

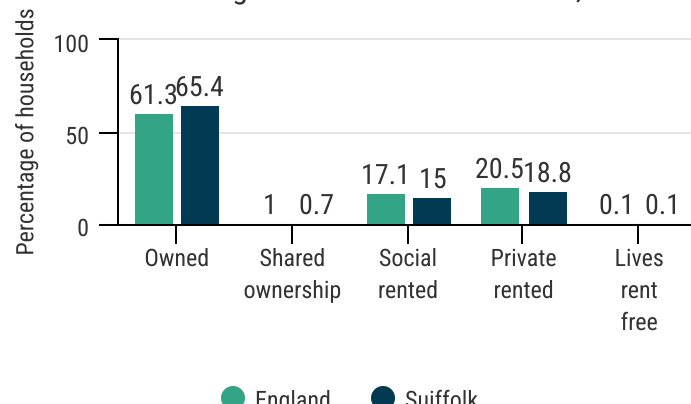


Key points: Housing and health needs assessment

Housing supply - tenure and type

- There were 333,543 households in Suffolk in 2021. An increase of 7.4% since 2011
- More households in Suffolk are owned (65.4%) compared to the England average (61.3%)
- Suffolk has a much higher proportion of detached properties (35.2%) compared to the England average (22.9%)

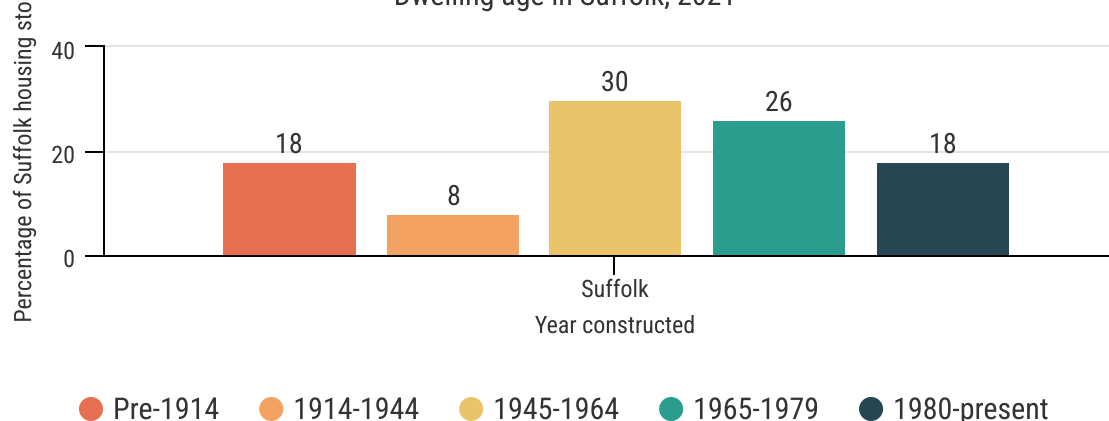
Suffolk and England tenure of households, 2021



Dwelling age

- 18% of Suffolk's housing stock is constructed pre-1914 (62,950 households)
- 80% of the households we will be living in by 2050 are already built

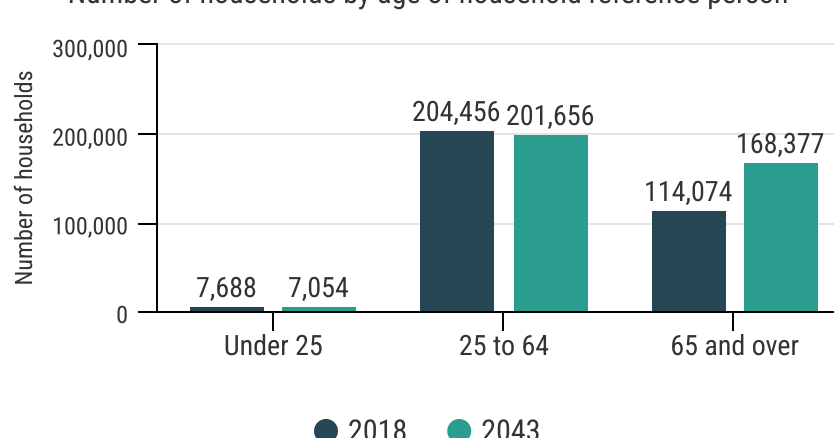
Dwelling age in Suffolk, 2021



Housing projections

- Household projections for Suffolk are expected to increase by 10.5% between 2018-2043
- There is expected to be a significant increase in the proportion of households with a household reference person over the age of 65
- By 2043, there is projected to be a lower proportion of households with any number of children in Suffolk (21.3%), than in 2018

