

# #PlanForHousing

## East Midlands regional data

### Housing affordability in the East Midlands

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- The average property price in the region is £240,000 compared with £287,500 in England.
- Average annual earnings (£30,000) are also lower compared with England (£32,200).
- House prices are more affordable at 8 times average earnings compared with 8.9 times in England.
- To afford a mortgage to buy an average home in the region, one would need an income of £54,800 compared with £65,700 for England. This assumes a 20% deposit, and the remaining 80% of the average house price divided by 3.5.

### What impact do housing associations have in the East Midlands?

- Housing associations provide 174,400 affordable homes, that's 8% of all homes in the region. They employ 8,000 staff and their day-to-day operations contribute £615m a year to the regional economy.
- Last year, housing associations made 9,800 lettings to tenants new to social housing. They also made 1,600 shared ownership sales.
- Housing association homes are more energy efficient than others in the region. 54.4% of housing association homes are at EPC C or better compared with 41.4% in the region as a whole.

**The average weekly housing association social rent in the region is £101.12, that's 46% less than the average weekly private rent of £186.01.**

# Housing supply

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**87,000**

households are on the social housing waiting list.

**4,900**

children in the East Midlands are living in temporary accommodation.

- The total new build of affordable homes by all developers was 4,900, a shortfall of 1,100 on the annual need of 6,000 new affordable homes.
- 601 homes for social rent were built last year, compared with an annual need of 1,900.
- There were 23,400 long-term empty homes across the region at the end of last year, and 14,700 second homes. Together these represent 1.7% of all homes in the region, compared with 2.1% across England.

## Housing need and homelessness

- 13,100 households were assessed to be newly homeless across the region last year.
- 4,000 households live in temporary accommodation including 4,900 children.

## Low incomes and welfare

- The unemployment rate in the region is 4.6% compared with 4.4% in England.
- There are 381,000 claimants of Housing Benefit or the Housing Entitlement element of Universal Credit, 19% of all households in the region compared with 21% in England.
- Across the region there are 479,800 Universal Credit claimants in total, of which 40% are in employment compared with 38% on average in England.

# #PlanForHousing

## East of England regional data

### Housing affordability in the East of England

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- The average property price in the region is £335,000, compared with £287,500 in England.
- Average annual earnings are £33,000, which is close to the average for England, £32,200.
- House prices are unaffordable, at 10.2 times average earnings compared with 8.9 times in England.
- To afford a mortgage to buy an average home in the region, one would need an income of £76,600 compared with £65,700 for England. This assumes a 20% deposit, and the remaining 80% of the average house price divided by 3.5.

#### What impact do housing associations have in the East of England?

- Housing associations provide 306,400 affordable homes, 11% of all homes in the region. They employ 11,800 staff and their day-to-day operations contribute £1bn a year to the regional economy.
- Housing associations made 13,100 lettings to tenants new to the social sector last year. They also made 2,700 sales of shared ownership.
- Housing association homes are more energy efficient than others in the region with 68.2% of housing association homes at EPC C or better compared, with 47.4% in the region as a whole.

**The average weekly housing association social rent in the region is £113.96, that's 56% less than the average weekly private rent of £261.02.**

# Housing supply

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**28,600**

**new homes were built in the region last year, 38% below the requirement of 46,100 per year.**

**94,400**

**households are on the social housing waiting list.**

**11,500**

**children in the East of England are living in temporary accommodation.**

- The total new build of affordable homes by all developers was 7,000, a shortfall of 11,000 on the annual need of 18,000 new affordable homes.
- 861 homes for social rent were built last year, compared with an annual need of 11,000.
- There were 25,600 long-term empty homes across the region at the end of last year, and 32,500 second homes. Together these represent 2.1% of all homes in the region, the same proportion compared with England.

## Housing need and homelessness

- 16,200 households were assessed to be newly homeless across the region last year.
- 8,900 households live in temporary accommodation including 11,500 children.

## Low incomes and welfare

- The unemployment rate in the region is 3.4%, much lower than the average of 4.4% in England.
- There are 466,100 claimants of Housing Benefit or the Housing Entitlement element of Universal Credit, that's 18% of all households in the region compared with 21% in England.
- Across the region there are 544,600 Universal Credit claimants in total, of which 40% are in employment compared with 38% on average in England.

