

Housing and Health Needs Assessment

Recommendations and executive summary

Suffolk
2024



What does the Housing and Health Needs Assessment (H&HNA) tell us about housing in Suffolk?

<p>Key section information:</p> <p>Housing and health are inextricably linked. Homes in Suffolk are becoming increasingly unaffordable, with house prices outpacing income growth by almost double over the last 20 years, disproportionately affecting those on lower incomes. Meanwhile, Suffolk's population continues to increase and age, requiring suitable homes to support independent living.</p> <p>The majority of Suffolk's housing will require extensive upgrades to remain suitable.</p> <p>Alongside affordability issues, many Suffolk households live in homes with poor energy performance. Cold and damp properties have a negative impact on resident's health, but improvements are costly and often unviable without subsidies, which are only available to those on the lowest incomes because of the high cost of retrofitting measures.</p> <p>There is also a significant number of older properties in Suffolk that cannot be improved (because of building codes and regulations, structural issues, and preservation rules among other challenges).</p> <p>Finally, rising homelessness and the social housing waiting list demonstrate the pressures to meet housing need. These interlinked factors demonstrate how unsuitable and unaffordable housing contributes to health inequalities in Suffolk.</p>	<p>Key section statistics:</p> <ul style="list-style-type: none"> • Over 80% of the housing stock required by 2050 already exists today. • Almost 50,000 Suffolk households are non-decent, failing to meet basic quality standards. • Suffolk faces a shortage of larger, affordable accommodation, indicated by almost 7,000 overcrowded households. • There are over 10,000 Suffolk households on the social housing register
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Recommendations

The following recommendations are intentionally broad to accommodate the diverse approaches used across Suffolk to deliver improvements in relation to housing and health.

It is also recognised that there will be practical constraints such as funding limitations, for example, the lack of funding to retrofit housing for everyone which may hinder large-scale implementation. However, a public health approach should prioritize areas of greatest need first.

It is envisaged that the Suffolk housing board will utilise these recommendations to guide future targeted work.

For Suffolk housing and health strategic leaders/decision makers:

For existing housing:

Recommendation	Rationale
<p>Provide additional funding opportunities for upgrading and retrofitting Suffolk's homes with the worst energy efficiency ratings to prevent ill health.</p> <p>This can be achieved through (a) joined-up awareness raising campaigns on available grants and subsidies, (b) support for residents and landlords to apply for them, (c) lobbying (or requesting) government for area based, funded schemes.</p>	<p>Grants and subsidies are available for those on the lowest incomes to improve insulation, heating systems and appliances to improve affordability, comfort, and health.</p> <p>However, it is recognised that many are not eligible for financial support, or are unable to complete the forms. Given the significant retrofitting costs, additional support is required to improve existing Suffolk housing.</p>
<p>Continue work to coordinate local strategies and policies to address existing poor housing conditions and promote healthy, affordable, and sustainable homes.</p>	<p>Expansion of strategies such as the Warm Homes Healthy People scheme would identify housing issues where individuals are repeatedly admitted to hospital in Suffolk for respiratory illness.</p>

For new housing:

Recommendation	Rationale
<p>Prioritise planning conditions and policies to improve housing affordability by prioritising different tenures within housing developments.</p>	<p>Affordable units need to be provided alongside market-rate housing to provide stability for vulnerable groups and provide access to better housing for all.</p>
<p>Ensure stronger local plans so properties do not need to be retrofitted.</p>	<p>Future-proofing Suffolk's new dwellings will prevent the need for retrofitting funding, while allowing residents to benefit from suitable housing.</p>
<p>Provide local planning guidance to ensure high quality, accessible, excellent rated energy efficient new homes are built.</p>	<p>The government is providing new accessibility standards for homes. An ageing population will see the number of disabled people continue to increase, and it is important early planning and policy change is utilised to meet their needs.</p>

For Suffolk organisations working in housing and health:

