



The Northern Housing Monitor 2024/25

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Acknowledgements

As always, I would like to thank Robin Van Wonderen for his data wrangling and map making and the arc4 Managing Directors, Helen Brzozowski and Michael Bullock for their contributions.


In addition, I would also like to express my gratitude to Karen Brown and Patrick Murray from the Northern Housing Consortium who have helped steer the project thoughtfully during the inevitable political choppy waters we live in and, not forgetting, our patient and wise, reference group of:

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Foreword

We are delighted to be supporting the 2024/25 Northern Housing Monitor – the fourth edition.

The Monitor provides an analysis of northern housing data and is commissioned by the Northern Housing Consortium (NHC) with the generous support of our sponsors, Yorkshire Housing, Bernicia Group, and believe housing. Thanks also go to arc4 who have prepared this analysis.

The Monitor is our commentary on what is happening in the housing market in the North of England, highlighting trends and identifying the developments which are having the most significant impacts on people, homes and neighbourhoods in the North.


The Northern Housing Monitor uses reliable national data sets to provide a consistent analysis for the North East, North West and Yorkshire and the Humber, making it a unique collection of regional data and a ‘state of the region’ report.

This year, we have collected the data into key themes of importance to our members, analysing the primary housing supply challenges, obstacles to housing regeneration and progress on decarbonising our existing housing stock.



In Autumn 2024 we published a keynote chapter on housing and poverty, showing that the cost of housing is a key driver of poverty for renters in particular, and this chapter is included here.

The Monitor is accompanied by the Northern Housing Databank, updated in November 2024, for use by NHC members, providing local level analysis linked to the details in the Monitor.



The Monitor is part of the NHC’s commitment to secure change using robust evidence which supports decision makers and policy shapers. We hope you find the Monitor a useful reference source and a unique resource for northern housing data.



Tracy Harrison
Chief Executive, Northern Housing Consortium



Alan Smith
Chief Executive, believe housing

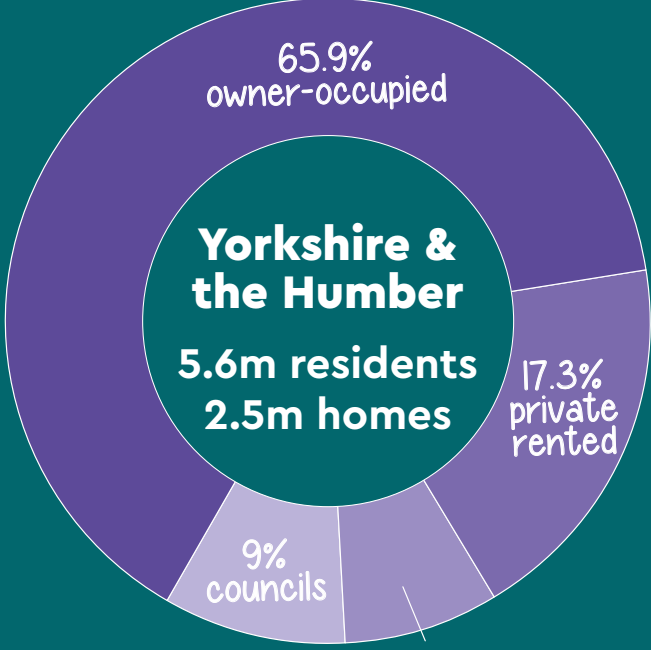
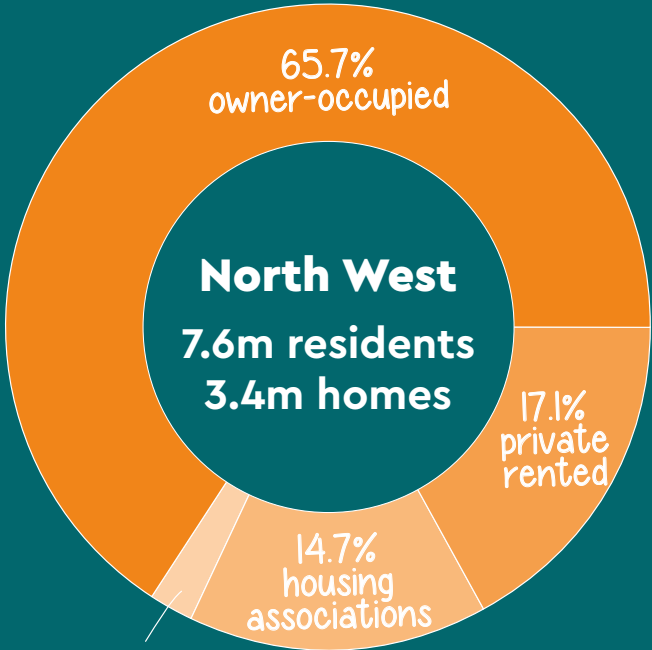
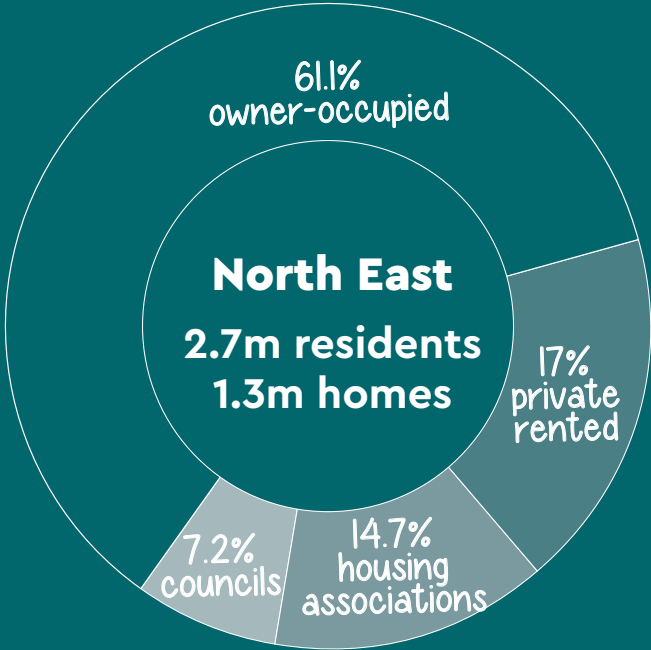
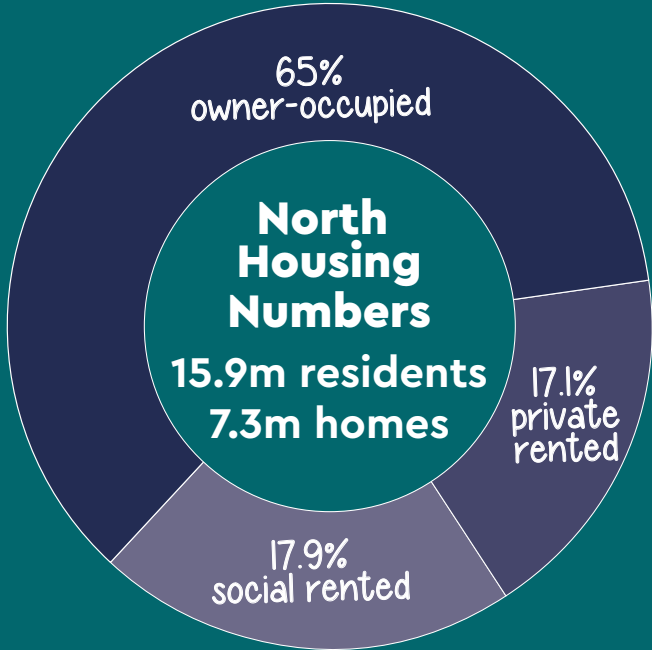


John Johnston
Chief Executive, Bernicia



Nick Atkin
Chief Executive, Yorkshire Housing

Northern housing by numbers



Sources: English Housing Survey Headline Report Annex Table 1.2: Tenure, by region 2022-23 and Census 2021 data

Chapter 1 – Housing poverty in the North



Housing costs are a major factor in determining whether people are pulled into poverty, with the cost of housing a key driver of poverty for renters in particular.

Joseph Rowntree Foundation 2024¹



The housing system in the UK especially in England is broken, and this has the biggest adverse impact on the poorest households. High rents, inadequate benefits and low wages, and limited supply of affordable social housing is driving both poverty per se and leaving many low-income households in poor quality unaffordable and insecure housing especially in the private rented sector.

Faculty of Public Health 2024²

Key facts



3.6 million people in the North are in relative poverty after housing costs



23.4% of households in the North are in the lowest income group



Almost One million (994,000) Northern households are in fuel poverty



24.8% of Northern private tenants are in the lowest income group



Over 1.2 million (33.8%) of England's non-decent homes are in the North



Around A third of children (32%) in the North live in poverty after housing costs

¹ Joseph Rowntree Foundation: UK Poverty 2024
² Faculty of Public Health, Briefing: Housing, poverty and public health February 2024

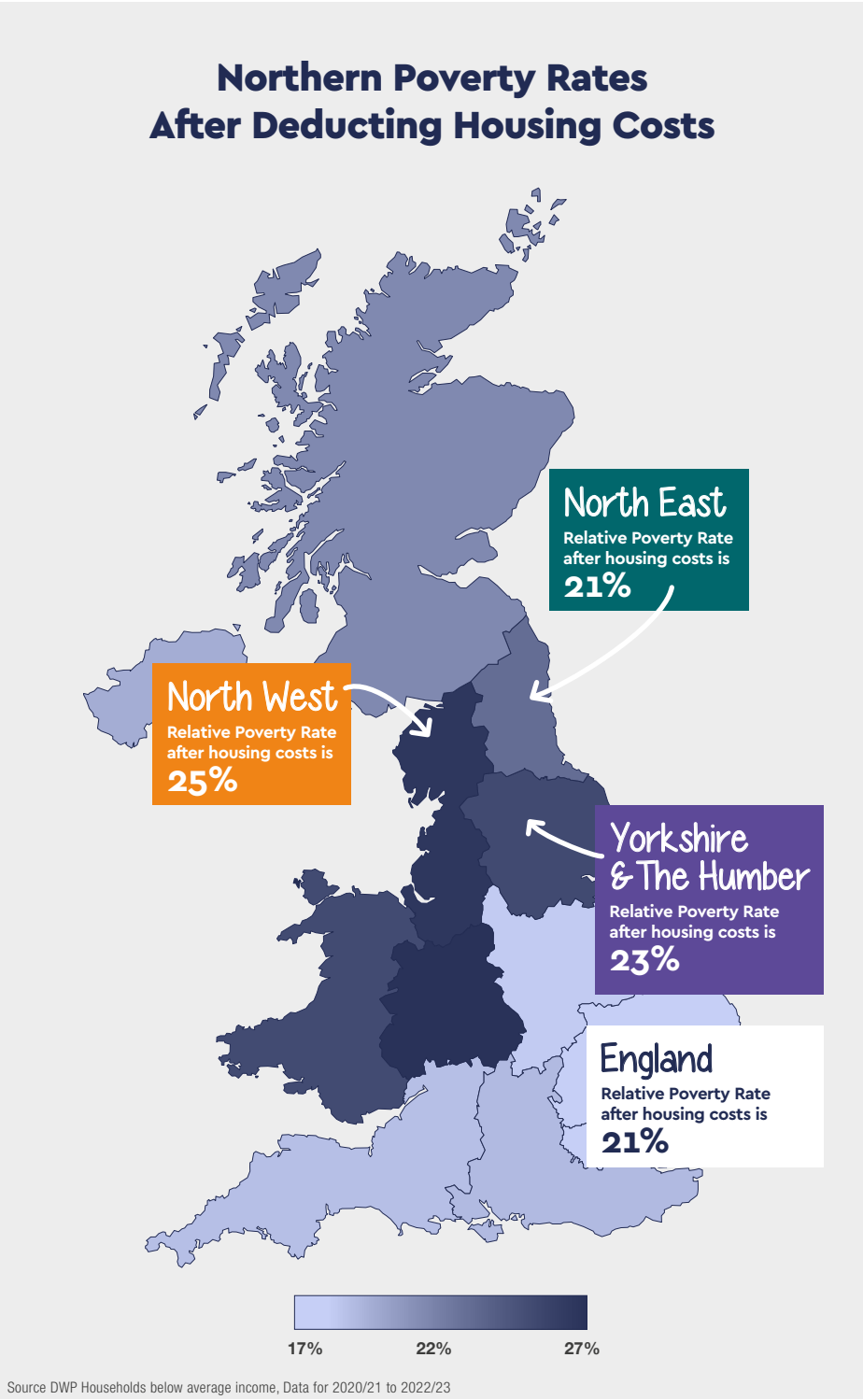
Housing poverty – an old challenge with a new look

In the 1942 Beveridge Report, housing poverty was called squalor. It largely equated to poor quality housing and bad environmental conditions (outside toilets and poor heating). Many, though not all, of these issues were addressed, if not resolved, in the latter half of the 20th century.

The new housing poverty is the result of a dysfunctional housing market. It originates from high housing costs and a lack of genuinely affordable rental options, which generate multiple disadvantages to northern households including:

- squeezing other, often essential spending from household budgets
- forcing people to live in poor quality housing (or sometimes they may be unable to find a home at all)
- lack of long-term security in the private rented sector.

The map draws a stark picture of the North’s share of housing poverty.



3.1 million people (19%) are in relative poverty in the North before housing costs.

This is pushed to 3.6 million people (23%) who are in relative low income *after* housing costs are included. Around a third of children (32%) live in poverty *after* housing costs in the North, an increase from 24% *before* housing costs are included.

The proportion of people in poverty *after* housing costs has shown a gradual upward trend in the North West. After housing costs are factored in, the proportion of people in *relative* low income is 25% in the North West – this is the second highest rate in the UK (behind the West Midlands at 27%).³ It is the highest rate since the height of the housing boom in 2008.

The pandemic slightly held back that increase in Yorkshire and the Humber and the North East.

Between 2021 and 2023, median income *before* housing costs fell by 0.5% from £32,500 to £32,300. Combined with the previous two years, this means that since 2019/20, median household income has fallen by 1.6% – equivalent to 0.6% per year.

Table 1.1 People in relative low income after housing costs 2020/21 – 2022/23*			
	People (millions)	Percentage	Children
North East	0.6	21%	30%
North West	1.8	25%	37%
Yorkshire & the Humber	1.2	23%	29%
North	3.6	23%	32%
England	12.3	21%	30.2%

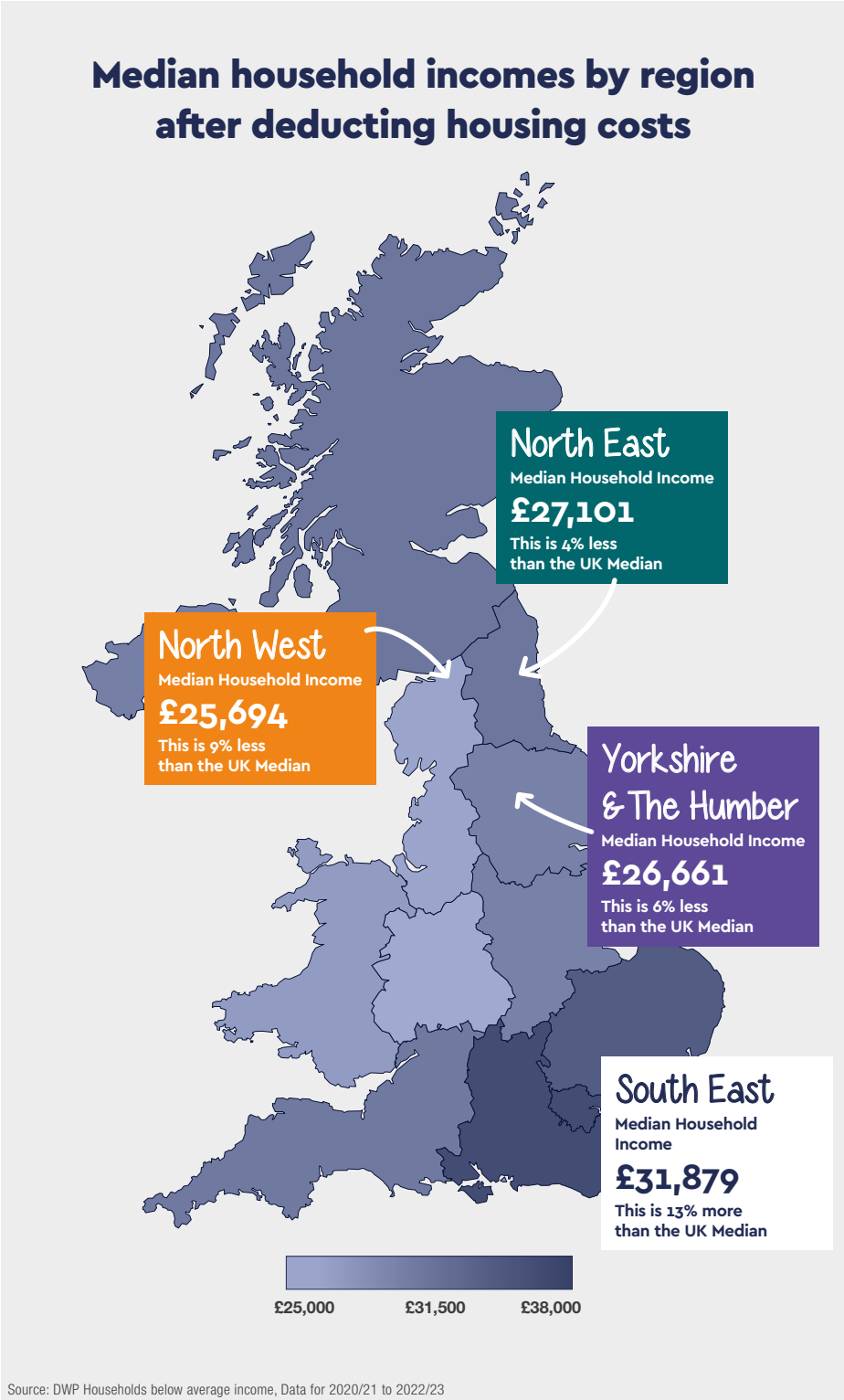
Source: DWP Households below average income, 2022/23
*Regional estimates are presented as three-year averages so that the figures are more stable.

Table 1.2 Percentage of population in Poverty by Region (Relative Low Income) BHC (Before Housing Costs) AHC (After Housing Costs)						
Three-year averages						
	2006/07-2008/09		2010/11 – 2012/13		2020/21 – 2022/23	
	BHC	AHC	BHC	AHC	BHC	AHC
North East	22%	25%	18%	21%	18%	21%
North West	20%	24%	17%	22%	20%	25%
Yorkshire & the Humber	21%	23%	19%	22%	20%	23%
England	18%	23%	15%	21%	16%	21%

Source: House of Commons Library, Poverty in the UK, April 2024

³ Definition of relative poverty: Relative poverty is the proportion of people whose household incomes are below a poverty line that changes over time to reflect average living standards. The official relative poverty line is 60% of contemporaneous median income. Using a poverty line that changes over time means it can be used to examine the extent to which those on low incomes are keeping up with those on middling incomes.

The map shows the median (middle) income of each northern region and compares it with the UK-wide average, showing the level below the UK average after housing costs are deducted.⁴



⁴ The key housing costs included in AHC are rent payments and mortgage interest payments, water charges, insurance premiums for owner-occupiers, and ground rents and service charges.

Northern affordability – lower incomes create challenges

While housing costs may be lower in northern regions, the significant factor is that northern households are disproportionately poorer than other England regions. Across the North, over 29% of households are dependent on government housing support compared to the England average of 26%.⁵ As northern households depend more on state support to secure a sustainable, decent home, this means:

- many northern household budgets are less robust, and people are more prone to be forced to make cuts to spending
- households have less to spend on heating their homes
- due to lack of available social housing, many people are unable to afford a decent quality home which offers long-term security
- welfare benefit reductions and interest rate spikes – especially when inflation rises rapidly – will have a potentially harmful impact

Table 1.3 shows that just under a quarter (23.4%) of all households in the North are in the lowest income range – this represents 1.62 million northern households in all tenures. This is significantly higher than the North’s 28.4% share of England’s households at the most recent Census.

In 2022/23, nearly half (47%) of all social renters in England, representing just under 1.9 million households, were in the lowest income quintile.⁶ This figure was higher in the North East with over half of social renters (nearly 53%) in the lowest income category.

Over the past 30 years (not just since the pandemic), private renting has increasingly become a concentration of below average income households in lower quality housing. In 1990, about 823,000 (18%) of private renting households in England were living with the lowest incomes. In England the proportion of private renters in the lowest income quintiles decreased

over 10 years from 29% in 2006/07 to 21% in 2016/17 and is now under 18%. However, in the North, this number is nearly a quarter of all households, with 24.8% of the lowest income quintile living in the North’s private rented sector.

Despite the cost to household incomes, the private rented sector does not always provide decent housing. This means that many more people on low incomes are renting unaffordable, less secure and, often, poorer quality homes.

Also, the support available for private rents is declining in real terms and as rents rise, but housing support stays the same, this means there are increasing shortfalls that must be made up by tenants. There is a risk of deepening poverty for low-income private renters. The NHC has consistently called for the Chancellor to re-set the Local Housing Allowance to cover at least the 30th percentile of local rents and then relink the benefit to the real cost of renting for future years.

Table 1.3 Percentage of households in the lowest income quintile (including housing support)							
	All tenures (percentage)	All tenures 000's	Rank (of all regions)	Private renters	Rank (of all regions)	Social renters	Rank (of all regions)
North East	22.9%	276	5th	24.4%	3rd	52.9%	2nd
North West	24.1%	782	1st	26.7%	1st	50.9%	3rd
Yorkshire and the Humber	23.4%	563	3rd	22.4%	4th	49.4%	5th
North	23.4%	1.62m		24.8%		50.3%	
England	20.0%			17.9%		47.4%	

Source: English Housing Survey 2022-23 Rented Sectors Report Chapter 2 Annex Table 2.1

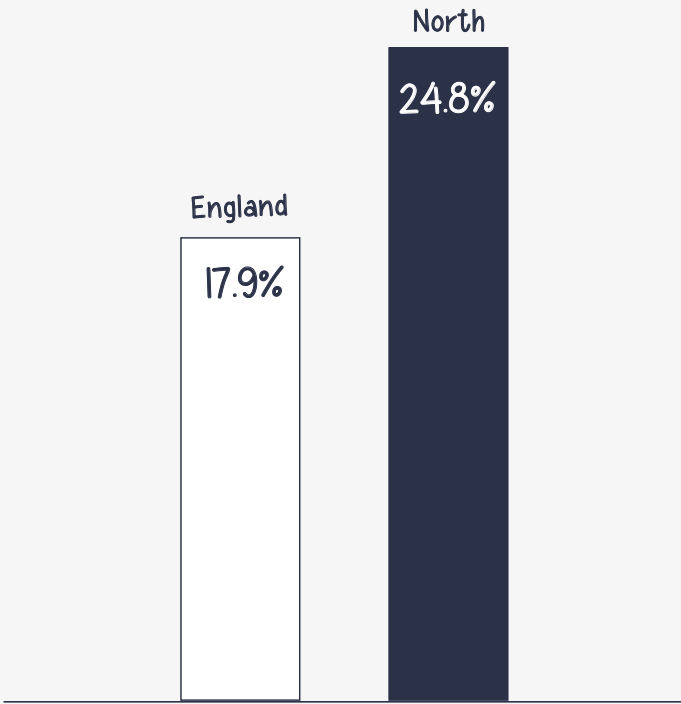
⁵ English Housing Survey 2022-23 Rented Sectors Report Chapter 2, Annex Table 2.10.

⁶ The low-income group is defined as the bottom 40% of the income distribution within each year. This corresponds to income quintiles 1 and 2.

The proportion of households in the private rented sector in the North is higher than the England proportion at just under 25%.

The North West has the highest percentage of low-income households in England living in privately rented homes, with just under 27% of private renters in the lowest income group.

Percentage of households in the lowest income group in the PRS (2022-23)



Source: English Housing Survey 2022-23 Rented Sectors Report Chapter 2 Annex Table 2.1



Even though northern housing prices are relatively more affordable than other parts of the country, lower incomes mean affordability is challenging. The North West is the third highest ranked region for the proportion of household income, including housing support, spent on rent or mortgages.⁷

Households in the private rented sector have some of the highest housing costs. Table 1.4 shows that private renters had higher weekly housing costs (median: £196) than any other tenure. Social renters spent the least on housing per week (median: £102). This is reflected in northern tenures, with private renters having higher weekly housing costs

than other tenures in the North West and Yorkshire and the Humber, and social renters spending less per week on housing.

Private renters in the North West spend over 30% of their income on rent and in Yorkshire and the Humber, 28% of their income was spent on rent.

Table 1.4 Median weekly housing costs £ per week, 2022-23

	All Mortgagors £	Private renters £	Private renters Proportion of income spent on rent	Social renters £	Social renters Proportion of income spent on rent
North East	139.1	121.2	26.1%	87.3	23.7%
North West	141.9	147.7	30.1%	94.0	24.8%
Yorkshire and the Humber	131.5	147.8	28.0%	88.0	24.3%
England	173.0	196.0	32%	102.0	26%

Source: English Housing Survey 2022-23 Rented Sectors Report Chapter 2 Annex Table 2.6

The most affordable areas in England in 2023 were the three northern regions of the North West, North East, and Yorkshire and the Humber, yet relative affordability in the North is not felt by all homebuyers.

People in northern regions continue to experience a divergence between house prices and incomes leading to higher affordability ratios.

Outside of the pandemic, house prices in the North West and Yorkshire and the Humber are less affordable than they have ever been. In 2023, full-time employees in the North West could expect to spend around six times their annual earnings buying a home.

⁷ Figures for 2024 will be higher as housing prices have increased and low fixed rate mortgages are maturing.

Fuel poverty – older, colder homes push more northerners into fuel poverty

Almost 1 million (994,000) Northern households are in fuel poverty.
This is 14.4% of the total housing stock and a disproportionate 31.3% share of England’s total.

The fuel poverty gap is the additional income that would be needed to bring a household to the point of not being fuel poor – for northern households this figure is an estimated £446 million a year.⁸
Households with inefficient homes pay more for their energy bills than those in more efficient properties. This inequality will hit hardest for those in older homes that were constructed before homes

were built to be well-insulated and are therefore generally more difficult to keep warm. This translates to larger energy efficiency gaps, higher energy consumption and, as a consequence, higher utility bills.



⁸ Aggregate Fuel Poverty Gap (Millions of £) North East £39m, North West £245m, Yorkshire & the Humber £162m

Table 1.5 Fuel poverty 2023

	Fuel poor households in region	Regional Rank	Number of households Fuel poor thousands	Share of total fuel poor households	Aggregate fuel poverty gap £millions	Average fuel poverty gap £
North East	10.6%	6th	129	4.1%	39	305
North West	14.4%	4th	469	14.8%	245	521
Yorkshire and the Humber	16.4%	2nd	396	12.5%	162	409
North	14.4%		994	31.3%	446	449
England	13.0%		3174	100.0%	1323	417

Source: Fuel Poverty Statistics 2024 Low Income Low Energy Efficiency (LILEE) metric, DESNZ

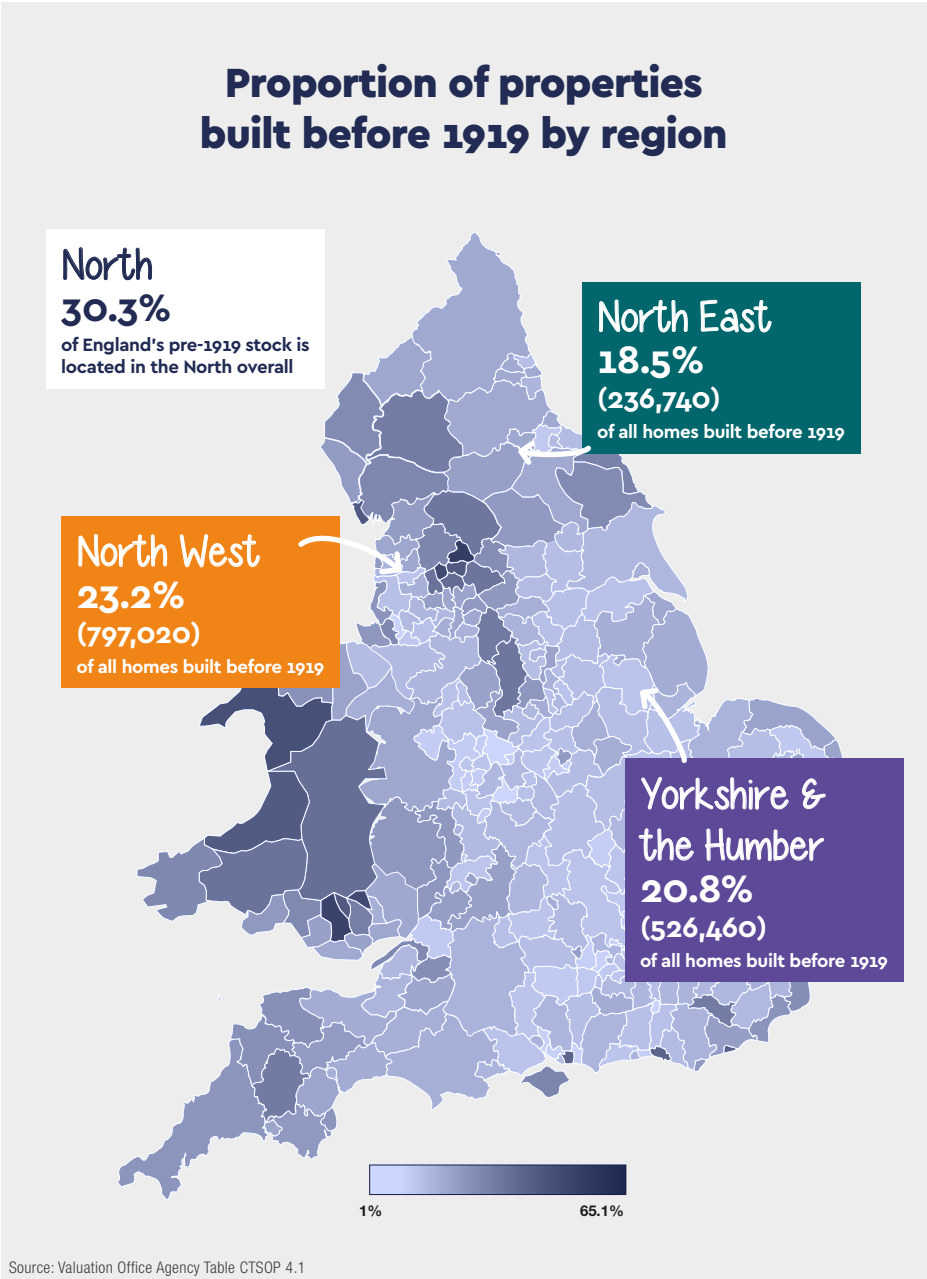
Table 1.5 shows the change to a household’s modelled fuel bill that would be required to remove people from fuel poverty in the North is £449.
Yorkshire and the Humber has the second highest rate (16.4%) of fuel poor households in England and the North West has the second highest share (14.8%) of England’s total of fuel poor households.

