

LONDON BOROUGH OF HAMMERSMITH & FULHAM

Report to: Housing and Homelessness Policy and Accountability Committee

Date: 24 July 2025

Subject: Housing Provision in Hammersmith and Fulham for People over the Age of 55

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SUMMARY

This report provides an overview of the types of housing available to Over 55-year-olds in Hammersmith and Fulham. The report provides background and analysis of national, regional and local policy and strategy.

There are multiple definitions of housing for over 55-year-olds, with a variety of providers and varied housing stock in the borough. This report details this varied picture, including further information on the cost of housing and access criteria.

This report concludes with a SWOT analysis, informed by the research detailed on over 55-year-old housing in Hammersmith and Fulham. This highlights the positive amount of over 55 housing that the Council provides, the opportunities to change perception of the housing type and challenges of supply. Discussion with Members of the content of the report and this SWOT Analysis will help to inform the Council's 2026 – 31 Older People's Housing Strategy.

RECOMMENDATIONS

1. Note the contents of this report and comment on what issues and priorities should feature in the council's Draft 2026-31 Older People's Housing Strategy.

Wards Affected: All

Our Values	Summary of how this report aligns to the H&F Corporate Plan and the H&F Values
Building shared prosperity	Providing greater housing choice for Over 55s will help build shared prosperity as older people contribute to the social fabric of the borough.
Creating a compassionate and inclusive council	Providing greater housing choice for Over 55s who are vulnerable and have low incomes / wealth helps ensure the council is both compassionate and inclusive.
Doing things with local residents, not to them	Any new housebuilding for Over 55s will be led by / partnered with the council will be undertaken using co-production principles.
Being ruthlessly financially efficient	Providing greater housing choice for Over 55s will help ensure larger homes are not under-occupied, making best use of scarce housing resource.
Taking pride in H&F	Providing an increase in choice of affordable housing for over 55s in the borough will ensure we build diverse and vibrant communities.
Rising to the challenge of the climate and ecological emergency	Any new housebuilding for Over 55s led by / partnered with the council will meet high environmental standards and reduce carbon emissions.

Background Papers Used in Preparing This Report

Mayor of London – Towards an age friendly London: evidence base (2023)

2021-26 H&F Housing Strategy

2021-26 Tenancy Strategy

2017-22 H&F Older People's Housing Strategy

2021-26 Homelessness and Rough Sleeping Strategy

2021-26 Disabled People's Housing Strategy

2018 Local Plan

H&F Private Rented Sector Policy (Feb 2025)

H&F Family Housing Strategy (July 2025)

H&F 2024 Older People's Needs Assessment

DETAILED ANALYSIS

1. Policy and Research Overview

1. There is a significant body of policy and research on housing for Over 55s carried out at national, regional and local levels.

National Policy and Research

2. The Government's approach to housing need is set out in the latest [National Planning Policy Framework](#) (Dec 2024).
3. The most recent planning guidance from Government on older people's housing dates to June 2019 which offers helpful guidance on definitions (detailed further below).
4. The National Housing Federation published an Older People in the Private Rented Sector report (Nov 2023) which found the following:
 - Nearly 867,000 households headed by people aged 55 or over are living in the private rented sector.
 - Since 2010/11 the number of 55+ households in the private rented sector has grown by 70%, compared with a 20% growth in households in this age group overall.
 - Nearly half (48%) of private rented sector tenants aged 65 or over are in the bottom 20% of all household incomes.
 - Two in five older private rented sector tenants (42%) struggle to meet the cost of either bills or essentials or both.
 - Almost half (48%) of older private renters worry about getting into debt due to their housing and other living costs being too high.
 - Of those private renters who are retired, around half (49%) believe their quality of life in retirement is significantly impacted by their housing costs. A similar proportion of retirees (48%) cite that they cannot do the activities they hoped to do in retirement due to housing costs (e.g. travelling, social events etc.).
 - Of those older private renters who are currently working, a majority (78%) worry that their future pension will not be able to meet increasing rent prices.
5. This research from the National Housing Federation highlights the increasing challenges that will be faced on the provision of affordable housing for the over 55s.

