

North London

Strategic Housing Market Assessment 2010:

Technical Report

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Chapter 1: Survey Data

- 1.1 Opinion Research Services (ORS) was commissioned by local authorities in North London to undertake a Strategic Housing Market Assessment (SHMA) for the sub region. The local authorities involved in the project are Barnet, Camden, Enfield, Hackney, Haringey, Islington and Westminster.
- 1.2 A SHMA is a framework that local authorities and regional bodies can follow to develop a good understanding of how housing markets operate. It promotes an approach to assessing housing need and demand which can inform the development of local development document and regional spatial strategy planning for housing policies, as set out in Planning Policy Statement 3: Housing (PPS3). The purpose of the SHMA is to form part of a wider evidence base for the development of housing and planning policies, which should be considered alongside other factors such as the viability of delivering affordable housing, land availability and local policy priorities. Therefore, the evidence provided in the SHMA should not be viewed in isolation. The government has issued Practice Guidance setting out the scope of a SHMA and suggests how it might be carried out.
- 1.3 The research was based on the analysis of household surveys conducted in each of the authorities coupled with secondary data from the UK Census, HCA, HM Land Registry, Office for National Statistics and a range of other sources.

Fieldwork Summary

- 1.4 In terms of adopted data sources, household survey data collected from previous housing assessments in each borough has been utilised. The household surveys were conducted over the period 2003-2008. The data was reweighted to a base data of 2009 and wherever possible information has been triangulated between the available information sources to identify any anomalies and avoid any dependency on erroneous data or erratic results attributable to small sample sizes or inconsistencies between the data sets. Details on the number of completed interviews in each local authority area are shown below.

Figure 1
Interviews Conducted in North London by Local Authority

Local Authority	Number of Completed Interviews
Barnet	1,597
Camden	1,500
Enfield	3,077
Hackney	2,358
Haringey	2,522
Islington	2,237
Westminster	1,261
TOTAL	14,552

Weighting

- 1.5 The data from the household surveys conducted across North London was re-weighted to a baseline on August 2009. The weighting was undertaken using a four stage process.

Stage 1

- 1.6 The data was firstly weighted to tenure for each local authority. The split between local authority stock, registered social landlord stock and private stock was obtained from Housing Strategy Statistical Appendix (HSSA) returns 2008. The stock of Low Cost Home Ownership (LCHO) stock was taken from Regulatory Statutory Returns (RSR) 2008 and the split between private rent and owner occupation was based upon the 2001 Census split with an uplift of 5.5% per annum for the private rented stock in line with evidence for London from the Survey of English Housing.

Stage 2

- 1.7 Council Tax records from the Valuation Office Agency (VOA) were used to derive a weight ensuring the correct number of dwellings in sub-areas of local authorities and in each Council Tax band.

Stage 3

- 1.8 Data from the Greater London Authority's Data Management and Analysis Group (DMAG) was used to derive a weight to address the household composition and age profile at local authority level.

Stage 4

- 1.9 A further weight is derived in line with the criteria set out in Stage 1 to ensure the tenure profile of the stock matched its 2009 profile.

Chapter 2: The ORS Housing Market Model

Introducing Micro-Simulation Models

- 2.1 Models can be used to provide forecasts of the future, based on current and past sets of primary and secondary data. These forecasts may vary according to the assumptions that are made during the modelling process. In the case of SHMAs, the figures produced are best estimates of the different needs in the housing market and give a picture of the size of the ‘problem’ and support the understanding of how that picture might change if certain variables change.
- 2.2 ORS uses a micro-simulation model with simultaneous equations to interpret demand and supply. A micro-simulation model:
- Operates at the level of individual units, which can include the analysis of survey data
 - Seeks to simulate behaviour over time by applying rules (transition probabilities) to the units leading to simulated changes in state and behaviour
 - Rules may be deterministic (probability = 1) such as the assessment of affordability, or stochastic (probability <=1) such as the chance of moving within a given time period
 - The result is an estimate of the outcomes of applying these rules (over many time steps) to determine overall change and the change in distribution
- 2.3 Micro-simulation models are sophisticated tools that produce central point estimates using all the information available. They represent the best way of maximising the value of any dataset by considering the links between demand and supply simultaneously so that all possible information is used to make the best projections possible.

Accuracy of a Micro-simulation Model

- 2.4 The standard error on a random sample survey, where p is the survey result as a proportion and n is the number of cases:

$$SE(p) = \sqrt{\frac{p(1-p)}{n}}$$

- 2.5 This formula relates to the **standard error on a sample survey**, so considers the accuracy of the results to a question asked of a representative sample of the population within a survey. It is only possible to use this formula as the basis of assessing the accuracy of a model if the sample survey is the only data source used in the model.
- 2.6 Within a micro-simulation model, the central point estimate is the most probable result, but this falls at the centre of a range and it is this range (known as the mean forecast error) that determines the accuracy of micro-simulation models.

- 2.7 The most common measure of **model error is the root mean square deviation (RMSD)** which considers the difference between predicted and observed outcome. This formula is expressed as follows, where $\hat{\theta}$ is the model prediction and θ is the associated observation for each time period, and T is the number of time periods for which data is available:

$$\text{RMSD} = \sqrt{\frac{\sum(\hat{\theta} - \theta)^2}{T}}$$

- 2.8 This formula shows that as the difference between model predictions and actual observations falls, the associated model error also falls – so we can have greater confidence in the accuracy of a model if it predicts results which are close to those observed. Calculating the mean forecast error depends on comparing modelling estimates with appropriate trend based data (data which shows what has actually happened) but it is clearly difficult to test any estimate of housing need and requirements through unambiguous comparison with ‘reality’, because there is no single objective, non-model-based account of ‘reality’ that can be used to measure housing market performance.
- 2.9 Therefore, the accuracy of the ORS Housing Market Model for North London can only be determined by comparing its projections with actual outcomes in upcoming years. However, the accuracy of the ORS Housing Market Model has been demonstrated from previous studies elsewhere in the country where the projections from the model have successfully tracked major changes in the house market over time. Most notably, the ORS Housing Market Model projections from the Greater London Housing Requirements Study 2004 successfully changes in social housing requirements in London in the period 2002-2007

Assessing Affordability

- 2.10 Household affordability critically underpins the housing requirement analysis – determining both the ability to afford market housing (and be an effective housing demand) and the inability to afford market housing (and be a real housing need). Affordability is a complex issue and can be assessed in a number of different ways, but each method depends on common factors that are crucial to the analysis. The affordability of any particular household will depend on the relationship between:

- The cost of appropriate local housing, and
- The amount that the household is able to afford.