Rising fuel prices have been exacerbated by a slow rate of progress for upgrades to the housing stock, which is one of the oldest in the world, and therefore less well-insulated. No country in Europe has older housing stock than Britain. These homes perform very badly compared to our European counterparts when it comes to decency and energy efficiency.

Quality of housing – more non-decent homes in the North

Despite spending more of their income on housing, low-income households live in poorer quality homes. Over 1.2 million (33.8%) of England’s non-decent homes are in the North.

Part of the challenge to quality is the age of housing stock which offers the worst value for money of any advanced economy. Across the UK, around 20% of homes were built before 1919 and just over one third of these pre-1919 homes are now in the private rented sector. The older the property, the more likely it is to be non-decent, more energy inefficient and more expensive to heat. Two regions in the North have a slightly higher percentage of these older homes: the North West and Yorkshire and the Humber.



For the most part, increases in private rents are not related to improvements in the quality of property or to better energy efficiency. Rather, people generally seem to be paying higher rents for properties which may be of poor quality, with over 26.9% of private rented homes in the North falling below decency levels.

Among private rented homes, the highest rates of non-decent homes were in the Yorkshire and the Humber, where 31% (136,000) were classed as non-decent.

The Yorkshire and the Humber region has the highest percentage of Category 1 failures, topping the owner-occupied ranking and having the second highest percentage (after the North West) for private rented fails for the most serious hazards. The North West also ranked as third highest region for all housing tenure Category 1 fails and topped the private rented stock with over a fifth of properties with fails.

Table 1.6 Percentages of Category 1 fails by region				
	Owner occupied	Private rented	All social rented	All tenures
North East	3.7	5.0	U*	3.3
North West	10.3	20.7	3.2	10.8
Yorkshire and the Humber	13.2	19.7	5.3	13.1
England	8.5	11.9	4.0	8.4

Source: 2022-23 English Housing Survey data on dwelling condition
* Note: to safeguard against data disclosure, findings derived from unweighted cell counts of less than five and more than zero are replaced with a "u"



Chapter 2 – Supply and social housing



Through the growth mission, the Government has a hugely ambitious milestone of building 1.5 million safe and decent homes in England this Parliament.

Sir Keir Starmer MP, Prime Minister, Change: be Part of it Speech, June 2024



The Government are committed to the biggest growth in social and affordable housebuilding in a generation.

Rt Hon Angela Rayner, Deputy Prime Minister, 30 July 2024

Key facts



The new standard method raises housing needs in the North by 52%

Up to half a million people are on housing waiting lists in the North



There is capacity for up to 320,000 new homes on over 6,400 hectares of brownfield land in the North



There are over 14,000 children in temporary accommodation in the North

Since the start of Right to Buy over 600,000 northern homes have been lost to the public sector



Mission to build 1.5 million homes this Parliament

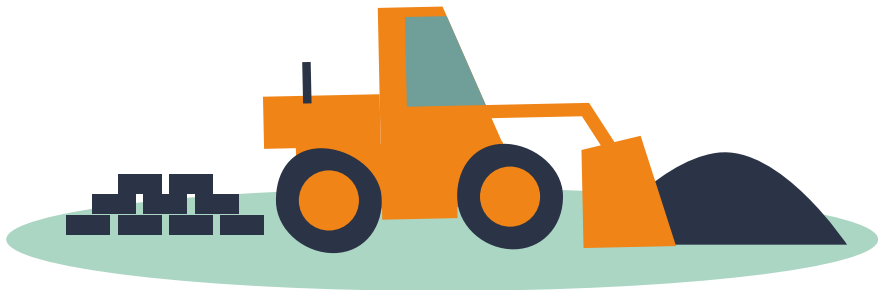
Through their primary mission of kickstarting economic growth, the Government has set an ambitious milestone of building 1.5 million homes this Parliament, including the biggest boost to social and affordable housing in a generation.

This ambitious milestone will require a rate of housebuilding and infrastructure construction not seen in over 50 years.

It is important to appreciate the scale of ambition these targets represent. The building of 370,000 homes per year has only been achieved five times in a row in the post-war period, between 1964 and 1969. During those heady five years of the 1960s, local authorities (with a small housing association element) contributed around 200,000 units each year. Beyond that period, the last time more than 300,000 new homes were built was in 1977.

The Housing Minister admitted that, with supply constrained at present, achieving the increase in supply over this Parliament will be challenging, but “we are absolutely confident that it can be achieved. It will require the full five years.”⁹

Achieving this level of housebuilding today cannot be achieved without sustained long-term public investment.



⁹ Matthew Pennycook MP Minister of State Housing, Communities and Local Government Committee Oral evidence: Planning for 1.5 million new homes 20 November 2024

Increasing housebuilding targets – 52% increase in the North

The Government published a consultation on a revised National Planning Policy Framework (NPPF) within a month of gaining office. This restored mandatory housing targets, which see boosts in every northern region.

The first version of the targets in July 2024 increased the annual national target from 300,000 to 370,000. This is 21.73% higher than the last administration’s non-binding standard assessment target of 305,000.

The North has targets to deliver 70,611 dwellings, up from 46,319 dwellings. This is against an average annual delivery of 55,439 homes. The increases in delivery targets across the North of England amounts to 353,000 homes over five years.

The national total has adjusted the figures from north to south including an adjustment in London with an increase of approximately 7,000 homes per annum. The overall impact of the

adjustment in the North means that the overall numbers have reduced by 6,841. This is still a significant increase in northern areas but with the affordability adjustment making the target more achievable in the north than in the south.

Northern areas are still expected to deliver a 52% increase compared to the method under the previous Government, (see Annex 1 for local authority data).

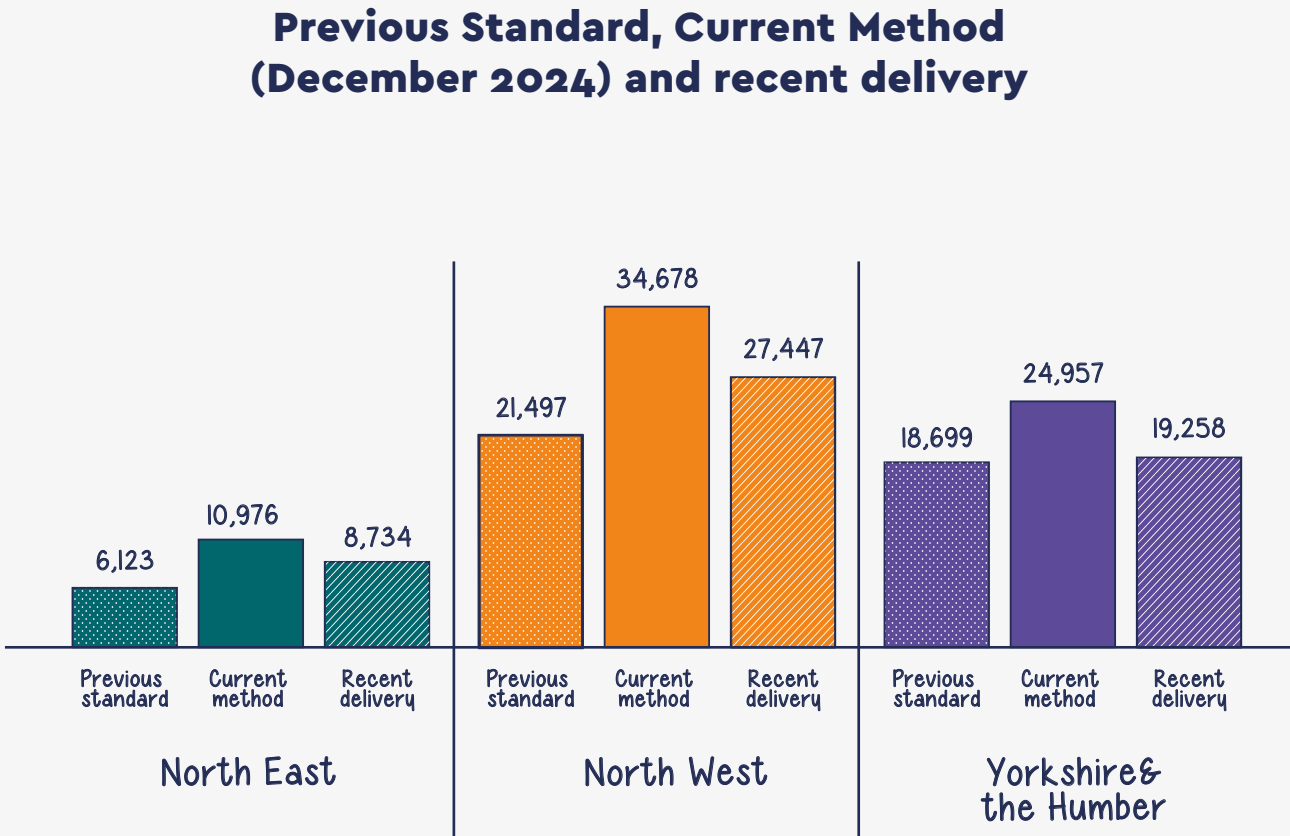
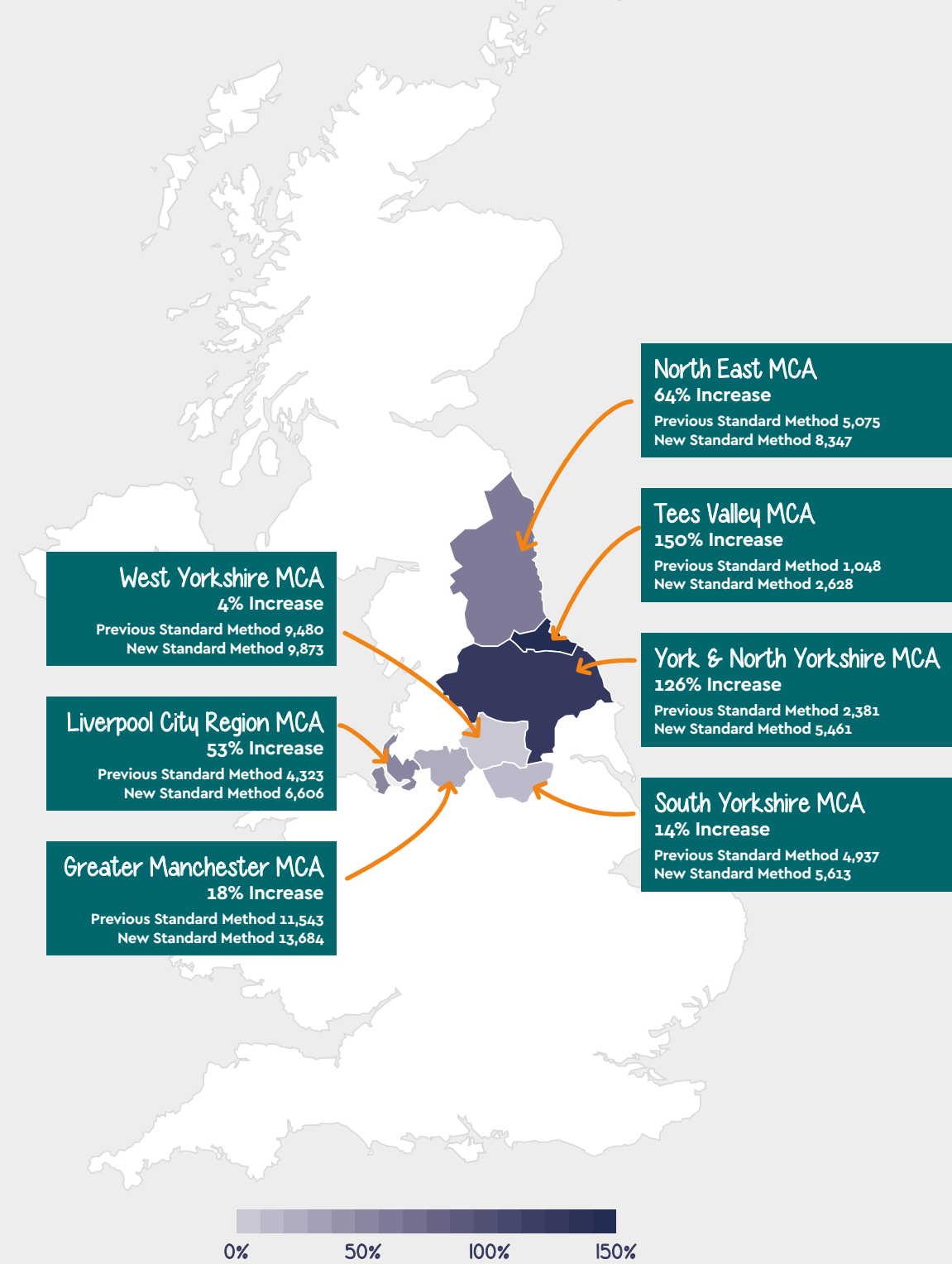


Chart 2.1 Previous Standard, Current Method (December 2024) and recent delivery
Source: MHCLG NPPF Local Housing Need New Standard Method December 2024.

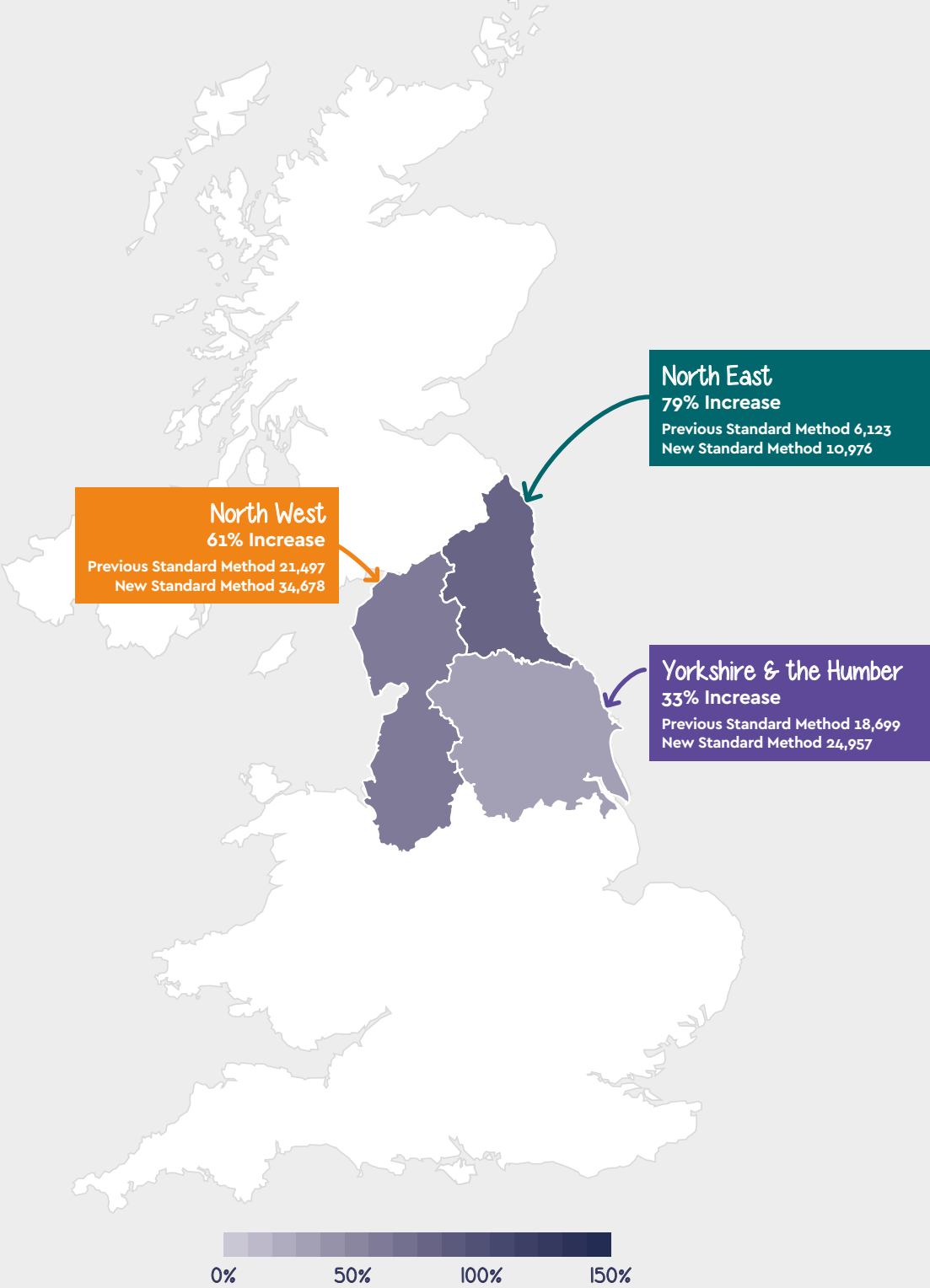
Combined authorities' previous standard method, new standard method and percentage increase



Map 1 Combined authorities' previous standard method, new standard method and percentage increase

Source: MHCLG Indicative local housing need (12 December 2024 – new Standard Method)

Regions previous standard method, new standard method and percentage increase



Map 2 Regions previous standard method, new standard method and percentage increase

Source: MHCLG Indicative local housing need (12 December 2024 – new Standard Method)

The new Standard Method allocates a higher proportion of England’s indicative housing need to rural areas, with around a dozen northern rural authorities experiencing a rise exceeding 150% - a marked increase.

Table 2.2 Indicative local housing need (LHN) 2024					
	Standard method (pre-July 2024)	LHN July 2024 (proposed) Standard Method	LHN December 2024 final Standard Method	Average annual net additions (2021/22 – 2023/24)	Proportionate increase in net additions
North East	6,123	12,202	10,976	8,734	79%
North West	21,497	37,817	34,678	27,447	61%
Yorkshire and the Humber	18,699	27,433	24,957	19,258	33%
North	46,319	77,452	70,611	55,439	52%
England	305,223	371,541	370,408	229,942	21%

Source: MHCLG Indicative local housing need (12 December 2024 – new Standard Method)

NOTE: The inputs used for the Standard Method are variable because they derive from official statistics which are updated annually. Local authorities are expected to use the latest-available data at the start of their plan-making process and so may use different figures in practice from those used to generate the indicative figures.



Devolution – a greater role in housing delivery for Mayors and combined authorities

The Government has stated that Mayors are integral to delivering the 1.5 million homes and will ensure that Mayors have the funding to deliver on housing ambitions, with the devolution White Paper setting out an ambition for control of grant funding for regeneration and housing delivery.

The majority of the North's population will live in a devolved area.

Government consultations early in 2025 will lead to the establishment of mayoral combined authorities (MCAs) across Cheshire East, Cheshire West, Chester and Warrington, and across Cumberland and Westmorland and Furness.

MCAs will use the new Standard Method when producing their own

development framework (Spatial Development Strategies, or SDS). These will set the housing requirement for each local planning authority within its area. Local Plans will then have to be in general conformity with the relevant strategic plan.

The combined authority (CA) totals reveal how variable the impact of the new methodology has proved. The Tees Valley CA received substantial increases. York and North Yorkshire CA is also above average.

Table 2.3 Combined authorities’ comparison of previous housing target and new 2024 targets				
	LHN under the previous Standard Method	LHN under the new Standard Method	Average annual net additions 2021/22-2023/24	% difference
York and North Yorkshire CA	2,381	5,461	3,441	129%
West Yorkshire CA	9,480	9,873	7,327	4%
Tees Valley CA	1,048	2,628	2,509	150%
Greater Manchester CA*	11,543	13,684	10,312	18%
South Yorkshire CA	4,937	5,613	4,771	14%
Liverpool City Region	4,323	6,606	4,397	53%
North East CA	5,075	8,347	6,225	64%

Source: MHCLG Indicative local housing need (12 December 2024 – new standard method)
* Greater Manchester CA is largely subject to a joint plan

The 2024 Budget introduced the first single flexible pot settlements for Greater Manchester from 2025/26 and from the start of the 2026/27 financial year, integrated settlements will be launched for MCAs in the North East, South Yorkshire, West Yorkshire, and Liverpool City Region. These integrated settlements and three-year local government funding settlements will help to end of the patchwork of devolution deals in the North.

But it is the distribution of resources and consequent growth that will demonstrate whether the North is on the road to change. The proposal from Government through the English Devolution White Paper to redistribute social and economic power and specific funds, which are subject to the Spending Review, will be eagerly awaited.

Impact on planning in the North

The results of the revised Standard Method are significant at both a regional and local level.

Inevitably, the revised Standard Method will have immediate, and profound, implications for plan-making across the region. Despite local authorities across the region having progressed their Local Plan reviews, many will now need to revisit their proposed strategies, and green belt assessments, and seek to markedly increase their proposed housing delivery numbers.

Local planning authorities (LPAs) are required to start addressing the shortfall in housing need straight away. This will have comprehensive implications for authorities who find themselves, due

to higher targets, without a five-year housing land supply. Five-year housing land supplies ensure local authorities maintain a pipeline of sites for housing. Some LPAs that do not have sufficient land in place for the new targets will have to add a 20% buffer to their five-year housing land supply requirement.

The green light to review green belt boundaries to meet identified needs plus the prioritisation of previously developed land (PDL), infilling of land in the green belt, the widening of appropriate uses, and the categorisation of grey belt, could help in identifying and allocating land to meet the revised Standard Method. However, it is envisaged that attempts to do so will likely face significant political and local resistance.



Does the North have the land to hit these targets?

Brownfield first – an opportunity

The Government's brownfield-first approach strengthens the definition of brownfield in the NPPF to prioritise its release. Brownfield passports will prioritise to the extent that, when an application is appropriate, the default will be to say 'yes'.¹⁰

In the North of England, there is capacity for up to 320,000 new homes on over 6,400 hectares of brownfield land. The remediation of undeveloped brownfield sites currently within local authority brownfield registers would cost £4.2 billion over a 10-year period.¹¹

This brownfield land capacity in the North for new homes is close to the NPPF housing targets of 353,000 homes over five years. The challenge comes from the complex remediation of brownfield land which requires closer to a 10-year period, beyond this Parliamentary term. This will leave some local authorities potentially requiring a green belt review.

Northern CAs have benefited from Brownfield Housing Fund (BHF) allocations. The BHF in the North has had a total committed spend of over £390 million for the development of more than 24,000 homes on previously developed land.

“It is important that Government recognises the different context in the North of England - varied land values and associated viability challenges; large amounts of brownfield land ripe for redevelopment and regeneration; housing need that spans the range of income levels; the role our changing cities play alongside their hinterlands and rural communities, to name a few.”

NHC response to the NPPF consultation, September 2024

Table 2.4 Brownfield capacity in the North			
Combined Authority	Sum of brownfield land (hectares)	Minimum brownfield capacity (dwellings) (April 2024)	Maximum brownfield capacity (dwellings) (April 2024)
North East	1260.76	32,214	38,364
North West	2552.14	142,620	156,022
Yorkshire and the Humber	2028.29	100,229	104,592
Other*	646.98	21,397	21,804
Total	6488.24	296,460	320,782

Source: Brownfield First NHC 2024
*indicates local authority areas subject to reorganisation or not part of a combined authority area

¹⁰ MHCLG Brownfield Passport: Making the Most of Urban Land September 2024
¹¹ NHC Brownfield First 2024

Table 2.5 Brownfield Housing Fund (BHF) allocations (May 2024)				
Millions	Original BHF allocation (July 2020)	Secondary BHF allocation (February 2022)	Other allocations (new devolution agreements)	Total
Greater Manchester	£80m	£27m	-	£107m
Liverpool City Region	£45m	£15m	-	£60m
South Yorkshire	£40m	£13m	-	£53m
North of Tyne (now North East CA)	£67m	£22m	-	£89m
Tees Valley	£24m	£8m	£17.4m	£49.4m
York and North Yorkshire	£19m	£6m	-	£25m
North	£275m	£91m	£30.1m	£396.1m

Source: NHC Brownfield First 2024

The North has brownfield land for up to 320,000 new homes

To unlock this land, the North needs:

- £4.2 billion of funding over 10 years
- fully devolved funding with authorities granted greater flexibility over timescales and funding criteria
- reforms to existing value-for-money appraisals, including allowing programme-wide benefit-cost ratio (BCR) assessments and ensuring that wider non-monetised benefits of regeneration are more comprehensively including in project appraisal.

While northern areas have benefited significantly from the BHF, brownfield redevelopment has high remediation cost, infrastructure challenges and lower returns.

Development therefore requires public subsidy. However, the experience of the BHF currently devolved to MCAs is mixed. Whilst it has undoubtedly supported the development of new homes on brownfield land, there are numerous issues with the BHF as it currently exists that negatively impact delivery.¹²

¹² NHC Brownfield First How Devolved Brownfield Funding can build a new generation of homes in the North 2024

It is noteworthy that only 1.2% of the North’s land is currently used for housing. This is only one seventh of total developed land. After London, the North West is the most housing-developed region. Despite this high ranking, the North West also enjoys the third highest ranking for proportion of green belt land. The North East has the least developed green belt (4.7%), and the North is below England average for development in the green belt.

Of wider interest for the development of brownfield sites, is the revised NPPF which advocates for Local Plan evidence to include a thorough assessment of mixed tenure sites including social rent, other rented affordable housing, and build to rent.¹³

Table 2.6 Proportions of land uses										
	% residen- tial land	Rank	% developed land	Rank	% undeveloped land	Rank	% green belt	Rank	% developed green belt	Rank
North East	1.0	8th	7.2	8th	92.7	2	11.5	7th	4.7	9th
North West	1.5	2nd	9.7	3rd	90.1	7	18.0	3rd	7.3	3rd
Yorkshire and the Humber	1.0	6th	7.9	7th	92.0	3	17.0	4th	5.9	8th
North	1.2		8.4		91.4		16.1		6.3	
England	1.3		8.7		91.1		16.5		6.8	

Source: MHCLG; Land Use Statistics, England 2022 Tables P400 and P401
NB calculations include 2% of unaccounted for, vacant land nationally



¹³ NPPF December 2024

The Grey Belt – a grey area for the North

The sequential test of development sites runs from brownfield, through grey belt to green belt.

There was criticism that the definition of the grey belt was ambiguous and also that the proposal had not been assessed for the scale and capacity of land defined as grey belt, “with estimates ranging from as low as 50,000 (Barratt Redrow), to as high as 4 million (LandTech).”¹⁴ It is expected to be a highly contested proposition.

Grey belt will be focussed on suburban development and is likely to generate more homes around London (40% of sites). While the Government has described it as “lower-quality grey belt sites, disused car parks and garages, and ugly wasteland”¹⁵ there is a likelihood that this land will be also regarded by some residents as preferable to adverse building. As such, it will be slower to produce housing outcomes.

The real estate consultancy Knight Frank has identified 11,000 grey belt sites in England and has estimated that they could be used to deliver approximately 100,000 new homes, potentially rising to over 200,000. At less than 1% of the green belt, these will make only a limited contribution to the 1.5 million housebuilding targets. The Lords Built Environment Committee concluded in January 2025 “the committee does not believe that it is likely to have any significant or lasting impact on planning decision-making or helping the Government achieve its target of building 1.5 million new homes by the end of this Parliament.”¹⁶

It is probable that other green belt land, not strongly performing against any green belt purpose, could be added.

