

# **SIMPLY ABOUT SUPPLY?**

**HOW HOUSING ISSUES  
VARY BY REGION**

**India Gerritsen**

April 2025

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Registered charity no: 800065 (England and Wales), SC046557 (Scotland)

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## ABOUT THIS PAPER

The purpose of this think piece is to outline the current state of England's housing, highlighting the importance of a regional understanding of need and existing housing issues when it comes to increasing housing supply to effectively meet local demand.

## ACKNOWLEDGEMENTS

The author would like to thank IPPR colleagues Maya Singer-Hobbs, Marcus Johns, Zoë Billingham, Rosie Lockwood and Henry Parkes. I would also like to thank Chris Bailey at Action on Empty Homes for providing data clarification.

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Gerritsen I (2025) *Simply about supply? How housing issues vary by region*, IPPR North.

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# SUMMARY

The government has committed to building 1.5 million homes over the course of this parliament. Housing issues vary across England's regions, so a place-informed approach will be necessary to deliver those homes and address the housing crisis.

Across England, housing challenges vary by region in three key areas.

- 1. Affordability:** Affordability is central to housing security and social mobility, yet no region in England meets the government's own affordability criteria for home ownership.<sup>1</sup> House purchase affordability has worsened over time, with the steepest declines in London, the South East, and the East of England from 1999–2023. Challenges manifest differently in regions where house prices are lower, where lower earners remain locked out of home ownership (Gerritsen 2024). Similarly, the government's affordability criteria for rentals show that social and private rentals are unaffordable for lower-income earners across nearly all regions, even where lower incomes are matched to lower rents. This means lower earners are disproportionately impacted by poor housing affordability, highlighting the need for more genuinely affordable housing to rent and buy. Affordability is intertwined with availability, and poor availability of genuinely affordable housing is fuelling England's housing and public health crises. Lower-income households are particularly affected due to an ever-declining social housing stock.
- 2. Tenure:** Owner-occupied homes are the most prevalent tenure in England at 67.9 per cent of households, but rates have decreased by almost 6 per cent in the last two decades, alongside a decline in social renting and rise in private renting. Social renting is most prevalent in the North East and London. Northern regions have more lower earners as private renters, who would likely benefit from social housing – which, on average, offers better affordability, quality and tenancy security than the private rental sector.
- 3. Quality:** Safe, good quality housing is a public health essential, yet 14 per cent of households in England live in homes that fail the Decent Homes Standard. The prevalence of poor quality housing is particularly high among private rentals, with 21 per cent being non-decent, damp or containing Category 1 hazards. The North West has the highest rates of non-decency across all tenures. While social rentals have, on average, the lowest levels of non-decency of all tenures, quality issues do remain. The tragic death of Awaab Ishak in a housing association property in Rochdale led to the introduction of Awaab's Law. This will compel social landlords to investigate and fix damp and mould within set timeframes, and to rapidly repair emergency hazards.

