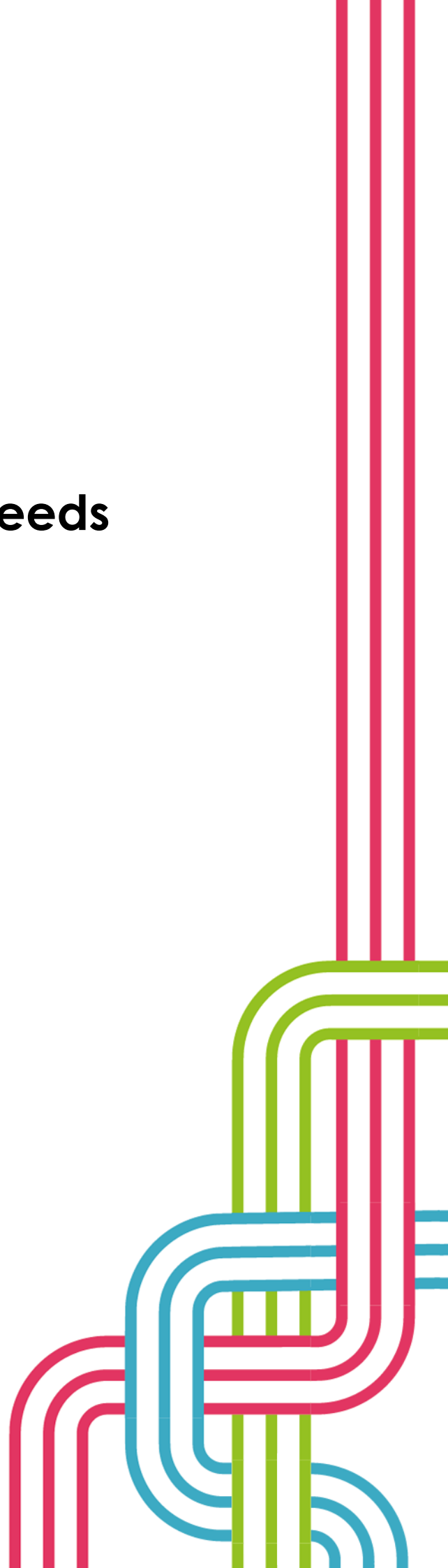


Housing and Health Needs Assessment

Insecure housing

Suffolk
2024



What does the H&HNA tell us about insecure housing in Suffolk?

<p>Key section information:</p> <p>Housing affordability is a major issue in Suffolk, where households are more costly relative to income compared to the England average.</p> <p>While new affordable housing completions vary year-to-year, over 20,000 have been built in Suffolk in the past 30 years. However, the number of households remaining on social housing waiting lists remain high.</p> <p>Homelessness has risen, with over 1,500 statutory homeless households in 2022/23. Temporary accommodation is often unsuitable, though over 70% stay less than 6 months.</p> <p>Rough sleeping has fallen since a peak in 2016, though remains an issue, especially in Ipswich.</p> <p>Overall, housing affordability and availability continues to disproportionately impact those on lower incomes across Suffolk.</p>	<p>Key section statistics:</p> <ul style="list-style-type: none"> • House prices 8.8 times higher than median earnings in 2022, compared to 5 times higher in 2002. • Private rents take up a third of incomes for tenants. Lower quartile homes remain out of reach for those on lower incomes, costing 8.9 times earnings in Suffolk, above the England average of 7.3. • Over 10,000 households remain on waiting lists for social housing across the county
---	---

Insecure housing

Affordability

Housing is typically the largest expense for households. When housing costs are high relative to income, families may struggle to afford other essentials. Unaffordable housing can negatively impact physical and mental health as follows:

- food insecurity – when too much income goes to housing, individuals may reduce spending on food and experience hunger or malnutrition. This can lead to diseases and developmental issues for children
- mental health – the stress of unaffordable housing has been linked to depression, anxiety, and poor sleep. The threat of eviction can be very detrimental to an individual's mental health
- housing quality – where housing is unaffordable, people may live in overcrowded or substandard conditions increasing the risk of disease^{118,230}

There is no all-encompassing statutory definition of affordable housing in England. Housing affordability is used as a general term to describe housing of any tenure that is judged to be affordable to a particular household, or group, by analysing housing costs, levels of income and other factors²³¹.

Sections 68-71 of the Housing and Regeneration Act 2008 define social housing for the purposes of regulating social landlords as low-cost rental and low-cost homeownership accommodation²³¹.

An overview of definitions of housing affordability and the historical definition can be accessed from the July 2023 publication [House of Commons Library – What is affordable housing?](#)

Affordable rent is provided by social landlords, who offer tenancies at rents of up to 80% of market rent levels within their local area²³².

One method of measuring affordability is to compare how much of a household's income is spent on housing costs. The English Housing Survey (EHS) includes the proportion of household income spent on housing costs split by tenure. The EHS approach also includes housing benefits in their measure of income. The EHS data also only include mortgage payments and rent as housing costs, therefore other housing-related costs such as service charges are omitted.

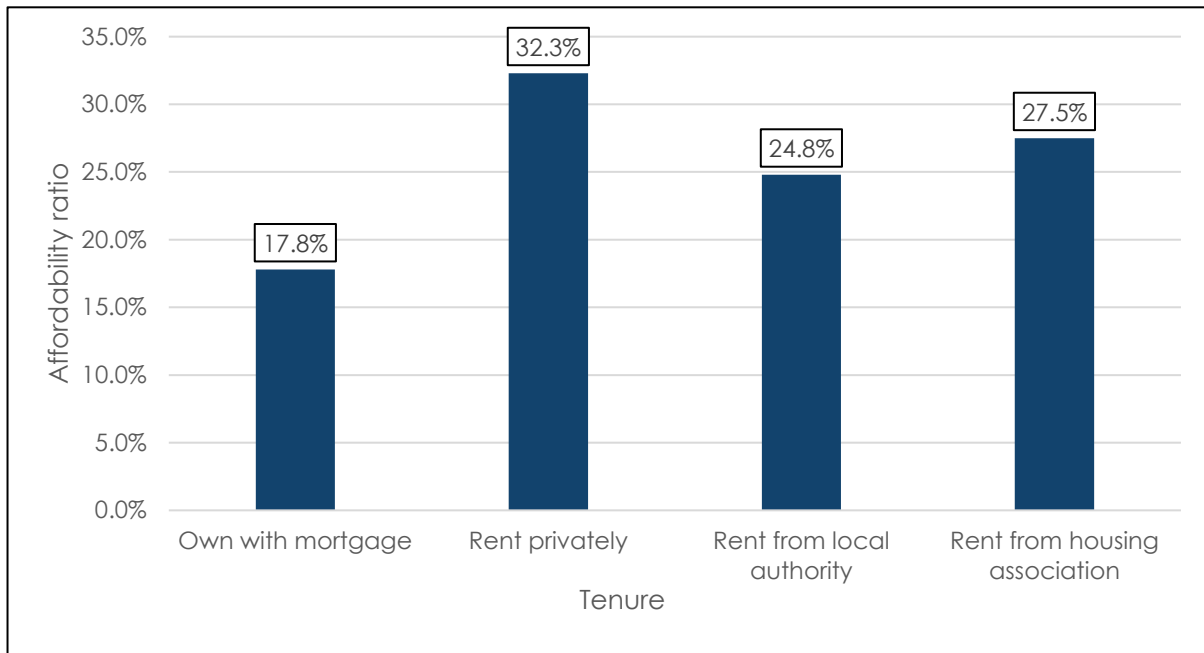
A tool published by the Office for National Statistics in March 2024: [Housing prices in your area](#) supplies house price and private rental price data for local authority areas across Great Britain. It also includes the average price paid by first-time buyers and the average house price for homes purchased with a mortgage. However, local housing data within the resource are based on smaller numbers of properties and short-term trends are more volatile. Data is also only available at district and borough level, rather than for Suffolk/upper-tier local authorities.

Affordability by tenure

In England in 2022/23, private-renting households spent more of their income on housing compared to other groups. Those private renting spent on average a third of their income on rent, compared with 24-28% for social tenants (renting from either a housing association, or local authority).

Those who purchased their property with a mortgage were spending less than a fifth of their income on mortgage costs in 2022/23. Monthly mortgage repayments are up 61% for the average semi-detached home in the UK due to the increases to the Bank of England base interest rate (increasing from 0.75% in March 2022 to 5.25% in August 2023)²³³. Many homeowners with a mortgage utilise fixed-rate mortgage deals, with many households already facing, or expected to face sharp increases to their monthly mortgage repayments when fixed rate deals expire in line with the Bank of England's base rate rises²³⁴.

