Barbican and Golden Lane

Housing Needs Assessment (HNA)

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Quality information

Prepared by	Checked by	Approved by
Paul Avery Principal Consultant	Kerry Parr Associate Director	Kerry Parr Associate Director
Stephanie Brewer Associate Director		

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Prepared for: Barbican and Golden Lane Neighbourhood Forum

Prepared by:

AECOM Infrastructure & Environment UK Limited
Aldgate Tower
2 Leman Street
London E1 8FA
United Kingdom
aecom.com

Table of Contents

List of acronyms used in the text:

CLH	Community Led Housing
CLT	Community Land Trust
DLUHC	Department for Levelling Up, Housing and Communities (formerly MHCLG)
GLA	Greater London Authority
HMA	Housing Market Area
HNA	Housing Needs Assessment
HRF	Housing Requirement Figure (the total number of homes the NA is expected to plan for, usually supplied by LPAs)
HLIN	Housing Learning and Improvement Network
HRP	Household Reference Person
LA	Local Authority
LHN	Local Housing Need
LHNA	Local Housing Needs Assessment
LPA	Local Planning Authority
LSOA	Lower Layer Super Output Area
MSOA	Middle Layer Super Output Area
NA	Neighbourhood (Plan) Area
NP	Neighbourhood Plan
NPPF	National Planning Policy Framework
OA	Output Area
ONS	Office for National Statistics
PPG	Planning Practice Guidance
PRS	Private Rented Sector
RQ	Research Question
SHMA	Strategic Housing Market Assessment
VOA	Valuation Office Agency

1. Executive Summary

1. This Executive Summary details the conclusions of each chapter of this Housing Needs Assessment (HNA), addressing each of the themes agreed with the Neighbourhood Forum at the outset of the research.

2. Barbican and Golden Lane is a densely developed urban Neighbourhood Area (NA), located in the City of London. The Barbican and Golden Lane Neighbourhood Forum, designated by the City of London Corporation in 2023, leads the preparation of the Barbican and Golden Lane Neighbourhood Plan, which this Housing Needs Assessment supports as evidence.

3. The 2021 Census recorded 4,470 individuals, 2,678 households, and 3,536 dwellings in the Barbican and Golden Lane NA, indicating an increase of 223 people since the 2011 Census. Note that a degree of caution is advised when interpreting data from the 2021 Census because of its timing during a national COVID-19 lockdown, which is likely to have impacted the location and composition of households at that time, and therefore undercounted the actual current NA population. The movements of local households during this time, and the impact of this on Census statistics, may present an area for further primary research.

4. Most of the City of London's resident population lives in the Barbican and Golden Lane area, at the centre of which are two postwar estates. The NA's residential character stands in stark contrast to the rest of the City, where office uses predominate. There has been significant development in the Barbican and Golden Lane area in recent years, equating to a 23% increase (663 additional dwellings) between 2011 and 2021. During this time, the amount of Affordable Housing in the NA has actually declined by 39 units, most likely due to the continuation of the Right to Buy scheme alongside an absence of additional onsite Affordable Housing in new mainstream development (equivalent financial contributions are instead used to fund provision outside of the City boundary, where land values are lower).

Conclusions- Tenure and Affordability

Current tenure profile

5. In Barbican and Golden Lane, around half of households are homeowners, 38% rent privately and 13% live in social rented accommodation, according to the 2021 Census. This is not dissimilar to the picture across London as a whole, but diverges from the rest of the City – where the tenure mix is weighted in favour of renting over ownership. There are also significant differences within the NA, with 86% of the area's social rented housing being concentrated in the Golden Lane estate.

6. Over the past decade, the number of households renting privately in the NA has grown by 56% while all other categories have contracted slightly. This suggests that most of the new housing delivered in recent years is rented rather than owned, and that purchases through the Right to Buy and similar schemes (as well as wholesale redevelopments of key worker housing) are continuing to erode the stock of affordable rented housing. Subsidised

housing lost in this way tends not to be replaced within the NA itself. Instead, the Corporation collects financial contributions that it spends on delivery in other boroughs where land values are lower. This increases the amount of Affordable Housing able to meet the City's needs, but comes at the cost of relocating the people concerned and potentially leaving a community that is less mixed in terms of incomes, occupations and other characteristics.

7. Another key change that has taken place over the past decade is a substantial increase in the number of dwellings that have no permanent or usual occupant. This includes vacant homes, second homes and short-term rentals such as serviced apartments. The number of such homes (based on the difference between the number of dwellings and households counted in the Census) stood at 858 in 2021, compared to 350 in 2011 – a sharp increase that is likely to have been driven in part by the timing of the 2021 Census during the Covid-19 pandemic. This is again linked to observed trends of largescale but temporary outmigration from large cities during this period.[1]

8. Local agents note that many homes in the NA serve as pied-à-terre accommodation for City workers and others with their primary residence outside of London. Though hybrid working trends may be expected to reduce demand for such forms of (non-)occupancy, owners are generally understood to lack financial urgency to sell. It may also be the case that the timing of the 2021 Census during Covid-19 restrictions artificially inflated the number of vacant homes as those with multiple properties elected to respond from more spacious non-urban dwellings.

Housing costs

9. Home values in Barbican and Golden Lane have followed an uneven trajectory over the past decade, rising to a peak in 2016 before falling to a low point in 2018/19 and then stabilising again from 2020, though remaining below their level in 2016. In 2023, the median dwelling price stands at £800,000, having experienced 7.4% price growth over the decade. The lower quartile, which is usually a good representation of entry-level housing, stands at £665,000, following growth of 11.9% over the period.

10. These averages are similar or slightly lower than the equivalent measures for the City of London as a whole, but significantly higher than Greater London averages. This indicates that those who struggle to access suitably affordable housing within the NA do have potential options within the wider London market as their needs and financial capacity changes.

11. Trend data for rental prices is less readily available than for purchase prices, but local agents note that rents dropped by around 15-20% during the Covid-19 pandemic, in part because overseas renters represent a large segment of the market and both travel and work patterns were restricted. Since then, rents are observed to have risen close to their pre-2019 peak, with further anecdotal reports suggesting steeper recent price growth exceeding previous peaks.

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[1] Rowe, F. et al., Urban Exodus? Understanding Human Mobility in Britain During the COVID-19 Pandemic Using Meta-Facebook Data. *Population, Space and Place*, 2022.

Tenure options

12. AECOM has estimated the annual income required to afford various tenures of housing in Barbican and Golden Lane – each of which is explained in detail in Appendix C. These thresholds are compared to incomes to determine which options are the most appropriate for local people going forward.

13. The average household income the City of London was £65,400 in 2020, and lower quartile earnings (per person) for individuals living in Inner London was £23,002 in 2022. The earnings of individuals working in the City of London is significantly higher owing to the high-value employment that predominates in its commercial areas. The earnings levels of key local occupation categories have also been reviewed: the median individual earnings for carers and associated professions in London is £18,549; for cultural workers it is £34,323. Though it is not possible to determine if these figures are reflective of NA-based workers, they give a sense of the scale of the affordability challenge among key occupational groups on whom the cultural identity and ageing population of Barbican and Golden Lane may increasingly depend.

14. The costs of market housing in Barbican and Golden Lane far exceed the purchasing power of local households, at least in terms of the income benchmarks available for analysis. Average earning households are not close to being able to afford even entry-level rented housing, and would need an income three times greater to access a mortgage on the median home for sale locally. The implication here is that it is primarily existing wealth (in the form of savings or existing housing equity) rather than income that determines the ability of many households to access market housing in the NA. Mobility between tenure categories (other than between private renting and ownership) is therefore likely to be limited.

15. In this context, housing products offering a subsidised route to home ownership for those who can afford to rent but not to buy unfortunately appear to offer limited additional value. A key concern is that they primarily serve those on incomes far above the average or with significant savings. More fundamentally, however, First Homes and shared ownership may not be deliverable within the price and income eligibility caps set for London without the potential for adverse consequences on development viability, size or quality. Given such products are supported in the London and City of London Plans and required as a proportion of all Affordable Housing to some extent, the Corporation should be able to advise how to overcome the affordability and eligibility challenges posed.

16. In contrast, affordable rented housing is generally affordable to households with two lower earners depending on their household size. However, households with a single lower earner appear unable to afford any of the tenures considered including the average socially rented unit. Such individuals will, if unable to secure a smaller social rented dwelling (with the attendant risk of affordability-driven overcrowding in the large number of studio units), require additional subsidy through Housing Benefit to access housing. The comparisons discussed here suggest that the affordable rented sector performs a vital function in Barbican and Golden Lane as the only option for a large segment of those in the greatest need.

Quantity of Affordable Housing needed

17. The 2023 City of London SHMA identifies a need for 103 net additional affordable homes each year in the City. On the basis that the share of this need attributable to the NA is in proportion to its share of the City population (54.5%), this suggests that Barbican and Golden Lane will need around 56 affordable homes per year.

18. The HNA includes estimates that are more specific to Barbican and Golden Lane and that consider the need for affordable rented homes and subsidised routes to ownership separately. The results of these calculations are an annual need for 22 affordable rented homes and potential demand for 34 units of affordable home ownership accommodation. Note that the latter are generally adequately housed in rented accommodation and have less severe needs than the former. The HNA estimates happen to precisely match the pro-rated SHMA estimates, at a total of 56 units required annually.

19. However, these results require an important caveat. It is not possible to accurately pro-rate City-level needs to the NA because the City waiting list includes needs arising from a large number of households living in estates outside of the Square Mile. As such, using Barbican and Golden Lane's proportion of the current City of London population almost certainly overstates the need. This issue affects the first HNA estimate (for affordable rented housing) as well as the overall estimate derived from the SHMA. The NA's needs are likely to be smaller in practice, and these estimates should be interpreted as the upper bound of a range.

20. Looking at the needs expressed on the City of London waiting list in terms of dwelling size suggests that the available stock is broadly aligned with the distribution of need, with the exception that 1 bedroom homes represent a larger share of supply than need and 4+ bedroom properties represent a larger share of need than supply. Demand and supply in the other categories are generally well-balanced, with more turnover and more need at the lower end of the size spectrum (including studio accommodation). The waiting list figures also demonstrate a significant degree of housing hardship, including a number of homeless and overcrowded households. This appears to justify urgent provision (and protection) of additional Affordable Homes.

Affordable Housing tenure mix

21. Affordable Housing is required to be delivered at set minimum proportion of all housing on mainstream sites above specific size thresholds through policies set at City and London scale. The key benchmark in this case, if the emerging Local Plan proceeds as currently drafted, is a requirement that a minimum of 35% of new homes should be affordable. However, as noted above, the Affordable Housing contribution of new development is most likely to take the form of financial contributions to delivery outside of the City boundary. Leaving aside the relative merits of this approach, this context potentially limits the ability of the Neighbourhood Plan to influence the form that Affordable Housing should take.

22. Nevertheless, it is worth thinking through the available options. Based on AECOM's professional judgement of the factors listed in Appendix D, it is recommended that at least 70% of future Affordable Housing should take the form of affordable rented housing to

accommodate the urgent backlog of need on the waiting list, and to ensure that those on lower-than-average incomes have some way of remaining or moving to Barbican and Golden Lane. This group may include paid carers and culture sector workers, who can be seen to represent key strategic segments of the local employment base, as well as unpaid carers and key workers vital to the functioning of the area (and reflecting the original purpose of the two main estates). Furthermore, our analysis of housing affordability suggests it may be challenging to deliver affordable routes to home ownership, and that they would tend to benefit wealthier households. To ignore this tenure category altogether would risk falling out of conformity with the Local Plan and London Plan, but the focus should be on meeting the more urgent and acute need for affordable rented housing.

23. There is no obligation to follow this recommendation or to depart from the emerging Local Plan default mix if that is more in line with the community's objectives. The City of London Corporation should be able to advise about the options available as well as the implications of issues beyond the scope of this report, such as development viability.

Conclusions- Type and Size

The current housing mix

24. The current dwelling mix in Barbican and Golden Lane is dominated by flats, which make up 98% of all homes, according to the 2021 Census. This mirrors the mix of the wider City (of which the NA represents a significant part – around 55% of households). London as a whole features a more diverse housing mix, although it remains heavily weighted in favour of flats compared to the national average.

25. In terms of dwelling size, a combined 85% of homes in the NA have 2 bedrooms or fewer – a finding that aligns with the dominance of flats discussed above. Although a reasonable share of 3 bedroom homes exists (11%), properties with 4 or more bedrooms are rare (4%). This again echoes the City of London mix and offers less diversity than is available across London as a whole. Recent development has broadly embedded existing patterns, with a focus on smaller homes.

26. The 2011 Census (which, unlike the 2021 release, disaggregates studios and 1 bedroom properties) counts just 49 studios in the NA at that time. Data from the Barbican Living website, supplemented with other sources provided by the Forum indicates there are around 504 studio units in the NA currently, indicating that the Census figure is a significant underestimate.

27. The availability of larger and less dense dwelling options across London as a whole supports a view of the housing market in which households can relocate in and out of the NA as their needs and preferences change. In terms of the functioning of the wider market, Barbican and Golden Lane's seemingly imbalanced dwelling mix in terms of type and size is not necessarily a problem. For individual households, however, this may threaten to disrupt social networks and other links as people with evolving needs (particularly older and less mobile people but also growing families) leave the area due to limitations in the local housing stock.

Demographics

28. The age structure of the population is a key indicator of the future need for housing. Despite relatively small overall population growth since 2011 (amounting to 223 additional people), the NA has seen fairly large proportional changes in certain demographic groups. Most notably, the population aged 65-84 has expanded by 20% and is likely to produce a sharp increase in the 85+ population in future years, which in turn could have significant implications for the evolving housing (and other) needs of the population. This could necessitate adaptations, home moves, or new caring arrangements if moves out of the NA are to be avoided.

29. Other key demographic changes include a 24% decrease in the number of young children (0-4 years) and a 36% increase in those aged 25-29. This suggests that the NA is seeing higher numbers of young people either delaying the choice to have children, electing not to have them at all, or still living with their own parents. Depending on the balance between these possibilities, recent demographic changes could translate into a near-term baby boom as this group reaches their 30s or a longer-term towards fewer children living in the NA.

30. Barbican and Golden Lane has a generally older population than the wider City and London as a whole. The NA is home to a large working-age population and growing cohort of older residents. Children are few in number compared to the rest of London, which is not surprising given the more urban character of the area. These comparisons, alongside the experience of local estate agents, suggest that the housing options available elsewhere in the City are more attractive to young working professionals, while Barbican and Golden Lane holds greater appeal for later life stages.

31. Applying ONS household projections for City of London to the Barbican and Golden Lane population in 2011 (due to the lack of 2021 Census data on this metric) suggests that population growth can be expected to be driven by the oldest households, with the 65+ age group expanding by 125% to become the largest single group while all other age cohorts grow much more slowly or even decline. Such projections may not reflect the market on the ground, notably the capacity of the housing stock to attract a replacement population of younger people to compensate for the ageing of existing residents, shifts in the availability of employment opportunities, or the impact of future development.

Occupancy patterns

32. Barbican and Golden Lane, like the wider City, has a far higher proportion of single person households (both 51%) than wider London and England (both 30%). This is a function of the high proportion of studios and 1 bedroom dwellings. However, despite their similar dwelling mixes, the NA diverges from the City in its larger share of single person households aged over 66 – a group that has expanded by 242% over the past decade due primarily to natural ageing. The NA also has a distinctly high proportion of couples aged over 66, and younger families without children far outnumber those with children.

33. The 2021 Census suggests that overcrowding is fairly uncommon in the NA, with less than 4% of households having fewer bedrooms than they would be expected to need – though this still suggests at least 100 households (primarily those containing children) are living

in overcrowded conditions. This finding is corroborated in City of London Affordable Housing waiting list data. A combined 34% of households have more space than they theoretically need, which is extremely low by national standards. Although housing appears to be occupied fairly efficiently in the NA, this data relates only to dwellings that are usually occupied by a household: there remains a large number of properties that are not occupied on a permanent basis.

The future housing mix

34. It is possible to estimate the size mix for future development that might best accommodate demographic trends and address imbalances in the existing housing stock. The result of this process suggests that the broad goal should be a mix featuring 40% 1 beds, 34% 2 beds, 18% 3 beds and 8% 4 beds. However, when comparing this outcome to the current dwelling size mix, the HNA model suggests that correcting for current imbalances would require a size mix with a much lower focus on 1 beds and greater emphasis on delivering 3-4 bed properties, which are rare at present.

35. Thinking through these results alongside existing evidence at City of London scale, the NA's relationship with the wider London market, local affordability considerations, and the limitations posed by the availability and cost of land in the NA, an adjusted recommendation is proposed as follows: 45% 0-1 beds, 30% 2 beds, 15% 3 beds and 10% 4+ beds.

36. When it comes to devising a policy approach to the mix of housing in the Neighbourhood Plan, it is for the Neighbourhood Forum and wider community to decide on the appropriate balance between meeting specific elements of local need, seeking to diversify the range of choices in the NA, accepting or enhancing the particular role it currently plays in the wider market, and making the most efficient use of land.

37. This recommendation, which is a starting point for further consideration, applies across all tenures. However, to the extent that the mix can be influenced within specific tenure categories and sites at neighbourhood level, Affordable Housing should generally be smaller and market homes larger, with the exception of a small quantity of unmet need for affordable rented housing for larger families. There may also be a potential option for the City of London to expand Affordable Housing provision within the Square Mile through the acquisition of market housing in key size categories if new construction is not considered feasible.

38. Any guidance on the dwelling mix proposed in the Neighbourhood Plan also represents an opportunity to reflect more nuanced understandings of local needs and alternative models of housing delivery. For example, the goals of reducing social isolation and the improving the affordability of renting could be addressed through co-housing or co-living approaches that may not neatly fit the standard dwelling size categories proposed here. The need for certain sub-categories of housing could also be addressed through the acquisition of existing market homes for use as supported specialist housing or Affordable Housing if this avenue is available to the community with support from the City of London. The modelling provided here represents only a starting point for further consideration.

Conclusions- Specialist Housing for Older and Disabled People

Existing supply of specialist housing

39. There is a total of 35 units of specialist accommodation in the NA at present, all in the Tudor Rose Court scheme on Fann Street. This scheme offers sheltered housing without additional onsite care, and both leasehold (open market) and socially rented homes are available. Beyond the confines of the designated NA, there are a further 4 schemes containing 140 units within a roughly 1km radius. The tenure balance of these schemes is strongly in favour of social renting, and the care level favours sheltered housing rather than extra care, though a limited number of other types exist.

Characteristics of the current older population

40. There are currently estimated to be around 395 individuals aged 75 or over in Barbican and Golden Lane, representing 9% of the population. For the City of London as a whole, the population aged 75+ is in the region of 495 people – or 6% of the City total. Therefore around 80% of older people in the Square Mile live in the NA.

41. A slight majority of households aged 55-75 in 2011 (and therefore likely to reach the 75+ bracket by 2040) are renters. Nearly two thirds of this group rent from a private landlord (the reverse of the pattern among renters of other ages in the NA). Unlike homeowners, current renters are more likely to need specialist accommodation because they are unlikely to be able to make adaptations. Note that rates of disability are also higher among social tenants than owner-occupiers.

42. It is assumed that most renters needing specialist accommodation will need to rely on subsidised Affordable Housing, although some of those renting privately at present may not be immediately eligible based on their wealth or income. Current homeowners form a fairly large market for specialist housing for purchase on the open market. However, 'house rich, cash poor' owners, who may be forced to move if unable to afford adaptations or domiciliary care, represent another potentially at-risk group.

43. Rates of disability and mobility limitation are also correlated with tenure, with those in socially rented housing tending to have greater support needs. They are also strongly correlated with age: in the NA 84% of people with a severe disability and 77% with a moderate disability are aged over 50.

44. Barbican and Golden Lane has very similar overall levels of disability to wider averages, but it is apparent that the NA's older population are notably healthier (only 16% have a severe disability) than the London average (26%). It is, however, unclear whether the more able older population of the NA is a consequence of the lack of specialist provision or easily adaptable dwelling types that would allow relatively less mobile people to live there, or an effect of other factors (such as leisure and community amenities) that attract active older people to this location.

45. Research at City of London level (conducted by the Corporation in 2019 and Goldsmiths University (date unknown)) has revealed high levels of loneliness and social isolation

among older people as well as a number of other at-risk groups within the City of London. This is relevant to housing needs for two reasons: first, housing solutions that allow residents with evolving needs to remain among their existing social networks (i.e. within the NA) could reduce the future potential for such impacts; and second, there may be ways of designing new housing that respond to feedback on this issue by prioritising communal spaces, enabling neighbourly contact or even imagining new housing products that directly facilitate socialisation. A key example of the latter would be a co-housing development for older people, or the incorporation of such groups into mainstream co-housing schemes by offering tenancy arrangements more suitable for long-term occupation, accessible floors, intentional social mixing throughout, or arrangements that allow for the cohabitation of providers and receivers of care.

Projected demographic change and need for specialist housing

46.   The 75+ population of the NA is projected to increase by 482 individuals to reach a total of around 877 in 2040. This is a 122% increase, and would double the share of the population in this age group. This demographic shift, continuing recent ageing trends discussed in the previous chapter, presents both challenges and opportunities for how the NA's housing stock might respond, as well as how the needs of this specific group might be balanced alongside those of other groups (such as those in need of subsidised Affordable Housing).

47.   The growth in the older population, which, rather than the total, is the focus of the estimates of need here, is converted into households because some older people will be cohabiting in old age. The projected household (as opposed to population) growth is 395 households (based on an average household size in this age group of 1.22).

48.   The potential need for specialist housing with some form of additional care for older people can be estimated by bringing together data on population projections, rates of disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research and assumptions. These two methods of estimating the future need in Barbican and Golden Lane produce a range of 121 to 134 specialist accommodation units that might be required during the Plan period, plus around 31 care home bedspaces. These estimates (based on the growth in the older population) may understate the need due to an assumption that current households are adequately accommodated. The extent to which they are not could be explored through further primary survey or consultation research. This is particularly relevant in Golden Lane, where a disproportionate share of such needs are likely to arise given the population's higher rates of disability.

49.   Breaking this overall range down into its component parts, there is slightly higher need for affordable than market specialist housing, and significantly higher need for accommodation with low-level care or adaptations, compared with more intensive extra-care specialist housing (which overlaps to some degree with care home accommodation). However, much of the latter group's need could be met through adaptations, leaving new specialist housing supply to focus on those with more severe needs.

Accessibility and adaptability

50. Given the potential difficulties involved with delivering a large volume of additional specialist housing supply during the Neighbourhood Plan period, another avenue for meeting a share of the need identified here is to promote high standards of accessibility and adaptability in all mainstream residential development. The London Plan already requires all new homes to meet building regulation standards for accessibility and for 10% of new homes to meet standards for wheelchair users. In this context, there may be little more that the Neighbourhood Plan can achieve.

51. However, new development is likely to represent only a small proportion of the NA's housing stock, and may not be able to cater to the needs of all those requiring higher levels of accessibility in future years. The Neighbourhood Plan has less control over existing housing, but there may be scope for non-policy actions to prepare for anticipated demographic shifts. For example, the City of London may be able to consider ways of streamlining or simplifying the planning application process for accessibility adaptations in its Conservation Areas, or to research and propose options for adapting the existing housing stock that falls under its purview as social landlord, acquiring more of it through the purchase of market housing and ongoing management.

52. In terms of the challenge of meeting the need for specialist housing delivery on the scale required, it is worth noting that the residential parts of the NA are encircled by commercial uses and busy traffic intersections that potentially form a barrier for people moving out of the City to meet their housing needs remaining in close contact and physical proximity to their existing social networks – a problem that research into loneliness and social isolation (including within the NA itself) makes clear. This context, combined with clear need for additional specialist accommodation, adds up to a strong case to be made for delivery of solutions within Barbican and Golden Lane where possible. The acquisition of existing market housing to be managed by City of London or relevant partners using specialist housing models could offer a beneficial alternative.

53. Delivery options are beyond the scope of this assessment, but taking into account the limitations of land supply and values, more imaginative options such as co-housing and co-living may represent an appealing option for some, while mixed developments with a protected proportion of age-restricted, adaptable or accessible units may be beneficial. Care should be taken to consider the views of the range of groups representing older people and others in formulating housing policy and responding to planning applications.

Conclusions- Other Groups

Self, custom and community led approaches

54. The 2023 City of London SHMA reports 17 individuals on the self-build register as of March 2023. It is not known how many of these households live within the NA (or even within the City of London), but assuming that most live in the City and using population statistics, it can be roughly estimated that around 8 households in the NA have taken active steps to express their demand for this form of housing. It is probable that if a group self-build or community-led scheme meeting a specific sub-set of local people's needs was publicised,

higher levels of demand and interest would be noted. These might not be the same individuals currently registering their interest.

55. The 2022 City of London Housing Monitoring Report notes that there are no large areas of unused land that would provide an opportunity to create serviced plots in the City and that the low-density development typical of custom and self-build would conflict with Local Plan policies seeking to maximise housing supply. As such, the Corporation advises that the best prospect for this form of housing delivery would be partnerships with developers of large housing schemes in which a number of units could be built to shell and core, then subsequently fitted out to individual specifications. Community-led approaches that define the goal and form of new development but do not necessarily manage the construction process may be an appealing alternative, but require the exploration of funding options and site availability with the City of London and others.

Student housing

56. The 2017 London SHMA identifies a net need for 3,500 additional purpose-built student accommodation bedspaces per year to 2041. In turn, the London Plan expresses support for the development of such accommodation in well-connected areas where relationships with specific institutions exist. On these criteria, Barbican and Golden Lane would appear to be a theoretically viable location.

57. City of London scale evidence is focused more on the existing supply of student accommodation than levels of need. The 2016 SHMA notes the range of private halls close to but beyond the Square Mile, while the 2022 Housing Monitoring Report counts a total of 797 additional units completed in recent years (including a large scheme at Emperor House delivered in 2021/22). The 2023 SHMA states that there is no justification for specific targets for the City of London, but acknowledges a large pipeline of further supply amounting to 1,413 units in total.

58. Although the HNA is also unable to add clarity on the potential need for student accommodation, anecdotal evidence supplied by local agents suggests that (predominantly international) students currently make up a large proportion of demand in the private rented sector in Barbican and Golden Lane. Given the robust levels of demand for rented accommodation also highlighted by local agents, it is reasonable to suppose that the provision of purpose-built student accommodation could both serve student demand directly and potentially relieve competition and price pressure in the wider private rented sector to the benefit of other groups.

2. Context

Local context

59. Barbican and Golden Lane is a Neighbourhood Area (NA) in the northern part of the City of London, located on the boundary with the London Borough of Islington. The City of London is the 33rd principal division of Greater London but is not a London borough. Local authority powers for the City are shared between the Greater London Authority (GLA), and the City of London Corporation. The City of London Corporation designated the Barbican and Golden Lane NA boundary and Forum in July 2023, making it the first Neighbourhood Area and Forum within the City.

60. The NA covers the Barbican and Golden Lane estates and neighbouring areas, including a wide range of residential, business, and cultural uses, as well as the green spaces of Postman's Park and the Barbican Wildlife Garden. The NA is home to more than half of the City of London's 8,580 residents, and the location for the majority of projected future house building.

61. The Neighbourhood Plan is envisaged to start in 2024 and extend to 2040, therefore covering a period of 16 years. The evidence supplied in this report will look forward to the Plan end date of 2040, which coincides with the end date for the emerging City Plan, but where possible will also provide annualised figures which can be extrapolated to a different term if the Plan period changes.

62. The NA is a very densely developed urban area, containing many tall buildings. It includes two large estates, built between the 1950s and 70s for Council tenants and key workers, following largescale damage inflicted by the Second World War. Barbican Estate comprises primarily privately owned housing and a small amount of units rented out by the City of London Corporation at market rents, with these tending to be sold when vacated. Golden Lane Estate was originally built as Council housing, but now comprises just over half privately owned and just under half affordable rented housing (the only social rented housing in the NA). Both estates (as well as Postman's Park and Foster Lane) have Conservation Area status. The area also includes some smaller residential pockets in the area surrounding the two larger estates, which primarily consist of private leased apartments. The surrounding area is dominated by office uses.

63. There are numerous London Underground stations located within short walking distance from the NA, including Barbican and Farrington to the west; Moorgate and Liverpool Street to the south east; St Paul's to the south west; and Old Street, located to the north east. All of these stations except Barbican and St Paul's are also mainline railways stations. The main roads running in an approximate square around the NA are Old Street (north), City Road (east), London Wall (south), and Aldersgate Street (west).

64. The NA also hosts a number of shops, bars and restaurants, as well as a nationally significant cultural cluster (with a "night time economy" classification in the London Plan). This includes the Barbican Centre, home to the London Symphony Orchestra, and the Guildhall School of Music and Drama. In terms of education and health amenities, NA is

home to two state primary schools, and a private girls' school for ages 7-18, but no NHS GP practice. St. Bartholomew's Hospital is located close to the NA, to the west.

The NA boundary and key statistics

65. For Census purposes, the NA is made up, like the rest of England, of statistical units called Output Areas (OAs), Middle Layer Super Output Areas (MSOAs), and Lower Layer Super Output Areas (LSOAs)[2]. A breakdown of the statistical geographies relevant to Barbican and Golden Lane is provided in Appendix A. A map of the Plan area appears below in Figure 2-1.

Figure 2-1: Map of the Barbican and Golden Lane Neighbourhood Area
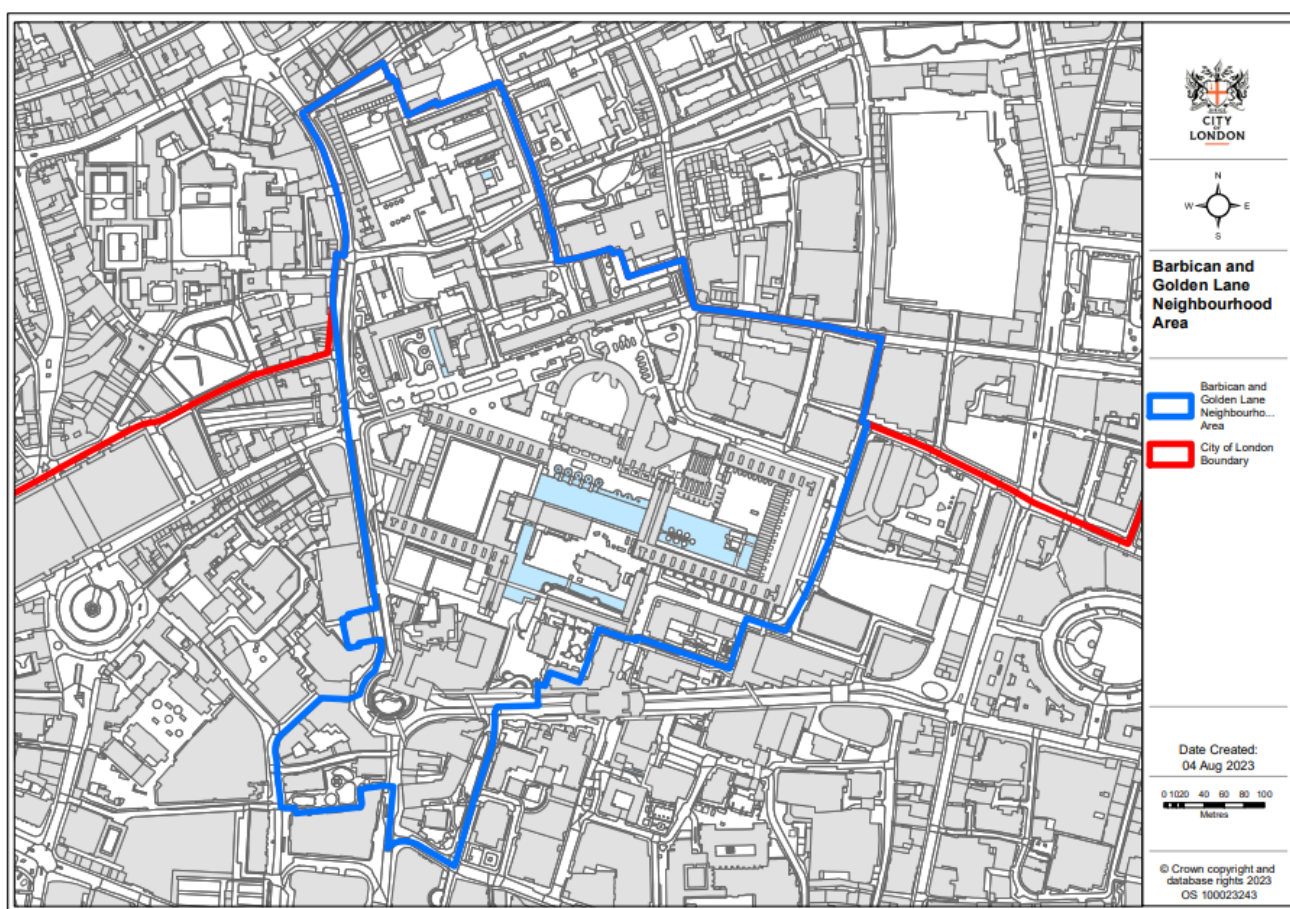
Source: City of London Corporation [3]

66. At the time of the 2011 Census the NA was home to 4,247 residents, formed into 2,523 households and occupying 2,873 dwellings. Note that there are 350 more dwellings than households, which points to the presence of a large number of second or vacant homes – explored in greater detail in the Affordability and Affordable Housing chapter.

