

NATIONAL HOUSING FEDERATION

The housing crisis: what will happen if we don't act?

Research and analysis to support the case for a
long-term plan for housing

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The housing crisis: what will happen if we don't act?

A report for the National Housing Federation

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Disclaimer

This report has been commissioned from Pragmatix Advisory Limited and funded by the National Housing Federation.

The views expressed herein are those of Pragmatix Advisory Limited. They are not necessarily shared by the National Housing Federation.

This research was conducted with the valuable help of a wider team, including Jacob Parsons-McKnight and Hannah Taylor.

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Please note numbers in tables may not add due to rounding.

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Contents


Executive summary	6
Considering the need for a long-term plan	10
Every child lives in a good quality, secure home	15
Everyone lives in a secure home that they can afford	24
Everyone lives in a healthy and safe home	32
Everyone lives in a comfortable and zero carbon home	40
Housing underpins local growth	48
Appendix	55
Authors	64

Housing should be priority for next government


There is no comprehensive long-term plan for housing in England. The National Housing Federation (NHF) is calling on the party that forms the next government to develop a plan to meet housing need.

The NHF sees this plan as being built around five sets of outcomes to ensure everybody has access to a good home. These outcomes are shown on the right.


The NHF believes that with long-term political commitment, meeting housing need is not an impossible challenge. This report looks at the likely effects of allowing things to continue as they are. Using the proposed outcomes as a framework, the analysis builds on a wealth of existing data and forecasts. It looks at what will happen if no plan is brought forward to address our housing crisis in a strategic, joined-up way. It takes into account ongoing trends (such as the reduction of children as a proportion of the population) and looks at what impact they are likely to have on a range of indicators between now and 2045.




Every child lives in a good quality, secure home with enough space to play and learn.




Everyone lives in a secure home that they can afford and that makes work pay.



Everyone lives in a healthy and safe home that meets their needs.



Everyone lives in a comfortable and zero carbon home.



Housing underpins local growth, regional equality and economic stability.

National Housing Federation aims answering the question “What would it look like if we fixed the housing crisis?”

Executive summary

Pragmatix Advisory has been commissioned by the National Housing Federation to undertake research examining the case for a long-term housing plan.

Without a housing plan, the crisis will worsen

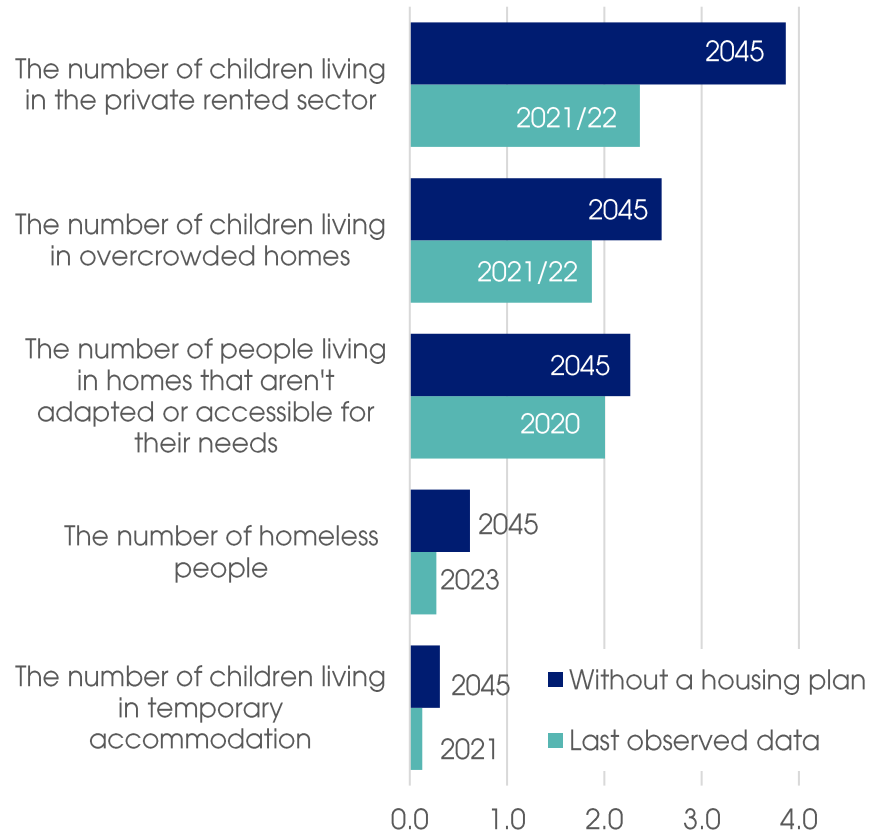
If no long-term plan is put in place, our forecasting shows that things will get worse across a range of metrics relating to the five housing outcomes proposed by the NHF.

- The number of children living in temporary accommodation will rise from 131,000 to 310,000 by 2045.
- Social housing waiting lists will grow to 1.8 million households by 2045 – an increase of more than 50%.
- By 2045, 5.7 million households will be paying a third of their income on housing costs.
- Demand for homes frequently outstrips supply and the cost of construction has increased significantly. These factors, coupled with household costs rising across the board, mean that homelessness is set to accelerate unless a housing plan is introduced. **The amount of people experiencing homelessness could more than double, reaching 620,000 by 2045.**
- There is a shortage of homes suitable for their occupants, whether that's not having handrails, ramps, stair lifts, adapted bathrooms or a lack of other adjustments. **By 2045, around 2.3 million people will be in poorly suited homes and there will be a 350,000 home shortfall of retirement and supported housing.**

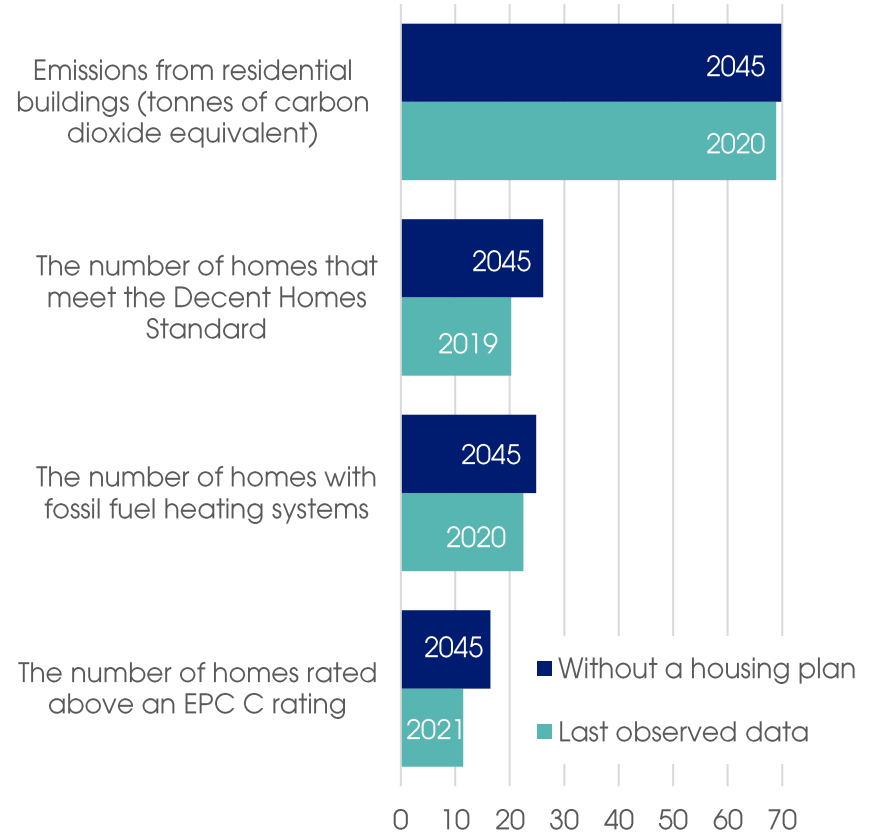
For some metrics we are forecasting a measure of progress even if no plan is implemented. This progress is however not as fast as it could be.

Without a housing plan, the crisis will worsen

Selected housing metric forecasts compared to last observed data
England, millions



Selected housing metric forecasts compared to last observed data
England, millions



Without a housing plan the crisis will worsen

Aim	If no action is taken, then by 2045 we could see...	This would be...
Every child lives in a good quality, secure home with enough space to play and learn	2.6m children living in overcrowded homes	720,000 more than last observed data
	310,000 children living in temporary accommodation	180,000 more than last observed data
	3.9 million children living in the private rented sector	1.5 million more than last observed data
Everyone lives in a secure home that they can afford and that makes work pay	1.8 million households on local authority housing waiting lists	700,000 more than last observed data
	5.7 million households paying more than a third of their net income on housing	2.5 million more than last observed data
	Lower quartile house prices 7.1 times lower quartile incomes	Less than last observed data of 7.4
	620,000 homeless people	350,000 more than last observed data
Everyone lives in a healthy and safe home that meets their needs	26 million homes that meet the Decent Homes Standard	5.9 million more than last observed data
	2.3 million people with homes not adapted or accessible for their needs	260,000 more than last observed data
	350,000 shortfall in retirement/supported housing units	140,000 additional shortfall than last observed data
Everyone lives in a comfortable and zero carbon home	70 million tonnes of CO2e emitted from residential buildings per year	1.0 million more than last observed data
	16 million homes above EPC C rating	5.0 million more than last observed data
	25 million homes with fossil fuel heating systems	2.4 million more than last observed data

Note: 2023 data were either preliminary or our forecast, so comparisons have been made with the last observed data available (usually 2021/22). Figures have been rounded.

Considering the need for a long-term plan

This report investigates what will happen to key housing outcomes under the current trajectory, showing how unsustainable the current approach is.

What would it look like to meet the housing needs of everyone in the country?



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Everyone lives in a comfortable and zero carbon home.



Housing underpins local growth, regional equality and economic stability.

In June 2023, the National Housing Federation published a report setting out the case for a national plan to meet the housing needs of people living on low incomes.

The report discusses the effects of poor housing on people's health and wellbeing, the inequalities surrounding housing, and the impact of the current housing system on the local and national economy. It goes on to explore the benefits of a long-term plan and what it might look like to meet the housing needs of everyone in the country.

The report sets out five key outcomes that the National Housing Federation believes have the potential to drive real change if the issues are addressed.

The full report is [available here](#).

National Housing Federation aims answering the question "What would it look like if we fixed the housing crisis?"

A long-term plan could unlock potential

Housing associations are facing several key priorities competing for their resources, but they also have the potential to play a part in the solution to ongoing housing issues.

There is growing and widespread need for new and more suitable homes. Essential fire mediation and safety upgrades must be installed across existing stock, including investment in the elimination of damp and mould. Additionally, the climate crisis and the residential sector’s contribution towards greenhouse gas emissions must be addressed. For housing, this involves making the sector net zero in terms of carbon emissions by 2050.

These priorities are all considered urgent and in need of addressing, though they require significant investment at a time when the cost of construction and debt is high. At present, housing associations are facing the possibility of being forced to make difficult choices about where and how to deploy their resources, despite having significant concerns about the impact these decisions will have across the country.

Housing associations are uniquely placed, with the potential to play an important part in the solution to this crisis, if there is a long-term plan put in place that could enable them to work to their full potential. The lack of a long-term plan for housing makes committing to ambitious plans that could deliver meaningful improvements difficult, as they are currently vulnerable to policy shifts.

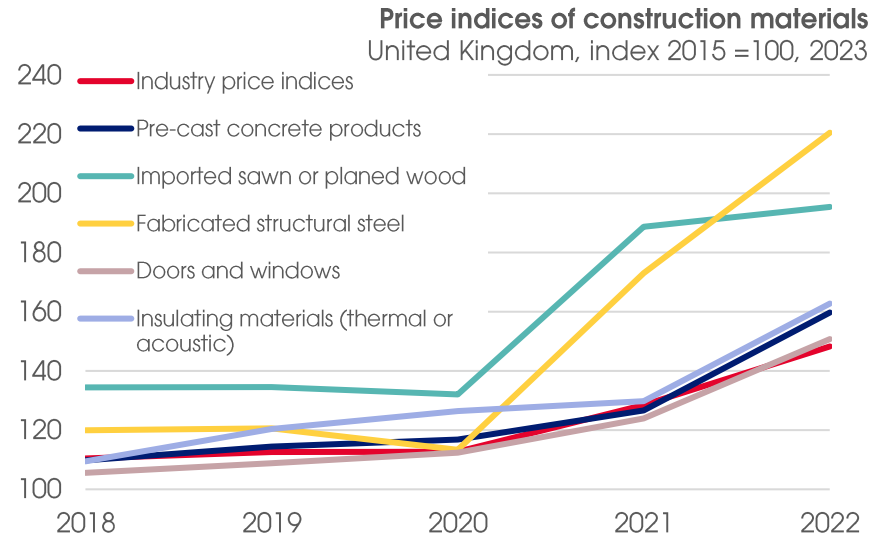


Competing housing association priorities identified during stakeholder interviews

The cost of construction has increased significantly

Supply chain issues due to the coronavirus pandemic and Brexit coincided with a large spike in demand for construction materials. The resulting price increase has had a significant impact on housing providers, with steel and timber, for example, rising in price by over 70% in one year.

Additionally, the current economic climate means that the cost of debt is significantly higher. These cost increases cannot be absorbed fully by housing providers so repercussions have been felt by households and families.



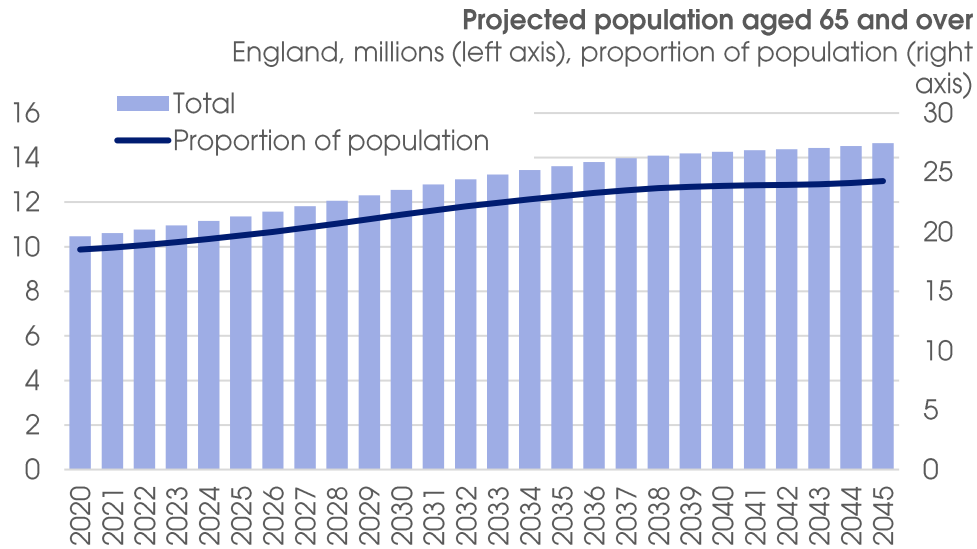
Proportion of households with savings, by tenure
England, per cent



Household costs rising across the board

Social renters are the tenure with the lowest proportion of households with savings. Households are spending large proportions of their income on mortgage or rent, whilst the cost-of-living crisis drives up other costs. In March 2023, the price of food and non-alcoholic beverages rose by over 19%, the highest inflation rate for over 45 years.

The average electricity and gas payments have almost doubled from £108 in May 2020 to around £200 in June 2023, following increases in the Office of Gas and Electricity Market’s energy price cap. During this same period, the proportion of energy payments paid by monthly Direct Debit that have failed due to insufficient funds has quadrupled, with one in 100 Direct Debit payments failing in June 2023.



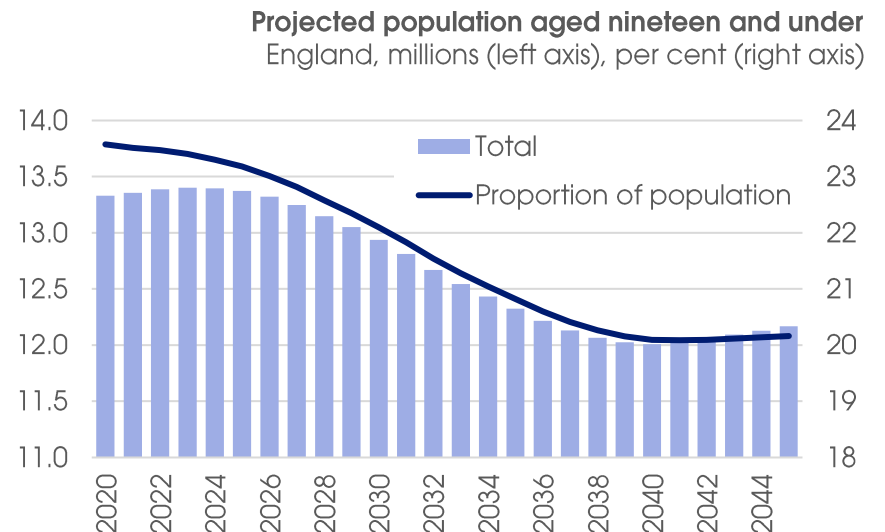
Changing demographics adding to housing pressures

Housing needs are changing, with an ageing population meaning a greater number of people require accessible, adapted, retirement or supported housing. Homes are also more likely to be under occupied, either because of a desire to remain in the family home, or because down-sizing is not an option. Household formation is also critical in driving housing demand, with families coming together and splitting up.

The number of children is declining

While the number of older people in the UK is increasing, the number of children is forecast to continue declining. A variety of factors are thought to be contributing, including economic circumstances, uncertainty, and changing social attitudes.

In 1996, the average household size was 2.42 and this has decreased to 2.36 in 2022. Housing need will change with the decreasing average size of households influencing the type and size of homes required in the future.



Every child
lives in a good
quality, secure
home with
enough space
to play and
learn.

This section contains forecasts for the number of children living in overcrowded homes, the number of children living in temporary accommodation and the number of children living in private rented sector homes.

Poor housing impacts a child's education, health and wellbeing and the issues are forecasted to compound over the next twenty years unless a long-term plan for housing can be implemented.

The housing situation of children will get worse

There needs to be a long-term aim for every child to live in a good quality, secure home with enough space to play and learn.

One in five children live in overcrowded, unaffordable or unsuitable homes. Overcrowding has ripple effects for a child, impacting their development if they do not have space to crawl, walk or play; their education, if they don't have the appropriate space to study; and their health, with disturbed sleep from sharing with siblings, and increased exposure to contagious infections (including influenza, tuberculosis and diarrhoea) from inadequate space and ventilation.

Studies suggest that children who have lived for a long period in temporary accommodation are more likely to suffer from poorer mental health than those children living in secure homes. Much temporary accommodation sees families living in a single room, with children sharing beds with their parents and siblings. Unaffordable rents and an inadequate welfare system make it difficult for families to move out of temporary accommodation or poor-quality private rentals.

Poor housing outcomes impact the public purse, with housing benefit subsidising high rents and the NHS treating housing-related illnesses such as aggravated asthma from damp housing stock, bacterial infections caused by contamination in houses and poor mental health caused by inadequate housing.

