

Cambridge Centre
for Housing &
Planning Research

**Affordable housing products in Brent
and their affordability to target client
groups**

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Executive Summary and conclusions

This project was commissioned by LB Brent in order to enable the Council to better understand the relationship between the various 'affordable' housing products currently available, the 'customer base' for whom these products might actually be affordable, the income profile of different household types in Brent, and the sections of the population to whom the different 'affordable' products are suitable.

The Council's objective was to be able to specify the products that will best meet identified housing need in the Borough, and to guide developers towards the optimum mix of 'affordable' housing products on developments.

This report estimates the affordability of rents in Brent by comparing current and proposed rents, for different types of housing 'product', with the gross household incomes in Brent for a range of household types.

This report uses two definitions of 'affordability':

- The first is the minimum income that each household type would need in order to be able to afford social rents, Affordable Rents or London Living Rents without needing support from Housing Benefit.
- The second is the minimum income that each household type would need to afford discounted market rents, at 60%, 70% or 80% of open market rents, for rent to be less than 33% of gross household income.

The project has produced estimates of the income profile for seven different household types in Brent. These estimates are derived by modeling from national level data, adjusted for the known characteristics of the population in Brent.

The project has also produced estimates of the gross incomes of households in social housing, based upon the limited coverage of lettings available from CORE.

Affordability for all households in Brent

The affordability of housing costs for individual household types set out in the detailed figures in the body of the report are summarized below. As in the detailed figures, the percentages of households which cannot afford different rent levels are a percentage of the total estimated number of working households of that household type in Brent.

Single people (1 bedroom property)

- 21% of single people cannot afford the average 1 bed LB Brent social rent @ £100.11 pw without housing benefit
- 50% of single people cannot afford the LHA rent in NW London @ £191.38 pw without housing benefit
- 53% of single people cannot afford the average 1 bed Affordable Rent @ £196.83 without housing benefit
- 42% of single people cannot afford 60% of open market 1 bed rents in the north of the Borough @ £145 pw and 53% cannot afford 60% rents in the south of the Borough @ £172 pw.

Couple without children (1 bedroom property)

- 12% of couples without children cannot afford the average 1 bed LB Brent social rent @ £100.11 pw without housing benefit
- 25% of couples without children cannot afford the LHA rent in NW London @ £191.38 pw without housing benefit
- 27% of couples without children cannot afford the average 1 bed Affordable Rent @ £196.38 pw without housing benefit
- 19% of couples without children cannot afford 60% of open market 1 bed rents in the north of the Borough @ £145 pw and 23% cannot afford 60% rents in the south of the Borough @ £172 pw.

Couple with one child (2 bedroom property)

- 25% of couples with one child cannot afford the average 2 bed LB Brent social rent @ £113.90 pw without housing benefit
- 56% of couples with one child cannot afford the LHA 2 bed rent in NW London @ £242.33 pw without housing benefit
- 56% of couples with one child cannot afford the average 2 bed Affordable Rent @ £243.21 pw without housing benefit
- 39% of couples with one child cannot afford 60% of open market 2 bed rents in the north of the Borough @ £183 pw and 45% cannot afford 60% rents in the south of the Borough @ £208 pw.

Couple with 2 children (3 bedroom property)

- 44% of couples with two children cannot afford the average 3 bed LB Brent social rent @ £125.86 pw without housing benefit
- 71% of couples with two children cannot afford the LHA 3 bed rent in NW London @ £303 without housing benefit
- 57% of couples with two children cannot afford the average 3 bed Affordable Rent @ £191.38 pw without housing benefit
- 50% of couples with two children cannot afford 60% of open market 3 bed rents in the north of the Borough @ £222 pw and 59% cannot afford 60% rents in the south of the Borough @ £260 pw

Lone parent with one child (2 bedroom property)

- 66% of lone parents with one child cannot afford the average 2 bed LB Brent social rent @ £113.90 pw without housing benefit
- 91% of lone parents with one child cannot afford the LHA 2 bed rent in NW London @ £242.33 pw without housing benefit
- 91% of lone parents with one child cannot afford the average 2 bed Affordable Rent @ £243.21 pw without housing benefit
- 85% of lone parents with one child cannot afford 60% of open market 2 bed rents in the north of the Borough @ £183 pw and 87% cannot afford 60% rents in the south of the Borough @ £208 pw

Lone parent with 2 children (3 bedroom property)

- 78% of lone parents with two children cannot afford the average 3 bed LB Brent social rent @ £125.86 pw without housing benefit

- 97% of lone parents with two children cannot afford the LHA 3 bed rent in NW London @ £303 pw without housing benefit
- 92% of lone parents with two children cannot afford the average 3 bed Affordable Rent @ £191.38 pw without housing benefit
- 90% of lone parents with two children cannot afford 60% of open market 3 bed rents in the north of the Borough @ £222 pw and 94% cannot afford 60% rents in the south of the Borough @ £260 pw

Affordability for social tenants in Brent

- Over half of all single people and couples without children cannot afford LB Brent social rents without support from housing benefit.
- Around three quarters of all single people and couples without children cannot afford housing association social rents without support from housing benefit.
- Fewer than one in four single people or couples could afford the London Living rent in NW London without support from housing benefit.
- Over 90% of single people and couples without children cannot afford Affordable Rents without support from housing benefit.
- Over 90% of couples or lone parents with two children cannot afford LB Brent social rents, and no family with two children (whether couple or lone parent) can afford any rent that is more expensive than LB Brent social rents.

Conclusions

1. Social rents are already too high: over half of current working single people or couples allocated social housing cannot afford LB Brent rents for 1 bedroom flats, and 90% of families with 2 children cannot afford the rent for a 3 bed property.
2. The £20-£25 per week difference between LB Brent social rents and RP social rents increases the proportion of working single people and couples without children who cannot afford social rents from 55%-60% in LB Brent 1 bed properties to 70%-76% in RP 1 bed properties (and no family with two children can afford the RP 3 bed social rent).
3. As a result of the 'damping' of social rents and London Living Rents in order to reduce the rents of family dwellings, rents for family dwellings set at a fixed percentage of open market rents will be significantly more expensive than the rents of 1 bedroom properties, where social rents (and London Living Rents) are similar to rents at 60% of open market prices.
4. If properties with rents set at either the London Living Rent or at 60% of open market rents are let to households who can afford such rents without housing benefit, then there will be a significant gap between these rents and social rents, but with no prospects of additional supply to meet the demand from households earning more than the typical tenant in social housing but who cannot afford either London Living Rents or 60% of open market rents.
5. Given the current financing constraints, it appears that there is an unenviable choice between either producing a very small number of units to be let at social rents (or less) or maximizing the number of units produced and accepting that the vast majority of tenants in such properties will be in receipt of housing benefit.

Introduction

This project was commissioned by LB Brent in order to enable the Council to better understand the relationship between the various 'affordable' housing products currently available, the 'customer base' for whom these products might actually be affordable, the income profile of different household types in Brent, and the sections of the population to whom the different 'affordable' products are suitable.

The Council's objective was to be able to specify the products that will best meet identified housing need in the Borough, and to guide developers towards the optimum mix of 'affordable' housing products on developments.

The objectives of the project are:

- To produce a comprehensive analysis of the different types of 'affordable' housing product currently available, the income criteria (if any) specified for each product, and the target audience for whom each product might be regarded as affordable, having regard to any welfare benefits available and to the residual income available to households after their housing costs (rent or mortgage) have been met.
- To produce income profiles for a range of household types in Brent, to identify which 'affordable' housing products are affordable to which segments of the income profiles, and to assess which 'affordable housing products are suited to meeting identified housing need in the Borough.

The report is structured as follows:

- An outline of the methodology used to estimate household incomes
- A series of figures giving estimated household incomes for seven household types
- Estimates of incomes of social tenants from CORE data
- Affordability in social renting and Housing Benefit
- A series of figures giving estimates of affordability for six household types
- Discounted Market Rents and affordability
- A series of figures giving estimates of affordability for six household types
- Affordability in Shared Ownership
- A series of figures giving estimates of affordability for six household types
- Appendix: Local Housing Allowances and London Living Rents

Modelling incomes at the local authority level

There is no reliable source of data on household incomes at the geographic level of individual local authorities.

Estimates therefore have to be produced by modelling from the results of national level surveys, whose sample sizes are insufficient to draw any statistically sound conclusions at geographies as small as those of local authorities (and sometimes even at the regional level).

The methodology developed by the Cambridge Centre for Housing and Planning Research (CCHPR) is based upon the methods used by previous academic work on income modelling.

The model used in this project uses the Family Resources Survey (FRS), which measures total household income in detail, considering income from sources including benefits, pensions and investments, as well as earnings. The Annual Survey of Hours and Earnings (ASHE) is used to supplement data on earnings, given its larger sample size, although ASHE measures earnings at the level of the individual rather than that of the household.

The modelling produces income estimates, for households in which the Household Representative Person (HRP) or their partner is in employment, and also for households wholly dependent upon benefits. The numbers of households of each type are modelled to be consistent with the population structure of the local authority area, derived from Census data and updated by government estimates of subsequent changes in household numbers.

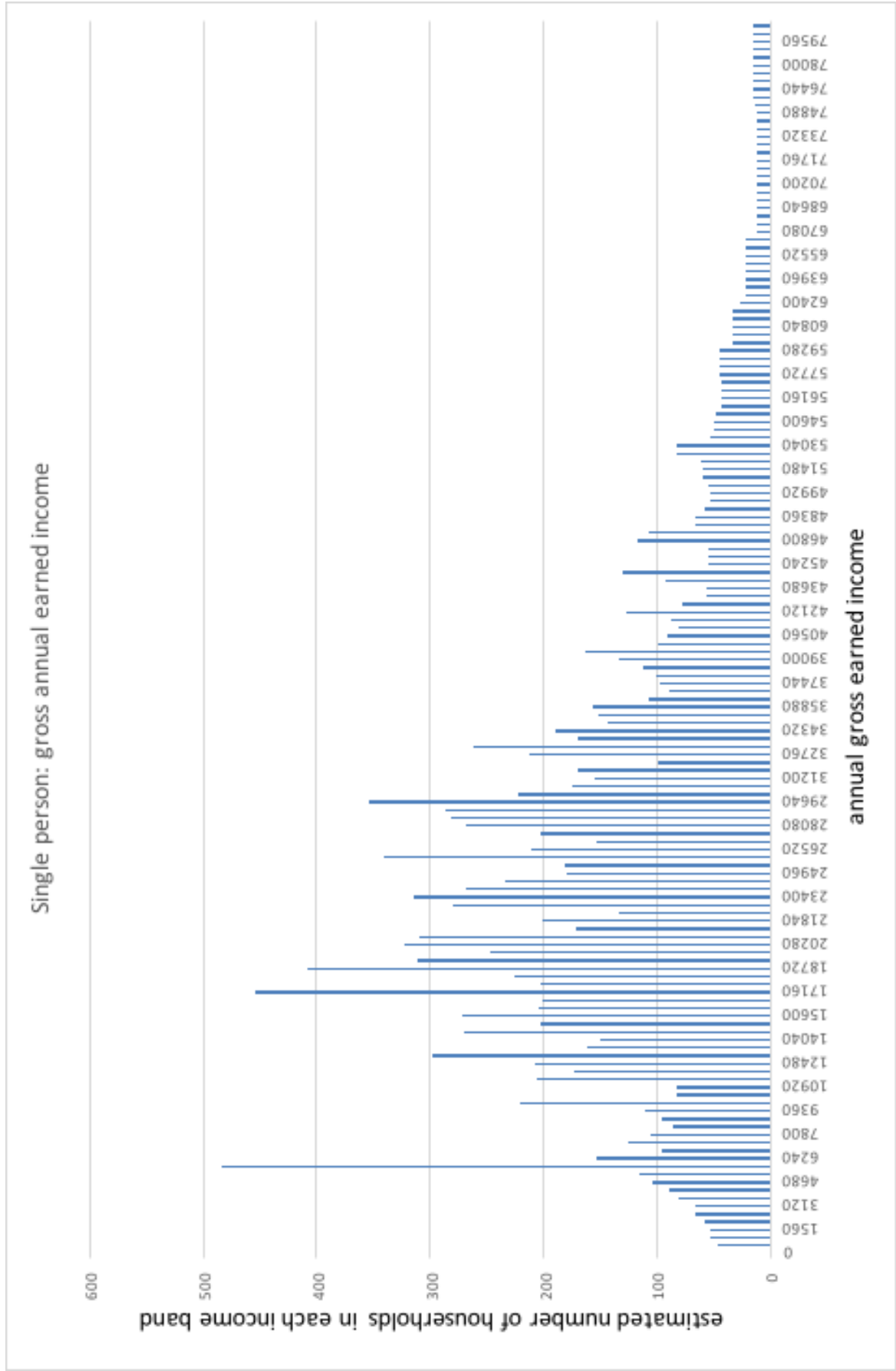
The income estimates presented in this report are for households in which the Household Representative Person is aged 18-64, and the HRP or their partner is in employment. Incomes include earnings from employment and any non means tested benefits (primarily Child Benefit) are shown in £10 per week bands as annual incomes.

Seven types of households are shown:

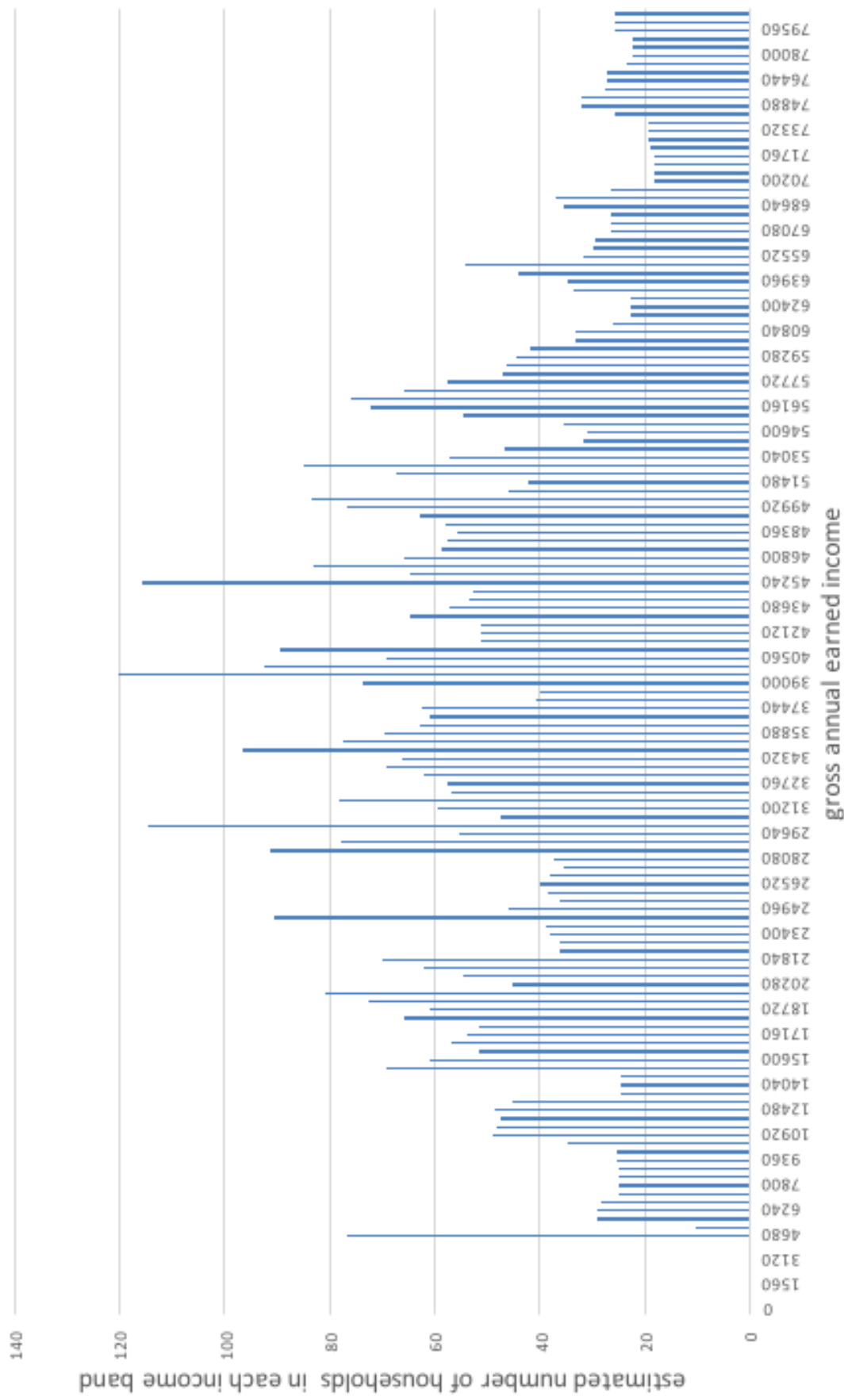
- Single persons
- Couple without children
- Couple with 1 child
- Couple with 2 children
- Couple with 3 children
- Lone parent with 1 child
- Lone parent with 2 children

In the figures below, the scale of annual incomes is truncated at £80,000 per annum for clarity: there is a long tail of incomes, up to £156,000 per annum which are not relevant to problems of affordability but their inclusion would make the figures unreadable.

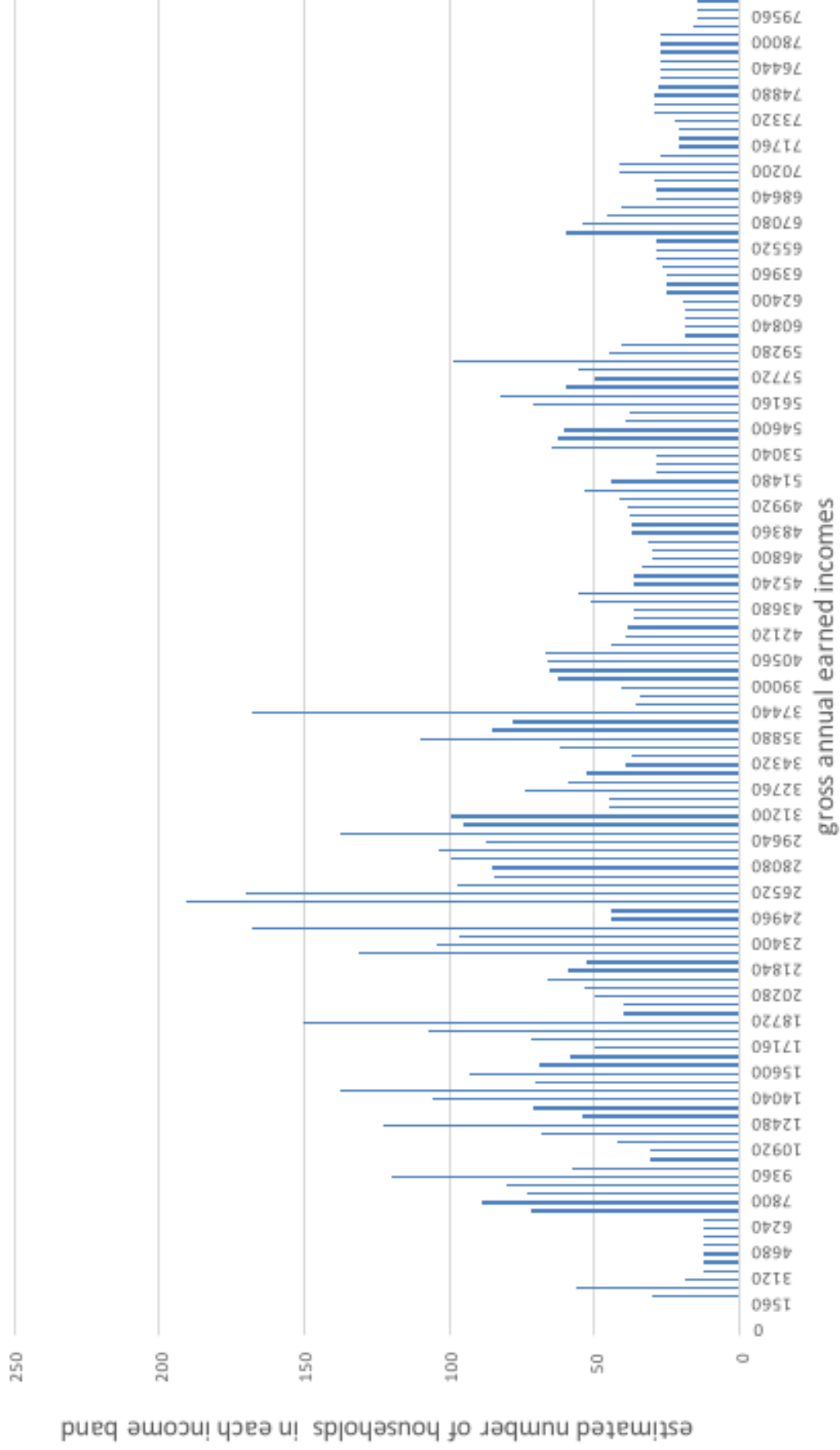
Note that the vertical scale in each figure is different, reflecting different numbers of households in each household type.