67. The 2021 Census indicates population growth of around 223 individuals (or 5.3%) since 2011[4], recording a total of 4,470 residents and 2,678 households. The average household

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[2] For a guide to Census geographies please see Census 2021 geographies - Office for National Statistics (ons.gov.uk)
[3] Available at Barbican and Golden Lane Neighbourhood Area Map (cityoflondon.gov.uk)
[4] It is worth noting that this figure is an estimate only, based on data which is mostly available at local authority level such as administrative registers of births and deaths, data on moves between local authorities, small-area population estimates and official population projections, and not based on a survey count.

size declined very slightly from 1.68 to 1.66. Given the significantly larger number of new dwellings added during this time (see next paragraph), it is highly likely that this population figure underestimates the actual current population due to the timing of the 2021 Census during a national lockdown – when many residents, especially in central London, are known to have temporarily left the area.

68. The number of dwellings has increased by 663 to 3,536 in 2021. This figure from the Census is higher than the growth of 473 stated in the City of London's latest (2022) Housing Monitoring Report. This is because the Monitoring Report figures relate to an area with a boundary drawn more tightly around the core estates than that of the designated NA, while the proxy area used for the NA here may also include some housing outside of the designated boundary. The Forum's tally of new completions over the period totals 414, which is fairly close to the City of London count. There remains uncertainty about the difference between each of these figures and that derived from the Census, but this is not possible to check because the Census does not provide addresses or other details. The Forum's tally includes the following schemes:

- Frobisher Crescent – 69 units (delivered in 2009-2011 so not all may be captured in the 2011 Census)

- Heron Towner – 284 units

- Roman House – 90 units

- Blake Tower – net loss of 128 units (202 units lost, 74 new units completed)

- Clarendon Court (Denizen) – 99 units

69. The City of London's count of all housing units currently in the NA based on unique property reference numbers (for developments containing more than 5 dwellings) totals 3,423 across 42 buildings/sites, ranging in size from 5 dwellings (2 Little Britain) to 315 (Breton/Ben Jonson Houses). This total is smaller than the Census count because it does not capture buildings with fewer than 5 dwellings.

The housing market area context

70. Whilst this HNA focuses on Barbican and Golden Lane NA, it is important to keep in mind that neighbourhoods, especially within a major city, are not self-contained housing market areas. Housing market areas are usually wider than local authority areas and often stretch across a number of local authority areas. This is because housing market areas are inherently linked to the labour market, employment patterns and travel to work areas. This is particularly the case across Greater London.

71. The GLA, in its strategic planning function for housing, carries out a Housing Strategy and Strategic Housing Market Assessment (SHMA) for the whole of the Greater London[5]. The latest version was published in November 2017 and is therefore 6 years old at the time of writing this HNA. The London Plan specifically states that the individual local authorities within the market area do not have to carry out their own assessment of housing need. However, like many other London authorities, the City of London Corporation still

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[5] Microsoft Word - 2017.11.30 London SHMA 2017 with students amend.docx

produced its own SHMA, published in September 2023[6] to underpin the emerging City Plan for 2040.

72. London is considered, for planning purposes, as a single housing market area, with a series of complex and interlinked sub-markets. This means that when households who live in Greater London move home, the majority move within Greater London, and a significant proportion move around specific sub-markets within London. Barbican and Golden Lane NA sits in the very centre of the Greater London Housing Market Area. Greater London also has significant links to other housing market areas, particularly with those in the wider South East, and also experiences significant migration to and from wider geographies across the United Kingdom and abroad.

73. The City of London, as a small and very densely developed area at the heart of one of the world's most significant financial centres, has a particularly complex function within the wider housing market. The City's residential population and housing stock are small, and more than half of the City's population live within the NA. This means that the NA is also likely to receive the majority of the local authority's housing supply in future years. However, the Corporation, through its Local Plan, prioritises commercial over residential activity, particularly where housing would conflict with the City's business role, as its working population and commercial significance exceeds its residential population and significance in the London housing market.

74. At the neighbourhood scale it is not possible to be definitive about housing need and demand because Barbican and Golden Lane, like all neighbourhoods in the Housing Market Area, is closely linked to other areas. Changes in need or demand nearby, or even further afield where there is a link, are therefore likely to impact on the NA. For instance, significant housing development in neighbouring Camden and Islington caters for housing need in the NA. As these examples illustrate, the NA's Housing Market situation is both complex and exceptional. It provides the majority of the City of London's housing supply, but housing related issues are nevertheless unlikely to be the priority for intervention of the local authority.

75. In summary, Barbican and Golden Lane NA functions within a large and complex wider strategic area, both in terms of housing and the economy. As well as fostering good working relationships with the City of London Corporation and the GLA, who share the responsibilities of a local planning authority for the City, it is also useful to think about the *role* of the neighbourhood within its immediate and wider area. This HNA can provide some evidence towards understanding this complex role and the specific features of the neighbourhood within a wider context.

76. Neighbourhood Plans can have a significant impact in shaping their neighbourhoods, enhancing the positive role the neighbourhood plays within the wider housing market, or developing polices to change entrenched patterns and improve housing outcomes in the neighbourhood and wider area. At the same time, the function of a Neighbourhood Plan, while still significant, is limited to an extent, by the strategic responsibilities and powers of

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[6] City Plan 2040 (cityoflondon.gov.uk)

local and national government, particularly in an area of national and international significance such as the NA.

Planning policy context

77. Neighbourhood Plans are required to be in general conformity with adopted strategic local policies.[7] In the case of the City of London, the relevant adopted Local Plan consists of the London Plan 2021[8] and the City of London Local Plan 2015[9]. The City of London Corporation is also currently in the process of reviewing its Local Plan through the development of its emerging City Plan 2040, expected to be submitted to the Secretary of State for Examination in the summer of 2024.

78. A detailed breakdown of the Local Plan policies relevant to housing need is provided in Appendix B. Here, it is worth summarising the most important points of the adopted and emerging Local Plans:

- **Housing Target**:
  - Emerging Local Plan Policy S3 identifies an overall housing target of 2,482 homes per year for the City;
  - Adopted London Plan sets the City a ten-year target for net housing completions of 1,460 with 740 of this on small sites;

- **Location of Housing:** Adopted Local Plan Policy DM21.1 and emerging Policy HS1 state housing is encouraged in / near identified residential areas and should not prejudice the City's business function (the NA is identified as one of these areas);

- **Affordable Housing**:
  - Adopted Local Plan CS21 states that residential developments of 10+ units should provide 30% affordable on site or 60% off-site / cash if onsite not viable (split of 60% social/affordable rented and 40% intermediate / key worker housing);
  - London Plan sets a 50% strategic affordable target across London. Threshold approach requires 35% minimum affordable and 50% from affordable providers with a Mayoral agreement / on public sector or industrial land / to qualify for Fast Track without application stage viability appraisal (split of 30% social / affordable rent / 30% intermediate, and 40% to be determined by City Corporation);
  - Emerging Local Plan S3 requires 50% on public sector land, 35% minimum on sites of schemes with potential for 10+ units (mix addressing identified need);

- **Student Housing:** Adopted Local Plan DM21.7 states that proposals for student housing must be supported by an identified Further/Higher Education institution in the City or CAZ and must not prejudice the City's business function, cause excessive concentration or cause adverse impact on / loss of permanent residential accommodation.

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[7] A description of the Basic Conditions of Neighbourhood Planning is available at https://www.gov.uk/guidance/neighbourhood-planning--2#basic-conditions-for-neighbourhood-plan-to-referendum
[8] The London Plan 2021 | London City Hall
[9] Local Plan (cityoflondon.gov.uk)

- **Older Person Housing:** London Plan sets indicative benchmark of 10 units per year; Emerging Local Plan requires 170 net additional older person dwellings 2019/20 - 2035/36 across the City;

- **Accessibility:** London Plan D7 and Emerging Policy S3 sets out an expectation that all housing must meet Category M4(2) accessibility standards (accessible and adaptable) and 10% must meet M4(3) standard ('wheelchair user dwellings').

3. Objectives and approach

Objectives

79. This Housing Needs Assessment (HNA) is structured according to a number of themes or topics that were agreed at the outset of the research with the Barbican and Golden Lane Neighbourhood Forum. These themes are broadly aligned with the kinds of housing policy areas available to neighbourhood plans, and each will form a distinct chapter of this report. The sub-sections below give a brief overview of the objectives of each chapter.

Affordability and Affordable Housing

80. Neighbourhood plans may include policies that influence the scale of Affordable Housing provision and the mix of different tenures and products provided through new housing development.

81. This chapter has three aims, each given its own sub-section:

- To establish the existing **tenure** of homes within the NA at present (owner occupied, private rented, social/affordable rented, shared ownership);

- To examine the **affordability** of different tenures by considering house prices, rents, local incomes and earnings; and

- To estimate the scale of **need** for Affordable Housing, including the need for those who cannot afford to rent and those who cannot afford to buy.

82. The evidence gathered here can be used to justify planning policies in the Neighbourhood Plan, but it is likely that other supporting evidence may be needed, for example on viability. Local Plans typically include policies on Affordable Housing and whilst the Neighbourhood Plan must be in general conformity with these strategic policies, there is scope for Neighbourhood Plan policies to adopt some local variety where this is supported by the evidence.

Type and Size

83. It is common for neighbourhood plans to include policies that influence what form new housing should take in terms of type and size. This requires evidence of what local people need.

84. The focus of this chapter is to identify relevant trends and potential gaps in the market that can be used to justify planning policies. It has three aims, each given its own sub-section:

- To establish what **mix** of housing exists in the NA at present;

- To describe relevant characteristics of the local **population**; and

- To look to the **future**, considering how the population is likely to evolve and what mix of homes would be most appropriate to build.

85. In addition to the direction of travel revealed by statistics, a variety of reasons sit behind people's housing choices that are less easy to predict, including wealth, accessibility

requirements and personal preference. The conclusions and recommendations given here are sufficient for justifying planning policies but are not definitive. It is also appropriate to take into account other factors and evidence if desired.

Specialist Housing for Older People

86. It may be appropriate for neighbourhood plans in areas with aging populations to include policies relating to specialist housing for older persons.

87. This chapter supplements the demographic evidence relating to Type and Size, including the potential demand for downsizing, to consider the quantity and characteristics of need for housing for older people with some form of additional care. Its approach is as follows:

- To review the **current provision** of specialist housing in the NA;

- To estimate the **potential demand** for this form of accommodation with reference to the projected growth in the older population and current rates of mobility limitation; and

- To discuss the potential for meeting this need through adaptations to the mainstream stock and other **additional considerations**.

88. This element of the HNA recognises that the majority of older people will live in the mainstream housing stock and that there is no single way to meet their needs. It may also be inappropriate to focus excessively on the needs of one group or to promote a specialist scheme in a location that lacks adequate services.

Other groups

89. This section gathers together additional evidence and general guidance covering the potential demand for custom and self-build, community-led housing, and student accommodation.

Approach

90. This HNA assesses a range of evidence to ensure its findings are robust for the purposes of developing policy at the neighbourhood plan level. This includes data from the 2021 and 2011 Censuses and a range of other data sources, including:

- ONS population and household projections for future years;

- ONS population age estimates for parishes (as 2021 Census data does not yet include age profile at small scales);

- Valuation Office Agency (VOA) data on the current stock of housing;

- Land Registry data on prices paid for housing within the local market;

- Rental prices from Rightmove;

- Local Authority housing waiting list data;

- Greater London SHMA 2017[10];

- City of London SHMA 2023[11]; and

- Other City of London documents, such as the 2023 Infrastructure Delivery Plan and 2024 Housing Topic Paper.

91. Data from the 2021 Census continues to be released. At present, the available data covers population, households, tenure, and dwelling stock characteristics. Some data at the localised level, including parishes, will not be available until later in 2024, as well as data comparing numerous variables. As such, neighbourhood level HNAs will draw on the latest available data from the 2021 Census where possible and will also continue to use other data sets, including 2011 Census, Valuation Office Agency data, and ONS parish projections to build up evidence at the neighbourhood level.

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[10] Microsoft Word - 2017.11.30 London SHMA 2017 with students amend.docx
[11] City Plan 2040 (cityoflondon.gov.uk)

4. Affordability and Affordable Housing

Introduction

92. Neighbourhood plans may include policies that influence the scale of Affordable Housing provision and the mix of different tenures and products provided through new housing development.

93. This chapter has three aims, each given its own sub-section:

- To establish the existing **tenure** of homes within the NA at present (owner occupied, private rented, social/affordable rented, shared ownership);

- To examine the **affordability** of different tenures by considering house prices, rents, local incomes and earnings; and

- To estimate the scale of **need** for Affordable Housing, including the need for those who cannot afford to rent and those who cannot afford to buy.

94. The evidence gathered here can be used to justify planning policies in the Neighbourhood Plan, but it is likely that other supporting evidence may be needed, for example on viability. Local Plans typically include policies on Affordable Housing and whilst the Neighbourhood Plan must conform with these policies, there is scope for Neighbourhood Plan policies to adopt some local variety where this is supported by the evidence.

Definitions

95. This section uses a range of technical terms which are useful to define at the outset:

- **Tenure** refers to the way a household occupies their home. Broadly speaking, there are two categories of tenure: market housing (such as homes available to purchase outright or rent from a private landlord) and Affordable Housing (including subsidised products like social rent and shared ownership).

- **Affordability** refers to the relationship between the cost of housing to buy or rent and the incomes and earnings of households.

- The definition of **Affordable Housing** is set out in the NPPF 2023 (Annex 2) as 'Housing for sale or rent, for those whose needs are not met by the market…' We refer to Affordable Housing, with capital letters, to denote the specific tenures that are classified as affordable in the current NPPF (Annex 2). A relatively less expensive home for market sale may be affordable but it is not a form of Affordable Housing.

- A range of affordable home ownership opportunities are included in the Government's definition of Affordable Housing, to meet the needs of those aspiring

to own a home. As part of this, the Government has introduced a new product called First Homes, although this is not yet reflected in Annex 2 of the NPPF.[12]

- **First Homes** is a new product and expected to be an important part of the strategy for improving access to home ownership. Its key features are explained in greater detail in Appendix C.

Current tenure profile

96. The current tenure profile is a key feature of the Neighbourhood Area (NA). Patterns of home ownership, private renting and affordable/social renting reflect demographic characteristics including age (with older households more likely to own their own homes), and patterns of income and wealth which influence whether households can afford to rent or buy and whether they need subsidy to access housing.

97. Table 4-1 presents data on tenure in Barbican and Golden Lane compared with City of London, London as a whole and England from the 2021 Census.

98. As the table shows, the NA has a higher proportion of owner occupation than the City overall, although this is below the England average. The private rental sector is correspondingly smaller than across the City, but larger than the London and national average. The percentage of households living in shared ownership and social housing is approximately the same for the NA as across the City, which is in turn markedly lower than across London and the country as a whole.

99. Golden Lane, which is the only estate that can be cleanly separated using Census boundaries and has specific characteristics linked to its original role, has a slightly different tenure profile. The main difference is Golden Lane's significantly higher rate of social renting (29.8%). 302 of the 351 socially rented units across the NA as a whole (86%) are located in the Golden Lane estate. This means that future need for socially rented accommodation is likely to arise primarily from this area. The other tenure categories are correspondingly lower: 37.2% of households own their own homes, 33.0% rent privately and there is no shared ownership.

Table 4-1: Tenure (households) in Barbican and Golden Lane, 2021

Tenure	NA	City of London	London	England
Owned	48.2%	36.5%	45.2%	61.3%
Shared ownership	0.2%	0.2%	1.5%	1.0%
Social rented	13.1%	14.9%	23.1%	17.1%
Private rented	38.4%	48.4%	30.1%	20.6%

Sources: Census 2021, AECOM Calculations

100. It is also worth comparing how the tenure mix has changed in the last ten years, using the 2011 Census (see Table 4-2). In terms of absolute numbers, the only major change is to the size of the private rental sector, which has increased significantly, while all other tenures have decreased slightly. It appears that more properties are now being let out

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[12] The shape that the new First Homes product will take is set out in a Ministerial Statement issued in May 2021, available here: https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hlws48. The relevant update to PPG is available here: https://www.gov.uk/guidance/first-homes#contents.

privately, some of which may have previously been owner occupied, and that most if not all net additional units provided since 2011 are likely to have been privately let. It is also relevant to note that over the longer-term, the area has lost much of its Affordable Housing stock, initially aimed at key workers, to owner occupied private housing redevelopments. Recent examples include the conversion of Clarendon Court (a former Police Section House) to The Denizen, Milton Court (13 duplex units for City of London staff) to The Heron, and the YMCA (affordable short-term accommodation) redeveloped as Blake Tower.

101. The size of the social rented sector has declined slightly. This is likely due to the lack of Affordable Housing delivery in recent years alongside further socially rented homes being bought out by their occupiers through the Right to Buy and associated schemes. Local agents not that this tendency has slowed in Golden Lane in recent years because of large charges and assessments scheduled to fund refurbishment of roofs and windows.

102. It is also interesting to observe that the number of shared ownership homes has declined in the past decade. This is usually a result of occupants buying out the remaining equity in the home, which is an advantage available to the occupant but has the longer-term effect of reducing opportunities for future potential occupants.

Table 4-2: Tenure change (households) in Barbican and Golden Lane, 2011-2021

Tenure	2011	2021	% change
Owned	1,387	1,292	-6.8%
Shared ownership	12	6	-50.0%
Social rented	384	351	-8.6%
Private rented	660	1,029	55.9%

Sources: Census 2021 and 2011, AECOM Calculations

Vacant and second homes

103. The overall difference between the number of dwellings and households in the 2021 Census speaks to an additional category of occupancy, where dwellings have no usual or permanent resident. This has increased substantially in the past decade, from 350 to 858 non-occupied properties. This has meant that the increase in dwellings since the 2011 Census is approximately three times are high as the increase in population.

104. The breakdown of the City of London local authority completions records unfortunately does not align with the Neighbourhood Area geography. However, the Valuation Office Agency (VOA) data provides an additional update on dwelling numbers, to check against the Census 2021, based on council tax receipts. VOA data, at the time of writing in 2023, recognises a total of 3,410 dwellings in the NA on which council tax is being paid. This is lower than the number of dwellings reflected in the 2021 Census (3,536), despite nominally capturing two additional years of construction. Altogether, these facts indicate that a high number of existing and new dwellings are likely to have been acquired for as second homes and are standing vacant most or all of the time. This places a greater burden on new development to address housing need.

105. The City of London Planning Land Use Report into the City's housing stock for 2022 notes that the wider area has 301 empty homes and 1,701 second homes (representing a

reduction from the 2021 figure of 2,023 reflecting a return to normality following the end of Covid-19 restrictions). Though it is not clear how these estimates are derived, both are roughly proportionate with the Census-derived figure for Barbican and Golden Lane cited above, since around half of people living in the City are resident in the NA. It is possible that the NA figure of 858 unoccupied dwellings has also declined since the lifting of Covid-19 restrictions. The Corporation's estimate of short-term let housing units is 486 for the City as a whole, but none (or very few) are understood to be located in Barbican and Golden Lane.

106. Local agents note that there is a strong tendency for households who live outside of London to own second homes in Barbican and Golden Lane as pieds-a-terre, inherited assets, or first properties kept in the family. This is understood to be more common than short-term renting. The increasing popularity of hybrid and home working might be expected to reduce demand for pied-a-terre accommodation over the long-term, but anecdotal evidence from agents suggests this has not (yet) translated into higher rates of such homes being listed for sale. It may also be the case that the timing of the 2021 Census during Covid-19 restrictions artificially inflated the number of vacant homes as those with two properties elected to respond from more spacious non-urban dwellings.

Sub-letting

107. It is not possible to identify the scale or trends in sub-letting from Census data, as it appears within the private renting category. Local agents describe this as fairly uncommon locally, and generally not permitted in assured shorthold tenancy agreements. There is a rare but observed tendency for owners offering short lets through serviced apartment companies, although this (and Airbnb) are also discouraged on the main estates.

108. However, multiple agents reported a high proportion of 'accidental landlords' who may themselves have moved overseas, own a second home, or have inherited their properties, and choose to let it out rather than sell, either to keep the property in the family or wait for the sales market to regain its recent losses (see subsequent analysis). Other landlords are understood to have traded up elsewhere in the NA but retained their original property and let it out. Service charges and other fees have a large effect on net rental yields, making properties in the NA a relatively less attractive financial proposition for buy-to-let investment.

109. The 2024 City of London Housing Topic Paper notes that there are 486 units of purpose-built short-term let accommodation across the City, primarily outside of the Square Mile's key residential areas, but emphasises that this form of housing will not normally be permitted as it adversely impacts on the amenity of local residents.

Co-housing and co-living

110. Within the NA, 45 Beech Street is earmarked for conversion from former office use to a co-living rental scheme with a pepper-potted affordable element. It is currently envisaged to offer 174 private c. 24m2 bedrooms with access to shared living spaces, communal cooking and dining facilities, co-working spaces, and other amenities including a café, gym and laundrette.

111. Co-living is a relatively novel form of tenure that exists primarily in London. 45 Beech Street would be the first of its kind in Barbican and Golden Lane. There is as yet no standard method for assessing the need for co-living and co-housing, but evidence presented later in this chapter suggests that housing solutions offering lower price points than self-contained rented accommodation would add value to the local market. Further, it would seem that such may appeal to key segments of the private rented market identified by local agents, such as students, young professionals and temporary seconded workers, and could offer a form of housing that would combat loneliness and social isolation (which research has identified as prevalent in the City of London). There is also potential for future co-housing solutions to serve the needs of older people and others with support needs if long-term tenancy arrangements and accessible units are available. This is not to endorse or otherwise evaluate 45 Beech Street specifically, but in principle co-housing and co-living approaches appear to have the potential to satisfy a range of needs identified in Barbican and Golden Lane, depending on the form it takes and its relative affordability.

Affordable Housing commissioning

112. In its Infrastructure Funding Statement 2022, the City of London Corporation notes that financial contributions for Affordable Housing (and other services) are pooled to fund City-wide programmes of works and initiatives, including development on City Corporation housing estates outside of the City – as opposed to requiring developers to deliver Affordable Housing onsite as part of all mainstream housing schemes. Of the total of 1,860 social rented units under management by the Corporation, only 451 are actually located within the Square Mile. For example, the Corporation is landlord and freeholder for housing estates across London, including Windsor House in Hackney, Holloway Estate, Isleden House and York Way in Islington, William Blake Estate in Lambeth, Sydenham Hill in Lewisham, Avondale Square and Southwark Estates in Southwark, and Dron House in Tower Hamlets.

113. This strategy reflects the exceptionally high land values in the NA: collecting financial contributions rather than onsite affordable delivery allows the Corporation to bring forward more Affordable Housing overall, albeit often in other boroughs. The Infrastructure Funding Statement suggests that this remains the model for commissioning at present and in future years. The 2024 City of London Infrastructure Delivery Plan identifies Affordable Housing schemes currently in progress. These are COLPAI (66 units, Islington), York Way Estate (91 units, Islington) and Sydenham Hill (110 units, Lewisham). The 2024 Housing Topic Paper further notes that the Corporation 'seeks to deliver a significant number of additional mixed tenure homes on other sites across London to meet housing needs', noting a further two schemes with capacity for more than 600 homes in total on other unspecified Corporation-owned sites beyond the Square Mile.

114. However, it is worth noting that the commercial logic of this strategy does not accord with the objective of maintaining a mixed community (including the ability to accommodate key workers and others on lower incomes) and may have the effect of relocating households away from their social networks, with implications for social isolation among those who depart and those who remain.

Affordability

House prices

115. House prices provide an indication of the level of demand for homes within an area. The relationship between house prices and incomes determines whether housing is affordable to local households and, to a large extent, what tenure, type and size of home they occupy. Changes in affordability over time can indicate pressures in the housing market. As such, it is useful for the evidence base for plans to examine trends in prices and consider what this reveals about the local housing market.

116. Figure 4-1 looks at the average and lower quartile house prices in Barbican and Golden Lane based on sales price data published by the Land Registry (with 'other' transaction types, which are primarily land and business premises, excluded). It shows that all three measures have followed a similar trajectory, rising to a peak in 2016 before falling to a low in 2018/19 and then stabilising again from 2020, though remaining below their level in 2016.

117. Local agents corroborate this trend, pointing to a cliff edge in the market following the Brexit referendum (with uncertainty created around City employment and for international workers), followed by higher interest rates, Covid-19, and the associated demand for homes with more space in less urban areas. Transaction volumes remain low due to continued rises in interest rates combined with high levels of full ownership (i.e. without a mortgage), meaning that current owners have relatively less urgency to sell while values are still recovering.

118. In 2023, the median dwelling price, which is the middle number when sorting the data from smallest to largest, stands at £800,000, having experienced 7.4% price growth over the decade. The mean currently stands at £995,718, following growth of 10.7% over the period. Note that because the mean captures the average of all the house prices, both high and low, the few outlying data points on the high end cause the mean to increase, making it higher than the median. The lower quartile, which is the middle figure of the lowest 50% of prices and usually a good representation of entry-level housing, stands at £665,000, following growth of 11.9% over the period.

119. These averages are similar or slightly lower than the equivalent measures for the City of London as a whole, where the mean is £1,063,650, the median is £839,500 and the lower quartile is £650,000. Note that the 1,191 transactions that took place in Barbican and Golden Lane over the 10-year period represents just over 50% of the 2,369 occurring across the City as a whole. This is in line with the proportion of the City's housing falling within the NA boundary, and means that NA prices have a large influence on the overall average for the City.

120. For further comparison, prices across Greater London (because Land Registry does not provide data for London only) are, unsurprisingly, lower than those of Barbican and Golden Lane. The 2023 Greater London median is £515,000, mean is £771,604 and lower quartile is £375,000. This does indicate that those who struggle to access suitably affordable housing within the NA do have potential options within the wider London market.

121. Finally, it is important to consider the cost of newly built housing. More detailed discussion on this topic is provided under Market Housing in Appendix C. To summarise here, there are many examples of newly built dwellings being sold in Barbican and Golden Lane in the last few years, but they all relate to a single development at Clarendon Court. The median price (2020-23) is £1,110,000 and the lower quartile is £785,700.

122. These price points are generally lower than those for new build sales across the City (though this data is again concentrated in just three schemes), with a median of £1,424,250 and lower quartile of £1,230,250. It is difficult to generalise about differences in values between the NA and the rest of the City using such a small sample size. However, whether or not Barbican and Golden Lane represents a slightly lower value new-build market than the wider City, Clarendon Court provided a precedent for slightly more affordable new flats (than seen elsewhere in the City), which could potentially be replicated in future.

Figure 4-1: House prices by quartile in Barbican and Golden Lane, 2013-2022
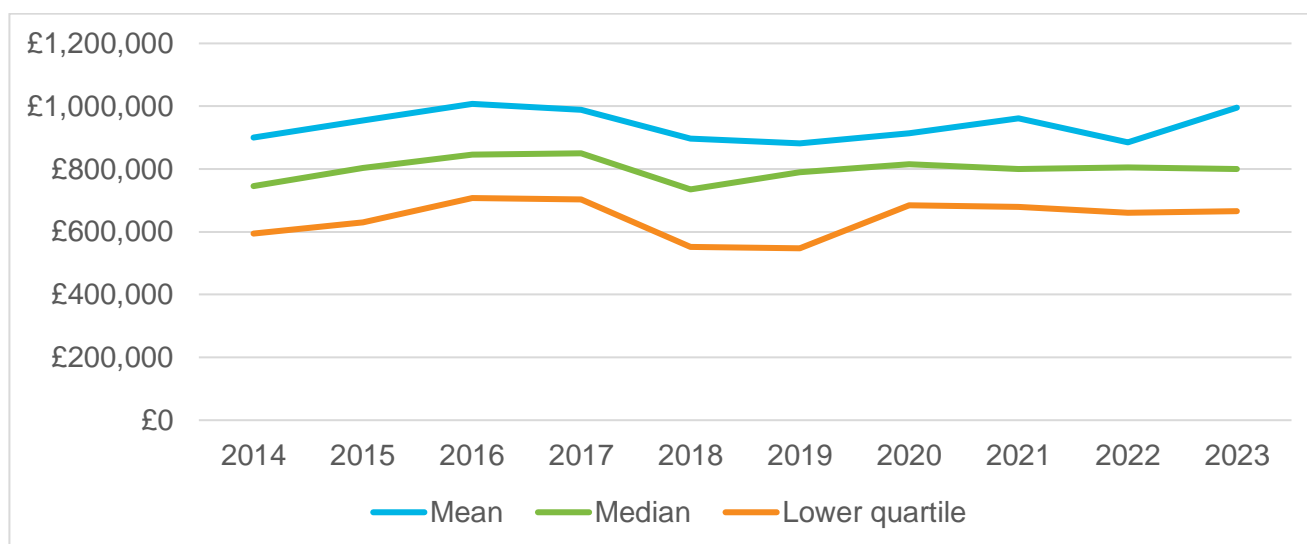
Source: Land Registry PPD

123. Table 4-3 breaks down house prices by type, presenting the median within each type. It shows that flats represent the majority of transactions and thus determine overall averages. That said, it is interesting to note that the price growth for flats only is lower than that for all property types. This is, however, likely due to the presence of two £2m+ terrace sales in 2023, which help to raise the overall median in this year (the biggest difference between flats and all properties in any year).

Table 4-3: Median house prices by type in Barbican and Golden Lane, 2013-2022

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	Growth
Detached	-	-	-	-	-	-	-	-	-	-	-
Semi-Detached	-	-	-	-	-	-	-	-	-	-	-
Terraced	-	£875,000	-	£950,000	-	-	£937,960	£2,850,000	-	£2,125,068	-
Flats	£745,000	£801,250	£845,000	£849,950	£735,000	£789,500	£814,200	£800,000	£805,000	£785,000	5.4%
All Types*	£745,000	£802,500	£845,000	£849,975	£735,000	£789,500	£814,600	£800,000	£805,000	£800,000	7.4%

Source: Land Registry PPD

124. Data on trends in rental prices is less readily available than for purchase prices, but local agents note that rents dropped by around 15-20% during the Covid-19 pandemic, in part because overseas renters represent a large segment of the market and both travel and work patterns were restricted. Since then, rents are observed to have risen close to their pre-2019 peak, with further anecdotal reports suggesting steeper recent price growth actually exceeding previous peaks. Barbican and Golden Lane is seen as appealing for hybrid working, offering a range of services, amenities, green spaces and private outdoor areas such as balconies and fire escapes. The area also remains highly popular among international students attending a range of institutions including Bayes Business School and the Guildhall, for many of whom connectivity and safety is of greater concern that cost.

125. Agents point to a very small quantity of new rentals on the market, meaning that demand considerably outweighs supply and properties receive many enquiries and are rented within days.

Income

126. Household incomes determine the ability of households to exercise choice in the housing market, and consequently the level of need for affordable housing products. Two sources of data are used to examine household incomes in the NA.

127. The first source is ONS's estimates of incomes in small areas (although in this case, the small area in question in fact covers the whole of the City of London). This provides the average income of households in the area but is less helpful for understanding the income levels of lower earners. The average total household income locally was £65,400 in 2020 (the most recent year for this dataset). Further discussion about the area to which this data applies is provided in Appendix A.

128. The second source is ONS's annual estimates of UK employee earnings. This provides lower quartile average earnings (i.e. the income of the lowest 25% of earners), but is only available at the scale of Inner London (because of the absence of data for the City) and only relates to individual earnings. While this is an accurate representation of household incomes where there is only one earner, it does not represent household income where there are two or more people earning. Inner London's gross individual lower quartile annual earnings were £23,002 in 2022 (for comparison, the median is £35,661). To estimate the income of households with two lower quartile earners, this figure is doubled to £46,004.

129. It is immediately clear from this data that there is a large gap between the spending power of average earning households and those earning the lowest 25% of incomes, particularly where the household in question has one earner only.

130. The latter dataset is residence-based earnings – meaning that it represents the earnings of people who live but do not necessarily all work in the area. The alternative is workplace-based earnings, which represents the earnings of people who work but do not necessarily live in the area. This data is available for the City of London. However, the lower quartile earnings figure of nearly £40,000 reflecting the type of jobs available in the area and is

unlikely to be representative of the earnings of the lowest earners who actually live in the City. It is therefore not taken forward in this analysis.

131. Due to the ageing population profile of the NA and its strong links to the Barbican arts and learning centre, as well as Barts Hospital, it is worth reviewing the likely earnings of people working in caring and cultural occupation categories. These employment categories can also stand in for the income levels of other key workers vital to the functioning of the City, for whom the two main estates were originally built but who presently stand a much poorer chance of living locally. ONS 2022 occupational earnings data down to sector level is only available for London as a whole. It suggests that the median individual earnings of those working in caring and personal services roles is £18,549 per year, but rise to £23,830 for full-time workers. The data is less complete for culture, media and sports occupations, so in place of the median the best available measure is the overall individual mean earnings of £34,323 per year. It is not possible to determine if this is representative of those working in institutions like the Barbican Centre and Guildhall.

