



Report for McCarthy Stone

Assessment of demand for a Retirement Living housing scheme of 49 apartments and 18 bungalows at Bamford Mews Bamford Rochdale

October 2025

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CONTENTS

Chapter 1	Introduction.....	5
	Definitions and Terminology	5
	The Case for Development	6
Chapter 2	Local Policy Context.....	12
	District Profile	12
	People, Place and Planet - Council Plan 2028.....	13
	Planning Policy and Performance	13
	Local Plan	13
	Consideration of Older People in Current Planning Policy	14
	Places for Everyone - Joint Development Plan Document for Bolton, Bury, Manchester, Oldham, Rochdale, Salford, Tameside, Trafford and Wigan – Adopted 21 st March 2024	14
	Rochdale Local Plan Core Strategy, Adopted October 2016	14
	Consideration of Older People in emerging Planning Policy	15
	Rochdale Authority Monitoring Report (AMR) 2022 /2023 (published May 2025)	15
	Local and Regional Housing Priorities.....	15
	Greater Manchester Age-Friendly Strategy 2024-34	15
	The State of Ageing in Greater Manchester 2024	16
	Greater Manchester Housing Strategy (GMHS) 2019-24	16
	Rochdale Housing Strategy 2017-22 and Interim Housing Strategy 2025-27	17
	The Greater Manchester Strategic Housing Market Assessment (SHMA) 2021	18
	Local Housing Needs Study.....	18
	Rochdale Specialist Housing and Supported Living Needs Assessment 2024	18
	Rochdale Joint Strategic Needs Assessment (JSNA) Sections on Frailty In Old Age	19
	Rochdale Market Position Statement 2025-30 Ageing and Living Well	20
	Local Supply Available for sale.....	21
	Conclusions.....	21
Chapter 3	Forecasting specialist housing demand in Rochdale.....	22
	The RHG model.....	22
	The Contact Consulting Model	23
	Results from the RHG Model for Rochdale.....	23
	Results from the Contact Consulting Model for Rochdale	26
	Housing Supply and Demand in Bamford and Surrounding Area	27

Conclusions.....	30
Appendix A - Definitions.....	31
Appendix B – Stock of Specialist Housing – October 2025.....	32
Age Exclusive Housing.....	32
Retirement Housing.....	33
Extra care and Enhanced Sheltered Housing.....	33

Chapter 1 Introduction

- 1.1 Three Dragons was commissioned in September 2025 by McCarthy Stone to undertake a housing need and demand study for a retirement development proposal on land at Bamford Mews, Bamford, Rochdale. The site lies within the Rochdale Borough Council (RBC) area. The study was required to consider the need for retirement housing in light of the availability of retirement accommodation for the older population and current policies by RC and its partners.
- 1.2 The site has been proposed for development of circa 49 units of 1 and 2 bed Retirement Living apartments (also referred to as sheltered housing) and 18 bungalows.
- 1.3 This report puts forward detailed information on the supply of housing for older people in the Bamford area, Rochdale. An under-supply of leasehold Retirement Living accommodation is a key feature of the local market. The report describes the wider benefits of specialist retirement housing, how it can meet the housing requirements of the Council and an important sector of the community and how it relates to the planning, housing and care policies of RC and its local and regional partners.
- 1.4 The study has been carried out in the context of national policy, evidence and good practice relating to meeting the housing needs of older people.
- 1.5 The study was undertaken during October 2025. It drew on published information sources and these are listed in Chapter 2.
- 1.6 We have undertaken an analysis of older persons' housing demand and supply in Bamford using both the Retirement Housing Group demand assessment model and the Contact Consulting model, one of the methodologies recommended in "Housing in Later Life"¹ and a prototype for the Housing Lin SHOP tool.

Definitions and Terminology

- 1.7 This report distinguishes between various types of specialist older persons' accommodation including:
 - Age exclusive housing (which does not provide any kind of scheme-based support to residents)
 - Sheltered housing (which offers onsite support but not care)
 - Enhanced Sheltered (sheltered accommodation where additional support and services can be provided)

¹ Housing in Later Life: planning ahead for specialist housing for older people, Housing LIN and others, December 2012

- Extra Care (which provides a wider range of care)
- Dementia Housing.

1.8 For more detailed definitions see Appendix 1.

The Case for Development

- 1.9 Older people living in specialist accommodation such as sheltered housing enjoy better health and place reduced demands on health and social care services. Residents feel more secure in these environments and enjoy an improved quality of life. Sheltered retirement accommodation meets the needs of many older people and can contribute to maintaining independence and minimising the health impacts of ageing and thereby reducing the cost of care to individuals and the costs to the local authority. It is also widely recognised that the delivery of sheltered housing has the effect of freeing up larger, frequently under-occupied, market and affordable homes for local families.
- 1.10 Para 63 of the NPPF (2024) states that " Within this context of establishing need, the size, type and tenure of housing needed for different groups in the community should be assessed and reflected in planning policies. These groups should include (but are not limited to) those who require affordable housing (including Social Rent); families with children; looked after children, **older people (including those who require retirement housing, housing with-care and care homes)**; students; people with disabilities; service families; travellers; people who rent their homes and people wishing to commission or build their own homes". (Our highlighting.)
- 1.11 Planning practice guidance from MHCLG states that
- "Plan-making authorities should assess the need for housing of different groups and reflect this in planning policies."²
 - The need to provide housing for older people is critical. People are living longer lives and the proportion of older people in the population is increasing. In mid-2016 there were 1.6 million people aged 85 and over; by mid-2041 this is projected to double to 3.2 million. Offering older people a better choice of accommodation to suit their changing needs can help them live independently for longer, feel more connected to their communities and help reduce costs to the social care and health systems.³
 - Plans need to provide for specialist housing for older people where a need exists. Innovative and diverse housing models will need to be considered where appropriate.⁴

² PPG 2019 Paragraph: 001 Reference ID: 67-001-20190722

³ PPG 2019 Paragraph: 001 Reference ID: 63-001-20190626

⁴ PPG 2019 Paragraph: 012 Reference ID: 63-012-20190626

- Private retirement accommodation can meet the needs of many older people and can contribute to maintaining independence and minimising the health impacts of ageing, hence keeping down the cost of care to individuals and to the local authority.⁵
- “Plan-making authorities should set clear policies to address the housing needs of groups with particular needs such as older and disabled people. These policies can set out how the plan-making authority will consider proposals for the different types of housing that these groups are likely to require. They could also provide indicative figures or a range for the number of units of specialist housing for older people needed across the plan area throughout the plan period.”⁶

1.12 A recent study by the County Councils Network (CCN) and the Association of Retirement Community Operators (ARCO)⁷ found that:

- The availability of suitable housing stock is critical to the health and wellbeing of older individuals
- it is also a key factor in the capacity of public services to sustainably support healthy ageing over the long term delivering both improved outcomes and huge efficiencies
- Local planning authorities should consider including policies within their local plans that outline the current and future need for older people’s housing and care including retirement communities
- The study set a joint goal of providing housing with care for 250,000 people by 2030.

1.13 A study by DEMOS carried out in 2020⁸ based on the experience of residents in retirement housing provided by McCarthy and Stone (which is equivalent to the accommodation proposed in this application) found that “older people in age-specific housing, such as retirement housing and extra care housing, tend to report feeling much less lonely than their peers in mainstream housing. The features of retirement housing that can help people overcome loneliness might be grouped into “people” (the community and ethos of a housing development, and staff and residents who actively encourage others to socialise), and “place” (the design and location of housing developments which promote better health and mobility, and greater opportunities for building social networks and engaging in activities)”.

1.14 DEMOS comment that “tackling the growing problem of loneliness among older people is both a social and economic priority. The implications for spending on health, care and support services for socially isolated older people, at a time where budgets are already stretched, are such that the case for preventative and lower level “social fixes” to tackle loneliness (and its health implications) is compelling. We have already seen how small scale schemes have

⁵ PPG 2019 Paragraph: 001 Reference ID: 63-001-20190626

⁶ Paragraph: 006 Reference ID: 63-006-20190626

⁷ Planning for Retirement 2020

⁸ P21 Building Companionship DEMOS 2020

evaluated their impact and consistently achieve around a 3:1 investment ratio – in other words, £1 spent in tackling loneliness among older people can create £3 of service savings or other social value”.

Recent research by WPI Strategy Ltd for Homes for Later Living reported the following –

The 2017/18 English Housing Survey found that **67% of homeowners aged 65 or over live in an under-occupied property**, equivalent to 3.6 million households in England. (p17)

The UK has the oldest housing stock in the EU with 38% of our homes dating from before 1946 and 21% from before 1919. Older homes are often in a poor state of repair and have more dangers including cold, damp, fire risk and general fall hazards. They also tend to be lacking basic adaptations such as handrails in the shower and on the stairs as well as more substantial elements such as wider internal doors, stairlifts and walk-in showers. For less mobile older people these adaptations mean that everyday essential tasks like getting out of bed going to the bathroom or getting dressed are safer and more manageable, helping to support their independence. (p10)

In 2017/18 falls accounted for 335,000 hospital admissions in England of people aged 65 and over. Around half of people aged 80 and over fall at least once a year. The NHS has described falls and fractures in older people as *“a costly and often preventable health issue”*. (p12)

A cold home can cause chronic and acute illnesses and lead to reduced mobility, falls and depression. In 2018 the House of Commons Housing, Communities and Local Government Committee heard there was a well evidenced link between cold homes and chronic diseases such as respiratory and cardiovascular diseases and rheumatoid arthritis and poor mental health. The Committee also heard that cold homes were connected to acute cases such as heart attacks, strokes and falls. (p13)

Around 1.5 million people aged 50 and over are always or often lonely and projections from Age UK suggest this could rise to 2 million people within the next 10 years. Older people who are lonely are more than three times more likely to suffer depression and 1.9 times more likely to develop dementia in the following 15 years. (p13)

