# Affordable housing numbers in Croydon plateau as new builds fall sharply



Government data has shed light on the state of affordable housing in Croydon, revealing that while there have been fluctuations in the number of affordable homes over the years, the challenges of housing affordability remain significant. As of 2023, Croydon boasts 27,280 affordable homes, slightly down from the previous year’s total of 27,230. This figure includes properties available at below-market rates, specifically targeted at supporting low to moderate-income families.

Following the economic downturn of 2008, the number of affordable homes in Croydon steadily increased from 24,576 in 2009, peaking at 27,055 in 2022. However, the data suggests a troubling trend where the growth has not been linear; there have been periods of stagnation and decline. The most notable rise occurred between 2011 and 2013 when the number climbed from 25,005 to 25,962, suggesting a period of recovery in the aftermath of the recession. Nevertheless, various factors, including the right-to-buy scheme, changes in government funding, and a decline in newly built affordable units, have contributed to fluctuations in these figures.

A recent report indicates that despite an overall increase in affordable housing, the nature of Croydon's housing market is changing. The percentage of privately rented homes has climbed from 21.0% to 25.8%, while homeownership has decreased from 58.8% to 54.7% between 2011 and 2021. This shift reflects not only local economic pressures but also broader national trends whereby the rental market is becoming increasingly dominant, leaving many aspiring homeowners in a precarious position.

In a more concerning development, the construction of new affordable homes has significantly slowed. In the 2022-23 period, Croydon completed only 553 affordable homes, a drop from 818 the previous year. This construction shortfall highlights a troubling discrepancy, as the borough's completion rate for affordable units languished far below its target, managing only 17% of the desired amount according to local housing goals. Croydon, having built 8,754 units in total, nonetheless fell short on its affordable housing objectives.

Moreover, concerns regarding the loss of social housing have come to the forefront. Between 2012 and 2022, Croydon experienced a net loss of over 1,000 social homes, with 1,167 sold off and only 222 new units constructed. This contraction in the social housing stock effectively undermines efforts to provide adequate housing for those on low incomes, signalling a stark challenge for the local council amid rising demand.

Rob Houghton, CEO of reallymoving, remarked on the landscape for first-time buyers, suggesting areas in Croydon such as Thornton Heath are emerging as affordable options. He noted that while prospective homeowners often face daunting average house prices, focusing on areas with strong transport links can offer a broader selection of affordable properties. Houghton emphasised the importance of understanding the market landscape beyond just averages to ensure informed purchasing decisions.

The stark reality is that as the number of affordable homes sees minor fluctuations, broader systemic challenges persist, impacting not just potential buyers but also those reliant on social housing. With around 5,000 households currently on the housing register and only 260 council properties available last year, Croydon's housing crisis remains a pressing issue, necessitating a concerted effort to balance supply against the ever-increasing demand.

### 📌 Reference Map:

* Paragraph 1 – [[1]](https://www.yourlocalguardian.co.uk/news/25209159.number-affordable-houses-croydon-revealed-new-data/), [[4]](https://www.londonworld.com/your-london/croydon/more-than-1000-social-homes-lost-in-croydon-over-past-decade-4010191)
* Paragraph 2 – [[1]](https://www.yourlocalguardian.co.uk/news/25209159.number-affordable-houses-croydon-revealed-new-data/), [[2]](https://www.ons.gov.uk/visualisations/censusareachanges/E09000008/), [[5]](https://www.londonworld.com/your-london/croydon/fewer-affordable-homes-built-in-croydon-this-year-despite-numbers-rising-across-england-4438120)
* Paragraph 3 – [[3]](https://cvra.org.uk/2024/10/14/croydons-housing-targets-where-are-we/), [[5]](https://www.londonworld.com/your-london/croydon/fewer-affordable-homes-built-in-croydon-this-year-despite-numbers-rising-across-england-4438120), [[4]](https://www.londonworld.com/your-london/croydon/more-than-1000-social-homes-lost-in-croydon-over-past-decade-4010191)
* Paragraph 4 – [[6]](https://www.londonworld.com/your-london/croydon/empty-homes-in-croydon-more-than-doubled-in-last-decade-4091734), [[7]](https://www.croydon.gov.uk/housing/find-home/step-by-step/find-home-croydon-step-step/housing-situation-croydon)
* Paragraph 5 – [[1]](https://www.yourlocalguardian.co.uk/news/25209159.number-affordable-houses-croydon-revealed-new-data/), [[4]](https://www.londonworld.com/your-london/croydon/more-than-1000-social-homes-lost-in-croydon-over-past-decade-4010191)

Source: [Noah Wire Services](https://www.noahwire.com)

## Bibliography

1. <https://www.yourlocalguardian.co.uk/news/25209159.number-affordable-houses-croydon-revealed-new-data/> - Please view link - unable to able to access data
2. <https://www.ons.gov.uk/visualisations/censusareachanges/E09000008/> - The Office for National Statistics (ONS) provides data on housing tenure changes in Croydon between 2011 and 2021. The percentage of privately rented homes increased from 21.0% to 25.8%, while homeownership decreased from 58.8% to 54.7%. Social renting remained constant at 17.9%. This indicates a shift towards private renting and a decline in homeownership over the decade.
3. <https://cvra.org.uk/2024/10/14/croydons-housing-targets-where-are-we/> - Croham Valley Residents' Association discusses Croydon's housing targets up to March 2023. The borough built 8,754 units, surpassing its target of 8,316, achieving 105% of the goal. However, the completion rate for affordable homes was 17%, below the 50% target, and for family homes, it was 16%, below the 30% target, highlighting challenges in meeting affordable housing objectives.
4. <https://www.londonworld.com/your-london/croydon/more-than-1000-social-homes-lost-in-croydon-over-past-decade-4010191> - LondonWorld reports that over the past decade, Croydon lost more than 1,000 social homes. Between 2012 and 2022, 222 social homes were built, while 1,167 were sold and 89 demolished, resulting in a net loss of 1,034 homes. This underscores the challenges in maintaining and expanding social housing stock in the borough.
5. <https://www.londonworld.com/your-london/croydon/fewer-affordable-homes-built-in-croydon-this-year-despite-numbers-rising-across-england-4438120> - LondonWorld highlights a decline in affordable housing construction in Croydon. In 2022-23, 553 affordable homes were completed, down from 818 the previous year. The figures include social and affordable rental properties, affordable home ownership, shared ownership, and first homes, indicating a slowdown in affordable housing development despite rising numbers across England.
6. <https://www.londonworld.com/your-london/croydon/empty-homes-in-croydon-more-than-doubled-in-last-decade-4091734> - LondonWorld reports that the number of empty homes in Croydon more than doubled over the past decade. In 2021, 6% of dwellings were unoccupied, up from 2.5% in 2011. This increase reflects broader housing challenges in the borough, including affordability and availability.
7. <https://www.croydon.gov.uk/housing/find-home/step-by-step/find-home-croydon-step-step/housing-situation-croydon> - Croydon Council provides insights into the borough's housing situation. With approximately 5,000 households on the housing register and over 3,000 new applications annually, only about 260 council properties became available last year. The council emphasizes the limited supply of council homes compared to the private rental sector.