

Unlocking Potential for Senior Living Development

Analysing the planning landscape



Welcome

A greater focus on seniors housing within the planning system is essential to unlock the sector's potential.



Welcome

Planning is one of the largest barriers to growth for the UK senior living sector.

Seniors housing is a diverse sector comprising both age-restricted market housing, designed with the down-sizer in mind, and 'housing with care' or 'extra-care' schemes which provide care and support as an integral part of their housing offer. In the context of this report, we use 'seniors housing' primarily to refer to 'housing with care' or 'extra care' developments as they are the least well catered for by the current planning policy environment.

Our joint research shows that more than half of England's local authorities still don't have clear policies in place to support housing for seniors.

While this represents an improvement since the first time this survey was conducted, it still suggests significant shortcomings in the level of planning for seniors housing, particularly given the UK's ageing population.

By 2037, it is forecast that one in four of us will be over 65. As such, there is a clear need for local authorities to put plans in place to make sure there is a suitable, age-appropriate choice of housing for these individuals in their later life.

Change is coming, albeit at a glacial pace. In 2017, less than 10% of local authorities in England had adopted specific planning policies and site allocations addressing senior living.

While there has been significant progress in the last three years, the number of local authorities in England with an 'A' rating is still only 18.6%.

This represents a crisis in planning policy with regards to seniors housing which needs to be addressed immediately to deliver age-appropriate housing.

Moreover, this report shows a misalignment between local planning policy and the rate of demographic change, which is exacerbated in larger cities. This should not be allowed to happen any longer.



We have updated our 2017 analysis of the local plans of each of the local authorities in England, which have been graded A to D according to their approach to housing for seniors.

We have overlaid these rankings with data considering wider demographic changes and economic indicators to give us our overall opportunity score and highlight the locations with the greatest potential for senior living development.

Grade A: Clear policies indicating details of the required number of dwellings/care home beds, how this will be achieved and specific site allocations given

Grade B: A clear policy as above, but no land or site allocations

Grade C: Site allocations given, but no clear elderly policy

Grade D: Neither – with policy (at the most) confined to generalisations such as “we will make provision for housing all types of people including the elderly and the disabled.”



Defining the Market

The seniors housing sector in England can be broadly broken into two products – retirement housing and extra care (also called housing with care). There are two planning uses and two products.

Extra care is typically C2 planning use and schemes have larger amenity areas where they can deliver higher levels of service and care to residents in a community setting. Retirement housing (can also be called age restricted housing) typically has a C3 planning (residential) use (sometimes age restricted at 55 or 60 years) and schemes typically have lower levels of amenity areas.

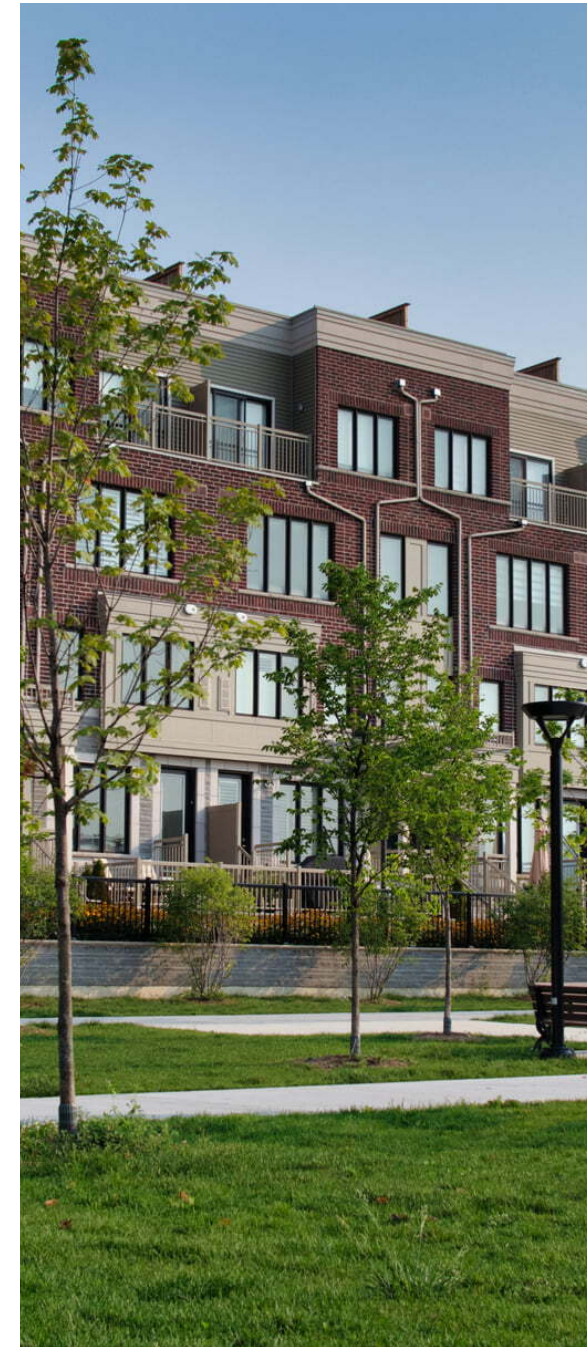
National and local planning policy for C2 use should have clearly defined and supportive affordable housing and CIL policies, supportive policy to assist delivery, site allocations and a defined number of homes required per annum to meet local need. A C3 use will have different policies in line with the residential use class.

C2 use seniors housing is not a residential use. It provides homes for seniors with services and care, and hence has larger amenity areas and the services and care are delivered through an operating business.

It is important to have uniformity in the planning policy environment for UK seniors housing to ensure:

1. A distinction between retirement housing and extra care products
2. A level playing field between developers and operators
3. That the reputation of the sector is not damaged
4. That the financing and growth of the sector is supported.

The current patchwork of planning policy across the country leads to variances in definitions and use classes for the same product as operators and developers navigate the system. A more uniform approach to policy across the country will lead to clearer distinctions, more straightforward/known financing models and ultimately increased growth in the market.