The average person living in specialist housing for older people saves the NHS and social services £3,490 per year. This is because people living in specialist older persons housing are around half as likely to have falls. They are also far less likely to be lonely, making them significantly less likely to develop dementia and increasing the chance that if they suffer a stroke they will get the urgent medical attention they need. (p19)

Specialist older persons housing can help save the High Street. Given the majority of developments for later living are located on or close to a High Street there are also significant community benefits: businesses situated nearby can expect to feel the effects of the grey pound as residents regularly use shops and local facilities; organisations such as libraries, charity shops and community centres can also benefit. (p14)

- 1.15 Rochdale is a signatory to the Greater Manchester Age-friendly Strategy which states that “Our vision is that older residents are able to contribute to and benefit from sustained prosperity and enjoy a good quality of life”.
- 1.16 The Strategy sets out eight ‘domains’ of age-friendly approaches – and housing is one of these. The Strategy also recognises the need to reduce loneliness “Central to our understanding of social inclusion is the quality of relationships in later life, including loneliness and social isolation, which we know are important aspects of quality of life. It goes on to state that “An age-friendly place is a crucial resource for improving the lives of older people. These are neighbourhoods which treat everyone with respect, enable older people to participate in community activities, help people stay healthy and active, and make it easy for older people to stay connected.”
- 1.17 The Rochdale Council Plan 2028 describes under its first priority, that it aims to “strengthen support for those with social care needs to live well and independently” and under the second it undertakes to “create more supply, quality and choice in the housing market”⁹.
- 1.18 “Places for Everyone” (PfE) the Joint Development Plan Document for Bolton, Bury, Manchester, Oldham, Rochdale, Salford, Tameside, Trafford and Wigan –sets out the vision to make “Greater Manchester one of the best places in the world to grow up, get on and grow old: a place where people live healthy lives and older people are valued”¹⁰. It recognises that “the ageing population will necessitate a renewed emphasis on ensuring that a diverse range of housing is available to meet the needs of older people and households (including) much better options for those who would like to move, perhaps to a dwelling of a more appropriate size in a location that enables them to easily access local services and facilities, and this could help to release some existing houses for families with dependent children.”
- 1.19 The current Local Plan Core Strategy recognises that older people are an important group whose needs should be planned for. Through Policy C3 - Delivering the right type of housing, it seeks to “Support the provision of housing on appropriate sites to meet the needs of specific groups including older people and other vulnerable groups”¹¹. In the supporting text it acknowledges that “the population aged 65 or over in Rochdale borough is expected to increase by 34% between 2012 and 2028 and therefore **meeting the needs of older people in terms of housing provision will become increasingly important**”¹².
- 1.20 The Rochdale Specialist Housing and Supported Living Needs Assessment 2024 reports that the “population projections for Rochdale borough highlight a significant demographic shift, with the older population (65+) expected to grow much faster (reaching to 40% in 2044) than the

⁹ P4-5 People, Place and Planet - Council Plan 2028

¹⁰ P39 Places For Everyone - Joint Development Plan Document – Publication Stage August 2021

¹¹ Policy C3 Rochdale Local Plan Core Strategy

¹² Para 8.26 Rochdale Local Plan Core Strategy

overall population and the working-age population (10% in 2044)”¹³. The increases are especially steep for the upper end of this age range with the number of residents aged 75+ estimated to increase by 45% and the number of residents aged 85+ estimated to increase by 68% in 2044.. **The study finds there is a need for an estimated additional 2,075 retirement/sheltered housing units to 2033/34, rising to 3,485 homes by 2043/44. Provision by 2033/34 should include 620 units for market sale**¹⁴.

- 1.21 The wider Greater Manchester SHMA 2021, also comments on the aging demographic. It finds that there is significant under occupation of homes by older persons and that most older people own their own homes.¹⁵
- 1.22 The Rochdale Interim Housing Strategy 2025-27 states that "Housing is a vital element to all our lives and as such is a core component of our Borough. It is recognised that there are a wide range of needs throughout the Borough and that current demand far outstrips supply. Good quality, affordable, safe and secure accommodation is a critical element to the health and well-being of all."
- 1.23 The Rochdale Market Position Statement Ageing and Living Well comments that "The borough's population is increasing, with significant health challenges anticipated due to higher levels of deprivation across all age groups. However, people who are 75+ and 85+ are expected to significantly rise between now and 2044. This will directly impact on their frailty, and therefore future care and support needs of our population. Taking into account more people wish to remain independent for longer, we will see a shift in care provision, moving away from traditional bed based care home services to commissioning alternatives such as Extra Care, independent living models, exploring what intergenerational support accommodation looks like, enhanced care at home, more day opportunities and further dementia options.
- 1.24 We have appraised potential demand for specialist retirement housing in Rochdale in 2028 using two alternative models, one of which is driven by the scale of potential need from persons who would potentially benefit from a move to specialised housing, the other looking at propensity to move by age group.
 - Across Rochdale the RHG model suggests a need for 1,332 units of sheltered housing and 530 units of Extra Care housing for sale or shared equity.
 - The Contact Consulting methodology suggests that there is: a shortfall of 1,635 units of sheltered housing and a shortfall of 743 units for extra care. There is a surplus of 2,536 units of sheltered housing for rent, and a shortfall of 138 units of extra care housing for rent.

¹³ P20 Rochdale Specialist Housing and Supported Living Needs Assessment (Adult Social Care) 2024

¹⁴ P27 Rochdale Specialist Housing and Supported Living Needs Assessment (Adult Social Care) 2024

¹⁵ Para 6.13 Greater Manchester SHMA 2021

- Within the Bamford area the RHG model suggests a need for 420 units of sheltered housing and 188 units of Extra Care housing for sale or shared equity.
- The Contact Consulting methodology suggests that there is a shortfall of 526 units of sheltered housing and a shortfall of 263 units for extra care. There is a surplus of 815 units of sheltered housing for rent, and a shortfall of 101 extra care units for rent.

- 1.25 There is therefore a significant level of need for sheltered (Retirement Living C3) housing across Rochdale, as well as demand in the selected Wards of Bamford and surrounds. This is a need that can only increase as the population ages. A scheme of 49 apartmentd and 18 bungalows for sale such as that proposed in the application scheme land site at Bamford Mews, Bamford can help to meet this demand.
- 1.26 Analysis of Rightmove data on specialist retirement properties available for sale or rent in Rochdale, carried out on 14th October 2025 found 1 specialist retirement property listed - a 1 bed apartment in Ford Gardens Bamford priced at £90,000. There were no units available for private rent.
- 1.27 This is an exceptionally low level of existing supply and highlights the very limited choice currently available to local people who wish to move in to specialist retirement housing for sale or private rent in Rochdale.
- 1.28 **The proposed development in Bamford will provide accommodation which is better suited to the needs of older people and can assist Rochdale Council in delivering its housing, health and social care priorities as well as meeting identified demand for specialist accommodation for older people.** The site is accessible, within easy reach of services and would be built to high energy efficiency and insulation standards, the properties will be efficient to heat, thereby helping to deliver affordable warmth. It will provide opportunities and space for social interaction, assisting in the reduction of social isolation and loneliness. It is also a recognised benefit of freeing up larger homes onto the market for larger households, as residents downsize to sheltered housing.

Chapter 2 Local Policy Context

- 2.1 This section considers the policies and the evidence base relevant to the provision of Retirement Living accommodation in Bamford. The settlement is within the Rochdale Metropolitan Borough which has statutory responsibility for Town Planning and Housing as well as Adult Social Care. Rochdale falls within the Greater Manchester sub-region.
- 2.2 This report has been prepared with reference to the following strategies, policies and plans published by Rochdale Borough Council (RBC) and its partners:
- People, Place and Planet - Rochdale Council Plan 2028
 - Places For Everyone - Joint Development Plan Document – Greater Manchester – adopted March 2024
 - Rochdale Council Core Strategy, adopted October 2016
 - Rochdale Council Local Development Scheme September 2025
 - Rochdale Authority Monitoring Report (AMR) 2022 /2023 (published May 2025)
 - Greater Manchester Strategic Housing Market Assessment update 2021
 - Rochdale Specialist Housing and Supported Living Needs Assessment (Adult social Care) 2024
 - Greater Manchester Age-friendly Strategy 2024-34
 - The state of ageing in Greater Manchester 2024
 - Greater Manchester Housing Strategy 2019 to 24
 - Rochdale Housing Strategy 2017-22 and Interim Housing Strategy 2025-27
 - Rochdale Joint Strategic Needs Assessment (JSNA) Ageing Well
 - Rochdale Market Position Statement Ageing and Living Well 2025-30

District Profile

- 2.3 Rochdale is located in the North East of Greater Manchester. The Core Strategy describes it as located on the edge of the south Pennines between the vibrant urban hubs of Manchester and Leeds, having boundaries with Manchester, Oldham, Bury, Rossendale and Calderdale¹⁶. The variety of locations and the proximity to good public transport links and attractive countryside provides opportunities for high quality housing development. It goes on to state that the “housing on offer in the borough fails to address the needs of existing or future residents... an oversupply of older terraced housing and a lack of high value housing across the borough means

¹⁶ Para 2.2 Rochdale Local Plan Core Strategy

that it fails to attract and retain residents with higher incomes”¹⁷.

- 2.4 The Rochdale Specialist Housing and Supported Living Needs Assessment 2024 states that the borough’s overall population is projected to increase by 10% from 2024 to 2044, from 228,084 in 2024 to 251,196 in 2044¹⁸. It finds that across the Borough the population is ageing, with substantial recent and predicted growth in the number of older people. **“The population projections for Rochdale borough highlight a significant demographic shift, with the older population (65+) expected to grow much faster (reaching to 40% in 2044) than the overall population and the working-age population (10% in 2044)”**¹⁹. The most significant growth is occurring in the upper age ranges of 75+ and 85+²⁰.
- 2.5 Data from the 2021 Census (see section 3 of this report) shows that a high proportion of older people living in the district are homeowners: 71.4% of those aged between 65 and 72.7% of people aged 75 and over

People, Place and Planet - Council Plan 2028

- 2.6 The Council Plan 2028 describes the overall Council ambition which is to “work cooperatively to reduce inequalities and deliver sustainable opportunities and services that will benefit our people, place and planet”²¹. Under the first priority, ‘everyone is succeeding and living well’ it aims to “strengthen support for those with social care needs to live well and independently”²² and under the second priority ‘a thriving, fairer and sustainable economy’ it undertakes to “create more supply, quality and choice in the housing market (social and high value homes)”²³.