The Knight Frank research had identified that just two groupings in the North have almost one fifth of the country’s previously developed land sites in green belt areas. This is without including the industrial and mining hinterland of the North East coast. In terms of economies of scale, the Manchester/Liverpool group of sites are by far the greatest concentration.

Table 2.7 Number of previously developed land sites in greenbelt areas		
	% of sites	Sites
Merseyside and the Greater Manchester green belt	10.1%	1,129
South and West Yorkshire green belt	9.5%	1,068
Total	19.6%	2,197

Source: Knight Frank¹⁷ How can Britain's green belt boost housing numbers? January 2024

¹⁴ Lords Built Environment Committee Inquiry into Grey Belt Land January 2025
¹⁵ Planning, the Green Belt and Rural Affairs Hansard 19 July 2024
¹⁶ Lords Built Environment Committee Inquiry into Grey Belt Land January 2025
¹⁷ https://www.knightfrank.com/research/article/2024-01-26-how-can-britains-grey-belt-boost-housing-numbers

Land values – a challenge and opportunity in the North

Lower land values in the North confer both an opportunity, through the amount of land, but also a challenge because of scheme viability and accessing government funding for housebuilding, regeneration and brownfield redevelopment.

To regenerate areas of lower land value, as well as areas facing wider socio-economic issues, it is much more difficult to fund regeneration schemes through the development of market-sale or affordable home ownership properties. This is primarily due to the lower land and property values found across the North and means that these schemes are more reliant on grant funding to ensure their viability.

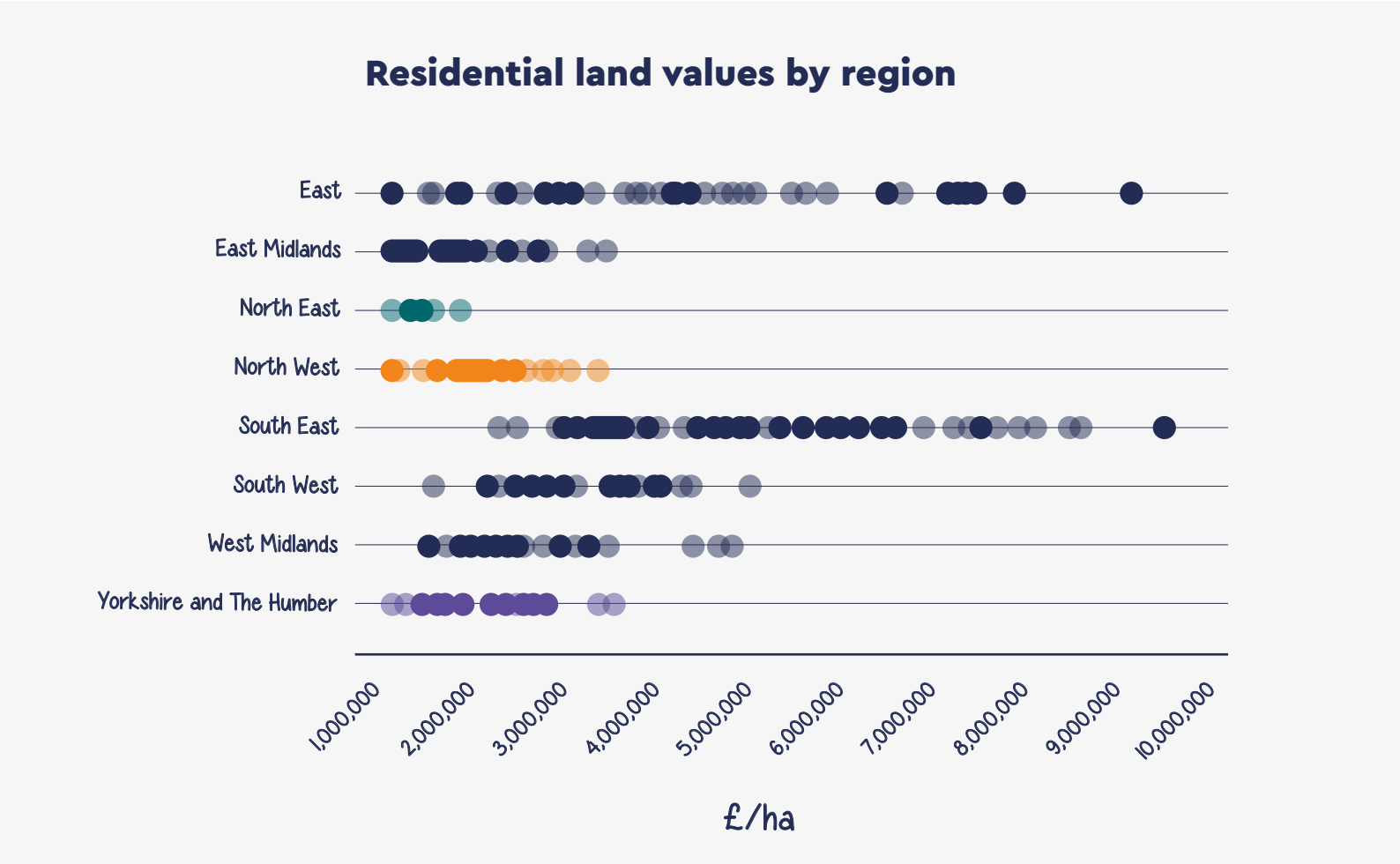


Chart 2.8 Residential land values by region
Source: MHCLG - Land value estimates for policy appraisal

A big increase in housebuilding is needed – but starts and completions are falling

The annual output of net additional dwellings (i.e. new homes plus conversions) will need to increase by 52% to match the Government’s target for more homes.

The latest data shows that completions are down by 3.4%, with all three regions having dropped around that average. Whilst the North’s proportion of England’s completions rose to 26% from 23% in 2022/23, this may well reflect a historical tendency to lag compared with more volatile southern markets and is still below the North’s proportion of the nation’s total population.

More concerning is that the lack of confidence foreseen in the 2023 Monitor (p26)¹⁸ has been borne out, with an 11% drop in starts. This was particularly marked in the 15% falls for Yorkshire and the Humber and the North East.

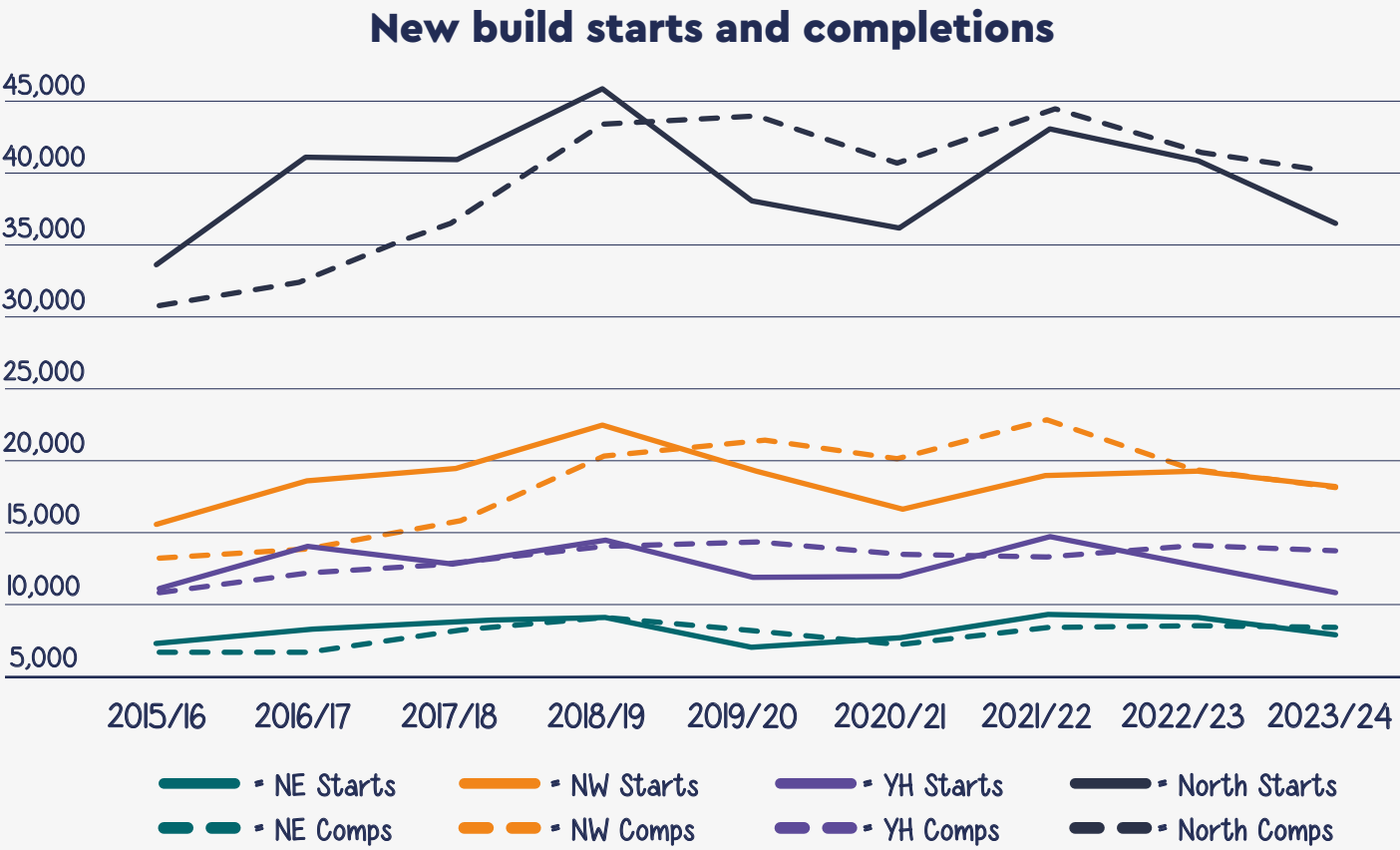


Chart 2.9 All tenure new build starts and completions

Source: Ministry of Housing, Communities and Local Government, (MHCLG) Live Table 253
NB: caution needs to be applied to local authority estimates, especially for 2022/23

¹⁸ Northern Housing Monitor 2023

Rent settlement

To restore the financial and investment capacity of the social housing sector, and allow providers to expand their home improvement and development programmes, the North needs:

- a 10-year rent settlement of CPI+1%, and the reintroduction of rent convergence at either £2 or £3 per week

The drive of the private sector slowed sharply by 13% in 2022/23. At 30,770 completions, the North’s completions were the lowest since 2016/17. The North West held up the best of the regions at 3% below 2022/23. However, the North East at 15% and Yorkshire and the Humber at 25% were particularly low.

Unsurprisingly, as the social housing sector is slightly less market exposed, the sector was more buoyant for starts than the private sector. However, completions were down, probably still reflecting the pandemic slowdown in investment.

Housing associations have also recently been affected by a range of pressures. The need to invest in existing stock, inflation in construction and maintenance costs, a constrained rent settlement and increased borrowing costs have led most to reduce or defer new development activity. With the current Affordable Homes Programme (AHP) coming to an end in March 2026, a delay in announcing a successor programme means that the sector does not have the certainty it needs over future investment to keep building.

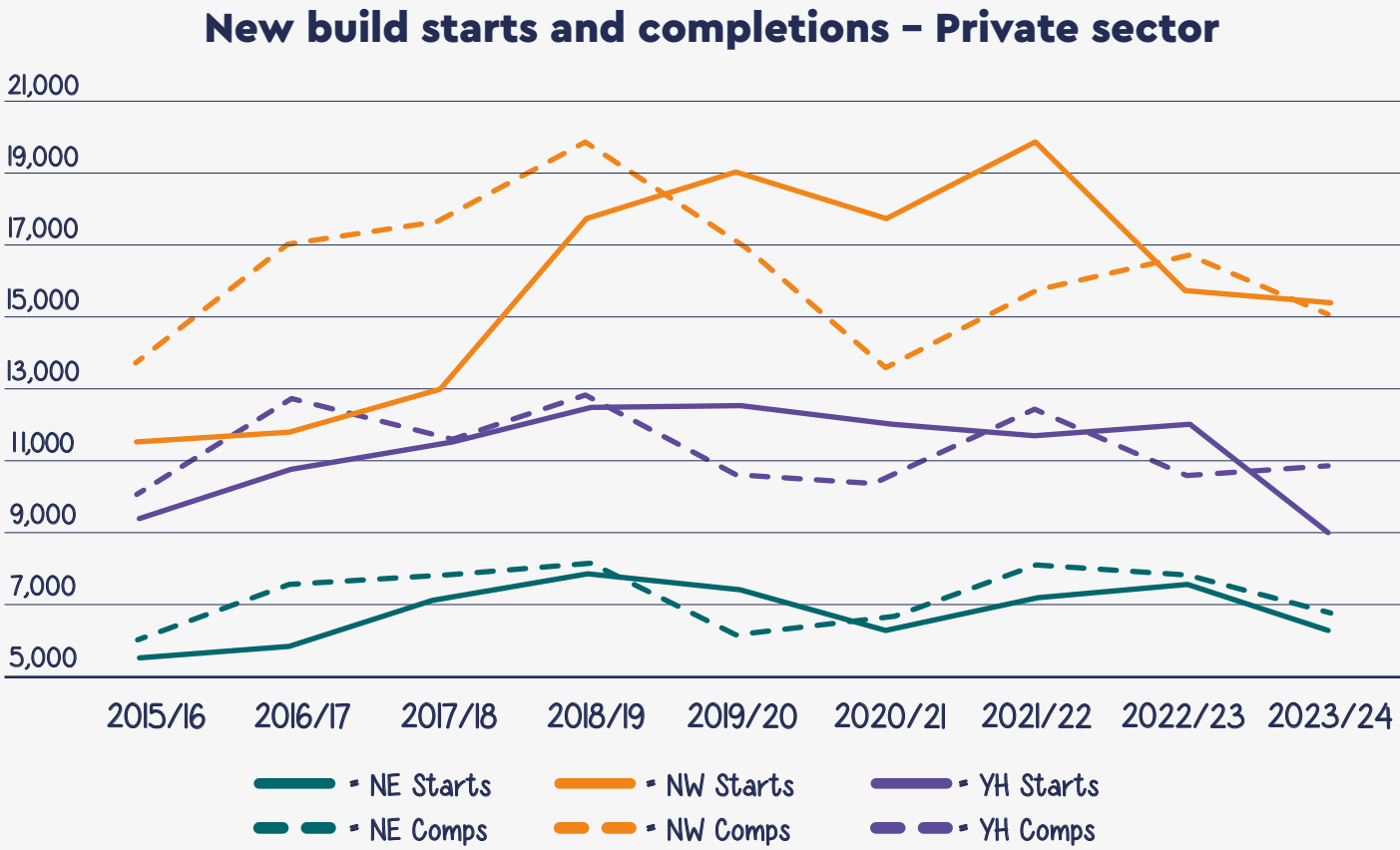


Chart 2.10 Private sector starts and completions

Source: Ministry of Housing, Communities and Local Government, (MHCLG) Live Table 253
NB: caution needs to be applied to local authority estimates, especially for 2022/23

New starts and completions – Housing associations and councils

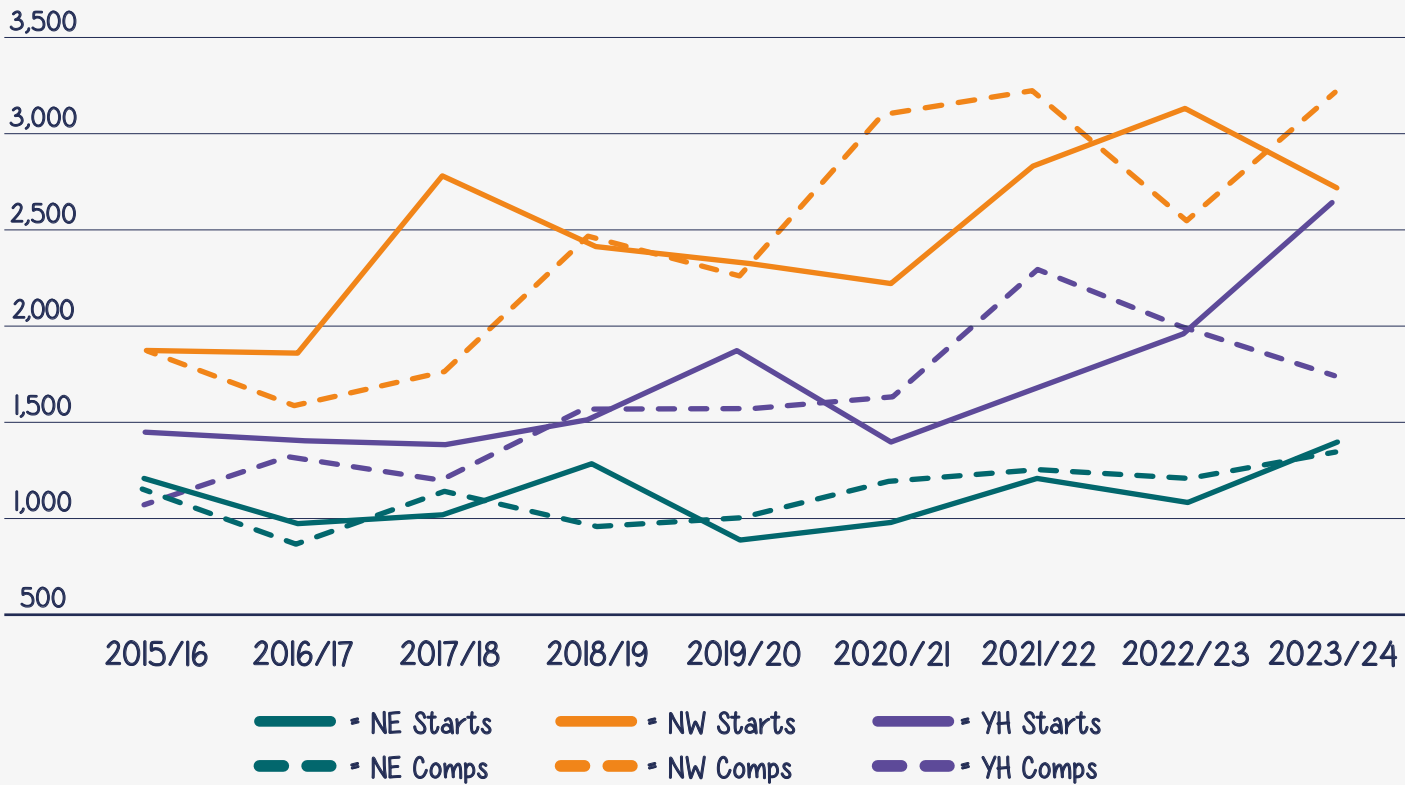


Chart 2.11 Housing associations and councils starts and completions

Source: MHCLG Live Table 217 Housing Supply

The development of additional homes (new and converted) remains profoundly challenging. Excluding the abnormal pandemic years, the 2022/23 production rates are similar to 2017/18 for the North and England. This reduces from 2019/20, resulting in a 13.4% deficit,

almost two and half times England’s reduction over the same period. The North West has fared worse than all regions except London, with a 19% drop. Between 2022 and 2023, the North built -3.6% additional homes compared with a national change of 0.02%.

Table 2.12 Net additional homes (all sources) 2015/16 to 2022/23									
	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	% change 2019
North East	7,171	9,838	9,142	9,419	8,987	7,144	8,926	9,329	3.8%
North West	19,357	23,976	25,848	29,654	33,177	27,951	28,469	26,806	-19.2%
Yorkshire and the Humber	15,729	17,760	19,622	20,269	20,297	16,132	18,721	17,952	-11.6%
North	42,257	51,574	54,612	59,342	62,461	51,227	56,116	54,087	-13.4%
England	195,534	223,234	228,170	247,766	248,591	217,754	234,462	234,397	-5.7%
% of England	21.6%	23.1%	23.9%	24.0%	25.1%	23.5%	23.9%	23.1%	

Source: MHCLG Net Additional Dwellings, Table 118: Annual net additional dwellings

A strong need for social housing in the North – but an 80% shortfall on delivery

Glen Bramley’s work in 2018/19 was generally accepted as the most authoritative assessment of housing needs across Great Britain. Previous Monitors¹⁹ have highlighted Professor Glen Bramley’s calculations of an affordable housing shortfall across the North of 8,324 homes a year, or 44.2% of the estimated need, with an over 80% shortfall of social rented homes.

Table 2.13 Total new housebuilding and level of inclusion of social, shared ownership and intermediate affordable housing supply needs				
	Total new housebuilding	Social rent	Shared ownership	Intermediate
North East	6,963	828	400	1,190
North West	22,574	4,324	3,297	3,288
Yorkshire and the Humber	18,868	1,795	1,477	2,216
North	48,405	6,947	5,174	6,694
England	340,000	90,000	25,000	30,000

Source: Professor Bramley calculations - Housing supply requirements across Great Britain: for low-income households and homeless people, Crisis, 2018

Table 2.14 Affordable housing completions (all types) 2015/16 to 2022/23									
	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24
North East	1,475	2,444	2,100	2,994	2,587	1,751	2,275	1,868	1,988
North West	3,775	5,188	5,896	5,683	5,850	5,383	6,288	7,078	7,143
Yorkshire and the Humber	2,638	2,993	2,992	4,027	3,701	3,603	3,638	4,297	5,398
North	7,888	10,625	10,988	12,704	12,138	10,737	12,201	13,243	14,529

Source: MHCLG Affordable Housing Supply Live table 1008c

2020/21 saw a fall back to 2017/18 delivery numbers. While 2023/24 saw an uptick in delivery in the North, London was the region with the highest delivery of new affordable housing, followed by the South East. Together, these two regions were able to deliver over 23,000 affordable homes, underlining the trends in affordable housing completions to higher affordability areas.

More than half (57%) of new social rent homes in 2021/22 were in just three regions: the South East, West Midlands and South West. In the North of England, total delivery in 2023/24 was 1,542 social rent homes. With Bramley’s estimate at 6,947 social homes per annum, there is a substantial gap.

¹⁹ Chart 1.27 Northern Housing Monitor 2023

Social rent completions 2020/21 – 2023/24

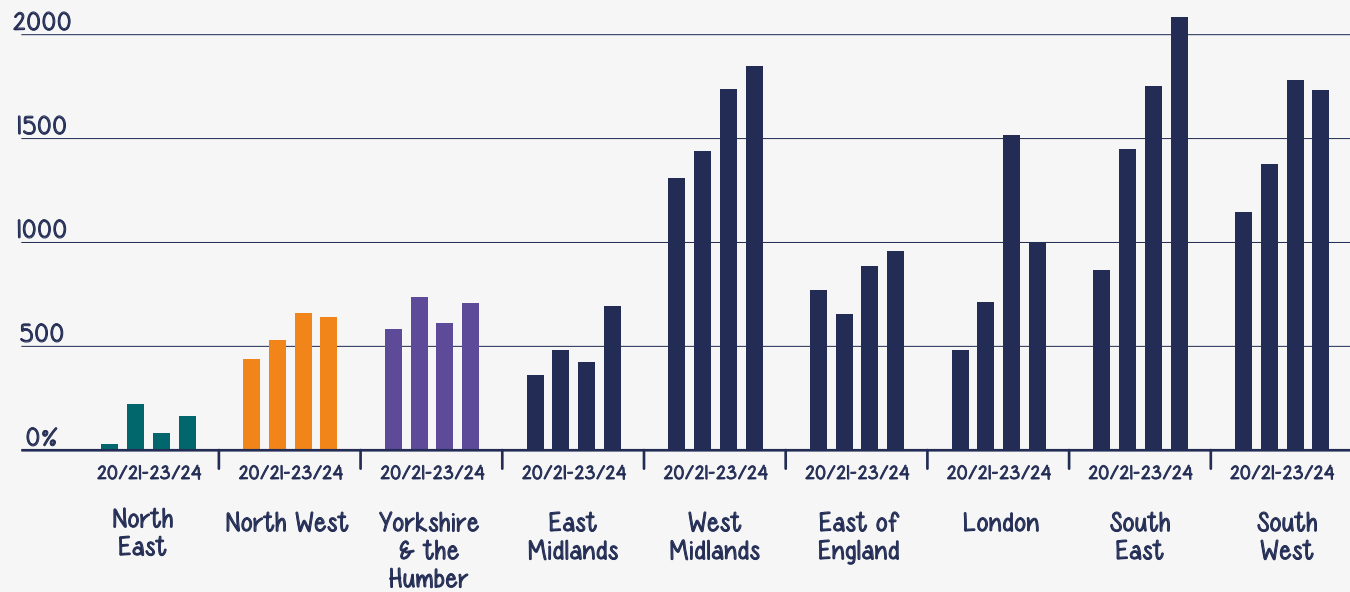


Chart 2.15 Social rent completions 2020/21 – 2023/24

Source: MHCLG Affordable housing supply live tables 1008c

Table 2.16 Social rent completions 2021/22 – 2023/24

	2021/22	2022/23	2023/24
North East	229	94	174
North West	535	663	651
Yorkshire and the Humber	747	619	717
North	1,511	1,376	1,542
England	7,659	9,499	9,866

Source: MHCLG Affordable housing supply live tables 1008c

In compiling this research, our own estimation of meeting the Bramley calculations of affordable housing needs in the North would entail almost a three-fold increase in social housing new builds, from the baseline of 24,000 to 71,200. Proportionately, this would require, at least 17,700 new social units a year, or a 68.7% increase in northern annual social rent production. This would be a paradigm shift in production to 2041 and would require a huge contribution of government investment.

Delivering new affordable housing at scale post-2026

The North needs a 10-year Affordable Homes Programme (AHP) that:

- meets the needs of the diverse housing markets in the North through more local control:
 - MCAs should be granted strategic oversight of the next Affordable Homes Programme
 - authorities should be provided with ‘range targets’ so they can consider the trade-offs associated with developing homes at a higher per-unit grant, such as homes for social rent, accessible homes or rural homes
 - alignment with locally identified housing priorities should be considered when agreeing the next round of Strategic Partnerships
- supports housing-led regeneration as well as new supply
 - regeneration flexibilities that were introduced to the AHP in 2023 should be extended to the entirety of the next programme, so replacement homes can be funded on sites that represent a net-addition overall
- supports a wider range of organisations, including local authorities who have not recently been developing at scale, to build more affordable homes
 - combined authorities should be permitted to establish bespoke funding rounds for local authorities without mature development programmes, which include higher grant rates and revenue funding to expand development capacity
- is of the size and scale required to sustainably increase supply in the long-term
 - grant rates should reflect the increased build costs as well as meeting the Future Homes Standard
 - grant rates will also need to reflect the impact of significantly scaling up development on affordable housing provider balance sheets and their capacity to borrow

We estimate that an AHP that delivers the Government’s housing ambitions for the North could require approximately £7.5 billion over five years, with per year spend rising from £1.35 to £1.64 billion from 2026/27 to 2030/31.

See [NHC Comprehensive Spending Review Submission 2025](#) (www.northern-consortium.org.uk)

Homelessness on the rise in the North – with a worrying upward spiral in the North East

Insufficient housing delivery leads to significant social problems including homelessness. Housing waiting lists have continued to expand and the cost of temporary accommodation continues to strain many local authorities.

Homelessness has increased in England, with the number of people in temporary accommodation being the highest number on record.

The number of households assessed as homeless in the North was proportionally higher than the England average and nationally.

Table 2.17 Number of households on waiting lists²⁰

	2022	2023	2024
North East	50,453	75,985	68,183
North West	188,429	203,656	207,173
Yorkshire and the Humber	153,406	149,602	172,377
North	392,288	429,216	477,733
England	1,214,724	1,287,407	1,330,611

Source: MHCLG Live table 600 rents, lettings and tenancies

England-wide there were 1.33 million households on housing waiting lists at 31 March 2024, an increase of 3% compared to 31 March 2023 and the highest it has been since 2014. In the North, this number is nearly half a million and there has been 13% increase compared to 2023, showing how quickly housing waiting lists are rising in the North.

This is driven by rising housing costs while social housing stock has been diminished by a decrease in new building combined with Right to Buy sell-offs.²¹

Homelessness where a relief duty²² is owed rose by almost 10% in a year in the North.²³ This is slightly below the England rise of 11% but of concern is that it is driven by a 34% increase in the North East. This appears to flow from a 20% increase in assessments but requires detailed investigation to corroborate it.

A snapshot of the number of people recorded as homeless on a given night in 2024 shows the North East has seen the biggest annual increase of 53%, from 1,500 people in 2023 to 2,300 people.²⁴

Table 2.18 Households by initial assessment of homelessness April 2023 – March 2024

	Total initial assessments	Total owed a prevention or relief duty	Households assessed as homeless per thousands
North East	21,620	20,020	9.00
North West	49,770	48,230	8.63
Yorkshire and the Humber	32,440	31,410	6.79
England	358,370	324,990	7.38

Source: MHCLG Statutory homelessness in England: financial year 2023-24

Table 2.19 Change in assessments of statutory homelessness Q1 2024 and Q1 2023

	Homeless prevention duty owed	% change YoY	Section 21 notice	% change YoY	Homeless-relief duty owed	% change YoY
North East	2,410	-10.1%	400	33.3%	3,140	34.2%
North West	5,460	-0.2%	1,020	-7.3%	7,280	6.3%
Yorkshire and the Humber	3,920	-5.3%	530	-7.0%	4,180	2.2%
North	11,790	-4.1%	1,950	-1.0%	14,600	9.9%
England	38,440	-0.6%	6,630	1.2%	48,080	11.3%

Source: MHCLG Initial assessments of statutory homelessness

Table 2.19 shows the proportion of Section 21 notices fell slightly in a year by about 1% and this activity is expected to be moderated further under the Government’s proposals to end ‘no fault evictions.’ While renter reform is awaited,12% of all those owed a prevention or relief duty were made homeless from a private rental property. Inevitably, the loss of a private tenancy continues to be a key driver of homelessness, and this converts into pressure on temporary accommodation and rough sleeping.

