
	Closing position of housing need	1993	2087	2181	2275	2369	2463	2557	2651	2745	2839	

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.

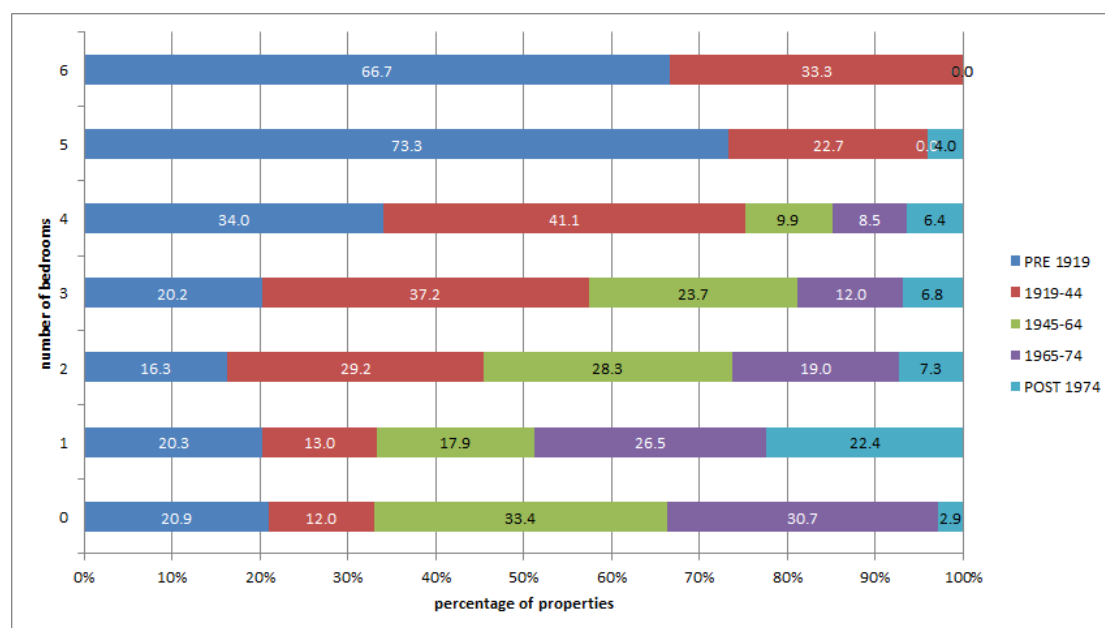
Chart 6.6 – Age of council properties by building type



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.

The HRA Asset Management Plan sets out the council's approach to managing the council's buildings and land held in the Housing Revenue Account. The Plan ensures that the housing stock (of over 17,000 homes) is well maintained and able to meet the current and future needs of our residents.

In terms of the standards of the council's housing stock, LBHF achieved 100% decency in March 2013³¹. 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.

³¹ 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 £1886³² per month, the eighth highest in London. Entry level rent is (lower quartile) £1300 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 (except studios) and higher lower quartile rents for all categories.

Rents have increased sharply in the borough between 2011 and 2014 but have remained relatively static since then.

The average annualised income per resident in the borough is 1.91 times higher than the average annualised rent – this is the ninth lowest in London; and the ninth 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 47.2% of the average income of households. This is the 12th highest proportion in London.

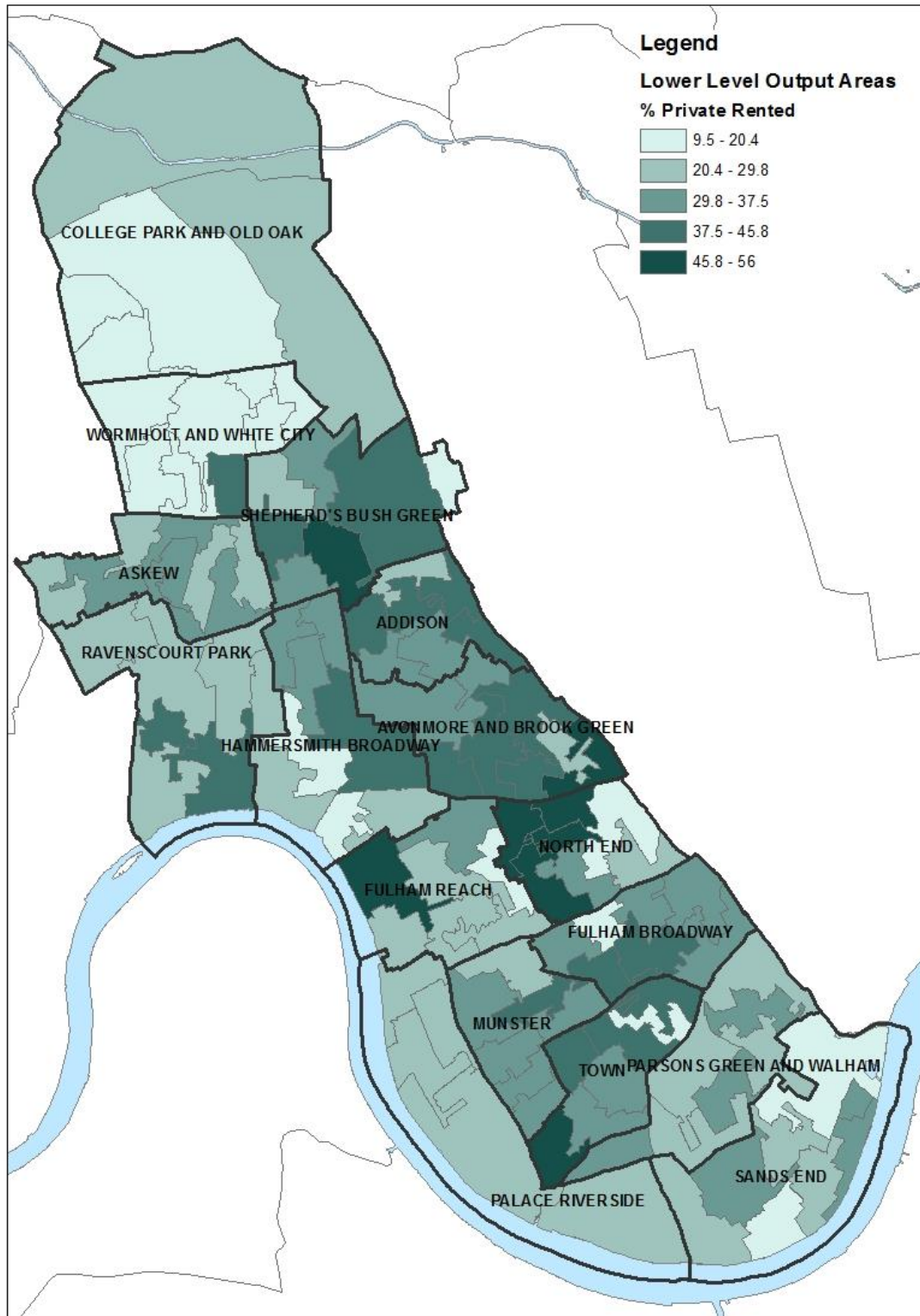
Average annualised income for those people who work in the borough is 1.62 times higher than the annualised rent. This is the 7th lowest in London. Those who work in the borough tend to earn less than those who reside in the borough.

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).

³² Valuation Office, Private Rental Market Statistics, Table 2.7: Summary of monthly rents recorded between 1st April 2015 and 31st March 2016 by administrative area for England

Map 7.1 - % of households that are private rented



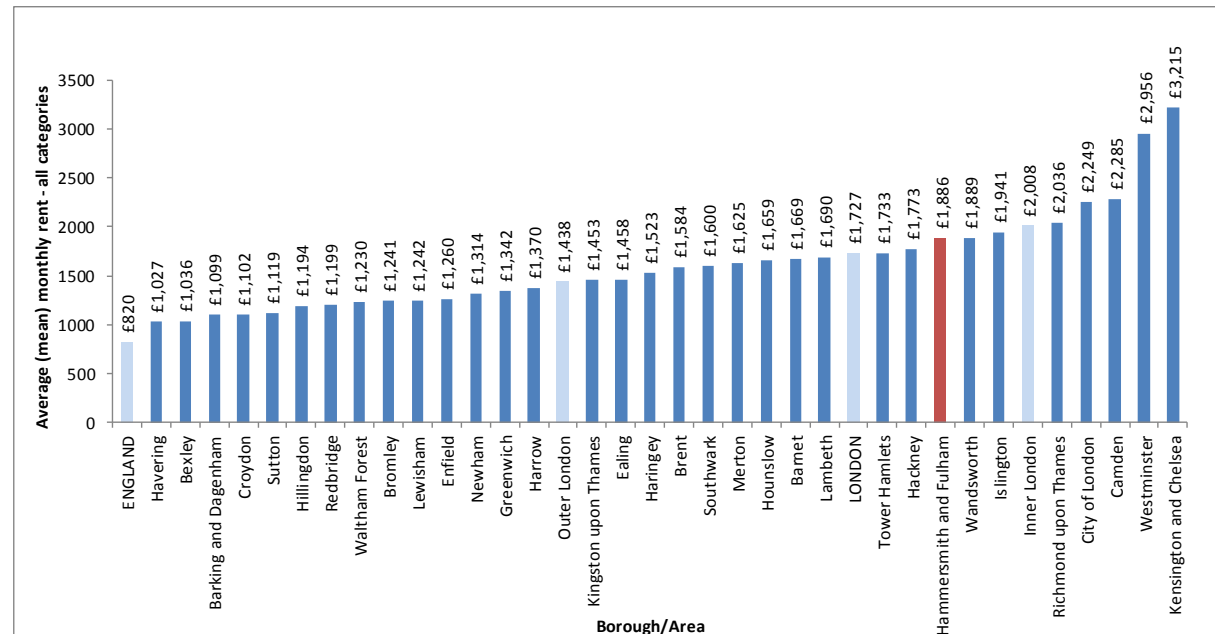
source: 2011 Census

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

£1,886 per month, the 8th highest in London and over twice the average for England as a whole.

