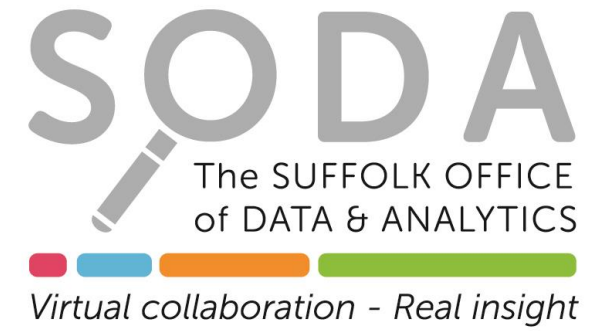


SUFFOLK HOUSING

24TH NOVEMBER 2023

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INTRODUCTION



Woodbridge, Suffolk - Photo by [Bobby Allen](#) on [Unsplash](#)

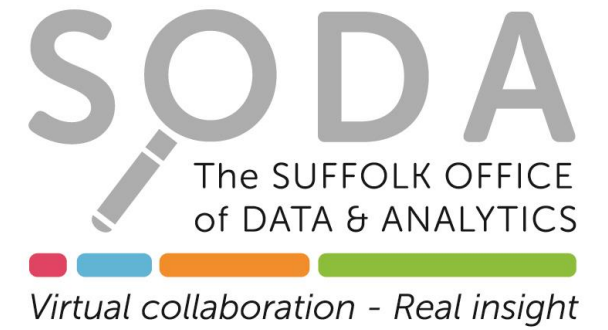
The purpose of this presentation is to provide a general outline of the available data on housing for Suffolk. For further detail, please visit the [Housing Dashboard](#).

Housing has a profound impact on individuals, not only for those facing housing insecurity, but also for those living in low quality or overcrowded premises. Buying a house is often the largest single purchase that individuals will make in their lifetimes.

Housing also impacts the local economy, with local governments relying on property taxes as a major source of revenue; and industries such as construction relying on the sustained demand for housing.

In this presentation, I will be focusing on the following four strands to analyse what housing data tells us about the districts and borough in Suffolk:

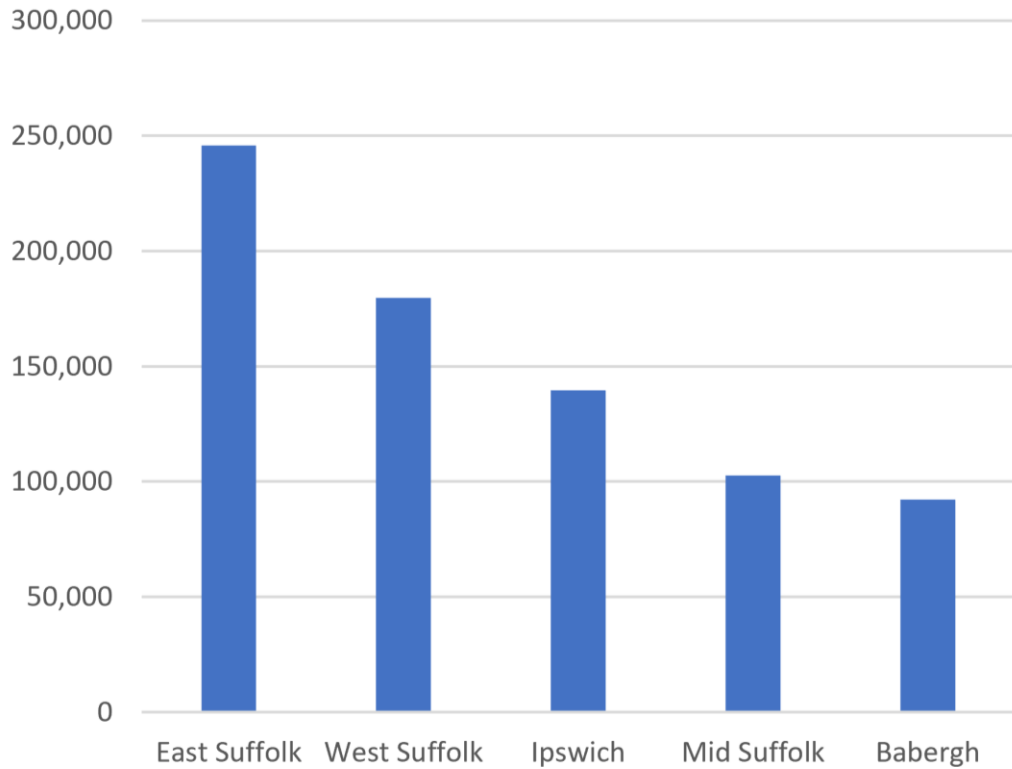
- Population and Demographics
- Affordability
- Supply
- Quality



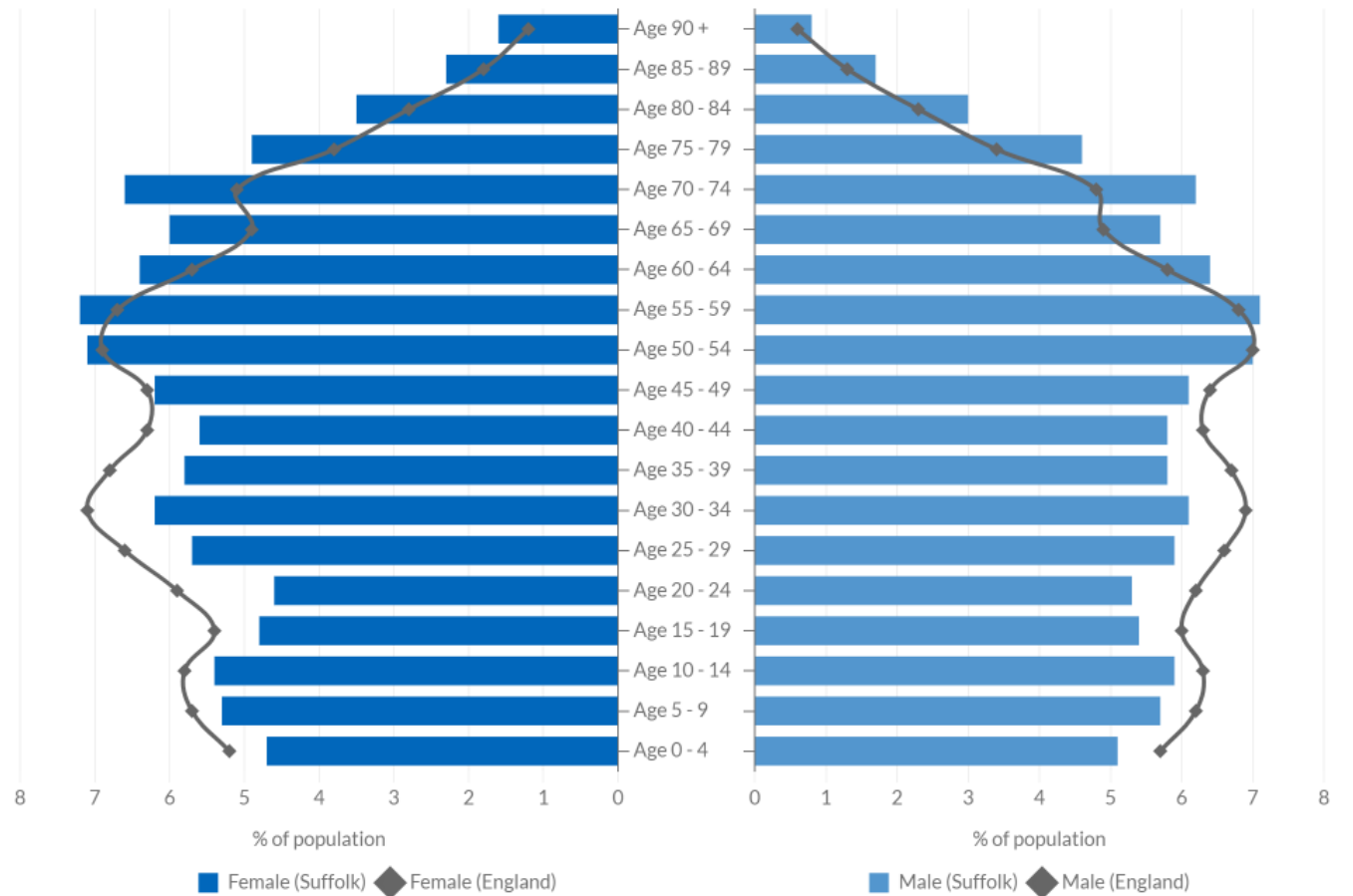
POPULATION AND DEMOGRAPHICS

The population of Suffolk is not spread evenly across the districts, with East Suffolk having over double the population of Babergh. Suffolk also has an older population who is more likely to require specialist housing, with higher proportions of those aged 50 and over compared to England.

Total Population by District, Suffolk, 2021

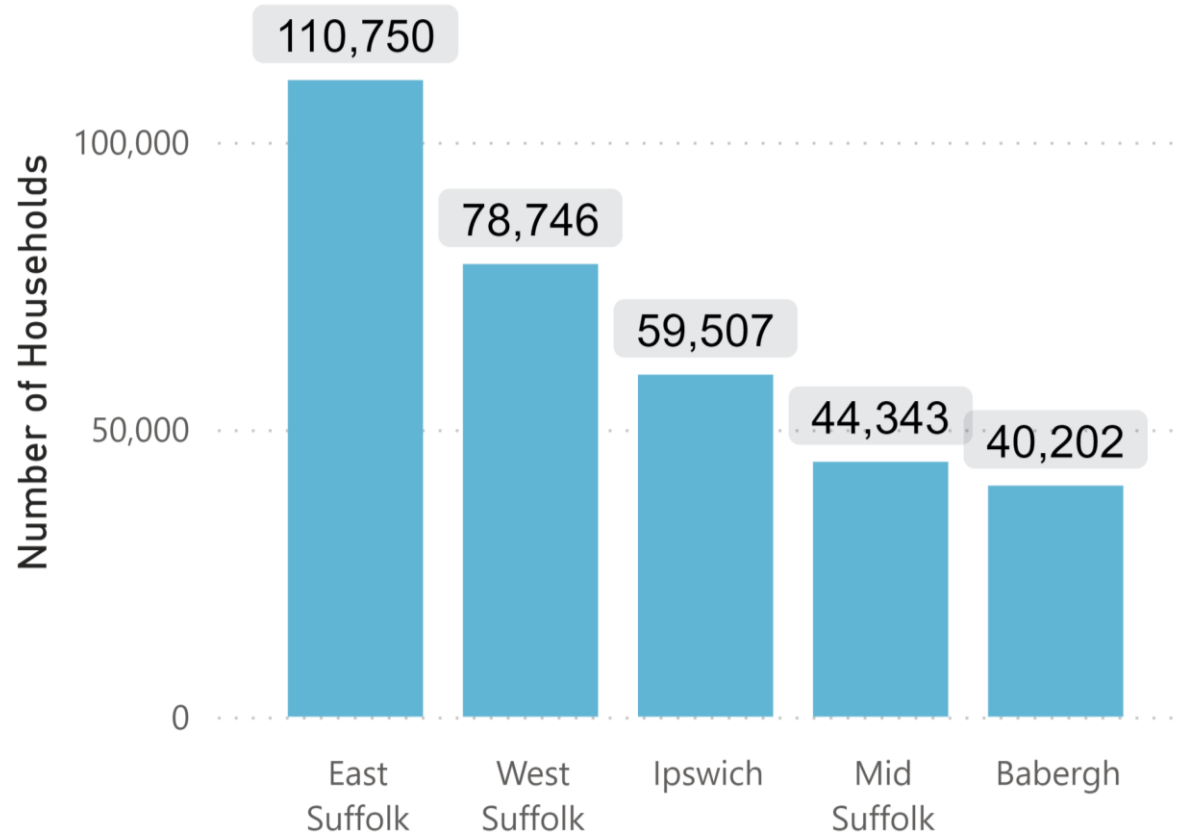


Age Structure of the Population, Suffolk, 2021



This population difference is reflected in the number of households across the districts and borough in Suffolk. Across Suffolk we see that most homes (66%) are owned either outright or with a mortgage. The remaining homes are privately rented (19%) or social rented (15%).