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## London regional data

### Housing affordability in London

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- The average property price in the region is £530,000 compared with £287,500 in England.
- Average annual earnings are £37,900, which is the average for £32,200 in England. House prices are unaffordable at 14 times average earnings compared with 8.9 times in England.
- To afford a mortgage to buy an average home in the region, one would need an income of £121,100 compared with £65,700 for England. This assumes a 20% deposit, and the remaining 80% of the average house price divided by 3.5.

#### What impact do housing associations have in London?

- Housing associations provide 484,600 affordable homes, 13% of all homes in the region. They employ 21,600 staff and their day-to-day operations contribute £2.4bn a year to the regional economy.
- Housing associations made 11,400 lettings to tenants new to the social sector last year. They also made 2,700 sales of shared ownership.
- Housing association homes are more energy efficient than others in the region. 75.8% of housing association homes are at EPC C or better, compared with 53.3% in the region as a whole.

The average weekly housing association social rent in the region is £139.45, that's 71% less than the average weekly private rent of £474.27.

# Housing supply

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**32,200**

**new homes were built in the region last year, 57% below the requirement of 74,500 per year.**

**336,400**

**households are on the social housing waiting list.**

**91,100**

**children in London are living in temporary accommodation.**

- The total new build of affordable homes by all developers was 10,200, that's 35,600 less than the annual need of 45,800 new affordable homes.
- 697 homes for social rent were built last year, compared with an annual need of 33,000.
- There were 36,200 long-term empty homes across the region at the end of last year, and 48,800 second homes. Together these represent 2.2% of all homes in the region, compared with 2.1% in England.

## Housing need and homelessness

- 37,500 households were assessed to be newly homeless across the region last year.
- There are 69,000 households live in temporary accommodation including 91,100 children.

## Low incomes and welfare

- The unemployment rate in London is 5.9%, the highest of any region and compares with 4.4% in England.
- There are 997,000 claimants of Housing Benefit or the Housing Entitlement element of Universal Credit, 29% of all households in the region compared with 21% in England.
- Across the region there are 1,031,000 Universal Credit claimants in total. 37% of claimants are in employment, about the same proportion as in England.

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## North East regional data

### Housing affordability in the North East

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- The average property price in the region is £158,000 compared with £287,500 in England.
- Average annual earnings are £29,300 which is lower compared with England which is £32,200.
- House prices are more affordable at 5.4 times average earnings compared with 8.9 times in England.
- To afford a mortgage to buy an average home in the region, one would need an income of £36,100 compared with £65,700 for England. This assumes a 20% deposit, and the remaining 80% of the average house price divided by 3.5.

#### What impact do housing associations have in the North East?

- Housing associations provide 190,000 affordable homes, 15% of all homes in the region. They employ 6,900 staff and their day-to-day operations contribute £472 million a year to the regional economy.
- Housing associations made 10,300 lettings to tenants new to the social sector last year. They also made 400 sales of shared ownership.
- Housing association homes are more energy efficient than others in the region. 61.4% of housing association homes are at EPC C or better compared with 48.6% in the region as a whole.

The average weekly housing association social rent in the region is £90.05, that's 41% less than the average weekly private rent of £152.78.

# Housing supply

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**68,200**

**households are on the social housing waiting list.**

**800**

**children in the North East are living in temporary accommodation.**

- Total new build of affordable homes by all developers was 1,900, a shortfall of 500 on the annual need of 2,400 new affordable homes.
- 164 homes for social rent were built last year, compared with an annual need of 800.
- There were 18,200 long-term empty homes across the region at the end of last year, and 10,900 second homes. Together these represent 2.3% of all homes in the region, compared with 2.1% across England.

## Housing need and homelessness

- 10,800 households were assessed to be newly homeless across the region last year.
- 1,200 households live in temporary accommodation including 800 children.

## Low incomes and welfare

- The unemployment rate in the region is 5.5% compared with 4.4% in England.
- There are 291,300 claimants of Housing Benefit or the Housing Entitlement element of Universal Credit, 25% of all households in the region compared with 21% for England.
- Across the region there are 321,800 Universal Credit claimants in total, of which 35% are in employment compared with 38% on average in England.