Figure 47. Average mortgage/rent costs as a proportion of household income, by tenure, England, 2022/23



Source: [DLHUC, English Housing Survey 2022 to 2023: headline report, Annex Table 2.5](#)

Affordability ratio

The median house price in England has increased by 24.8% in England between 2018-2023, and has almost tripled, with a 181.4% increase in the 21 years between 2002 to 2023²³⁵.

Suffolk and England had similar median house prices in September 2023 (£280,000 for Suffolk, and £287,000 for England). In the 5 years from 2018, the median house price in Suffolk has increased by 20.7%, from £232,000 to £280,000. Over the previous two decades, the median Suffolk house price has also almost tripled (increased by 192%) from £95,950 in 2002 to £280,000 in 2023^{52,235}.

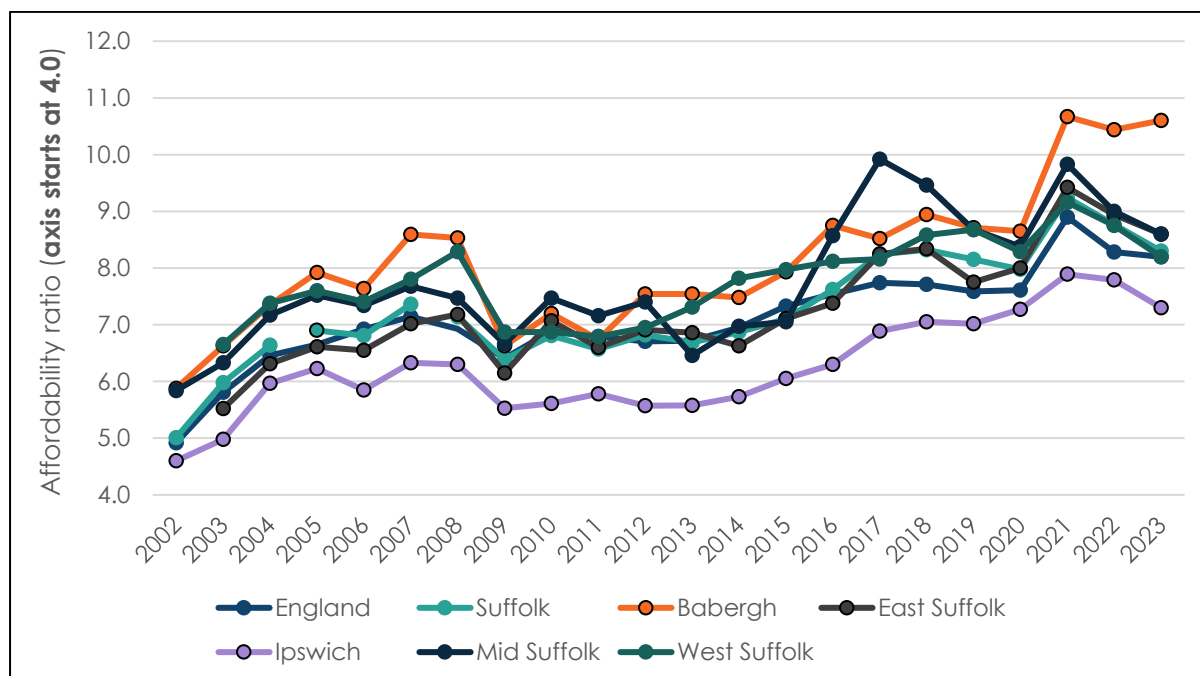
Housing affordability estimates are calculated by dividing house prices by annual earnings to create a ratio. It can be used to compare affordability over time and between areas. A larger number reflects a less affordable area. By using a ratio, it allows us to compare over time without the need to adjust for inflation.

The housing affordability ratio for Suffolk has almost doubled in the last 20 years. Median house prices in Suffolk in 2023 were 8.3 times median earnings, having been 5.0 times higher in 2002. The highest ratio for Suffolk was recorded in 2021 at 9.2 which was likely attributed to the stamp duty holiday during the pandemic leading to increased prices. The Bank of England's analysis suggested just under 50% of the total growth in housing prices since the start of the pandemic could be explained by shifts in household preferences, especially around property type and location²³⁶.

The Office for National Statistics reports that affordability levels have been mainly driven by changes in house prices in recent years, with the 2021 ratio attributed to average house prices increasing by 14%, while average earnings fell by nearly 1% in

2021⁵¹. The subsequent fall in the year to 2022 was driven by a combination of falling house prices and rising wages, as the median price of homes sold in England fell by £9,000 (3%), while average earnings increased by £1,800 (6%)²³⁵.

Figure 48. Ratio of median house price to median gross annual residence-based earnings for England, Suffolk and districts and boroughs, 2002-2023



Source: [Housing affordability in England and Wales: 2023](#) - House price (existing dwellings) to residence-based earnings ratio

Housing affordability ratios in all of Suffolk's districts and boroughs have increased significantly in the previously 20 years. In 2023, the housing affordability ratio was either equal to, or higher in all Suffolk districts/boroughs than the England average, apart from in Ipswich (7.3). The median house prices for Babergh (£328,000), East Suffolk (£292,500), and Mid Suffolk (£300,000) were higher than the England average. The median house price in 2023 for Ipswich (£243,750) and West Suffolk (£280,000) were both below the England average.

While Suffolk has a marginally lower median house price (£280,000) compared to the England house price (£287,000) in 2023, the higher affordability ratio is attributed to lower median earnings. The median Suffolk annual earnings of £33,926 are £1,174 less than the England average. This alone means households in Suffolk are less affordable, even though the median house price in Suffolk is close to the England average.

Table 12. Affordability ratio, median house price and median earnings for England, Suffolk, and districts/boroughs, 2023

Area	Affordability ratio	Median house price	Median earnings
England	8.2	£287,000	£35,100
Suffolk	8.3	£280,000	£33,926
Babergh	10.6	£328,000	£30,901

East Suffolk	8.6	£292,500	£33,958
Ipswich	7.3	£243,750	£33,346
Mid Suffolk	8.6	£300,000	£34,728
West Suffolk	8.2	£280,000	£33,980

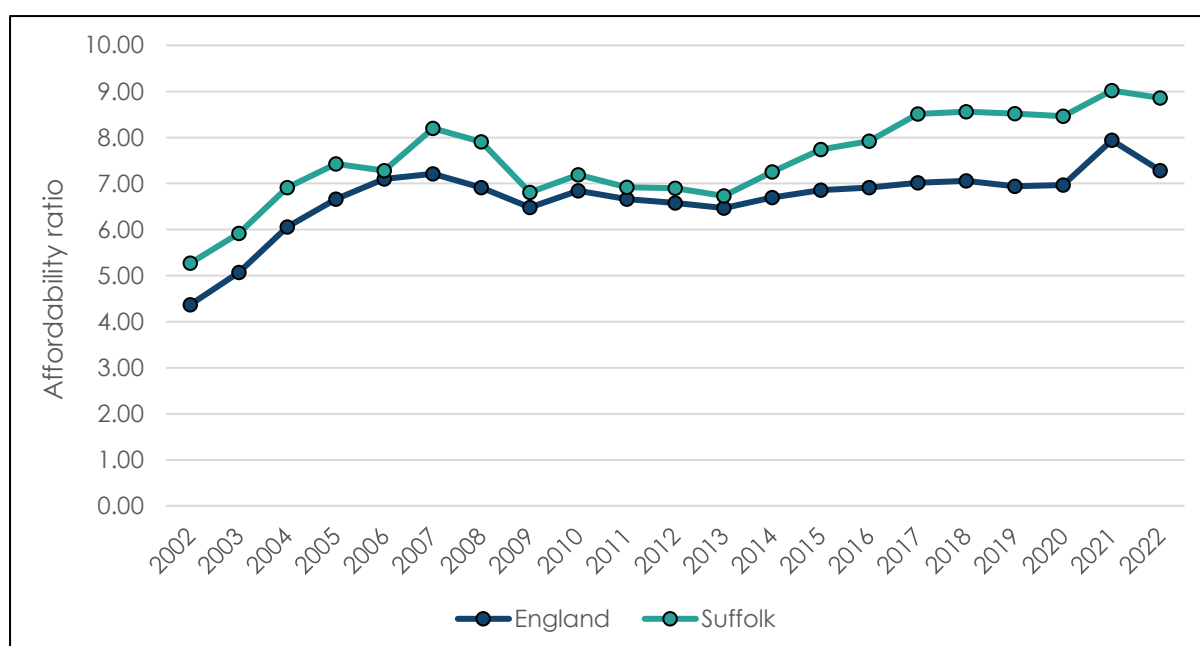
Source: [Housing affordability in England and Wales: 2023](#) - House price (existing dwellings) to residence-based earnings ratio

Lower quartile affordability ratio

The lower quartile affordability ratio looks at the median house price for the lowest priced 25% of properties, and the average earnings for the lowest 25% of earnings within an area. Using the lower-quartile workplace-based earnings shows that in 2022:

- in Suffolk, lower earnings were almost £7,600 less at £23,755 (compared with £31,351 at the median).
- a lower quartile home was valued at £210,428, the equivalent of 8.9 years of earnings (higher than the England lower quartile average of 7.3 years).
- the lower quartile affordability ratio in Suffolk has increased from 5.3 in 2002, to 8.9 in 2022.
- For Suffolk residents, even the lowest priced homes are less affordable compared to England.