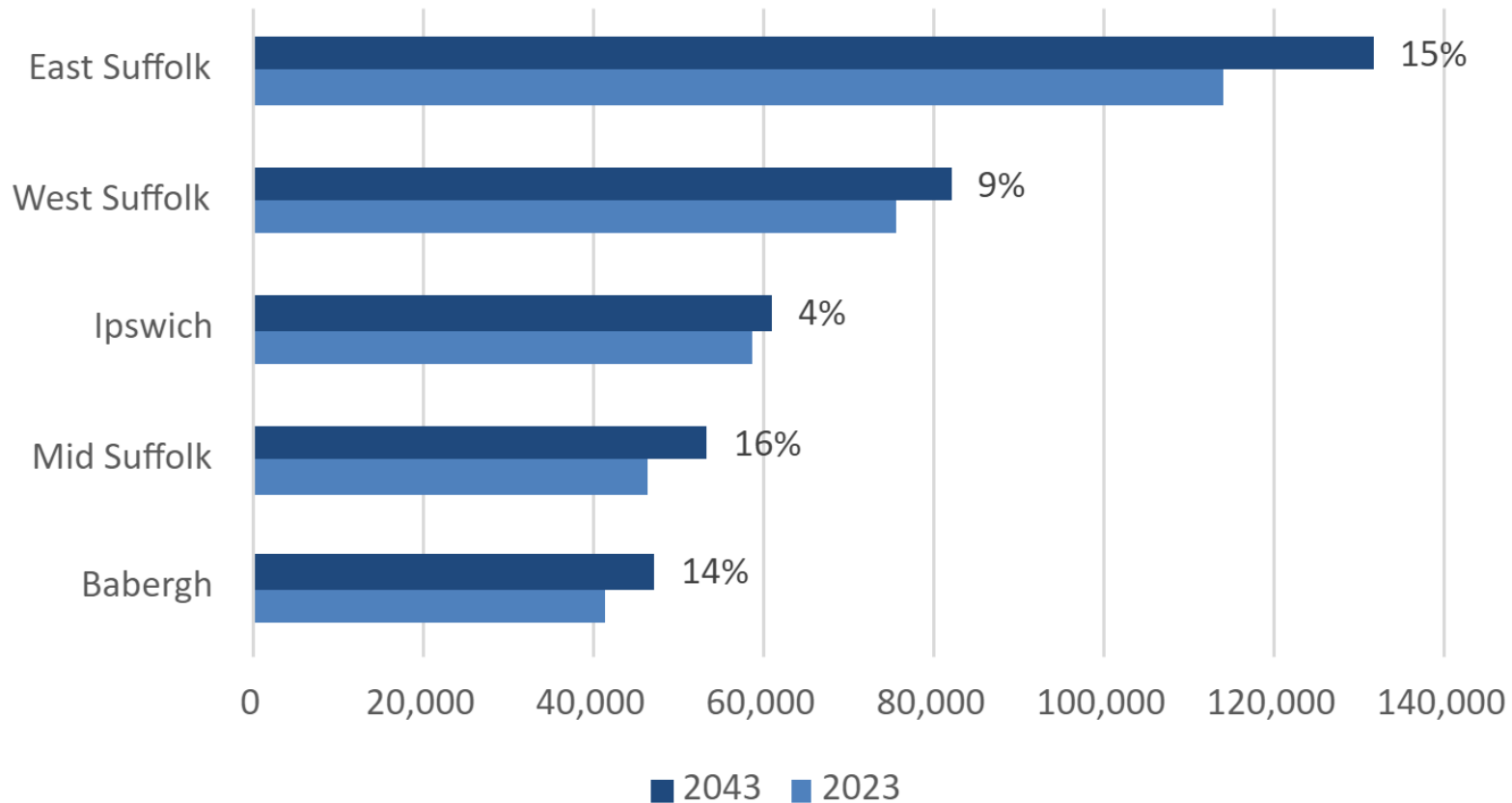
Number of Households by District, Suffolk, 2021



- Around two thirds of Suffolk households are occupied by single families
- Just over a quarter of Suffolk households are occupied by those aged 66 or over
- Around a quarter of Suffolk households have dependent children

Across each district and borough in Suffolk, the number of households is projected to grow over the next 20 years. However, this growth is not distributed evenly, with Ipswich projected to see less than 3,000 additional households and East Suffolk projected to grow by over 17,000 households.

Projected change in the number of households, Suffolk, 2023-2043



Compared to 2018, a higher proportion of the 2043 population is expected to be over 70, with a particular increase in those aged 90+. This change is also reflected in the projected change in household composition. In all districts apart from Babergh we see a reduction in the number of houses required for families with children and an increase in the number of houses with one or more adults.

Population age band change, Suffolk, 2018-2043

758,556 people in 2018

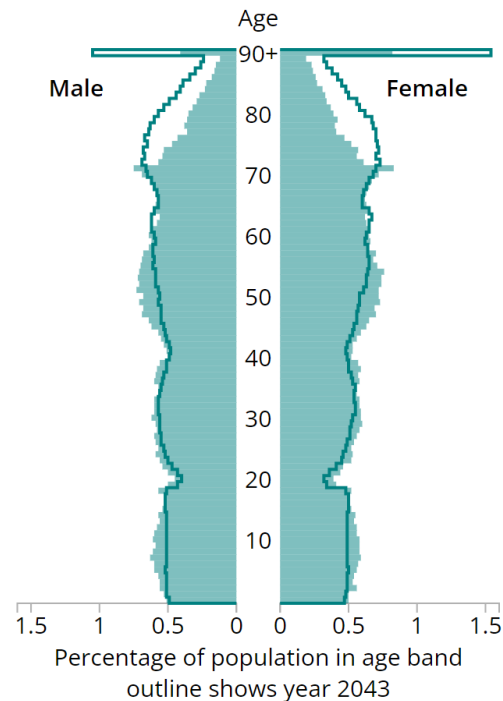
All ages

375,033 males

383,523 females

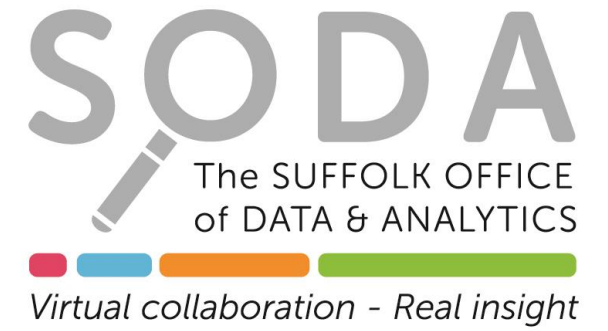
49.4%

50.6%



Household composition change, Suffolk, 2018-2043

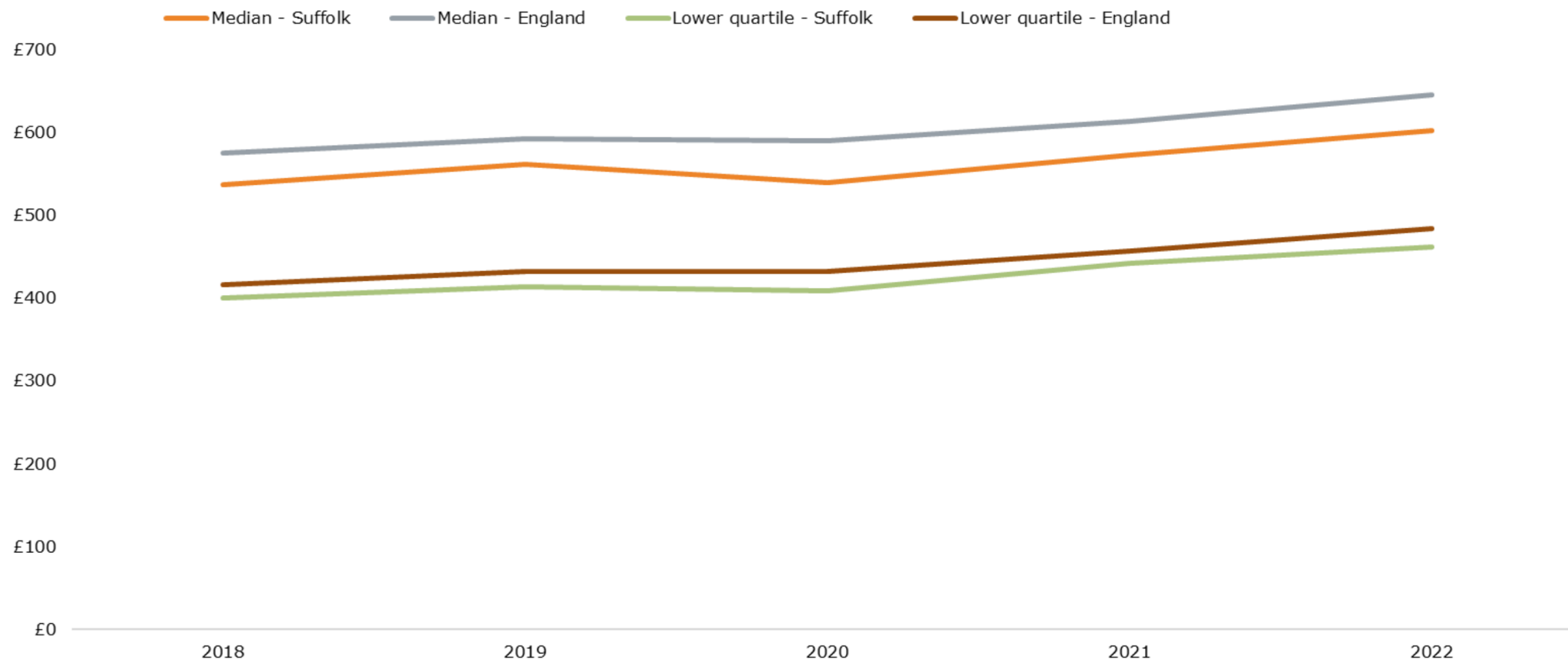
Area name	Households with one dependent child	Households with two dependent children	Households with three or more dependent children	One person households: Female	One person households: Male	Other households with two or more adults
Babergh	47	16	19	2200	1426	3964
East Suffolk	354	-115	-42	6579	3750	12250
Ipswich	-454	-644	-311	1208	702	1769
Mid Suffolk	-574	-601	-220	2977	1918	6320
West Suffolk	-13	-407	-140	2733	1590	4566
Suffolk (district average)	-128	-350	-139	3139	1877	5774
England (district average)	371	86	23	2980	2276	5765



