

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 or to contact us, <u>please visit our website</u>.

LONDONASSEMBLY

Affordable Housing Monitor 2022

About this report

The Affordable Housing Monitor is an annual report by the London Assembly Housing Committee. The Monitor examines the delivery of affordable housing in London and tracks the Mayor's progress against his commitments. This report will focus on the Mayor's delivery under the 2016-23 Affordable Homes Programme (AHP) to date, in particular for the year April 2021-March 2022. The primary source of data is the Greater London Authority's (GLA) Housing starts and completions figures.¹

'AFFORDABLE' HOUSING DEFINITIONS AND ELIGIBILITY

"Affordable housing" is an umbrella term for a variety of tenures including social rented, affordable rented and intermediate housing. Government policy defines these different tenures as follows:

Housing type	Definition	Who can apply?
Affordable rent	Rents are of no more than 80 per cent of local market rent.	Households on the waiting list for social housing.
Social rent	Rent levels are determined by a rent formula - usually around 50 per cent of local market rent.	Social housing is allocated by local authorities. Each authority has different policies on who qualifies for social housing and who gets priority in allocation policies.
Shared ownership	Eligible households can part- purchase a home, with a below- market rent on the unbought share.	Households that have incomes of up to £90,000 (if applying for a property in London) or £80,000 (if applying for a property outside of London).

The Mayor has developed new affordable tenures for use in his London planning and funding policies:

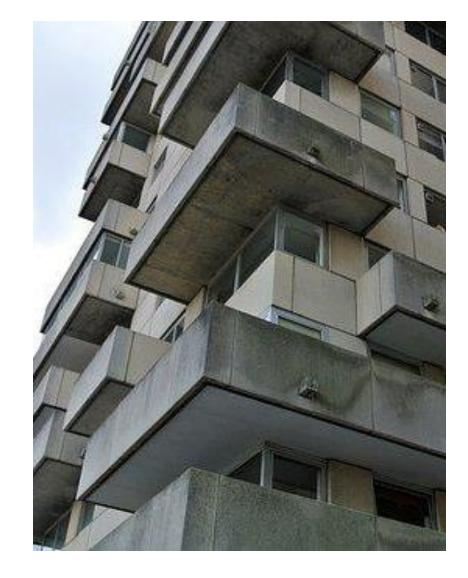
London-specific affordable housing					
Housing type	Definition	Who can apply?			
London Affordable Rent (LAR)	Rent levels roughly correspond to traditional social rent at around 40–60 per cent of market levels.	Households on the waiting list for social housing.			
London Living Rent (LLR)	Rent is based on a third of average local household incomes. Homes built at this tenure mainly offer time-limited tenancies, with the idea that after ten years, tenants then buy their home. In the new London Plan, some homes for long-term rent are also defined as affordable if provided at these rent levels.	Middle income (up to £60,000) households who want to buy a home.			

KEY POINTS

The Mayor was granted £4.82 billion in government funding for the AHP 2016-23. He committed to starting 116,000 affordable homes by 2022 (then extended to 2023).²

The Mayor received a further £4 billion for the new AHP 2021-26, where he committed to 35,000 affordable housing starts and a greater proportion of homes for social rent.³ Key progress so far:

- In order to **meet** the **target of 116,000 homes**, the Mayor will need to build a **record number of 25,000 (22 per cent) homes in 2022-23.**
- Since April 2015 to the end of March 2022, **91,000 homes have** been started toward the **2016-23 target** (78 per cent). Including 7,189 in 2015-16 and 83,811 since 2016.
- The **highest number of homes started** in a single year was 2021-22 when **18,722 homes** were started.
- No homes have yet been started from the 2021-26 AHP.



2 <u>GLA, Homes for Londoners: Affordable Homes Programme 2016-2023</u>. **Note:** This target includes all homes started since 1 April 2015 from all housing initiatives that receive government funding (including the 2016 programme) and any homes housing providers deliver with no grant funding. Where this document refers to 'starts' these include figures from 2015-16, while 'completions' include figures from 2016-17 onwards. 3 GLA, Homes for Londoners: Affordable Homes Programme 2021-2026

HOUSING IN LONDON

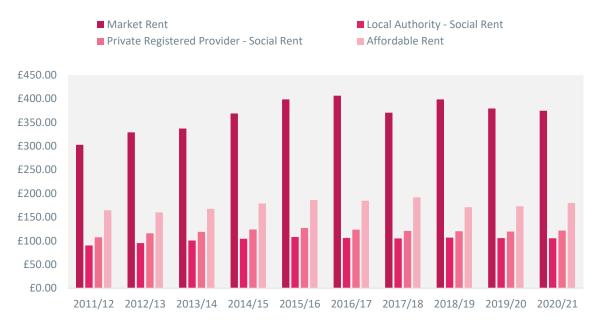
This section looks at the cost of housing for Londoners.

RENTS IN LONDON

The difference in rented tenures in London is significant. In 2020-21, the average weekly rent for a social tenancy was £114.06, for Affordable Rent it was £179.58, while the market rent price was more than three times as high for a social tenancy, at £374.54 per week.⁴

According to data from the Office for National Statistics (ONS), the median monthly private rent for inner London is £1,625 and stands at £1,300 for outer London. The Royal Borough of Kensington and Chelsea had the highest median rent in London and England (£2,199); Sutton had the lowest median rent in London (£1,100). The average difference with Kensington and Chelsea and the rest of London was £755.5

Average Weekly Rents in London



Source: <u>DLUHC, Social housing lettings in England, April 2020 to March 2021, CORE summary tables: 2020 to 2021.</u>

⁴ DLUHC, Social housing lettings in England, April 2020 to March 2021, CORE summary tables: 2020 to 2021.

