

Housing

Chapter 1

- » There was a **net conventional supply of 27,570 homes in 2007/08**, slightly above the level of 2006/07 and 10 thousand higher than in 2001 and 2002.
- » **Conversions in the last four years** have resulted in a **net increase of 8,520 flats and a loss of 3,110 houses** in London.
- » **Affordable housing comprised an increased proportion** of total net conventional housing supply in 2007/08 at 38 per cent, up from 32 per cent in 2005/06 and 34 per cent in 2006/07.
- » **House prices** in London began to fall in early 2008 and have now **fallen 12.2 per cent over the last 12 months**, compared with an average of 12.4 per cent across England as a whole.
- » The number of **housing sales** in London towards the end of 2008 was **down more than 60 per cent on a year previously**.
- » The **average deposit paid by first-time buyers in London has approximately doubled in the last year** even as prices have fallen, and is now equal to more than the average annual first-time buyer income.
- » There were 15,700 **mortgage possession orders** made in London courts in 2008, **up from 14,200 in 2007** but only marginally higher than the 2006 figure.
- » The total number of **empty homes in London in March 2008** was slightly down on the previous year's figure at just over 82,300, the **lowest total recorded since data was first collected in this form in 1979**.
- » The number of households newly accepted as **statutorily homeless in London fell by more than half** from 30,080 in 2003/04 to 13,800 in 2007/08.
- » **Around 200 thousand London households are overcrowded**, almost seven per cent of all households and around 50 thousand higher than the level of the mid-1990s.

Introduction

The last year has seen an unprecedented transformation in London's housing market (as in the rest of the country), with the credit crunch and subsequent recession having brought the longest post-war housing boom to a sudden and decisive end. But some fundamentals have not changed. Housing affordability is still a problem for many Londoners, and the level of housing need remains much higher than in the rest of the country.

Demographic pressures

So far the economic downturn has not affected the continuing growth in London's household population, which according to the latest GLA estimates is projected to grow by between 750 and 800 thousand over the next 25 years, an average increase of 30 to 34 thousand households a year. Almost three-quarters of the increase will consist of single-person households.

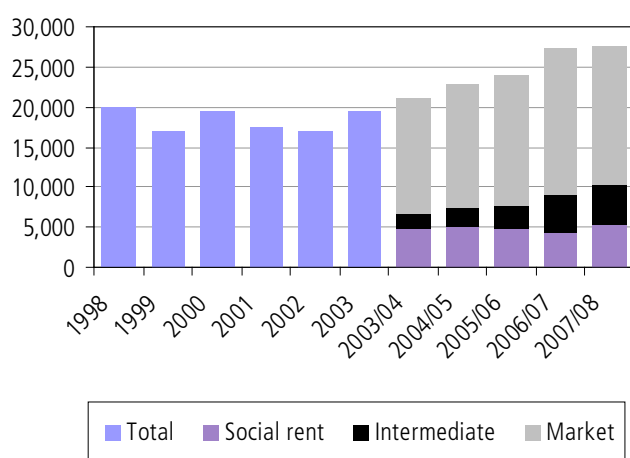
Housing supply

Figure 11.1 shows that recent years have seen a substantial increase in London's new housing supply, a trend which is likely to be reversed in the short to medium term by the impact of the credit crunch and wider economic downturn on both demand and finance

Figure 11.1

Net conventional housing completions in London, 1998 to 2007/08¹

Number of homes



¹ Data prior to 2004 is for calendar years. Data between 2004 and 2008 is for financial years ie 2003/04 to 2007/08.

Source: GLA, *Housing Provision Survey and London Plan Annual Monitoring Report*

for housing development. There was a net conventional supply of 27,570 homes in 2007/08, slightly above the level of 2006/07 and 10 thousand higher than in 2001 and 2002.

Conventional housing supply comprises not just new housing development but also any gains from conversions and changes of use. Conversions in the last four years have resulted in a net growth of 8,520 flats and a loss of 3,110 houses in London, but with huge variation between boroughs: for example, Lambeth saw a net increase of 1,346 flats over the period, but in a handful of boroughs (Camden, Kensington and Chelsea, Richmond upon Thames, and Westminster) there was a net increase in houses, highlighting the trend in 'de-conversion' of flats into houses in more expensive areas (Table 11.9).