Chart 7.1 – Summary of monthly rents recorded between 1 April 2015 and 31 March 2016 by administrative area for England (VOA)



Source : Valuation Office Agency

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 April 2015 and 31 March 2016 by administrative area for England (VOA)

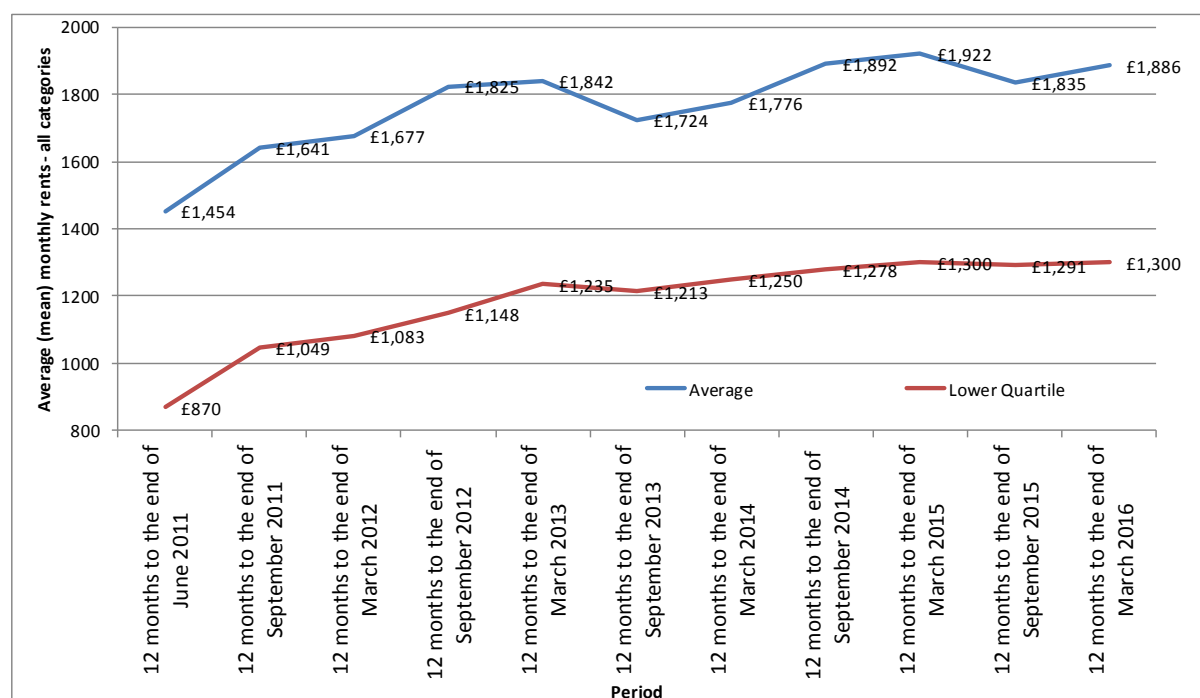
Average (mean) monthly rents							
Area	Room	Studio	1 bedroom	2 bedrooms	3 bedrooms	4 or more bedrooms	All categories
LBHF	£748	£992	£1,402	£1,922	£2,702	£4,294	£1,886
Inner London	£673	£1,166	£1,524	£2,003	£2,814	£4,079	£2,008
London	£607	£1,020	£1,329	£1,685	£2,189	£3,335	£1,727
England	£382	£641	£694	£760	£867	£1,556	£820

Lower quartile rents							
Area	Room	Studio	1 bedroom	2 bedrooms	3 bedrooms	4 or more bedrooms	All categories
LBHF	£650	£882	£1,248	£1,600	£2,167	£2,925	£1,300
Inner London	£560	£900	£1,235	£1,500	£1,900	£2,492	£1,325
London	£500	£797	£1,000	£1,250	£1,500	£2,000	£1,150
England	£325	£395	£435	£495	£575	£850	£495

Source : Valuation Office Agency

Chart 7.2 below shows the trend in the monthly rent in the private sector (across all categories) from 2011 to 2016. 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 Agency

The chart shows that there was a sharp increase in the average and entry level rents observed between the 12 months to (the end of) June 2011 and 12 months to March 2014, which has not been observed between the 12 months to March 2014 and 12 months to March 2016.

Between the 12 months to June 2011 and the 12 months to March 2014, the average (mean) rent increased by over 30%, and the lower quartile rent increased by almost 45%.

However, between the 12 months to March 2014 and 12 months to March 2016, the average (mean) rent has increased by 6%, while the entry level rent has only increased by 4%.

Affordability in the Private Rented Sector

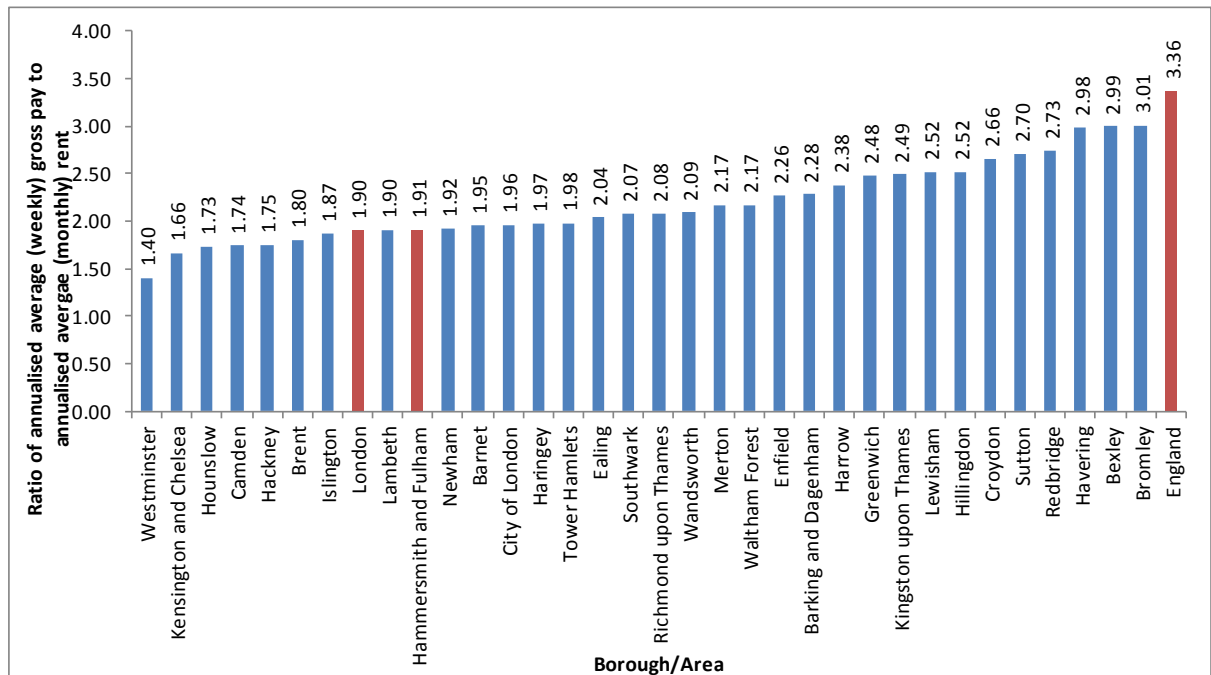
The following sections examine the relationship between income and known monthly rents (all categories). The analysis is based on the known incomes for borough residents, but given the findings in section 5, a section based on the incomes of people who work in the borough is also included to further 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 1.91 times higher than the average annualised rent – this is the ninth lowest in London; and the ninth lowest ratio of all Local Authorities in the country.

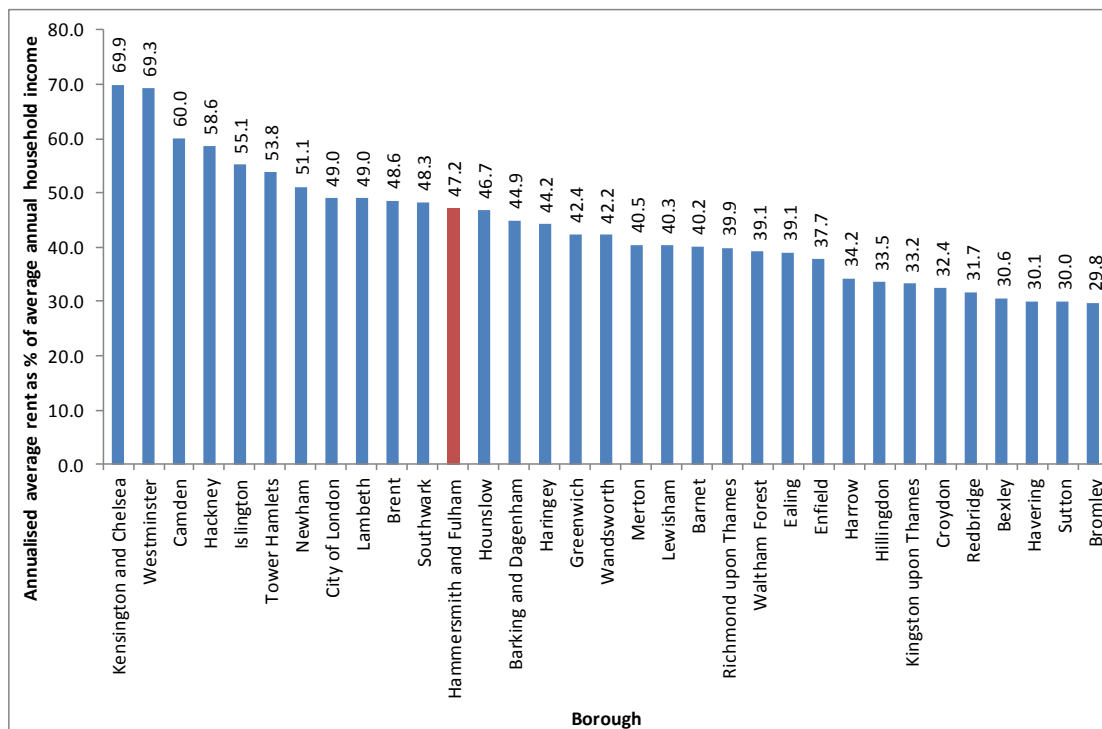
This is a useful measure of how unaffordable the private rented sector is for a lot of people within Hammersmith and Fulham.

