

MDA No.: 1551

Title: Housing Committee – The Affordable Housing Monitor

1. Executive Summary

1.1 At the Housing Committee meeting on 19 October 2023 the Committee resolved that:

A Standing Delegation of Authority be granted to the Chairman, in consultation with party Group Lead Members, to agree the annual Affordable Housing Monitor.

1.2 Following consultation with party Group Lead Members, the Chairman is asked to agree the Committee's Affordable Housing Monitor 2023, as attached at **Appendix 1**.

2. Decision

2.1 **That the Chairman, in consultation with party Group Lead Members, agrees the Committee's Affordable Housing Monitor 2023, as attached at Appendix 1.**

Assembly Member

I confirm that I do not have any disclosable pecuniary interests in the proposed decision and take the decision in compliance with the Code of Conduct for elected Members of the Authority.

The above request has my approval.

Signature:



Printed Name: **Lord Bailey of Paddington AM, Chairman of the Housing Committee**


Date: **31 October 2023**

3. Decision by an Assembly Member under Delegated Authority

Background and proposed next steps:

- 3.1 Officers confirm that the Affordable Housing Monitor 2023 recommendations fall within the Committee's terms of reference.
- 3.2 The exercise of delegated authority approving the report will be formally submitted to the Housing Committee's next appropriate meeting for noting.

Confirmation that appropriate delegated authority exists for this decision:

Signature (Committee Services): 

Printed Name: Diane Richards, Committee Officer

Date: 30 October 2023

Email: diane.richards@london.gov.uk

Financial Implications: NOT REQUIRED

Note: Finance comments and signature are required only where there are financial implications arising or the potential for financial implications.

Signature (Finance): Not Required

Date: Not Required

Legal Implications:

The Chair of the Housing Committee has the power to make the decision set out in this report.

Signature (Legal): 

Printed Name: Rory McKenna, Monitoring Officer

Date: 31 October 2023

Email: Monitoringofficer@london.gov.uk

Supporting Detail / List of Consultees:

- Sem Moema AM and Sián Berry AM

4. Public Access to Information

- 4.1 Information in this form (Part 1) is subject to the FoIA, or the EIR and will be made available on the GLA Website, usually within one working day of approval.
- 4.2 If immediate publication risks compromising the implementation of the decision (for example, to complete a procurement process), it can be deferred until a specific date. Deferral periods should be kept to the shortest length strictly necessary.

4.3 **Note:** this form (Part 1) will either be published within one working day after it has been approved or on the defer date.

Part 1 - Deferral:

Is the publication of Part 1 of this approval to be deferred? **NO**

If yes, until what date:

Part 2 – Sensitive Information:

Only the facts or advice that would be exempt from disclosure under FoIA or EIR should be included in the separate Part 2 form, together with the legal rationale for non-publication.

Is there a part 2 form? **NO**

Lead Officer / Author

Signature: Ashleigh Tilley


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Date: 30 October 2023

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Countersigned by Executive Director:

Signature: 

Printed Name: Helen Ewen

Date: 31 October 2023

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Affordable Housing Monitor 2023

Housing Committee

November 2023

LONDON ASSEMBLY HOUSING COMMITTEE



The Lord Bailey of
Paddington AM
(Chairman)
Conservatives



Sem Moema AM
(Deputy Chair)
Labour



Siân Berry AM
Greens



Léonie Cooper AM
Labour



Tony Devenish AM
Conservatives



Sakina Sheikh AM
Labour

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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Affordable Housing Monitor 2023

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 Affordable Homes Programme (AHP), up to March 2023. This includes two overlapping funding periods: 2016-23 and 2021-26. The first funding period is complete and the second is under way. This report will look at the Mayor's delivery under both the AHP 2016-23 and, where possible, the AHP 2021-26.

Affordable homes in London are also funded in other ways, separate to AHP funding. For example, affordable housing providers can also secure affordable housing from developers through planning obligations, known as section 106 agreements. As part of these agreements, local authorities require developers to include an element of affordable housing on a site as a condition of granting planning permission. This Monitor focuses on homes delivered through AHP funding in London, because of the Mayor's responsibilities under the AHP.

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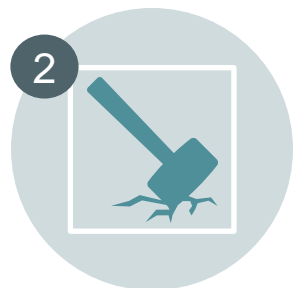
KEY MESSAGES



The Mayor met the target of **starting 116,000** affordable homes by March 2023, including 25,658 homes in 2022-23. This was funded by a £4.82bn government grant. Around **half** of the homes started are still to be completed. No deadline has been set for completions.



Each year London needs around **31,000 homes at low cost rent**, and **12,000 intermediate homes**, according to an assessment by the Greater London Authority (GLA). The number of completions for these types of homes was higher in 2022-23 compared with the previous year, at **7,402** and **6,432** respectively. However, this is still **far below assessed need**.



In 2021 the Mayor committed to starting a further **35,000** homes between 2021 and 2026, funded by a £4bn government grant. These homes have **not yet been started**; and **delays** to the Programme, combined with **changing market conditions**, contributed to the original targets becoming untenable. In July 2023 the Government and the Mayor negotiated the target down, due to economic challenges to housing delivery. The new target is a range of **23,900 to 27,200** homes.



The Mayor has emphasised that the new AHP for 2021-26 will deliver **more homes at Social Rent level**. The GLA has said that they are aiming for at least **60 per cent** of the homes to be for Social Rent.

SECTION ONE

**INTRODUCTION TO THE AFFORDABLE HOMES PROGRAMME
(AHP)**

TIMELINE OF AHP FUNDING PERIODS

AHP 2016-23



2016

Mayor granted £3.15bn for at least 90,000 homes...



2018

... and an additional £1.67bn, with a new target of 116,000 homes. Programme end extended by one year, from 2021 to 2022.



2020

Programme extended again during the pandemic, by one year – from 2022 until March 2023.



March 2023

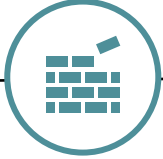
End of programme. Mayor meets target for 116,000 starts. No deadline has been set for completions.

AHP 2021-26



2021

Mayor granted £4bn for 35,000 homes.



2023

Homes not yet started. Government and GLA renegotiate target down to a range of 23,900 to 27,200 given economic challenges.



2026

End of programme, target to start all homes.



2029

Target: All homes must be completed by 2029.

Sources:
Please see Annex.

WHO IS RESPONSIBLE FOR THE AHP IN LONDON?

The **Department for Levelling Up, Housing and Communities (DLUHC)** oversees the AHP for England

The **Greater London Authority (GLA)** manages the AHP in London

Homes are delivered by:



- Securing HM Treasury **funding**
- Setting targets for the **number** of new homes, and the **type** of housing (tenure) to be delivered
- Setting **deadlines** and some **funding conditions**

- Negotiating **targets and tenures** with DLUHC
- Allocating **funding** to providers
- Setting some **funding conditions**

which use AHP funding, borrowing and their own resources to:

- **build** new homes
- **acquire** market homes (in some circumstances)
- **regenerate** existing social homes (in some circumstances)

Sources:

National Audit Office, [The Affordable Homes Programme since 2015](#), September 2022, p.14.

GLA, [Affordable Homes Programme 2016-21: Funding Guidance](#), November 2016

GLA, [Affordable Homes Programme 2021-26: Funding Guidance](#), November 2020

HOW DOES AHP FUNDING WORK IN LONDON?

Most of the cost of delivering new, affordable homes is met by affordable housing providers, through borrowing and their own resources. For example:



Selling homes in their portfolio or shares in homes (i.e. shared ownership homes) to the market



Income from rents



Borrowing against future rental income

AHP grant money is used to **‘top up’ the gap** between the total scheme cost, and the funding housing providers can raise from borrowing and their own resources. In the AHP 2016-23, generally grant money represented:



15-20 percent of the overall cost.¹

The GLA sets the ‘grant rate’ under the AHP, which is the level of funding per home that housing providers can bid for.

The **grant rate** tends to **vary for different tenures**, with higher grant rates for tenures that are more expensive for housing providers to deliver (such as Social Rent).



¹ London Assembly, Housing Committee, [Transcript of Agenda Item 5 – Affordable Housing Delivery in London](#), 18 October 2022

ACQUISITION OF HOMES IN THE AHP



Not all AHP-funded homes are new builds.

In certain circumstances the AHP also funds housing providers to **demolish and regenerate** existing homes, or to **acquire** existing homes from the market and convert these into affordable homes.

14,382 homes (about 12 per cent) in the AHP 2016-23 were acquisitions.¹ In the AHP 2021-26, the proportion of acquisitions is capped at 30 per cent of overall homes (raised from a previous cap of 10 per cent).²

Existing homes can be converted to affordable housing in different ways. For example:



Affordable housing providers can **buy new homes 'off the shelf'** from developers, as individual homes or as part of a group of homes. Housing providers can also acquire **'second-hand' (previously occupied) homes** being sold on the open market. Sometimes this might require work to convert the homes to affordable housing, whether the housing is for general needs, or it is specialist and supported housing.³



The Mayor supports local authorities to **acquire** market homes through the **Right to Buy Back Scheme**, which he launched in 2021. Once purchased, councils can let out market homes at affordable rent levels. There were just under 1,300 'Right to Buy Back' properties funded through the AHP 2016-23, representing **8 per cent of acquisitions** and **1 per cent of the overall** homes in the programme.⁴



Housing providers can also be funded to **demolish and rebuild homes** which are already in their portfolio or that they have acquired, as part of **estate regeneration** under the AHP 2021-26.⁵ The GLA has said that for estate regeneration, funding will be prioritised where additional affordable homes are provided overall.⁶

¹ [Letter](#) from Tom Copley, Deputy Mayor for Housing and Residential Development, to Chair of Housing Committee, 4 October 2023.

² London Assembly Housing Committee meeting, 19 October 2023; GLA, [AHP 2021-26 – Frequently Asked Questions](#), November 2021

³ GLA, [AHP 2021-26 – Frequently Asked Questions](#), November 2021

⁴ Mayor's Questions, ['Right to Buy Back \(1\)'](#), 2023/2162, 22 June 2023

⁵ Mayor's Questions, ['Estate regeneration'](#), 2023/3379, 14 September 2023

⁶ Information shared with the Committee by the GLA

KEY DIFFERENCES BETWEEN AHP FUNDING PERIODS (1/2)

	AHP 2016-23	AHP 2021-26
FUNDING	£4.82 billion	£4 billion
TARGET STARTS	116,000	23,900 to 27,200 (original target 35,000) ²
TARGET TENURES	At least half (58,500) to be intermediate housing, specifically: Shared Ownership or London Living Rent Remainder of tenures to be London Affordable Rent	At least 60 per cent to be low-cost rent, specifically Social Rent Remainder of tenures to be Shared Ownership or London Living Rent
GRANT RATE (amount of funding which provider receives per unit, and depends on tenure)	Fixed for most tenures. Up to £38,000 per home for London Living Rent and Shared Ownership homes; and up to £100,000 per home for London Affordable Rent homes ¹ (depending on the route and additional allocations).	Negotiated between the GLA and provider per scheme, but the GLA has said these will be generally higher per unit than AHP 2021-26 to improve viability for housing providers, ³ in light of current economic challenges. ⁴ Overall the average grant rate will be higher because of the higher proportion of Social Rent . The GLA has said the negotiable rate allows for more value for money , but that grant rates are commercially sensitive . ⁵

Sources: please see Annex for a full list of sources, which sets out timelines, funding and data relating to the AHP. We also cite the following:

¹ Grant rates of £100,000 for London Affordable Rent homes were included as part of the GLA's Building Council Homes for Londoners programme, which formed part of the AHP 2016-23. See GLA, [Building Council Homes for Londoners – FAQs](#).

² GLA, [Mayor convenes Housing Taskforce as he warns of house building 'grinding to halt' under perfect storm of pressures](#)

³ London Assembly, Budget and Performance Committee, [Transcript of Agenda Item 10 – The GLA's Affordable Homes Programme](#), 13 June 2023

⁴ DLUHC, [Scoping Report for the Evaluation of the Affordable Homes Programme 2021-26](#), August 2022, p.17

⁵ London Assembly, Housing Committee, [Transcript of Agenda Item 4 – Affordable Housing Programme 2016-23](#), 27 June 2023

KEY DIFFERENCES BETWEEN AHP FUNDING PERIODS (2/2)

	AHP 2016-23	AHP 2021-26
ACQUISITIONS AND REGENERATION	12 per cent of homes were acquisitions representing about 16,000 properties out of the overall 116,782 homes started. ¹ These included both properties which were converted from market sale to affordable homes, and properties which were demolished and rebuilt.	Proportion of acquisitions capped at 30 per cent of overall homes. ² Funding can be used for estate regeneration , ³ and will be prioritised where additional affordable homes are provided overall. ⁴
BUILDING SAFETY STANDARDS	No specific building safety standards beyond building and planning regulations.	Five mandatory building safety standards set by the GLA, in addition to building and planning regulations.
DESIGN STANDARDS	No specific design standards beyond those in the London Plan and Supplementary Planning Guidance (which also apply to all other new development in London).	Nine 'minimum' design standards set by the GLA, in addition to standards in the London Plan and London Plan Guidance.
SUSTAINABILITY	No specific sustainability standards beyond those in the London Plan and Supplementary Planning Guidance (which also apply to all other new development in London).	Six sustainability standards set by the GLA, in addition to standards in the London Plan and London Plan Guidance.
EQUALITY, DIVERSITY & INCLUSION (EDI)	No EDI standards as a condition of funding.	'Minimum' EDI standards set by the GLA that providers must meet.

Sources: please see Annex for a full list of sources, which sets out timelines, funding and data relating to the AHP.

¹ [Letter](#) from Tom Copley, Deputy Mayor for Housing and Residential Development, to Chair of Housing Committee, 4 October 2023

² London Assembly Housing Committee meeting, 19 October 2023

³ Mayor's Question Time (MQT), ['Estate regeneration'](#), 2023/3379, 14 September 2023;

⁴ Information shared with the Committee by the GLA

SECTION TWO

WHAT IS AFFORDABLE HOUSING IN LONDON?

‘LOW COST’ HOUSING DEFINITIONS AND ELIGIBILITY

‘Affordable housing’ is an umbrella term for a variety of tenures for rent, part-rent and sale. Some of these tenures are **England-wide**, while others have been **developed by the Mayor for use in London**.