132. Earnings in the care sector are at or below the overall lower quartile figure for Inner London, meaning that such workers may face intensified housing affordability pressures depending on the hours they are able to work. Those providing care without pay face potentially greater challenges. Earnings in the cultural sector are equivalent to the Inner London median figure, and if doubled (for two earners in a household) just exceed the City of London median household earnings. As such, when comparing the costs of housing in Barbican and Golden Lane, the key benchmark of lower quartile single earnings is roughly equivalent to the earnings of a carer, and the overall median is close to the buying power of cultural workers.

Affordability Thresholds

133. To gain a clearer understanding of local affordability, it is useful to understand what levels of income are required to afford different tenures. This is done using 'affordability thresholds': the estimated amount of annual income required to cover the cost of rent or a mortgage given local housing prices.

134. AECOM has determined thresholds for the income required in Barbican and Golden Lane to buy a home in the open market (average and entry-level prices), and the income required to afford private rent and the range of potential Affordable Housing tenures set out in the NPPF. These calculations are detailed and discussed in more detail in Appendix C.

135. The key assumptions made in assessing the affordability of different tenures are explained alongside the calculations, but it is worth noting here that we have assumed that the maximum percentage of household income that should be spent on rent is 30% and that mortgage financing will be offered at a maximum of 3.5 times household income. These are standard assumptions across housing needs assessments at neighbourhood and local authority scale although different approaches are sometimes taken and a case can be made for alternatives. This is discussed in more detail at the start of Appendix C.

136. Table 4-4 summarises the estimated cost of each tenure, the annual income required to support these costs within the NA, and whether local incomes are sufficient. The income required column assumes the household already has access to a deposit (which we have assumed to be 10% of the value to be purchased) but does not reflect the possibility that households may already hold equity from an existing property or substantial savings. Although these factors may be crucial to whether housing will be affordable, they are highly dependent on individual circumstances that cannot be anticipated here.

Table 4-4: Affordability thresholds in Barbican and Golden Lane (income required, £)

Tenure	Mortgage value (90% of price)	Annual rent	Income required	Affordable on average incomes?	Affordable on LQ earnings (single earner)?	Affordable on LQ earnings (2 earners)?
				£65,400	**£23,002**	**£46,006**
Market Housing						
Median House Price	£720,000	-	**£205,714**	No	No	No
Estimated NA New Build Entry-Level House Price	£707,130		**£202,037**	No	No	No
LQ/Entry-level House Price	£598,500	-	**£171,000**	No	No	No
LA New Build Median House Price	£999,000	-	**£285,429**	No	No	No
Average Market Rent	-	£40,428	**£134,760**	No	No	No
Entry-level Market Rent	-	£32,370	**£107,900**	No	No	No
Affordable Home Ownership						
First Homes (-30%)	£494,991	-	**£141,426**	No	No	No
First Homes (-40%)	£424,278	-	**£121,222**	No	No	No
First Homes (-50%)	£353,565	-	**£101,019**	No	No	No
Shared Ownership (50%)	£353,565	£9,821	**£133,756**	No	No	No
Shared Ownership (25%)	£176,783	£14,732	**£99,616**	No	No	No
Shared Ownership (10%)	£70,713	£17,678	**£79,131**	No	No	No
Affordable Rented Housing						
Affordable Rent	-	£10,924	**£36,376**	Yes	No	Yes
Social Rent	-	£7,396	**£24,629**	Yes	No	Yes

Source: AECOM Calculations

137. Before considering each tenure category in turn, it is important to stress that these affordability thresholds have been calculated to give an indication of the costs of various tenures to inform Neighbourhood Plan policy choices. These figures rely on existing data and assumptions, and it is not possible to estimate every possible permutation. The income figures also disguise a large degree of variation. For simplicity the analysis below speaks in terms of tenure products being 'affordable' or 'not affordable' for different groups, but individual circumstances and the location, condition and other factors of specific properties in each category have a large impact. These conclusions should therefore be interpreted flexibly.

Market housing for purchase and rent

138. The obvious conclusion from this exercise is that the costs of market housing in Barbican and Golden Lane far exceed the purchasing power of local households, at least in terms of the income benchmarks available for analysis. Average earning households are not close to being able to afford even entry-level rented housing, and would need an income three times greater to access a mortgage on the median home for sale locally.

139. Leaving aside the valid possibility that the income measures used are not representative, the clear implication here is that it is primarily existing wealth (in the form of savings or existing housing equity) rather than income that determines the ability of many households to access market housing in the NA.

140. Indeed, local agents appear to agree that the sales market, particularly on the Barbican Estate, primarily serves people moving from high-value properties elsewhere for work reasons or to retire, and those seeking an additional base in central London to complement a home outside of the capital. The original intention for the Barbican Estate to serve City workers is still relevant, but increasingly the area has come to be viewed as a high-quality destination for retired and semi-retired people due to its safety, security and transport links. Though young families continue to arrive, the costs of flats in the NA are seen by some to compare unfavourably to larger properties with private gardens in areas where school places are less competitive.

141. Contrastingly, demand for rental properties in the NA is driven by international students and seconded workers, professionals employed in the City (some of whom use relocation services), and young single people and couples in high-value employment.

142. In this stratified market, mobility between tenure categories (other than between private renting and ownership) is likely to be limited. For example, when the children of existing residents wish to form their own households, they may be unable to remain in the area without significant family support. Likewise, occupants of socially rented housing have little prospect of becoming private renters or homeowners without a significant change in their financial circumstances. The lack of intermediate options and price points means that households of moderate wealth or income may need to move elsewhere to climb the housing ladder – a dynamic that is perhaps inevitable in an area of such high land values and not necessarily problematic in the relatively fluid Greater London market. However, this does pose a potential obstacle to the common objective of maintaining a mixed community within the bounds of the NA itself.

Affordable home ownership

143. Affordable (subsidised) routes to home ownership theoretically aim to solve such problems. However, in the context of Barbican and Golden Lane's severe affordability challenges, the products considered here offer limited additional value.

144. The standard way of understanding the market segment targeted by such products is to think about households who can afford to rent but not to buy. In Barbican and Golden Lane this theoretically means those earning between £108,000 (at which point entry-level rents become affordable) and £171,000 (at which point entry-level market sale homes become affordable). However, due to the high costs of housing in the NA, First Homes and Shared

Ownership dwellings are unlikely to naturally meet the price caps and eligibility requirements designed for those products (see further detail on each below). This potentially threatens their viability. But if they able to be brought forward, this may involve additional cost savings or developer subsidies (to meet the expected requirements) that may in practice bring their costs below the present cost of renting – an unusual, but still potentially beneficial, outcome.

145. As discussed in greater detail in Appendix C, equivalent market prices in Barbican and Golden Lane strain the boundaries of the relatively new **First Homes** product. First Homes are to be offered at a discount of at least 30% on equivalent market prices (i.e. new build, entry-level properties). Local authorities and neighbourhood plan qualifying bodies will have discretion to increase the discount on First Homes to 40% or 50% where there is evidence to suggest this is appropriate. Of the possible discount levels, only the latter brings the final price below the £420,000 cap set for this product. This means that the maximum discount level of 50% is likely to be necessary, possibly in addition to cost savings achieved either through thoughtful selection of construction methods and materials or reductions in the size and quality of units.

146. A second challenge is that the income required to afford even a 50% discounted First Home, based on the assumptions explained in Appendix C, exceeds the threshold above which households are not eligible to purchase First Homes in London (£90,000). In theory, this means that no household who can afford a First Home in the NA would be eligible to buy it. The ways around this are for developers to reduce the value of units as described above, for households on incomes below £90,000 to dedicate a larger proportion of their income to housing costs than assumed here, or to use savings to reduce the size of their mortgage if they have that advantage. The former option (for cost savings or additional developer subsidy) would be more in line with the intention for this product.

147. It is important to note that this evidence based on affordability does not provide a complete picture: evidence about the financial viability of development is also relevant. The question is whether demanding the highest 50% discount level for First Homes or expecting additional subsidies and cost savings to bring homes within the bounds set for this product will create a financial burden on developers that leads them to argue either that the discount level is not feasible or that the total amount of Affordable Housing may need to be decreased. This could effectively sacrifice the provision of (or financial contribution towards) affordable rented housing to provide a more accessible First Homes product. The issue of development viability is a specialist matter involving analysis of land values and build costs that is outside the scope of this assessment. If the Neighbourhood Forum intend to promote First Homes and influence the form they might take, further discussions with the City of London Corporation are advised.

148. **Shared ownership** appears to be more affordable than First Homes but is broadly accessible to the same (above average earning) groups. Government has recently announced that the minimum equity share for shared ownership will fall to 10% of the

property value.[13] If this is deliverable in the NA, it will bring shared ownership homes nearly within range of average earners. However, while the income required for a 10% equity shared ownership home is lower, this product may not necessarily be more attractive than the alternatives (such as shared ownership at higher equity shares and First Homes) for those who can afford them. This is due to the difficulty of building equity over time due to proportionally high rental costs and the difficulty of eventually selling the shared ownership property and moving to owner occupation on the open market.

149. **Rent to Buy** provides households with the option to rent at a discount whilst saving for a deposit to buy the property within a set period (usually within 7 years). The income required to access Rent to Buy is assumed to be the same as that required to afford market rents. However, affordability to local households would depend on how rents are set. If Rent to Buy is offered at a discount to *entry level* rents (i.e. being delivered in the form of studios and 1 bedroom flats), this would significantly expand access to this product, though still only benefitting those with incomes nearly twice the local average. That said, for some households the availability of a deposit rather than income is the key barrier to accessing home ownership. Rent to Buy may therefore offer a useful product to meet the needs of such households.

150. These three affordable home ownership products should be considered in relation to what they offer occupants in the long term beyond simply being affordable or not at the point of access:

- First Homes allow for a greater ownership stake in the property, enabling occupiers to benefit from price appreciation over time. Monthly outgoings are also limited to mortgage costs alone, which tend to be cheaper than renting.

- Shared ownership at high equity shares performs a similar function to First Homes, but there are additional costs associated with the rented portion. The 10% equity share option reduces the barrier to entry well below that for First Homes.

- Shared ownership at low equity shares can usually be accessed by lower earning households (than First Homes) and requires a smaller deposit. However, this is a potentially less attractive route to eventual ownership because monthly outgoings remain high. The occupant has to pay a significant monthly rent as well as service charges and other costs, so it can be harder to save funds to buy out a greater share in the property over time.

- Rent to Buy requires no deposit, thereby benefitting those with sufficient incomes but low savings. It is more attractive than renting but results in a much slower accumulation of the funds that can provide an eventual route to ownership than the other tenures discussed above.

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[13] The previous minimum equity share was 25%. This change took effect from 28 June 2021 and transitional arrangements are in place for planning policy documents that are prepared during the implementation timeframe. Changes are also introduced to make the process of staircasing to full ownership more gradual with lower minimum increments of 1%. The ministerial statement confirming and detailing the changes is available here: https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hlws48.

Affordable rented housing

151. Affordable rents set out in the table above are substantially below market rents. Whilst affordable rents can be set at up to 80% of market rents, in many locations Registered Providers (housing associations) set them to ensure that they are affordable to those claiming housing benefit, i.e. at or below Local Housing Allowance levels. This means that they are in practice below 80% of market levels. This is very much the case in Barbican and Golden Lane.

152. Affordable rented housing is generally affordable to households with two lower earners depending on their household size (average earning households are unlikely to be eligible). However, households with a single lower earner appear unable to afford any of the tenures considered including the average socially rented unit. Such individuals will, if unable to secure a smaller social rented dwelling, require additional subsidy through Housing Benefit to access housing.

153. The evidence in this chapter suggests that the affordable rented sector performs a vital function in Barbican and Golden Lane as the only option for a large segment of those in the greatest need. Social rents are cheaper and would therefore leave households on lower earnings better off and more able to afford their other living costs, such as food and fuel. Where households are supported by housing benefit the difference in the cost of affordable and social rents may be irrelevant as the level of housing benefit flexes according to the rent. This means that households supported by housing benefit may be no better off in social rented accommodation because they receive a lower rate of housing benefit to cover their rent.

Additional costs

154. Rental and mortgage payments are not the only costs closely associated with housing. The cost of fuel is an increasingly important additional factor that impinges on the health and wellbeing of occupants – particularly for older households. Although fuel costs have not been included in the estimates above, the rising costs of energy is likely to absorb a higher share of income than in the past, leaving less for rental payments and other living costs. This is particularly relevant in the Golden Lane estate, which is predominantly single-glazed and occupied in large part by socially rented tenants.

155. Further, most dwellings in the NA are subject to monthly service charges and annual ground rent. It is understood that these costs are also rising significantly and one-off special assessments may be incurred. These costs have again not been reflected in the estimates above, but are of a scale sufficient to impact whether a given household can afford to live in the area.

Estimates of the need for Affordable Housing

156. This section seeks to quantify the long-term potential need for Affordable Housing, which should be considered separately for affordable rented housing and affordable routes to ownership. The appropriate approach is taken based on the evidence available at Local Authority and NA scale.

AECOM Estimates

157. We estimate the need for 22 affordable rented homes per annum in Barbican and Golden Lane, equating to a total of 353 over the plan period to 2040. The estimate and assumptions used are detailed in Appendix D and summarised in Table 4-5 below. This need is largely for social/affordable rent as it relates to households who live in unsuitable housing and who cannot afford to access market rents.

158. However, this result also requires a strong caveat. The key input to the calculation is the number of people on the waiting list for affordable rented housing across the City of London, prorated to Barbican and Golden Lane on the basis of population statistics (the NA is home to 54.5% of the City's households). The problem with this approach is that the Corporation is responsible for meeting the needs of an large and not precisely known number of people who do not live within its boundaries, due to a longstanding strategy of discharging some of its housing duties in other London boroughs, necessitated by the high land values and rarity of development sites in the City itself. The 2023 SHMA suggests that over 1,400 households are accommodated in social rented accommodation beyond the City's boundary. This means attributing 54.5% of the waiting list to the NA (itself a relatively blunt assumption) is likely to overestimate the need actually arising from within Barbican and Golden Lane. That said, the larger supply outside of the City, which is able to generate newly arising need, is also able to accommodate newly most of that need through turnover. In any case, the result of this calculation should be interpreted as the upper bound of the NA's likely need.

Table 4-5: Estimate of need for Affordable Housing for rent in Barbican and Golden Lane

Component of need or supply in the AECOM estimate	Per annum
Current need	27.3
Newly arising need	5.3
Supply	10.5
Net shortfall	**22.0**

Source: AECOM model summary of estimates. Full estimate included in Appendix D

159. In addition, we estimate potential demand for 34 affordable home ownership dwellings per annum in Barbican and Golden Lane, equating to a total of 539 over the Neighbourhood Plan period. The estimate and assumptions used is detailed in Appendix D and summarised in Table 4-6 below.

160. It is important to keep in mind that the households identified in this estimate are, by and large, adequately housed in the private rented sector, Affordable Housing, or living in other circumstances. They do not necessarily lack their own housing but would prefer to buy rather than rent. They have been included in the national planning definition of those in need of Affordable Housing, but their needs are less acute than those on the waiting list for affordable rented housing.

161. This result should also be viewed with caution, for two key reasons. First, this calculation depends on the size of the private rented sector and assumptions about what proportion of renters would buy if they could afford to. AECOM's standard assumption is that 25% of renters are renting by choice and would continue to do so even if routes to ownership were available. This has been raised to 50% in this case in response to the views of local rental agents, suggesting that a large proportion of demand arises from international students and seconded workers who, it is assumed, are renting by choice. Whether this assumption is accurate in reality is open to debate.

162. Second, the true demand for affordable home ownership products will not only depend on the number of people who would like to own, but also on how many of them can realistically afford to do so. Due to home values in Barbican and Golden Lane, savings for a mortgage deposit – even for significantly discounted homes – are likely to prove a significant barrier to those who rent out of financial necessity. In addition, the analysis in the previous section highlights that many of those who may be able to take up affordable home ownership products are not necessarily eligible for them.

Table 4-6: Estimate of need for Affordable Housing for sale in Barbican and Golden Lane

Component of need or supply in the AECOM estimate	Per annum
Current need	30.2
Newly arising need	3.8
Supply	0.3
Net shortfall	**33.7**

Source: AECOM model summary of estimates. Full estimate included in Appendix D

Evidence in the SHMA

163. The 2016 City of London SHMA calculated a net shortfall of 69 affordable homes per annum to 2036. An alternative method taking account of the fact that needs and supply through turnover may arise from households living outside of the City (as noted above) produces a higher need of 104 dwellings per year. The 2023 SHMA updates this calculation, reaching a very similar net result of 103 additional units per year. Note that these figures theoretically include both forms of Affordable Housing (rented and ownership) rather than calculating each separately.

164. Applying the current proportion of City households who reside in Barbican and Golden Lane (54.5%) to the latest result suggests a potential need in the NA for 56 affordable homes per year, with the former being more closely representative of needs arising locally. The HNA estimate closely match the 2023 SHMA total estimate. However, the pro-rating approach used for both methods relies on a problematic assumption about what proportion of the City's needs are attributable to the NA. In reality the need is likely to be lower than estimated here.

Additional evidence of Affordable Housing needs

165. Here, it is worth summarising the statistics relating to the affordable rented housing waiting list provided by the City of London for the City as a whole, which are accurate to December 2023.

166. The key input to the HNA calculation above is the total of 801 households on the waiting list. This does not include an additional 211 additional households already living in such accommodation who require a transfer for some reason (usually a different size of dwelling). The 211 transfer applicants do not figure in our assessment of need because as they take up an additional dwelling they will also vacate one, thus having a neutral impact on overall need. It should also be noted that there are very likely to be additional people missing from the waiting list, such as those in crisis or emergency situations, to whom the City of London has a duty to be housed under homelessness legislation. Such people may well be eligible or actually housed but would not usually be counted on the waiting list.

167. Of the 1,012 households combined, their dwelling size eligibility is as follows:

- 39.6% require a studio
- 18.5% require a 1 bedroom property
- 25.8% require a 2 bedroom property
- 13.0% require a 3 bedroom property
- 3.1% require a property with 4+ bedrooms

168. These figures are broadly in proportion to the distribution of vacancies and relets in the existing City of London stock over the past 5 years, with studios and 1-2 bedroom homes seeing the highest levels of turnover. The total number of relets over the 5-year period was 331. The percentage associated with each dwelling size differs from the percentage of need noted above by less than 5 percentage points, with the exception of 1 bedroom homes, which make up 28% of relets (higher than their share of the need) and 4+ bedroom properties, which saw 0 relets over the entire period (leaving those in need potentially waiting for a very long time).

169. Turning to the reasonable preference categories into which the applicants fall (which determine who is given priority when properties come vacant):

- 79 households are homeless, care leavers or rough sleepers (not necessarily including all those who are fostered within the NA depending on individual circumstances, Borough of origin, and time resident in the City)
- 396 households occupy unsanitary or overcrowded housing

- 29 households need to move on medical or welfare grounds

- 48 households are children of socially housed tenants who want their own property

- 256 households have adequate housing but are on an income below the London Living Wage

170. The remainder are eligible for the register but have lower priority, are awaiting assessment or otherwise not classified. This suggests a fairly significant level of housing hardship that is yet to be addressed through the existing housing stock and agreements with other authorities, which may justify relatively urgent action to deliver additional affordable rented housing (whether inside or outside of the City boundary).

Affordable Housing policies in Neighbourhood Plans

171. This section outlines a common Neighbourhood Plan policy level around the tenure mix of affordable housing, provides a recommendation and summarises relevant considerations.

Application of Local Plan policies

172. The City of London's adopted policy on this subject requires 30% of all new housing to be affordable, though some may be delivered through financial contributions for offsite delivery. The emerging Local Plan raises the proportion to 35% and leaves open the question of onsite versus financial contribution. Given that Barbican and Golden Lane actually lost Affordable Housing over the last decade despite an overall increase in the number of homes suggests that most Affordable Housing delivery associated with development in the NA has been provided through financial contributions and delivered elsewhere (usually beyond the City boundary). This strategy allows for needs arising in Barbican and Golden Lane to be addressed, but may require households in need to move away from their current homes and social networks.

173. The overall proportion of housing that must be affordable is not an area of policy that a Neighbourhood Plan can usually influence, but it is worth emphasizing that the HNA finds there to be robust evidence of need for Affordable Housing in the NA, and every effort should be made to maximise delivery where viable. Changing or influencing the overall proportion of housing that must be affordable is uncommon in Neighbourhood Plans and would demand a high standard of evidence to depart from the Local Plan. If this is of interest, it should first be discussed with the LPA to ensure their support and to determine what additional evidence (e.g. about development viability) would be needed.

174. How the Affordable Housing that comes forward through mainstream development sites is broken down into specific tenures – such as the balance between rented tenures and routes to home ownership – is specified in the adopted Local Plan, with a target for 60% rented housing and 40% intermediate tenures (which this HNA terms affordable home ownership products). This specific breakdown is

loosened in the emerging Local Plan, which instead promotes a diverse tenure mix but does not set specific targets.

Affordable Housing at Neighbourhood level

175. The HNA can provide more localised evidence, which may be used to support Neighbourhood Plan polices. This section suggests an Affordable Housing tenure mix that might be suitable for Barbican and Golden Lane on the basis of identified housing need and a range of other considerations detailed in Appendix D.

176. In the context of limited historic and future Affordable Housing delivery noted above, Neighbourhood Plan policies influencing the form that Affordable Housing should optimally take within the designated NA may not have much practical impact. Acknowledging this possibility, this section (and Appendix D) may help to think through what such a policy might look like, if the Forum and wider community wish to pursue it. Conversations with the City of London on this topic may provide relevant guidance about how the Neighbourhood Plan can maximise its impact.

177. The recommendation in Table 4-7 below, based on AECOM's professional judgement of the factors listed in Appendix D, is for at least 70% of future Affordable Housing delivery to provide affordable rented housing to accommodate the urgent backlog of need on the waiting list, and to ensure that those on lower-than-average incomes have some way of remaining or moving to Barbican and Golden Lane. This group may include carers and culture sector workers, who represent a key segment of the local employment base. There is likely to be a particular need for both paid and unpaid care in the coming years given the demographic projections discussed in the preceding and subsequent chapters of this report, although it is acknowledged that given the connectedness of the NA by public transport, it may not be necessary to provide housing locally for the key workers on whom a segment of the NA's existing residents will increasingly depend.

178. The other key justification for prioritising affordable rented housing needs is the evidence presented by the analysis of affordability earlier in this chapter. That exercise demonstrated that it may be very challenging to deliver affordable routes to home ownership, given local land values, without risking knock-on impacts on the size and quality of the units delivered or development viability (and thus the overall quantity of Affordable Housing brought forward – including that offered for affordable rent). Affordable home ownership products do meaningfully widen access to home ownership to a larger group of people, but this group have incomes significantly above the average for the area and can theoretically afford to rent. As such, it is not recommended to ignore this tenure category altogether, and to do so would risk falling out of conformity with the Local Plan and London Plan, but the focus should be on meeting the more urgent and acute need for affordable rented housing.

179. Of the available affordable home ownership products, shared ownership at lower equity shares appear to offer the most meaningful additional value in the market. However, national policy requires that First Homes should represent 25% of the affordable mix. For that reason, 25% of Affordable Housing is allocated to First

Homes. However, if it is determined by the City of London that First Homes are not appropriate to the local context, it is recommended that the Neighbourhood Plan align with this position and promote shared ownership to a greater degree.

Table 4-7: Indicative tenure split (Affordable Housing)

Tenure	Indicative mix	Considerations and uncertainties
Routes to home ownership, of which	**30%**	
First Homes	25%	Product untested so uncertainties around viability, developer, lenders and buyer appetite etc.
Shared ownership	5%	Recently confirmed changes to the model to allow purchases of 10% share - impact on viability unknown. RPs business plans currently reliant on shared ownership model. Impact of displacement by First Homes unknown.
Rent to Buy	0%	Emerging product with popularity and effectiveness as yet unknown. Impact of displacement by First Homes unknown.
Affordable Housing for rent, of which	**70%**	
Social rent	To be set by Registered Providers	Uncertain how much funding available to support this tenure in local area. Uncertain whether RPs willing to own/manage stock in this area.
Affordable rent	To be set by Registered Providers	Uncertain whether RPs willing to own/manage stock in this area.

Source: AECOM calculations

Conclusions- Tenure and Affordability

Current tenure profile

180. In Barbican and Golden Lane, around half of households are homeowners, 38% rent privately and 13% live in social rented accommodation, according to the 2021 Census. This is not dissimilar to the picture across London as a whole, but diverges from the rest of the City – where the tenure mix is weighted in favour of renting over ownership. There are also significant differences within the NA, with 86% of the area's social rented housing being concentrated in the Golden Lane estate.

181. Over the past decade, the number of households renting privately in the NA has grown by 56% while all other categories have contracted slightly. This suggests that most of the new housing delivered in recent years is rented rather than owned, and that purchases through the Right to Buy and similar schemes (as well as

wholesale redevelopments of key worker housing) are continuing to erode the stock of affordable rented housing. Subsidised housing lost in this way tends not to be replaced within the NA itself. Instead, the Corporation collects financial contributions that it spends on delivery in other boroughs where land values are lower. This increases the amount of Affordable Housing able to meet the City's needs, but comes at the cost of relocating the people concerned and potentially leaving a community that is less mixed in terms of incomes, occupations and other characteristics.

182. Another key change that has taken place over the past decade is a substantial increase in the number of dwellings that have no permanent or usual occupant. This includes vacant homes, second homes and short-term rentals such as serviced apartments. The number of such homes (based on the difference between the number of dwellings and households counted in the Census) stood at 858 in 2021, compared to 350 in 2011 – a sharp increase that is likely to have been driven in part by the timing of the 2021 Census during the Covid-19 pandemic. This is again linked to observed trends of largescale but temporary outmigration from large cities during this period.[14]

183. Local agents note that many homes in the NA serve as pied-à-terre accommodation for City workers and others with their primary residence outside of London. Though hybrid working trends may be expected to reduce demand for such forms of (non-)occupancy, owners are generally understood to lack financial urgency to sell. It may also be the case that the timing of the 2021 Census during Covid-19 restrictions artificially inflated the number of vacant homes as those with multiple properties elected to respond from more spacious non-urban dwellings.

Housing costs

184. Home values in Barbican and Golden Lane have followed an uneven trajectory over the past decade, rising to a peak in 2016 before falling to a low point in 2018/19 and then stabilising again from 2020, though remaining below their level in 2016. In 2023, the median dwelling price stands at £800,000, having experienced 7.4% price growth over the decade. The lower quartile, which is usually a good representation of entry-level housing, stands at £665,000, following growth of 11.9% over the period.

185. These averages are similar or slightly lower than the equivalent measures for the City of London as a whole, but significantly higher than Greater London averages. This indicates that those who struggle to access suitably affordable housing within the NA do have potential options within the wider London market as their needs and financial capacity changes.

186. Trend data for rental prices is less readily available than for purchase prices, but local agents note that rents dropped by around 15-20% during the Covid-19 pandemic, in part because overseas renters represent a large segment of the market and both travel and work patterns were restricted. Since then, rents are

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[14] Rowe, F. et al., Urban Exodus? Understanding Human Mobility in Britain During the COVID-19 Pandemic Using Meta-Facebook Data. *Population, Space and Place*, 2022.

observed to have risen close to their pre-2019 peak, with further anecdotal reports suggesting steeper recent price growth exceeding previous peaks.

Tenure options

187. AECOM has estimated the annual income required to afford various tenures of housing in Barbican and Golden Lane – each of which is explained in detail in Appendix C. These thresholds are compared to incomes to determine which options are the most appropriate for local people going forward.

188. The average household income the City of London was £65,400 in 2020, and lower quartile earnings (per person) for individuals living in Inner London was £23,002 in 2022. The earnings of individuals working in the City of London is significantly higher owing to the high-value employment that predominates in its commercial areas. The earnings levels of key local occupation categories have also been reviewed: the median individual earnings for carers and associated professions in London is £18,549; for cultural workers it is £34,323. Though it is not possible to determine if these figures are reflective of NA-based workers, they give a sense of the scale of the affordability challenge among key occupational groups on whom the cultural identity and ageing population of Barbican and Golden Lane may increasingly depend.

189. The costs of market housing in Barbican and Golden Lane far exceed the purchasing power of local households, at least in terms of the income benchmarks available for analysis. Average earning households are not close to being able to afford even entry-level rented housing, and would need an income three times greater to access a mortgage on the median home for sale locally. The implication here is that it is primarily existing wealth (in the form of savings or existing housing equity) rather than income that determines the ability of many households to access market housing in the NA. Mobility between tenure categories (other than between private renting and ownership) is therefore likely to be limited.

190. In this context, housing products offering a subsidised route to home ownership for those who can afford to rent but not to buy unfortunately appear to offer limited additional value. A key concern is that they primarily serve those on incomes far above the average or with significant savings. More fundamentally, however, First Homes and shared ownership may not be deliverable within the price and income eligibility caps set for London without the potential for adverse consequences on development viability, size or quality. Given such products are supported in the London and City of London Plans and required as a proportion of all Affordable Housing to some extent, the Corporation should be able to advise how to overcome the affordability and eligibility challenges posed.

191. In contrast, affordable rented housing is generally affordable to households with two lower earners depending on their household size. However, households with a single lower earner appear unable to afford any of the tenures considered including the average socially rented unit. Such individuals will, if unable to secure a smaller social rented dwelling (with the attendant risk of affordability-driven overcrowding in the large number of studio units), require additional subsidy through Housing Benefit to access housing. The comparisons discussed here

suggest that the affordable rented sector performs a vital function in Barbican and Golden Lane as the only option for a large segment of those in the greatest need.

Quantity of Affordable Housing needed

192. The 2023 City of London SHMA identifies a need for 103 net additional affordable homes each year in the City. On the basis that the share of this need attributable to the NA is in proportion to its share of the City population (54.5%), this suggests that Barbican and Golden Lane will need around 56 affordable homes per year.

193. The HNA includes estimates that are more specific to Barbican and Golden Lane and that consider the need for affordable rented homes and subsidised routes to ownership separately. The results of these calculations are an annual need for 22 affordable rented homes and potential demand for 34 units of affordable home ownership accommodation. Note that the latter are generally adequately housed in rented accommodation and have less severe needs than the former. The HNA estimates happen to precisely match the pro-rated SHMA estimates, at a total of 56 units required annually.

194. However, these results require an important caveat. It is not possible to accurately pro-rate City-level needs to the NA because the City waiting list includes needs arising from a large number of households living in estates outside of the Square Mile. As such, using Barbican and Golden Lane's proportion of the current City of London population almost certainly overstates the need. This issue affects the first HNA estimate (for affordable rented housing) as well as the overall estimate derived from the SHMA. The NA's needs are likely to be smaller in practice, and these estimates should be interpreted as the upper bound of a range.

195. Looking at the needs expressed on the City of London waiting list in terms of dwelling size suggests that the available stock is broadly aligned with the distribution of need, with the exception that 1 bedroom homes represent a larger share of supply than need and 4+ bedroom properties represent a larger share of need than supply. Demand and supply in the other categories are generally well-balanced, with more turnover and more need at the lower end of the size spectrum (including studio accommodation). The waiting list figures also demonstrate a significant degree of housing hardship, including a number of homeless and overcrowded households. This appears to justify urgent provision (and protection) of additional Affordable Homes.

Affordable Housing tenure mix

196. Affordable Housing is required to be delivered at set minimum proportion of all housing on mainstream sites above specific size thresholds through policies set at City and London scale. The key benchmark in this case, if the emerging Local Plan proceeds as currently drafted, is a requirement that a minimum of 35% of new homes should be affordable. However, as noted above, the Affordable Housing contribution of new development is most likely to take the form of financial contributions to delivery outside of the City boundary. Leaving aside the relative merits of this approach, this context potentially limits the ability of the Neighbourhood Plan to influence the form that Affordable Housing should take.

197. Nevertheless, it is worth thinking through the available options. Based on AECOM's professional judgement of the factors listed in Appendix D, it is recommended that at least 70% of future Affordable Housing should take the form of affordable rented housing to accommodate the urgent backlog of need on the waiting list, and to ensure that those on lower-than-average incomes have some way of remaining or moving to Barbican and Golden Lane. This group may include paid carers and culture sector workers, who can be seen to represent key strategic segments of the local employment base, as well as unpaid carers and key workers vital to the functioning of the area (and reflecting the original purpose of the two main estates). Furthermore, our analysis of housing affordability suggests it may be challenging to deliver affordable routes to home ownership, and that they would tend to benefit wealthier households. To ignore this tenure category altogether would risk falling out of conformity with the Local Plan and London Plan, but the focus should be on meeting the more urgent and acute need for affordable rented housing.

198. There is no obligation to follow this recommendation or to depart from the emerging Local Plan default mix if that is more in line with the community's objectives. The City of London Corporation should be able to advise about the options available as well as the implications of issues beyond the scope of this report, such as development viability.

5. Type and Size

Introduction

199. It is common for neighbourhood plans to include policies that influence what form new housing should take in terms of type and size. This requires evidence of what local people need.

