

**LONDON**ASSEMBLY

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# Young Londoners' Access to Home Ownership

Housing Committee

March 2024

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# London Assembly Housing Committee

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The London Assembly Housing Committee examines matters relating to housing in London and leads on the scrutiny of the Mayor's housing responsibilities.

To read more about our work, [please visit our website](#).



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## About this investigation

In June-July 2023, the Housing Committee carried out an investigation into young Londoners and their access to home ownership. We looked at:

- the impact of young Londoners being unable to buy in the capital
- what affordable home ownership products are available, and the impact of these interventions
- what more the Mayor could do to support young people to access home ownership.

This investigation generally defines a **young person** as anyone **under 40 years of age**.

This is based on the average age of a **first-time buyer** in London, which in 2022-23 was **35 years old**<sup>1</sup> and on the **Lifetime ISA**, which can be used to buy a first home, and can be opened by those aged **18-39**<sup>2</sup>

<sup>1</sup> Department for Levelling Up, Housing and Communities (DLUHC), [English Housing Survey Headline Report, 2022-23](#), December 2023

<sup>2</sup> UK Government, [Lifetime ISA](#)

## Who we heard from

We are very grateful to all who contributed to this investigation in June and July 2023.

We held two meetings,<sup>1</sup> with the following:



- Tom Copley (Deputy Mayor for Housing and Residential Development) Greater London Authority (GLA)
- Deborah Halling (Senior Policy Officer, Housing & Land), GLA
- Samuel Hughes (Head of Housing Policy), Centre for Policy Studies
- Rachelle Earwaker (Senior Economist), Joseph Rowntree Foundation
- Freddie Poser (Executive Director), Priced Out
- James Browne (Senior Policy Adviser), Tony Blair Institute

We received responses to our survey from:



- almost 500 members of the public

...and responses to our call for evidence from the following organisations:



- A2Dominion (Housing Association)
- Notting Hill Genesis (Housing Association)
- Barnet Council
- Brent Council
- Lambeth Council
- Wandsworth Council
- Centre for London
- Centre for Policy Studies
- Intergenerational Foundation
- London Youth
- London School of Economics (LSE)

<sup>1</sup> London Assembly Housing Committee, [Transcript, 6 June 2023](#) and [Transcript, 19 July 2023](#)

<sup>2</sup> London Assembly Housing Committee, [Survey responses](#), July 2023

<sup>3</sup> London Assembly Housing Committee, [Call for evidence responses](#), July 2023

# Recommendations 1 & 2

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## 1 Understanding impacts of the housing crisis

The Mayor, in his role as Co-Chair of the London Partnership Board, should commission and publish analysis in 2024-25 on the London housing crisis to assess:

- a) how it is affecting young people's decisions about whether to stay in London or relocate out of the capital
- b) whether there is a new and growing trend of young people leaving the capital as a result
- c) the long-term consequential impacts on London's economy and society.



## 2 Intermediate housing data

The Mayor should monitor the use of registers and allocations policies for intermediate housing by London local authorities. These registers and allocations policies are important for boroughs to accurately assess the demand for and demographics of those who do not qualify for social housing, but are nonetheless in need of affordable housing support.

# Recommendations 3 & 4

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## 3 London Living Rent monitoring and targets

The Mayor should commit, from 2024-25 onwards, to monitor who has taken up London Living Rent (LLR) tenancies since their introduction in 2016; and whether it is achieving home ownership goals for young Londoners. In doing so, the Mayor should use newly available data from the Government Continuous Recording of Lettings and Sales in Social Housing in England (CoRE) database, and require investment partners to provide the following information where it is not currently collected on CoRE:

- a) the number of transitions from LLR to Shared Ownership and how many years this takes.
- b) how providers of LLR are supporting tenants into Shared Ownership.
- c) how much tenants have saved towards a deposit on average, at the end of their LLR tenancy, and what kind of tenures they move to
- d) demographic information on tenants moving into LLR, including age, ethnicity and income.

The Mayor should also set and publish targets relating to:

- e) the percentage of LLR tenants who move into Shared Ownership or home ownership within 10 years.



## 4 London Living Rent in perpetuity

The Mayor should publish, each year, the number of all LLR in-perpetuity homes that are being developed in London, on all sizes of housing scheme. The Mayor must also ensure that all of those homes are advertised on the Homes for Londoners Portal.

# Recommendations 5 & 6

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## **5 Delivery of London Living Rent properties**

The Mayor should commission an evaluation, in 2024-25, of why housing providers are not providing more homes at the LLR tenure; and apply any learning to his plans for LLR tenures under the 2021-26 Affordable Housing Programme. The Mayor should also publish targets and delivery profiles for tenures under the 2021-26 Affordable Housing Programme.



## **6 Shared Ownership**

The GLA must proactively monitor Government data on the demographics (e.g. age, gender, ethnicity) and home ownership outcomes for Shared Ownership tenants; and publish London-specific analysis on the London datastore. Once sufficient data is available, the GLA should analyse Shared Ownership to determine whether it is an effective stepping stone to home ownership.

# Recommendations 7-10

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- 7**  **'First Dibs'**

The Mayor should re-engage with developers delivering the 'First Dibs' scheme and encourage changes to the scheme, with the aim of increasing the number of homes listed as 'First Dibs' for Londoners on the Homes for Londoners Portal.
  
- 8**  **Finance**

The Mayor should lobby Government to either increase the house price threshold for the Lifetime ISA (LISA) in London, or remove the penalty for withdrawal for Londoners who have entered the scheme since 2017.
  
- 9**  **Mortgage costs**

The Mayor should convene a London roundtable with mortgage providers to discuss the opportunities for better provision of long-term fixed-rate mortgages.
  
- 10**  **Housing supply**

Now that the Affordable Homes Programme (AHP) 2021-26 has been reprofiled and renegotiated with the Government (in 2023), the Mayor must begin delivering affordable homes 'starts' under the AHP 2021-26 in 2024-25. The Mayor must also work with the Government to ensure that London has the resources it needs to deliver sufficient new supply to meet housing demand.

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## SECTION ONE

# HOW IS HOUSING AFFORDABILITY AFFECTING YOUNG LONDONERS?

# The Committee's key findings on the impact of housing affordability on young Londoners

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1. As house prices have skyrocketed, London has plummeted to the bottom of the table for home ownership across all of England. Young Londoners face an almost impossible situation of high rents and house prices that are out of kilter with incomes, which make saving for a deposit and getting a mortgage out of reach.
2. Limited housing opportunities are leading young Londoners to leave the capital, even if they want to remain. This is already having impacts on public-sector jobs and schools in London, and may be a catalyst for further social and economic changes in London.

# Home ownership rates and affordability

## Tenures across age groups in London and England



Source: ONS, Census 2021, [Tenure by age - Household Reference Persons](#), published March 2023

Younger Londoners are less likely to own a home compared to their peers in other areas of the country, and compared to older Londoners.

**£528k**

Average London house price in June 2023<sup>1</sup>

**£143k**

Average London house deposit in June 2023<sup>2</sup>

Median income for Londoners in 2023:<sup>3</sup>

**£33,343**

aged 22-29

**£43,193**

aged 30-39

“Housing affordability in London has deteriorated vertiginously in recent decades, and is now much worse than in any other region in the UK.”