The eligibility of these tenures differs. **Social Rent, Affordable Rent and London Affordable Rent** are known as ‘**low cost**’ housing (or sometimes ‘social housing’), and these tenures are **allocated by local authorities**. Each authority has different policies on who qualifies and gets priority for this housing.

Annual rent increases for Social Rent, Affordable Rent and London Affordable Rent are **controlled** according to policies set by the Regulator for Social Housing. For example, the current policy for these tenures is that weekly rents may not be increased by more than the Consumer Prices Index (CPI) for the September of the preceding financial year + 1 per cent in any year, with an overall cap of 7 per cent.¹

		Affordable homes – ‘Low-cost’		
		Focus in AHP 2016-23?	Focus in AHP 2021-26?	Rent levels
England	Social Rent	✗	✓	Rent levels are determined by a complex rent formula – usually around 50 per cent of local market rent. ²
	Affordable Rent	✗	✗	Rents are no more than 80 per cent of local market rent.
London	London Affordable Rent	✓	✗	Rent levels roughly correspond to social rent levels , though are generally slightly higher.

All definitions from GLA, [AHP 2021-26: Funding Guidance](#), 2020 and [AHP 2016-21: Funding Guidance](#), 2016, except for the following :

¹ Regulator of Social Housing, [Rent Standard](#), April 2023. The [AHP 2016-21: Funding Guidance](#), November 2016, sets out: ‘London Affordable Rent homes will be subject to rent-setting guidance issued by the Social Housing Regulator.’

² House of Commons Library briefing, [Social rented housing \(England\): Past trends and prospects](#), August 2022

‘INTERMEDIATE HOUSING’ DEFINITIONS AND ELIGIBILITY

‘Intermediate housing’ is defined as affordable housing that is targeted at people who have little chance of accessing low cost rent housing, but who are **not able to rent or buy a home on the open market**.¹ Intermediate housing includes (though is not limited to) **London Living Rent** and **Shared Ownership**. These tenures are intended to help tenants buy their home.

Households can apply based on **household income** – up to **£90,000** in London (£80,000 outside of London) for Shared Ownership and up to **£60,000** for London Living Rent.

Annual rent increases for Shared Ownership are limited by the Government to a maximum of the Retail Price Index (RPI) for the last 12 months + 0.5 per cent. Unlike Social Rent, Affordable Rent and London Affordable Rent, Shared Ownership is **not subject** to the mandatory **7 per cent cap on annual rent increases** introduced by the Government in 2022.²

Annual rent increases for **London Living Rent** are limited, by Mayoral policy, to a maximum of CPI inflation level.

Affordable homes – ‘Intermediate’				
		Focus in AHP 2016-23?	Focus in AHP 2021-26?	Rent levels
England	Shared Ownership	✓	✓	Eligible households can part-purchase a home, with a below-market rent on the unbought share. Households can buy more shares in the home, known as ‘ staircasing ’, and accordingly they pay rent on a smaller proportion.
London	London Living Rent	✓	✓	Rent is based on a third of average local household incomes . The average monthly rent for a two-bedroom home is almost 75 per cent of the median market rent.

All definitions from GLA, [AHP 2021-26: Funding Guidance](#), November 2020, and [AHP 2016-21: Funding Guidance](#), November 2016, except for the following :

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

² National Housing Federation, [What legalities must housing associations consider under the shared ownership commitment on rent increases?](#), 14 December 2022

LONDON AFFORDABLE RENT BENCHMARKS

London Affordable Rent is lower than Affordable Rent. It is intended by the Mayor to be ‘genuinely affordable’ and more in line with **Social Rent** levels than Affordable Rent.

While Affordable Rent levels are up to 80 per cent of local market rent levels, **London Affordable Rent** levels are pegged to lower benchmarks. These benchmarks were originally based on **Social Rent** levels, which sit at around 50 per cent of market rent.

The GLA said that **London Affordable Rent** was introduced in 2016 to ensure that **AHP 2016-23 funding**, which was “only available for the ‘Affordable Rent’ programme”, could be used to “deliver homes based on social rent levels”.¹ In the **new AHP funding period 2021-26**, **Social Rent** (rather than London Affordable Rent) is already prioritised.

The London Affordable Rent benchmarks are **London-wide** and depend on the **number of bedrooms**. The benchmarks have increased annually since 2016, in line with the increase in CPI for the previous September plus 1 per cent.

Monthly London Affordable Rent levels have risen by around 16 per cent since 2017-18. For example, the rent level for a two-bedroom property was a maximum of £772.33 in 2022-23, compared to £661.83 in 2017-18.

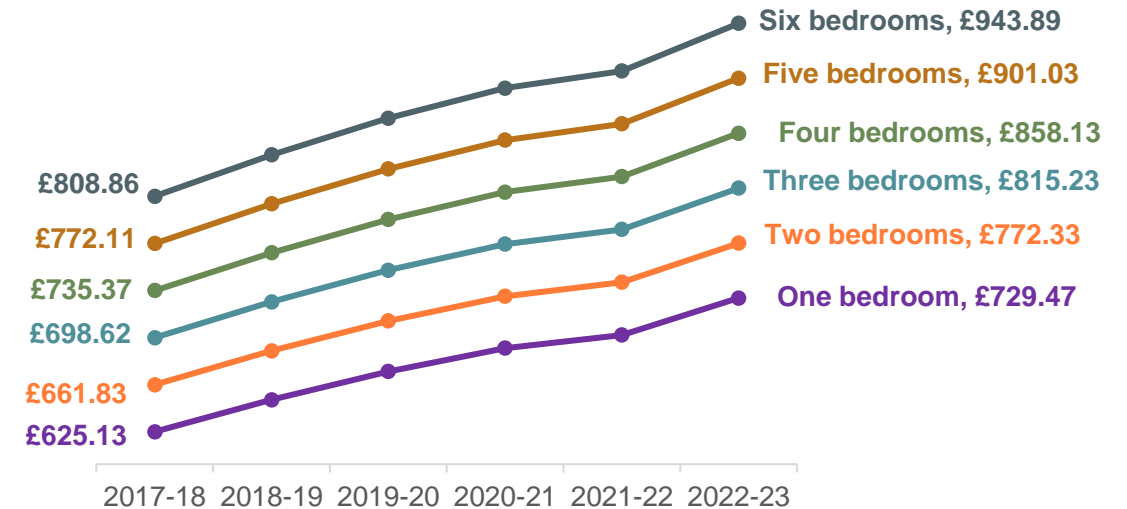
All information from GLA, [AHP 2021-26: Funding Guidance](#), November 2020, and [AHP 2016-21: Funding Guidance](#), November 2016, except for the following :

¹ GLA, [Building Council Homes for Londoners](#), May 2018

² House of Commons library briefing, [Rent setting: Social housing \(England\)](#), December 2022

While London Affordable Rent levels roughly correspond to **Social Rent** levels, they are **not exactly the same**.

Monthly London Affordable Rent benchmarks



Source: GLA, [Homes for Londoners: Affordable Homes Programme 2016-23](#)

The prices on the chart have been adjusted to be monthly, rather than weekly, to be comparable across the Monitor.

LONDON LIVING RENT BENCHMARKS

London Living Rent levels are **based on local income** rather than a proportion of market rent. As such, they are **at least 20 per cent below market rent**, but can be even lower than this.

London Living Rent levels **vary across London**. They are generally higher than London Affordable Rent and Social Rent, and on average are **more comparable to Affordable Rent**. The GLA website states that average monthly rent for a two-bedroom London Living Rent home is around **£1,077 a month**, almost **75 per cent** of the median market rent.

Like London Affordable Rent, **London Living Rent levels** are based on **benchmarks**, which are adjusted for the number of bedrooms in each home and published annually by the GLA. However, London Living Rent levels are based on a **third of average local household incomes** and are published **for every neighbourhood** in the capital, rather than as London-wide benchmarks.

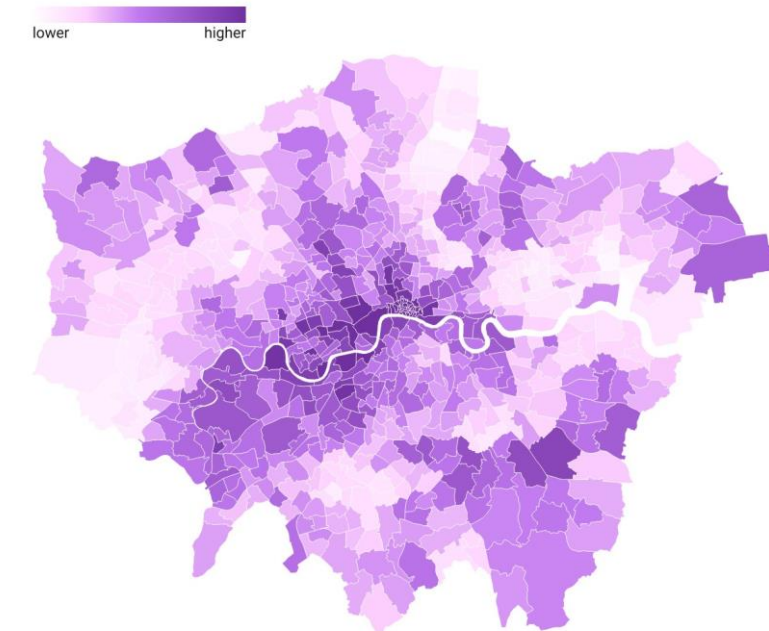
Monthly London Living Rent levels are also **capped at £1,400**, which is a fixed cap applying to all homes across London regardless of bedroom number.

The GLA defines London Living Rent homes funded by the AHP as a 'Rent to Buy' product, for middle-income Londoners who want to build up savings to buy a home. Tenancies are mainly **time-limited**, with the idea that after ten years, tenants buy their home. If not, then providers are expected to sell the home as a shared ownership home.

All information from: GLA, [AHP 2021-26: Funding Guidance](#), November 2020, and GLA, [London Living Rent](#), London Living Rent Ward Benchmark Data 2022-23

For 2022-23 London Living Rent levels, prices range significantly across two-bedroom rents, from £726.81 in Beam ward in Barking & Dagenham, rising to the cap of £1,400 in 62 wards (including City of London wards) across London.

Monthly London Living Rent 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](#), London Living Rent Ward Benchmark Data 2022-23

SECTION THREE

RENT LEVELS IN LONDON

GENERAL NEEDS RENT LEVELS IN LONDON

The difference in rent levels across tenures in London is significant.

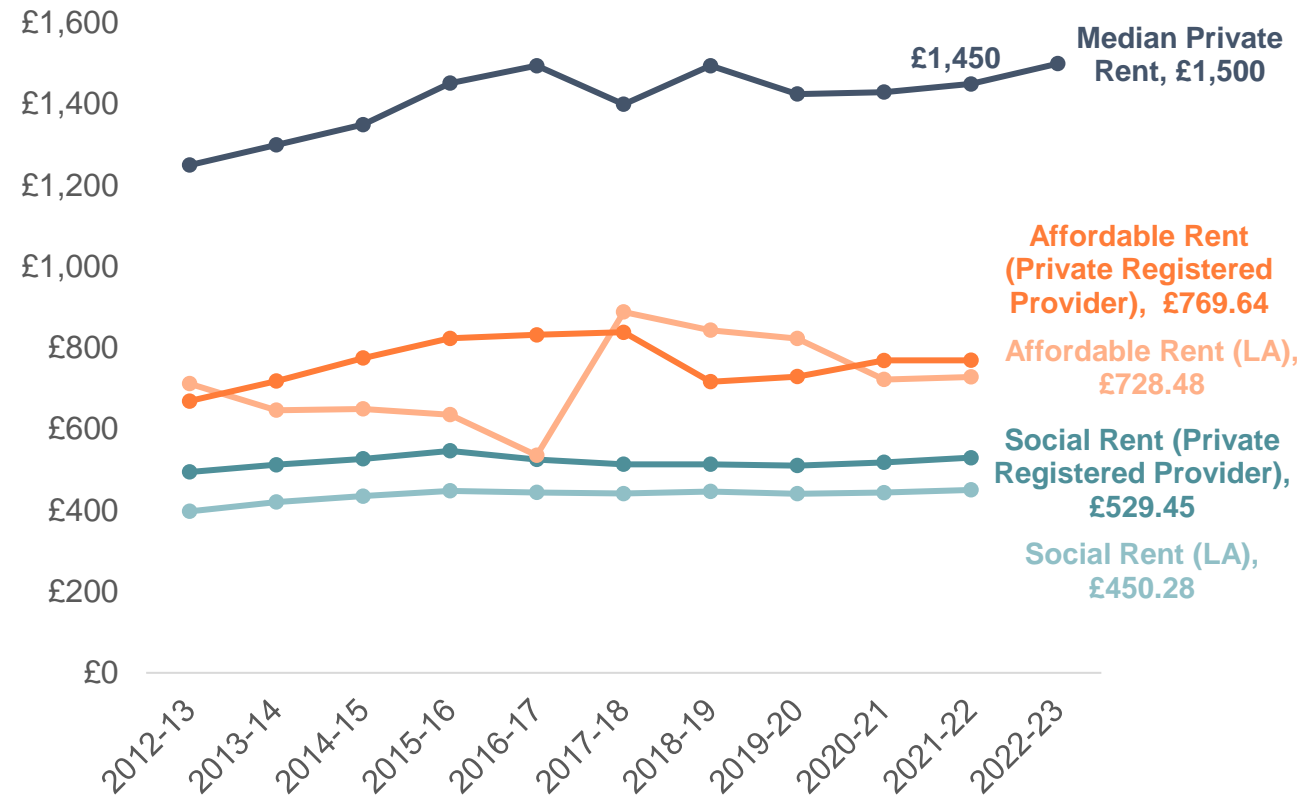
In 2021-22 (the latest year for which there is government data), the median monthly rent for a social tenancy in London was £489.86, and for Affordable Rent it was £749.06.¹ In the same year, the **median market rent** in London – £1,450 per month – was almost **double** that of **Affordable Rent** and almost **three times** that of **Social Rent**.²

London Living Rent is not included in this chart because it was not counted by DLUHC as a distinct category until 2021-22.

London Affordable Rent is counted in this data as part of Affordable Rent. London Affordable Rent was introduced as a tenure in 2016.

