

Housing market context

1. The projected housing need across West Suffolk

- 1.1 The [Cambridge and West Suffolk Housing Needs Assessment](#) was conducted in 2021, the purpose of which is to set out the amount and type of housing that is required in West Suffolk (and the wider sub-region) between 2020 to 2040.
- 1.2 The report highlighted the need for 800 additional dwellings per annum in West Suffolk with 51 per cent being affordable housing. West Suffolk is meeting the delivery target of 30 per cent **affordable housing** on new developments, however, there continues to be unmet demand for this type of housing. We are seeing continued demand for one bed accommodation and dwellings for larger families.
- 1.3 The housing needs assessment also highlighted the need for increasing levels of **specialist housing** over this period. The Office for National Statistics predicts that the number of residents in West Suffolk that are 65 and over will increase by 12,621 (or 33 per cent) between 2020 and 2040. This will result in a 20% increase in demand for specialist housing for older people and a 16 per cent increase in demand for housing for those with a long-term health condition or disability.
- 1.4 As a council, we want to do more to understand the barriers for **young people** accessing housing across West Suffolk. We need to look at how average salaries for this group compare to the UK average against house prices and look to identify and address any trends.
- 1.5 We will also want to understand the housing needs across and barriers for other groups such as those who live in rented accommodation, those claiming benefits and looking at the potential of build to rent and self and custom build.

2. Health and social implications of housing

Private rented sector

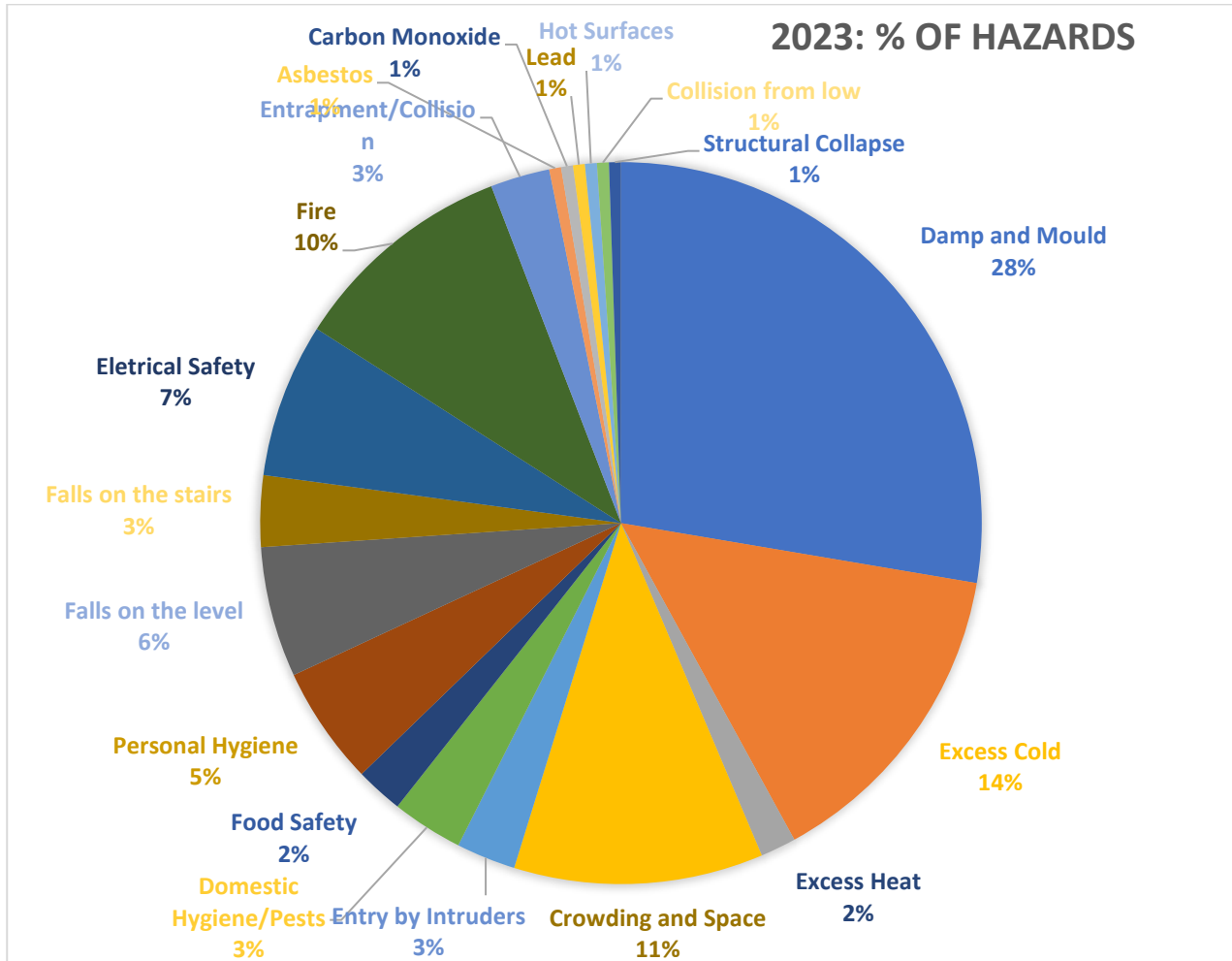
- 2.1 The cost of the private rented sector leaves tenants with reduced choice and a market that does not drive-up standards. Research finds that tenants are less likely to complain about poor conditions where they have concerns of eviction, increasing rent or moving location. Poor conditions are particularly prevalent in the Private Rented Sector with 21 per cent of properties being non-decent and/or 12 per cent having a Category 1 hazard which can pose a serious risk to health. Source: [English Housing Survey 2021 to 2022: private rented sector - GOV.UK \(www.gov.uk\)](#)