Number of households by age of household reference person

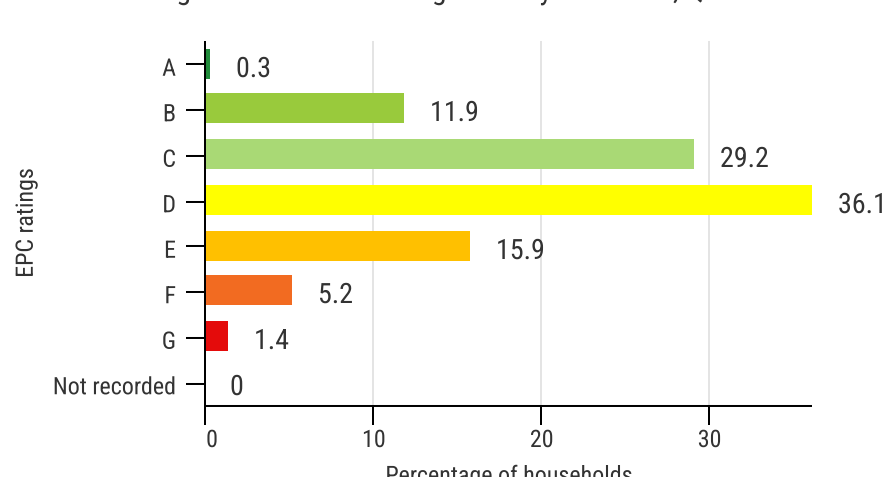


**The household reference person is the member of the household in whose name the accommodation is owned or rented, or is otherwise responsible for the accommodation*

Energy efficiency

- 41% of Suffolk dwellings have an EPC rating of band C and above
- 14.1% of Suffolk households (47,450) are estimated to be fuel poor in 2021
- The fuel poverty gap in England for 2023 was estimated at £417, an increase of 20% from 2022

Percentage of Suffolk's housing stock by EPC band, Q2 2023

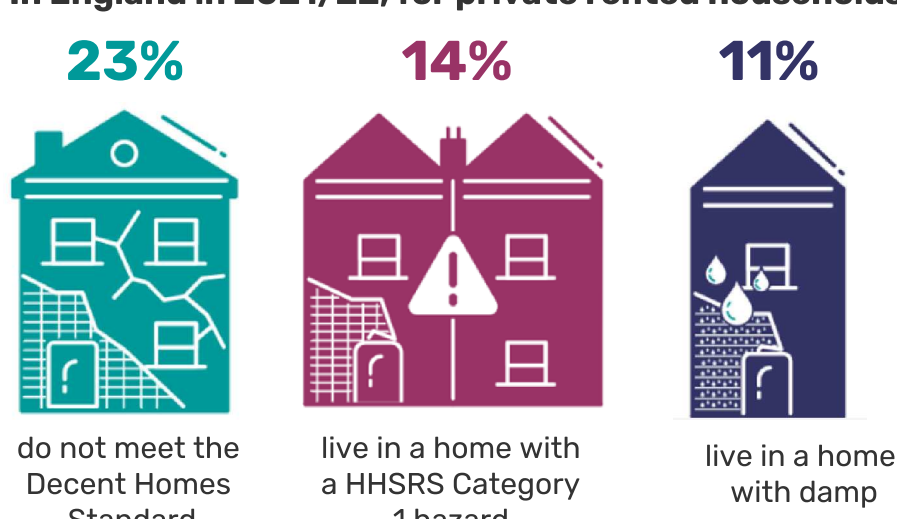


**Estimate of the costs required for a household to no longer be classified as fuel poor*

Non-decent homes

- Overcrowded households face greater housing quality issues compared to non-overcrowded households (6,888 Suffolk residents live in overcrowded homes)

