UK AREA INTELLIGENCE

Havering

Havering, London, England

LIVEABILITY AND COST REPORT



OVERALL SCORE

FAIR

STANDING

Below the index median

BIGGEST LEAD

Housing (92)

BIGGEST SHORTFALL

Affordability (14)

£456,759	37	75%
AVERAGE HOME	COST OF LIVING	COMPLETENESS

A free report on what it is like to live in Havering, and what it costs. Twelve categories scored from open government data, each compared against every other area in our index, with the source behind every figure named where it appears.

INSIDE THIS REPORT

- The twelve category scores in full
- The cost of buying, and buying against renting
- Which households the area suits
- Places elsewhere with a similar profile
- How Havering compares with every scored area
- Air quality against the published limits
- Nearby areas and their scores
- Every source behind every figure

PREPARED
2 November 2026

DATA REFRESHED
2 November 2026

REFERENCE
TP-HAVERING-20261102

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How to read this report

Every figure here is published by a government body or another open source, and every one is named where it appears. Nothing is estimated to fill a gap: where a dataset has not loaded for this area, the category is left out of the overall score and the remaining weights are rebalanced, which is why the completeness figure on the cover matters as much as the score beside it.

Scores run from 0 to 100 and are ours, not anybody official. They exist to make twelve very different measurements comparable on one scale, and they are calibrated against every other area in our index rather than against an absolute standard. A 70 therefore means "well above the typical UK area we have scored", not "seven out of ten".

THE BANDS USED THROUGHOUT

SCORE	BAND	WHAT IT MEANS
85 to 100	**Excellent**	Among the strongest areas in the index on this measure
70 to 84	**Very good**	Clearly above the typical scored area
55 to 69	**Good**	Around the middle of the index
40 to 54	**Fair**	Below the typical scored area
0 to 39	**Challenging**	Among the weakest in the index, or measured against a difficult baseline

Two measurements are not comparable across the United Kingdom and are never ranked together in this document. Recorded crime in England and Wales is a count of offences within about a mile over one month, while Scotland publishes an annual rate per 10,000 residents by council. School attainment uses Attainment 8 in England, the Capped 9 points score in Wales and the average highest SCQF level of school leavers in Scotland. Each is compared within its own nation.

This report is guidance built from published statistics. It is not financial, mortgage, legal or investment advice, and TrackPostcode.UK is not authorised or regulated by the Financial Conduct Authority.

SUMMARY

In short

Havering scores 50 out of 100 overall, which places it below the median of the 539 UK areas we have scored. Its biggest lead is housing, scoring 92 against the English median of 83; its biggest shortfall is affordability, 14 against 64.