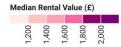
⁵ ONS, Private rental market summary statistics in England: April 2021 to March 2022

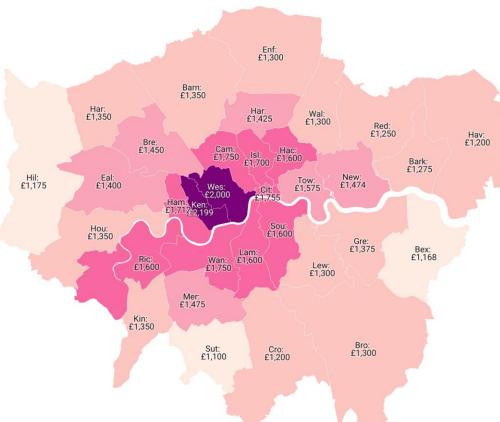
MONTHLY PRIVATE SECTOR RENTS 2021-22

	Mean	Lower quartile	Median	Upper quartile
Room	£647.00	£517.00	£617.00	£741.00
Studio	£1,015.00	£820.00	£950.00	£1,150.00
One bedroom	£1,291.00	£1,050.00	£1,225.00	£1,448.00
Two bedrooms	£1,607.00	£1,300.00	£1,475.00	£1,775.00
Three bedrooms	£1,990.00	£1,520.00	£1,750.00	£2,200.00
Four or more bedrooms	£2,940.00	£1,993.00	£2,500.00	£3,450.00
Private rental market in London: April 2021 to March 2022 Private rental market summary statistics in England: April 2021 to March 2022				

PRIVATE RENTS IN LONDON 2021-22

MONTHLY MEDIAN PRIVATE SECTOR RENTS BY BOROUGH





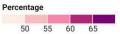
Top 5 boroughs*	Median Rent
Kensington and Chelsea	£2,199
Westminster	£2,000
Camden	£1,750
Wandsworth	£1,750
Hammersmith and Fulham	£1,712

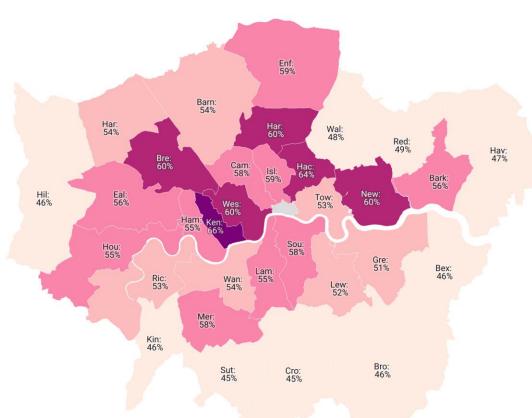
Map: Scrutiny Research Unit • Source: ONS • Map data: © Crown copyright and database right 2018 • Created with Datawrapper

*Excludes the City of London due to small sample size.

PRIVATE RENT AS PROPORTION OF EARNINGS BY BOROUGH (2021-22)

MONTHLY MEDIAN PRIVATE RENTS AS PROPORTION OF MONTHLY MEDIAN EARNINGS* BY BOROUGH





Top Boroughs	Rent / Pay
Kensington and Chelsea	66%
Hackney	64%
Brent	60%
Haringey	60%
Newham	60%
Westminster	60%

Map: Scrutiny Research Unit • Source: NOMIS ASHE and Live Tables on Rents & Lettings • Map data: © Crown copyright and database right 2018 • Created with Datawrapper

^{*}Earnings are residency-based.

LONDON AFFORDABLE AND LIVING RENT LEVELS

Weekly London Affordable Rent

	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23
One bedroom	£144.26	£150.03	£155.13	£159.32	£161.71	£168.34
Two bedrooms	£152.73	£158.84	£164.24	£168.67	£171.20	£178.23
Three bedrooms	£161.22	£167.67	£173.37	£178.05	£180.72	£188.13
Four bedrooms	£169.70	£176.49	£182.49	£187.42	£190.23	£198.03
Five bedrooms	£178.18	£185.31	£191.61	£196.78	£199.73	£207.93
Six bedrooms	£186.66	£194.13	£200.73	£206.15	£209.24	£217.82

Homes for Londoners: Affordable Homes Programme 2016-2023 | London City Hall

As set out in the 2016-21 Affordable Homes Programme Funding Guidance, the GLA updated its London Affordable Rent weekly rent benchmarks on an annual basis, updating each one by the increase in Consumer Prices Index (CPI) for the previous September plus 1 per cent.

Median London Living Rent Capped Benchmark



London Living Rent

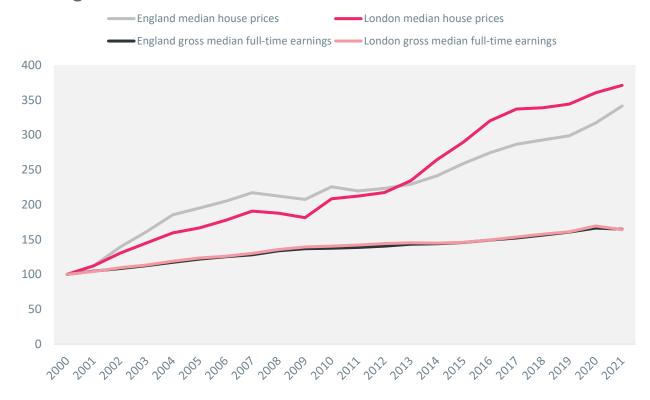
The Mayor publishes benchmark London Living Rent levels (inclusive of service charges), for every neighbourhood in the capital, updated annually. These are based on a third of average local household incomes and adjusted for the number of bedrooms in each home. These benchmarks are capped at £1,400 a month for all homes (inclusive of service charges).

