

Appendix 2: Ipswich Housing Report 2024

*Following the Deregulation Act 2015, it is no longer a requirement that Local Authorities produce a **Housing Strategy**. However, having a **Housing Strategy** is beneficial for the Council, as well as for partner organisations and residents, as it ensures that Ipswich Borough Council has a clear vision, as well as a set of aims and actions, to guide future activity in regard to housing within the Borough. Developing a **Housing Strategy** also provides the Council the opportunity to exercise transparency and consult with the public and stakeholders to ensure they have their say and contribute to the Council's housing priorities. This **Housing Report** provides an analysis of the current state of housing in the Borough and is an important part of the **Housing Strategy** as it is the basis for the development of the chosen priorities and aims.*

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Ipswich Housing Report 2024:

The Ipswich Housing Report 2024 collates all the data that has been used to formulate the priorities identified in Ipswich Borough Council's Housing Strategy 2025-2030.

This report begins with a chapter describing the Ipswich demographic, as well as the current state of housing within the Borough. The following chapters explore each priority in detail.

The Housing Data Hub, which contains all the data used in this report, is updated regularly by the Housing Policy and Strategy team. This allows the team to recognise emerging trends and to compare Ipswich with neighbouring areas. The Housing Data Hub contains the most up-to-date information that we hold and is the primary evidence document.

The data presented in this document will be monitored and updated between now and the end of the strategy period. This will allow us to assess the effectiveness of the Housing Strategy 2025-30, as well as to continue monitoring changes and identifying trends within the town of Ipswich.

A note on rounding:

In this strategy, we have used data from a variety of sources, including the Office for National Statistics (ONS), the Suffolk Office of Data & Analytics (SODA), our own internal databases, and many more. All the sources for the information provided in this document can be found in **References** and all the data tables produced can be found in **Evidence**.

Sometimes, you may find that the percentages or numbers we have provided, either in the text or the data tables, do not add up to the total or to 100%. This is likely due to rounding, either by us or by the original source of the data. Rounding is often used to simplify the information being provided, and does not affect the quality of the data in a significant way. For example, instead of saying "1,035 people" we might say "over 1,000 people". Similarly, instead of saying "14.4% of people" we might round this down to "14% of people".

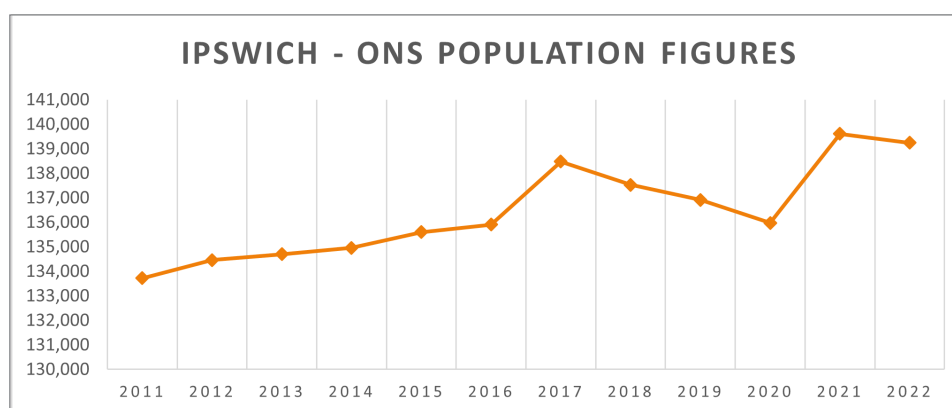
For our own data, we will always try to provide an accurate number in the data table but may round the number up or down in the text to facilitate reading. Therefore, if you would like to find more accurate data, please consult the data tables provided in **Evidence**. For data from external sources, we cannot control how this has been rounded or displayed, but we will always provide a source description or link so interested parties can scrutinise the original data source if they wish.



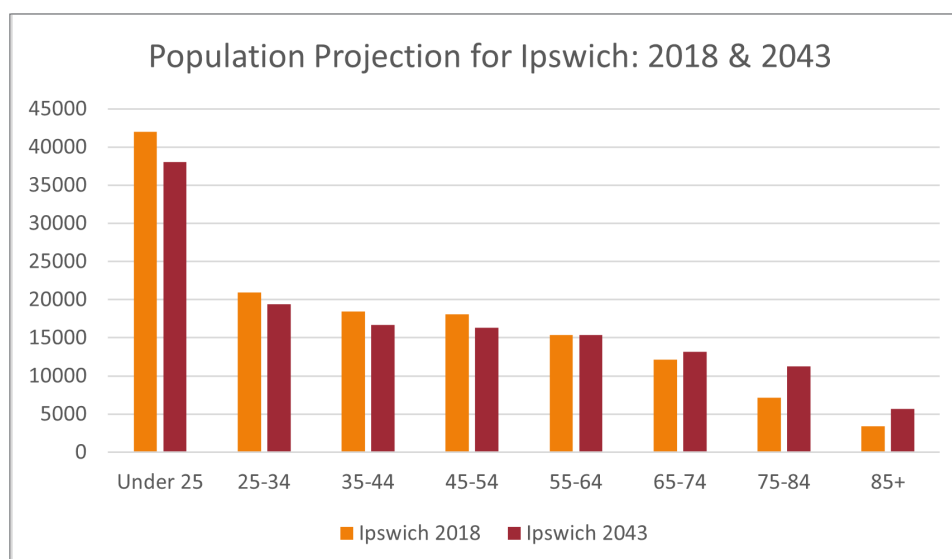
About Ipswich: Setting the Scene

Ipswich is the county town of Suffolk, situated in the East of England. It is the largest population centre in Suffolk, and the second largest in East Anglia. Ipswich is one of the oldest towns in England, but nowadays is known as a historic waterfront town and the cultural capital of Suffolk.

Ipswich is home to 139,642 inhabitants ¹, occupying 61,628 dwellings ². Between the 2011 Census and the 2021 Census, the population of Ipswich increased by 4.7%. This is a smaller increase than that seen in the East of England (8.3%) and England as a whole (6.6%) ³. Ipswich remains in the top 20% most densely populated Local Authorities in England, accommodating 3,534 residents per square kilometre ⁴.



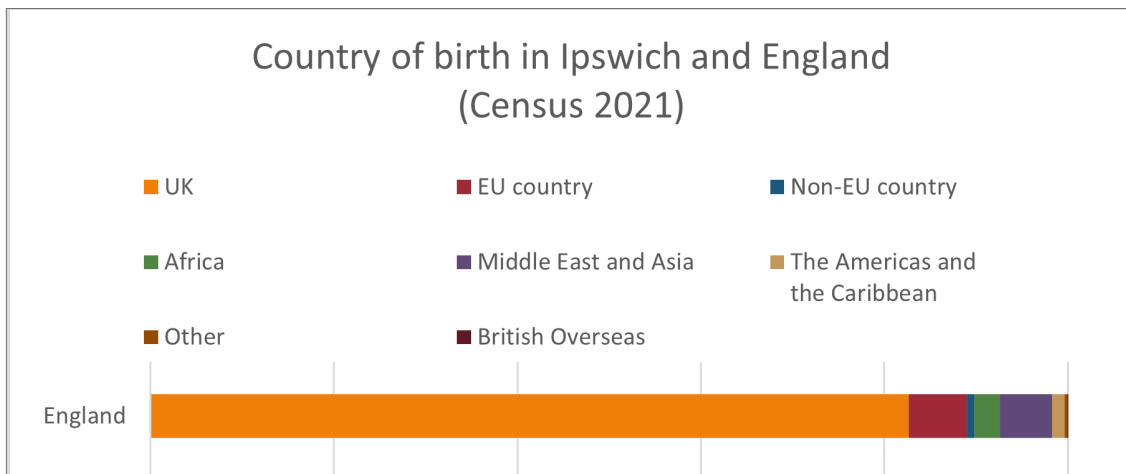
Ipswich has a young age profile, with more individuals aged 0-19 and 25-49 than the English average ⁵. Although the median age in Ipswich increased from 36 to 38 years between the last two censuses, the area still boasted a lower median age than the East of England (41 years) and England (40 years)³. However, the number of residents aged 50 to 64 years increased by 11.9%, while the number of those aged between 20 and 24 decreased by 16.7%³, indicating an ageing population. Indeed, population projections for 2043 estimate a decrease in those aged 0-64 and an increase in those aged over 65⁵, as shown in the chart below.



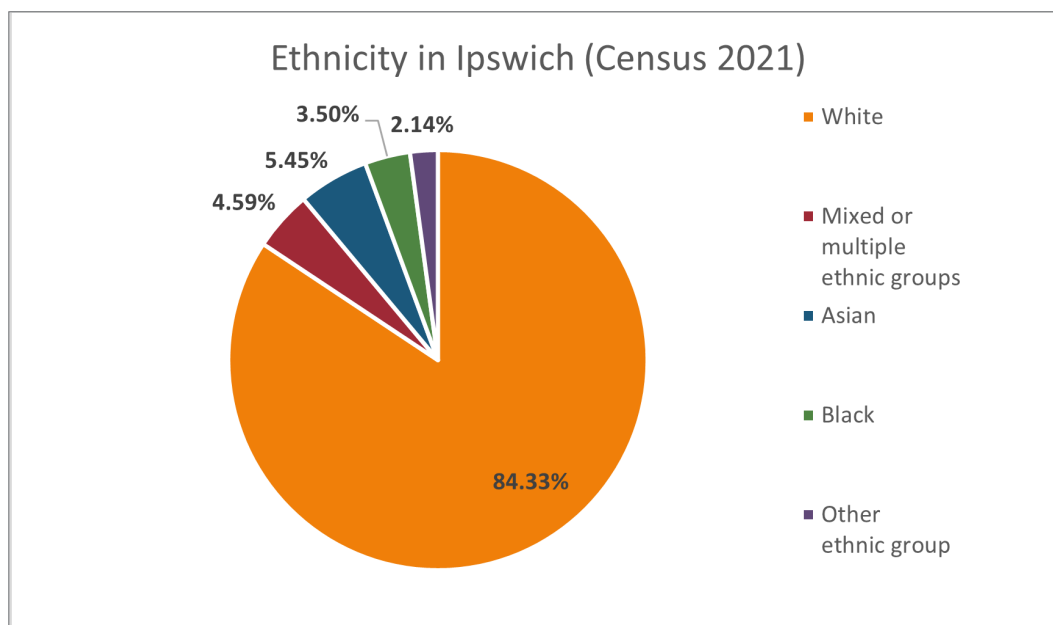
Although these projections are not as stark as across England as a whole, they are still quite significant and must be taken into consideration.