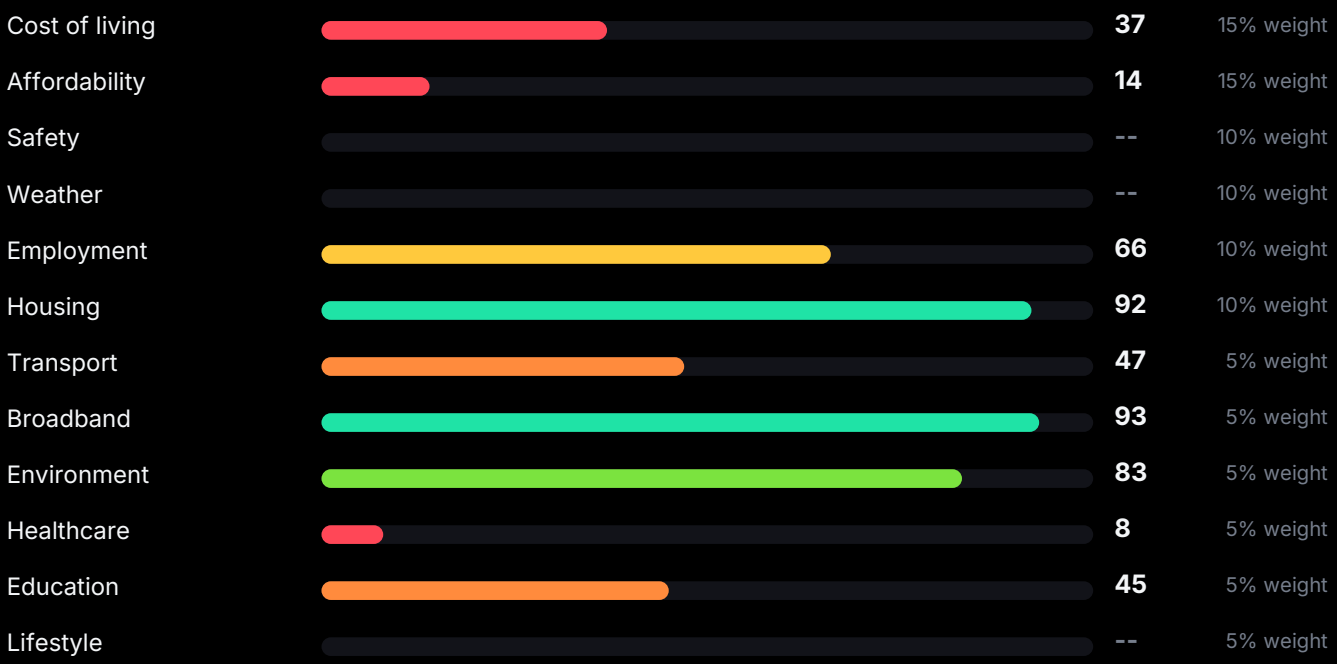
- Nearest scored area: Hornchurch, about 4 miles away, scoring 54.
- Median overall score across the 539 areas in the index: 67 out of 100.
- Categories without data are excluded from the overall score rather than estimated.

HAVERING AT A GLANCE

MEASURE	FIGURE
Local authority	Havering
Constituency	Romford
Overall score	50 out of 100, fair
Report completeness	75 per cent of categories carry data
Average property price	£456,759

The twelve categories

Each category is scored 0 to 100 from its own named source, then combined into the overall score using the weights shown. A category with no data for this area is excluded rather than guessed at.



Built from open government data under the Open Government Licence v3.0

Weights are rebalanced across whatever categories have data, so an area missing one is neither rewarded nor punished for the gap. Completeness for this report is 75 per cent.

How Havering compares

A score on its own says very little. The same score against the median of every area we have scored says a great deal, and it is the difference between a figure and a finding.

AGAINST 539 SCORED AREAS. ENGLAND AND UK COLUMNS ARE MEDIANS

CATEGORY	SCORE	ENGLAND	UK	DIFF	POSITION
Cost of living	**37**	71	72	**-34**	bottom 8%
Affordability	**14**	64	68	**-50**	bottom 9%
Employment	**66**	61	59	**+5**	top 27%
Housing	**92**	83	83	**+9**	top 27%
Transport	**47**	75	75	**-28**	bottom 8%
Broadband	**93**	88	88	**+5**	top 31%
Environment	**83**	89	91	**-6**	bottom 19%
Healthcare	**8**	54	52	**-46**	bottom 1%
Education	**45**	39	40	**+6**	top 29%

What this area does well. Measured against everywhere else in the index, the standouts are housing (92, 9 above the median).

Where it falls short. Affordability (14, 50 below), healthcare (8, 46 below) and cost of living (37, 34 below).

What a home here costs

What the score means in cash. The average home here is £456,759, 69 per cent above the median of the areas we have scored. With a ten per cent deposit of £45,676, repaying the rest costs about £2,649 a month, £1,086 more than renting at the local average of £1,563, and needs a household income of about £91,400 to borrow.