HOUSE PRICES IN LONDON

Many Londoners struggle to get onto the housing ladder.

Over the last twenty years, affordability has worsened in London more than anywhere else in the country, driven largely by house prices increasing faster than earnings.⁶

Index of gross median house prices and gross median earnings in London and England*



^{*}base year 2000 (figures are nominal), **Source:** ONS, (Table 1a), <u>Annual Survey of Hours and Earnings</u> and (Table 12), <u>Median house prices for administrative geographies: HPSSA dataset 9</u>

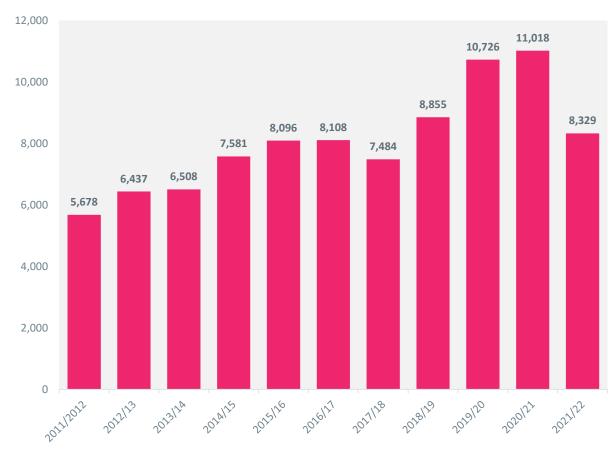
6 ONS, Housing affordability in England and Wales: 2021

ROUGH SLEEPING

The lack of affordable housing has an impact on other major social challenges, notably homelessness and rough sleeping.

An estimated 8,329 people were recorded as sleeping rough in London in 2021-22. Although this is a 24 per cent decrease compared to 11,018 people in 2020-21, it is still 29 per cent higher than the total of 6,437 people recorded sleeping rough in London ten years ago, in 2012-13.

Number of people seen rough sleeping in London 2011-12 – 2021-22



Source: Combined Homelessness and Information Network (CHAIN) via London Datastore, St Mungo's

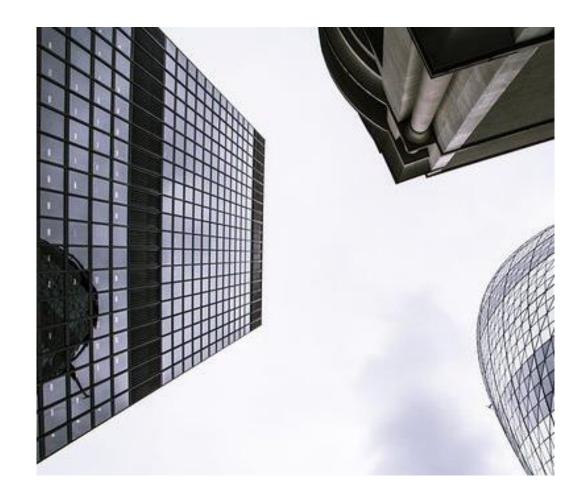
THE MAYOR'S POWERS: WHAT CAN HE DO IN LONDON?

THE MAYOR'S POWERS: THE LONDON PLAN

The Mayor is responsible for the London Plan, the spatial development strategy for Greater London that sets out a development framework for the next 20-25 years.

A new London Plan was published in March 2021, setting a housing target of approximately 52,000 homes per year over ten years.⁷ This is short of the housing need for around 66,000 new homes a year, identified by the GLA's own Strategic Housing Market Assessment (SHMA) in 2017.⁸

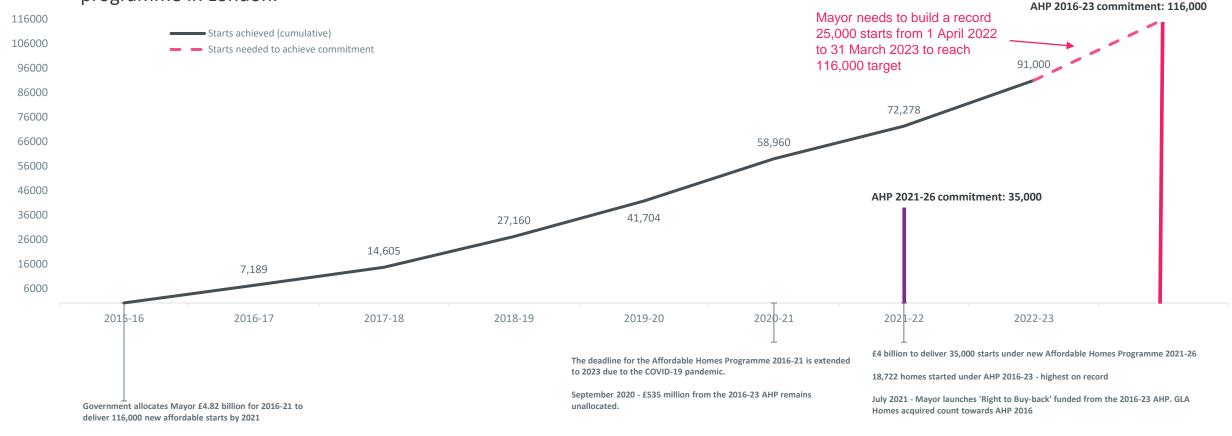
The target was developed by considering the capacity of land suitable for residential development and intensification, and through an examination process led by independent inspectors appointed by the Secretary of State of the then Ministry of Housing, Communities & Local Government (now the Department for Levelling Up, Housing and Communities).



