Tower Hamlets Draft 2009-2012 Housing Strategy
Evidence Base November 2008

To be read in conjunction with Tower Hamlets Housing Strategy 2009 to 2012

Chapter 2 - Delivering and Managing Decent Homes

Decent homes delivery – social sector homes

Key Facts

- In the social housing sector, non-decent homes are more wide spread in council housing (59%) than housing association properties (15%). Overall 33% of the social housing stock is non-decent.
- In the last two completed financial years, non-decent council homes have decreased.
- Latest returns reveal 3,673 RSL homes are non-decent, sixty per cent of these homes are transferred council stock requiring significant investment from RSLs to bring up them up to standard.

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2.1 Decent and non-decent homes by social housing provider. 1 April 2007

	Local Authority		Housing Association		All Social Landlords	
Decent Homes	6,446	41%	19,881	85%	26,327	67%
Non Decent homes	9,257	59%	3,522	15%	12,779	33%
Total	15,703	100%	23,403	100%	39,106	100%

Source: Tower Hamlets, Stock Condition Survey 2000, updated.

2.2 Percentage of non-decent council homes over time (actual and forecast)

Indicator	2006/07 Actual	2007/08 Actual	2008/09 Target	2009/10 Target	2010/11 Target
% of non-decent council homes	61.74	58.95	51	49	47

Source: LBTH D&R, Indicator LAANI 158 and BV1848, extracted 11 September 2008

2.3 Non-decent homes by RSL provider, 2008

RSLs operating in LBTH	Non-decent (count)	Percentage of each RSL's rented stock that is non-decent (General needs, SH, Elderly)
Belgrave	11	46%
East End Homes 1	858	24%
East Homes	133	22%
Gatewa(LABO,BGVP) 1	150	9%
Grand Union	1	-
Guinness Trust	2	-
Newlon	23	5%
Old ford HA (Circle)	748	29%
One HG	147	7%
Peabody Trust	94	11%
Poplar Harca 1	1,158	19%
Southern HG	169	16%
Spitalfields	51	11%
Swan Housing	103	9.3%
Tower Hamlets CH 1	40	1.4%
William Sutton	8	3%
TOTAL	**3,673**	-

1. Community and regeneration RSL

Note: Stock profile of non-decent RSL homes isn't currently available

Sources: HIP1 returns 2007/08

Decent Homes and Asset Management - council housing only

Key Facts

- 95 per cent of all properties included in the decent homes bid are high-rise or medium-rise flats.
- Overall, 49% of homes in the bid belong to leaseholders (likely to contribute to costs) and the remainder are tenanted.
- Of all homes in the bid, the majority were built after the war.
- Family-sized accommodation in the Decent Homes bid represents 24% of tenanted stock.
- Existing resource projection in the council stock for decent homes is around £15,500k annually for the next four years. **This doesn't include any ALMO decent homes bid resources.*
- On the assumption a 2* performance rating is achieved, the combined cost (in-bid homes and out of bid homes) of the Decent Homes funding programme is about £444m. The Council is able to provide £205m; the bid remains at £192m, and total ALMO funding required outside the bid is a further £60m and £14m for environmental improvements.

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2.4 Stock profile: Council homes build types managed by Tower Hamlets Homes and included in the Decent Homes bid, August 2007

Property Type	Tenants	Leaseholders	Total
1945-1964 house	93	0	93
1965-1974 house	9	0	9
Bungalow	40	0	40
High rise flats	2,371	1,305	3,676
Medium rise flats	4,353	3,687	8,040
Other pre 1945 house	151	0	151
Post 1944 low rise flats	102	36	138
Post 1974 house	182	0	182
Pre 1944 low rise flats	10	15	25
Total	**7,311**	**5,043**	**12,354**

Note: other stock profile information is available on other homes not in the bid. For example, tenanted homes that have ceased to be in the housing choice programme or voted to remain with the council, as well as a small number who are considering transfer.

Sources: TH 27 Application, table 1a

2.5 Stock profile of tenanted homes (THH managed) included the Decent Homes bid, August 2007

Dwelling bed-size	Studio	1 bed	2 bed	3 bed	4 bed	5 bed	6 bed	7 bed
Number	536	2,014	2,887	1,518	294	55	5	2

Note: other stock profile information is available on other homes not in the bid (for example, tenanted homes that have ceased to be in the housing choice programme or voted to remain with the council, as well as a small number who are considering transfer.

Sources: TH 27 Application, table 2a

2.6 Projected resources for investment in the Council's stock (including Decent Homes). No assumption is made here of future decent homes funding.

	2008/09	2009/10	2010/11	2011/12	2012/13
Supported Capital Expenditure (LA Decent Homes)	15,500	15,500	15,500	15,500	14,500
Major repairs allowance (MRA)	11,890	11,890	11,890	11,890	11,890

Sources: June 2008, cabinet report, Table 1.

2.7 Additional ALMO funding requirements for homes, 2007/08 to 2016/17 (on the assumption the authority achieves 2* rating from the inspectorate)

Homes included in the bid							
£000s	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13 – 2016/17	Total
Decent Homes Programme funding requirements	7,992	11670	37,818	44,162	68,183	115,649	285,474
Mainstream resources available (Council)	7,992	11,670	10,340	13,186	14,852	44,540	*102,580*
ALMO funding required excluding 5% sustainability)	-	-	27,478	30,976	53,331	71,109	182,894
5% sustainability funding required	-	-	1,524	1,524	1,524	4,572	9,144
Total ALMO funding Required	**-**	**-**	**29,002**	**32,500**	**54,855**	**75,681**	**192,038**

Homes outside of the bid (ceased to be in Housing Choice, voted to stay with the council, small number considering transfer)							
£000s	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13 – 2016/17	Total
Decent Homes Programme funding requirements	2,662	3,181	6,128	4,355	3,678	138,575	158,579
Mainstream resources available (Council)	2,662	3,181	6,128	4,355	3,678	82,634	102,638
ALMO funding required (excluding 5% sustainability)	-	-	-	-	-	55,941	55,941
5% sustainability funding required	-	-	-	-	-	4,890	4,890
Total ALMO funding Required	**-**	**-**	**-**	**-**	**-**	**60,831**	**60,831**

Combined (total of the two tables above)							
£000s	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13 – 2016/17	Total
Decent Homes Programme funding requirements	10,654	14,851	43,946	48,517	71,861	254,224	444,053
Mainstream resources available (Council)	10,654	14,851	16,468	17,541	18,530	127,174	205,218
ALMO funding required (excluding 5% sustainability)	-	-	27,478	30,976	53,331	127,050	238,835
5% sustainability funding required	-	-	1,524	1,524	1,524	9,462	14,034
Total ALMO funding Required	**-**	**-**	**29,002**	**32,500**	**54,855**	**136,512**	**252,869**

Sources: TH 27 Application, table 12a, 12b, 12c

Decent Homes Plus and the wider neighbourhood renewal agenda (ALMO homes only)

Key Facts

- The expected cost to meeting Decent Homes Plus is £395.6m.

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2.8 Expected cost of work required (by type) to reach our Decent Homes Plus standard

Externals – including roofs, structural repairs, windows & scaffolding	£200,876,268
Internals – including kitchens & bathrooms	£126,991,310
Common parts	£22,088,384
Doors	£8,611,752
Door entry systems	£8,271,949
Lifts	£11,721,875
Water booster pumps	£5,035,500
Insulation	£4,100,225
Asbestos removal	£3,549,900
Adaptations	£4,344,391
Total	**£395,591,554**

Sources: Tower Hamlets Homes, Housing Strategy section, data provided Sept 2008

Decent homes, green and sustainable homes in the private sector (existing sections are titled: DH in the private sector, energy conservation and DFG)

Key Facts

- Thirty-three per cent of homes in the private sector are non-decent and a good proportion of occupiers are vulnerable people.
- In the last four years 316 non-decent homes in the private sector have received assistance and made decent.

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2.9 Failure factors of non-decent homes in the private sector in Tower Hamlets

Non-decent private sector dwellings	33%
Inadequate thermal comfort	24%
Unfit	5%
Disrepair	10%
Non modern facilities	6%
Non-decent homes occupied by vulnerable residents	33%
Vulnerable residents in non decent homes	61%
SAP less than 30	4%

Source: LBTH Affordable Housing Development Team

2.10 The main funding pots (TFS) to help reduce non-decent homes in the private sector

Equity Release – House proud Scheme			
Year	Completions	Characteristics	DH criteria met
April 2003 to March 2008	61	60 RTB leaseholders, age 60+. 1 x private leaseholder	Varied - in accordance with the Tower Hamlets decent homes programme.

Non-decent empty properties brought back into use	
2005/06	20
2006/07	-nd-
2007/08	25 (exceeded target of 17)

Source: LBTH PHIT

2.11 Total number of non-decent homes receiving assistance to become decent, 2005 to 2008

Year	Non-Vulnerable	Vulnerable			
		Pensioners	Families with children	Other	TOTAL
2004/05	-	10	-	-	10
2005/06	7	180	6	15	201
2006/07	1	83	4	5	92
2007/08	25	13	0	0	13
					316

Note: Achieving decency through improvement and not demolition
Source: HSSA, LBTH.

Reducing carbon emissions in *existing* housing

(Note: carbon emission reduction measures for new build homes can be found in Chapter 4)

Key Facts

- Homes energy efficiency ratings (SAP) have improved over the last five years, although with a gradual increase in the last two years.

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2.12 Home energy efficiency – the average Standard Assessment Procedure (SAP) rating of *local authority* owned dwellings. (1 = poor, 100 = excellent)

Actual 2023/03	Actual 2003/04	Actual 2004/05	Actual 2005/06	Actual 2006/07	Target 2007/08	Target 2008/09	Target 2009/10	Target 20010/11
47.61	48.46	62.04	63.79	63.97	64.86	66.57	68.29	70.00

Note: Factors contributing to a SAP rating: thermal insulation of building fabric, efficiency and control of the heating, dwelling ventilation and solar gain characteristics and the price of fuels for space and water heating.
Source: LBTH BPSA

2.13 Home energy efficiency – the average SAP rating of *private sector* Dwellings. (1 = poor, 100 = excellent)

Year	National average	London	Tower Hamlets	Characteristics of LBTH housing where SAP ratings were worst
2004	51*	53	61	~owner–occupiers (without mortgage) ~ Pre-1919 dwellings ~ affecting build types that were terraced, detached or semi-detached, they also had the highest average heating costs. ~ affecting those dwellings reliant on room heaters

Note: 2001 figure
Source: LBTH Private Sector Stock Condition Survey, 2004

Accessibility and Lifetime Homes in *existing* council housing

Key Facts

- Wheelchair accessible homes (Accessible Housing Register category A & B) currently account for less than 1 per cent of the social rented stock.
- RSLs are the main providers/owners of existing fully wheelchair accessible homes in Tower Hamlets and of future accessible homes to be built.

- Less than a quarter wheelchair user/lifetime homes are family-sized homes.
- Accessible Housing Register (AHR) applicants represent 1.3 per cent of total waiting list demand.
- Of all lets in 2007/08, 1 per cent went to AHR applicants requiring a wheelchair user or lifetime home.

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2.14 Existing social housing homes in Tower Hamlets by accessibility category

39	Category A: Wheelchair Accessible	Designed to meet latest wheelchair accessible housing design standards offering extra space and wheelchair access to all rooms and facilities.
88	Category B: Partially Wheelchair Accessible	Designed to older wheelchair standards or significantly adapted to provide extra space and wheelchair access to at least the entrance level of the property.
30	Category C: Lifetime Homes	Designed with 16 Lifetime Homes design standards including larger space standards that together create an accessible and adaptable home.
1,478	Category D: Easy Access	Built to the older access standards or the more recent building regulations that insist on a level approach to the entrance, wider doorways and more space for all general housing. Includes all new build homes that are on the ground floor or above the ground floor with at least one lift.
3,638	Category E: Step Free	General housing with no steps to the property, which happens to have limited potential for future adaptability of the bathroom and stairs.
28,786	Category F: General Housing	Does not meet requirements for other accessible housing register categories.
27,019	Category G: Not assessed	Property not yet had an access survey *includes some council properties where AHR data is missing*

Source: Council Properties: LBTH, Northgate Business Query, Permanent residential units, 12 August 2008. For RSL properties: LBTH, HOT, Sept 08 spreadsheet

2.15 Permanent existing accessible homes by tenure

Tenure	Cat. A	Cat. B	Cat.C	Cat D	Cat. E	Cat.F	Cat.G & un-recorded
Council (THH)	0	23	10	285	1,484	10,231	12,198
RSL	39	65	20	1193	2154	18,555	14,821
Private Market	-nd-	-nd-	-nd-	-nd-	-nd-	-nd-	-nd-

Source: Council properties: LBTH, Northgate Business Query, permanent residential units as of 12 August 2008. For RSL properties: LBTH, HOT, Sept 08 spreadsheet.

2.16 Focusing on bedroom sizes of existing *social rented* homes - AHR category *A, B and C.*

Bed-size	General Needs	Elderly	Sheltered	Temporary Accomm.	TOTAL
0 bed	2	2		1	**5**
1-bed	21	10	1	1	**33**
2-bed	36				**36**
3-bed	15				**15**
4-bed	5				**5**
5-bed+					**0**
Bed-size unknown	9				**9**
TOTAL	**88**	**12**	**1**	**2**	**103**

Note: Includes RSL and Council Homes on the Northgate system, the total numbers of A-C units differs from above because the latest data has yet to be uploaded onto Northgate.
Source: Northgate Business Query, 12 August 2008.

2.17 Social rented sector - letting activity and accessible housing 2007/08

Waiting List April 08			2007/08 Lets					
Total waiting list demand	All AHR Cases (A to F)	% of AHR cases to total demand	All lets [1]	Cat A - lets Fully WA	Cat B - Partially WA	Cat C - Lifetime	Total - Cat A - C	A-C% of total lets [1]
22,007	292	1.32%	1,660	8	7	3	18	1%

1. These two figures are for guidance only
Source: LBTH. Lettings IT Support Team

2.18 People from the AHR who need re-housing into a social rented Lifetime Home

AHR People Register – Lifetime Home need (social renting)		
Total Cat C Need (households)	% elderly AHR clients	% of family-size requirement *(some elderly require family-sized)*
25	36%	60%

Source: LBTH. Lettings IT Support Team

Chapter 3 - Place making and Sustainable Communities

Place making – urban planning and mixed tenure localities.

Key Facts

- Composition of households in each LAP (2001) revealed that over a quarter were lone non-pensioner households; in LAP 8 however this rose to nearly 32 per cent. The highest percentage of married couples with dependant children is in LAP 2(18 per cent) and the highest percentage of lone parents with dependent children, at nearly 10 per cent, was in LAP 6
- The highest concentration of family-size households (5+ people) can be found (at ward level) in Spitalfields and Banglatown, Whitechapel, Bethnal Green South, Bromley by Bow and St Dunstan's.
- Mapping (at SOA level) shows the highest concentrations of single-person households (45 to 55%) do not occur in the same SOAs as the highest densities of 5+ person households (25 to 45%). The highest concentration of family-sized households are located in the wide east west band across the middle of the borough and for single person households, they are more evenly spread throughout the borough.
- Mapping of broad base ethnicity (at SOA level) shows high concentration of the Asian population as a middle band running east to west of the borough, this links to the previous map showing concentrations family sized households. Highest concentrations of the Black population are in the eastern fringes neighbouring with Newham. The Chinese population are mainly concentrated in the Isle of dogs and neighbouring Shadwell and Limehouse. High concentrations of the white population can be found near to the river at Wapping, Shadwell, on the tip of the Isle of Dogs as well as Bow.
- Tower Hamlets has seen significant residential growth. Between 2001/02 and 2006/07, the AMR reports a total of 14,443 net additional dwellings. Tower Hamlets is one of the local authorities expected to meet a good proportion of London's future new housing capacity proposed by the current Mayor.
- The newly created households resulting form from large schemes completing in 2006/07 are located mainly in the south quay area in the Isle of Dogs, Bow East

and parts of the city fringe.

- There were 244 ha of designated open space in the borough, this equates to 1.15 ha per 1,000 population, and in 2006/07 this was slightly below the target of 1.2 ha.
- 55 per cent of all major applications approved in 2006/07 were designated as car-free to create greener and healthier lifestyles. For the previous year it was higher at 62 per cent.