Ipswich is a culturally and ethnically diverse town, and a survey carried out by the East Anglian Daily Times in 2019 indicated that the majority of migrants were happy living in the area (79%) and described Ipswich as a 'welcoming place'⁶.

Nearly 20% of Ipswich residents were born outside of England, with most originating from EU countries such as Romania, Poland and Lithuania³. Indeed, Ipswich is home to a higher number of EU nationals (9.6%) than the England average (6.3%)⁷.

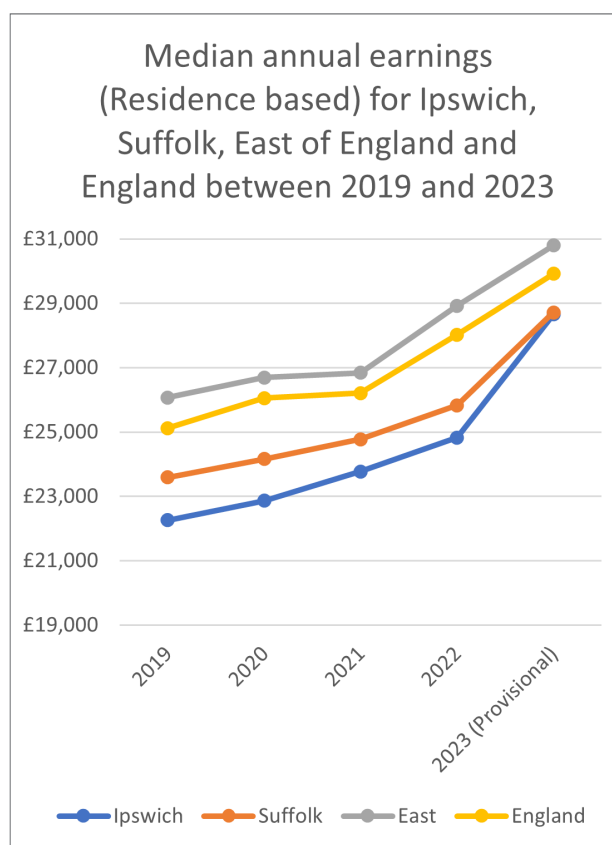
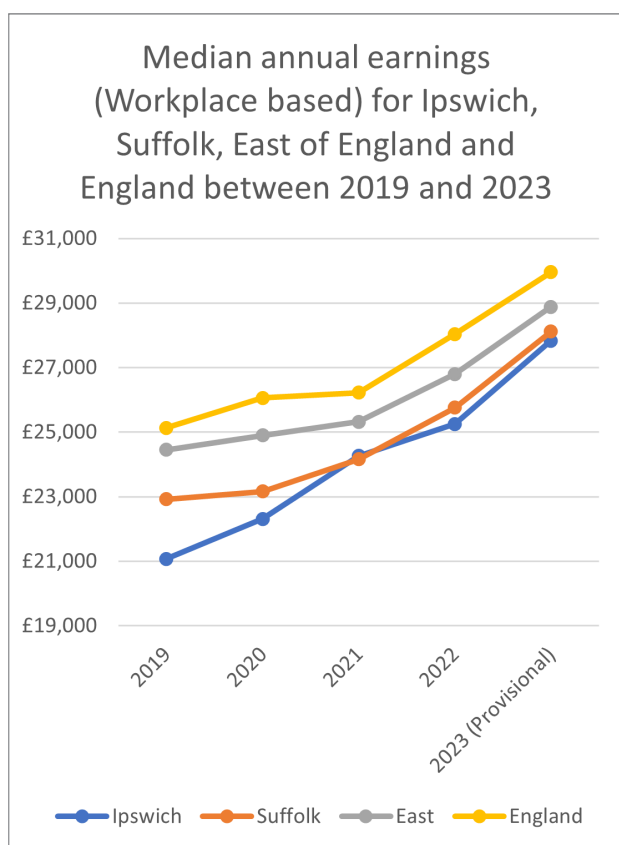


Similarly, 15% of Ipswich residents identify as black, Asian, mixed or as another non-white ethnic group⁸, an increase of nearly 5% since the 2011 Census³.



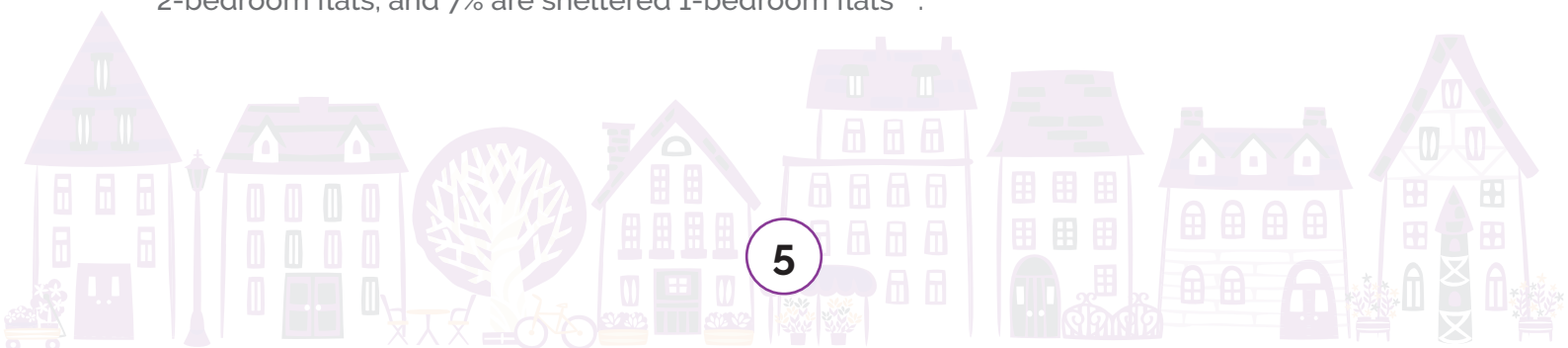
Median annual residence-based earnings in Ipswich were £28,657 in 2023, lower than the median earnings for Suffolk (£28,715), the East of England (£30,798), and England as a whole (£29,919) ⁹. Similarly, median annual workplace-based earnings in Ipswich were £27,829 in 2023, lower than the median earnings for Suffolk (£28,114), the East of England (£28,883), and England as a whole (£29,955) ¹⁰.

Median annual earnings in Ipswich have risen considerably between 2019 and 2023: Residence-based earnings increased by 29% and workplace-based earnings increased by 32%. This was a proportionally larger increase than in Suffolk (22% and 23%), the East of England (18% for both) and England (19% for both). In 2023, the median annual earnings in Ipswich are still lower than those in Suffolk, the East of England and England^{9 10}, but due to these significant increases this gap is getting smaller, as illustrated in the line charts below.

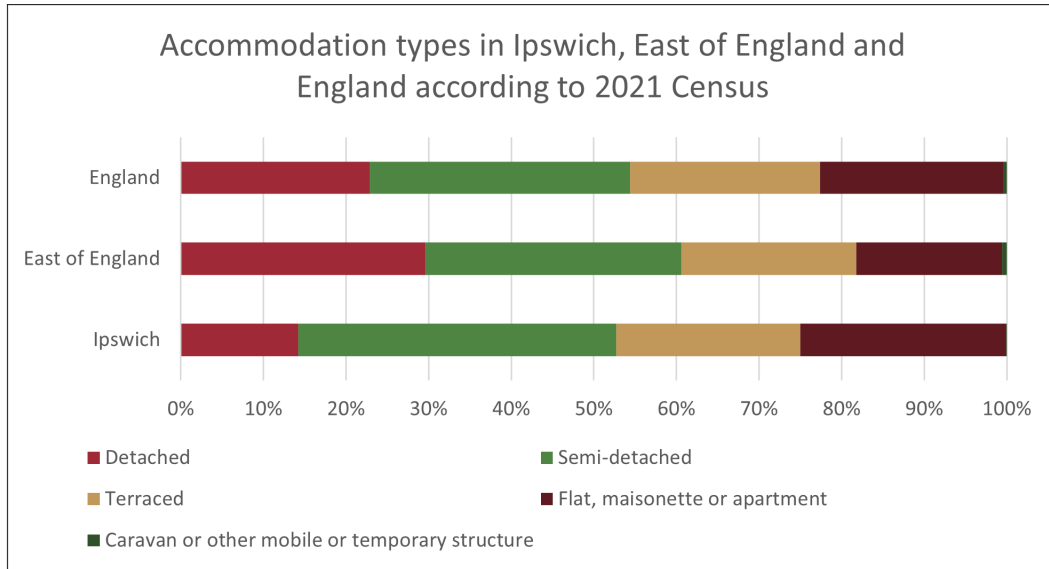


According to data from 2022, there are currently 61,628 dwellings in Ipswich, an increase of 866 (1.41%) since 2019. This is lower than the increase seen in Suffolk (3.61%), the East of England (4.11%) and England (3.85%) in the same time period ¹¹.