Recommendation	Rationale
<p>Suffolk housing board to lead development of a “Housing health audit” to identify and address housing-related health hazards in all housing tenures.</p> <p>Greater focus is required within the private rented sector, where residents are more likely to experience worse housing conditions.</p>	<p>An audit of the Suffolk housing stock would identify housing-related health hazards, requiring collaboration across health providers, councils, and developers. A successful audit would provide local level damp and mould data for the county split by tenure to target future interventions.</p>
<p>All organisations with the Suffolk system, not just housing teams, should adopt a Make Every Contact Count (MECC) approach to ask residents about their housing, providing advice on maintaining warm and dry homes, and referring residents living in poor conditions to support services. Where appropriate, organisations should refer for further local support services via the Warm Handover Referral Scheme.</p>	<p>Damp, cold, and excessively hot homes are all bad for health outcomes, and people need to be supported to try and mitigate those issues where they occur in their own housing.</p>
<p>Strengthen links with health, Public Health and Communities, and the Suffolk Office of Data & Analytics (SODA) to enhance data sharing and intelligence to inform targeted housing interventions.</p>	<p>Establishing and extending current robust data sharing agreements and collaborative relationships would enable more coordinated and evidence-based approaches to improving health through housing interventions.</p> <p>Improved data sharing could identify intersections of poor housing conditions and health inequalities, providing the opportunity to target housing improvements and support services for those in greatest need.</p>
<p>For new and existing housing, start to systematically consider how the likely effects of climate change, including more extreme heat, more extreme cold, more extreme storms and higher flood risks will affect housing and conditions in Suffolk, and include those mitigations in future plans.</p> <p>Suitable infrastructure will be required in the form of policies and trained and accessible builders to carry out this work.</p>	<p>Although deaths due to cold weather are projected to decline over time, cold will continue to present a substantial mortality burden.</p> <p>Continuing to plan for extreme cold when assessing climate impacts on housing will help address this ongoing risk. There is also expected variation in geographic and social vulnerability, highlighting the need to target interventions to improve community resilience¹.</p>

For individuals living in Suffolk:

Recommendation	Rationale
<p>Assess for household hazards – particularly mould or moisture issues.</p> <p>For those renting their properties, if they are sub-standard, tenants can contact their landlord or property manager as they are responsible for the condition of the home. Sources of information include Shelter, Warm Homes Suffolk, Safe Suffolk Renters, Citizens Advice, or the local authority for further advice.</p>	<p>Excess moisture in households allows mould to grow and can cause respiratory issues. Residents can inspect their household for leaks and mould growth and take early intervention to prevent future respiratory issues.</p> <p>The expected outlawing of section 21 'no-fault evictions' should enable more private renters to question the condition of their property without fear of eviction.</p>
<p>Look for opportunities to adapt homes as people age to improve home safety.</p> <p>Sources of information include NHS home adaptations, the Disabled Facilities Grant, Independence at Home, AgeUK and the Suffolk County Council Adapting your home to work for you page, Independent Living Suffolk.</p>	<p>The addition of cost-effective interventions such as grab bars, railings on the side of the stairs, suitable lighting, and the removal of trip hazards can prevent injury for ageing residents and reduce hospital admissions, bringing wider societal benefits.</p>
<p>Stay safe within current climate parameters, such as during a heatwave or prolonged extreme cold. Resources include UKHSA guidance: Beat the heat: staying safe in hot weather and Keeping warm and well: staying safe in cold weather.</p>	<p>Extreme weather events such as heatwaves or prolonged cold can pose significant risks to vulnerable individuals and impact their health and wellbeing.</p> <p>Mitigating these potential dangers ensures that housing conditions are suitable to protect residents during adverse climate conditions.</p>

Executive summary

Overview

The link between poor housing conditions and poor health outcomes is well known and understood. Safe, affordable, and warm homes provide the stable foundations for good health.

The [Marmot Review in 2010](#) determined housing as a social determinant of health, meaning it can affect physical and mental health throughout life². Poor housing is estimated to cost the NHS in England £1.4billion a year in treatment costs alone^{3,4}. The subsequent Marmot Review 10 years on noted that poor quality housing, particularly damp and cold homes, directly harm physical and mental health and

poor housing conditions continue to harm health in England and widen health inequalities⁵.

A considerable number of people in England suffer from avoidable health problems caused by their living situations⁶. For instance, nearly a third (31%) of adults in Britain have had mental or physical health problems because of the condition of, or lack of space in their home during the pandemic⁷. Respiratory issues, cardiovascular conditions, arthritis, depression, and anxiety prevalence is higher among those contending with damp and mould, expensive heating bills, housing insecurity or homelessness^{2,8,9}.

Children are especially susceptible to the adverse effects of poor housing, facing developmental, infection and accident risks from inadequate homes^{10,11}. Later in life, elderly individuals experience accelerated declines in capability where homes fail to enable safe independent living¹².