London policy

6. The Mayor of London's [Towards an age-friendly London](#): evidence base (2023) details the following:
 - Within a population of 8,799,700 Londoners, there are around 2,545,700 people aged 50 or over (29%). Of these, 1,050,500 (12% of all Londoners) are 65 or over; and 137,600 (1.6%) or 85 or over.

- It is projected that by 2050 there will 1,015,000 more Londoners aged 60 years or older than in 2020, with the biggest growth being among Londoners aged 80 and over. It is projected that by 2050 there will 336,000 more Londoners aged 80 years or older than in 2020.
 - Over a third (36%) of households headed by persons aged 35 to 49 rented privately in 2021 up from a quarter (26%) of householders of this age in 2011. Householders aged 50 to 64, saw a smaller but significant increase in private renting from 12% in 2011 to 18% in 2021. People aged 50 and over from Black, Asian and Minority Ethnic backgrounds are more likely to be private renters. The shortage of social housing in London has significantly raised the number of older Londoners renting in the private rented sector.
 - The increase in middle-aged renters may also mean older people miss the opportunity to buy. This presents a challenge when they reach retirement, and their income moves from earnings to pensions, as many are spending disproportionately more on their rent when their incomes are reduced. This means their rent costs will become unsustainable.
7. More detail on the research from the Towards and Age Friendly City report can be found in Appendix 1 of this report.
 8. The Mayor of London's Housing Strategy (2018) references older people's housing in Policy 5.2 as follows:
 - The Mayor will work with councils, housing associations, Government and others to ensure that London's homes and neighbourhoods support London's diverse housing needs. This will include:
 - investing at least £100 million in supported housing for older and disabled Londoners; and
 - setting benchmarks for older people's housing in the London Plan.

Hammersmith & Fulham

9. The Council published an Older People's Needs Assessment in 2024. It highlighted the following:
 - The population of Hammersmith and Fulham in 2023 was 193,202. This is projected to increase to 201,089 by 2033. The 65+ population is predicted to increase by 36% in total from 22,780 in 2023 to 30,882 in 2033. Those aged 85 years and over, living in the borough will increase by 48% from 2,939 in 2023 to 4,362 in 2033.
 - According to the 2021 census, 4% (7,351 of 180,584) of households were occupied by an older person living alone in Hammersmith & Fulham. This is the same as the London average of 4%. Household projections by the ONS show that the percentage of older adults living alone is predicted to increase in the next 10 years. It is estimated that in 2023, 28% of the older adults aged

65 years and over are living alone, of which 4% are aged 85 years and over. This is predicted to increase to 35% and 6% respectively, by 2033.

2. The Council's Strategic Framework

10. The Council has a number of strategy documents that influence its approach to varying degrees its approach to older people's housing. These include:
 - 2021-26 H&F Housing Strategy
 - 2017-22 H&F Older People's Housing Strategy
 - 2021-26 H&F Tenancy Strategy
 - 2021-26 H&F Homelessness and Rough Sleeping Strategy
 - 2021-26 H&F Disabled People's Housing Strategy
 - 2018 H&F Local Plan
11. Each of the above documents are due to be updated to different timescales.
12. In addition, the Council's Cabinet adopted in February 2025 its Private Rented Sector Policy which, taken with the Government's Renters Reform Bill (when enacted) is likely to have impacts on the borough's private rented sector. This may include over a relatively long period of time, the improvement of homes, exiting of landlords with poor quality private rented housing; 'accidental' and/or small-scale landlords who will choose not to complete the requirements to improve their homes under new legislation and / or wish not to be known as landlords on the government's landlord register; and those who may be operating unregulated houses in multiple occupation who are now being investigated rigorously.
13. There continues to be interest from institutional investors to finance new private rented housing, which may counter-balance in numerical terms the loss of private landlords from the borough. However, the new cohort of private renters are likely to be a different cohort to those who may be lower income in housing provided by small scale landlords.
14. The Council's Cabinet in July 2025 adopted its Family Housing Strategy. This included 7 Action Plan items designed to increase the amount of genuinely affordable family housing for rent in the borough. One action focused making better use of the council's existing homes, by improving the downsizing offer (i.e. encouraging people to move from accommodation too large for their housing needs); reviewing sheltered housing scheme across the borough; and, relaunching the sheltered housing offer to a wider cohort of need.