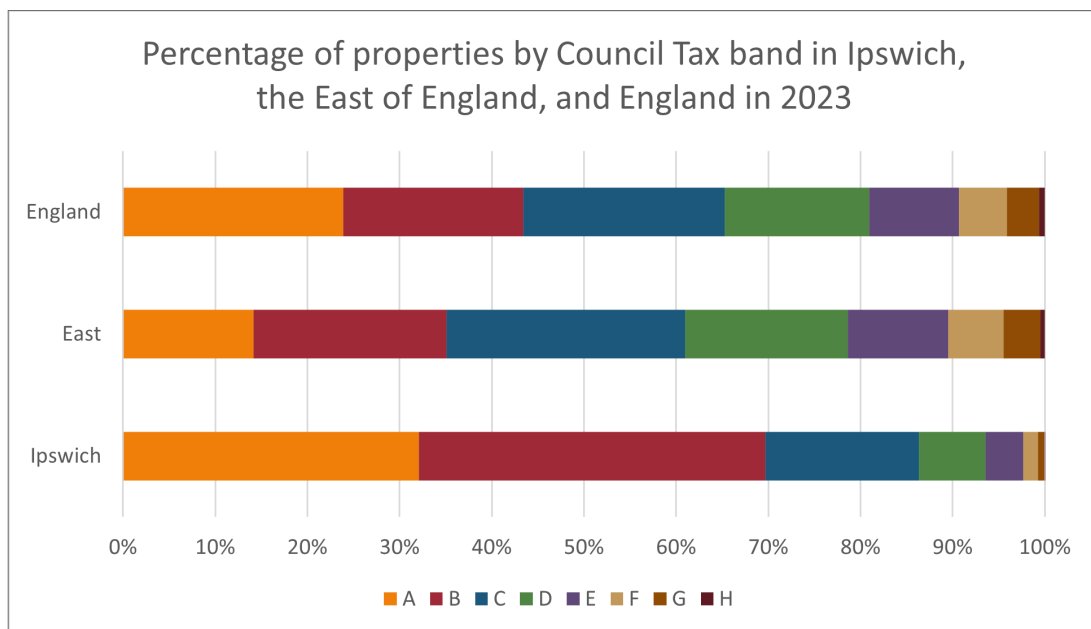
Of these 61,628 dwellings, 79% are in the private sector and 13% are owned by the Local Authority - this is a higher percentage than that seen in Suffolk (5%) and England as a whole (6%)¹¹. As of April 2024, Ipswich Borough Council owns a total of 7,774 properties, consisting of 556 sheltered and 7,218 general needs properties. 42% of these are general needs 3-bedroom houses, 20% are general needs 1-bedroom flats, 14% are general needs 2-bedroom flats, and 7% are sheltered 1-bedroom flats ¹².



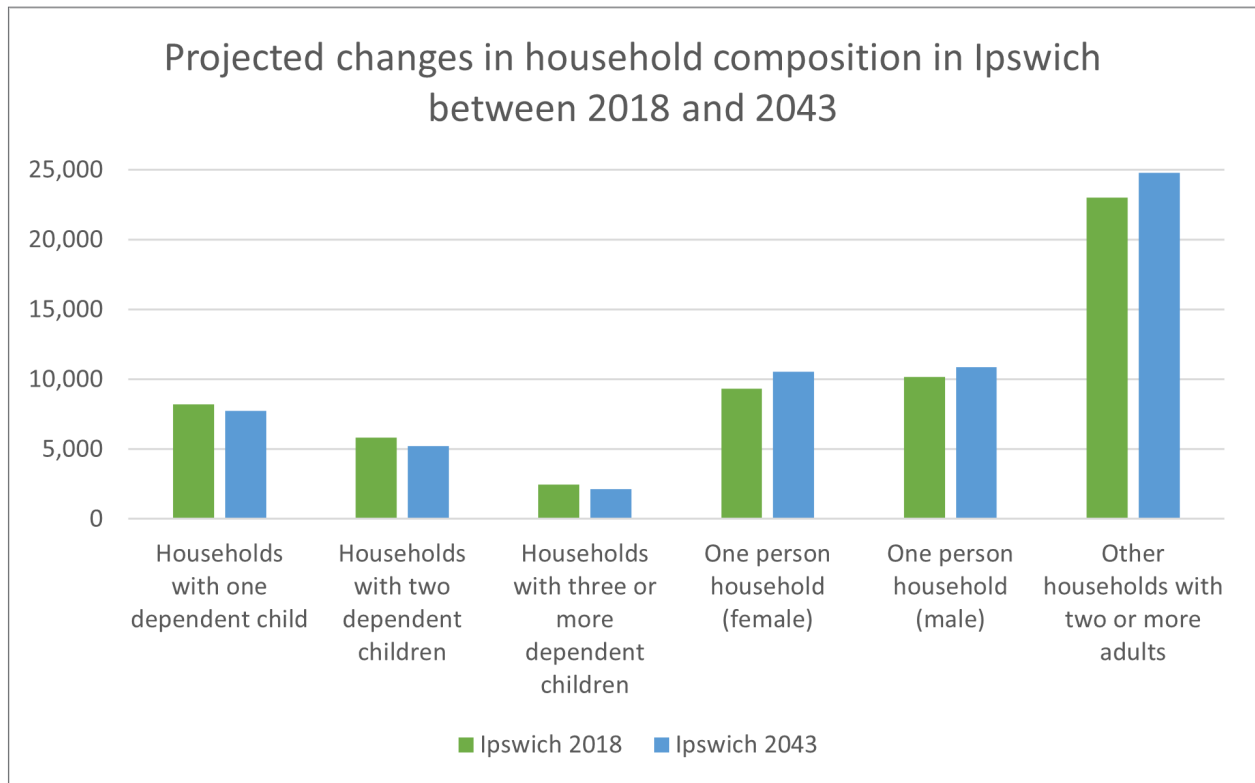
Of the 61,628 dwellings in Ipswich, 38% are semi-detached and 25% are flats, maisonettes or apartments. These numbers are higher than those found in the East of England (31% and 18%) and the England average (31% and 22%). The percentage of terraced properties in Ipswich (22%) is broadly similar to that seen in the East of England (21%) and England (23%). However, only 14% are detached properties which is significantly smaller than the numbers in the East of England (30%) and England as a whole (23%)¹³.



Furthermore, most of the properties in Ipswich have a Council Tax band of A (32.1%) and B (37.6%), which is significantly more than the England average (23.9% and 19.5%, respectively)¹⁴.



At the 2021 Census, there were 59,506 households in Ipswich. Of these, 20% were one-person households aged 65 or younger, which is a higher percentage than that seen in the East of England (16%) and England as a whole (17%) ¹⁵. Household projections from 2018 for 2043 estimate an increase in female one-person households of 13% and an increase in male one-person households of 6.9%. However, in general, it is predicted that Ipswich will experience a much smaller household increase (4%) than Suffolk (16%) and England as a whole (16%) ¹⁶.



About Ipswich: Deprivation.

According to the English Indices of Deprivation report, published in September 2019, Ipswich ranked overall 71 out of 317, where a ranking of 1 means 'Most Deprived Local Authority' and a ranking of 317 means 'Least Deprived Local Authority'. This means Ipswich is in the top 25% most deprived Local Authorities in the country ¹⁷.

The English Indices of Deprivation provides an overall ranking, as well as separate rankings for the different domains of deprivation, which are explained below:

- 'Income Deprivation: measures the proportion of the population experiencing deprivation relating to low income. The definition of low income used includes both those people that are out-of-work, and those that are in work but who have low earnings (and who satisfy the respective means tests).
- Employment Deprivation: measures the proportion of the working-age population in an area involuntarily excluded from the labour market. This includes people who would like to work but are unable to do so due to unemployment, sickness or disability, or caring responsibilities.
- Education, Skills and Training Deprivation: measures the lack of attainment and skills in the local population. The indicators fall into two sub-domains: one relating to children and young people and one relating to adult skills.
- Health Deprivation and Disability: measures the risk of premature death and the impairment of quality of life through poor physical or mental health. The domain measures morbidity, disability and premature mortality but not aspects of behaviour or environment that may be predictive of future health deprivation.
- Crime: measures the risk of personal and material victimisation at local level.
- Barriers to Housing and Services: measures the physical and financial accessibility of housing and local services. The indicators fall into two sub-domains: 'geographical barriers', which relate to the physical proximity of local services, and 'wider barriers' which includes issues relating to access to housing such as affordability.
- Living Environment Deprivation: measures the physical and financial accessibility of housing and local services. The indicators fall into two sub-domains: 'geographical barriers', which relate to the physical proximity of local services, and 'wider barriers' which includes issues relating to access to housing such as affordability ¹⁸.

Out of these 7 domains, Ipswich scored the worst in Education (35), Crime (52) and Health (69). However, Ipswich did score well in the Barriers to Housing and Services category (203)¹⁷.

According to the 2021 Census, the percentage of households that are deprived in Ipswich is slightly higher than that seen in England as a whole - in Ipswich, 55% of households are deprived in one or more dimensions, compared to 52% of English households ¹⁹. In the 2021 Census, there are four dimensions of deprivation: Education, employment, health, and housing. Here's how the Office for National Statistics defines these deprivation dimensions:

- 'Education: A household is classified as deprived in the education dimension if no one has at least level 2 education and no one aged 16 to 18 years is a full-time student.'
- Employment: A household is classified as deprived in the employment dimension if any member, not a full-time student, is either unemployed or economically inactive due to long-term sickness or disability.

