

Appendix 1

Hackney Housing Strategy 2017-22

Delivering the homes Hackney needs

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Delivering the homes Hackney needs

I thank everyone who took part in our recent Housing Strategy consultation. I am pleased that a large majority of those participated broadly supported the Council's proposals. We have taken into account the concerns you raised and the wide range of helpful suggestions and ideas submitted in developing this housing strategy.

As I said during the consultation, Hackney is experiencing an unprecedented housing crisis, and we know that this is making life harder for many people in the borough. Despite the Council's ambitious housebuilding programme and other action, we face a range of challenges as a result of national government policy, market pressures, and changing demands for housing.

In our borough and across our city, too many people cannot take advantage of the opportunities London offers because of the lack of genuinely affordable, high-quality and stable housing. We know you feel the same. Our year-long engagement with residents, 'Hackney: a place for everyone', showed that housing affordability is the top concern for you.

The cost of buying or privately renting a home in Hackney has risen even more sharply than in other boroughs, and over 12,500 people are on our waiting list for social housing. At the same time, Government welfare reforms mean those families on lower incomes are struggling to make ends meet.

A national problem needs national solutions, particularly at a time of future economic uncertainty as a result of Brexit and a lack of Government investment to address the challenges we are facing. In Hackney, we are not prepared to stand by and do nothing. We want to build as many homes as we can, target our resources towards those that need them most, and campaign for changes that will help tackle the chronic shortage of affordable housing in London. However, the Council can't do this on its own. We do not have the flexibility to use all our Right to Buy receipts or to fully exploit our borrowing capacity as we would like to. We need others to work with us and help deliver the homes that Hackney needs.

My vision is a Hackney that works for everyone. I do not believe that those on lower incomes living in Hackney should be excluded from the housing market. The Council is working hard to address market failure through our own housebuilding programmes, which are delivered without any Government funding and instead use our own resources.

That's why we're developing a new Housing Strategy that will help more families access the decent and safe homes they deserve. It will set out the huge challenge before us, and the actions the Council and its partners can take over the next five years to help meet those challenges – such as building on our track record of delivering thousands of genuinely affordable new homes, innovative ways to help residents priced out of the market get onto the housing ladder, and improving our ability to tackle poor standards and practices by private landlords and letting agents.

We won't stand by passively while a housing crisis limits the opportunities of so many families in Hackney. The steps set out in this Strategy show how we will be a proactive, campaigning Council, standing up for our residents to challenge a broken housing system.

Philip Glanville
Mayor of Hackney

Our approach

The Housing Strategy has a key role in helping meet the Mayor of Hackney's vision that everyone in Hackney has a genuinely affordable, good quality, and stable home. It builds on what residents have told us already, and also recognises the wider contribution that the Council and other housing providers and partners can make towards building mixed and sustainable communities and improving the health and wellbeing of residents.

The Housing Strategy in action

The actions in this Strategy set out how the Council and its partners aim to meet the Mayor's housing-related ambitions over the next five years.

The priorities and actions are arranged into five key themes:

1. Building high quality, well-designed, and genuinely affordable new homes
2. Making best use of new and existing homes
3. Addressing standards and affordability in the private rented sector
4. Meeting people's housing needs and helping tackle housing-related health and support needs
5. Promoting employment and sustainable communities

Our priorities and actions are also supported by a detailed housing strategy evidence base, which is continually updated as new or improved information becomes available.

What you said

In 2015-16 the Council carried out a major engagement exercise, 'Hackney: a place for everyone', and heard from over 4,500 local residents and businesses. Housing was high amongst residents' concerns about living in the borough, and housing affordability was the top concern.

We consulted residents and other stakeholders on proposals for the Housing Strategy from March to May 2017, including through a borough-wide questionnaire survey.

Our Housing Strategy proposals were supported by a clear majority of those who responded to the survey and by other stakeholders, such as housing associations working in the borough. However, those responding also provided a wide range of helpful and constructive comments, concerns and suggestions, and these have been taken into account in developing the Housing Strategy.