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## North West regional data

### Housing affordability in the North West

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- The average property price in the region is £200,000 compared with £287,500 in England.
- Average annual earnings are £30,800 which is lower compared with £32,200 in England.
- But house prices are more affordable at 6.5 times average earnings compared with 8.9 times in England.
- To afford a mortgage to buy an average home in the region, one would need an income of £45,700 compared with £65,700 for England. This assumes a 20% deposit, and the remaining 80% of the average house price divided by 3.5.

### What impact do housing associations have in the North West?

- Housing associations provide 538,000 affordable homes, 16% of all homes in the region. They employ 28,900 staff and their day-to-day operations contribute £1.5 billion a year to the regional economy.
- Housing associations made 21,900 lettings to tenants new to the social sector last year. They also made 1,900 sales of shared ownership.
- Housing association homes are more energy efficient than others in the region. 67.6% of housing association homes are at EPC C or better compared with 44.5% in the region as a whole.

**The average weekly housing association social rent in the region is £94.67, that's 50% less than the average weekly private rent of £189.71.**

# Housing supply

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**207,200**

households are on the social housing waiting list.

**1,010**

children in the North West are living in temporary accommodation.

- Total new build of affordable homes by all developers was 6,900, a shortfall of 4,000 on the annual need of 10,900 new affordable homes.
- 604 homes for social rent were built last year, compared with an annual need of 4,300.
- There were 42,500 long-term empty homes across the region at the end of last year, alongside 33,700 second homes. Together these represent 2.2% of all homes in the region, compared with 2.1% across England.

## Housing need and homelessness

- 27,900 households were assessed to be newly homeless across the region last year.
- 8,000 households live in temporary accommodation including 10,100 children.

## Low incomes and welfare

- The unemployment rate in the region is 4.2% compared with 4.4% in England.
- There are 713,500 claimants of Housing Benefit or the Housing Entitlement element of Universal Credit, 23% of all households in the region compared with 21% for England.
- Across the region there are 866,200 Universal Credit claimants in total, of which 37% are in employment compared with 38% on average in England.

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## South East regional data

### Housing affordability in the South East

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- The average property price in the region is £375,000 compared with £287,500 in England.
- Average annual earnings (£34,100) are also higher compared with £32,200 in England.
- House prices are unaffordable at 11.0 times average earnings compared with 8.9 times in England.
- To afford a mortgage to buy an average home in the region, one would need an income of £85,700 compared with £65,700 for England. This assumes a 20% deposit, and the remaining 80% of the average house price divided by 3.5.

#### What impact do housing associations have in the South East?

- Housing associations provide 432,400 affordable homes, 11% of all homes in the region. They employ 18,700 staff and their day-to-day operations contribute £1.1 billion a year to the regional economy.
- Housing associations made 17,700 lettings to tenants new to the social sector last year. They also made 3,700 sales of shared ownership.
- Housing association homes are more energy efficient than others in the region. 75.7% of housing association homes are at EPC C or better, compared with 50.1% in the region as a whole.

The average weekly housing association social rent in the region is £124.13, that's 58% less than the average weekly private rent of £295.18.

# Housing supply

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**38,800**

**new homes were built in the region last year, 57% below the requirement of 90,200 per year.**

**118,400**

**households are on the social housing waiting list.**

**17,200**

**children in the the South East are living in temporary accommodation.**

- Total new build of affordable homes by all developers was 9,900, a shortfall of 28,100 on the annual need of 38,000 new affordable homes.
- 1,925 homes for social rent were built last year, compared with an annual need of 26,300.
- There were 34,100 long-term empty homes across the region at the end of last year, and 46,200 second homes. Together these represent 2.0% of all homes in the region, compared with 2.1% across England.

## Housing need and homelessness

- 21,300 households were assessed to be newly homeless across the region last year.
- 14,900 households live in temporary accommodation including 17,200 children.

## Low incomes and welfare

- The unemployment rate in the region is 4.0% compared with 4.4% in England.
- There are 646,600 claimants of Housing Benefit or the Housing Entitlement element of Universal Credit, 17% of all households in the region compared with 21% for England.
- Across the region there are 731,200 Universal Credit claimants in total, of which 40% are in employment compared with 38% on average in England.

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## South West regional data

### Housing affordability in the South West

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- The average property price in the region is £305,000, compared to the average of £287,500 in England.
- Average annual earnings of £30,400 are below the average of £32,200 in England.
- House prices are unaffordable at 10.0 times average earnings compared with 8.9 times in England.
- To afford a mortgage to buy an average home in the region, one would need an income of £69,700 compared with £65,700 for England. This assumes a 20% deposit, and the remaining 80% of the average house price divided by 3.5.