Social Rent and Affordable Rent are calculated relative to market rents. Monthly private rents in London have risen over time. In 2012-13, median rent in London was £1,250, compared to £1,500 in 2022-23. In 2022-23, London had the highest median monthly private rent in England, nearly double that for England as a whole.³

Median Monthly Rents in London – General Needs



¹ DLUHC, [Social housing lettings in England, tenancies summary tables, April 2021 to March 2022](#). Table 21: Median weekly rent of new social housing lettings by region. These figures have been adjusted from weekly median rent for comparison, and are an average across

² ONS, [Private rental market summary statistics in England: April 2021 to March 2022](#)

³ ONS, [Private rental market summary statistics in England: April 2022 to March 2023](#)

Sources:

For Affordable and Social Rent figures see: DLUHC, [Social housing lettings in England, April 2021 to March 2022](#)

For market rent figures from 2019 onwards see: ONS, [Private Rental Summary Statistics](#)

For market rent figures from before 2019, see: London Datastore, [Average Private Rents by Borough, Valuation Office Agency](#)

SUPPORTED HOUSING RENT LEVELS IN LONDON

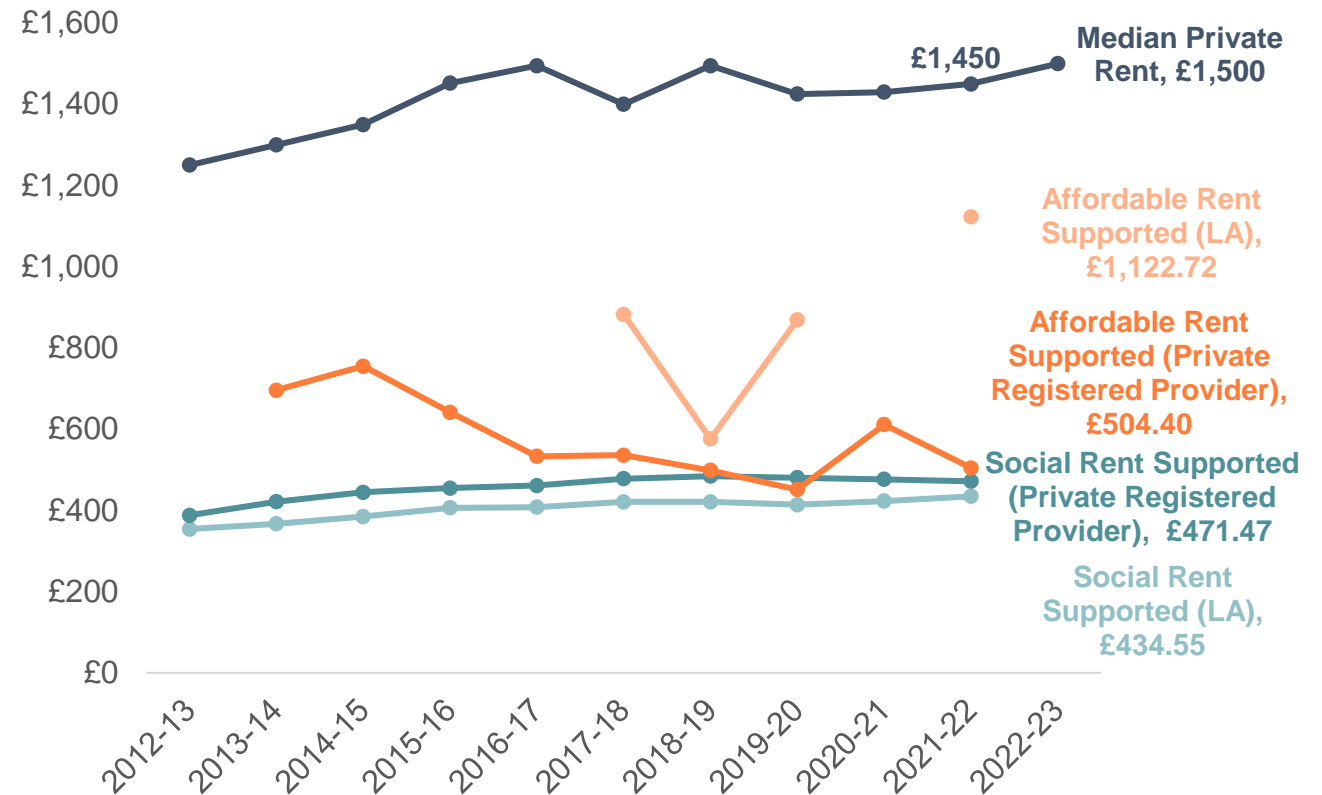
Supported housing (as opposed to general needs housing) is accommodation provided for a specific client group to enable them to adjust to independent living or to enable them to live independently. Client groups include, but are not limited to, **disabled and older** Londoners.¹ Supported housing can be provided at different tenures, including **private rent, Affordable Rent and Social Rent**.

Data for supported housing is more patchy than for general needs housing.

For supported housing, there was a **significant difference** in Affordable Rent levels depending on the **provider**. In 2021-22, Supported Affordable Rent from local authorities, was around £1,120, almost 80% of the Private Rent price. By contrast, Supported Affordable Rent from Private Registered Providers was £500, a third of the Private Rent price.

London Affordable Rent is counted in this data as part of Affordable Rent.

Median monthly rents in London – supported housing



Sources:

For Affordable and Social Rent figures see: DLUHC, [Social housing lettings in England, April 2021 to March 2022](#); For market rent figures from 2019 onwards see: ONS, [Private Rental Summary Statistics](#) For market rent figures from before 2019, see: London Datastore, [Average Private Rents by Borough, Valuation Office Agency](#)

¹ GLA, [Types of supported and specialised housing](#)

HOUSE PRICES IN LONDON

House prices are higher in London than the rest of the country.

Over the last 20 years, **affordability has worsened** in London more than anywhere else in the country, driven largely by house prices increasing faster than earnings.¹

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



*Base year 2000 (figures are nominal)

Source: ONS, [Annual Survey of Hours and Earnings](#) (Table 12) and [Median house prices for administrative geographies: HPSSA dataset 9](#) (Table 1a)

¹ ONS, [Housing affordability in England and Wales: 2022](#)

SECTION FOUR

AFFORDABLE HOUSING STARTS 2015 TO 2023

AFFORDABLE STARTS

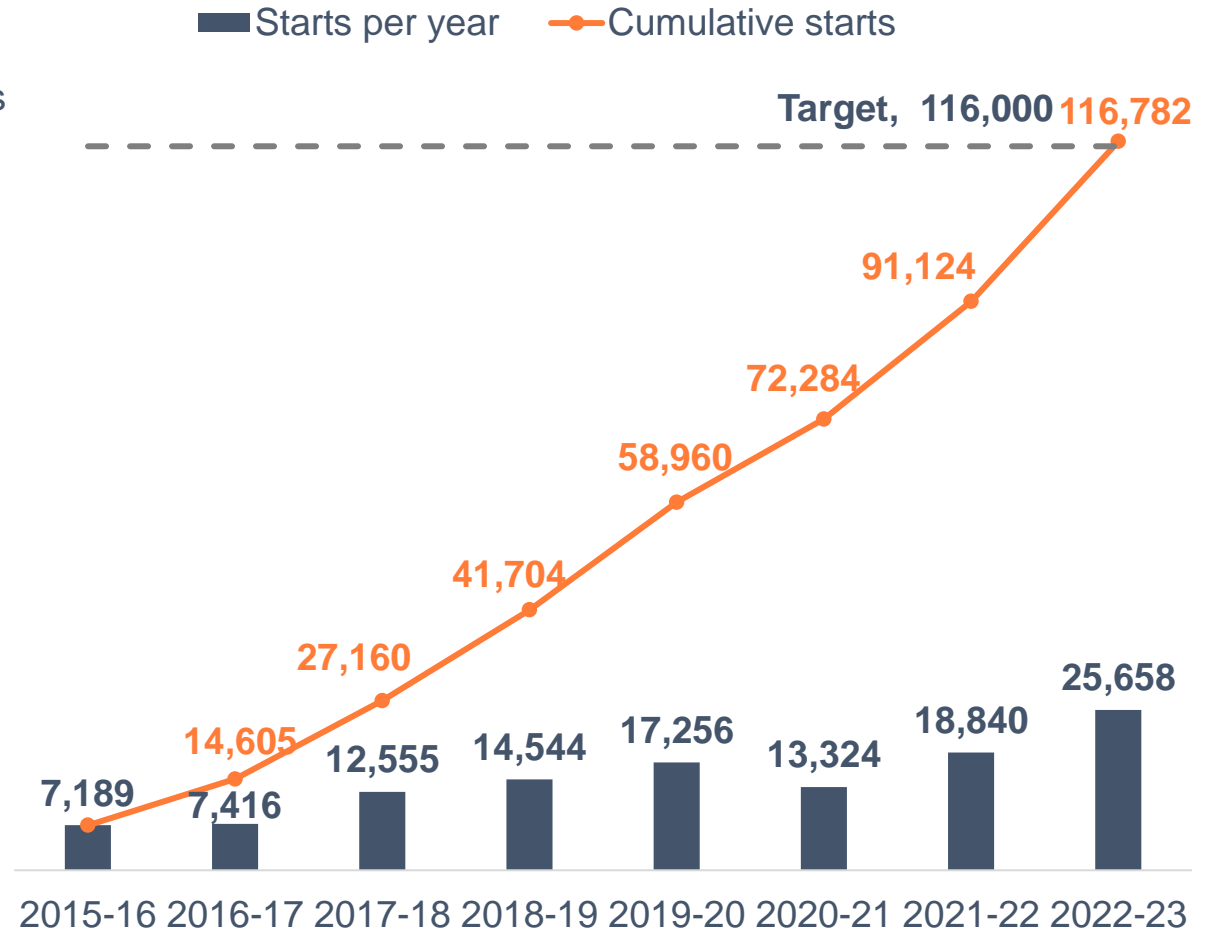
AHP-funded affordable housing starts, recorded by the GLA since 2015, relate to the 2016-23 rather than the 2021-26 programme. The GLA and the Government agreed that starts from 2015-16 financial year could be counted towards the 2016-23 programme, and therefore these starts are included in analysis.

In 2022-23, **25,658 homes** were started, which represents the highest number of starts in one year for the programme.

This figure brought the cumulative number of starts to **116,782** and therefore the Mayor met the 116,000 target.

14,382, or about 12 per cent of these starts, were acquisitions.¹

Affordable homes starts 2015-16 to 2022-23



All data from GLA, [Affordable Housing Statistics](#), except for the following :

¹ [Letter](#) from Tom Copley, Deputy Mayor for Housing and Residential Development, to Chair of Housing Committee, 4 October 2023

Source: GLA, [Affordable Housing Statistics](#)

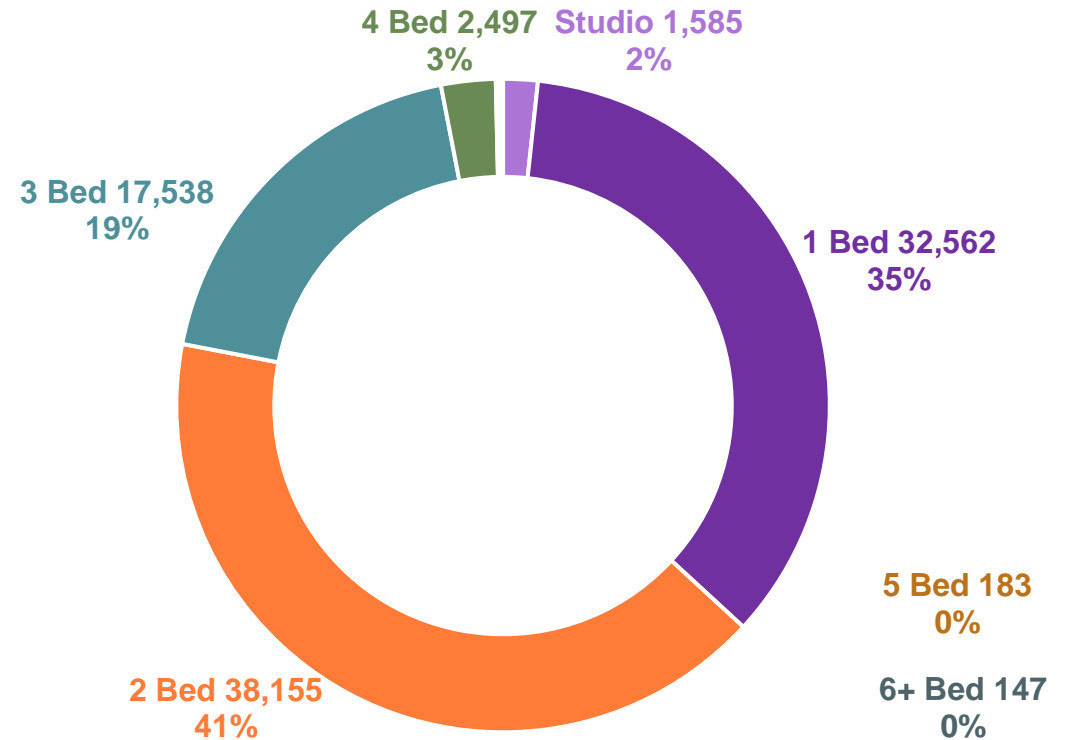
AFFORDABLE FAMILY-SIZED HOMES: STARTS

Data on number of bedrooms is available for almost 80 per cent of homes started (92,667 of 116,782). From this data, the **majority of homes** were either **one-bed one bed** (35 per cent) or **two-bed** (41 per cent) properties.

Family sized homes (three beds or more) make up one in five (**22 per cent**), equating to **20,365 homes**.

However, it is not mandatory for organisations to provide the GLA with data on the number of bedrooms in homes started through the Affordable Homes Programme. Therefore, data published is not complete and does not include some forms of housing – for example, specialist housing and single-unit schemes have been excluded from the published data.