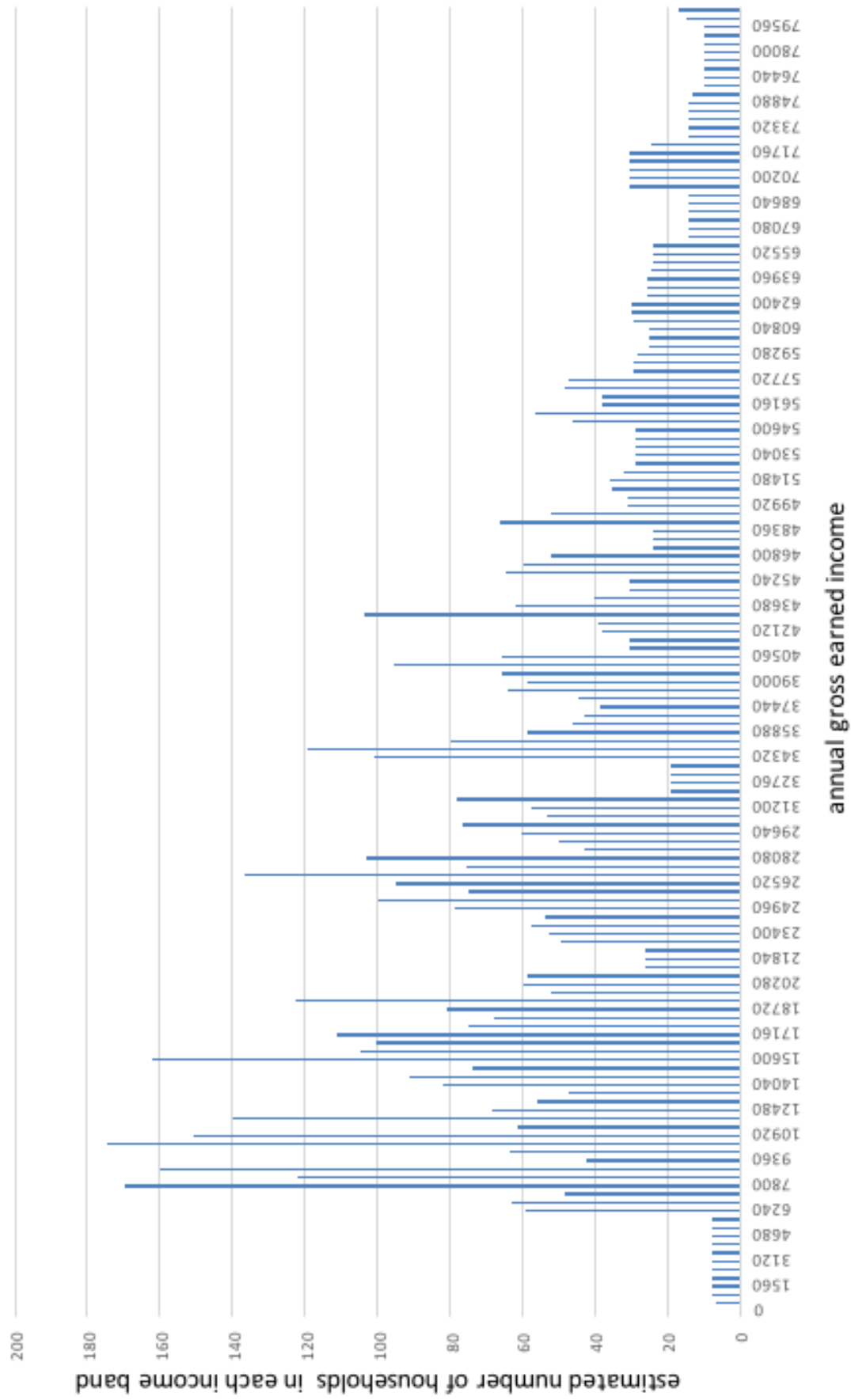
Couple, no children: gross annual earned income

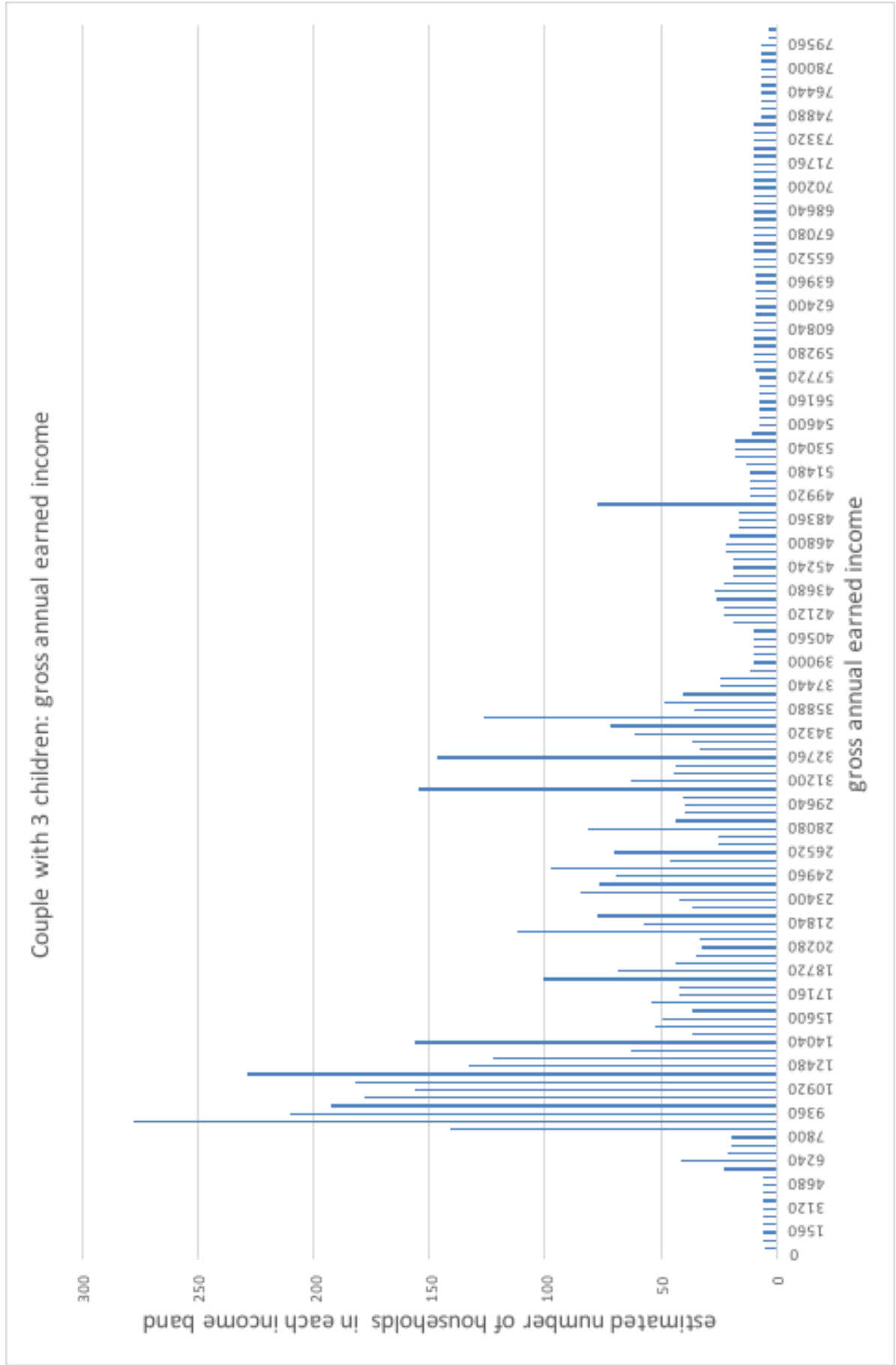


Couple, 1 child: gross annual earned incomes

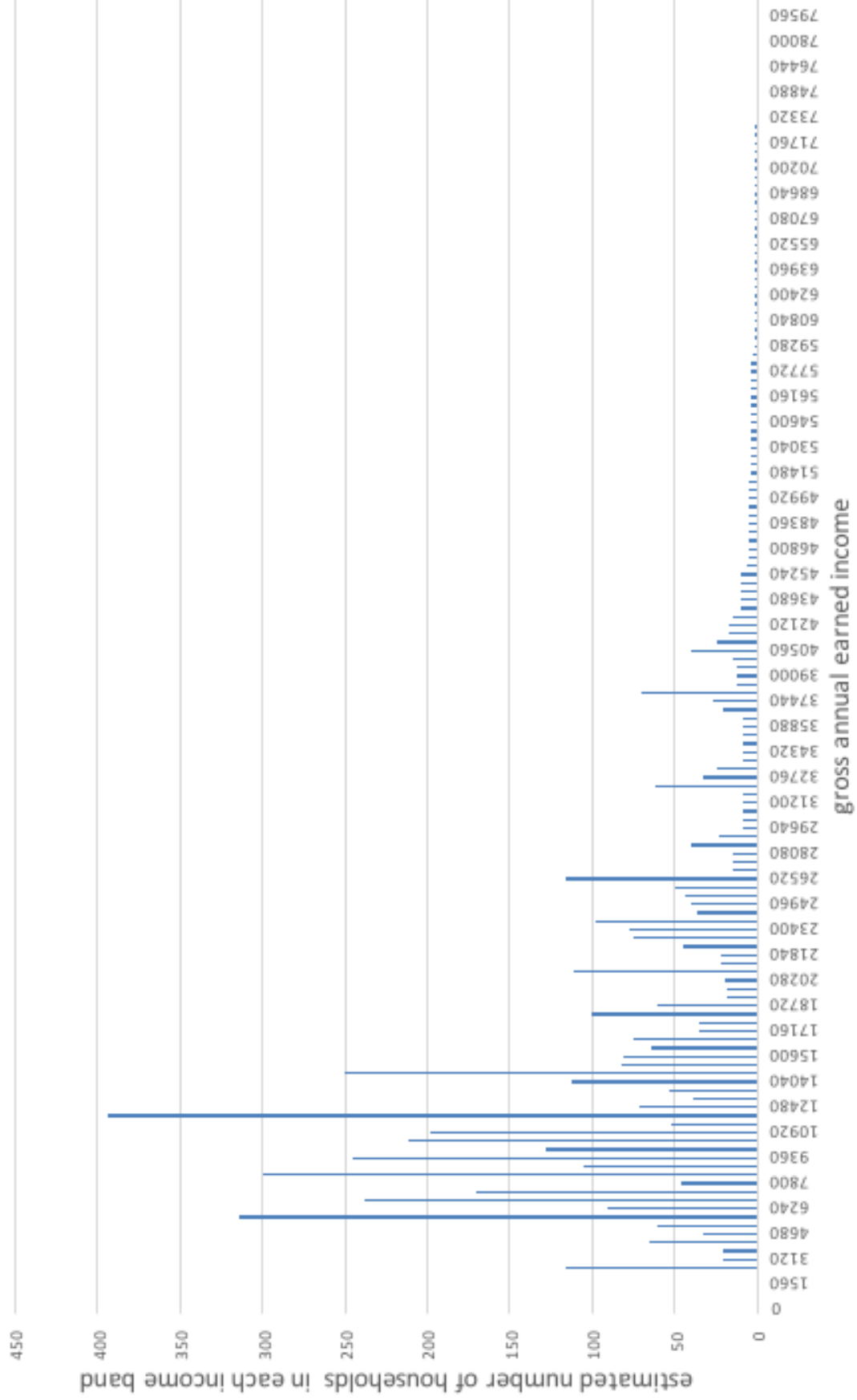


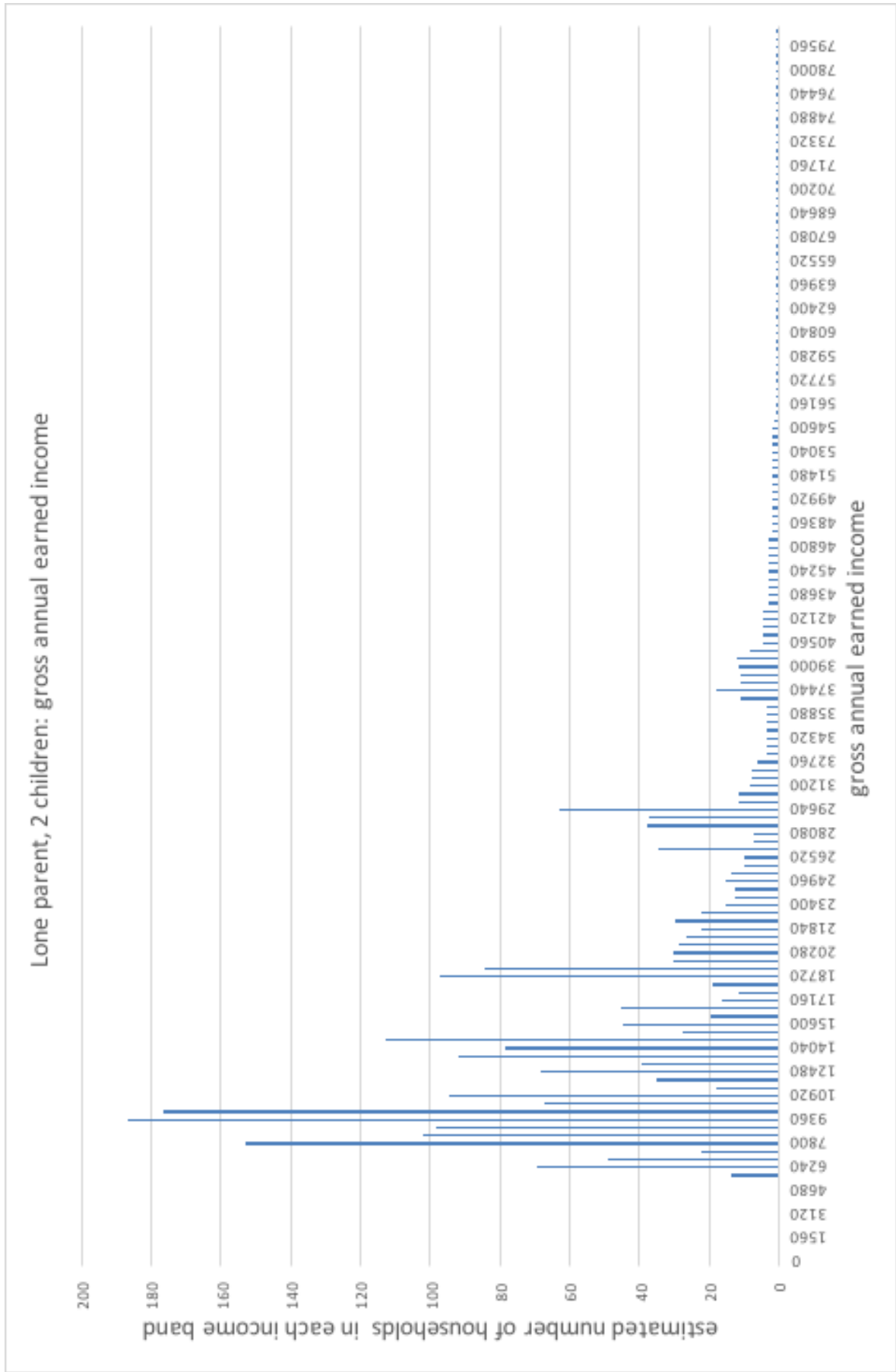
Couple with 2 children: gross annual earnings





Lone parent, 1 child: gross annual earned income





The incomes of social housing tenants

Analysis of lettings data from CORE

The only data on the incomes of tenants in social housing is from the COntinuous REcording (CORE) system which records data on lettings. This may understate the incomes of all tenants, if obtaining a secure home in social housing is a factor in obtaining better paid employment in future years.

The project analysed data from CORE system for General Needs (GN) lettings in both social rent and affordable rent properties, together with evidence from the Sales logs.

CORE records whether any household member is in work, and also the tenant (or tenant and partner) net weekly income from employment, pensions and other benefits, but excluding housing benefit, child benefit and council tax support. The total net weekly income is entered as a single figure.