Prioritizing housing quality, affordability and stability through joined-up policy and practice across Suffolk is vital to alleviate the impact poor housing has on the health of local communities⁸.

There are a number of challenges in Suffolk due to the housing stock available, including the [supply of households](#) and [affordability; energy efficiency of households](#) and the challenges of [retrofitting](#) (improving the household's energy efficiency); the percentage of [non-decent homes](#); and [overcrowding](#) and [homelessness](#).

Homes in Suffolk

There were 333,543 households in Suffolk according to the 2021 census, an increase of 7.4% or 23,000 households between 2011-2021¹³. More households have been created (including new builds and conversions) in Suffolk over the last decade than the England average - the 7.4% increase was higher than the England increase over the same period (6.2%). Nationally, the government has pledged to increase the number of homes being built, with a target of 300,000 homes per year by the mid-2020s, and a need to rebalance the housing market towards more home ownership¹⁴. Over the last 5 years, the mean number of net additional dwellings in Suffolk each year was 3,290¹⁵.

Future housing need in Suffolk

As Suffolk's population changes in future years, the county's housing stock will also need to change. Using household projections:

- by 2043, there will be fewer young people aged under 25 years of age living in Suffolk, and a 32.3% increase in the number of people aged 65 and over living in Suffolk¹⁶
- almost half (46.2%) of households will be two or more adults with no dependent children, while almost 1 in 3 (32.5%) of Suffolk households are forecast to be single person households in 2043¹⁶
- there is a projected 68.0% increase in the number of people living in care homes in Suffolk either with, or without nursing from 5,516 in 2020 to 9,267 in 2040¹⁷

The Energy Saving Trust estimates that more than 80% of the homes people will be living in by 2050 have already been built¹⁸ – this means that the majority will require major upgrades to be suitable for Suffolk's ageing population, while also providing new housing that meets Lifetime Homes standards.

Specialist accommodation needs

Housing for Older People Supply Recommendations (HOPSR) identifies a significant difference between the recommended supply and actual supply of age-exclusive housing in Suffolk (housing with age restrictions on who can live there, with buildings designed to be age friendly but little to no support is provided¹⁹). In 2018, there were only 707 age-exclusive homes in the county, whereas the HOPSR tool advises 5,932 homes are needed to meet the demand of the population in the county. The HOPSR tool forecasts a 75.7% increase on the 2018 supply to the 2035 recommendation of 10,420 age-exclusive households²⁰.

Specialist housing includes sheltered housing, enhanced sheltered housing, and extra care housing. In 2018, there were 7,726 specialist homes in Suffolk – below the recommended 12,788 from the HOPSR. The tool recommends 22,489 specialist homes in 2035²⁰. However, many older people may not want or require specialist accommodation if general housing is already suitable, such as bungalows, or homes that can be adapted to meet an individual's future needs.

A dwelling where unrelated tenants rent their home from a private landlord is a house in multiple occupation (HMO). HMOs have at least three unrelated individuals living there, with toilet, bathroom or kitchen facilities shared with other tenants²¹. There were 427 HMOs in Suffolk as of census day 2021, with 187 in Ipswich and 141 in West Suffolk²². Large HMOs (5 or more residents) must be licensed by the council and meet certain standards. It is estimated that there were 75 unlicensed HMOs in Suffolk between 2021/22²³, however this is a 5-fold increase in the estimated number of unlicensed HMOs since 2011/12²⁴. Residents of unlicensed HMOs are attracted by cheaper rents, but may endure squalid, overcrowded, and unsafe conditions²⁵. At least 375 people in Suffolk are at risk of living in unlicensed HMOs, who may be enduring poor living conditions.

Damp, mould and cold

Damp and mould in homes can trigger asthma and respiratory issues. Cold indoor temperatures exacerbate respiratory illness, heart disease, arthritis, and other musculoskeletal conditions. Both excess cold, and damp and mould have links to worsened mental health, with higher rates of anxiety and depression seen in affected households²⁶.

In England in 2020, 4.2% of homes where the oldest resident was 60 or over experienced excess cold (compared to 1.8% where the oldest resident was under the age of 60)⁸. Excess cold occurs more frequently in rural homes (9.0%) compared to 2.6% of homes in city and urban centres, as rural homes tend to be larger, detached, and older²⁷. For older homes, 7.9% of properties built before 1919 suffer from excess cold as due to the nature of the housing they cannot be improved and are more likely to be lacking suitable insulation⁸.