Chart 7.3 – resident-based income against private rents



Source : Valuation Office Agency, 2016; Annual Survey of Hours and Earnings – resident based, 2015

Chart 7.4 – average resident-based household income against private rents



Source : Valuation Office Agency, 2016; CACI Paycheck 2016

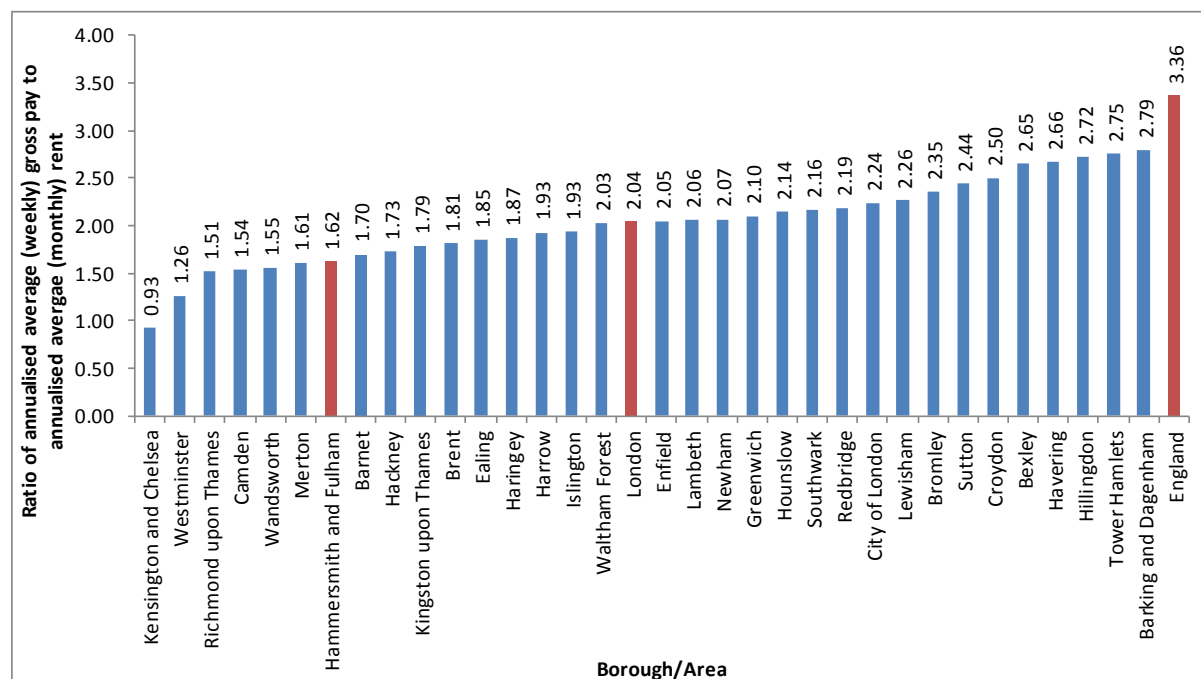
Chart 7.4 above shows the relationship between annualised average rent in the private and the average household income (resident based). The data shows that the average rents in Hammersmith and Fulham equate to 47.2% of the average income of households. This is the 12th highest proportion in London.

When the same analysis is carried out using the lower quartile annualised rents and lower quartile household incomes, the percentage jumps to 73.1%, in other words entry level rents in the private sector account for 73.1% 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 1.62 times higher than the annualised rent, which is the 7th lowest in London.

Chart 7.5 – workplace-based income against private rents



Source : Valuation Office Agency, 2016, Annual Survey of Hours and Earnings – workplace based, 2015

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 3,200 claimants of housing benefit currently in the private rented sector. This represents just under 12% of all households in the private rented sector.

The average weekly (eligible) rent of these claimants in the private rented sector is just under £234 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 borough³³ had the highest level of unfitness (5.2%) whereas the Centre of the borough³⁴ 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.

³³ North Wards - Askew, College Park & Old Oak, Shepherd's Bush Green and Wormholt & White City

³⁴ 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.

Hammersmith and Fulham has a very high average house price when compared to other parts of the country. At March 16, the average price for a property sold was £767k. This is over 1.6 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 March 2016, the average price for a flat in the borough was just over £667k, which increased substantially to over £1.1m for a terraced house, and to almost £1.3m for a detached house.

There is some evidence that the housing market in the borough is beginning to slow down.

The borough saw a 24% decline in the number of properties sold in the borough between 2014 and 2015. For 2015 there were 26.4 sales for every thousand households in the borough. This is one of the lowest rates in London and the country as a whole.

The borough has the highest average time for a property to sell in 2015-16; and on average the asking price for homes in Hammersmith and Fulham sellers end up being 20% higher than the final selling price.

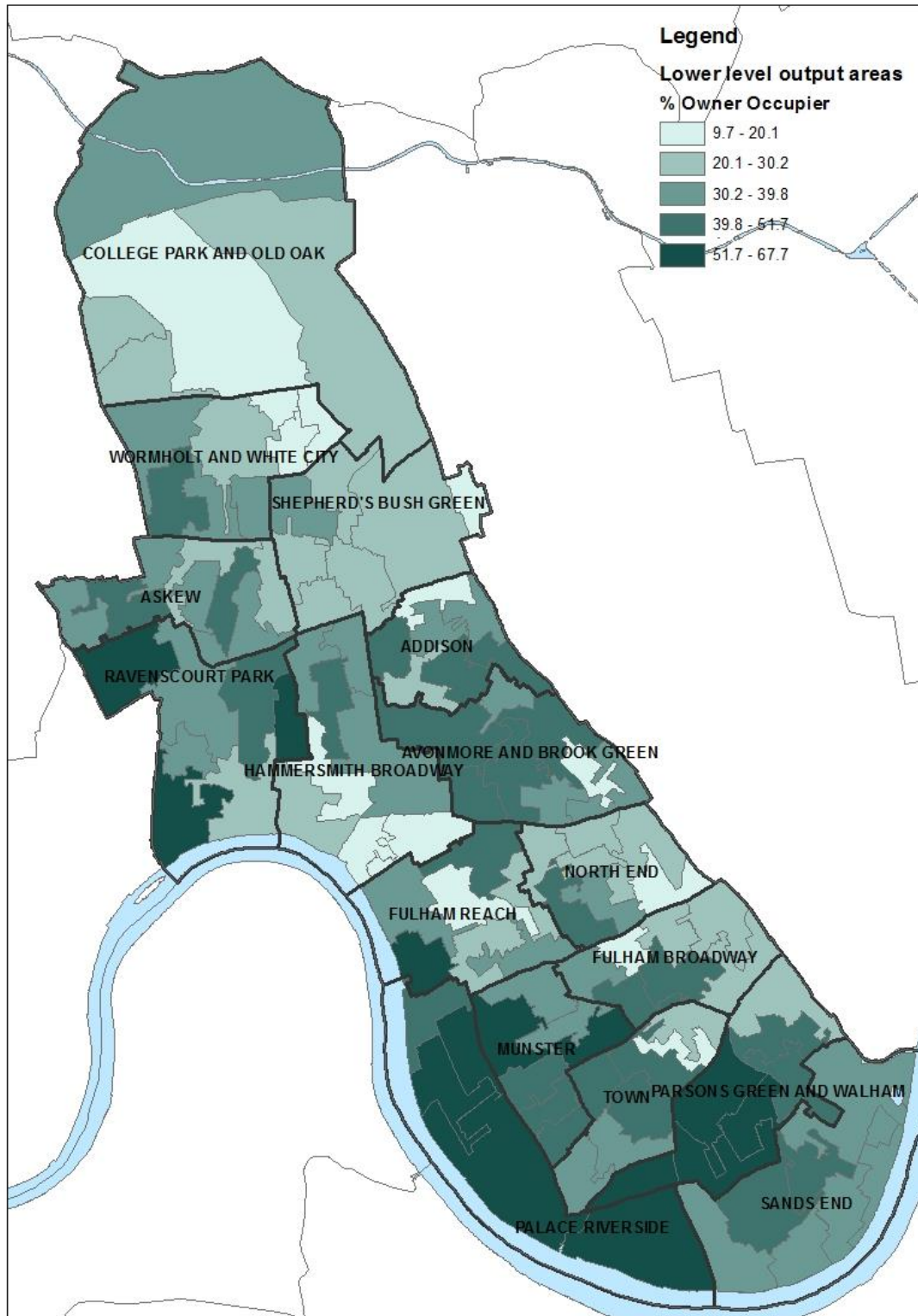
High house prices in Hammersmith and Fulham mean that there is a large proportion of the population living and / or working in the borough that cannot afford to buy a property here.

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 19 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 almost £250k.

Key workers such as social workers have 26.7% of the income required to purchase an entry level property in the borough. Those in teaching professions have almost 30% of the income required; and nurses have just over 26%.

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%.

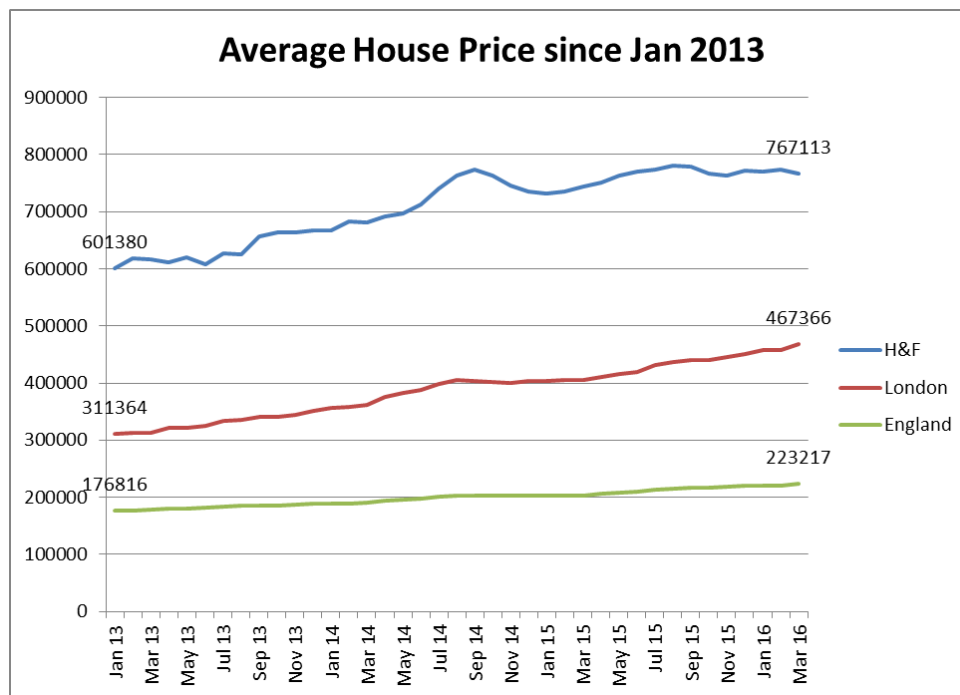
House Prices and Sales

Previous research such as Experian Resilience and the Huggins Competitiveness Index point to house prices being a good indicator of economic strength and resilience.