7 GLA, The London Plan 2021 8 GLA, 2017 London Strategic Housing Market Assessment (SHMA)

THE MAYOR'S POWERS: AFFORDABLE HOMES PROGRAMME

The Mayor's main power is the distribution of funding to housing associations and councils to build affordable homes. The Affordable Homes Programme is the primary source of funding for this. The timeline below provides a brief overview of the programme in London.



^{*}GLA sources informed the Committee that homes acquired under the fund are counted as starts and completions under the AHP 2016-23.

AHP: WHAT ARE THE KEY PROGRAMME DIFFERENCES?

Topic	AHP 2016-23 ⁹	AHP 2021-26 ¹⁰	
Funding from central government	£3.15bn - later became £4.82bn.	£4bn.	
Target number of starts	At least 90,000 - later became 116,000.	35,000.	
Tenure	Half (58,500) to be a combination of London Living Rent and Shared Ownership	Half (17,500) to be Social Rent, rest to be London Living Rent, Shared Ownership, or supported/specialist.	
Grant rates	Fixed, apart from supported and specialised housing. Depending on the route and additional allocations, providers can receive up to £38,000 per home for London Living Rent and Shared Ownership homes and up to £70,000 per home for London Affordable Rent homes.	Negotiable. To date, £3.4 billion has been allocated to deliver 29,456 homes. This means the average grant awarded under the programme to date is £117,627.	
Estate regeneration	No mention.	Funding for units that replace homes that have been, or will be, demolished is not available, except where homes have become obsolete (and only in exceptional circumstances).	
Building safety	No mention – pre-Grenfell.	Investment partners must meet five mandatory building safety standards to be eligible for grant funding.	
Sustainability standards	Projects funded through this programme are expected to meet the housing design and sustainability standards set out in the London Plan.	Investment partners are required to adhere to six new sustainability standards as a condition of funding.	
Equality, diversity and inclusion	No mention.	All investment partners will be contractually required to meet minimum standards within one year of their grant allocation being approved by the GLA.	

9 GLA, Affordable Homes Programme 2016-23: Funding Guidance and GLA, Affordable Homes Programme 2016-21: Funding Guidance Addendum 10 GLA, Affordable Homes Programme 2021-26: Funding Guidance

WHAT HAS THE MAYOR DELIVERED?

This section looks at the number of homes the Mayor has started and completed in the last year, and since 2016.

AFFORDABLE HOUSING STARTS AND COMPLETIONS – 2021-22

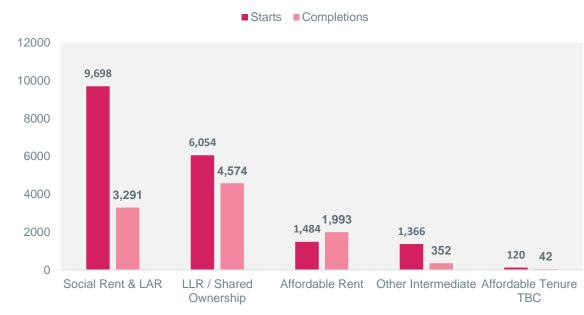
In 2021-22 the Mayor started 18,722 affordable homes:

Tenure	Starts 2021-22	Percentage of total 2021- 22 starts
Social Rent/LAR	9,698	52%
LLR/Shared Ownership	6,054	32%
Affordable Rent	1,484	8%
Other Intermediate	1,366	7%
Tenure TBC	120	0.6%

There were 10,252 affordable completions in London in 2021-22, made up of the following tenures:

Tenure	Completions 2021-22	Percentage of total 2021-22 completions
Social Rent/LAR	3,291	32%
LLR/Shared Ownership	4,574	45%
Affordable Rent	1,993	19%
Other Intermediate	352	3%
Tenure TBC	42	0.4%

2021-22 starts and completions by Tenure

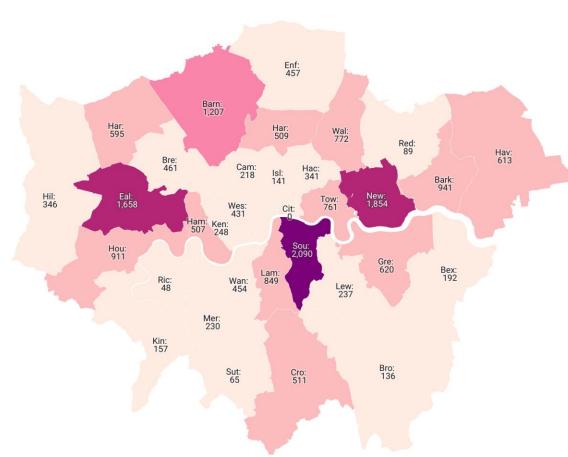


London Datastore Affordable Housing Statistics

AFFORDABLE STARTS ACROSS LONDON IN 2021-22

AFFORDABLE HOUSING STARTS 2021-22





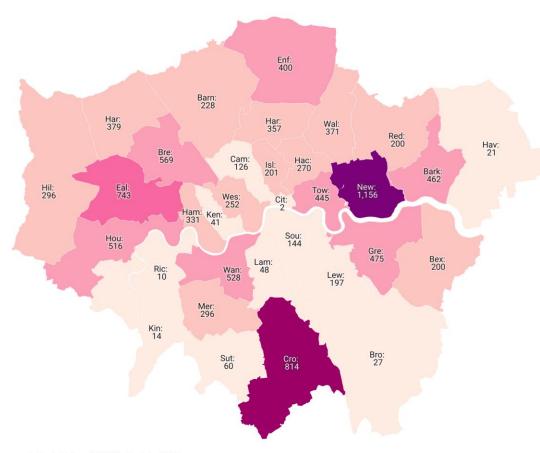
Top 5 boroughs	Starts 2021-22
Southwark	2,090
Newham	1,854
Ealing	1,658
Barnet	1,207
Barking and Dagenham	941