- 2.11 Having established the cost of local rented housing, it is also important to consider the amount that households are able to afford. The National Housing Federation has traditionally promoted that it is appropriate for households to spend up to 30% of their net income on rent or mortgage payments, and in providing affordable housing, Local Authorities and RSLs have often based affordability tests on this relatively straight-forward calculation. Nevertheless, whilst this may be suitable for households expecting to pay relatively low rents in the social sector, the implications become somewhat unrealistic in considering the payments for more expensive properties in the private sector.

- 2.12 The London Housing Federation “Mind the Gaps” document recognises that households may be expected to contribute as much as 50% of net income towards their total housing costs – noting that it is not the proportion of income that is the over-riding factor, but that the most important consideration is the amount of residual income available after the identified costs have been paid.

- 2.13 The affordability tests used for the study seek to ensure that households are not committed beyond their means, but do not allocate affordable housing to households who are realistically able to afford housing in the private sector.

Assessing Affordability for Owner Occupation

- 2.14 In terms of the affordability assessment for owner-occupiers, whilst private renters will be expected to meet recurring costs each week or month it is accepted that owner occupiers will normally rely upon a loan or mortgage from a building society or other lender. Therefore, in the context of owner occupation, it is important that the householder is not only able to afford the repayments of such a loan but that also such a loan is accessible to that household. For this reason, a mortgage multiplier is normally applied to determine the amount households are able to afford when considering home purchase.
- 2.15 The assessment of mortgage eligibility adopted for this analysis is consistent with the method used for the Greater London Housing Requirement Study 2004 to ensure that results remain comparable. Households are assumed to be able to borrow up to 3.5x their main income in addition to 1.0x any secondary income. Where households do not have a 10% deposit or where the primary income is below £15,000 per annum, the primary multiplier is restricted to 3.0x the main income – which is particularly relevant in the current financial climate, where mortgage lenders are becoming increasingly reluctant to lend to borrowers without existing equity or other significant deposit available.
- 2.16 In addition to the mortgage eligibility, it is also important that the assessment of affordability for owner occupation considers other household resources, including:
- Savings;
 - Debts;
 - Equity (positive or negative) from current home (for current owners); as well as the
 - Amount that can be borrowed.
- 2.17 Perhaps the most important additional resource is any equity that a household may have in their existing home because, whilst the early years of a mortgage may not impact significantly on the amount of capital repaid, increases in house prices can bring significant additional resources.
- 2.18 In summary, the amount affordable for owner-occupation is therefore: savings minus debts plus/minus positive/negative equity plus the borrowable amount.

Assessing Affordability for Weekly Rent

- 2.19 Unlike with owner-occupation, the rental market does not require a single capital payment to be made upfront that has to be funded from a source such as a mortgage. Instead, it is based exclusively on a recurring payment taken from the individual household budget. The assessment for rent has been based upon that proposed in the Practice Guidance, with 25% of household gross income assumed to be available for rent.
- 2.20 In practice, the use of gross income (as opposed to the net income) reduces the assumed payments for lower income households – because they are typically liable for less deductions (such as income tax and national insurance) from their income. Where households have no deductions from their earnings, they are assumed to pay only 25% of their net income on housing cost – but this increases to a maximum contribution of 31.5% of net income for those households earning up to £15,000 gross.

The ORS Housing Market Model

^{2.21} For any housing market assessment, some of the key or core issues are;

- how many additional units are required?;
- how many additional units should be affordable homes?;
- for what type of open-market housing is there demand?; and
- how will 'demand' and 'need' change under different assumptions?

^{2.22} The ORS Housing Market Model addresses these issues by analysing the whole housing market. Instead of focusing primarily upon poorer households and social sector need, it interprets the interaction of requirement and supply across all sectors of the housing market. Social sector needs are interpreted within the context of market housing demands. This takes account of the interaction of effective and ineffective demands and needs, plus the likely supply from the range of properties vacated within the existing stock.

^{2.23} The key stages of the model and the main modelling assumptions can be summarised as follows;

- | | |
|--------------------------------------|-------------------------------------------------------------------------------|
| ▪ Gross Housing Requirement = | Established Households +
New Households +
In-migrant Households |
| ▪ Housing Supply = | Established Households +
Household Dissolution +
Out-migrant Households |
| ▪ Net Housing Requirement = | Gross Housing Requirement -
Housing Supply |

Core Modelling Assumptions

- The core analysis is based on primary data from the individual Borough studies, which has been re-weighted to take account of changes in the Borough populations since the data was initially gathered.
- Where data required by the model is not available in any individual dataset, information has been imputed using a hot-deck imputation methodology to randomly select information from a donor case with similar characteristics.

Housing Requirements

- Housing requirements are generated from three sources;
 - existing households moving;
 - newly forming households; and
 - in-migrant households.
- Existing household moves are based upon the expectation of moving in the next 12 months or the need to move from unsuitable housing.
- The number of in-migrant households is constrained to GLA data on net migration, with inward and outward flows informed by ONS migration statistics. Household characteristics are based on trends from the previous 12 months.
- Newly forming households are based upon trends from the previous 12 months.

Housing Supply

- Housing supply is generated from three sources;
 - existing households moving;
 - death and dissolutions; and
 - out-migrant households.
- Existing household moves are based upon the expectation of moving in the 12 months.
- Deaths and dissolutions are based upon ONS mortality rates for deaths and trends over the previous 12 months.
- The number of out-migrant households is constrained to GLA data on net migration, with inward and outward flows informed by ONS migration statistics. Household characteristics are based upon expectations of moving in the next 12 months. Migration at borough level is estimated due to limitations of the data.