The English Housing Survey in 2022 estimated that 4.1% of all occupied households have some form of damp²⁸. This varies based on tenure, with 9.0% of private rented properties having some form of damp – almost 4 times higher than the estimate of 2.3% of owner-occupied households. The actual prevalence of private rented households with damp may be higher as tenants may under-report faults due to the fear of no-fault evictions²⁹. Applying this national prevalence to the Suffolk housing stock in the same year (2021), we can estimate that 12,675 households in Suffolk may suffer from any form of damp.

The actual proportion of damp and mould in Suffolk's homes may be higher – as dwellings built pre-1919 have the highest prevalence of some form of damp and mould at 11.0%²⁹. While the years between the English Housing Survey and Suffolk Local Energy Asset Representation (LEAR) data do not exactly match – almost 1 in 5 (18%) of Suffolk's housing stock is estimated to be built prior to 1914³⁰.

While poor housing costs the NHS £1.4billion per year in treatment costs alone, a significant portion of this expenditure, amounting to £857 million each year, can be attributed specifically to housing defects exposing residents to excess cold. Another substantial cost to the NHS stems from falls, with falls on stairs, on the same level, and between stairs accounting for £374 million annually. Falls are particularly dangerous for the most vulnerable, such as older people and families with young children^{3,4}.

While interventions to treat excess cold and falls may be more difficult and costlier to implement, there are simple, cost-effective measures to reduce condensation, preventing damp and mould growth in homes. Measures include producing less moisture such as keeping lids on pans when cooking, drying clothes outdoors, venting tumble dryers outside, and airing properties to remove damp air³¹. Dehumidifiers can also be used to draw water out of the air to combat condensation and prevent mould growth. Warm homes also suffer less from condensation, meaning households will benefit from sufficient loft insulation and cavity wall insulation. However, this is not accessible to all households due to the high cost of many retrofitting measures (improving energy efficiency and lowering carbon emissions). According to the Department for Business, Energy & Industrial Strategy in 2017, the average costs to retrofit a small semi-detached home (less than 80m²) were (please note, local intelligence indicates current costs are likely to be significantly higher):

- cavity wall insulation: £480-£660 (£5-6 per square metre of wall)
- solid wall insulation: £5,000-£10,400 (internal wall insulation, £55-£140 per square metre) or £7,000-£9,000 (external wall insulation, £55-£180 per square metre)
- loft insulation: £180-£610 (£10-£20 per square metre)
- double glazing: £4,800-£7,000
- LED lighting: £2-£20 per bulb³²

Data from the Green Homes Grant presents the average retrofitting measure cost, with low carbon heat measures costing £9,811 on average, and insulation measures costing £7,134 on average³³. Given the cost cap on funding schemes, whole homes may not have been retrofitted and the cost to retrofit an entire home is likely to be significantly higher.

Support is available for some households to access these solutions. The Energy Company Obligation (ECO) provides funding for insulation installation to low-income households and people receiving certain benefits³⁴. However, support is limited and has eligibility criteria. Without financial support, many retrofitting measures are unaffordable for households. In Suffolk, support is available through [Warm Homes Healthy People](#) designed to help vulnerable individuals make their homes cheaper to heat³⁵.

To be eligible for assistance from Warm Homes Suffolk, households must not have gas central heating and the household income (from all sources) of all individuals in the property must be less than £31,000³⁶. The 'At Home' section of the Green Suffolk website [Low Impact Living – Green Suffolk](#) also helps to support Suffolk's ambition of Net Zero by 2030.

Energy efficiency

Homes can improve health by being more energy efficient, savings residents' money and preventing conditions associated with excess cold, damp, and mould. Improving energy efficiency reduces the amount of energy that households require. This makes homes more comfortable, and cheaper to run³⁷. There is a strong relationship between the energy efficiency of the home, and its overall housing quality.

A household's energy efficiency is assessed with an Energy Performance Certificate (EPC), which contains a rating of A (very efficient) to G (inefficient)³⁸. Up to Q2 2023, there were 188,442 homes (58.6% of all households) in Suffolk with an EPC rating of D to G³⁹. Suffolk also has a higher proportion of the households with the worst EPC ratings (F or G, 6.6%) compared to the England average (5.1%). These homes are more likely to be impacted by cold and damp and would benefit most from retrofitting to improve energy efficiency, improving occupant's health. While retrofitting has significant benefits, it is also very expensive to implement. In 2020/21, the average cost in England to improve a household from an EPC rating of D to G, to EPC band C, was £7,737⁴⁰. With over 188,000 households in Suffolk with EPC ratings of band D to G, this intervention would cost over £1.4billion for the county alone. Providing widespread energy efficiency subsidies is not financially viable in Suffolk. Current assistance programmes such as Warm Homes Suffolk also fail to reach all homes in true need. For instance, many households in greatest need of support will be experiencing fuel poverty and have a household income exceeding £31,000³⁶ – prohibiting access to this form of support.