Our Results

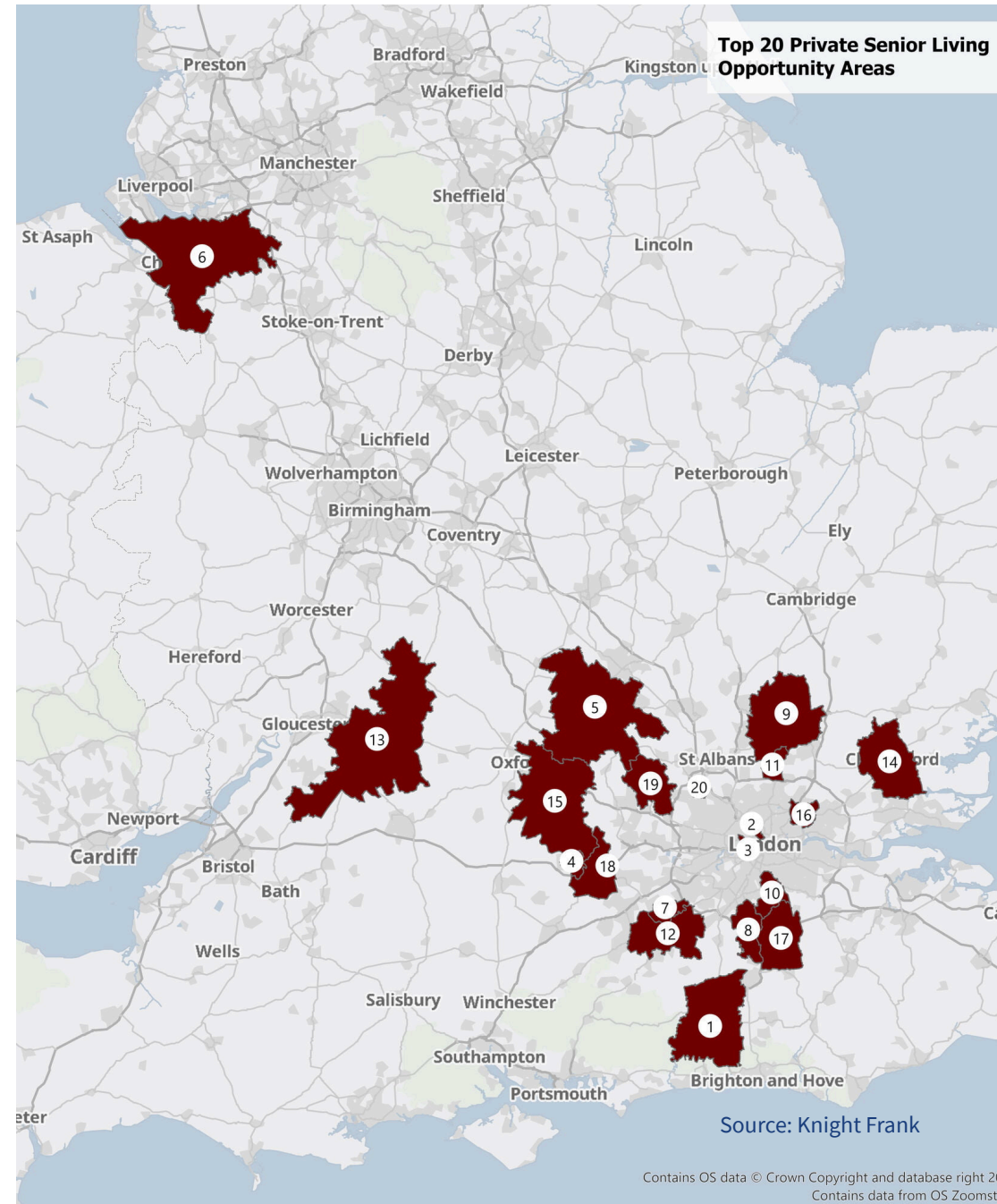
Where are the best opportunities for affordable and private senior living development?



Results

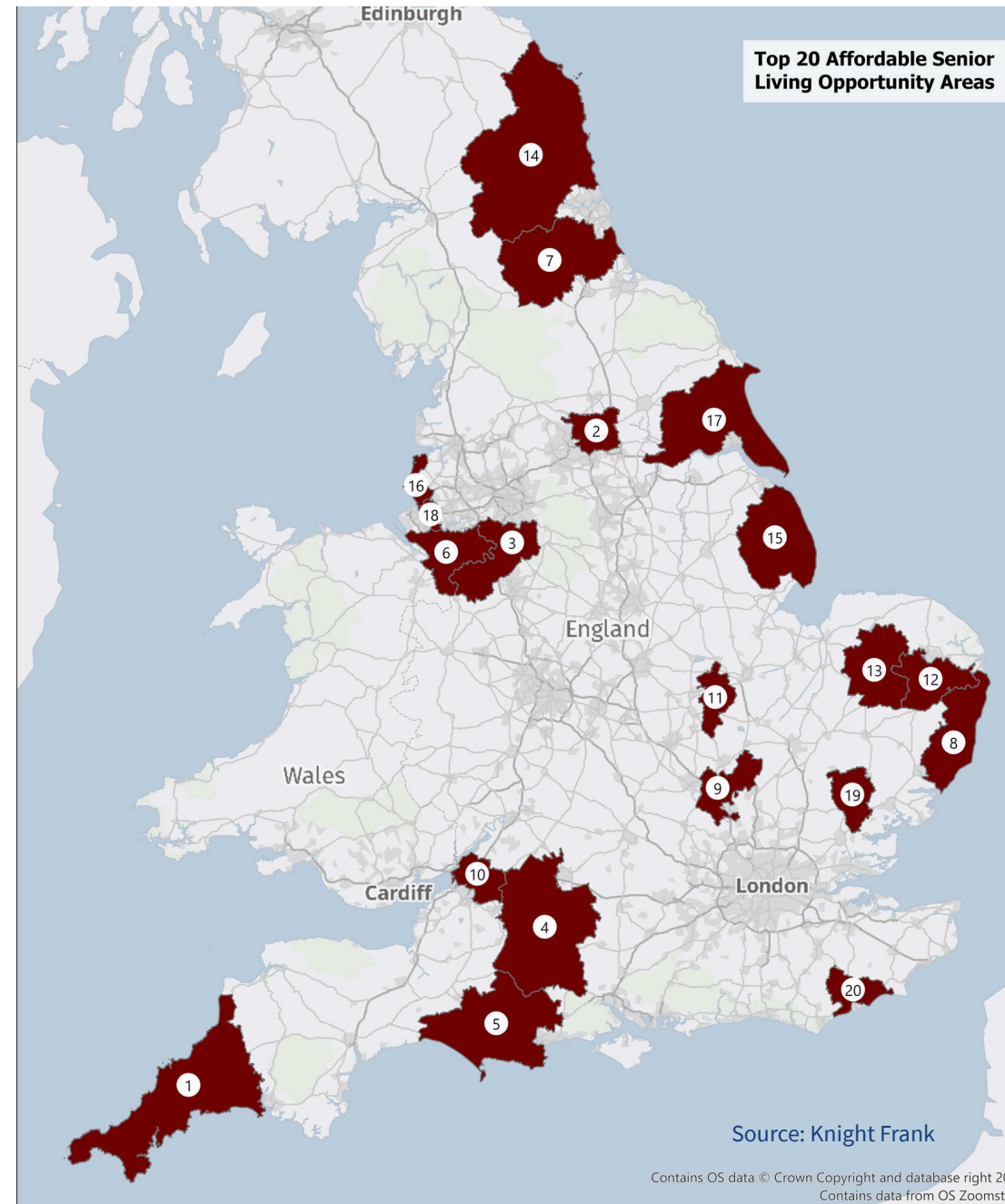
Top 20 locations for private senior living opportunities

1.	Horsham
2.	Camden
3.	Kensington and Chelsea
4.	Reading
5.	Aylesbury Vale
6.	Cheshire West and Chester
7.	Woking
8.	Reigate and Banstead
9.	East Hertfordshire
10.	Croydon
11.	Broxbourne
12.	Guildford
13.	Cotswold
14.	Chelmsford
15.	South Oxfordshire
16.	Redbridge
17.	Tandridge
18.	Wokingham
19.	Chiltern
20.	Watford