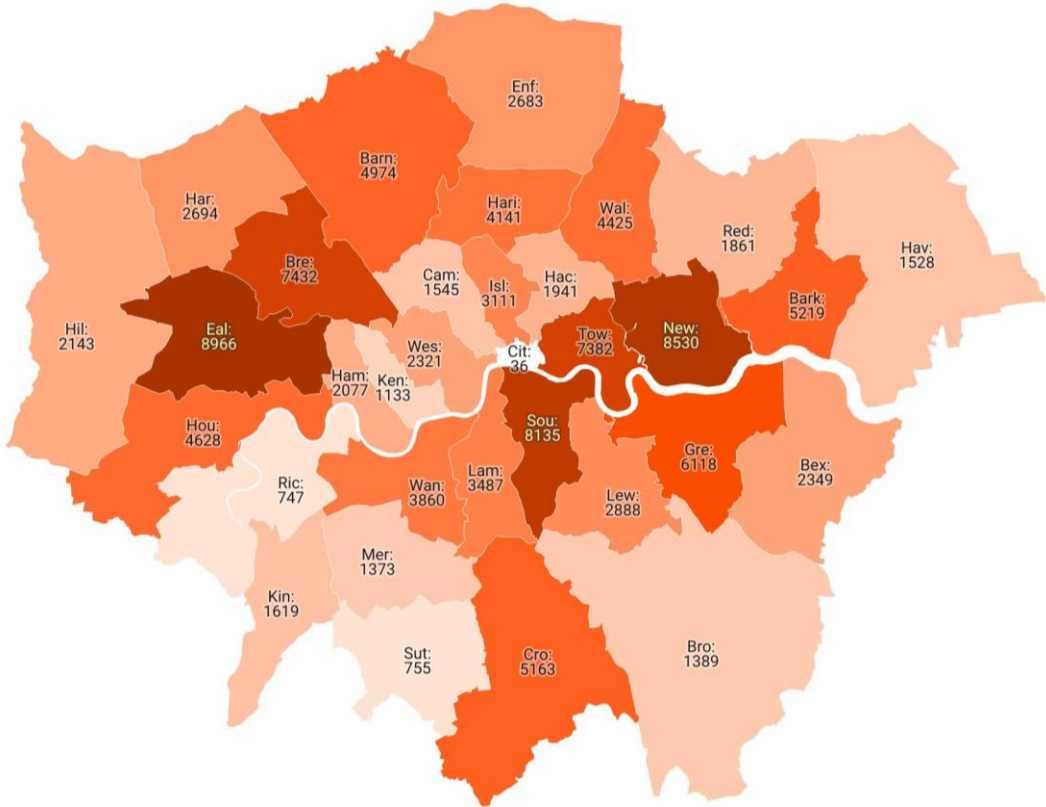
Number of homes with three or more bedrooms started through the AHP, 2015-16 to 2022-23



Source: GLA, Affordable Housing Statistics Bedroom Breakdown, [Affordable Housing Statistics](#)

AFFORDABLE STARTS BY BOROUGH

AFFORDABLE HOUSING STARTS 2015-16 TO 2022-23



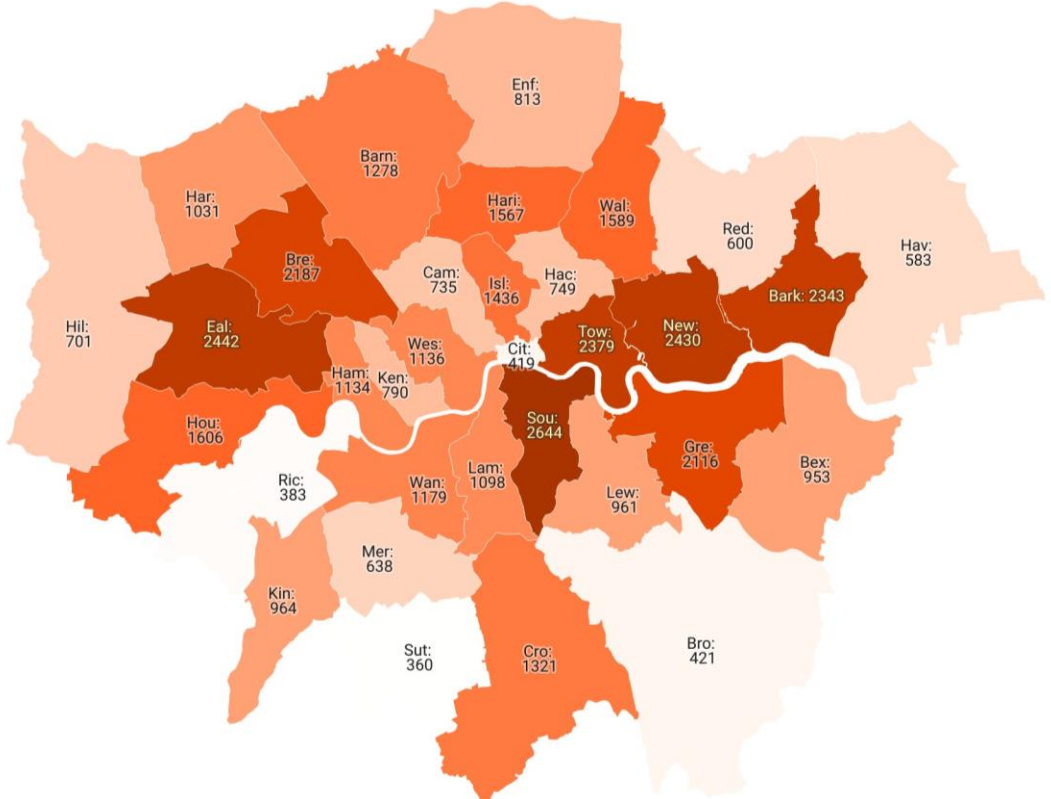
Top five boroughs	Starts
Ealing	8,966
Newham	8,530
Southwark	8,135
Brent	7,432
Tower Hamlets	7,382

Map: London Assembly Housing Committee • Source: GLA Affordable Housing Statistics • Map data: © Crown copyright and database right 2018 • Created with Datawrapper

Source: GLA, [Affordable Housing Statistics](#)

AFFORDABLE STARTS BY BOROUGH POPULATION

STARTS FROM 2015 TO 2023 PER 100K OF THE POPULATION

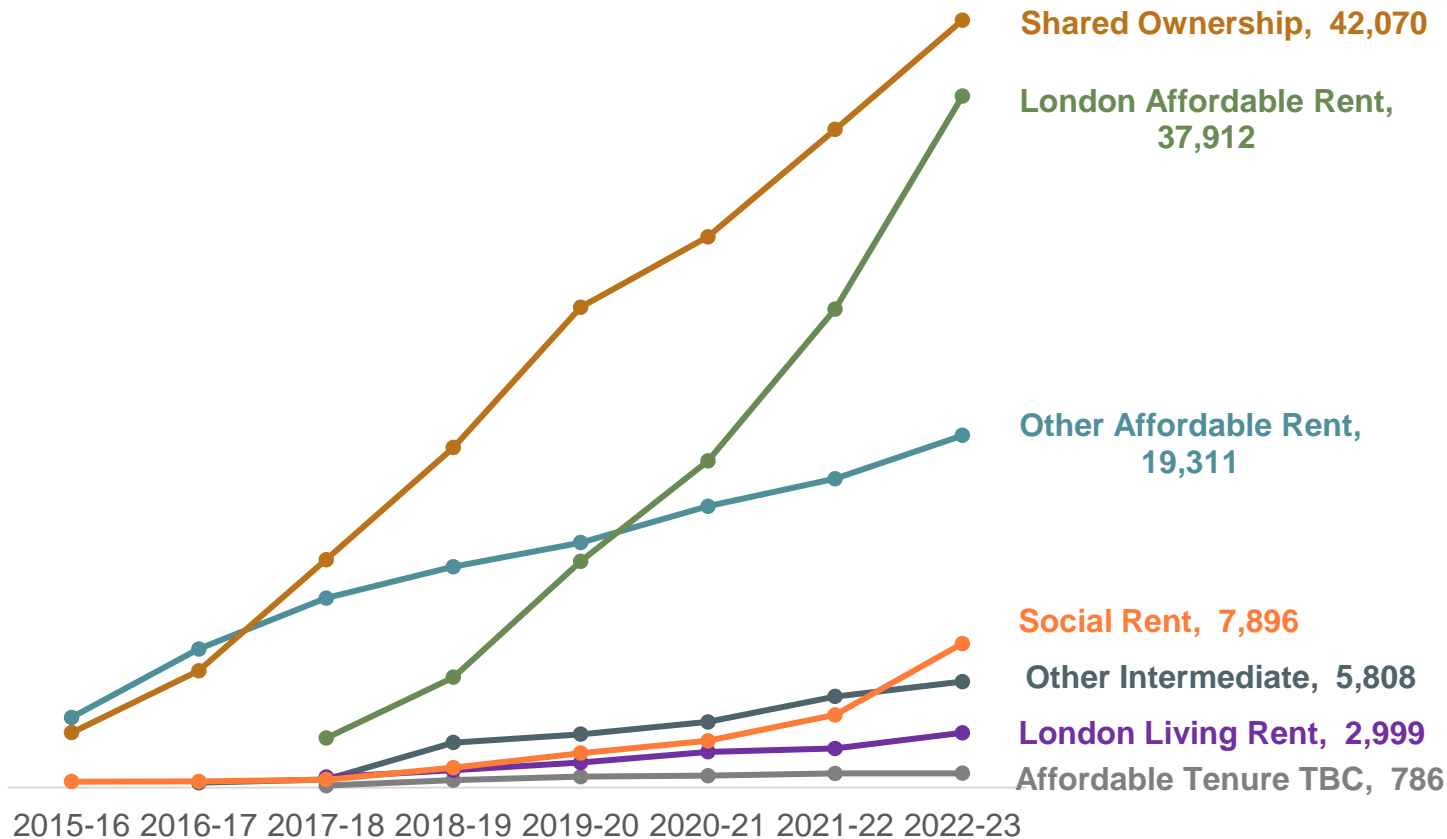


Map: London Assembly Housing Committee • Source: Figures calculated from 2021 Census data and GLA Affordable Housing Statistics • Map data: © Crown copyright and database right 2018 • Created with Datawrapper

Sources: GLA, [Affordable Housing Statistics](#); and ONS, [2021 Census Data](#)

AFFORDABLE STARTS BY TENURE

Cumulative affordable homes starts 2015-16 to 2022-23 – by tenure



Sources:

GLA, [Affordable Housing Statistics Letter](#) from the Deputy Mayor to the Chair of the Housing Committee, 19 July
 DLUHC, [Table 1012: affordable housing starts and completions funded by Homes England and the GLA](#)

In this year’s Monitor, the Committee has broken down the types of housing delivered under the 2016-23 programme.

When combined, **Shared Ownership and London Living Rent** account for **45,069 starts**, against an original target of **58,500**.

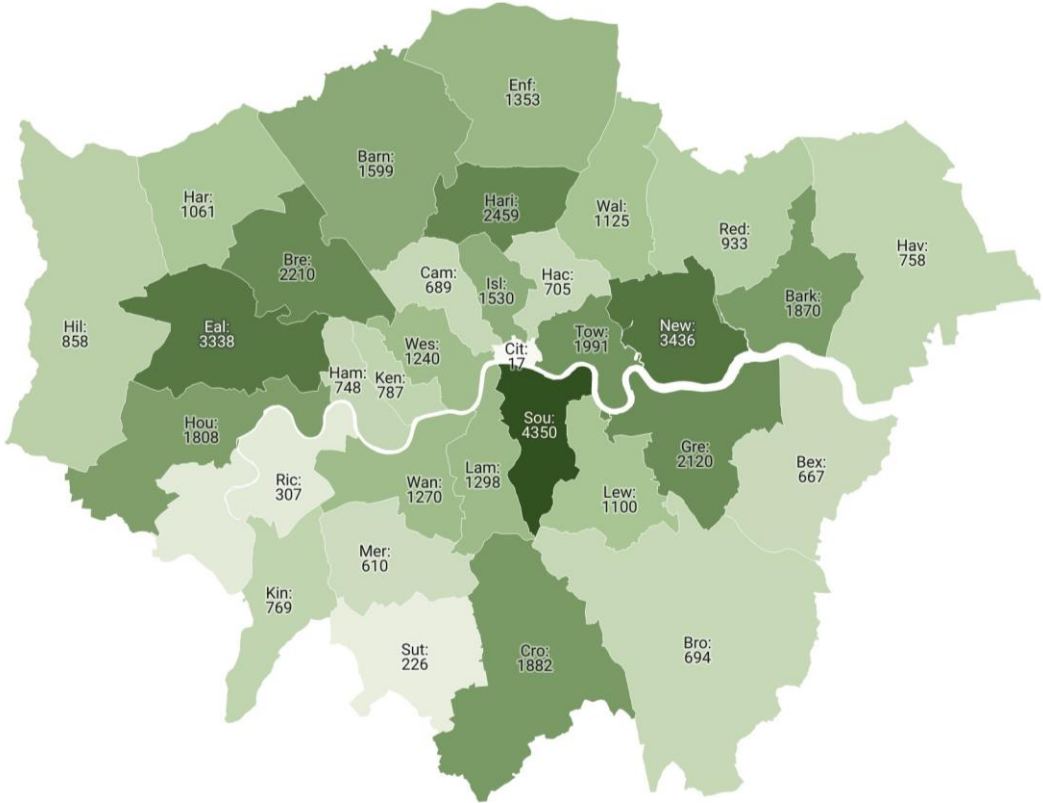
Shared Ownership made up **36 per cent** of starts, the highest of all types. This was followed by **London Affordable Rent (32 per cent)**, with a significant number of homes started last year being from this tenure.

The figures for **London Affordable Rent** and **Social Rent** are the Committee’s best estimate, as the GLA publishes figures for London Affordable Rent and Social Rent as part of the same category, and therefore a calculation based on data from DLUHC was used to estimate the figures for each tenure separately. The GLA has noted that this estimate should be treated with caution, as London Affordable Rent and Social Rent are not reported as separate categories on all projects. For example, DLUHC figures on London Affordable Rent starts may include some Social Rent starts, and vice versa.

Affordable Tenure TBC means that tenure information is not available at the time that housing statistics are reported.