Planning Policy and Performance

Local Plan

- 2.7 Rochdale Council Core Strategy, adopted October 2016, is the current overarching statutory development plan for the RBC area and sets out the strategic policies for development and conservation of the district up to 2028. It sits alongside but mostly supersedes the Unitary Development Plan (UDP) adopted in June 2006.
- 2.8 The Core Strategy, within Policy C1: Delivering the right amount of housing in the right places, aims to provide sufficient land to deliver at least 460 net additional dwellings per year up to 2028 to assist in the creation of successful, inclusive and mixed communities and meet the

¹⁷ P7 Rochdale Local Plan Core Strategy

¹⁸ P4 Rochdale Specialist Housing and Supported Living Needs Assessment (Adult social Care) 2024

¹⁹ P5 Rochdale Specialist Housing and Supported Living Needs Assessment (Adult social Care) 2024

²⁰ P17 Rochdale Specialist Housing and Supported Living Needs Assessment (Adult social Care) 2024

²¹ P3 People, Place and Planet - Council Plan 2028

²² P4 People, Place and Planet - Council Plan 2028

²³ P5 People, Place and Planet - Council Plan 2028

housing needs of the borough.

- 2.9 Rochdale Council is currently preparing a new Local Plan and, as stated in the LDS, this will “replace the Core Strategy and saved UDP policies and be prepared in conformity with Places for Everyone. It will set out a vision for the Borough to 2039, supported by a spatial strategy and development management policies”²⁴. Consultation on draft Regulation 18 version of the Local Plan will take place during December 2025 / January 2026 with the aim of adoption in 2027.²⁵

Consideration of Older People in Current Planning Policy

Places for Everyone - Joint Development Plan Document for Bolton, Bury, Manchester, Oldham, Rochdale, Salford, Tameside, Trafford and Wigan – Adopted 21st March 2024

- 2.10 The Joint DPD Places for Everyone (PfE), covering all Greater Manchester authorities except Stockport, sets out the vision to make “Greater Manchester one of the best places in the world to grow up, get on and grow old: a place where people live healthy lives and older people are valued”.²⁶ Chapter 7 – Places for Homes, addresses the ageing population and its comments are worth repeating in full:

“The ageing population will necessitate a renewed emphasis on ensuring that a diverse range of housing is available to meet the needs of older people and households. This will require new dwellings to be more adaptable, and designed with potential care needs in mind, so that older people can remain in their homes if they wish as their circumstances change. There also need to be much better options for those who would like to move, perhaps to a dwelling of a more appropriate size in a location that enables them to easily access local services and facilities, and this could help to release some existing houses for families with dependent children”.²⁷

- 2.11 Following this, Policy JP-H 3 - Type, Size and Design of New Housing, guides delivery of a range of housing options to meet need, and where appropriate, “this should include incorporating specialist housing for older households and vulnerable people”²⁸.
- 2.12 The application site at Bamford Mews is part of the allocation at Policy JP 17: Bamford / Norden, required to deliver around 450 new homes including significant provision of larger (4, 5 and 6 bedroom) houses.

Rochdale Local Plan Core Strategy, Adopted October 2016

- 2.13 The current Local Plan Core Strategy recognises that older people are an important group whose needs should be planned for. Through Policy C3 - Delivering the right type of housing, it

²⁴ Para 5.2 Local Development Scheme September 2025

²⁵ Annex I Local Development Scheme September 2025

²⁶ P33 Places For Everyone - Joint Development Plan Document – adopted 21st March 2024

²⁷ Para 7.32 Places For Everyone - Joint Development Plan Document – adopted 21st March 2024

²⁸ P145 Places For Everyone - Joint Development Plan Document – adopted 21st March 2024

states that “we will deliver the right types of homes, well designed and built to appropriate densities, to meet the overall needs and aspirations of the borough”. RBC will:

- “Ensure new development provides housing types that take account of local needs and aspirations;
- Ensure that the supply of larger and higher value housing in the borough is improved;
- Support the provision of housing on appropriate sites to meet the needs of specific groups including older people and other vulnerable groups”²⁹.

2.14 In the supporting text it acknowledges that “the population aged 65 or over in Rochdale borough is expected to increase by 34% between 2012 and 2028 and therefore meeting the needs of older people in terms of housing provision will become increasingly important”³⁰.

Consideration of Older People in emerging Planning Policy

2.15 As yet there is no draft plan to comment upon

Rochdale Authority Monitoring Report (AMR) 2022 /2023 (published May 2025)

2.16 The latest AMR reports 594 net housing completions for the most recently available monitoring year 2022/23 which is above the Core Strategy target of 460 per annum. It states that “while gross completions have decreased from the peak of 2018/19, the figure continues to be relatively high, being greater than both the original Core Strategy target and the target derived from the Standard Method”³¹.

2.17 There are no targets monitored for specialist older persons accommodation.

Local and Regional Housing Priorities

Greater Manchester Age-Friendly Strategy 2024-34

2.18 Rochdale is a signatory to the Greater Manchester Age-friendly Strategy which states that “our 2034 vision is that ... Every local authority has an age-friendly plan co-designed across the generations. By 2034, Greater Manchester is a great place to grow old.....There are more places in every Greater Manchester borough with the key features of an age-friendly neighbourhood, including age-friendly homes, good transport, and accessible services and shops. . . . Older people have easier access to the preventative health care they need”³².

2.19 The Strategy highlights that “our homes and neighbourhoods are vital to living healthy

²⁹ Policy C3 Rochdale Local Plan Core Strategy

³⁰ Para 8.26 Rochdale Local Plan Core Strategy

³¹ P26 Rochdale Authority Monitoring Report (AMR) 2022 /2023 (published May 2025)

³² P 8 Greater Manchester Age Friendly strategy 2024 to 34

connected lives and as our population ages our homes and neighbourhoods need to be aged friendly enabling people to live in the homes and communities they choose to and remain independent accessing support and care when and where it is needed"³³.

The State of Ageing in Greater Manchester 2024

2.20 This predominantly factual report finds that

- Disability free life expectancy in Rochdale is lower than the England and Greater Manchester average: 53.8 for females and 56.8 for males, compared with an England average of 60.9 for females and 62.4 for males and a Greater Manchester average of 57.2 for females and 59.5 for males ³⁴
- Rochdale and Greater Manchester have a significantly higher average winter mortality rate than the England average. The Winter Mortality Index (WMI) for Rochdale is 93.4 compared with 86.06 across Greater Manchester and 36.2 for England as a whole. The report states that "this data is for people of all ages but we can assume that older people are disproportionately affected due to the increased likelihood of ill health or chronic conditions in later life"³⁵
- Rochdale has a lower rate of emergency hospital admissions due to falls in people aged 65 and over than the average across England. In 2022 the Rochdale figure was 2,000 per 100,000 and the average across England was 2,099 per 100,000.³⁶

Greater Manchester Housing Strategy (GMHS) 2019-24

2.21 The GMHS states that "For the new homes we need, our vision is that ... we consistently deliver the right homes in the right places, providing the number and mix of new homes for the future needs of Greater Manchester;" and "The new homes we build enhance the choice, affordability, quality and variety of housing available in their neighbourhoods"³⁷.

2.22 It goes on to state that "We need to find ways to ensure that new housing is both attractive and within reach of those who wish to move, and that programmes are in place to support those who want to remain in their current homes. The need to explore diverse housing options for our ageing population requires us to move beyond limited discussions about 'downsizing' and towards a model of 'rightsizing' in which improving older people's quality of life is the critical focus"³⁸.

³³ P21 Greater Manchester Age Friendly strategy 2024 to 34

³⁴ p 53 The state of ageing in Greater Manchester 2024

³⁵ p 50 The state of ageing in Greater Manchester 2024

³⁶ p 58 The state of ageing in Greater Manchester 2024

³⁷ p10 Greater Manchester Housing Strategy 2019-24

³⁸ Para 3.2 Greater Manchester Housing Strategy 2019-24

- 2.23 Strategic Priority B is 'delivering the new homes we need' with Priority B3 is about Increasing choices in the housing market for Greater Manchester households. This will be achieved through "developing a more strategic approach to market provision or public sector commissioning of housing suitable for specific groups, including older households looking for better 'rightsizing' choices in their own communities"³⁹.

Rochdale Housing Strategy 2017-22 and Interim Housing Strategy 2025-27

- 2.24 The Housing Strategy 2017-22 is the latest full Housing Strategy, though there is an Interim Housing Strategy 2025-27 which is considerably less detailed and is discussed below.
- 2.25 The Housing Strategy 2017-22 states "Our vision for housing is... We want a mix of property types and tenures that meet the housing requirements of current and future generations and support economic growth, regeneration and health and wellbeing across the Borough"⁴⁰.
- 2.26 Proposed Strategic Outcomes include . . ."1. New homes Increase the supply of new homes to meet need and aspirations of our residents across the Borough 3. Develop a range of housing options and pathways to home ownership ensuring a range of housing options is available across the Borough including pathways to affordable home ownership. . . .5. Contribute to health and wellbeing through the provision of housing and support "⁴¹.
- 2.27 The Interim Housing Strategy 2025-27 states that "Housing is a vital element to all our lives and as such is a core component of our Borough. It is recognised that there are a wide range of needs throughout the Borough and that current demand far outstrips supply. Good quality, affordable, safe and secure accommodation is a critical element to the health and well-being of all"⁴².
- 2.28 The rest of the document provides "a quick snapshot of headline Issues within the Borough" and states that "There is an acute assessed need for housing of all types and tenures across the Borough. The Council needs to work both within the existing private and social markets as well as creating new interventions where the market is failing to deliver."⁴³ The Strategy goes on to Identify the Importance of Strategic Partnerships with Registered Providers and identifies "that there is significant need for alternative housing options for Adult Social Care and Children's Services customers" ⁴⁴ but does not look at how private market solutions such as retirement living can help to broaden consumer choice and ease pressure from existing residents on local

³⁹ p30 Greater Manchester Housing Strategy 2019-24

⁴⁰ P5 Rochdale Housing Strategy 2017-22

⁴¹ P16 Rochdale Housing Strategy 2017-22

⁴² P1 Interim Housing Strategy 2025-27

⁴³ P19 Interim Housing Strategy 2025-27

⁴⁴ P20 Interim Housing Strategy 2025-27

authority social care services.

