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# **Report to the Greater London Authority**

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**ASSESSING POTENTIAL DEMAND FOR  
OLDER PERSONS HOUSING IN LONDON**

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**Three Dragons and  
Celandine Strategic  
Housing**

**March 2014**

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## 1 EXECUTIVE SUMMARY

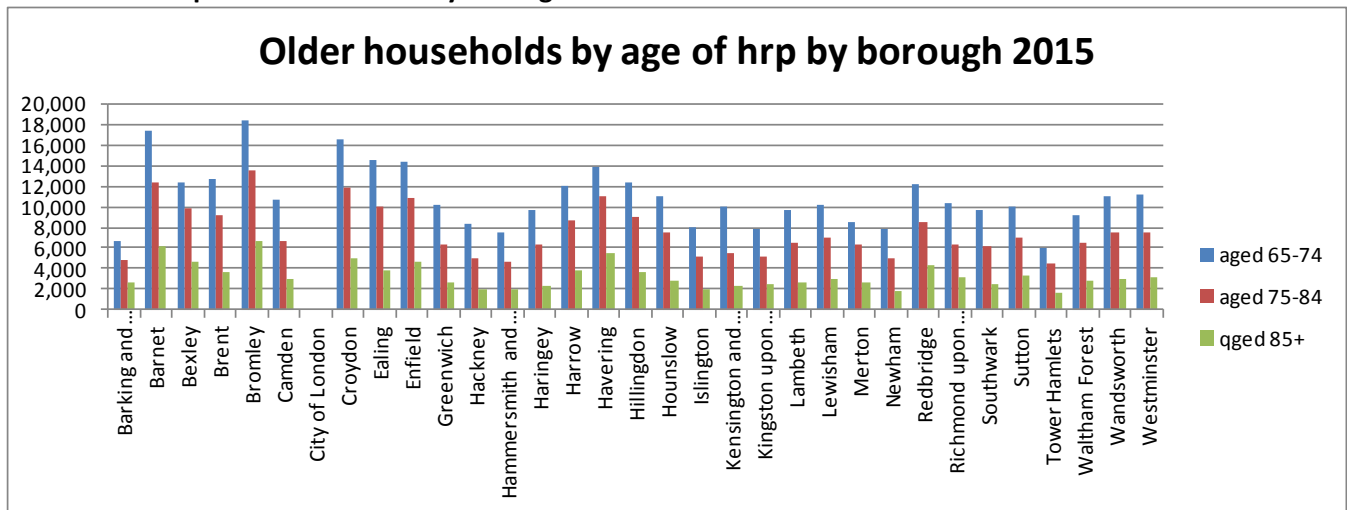
- 1.1 Three Dragons and Celandine Consulting were commissioned in November 2013 by the GLA to update the modelling of older persons housing demand and supply which was carried out as part of the 2012 report to the GLA *“The role of the planning system in delivering housing choice for older Londoners”*. It was considered necessary to update the report because revised household projections are now available based on the 2011 Census and there is also more up to date (2011 based) information about tenure patterns by age.
- 1.2 The basic modelling approach has not changed between the two studies, although we have adopted a slightly different approach to estimating the proportion of home owners who might require equity share as opposed to being able to buy outright specialist retirement housing in London. This reflects continued uncertainties about paying for care and the reduction in Supporting People funding for paying for care which has increased the need for people with modest degrees of frailty to pay for their own personal care rather than looking for services funded by the local authority. We have increased the proportion of home owners seeking a shared equity product from 15% to 20%.
- 1.3 Home ownership among older Londoners remains high (over 60%) and is likely to do so until 2025 (the latest date modelled). Existing supply of specialist retirement housing is predominantly affordable rented and new provision should therefore be weighted towards sale and shared equity housing in order to better reflect the circumstances of those older person households who are likely to be seeking specialist retirement housing.
- 1.4 Questions remain about the fitness of the existing affordable rented stock to house frail older households. Hammersmith and Fulham’s recent review of its specialist affordable rented stock which resulted in a reduction of 56% suggests that our estimate that 50% of the existing affordable rented specialist stock is not fit for purpose and should be discounted for modelling purposes remains broadly sound.
- 1.5 Analysis of the London Development Database (LDD) suggests that new provision over the past 3 years has been extremely limited, averaging less than one scheme per borough and provision of care homes continues to outstrip provision of sheltered and extracare housing. This modest performance is corroborated by data on overall supply from the Elderly Accommodation Counsel which shows total supply of retirement housing across London rose by only 339 units between 2010 and 2013 (ie 113 units a year).
- 1.6 Potential new demand for specialist retirement housing which cannot be met from existing stock is of the order of 3,900 units pa. There is therefore a significant gap between current provision and potential demand.

## 2. CHANGES IN OLDER PERSONS HOUSING DEMAND AND SUPPLY IN LONDON

### Older person households in London

- 2.1 Revised figures on the number of older person households by borough have recently been issued by ONS based on the 2011 census<sup>1</sup>. This data confirms that the number of older person households will increase between 2015 and 2025, with households aged 65 and over increasing by 20%, of which the largest increase is in households aged 85 and over (+41%). Households aged 75-84 increase by 22% and households aged 65-74 increase by 13%.<sup>2</sup>
- 2.2 Our particular interest when considering demand for older persons housing is households aged 75 and over since this group is the most likely to require specialist older persons accommodation. Charts 2.1 and 2.2 below show older person households by borough in 2015 and the number of households aged 75 and over in 2015 and 2025
- 2.3 The number of older person households varies significantly by Borough. Boroughs where the number of older person households (aged 75 and over) exceeds 15,000 in 2025 include Barnet, Bromley, Croydon, Ealing, Enfield, Harrow, Havering and Redbridge. Boroughs where there are fewer than 10,000 households aged 75 and over in 2025 include Barking and Dagenham, Hackney, Hammersmith and Fulham, Islington, Newham and Tower Hamlets. In Bromley, which has the highest number of older person households, in 2015 households in which the household reference person (hrp) is 75 or over account for 14.6% of all households, In Tower Hamlets which has a small number of older person households, the comparable figure is 5.2% of all households.