Centre for Policy Studies  
[Housing Committee call for evidence 2023](#)

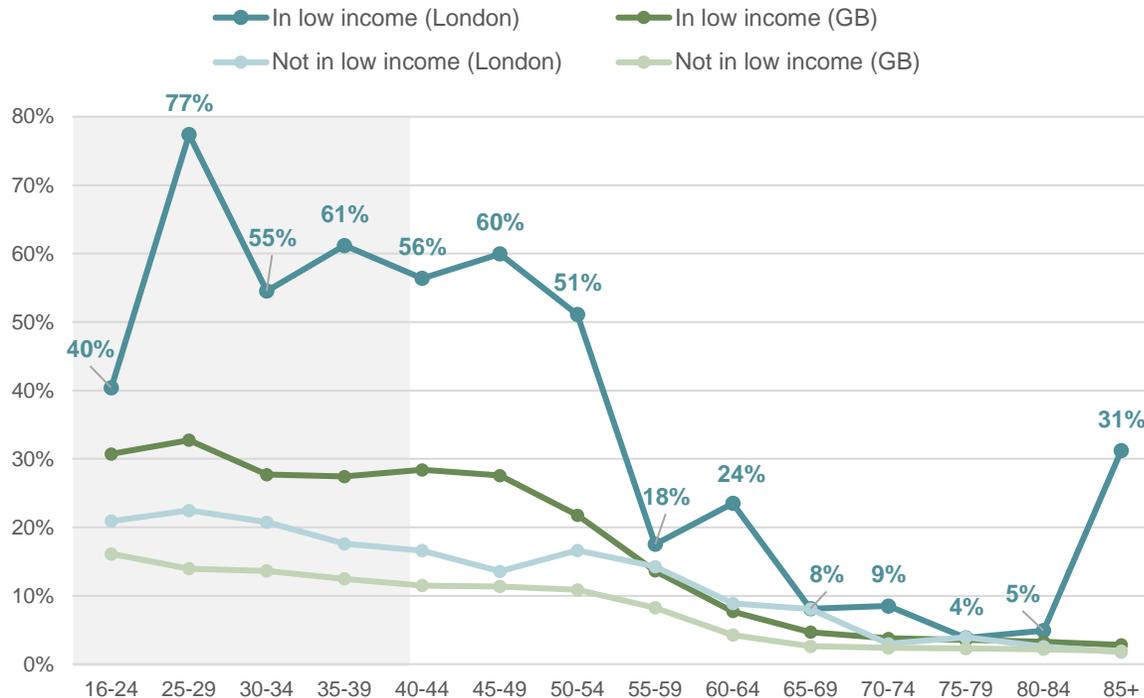
1 GLA, [Housing in London 2023](#), October 2023

2 GLA, [Housing in London 2023](#), October 2023

3 ONS, [Earnings and hours worked, UK region by age group, 2023](#), published January 2024

# What impact is affordability having on young Londoners?

## Proportion of income spent by households on housing costs by age group, 2019-22



**Note:** Households' housing costs include rent, mortgage interest payments (but not payments on the mortgage principal), buildings insurance payments and ground rent and service charges. Low income is 60 per cent of the median income for each age group.

**Source:** Median of net household housing costs was calculated as a proportion of median of net household income. Data from Department for Work and Pensions, ['Households below average income: for financial years ending 1995 to 2022'](#).

**Young Londoners** are more likely to spend a **higher proportion** of their wages on **housing costs**, than older Londoners. On average, Londoners in all age groups spend more on housing costs than their counterparts living outside of London. People on **lower incomes** spend a higher share of their income on housing costs than do people on higher incomes. For example, analysis of key worker rent costs found that median rent on an inner London 1-bedroom apartment represented 106 per cent of a teaching assistant's salary and 82 per cent of a care-worker's income<sup>1</sup>. There are also differences between tenures, e.g. **private renters spend a higher income share** on housing costs, compared to social renters, who in turn spend a higher share than homeowners<sup>2</sup>.

“ even if a young Londoner was able to save 10% of their average salary from when they were 21 [years old], they would not be able to afford the average-priced United Kingdom home until they were 34. In London it would take 19 years for them to save just for the deposit, meaning that people will be waiting at least until they are 40 to become homeowners without external assistance ”

**Freddie Poser, Executive Director of Priced Out Housing Committee meeting**, July 2023

<sup>1</sup> Generation Rent, [Nurses, teachers, carers, and other key workers locked out of renting in London](#), February 2024.

<sup>2</sup> Institute for Fiscal Studies, [Housing costs and income inequality in the UK](#), November 2023.

# How do young people feel about moving out of London?

“ I love London and have never considered leaving before, but I no longer feel I belong in this city. You have to have lots of money from your parents (100k+) or earn £100k+ to afford a future in this city now. ”

“ Already it's so expensive and I can't imagine being able to afford to start a family in London. The cost of living in London is so high it limits quality of life substantially. ”

“ For those who are born, raised, educated and work in London, it feels we cannot live in the city we grew up in and only those that are wealthy can afford to live here. ”

**Survey respondents**  
[Housing Committee survey](#) 2023

In a [2022 survey](#) issued to 1,258 16-25-year-olds by the Partnership for Young London:

**Housing** was ranked as the top issue

**58 per cent** of those surveyed wanted to stay in London in the future, though only **26 per cent** felt like they would be able to, owing to housing affordability.

In a [2022 poll](#) of 1,016 25-45-year-olds by affordable housing developer Pocket Living:

**27 per cent** were considering **leaving** London in the next 12 months.

The charity for young people London Youth told us in their response to our call for evidence:

**More than half** of young people say thinking about their current housing situation affects their **mental health.**

# What is the impact on London of young people being unable to afford a home?

“ We risk a vicious cycle, in which areas become too expensive for families to raise children, causing schools, nurseries, and other amenities necessary for raising a family to disappear. This then makes those areas still less attractive to future families with children and makes it harder for even families that can afford to buy their own homes to stay and have more children. ”

Centre for London  
[Housing Committee call for evidence](#) 2023



**Family life:** Not owning a home in London may contribute to young Londoners' decisions about whether to move out of London to have children, or whether to have children at all. In a [Pocket Living survey](#) (2022), 46 per cent of renters said not owning a home is one of the biggest barriers to starting a family. We know that primary schools are closing and merging in some London boroughs due to a decline in pupils,<sup>1</sup> which may be due to families relocating outside London because of the decline of home ownership opportunities in London.



**Economy:** The decline in home ownership among young Londoners could negatively impact the city's economy, as young people have less disposable income.<sup>2</sup>



**Jobs:** Limited housing options have particularly affected young teachers.<sup>3</sup> Other young key workers are also expected to relocate outside of London,<sup>4</sup> with consequences for public services in the capital.

1 BBC, [More school closures predicted for London](#), January 2024

2 London Assembly Housing Committee, [Transcript, 6 June 2023](#), p.3

3 National Foundation for Educational Research, [Teacher Supply, Retention and Mobility in London](#), 2018.

4 Pocket Living, [Breaking Point](#), October 2023.

# Understanding the future of London

The London Partnership Board was established in March 2020, during the COVID-19 pandemic. It is made up of senior representatives from key sectors such as the police, education, and housing, as well as individuals from London's government, business community and civil society. The board comes together to address London's challenges, providing strategic advice to policy and decision makers across the capital.<sup>1</sup>

The Committee believes that this board could be a means to better understand the voices of young people on housing issues, and to respond to the challenges of young Londoners leaving the capital.



Source: [City Hall](#)



## Understanding impacts of the housing crisis

The Mayor, in his role as Co-Chair of the London Partnership Board, should commission and publish analysis in 2024-25 on the London housing crisis to assess:

- a) how it is affecting young people's decisions about whether to stay in London or relocate out of the capital
- b) whether there is a new and growing trend of young people leaving the capital as a result
- c) the long-term consequential impacts on London's economy and society.

<sup>1</sup> GLA, [The London Partnership Board](#)

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## SECTION TWO

# **INTERMEDIATE RENT: A FORM OF AFFORDABLE HOUSING FOR YOUNG LONDONERS**

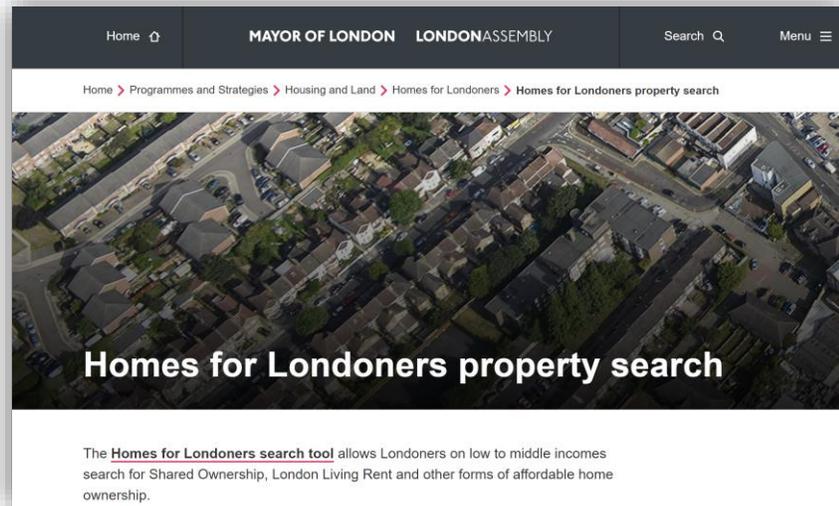
# The Committee's key findings on intermediate housing need

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1. Intermediate housing is housing for rent or sale for those who do not qualify for social housing, but are nonetheless in need of affordable housing support. The Mayor says that he considers intermediate housing to be a key way in which Londoners can access home ownership. However, given that boroughs are responsible for registers, and not the Mayor, we have observed gaps in understanding the demand for and provision of intermediate housing in London. Most London boroughs do not have intermediate housing registers. This means that there is limited evidence on who is benefitting from intermediate housing, including whether young Londoners are able to access it.