THE COST OF BUYING IN HAVERING

MEASURE	FIGURE
Average property price	£456,759 (June 2026)
Change over 12 months	+3.9%, rising
Against the index median	69% above £270,569
10% deposit	£45,676
15% deposit	£68,514
Price to earnings	11.7 times UK median full-time earnings of £39,039
Monthly repayment	£2,649 on a £411,083 mortgage (10% deposit, 6% over 25 years)
Against renting	£1,086 more than the £1,563 average monthly rent
Income to borrow it	About £91,400 a year at 4.5 times income

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Prices are the HM Land Registry UK House Price Index average for this local authority, covering every property type together. Earnings are the UK median for full-time employees, not a local figure, so the multiple compares areas on a common basis rather than describing local pay. This is illustrative arithmetic, not a mortgage assessment or financial advice.

Air quality against the limits

Fine particulates, at 7.7, sit inside the UK 2040 target of 10 but above the World Health Organization guideline of 5, as in most of Britain. Nitrogen dioxide, at 10.5, is well inside the UK limit of 40 but above the WHO guideline of 10.

MODELLED BACKGROUND CONCENTRATION, MICROGRAMS PER CUBIC METRE

POLLUTANT	HAVERING	UK OBJECTIVE	WHO GUIDELINE	STANDING
Fine particulates (PM2.5)	**7.7**	10	5	Inside UK, above WHO
Nitrogen dioxide (NO2)	**10.5**	40	10	Inside UK, above WHO

Neighbourhood background levels from the Defra 1 km model; readings beside a busy road are higher. UK figures are the legal limit (NO2) and 2040 target (PM2.5); WHO figures are health guidelines, not law.

Who Havering suits

Havering suits most households about equally: from the bottom 7% for remote workers to the bottom 1% for retirees of the 539 areas we have scored.

THE SAME CATEGORIES, WEIGHTED FOR DIFFERENT LIVES

HOUSEHOLD	SCORE	STANDING	WHAT IT WEIGHTS
Remote workers	**55**	bottom 7%	Weighted towards broadband, cost of living, environment and weather.
Young professionals	**53**	bottom 5%	Weighted towards employment, lifestyle, transport and broadband.
Families	**51**	bottom 4%	Weighted towards schools, safety, housing and healthcare.
Students	**46**	bottom 4%	Weighted towards cost of living, lifestyle, transport and safety.
Retirees	**43**	bottom 1%	Weighted towards healthcare, safety, environment and cost of living.

Nearby, and places like it

Scored areas within about 50 miles

AREA	DISTANCE	WHERE	OVERALL	BAND
Hornchurch	4.1 mi	Havering, London, England	**54**	Fair
Brentwood	5.3 mi	Brentwood, East of England, England	**46**	Fair
Barking	7.0 mi	Barking and Dagenham, London, England	**55**	Good
Walthamstow	8.2 mi	Waltham Forest, London, England	**55**	Good
Woolwich	10 mi	Greenwich, London, England	**47**	Fair
Bexleyheath	11 mi	Bexley, London, England	**57**	Good

Areas with the most similar profile, anywhere in the country

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AREA	WHERE	OVERALL	AVERAGE GAP
Saffron Walden	Uttlesford, East of England, England	**58**	10.4
Hertford	East Hertfordshire, East of England, England	**56**	10.8
Dartford	Dartford, South East, England	**56**	11.1
Penicuik	Midlothian, Scotland	**63**	11.4
Bishop's Stortford	East Hertfordshire, East of England, England	**56**	11.4

Ranked by the average difference across every category both areas have data for, so a smaller gap is a closer match. Immediate neighbours are excluded. These are matches on the shape of the data rather than on character: two areas can score alike and feel nothing like each other.

Weather and the outdoors

There is no weather score for Havering. The nearest Met Office historic station, Heathrow, is 46 km away, beyond the 40 km we accept, so its climate would describe somewhere else. Weather is left out of the overall score here rather than borrowed.

What this report does not tell you

Every figure here is real. That does not make it complete, and four limits are worth holding in mind before acting on any of it.