Retrofitting does provide cost savings to the individual and wider societal benefits. The average annual energy cost saving of improving a property from EPC bands D-G to band C is £282 per year⁴⁰. This would also contribute to Suffolk's net zero ambitions, with an average annual CO2 saving of 1.6 tonnes per property per year. Retrofitting is a significant logistical and financial challenge for Suffolk's homes. Previously, the government has focused on developing the retrofit market and offered limited incentives to homeowners. With rising interest rates and worsening affordability for homeowners and renters, households cannot afford major retrofit costs alone.

The Suffolk LEAR includes several recommendations, including heat pump installations, retrofitting of households with no loft or cavity wall insulation, achieving EPC rating A in all rented properties, and subsidising retrofitting in low-income households³⁰. Given the significant costs to implement the recommendations combined with insufficient subsidies, the LEAR recommendations are unaffordable for many and may be unlikely to be achieved.

Fuel poverty

Fuel poverty is calculated with the Low-Income Low Energy Efficiency (LILEE) indicator. A household is fuel poor if they are living in a property with an EPC band D or below, and when they spend the required amount to heat their home, they are left with a residual income below the official poverty line⁴¹. The most recent sub-regional fuel poverty data was published in 2023 for 2021, where 14.1% (47,452) of Suffolk households were categorised as fuel poor, higher than the England average of 13.1%. Three elements determine whether a household is fuel poor: household income, household energy requirements, and fuel prices. Recent rises to the wholesale price of gas, electricity, and heating oil from June 2021 onwards will have had significant impacts and are likely to have increased the proportion of households in Suffolk classed as fuel poor⁴².

Decent Homes Standard

The [Decent Homes Standard](#) applies to the social rented sector and provides a statutory minimum standard for housing. National data from the English Housing Survey estimates that 14.6% of households in England failed to meet the Decent Homes Standard in 2022⁴³. Whilst local data is not available, when national percentages are applied to the Suffolk housing stock, an estimated 48,700 households are non-decent in the county.

The proportion of homes failing the Decent Homes Standard varies significantly by tenure type. While national English Housing Survey data is used, it still provides an indication of property standards in Suffolk. Applying the national non-decent rates to Suffolk's housing stock, it is estimated over 14,000 private rented households in the county were non-decent in 2021/22 - equal to 23% of the private rented sector. Despite a smaller percentage, the larger number of owner-occupied homes means over 28,000 owner-occupied households in Suffolk were estimated as non-decent, failing minimum quality standards⁴⁴. While a greater share of private rentals are substandard, in absolute terms more Suffolk homeowners live in inadequate housing.

In England, over half (57%) of homes with an EPC rating of E, F, or G are classified as non-decent within the Decent Homes Standard. Conversely, only 5% of homes with an EPC of A, B or C are classified as non-decent⁴⁵. Those living in households with EPC ratings of A-C are more likely to be living in properties with better insulation, improved ventilation, upgraded heating systems and newer building standards. Research has found that those living in households of bands D-G are 89% more likely to experience excessive cold (a category 1 hazard leading to a home being categorised as non-decent)⁴⁶.

Just over 1 in 20 properties (5.8%, 19,206 households) in Suffolk are owned by the districts and boroughs in the county²³. Of these local authority owned properties,

0.8% (87) of them were classified as non-decent, lower than the national average where 6.0% of local authority owned dwellings are classified as non-decent. Local authority renters are less likely to live in non-decent homes (local authority stock is inspected more regularly and may benefit from greater access to grants for repair) but are more likely to suffer from damp than owner occupiers. Social rented dwellings are typically less expensive to repair⁴⁷.

Overcrowding

Overcrowded housing reflects the shortage of suitable housing and the affordability issues households face in obtaining a large enough home. Overcrowding directly impacts residents physical and mental health. Using the census overcrowding measure, 2.1% (6,888) of households in Suffolk were classified as overcrowded, lower than the England average (4.3%)⁴⁸. The number of overcrowded households in Suffolk has decreased by 7.3% from 2011 to 2021⁴⁹.