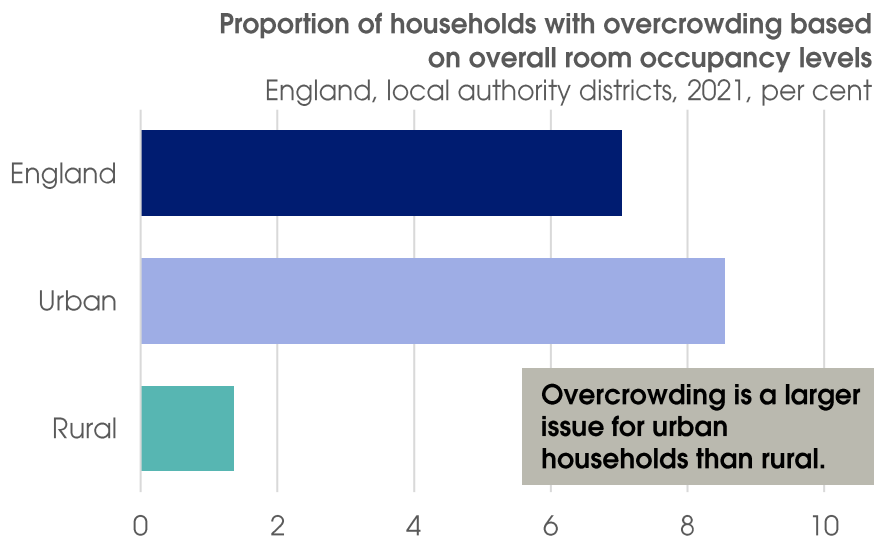
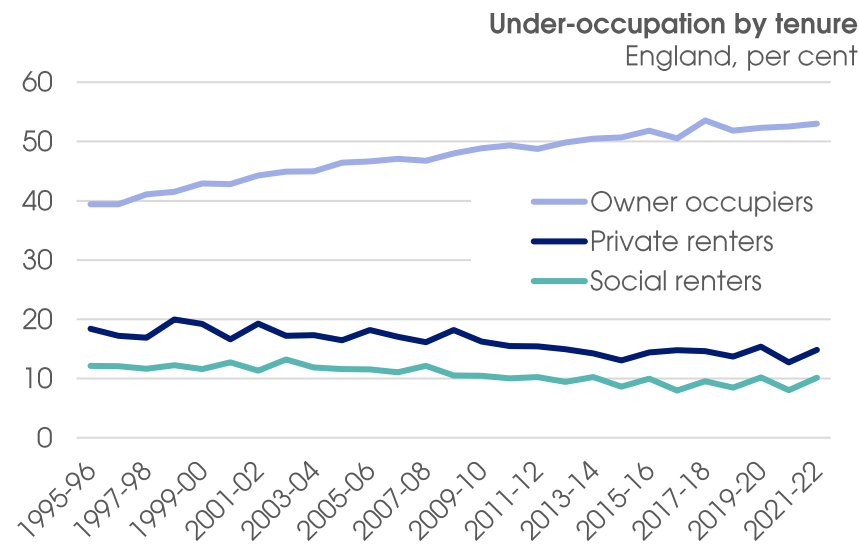
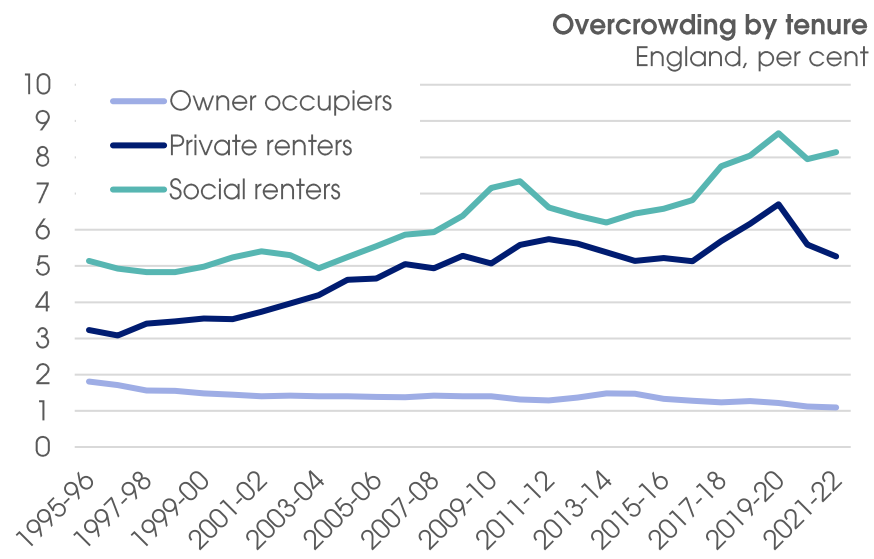
Last observed data	Year	With no policy change
1.9 million children living in overcrowded houses in 2021/22	2030	2.0 million 84,000 more than last observed data
	2045	2.6 million 720,000 more than last observed data
130,000 children living in temporary accommodation in 2021	2030	150,000 20,000 more than last observed data
	2045	310,000 180,000 more than last observed data
2.4 million children living in the Private Rented Sector in 2021/22	2030	2.8 million 400,000 more than last observed data
	2045	3.9 million 1.5 million more than last observed data

Overcrowding differs by tenure and region

Overcrowding is a problem predominantly faced by social and private renters, with owner occupiers experiencing lower levels of overcrowding and higher levels of under occupancy. Higher rates of overcrowding in social homes are indicative of the undersupply of new social homes.

Poor quality housing can have a detrimental impact on physical and mental health outcomes, with those living in overcrowded homes experiencing higher levels of stress and anxiety. The coronavirus pandemic highlighted existing problems, especially in London, with overcrowding making self-isolation more difficult and increasing rates of transmission.

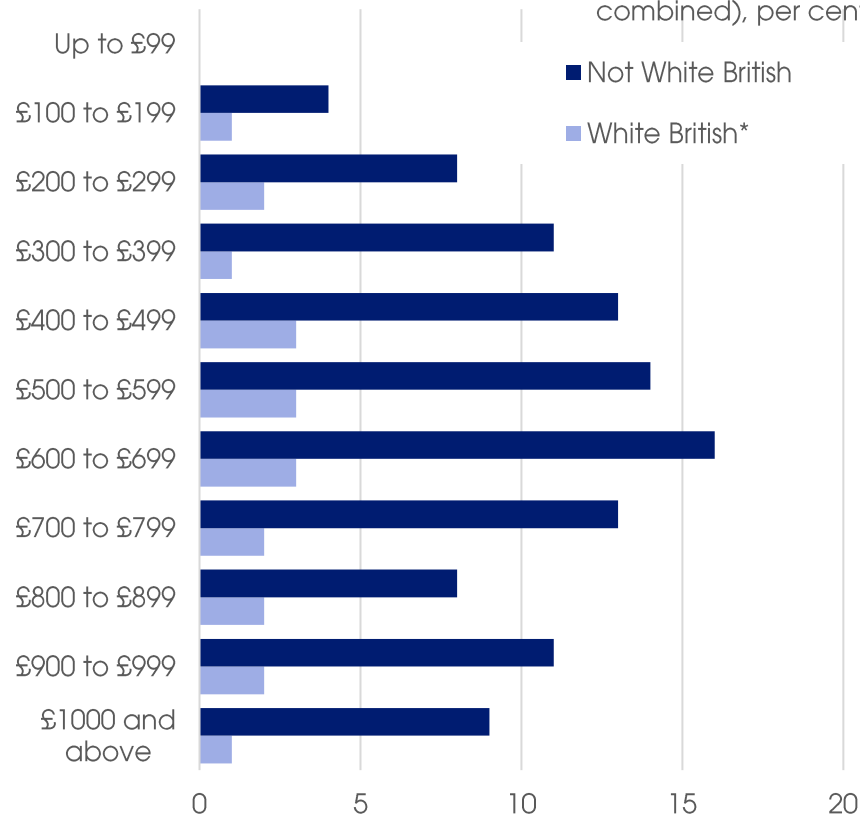
Where available at a lower-tier authority level, we have evaluated some housing metrics – such as overcrowding – to identify disparities between urban and rural local authority districts.



Overcrowding is a larger issue for urban households than rural.

Black, Asian and Minority Ethnic households are more likely to be overcrowded

Proportion of households that are overcrowded by ethnicity and weekly income
England, April 2016 to March 2019 (three years combined), per cent



Black, Asian and Minority Ethnic households are more likely to be overcrowded than White British households.

There are higher rates of overcrowding for Black, Asian and Minority ethnic households than for White British households for all income bands, all tenure groups, all socio-economic groups (particularly those in routine or manual occupations) and all age groups. In almost every region, Black, Asian and Minority Ethnic households were more likely to be overcrowded than White British households, with the greatest difference being in London – 3% compared to 13%. As of 2020, the top three ethnic groups most likely to experience overcrowding in general are Bangladeshi households at 24%, then Pakistani households at 18%, followed by Black African households at 16%.

These trends are suggestive of a deeper, more complex cause for the disparity. It is also possible that current planning and housing strategies are not explicitly considering the housing needs of Black Asian and Minority Ethnic households but considering them to be implicitly covered when addressing overall housing need, leading to systemic inequalities.

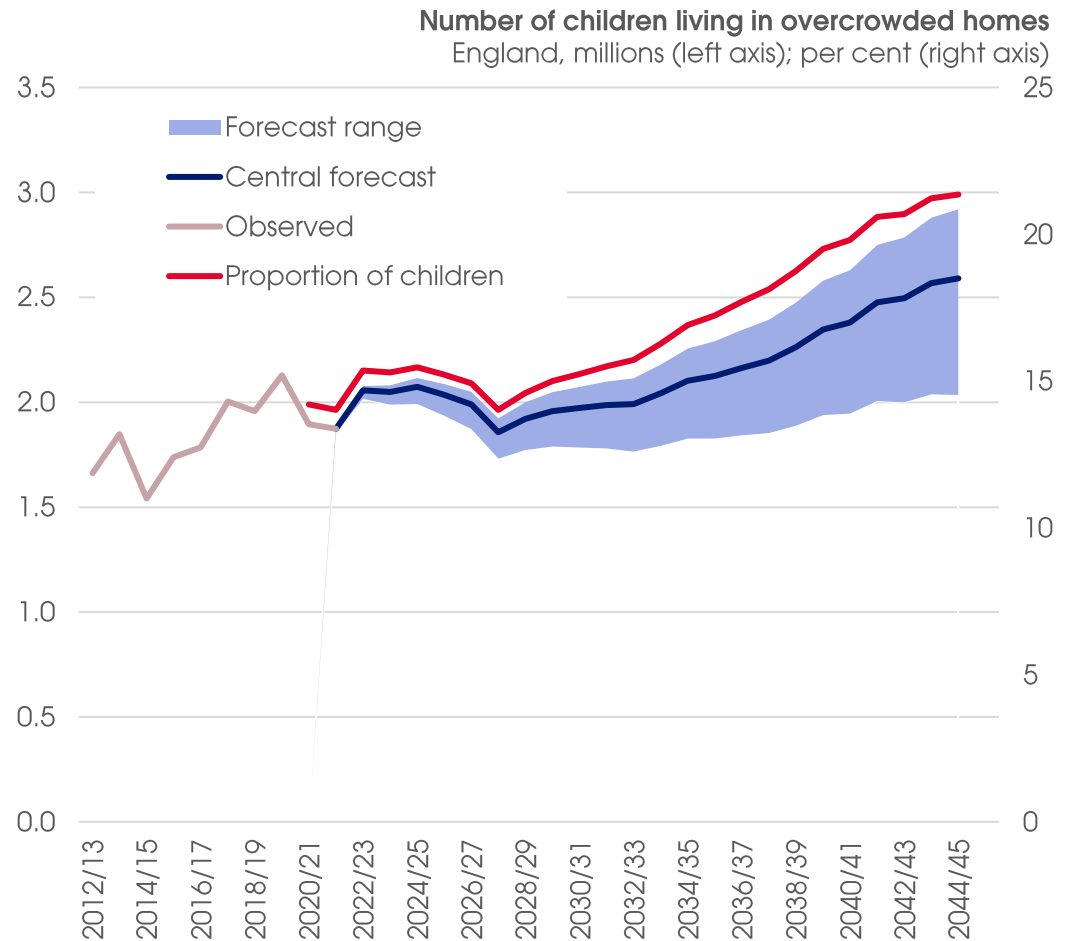
*Note: terminology used within the English Housing Survey data. Source: English Housing Survey

Children in overcrowded homes will rise to 2.6m

The number of children living in overcrowded homes has been on the rise over the last decade, and we expect that trend to continue.

There was a spike of 2.1 million children living in overcrowded homes in 2019/20, equal to one in six children. Overcrowding has increased as the cost of larger homes with more bedrooms has risen faster than smaller homes and not enough family-sized social homes have been built. Between January 2020 and April 2021, the price of a city property with four or more bedrooms grew by 8.9% whereas a one bed property remained the same. Significant increases to borrowing costs in the near term will add additional difficulties for households looking to move to larger homes.

Modelling the number of children living in overcrowded homes over the next twenty years, we took into consideration variables including Office of National Statistics (ONS) population projections and future housebuilding forecasts. The number of overcrowded homes is in part driven by increases in the number of households. Between 2023 and 2030 this number is set to increase by 1.1 million. Between 2023 and 2030 the number of new households is expected to exceed new housing stock by 189,000.



Temporary accommodation is not temporary

Temporary accommodation was intended to exist for emergency situations for families and individuals who are homeless, but it has become increasingly more commonplace and unstable.

The number of households in temporary accommodation has more than doubled in the last decade and families with children make up the majority of these households. Shelter’s Still Living in Limbo survey in 2022 found that over a third of these households with children were single parent families headed by a mother. It also found that ethnic minority groups were disproportionately affected, **with Black households eleven times as likely to be in temporary accommodation than White households.**

The survey also found that three in four households in temporary accommodation have experienced poor living conditions, including major safety hazards like faulty wiring and structural problems. Damp, mould, infestations and problems with running water were commonly reported, as were inadequate cooking and laundry facilities. Conditions are often very overcrowded, with 33% of families living in only one or two rooms and over a third of families saying that their children do not have a bed of their own. Many people said they have felt unsafe and over half said they have experienced mistreatment from those that manage their accommodation. Houses and flats used for temporary accommodation are just as likely to be in a poor condition as hostels and B&Bs are.

Over **104,000** households live in temporary accommodation, including **130,000+** children

62% are families with children

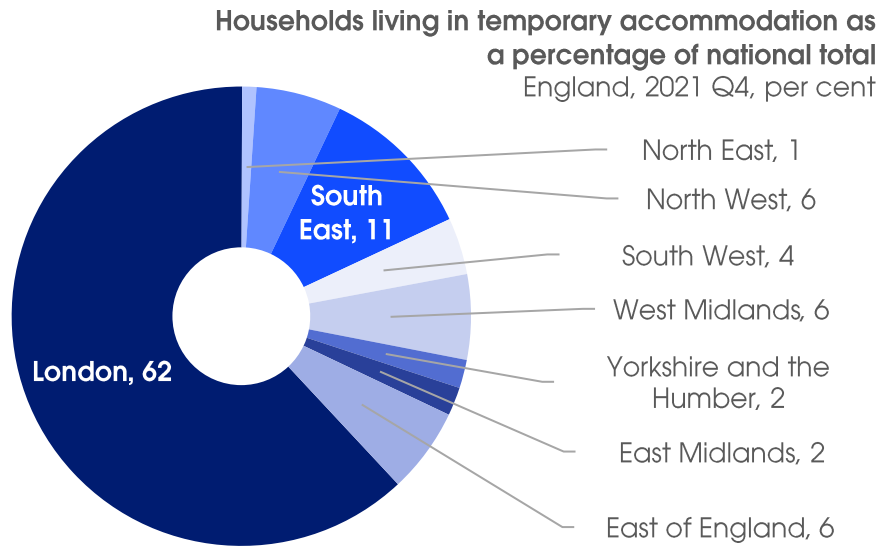
The number of households with dependent children in bed and breakfast accommodation increased by **over 130%** between March 2022 and March 2023

Number of households with children in temporary accommodation **up 4% from the previous quarter and 10% from previous year**

On 31 March 2023, over **16 households per 1,000** in London were living in temporary accommodation, compared with just over two households per 1,000 in the rest of England

Over 80% of out of district temporary accommodation placements were from London authorities

Key statistics from the United Kingdom government’s statutory homelessness release England, January to March 2023



Six in ten households in temporary accommodation in England are living in London boroughs

Households in London are currently more likely to be in temporary accommodation for longer with around four in five of those in London having been there more than a year, compared to around a third of households in the rest of England.

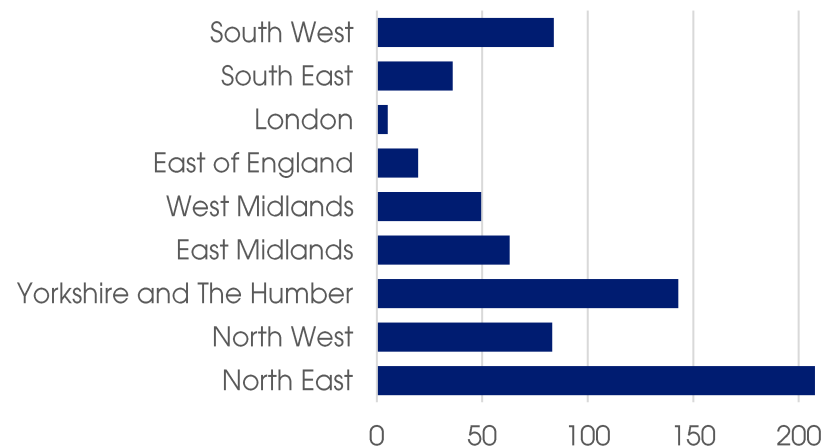
Two thirds of families surveyed in temporary accommodation in London told Shelter that they did not have enough space, with 23% of those households reporting having nowhere to eat outside of the room that they sleep in and around four in ten containing children who must share a bed with another family member. Households in temporary accommodation in London are also currently more likely to experience poor housing conditions, including infestations, safety hazards and problems with access to running water and heating.

The current situation in London could be suggestive of the future for all regions

Although the current data could portray the picture in London as disproportionately bleak in comparison to the rest of England, regions outside of London are seeing a comparatively faster rate of growth in the number of households in temporary accommodation.

Shelter’s service hubs and legal teams have reported cases from across the country where councils are aware of their duty to accommodate households however, they simply cannot provide due to lack of available accommodation. 79% of councils said that they did not have enough temporary accommodation to meet the demand and with the numbers continuing to grow, this puts the system at a crisis-point, which is a view that was echoed during stakeholder interviews.