Figure 2
Derivation of Elements of Housing Need and Demand

Element	Derivation
Newly arising households Profile A	<p>Based on all households that have moved within the last 12 months where their previous address was within the sub-region and their previous tenure was one of the following:</p> <ul style="list-style-type: none"> • Living with parents, family or friends • Renting a room in lodgings • Living in halls or residence • Living in a convalescence home • Living in a hotel • Living in bed and breakfast accommodation • Homeless
In-migrant households to the sub-region Profile B	<p>Households are allocated to market, intermediate or social housing on the basis of affordability.</p> <p>The future projection for this flow is based on recent trend figures for the last 12 months, with five-year projections adjusted on the basis of ONS And GLA migration data for the last five years.</p> <p>Households are allocated to market, intermediate or social housing on the basis of affordability.</p> <p>Size of property required is based on trends in terms of the number of bedrooms in properties occupied by recent in-migrant households.</p>
Established households Profile C	<p>The future projection for this flow is based on expectations of existing households moving within the sub-region over the next 12 months.</p> <p>The projection includes households currently living in unsuitable housing that need to move to resolve their housing problems and cannot afford to buy or rent market housing (including homeless households temporarily accommodated in PSL housing). The size of property required is based on household composition. It is assumed that the identified existing need is addressed over a 10-year period, therefore 10% of the total is counted annually.</p> <p>The projection also includes households who are able to afford to buy or rent market housing. The size of property required is based on household expectations in the context of expressed demand.</p>

^{2.24} The extent to which the market clears depends upon the match or mismatch between the households seeking housing, on the one hand, and the available stock, on the other. The sources of housing supply are detailed in Figure 3.

Figure 3
Derivation of Elements of Housing Supply

Element	Derivation
Property vacated following household dissolution due to death or household merging Profile E	The future projection for this flow is based on the structure of individual households coupled with ONS survival rate statistics. Each household is allocated a probability of survival such that a residual probability of dissolution can be derived. All households identified as moving to “live with” another household, moving to communal housing or otherwise no longer requiring independent housing are also counted as vacating their current home. The type and size of property counted within the supply is based on the actual type and number of bedrooms in the current home, i.e. the property being vacated.
Property vacated by out-migrant households leaving the sub-region Profile F	The future projection for this flow is based on expectations of existing households moving away from the sub-region over the next 12 months, with five-year projections adjusted on the basis of ONS and GLA migration data for the last five years. All out-migrant households are assumed to vacate their current home. The type and size of property counted within the supply is based on the actual type and number of bedrooms in the current home, i.e. the property being vacated.
Property vacated by established households moving home Profile G	The future projection for this flow is determined by the three flows of established households considered within the elements of housing need and demand: <ul style="list-style-type: none"> – Established households currently in need; – Newly arising need from established households; and – Effective demand from established households. All established households moving are assumed to vacate their current home. The type and size of property counted within the supply is based on the actual type and number of bedrooms in the current home, i.e. the property being vacated.

Understanding the Required Housing Tenure Mix

2.25 Affordability tests are used to apportion households to specific housing tenures;

- **Social rented housing** – for those households unable to afford any more than social rents;
- **Intermediate affordable housing** – for those households able to afford more than social rents, but unable to afford to buy owner-occupied housing or to rent privately at the market rent threshold; and
- **Market housing** – for those households able to afford to buy owner-occupied housing or able to afford to rent privately at rents at or above the market rent threshold.

2.26 The requirement for housing is therefore defined purely on affordability grounds with those who have incomes above market housing thresholds being identified as requiring market housing. It is also the case that those with incomes below market housing thresholds who report no difficulties with their housing costs are also identified as requiring market housing because using the PPS3 definition as applied in Chapter 5 of the SHMA Practice Guidance (page 41);

- **Housing need** is households who are lacking their own housing or who are living in housing which is judged to be inadequate or unsuitable, who are unlikely to be able to meet their own housing needs in the market without some financial assistance.

2.27 On this basis households meeting their own housing requirements in the market are deemed to be suitably housed, do not require financial assistance and are not in housing need.

Affordability Assumptions

- Households are allocated to tenures based upon affordability and not preference.
- A household is in the backlog of need if they are unsuitably housed, require alternative housing provision in the Borough and cannot afford market housing. The Model addressed the backlog of need over 10 years.
- For owner occupation lending for single incomes assumed to be 3.5x the gross income and lending for joint incomes based on a 2.9x multiplier. The assessment of affordability for owner occupation also includes;
 - savings;
 - debts; and
 - equity (positive or negative) from current home (for current owners).
- Households are assumed to spend 25% of their gross income on rent.
- Following PPS3 definitions, households who can afford private rent are assumed to access this, rather than dedicated intermediate affordable housing.
- Following PPS3 definitions, households who can afford more than a social rent, but cannot afford a market rent, are regarded by the model as requiring intermediate affordable housing.
- Market rents are based on the lowest quartile price for private rent.
- Properties in the private rented sector with rents within the lowest quartile are considered as sub-market housing, as their rents are below market rent. Such housing is allocated by the model to households that can afford intermediate affordable housing as defined by PPS3.

^{2.28} When considering the appropriate housing supply, the following sources of supply are considered within the model;

- **Social rented and housing benefit supported private rented housing** – social housing provided to rent from local authorities and Registered Social Landlords and housing benefit supported private rented accommodation;
- **Intermediate housing (including lower quartile private rented dwellings)** – dedicated intermediate housing products (such as shared ownership, discount market sale, sub-market rent and shared equity sales where the subsidy is held in perpetuity) and a proportion of the housing in the private rented sector with rents below the market rent threshold (i.e. within the lowest quartile); and
- **Market housing** – owner-occupied housing and housing in the private rented sector above market rent thresholds.

^{2.29} Using these definitions in relation to the range of housing types, it is possible to develop the earlier analysis by considering the housing market as a matrix of housing ‘origins and destinations’. This balances the gross requirements for market housing, intermediate housing and social housing against the equivalent identified supply.

Understanding the sources of housing supply

Housing Supply

^{2.30} PPS3 (Appendix B) contains the following statements on the supply of new dwellings across all tenures

- **Affordable housing should:**
‘Meet the needs of eligible households including availability at a cost low enough for them to afford, determined with regard to local incomes and local house prices.
Include provision for the home to remain at an affordable price for future eligible households or, if these restrictions are lifted, for the subsidy to be recycled for alternative affordable housing provision’.
- **Social rented housing is:** ‘Rented housing owned and managed by local authorities and registered social landlords, for which guideline target rents are determined through the national rent regime.
- **Intermediate affordable housing is:** ‘Housing at prices and rents above those of social rent, but below market price or rents, and which meet the criteria set out above. These can include shared equity products (eg HomeBuy), other low cost homes for sale and intermediate rent.’
- **Market housing is:** ‘Private housing for rent or for sale, where the price is set in the open market.’