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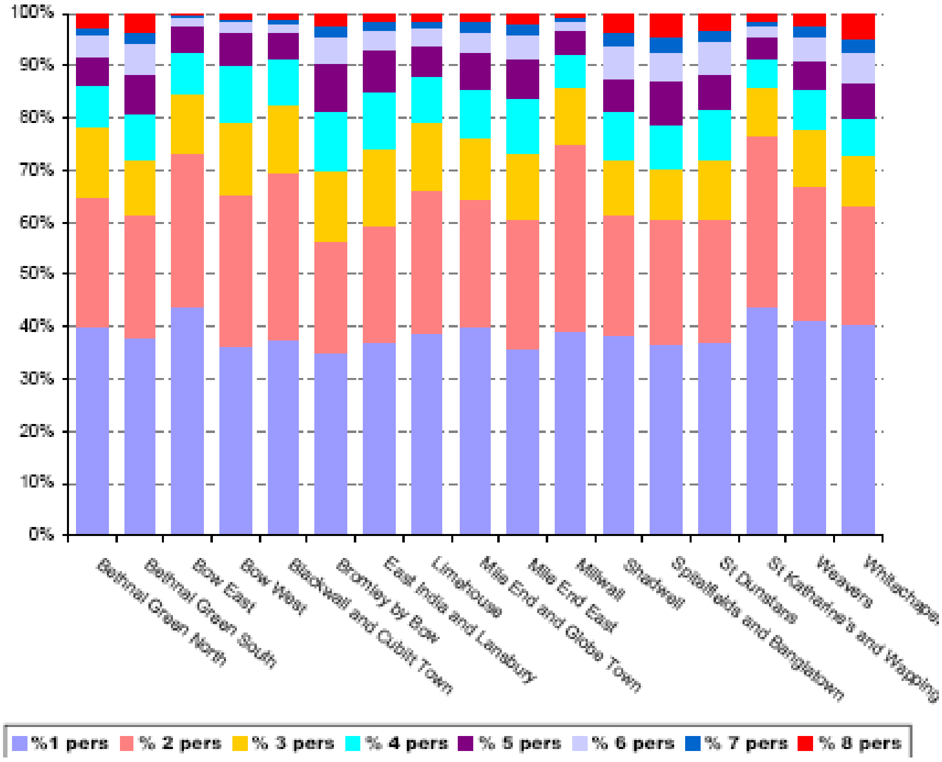
3.1 Household composition in Tower Hamlets, by LAP, Census 2001

Percentage of households that are:	LAP 1 %	LAP 2 %	LAP 3 %	LAP 4 %	LAP 5 %	LAP 6 %	LAP 7 %	LAP 8 %
Lone pensioner	14.20	9.25	13.68	8.42	13.00	10.22	12.28	6.67
Lone non-pensioner	26.29	28.24	25.15	33.01	27.08	25.39	25.56	31.78
All pensioner	3.97	1.82	3.21	2.07	3.95	2.66	3.59	1.93
Married no children	4.75	5.18	4.59	8.38	6.05	4.74	5.80	9.49
Married, dependent children	13.27	18.00	16.12	13.40	9.52	17.24	15.40	9.53
Married, non-dependent children	2.90	2.13	2.56	2.05	3.49	2.77	3.27	2.21
Cohabiting, no children	4.94	6.81	5.33	8.23	7.57	3.73	4.88	10.28
Cohabiting, dependent children	1.76	1.42	1.44	1.31	2.40	2.14	1.94	1.60
Cohabiting, non-dependent children	0.22	0.16	0.18	0.23	0.19	0.23	0.24	0.17
Lone parent, dependent children	7.56	5.80	5.99	4.57	7.47	9.88	9.22	6.04
Lone parent, non-dependent children	3.54	2.28	3.54	2.49	4.41	4.50	4.26	2.47
Other, with dependent children	5.45	6.93	7.68	4.76	3.32	6.58	4.90	2.97
Student	1.03	1.24	1.36	0.69	1.47	1.21	0.63	0.98
Other	9.80	10.34	8.67	10.19	9.71	8.51	7.59	13.74

Source LBTH Housing Bulletin 2005, table 6. Original source: Census 2001

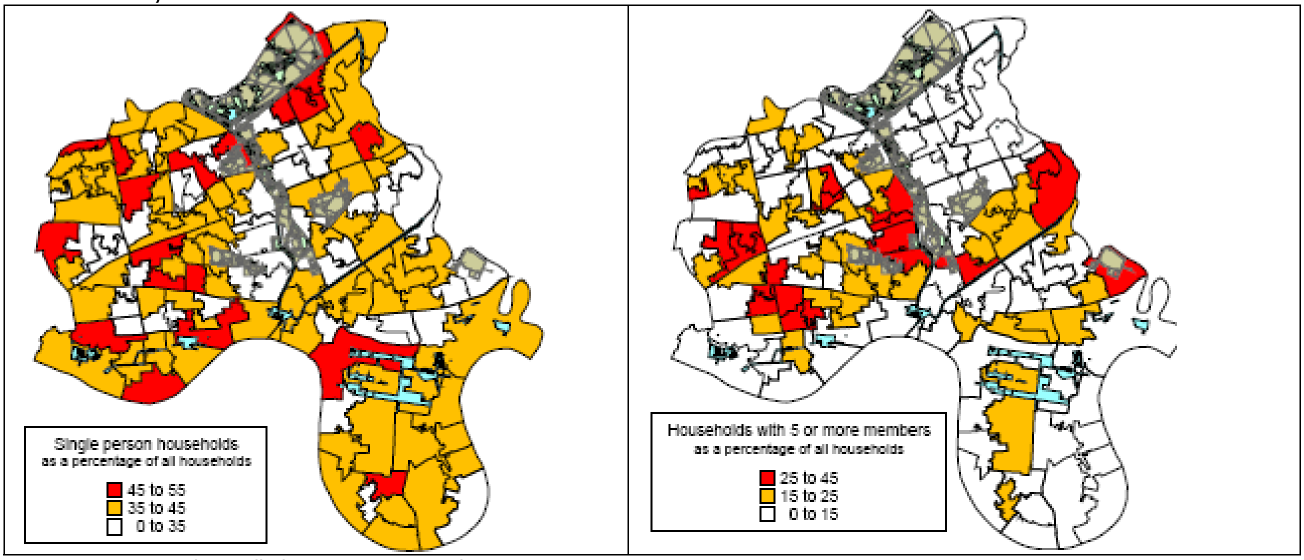
3.2 Household sizes in Tower Hamlets by ward and by super output area, Census 2001



Source: LBTH Housing Bulletin 2005, Table 7. Original source: Census 2001

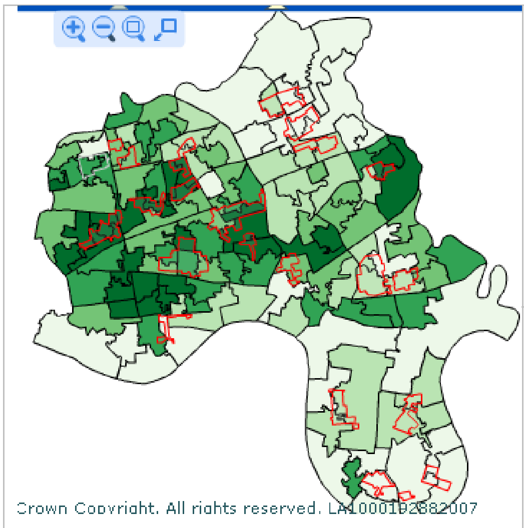
3.3 Key households by super output area: single-person households and family-sized

households, Census 2001.



Source: LBTH Housing Bulletin 2005, Map 1 and 2.

3.4 Concentration of the ethnic population by super output area, Census 2001



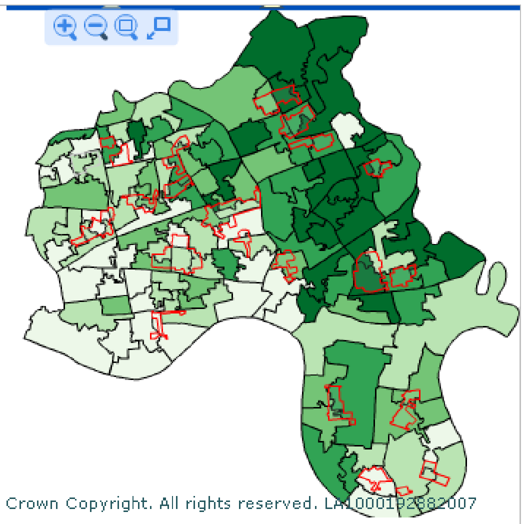
☐Housing Estates

← Population: Asian/Asian British (Lower Layer SOA)

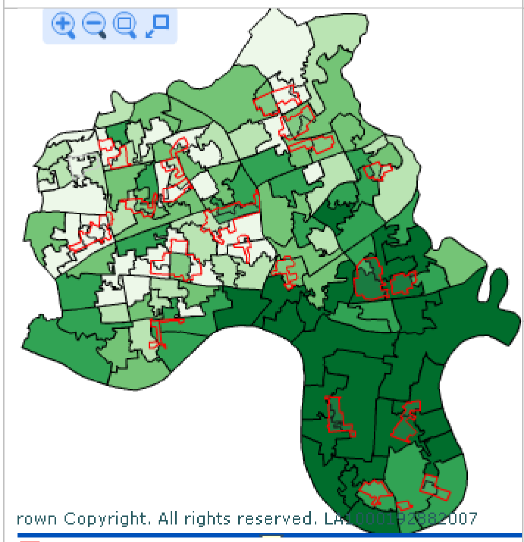
Quantile Legend
- 3.60 - 18.70
- 18.71 - 29.45
- 29.46 - 39.45
- 39.46 - 56.45
- 56.46 - 84.90

→ Population: Black/Black British (Lower Layer SOA)

Quantile Legend
- 1.60 - 3.95
- 3.96 - 5.60
- 5.61 - 6.95
- 6.96 - 9.30
- 9.31 - 15.40



☐Housing Estates



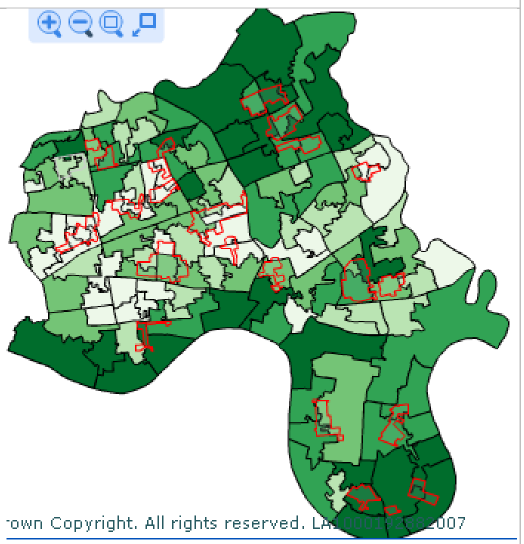
☐Housing Estates

← Population: Chinese/Other (Lower Layer SOA)

Quantile Legend
- 0.60 - 1.60
- 1.61 - 2.15
- 2.16 - 2.80
- 2.81 - 4.60
- 4.61 - 10.70

→ Population: White (Lower Layer SOA)

Quantile Legend
- 11.20 - 34.75
- 34.76 - 48.90
- 48.91 - 57.25
- 57.26 - 68.75
- 68.76 - 88.30



☐Housing Estates

Source: THIS Borough. Original source: Census 2001

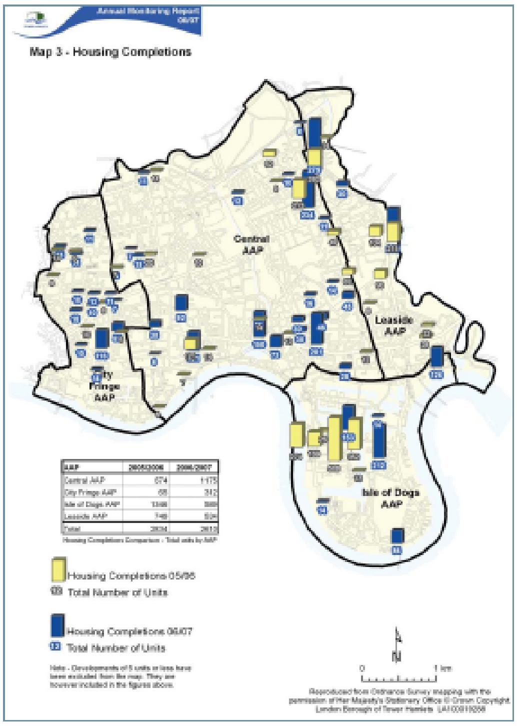
3.5 Past Growth-net additional residential dwellings (all tenures) in Tower Hamlets, 2002- 2008

Financial Year	No. of net additional dwellings
2001/02	1,630
2002/03	1,179
2003/04	2,992
2004/05	3,911
2005/06	2,361
2006/07	2,370
2007/08	2,037
TOTAL	16,480

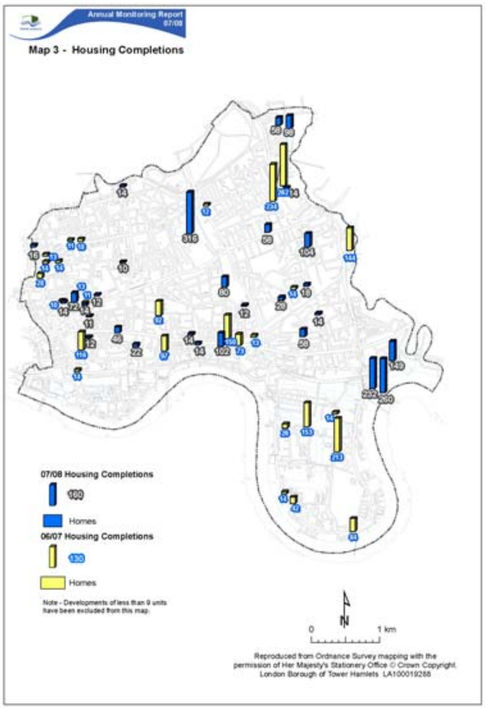
Source: AMR 2006/07 and 2007/08 AMR report highlights

3.6 Location of newly created homes, 2006/07 and 2007/08

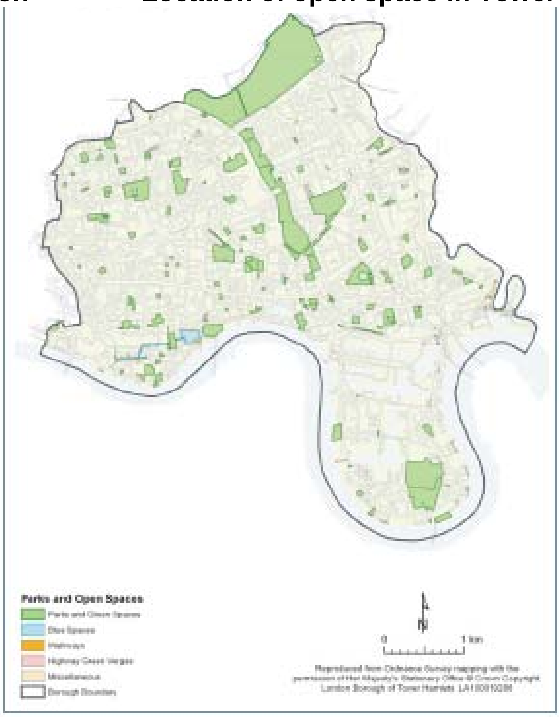
2006/07



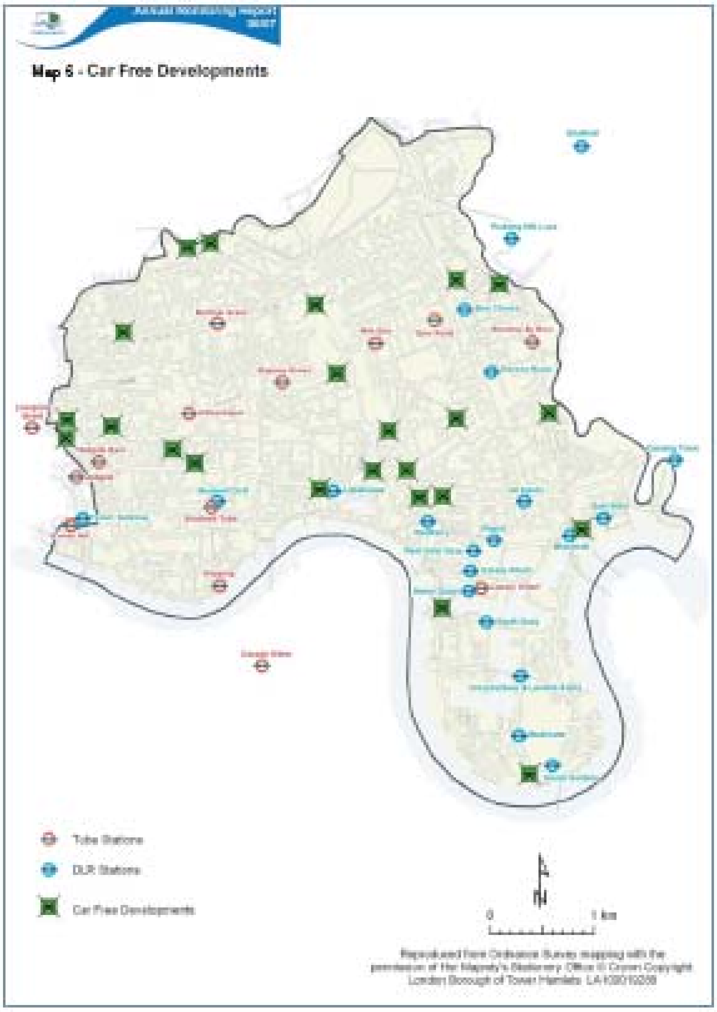
2007/08



3.7 Location of open space in Tower Hamlets, 2006/07



3.8 Location of car-free developments close to key transport links (compare with 3.6, 2006/07 map)



Regenerating Localities / Low carbon Areas

Key Facts

- Energy use in London's homes accounts for approximately 38% of total emissions, making it the single largest contributor of CO2.
- 65% of carbon emissions in the borough come from business and industrial uses
- The built form of our cities contributes to around 60% of our total carbon emissions, if we include transport this raises to 75% a massive proportion of our emissions.

Note: No data tables are currently to hand to support this data.
Source: LBTH. Core Strategy – options and alternatives, consultation draft, July 2008

- An estimated 49,969 tonnes of C02 was produced through local authority properties/operations in 2007. This will be reduced in the next three years, starting with a ten per cent reduction in 2008/09.
- An estimated 2,015,000 tonnes of C02 was produced in the borough

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3.9 Latest baseline data - CO2 emissions from local authority operations 2007 and annual reduction targets for this type of emission

Baseline: number of local authority properties (residential & non-residential)	Total carbon emissions in 2007	% annual reduction from local authority operations		
		Target 2008/09	Target 2009/10	Target 2010/11
About 13,500	49,969 tonnes	10	25	30

Source: LBTH, Energy Efficiency Team

3.10 Latest assumed baseline data on CO2 emissions from the local authority area and targets for the future annual reduction of emissions.

Total carbon emissions in the LA	Tonnes per capita	% annual reduction in the local authority area		
		Target 2008/09	Target 2009/10	Target 2010/11
2,015,000 tonnes	10.5 tonnes	2	6	10

Note: At September 2008, LBTH were awaiting baseline review data from DEFRA. Baseline is assumed gas/electric sales to postcodes in the borough along with allocated proportion of national energy uses.
Source: LBTH, Energy Efficiency Team

Working Neighbourhoods

Key Facts

- The economic activity rate, unemployment rate and numbers of benefit claimants are all worse than London and national averages.
- Just over half the residents in Tower Hamlets have local employment and travel 5km or less to reach their place of work.
- Full-time employee jobs in Tower Hamlets showed a 63 per cent increase between 1998 and 2006. For part-time employee jobs, this was a 30 per cent increase.
- The highest proportion of employee jobs in 2006 was in Finance/IT industry and the services industry. The finance industry has grown sharply by a third since 1998, the service industry has grown at a steadier pace. Many of the other industries are in decline in Tower Hamlets. Industries where employee jobs have halved since 1998 are manufacturing and transport/communications.
- Between 2006 and 2026, the labour force in the borough is expected to increase 44.2%; this is much higher than the inner London average increase of 19%.
- Youth unemployment is higher in the borough than the London or national average.
- Currently, three-quarters of social housing tenants claim full or part housing benefit (Local Housing Allowance). Wards where council renting claimants was highest were Mile End and Globe Town, Bethnal Green South and Weavers.
- Tower Hamlets ranks number one in the country for child poverty. In 2006 over half the children aged 0 to 18 were in families dependent on benefits.
- The latest equivalised household income data (2007) for Tower Hamlets shows the average income was £37,634 (slightly more than London average); the median equivalised income at £29,460 (less than London average). Bromley-by-Bow has the highest percentage of households where incomes are less than fifteen thousand pounds a year (equivalised and unequivalised). Twelve per cent of high earners (£100K+) are located in St Katharine's and Wapping ward.