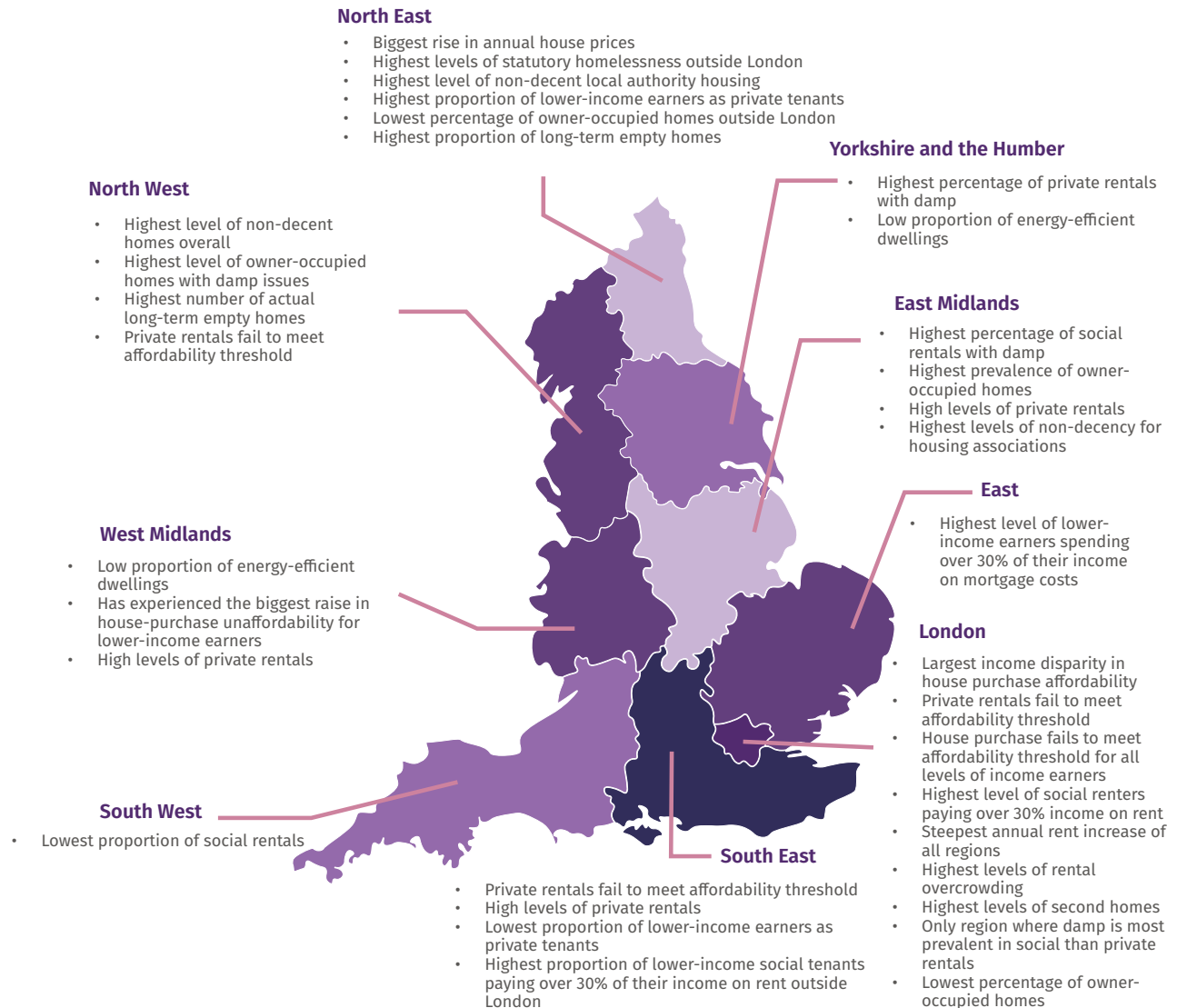
To improve housing in England, an understanding of how issues manifest differently across regions is essential. Regionally responsive policy that works collaboratively with and empowers strategic and local authorities is required. While increasing housing supply is important, it must be the right supply in the right place – in terms of affordability, tenure and quality. Simply delivering more homes at current or 80 per cent of market rate (so called affordable homes) will not resolve England's housing issues.

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<sup>1</sup> That house-purchase equates to five years of disposable income or less based on regional averages of both.

**FIGURE S.1: HOUSING CHALLENGES ARE REGIONALLY DIVERSE AND CONTEXT SPECIFIC**

**Housing challenges by English regions**



Source: Author's analysis

# 1. INTRODUCTION

Recent government interventions on housing include: the upcoming renters (reform) bill, to improve tenancy security in private rentals; Awaab's Law to bring in swift repairs to dangerous social rentals; offering one-off £150 grants to homeowners to provide energy performance upgrades; and a host of changes to the planning system. There are also changes to how housing need is calculated, with a New Standard Method aiming to answer regional housing need.

The UK has the deepest regional inequalities of any advanced economy. Stark divides in productivity, employment, health and wealth hold back prosperity across the country. The housing crisis is both a symptom and a driver of these inequalities – impacting every region in different and damaging ways. Regional inequality's impact on housing is evident, with those in poverty at higher risk of poor housing conditions and reliant upon social housing and financial support as a buffer (Tunstall 2013). The reality is that no region is immune from the consequences of an unbalanced economy, with issues such as dilapidated or poor-quality housing stock, empty homes, unaffordable rents and mortgages, and a social-housing shortage existing to a varying degree across different parts of the country.

For example, London's overheated economy fuels spiralling housing costs, pushing home ownership out of reach for many and forcing renters into ever more precarious conditions. At the same time, the North's housing stock is among the oldest in Europe, with 24 per cent of homes built before 1999 and a staggering 44 per cent before 1944. These outdated homes contribute to poor health, higher energy bills and declining living standards (Johns and Longlands 2020).

Housing is a known social determinant of health (Marmot 2020). Poor quality, unaffordable housing has consequences for quality of life and opportunities, the economy, regional communities, and for physical and mental health. But a safe and secure home is out of reach for many, with England experiencing a housing crisis and record levels of homelessness. In response, the government has set out its intention to reform the rental sector and build 1.5 million homes over five years in England. If implemented effectively and with regard for regional need, these measures could help the government to make progress on its missions to reduce health inequality, break down barriers to opportunity, and spark regional and national economic growth.