Figure 49. Ratio of lower quartile median house price to lower quartile median gross annual residence-based earnings for Suffolk and England, 2002-2022



Source: [Housing affordability in England and Wales: 2022](#) - House price (existing dwellings) to residence-based earnings ratio

Table 13. Affordability ratio, lower quartile median house price and lower quartile median earnings for England, Suffolk, and districts/boroughs, 2022

Area	Affordability ratio	Median house price	Median earnings
England	7.3	£178,000	£24,443

Suffolk	8.9	£210,428	£23,755
Babergh	10.5	£250,000	£23,759
East Suffolk	8.9	£207,500	£23,201
Ipswich	7.7	£180,000	£23,378
Mid Suffolk	9.4	£235,000	£24,989
West Suffolk	9.3	£220,000	£23,780

Source: [Housing affordability in England and Wales: 2022](#) - House price (existing dwellings) to residence-based earnings ratio

To interact with the affordability ratio, and house prices and annual earnings data, view the house prices and affordability page on the [Suffolk Summary – Housing and Environment Dashboard](#).

Affordability of private renting

The median rent in each area is affected by the mix of sizes of properties available, so rent for two-bed properties are used as a way of making figures for different areas more comparable.

In England, the median monthly rent for a two-bed property was £825 in the year to the end of September 2023. In Suffolk, the median monthly rent was £50 a month less, at £775. There was significant variation across Suffolk's districts and boroughs, ranging from median monthly rent of £687 in East Suffolk, to £895 a month in West Suffolk⁵⁵.

Table 14. Estimated mean, lower quartile, median and upper quartile monthly rents for England, Suffolk and districts and boroughs, for 'Two Bedrooms' between 1 October 2022 to 30 September 2023

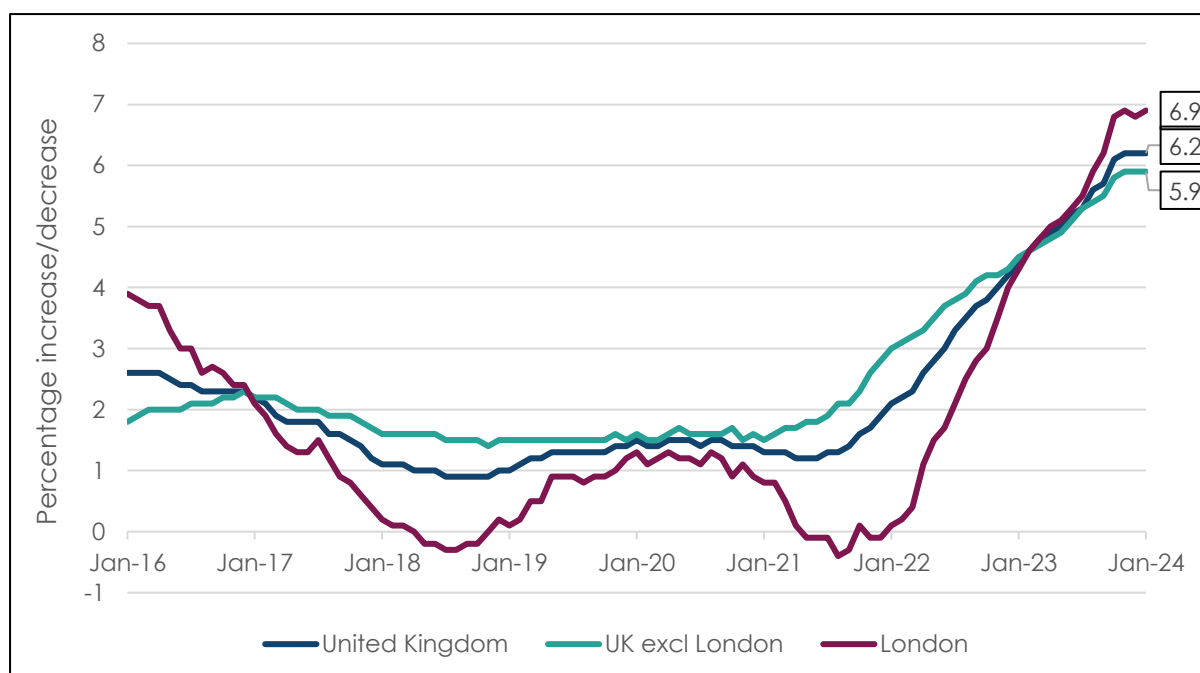
Area	Mean	Lower quartile	Median	Upper quartile
England	£932	£650	£825	£1,100
Suffolk	£794	£680	£775	£875
Babergh	£823	£750	£800	£895
East Suffolk	£694	£585	£687	£785
Ipswich	£776	£690	£775	£850
Mid Suffolk	£806	£750	£800	£875
West Suffolk	£938	£795	£895	£1,080

Source: [Private rental market summary statistics in England](#) – Table 2.4

Data is presented monthly tracking the prices paid for renting property from private landlords in the UK. Private rental prices paid by tenants in the UK rose by 6.2% in the 12 months to January 2024, up from 5.5% in the 12 months to August 2023. This is the largest annual percentage change since the UK data series began in January 2016.

The [Office for National Statistics provide a resource](#) detailing the median monthly private rental price in England by local authorities and bedroom category (single room/studio to four or more bedrooms) between 1st October 2021 to 30th September 2022.

Figure 50. UK annual private rental price percentage change over 12 months, UK and London, January 2016 to January 2024



Source: [Index of Private Housing Rental Prices, UK: January 2024](#)

Supply of affordable housing

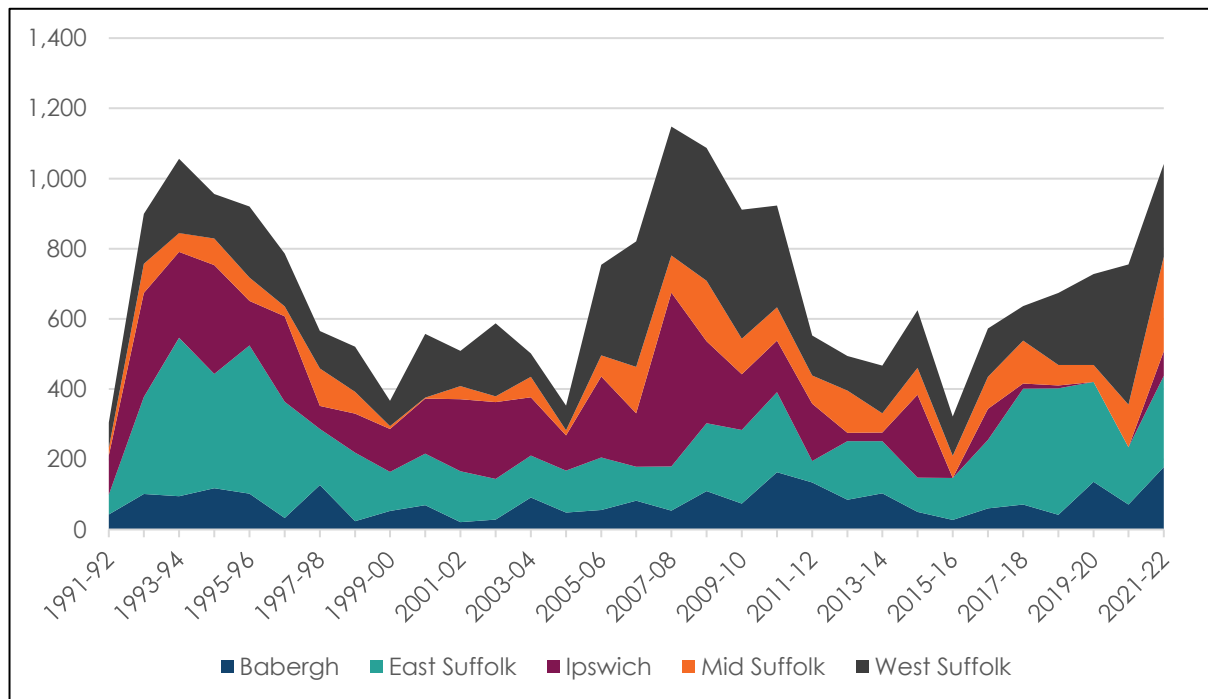
The housing charity Shelter is campaigning for further social housing development, asking for a new generation of good quality, cheap to heat, genuinely affordably social homes tied to local incomes that remain affordable over time¹¹⁸.