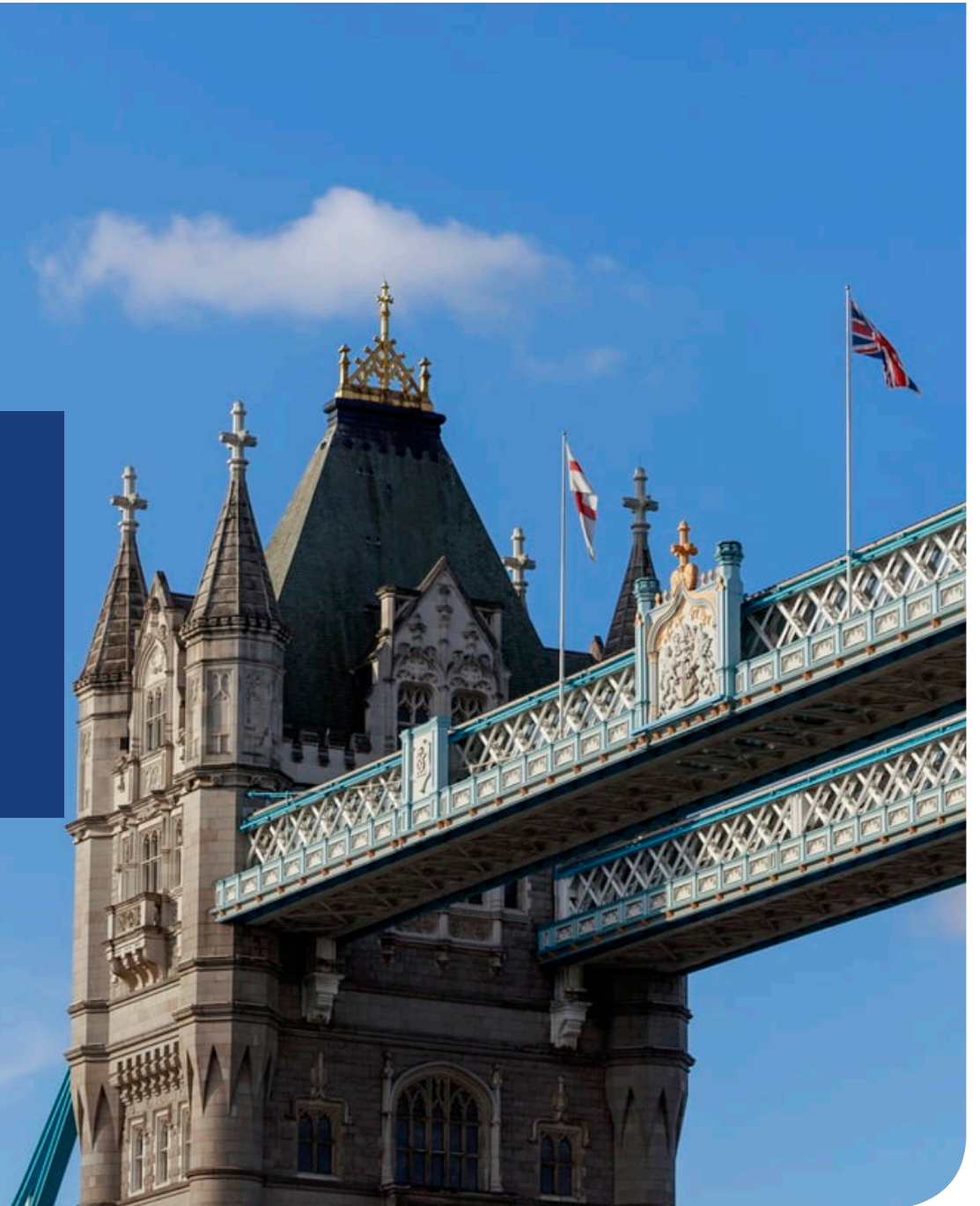
Top 20 locations for affordable senior living opportunities

1.	Cornwall
2.	Leeds
3.	Cheshire East
4.	Wiltshire
5.	Dorset
6.	Cheshire West and Chester
7.	County Durham
8.	East Suffolk
9.	Central Bedfordshire
10.	South Gloucestershire
11.	East Northamptonshire
12.	South Norfolk
13.	Breckland
14.	Northumberland
15.	East Lindsey
16.	Sefton
17.	East Riding of Yorkshire
18.	Liverpool
19.	Braintree
20.	Rother



Analysing the Results

Our analysis shows significant opportunities for development within the senior living sector.



Analysing the Results

There is a broad correlation between the local authority planning score identified by the survey and its overall opportunity score, though it is by no means a clear-cut relationship.

Of the councils surveyed, 161 (50%) do not have any specific planning policies in place for housing for seniors.

While this is a considerable improvement on the results from the 2017 report (when 62% of councils were D rated), the total number of councils still not planning for an ageing population remains significant.

But it is encouraging that the number of A-rated authorities has almost doubled from 9.7% in 2017 to 18.6% today.

Although this improvement is to be welcomed, it does not mean that grade A authorities necessarily offer the greatest opportunities.

Planning authorities with low planning rankings can still perform strongly on other metrics, and vice versa. For example, Birmingham's opportunity score is boosted by the size of the demographic change it is facing.

It is clear, however, that in some parts of England adjustments to a council's planning policy approach are needed to unlock the potential for growth revealed by the demographic data.

Each of the local authorities has been given an overall opportunity score of between 0.1 (lowest) and 0.5 (highest).

The relationship between the planning grade and opportunity score can be seen in the table below. This shows the frequency which planning grades appear at each quartile of the opportunity score results.

Correlation of planning ranking and opportunity score

Overall opportunity score	Rated A	Rated B	Rated C	Rated D
0.1-0.2 (low)	16%	12%	4%	68%
0.2-0.3	14%	23%	8%	55%
0.3-0.4	23%	30%	7%	40%
0.4-0.5 (high)	25%	38%	13%	25%

Source: Knight Frank

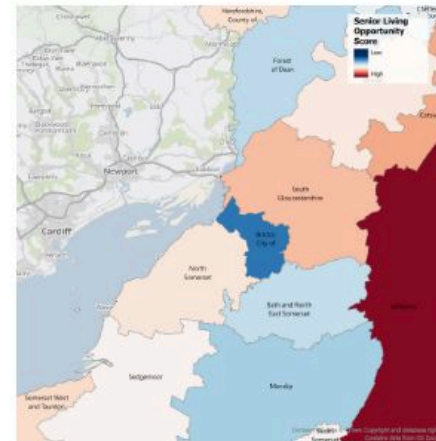
Major Cities Are Underperforming

Very few large cities appear to be close to addressing the challenges posed by housing an ageing population.

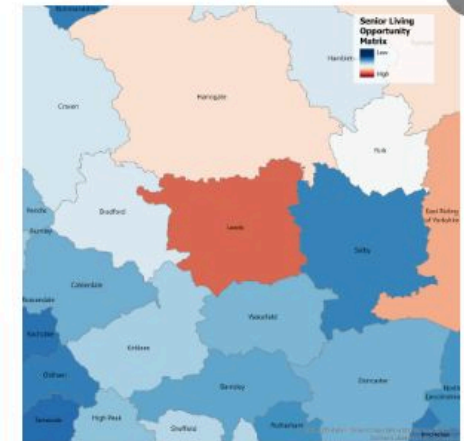
Given that large cities tend to have higher levels of demographic change and larger populations than the surrounding authorities, it is perhaps surprising that they do not perform better on the opportunity score.