Percentage increase of number of households in temporary accommodation England, 2019 - 2023, per cent



310,000 children in temporary homes by 2045

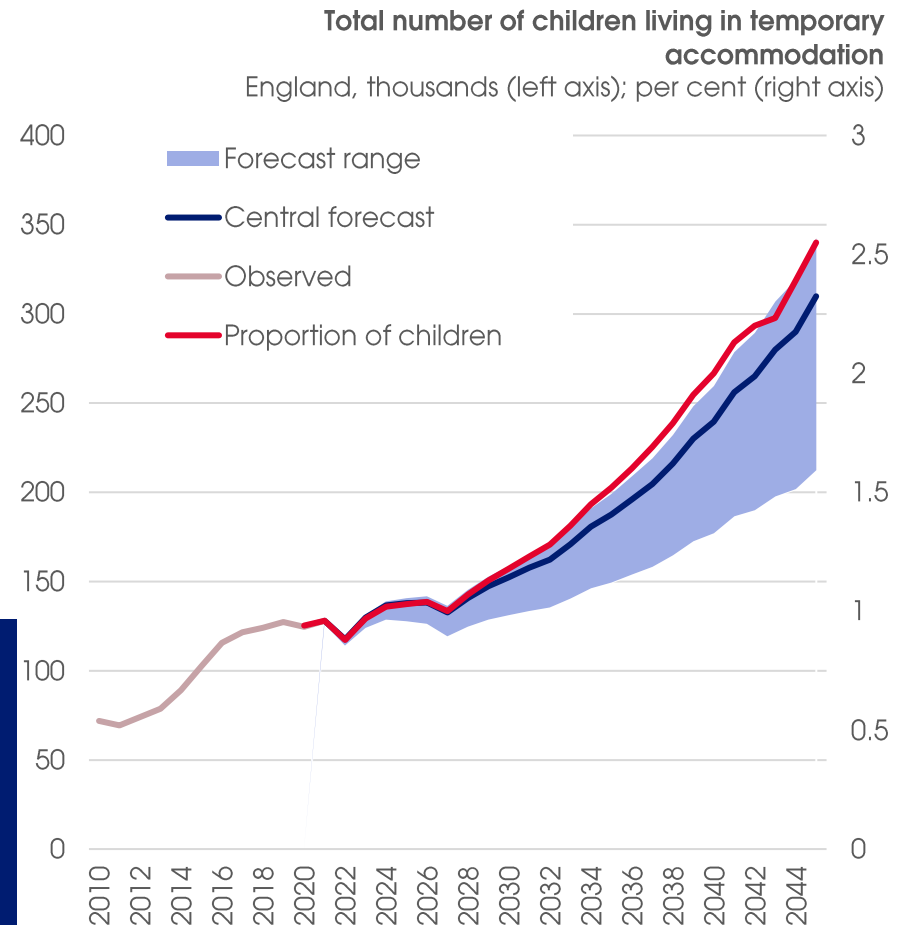
Unaffordability and a limited supply of social housing have lead to an increase in families in temporary accommodation.

The overall number of children living in temporary accommodation has risen in the past decade from 76,000 in the first quarter of 2013 to 131,000 in the first quarter of 2023. We expect this trend to continue, primarily driven by a lack of available social housing. At current rates, the supply of new social housing is insufficient to address existing households already living in temporary accommodation, leading to families remaining in temporary accommodation for longer periods of time. More than two-thirds of families living in temporary accommodation have been there for over a year.

Increases are tempered by a continued decline in the population of children until 2041, beyond which we expect the number of children living in temporary accommodation to reach 310,000.

Modelling the number of children living in temporary accommodation over the next 20 years, we took into consideration variables including Office for National Statistics population projections, forecasted build rates of new social housing, current availability of social housing and future affordability of housing.

Without intervention, local authority waiting lists are expected to continue to grow as housing costs become less affordable and insufficient numbers of social housing are built. By 2030 4.8 million households are expected to spend more than 33% of net incomes on housing, up from 3.1 million in 2021.



Over 3.8m children in private rentals by 2045

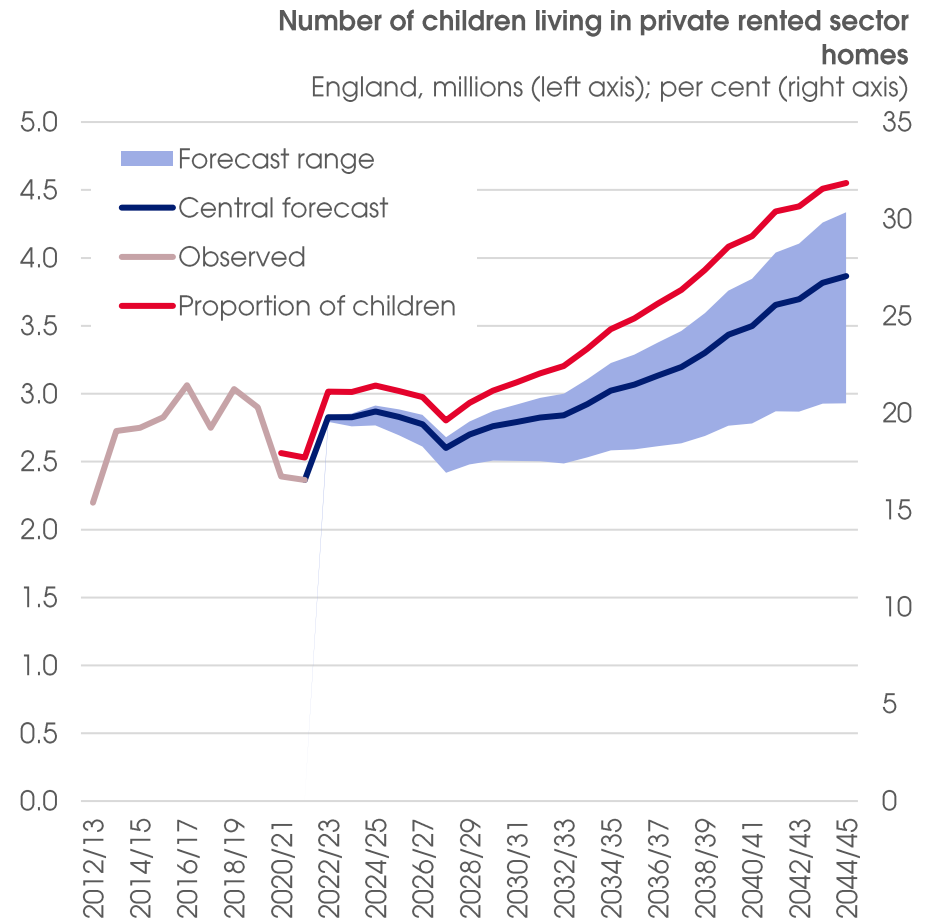
The number of children living in private rented sector homes has oscillated between two and three million over the last decade, with an overall increase of 400,000.


We expect the number of children living in private rented sector homes to continue increasing. This will in part be driven by households unable to afford to buy, which has been exacerbated in the short-term, as borrowing costs have risen sharply.

A lack of available social housing gives households that are unable to buy their own property little alternative other than to remain in the private sector, which is more expensive and less secure. Our forecasts suggest that the number of children living in private rented sector homes will rise to nearly four million by 2044/45, without changes to housing policy.

Modelling the number of children living in private sector rented homes, we took into consideration variables including housing affordability, Office for National Statistics population projections and availability of social housing.

In 1991 36% of 16-24 year olds were owner occupiers, in 2021 this figure had dropped to 14%. By 2030 we forecast 2.2 million private rented sector households will be spending a third of net income on housing, compared to 0.7 million households in social housing.



A photograph of a modern brick residential building with a red-tiled roof, white window frames, and small awnings over the front doors. The building is set against a blue sky with scattered white clouds. The foreground shows a paved area with some small plants and a black trash bin.

Everyone lives in a secure home that they can afford and that makes work pay

This section contains forecasts for the number of households on local authority waiting lists, the number of households paying more than a third of their net income in housing costs, lower quartile house price to income ratio, and the total number of people who are homeless.

The number of households spending more than a third of their net income on housing costs is expected to rise across all tenure types, with unaffordable housing and the cost-of-living crisis pushing more people into homelessness. Although there are regional disparities, house prices are projected to be at least four times incomes in all regions of England by 2045.

Issues around housing affordability will persist

A long-term housing plan needs to include the aim that everyone lives in a secure home that they can afford and that makes work pay.

In recent months, the increased cost of living and rising inflation has highlighted the widening gap in incomes and housing affordability. The proportion of income spent on housing has been steadily growing over a number of years and shows no sign of slowing. Although the house price to income ratio varies across the country, the overall trend is rising in every region.

Despite unprecedented efforts to provide everyone with accommodation during the pandemic, the number of people experiencing homelessness is rising again. With housebuilding failing to keep pace with demand, it is a trend which we can expect to continue.

Last observed data	Year	With no policy change
1.1 million households on local authority housing waiting lists in 2020	2030	1.5 million 350,000 more than last observed data
	2045	1.8 million 600,000 more than last observed data
3.1 million households paying more than a third of their net income on housing in 2020/21	2030	4.8 million 1.7 million more than last observed data
	2045	5.7 million 2.5 million more than last observed data
Lower quartile* house prices 7.4 times lower quartile incomes in 2022	2030	6.6 times
	2045	7.1 times
270,000 homeless people in 2023	2030	310,000 people 34,000 more than last observed data
	2045	620,000 people 350,000 more than last observed data

Impact of 'no policy change'

*Note: Lower quartile is the value under which the bottom 25 per cent of the data points fall. Figures have been rounded. Source: Pragmatix Advisory forecasts of official government data

Social housing waiting lists set to grow

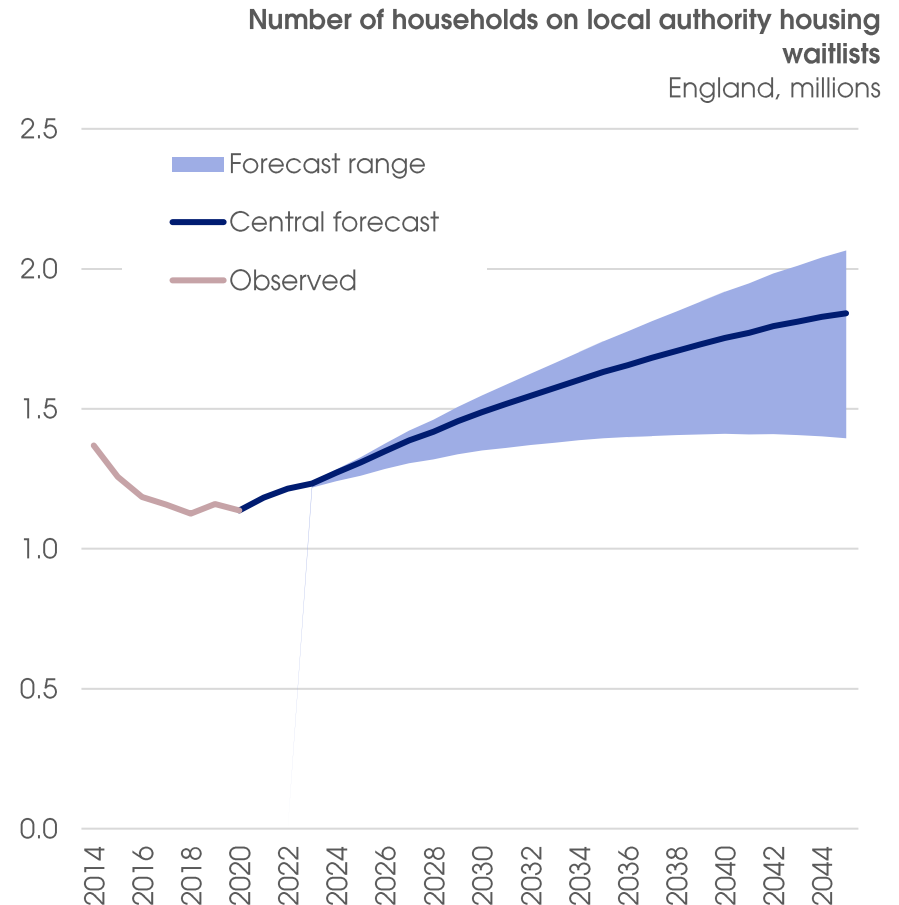
Insufficient supply of new social housing leads to larger local authority housing waiting lists.

Without intervention, local authority waiting lists are expected to continue to grow as housing costs become less affordable and insufficient numbers of social housing are built.

Most new lettings (89% in 2021/22) are relets of existing stock. As private market rents continue to grow further apart from social rents the rate of stock turnover is expected to fall as fewer households can afford to buy or rent privately.

A greater number of first lets are required to address the demand for social housing, this can be achieved through a sustained program of social housing construction. Without such action we expect local authority housing waiting lists to increase year on year.

Modelling the number of households on local authority housing waiting lists we took into consideration variables including Office for National Statistics population projections, forecasted build rates of new social housing, current availability of social housing and future affordability of housing.



5.7m will be paying third of income on housing

The number of households spending more than a third of their net income on housing costs will steadily increase in the future.

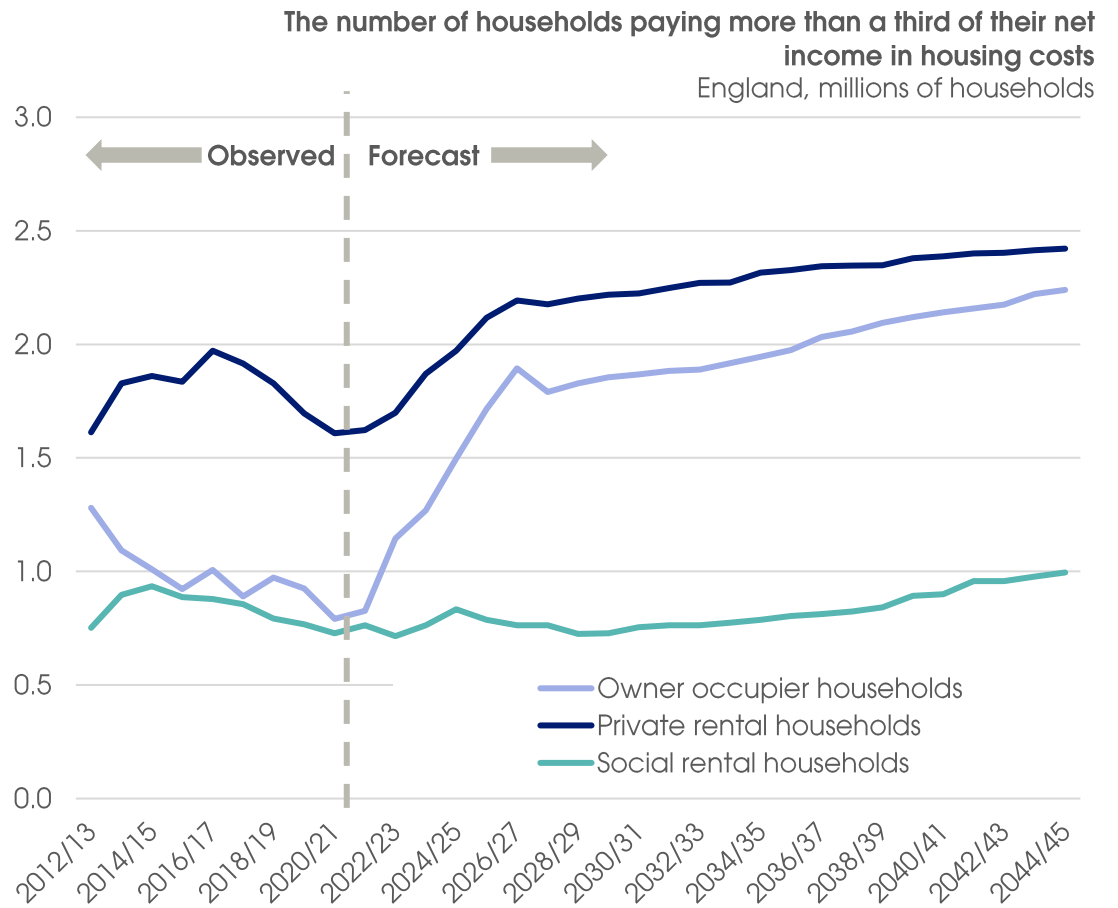
In the short-run, rapid increases in borrowing costs are expected to hurt owner occupiers, these increased costs are also expected to be passed on to private renters.

Between 2021 and 2025 we anticipate the number of owner occupier households spending a third of net income on housing to increase by 208%.

The number of social rental households paying more than a third of their net income in housing costs can be expected to stay somewhat stable in the long-run, given the renting formula set by the government.

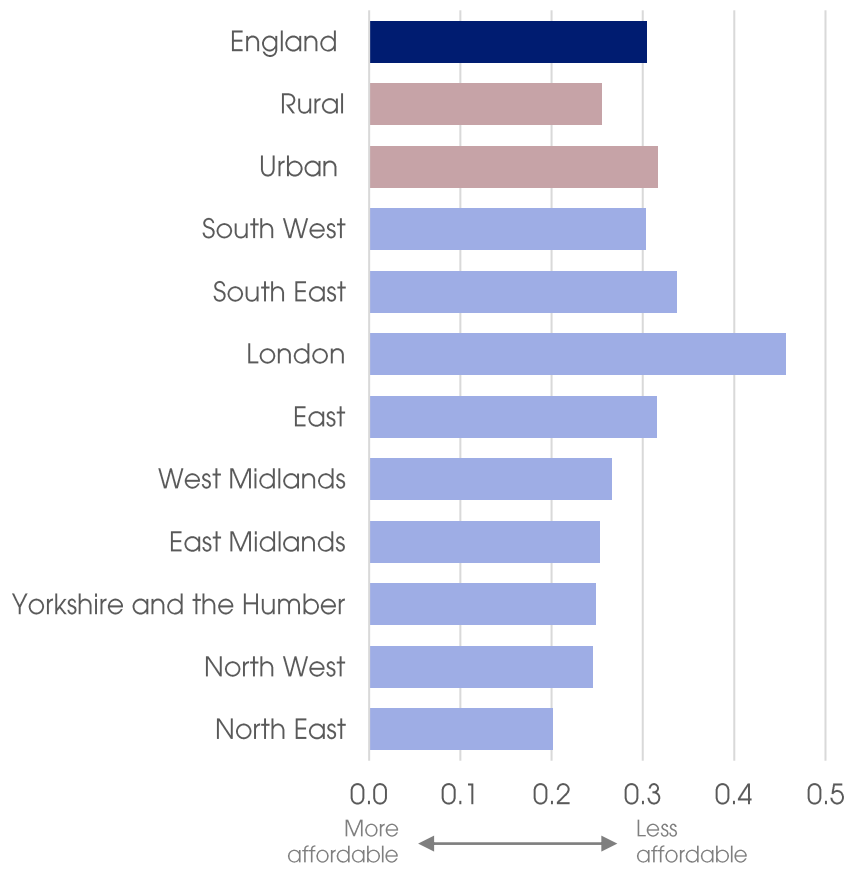
This forecast is informed by the Office for Budget Responsibility's long-term projections for earning growth and inflation, combined with forecasted housing costs for the various tenure types.

The data includes winter fuel payment, council tax support and other housing related benefits that help pay towards rent.