In England in 2021/22, for private rented households:



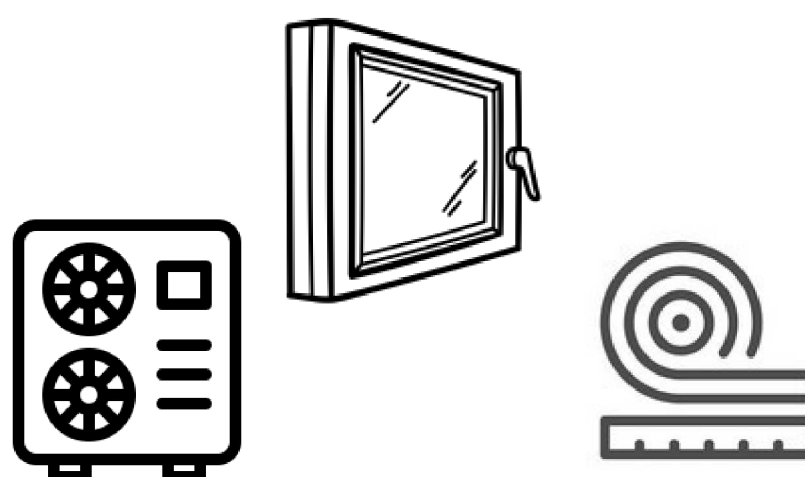
Applied to Suffolk, this many households can be estimated to be non-decent:

- 28,335 owner occupied households
- 14,450 private rented households
- 2,680 housing association rented households
- 2,080 local authority rented households

Retrofitting

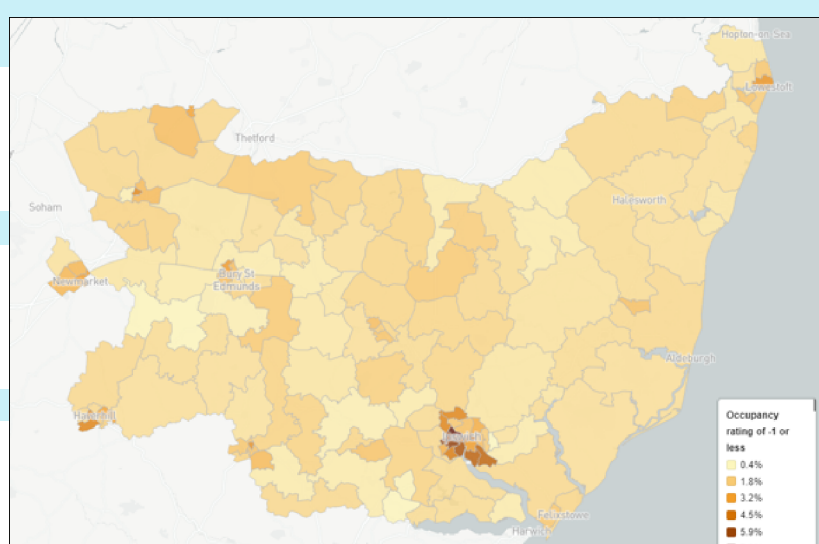
The Suffolk Local Energy Asset Report (LEAR) sets out retrofitting targets, including:

- Installing 11,000 heat pumps each year
- Retrofitting 35% of homes with no loft insulation
- Retrofitting 30% of solid wall homes
- Retrofitting all rented homes to EPC rating A
- Subsidising low-income household retrofits