LOW COST RENT: STARTS

SOCIAL RENT AND LONDON AFFORDABLE RENT STARTS 2015-16 to 2022-23



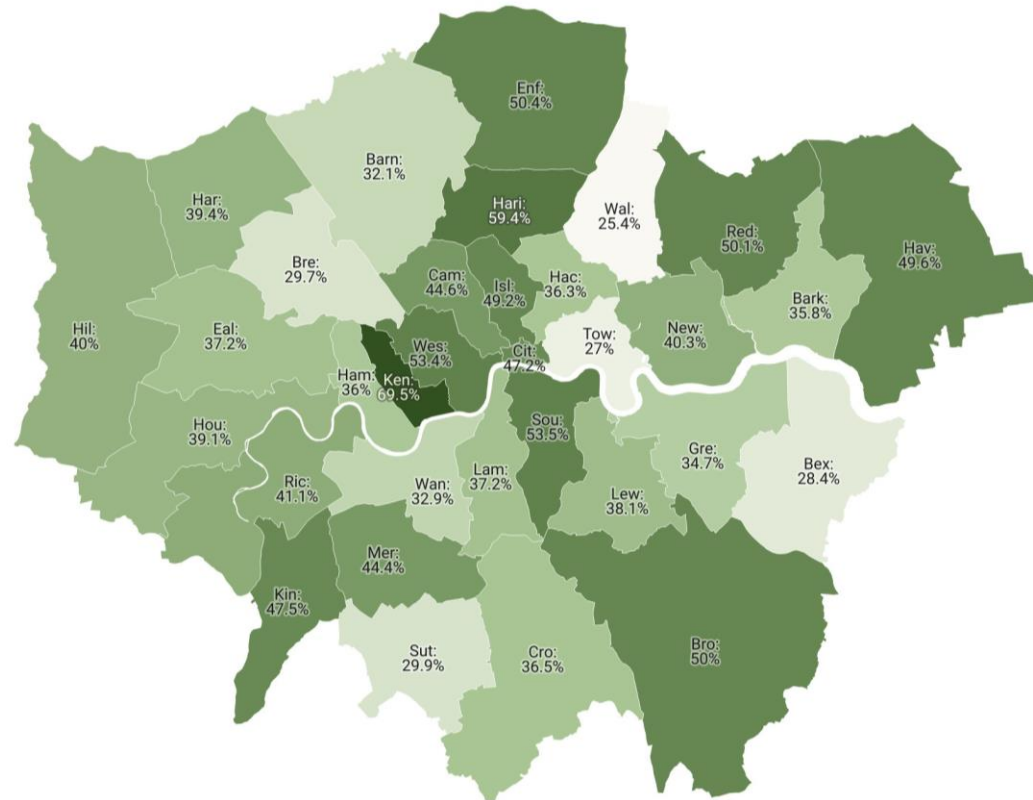
Top five boroughs	Starts
Southwark	4,350
Newham	3,436
Ealing	3,338
Haringey	2,459
Brent	2,210

Map: London Assembly Housing Committee • Source: GLA Affordable Housing Statistics • Map data: © Crown copyright and database right 2018 • Created with Datawrapper

Source: [GLA Affordable Housing Statistics](#)

LOW COST RENT AS A PROPORTION OF ALL AHP STARTS

AFFORDABLE HOUSING STARTS 2015-16 TO 2022-23 % SOCIAL AND LONDON AFFORDABLE RENT



Top five boroughs	Starts
Kensington and Chelsea	69.5%
Haringey	59.4%
Southwark	53.5%
Westminster	53.4%
Enfield	50.4%

Map: London Assembly Housing Committee • Source: GLA Affordable Housing Statistics • Map data: © Crown copyright and database right 2018 • Created with Datawrapper

Source: GLA, [Affordable Housing Statistics](#)

AFFORDABLE SUPPORTED HOUSING: STARTS

The GLA also delivers **supported and specialist** housing as part of the Affordable Homes Programme. These types of homes have come under a number of programme names in the published statistics since 2015, including: Specialist Housing Programmes; Supported Housing Care and Support; Platform for Life; and Homelessness Change Programme.

There have been **4,021 supported and specialist housing starts** since 2015-16. The GLA does not publish borough breakdowns for this type of housing due to the small overall number of homes.

In March 2023, the Deputy Mayor shared, in correspondence with the Committee, that the **target for supported housing starts** was **2,000**. However, it is unclear whether this target for starts was made public before the end of the 2016-23 Programme.¹

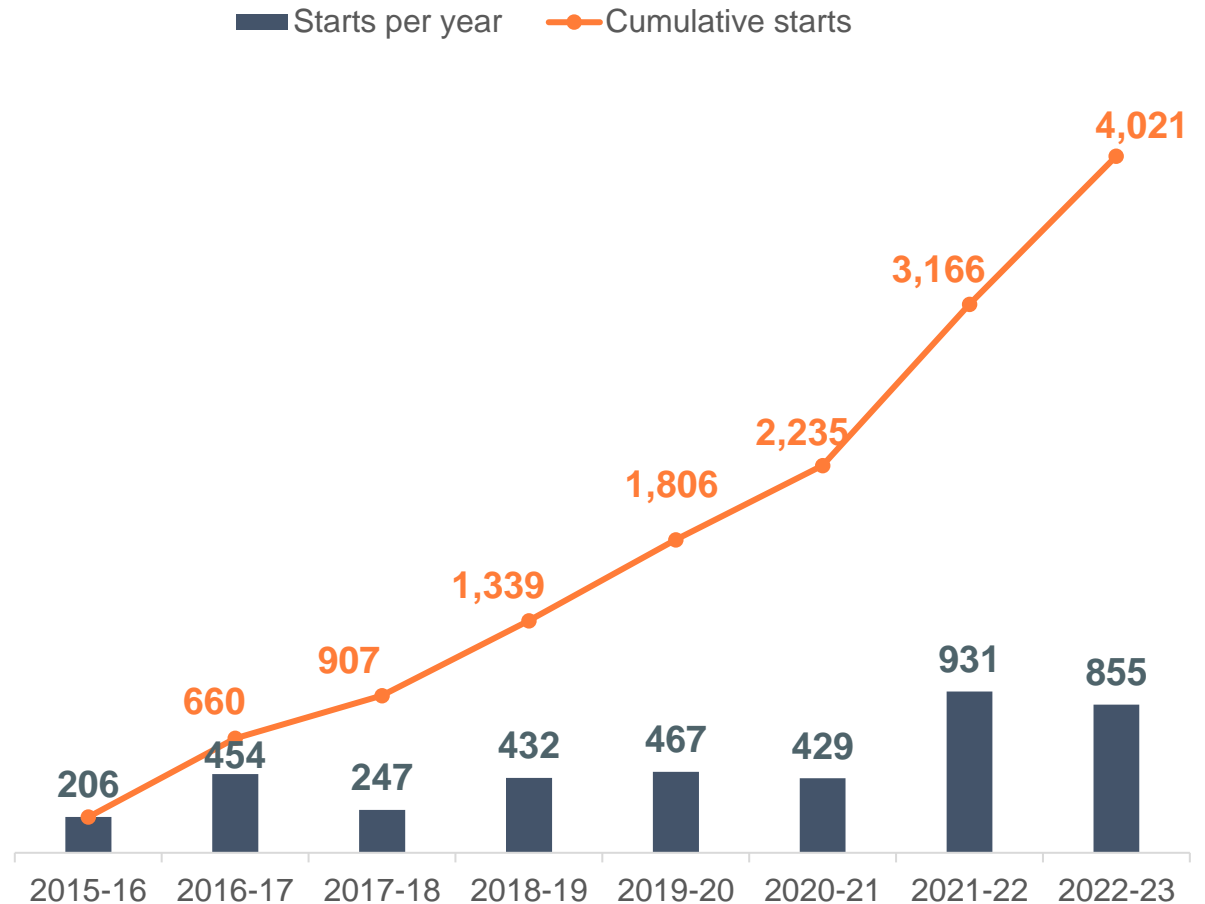
The Mayor’s 2018 Housing Strategy stated that within the AHP 2016-23, the Mayor would aim to support the delivery of “**2,000 specialist homes** for older and vulnerable people”, and “capacity to accommodate around **800 people** who are moving on from homelessness hostels and refuges for victims of domestic abuse”.²

All data from GLA, [Affordable Housing Statistics](#), except for the following :

¹ [Letter](#) from Deputy Mayor for Housing and Residential Development to Chair of the Housing Committee, 8 March 2023

² GLA, [London Housing Strategy](#), May 2018

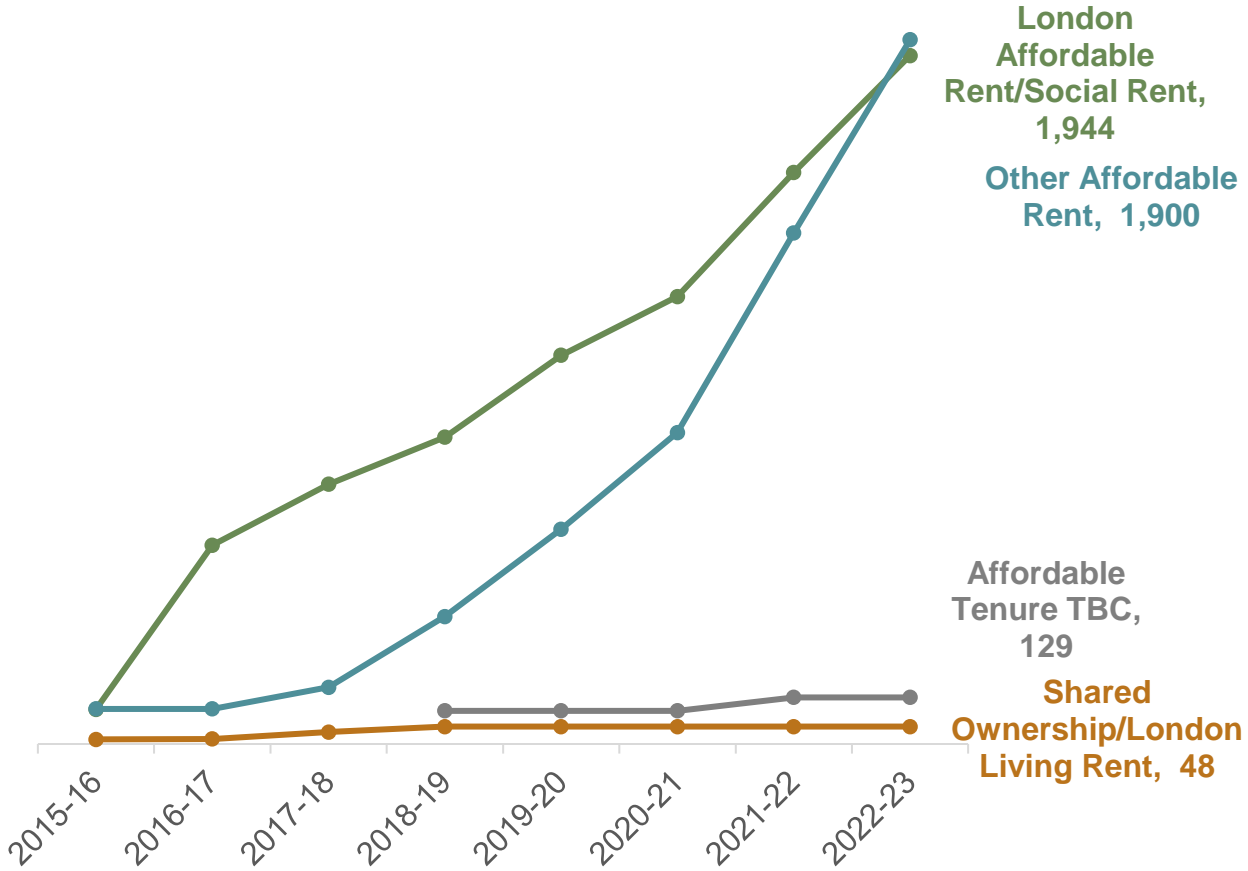
Affordable supported housing starts 2015-16 to 2022-23



Source: GLA, [Affordable Housing Statistics](#)

AFFORDABLE SUPPORTED HOUSING: STARTS BY TENURE

Cumulative affordable supported housing starts 2015-16 to 2022-23
– by tenure



London Affordable Rent/Social Rent (the data is not provided by the GLA separately for these tenures) made up the **highest number** of supported housing starts (1,944), followed closely by Other Affordable Rent (1,900).

Source: GLA, [Affordable Housing Statistics](#)

SECTION FIVE

AFFORDABLE HOUSING COMPLETIONS 2016 TO 2023

AFFORDABLE COMPLETIONS 1/2

From 2015 to the end of March 2023, there have been **55,027** completions, relating to the 116,782 homes that were started under the AHP 2016-23. This leaves 61,755, out of the 116,782 starts, to complete.

There were 1,261 homes started and also completed in 2015-16. In 2022-23, 13,949 homes were completed; this represents the highest number of completions in one year.