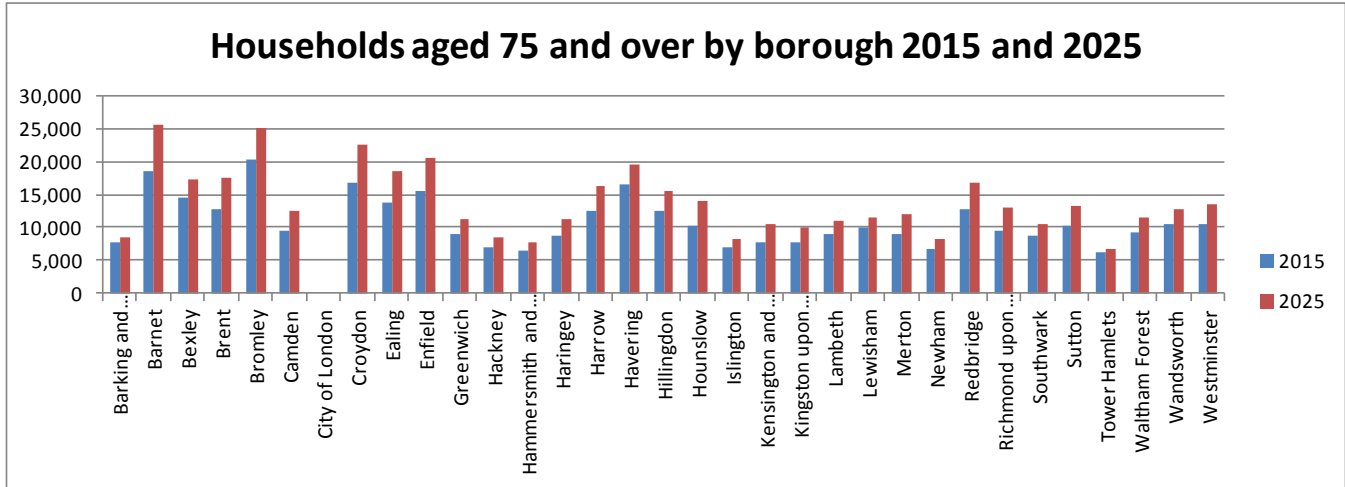
**Chart 2.1 Older person households by borough 2015**



<sup>1</sup> DCLG household projections area 5 <https://www.gov.uk/government/statistical-data-sets/detailed-data-for-modelling-and-analytical-purposes>

<sup>2</sup> Institutional population not living in households (eg living in a care home) is additional to number of households and is not taken into account in the modelling.

Chart 2.2 Households aged 75 and over 2015 and 2025



### Older persons housing supply in London

- 2.4 The Elderly Accommodation Counsel is the only body which collects data on older persons housing supply by borough on a consistent basis. We use this dataset to look at how supply of older persons housing in London by borough has changed since 2010. Registration on the EAC database is voluntary but in practice most providers are registered. The EAC data is drawn from First Stop, the only national websearchable database of retirement housing schemes. Data is available for private and affordable housing supply in all London Boroughs.
- 2.5 The EAC database shows that housing and care choices for older Londoners are failing to keep pace with demand. Total supply in the affordable sector has fallen slightly, due in large part to a reduction in provision in Hammersmith and Fulham where it is understood that a comprehensive review of the specialist older persons housing stock resulted in some dwellings being reclassified as general needs housing, leading to a reduction in provision from 1806 units to 796 units. See table 2.1 below.
- 2.6 New provision of private and shared ownership units has been very modest and in the period from 2010 to 2013 market supply in London as recorded by EAC increased by 352 units or just over 100 units a year. Taking account of the reduction in affordable provision total supply of older persons housing rose by 339 units over the 3 years.
- 2.7 We have LDD data on planning consents since 2011. This data needs to be handled with caution because the database does not distinguish between general needs housing with care (and care homes) and housing with care (and care homes) which are particularly designed for older persons.
- 2.8 We have only included accommodation which is specifically described as housing for the elderly in our analysis. But we have assumed that care homes are intended for older persons unless the scheme description says otherwise. We may therefore have overstated provision of care

homes compared with residential development. We have not included extensions to existing care homes or sheltered schemes in this analysis.

2.9 The LDD database records planning consents for:

- 40 schemes which include a care home
- 13 schemes which include ExtraCare, close care or assisted living accommodation
- 11 sheltered schemes
- 10 schemes of older persons accommodation where the level of care is not specified
- A total of 74 schemes over 3 years – or approximately 25 schemes a year across all 33 London boroughs – ie less than 1 scheme per borough per year

2.10 Whilst there may be some element of over-recording of care homes it would appear that care homes are still the dominant form of new provision of older persons accommodation in London.