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3.11 Current Data: work deprivation in Tower Hamlets

		Tower Hamlets	London	England
Economic Activity Rate (Persons, Apr06-Mar07)	%	54.6	69.3	74.3
Unemployment Rate (Persons, Apr06-Mar07)	%	13.2	7.6	5.5
All People of Working Age Claiming a Key Benefit (Persons, Aug05)	%	21	15	14
Job Seekers (Persons, Aug05)	%	5	3	2
Job Seekers (Persons, Aug05)	%	5	3	2
Incapacity Benefits (Persons, Aug05)	%	8	6	7
All VAT Based Local Units (Local Units, Mar07)	Count	8,855	311,675	1,788,670
0 to 4 Persons Employed (Local Units, Mar07)	Count	5,920	217,590	1,200,540
5 to 9 Persons Employed (Local Units, Mar07)	Count	1,265	42,275	264,165
10 to 19 Persons Employed (Local Units, Mar07)	Count	785	25,240	156,770
20 or More Persons Employed (Local Units,Mar07)	Count	885	26,570	167,195

Source: ONS, neighbourhood profile

3.12 Tower Hamlets economic profile

	LBTH (No. of People)	LBTH (%)	London (%)	Great Britain (%)
Economically Active	89,400	62.5%	75%	78.5%
Economically Inactive (Of who are….)	52,500	37.5%	25%	21.5%
- wanting a job	*8,600*	*6.1%*	*6.9%*	*5.4%*
- not wanting a job	*44,000*	*31.3%*	*18.1%*	*16.1%*

Source: ONS Annual Population Survey 2006

3.13 Employment in Tower Hamlets by sector

Employee jobs by industry	Tower Hamlets (employee jobs)	Tower Hamlets (%)	London (%)
Manufacturing	11,600	6.0	4.8
Construction	4,500	2.3	2.9
Services	175,000	90.9	92.0
Distribution, hotels & restaurants	22,100	11.5	21.3
Transport & communications	8,000	4.2	7.4
Finance, IT, other business activities	103,700	53.9	33.5
Public admin, education & health	33,000	17.1	22.7
Other services	8,200	4.3	6.9
Tourism-related	9,200	4.8	8.4

Note: % is a proportion of total employee jobs
Source: ONS annual business inquiry employee analysis, 2006

3.14 Employment trends in Tower Hamlets, 1998-2006.

Summary	1998	2000	2002	2004	2006	Comment
Full-time (count)	97,700	111,000	119,300	142,100	160,000	A 63% increase in eight years
Part-time (count)	25,000	28,700	28,200	32,700	32,600	A 30% increase in eight years
Jobs by industry (%)	%	%	%	%	%	
Manufacturing	13.1	11.6	9.8	7.7	6.	Declined by more than half. In 2006 the borough had more manufacturing jobs than the London average.
Construction	2.8	2.8	3.9	2.2	2.3	Hit its peak in 2003, dropping sharply in 2004 and levelled off since. In 2006 employee jobs were below the London average

Services	84.	85.4	85.9	91.3	90.9	Highest proportion of jobs in LBTH and has steady increased and is inline the London average.
Distribution, hotels & restaurants	16.	15.7	15.6	12.3	11.5	Steady decline since 1998 and LBTH sits below the London average.
Transport & communications	8.3	8.3	5.5	5.7	4.2	Sharp decline since 2002 and TH sits below the London average.
Finance, IT, other business activities	36.5	38.8	43.1	50.6	53.9	Fast growth since 1998 and TH employee jobs are well above the London average.
Public admin, education & health	19.2	19.	16.5	17.	17.1	A small decline since 1998
Other services	4.	4.2	5.2	3.8	4.3	-
Tourism-related	4.3	4.3	6.2	4.5	4.8	Dipped since 2002 but remained constant since.

3.15 Travel to work distance for the borough's working residents, 2001

Working residents travel to work distance	Tower Hamlets (Count)	Tower Hamlets %	London
Less than 2km	15,705	22	15.2
2km to less than 5km	20,764	29	21
5km to less than 10km	19,671	28	25.6
10km to less than 20km	5,326	8	21.9
Over 20km	3,314	5	7.1
Working at or from home	5,658	8	9.1

Source: Census 2001, NOMIS enquiry, excludes data for 'other'

3.16 Labour force projection, 2006 to 2026

	2006 *Thousands*	2026 *Thousands*	
	Labour Force	Labour Force	% increase
LB Tower Hamlets	103.4	148.5	44.2
Inner London	1,559.7	1,856.5	19
London (all)	3,870.6	4,322.5	11.7

Source: GLA 2007 Round Demographic Projections

3.17 Percentage of young people claiming unemployment-related benefits in the borough

	2006/07 Actual	2007/08 Actual	2008/09 Target
% of young people in LBTH (aged 16-24) claiming unemployment related benefits	20.7%	18.2%	15%

Source: LBTH D&R performance indicator, SP308 THI022

3.18 Social Housing tenants (of working age) *not* claiming Housing Benefit (HB)

	Households (%)	Comments
Council tenants NOT claiming HB	9%	93% of non-HB tenants are small households (1-3 people) 7% are larger (4 to 9 people)
Housing Association Tenants NOT claiming	36%	No data available

Source: March 2008. Council tenant: LBTH Northgate business enquiry. RSL

3.19 Council renting housing benefit claimants of working age (where age is known) and by ward

Ward	No. of HB claimants of working age, who are council renters. *(data not available for HA tenants)*	Total households for each ward.	Council renters (of working age) claiming HB as a Percentage of *all* h/holds per ward	OBSERVATIONS of wards with the highest % of claimants
Bow East	239	5507	**4%**	
Spitalfields and Banglatown	148	3784	**4%**	
St Katharine's and Wapping	236	6356	**4%**	
East India and Lansbury	1 (stock transf'rd)	5313	**-**	
Bow West	238	4895	**5%**	
Millwall	0 (stock transf'rd)	9142	**-**	
St Dunstan's and Stepney	420	5354	**7%**	63% female claimants of working age ➢ Ethnicity (all adult ages) 49% Asian, 34% White, 7% Black, 9% other/unknowns, 1% Dual
Limehouse	637	6187	**9%**	62% female claimants of working age ➢ Ethnicity (all adult ages) 38% Asian, 32% White, 19% other/unknowns, 10% Black, 1% Dual
Shadwell	320	5119	**6%**	
Blackwall and Cubitt Town	165	7427	**2%**	
Bethnal Green North	420	5114	**8%**	60% female claimants of working age ➢ Ethnicity (all adult ages) 33% Asian, 33% White, 12%Black, 21% other/unknowns, 1% Dual
Whitechapel	451	5362	**8%**	
Bromley-by-Bow	131	4672	**3%**	
Weavers	741	5265	**12%**	62% female claimants of working age ➢ Ethnicity (all adult ages) 36% Asian, 30% White, 9%Black, 23% other/unknowns, 2% Dual
Mile End and Globe Town	779	4996	**13%**	62% female claimants of working age ➢ Ethnicity (all adult ages) 38% Asian, 18% White, 12%Black, 18% other/unknowns, 1% Dual
Mile End East	0 (stock transf'rd)	4454	**-**	
Bethnal Green South	672	5170	**12%**	58% female claimants of working age➢ Ethnicity (all adult ages) 51% Asian, 30% White, 11%Black, 19% other/unknowns, 1% Dual

Source: HB Claimants-Northgate Query Mar 07. Households per ward: ONS, Dwelling Stock by council tax band (dwellings Mar06)

3.20 Child Poverty – children in families on key benefits by statistical group, November 2006

Rates, ranks and numbers	All Claimants (000s)	Claimant rate	Rank of rate (1= highest out of 404 in GB)	Statistical Group - % of total			
				Unemployed	Sick/Disabled	Lone parents	Others 1
Tower Hamlets	27.3	52.8	1	21	28	47	4
Inner London	232.3	37.	-	9	25	63	2
London (all)	493.6	28.9	-	10	26	63	2

1. Subject to a high degree of sampling error, used as a guide only

Source: GLA, Facts and Figures 2008. Original source: DWP Information Directorate: Work and Pensions Longitudinal study

3.21 Household income for Tower Hamlets, neighboring boroughs and Greater London, 2007

	Average Income				**Median Income**			
	Unequiv-alised	Equivalised	Difference (Count)	Difference %	Unequiv-alised	Equivalised	Difference (Count)	Difference %
Tower Hamlets	£37,930	£37634	-£295	-0.8	£31,500	£29,460	-£2,040	-6.5
Hackney	£35683	£34714	-£969	-2.7	£30,228	£28,384	-£1,844	-6.1
Newham	£32140	£29320	-£2,820	-8.8	£27,520	£24,189	-£3,331	-12.1
Greater London	£38,781	£37,257	-£1,524	-3.9	£33,083	£30,456	-£2,627	-7.9
Great Britain	£33,716	£31,708	-£2,009	-6.0	£28,383	£26,100	-£2,283	-8.0

3.22 Household income distribution in Tower Hamlets, and Greater London, 2007

Borough and wards	Unequivalised: Percentage of households earning under:						Equivalised 1: Percentage of households earning under:					
	Under 15k	Under 30k	Under 45k	Under 60k	Over 60k	Over 100k	Under 15k	Under 30k	Under 45k	Under 60k	Over 60k	Over 100k
Tower Hamlets	**16**	**47**	**71**	**84**	**16**	**3**	**18**	**51**	**72**	**84**	**16**	**4**
Bethnal Green North	16	49	74	87	13	2	17	52	74	86	14	3
Bethnal Green South	18	52	76	88	12	2	21	57	77	87	13	3
Blackwall and Cubitt Town	10	36	60	76	24	5	12	40	62	77	23	6
Bow East	15	47	71	85	15	3	16	50	72	84	16	4
Bow West	15	46	70	85	15	3	17	52	75	87	13	3
Bromley-by-Bow	24	64	85	94	6	1	28	69	87	95	5	1
East India and Lansbury	23	62	83	93	7	1	26	66	85	93	7	2
Limehouse	16	47	70	83	17	4	17	49	70	82	18	5
Mile End and Globe Town	19	54	78	90	10	1	22	59	81	91	9	2
Mile End East	20	56	79	90	10	2	22	60	80	90	10	2
Millwall	8	29	53	71	29	7	8	32	55	71	29	9
St Dunstan's and Stepney Green	20	57	80	91	9	1	25	63	83	92	8	1
St Katherine's and Wapping	8	30	53	70	30	8	9	31	52	67	33	12
Shadwell	18	50	73	85	15	3	21	54	74	85	15	4
Spitalfields and Banglatown	13	44	68	83	17	3	17	50	72	85	15	3
Weavers	17	49	73	86	14	2	17	52	75	87	13	3
Whitechapel	17	50	74	87	13	2	21	57	77	88	12	3
Greater London	**14**	**44**	**69**	**83**	**17**	**3**	**16**	**49**	**72**	**85**	**15**	**3**

1. Equivalised income - net household income divided by a factor based on the number and ages of the household members to adjust for varying needs.
Source: DMAG briefing, PayCheck 2007, published Feb 2008.

Health

Key Facts

- Health indicators are mixed; the under-eighteen pregnancy rate is slightly lower than the London average as is life expectancy years.
- People claiming incapacity benefit is higher in the borough than London as a whole.
- Alcohol related death rates for males in tower Hamlets is the fourth highest in London.
- Health indicators point towards the following wards where the rank for health and social well being rate worst: East India and Lansbury, Whitechapel, St Dunstans and Stepney Green, Bethnal Green North and Weavers

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3.23 Key summary of health indicators up to 2006

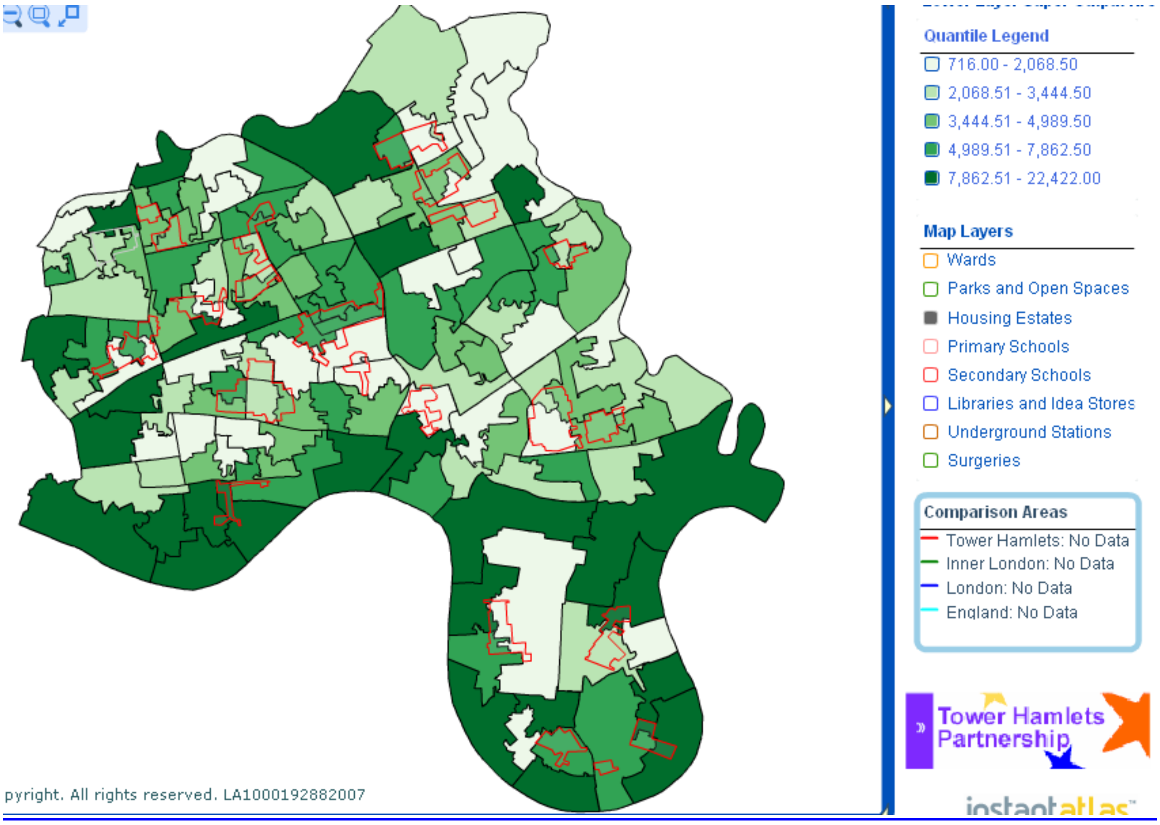
Health Indicator	Reported as..	Tower Hamlets	London	England
Under 18's Conceptions (Jan04-Dec04)	Person count	173	6,235	39,593
Under 18's Conceptions (Jan04-Dec04)	Rate per 1000 persons	42.9	48.3	41.5
Low Birth weight Live Births (Jan-Dec03)	% (persons)	9.6	8.1	7.7
Infant Mortality (Jan03-Dec05)	Rate per 1000 persons	4.4	5.2	5.1
Life Expectancy at Birth; *Males*(Jan04-Dec06)	Year	75.2	77.4	77.32
Life Expectancy at Birth; *Females*(Jan04-Dec06)	Year	80.2	82	81.55
Incapacity benefit (Aug 05)	% (persons)	8	6	7
Incapacity benefit (Aug05) - highest concentration (wards) Top 5	1. East India & Lansbury 2. St Dunstans & Stepney Green 3. Joint: Bethnal Green North & Weavers 4. Limehouse 5. Bethnal Green South			

Source: Office for National Statistics

Alcohol related death rate; *Males* (1998-2004)	Rate per 100,000	26.3	18.3	14.1
Alcohol related death rate; *Males* (1998-2004)	Rank		4th	34th
Alcohol related death rate *Females* (1998-2004)	Rate per 100,000	7.8	7.3	6.9
Alcohol related death rate *Females* (1998-2004)	Rank		13th	136th

Source: ONS, published in Health Statistics Quarterly 33

3.24 Rank of health and deprivation disability, 2007 (lower layer super output area)



Source: LBTH, THIS Borough, original source IMD 2007

Education

Key Facts

- Tower Hamlets ranks second highest for pupils in school where English is not there first language.
- Overall, the borough's pupils are second lowest in London of achieving five or more GCSEs (A-C grades) and 11th lowest for candidates taking A-level (or equivalent)
- Of the whole boroughs working population in double the amount of people have no qualifications when compared with London or nationally.

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3.25 School pupils whose first language is not English (2007)

	Tower Hamlets	As a % of all…	Rank in London
At primary school level (persons)	12,760	76.1%	2nd highest
At secondary school level (persons)	9,930	68.7	2nd highest

Source: Extracted from GLA, Focus on London: 2008 edition. Original source: DCFS-Schools and Pupils in England, January 2007

3.26 GCSE and equivalent achievements (inc. English and Math's) by gender and region – 2006/07

	5+ A*-C GCSEs			
	Boys	Girls	TOTAL	Rank in London
Tower Hamlets	31.6%	42%	36.5%	2nd lowest
London	43.6%	52.3%	47.9%	
England	42.4%	51.2%	46.7%	

Source: Extracted from GLA, Focus on London: 2008 edition. Original source: DCFS

3.27 Level 3 scores (A-level or equivalent) of 16-18 year old candidates by gender - 2006/07

	Average QCA[1] point score by students achieving all level 3 qualifications			
	Boys	Girls	TOTAL	Rank in London
Tower Hamlets	604.7	632.2	621.5	11th lowest
London	653.5	690.8	674.1	
England	712.9	746.5	731.1	

1. QCA: qualifications And Curriculum Authority

Source: Extracted from GLA, Focus on London: 2008 edition. Original source: DCFS

3.28 Tower Hamlets working age population higher education qualification achievement (Jan-06 to Dec-06), compared with other regions.

	LBTH (No. of People)	LBTH (%)[1]	London (%)[1]	Great Britain (%)[1]
NVQ4 and above	36,000	26%	34.6%	27.4%
NVQ3 and above	54,300	39.1%	47.9%	45.3%
NVQ2 and above	68,200	49.1%	60.9%	63.8%
NVQ1 and above	80,700	58.2%	70.8%	77.8%
Other Qualifications	22,700	16.4%	15.3%	8.5%
No Qualifications	35,300	25.5%	13.9%	13.8%

1. The % is a proportion of the total working age population

Source: ONS Annual Population Survey

Personal and community safety

Key Facts

- Crime mapping for burglary, robbery and vehicle crime currently informs us that Bow East has a high rating, Limehouse, East India and Lansbury had an above average rating. The remainder of Tower Hamlets wards were rated as average.
- Of selected recorded crimes Towers Hamlets ranks the fourth highest in London Borough of Tower Hamlets.
- Over a six-year period most recorded offences have fallen, the exception being drug offences which have doubled.