The Greater Manchester Strategic Housing Market Assessment (SHMA) 2021

- 2.29 The Greater Manchester Strategic Housing Market Assessment (SHMA) 2021 comments on the ageing demographic across the Greater Manchester area where, over the period to 2043, households aged 75-84 are expected to increase by 57.3% and those aged over 85 by 70.4%.⁴⁵
- 2.30 The SHMA also also finds that the majority of those 65 and over tend to be owner-occupiers and the majority own their home outright.⁴⁶ Of properties occupied by those over 65 across Greater Manchester, 48.8% have 2 or more spare bedrooms and while this is lower than the North West (51.8%) and England (51.6%) it still represents a significant proportion of older persons housing.⁴⁷
- 2.31 With reference to input from the Housing LIN, the GM SHMA provides an indicative forecast of potential demand for older persons housing by district. **For Rochdale over the period to 2037, the shortfall is for 1,425 units. This includes 473 units of housing with support and 120 units of housing with care for purchase.**⁴⁸ The SHMA does not set out the assumptions behind this prediction including for the method for arriving at the tenure split between sale and rented units.

Local Housing Needs Study

- 2.32 We were unable to find a full up to date housing needs assessment for RBC itself but note that work appears to be ongoing to support an updated Local Plan. The website states that Arc4 is currently carrying out a Housing Need Survey, closing on 31st October 2025.

Rochdale Specialist Housing and Supported Living Needs Assessment 2024

- 2.33 However a Specialist Housing and Supported Living Needs Assessment is available, produced by the Social Care Team in 2024. It reports that the “population projections for Rochdale borough highlight a significant demographic shift, with the older population (65+) expected to grow much faster (reaching to 40% in 2044) than the overall population and the working-age population (10% in 2044)”⁴⁹. The increases are especially steep for the upper end of this age range with the number of residents aged 75+ estimated to increase by 45% to c.25,350 residents and the number of residents aged 85+ estimated to increase by 68% to c.7,250 residents in 2044⁵⁰. Amongst the 65+ population, an estimated 6% are living with dementia

⁴⁵ Para 4.21 & 4.22 Greater Manchester SHMA 2021

⁴⁶ Para 6.10 Greater Manchester SHMA 2021

⁴⁷ Para 6.13 Greater Manchester SHMA 2021

⁴⁸ Table 6.3 Greater Manchester SHMA 2021

⁴⁹ P5 Rochdale Specialist Housing and Supported Living Needs Assessment (Adult Social Care) 2024

⁵⁰ P17 Rochdale Specialist Housing and Supported Living Needs Assessment (Adult Social Care) 2024

(c.2,370 people). By 2034, this is estimated to increase by 33% to 3,160 people⁵¹.

2.34 The study finds there is a need for an estimated additional 2,075 Retirement/sheltered housing units to 2033/34, rising to 3,485 homes by 2043/44. It is unclear how the tenure split has been arrived at, but the study finds that it suggests around 30% of these should be for open market sale (c 620 units by 2033/34 and c.1,045 homes by 2043/44)⁵².

2.35 It also finds additional need for c.425 homes for extra care by 2033/34 and c.675 homes for extra care by 2043/44. Again around 30% of these are for open market sale (c.200 homes by 2043/44)⁵³.

2.36 The report describes an example of specialist older persons housing / independent living similar to that of the application site

“Many housing providers are starting to consider what a contemporary version of Retirement/Sheltered housing looks like. Branded mainly as ‘retirement housing’ or ‘independent living’ it is focused on creating ‘care-ready’ housing. i.e., housing that adapts to an individuals’ needs in later life. It provides a ‘hotel style’ look and feel that more closely resembles a more modern extra care scheme (but without the provision of onsite care). Where it has been designed well, adhering to HAPPI principles means it isn’t obvious that the scheme is designated for older people.”⁵⁴

Rochdale Joint Strategic Needs Assessment (JSNA) Sections on Frailty In Old Age

2.37 The JSNA Frailty In Old Age⁵⁵ identifies a number of key examples where older people in Rochdale are more frail than the national average for England. These include

- Falls - People over 65 can be seriously injured by falls, some of which are preventable. In 2015/16 in Rochdale there were 799 injuries due to falls. The rate of falls per 100,000 people over 65 was 2,421. This was higher than the England rate of 2,169 per 100,000 but comparable to other places across the North West.
- In Rochdale, the rate of hip fracture per 100,000 people over 65 in 2015/16 was 749 significantly higher than the England rate which was 589.

⁵¹ P18 Rochdale Specialist Housing and Supported Living Needs Assessment (Adult Social Care) 2024

⁵² P20 Rochdale Specialist Housing and Supported Living Needs Assessment (Adult Social Care) 2024

⁵³ P21 Rochdale Specialist Housing and Supported Living Needs Assessment (Adult Social Care) 2024

⁵⁴ P27 Rochdale Specialist Housing and Supported Living Needs Assessment (Adult Social Care) 2024

⁵⁵ web based publication with no page numbers <https://www.rochdale.gov.uk/joint-strategic-needs-assessment-jsna/frailty-older-age-jsna>

- Excess winter deaths: In Rochdale for the three year period 2013/2016 there were in total 223 excess winter deaths in people over 85. The ratio of excess deaths in people over 85 in winter months was 39.9 significantly higher than the England ratio of 24.6.

2.38 The JSNA also comments that "In England 12% of people over 65 are persistently or chronically lonely. In Rochdale, this would mean that in 2016 around 4,200 people over 65 were chronically lonely." It goes on to ask "what are the best ways to help frail elderly people stay connected and feel cared for, especially those living alone.?" A move into retirement housing such as the scheme proposed for Bamford Mews would offer residents increased social interaction in a secure setting, thereby reducing loneliness.

Rochdale Market Position Statement 2025-30 Ageing and Living Well

- 2.39 The MPS vision is that "we will promote independence, listen to what matters most, protect from harm and explore new ways to provide high quality care"⁵⁶ Headline messages about ageing and living well are that "we will empower people to age and live well at home, promote independence, choice and control" and "we will enable people to live in the way they want to with the right level of care and support when needed".⁵⁷
- 2.40 The population projections for the borough highlight a significant demographic shift, also reported in the Specialist Housing and Supported Living Needs Assessment 2024, with the older population (65+) expected to grow much faster (reaching to 40% in 2044) than the overall population and the working-age population (10% in 2044). The percentage increases for both age groups of 75+ and 85+ in the borough are significant, with an expected 45% and 68% respectively expected by 2044.⁵⁸
- 2.41 The MPS refers to "Qualitative research conducted by the Housing LIN (which) indicates that many older people (47%) would prefer to remain living in their existing homes in later life than move. . . . Discussion highlighted that some older people are seeking to live with people of similar ages, or similar lifestyles whilst others want to remain living in multi-generational communities. Sheltered housing is an option that some people consider but that the existing supply is not meeting expectations and there is a lack of supply in some areas compared to others."⁵⁹
- 2.42 The MPS recognises that "The borough's population is increasing, with significant health challenges anticipated due to higher levels of deprivation across all age groups. However, people who are 75+ and 85+ are expected to significantly rise between now and 2044. This will

⁵⁶ P2 MPS 2025-30

⁵⁷ P4 MPS 2025-30

⁵⁸ P6 MPS 2025-30

⁵⁹ P10 MPS 2025-30

directly impact on their frailty, and therefore future care and support needs of our population. Taking into account more people wish to remain independent for longer, we will see a shift in care provision, moving away from traditional bed based care home services to commissioning alternatives such as Extra Care, independent living models, exploring what intergenerational support accommodation looks like, enhanced care at home, more day opportunities and further dementia options".⁶⁰

- 2.43 An increase in the range of retirement living options, such as is proposed at Bamford Mews can provide additional support to frail older people and enable them to remain independent for longer.

Local Supply Available for sale

- 2.44 Analysis of Rightmove data on specialist retirement properties available for sale or rent in Rochdale, carried out on 14th October 2025 found 1 specialist retirement property listed - a 1 bed apartment in Ford Gardens Bamford priced at £90,000. There were no units available for private rent.
- 2.45 This is an exceptionally low level of existing supply and highlights the very limited choice currently available to local people who wish to move in to specialist retirement housing for sale or private rent in Rochdale.

Conclusions

- 2.46 The strategies and policies of Rochdale Council and its partners show awareness of the housing needs of older people as an issue of increasing importance. The evidence base recognises the need to diversify the housing stock and to provide more accommodation suitable for older people. Provision of specialist accommodation for home ownership can help free up properties in the wider housing market, thereby enabling younger households to access a home of their own.
- 2.47 The proposed development at the site at Bamford Mews will provide accommodation which is better suited to the needs of older people and can assist RBC in delivering its priorities. Accessible and built to high standards of insulation, the properties will be less costly to heat than older, larger homes, thereby helping to deliver affordable warmth. They will reduce loneliness and the risk of falls and increase ease of discharge from hospital.