^{2.31} The key issue these definitions raise is how to define market housing costs. In practice the very cheapest second hand open market dwellings can be cheaper than any intermediate (and on some occasions social rented) dwelling. Therefore, for the definitions in PPS3 to have practical relevance there is a need to identify a market housing threshold price which then sets the upper limit for the cost of intermediate affordable housing products.

^{2.32} On this point, SHMA Practice Guidance (Chapter 3, page 27) states that for house prices, ‘Entry-level prices should be approximated by lower-quartile house prices’. The cheapest available property prices should not be used since these often reflect sub-standard quality or environmental factors,’ and for

private rents, 'As with house prices, lower-quartile rents should be used to estimate the entry level'. Therefore SHMA Practice Guidance identifies that the threshold point for market housing commences at the lowest quartile for owner occupation and private rents.

^{2.33} This issue is very important because PPS3 is predominantly about the delivery of new dwellings. However, while the ORS Housing Market Model is also in part about the delivery of new dwellings, the majority of households requiring accommodation will be housed in the existing housing stock of North London. Therefore, while PPS3 sets out clear definitions for newbuild dwellings, the role of second hand housing makes the classification of dwellings by tenure much more complicated.

^{2.34} Such an example is for housing which is available to those who can afford no more than Social Target Rents. For this group, it is possible to consider the supply to comprise of dedicated supply such as Council and RSL lettings, but also housing benefit supported private rented dwellings. The rationale for this is to recall the PPS3 definition of households in housing need (as outlined in Chapter 5 of SHMA Practice Guidance) and the requirement for financial assistance within the definition:

- **Housing need is:** 'Households who are lacking their own housing or who are living in housing which is judged to be inadequate or unsuitable, who are unlikely to be able to meet their own housing needs in the market without some financial assistance.'

^{2.35} Whilst housing benefit supported private rent does not have the same tenancy rights as full social rent, it nevertheless contributes to the effective supply of affordable housing in that it is affordable to households who require social housing. In practical terms there is a shortage of social rented housing and households unable to access it will seek housing in the private rented sector with housing benefit support.

^{2.36} Similarly further supply assumptions can be considered for intermediate affordable housing. The current supply of dedicated intermediate housing products in North London as defined by PPS3 is relatively small. However, North London has a large private rented sector. The lower quartile private rented sector falls below the entry threshold for 'market' housing as defined by PPS3 and the SHMA Practice Guidance. While not enjoying the same tenancy or ownership rights as dedicated intermediate affordable housing products, cheaper (lower quartile) private rented properties are affordable to households within the intermediate affordable housing income band – so they are counted as part of the supply to this group of households in a number of the scenarios set out below.

^{2.37} Support for these positions can be found in SHMA Practice Guidance where it is noted, (Chapter 5, Stage 4: The Housing Requirements of Households in Need Page 49) 'Furthermore, some households in need may choose to live in the private rented sector (possibly with the use of housing benefit) or housing that would be classified as unsuitable, even though they are eligible for affordable housing. One of the research questions outlined in this section is:

- How is the private rented sector used to accommodate housing need?

^{2.38} The Profiles set out below are based on the above definitions and build to form the outputs of Scenario 2A, Figure 69 in the Main Report.

Profile A: Newly Arising Households

Source: Primary data from individual borough Household Surveys, reweighted to 2009 baseline

Based on all households that have moved within the last 12 months where their previous address was within the sub-region and their previous tenure was one of the following:

- Living with parents, family or friends
- Renting a room in lodgings
- Living in halls or residence
- Living in a convalescence home
- Living in a hotel
- Living in bed and breakfast accommodation
- Homeless

Figure 4

5-year Gross Housing Requirement by Housing Type and Size: Newly Arising Households (Source: ORS Housing Market Model, North London Sub-regional Housing Requirement Assessment 2010. Note: Figures may not sum due to rounding)

Housing Requirement	Type of Housing			Total
	Market	Intermediate	Social	
5-year Gross Requirement				
1 bedroom	11,597	6,550	16,131	34,279
2 bedrooms	12,520	4,519	11,243	28,282
3 bedrooms	5,775	1,652	5,020	12,448
4+ bedrooms	2,603	714	758	4,074
Total	32,495	13,435	33,153	79,083

Profile B: Gross Housing Requirements from In-migrant Households

Source: Consolidated person migration data; Primary data from individual borough Household Surveys, reweighted to 2009 baseline; GLA regional SHMA 2008; 2001 Census data about migration to communal establishments

The 2001 Census identified that 6.0% of migrant persons to the London region were moving to communal housing, so 94.0% of migrant persons were either moving within households or moving to or from established households.

The modelling for the GLA SHMA identified that 77.8% of all in migrant persons were moving as whole households.

Taking 77.8% as a proportion of 94.0% identifies that 82.8% of the migrant persons who were either moving within households or moving to or from established households, were actually moving was whole household.

The average size of in-migrant households in each of the boroughs is derived from the primary Household Survey data, based the size of households that had moved within the last 12 months where their previous address was outside the sub-region. Figures are based on weighted data.

Figure 5

5-year Gross Housing Requirement by Housing Type and Size: In-migrant Households to the Sub-region (Source: ORS Housing Market Model, North London Sub-regional Housing Requirement Assessment 2010. Note: Figures may not sum due to rounding)

Housing Requirement	Type of Housing			Total
	Market	Intermediate	Social	
5-year Gross Requirement				
1 bedroom	47,409	20,322	10,757	78,488
2 bedrooms	42,939	22,287	5,272	70,497
3 bedrooms	21,259	11,690	4,584	37,533
4+ bedrooms	8,435	12,241	647	21,323
Total	120,042	66,539	21,260	207,842

Profile C: Established Households Moving

Source Primary data from individual borough Household Surveys, reweighted to 2009 baseline

The backlog of established household in need is derived by identifying those established households currently living in unsuitable housing, removing any households where in-situ solutions can be applied to resolve their problems, removing any households who expect to leave the sub-region and any household who is assessed to be able to afford market housing of an appropriate size.