For planning purposes, affordable housing is defined as including homes for social rent, affordable rent, certain other sub-market rents, and affordable home ownership (including shared ownership). It can be a new-build property, or a private sector property that has been purchased for use as an affordable home²³¹.

The figure below shows the volume of new affordable homes built over previous years in Suffolk. New affordable housing completions have varied over the past 30 years in Suffolk, with a high of 1,148 affordable homes completed in 2007/8 to a low of 322 in 2015/16. Over the past 30 years in Suffolk, there have been 21,397 completed affordable dwellings. These affordable dwellings have been provided by each Suffolk local authority are as follows:

- Babergh: 2,448
- East Suffolk: 6,166
- Ipswich: 4,523
- Mid Suffolk: 2,416
- West Suffolk: 5,844

Figure 51. Total additional affordable dwellings provided by local authority area – completions between 1991/92 to 2021/22

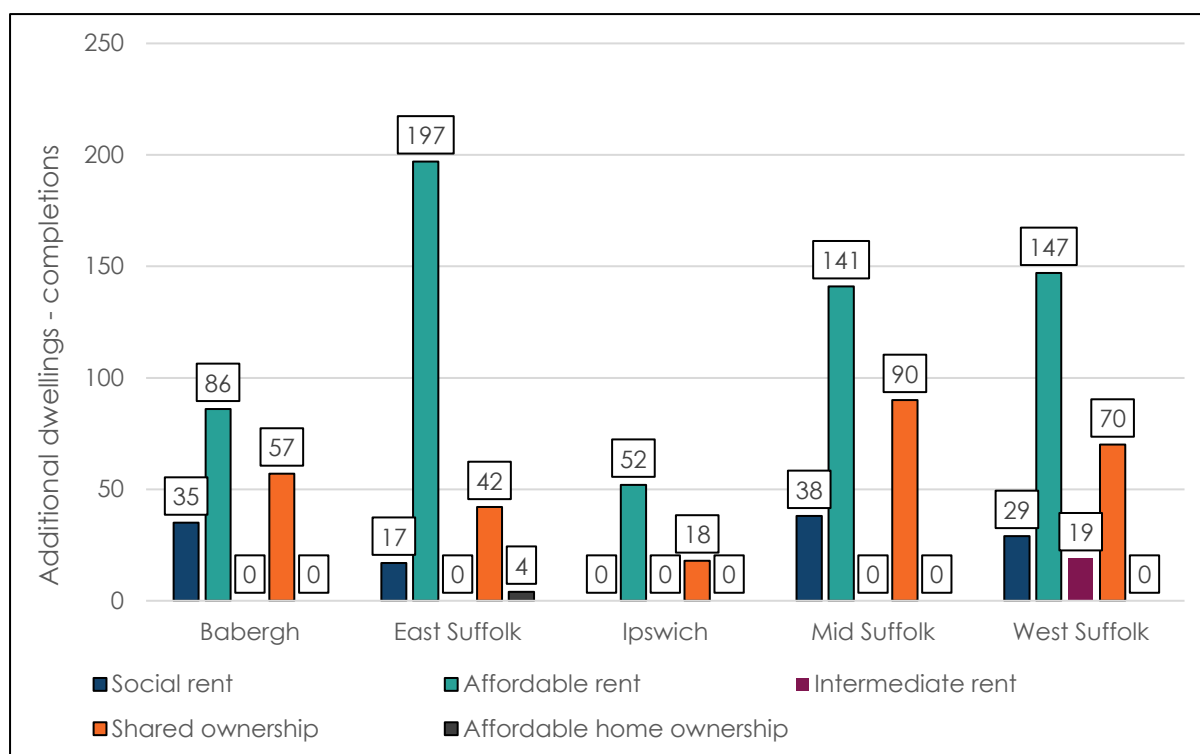


Source: DLUHC, [Affordable housing supply – additional affordable homes provided by type of scheme and local authority](#), Table 1008C

The 1,042 additional affordable dwellings completed in Suffolk in 2021/22 were provided across Suffolk's districts and boroughs and different types of properties.

Over half of the newly completed additional affordable dwellings in Suffolk in 2021/22 were affordable rent dwellings (59.8% or 623 additional dwellings). 11.7% of additional affordable dwellings in Suffolk in 2021/22 were additional social rent dwellings.

Figure 52. Additional affordable dwellings provided by local authority area and type of property completed, 2021/22



Source: DLUHC, [Affordable housing supply – additional affordable homes provided by type of scheme and local authority](#)

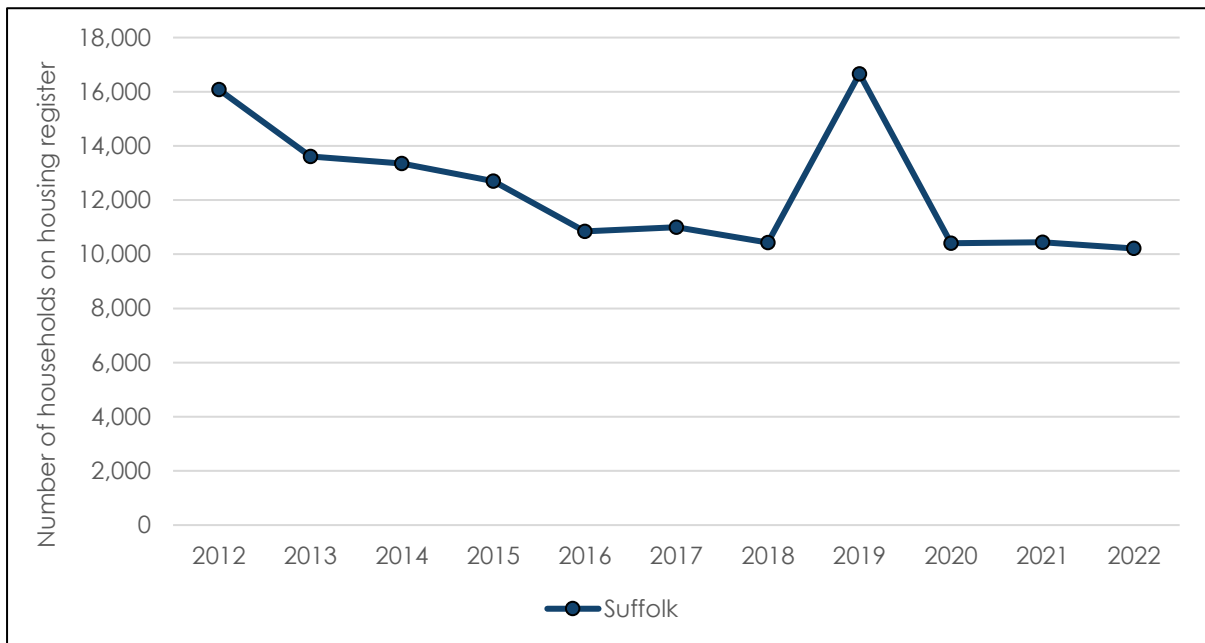
Housing register

The housing waiting list includes both households in housing need, and those not in housing need. Social housing lettings are when social housing properties - homes owned by social landlords - are rented by households at cheaper rents than in the private sector. Social landlords can be a local authority (often known as 'council housing') or a private registered provider (which includes housing associations). In most areas, social housing is allocated by the local authority. Each local authority runs a 'waiting list' as there are more people applying for social housing than properties available²³⁷.

The below figure presents the numbers of households on local authorities' housing waiting lists each year by local authority district. In Suffolk, there has been a decline in the number of households on the housing register waiting for a suitable property between 2012 (16,078) to 2022 (10,213), despite a peak in 2019 of 16,623. This reduction over the last 10 years represents a 36.5% decrease in the number of households in Suffolk waiting for a suitable property.