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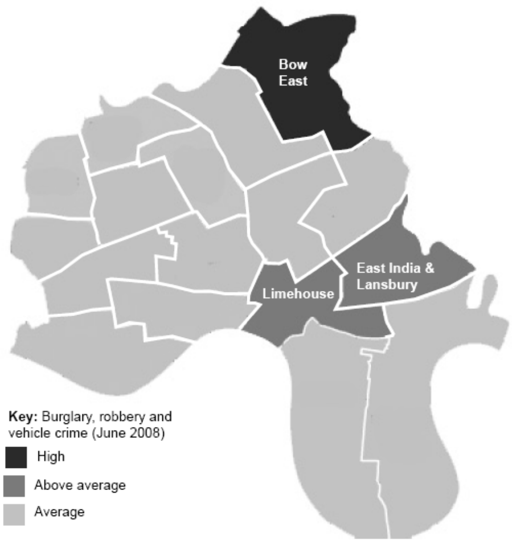
3.29 Latest Figures: crime mapping in LBTH – burglary, robbery and vehicle crime, June 2008



Original Source: Metropolitan Police, crime mapping test site. Website: maps.met.police.co.uk

3.30 Total Metropolitan Police Service offences, 2006/07

	Total Offences	Top 2 offences (TH and London)
Tower Hamlets	32,627 (4%)	1.Theft and Handling
London Total	921,779	2.Violence against the person

Source: Metropolitan Police Service, 2007

3.31 Selected recorded crimes - 2006/07

Rates per 10,000 population	Violence against the person	Sexual offences	Robbery	Domestic burglary	Theft *of a* motor vehicle	Theft *from a* motor vehicle	Total selected recorded offences	Rank in inner London
Tower Hamlets	363	19	90	77	61	139	747	4th highest
London	243	12	61	80	50	122	569	
England	192	11	19	56	36	93	407	

Source: Home Office

3.32 Trends over time: selected recorded offences in Tower Hamlets

(rate per 1000 population)	**Total recorded offences**	Violence against the person	Burglary	Offences against vehicles	Criminal damage	Drug offences
2007/08	**145**	31.5	13	19.9	15.6	13.9
2006/07	**153.2**	36.3	13.6	20.4	16.5	10.3
2005/06	**161.5**	35.7	16.6	25.3	17.8	6.8
2004/05	**175.5**	38.1	14.8	25.7	21.4	5.3
2003/04	**189.3**	37.3	14.6	32	24.3	5.7
2002/03	**208.8**	38.3	18.1	42.6	26.8	6.8

Source: Home Office website. Link: http://www.homeoffice.gov.uk/rds/ia/atlas.html

Supporting people

Key Facts

- Accommodation for fourteen of the seventeen supported client types met the

CLG's benchmark of 85% utilisation in 2007/08. Where there have been decreased rates over the years (For example, Homeless families HIV/AIDS and teenage parents) the accommodation has been remodelled or reconfigured for differing client types to ensure improved utilisation of accommodation.

- Service users supported to maintain independent living was 98 per cent in 2007/08, the same as the national average. Of supported client types, only three of fifteen groups sat just under the national average, these clients were those alcohol problems (92.82%), HIV/AIDS clients (96.49%) and some generic clients (97.42%).
- Service users who had moved-on in a planned way (seen as positive) was 62 per cent in 2007/08, under the national threshold of 71 per cent and under the challenging target of 80 . The remaining service users that moved-on are seen as negative (abandonment). Five out of eleven client groups sat below the average (data not shown), these were client groups such as offenders (13 unplanned), clients with alcohol or drug problems (31 unplanned), rough sleepers (4) and the largest numbers of unplanned were single homeless people. Three client groups where planned move-on exceeded the targets were: homeless families, refugees and teenage parents.

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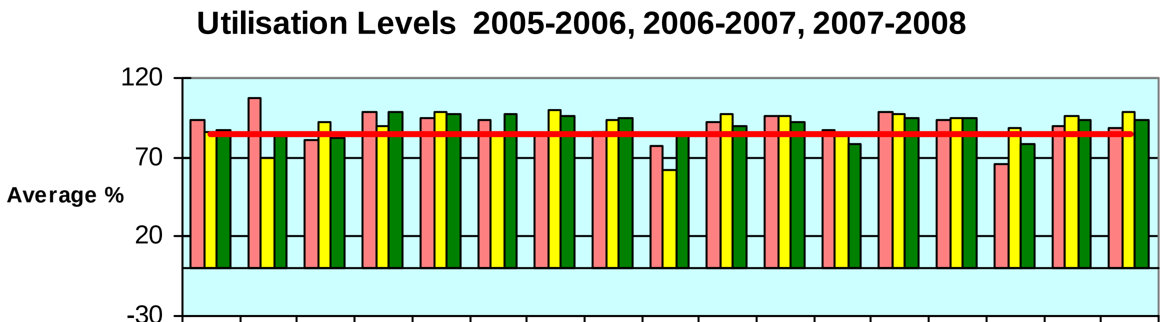
3.33 Utilisation levels and benchmark levels of supported housing provided in Tower Hamlets (by client type) in the last three years.



	Frail Elder	Generic	Homeles	Offender	Older	Alcohol	Physical	Drug Probl	HIV/AIDS	Learning	Mental	Refugees	Rough	Single	Teenage	Domestic	Young
2007/2008	93	108	81	98	95	93	85	86	77	92	96	87	99	93	66	90	89
2006/2007	86	69	92	90	98	85	100	93	62	97	96	83	97	95	88	96	98
2005/2006	87	83	82	99	97	97	96	95	85	90	92	79	95	95	78	93	94
Target	85	85	85	85	85	85	85	85	85	85	85	85	85	85	85	85	85

Note: some of the data requires verification, please use as guidance only.
Source: LBTH SP Commissioning Body performance Indicators, 2007/08

3.34 Service users supported to establish and maintain independent living (KPI 1)

Yearly Result 2005/06	Yearly Result 2006/07	Yearly Result 2007/08	Target 2008/09
96%	97%	98%	99%

Note: some of the data requires verification, please use as guidance only.
Source: LBTH SP Commissioning Body performance Indicators KPI 1, 2007/08

3.35 Percentage of service users who have moved on in a planned way

Yearly Result 2005/06	Yearly Result 2006/07	Yearly Result 2007/08	LBTH Target 2008/09	National benchmark Average	CLG benchmark
54%	58%	59%	62%	71%	80%

Note: some of the data requires verification, please use as guidance only.
Source: LBTH SP Commissioning Body performance Indicators, KPI 2, 2007/08

3.36 Numbers of planned service users and other service users who have moved on

	Yearly Result 2005/06	Yearly Result 2006/07	Yearly Result 2007/08
a) Number of service users who have moved on in a planned way	474	576	453
b) Number of service users who have moved on (total)	871	1000	207

Note: some of the data requires verification, please use as guidance only.
Source: LBTH SP Commissioning Body performance Indicators, KPI 2, 2007/08

Chapter 4 - Managing Demand, Reducing Overcrowding

Demand, lettings activity, housing need and pipeline supply of affordable rented Homes

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Waiting list demand and letting activity

Key Facts

- Total demand on the households on the housing register at August 2008 was 22,433. About 36 per cent are likely to be transfer tenants, the remaining 64 percent from the waiting list. Demand on the housing list is 80 per cent applicants from community groups three or four (lower priority bandings). When compared with letting activity, nearly 70 per cent of lets are being taken up by community groups one and two (higher priority banding).
- Of the total waiting list demand in 2007/08 - 6% of one-bedroom demand was met, 14% of two-bedroom demand met; 5% of three-beds met, 3% of four-beds and 6% of five+ bedroom demand met.
- Between September 2004 and August 2008 there has been a 32% increase in households on the housing register, on average this has been an 8% yearly rise.
- Over the last four years lets to homeless has decreased to 678 in April 08, the target in 2008/09 is to house 900 homeless households. Under occupiers moving into suitably sized properties has been in decline since 2005/06, however 310 under occupiers on the local authority waiting list were identified in August 2008 as wanting to down-size; 80 per cent are giving up three-bedroom properties, 20 per cent four or five bedroom properties.
- Let's to households in 2007/08 still show high numbers of low income households. Only 34.9 per cent of households let to had a full-time or part-time working income and 58.8% of households qualified for housing benefit.
- Other demands (no data table) for lettings are the 800+ tenants with decant status due to be decanted in the next five years. Re-housing would be through the council's choice based lettings scheme.
- There are currently 8.935 overcrowded households on the waiting list for re-housing, and of those 1715 are severely overcrowded.
- Housing needs assessment 2004: the backlog of existing need suggested a requirement for 451 units annually. Newly arising household need required was 4,547, totalling an overall need 4,998. The total estimated supply to meet need was 1,997 units per year. This therefore left a shortfall of 3,021 units per year (the minimum requirement calculated for affordable housing). At the time in social

rented housing the dire shortfall was for four-bed sized properties. For all additional affordable homes, whilst there was shortfall across all bedroom sizes the worst shortfall in compared to supply was for three-bedroom homes. The targets for affordable housing in 2008/09 are 1,688 closer to the HNS requirement and the bed-size ratio of schemes closer to meeting the HNS shortfall.

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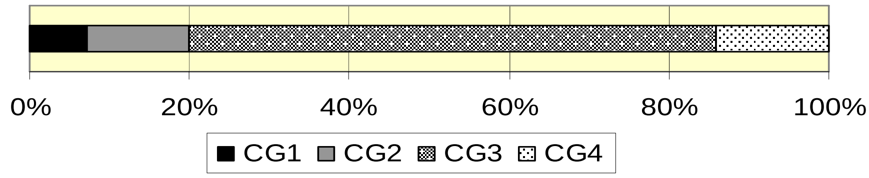
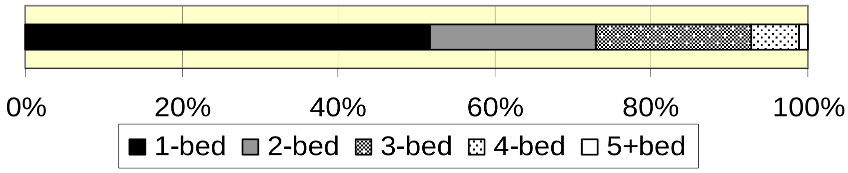
4.1 Total *demand* (transfers + waiting list) by community group and bed size requirement* (CG), August 2008



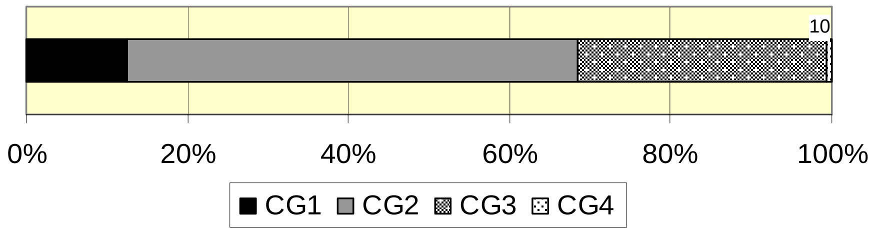
Demand by Comm. Group	
CG 1	1,611
CG 2	2,865
CG 3	14,777
CG 4	3,180
TOTAL	**22,433**



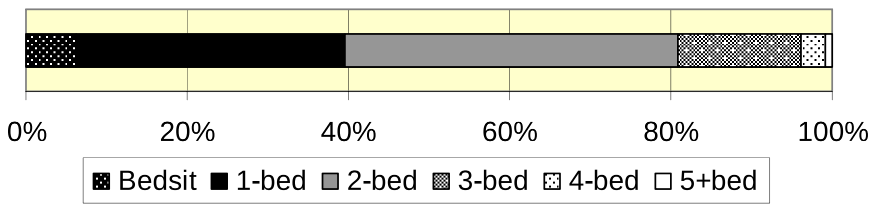
Demand by bedroom-size	
1-bed	11,596
2-bed	4,737
3-bed	4,485
4-bed	1,362
5+bed	253
TOTAL	**22,433**

*Applicants are given a community group code, a type of priority banding

***Lets* in 2007/08 by applicants' community group and by banding bed-room size of home let.**



Lets by Comm. Group	
CG 1	203
CG 2	912
CG 3	502
CG 4	10
TOTAL	**1,627**



Lets by bedroom-size	
Bed-sit	100
1-bed	544
2-bed	673
3-bed	248
4-bed	47
5+bed	15
TOTAL	**1627**

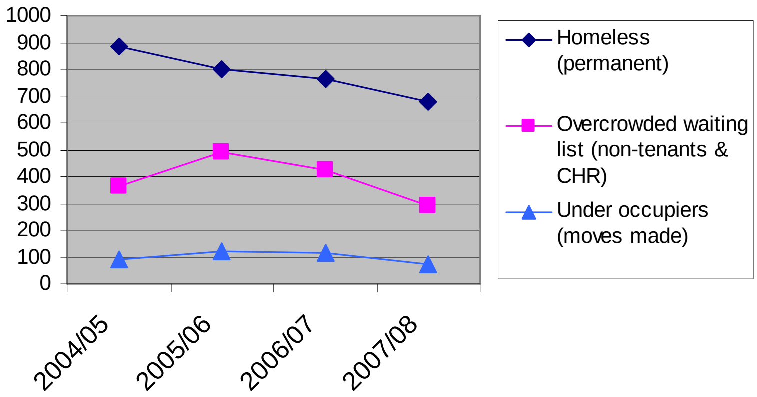
Source: LBTH Lettings

4.2 Demand over time, 2004 to 2008

Tenants waiting to transfer + waiting list	
Sept-04	16,916
April-05	17,302
April-06	18,881
April-07	19,872
Aug-08	**22,433**

Source: LBTH Lettings

4.3 Lets (common housing register) by selected client types, 2007/08



Source: LBTH Lettings

4.4 General need lets in 2007/08: The Households housing benefit status and economic status

Economic Status (head of households that let in 2007/08)	HA		LA		TOTAL	
	Count	%	Count	%	Count	%
Working full-time	297	25.4	46	22.9	343	25%
Working part-time	120	10.2	16	8.0	136	9.9%
Govt.Training/New Deal	5	0.4	4	2.0	9	0.7
Unemployed/job seeker	216	18.4	47	23.4	236	19.2%
Retired	75	6.4	16	8.0	91	6.6%
Not seeking work	344	29.4	39	19.4	383	27.9%
Full-time student	25	2.1	9	4.5	34	2.5%
Long-term sick/disabled	79	6.7	20	10.0	99	7.2%
Other	10	0.9	4	2.0	14	1%
Qualifying for housing benefit (HB)						
Yes, the tenant will qualify for HB	701	59.8	124	53.9	825	58.8%
No, the tenant doesn't qualify for HB	150	12.8	20	8.7	170	12.1%
Not known (at time of let) if tenant qualified for HB	322	27.5	86	37.4	408	29.1%

Note: Fairly good reliability, total response 1,372 for economic status and 1403 for HB, total lettings in the year confirmed as 1,627
Source: CORE New Lettings, Annual report by LA area, 2007/08

4.5 Housing Needs Survey 2004 – needs assessment table

Supply

Key Facts

- Available social rented property to let in the last four years has been at lowest 1627 lets and at its highest 2214 units in one year (no data table included).
- The 519 new build rented units we are entitled to keep under sub-regional nomination protocol won't meet other demands to the common housing register.
- About 11% of waiting list demand was met in 2007/08.
- Forecast affordable housing completions for the next two years look steady. Looking at latest completion dates (LBTH Affordable Housing Team), there could be 1,380 affordable completions in 2008/09 and 1,486 in 2009/10. By 2009/10 the percentage of family-sized affordable could be the highest achieved so far (55% social rented and 12% of intermediate family-sized).
- There were 2,749 planning approvals for proposed affordable housing in 2007/08, further inquiry would reveal schemes started on-site or actively under construction.

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4.6 Approximate demand met in 2007/08

19,872	Demand common housing register households, April-07 (year start)
1627	Supply re-lets (this includes four social housing tenants that bought into shared ownership)
566	Supply: new build-lets that TH kept (Of 704 completions about 138 units went to other east boroughs/non-common housing register RSL)
38	Supply - imported nominations from other boroughs (Under 2004/06 programme were due to get 52 nominations but ELHP outcome forms implies we received 38 units)
2,231	Total Supply
About 11% of demand was met in this year	

4.7 Estimated affordable pipeline supply (snapshot at 21 Oct 08, forecast completion dates are subject to change)

Year	Social rented general need new builds (Count)	% Family-sized units	Social rented general need new builds (Count)	% Family-sized units
2008/09	691	32%	689	3%
2009/10	903	55%	583	12%

Source: LBTH Affordable Housing Team 3 year pipeline spreadsheet

4.8 Proposed supply, planning approvals in 2007/08

LDD approvals in 2007/08 – **Proposed*** Units (funded and unfunded)		
Intermediate units	Social Rented units	TOTAL Affordable proposed
994	1755	2749

*Note: although granted permission in 2007/08, it doesn't mean they start on site straight away, especially considering the impact of the credit crunch on developments and developers. Please use this only as guidance only.
Source: LBTH Planning Strategy. Original source: LDD

Overcrowding, under-occupying and tackling overcrowding

Key Facts

- Overcrowded households are identified through the waiting list for re-housing. Overcrowding in Tower Hamlets affects the council rented sector more than the RSL sector. RSL allocation policies in the past have generally allowed for family growth when rehousing households. Overall, 22 per cent of social sector households are overcrowded and 4 per cent are severely overcrowded.
- In the past, Tower Hamlets collected data only on council renting overcrowding and not typically for RSL overcrowding. In the last four years overcrowding in Tower Hamlets council rented households has grown slightly from 8 per cent to 12 per cent of all council tenancies.
- At April-08 there were 837 households under-occupying, three-quarters are currently under-occupying a three-bed home the remainder a four of five bedroom home.
- Focusing on under-occupiers currently living in family-sized homes, the latest data (Nov-08) reveals that 53 per cent of under-occupiers are over sixty (age of main tenant). There are 21 under-occupying households (age 85+) who could be considered frail elderly. A majority of those households could be offered re-housing in elderly accommodation. 89 per cent have a one-bed requirement (single/cohabiting couple), 5 per cent have a two-bed requirement and 2 per cent a three-bed requirement (data not shown).
- Incentives offered by Tower Hamlets to discourage under-occupying resulted in 402 council renting households' down-sizing in the last four years.
- Between 1997 and 2008 there has been knock-through activity enlarging 76 Tower Hamlets council rented homes. It's thought the knock-through resulted in an extra bedroom but it could be the case the knock-through was to make another room larger, like the kitchen. Around eleven of the properties were knock-through using former utility areas (no net accommodation losses)
- Interest in under-occupiers taking up Tower Hamlets Cash Incentive Scheme (cash given to council tenants to buy a market sale home) has declined from 56 households in 2002 to just 14 in 2007/08. Since 2005 the average budget (CIS per property) appears to have fallen slightly, meanwhile property prices until April 2008 were constantly rising. Since April property prices have dropped (3.7%, April-08 to Aug-08), but still not to an extent where CIS monies can act as a 5 per cent deposit. Its likely first-time-buyer mortgages in a credit crisis will require a higher deposit to make lending to these people a more secure choice for the lenders.
- Knock-through activity planned for the next three years could see a net loss of 15 small homes to achieve 20 larger dwellings catering for existing severely overcrowded households (no data table)

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4.9 Estimates: social sector households in Tower Hamlets who are overcrowded or severely overcrowded.