HOUSING AFFORDABILITY

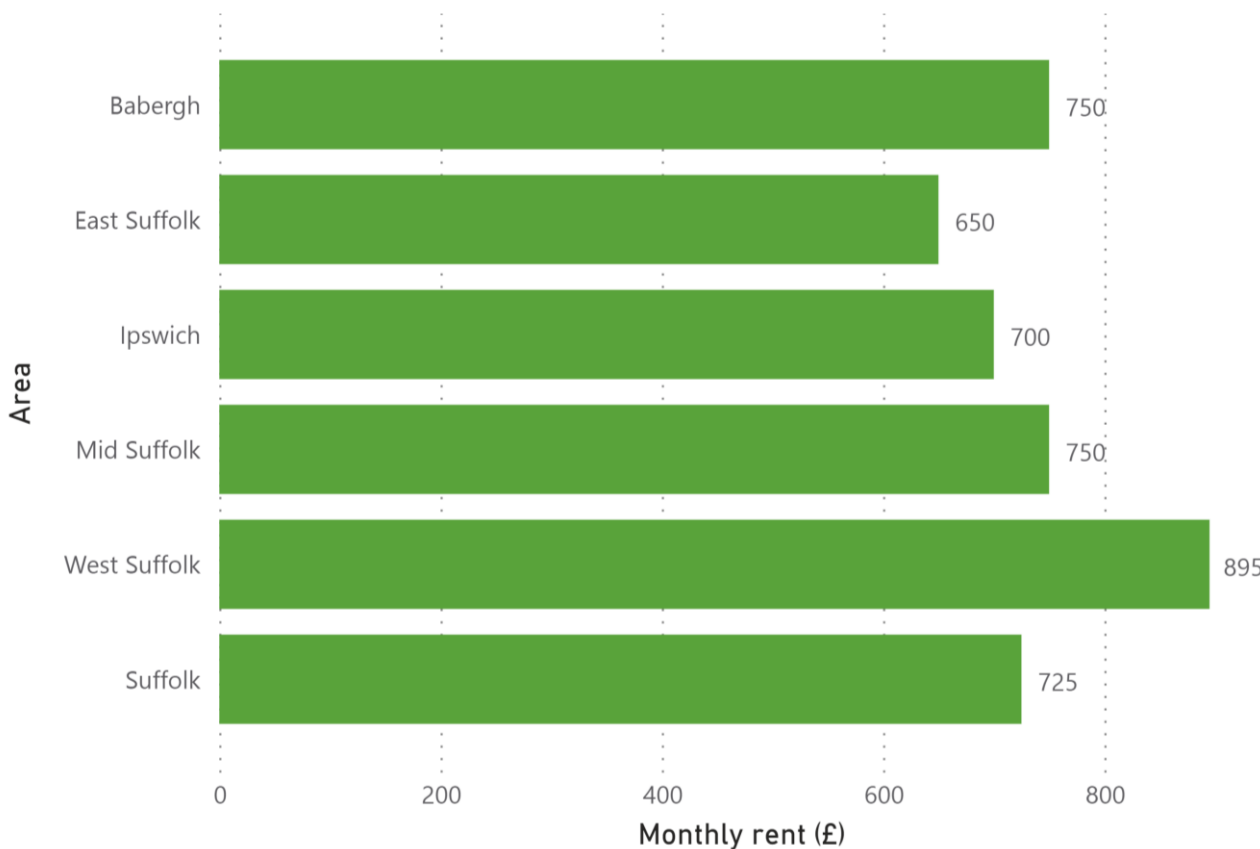
Suffolk residents face particular challenges in being able to afford housing. Between 2018 and 2022, both the median and the lowest 25% of wages have consistently remained below the England average.

Median and lower quartile gross weekly pay, Suffolk vs. England, 2018-2022

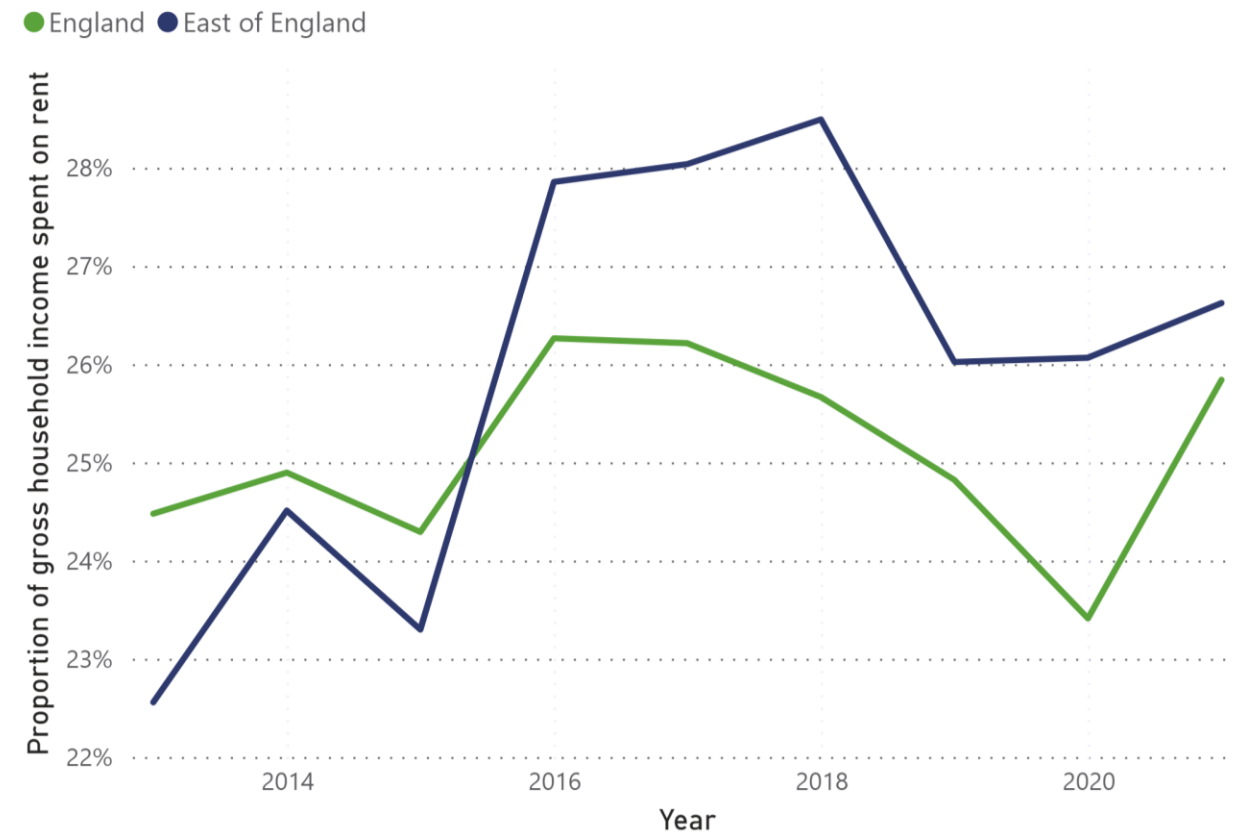


These low incomes contribute to the difficulties renters face, particularly in the district of West Suffolk, where a two-bedroom property costs £170 a month more to rent than the Suffolk average. In 2013, renters in the East of England spent below the England average of just under 25% of their monthly income on rent. By 2021 this had risen above the England average to nearly 27%.