Table 2.1 Supply of specialist older persons housing by borough 2010 and 2013

	Supply 2013			Supply 2010			difference 2010 - 2013		
	Total	Market	Affordable	TOTAL	Market	Affordable	TOTAL	Market	Affordable
Barking and Dagenham	1300	160	1140	1311	101	1210	-11	59	-70
Barnet	2395	795	1600	2511	842	1669	-116	-47	-69
Bexley	2338	914	1424	2424	1034	1390	-86	-120	34
Brent	1452	371	1081	1545	332	1213	-93	39	-132
Bromley	3253	1140	2113	3200	1132	2068	53	8	45
Camden	1999	47	1952	1723	47	1676	276	0	276
City of London	18	0	18	18	0	18	0	0	0
Croydon	3057	725	2332	2999	724	2275	58	1	57
Ealing	1967	288	1679	1972	289	1683	-5	-1	-4
Enfield	2216	725	1491	2236	726	1510	-20	-1	-19
Greenwich	1856	177	1679	1791	157	1634	65	20	45
Hackney	1785	72	1713	1742	65	1677	43	7	36
Hammersmith and Fulham	796	0	796	1834	28	1806	-1038	-28	-1010
Haringey	2051	44	2007	2040	0	2040	11	44	-33
Harrow	1647	548	1099	1671	547	1124	-24	1	-25
Havering	1929	710	1219	2106	645	1461	-177	65	-242
Hillingdon	1866	403	1463	1718	328	1390	148	75	73
Hounslow	1346	206	1140	1388	258	1130	-42	-52	10
Islington	1026	61	965	985	17	968	41	44	-3
Kensington and Chelsea	1380	80	1300	1200	80	1120	180	0	180
Kingston upon Thames	1544	319	1225	1573	317	1256	-29	2	-31
Lambeth	2104	74	2030	1916	74	1842	188	0	188
Lewisham	1505	213	1292	1361	213	1148	144	0	144
Merton	1192	319	873	1118	267	851	74	52	22
Newham	1353	0	1353	1326	0	1326	27	0	27
Redbridge	2166	922	1244	2214	922	1292	-48	0	-48
Richmond upon Thames	1210	199	1011	1014	218	796	196	-19	215
Southwark	1362	34	1328	1357	33	1324	5	1	4
Sutton	1922	592	1330	1915	512	1403	7	80	-73
Tower Hamlets	966	0	966	906	0	906	60	0	60
Waltham Forest	1591	293	1298	1436	280	1156	155	13	142
Wandsworth	2209	154	2055	1934	45	1889	275	109	166
Westminster	2144	73	2071	2122	73	2049	22	0	22
<b>LONDON</b>	<b>56945</b>	<b>10658</b>	<b>46287</b>	<b>56606</b>	<b>10306</b>	<b>46300</b>	<b>339</b>	<b>352</b>	<b>-13</b>

### 3. FORECASTING SPECIALIST HOUSING DEMAND IN LONDON

- 3.1 We have modelled potential demand for specialist retirement housing in London, using the Retirement Housing Group (RHG) Model, an approach which is recommended in “Housing in Later Life<sup>3</sup>.”
- 3.2 The RHG model is based on the number of older person households, not on the population of older persons, although household estimates by age are based on Census population data. This approach is recognised as sound by the DCLG planning practice guidance which states

#### ***Housing for older people***

*The need to provide housing for older people is critical given the projected increase in the number of households aged 65 and over accounts for over half of the new households (Department for Communities and Local Government Household Projections 2013). Plan makers will need to consider the size of dwellings needed in the future in order to free up houses that are under occupied. The age profile of the population can be drawn from Census data.*

***Projections of population and households by age group should be used.*** *The future need for older persons housing broken down by tenure and type eg sheltered, enhanced sheltered, extra care and registered care can be obtained from a number of online tool kits provided by the sector*

- 3.3 Currently in England an estimated **9% of households aged 65 and over live in specialist retirement housing (533,201 dwellings)<sup>4</sup>**. The equivalent figure for London is 8.16%<sup>5</sup>.
- 3.4 Research for the Housing Lin<sup>6</sup> suggests that, based on comparisons with the USA and Australia where the stock of older persons housing is higher and those people who wish to live in specialist accommodation have a practical option to do so, the proportion of older person households moving into specialist retirement housing could be as high as 13-17%. Analysis of SHMA findings from surveys of over 13,500 households aged 50 suggests that around 15-20% of all older households would consider moving to specialist retirement housing if it was available

#### **The RHG model**

- 3.5 The RHG model is based on propensity to move. Nationally it assumes that 15-20% of older person households (aged 75 and over) would live in retirement housing if it was available. Because the stock of general needs flats is higher in London than the national average, we have

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<sup>3</sup> Housing Lin <http://www.housinglin.org.uk/Topics/type/resource/?cid=8654>

<sup>4</sup> Based on a comparison of the total number of specialist older persons housing units at July 2013 (Source EAC) with the total number of households aged 65 and over taken from Household projections England 2011 table 2a statistical release 13<sup>th</sup> April 2013

[https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/190229/Stats\\_Release\\_2011FINALDRAFT\\_v3.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/190229/Stats_Release_2011FINALDRAFT_v3.pdf)