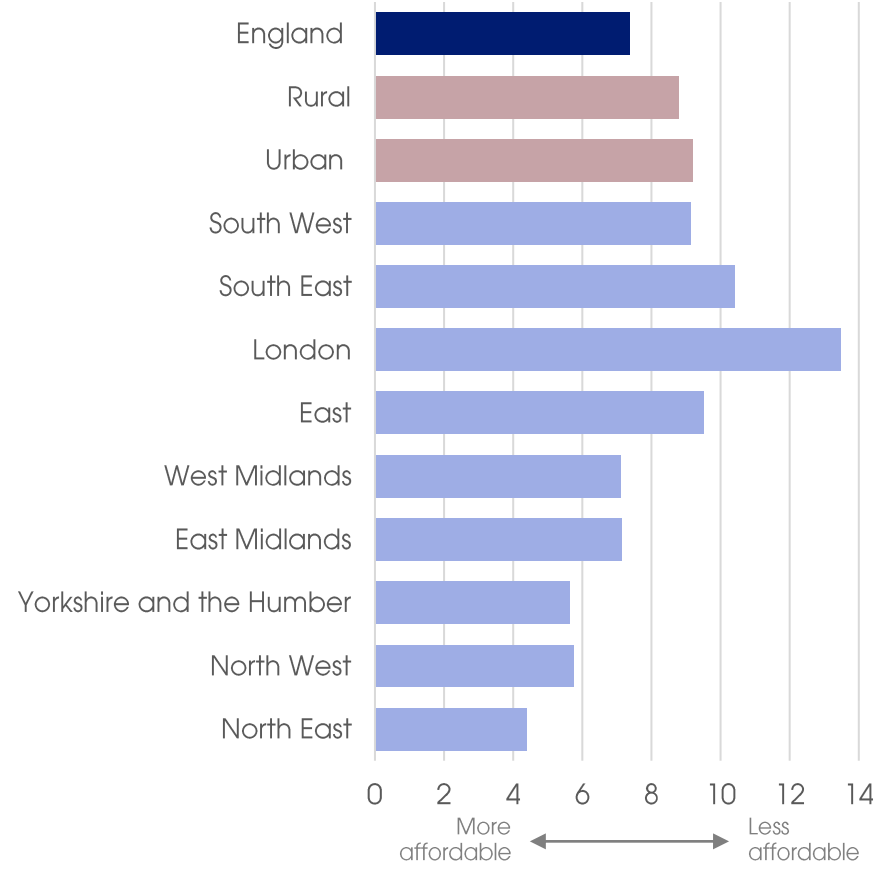


Housing affordability varies by region

Median private rent for a two bedroom dwelling to median earnings ratio of a full time worker
England, 2022



Ratio of lower quartile house price to lower quartile gross annual residence-based earnings
England, 2022



Source: Pragmatix Advisory analysis of Office for National Statistics data

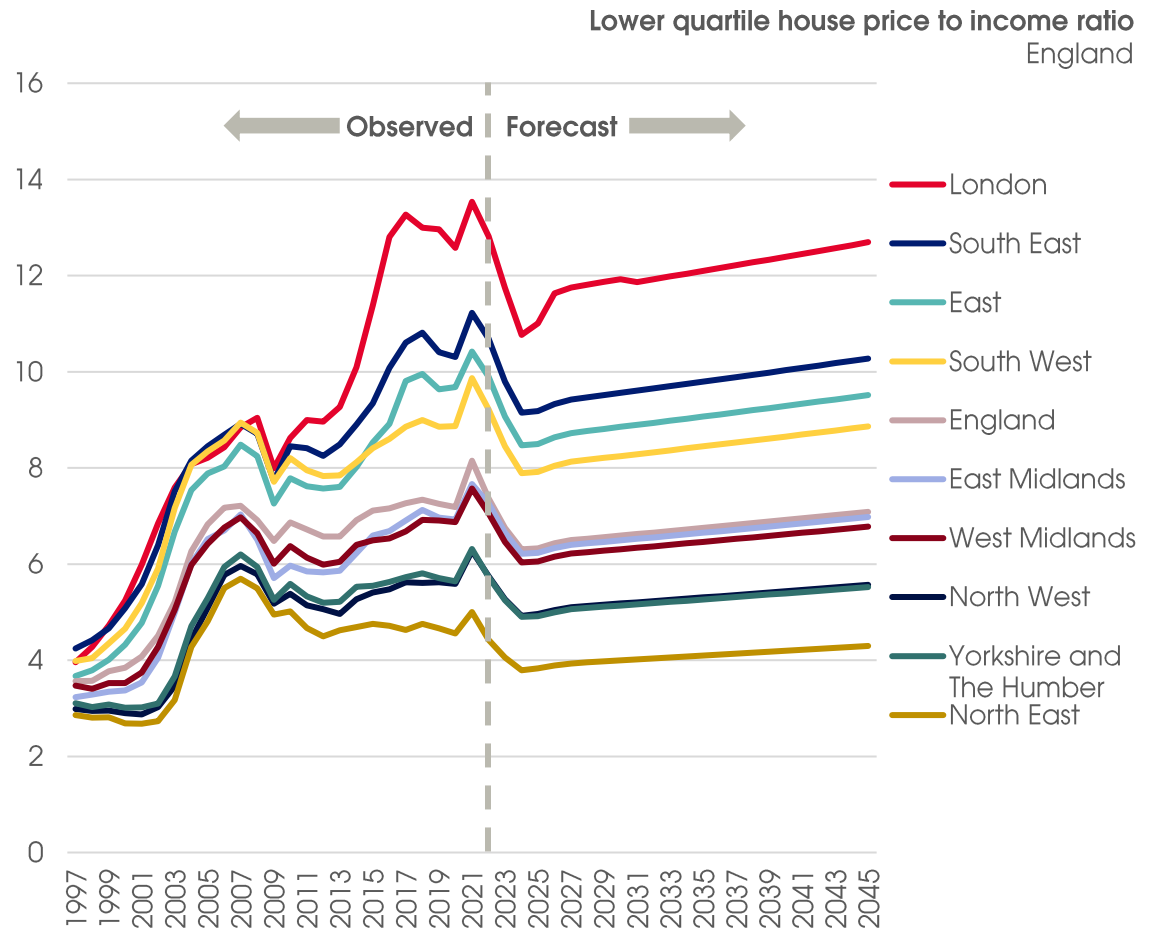
English house prices will be 7.1x income by 2045

Lower quartile house price to income ratio is expected to fall over 2024, in line with an expected downturn in the housing market after a period of high inflation and lending rates.

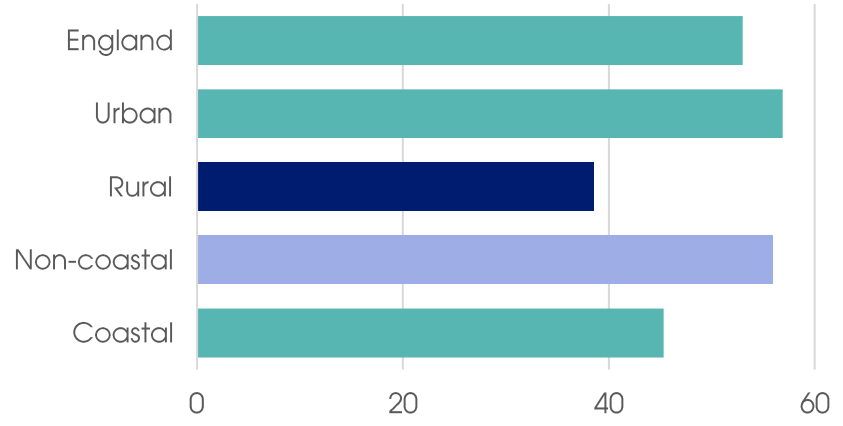
In 1997, the lower quartile house price to income ratio for England was 3.6 but by 2022 this had doubled. Regional disparities have also intensified over this period. In 1997 ratios were lowest in the North East at 2.9 and highest in the South East at 4.2. By 2022 the North East was still the lowest, with London being the highest and triple what it was in 1997.

Incomes have experienced a period of high growth, inversely after a decade of constant growth. The lower quartile house price fell in 2022 and looks to fall further in the short-term, following projected house prices. Beyond this, without policy change we envisage supply of housing to fall short of demand leading to prices growing faster than incomes and further increases in the ratio.

The forecast is informed by the Office for Budget Responsibility's long-term projections for earning growth combined with forecasts of house price increases.



Number of households on local authority housing waitlists per 1,000 households*
 England, local authority districts, 2022



Demand for homes frequently exceeds supply

Unattainability of housing affects many households across the country, with people either priced out of the private sector or finding housing within the social sector is unavailable. Since the 1990s there has been an average net loss of 24,000 social homes a year, due to less stock being built than that which is demolished or lost through sales. This can happen when homes are sold through Right to Buy schemes or are moved into the higher rent bracket of 'affordable rent.'

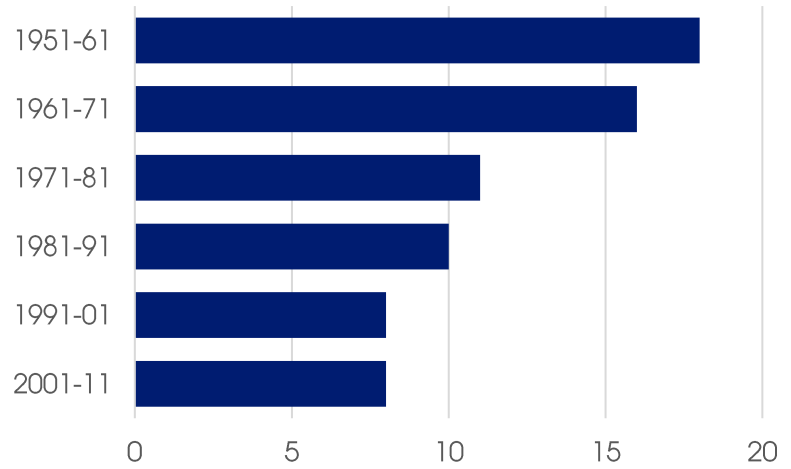
Construction of new homes saw a post-financial crisis low in 2012-13, followed by a period of recovery then another dip due to the pandemic. Another short-term fall is expected as the current economic downturn progresses.

Housing has become less affordable too

In England in 2022, people working full time typically expected to spend over eight times their annual salary on purchasing a home, which is more than double that in 1997. People are buying what they can, with the housing shortage and unaffordability meaning some households are moving into non-decent, cramped homes.

Older households have driven the home ownership rate up slightly since 2016-17, however young people remain less likely to own a home at the same age as those in previous generations.

Growth in housing stock
 Great Britain, per cent



*Note: Household figures based on 2021 Census data. Source: Pragmatix Advisory analysis of Department for Levelling Up, Housing and Communities data (top left); Shelter (top left); Department for Levelling Up, Housing and Communities (bottom right)

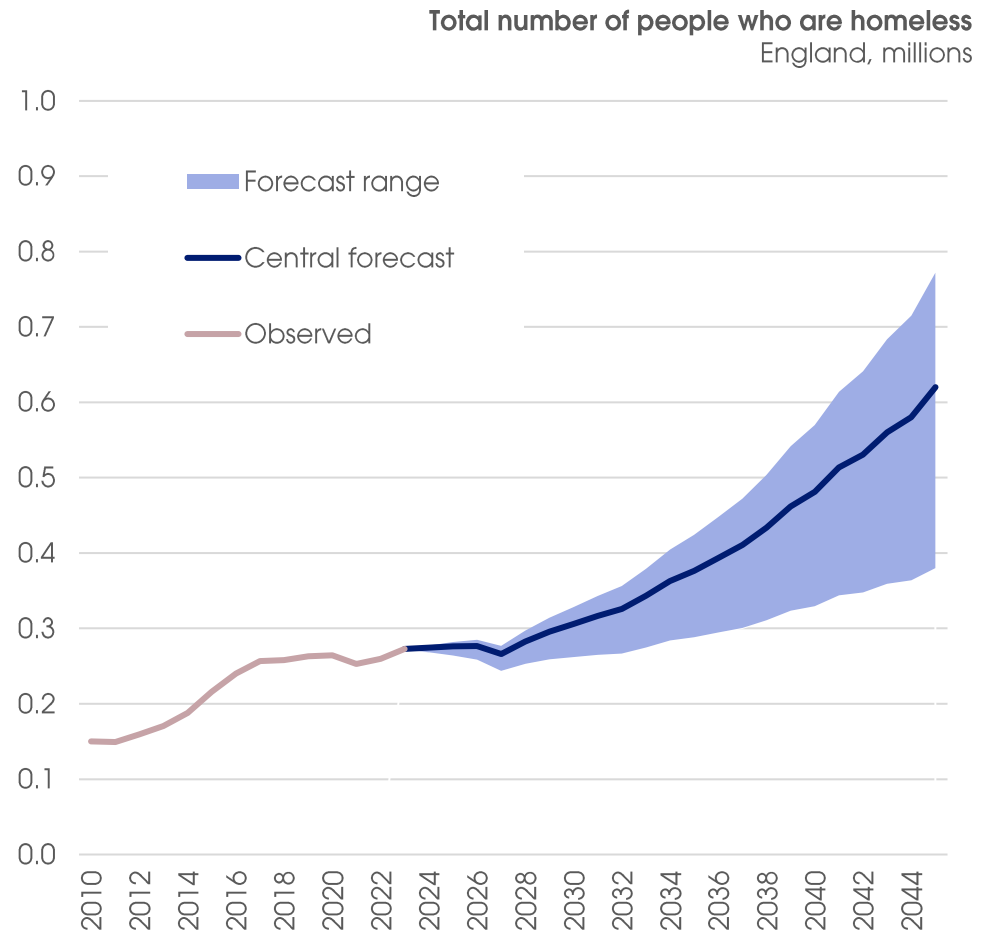
Homelessness set to accelerate without change

Over the last decade homelessness has steadily increased and this trend can be expected to continue.

Homelessness is difficult to measure, with sofa surfing often not included in official counts. Therefore, the numbers captured within this forecast represent a conservative baseline – the real number of homeless people in England may be higher. The figures are comprised of; homeless individuals currently living in temporary accommodation, individuals with a relief duty owed but no accommodation secured, and an estimated headcount of rough sleepers based on annual rough sleeping snapshots carried out by local authorities during the Autumn.

A growing population and decline in housebuilding, alongside the existing low availability of social housing, is expected to add to pressures, and so we also expect this metric to steadily increase by 2045.

The total homeless number figure is closely linked to the number of households living in temporary accommodation. The homelessness forecast is informed by Office for National Statistics population projections, forecasted build rates of new social housing, current availability of social housing and future affordability of housing. Between 2020 and 2045 the population is expected to grow by 3.8 million. In this same period, we forecast the number of homeless to increase by 360,000.



Everyone lives in a healthy and safe home that meets their needs

This section contains forecasts for the number of homes that meet the Decent Homes Standard, the number of people that are living in homes that aren't adapted or accessible for their needs and the shortfall of retirement and supported housing units.

Poor housing jeopardises occupants' health and places an avoidable strain on the public purse, with issues like hazards, inefficient heating, falls and damp costing the NHS £1.4bn a year. Many people live in housing ill-matched to their needs and the demand for retirement and supported housing is on the rise.

Shortage of homes suitable for their occupants

Any long-term plan for housing should aim to have everyone living in a healthy and safe home which meets their needs.

Living in a safe home is important for residents, enabling them to remain healthy, and be able to work and study. Poor quality housing can have knock-on impacts for the public purse if residents require NHS treatment or services because the home is unsuitable as a result.

The Decent Homes Standard is currently under revision and our forecast will have to be updated when the new standard is released. On existing metrics, the overall proportion of homes that are classified as 'decent' is growing – but as targets are updated and standards tightened, this will likely change. As the population of the UK ages and people live longer, the demand for adapted and supported housing is expected to rise further.

Demand for supported housing is expected to also rise within the working age population owing to greater incidences of learning/physical disabilities, mental health conditions and homelessness.

Supported housing offers support for disabled people, homeless people, older people, people with mental health needs, people who have experienced domestic abuse and many others.

Last observed data	Year	With no policy change
20 million homes that met the Decent Homes Standard in 2019	2030	23.0 million 2.8 million more than last observed data
	2045	26.1 million 5.9 million more than last observed data
2.0 million people living in homes not adapted or accessible for their needs in 2020	2030	2.1 million 0.85 million more than last observed data
	2045	2.3 million 0.26 million more than last observed data
210,000 shortfall in retirement and supported housing units in 2022	2030	280,000 shortfall 70,000 fewer than last observed data
	2045	350,000 shortfall 140,000 fewer than last observed data

Impact of 'no policy change'

Housing impacts health and quality of life

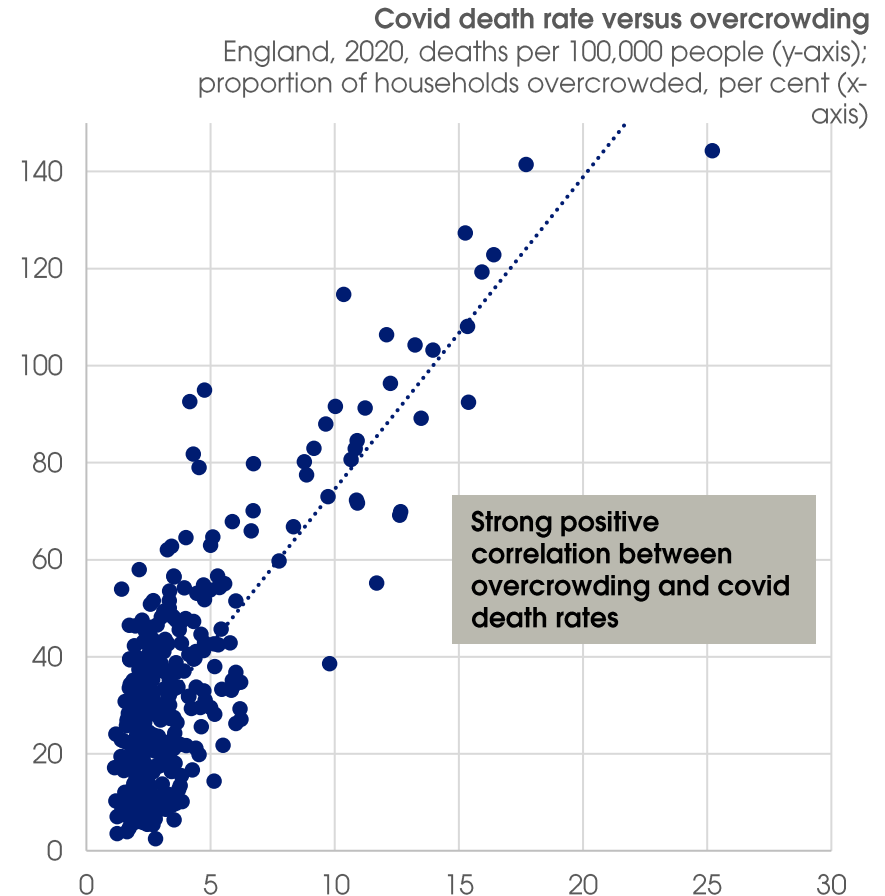
There is an established link between poor quality housing and negative health outcomes.

Damp and mould has been linked to negative health outcomes including upper respiratory tract symptoms and asthma, whilst homelessness has been shown to cause premature death, with the average age of death for homeless men and women at 45 years and 41 years respectively.