In particular, there was broad support from those who responded for:

- Building as many council and housing association homes as possible, genuinely affordable to those on low and medium incomes
- Using council land to build new homes, where there is support from residents
- Addressing the need for high standards of energy efficiency in new and existing homes
- Supporting people to voluntarily move to smaller, more suitable homes

- Helping ensure that local people are given first priority for the purchase of new homes
- Promoting the development of new homes for private rent (provided this is not at the expense of affordable housing)
- Improving conditions in the private rented sector, including tackling bad landlords
- Closer working to provide better and earlier support to residents with health needs
- Helping local residents get jobs, so that they can benefit from the growing economy
- Maintaining our diverse communities, where a mix of people live together in the same neighbourhood.

A full report of the consultation is available on the Council's website: [Consultation Report](#)

Wider context

In the ten years up to 2020/21, the funding the Council receives from central government will have been cut by 45% - and there continues to be uncertainty over our major funding streams over the next few years. We are committed to continuing to manage and deliver high quality and genuinely affordable new homes, but we have to be realistic about the fact that this will mean working in different ways, adopting more innovative approaches, and building on the strong partnerships that already exist.

House prices in Hackney have more than doubled over the past 10 years (rising 80% in the last five years). The positive improvement of better schools, cleaner and greener open spaces, and better transport links mean Hackney is a much more desirable place to live, and increased housing demand has contributed to spiralling house prices and rents.

In face of increased demand, the supply of housing in London across all tenures has not kept pace. For this reason, a major aim of this Strategy is to increase the supply of new housing in the borough, especially of homes that are genuinely affordable to residents on low to medium incomes.

At the same time, we must make the best use of our existing housing stock and assets, for example by improving the effectiveness of social housing lettings; by working with private landlords and enforcing high standards in the private sector; and by making sure that supported housing is still meeting the highest needs in the borough. The Grenfell Tower fire re-emphasised the importance for all housing regulators and providers of the need to give highest priority to the safety of residents, as well as the importance of Councils being able to use their full resources and borrowing capacity to fund fire or other safety works.

Over recent years, the Government's social housing and welfare reforms have led to increased rent levels for social housing, while at the same time reducing benefit levels for those who need help with paying the rent in both the social and private rented sectors. Despite our excellent track record in the delivery of new housing over the past five years, increases in homelessness have led to high numbers of households on the Council's waiting list and in temporary accommodation.

Hackney has experienced significant economic growth in recent years, and we want to see the whole community benefiting from that growth, so that no one feels left behind. Housing providers have an important part to play in supporting residents to develop their skills and to find good quality and stable local employment, which is why the Council has set up a £16m Housing Challenge Fund to further encourage Housing Associations to build more homes in Hackney.

There are risks ahead for the future provision of affordable housing. For example, measures in the Housing & Planning Act 2016 such as the forced sale of 'higher value' council homes and the extension of the Right to Buy to housing association tenants will further reduce the amount of social housing in Hackney. The UK's withdrawal from the European Union over the coming years brings even greater uncertainty for the wider economy and for housing markets.

We will work closely with the Mayor of London, who has an ambitious programme for housing, including new planning guidance and investment, which aims to increase the supply of genuinely affordable new homes in the capital.

Where necessary, we will also continue to campaign and lobby central Government for the changes that are needed to provide better and more affordable homes for all residents, including those that will enable the Council to build more homes, improve fire safety, and raise standards and improve affordability in the private rented sector.

This Housing Strategy sets out how the Council and its partners, alongside our residents, will respond to the challenges ahead.

Updated facts for infographics

[Note: Key facts will be shown as infographics in the designed report, with minimal text]

- Over the past five years, the Council and its partners have delivered 2,850 new homes for social housing and shared ownership, the second highest number of all London boroughsⁱ.
- Population growth - since 2001, Hackney's population has grown by over 55,000 people, to around 274,000. The population is expected to reach over 318,000 by 2031ⁱⁱ.
- Tenure - some 44% of households rent from a social landlord, either from the Council or a Housing Association, which helps underpin diversity in the borough. 26% of households are owner occupiers, and at least 30% rent from a private landlord. The private rented sector more than doubled in size between 2001 and 2011ⁱⁱⁱ.
- The Council's own housing regeneration programmes (funded without any direct government support) are currently forecast to deliver over 3,000 new homes during the next 10 years.
- There is a severe existing need for genuinely affordable housing, with over 12,500 households on the Council's housing register, and around 3,000 households accepted as homeless and living in Temporary Accommodation^{iv}.
- Our evidence indicates that Hackney will need an average of 1,700 additional new homes per year up to 2031, across all tenures, to meet both existing housing need and new need arising from future population projections^v.
- Housing affordability in Hackney is worsening, with the average price of a home increasing by over 76% in the last five years. The average price of a flat in the borough is around £587,000^{vi}, placing Hackney within the top 10 most expensive local authority areas in England.
- The average house price is 17 times median household earnings^{vii}.
- Private rent levels are also very high, with an average rent of £1,820 per month for two-bedroom flat^{viii} - a 36% increase since 2011.