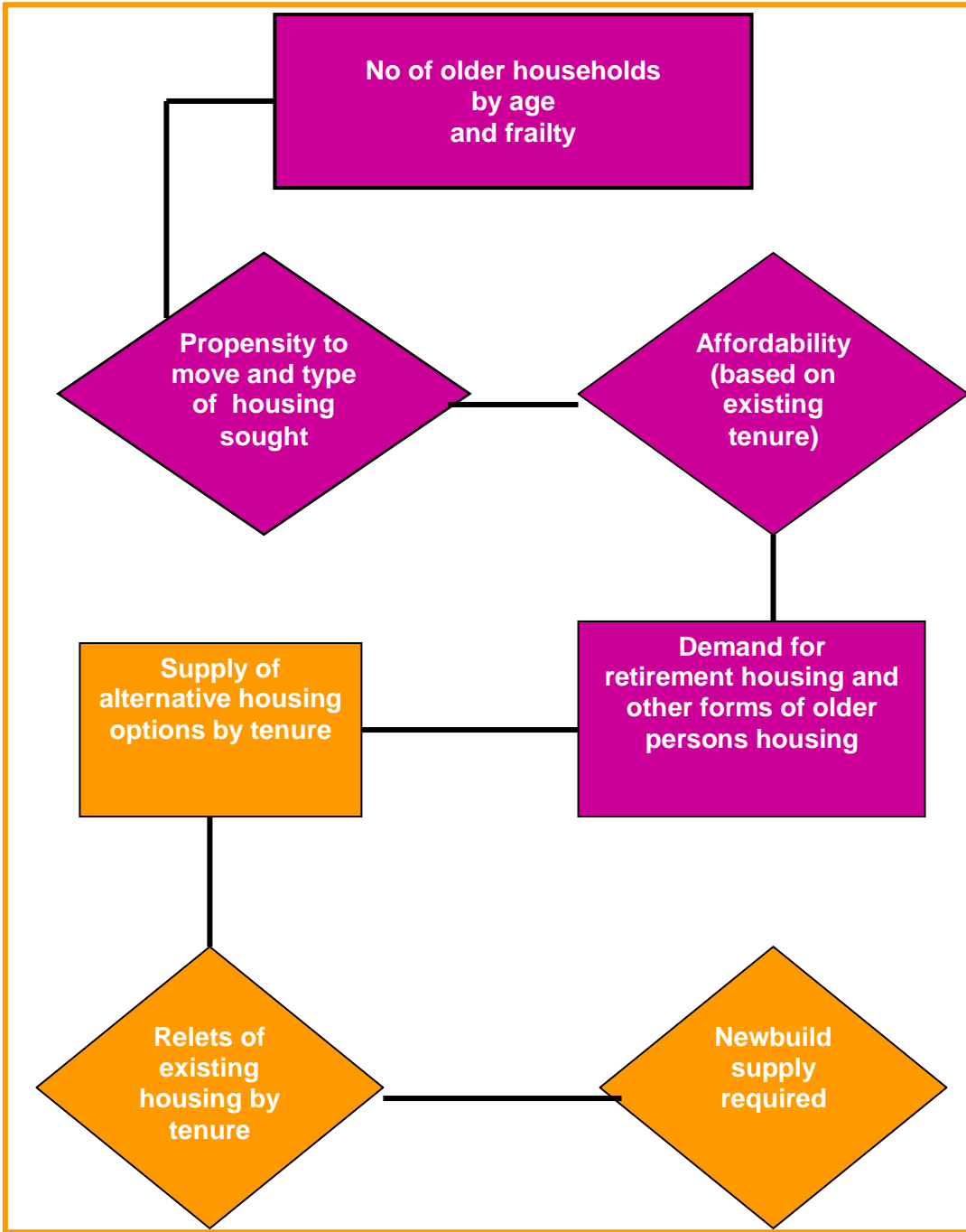
<sup>5</sup> Comparison of no of older person households in 2015 (source GLA) with stock of older person housing in 2013 (source EAC)

<sup>6</sup> “Downsizing for older people into Specialist Accommodation” Janet Sutherland for Housing LIN February 2011



modelled demand for specialist retirement housing in London on the assumption that demand is at the lower end of the spectrum (ie 15% of households aged 75 and over).

**DIAGRAM OF THE RHG MODEL**



- 3.6 Some older persons housing is occupied by households aged less than 75. The minimum age for access to older persons housing is typically aged 55 and over. Analysis of residents of McCarthy and Stone properties<sup>7</sup> shows that 18% of residents are aged under 75. If we assume that this is the normal age distribution for households living in retirement housing and we compare the total number of households in each age group living in retirement housing with those living in the general housing stock then an estimated 2.5% of households aged 65-74 would live in retirement housing if it was available in their area and their chosen tenure. The model therefore assumes that 15% of households aged 75 and over and 2.5% of households aged 65-74 would live in retirement housing if it was available.<sup>8</sup>
- 3.7 There is no comparable datasource for persons aged under 75 living in affordable rented older persons housing. Anecdotal evidence suggests that specialist affordable rented housing which is difficult to let to older persons may be occupied by younger households, but we do not know whether this proportion is greater or less than the 18% of residents identified above. In the absence of better information we have applied the same ratio of 2.5% of households aged 65-74 requiring specialist retirement housing in the affordable sector as we have used in the owner occupied sector.
- 3.8 Our 2012 research for the GLA<sup>9</sup> established that in London, as in the rest of the country, a significant but unspecified proportion of the specialist affordable rented stock was not fit for purpose for letting to older person households. When modelling housing demand and supply we modelled on two alternative assumptions (that all the affordable rented stock was fit for purpose and that only 50% of it was fit for purpose and let to older person households). The 50% figure was based on anecdotal evidence from individual Boroughs and the experience of those local authorities inside and outside London who had carried out stock condition surveys of older persons accommodation. As far as we are aware no additional evidence is available which would cause us to vary these key assumptions. The experience of Hammersmith and Fulham, where following reclassification of stock total affordable older persons housing supply has fallen from 1806 units to 796 units (a reduction of 56%) would suggest that the estimate that only 50% of the affordable rented specialist housing stock is suitable for older persons is if anything, a little on the high side. **We have based our supply estimate on the assumption that only 50% of the affordable older persons housing stock is suitable for occupancy by older persons.**
- 3.9 Had the figure of 100% been used the effect would have been to increase further the surplus of affordable stock. **At 50% specialist affordable stock suitable for occupancy by older persons 22 London boroughs have an existing surplus of affordable rented housing.** If 100% of the specialist affordable stock was suitable for occupancy by older persons all London boroughs would have an existing surplus affordable rented supply.