⁶⁰ p28 MPS 2025-30

Chapter 3 Forecasting specialist housing demand in Rochdale

- 3.1 We have modelled potential demand for specialist retirement housing in Bamford, Rochdale using two different approaches: the Retirement Housing Group (RHG) Model and the Contact Consulting Model, both of which are recommended in “Housing in Later Life.”⁶¹ Both have been found sound at examination and appeal⁶².
- 3.2 Currently in England, an estimated **8% of households aged 65 and over live in specialist retirement housing (515,666 dwellings)**⁶³. Research for the Housing Lin⁶⁴ suggests that, based on comparisons with the USA and Australia where the stock of older persons’ housing is higher and those people who wish to live in specialist accommodation have a practical option to do so, the proportion of older person households moving into specialist retirement housing could be as high as 13-17%. Analysis of SHMA findings from surveys of over 13,500 households aged 50 plus suggests that around 20% of all older households would consider moving to specialist retirement housing if it was available.
- 3.3 A number of approaches exist which estimate demand for specialist housing for older people. Planning for the Right Homes in the Right Places⁶⁵ consulted on a proposed standard methodology for housing needs assessment at local authority level. Confirming that assessing the needs of older people will continue to be required, the consultation sought additional views on how this should be approached. Pending the introduction of a standard methodology, the models described here are based on clear assumptions. The RHG model uses household data rather than population figures and so may be less likely to overstate demand. It makes a realistic assessment of demand for different tenures based on Census data on tenure among older people.

The RHG model

- 3.4 The RHG model is based on propensity to move. It assumes that 17.5% of older person households (aged 75 and over) would live in retirement housing if it was available. Analysis of residents of McCarthy and Stone properties⁶⁶ shows that a small proportion (18%) of residents are aged under 75. If we assume that this is the normal age distribution for households living in retirement housing, and we compare the total number of households in each age group living in retirement housing with those living in the general housing stock, then an estimated 2.5% of

⁶¹ Housing Lin <http://www.housinglin.org.uk/Topics/type/resource/?cid=8654>

⁶² Examples include APP/B1740/W/20/3265937 / APP/Z3825/W/20/3262938 / APP/D3830/W/19/3241644 / APP/J2210/W/19/3226136 / The London Plan 2021 examination library

⁶³ Based on a comparison of the total number of specialist older persons housing units at July 2015 (Source EAC) with the total number of households aged 65 and over taken from Household projections England 2012 table 414

<https://www.gov.uk/government/statistical-data-sets/live-tables-on-household-projections>

⁶⁴ “Downsizing for older people into Specialist Accommodation” Janet Sutherland for Housing LIN February 2011

⁶⁵ DCLG, September 2017

⁶⁶ Michael Ball: Housing Markets and Independence in Old Age fig 4.7

households aged 65-74 would live in retirement housing if it was available in their area and their chosen tenure. The RHG model therefore assumes that 17.5% of households aged 75 and over and 2.5% of households aged 65-74 would live in retirement housing if it was available⁶⁷.

- 3.5 The RHG model analyses potential demand for specialist older persons' accommodation by tenure working on the assumption that social and private renters require affordable rented retirement housing and that homeowners require outright sale or shared equity accommodation.
- 3.6 ONS Census data from 2021 shows that 72% of older householders (65+) in Rochdale are homeowners. Broken down by age, 71.4% of households aged 65-74 are homeowners and for households aged 75 and over the comparable figure is 72.7 %.

The Contact Consulting Model

- 3.7 The Contact Consulting Model⁶⁸ is the model used by the Housing Lin in the SHOP 2012 toolkit and uses assumptions directly comparable to those set out in table 4.4 of the SHMA update 2023 (discussed in Chapter 2 above). The model is based on anticipated levels of care or support needs among older persons. Drawing on data relating to limiting long term illness (LLTI) and difficulty in performing personal care and household tasks, it establishes norms for people who have assessable support and care needs, estimating that 251 per thousand people aged 75 and over (including 6 per thousand requiring specialist dementia accommodation) would benefit from a move to specialised housing. The estimate of 251 persons per thousand population is then applied to households on the same basis (i.e. 25%)⁶⁹.
- 3.8 Care and support needs and the ability to manage LLTI conditions within this group will differ and requires a range of different solutions. This model provides a more detailed breakdown of demand by type of specialist housing required, distinguishing between:
- Sheltered housing for rent and sale
 - Enhanced sheltered housing for rent and sale
 - Extra Care housing for rent and sale
 - Dementia housing

Results from the RHG Model for Rochdale

- 3.9 Table 3.1 shows potential demand for specialist older persons' housing provision in Rochdale using the RHG Model at 17.5% of older person households (aged 75+) and 2.5% of households

⁶⁷ A very small number of households aged below 65 live in McCarthy and Stone retirement properties. This is because McCarthy and Stone will accept households aged 60 and over. Households aged below 65 have been excluded from this calculation.

⁶⁸ Detailed information about how the model operates can be found in "Housing in Later Life"

⁶⁹ The Contact Consulting model forms the basis for the Housing LIN/ADASS Strategic Housing for Older People (SHOP) Resource Pack and SHOP@ analysis tool produced by the Housing LIN and endorsed by the Department of Health

aged 65-74. The table is based on projected household data for 2028 (the earliest date by which a McCarthy Stone scheme in Rochdale is likely to be available). 2,947 existing households require specialist retirement housing.

- 3.10 The 2021 Census for Rochdale provides data on tenure by age. This shows that of the 2,947 older person households who might require older persons housing, 2,138 households will require sale or shared equity housing. If the Contact Consulting split between sheltered and enhanced sheltered/Extra Care (72:28) for over 75s was applied to this figure then potential demand for sheltered housing for home ownership is 1,607 units.
- 3.11 Current supply of older persons accommodation in Rochdale⁷⁰ is 275 sale and shared ownership units (all of which are housing with support (no housing with care)). The RHG model would suggest that there is an overall shortfall of 1,332 sheltered for sale units including a requirement for shared equity or private rent and of 530 Extra Care units for sale including a requirement for shared equity or private rent.

⁷⁰ Based on EAC data for Rochdale www.housingcare.org/housing-care/search

Table 3.1 RHG model potential demand for specialist older persons in housing in Rochdale 2028

Location: Rochdale				
Year modelled: 2028				
Household age	Aged 65-74	Aged 75-84	Aged 85+	Total
No of households (Source: ONS Household Projections 2018)	13,626	11,028	3,864	28,518
Requiring specialist retirement housing	2.5%	17.5%	17.5%	
RHG model estimate of potential demand from existing households	341	1,930	676	2,947
Requiring home ownership - based on proportion of home owners in 2021 Census	71.4%	72.7%		
RHG model estimate of demand for home ownership	243	1,403	492	2,138
Assume all under 75s and 72% of 75 and over require sheltered with support	243	1,010	354	1,607
Current supply of retirement housing (age exclusive & sheltered) for sale, shared ownership or market rent				275
Requirement for newbuild sheltered for sale, shared ownership or market rent				1,332
75 and over requiring extra care & enhanced sheltered for sale, shared ownership or shared ownership	0	393	138	530
Current supply of extra care & enhanced sheltered for sale, shared ownership or market rent				0
Requirement for newbuild extra care for sale, shared ownership or market rent				530
Total newbuild requirement for home ownership, shared ownership or market rent				1,863

Note 1: Contact Consulting percentage of households requiring Sheltered Housing

3.12 Results from this study can be compared with findings from the 2024 Housing LIN study for Rochdale⁷¹ (also discussed in chapter 2) which found that by 2034 there is a need for 620 units of open market sheltered housing and 125 units of open market extra care housing .

3.13 Looking specifically at 2029 that study found a need across all tenures (rented and open market) for 1,325 units of sheltered housing and 292 units of extra housing. Whilst this is a lower level of demand than shown in our study, it still represents a significant level of need for specialist housing for older people,

⁷¹ Specialist Housing and Supported Living Needs Assessment 2024

Results from the Contact Consulting Model for Rochdale

- 3.14 We have used the Contact Consulting methodology as outlined in “Housing in later life” to provide an alternative estimate of potential demand for specialist housing for older people, including a more detailed estimate by type of specialist accommodation required. This looks at total population aged 75 and over and makes estimates of demand for a range of types of specialist housing based on frailty and inability to perform routine domestic and personal care tasks. It assumes that 251 persons per thousand will require specialist accommodation. When expressed as the same percentage of households (25%) this indicates demand for 3,649 units of specialist older persons accommodation.
- 3.15 The Contact Consulting methodology suggests that there is potential demand for 1,190 units for sheltered housing for home ownership or shared equity purchase compared with current supply of 275 units: a shortfall of 1,635 units (see Table 3.2 below). There is potential demand for 743 units of Extra Care housing for home ownership or shared equity purchase, compared with no current supply: a shortfall of 743 units (see Table 3.2 below).
- 3.16 There is surplus of sheltered/supported housing units for rent of 2,536, and a shortfall of 138 extra care housing units for rent.