Averages describe an area, not an address

Cost of living, affordability, housing, employment, broadband and education are published for a whole local authority, and education sometimes for the county. Every street in Havering shares the council figures, including streets that are nothing like each other. Weather, amenities, healthcare, transport and air quality, and crime, are measured around the exact point searched and are genuinely local.

Recorded crime is not the same as crime

The safety figure counts offences reported to the police, so it reflects both what happened and how willing people were to report it. It counts offences within about a mile of the point, per resident where the population is known, so a busy centre that draws in visitors records more than a quiet suburb regardless of how safe it is to live in.

Amenity counts come from a volunteer map

Shops, surgeries, parks and transport stops are counted from OpenStreetMap, which is thorough in most of Britain and thinner in some rural areas. A low lifestyle or healthcare score can occasionally mean the map is incomplete rather than the services are absent.

Climate is not a forecast

The weather scores are multi-year averages from the nearest long-running Met Office station, used only when it is within 40 km. They describe the usual pattern, not next week, and in hilly country two places ten miles apart can differ more than the station suggests. No station is close enough to Havering, so weather is left out of this report.

None of this is a reason to distrust the figures. It is the difference between a number and a decision, and the decision is still yours.

Method and sources

Every category below is loaded from the source named against it. Nothing on this page is modelled by us except the 0 to 100 mapping itself, which is documented in full at trackpostcode.uk/methodology.

CATEGORY	SOURCE	MEASURED AT
Cost of living	ONS	Local authority, so every address in it shares this figure
Affordability	HM Land Registry	Local authority, so every address in it shares this figure
Safety	police.uk	Within about one mile of this point, latest published month
Weather	Met Office	Not scored: no Met Office station close enough
Employment	ONS / NOMIS	Local authority, so every address in it shares this figure
Housing	HM Land Registry	Local authority, so every address in it shares this figure
Transport	DfT NaPTAN	Stops within 800 m and the nearest railway station
Broadband	Ofcom Connected Nations	Local authority, so every address in it shares this figure
Environment	Defra UK-AIR	The Defra 1 km grid cell containing this point
Healthcare	OpenStreetMap	Services within about 2 km, hospitals within about 8 km
Education	DfE and devolved governments	Local authority, latest published year
Lifestyle	OpenStreetMap	Amenities within about 2 km of this exact point; private gardens no

How the overall score for Havering was calculated

Each category score is multiplied by its weight, the weights are rebalanced across whatever categories have data, and the results are added. No adjustment is applied afterwards.

CATEGORY	SCORE	BASE WEIGHT	REBALANCED	CONTRIBUTION
Cost of living	37	15%	20.0%	7.4
Affordability	14	15%	20.0%	2.8
Employment	66	10%	13.3%	8.8
Housing	92	10%	13.3%	12.3
Transport	47	5%	6.7%	3.1
Broadband	93	5%	6.7%	6.2
Environment	83	5%	6.7%	5.5
Healthcare	8	5%	6.7%	0.5
Education	45	5%	6.7%	3.0
Overall			**100%**	**50**

Rebalanced weights are the base weights divided by the total for the categories that carry data here, which is what stops a missing dataset dragging the overall score down. Contributions are rounded for display and may not sum to the exact total shown.

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THE LIVE REPORT

This report is a snapshot. The page behind it is not.

Crime data refreshes when police.uk publishes each month, house prices follow the monthly Land Registry index, and the score index behind the comparisons is rebuilt every night. The online version of this report always carries the current figures, along with the full breakdown behind every category.

OPEN THE LIVE REPORT

trackpostcode.uk/havering/

Compare anywhere else — trackpostcode.uk

Search any UK postcode, town, city or council for the same twelve categories.

Rank by what matters to you — trackpostcode.uk/relocation-score/

The relocation quiz reweights every area against your own priorities.

Check what you could afford — trackpostcode.uk/affordability-calculator/

The affordability calculator works the sums against your salary and savings.

Read the method in full — trackpostcode.uk/methodology/

Every weight, every threshold and every source, written out.

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