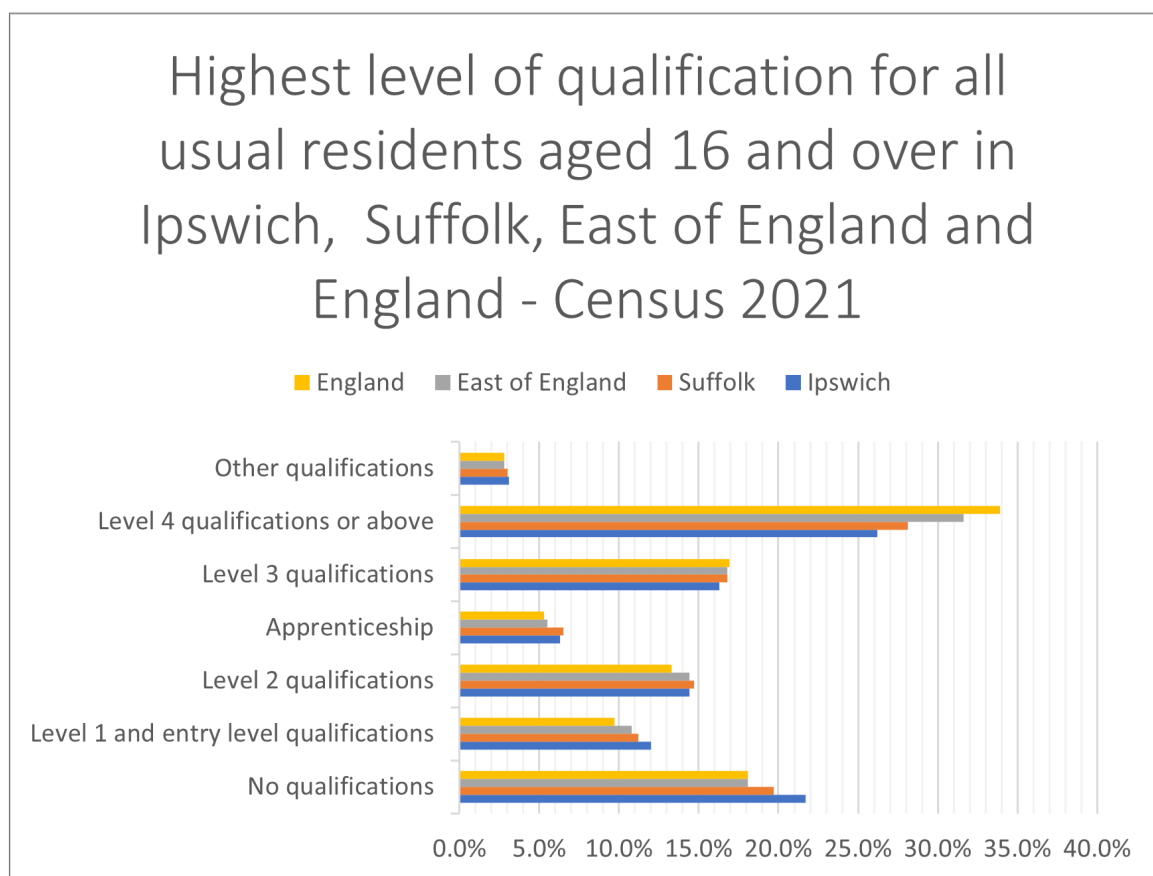


- **Health:** A household is classified as deprived in the health dimension if any person in the household has general health that is bad or very bad or is identified as disabled. People who have assessed their day-to-day activities as limited by long-term physical or mental health conditions or illnesses are considered disabled. This definition of a disabled person meets the harmonised standard for measuring disability and is in line with the Equality Act (2010).
- **Housing:** A household is classified as deprived in the housing dimension if the household's accommodation is either overcrowded, in a shared dwelling, or has no central heating.¹⁹

Unfortunately, the 2021 Census does not provide us with data on which specific dimensions the residents of Ipswich fall under. Therefore, each specific deprivation dimension is explored below in order to better understand the areas that Ipswich residents are most likely to be deprived in.

Education.

22% of Ipswich residents have no qualifications, a higher percentage than that seen in Suffolk (20%), the East of England (18%) and England as a whole (18%). Only 26% hold Level 4 or higher qualifications, compared to 28% in Suffolk, 32% in the East of England, and 34% in England ²⁰. Overall, the residents of Ipswich are slightly less qualified than the England average, although this may be partly due to the young profile of the town.



Employment.

In 2023, 86% of Ipswich residents (16-64) were employed, a higher percentage than that seen in the East of England (81%) and Great Britain (76%) ²¹. Indeed, between the two most recent censuses, Ipswich experienced one of the biggest drops in unemployment within the East of England: The proportion of individuals aged 16 and over (excluding full-time students) who were unemployed fell from 4.9% in 2011 to 3.1% in 2021³.

Between October 2020 and September 2021, only 15% of the population of Ipswich was economically inactive, compared to 19.5% in the East of England and 22.5% in Great Britain. However, of those that were economically inactive, 56% were economically inactive due to long-term sickness or disability, compared to 23% in the East of England and 24% in Great Britain²¹.

Furthermore, in May 2021, 17.7% of Ipswich households were claiming Universal Credit, compared to 12.8% in the East of England and 15.5% in England as a whole ²².

Health.

The self-reported health of those living in Ipswich is similar to the England average, with 82% of residents stating that they are in good health ²³. However, 5.5% of residents self-reported that they were in bad or very bad health, a higher percentage than that seen in Suffolk (4.6%) and the East of England (4.6%), but broadly in line with the England average of 5.3% ²⁴.

Furthermore, 19% of Ipswich residents are disabled under the Equality Act, compared to 17% in Suffolk and the East of England, and 18% in England as a whole. Of the Ipswich residents that have a disability under the Equality Act, 8% stated that their day-to-day activities were limited a lot, whereas 11% stated they were limited a little ²⁵.

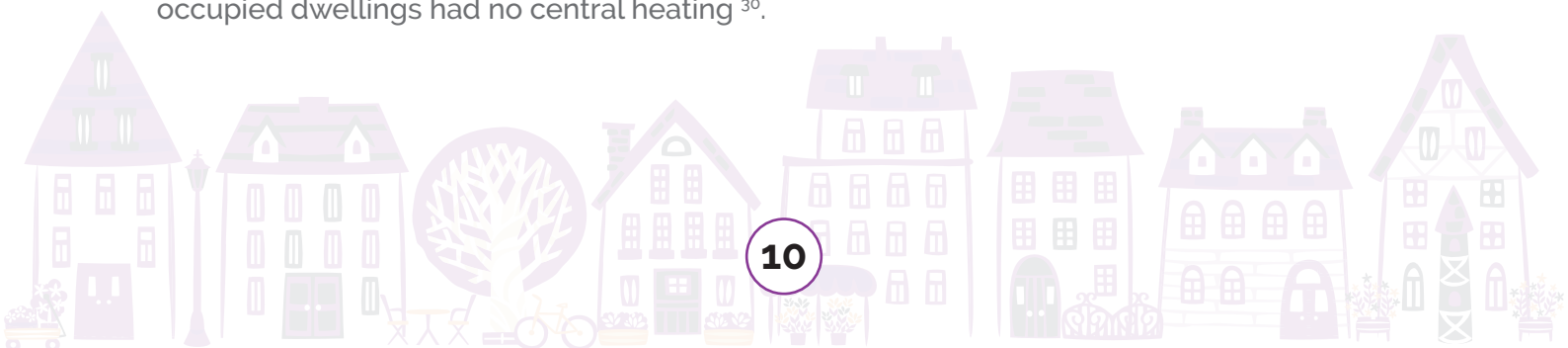
The Health Index Score for Ipswich in 2021 was 90.3, representing an increase of 1.5 points from the previous year. This is measured against the score of 100, which represents average levels of health in England in 2015. Ipswich scored higher than the 2015 England average in the categories "Access to services" (107.4) and "Living conditions" (100.2) but scored low for "Crime" (88.7), "Physiological risk factors" (85.7) and "Behavioural Risk Factors" (78.7) ²⁶.

According to Public Health data from 2017, the estimated prevalence of common mental disorders in Ipswich is 18.2% of the population aged 16 and over, and 11% of the population aged 65 and over. This prevalence is slightly higher than that seen in the East of England (15.1% and 9.5%) and England as a whole (16.9% and 10.2%) ²⁷.

Housing.

According to the 2021 Census, 4.2% of Ipswich households were overcrowded, which is similar to the national average of 4.4%. Of all overcrowded households in Ipswich, the vast majority (79%) were rented (private and social). Furthermore, 37.5% of all overcrowded households in Ipswich lived in flats, maisonettes, or apartments, and 32% lived in semi-detached dwellings ²⁸. The Westgate (7.3%) and Gipping (6.2%) wards within Ipswich had the highest proportion of overcrowded households in Suffolk ²⁹.

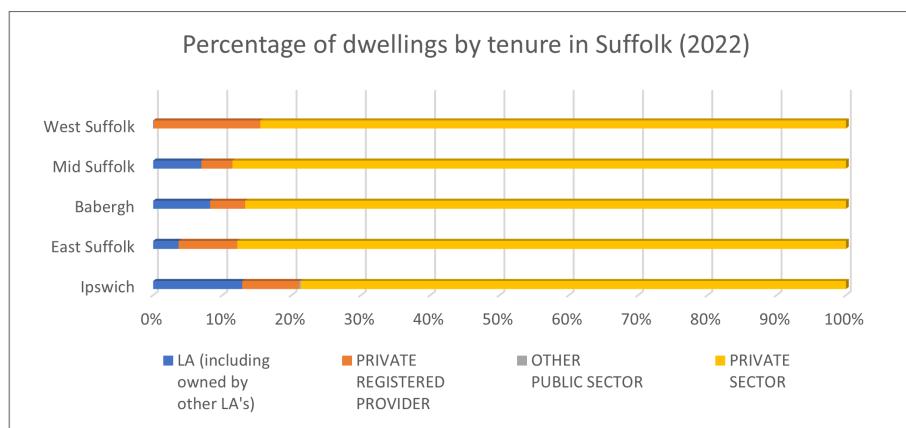
Still according to Census 2021, there were 40 occupied shared dwellings in Ipswich and 1,035 occupied dwellings had no central heating ³⁰.