The backlog of established household in need is derived by identifying those established households currently living in unsuitable housing, removing any households where in-situ solutions can be applied to resolve their problems, removing any households who expect to leave the sub-region and any household who is assessed to be able to afford market housing of an appropriate size.

The annual need to reduce the backlog is based on addressing the entire backlog over a 10-year period.

The rate of newly arising need from established households is based on the rate derived for the regional SHMA, which is applied to the number of households identified within the backlog – thereby assuming that areas with a large backlog of need also have a higher flow of households falling into need.

Demand from established households is based on those households expecting to move who are assessed as being able to afford market housing within the borough.

The overall housing requirement is based on the sum of the need to reduce the backlog, the newly arising need and the effective demand for market housing

Figure 6

5-year Gross Housing Requirement by Housing Type and Size: Established Households (Source: ORS Housing Market Model, North London Sub-regional Housing Requirement Assessment 2010. Note: Figures may not sum due to rounding)

Housing Requirement	Type of Housing			Total
	Market	Intermediate	Social	
5-year Gross Requirement				
1 bedroom	51,646	12,994	15,798	80,437
2 bedrooms	63,255	11,160	18,040	92,454
3 bedrooms	37,038	5,285	7,801	50,124
4+ bedrooms	18,414	1,395	1,910	21,719
Total	170,353	30,833	43,548	244,734

Profile D: Gross Housing Requirements

The future projection for overall gross housing requirements is determined by the three primary flows of households considered within the elements of housing need and demand:

A: New households; and

B: In-migrant households to the sub-region.

C: Established households;

Figure 7

5-year Gross Housing Requirement by Housing Type and Size: All households (Source: ORS Housing Market Model North London Sub-regional Housing Requirement Assessment 2010. Note: Figures may not sum due to rounding)

Housing Requirement	Type of Housing			Total
	Market	Intermediate	Social	
A: Gross Housing Requirements from Newly Formed Households				
1 bedroom	11,597	6,550	16,131	34,279
2 bedrooms	12,520	4,519	11,243	28,282
3 bedrooms	5,775	1,652	5,020	12,448
4+ bedrooms	2,603	714	758	4,074
Total	32,495	13,435	33,153	79,083
B: Gross Housing Requirements from In-migrant Households				
1 bedroom	47,409	20,322	10,757	78,488
2 bedrooms	42,939	22,287	5,272	70,497
3 bedrooms	21,259	11,690	4,584	37,533
4+ bedrooms	8,435	12,241	647	21,323
Total	120,042	66,539	21,260	207,842
C: Gross Housing Requirements from Established Households				
1 bedroom	51,646	12,994	15,798	80,437
2 bedrooms	63,255	11,160	18,040	92,454
3 bedrooms	37,038	5,285	7,801	50,124
4+ bedrooms	18,414	1,395	1,910	21,719
Total	170,353	30,833	43,548	244,734
5-year Gross Requirement				
1 bedroom	110,652	39,866	42,686	193,204
2 bedrooms	118,714	37,966	34,555	191,233
3 bedrooms	64,072	18,627	17,405	100,105
4+ bedrooms	29,452	14,350	3,315	47,116
Total	322,890	110,807	97,961	531,659

Profile E: Dwellings Vacated Following Household Dissolution Due to Death

Source: Primary data from individual borough Household Surveys, reweighted to 2009 baseline; and Government Actuaries Department survival rates by age/gender

On the primary data, each person in the household is attributed a probability of mortality. The household mortality rate is calculated based on the product of the probability of mortality for each person in the household.

Figures are based on weighted data with grossing factors applied to represent the total population.

Figure 8

5-year Housing Supply by Housing Type and Size: Dwellings Vacated through Household Dissolution (Source: ORS Housing Market Model North London Sub-regional Housing Requirement Assessment 2010. Note: Figures may not sum due to rounding)

Housing Supply	Type of Housing			Total
	Market supply is owner occupied and PRS above market threshold	Intermediate supply includes lower quartile PRS	Social supply includes existing HB supported PRS	
5-year Supply				
1 bedroom	1,970	971	8,408	11,348
2 bedrooms	3,042	639	3,308	6,989
3 bedrooms	4,115	173	1,086	5,374
4+ bedrooms	764	77	93	934
Total	9,891	1,860	12,895	24,646

Profile F: Housing Supply from Out-migrant Households

Source: Consolidated person migration data; Primary data from individual borough Household Surveys, reweighted to 2009 baseline; GLA regional SHMA 2008

The modelling for the GLA SHMA identified that 74.1% of all out migrant persons were moving within households.

The average size of out-migrant households in each of the boroughs is derived from the primary Household Survey data, based the size of households that were planning to move within the next 12 months where their future address was expected to be outside the sub-region.

Figure 9

5-year Housing Supply by Housing Type and Size: Dwellings Vacated by Out-migrant Households leaving the Sub-region (Source: ORS Housing Market Model, North London Sub-regional Housing Requirement Assessment 2010. Note: Figures may not sum due to rounding)

Housing Supply	Type of Housing			Total
	Market supply is owner occupied and PRS above market threshold	Intermediate supply includes lower quartile PRS	Social supply includes existing HB supported PRS	
5-year Supply				
1 bedroom	59,377	14,818	10,094	84,289
2 bedrooms	37,869	16,683	12,530	67,083
3 bedrooms	30,133	12,142	4,201	46,476
4+ bedrooms	9,370	5,062	455	14,887
Total	136,749	48,706	27,280	212,735

Profile G: Housing Supply from Dwellings Vacated by Established Households

Source: Primary data from individual borough Household Surveys, reweighted to 2009 baseline

Whilst established households moving within the sub-region do not impact on the overall level of net housing requirement (for each household contributes to both the gross housing requirement and also the housing supply) their moves will have an impact on the housing mix in the net requirement.

Supply from established households is based on the dwellings vacated by those households expecting to move to reduce the backlog of need, to meet the newly arising need and who are generating the effective demand for market housing.