3. Over 55s Housing as a proportion of stock in the borough

15. The borough's housing stock totals c. 92,893 homes (Borough Profile 2024). Identified housing for older people tends to be marketed/available towards the Over 60s. The affordable rented component totals c. 1,638 homes which comprises 1.8% of the borough's total stock. There are two private housing schemes (one occupied, the other to be marketed) which total 303 homes, not included in the percentage figure above.

4. Definitions

16. Government guidance sets out the following definitions for 'Specialist housing for older people' (June 2019) which can include:

- **Age-restricted general market housing:** This type of housing is generally for people aged 55 and over and the active elderly. It may include some shared amenities such as communal gardens but does not include support or care services.
- **Retirement living or sheltered housing:** This 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.
- **Extra care housing or housing-with-care:** This 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 known as retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses.
- **Residential care homes and nursing homes:** These have 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.

17. There is a significant amount of variability in the types of specialist housing for older people. The list above provides an indication of the different types of housing available but is not definitive. Any single development may contain a range of different types of specialist housing.

5. Types of Providers and Housing for Over 55s in H&F

18. There is a range of providers of housing for housing for the Over 55s in the borough which mirrors the picture in the rest of the country. The different types of providers are set out in the below table.

Type of provider	Description
Hammersmith and Fulham Council (Registered Provider)	Council operating as a Registered Provider of social housing.
Housing Associations (Private Registered Providers)	Private providers of affordable housing, for example Hammersmith United Charities; The Guinness Partnership; Peabody; Southern Housing; Notting Hill Genesis.
Almshouses	Charities that provide self-contained accommodation.
Abbeyfield Homes	Charities that typically make rooms in houses with shared facilities for individuals and varying degrees of care and support, based on need. There are at least two Abbeyfield Homes in the borough.
Private Landlords	Self-contained housing and rooms for rent available from private landlords.

6. H&F Private Sector Housing for Sale

19. While most housing options are for rent, two schemes have been identified for private sector housing sale within the Borough:

- 161-unit Riverstone Development for Over 60s at 49 Townmead Road.
- A further development at Kings Road Park is being marketed in Summer 2025.

7. Examples of Cost of Over 55s Housing

20. As with any rental property there are varied costs depending on the type and tenure of the property. Depending on the type of offer there are different eligibility criteria that may need to be met, which can often include different levels of service provision and is changed by the age of the properties. Further detail on this can be found in Appendix 2.

21. The below table indicates a range of costs:

Housing Costs

Name of Scheme and Provider	Rent pw	Service Charge pw	Total pw
H&F Sheltered Housing (for over 60s)	£135.13	£19.24	£154.37
Asbridge Court (Guinness)	£174.99	£76.24	£251.23
Sycamore Gardens (Hammersmith United Charities)	£205	£75 (Heating and Hot water)	£280
Private Rent Average for 1 Bedroom home (based on average of lower priced rented housing)			£464
Private Rent Average for 1 Bedroom in Shared House (based on average of lower priced rented housing sourced from landlord property platforms)			£200-£250

8. Strengths, weaknesses, opportunities, threats (SWOT) analysis

22. The borough's housing providers have a strong record of providing affordable rented housing for older people, but new supply has not increased to any degree in recent decades. With significant housing growth anticipated in the coming decades, the 1.7% market segment that the older people's housing currently has, is likely to diminish despite demand for such housing increasing. H&F officers have completed the below analysis to help inform the Council's Older People's Housing Strategy.