Ensuring the housing built is appropriate to need is key to ensuring all individuals – regardless of income – have access to good quality, affordable and secure tenancy homes. Different regions have different populations, housing issues and types of need. Regions with high proportions of lower-income earners, for example, are more likely to need social housing, while areas with high levels of non-decent housing need retrofitting. A regional approach would help to ensure that money is spent most effectively on new housing that meets the affordability and tenure need of local populations. Given that homes are the foundation for individuals to be able to make a life for themselves and support the economy – having a stable base for a job and being able to work with good health – ensuring existing and new homes support local populations and play a

role in supporting public health is key to achieving the government's mission to deliver regional growth.

IPPR has previously argued that England's housing landscape is far from uniform and features increasing regional disparities (Hull and Cooke 2012), having advocated for a national housing policy with distinctive regional strategies as early as 2003 (Holmes). The current housing system can be improved, and regionally appropriate policy solutions are a way forward, as highlighted in this think piece.



## 2. AFFORDABILITY

### HOUSING AFFORDABILITY

Ensuring housing affordability across house-purchase prices and rental costs is key to improving living standards, health and economic security.

The government defines house prices as affordable when the average regional house price equates to five years or less of an average disposable income for a full-time worker in that region (ONS 2023).<sup>2</sup> **No region currently meets this affordability criterion**, with average house prices in England equivalent to 8.6 years of annual income (ONS 2024). Since 1999, this gap has widened in all regions, particularly for lower-income earners, who in 2023 required an additional six years of income to afford a home (ONS 2024).

**FIGURE 2.1: INCOME DISPARITY GREATLY AFFECTS HOUSE-PURCHASE AFFORDABILITY**

The average number of years of disposable household income needed to buy an average-priced home by income level and region, FYE 2023, highlighted with the five-year affordability threshold



Source: ONS 2024

Access to home ownership is increasingly out of reach for many as house prices have outpaced income growth (Cribb et al 2024). On average, only the **top 10 per cent of households can afford to purchase a home without significant financial strain** (ONS 2024). The disparity is stark: **across England, the difference in income years required for home ownership between lowest and highest earners is nearly 14 years** (ONS 2024). London – the least affordable region overall – has a difference

<sup>2</sup> The government measures house-purchase affordability in number of income years needed to purchase a house. ONS Housing Purchase Affordability data compares regional average incomes and house prices. Affordability measures do not include costs for deposits, mortgage interest rates and legal fees associated with house-purchase.

of nearly 29 years income, and even high earners struggle to meet affordability ratios (ONS 2024). Meanwhile, the North East is the most affordable region overall for average earners, yet even here the lowest earners need over 10 years of income to purchase a home (ONS 2024). Even in these cheaper regions, factors such as income instability mean that affordability is not clear-cut (Gerritsen, 2024). This is coupled with annual house prices having increased the most in these regions (by 6.4 per cent in the North East, for example) – with incomes failing to reflect this (ONS 2025). The affordability impact of these house price increases is most illustrated in the West Midlands, where lower earners have experienced the biggest decline in affordability of all regions, with people needing 4.1 more years of income in 2023 than the year before (ONS 2023, ONS 2024).

## RENTAL AFFORDABILITY

Affordability issues also exist in the rental sector, where rising rent costs have outpaced household incomes for lower earners. As a result, nearly all regions fail to meet rental affordability for those on lower incomes (ONS 2023b). In the last year alone, average private rents in England have increased by 8.8 per cent, with London having seen the steepest annual increase of 11 per cent (ONS 2025).

These affordability issues are a direct contributor to poverty, with housing costs a major factor in determining whether people are pulled into poverty, especially renters (JRF 2024). While this think piece discusses England, the point is also illustrated by UK statistics showing that in 2021/2022, 36 per cent of social tenants and 51 per cent of private tenants were only categorised as being in poverty after housing costs had been factored in (ibid).

The ONS defines rent affordability as spending 30 per cent or less of annual income on rent (ONS 2023b). However, for average earners, only six of England's 9 regions meet this criterion – London, the South East and the North West are rated unaffordable for the average earning households (ONS 2024b). The situation is even more acute for lower income households, as nearly all regions fail to meet this affordability threshold (ONS 2023b).<sup>3</sup>

The figures are stark for London's lower-income earners who rent privately, where nearly 96 per cent are paying over the 30 per cent affordability threshold for their home (DLUHC 2023b). Moreover, although the North East has the lowest average rents, it also has the highest proportion of lower-income earners living in the private rented sector at 34 per cent (DLUHC 2023b). Nearly half of lower-income households renting privately in the region are spending more than the affordability threshold on rents (MHCLG 2024).