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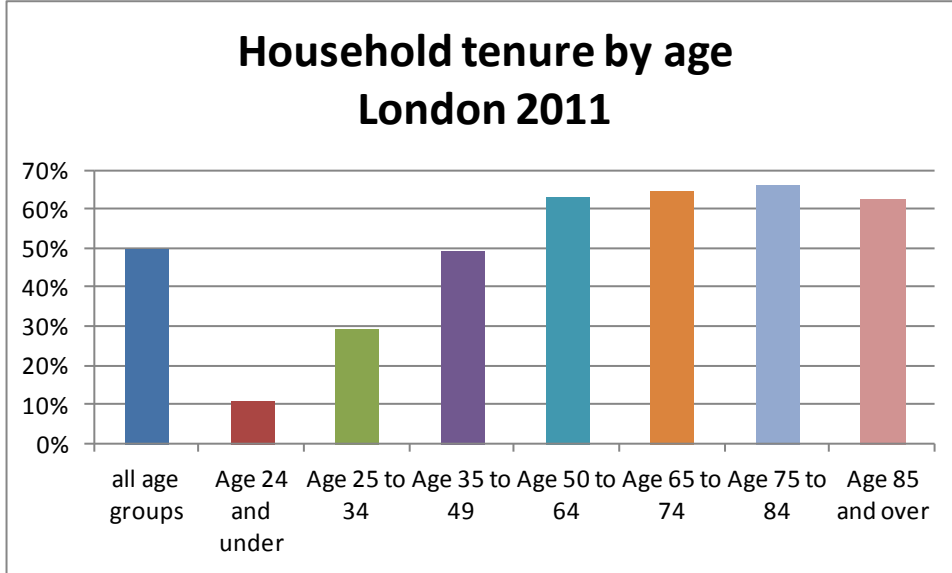
<sup>7</sup> Michael Ball: Housing Markets and Independence in Old Age fig 4.7

<sup>8</sup> A very small number of households aged below 65 live in McCarthy and Stone retirement properties. This is because McCarthy and Stone will accept households aged 60 and over. Households aged below 65 have been excluded from this calculation.

<sup>9</sup> The role of the planning system in delivering housing choice for older Londoners

3.10 The RHG model analyses potential demand for specialist older persons accommodation by tenure working on the assumption that social and private renters require affordable rented retirement housing and that home owners require outright sale or shared equity.

**Chart 3.1 Tenure by age of household London**



3.11 The 2011 Census gives data on tenure by age of household for every London Borough. The proportion of households who are home owners is summarised in Chart 3.1 above. In 2011 50% of households in London were home owners. The proportion of home owners has been falling in recent years. However the fall in home ownership is concentrated among younger person households who are remaining longer in private rent before (if ever) moving into home ownership. Home ownership among older households (aged 50 and over) has remained at 60% and over (see Table 3.1 below). For 2015 we have assumed that the tenure pattern among older households is the same as in 2011. We have made the same assumptions for 2025. This is because home ownership among households who are 50-64 in 2015 and who will be 60-74 in 2025 is the same as home ownership among households aged 85 and over in 2015, and broadly similar to home ownership among households aged 65-74 and 75-84. This pattern holds true across London as a whole and for individual Boroughs. The implication for policy makers is that at least until 2025 older Londoners will be predominantly home owners and housing options provided should reflect their existing tenure and ability to use housing equity to make housing choices which meet their needs.

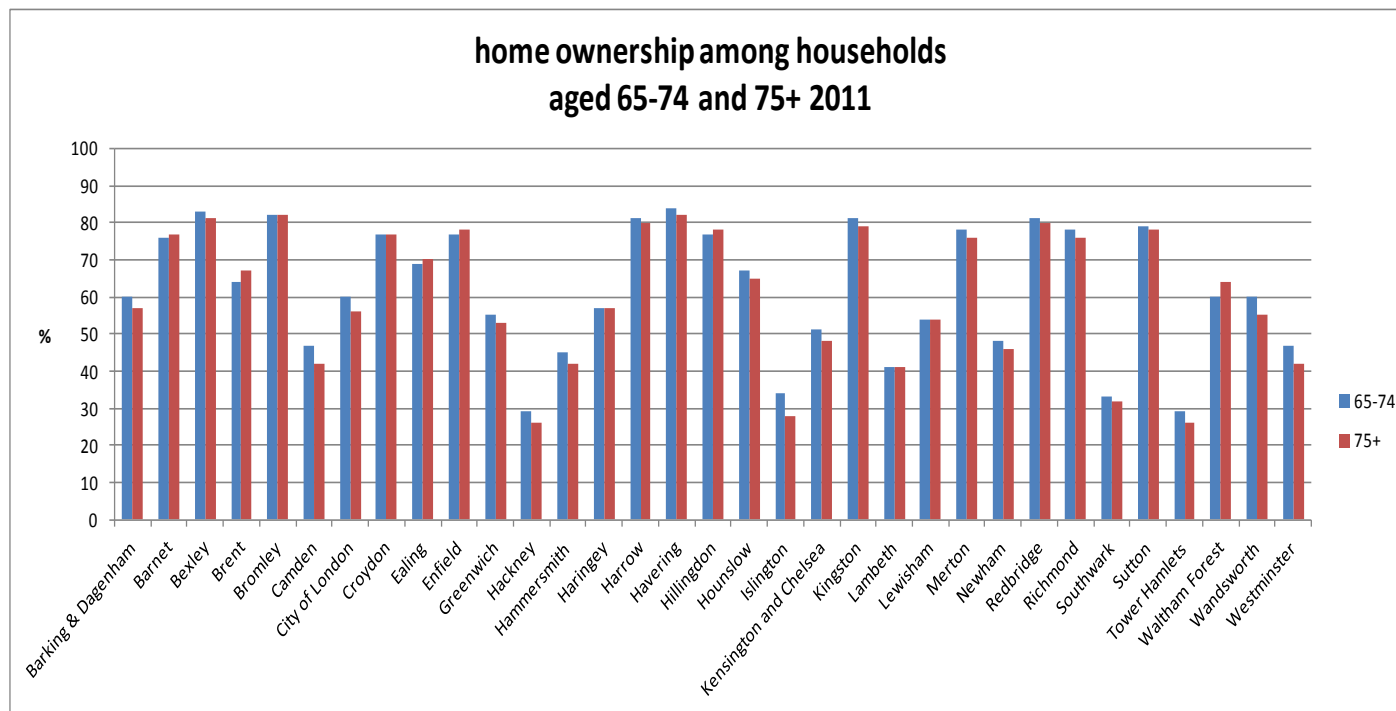
**Table 3.1 Tenure by age 2011 (household reference person aged 50 and over)**