1. Building high quality, well-designed, and genuinely affordable new homes

With housing need and demand for homes rising, we are working to maximise housing supply across the full range of tenures and price points in Hackney. Our new Local Plan will set out plans for housing and economic growth across the borough. This Housing Strategy focuses on the pressing need for genuinely affordable homes for those on low to middle incomes, as well as the delivery of new high quality private homes for sale and rent.

We are doing everything we can to increase the supply of genuinely affordable housing in the borough, both by building our own new homes and by working with housing associations. Over the past five years, the supply of new social housing and shared ownership homes in Hackney was the third highest of all boroughs in London, and one of the top five highest in the country.

To meet demand, we estimate that 1,750 homes need to be built each year between now and 2033. In 2015, 1,640 homes were built. Despite our track record, we need to do more, with over 12,500 households waiting for a home on the Council's housing register, and nearly 3,000 homeless households living in temporary accommodation.

The Mayor's manifesto sets out commitments to increase the number of genuinely affordable homes being built in Hackney – including laying the groundwork to double the number of homes built by the Council from 2018, and starting work on a plan to build 500 'Living Rent' homes.

The need for more new genuinely affordable housing in Hackney has never been higher, but new homes, blocks and estates must also meet high design and quality standards, including those relating to density, safety, environmental sustainability and health. These standards will be reviewed and updated as part of a review of the Local Plan.

The growth in housing is not just about numbers. To be successful and sustainable, we must ensure that sufficient open spaces and community facilities serve our new housing developments. Our new homes must also seek to meet the housing needs of all Hackney's communities, and we will work with our partners, including BME associations, to meet those needs.

Housing affordability is the top concern for Hackney residents, with much of the market unaffordable to residents on low and middle incomes. The Mayor of London's Affordable Homes Programme will provide funding to help some housing schemes achieve 40% or more affordable housing, and his London Living Rent policy will set rents for some new homes at a third of average local incomes. These homes are aimed at private or social renters earning less than £60,000 per year, and are designed to help them save for a deposit to purchase the home on shared ownership terms.

Private renting is often the only alternative available to those who are unable to take a first step on the housing ladder. Homes built specifically for rent (Build to Rent) could provide better quality, better managed homes, and potentially more affordable housing. Such schemes could include some homes let at below-market rents, especially Living Rent homes affordable to those on middle incomes. In Hackney, where there is a shortage of privately rented housing for families, building new homes specifically for rent may be a positive first step in providing the additional homes that the borough needs.

This is what we will do:

Action 1

Continue to build our own genuinely affordable homes for rent and low cost home ownership, and investigate ways of expanding the Council's own building programmes

Action 2

Introduce the 'Mayor's Housing Challenge' funding for housing associations to build new homes that are affordable to Hackney residents

Action 3

Meet or exceed design and quality standards for new homes, blocks and estates that promote the health needs of residents, tackle obesity and meet the needs of people with disabilities

Action 4

Maximise the affordable housing contributions on new housing developments by reviewing the Council's approach to assessing financial viability; securing financial contributions in respect of small sites; and more detailed guidance on off-site or monetary contributions

Action 5

Develop policy and guidance for ensuring that new homes built specifically for private rent help improve the quality of housing options for Hackney's residents, including shared housing, and a proportion of homes at 'living rents'

Action 6

With housing providers and other partners, deliver new Supported Housing in Hackney that meets the borough's highest unmet needs

Action 7

Ensure that new housing developments and estate redevelopments contribute to sustainable communities, including by ensuring that residents are served by open spaces and sufficient community facilities to meet existing and future needs, and that residents are able to access the employment and training opportunities generated by these developments

Action 8

Set up a new housing company, wholly owned by the Council, to help provide new 'living rent' homes – homes that are genuinely affordable to those on medium incomes, with rent levels set at one third of average local incomes

This what we need:

Action 9

Seek to achieve agreement with central Government on securing the financial freedoms and other flexibilities that would help us fund additional new homes, such as raising the artificial cap on Council borrowing and retaining full receipts from the Right to Buy

2. Making best use of new and existing homes

Over 40% of Hackney's housing stock is social housing, either managed by the Council or by housing associations. The majority of social housing lettings each year are from the existing housing stock, rather than newly built homes. It is therefore essential that we make the best use of this existing housing stock.