The Mayor does not have a target for when all 116,782 homes started under the AHP 2016-23 will be completed. In a recent London Assembly Housing Committee meeting, the Deputy Mayor said: *“The vast majority are forecast to complete by 2029. There are a couple of schemes that will complete in the early 2030s, I think covering around 2,700 homes.”*

He went on to say that not having a target enabled the GLA to fund long-term schemes, particularly multiphase, estate regeneration schemes.¹

¹ London Assembly, Housing Committee, [Transcript of Agenda Item 4 – Affordable Housing Programme 2016-23](#), 27 June 2023

Affordable completions related to 116,782 starts under AHP 2016-23



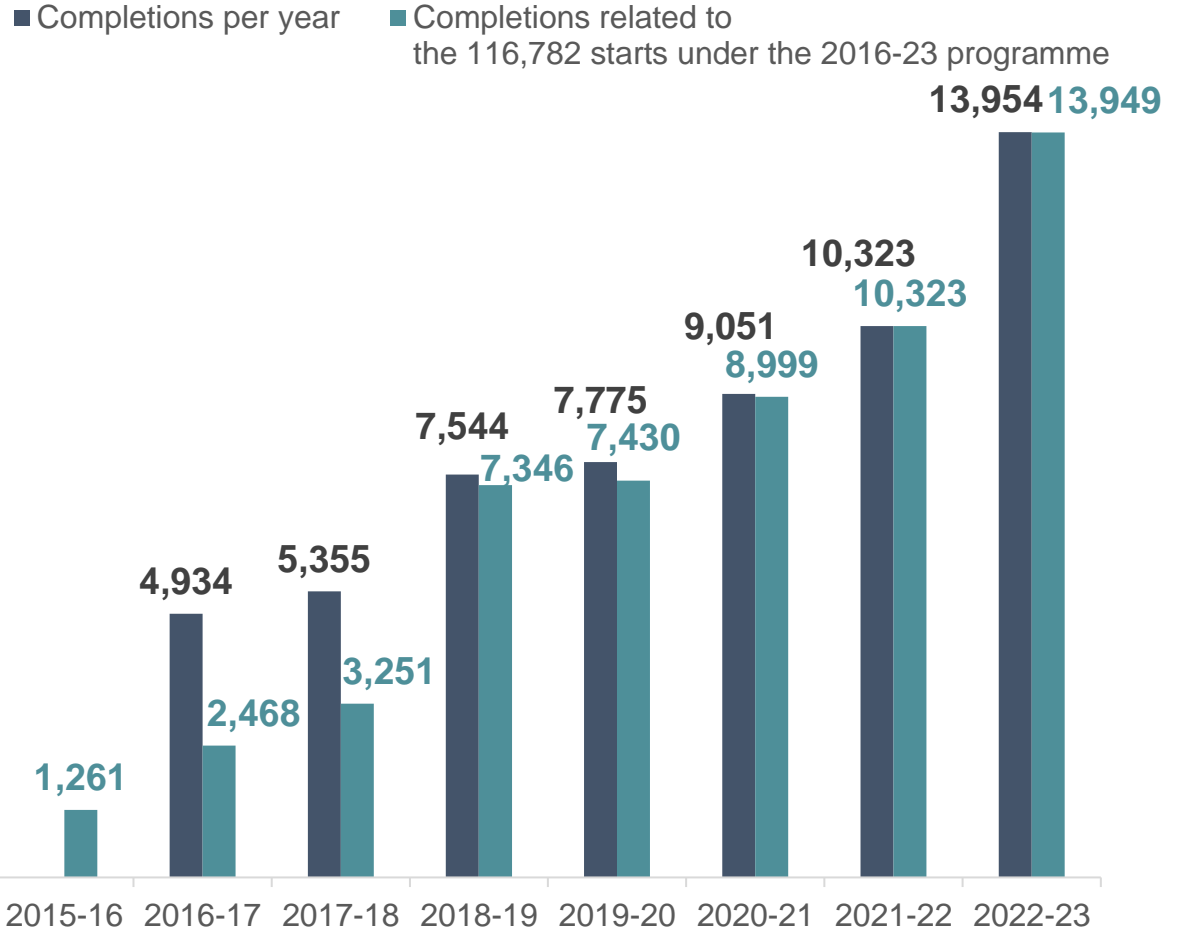
Source: GLA, [Affordable Housing Statistics](#)

AFFORDABLE COMPLETIONS 2/2

Since 2015 there have been additional affordable completions under other Mayoral programmes, which are not related to the 116,782 homes started under the AHP 2016-23. These are shown in the chart. The GLA explained that these additional completions relate to ‘starts on site reported in earlier programmes or from projects managed via the predecessor system.’¹

The rest of this section gives a breakdown by size of property, tenure, and location of completions. In order to visualise these breakdowns, we have used the data published by the GLA, which accounts for all affordable completions (not just the completions that relate to the 116,782 starts) since 2016. This is because, in its data on size of property, tenure and location, the GLA does not distinguish between completions related to the 116,782 starts and all affordable completions.

Affordable completions 2015 to 2023



¹ [Letter](#) from the Deputy Mayor for Housing and Residential Development to the Chair of the Housing Committee, 4 October 2023

Sources: GLA, [Affordable Housing Statistics](#); and [Letter](#) from Deputy Mayor of Housing and Residential Development to Chair of Housing Committee, October 2023

AFFORDABLE FAMILY-SIZED HOMES: COMPLETIONS

Completions data is largely in line with the starts data in terms of number of bedrooms as a proportion of the total. For completions, data on number of bedrooms is available for 87 per cent of homes (50,997 out of 58,936).¹ From this data, the **majority of homes** were either **one-bed** (34 per cent) or **two-bed** (42 per cent) properties. Family sized homes (three beds or more) make up one in five (**22 per cent**), equating to **11,364 homes**.

This compares to the assessed need in the GLA’s Strategic Housing Market Assessment (SHMA), which set out the housing need for around 66,000 new homes a year, until 2041. The SHMA set out that **29 per cent** of all new homes needed should **have three bedrooms or more**.²

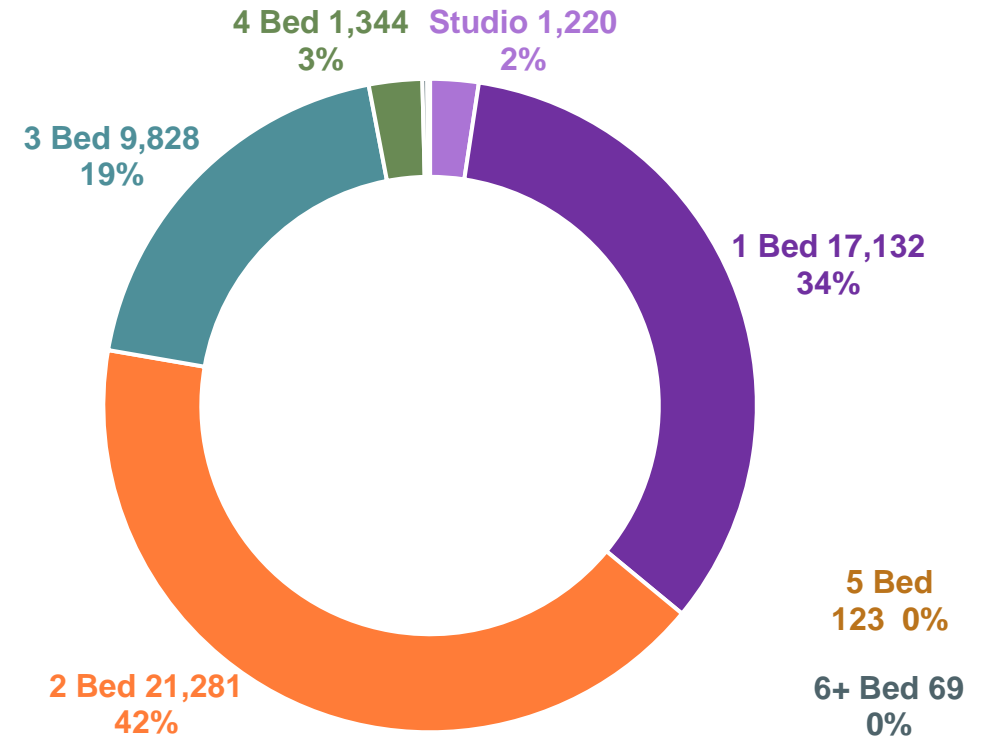
The GLA has said that the **negotiable grant rate** in the AHP 2021-26 could enable the delivery of larger homes. This is because providers would be able to bid for higher grant rates to provide homes with more bedrooms – rather than having a flat rate per unit, which is regardless of size.³

¹ As noted earlier, it is not mandatory for organisations to provide the GLA with data on the number of bedrooms in homes started through the AHP. Therefore, data published is not complete and does not include some forms of housing – for example, specialist housing and single-unit schemes have been excluded from the published data.

² GLA, [2017 London SHMA](#), November 2017

³ London Assembly, Housing Committee, [Transcript of Agenda Item 5 – Affordable Housing Delivery in London](#), 18 October 2022

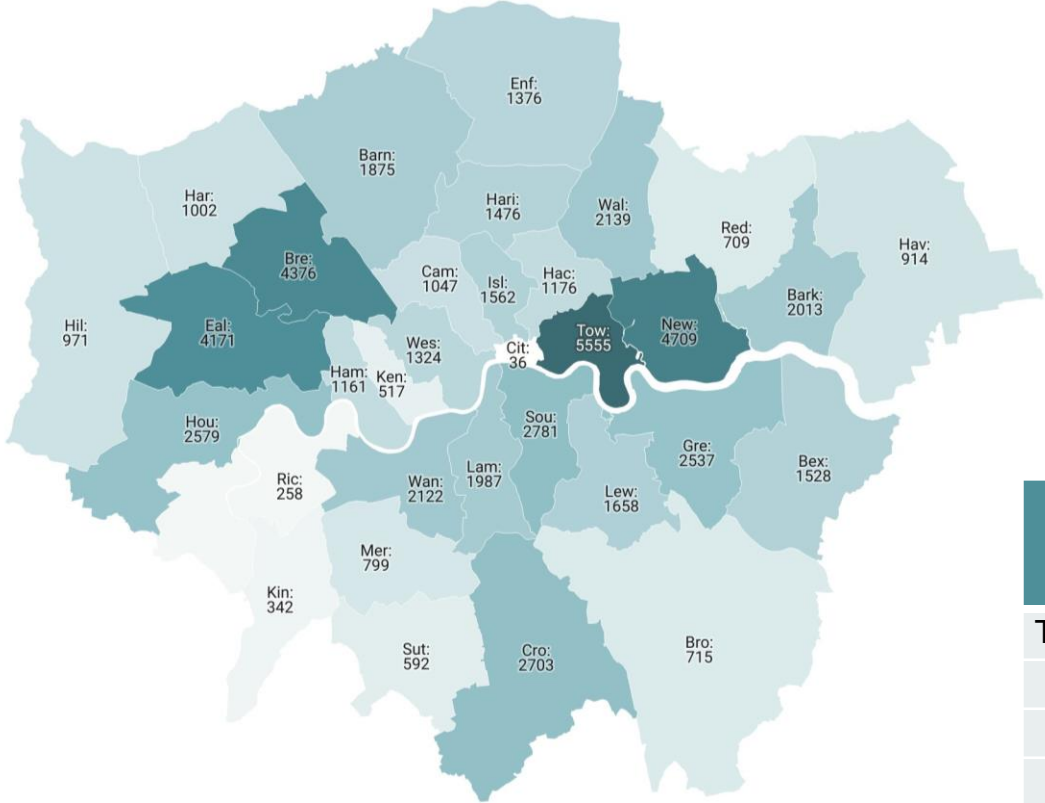
Number of homes with three or more bedrooms completed through the AHP, 2016-17 to 2022-23



Source: GLA, Affordable Housing Statistics Bedroom Breakdown, [Affordable Housing Statistics](#)

AFFORDABLE COMPLETIONS BY BOROUGH

AFFORDABLE HOUSING COMPLETIONS 2016-17 TO 2022-23



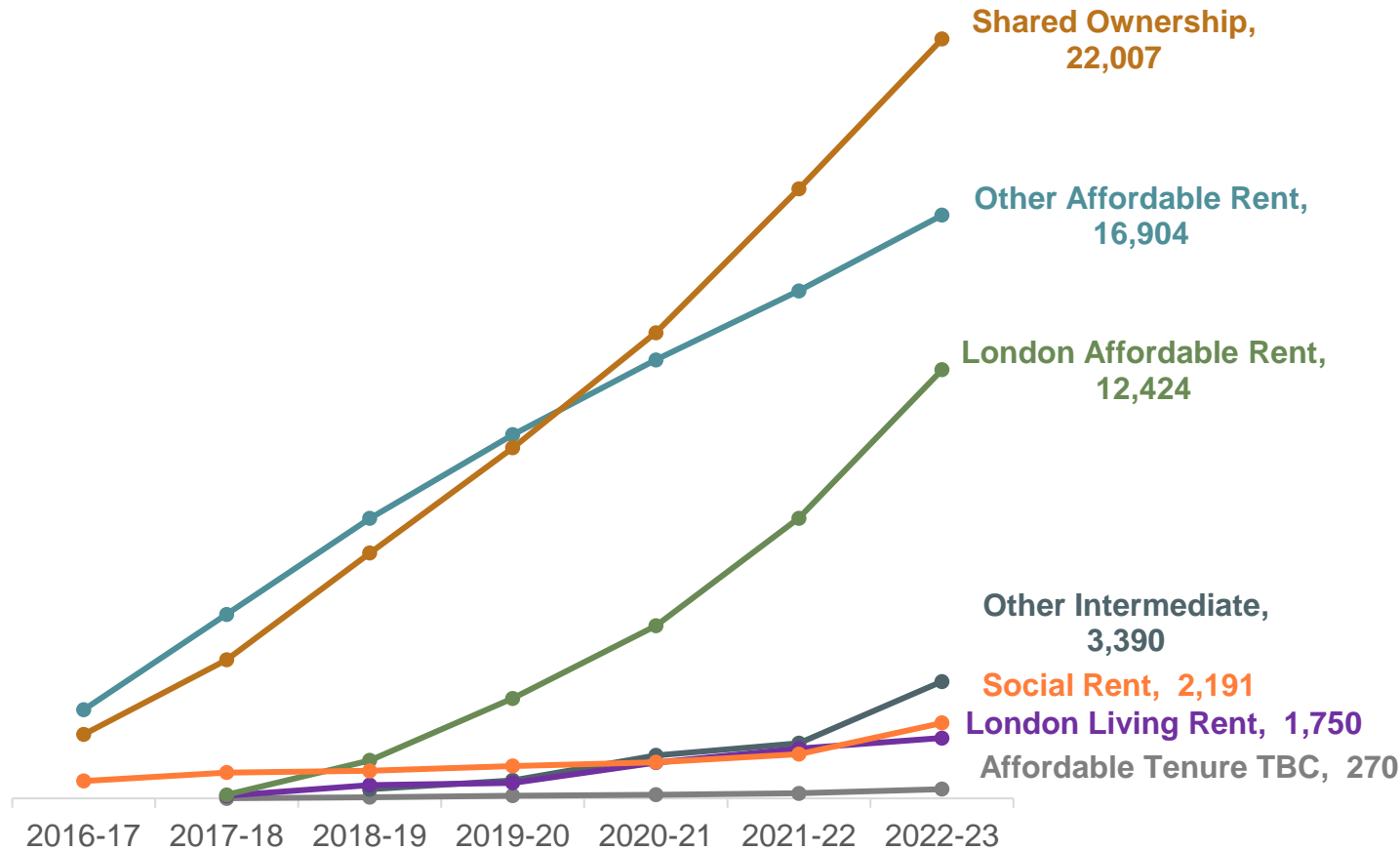
Top five boroughs	Completions
Tower Hamlets	5,555
Newham	4,709
Brent	4,376
Ealing	4,171
Southwark	2,781

Map: Scrutiny Research Unit • Source: GLA Affordable Housing Statistics • Map data: © Crown copyright and database right 2018 • Created with Datawrapper

Source: [GLA Affordable Housing Statistics](#)