Average monthly rent for a two-bedroom property, Suffolk, 2021

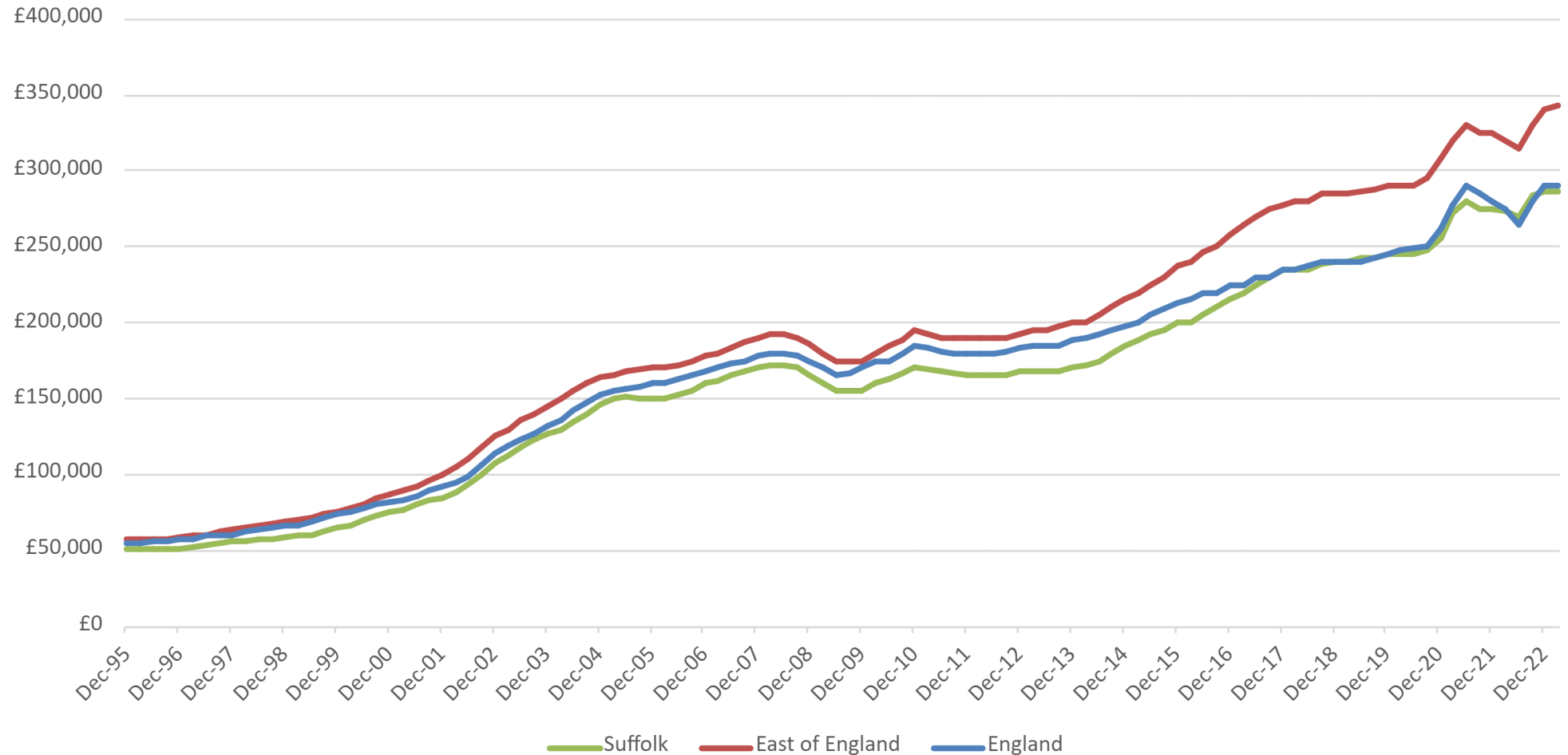


Proportion of household income spent on rent, East of England 2013-2021



Apart from temporary dips in 2008-09 and 2020-21 median house prices have risen consistently since 1995. Until 2016, Suffolk consistently had lower house prices than regional and national averages, but since they have matched averages for England. This has led to affordability challenges as wages have not risen to match those for England.

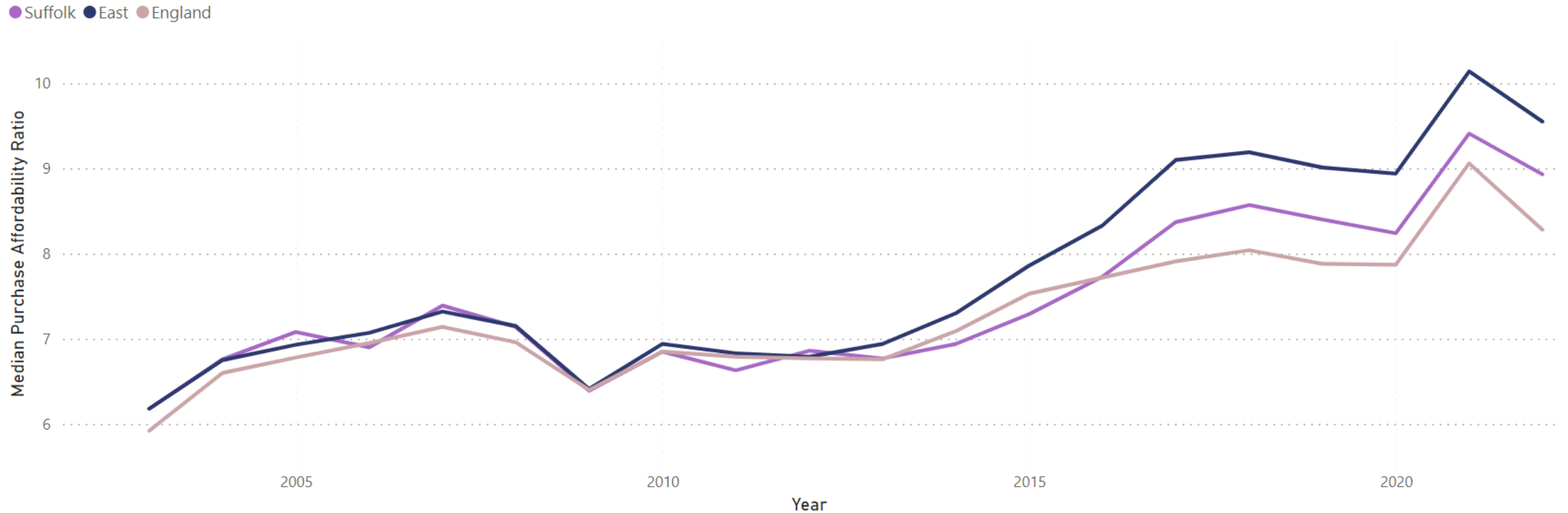
Median house prices in Suffolk, East and England, 1995-2023



Alongside increasing rents, we have also seen a decrease in the affordability of houses for those attempting to buy. In 2003 those attempting to buy a home spent 6 times their annual salaries on the purchase. By 2022 this had risen to 9 times their salaries, rising at a greater rate than England averages.

Affordability of median priced dwellings for median earners, Suffolk, 2003-2022

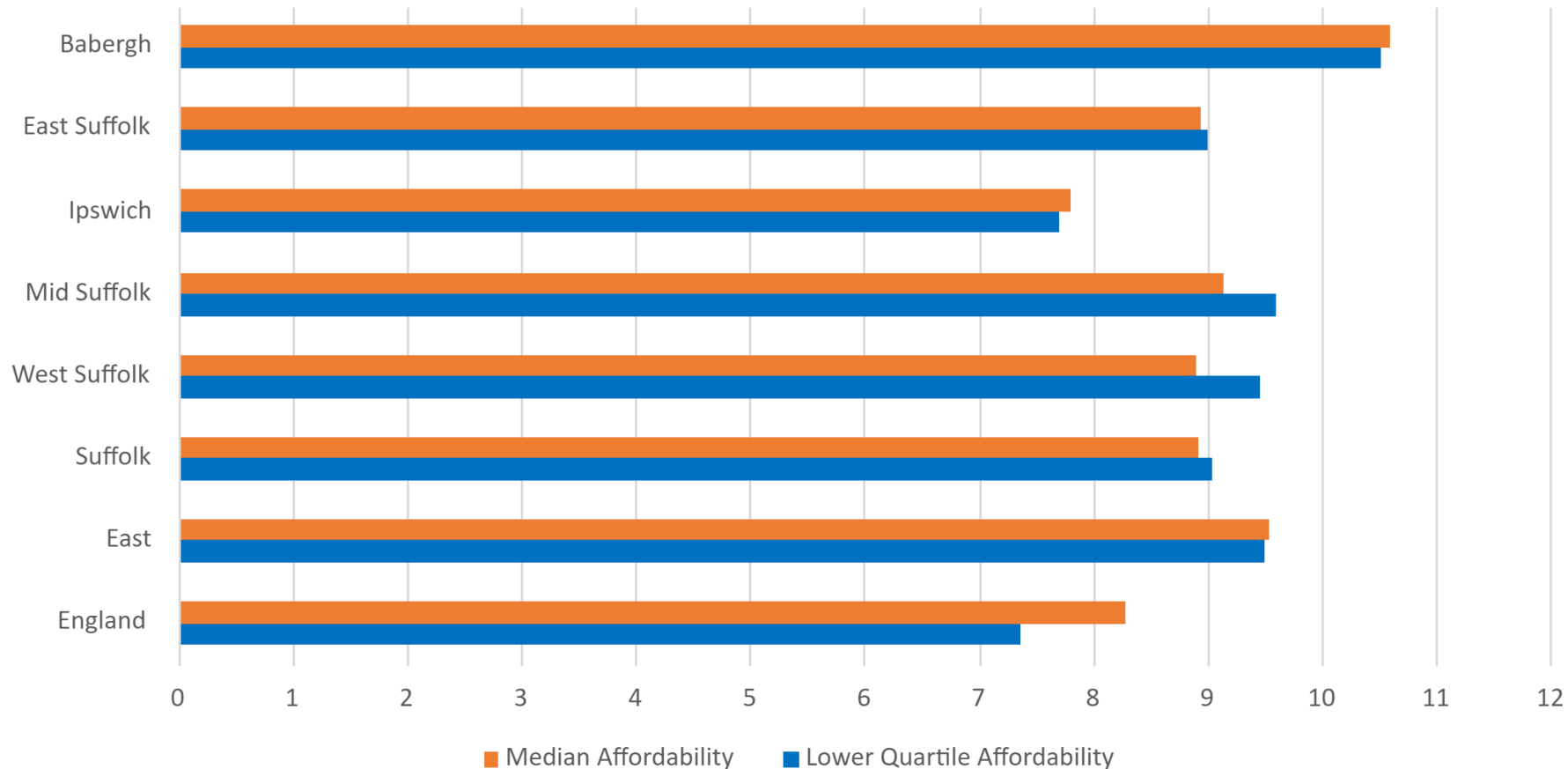
(Higher ratio = less affordable)

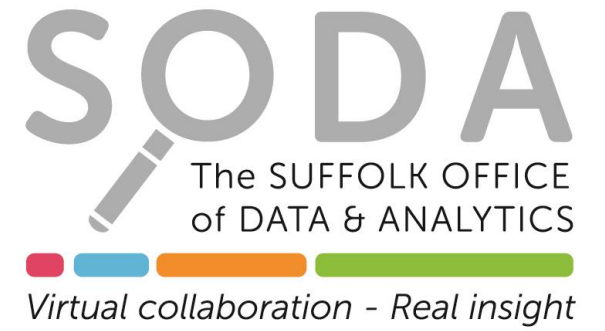


In Suffolk, the cheapest 25% (lower quartile) of houses are often less affordable for the lowest 25% of earners, than the median house price is for median earners. This is particularly true in Mid Suffolk and West Suffolk. This is in sharp contrast to England where lower quartile affordability is significantly lower than median affordability.