Total housing supply, as defined in the London Plan, also includes non-conventional housing such as halls and hostels, of which there was a net supply of 1,581 bed-spaces in 2007/08, and any decrease in the number of private sector homes empty for more than six months. The number of long-term empty homes counted in London rose by 951 in 2007/08, giving a final figure for total housing supply of 28,199, down from 31,432 in 2006/07. The highest total housing supply was in Islington at 3,176 homes, followed by Tower Hamlets and Hounslow. The lowest figure was a net loss of 487 homes in Greenwich, where a large increase of 1,270 in the number of long-term vacant homes more than cancelled out net conventional completions of 783 (Table 11.10).

Affordable housing delivery

Affordable housing comprised an increased proportion of total net conventional housing supply in 2007/08 at 38 per cent, up from 32 per cent in 2005/06 and 34 per cent in 2006/07, and split almost evenly between social rented and intermediate housing (see [Notes and Definitions](#)). The highest proportions of affordable housing were delivered in Southwark (58 per cent) and Brent (57 per cent) and the lowest in the City of London and Kensington and Chelsea (zero per cent each).

The target in the Mayor's draft London Housing Strategy of delivering 50 thousand affordable homes in 2008-11 encompasses a definition of delivery that goes beyond

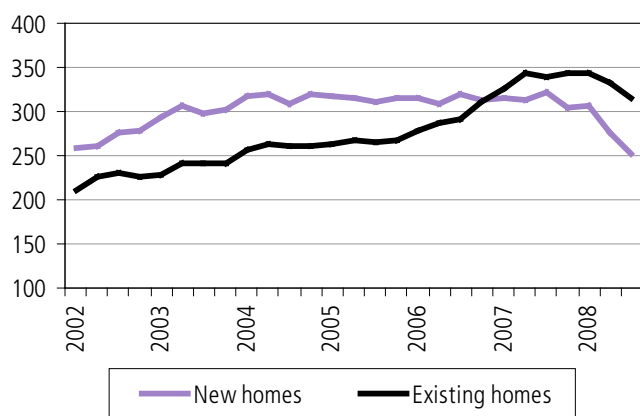
new conventional supply to encompass other additions to the stock of affordable housing such as assisted purchases on the open market and the acquisition of existing properties by housing associations. According to this wider definition there were 15,410 affordable homes delivered in London in 2007/08, nearly 30 per cent of the England total.

House prices

House prices in London, as measured by Department for Communities and Local Government (CLG) on the basis of completed sales, began to fall in early 2008 (Figure 11.2) and had fallen 12.2 per cent in the 12 months to February 2009, compared with an average of 12.4 per cent across England as a whole. This overall trend conceals a sharp divergence in prices for different market segments, however, the average price (after adjusting for size) of newly built homes, which for several years had been selling at a premium in London, fell sooner and faster than that of existing (or 'second hand') homes, and was 22 per cent down from its peak compared with eight per cent for existing homes.

Figure 11.2
Mix-adjusted average price of new and existing homes in London, 2002 to 2008^{1,2}

£ thousands

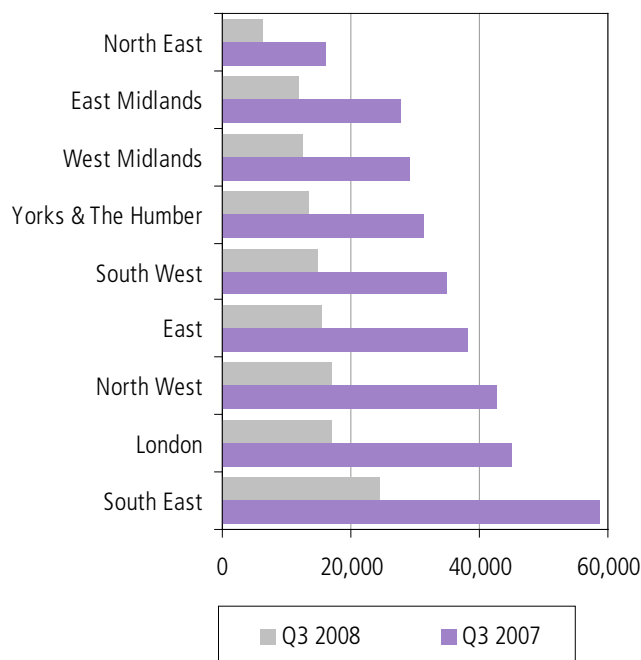


1 Data from 2002 is from 5% sample. Data from 2003 is based on a significantly enhanced sample size. 2005 data is based on combined data from the Survey of Mortgage Lenders and the Regulated Mortgage Survey. Data from September 2005 is collected via the Regulated Mortgage Survey.
 2 Quarterly house prices are based on the average of the monthly prices.