AFFORDABLE COMPLETIONS BY TENURE

Cumulative affordable homes completions 2016-17 to 2022-23 – by tenure



Sources:

GLA, [Affordable Housing Statistics Letter](#) from the Deputy Mayor to the Chair of the Housing Committee, 19 July 2023
 DLUHC, [Table 1012: affordable housing starts and completions funded by Homes England and the GLA.](#)

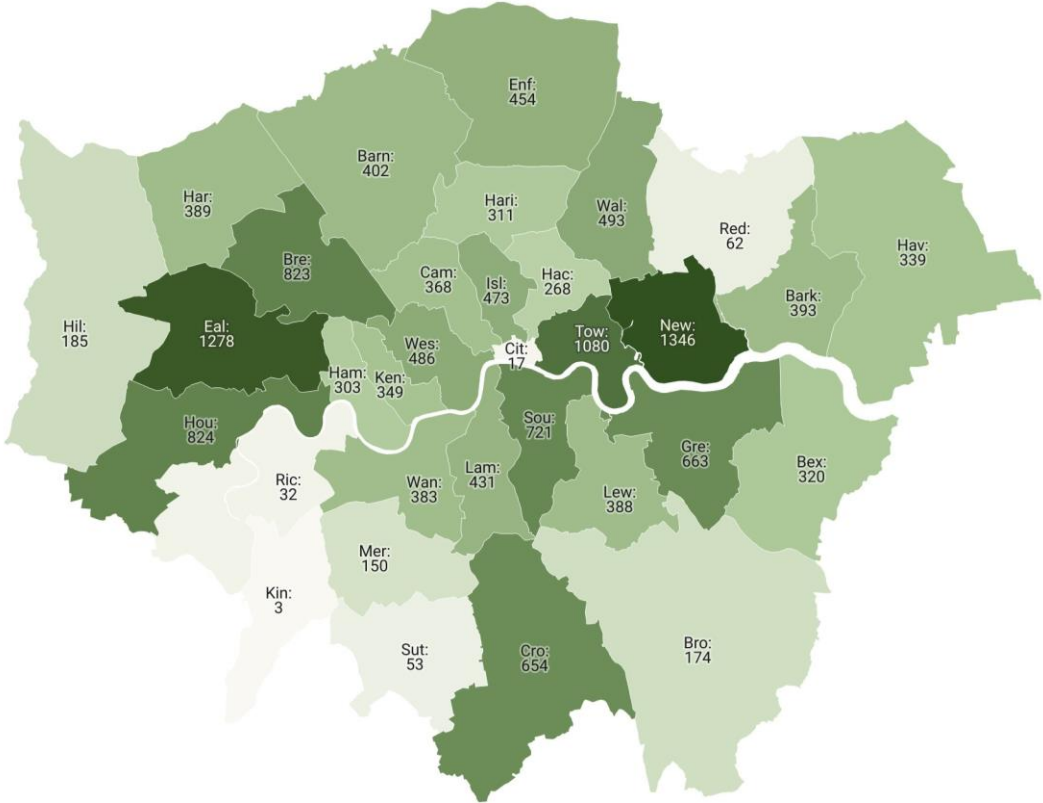
This slide shows the tenure breakdown of completions under all Mayoral programmes since 2016.

The highest number of homes completed have been **Shared Ownership**, with 22,007 completed since 2016, followed by **Other Affordable Rent** (which could include Affordable Rent rather than London Affordable Rent) at 16,904. These types of tenures were the most common early in the programme, which is reflected in the number of completions.

The figures for **London Affordable Rent** and **Social Rent** are the Committee’s best estimate, as the GLA reports figures for London Affordable Rent and Social Rent as part of the same category, and therefore a calculation based on data from DLUHC was used to estimate the figures for each tenure separately. The GLA has noted that this estimate should be treated with caution, as London Affordable Rent and Social Rent are not reported as separate categories on all projects. For example, the DLUHC figures on London Affordable Rent completions may include some Social Rent completions, and vice versa.

LOW COST RENT: COMPLETIONS

SOCIAL RENT AND LONDON AFFORDABLE RENT COMPLETIONS 2016-17 to 2022-23



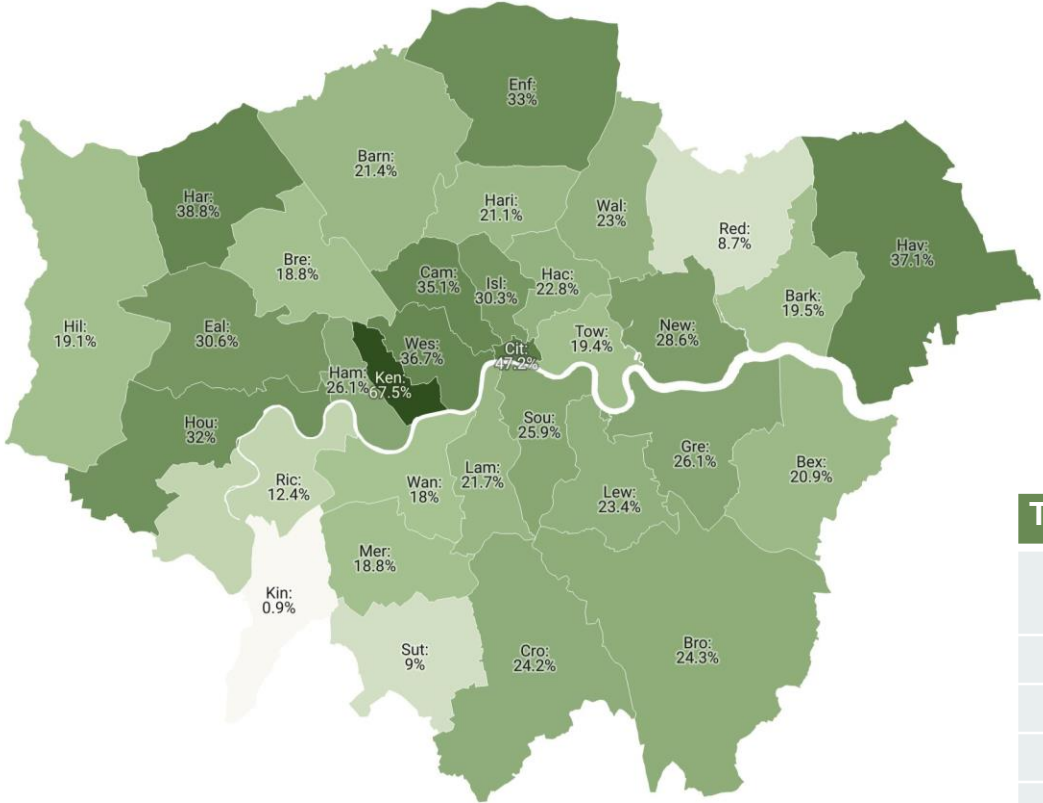
Top five boroughs	Completions
Newham	1,346
Ealing	1,278
Tower Hamlets	1,080
Hounslow	824
Brent	823

Map: London Assembly Housing Committee • Source: GLA Affordable Housing Statistics • Map data: © Crown copyright and database right 2018 • Created with Datawrapper

Source: GLA, [Affordable Housing Statistics](#)

LOW COST RENT AS A PROPORTION OF ALL COMPLETIONS

AFFORDABLE HOUSING COMPLETIONS 2016-17 TO 2022-23 % SOCIAL AND LONDON AFFORDABLE RENT



Top five boroughs	Completions
Kensington & Chelsea	67.5%
City of London	47.2%
Harrow	38.8%
Havering	37.1%
Westminster	36.7%

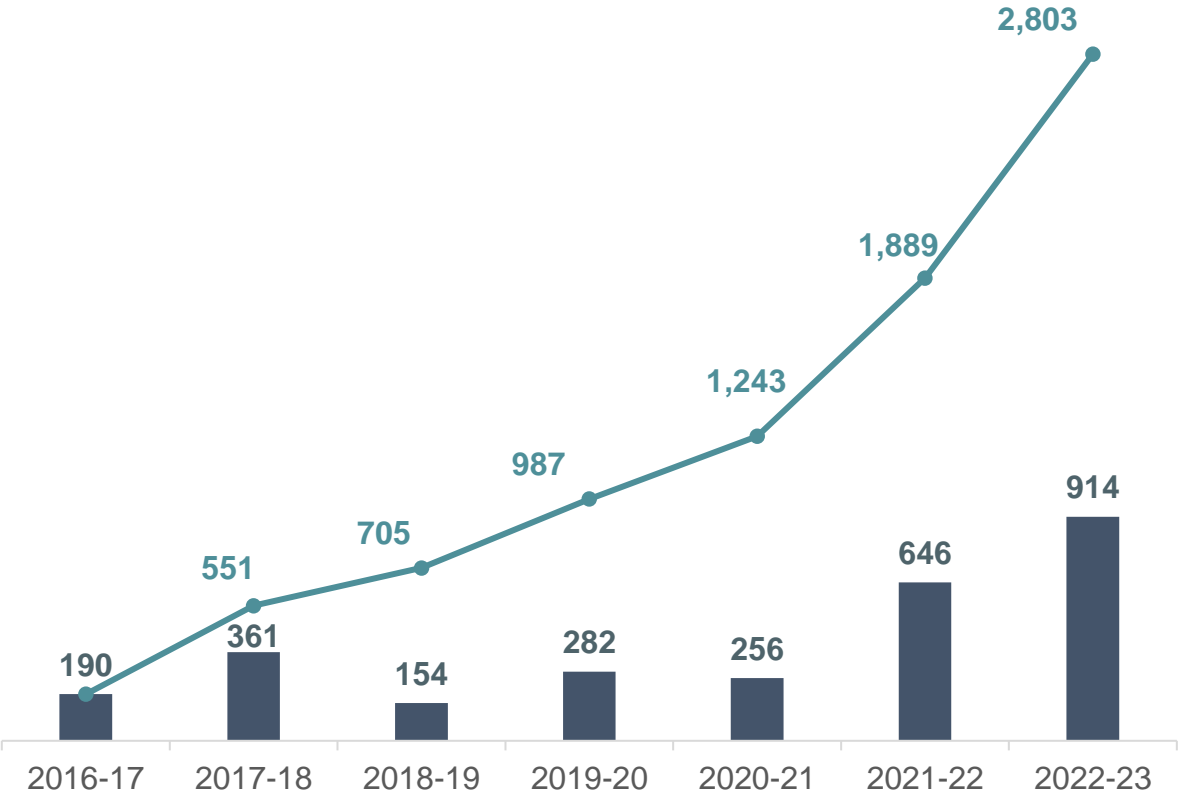
Map: London Assembly Housing Committee • Source: GLA Affordable Housing Statistics • Map data: © Crown copyright and database right 2018 • Created with Datawrapper

Source: GLA, [Affordable Housing Statistics](#)

AFFORDABLE SUPPORTED HOUSING COMPLETIONS

Affordable supported housing completions 2016-17 to 2022-23

■ Completions per year ● Cumulative completions



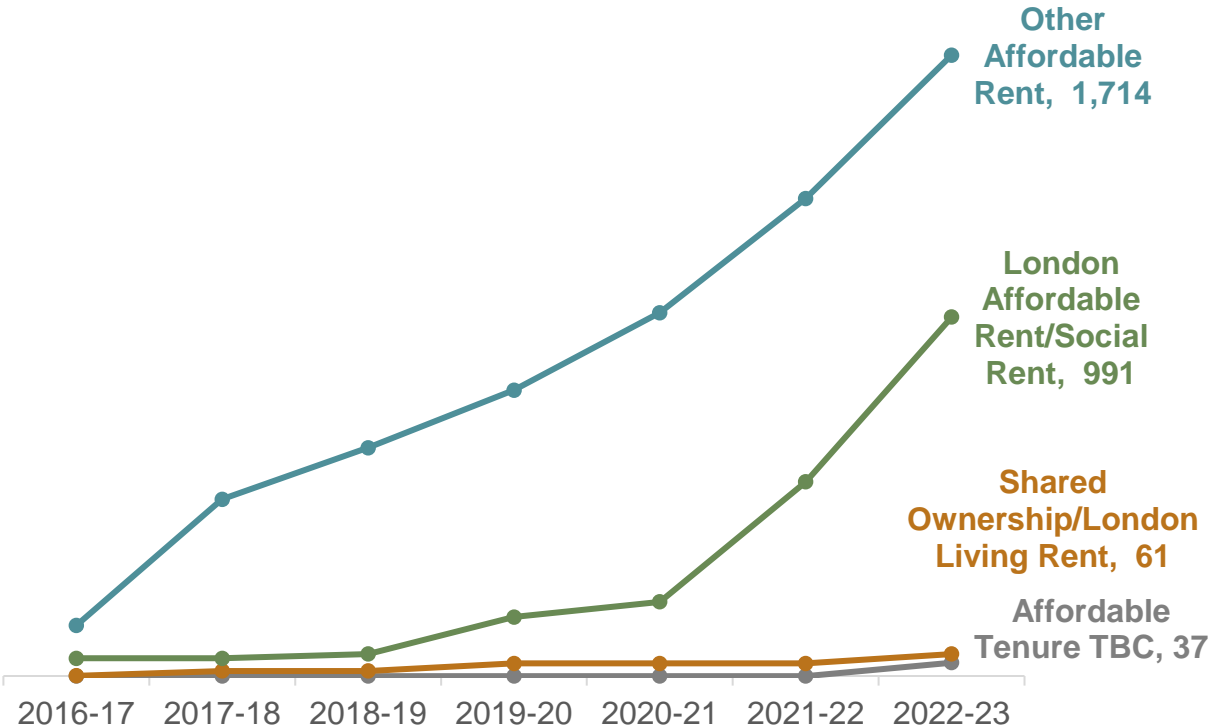
Of the 4,021 specialist housing starts since 2015-16, there have been 2,803 completions since 2016 .

Nearly a third of these completions (914) were in 2022-23.

Source: GLA, [Affordable Housing Statistics](#)

AFFORDABLE SUPPORTED HOUSING COMPLETIONS: BY TENURE

Cumulative affordable supported housing completions 2016-17 to 2022-23 – by tenure



Other Affordable Rent made up the highest number of supported housing completions (1,714), close to the overall number started under this tenure. London Affordable Rent/Social Rent had 991 completions, compared to 1,944 starts. (The data is not provided by the GLA separately for London Affordable Rent and Social Rent.)