Lower Quartile and Median Housing Affordability, Suffolk, 2022

(Higher ratio = less affordable)

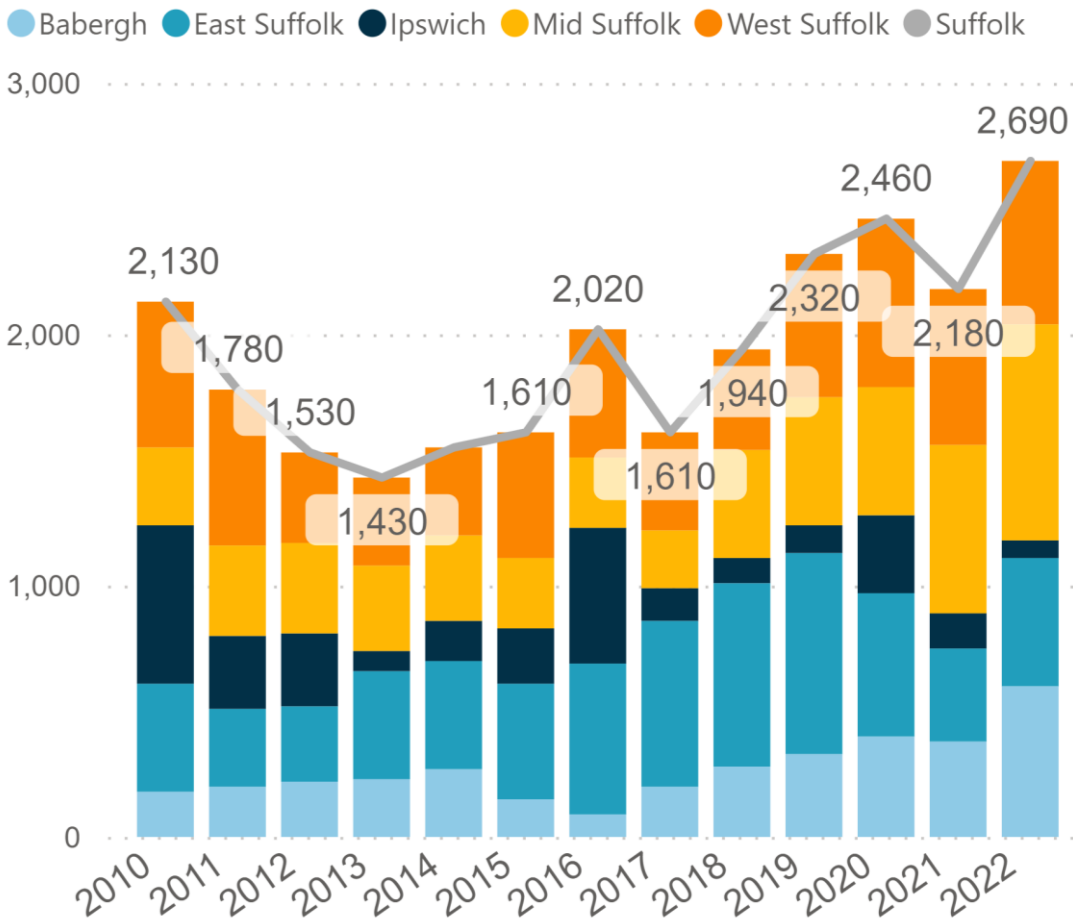




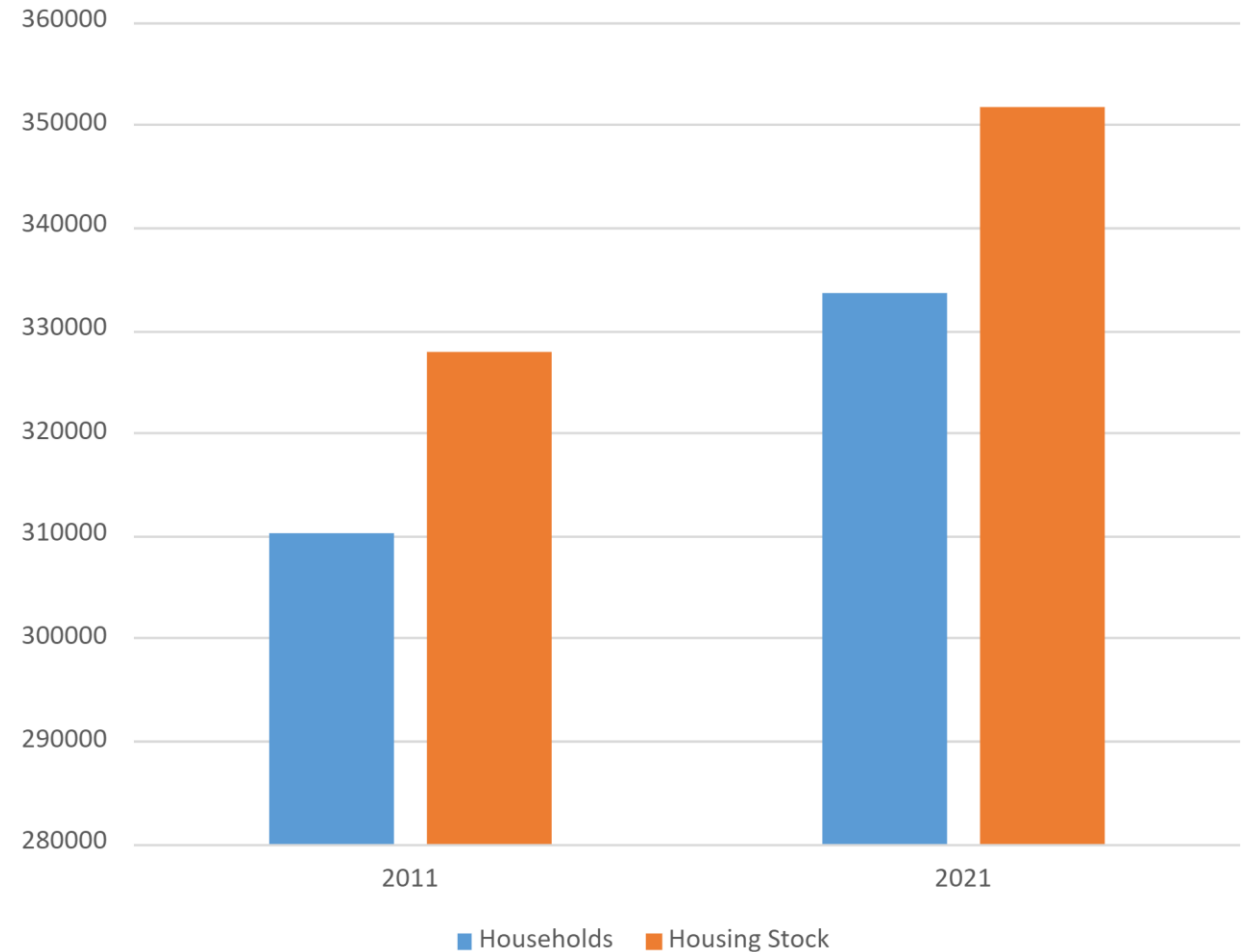
HOUSING SUPPLY

Between 2011 and 2021, Suffolk's population grew by around 23,000 households. Over this period, around 24,000 dwellings were added to Suffolk's housing stock. The occupancy rate of Suffolk dwellings has remained steady at around 95%.

Number of housing completions, Suffolk, 2010-2022



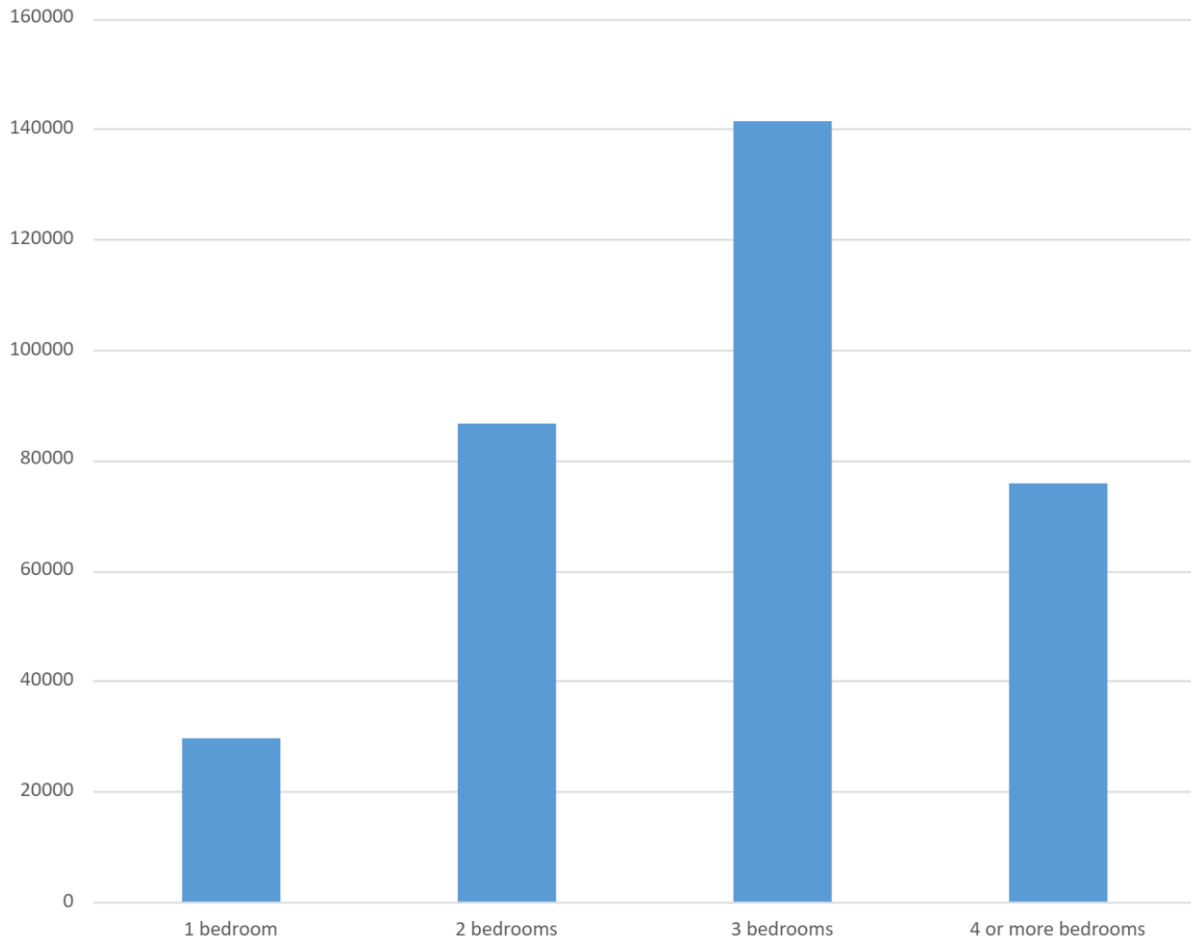
Households and Housing Stock, Suffolk, 2011-2021



Sources: House Building (ONS - 2023), Census (ONS - 2021), Live Tables on Dwelling Stock (DLUHC - 2023)

Suffolk has a high number of large properties, with nearly two thirds of properties having 3 or more bedrooms. This presents a challenge given the projected increases in the number of single person households, and projected reduction in the number of households with children, for 2043.