Figure 10

5-year Housing Supply by Housing Type and Size: Dwellings Vacated by Established Households (Source: ORS Housing Market Model, North London Sub-regional Housing Requirement Assessment 2010. Note: Figures may not sum due to rounding)

Housing Supply	Type of Housing			Total
	Market supply is owner occupied and PRS above market threshold	Intermediate supply includes lower quartile PRS	Social supply includes existing HB supported PRS	
5-year Supply				
1 bedroom	54,302	14,722	13,309	82,333
2 bedrooms	51,699	21,586	16,942	90,227
3 bedrooms	26,429	14,237	8,753	49,418
4+ bedrooms	15,177	6,906	673	22,756
Total	147,607	57,451	39,676	244,734

Profile H: Housing Supply

The future projection for overall housing supply is determined by the three primary flows of households considered within the elements of housing supply:

E: Housing supply from household dissolution; and

F: Housing supply from out-migrant households from the sub-region.

G: Housing supply from established households;

Figure 11

5-year Housing Supply by Housing Type and Size: All Households (Source: ORS Housing Market Model, North London Sub-regional Housing Requirement Assessment 2010. Note: Figures may not sum due to rounding)

Housing Supply	Type of Housing			Total
	Market supply is owner occupied and PRS above market threshold	Intermediate supply includes lower quartile PRS	Social supply includes existing HB supported PRS	
E: Housing Supply from Household Dissolution				
1 bedroom	1,970	971	8,408	11,348
2 bedrooms	3,042	639	3,308	6,989
3 bedrooms	4,115	173	1,086	5,374
4+ bedrooms	764	77	93	934
Total	9,891	1,860	12,895	24,646
F: Housing Supply from Out-migrant Households				
1 bedroom	59,377	14,818	10,094	84,289
2 bedrooms	37,869	16,683	12,530	67,083
3 bedrooms	30,133	12,142	4,201	46,476
4+ bedrooms	9,370	5,062	455	14,887
Total	136,749	48,706	27,280	212,735
G: Housing Supply from Established Households				
1 bedroom	54,302	14,722	13,309	82,333
2 bedrooms	51,699	21,586	16,942	90,227
3 bedrooms	26,429	14,237	8,753	49,418
4+ bedrooms	15,177	6,906	673	22,756
Total	147,607	57,451	39,676	244,734
5-year Supply				
1 bedroom	115,649	30,511	31,811	177,970
2 bedrooms	92,610	38,908	32,780	164,299
3 bedrooms	60,677	26,552	14,040	101,268
4+ bedrooms	25,311	12,045	1,221	38,577
Total	294,247	108,017	79,852	482,115

Profile I: Net Housing Requirement

The future projection for net housing requirement is determined by offsetting the overall housing supply against the overall gross housing requirement:

D: Gross housing requirement; less

H: Housing supply.

Figure 12

5-year Housing Requirement by Housing Type and Size, (Source: ORS Housing Market Model, North London Housing Requirement Assessment 2010. Note: Figures may not sum due to rounding)

Housing Requirement	Type of Housing				All Sectors
	Market supply is owner occupied and PRS above market threshold	Intermediate supply includes lower quartile PRS	Social supply includes existing HB supported PRS		
Gross Requirement					
1 bedroom	110,652	39,866	42,686	193,204	
2 bedrooms	118,714	37,965	34,555	191,234	
3 bedrooms	64,073	18,626	17,406	100,105	
4+ bedrooms	29,452	14,349	3,315	47,116	
Total	322,890	110,807	97,961	531,658	
Gross Supply					
1 bedroom	115,649	30,511	31,811	177,970	
2 bedrooms	92,610	38,908	32,780	164,299	
3 bedrooms	60,677	26,552	14,040	101,268	
4+ bedrooms	25,311	12,045	1,221	38,577	
Total	294,247	108,017	79,852	482,115	
Net Requirement (Mismatch)					
1 bedroom	(4,997)	9,356	10,875	15,234	
2 bedrooms	26,103	(944)	1,775	26,934	
3 bedrooms	3,396	(7,925)	3,366	(1,164)	
4+ bedrooms	4,141	2,304	2,094	8,539	
Total	28,643	2,790	18,110	49,543	

Borough Level Tenure and Size Mix Estimates

- ^{2.39} The above estimates reflect the overall position for the sub-region. To identify the requirements for each Borough requires a method to allocate the total housing requirements between the Boroughs, and also a method to allocate housing need to each Borough.
- ^{2.40} Given the restrictions on land availability in the London region, housing requirements will not necessarily be provided for in the borough in which they arise. Instead, the decisions will be based on a range of factors, including land availability. The current annual planned provision for each borough is set out in the October 2010 draft replacement London Plan, as detailed below.

Figure 13
Local Authority Annual Monitoring Target, (Source: GLA Draft Replacement London Plan October 2010)

Local Authority	Conventional supply	Vacants returned to use	Additional self-contained dwellings	5-year dwelling delivery	% of sub-regional delivery
Barnet	2,048	79	2,127	10,635	31.5%
Camden	500	0	500	2,500	7.4%
Enfield	530	22	552	2,760	8.2%
Hackney	1,124	31	1,155	5,775	17.1%
Haringey	792	28	820	4,100	12.1%
Islington	922	0	922	4,610	13.7%
Westminster	594	81	675	3,375	10.0%
Total	6,510	241	6,751	33,755	100.0%

- ^{2.41} It is possible to derive a delivery index which considers the planned provision in the context of the existing number of households in the borough, to establish proportionate differences in new housing provision relative to the existing population. Where the index has a value above 1.0, housing delivery is higher than the sub-regional norm; a value below 1.0 denotes housing delivery below the sub-regional norm.

Figure 14
Delivery Index by Local Authority, (Source: GLA Population Estimates 2009 and Draft Replacement London Plan October 2010)

Local Authority	% of households in the sub-region	% of sub-regional delivery	Delivery index
Barnet	18.2%	31.5%	1.74
Camden	13.2%	7.4%	0.56
Enfield	16.0%	8.2%	0.51
Hackney	12.7%	17.1%	1.35
Haringey	13.2%	12.1%	0.92
Islington	12.2%	13.7%	1.12
Westminster	14.6%	10.0%	0.68
TOTAL	100.0%	100.0%	1.00

- ^{2.42} The following analysis considers the relative needs of the boroughs based upon the London Councils Housing Needs Index 2007/08.

- ^{2.43} We can then consider the borough's relative need relative to the existing population. Where the index has a value above 1.0, local need is higher than the sub-regional norm; a value below 1.0 denotes housing need below the sub-regional norm.