# Intermediate housing

Intermediate housing is housing that is targeted at people who are not able to rent or buy a home on the open market, but who have little chance of accessing low-cost housing (such as social rented housing). In London, intermediate housing includes, though is not limited to, LLR and Shared Ownership.<sup>1</sup>



Source: City Hall, [Homes for Londoners property search](#)

Intermediate housing is considered a type of affordable housing and is mainly delivered through two different routes in London.

**Affordable Homes Programme (AHP) grant** is funding from the Government, which is distributed by the Mayor, to housing providers in London. Housing providers include local authorities, housing associations and some private Registered Providers. These housing providers use the grant to fund building new homes, regenerating existing social homes, or converting existing market homes into affordable homes.<sup>2</sup>

**Developer contributions** can be used to fund a portion of affordable homes. The amount and nature of the developer's contribution to affordable housing is negotiated between developers and local authorities when approving planning for private market rent housing, known as Section 106 agreements.<sup>3</sup>

In London, intermediate homes delivered through the AHP are required to be advertised on the GLA's **Homes for London portal**. Developers who build intermediate homes as part of Section 106 agreements can choose to list these homes on the portal, but are not required to. Therefore not all intermediate homes can be found on the portal.

1 GLA, [Intermediate housing: The evidence base](#), August 2020

2 London Assembly Housing Committee, [Affordable Housing Monitor 2023](#), October 2023

3 Department for Levelling Up, Housing and Communities, ['Planning obligations'](#)

# How is intermediate housing allocated?

We asked London local authorities how intermediate housing is allocated in their boroughs:

“ The Council advertises all new Shared Ownership on its website with an officer that can offer advice to residents interested in Shared Ownership. ”

Barnet Council

“ The Council has a dedicated home ownership team who maintains a waiting list for households who live and/or work in the borough. The team provided lists of interested households from the waiting list to housing associations or other housing providers for any intermediate housing products during the three-month exclusive marketing period the Council has for households living and/or working in the borough. ”

Wandsworth Council

“ Administratively we see the Homes for Londoner’s [sic] portal as a better route for intermediate housing and is [sic] allows people to compare what is available across London. We would not endorse the establishment of individual borough lists for intermediate housing as this housing should be an active part of the home ownership market not local authority led. ”

Brent Council

Responses to [Housing Committee call for evidence](#) 2023

Some local authorities use **intermediate housing registers** to understand and manage demand for intermediate tenures in their borough. We heard from one council that does this, which reported that in their borough:

**4,951 households** were registered on the intermediate housing list

**2,177 applicants** on the list were under the age of 40

Wandsworth Council,  
Housing Committee call for evidence 2023

However, the Committee understands that this council is in the minority among London boroughs, in taking this approach. In a [separate Housing Committee meeting](#) in January 2024, Mike Keaveney, the Director of Land & Development at the developer Grainger LLC, told us that most London boroughs do not have intermediate housing registers.

Two local authorities told us in their responses to our call for evidence that the GLA’s Homes for Londoners portal is the main way that their residents access intermediate housing.

# Are young Londoners benefitting from intermediate housing?

“ Local authorities are strongly encouraged to draw up and publish targeted allocations policies and intermediate housing registers alongside other measures they consider necessary, and to provide priority access to new homes for those on that register, particularly key workers. ”

GLA, [Draft London Plan Guidance on Affordable Housing](#), May 2023

While local authorities are **not required** to hold intermediate housing registers, the GLA has published [draft guidance](#) which encourages them to do so.

The Committee agrees that local authorities **should hold intermediate housing registers** to accurately assess the demand for and demographics of those in need of intermediate housing, including young Londoners. Without these registers, there are **gaps in understanding** around the demand for and provision of intermediate housing in London. This prevents local authorities and the GLA from identifying **who is benefitting** from intermediate housing, including **whether young Londoners are able to access it**.



**Recommendation 2:** The Mayor should monitor the use of registers and allocations policies for intermediate housing by London local authorities. These registers and allocations policies are important for boroughs to accurately assess the demand for and demographics of those who do not qualify for social housing, but are nonetheless in need of affordable housing support.

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## SECTION THREE

# **LONDON LIVING RENT – HELPING TO SAVE FOR A DEPOSIT?**

# The Committee's key findings on London Living Rent

1. The Mayor's intention for LLR is that, because of the below-market rent, tenants should be able to save more for a deposit. However, the GLA does not monitor demographics of tenants or ownership outcomes for LLR properties, which makes it difficult to assess whether this is an effective product to support young Londoners into home ownership. Respondents to our survey told us that even with below-market rents, they were not sure it would support them into home ownership.
2. Housing providers give advice to LLR tenants to support them to buy their property on a Shared Ownership basis, if they wish. However, there is not a consistent approach among housing providers, and outcomes are not measured; therefore it is unclear to what extent tenants are benefitting from this support.
3. Survey respondents told us that the eligibility for LLR was very narrow and that many had not heard of the tenure. However, among those who are aware of and able to access the tenure, there is high demand for properties. The supply of LLR properties is not meeting demand, with housing providers not taking up LLR as much as Shared Ownership.
4. Developers sometimes provide homes at LLR levels as part of their affordable housing contribution. These are intended to be provided at LLR levels in perpetuity. However, there is not a centralised database of all LLR in-perpetuity properties, making it difficult for prospective tenants to know about and access these homes.

# London Living Rent levels and eligibility

LLR was introduced by the Mayor in 2016. Rent levels vary across London. Rent levels are based on a **third of average local household incomes**; are adjusted for the number of bedrooms; and are published for **every ward**. Monthly LLR levels are **capped at £1,400** across London, regardless of the number of bedrooms.<sup>1</sup>

To be eligible for a LLR property, tenants must meet all of the following criteria:

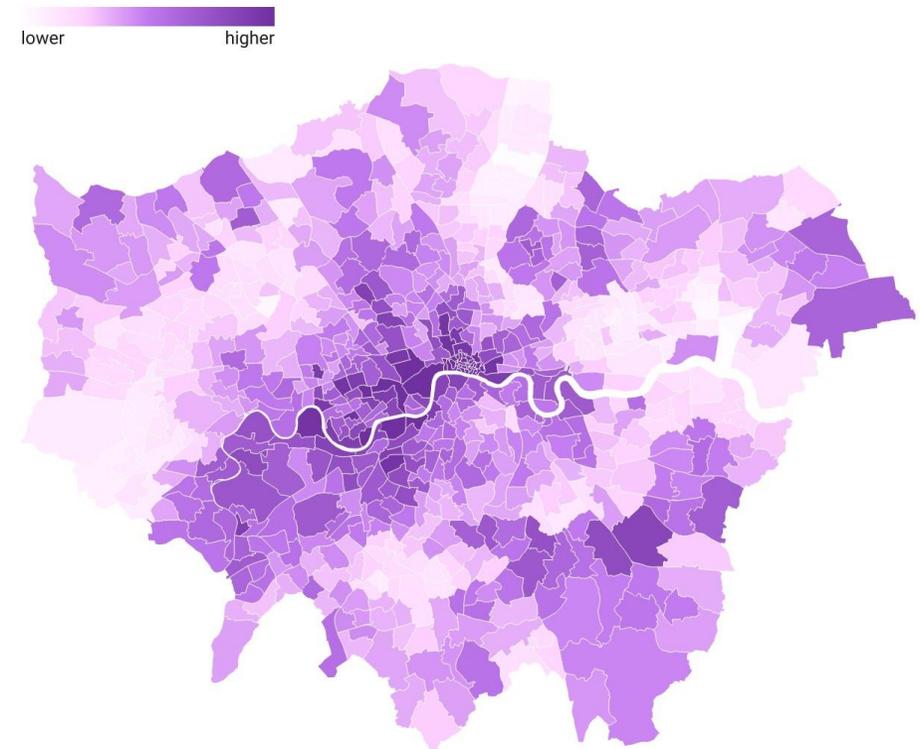
live or work in **London**

have a **formal tenancy** (in the Private Rented Sector) or live with **family and friends** as a result of struggling with housing costs

have a maximum household income of **£60,000**

be **unable to buy a home** (including through Shared Ownership) in their local area.<sup>2</sup>

## Monthly LLR benchmarks for properties with two bedrooms, 2022-23



Map: London Assembly Housing Committee • Source: GLA London Living Rent • Map data: © Crown copyright and database right 2022 • Created with Datawrapper

Source: GLA, [London Living Rent ward benchmark data 2022-23](#)

# London Living Rent and home ownership

The GLA funds housing providers to deliver LLR homes funded using AHP grant.