<p>Strengths</p> <ul style="list-style-type: none"> • H&F provides 950 sheltered homes, letting on average 80 per year • Accessible signposting to available housing on the internet • The Council, housing associations, Almshouses and Abbeyfield Houses have a strong history of providing housing for this cohort of need in the borough • Segment of affordable council housing not impacted by loss of homes from the Right to Buy • The H&F Housing Standards team can enforce against rogue landlords • The Council's Family Housing Strategy includes action to provide more opportunities for downsizing 	<p>Weaknesses</p> <ul style="list-style-type: none"> • Limited opportunities to access funding to build sheltered housing • Perception that sheltered housing is similar to care home provision • Sheltered Housing means different things to different people. The Government sponsored Older People's Housing Task Force (2024) promoted the term 'Later Living Housing'
<p>Opportunities</p> <ul style="list-style-type: none"> • Need for more modern-day standard housing aimed at meeting older people's needs • Ensure older people's housing needs are embedded in the new Local Plan • Rebrand Council's own sheltered housing offer to something aimed at contemporary needs • Review current housing stock and consider whether full/partial redevelopment opportunities will yield better quality sheltered housing • Work with housing associations to identify sites for redevelopment possibly with other tenures to help with viability 	<p>Threats</p> <ul style="list-style-type: none"> • Continuing lack of national priority to older people's housing issues, leading to decline in choice and quality of housing for the Over 55s • Limited available/sufficient capital funding to build new housing for the over 55s • Long term, high cost and potentially unstable private rental presents a risk to over 55s • High land values limiting opportunities to build affordable housing for older people

9. Conclusion

23. This report has highlighted the challenging landscape of housing for Over 55s in Hammersmith and Fulham. The borough has a strong foundation of affordable housing provision for older residents - particularly through its own sheltered housing stock - but there are significant challenges.

24. The SWOT analysis reveals both the strengths to build upon - such as the Council's direct provision and enforcement capabilities - and the opportunities to innovate, including rebranding sheltered housing, embedding older people's needs in the Local Plan, and exploring redevelopment and partnership models to increase supply.

25. To meet the needs of an ageing population and ensure housing remains inclusive, accessible, and sustainable, the Council must take a proactive approach. The insights from this report will be instrumental in shaping the 2026–31 Older People’s Housing Strategy, ensuring it is responsive to current realities and future needs.

LIST OF APPENDICES

Appendix 1

Mayor of London: Towards an age-friendly London: evidence base (2023)

Introduction

This publication sets out key evidence on the experience of older Londoners in relation to the nine domains in the World Health Organization (WHO)'s Global Network of Age-friendly Cities and Communities. The Mayor signed London up to this network in 2018; and published an Action Plan in 2023, setting out what action the Greater London Authority (GLA) Group will take to help make London an age-friendly city.

Housing

For older Londoners, the following are priorities for housing action:

1. Support older Londoners to live well and safely in their current homes with better access to aids and adaptations

Many older people would like to live independently in their current home for as long as possible. Mobility limitations and difficulties with day-to-day activities can increase with age. Most older Londoners live in homes that they own, although a significant portion of older people also live in private rented accommodation. Very few older homes meet the accessibility needs of older Londoners. As such, access to aids, and the ability to make adaptations, are critical to enable older people to transform their homes to meet their changing needs; and to allow them to continue being able to live independently.

2. Reduce the number of older Londoners living in poor conditions

An estimated 9% of London homes across all tenures do not meet the Decent Homes Standard. Over half of non-decent homes in England are occupied by someone aged 55 or over. In England, people from Black, Asian and minority ethnic backgrounds aged 50 or over are more than five times more likely to be living in housing deprivation than White British people. 36% of Bangladeshi and 29% of Black African people aged 50 and over live in housing deprivation compared to just 4% of White British people. Many existing homes are energy-inefficient, especially owner-occupied homes – the tenure most older Londoners occupy.