The link between health and good quality housing

- 2.2 There will be an increased demand for housing that will meet the needs of an ageing population that will inevitably be living with an increased number of long-term conditions and will need more support through the NHS and social care. Building properties suitable to meet the general needs of an aging population will decrease the need to adapt them at a later date.
- 2.3 There is a clear link between good quality housing and better health outcomes. The emerging Housing and Health Needs Assessment that is due to be published in early 2024, will provide an evidence base and list of recommendations to focus action. The emerging themes include housing supply, energy efficiency, non-decent homes, damp and mould, retrofitting of existing homes, overcrowding, affordability and homelessness. Improving poor housing has multiple benefits beyond healthier lifestyles, all of which are interlinked, such as reduced energy costs and carbon emissions, local job creation, improved education and productivity alongside increased value of the property and improved rental income.
- 2.4 We know having access to safe, suitable and secure housing has a profound impact on health and wellbeing, be that physical or mental. Housing is regarded as a wider social determinant of health and the importance of good housing does not stop at the absence of physical harm for example overcrowding is linked negatively to school attainment, the local economy is impacted by time taken off sick, affordable warmth and fuel poverty are influenced by the energy efficiency of a property.
- 2.5 The cost to the NHS of treating conditions linked to poor housing is £1.4 billion per year. This is a conservative figure and only represents the first year treatment costs of leaving people in the poorest 15% of housing stock in England. Once expanded to include all properties with a significant hazard this rises to £2 billion per year for England.
- 2.6 As referenced at section 2.1, poor conditions are most prevalent in the private rented sector. Nationally, almost 1 in 4 of private rented households (21 per cent) are living in a home that fails to meet the Decent Homes Standard, higher than owner occupiers (13 per cent), local authority renters (9 per cent), and housing association renters (10 per cent). Dampness disproportionately impacts privately rented homes, where 11 per cent of households experience damp - significantly higher than other tenure types. Source: [English Housing Survey 2021 to 2022: private rented sector - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/statistics/english-housing-survey-2021-to-2022-private-rented-sector)
- 2.7 Lower rents are associated with those properties that are least desirable, in the worst conditions or locations, with the lowest energy efficiency performance. Housing is therefore a key factor in persisting health and social inequality. Excess cold is the most prevalent hazard and costs the NHS £540 million per year and results in 30,000 excess deaths each year (based on pre-pandemic figures for England). Sources: [BRE cost of poor housing tenure analysis 2023](#) and [excess winter mortality in England and Wales 2020 to 2021 \(provisional\) and 2019 to 2020 \(final\)](#).

The issues being faced in West Suffolk

- 2.8 The main issues in the private rented sector are around damp and mould, excess cold and overcrowding and in houses in multiple occupation, the main hazard is fire. The chart below shows the hazards identified in 2023, across all tenures. The number of private sector housing inspections carried out was 79 with 24 category 1 and 164 category 2 hazards identified.



Energy efficiency

- 2.9 In Suffolk, 41 per cent of Suffolk dwellings have an Energy Performance Certificate rating at band C and above. This means that 59 per cent of Suffolk properties have an energy rating of D or below. With an ageing population (most vulnerable to excess cold) and growing energy costs this is a challenge that must be addressed not only to assist residents but meet net zero ambitions. Data source: Suffolk Observatory.
- 2.10 The underlying principle when assessing conditions within properties is that any residential premises should provide a safe and healthy environment for any potential occupier or visitor. The council recognises the importance of continuing to work with health partners across the Suffolk system and with the housing sector to achieve these aims.