It is possible to have a higher number of completions than starts due to homes being completed from previous years of the programme.

Source: GLA, [Affordable Housing Statistics](#)

SECTION SIX

ASSESSED HOUSING NEED IN LONDON

HOUSING NEED IN LONDON

In 2017 the GLA carried out a Strategic Housing Market Assessment (SHMA) that set out the **housing need in London** for around **66,000 new homes a year**, until 2041. According to the SHMA, around **half** of this total requirement would need to be **low cost rent (which includes Social Rent, London Affordable Rent and Affordable Rent)**, and a further **fifth** would need to be **intermediate rent** (which includes **London Living Rent and Shared Ownership**).¹

Estimates of housing need have risen between publication of SHMAs. The assessed housing need of 66,000 new homes a year cited in the 2017 SHMA was higher than that of around 49,000 cited in the 2013 SHMA,² and around 32,000 in the 2008 SHMA.³

However, the most recent estimate may not reflect London's current needs given 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.⁴

The SHMA provides evidence of London's housing requirements, and alongside other evidence including an assessment of land availability,⁵ informed the housing targets in the London Plan. The Mayor's London Plan, published in March 2021, sets a **housing target** of approximately **52,000 homes per year** over ten years, with **half** of these to be **affordable**.⁶



¹ GLA, [2017 London SHMA](#), November 2017

² GLA, [2013 London SHMA](#), January 2014

³ GLA, [2008 London SHMA](#), April 2009

⁴ London Assembly, MQT, [Revising the SHMA](#), 9 September 2021

⁵ GLA, [London Strategic Housing Land Availability Assessment 2017](#), November 2017

⁶ GLA, [The London Plan 2021](#), March 2021

NET ADDITIONAL HOMES

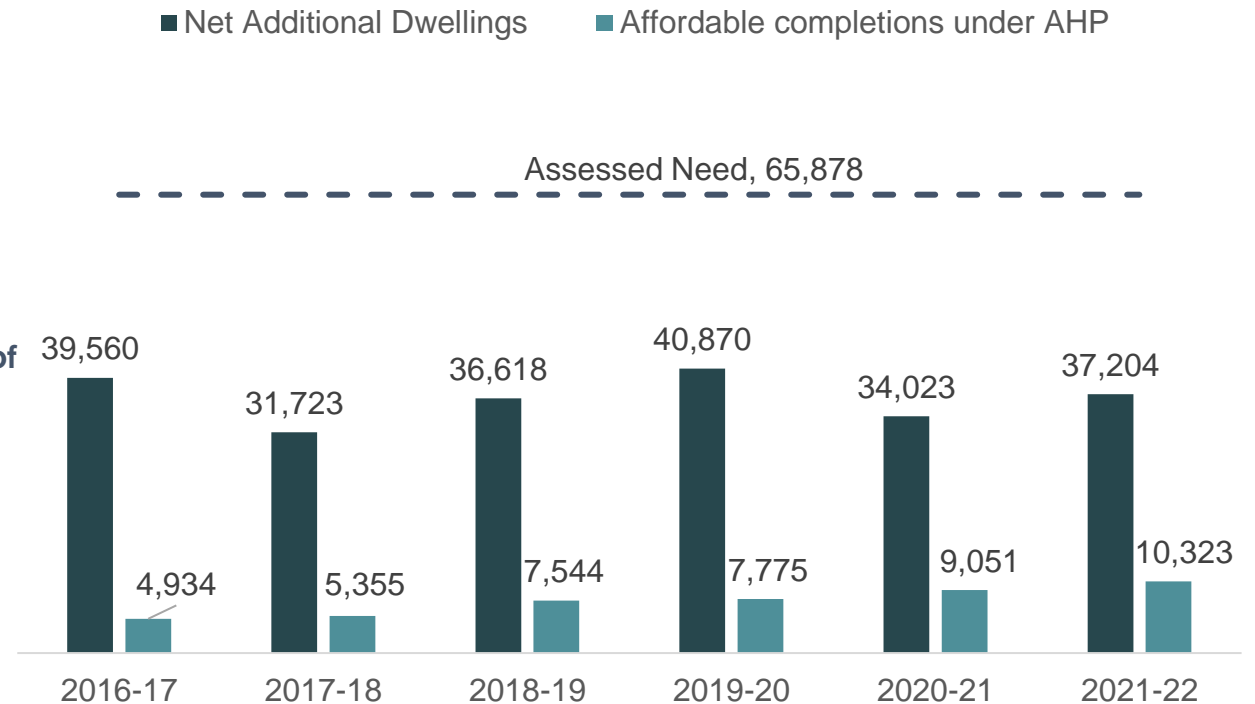
Net additional homes is a measure that reflects the absolute increase in housing stock between one year and the next, taking into account housebuilding and other **losses and gains of housing** (e.g. through **conversions, changes of use and demolition**).

There is currently no government measure for net additional **affordable** homes in London. The chart shows net additional homes, including both affordable and market homes.

In 2021-22 (the latest year for which there is government data), there were around **37,000 net additional homes** in London.¹ This met **70 per cent of the London Plan target** of 52,000 homes per year,² but only **56 per cent of the assessed need** of 66,000 from the London SHMA.³

Since the 2017 SHMA was published there has been an **average annual shortfall, of almost 30,000 homes**, between net additional homes and the assessed annual need of 66,000.

Annual net additional dwellings in London



Sources:

Unmet need is calculated as the difference between the SHMA and the annual net additional dwellings for that year.

For net additional dwellings, see DLUHC, [Live tables on dwelling stock \(including vacants\), Table 122: housing supply; net additional dwellings, by local authority district, England](#)

For assessed need figures, see GLA, [2017 London SHMA](#), November 2017

¹ DLUHC, [Live tables on dwelling stock \(including vacants\), Table 122: housing supply; net additional dwellings, by local authority district, England](#)

² GLA, [The London Plan 2021](#), March 2021

³ GLA, [2017 London SHMA](#), November 2017

NET ADDITIONAL AFFORDABLE HOUSING

The Government does not currently publish figures on the net supply of **affordable housing** per year for London.

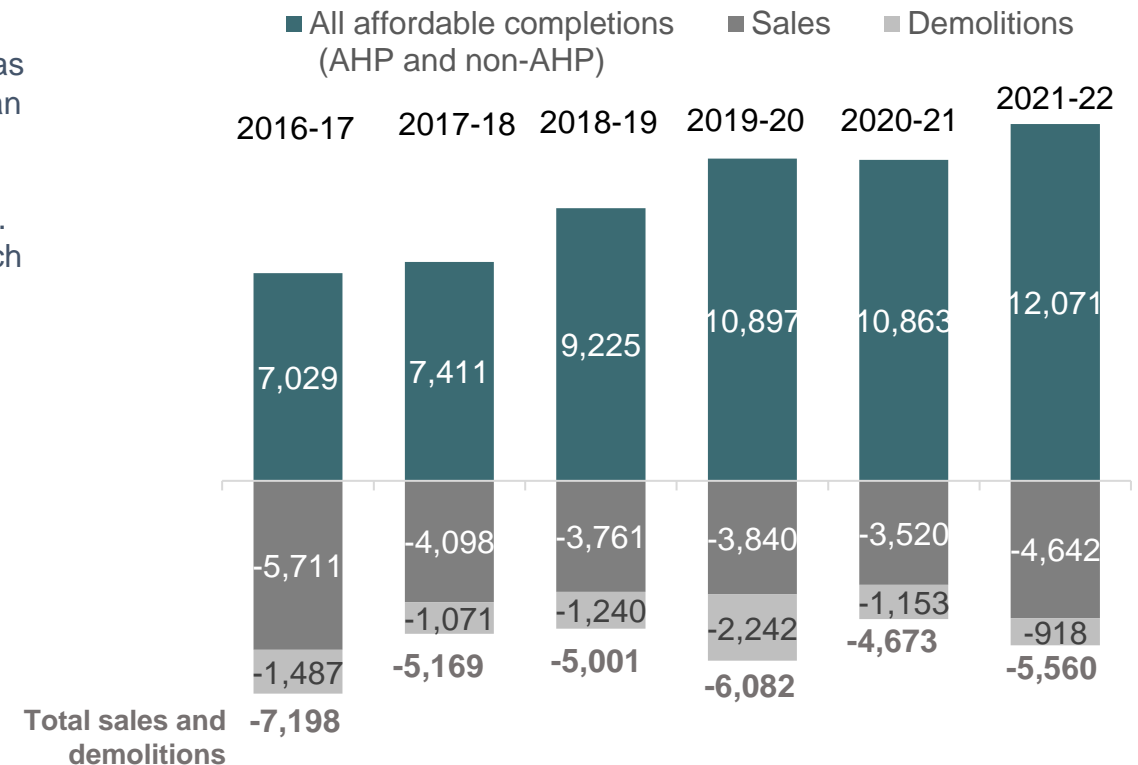
This chart aims to estimate the **net supply of affordable housing per year in London** by showing all **gains** in the stock of affordable housing, as well as **losses** through sales and demolitions. This should be treated as an estimate only.¹

Gains include primarily affordable home completions **funded by the AHP**. Gains also includes affordable completions **not funded by the AHP**, which are primarily delivered through **Section 106 agreements**.

Losses to the stock of affordable homes include **sales** and **demolitions**. Sales are those that result in existing housing stock leaving the social sector. These include sales under **Right to Buy**, and sales for non-social use (e.g. to the private sector). Also included are **sales of shared ownership** units, where the tenant has reached 100 per cent ownership through staircasing transactions.

¹ While the Government has recently started estimating the net supply of affordable housing per year for **England as a whole**, these are 'experimental' statistics only because they are in the testing phase and not yet fully developed. A description of some of the difficulties involved in estimating the net supply of affordable housing is here: ONS, [Comparing affordable housing in the UK](#)

Annual affordable dwellings compared to affordable sales and demolitions in London



Sources:

For sales and demolitions, see: [DLUHC, Live tables on social housing sales, 'Social housing sales and demolitions open data'](#)

For all affordable homes, see: [DLUHC, Live tables on affordable housing supply, Tables 1006 to 1008: additional affordable homes provided by type of scheme and local authority, Table 1008C: Total additional affordable dwellings provided by local authority area - Completions](#)

ANNEX A – GLOSSARY 1/2

Affordable Homes Programme (AHP)	Grant funding from central government to subsidise the costs of delivering affordable homes. The AHP is managed by the Greater London Authority (GLA) in London, and by Homes England in the rest of England.
Affordable housing	Umbrella term for various tenures for rent, part-rent and sale, for those whose needs are not met by the market.
Affordable housing provider	Includes local authorities and private registered providers, many of which are housing associations. They fund new homes by borrowing money, using their own resources and using grant funding. Also see: private registered providers.
Affordable Rent	A form of social housing introduced by the Government in 2011. Rents are no more than 80 per cent of local market rent. Also see: low-cost rent.
Completion	When a housing provider finishes building a home and it is ready for occupation.
General needs housing	Housing that is not supported or specialist housing.
Intermediate housing	Affordable housing that is targeted at people who have little chance of accessing low-cost rent housing, but who are not able to rent or buy a home on the open market. Includes (though is not limited to) London Living Rent and Shared Ownership. Eligibility for intermediate housing is dependent on household income.
London Affordable Rent	Form of social housing introduced by the Mayor in 2016. Rent levels roughly correspond to social rent levels. Also see: low-cost rent.
London Living Rent	Form of intermediate affordable housing introduced by the Mayor in 2016. Rent is based on a third of average local household incomes.

ANNEX A – GLOSSARY 2/2

Low cost rent	Includes Social Rent, Affordable Rent and London Affordable Rent. These tenures are sometimes known together as 'social housing'. These tenures are let by local authorities, or private registered providers, to eligible households. Each authority has different policies on who qualifies and gets priority for these tenures. Rents are subject to controls by the Regulator for Social Housing.
Private registered provider	Includes not-for-profit and for-profit organisations set up to provide social housing. Does not include local authorities.
Shared Ownership	Housing product that involves buyers purchasing a share of a property (usually between 25 and 75 per cent) and paying rent on the remaining share. Buyers can later buy more shares in the home, known as 'staircasing'. Also see: intermediate housing.
Social Rent	Traditional form of below market-level rent tenure. Rents are usually at about 50 per cent of market rents, and are calculated according to a formula. Rents are subject to controls by the Regulator for Social Housing. Also see: low-cost rent.
Starts	When a housing provider begins to build a new home.
Supported housing	Intended to enable a specific client group to adjust to independent living, or to live independently. Client groups include, but are not limited to, disabled and older Londoners. Supported housing can be provided at different tenures, including private rent, Affordable Rent and Social Rent.

ANNEX B

About the data used in this Monitor

For AHP funding and timelines:

- GLA, [AHP 2016-21: Funding Guidance](#), November 2016
- GLA, [AHP 2016-21: Funding Guidance – Addendum](#), June 2018
- GLA, [AHP 2021-26: Funding Guidance](#), November 2020
- GLA, Mayoral decisions MD2125, MD2282, MD2052, MD2282 and MD2052

For AHP-funded starts and completions:

- GLA, Affordable Housing Statistics, [GLA Housing Starts on Site and Completions](#)
- [Letter](#) from the Deputy Mayor for Housing and Residential Development to the Chair of the Housing Committee, 19 July 2023
- [Letter](#) from the Deputy Mayor for Housing and Residential Development to the Chair of the Housing Committee, 4 October 2023

Please note that for the years up to March 2023, the [GLA Housing Starts on Site and Completions](#) combines Shared Ownership and London Living Rent as one category; and London Affordable Rent and Social Rent as one category. In order to show the different figures for Shared Ownership and London Living Rent, we requested further information from the GLA, provided in this [letter](#) from the Deputy Mayor to the Chair of the Housing Committee on 19 July 2023. The data in this letter separates Shared Ownership from London Living Rent since 2017 (London Living Rent was started in 2017).

Where possible, in order to show the different figures for Social Rent and London Affordable Rent, we have used: DLUHC, [Table 1012: affordable housing starts and completions funded by Homes England and the GLA](#). This source provides data on London Affordable Rent and Social Rent separately, for all of the UK. We have subtracted the London Affordable Rent figures (reported in the [DLUHC source](#)) from the combined London Affordable Rent/Social Rent figures (reported in the [GLA source](#)) to arrive at the Social Rent figures for London. This estimate should be treated with caution.

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 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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