Source: CLG live table 508

Figure 11.3
Housing sales by region, third quarters 2007 and 2008

Numbers



Source: Land Registry, House Price index and housing sales data, 2008

Housing sales

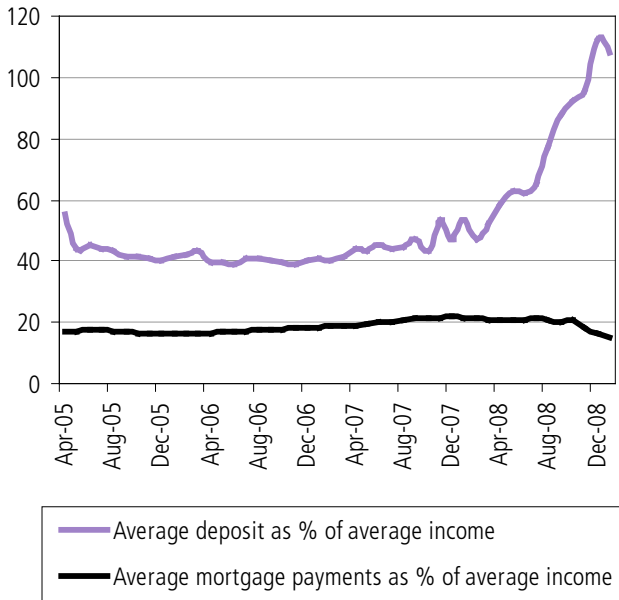
The downturn in the housing market is illustrated in Figure 11.3 by the sudden and steep drop in housing sales following the onset of the credit crunch in late 2007, evidenced by a reduction in the availability of mortgage loans and a sudden tightening of the conditions required to obtain a loan from the banks. According to Land Registry data, the level of residential sales in London towards the end of 2008 was down more than 60 per cent on a year previously. The other regions in England experienced very similar proportional falls in sales.

Affordability

With both house prices and interest rates having dropped sharply in the last year, monthly mortgage costs have fallen significantly for those who already own and the ratio of prices to earnings, another commonly used indicator of the 'affordability' of owner occupation, is also down (Table 11.11). However, the credit crunch has also resulted in a sharp drop in average loan-to-value

Figure 11.4
Affordability of first-time buyer mortgages in London, April 2005 to January 2009

Percentages



Source: CML/BankSearch Regulated Mortgage Survey

ratios and therefore a rise in deposits on new mortgages. According to data from the Council of Mortgage Lenders, the average deposit paid by first-time buyers in London rose from 10 per cent in January 2007 to 25 per cent in January 2009. The implied average deposit paid by first-time buyers has approximately doubled in the last year even as prices have fallen, and is now equal to more than the average annual first-time buyer income (including joint incomes). The trend in average deposit as a proportion of average annual income in London is shown in Figure 11.4.

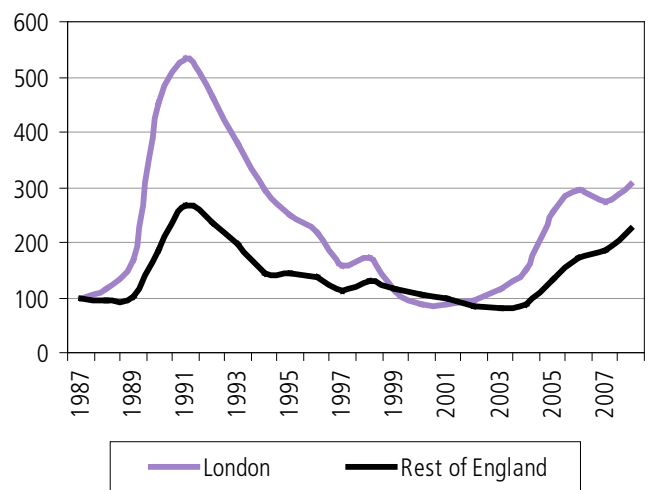
Repossessions

According to data from the CML, 40 thousand mortgaged homes were repossessed in the UK in 2008, up from 25,900 in 2007 and a recent low of 8,500 in 2003. Data on the number of homes repossessed are not available at sub-national level, but Ministry of Justice figures on the number of possession orders made in local courts indicates the trend in possession activity, although only a minority of orders made actually result in repossession. There were 15,700 mortgage possession orders made in London courts in 2008, up from 14,200 in 2007 but only marginally higher than the 2006 figure. Figure 11.5 shows that the number of mortgage possession orders rose before the rest of England but has remained broadly level in the last three years.