Government housing policies – such as the forced sale of Council homes to fund the extension of Right to Buy to housing association tenants – mean the stock of genuinely affordable social housing could be significantly reduced unless there is like-for-like replacement of all the homes sold.

Most new private housing is currently built for sale, even though it may be purchased by investors and let to private tenants. There are widespread concerns about the number of new private homes in central and inner London sold to investors, often from overseas, rather than sold to Londoners – with some left empty to make a profit rather than used as a place to live. The Mayor of London commissioned a comprehensive inquiry into the impact of foreign investment on London's housing market, including how many homes are sold to buyers based overseas and how many are kept empty. A key recommendation of the report was that Londoners should be given first priority for the purchase of new homes.

The Grenfell House fire highlighted the urgent need for central and local government to improve the fire safety and housing regulatory regime and to take measures to help ensure that Hackney residents in high rise blocks, whoever their landlord, can live in their homes safely. It also highlighted the need for councils such as Hackney to be able to make best use of their financial resources to invest in improving existing homes and building new ones.

Through our new Asset Management Strategy we will set out how we will use the Council's housing assets in the best way possible, to provide the homes, blocks and estates where people want to live. This will include the fire safety and energy efficiency measures that are essential to providing homes that are safe and fuel efficient for residents.

This is what we will do:

Action 10

Develop an agreement with housing associations to minimise the impact of Right to Buy sales and maximise the like-for-like replacement, within the borough, of homes sold

Action 11

Consider ways of giving Hackney residents first priority for the purchase of newly built homes, ahead of overseas buyers and other investors

Action 12

Working with the Government, the Fire Service, housing associations, private owners and other partners, take necessary action to ensure the fire safety of Hackney's housing blocks

Action 13

Introduce measures to improve energy efficiency in Council homes, helping reduce fuel poverty, and work with housing associations, private landlords and residents on ways of improving energy efficiency

Action 14

Review the Council grant regime for offering incentives to owners of private sector empty properties, and the enforcement options for bringing homes back into use

Action 15

Use all empty council homes awaiting demolition on estates undergoing regeneration for temporary accommodation, unless they are unfit for occupation or otherwise unsuitable

Action 16

Prepare for Government requirements for most new Council tenants to have a fixed term tenancy – including speaking to tenants about alternative housing options

Action 17

With partners, review whether existing Supported Housing continues to make the maximum contribution to meeting supported housing needs in the borough; and review the type, bedroom-size, and affordability of 'move-on' housing

This what we need:**Action 18**

Continue to campaign against Government measures that would reduce the stock of social housing in the borough, such as the forced sale of council homes and the extension of Right to Buy, unless all these homes are replaced like-for-like

Action 19

Negotiate with Government and others to maximise the money we keep from the Right to Buy (and, if necessary, the forced sale of Council homes), to help fund the building of like-for-like replacement homes within the borough

Action 20

Campaign and lobby Government to improve the wider fire safety regulatory regime and introduce and fund other safety measures relating to blocks of flats, to ensure that Hackney residents across all tenures can live in their homes safely

3. Addressing standards and affordability in the private rented sector

Around one third of Hackney residents now live in the private sector – double that of ten years ago. While a majority of private renters in Hackney are satisfied with their homes, there are too many properties suffering from poor conditions and management. Renters also face insecurity, often with six-month tenancies and high or unpredictable rent rises.

We already work with landlords to help raise standards and meet demand by providing training and forums, and we will increase our enforcement action to tackle the minority who break the law.

Two focus groups were held for private tenants as part of consultation on the Housing Strategy, at which there was broad support for our proposals in relation to the private rented sector. Participants were aware that the Council currently has limited powers in relation to the affordability of rents and security of tenure, but they strongly supported greater enforcement powers for the Council to help raise standards in the sector.