The answer to this may lie in their planning policies. Of the five major regional cities reviewed in depth, only Leeds and Manchester have a planning score higher than D. Leeds, which has an A rating, performs comparatively well overall.

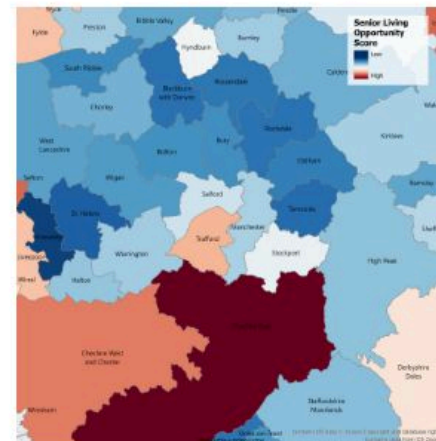
The heatmaps opposite illustrate the local authorities with the most opportunities in dark red, moving to the lowest in dark blue. The concentration of areas of low opportunity is heavily influenced by the poor planning performance identified in our research.



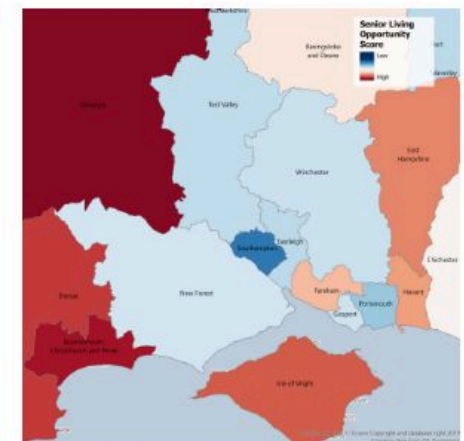
Bristol



Leeds



Manchester



Southampton and Portsmouth

Source: Knight Frank

Notably they are undertaking a review of their development plans and should be providing a more positive planning framework within which to deliver senior living developments. Development plans must conform to both the London Plan and the National Planning Policy Framework which require specialist accommodation for our elderly population to be planned for positively.

It is imperative, particularly in light of the recent issues highlighted by the COVID-19 pandemic, that we ensure our older residents have access to a range of housing types and tenures that best meet their needs. It is a positive step that the new draft London Plan includes a policy on senior living. At the very least this recognises the importance of the sector and the issue of housing our elderly relatives.

However, more needs to be done.

While the new draft London Plan, recognises the importance of the sector with a seniors housing policy, care homes are defined as C2 use and seniors housing can be defined as C3 use, which require affordable housing and CIL payments. And policy is not specific enough to support seniors housing, and includes generalisations such as ‘we will make provision for housing for all types of people, including the elderly and disabled’.

It is perhaps no surprise then that London is underperforming in the overall opportunity score.

Out of the 32 boroughs and the City of London, 22 currently have a planning score of D, meaning they have neither a credible policy nor site allocations.



This is all counter-intuitive to the draft New London Plan's annual strategic target to deliver 4,115 elderly housing units. In the first three full years of the plan period (2017-2019 inclusive) just over 700 senior living homes per annum were built (totalling 2,100 units), highlighting that supply is well behind the curve.

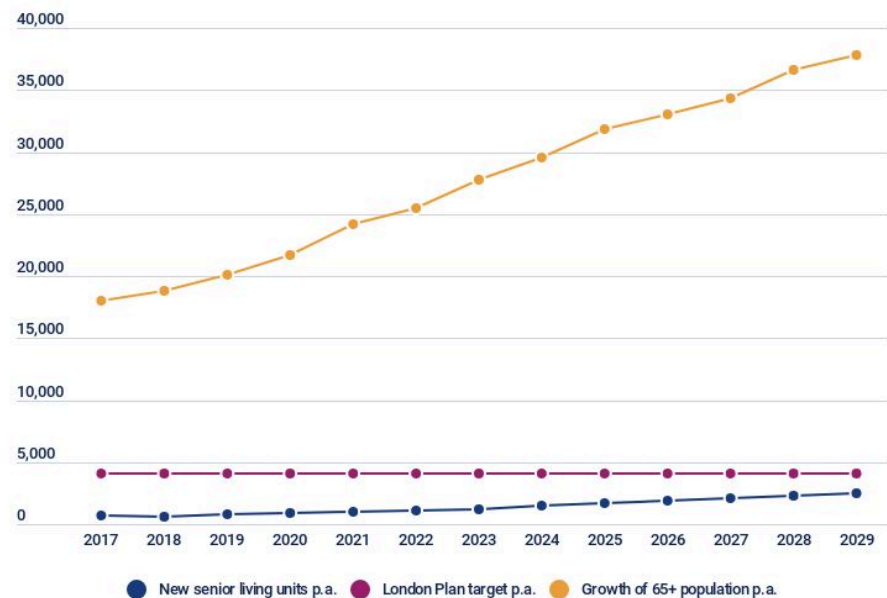
The graph to the right demonstrates the scale of the task (and the opportunity) in London.

The draft New London Plan makes it clear that whether C2 or C3 use class, senior housing should provide its share of affordable housing.

The outcome of recent planning decisions shows there is not a uniform approach to viability and the assessment of affordable housing. Greater clarity on the subject would lead to more development on viable opportunities.

Within London the need for senior living schemes to deliver affordable housing or at least a payment in lieu is not going away, and our observation is that many developers are trying to work with the requirements as far as possible at the borough level.

London demand supply imbalance



Source: Knight Frank, ONS and EAC



As developers and indeed planning officers adapt to new policy environments and learn from past experiences, we are hopeful that the speed of gaining planning permission and the overall supply of homes for seniors in the capital will increase.

Chris Benham

Partner, Knight Frank



Case Studies

A deep dive into the local plans for various councils, and what this means for senior living.



Case Studies

The following authorities are examples of the complex patchwork of approaches that developers have to navigate in this sector.

- [Birmingham](#)
- [Bournemouth, Christchurch and Poole](#)
- [Camden](#)
- [Cheshire West and Chester](#)
- [Elmbridge.](#)



Birmingham

There are 150,000 people aged over 65 currently living in the city. This is expected to rise 22% to 183,000 by 2034.

Given the size of its senior population, Birmingham has the potential to perform much better in our rankings.