The introduction of a ‘mortgage pre-application protocol’, giving guidance on steps lenders and borrowers can take to resolve cases of arrears before resorting to the courts, appears to have reduced possession claims issued (the stage before orders are made) in the latest quarterly data from the Ministry of Justice. Around 3,240 such claims were issued in London courts in the last quarter of 2008, down a third on the level in Q4 2007. Similar falls were seen in the rest of the country.

Figure 11.5
Index¹ of mortgage possession orders made, 1987 to 2008

Percentages



1 1987=100.

Source: Ministry of Justice

Empty homes

Although the number of long-term empty homes in London increased in 2007/08 (see section on housing supply above), the total number of empty homes in London in March 2008 was slightly down on the previous year's figure at just over 82,300, the lowest total recorded since data was first collected in this form in 1979. Around 80 per cent of the total are in the private sector, with the remainder owned by councils or housing associations. 28,300 of the total private sector empties of around 65,500 have been empty for six months or more, representing 1.1 per cent of total private sector stock in London. While the total number of empty homes has fallen, the number of long-term private sector empty homes has risen slightly.

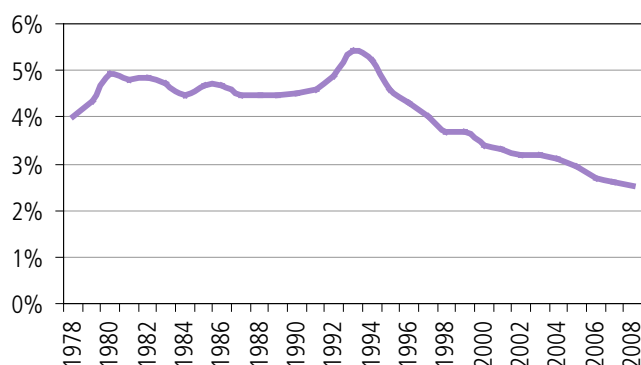
Figure 11.6 indicates that the rate of empty homes peaked at 5.4 per cent in 1993 and has dropped steadily since, reflecting in part the strength of the housing market and in part the funding and effort devoted to reducing empty homes by the London boroughs. As the housing market has weakened in the last year, with sales falling and repossessions rising, the number of empty homes may be expected to rise in the coming years.

Private sector rents

Successive surveys by the GLA suggest that average rents were relatively static in London between 2002 and 2005 (in stark contrast to house prices) and have

Figure 11.6
Empty homes in London, 1978 to 2008

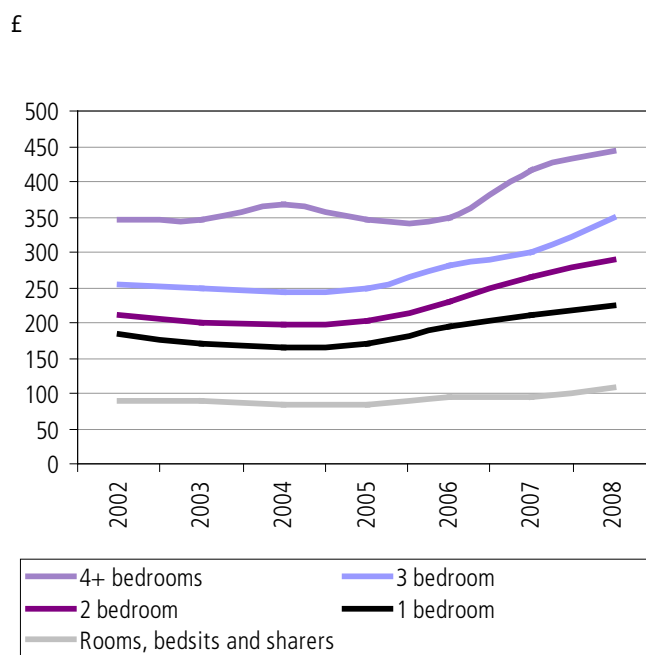
Percentage of stock¹



¹ Housing stock has been estimated using Census data for years prior to 1991

Source: Communities and Local Government

Figure 11.7
Trend in average weekly rent¹ by property type and size, London, 2002 to 2008



¹ Median weekly rent.

Source: GLA rent bulletins 2002 to 2005, GLA-Economics Data 2006 to 2008

risen steadily since then, at least until late 2008 (Figure 11.7). Anecdotal data and surveys of landlords suggest that rents may have fallen since the start of the year, as landlords hold on to their portfolios and owners unable to sell opt to rent out their properties instead.

Homelessness

The number of newly homeless households in London has fallen dramatically in recent years, at least according to official definitions, with the number of households newly accepted as statutorily homeless falling by more than half from 30,080 in 2003/04 to 13,800 in 2007/08 (CLG figures). Much of this reduction is probably due to improved 'homelessness prevention' work by London boroughs.