Implementation of measures in the Supported Housing (Regulatory Oversight) Act 2023 will also impact on how people receive help and accommodation. The implementation of this legislation will be hugely significant for local authority homelessness services and any changes should tackle the financial pressures facing providers, ensuring local authorities have the resources they need to enforce new standards including revenue funding to make day to day services stack up.

²⁰ The North East data is subject to verification

²¹ MHCLG Social Housing Lettings in England December 2024

²² The relief duty applies when a local authority is satisfied that an applicant is homeless and eligible for assistance.

²³ MHCLG Homelessness Data Q1 2024 compared with Q1 2023

²⁴ Shelter press release ‘At least 354,000 people homeless in England today’ (11 December 2024)

More families in temporary accommodation – 17.5% rise in children living in temporary accommodation in the North over a year

Families living in temporary accommodation reached record levels in Spring 2024, placing additional pressure on local authorities to meet these needs.

There were 123,100 households in temporary accommodation by mid-2024, of which 12,660 were northern households, an increase of 15.9% in the year up to 2024. There were 14,210 children in temporary accommodation in the North.

The use of temporary accommodation is increasing sharply as the North emerges from the pandemic. The yearly increase Q2 2023 to Q2 2024 suggests a burgeoning problem for councils' housing departments and council finances. The number of households in temporary accommodation rose 15% nationally, and the North placed

15.9% more households in temporary accommodation by mid-2024. The North East had the highest rise in the country (38.7%), followed by Yorkshire and the Humber at 28.8%.

There are now 14,210 children living in temporary accommodation in the North, a rise of 17.5% between 2023 and 2024.

The number of children in temporary accommodation rose by an astonishing 49% in the North East, with consequent serious implications for the stability of these young lives.

The total net expenditure on temporary accommodation by local authorities in the North reached a staggering £152 million²⁵ in 2023/24, excluding staffing costs.

This data underlines the need to deliver new social housing, to provide homes for 1.33 million households on local authority waiting lists.²⁶

Table 2.20 Number and type of households in temporary accommodation Q2 2024					
	Households (thousands)	Yearly % increase	Households with children	No of children (thousands)	In TA in another LA district
North East	1,170	38.7%	380	810	160
North West	8,040	8.3%	4,770	10,050	1,750
Yorkshire and the Humber	3,450	28.8%	1,590	3,350	350
North	12,660	15.9%	6,740	14,210	2,260
England	123,100	15.1%	78,420	159,380	38,940

Source: MHCLG Table TA1 - Number of households by type of temporary

²⁵ TMHCLG General Fund Revenue Account Outturn – R04 Housing Services 2023-24
²⁶ MHCLG Social Housing Lettings in England December 2024

²⁷ MHCLG Annual Right to Buy Sales: Sales by Local Authority, Live Tables LT691
²⁸ MHCLG Dwelling stock by tenure and region Live Tables LT109
²⁹ MHCLG Replacements of Right to Buy Sales of Local Authority Stock (2023-24) Live Table 693

Rough sleeping – the North seeing the biggest increases

The North is leading the country in the growth (but not the extent) of rough sleeping. The North East, North West and Yorkshire and the Humber have had the highest percentage increases in rough sleeping since 2019.

Whilst the numbers are relatively small, and the North is much less represented in the national total than its population implies, this is still a concerning trend – especially since the Housing First approaches adopted during the pandemic stopped.

Table 2.21 Annual rough sleeping snapshot						
	Rough sleepers 2024	Rough sleepers 2023	% change over 2022	Rank of England regions	% change over 2019	Rank of England regions
North East	93	89	45.9%	3rd	32.8%	1st
North West	336	369	49.4%	2nd	5.7%	3rd
Yorkshire and the Humber	213	270	58.8%	1st	11.6%	2nd
North	642	728	52.3%		10.6%	
England	4,299	3,898	27.0%		-8.6%	

Source: MHCLG, Annual Rough Sleeping Snapshot in England: Autumn 2023



Right to Buy diminishing social housing supply – with a replacement rate of only one in seven

Another key issue which has undermined the number of affordable homes in the North is the Right to Buy policy.

The Government made good on its manifesto promise to reform Right to Buy as part of its mission to deliver the biggest boost to social and affordable housing in a generation.

Without reform, the scheme would continue to have negative impacts on social housing supply, particularly since the discounts were raised in 2012 and because insufficient replacement homes have been built. Far more social homes are being lost each year than are being built, and these losses are accumulating. This has been particularly marked in lower value areas in the North.

In England, since the start of the Right to Buy scheme in 1980, until 31 March 2024, there have been over 2 million sales to tenants.

The total numbers are astonishing in the North. Since the inception of Right to Buy, a total of 606,856 homes have left the public sector. This is about a third of the original public stock or almost 48% of the current social landlord portfolio. This is enough homes to accommodate the entire populations of the urban areas of Liverpool, Sheffield and Newcastle. Northern Right to Buy constitutes 32% of the total national Right to Buy sales since 1981.

Reforming Right to Buy

To help the Government reach its goal of “delivering the biggest boost to social and affordable housing in a generation”, the Right to Buy policy needs a major overhaul to prevent further loss of social rented homes.

Recent Government reforms, which include reverting to regional maximum discounts, will better reflect local housing markets.

Further reform is needed, which:

- devolves more decisions on key aspects of Right to Buy, including discount levels
- protects new build homes.

See [NHC response to Reforming the Right to Buy 2024](#) (www.northern-consortium.org.uk)

From the 32,559 homes in the North that have been sold as Right to Buy since 2012/13, there have emerged only 4,737 starts and acquisitions - a replacement rate of 14.6% or one in every seven.

Following reform, local authorities will be able to use all of their retained receipts from sales, rather than returning a share to HM Treasury and from 21 November 2024, the maximum discount was reduced to levels last seen over a decade ago. It is estimated that the reduction of Right to Buy discounts to their pre-2012 regional levels from 21 November will result in 25,000 fewer sales over five years.

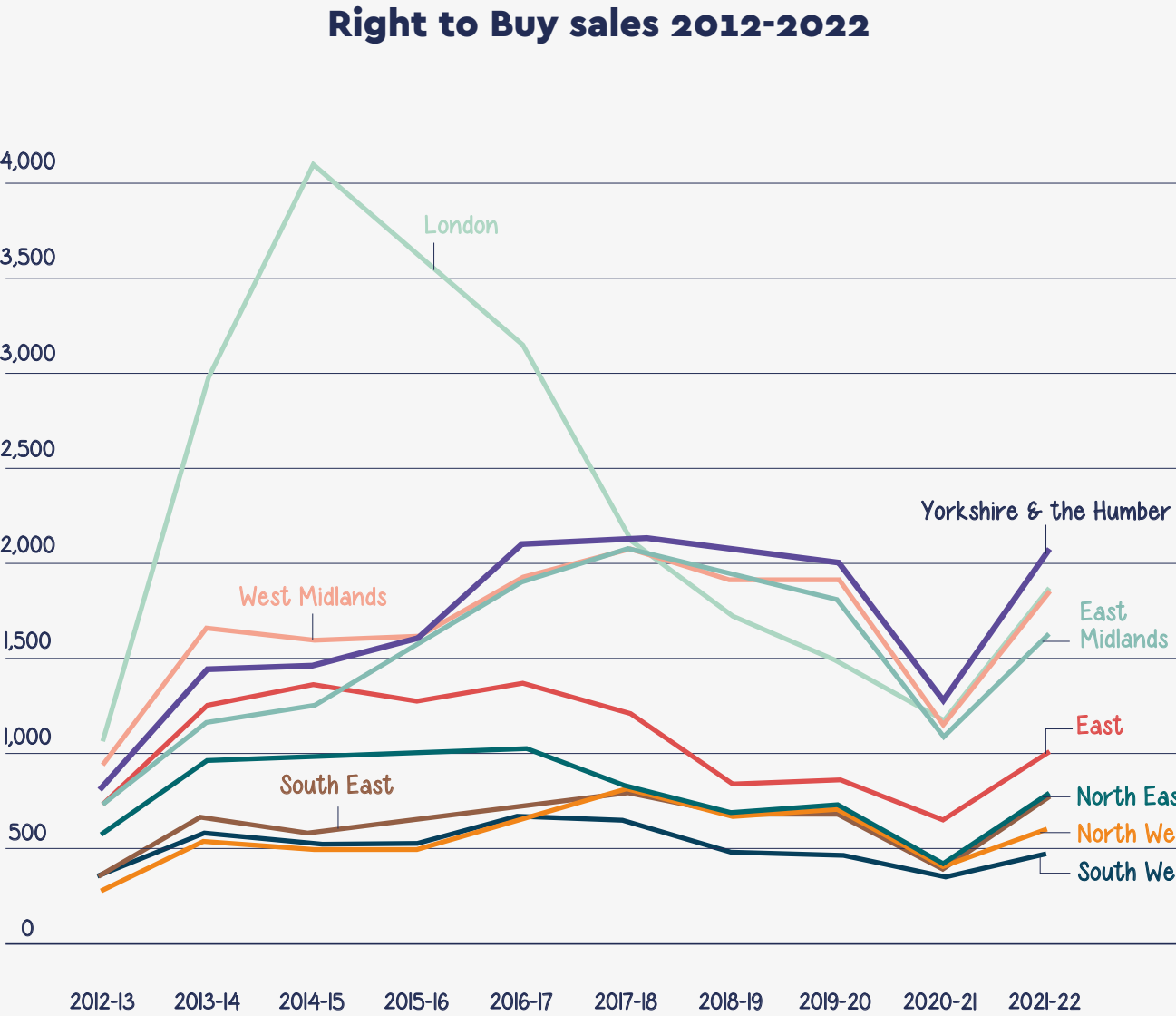


Chart 2.22 Right to Buy sales 2012-2022

Source: LGA Savills HRA Research – Right to Buy January 2023

The intended policy of making home ownership more accessible has not been sustained. Nationally over 40% of Right to Buy homes³⁰ (approximately 824,000 homes) have gone into the unregulated private rented sector, a rise of over 3% in 10 years,³¹ often at unaffordable rent levels, driving up benefit costs.

This shift of tenure from social to private rented has had a substantial impact on social disruption to neighbourhoods and in positioning the private rented sector as the second largest tenure.

Average receipts and discounts per Right to Buy sale

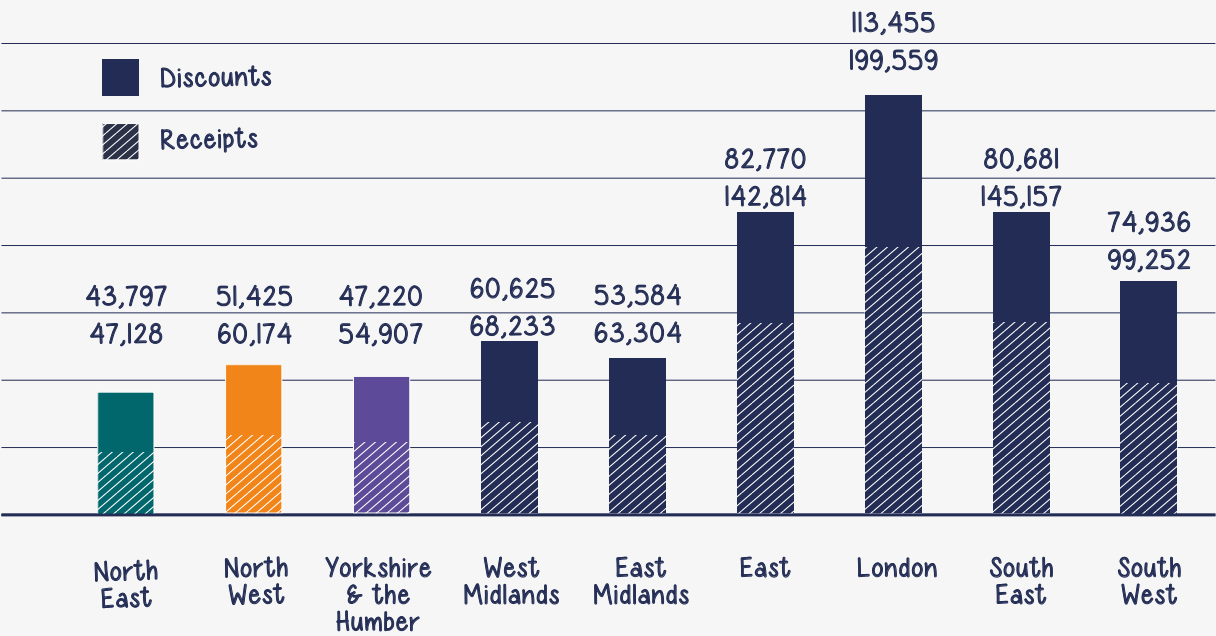


Chart 2.23 Average receipts and discounts per Right to Buy sale 2021/22

Source: LGA Savills HRA Research – Right to Buy January 2023

³⁰ CIH Housing Review 2022
³¹ New Economics Foundation

Achieving affordable housing needs – section 106 delivering fewer homes for the North

The Government has prioritised a generational boost to social and affordable housing. It has not set a specific target within the 1.5 million homes target for social rented housing. Approximately half of all social and affordable housing is delivered through developer contributions.

In the North, where development viability is more challenging, Section 106 delivers far less housing.

Regional delivery of Section 106 homes

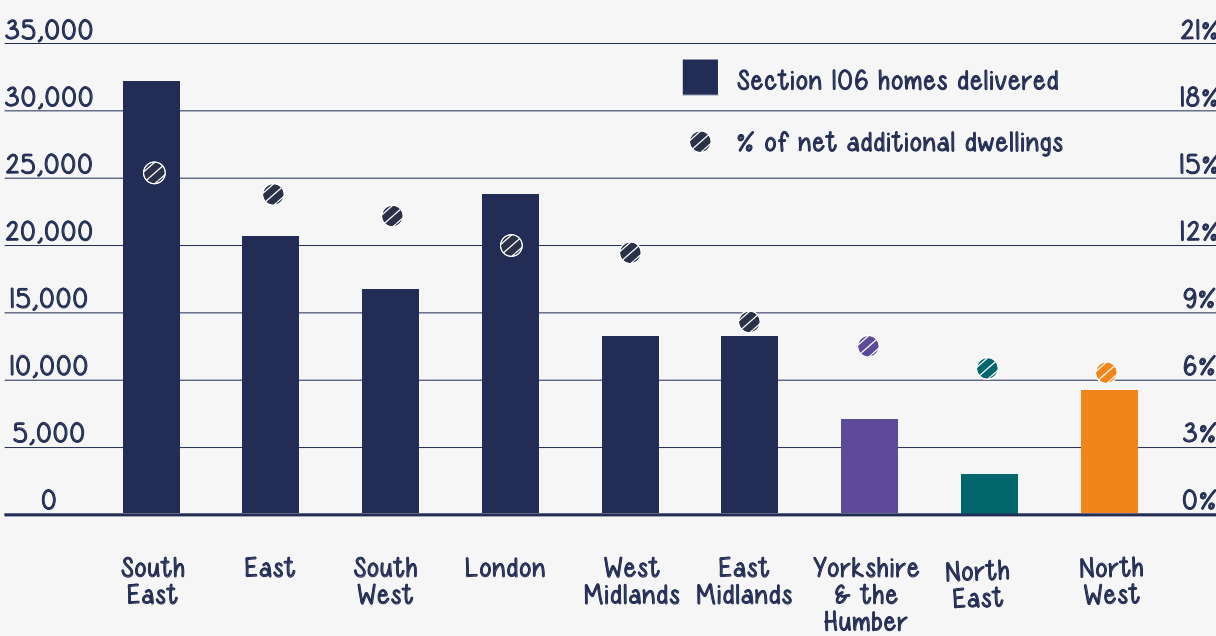


Chart 2.24 Regional delivery of Section 106 homes (five years to March 2023)

Source: Savills the Challenges of Unlocking S106 Delivery Summer 2024

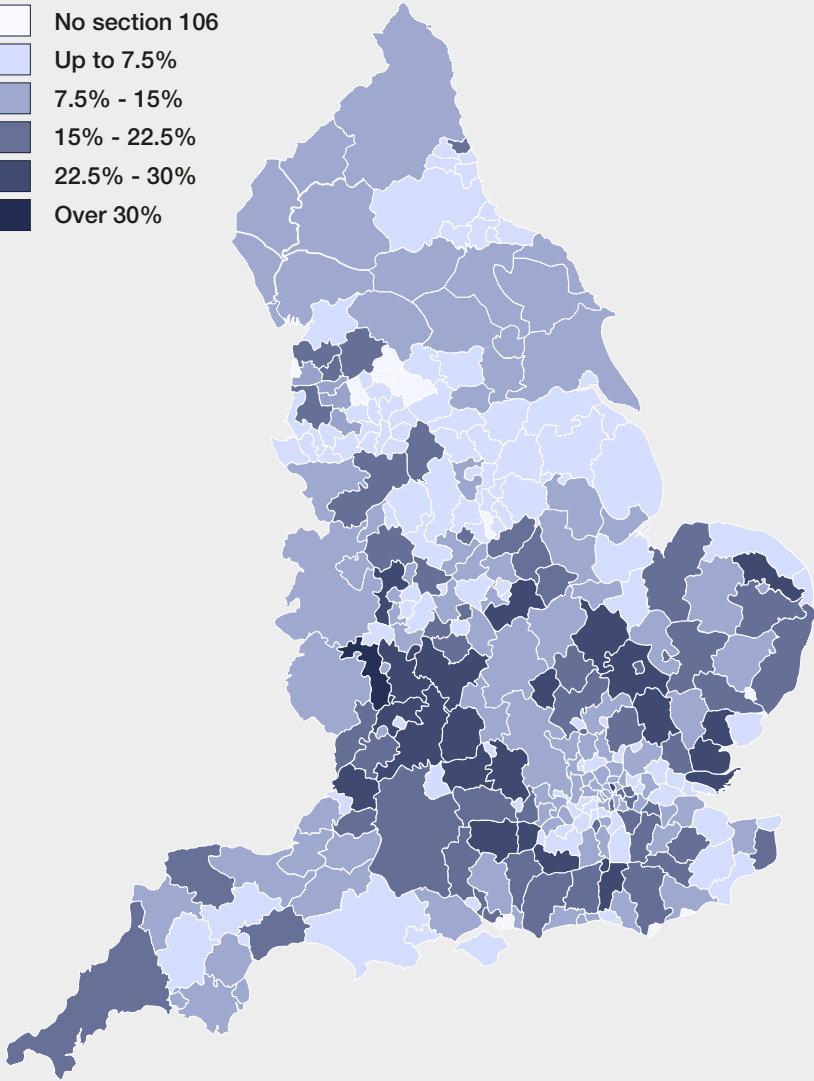
While the Government intends developer contributions to increase as supply requirements are increased through the planning reforms, demand for affordable homes delivered via Section 106 (the largest source since 2015/16) has fallen sharply. This is largely due to constrained financial capacity amongst social housing providers and an emphasis on investment in existing stock.

The rest of social and affordable housing is provided by some input through government grants. The Government has asked Homes England to maximise the number of social rent homes delivered through the allocation of remaining AHP funding.³²

The number of homes delivered through the AHP is now estimated to be between 110,000 and 130,000 over five years, down from the original aspiration of up to 180,000 when it was launched in 2020.³³

Section 106 delivery as a proportion of net additional dwellings

- No section 106
- Up to 7.5%
- 7.5% - 15%
- 15% - 22.5%
- 22.5% - 30%
- Over 30%



Map 2.25 Section 106 delivery as a proportion of net additional dwellings (five years to March 2023)

Source: Savills the Challenges of Unlocking S106 Delivery Summer 2024

³² Matthew Pennycook MP Minister of State Letter to Homes England 30 September 2024
³³ Matthew Pennycook MP Minister of State Housing, Communities and Local Government Committee Oral evidence: Planning for 1.5 million new homes 20 November 2024

Table 2.26 The North's latest outputs from Homes England 2023/24

	Affordable rent	Social rent	Intermediate rent	Affordable ownership	First homes	Total affordable	Market	Total all units
North East	831	149	4	614	20	1,618	407	2,025
North West	2,487	529	82	2,051	35	5,184	1,918	7,102
Yorkshire and the Humber	1,515	140	48	1,158	86	2,947	685	3,632
North	4,833	818	134	3,823	141	9,749	3,010	12,759
England	9,402	4,346	460	10,074	516	24,798	8,036	32,834

Proportions

North East	8.8%	3.4%	0.9%	6.1%	3.9%	6.5%	5.1%	6.2%
North West	26.5%	12.2%	17.8%	20.4%	6.8%	20.9%	23.9%	21.6%
Yorkshire and the Humber	16.1%	3.2%	10.4%	11.5%	16.7%	11.9%	8.5%	11.1%
North	51.4%	18.8%	29.1%	37.9%	27.3%	39.3%	37.5%	38.9%

Source: Homes England Housing Statistics Tables 2023/2024 Table 2a

The North's proportions of affordable rent, home ownership and market products are a total share of 38.9% of all units.³⁴

As a consequence of many years of prioritising high affordability areas, social rent completions are almost half of what might have been expected if grants were allocated equally across the nation. The social rent delivery in Yorkshire and the Humber (3.2%) and the North East (3.4%) are disproportionately low and by far the lowest in the nation, with less than half the proportion of the next lowest region.

Whilst Right to Buy reforms will help to slow the loss of social rented housing stock, this is only part of a solution which requires an increase in investment in new homes, with a high proportion of these being for let at social rents.

The 2024 Budget included £500 million additional funding for the AHP and an additional £50 million for planning reform. Unblocking stalled sites became a priority, with funding at Liverpool Central Docks, and £47 million allocated through the Local Nutrient Mitigation Fund to unblock sites that would otherwise be stalled due to nutrient neutrality

requirements. This was followed in February 2025 by a £300 million boost, for up to 2,800 extra homes with half of these for social rent.³⁵

The total boost to the AHP since the new Government came into office of £800 million is very welcome. However, a much more ambitious post-2026 AHP that works for all areas of the country is needed to match the Government's ambitions. If the biggest growth in supply of affordable housing in a generation is to be met, stability of policy, particularly of rent policy, grant funding, and section 106 supply routes, are all vital.

³⁴ Based on the North's pro-rata share of households at 33.8% - ONS Households by household size, regions of England and Great Britain constituent countries 2023
³⁵ <https://www.gov.uk/government/news/thousands-to-benefit-from-the-security-of-a-safe-home>

Empty homes – an opportunity to bring homes back into use

Tackling empty homes is crucial to addressing the housing crisis. It will not solve the crisis in itself, but bringing these homes back into use would assist in tackling it.

In 2023, there were 1.2 million vacant dwellings, making up 5% of the dwellings in England. Most of those were in the private rented sector and contained 509,000 vacant dwellings (10%).³⁶

The number of dwellings vacant for council tax is around 3% of the total stock in the North. However, the 2021 Census records the number of unoccupied dwellings as above 5% in each of the three northern regions.

A more competitive housing market might suggest that *fewer* homes would be vacant over a long term. The national picture is of 15.8% more long-term vacant homes since 2019. Only the stronger North West is, to an extent, in tune with this rising to just over half as much at 8.1%. There is a suggestion that different processes are at work with high prices lengthening some vacancy periods.

Whatever the cause, almost 90,000 homes are long-term vacant in the North. This number is heading towards the equivalent of the number of homes in the built-up area of Hull, or larger than the built-up area of Warrington, or the equivalent of the annual social housing supply aspirations as recommended by Professor Bramley. This is a substantial market failure at a time of widespread unaffordability.

Table 2.27 Number of vacant dwellings*		
	Dwellings	Percentage of total stock
North East	67,600	5.4%
North West	190,945	5.7%
Yorkshire and the Humber	129,925	5.2%
Total	388,470	5.4%

Source: ONS Census 2021 Data
*A dwelling with no usual residents on Census Day 21 March 2021

Table 2.28 Number of long-term vacant homes*				
Thousands	07/10/2019	02/10/2023	% change since 2019	Rank
North East	18,154	18,156	0.0%	8th
North West	39,195	42,356	8.1%	6th
Yorkshire and the Humber	28,884	28,419	-1.6%	9th
North	86,233	88,931	3.1%	
England	225,845	261,474	15.8%	

Source: DHCLG, Live Table 615, * ONS measure from 2021 Census (not comparable)
* Long term vacant is defined as unoccupied for an extended period, typically 6 months or more

Against a backdrop of significant pressure to meet increasing housing demand, housing providers are increasingly exploring other opportunities to meet shortfalls in supply. Bringing empty homes back into use can play a key part of local strategies to meet housing need. Not only are empty homes a wasted resource, but they are also often the subject of complaints and

frustration for communities, as well as being a catalyst for crime and anti-social behaviour.

The Government's huge increase in housing targets may suggest reform is needed with a policy that would shift incentives towards incentivising regenerative approaches and bringing empty homes back into use.

Home ownership in the North – affordability issues for many

It has become harder for prospective first-time buyers to obtain the finance they need to purchase their first home.

In the Yorkshire and the Humber region, in the 12 months to September 2023, the average (median) home sold for £195,000 while the average (median) workplace-based full-time earnings were £31,920, giving a ratio of 6.11. This means that, in the Yorkshire and the Humber, full-time employees could expect to spend over six times their earnings on purchasing a home. Buying a home can be difficult to afford even for those on an average income, so building more social housing will be a central to addressing this.

This partly explains the important role shared ownership is playing as an established affordable housing tenure, with shared ownership stock continuing to steadily increase (see Table 2.32) providing an affordable route to home ownership.

First-time buyers

The number of first-time buyers has proved volatile over the past few years – largely due to the risks and difficulties of obtaining a property during the pandemic and the inflationary spike. Nationally, in 2023 there were 293,339 first-time buyers, with an average age of 34. This was the lowest number since 2013 in the wake of the global crash and 16.4% below 2022.

The average deposit for first-time buyers in England in 2023 was 19% (£53,414). The North East, Yorkshire and the Humber and the North West have the lowest English first-time buyer prices in ascending order. The same order applies to the cash deposits, although the North

Table 2.29 House price to workplace-based earnings			
	Median house price (£)	Median gross annual earnings (£)	House price to earnings ratio
North East	155,000	31,200	4.97
North West	200,000	33,036	6.05
Yorkshire and the Humber	195,000	31,920	6.11
England	290,000	35,106	8.26

Source: ONS House price to workplace-based earnings ratio March 2024

Table 2.30 First-time buyer price and deposit 2023			
	Price	Deposit	% deposit
North East	£174,698	£29,740	17.0%
North West	£215,655	£35,581	16.5%
Yorkshire and the Humber	£204,178	£33,208	16.3%

Source: <https://www.finder.com/uk/mortgages/first-time-buyer-statistics> accessed January 2025

East's is higher and will be challenging given lower incomes in the region. These deposits are difficult to amass and may suggest additional sources of capital.

³⁶ English Housing Survey Headline Report 2023-24: demographics and household resilience November 2024

Table 2.31 Number and proportion of home ownership tenure 2015-2023										
Thousands homes	2015	2016	2017	2018	2019	2020	2021	2022	2023	YoY% change
North East	720	726	733	745	762	769	766	770	785	1.9%
North West	2,030	2,051	2,077	2,108	2,151	2,184	2,197	2,224	2,247	1.0%
Yorkshire and the Humber	1,436	1,457	1,509	1,534	1,540	1,559	1,582	1,618	1,656	2.3%
North	4,186	4,234	4,319	4,387	4,453	4,512	4,545	4,612	4,688	1.6%
England	14,708	14,830	15,086	15,353	15,591	15,776	15,914	16,107	16,283	1.1%
Percentages										
North East	60.2%	60.3%	60.4%	60.9%	61.9%	62.0%	61.4%	61.3%	62.0%	0.2%
North West	63.5%	63.7%	64.1%	64.5%	65.2%	65.6%	65.4%	65.7%	65.8%	1.2%
Yorkshire and the Humber	60.6%	61.1%	62.8%	63.4%	63.1%	63.3%	63.9%	64.8%	65.8%	0.2%
North	61.9%	62.2%	63.0%	63.5%	63.9%	64.1%	64.1%	64.6%	65.2%	0.9%
England	60.6%	61.1%	62.8%	63.4%	63.1%	63.3%	63.9%	64.8%	65.8%	1.6%

Source: English Housing Survey Dwelling Stock, Table 109: Dwelling stock by tenure and region

Growth of shared ownership in the North

Shared ownership has been a focus for social housing providers, with demand for the tenure high and expected to grow following the end of Help to Buy.