Figure 15

Housing Needs Index by Local Authority, (Source: London Councils Housing Needs Index2007/08)

Local Authority	% of households in the sub-region	% of sub-regional need	Need index
Barnet	18.2%	8.7%	0.48
Camden	13.2%	12.85%	0.97
Enfield	16.0%	11.56%	0.72
Hackney	12.7%	21.86%	1.72
Haringey	13.2%	19.66%	1.49
Islington	12.2%	12.66%	1.04
Westminster	14.6%	12.72%	0.87
TOTAL	100.0%	100.0%	1.00

2.44 To distribute the sub-regional housing needs, we initially distribute the requirement relative to the overall population, so 18.2% of housing need is assumed to arise in Barnet because 18.2% of the sub-region's households are in Barnet. This is then adjusted to take account of planned housing delivery (in terms of the delivery index) and relative local needs (in terms of the need index).

2.45 The resulting distribution is then proportionately scaled back to match the sub-regional total.

Figure 16

Distribution of Local Authority Affordable housing Requirements, (Source: GLA Population Estimates 2009 and Draft Replacement London Plan October 2010 and : London Councils Housing Needs Index2007/08)

Local Authority	% of households in the sub-region	Baseline distribution of 5-year Net Affordable Housing Requirement (A)			Final Affordable Housing Requirement (A)*(B)*(C)/(Sum[(A)*(B)*(C)]/20,901)
		Delivery index (B)	Need index (C)		
Barnet	18.2%	3,804	1.74	0.48	3,220
Camden	13.2%	2,759	0.56	0.97	1,519
Enfield	16.0%	3,344	0.51	0.72	1,244
Hackney	12.7%	2,654	1.35	1.72	6,245
Haringey	13.2%	2,759	0.92	1.49	3,833
Islington	12.2%	2,550	1.12	1.04	3,010
Westminster	14.6%	3,052	0.68	0.87	1,830
TOTAL	100.0%	20,901	1.00	1.00	20,901

^{2.46} The net affordable housing requirement can then be compared with the annual monitoring target for each local authority. The net difference between these figures represents the projected growth in market housing.

Figure 17:

5-year Housing Requirement by Housing Type by Borough using London Councils' HNI (Source: GLA Population Estimates 2009 and Draft Replacement London Plan October 2010 and : London Councils Housing Needs Index2007/08)

Housing Requirement	Proportion of Sub-regional Total based on HNI	Total Affordable Housing	5 year London Plan AMR Target	Net Difference
TOTAL REQUIREMENT				
Barnet	15.4%	3,220	10,635	7,415
Camden	7.3%	1,519	2,500	981
Enfield	6.0%	1,244	2,760	1,516
Hackney	29.9%	6,245	5,775	(470)
Haringey	18.3%	3,833	4,100	267
Islington	14.4%	3,010	4,610	1,600
Westminster	8.8%	1,830	3,375	1,545
Total	100.0%	20,901	33,755	12,854

^{2.47} The following borough level estimates of tenure and size mix are based upon the planned 5 year delivery of new homes assuming that the private rented sector is meeting part of the requirement for affordable housing.

^{2.48} In this scenario it is assumed that the affordable housing requirement will still be fully met if overall delivery is below the estimated future requirement.

Figure 18:

Borough Level 5-year Housing Requirement by Housing Type and Size for Minimum Draft Replacement London Plan Delivery, (Source: ORS Housing Market Model, North London Housing Requirement Assessment 2010. Note: Figures within each area may not sum due to rounding. Borough figures may not sum to sub-regional total due to the number of constraints and independent variables within the model)

Housing Requirement	Type of Housing			All Sectors
	Market	Intermediate	Social	
Barnet				
1 bedroom	415	890	1,579	2,884
2 bedrooms	5,020	(85)	319	5,254
3 bedrooms	1,042	(657)	581	965
4+ bedrooms	938	282	312	1,532
Total	7,415	430	2,790	10,635
Camden				
1 bedroom	(1,614)	1,161	876	423
2 bedrooms	2,661	(178)	69	2,552
3 bedrooms	(270)	(1,153)	231	(1,192)
4+ bedrooms	204	374	140	718
Total	981	203	1,316	2,500
Enfield				
1 bedroom	(1,863)	1,120	476	(268)
2 bedrooms	2,866	35	242	3,144
3 bedrooms	(149)	(803)	216	(736)
4+ bedrooms	661	(186)	145	620
Total	1,516	166	1,078	2,760
Hackney				
1 bedroom	(1,053)	1,826	3,329	4,102
2 bedrooms	1,027	(73)	323	1,278
3 bedrooms	(539)	(1,542)	1,204	(877)
4+ bedrooms	95	622	555	1,272
Total	(470)	834	5,411	5,775
Haringey				
1 bedroom	(2,341)	2,351	2,029	2,038
2 bedrooms	2,070	(253)	529	2,346
3 bedrooms	347	(1,603)	358	(898)
4+ bedrooms	191	18	405	614
Total	267	512	3,321	4,100
Islington				
1 bedroom	(1,404)	1,328	1,697	1,621
2 bedrooms	2,497	(166)	236	2,566
3 bedrooms	240	(1,037)	386	(411)
4+ bedrooms	267	277	290	834
Total	1,600	402	2,608	4,610
Westminster				
1 bedroom	(1,674)	730	1,219	275
2 bedrooms	3,540	(128)	(273)	3,139
3 bedrooms	(576)	(1,034)	449	(1,161)
4+ bedrooms	255	676	192	1,123
Total	1,545	244	1,586	3,375

Chapter 3: Glossary of Terms

Definitions

Affordability is a measure of whether housing may be afforded by certain groups of households.

Affordable housing includes social rented and intermediate housing, provided to specified eligible households whose needs are not met by the market. Affordable housing should:

- Meet the needs of eligible households including availability at a cost low enough for them to afford, determined with regard to local incomes and local house prices.
- Include provision for the home to remain at an affordable price for future eligible households or, if these restrictions are lifted, for the subsidy to be recycled for alternative affordable housing provision.

Concealed household is a household that currently lives within another household but has a preference to live independently and is unable to afford appropriate market housing.

Debts exclude any mortgage/house loan, but include debts on credit cards, hire purchase etc.

Equity is the difference between the selling price of a house and the value of the outstanding mortgage.

A forecast of housing needs or requirements is a prediction of numbers which would arise in future years based on a model of the determinants of those numbers and assumptions about (a) the behaviour of households and the market and (b) how the key determinants are likely to change. It involves understanding relationships and predicting behaviour in response to preferences and economic conditions.