Number of dwellings split by number of bedrooms, Suffolk, 2021



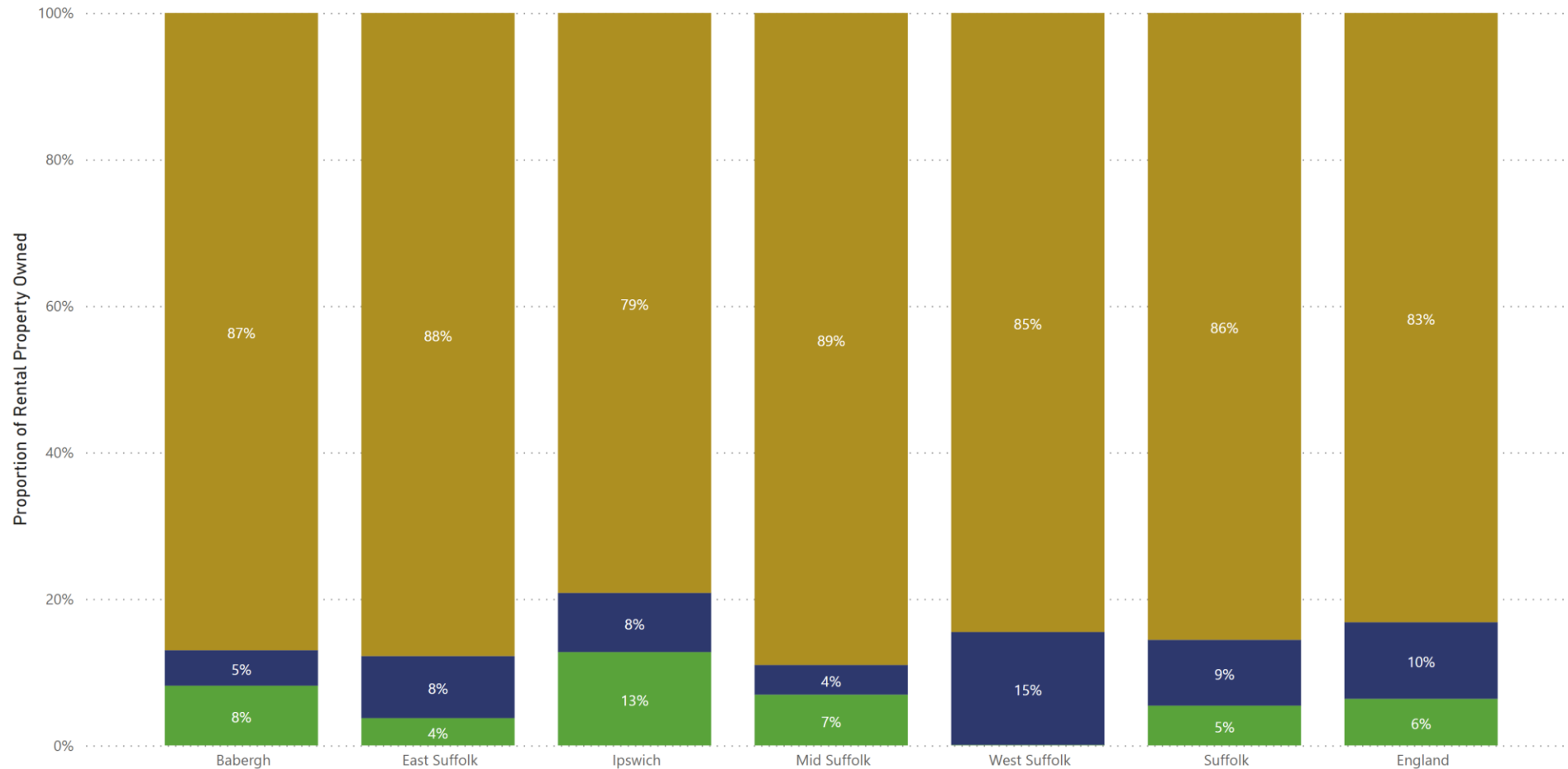
Detached properties are the most common type in Babergh, Mid Suffolk and East Suffolk; semi-detached properties are the most common type in Ipswich; and terraced properties are the most common type in West Suffolk.

Many of these properties will have stairs which will make them unsuitable for older people who wish to stay in their own home and stay independent.

In the rental sector, a vast majority of the available housing is provided by the private sector in Suffolk, which broadly matches England averages. These proportions are also seen in West Suffolk, which has a higher proportion of Registered Provider properties to compensate for the district not owning housing stock.

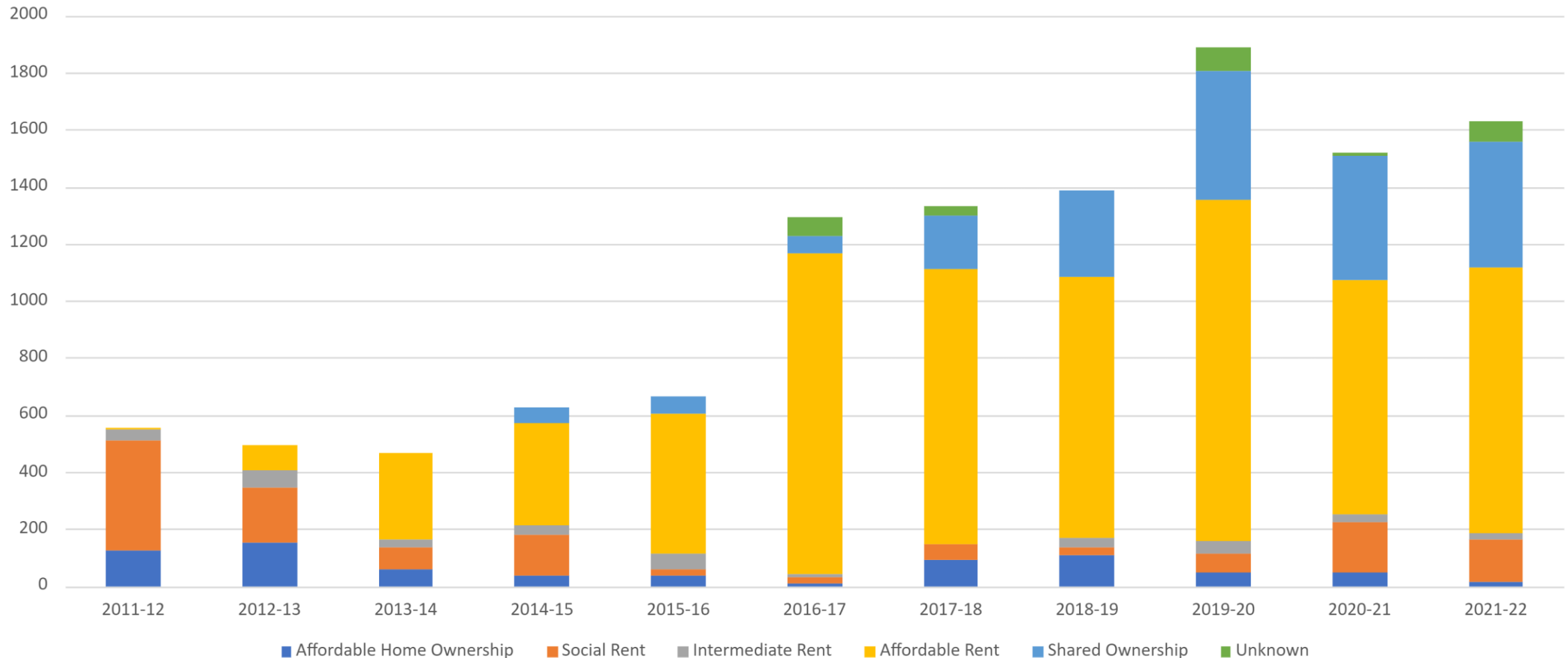
Ownership of Rental Properties, Suffolk, 2021-22

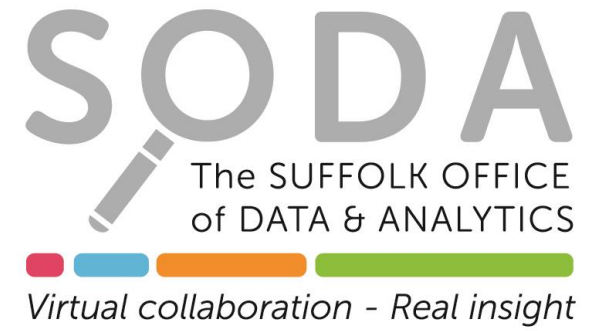
● Local Authority (incl. owned by other LAs) ● Registered Provider (Housing Associations) ● Private Sector



In 2011-12 Social Rental properties were the primary source of affordable housing in Suffolk. By 2015-16 this had been largely replaced by affordable rent in the private sector. Other affordable housing schemes, particularly Shared Ownership have shown significant increases since this time in Suffolk.

Affordable Housing Mix, Suffolk, 2011 - 2022

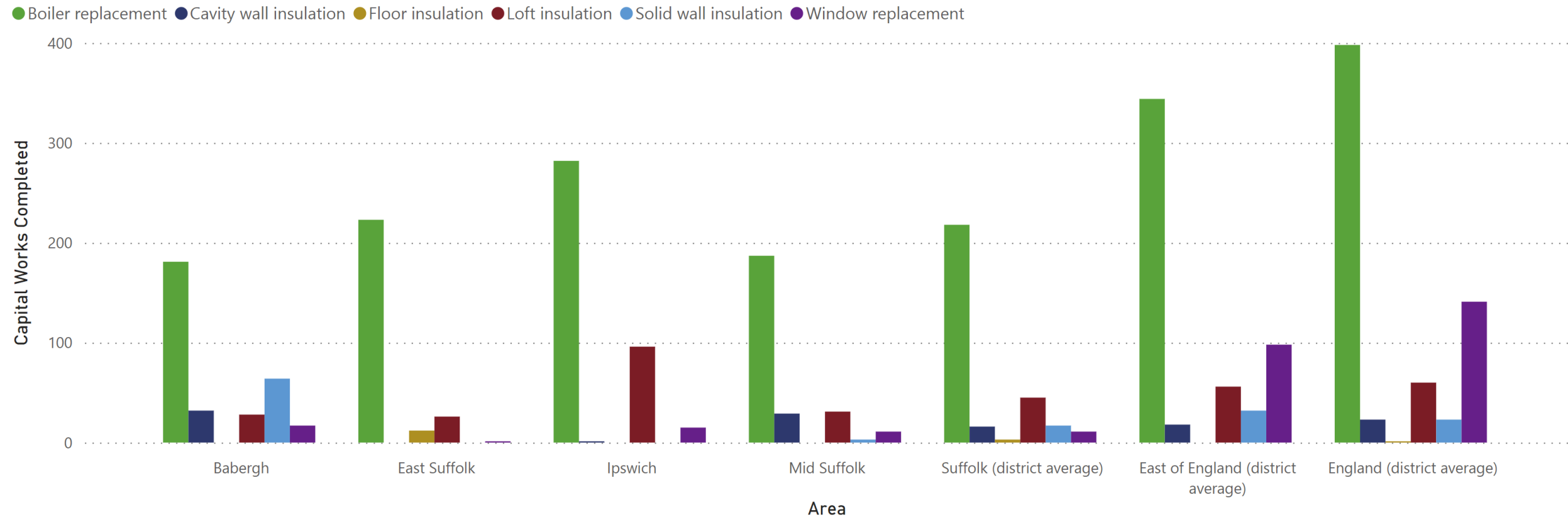




HOUSING QUALITY

The rate of annual capital works carried out on Local Authority owned properties in Suffolk is below regional and national averages. This trend is not reflected in Ipswich which had high levels of loft insulation and Babergh which had high levels of solid wall insulation carried out in 2022.