Recent inflationary pressures have helped divert demand to intermediate sales products. This has resulted in the North taking a disproportionate advantage of shared ownership and mortgage guarantee products. Whether these are short-term, programme driven outcomes or more fundamental shifts will become clearer in the next few years.

Shared ownership increased by 6.1% nationally 2022/23 compared to 2021/22 and reached the highest recorded number since shared ownership delivery was recorded in 2014/15. At 20,517 in England, 2022/23 was the highest year since records were published in 2014/15. Shared ownership is most attractive in high price markets, so the three northern regions are usually bottom of the England regional supply rankings³⁷. However, shared ownership has enjoyed significant growth in the

past year. Latest data shows that in 2023/24 units in the North had increased 15% from 4,305 to 4,947 units. This has been in contrast to other regions where some reductions have occurred.

While shared ownership has enjoyed significant growth in the past year, it remains vulnerable to a downturn.

Table 2.32 Shared ownership (SO) units 2022/23				
	SO units 2022-23 (2023/24)	% change YoY	Total new build	% of new build
North East	471 (687)	27.3%	9,216	5.1%
North West	2,619 (2,528)	27.8%	24,461	10.7%
Yorkshire and the Humber	1,215 (1,732)	16.3%	16,234	7.5%
North	4,305 (4,947)	24.2%	49,911	8.6%
England	20,517 (20,364)	6.1%	212,568	9.7%

Source: MHCLG Table 1007bC: Additional units of shared ownership provided by local authority

³⁷ The Maturing Shared Ownership Market: Stanimira Milcheva et al, https://discovery.ucl.ac.uk/id/eprint/10183951/1/so_market_ucl.pdf

Mortgage Guarantee Scheme

Over the past three years the Mortgage Guarantee Scheme has been comparatively well used in the North with an above the North's pro rata population share of completions.

Buyers’ incomes are quite low, and the North East has by far the lowest proportion of first-time buyers using this product in England.

Table 2.33 Mortgage Guarantee Scheme usage statistics 2021-2024							
	Completions	% of total completions	Mean property value (£)	Median property value (£)	Number of first-time buyers	% of first-time buyers	Mean borrower income (£)
North East	2,112	7%	138,070	125,000	1,726	82%	44,164
North West	5,353	17%	175,829	162,000	4,702	88%	50,766
Yorkshire and the Humber	3,651	12%	163,646	150,500	3,187	87%	47,718
North	11,116	36%			9,615		
England	30,796	100%	227,652	205,000	26,808	87%	59,930

Source: MHCLG Mortgage Guarantee Scheme accompanying table 6³⁸

³⁸ <https://www.gov.uk/government/statistics/mortgage-guarantee-scheme-quarterly-statistics-19-april-2021-to-31-march-2024>

The economic context and outlook for house prices – 29% increase in house prices in the North while economic growth is slow

The Bank of England predicts weak growth of 0.75% in 2025 and towards the end of the decade, reaching at best 1.5% in 2026 and 2027. This is a lower growth rate than half of the austerity decade years. Because growth has tended to lag in the North, the jobs market may well be sluggish to the end of the decade.

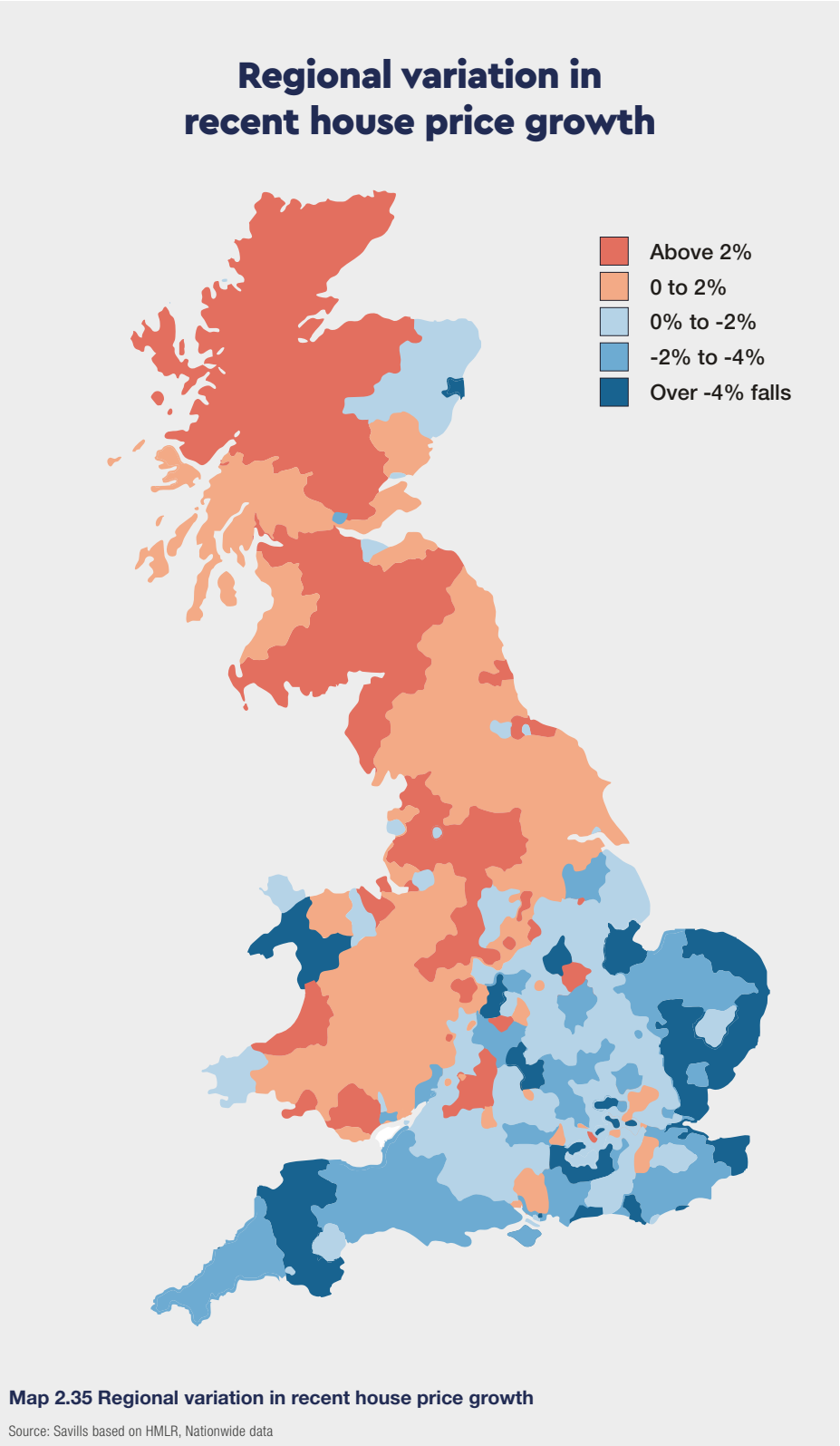
Table 2.34 includes Savills' latest forecast for house price trajectory in the North. This suggests increases of up to 29% up to 2029, with higher growth occurring in 2026/2027. In order, the North West, Yorkshire and the Humber and the North East have the highest five-year English regional growth rates.

Table 2.34 Predicted changes for average prices in the second-hand market						
	2025	2026	2027	2028	2029	5 years to 2029
North East	5.0%	6.5%	6.0%	4.5%	3.5%	28.2%
North West	5.0%	7.0%	6.5%	4.5%	3.5%	29.4%
Yorkshire and the Humber	5.0%	6.5%	6.0%	4.5%	3.5%	28.2%
UK	4.0%	5.5%	5.0%	4.0%	3.0%	23.4%

Source: Savills revised 2025-29 5-year House Price forecast, November 2024

Caution has to be exercised over house price forecasts. A drop in house prices in late 2023 turned out to be a shallow dive and upturn. Most of the price falls occurred in the South and East and did not impact the North as much.

The overall condition of the housing market has been growth of property values with lower sales volume for many years. This may be sustainable due to cost sharing, the ‘bank of Mum and Dad’, or buyers stretching their budgets to spend more on housing as rent or sale prices rise.



Holiday homes – Northern holiday hotspots impacted by growth in short-term lets

The North is not immune from the challenge of a growth in short-term lets taking homes out of wider circulation and use, typically in higher value areas. The House of Commons Library in 2024 reported³⁹ that the growth in northern short-term lets was just above the median England rise of 50%. Further research showed that over 35,000 privately rented homes were lost to Airbnb-style short-term lets between 2019 and 2023.⁴⁰

As expected, the sector is concentrated in UK holiday regions (South West and Wales). However, sub-regionally Generation Rent reported 80% of the recent growth in holiday homes occurred in only 25 local authorities. 2021 Census data revealed that 19 of the top 100 Middle Super Output Areas for ‘holiday homes’ were located in the North. These were mainly in the Lake District, Scarborough, Northumberland, and one Middle layer Super Output Area (MSOA) in Richmondshire and one in the East Riding.

The growth of short-term lets is a very localised issue and is having a significant impact in local areas on the use and supply of housing, limiting options for local home ownership and reducing private rental markets. The increase in the number of properties used for short-term lettings reduces the amount of accommodation available for longer-term lettings, thereby exacerbating a shortage of housing supply in some areas and increasing rents and possibly bypasses higher levels of regulation for long-term rentals.

Table 2.36 Increase in short-term lets 2024			
	Properties (February 2024)	% change over 2019	Per thousand people
North East	14,000	68%	5
North West	39,000	55%	5
Yorkshire and the Humber	29,000	57%	5
North	82,000	58%	5
England	370,000	50%	

Source: The growth in short-term lettings in England; House of Commons (2024)

³⁹ The growth in short-term lettings in England (2024) <https://researchbriefings.files.parliament.uk/documents/CBP-8395/CBP-8395.pdf>
⁴⁰ <https://www.generationrent.org/2024/02/20/government-plans-to-tackle-holiday-lets-must-go-further-say-generation-rent/>

Chapter 3 – A Return to Regeneration



This is a crisis of housing quality – yet receives far less attention than the important housing affordability crisis. The Government must improve existing housing for rent, while rightly supporting a major increase in housebuilding.

Fabian Society, Home Comforts, 2025

Key facts



1.2 million
northern homes
are non-decent



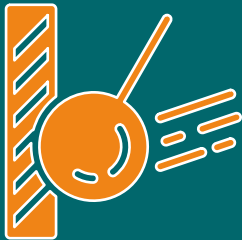
The cost of resolving
the non-decency
in the North is
estimated at
£10.6 billion



336,000
(27%) of private
rented homes in the
North are non-decent



197,000
homes in the North
are overcrowded



The rate of
demolition
has dropped by
**24% in
10 years**

Housing quality in the North

Over 1.2 million households (16.4%) in the North live in a home that fails to meet the Decent Homes Standard.

Over the last decade, there has been a decrease in non-decency across all tenures but, with over 1 million non-decent homes in the North, there is still work to do.

The quality of rented housing will be under extreme scrutiny during 2025, as the criterion on what constitutes a decent home will be revised and reform of renters’ rights will set the standard to future-proof existing private rented homes.

Proportion of non-decent homes 2010 and 2020

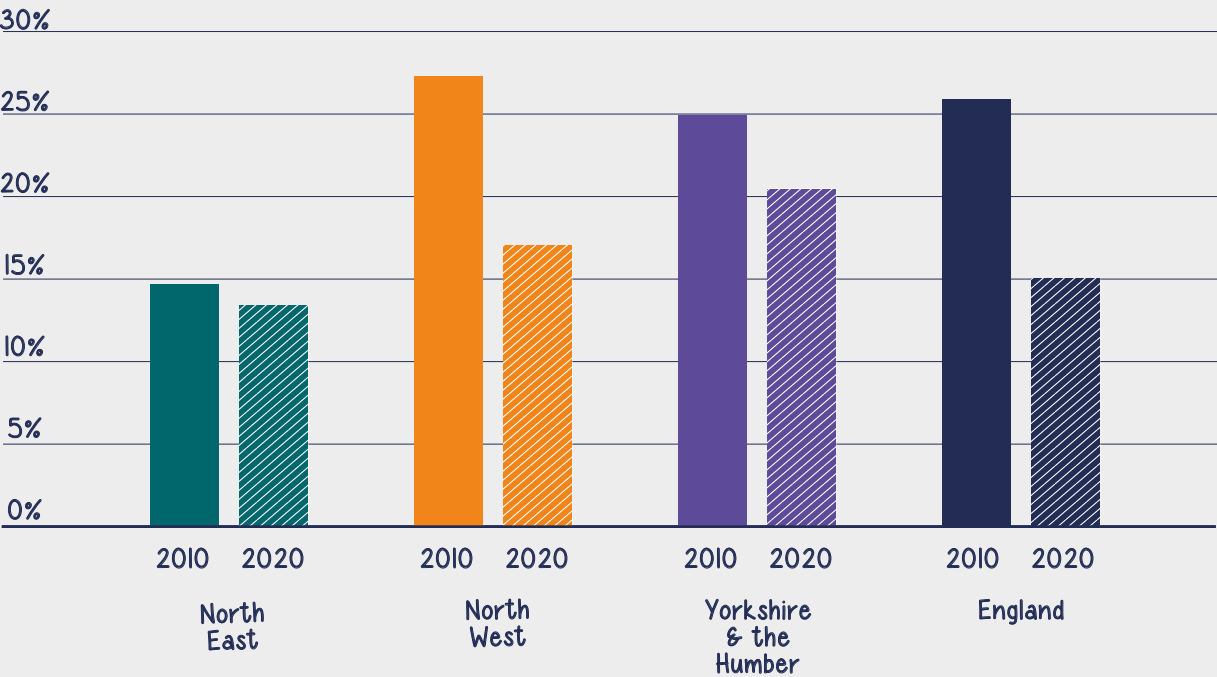


Table 3.1 Proportion of non-decent homes (all tenures) 2010 and 2020

Source: English Housing Survey Report on Quality 2022 Figure 1.2

The importance of a decent home is stronger than ever

The private rented sector in the North has the highest proportion of non-decent dwellings (27%) while the social rented sector has the lowest (10.6%).

The highest rates of non-decency in the private rented sector were seen in Yorkshire and the Humber (31%).

Social housing is by far the best invested with only one in 10 homes non-decent, less than half the percentage of the private rented sector.

Proportion of non-decent rented homes 2023

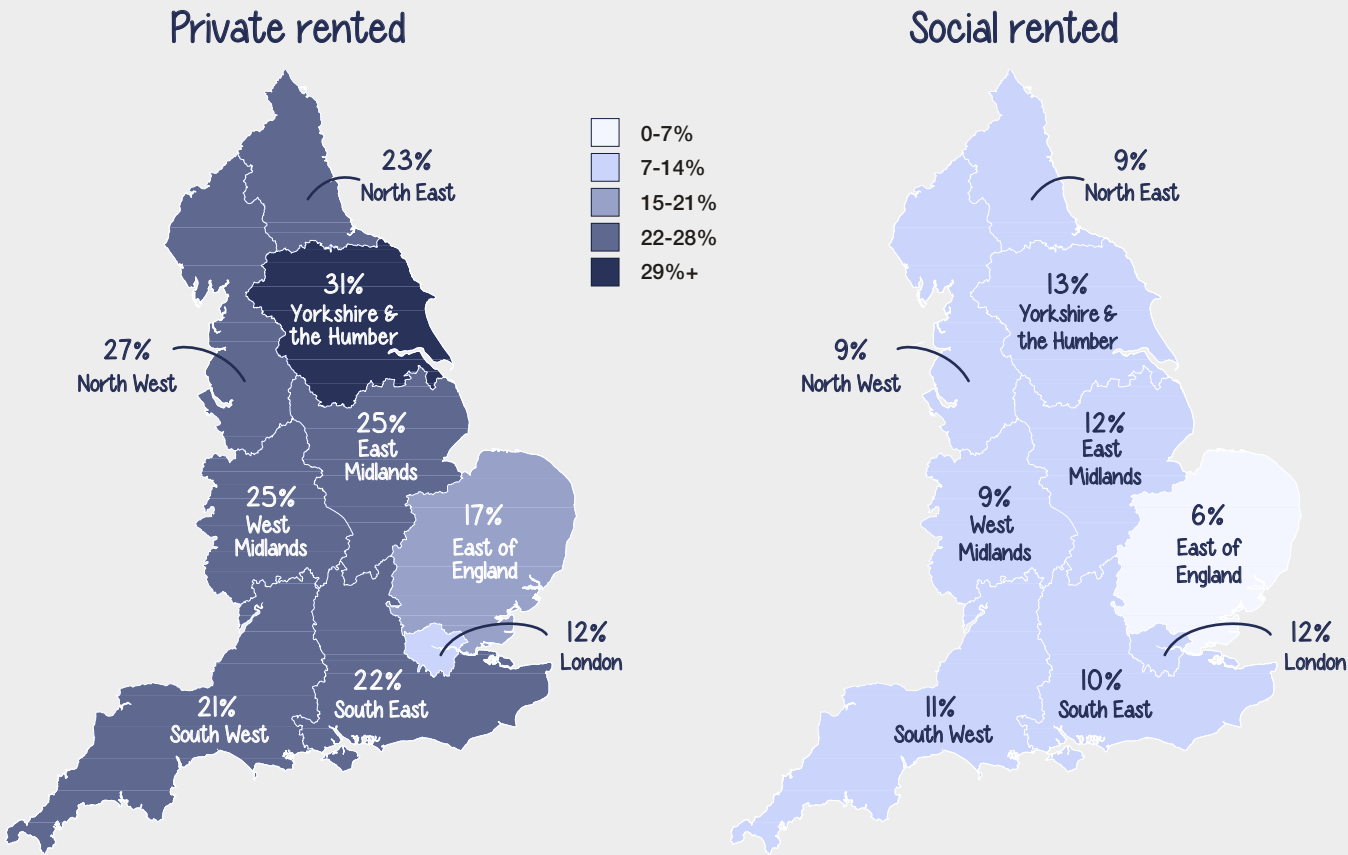


Figure 3.2 Proportion of non-decent rented homes 2023

Source: English Housing Survey; Annex Table 1.5 Non-decent homes. See table 3.3 for 2023 underlying data

Table 3.3 Non-decent homes, change from 2022 to 2023						
Thousands homes	Private rented 2022	Social rented 2022	All tenures 2022	Private rented 2023	Social rented 2023	All tenures 2023
North East	36	23	157	48	25	173
North West	180	61	651	152	55	611
Yorkshire and the Humber	116	45	435	136	56	452
North	332	128	1,242	336	136	1,236
England	1,030	431	3,672	1,031	431	3,799
Percentage						
North East	16.1%	8.4%	12.4%	22.7%	9.3%	13.6%
North West	32.1%	10.4%	19.2%	27.0%	9.4%	18.0%
Yorkshire and the Humber	25.0%	10.7%	17.4%	31.0%	13.3%	17.8%
North	26.6%	10.1%	17.4%	26.9%	10.6%	16.4%
England	21.2%	10.4%	14.6%	21.1%	10.3%	15.0%

Source: English Housing Survey Housing Quality 2022/23 and Annex Table 1.5 January 2025

The numbers in the rented sector slightly increased between 2022 and 2023. In the social rented sector, the picture is changed by the recent scrutiny of quality and decency in rented homes with private registered providers reporting to the Regulator a doubling of units that failed to meet the Decent Homes Standard from 2022 to 2023. The most frequently reported criterion for units to fail the Standard is criterion B (reasonable state of repair), with 48% of units nationally failing to meet this criterion.⁴¹

Whilst social landlords want to see all homes meeting the Decent Homes Standard, there are recognised challenges in improving property conditions – including housing type and build, the age of the property, stock types with less space, and higher occupancy rates.

⁴¹ RSH Private registered provider social housing stock in England - stock profile 2022-2023

The cost of decency – £10.6 billion to bring Northern homes up to standard

The cost of resolving the non-decency in the Northern housing stock is estimated at £10.6 billion.

Two thirds of this sum falls on the owner occupied sector and 29% lies at the door of the private landlords.

This estimate does not reflect any increased costs associated with a revised Decent Homes Standard, which can only be estimated once the details of the new Standard are finalised.

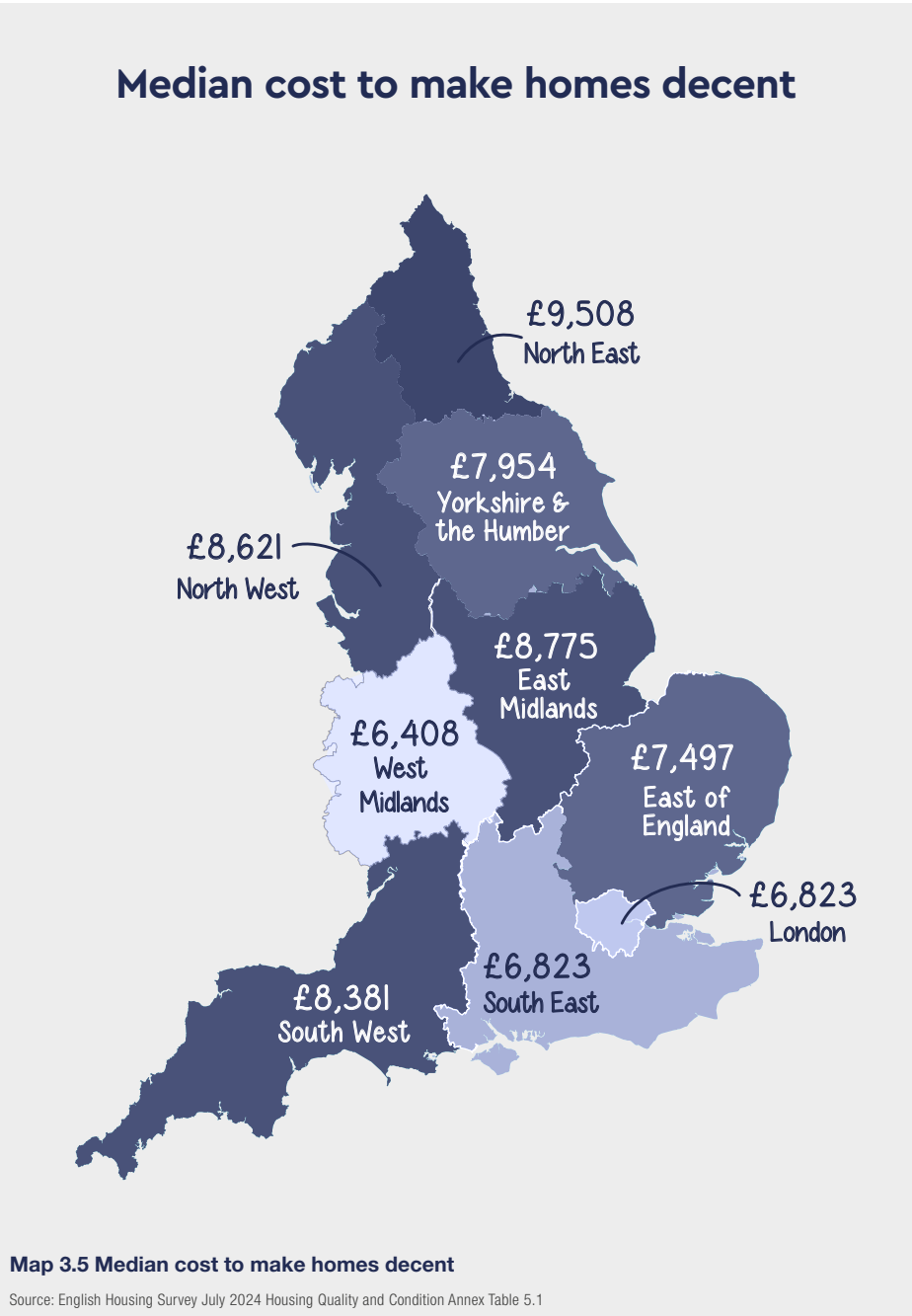
Private rented upgrades are estimated to cost more than social housing, with regional variations. The median cost in the North East to bring a non-decent home up to standard is £9,508, while the North West estimate is £8,621 and Yorkshire and the Humber is £7,954.

Table 3.4 Cost of resolving non-decent homes (at average cost)						
£billions	Owner-occupiers	Private renters	Local authority	Housing association	All social renters	All tenures
North East	0.791	0.519	0.108	0.038	0.141	1.489
North West	3.907	1.511	0.046	0.264	0.338	5.698
Yorkshire and the Humber	2.059	1.066	0.083	0.095	0.199	3.460
North	6.757	3.095	0.237	0.398	0.679	10.647

Source: English Housing Survey Annex Table 4.2 and 4.4, using averaged rates for LA and HA rented



To achieve new, higher regulatory standards nationally, a record £8.8 billion was spent in the year up to March 2024 by social landlords on repairs and maintenance. This was a 13% (£1.0 billion) increase on the previous year and 55% (£3.1 billion) above the pre-pandemic level of £5.7 billion reported in 2020. Latest business plans show that investment in existing stock is set to continue to increase, with an average annual spend of £10 billion per annum on repairs and maintenance over the next five years.⁴²



⁴² 2024 Global Accounts of private registered providers published 9 January 2025

Housing quality – damp is a particular problem in privately rented homes in Yorkshire and the Humber

Overall, the English Housing Survey estimates that 300,000 homes are affected by damp in the North with over a quarter being in private rented homes in Yorkshire and the Humber.

Table 3.6 Presence of damp						
Thousands homes	Owner-occupied	Private rented	Local authority	Housing association	Social rented	All tenures
North East	17	13	5	u	9	39
North West	72	32	4	19	23	127
Yorkshire and the Humber	34	83	11	7	17	134
North	122	128	19	26	49	300
England	367	438	110	111	221	1,027
Percentage						
North East	2.2%	5.8%	5.4%	u	3.3%	3.1%
North West	3.2%	5.8%	4.5%	3.8%	3.9%	3.7%
Yorkshire and the Humber	2.1%	17.9%	4.8%	3.3%	4.1%	5.4%
North	2.6%	10.3%	4.9%	3.7%	3.9%	4.2%
England	2.3%	9.0%	7.0%	4.3%	5.4%	4.1%

Source: English Housing Survey; Annex Table 4.7: Non-decent homes, HHSRS Category 1 hazards and Presence of damp 2022-23

A turning point for the private rented sector?

“Our Renters’ Rights Bill will modernise the regulation of our country’s insecure and unjust private rented sector, levelling decisively the playing field between landlord and tenant. It will empower renters by providing them with greater security, rights and protections so that they can stay in their homes for longer, build lives in their communities and avoid the risk of homelessness.”

Rt Hon Matthew Pennycook MP,
Minister of State for Housing and Planning, 14 January 2025



Private rented sector (PRS) quality – the North has a higher proportion of non-decent PRS homes

There is a high prevalence of private rented properties in some Northern regions, with a total of 1.3 million homes.

Private renters were more likely than any other tenure to live in a poor-quality home. Just over a quarter (26.9) lived in non-decent homes, 12% in homes with Category 1 hazards and 10% in homes with damp.⁴³

Where there are high concentrations of private rented properties in a poor state of repair, this can contribute to neighbourhood decline, leading to wider housing market failure.

The highest rates of non-decent private rented homes are in Yorkshire & the Humber where 31% are non-decent. Rates of non-decent private rented homes in the North East are 23% and the North West are 27%, a drop from 32% last year.

Non-Decency in the Private Rented Sector 2023

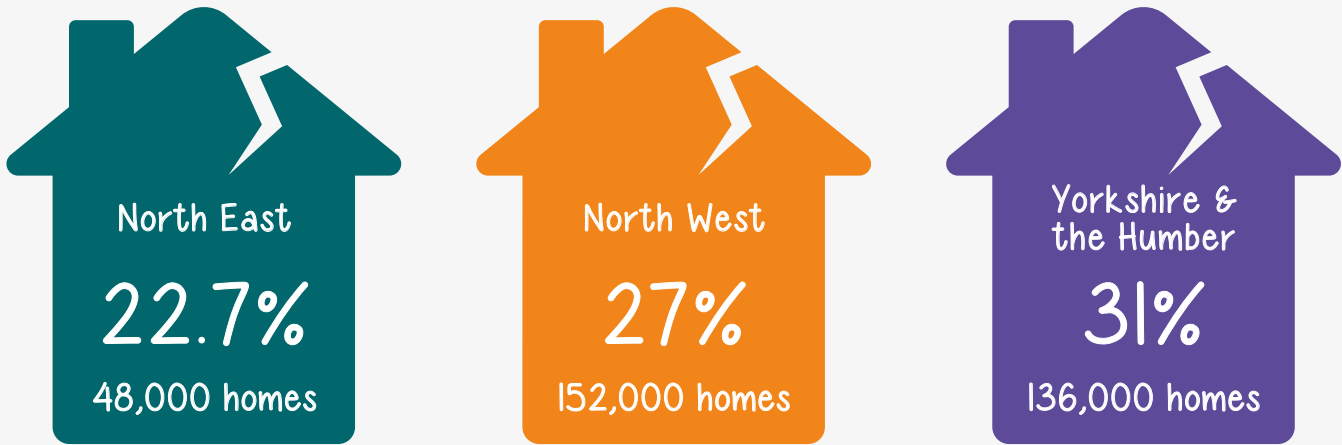


Chart 3.7 Non-Decency in the Private Rented Sector 2023

Source: English Housing Survey Housing Quality Annex Table 1.5 January 2025

⁴³ English Housing Survey Quality and Condition Report 2024

Energy efficiency standards for the private rented sector – minimum of energy performance certificate (EPC) band C

Government is proposing to set higher Minimum Energy Efficiency Standards (MEES) and privately rented homes will need to achieve EPC C against new metrics following EPC reform in 2026.⁴⁴

Current requirements are that lettings should not occur when an energy performance rating is at EPC band F or G. Despite this, 1.7% of private rental lodgements in the North in 2022 were below the minimum standard.

