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

With a long-term plan, we could end the housing crisis.  
Without one, things will get worse.

[housing.org.uk/long-term-plan](https://housing.org.uk/long-term-plan)

**NATIONAL  
HOUSING  
FEDERATION**

## Our homes are fundamental to our health and wellbeing. Decent and affordable homes must be available for everyone, but right now they're not

The lack of a long-term plan for housing has led to the housing crisis we are living through today. The issues we face around housing are systemic.

If we don't act to fix the housing crisis, things will get much worse for people living in England. We've been working with Pragmatix Advisory to understand how bad things could get.

But it doesn't have to be this way. With long-term political commitment that's partnered with funding and collaboration across national and local government, housing providers, residents, communities and the private sector, we can begin to imagine a future where everyone in this country has a good quality home that they can afford.

**Housing associations stand ready to play their part.**

## Every child needs a good quality, secure home with enough space to play and learn

**1.5 million**

1.5 million families will be on housing waiting lists by 2030. This means an extra 350,000 families - an increase of almost a third (32%) waiting for the homes they need.

**150,000**

There will be 150,000 children stuck in temporary accommodation like B&Bs and hostels by 2030 - an increase of 20,000. That's the equivalent of six children in every school in England.

The number of children living in temporary accommodation has almost doubled in the last 10 years. If we allow things to continue as they are, we could see that number rise more than double (from 130,000 to 310,000) over the next two decades. That means 310,000 children living in unsuitable temporary housing, without space for activities like playing and doing their homework.

## Everyone needs a secure home they can afford and that makes work pay

**1 in 5**

If we do not act to fix the housing crisis then one in every five families in England (4.8m) will be living in an unaffordable home by the end of the next parliament in 2030.

**x2**

Without a long-term plan for housing, the amount of people experiencing homelessness could more than double from 270,000 to 620,000 by 2045.

If we allow things to continue as they are, without putting a long-term plan in place for housing, then by 2045, around 5.7 million households could be spending a third of their income on housing expenses. This is nearly twice the current number of people (3.1 million) facing this situation.

The demand for homes often overtakes the supply of new homes, and the cost of construction has increased in the last few years. These factors, coupled with household costs rising across the board, mean that homelessness will rise across the country, doubling by 2045.

## Everyone needs a healthy and safe home that meets their needs

**67%**

There is currently already a 210,000 shortfall in retirement and supported housing homes and this could increase 67% by 2045 to 350,000.

**2.3 million**

Without a long-term plan for housing, by 2045, around 2.3 million people could be living in homes that don't meet their needs, that's a 15% increase in the next two decades.

In a society with a growing ageing population, we are already experiencing a shortage of homes for older people and an acute lack of specialist housing.

By 2035, the number of people over the age of 60 in England will reach 29% of the entire population. Also, the number of households headed by someone 65 and above will likely more than treble by the late 2040s.

In 2020 there were two million people living in homes which were not adapted or accessible for their needs, whether that's not having handrails, ramps, stair lifts, adapted bathrooms or a lack of other adjustments. And one in five people in England say that they cannot afford to adapt their homes.

# Everyone needs a comfortable and zero carbon home

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**1 million**

Residential buildings emitted 69 million tonnes of CO2 in 2020. By 2045 an extra 1 million tonnes of CO2 could come from residential buildings.

Making our homes energy efficient needs to be a priority. Older homes tend to be more difficult and expensive to decarbonise.

In 2020 there were 22 million homes with fossil fuel heating systems, without a long-term plan this could rise to 25 million by 2045.

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**It's clear that if we do not act now, the housing crisis will get much worse**

We can see from the numbers within this report that if we allow things to continue as they are, the situation will get a lot worse for people in England.

But it does not have to be that way; with a fully funded, long-term plan that is measured against people-centred targets, we can work together to end the housing crisis, and make sure that everyone has a safe place to call home.