While overcrowding in Suffolk is less prevalent than the England average, there are areas of Suffolk – particularly in Ipswich, where individuals are living in overcrowded, substandard conditions. Westgate (7.3%) and Gipping (6.2%) wards had the highest proportion of households that were overcrowded in the county (combined bedroom occupancy ratings of -1 and -2 or less)⁴⁸. Applying national data which states overcrowded homes are more likely to be non-decent, along with Suffolk's overcrowding rate from the 2021 census, it can be estimated the number of Suffolk residents living in substandard crowded conditions. Approximately 1,445 Suffolk residents are living in overcrowded, non-decent homes that do not meet the Decent Homes Standard.

Housing affordability

Housing affordability has a significant role to play in the health of residents. When housing costs are high relative to income, families may struggle to afford other essentials. In England in 2022/23, those that rented privately were spending almost a third (32.3%) of their income on rent, compared to less than a fifth (17.8%) for those who owned their property with a mortgage^{40,41}. Many fixed rate mortgages will expire over the coming years, and borrowers will have to contend with higher rates of interest, and higher repayments. This is likely to lead to greater affordability pressures on people who have purchased their home with a mortgage⁵⁰.

Home buying affordability has sharply deteriorated in Suffolk over the past 20 years. In 2002, the median house price was 5.0 times median annual earnings. By 2023, this affordability ratio increased to 8.3 - meaning average house prices have substantially outpaced income growth^{51,52}.

In 2023 in Suffolk, the median house price was slightly below the national average (£280,000 in Suffolk, £287,000 across England)⁵². However, lower median wages in Suffolk meant homes remained less affordable compared to England overall. Suffolk's affordability ratio stood at 8.3 in 2023 exceeding the England ratio of 8.2⁵², indicating Suffolk homes have become disproportionately unaffordable relative to pay compared to the country over the past two decades.

Homes in Ipswich are the most affordable to purchase, with an affordability ratio of 7.3 in 2023. Babergh has the least affordable homes in the county, with an affordability ratio of 10.6⁵². This picture is the same for those on lower incomes – the lower quartile affordability ratio looks at affordability for the lower income (bottom 25%), indicating whether lower paid individuals can afford cheaper housing in their area. While a lower quartile home in Suffolk is cheaper (£210,428 in 2022), this remains 8.9 times the median lower quartile earnings⁵¹.

While owning a property in Suffolk is less affordable than the England average, in 2023, median rent for the most common property type - a two-bedroom property - at £775 was £50 less than the England average (£825). The median rent for a two-bedroom property varies significantly across the county from £687 in East Suffolk, to £895 a month in West Suffolk⁵³. While renting a property has historically been cheaper in Suffolk compared to the England average, rents are increasing rapidly across the country with landlords dealing with rises to the Bank of England interest rate, and undersupply of properties leading to bidding wars amid unprecedented demand⁵⁴.

Data for the UK tracks the annual change in private rental prices over the previous 12 months. In the 12 months to January 2024, the average private rental prices paid by tenants rose by 6.2%. This is the largest annual percentage change within this dataset since it began in 2016⁵⁵.

The housing register includes households applying for social housing where rents are cheaper than the private rented sector. In 2022 in Suffolk, there were 10,213 households on the housing register, with 4,158 households residing in East Suffolk⁵⁶.

Homelessness

Homelessness often results from a combination of events such as relationship breakdown, debt, adverse experiences in childhood, and ill health⁵⁷. The health of people experiencing homelessness is significantly worse than that of the general population. Homeless people are more likely to die young, with an average life expectancy of 47 years⁵⁸. The cost of homelessness to the NHS and social care is substantial⁵⁷, with a government report in 2012 estimating the cost of a single person sleeping rough in the UK for 12 months ranging between £24,000-£30,000^{59,60}.

The statutory definition of homelessness includes the number of households recorded as owed a prevention duty (applies to households threatened with homelessness within 56 days) or owed a relief duty (applies when a household is already homeless)⁶¹. There were 3,827 households in Suffolk in 2022/23 owed either a prevention or relief duty⁶¹.

Of the 3,827 households owed either duty, 39.8% (n = 1,525) of Suffolk households were owed a relief duty – classified as already homeless and requiring help to secure settled accommodation. Those at risk of homelessness or those who do not formally apply or register with a local authority are omitted from official statistics and are known as the 'hidden homeless'.