Table 3.8 Private landlords' lodgements of energy certificates at F and G 2022			
	F+ PRS Lodgements 2022	All PRS lodgements 2022	% F+
North East	128	14,158	0.9%
North West	672	40,460	1.7%
Yorkshire and the Humber	678	32,000	2.1%
North	1,478	86,618	1.7%
England	5,874	37,7351	1.6%

Source: MHCLG; Energy Performance of Buildings Data 2022

⁴⁴ DESNZ Improving the energy performance of privately rented homes January 2025

Cost of improving private rentals to energy efficiency rating band C

Across England, for all tenures, 43% of homes (10.7 million) were rated band D, and a further 9% of homes (2.4 million) were rated in the lowest bands: E, F or G.

Across all tenures, the cost of improving dwellings with band D or lower to band C or higher is under £10,000 for the majority of these properties.

Most private rented properties in the North, over half a million properties, can be improved to a higher energy efficiency standard with a lower investment. The number of private landlords in the North likely to be affected by the higher end of the costs, those with properties costing £10,000+ to improve, are in the region of 185,000 properties. The proportion of private rented dwellings in the higher cost band of £10,000 to £14,999 to get to a band C or above was highest in Yorkshire and the Humber at 25%.

The proportion of private rentals in the least efficient bands (E to G) has decreased from around a third in 2012 to around one in 10 dwellings in 2022 (12%). This translates into around 35% of all fuel poor households living in privately rented homes.

Private rentals with costs of £15,000 or more to improve to band C were 4% in Yorkshire and the Humber and 5% in the North West.

Banded costs to improve to an energy efficiency rating band C - private rented sector



Chart 3.9 Banded costs to improve to an energy efficiency rating band C - private rented sector

Source: English Housing Survey rented report Annex Table 4.27
Base: All dwellings able to be improved to a band C

Private rental affordability – the proportion of affordable private rents advertised in the North has fallen by three quarters since 2016

If matching the Local Housing Allowance (LHA) is a definition of affordable rent, then the proportion of affordable private rents advertised has fallen staggeringly in the North, by three quarters since 2016.

The consequence for tenants of the LHA undershoot could potentially be £1.25 billion a year.

Table 3.10 Change in Local Housing Allowance affordable advertisements 2016-2023		
	% change	Potential cost of the LHA shortfall
North East	-78.6%	£176 million
North West	-69.8%	£617 million
Yorkshire and the Humber	-79.7%	£457 million
North	-75.5%	£1.250 billion

Source: Zoopla, VOA and arc4

The experience of the rebasing of LHA at the 30th percentile during the pandemic probably helped to increase the number of homes advertised within the LHA limit. However, the effect was short-lived, and the proportion advertised at or above the LHA value returned to trend in the following years. This suggests that the market adjusted to the higher rate.

It is inevitable that renter households in poor quality housing are about three quarters more likely to be worried about meeting housing costs.⁴⁵ The failure of the LHA to keep pace with the growth in advertised rents has been a constant in all editions of the Housing Monitor.

The LHA was re-linked to the 30th percentile of local rents in April 2024 but subsequently re-frozen. Matthew Pennycook MP, Minister of State for Housing and Planning, confirmed on 20 November 2024, “the fact of the matter is that we are not in a position, given the economic inheritance, to go beyond what has already been announced in terms of LHA payments. We are taking further action on the private rented sector, as you know, not least through the Renters’ Rights Bill.”⁴⁶

It is too early to assess any impact of the April 2024 investment. Chart 3.11 shows that prior to the uprating all but 4% of advertised rents in the North require personal subsidies from the housing tenure for the fifth of the lowest income households. It is likely this trend will continue until any further intervention.

Advertised rents below relevant Local Housing Allowance rates

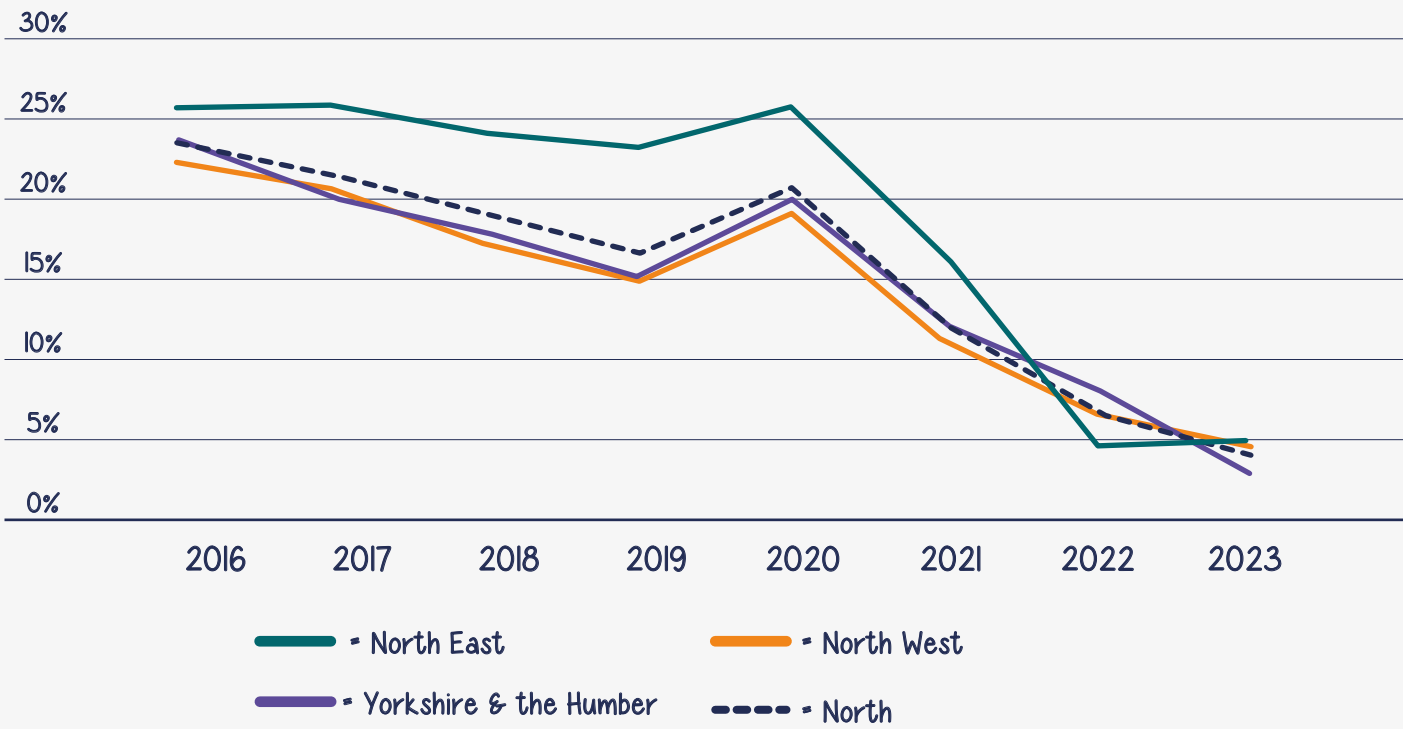


Chart 3.11 Advertised rents below relevant Local Housing Allowance rates

Source: Zoopla, VOA and arc4

⁴⁵ Resolution Foundation, Trying Times 2023

⁴⁶ Housing, Communities and Local Government Committee Oral evidence: Planning for 1.5 million new homes 20 November 2024

Landlord possession actions – an increase in the North West

The number of landlord possession actions in the North has increased, but at a slower rate than the national average, with a net 650 more actions between 2023 and 2024.

While northern private landlord actions are at or towards the bottom of the England rankings, this disguises some local variations. The North East and Yorkshire and the Humber actions are falling, but the North West actions continue to grow.

This is concerning if adverse behaviour by landlords seeking possession might be fuelling homelessness through evictions.

Table 3.12 Landlord possessions Q2 2024				
	Accelerated claims	Private landlord	Social landlord	Total
North East	447	675	1,255	2,377
North West	2,302	2,423	2,605	7,330
Yorkshire and the Humber	10,98	1,161	1,363	3,622
North	3,847	4,259	5,223	13,329
England	21,692	19,289	20,049	21,692
Percentage % Change from Q2 2023				
North East	24.5%	-14.4%	-9.9%	-6.5%
North West	11.4%	23.4%	5.9%	13.0%
Yorkshire and the Humber	14.7%	-2.7%	-9.5%	-0.9%
North	13.7%	8.0%	-2.5%	5.1%
England	11.6%	13.4%	11.3%	12.1%

Source: MOJ Mortgage and landlord possession statistical data

Health and wellbeing – category 1 hazards in homes linked to health risks

Poor quality housing is having a significant impact on health through homes that are too cold. Living in a cold home can worsen respiratory illnesses and increase the risk of heart disease.

Extended periods of time exposed to damp and mould can exacerbate or induce respiratory and cardiovascular conditions. This particularly affects the older population who are amongst the most vulnerable age group for many Category 1 hazards.⁴⁷

Amongst the over 65s, nearly 1.3 million people reported they are not in good health. Health outcomes are often

the consequence of income, so it is significant that almost half the over 65s in the North East, the lowest average income area, are not in good health. In the North more than two thirds of social tenants and half of private tenants in this age group report poor health and the averages for all tenancies are higher than the English average.

Table 3.13 Persons reporting they are not good health, aged 65+ by tenure				
Thousands homes	Owner-occupied	Private rented	Social rented	Total
North East	160,523	16,939	69,419	246,881
North West	420,304	43,788	122,232	586,324
Yorkshire and the Humber	307,408	32,286	98,126	437,820
North	888,235	93,013	289,777	1,271,025
England	2,994,890	304,735	848,493	4,148,118
Percentage				
North East	41.0%	53.8%	69.2%	47.1%
North West	38.9%	52.7%	67.0%	43.6%
Yorkshire and the Humber	38.4%	50.2%	66.3%	43.3%
North	39.1%	52.0%	67.3%	44.1%
England	36.7%	48.1%	63.6%	41.0%

Source: 2021 Census Table RM046 - General health by tenure by age

⁴⁷ BRE The cost of poor housing in England by tenure 2023

The biggest increase in long-term illness and disability levels was seen among social renters (up to 59% in 2023/24 from 54% in 2019/20). The increase amongst private renters is up 30% from 25%.⁴⁸

Evidence from the English Housing Survey is that households reported a higher wellbeing score if their home was decent or without any damp problems present. These findings were mirrored for private renters, with private renters living in homes with a Category 1 hazard being less likely to report ‘good’ health (66%) than if they lived in a home without Category 1 hazards (75%).

Each year, the NHS spends an estimated £1.4 billion on treating illnesses associated with living in cold or damp housing. When wider societal costs are considered that figure rises to £15.4 billion.⁴⁹

The type of property and its level of energy efficiency is crucial to this issue. Evidence suggests that properties with EPCs of D and below are more likely to have a greater incidence of damp and mould. Older homes tend to be much less energy-efficient due to insufficient insulation. The lower standard of energy efficiency means that heating an older home can be more expensive.

Fuel poverty is linked to health inequalities. Chart 3.14 shows how fuel poverty rates vary across different property and household characteristics.

Energy efficiency interventions, including insulation, can improve health outcomes associated with cold homes. Retrofitting houses to improve energy efficiency and renewing heating systems reduces the risk of fuel poverty by reducing energy costs and improving thermal comfort as well as reducing greenhouse gas emissions.

Households in fuel poverty by property type

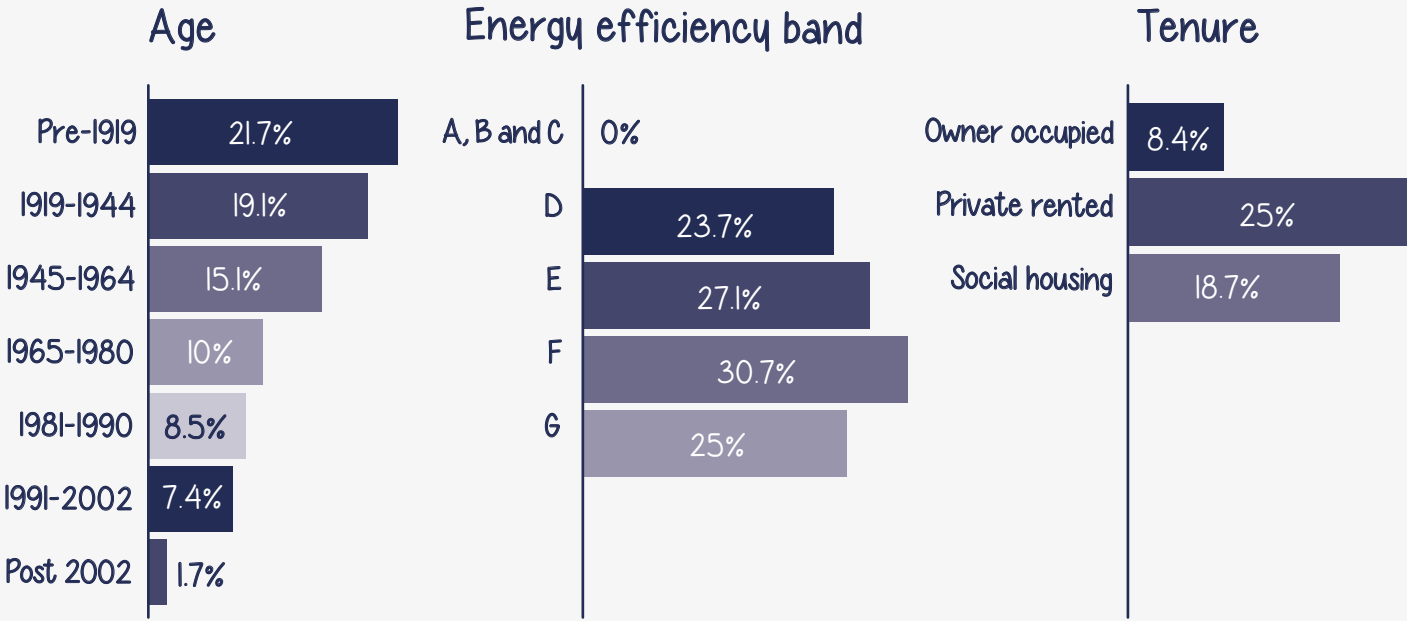


Chart 3.14 Households in fuel poverty by property type (England)

Source: DESNZ Fuel poverty detailed tables 2022

Types of existing housing – older homes in the North

Dwelling type – more terraces in the North

The density and type of housing is often dictated by where it is located. The North has a smaller proportion of flats than the national average, which is heavily influenced by London.

The North has significantly more terraced housing than the English average. About one third of England's pre-1919 stock is located in the North.

Terraced housing provides some of the most affordable housing, but it can also be the poorest quality, particularly pre-1919 terraces.

Percentage of dwelling types

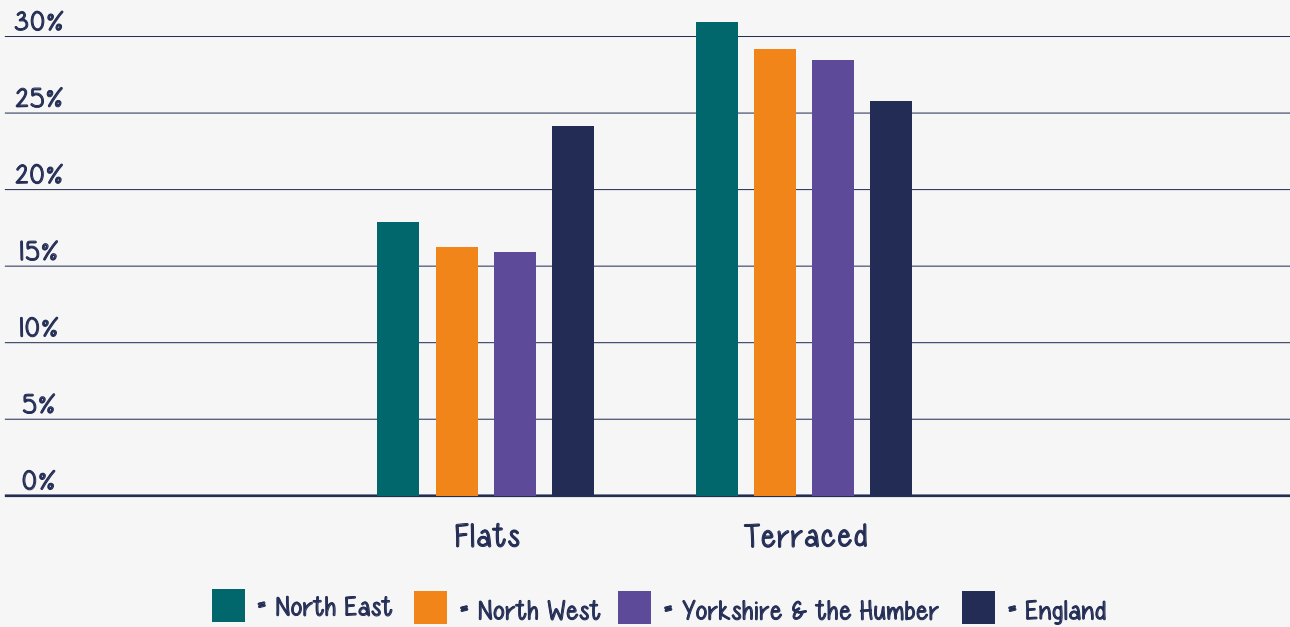


Chart 3.15 Percentage of dwelling types

Source: Valuation Office Agency Table Q1 2024, CTSOP 4.1

⁴⁸ English Housing Survey 2023 to 2024: Headline findings on demographics and household resilience

⁴⁹ Building Research Establishment, The Cost of Poor Housing in England 2021

Table 3.16 Numbers and proportions of home types						
	Bungalows	Flat /maisonette	Terraced house	Semi- detached house	Detached house	All homes
North East	143,640	208,680	373,530	383,950	166,630	1,280,720
North West	284,210	621,020	1,063,630	976,250	466,200	3,441,760
Yorkshire and the Humber	269,470	404,600	721,030	737,560	368,070	2,530,680
North	697,320	1,234,300	2,158,190	2,097,760	1,000,900	7,253,160
England	2,312,680	6,178,340	6,584,920	6,038,350	4,089,090	25,562,320
Percentages						
North East	11.2%	16.3%	29.2%	30.0%	13.0%	
North West	8.3%	18.0%	30.9%	28.4%	13.5%	
Yorkshire and the Humber	10.6%	16.0%	28.5%	29.1%	14.5%	
North	9.6%	17.0%	29.8%	28.9%	13.8%	
England	9.0%	24.2%	25.8%	23.6%	16.0%	

Source: Valuation Office Agency Table Q1 2024, CTSOP 4.1

Table 3.17 Number of beds					
Homes / Thousands	1 bed	2 bed	3 bed	4+ bed	Total
North East	118,980	403,180	571,690	181,870	1,275,720
North West	342,660	996,380	1,569,660	488,710	3,397,410
Yorkshire and the Humber	266,480	713,030	1,128,420	382,580	2,490,510
North	728,120	2,112,590	3,269,770	1,053,160	7,163,640
England	3,243,050	7,137,050	10,691,110	3,977,840	25,049,050
Percentages					
North East	9.3%	31.6%	44.8%	14.3%	
North West	10.1%	29.3%	46.2%	14.4%	
Yorkshire and the Humber	10.7%	28.6%	45.3%	15.4%	
North	10.2%	29.5%	45.6%	14.7%	
England	12.9%	28.5%	42.7%	15.9%	

Source: Valuation Office Agency Q1 2024 CTSOP3.1

Ageing stock – older homes in the North

The UK's housing stock is also the oldest of any European country, with a greater share of homes built before 1946 (38%) than anywhere else.⁵⁰

Older homes tend to be poorly insulated, leading to higher energy bills and a higher risk of damp.

The North West has significantly more pre-1919 housing than the national average. The difference grows across the North West and Yorkshire and the Humber for pre-1944 units.

The North East has an above average of ‘1970s’ stock (1965-1982), which is often problematic for maintenance.⁵¹

Just over 20% of homes in the North were built before 1919 and just over one third of these pre-1919 homes - around 500,000 homes - are now in the private rented sector. The challenge to upgrade them will be significant.

Table 3.18 Age of northern housing stock				
Homes	Pre-1919	Pre-1944	1965-1982	All properties
North East	236,740	438,520	249,930	1,280,720
North West	797,020	1,374,050	602,790	3,441,760
Yorkshire and the Humber	526,460	942,960	454,050	2,530,680
North	1,560,220	2,755,530	1,306,770	7,253,160
England	5,150,540	8,970,090	4,676,210	25,562,320

Percentage			
North East	18.5%	34.2%	19.5%
North West	23.2%	39.9%	17.5%
Yorkshire and the Humber	20.8%	37.3%	17.9%
North	21.5%	38.0%	18.0%
England	20.1%	35.1%	18.3%

Source: Valuation Office Agency Table CTSOP 4.1

⁵⁰ Resolution Foundation March 2024
⁵¹ See also Chapter 1 Housing and Poverty

Overcrowding – some reductions but still a problem in Northern hotspots

The 2021 Census found that 4% of households in England and Wales, around 1.1 million, were overcrowded.

Overcrowded households were more likely to live in a home that failed the Decent Homes Standard than households that were not overcrowded (14%, 3.4 million).

Evidence suggests that overcrowding has a detrimental effect on household members’ physical and mental health. Across all tenures in England, 12% of overcrowded homes had damp problems, compared with 4% that were not overcrowded.

Perhaps surprisingly, given continued housing need, overcrowding has fallen across the North in the 10 years since the 2011 Census. The drop in northern figures is more substantial than the slight drop for England. It is probable that the pressure of overcrowding has been alleviated by the drop in average family size over that period. It also reflects the more competitive housing market in the southern regions.

Overcrowding in the North has dropped to a greater degree compared with the slight drop for England and Wales over the period. This reflects a tighter housing market, especially in the South.

But regional numbers can hide substantial differences between local areas. There is significant variation in overcrowding in constituencies, some of it particularly concentrated in urban areas.

Table 3.19 Number and percentage of overcrowded homes (bedroom standard)			
	Overcrowded homes	% of all 2021 homes	% of 2011 homes
North East	24,000	2.0%	2.9%
North West	104,000	3.3%	3.6%
Yorkshire and the Humber	69,000	3.0%	3.6%
North	197,000	3.0%	3.5%
England and Wales	1,100,000	4.3%	4.5%

Source: ONS Census 2021 and 2011

Table 3.20 Proportion of overcrowded properties (constituencies)	
Constituency	Percentage overcrowded
Manchester Central	7.5%
Manchester Gorton	12.1%
Bradford West	10.5%
Bolton South East	8.6%
Leeds Central	7.2%
Leeds North West	2.2%
Newcastle Central	5.4%
Middlesbrough	4.3%
Sheffield South East	4.2%
Stockton South	1.8%

Source: House of Commons Overcrowding constituency data 2023

The numbers are concerning as the likelihood of a household living in a non-decent home or a home with damp present is greater if the household is overcrowded.

Poor quality homes are not being replaced – demolition rates a quarter of what they were in the 2000s

At the height of the noughties housing boom, demolitions (mainly for greater rebuilds) reached over 22,000 nationally. Now the figure is four times smaller.

The rate of demolition is arguably not large enough for the renewal of outdated housing stock. Given the issues highlighted over the quality, age, and type of homes in the North this is concerning.

In 2022/23, local authorities in the North demolished 131 units and lost a further three units for other reasons. Whilst regional data is not available for housing associations, nationally the total loss was 5,895 homes, from demolition or sales. Some of these homes will be in part replaced by income from sales. In all, these numbers represent tiny fractions of social housing and are the lowest numbers since the data was initiated in 2013.⁵²

Table 3.21 Loss of dwellings from demolitions 2015/16 to 2022/23

	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	% change since 2019/20
North East	1,126	684	605	433	125	121	411	317	153.6%
North West	1,280	1,209	699	992	729	575	482	634	-13.0%
Yorkshire and the Humber	678	684	499	686	1,162	561	378	577	-50.3%
North	3,084	2,577	1,803	2,111	2,016	1,257	1,271	1,528	-24.2%
England	10,424	9,818	8,059	7,961	8,332	5,478	5,729	5,474	-34.3%
North as % of total	29.6%	26.2%	22.4%	26.5%	24.2%	22.9%	22.2%	27.9%	

Source: English Housing Survey, Live Table 118 (unrounded)

⁵² RSH SDR additional tables 2023 Table 3.7

Past regeneration lessons – the North leading the way

“I am proud to announce the next step in our devolution revolution. This government will change the future of the North of England, so northerners will no longer be dictated to from Whitehall... we will be the Government to complete devolution in the North.”

Rt Hon Angela Rayner MP, Deputy Prime Minister and Secretary of State for Housing, Communities and Local Government, speech at Labour Party Conference 2024

To improve the quality of our existing homes and places, the North needs:

- A dedicated funding stream for place-based housing-led regeneration
 - this should support selective acquisition, demolition, replacement and refurbishment of homes in areas in need of regeneration, physical improvements to the wider area and further enabling activity required to deliver successful regeneration
- Clarity on the future of the Decent Homes Standard and associated levels of funding so housing providers can plan expanded property improvement programmes
- A full ‘new burdens’ assessment of the Renters’ Rights Bill and adequate funding so local authorities can significantly increase housing enforcement capacity
- The removal of barriers currently limiting the ability of local authorities to establish new selective licensing schemes, which are the most powerful tool we have to increase quality in the private rented sector

See [NHC Comprehensive Spending Review Submission 2025](#) (www.northern-consortium.org.uk)



To support Mayors in delivering on their housing ambitions, all Mayoral strategic authorities will be given control of grant funding to support regeneration and housing delivery. This will be delivered as part of the Integrated Settlement in established Mayoral strategic authorities from 2026/27 onwards.⁵³

The new Government indicated that the Long-Term Plan for Towns would be retained and reformed into a new regeneration programme.

It is worth reflecting on the arc of policy over 25 years by different governments to intervene with regional disparity and support regeneration. The most recent being the levelling-up programme, intended to reduce geographic economic, social and health inequalities, which ended – at least in name – with the change of government.

Through the 1990s and 2000s, policy focused not just on physical regeneration, but on developing skills and social infrastructures too. Over this period there was an increased focus on the wider determinants of health outcomes such as work and employment, education and housing, with a focus on the most deprived areas.

The Housing Market Renewal programme, with seven of the nine pathfinders in the North of England, used £2.2 billion of investment to refurbish more than 108,000 existing homes, and attract private investment to complete over 15,000 new homes on sites directly funded by the programme, with a further 17,000 additional dwellings completed. Additionally, sites were provided for future development through acquisition and clearance of up to 30,000 properties.

Table 3.22 Plan for Neighbourhoods (regional proportion of selected towns)		
	Number	% total
North West	13	17%
East Midlands	10	13%
Scotland	10	13%
Yorkshire and the Humber	9	12%
North East	7	9%
East of England	7	9%
West Midlands	6	8%
Wales	5	7%
South East	5	7%
Northern Ireland	2	3%
South West	1	1%
Total	75	100%

Source: MHCLG, Plan for Neighbourhoods: prospectus (2025)

As a comparator to the £1.1 billion⁵⁴ pledged to 75 towns for Long Term Towns Funding, the New Deal for Communities (NDC) programme saw £1.7 billion invested between 1999/00 and 2007/08 in improving place-related outcomes in 39 deprived communities in England.

While earlier regeneration programmes differ from the Long Term Towns programme, learning from the experience of successful regeneration programmes like the New Deal for Communities and Housing Market Renewal, will contribute to its success.

These forerunners for the current policy on towns regeneration pioneered housing renewal programmes through the linking of public sector investment with economic growth. One of the key lessons from the Housing Market Renewal programme and other regeneration programmes is that a long-term commitment is needed, including the way that schemes are funded.

Earlier regeneration programmes were at the forefront of involving residents in large scale regeneration. While not without many challenges, especially as

HMR Pathfinders started from a more top-down approach and left some local communities feeling powerless and with ‘greater levels of stress for existing communities’,⁵⁴ a learning process was involved which could underlie future similar programmes.

Earlier programmes also successfully integrated housing with new infrastructure such as schools and health centres, ensuring more comprehensive regeneration.

It is important that the Government is able to learn the transferable lessons from these pioneering regeneration programmes.

The government recently announced a new ‘[Plan for Neighbourhoods](#)’, including a total of £1.5 billion of funding to support the delivery of a wide range of potential interventions.

Across the North of England, 29 neighbourhoods will be allocated funding worth a total of up to £580 million or 38.9% of the total funding allocation. The funding will be split 75% for capital spend and 25% revenue, with the first project spending released to local authorities from April 2026. Neighbourhood Boards will also be required to develop new ‘Regeneration Plans’ for their areas and the new Plan gives a greater focus to the role of housing within regeneration.