**Inter-regional variation is also evident, with each region having at least one local authority where private rents surpass the affordability threshold** (ONS, 2024b). Affordability pressures are worse in urban areas such as Westminster, Hackney, Manchester, Brighton and Hove, Bristol, Bath and North East Somerset, Oxford, and Newcastle upon Tyne. Conversely, rural areas such as Copeland, North Lincolnshire and Staffordshire Moorlands are more affordable.

While several factors are at play and this is not the case in all rural locations, it does suggest that places with or proximity to economic opportunity are likely to be showing higher levels of stress with respect to private rental costs (ONS 2024b). The relationship between affordability, rents, wage levels and economic growth should be considered when driving and delivering regional growth missions. Particular attention should be paid to the challenge that concentrating economic opportunity in one area or too few areas creates unbalanced negative externalities such as

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<sup>3</sup> It is worth noting ONS rent price statistics do not include additional housing costs such as service charges or deposits. As a result, average rents may be an under-estimate of actual costs.

high rental prices in those areas (Raikes 2019). A more decentralised distribution of opportunity across the country could help address overheating rent markets by providing alternative places to live that are economically attractive.

Although social rents<sup>4</sup> are designed to be cheaper than private rents, tenants across the country can still find themselves struggling with costs. Average social rents are highest in southern regions, with London having the highest number of lower-income social renters spending over 30 per cent of their income on rent at 64.3 per cent (DLUHC 2023b, MHCLG 2024). Although the North East has the lowest percentage of lower-income earners exceeding the affordability threshold on social rent, one in three are still doing so (MHCLG, 2024). In fact, in 2021/22 one in three social renters were only in poverty after housing costs were factored in (JRF 2024). This is concerning, given that the purpose of social rentals is to provide a genuinely affordable home for lower-income earners.

**FIGURE 2.2: PERCENTAGE OF LOWER-INCOME EARNERS SPENDING OVER 30 PER CENT OF THEIR INCOME ON HOUSING PAYMENTS**



Source: MHCLG 2024 Annex 2.9

As the government pursues its target of building 1.5 million homes, it should recognise the fact that the current definition of affordable – 80 per cent of the current market rate – is out of reach for many. This has real human consequences. As Crisis (2023) has outlined, housing affordability is one factor linked to homelessness, with social housing most affordable for those homeless or at risk of homelessness.

### AVAILABILITY

Availability is intertwined with affordability. While increased supply has a role in remedying the housing crisis, **it is not an increase in availability if people cannot afford to live in the homes.** Increased supply must be the right kind of supply in terms of tenure, quality and location, and be genuinely affordable for people across England’s regions. Homes built that are not financially accessible to everyone are at risk of being left vacant.

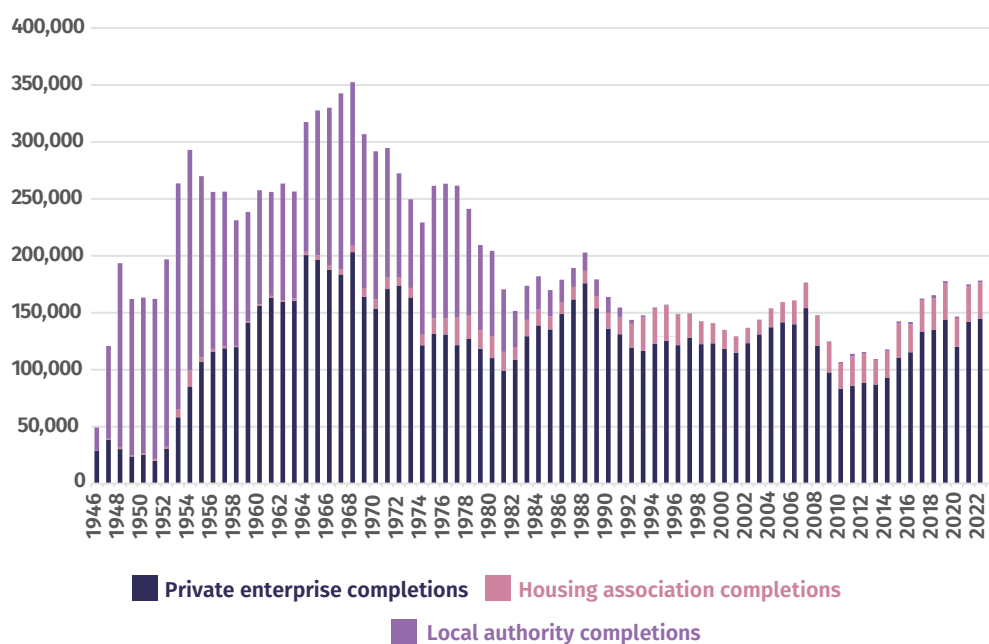
<sup>4</sup> For clarification, this document uses ONS definitions of ‘social rentals’ as homes by local authority and housing association, unless specifically specified in the document – such as local authority housing.