Table 3.2 Contact Consulting Model: Potential demand for older persons accommodation in Rochdale

Location: Rochdale Year modelled: 2028	Home ownership sale shared ownership or market rent	Social or affordable rent	Total hh aged 75 and over
All households	10,826	4,066	14,892
Requiring retirement housing 24.5%	2,652	996	3,649
Sheltered/supported housing 72%			
Total demand for sheltered/supported	1,910	717	2,627
Current supply (Source EAC)	275	3,253	
Additional provision required sheltered/supported	1,635	-2,536	
Extra care housing 28%			
Total demand for extra care	743	279	1,022
Current supply (Source EAC)	0	141	
Additional provision required extra care	743	138	

(Note figures may not add due to rounding)

Housing Supply and Demand in Bamford and Surrounding Area

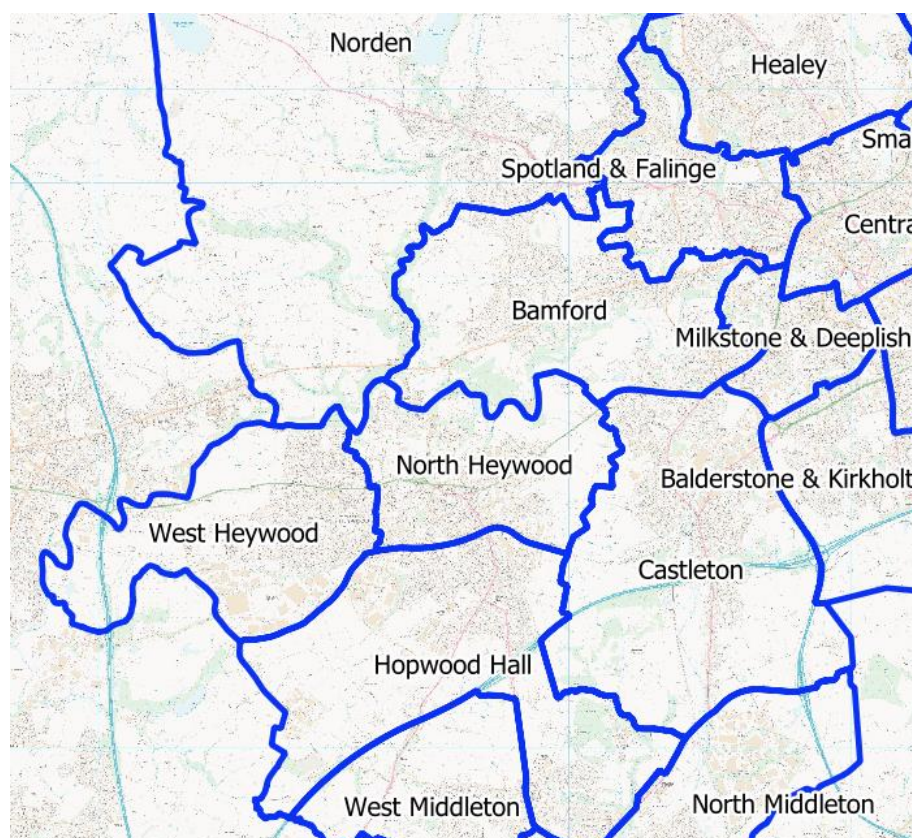
3.17 It is possible to compare the situation in Bamford and the surrounding area (see Table 3.3 and Figure 3.1 below) with that in the wider area of Rochdale.

Table 3.3. Details of Wards Selected

Ward Ref	Name	Ward Ref	Name
E05014034	Bamford	E05014035	Castleton
E05014039	Hopwood Hall	E05014042	Milkstone & Deepish
E05014044	Norden (Rochdale)	E05014045	North Heywood
E05014049	Spotland & Falinge	E05014051	West Heywood

3.18 We have selected eight wards (electoral divisions) to take account of local households who may move to specialist older persons accommodation in Rochdale. We have had to use the data for seven Wards for tenure by age (65-74, 75+) as data was not provided for Hopwood Hall in these age groups (they are only provided for age 65+). We have then used the percentages obtained in the seven Wards to estimate the age by tenure data for all eight Wards in both age categories.

Figure 3.1 Wards Selected Areas Ordnance Survey Map



- 3.19 According to the 2021 Census there were 9,888 older person households (aged 65 and over) living in the Bamford area as identified above. Older person households aged 65-74 living in the Bamford area accounted for 35.55% of all households in Rochdale aged 65-74. The comparable percentage for households aged 75 and over was 35.59%. We have applied these percentages to the 2018 ONS predicted number of households in 2028 for Rochdale to calculate the estimated number of older person households in the Bamford area in 2028 to give a total of 10,144 older person households.
- 3.20 We have then used the same modelling principles as used for Rochdale to predict demand for specialist older persons housing in Bamford. Home ownership in the Bamford area is very similar to the Rochdale average. 72% of households aged 65-74 in Bamford are homeowners. For households aged 75 and over the comparable figure is the same.
- 3.21 The RHG model (see table 3.4 below) shows that 1,049 older person households in the Bamford area will require specialist retirement housing, 757 of whom will require a property for home ownership or shared equity. Applying the Contact Consulting split of demand 72:28 between sheltered housing and extra care housing, 569 households will require sheltered housing for sale or shared equity and 188 households will require extra care housing for sale or shared ownership.
- 3.22 There is a current local supply of 149 sheltered units, leaving a requirement for 420 sheltered units for sale or shared equity. There is no current local supply of extra care units of housing for sale or shared equity leaving a requirement of 188 extra care units for sale or shared equity.

Table 3.4 RHG Model for Bamford and surrounding area

Location: Bamford				
Year modelled: 2028				
Household age	Aged 65-74	Aged 75-84	Aged 85+	Total
No of households (Source: ONS Household Projections 2018)	4,844	3,925	1,375	10,144
Requiring specialist retirement housing	2.5%	17.5%	17.5%	
RHG model estimate of potential demand from existing households	121	687	241	1,049
Requiring home ownership - based on proportion of home owners in 2021 Census	71.7%	72.2%		
RHG model estimate of demand for home ownership	87	496	174	757
Assume all under 75s and 72% of 75 and over require sheltered with support	87	357	125	569
Current supply of retirement housing (age exclusive & sheltered) for sale shared ownership or market rent				149
Requirement for newbuild sheltered for sale shared ownership or market rent				420
75 and over requiring extra care & enhanced sheltered for sale or shared ownership	0	139	49	188
Current supply of extra care & enhanced sheltered for sale shared ownership or market rent				0
Requirement for newbuild extra care for sale shared ownership or market rent				188
Total newbuild requirement for home ownership, shared ownership or market rent				608

Note 1: Contact Consulting percentage of households requiring Sheltered Housing

- 3.23 The Contact Consulting model (see table 3.5 below) shows demand for 675 units of sheltered retirement housing for Bamford against a current supply of 149 units leaving a requirement of 526 units of sheltered housing for sale or shared equity.
- 3.24 It also shows demand for 263 units of extra care housing for sale or shared equity and no current supply of units resulting in a shortfall of 263 units. There is a shortfall of 101 social rented extra care housing and a surplus of 815 social rented sheltered housing.

Table 3.5 Contact Consulting Model Bamford and surrounding area

Location: Bamford Year modelled: 2028	Home ownership shared ownership or market rent	Social or affordable rent	Total hh aged 75 and over
All households	3,827	1,473	5,300
Requiring retirement housing 24.5%	938	361	1,299
Sheltered/supported housing 72%			
Total demand for sheltered/supported	675	260	935
Current supply (Source EAC)	149	1,075	
Additional provision required sheltered/supported	526	-815	
Extra care housing 28%			
Total demand for extra care	263	101	364
Current supply (Source EAC)	0	0	
Additional provision required extra care	263	101	

Conclusions

- 3.25 We have appraised potential demand for specialist retirement housing in Rochdale in 2028 using two alternative models, one of which is driven by the scale of potential need from persons who would potentially benefit from a move to specialised housing, the other looking at propensity to move by age group.
- Across Rochdale the RHG model suggests a need for 1,332 units of sheltered housing and 530 units of Extra Care housing for sale or shared equity.
 - The Contact Consulting methodology suggests that there is: a shortfall of 1,635 units of sheltered housing and a shortfall of 743 units for extra care.
 - Within the Bamford area the RHG model suggests a need for 420 units of sheltered housing and 188 units of Extra Care housing for sale or shared equity.
 - The Contact Consulting methodology suggests that there is: a shortfall of 526 units of sheltered housing and a shortfall of 263 units for extra care.
- 3.26 The proposed scheme of 49 apartments and 18 bungalows offering retirement living for sale at Bamford Mews, Bamford would help the Council to meet identified need for specialist leasehold older persons accommodation in Rochdale. It would also assist the Council and its partners to achieve their aims to improve housing choice for older people, increase provision of accessible housing, reduce loneliness and increase ease of discharge from hospital.

Appendix A - Definitions

1. ELDERLY ACCOMMODATION COUNSEL DEFINITIONS OF DIFFERENT TYPES OF SPECIALIST RETIREMENT HOUSING

AGE-EXCLUSIVE HOUSING

- Schemes or developments that cater exclusively for older people, usually incorporate design features helpful to older people, and may have communal facilities such as a residents' lounge, guest suite and shared garden, but do not provide any regular on-site support to residents.

SHELTERED HOUSING

- Sometimes referred to as retirement housing, this offers a well designed home of your own plus communal facilities and some services. Most schemes comprise flats, but bungalow estates exist too. Newer schemes usually offer 1, 2 and sometimes 3 bedroom properties; older ones may include some studio (one room) flats.
- The facilities may include a residents' lounge, a visitors' room, a communal garden and laundry. Typically the scheme will have a full- or part-time manager whose job includes providing support and advice to residents.
- Many sheltered schemes have an important social dimension. Residents and/or scheme managers may organise regular coffee mornings, bingo, entertainments, religious services or outings.

ENHANCED SHELTERED HOUSING

- Provides residents with the independence of having their own front door and self-contained flat whilst also having access to some on-site support service.
- Most developments will have scheme manager and alarm systems in the property,
- There may also be some personal care and home help services that can be arranged by the management.

EXTRA CARE HOUSING

- Retirement housing with a high level of services and facilities, meals and personal care services. Seen as an alternative to residential care.