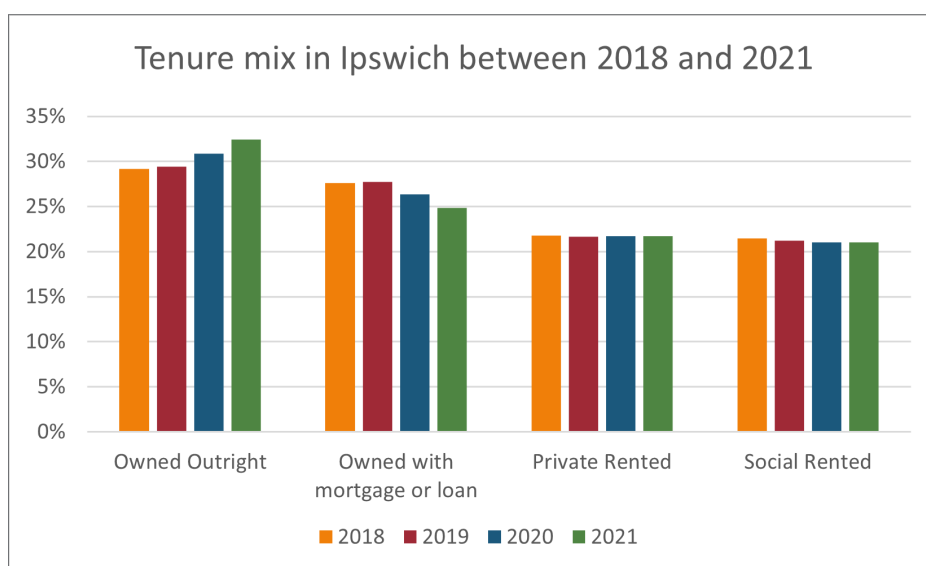
Priority One: Ensuring housing of all types and tenures is available to meet housing need.

Between 2018 and 2022, Ipswich's dwelling stock increased by 1.43%. This is lower than the increase seen in Suffolk (3.61%), the East of England (4.11%), and England (3.85%) in the same period². This is perhaps explained by the fact that Ipswich is one of the smallest Local Authorities in England with an area of roughly 40 sq km and a population density of 3,534 residents per sq km, making it one of the top 20% most densely populated Local Authorities in England⁴.

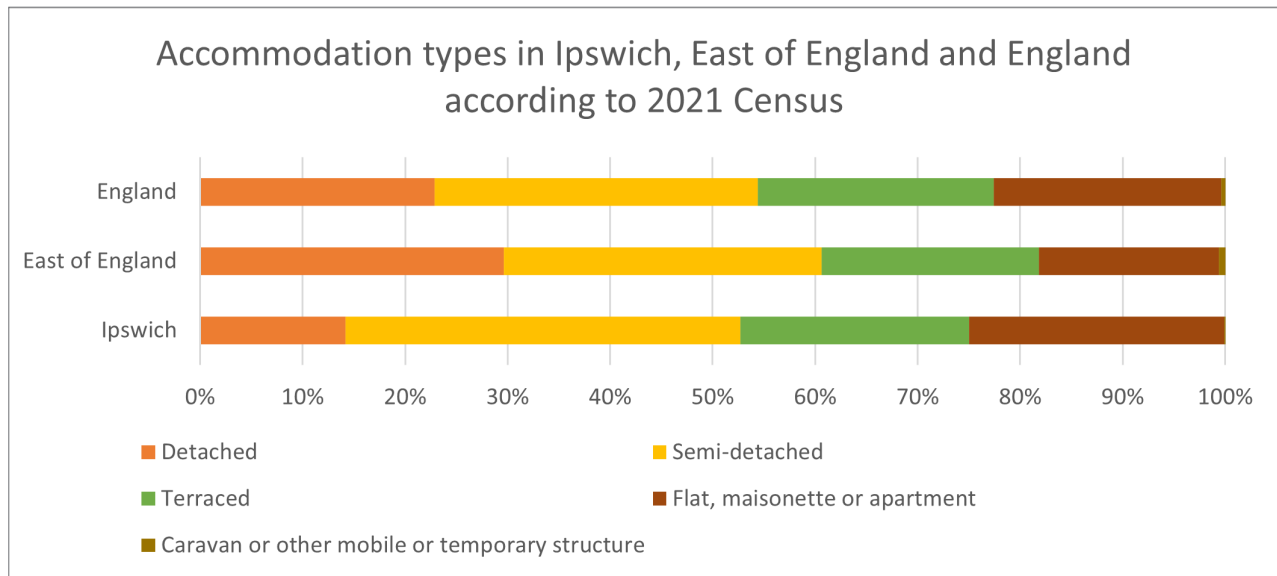
Ipswich does, however, have a very large proportion of Local Authority owned dwellings (12.9%) when compared to Suffolk (5.4%) and England as a whole (6.3%). In fact, Ipswich's Local Authority stock in 2022 accounts for 41% of all the Local Authority owned properties in the whole of Suffolk¹¹, as evidenced in the chart below.



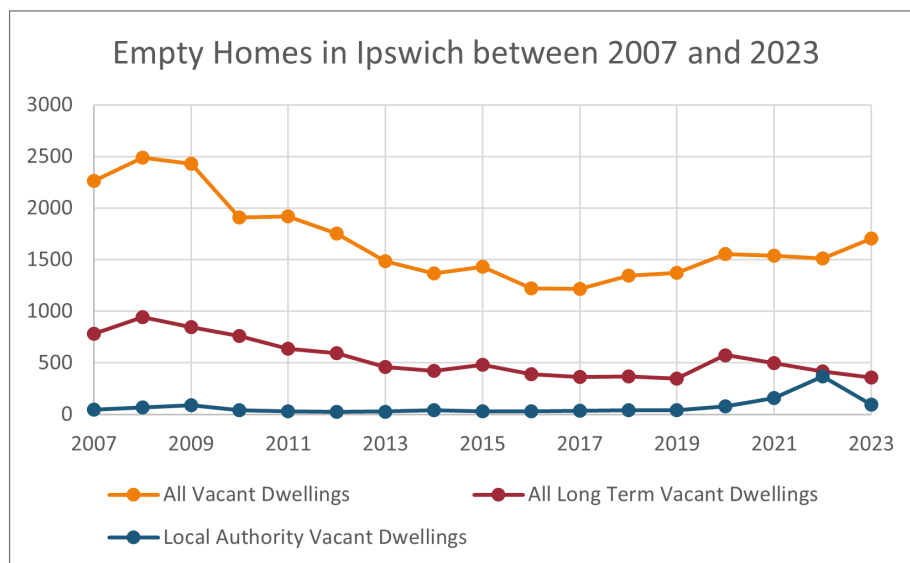
According to 2021 counts, 32% of Ipswich dwellings are owned outright, 25% are owned with a mortgage or loan, 22% are privately rented and 21% are socially rented. These numbers have remained steady between 2018 and 2021, with a slight increase in dwellings owned outright, and a slight decrease in dwellings owned with a mortgage or loan³¹, as can be seen in the chart below.



Ipswich has a larger proportion of both semi-detached properties (38.5%) and flats, maisonettes and apartments (24.9%) than the East of England (31% and 17.6%) and England (31.5% and 22.2%). The percentage of terraced properties in Ipswich (22%) is broadly similar to that seen in the East of England (21%) and England (23%). However, it has a lower number of detached properties, making up only 14.2% of total dwellings, compared to 29.6% in the East of England and 22.9% in England. The majority (84%) of flats, maisonettes and apartments are rented (private and social), whereas the majority (71%) of semi-detached properties are owned (outright or with mortgage or loan) ³².



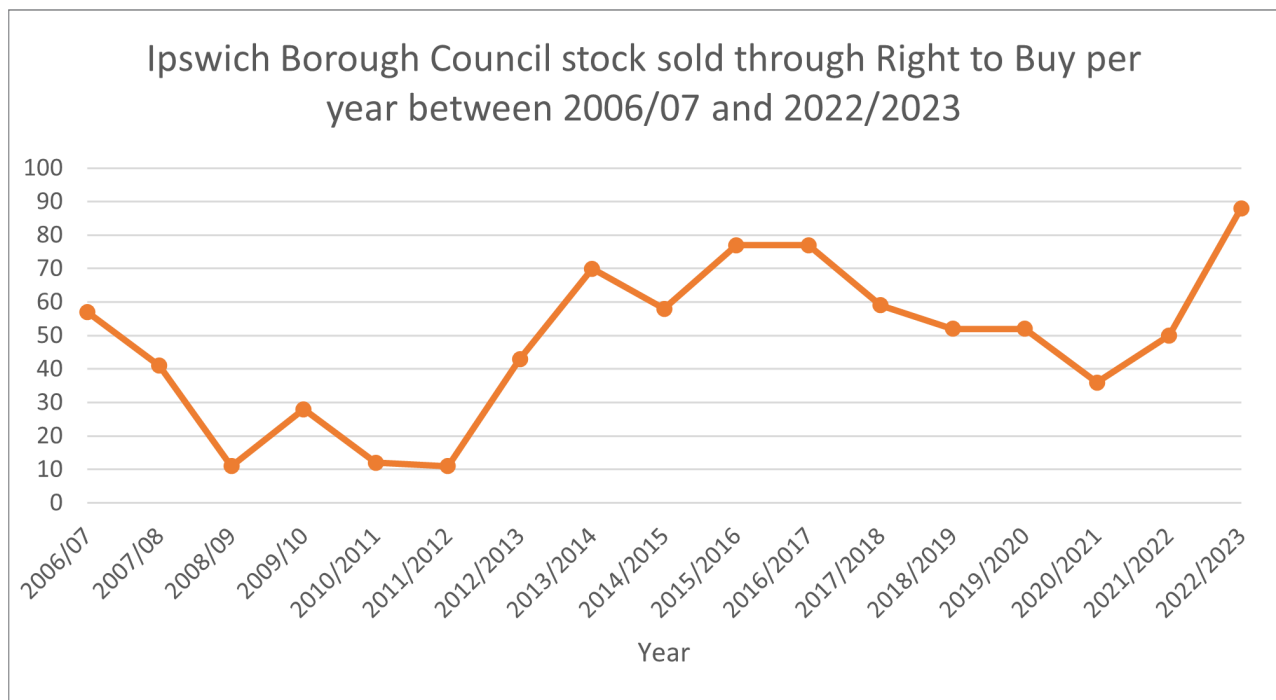
In November 2023, there were 1,703 vacant dwellings in Ipswich, of which 356 were long-term vacant dwellings. Long-term vacant dwellings are defined as unoccupied for more than six months and not subject to Empty Homes discount or empty due to specific flooding events. The total number of vacant dwellings has increased by 27% since 2018, however, the number of long-term vacant dwellings has decreased by 3%.