Tenants are expected to be able to **save for a deposit**, as a result of having a below-market rent. They should be “given the option to **buy their home on a shared ownership basis** during their tenancy”.<sup>1</sup>

“*London Living Rent homes should enable tenants to put themselves firmly on the route to home ownership.*”

GLA, [London Living Rent](#)

Few respondents to our survey were **aware of LLR** or had been **able to access it**. Some respondents supported the concept. However, many respondents felt that it would **not be enough** to move them into home ownership, and that it had very **narrow eligibility**.

“*It's helpful to some on middle incomes, but still too high for people on low incomes.*”

“*I think this is a promising scheme, but for someone like me, who has been making minimum wage and is single, a slightly lower rent would not see me on the path to home ownership within ten years.*”

“*I appreciate the intention to allow people to save for a deposit, but I am not convinced people will be able to do so in the 10-year tenancy envisaged because of rising living costs.*”

Survey respondents  
[Housing Committee survey 2023](#)

<sup>1</sup> GLA, [‘London Living Rent’](#)

# Support for London Living Rent tenants to buy

Providers are expected to “actively support their tenants into home ownership, so that homes are sold within ten years”.<sup>1</sup>

“ [A] number of providers have arrangements with independent financial advisers, and they offer opportunities for their LLR tenants to have regular conversations with those advisers. ”

Deborah Halling, Senior Policy Officer, GLA  
[Housing Committee meeting](#), June 2023

In this investigation, the Committee found that there is not a **consistent approach across providers** in terms of **support for tenants** to progress to Shared Ownership.

For example, one housing provider carries out annual visits to LLR residents, to **discuss whether they plan to progress to Shared Ownership**.<sup>2</sup> However, the Committee was not provided with information around the number of tenants that access this support from this housing provider, and **how effective** this support is in supporting tenants to home ownership.

The Committee heard from the GLA that housing providers have different approaches for supporting their tenants, but it is unclear what the impact is on tenants in terms of their home ownership outcomes.

<sup>1</sup> GLA, [London Living Rent](#)

<sup>2</sup> Notting Hill Genesis, Housing Committee call for evidence, 2023

# Who is living in London Living Rent properties?

The Committee found that the GLA does not require providers of homes funded by the AHP to **record whether tenants buy their homes, what tenures they move on to** after leaving the LLR property, or the **demographics** of tenants.<sup>1</sup> This means there is not data on the uptake of these properties and **whether young Londoners are benefitting** from LLR.

The GLA told the Committee that data should be gathered from housing providers via the **Government's reporting system** rather than duplicated by the GLA.<sup>2</sup> This is the Continuous Recording of Lettings and Sales in Social Housing in England (CoRE) system. While the Government did not collect data on LLR until recently, it has now started to do so as part of a wider category of 'intermediate rent'. The GLA told us that this data collection would include the **demographic information** of tenants, such as age.<sup>3</sup>

“ One of the complexities of gauging who is securing intermediate housing is that up until very recently the data that has been collected by the Government from housing providers has only covered Shared Ownership and not intermediate rent including LLR. Therefore, the picture is partial in terms of who is getting intermediate homes in London and until now has only robustly covered Shared Ownership. ”

“ The Mayor's housing team pushed Government to add intermediate rent to that reporting system, so that data is there to be scrutinised in terms of who is getting intermediate homes, so that would cover intermediate rent. Unfortunately, that has taken a number of years to happen, and it has only just been added to reporting requirements. But we are looking forward to that data extending to cover intermediate rent from hereon in. ”

Deborah Halling, Senior Policy Officer, GLA  
[Housing Committee meeting](#), June 2023

1 London Assembly Housing Committee, [Transcript, 6 June 2023](#), p.7

2 London Assembly Housing Committee, [Transcript, 6 June 2023](#), p.8

3 London Assembly Housing Committee, [Transcript, 6 June 2023](#), p.8

# Is the London Living Rent scheme working for young Londoners?

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**Recommendation 3:** The Mayor should commit, from 2024-25 onwards, to monitor who has taken up LLR tenancies since their introduction in 2016; and whether it is achieving home ownership goals for young Londoners. In doing so, the Mayor should use newly available data from the CoRE database, and require investment partners to provide the following information where it is not currently collected on CoRE:

- a) the number of transitions from LLR to Shared Ownership and how many years this takes.
- b) how providers of LLR are supporting tenants into Shared Ownership.
- c) how much tenants have saved towards a deposit on average, at the end of their LLR tenancy, and what kind of tenures they move to
- d) demographic information on tenants moving into LLR, including age, ethnicity and income.

The Mayor should also set and publish targets relating to:

- e) the percentage of LLR tenants who move into Shared Ownership or home ownership within 10 years.

# Young Londoners' experiences of London Living Rent

“ Only heard about it recently – sounds positive. Should be marketed better and more widely available. ”

“ I'm sure the dozen or so people who've been able to access the programme are very grateful for the help, but there are few, very few available properties on the service. ”

“ Good but long waiting lists and difficult in some boroughs. ”

“ I have applied for it but process is slow, only one small new-build block flats is eligible for the scheme in my borough, and lack of updates from the developer on the status of the scheme. ”

The Committee did not hear from anyone who had been successful in gaining a LLR tenancy. Survey respondents who were aware of the tenure told us that there were **very few LLR properties available**. Some told us that they **wish they had been able to access it**.

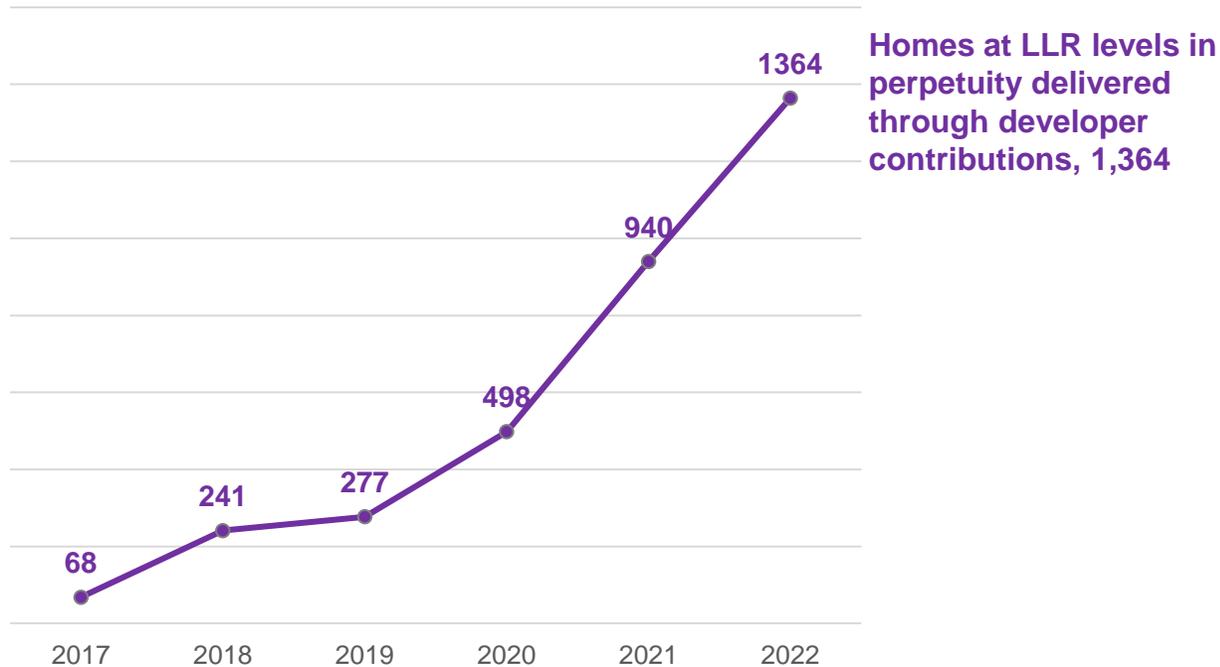
We heard that among those who are aware of the tenure, there is **high demand for properties**. One housing association stated that they receive up to **100 enquiries** on a LLR property a month, and that viewings of one or two-bed properties are **attended by 20-30 people**.<sup>1</sup>

Survey respondents  
[Housing Committee survey 2023](#)

<sup>1</sup> Notting Hill Genesis, London Assembly Housing Committee call for evidence 2023

# London Living Rent in perpetuity

Cumulative homes delivered in London by developers at LLR in perpetuity, on referable schemes, 2017-22



Source: [Letter](#) from the Deputy Mayor for Housing and Residential Development to the Chair of the Housing Committee, 19 July 2023

Most LLR homes are funded by AHP grant. However, housing developers may also choose to deliver homes at LLR levels, as part of their **developer contributions**. These are provided at LLR in perpetuity, providing intermediate rent for the lifetime of the property. These properties therefore cannot be bought by tenants, unlike LLR homes funded by the AHP.<sup>1</sup>

The GLA does not collect as much information on these properties because they are **not funded by the AHP**. The GLA can only track the number of LLR in-perpetuity properties on very large housing schemes (known as “**referrable**” schemes). 1,364 of these properties were delivered in 2017-22.<sup>2</sup>

However, referable schemes only account for some of the homes built in London. For example, in 2021, nearly half of all housing units built were not on referable schemes.<sup>3</sup> This means that if LLR in-perpetuity properties are being built on smaller schemes, they are **not being monitored by the GLA**.