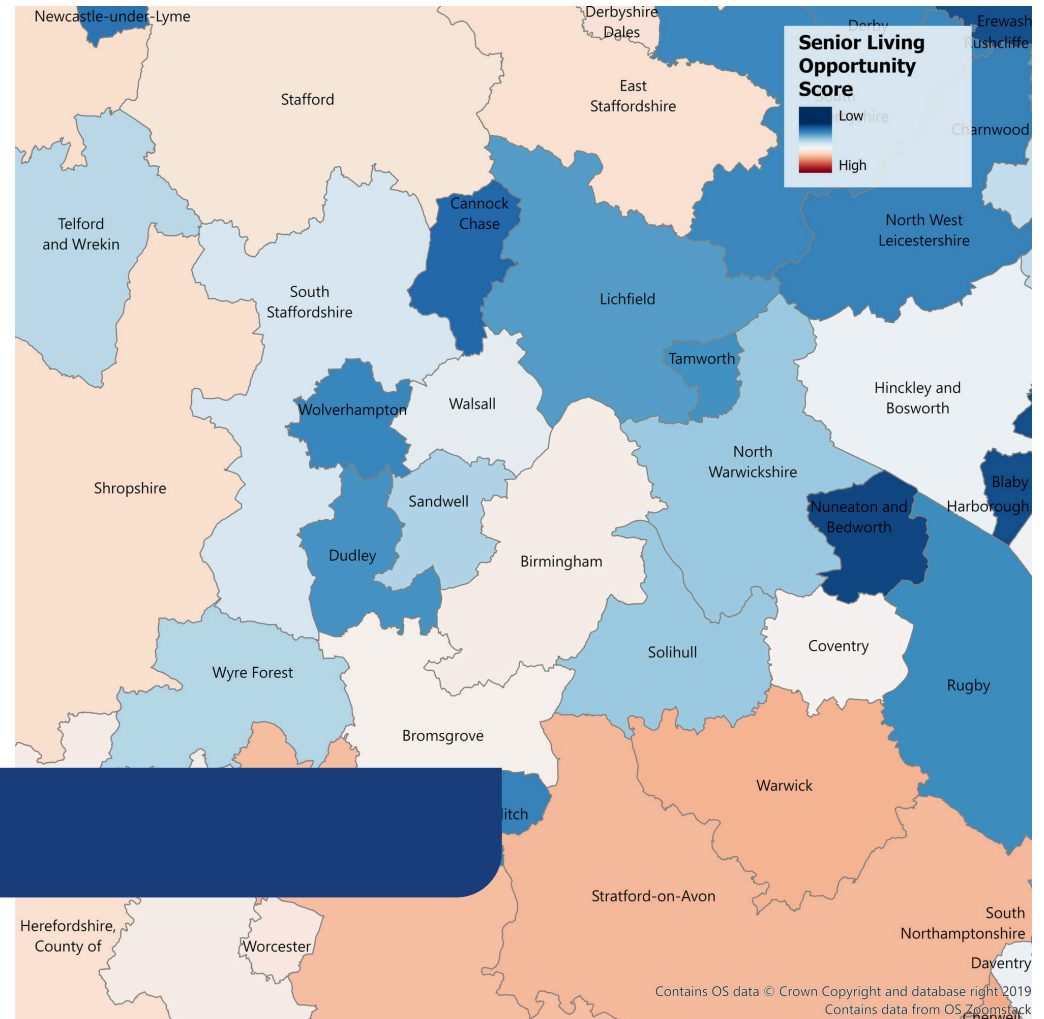
In line with other large cities, its adopted planning policies do not prioritise senior living.

The council has no housing allocation, no policies supporting delivery, and an expectation that affordable housing will be provided on senior living sites. There are also no CIL benefits compared with residential development.

Since 2010, there has been an average annual delivery of 208 senior living units across the local authority, with no schemes delivered since 2018.

Without a change in policy, the city will not meet the needs of its ageing demographic's housing requirements.

Overall opportunity ranking: **94 /316**



Contains OS data © Crown Copyright and database right 2019
Contains data from OS Zoomstack

Source: Knight Frank

Bournemouth, Christchurch and Poole

Three different approaches to seniors housing have been taken by adjacent local authorities, in a rapidly ageing location.

The combined unitary authority only came into existence on Monday 1 April 2019, and the council is still operating under the local plans for each of its legacy authorities.

Despite the large need, the existing supply is dominated by 1980/90s affordable extra care, which does not reflect the desires of the modern retiree. There is a lack of private extra care accommodation and more recently constructed affordable homes.

Most of the local plans in this area do not have allocations for seniors housing. Poole is the exception.

It has identified a need for an additional 3,425 specialist homes by 2033 as part of its overall housing target of 14,200 homes, and has a supportive policy environment and specific site allocations for seniors housing.

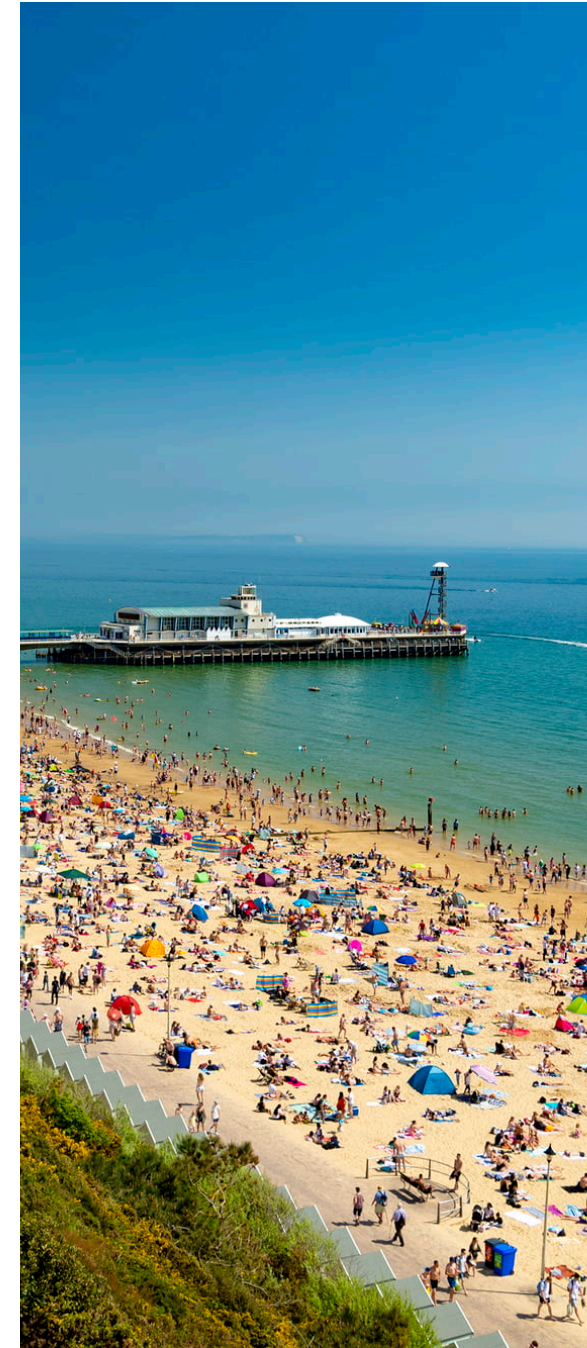
The new authority's local plan needs to adopt the same policy, to provide a joined-up regional and national strategy to meeting the housing need.

Separately, the current local plans support seniors housing by not requiring affordable housing for C2 use, and Christchurch and Poole have a lower CIL rate for seniors housing compared to residential housing.

But Bournemouth requires a higher CIL rate on seniors housing. This is another example of a disjointed approach.

The current preparation of a new local plan for the combined authority area should be used as an opportunity to address these issues.

Overall opportunity ranking: **4** /316



Camden

Camden ranks highest out of the London boroughs, and second overall in our opportunity score for private delivery.

Despite the potentially difficult planning environment, Camden is unusual amongst London boroughs in that it has a specific policy supporting seniors housing.