Household age	% home owners
Age 50 to 64	63%
Age 65 to 74	65%
Age 75 to 84	66%
Age 85 and over	63%

Source: ONS: DC4201EW - Tenure by ethnic group by age - Household Reference Persons

3.12 There is considerable variation between London boroughs in home ownership among older households, ranging from less than 30% in Hackney and Tower Hamlets to more than 80% in Bexley, Bromley and Redbridge (see Chart 3.2 below). We have taken these variations into account in modelling housing demand by tenure.

**Chart 3.2 Home ownership by Borough – older households**



3.13 Not all home owners will be able to afford to buy specialist retirement housing. We have used the English Housing Survey to look at the size and type of property owned by older Londoners and have found that 85% of older Londoners could afford to buy a newbuild 1 bed sheltered flat assuming that the price of such a property was 120% of lowest quartile house prices in the area. This is a very basic product and older home owners may prefer a larger home and have other calls on their equity including paying for care and funding retirement. **We have therefore assumed that 20% of home owners can only afford a shared equity product.**

### **Potential demand for retirement housing in London**

- 3.14 We can analyse Census data based on the above assumptions to derive figures for potential demand for additional retirement housing by borough during the period to 2025. This can then be compared with EAC data on current supply. Based on this information Table 3.2 below sets out target annual retirement housing provision by tenure by Borough (detailed supporting calculations are provided in Appendix 1). Calculations are based on the assumption that 15% of households aged 75 and over and 2.5% of households 65-74 require specialist older persons housing, that 50% of the affordable rented older persons housing stock is not fit for purpose but all the sale stock is fit for purpose. Affordable and private renters require an affordable rented product. 80% of home owners require a sale product and 20% require a shared equity product. We calculated potential demand in 2015 and 2025 and compare this with current supply. We then take the average of the surplus/deficit for 2015 and 2025 to derive an annual target for provision of retirement housing by each Borough.
- 3.15 We do not specify the type of retirement housing which should be provided or attempt to distinguish between sheltered housing and extracare or dementia care. Services offered in sheltered and extracare housing vary by type of facility and provider and are affected by methods of funding which cannot be predicted with any certainty over the period to 2025. People with similar levels of need for support can live in both types of facility. Decisions about the type of older persons housing which should be provided will need to be taken in the light of funding regimes prevailing at the time.
- 3.16 We recognise that much of the affordable older persons stock is currently not fit for purpose and that many Boroughs and Registered Providers have in place remodelling programmes which will extend the useful life of these units. Housing provided through such programmes which replaces unfit affordable rented stock with fit affordable rented stock would be in addition to the Borough benchmarks proposed below. In schemes which replaced unfit affordable stock with mixed tenure stock sale and shared equity units would count towards the benchmarks set out below.
- 3.17 Collectively the London boroughs should aim to provide
- 2,620 sale units per annum
  - 955 intermediate (shared ownership/equity) units per annum
  - 325 affordable rented units per annum
- 3.18 Barnet and Bromley should aim to provide more than 200 units per annum. Boroughs which should aim to provide 150-200 units pa include Brent, Croydon, Ealing, Enfield, Harrow and Havering.

**Table 3.2 Potential demand for specialist older persons housing by borough 2015-2025**

London Boroughs	annual target			Total
	Private Sale	Intermediate Sale	Affordable Rent	
Barking and Dagenham	50	15	5	70
Barnet	155	60	10	225
Bexley	90	45	0	135
Brent	105	35	35	175
Bromley	140	65	0	205
Camden	65	20	15	100
City of London	0	0	0	0
Croydon	140	55	0	195
Ealing	135	40	5	180
Enfield	120	50	0	170
Greenwich	65	20	0	85
Hackney	25	10	20	55
Hammersmith and Fulham	45	15	0	60
Haringey	80	20	0	100
Harrow	110	40	0	150
Havering	135	50	0	185
Hillingdon	115	40	0	155
Hounslow	95	30	20	145
Islington	30	10	50	90
Kensington and Chelsea	60	20	20	100
Kingston upon Thames	70	25	0	95
Lambeth	55	15	5	75
Lewisham	65	25	25	115
Merton	80	30	0	110
Newham	55	15	5	75
Redbridge	75	45	0	120
Richmond upon Thames	105	30	0	135
Southwark	45	15	55	115
Sutton	70	35	0	105
Tower Hamlets	25	10	35	70
Waltham Forest	65	25	0	90
Wandsworth	80	25	0	105
Westminster	70	20	20	110
<b>LONDON TOTAL</b>	<b>2620</b>	<b>955</b>	<b>325</b>	<b>3900</b>
Note: London Boroughs may wish to provide additional rental units in order to replace stock which is currently unfit for use by older persons				