LOCAL AUTHORITY			RSL			TOTAL		
Stock position (April-08) 1	% of social sector households that are overcrowded (April-08) 3	% of social sector households that are <u>severely</u> overcrowded (April-08)	Stock position (April-08) 2	% of social sector households that are overcrowded (April-08) 3	% of social sector households that are <u>severely</u> overcrowded (April-08)	Stock position (April-08)	% of social sector households that are overcrowded (April-08) 3	% of social sector households that are <u>severely</u> overcrowded (April-08)
13,138	55% 4 (7,238)	10% (1,331)	27,302	6% (1,697)	1% (384)	40,440	22% (8935)	4% (1715)

1. LA stock position includes permanent and non-permanent properties
2. The total stock figure may include about 1000 shared ownership properties (less than 100% ownership)
3. This figure includes the severely overcrowded households.
4. The local authority overcrowded households include: existing transfer tenants, homeless households, some new applicants from the private rented sector or owner occupation.

Source: Stock position: HSSA 2007/08. Numbers overcrowded: LBTH CLG overcrowding return at April-08

4.10 Estimates: council renting overcrowding in the last four years

	April-05	April-06	April-07	April-08
Council housing Stock Position 1	22,341	17,691	15,739	13,138
Count: overcrowded council tenancies	1831	1676	1641	1514
%: o-crowded council tenancies against stock	8%	9%	10%	12%

1. Council stock decreases due to stock transfers.

Source: Stock position: HSSA. Overcrowding: LBTH Lettings

4.11 Under-occupied social renting households on waiting lists and wanting to down-size (April-08)

		Council Tenants 1	RSL Tenants 2	Total at April-08
Under-occupied social renters on both LA and RSL waiting lists wanting to be re-housed	Total	310	527	837
No. of under-occupied households by currently living in...	3 bedroom unit	244	393	637
	4 bedroom unit	61	106	167
	5 bedroom unit	5	28	33

1. The council renter under-occupiers identified are known from the transfer list
2. RSL under-occupiers were identified from the transfer list and are common housing registers partner RSLs only. Data on non-CHR RSL partners is unknown at present. There are phased plans for many RSLs to sign up to the CHR in the short-term, so more under-occupation will be known about in time.

Source: LBTH CLG overcrowding return at April-08

4.12 Under-occupying social renting households by age of the main tenant (latest data Nov-08)

Age of main tenant➔		Age 20-44	Age 45-64	Age 65-84	Age 85+
Occupying a 3bd	Council	17	117	102	13
	RSL	46	206	127	6
	Total	**63**	**323**	**229**	**19**
Occupying a 4bd	Council	8	39	23	0
	RSL	14	48	45	2
	Total	**22**	**87**	**68**	**2**
Occupying a 5bd	Council	1	2	1	0
	RSL	1	14	7	0
	Total	**2**	**16**	**8**	**0**
Occupying a 6bd	Council	0	0	0	0
	RSL	1	1	3	0
	Total	**1**	**1**	**3**	**0**

N.B. Further analysis is available to check the level of under-occupying by age group. It shouldn't be assumed for example, where a main tenant is a pensioner that they live in a single or couple household.

Source: THH, Lettings IT team

4.13 Under-occupying households who successfully down-sized in the last four years

2004/05	2005/06	2006/07	April-08	Target 2008/09
93	121	115	73	115

Note: under-occupiers applicants are given community group 1 status (a kind of high priority waiting list band) for giving up a larger size property so that it can re-let and filled to person capacity

Source: LBTH Lettings

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4.14 Under-occupiers taking-up the cash incentive scheme in the last 6 years

	2002/03 Actual	2003/04 Actual	2004/05 Actual	2005/06 Actual	2006/07 Actual	2007/08 Actual	2008/09 Target
Take-up	56	71	62	56	27	14	31
Budget take-up	755,000	1,206,000	1,119,000	964,000	454,000	224,000	500,000
Average budget take-up (not by bed-size) 1	13,482	16,985	18,048	17,214	16,814	16,000	16,451
Average property price (all sizes) April each yr	259,706	261,634	276,908	295,560	340,369	385,331	-nd-

1. Information on budget spend by bed-sizes isn't to hand

Source: LBTH

4.15 Knock-through activity of council homes in Tower hamlets since 1997

Knock-through Completion by year band	Number of Knock-through properties
1997 to 2000	19
2001 to 2004	45
2005 to 2008	11
Year unknown	1
TOTAL	76

Source: THH Asset Management

Homelessness

Key Facts

- In Tower Hamlets homelessness applications have continued to slow since 2003. Those applicants accepted as statutory homeless have been in a steady decline between 2004/05 to 2006/07 with a very slight increase in 2007/08 to 2,569 households.
- The main reasons for the loss of homeless households last settled home were parents no longer willing to accommodate them. Sixty per cent of statutory homelessness is caused by family or relationship issues.
- Homeless households in temporary accommodation decreased by 12.5 per cent from 2004 to 2008. Around three-quarters of those housed are women with dependant children or who are pregnant with no other dependent children.
- Latest data reveals only 5% of all temporary accommodation households are placed in B&B accommodation.
- A 2007 snapshot of internal temporary accommodation in east London reveals that private sector leases were proportionally the most utilised type of temporary accommodation. The exceptions were Hackney, which favoured private sector leases via RSLs, and Tower Hamlets, where we heavily utilises our own stock.
- Nearly half of households accepted as homeless are Asian or Asian British (Indian, Pakistani, or Bangladeshi), the next two prominent broad ethnic groups are African/Caribbean or White.
- An annual one-night-count of rough sleepers in Tower Hamlets shows the number of rough sleepers have sharply risen since 2006 (3 up to 12). The picture of rough sleeping locally is complex considering the numbers of the transient population and people sleeping rough for short periods of time.

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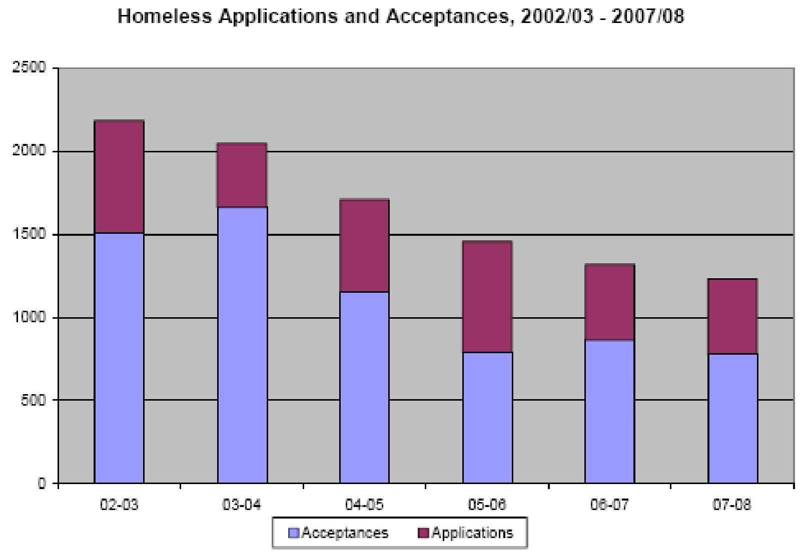
4.16



[1] updates required due to some gaps in data for 2007-08
[2] 2007-08 figures are not confirmed yet – projected number of acceptances for 2007-08 is 779 in comparison to 864 in 2006-07 and 789 in 2005-06.

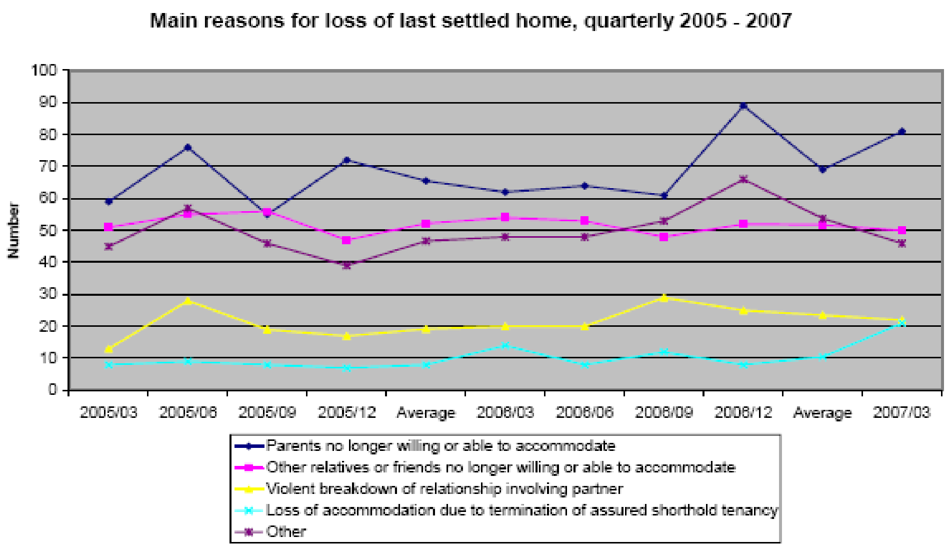
Source: Tower Hamlets Review of Homelessness 2008, Figure 1.

4.17 Acceptances by priority need category in Tower Hamlets during 2007/08 (Q1-Q3)

Priority Need categories, people that are/have a…	Count	%
With Dependant children	276	60%
Pregnant	51	11%
Young person	40	9%
Mental illness	32	7%
Physical disability	34	7%
Fleeing Domestic violence	3	1%
Of Old age	4	1%
Other	16	4%
TOTAL	456	100%

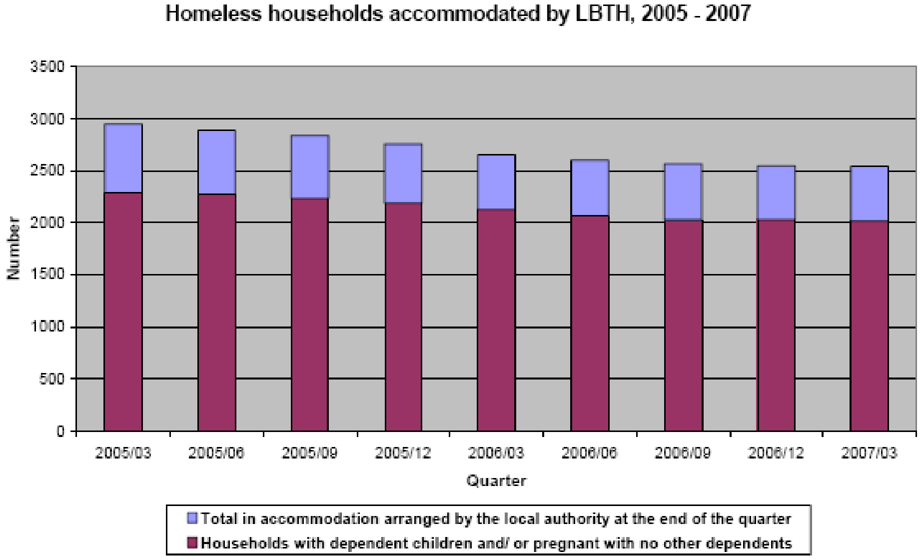
Source: LBTH PE1 returns for the first 3 Quarters of 2007/08

4.18



Source: Tower Hamlets Review of Homelessness 2008, Figure 5.

4.19



Source: Tower Hamlets Review of Homelessness 2008, Figure 2.

4.20 Households in temporary accommodation in Tower Hamlets, 2004 to 2008

Year	Number	% with dependent children or pregnant woman	% of all TA households placed in B&B accommodation
2003-04	2923	77%	5%
2004-05	2725	75%	3%
2005-06	2652	80%	5%
2006-07	2540	79%	6%
2007-08	2559	-nd-	5%

Source: LBTH HIP annual returns, 2004-2008.

4. 21 Homeless households by accommodation type, 2007 and latest data 2008

Accommodation type	2006/07 (Qtr 4)	2007/08 (Qtr 3)	% change
B&B (inc. shared annexe)	161	132	18% decrease
Hostels (inc. women's refuges)	19	3	84% decrease
LA / HA Stock	754	649	13.9% decrease
Private sector leased (by RSL / LA)	1,634	1,760	7.7% increase
Other types (inc private landlord)	0	0	-

Source: CLG, Supplementary Local Authority Tables. Extracted 3 Sept 08, no published data for Qtr4-2008 (except for B&B accommodation where HSSA figures are used)

4.22 Homeless households by accommodation type in the east sub-region, snapshot at 2007 (Qtr 2)

	B&D (841)	Hackney (1887)	Havering (586)	Newham (3722)	Redbridge (2760)	Tower.H (1540)	Walth.F (1735)
TA Type	%	%	%	%	%	%	%
B&B (inc. shared annexes)	7%	2%	0%	4%	12%	10%	6%
Hostel (inc. women's refuges)	3%	14%	10%	1%	0%	1%	3%
Private Sector Lease by Authority	82%	25%	87%	55%	81%	27%	59%
Private Sector Lease by RSL	0%	45%	0%	22%	2%	14%	27%
Direct with a Private Sector Landlord	0%	0%	0%	0%	1%	0%	0%
Accomm. within own LA/RSL stock	9%	14%	3%	1%	5%	47%	6%
Other	0%	0%	0%	18%	0%	0%	0%

Source: ELHP, Temporary Accommodation Report, September 2008

4. 23 Accepted homeless households in LBTH by broad ethnic group, 2007/08, Q1 to 3

Ethnic group	Number	%
White	149	23%
African Caribbean	154	24%
Indian, Pakistani, Bangladeshi	308	48%
Other ethnic origin	21	3%
Ethnic origin not known	14	2%
TOTAL	-	100%

Source: CLG, Supplementary Local Authority Tables. Extracted 3 Sept 08, limited data available for Qtr4

4.24 Annual snapshot of rough sleepers in LBTH

Annual count	2000	2001	2002	2003	2004	2005	2006	2007
LBTH	10	6	9	2	11	5	3	13

Source: Tower Hamlets Review of Homelessness 2008, Page 9

Sub-regional Nomination Activity

An introduction to sub-regional nominations
Schemes in the sub-regional pot are social rented general needs net additional units that included a Housing Corporation funding contribution. Schemes can complete outside the programme years. All homes are let through the two operational choice based lettings schemes in the east-region.

The calculation below is applied to the host borough's social rented new builds (funded units only)
25% Host Borough (LBTH)
25% RSL (if the RSL is a Common Housing Register partner LBTH get these units)
50% pooled units (when Housing Needs Index is applied LBTH will keep 17.59 per cent, the remainder goes to other boroughs)

HNI score is made-up of different variables, things like IMD score, NPI supply & demand data, vacant dwelling data, overcrowding data, etc. Tower Hamlets HNI score has decreased in the current 2006/08 program, it's too early for HNI to be calculated on the 2008-11 program.

Key Facts

- Of the net additional social rented units we will produce using housing corporation funding (2006/08 programme) we would expect to keep 56 per cent.
- Tower Hamlets and Hackney are currently the largest contributors of net additional social rented to the sub-regional lettings pot (920/839 units respectively). They will also produce the main proportion of family-sized accommodation (2006/08 programme).
- Sub-regional nomination activity shows (as expected) that Tower Hamlets will give away (export) more nominations that they expect to receive (import). Imported nominations that will that will benefit Tower Hamlets waiting list applicants will mainly come from Hackney's schemes.

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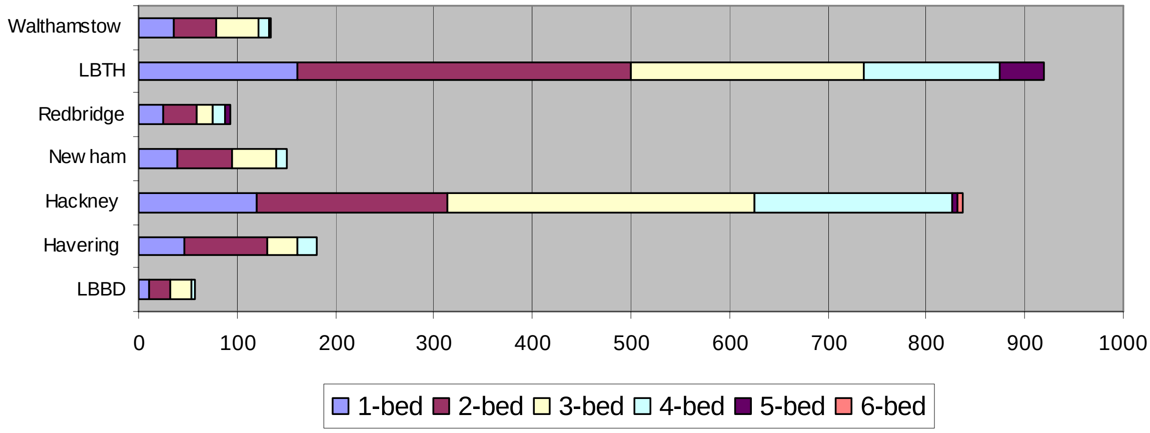
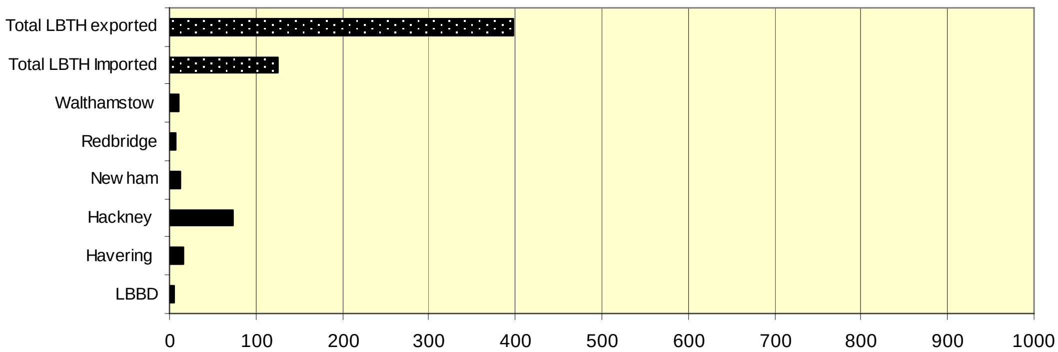
4.25 Contribution of funded social rented units into the sub-regional pot, by borough and then by bed-size (2006/08 programme)



Source: ELHP, Sept-08 sub-regional nominations spreadsheet

4.26 Overall expected exported and imported nominations, then numbers of imported nominations by borough



Source: ELHP, Sept-08 sub-regional nominations spreadsheet

4.27 The sub-regional calculation applied to qualifying Tower Hamlets schemes

920 LBTH total of social rent units in the 2006/08 programme			
25% Host Borough	230.25	Host Borough - LBTH	
25% RSL*	206.	CHR RSLs - LBTH keeps noms	*the RSL's should be signed-up to the CHR prior to these schemes completing*
	*24	Units lost to RSL's	*Loss due to schemes completed in the last 6 months prior to intended sign up of non-CHR RSLs*
50% pooled	82.78	HNI to Host - LBTH	
	377.19	to other east boroughs	
Total kept by Tower Hamlets = 519.03 (56%)			

Note: THH letting team are currently making plans to sign up non-CHR RSLs (in the 2006/08 programme) to the CHR before the next scheme completion. Providing this happens, the nominations kept and given away are as the table above

Source: LBTH Affordable Housing Team calculation using ELHP Sept-08 Sub-regional nominations programme spreadsheet

Gypsies and Travellers

Key Facts

The 2007 London Gypsy and Traveller Accommodation Assessment (GTAA) examined regional accommodation needs. The Council will examine options for additional provision at borough level, likely to be a maximum of 33 additional pitches, based on options currently being considered regionally.