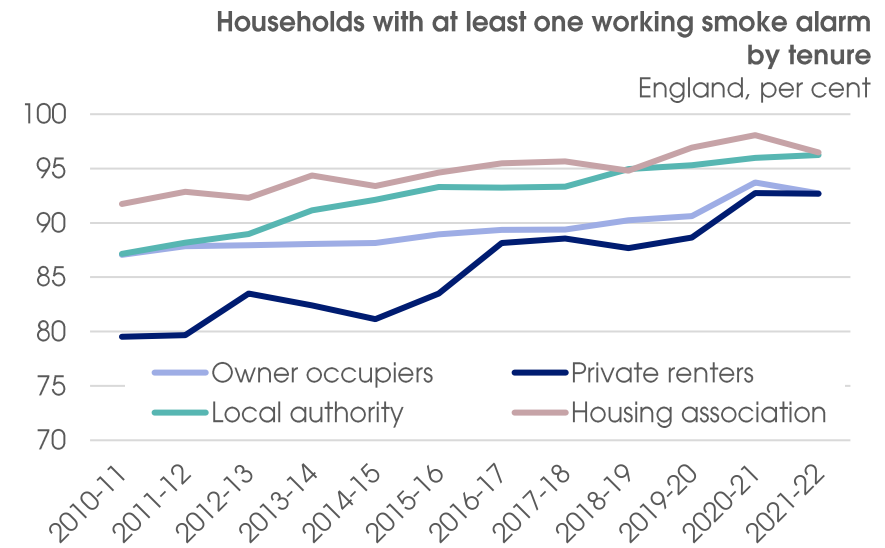
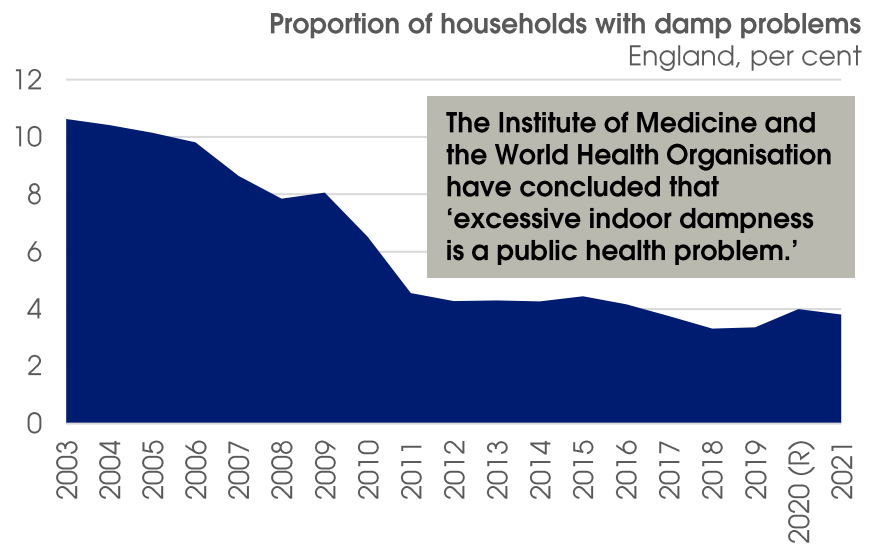
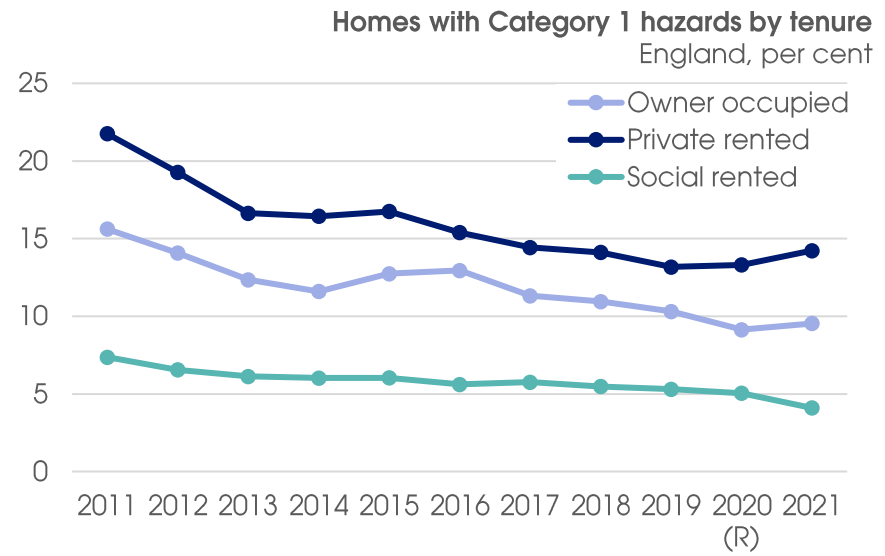
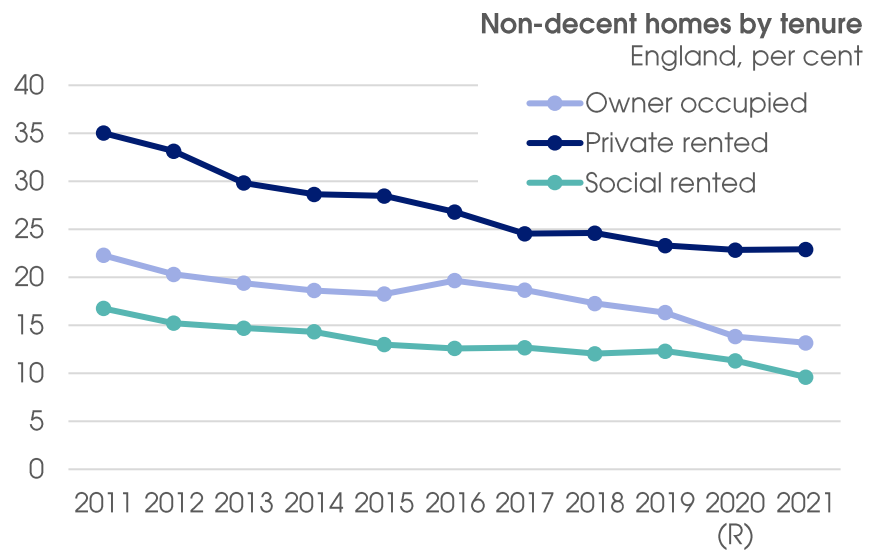
This link between housing and health was shown clearly during the coronavirus pandemic. Housing factors including overcrowding, living in a house of multiple occupation, social housing shortages and homelessness, were shown to have noteworthy correlation to death rates from covid.

The English Housing Survey found that the least energy-efficient homes were more likely to have 'category one' hazards, as defined by the Housing Health and Safety Rating System. Living in cold homes, damp conditions and with category one and two hazards is particularly dangerous for more vulnerable members of society, for example children and the elderly.

The health implications also have knock-on economic effects, for example impacting a person's ability to work and presenting an additional cost to the NHS and the public purse. It is estimated that poor housing in England could be costing the NHS £1.4bn a year.



Note: Death rate is taken as deaths involving coronavirus per 100,00 people between 1 March and 17 April. Source: St Mungo's (left); English Housing Survey (left); Building Research Establishment (left); Office for National Statistics (right)



Note: (R) means data has been revised. Source: English Housing Survey

26 million decent homes expected by 2045

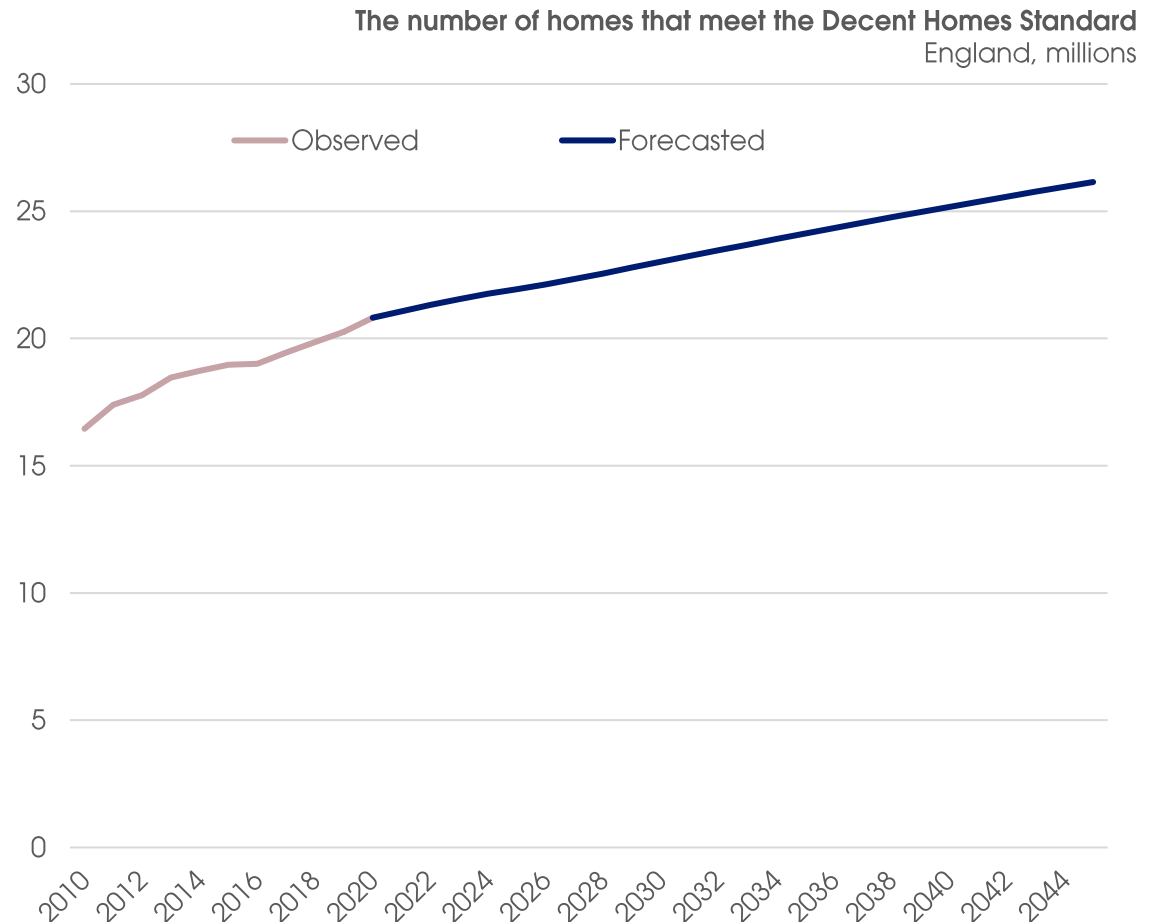
We expect that by current standards, the total number of decent homes will be over 26 million by 2045.

The number of homes that meet the Decent Homes Standard has increased over the last decade and we have forecasted this trend to continue, albeit slowly.

Projections are based on current standards and do not suggest the same levels of housing stock would satisfy updated standards that may be implemented.

We recognise that the Decent Homes Standard will soon be revised. When standards are upgraded or changed, these forecasts would also need to be revised; and any plan will need to reflect higher standards.

The variables used for this forecast include homebuilding forecasts alongside a forecasted rate of improvement to existing homes.



2.3m people in poorly suited homes by 2045

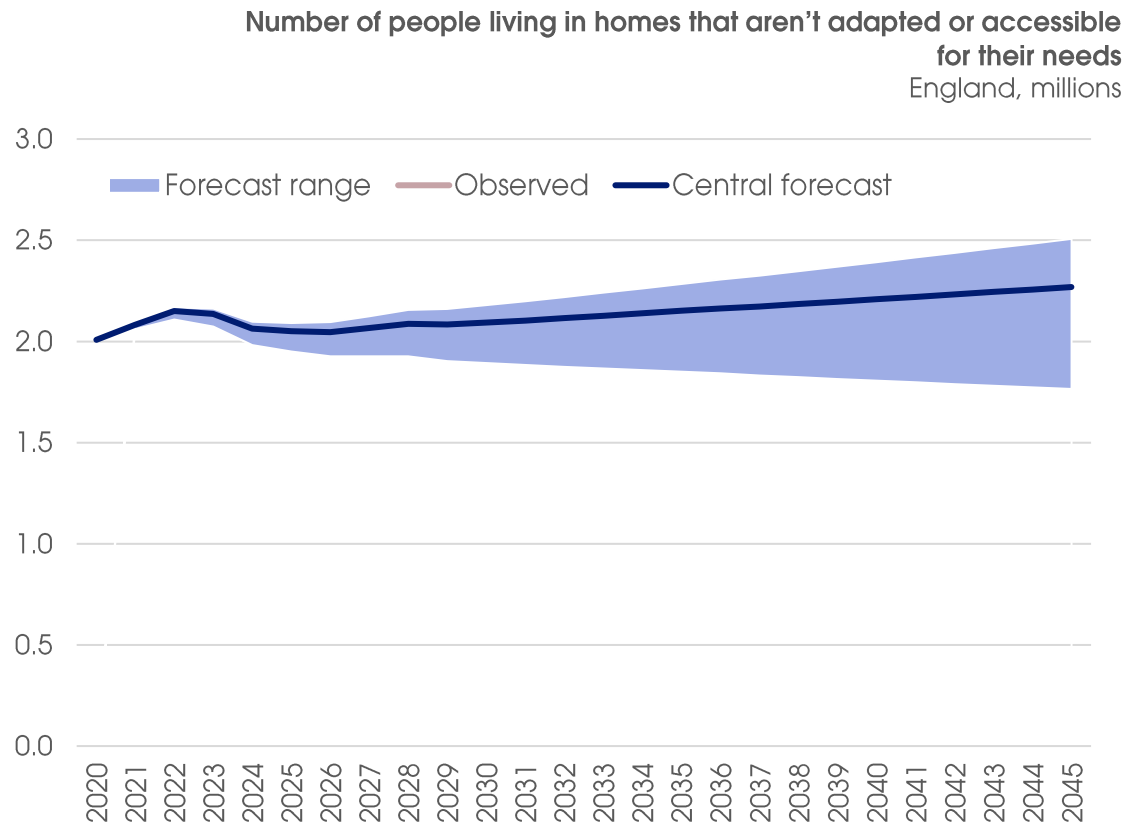
The need for adapted homes will outstrip supply, with increased maintenance and repair costs expected to increase the number of poorly suited homes.

In 2020, over two million homes did not have the essential adaptations they needed, whether these were ramps, grab rails, accessible shower rooms or stair lifts.

One in five households said they could not afford to adapt their homes. During our interview programme, other barriers to housing adaptations were identified such as the availability of builders to make adaptations, and these will have an impact on the numbers over the short and medium-term.

In the future, it will be important to ensure that new homes, where possible, are built to accessible standards.

The variables used for this forecast include existing housebuilding forecasts, repair and maintenance costs and Office for National Statistics population projections.

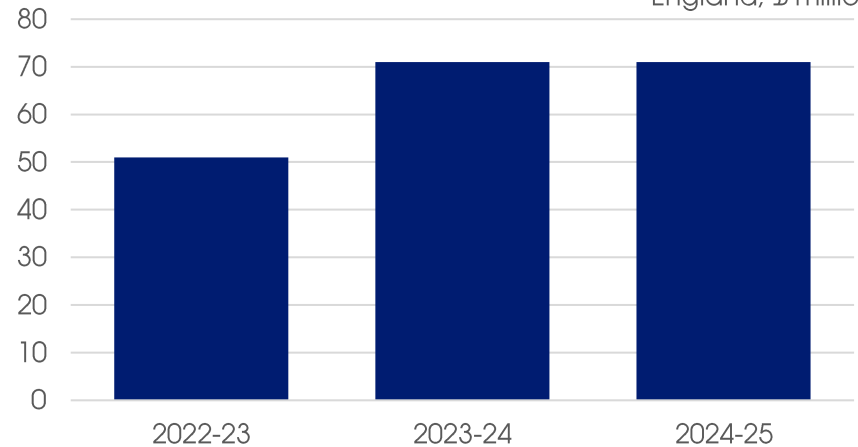


The government has scarce national data on supported housing

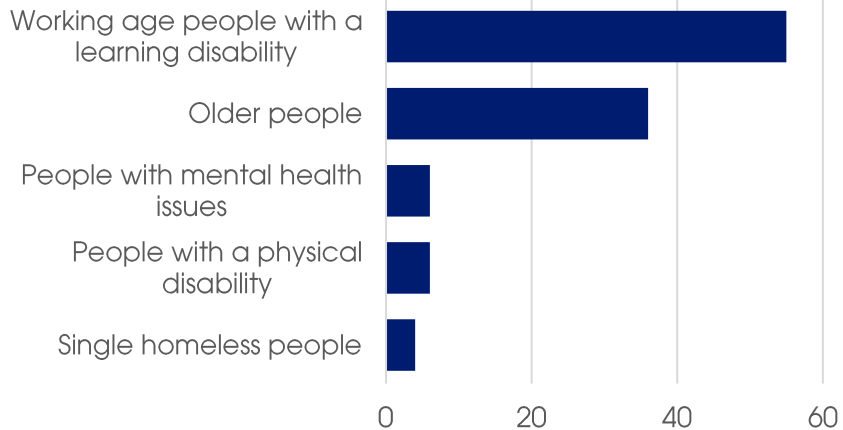
Data for the number of people in supported housing or the number of units of supported housing are not collected at a national level by the Department for Levelling Up, Housing and Communities (DLUHC), nor the Department for Work and Pensions (DWP). While the latter collects data at the local authority level, it does not extend to include people living in supported housing who are not in receipt of Housing Benefit. Since 2022, DWP has specified that Housing Benefit claims must report the specified accommodation type, though this only applies to new claims and does not cover all forms of supported housing.

Funding for the delivery of new supported housing units is expected to increase by £20m over the next two years, though the DLUHC does not expect to meet its new build targets.

Care and Support Specialised Housing Fund allocations
England, £ million



Projected growth in demand for supported housing
by occupant type
England, 2015-2030, per cent



Demand for supported housing is unknown

Official data around the demand for supported housing is also limited. Personal Social Services Research Unit have estimated that there will be substantial increases in demand for working age people with a learning disability and older people by 2030, seeing a rise of 55% and 36% respectively.

In light of the lack of data, DLUHC is due to finalise research later this year on the size and compositions of the supported housing sector, as well as the costs, current and future supply and demand.

350,000 shortfall of retirement/supported homes

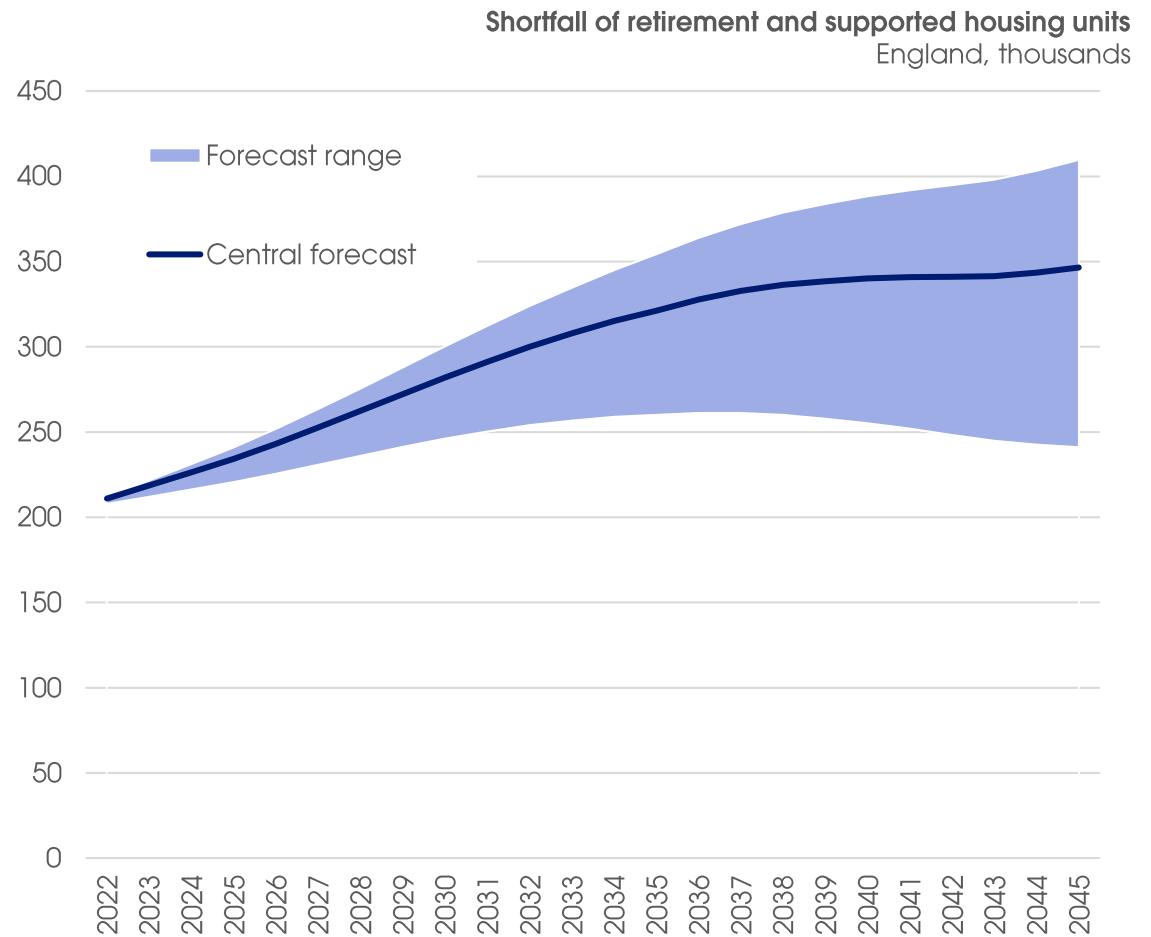
Retirement and supported housing shortfall is set to increase over the next 20 years, with demand on the rise.