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.

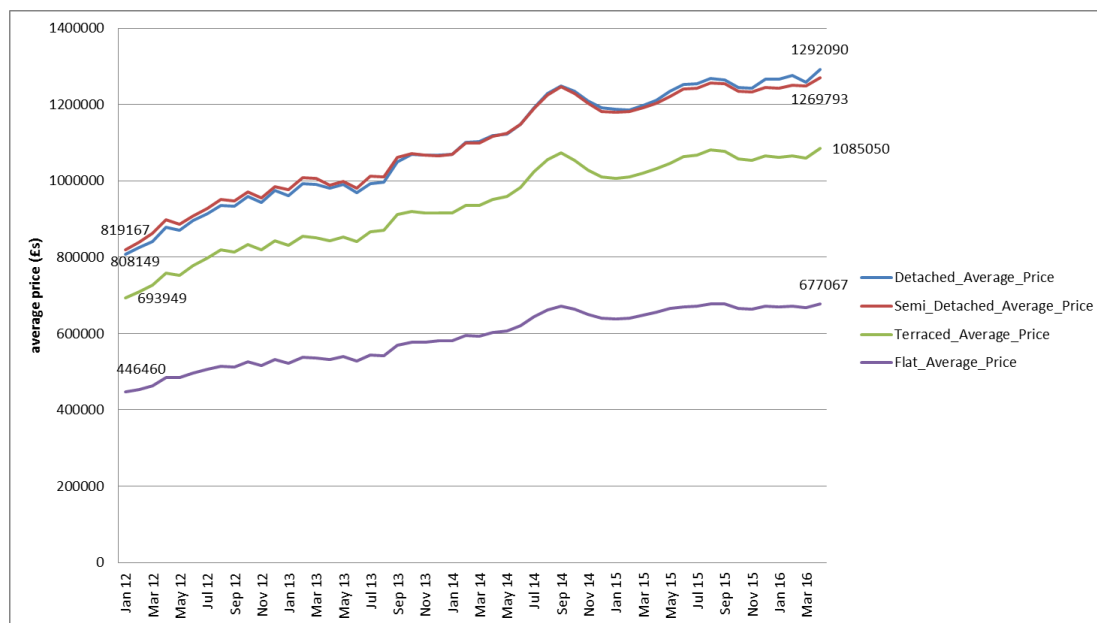
At March 2016, the average price for a property sold was almost £767k, compared to £467k for London. Since January 2013, the graph shows a relatively steady increase in house prices, but from September the borough has seen a changeable market compared to London and England and London which has remained on the increase.

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



Source: UKHPI June 2016

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



Source: UKHPI June 2016.

At March 2016, the average price for a flat in the borough was just under £667k, £1.1m for a terraced house, £1.3m for a Semi Detached and to £1.3m for a detached house³⁵.

Chart 8.2 above shows house prices have increased most significantly in houses (terraced, semi-detached or detached) rather than flats. Since January 2012, detached properties have seen a 60% rise in the average price, Semi Detached houses a 55% rise in average house price, Terraced houses a 56% rise and flats a 52% rise.

Table 8.1 below shows the differences in the number of sales in each of the London boroughs between 2014 and 2015.

³⁵ Data from UKHPI data release June 2016

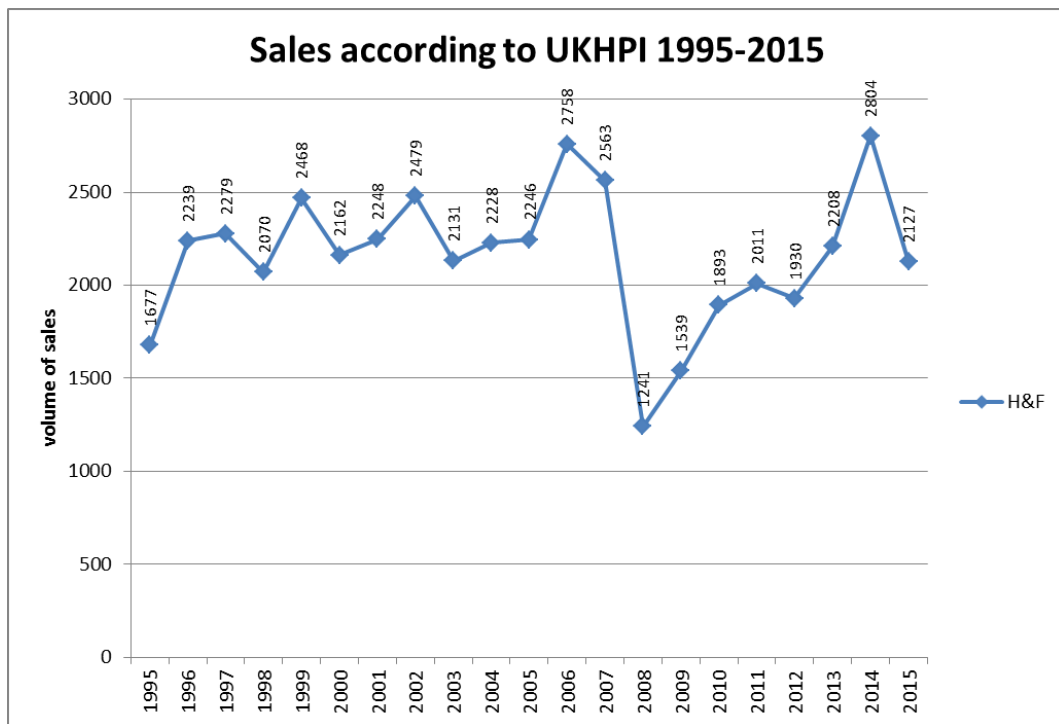
Table 8.1 – house sales as a rate per thousand households and change between 2014 and 2015

Area	households	2014 sales	2014 sales rates	2015 sales	2015 sales rates	% change in volume of sales
Barking and Dagenham	69,681	2240	32.1	2275	32.6	2%
Barnet	135,916	5026	37.0	4697	34.6	-7%
Bexley	92,604	3919	42.3	3769	40.7	-4%
Brent	110,286	2918	26.5	2663	24.1	-9%
Bromley	130,862	6025	46.0	5592	42.7	-7%
Camden	97,534	2653	27.2	2189	22.4	-17%
City of London	4,385	284	64.8	252	57.5	-11%
Croydon	145,010	5847	40.3	5330	36.8	-9%
Ealing	124,082	3496	28.2	3416	27.5	-2%
Enfield	119,916	3889	32.4	3626	30.2	-7%
Greenwich	101,045	4567	45.2	3751	37.1	-18%
Hackney	101,690	2739	26.9	2323	22.8	-15%
Hammersmith and Fulham	80,590	2804	34.8	2127	26.4	-24%
Haringey	101,955	2900	28.4	2484	24.4	-14%
Harrow	84,268	2790	33.1	2798	33.2	0%
Havering	97,199	4232	43.5	3870	39.8	-9%
Hillingdon	100,214	3814	38.1	3513	35.1	-8%
Hounslow	94,902	3321	35.0	3118	32.9	-6%
Islington	93,556	2812	30.1	2198	23.5	-22%
Kensington and Chelsea	78,536	2544	32.4	1881	24.0	-26%
Kingston upon Thames	63,639	3036	47.7	2472	38.8	-19%
Lambeth	130,017	4870	37.5	4096	31.5	-16%
Lewisham	116,091	4542	39.1	3983	34.3	-12%
Merton	78,757	3069	39.0	2771	35.2	-10%
Newham	101,519	2988	29.4	2874	28.3	-4%
Redbridge	99,105	3660	36.9	3272	33.0	-11%
Richmond upon Thames	79,835	3445	43.2	3042	38.1	-12%
Southwark	120,422	3895	32.3	3446	28.6	-12%
Sutton	78,174	3407	43.6	3182	40.7	-7%
Tower Hamlets	101,257	5090	50.3	3797	37.5	-25%
Waltham Forest	96,861	3531	36.5	3233	33.4	-8%
Wandsworth	130,493	6030	46.2	5158	39.5	-14%
Westminster	105,772	3421	32.3	2507	23.7	-27%
London	3,266,173	119804	36.7	105706	32.4	-12%
England	22,063,368	884308	40.1	827511	37.5	-6%