Appendix B – Stock of Specialist Housing – October 2025

Age Exclusive Housing

Type	Tenure	Name	Address	Dwgs	Ward?
Age Exclusive	Tenure(s): Rent (social landlord)	Ashbrook Hey	Littleborough, Greater Manchester, OL15 8DA	10	No
Age Exclusive	Tenure(s): Rent (social landlord)	Barley Hall	Barley Hall (inc Longford St), Heywood, Greater Manchester, OL10 4NH	44	Yes
Age Exclusive	Tenure(s): Rent (social landlord)	Baytree Lane	Rochdale, Greater Manchester, M24 2FH	13	No
Age Exclusive	Tenure(s): Rent (social landlord)	Bentgate	Milnrow, Greater Manchester, OL16 4JY	78	No
Age Exclusive	Tenure(s): Rent (social landlord)	Birch Court	Twin Street, Heywood, Rochdale, Greater Manchester, OL10 2EB	15	Yes
Age Exclusive	Tenure(s): Rent (market) and Leasehold	Birtle Brook Retirement Village	Birtle Road, off Elbut Lane, Bury, Lancashire, BL9 7UJ	64	No
Age Exclusive	Tenure(s): Rent (social landlord)	Bishop St and The Cloister	Bishop Street, Rochdale, Greater Manchester, OL16 2TE	27	No
Age Exclusive	Tenure(s): Rent (social landlord)	Boarshaw	Boarshaw, Rochdale, Greater Manchester, OL11 1DR	13	No
Age Exclusive	Tenure(s): Rent (social landlord)	Braddocks Close	Littleborough, Rochdale, Greater Manchester, OL12 9UT	30	No
Age Exclusive	Tenure(s): Rent (social landlord)	Brimrod	Rochdale, Greater Manchester, OL11 4NB	46	No
Age Exclusive	Tenure(s): Rent (social landlord)	Brotherod	Rochdale, Greater Manchester, OL11 1DR	52	No
Age Exclusive	Tenure(s): Rent (social landlord)	Heywood	Heywood, Greater Manchester, OL10 4QT	9	Yes
Age Exclusive	Tenure(s): Rent (social landlord)	Canon Flynn Court	Milnrow Road, Rochdale, Lancashire, OL16 5DP	24	No
Age Exclusive	Tenure(s): Rent (social landlord)	Cardinal Vaughan Court	30 Suffolk Street, Rochdale, Lancashire, OL11 1EG	10	No
Age Exclusive	Tenure(s): Rent (social landlord)	Chadwick Fold	Chadwick Lane, Heywood, Rochdale, Greater Manchester, OL10 1QL	20	Yes
Age Exclusive	Tenure(s): Rent (social landlord)	Charles Mews	Charles Lane, Milnrow, Rochdale, OL16 3PT	18	No
Age Exclusive	Tenure(s): Rent (social landlord)	Clarks Lane	Rochdale, Greater Manchester, OL12 6PY	14	No
Age Exclusive	Tenure(s): Rent (social landlord)	Cray/Bramhall Close	Milnrow, Greater Manchester, OL16 4BY	61	No
Age Exclusive	Tenure(s): Rent (social landlord)	Cutgate	Cutgate Mansfield Road, Rochdale, Greater Manchester, OL11 5PR	44	Yes
Age Exclusive	Tenure(s): Rent (social landlord)	Cuthbert Mayne Court	Latin St/Drake St, Rochdale, Lancashire, OL16 1TZ	26	No
Age Exclusive	Tenure(s): Rent (social landlord)	Dicken Green	Rochdale, Greater Manchester, OL11 1TW	6	No
Age Exclusive	Tenure(s): Rent (social landlord)	Falinge Hill	Rochdale, Greater Manchester, OL12 6LD	12	No
Age Exclusive	Tenure(s): Rent (social landlord)	Firgrove	Rochdale, Greater Manchester, OL16 3BD	4	No
Age Exclusive	Tenure(s): Rent (social landlord)	Granville Court	Cedar Lane, Newhey, Rochdale, OL16 4GD	26	No
Age Exclusive	Tenure(s): Rent (social landlord)	Greave	Rochdale, Greater Manchester, OL11 5EQ	20	No
Age Exclusive	Tenure(s): Rent (social landlord)	Hardfield Street	Heywood, Greater Manchester, OL10 1DG	22	Yes
Age Exclusive	Tenure(s): Rent (social landlord)	Haugh	Milnrow, Greater Manchester, OL16 3SZ	12	No
Age Exclusive	Tenure(s): Rent (social landlord)	Holt	Milnrow, Greater Manchester, OL16 4JD	12	No
Age Exclusive	Tenure(s): Rent (social landlord)	Hopwood	Heywood, Greater Manchester, OL10 2BS	16	Yes
Age Exclusive	Tenure(s): Rent (social landlord)	Howarth Farm Way	Off Ashbrook Hey Lane, Smallbridge, Rochdale, Lancashire, OL12 9AX	22	No
Age Exclusive	Tenure(s): Rent (social landlord)	Hutton House	Henry Street, Rochdale, Lancashire, OL11 1EP	18	No
Age Exclusive	Tenure(s): Rent (social landlord)	John Kemble Court	Manchester Road, Sudden, Rochdale, Lancashire, OL11 4QP	18	No
Age Exclusive	Tenure(s): Rent (social landlord)	Kirkholt	Rochdale, Greater Manchester, OL11 2JG	162	No
Age Exclusive	Tenure(s): Rent (social landlord)	Kirklee	Rochdale, Greater Manchester, OL11 1DR	33	No
Age Exclusive	Tenure(s): Rent (social landlord)	Lyndene Court	Garden Street, Heywood, Rochdale, Greater Manchester, OL10 4PD	22	Yes
Age Exclusive	Tenure(s): Rent (social landlord)	Margaret Clitherow Court	Ann St/ Milk St/Dowling St, Rochdale, Lancashire, OL11 1HR	18	No
Age Exclusive	Tenure(s): Rent (social landlord)	Mayfield	Rochdale, Greater Manchester, OL16 2UZ	18	No
Age Exclusive	Tenure(s): Rent (social landlord)	Meadway	Rochdale, Greater Manchester, OL11 3NP	83	Yes
Age Exclusive	Tenure(s): Rent (social landlord)	Mere Street	Rochdale, Lancashire, OL11 3SP	5	No
Age Exclusive	Tenure(s): Rent (social landlord)	Middleton Junction	Bradshaw Street, Middleton Junction, Greater Manchester, M24 2AG	5	No
Age Exclusive	Tenure(s): Rent (social landlord)	Milkstone	Rochdale, Greater Manchester, OL11 1ED	8	Yes
Age Exclusive	Tenure(s): Rent (social landlord)	Milbank Court	Derby Street, Heywood, Lancashire, OL10 4XE	12	Yes
Age Exclusive	Tenure(s): Rent (social landlord)	Monks Close	Milnrow, Milnrow, Rochdale, Greater Manchester, OL16 4AS	18	No
Age Exclusive	Tenure(s): Rent (social landlord)	Moor Close	Moor Close Bungalows, Rochdale, Greater Manchester, OL11 1DR	66	No
Age Exclusive	Tenure(s): Rent (social landlord)	Newbold/Waithlands	Rochdale, Greater Manchester, OL16 5AH	16	No
Age Exclusive	Tenure(s): Rent (social landlord)	Peel Lane	Heywood, Greater Manchester, OL10 4UH	76	Yes
Age Exclusive	Tenure(s): Rent (social landlord)	Peithorne Close	Newhey, Rochdale, OL16 3RH	36	No
Age Exclusive	Tenure(s): Rent (social landlord)	Platt Close	Milnrow, Rochdale, Greater Manchester, OL16 3NL	13	No
Age Exclusive	Tenure(s): Rent (social landlord)	Plum Hill	Heywood, Greater Manchester, OL10 1AJ	7	Yes
Age Exclusive	Tenure(s): Rent (social landlord)	Pot Hall	Heywood, Greater Manchester, OL10 1AJ	17	Yes
Age Exclusive	Tenure(s): Rent (social landlord)	Rhodes	Middleton, Greater Manchester, M24 4PN	7	No
Age Exclusive	Tenure(s): Rent (social landlord)	Rigby Court	Woodhouse Lane, Norden, Rochdale, Lancashire, OL12 7SE	4	Yes
Age Exclusive	Tenure(s): Rent (social landlord)	Shakespeare Close	Littleborough, Greater Manchester, OL15 9QH	31	No
Age Exclusive	Tenure(s): Rent (social landlord)	Shawclough/Holstein Avenue	Shawclough/Holstein Ave, Rochdale, Greater Manchester, OL12 6DL	15	No
Age Exclusive	Tenure(s): Rent (social landlord)	Spotland	178 Spotland Road, Rochdale, Greater Manchester, OL12 7AA	4	Yes
Age Exclusive	Tenure(s): Rent (social landlord)	Starring Way	Birch Hill Walk, Littleborough, Lancashire, OL15 8LN	26	No
Age Exclusive	Tenure(s): Rent (social landlord)	The Orchards	Orchard Street, Heywood, Rochdale, Greater Manchester, OL10 4BZ	21	Yes
Age Exclusive	Tenure(s): Rent (social landlord)	Thomas Henshaw Court	Law Street, Sudden, Rochdale, Lancashire, OL11 4PW	26	Yes
Age Exclusive	Tenure(s): Rent (social landlord)	Undsworth Court	Miller Street, Heywood, Rochdale, Greater Manchester, OL10 4JA	36	Yes
Age Exclusive	Tenure(s): Rent (social landlord)	Weston Street	Milnrow, Rochdale, OL16 3NA	8	No
Age Exclusive	Tenure(s): Rent (social landlord)	Willie Edwards Fold	224-262 Ramsden Road, Wardle Fold, Wardle, Rochdale, Lancashire, OL12 9NU	20	No
Age Exclusive	Tenure(s): Rent (social landlord)	Yarrow Close	Rochdale, Greater Manchester, OL11 1ST	4	No