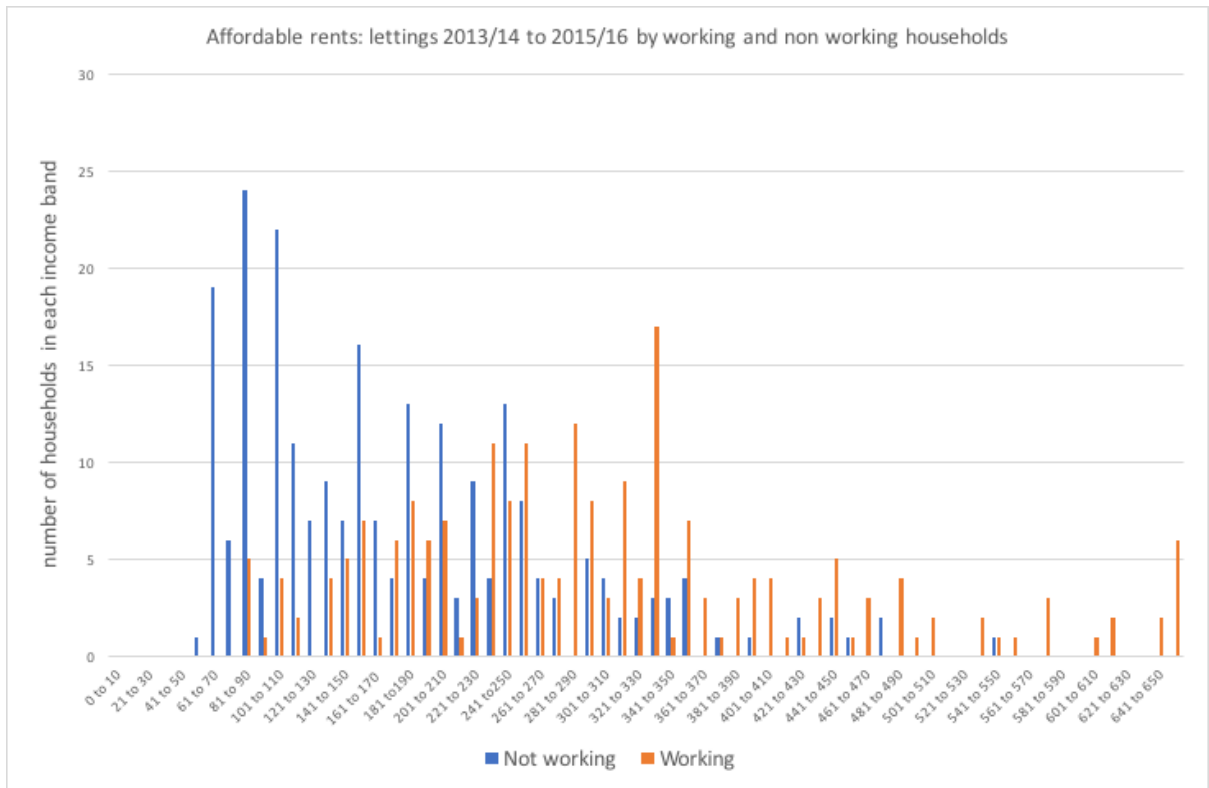
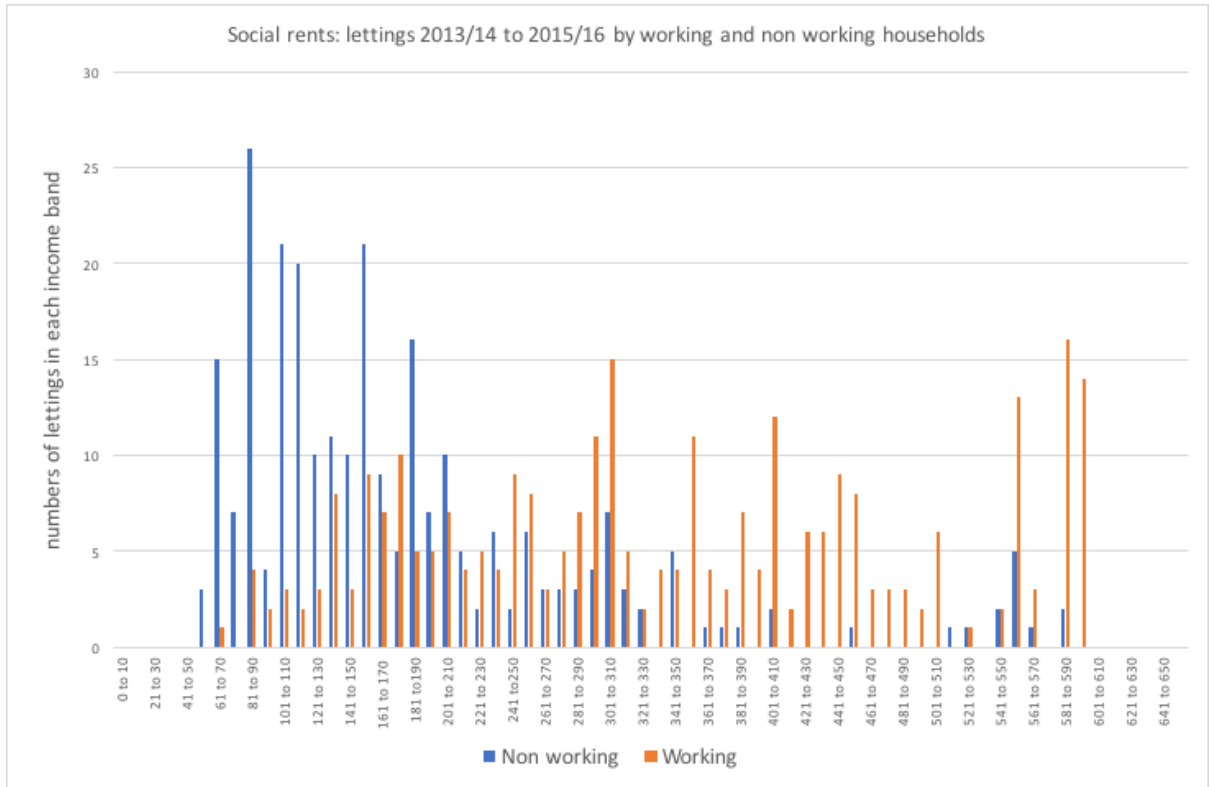
The income figures are therefore not directly comparable to the CCHPR household income estimates.

The table below shows that total lettings in Brent appear to be under recorded, and that income data is only recorded for around one third of lettings in social rent properties and for only around two thirds of lettings in affordable properties.

CORE data 2013/14 to 2015/16								
		Total	Of total, whether or not working		Of whom, with income data			
		Total number of CORE GN lettings	No working member	At least 1 working member	No working member	At least 1 working member	Subtotal	% of total CORE lettings
Affordable rent	2015/16	346	165	181	109	124	233	67.34
	2014/15	200	118	82	76	65	141	70.50
	2013/14	154	111	42	58	24	82	53.25
Social rent	2015/16	496	223	273	66	93	159	32.06
	2014/15	533	252	281	97	129	226	42.40
	2013/14	511	383	128	101	71	172	33.66

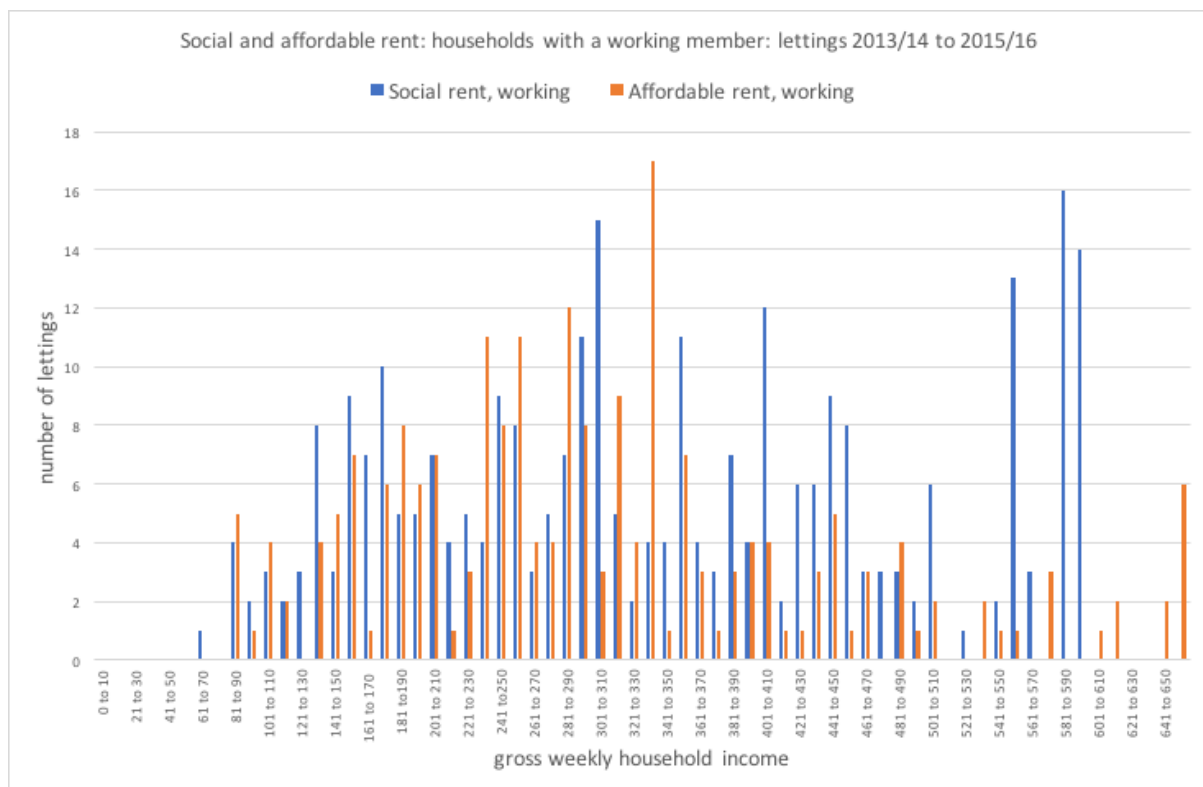
The figures below show the numbers of lettings, by weekly net income, and by whether or not the household had a working member.

The first two figures suggest that there is little evidence of any systematic difference in whether lettings in social or affordable rented properties are skewed towards households in or out of work.



The third figure compares lettings to households with a working member in social rent properties compared to affordable rent properties. If anything, there appear to be higher numbers of lettings to households with higher incomes in social rent properties.

This suggests that allocations in affordable rent properties are being directed towards households with lower incomes (in effect, accepting that these households are likely to be eligible for housing benefit, and therefore unlikely to gain from the lower rents in social rent properties).

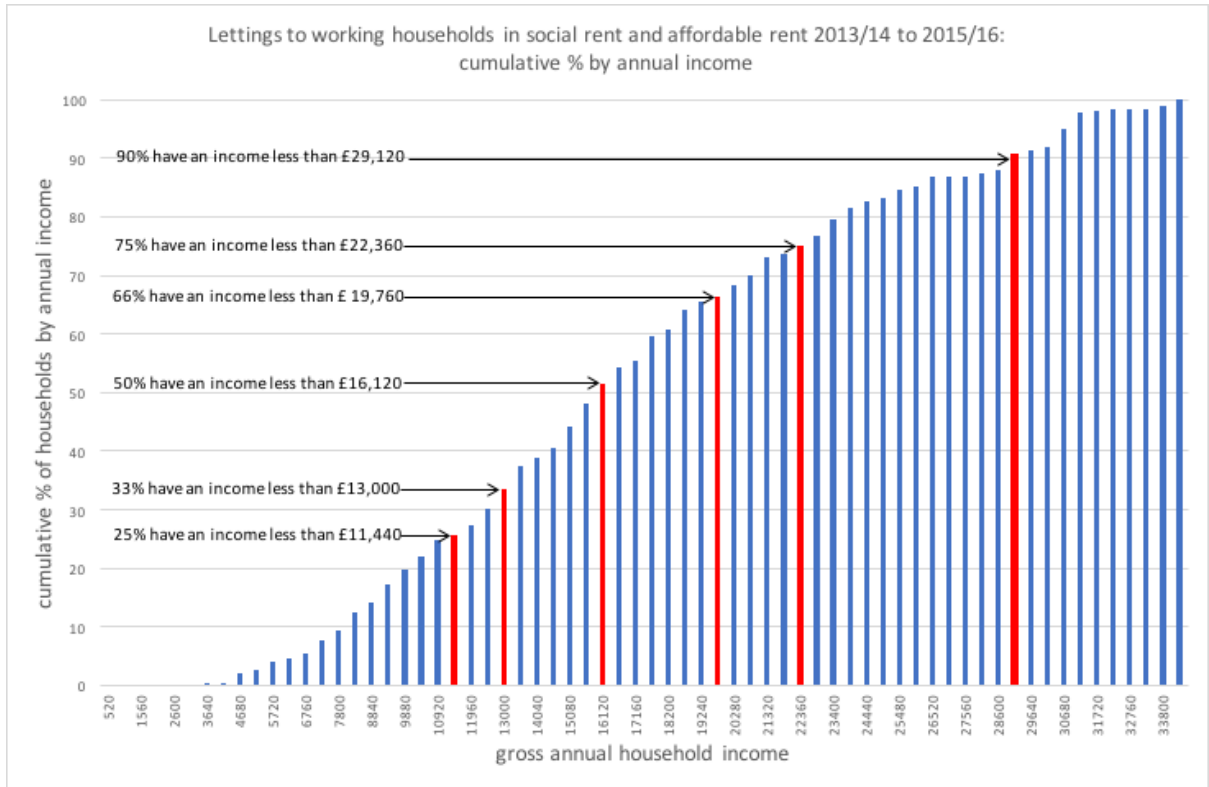


The figure below shows the cumulative % of incomes among all social housing lettings over the three years 2013/14 to 2015/16 for which incomes were recorded in CORE.

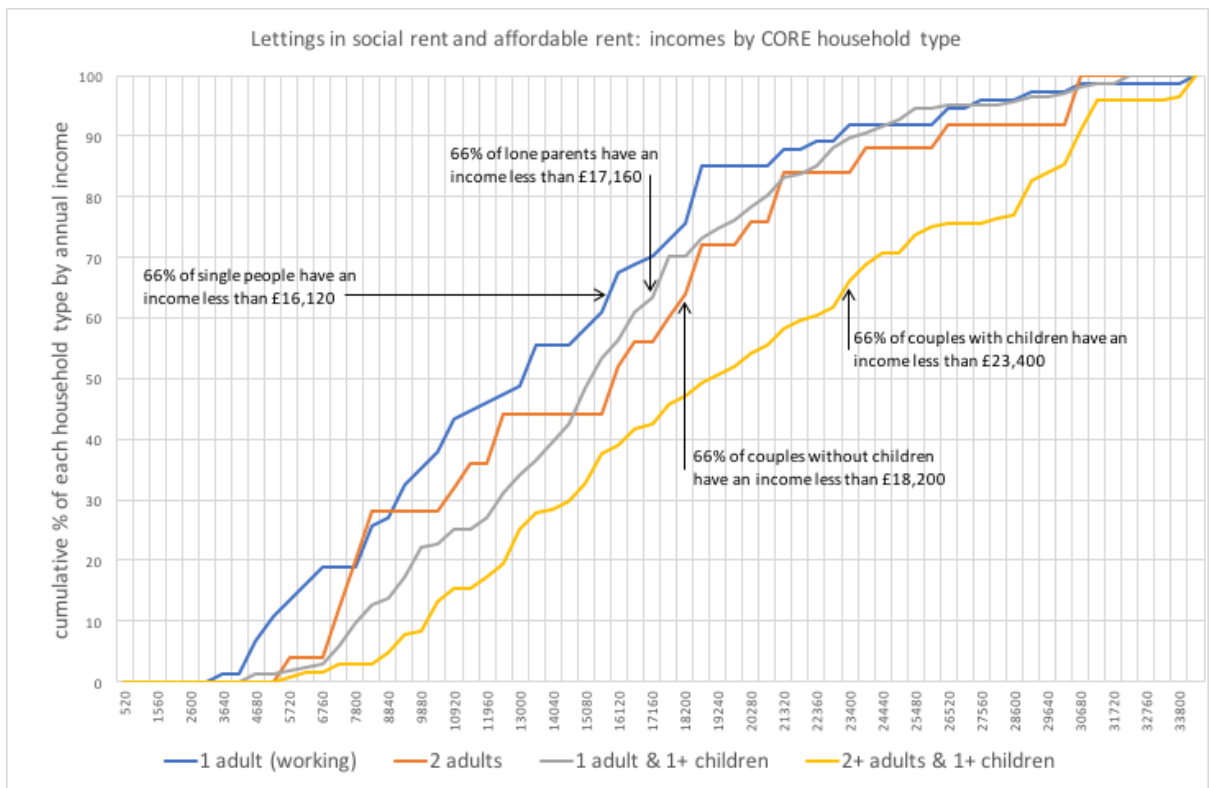
The figure shows that incomes among social tenants are very low: almost all incomes (98.4%) were less than the median household income in Brent of £32,140 (and a mean income of £39,630) in 2012/13 (the latest figures that are available from the GLA Household Income Estimates¹). In 2012/13, Stonebridge Ward had the lowest mean income of any ward in London, at £32,250.

The figure shows that the median income for working households entering social housing was £16,120, or almost exactly half the overall median income in Brent.

¹ https://data.london.gov.uk/apps_and_analysis/gla-household-income-estimates/



The figure below shows the cumulative % of incomes of each of the four household types of working age in the CORE dataset.



The figure shows the income levels at which two thirds of social tenants have a lower income.

The table below shows the income required in order for a household to afford the average rent, for the appropriate bedsize of property, without requiring support from Housing Benefit, together with the percentage of lettings to working households who have an income less than that figure.

Allocations to working households (CORE data): % able to afford rent without Housing Benefit						
		Social rent		London Living Rent	Affordable Rent	60% Market Rent
		LB Brent	RP	NW London	RP	North Brent
single person	Income required to afford rent without HB	£14,560	£17,160	£19,760	£26,000	£22,592
	% of CORE allocations with lower incomes	55%	70%	85%	92%	90%
Couple, no children	Income required to afford rent without HB	£17,680	£20,280	£23,400	£29,640	£22,592
	% of CORE allocations with lower incomes	60%	76%	84%	92%	85%
Couple with 2 children	Income required to afford rent without HB	£28,600	£34,320	£37,440	£39,000	£34,564
	% of CORE allocations with lower incomes	92%	100%	100%	100%	100%
Lone parent with 2 children	Income required to afford rent without HB	£23,400	£31,200	£35,360	£37,440	£34,564
	% of CORE allocations with lower incomes	90%	100%	100%	100%	100%

Note: Couple and lone parent with 2 children are analysed for the purpose of Housing Benefit calculations as typical of CORE categories of families with children.

The table suggests that allocations to working households in social housing are largely to households on low incomes.

- Over half of all single people and couples without children cannot afford LB Brent social rents without support from housing benefit.
- Around three quarters of all single people and couples without children cannot afford housing association social rents without support from housing benefit.
- Fewer than one in four single people or couples could afford the London Living rent in NW London without support from housing benefit.
- Over 90% of single people and couples without children cannot afford Affordable Rents without support from housing benefit.
- Over 90% of couples or lone parents with two children cannot afford LB Brent social rents, and no family with two children (whether couple or lone parent) can afford any rent that is more expensive than LB Brent social rents.

Rents and affordability

This report analyses the affordability of rents set in the social housing sector, including the London Living Rent, by the income that a household requires in order to be able to afford the rent without the need for support from Housing Benefit.

The affordability of rents set at a discount to market rents is assessed by the rent at which a household would be spending 33% or less of its income on rent.

The Housing Benefit system

For households with at least one working member, the housing benefit system provides support for rent payments (including any eligible service charges). If the household's income is less than the household's 'applicable amount', then the full rent is paid (but only up to the Local Housing Allowance for tenants renting in the private sector). If the household's income is more than the 'applicable amount', then housing benefit is reduced by 65% of the excess of income over the 'applicable amount'.

The 'applicable amount' is calculated by adding together the relevant personal allowances, and any relevant premiums. For most working households, the personal allowances for 2017/18 are:

- For a single person aged between 25 and pension age: £73.10
- For a lone parent aged between 18 and pension age: £73.10
- For a couple where at least one is aged between 18 and pension age: £114.85
- For the first (and second) dependent child aged under 20: £66.90 each

The personal allowances for those aged over the pension age are significantly higher, and therefore provide greater support for any household where the claimant or their partner is working beyond the pension age.

In addition to the personal allowances, there is a range of premiums awarded primarily for varying degrees of disability and for carers.

Some elements of income are then disregarded. These include weekly earnings disregards of £5 for single people, £10 for couples and £25 for lone parents. Child benefit payments are disregarded, and there is a wide range of other disregards for specific circumstances.

Deductions are then made from the applicable amount if there are any non-dependent adults in the household. These range from £14.80 per week for those over 25 and on IS or JSA, or earning less than £136 per week, to £95.45 per week for those earning £430 or more (at the Minimum Wage of £7.50 for a 37.5 hour week, or £281.25, the deduction would be £76.35).

The result of the housing benefit system is that support is closely tailored to the specific needs of the household, depending upon its characteristics. At any particular rent for a property, the amount of housing benefit awarded will therefore vary widely according to the characteristics of the tenant.

The calculations in this report have assumed as standard a set of characteristics as possible between different household types, in order to make comparisons at different levels of rents and between different household types possible.

The assumptions are:

- That the claimant is aged 34, and works for 39 hours per week.
- That in couples the claimant's partner is also aged 34 but does not work.
- That in households with children, the minimum number of children, taking account of age and gender, are assumed which dictate the Bedroom Standard (so that one child will dictate a 2 bed property, but 2 children aged over 10 and of opposite genders would dictate a 3 bed property).
- That the household does not qualify for any premiums or for any disregards other than child benefit, and that no children are aged over 16 (in order to avoid non-dependent deductions).

(In the case of single people, the assumption of a 39 hour working week is reduced in the case of the average local authority rent of £100.11, where housing benefit becomes nil when an income of £14,560 is reached, which occurs when working 37.5 hours at the Minimum Wage.)

The assumption that there is only one earner in couple households makes comparison with single people or lone parents simpler, but also understates the likely net (after tax and NI) incomes for couples. For example, a single earner on £60,000 per annum (and therefore paying higher rate tax on income above £45,000) will have a monthly net income of £3,548, but a couple with two earners, each on the basic rate of tax, will have a net monthly income of £3,945, or £4,764 more per annum (and will therefore remain on housing benefit at a higher rent than the single earner couple). It is likely that a high proportion of couples in need of affordable housing will have two lower paid earners rather than one much higher paid.