Map: Scrutiny Research Unit • Source: London Datastore • Map data: @ Crown copyright and database right 2018 • Created with Datawrapper

AFFORDABLE COMPLETIONS ACROSS LONDON IN 2021-22

AFFORDABLE HOUSING COMPLETIONS 2021-22





Top 5 boroughs	Completions 2021-22
Newham	1,156
Croydon	814
Ealing	743
Brent	569
Wandsworth	528

Map: Scrutiny Research Unit • Source: London Datastore • Map data: © Crown copyright and database right 2018 • Created with Datawrapper

AFFORDABLE HOUSING STARTS 2016-17 TO 2021-22

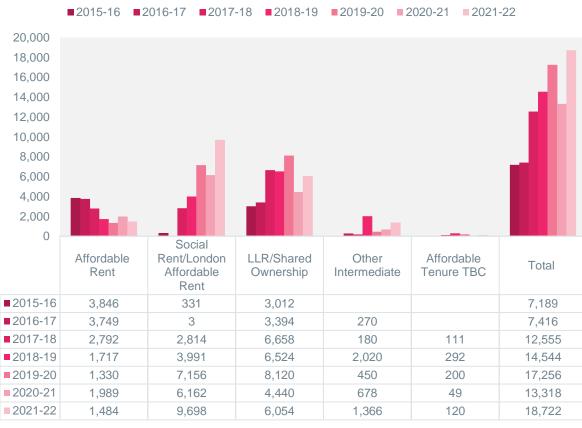
The Mayor has committed to starting 116,000 new affordable homes by 2023. Since 2015, 91,000 homes have been started towards this target (78 per cent). All housing starts so far are from the AHP 2021-23. The 91,000 starts since 2015 consist of the following tenures:

Tenure	Starts 2016-17 to 2021-22	Percentage of total 2016-17 to 2021-22 starts
Social Rent/LAR	30,155	33%
LLR/Shared Ownership	38,202	42%
Affordable Rent	16,907	19%
Other Intermediate	4,964	5%
Tenure TBC	772	1%

Data shows that London Living Rent/ Shared Ownership starts have reduced 14 percentage points from 2016-17 to 2021-22 while Social Rent & London Affordable Rent starts have increased to 52 per cent of total affordable starts.

Starts were higher in 2021-22 than any other year in the current programme. This year is the highest number of affordable starts in a single year.

Affordable homes starts 2016-17 to 2021-22

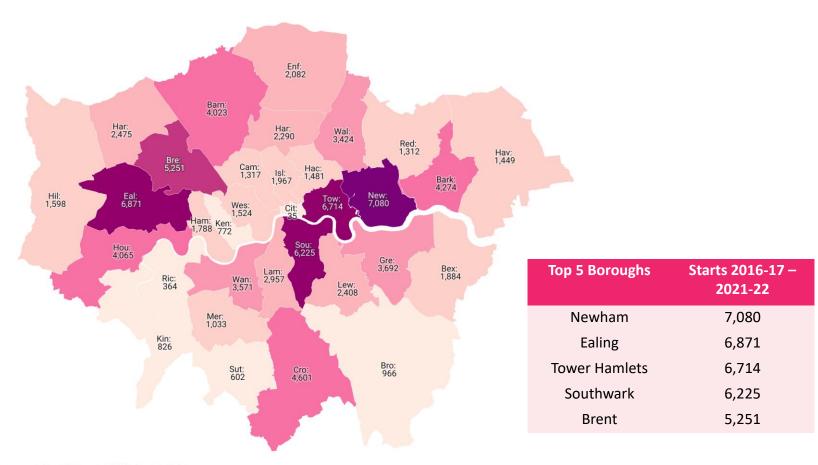


London Datastore Affordable Housing Statistics

AFFORDABLE STARTS BY BOROUGH 2016-17 TO 2021-22

AFFORDABLE HOUSING STARTS 2016-17 TO 2021-22





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AFFORDABLE HOUSING COMPLETIONS 2016-17 TO 2021-22

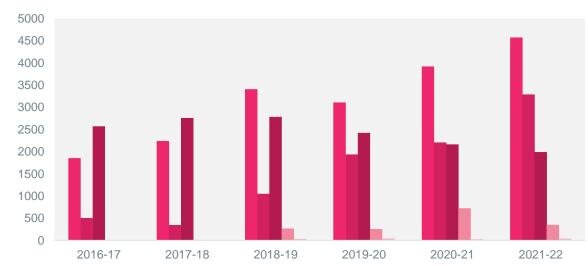
The total number of affordable completions in London from 2016-17 to 2021-22 is 44,911 (39 per cent of total 116,000 target) made up of the following tenures:

Tenure	Completions 2016-17 to 2021- 22	Percentage of total 2016-17 to 2021-22 completions
Social Rent/LAR	9,343	21%
LLR/Shared Ownership	19,112	43%
Affordable Rent	14,703	33%
Other Intermediate	1,603	4%
Tenure tbc	150	0.3%

Data shows that London Living Rent/ Shared Ownership completions more than doubled between 2016-17 and 2021-22.