1 London Assembly Housing Committee, [Transcript, 6 June 2023](#), p. 15

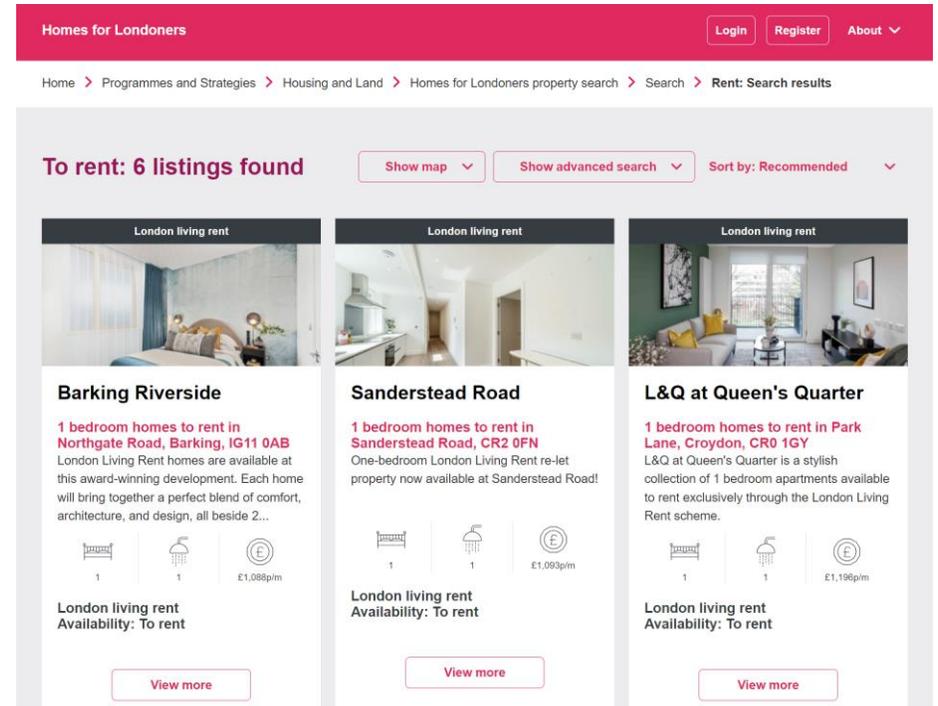
LONDON ASSEMBLY 2 [Letter](#) from the Deputy Mayor for Housing and Residential Development to the Chair of the Housing Committee, 19 July 2023

3 GLA, [response to London Assembly Planning and Regeneration Committee](#), 1 June 2023, p.6

# London Living Rent in perpetuity and Homes for Londoners portal

Some developers that provide LLR in perpetuity **list the properties on the Homes for Londoners Portal**. However, they are **not required** to do so. During February 2024, the number of LLR properties listed on the Homes for Londoners portal, in response to **three searches** made by the Committee, ranged from **four to 10**. This was compared to **over 600 Shared Ownership** homes listed on the portal, on each of these searches.

The fact that developers are not required to list all properties delivered at LLR levels suggests that it is difficult for prospective tenants to access this tenure.



The screenshot shows the 'Homes for Londoners' website interface. At the top, there is a navigation bar with 'Login', 'Register', and 'About' links. Below the navigation bar, a breadcrumb trail reads: 'Home > Programmes and Strategies > Housing and Land > Homes for Londoners property search > Search > Rent: Search results'. The main content area displays 'To rent: 6 listings found' with options for 'Show map', 'Show advanced search', and 'Sort by: Recommended'. Three property listings are visible, each with a photo, title, location, and price per month. The listings are: 'Barking Riverside' (1 bedroom, Northgate Road, Barking, IG11 0AB, £1,088p/m), 'Sanderstead Road' (1 bedroom, Sanderstead Road, CR2 0FN, £1,093p/m), and 'L&Q at Queen's Quarter' (1 bedroom, Park Lane, Croydon, CR0 1GY, £1,196p/m). Each listing includes a 'View more' button.

Source: City Hall, '[Home for Londoners' property search](#), February 2024

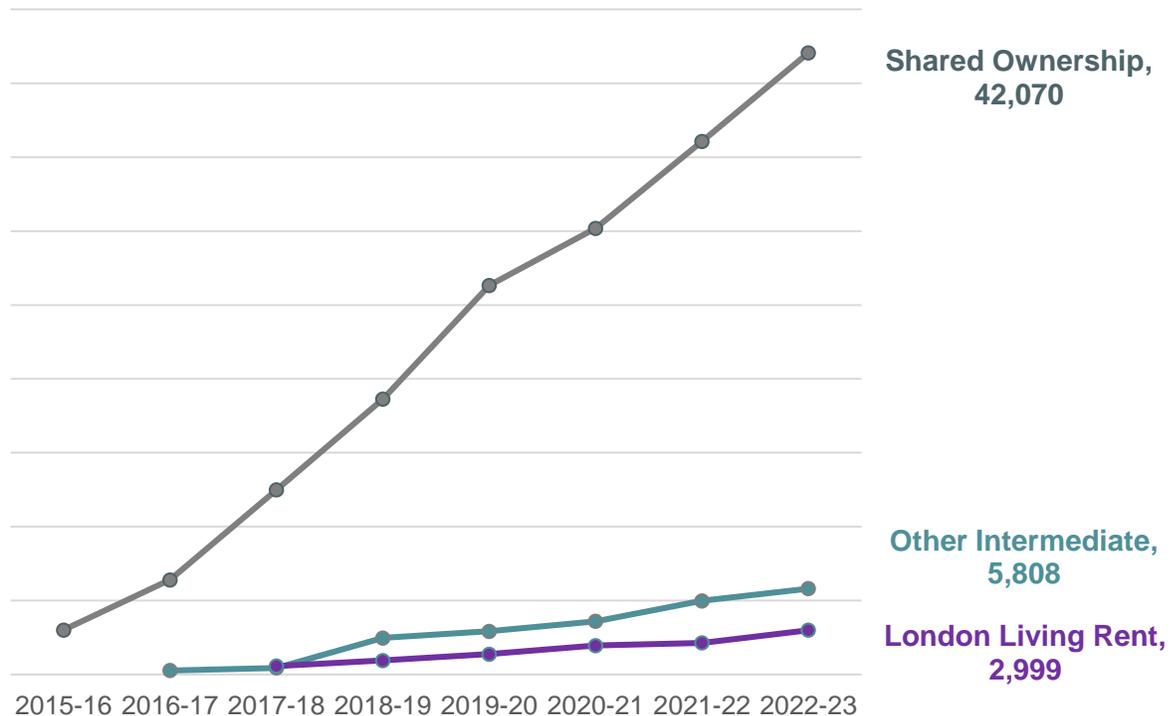
4



**Recommendation 4:** The Mayor should publish each year the number of all LLR in-perpetuity homes that are being developed in London, on all sizes of housing scheme. The Mayor must also ensure that all of those homes are advertised on the Homes for Londoners Portal.

# London Living Rent in the Affordable Homes Programme

Cumulative intermediate housing starts in London under AHP 2016-23



**Comparatively few LLR properties have been started** under the AHP 2016-23, compared to Shared Ownership. Under this programme, just under 3,000 LLR homes were started, compared to just over 42,000 Shared Ownership homes. This figure does not include the number of LLR homes delivered as part of developer contributions, as set out on page 30.