The effect of the housing benefit system upon the affordability of rents is shown in the table below. This shows the same 3 bed house, with the average social rent of £125 per week, but occupied by three different families: a single parent with 2 children, a couple with 2 children, and a couple with 3 children.

- The single parent with 2 children will no longer be eligible for housing benefit if her income exceeds £23,400 per annum
- The couple with 2 children will no longer be eligible for housing benefit if their income exceeds £28,600 per annum
- The couple with 3 children will no longer be eligible for housing benefit if their income exceeds £31,200 per annum

If the rent of the property is set at £125.86 per week, then over three quarters of single parents, and two thirds of couples with 3 children, will be unable to afford the rent, even though a majority of couples with 2 children would be able to do so.

3 bed property, 3 different households		
3 bed (Single parent, 2 children)	Weekly rent	£125.86
	Income required to afford rent without HB	£23,400
	% of households unable to afford rent without HB	78%
3 bed (Couple, 2 children)	Weekly rent	£125.86
	Income required to afford rent without HB	£28,600
	% of households unable to afford rent without HB	44%
3 bed (Couple, 3 children)	Weekly rent	£125.86
	Income required to afford rent without HB	£31,200
	% of households unable to afford rent without HB	65%

Rents and affordability

The existing pattern of rents by bedsize for LB Brent and for the Registered Provider (RP) stock in Brent is set out in the table below, together with the lowest and highest values for the London Living Rent for each bedsize of property in Brent.

Average rents and service charges in social housing, by bedsize and landlord type									
			Bedsit	1 bed	2 bed	3 bed	4 bed	5 bed	6 bed
LB Brent	Social rent	Number	420	2448	2503	1984	413	60	9
		Average rent	£87.49	£100.11	£113.90	£125.86	£136.57	£146.91	£158.55
		Of which, number with service charge							
		Average service charge							
	Affordable rent	Number	0	0	26	6	1	0	0
		Average rent	n/a	n/a	£248.45	£291.69	£350.77	n/a	n/a
		Of which, number with service charge							
	Average service charge								
Registered providers	Social rent	Number	93	2993	4877	2937	647	102	7
		Average rent	£99.13	£110.12	£126.14	£144.15	£160.55	£174.21	£153.12
		Of which, number with service charge	45	2260	3575	1800	450	84	2
		Average service charge	13.18	10.86	11.10	8.12	6.35	3.91	4.86
	Affordable rent	Number	0	329	488	122	24	0	2
		Average rent	n/a	£187.00	£227.67	£176.86	£182.80	n/a	£219.02
		Of which, number with service charge	0	91	157	1	0	0	2
		Average service charge	n/a	£9.83	£15.54	£14.52	n/a	n/a	£0.63
London Living Rent		Lowest ward value		£144.00	£160.00	£176.00	£192.00	£208.00	£224.00
		Highest ward value		£216.00	£240.00	£264.00	£288.00	£312.00	£336.00

The table shows both the rent net of any service charges eligible for housing benefit, the number of properties subject to service charges, and the cost of service charges averaged across the stock subject to service charges.

The table below then shows the gross income required by each household type to be ineligible for housing benefit at both the average net and gross rents for that bedsize of property. This is defined as the £10 per week / £520 per annum income band that is immediately above the highest income band in which the household would still be eligible for support from housing benefit.

Rents, income required to afford rent without Housing Benefit, and % of each household type unable to afford rent without HB								
		Social rent		London Living Rent		Affordable rent	Local Housing Allowance	
		LA (Borough wide)	RP (Borough wide)	Average in NW London BRMA	Average in Inner N London BRMA	RP (Borough wide)	NW London BRMA	Inner N London BRMA
1 bed (Single person)	Weekly rent	£100.11	£120.98	£144.00	£216.00	£196.83	£191.38	£260.64
	Income required to afford rent without HB	£14,560	£17,160	£19,760	£28,080	£26,000	£25,480	£33,280
	% of households unable to afford rent without HB	21%	28%	36%	56%	52%	50%	68%
1 bed (Couple, no children)	Weekly rent	£100.11	£120.98	£144.00	£216.00	£196.83	£191.38	£260.64
	Income required to afford rent without HB	£17,680	£20,280	£23,400	£31,720	£29,640	£28,600	£36,920
	% of households unable to afford rent without HB	12%	16%	19%	30%	27%	25%	38%
2 bed (single parent, 1 child)	Weekly rent	£113.90	£137.24	£160.00	£240.00	£243.21	£242.33	£302.33
	Income required to afford rent without HB	£17,160	£23,920	£28,080	£37,440	£37,960	£37,960	£44,720
	% of households unable to afford rent without HB	66%	78%	84%	90%	91%	91%	95%
2 bed (Couple, 1 child)	Weekly rent	£113.90	£137.24	£160.00	£240.00	£243.21	£242.33	£302.33
	Income required to afford rent without HB	£22,360	£27,560	£30,160	£39,520	£40,040	£40,040	£47,320
	% of households unable to afford rent without HB	25%	37%	42%	55%	56%	56%	62%
3 bed (Single parent, 2 children)	Weekly rent	£125.86	£152.27	£176.00	£264.00	£191.38	£303.00	£354.46
	Income required to afford rent without HB	£28,600	£31,200	£35,360	£45,760	£37,440	£50,960	£58,240
	% of households unable to afford rent without HB	84%	89%	91%	96%	92%	97%	97%
3 bed (Couple, 2 children)	Weekly rent	£125.86	£152.27	£176.00	£264.00	£191.38	£303.00	£354.46
	Income required to afford rent without HB	£33,800	£34,320	£37,440	£47,840	£39,000	£53,560	£60,320
	% of households unable to afford rent without HB	49%	50%	55%	67%	57%	71%	77%
4 bed (Couple, 4 children)	Weekly rent	£136.57	£166.90	£192.00	£288.00	£182.80	£374.40	£417.02
	Income required to afford rent without HB	£31,200	£39,000	£45,240	£57,720	£42,640	£68,120	£72,800
	% of households unable to afford rent without HB	no data	no data	no data	no data	no data	no data	no data
5 bed (Couple, 6 children)	Weekly rent	£146.91	£178.12	£208.00	£312.00	n/a	£374.40	£417.02
	Income required to afford rent without HB	£45,240	£59,280	£64,480	£78,520	n/a	£87,360	£93,080
	% of households unable to afford rent without HB	no data	no data	no data	no data	no data	no data	no data
6 bed (Couple, 9 children)	Weekly rent	£158.55	£157.98	£224.00	£336.00	£219.65	£374.40	£417.02
	Income required to afford rent without HB	£62,400	£63,400	£84,240	£99,840	£83,720	£105,040	£111,280
	% of households unable to afford rent without HB	no data	no data	no data	no data	no data	no data	no data

The household types have been standardised in order to make the housing benefit calculations compatible. Therefore, in each household there is only one worker, aged 34, who works a 39 hour week. In couple households, the partner is also 34 and does not work. The number of children in each household type is the minimum number, and combination of age and gender, to qualify for each bedsize at the Bedroom Standard. All children are assumed to be under 16, in order to avoid non-dependent deductions.

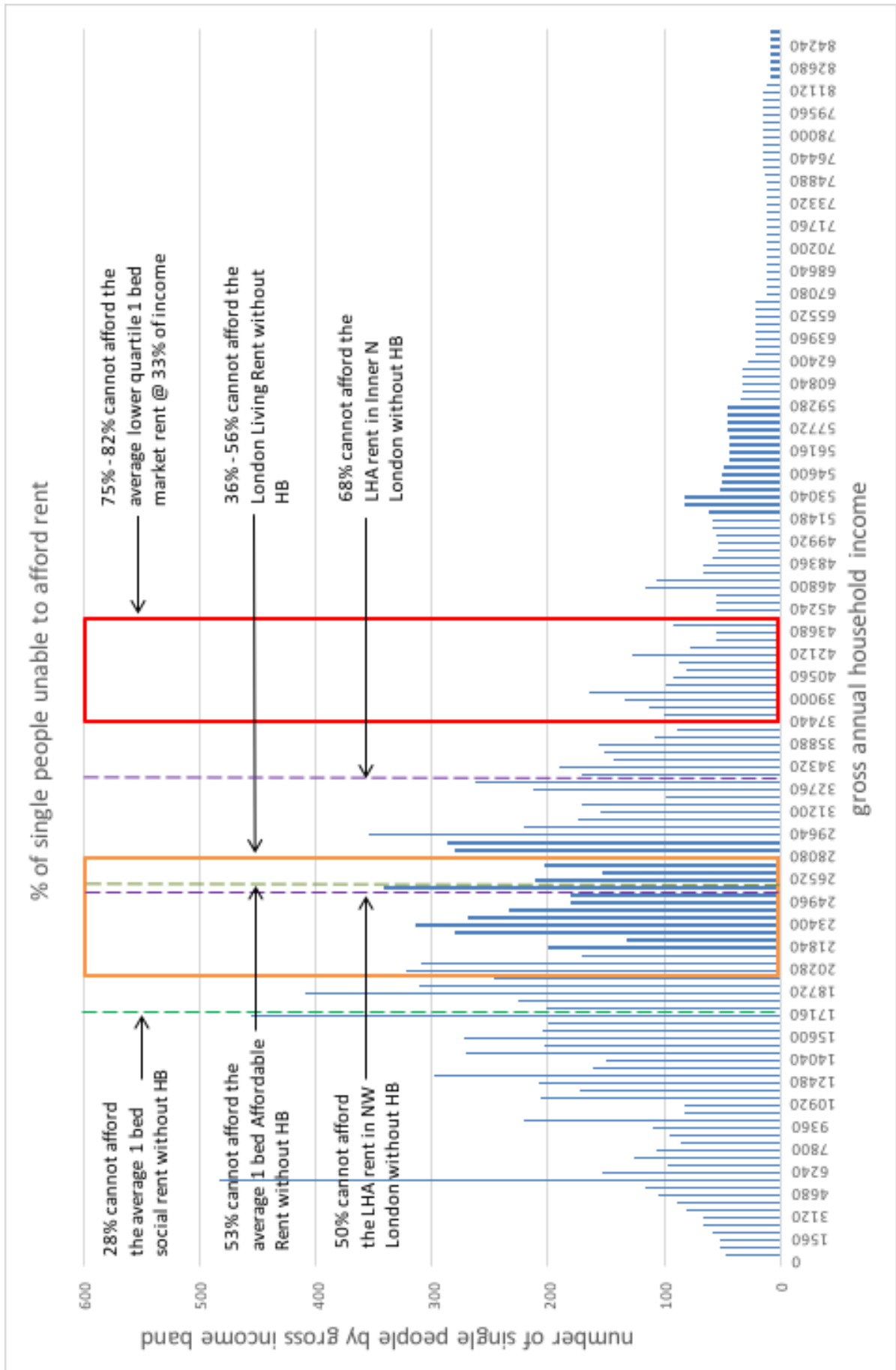
In the extreme, this will produce unlikely households (to qualify for a 6 bed property, the couple would require 9 children, all under the age of 16), but the housing benefit calculations are all on the same basis.

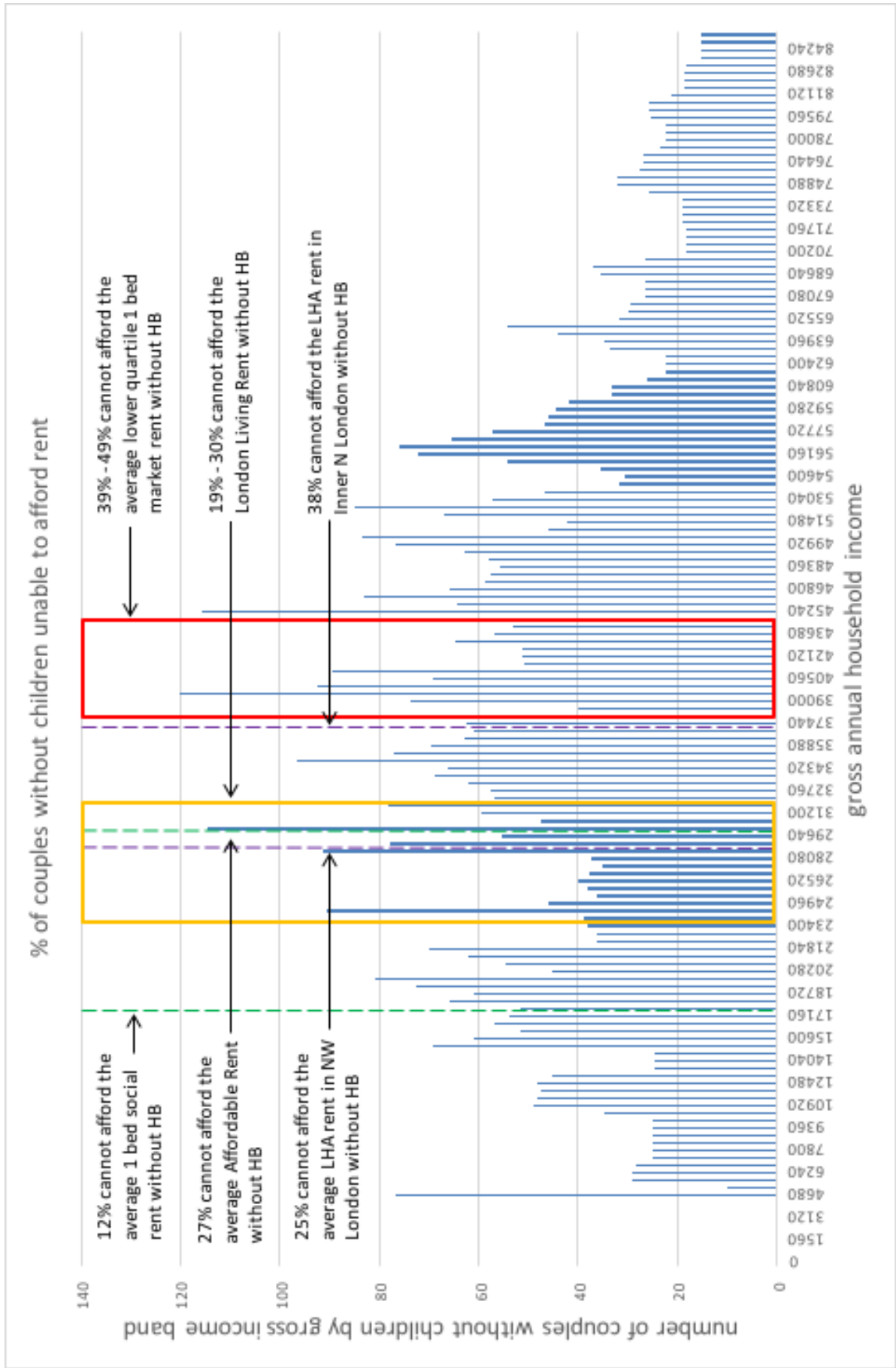
The incomes at which each household type escapes from housing benefit at each rent type (social, affordable and London Living Rent) are then shown graphically on the household income figures below.

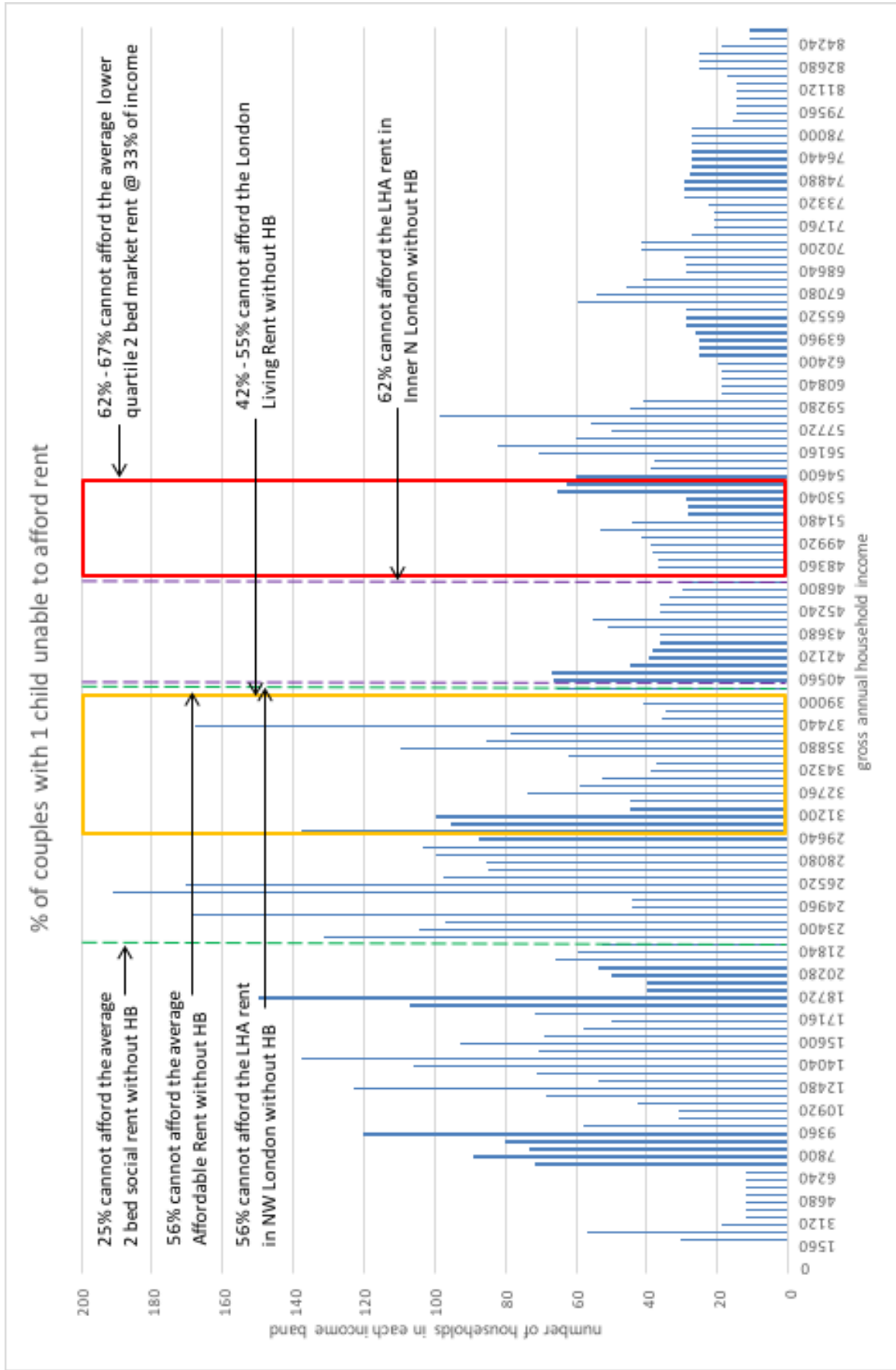
The figures each show the net rents for social and affordable rents, the 'spread' of London Living Rents, from the lowest Ward value to the highest, across the Borough, and the 'spread' of market rents for comparison.