200. This can be done using statistics to identify relevant trends and potential gaps in the market. That is the focus of this chapter of the HNA. The evidence gathered here can be used to justify planning policies either on its own or in combination with survey results expressing the specific wants and concerns of local residents. It will also build up a picture of the population and existing range of homes that may provide useful context for the neighbourhood plan.

201. This chapter has three aims, each given its own sub-section:

- To establish what **mix** of housing exists in the NA at present;

- To describe characteristics of the local **population** that are relevant to housing need; and

- To look to the **future**, considering how the population is likely to evolve and what mix of homes would be most appropriate to build.

202. It is important to keep in mind that housing need is not an exact science. To get from a set of facts about the population to an ideal mix of homes requires making assumptions. For example, there are clear patterns about what size of home families tend to live in at different stages of life. However, a variety of other reasons sit behind people's housing choices that are less easy to predict, including wealth, accessibility requirements and personal preference. Some trends can also change rapidly over time, such as the increasing preference for home working.

203. The conclusions and recommendations given here are therefore not definitive. Rather, they are what the statistics suggest future needs will look like based on current trends. This is sufficient for justifying planning policies, but it is also appropriate to take into account other factors and evidence if desired.

Definitions

- **Dwelling type**: whether a home is detached, semi-detached, terraced, a flat, bungalow or other type. Which a household chooses to occupy tends to be more about wealth and preference than a specific need.

- **Dwelling size**: how many rooms or bedrooms a home contains. While this could also mean floor area or number of storeys, the number of bedrooms is most reliably recorded in housing statistics. Bedroom numbers are also closely linked to family size and life stage.

- **Household**: a unit of people who live together, commonly a family, couple or single person. Not all dwellings contain a household, including properties that

are vacant and second homes, so the number of dwellings and the number of households in an area is usually different.

- **Household composition**: the specific combination of adults and children who form a household. The Census offers a number of categories, for example distinguishing between families with children who are dependent or non-dependent (i.e. adults). 'Other' households in the Census include house-sharers, groups of students, and multi-family households.

- **Household life stage**: the age of the lead member of a household – usually the oldest adult, or what used to be called the 'head of household'. Life stage is correlated with dwelling size as well as wealth.

- **Housing mix**: the range of home sizes and types in an area.

- **Over- and under-occupancy**: the degree to which the size and composition of a household lines up with the number of bedrooms in their home. If there are more bedrooms than the household would be expected to need, the home is considered under-occupied, and vice versa.

The current housing mix

204. This section establishes the current housing mix of Barbican and Golden Lane, highlighting recent changes to it and comparing the mix to wider averages.

Dwelling type

205. Table 5-1 below shows the current Barbican and Golden Lane dwelling mix in terms of type. Flats clearly predominate the housing stock, at 98% of all homes. The remainder are predominately terraced houses.

206. The table also seeks to show how the type mix has changed over the past decade. However, a change in how this dataset is reported in the latest Census limits the value of this exercise: in 2011 the total number of homes by type summed to the total number of dwellings; in 2021 it sums to the total number of households. Because the number of households is always lower than the number of dwellings due to vacant and second homes (a particularly relevant issue in the NA), it appears that number of dwellings has declined.

207. In reality, the current total stands at 3,536 homes. Unfortunately, however, it is not possible to estimate the size breakdown of the complete housing stock using completions data from the City of London because that data is neither broken down by type (or size) category in the relevant reporting documents, nor able to be disaggregated to the NA specifically.

Table 5-1: Accommodation type, Barbican and Golden Lane, 2011-2021

Type	2011	%	2021	%
Detached	1	0.0%	2	0.1%
Semi-detached	3	0.1%	5	0.2%
Terrace	46	1.6%	42	1.6%
Flat	2,825	98.3%	2,630	98.2%
Total	**2,873**	**100.0%**	**2,679**	**100.0%**

Source: ONS 2021 and 2011

208. Table 5-2 then compares the current dwelling mix in Barbican and Golden Lane with wider averages.

209. The NA mix closely mirrors that of the wider City of London. This finding, apparent in many of the datasets reviewed in this chapter, is unsurprising given the similar density patterns at the two scales and the important fact that Barbican and Golden Lane contributes nearly half of the City's housing stock. London as a whole features a more diverse housing mix, although it remains heavily weighted in favour of flats compared to the national average.

210. The Valuation Office Agency (VOA) provides a second source of information on the housing stock, drawn from Council Tax reporting. The advantage it offers here is that, unlike the Census, it is not restricted to dwellings that are permanently occupied – meaning that vacant and second homes are also theoretically captured. However, in terms of dwelling types, VOA data adds little further nuance. It simply corroborates the headline Census finding that 98% of homes are flats.

211. Unlike the Census, VOA data does also isolate bungalows as a separate type category. However, it counts no examples in either Barbican and Golden Lane or the wider City. For reference, the national rate of bungalow provision is 9.2%. Bungalows are often valued in rural areas because level-access accommodation meets the mobility needs of older and less able people. However, there is no reason why suitably designed flats cannot serve the same purpose. (Issues of accessibility will be considered in greater depth in the subsequent chapter of this report).

Table 5-2: Accommodation type, various geographies, 2021

Type	Barbican and Golden Lane	City of London	London	England
Detached	0.1%	0.1%	6.1%	22.9%
Semi-detached	0.2%	0.3%	18.6%	31.5%
Terrace	1.6%	1.6%	21.3%	23.0%
Flat	98.2%	98.0%	54.0%	22.2%

Source: ONS 2021

Dwelling size

212. Turning to the size of homes, Table 5-3 below presents the current housing mix in Barbican and Golden Lane by number of bedrooms (the key proxy for size). It

shows that a combined 85% of homes in the NA have 1-2 bedrooms, which aligns with the high proportion of flats discussed above. Although a reasonable share of 3 bedroom homes exists, properties with 4 or more bedrooms are very rare.

213. Here it is possible to draw conclusions about changes over time because the 2021 and 2011 Censuses tally dwellings by size in the same way (both sum to the total number of households, so still miss any vacant or second homes). The effect of new development and other changes over the past decade has generally been to embed the existing distribution of home sizes, favouring already abundant 1-2 bedroom homes. That said, the 2 bedroom category experienced the largest absolute and proportional increase, leading to a slight increase in its share of the total.

214. Unlike the 2021 Census, the 2011 release separates dwellings with 0 bedrooms (studios or bedsits) from the 1 bedroom total. In 2011 there were 49 0 bedroom homes counted in Barbican and Golden Lane. However, this is known to be a significant undercount. One minor possible reason is that this data relates to permanently occupied dwellings. The Neighbourhood Forum note that, anecdotally, many of the NA's second homes are used as pied-à-terre accommodation by people who do not live permanently in London but stay regularly or sporadically for business or leisure. It may be that some 0 bedroom function as pied-à-terre accommodation. However, this cannot explain the scale of the undercount.

215. Data available through the Barbican Living website, supplemented with other sources provided by the Forum, suggests that there are around 504 studios in the NA. These are distributed as follows. Note that the count of 1 bedroom properties in 2011 in the table below includes studios.

- 316 – Barbican Estate (117 at John Trundle, 99 at Breton, 56 at Bryer, 22 at Frobisher, 13 at Thomas More, 6 at Blake, 2 at Seddon and 1 at Gilbert)

- 84 – Golden Lane Estate (72 confirmed at Callum Welch, 12 estimated at Crescent)

- 104 – other residential buildings (96 at Heron Tower, 7 at Roman House and 1 at The Denizen, Clarendon Court).

Table 5-3: Dwelling size (bedrooms), Barbican and Golden Lane, 2011-2021

Number of bedrooms	2011	%	2021	%
0 (studios)	-	-	504	18.8%
1	1,368	54.2%	931	34.7%
2	756	30.0%	841	31.4%
3	288	11.4%	301	11.2%
4+	111	4.4%	104	3.9%
Total	2,523	100.0%	2,681	100.0%

Source: ONS 2021 and 2011, AECOM Calculations

216. Again, it is useful to look at the percentage breakdown of dwelling sizes in comparison with wider averages. Table 5-4 shows that the NA size mix again closely tracks the City of London. Both areas stand in sharp contrast to the London and England averages, particularly in their high shares of 1-2 bedroom homes and

lack of 3 bedroom properties. The mix in Golden Lane is weighted more heavily in favour of smaller homes, with 63.9% 1 bedrooms, 29.3% 2 bedrooms, 6% 3 bedrooms and 0.8% 4 bedrooms.

217. 3 bedroom homes tend to be the most numerous (and arguably most popular) size category nationally because of their ability to serve the needs of a range of occupant groups at the point where people climbing and descending the housing ladder often intersect. Given the relative absence of 3+ bedroom properties in Barbican and Golden Lane (combined with the broader challenge of affordability across Central London), it is worth asking where the NA's growing family households are able to meet their evolving needs. It is perhaps most likely that they move out of the NA to other areas of London (or beyond) where a wider range of options are available.

218. The implication here is that people are likely to move into and out of the NA not only for reasons of location preference, but also in response to the limitations and specialisation of its housing stock. The absence of 3+ bedroom homes and non-flats are likely to drive out-migration for certain groups and households as they reach key life stages (mainly related to the number of children), while those same features attract other market segments (perhaps at a prior, or more advanced, life stages) to replace them. This might be expected to result in a more stable demographic profile – a topic for consideration in the subsequent analysis.

Table 5-4: Dwelling size (bedrooms), various geographies, 2021

Number of bedrooms	Barbican and Golden Lane	City of London	London	England
0/1	53.5%	53.4%	21.2%	11.6%
2	31.4%	32.1%	18.6%	27.3%
3	11.2%	10.6%	40.0%	40.0%
4+	3.9%	3.8%	17.9%	21.1%

Source: Census 2021, AECOM Calculations

219. It is useful to review VOA data for the metric of dwelling size because it allows for greater nuance at the high end of the size spectrum, and because the total of 3,410 is far closer to the actual number of dwellings in the NA than is apparent in the equivalent Census data. (The total number of dwellings counted by the 2021 Census is 3,536, though this figure cannot be broken down by type or size.)

220. However, despite the addition of the NA's vacant and second homes, the percentage size mix revealed here is not significantly different. Looking at the raw figures, it is apparent that 435 units of the total difference of 729 between the two datasets falls within the 1 bedroom category. Since the VOA also includes studios within the 1 bedroom total, this further supports the possibility that a large share of the NA's vacant and second homes could be studios. The VOA data also indicates that 3+ bedroom homes may also feature prominently in the stock of non-permanently occupied homes, since they account for a larger share of all dwellings than of permanently occupied dwellings only. However, the fact that 3% of homes in the VOA data have an unknown number of bedrooms may distort

conclusions based on a fine-grained comparison of small percentage point differences.

Table 5-5: Dwelling size (bedrooms), various geographies, 2022

Number of bedrooms	Barbican and Golden Lane	Barbican and Golden Lane %	City of London %	London %	England %
0/1	1,780	52.2%	55.3%	24.0%	12.6%
2	980	28.7%	29.4%	30.9%	28.4%
3	380	11.1%	9.0%	32.4%	43.0%
4	160	4.7%	2.5%	7.4%	12.1%
5	10	0.3%	0.3%	2.0%	2.4%
6+	0	0.0%	0.5%	1.0%	0.9%
Unknown	100	2.9%	3.0%	2.3%	0.6%

Source: VOA 2022, AECOM Calculations

Population characteristics

221. This section examines key characteristics of the local population that have a bearing on what housing might be needed in future years. Where available, recent data is used. However, for some information it is necessary to fall back on the 2011 Census.

Age

222. Table 5-6 shows the most recent age structure of the Barbican and Golden Lane population alongside 2011 Census figures. Despite slight growth in the population overall, amounting to 223 additional people, there are fairly large proportional changes in key age groups.

223. Most notably, there has been a significant expansion of the population of teens and young adults (15-24) alongside a contraction in the population of younger children (0-14). This trend appears to conflict with shifts experienced in other age groups, particularly the moderate growth in people aged 25-44 (the category perhaps most likely to have children) and the small decline in people aged 45-64 (perhaps most likely to be living with teenage and older children).

224. Looking at more granular data (for 5-year age bands) reveals that the decline in younger children is driven exclusively by a fall in the number of children aged 0-4 (a 24% decrease). In turn, the rise in 25-44 year olds is disproportionately driven by those aged 25-29 (a 36% increase). This suggests that the NA is seeing higher numbers of young people either delaying the choice to have children, electing not to have them at all, or even still living with their own parents. Depending on the balance between these possibilities, recent demographic changes could translate into a near-term baby boom as this group reaches their 30s or a longer-term shift resulting in fewer children living in the NA.

225. The other key trend evident here is the ageing of the population in older age bands, notably the 20% growth in the population aged 65-84. This could well produce into

an uptick in the number of older people (aged 85+) in future years, marking a notable change of direction from lack of growth in that demographic group over the past 10 years. If this shift occurs, it will have significant implications for the evolving housing (and other) needs of those people, which may not be adequately served by their existing homes and require adaptations, home moves, or new caring arrangements. When planning to address these evolving needs, it should be borne in mind that social and community ties – which could be severed if older people need to leave the NA – are key protective factors against loneliness and isolation.

226. In response to the evolving needs of older people, the importance of protecting social ties (a key protective factor against loneliness and isolation) that could be severed due to out-migration rather than sever community social ties) by, as far as possible, offering diversity within the housing stock of the NA itself.

Table 5-6: Age structure of Barbican and Golden Lane, 2011 and 2021

Age group	2011 (Census)		2021 (Census)		Change
0-14	344	8.1%	301	6.7%	-12.5%
15-24	299	7.0%	363	8.1%	21.4%
25-44	1,510	35.6%	1,632	36.5%	8.1%
45-64	1,303	30.7%	1,242	27.8%	-4.7%
65-84	693	16.3%	834	18.7%	20.3%
85 and over	98	2.3%	98	2.2%	0.0%
Total	**4,247**	**100.0%**	**4,470**	**100.0%**	**5.3%**

Source: ONS 2011, ONS 2021, AECOM Calculations

227. To set the NA demographic profile in context, it is useful to look at how it differs from larger-scale patterns. Figure 5-1 below (using 2021 Census data) shows that Barbican and Golden Lane generally has a lower proportion of children and young people than the comparator areas and a higher proportion of older people. The share of people aged 65+ is more similar to the national average than the City or London as a whole. The City has notably higher proportions of 15-24 and 25-44 year olds than the NA, suggesting that the housing options available elsewhere in the City are more attractive to young working professionals, while Barbican and Golden Lane holds greater appeal for later life stages. Note that the Golden Lane age profile is generally very similar to the NA as a whole, but is slightly younger – with a slightly lower share of people aged 65+ (1 percentage point fewer than the NA overall).

228. In summary, Barbican and Golden Lane is home to a large working-age population and growing cohort of older residents. Children are few in number compared to the rest of London, which is not surprising given the more urban character of the area.

Figure 5-1: Age structure in Barbican and Golden Lane, 2021
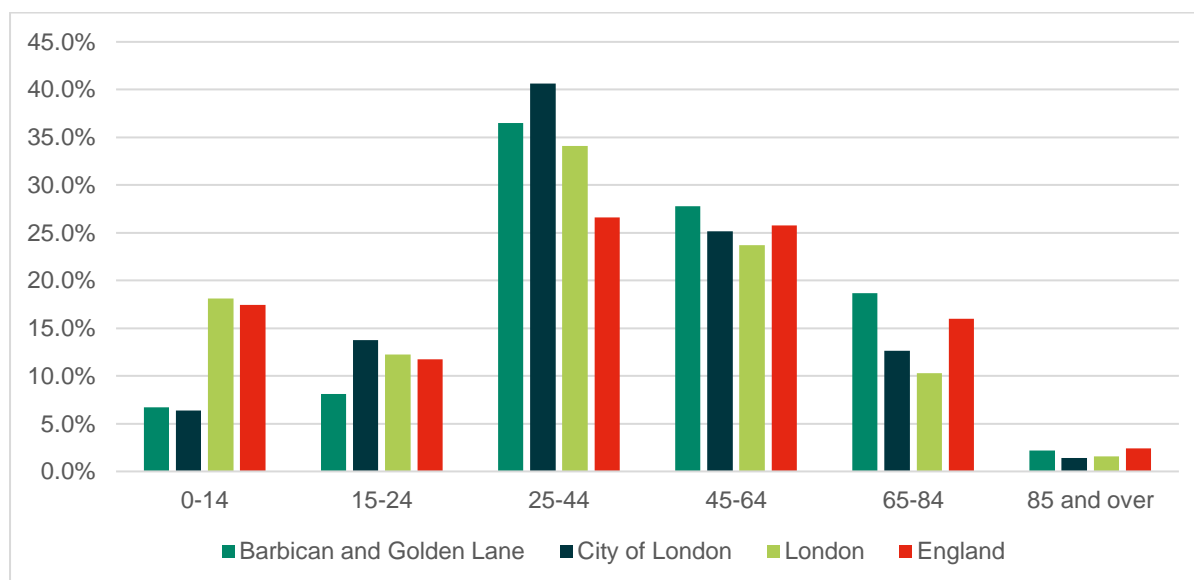
Source: ONS 2021, AECOM Calculations

Household composition and occupancy

229. Household composition (the combination and relationships of adults and children in a dwelling) is an important factor in the kinds of housing needed over the Neighbourhood Plan period. Table 5-7 shows that the NA and City of London have far higher shares of single person households (both 51%) than the London and national average (both 30%). This is likely a function of the high representation of 1 bedroom dwellings noted above. (Though it is also arguable that the 1 bedroom dwellings were built to meet pre-existing and ongoing demand from single person households, the availability of land only realistically suitable for flatted development also plays a significant role). In line with the demographic detail reviewed above, Barbican and Golden Lane has a slightly higher proportion of single person households aged over 66 than the wider City. Within the NA, the Golden Lane Estate has a markedly higher share of single person households (57.2%) linked to its smaller housing stock.

230. Of the NA's family households, a far higher proportion are aged over 66 than any other geography (even those with a significantly higher overall proportion of families). Of the younger families, far fewer have dependent children (9%) than no children (23%) – a pattern echoed across the City but the reverse of wider London and England. The share of Barbican and Golden Lane households with non-dependent (i.e. adult) children living at home is far lower than wider averages, again likely a function of the lack of housing of a suitable size (though this group has grown markedly since 2011, probably due to affordability pressures). Similarly, the NA has a notably lower share of 'other' households. These are usually groups living in shared HMOs or multi-generational families, which tend to be more common where houses with 3+ bedrooms are abundant.

231. Looking back at changes between the 2011 and 2021 Censuses, the greatest momentum is seen among with families (usually couples) aged over 65, the number of whom expanded by 242%, from a fairly low base of 114 to 390

households. This is a further expression of ageing at the older end of the population profile, but may also indicate a growing trend of cohabitation at this life stage driven by affordability or other factors (note that the 2021 Census was taken during a national lockdown). Since 2011 there have also been moderate increases in the number of families with no children (18%) and non-dependent children (11%), and a gentler decrease in the number of households with dependent children (7%).

Table 5-7: Household composition, various geographies, 2021

Household composition		Barbican and Golden Lane	City of London	London	England
One person household	**Total**	50.9%	51.0%	29.3%	30.1%
	Aged 66 and over	14.5%	10.0%	9.1%	12.8%
	Other	36.3%	40.9%	20.1%	17.3%
One family only	**Total**	43.4%	40.3%	58.0%	63.1%
	All aged 66 and over	14.5%	4.1%	9.1%	9.2%
	With no children	23.0%	22.8%	14.2%	16.8%
	With dependent children	8.9%	8.1%	26.6%	25.8%
	With non-dependent children[15]	3.3%	3.4%	11.2%	10.5%
Other household types	**Total**	5.7%	8.7%	12.7%	6.9%

Source: ONS 2021, AECOM Calculations

232. The tendency of households to over- or under-occupy their homes is another relevant consideration to the future size needs of the NA. A person is considered to under-occupy their home when there are more bedrooms in their home than a family of their size and composition would normally be expected to need. This is expressed as an occupancy rating of +1 or +2, indicating that there is one surplus bedroom or at least two surplus bedrooms (respectively). Over-occupancy works in the same way, with a rating of -1 indicating at least one bedroom too few.

233. Table 5-8 below indicates that overcrowding is fairly uncommon in Barbican and Golden Lane, with less than 4% of households having fewer bedrooms than they would be expected to need – though this still suggests at least 100 households are living in unsuitable conditions. A combined 34% of households have more space than they theoretically need, which is extremely low by national standards. In general, housing in Barbican and Golden Lane is occupied relatively efficiently. This data, however, relates only to dwellings that are occupied by a household.

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[15] Refers to households containing children who are older than 18 e.g students or young working people living at home.

There remains a large number of properties that are not occupied on a permanent basis or are used for short lets.

234. Comparing occupancy ratings across demographic groups suggests that couples aged over 65 are the most likely households to have extra space, which is logical given the possibility that they remain in dwellings formerly occupied by children and the greater likelihood that they have attained greater wealth, particularly in the form of housing equity. Families with children (especially adult children) are the most likely to be overcrowded.

235. Changes since 2011 include a slight overall reduction in over-occupancy (from 4.9% to 3.7%), and a slight reduction in underoccupancy (the 2+ rating category fell from 10.9% to 9.6% overall). The effects of ageing are again evident in the 12 percentage point increase in +1 ratings among single older people and 11 percentage point increase in +2 ratings among older couples.

Table 5-8: Occupancy rating by age in Barbican and Golden Lane, 2021

Household type	+2 rating	+1 rating	0 rating	-1 rating
Family 66+	37.4%	32.2%	29.3%	1.1%
Single person 66+	9.6%	33.3%	57.1%	0.0%
Family under 66 - no children	11.8%	33.0%	55.2%	0.0%
Family under 66 - dependent children	6.2%	22.0%	53.5%	18.3%
Family under 66 - adult children	5.7%	20.7%	50.6%	23.0%
Single person under 66	5.4%	16.6%	78.0%	0.0%
All households	9.6%	24.4%	62.2%	3.7%

Source: ONS 2021, AECOM Calculations

236. As noted in the introduction to this chapter, the life stage of households is strongly correlated with the size of home they tend to occupy. Figure 5-2 sets out this relationship for City of London and Westminster in 2011 (because this data is not available at smaller scales and the City is grouped with Westminster for this particular metric). The graph shows how the youngest households tend to occupy the smallest dwellings, before gradually taking up larger homes as they age and their families potentially expand, before slowing downsizing to smaller homes again as they age. These transitions are much less steep here than tends to be seen elsewhere in the country, where there is greater variety in the housing stock (and therefore potential to occupy 4+ bedroom homes) and where affordability challenges are less severe.

Figure 5-2: Age of household reference person by dwelling size in City of London and Westminster, 2011
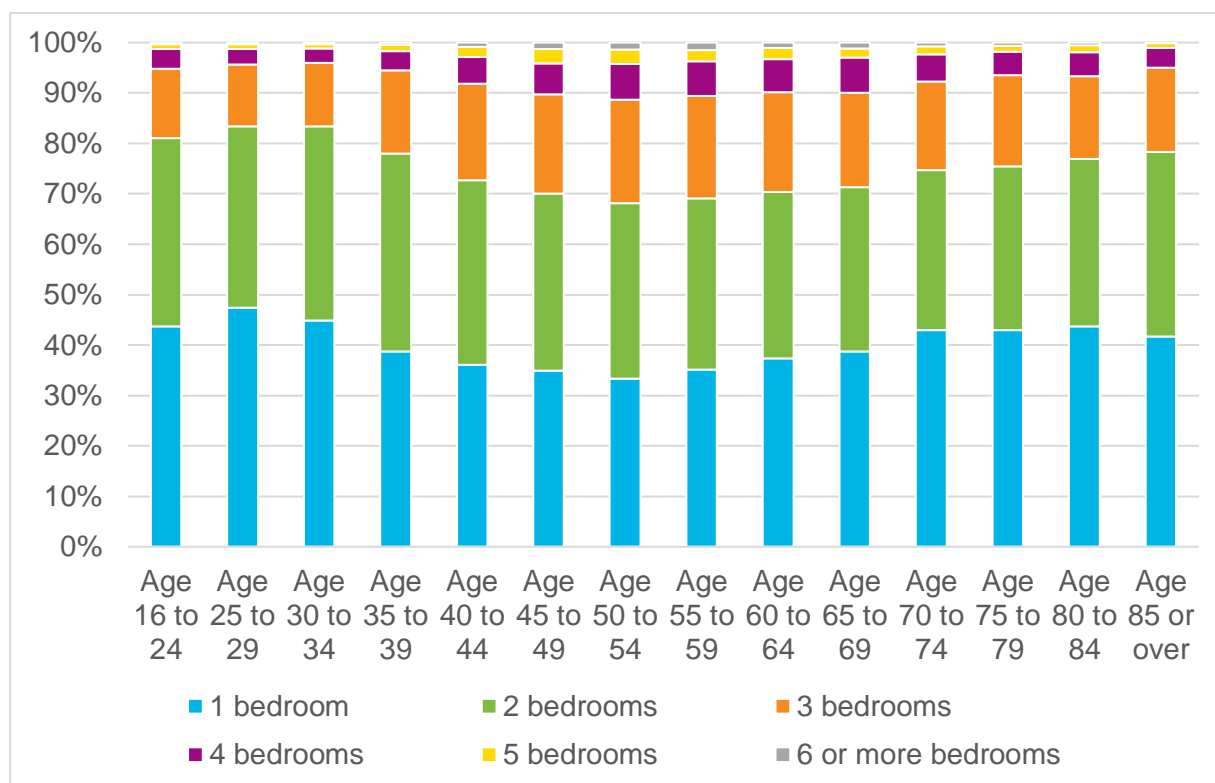
Source: ONS 2011, AECOM Calculations

Future population and size needs

237. This section projects the future age profile of the population in Barbican and Golden Lane forward to the end of the Neighbourhood Plan period in 2040 and then estimates the mix of dwelling sizes that population is likely to need.

Age

238. The result of applying household projections for the City of London to the age profile of Barbican and Golden Lane households in 2011 (because this data is not yet available for the 2021 Census) is shown in Table 5-9. This makes clear that population growth can be expected to be driven by the oldest households, with the 65+ age group in particular expected to more than double and eventually account for around 45% of all households. The 55-64 age group is projected to expand more moderately, while all other age groups contract to varying degrees.

239. These results are based on projections for the City of London that should be sufficiently representative of the NA due to its high share of the City population. However, the means by which these projections are made (particularly the weight accorded to migration and the addition of new residents as against pure demographic change) may not reflect the market on the ground, notably the capacity of the housing stock to attract a replacement population of younger people to compensate for the ageing of existing residents, shifts in the availability of employment opportunities, or the impact of the form future development takes. It should be considered a default approximate scenario, offering the opportunity

for discussions about how the community wishes to look in future, who it may want to attract through housing policy and other means, and how it might prepare for the challenges associated with ageing in particular.

Table 5-9: Projected age of households, Barbican and Golden Lane, 2011 - 2040

Year	24 and under	25 to 34	35 to 54	55 to 64	65 and over
2011	68	416	971	452	616
2040	45	228	799	610	1,385
% change 2011-2040	-33%	-45%	-18%	35%	125%

Source: AECOM Calculations

240. The demographic change discussed above can be translated into a recommended mix of dwelling sizes. This is achieved through a model that maps the dwelling size preferences by life stage shown earlier (in Figure 5-2) onto the projected age profile for the NA in Table 5-9 immediately above. The resulting 'ideal' future mix of dwelling sizes can then be compared to the current stock of housing to identify how future development might best fill the gaps.

241. This approach has limitations, in that it embeds existing size preferences and does not anticipate changes in what people want from their homes, such as changing preferences for home working space since the Covid-19 pandemic, which are difficult to robustly quantify and predict. As such, it is again appropriate for the results to be taken as a baseline scenario – what might be needed if current trends persist, all other things remaining equal. It may well be the intention of the community to intervene to produce a different outcome more in line with their interpretation of emerging trends and their place- and community-shaping objectives. Layering these factors on top of the indicative picture provided by this model is appropriate for the purpose of drafting neighbourhood plan policies.

242. The result of this exercise is presented in Table 5-10. It suggests that the expected future population has need for fewer 1 bed dwellings than are presently available and as such recommends that limited numbers of them are delivered in future. Instead, a rough balance of 2, 3 and 4 bedroom homes appear to better serve the diverse and evolving needs of the population.

243. Note that both the column labelled suggested mix, which is the ideal distribution of housing overall, and the column labelled 'balance of new housing', which reflects differences between the ideal distribution and what exists today, are potentially useful inputs to any final dwelling size policy in the Neighbourhood Plan – depending on the degree to which the goal of new development should be to offer intrinsic balance and choice or to contribute to balance at the scale of all available housing.

244. The final mix as proposed in the Neighbourhood Plan also presents an opportunity to reflect both the more nuanced understanding of local needs touched upon in other parts of this report and alternative models of housing delivery. For example, the goals of reducing social isolation and the improving the affordability of renting could be addressed through co-housing or co-living approaches that may not

neatly fit the standard dwelling size categories proposed here. The need for certain dwelling sizes within specific tenure categories could also be addressed through the acquisition of existing market housing for use as supported specialist housing or Affordable Housing if this avenue is available to the City of London in collaboration with the local community. In summary, it may be overly simplistic to view housing needs as fitting comfortably within categories relating to bedroom numbers and other such characteristics; in fact the picture of local needs and the housing products able to serve those needs is more fluid and open to being solved through innovative and imaginative means. The modelling provided here represents a starting point for further consideration.

Table 5-10: Initial suggested dwelling size mix to 2040, Barbican and Golden Lane

Number of bedrooms	Current mix (2011)	Suggested mix (2040)	Balance of new housing to reach suggested mix
0/1	56.9%	39.5%	0.0%
2	33.3%	34.4%	35.4%
3	11.9%	18.0%	41.3%
4	4.1%	8.0%	23.3%
5+	0.0%	0.0%	0.0%

Source: AECOM Calculations

245. The following points sense-check the results of the model (particularly the right-hand column) against other evidence and suggest ways to interpret them when thinking about policy options.

- The 2016 City of London SHMA (the 2023 SHMA does not provide a recommendation on this point) proposes a market housing size mix of 55% 1 bedroom, 30% 2 bedroom, 10% 3 bedroom and 5% 4+ bedroom properties. In effect, the difference is to substantially reduce the proportion the NA allocates to 3 and 4+ bedroom properties and move it to the 1 bedroom allocation.

- The findings of the SHMA may justify rebalancing the HNA recommendation if this is in line with the objectives of the community, particularly to continue to promote the delivery of 1 bedroom housing and to acknowledge the slim prospect (and detrimental affordability implications) of delivering as many larger flats as our model suggests.

- The preceding chapter found that affordability is a serious and worsening challenge in the NA. While the provision of Affordable Housing (subsidised tenure products) is one way to combat this, another is to ensure that homes come forward which are of an appropriate size, type and density for local residents' budgets. Continuing to provide smaller homes with fewer bedrooms would help to address this situation. As such, the model's recommendation for limited further 1 bedroom properties may justifiably be considered inappropriate from an affordability standpoint.

- A further argument against the larger skew to the recommended housing mix (which does not disproportionally favour larger dwellings on its own terms but would represent a drastic deviation from the status quo), is that the development opportunities available are unlikely to realistically include high volumes of larger flats (or even houses). Though larger properties could meaningfully assist and/or attract growing family households, housing policy that promotes 3 and 4 bedroom homes without additional affordability stipulations (which are hard to enforce) risks inviting luxury executive flats and penthouses rather than affordable family homes.

- To best meet the needs of the growing cohort of older households expected to be present by the end of the Plan period, it should be considered whether the existing options are well tailored to older people's requirements in terms of space, flexibility, quality, location and accessibility. If there is demand for a different form of unit for the purpose of downsizing or accessing preferred care arrangements, this would add valuable nuance to the blunt categories of dwelling size based purely on number of bedrooms.

- Finally, it is important to emphasise that despite forming a concentrated island of residential land in an area where commercial uses dominate, Barbican and Golden lane is not an isolated housing market. Rather, it forms part of central and wider London, where home moves are fairly fluid and options are more diverse. In this context it is not strictly necessary for the housing stock in Barbican to conform to any precise picture of what might be needed in future years. It is perfectly reasonable for the NA to continue to specialise in its current offering and, in doing so, contribute to the range of choices available in the wider area. A common general aim of housing policy is to create a diverse mix of house sizes and types that can in turn accommodate a diverse range of needs and groups. However, at what scale this should be achieved is a question with no definitive answer, and is open to input from local views and objectives alongside statistical evidence.

- When it comes to devising a policy approach to the mix of housing in the Neighbourhood Plan, it is for the Neighbourhood Forum and wider community to decide on the appropriate balance between meeting needs, seeking to diversify the range of choices in the NA, accepting or enhancing the particular role it currently plays, and making the most efficient use of land.

- Taking the points listed above into account alongside the model results, a final simplified recommendation for the size mix of new housing in the NA in future years is provided below. This result is not linked to a specific calculation, but reflects AECOM's professional judgement of the various factors at play.