Overcrowding

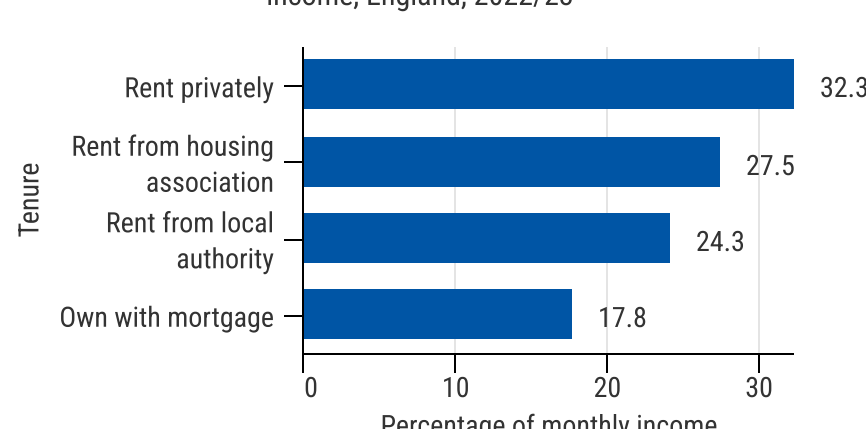
- Overcrowding has a detrimental effect on household members' physical and mental health
- Across England, flats, maisonettes and apartments were most likely to be overcrowded, compared to other accommodation types. Rented households (8.5%) were more likely to be overcrowded than owner-occupied accommodation
- Using the census overcrowding measure for bedrooms, Westgate (7.3%) and Gipping (6.2%) ward areas in Ipswich had the highest proportion of overcrowded households



Affordability - by tenure

- Private renters on average spend 1/3rd of their income on rent, compared to less than 1/5th for those who own their home with a mortgage
- Median monthly rent for a two-bed in England was £825 (September 2023) - in Suffolk, this was £50 a month less at £775
- Private rental prices paid by tenants in the UK rose by 6.2% in the 12 months to January 2024

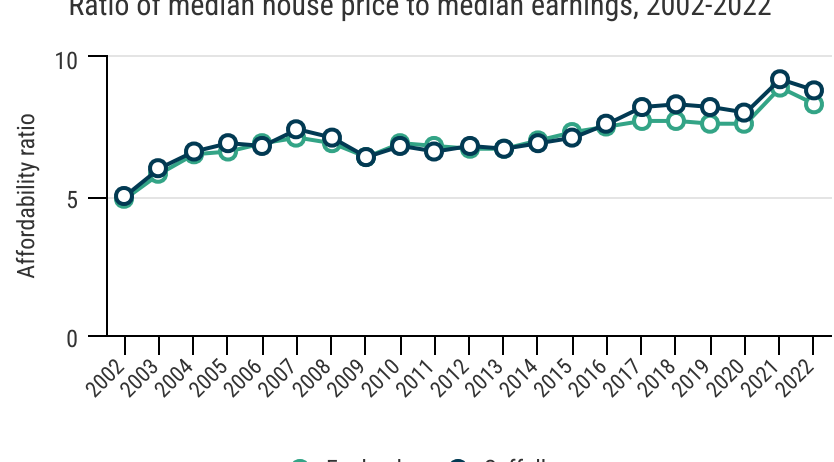
Average mortgage/rent costs as a proportion of household income, England, 2022/23



Affordability - house buying

- In 2023, the average house price in Suffolk was 8.3 times the median salary - housing affordability in 2002 was under 5 times the median salary
- Median house prices in England (£287,000) and Suffolk (£280,000) were similar in September 2023. However, the median annual Suffolk income in September 2023 was £1,174 less than the England average
- Affordability varies significantly across Suffolk's local authorities. Households were cheapest in Ipswich in 2023 (ratio: 7.3), and most expensive in Babergh (ratio: 10.6)

Ratio of median house price to median earnings, 2002-2022



Homelessness

- 3,825 households (11.4 per 1,000) in Suffolk between 2022/23 were owed either a prevention or relief duty (either in threat of homelessness, or already homeless)
- 1,525 households in Suffolk in 2022/23 were recorded as homeless and receiving a relief duty. Over 1 in 3 of these households were within West Suffolk
- Crisis estimates that 3,069 people were sleeping rough in England in 2022 - an increase of 26% from 2021

Households owed either a prevention or relief duty