Driving this forecast are demographic changes, and retirement and supported housing unit provision. These variables are interlinked as the demand for supported housing units is forecast to increase owing to an ageing population.

A shortfall in retirement and supported housing units can lead to individuals requiring extended stays in hospital or moving into care homes earlier than necessary, putting further avoidable pressure on the NHS.

At current rates, the supply of supported housing units will not keep up with demand and the shortfall in supported housing units is expected to grow.

The variables used for this forecast include forecast of supported housing unit provision and Office for National Statistics population projections and an expected rate of need informed by the English Health Survey.



Everyone lives in a comfortable and zero carbon home

This section contains forecasts for the amount of carbon dioxide equivalent emitted from residential buildings per year, the number of homes above an EPC C rating and the number of homes with fossil fuel heating systems.

Like all sectors, the pressure is on for the housing sector to ensure their stock is as energy efficient as possible. This requires retrofitting existing stock and building new houses in a way that will bring net zero targets closer to being achieved. Addressing green targets will ensure less energy is leaked through homes and serve to minimise occupants' energy bills.

Energy-efficient homes need to be a priority

A long-term housing plan needs to include the aim that everyone lives in a comfortable, zero carbon home.

With once in a generation climate events becoming ever more frequent, there is increased pressure on the government, councils, landlords and homeowners to reduce emissions from residential properties and help meet net zero targets.

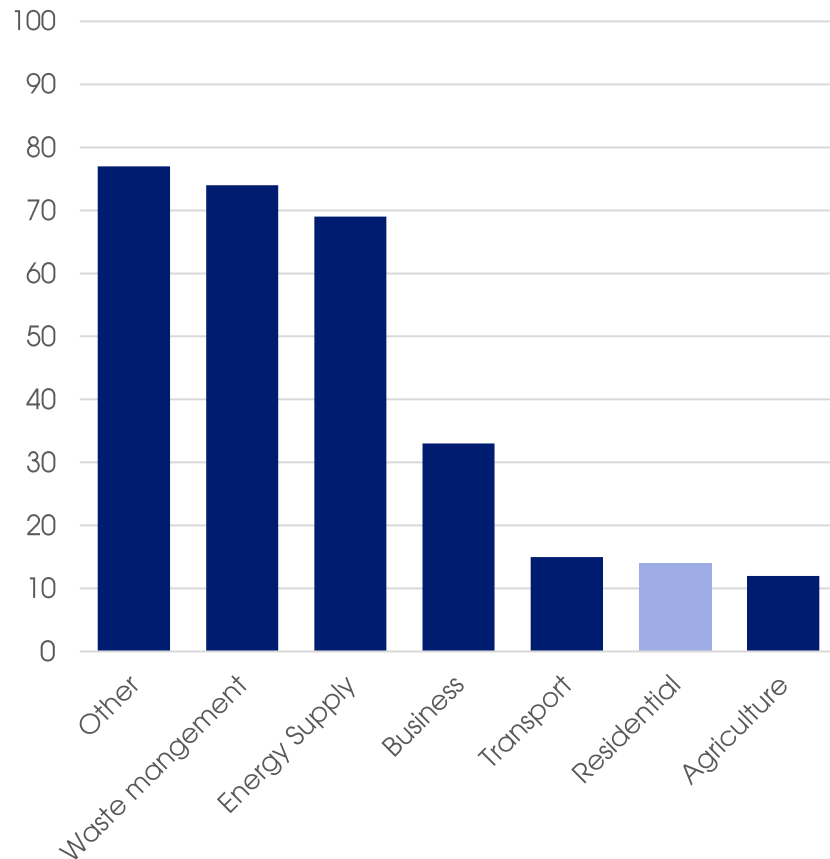
There have been positive moves, with a greater number of homes achieving EPC C rating or above. But ambiguity around the future installation of hydrogen-ready boilers and the industry capacity to scale up installation of greener heating systems mean there is still work to be done.

Last observed data	Year	With no policy change
69 million tonnes of carbon dioxide equivalent emitted from residential buildings per year in 2020	2030	66 million 3.0 million lower than last observed data
	2045	70 million 1.0 million more than last observed data
11 million homes above EPC C rating in 2021	2030	13.4 million 2.0 million more than last observed data
	2045	16 million 5.0 million more than last observed data
22 million homes with fossil fuel heating systems in 2020	2030	23 million 0.88 million more than last observed data
	2045	25 million 2.4 million more than last observed data

Impact of 'no policy change'

Pressure to meet existing targets

Reduction in emissions by sector
United Kingdom, 1990-2021, per cent



While the UK’s overall emissions have reduced by 48% since 1990, residential building emissions have only reduced by 14%.

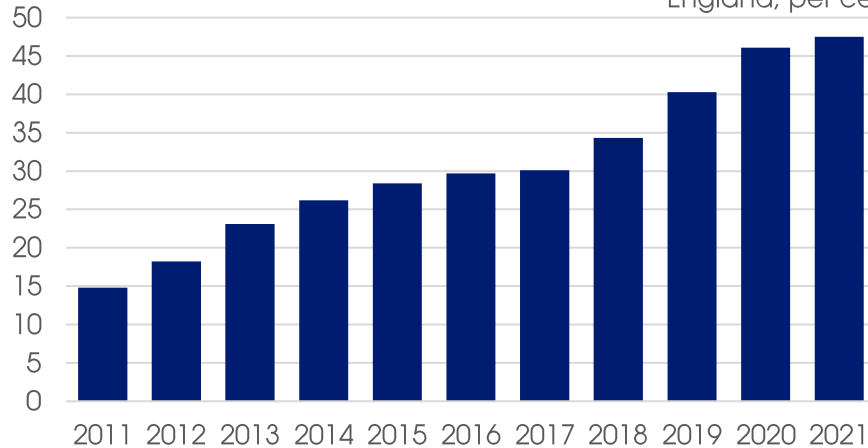
The residential sector was the fourth largest emitting sector in 2021, contributing 16% of the UKs greenhouse gas emissions.

Current targets state that as many fuel poor homes as is reasonably practical should achieve an energy performance certificate (EPC) rating of band C by 2030 and social housing providers must, where it is reasonably practical, attain a minimum EPC rating of band C for rented properties by 2035. The sector is then committed to meet further net zero carbon targets by 2050 in line with governments targets. The age and current efficiency of the stock means that this will be a big and expensive undertaking.

The median energy efficiency rating of homes in England in 2022 was band D, with a score of 67. A score of between 69 and 80 is needed to achieve a rating of C and this should arguably be considered a baseline minimum due to the ambitious 2050 net zero target that needs to be met.

It is estimated that it will cost £104bn to retrofit all social housing in the UK, with this cost based on the average decarbonisation cost per property of around £21,000. Ambiguity in policy and limited capacity along the relatively new supply chain are other factors that make retrofitting at a scale and pace to be on track with targets an issue.

Proportion of all homes with an energy efficiency rating of C or above
England, per cent



More homes rated energy efficient over the last decade

With various programmes aimed at improving the number of homes with an energy performance certificate (EPC) rated in band C or above, the proportion of homes with an energy efficiency rating of C or above has tripled from 2011 to 2021. Retrofitting existing stock has included boiler upgrades, double glazing and improved insulation, whilst homes built after 2012 are generally more energy-efficient than older housing stock.

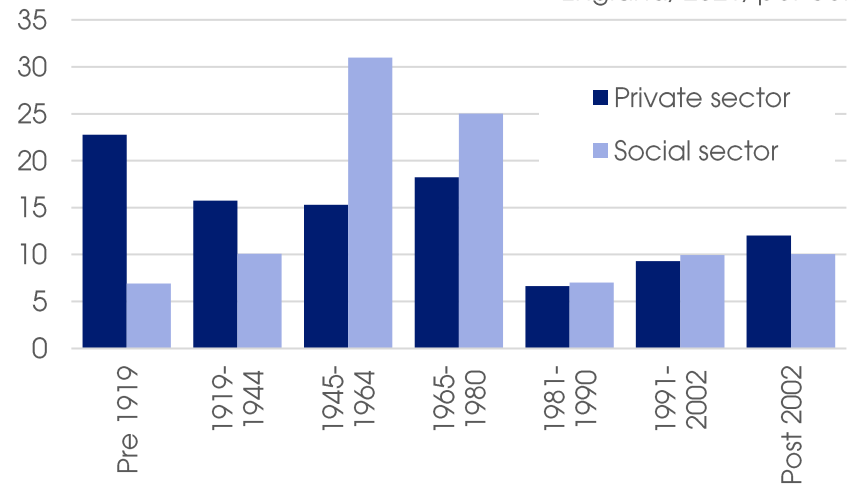
Retrofitting existing stock requires significant planning and investment and will be essential if energy efficiency and net zero targets are to be achieved.

Older homes tend to be more difficult and expensive to decarbonise

Older homes are more likely to be hard to treat and are more likely to have insufficient insulation and older, less efficient boiler systems. Our interviews with stakeholders suggested this could result in housing associations or local authorities disposing of their older stock that is not financially viable to retrofit. This would in turn reduce the already insufficient number of properties available and worsen the regional disparities seen across the nation.

If this were to happen, areas with older housing, for example Victorian or Edwardian buildings, would experience even more limited access to social housing than those in areas with new builds.

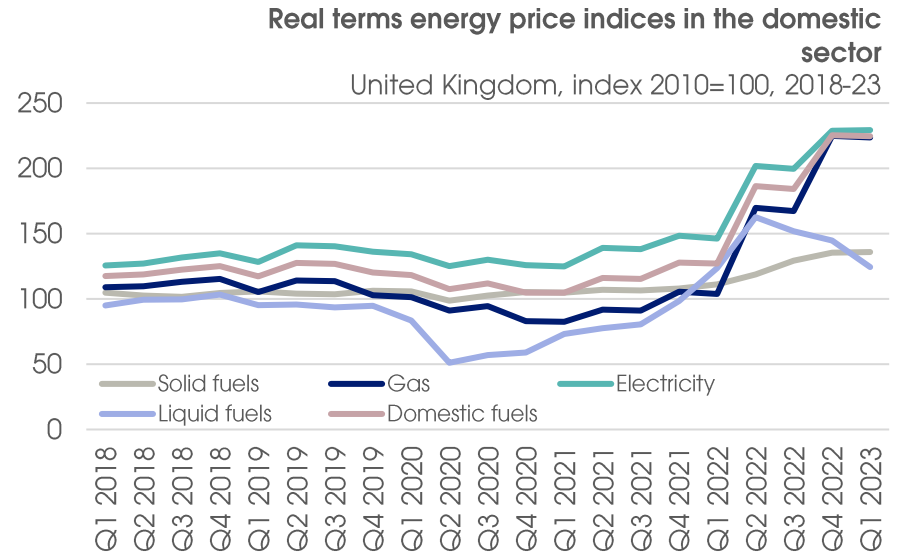
Occupied dwelling age by tenure
England, 2021, per cent



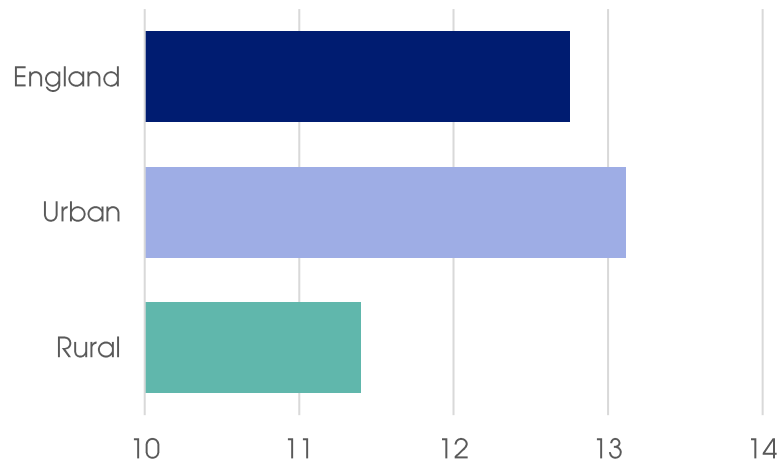
Recent rises in energy prices and the cost-of-living crisis have pushed more households into fuel poverty

In order to meet the ambitious target of net zero by 2050, the decarbonisation of properties will have to be of highest priority. However, this often directly conflicts with the priority of making homes affordable for tenants given the cost-of-living crisis currently unfolding.

Arguably, in many cases, more efficient homes would result in lower energy bills for the tenant in the long term. However, the capital investment required for decarbonisation is still problematic and potentially prohibitive without intervention, if increased costs are passed on to tenants.



Proportion of households in fuel poverty
England, local authority districts, 2021, per cent



Regional variations to fuel poor households

On average, just under 13% of households in England were in fuel poverty in 2021. This average is greater for those in an urban local authority district, and less for those in a rural local authority district, though the problems present themselves differently for rural households. For example, many living on the periphery may not have access to cheaper mains gas, and instead rely on electricity or oil to heat their homes.

Government statistics suggest that 15% of fuel poor households in England live in social housing. Monitoring fuel poverty is important for housing associations both in terms of tenant support provided to vulnerable households and to sustain their journey towards achieving net zero carbon housing stock. An interim milestone for the EPC C targets is to see as many fuel-poor homes move to a Band D rating as possible by 2025.

Work is still required to bring down emissions

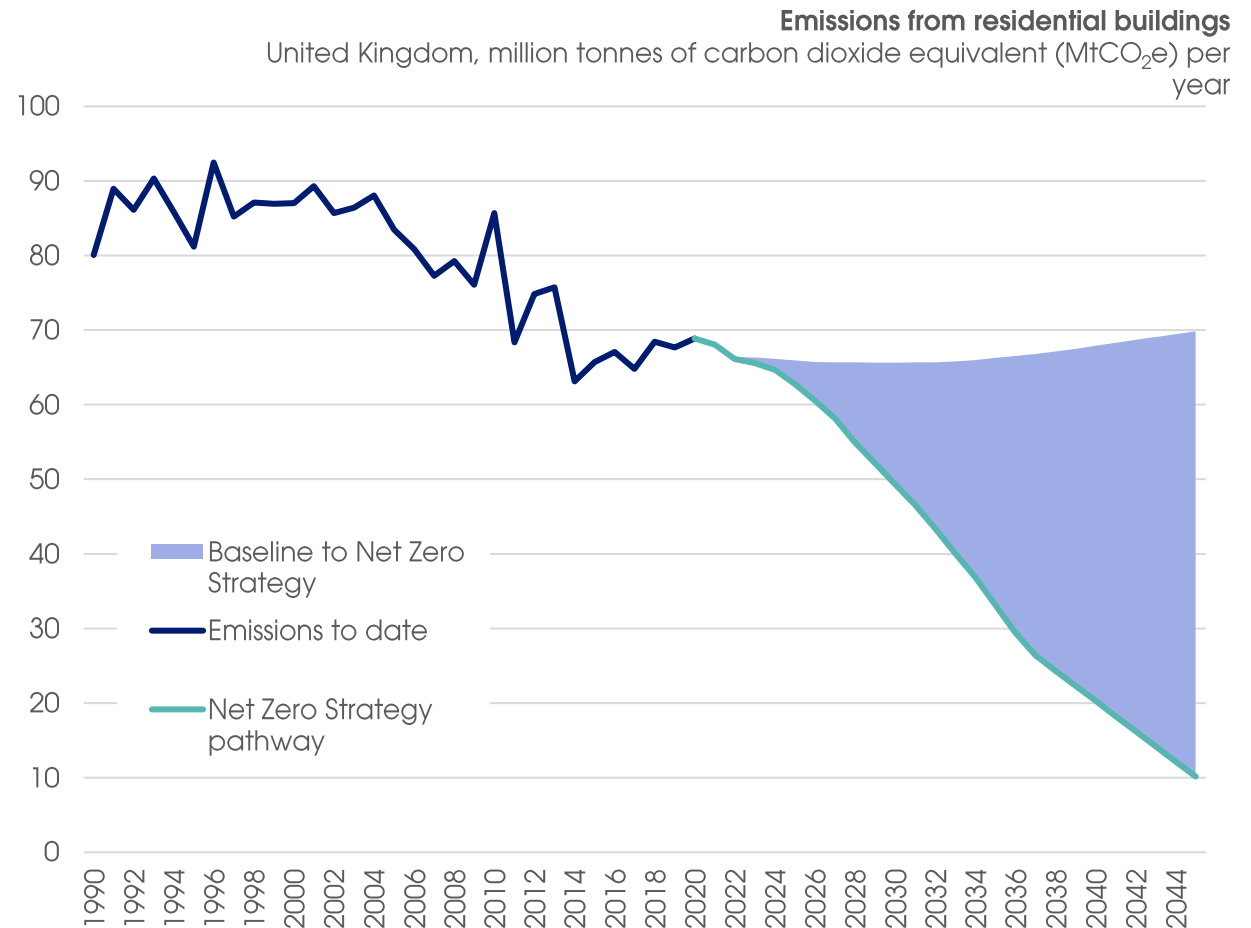
Carbon dioxide emissions from residential buildings have fallen but still have a way to go.

In 1990 residential emissions stood at 80 million tonnes, falling to 68.9 million tonnes by 2022. To stay in line with the Net Zero Strategy pathway, emissions from residential buildings will need to fall to 26.4 million tonnes by 2037.

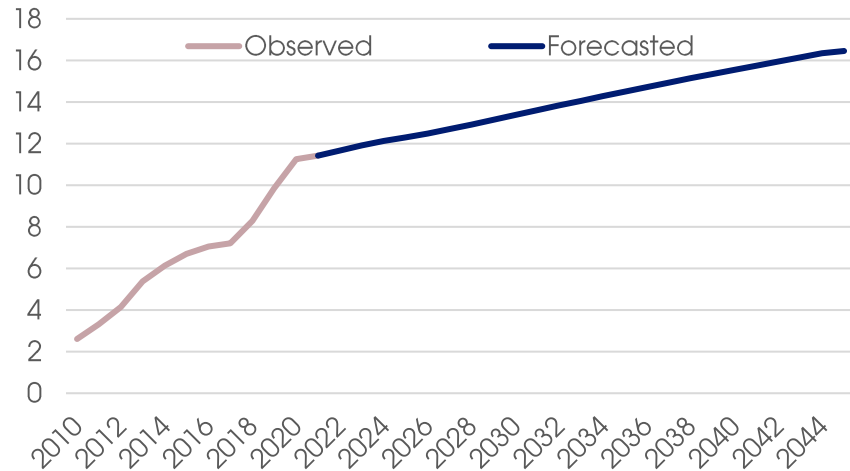
Such reductions can only be achieved by improving both energy efficiencies and moving to non-fossil fuel heating systems.

In addition to new housing stock, existing homes will need to be retrofitted and brought up to improved standards.

The forecast is informed by Climate Change Committee analysis of the Department for Business, Energy and Industrial Strategy's 'Heat and Buildings Strategy.'