Government housing reform proposals include new measures that could help tackle rogue landlords, like a database of criminal landlords and agents, landlord banning orders, a ban on letting agent fees being charged to tenants, and a cap on tenancy deposits.

Private rent levels in Hackney are high compared to many other parts of London, and are often unaffordable to people in Hackney on low and medium incomes. Tenants can also be faced with large, unpredictable rent hikes, as there is no limit on the amount by which landlords can raise rents.

Through our Better Renting campaign, we will continue make the case for tenants to be given the choice of stable tenancies for years, not months; for rent rises to be capped; and for a range of other measures that will improve the private rented sector for tenants and landlords.

This is what we will do:

Action 21

Expand our enforcement activity against poor conditions in the private rented sector, and the way we approach enforcement, to improve management and physical standards in the sector

Action 22

Review the Council's discretionary grant programmes to homeowners in order to improve their effectiveness, helping address cold homes and helping facilitate hospital discharges

This what we need:

Action 23

Influence Government to ensure letting agent fees charged to tenants are banned in full, as soon as possible, and that new policies give us the powers we need to help private tenants and to tackle rogue landlords, and make sure that we make the best use of those powers

Action 24

Lobby the Government to introduce inflation-capped rent increases and stable, longer-term tenancies in the private rented sector as soon as possible

4. Meeting people's housing needs and helping tackle housing-related health and support needs

Hackney faces severe and wide-ranging housing needs, as a result of a lack of genuinely affordable housing and the Government's welfare reforms. As the population of London increases, housing needs such as homelessness and overcrowding are also expected to intensify.

Our homelessness work already aims to improve prevention and provide solutions for those threatened with losing their home. We already have in place a Homelessness Strategy and specific strategies relating to temporary accommodation and rough sleepers. The Council is already developing its response to new obligations arising from the new Homelessness Reduction Act from 2018, and we will continue to make the case to Government for adequate funding to support the requirements of the Act.

You have told us that we should be honest with you about the likely availability of housing – including social housing – given significant funding cuts and reform by the Government. The amount of available social housing is, despite the Council's best efforts, unlikely to keep pace with demand over the coming years, and will become even more restricted in future.

Government welfare reforms have introduced new caps and freezes to benefit levels, which have removed the link between benefits and market rents, including a further reduction in the overall Benefit Cap to £23,000, and a four-year freeze to the Local Housing Allowance rate. These changes will make it increasingly difficult for some Hackney residents receiving benefits to meet their housing costs.

Younger people under 35 face specific issues in trying to access relatively affordable housing in London. Many younger singles and couples share housing in the private rented sector and, if in receipt of housing benefit, may only be eligible for the lower Shared Accommodation Rate.

Unless the Government takes action, the Council and residents will therefore have to consider alternative options to meet need, including intermediate housing, greater use of the private rented sector, and moves out of the borough.

Housing is not just about bricks and mortar. It has an important role in helping to meet the health and wellbeing needs of residents – from poor physical conditions like damp, mould and cold affecting families' wellbeing, to social isolation or worries about paying rent causing stress and anxiety.

Some Hackney residents need differing levels of support to live in their homes or in specialist housing, for example some older people, people with mental health needs, and people with learning disabilities.

The Council will always try and help people to remain active, independent and healthy in their own homes but, where this is not possible, we provide a range of specialist housing with support through our partners.

This is what we will do:

Action 25

Review the effectiveness of the Council's current Choice Based Lettings Scheme

Action 26

Explore with housing associations a 'common housing register', to maximise the social housing lettings available to applicants in the borough

Action 27

Support households in under-occupied social housing to voluntarily move to smaller, more suitable homes, freeing up larger family homes – as well as providing support and advice to residents affected by the benefit cap and the 'bedroom tax'

Action 28

Raise awareness of the housing options that are likely to be available to those seeking housing in the borough, including providing frank, realistic and pragmatic advice to young people and others who will be seeking housing in the future

Action 29

Build closer links between housing, health and Adult Social Care providers to improve services to residents across the private and social housing sectors, providing better and earlier support to residents with health needs

Action 30

Promote health initiatives with social housing providers, and wherever possible help people remain active, independent and healthy in their homes so as to avoid obesity and other conditions by providing flexible and affordable support services

Action 31

Promote affordable warmth, and target older and more vulnerable residents for support in both the public and private sectors

Action 32

Review Supported Living and prevention services to target those most in need, including older people, people with mental health needs, and people with learning disabilities, and develop an older people's housing strategy

Action 33

Complete our review of refuge and move-on options for Hackney residents at risk of domestic violence, as well as support options for those who do not enter a refuge

This what we need:**Action 34**

Make the case to Government for adequate additional funding to support the requirements of the new Homelessness Reduction Act.