Source: Household taken from Census 2011, Sales taken from UKHPI

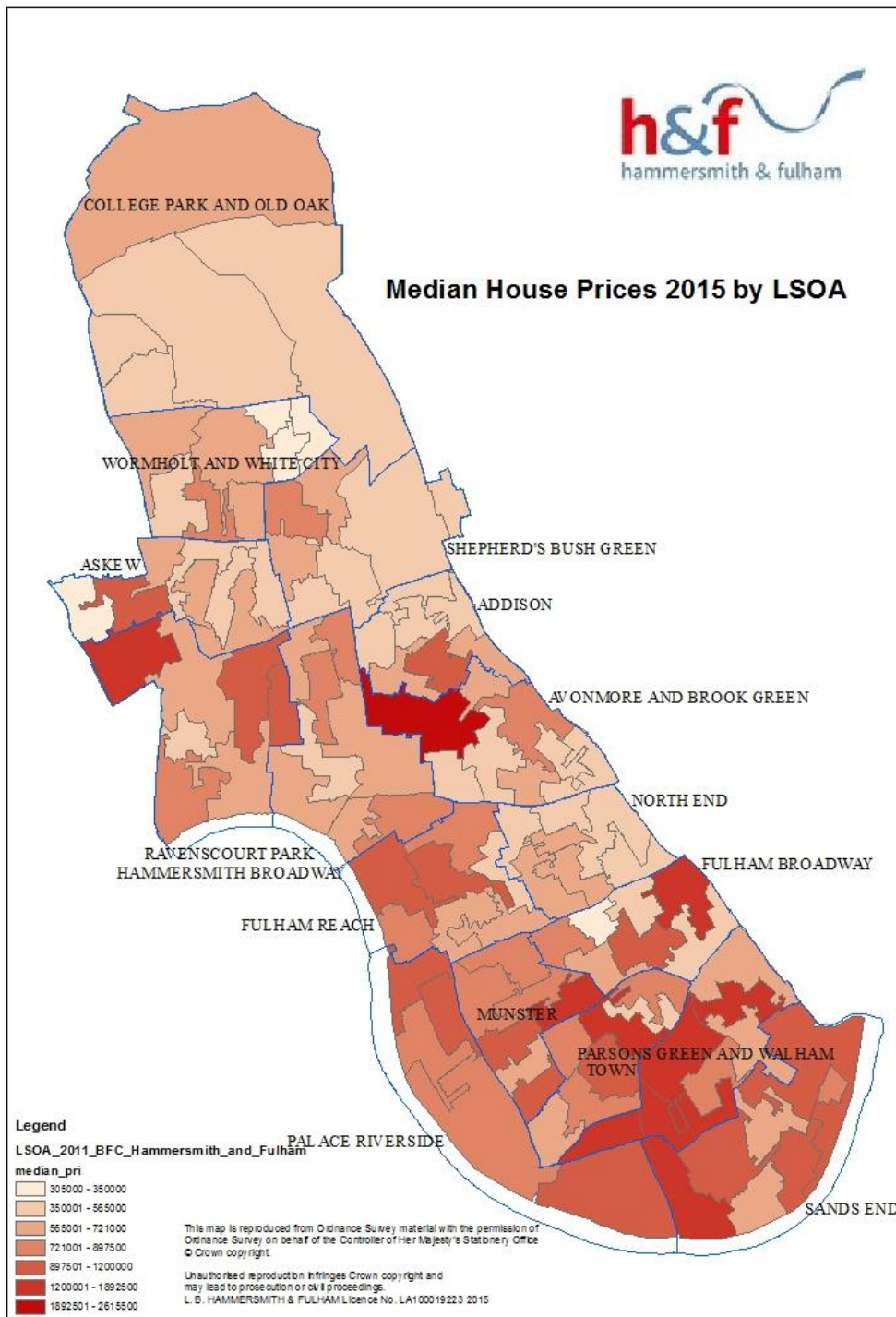
Table 8.1 above shows the differences in the number of sales in each of the London boroughs between 2014 and 2015. The borough saw a 24% decrease in the number of properties sold in the borough between 2014 and 2015, with sales rates in 2015 being 26 sales for every thousand households in the borough. This is the 26th highest rate for all London boroughs (excluding City of London) and 340th highest out of 351 local areas. Chart 8.3 shows how house sales have changed over the years for Hammersmith and Fulham.

Chart 8.3 – Changes in house sales (volume according to UKHPI)



Map 8.2 below shows the average house prices of properties in the borough by Ward LSOA level. Property prices (and hence affordability) increase 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 at a local level



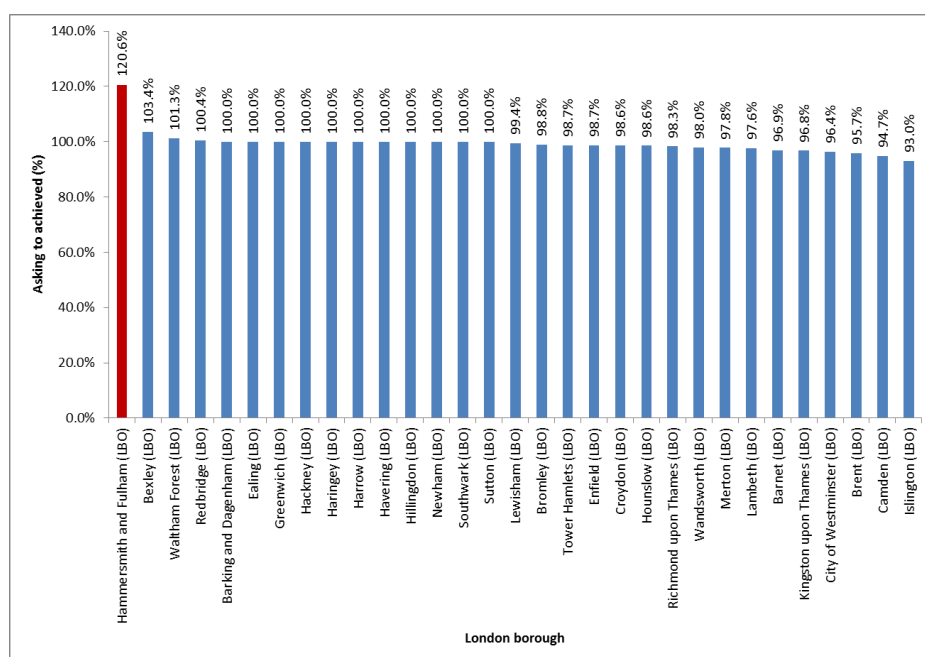
Source: Land Registry 2016

Housing Demand

Data from HomeTrack suggests that the housing market in Hammersmith and Fulham is slowing down, as not only does it have the highest asking price to sales price, but it also has the longest period of time on average to sell a property. Data from the UKHPI also shows a fall in the number of sales from 2014 to 2015.

The graph below shows that Hammersmith and Fulham has the highest asking price to achieved compared to all London boroughs.

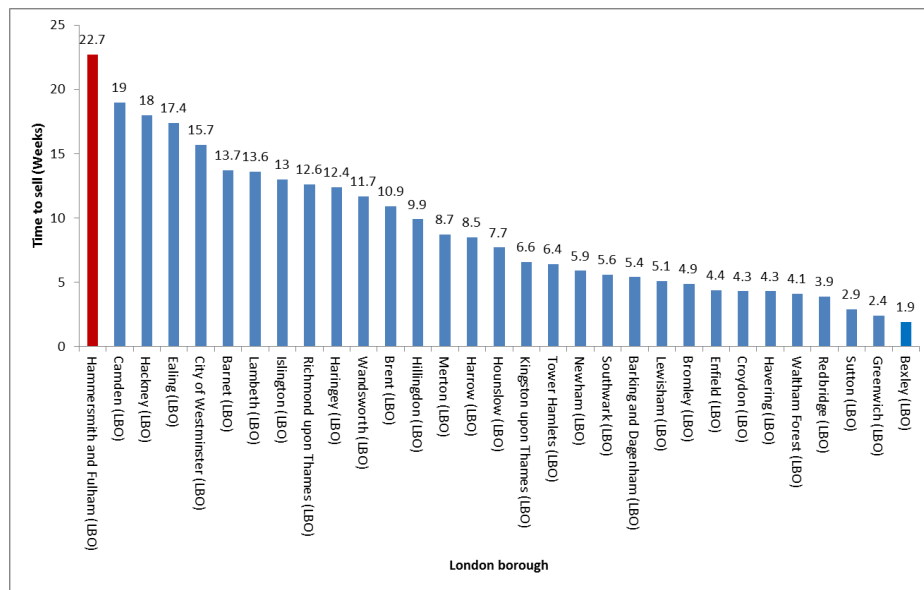
Chart 8.4 – asking price as % of final sales price



Source: Home Track 2016

As a measure of demand this does suggest that the market is still strong for sellers in that their asking prices for properties are often either met, very close to being met or they are above the asking price due to high demand by individuals. Hammersmith and Fulham asking to achieve house prices are 20% above the asking price, this also similar with Bexley (3.4%) and Waltham Forest (0.4%).

Chart 8.5 –Average time to sell property



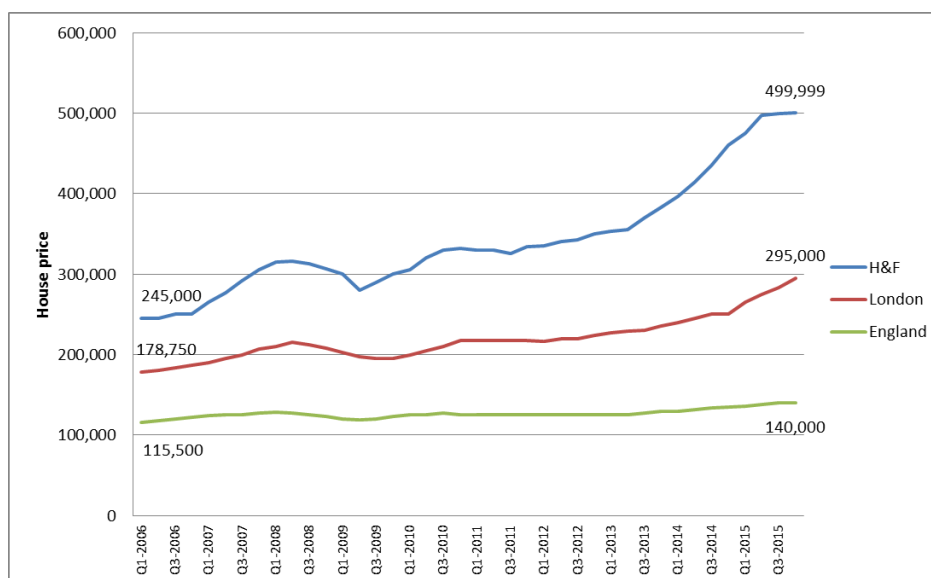
Source: Home Track 2016

The chart above shows the average waiting time to a sell property by weeks for 31 local authorities. Hammersmith and Fulham is identified as having the highest average waiting time before a property is sold, with an average 22.7 weeks.

Affordability of Entry Level Housing

Chart 8.6 below shows a trend in lower quartile house prices for the borough compared to London and for the last ten years. Lower quartile house prices are often used as proxies for entry level housing. The entry level house price in the borough is now £500k, compared to £295K for London and £140k for England as a whole.