However, working against this support, its local plan makes clear affordable housing is likely to be sought with a flexible approach to the scale and location, and residential CIL charging rates apply.

Overall opportunity ranking: 6 /316



Cheshire West and Chester

Cheshire West and Chester is the only authority to feature in the top ten opportunity areas for both private and affordable developers.

The local plan has an allocation for seniors housing, a supportive policy environment (including no affordable housing requirement) and CIL requirements for C2 use.

The council's key planning policies expressly recognise and allow for a wide variety of retirement-focused development. This ranges from the provision of 'downsizer' accommodation to extra-care developments and residential care facilities. And the policies don't attempt to prescribe the types of use class that these developments might fall into.

This has led to an increase in supply, with almost 1,100 apartments delivered in 19 schemes in the last ten years across affordable and private housing, including Gifford Lea by Inspired Villages and Boughton Hall by Enterprise Retirement Living.

Overall opportunity ranking: **18** /316



Elmbridge

The council's local plan recognises the need both to bring forward new retirement living schemes and to protect their existing provision, where it is appropriate to do so.

Elmbridge is an example of an authority with supportive planning policy around design for seniors housing, no affordable housing requirement or CIL charges for C2 development. Yet, it does not have site allocations.

The policy support for delivery has led to an increase in activity, with six private senior living schemes opening over the last five years, and Audley Villages due to open in Cobham. This is an encouraging start, but much more could be achieved if the local plan actually allocated sites for seniors housing.

Overall opportunity ranking: **63** /316



Outlook

How can the planning landscape change to support senior living development?



Outlook

Situated between residential family housing and care homes, seniors housing offers the independence and the 'own front door' experience of the family home in a professionally managed setting.

Its importance in the wider health and social care sectors will unquestionably continue to grow.

COVID-19 has placed a spotlight on people in their later life. It is in all of our interests to provide housing options to seniors, and to make sure people enjoy a good standard of living in later life and have access to high quality care and support.

Post-pandemic, the economy will be constrained. This will occur at a crucial time when recent events have demonstrated how much more investment is required in the sector and our wider care system.

Seniors housing is part of the solution to providing larger capacity in the social care system, as well as supporting the wider housing market.

ARCO's Planning For Retirement report of June 2020 echoes the need for further clarity. Their recommendations for the designation of a new C2R planning use class for retirement communities and alignment of local authorities to include older person's housing policies within local plans highlight the breadth of planning as a barrier in the sector.

There has been a marked improvement in the number of local authorities planning for seniors housing in recent years, but there is still a long way to go before the necessary support is in place to deliver our population's elderly housing needs in full.

The current patchwork approach to local plans is holding back the development of the sector and needs to end. And a national and local policy framework that works to promote a uniform and supportive approach to seniors housing is required.

The 'best in class' local authorities uncovered by this research meet the needs of our ageing demographic in the following ways:

1. They allocate sites for seniors housing in their local plans
2. They have adopted a supportive planning policy for seniors housing, which recognises the whole of the sector has a role to play in meeting housing needs
3. They have a clearly defined position on affordable housing
4. A supportive position on CIL.

We need all local authorities to take the same approach if we are to unlock the potential of seniors housing in England.



We would like to see a supportive local policy framework that reflects national guidance, is based on up to date evidence of current and future needs for housing for older people, and plans proactively for those needs – potentially including allocations for housing with care in all large scale developments. At a national policy level the introduction of a new planning use classification, as recently recommended by ARCO and CCN, should be implemented as part of the radical planning reforms that have been promised by the Government.

Emma Trinder

Planning Director, Audley Group





It is good to see an increased number of local authorities planning for age-appropriate homes for older people. We have seen this growth reflected in the increasing number of planning consents we have achieved, with April 2020 being our strongest month yet.

However, for various reasons, including the lack of planning policies for the sector, these applications still take considerably longer than those for residential developments. As the report points out, there is still some way to go before we see retirement villages receive equal consideration alongside affordable housing and homes for first time buyers. We would welcome a national policy that says all planners must set out clear local policies for addressing the growing need for communities like ours.

Jamie Bunce

CEO, Inspired Villages





One of the key issues for operator/developers is the inconsistent approach by local planning authorities across the country in identifying housing need for their area.

So often there is a lack of understanding of the different types of models available and the inter-relationship of specialist housing with technical planning matters.

Because these issues are sometimes quite new to some local planning authorities, we very often find ourselves having to start at the very beginning, which ultimately slows the process down.

Mark Curran

Development Director, Anchor Hanover





People are living longer and it is vital that they are provided with an appropriate choice of how they could live their later years. These communities form a core part of this proposition.

As the sector becomes more widely discussed and understood we want to see increased adoption of retirement communities within Government frameworks and an improved understanding of the benefits that they can deliver.