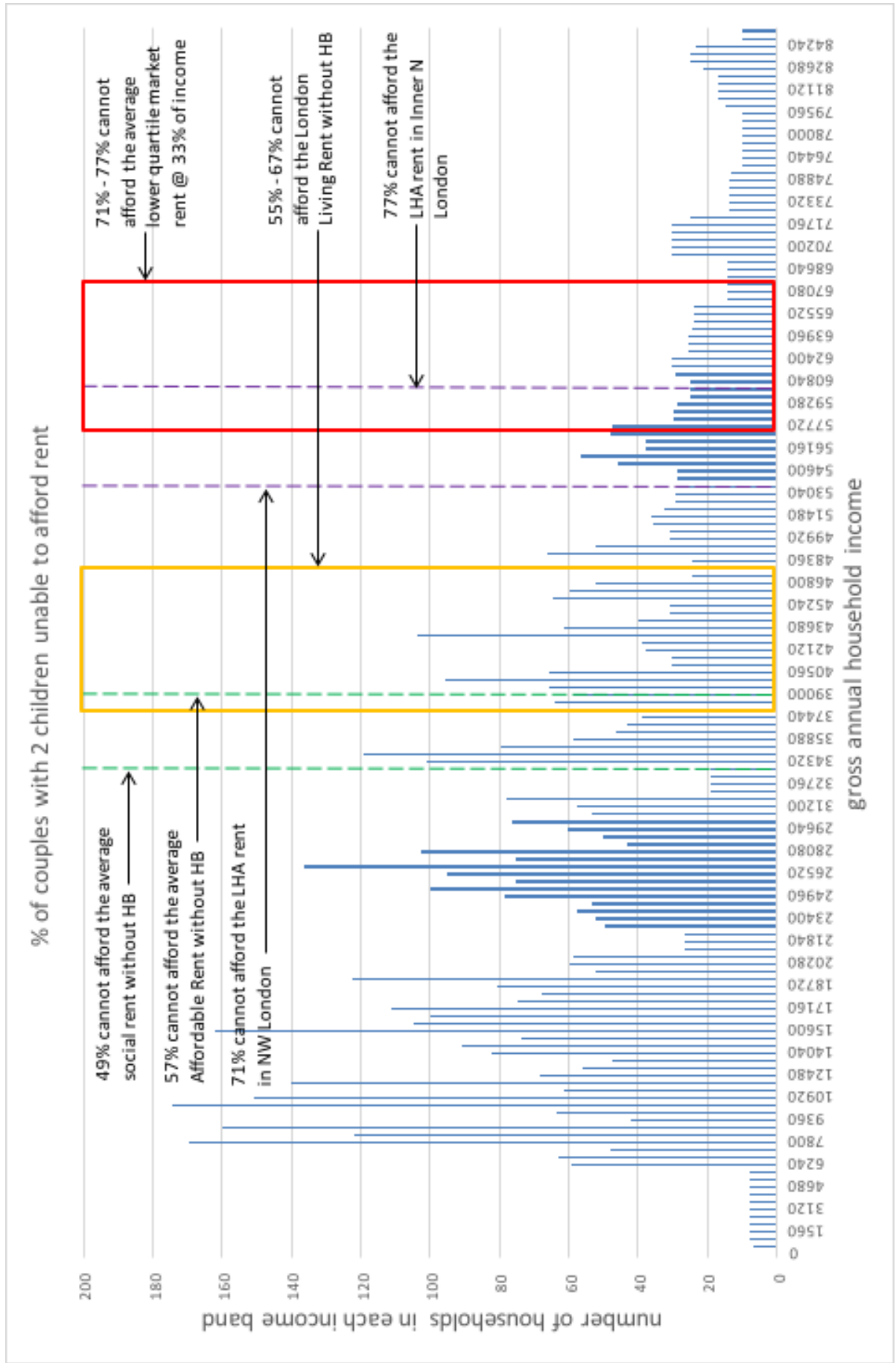
The figures show that in general London Living Rents gradually move upwards as the bedroom size increases.

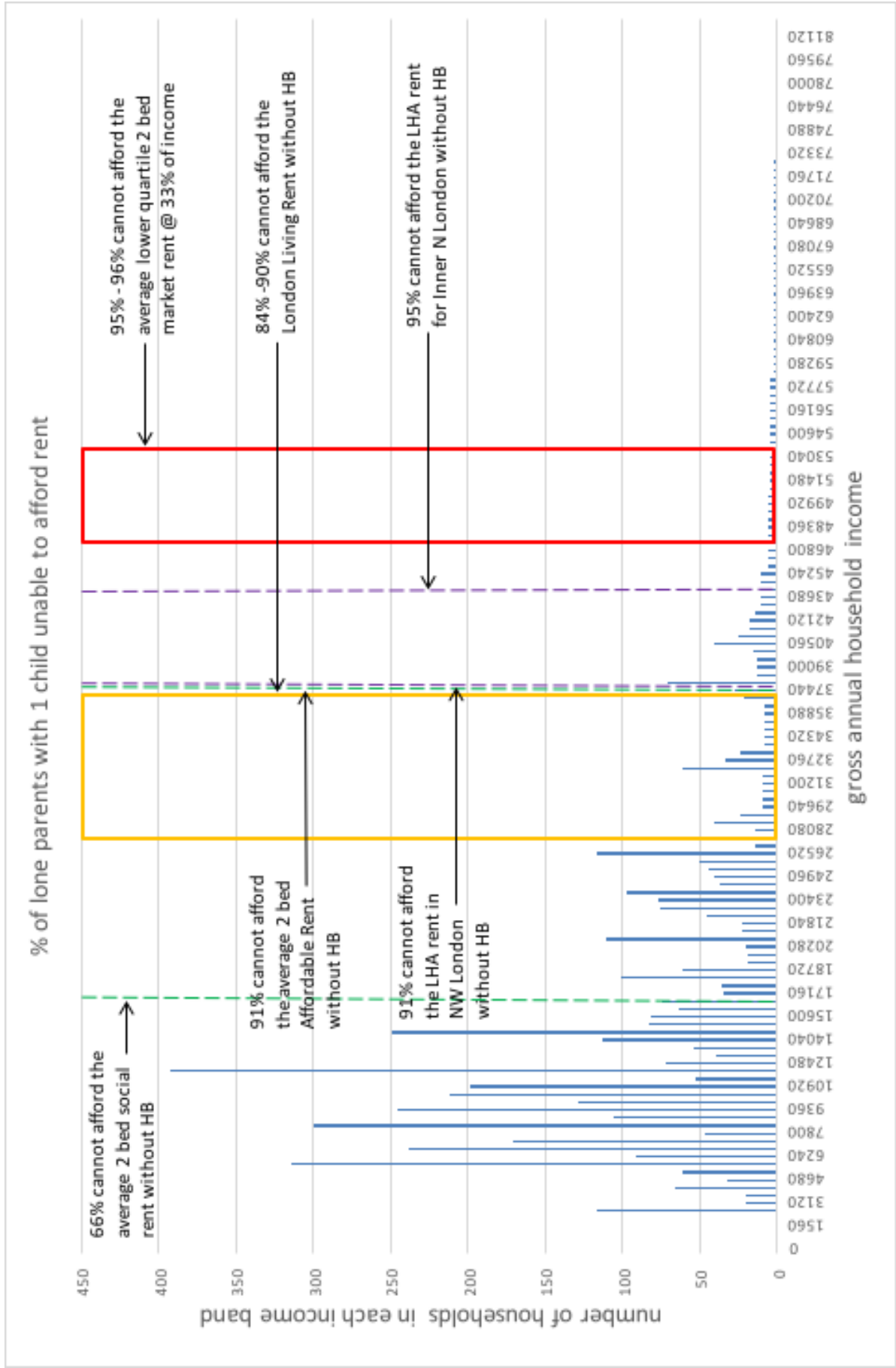
Figures for 4, 5 and 6 bedroom properties are not shown, because it is not possible to produce statistically sound income estimates for the small proportion of large families among all household types.

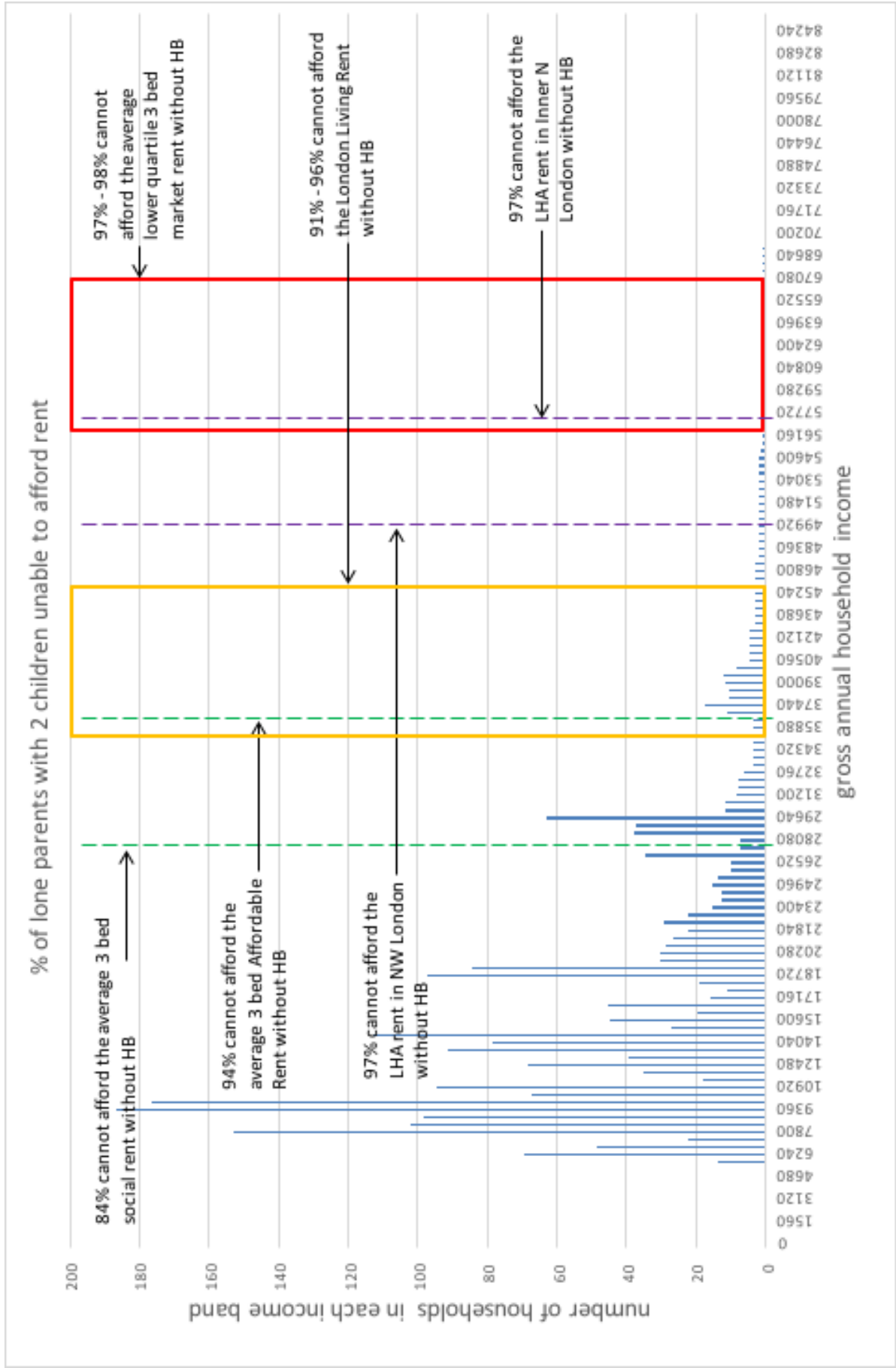












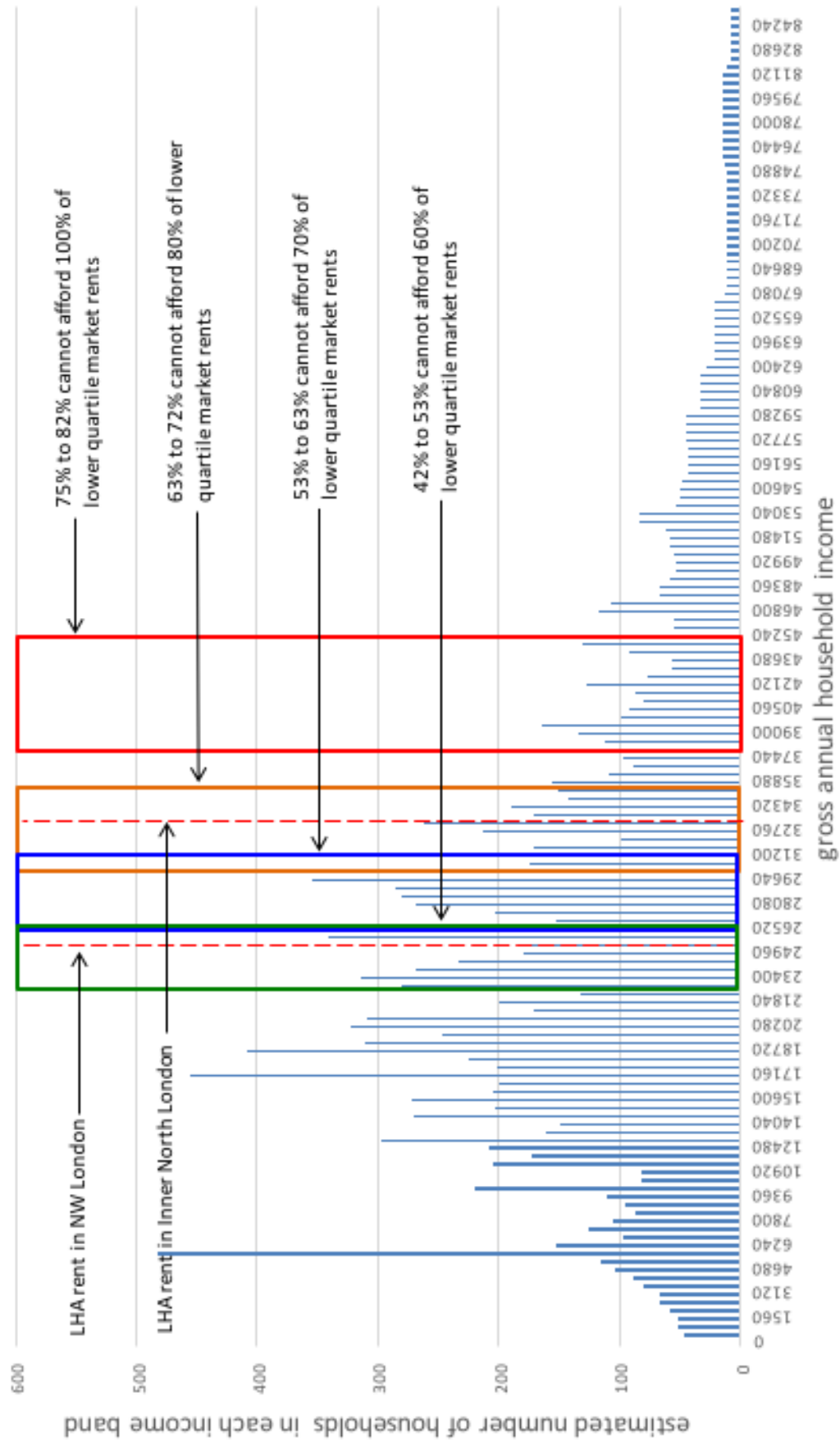
Discounted Market Rents: affordability

The table below shows the average private sector rents in the north and south of the Borough, roughly corresponding to the NW London and Inner N London BRMAs, discounted market rents at 60%, 70% and 80% of market, the income required to afford these rents at 33% of income, and the percentage of each household type estimated to be able to afford these rents. Each household type is then shown graphically below.

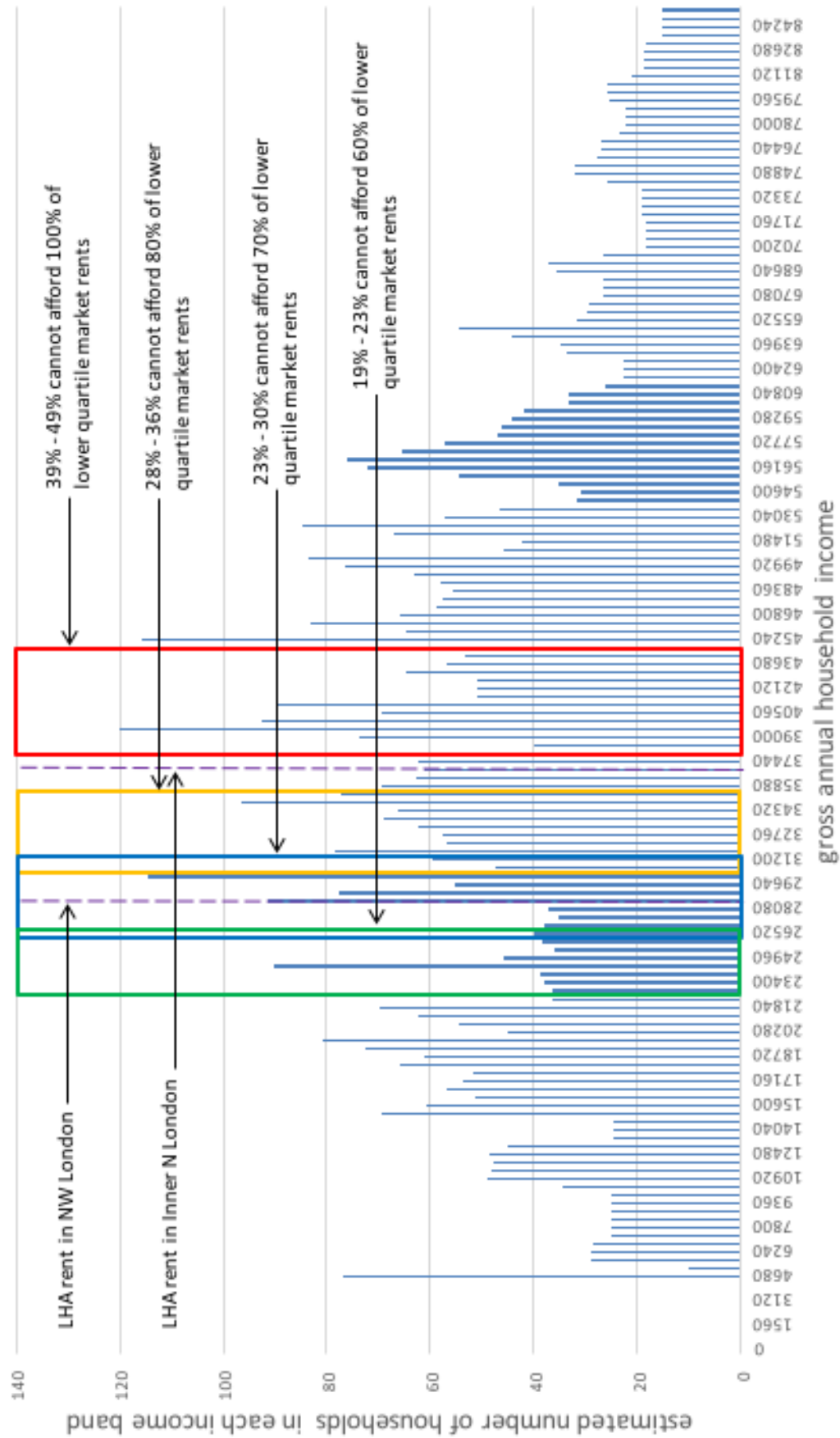
Market rents in private sector, discounted rents at 80%, 70% & 60% of market, income required to afford rent @ 33% of income, and % unable to afford rent without HB									
		60% market		70% market		80% market		100% market	
		north	south	north	south	north	south	north	south
1 bed (Single person)	Weekly rent	£145	£172	£169	£200	£193	£229	£241	£286
	Income required to afford rent at less than 33% of gross income	£22,592	£26,763	£26,357	£31,224	£30,122	£35,684	£37,653	£44,606
	% of households with incomes less than:	42%	53%	53%	63%	63%	72%	75%	82%
1 bed (Couple, no children)	Weekly rent	£145	£172	£169	£200	£193	£229	£241	£286
	Income required to afford rent at less than 33% of gross income	£22,592	£26,763	£26,357	£31,224	£30,122	£35,684	£37,653	£44,606
	% of households with incomes less than:	19%	23%	23%	30%	28%	36%	39%	49%
2 bed (single parent, 1 child)	Weekly rent	£183	£208	£214	£243	£245	£278	£306	£347
	Income required to afford rent at less than 33% of gross income	£28,614	£32,513	£33,383	£37,931	£38,152	£43,350	£47,689	£54,188
	% of households with incomes less than:	85%	87%	88%	91%	91%	94%	95%	96%
2 bed (Couple, 1 child)	Weekly rent	£183	£208	£214	£243	£245	£278	£306	£347
	Income required to afford rent at less than 33% of gross income	£28,614	£32,513	£33,383	£37,931	£38,152	£43,350	£47,689	£54,188
	% of households with incomes less than:	39%	45%	46%	53%	53%	59%	62%	67%
3 bed (Single parent, 2 children)	Weekly rent	£222	£260	£258	£304	£295	£347	£369	£434
	Income required to afford rent at less than 33% of gross income	£34,564	£40,625	£40,325	£47,396	£46,085	£54,167	£57,607	£67,709
	% of households with incomes less than:	90%	94%	94%	96%	96%	97%	97%	98%
3 bed (Couple, 2 children)	Weekly rent	£222	£260	£258	£304	£295	£347	£369	£434
	Income required to afford rent at less than 33% of gross income	£34,564	£40,625	£40,325	£47,396	£46,085	£54,167	£57,607	£67,709
	% of households with incomes less than:	50%	59%	59%	66%	65%	71%	75%	81%
4 or more bedrooms	Weekly rent	£273	£318	£319	£371	£364	£424	£455	£530
	Income required to afford rent at less than 33% of gross income	£42,633	£49,561	£49,739	£57,821	£56,844	£66,082	£71,055	£83,602
	% of households with incomes less than:	no data	no data	no data	no data	no data	no data	no data	no data

Note: the Valuation Office Agency only produces average private sector rents for 'four bedrooms or more': it is therefore not possible to analyse five or six bedroom properties separately.