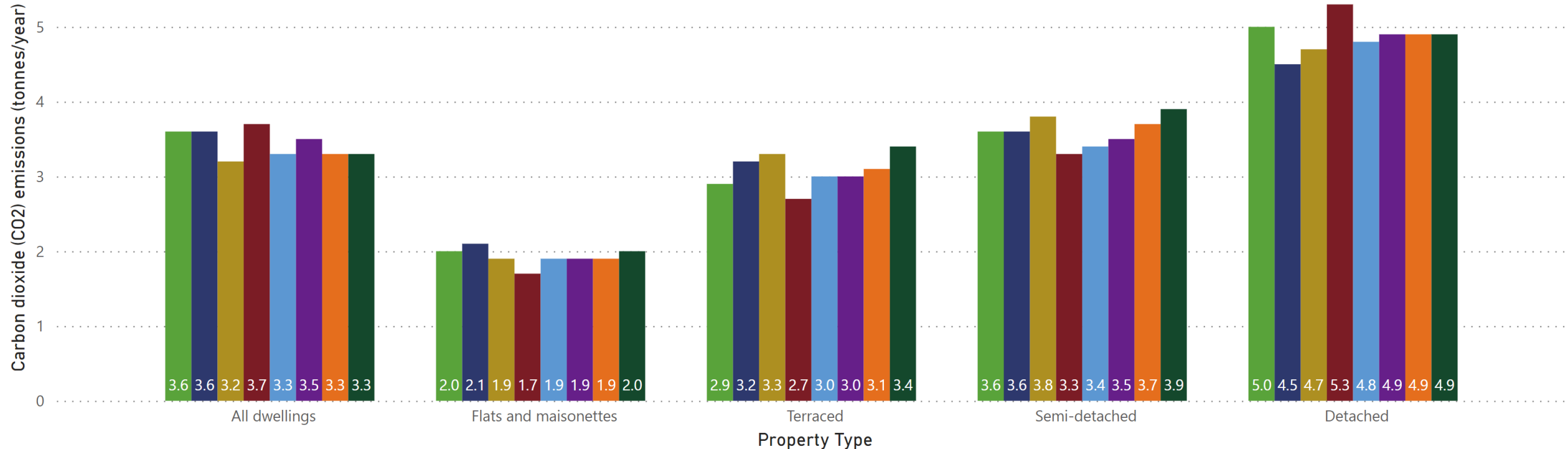
Annual Capital Works on Local Authority Owned Properties in Suffolk (district averages), Suffolk, 2021-22



The type of property has a large effect on its CO₂ emissions. In general, properties with more external walls (detached and semi-detached) will have higher CO₂ emissions than those with less external walls (terraced, flats and maisonettes).

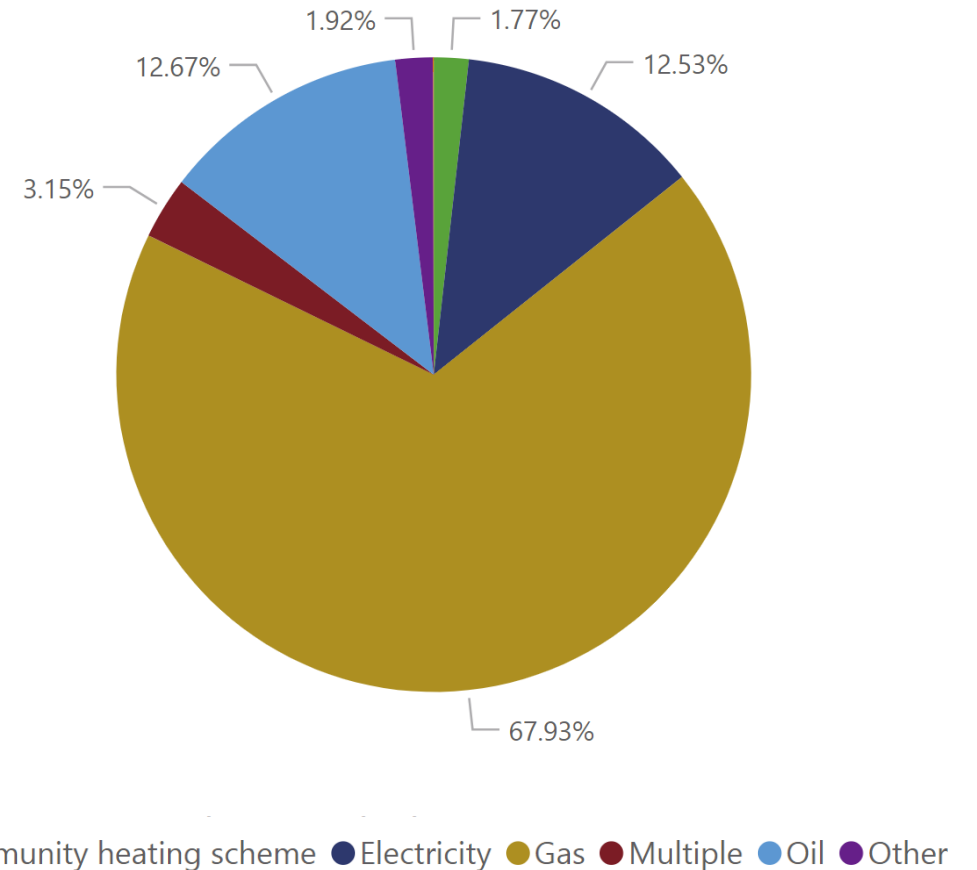
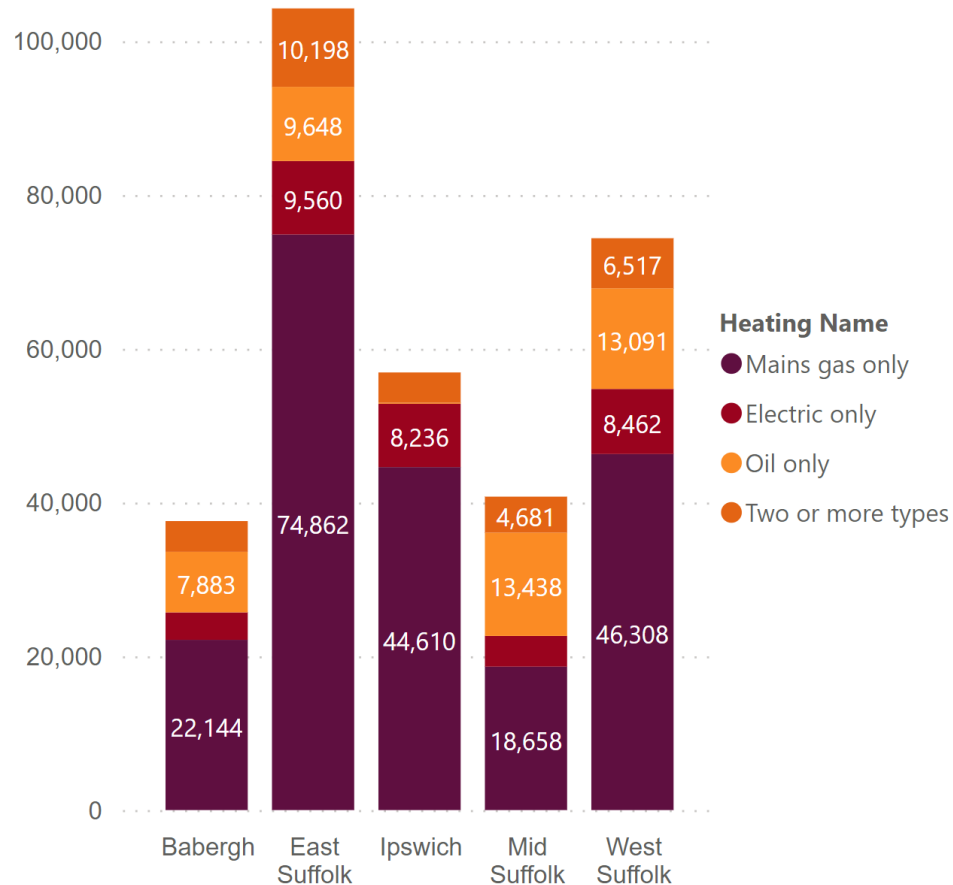
Average CO₂ Emissions of Dwellings split by Property type, Suffolk, 2022

● Babergh ● East Suffolk ● Ipswich ● Mid Suffolk ● West Suffolk ● Suffolk (district average) ● East (district average) ● England (district average)



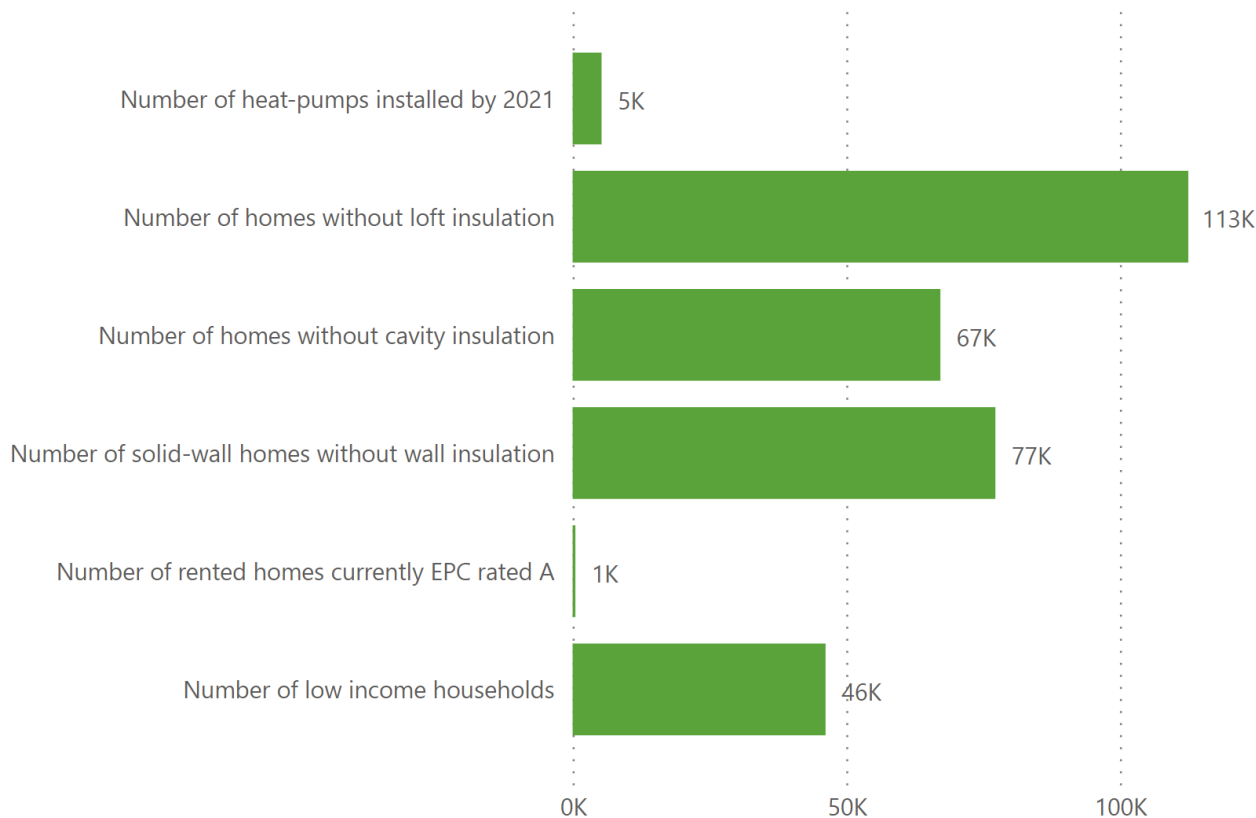
For every district and borough in Suffolk a majority of homes have mains gas as their primary source of heating. In rural areas, large numbers of homes are heated with residual fuels, primarily oil, with a minority of properties having two or more heating systems.