Chapter 5 - New Supply

Demand for housing (Part 1 – Home Ownership, Part 2 – Renting)

Key Facts

- Looking at tenure activity in the last twenty years in Tower Hamlets, shows owner occupation has risen, as has the housing association sector due to an increased pace of stock transfers and net additional new supply. Council owned homes have decreased, again due to stock transfer and the popularity of Right to Buy.
- Between 2006 and 2026 it's estimated the borough population will increase by 38 per cent and households by 58.3 per cent, double the average growth rate for inner London
- Social renting is still the cheapest and affordable tenure when comparing the monthly housing cost of a two-bedroom flat across low cost home ownership, unassisted ownership and private renting.
- Average house prices in Tower Hamlets in September 2008 (£362,392) fell to the same price as the previous September (£362,557). In this year property prices peaked in April (£388,051) and have dropped on average by £25,494 (a 6.6% decrease). In the same year (Sept-07 to July-08) property sales have taken a sharp dip dropping by 66%.
- At the lower quartile end of the market (terraced houses and flats) the property prices over the borough change dramatically, the more expensive homes are in the Canary Wharf area and the least expensive homes in the Bromley area. In a one year period Canary wharf had the highest number of sales in the borough, the slowest turnover in sales was the Old Ford area.
- Latest data (Q3, 2007/08) showed that 65 per cent of all flats sold and 90 per cent of all terraced homes sold would command 3 per cent stamp duty. For a flat the average stamp duty was £9,965 and for a terraced home £10,846.
- Of the assisted home ownership schemes in 2006/07, Right to Buy option appears to offer the best value for money, if the household has a good income (£34,949 to £46,768), however only certain households qualify for RTB. New Build HomeBuy (25% initial purchase) is the more affordable option with the lowest minimum income required of all the schemes but the property prices are higher. The Council's Cash Incentive Scheme offers a discount to certain tenants to give up their tenancy but would require a dual income from applicants to be able to afford a private market sale home.
- Unassisted home ownership (in 2006/07) required the highest minimum annual income. On average £100,216 income was needed to purchase a terraced house and £71, 814 to purchase a flat (assuming they are first-time-buyers).
- Internal migration of the population in the borough between 2005 and 2006 shows a net loss of -2.5, this is a lower loss than the neighbouring boroughs. For

international migration the situation was the opposite, the borough had a net gain of 3.1; this was higher than neighbouring Hackney but lower than Newham. A reason for higher international migration could be the numbers of professional workers from overseas working in Canary Wharf and requiring housing close to the workplace.

- Tower Hamlets ranks 11th highest of London's thirty-three boroughs when it comes to average moves of the population.
- In Tower Hamlets over 10,000 National Insurance numbers were distributed to new non-UK people residing in the borough (2005-06)
- Sales of 'Right to Buy' properties in Tower Hamlets have decreased in the last five years. From 1213 sales in 2002/03 to just 99 in 2006/07. Nearly all sales were flats or maisonettes and only four houses were sold. Nearly half of RTB properties sold were in the Bethnal Green area.

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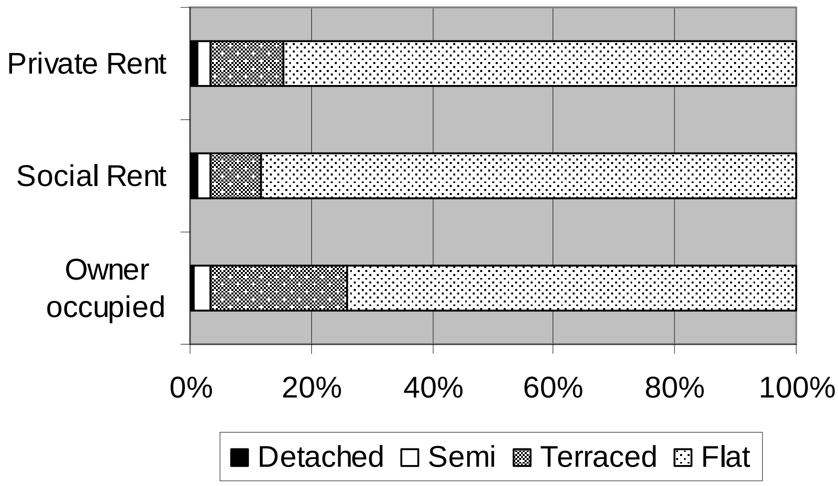
5.1 Introduction - Tower Hamlets tenure profile over time

Year	Council	Housing Association	Private
1985	79%	8%	13%
1990	63%	9%	28%
1995	51%	13%	36%
2000	36%	20%	44%
2005	24%	18%	58%
2007	16%	23%	60%

Source: LBTH HIP / HSSA Return

5.2 Introduction – existing stock in Tower Hamlets by build type and tenure, 2001



Source: NOMIS Query, 2001 Census, Cell SO49

5.3 Introduction - population and household projection in LBTH

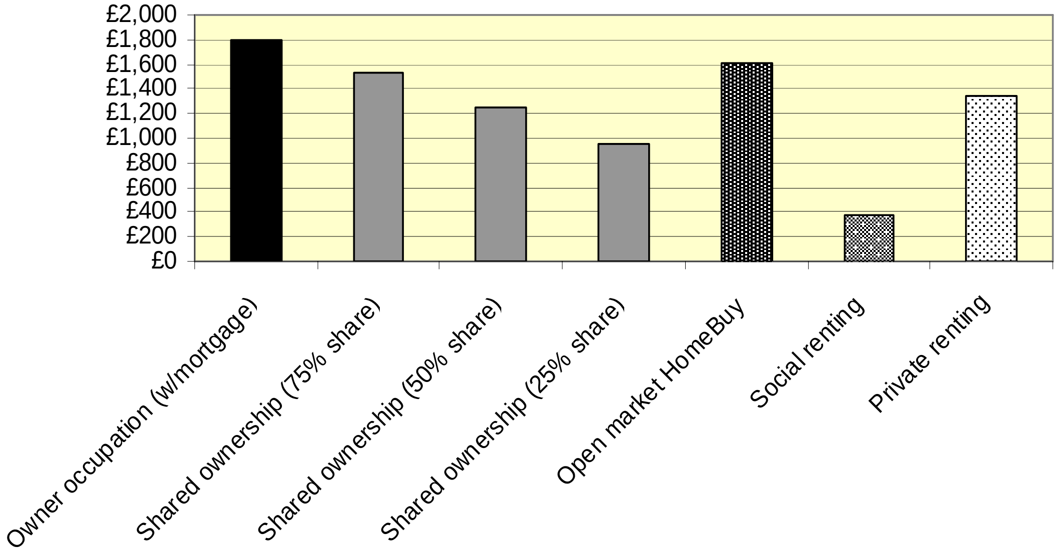
	2006 *Thousands*		2026 *Thousands*		% increase	
	Population	Households	Population	Households	Popul.	H-Hold
LB Tower Hamlets	218.8	90.5	303.8	143.3	38.8	58.3
Inner London	2,953.4	1,298.8	3,461.6	1,608.8	17.2	23.9
London (all)	7,461.4	3,151.7	8,265.2	3,722.4	8.2	18.1

Source: GLA 2007 Round Demographic Projections

Part 1 – Home Ownership, factors affecting housing demand

5.4 Comparing the affordability of monthly housing costs in Tower Hamlets

Total monthly housing costs in Tower Hamlets 2007/08 (2-bed flat)



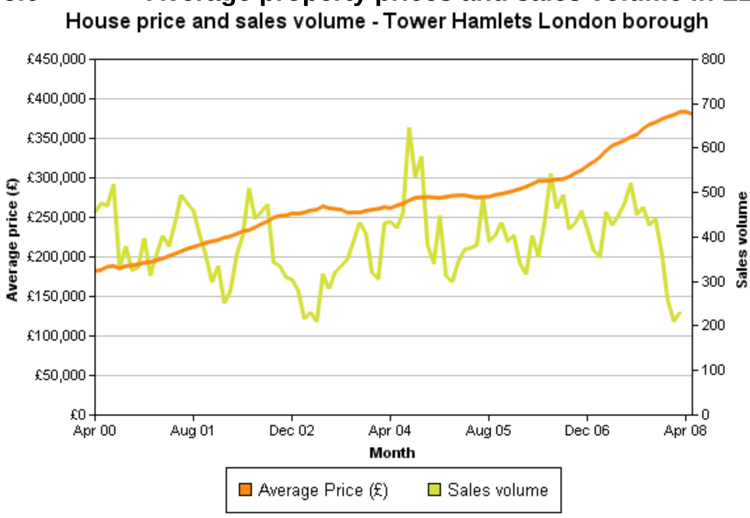
Source: O/O: Land Registry, S/O: MHT data services, S/R: LBTH average rent. All taken in 2007/08

5.5 Ratio of house prices to earnings (single income) in LBTH – 2002 to 2007

Earnings Source 1: ASHE				Earnings Source 2: PayCheck		
Median				Mean		
Year	Median Gross Earnings	Average Flat price (Feb)	Property Price (flat) to earnings ratio	Mean Earnings	Average Flat price (Feb)	Property Price (flat) to earnings ratio
2002	25,283	213,342	8.4			
2003	27,470	241,378	8.7			
2004	28,544	246,133	8.6	32,157	246,133	7.6
2005	-nd-	-	-nd-	36,202	260,739	7.2
2006	28,622	271,779	9.49	36,923	271,779	7.3
2007	31,934	307,118	9.6	37,364	307,118	8.1

Source: O/O: Land Registry

5.6 Average property prices and sales volume in LBTH over time



Source: Land Registry, LBTH Housing Report

5.7 Focus on annual property prices and sales, by affordable build types and by location (Q4 2006, Q1, 2 and 3 of 2007)

Area ⇘	**Terraced** Average Annual Price £	Annual Number of Sales	Latest Quarter (Q3,07) Lowest ↓ and Highest ↑ Average Property Price by (Postcode Sector)	**Flats/Maisonette** Average Annual Price £	Annual Number of Sales	Latest Quarter (Q3 ,07). Lowest ↓ and Highest ↑ Average Property Price by (Postcode Sector)
Bethnal Green	£381,045	86	↑ £508,333 (E2 7) ↓ £380,000 (E2 0)	£269,549	1,028	↑ £398,166 (E1 6) ↓ £234,340 (38)
Old Ford	£387,400	115	↑ £463,233 (E3) ↓ £370,443	£244,313	456	↑ £251,465 (E3) ↓ £264,333
Wapping	£382,187	46	↑ £498,999 (E1 8) ↓ £300,833 (E1 0)	£320,316	671	↑£438,760(E1W 3) ↓ £269,104 (E1 0)
Bromley	£329,479	106	↑ £539,000 (E3 4) ↓ £267,841 (E3 3)	£236,689	591	↑ £340,081(E14 7) ↓ £202,406 (E3 3)
Canary Wharf	£498,852	99	↑ £891,650 (E14 8) ↓ £386,249 (E14 3)	£291,428	1517	↑£578,500 (E14 4) ↓£312,457 (E14 2)
TOWER HAMLETS (ALL AREAS)	**£396,792**	**452**	**-**	**£272,459**	**4263**	**-**

Source: Land Registry (original source), further calculations made by LBTH Affordable Housing Development Team

5.8 Properties sold where stamp duty was 3% (July-Sept 2007)

Build Type	Sales under £250k		Sales over £250k		Stamp duty- based on average property price at Sep-07
Flat	189	45%	**355**	**65%**	£9,965
Terraced Housing	40	10%	**369**	**90%**	£10,846

Source: House Prices website, www.houseprices.co.uk. (Data extracted for LBTH, manually sorted by sale price) Land Registry, for the average property price at September 2007

5.9 Annual minimum (single) income required to access *assisted* or *un-assisted* home ownership in LBTH, 2006/07

Assisted Home Ownership

Average monthly housing costs and minimum income required for LCHO schemes

Scheme	Flat Bed-Size	Initial % Purchased	Discount £	Average OMV1 2006/07 £	Total Monthly Cost (inc. Service Charge) £	**Minimum Annual Income Required £**
Cash Incentive Scheme 2	1b	100%	14,000	186,000	1,181	**50,856**
	2b		17,000	244,038	1.430	**57,198**
	3b		21,000	289,166	1,847	**73,872**
Right To Buy	1b	100%	16,000	140,277	874	**34,949**
	2b			157,350	1,007	**39,829**
	3b			179,000	1,169	**46,768**
New Build Home Buy	1b	25%	N/A	186,000	692	**27,692**
	1b	40%		186,000	808	**32,324**
	2b	25%		244,038	909	**36,341**
	2b	40%		244,038	1,060	**42,420**
	3b	25%		289,166	1,082	**43,271**
	3b	40%		289,166	1,262	**50,474**
3 Open Market HomeBuy	1b	100%	N/A	186,000	0	**30,000**
	2b			244,038	0	**40,000**
	3b			289,166	0	**48,000**
RESALE (second owner :S/O)	1b	60%	N/A	200,000	1,029	**41,180**
	2b	60%		244,038	1,263	**50,524**
	3b	60%		289,166	1,502	**60,077**

1. OMV = Open market Value
2. Discounts for vacating a council property and purchasing a private market property in the borough. This calculation doesn't apply to under-occupiers, only for those buying like-for-like size homes.
3. Calculated as the maximum 45% housing costs, as a % of net income
Sources: RTB and CIS data: LBTH. NBHBY data: Housing Options.

Un-assisted Home Ownership*						
Ave monthly housing costs and minimum income required without assistance –open market sales FTB						
Scheme	Flat Bed-Size	Average OMV* 2006/07 £	Deposit (5%) £	Stamp Duty (included in mortgage)	Total Monthly Cost £	**Minimum Annual Income Required £**
Private sale Terrace	Not known	396,792	19,839	11,903	£2,505	**£100,216**
Private sale Flat	Not known	272,459	13,622	8,173	£1,795 (including/allowing for £75 monthly service charge)	**£71,814**

The calculation assumes the purchaser is a first-time-buyer and has no collateral other than the deposit
Source: Land Registry: Averaged LBTH sales cost Q4 2006/07 and Q1, 2, 3 2007/08

5.10 Proportion of working households unable to buy at lower quartile property prices (2005)

	In local area		In local or contiguous area	
	%	Ranking	%	Ranking
Tower Hamlets	49.1	28	45.2	19

Source: JRF, Research report: Can work, Can't Buy, Table 5

5.11 Migration and population change (2005-06) in LBTH, compared with its neighboring boroughs and London

(1000's)	Mid-year Estimate 2005	Births	Deaths	Natural Change	Internal (UK) Migration			International Migration			Other Chan-ges	Mid-year Estimate 2006
					In	*Out*	*Net*	*In*	*Out*	*Net*		
Tower Hamlets	209.4	4.1	1.2	2.9	14.4	17	-2.5	6.4	3.3	3.1	0.0	212.8
Hackney	207.1	4.5	1.2	3.2	13.3	17.5	-4.3	4.1	1.9	2.2	0.0	208.4
Newham	279.7	5.5	1.5	4	13.9	23.4	-9.5	7.3	3.1	4.2	0.0	248.4
London-all	7,456.1	117.9	51.9	66.	163.1	243.7	-80.5	170.4	100.5	69.9	0.9	7,512.4

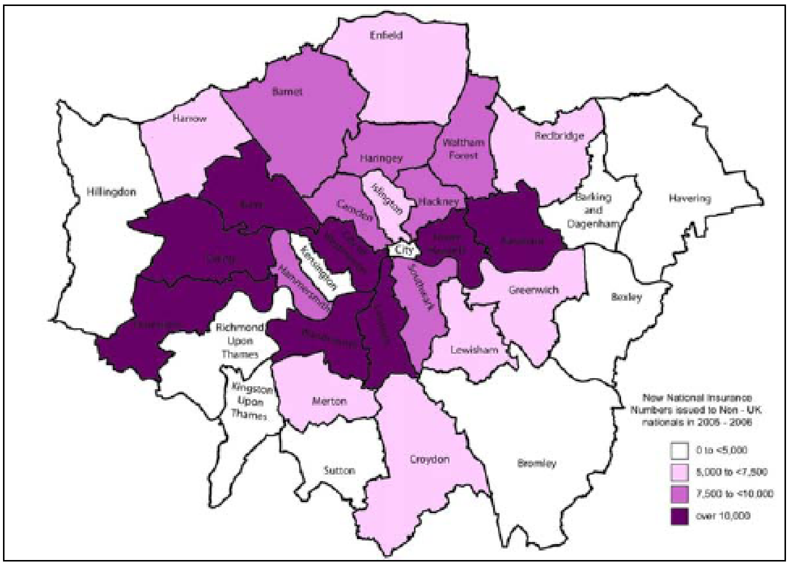
Source: GLA Facts and Figures 2008. Original source: ONS, mid-year estimates change analysis and NHSCR