**APPENDIX 1: MODELLING ASSUMPTIONS**

**Demand and supply 2015**

	Demand 2015				Supply 2013				Deficit/surplus all supply fit				Deficit/surplus 50% rental supply fit			
	total demand	owners	intermediate	renters	All	Sale	Rent	50% rent	All	Sale	Intermediate	Rent	All	Sale	Intermediate	Rent
Barking and Dagenham	1310	601	150	558	1300	160	1140	570	10	441	150	-582	580	441	150	-12
Barnet	3200	1968	492	740	2395	795	1600	800	805	1173	492	-860	1605	1173	492	-60
Bexley	2481	1613	403	465	2338	914	1424	712	143	699	403	-959	855	699	403	-247
Brent	2246	1196	299	751	1452	371	1081	541	794	825	299	-330	1335	825	299	210
Bromley	3488	2288	572	628	3253	1140	2113	1057	235	1148	572	-1485	1292	1148	572	-429
Camden	1708	584	146	977	1999	47	1952	976	-291	537	146	-975	685	537	146	1
City of London	0	0	0	0	18	0	18	9	-18	0	0	-18	-9	0	0	-9
Croydon	2940	1811	453	676	3057	725	2332	1166	-117	1086	453	-1656	1049	1086	453	-490
Ealing	2432	1359	340	733	1967	288	1679	840	465	1071	340	-946	1304	1071	340	-106
Enfield	2687	1674	419	595	2216	725	1491	746	471	949	419	-896	1217	949	419	-151
Greenwich	1598	681	170	746	1856	177	1679	840	-258	504	170	-933	581	504	170	-94
Hackney	1248	264	66	917	1785	72	1713	857	-537	192	66	-796	319	192	66	61
Hammersmith and Fulham	1167	396	99	671	796	0	796	796	371	396	99	-125	371	396	99	-125
Haringey	1534	700	175	660	2051	44	2007	1004	-517	656	175	-1347	487	656	175	-344
Harrow	2179	1397	349	433	1647	548	1099	550	532	849	349	-666	1082	849	349	-117
Havering	2838	1867	467	504	1929	710	1219	610	909	1157	467	-715	1518	1157	467	-106
Hillingdon	2202	1372	343	488	1866	403	1463	732	336	969	343	-975	1068	969	343	-244
Hounslow	1819	950	238	631	1346	206	1140	570	473	744	238	-509	1043	744	238	61
Islington	1255	291	73	892	1026	61	965	483	229	230	73	-73	712	230	73	409
Kensington and Chelsea	1411	548	137	726	1380	80	1300	650	31	468	137	-574	681	468	137	76
Kingston upon Thames	1339	849	212	277	1544	319	1225	613	-205	530	212	-948	407	530	212	-335
Lambeth	1601	525	131	944	2104	74	2030	1015	-503	451	131	-1086	512	451	131	-71
Lewisham	1762	761	190	811	1505	213	1292	646	257	548	190	-481	903	548	190	165
Merton	1550	946	236	368	1192	319	873	437	358	627	236	-505	794	627	236	-69
Newham	1213	449	112	651	1353	0	1353	677	-140	449	112	-702	536	449	112	-26
Redbridge	2223	1425	356	441	2166	922	1244	622	57	503	356	-803	679	503	356	-181
Richmond upon Thames	1692	1033	258	401	1210	199	1011	506	482	834	258	-610	988	834	258	-104
Southwark	1538	396	99	1043	1362	34	1328	664	176	362	99	-285	840	362	99	379
Sutton	1791	1120	280	392	1922	592	1330	665	-131	528	280	-938	534	528	280	-273
Tower Hamlets	1066	225	56	784	966	0	966	483	100	225	56	-182	583	225	56	301
Waltham Forest	1634	829	207	598	1591	293	1298	649	43	536	207	-700	692	536	207	-51
Wandsworth	1835	819	205	812	2209	154	2055	1028	-374	665	205	-1243	654	665	205	-215
Westminster	1874	641	160	1073	2144	73	2071	1036	-270	568	160	-998	766	568	160	38
<b>LONDON TOTAL</b>	<b>60,860</b>	<b>31,579</b>	<b>7,895</b>	<b>21,385</b>	<b>56,945</b>	<b>10,658</b>	<b>46,287</b>	<b>23,542</b>	<b>3,915</b>	<b>20,921</b>	<b>7,895</b>	<b>-24,902</b>	<b>26,660</b>	<b>20,921</b>	<b>7,895</b>	<b>-2,156</b>