Table 5-11: Final suggested dwelling size mix to 2040, Barbican and Golden Lane

Number of bedrooms	HNA suggested mix	HNA balance of new housing to achieve suggested mix	SHMA market housing mix	Final recommendation
0-1 (including studios and/or co-housing)	40%	0%	55%	**45%**
2	34%	36%	30%	**30%**
3	18%	41%	10%	**15%**
4+	8%	23%	5%	**10%**

Source: AECOM Calculations

Tenure

246. The recommendation discussed immediately above theoretically applies to all housing in the NA over the Plan period. This is considered proportionate for devising policy at neighbourhood scale. However, in practice different size mixes may be appropriate for market housing and Affordable Housing. While this distinction may not be appropriate to make in Neighbourhood Plan policies, since Local Authorities tend to define the precise mix of Affordable Housing required on applicable sites, it is worth thinking through the factors at play.

247. Generally speaking, the size mix needed within affordable tenures, particularly affordable and social rent, is smaller than the size mix of market housing. This is because there tend to be higher proportions of single people and couples in need of affordable rented housing, and they are likely to be eligible only for 1 or 2 bedroom properties. In contrast, people buying their own homes tend to want more space than they technically 'need', such as spare rooms for guests, home working or other uses. This fact is established in the data on under-occupancy presented earlier in this chapter.

248. There are three key sources of information for thinking through the size needs of different categories. These are:

- The 2016 City of London SHMA provided two size mix recommendations, one for market housing (noted above) and another for Affordable Housing. The latter proposes 50% 1 bedroom, 30% 2 bedroom, 15% 3 bedroom and 5% 4 bedroom properties. This differs only slightly from the recommendation for market housing: the affordable mix has a slightly lower share of 1 bedroom dwellings and slightly higher share of 3 bedroom properties (each adjusted by 5 percentage points).

- It is relatively unusual for the affordable mix to skew larger than the market mix. The reason is that the market mix is already strongly weighted in favour of smaller homes owing to affordability challenges, existing household profiles and the fact that new development will almost exclusively take the

form of flats. The affordable mix contains more 3 bedroom properties because there is unmet need for larger family homes for those unable to meet their needs in the market.

- The waiting list for affordable rented housing, kept by the Local Authority, provides a more current snapshot of the size needs of applicant households. As this changes over time, individual planning applications can be decided in ways that meet evolving needs. In this case, the waiting list of the City of London suggests that a combined 58% of new affordable homes should have 0-1 bedrooms, with 26% 2 bedrooms and 16% 3+ bedrooms. This waiting list informed mix skews smaller than the overall size mix recommendation given above.

- Any future household survey or consultation work conducted by the Neighbourhood Forum could also highlight any specific gaps in the market within particular segments of the population.

249. To summarise, the overall size mix recommendation presented above applies generally to new housing in the NA. Within this mix, Affordable Housing might require a greater weighting towards smaller sizes while market homes focus on mid-sized homes and some larger options, though ideally flexibility in all categories would allow for evolving needs to be responded to. It is not necessary (and is potentially not appropriate) for Neighbourhood Plans to be prescriptive about the size mix within different tenures, but a range of data sources exist that indicate a direction of travel, which Local Planning Authorities will draw upon when determining applications, and which it is possible for the neighbourhood planners to monitor. This is particularly true in the case of Barbican and Golden Lane, where the current commissioning approach of the City of London is to collect financial contributions in lieu of onsite Affordable Housing delivery, which can deliver better commercial value in other boroughs.

Type

250. Planning policy also tends to be less prescriptive about the mix of dwelling types that are needed than the mix of home sizes. This is because the choice to occupy a terraced rather than a detached home, for example, is primarily a matter of wealth, personal preference, and the amount of outdoor space or other features sought than 'need' in the strict sense. This stands in contrast to the matter of dwelling size, where it can be more clearly established that a household with a certain number of members, closely correlated with age, requires a particular number of bedrooms.

251. The key distinction when it comes to dwelling type, particularly in Barbican and Golden Lane, is between flats and houses. However, it remains difficult to generalise about this, particularly when drawing on demographic evidence.

252. The benefits of delivering a certain blend of dwelling types are more closely related to affordability, which is clearly established as an issue in Barbican and Golden Lane, and which favours more dense options (i.e. flats). Unlike less urban areas of the country, in central London this imperative to improve

affordability is not in conflict with matters of character, which favours higher density development that blends in with the existing built environment and tends to be more affordable. In this sense, a continuation of the dominance of flats in the NA appears both appropriate and realistic.

253. That said, expressions of demand from the community for terraced houses or ground floor flats with outside space could justify their inclusion as a modest proportion of new development. This hypothetical stream of demand may also need to be balanced against the needs of other groups, such as wheelchair users and others who benefit from ground-level access to their homes.

254. How far the Neighbourhood Plan should guide on this issue, and in what direction, is a policy decision for the Neighbourhood Forum and community to consider.

Conclusions- Type and Size

The current housing mix

255. The current dwelling mix in Barbican and Golden Lane is dominated by flats, which make up 98% of all homes, according to the 2021 Census. This mirrors the mix of the wider City (of which the NA represents a significant part – around 55% of households). London as a whole features a more diverse housing mix, although it remains heavily weighted in favour of flats compared to the national average.

256. In terms of dwelling size, a combined 85% of homes in the NA have 2 bedrooms or fewer – a finding that aligns with the dominance of flats discussed above. Although a reasonable share of 3 bedroom homes exists (11%), properties with 4 or more bedrooms are rare (4%). This again echoes the City of London mix and offers less diversity than is available across London as a whole. Recent development has broadly embedded existing patterns, with a focus on smaller homes.

257. The 2011 Census (which, unlike the 2021 release, disaggregates studios and 1 bedroom properties) counts just 49 studios in the NA at that time. Data from the Barbican Living website, supplemented with other sources provided by the Forum indicates there are around 504 studio units in the NA currently, indicating that the Census figure is a significant underestimate.

258. The availability of larger and less dense dwelling options across London as a whole supports a view of the housing market in which households can relocate in and out of the NA as their needs and preferences change. In terms of the functioning of the wider market, Barbican and Golden Lane's seemingly imbalanced dwelling mix in terms of type and size is not necessarily a problem. For individual households, however, this may threaten to disrupt social networks and other links as people with evolving needs (particularly older and less mobile people but also growing families) leave the area due to limitations in the local housing stock.

Demographics

259. The age structure of the population is a key indicator of the future need for housing. Despite relatively small overall population growth since 2011 (amounting to 223 additional people), the NA has seen fairly large proportional changes in certain demographic groups. Most notably, the population aged 65-84 has expanded by 20% and is likely to produce a sharp increase in the 85+ population in future years, which in turn could have significant implications for the evolving housing (and other) needs of the population. This could necessitate adaptations, home moves, or new caring arrangements if moves out of the NA are to be avoided.

260. Other key demographic changes include a 24% decrease in the number of young children (0-4 years) and a 36% increase in those aged 25-29. This suggests that the NA is seeing higher numbers of young people either delaying the choice to have children, electing not to have them at all, or still living with their own parents. Depending on the balance between these possibilities, recent demographic changes could translate into a near-term baby boom as this group reaches their 30s or a longer-term towards fewer children living in the NA.

261. Barbican and Golden Lane has a generally older population than the wider City and London as a whole. The NA is home to a large working-age population and growing cohort of older residents. Children are few in number compared to the rest of London, which is not surprising given the more urban character of the area. These comparisons, alongside the experience of local estate agents, suggest that the housing options available elsewhere in the City are more attractive to young working professionals, while Barbican and Golden Lane holds greater appeal for later life stages.

262. Applying ONS household projections for City of London to the Barbican and Golden Lane population in 2011 (due to the lack of 2021 Census data on this metric) suggests that population growth can be expected to be driven by the oldest households, with the 65+ age group expanding by 125% to become the largest single group while all other age cohorts grow much more slowly or even decline. Such projections may not reflect the market on the ground, notably the capacity of the housing stock to attract a replacement population of younger people to compensate for the ageing of existing residents, shifts in the availability of employment opportunities, or the impact of future development.

Occupancy patterns

263. Barbican and Golden Lane, like the wider City, has a far higher proportion of single person households (both 51%) than wider London and England (both 30%). This is a function of the high proportion of studios and 1 bedroom dwellings. However, despite their similar dwelling mixes, the NA diverges from the City in its larger share of single person households aged over 66 – a group that has expanded by 242% over the past decade due primarily to natural ageing. The NA also has a distinctly high proportion of couples aged over 66, and younger families without children far outnumber those with children.

264. The 2021 Census suggests that overcrowding is fairly uncommon in the NA, with less than 4% of households having fewer bedrooms than they would be expected

to need – though this still suggests at least 100 households (primarily those containing children) are living in overcrowded conditions. This finding is corroborated in City of London Affordable Housing waiting list data. A combined 34% of households have more space than they theoretically need, which is extremely low by national standards. Although housing appears to be occupied fairly efficiently in the NA, this data relates only to dwellings that are usually occupied by a household: there remains a large number of properties that are not occupied on a permanent basis.

The future housing mix

265. It is possible to estimate the size mix for future development that might best accommodate demographic trends and address imbalances in the existing housing stock. The result of this process suggests that the broad goal should be a mix featuring 40% 1 beds, 34% 2 beds, 18% 3 beds and 8% 4 beds. However, when comparing this outcome to the current dwelling size mix, the HNA model suggests that correcting for current imbalances would require a size mix with a much lower focus on 1 beds and greater emphasis on delivering 3-4 bed properties, which are rare at present.

266. Thinking through these results alongside existing evidence at City of London scale, the NA's relationship with the wider London market, local affordability considerations, and the limitations posed by the availability and cost of land in the NA, an adjusted recommendation is proposed as follows: 45% 0-1 beds, 30% 2 beds, 15% 3 beds and 10% 4+ beds.

267. When it comes to devising a policy approach to the mix of housing in the Neighbourhood Plan, it is for the Neighbourhood Forum and wider community to decide on the appropriate balance between meeting specific elements of local need, seeking to diversify the range of choices in the NA, accepting or enhancing the particular role it currently plays in the wider market, and making the most efficient use of land.

268. This recommendation, which is a starting point for further consideration, applies across all tenures. However, to the extent that the mix can be influenced within specific tenure categories and sites at neighbourhood level, Affordable Housing should generally be smaller and market homes larger, with the exception of a small quantity of unmet need for affordable rented housing for larger families. There may also be a potential option for the City of London to expand Affordable Housing provision within the Square Mile through the acquisition of market housing in key size categories if new construction is not considered feasible.

269. Any guidance on the dwelling mix proposed in the Neighbourhood Plan also represents an opportunity to reflect more nuanced understandings of local needs and alternative models of housing delivery. For example, the goals of reducing social isolation and the improving the affordability of renting could be addressed through co-housing or co-living approaches that may not neatly fit the standard dwelling size categories proposed here. The need for certain sub-categories of housing could also be addressed through the acquisition of existing market homes for use as supported specialist housing or Affordable Housing if this avenue is

available to the community with support from the City of London. The modelling provided here represents only a starting point for further consideration.

6. Specialist housing for older and disabled people

Introduction

270. It is relatively common for neighbourhood plans in areas with aging populations to include policies relating to specialist housing for older people. This chapter considers in detail the specialist housing needs of older people in Barbican and Golden Lane, as well as the associated needs of others with disabilities and mobility limitations that have a bearing on housing choice. It focuses on specialist forms of provision but recognises that the majority of older people will live in the mainstream housing stock. The approach is as follows:

- To review the **current provision** of specialist housing in the NA;

- To estimate the **potential demand** for this form of accommodation with reference to the projected growth in the older population and current rates of mobility limitation; and

- To discuss the potential for meeting this need through adaptations to the mainstream stock and other **additional considerations**.

271. Because of the wide variation in the level of support needed, as well as the financial capabilities of those affected, the estimates of need presented here should be viewed with caution – as an idea of the broad scale of potential need rather than an obligatory target that must be met.

272. It is important to note that the need for housing for particular groups of people may well exceed, or be proportionally high in relation to, the total housing need or requirement. This is because the needs of particular groups will often be calculated having consideration to the whole population of an area as opposed to the projected new households which form the baseline for estimating housing need overall.[16]

273. This study covers the need for housing, i.e. buildings that the planning system classifies as Use Class C3 (private dwellings).[17] Residences that fall into Use Class C2 (institutions including prisons, boarding schools and some care homes for older people) are largely beyond the scope of this research. However, it is possible to estimate the likely need for residential and nursing care over the Neighbourhood Plan period.

274. The distinction between care homes for older people that fall into use class C2 and those where accommodation is counted as C3 is blurred. As such, the findings of this chapter may justify the provision of extra-care C3 housing and/or C2 care home units, but it is not possible to state definitively how much of each would be required. C3 specialist accommodation is typically self-contained with its own front

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[16] See Paragraph: 017 Reference ID: 2a-017-20190220, at https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments)
[17] For a full description of Planning Use Classes, please refer to
https://www.planningportal.co.uk/info/200130/common_projects/9/change_of_use

door, made available on an individual basis with support provided in the home or not at all if the resident does not require it, and offered for sale or rent on the open market.

Definitions

- **Older people:** people over retirement age, ranging from the active newly retired to the very frail elderly. Their housing needs tend to encompass accessible and adaptable general needs housing as well as the full spectrum of retirement and specialised housing offering additional care.

- **Specialist housing for older people:** a wide range of housing types specifically aimed at older people, which may often be restricted to those in certain older age groups. This could include residential institutions, sheltered housing, extra care housing, retirement housing and a range of other potential types of housing which has been designed and built to serve the needs of older people, including often providing care or other additional services.

- **Sheltered Housing[18]:** self-contained flats or bungalows where all the residents are older people. Schemes on the whole provide independent, self-contained homes, either to rent or buy. Properties in most schemes have features like raised electric sockets, lowered worktops, walk-in showers, and so on, as well as being linked to an emergency alarm service. Some will be designed to accommodate wheelchair users. Managed schemes will also usually have some shared or communal facilities such as a lounge for residents to meet, a laundry, guest flats and gardens.

- **Extra Care Housing:** housing which usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required. Residents are able to live independently with 24-hour access to support services and staff, and meals are often also available. In some cases, these developments are included in retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses.

- **Category M4(2):** accessible and adaptable dwellings.

- **Category M4(3):** wheelchair user dwellings.

Specialist housing for older people

275. There is a total of 35 units of specialist accommodation in the NA at present, all in the Tudor Rose Court scheme on Fann Street. This scheme offers sheltered housing without additional onsite care, and both leasehold (open market) and socially rented homes are available. Beyond the confines of the designated NA, there are a further 4 schemes containing 140 units within a roughly 1km radius. The tenure balance of these schemes is heavily in favour of social renting, and the

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[18] See http://www.housingcare.org/jargon-sheltered-housing.aspx

care level is heavily in favour of sheltered housing rather than extra care, though a limited number of other types exist.

276. The City of London Corporation is understood to operate sheltered accommodation for older people both within the City boundary and beyond it. An example of the latter, which could help to accommodate newly arising need for socially renting older people arising in the city, is Isleden House in Islington. The 2024 City of London Housing Topic Paper provides the following summary:

277. 'There has been no sheltered housing developed in the City during the life of the 2015 Local Plan and City Plan 2040, however the City Corporation has two sheltered housing schemes for those over 66 years old in Southwark and Islington (a total of 81 units). A further 110 housing units are proposed to be completed on the former Mais House site in Lewisham, replacing 61 units formerly on the site. Further privately managed sheltered housing is also available in the City at Tudor Rose Court in 37 mixed tenure units. In addition to the above schemes, the City also owns and manages 51 alms houses in Lambeth which are available to eligible applicants.'[19]

278. The 2021 Census indicates that at this time there were 395 individuals aged 75 or over in Barbican and Golden Lane. This suggests that current provision within the NA itself is in the region of 89 units per 1,000 of the 75+ population (a common measure of specialist housing supply). It is relevant to note that the national average for England is 136 units per 1,000 of the 75+ population[20], so provision in the NA is below this level.

Demographic characteristics

279. The starting point for estimating the need for specialist housing for older people is to project how the overall number of older people in Barbican and Golden Lane is likely to change in future. This is calculated by extrapolating population projections from the ONS Sub-National Population Projections for City of London. The results are set out in Table 6-1.

280. The 75+ population of the NA is projected to increase by 482 individuals to reach a total of around 877 in 2040. This is a 122% increase, and has the effect of doubling the proportion of the overall population in this age group from 9% to 18%. The table also reveals that nearly 80% of the people aged 75+ across the City of London at present live in Barbican and Golden Lane. As such, it is unsurprising that the share of older people at the scale of the NA remains well above that of the wider City both now and in future (if these projections are borne out in reality).

281. This points to an acceleration of the ageing trend occurring in the past decade, which was discussed in the Type and Size chapter of this report. This demographic shift presents both challenges and opportunities for how the NA's housing stock might respond, as well as how the needs of this specific group might be balanced

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[19] Page 24
[20] Table 22, 'More Choice Greater Voice' (2008), published by Housing LIN for CLG (now DLUHC) and the Care Services Improvement Partnership

alongside those of other groups (such as those in need of subsidised Affordable Housing).

282. A key assumption for the estimate given at the end of this section is that the older people living in the NA currently are already suitably accommodated, either because they occupy the existing stock of specialist accommodation, have made appropriate adaptations to their own homes or do not require support or adaptations. This is unlikely to be completely true, but it is not possible to determine how many such individuals are inadequately housed without evidence from a household survey (which itself may not give a complete picture). As such, the growth in the older population rather than the total at the end of the Plan period is the key output of this calculation. There remains a risk, however, that using this assumption will understate the need and overlook individuals currently living in inadequate housing within the NA (known anecdotally to the Forum). This uncertainty could benefit from additional primary research.

Table 6-1: Modelled projection of older population in Barbican and Golden Lane by end of Plan period

Age group	2021 Barbican and Golden Lane	City of London	2040 Barbican and Golden Lane	City of London
All ages	4,470	8,580	4,940	9,481
75+	395	495	877	1,099
%	8.8%	5.8%	17.8%	11.6%

Source: ONS Census 2021, ONS SNPP 2020, AECOM Calculations

283. The next step is to consider the need for different tenures of dwelling for older people. It is assumed that those currently occupying their own home will wish to do so for as long as practicably possible in future, even where downsizing or moving into specialist accommodation. Equally, those who currently rent, either in the private or social sectors, are projected to need affordable rented specialist accommodation.

284. The 2011 55-75 age bracket is considered the best proxy for the group likely to fall into need for specialist accommodation during the Plan period to 2040. The top row in Table 6-2 outlines the tenure mix among households aged 55-75 at Local Authority scale (for City of London and Westminster, the smallest available geography for this data).

285. It shows that in 2011 a slight majority of households aged 55-75 rented rather than owned their homes. This echoes the broad balance between owned and rented tenures observed for all ages in Barbican and Golden Lane in 2021.

286. Thinking further about homeowners, more than two thirds of them in the NA own outright, with no mortgage. This suggests that a high number of households hold sufficient housing equity to potentially move to a more suitable home, employ a carer or make necessary adaptations to their home as their needs change. Others, however, will be 'house rich, cash poor' and may struggle with these costs. Those homeowners with a mortgage will have a range of financial options and plans. Nevertheless, a market certainly exists for specialist housing for purchase.

287. Turning to renting households, nearly two thirds rent from a social landlord, with the remainder renting from private landlords and a small segment living rent free. This reverses the profile of NA renters of all ages in 2021 – where nearly three quarters rent privately. Although exceptions may exist, renting older households are assumed not to be able to afford specialist housing for purchase. They will instead form a market for specialist housing offered for social or affordable rent. However, the particular financial circumstances of private renters reaching old age may render them ineligible for such support. This is potentially the most at-risk group – potentially not able to make adaptations to a home that they do not own and neither able to afford a more suitable market home nor automatically eligible for a socially rented one. If the supply of affordable specialist housing is sufficiently high and the household in question can demonstrate a financial need as their physical needs change or they cease to earn an income to pay their rent, they may in fact become eligible for affordable housing. For those for whom this is not the case, specialist housing options for private rent, though generally more rare than other options, may be valuable.

288. As noted above, the expected growth in the 75+ population in the NA is 482 additional individuals by the end of the plan period. This can be converted into approximately 395 households based on the average number of people per household aged 75+ at Local Authority scale (1.22 – much lower than the overall average due to the tendency for older people not to live with children and for many to live alone). Multiplying this figure by the percentages of 55-75 year olds occupying each tenure gives a breakdown of which tenures Barbican and Golden Lane households are likely to need by 2040, and is shown in the bottom row of Table 6-2.

Table 6-2: Tenure of households aged 55-75 in City of London and Westminster (2011) and projected aged 75+ in Barbican and Golden Lane (2040)

	All owned	Owned outright	Owned with a mortgage or Shared Ownership	All Rented	Social rented	Private rented	Living rent free
City of London and Westminster (2011 mix)	**45.3%**	31.9%	13.4%	**54.7%**	33.2%	17.8%	3.6%
Barbican and Golden Lane (2040 projection)	**179**	126	53	**216**	131	70	14

Source: Census 2011

289. It is also important to consider rates of disability by tenure. The tendency for people in rented housing to have higher disability levels is well established. It arises partly because people with more limiting disabilities tend to have lower incomes. It also reflects the fact that as people develop support and care needs they may find that

the only suitable and affordable option to them is available in the social rented sector. Table E-2 in Appendix E presents this data for Barbican and Golden Lane from the 2011 Census, and forms a key input to the final results discussed below.

290. Beforehand, it is helpful to consider overall rates of disability by age group for the NA and wider comparator areas, shown in Table 6-3. This multivariate data (cross-referencing two Census questions) remains available only for the 2011 release at the present time. The table makes clear that disability and mobility limitation are strongly correlated with age. The data presented here is the percentage in each age group experiencing different levels of disability. Looking at the raw figures a different way (not shown in the table) it is apparent that 84% of people with a severe disability and 77% with a moderate disability are aged 50+.

291. It is worth highlighting that the statistics for Barbican and Golden Lane given in the table fairly closely mirror those for wider averages. For example, across London as a whole, an identical 86% of the population do not suffer from any mobility impairment. However, the balance between moderate and severe disability is more evenly balanced between the two than in the NA, where there are fewer people with severe disabilities. Rates of disability by age group are very similar for younger cohorts, but for those aged 65+, London has a notably larger proportion of people with a severe disability (26% compared to 16% for Barbican). Within the NA, the Golden Lane Estate has higher rates of disability: 8.9% of people's daily activities are limited a lot and 11.7% limited a little, for all age groups. The Estate also has particularly high rates among the older population: 24.8% of those aged 65+ are limited a lot and 33.5% are limited a little. This speaks in part to the Estate's higher rates of social renting, which are correlated with disability, but contrasts with its age profile – which is no older than the NA as a whole.

292. It can therefore be concluded that, overall, Barbican and Golden Lane has a healthier older population than London as a whole. This may reflect the lack of care home and supported accommodation in the NA, but may also speak to the lifestyle preferences of people drawn to live in this area. Finally it should be noted that although Barbican and Golden Lane has lower rates of mobility impairment among its older population, it has a proportionally larger older population than London as a whole, as discussed in the Type and Size chapter.

Table 6-3: Disability and mobility limitation by age, Barbican and Golden Lane, 2011

Age	Day-to-day activities limited a lot	Day-to-day activities limited a little	Day-to-day activities not limited
All ages	**4.9%**	**8.7%**	**86.4%**
0-15	0.8%	2.2%	97.0%
16-49	1.5%	3.7%	94.8%
50-64	4.8%	7.8%	87.4%
65+	15.8%	25.7%	58.5%

Source: Census 2011

Future needs for specialist accommodation and adaptations

293. Returning to the topic of specialist housing for older people specifically, based on the evidence outlined above, the number of households falling into potential need for specialist accommodation over the Plan period is calculated to be 134.

294. AECOM's modelling, summarised in Table 6-4, is based on the assumption that those whose day-to-day activities are limited a lot may need housing with care (e.g. extra care housing, with significant on-site services, including potentially medical services), while those with their day to day activities limited only a little may simply need adaptations to their existing homes, or alternatively sheltered or retirement living that can provide some degree of oversight or additional services. However, it is important to note that, even those people who have high support or care needs can often be supported to live in their own homes. This is often reflected in policy of local authorities, with explicit aim to reduce the need to commission increasing numbers of care home beds.

295. The slightly higher share of need for affordable than market housing aligns with the proportion of 55-75 year-old households living in each tenure category currently (with those in private rented housing assumed to need affordable rented options if their needs require specialist housing). The significantly higher need for accommodation with low-level care or adaptations, compared with more intensive extra-care specialist housing, reflects the low levels of disability and mobility limitation in the current population. Whether the largest group – those in need of affordable homes with adaptations or light care arrangements – will be served by adaptations to their existing socially rented homes or new adaptable or specialist schemes (likely to be met beyond the borders of the NA, potentially in Islington) tends to be a commissioning decision that sits with City of London, although the Neighbourhood Plan can make appropriate representations on the matter.

Table 6-4: AECOM estimate of specialist housing for older people need in Barbican and Golden Lane by the end of the Plan period

Type	Affordable	Market	Total
Housing with care	27	20	**47**
Adaptations, sheltered, or retirement living	47	40	**87**
Total	**74**	**60**	**134**

Source: Census 2011, AECOM Calculations

296. It is worth comparing these findings with the recommendations of the Housing Learning and Improvement Network (HLIN), one of the simplest and widely used models estimating for the housing needs of older people. HLIN calculations

297. **Ta**3 in Appendix E reproduces the key assumptions of HLIN's Strategic Housing for Older People (SHOP) toolkit. Applying those assumptions to the growth in the older population of Barbican and Golden Lane results in a total of 121 specialist dwellings that might be required to the end of the Plan period. This is set out in Table 6-5 below.

298. The results are broadly similar to the tenure and disability led projections discussed above, except for a slightly lower overall need figure and the fact that the balance is tipped in favour of market rather than affordable accommodation. Given that this is based on national rates of need, and does not reflect the tenure circumstances of the existing population, this should be accorded lower weight than the estimate above.

Table 6-5: HLIN estimate of specialist housing for older people need in Barbican and Golden Lane by the end of the Plan period

Type	Affordable	Market	Total
Housing with care	15	19	**34**
Adaptations, sheltered, or retirement living	29	58	**87**
Total	**44**	**77**	**121**

Source: Housing LIN, AECOM calculations

299. These results are fairly high in proportion to the findings of the 2016 City of London SHMA, which identified a need for 67 specialist units in total over the period to 2036, using the HLIN method above. This is because the total growth in the older population from 2014 to 2036, even for the whole of the City of London, is lower than the more recent estimate (given here) for the NA between 2021 and 2040, due to the ageing of the population that has taken place in the last decade and the later future date to which the HNA projections look ahead.

300. The above estimates suggest that potential need for specialist accommodation for older people could be in the range of 121-134 units over the Neighbourhood Plan period. However, it may not be possible or appropriate to deliver this scale of new specialist accommodation, taking into account the need for other forms of housing and the limited volume of potential delivery overall in the period to 2040.

301. It is also important to emphasise that the potential need for specialist housing for older people overlaps with the need for care home bedspaces and the need for adaptations to mainstream housing. These topics are considered in the sections below.

Care homes

302. Residential and nursing care homes are not defined as housing because they do not provide self-contained accommodation where an older person can live independently. As such, care home accommodation is defined as institutional accommodation rather than housing.

303. Although the needs of care home residents may be similar to those living in specialist housing or even mainstream housing (where appropriate support can be provided at home), there tends to be continued demand for care homes to meet the most acute needs and to offer choice to older people and their families. Given the degree of overlap here, it is not possible to produce definitive estimates of

future need. The balance of need and delivery will depend on policy choices, commissioning approaches and the appetite of private developers alongside the wishes and changing demand patterns of potential residents themselves.

304. AECOM has estimated the likely need for care home accommodation over the plan period, based on the HLIN SHOP toolkit prevalence rates for residential and nursing care homes for older people (aged 75+). This estimate applies the prevalence rates in the 'More Choice, Greater Voice' 2008 report which informed the development of the HLIN toolkit. That report suggested that 65 residential care beds per 1,000 people aged 75+ was an appropriate rate. Based on this rate, applied to the growth in the older population for consistency with the calculations above, it is estimated that by 2040 there would be a need for 31 care home beds arising from people living in the NA.

305. It is important to note that as these estimates relate to care homes (or the population in institutions) rather than independent housing, these figures are in addition to the overall need for housing in the NA. However, as discussed in this section, some of the need for care home beds might be met by independent housing accommodation and vice versa.

306. In the case of Barbican and Golden Lane, where there are currently no care home bedspaces and potentially few realistic opportunities to develop new schemes, there may be a need for the people concerned to continue to rely on the availability of such accommodation further afield across London, or on domiciliary and other care arrangements – considered below.

The role of mainstream housing

307. The majority of older people live in mainstream housing and will continue to do so all of their lives. Based on the estimated number of older people and the tally of the existing stock in Appendix E, around 90% of the Barbican and Golden Lane population aged 75 and over is likely to live in the mainstream housing stock at present[21].

308. It is not possible to be precise about how well older people are accommodated within mainstream housing currently, in terms of whether their accommodation is suitable to their needs and whether adequate care or support is provided within the home.

309. However, given that there is unlikely to be a large volume of additional specialist supply during the Plan period, another key avenue to addressing those with relevant needs is to require certain standards of accessibility and adaptability in mainstream development.

310. It is relatively common for Local Plans to require that all or a majority of new housing meets Category M4(2) standards (for accessibility and adaptability) in response to the demographic shifts being observed nationwide. Government is

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[21] 395 over 75s in 2020, converted to 323 households (given the rate of 1.22 people per 75+ household), of which 35 are accommodated in specialist housing, leaving 288 households living in mainstream housing. This is approximate since some people in specialist housing and care homes will be under the age of 75.

considering mandating M4(2) on newly erected dwellings[22], although changes to Building Regulations have not yet been made.

311. While the adopted City of London Local Plan does not include provisions on this topic, Policy D7 of the London Plan policy requires all dwellings to meet M4(2) standards. The evidence gathered here, in combination with the potentially limited provision of specialist housing schemes, appears to justify the application of this policy requirement in Barbican and Golden Lane.

312. It is unclear whether Neighbourhood Plans can set their own requirements for the application of the national standards of adaptability and accessibility for new housing, but given that the London Plan seeks the maximum application of those standards (100% of new housing), there appears no particular reason to deviate from this default policy position.

313. The proportion of new housing that might accommodate those using wheelchairs is harder to define at small scales. Typically, at Local Authority scale, this might be set with reference to the proportion of Affordable Housing applicants in the Local Authority area falling into this category or to wider data from surveys and other sources where available. The London Plan in Policy D7 seeks 10% of new dwellings to meet M4(3) requirements for wheelchair users. This exceeds the national rate of wheelchair use (3% for people using wheelchairs part of the time and 0.6% for people using them all of the time).

314. These standards apply to new housing rather than the adaptation of existing housing. The Neighbourhood Plan may have less influence over the latter, but it is worth highlighting the difference that this could make. The refurbishment of Great Arthur House in Golden Lane provides a positive example in the socially rented sector, where ground-level units were upgraded for use by those using mobility scooters. It is understood that individual adaptations have been successfully made to individual units across the Barbican Estate as well.

315. However, due to the NA's Conservation Area status, the planning application process is likely to add a significant cost to that of making physical changes. AECOM are not aware of precedents for Neighbourhood Plan policies that lower the burden for making accessibility-specific alterations in Conservation Areas, but this could be something to discuss with the Corporation.

316. It should also be noted that, other than the larger Barbican towers, the lifts of many buildings are not wide enough to accommodate mobility scooters and wheelchairs, meaning that there may be a greater reliance on new development to accommodate those with more severe mobility needs.

Loneliness and social isolation

317. Loneliness and social isolation are not unique to older people and those for whom mobility is difficult, but they face potentially higher rates of these challenges. It is not within the scope of this HNA to assess levels of loneliness and isolation among

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[22] See Raising accessibility standards for new homes: summary of consultation responses and government response - GOV.UK (www.gov.uk)

Barbican and Golden Lane residents. However, changes in living arrangements arising from future development and wider housing policy may offer routes to alleviating these problems.

318. The Improving Social Wellbeing in the City of London report (2019) sets out a number of themed actions to combat loneliness, particularly among the key identified groups of new parents, minorities, dispersed communities and those with health issues. To that list, it may be helpful to add those leaving care or at risk of homelessness, of whom a large number existing on the waiting list for Affordable Housing across the City of London, and for whom social connection may offer a key protective factor. Temporary accommodation placements for such people tend to focus on the basic provision of shelter, often in bedsit accommodation, rather than integration into communities.

319. Alongside peer support, early intervention and skills building, one of the key themes proposed focuses on the potential of shared spaces to be more welcoming, informal, active and located where people already naturally traverse (with libraries highlighted as a particular opportunity). The report describes the City of London as a 'busy neighbourhood with few neighbours' (exacerbated by levels of second home ownership). However, the larger estates are highlighted as the locations were most community development work takes place.

320. Interview-based research conducted by academics at the Department of Social, Therapeutic and Community Studies at Goldsmiths University of London (date unknown) found that older residents of the City of London experience being socially isolated in a variety of ways. Particular difficulties were raised around disability, the LGBT community, the loss of employment or life partner, lack of computer skills and moving home.