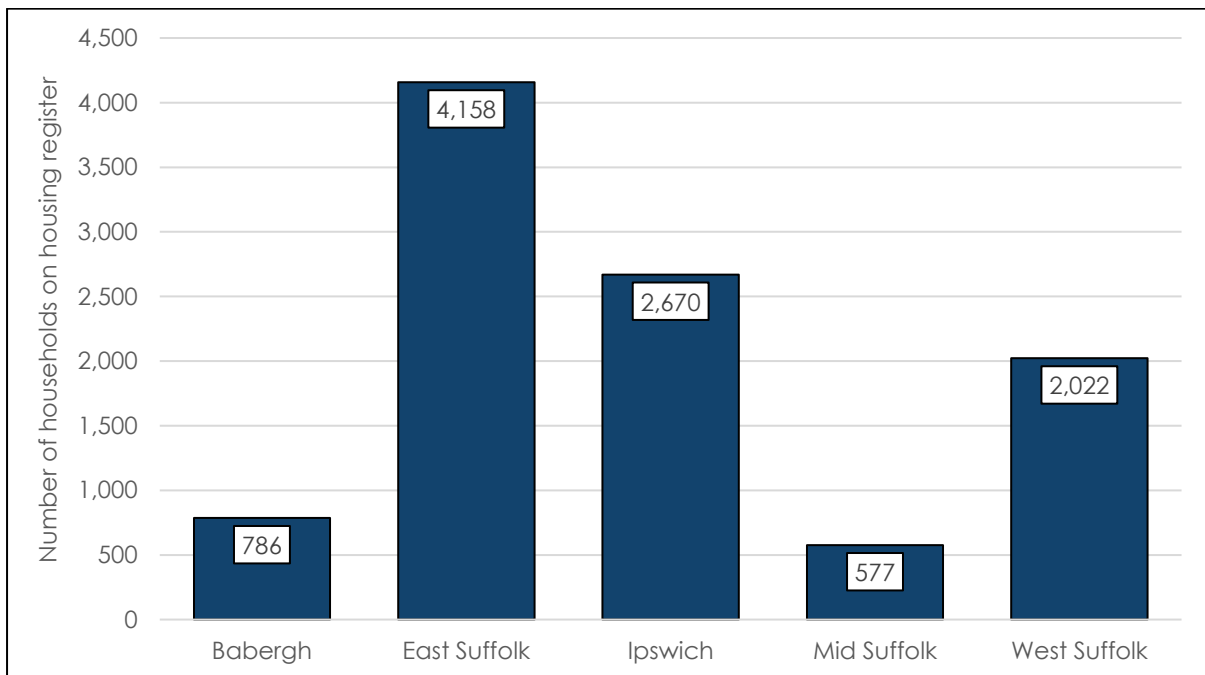
The largest percentage decrease in the number of households waiting for a suitable property in Suffolk since 2012 was for Babergh (55.0% from 1,748 in 2012, to 786 in 2022) and Mid Suffolk (53.1% from 1,230 in 2012, to 577 in 2022). East Suffolk had the smallest decrease in the number of households waiting for a suitable property over the last 10 years, with 4,832 households on the housing register in 2012, and 4,158 (13.9% decrease) on the housing register in 2022.

Figure 53. Number of households on the housing register in Suffolk, 2012 to 2022



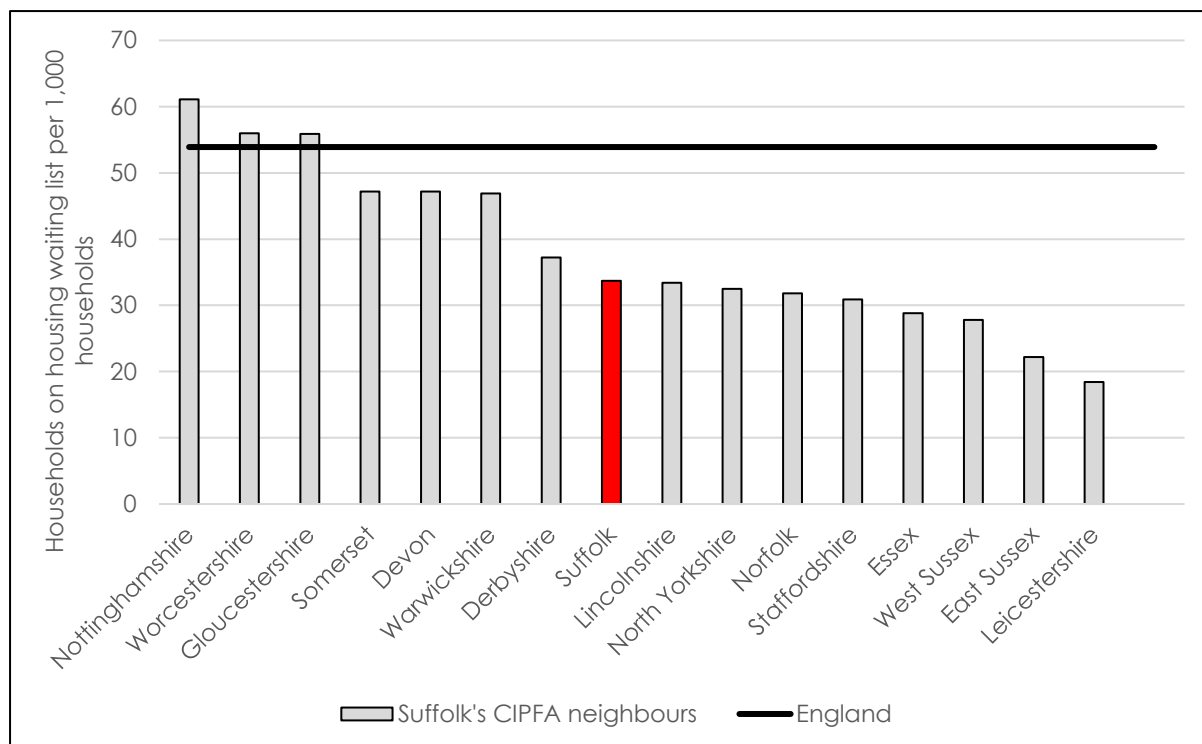
Source: [Local Authority Housing Statistics, Live Table 600: Local Authority Waiting Lists](#)

Figure 54. Number of households on the housing register by Suffolk district and borough, 2022



Source: [Local Authority Housing Statistics, Live Table 600: Local Authority Waiting Lists](#)

Figure 55. Total households on housing waiting list at 31 March 2023 per 1,000 households for Suffolk and CIPFA nearest neighbours, compared to England



Source: [LG Inform – Total households on housing waiting list per 1,000 households](#)

Homelessness

'Homelessness' is often considered to only apply to individuals 'sleeping rough'. Statistics on homelessness in England relate to statutory homeless; households meeting criteria of priority need set out in legislation, and to whom a homelessness duty has been accepted by a local authority. These households are rarely homeless (without a roof over their heads), but more likely to be threatened with the loss of, or unable to continue in their current accommodation²³⁸.

People who have experienced homelessness are more likely to have poor physical and mental health than the general population. Poor mental and physical health is both a cause and consequence of homelessness¹¹². The Homeless Health Needs Audit found that between 2018-21 almost 2 in 3 (63%) of respondents reported a long-term illness or disability, with a further 82% of respondents having a mental health diagnosis²³⁹.

People experiencing homelessness are particularly vulnerable to tuberculosis (TB). They are more likely to be exposed to TB bacteria in hostel accommodation or settings where people who are also homeless gather to sleep or socialise²⁴⁰. The immune stresses associated with homelessness – such as rough sleeping, cold, poor nutrition and drink or drug misuse – then make it more likely that someone exposed to TB will go on to develop the illness²⁴¹. Drug poisoning accounted for 32% of all deaths among homeless people in England in 2017, compared to just 1% for the general population. A report from the Advisory Council on the Misuse of Drugs states

that safe housing is key to tackling homeless drug misuse²⁴². Homeless people are more likely to die young, with an average age of death of 47 years⁵⁸.

Feedback from those experiencing homelessness shared three common issues people face when trying to get healthcare support:

1. difficulty accessing services – due to not having an address or suitable identification
2. difficulty registering with GP services – unable to register if they do not have a fixed address, even though this is not a legal requirement
3. difficulty getting holistic support – circumstances not understood by medical professionals – people want support for health, housing, and employment all in one place²⁴³

Developing a system approach to rough sleeping

Campbell Tickell published a report in November 2023 for the Suffolk system to prevent rough sleeping to be led by the Suffolk Housing Board. This approach would involve expanding upstream prevention initiatives, establishing communities of practice for complex cases, aligning data, and reviewing and expanding housing and support options for homeless people across Suffolk. It suggests increasing investment in tenancy sustainment, Housing First, and high support housing solutions, while reducing spending on temporary accommodation. The goal is to intervene earlier to prevent homelessness and quickly move people into settled housing where homelessness cannot be prevented.

Homelessness prevention and relief

The Homelessness Act 2002 requires local housing authorities to have strategies to prevent homelessness. The strategy must apply to all at risk of homelessness, not just priority need groups.

Homelessness prevention provides people with ways and means to address their housing and other needs to avoid homelessness.

Homelessness relief is required when an authority has been unable to prevent homelessness, but assists an individual to secure accommodation, even when the authority has no statutory requirement to do so²³⁸.