The Mayor has stated that the AHP 2021-26 will deliver between 23,000 and 27,000 homes, with the majority at social rent. The Mayor has not set out **targets for other tenures**, such as LLR.<sup>1</sup>

Source: [Letter](#) from the Deputy Mayor for Housing and Residential Development to the Chair of the Housing Committee, 19 July 2023

<sup>1</sup> London Assembly Budget and Performance Committee, [Transcript](#), 12 December 2023, p.6.

# Delivery of London Living Rent properties

“ LLR is an expensive product to operate, and difficult to deliver in its current form. Rent increases at CPI are outstripped by service charge increases, so on aspirational developments it is often a loss-making product. ”

**Notting Hill Genesis**  
[Housing Committee call for evidence](#) 2023

The Committee received evidence that LLR is **not profitable** for investors and Registered Providers.

In addition, local authorities set their own housing needs approaches, so it is possible that London boroughs are **not prioritising LLR** in their planning policies and approaches to housing delivery.

“ As the Council’s development of homes is solely based on targeting households on the Housing Waiting List, London Living Rent is not a tenure that is considered under the New Council Homes Programme. ”

**Brent Council**  
[Housing Committee call for evidence](#) 2023



**Recommendation 5:** The Mayor should commission an evaluation, in 2024-25, of why housing providers are not providing more homes at the LLR tenure; and apply any learning to his plans for LLR tenures under the 2021-26 Affordable Housing Programme. The Mayor should also publish targets and delivery profiles for tenures under the 2021-26 Affordable Housing Programme.

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## SECTION FOUR

# SHARED OWNERSHIP – STAIRCASING UP TO HOME OWNERSHIP?

# The Committee's key findings on Shared Ownership

1. Since 2016, residents in almost 11,000 Shared Ownership properties in London have staircased up to 100 per cent ownership of their homes, demonstrating that this tenure can help to move some Londoners into home ownership. In 2022-23, the total stock of Shared Ownership homes in London (not including those where residents have secured 100 per cent staircasing) was approximately 55,000.
2. Many Londoners we heard from in our survey have had negative experiences with Shared Ownership, and others have concerns that this tenure would not be affordable or accessible for them.
3. There is not enough information about whether Shared Ownership is successful in supporting young Londoners into home ownership.

# How does Shared Ownership work?

Shared Ownership is an affordable home ownership product that enables people to buy an **initial share of a home** worth between 25 and 75 per cent, and then pay a **below-market rent (set by a government formula) on the unbought share** to a housing provider. Buyers are expected to have a **10 per cent mortgage deposit** for the share they are purchasing.

Households can buy more shares in the home, known as **'staircasing'**, and pay rent to their landlord (often a housing association or council) on a smaller proportion accordingly.<sup>1</sup>

The product is open to people who:

have a maximum household income of up to **£90,000**, and

are **first-time buyers**, or

used to own a home but can **no longer afford** to buy one, or

are **existing shared owners** looking to move to another shared ownership property.



Shared ownership homes in Bexley

Source: London Assembly Housing Committee

<sup>1</sup> For new-build Shared Ownership homes, the rent limit is 3 per cent of the value of the share owned by the landlord. Most landlords charge 2.75 per cent.

# Londoners' experiences of Shared Ownership

“ It has benefits and downsides. It enabled me to own a 40% share in my property, which I am grateful for. On the downside...<sup>1</sup> ”

“ Good so far. Quality isn't perfect but grateful that I was able to find a decent property in a decent area. ”

“ At the beginning I thought it was useful, now I realise that I am trapped in a scheme that will not support me moving on to full ownership. ”

“ Too far weighted towards the housing association over the buyer. My service charge has more than doubled since 2015. I can't sell due to cladding issues and high service charge. Housing association will not help or buy back my share. ”

“ We are shared owners and find the scheme useful. We would not have been able to buy our property without it, however there is zero support from the Housing Association... ”

“ I bitterly regret buying into it. It is not affordable and I wasn't warned about the pitfalls ... The housing association is clearly unable to manage their stock or process requests & complaints. Shared owners and tenants are ignored. I have never experienced such dreadful customer service. ”

Survey respondents  
[Housing Committee survey 2023](#)

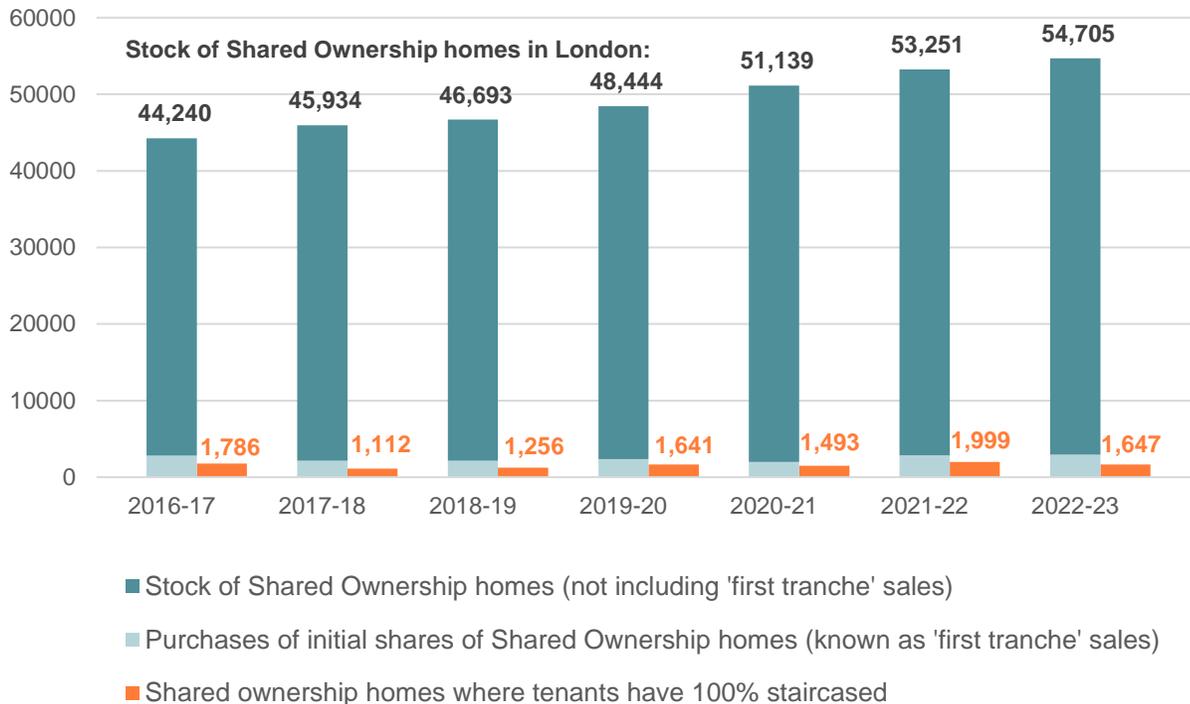
The Committee received mixed views on Shared Ownership in our survey. A very small number of respondents expressed positive views about the scheme. However, these represented the minority of the respondents, and we received many responses that recounted negative experiences and opinions. The following themes arose frequently as concerns in our survey responses:

- Increases in **service charge**
- Increases in **rent**
- High-interest **mortgage rates**
- Limited support and **customer service** from housing associations
- Tenants are **fully liable for all repairs** and maintenance
- Landlord fees** when tenants sell their Shared Ownership property

<sup>1</sup> This response included liability for repairs, landlord fees on sale of property, rent and service charge increases, and short lease.

# Is Shared Ownership an effective step to home ownership?

## Shared Ownership homes in London which have resulted in 100 per cent staircasing



**Note:** this chart includes data from large private Registered Providers of social housing (predominantly Housing Associations). It does not include data from London local authorities, which provide a relatively small number of Shared Ownership homes (this figure totalled 1,282 in 2022-23).

**Source:** Regulator of Social Housing, [Private registered provider social housing stock and rents in England](#) and [Local authority registered provider social housing stock in England](#).

In order to evaluate the effectiveness of Shared Ownership as an affordable home ownership product for young Londoners, the Committee believe there needs to be **more data on staircasing transactions**.

Until recently, the Government has gathered data on 100 per cent staircasing, but not on staircasing transactions below this – when shared owners **incrementally buy more shares** in their property.<sup>1</sup> It is therefore difficult to understand what level of **success or challenges** tenants face in **staircasing at different levels**, and **how long this takes** on average.