Action 35

Continue to campaign and raise with Government and others the impact that changes to the welfare system have on Hackney residents and the Council's ability to discharge its housing and homelessness prevention obligations

5. Promoting employment and sustainable communities

Hackney residents are overwhelmingly positive about and satisfied with the borough as a place to live, with most thinking it is a cohesive and a neighbourly place where people have a strong sense of belonging, and that offers an excellent quality of life.

At the same time, housing affordability is the top concern for residents, many of whom do not see the market catering for anyone but the wealthiest. Almost half of all residents think that Hackney has become a more unequal borough – with some highlighting the loss of informal support networks as people leave the borough, and a lack of housing for young people, key workers and first time buyers. Some long-standing communities feel they can't access the new jobs and opportunities that come with Hackney's economic growth.

Economic growth has been significant in recent years, but we want to see the whole community benefiting from growth and change across the borough, and to ensure that no one feels left behind. A key part of this is supporting residents to develop their skills and to find good quality and stable local employment. Employment of this kind also has significant health and wellbeing benefits and contributes to reducing inequality.

The Council and other housing providers have an important part to play in supporting residents to find work and training, including promoting the initiatives that are available.

Intermediate housing, such as shared ownership, plays a key role in providing the first step to home ownership for many Hackney residents. New 'Living Rent' homes will also help to meet the needs of a wider group of residents. As well as helping individual first-time buyers who are priced out of the open market, intermediate housing benefits the local economy by enabling some of those working locally to be able to live close to their place of work. Intermediate housing also provides housing opportunities to groups of workers we all depend on, such as nurses and teachers, where we know that the cost of housing is causing recruitment and retention problems.

This is what we will do:

Action 36

Expand the 'Hackney Works' programme with our partners, to ensure that more local people get jobs from Hackney's growing economy, particularly those living in temporary accommodation and in social housing

Action 37

Maximise the opportunities created by the new Apprenticeship Levy to provide new training opportunities, including with contractors working on housing estates or other new housing developments

Action 38

Maximise the opportunities for creating affordable workspaces on council estates, to help support new businesses

Action 39

Investigate giving priority for new intermediate housing to priority groups in the borough, where staff recruitment and retention is challenging

Next steps

This Housing Strategy presents the Mayor's vision and an overview of the Council's approach to housing over the next five years. It will be used to inform development of our other housing-related strategies, such as the Homelessness Strategy and Older Persons Housing Strategy, as well as our planning policies and guidance. It also sets out the issues on which we will campaign and lobby central Government, where new laws or powers are needed to make a positive difference to residents' lives.

The actions listed in the Strategy show, in broad terms, how the Strategy will be implemented. An action plan will be monitored and updated annually to ensure there is progress in putting the Strategy into practice, and this will be reported on the Council's website. The action plan will be 'live', in the sense that it will adapt to respond to new housing-related circumstances that develop over the next five years.

The Strategy is underpinned by a detailed evidence base, which is kept updated as new or improved information becomes available.

Despite the huge challenges ahead, this Strategy sets out a positive, proactive and innovative approach to how the Council and its partners, with residents, can work together towards meeting them.

Glossary

(To be added)

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- ⁱ *New Homes Bonus, Aggregate number of homes recognised for the five years, 2011-12 to 2015-16, www.gov.uk*
- ⁱⁱ *GLA 2016 Round of Population Projections, published July 2017, Borough populations, central scenario*
- ⁱⁱⁱ *ONS, Census 2011*
- ^{iv} *Council records, July 2017*
- ^v *Hackney Strategic Housing Market Assessment, Opinion Research Services, 2015*
- ^{vi} *Land Registry, average house price in Hackney in August 2017*
- ^{vii} *ONS, Housing Summary Measures Analysis, 2015*
- ^{viii} *London Rents Map, average rents in Hackney, February 2017*