Chart 8.6 – trend in lower quartile prices



Source: HPSSA Dataset 15. Lower quartile house price for national and subnational geographies, quarterly rolling year, published June 2016

Table 8.2 below shows the trend in the ratio between lower quartile house prices and the lower quartile earnings for each of the London boroughs. The affordability ratios are calculated using ONS House Prices Statistics (based on Land Registry data) and earnings from the Annual Survey of Hours and Earnings. The earnings relate to the respondents place of work rather than place of residence. This means that affordability in commuter areas reflects the earning power of commuters.

In 2015, lower quartile house prices were 19 times higher than the lower quartile earnings. This is the 3rd highest of all the London boroughs and 3rd highest nationally (out of 326 local authorities). This ratio of 19 is the highest in the borough since records began and highlights the continuing difficulty in purchasing properties in the borough, especially for low or middle income families and those in key worker professions.

Table 8.2 – trend in the lower quartile house price / lower quartile earnings ratio

Local authority	2013	2014	2015
Camden	15.34	17.37	18.12
City of London	14.95	17.60	18.80
Hackney	12.26	13.75	15.95
Hammersmith and Fulham	15.86	18.36	19.40
Haringey	11.53	14.47	14.12
Islington	12.76	15.05	15.83
Kensington and Chelsea	27.81	34.06	31.20
Lambeth	10.56	12.56	13.78
Lewisham	8.87	10.59	11.78
Newham	9.27	10.29	11.37
Southwark	9.70	11.65	12.70
Tower Hamlets	8.05	9.41	10.73
Wandsworth	15.30	17.97	17.97
Westminster	18.65	21.68	22.66
Barking and Dagenham	6.73	8.29	8.56
Barnet	11.68	13.36	14.81
Bexley	9.07	9.36	10.10
Brent	12.09	12.82	14.68
Bromley	10.73	12.40	12.52
Croydon	8.50	9.70	10.59
Ealing	11.75	13.72	14.46
Enfield	10.52	12.24	12.32
Greenwich	9.07	10.71	11.06
Harrow	13.40	14.57	15.04
Havering	8.38	9.63	10.95
Hillingdon	8.89	10.18	10.84
Hounslow	9.93	10.31	11.04
Kingston upon Thames	12.71	14.09	14.90
Merton	12.24	13.73	15.29
Redbridge	11.15	10.47	11.95
Richmond upon Thames	15.94	17.46	16.90
Sutton	8.69	11.48	11.74
Waltham Forest	11.49	14.00	15.02
England	6.66	6.95	7.02
London	11.55	13.28	13.91
Outer London	10.76	12.10	12.79
Inner London	10.91	12.17	12.88

Source: DCLG live tables, Table 576 Ratio of lower quartile house price to lower quartile earnings by district, from 2015. Please note: London, Outer-London and Inner London ratios are all average of the 33 local authorities in London.

Table 8.3 – Affordability at different income bands – LBHF

	Percent of households priced out of market		
	3X income	3.5x income	4X income
FTB households - Flats	100.00%	100.00%	91.23%
FTB households - Terraced houses	100.00%	100.00%	100.00%
FTB households - Semi-detached houses	100.00%	100.00%	100.00%
FTB households - Detached houses	100.00%	100.00%	100.00%
Owner occupier - Flats	100.00%	91.23%	86.02%
Owner occupier - Terraced houses	100.00%	100.00%	100.00%
Owner occupier - Semi-detached houses	100.00%	100.00%	100.00%
Owner occupier - Detached houses	100.00%	100.00%	100.00%

Source: Home Track 2016

The table above from HomeTrack confirms the difficulties in affordability in the borough. For first time buyers (FTB), only flats appear as a viable purchase (if you earn 4 times the income), all first time buyers are priced out of the markets for terraced, semi-detached and detached houses.

The percentage of households that are already owner occupiers priced out of the market is also high for terraced, semi –detached and detached houses. Some owner occupiers of flats (4x income) are not priced out of the market due to their existing levels of capital.

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 Foundation³⁶ and the table in the 2010 Strategic Housing Market Assessment.

Key workers such as social workers have 26.7% of the income required to purchase an entry level property in the borough. Those in teaching professions have 29.9% of the income required; and nurses have 25.9%. For those in elementary trade occupations and elementary administration, workers have below 20% of the required income to purchase an entry level property in the borough.

³⁶ Can't work, Can't Buy, Steve Wilcox – Joseph Rowntree Foundation 2003

Table 8.4 – Lower quartile affordability by profession

Occupation	Average Annual Income	Income as % of income required to purchase in LBHF
Managers and senior officials	£71,711	50.2%
Professional occupations	£48,475	33.9%
Key workers	£38,911	27.2%
Nurses	£36,974	25.9%
Police officers	£46,144	32.3%
Social workers	£38,152	26.7%
Teaching Professionals	£42,702	29.9%
Prison service officers	£31,221	21.9%
Probation officers	£32,531	22.8%
Fire service officers	£39,949	28.0%
Town planners, Surveyors	£49,251	34.5%
Associate professional / technical occupations	£43,429	30.4%
Skilled trades occupations	£31,232	21.9%
Administrative and secretarial occupations	£29,450	20.6%
Personal service occupations	£22,115	15.5%
Customer service occupations	£26,317	18.4%
Sales occupations	£21,195	14.8%
Elementary trade occupations	£21,814	15.3%
Elementary administration	£20,944	14.7%

Source: Table 15 - PROV Annual Survey of Hours and Earnings (ASHE) 2015

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 stages³⁷: 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.

³⁷ 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.

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 8.5 – 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

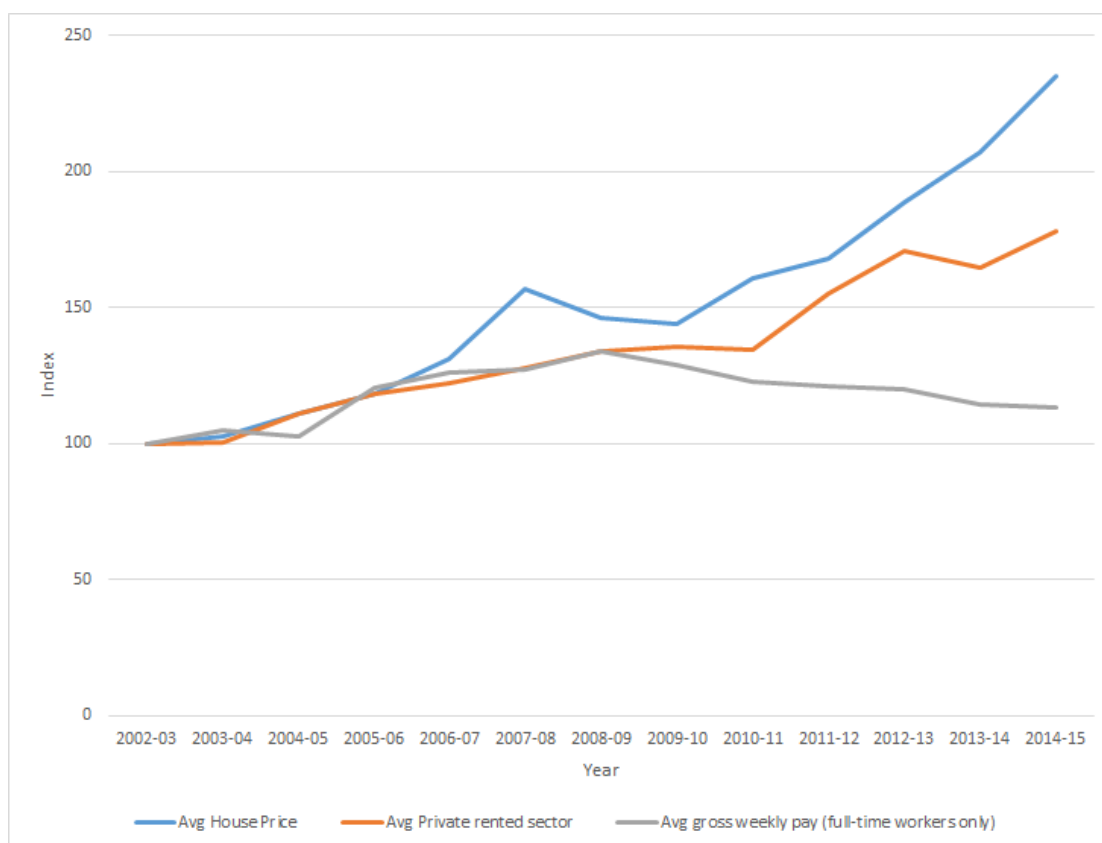
Source : CACI Cash Gap matrix (2014)

Chart 8.7 below shows the long term trend in house prices, average private rents and average workplace income in the borough; indexed to the 2002-03 financial year.

The graph clearly shows that over the last 5 years the workplace income has actually decreased at the same time as private rental levels and house prices have increased dramatically.

This further highlights how unaffordable privately renting or purchasing a property is in Hammersmith and Fulham.