Current housing availability (housing of any tenure available to live in) is impacted by various factors, including housebuilding shortfalls across all tenures, the rise in second and empty homes, a lack of genuinely affordable homes, non-decent dwellings, demolitions, and the selling of council housing through Right to Buy.

**Over the last 20 years, across all regions, the number of social rental homes being built has declined.** Coupled with demolitions and unreplenished stock from sales through Right to Buy – the biggest single driver in the loss of council homes – there has been a net loss of social rent homes nearly every year since 1981, with a net loss of 11,700 council homes between 2022–23 alone (Galarza et al 2024). The impact of this council housing shortage can be seen in local authorities spending £1.7 billion on temporary accommodation between April 2022 and March 2023 – a 62 per cent increase in the last five years (Shelter, 2023). Overall, **the proportion of housing available for affordable or social rent in England has fallen by 4 per cent in the last 20 years** (Cromarty et al 2024).

**FIGURE 2.3: AS THE BUILDING OF SOCIAL RENTALS HAS DECLINED, THE BUILDING OF HOUSING ASSOCIATIONS AND PRIVATE HAS RISEN – BUT NOT BY ENOUGH TO COVER THE LOSS OF LOCAL AUTHORITY HOUSING**

Housing completions in England by type since the post-WWII boom



Source: DLUHC 2024

Lowest earners have been most impacted by rising home unaffordability. Given social housing is the most affordable tenure for the lowest earners (Crisis 2023), building more social rentals could increase availability for those most in need. Indeed, Shelter estimates that England needs to build a total of at least 90,000 social rent homes a year in England for 10 years to house every homeless household and clear most social housing waiting lists, with the cost of building balanced out by significant economic benefits (Galarza et al 2024).

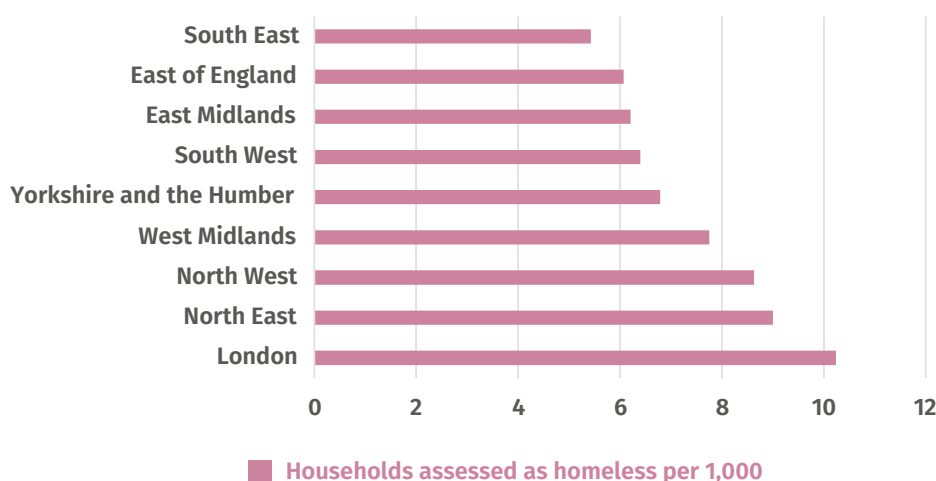
Regional homelessness levels are one indication of those regions most in need of a rapid increase in the supply of genuinely affordable housing. London, the North East and the North West are the top three regions for the highest levels of homelessness in the country (DLUHC 2024). Although London has the highest

number of social households in the country, this is coupled with a private rental sector that can be financially hard to access. A lack of social housing supply and rising rents has resulted in limited affordable housing options, a factor forcing people into homelessness (Crisis 2023).

Housing that does not match need is also a factor at play in housing availability.