Statutory homelessness

Local authorities in England have a statutory duty to consider housing needs in its area, including the needs of homeless households, and provision of assistance free of charge. Households applying for assistance under the Housing and Homelessness Acts are referred to as 'decisions'. A 'main homelessness duty' is owed when the local authority is satisfied the applicant is eligible for assistance, has become unintentionally homeless, and falls within a priority needs group. Priority need groups include households with dependent children, pregnant women, and vulnerable people.

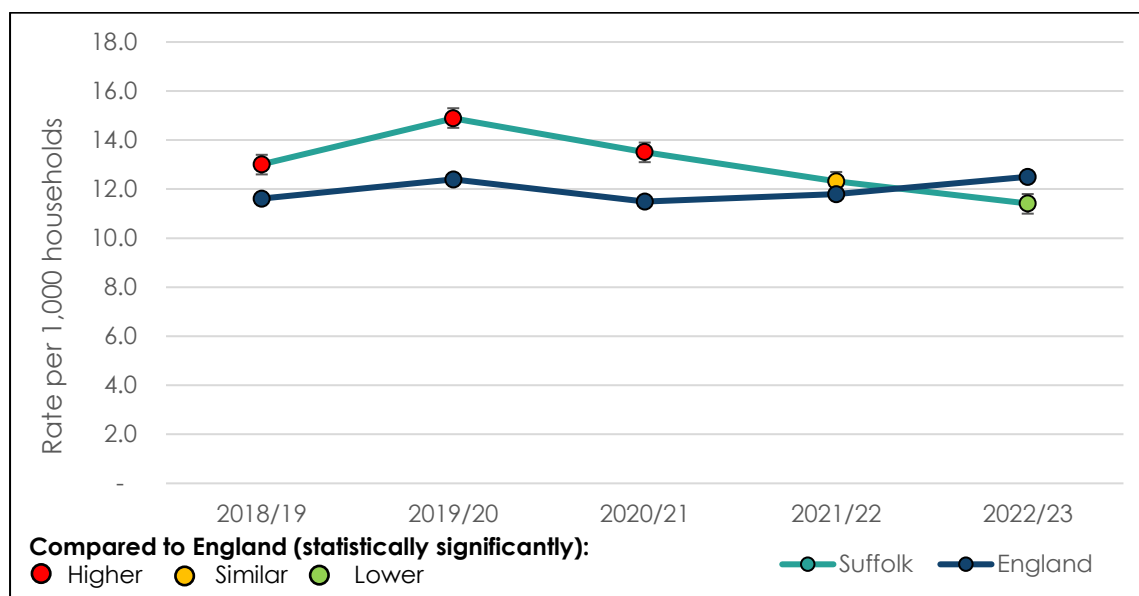
Where a main duty is owed, the local authority must provide suitable accommodation for the applicant. The duty continues until a settled housing solution becomes available²³⁸.

These figures include figures on new prevention and relief duties owed between 2018/19 to 2022/23. Prevention duties include any activities aimed at preventing a household threatened with homelessness within 56 days from becoming homeless. Relief duties are owed to households that are already homeless and require assistance to secure settled accommodation⁶¹.

According to Crisis, 282,000 households in England were judged as homeless, or threatened by homelessness by local authorities in 2020/21, an 8% fall on 2019/20 figures²⁴⁴.

The rate of households recorded as homeless per 1,000 (either receiving a prevention duty or a relief duty) for Suffolk has been statistically significantly higher than the England average between 2018/19 to 2020/21, before decreasing to being statistically significantly lower than the England average in 2022/23. 3,827 Suffolk households in 2022/23 were owed either a prevention or relief duty, at a rate of 11.4 per 1,000 households.

Figure 56. Rate per 1,000 households owed either a prevention or relief duty between financial years 2018/19 to 2022/23, Suffolk and England



Source: [Department for Levelling Up, Housing and Communities – Tables on homelessness](#) and [Population projections for local authorities](#)

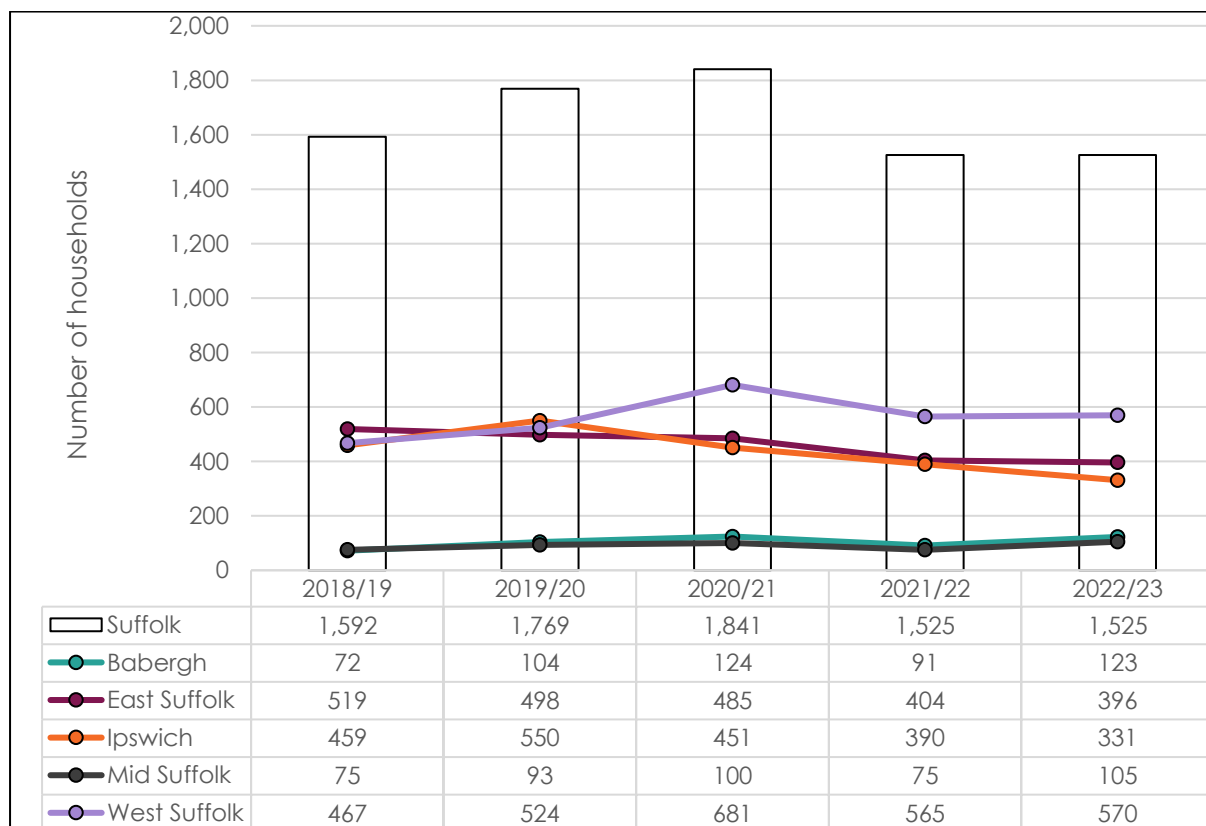
The below figure shows the number of households in Suffolk and districts and boroughs that have received a relief duty between 2018/19 and 2022/23. Relief duties are owed to households that are already homeless and require help to secure settled accommodation. This is the statutory homeless definition, only counting individuals or families who local authorities are obliged to assist. These figures do not include households in precarious situations who may have come close to homelessness. Homeless individuals who do not formally apply, or register with a local authority, or other homeless agencies – are omitted from official statistics. These households are referred to as the 'hidden homeless'.

In Suffolk in 2022/23, 1,525 households were recorded as homeless and received a relief duty. Over 1 in 3 (n =570, 37.4%) were within West Suffolk.