In 2022, the Tenant Incentive Scheme (TIS) was launched to support suitable under-occupying tenants to downsize, therefore freeing up larger Council properties for families in housing need ³³. This scheme not only offers monetary incentives for those wishing to downsize, but also provides free support and advice ³⁴. Between April 2022 and March 2023, 59 households have chosen to downsize, freeing up 81 bedrooms for larger families ³⁵.

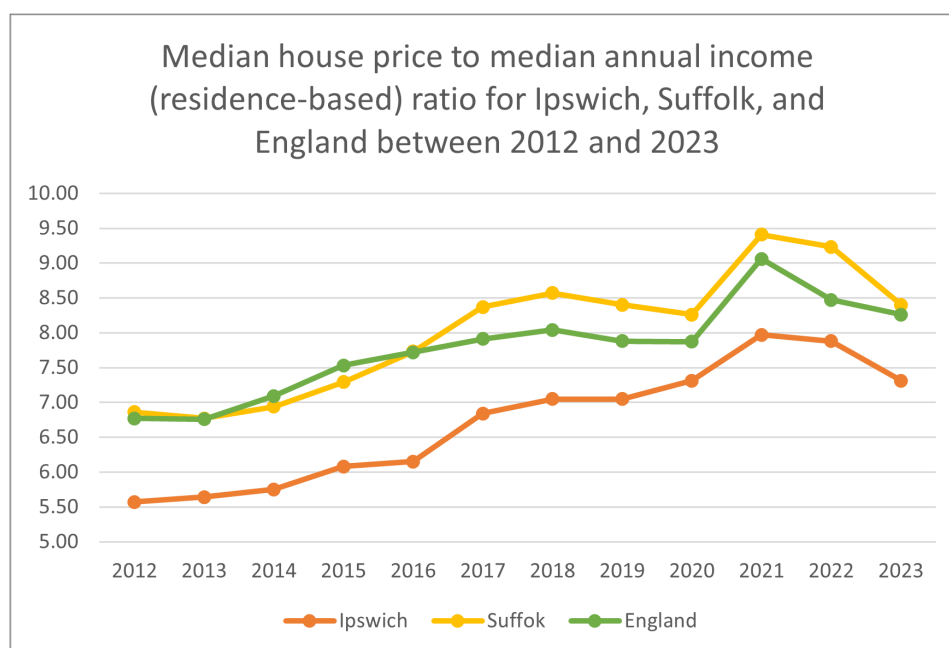
Between 2019 and 2023, average house prices in Ipswich increased by 20%, a smaller increase than that seen in Suffolk (22%), the East of England (22%), and England (27%). Indeed, the average house price for a house in Ipswich in 2023 is £257,927, compared to the English average of £376,359 ³⁶.

Between April 2019 and April 2023, 226 Council dwellings were sold through Right to Buy, a decrease from the 265 sold in the preceding four years. However, between April 2022 and April 2023, Ipswich Borough Council lost 88 properties through Right to Buy, the highest number since records began in 2006 ³⁷. The Council remains committed to reacquiring stock lost through Right to Buy - between 2018 and 2024, the Council used receipts from Right to Buy sales to fund the start and acquisition of 160 properties ³⁸. The budget for the Buy Backs Scheme between 2024 and 2027 is £5.4 million, consisting of £1.8 million per year ³⁹.



The house price to income ratio is calculated by dividing the median house price for an area by the median annual earnings for that same area. A higher ratio indicates that buying a property in the area is less affordable for residents, whereas a lower ratio indicates that property is more affordable. In 2023, the house price to income ratio in Ipswich (7.31) was significantly lower than in Suffolk (8.40) and England as a whole (8.26), meaning property in Ipswich is more affordable for residents than across most of England. As the chart below illustrates, this ratio peaked in 2021 across the whole country and has since been gradually decreasing, meaning that properties are becoming more affordable across England ⁴⁰.





The below table illustrates affordability in the owner-occupied market in Ipswich in 2023, based on a mortgage rate of 5.25% over 25 years. The table indicates whether different borrowing amounts are affordable based on whether the monthly repayments are more or less than a 1/3 of the borrower's income. The monthly repayment data was collected from the mortgage calculator tool delivered by Money Helper, a free service provided by the Money and Pensions Service ⁴¹. The median annual earnings for 2023 are provisional and were sourced from the Office for National Statistics website^{9 10}. In 2024, the average price for a flat or maisonette in Ipswich was £139,424 - therefore, the table below shows that it would be fairly affordable for a single person to purchase a flat in Ipswich by borrowing £130,000. However, purchasing a terraced property at an average price of £225,763 would not be as affordable for a one-person household.

Affordability in Owner Occupied Market in Ipswich 2023							
Mortgage borrowing of:	Mortgage rate of 5.25% over 25 years. Monthly repayment of (£):	Median Annual Earnings 2023 (Residence based)			Median Annual Earnings 2023 (Workplace based)		
		Gross annual	Net monthly	1/3 of Net	Gross annual	Net monthly	1/3 of Net
		£28,657	£2,388.08	£796.03	£27,829	£2,319.08	£773.03
£110,000	£659.17	Under 1/3 income			Under 1/3 income		
£130,000	£779.02	Under 1/3 income			Over 1/3 income		
£150,000	£898.87	Over 1/3 income			Over 1/3 income		
£170,000	£1,018.72	Over 1/3 income			Over 1/3 income		
£190,000	£1,138.57	Over 1/3 income			Over 1/3 income		
£210,000	£1,258.42	Over 1/3 income			Over 1/3 income		
£230,000	£1,378.27	Over 1/3 income			Over 1/3 income		
£250,000	£1,498.12	Over 1/3 income			Over 1/3 income		
£270,000	£1,617.97	Over 1/3 income			Over 1/3 income		

For those who already own a property, average monthly repayments increased from £872 in 2022 to £1,060 in 2023, representing an average increase of £188 per month. 13.4% of Ipswich households were affected by mortgage rises, which is lower than the England average, however the rises experienced were higher than the England average ⁴².

In March 2024, private rents in England experienced their highest annual rise since data collection began in 2006 ⁴³. March 2024 data indicated that average rent prices in Ipswich were £868, a 13.3% increase from £766 in March 2023. Furthermore, 14% of households experienced a rise in rent, with an average increase of £71 a month⁴³. Between 2018/2019 and 2022/2023, the price of a privately rented room in Ipswich rose by 10% and the price of a privately rented one-bedroom property rose by 14% ⁴⁴. This is particularly concerning considering that 32.4% of households in Ipswich are one-person households ⁴⁵, and that 64% of all households owed a prevention duty and 68% of all households owed a relief duty in 2022/2023 were one-person households ⁴⁶.

Ipswich	Median private rent					
	Room	Studio (with own facilities)	One bedroom	Two bedrooms	Three bedrooms	Four bedrooms
2018/2019	£385	£425	£525	£650	£750	£965
2019/2020	£440	£413	£550	£650	£775	£938
2020/2021	£477	£450	£560	£675	£775	£1,043
2021/2022	£423	£450	£600	£700	£795	£1,030
2022/2023	£425	£450	£598	£700	£795	£1,050

At the time of the 2021 Census, there were 140 small HMOs (3 or 4 unrelated tenants) and 47 large HMOs (5 or more unrelated tenants) in Ipswich ⁴⁷. Since 2018, HMOs must be licensed if they are occupied by 5 or more individuals from 2 or more separate households. Ipswich Borough Council adopted the Article 4 (1) Direction, which came into force on the 1st of June 2024. This dictates that landlords seeking to change a dwelling house in one of the affected areas into a small HMO are now also required to make a planning application to the Local Planning Authority ⁴⁸.

In 2023/24, a gross total of 211 dwellings were built in Ipswich, of which 143 (69%) were built on brownfield land, and 7 (3%) were affordable housing. This is similar to the previous year, in which 209 new properties were built, of which 69% were built on brownfield land and 9% were affordable housing ⁴⁹. Of the 211 dwellings built 92 were houses and bungalows, and 119 were flats. Only 5 dwellings were lost due to conversion, change of use or demolition, compared to 20 in the previous year⁵⁰.

The Ipswich Local Plan 2018-2036 states that at least 8,280 new dwellings will be built to meet the needs of Ipswich residents, 15% of which are to be affordable homes ⁵⁰. Since 2018, 1,473 new dwellings (net total) have been completed in Ipswich, of which 80% have been built on brownfield land and 11% are affordable housing⁵⁰.