**FIGURE 2.4: LONDON, THE NORTH EAST AND THE NORTH WEST FARE WORSE FOR LEVELS OF HOMELESSNESS**

Homelessness levels by region



Source: MHCLG 2024d Table A1

While further research is needed, previous statistics from 2018 showed that of those in need for social rentals, most were single adults (34 per cent), suggesting that accommodation for this cohort requires exploration (National Housing Federation 2021). Similarly, Action On Empty Homes (2019) estimates there are over one million empty homes in England.<sup>5</sup> In fact, 1.32 per cent of all homes in the North East have been unfurnished and unoccupied for six months or more (AOEH 2024). They could play a role in addressing housing need – using long-term empty homes could provide up to 40,000 genuinely affordable homes for people in four years (McGregor 2023). Conversely, the longer homes remain empty, the more likely they are to fall into disrepair (Pertusini 2024).

Second homes have increased by 6.3 per cent in England from 2023–24 (AOEH 2024). At least one in 50 homes across 54 local authorities are now classed as ‘second homes’. This is most prevalent in the City of London, where one in four are second homes, but also impacts northern cities. For example, the figure is one in 38 in Manchester (AOEH 2019). Underpinning this may be the incentive of investing in property, which jars with the citizen’s right to adequate housing – a recognised international human right (OHCHR 2014).

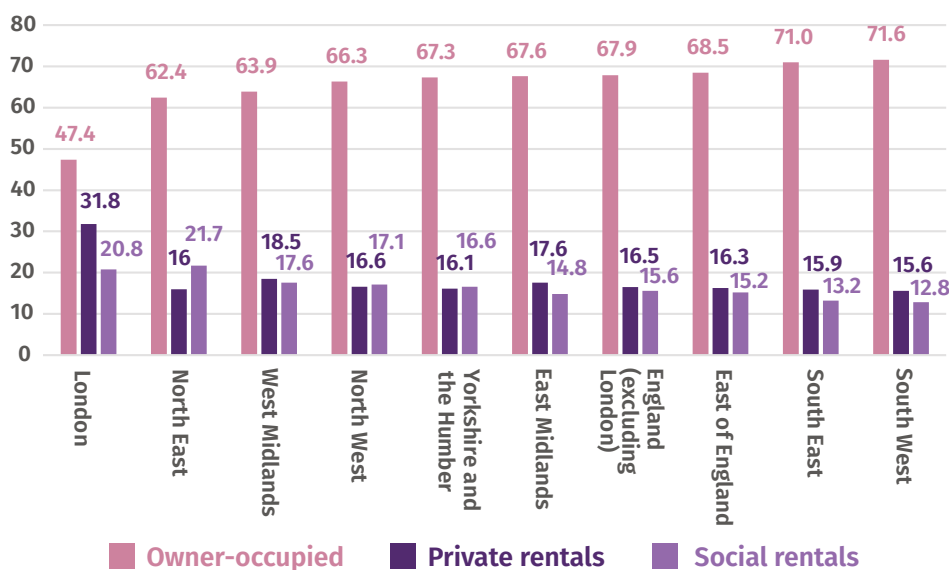
<sup>5</sup> This figure includes all variations of empty homes as defined by Action on Empty Homes as long-term empties, exempted empty homes, not yet 'long-term' empties, second homes and holiday lets.

### 3. TENURE

Attention to the types of homes built, and their affordability, is key to solving the housing crisis.

Proportional levels of tenure are generally uniform across England. **Across all regions, owner-occupied homes are individually more prevalent** (MHCLG 2024). Only in London do rentals combined (social and private) outweigh owner-occupied homes, accounting for 52.6 per cent of tenures (MHCLG 2024e). Conversely, social rentals (with most of them run by housing associations) make up the lowest proportion of England’s housing, equating to 16.4 per cent of all households (MHCLG 2024).

**FIGURE 3.1: THE PROPORTION OF TENURE TYPE VARIES BY REGION**



Source: MHCLG 2024e

**However, home ownership has decreased** over the past 20 years, from 73.7 per cent in 2004 to 67.9 per cent in 2024 (MHCLG 2024e). Simultaneously, the proportion of private renters has increased by 7.8 per cent, and the proportion of social renters has decreased by 2.1 per cent (MHCLG 2024e). The rental sector equates to 35.2 per cent of households in England (DLUHC 2023). Private rental tenures account for 16.5 per cent of all tenures excluding London (MHCLG 2024e).

Affordability ratios for house-purchase do not necessarily correlate with changes in tenure proportion, however. For example, while the North East ranks best for house-purchase affordability, it has the lowest prevalence of home ownership outside London.

## 4. QUALITY

The housing crisis is also a public health crisis: poor housing has a human impact. Housing is a known social determinant of health (Marmot 2020). The government has acknowledged this with the introduction of Awaab’s Law, due to be implemented in October 2025, which will force social landlords to investigate and remedy damp, mould and dangerous hazards within set time periods (MHCLG 2025), and through the extension of the Decent Homes Standard to homes in the private rental sector through the renters (reform) bill.