321. While community groups were found to be highly beneficial, some people struggle with accessibility and confidence. Befriending schemes were appreciated, though acknowledged as a time-limited resource. Neighbourliness and community cohesion were also seen to be important.

322. The physical layout of estates was seen to have a negative impact on the ability to get to know neighbours. Building connections within and across existing estates was proposed as a key area for consideration. The ability to generate community capital and neighbourliness, as well as imaginative 'bumping spaces' (where people can meet and greet) may also be included as a goal or expectation of new housing development. Any Loneliness and Social Isolation Forum giving voice to this community may usefully take a role in feeding into and responding to new planning proposals. Likewise, Age UK City of London and other groups representing related groups exist to ensure that services and policy decisions take their views into account, and could form key consultation partners.

323. One anecdotal point worth testing more exhaustively, beyond what characteristics of public spaces are conducive to community cohesion and neighbourliness is what housing typologies are seen as most appealing to such groups and why. Bedsit accommodation, for example, may be seen as more isolating generally, but the practical experience of residents may depend on the broader layout of the

building. For example, while the provision of co-housing solutions would potentially seem appropriate for groups facing loneliness and isolation, older people may require longer-term tenancies than are typically offered when targeting young professionals, for example. There may also be ways for housing solutions to meet physical and social needs simultaneously, including co-housing arrangements offering larger room sizes, accessibility features, or even networks of people both providing and receiving care.

Others with disabilities

324. The English Housing Survey[23] 2019-20 found that 8% of households in England contain at least one person with a longstanding physical or mental health condition that required adaptations to make their home suitable to their needs. It is also estimated that around 1 million households in 2019-20 did not have all of the adaptations that they reported to need in their home, increasing from 864,000 in 2014-15.

325. As noted when reviewing disability rates by age above, the majority of these households are in older age groups. However, while their numbers are smaller, people of all age groups may benefit from specialised housing solutions to some degree. The specialised housing market tends not to focus on younger people because of the smaller market size they represent and their tendency to be accommodated in mainstream housing with adaptations and support or, at the other end of the spectrum, in institutions designed to support people with severe needs. Some younger people with disabilities and support needs are often allowed to access specialist housing that is marketed primarily at older people.

326. It is also important to acknowledge that there may be a need to provide specialised housing solutions for other vulnerable households including, for example, those with learning disabilities, mental health needs or young people leaving care. This is harder to assess at small scales, and individual circumstances play a much greater role in what forms of housing might be needed. The forms of care involved are also often more specialised, meaning that the availability of appropriately trained care staff is a further relevant consideration. The requirements of such groups tend to be assessed and addressed at the scale of local authorities.

327. The links between household wealth, particularly in relation to home ownership and equity, are also important when considering if homes are suitably adapted for those with disabilities. According to the English Housing Survey (2019-20), a quarter of private renters and a quarter of local authority households felt their homes were unsuitably adapted or adaptable for their needs. Unsurprisingly, this was least common for owner occupiers, with 17% reporting that their home was unsuitable. This is due to homeowners being both more likely to have the funds to make the required adaptations and having more control over alterations.

328. Households under the age of 55 were also more likely to report that their dwelling was unsuitable (30%) compared to older households (13% of those aged 75+), potentially linked to older persons being more likely to own their own home than

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[23] Home Adaptations Report

the wider population. Older people are also likely to have greater access to specialist accommodation, such as age-restricted sheltered housing or retirement flats, which would be more suitable for their needs.

329. The three most common adaptations required inside the home by households containing people with a disability or other physical health-related challenge are a grab handrail in the kitchen or bathroom (42%), other grab hand or stair rails (36%), and bath or shower seats and aids (25%). It is relatively easy for new housing to be suitable to be adapted in these ways at relatively low cost, and this minimum measure of adaptability across new housing in Barbican and Golden Lane would be reasonable given the evidence of a growing population of (usually but not exclusively older) people with disabilities.

330. This is theoretically catered for in Policy D7 of the London Plan, and the Neighbourhood Forum have provided anecdotal evidence that planning applications for internal adaptations tend to be granted, although the process of applying presents a barrier to entry that may be particularly challenging for people with particular disabilities.

331. Given the London Plan's already ambitious targets for accessibility and wheelchair users, there is a limit to what more can be achieved with regards to influencing mainstream development through the Neighbourhood Plan. New homes built to high accessibility standards, combined with the City of London's existing commissioning approaches for housing people with more severe needs, is likely to be able to accommodate most younger people with disabilities.

332. A bigger concern may be the degree of accessibility and adaptability of the existing housing stock. For homeowners, privately funded adaptations, where possible, are likely to be the key solution. Those in privately rented accommodation may be able to move to more recently built homes if these are truly more accessible. Those in socially rented housing should have their needs addressed by the City of London Corporation. There may be scope for Section 106 planning contributions to fund a programme of making the existing social rented stock more accessible if needed – an option that the Corporation may need to weigh against the need for new housing. Accessibility could be combined, but may also sit in competition for funding, wit, improvements to the energy efficiency of the stock. If these options are limited or felt to be inadequate, the Neighbourhood Plan could promote the delivery of a specialist scheme to fill the gaps, which could be targeted at older people or be accessible to those in younger age groups with similar needs.

Conclusions- Specialist Housing for Older and Disabled People

Existing supply of specialist housing

333. There is a total of 35 units of specialist accommodation in the NA at present, all in the Tudor Rose Court scheme on Fann Street. This scheme offers sheltered housing without additional onsite care, and both leasehold (open market) and socially rented homes are available. Beyond the confines of the designated NA, there are a further 4 schemes containing 140 units within a roughly 1km radius.

The tenure balance of these schemes is strongly in favour of social renting, and the care level favours sheltered housing rather than extra care, though a limited number of other types exist.

Characteristics of the current older population

334. There are currently estimated to be around 395 individuals aged 75 or over in Barbican and Golden Lane, representing 9% of the population. For the City of London as a whole, the population aged 75+ is in the region of 495 people – or 6% of the City total. Therefore around 80% of older people in the Square Mile live in the NA.

335. A slight majority of households aged 55-75 in 2011 (and therefore likely to reach the 75+ bracket by 2040) are renters. Nearly two thirds of this group rent from a private landlord (the reverse of the pattern among renters of other ages in the NA). Unlike homeowners, current renters are more likely to need specialist accommodation because they are unlikely to be able to make adaptations. Note that rates of disability are also higher among social tenants than owner-occupiers.

336. It is assumed that most renters needing specialist accommodation will need to rely on subsidised Affordable Housing, although some of those renting privately at present may not be immediately eligible based on their wealth or income. Current homeowners form a fairly large market for specialist housing for purchase on the open market. However, 'house rich, cash poor' owners, who may be forced to move if unable to afford adaptations or domiciliary care, represent another potentially at-risk group.

337. Rates of disability and mobility limitation are also correlated with tenure, with those in socially rented housing tending to have greater support needs. They are also strongly correlated with age: in the NA 84% of people with a severe disability and 77% with a moderate disability are aged over 50.

338. Barbican and Golden Lane has very similar overall levels of disability to wider averages, but it is apparent that the NA's older population are notably healthier (only 16% have a severe disability) than the London average (26%). It is, however, unclear whether the more able older population of the NA is a consequence of the lack of specialist provision or easily adaptable dwelling types that would allow relatively less mobile people to live there, or an effect of other factors (such as leisure and community amenities) that attract active older people to this location.

339. Research at City of London level (conducted by the Corporation in 2019 and Goldsmiths University (date unknown)) has revealed high levels of loneliness and social isolation among older people as well as a number of other at-risk groups within the City of London. This is relevant to housing needs for two reasons: first, housing solutions that allow residents with evolving needs to remain among their existing social networks (i.e. within the NA) could reduce the future potential for such impacts; and second, there may be ways of designing new housing that respond to feedback on this issue by prioritising communal spaces, enabling neighbourly contact or even imagining new housing products that directly facilitate socialisation. A key example of the latter would be a co-housing development for older people, or the incorporation of such groups into mainstream co-housing

schemes by offering tenancy arrangements more suitable for long-term occupation, accessible floors, intentional social mixing throughout, or arrangements that allow for the cohabitation of providers and receivers of care.

Projected demographic change and need for specialist housing

340. The 75+ population of the NA is projected to increase by 482 individuals to reach a total of around 877 in 2040. This is a 122% increase, and would double the share of the population in this age group. This demographic shift, continuing recent ageing trends discussed in the previous chapter, presents both challenges and opportunities for how the NA's housing stock might respond, as well as how the needs of this specific group might be balanced alongside those of other groups (such as those in need of subsidised Affordable Housing).

341. The growth in the older population, which, rather than the total, is the focus of the estimates of need here, is converted into households because some older people will be cohabiting in old age. The projected household (as opposed to population) growth is 395 households (based on an average household size in this age group of 1.22).

342. The potential need for specialist housing with some form of additional care for older people can be estimated by bringing together data on population projections, rates of disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research and assumptions. These two methods of estimating the future need in Barbican and Golden Lane produce a range of 121 to 134 specialist accommodation units that might be required during the Plan period, plus around 31 care home bedspaces. These estimates (based on the growth in the older population) may understate the need due to an assumption that current households are adequately accommodated. The extent to which they are not could be explored through further primary survey or consultation research. This is particularly relevant in Golden Lane, where a disproportionate share of such needs are likely to arise given the population's higher rates of disability.

343. Breaking this overall range down into its component parts, there is slightly higher need for affordable than market specialist housing, and significantly higher need for accommodation with low-level care or adaptations, compared with more intensive extra-care specialist housing (which overlaps to some degree with care home accommodation). However, much of the latter group's need could be met through adaptations, leaving new specialist housing supply to focus on those with more severe needs.

Accessibility and adaptability

344. Given the potential difficulties involved with delivering a large volume of additional specialist housing supply during the Neighbourhood Plan period, another avenue for meeting a share of the need identified here is to promote high standards of accessibility and adaptability in all mainstream residential development. The London Plan already requires all new homes to meet building regulation standards for accessibility and for 10% of new homes to meet standards for wheelchair users. In this context, there may be little more that the Neighbourhood Plan can achieve.

345. However, new development is likely to represent only a small proportion of the NA's housing stock, and may not be able to cater to the needs of all those requiring higher levels of accessibility in future years. The Neighbourhood Plan has less control over existing housing, but there may be scope for non-policy actions to prepare for anticipated demographic shifts. For example, the City of London may be able to consider ways of streamlining or simplifying the planning application process for accessibility adaptations in its Conservation Areas, or to research and propose options for adapting the existing housing stock that falls under its purview as social landlord, acquiring more of it through the purchase of market housing and ongoing management.

346. In terms of the challenge of meeting the need for specialist housing delivery on the scale required, it is worth noting that the residential parts of the NA are encircled by commercial uses and busy traffic intersections that potentially form a barrier for people moving out of the City to meet their housing needs remaining in close contact and physical proximity to their existing social networks – a problem that research into loneliness and social isolation (including within the NA itself) makes clear. This context, combined with clear need for additional specialist accommodation, adds up to a strong case to be made for delivery of solutions within Barbican and Golden Lane where possible. The acquisition of existing market housing to be managed by City of London or relevant partners using specialist housing models could offer a beneficial alternative.

347. Delivery options are beyond the scope of this assessment, but taking into account the limitations of land supply and values, more imaginative options such as co-housing and co-living may represent an appealing option for some, while mixed developments with a protected proportion of age-restricted, adaptable or accessible units may be beneficial. Care should be taken to consider the views of the range of groups representing older people and others in formulating housing policy and responding to planning applications.

7. Other Groups

Self, Custom-Build and Community-Led Approaches

348. Self and custom housebuilders typically refer to individuals or groups seeking to acquire serviced plots of land to build dwellings for themselves to occupy (as opposed to sell or rent). There is a wide range of types of self-build, from large Grand Designs style houses, more affordable construction using self-build as a form of sweat equity, community self-build where a group come together to build a small number of homes, and more hands-off self-finish. The degree of involvement from individuals sits on a spectrum from undertaking all work themselves, to hiring a range of external contractors (e.g. builders, architects, project managers), to simply making decisions regarding the final layout/design of the property.

349. The Self-Build and Custom Housebuilding Act 2015 placed a duty on local authorities to keep a register of individuals and groups of individuals with a desire to acquire a serviced plot of land within the local authority area. This is generally referred to as the 'Self-Build Register'. Local authorities must take note of this when planning for development in their area, with relevant authorities required to give suitable development permission to enough suitable serviced plots of land to meet the demand in their area[24].

350. In August 2021, Richard Bacon, MP for South Norfolk, undertook an independent review into the scaling up self-build and custom build housing, to which the Government published a response in June 2022[25]. This recognises that a key challenge for those looking to build their own home is the lack of supply of serviced plots. The Brownfield Land Release Fund (BLRF) has been used in part since its launch in April 2021 to help Councils to meet this demand. Approximately £8.7 million of this fund was allocated to 54 bids, delivering 466 homes across 13 local authorities[26].

351. The demand for self-build in the UK can be somewhat difficult to quantify. Although local authorities are required to keep a register of those interested in a serviced plot within their local authority area, how well this is monitored and publicised varies significantly. As such, self-build registers are widely interpreted as significantly underestimating true demand. This dynamic is offset (to a smaller degree) by the potential for interested parties to add themselves to multiple registers in different areas.

352. Looking at individuals nationally that are currently on self-build registers, the Government data release for 31st October 2020 to 30th October 2021[27] outlines

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[24]https://www.gov.uk/government/publications/self-build-and-custom-housebuilding-data-2016-2016-17-2017-18-and-2018-19/data-release-self-build-and-custom-housebuilding-data-2016-to-2020-21

[25] See Government response here: https://www.gov.uk/government/publications/government-response-to-the-independent-review-into-scaling-up-self-build-and-custom-housebuilding/independent-review-into-scaling-up-self-build-and-custom-housebuilding-government-response

[26] See https://www.gov.uk/government/publications/government-response-to-the-independent-review-into-scaling-up-self-build-and-custom-housebuilding/independent-review-into-scaling-up-self-build-and-custom-housebuilding-government-response

[27] See https://www.gov.uk/government/publications/self-build-and-custom-housebuilding-data-2016-2016-17-2017-18-and-2018-19/data-release-self-build-and-custom-housebuilding-data-2016-to-2020-21

that in this time period, 12,263 new individuals and 157 new groups joined registers, a 31% and 12% increase respectively on the previous year. As of October 2021, there were 58,813 individuals and 759 groups on self-build registers. In terms of delivery, in the last reporting period (2020/21), 8,309 planning permissions were granted for serviced plots, a 7% increase on 2019/20. This increase in the provision of serviced plots is lower than the increase in individuals and groups joining the registers in the last reporting year, suggesting that demand is outstripping supply.

353. It is not possible to establish whether self-build in Barbican and Golden Lane would be more affordable than market housing or affordable home ownership options outlined in Table 4-4 as the cost of a self-build (or individually fit out) home is largely dependent on personal circumstances, including whether individuals undertake the construction themselves or use contractors, the materials used, and the size and design of the property. Group self-build can sometimes be a more affordable option, with groups able to order materials in larger quantities at lower prices, as well as households having offering each other mutual support.

354. Where individuals or households are willing to undertake a larger portion of the work themselves, this can reduce costs through sweat equity. Builders can often use physical labour or time as a non-monetary contribution to a project, decreasing overall costs. Benefits in group self-build can also include building a sense of community with neighbours and individuals with different skill sets helping each other.

355. Similar to a group-led self-build scheme, community-led housing (CLH) describes any project in which a group of local people play a leading role in addressing their own housing needs. Examples might include a cluster of sustainable homes that will remain affordable in perpetuity; a row of co-housing bungalows for older people who share recreational facilities and on-site care; a community building offering spaces for culture, exercise or small businesses; or any other scheme brought about by the community for its own long-term benefit.

356. The impetus can be economic (filling gaps in the provision the market is unable to provide), aspirational (doing something different and spurring positive social or environmental change), or a direct response to unique or underserved needs within the community. In addition to these tangible benefits, it is also a proven way to help local people feel more invested in their surroundings.

357. CLH is, by definition, led by the community through a bottom-up approach. The feasibility of CLH therefore depends on the formation of interested groups together with the availability of appropriate sites, access to funding, and a combination of resident leadership and local authority support for the formation of Community Land Trusts (CLTs) or similar bodies. Assistance with identifying the potential land, funding and group formation opportunities is offered by a number of national and London-specific organisations, including Community Led Housing London and the Community Land Trust Network.

Indicators of demand in the NA

358. At a local level, the 2023 City of London SHMA reports 17 individuals on the self and custom-build register as of March 2023, the same figure cited in the Housing Monitoring Report for 2022, and in the latest figure (Demeber 2023) cited in the 2024 Housing Topic Paper. It is not known how many of these households live within the NA (or even within the City of London), but assuming that most live in the City and following the proportion of City residents who live in the NA, it can be roughly estimated that around 8 households in the NA have taken active steps to express their demand for this form of housing.

359. It is probable that if a group self-build or community-led scheme meeting a specific sub-set of local people's needs was publicised, higher levels of demand and interest would be noted. These might not be the same individuals currently registering their interest.

360. The 2016 City of London SHMA noted that just 4 individuals had expressed an active interest in custom and self-build to the Corporation as of 2016. A national database not operated by local authorities (BuildStore) counted 55 people registered as looking to build in the City and 89 active plot search subscribers at that time. This confirms that demand is likely to be far greater than that captured on the register. However, there is greater potential for people who do not currently live in the City to register their interest and search on national portals. The SHMA caveats that there is likely to be more interest than people with the available skills, financial resources and risk appetite for this form of development. It concludes that given the nature of land values in the City, demand for self and custom-build development is likely to be minimal.

361. The 2022 Monitoring Report notes that there are no large areas of unused land that would provide an opportunity to create serviced plots in the City and that the low-density development typical of custom and self-build would conflict with Local Plan policies seeking to maximise housing supply. As such, the Corporation advises that the best prospect for this form of housing delivery would be partnerships with developers of large housing schemes in which a number of units could be built to shell and core, then subsequently fitted out to individual specifications.

Student Housing

362. There is no robust method for identifying the specific need for student accommodation within small areas because students, especially in London, are not required to live in a particular location close to the institutions they attend. Instead, the need for student accommodation is determined at a London-wide scale, and informed by the plans (and limitations) of those institutions to deliver their own halls of residence.

363. Policy H15 of the London Plan states that the local and strategic need for purpose-built student accommodation should be planned for, subject to its ability to contribute to mixed and inclusive neighbourhoods and appropriate links to higher education providers. The requirement for student accommodation to be

developed in well-connected areas would seem to position Barbican and Golden Lane as a theoretically viable location.

364. Policy DM21.7 in the adopted City of London Local Plan adds that student accommodation proposals may be refused where they conflict with the business function of the City and relevant policies, or if they have an adverse impact on the residential amenity of the area. Policy HS6 of the emerging Local Plan adds more detailed stipulations about the proportion of affordable student accommodation and support from higher educations in the City or Central Activities Zone itself.

365. The 2016 City of London SHMA concludes that, despite the strategic need across London, there is no specific evidence of locally-based student demand for residential accommodation in the City, in part due to the planned closure of the Aldgate campus of London Metropolitan University. It notes the reality that land values are generally too expensive to make this form of housing viable.

366. The 2017 London SHMA outlines how the GLA derives the need for student accommodation from the starting point of general population estimates, which feed through to estimates of the student population. This is translated into a quantity of required bedspaces based on various criteria and assumptions about: levels university-provided accommodation, student year of study, student place of origin, and the difficulty various groups may face in accessing mainstream private rented housing. The result of this exercise, which is not broken down into specific calculation steps, results in a total of 109,000 students potentially needing purpose-built accommodation, rising to 171,500 in 2041. The current provision (83,000 bedspaces in 2016) is then deducted to leave a net additional need of 88,500 bedspaces from 2016 and 2041, or 3,500 per year.

367. The City of London SHMA states that current provision in the City is limited to a 60-unit scheme in Mineries, and that there are high concentrations of private student halls outside of but close to the City boundary. The 2022 Housing Monitoring Report suggests that total delivery at 52-56 Mineries was in fact 178 units, and that a further scheme at Emperor House in 2021/22 delivered a further 619 student units. The 2023 City of London SHMA adds that a further 644-unit scheme is planned for High Holborn together with a 769-unit scheme at Friary Court.

368. Local agents working in the NA note that a large proportion of private renters in the area are international students, who tend at present to take up standard (rather than student-specific) rental contracts, including on the Barbican Estate and newer buildings elsewhere in the NA. This suggests that the area is considered appealing and that supply remains lower than demand. However, it is not clear whether those students would prefer alternative arrangements targeting their needs specifically. It is likely, however, that the high level of uptake for private rented units in Barbican and Holden Lane by international students increases competition and rental levels in the private rented sector that may squeeze others out of the market. Purpose-built student accommodation could theoretically relieve this demand pressure, not only potentially serviing students

directly but also widening access for rented accommodation in the NA for other groups.

Conclusions- Other Groups

Self, custom and community led approaches

369. The 2023 City of London SHMA reports 17 individuals on the self-build register as of March 2023. It is not known how many of these households live within the NA (or even within the City of London), but assuming that most live in the City and using population statistics, it can be roughly estimated that around 8 households in the NA have taken active steps to express their demand for this form of housing. It is probable that if a group self-build or community-led scheme meeting a specific sub-set of local people's needs was publicised, higher levels of demand and interest would be noted. These might not be the same individuals currently registering their interest.

370. The 2022 City of London Housing Monitoring Report notes that there are no large areas of unused land that would provide an opportunity to create serviced plots in the City and that the low-density development typical of custom and self-build would conflict with Local Plan policies seeking to maximise housing supply. As such, the Corporation advises that the best prospect for this form of housing delivery would be partnerships with developers of large housing schemes in which a number of units could be built to shell and core, then subsequently fitted out to individual specifications. Community-led approaches that define the goal and form of new development but do not necessarily manage the construction process may be an appealing alternative, but require the exploration of funding options and site availability with the City of London and others.

Student housing

371. The 2017 London SHMA identifies a net need for 3,500 additional purpose-built student accommodation bedspaces per year to 2041. In turn, the London Plan expresses support for the development of such accommodation in well-connected areas where relationships with specific institutions exist. On these criteria, Barbican and Golden Lane would appear to be a theoretically viable location.

372. City of London scale evidence is focused more on the existing supply of student accommodation than levels of need. The 2016 SHMA notes the range of private halls close to but beyond the Square Mile, while the 2022 Housing Monitoring Report counts a total of 797 additional units completed in recent years (including a large scheme at Emperor House delivered in 2021/22). The 2023 SHMA states that there is no justification for specific targets for the City of London, but acknowledges a large pipeline of further supply amounting to 1,413 units in total.

373. Although the HNA is also unable to add clarity on the potential need for student accommodation, anecdotal evidence supplied by local agents suggests that (predominantly international) students currently make up a large proportion of demand in the private rented sector in Barbican and Golden Lane. Given the robust levels of demand for rented accommodation also highlighted by local agents, it is reasonable to suppose that the provision of purpose-built student

accommodation could both serve student demand directly and potentially relieve competition and price pressure in the wider private rented sector to the benefit of other groups.

8. Next Steps

Recommendations for next steps

374. This Neighbourhood Plan housing needs assessment aims to provide Neighbourhood Forum with evidence on a range of housing trends and issues from a range of relevant sources. We recommend that the neighbourhood planners should, as a next step, discuss the contents and conclusions with the City of London Corporation with a view to agreeing and formulating draft housing policies, bearing the following in mind:

    - All Neighbourhood Planning Basic Conditions, but in particular Condition E, which is the need for the Neighbourhood Plan to be in general conformity with the strategic policies of the adopted development plan;

    - The views of the Corporation;

    - The views of local residents;

    - The views of other relevant local stakeholders, including housing developers and estate agents; and

    - The numerous supply-side considerations, including local environmental constraints, the location and characteristics of suitable land, and any capacity work carried out by the Corporation or in support of the London Plan.

375. This assessment has been provided in good faith by AECOM consultants on the basis of housing data, national guidance and other relevant and available information current at the time of writing.

376. Bearing this in mind, it is recommended that the Neighbourhood Forum should monitor carefully strategies and documents with an impact on housing policy produced by the Government, City of London Corporation, Mayor, or any other relevant party, and review the Neighbourhood Plan accordingly to ensure that general conformity is maintained.

377. At the same time, monitoring on-going demographic, housing and other trends over the Neighbourhood Plan period will help ensure the continued relevance and credibility of its policies.

Appendix A : Assessment geography

378. For Census purposes, the whole of England is divided into statistical units of similar population size called Output Areas (OAs) and their larger-scale equivalents. OAs are the smallest units. They make up Lower Layer Super Output Areas (LSOAs), which in turn make up Middle Layer Super Output Areas (MSOAs).

379. The NA boundary is a bespoke area that does not align exactly with any combination of Census OAs. It has therefore been necessary to create the closest possible proxy area. This involved making judgements about whether to include or exclude areas that straddle the NA boundary, a process undertaken through close discussion with the Neighbourhood Forum.

380. The result of this exercise is presented in Figure A-1 below. This area, used throughout the report for data drawn from the Census and other sources that share its geographical system, corresponds to the following combination of LSOAs. (Note that with the OA coding system radiating out from central London, the relevant LSOAs happen to be the first in the list of all LSOAs in the country – i.e. having the lowest and simplest code numbers.)

- E01000001
- E01000002
- E01000003

Figure A-1: Proxy NA area for Census data
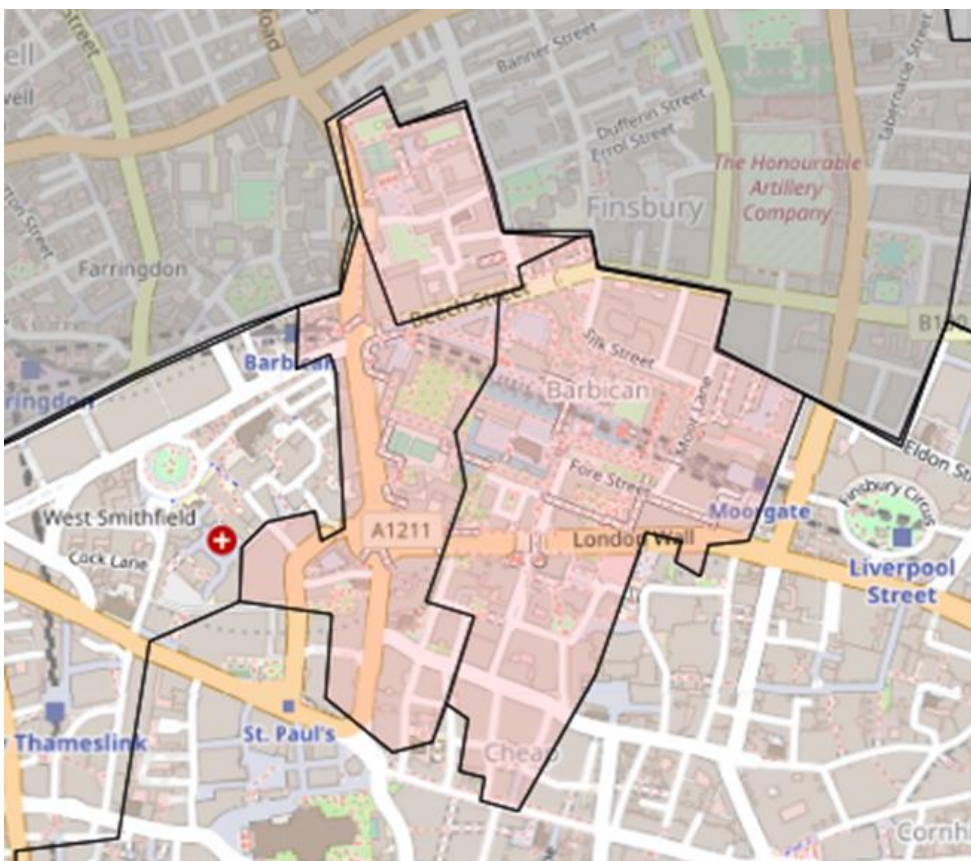
Source: Nomis

381. The area presented above is a combination of LSOAs because all the constituent OAs in each LSOA were selected for inclusion in the proxy area. Further detail on the OAs within in each, and whether they fall entirely within the NA boundary, is provided below:

	LSOA E01000001	LSOA E01000002	LSOA E01000003
OAs fully within NA boundary:	• E00000001 • E00000003 • E00000005 • E00166758	• E00000016 • E00000017 • E00000018 • E00000018 • E00000019 • E00000020 • E00000021	• E00000016 • E00000017 • E00000018 • E00000019 • E00000020
OAs partially within NA boundary:	• E00000007 🟢 • E00166756 🔴		• E00000021 🔵

382. For reference, a further map is provided below showing the boundaries of all relevant OAs. The three that fall partly outside the NA boundary, and which have been included in the proxy area, are marked with coloured circles corresponding to those in the list above.

Figure A-2: OAs included in proxy area

Source: Nomis

383. Note that where data for Golden Lane specifically is included for analysis, the area used is the northernmost LSOA in Figure A-1 above, with the code number E01000003.

384. Many other datasets besides the Census itself make use of OAs, but not necessarily down to the same level of detail. For example, Valuation Office Agency (VOA) data, which can be used to understand the type and size mix of housing, is only available down to the scale of LSOAs. This allows for alignment with the proxy area used for Barbican and Golden Lane.

385. Finally, as noted in the analysis of affordability in the main body of the report, household income data for small areas is only provided down to the scale of MSOAs. The relevant MSOA in this case actually covers the whole of the City of London. The relevant MSOA code is E02000001.

Appendix B : Local Plan context

Policies in the adopted Local Plan

386. Table B-1 below summarises adopted Local Plan policies that are relevant to housing need and delivery in the Barbican and Golden Lane NA.

Table B-1: Summary of relevant adopted Local Plan policies

Policy	Provisions
City of London Local Plan 2015	
CS21 - Housing	Protect existing and provide additional housing;
	Meet City's needs for suitable, accessible and affordable housing and supported housing;
	Ensure sufficient affordable housing is provided to meet City's housing need and contribute to London's wider housing needs;
	Require residential development with potential for 10+ units to:
	(i) provide 30% affordable housing on-site;
	(ii) provide 60% of affordable housing off-site or cash-in-lieu, if viability study demonstrates on-site provision is not viable.
	(iii) provide 60% of affordable units as social/affordable rented housing and 40% as intermediate housing, including key worker housing.
	Provide affordable housing off-site, including the purchase of existing residential properties on the open market to meet identified housing needs, such as large units for families.
	Require all new and, where possible, converted residential units to meet Lifetime Homes standards and 10% of all new units to meet Wheelchair Housing Standards (or be easily adaptable to meet these standards).
DM 21.1 Location of New Housing	New housing should be located on suitable sites in or near identified residential areas.
	Housing will only be permitted where development would not:
	Prejudice primary business function of the City; be contrary to policy DM 1.1 (Protection of office accommodation); inhibit development potential or business activity in neighbouring commercial buildings/ sites; result in poor residential amenity.
DM 21.2 – Loss of Housing	Net loss of existing housing units will not be allowed except where: they provide poor residential amenity; they do not have a separate entrance; and large scale office development would be prejudiced by the retention of isolated residential units.
DM 21.7 – Student Housing and Hostels	Proposals for new student accommodation and hostels will be refused where it would: prejudice the primary business function of the City; result in the loss of office buildings or sites, contrary to policy DM 1.1; result in an excessive concentration of

Policy	Provisions
	student housing and/or hostels; have an adverse impact on the residential amenity of the area; involve loss of permanent residential accommodation.
	Proposals for student housing must be supported by identified further/ higher educational institutions operating in Central Activities Zone and provide accommodation for own students.
	Self-contained student housing will be expected to contribute to affordable housing supply in accordance with Policy CS21.