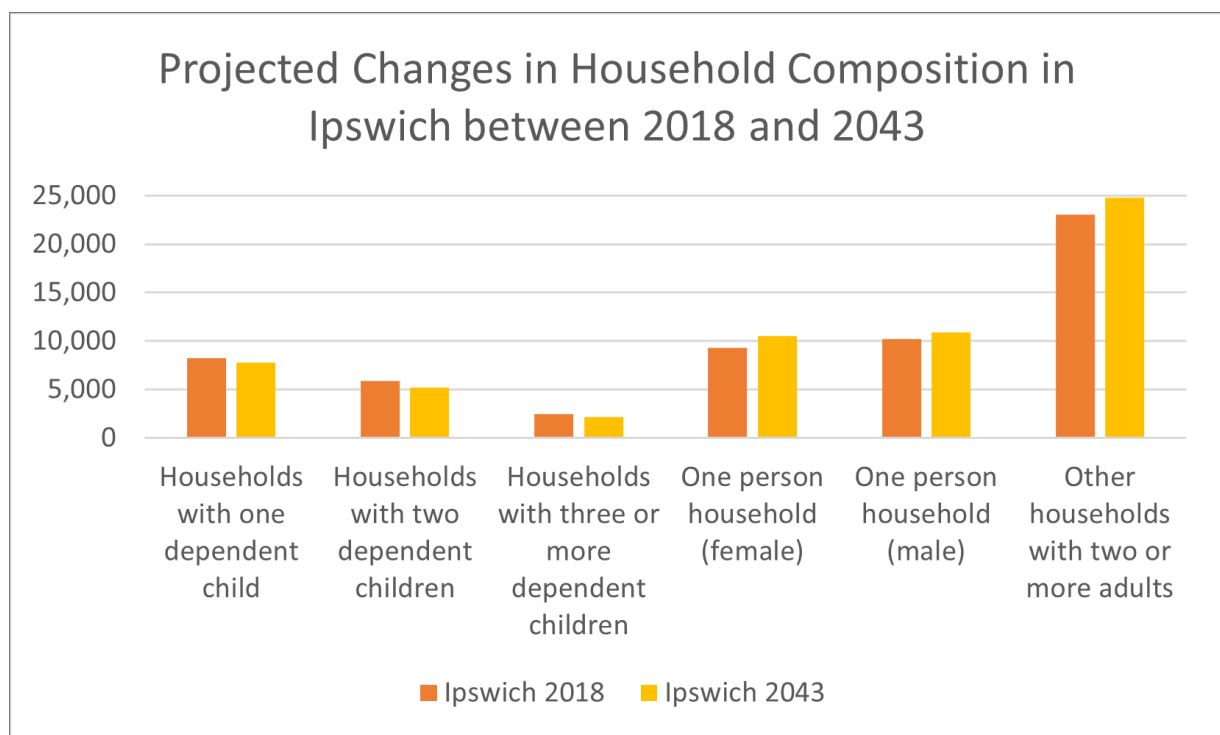
The Core Strategy and Policies Development Plan Document Review, adopted in February 2017, outlines the Council's Core Strategy for Affordable Housing (CS12). This document states that for new developments of 15 dwellings or more, at least 15% must be affordable housing. However, delivery of affordable housing in Ipswich through private development remains challenging for various reasons, including archaeological constraints, lack of funding through Homes England, the low value of development in the area, and the fact that most development sites tend to be small ⁵¹.

Ipswich Borough Council is currently working on a variety of housebuilding projects. 96 houses and flats are due to be completed in 2025 at Ravenswood, 67 of which will be Council properties ⁵², and a further 150 new Council houses and flats are due to be completed in 2024 at the former BT site on Bibb Way ^{53 54}. Planning permission has also been awarded for 26 new social rent properties at Hawke Road ⁵⁵ and for a further 30 Council homes on Fore Hamlet ⁵⁶. Furthermore, as identified in the Ipswich Local Plan 2018-2036, development is ongoing on the northern fringe of Ipswich, in an area known as Ipswich Garden Suburb, which aims to deliver 3,295 dwellings by 2036, of which 31% are to be affordable housing^{51 57}.

Under the Self-Build and Custom Housebuilding Act 2015 (as amended by the Housing and Planning Act 2016), Local Authorities have a duty to keep and publicise a register of individuals and associations of individuals who have an interest in buying plots of land to build their own home on. The Local Authority must then provide an appropriate number of serviceable plots to meet this demand. For this purpose, the Ipswich Self-Build and Custom Build Register was made available to the public in May 2015. Demand recorded in this register peaked between the 31st October 2020 and the 30th October 2021, when 33 people and associations of people registered an interest. Since then, the demand has declined (20 in 2021/22 and 11 in 2022/23). Ipswich Borough Council has so far granted planning permission for 66 self-build and custom homes and must grant a further 31⁵⁸.

The Gypsy, Traveller, Travelling Showpeople and Boat Dwellers Accommodation Needs Assessment for Babergh, Ipswich, Mid Suffolk, Suffolk Coastal and Waveney, published in May 2017, estimated a need for a further 27 permanent pitches by 2036. There are currently 48 permanent pitches in Ipswich, and a further 13 are required by 2036⁵².

The number of households increased by 4% between the 2011 Census and the 2021 Census³⁰ and is expected to increase a further 2% over the next decade. One-person households are predicted to increase by 20% between 2018 and 2043, whereas household with one or more dependent children are expected to decrease by 30% over the same period¹⁶. To meet these future housing needs, the appropriate property types must be built or adapted over the next few decades.



Priority Two: Improving the quality and standard of all housing.

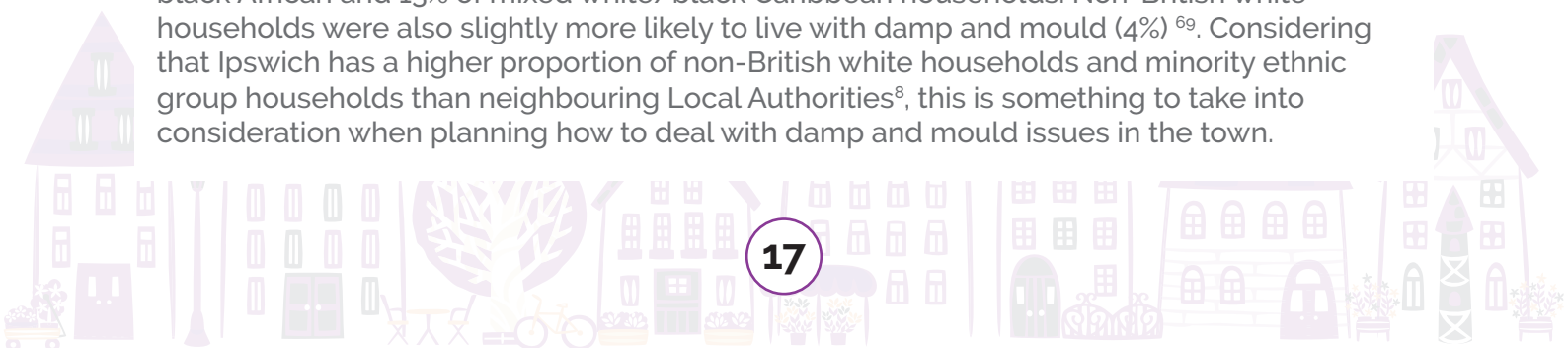
Across England, 15% of homes did not meet the Decent Homes Standard (DHS) in 2022, and 4% had a problem with damp ⁵⁹. The Decent Homes Standard currently sets the minimum standards that public sector homes across England must meet, although this is currently being reviewed to assess whether it could be extended to private sector homes also ⁶⁰.

Ipswich Borough Council has in place the Ipswich Standard, which goes above and beyond what is set in the Decent Homes Standard. 100% of Ipswich Borough Council homes currently meet the DHS ⁶¹ and 85% meet the higher Ipswich Standard ⁶². Safe Suffolk Renters, a project funded by the UK government and delivered by five Local Authorities in Suffolk, including Ipswich Borough Council, with the aim of improving conditions in the private rented sector ⁶³, recently commissioned a State of Suffolk Housing Stock report from the Building Research Establishment (BRE). This report estimated that 13% of private rented sector homes in Ipswich have a category 1 hazard and would therefore not meet the Decent Homes Standard. This is lower than the Suffolk average of 15% but higher than the national average of 10% ⁶⁴.

Research carried out between 2022 and 2023 revealed that the vast majority of social housing is free from damp and mould - less than 0.2% of social housing have very serious damp and mould issues (HHSRS Category 1) that would mean it would fail the Decent Homes Standard, however a further 1 to 2% have serious damp and mould problems (HHSRS Category 2) and another 3 to 4% have notable damp and mould. Although these results were largely positive, this report did highlight that all social housing providers should have clear policies and procedures on how to deal with damp and mould to protect their tenant's health and wellbeing ⁶⁵.

A later report assessed the presence of damp and mould in the private rented sector, which estimated that 3.6% of privately rented dwellings have very serious damp and mould problems (HHSRS Category 1) but was unable to determine an estimated proportion of dwellings with HHSRS category 2 damp and mould problems ⁶⁶. The Housing and Health Needs Assessment, published in early 2024, estimates that there are around 12,675 households in Suffolk with damp and mould problems, and warns of the negative impact this can have on residents' health ⁶⁷. The State of Suffolk Housing Stock report estimates that 2% of privately rented homes in Ipswich have an excess cold hazard, meaning they cannot be maintained at adequate temperatures during cold weather. This is in line with the national average, but significantly better than the Suffolk average of 7%⁶⁵. In the past year, the Private Sector Housing team at Ipswich Borough Council investigated 169 service requests regarding damp and mould. Furthermore, the team have issued 32 improvement notices in the past five years, including 13 for damp and mould hazards ⁶⁸.

A previous report that used data from the English Housing Surveys between April 2017 and March 2019 concluded that certain minority ethnic groups were more likely to have mould and damp issues in their home than white British households. Over the two years of data used, 3% of white British households had issues with damp and mould, compared to 10% of Bangladeshi, 9% of Pakistani, 9% of black African, 10% of black other, 11% of mixed white/black African and 13% of mixed white/black Caribbean households. Non-British white households were also slightly more likely to live with damp and mould (4%) ⁶⁹. Considering that Ipswich has a higher proportion of non-British white households and minority ethnic group households than neighbouring Local Authorities⁸, this is something to take into consideration when planning how to deal with damp and mould issues in the town.



According to 2020 data, 10,803 Ipswich households are in fuel poverty. This equates to 17.4% of all households. This is a higher percentage than that seen in Suffolk (14.5%), the East of England (13.2%) and England (13.2%)⁷⁰. According to the State of Suffolk Housing Stock report, 24% of private rented sector households are in fuel poverty, compared to 20% in Suffolk and 10% in England⁶⁵.