The Suffolk districts and boroughs ranked by number of homeless households (and owed a relief duty) in 2022/23 were:

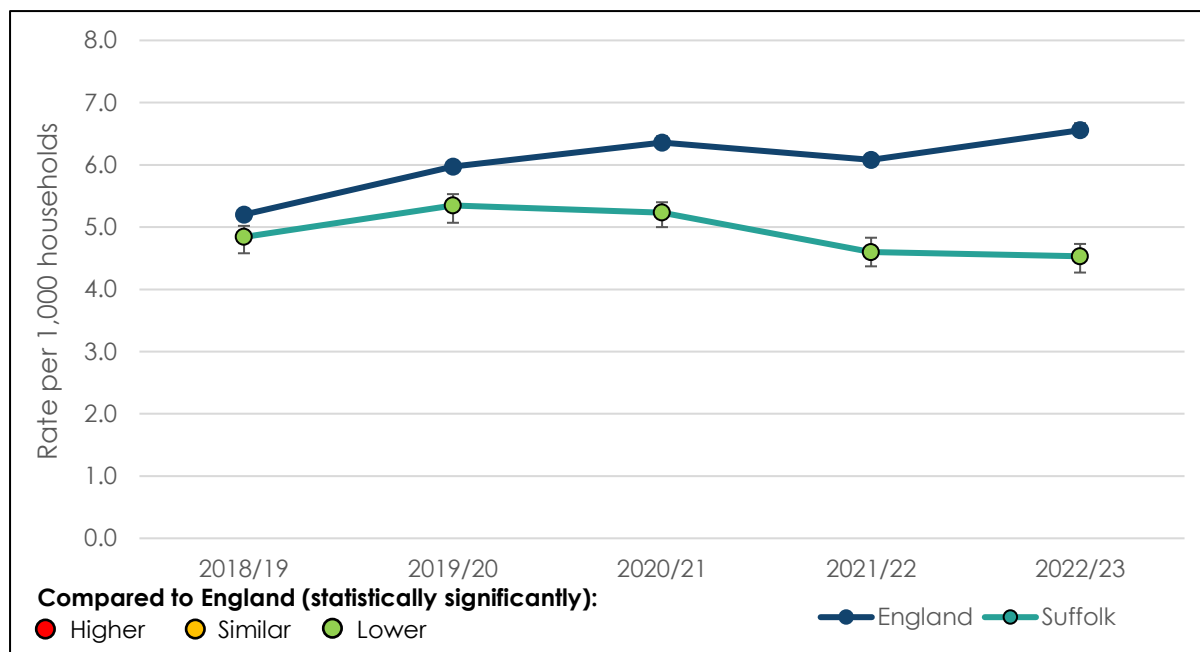
- West Suffolk (570)
- East Suffolk (396)
- Ipswich (331)
- Babergh (123)
- Mid Suffolk (105)

Figure 57. Number of households in Suffolk and districts and boroughs owed a relief duty between financial years 2018/19 to 2022/23, Suffolk



Source: [Department for Levelling Up, Housing and Communities – Tables on homelessness](#)

Figure 58. Rate of households owed a relief duty per 1,000 between financial years 2018/19 to 2022/23, Suffolk and England



Source: [Department for Levelling Up, Housing and Communities – Tables on homelessness](#) and [Population projections for local authorities](#)

Temporary accommodation

In England, local housing authorities must provide housing for homeless families who urgently need help. This is required by England's Housing Act 1996. The agencies might first place these homeless families in temporary housing while investigating their situation. Families may also have to stay in temporary housing for some time after being approved for help while waiting for permanent housing to become available.

The homelessness charity Shelter has said temporary accommodation is “not proving to be temporary at all” stating some families have been in temporary accommodation for over ten years²⁴⁵.

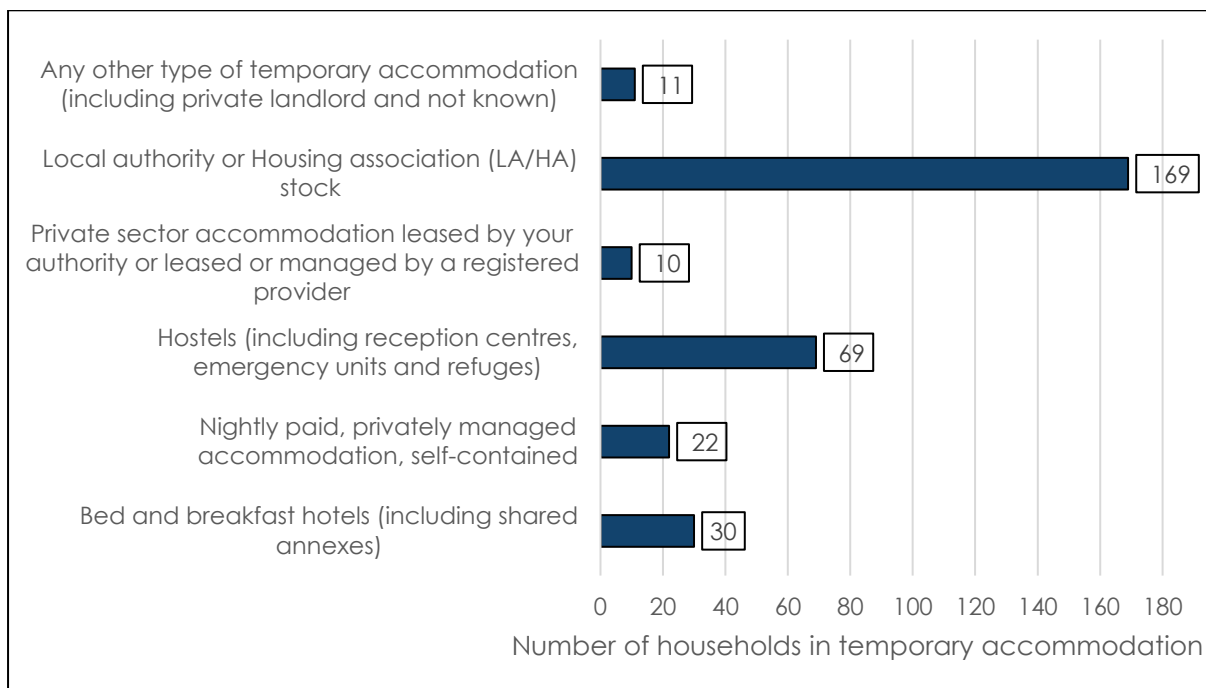
Temporary accommodation is also very expensive for local authorities. The Chartered Institute of Housing report in 2021 estimated that moving each family in temporary accommodation into social rented accommodation saves about £7,760 per year²⁴⁶. The December 2017 report Homeless Households by the Public Accounts Committee stated that temporary accommodation is often of a poor standard and does not offer value for money²⁴⁷.

In recent years there have been initiatives to limit the use of unsuitable bed and breakfast-style temporary accommodation. Many local authorities have recently secured private rented housing through lease agreements with private landlords²⁴⁸.

In the 2022/23 financial year, there were 311 households in Suffolk in temporary accommodation. Of these 311 households, over half were housed in local authority or housing association stock (169).

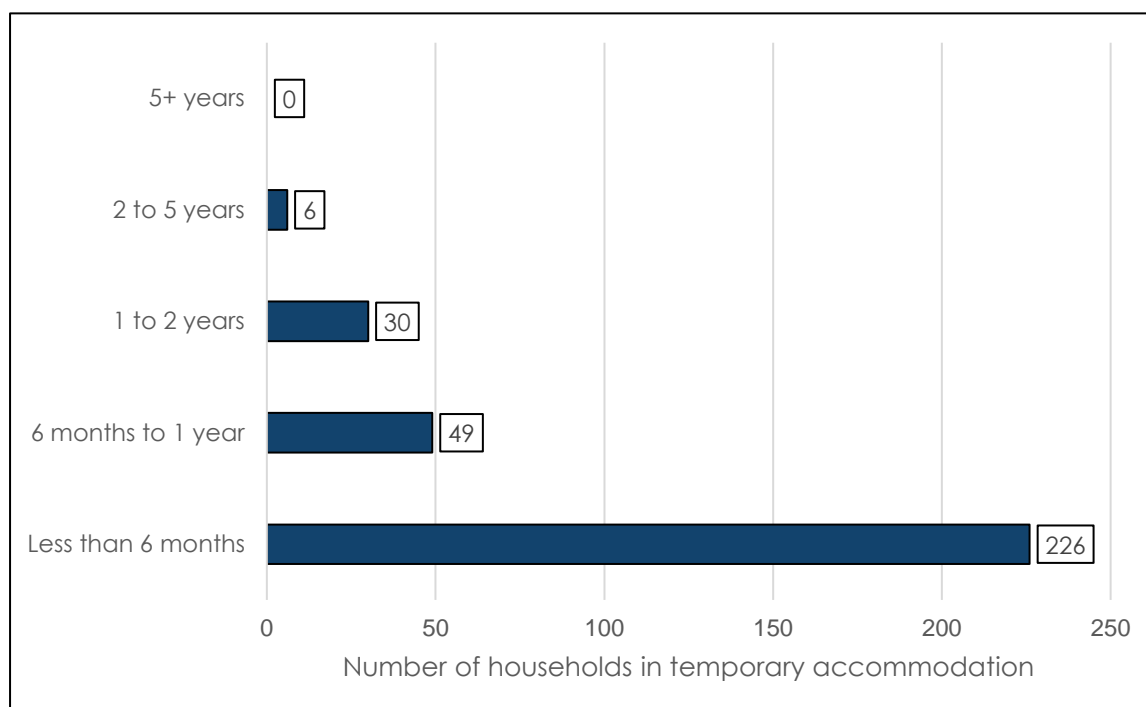
- for those households in bed and breakfast hotels, 29 of the 30 were in this form of temporary accommodation for less than 6 months
- 22 households (all in East Suffolk) were in nightly paid, privately managed accommodation, self-contained. 21 of these households were there for less than 6 months
- 69 households were temporarily housed in hostels, 40 of which were in Ipswich. 53 of all households across Suffolk were housed in hostels for less than 6 months
- only 10 households were temporarily housed in private sector accommodation leased by the authority or leased or managed by a registered provider. All 10 of these households were in East Suffolk
- 169 households were temporarily housed in local authority or housing association stock. 112 of these households were there for less than 6 months. 60 of these households were in Babergh, and 47 were in East Suffolk
- over a third of households in temporary accommodation in Suffolk (37.0%, n = 115) had children
- over 7 in 10 Suffolk households staying in temporary accommodation of any type, were there for less than 6 months