Affordable completions 2016-17 to 2021-22



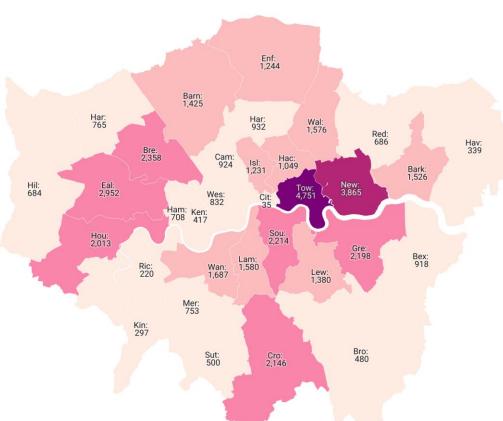


London Datastore Affordable Housing Statistics

AFFORDABLE COMPLETIONS BY BOROUGH 2016-17 TO 2021-22

AFFORDABLE HOUSING COMPLETIONS 2016-17 TO 2021-22





Top 5 Boroughs	Completions 2016-17 – 2021-22
Tower Hamlets	4,751
Newham	3,865
Ealing	2,952
Brent	2,358
Southwark	2,214

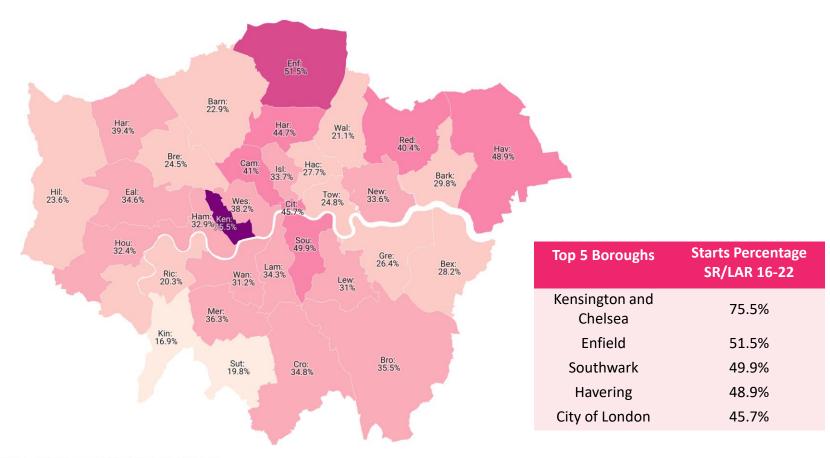
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SUPPLY: STARTS 2016-17 TO 2021-22

AFFORDABLE HOUSING STARTS 2016-17 TO 2021-22 % SOCIAL AND LONDON AFFORDABLE RENT

% Social Rent or London Affordable Rent Starts

20 30 40 50 60 70

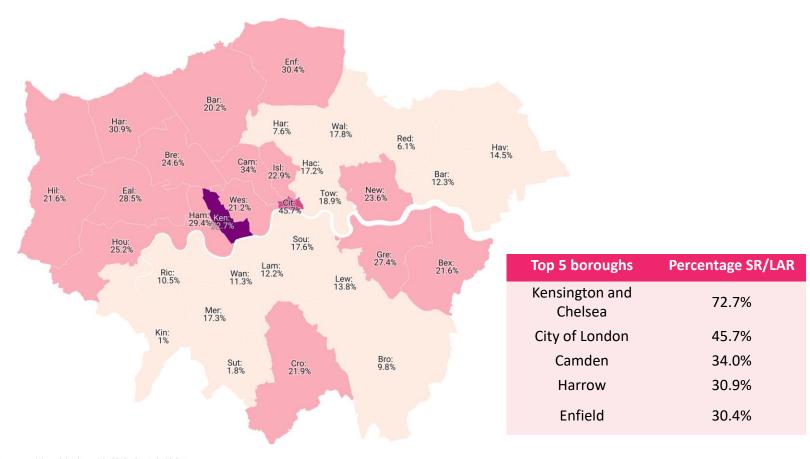


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SUPPLY: COMPLETIONS 2016-17 TO 2021-22

AFFORDABLE HOUSING COMPLETIONS 2016-17 TO 2021-22 % SOCIAL AND LONDON AFFORDABLE RENT

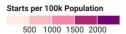


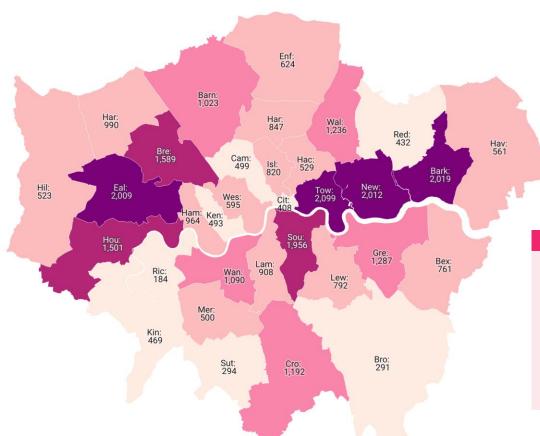


Map: Scrutiny Research Unit • Source: London Datastore • Map data: @ Crown copyright and database right 2018 • Created with Datawrapper