Type	Tenure	Name	Address	Dwgs	Ward?
Age Exclusive	Tenure: Shared Ownership (LSE)	Aginccourt Gardens	Aginccourt Street / Short Street, Heywood, Rochdale, Greater Manchester, OL10 3E	12	Yes
Age Exclusive	Tenure: Rent (market) and Leasehold	Birtle Brook Retirement Village	Birtle Road, off Elbut Lane, Bury, Lancashire, BL9 7UJ	64	No
Age Exclusive	Tenure: Shared Ownership	Colne Street	Castleton, Rochdale, Lancashire, OL11 2UG	5	Yes
Age Exclusive	Tenure: Shared Ownership	Cross St/Aspell Clo	Middleton, Rochdale, Lancashire, M24 4AR	10	No
Age Exclusive	Tenure: Shared Ownership	Hillhouse Court	Trevor Street, Castleton, Rochdale, Lancashire, OL11 3JT	13	Yes
Age Exclusive	Tenure: Shared Ownership	Moss Farm Close	Andover Avenue, Alkrington, Middleton, Manchester, M24 1GH	13	No
Age Exclusive	Tenure: Shared Ownership	Mulberry Close	Rochdale, Lancashire, OL11 3TS	29	No
Age Exclusive	Tenure: Shared Ownership	Scout Green	Whalley Road, Hollins, Middleton, Rochdale, Lancashire, OL12 7NB	10	No

Retirement Housing

Type	Tenure	Name	Address	Dwgs	Ward?
Retirement housing	Tenure(s): Rent (social landlord)	Alice Ingham Court	Ings Lane, Rochdale, Lancashire, OL12 7AP	50	No
Retirement housing	Tenure(s): Rent (social landlord)	Alkington Court	off Andover Avenue, The Downs, Middleton, Manchester, M24 1T	23	No
Retirement housing	Tenure(s): Rent (social landlord)	Arnold Bagnell Court	Platting Lane, Rochdale, Lancashire, OL11 2JT	29	No
Retirement housing	Tenure(s): Rent (social landlord)	Ashcroft	Braddocks Close, Rochdale, Lancashire, OL12 9UT	42	No
Retirement housing	Tenure(s): Rent (social landlord)	Avro Court	Aspinal Street, Middleton, Greater Manchester, M24 2EP	37	No
Retirement housing	Tenure(s): Rent (social landlord)	Barnett Court	Coomassie Street, Heywood, Lancashire, OL10 3BE	39	Yes
Retirement housing	Tenure(s): Rent (social landlord)	Brackenhall Court	Todd Street, Heywood, Lancashire, OL10 4RD	46	Yes
Retirement housing	Tenure(s): Rent (social landlord)	Bridgewood Lodge	Margaret Street, Heywood, Lancashire, OL10 3HE	29	Yes
Retirement housing	Tenure(s): Rent (social landlord)	Cherwell Court	Peel Lane, Heywood, Rochdale, Greater Manchester, OL10 4PX	34	Yes
Retirement housing	Tenure(s): Rent (social landlord)	Chisholm Court	off Wood Street, Middleton, Manchester, M24 4BE	39	No
Retirement housing	Tenure(s): Rent (social landlord)	Clough Court	Boarshaw Road, Middleton, Manchester, M24 6AQ	32	No
Retirement housing	Tenure(s): Rent (social landlord)	Cobden Lodge	Tudor Hall Street, Castleton, Rochdale, OL11 3BW	49	Yes
Retirement housing	Tenure(s): Rent (social landlord)	Corcoran Close	West Starkey Street, Heywood, Rochdale, Greater Manchester, OL	56	Yes
Retirement housing	Tenure(s): Rent (social landlord)	Derrick Walker Court	Manchester Road, Sudden, Rochdale, Lancashire, OL11 4HU	28	No
Retirement housing	Tenure(s): Rent (social landlord)	D'Oliveira Court	Wood Street, Langley, Middleton, Greater Manchester, M24 5QU	45	No
Retirement housing	Tenure(s): Rent (social landlord)	Falinge Mews	Mount Street, off Spotland Road, Rochdale, Lancashire, OL12 6TC	38	Yes
Retirement housing	Tenure(s): Rent (social landlord)	Fieldway	Broad Lane, Rochdale, Lancashire, OL16 4PX	52	No
Retirement housing	Tenure(s): Rent (social landlord)	Ian Fraser Court	Queensway, Rochdale, Greater Manchester, OL11 1TZ	37	No
Retirement housing	Tenure(s): Rent (social landlord)	Isherwood Close	Schofield Street, Heywood, Lancashire, OL10 1DD	18	Yes
Retirement housing	Tenure(s): Rent (social landlord)	Iveagh Court	Newbold, Rochdale, OL16 5SW	34	No
Retirement housing	Tenure(s): Rent (social landlord)	Jack McCann Court	Trafalgar Street, Rochdale, Lancashire, OL16 2EE	44	No
Retirement housing	Tenure(s): Rent (social landlord)	Khubsuret House	Castlemere Street, Rochdale, Lancashire, OL11 3SE	33	No
Retirement housing	Tenure(s): Rent (social landlord)	Lindum Court	Aspinal Street, Heywood, Lancashire, OL10 4ES	28	Yes
Retirement housing	Tenure(s): Rent (social landlord)	Lonsdale Court	Sedgley Street, Middleton Junction, Middleton, Manchester, M24	32	No
Retirement housing	Tenure(s): Rent (social landlord)	Low Bank	off Wardle Road, Smallbridge, Rochdale, Lancashire, OL12 9SD	20	No
Retirement housing	Tenure(s): Rent (social landlord)	Margaret Ward Court	Wellfield Street, Rochdale, Lancashire, OL11 1AW	35	No
Retirement housing	Tenure(s): Rent (social landlord)	Mayburn Close	Mainway East, Alkington, Middleton, Manchester, M24 1JP	39	No
Retirement housing	Tenure(s): Rent (social landlord)	Millfield	Hornby Street, Heywood, Lancashire, OL10 1AB	14	Yes
Retirement housing	Tenure(s): Rent (social landlord)	Moss Row	Raven Street, off Industry Street, Norden, Rochdale, Lancashire, OL	30	Yes
Retirement housing	Tenure(s): Rent (social landlord)	Mountside View	Thrum Hall Lane, Shawclough, Rochdale, Lancashire, OL12 6DE	30	No
Retirement housing	Tenure(s): Rent (social landlord)	Norman Weall Court	Fielding Street, Cheapside, Middleton, Manchester, M24 6BJ	41	No
Retirement housing	Tenure(s): Rent (social landlord)	Olive Standing House	Todmorden Road, Littleborough, Lancashire, OL15 9AH	26	No
Retirement housing	Tenure(s): Rent (social landlord)	Pendleton Croft	Hind Hill Street, Heywood, Lancashire, OL10 1EQ	24	Yes
Retirement housing	Tenure(s): Rent (social landlord)	Pennine View	East Street, Rochdale, Lancashire, OL16 2EG	26	No
Retirement housing	Tenure(s): Rent (social landlord)	Portal Court	Kenyon Lane, Middleton, Greater Manchester, M24 2DS	42	No
Retirement housing	Tenure(s): Rent (social landlord)	Ravendale	Ravendale Close, Meadow View, Cutgate, Rochdale, Lancashire, OL	59	Yes
Retirement housing	Tenure(s): Rent (social landlord)	Roeacre Court	York Street, Heywood, Rochdale, Greater Manchester, OL10 4NX	30	Yes
Retirement housing	Tenure(s): Rent (social landlord)	Ryefields	Braddocks Close, Halifax Road, Hurstead, Rochdale, Lancashire, OL	40	No
Retirement housing	Tenure(s): Rent (social landlord)	Saxon House	West View, Littleborough, Lancashire, OL15 0JR	17	No
Retirement housing	Tenure(s): Rent (social landlord)	Sheriff St	Milnrow, Rochdale, Lancashire, OL16 3PW	45	No
Retirement housing	Tenure(s): Rent (social landlord)	Springfield Close	Isherwood Street, Heywood, Lancashire, OL10 2DE	23	Yes
Retirement housing	Tenure(s): Rent (social landlord)	St Gabriels Court	Isherwood Street, Heywood, Lancashire, OL10 2DE	29	Yes
Retirement housing	Tenure(s): Rent (social landlord)	Street Lodge	Heywood Road, Castleton, Rochdale, Lancashire, OL11 3BD	23	Yes
Retirement housing	Tenure(s): Rent (social landlord)	Thistleyfield	Helliwell Street, Milnrow, Rochdale, Lancashire, OL16 3LP	53	No
Retirement housing	Tenure(s): Rent (social landlord)	Threlkeld Court	Threlkeld Road, Langley, Middleton, Manchester, M24 4TP	30	No
Retirement housing	Tenure(s): Rent (social landlord)	Tonge Court	Oldham Road, Middleton, Manchester, M24 2JY	32	No
Retirement housing	Tenure(s): Rent (social landlord)	Westhill	Castle Avenue, Rochdale, Lancashire, OL11 4LP	20	Yes
Retirement housing	Tenure(s): Rent (social landlord)	Woods Court	Broad Street, Rhodes, Middleton, Manchester, M24 4AP	40	No
Retirement housing	Tenure(s): Rent (social landlord)	Yew Court	Warwick Street, Halifax Road, Rochdale, Lancashire, OL12 9XD	32	No

Type	Tenure	Name	Address	Dwgs	Ward?
Retirement housing	Tenure(s): Leasehold	Butterworth Grange	93 Norden Road, Bamford, Rochdale, Lancashire, OL11 5SZ	30	Yes
Retirement housing	Tenure(s): Leasehold	Ford Gardens	Bamford, Rochdale, Lancs, OL11 4DZ	29	Yes
Retirement housing	Tenure(s): Leasehold	Pegasus Court	Mansfield Grange, Bury Road, Oakenrod, Rochdale, OL11 4EA	60	Yes

Extra care and Enhanced Sheltered Housing

Type	Tenure	Name	Address	Dwgs	Ward?
EXTRA CARE HOUSING	Tenure(s): Rent (social landlord)	Hare Hill	1 Inglis Street, Littleborough, Rochdale, Lancashire, OL15	43	No
EXTRA CARE HOUSING	Tenure(s): Rent (social landlord)	Keswick Gardens	off Keswick Close, Langley, Middleton, Manchester, M24 4	98	No

For Birtle Brook Retirement Village, there is no evidence of properties for rent, so all units have been included in the leasehold category.