Since the government introduced a target to halve the number of households living in temporary accommodation by 2010 from a baseline set at December 2004, the numbers in temporary accommodation in London have decreased significantly, from over 60 thousand households at the end of 2006 to 50 thousand in December 2008, although the rate

of reduction in London is not as great as in the rest of England.

The recent increase in home repossessions has yet to make any significant impact in terms of homelessness applications. In the last quarter of 2008 just 64 households in London were accepted as homeless with mortgage arrears cited as the reason for the loss of their last settled accommodation, up from 52 in the same period in 2007.

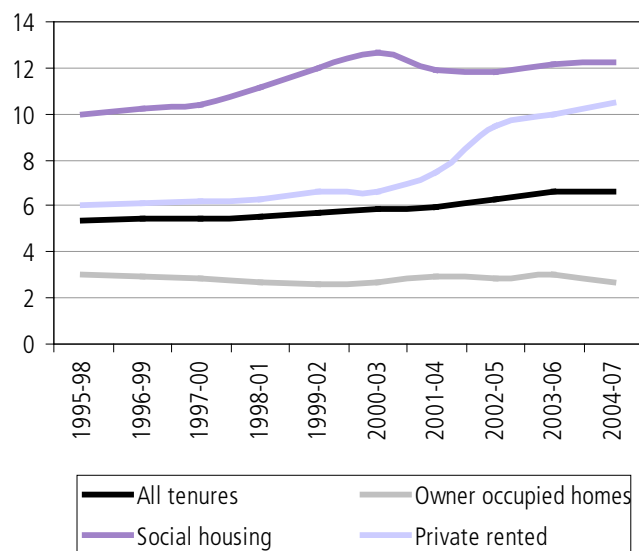
Overcrowding

As with homelessness, overcrowding remains a significant problem in London and so far does not seem to have been significantly affected by the slump in the housing market. According to the latest estimates for three years to 2006/07, around 200 thousand London households were overcrowded, almost seven per cent of all households, and around 50 thousand higher than the level of the mid-1990s. London had by far the highest regional rate of overcrowding in England, with just two per cent of households overcrowded in the English regions outside London. In London, overcrowding is most prevalent in social housing with 12.2 per cent of households overcrowded, compared with 2.7 per cent of owner occupiers and 10.5 per cent of private renters, although the latter figure has grown rapidly in recent years.

Figure 11.8

Overcrowding¹ rates by tenure in London², 1995 to 2007

Percentages



- 1 Overcrowding determined using the bedroom standard
- 2 Three-year moving averages e.g 1995/96-1997/98

Source: *Communities and Local Government*

Gypsies and Travellers

A recently completed study, the London Gypsy and Traveller Accommodation Assessment, finds that the provision of caravan pitches needs to be more than doubled in London over the next ten years if the accommodation requirements of these groups are to be met. The estimated need in each borough will be taken into account by the Mayor when setting borough-level targets for new pitch provision in the revised London Plan, due to be published for consultation in late 2009.