Primary Heating Fuel of Dwellings, Suffolk, 2021



Suffolk County Council have set 6 retrofitting targets for 2030 to meet the national requirements of achieving net zero by 2050. Currently it is estimated that only one thousand rented homes in Suffolk are EPC rated A, which represents the most challenging target. However, as progress is made in other retrofitting, this figure should also increase.

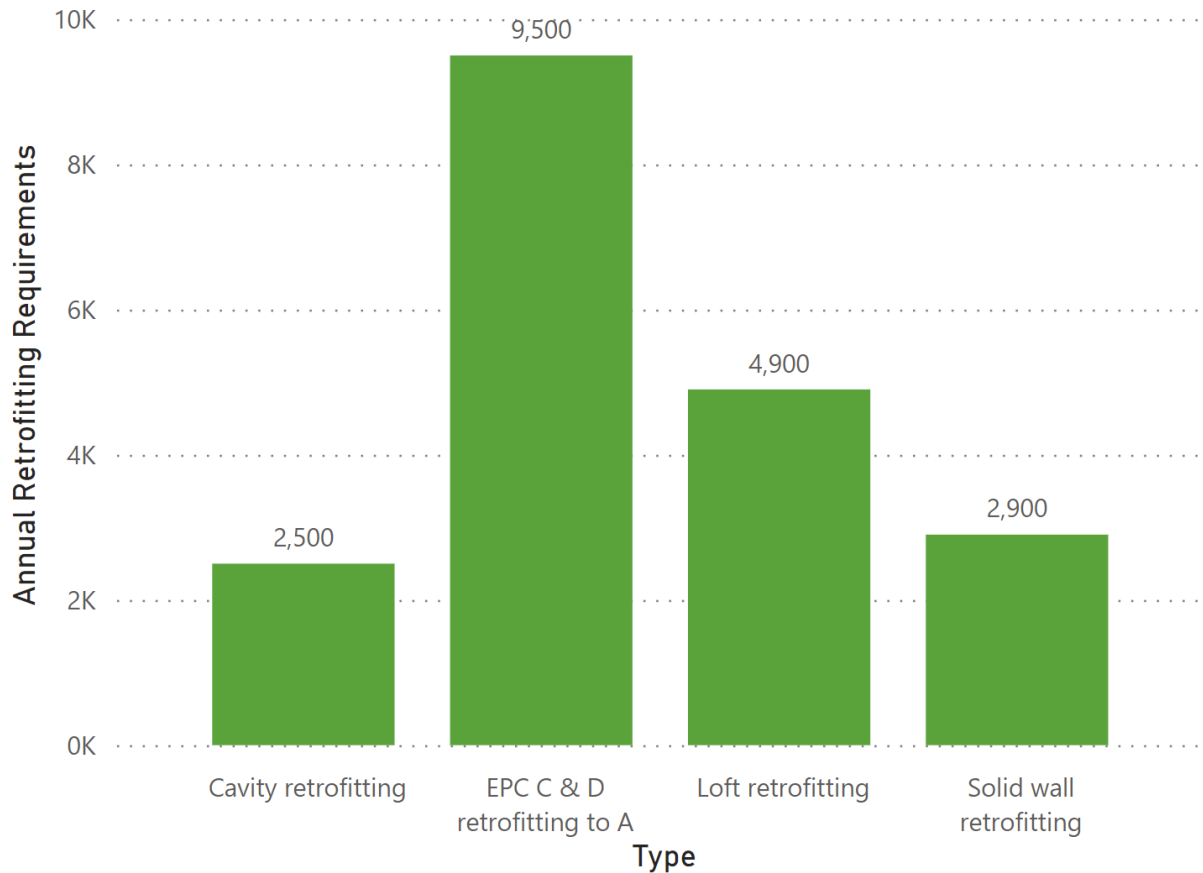
Baseline levels for Net Zero targets, Suffolk, 2021



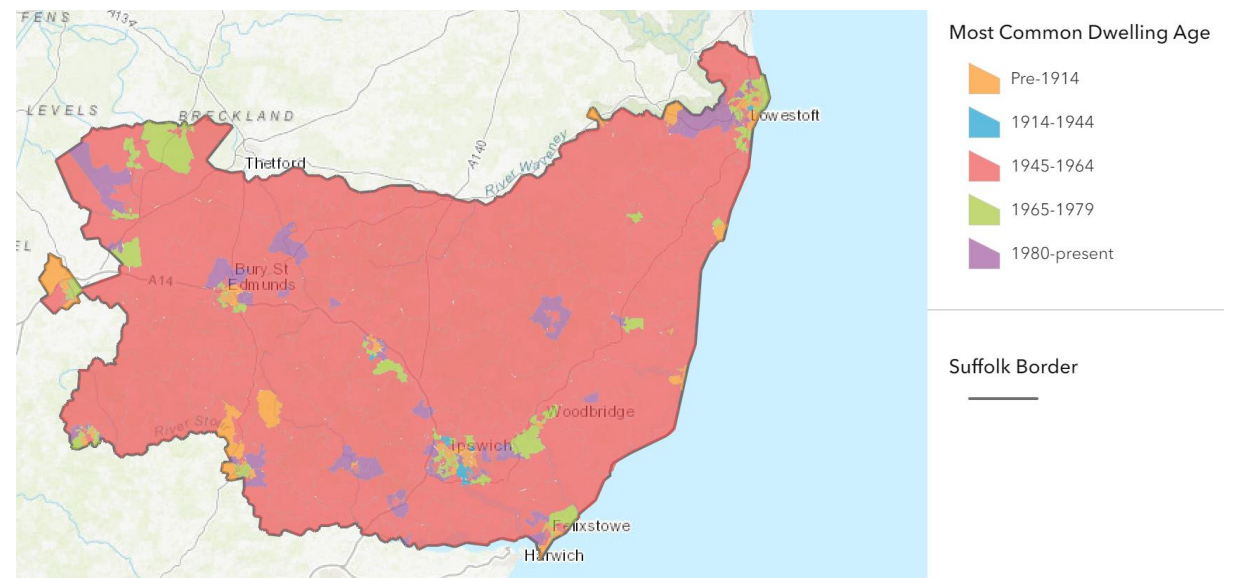
National requirement by 2030 to hit 2050 net zero target	Suffolk Requirement
Install 1 million heat pumps/year by 2028	11,000
Retrofit 35% of homes with no loft insulation by 2030	39,000
Retrofit 30% of homes with no cavity insulation by 2030	20,000
Retrofit 30% of solid wall homes by 2030	23,000
Retrofit all rented homes to EPC rating A by 2030	112,000
Subsidise low-income household retrofits	46,000

To work towards the target of retrofitting 112,000 rented homes to EPC rating A, 9,500 homes need to be retrofitted annually (from a baseline of 2019). Many properties in Suffolk were built before 1964, often with solid walls. These homes are much more common in rural areas and may be harder to insulate effectively.

Annual Retrofitting Requirements to meet Net Zero targets, Suffolk, 2019-2030



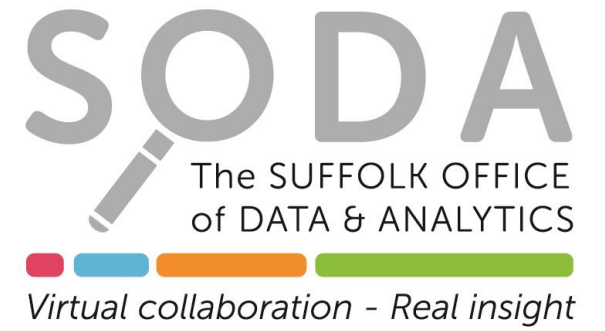
Most Common Dwelling Age, Suffolk, 2021



A glide path has been proposed by Suffolk County Council to work towards the target of installing 11,000 heat pumps a year by 2028. Since local district and borough plans only account for the building of 3,000 homes a year, at least 5,000 heat pumps need to come from retrofitting in 2024, rising to 8,300 retrofits a year by 2028.

Heat Pump Installation Requirements in Addition to New Houses, Suffolk, 2021-2028





CONCLUSION

Suffolk has a wide variety of different communities, each with their own housing needs. As the population ages, this will put pressure on the housing system and we expect to see an increase in demand for properties which are suitable for the older population.

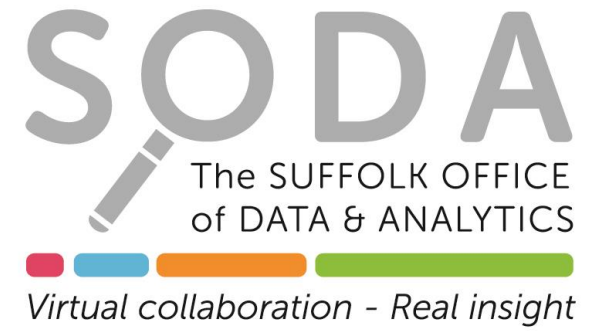
Suffolk faces challenges in providing enough affordable housing for its population. Despite wages in Suffolk being below national and regional averages, rental costs and house prices are consistently high and becoming less affordable over time.

Housing supply over the past 10 years has generally kept in-line with demand and if the house building targets in local district and borough plans are implemented, the supply of housing over the next 20 years should continue to keep up with demand.

Finally, Suffolk also faces challenges in increasing quality of homes to meet its sustainability targets for 2030, particularly for older homes which are privately owned.



Ipswich, Suffolk - Photo by [Matt Cornwell](#) on [Unsplash](#)



QUESTIONS