**Demand and supply 2025**

RETIREMENT HOUSING	Demand 2025 (households)				Supply 2013				Deficit/surplus all supply fit				Deficit/surplus 50% rental supply fit			
	total demand	owners	intermediate	renters	All	Sale	Rent	50% rent	2025 All	Sale	Intermediate	Rent	2025 All	Sale	Intermediate	Rent
	Barking and Dagenham	1486	683	171	633	1300	160	1140	570	186	523	171	-507	756	523	171
Barnet	4337	2668	667	1002	2395	795	1600	800	1942	1873	667	-598	2742	1873	667	202
Bexley	2920	1897	474	549	2338	914	1424	712	582	983	474	-875	1294	983	474	-163
Brent	3019	1608	402	1008	1452	371	1081	541	1567	1237	402	-73	2107	1237	402	467
Bromley	4199	2755	689	756	3253	1140	2113	1057	946	1615	689	-1357	2003	1615	689	-301
Camden	2144	731	183	1230	1999	47	1952	976	145	684	183	-722	1121	684	183	254
City of London	0	0	0	0	18	0	18	9	-18	0	0	-18	-9	0	0	-9
Croydon	3870	2384	596	890	3057	725	2332	1166	813	1659	596	-1442	1979	1659	596	-276
Ealing	3220	1800	450	971	1967	288	1679	840	1253	1512	450	-708	2093	1512	450	131
Enfield	3479	2168	542	769	2216	725	1491	746	1263	1443	542	-722	2008	1443	542	24
Greenwich	1987	847	212	928	1856	177	1679	840	131	670	212	-751	971	670	212	89
Hackney	1550	329	82	1139	1785	72	1713	857	-235	257	82	-574	622	257	82	283
Hammersmith and Fulham	1365	463	116	786	796	0	796	796	569	463	116	-10	569	463	116	-10
Haringey	1983	904	226	853	2051	44	2007	1004	-68	860	226	-1154	936	860	226	-151
Harrow	2806	1799	450	558	1647	548	1099	550	1159	1251	450	-541	1708	1251	450	8
Havering	3277	2155	539	583	1929	710	1219	610	1348	1445	539	-636	1958	1445	539	-26
Hillingdon	2651	1652	413	587	1866	403	1463	732	785	1249	413	-878	1517	1249	413	-145
Hounslow	2448	1278	319	850	1346	206	1140	570	1102	1072	319	-290	1672	1072	319	280
Islington	1461	338	84	1039	1026	61	965	483	435	277	84	74	918	277	84	557
Kensington and Chelsea	1828	708	177	944	1380	80	1300	650	448	628	177	-356	1098	628	177	294
Kingston upon Thames	1729	1096	274	359	1544	319	1225	613	185	777	274	-866	797	777	274	-254
Lambeth	1964	644	161	1159	2104	74	2030	1015	-140	570	161	-871	875	570	161	144
Lewisham	2056	888	222	946	1505	213	1292	646	551	675	222	-346	1197	675	222	300
Merton	2028	1237	309	482	1192	319	873	437	836	918	309	-391	1273	918	309	45
Newham	1487	551	138	798	1353	0	1353	677	134	551	138	-555	811	551	138	121
Redbridge	2883	1848	462	573	2166	922	1244	622	717	926	462	-671	1339	926	462	-49
Richmond upon Thames	2234	1363	341	531	1210	199	1011	506	1024	1164	341	-480	1530	1164	341	25
Southwark	1895	488	122	1286	1362	34	1328	664	533	454	122	-42	1197	454	122	622
Sutton	2240	1400	350	490	1922	592	1330	665	318	808	350	-840	983	808	350	-175
Tower Hamlets	1206	255	64	886	966	0	966	483	240	255	64	-80	723	255	64	403
Waltham Forest	2001	1016	254	731	1591	293	1298	649	410	723	254	-567	1059	723	254	82
Wandsworth	2221	989	247	985	2209	154	2055	1028	12	835	247	-1070	1040	835	247	-42
Westminster	2338	798	199	1341	2144	73	2071	1036	194	725	199	-730	1230	725	199	305
<b>LONDON TOTAL</b>	<b>76,312</b>	<b>39,737</b>	<b>9,934</b>	<b>26,641</b>	<b>56,945</b>	<b>10,658</b>	<b>46,287</b>	<b>23,542</b>	<b>19,367</b>	<b>29,079</b>	<b>9,934</b>	<b>-19,646</b>	<b>42,112</b>	<b>29,079</b>	<b>9,934</b>	<b>3,099</b>



Borough based targets

	Average of 2015 and 2025 values		
	Sale	Intermediate	Rent
Barking and Dagenham	482	160	26
Barnet	1523	579	71
Bexley	841	439	-205
Brent	1031	351	339
Bromley	1382	630	-365
Camden	611	164	128
City of London	0	0	-9
Croydon	1372	524	-383
Ealing	1291	395	12
Enfield	1196	480	-63
Greenwich	587	191	-2
Hackney	225	74	172
Hammersmith and Fulham	430	107	-67
Haringey	758	200	-247
Harrow	1050	399	-54
Havering	1301	503	-66
Hillingdon	1109	378	-194
Hounslow	908	279	171
Islington	253	79	483
Kensington and Chelsea	548	157	185
Kingston upon Thames	654	243	-295
Lambeth	511	146	36
Lewisham	612	206	232
Merton	772	273	-12
Newham	500	125	48
Redbridge	714	409	-115
Richmond upon Thames	999	299	-40
Southwark	408	110	500
Sutton	668	315	-224
Tower Hamlets	240	60	352
Waltham Forest	629	231	16
Wandsworth	750	226	-129
Westminster	646	180	171

London Boroughs	annual target			Total
	Private Sale	Intermediate Sale	Affordable Rent	
Barking and Dagenham	50	15	5	70
Barnet	155	60	10	225
Bexley	90	45	0	135
Brent	105	35	35	175
Bromley	140	65	0	205
Camden	65	20	15	100
City of London	0	0	0	0
Croydon	140	55	0	195
Ealing	135	40	5	180
Enfield	120	50	0	170
Greenwich	65	20	0	85
Hackney	25	10	20	55
Hammersmith and Fulham	45	15	0	60
Haringey	80	20	0	100
Harrow	110	40	0	150
Havering	135	50	0	185
Hillingdon	115	40	0	155
Hounslow	95	30	20	145
Islington	30	10	50	90
Kensington and Chelsea	60	20	20	100
Kingston upon Thames	70	25	0	95
Lambeth	55	15	5	75
Lewisham	65	25	25	115
Merton	80	30	0	110
Newham	55	15	5	75
Redbridge	75	45	0	120
Richmond upon Thames	105	30	0	135
Southwark	45	15	55	115
Sutton	70	35	0	105
Tower Hamlets	25	10	35	70
Waltham Forest	65	25	0	90
Wandsworth	80	25	0	105
Westminster	70	20	20	110
<b>LONDON TOTAL</b>	<b>2620</b>	<b>955</b>	<b>325</b>	<b>3900</b>
Note: London Boroughs may wish to provide additional rental units in order to replace stock which is currently unfit for use by older persons				