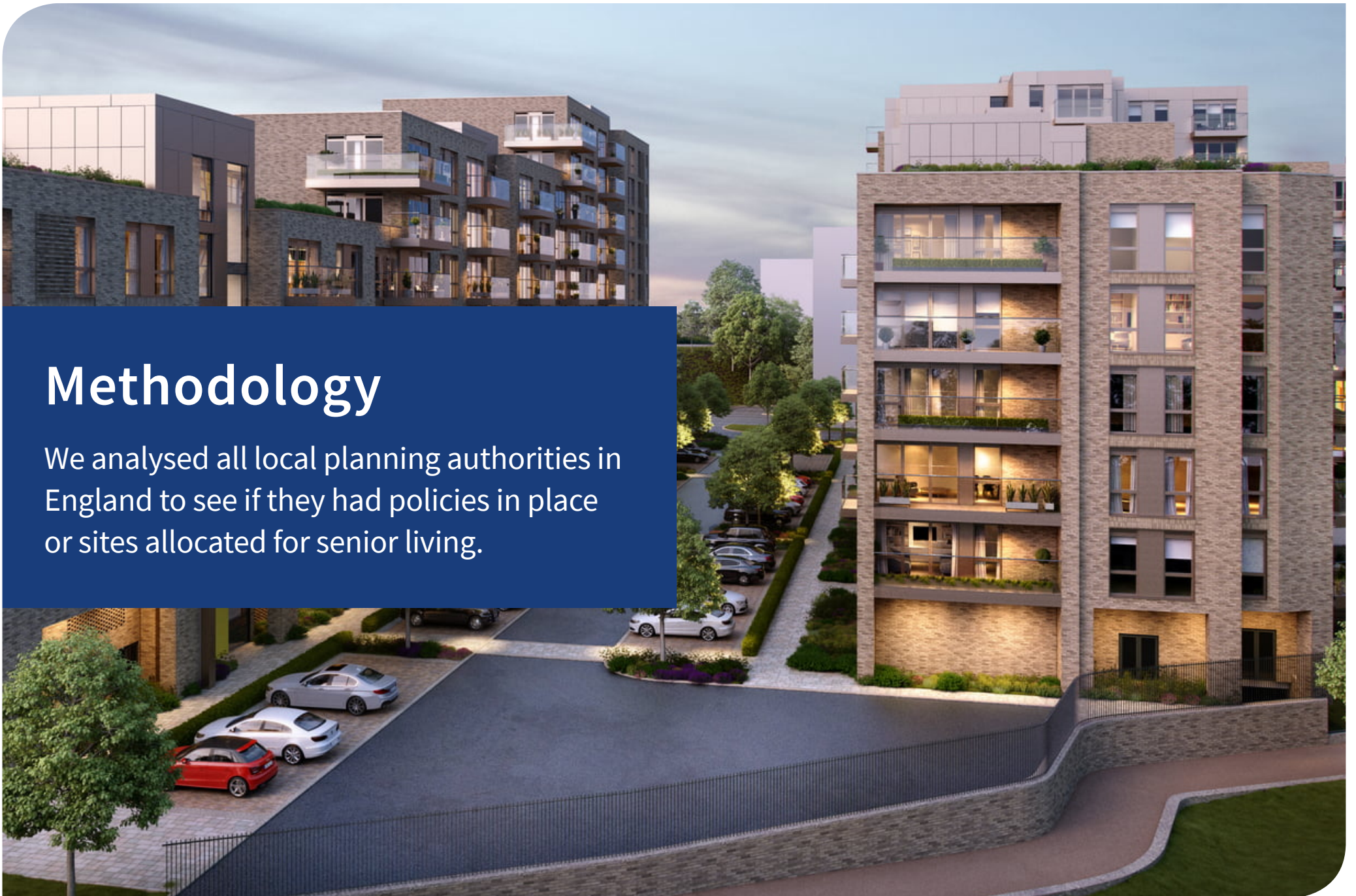
Jason Leek

CEO, Riverstone



Methodology

We analysed all local planning authorities in England to see if they had policies in place or sites allocated for senior living.



Methodology

This research has analysed and graded local plans for all local planning authorities in England based on their approach to housing for seniors.

It specifically looks at whether they have either a policy for seniors housing or have made site-specific allocations for this use. This year, we have supplemented that research by looking at wider demographic changes in these areas.

By overlaying key indicators onto the planning policy survey, we have been able to identify areas of the country where there is clear potential for senior living to develop, as well as those where something is holding that potential back.



Planning rankings

Grade A

Clear policies indicating details of the required number of dwellings / care home beds, how this will be achieved and specific site allocations given

Grade B

A clear policy as above, but no land or site allocations

Grade C

Site allocations given, but no clear elderly policy

Grade D

Neither – with policy (at the most) confined to generalisations such as “we will make provision for housing all types of people including the elderly and the disabled.”

2020 survey results

Out of 322* local authorities 60 (18.6%) were graded A, 80 (24.8%) were graded B, 21 (6.5%) were graded C and a 161 (50%) were graded D.

2017 survey results

Out of 329 local authorities only 32 (9.7%) were graded A, 72 (21.9%) were graded B, 22 (6.7%) were graded C and 203 (61.7%) were graded D.

* Changes in local authority numbers due to changes in local authority boundaries between 2017 and 2020. Where a newly combined authority does not have a new local plan, the rankings were attributed to the local plans of the legacy authorities.

Senior living opportunity rankings

65+ Population estimate 2019

ONS data providing an estimate number of individuals aged 65+ in each local authority.

65+ Population change 2019-2034

ONS projections providing an estimated percentage growth in the number of individuals aged 65+ in each local authority over the next fifteen years.

Average 65+ property value premium over average property value

Using a combination of datasets, we estimated the average value of a property owned by a 65+ owner occupier vs the average value of a property in that local authority. This was done using a combination of Land Registry, Experian, Rightmove and LonRes data.

% of current supply that is private

Data from the Elderly Accommodation Counsel that calculates the proportion of current senior living supply in each local authority that is either private for-sale or private rent.

Open full table in browser:

<https://irwinmitchell.turtl.co/story/unlocking-potential-for-senior-living/page/7/3>
Number of 65+ households in each local authority. Private units encompass both for-sale and rental.
Senior living unit

These five metrics have been applied with an equal weighting. We have assessed opportunity areas for both private and affordable seniors housing. There is a clear distinction in the offering and proposition of these products, and thus target areas will be different.

Whilst these metrics provide an accurate reflection of the demand and supply landscape in each local authority, there are a number of other key indicators that a senior living operator would consider. Residential £PSF values alongside further analysis on supply pipeline, affordability, care needs and demand supply gap are also crucial to the site finding and decision-making process.

Key concepts and their impact on seniors housing

Community Infrastructure Levy (CIL)

CIL is a development land tax charged on new build developments at differential rates.

Local authorities set their CIL rates based on high level viability studies which look at general types of development that are likely to come forward in their area.

These high-level viability studies often do not take seniors housing into account, which is a problem as the economic model underpinning the sector is very different to that of standard housing schemes.

Use classes

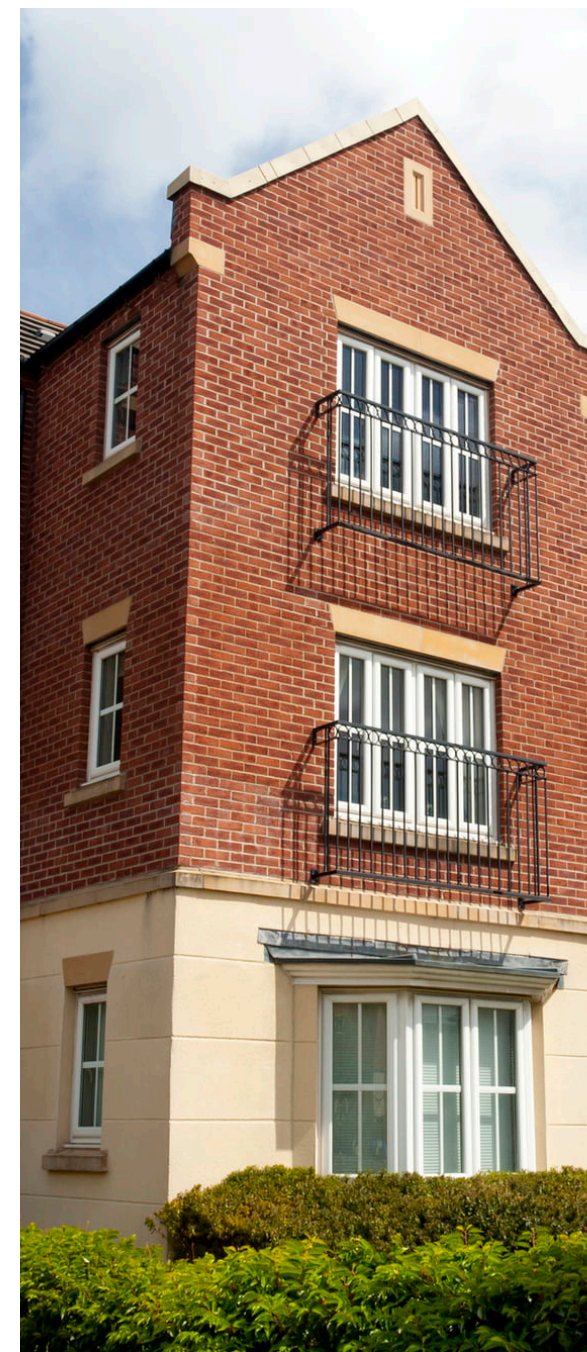
Use classes are broad categories of developments which are grouped together for planning purposes. The category that a development falls into will determine the starting points for the planning obligations that it will provide and how it is treated for CIL purposes.