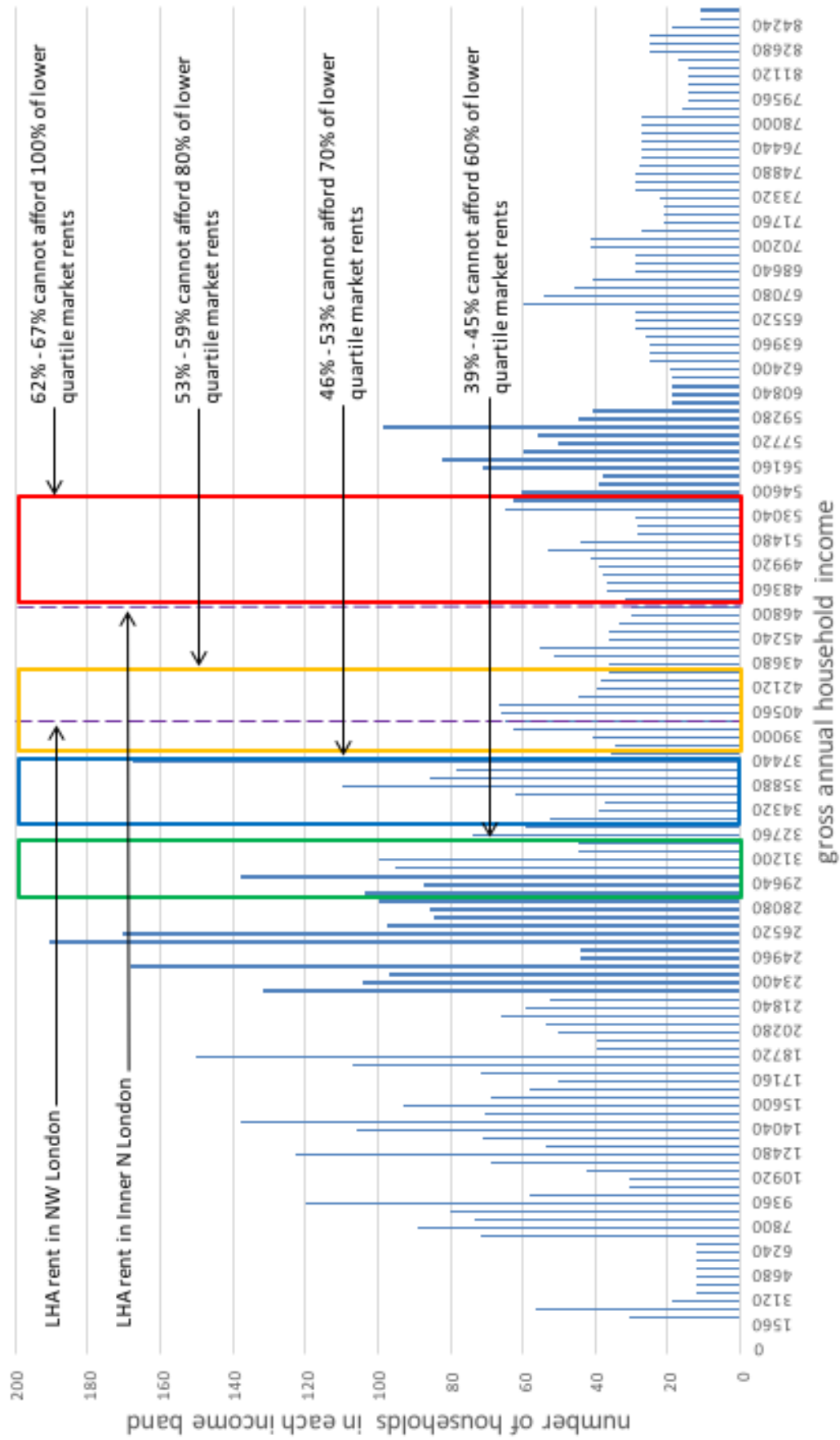
Single person households: gross annual income required to afford the rent of 1 bed flats at 100%, 80%, 70% and 60% of lower quartile market rents in the PRS



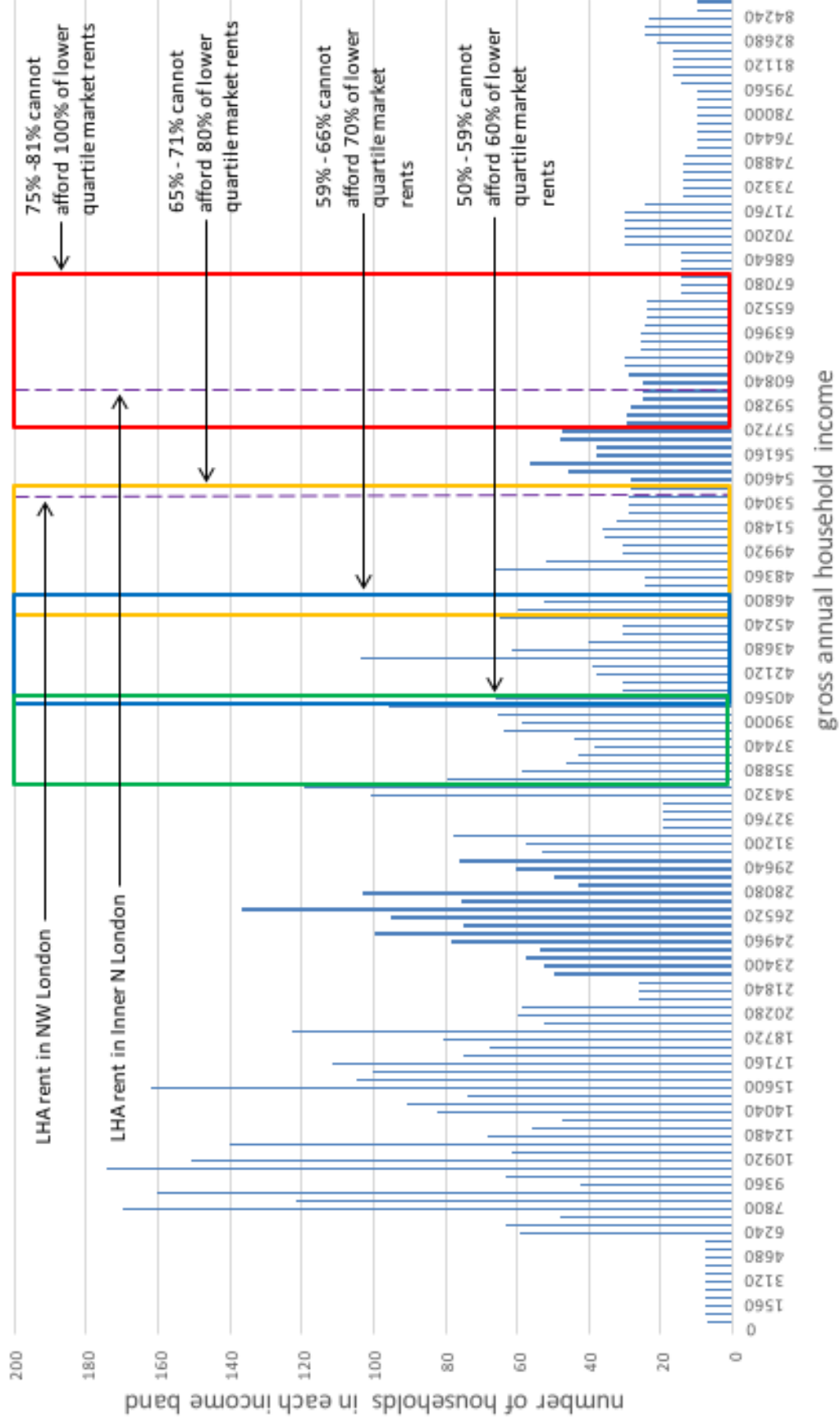
Couples without children: gross annual income required to afford the rent of 1 bed flats at 100%, 80%, 70% and 60% of lower quartile rents in the PRS



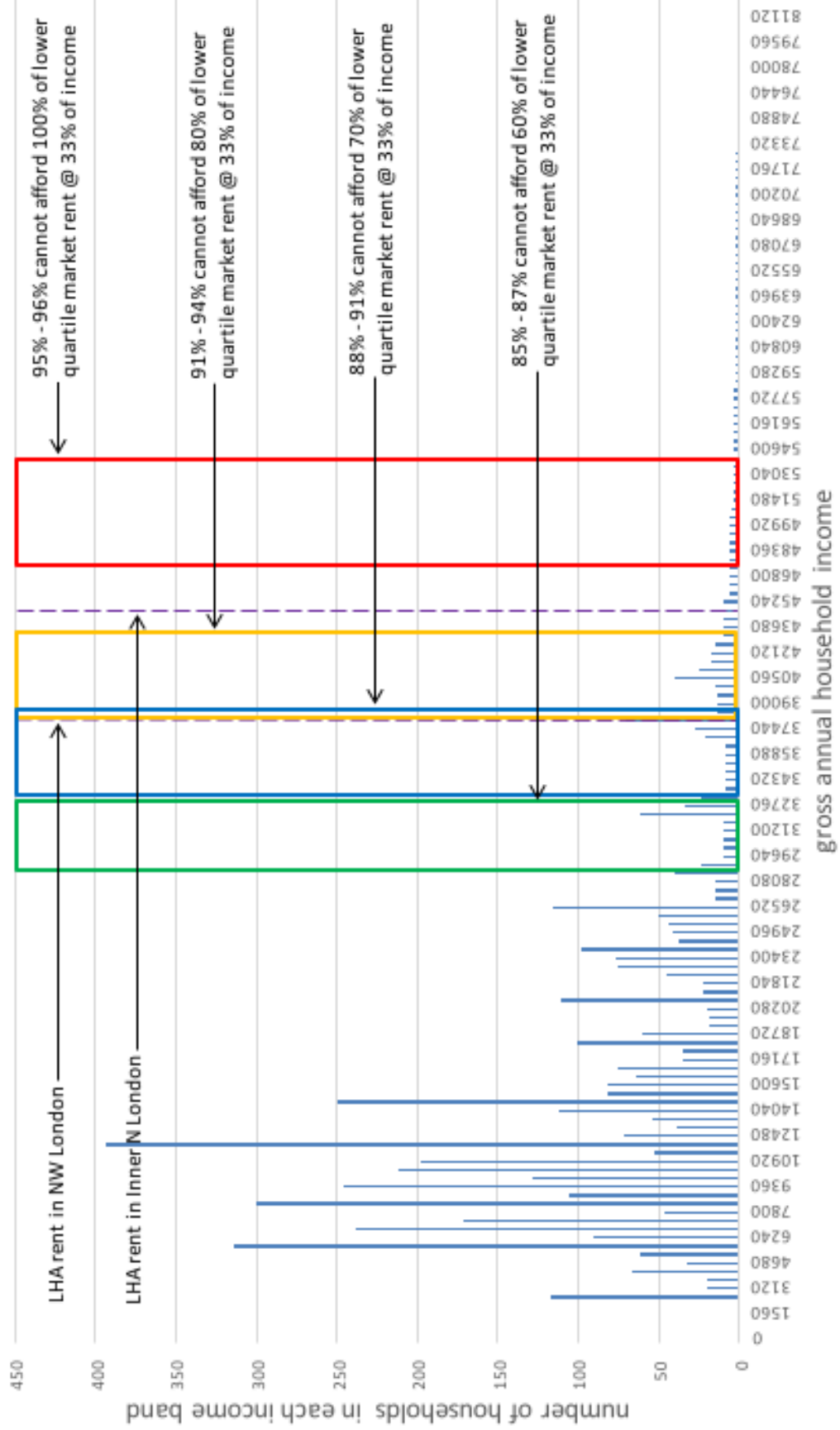
Couple with 1 child: gross annual income required to afford the rent of a 2 bed property at 100%, 80%, 70% and 60% of lower quartile market rents in the PRS



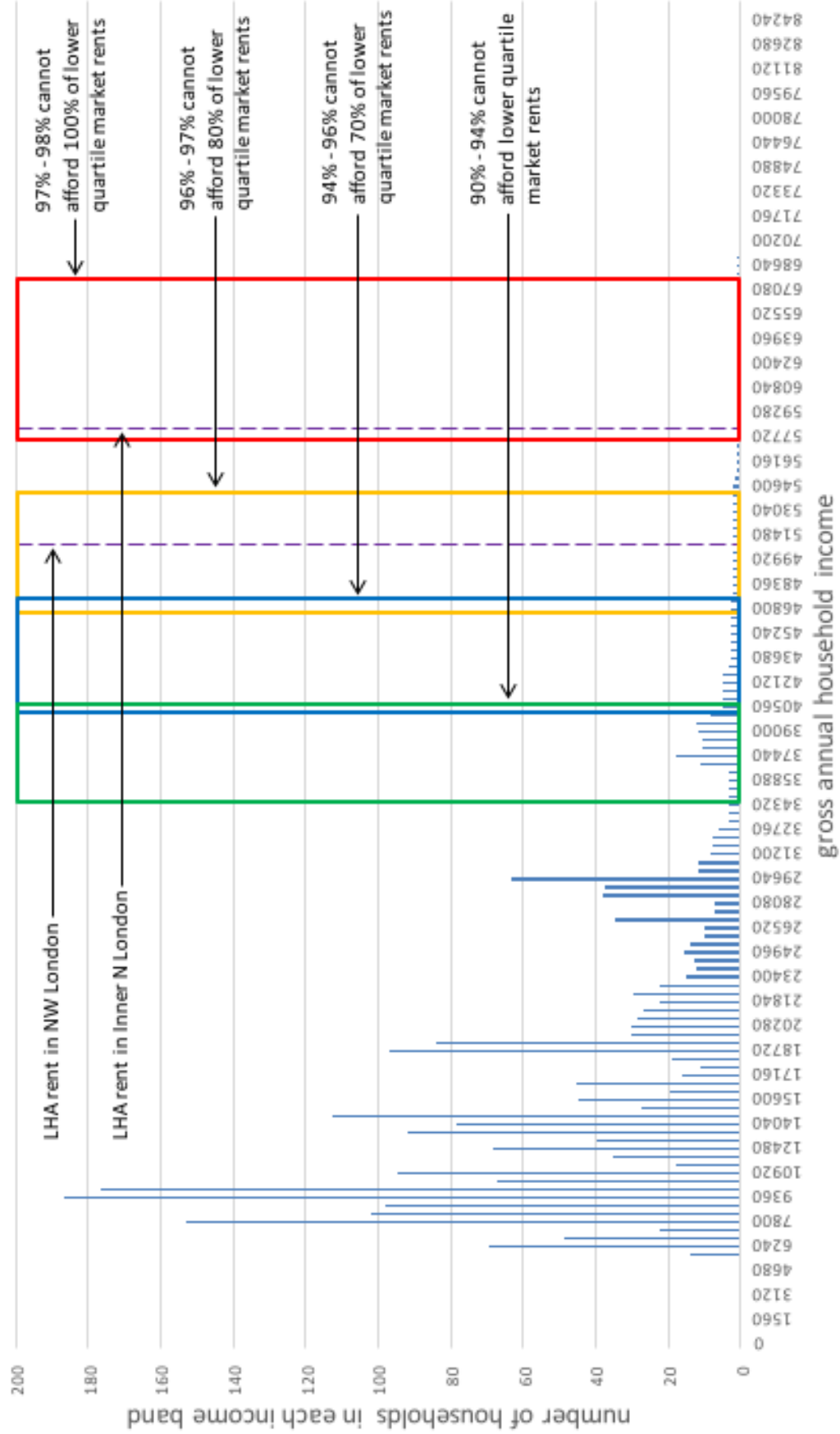
Couple with 2 children: gross annual income required to afford the rent of a 3 bed property at 100%, 80%, 70% and 60% of lower quartile market rents in the PRS



Lone parent with 1 child: gross annual income required to afford the rent of a 2 bed property at 100%, 80%, 70% and 60% of lower quartile market rents in the PRS



Lone parent with 2 children: gross annual income required to afford the rent of a 3 bed property at 100%, 80%, 70% and 60% of lower quartile rents in the PRS



The incomes required for Shared Ownership

This section gives estimates of the proportions of different household types able to afford to buy 25% or 50% or 75% of a property offered on shared ownership terms.

The proportions estimated to be 'able to afford' are the proportion of each household type with incomes less than £80,000 and therefore eligible to purchase properties supported by HCA/GLA grant.

The proportions 'able to afford' to buy are calculated using the HCA Target incomes calculator from the HCA Capital Funding Guide². The calculator is designed to assess the target market for shared ownership properties, and therefore assumes a basic measure of affordability applicable to all households, rather than a detailed assessment of each individual purchaser's circumstances.

The calculator contains a number of variables which can be set by the user. The figure below shows the variables together with the initial settings set by the HCA.

VARIABLES	Mortgage interest rate	6.50%
	Rent	2.75%
	Service charge pa	£1,320
	Net income cap	45%
	Income multiplier	3.50
	Mortgage period (years)	25
	Assumed deposit	10%

The outputs using these settings are shown in the figure below.

	Purchase price:	£200,000	Min income based on affordability	Min income based on multiplier	Monthly mortgage	Monthly rent	Monthly service charge	Deposit required
INCOME RANGE	Initial share	25%	£27,430	£17,375	£307.43	£344	£110	£5,000
		35%	£30,210	£24,324	£430.40	£298	£110	£7,000
		40%	£31,600	£27,799	£491.89	£275	£110	£8,000
		50%	£34,379	£34,749	£614.86	£229	£110	£10,000
		60%	£37,159	£41,699	£737.83	£183	£110	£12,000
		75%	£41,329	£52,124	£922.29	£115	£110	£15,000
NB - The higher of the affordability or multiplier income should be used as the minimum								

In the example above, the affordability income is higher than the multiplier income in the case of a purchaser buying 20% to 40% of a property, while the income multiplier is the higher for a purchaser buying 50% to 75% of a property.

The balance between the 'affordability income' and the 'multiplier income' is affected by the interest rate, the service charge and the deposit: if any of these are lower, then the 'multiplier income' becomes higher than the 'affordability income' at lower incomes.