Table 11.9

Net conversions of houses and flats by London borough, 2004/05 to 2007/08

| | Numbers | | | | | | | | | |
|------------------------|-----------------------|---------|---------|---------|------------------------|---------|---------|---------|----------------------|--------|
| | Net increase in flats | | | | Net increase in houses | | | | Four year net change | |
| | 2004/05 | 2005/06 | 2006/07 | 2007/08 | 2004/05 | 2005/06 | 2006/07 | 2007/08 | Flats | Houses |
| Barking and Dagenham | 11 | 16 | 18 | 14 | -4 | -8 | -9 | -7 | 59 | -28 |
| Barnet | 56 | 160 | 72 | 69 | -22 | -55 | -28 | -28 | 357 | -133 |
| Bexley | 4 | 2 | 4 | 10 | -2 | -1 | -2 | -4 | 20 | -9 |
| Brent | 29 | 57 | 29 | -1 | -11 | -22 | -12 | 1 | 114 | -44 |
| Bromley | 27 | 21 | 31 | 28 | -8 | -7 | -10 | -7 | 107 | -32 |
| Camden | 22 | -16 | -21 | -22 | -7 | 7 | 10 | 22 | -37 | 32 |
| Croydon | 133 | 145 | 144 | 269 | -26 | -46 | -47 | -78 | 691 | -197 |
| Ealing | 89 | 159 | 82 | 130 | -34 | -49 | -33 | -52 | 460 | -168 |
| Enfield | 69 | 131 | 100 | 135 | -31 | -58 | -46 | -60 | 435 | -195 |
| Greenwich | 7 | 32 | 12 | 34 | -2 | -8 | -5 | -12 | 85 | -27 |
| Hackney | 36 | 91 | 64 | 71 | -13 | -29 | -24 | -26 | 262 | -92 |
| Hammersmith and Fulham | 76 | 50 | 39 | 33 | -30 | -20 | -16 | -12 | 198 | -78 |
| Haringey | 84 | 147 | 225 | 231 | -24 | -48 | -77 | -74 | 687 | -223 |
| Harrow | 35 | 121 | 134 | 114 | -18 | -52 | -59 | -53 | 404 | -182 |
| Havering | 8 | 4 | 22 | 21 | -4 | -2 | -7 | -9 | 55 | -22 |
| Hillingdon | 10 | 18 | 8 | 17 | -5 | -8 | -4 | -8 | 53 | -25 |
| Hounslow | 9 | 23 | 38 | 6 | -4 | -9 | -7 | -3 | 76 | -23 |
| Islington | 67 | 53 | 187 | 146 | -24 | -14 | -59 | -42 | 453 | -139 |
| Kensington and Chelsea | 10 | -2 | -26 | 5 | -3 | 0 | 9 | 0 | -13 | 6 |
| Kingston upon Thames | 18 | 19 | 7 | 14 | -4 | -7 | -1 | -4 | 58 | -16 |
| Lambeth | 188 | 342 | 413 | 403 | -67 | -121 | -133 | -130 | 1,346 | -451 |
| Lewisham | 175 | 114 | 125 | 118 | -59 | -39 | -39 | -43 | 532 | -180 |
| Merton | 39 | 85 | 110 | 101 | -15 | -42 | -48 | -47 | 335 | -152 |
| Newham | 76 | 51 | 96 | 82 | -33 | -23 | -43 | -33 | 305 | -132 |
| Redbridge | 37 | 41 | 40 | 16 | -14 | -15 | -17 | -7 | 134 | -53 |
| Richmond upon Thames | 0 | -8 | 1 | -7 | -2 | 3 | 0 | 1 | -14 | 2 |
| Southwark | 22 | 61 | 63 | 46 | -10 | -24 | -24 | -17 | 192 | -75 |
| Sutton | 15 | 39 | 27 | 7 | -4 | -13 | -10 | -3 | 88 | -30 |
| Tower Hamlets | 2 | 8 | 8 | 4 | -1 | -3 | -4 | -2 | 22 | -10 |
| Waltham Forest | 178 | 180 | 170 | 232 | -80 | -81 | -74 | -97 | 760 | -332 |
| Wandsworth | 31 | 86 | 59 | 105 | -13 | -34 | -23 | -32 | 281 | -102 |
| Westminster | -13 | 13 | -3 | 16 | 4 | 0 | -2 | -1 | 13 | 1 |
| London | 1,550 | 2,243 | 2,278 | 2,447 | -570 | -828 | -844 | -867 | 8,518 | -3,109 |