**FIGURE 4.1: LEVELS OF NON-DECENCY VARY ACROSS TENURE TYPE AND REGION**

Percentage of homes that are non-decent by tenure type for each region



Source: MHCLG, 2024, Annex Table 4.7

Unsafe, non-decent homes are found across all regions, and within all tenure types. Government data shows that **3.5 million households live in homes that fail the Decent Homes Standard** (MHCLG 2024c), meaning these homes are in unfit repair, are poorly insulated, or have outdated facilities or serious health and safety hazards. Of all tenures, **private rentals are of the poorest quality, with higher levels of non-decency, damp and Category 1 hazards** (MHCLG, 2024).

**The North West has the highest levels of non-decency overall, and individually for owner-occupied homes and private rentals**, with the latter also having the highest rate of Category 1 hazards at 21 per cent (ibid). In all regions except London, social housing is least likely to be categorised as non-decent – largely due to being regulated. Similarly, while homeownership is often cited as best for

tenant security, it does not fare the best for quality, falling second behind private rentals for most areas.

Non-decency is sub-divided into the following housing issues, which also see regional variation.

### OVERCROWDING

Regionally, rental overcrowding is worse in London at 24 per cent (MHCLG, 2024). By tenure, **social rentals are more likely to be overcrowded** than private rentals (by 3 per cent) and owner-occupied homes (by 7 per cent), with overcrowding more prominent in local authority homes than housing associations (ibid). This is symptomatic of limited stock from chronic underinvestment in social housing fuelling an overcrowding crisis (Sharma 2021).

### DAMP

Yorkshire and Humber and the East Midlands have the highest percentage of overall dwellings with damp at 5.4 per cent (MHCLG, 2024). By tenure, **damp is more prevalent in Yorkshire and Humber for private rentals, the East Midlands in social rentals, and the North West for owner-occupied homes** (ibid). While overall social rentals fare better than private rentals for damp, London is the exception – the only region where damp is more prevalent in social than private rentals (MHCLG, 2024).

### LOW ENERGY EFFICIENCY

Poor energy efficiency is more prevalent in private rentals and owner-occupied dwellings. **The proportion of energy-efficient dwellings is lowest in Yorkshire and Humber and the West Midlands** at around 40 per cent, compared to London and the North East at 60 per cent (MHCLG, 2024b).

To maintain the quality of existing and future social housing stock, local authorities need to be sufficiently resourced and financed. The introduction of the Minimum Energy Efficiency Standard (MEES) for the private rental sector will go some way to improving standards. Efforts such as the Warm Homes Local Grant, which provides £500 million for improving energy efficiency for homeowners, should result in improvements in owner-occupied homes.

While the supply of new-build homes may help with these issues, a regionally-specific retrofit programme of existing stock of all tenures would ensure current homes remain as good future housing stock, and simultaneously prevent public health consequences by tackling non-decency.



## 5.

# CONCLUSION AND POLICY IMPLICATIONS

Issues of affordability, quality, tenure and availability impact all English regions. Despite this, there is one constant: no region in England meets the government's affordability criteria for house purchasing, and nearly all regions fail to meet affordability criteria for rentals for lower-income earners. Across the board, lower-income earners have been impacted most by rising unaffordability, compounded by a lack of genuinely affordable social housing.

Housing is crucial for the government to achieve its missions of driving regional and national economic growth, breaking down barriers to opportunity, reducing regional inequality, and tackling the national emergency of homelessness. To do this, the government needs to recognise how diverse housing needs are, and how they manifest differently across regions. This requires regionally responsive policy that works with devolved areas, as a single supply target at the national level will not be sufficient to deliver genuinely effective and impactful housing policy.

A regionally responsive strategy for increasing England's housing supply should consider.

### LOCAL EXPERTISE

Government should consider how to make support available to mayors, in combination with the proposed strategic planning powers in the English Devolution White Paper, to develop housing strategies that account for their local situations.

### AFFORDABILITY

In light of rising unaffordability in the private rental sector, IPPR has previously recommended a government commission on exploring rent stabilisation measures, and the restoration of local housing allowances to the 50th percentile of rents in the local area to ensure housing support covers costs (Parkes et al 2025). As IPPR has previously argued, a reformed rental sector should not preclude expansion of social housing (Parkes et al 2025). Social housing provides more security and affordability, and more value in remedying the housing crisis, than sheer housing volume will. Social building is also imperative for the government to be able to meet its 1.5 million homes target.