5.12 Average moves: turnover rates in LBTH, compared with its neighboring boroughs and London

Per thousand population	Inflow	Outflow	Turnover	Within borough moves	Total turnover	Rank (London)
Tower Hamlets	93.6	95.3	188.9	52.5	241.4	11th highest
Hackney	84	97.8	181.8	47.6	229.4	12th highest
Newham	86	101	187	51.4	238.4	18th

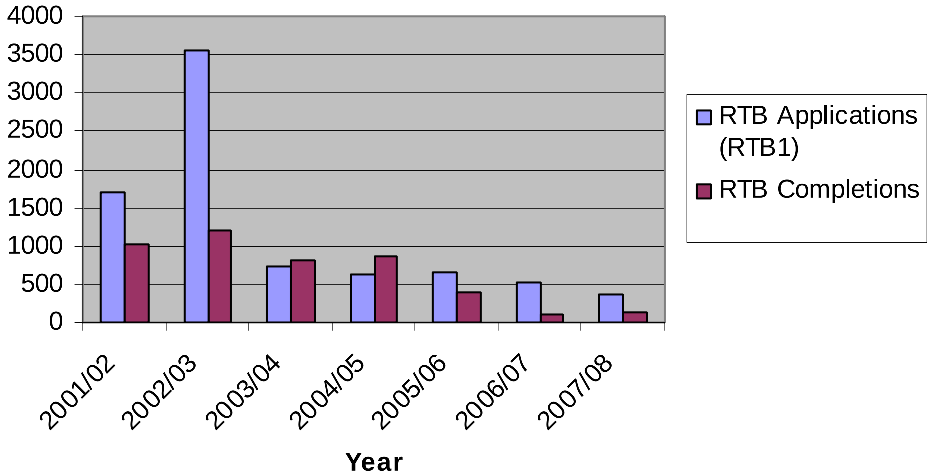
Source: GLA Facts and Figures 2008. Original source: ONS, mid-year estimates change analysis and 2001 Census

5.13 Migrant workers: new National Insurance registration of non-UK nationals by London Borough 2005/06



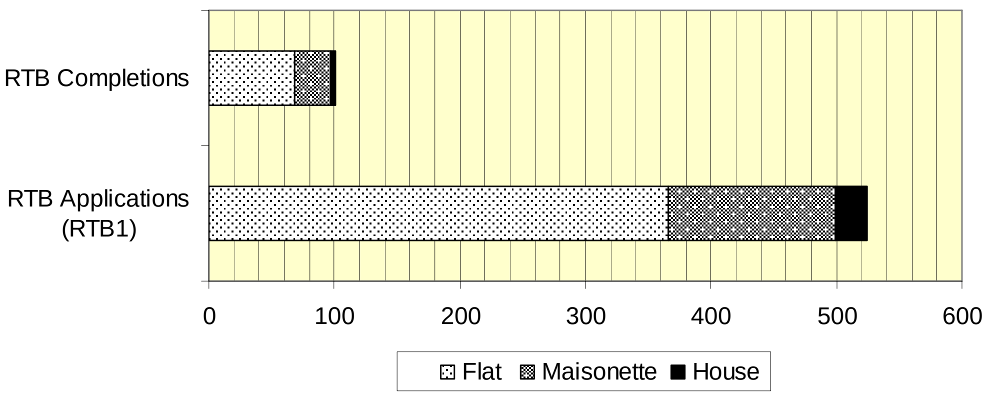
Source: Greater London SHMA, August 08 draft. Original source: DWP

5.14 Demand of the Right to Buy Scheme, 2001 to 2008



Source: LBTH, RTB Query. Extracted Oct 2007

5.15 RTB applications and completions by bed-size, 2006/07



Source: LBTH, RTB Query. Extracted Oct 2007

5.16 RTB completions by approximate sub-area, and overall bed-size of homes sold, 2006/07

Sub-area	Completed RTB sales		Bed-Size Sold	Count
	Count *	%		
Bethnal Green	43	45%	0 – 1-bed	18
Old Ford	18	19%	2-bed	40
Wapping	14	15%	3-bed	7
Bromley	19	20%	4-bed	4
Canary Wharf	1	1%	No data	30

*4 x units where area sub-area is not known
Source: LBTH, RTB Query. Extracted Oct 2007

Part 2 –Factors affecting housing demand in the rented sector

Key Facts

- Average private sector rents are broadly in line the caps of local housing allowance.
- As expected, of all forms of renting, social renting is the cheapest option.

5.17 Private sector average weekly rents in Tower Hamlets– Snapshot November 2007

Rooms, sharers, bed-sits:	£103.49
Studio flat	£148.20
Flats and houses:-	
1 bedroom	£238.59
2 bedrooms	£310.69
3 bedrooms	£434.55
4 or more bedrooms	£541.00

Source: GLA, Rents Bulletin, Nov 2007

5.18 Local Housing Allowance for private sector weekly rented accommodation in Tower Hamlets (April 2008)

Shared Accommodation	£116.69
1 bedroom	£220.00
2 bedrooms	£275.00
3 bedrooms	£330.00
4 bedrooms	£420.00
5 bedrooms	£550.00

Source: DWP, LHA for LBTH, April 2008

5.19 Average Housing Association Rents in Tower Hamlets (March 2007)

Bed-sit	£62.00
1 bedroom	£72.27
2 bedrooms	£83.18
3 bedrooms	£93.63
4 bedrooms	£104.59
5 bedrooms	£115.76
6+ bedrooms	£121.63

Source: RSR 2007, Rents of LA's operating in LBTH only

5.20 Average Tower Hamlets Local Authority Rents (March 2008)

Bed-sit	£66.87
1 bedroom	£80.54
2 bedrooms	£90.19
3 bedrooms	£101.33
4 bedrooms	£113.27
5 bedrooms	£123.58
6 bedrooms	£125.24
7 bedrooms	£136.83
8 bedrooms	£177.57

Source: LBTH, Housing Strategy team, business query, includes service charges

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Supporting people supply and demand

Key Facts

- The current number of existing units funded by the supporting people programme amounts to 5165, just under half of those are for older people with support needs.
- New supply of affordable units expected to complete totals up to 2011 is 188 units. These are mainly one-bedroom units with a few two-bedroom units.
- Current legislation requires ending the use of B&B for 16-17 years olds by March 2009. It also requires all homeless teenage parents currently housed in temporary accommodation to be placed in supported housing. Including current supply it's expected that the estimated future need is 100 supported units to be met by 2009. Accommodation will include new supply, reconfiguring of existing supply and some redefining current young person supply.

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5.21 Supporting people stock available in Tower Hamlets; owned by LBTH, RSLs, Charities and Trusts (2009/09)

Supported Housing Type	No. of units
People with physical disabilities	0
Older people with support needs	2279
Frail Elderly	161
HIV Aids	20
YP leaving care	63
YP at risk	77
Teenage parents	8
Women at risk of domestic violence	60
Homeless families with support needs	0
Single people with support needs	1105
People with drug problems	60
People with alcohol problems	164
Rough Sleepers	198
Refugees	34
Offenders at risk of re-offending	30
People with learning disabilities	45
People with mental health problems	354
Generic	507
TOTAL	**5165**

Source: LBTH, Supporting People Team, data extracted Sept-08

5.22 Pipeline supply of supported housing by expected client type use

Scheme Reference	RSL	Total Unit / Bed spaces	Client group catered for	Forecast Completion Year
JL	Gateway/ Look Ahead	10	Care Leavers	2008/09
JL	Gateway/ Providence Row	11	Move-on single homeless	2008/09
JL	Gateway/ Providence Row	32	People with complex alcohol related needs	2008/09
Refuge	Look Ahead/ Refuge	14	Women fleeing domestic violence	2008/09
GH Fields	Newlon/ Outward	14	Mental health	2008/09
Fen Rd	Newlon/Outward	-nd-	Learning disabilities	2008/09
H St	East Thames	8	Mental health	2008/09
MJ Hse (F Hse)	Look Ahead/ Wimpy	20	People with learning disabilities	2009/10
F Hse	Gateway	20	Older people with support needs	2009/10
A Rd	Gateway	40	Frail elderly	2010/11
Ship St	Peabody	19	Older people with dementia	2010/11
	TOTAL	**188**		

Source: LBTH, Supporting People Team, forecast supply at September 2008

5.23 Focus on current short fall in supply: meeting the need of homeless young people

YP Need	
Estimates of 16-19 year olds currently in unsupported B&B or temporary accommodation	100
Of which are 16-17 year olds…	60-70
Teenage parents in temporary accommodation	25
Expected expanding cohort of young people leaving care	30
Estimates of young offenders (in contact with YOY) that require supported housing	10
Projected extra supported unit need, expected to be met by March 2009	**100**
Current YP Supply	
Young people at risk	85
Care leavers	46
Teenage parents	8
Young Asian women with mental health needs	5
Total current supported supply	**144**

Source: LBTH SP Document: Moving towards a commissioning strategy for supported housing for young people, Sept-08

Accessible Housing

Key Facts

- The 2004 housing needs survey found 15,385 people in Tower Hamlets top have a ‘special need’ (For example, a physical disability or they are frail and elderly); at the time this represented about 15 per cent of Tower Hamlets population, higher than the national average of 11-13 per cent. Seventy-nine per cent were housed in the social rented sector; the next predominant tenure for these people was owner occupation at 19 per cent. LAP 7 (a high ranking deprived area) had the highest concentration of special needs households at 21 per cent of all special needs households.
- At August 2008 there were 397 households on the Accessible Housing People Register (AHR) living in inadequate housing and waiting to be re-housed in an accessible home that meets their needs. Between November 2007 and August

2008 households on the AHR has increased three-fold, although the requirement for fully and partially accessible homes has remained constant, a likely reason for this is the current lack of new supply or suitable re-let homes coming available.

- About half of demand is from people already housed in a social rented home (transfer tenants), the remaining demand is from homeless households and single transfer households respectively.
- Overall there is a 43 per cent need for accessible family-sized housing. Focusing on people requiring full/partial wheelchair accessible homes there is a 53 per cent need.
- 47 per cent of all people on the AHR are Asian/Asian British (mainly Bangladeshi) the next two predominant groups are White (28%) and Black/Black British (14%) of which Somali households make up about one-third.
- The broad age group of the awarded client(s) requiring an accessible home are fourteen per cent under the age of 24; thirty-nine per cent between the age of 25 to 44; twenty-seven per cent between 45 to 64 and forty-six per cent were 65 and above.
- Latest data shows us 33% of all households on the AHR were overcrowded, mainly lacking one bedroom.
- Since 2004, the Disabled Facilities Grant (DFG) helped a total of 444 private sector households (including 278 RSL tenants) to remain living independently in their homes. The average cost of a DGF adaptation work in 2007 was £5,383; this was less than in the previous three years.

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Introduction

5.24 Introduction: people with a special need (2004), by need category, tenure and concentration in the Borough

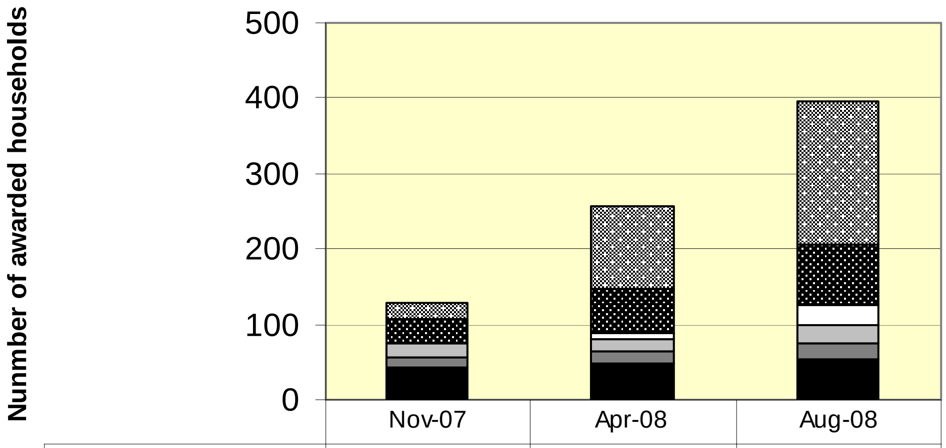
Category	No. of House-holds	%	**Tenure**	Special Needs House-holds	%	**Sub-area**	Special Needs House-holds	%
Frail Elderly	2,415	19	Owner Occupier (no mortgage)	1187	9.3	LAP 1	2,129	16.7
Physical Disability	8,576	67.3	Owner Occupier (no mortgage)	1289	10.1	LAP 2	1,042	8.2
Learning Disability	757	5.9	*Council*	*5711*	*44.8*	LAP 3	1,401	11
Mental Health problem	1,828	14.3	*RSL*	*4354*	*34.2*	LAP 4	1,522	11.9
Vulnerable Young people	49	0.4	Private Rented	201	1.6	LAP 5	1,429	11.2
Severe sensory disability	884	6.9				LAP 6	1,536	12.1
Other	876	6.9				*LAP 7*	*2,729*	*21.4*
						LAP 8	955	7.5
TOTAL	**15,385**	**100**		**12,743**	**100**		**12,743**	**100%**

Source: LBTH Housing Needs Survey 2004. Data Extracted form tables: 12.1, 12.6 and 12.7

Demand, making homes accessible

Rehousing people in social rented homes - the Accessible Housing Register

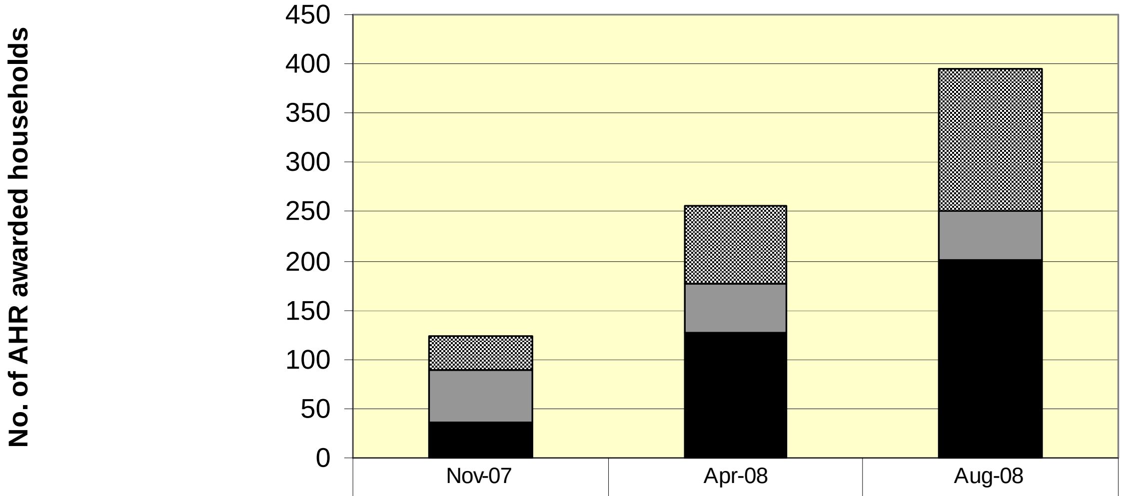
5.25 Growth in applicants awarded and AHR category (nine month period)



	Nov-07	Apr-08	Aug-08
Cat.F General Hsg	23	109	190
Cat.E Step free	30	60	80
Cat.D Easy Access	2	7	27
Cat.C Lifetime	19	16	25
Cat.B Partially W-Ch	11	15	22
Cat.A W/Ch Acessible	44	49	53

Source: Tower Hamlets Homes, Lettings IT team. Accessible housing people register at August 2008

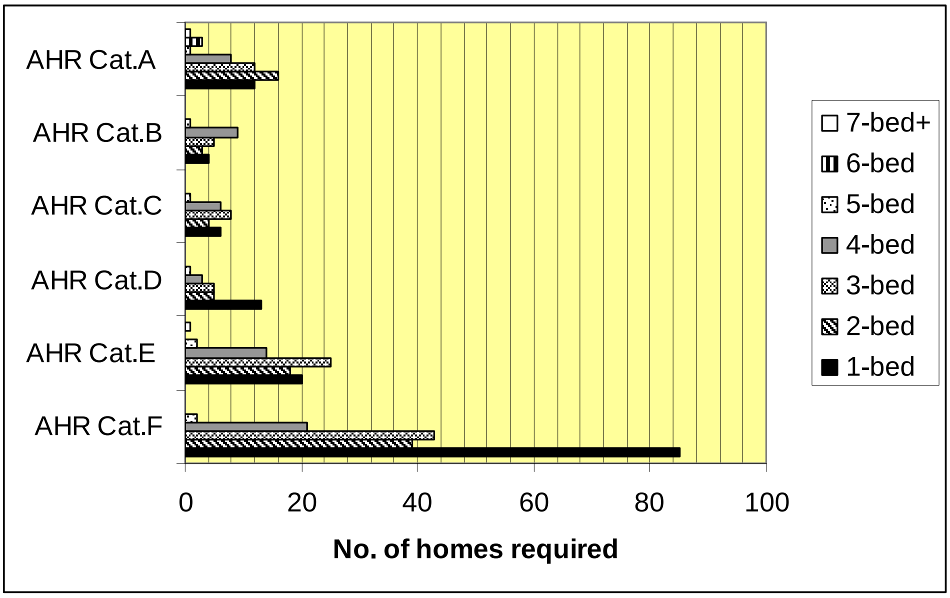
5.26 Trends in the re-housing status of AHR applicants over a nine month period)



	Nov-07	Apr-08	Aug-08
Single Hsg Register h/holds	33	79	145
Homeless (perm) h/holds	54	50	49
Transfer h/holds	36	127	201

Source: Tower Hamlets Homes, Lettings IT team. Accessible housing people register at August 2008

5.27 Bed-size requirement, by AHR category, August 08



	1-bed	2-bed	3-bed	4-bed	5-bed	6-bed	7-bed+
AHR Cat.F	85 ⬩ ⭘	39 ⬩ ○	43 ⬩ ○	21 ○	2	0	0
AHR Cat.E	20 ⧫ ⭘	18 ⧫ ⭘	25 ⬩ ⭘	14 ⭘	2 ●	0	1
AHR Cat.D	13 ⧫ ⭘	5 ⬩ ⭘	5 ⬩ ●	3 ●	1 ●	0	0
AHR Cat.C	6 ⧫ ⭘	4 ⧫ ●	8 ⬩ ●	6 ⬩ ●	1 ●	0	0
AHR Cat.B	4 ⧫ ●	3 ⬩ ●	5 ⬩ ●	9 ●	1 ●	0	0
AHR Cat.A	12 ⬩ ●	16 ⬩ ●	12 ⬩ ●	8 ⭘	1 ●	3 ◆ ●	1 ◆ ●