² <https://www.gov.uk/guidance/capital-funding-guide/1-help-to-buy-shared-ownership#affordability>

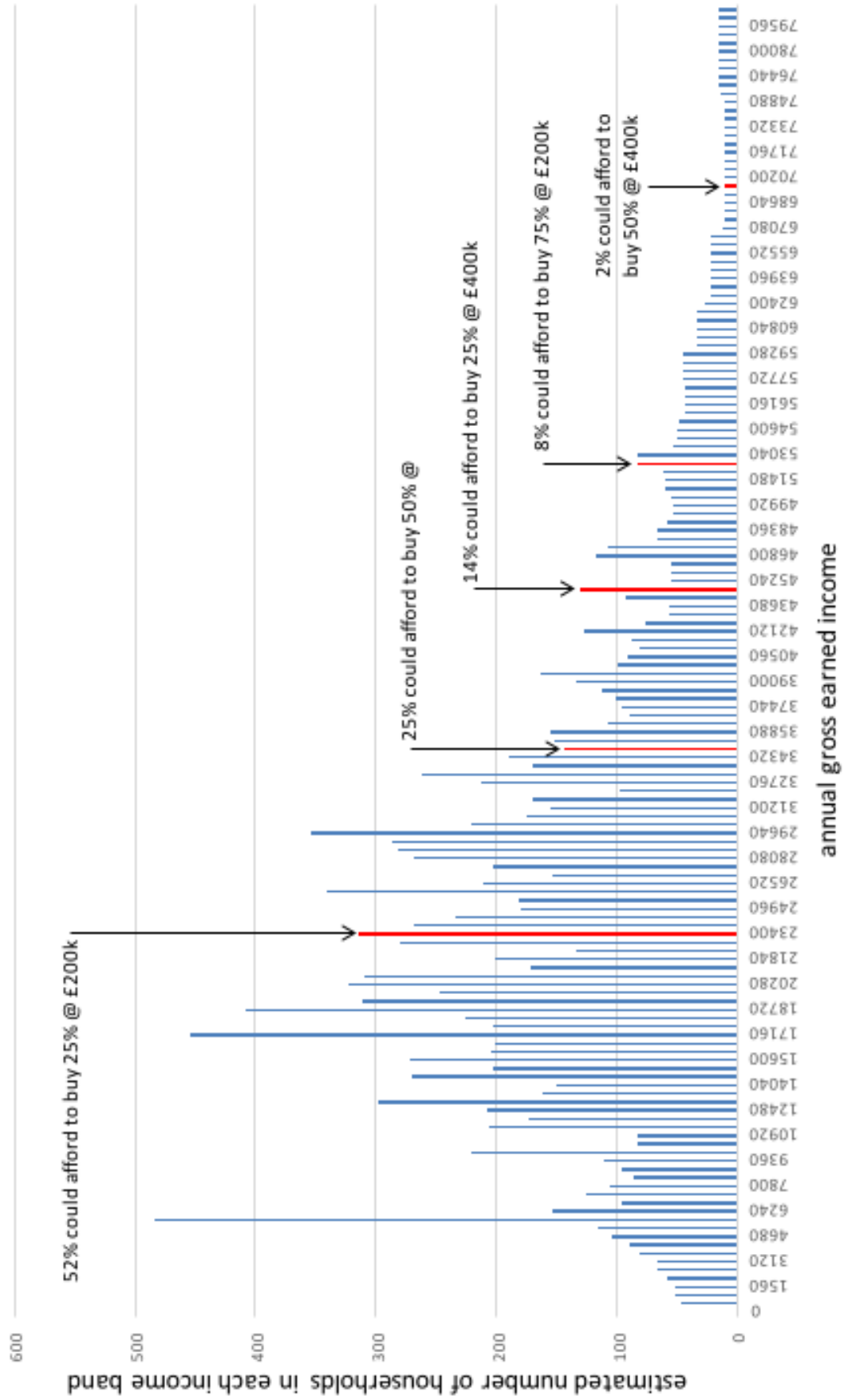
The HCA calculator also assumes a standard check on the sustainability of a mortgage if interest rates rise, using a 6.5% interest rate.

The examples shown in this report have assumed an interest rate of 3.75% (the Standard Variable Rate used by the major lenders is now 3.74% following the recent rate increase by the Bank of England), in order to reflect the actual cost of house purchase at the present time, and to make the costs of buying or renting more comparable.

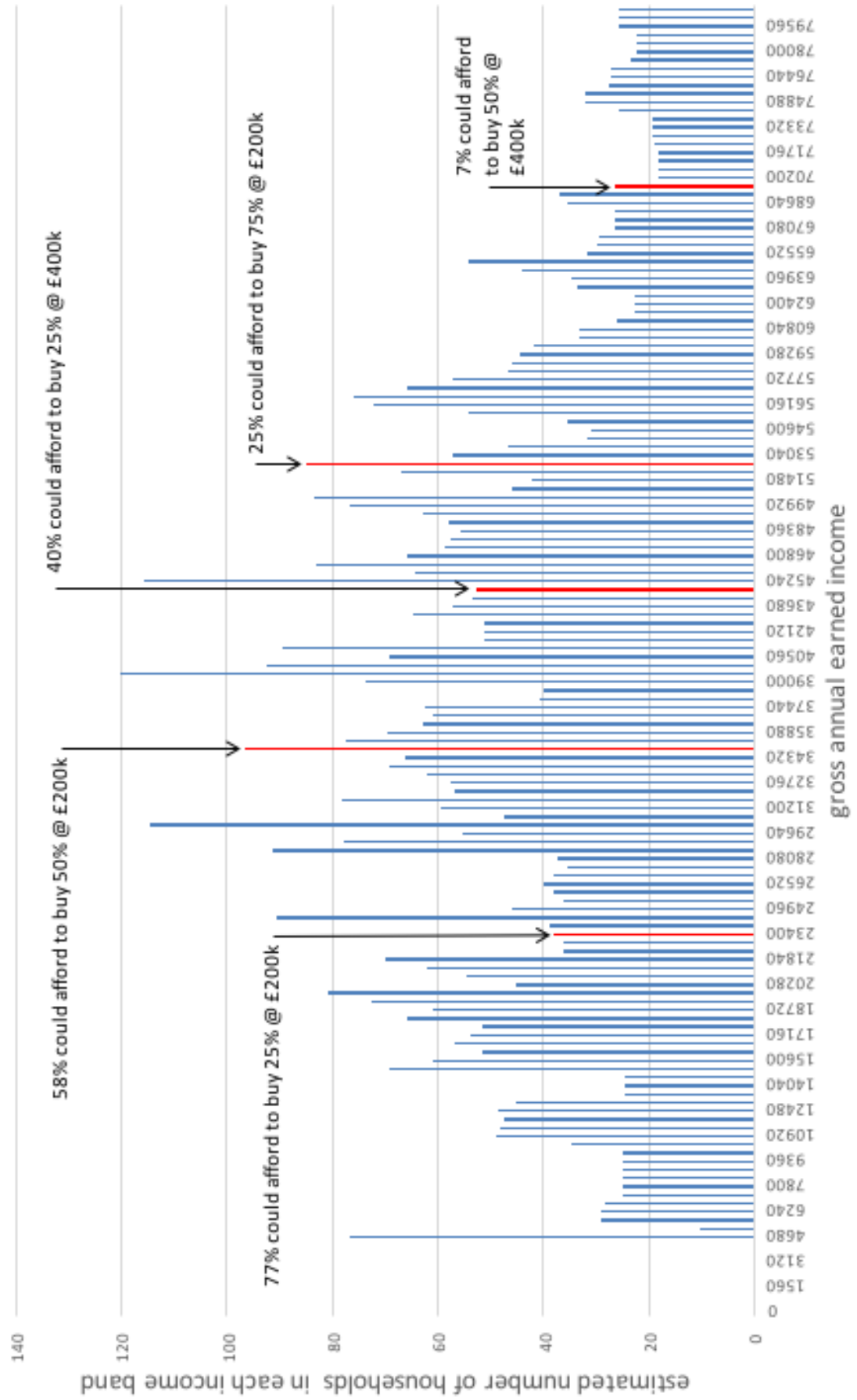
The use of a 3.75% interest rate makes no difference to the income required to buy between 50% and 75% of a property, where the 'multiplier income' is higher than the 'affordability income', but lowers the income required for purchase by between £1,000 and £1,500 per annum for each percentage point in the interest rate below 6.5%.

A service charge of £1,000 per annum has also been assumed, except for the examples of a couple with 2 or 3 children, who are assumed to occupy a house rather than a flat and to have no service charges.

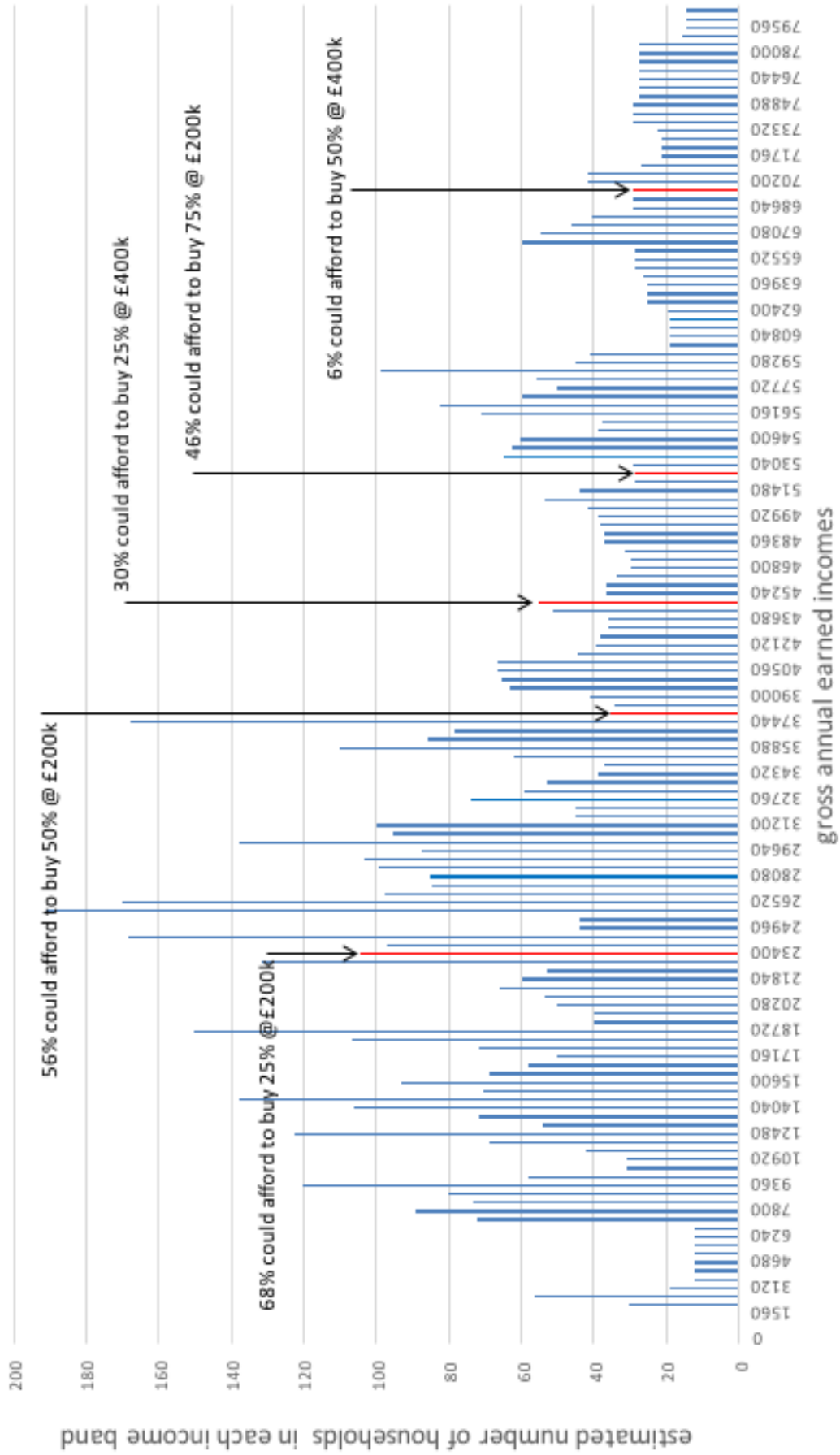
Single person: minimum incomes required for shared ownership



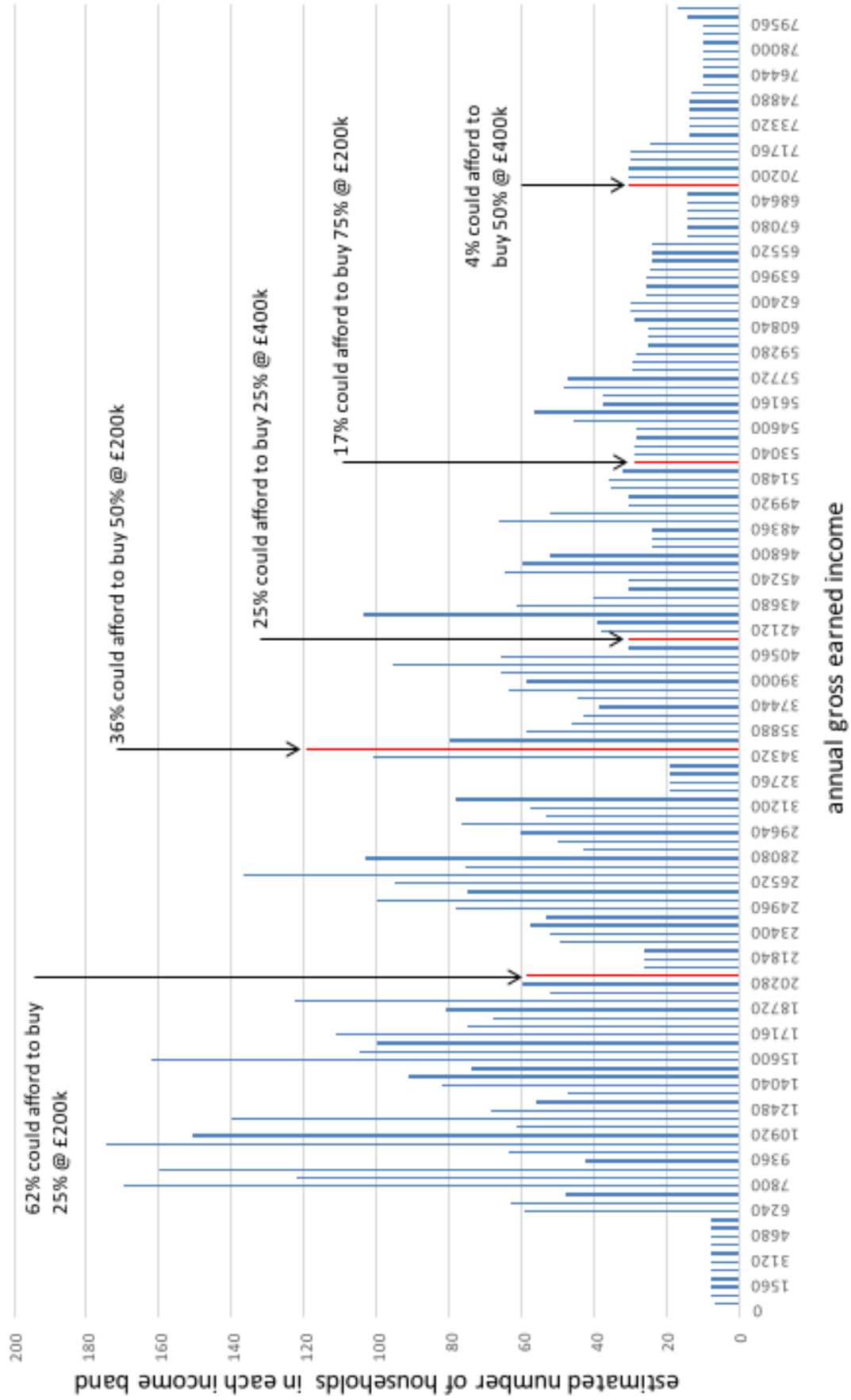
Couple, no children: minimum incomes required for shared ownership



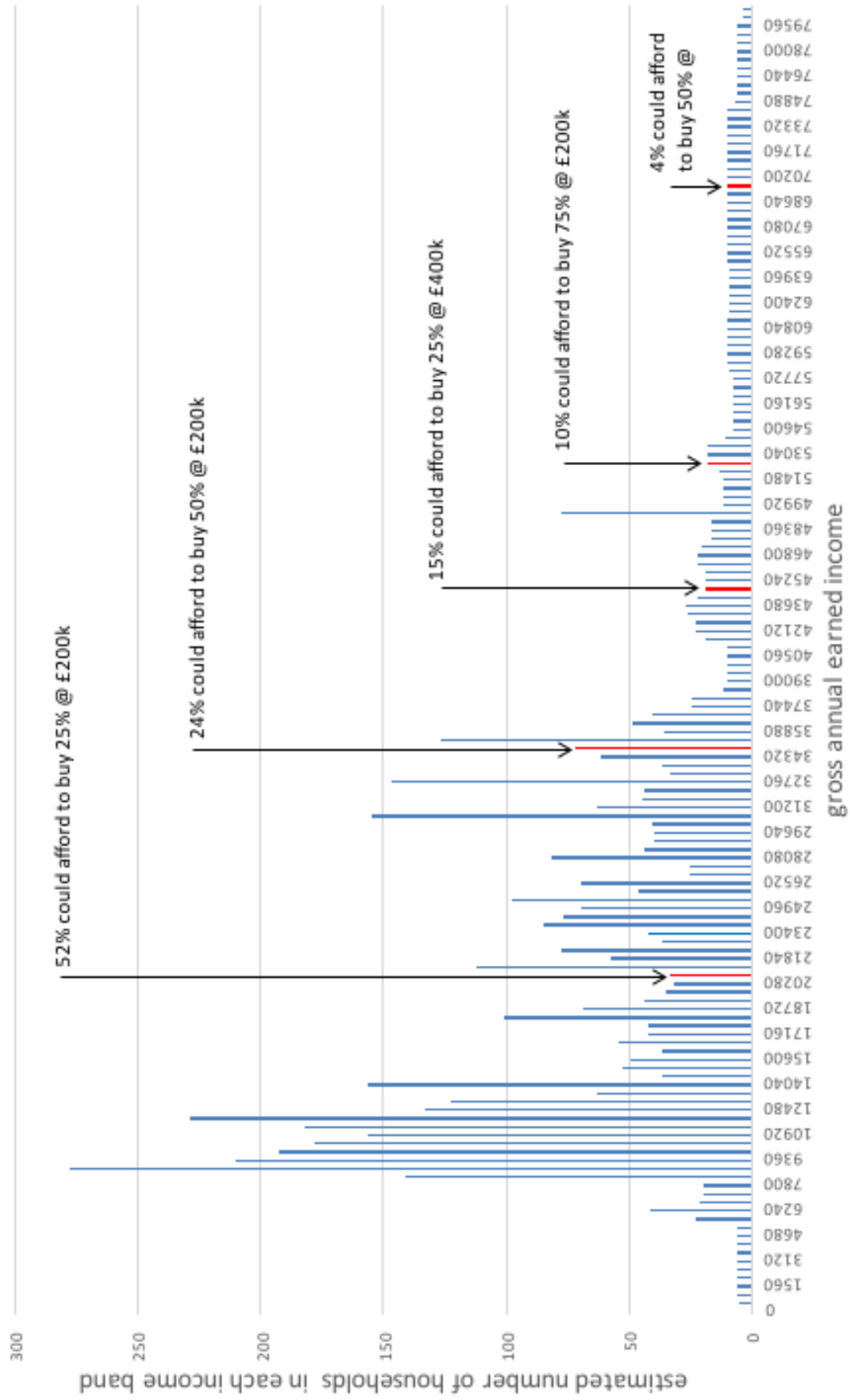
Couple, 1 child: minimum incomes required for shared ownership