The number of homes above EPC C rating
England, millions



The number homes above EPC C rating is projected to increase in the future

This increase is partially driven by 96% of newly constructed homes being built to grade C or above.

Significant reductions in the number of D- grade homes occurred between 2017-2020, though the rate of retrofitted improvements is expected to slow since housing repair and maintenance costs have risen significantly since mid-2021.

Homebuilding forecasts, current EPC and heating standards for new builds, alongside a forecasted rate of improvement to existing homes were used to model both the EPC C rating and fossil fuel heating system metrics. In this data set EPC ratings are derived from a dwelling’s energy efficiency rating (EER).

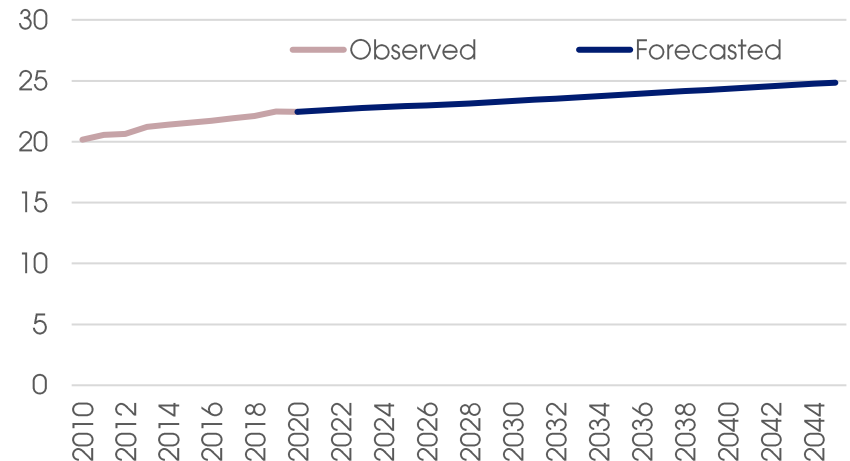
The number of households with fossil fuel heating systems is forecasted to grow year-on-year

Just under 70% of newly constructed homes are currently built with fossil fuel heating systems, which will ultimately need to be retrofitted to meet net-zero objectives.

This is concerning as the cost for building a house with high energy efficiency standards and a heat pump costs roughly £4,800 whereas building to current standards and then retrofitting the house with the same would cost an average of £26,300.

Plans to stop new homes being built with gas boilers have not yet been legislated for and may be undermined by permitting the installation of ‘hydrogen-ready’ boilers that continue to use gas ahead of the possible rollout of hydrogen as a heating fuel.

Number of homes with fossil fuel heating systems
England, millions

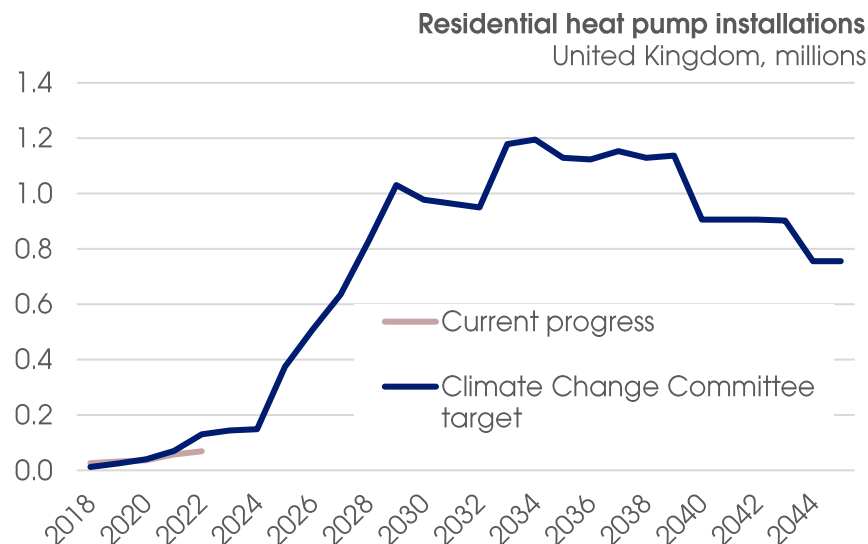


Heat pump installations are falling behind targets

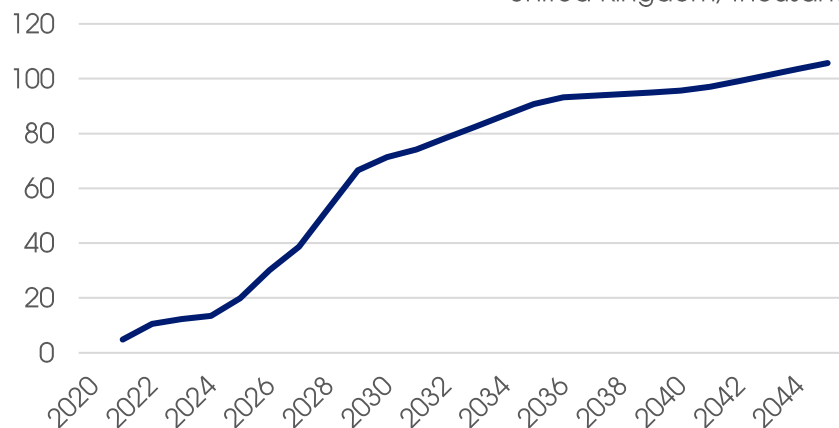
The government has set an ambitious target of increasing the number of new heat pump installations per annum to 600,000 by 2028 up from 68,906 in 2022.

The government's boiler upgrade scheme is set to expire in 2028. Under this scheme, households can get a grant to partially subsidise the cost of replacing fossil fuel heating systems with something more energy efficient, like a heat pump or biomass boiler.

To date, heat pump installations are falling behind the Climate Change Committee's target amounts. This shortfall has grown year-on-year since 2020. In 2022, 61,140 too few heat pumps were installed.




Additional full time equivalent requirements for heat pump installation United Kingdom, thousands



Need for skilled workers will significantly increase if net zero is to be met

Modelling by the construction industry training board highlights the number of additional skilled workers that will be required to meet net zero via the Climate Change Committee's balanced scenario.

Heat pump installation is one such area that will require significant growth. Modelling indicates that by 2030 the construction industry will require an additional 71,380 skilled workers to support heat pump installations.

A photograph of a modern brick residential building with a red-tiled roof, white window frames, and small awnings over the entrances. The building is set against a blue sky with light clouds. A vertical white line is positioned to the right of the main text.

Housing underpins local growth, regional equality and economic stability

This section contains forecasts for the gross value added and the number of jobs supported through new social homes under housing association management.

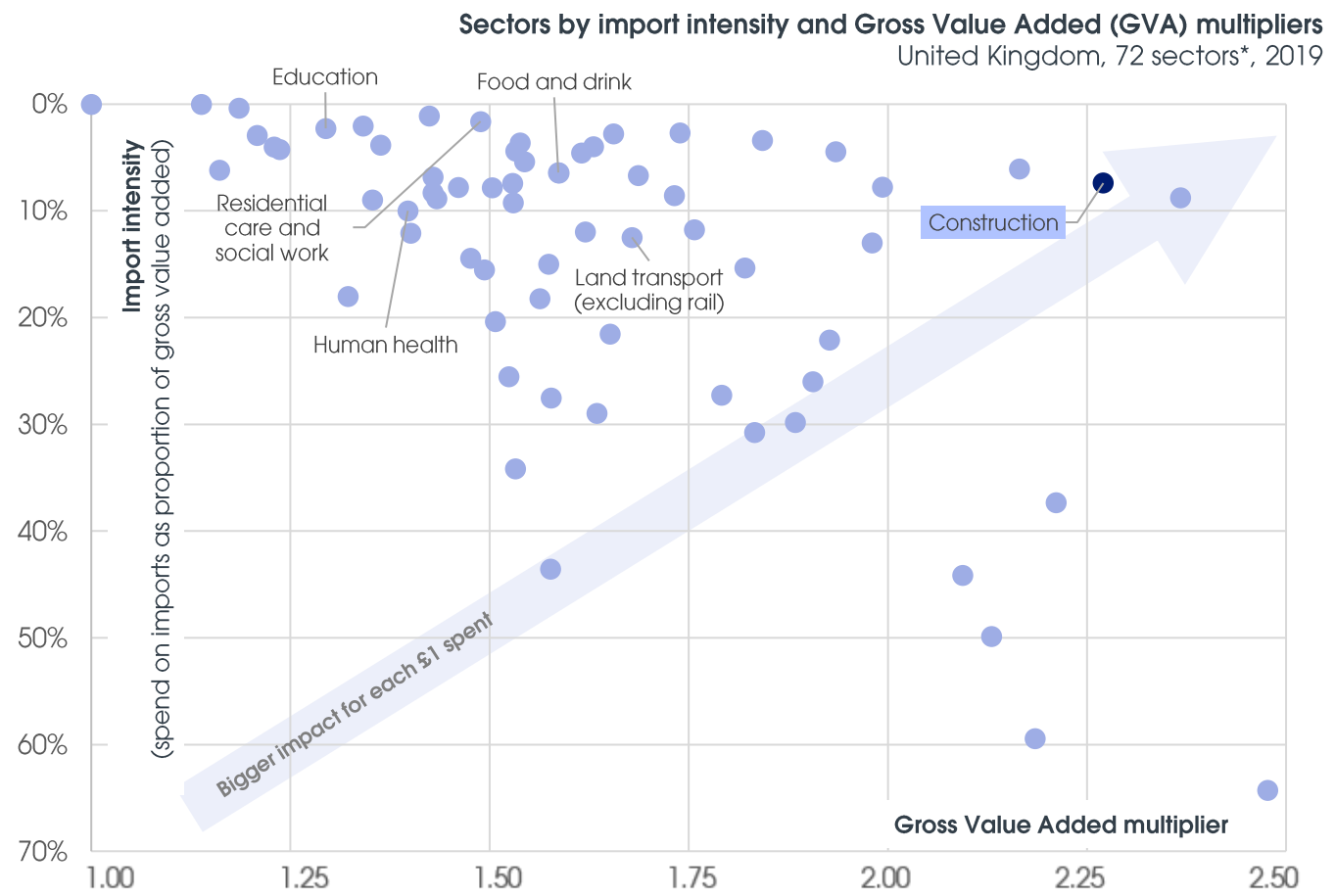
Affordable housing, and particularly the construction of it, has the potential to add value to the wider economy, supporting local jobs and growth. Housing's rippling effects through communities mean that housing strategies should be considered in tandem with local economic strategies.

Construction benefits local and wider economy

The construction of new social rent homes adds value to the economy.

The construction sector has a high multiplier of 2.3 (using the most recent government input-output tables from 2019), reflecting how spend in that industry compounds through the supply chain to support wider levels of domestic economic activity and employment.

For housing to have the greatest chance of stimulating wider economic growth, funding needs to be channelled in the appropriate locations. Public spending on construction delivers greater economic value than other industries both on a local and on a domestic level as it has a low import intensity.

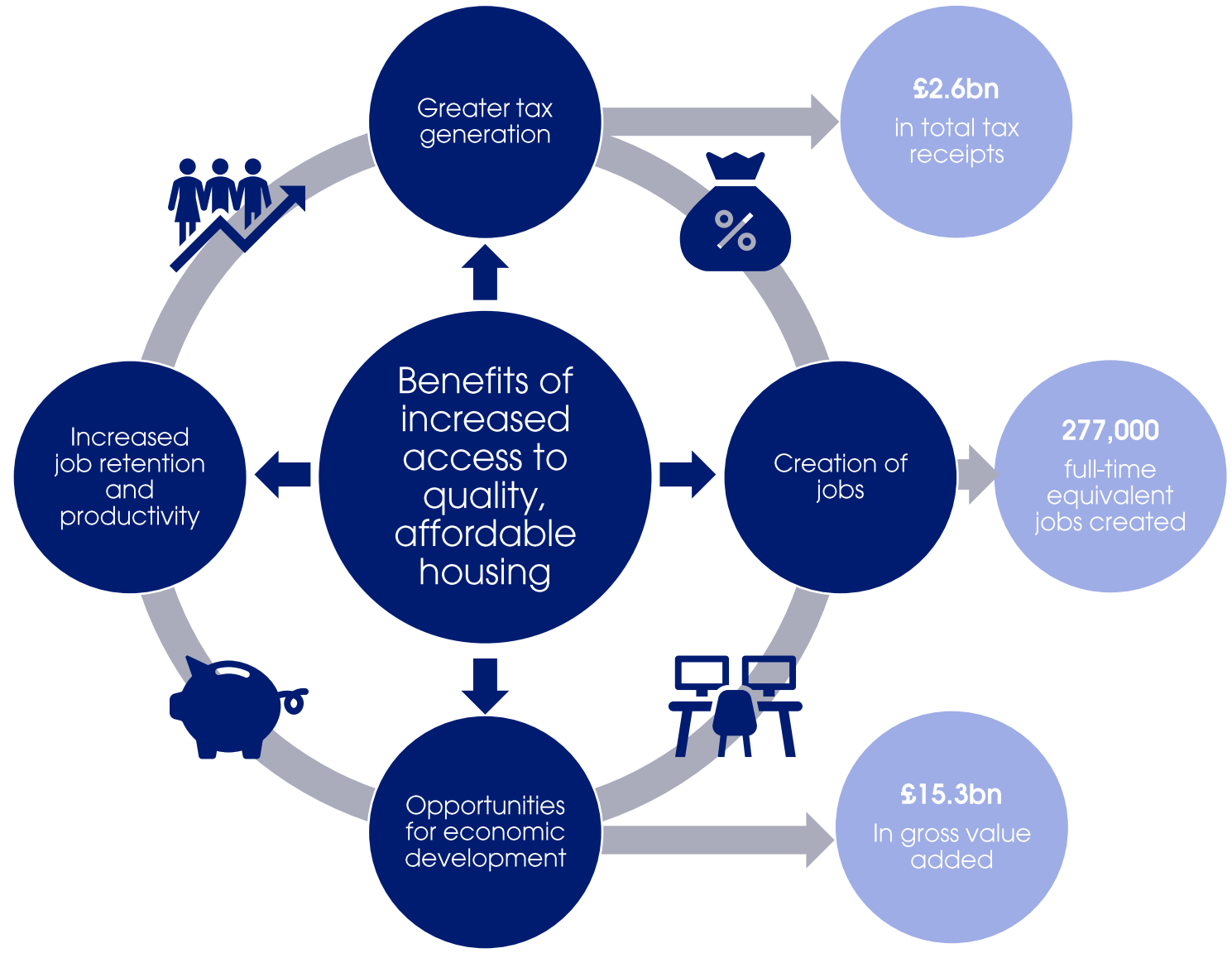


*Note: two sectors beyond 70 per cent import intensity and four beyond 2.5 GVA multiplier not shown. Source: Office for National Statistics

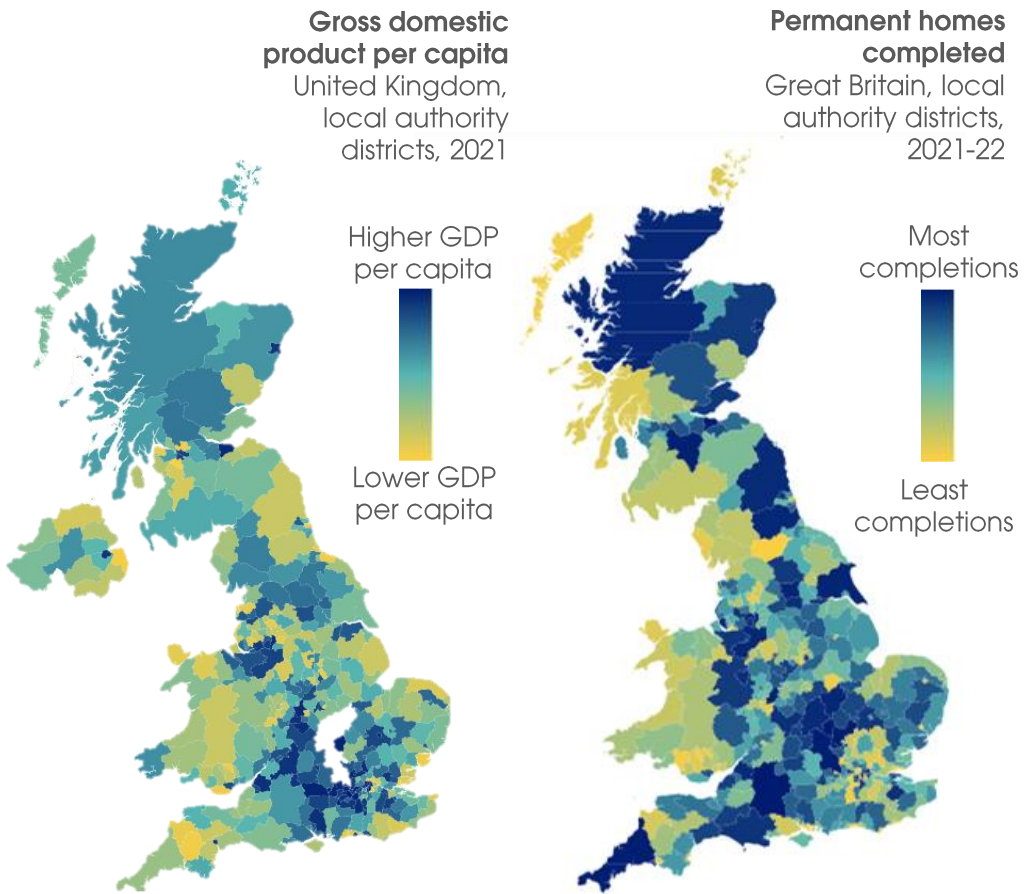
If 100,000 new social homes were built...

In the wider ecosystem, building 100,000 new social rent homes would support 277,000 jobs both within the construction sector and along the supply chain, generating £2.6bn of new tax receipts.

Further opportunities for economic development would be supported, with £15.3bn 'value added' from the construction of affordable homes. To illustrate the overall impact on gross value added, £15.3bn is the equivalent to over half of the entire annual economic performance of the city of Birmingham.



Housing outcomes affect regional equality



Housing, and the quality of it, can indirectly impact regional growth rates in the long-term, through different routes.

Housing quality can affect the health, education and productivity of the resident labour force. The distance from affordable housing to jobs means there can often be a mismatch in skills, impacting productivity and influencing regional equality through worker migration. In largely urban centres, there is a shortage of affordable housing which limits workers being able to move to high-wage jobs in high-productivity places.