Chart 8.7 – long term trend in house prices, private rents and workplace incomes



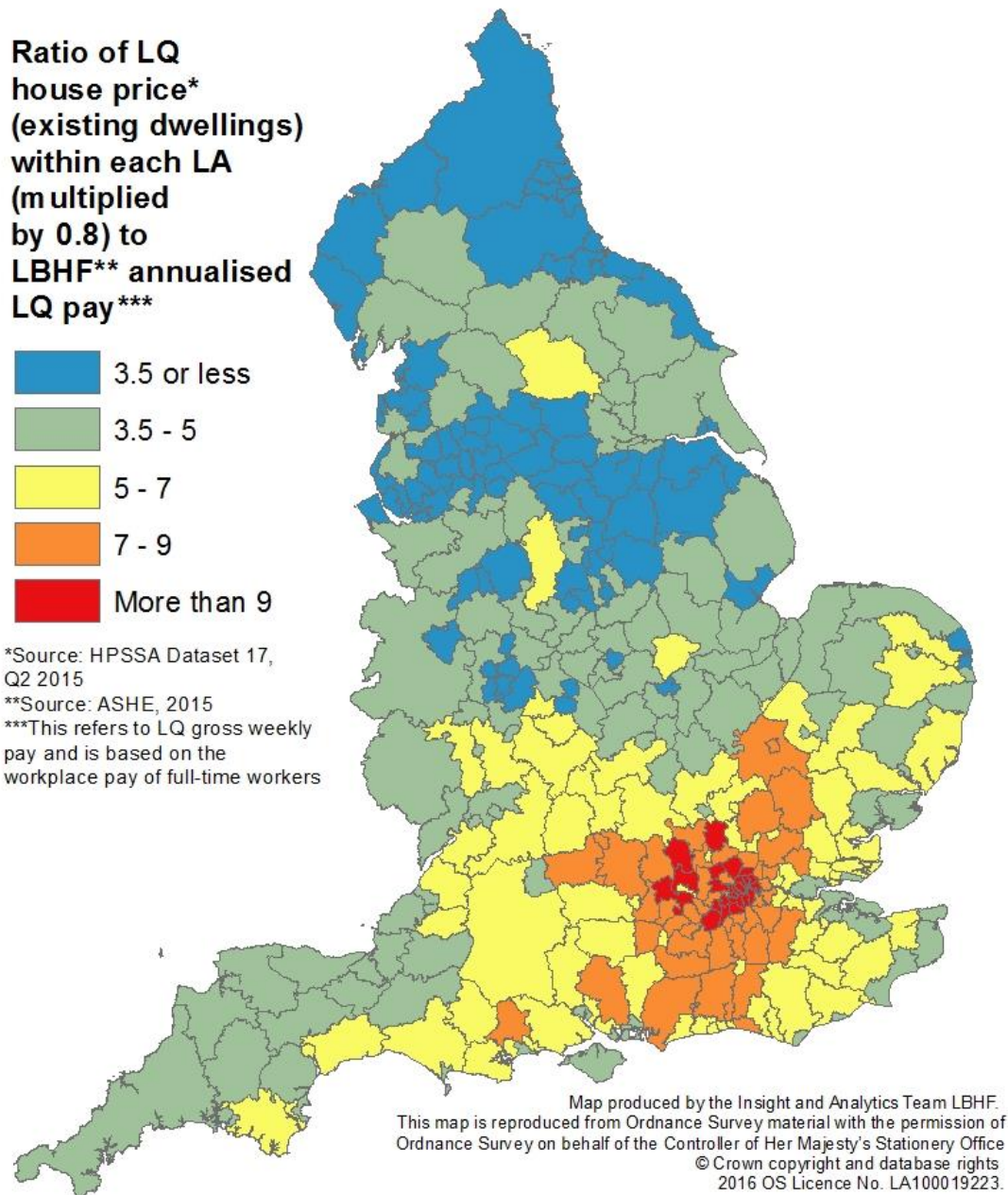
Map 8.3 below is an attempt to map affordability of housing for those who work in the London Borough of Hammersmith and Fulham; and looks at entry level properties (lower quartile) and lower quartile incomes. The assumptions are that a 20% deposit is available for the purchase and that a mortgage would be available at 3.5 times the income level.

On a single persons income for those who work in the borough most properties are unaffordable as far north as the Midlands. On a two person income almost all of London and significant proportions of the South East remain unaffordable. Authorities that appear to be affordable in this context include:

- Luton, Stevenage, West Oxford, Aylesbury Vale to the North;
- Wiltshire, Basingstoke and Deane, and West Berkshire to the West;
- Chelmsford, Basildon, Thurrock, Bexley and Dartmouth to the East; and
- Fareham, Arun and Lewes to the far South.

Map 8.3 Affordability map for those who work in Hammersmith and Fulham

Lower quartile (LQ) house price (multiplied by 0.8) to LQ annual income ratio - by English Local Authority (LA)



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Section 9 – Size of the Intermediate Housing Market

Using data from the 2001 and 2011 Census as a crude estimate, there are almost 7,000 households in the borough who might benefit from some form of intermediate housing (8.4% of the total number of households). This is one of the highest levels in the country.

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 9,000 households who have that interest registered.

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

Similarly over 30% of all applications would be considered to have “key worker” status.

An estimated 1,529 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 2,104 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.

Estimating the potential market for intermediate housing

It is possible to develop a crude estimate of the numbers of households in the borough that might benefit from intermediate housing.

In the 2001 Census 43.95% of all households (33,157) were owner occupiers (either owned outright or with a mortgage). If this rate stayed the same to the 2011 Census then there should have been 35,421 owner occupying households, instead there were 28,654; a difference of 6,767 households.

These households who normally would have been owner occupiers are likely to be in the private rented sector.

When dividing the 6,767 figure by the 2011 Census total number of households we get a potential market of 8.4% of all households. This is the 16th highest level out of all 326 local authorities in the country, and the 8th highest out of all London Boroughs.

The HomeBuy Register

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 15th September 2016 there were 9077 live applications on the HomeBuy Register. Of these live applicants, 64% need a one bedroom property, 30% need a two bedroom property, and 5% need a three bedroom property.

Of the 9077 live applicants (main applicant only) 6112 (67%) are currently living within the borough. Of the remainder 2007 (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 £38,693. For key workers the average is £38,178, for non-key workers it is £38,924.

Of the 9077 live applications, 2805 (31%) are a key worker household. Of all live applicants, 3388 want more bedrooms than they need. This is the equivalent of about 37%.

Of all live applicants 63% are of white ethnicity, 10% are of black ethnicity, 9% are of Asian ethnicity, 5% are of mixed ethnicity, and almost 7% are of Chinese or other ethnic groups. This broadly matches the borough demographics. 70% of white applicants need one bedroom accommodation, this compares with 52% of Asian applicants, 47% of Black applicants and 63% of mixed applicants. 11% of black applicants require three bedroom accommodation, this compares to 9% 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). 18.8% (CACI paycheck equivalised rate) have an income less than £20k³⁸ per annum and would be unlikely to afford low cost home ownership products. Of those that remain 14.3% have an income of £80k³⁹ or higher and could afford market properties. The remaining 67% have an income which would allow for the purchase or rent of intermediate housing products.

³⁸ 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.

³⁹ £80k is used as this is the maximum household income used by the GLA to determine eligibility for GLA funded intermediate housing products.

This means there are likely to be 1529 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	1003	65.56
2	306	20.03
3	134	8.78
4+	86	5.63
	1529	

source: CACI Paycheck Data 2016, and LBHF analysis

Supply of intermediate housing (voids)

The 'Housing Completions and Approvals' Report shows the supply of affordable housing over the last 10 years. Taking a 10 year average 250 affordable housing units become available each year.

Table 9.2 – Supply of affordable housing

Year	Gross Supply
2006/7	450
2007/8	524
2008/9	448
2009/10	279
2010/11	176
2011/12	81
2012/13	126
2013/14	98
2014/15	148
2015/16 est	165

source: LBHF internal data

Meeting the demand for intermediate housing

Table 9.3 – Model for meeting intermediate housing

This model assumes that those live applicants on the HomeBuy register with incomes less than 20k pa and 80k pa will access affordable social housing and full market housing respectively. There are seven applicants with no recorded number of bedrooms.

	Number of bedrooms				Totals
	1	2	3	4+	
Homebuy Register	5,325	2,468	427	19	8,239
Newly arising need per annum	1,003	306	134	86	1,529
Total demand	6,328	2,774	561	105	9,768
Total supply affordable housing per annum (5 year average)			250		

Over 10 years

HomeBuy register (baseline)	8,246
Newly formed households	15,290
Totals	23,536
Minus supply over 10 years	2,500
Balance of need (10 years)	21,036
Intermediate housing need per annum	2,104

The model above shows an annual need of 2,104 new intermediate units. This level of demand would need to be met by newly built affordable units or the private rented sector.

If the model is based on just those live cases that have been on the register for 5 or more years then the total need remains high at 18,150 over 10 years, equating to an average of 1815 intermediate housing units per annum.

Estimated demand for affordable housing over the next 5-10 years is very high. The figures indicate that even if the Borough delivered c 500 homes affordable homes (based on 50% 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%).

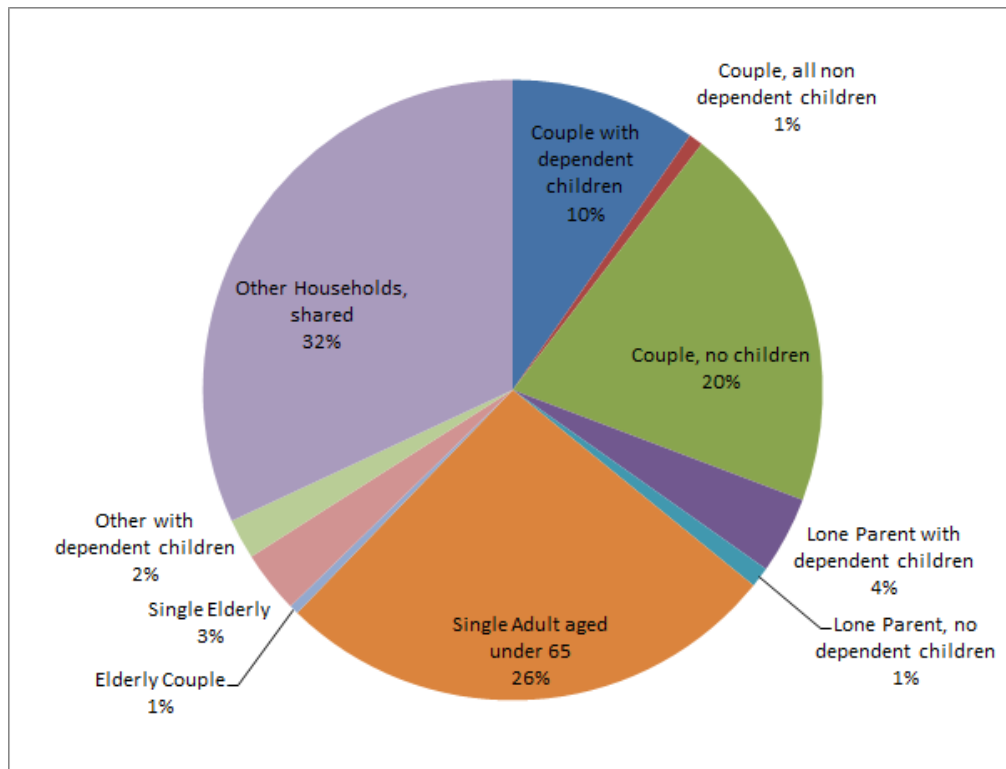
65% of all households that are classed as “other households – shared” are in the private rented sector.