London Plan 2021 *(note for the word "borough", AECOM have substituted "City of London")*

Policy	Provisions
D7 Accessible Housing	At least 10 per cent of dwellings (to which Part M volume 1 of the Building Regulations applies) must meet requirement M4(3) 'wheelchair user dwellings' All other dwellings (to which Part M volume 1 applies) must meet requirement M4(2) 'accessible and adaptable dwellings'.
H1 Increasing Housing Supply	City of London ten-year target for net housing completions to plan for is 1,460, which is the lowest in London
H2 Small Sites	Boroughs should achieve the minimum targets for small sites as a component of the overall housing targets (target for City of London is 740, which is second lowest in London).
H4 Delivering Affordable Housing	Strategic target is for 50% of all new homes delivered across London to be genuinely affordable All affordable housing providers with agreements with the Mayor should deliver at least 50% affordable housing across development programme, and 60% in case of strategic partners Public sector land should deliver at least 50% affordable housing on each site and public sector landowners with agreements with the Mayor at least 50% affordable housing across their portfolio.
H5 Threshold Approach	Threshold for major development proposals which trigger affordable housing requirements: - minimum of 35%; or - 50% for public sector land where there is no portfolio agreement with the Mayor; or - 50% for Industrial Sites appropriate for residential uses where scheme would result in a net loss of industrial capacity. (Schemes have to provide viability assessment at application stage). Fast Track Route applications (not required to provide viability assessment at application stage) must:

Policy	Provisions
	- meet or exceed relevant threshold level of affordable housing on site without public subsidy
	- be consistent with the relevant tenure split (see Policy H6)
	- meet other relevant policy requirements and obligations
	- demonstrate they have taken account of strategic 50% target in Policy H4
	Developments which provide 75% + affordable housing may follow Fast Track Route where tenure mix is acceptable to City of London / Mayor
H6 Affordable Housing Tenure	Minimum 30% low-cost rented homes to be provided as either London Affordable Rent or Social Rent;
	Minimum 30% as intermediate products which meet definition of genuinely affordable housing, including London Living Rent and London Shared ownership
	Remaining 40%, to be determined by City of London, as low-cost rented homes or intermediate products based on identified need.
	Where affordable homes are provided above 35%, their tenure is flexible, provided homes are genuinely affordable, and should take into account need to maximise affordable housing provision, along with any preference of applicants to propose a particular tenure.
H8 Loss of existing housing and estate redevelopment	Loss of existing housing should be replaced by new housing at existing or higher densities with at least the equivalent level of overall floorspace.
	Before considering the demolition and replacement of affordable homes, boroughs, housing associations and their partners should always consider alternative options first.
	Demolition of affordable housing, including where it is part of an estate redevelopment programme, should not be permitted unless it is replaced by an equivalent amount of affordable housing floorspace.
	Affordable housing that is replacing social rent housing must be provided as social rent housing where it is facilitating a right of return for existing tenants.
H10 Housing Size Mix	Schemes should generally consist of a range of unit sizes.
	To determine appropriate mix of unit sizes in relation to number of bedrooms, schemes should have regard to
	- robust local evidence of need where available or, where not available, the range of housing need and demand identified by the 2017 London SHMA;
	- the requirement to deliver mixed and inclusive neighbourhoods

| Policy	Provisions
	- the need to deliver range of unit types at different price points across London
	- the mix of uses in the scheme
	- the range of tenures in the scheme
	- the nature and location of the site, with a higher proportion of one and two bed units generally more appropriate in locations which are closer to a town centre or station or with higher public transport access and connectivity
	- the aim to optimise housing potential on sites
	- the ability of new development to reduce pressure on conversion, sub-division and amalgamation of existing stock
	- the need for additional family housing and the role of one and two bed units in freeing up existing family housing.
	For low-cost rent, City of London should provide guidance on size of units required (by number of bedrooms) to ensure affordable housing meets identified needs.
	Guidance should take account of:
	- evidence of local housing needs, including local housing register and numbers and types of overcrowded and under-occupying households
	- other criteria set out in Part A, including strategic and local requirement for affordable family accommodation
	- impact of welfare reform
	- cost of delivering larger units and availability of grant.
H13 Specialist older persons housing	City of London should work with providers to identify sites which suitable for specialist older persons housing taking account of:
	- local housing needs information including data on the local type and tenure of demand, and the indicative benchmarks (10 units per annum for City of London)
	- need for sites to be well-connected in terms of contributing to an inclusive neighbourhood, having access to relevant facilities, social infrastructure and health care, and being well served by public transport
	- increasing need for accommodation suitable for people with dementia.
	Specialist older persons housing provision should deliver:
	- affordable housing in accordance with Policy H4 and H5
	- accessible housing in accordance with Policy D7
	- highest standards of accessible and inclusive design in accordance with Policy D5

Policy	Provisions
	- suitable levels of safe storage and charging facilities for residents' mobility scooters
	- pick up and drop off facilities close to the principal entrance suitable for taxis (with appropriate kerbs), minibuses and ambulances.
H15 Purpose-build student accommodation	City of London should seek to ensure that local and strategic need for purpose-built student accommodation is addressed, provided that: - at neighbourhood level, development contributes to a mixed and inclusive neighbourhood - use of the accommodation is secured for students - majority of bedrooms in development including all the affordable student accommodation bedrooms are secured through a nomination agreement for occupation by students of one or more higher education provider - maximum level of accommodation is secured as affordable student accommodation - the accommodation provides adequate functional living space and layout. City of London, student accommodation providers and higher education providers are encouraged to develop student accommodation in locations well-connected to local services by walking, cycling and public transport, as part of mixed-use regeneration and redevelopment schemes.

Source: GLA[28] and City of London Corporation[29]

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[28] The London Plan 2021 | London City Hall
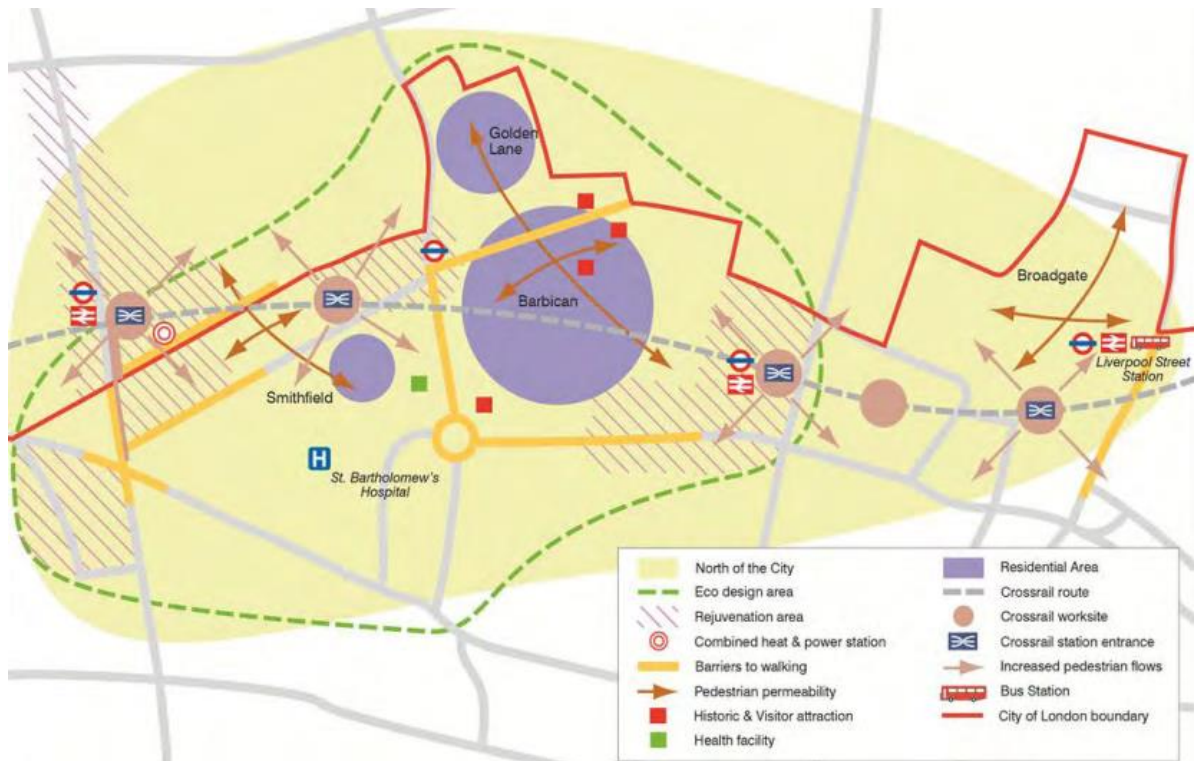[29] Local Plan (cityoflondon.gov.uk)

Figure B-1: City of London Local Plan 2015, Figure X – Residential Areas
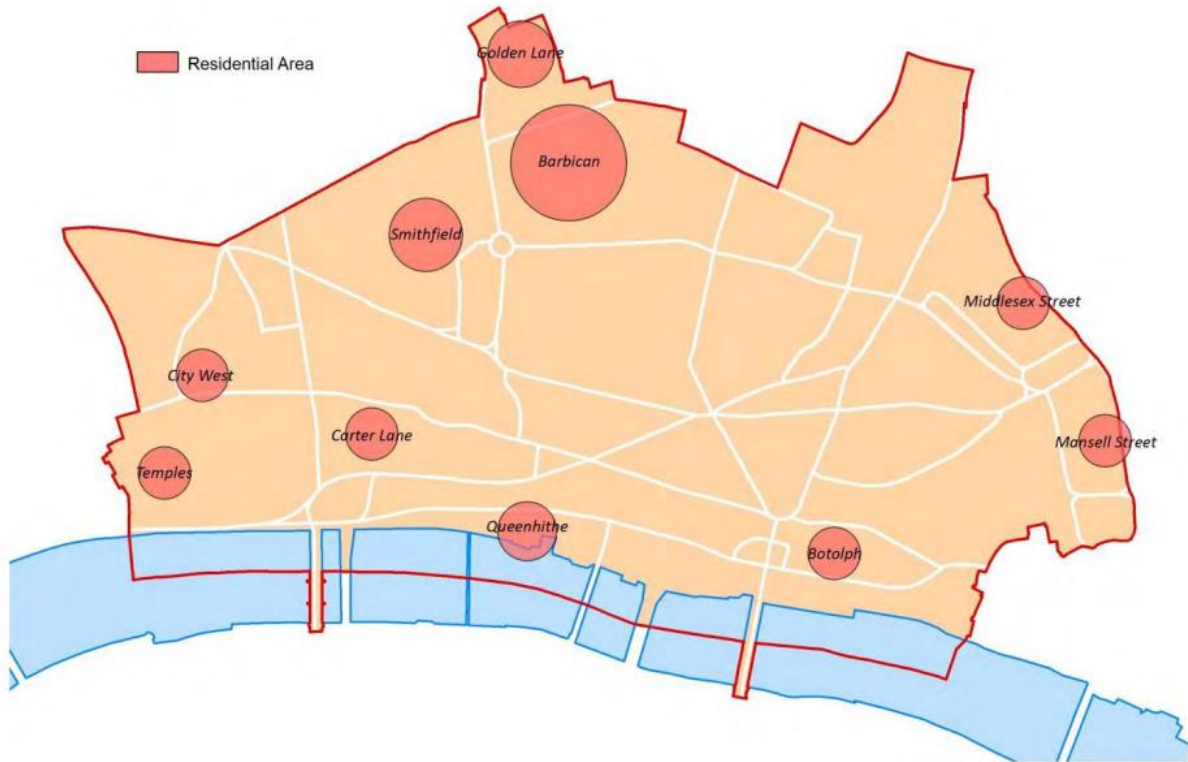
Source: City of London Local Plan 2015

Figure B-2: City of London Local Plan 2015, Figure E - The North of the City

Source: City of London Local Plan 2015

Policies in the emerging Local Plan

387. Table B-2 below summarises emerging Local Plan policies that are relevant to housing need and delivery in Barbican and Golden Lane.

388. Note that the title of the then draft plan was the City Plan to 2036, which has since been revised to the City Plan to 2040. Note also that, while the below policies relate to an advanced stage of the emerging Plan (Proposed Submission Draft Regulation 19 consultation version from March 2021), the City of London Corporation is currently making further significant revisions, with the view of providing a Revised Proposed Submission Draft City Plan 2040 for consultation from Dec 2023-Feb 2024 and Examination in summer 2024.

389. This is due to the fact that the Mayor of London has raised a number of issues in relation to tall buildings and a range of other factors, including the impact of the Covid-19 pandemic. Therefore, the below draft policies should be considered with caution, and the Forum should monitor changes to the emerging City Plan 2040 as it progresses.

Table B-2: Summary of relevant emerging policies in the Draft City Plan 2036 (March 2021)

Policy	Provisions
S3: Housing	Protect existing housing and amenity and encourage additional housing concentrated in or near the identified residential areas.
	Make provision for minimum 2,482 net additional dwellings 2019/20 - 2035/36:
	• encouraging housing in or near identified residential areas;
	• protecting existing housing where a suitable quality / location;
	• allow loss of isolated residential units where poor amenity;
	• refuse housing where it would prejudice primary business function of City or be contrary to Policy OF2 (protecting office).
	Ensuring sufficient affordable housing to meet City's need and contribute to London's wider housing needs.
	• ensure min. 50% affordable housing on public sector land;
	• require development with potential for 10+ units to provide minimum 35% affordable housing on-site.
	Off-site or cash-in lieu payment acceptable if evidence is that onsite cannot be satisfactorily delivered and is not viable;
	• provide mix of affordable tenures addressing identified need incl. social or London affordable rented housing and intermediate housing (living rent, shared ownership or other genuinely affordable products) for rent or sale.
	Require 10% of new dwellings to meet Building Regulation requirement M4(3) 'wheelchair user dwellings' and 90% of new dwellings to meet Building Regulation requirement M4(2) 'accessible and adaptable dwellings'.

Policy	Provisions
HS1: Location of New Housing	New housing encouraged in / near identified residential areas.
	New housing must not prejudice primary business function of City; or result in loss of viable office; or inhibit development potential / business activity in neighbouring commercial buildings and sites; or result in poor residential amenity.
	Where existing residential estates are being redeveloped, an increased number of residential units will be expected
	Existing affordable housing on-site must be re-provided with at least the equivalent floorspace and tenure.
	Affordable housing re-provided must be offered to existing tenants at rents/ service charge equivalent to replaced property
HS2: Loss of housing	Net loss of existing housing units, including amalgamation of residential units, will not be permitted except where:
	• they provide poor amenity which cannot be improved; or
	• they do not have a separate entrance; or
	• they are located outside identified residential areas and loss would enable beneficial development for business.
HS6: Student housing and hostels	Proposals for new student accommodation and hostels should support City of London's primary business function and will only be permitted where they do not:
	• prejudice the primary business function of the City, or result in the loss of suitable / viable office floorspace;
	• have adverse impact on residential amenity of the area; and
	• involve loss of permanent residential accommodation.
	Proposals should be supported by identified further or higher educational institutions in City or Central Activities Zone.
	35% of student housing on site should be secured as affordable student accommodation.
	Loss of student housing / hostels to other suitable uses which are in accordance with Local Plan policies will be permitted where no longer need or there is business benefit
HS8: Older persons housing	Ensure sufficient supply of appropriate older people housing:
	• make provision for minimum 170 net additional older person dwellings 2019/20 - 2035/36;
	• support development meeting specific older people needs
	• support development replacing existing with better provision (addresses care needs or fosters independent living);
	• ensure new development is inclusive and accessible to all to allow people to continue living in their own homes; and
	• resist development involving net loss of older people housing.

Policy	Provisions
HS9: Self and custom housebuilding	City Corporation will encourage provision of self and custom build units within large residential schemes.

Source: City of London Corporation[30]

[30] City Plan 2036 March 2021 (cityoflondon.gov.uk)

Appendix C : Affordability calculations

390. This section outlines how the affordability thresholds discussed in the Affordability and Affordable Housing have been calculated.

C.1 Market housing

391. Market housing is not subsidised and tends to be primarily accessible to people on higher incomes.

i) Market sales

392. The starting point for calculating the affordability of a dwelling for sale from the perspective of a specific household is the loan to income ratio which most mortgage companies are prepared to agree. This ratio is conservatively estimated to be 3.5. In practice this can be highly variable. Multipliers up to 4.5 or even above 5 times income increasingly available, although the actual average in practice tends to be lower, particularly where applicants are dual earning. The Financial Conduct Authority uses 3.5 or more as its standard assumption for single applicants and 2.75 or more for dual applicants.

393. To produce a more accurate assessment of affordability, the savings required for a deposit should be taken into account in addition to the costs of servicing a mortgage. However, data is not available for the savings available to households in Barbican and Golden Lane, and the precise deposit a mortgage provider will require of any buyer will be determined by their individual circumstances and the state of the mortgage market. An assumption is therefore made that a 10% purchase deposit is required and is available to the prospective buyer. In reality it is possible that the cost of the deposit is an equally insurmountable barrier to home ownership as the ongoing mortgage costs.

394. It is also perhaps more realistic to assume that many buyers of housing at the price points available in Barbican and Golden Lane will have access to substantial savings or equity from existing properties, and will therefore be less constrained by the annual income levels that the calculations below suggest would be required.

395. The calculation for the purchase threshold for market housing is as follows:

- Value of a median NA house price (2022) = £800,000;

- Purchase deposit at 10% of value = £80,000;

- Value of dwelling for mortgage purposes = £720,000;

- Divided by loan to income ratio of 3.5 = purchase threshold of £205,714.

396. The purchase threshold for an entry-level dwelling is normally a better representation of affordability to those with lower incomes or savings, such as first-time buyers – although this may not be realistic in Barbican and Golden Lane. To determine this threshold, the same calculation is repeated but with reference to

the lower quartile rather than the median house price. The lower quartile average in 2022 was £665,000, and the annual income required is therefore £171,000.

397. It is also worth assessing the purchase threshold for new build homes, since this most closely represents the cost of the new housing that will come forward in future. Land Registry records no sales of new build properties in the NA in 2023 (note that there is a significant lag in reporting to the Land Registry), but there are a number of transactions in prior years. Yet since 2019 every new build sales transaction (with one exception) was part of the Clarendon Court development. Of the 38 flats sold in 2021-22, prices ranged from £630,000 to £1,630,000, with a median of £1,110,000 and a lower quartile figure of £785,700.

398. To avoid relying on sales figures supplied by a single development, which is not necessarily representative, it is worth sense-checking these averages against transactions across the wider City over the same period (2021-present). This 39-transaction sample is dominated by schemes at 80 Houndsditch, Bartholomew Close, and the Levett Building. Prices here are significantly higher, ranging from £1,045,000 to £2,852,000, with a median of £1,424,250 and lower quartile of £1,230,250.

399. This suggests that average prices derived from Clarendon Court may underestimate the cost of new build housing going forward. On the other hand, that scheme provides a precedent for homes that, while still well beyond the reach of lower earners, can be delivered below price-points found in other developments in the City.

400. It is important to understand the likely cost of new housing because this is where the Neighbourhood Plan has most influence, and the cost of entry-level new build housing is usually the appropriate benchmark for understanding the costs of affordable home ownership tenures (considered below). In AECOM's view, the averages derived from NA-specific transactions remain the most useful benchmarks. But it should be remembered that they potentially sit at the lower range of new built home values in the area.

401. Following the calculation method used above, to afford the lower quartile new build price point of £785,700 would require an annual income similar to that needed to buy the median existing home in Barbican and Golden Lane, at £202,037. To afford the median new build price of £1,110,000 would require an annual income of £285,429.

ii) Private Rented Sector (PRS)

402. It is assumed here that rented housing is affordable if the annual rent does not exceed 30% of the household's gross annual income. The percentage of income to be spent on rent before the property is considered affordable varies considerably for individuals, and it is increasingly common for households to dedicate a larger proportion of their earnings to rent. When considering affordability it is considered good practice to be conservative, and the 30% benchmark is used as ONS's current standard assumption.

403. This is an important assumption because it is possible that a household will be able to afford tenures that are deemed not affordable in this report if they are willing or able to dedicate a higher proportion of their income (or savings) to housing costs. It is becoming increasingly necessary for households to do so. However, for the purpose of planning it is considered more appropriate to use this conservative lower benchmark for affordability on the understanding that additional households may be willing or able to access housing this way than to use a higher benchmark which assumes that all households can afford to do so when their individual circumstances may well prevent it.

404. The property website Rightmove provides rental values for property in the Neighbourhood Area. A search in November 2023 of the designated NA (using Rightmove's bespoke area drawing tool) returned a sample of 31 rental listings in Barbican and Golden Lane. Details are provided in Table C-1 below.

Table C-1: Rental prices, Barbican and Golden Lane, November 2023 (£ per calendar month)

Dwelling size	Sample size	Low range	High range	Median
Studio	6	£1,408	£2,600	£2,442
1 bedroom	8	£2,253	£3,690	£3,001
2 bedroom	10	£2,600	£3,380	£3,160
3 bedroom	7	£5,200	£15,000	£6,500

Source: Rightmove, November 2023

405. This data can be summarised in the form of two key benchmarks. The median price of all studio and 1 bedroom properties (representing entry-level rents) was £2,698 pcm (per calendar month). The median price of all 2 and 3 bedroom properties (representing larger dwelling rents) was £3,369 pcm.

406. The calculation for the private rent income needed for entry-level dwellings is as follows:

- Annual rent = £2,698x 12 = £32,376;

- Multiplied by 3.33 (so that no more than 30% of income is spent on rent) = income threshold of £107,812.

407. The calculation is repeated for the larger dwelling average to give an income threshold of £134,625.

408. Given the relatively high results here it is also helpful to calculate the income required for the lowest private rent available in the NA (the cheapest studio currently listed, at £1,408). The annual income required to afford this property, at £56,264, can be considered the minimum income needed to rent privately in Barbican and Golden Lane. Any non-homeowner earning less than this may need to rely on subsidised affordable rented housing if eligible. Households earning below this level but not eligible for affordable rented housing may not be able to live in the NA.

C.2 Affordable Housing

409. There are a range of tenures that constitute the definition of Affordable Housing within the NPPF 2023: social rent and affordable rent, discounted market sales housing, and other affordable routes to home ownership. More recently, a new product called First Homes has been introduced in 2021 (though this is not reflected in the latest NPPF). Each of the affordable housing tenures are considered below.

i) Social rent

410. Rents in socially rented properties reflect a formula based on property values and average earnings in each area, resulting in substantial discounts to market rents. As such, this tenure is suitable for the needs of those on the lowest incomes and is subject to strict eligibility criteria.

411. To determine social rent levels, data and statistical return from Homes England is used. This data provides information about rents and the size and type of stock owned and managed by private registered providers. Being only available at Local Authority scale. and is presented for City of London in Table C-1.

412. To determine the income needed, it is again assumed that no more than 30% of income should be spent on rent. This is an assumption only for what might generally make housing affordable or unaffordable – it is unrelated to the eligibility criteria of Affordable Housing policy at Local Authority level. The overall average across all property sizes is taken forward as the income threshold for social rent.

Table C-1: Social rent levels (£)

Size	1 bed	2 beds	3 beds	4 beds	All
Average social rent per week	£88.85	£103.82	£137.36	£146.29	£161.94
Annual average	£4,620	£5,399	£7,143	£7,607	£8,421
Income needed	£15,385	£17,977	£23,785	£25,332	£28,042

Source: Homes England, AECOM Calculations

ii) Affordable rent

413. Affordable rent is controlled at no more than 80% of the local market rent. However, registered providers who own and manage affordable rented housing may also apply a cap to the rent to ensure that it is affordable to those on housing benefit (where under Universal Credit the total received in all benefits to working age households is £20,000).

414. Even an 20% discount on the market rent may not be sufficient to ensure that households can afford this tenure, particularly when they are dependent on benefits. Registered Providers in some areas have applied caps to larger properties where the higher rents would make them unaffordable to families under Universal Credit. This may mean that the rents are much lower than 80% of market levels in practice.

415. Data on the most realistic local affordable rent costs is obtained from the same source as social rent levels for City of London. Again it is assumed that no more than 30% of income should be spent on rent, and the overall average is taken forward.

416. Comparing the 1 bedroom result here with the median market rent for that property size indicates that affordable rents in the NA are in fact closer to 30% of market rates than the maximum of 80%, a feature that is necessary to make them accessible to those in need.

Table C-2: Affordable rent levels (£)

Size	1 bed	2 beds	3 beds	4 beds	All
Average affordable rent per week	£185.77	£221.26	£268.08	-	£210.07
Annual average	£9,660	£11,506	£13,940	-	£10,924
Income needed	£32,168	£38,313	£46,421	-	£36,376

Source: Homes England, AECOM Calculations

iii) Affordable home ownership

417. Affordable home ownership tenures include products for sale and rent provided at a cost above social rent, but below market levels. The three most widely available are discounted market housing (a subset of which is the new First Homes product), shared ownership, and Rent to Buy. These are considered in turn below.

418. In paragraph 66 of the NPPF 2023, the Government introduces a recommendation that "where major development involving the provision of housing is proposed, planning policies and decisions should expect at least 10% of the total number of homes to be available for affordable home ownership." The recently issued Ministerial Statement and updates to PPG state that 25% of all Affordable Housing should be First Homes – the Government's new flagship discounted market sale product. When the NPPF is next updated, it is expected that the 10% affordable home ownership requirement referenced above may be replaced by the First Homes requirement.

First Homes

419. Because First Homes are a new tenure product, it is worth explaining some of their key features:

- First Homes should be available to buy with a minimum discount of 30% below their full market value (i.e. the value of an equivalent new home);

- The discount level can be set higher than 30% – at 40% or 50% – where this can be suitably evidenced. The setting and justifying of discount levels can happen at neighbourhood as well as local authority scale;

- After the discount is applied the initial sale price must not exceed £250,000 (or £420,000 in Greater London), and lower caps can be set locally;

- Purchasers must be first-time buyers with an income less than £80,000 (or £90,000 in Greater London), and First Homes can be prioritised for local people and/or key workers;

- They will be subject to legal restrictions ensuring the discount is retained for future occupants, and renting out or sub-letting will not normally be permitted;

- In addition to setting the discount level, local authorities and neighbourhood planning groups can apply additional criteria, such as a lower income cap, local connection test or prioritisation for key workers through adopted plans, emerging policy or Supplementary Planning Documents.

- 25% of all homes delivered through section 106 developer contributions on sites enabled through the planning process should be sold as First Homes. In simpler terms, 25% of all subsidised Affordable Housing on mainstream housing developments should be First Homes. This is likely to mean that First Homes will take the place of shared ownership housing in many circumstances, and in some cases may also displace social or affordable rented homes.

420. The starting point for considering whether First Homes are affordable is the average cost of new build entry-level housing in the NA noted above of £785,700.

421. For the minimum discount of 30% the purchase threshold can be calculated as follows:

- Value of a new home (NA new build entry-level) = £785,700;

- Discounted by 30% = £549,990;

- Purchase deposit at 10% of value = £54,999;

- Value of dwelling for mortgage purposes = £494,991;

- Divided by loan to income ratio of 3.5 = purchase threshold of £141,426.

422. The income thresholds analysis in the Affordability and Affordable Housing chapter also compares local incomes with the costs of a 40% and 50% discounted First Home. Their respective discounted prices would be £471,420 and £392,850, and the income required would be £121,222 and £101,019. The high values under discussion strain the boundaries of the First Homes product.

423. First, it is clear that if First Homes can be delivered at an equivalent open market value of £785,700 (itself not a highly conservative assumption), the prices when discounted by 30% and 40% would exceed the price cap of £420,000 that applies in London. As such, developers of First Homes would be expected to either reduce their equivalent market value or offer the highest discount level of 50%, which brings the discounted value below the price cap.

424. This potential additional subsidy from the developer would likely come from land values, but could potentially be used to argue that the scheme is financially unviable and that reduced numbers of affordable homes overall should be provided. This could be particularly problematic if it results in a knock-on impact

that limits the number of social or affordable rented homes – which are targeted at those in greater financial need than the target market for First Homes. In such cases, there are precedents for the planning authority to argue that First Homes should not be included in the tenure mix. That said, intermediate tenures (subsidised routes to ownership like First Homes and shared ownership) are explicitly supported in the London Plan.

425. Second, all of the income thresholds calculated here for First Homes – including when discounted by the maximum level of 50% – are higher than the limit of £90,000, above which households are not eligible. This means that, theoretically speaking, no households who could afford this product would be eligible to access it. Households with lower incomes but higher savings for a deposit (which would lower the ongoing mortgage costs) could be eligible. As could households willing or able to dedicate a higher proportion of their income to housing costs than is assumed here.

426. However, an outcome more in line with the intention for this product would be for developers to lower the equivalent open market value of First Homes to the extent that those with a household income below the £90,000 limit could reasonably afford to purchase. Any reduction in the open market value exceeding 10% (i.e. from to £785,700 to below £707,000) would bring 50% discounted First Homes within reach of households earning below £90,000. This reduction would be different from a discount: it would potentially impinge on the size and quality of materials of the dwellings in question. Excessive cost savings that would bring the dwellings in question below space standards or result in poor living conditions should ideally be avoided, but is a risk worth noting.

427. Table C-3 shows the discount required for First Homes to be affordable to the three key income groups considered in the main body of the report. The cost of a typical First Home is calculated using the estimate for new build entry-level housing in the NA referenced above. However, it is worth thinking about First Homes in relation to the cost of median new build prices overall in case the assumption here is overly-optimistic, and of median and entry-level prices in the existing housing stock in case these values can be replicated to get a more complete picture. The discount levels required for these alternative benchmarks are given below. It is clear from this exercise that no matter what assumptions are used for the equivalent open market value of First Homes, discounts well beyond the maximum available would be required to make them affordable to these groups. As noted above, First Homes are instead more likely a product for consideration by those earning close to the eligibility limit of £90,000 per year than those on average or lower incomes. This higher earning group does, however, also have constrained housing choices – they are able to rent but not to buy – and this is theoretically the group targeted by the First Homes product.

Table C-3: Discount on sale price required for households to afford First Homes

House price benchmark	Mean household income	Single LQ earner	Dual LQ earning household
NA median house price £800,000	68%	89%	78%
NA estimated new build entry-level house price £785,700	68%	89%	77%
NA entry-level house price £665,000	62%	87%	73%
NA median new build house price £1,110,000	77%	92%	84%

Source: Land Registry PPD; ONS MSOA total household income

Shared ownership

428. Shared ownership involves the purchaser buying an initial share in a property, typically of between 25% and 75% (but now set at a minimum of 10%), and paying rent on the share retained by the provider. Shared ownership is flexible in two respects, in the share which can be purchased and in the rent payable on the share retained by the provider. Both of these are variable. The share owned by the occupant can be increased over time through a process known as 'staircasing'.

429. In exceptional circumstances (for example, as a result of financial difficulties, and where the alternative is repossession), and at the discretion of the provider, shared owners may staircase down, thereby reducing the share they own. Shared equity is available to first-time buyers, people who have owned a home previously and council and housing association tenants with a good credit rating whose annual household income does not exceed £80,000 (£90,000 in London).

430. To determine the affordability of shared ownership, calculations are again based on the average cost of new build housing as discussed above. The deposit available to the prospective purchaser is assumed to be 10% of the value of the dwelling, and the standard loan to income ratio of 3.5 is used to calculate the income required to obtain a mortgage. The rental component is estimated at 2.5% of the value of the remaining (unsold) portion of the price. The income required to cover the rental component of the dwelling is based on the assumption that a household spends no more than 30% of the income on rent (as for the income threshold for the private rental sector).

431. The affordability threshold for a 25% equity share is calculated as follows:

- A 25% equity share of £785,700 is £196,425;

- A 10% deposit of £19,643 is deducted, leaving a mortgage value of £176,783;

- This is divided by the loan to value ratio of 3.5 to give a purchase threshold of £50,509;

- Rent is charged on the remaining 75% shared ownership equity, i.e. the unsold value of £589,275;

- The estimated annual rent at 2.5% of the unsold value is £14,732;

- This requires an income of £49,106 (annual rent multiplied by 3.33 so that no more than 30% of income is spent on rent).

- The total income required is £99,616 (£50,509 plus £49,106).

432. The same calculation is repeated for equity shares of 10% and 50% producing affordability thresholds of £79,131 and £133,756 respectively.

433. As for First Homes, these results present challenges in practice. There is no price cap on shared ownership dwellings, but if the assumed equivalent open market value is accurate, the income required for equity shares above 18% would exceed the limit for eligibility. This means that shared ownership is only a realistic option when purchased at lower equity shares unless the equivalent open market value can be reduced through cost savings. That said, this limitation does not prevent households from staircasing up to a higher equity share over time, including if their income rises above the eligibility limit.

434. As for First Homes, this product is helpful only to the segment of the market earning above the average but below eligibility limits.

Rent to Buy

435. Rent to Buy (encompassing London Living Rent) is a relatively new and less common tenure, which through subsidy allows the occupant to save a portion of their rent, which is intended to be used to build up a deposit to eventually purchase the home. It is therefore estimated to cost the same as private rents – the difference being that the occupant builds up savings with a portion of the rent.

Help to Buy (Equity Loan)

436. The Help to Buy Equity Loan is not an affordable housing tenure but allows households to afford market housing through a loan provided by the government. With a Help to Buy Equity Loan the government lends up to 20% (40% in London) of the cost of a newly built home. The household must pay a deposit of 5% or more and arrange a mortgage of 25% or more to make up the rest. Buyers are not charged interest on the 20% loan for the first five years of owning the home.

437. It is important to note that this product widens access to market housing but does not provide an affordable home in perpetuity.

Appendix D : Affordable Housing need and policy

Affordable Housing estimates

438. In Table D-1 AECOM has calculated, using PPG as a starting point,[31] an estimate of the total need for affordable rented housing in Barbican and Golden Lane over the Plan period. It should, however, be noted that the accuracy of the findings generated by the model is only as strong as the evidence available. However, given the test of proportionality for evidence supporting neighbourhood plans, and the need to be in conformity with Local Authority strategic polices, the calculations set out here are considered a reasonable basis for understanding and planning for neighbourhood-level affordable housing need.

439. It should also be noted that figures in Table D-1 are largely dependent on information provided by City of London in its capacity as manager of the local housing waiting list. A key point here is the fact that the waiting list reflects needs arising from affordable rented housing schemes operated by the City but located outside of its boundary. It was not possible to disaggregate the need to the City of London geographical area, nor to the Barbican and Golden Lane NA. As such, a key input to this figure is based on a major assumption that is likely to overestimate the need attributable to the NA.