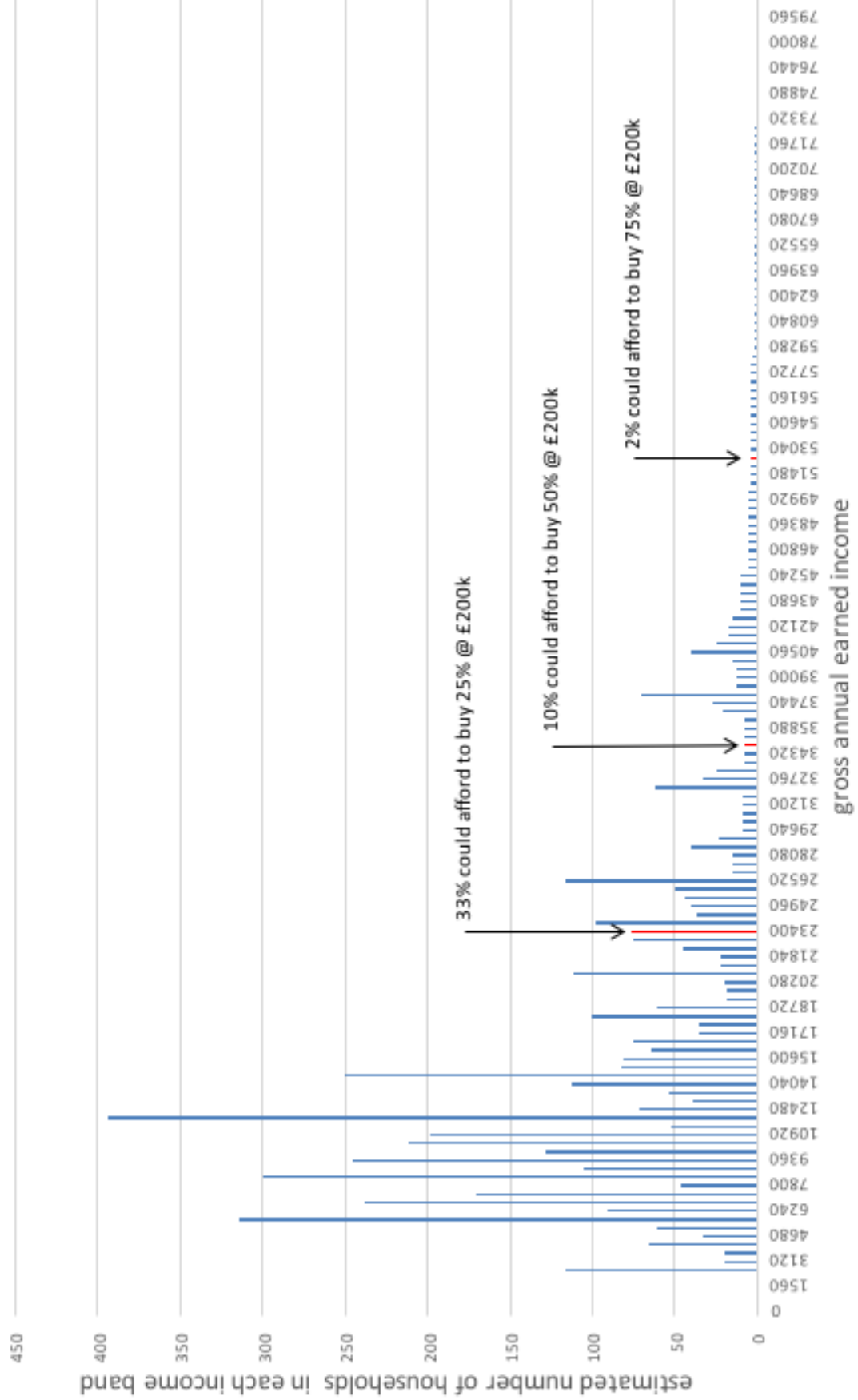
Couple with 2 children: minimum incomes required for shared ownership



Couple with 3 children: minimum incomes required to afford shared ownership



Lone parent, 1 child: gross annual earned income



APPENDIX 1

Private Sector Rents and Local Housing Allowances in Brent

The Valuation Office Agency (VOA) is responsible for monitoring private sector rents and for setting the Local Housing Allowance (LHA) rates for each Broad Rental Market Area (BRMA) in England.

Brent is covered by three BRMAs: North West London, Inner North London, and a small part of Inner West London, mainly in the Stonebridge Ward, as shown in the maps below.





Source: Valuation Office Agency

The VOA also collects data for the Greater London Authority (GLA) on private sector rents at the Borough level, and by postcode district.

The overall pattern of average private sector rents in Brent, for the period October 2016 to September 2017, is shown below:

Private sector rents: Valuation Office Agency data for GLA, October 2016 - September 2017					
Bedroom Category	Count of rents	Mean	Lower quartile	Median	Upper quartile
Room	60	562	466	542	650
Studio	160	871	785	850	953
One Bedroom	390	1,200	1,074	1,200	1,300
Two Bedrooms	640	1,498	1,350	1,495	1,625
Three Bedrooms	310	1,952	1,650	1,800	2,100
Four or More Bedrooms	210	2,635	2,000	2,300	2,750

The VOA data for postcode districts is shown in the table below. Postcode districts do not match geographically with Wards, but the approximate relationship between Wards and postcode districts is shown in the table.

Private sector rents: VOA data for GLA at Postcode District level for postcodes in Brent

Postcode District	Bedroom Category	Count of rents	Mean	Lower quartile	Median	Upper quartile	Wards which include postcode districts
HA0	Room	10	439	325	417	550	Alperton
HA0	Studio	30	872	800	863	950	Sudbury
HA0	One Bedroom	80	1,116	1,025	1,100	1,200	Northwick Park
HA0	Two Bedrooms	100	1,404	1,300	1,400	1,500	Wembley Central
HA0	Three Bedrooms	50	1,724	1,600	1,725	1,850	
HA0	Four or More Bedrooms	30	2,184	1,995	2,100	2,400	
HA1	Room	10	1,001	592	921	1,517	Northwick Park
HA1	Studio	60	1,032	863	1,100	1,200	
HA1	One Bedroom	100	1,096	1,000	1,095	1,200	
HA1	Two Bedrooms	210	1,390	1,275	1,350	1,495	
HA1	Three Bedrooms	40	1,643	1,495	1,625	1,750	
HA1	Four or More Bedrooms	20	2,171	1,800	2,195	2,500	
HA3	Room	-	-	-	-	-	Barnhill
HA3	Studio	30	755	675	763	850	Kenton
HA3	One Bedroom	70	984	900	975	1,050	Northwick Park
HA3	Two Bedrooms	130	1,272	1,200	1,275	1,350	
HA3	Three Bedrooms	110	1,617	1,500	1,625	1,750	
HA3	Four or More Bedrooms	70	2,073	1,800	1,998	2,300	
HA7	Room	-	-	-	-	-	Queensbury
HA7	Studio	10	769	680	781	875	
HA7	One Bedroom	50	1,151	1,038	1,200	1,250	
HA7	Two Bedrooms	120	1,466	1,300	1,400	1,500	
HA7	Three Bedrooms	80	1,804	1,650	1,750	1,900	
HA7	Four or More Bedrooms	30	2,352	2,050	2,300	2,500	
HA8	Room	10	520	442	542	592	Queensbury
HA8	Studio	20	752	700	728	802	
HA8	One Bedroom	60	1,063	922	1,050	1,250	
HA8	Two Bedrooms	130	1,344	1,250	1,350	1,450	
HA8	Three Bedrooms	60	1,676	1,550	1,700	1,800	
HA8	Four or More Bedrooms	20	2,427	1,900	2,175	2,650	
HA9	Room	10	574	479	510	675	Preston
HA9	Studio	30	865	750	842	1,000	Tokington
HA9	One Bedroom	100	1,133	1,018	1,150	1,250	Barnhill
HA9	Two Bedrooms	150	1,443	1,325	1,400	1,525	Sudbury
HA9	Three Bedrooms	50	1,766	1,600	1,750	1,900	Wembley Central
HA9	Four or More Bedrooms	50	2,471	1,995	2,250	2,750	Northwick Park
NW10	Room	20	577	475	563	675	Alperton
NW10	Studio	60	881	800	850	953	Brondesbury Park
NW10	One Bedroom	100	1,268	1,200	1,278	1,350	Dudden Hill
NW10	Two Bedrooms	190	1,531	1,400	1,517	1,647	Harlesden
NW10	Three Bedrooms	80	2,040	1,733	2,000	2,300	Kensal Green
NW10	Four or More Bedrooms	50	2,847	2,200	2,535	3,012	Queens Park
NW2	Room	10	790	585	676	758	Brondesbury Park
NW2	Studio	40	959	831	915	1,127	Dollis Hill
NW2	One Bedroom	60	1,247	1,148	1,213	1,343	Dudden Hill
NW2	Two Bedrooms	90	1,607	1,495	1,595	1,733	Mapesbury
NW2	Three Bedrooms	70	1,958	1,774	1,935	2,102	Welsh Harp
NW2	Four or More Bedrooms	30	2,976	2,100	2,513	3,250	Willesden Green
NW6	Room	-	-	-	-	-	Brondesbury Park
NW6	Studio	30	1,008	875	1,049	1,127	Kilburn
NW6	One Bedroom	60	1,469	1,360	1,456	1,560	Mapesbury
NW6	Two Bedrooms	120	1,846	1,603	1,798	2,058	Queens Park
NW6	Three Bedrooms	50	2,595	2,145	2,360	2,752	
NW6	Four or More Bedrooms	20	3,757	2,123	3,333	4,983	
NW8	Studio	20	1,331	1,270	1,326	1,387	Kilburn
NW8	One Bedroom	190	1,752	1,543	1,733	1,911	
NW8	Two Bedrooms	160	2,396	1,907	2,237	2,578	
NW8	Three Bedrooms	90	3,791	2,730	3,575	4,333	
NW8	Four or More Bedrooms	40	9,270	3,900	7,800	14,950	
NW9	Room	20	565	489	542	650	Kenton
NW9	Studio	50	951	838	964	1,050	Northwick Park
NW9	One Bedroom	80	1,162	1,063	1,193	1,250	Queensbury
NW9	Two Bedrooms	120	1,431	1,343	1,450	1,547	Welsh Harp
NW9	Three Bedrooms	50	1,690	1,550	1,700	1,800	
NW9	Four or More Bedrooms	20	2,166	1,900	2,150	2,383	
NW26	Room	0	-	-	-	-	Harlesden
NW26	Studio	0	-	-	-	-	
NW26	One Bedroom	0	-	-	-	-	
NW26	Two Bedrooms	0	-	-	-	-	
NW26	Three Bedrooms	0	-	-	-	-	
NW26	Four or More Bedrooms	0	-	-	-	-	
W9	Room	0	-	-	-	-	Kilburn
W9	Studio	20	1,108	1,057	1,127	1,365	Queens Park
W9	One Bedroom	110	1,640	1,473	1,582	1,800	
W9	Two Bedrooms	140	2,146	1,798	2,058	2,383	
W9	Three Bedrooms	70	2,905	2,383	2,578	3,142	
W9	Four or More Bedrooms	10	7,861	4,171	4,962	8,342	
W10	Room	0	-	-	-	-	Queens Park
W10	Studio	30	1,092	975	1,014	1,300	
W10	One Bedroom	40	1,590	1,350	1,571	1,798	
W10	Two Bedrooms	50	2,278	1,777	1,950	2,535	
W10	Three Bedrooms	20	2,419	2,000	2,100	2,600	
W10	Four or More Bedrooms	-	-	-	-	-	

APPENDIX 2

London Living Rents

London Living Rent (LLR) is a structure of rents, at Ward level, throughout London which seeks to produce sub market rents, affordable to households earning less than £60,000, but which mimic the geographic pattern of market rents for different bedsizes of property.

The GLA describes the LLR as “an intermediate affordable housing product, with rents based on one third of average local household incomes and targeted at middle-income households in London’s private rented sector who are looking to build up savings for future shared ownership or outright purchase. Eligibility is restricted to households that are currently renting, with a maximum income of £60,000* and who are not currently able to purchase a home (including through shared ownership) in the local area.”

The London Living Rent is calculated to be one third of the median gross household income, in each Borough, of a household requiring a two bedroom property. The gross median household income for London is derived from the Households Below Average Income (HBAI) dataset, adjusted for each Borough using data from the Annual Survey of Hours and Earnings (ASHE).

The resulting average rent for a two bedroom property in a Borough is then adjusted for each Ward, by up to 20% above or below that average, to reflect Ward level variations in sale prices between Wards over the last three years.

The LLR for other bedsizes of property in any Ward are then set as a proportion of the two bed rent in that Ward: 90% for 1 bed, 110% for a three bed, 120% for a four bed, and so on.

As a check on affordability, the LLR for any individual property must be at least 20% below its assessed market rent.

The resulting LLR monthly, and weekly, rents for each Ward are set out in the tables below.

The London Living Rent produces a complex pattern of rents across Brent, varying (for a one bedroom property) from £624 per month in Kenton to £936 in Queens Park, for a two bedroom property from £693 in Kenton to £1,040 in Queens Park, and for a three bedroom property from £763 in Kenton to £1,144 in Queen’s Park. There is therefore a 50% variation in the LLR rates between the lowest priced and highest priced Wards in Brent.

London Living Rent: monthly limits for each Ward by bedsize

Ward name	One bedroom	Two bedrooms	Three bedrooms	Four bedrooms	Five bedrooms	Six bedrooms
Alperton	692	769	846	923	1000	1077
Barnhill	670	744	819	893	968	1042
Brondesbury Park	874	971	1068	1165	1262	1359
Dollis Hill	708	787	866	944	1023	1102
Dudden Hill	729	810	891	972	1053	1134
Fryent	662	736	810	883	957	1030
Harlesden	708	787	866	944	1023	1102
Kensal Green	853	948	1043	1138	1233	1328
Kenton	624	693	763	832	901	971
Kilburn	869	966	1062	1159	1255	1352
Mapesbury	845	939	1033	1127	1221	1315
Northwick Park	655	727	800	873	946	1018
Preston	678	753	828	904	979	1054
Queens Park	936	1040	1144	1248	1352	1456
Queensbury	784	872	959	1046	1133	1220
Stonebridge	769	855	940	1026	1111	1197
Sudbury	642	714	785	857	928	999
Tokington	674	749	824	899	974	1049
Welsh Harp	636	706	777	847	918	989
Wembley Central	662	736	810	883	957	1030
Willesden Green	810	900	990	1080	1170	1260

London Living Rent: weekly limits for each Ward by bedsize						
Ward name	One bedroom	Two bedrooms	Three bedrooms	Four bedrooms	Five bedrooms	Six bedrooms
Alperton	160	177	195	213	231	248
Barnhill	155	172	189	206	223	241
Brondesbury Park	202	224	246	269	291	314
Dollis Hill	163	182	200	218	236	254
Dudden Hill	168	187	206	224	243	262
Fryent	153	170	187	204	221	238
Harlesden	163	182	200	218	236	254
Kensal Green	197	219	241	263	284	306
Kenton	144	160	176	192	208	224
Kilburn	201	223	245	267	290	312
Mapesbury	195	217	238	260	282	304
Northwick Park	151	168	185	201	218	235
Preston	156	174	191	209	226	243
Queens Park	216	240	264	288	312	336
Queensbury	181	201	221	241	261	282
Stonebridge	178	197	217	237	256	276
Sudbury	148	165	181	198	214	231
Tokyington	156	173	190	207	225	242
Welsh Harp	147	163	179	196	212	228
Wembley Central	153	170	187	204	221	238
Willesden Green	187	208	228	249	270	291

The calculation used for the production of London Living Rents for the different bedsizes of properties does not reflect the pattern of differentials in the private rented market.

The table below shows the mean lower quartile rents of one, three and four bedroom properties as a percentage of the rent of a two bedroom property in each Ward and postcode district. The table shows that the rents of one bedroom properties in the open market are in general between 75% and 85% of the rent of a two bedroom property, rather than the 90% used in the calculation of the LLR differentials.

Similarly, the rents of three bedroom properties in the open market are around 120% to 125% of the two bedroom rent, rather than the 110% of the LLR, and the rents of four bedroom properties in the open market are around 140% to 150% of the LLR.

The overall effect is therefore that rents set at the LLR will tend to disfavour single people and couples renting one bedroom units, and favour larger families renting three and four bedroom properties, when compared to the pattern of rent differentials produced by the open market.

Mean lower quartile PRS rents as % of 2 bedroom PRS rent				
Ward name	One bedroom	Two bedrooms	Three bedrooms	Four bedrooms
Alperton				
HA0	78.85	100	123.08	153.46
NW10	85.71	100	123.79	157.14
Barnhill				
HA1	78.43	100	117.25	141.18
HA3	75.00	100	125.00	150.00
HA9	76.83	100	120.75	150.57
Brondesbury Park				
NW6	84.84	100	133.81	132.44
NW10	85.71	100	123.79	157.14
NW2	76.79	100	118.66	140.47
Dollis Hill				
NW2	76.79	100	118.66	140.47
Dudden Hill				
NW2	76.79	100	118.66	140.47
NW10	85.71	100	123.79	157.14
Fryent				
NW9	79.15	100	115.41	141.47
Harlesden				
NW10	85.71	100	123.79	157.14
NW26				
Kensal Green				
NW10	85.71	100	123.79	157.14
Kenton				
HA3	75.00	100	125.00	150.00
NW9	79.15	100	115.41	141.47
Kilburn				
NW6	84.84	100	133.81	132.44
NW8	80.91	100	143.16	204.51
W9	81.92	100	132.54	231.98
Mapesbury				
NW2	76.79	100	118.66	140.47
NW6	84.84	100	133.81	132.44
Northwick Park				
HA0	78.85	100	123.08	153.46
HA1	78.43	100	117.25	141.18
HA3	75.00	100	125.00	150.00
HA9	76.83	100	120.75	150.57
NW9	79.15	100	115.41	141.47
Preston				
HA9	76.83	100	120.75	150.57
Queens Park				
NW6	84.84	100	133.81	132.44
NW10	85.71	100	123.79	157.14
W9	81.92	100	132.54	231.98
W10	75.97	100	112.55	
Queensbury				
HA7	79.85	100	126.92	157.69
HA8	73.76	100	124.00	136.00
NW9	79.15	100	115.41	141.47
Stonebridge				
NW10	85.71	100	123.79	157.14
Sudbury				
HA0	78.85	100	123.08	153.46
HA9	76.83	100	120.75	150.57
Tokyington				
HA9	76.83	100	120.75	150.57
NW10	85.71	100	123.79	157.14
Welsh Harp				
NW10	85.71	100	123.79	157.14
NW2	76.79	100	118.66	140.47
NW9	79.15	100	115.41	141.47
Wembley Central				
HA0	78.85	100	123.08	153.46
HA9	76.83	100	120.75	150.57
NW10	85.71	100	123.79	157.14
Willesden Green				
NW10	85.71	100	123.79	157.14
NW2	76.79	100	118.66	140.47

London Living Rents and Local Housing Allowances

The table below shows the relationship between London Living Rents and the Local Housing Allowance for each Ward.

In general, the LLR is significantly below the LHR, although for one bedroom properties in eight Wards the LLR is more than 80% of the LHR (and in one of these Wards, Queensbury, the LLR is 95% of the LHR), indicating that a continuing freeze of LHA rates could lead to rents for one bed properties in these Wards eventually being capped at an LHA rate which is effectively reducing as a proportion of market rents.

London Living Rent as % of Local Housing Allowance				
Ward name	One bedroom	Two bedrooms	Three bedrooms	Four bedrooms
Alperton	83	73	64	57
Barnhill	81	71	62	55
Brondesbury Park	77	74	70	64
Dollis Hill	63	60	56	52
Dudden Hill	65	62	58	54
Fryent	80	70	62	54
Harlesden	63	60	56	52
Kensal Green	76	72	68	63
Kenton	75	66	58	51
Kilburn	77	74	69	64
Mapesbury	75	72	67	62
Northwick Park	79	69	61	54
Preston	82	72	63	56
Queens Park	83	79	74	69
Queensbury	95	83	73	64
Stonebridge	68	65	61	57
Sudbury	77	68	60	53
Tokington	81	71	63	55
Welsh Harp	77	67	59	52
Wembley Central	80	70	62	54
Willesden Green	72	69	64	60