SUPPLY: STARTS BY 100K POPULATION

HOUSING STARTS IN EACH BOROUGH FROM 2016-17 TO 2021-22 PER AVERAGE 100K POPULATION





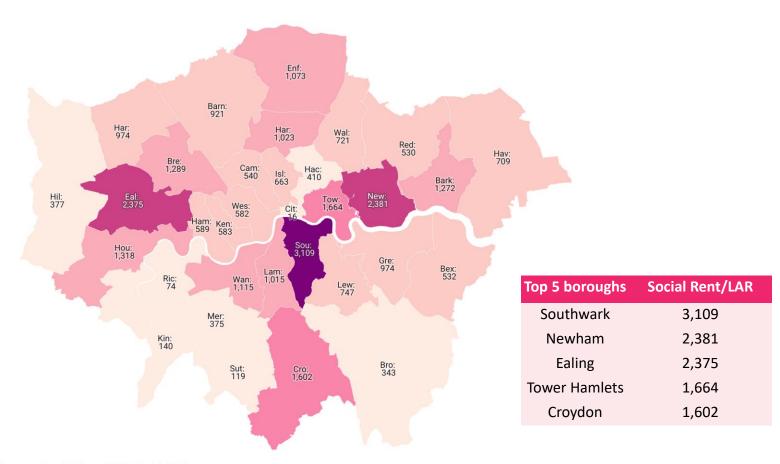
Top 5 boroughs	Starts/100k		
Tower Hamlets	2,099		
Barking and Dagenham	2,019		
Newham	2,012		
Ealing	2,009		
Southwark	1,956		

Map: Scrutiny Research Unit • Map data: © Crown copyright and database right 2018 • Created with Datawrapper

SUPPLY: SOCIAL AND LONDON AFFORDABLE RENT

SOCIAL RENT AND LONDON AFFORDABLE RENT STARTS 2016-17 to 2021-22

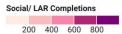


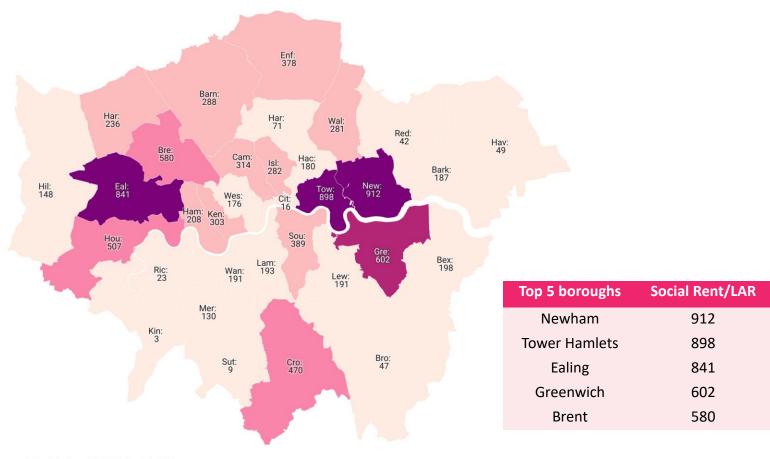


Map: Scrutiny Research Unit • Source: London Datastore • Map data: © Crown copyright and database right 2018 • Created with Datawrapper

SUPPLY: SOCIAL AND LONDON AFFORDABLE RENT

SOCIAL RENT AND LONDON AFFORDABLE RENT COMPLETIONS 2016-17 to 2021-22





Map: Scrutiny Research Unit • Source: London Datastore • Map data: @ Crown copyright and database right 2018 • Created with Datawrapper

SUPPORTED AND SPECIALIST HOUSING

The GLA also funds supported and specialist housing, which is for people who have additional needs. Borough breakdowns are not available for supported housing due to the need for location confidentiality. The GLA includes homes funded through programmes other than the AHP when reporting its supported housing starts and completions.

Starts of Supported and Specialist Housing



Completions of Supported and Specialist Housing



London Datastore Affordable Housing Statistics

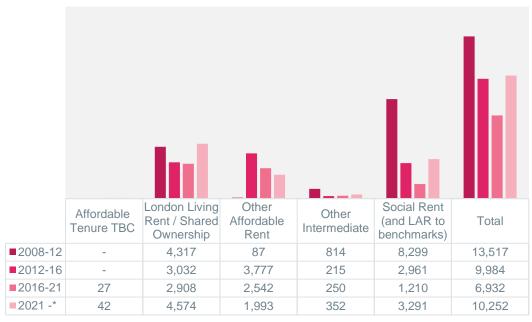
STARTS AND COMPLETIONS OVER MAYORAL TERMS

Comparing different Mayoral terms is inevitably imperfect, since funding arrangements and tenure targets have varied considerably over the years. Additionally, the 2016-2020 term was extended to five years due to the COVID-19 pandemic. These charts show the annual averages in each term since 2008-2012. For context, it should be noted that in previous terms lower levels of grant funding were made available by central government.

Average starts in Mayoral terms since 2008



Average completions in Mayoral terms since 2008



^{*}Part term data for 2021.

FAMILY-SIZED HOMES

Family-sized housing is a key concern of the Housing Committee, as many Londoners are faced with living in homes too small for their needs.

It is not mandatory for organisations to provide the GLA with data on the number of bedrooms in homes started through the AHP. Specialist housing and single-unit schemes have been excluded from the published data. The GLA has stated that this is to "protect privacy." The publicly available data is therefore incomplete.

Number of homes with three or more bedrooms started through the AHP, 2017-18 to 2021-22.