Chart 9.1 below 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.

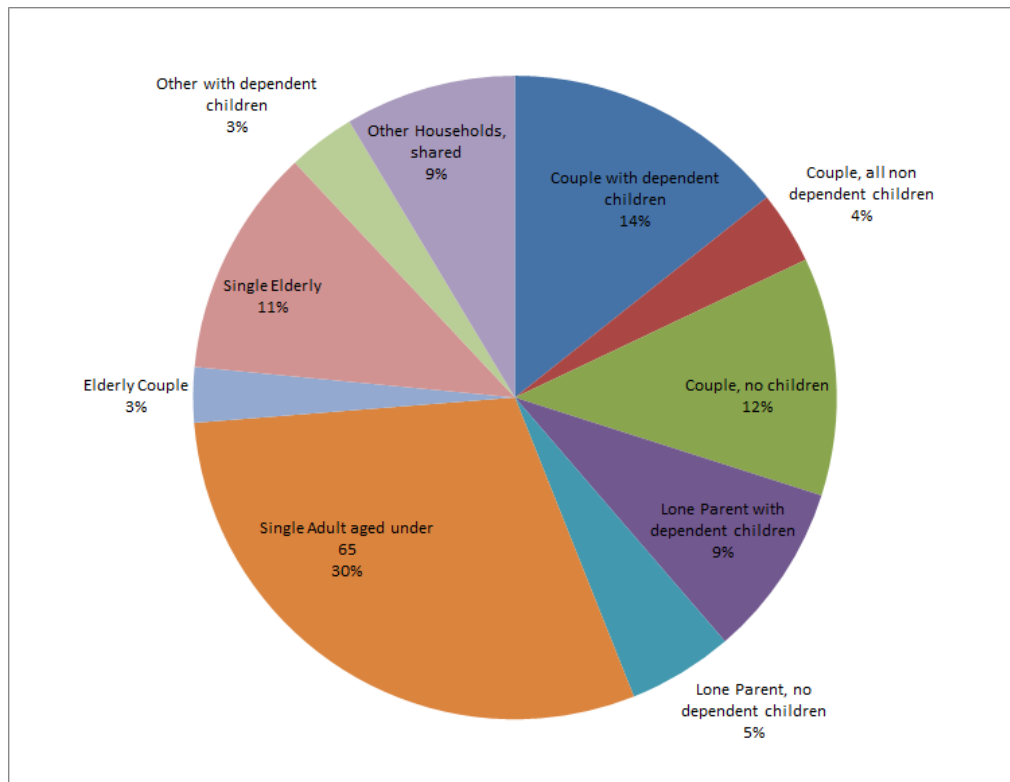
The data clearly shows that the private rented sector is meeting some of the demand for affordable homes either by households directly renting themselves, or by sharing accommodation with other households or individuals.

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 purposes-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 Council should review affordable housing demand and supply in 2020 and, if necessary, alter the proportions of affordable housing it is seeking in its local plan and housing strategy documents.

The tenth London Annual Monitoring Report⁴⁰ 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

⁴⁰ Mayor of London, 2014, London Plan Annual Monitoring Report (<https://www.london.gov.uk/priorities/planning/research-reports/monitoring-london-plan>).

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.

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 adequate housing options are 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 London Plan 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

The draft Older People's Housing Strategy 2017-19 sets out four priorities:

- Better understand the housing options older people need and want.
- Maximise use of existing stock
- Increase housing options for older people
- Focus housing and support services around prevention to promote independence and reduce social isolation and loneliness.

There is a 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 people's 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 are 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 4 in the 2011 Hammersmith & Fulham Core Strategy – this policy states that housing for people with care and support needs must be protected, and, subject to continuing need, applications for new developments where there is an established local need will be supported.
- 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 2015 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 Part M Building Regulations 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 4 in the 2011 Hammersmith & Fulham Core Strategy – this policy states that housing for people with care and support needs must be protected, and, subject to continuing need, applications for new developments where there is an established local need will be supported.
- The 2015 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.

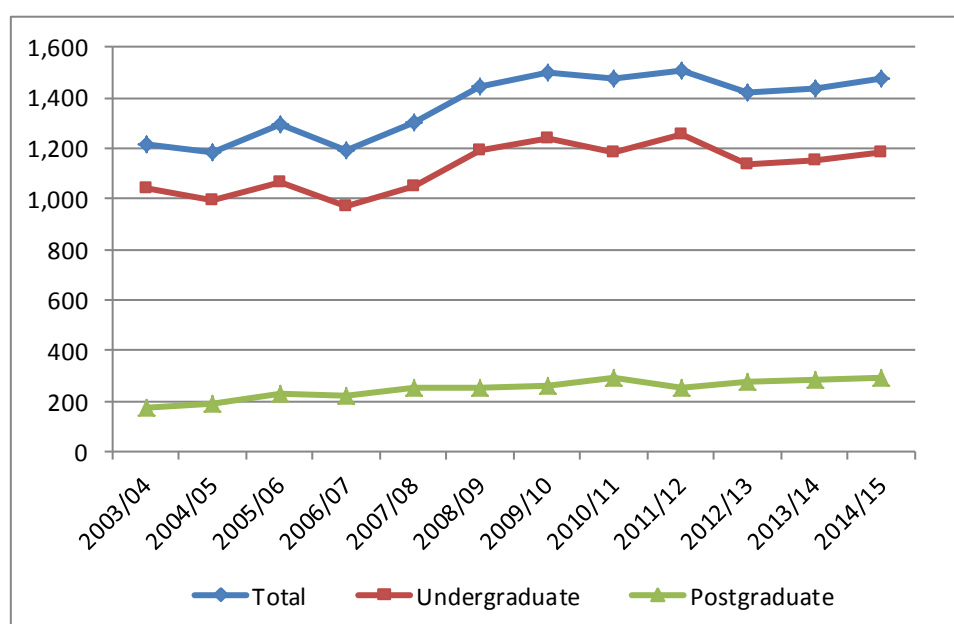
Students

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 1,476 in 2014/15, a 2.9% increase from 2013/14. 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 10.1).

Undergraduate enrolments of Hammersmith and Fulham residents aged 18 to 24 increased by 2.9% between 2013/14 and 2014/15 to 1,185, while postgraduate enrolments increased by 3.2% to 291 between the same period.

Chart 10.1 - First year H&F student enrolments aged 18-24, 2003/04 to 2014/15;



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.

Conclusions

Hammersmith and Fulham faces considerable strategic challenges in meeting the housing needs of its future population. The borough is changing rapidly and in parts becoming more affluent. Further, there has been fundamental tenure adjustment,

the continuing challenge of new housing delivery, responding to the needs of those households affected by welfare reform and a changing population profile.

The latest household projections published by DCLG suggest that household numbers in Hammersmith and Fulham will increase by 8,441 over the 10-year period 2015-25, an average of 844 per year. This represents an increase of 10.3% from the 2015 estimate of households. This scenario is based on long-term migration trends it gives the most reliable and appropriate demographic projection for establishing future housing need.

To 2041, there is expected to be a 22% increase in the total number of households in the borough, to nearly 100,000 households. Within the overall total, the largest percentage increases from the baseline of 2011 are expected to be households comprised of a couple and one or more other adults (no dependent children) (+49%); households comprised of one couple only (no dependent children) (+38%), and households with two dependent children (+28%).

House Prices and Rents

Hammersmith and Fulham has a very high average house price when compared to other parts of the country. At March 16, the average price for a property sold was £767k. This is over 1.6 times higher than the average price for London as a whole. The average price for a flat in the borough was just over £667k, which increased substantially to over £1.1m for a terraced house, and to almost £1.3m for a detached house.

Like house prices in the borough, private rents are high. The average rent across all types of properties is close to £1,886 per month, the eighth highest in London. Entry level (lower quartile) rent is £1,300 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 (except studios) and higher lower quartile rents for all categories.

The average annualised income per resident in the borough is 1.91 times higher than the average annualised rent – this is the ninth lowest in London; and the ninth 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 47.2% of the average income of households. This is the 12th highest proportion in London.

Average annualised income for those people who work in the borough is 1.62 times higher than the annualised rent. This is the 7th lowest in London. Those who work in the borough tend to earn less than those who reside in the borough.

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 19 times that of the lower quartile income.

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

Housing Mix and Tenure

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%)¹³.

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 block¹⁴. 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.

Affordable social rent

The model for social housing shows that, on average, the borough will need 283 new properties for affordable-social rent per year over a 10-year period, if existing and new demand is to be met.

There are almost 1,900 households currently in housing need in the borough. Over new 650 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 years between 2010/11 and 2015/16 the numbers increased from 164 to 406 acceptances per year.

The long term trend in homeless approaches is downwards but numbers have remained static for the last three years. Between 2010/11 and 2015/16 the number

of approaches has fallen by over 38%. As such, the percentage of approaches that result in acceptance is showing a general upward trend.

Private Rented Sector

One of the most significant housing changes in the past decade in the borough has been the rise in the relative size of the private rented sector and the decline in owner occupation. Private rented sector has increased its relative share by 10% between 2001 and 2011 and now include over 26,800 households.

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%).

There are differences in occupancy ratings between tenure types. Only 5% of owner occupied properties are overcrowded compared to 17% of both private rented and social rented properties.

The private rented sector also houses those on low incomes and in receipt of housing benefit. There are currently over 3,200 claimants of housing benefit currently in the private rented sector. This represents just under 12% of all households in the private rented sector.

There is limited possibility for those in need of affordable housing in the borough to be accommodated in the private rented sector. There may be potential PRS households who could access Low Cost Home Ownership (LCHO) options.

Owner Occupiers (Market Housing)

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.

Housing Needs of Specific Groups

A recent older people's housing strategy needs assessment (2014) indicates a 40% increase in the over 65 population over the next 20 years with the sharpest increase in the over 85 population.

The draft Older People's Housing Strategy 2017-19 sets out four priorities:

- Better understand the housing options older people need and want
- Maximise use of existing stock
- Increase housing options for older people

- Focus housing and support services around prevention to promote independence and reduce social isolation and loneliness

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.

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 current range of housing options available for vulnerable groups include residential and nursing care, supported housing, general needs housing and private sector accommodation.

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.