Key: *Elderly Clients*: ◆All or most. ⧫About half. ⬩A few. *Clients in community group 1 and 2:* ●All/most. ⭘About half. ○ A few

Source: Tower Hamlets Homes, Lettings IT team. Accessible housing people register at August 2008

5.28 Broad ethnic group of awarded AHR applicant

Ethnic Group	Count	% of all	Comment
Asian or Asian British	202	47	Mainly Bangladeshi
Black or Black British	59	14	31% are of Somali descent
Dual ethnicity	4	1	-
White or white British	117	28	Mainly White British
Unknown/not recorded	41 (36/5)	10	-
TOTAL	423	100%	

Source: Tower Hamlets Homes, Lettings IT team, ethnicity query 20 August 2008

5.29 Ages of awarded AHR applicants, snapshot August 08

Age bands	Count	Overall %	% of each age group, where the household contains a wheelchair user.
Ages under 16	0	0	0
Ages 16-24	22	6%	14%
Ages 25-34	93	23%	25%
Ages 35-44	92	23%	14%
Ages 45-54	76	19%	17%
Ages 55-64	40	10%	10%
Ages 65-74	38	10%	21%
Ages 75+	36	9%	25%
TOTAL	**397**	**100%**	

Source: Tower Hamlets Homes, Lettings IT team. Accessible housing people register at August 2008

5.30 Selected overcrowded households on the AHR, snapshot August 08

All AHR applicants	Overcrowded (excludes Homeless 1)		Households lacking 1 bedroom	Households lacking 2 bedrooms	Households lacking 3 bedrooms	Households lacking 4 bedrooms
	Count	%				
397	132	33%	80	44	5	2

Source: Tower Hamlets Homes, Lettings IT team. Accessible housing people register at August 2008

Helping people remain in the existing home – Disabled Facilities Grant

5.31 Demand and cost of households receiving aids/adaptation work with the help of the Disabled Facilities Grant (DFG)

Year	DFG Completions	Focus on DFG completions and RSL households	Average Cost of DFG adaptations (work and fees) £
2004/05	79	30	7,331
2005/06	127	75	6,676
2006/07	89	55	6,989
2007/08	149	118	5,383
TOTAL (Count)	**444**	**278**	
TOTAL £	**£2,851,401**	**£1,480,601**	

Source: LBTH PHIT team database query

Intermediate housing

Key Facts

- The annual minimum income for the smallest size part-buy part-rent property in Tower hamlets in 2007/08 is 29,177. For an Open Market HomeBuy schemes (100% ownership with assistance of an equity loan). For a three- bedroom home under the same conditions the minimum income just about comes under the £60,000 threshold set for assisted home ownership.
- Of all council tenants 9 per cent could qualify for Low Cost Home Ownership schemes. *(This is based on council renters of working age who don't claim full or part housing benefit and where the age is known).* For RSL tenants (under the same conditions) this is about 36 per cent.
- From 2004/05 onwards intermediate housing created (mainly LCHO, Intermediate Rent and Right to Acquire) has risen on average about 32 per cent annually, totalling about 576 homes in 2007/08. The largest number of homes created were part-buy, part-rent homes.
- Forecast completions of all intermediate housing (excluding Open market HomeBuy) for 2008/09 is expected to be about 752 units, an increase of 30 per cent.
- In 2007/08 only 5 per cent of homes sold were to first-time-buyers, the remainder were previously homes owners.

Information from RSL statistical returns- to be used as guidance only:

- The broad ethnic breakdown of household completing on the LCHO schemes was White (62%); the next two predominant groups were Asian (15%) and Black (9%). These figures are in proportion to the number of (undecided) applicants.

- Seventy-two per cent of purchasers were under the age of thirty-five.
- About half of purchased homes were filled to person capacity.
- Just over half of households completing on the scheme, were previously renting in the private rented sector as intermediate housing provides good value when compared with private rents. A miniscule amount of purchasers were previously social renters (2%).
- The demand of accepted applicant (2172) for intermediate schemes outstrips the intermediate supply in Tower Hamlets (about 235 in-year purchases), but accepted applicants can express an interest in more than one borough.
- In-migrating intermediate households that didn't previously live in Tower Hamlets amounts to 289
- Migration patterns of former Tower hamlets resident purchasing intermediate housing (key workers and non-key workers) 93 bought in the borough and 227 moved and bought outside the borough

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Affordability and access issues

5.32 Minimum annual income threshold for the two main LCHO schemes (assumed to be first-time-buyers)

	New Build HomeBuy	
	First-time-buyer 25%share	Resale home 50% share
1-bed flat	£29,177	38,214
2-bed flat	£38,176	£49,857
3-bed flat	£44,626	£58,117

	Open market HomeBuy – (60% conventional mortgage, balance funded by an equity loan)
1-bed property	£33,000
2-bed property	£43,000
3-bed property	£50,000

Source: MHO Data Services. Average OMV by bed-size in 2007/08.

Note: For both schemes: assumed a 6.5% mortgage rate. Mortgage term 25-years. £5000 deposit. Figure excludes stamp duty.
For NBHBY only: Rent rate on unsold share is 2.75%. Average monthly service charge included.
For OMHBY only: 60% purchased with conventional mortgage. 1.75% Equity loan interest rate charge. No service charge included.

5.33 Proportion of social renters who could qualify for Low Cost Home Ownership (LCHO) schemes

	All h/holds (Count)	Housing Benefit (HB) Claimants (about 75% on full and 25% on part-HB)		Non-HB households		% who could buy through LCHO (where age is known)	Characteristics of non-claiming households
		Of working age	A) Pensioners & B) age unknowns	Of working age & **could be eligible for LCHO**	A) Pensioners & B) age unknowns		
Council households	**10,723**	5598	3630 A) 2654 B) 976	**942**	556 A) 94 B) 462	**9%**	93% contained 1-3 h/hold members who are likely to require 1 or 2 bed homes, 7% were households containing 4-9 people who are likely to require 2-5 bed homes
Housing Association households	**27,302**	14,251	A) 2514 [1]	**9,905** [2]	632 [2]	**36%**	No data

1. Age data of RSL claimants wasn't available, an assumption was made that 15% of claimants were not of working age and were pensioner households. The 15% assumption was based on RSL pensioner tenants at Census 2001. Total active claimants were 16,765. Assumes total non-claimants (possible working households was 10,537.
2. Assumes the remainder of tenants aren't claiming HB (10,537) and then assumes 6% are non-HB pensioner households.

Source: March 2008. Council renter: LBTH Northgate Business Enquiry. RSL renters: LBTH housing benefit report, snapshot of active claimants at 29 April 2008. Total RSL households taken from: HSSA 2007/08

5.34 Households completing (2007/08): average income of households on the two main LCHO schemes.

	New Build HomeBuy (HBYNB)	Open Market HomeBuy (HBYOM)
1 bedroom flat	30,931	39,293
2 bedroom flat	37,365	no sales
3 bedroom flat	32,163	no sales

Source: MHT Housing Options Business Query. May 2008

5.35 Households completing – first-time-buyers or previous home owners

	Count	%
First-time-buyer	5	1.9%
Not a first-time-buyer	240	92%
Purchaser didn't know	16	6.1%
TOTAL	261	100%

Source: CORE data, New Sales, Summary Statistics, April 2007 to March 2008

5.36 Households completing (2007/08): declared ethnicity.

HBYNB and HBYOM schemes	
Broad Ethnic Group	% of completed sales
White	63%
Asian	15%
Black	9%
Dual	6%
Chinese	7%

Source: MHT Housing Options Business Query. May 2008

5.37 Households Completing (2007/08): average age of main householder.

HBYNB and HBYOM schemes	
Age	% of completing h-holds
Age 34 and under	72%
Age 35+	28%

Source: MHT Housing Options Business Query. May 2008

5.38 Households Completing (2007/08): estimating if homes were filled to capacity

Filled to capacity	Over-person capacity	Under-person capacity
51% (mainly 1-bed flats)	5%	44%

Source: MHT Housing Options Business Query. May 2008

5.39 Households Completing (2007/08): declared previous tenure of non-key workers

Previous tenure	% of completions
Renting Privately	54%
Living with family/friends	30%
From the waiting list	12%
Social housing tenants	2%
Other tenures	2%
TOTAL	100%

Source: MHT Housing Options Business Query. May 2008

Applicant demand

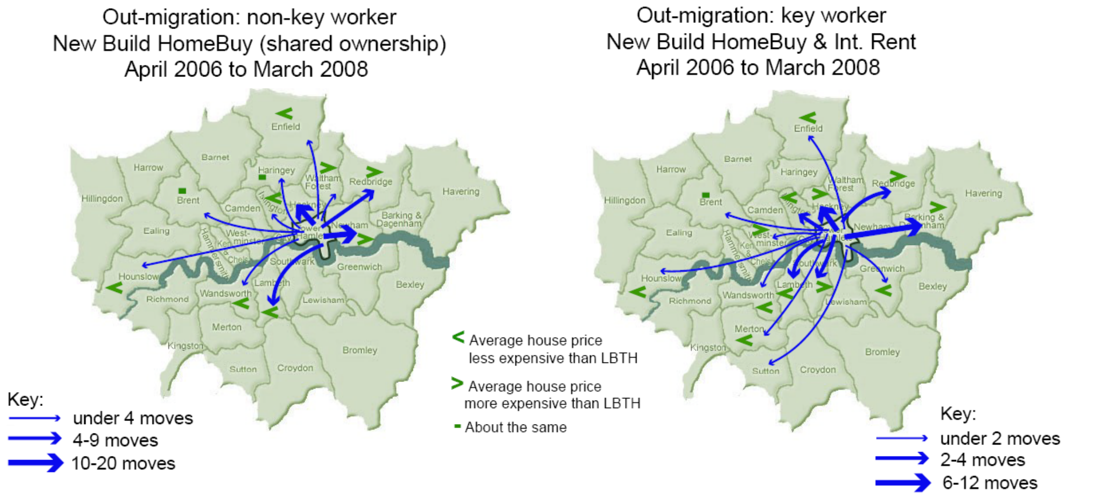
5.40 LCHO activity in 2007/08

KEY WORKER Schemes 2007/08				
Scheme	Application Logged	Application Approved	Withdrawn /declined	In-year completed purchases
Open Market HomeBuy	248	195	17	1
New build HomeBuy	347	256	14	43
Intermediate rent	253	181	25	31
NON - KEY WORKER Schemes 2007/08				
Scheme	Application Logged	Application Approved	Withdrawn /declined	In-year completed purchases
Open Market HomeBuy	357	283	33	2
New build HomeBuy	823	654	71	157
Intermediate rent	144	97	21	1
GRAND TOTAL	**2172**	**1666**	**181**	**235**

Source: MHT Housing Options Business Query. May 2008

5.41 Migration patterns of former LBTH residents in the last two years

Non-key worker		Key worker	
In-borough moves	Out of borough moves	In-borough moves	Out of borough moves
53	172	40	55



Source: MHT Business Pages for LBTH. March 2008. House Price Comparison 2008: Housing Price Index

5.42 In-migration in the last two years (not former LBTH residents)

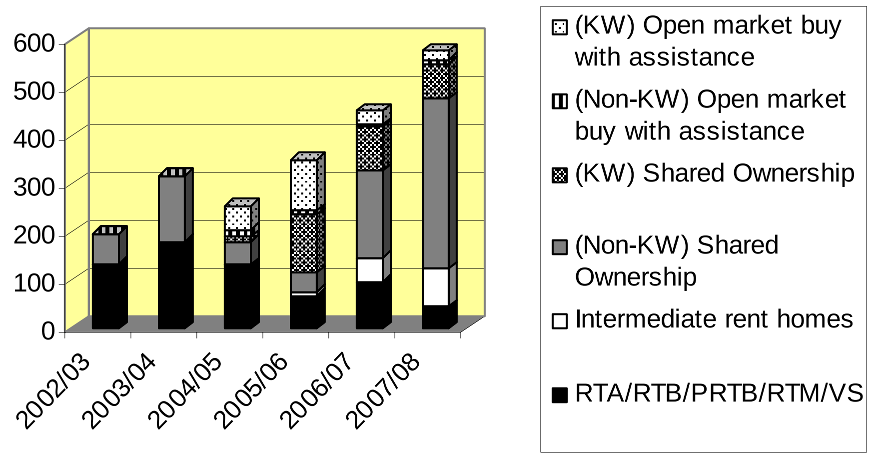
Non-key worker	Key worker
In-migration	In-migration
78	211

Source: MHT Business pages for LBTH. March 2008.

Supply, past and future

5.43 Intermediate Homes created – 2002 to 2007

Intermediate homes created in the last six years



Note: RTA, PRTB schemes aren't mainstream LCHO options as only certain households are eligible to apply.
Source: Housing Corporation. 5yr completion data

5.44 Pipeline estimate: Intermediate homes created in the next three years

Year	New Build HomeBuy	Open Market HomeBuy	Intermediate Rent	**All int. homes**
2008/09	602	5	145	**752**
2009-10	562	Estimate not possible	21	**583**
2010-11	105	Estimate not possible	0	**105**

Note: These figures are a snapshot; the figures may increase as planning applications are approved, especially for year 2010-11
Source: LBTH, Affordable Housing Team, 3yr pipeline supply spreadsheet compiled May 2008

Housing Supply and land supply

Key Facts

- Recorded HSSA data shows between 2004/05 and 2007/08 the number of gross affordable homes completed was 3,540, for AMR data the figure was 3,238.
- Of completions in 2007/08 the percentage of family housing the AMR reports is 25.48% social rented, 15.87% intermediate and 2.53% market, the family-sized units the affordable housing team reports are 31% social rented and 12% in the intermediate sector.
- From planning permissions approvals during 2007/08, there are potentially 2,749 units affordable units proposed. Of these 64 per cent were for social rent and 36 per cent intermediate, whilst approved in the same year, they are likely to complete at different times.
- A land availability exercise has identified land with densities per hectare that can provide 17,000 units (all tenures) in the next five years and longer-term (15 year supply) density per hectare of sites is estimated to produce 33,000 units.

Completions

List of tables

5.45 Completion data (where available) by tenure and source type, 2004 to 2008

Year	HSSA Completion data * (excludes private market homes)		AMR gross completion data * (includes private market homes)	
	Tenure	Completions	Tenure	Completions
2004/05	Market	-Not reported-	Market	1,108
	Intermediate**	211	Intermediate	108
	Social Rented	313	Social Rented	768
2005/06	Market	-Not reported-	Market	1,718
	Intermediate	174	Intermediate	104
	Social Rented	705	Social Rented	667
2006/07	Market	-Not reported-	Market	1,682
	Intermediate	242	Intermediate	395
	Social Rented	578	Social Rented	662
2007/08	Market	-Not reported-	Market	1,581
	Intermediate	613	Intermediate	63
	Social Rented	704	Social Rented	471

* Note: These figures may vary due top a variety of reasons. HSSA later data may include RTA and HBYOM which HSSA advised could be included in completion figures, this is not relevant to AMR because the interest is new builds only. Another reason could be to the date completed. For example, a larger phased scheme the affordable completions may handover prior to the market housing.

** Note: Intermediate is mainly shared ownership homes but can include some intermediate rent units.

5.46 2007/08 completions and the percentage of family-sized accommodation

Sector	2007/08 (AMR, source 1)			2007/08 (Aff.Hsg.Team, source 2)		
	No. of family dwellings	Total dwellings completed	Percentage of family housing	No. of family dwellings	Total dwellings completed	Percentage of family housing
Social rented	120	471	25.48%	215	704	31%
Intermediate	10	63	15.87%	65	542	12%
Market	40	1,581	2.53%			

5.47 Planning Approvals in 2007/08

LDD approvals in 2007/08 – **Proposed*** Units (funded and unfunded)		
Intermediate units	Social Rented units	TOTAL Affordable proposed
994	1755	2749

*Note: although granted permission in 2007/08, it doesn't mean they start on site straight away, especially considering the impact of the credit crunch on developments and developers. Please use this only as guidance only.

Source:

5.48 Land availability supply and capacity

Ward	15 year supply 1 (indicative)		5 year supply 1 (indicative)		Strategic Sites 2
	No. of units	Density	No. of units	Density	
Bow East	2000	50 dph	1000	200 dph	East Fish Islands ♦ Central and North Fish Islands ♦ Safeways ♦Olympic Site ♦ Yallops Yard ♦ Crown wharf ♦ Wick Lane ♦ Tredegar Estate.
Bromley-by Bow	4000	165 dph	950	150 dph	St. Clements Hospital ♦ Bow Common Gasworks V Bow Lane/ Furze Street ♦ Bow Locks ♦ Caspian Works ♦ St. Andrews Hospital ♦ Leven Road gas works. Housing estates of Lincoln Park ♦ Coventry Cross ♦ Bow Bridge ♦ Crossways
East India & Lansbury	1500	250 dph	300	250 dph	Blackwall Trading Estate♦ Ailsa Street ♦ Chrisp Street. Housing Estates of Aberfield ♦ Brownfield
Bow West	100	125	450	350	
Mile End East	1000	100	500	150	Leopold Estate
Bethnal Green North	400	300	50	300	

Bethnal Green South	500	200	200	600	Along Cambridge ♦ Heath Road ♦ Valance Road
Mile End & Globe Town	400	3000	750	1000	Sutton wharf
Millwall	5000	175	3500	600	
Blackwall & Cubitt Town	15000	175	4000	350	Aspen way/Poplar DLR ♦ London arena ♦ Billingsgate Market ♦ Wood Wharf ♦ Leamouth Road ♦ Asda site ♦ Hercules Wharf ♦ Pura Food Site ♦ Robin hood Estate/Blackwall Reach
Spitalfield & Banglatown	400	135	1500	800	Rodwell House
Weavers	200	250	100	350	Bishops gate Goods yard
Whitechapel	500	350	700	350	Former Bishop Challoner School along Commercial road
St Katharine's and Wapping	1500	250	-	-	News International Car park
St. Dunstan's & Step.Green	900	350	1000		Ocean Estate ♦ Gasworks site at Harford Street
Limehouse	100	400	400	400	Poplar Baths area
Shadwell	1000	400	400	150	St. George's Estate
TOTAL	**33,000**		**17,000**		

1. This provides and overview, numbers are indicative and not final.
2. Not all sites have been listed. This column shows the strategic sites only.
Source: LBTH Planning Strategy, data extracted 19 September 2008