A previous Housing Committee investigation into Shared Ownership in 2020 recommended that the Mayor should require providers to report annually on staircasing transactions.<sup>2</sup>

The GLA told this Committee in 2023 that the **Government was now starting to collect data on all staircasing transactions** on its CoRE system.<sup>4</sup> The Committee welcomes this.

1 [Letter](#) from the Deputy Mayor for Housing and Residential Development to the Chair of the Housing Committee, 19 July 2023

4 [Letter](#) from the Deputy Mayor for Housing and Residential Development to the Chair of the Housing Committee, 19 July 2023

# Who is living in Shared Ownership properties?

“ When we first develop a scheme we identify our target audience and create personas sales to use in our marketing strategy. This is typically young first-time buyers but may also include young families for larger homes to support local authority allocations priorities. We often target our marketing to local demographics to support local people into home ownership. ”

**A2Dominion** (Housing Association)

“ The majority of our Shared Ownership Marketing and Sales activity is aimed squarely at young Londoners. ”

**Notting Hill Genesis** (Housing Association)

“ Very few purchasers are from the Council’s housing lists or have existing social housing tenancies. Records can only identify one in recent years. ”

**Barnet Council**

“ [A] large proportion of shared ownership is not accessible for Brent households, particularly families with children and that shared ownership is heavily reliant on two working adults within a household. ”

**Brent Council**

[Housing Committee call for evidence](#) 2023

Not all housing associations record demographic information such as the age of their tenants. One housing association told us that they had data on about half of their Shared Ownership tenants. Of these:

**37 per cent were aged 40 and under<sup>1</sup>**

A different housing association told us that among their Shared Ownership tenants:

**73 per cent were aged 40 and under<sup>2</sup>**

Given the limited amount of demographic data and information on staircasing in Shared Ownership homes across London, there is not enough information about whether Shared Ownership is overall a successful product in supporting young Londoners into home ownership. The Committee therefore welcomes the recent improvements to the Government’s CoRE system that will help to establish this.<sup>3</sup>

6



**Recommendation 6:** The GLA must proactively monitor Government data on the demographics (e.g. age, gender, ethnicity) and home ownership outcomes for Shared Ownership tenants; and publish London-specific analysis on the London datastore. Once sufficient data is available, the GLA should analyse Shared Ownership to determine whether it is an effective stepping stone to home ownership.

<sup>1</sup> A2Dominion, Housing Committee call for evidence 2023

LONDON ASSEMBLY <sup>2</sup> Notting Hill Genesis, Housing Committee call for evidence 2023

<sup>3</sup> [Letter](#) from the Deputy Mayor for Housing and Residential Development to the Chair of the Housing Committee, 19 July 2023

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## SECTION FIVE

# **'FIRST DIBS' – GIVING LONDONERS FIRST REFUSAL?**

# The Committee's key findings on 'First Dibs'

1. 'First Dibs' is a scheme that restricts the sale of new homes so that Londoners and UK buyers get priority. However, the threshold price for this scheme is now much lower than the average property price in London, so the scheme does not apply to most homes in the capital.
2. The scheme is also voluntary for developers, which, alongside the low cap, means that 256 homes were listed as 'First Dibs' properties in the first 18 months of the scheme. This compares to 19,490 new-build homes sold during this period. The voluntary nature of the scheme alongside the low threshold, has influenced this number.

3. The Mayor previously committed to reviewing the 'First Dibs' scheme to assess whether it was going far enough. However, the review does not seem to have been published in 2021 as planned. The Deputy Mayor told us in 2023 that he and the Mayor had "limited influence" over the scheme and "no plans" to review it. This is a lost opportunity.

# Giving young Londoners ‘first dibs’ on new properties

‘First Dibs’ is a voluntary scheme by over 40 homebuilders in February 2018 that “restricts sales and marketing of new-build homes up to £350,000 to UK buyers for the first three months, with a head start of up to one month during which only Londoners can buy them”.<sup>1</sup> These homes are advertised on the Mayor’s Homes for Londoners Portal.

**£350,000** Cap for properties on ‘First Dibs’ scheme

**£505,000** Average London new-build house price in November 2023<sup>2</sup>

During the first 18 months of the ‘First Dibs’ scheme, from February 2018 to July 2019:

**256 homes** Listed as ‘First Dibs’ properties on the Homes for Londoners Portal during the first 18 months of the scheme<sup>3</sup>

**19,490 homes** Number of new-build homes sold in London<sup>4</sup>

‘First Dibs’ was the **least-known scheme**/product among our survey respondents, among several other products including LLR, Shared Ownership, Lifetime ISAs.

The Committee considers that the ‘First Dibs’ scheme could help to increase the supply of housing in London, as it may be easier to get **local support** for new developments if Londoners are given the first choice to purchase them. However, the scheme has delivered **very few properties** so far.

The ‘First Dibs’ scheme was launched in February 2018, and 256 new-build homes up to £350,000 were listed in the first 18 months of the scheme. This was a very small proportion of new-build homes sold in London in that period, which totalled **19,490 new-build homes**.

In the years since the ‘First Dibs’ scheme was launched, the **delivery of new-build market homes has significantly declined**, and the **average price has increased**. In 2022-23, 101 new-build homes were sold in London at an average price of £532,250.<sup>5</sup> This compares to financial year 2018-19, when 14,114 new-build homes were sold in London at an average of £490,166.<sup>6</sup>

1 Mayor’s Questions, [First dibs for Londoners](#), January 2019

2 ONS, [UK House Price Index: November 2023](#), published January 2024

3 London Assembly Housing Committee, [Transcript, 6 June 2023](#)

5 ONS, [UK House Price Index: data downloads December 2023](#), ‘New build and existing resold property’, published February 2024

6 ONS, [UK House Price Index: data downloads December 2023](#), ‘New build and existing resold property’, published February 2024

# Reviewing the ‘First Dibs’ scheme

The Mayor stated in 2019 that he would conduct a **review of the ‘First Dibs’ scheme**.<sup>1</sup> However, it appears that this review was not published.<sup>2</sup> The Mayor said in June 2023 that as the scheme was a “voluntary approach to marketing by some home builders ... the GLA does not regularly report against activity”.<sup>3</sup>

The Deputy Mayor told us in July 2023 that the GLA has **no plans to review the scheme** or to change the threshold, as it was a **voluntary agreement** among developers.<sup>4</sup>

“ I accepted a voluntary offer from the industry as it was able to deliver immediately for Londoners, whereas using planning measures would take years to be adopted and have an effect. However, we need to make sure that the current approach is effective. Using my team’s monitoring information and other data, next year’s review will assess whether the voluntary offer is going far enough. Depending on the outcome of that review, all options are on the table, including looking again at using planning powers to achieve my goal and urging Ministers to change the law. ”

Mayor of London  
[Mayor’s Questions](#), January 2019

“ The First Dibs scheme was a voluntary agreement among the development industry. The Mayor and I therefore have limited influence over its operation, but we have no plans to review the threshold and/or encourage the industry to make changes to the scheme. ”

Tom Copley, Deputy Mayor for Housing  
[Letter](#) to Chair of Housing Committee, July 2023

7



**Recommendation 7:** The Mayor should re-engage with developers delivering the ‘First Dibs’ scheme and encourage changes to the scheme, with the aim of increasing the number of homes listed as ‘First Dibs’ for Londoners on the Homes for Londoners Portal.

1 Mayor’s Questions, [First dibs for Londoners](#), January 2019

2 Mayor’s Questions, [First Dibs](#), February 2021

3 Mayor’s Questions, [First Dibs](#), June 2023

4 [Letter](#) from the Deputy Mayor for Housing and Residential Development to the Chair of the Housing Committee, 19 July 2023

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## SECTION SIX

# **FINANCING HOME OWNERSHIP – LIFETIME ISAS AND MORTGAGE RATES**

# The Committee's key findings on financing

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1. While the Lifetime ISA (LISA) offers young first-time buyers the chance to save for a house deposit, increasingly savers are unable to find a home in London below the threshold. Savers also face a penalty for removing their money from the LISA, leaving them stuck.
2. Substantial interest rate rises are causing more expensive mortgage repayments, making home ownership for young people in London even more unattainable. A long-term fixed-rate mortgage could help get young Londoner's on the property ladder and provide economic security, as mortgage repayments are capped.