There are two use classes that seniors housing schemes could fall into. C3 dwellings, which contains people's homes and standard market housing; and C2 residential institutions that provide care to those in need of it.

Modern care provision often aims at preserving residents' independence as long as possible, meaning that it can share many characteristics with the housing market. The key difference between the two is the provision of care to residents.

Local plan/development plan

These documents set the strategic planning priorities for a local authority area over the plan period, which usually run for ten to fifteen years. The local plan policies determine where, and what types of development are likely to come forward in the foreseeable future.





The Data Behind the Rankings

The information we used to calculate the rankings for each local authority.

The Data Behind the Rankings

Overall opportunity score rankings

1.	Cheshire East
2.	Cornwall
3.	Wiltshire
4.	Bournemouth, Christchurch and Poole
5.	Horsham
6.	Camden
7.	Thanet
8.	Dorset
9.	Kensington and Chelsea
10.	Reading
11.	Aylesbury Vale
12.	Isle of Wight
13.	Arun
14.	Rother
15.	Sefton
16.	Leeds
17.	North Norfolk
18.	Cheshire West and Chester
19.	East Suffolk
20.	Woking
21.	https://irwinmitchell.turtl.co/story/unlocking-potential-for-senior-living/page/8/1
22.	Central Bedfordshire
23.	East Devon
24.	Reigate and Banstead
25.	East Hertfordshire
26.	Maidstone
27.	Croydon
28.	Havant

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Local authority planning rankings in full – 2017 vs 2020

Local authority 2017 ranking		Local authority 2020 ranking	
Adur	D	Adur	D
Allerdale	B	Allerdale	B
Amber Valley	D	Amber Valley	D
Arun	B	Arun	A
Ashfield	D	Ashfield	D
Ashford	D	Ashford	D
Aylesbury Vale	D	Aylesbury Vale	A
Babergh	B	Babergh	B
Barking & Dagenham	D	Barking and Dagenham	D
Barnet	D	Barnet	D
Barnsley	D	Barnsley	D
Barrow in Furness	D	Barrow-in-Furness	D
Basildon	B	Basildon	B
Basingstoke and Deane	B	Basingstoke and Deane	B
Bassetlaw	D	Bassetlaw	D
Bath & North East Somerset	B	Bath and North East Somerset	B
Bedford	D	Bedford	B
Bexley	D	Bexley	D
Birmingham	D	Birmingham	D
Blaby	D	Blaby	D
Blackburn with Darwen	D	Blackburn with Darwen	D
Blackpool	B	Blackpool	B
Bolsover	A	Bolsover	A
Bolton	D		D
Boston	B		D
Bournemouth	D		D,D,A
Bracknell Forest	D	Bracknell Forest	C
Bradford	D	Bradford	D
Braintree	A	Braintree	A
Breckland	D	Breckland	A
Brent	D	Brent	B
Brentwood	B	Brentwood	A

Open full table in browser:

<https://irwinmitchell.turtl.co/story/unlocking-potential-for-senior-living/page/8/2>

Estimated 65+ populations – top 10

Rank	Local authority	Region	65+ population estimate (2019)
1.	Birmingham	West Midlands	149,365
2.	Cornwall	South West	142,532
3.	Leeds	Yorkshire and The Humber	123,753
4.	County Durham	North East	110,339
5.	Dorset	South West	109,972
6.	Wiltshire	South West	108,147
7.	Sheffield	Yorkshire and The Humber	94,459
8.	East Riding of Yorkshire	Yorkshire and The Humber	89,152
9.	Cheshire East	North West	88,267
10.	Bournemouth, Christchurch and Poole	South West	86,248

Estimated 65+ populations – bottom 10

Rank	Local authority	Region	65+ population estimate (2019)
1.	Rutland	East Midlands	10,088
2.	Corby	East Midlands	10,278
3.	Richmondshire	Yorkshire and The Humber	11,474
4.	Melton	East Midlands	11,814
5.	Oadby and Wigston	East Midlands	12,315
6.	Watford	East of England	12,914
7.	Rossendale	North West	13,355
8.	Harlow	East of England	13,420
9.	Stevenage	East of England	13,454
10.	Rushmoor	South East	14,061

Estimated 65+ population change 2019-34 (%) – top 10

Rank	Local authority	Region	65+ population change (2019-2034)
1.	Tower Hamlets	London	81%
2.	Southwark	London	71%
3.	Newham	London	68%
4.	Hackney	London	66%
5.	Westminster	London	59%
6.	Lambeth	London	58%
7.	Camden	London	56%
8.	Brent	London	55%
9.	Hammersmith and Fulham	London	55%
10.	Haringey	London	54%

Estimated 65+ population change 2019-34 (%) – bottom 10

Rank	Local authority	Region	65+ population change (2019-2034)
1.	Brentwood	East of England	15%
2.	Castle Point	East of England	15%
3.	Bristol, City of	South West	15%
4.	Barrow-in-Furness	North West	16%
5.	Chiltern	South East	18%
6.	Oadby and Wigston	East Midlands	18%
7.	Redditch	West Midlands	19%
8.	Walsall	West Midlands	19%
9.	Dudley	West Midlands	19%
10.	Lichfield	West Midlands	20%

% of current supply that is private – top 10

Rank	Local authority	Region	% of current supply that is private
1.	West Oxfordshire	South East	74%
2.	Hart	South East	73%
3.	St Albans	East of England	69%
4.	Epsom and Ewell	South East	69%
5.	New Forest	South East	65%
6.	Surrey Heath	South East	64%
7.	South Bucks	South East	64%
8.	Test Valley	South East	64%
9.	Arun	South East	61%
10.	Waverley	South East	60%

% of supply that is private – bottom 10

Rank	Local authority	Region	% of current supply that is private
1.	Newham	London	0%
2.	Harlow	East of England	0%
3.	Bolsover	East Midlands	0%
4.	Tower Hamlets	London	0%
5.	Rossendale	North West	0%
6.	Stoke-on-Trent	West Midlands	0%
7.	Barrow-in-Furness	North West	0%
8.	Pendle	North West	0%
9.	Hyndburn	North West	1%
10.	Corby	East Midlands	1%

Avg 65+ property value premium over average property value – top 10

Rank	Local authority	Region	Premium
1.	Camden	London	55%
2.	Kensington and Chelsea	London	39%
3.	Hammersmith and Fulham	London	37%
4.	Bournemouth, Christchurch and Poole	South West	34%
5.	Haringey	London	34%
6.	Islington	London	31%
7.	Folkestone and Hythe	South East	30%
8.	Burnley	North West	30%
9.	Pendle	North West	29%
10.	Hastings	South East	26%

Avg 65+ property value premium over average property value – bottom 10

Rank	Local authority	Region	Premium
1.	Rochford	East of England	1%
2.	Knowsley	North West	1%
3.	Castle Point	East of England	2%
4.	South Staffordshire	West Midlands	3%
5.	Bromsgrove	West Midlands	3%
6.	Blaby	East Midlands	3%
7.	North Kesteven	East Midlands	3%
8.	Maldon	East of England	3%
9.	Broadland	East of England	3%
10.	Ribble Valley	North West	3%

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How to get in touch with us.



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Thank you for reading

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