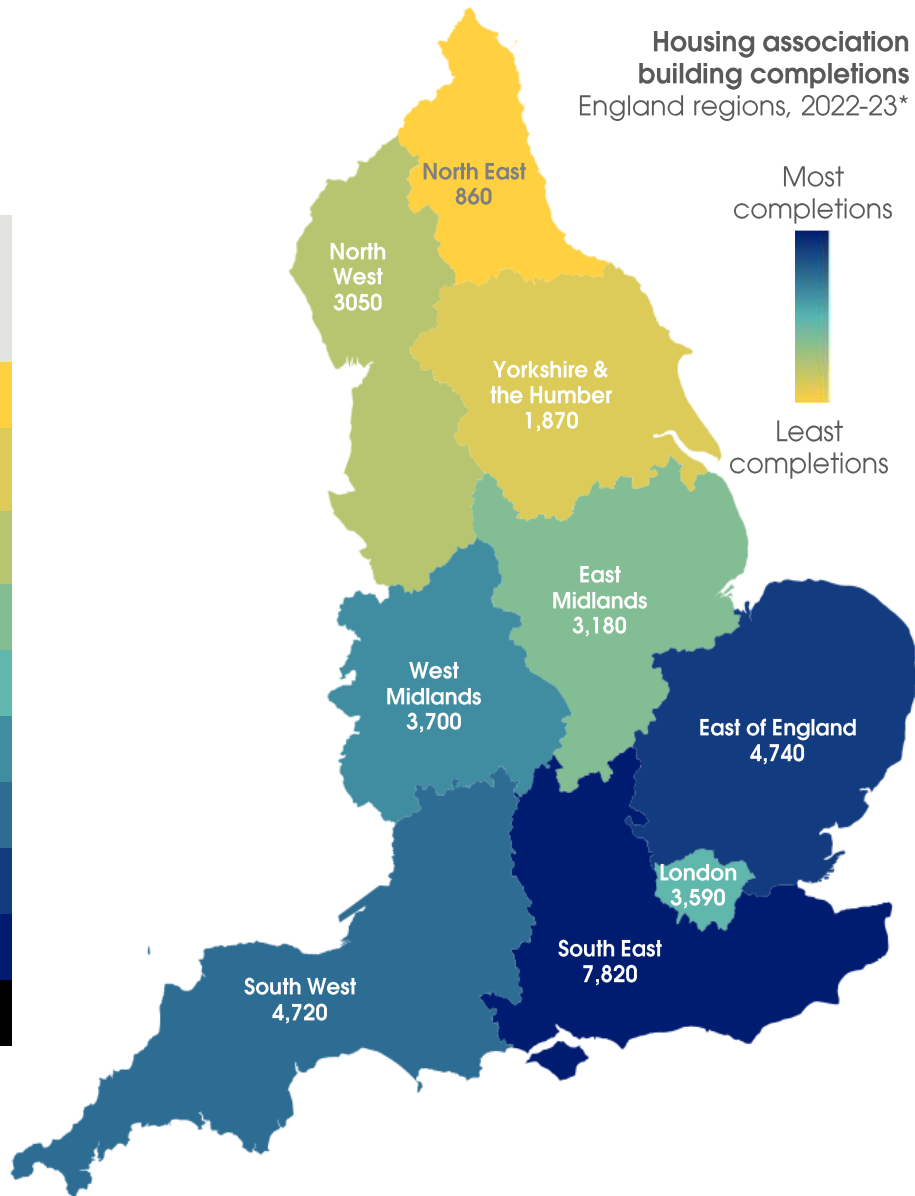
Looking at the maps for gross domestic product per capita and permanent homes completed by local authority district, there seems to be some correspondence between the areas with the highest economic output and those with the highest number of house completions and vice versa.

The Department for Levelling Up, Housing and Communities has analysed regional economic change, but this analysis has not extended to exploring how housing outcomes affect regional differences in productivity. A long-term plan for housing may benefit from a similarly comprehensive data collection on metrics monitoring the regional economic differences as impacted by housing.

Over 33,000 housing association homes were completed over the financial year 2022-23 in England. Using the National Housing Federation’s Local Economic Impact Calculator, the benefits of the home completions have seen over £2bn of direct gross value added injected into the economy, generating over £1bn in gross employee earnings and supporting over 34,000 jobs.

Region of England	Direct gross value added to region £ million	Gross employee earnings £ million	Number of jobs in region
North East	41.4	22.5	762
Yorkshire and the Humber	89.5	48.6	1,717
North West	159.8	86.7	2,935
East Midlands	145.1	78.8	2,858
London	293.2	159.2	4,300
West Midlands	184.2	100.0	3,383
South West	276.1	149.9	4,971
East of England	290.8	157.9	5,033
South East	521.9	283.3	8,305
England	2,002	1,087	34,264

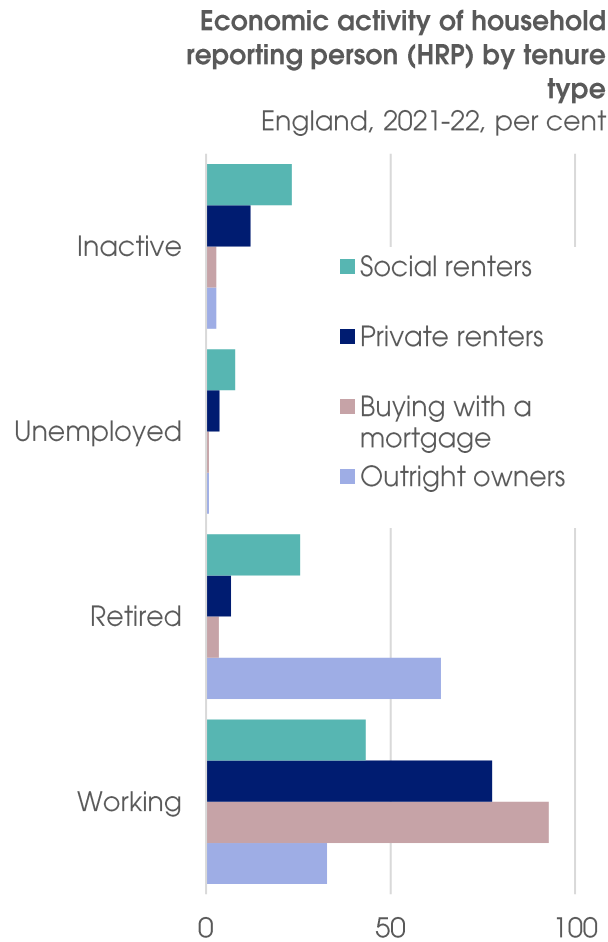
Housing association building completions
England regions, 2022-23*



Direct economic impact in each region of housing association building completions
England regions, 2022-23

*Note: As at 29 June 2023. Source: Department for Levelling Up, Housing and Communities; National Housing Federation’s Local Economic Impact calculator

Housing and job plans need to be in sync



Source: English Housing Survey

A housing plan in tandem with a local economic growth strategy could help improve regional inequality.

Urban areas with a high population density tend to be more economically prosperous ones. Housing challenges tend to be region-based, with households in London 2.4 times more likely to be overcrowded than the West Midlands, the next group down. Questions over whether to move people living in urban areas into more rural areas raise different issues, such as a lack of jobs or infrastructure to support a growing population. Areas with low housing demand often have worse public transport connections, which make it difficult to attract young workers into the area. Issues within the labour market can relate to issues within the housing market, with, for instance, unavailable or unaffordable housing hampering labour mobility. To address these problems simultaneously, housing planning should be considered alongside employment and transport planning.

Over half of social housing tenants are in work, compared with three quarters of those in the private housing sector. This difference in economic activity is partially explained by residents outside of the labour force altogether, with those who are long-term sick or not looking for work more likely to be in social housing. To narrow this employment gap, some housing associations offer tailored support with skills, training or support to move into employment, working with residents on job preparation. Some employ directly or offer apprenticeships to leverage opportunities and create pathways into permanent positions. These schemes are funded through a mixture of local grant funding, contract funding and, in some cases, are self-funded by housing associations.

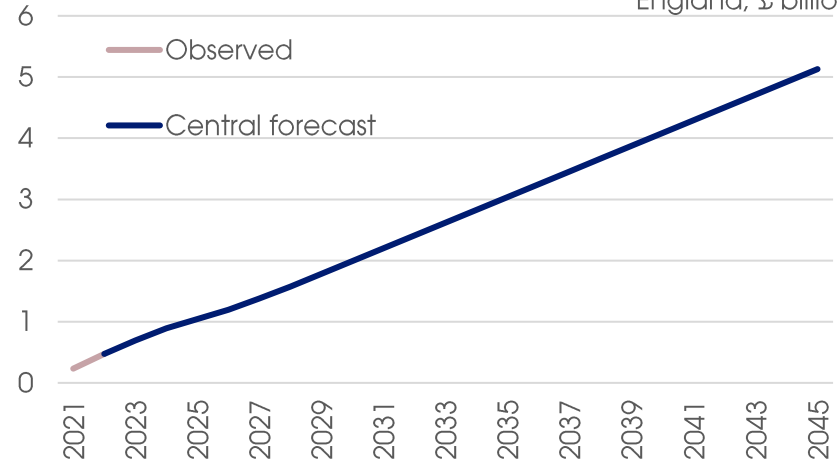
A long-term housing plan, alongside a plan that can invest in specialist employment support and strengthen local partnerships to widen services like childcare and transport, is needed to develop a place-based and joined-up approach.

A long-term plan for housing could have a massive impact on the national economy

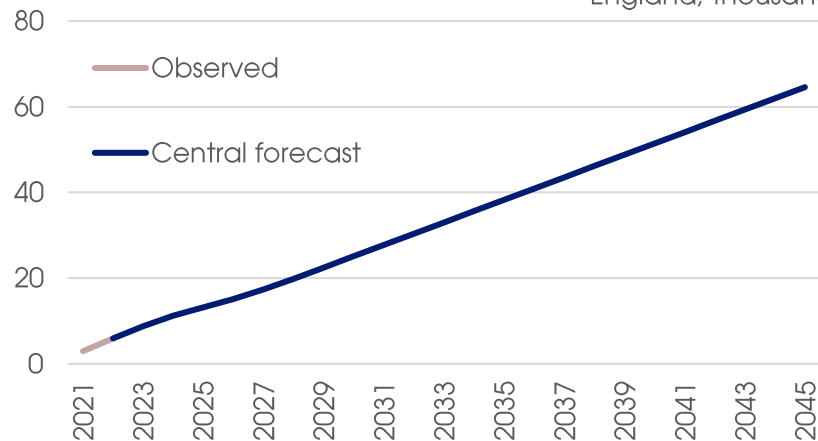
Inputting our forecast of the cumulative housing association home completions into the National Housing Federation’s Local Economic Impact calculator, it is expected that there will be £5bn of gross value added by 2045 as a result of new social homes under housing association management, with 65,000 jobs supported.

With a long-term plan for housing in place, the total economic impact to England from new social homes under housing association management could be massively increased, in terms of both the gross value added and the number of jobs supported, through an increase in the number of new social homes built.

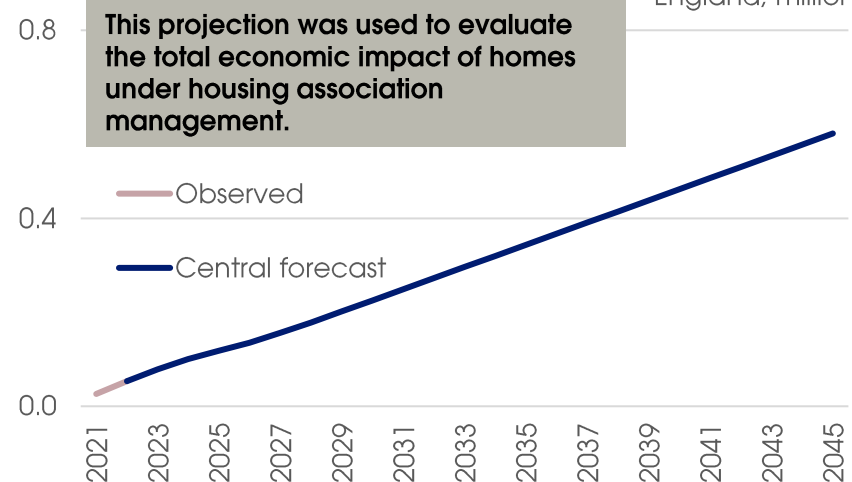
Gross value added of new social homes under housing association management
England, £ billion



Number of jobs supported by new social homes under housing association management
England, thousands



Cumulative housing association home completions
England, millions



Appendix

This section contains our methodology (including a flow chart demonstrating the Inter-connectedness of the forecast metrics), the assumptions behind the forecasts and the sources for the report, split by central forecast and context references.

Research uses a mixed method approach

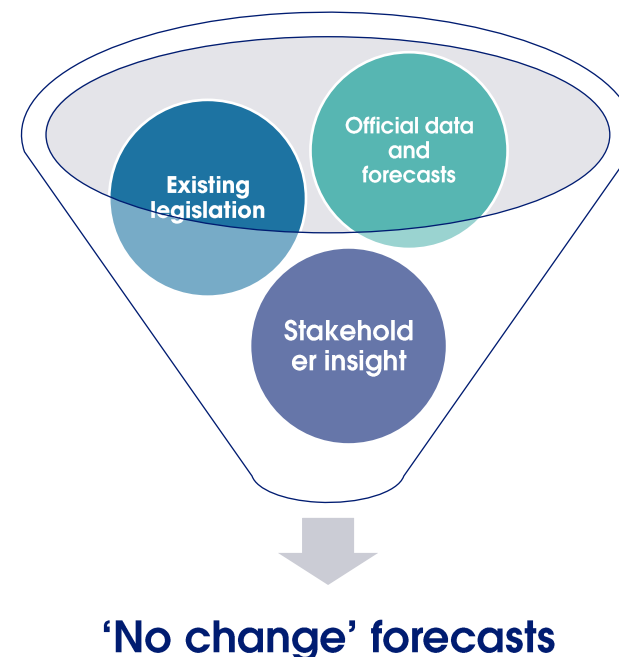
In order to examine the case for a long-term housing plan, this research considered a range of different quantitative and qualitative factors.

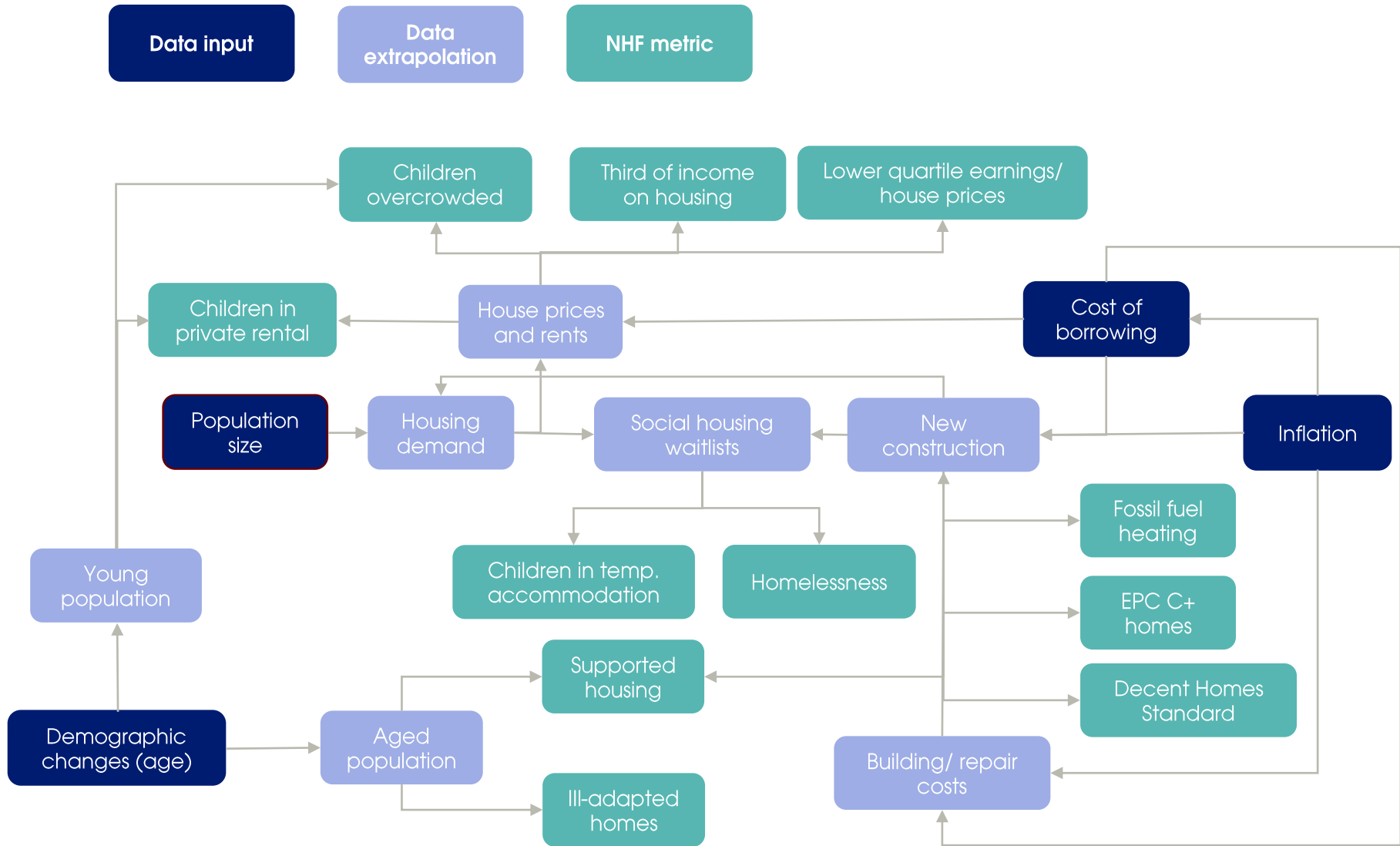
The research combined a series of stakeholder interviews with desk-based research, analysis of official government data, and forecasting of key metrics.

We have modelled several metrics for each of the National Housing Federation's aims using official government data and government forecasts.

Our central forecast assumes no long-term housing plan/no policy change. Metrics are forecast based on policies and standards in place today, but do take account of legislation which has been passed but has yet to come into effect

Forecast ranges were sense checked by interviewees and stakeholders with experience in the housing sector





Pragmatix Advisory forecast modelling flow chart

Central forecast assumptions

Creating better homes for children

- Future population of children taken from Office for National Statistics' 2020-based population projections. (See central forecast sources).
- Overcrowded is defined as not meeting the 2011 definition of the bedroom standard.
- Observed number of children living in overcrowded homes identified by English Housing Survey data. (See central forecast sources).

Ensuring affordability and security

- Office for National Statistics data used for lower quartile house price and gross annual earnings.
- Changes to earnings are taken from Office for Budget Responsibility's long-term economic determinants from March 2023. (See central forecast sources).
- Housing costs adjusted by tenure type; social rents are linked to Office for

Budget Responsibility's Consumer Price Index forecasts. Housing costs for owner occupiers and private renters are assumed to continue to outstrip Office for Budget Responsibility projections for earnings growth over the long-term in the central scenario.

- Homeless figures informed by Department for Levelling Up, Housing and Communities' statutory homelessness live tables and 'rough sleeping snapshot in England' datasets. (See central forecast sources).

Meeting health needs

- The rate of improvement of existing non-decent housing stock is informed by English Housing Survey data. (See central forecast sources).
- Assumption that 100% of new built dwellings meet the current Decent Homes Standard.
- Demand for supported housing informed by Office for National Statistics' 2020-based population projections in combination with London

School of Economics projections on ratios of need.

- Future supply of supported housing is informed by recent trends in the ratio of registered provider stock identified as supported.

Addressing green targets

- Assumption that 96% of new dwellings continue to meet EPC band C or above.
- Main fuel type and EPC rating of new dwellings based on Office for National Statistics data up to financial year ending 2022. (See central forecast sources).
- EPC rating is based on the Energy Efficiency Rating score achieved.
- The rate of improvement to EPC is informed by English Housing Survey data on energy performance. (See central forecast sources).

Contributing to local growth

- Forecast of new housing association stock is based upon recent proportion of new housing completed by Housing Associations. Assumes 19% of new housing completions are social housing.
- Assuming a 10% loss of stock each year for the cumulative number of new social houses under housing association management.
- Gross value added and jobs data calculated with the National Housing Federation's local economic impact calculator.

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Creating better homes for children

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