Hidden households include anyone who lives as part of a household who is likely to leave to establish independent accommodation during the next two years.

A household is one person living alone, or two or more people living together at the same address who share at least one meal a day together or who share a living room (e.g. 5 adults sharing a house like this constitute one 5-person household).

Household formation refers to the process whereby individuals in the population form separate households. 'Gross' or 'new' household formation refers to households that form over a period of time, conventionally one year. This is equal to the number of households existing at the end of the year that did not exist as separate households at the beginning of the year (not counting 'successor' households, when the former head of household dies or departs). 'Net' household formation is the net growth in households resulting from new households forming less the number of existing households dissolving (eg through death or joining up with other households).

A household living within another household is a household living as part of another household of which they are neither the head or the partner of the head.

Households sharing are households (including single people) who live in non-self contained accommodation but do not share meals or a living room (e.g. 5 adults sharing a house like this constitute 5 one-person households).

Housing demand is the quantity of housing that households are willing and able to buy or rent.

Household income includes all salaries, benefits and pensions – before deductions such as tax and National Insurance.

Housing Market Areas are geographical areas in which a substantial majority of the employed population both live and work and where those moving house without changing employment choose to stay.

Housing need is the quantity of housing required for households who are unable to access suitable housing without financial assistance. For the purpose of technical assessment, this definition means there is a need to estimate the number of households who lack their own housing or live in unsuitable housing and who cannot afford to meet their housing needs in the market.

Housing requirements encompasses both housing demand and housing need, and is therefore the quantity of housing necessary for all households to have access to suitable housing, irrespective of their ability to pay. In other words, it is the amount of housing necessary to accommodate the population at appropriate minimum standards.

Housing size can be measured in terms of the number of bedrooms, habitable rooms or floorspace. This study uses the number of bedrooms.

Housing type refers to the type of dwelling, for example, flat, house, specialist accommodation.

Inner London refers to the area covering the London Boroughs of Camden, City of London, City of Westminster, Hackney, Hammersmith and Fulham, Haringey, Islington, Kensington and Chelsea, Lambeth, Lewisham, Newham, Southwark, Tower Hamlets and Wandsworth.

Intermediate affordable housing is housing at prices and rents above those of social rent, but below market price or rents, and which meet the criteria for affordable housing set out above. These can include shared equity products (e.g. HomeBuy), other low cost homes for sale and intermediate rent.

Key Workers: The Government's definition of key workers includes those groups eligible for the Housing Corporation funded KeyWorker Living programme and others employed within the public sector (i.e. outside of this programme) identified by the Regional Housing Board for assistance.

Lending multiplier is the number of times a household's gross annual income a mortgage lender will normally be willing to lend. The most common multipliers quoted are 3.5 times income for a one-income household and 2.9 times total income for dual income households.

Low cost home ownership or shared ownership is housing designed to help people who wish to buy their own home, but cannot afford to buy outright (with a mortgage). Through this type of scheme you buy a share in the property with a Housing Association or other organisation.

Lower quartile means the value below which one quarter of the cases falls. In relation to house prices, it means the price of the house that is one-quarter of the way up the ranking from the cheapest to the most expensive.

Market housing is private housing for rent or for sale, where the price is set in the open market.

Migration is the movement of people between geographical areas. In this context it could be the sub-region, or wider housing market areas. The rate of migration is usually measured as an annual number of individuals, living in the defined area at a point in time, who were not resident there one year earlier. Gross migration refers to the number of individuals moving into or out of the district. Net migration is the difference between gross in-migration and gross out-migration.

Non-self-contained accommodation is where households share a kitchen, bathroom or toilet with another household, or they share a hall or staircase that is needed to get from one part of their accommodation to another.

Outer London refers to the area covering the London Boroughs of Barking and Dagenham, Barnet, Bexley, Brent, Bromley, Croydon, Ealing, Enfield, Greenwich, Harrow, Havering, Hillingdon, Hounslow, Kingston upon Thames, Merton, Redbridge, Richmond upon Thames, Sutton and Waltham Forest.

A projection of housing needs or requirements is a calculation of numbers expected in some future year or years based on the modelling of existing conditions and assumptions.

Secondary data is existing information that someone else has collected. Data from administrative systems and some research projects are made available for others to summarise and analyse for their own purposes (e.g. Census, national surveys).

Shared equity schemes provide housing that is available part to buy (usually at market value) and part to rent.

Social rented housing is rented housing owned and managed by local authorities and registered social landlords, for which guideline target rents are determined through the National Rent Regime. The proposals set out in the Three Year Review of Rent Restructuring (July 2004) were implemented as policy in April 2006. It may also include rented housing owned or managed by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Housing Corporation as a condition of grant.

Specialised housing refers to specially designed housing (such as mobility or wheelchair accommodation, hostels or group homes) or housing specifically designated for particular groups (such as retirement housing).

A sub-region is a set of local authorities which interact closely with each other. The local authorities may all be in one region, or they may spread across two or more regions.

Acronyms and Initials

ASHE	Annual Survey of Hours and Earnings
BME	Black and Minority Ethnic
CLG	Department for Communities and Local Government
COA	Census Output Area
CORE	The Continuous Recording System (Housing association and local authority lettings/new tenants)
DETR	Department of the Environment, Transport and the Regions
DPD	Development Plan Documents
DWP	Department of Work and Pensions
EHCS	English House Condition Survey
GIS	Geographical Information Systems
GLA	Greater London Authority
GOL	Government Office for London
HA	Housing Association
HCA	Homes and Communities Agency
HIP	Housing Strategies and Investment Programmes
HMA	Housing Market Area
HMO	Households in Multiple Occupation
HSSA	The Housing Strategy Statistical Appendix
IMD	Indices of Multiple Deprivation
LA	Local Authority
LB	London Borough
LDF	Local Development Framework
NASS	National Asylum Support Service
NES	New Earnings Survey
NHSCR	National Health Service Central Register
NLHP	North London Housing Partnership

ODPM Office of the Deputy Prime Minister

ONS Office for National Statistics

ORS Opinion Research Services

PPS Planning Policy Statement

RSL Registered Social Landlord

RTB Right to Buy

SHMA Strategic Housing Market Assessment