#### What impact do housing associations have in the South West?

- Housing associations provide 283,300 affordable homes, 11% of all homes in the region. They employ 10,700 staff and their day-to-day operations contribute £908 million a year to the regional economy.
- Housing associations made 12,300 lettings to tenants new to the social sector last year. They also made 2,100 sales of shared ownership.
- Housing association homes are more energy efficient than others in the region. 71.7% of housing association homes are at EPC C or better compared with 44.6% in the region as a whole.

The average weekly housing association social rent in the region is £106.60, that's 58% less than the average weekly private rent of £255.48.

# Housing supply

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**21,000**

**new homes were built in the region last year, 50% below the requirement of 42,200 per year.**

**130,100**

**households are on the social housing waiting list.**

**5,800**

**children in the South West are living in temporary accommodation.**

- Total new build of affordable homes by all developers was 5,000, a shortfall of 9,900 on the annual need of 14,900 new affordable homes.
- 1,588 homes for social rent were built last year, compared with an annual need of 8,300.
- There were 23,900 long-term empty homes across the region at the end of last year, and 54,100 second homes, the most second homes of any region. Together these represent 2.9% of all homes, compared with 2.1% in England. This is the highest proportion of any region.

## Housing need and homelessness

- 16,200 households were assessed to be newly homeless across the region last year.
- 5,500 households live in temporary accommodation including 5,800 children.

## Low incomes and welfare

- The unemployment rate in the region is 3.6%, compared with 4.4% for England.
- There are 424,600 claimants of Housing Benefit or the Housing Entitlement element of Universal Credit, 17% of all households in the region compared with 21% in England.
- Across the region there are 477,900 Universal Credit claimants in total. 42% of claimants are in employment, compared with 38% in England. This is the highest proportion of any region.

# #PlanForHousing

## West Midlands regional data

### Housing affordability in the West Midlands

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- The average property price in the region is £238,000 compared with £287,500 in England.
- Average annual earnings are £30,300 which is lower than £32,200 in England.
- House prices are more affordable at 7.9 times average earnings compared with 8.9 times in England.
- To afford a mortgage to buy an average home in the region, one would need an income of £54,400 compared with £65,700 for England. This assumes a 20% deposit, and the remaining 80% of the average house price divided by 3.5.

### What impact do housing associations have in the West Midlands?

- Housing associations provide 299,800 affordable homes, 12% of all homes in the region. They employ 18,300 staff and their day-to-day operations contribute £917 million a year to the regional economy.
- Housing associations made 14,200 lettings to tenants new to the social sector last year. They also made 1,400 sales of shared ownership.
- Housing association homes are more energy efficient than others in the region. 62% of housing association homes are at EPC C or better compared with 41% in the region as a whole.

The average weekly housing association social rent in the region is £102.15, that's 49% less than the average weekly private rent of £198.48.

# Housing supply

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**116,600**

households are on the social housing waiting list.

**14,700**

children in the West Midlands are living in temporary accommodation.

- Total new build of affordable homes by all developers was 6,200, a shortfall of 2,700 on the annual need of 8,900 new affordable homes.
- 1,775 homes for social rent were built last year, compared with an annual need of 3,100.
- There were 29,000 long-term empty homes across the region at the end of last year, and 14,800 second homes. Together these represent 1.7% of all homes in the region, compared with 2.1% across England.

## Housing need and homelessness

- 19,500 households were assessed to be newly homeless across the region last year.
- 8,100 households live in temporary accommodation including 14,700 children.

## Low incomes and welfare

- The unemployment rate in the region is 4.5% compared with 4.4% in England.
- There are 537,700 claimants of Housing Benefit or the Housing Entitlement element of Universal Credit, 22% of all households in the region compared with 21% for England.
- Across the region there are 661,800 Universal Credit claimants in total, of which 35% are in employment compared with 38% on average in England.



# #PlanForHousing

## Yorkshire and the Humber

### regional data

#### Housing affordability in Yorkshire and the Humber

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- The average property price in the region is £197,500 compared with £287,500 in England.
- Average annual earnings are £29,900 which is lower compared with £32,000 in England.
- House prices are more affordable at 6.6 times average earnings compared with 8.9 times in England.
- However, to afford a mortgage to buy an average home in the region, one would need an income of £45,100 compared with £65,700 for England. This assumes a 20% deposit, and the remaining 80% of the average house price divided by 3.5.