Source: London Development Database

Table 11.10
Net housing supply by borough 2007/08

| | Numbers and percentages | | | | | |
|------------------------|-------------------------|---------------------------------|---|----------------------|--------|-----------------------|
| | Conventional | Non self-contained ¹ | Private vacants returning to use ² | Total housing supply | Target | Supply as % of Target |
| City of London | 95 | 0 | -13 | 82 | 90 | 91 |
| Barking and Dagenham | 815 | 0 | -79 | 736 | 1,190 | 62 |
| Barnet | 1,178 | -112 | -55 | 1,011 | 2,055 | 49 |
| Bexley | 262 | 0 | 333 | 595 | 345 | 172 |
| Brent | 791 | -32 | -67 | 692 | 1,120 | 62 |
| Bromley | 701 | 0 | -69 | 632 | 485 | 130 |
| Camden | 371 | 355 | -69 | 657 | 595 | 110 |
| Croydon | 1,455 | 12 | -128 | 1,339 | 1,100 | 122 |
| Ealing | 1,398 | -10 | -347 | 1,041 | 915 | 114 |
| Enfield | 935 | 16 | 281 | 1,232 | 395 | 312 |
| Greenwich | 783 | 0 | -1,270 | -487 | 2,010 | -24 |
| Hackney | 1,570 | 0 | -343 | 1,227 | 1,085 | 113 |
| Hammersmith and Fulham | 510 | -16 | -105 | 389 | 450 | 86 |
| Haringey | 538 | 0 | -7 | 531 | 680 | 78 |
| Harrow | 373 | 0 | 120 | 493 | 400 | 123 |
| Havering | 330 | 0 | 588 | 918 | 535 | 172 |
| Hillingdon | 398 | 0 | 8 | 406 | 365 | 111 |
| Hounslow | 1,661 | 0 | 141 | 1,802 | 445 | 405 |
| Islington | 1,669 | 1,165 | 342 | 3,176 | 1,160 | 274 |
| Kensington and Chelsea | 73 | -15 | 64 | 122 | 350 | 35 |
| Kingston upon Thames | 290 | -8 | -69 | 213 | 385 | 55 |
| Lambeth | 1,207 | 28 | 128 | 1,363 | 1,100 | 124 |
| Lewisham | 800 | 0 | -134 | 666 | 975 | 68 |
| Merton | 557 | 0 | -249 | 308 | 370 | 83 |
| Newham | 939 | 0 | -12 | 927 | 3,510 | 26 |
| Redbridge | 625 | 0 | 306 | 931 | 905 | 103 |
| Richmond upon Thames | 307 | 2 | 47 | 356 | 270 | 132 |
| Southwark | 1,726 | 0 | -141 | 1,585 | 1,630 | 97 |
| Sutton | 621 | 0 | 116 | 737 | 345 | 214 |
| Tower Hamlets | 2,063 | 380 | -462 | 1,981 | 3,150 | 63 |
| Waltham Forest | 743 | -8 | 237 | 972 | 665 | 146 |
| Wandsworth | 1,028 | -176 | 135 | 987 | 745 | 132 |
| Westminster | 757 | 0 | -178 | 579 | 680 | 85 |
| London | 27,569 | 1,581 | -951 | 28,199 | 30,500 | 92 |

1 This number is bed-spaces.

2 Long term private sector empty homes returned to use.

Source: London Plan Annual Monitoring Report 5

Table 11.11

Median and lower quartile house prices and ratios of prices to earnings, by London borough, 2008 Q2

| | GBP and ratios | | | |
|------------------------|---------------------------|-----------------------------------|---|---|
| | Median price ¹ | Lower quartile price ¹ | Median price to earnings ratio ² | Lower quartile price to earnings ratio ² |
| City of London | 352,000 | 315,000 | 7.8 | 9.8 |
| Barking and Dagenham | 193,000 | 165,000 | 7.2 | 8.3 |
| Barnet | 284,475 | 224,963 | 10.4 | 10.9 |
| Bexley | 212,000 | 165,000 | 7.6 | 8.6 |
| Brent | 290,000 | 215,000 | 11.0 | 11.1 |
| Bromley | 250,000 | 198,000 | 9.4 | 10.5 |
| Camden | 470,000 | 325,000 | 12.9 | 11.2 |
| Croydon | 230,000 | 179,000 | 8.5 | 9.0 |
| Ealing | 277,500 | 226,250 | 10.0 | 10.3 |
| Enfield | 234,600 | 180,000 | 9.4 | 10.0 |
| Greenwich | 240,000 | 195,000 | 8.2 | 8.5 |
| Hackney | 288,000 | 235,000 | 8.6 | 8.3 |
| Hammersmith and Fulham | 426,000 | 315,000 | 12.9 | 12.0 |
| Haringey | 273,500 | 215,000 | 10.4 | 10.2 |
| Harrow | 277,500 | 218,625 | 10.3 | 10.3 |
| Havering | 225,000 | 184,950 | 7.8 | 8.8 |
| Hillingdon | 248,000 | 203,000 | 8.0 | 8.8 |
| Hounslow | 250,000 | 217,188 | 9.0 | 10.6 |
| Islington | 363,200 | 285,000 | 10.3 | 9.6 |
| Kensington and Chelsea | 720,000 | 453,750 | 24.8 | 18.8 |
| Kingston upon Thames | 285,000 | 235,000 | 11.2 | 12.8 |
| Lambeth | 278,000 | 220,000 | 9.1 | 9.2 |
| Lewisham | 227,750 | 185,000 | 7.8 | 8.4 |
| Merton | 269,500 | 219,995 | 11.2 | 12.4 |
| Newham | 245,000 | 200,550 | 9.1 | 9.1 |
| Redbridge | 259,950 | 215,000 | 8.9 | 9.1 |
| Richmond upon Thames | 390,000 | 277,000 | 12.5 | 11.9 |
| Southwark | 280,000 | 225,000 | 8.8 | 8.8 |
| Sutton | 242,500 | 190,000 | 9.2 | 9.0 |
| Tower Hamlets | 305,000 | 245,000 | 7.1 | 7.3 |
| Waltham Forest | 242,000 | 195,000 | 9.0 | 11.2 |
| Wandsworth | 360,000 | 272,625 | 12.0 | 12.5 |
| Westminster | 491,000 | 337,625 | 14.2 | 12.7 |
| London | 270,000 | 215,000 | 8.3 | 9.3 |

1 Median and lower quartile prices are for homes sold in Q2 2008 (latest confirmed data as of April 2009).

2 HM Land Registry data is for the first half of 2008 only, so it is comparable to the ASHE data which is as at April 2008.