Year	2017-18	2018-19	2019-20	2020-21	2021-22
Number of homes with three or more bedrooms	2,892	2,005	2,005	2,313	2,714
Percentage of total affordable delivery for the year (approximate based on available information)	23%	14%	12%	17%	15%

11 See 'other information' file: GLA Affordable Housing Statistics

THE BIGGER PICTURE: OVERALL HOMES DELIVERED IN LONDON

This section considers whether across enough homes being delivered in London across all tenures.

NET ADDITIONAL HOMES (ALL TENURES)

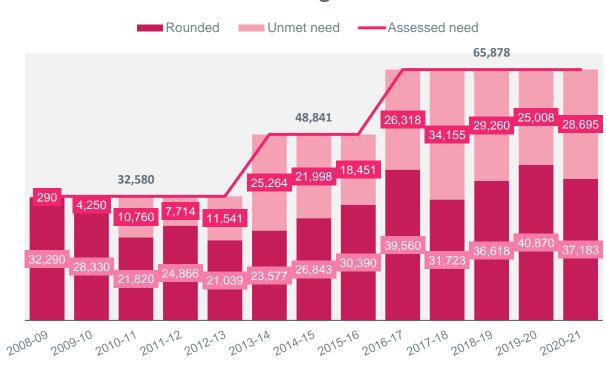
Given the significant need for greater housing capacity, it is important to focus on the delivery of net additional homes, a measure which considers the loss of housing during the development process.

The SHMA 2017 identified the need for an estimated 66,000 net new homes each year to meet housing needs. In 2020-21, there were 37,183 net additional dwellings in London.

These estimates may not reflect London's current needs given crises such as the COVID-19 pandemic. The Mayor has stated that when robust demographic data is available, including the results of the 2021 Census, the SHMA may be reviewed and revised.¹²

The latest government data on net additional dwellings shows that from 2016-17 to 2020-21 there has been an average shortfall of 28,687 dwellings, far short of the 66,000 need.

Annual net additional dwellings in London

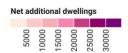


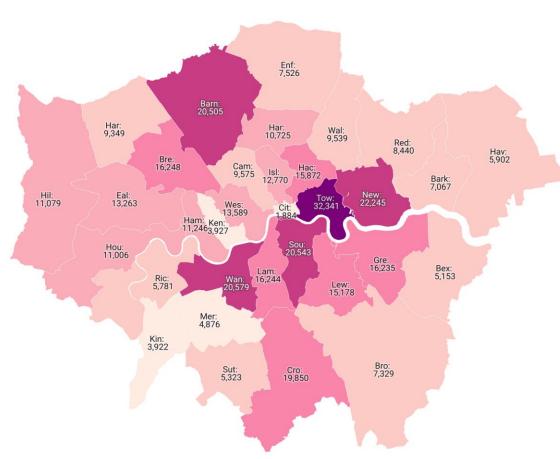
Source: DLUHC (Table 122) <u>Live tables on dwelling stock (including vacants) - GOV.UK (www.gov.uk)</u>

Assessed need figures taken from the GLA's <u>2017 London Strategic Housing Market Assessment (SHMA)</u>, the <u>2013 SHMA</u> and the <u>2008 SHMA</u>.

12 London Assembly, MQT: Revising the SHMA

NET ADDITIONAL DWELLINGS BY BOROUGH 2008-21





Top 5 Boroughs	Total		
Tower Hamlets	32,341		
Newham	22,245		
Wandsworth	20,579		
Southwark	20,543		
Barnet	20,505		

Table 122: housing supply; net additional dwellings, by local authority district, England

Map: Scrutiny Research Unit • Source: Department for Levelling Up, Housing and Communities and Ministry of Housing, Communities & Local Government • Map data: © Crown copyright and database right 2018 • Created with Datawrapper

CONCLUSION



The Mayor started **18,722** affordable homes in 2021-22, the **highest** in a **single year.**



But this record will have to be surpassed in the final year of the programme - a record **25,000** homes in **2022-23** - in order to reach the 116,000 starts that the Mayor committed to. This is **33 per cent higher** than the current record. Can it be done?



London needs around **31,000** homes each year at **social rent levels** (according to the 2017 SHMA). While the number of Social Rent/London Affordable Rent starts was higher in 2021-22 (9,698) compared with the previous year (6,162), this is **still far below assessed need**.



The Mayor has emphasised that the new AHP for 2021-26 will deliver more homes at social rent level, with over half of the 35,000 starts expected to be of this tenure type. However, there will be **70 per cent fewer houses built** under the AHP 2021-26 compared to the previous programme.

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

Chinese

如您需要这份文件的简介的翻译本, 请电话联系我们或按上面所提供的邮寄地址或 Email 与我们联系。

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 thoai, 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 ਆਪਣੀ ਭਾਸ਼ਾ ਵਿਚ ਲੈਣਾ ਚਾਹੋ. ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਇਸ ਨੰਬਰ 'ਤੇ ਫ਼ੋਨ ਕਰੋ ਜਾਂ ਉਪਰ ਦਿੱਤੇ ਡਾਕ ਜਾਂ ਈਮੇਲ ਪਤੇ 'ਤੇ ਸਾਨੰ ਸੰਪਰਕ ਕਰੋ।

Hindi

यदि आपको इस दस्तावेज 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 در کار ہو تو، براہ کرم نمبر پر فون کریں یا مذکورہ بالا ڈاک کے پتے یا ای میل پتے پر ہم سے رابطہ کریں۔

Arabic

ال حصول على مل خص ل هذا المستند بل ختك، فرجاء الالتصال برقم الهاتف أو الالتصال على العنوان البريدي العادي أو عنوان البريد ال إلكتروني أعلاه.

Guiarati

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

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