#### What impact do housing associations have in the Yorkshire and the Humber?

- Housing associations provide 216,500 affordable homes, 9% of all homes in the region. They employ 13,000 staff and their day-to-day operations contribute £677 million a year to the regional economy.
- Housing associations made 11,900 lettings to tenants new to the social sector last year. They also made 1,200 sales of shared ownership.
- Housing association homes are more energy efficient than others in the region. 61.0% of housing association homes are at EPC C or better compared with 39.6% in the region as a whole.

The average weekly housing association social rent in the region is £94.16, that's 48% less than the average weekly private rent of £179.78.

# Housing supply

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**172,400**

**households are on the social housing waiting list.**

**3,400**

**children in Yorkshire and the Humber are living in temporary accommodation.**

- Total new build of affordable homes by all developers was 5,000, a shortfall of 500 on the annual need of 5,500 new affordable homes.
- 532 homes for social rent were built last year, compared with an annual need of 1,800.
- There were 28,400 long-term empty homes across the region at the end of last year, and 24,100 second homes. Together these represent 2.1% of all homes in the region, the same as the average 2.1% across England.

## Housing need and homelessness

- 16,200 households were assessed to be newly homeless across the region last year.
- 3,500 households live in temporary accommodation including 3,400 children.

## Low incomes and welfare

- The unemployment rate in the region of 3.4% is much lower than the average of 4.4% in England.
- There are 493,500 claimants of Housing Benefit or the Housing Entitlement element of Universal Credit, 21% of all households in the region, the same proportion compared with England.
- Across the region there are 616,400 Universal Credit claimants in total, of which 37% are in employment compared with 38% on average in England.

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## Regional data sources

### Housing affordability sources

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- Average property price: ONS House prices (median, all dwellings) year to end March 2024.
- Earnings: ONS ASHE 2024 (median, all jobs, annualised from weekly).
- House price to income ratio: derived from above.
- Income needed to afford average property: derived from median property price (above) assuming buyer has a 20% deposit and can secure lending at 3.5x income.
- Average weekly private rent: ONS Private rents for local areas 2023/24.
- Average weekly housing association rent: RSH PRP social housing stock and rents 2024.
- Housing association affordable homes: RSH PRP social housing stock and rents 2024.
- Energy efficiency, EPC C or better: MHCLG English Housing Survey 2021 data.

### Impact of housing associations

- Number of affordable homes: RSH PRP social housing stock and rents 2024.
- Number of staff: NHF/CEBR Local Economic Impact Calculator 2022.
- Contribution of day-to-day operations to the economy: NHF/CEBR Local Economic Impact Calculator 2022.
- Lettings to tenants new to the social sector: MHCLG CoRE sub-national data dashboard 2023/24.
- Shared ownership sales: RSH PRP social housing stock and rents 2024.

# Regional data sources continued

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## Housing supply

- New build of all housing: MHCLG Net additional dwellings 2023/24.
- All new housing required, per year: Prof. Glenn Bramley, NHF/Crisis Housing supply requirements across GB, 2018.
- New build of affordable homes: MHCLG Affordable housing supply, Table 1011 2023/24.
- New build of social rent: MHCLG Affordable housing supply, Table 1011 2023/24.
- Long-term empty homes: MHCLG Live tables on dwelling stock, Table 615 2023.
- Second homes: Local Authority Council Taxbase 2024.

## Low incomes and welfare

- Unemployment rate: ONS Labour market in regions of the UK, September 2024 (Labour Force Survey).
- Claimants of HB or Housing Entitlement: DWP Stat-Xplore, March 2024.
- All claimants of UC: DWP Stat-Xplore, March 2024.
- UC claimants in employment: DWP Stat-Xplore, March 2024.

## Housing need and homelessness

- Social housing waiting list: MHCLG Rents, letting, tenancies: Social housing waiting list 2024, Table 600.
- Households newly homeless: Households owed a Relief Duty, MHCLG Statutory homelessness financial year 2024: Detailed local authority level, table A2R.
- Households and children in temporary accommodation: MHCLG Statutory homelessness live table June 2024, Table TA1.