Sources: CLG live tables 576, 577, 582, 583

Table 11.12

House purchase loans, all buyers, number, value and affordability, UK standard regions, 2009, Q1

£, percentages and thousands

| | Estimated number of loans ¹ 000s | Percentage of UK total % | Estimated value of loans ¹ £ millions | Median age of borrower | Mean ² advance £ | Median Income of borrowers £ | Median percent advance % | Median income multiple |
|--------------------------|--|-----------------------------|---|------------------------|--------------------------------|---------------------------------|-----------------------------|------------------------|
| Northern | 3,500 | 4 | 348 | 35 | 83,700 | 34,107 | 75 | 2.58 |
| North West | 7,100 | 9 | 762 | 35 | 91,089 | 35,000 | 75 | 2.71 |
| Yorkshire and Humberside | 5,800 | 7 | 599 | 34 | 89,108 | 34,000 | 75 | 2.68 |
| East Midlands | 5,800 | 7 | 613 | 36 | 91,095 | 35,173 | 75 | 2.70 |
| West Midlands | 6,300 | 8 | 683 | 35 | 93,750 | 35,000 | 75 | 2.77 |
| East Anglia | 3,500 | 4 | 397 | 37 | 100,000 | 37,000 | 71 | 2.77 |
| London | 9,300 | 12 | 1,829 | 35 | 158,250 | 50,503 | 72 | 3.11 |
| South East | 17,600 | 22 | 2,722 | 37 | 130,000 | 45,000 | 71 | 2.99 |
| South West | 7,300 | 9 | 924 | 38 | 111,581 | 38,929 | 71 | 2.94 |
| England | 66,200 | 83 | 8,878 | 36 | 109,875 | 39,928 | 74 | 2.86 |
| Wales | 3,300 | 4 | 334 | 36 | 89,999 | 34,862 | 75 | 2.67 |
| Scotland | 7,600 | 10 | 802 | 35 | 90,000 | 36,340 | 74 | 2.60 |
| Northern Ireland | 1,600 | 2 | 180 | 33 | 101,021 | 34,560 | 71 | 2.94 |
| UK ² | 79,300 | 100 | 10,260 | 36 | 105,995 | 39,112 | 74 | 2.82 |

1 Estimates of % of number and value of loans are indicative only.

2 Totals for the UK include a small number of loans which cannot be allocated to any region due to data inconsistencies.

Source: Regulated Mortgages Survey, CML/BankSearch

Table 11.13

Homeless households in priority need accepted by local authorities, by region, 2008

Numbers

| | Homeless households in priority need accepted as homeless, 2008 | | | | Homeless households in temporary accommodation | | | |
|--------------------------|---|--------|--------|--------|--|--------|--------|--------|
| | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 | Q4 |
| North East | 780 | 910 | 820 | 710 | 360 | 380 | 380 | 330 |
| North West | 1,860 | 1,730 | 1,410 | 1,200 | 2,190 | 1,930 | 1,710 | 1,450 |
| Yorkshire and The Humber | 1,790 | 1,870 | 1,860 | 1,320 | 1,790 | 1,840 | 1,890 | 1,610 |
| East Midlands | 1,160 | 1,090 | 970 | 830 | 1,330 | 1,250 | 1,150 | 1,000 |
| West Midlands | 2,180 | 2,530 | 2,180 | 2,060 | 1,550 | 1,500 | 1,440 | 1,270 |
| East | 1,470 | 1,420 | 1,410 | 1,150 | 4,290 | 4,080 | 3,940 | 3,550 |
| London | 3,800 | 3,660 | 3,460 | 2,930 | 55,500 | 53,870 | 52,250 | 49,960 |
| South East | 1,360 | 1,420 | 1,220 | 1,050 | 6,320 | 5,890 | 5,650 | 5,050 |
| South West | 1,040 | 1,050 | 1,010 | 840 | 4,180 | 3,960 | 3,730 | 3,270 |
| England | 15,430 | 15,680 | 14,340 | 12,070 | 77,510 | 74,690 | 72,130 | 67,480 |

Source: CLG P1E data