The prospectus for the Plan directly references the last Labour government’s ‘New Deal for Communities’ as an influence behind the Plan for Neighbourhoods.

More northern areas in need of regeneration

We estimate that in the North of England, more than 100,000 social homes will be in need of regeneration in the next 10 years.

Providing funding for the renewal of places and stock improvements is absolutely fundamental if the Government wants to fully realise the potential of housing providers to increase development and support the delivery of Government’s 1.5 million homes target.

Government can support place-based, housing led regeneration by

- Establishing a dedicated place-based fund for housing-led physical regeneration, focused on areas with concentrations of poor quality or ageing housing stock, devolved to Mayoral Combined Authorities.
- This funding should run parallel to the next Affordable Homes Programme and ramp up to £470 million in 2030/31 at a total programme cost of £1.37 billion – reflecting the level of ambition shown by the last Labour Government’s Housing Market Renewal initiative.

See [NHC Comprehensive Spending Review Submission 2025 \(www.northern-consortium.org.uk\)](#)

Building on the previous Long-Term Plan for Towns, it goes further by recognising housing as an integral part of regeneration. This is backed up with additional funding and acknowledgement of the importance of addressing homelessness, improving the quality of existing social housing, and referencing estate regeneration.

There is a case to be made that regeneration must sit alongside investment in new homes to meet the needs of communities - this latest announcement is a positive step for the North.

⁵³ English Devolution White Paper 2024
⁵⁴ Figures exclude inflationary adjustments

⁵⁵ National Audit Office Housing Market Renewal 2007

Chapter 4 – Net zero and fuel poverty



Climate change needs to be taken seriously...We feel there is too much talk, and the time has come for action...This is real. This is urgent. Listen to the people. We have spoken.

Northern Housing Consortium’s Social Housing Tenants’ Climate Jury



The climate and nature crisis is the greatest long-term global challenge that we face. The clean energy transition represents a huge opportunity to generate growth, tackle the cost-of-living crisis and make Britain energy independent once again.

Labour Party Manifesto, June 2024

Key facts



3.5 million northern homes – 46% of all homes - will require upgrades to reach EPC bands A to C



The total cost of achieving EPC C for social homes in the north is £2.4 billion



Almost two thirds of northern social housing are already at EPC bands A to C



Just under 44% of private rented homes have achieved EPC bands A to C

The road towards net zero

Energy transition and net zero policy are key priorities for the first term of the new Government.

They want to have a zero-carbon electricity system and ensure rental properties meet minimum energy efficiency standards by 2030. That is five years faster than the previous Government, who were aiming for 2035 – a target that was already thought to be ambitious.

It is one thing to promise a national renewal and clean power by 2030; delivering on those ambitions is much less straightforward.

Despite greater clarity on the target date and a re-set of commitments, the question still remains, how will Government be able to finance its very ambitious net zero policies?

The Government’s initial pre-election pledge of £28 billion a year was significantly reduced by the time the manifesto was published. However, in office, the Department for Energy Security and Net Zero has secured the biggest boost to its capital spending of any department at the 2024 Budget, and an average 22% annual increase in its overall spending limit.

Cost to Net Zero

NHC research, Warm Homes, Green Jobs, estimates that the total cost of improving the energy efficiency of the North’s social homes to EPC C is £2.4 billion.

The estimated total cost to fully decarbonise the North’s social housing stock is around £53 billion.

Adding the cost of installing photovoltaic (PV) technology to the total cost of decarbonising the North’s social homes results in a total cost of around £58.5bn.

The Government has pledged to upgrade 5 million homes by investing an extra £6.6 billion over the current parliament – double the previous Government’s investment. Given a parliamentary term of five years, that equates to a million homes a year on average.

For the social housing sector, while the majority of the cost of decarbonisation of the housing stock will come from housing providers, given the scale of the costs involved, a clear, long-term commitment of grant funding will be needed to make the transition viable for providers.

Despite the estimated costs, retrofitting homes is essential as more than a fifth of all carbon emissions in the North come from domestic properties.⁵⁷

The social housing sector will need to tackle this on multiple fronts. The proportion of non-decent social housing is low at 10.6% in the North. However, where the risk involves damp and mould being present, such high-risk remedial work will be prioritised over non-statutory targets for energy efficiency. In delivering energy efficiency, quality and safety, it must be recognised that all of these challenges intersect. Retrofit can mitigate cold and damp homes. Energy efficiency and remedial work are interconnected challenges, and financial arrangements should also reflect this integration.

Heat pump roll-out

Around 10% of existing homes will need to be heated by heat pumps, up from around 1% today. There are approximately 204,000 households currently using a heat pump. Approximately 52,000 are local authority or housing association homes. Based on the North’s share of the total English housing stock (28.4%), 14,768 of northern homes are using a heat pump (NHC estimate based on English Housing Survey).

Heat pump installations in the UK will need to increase by more than 10-fold from the 2023 level of 392,670, between now and 2028, to meet the Government target of 600,000 installations a year.

An initial three-year commitment provided £3.4 billion towards the Warm Homes Plan⁵⁸ but with the cost of installing an air source heat pump alone averaging at between £14,000 and £19,000⁵⁹, reaching net zero targets is likely to present a major financial challenge for residents, private and social landlords.

⁵⁷ Department for Energy Security and Net Zero (2024), ‘UK greenhouse gas emissions: local authority and regional’

⁵⁸ DESNZ Warm Homes Plan November 2024
⁵⁹ Energy Savings Trust <https://www.which.co.uk/reviews/ground-and-air-source-heat-pumps/article/ground-and-air-source-heat-pumps/air-source-heat-pump-costs-and-savings-akySY6N5Y6Dd>



Progress – EPC band C and beyond

The North East is leading the way with energy efficiency but there is still much to be done to ensure all rented homes in the North reach EPC band C by 2030.

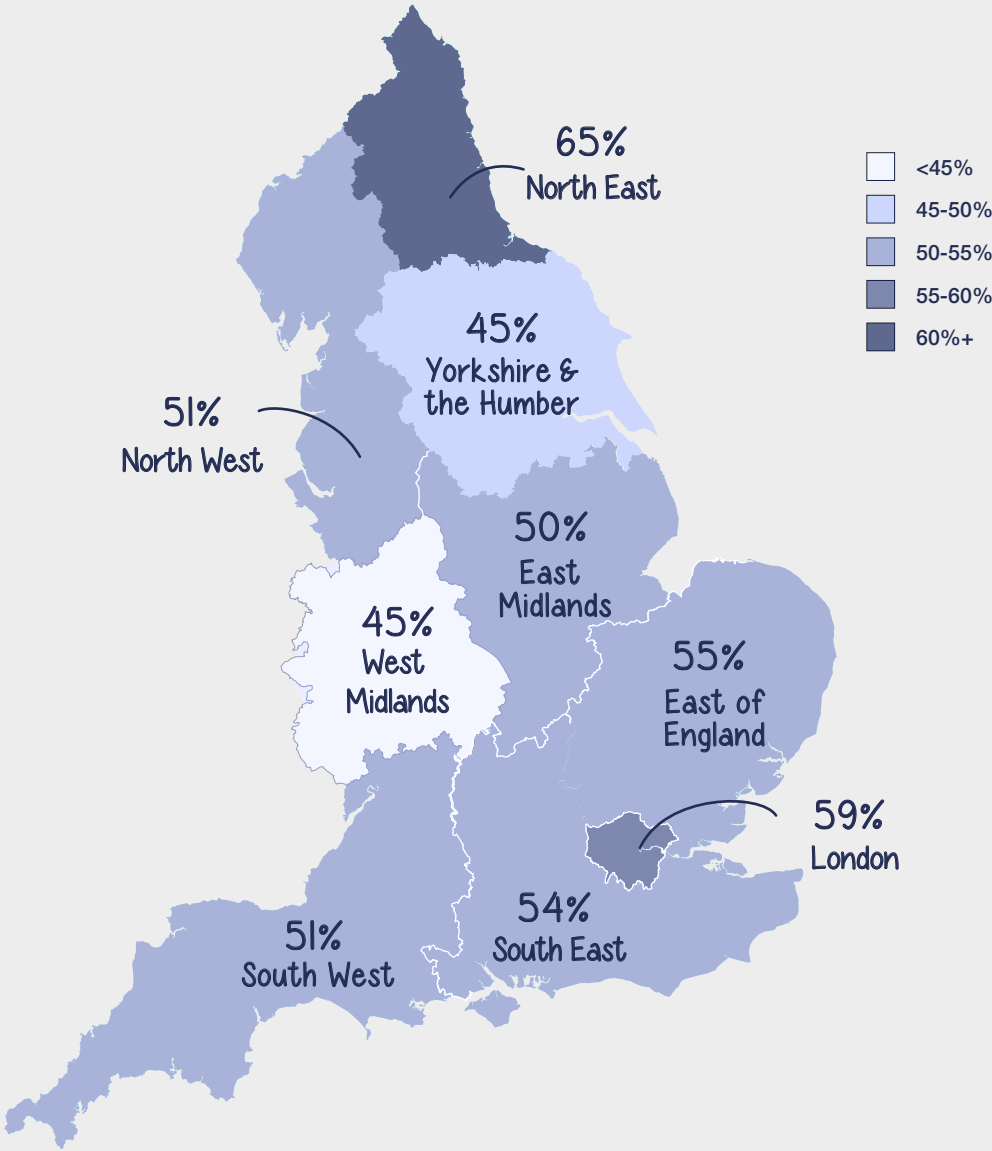
The proportion of homes identified as having an EPC bands A-C for energy efficiency increased by 2023, but at an extremely slow pace.⁶⁰

The North as a whole is keeping pace with the national average for EPC bands A-C and map 4.1 shows that the North East’s energy efficiency progress was substantial. Despite this progress, the annual target for the North has ticked upwards and the target has become more time critical.



⁶⁰ It should be noted, 2022-23 statistics continue to be impacted by the pandemic which interrupted environmental upgrade work, as well as disrupting English Housing survey field work.

Progress on energy efficiency bands A to C, by region, 2023



Map 4.1 Progress on energy efficiency bands A to C, by region, 2023

Source: English Housing Survey Energy Report January 2025

Overall, the North East has a higher proportion of energy efficient homes compared to other regions with this increasing from 2023 to 2024 from 57% to 65%. The North West has increased bands A-C homes from 44% to 51% and Yorkshire and the Humber has increased from 40% to 45%.

Table 4.2 shows the proportion of homes of all tenures below band C is over 46% – a total of 3.5 million homes in the North.

There is a worrying trend for future energy retrofit programmes, with the evidence in 2024⁶¹ showing two of the northern regions, Yorkshire and the Humber and the North West, with the highest proportions of F+ certificates for new build homes. The number of new builds at bands F and G in Yorkshire and the Humber, is four times the national average, confirming that new housing is being built below the Future Homes Standard 2025. This is a future retrofitting challenge.

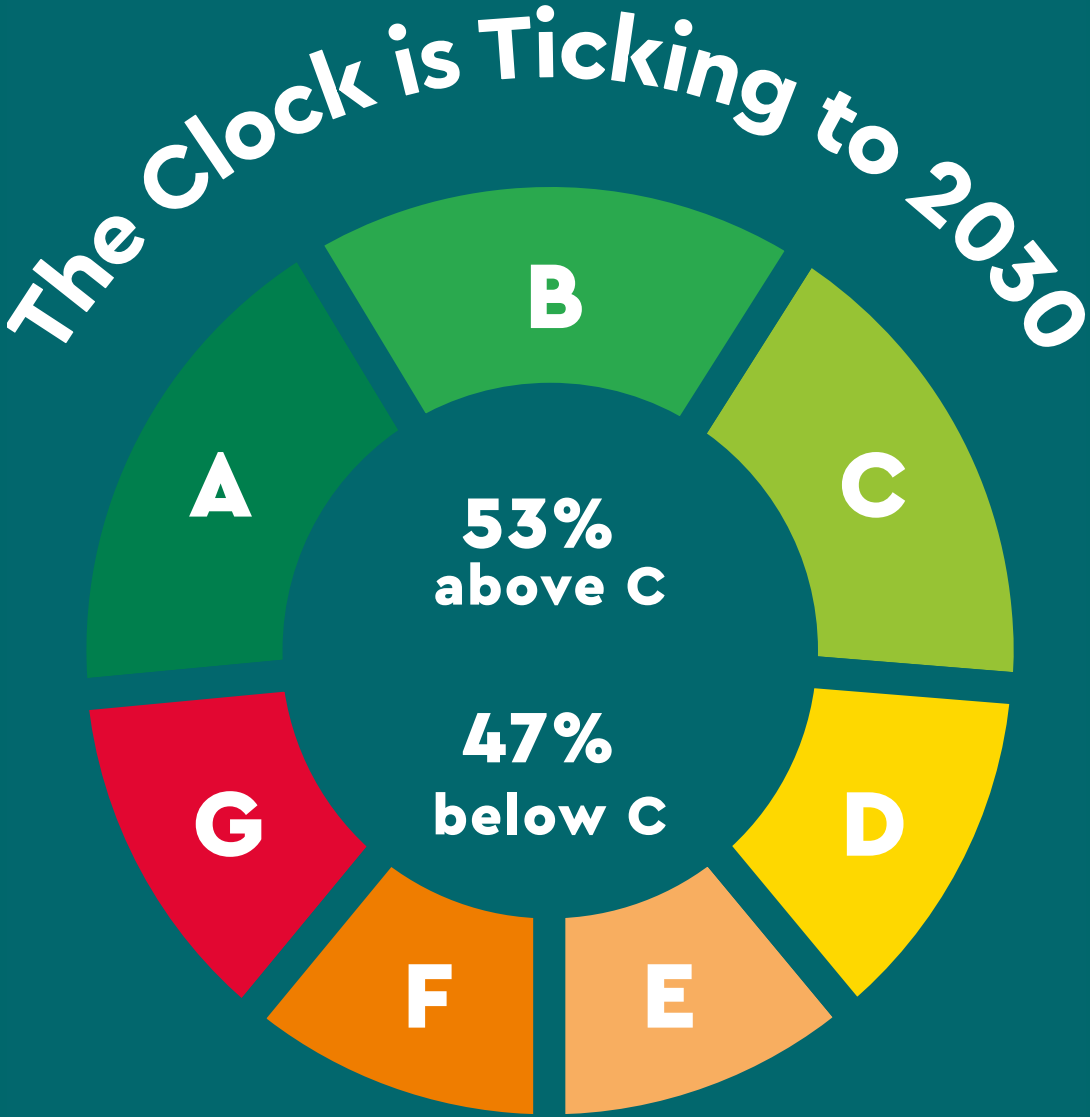
Table 4.2 Bands A-G estimates for all housing tenures 2023/24				
	A-C		D-G	
	A-C (2022/23 in brackets)			
	Thousands	%	Thousands	%
North East	819	64.7% (57.4%)	446	35.3%
North West	1,722	50.8% (43.6%)	1,667	49.2%
Yorkshire and the Humber	1,144	45.2% (40.5%)	1,387	54.8%
North	3,685	53.5% (45%)	3,500	46.4%

Source: English Housing Survey 2023-24 Energy Report Annex Table 2.4

Table 4.3 Regional progress to bands A-C						
	% A-C (2023)	% A-C (2022)	% A-C (2021)	% A-C rank	% Improvement 2012-2022	Improvement rank
North East	64.7%	57.4%	51.7%	2nd	280%	2nd
North West	50.8%	43.6%	43.8%	7th	226%	8th
Yorkshire and the Humber	45.2%	40.5%	40.9%	9th	238%	7th
North	53.1%	45.0%			240%	
England	52.5%	48.0%			249%	

Source: English Housing Survey Energy Report January 2025 Annex Table 2.4 and Annex Table 1.3: Energy efficiency rating bands, by tenure, 2012 and 2022

⁶¹ MHCLG; Energy Performance of Buildings Certificates (EPC) in England and Wales 2008 to 30 September 2024



Upgrading rented homes to bands A-C by 2030 remains time critical.

While there are a small number of homes that cannot be improved beyond EPC band D due to physical property restraints, and there is a case for exempting this small number of homes on a case-by-case basis,

overall there are around 47% of rental properties in the North below band C, with the clock ticking to 2030. Only a significant national mobilisation backed by funding will achieve domestic clean energy targets.

Progress by tenure remains variable – social housing is leading the way

Social housing has a much higher percentage of energy efficient homes, with almost two thirds reaching the target of A to C compared to just under 44% in the private rental sector and around 40% of owner-occupied homes.

Low-income private tenants are among those least able to move to improve their circumstances, and with the least control over their property. As part of the Warm Homes Plan, the Government has plans to uplift the MEES of all rented homes to EPC rating C by 2030, but around two thirds of private rented homes are still below that target.

Any further delay in making progress in the private rented sector on energy efficiency will fundamentally undermine any Government strategy to achieve a minimum standard and also to end fuel poverty.

Where these are older or terraced properties, upgrading may require area-wide regeneration schemes. This is a profound policy challenge, which is discussed in more detail in Chapter 3, A Return to Regeneration.

Government will be mindful that the harder the financial pressure perceived by private landlords, the greater the likelihood some will withdraw from the sector. Any change in the balance for private rented sector supply and demand could lead to more households struggling to find alternative rental accommodation if their landlord leaves the market.

Table 4.4 Percentage EPC bands A-C by tenure			
	Owner-occupied	Private rented	Social housing
North East	57.6%	50.8%	63.9%
North West	40.9%	39.7%	60.8%
Yorkshire and the Humber	34.0%	46.1%	64.5%
North	39.9%	43.7%	62.6%
England	37.4%	45.0%	61.4%

Source: MHCLG Energy Performance of Buildings Data: England and Wales (2022-23)

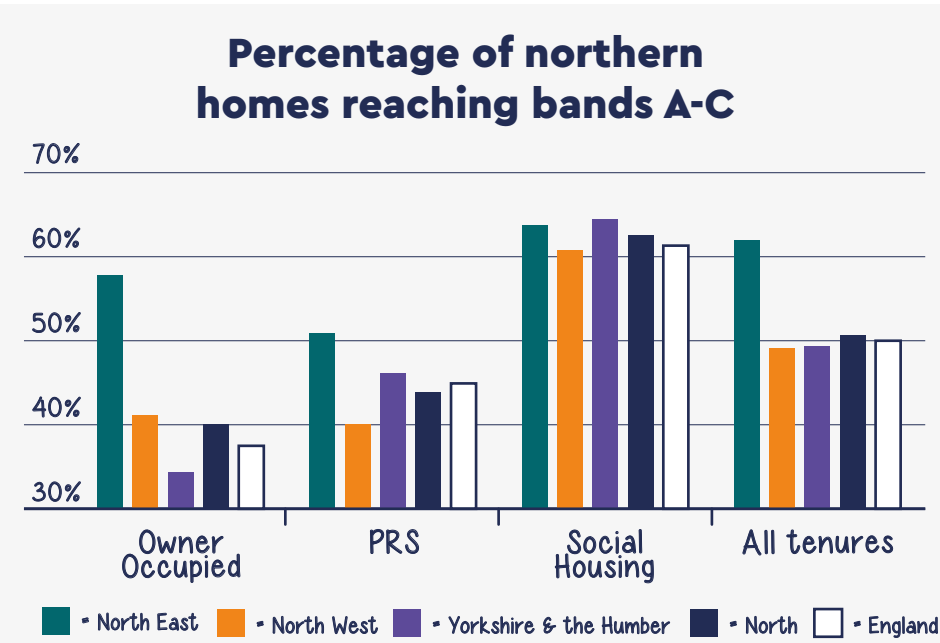


Chart 4.5 Percentage of northern homes reaching bands A-C, by tenure

Source: DESNZ, Energy Performance of Buildings Data: England and Wales (2022/23)

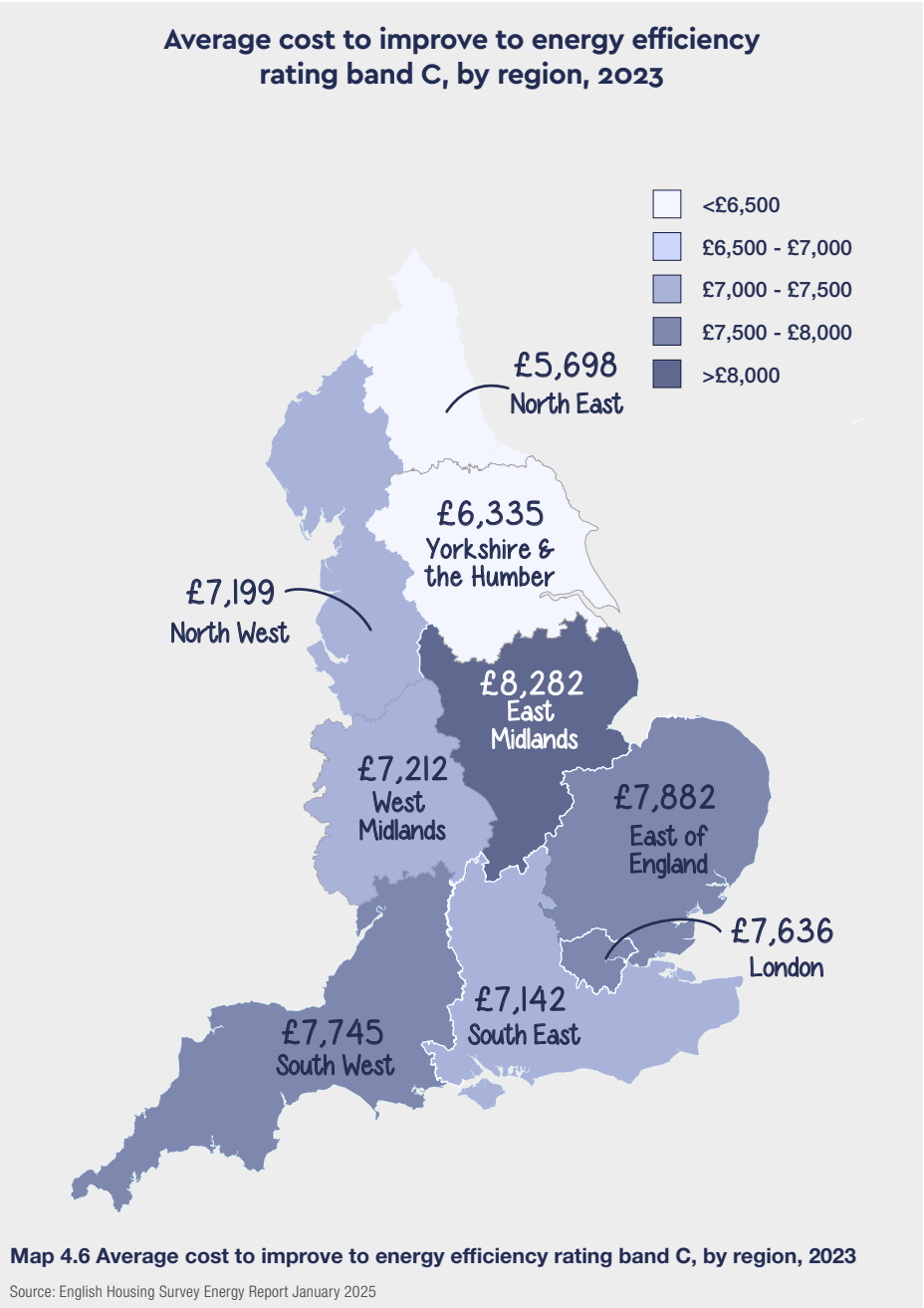
The cost of mass retrofit – lower costs for upgrades in the North

Estimates carried out by the NHC show that the total cost of improving the energy efficiency of the North’s social homes to EPC band C is £2.4 billion.⁶² To fully decarbonise the social housing stock in the North, the total cost is estimated at £53.03 billion (full costings available in Warm Homes, Green Jobs Meeting the Net Zero Challenge in the North 2024).

The North continues to benefit from the lower estimated costs of upgrading to EPC band C with an average cost of £6,410.

Social landlords’ costs are 30% lower than the average whilst private rented homes are estimated to be the highest cost, though there is less than 1% difference when compared with owner-occupied homes.

The North East, as well as showing higher progress towards bands A-C, also had the lowest average cost of £5,698 to achieve band C, followed by Yorkshire and the Humber (£6,335), compared with all other regions (£7,142 to £8,282).



Map 4.6 Average cost to improve to energy efficiency rating band C, by region, 2023

Source: English Housing Survey Energy Report January 2025

⁶² NHC Warm Homes, Green Jobs: Meeting the Net Zero Challenge on the North 2024

Table 4.7 Average upgrade costs to band C by region and tenure					
	Regional average	Owner-occupied	Private rented	Local authority	Housing association
National % variance		2.6%	3.2%	-32.7%	-28.6%
North East	5,698	5,846	5,880	3,835	4,069
North West	7,199	7,386	7,429	4,845	5,140
Yorkshire and the Humber	6,335	6,500	6,537	4,264	4,524

Source: Calculated from English Housing Survey Annex Table 2.3 and 2.4
The national % variance reflects regional cost differences

As the upgrade costs include material, labour and finance, it is difficult to find ways of achieving substantial savings from economies of scale other than procurement and financing processes. The nature of the industry has not appeared to lend itself to such an approach, however there are opportunities for co-procurement through the emergence of housing partnerships. Increasingly, housing providers are coalescing into housing partnerships. These are an ideal vehicle through which to coordinate future retrofit plans and send strong signals to contractors, skills providers and the wider market.

MCAs and their respective housing partnerships are working to demonstrate the long-term demand they will have for retrofit suppliers and contractors. This aims to make it an investable and scalable proposition for supply chain partners. The NHC's [Warm Homes](#), [Green Jobs](#) research identified this type of planning and partnership will help act as a catalyst to grow the retrofit workforce and the supply chain.



Proportion of homes at each cost level

It would cost between £1,000 to £4,999 to improve around a third (33.28%) of eligible dwellings in the North to a band C and around £5,000 to £9,999 to improve just under half (41%). Around 4% of northern dwellings would require

less than a £1,000 investment, whereas just under 15% of eligible dwellings would require larger investments of between £10,000 and £14,999. The remaining 7% would need more than £15,000 to improve to a band C.

Table 4.8 Banded costs to improve to an energy efficiency rating band C (all tenures)						
Thousands	Less than £1,000	£1,000 to £4,999	£5,000 – £9,999	£10,000 – £14,999	Over £15,000	Total
North East	24	162	167	49	29	431
North West	82	447	697	264	136	1,626
Yorkshire and the Humber	39	526	525	191	72	1,353
North	145	1,135	1,389	504	237	3,410

Source: English Housing Survey Energy Report Annex Table 2.15 January 2025

Percentage proportion of banded costs to band C

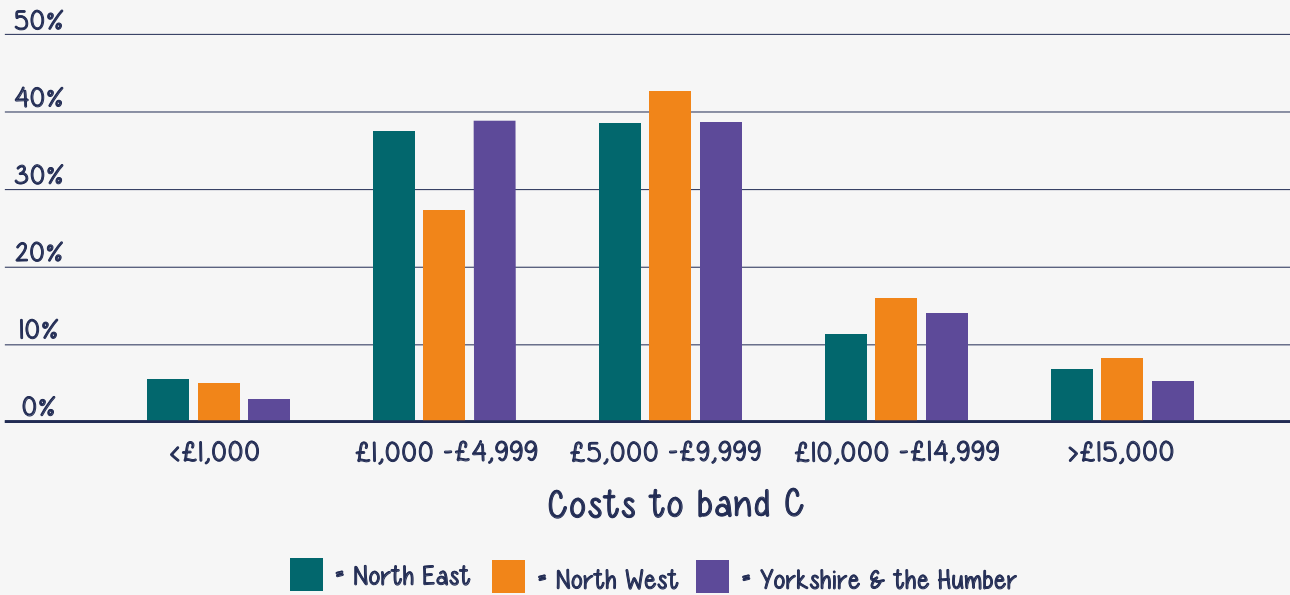


Chart 4.9 Percentage proportion of banded costs to band C (all tenures)

Source: English Housing Survey Energy Report January 2025 Annex Table 2.15
Base: All dwellings able to be improved to band C

Energy savings – upgrading homes in the North to EPC band C saves an average of £230 on bills

Nationally, for homes improved to band C, the average energy cost savings were £280 per year. Private rented homes had higher average energy cost savings of £292 per year, in comparison with social sector dwellings, at £157. For homes improved to band C, the average energy cost savings are around £230 per year in the North.