Table D-1: Estimate of need for Affordable Housing for rent in Barbican and Golden Lane

Stage and Step in Calculation	Total	Description
STAGE 1: CURRENT NEED		
1.1 Current households in need	436.5	Number of households on the waiting list for affordable rented housing across the City of London (and its properties beyond the boundary) divided by the proportion of City of London households living in the NA (54.5%). As noted above the table, this result does not reflect the unknown scale of need arising outside of the City of London Boundary and thus overestimates NA need to an unknown degree.
1.2 Per annum	**27.3**	Step 1.1 divided by the plan period to produce an annualised figure.
STAGE 2: NEWLY ARISING NEED		
2.1 New household formation	249.1	DLUHC 2018-based household projections for the LA between start and end of plan period. % increase applied to NA.

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[31] Paragraphs 024-026 Reference ID: 2a-026-20140306, at https://www.gov.uk/guidance/housing-and-economic-land-availability-assessment

2.2 Proportion of new households unable to rent in the market	34.0%	(Steps 1.1 + 2.2.1 + 2.2.2) divided by number of households in NA.
2.2.1 Current number of social renters in NA	351.0	2021 Census households in social rented dwellings in the NA.
2.2.2 Number of private renters on housing benefits	61.7	Housing benefit caseload May 2018. Pro rata for NA.
2.3 New households unable to rent	84.6	Step 2.1 x Step 2.2.
2.4 Per annum	**5.3**	Step 2.3 divided by plan period.
STAGE 3: TURNOVER OF AFFORDABLE HOUSING		
3.1 Supply of social/affordable re-lets (including transfers) %	3%	Assumed proportion of stock re-let each year.
3.2 Supply of social/affordable re-lets (including transfers)	**10.5**	Step 3.1 x NA social rented stock (2.2.1). Note that actual re-let figures were provided by the City of London, but prorating the annual average of 62.2 relets over the past 5 years results in an estimate that 36 NA social rented homes will come vacant per year. As this significantly exceeds AECOM's standard assumption, and likely reflects turnover of properties outside of the City boundary, this figure has not been used.
NET SHORTFALL OF RENTED UNITS PER ANNUM		
Overall shortfall per annum	**22.0**	Step 1.2 + Step 2.4 - Step 3.2

Source: AECOM model, using Census 2011, English Housing Survey 2018, DLUHC 2018 based household projections and net additions to affordable housing stock. 2018 is the latest reliable data for some datasets so is used throughout for consistency. Figures may not sum due to rounding.

440. Turning to Affordable Housing providing a route to home ownership, Table D-2 estimates the potential demand in Barbican and Golden Lane. This model aims to estimate the number of households that might wish to own their own home but cannot afford to. The model is consistent with methods used at Local Authority scale in taking as its starting point households currently living in or expected to enter the private rented sector who are not on housing benefit.

441. There may be other barriers to these households accessing home ownership on the open market, including being unable to save for a deposit, or being unable to afford a home of the right type/size or in the right location. The model also discounts 50% of households potentially in need, assuming a proportion will be renting out of choice. This assumption is based on consistent results for surveys and polls at the national level which demonstrate that 75% of households (typically 80% or more) aspire to home ownership.[32] It has, however, been changed for Barbican and Golden Lane to reflect the higher than usual proportion of transient

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[32] http://www.ipsos-mori-generations.com/housing.html

renters (such as seconded workers and international students, an observation made consistently by local agents).

Table D-2: Estimate of the potential demand for affordable housing for sale in Barbican and Golden Lane

Stage and Step in Calculation	Total	Description
STAGE 1: CURRENT NEED		
1.1 Current number of renters in NA	1,029.0	Census 2021 private rented occupancy.
1.2 Percentage renters on housing benefit in LA	6.0%	% of renters in 2021 on Housing Benefit / Universal Credit with housing entitlement
1.3 Number of renters on housing benefits in the NA	61.7	Step 1.1 x Step 1.2.
1.4 Current need (households)	483.6	Current renters minus those on housing benefit and minus 25% assumed to rent by choice.[33]
1.5 Per annum	**30.2**	Step 1.4 divided by plan period.
STAGE 2: NEWLY ARISING NEED		
2.1 New household formation	249.1	LA household projections for plan period (2018 based) pro rated to NA.
2.2 % of households unable to buy but able to rent	19.6%	(Step 1.4 + Step 3.1) divided by number of households in NA.
2.3 Total newly arising need	48.8	Step 2.1 x Step 2.2.
2.4 Total newly arising need per annum	**3.8**	Step 2.3 divided by plan period.
STAGE 3: SUPPLY OF AFFORDABLE HOUSING		
3.1 Supply of affordable housing	6.0	Number of shared ownership homes in the NA (Census 2021).
3.2 Supply - intermediate resales	**0.3**	Step 3.1 x 5% (assumed rate of re-sale).
NET SHORTFALL PER ANNUM		
Overall shortfall per annum	**33.7**	(Step 1.5 + Step 2.4) - Step 3.2.

Source: AECOM model, using Census 2011, English Housing Survey 2018, DLUHC 2018 based household projections and net additions to affordable housing stock. 2018 is the latest reliable data for some datasets so is used throughout for consistency.

442. There is no policy or legal obligation on the part either of the Local Authority or Neighbourhood Plan to meet affordable housing needs in full, though there are tools available to the Neighbourhood Forum that can help ensure that it is met to

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[33] The assumption of approximately 25% preferring to rent and 75% preferring to buy is AECOM's judgement, based on national level polls which consistently reveal that most households who prefer home ownership eg http://www.ipsos-mori-generations.com/housing.html and informed by our experience across numerous neighbourhood level HNAs. The assumption is based on the fact that some households choose to rent at certain stages in their life (e.g. when young, when needing flexibility in employment market, or when new migrants move into an area). While most households prefer the added security and independence of owning their own home, private renting is nevertheless a tenure of choice at a certain points in many households' journey through the housing market. The actual percentage of preference will differ between areas, being higher in large metropolitan areas with younger households and more new migrants, but lower in other areas. 25% is used as a reasonable proxy and for consistency across HNAs and similar assumptions are used in some larger scale assessments such as LHNAs and SHMAs. If the neighbourhood planning group feel this is not an appropriate assumption in their particular locality they could use the results of a local residents survey to refine or confirm this calculation.

a greater extent if resources permit (e.g. the ability to allocate sites for affordable housing).

443. It is also important to remember that even after the Neighbourhood Plan is adopted, the assessment of need for Affordable Housing, the allocation of affordable rented housing to those in need, and the management of the housing waiting list all remain the responsibility of the Local Authority rather than the neighbourhood planning group.

Affordable housing policy

444. The following table reviews the relevant factors in developing a policy on the Affordable Housing tenure mix, which inform the recommendation given in the main body of the report.

Table D-3: Wider considerations in developing Affordable Housing mix policy

Consideration	Local Evidence
A. **Evidence of need for Affordable Housing**: The need for affordable rent and affordable home ownership is not directly equivalent: the former expresses the identified need of a group with acute needs and no alternative options; the latter expresses potential demand from a group who are generally adequately housed in rented accommodation and may not be able to afford the deposit to transition to ownership.	This HNA suggests that the NA requires around 22 units of affordable rented housing (upper bound estimate) and 34 units of affordable home ownership homes per annum over the Plan period. Both forms of Affordable Housing are theoretically valuable in meeting the needs of people on various incomes, however affordable home ownership products appear generally not affordable to the groups for whom they are designed. Although the relationship between these figures suggests that just over 60% of Affordable Housing should take the form of home ownership products, this conclusion is not suitable to the reality on the ground in the NA – both because of the affordability point noted above and the difference in urgency between the needs of the two groups.
B. **Can Affordable Housing needs be met in full?** How far the more urgently needed affordable rented housing should be prioritised in the tenure mix depends on the quantity of overall housing delivery expected.	It is not possible to estimate the likely Affordable Housing delivery over the Plan period because the NA does not have an overall housing target or requirement to which the Local Plan Affordable Housing targets of at least 35% (up to 50% depending on land ownership) can be applied. Nevertheless it can be assumed

	that potential delivery will fall short of the need identified here due to the limited supply of new housing overall and the fact that much (if not all) Affordable Housing delivery will take place outside of the City of London boundary and serve the needs of all those to whom the City has a duty to house (rather than only the needs arising from the NA itself).
C. Government policy (eg NPPF) requirements: Current NPPF policy requires 10% of all homes to be delivered for affordable home ownership. There can be exceptions to this requirement if it would prevent the delivery of other forms of Affordable Housing.	For 10% of all housing to be affordable ownership in Barbican and Golden Lane, where a minimum of 35% of all housing should be affordable, 28.9% of Affordable Housing should be for affordable ownership.
D. Local Plan policy:	The emerging Local Plan does not set any targets for specific tenure categories.
E. First Homes policy: The Government recently concluded a consultation on the introduction of First Homes (to provide at least 30% discount on new build home prices). The proposals have now been enacted through a ministerial statement. A minimum of 25% of all Affordable Housing secured through developer contributions are now required to be First Homes. After the 25% First Homes requirement has been met, the remaining 75% of Affordable Housing units should as a first priority protect the provision for social rent set out in the Local Plan. The remaining units should then be allocated to other tenure products in the relative proportions set out in the Local Plan. AECOM is aware that some Local Planning Authorities are considering 'top slicing' their affordable housing quota to provide 25% First Homes and then allocating the remaining proportion according to their existing policy tenure split. Some LPAs are	This new minimum requirement may have the effect of displacing other products in any established tenure mix, and will reduce the amount of social or affordable rent if this was proposed to be more than 75% of Affordable Housing. This risk does not necessarily apply because the emerging Local Plan does not set out a specific target tenure mix. However, it should be noted that there may well be a strong justification for the City of London not to comply with this national requirement because the First Homes product is potentially unsuitable given land values and development opportunities in the area, as evidenced in the HNA analysis of affordability.

considering this approach because of the existing business models of registered providers which have relied on shared ownership to cross subsidise affordable rented housing and uncertainty over whether First Homes could replace this model.	
F. **Viability**:	HNAs cannot take into consideration the factors which affect viability in the neighbourhood area or at the site-specific level. Viability issues are recognised in the Local Plan and it is acknowledged that this may affect the provision of affordable housing – whether onsite or a financial contribution – as well as the mix of tenures provided and the discounts that can be sought on First Homes properties.
G. **Funding**: The availability of funding to support the delivery of different forms of Affordable Housing may also influence what it is appropriate to provide at a particular point in time or on any one site.	The Neighbourhood Forum may wish to keep this in mind so that it can take up any opportunities to secure funding if they become available.
H. **Existing tenure mix in Barbican and Golden Lane**: The current stock of homes in an area, in terms of balance between ownership, rented and affordable provision may be a consideration in the mix of tenures provided on new development sites.	The NA's current tenure mix includes a slightly lower proportion of social renting than the wider City and a much lower proportion than London as a whole. There is also a distinct lack of shared ownership, owing in part to the loss of half the units existing in 2011. On this basis there is scope to improve housing access and affordability locally by boosting both forms of Affordable Housing. That said, it is acknowledged that the City of London's housing duties have tended to be discharged outside of its boundaries, meaning that Census figures (while accurate for the NA itself) underrepresent the provision of social housing provided by the Corporation overall.
I. **Views of registered providers**:	It is not within the scope of this HNA to investigate whether it would be viable for

	housing associations (registered providers) to deliver and manage affordable rented homes in the NA. The funding arrangements available to housing associations will determine rent levels.
J. Wider policy objectives:	The Neighbourhood Forum may wish to take account of broader policy objectives for Barbican and Golden Lane and/or the wider City of London. These could include, but are not restricted to, policies to attract younger households, families or working age people to the NA. These wider considerations may influence the mix of Affordable Housing provided.

Appendix E : Specialist housing for older people

Background data tables

Table E-1: Existing specialist housing supply, Barbican and Golden Lane

	Name	Description	Dwellings	Tenure	Type
1	Tudor Rose Court	Mixed tenure sheltered housing built in 2000. Combination of 1 and 2 bedroom flats. Non-resident management staff, alarm service.	35	15 leasehold; 20 social rent	Sheltered housing

Source: http://www.housingcare.org

Table E-2: Tenure and mobility limitations of those aged 65+ in Barbican and Golden Lane, 2011 (65+ is the closest proxy for 75+ in this data)

Tenure	Day-to-day activities limited a lot		Day-to-day activities limited a little		Day-to-day activities not limited	
All categories	**62**	**11.5%**	**118**	**22.0%**	**357**	**66.5%**
Owned Total	***49***	***11.3%***	***95***	***22.0%***	***288***	***66.7%***
Owned outright	39	10.5%	87	23.5%	245	66.0%
Owned (mortgage) or shared ownership	10	16.4%	8	13.1%	43	70.5%
Rented Total	***13***	***12.4%***	***23***	***21.9%***	***69***	***65.7%***
Social rented	5	8.2%	17	27.9%	39	63.9%
Private rented or living rent free	8	18.2%	6	13.6%	30	68.2%

Source: DC3408EW Health status

121

HLIN calculations

Table E-3: Recommended provision of specialist housing for older people from the HLIN SHOP toolkit

FORM OF PROVISION	ESTIMATE OF DEMAND PER THOUSAND OF THE RELEVANT 75+ POPULATION
Conventional sheltered housing to rent	60
Leasehold sheltered housing	120
Enhanced sheltered housing (divided 50:50 between that for rent and that for sale)[36]	20
Extra care housing for rent	15
Extra care housing for sale	30
Housing based provision for dementia	6

Source: Housing LIN SHOP Toolkit

445. As Table 6-1 in the main report shows, Barbican and Golden Lane is forecast to see an increase of 482 individuals aged 75+ by the end of the Plan period. According to the HLIN tool, this translates into need as follows:

- Conventional sheltered housing to rent = 60 x .482 = 29
- Leasehold sheltered housing = 120 x .482 = 58
- Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) = 20 x .482 = 10
- Extra care housing for rent = 15 x .482 = 7
- Extra care housing for sale = 30 x .482 = 14
- Housing based provision for dementia = 6 x .482 = 3

Appendix F : Housing Needs Assessment Glossary

Adoption

This refers to the final confirmation of a local plan by a local planning authority.

Affordability

The terms 'affordability' and 'affordable housing' have different meanings. 'Affordability' is a measure of whether housing may be afforded by certain groups of households. 'Affordable housing' refers to particular products outside the main housing market.

Affordability Ratio

Assessing affordability involves comparing housing costs against the ability to pay. The ratio between lower quartile house prices and the lower quartile income or earnings can be used to assess the relative affordability of housing. The Ministry for Housing, Community and Local Governments publishes quarterly the ratio of lower quartile house price to lower quartile earnings by local authority (LQAR) as well as median house price to median earnings by local authority (MAR) e.g. income = £25,000, house price = £200,000.   House price: income ratio = £200,000/£25,000 = 8, (the house price is 8 times income).

Affordable Housing (NPPF Definition)

Housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers); and which complies with one or more of the following definitions:

a) Affordable housing for rent: meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for Social Rent or Affordable Rent, or is at least 20% below local market rents (including service charges where applicable); (b) the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).

b) Discounted market sales housing: is that sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.

c) Other affordable routes to home ownership: is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low-cost homes for sale (at a price equivalent to at least 20% below local market value) and

Rent to Buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision, or refunded to Government or the relevant authority specified in the funding agreement.

Affordable rented housing

Rented housing let by registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is not subject to the national rent regime but is subject to other rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable). The national rent regime is the regime under which the social rents of tenants of social housing are set, with particular reference to the Guide to Social Rent Reforms (March 2001) and the Rent Influencing Regime Guidance (October 2001). Local market rents are calculated using the Royal Institution for Chartered Surveyors (RICS) approved valuation methods[34].

Age-Restricted General Market Housing

A type of housing which is generally for people aged 55 and over and active older people. It may include some shared amenities such as communal gardens but does not include support or care services.

Annual Monitoring Report

A report submitted to the Government by local planning authorities assessing progress with and the effectiveness of a Local Development Framework.

Basic Conditions

The Basic Conditions are the legal tests that are considered at the examination stage of neighbourhood development plans. They need to be met before a plan can progress to referendum.

Backlog need

The backlog need constitutes those households who are eligible for Affordable Housing, on account of homelessness, over-crowding, concealment or affordability, but who are yet to be offered a home suited to their needs.

Bedroom Standard[35]

The bedroom standard is a measure of occupancy (whether a property is overcrowded or under-occupied, based on the number of bedrooms in a property and the type of household in residence). The Census overcrowding data is based on occupancy rating (overcrowding by number of rooms not including bathrooms and hallways). This tends to produce higher levels of overcrowding/ under occupation. A detailed definition of the standard is given in the Glossary of the EHS Household Report.

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[34] The Tenant Services Authority has issued an explanatory note on these methods at
http://www.communities.gov.uk/documents/planningandbuilding/pdf/1918430.pdf
[35] See https://www.gov.uk/government/statistics/english-housing-survey-2011-to-2012-household-report

Co-housing

Co-housing denotes people who do not have family ties sharing either a self-contained dwelling (i.e., a 'house share') or new development akin to student housing in which people have a bedroom and bathroom to themselves, but share living and kitchen space with others. In co-housing schemes each individual represents a separate 'household'.

Community Led Housing/Community Land Trusts

Housing development, provision and management that is led by the community is very often driven by a need to secure affordable housing for local people in the belief that housing that comes through the planning system may be neither the right tenure or price-point to be attractive or affordable to local people. The principal forms of community-led models include cooperatives, co-housing communities, self-help housing, community self-build housing, collective custom-build housing, and community land trusts. By bringing forward development which is owned by the community, the community is able to set rents and/or mortgage payments at a rate that it feels is appropriate. The Government has a range of support programmes for people interested in bringing forward community led housing.

Community Right to Build Order[36]

A community right to build order is a special kind of neighbourhood development order, granting planning permission for small community development schemes, such as housing or new community facilities. Local community organisations that meet certain requirements or parish/town councils are able to prepare community right to build orders.

Concealed Families (Census definition)[37]

The 2011 Census defined a concealed family as one with young adults living with a partner and/or child/children in the same household as their parents, older couples living with an adult child and their family or unrelated families sharing a household. A single person cannot be a concealed family; therefore one older parent living with their adult child and family or an adult child returning to the parental home is not a concealed family; the latter are reported in an ONS analysis on increasing numbers of young adults living with parents.

Equity Loans/Shared Equity

An equity loan which acts as a second charge on a property. For example, a household buys a £200,000 property with a 10% equity loan (£20,000). They pay a small amount for the loan and when the property is sold e.g. for £250,000 the lender receives 10% of the sale cost (£25,000). Some equity loans were available for the purchase of existing stock. The current scheme is to assist people to buy new build.

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[36] See https://www.gov.uk/guidance/national-planning-policy-framework/annex-2-glossary
[37] See http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp171776_350282.pdf

Extra Care Housing or Housing-With-Care

Housing which usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required, through an onsite care agency registered through the Care Quality Commission (CQC). Residents are able to live independently with 24 hour access to support services and staff, and meals are also available. There are often extensive communal areas, such as space to socialise or a wellbeing centre. In some cases, these developments are included in retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses.

Fair Share

'Fair share' is an approach to determining housing need within a given geographical area based on a proportional split according to the size of the area, the number of homes in it, or its population.

First Homes

First Homes is another form of discounted market housing which will provide a discount of at least 30% on the price of new homes, introduced in 2021. These homes are available to first time buyers as a priority but other households will be eligible depending on agreed criteria. New developments will be required to provide 25% of Affordable Housing as First Homes. A more detailed explanation of First Homes and its implications is provided in the main body of the HNA.

Habitable Rooms

The number of habitable rooms in a home is the total number of rooms, excluding bathrooms, toilets and halls.

Household Reference Person (HRP)

The concept of a Household Reference Person (HRP) was introduced in the 2001 Census (in common with other government surveys in 2001/2) to replace the traditional concept of the head of the household. HRPs provide an individual person within a household to act as a reference point for producing further derived statistics and for characterising a whole household according to characteristics of the chosen reference person.

Housing Market Area

A housing market area is a geographical area defined by household demand and preferences for all types of housing, reflecting the key functional linkages between places where people live and work. It might be the case that housing market areas overlap.

The extent of the housing market areas identified will vary, and many will in practice cut across various local planning authority administrative boundaries. Local planning authorities should work with all the other constituent authorities under the duty to cooperate.

Housing Needs

There is no official definition of housing need in either the National Planning Policy Framework or the National Planning Practice Guidance. Clearly, individuals have their own housing needs. The process of understanding housing needs at a population scale is undertaken via the preparation of a Strategic Housing Market Assessment (see below).

Housing Needs Assessment

A Housing Needs Assessment (HNA) is an assessment of housing needs at the Neighbourhood Area level.

Housing Products

Housing products simply refers to different types of housing as they are produced by developers of various kinds (including councils and housing associations). Housing products usually refers to specific tenures and types of new build housing.

Housing Size (Census Definition)

Housing size can be referred to either in terms of the number of bedrooms in a home (a bedroom is defined as any room that was intended to be used as a bedroom when the property was built, any rooms permanently converted for use as bedrooms); or in terms of the number of rooms, excluding bathrooms, toilets halls or landings, or rooms that can only be used for storage. All other rooms, for example, kitchens, living rooms, bedrooms, utility rooms, studies and conservatories are counted. If two rooms have been converted into one they are counted as one room. Rooms shared between more than one household, for example a shared kitchen, are not counted.

Housing Type (Census Definition)

This refers to the type of accommodation used or available for use by an individual household (i.e. detached, semi-detached, terraced including end of terraced, and flats). Flats are broken down into those in a purpose-built block of flats, in parts of a converted or shared house, or in a commercial building.

Housing Tenure (Census Definition)

Tenure provides information about whether a household rents or owns the accommodation that it occupies and, if rented, combines this with information about the type of landlord who owns or manages the accommodation.

Income Threshold

Income thresholds are derived as a result of the annualisation of the monthly rental cost and then asserting this cost should not exceed 35% of annual household income.

Intercensal Period

This means the period between the last two Censuses, i.e. between years 2001 and 2011.

Intermediate Housing

Intermediate housing is homes for sale and rent provided at a cost above social rent, but below market levels subject to the criteria in the Affordable Housing definition above. These can include shared equity (shared ownership and equity loans), other low-cost homes for sale and intermediate rent, but not affordable rented housing. Homes that do not meet the above definition of affordable housing, such as 'low-cost market' housing, may not be considered as affordable housing for planning purposes.

Life Stage modelling

Life Stage modelling is forecasting need for dwellings of different sizes by the end of the Plan period on the basis of changes in the distribution of household types and key age brackets (life stages) within the NA. Given the shared behavioural patterns associated with these metrics, they provide a helpful way of understanding and predicting future community need. This data is not available at neighbourhood level so LPA level data is employed on the basis of the NA falling within its defined Housing Market Area.

Life-time Homes

Dwellings constructed to make them more flexible, convenient adaptable and accessible than most 'normal' houses, usually according to the Lifetime Homes Standard, 16 design criteria that can be applied to new homes at minimal cost: http://www.lifetimehomes.org.uk/.

Life-time Neighbourhoods

Lifetime neighbourhoods extend the principles of Lifetime Homes into the wider neighbourhood to ensure the public realm is designed in such a way to be as inclusive as possible and designed to address the needs of older people, for example providing more greenery and more walkable, better connected places.

Local Development Order

An Order made by a local planning authority (under the Town and Country Planning Act 1990) that grants planning permission for a specific development proposal or classes of development.

Local Enterprise Partnership

A body, designated by the Secretary of State for Communities and Local Government, established for the purpose of creating or improving the conditions for economic growth in an area.

Local housing need (NPPF definition)

The number of homes identified as being needed through the application of the standard method set out in national planning guidance (or, in the context of preparing strategic policies only, this may be calculated using a justified alternative approach as provided for in paragraph 60 of this Framework).

Local Planning Authority

The public authority whose duty it is to carry out specific planning functions for a particular area. All references to local planning authority apply to the District Council, London Borough Council, County Council, Broads Authority, National Park Authority or the Greater London Authority, to the extent appropriate to their responsibilities.

Local Plan

This is the plan for the future development of the local area, drawn up by the local planning authority in consultation with the community. In law this is described as the development plan documents adopted under the Planning and Compulsory Purchase Act 2004. Current core strategies or other planning policies form part of the Local Plan and are known as 'Development Plan Documents' (DPDs).

Lower Quartile

The bottom 25% value, i.e. of all the properties sold, 25% were cheaper than this value and 75% were more expensive. The lower quartile price is used as an entry level price and is the recommended level used to evaluate affordability; for example for first time buyers.

Lower Quartile Affordability Ratio

The Lower Quartile Affordability Ratio reflects the relationship between Lower Quartile Household Incomes and Lower Quartile House Prices, and is a key indicator of affordability of market housing for people on relatively low incomes.

Market Housing

Market housing is housing which is built by developers (which may be private companies or housing associations, or Private Registered Providers), for the purposes of sale (or rent) on the open market.

Mean (Average)

The mean or the average is, mathematically, the sum of all values divided by the total number of values. This is the more commonly used "average" measure as it includes all values, unlike the median.

Median

The middle value, i.e. of all the properties sold, half were cheaper and half were more expensive. This is sometimes used instead of the mean average as it is not subject to skew by very large or very small statistical outliers.

Median Affordability Ratio

The Lower Quartile Affordability Ratio reflects the relationship between Median Household Incomes and Median House Prices and is a key indicator of affordability of market housing for people on middle-range incomes.

Mortgage Ratio

The mortgage ratio is the ratio of mortgage value to income which is typically deemed acceptable by banks. Approximately 75% of all mortgage lending ratios fell below 4 in recent years[38], i.e. the total value of the mortgage was less than 4 times the annual income of the person who was granted the mortgage.

Neighbourhood Development Order (NDO)

An NDO will grant planning permission for a particular type of development in a particular area. This could be either a particular development, or a particular class of development (for example retail or housing). A number of types of development will be excluded from NDOs, however. These are minerals and waste development, types of development that, regardless of scale, always need Environmental Impact Assessment, and Nationally Significant Infrastructure Projects.

Neighbourhood plan

A plan prepared by a Parish or Town Council or Neighbourhood Forum for a particular neighbourhood area (made under the Planning and Compulsory Purchase Act 2004).

Older People

People over retirement age, including the active, newly-retired through to very frail older people, whose housing needs can encompass accessible, adaptable general needs housing for those looking to downsize from family housing and the full range of retirement and specialised housing for those with support or care needs.

Output Area/Lower Super Output Area/Middle Super Output Area

An output area is the lowest level of geography for publishing statistics, and is the core geography from which statistics for other geographies are built. Output areas were created for England and Wales from the 2001 Census data, by grouping a number of households and populations together so that each output area's population is roughly the same. 175,434 output areas were created from the 2001 Census data, each containing a minimum of 100 persons with an average of 300 persons. Lower Super Output Areas consist of higher geographies of between 1,000-1,500 persons (made up of a number of individual Output Areas) and Middle Super Output Areas are higher than this, containing between 5,000 and 7,200 people, and made up of individual Lower Layer Super Output Areas. Some statistics are only available down to Middle Layer Super Output Area level, meaning that they are not available for individual Output Areas or parishes.

Overcrowding

There is no single agreed definition of overcrowding, however, utilising the Government's bedroom standard, overcrowding is deemed to be in households where there is more than one person in the household per room (excluding kitchens, bathrooms, halls and storage areas). As such, a home with one bedroom and one

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[38] See https://www.which.co.uk/news/2017/08/how-your-income-affects-your-mortgage-chances/

living room and one kitchen would be deemed overcrowded if three adults were living there.

Planning Condition

A condition imposed on a grant of planning permission (in accordance with the Town and Country Planning Act 1990) or a condition included in a Local Development Order or Neighbourhood Development Order.

Planning Obligation

A legally enforceable obligation entered into under section 106 of the Town and Country Planning Act 1990 to mitigate the impacts of a development proposal.

Purchase Threshold

Purchase thresholds are calculated by netting 10% off the entry house price to reflect purchase deposit. The resulting cost is divided by 4 to reflect the standard household income requirement to access mortgage products.

Proportionate and Robust Evidence

Proportionate and robust evidence is evidence which is deemed appropriate in scale, scope and depth for the purposes of neighbourhood planning, sufficient so as to meet the Basic Conditions, as well as robust enough to withstand legal challenge. It is referred to a number of times in the PPG and its definition and interpretation relies on the judgement of professionals such as Neighbourhood Plan Examiners.

Private Rented

The Census tenure private rented includes a range of different living situations in practice, such as private rented/ other including households living "rent free". Around 20% of the private rented sector are in this category, which will have included some benefit claimants whose housing benefit at the time was paid directly to their landlord. This could mean people whose rent is paid by their employer, including some people in the armed forces. Some housing association tenants may also have been counted as living in the private rented sector because of confusion about what a housing association is.

Retirement Living or Sheltered Housing

Housing for older people which usually consists of purpose-built flats or bungalows with limited communal facilities such as a lounge, laundry room and guest room. It does not generally provide care services, but provides some support to enable residents to live independently. This can include 24 hour on-site assistance (alarm) and a warden or house manager.

Residential Care Homes and Nursing Homes

Housing for older people comprising of individual rooms within a residential building and provide a high level of care meeting all activities of daily living. They do not usually

include support services for independent living. This type of housing can also include dementia care homes.

Rightsizing

Households who wish to move into a property that is a more appropriate size for their needs can be said to be rightsizing. This is often used to refer to older households who may be living in large family homes but whose children have left, and who intend to rightsize to a smaller dwelling. The popularity of this trend is debatable as ties to existing communities and the home itself may outweigh issues of space. Other factors, including wealth, health, status and family circumstance also need to be taken into consideration, and it should not be assumed that all older households in large dwellings wish to rightsize.

Rural Exception Sites

Small sites used for affordable housing in perpetuity where sites would not normally be used for housing. Rural exception sites seek to address the needs of the local community by accommodating households who are either current residents or have an existing family or employment connection. Small numbers of market homes may be allowed at the local authority's discretion, for example where essential to enable the delivery of affordable dwellings without grant funding.

Shared Ownership

Housing where a purchaser part buys and part rents from a housing association or local authority. Typical purchase share is between 25% and 75% (though this was lowered in 2021 to a minimum of 10%), and buyers are encouraged to buy the largest share they can afford. Generally applies to new build properties, but re-sales occasionally become available. There may be an opportunity to rent at intermediate rent level before purchasing a share in order to save/increase the deposit level

Sheltered Housing[39]

Sheltered housing (also known as retirement housing) means having your own flat or bungalow in a block, or on a small estate, where all the other residents are older people (usually over 55). With a few exceptions, all developments (or 'schemes') provide independent, self-contained homes with their own front doors. There are many different types of scheme, both to rent and to buy. They usually contain between 15 and 40 properties, and range in size from studio flats (or 'bedsits') through to 2 and 3 bedroomed. Properties in most schemes are designed to make life a little easier for older people - with features like raised electric sockets, lowered worktops, walk-in showers, and so on. Some will usually be designed to accommodate wheelchair users. And they are usually linked to an emergency alarm service (sometimes called 'community alarm service') to call help if needed. Many schemes also have their own 'manager' or 'warden', either living on-site or nearby, whose job is to manage the scheme and help arrange any services residents need. Managed schemes will also

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[39] See http://www.housingcare.org/jargon-sheltered-housing.aspx

usually have some shared or communal facilities such as a lounge for residents to meet, a laundry, a guest flat and a garden.

Strategic Housing Land Availability Assessment

A Strategic Housing Land Availability Assessment (SHLAA) is a document prepared by one or more local planning authorities to establish realistic assumptions about the availability, suitability and the likely economic viability of land to meet the identified need for housing over the Plan period. SHLAAs are sometimes also called LAAs (Land Availability Assessments) or HELAAs (Housing and Economic Land Availability Assessments) so as to integrate the need to balance assessed housing and economic needs as described below.

Strategic Housing Market Assessment (NPPF Definition)

A Strategic Housing Market Assessment (SHMA) is a document prepared by one or more local planning authorities to assess their housing needs under the 2012 version of the NPPF, usually across administrative boundaries to encompass the whole housing market area. The NPPF makes clear that SHMAs should identify the scale and mix of housing and the range of tenures the local population is likely to need over the Plan period. Sometimes SHMAs are combined with Economic Development Needs Assessments to create documents known as HEDNAs (Housing and Economic Development Needs Assessments).

Specialist Housing for Older People

Specialist housing for Older People, sometimes known as specialist accommodation for older people, encompasses a wide range of housing types specifically aimed at older people, which may often be restricted to those in certain older age groups (usually 55+ or 65+). This could include residential institutions, sometimes known as care homes, sheltered housing, extra care housing, retirement housing and a range of other potential types of housing which has been designed and built to serve the needs of older people, including often providing care or other additional services. This housing can be provided in a range of tenures (often on a rented or leasehold basis).

Social Rented Housing

Social rented housing is owned by local authorities and private registered providers (as defined in Section 80 of the Housing and Regeneration Act 2008.). Guideline target rents for this tenure are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with Homes England.[40]

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[40] See http://www.communities.gov.uk/documents/planningandbuilding/doc/1980960.doc#Housing

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