3. Support older private renters

Over a third (36%) of households headed by persons aged 35 to 49 rented privately in 2021 up from a quarter (26%) of householders of this age in 2011. Householders aged 50 to 64, saw a smaller but significant increase in private renting from 12% in 2011 to 18% in 2021. People aged 50 and over from Black, Asian and minority ethnic backgrounds are more likely to be private renters. The shortage of social housing in London has significantly raised the number of older Londoners renting in the private rented sector.

Although older people represent only a small proportion of London's private renters, poverty levels among older private renters are higher than older people in other tenures. A third of older private renters live below the poverty threshold after paying their rent. With many older Londoners living on fixed incomes, affording increases in rent is a challenge and raises the risk of eviction.

4. Improve access to affordable homes

For older Londoners, the ability to afford to run their homes, adapt them or move to more suitable accommodation is a particular concern. The increase in middle-aged renters may also mean older people miss the opportunity to buy. This presents a challenge when they reach retirement, and their income moves from earnings to pensions. As many are spending disproportionately more on their rent when their incomes are reduced, their rent costs will become unsustainable.

5. Tackle fuel poverty

13.2% of households in London were estimated to be living in fuel poverty in 2022. Londoners aged 50 to 64 were more likely than other age groups to say they could not keep their homes warm enough in winter (older Londoners accounted for 16% of Londoners saying this, in both 2018-19 and 2021-22). They were also the most likely to say they will struggle to pay their energy bills.

6. Ensure all homes are accessible for all

Around a third of Londoners aged 65 and over are disabled. With the number of older Londoners projected to increase, the number of older Londoners needing accessible housing will also increase. As mentioned, very few older homes built in London meet the accessibility needs of people today, especially older Londoners or Londoners with disabilities.

7. Increase access to specialist housing

People's health and lifestyles are likely to change as they age. Older people need a choice of accommodation to suit their changing needs to help them live independently for longer; feel more connected to their communities; and help reduce costs to the social care and health systems.

8. Ensure the views of older residents are heard in housing decision making (including community-led housing initiatives)

Many older people feel excluded from planning decisions and other aspects of housing decision-making. Older Londoners want to participate in consultations, meetings and other opportunities which give them the opportunity to have their say. Older prospective residents also want to be actively involved in community-led housing schemes.

Appendix 2 – Eligibility Criteria

Different forms of housing have different eligibility criteria. To give an indication of the different requirements, the different properties outlined in the table on page 6 have the below criteria:

Property type	Eligibility Criteria
Council Sheltered Housing	<p>Applicants will need to meet the eligibility and qualifying criteria of the Council's Housing Allocation Scheme. Successful applicants will normally need to meet the 'reasonable preference' criteria as detailed in the scheme.</p> <p>Where applicants wish to downsize, then they may receive sufficient priority to downsize to Sheltered Housing with a cash incentive to do so.</p> <p>The Council relets on average 80 sheltered homes a year, based on the last five years, which is a relatively high proportion of the total stock of 948 homes.</p>
Ashbridge Court (Guinness)	<p>The Asbridge Court scheme is subject to 100% nominations agreement with the Council, so allocations are subject to the H&F Housing Allocation Scheme rules above.</p>
Sycamore Gardens (Hammersmith United Charities)	<p>Be 60 years old or over, and in need of sheltered housing.</p> <p>Have lived in the area of benefit for five years as an adult (proof of residency is required).</p> <p>Be on a low income: a single person with assets of less than £25,000 or a couple with assets of less than £45,000. If they have assets that may be worth more than £25,000 they may still be eligible.</p> <p>Serves people living in these wards: Addison; Avonmore; Brook Green; College Park and Old Oak; Coningham; Grove; Hammersmith Broadway;</p>

	<p>Ravenscourt; Shepherd's Bush Green; Wendell Park; White City; Wormholt.</p> <p>Source: Hammersmith United Charities Website (20 June 2025)</p>
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