For properties in the private rented sector, the costs of energy improvements fall to landlords, while the benefits of

lower energy bills and a warmer property fall to tenants. This is a potential blockage for investment, whereby landlords have little motivation to invest in upgrading the energy performance of their property.

In theory, private landlords should be able to command a rent premium as a result of offering prospective tenants a property with lower energy costs. However, the extent to which this might occur is unclear if the

energy performance of a significant proportion of the private rented sector was improved. This aspect is likely to be further explored as regulation is introduced to the sector through the Renters’ Rights Bill.

Homes in the North East had the lowest average energy cost savings of all regions at £174 per year, followed by Yorkshire and the Humber (£260) and the North West (£271).

Table 4.10 Average energy savings of dwelling improved to B and C

	Regional average	Owner-occupied	private rented	local authority	housing association
National % variance		5.3%	1.6%	-48.1%	-41.0%
North East	£173.61	£182.79	£176.45	£90.08	£102.39
North West	£270.56	£284.85	£274.98	£140.38	£159.56
Yorkshire and the Humber	£259.85	£273.58	£264.09	£134.82	£153.25

Source: English Housing Survey Energy Efficiency Annex Table 2.8

The value of the energy saved is the greatest monetised benefit. The benefits in terms of improved householder comfort and air quality are all driven by the changes in the amount and type of energy used in the home. Trade-offs will be inevitable as landlords choose the most cost-effective measures to meet new policy targets and this will vary the greenhouse gas emissions savings.

The North East had the lowest average CO2 savings per year at 1.0 tonnes, in comparison with all other regions, which ranged from 1.4 tonnes to 2.0 tonnes.

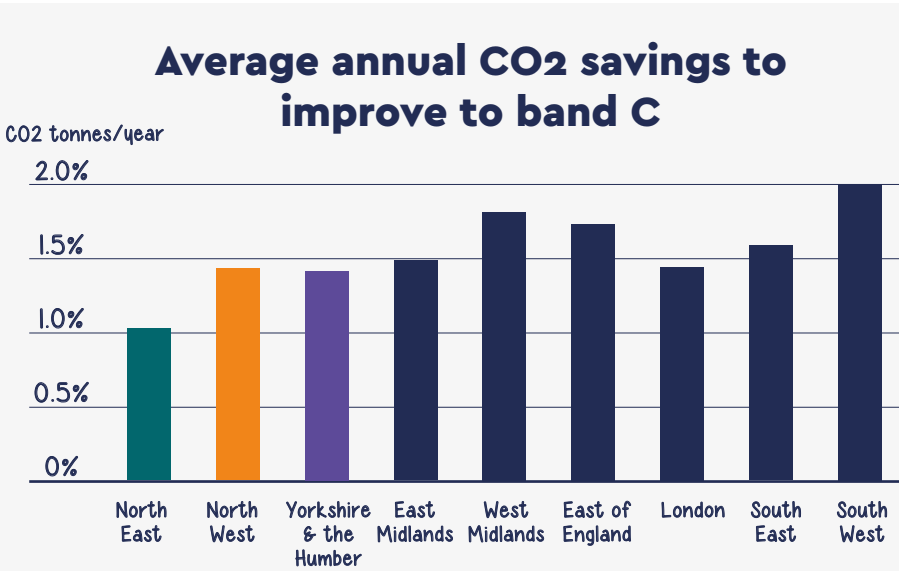


Chart 4.11 Average annual CO2 savings to improve to band C, by region, 2022

Source: English Housing Survey Energy Report Annex Table 2.1

Government support for upgrades – Northern owner-occupiers leading the way, but is the support reaching those who need it the most?

The number of northern households in receipt of financial support through the Energy Company Obligation (ECO) remains a bright spot in the North’s net zero journey.

The North West and North East have the best and second highest rates of distribution per 1,000 households, and Yorkshire and the Humber is fourth of the nine English regions. However, the rates (at best) constitute only 27.4% of Northern households.

It is essential that the Energy Company Obligation (ECO) is effectively directed at low income, cold homes. Northern households have been beneficiaries of the ECO, but it is having a limited effect on fuel poverty. The disproportionate cost of heating a home with an EPC rating of D E, F or G, is a material contributor to fuel poverty. The challenge is to ensure that programmes to upgrade the energy efficiency of homes are well-targeted to be effective in not just reducing emissions but reducing fuel poverty.

Funding to boost progress

NHC research, shows that Government can help accelerate progress towards energy efficient homes by:

- Providing £500 million of retrofit funding per year to 2030 for the north to upgrade all social homes to epc band C and kickstart the drive to net zero. This funding should be consistently available for providers to access as they are ready, rather than delivered through short, time-bound ‘waves’.
- Committing to increasing funding from 2030 to £1 billion a year for the North to accelerate the decarbonisation of the North’s social housing stock.

See [NHC Comprehensive Spending Review Submission 2025 \(www.northern-consortium.org.uk\)](https://www.northern-consortium.org.uk)

Table 4.12 Households in receipt of ECO measures by region 2013-2023

	Households in receipt of ECO measures	Percentage of England’s households in receipt of ECO measures	Households in receipt of ECO measures per 1,000 households	Rank
North East	146,853	5.9	126.0	2nd
North West	423,469	16.9	135.7	1st
Yorkshire and the Humber	269,742	10.8	117.0	4th
North	840,064	33.6	127.4	
England	2,045,452	81.8	88.1	

Source: DESNZ Household Energy Efficiency 2024

Warm Homes: Social Housing Fund

Northern landlords have so far delivered 45% of the original Social Housing Decarbonisation Fund (SHDF) Waves 1 and 2.1 household upgrades⁶³. For both waves combined, the North West has had the highest measures installed and homes upgraded, with the North East second and the Yorkshire & the Humber third.

A total of 9,768 homes have been upgraded up to June 2024. This is well above the North’s proportional share of homes and suggests the North’s social landlords are good partners for net zero.

On average each northern home had 1.8 measures installed.

Under SHDF Wave 2.1 up to the end of June 2024, Yorkshire and the Humber had the most households upgraded (1,300 households, 23%), followed by the North West with 1,000 households (17%).

In March 2025, social housing landlords were successful in securing funding from Warm Homes: Social Housing

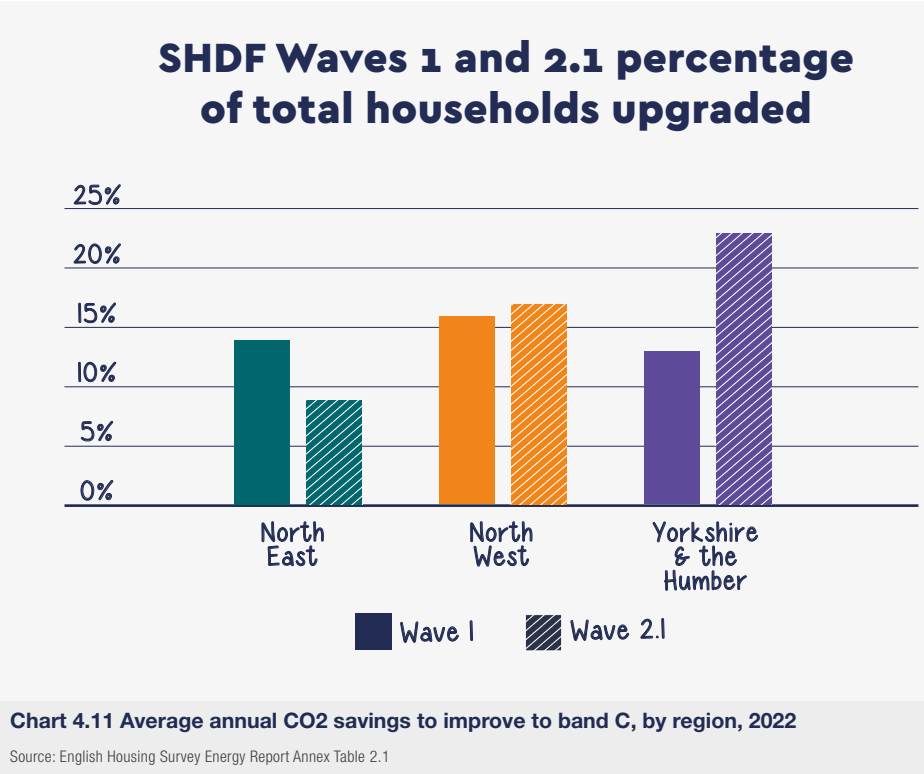
Fund Wave 3. The Greater Manchester Combined Authority (GMCA) will receive an allocation of funding for retrofit, as part of its integrated funding settlement. This will include funding from the Warm Homes Social Housing Fund, Warm Homes Local Grant and Public Sector Decarbonisation Scheme. This will allow funding to better align with locally led plans for economic growth, training and skills provision, as well as support greater collaboration between housing providers in Greater Manchester.

The Green Homes Grant Local Authority Delivery and Home Upgrade Grants programme up to June 2024 has also been successful for northern local authorities. However, the North’s disproportionately large (34.8%) share is driven by the North West delivering 19.3% of the nation’s measures installed. The North East and Yorkshire and the Humber were bottom and third bottom of all regions.

These programmes are recorded by measures rather than households upgraded but if SHDF measures/ household performance in Table 4.13 is a relevant comparator, so far these programmes would amount to over 17,000 homes in the North.

Table 4.13 SHDF (Warm Homes) Waves 1 and 2.1 measures installed, and homes upgraded					
	Measures installed	% of programme	Homes upgraded	% of programme	Measures/home
North East	5,287	12.6%	2,785	12.9%	1.9
North West	7,108	17.0%	3,513	16.3%	2.0
Yorkshire and the Humber	5,222	12.5%	3,470	16.1%	1.5
North	17,617	42.1%	9,768	45.2%	1.8
England	41,833		21,610		1.9

Source: DESNZ SHDF statistics Tables 5.1 and 5.2: SHDF Waves 1 and 2.1



Targeted support payments by Government, especially during the periods of exceptionally high energy prices, prevented a significant increase in the official levels of fuel poverty. However, based on current energy price levels, targeted support to the fuel poor will remain important.

Warm Homes funding has helped the social housing sector to make good progress towards reaching achieving an EPC C rating for its entire stock by 2030. However, maintaining the focus and the ongoing commitment of Government to provide support will continue to be needed amidst continuing demands on the finances of the social housing sector.

Table 4.15 Home Upgrade Grants programme and Green Homes Grant Local Authority Delivery phases 1-3		
	Measures	% of England total
North East	6,517	7.3%
North West	17,087	19.3%
Yorkshire and the Humber	7,275	8.2%
North	30,879	34.8%
England	88,716	100.0%

Source: MHCLG Green Homes Grant Local Authority Delivery and Home Upgrade Grants, August 2024

⁶³ For Wave 3 DESNZ re-named SHDF as The Warm Homes: Social Housing Fund

Fuel poverty - the North is disproportionately affected and Yorkshire and the Humber hit hardest

In 2023, there were an estimated 13% of households (3.17 million) in fuel poverty in England. One third of households in fuel poverty are located in the North (31.4%). Yorkshire and the Humber had one of the highest rates at 16.4%, with Kingston upon Hull having the largest proportion of fuel poor households in the North at 20.4%.

The aggregate fuel poverty gap for England in 2023 was estimated at £1.32 billion. The North’s aggregate fuel poverty gap is £446 million.

The average fuel poverty gap for England in 2023 (the reduction in fuel costs needed for a household to not be in fuel poverty) was estimated at £417.

Rural households report a substantially higher than average fuel poverty gap. A combination of low energy efficiency and

larger floor areas leads to a very high median fuel cost in rural areas, driving the large gap and high fuel poverty rate. Yorkshire and the Humber’s fuel poverty gap has increased by around double the national average and the latest data on rankings demonstrate how fuel poverty is widespread across this region. Kingston upon Hull had the largest proportion in the North, with 20.4% fuel poor households. With over half (54.8%) of homes in Yorkshire and the Humber below band C, the higher cost of heating a home with an EPC rating of D E, F or G contributes to fuel poverty, alongside low incomes.

Fuel poverty affects 18% of households or more in the local authority areas with the highest rates. This included six local authorities in Yorkshire and the Humber (Hull 20.4%, Bradford 19.8%, NE Lincs 19.4%, Doncaster 18.2%, Calderdale 18.1%, Kirklees 18.1%) and three in the North West (Pendle 19.6%, Burnley 19.3%, Hyndburn 18.4%).

The Committee on Fuel Poverty notes that “it is worth examining the combination of old (pre-World War 2) properties, such as the early 20th century terraced housing; low-income neighbourhoods and whether ethnic minority communities, perhaps concentrated in low value owner-occupied and private rented properties, have not been reached by ECO and other programmes.”⁶⁴

Aligning energy programmes with decency and quality programmes provides a whole-house approach to achieving warmer homes. This has implications for the structure of the Government’s funding programmes but may be crucial to meeting the 2030 target of achieving the C rating for as many fuel poor households as possible.

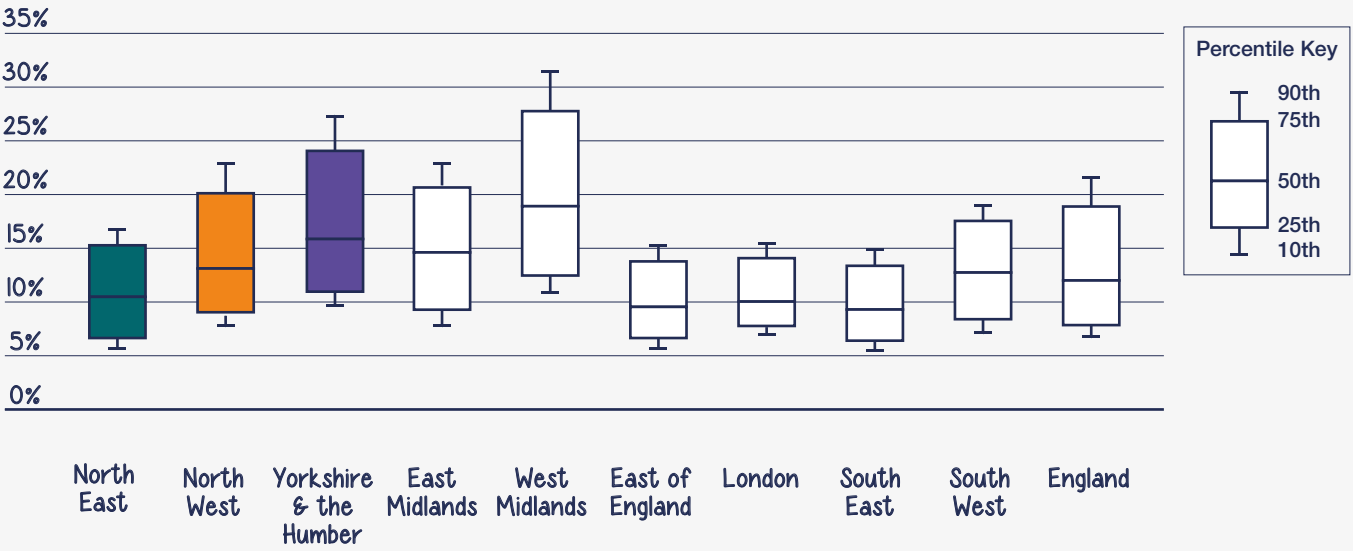
⁶⁴ Committee on Fuel Poverty ‘Can Fuel Poverty be Ended’ 2024

Table 4.16 Fuel poverty by region

Region	Proportion of Proportion of not fuel poor households (%)	fuel poor households within group (%)	Number of households Not fuel poor	Number of households (thousands) - Fuel poor	Total number of households (thousands)	Proportion of total fuel poor households (%)	Aggregate fuel poverty gap (millions of £)	Average fuel poverty gap (£)
North East	89.4	10.6	1,082	129	1,211	4.1	39	305
North West	85.6	14.4	2,795	469	3,264	14.8	245	521
Yorkshire and the Humber	83.6	16.4	2,017	396	2,413	12.5	162	409
East Midlands	85.2	14.8	1,814	315	2,129	9.9	128	407
West Midlands	80.5	19.5	2,035	494	2,529	15.6	176	356
East	89.7	10.3	2,428	279	2,707	8.8	113	405
London	89.8	10.2	3,335	379	3,715	12.0	125	329
South East	90.4	9.6	3,575	378	3,952	11.9	123	326
South West	87.1	12.9	2,249	334	2,584	10.5	212	634
All households	87.0	13.0	21,330	3,174	24,504	100.0	1,323	417

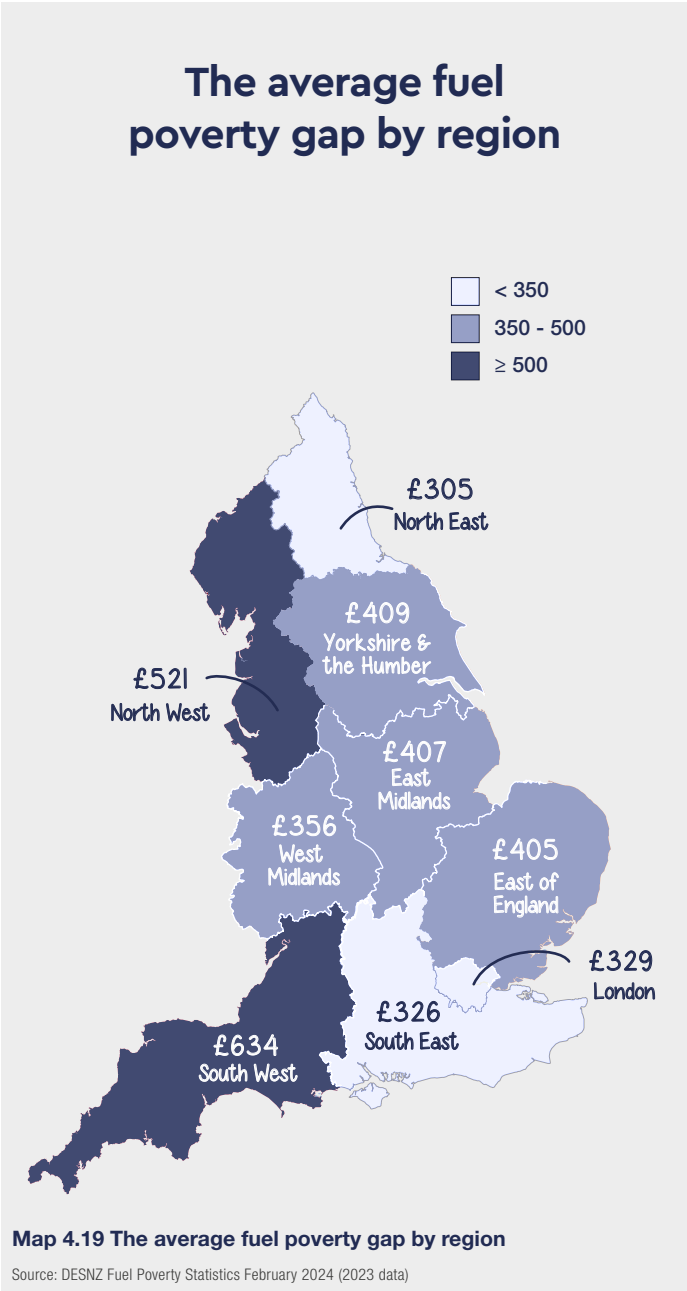
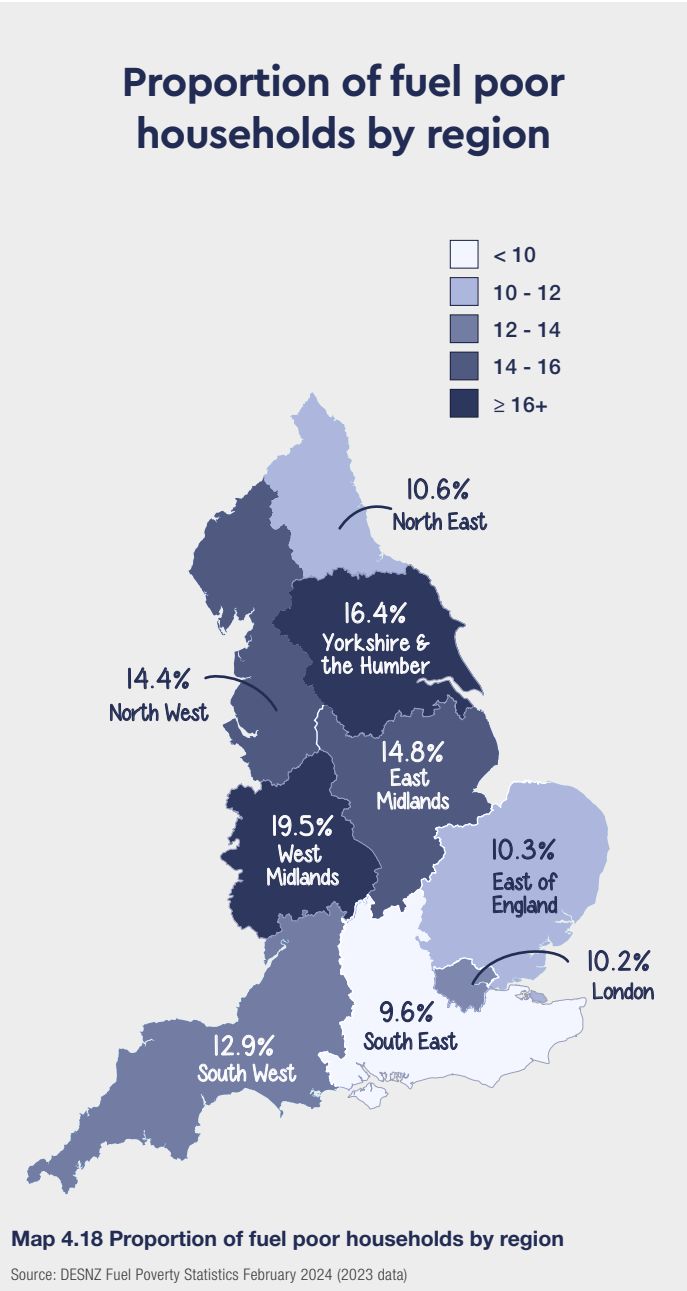
Source: DESNZ fuel poverty data tables 2024 (2023 data)

Chart 4.17 Proportion of households in fuel poverty, Lower layer Super Output Areas within region



Source: DESNZ Sub-regional fuel poverty in England, 2024 report (2022 data)

The North East has the lowest average fuel poverty gap of £305. This is due to having the lowest median fuel costs of £2,010, compared to an overall median of £2,200.



For the combined authority areas, apart from the North East CA and York and North Yorkshire, they tended to have slightly higher levels of fuel poverty than their regions.

As part of a review of the Fuel Poverty Strategy, the Greater Manchester Combined Authority will receive an allocation of funding for the Warm Homes: Social Housing Fund, and the Warm Homes: Local Grant, plus the Public Sector Decarbonisation Scheme, for their area as part of their trailblazer devolution deals.⁶⁵

Table 4.20 Households in fuel poverty by combined authorities			
	% fuel poverty	Households in fuel poverty	All households
Greater Manchester CA	14.1%	170,528	1,211,501
Liverpool City Region	14.9%	103,748	696,099
North East CA	10.8%	97,174	900,968
South Yorkshire CA	17.2%	104,103	605,167
Tees Valley CA	11.2%	33,948	302,546
West Yorkshire CA	17.3%	173,567	1,001,749
York and N. Yorkshire	15.3%	566,89	370,778
Not Combined	14.7%	258,578	1,757,997
North	13.8%	941,646	6,846,805

Source: DESNZ Sub-regional Fuel Poverty 2024 (2022 data)

NOTE 1: Fuel poverty was researched heavily during the price spike. The detailed studies have not been repeated, so for further analysis, colleagues are requested to explore Chapter 2 of the 2023 edition of the Monitor, for example for CPAG's fuel poverty after housing costs.

NOTE 2: The Government's latest data is derived from a two-year range of English Housing Survey interviews up to March 2023. This data is then modelled to create local authority and lower super output area breakdowns. In England, the number of households estimated to be in fuel poverty was 3.18 million (13.1%). This is calculated using the Low-Income Low Energy Efficiency (LILEE) metric⁶⁶.

NOTE 3: Chapter 1 Housing and Poverty contains headline data for fuel poverty.

⁶⁵ MHCLG Review of Fuel Poverty Strategy February 2025

⁶⁶ Annex B, Annual Fuel Poverty Statistics in England, 2024 (2023 data)
<https://assets.publishing.service.gov.uk/media/65cccecb1d939500129466a9/annual-fuel-poverty-statistics-report-2024.pdf>

Annex 1 - Impact of New Standard Method by local authority (December 2024)

Yorkshire and the Humber

	Local authority	Region	Current method	Proposed method	Percentage change from current method
1.	Sheffield	Yorkshire and the Humber	3,036	2,390	-21%
2.	Bradford	Yorkshire and the Humber	2,232	1,828	-18%
3.	Wakefield	Yorkshire and the Humber	923	1,541	67%
4.	Rotherham	Yorkshire and the Humber	544	1,080	98%
5.	Kingston upon Hull, City of	Yorkshire and the Humber	536	993	85%
6.	York	Yorkshire and the Humber	1,020	1,217	19%
7.	Kirklees	Yorkshire and the Humber	1,595	1,840	15%
8.	Calderdale	Yorkshire and the Humber	742	854	15%
9.	Barnsley	Yorkshire and the Humber	831	944	14%
10.	East Riding of Yorkshire	Yorkshire and the Humber	817	1,924	135%
11.	North Lincolnshire	Yorkshire and the Humber	359	637	77%
12.	Doncaster	Yorkshire and the Humber	525	1,198	128%
13.	North Yorkshire	Yorkshire and the Humber	1,361	4,077	199%
14.	North East Lincolnshire	Yorkshire and the Humber	190	623	227%
15.	Leeds	Yorkshire and the Humber	3,987	3,811	-4%
	Yorkshire and the Humber		18,699	24,957	33%

North East

16.	Hartlepool	North East	157	361	129%
17.	South Tyneside	North East	306	623	103%
18.	Middlesbrough	North East	251	522	107%
19.	Sunderland	North East	512	1,059	106%
20.	Gateshead	North East	417	811	94%
21.	Stockton-on-Tees	North East	444	746	68%
22.	County Durham	North East	1,129	2,011	96%
23.	Newcastle upon Tyne	North East	1,417	1,206	-14%
24.	North Tyneside	North East	745	989	33%
25.	Darlington	North East	152	440	189%
26.	Northumberland	North East	549	1,649	200%
27.	Redcar and Cleveland	North East	45	559	1142%
	North East		6123	10,976	79%

North West

28.	Liverpool	North West	2,167	1,847	-15%
29.	Warrington	North West	791	1,064	34%
30.	Lancaster	North West	415	619	49%
31.	Stockport	North West	1,097	1,815	65%
32.	Fylde	North West	257	410	60%
33.	Rossendale	North West	179	321	79%
34.	St. Helens	North West	391	718	84%
35.	Wyre	North West	280	582	107%
36.	Wirral	North West	728	1,602	120%
37.	Preston	North West	269	590	119%
38.	Chorley	North West	506	564	11%
39.	Sefton	North West	578	1,368	136%
40.	Cheshire East	North West	977	2,461	152%
41.	Halton	North West	203	471	132%
42.	Knowsley	North West	255	600	135%
43.	Ribble Valley	North West	113	310	174%
44.	Pendle	North West	124	333	168%
45.	South Ribble	North West	169	489	189%

46.	West Lancashire	North West	166	562	238%
47.	Cheshire West and Chester	North West	532	1,914	260%
48.	Blackburn with Darwen	North West	134	506	278%
49.	Blackpool	North West	147	585	297%
50.	Cumberland	North West	244	1,105	352%
51.	Hyndburn	North West	50	301	501%
52.	Westmorland and Furness	North West	227	1,331	486%
53.	Burnley	North West	51	340	566%
54.	Bolton	North West	See Joint Plan	1,184	NA - joint plan under current method
55.	Bury	North West	See Joint Plan	979	NA - joint plan under current method
56.	Manchester	North West	See Joint Plan	2,430	NA - joint plan under current method
57.	Oldham	North West	See Joint Plan	910	NA - joint plan under current method
58.	Rochdale	North West	See Joint Plan	918	NA - joint plan under current method
59.	Salford	North West	See Joint Plan	1,308	NA - joint plan under current method
60.	Tameside	North West	See Joint Plan	1,124	NA - joint plan under current method
61.	Trafford	North West	See Joint Plan	1,599	NA - joint plan under current method
62.	Wigan	North West	See Joint Plan	1,418	NA - joint plan under current method
North West			21,497	34,678	61%



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