# How does the Lifetime ISA work in London?

Opening a LISA allows first-time buyers aged 18 to 39 to save up to £4,000 a year, getting a 25 per cent bonus from the Government when used to purchase a qualifying first home. This can result in a bonus of up to £1,000 a year, on top of individuals' savings and interest. The maximum eligible property value of this product is £450,000. Savers face a penalty for withdrawing funds rather than using them to buy a home.<sup>1</sup>

## LISA threshold (since 2017)

 **£450,000**

## Average house prices in November 2023:<sup>2</sup>

 **£505,000** London

 **£302,000** England



**Recommendation 8:** The Mayor should lobby Government to either increase the house price threshold for the LISA in London, or remove the penalty for withdrawal for Londoners who have entered the scheme since 2017.

The Committee heard **mixed views** on how effective the LISA is in supporting young Londoners with property ownership.

Our survey results highlighted that most respondents were aware of the scheme but noted negative views around the challenges in relation to the **£450k limit** in London and the **penalty** of withdrawing the money.

If savers need to withdraw money from a LISA, unless they are diagnosed with a terminal illness, they must pay a 25 per cent penalty charge. This means someone who has saved £4,000 and earned a £1,000 bonus would have to pay back £1,250.<sup>3</sup>

“ *When living month to month, it is difficult to save for usual needs and rainy-day situations as well as put money in the LISA. I would put more into the LISA if I knew I could take some of it out in an emergency without being penalised.* ”

Survey respondent  
[Housing Committee survey 2023](#)

# The impact of rising mortgage costs on young Londoners' access to home ownership

A high Loan to Value mortgage is a mortgage which has a low deposit (10 per cent or less) which means that a buyer owns less of the property outright and owes more as a mortgage. High Loan to Value mortgages are usually targeted towards first-time buyers.

“ Most other countries in the world have long-term fixed-rate mortgages at least available as a mainstream option, and we do not have that in the UK. ”

“ The value of the long-term fixed-rate mortgage [is that] it not only provides you with that security, but it also makes it safe for people to borrow more and potentially then being able to access home ownership in a way that they would not have otherwise been able to. ”

James Browne, Tony Blair Institute  
[Housing Committee meeting](#), July 2023

In our call for evidence, we heard about the difficulty prospective buyers are experiencing with the **increase in mortgage rates** since late 2022. One housing association also told us that this was a key challenge for them in being able to sell Shared Ownership properties.<sup>1</sup>

We heard in our meeting in July 2023 that high Loan to Value mortgages are particularly important for **first-time buyers and young people** who might earn enough to get a mortgage but **do not have a large deposit**.

We also heard that **long-term** fixed-rate mortgages could benefit young Londoners by making it **less risky** for them to move into home ownership.



**Recommendation 9:** The Mayor should convene a London roundtable with mortgage providers to discuss the opportunities for better provision of long-term fixed-rate mortgages.

<sup>1</sup> A2Dominion, Housing Committee call for evidence 2023

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## SECTION SEVEN

# **INCREASING HOUSING SUPPLY**

# The Committee's key findings on housing supply

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1. The interventions discussed in this report such as innovative and affordable types of renting tenures and financing arrangements for buyers may help to support the 'demand side', making it more possible for young Londoners to buy homes. However, an increase in the supply of homes, including homes for social rent, is also urgently needed to make housing more available, accessible and affordable for Londoners.
2. There are significant barriers to increasing the supply of housing. The Committee has considered many of these barriers in other investigations during this Assembly year.

# Would an increase in the supply of properties in London help young Londoners' access to home ownership?

The Mayor was granted £4.82bn by the Government for the **AHP 2016-23**. The Committee recognises that the Mayor met his target for 116,000 starts in March 2023.<sup>1</sup>

It is critical that the Mayor continues to deliver on his commitments in relation to housing targets and affordable homes. The Mayor was later granted £4bn for the next funding round: the **AHP 2021-26**. The AHP 2021-26 was **reprofiled and renegotiated** with the Government in **2023**.<sup>2</sup> At the time of this investigation in summer 2023, **no housing starts** had yet been made under the AHP 2021-26.<sup>3</sup>

This investigation focused on the opportunities and costs of demand-side interventions such as intermediate housing tenures and schemes to improve affordability for young Londoners. Most of our survey respondents and meeting guests also emphasised their **strong support for increasing the supply of housing**, as a way of improving home ownership prospects for young Londoners.

The Committee has carried out several investigations this year relating to housing supply, including meetings on the AHPs for 2016-23<sup>4</sup> and 2021-26,<sup>5</sup> the Build to Rent sector,<sup>6</sup> and the financial sustainability of the housing sector.<sup>7</sup> The Committee recognises that many of the barriers to housing supply are **UK-wide**, but that there are specific actions that could be taken in London to increase supply.

10



**Recommendation 10:** Now that the Affordable Homes Programme (AHP) 2021-26 has been reprofiled and renegotiated with the Government (in 2023), the Mayor must begin delivering affordable homes 'starts' under the AHP 2021-26 in 2024-25. The Mayor must also work with the Government to ensure that London has the resources it needs to deliver sufficient new supply to meet housing demand.

1 London Assembly Housing Committee, [Affordable Housing Monitor 2023](#), October 2023

2 London Assembly Housing Committee, [Transcript](#), 19 October 2023, p.2

3 London Assembly Housing Committee, [Affordable Housing Monitor 2023](#), October 2023

4 London Assembly Housing Committee, [Transcript](#), 27 June 2023

5 London Assembly Housing Committee, [Transcript](#), 19 October 2023

6 London Assembly Housing Committee, [Transcript 1](#) and [2](#), 16 January 2024

7 London Assembly Housing Committee, [Transcript](#), 6 December 2023 and [Letter to Mayor](#), 22 February 2024

# OTHER FORMATS AND LANGUAGES

If you, or someone you know needs this report in large print or braille, or a copy of the summary and main findings in another language, then please call us on: **020 7983 4100** or email [assembly.translations@london.gov.uk](mailto:assembly.translations@london.gov.uk)

## Chinese

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## Vietnamese

Nếu ông (bà) muốn nội dung văn bản này được dịch sang tiếng Việt, xin vui lòng liên hệ với chúng tôi bằng điện thoại, thư hoặc thư điện tử theo địa chỉ ở trên.

## Greek

*Εάν επιθυμείτε περίληψη αυτού του κειμένου στην γλώσσα σας, παρακαλώ καλέστε τον αριθμό ή επικοινωνήστε μαζί μας στην ανωτέρω ταχυδρομική ή την ηλεκτρονική διεύθυνση.*

## Turkish

Bu belgenin kendi dilinize çevrilmiş bir özetini okumak isterseniz, lütfen yukarıdaki telefon numarasını arayın, veya posta ya da e-posta adresi aracılığıyla bizimle temasa geçin.

## Punjabi

ਜੇ ਤੁਸੀਂ ਇਸ ਦਸਤਾਵੇਜ਼ ਦਾ ਸੰਖੇਪ ਅਪਣੀ ਭਾਸ਼ਾ ਵਿਚ ਲੈਣਾ ਚਾਹੋ, ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਇਸ ਨੰਬਰ 'ਤੇ ਫ਼ੋਨ ਕਰੋ ਜਾਂ ਉਪਰ ਦਿੱਤੇ ਡਾਕ ਜਾਂ ਈਮੇਲ ਪਤੇ 'ਤੇ ਸਾਨੂੰ ਸੰਪਰਕ ਕਰੋ।

## Hindi

यदि आपको इस दस्तावेज़ का सारांश अपनी भाषा में चाहिए तो उपर दिये हुए नंबर पर फोन करें या उपर दिये गये डाक पते या ई मेल पते पर हम से संपर्क करें।

## Bengali

আপনি যদি এই দলিলের একটা সারাংশ নিজের ভাষায় পেতে চান, তাহলে দয়া করে ফো করবেন অথবা উল্লেখিত ডাক ঠিকানায় বা ই-মেইল ঠিকানায় আমাদের সাথে যোগাযোগ করবেন।

## Urdu

اگر آپ کو اس دستاویز کا خلاصہ اپنی زبان میں درکار ہو تو، براہ کرم نمبر پر فون کریں یا مذکورہ بالا ڈاک کے پتے یا ای میل پتے پر ہم سے رابطہ کریں۔

## Arabic

احصول على ملخص لهذا المستند بلغةك، فراجع الاتصال برقم الهاتف أو الاتصال على عنوان البريد الإلكتروني أو عنوان البريد الإلكتروني أعلاه.

## Gujarati

જો તમારે આ દસ્તાવેજનો સાર તમારી ભાષામાં જાણીતો હોય તો ઉપર આપેલ નંબર પર ફોન કરો અથવા ઉપર આપેલ ટપાલ અથવા ઇ-મેઇલ સરનામા પર અમારો સંપર્ક કરો.

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