Figure 59. Number of Suffolk households by type of temporary accommodation provided, financial year 2022/23



Source: Statutory homelessness in England: Financial year 2022-23: [Additional temporary accommodation breakdowns, 31 March 2023](#)

Figure 60. Number of Suffolk households by length of stay at temporary accommodation, financial year 2022/23



Source: Statutory homelessness in England: Financial year 2022-23: [Additional temporary accommodation breakdowns, 31 March 2023](#)

Rough sleeping

Rough sleepers are defined as:

- people sleeping, about to bed down (sitting in/on or near a sleeping bag or bedding) or bedded down (either lying down or sleeping) in the open air.
- people in buildings or other places not designed for habitation (such as stairwells, barns, sheds, car parks, cars).

This definition does not include people in hostels, campsites or sites used for recreational purposes, squatters, or travellers.

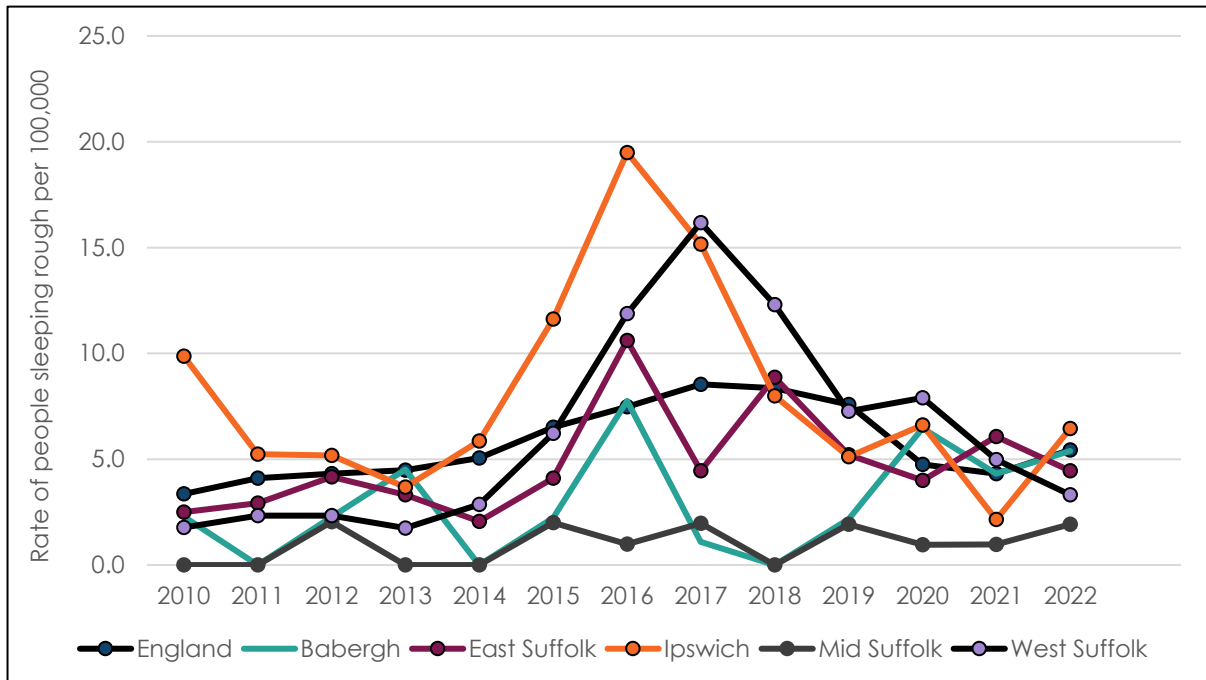
Crisis estimates that 3,069 people were sleeping rough in England in 2022 – an increase of 26% from 2021²⁴⁹. Local authority level data provides a snapshot of the number of people sleeping rough in autumn, including those people seen, or thought to be sleeping rough on a single night between 1st October and 30th of November. It is important to note this is a snapshot of a single night during autumn of the corresponding year. Also, confidence intervals are not reported with this dataset, so rates and counts should be treated with caution, but remain a useful indicator.

Rough sleeping rates have increased in England from 2.3 per 100,000 in 2010, to 5.4 per 100,000 in 2022. Rough sleeping rates in Suffolk's district and boroughs in 2022 were similar, ranging from:

- Ipswich (6.4 per 100,000)
- Babergh (5.4 per 100,000)

- East Suffolk (4.5 per 100,000)
- West Suffolk (3.3 per 100,000)
- Mid Suffolk (1.9 per 100,000)

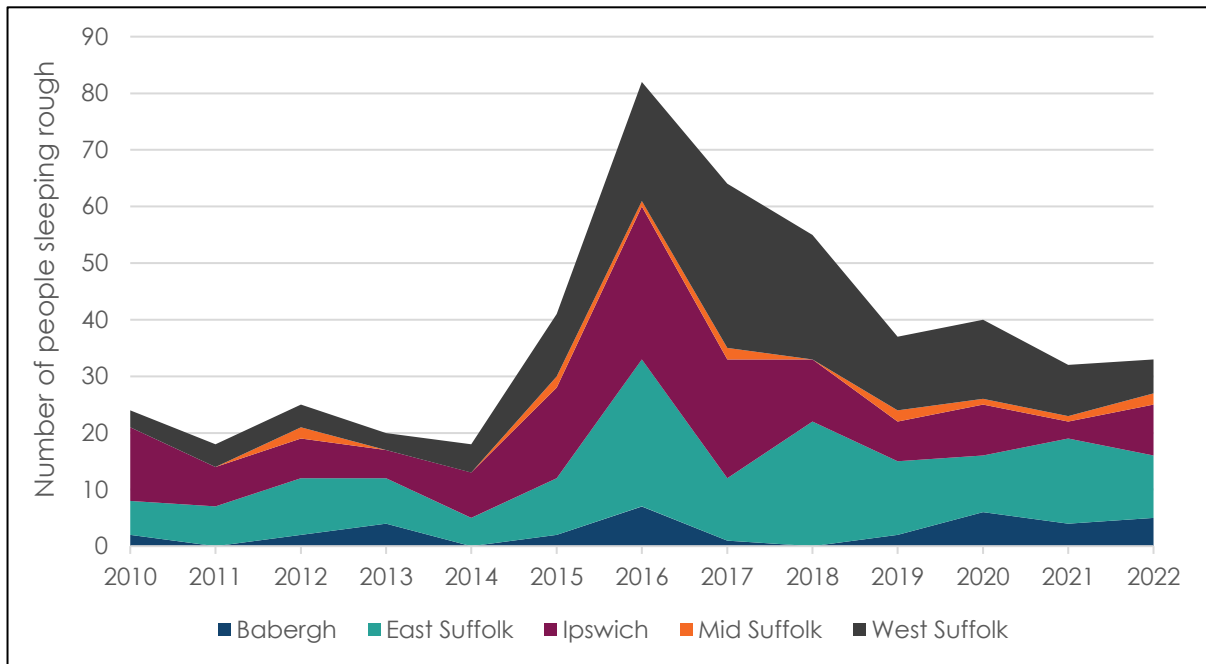
Figure 61. Rate of people sleeping rough per 100,000 people in England and Suffolk's districts and boroughs, 2010-2022



Source: [Department for Levelling Up, Housing and Communities: Tables on rough sleeping](#)

As the annual rough sleeping snapshot in England is reported by each local authority, data can be combined for Suffolk's district and boroughs to provide an overall figure for the county. From the annual rough sleeping snapshot, 33 people were sleeping rough in Suffolk in 2022. This number is 59.8% lower than the rough sleeping peak in Suffolk, of 82 individuals in 2016.

Figure 62. Total number of people sleeping rough, by Suffolk districts and boroughs, 2010-2022



Source: [Department for Levelling Up, Housing and Communities: Tables on rough sleeping](#)