### TENURE

Based on high levels of homelessness and affordability issues across regions largely affecting lower-income earners, we recommend that the government should prioritise the building of social homes, rather than market rate or affordable (at 80 per cent of the market rate). A long-term target is needed to reverse the losses of social homes since the introduction of Right to Buy. To achieve this over 20 years would require annual increases of around 100,000 homes. Areas with high proportions of lower-income private renters over the affordability threshold and high rates of homelessness should be prioritised.

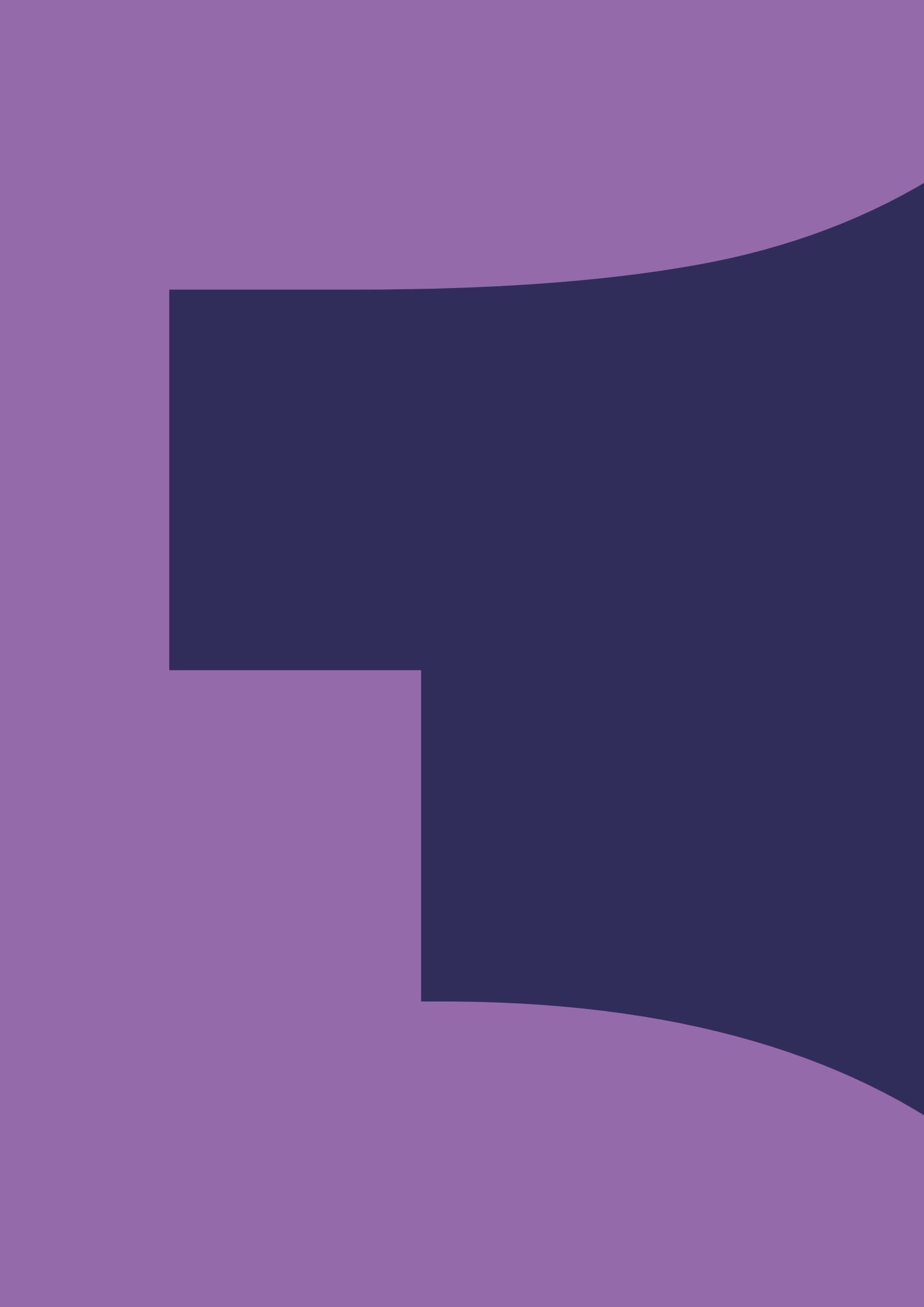
## QUALITY

There needs to be government intervention to improve quality of all homes, with a retrofit programme carried out to bring long-term empty dilapidated housing back into repair for use as homes, and to ensure existing homes are maintained to prevent disrepair. This would be best approached from a regional level due to the local nuances of retrofitting, as previously argued by IPPR (Emden 2023).

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