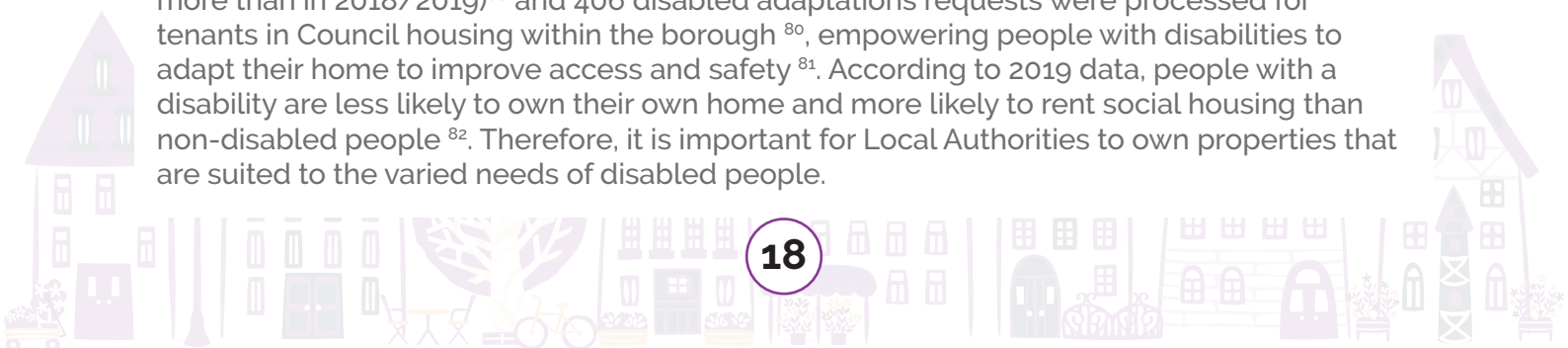
An energy performance certificate (EPC) rates how efficient a building is in terms of energy use and costs. This ranges from Band A for the most energy efficient properties, to Band G for the least energy efficient properties. This certificate is valid for 10 years and is only required when a house is built, sold or let⁷¹. According to EPC data from between 2013 and 2023, 36% of dwellings in Ipswich are a band C and 40% are a band D. Only 9.3% of properties had a Band B rating, lower than the English average of 14.3%. It is worth pointing out that, as previously stated, not all dwellings are required to have an EPC rating so the figures above may not reflect the true picture of energy efficiency in Ipswich⁷².

As set out in the Housing Asset Management Strategy 2024-2030, Ipswich Borough Council aims to meet the target set by government of getting all Council-owned properties to an EPC Band C by 2030. To do this, the Council will obtain EPC ratings for all of its properties and then retrofit homes, starting with those with the worst ratings⁶². Furthermore, Safe Suffolk Renters is committed to improving EPC ratings across the private rented sector in the county. Their team is currently in the process of contacting all Suffolk households with an EPC rating of F or G, to provide support and advice⁶⁵. Improving energy efficiency across Ipswich would likely reduce fuel poverty and have a positive impact on education, health and the local economy⁷³.

Ipswich Borough Council's Climate Change Strategy and Action Plan 2020-2030 highlights the Council's commitment to be more energy-efficient and reach net zero carbon by 2030. In regard to improving the quality and standard of all housing within the borough, the Council is exploring low carbon sources of heating for council-owned homes, as well as retrofitting options. By taking bold action, the Council hopes to enable the wider borough to also work towards reaching carbon neutrality. Indeed, the Council's Ipswich Local Plan 2018-2036 also sets out policies regarding sustainable construction (DM1) and decentralised renewable or low carbon energy (DM2), among other sustainable policies⁵¹. The Council's Planning & Development Committee also recently endorsed a guide aimed at advising and supporting developers to reduce the emissions and carbon footprint of prospective developments⁷⁴.

At the time of the 2021 Census, there were 140 small HMOs (3 or 4 unrelated tenants) and 47 large HMOs (5 or more unrelated tenants) in Ipswich⁷⁵. Since 2018, HMOs must be licensed if they are occupied by 5 or more individuals from 2 or more separate households. This has been successful in raising the standard of these properties and ensuring the safety of HMO residents⁷⁶. However, it is estimated that, in 2021/22, there were 67 unlicensed HMOs in Ipswich. This figure suggests that the number of unlicensed HMOs has increased by 5 times within a 10-year period⁷⁷. Safe Suffolk Renters is currently carrying out an HMO pilot to identify potentially unlicensed HMOs in Suffolk⁷⁸.

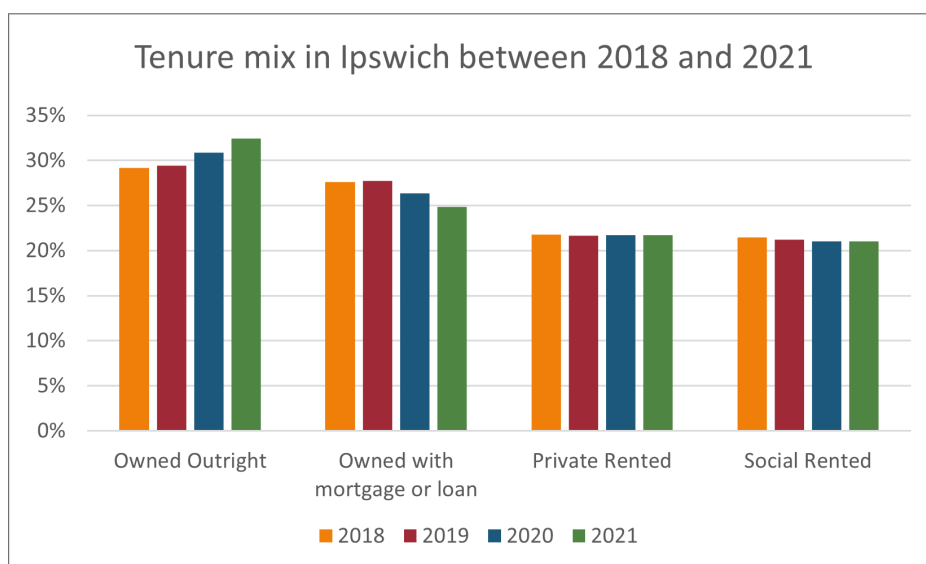
In 2023/2024, the Private Sector team at Ipswich Borough Council carried out 53 inspections for HMOs, served 13 notices and formal letters, and completed 353 service requests⁷⁹. Also in 2023/2024, Ipswich Borough Council processed 96 Disabled Facilities Grants (57% more than in 2018/2019)⁸⁰ and 406 disabled adaptations requests were processed for tenants in Council housing within the borough⁸⁰, empowering people with disabilities to adapt their home to improve access and safety⁸¹. According to 2019 data, people with a disability are less likely to own their own home and more likely to rent social housing than non-disabled people⁸². Therefore, it is important for Local Authorities to own properties that are suited to the varied needs of disabled people.



Priority Three: Being an excellent landlord to our tenants

On the 1st of April 2023, the Regulator of Social Housing (RSH) introduced Tenant Satisfaction Measures (TSMs), intended to measure the quality of the homes and services provided by social housing landlords in England⁸³. Ipswich Borough Council's Tenancy Satisfaction scores for 2023/24 show that overall tenant satisfaction is 79%. The majority of Ipswich Borough Council tenants feel like their home is well maintained (71%) and safe (76%), and that repairs are carried out well (81%) and in a timely manner (74%). However, tenants are not quite as satisfied with the way the Council handles complaints (35%) or anti-social behaviour (55%)

⁸⁴



In order to comply with the new Complaint Handling Code 2024, Ipswich Borough Council introduced a new two-stage complaint procedure on the 1st April 2024. This change will hopefully speed up the complaints process and increase customer satisfaction. Internally, this updated procedure will contribute to a more positive complaints culture, in which customer feedback is valued and used to develop and improve services.

Between April and June 2024 (Q1 24/25), Housing Services received 50 complaints, 22 compliments and 16 comments. Due to a reorganisation of departments, it is not possible to directly compare this with other departments for previous years. However, the number of complaints received for individual service areas within housing reduced for Housing Repairs (Council Tenants), Housing (Council Tenants) and Housing (Gateway to Homechoice) for Q1 between 23/24 and 24/25. Of the total of 113 complaints received by the Council during this quarter, the biggest reason given for complaints was recorded as "outside influences".

Between 2018 and 2023, the Council completed 103,659 repairs. Ipswich Borough Council have recently introduced an online repair reporting system, which provides tenants a choice as to whether they wish to book their repair request online or via the phone. Emergency repairs are still available 24/7 over the phone³⁶. Between April 2022 and March 2023, Ipswich Borough Council received 3,472 calls regarding emergency repairs, of which 94% were answered, and 19,548 calls regarding standard repairs, of which 80% were answered. Of the 20,790 repairs completed during 2022/23, 89% were completed on time, compared to 83% the previous year⁶².

Ipswich Borough Council also regularly carry out improvements to existing properties. Between 2018 and 2024, 2,841 new A-rated boilers were installed. 370 homes benefitted from new bathrooms with low flush WC cisterns. Top up loft insulation was installed in 348 homes. Bay cladding insulation was upgraded in 415 properties. 385 properties also benefitted from having thermally efficient windows installed, and a further 1,480 benefitted from having thermally efficient doors fitted. Finally, LED lighting was added to 861 communal areas and 686 front entrances⁶³.

The Council's Tenancy Support Scheme continued to support residents to maintain their tenancy: between April 2022 and March 2023, 387 tenants were provided with floating support, 249 applications were made to support tenants with Local Welfare Assistance and/or charity funding, and 152 households were supported through the Household Support Fund³⁶.

The Council's community caretakers completed 1,886 individual jobs between April 2022 and March 2023, including fly-tipping, dog fouling, removal of drugs and drug paraphernalia, door entry issues and minor repairs³⁶.

The Housing Anti-Social Behaviour team worked on over 54 cases between April 2022 and March 2023, and, as a result, issued over 30 warning letters, 6 Community Protection Warning notices, 3 Community Protection Notices and 4 Notices of Seeking Possession, and obtained one Closure Order and two Outright Possession Orders (Eviction). They also referred 12 cases to a multi-agency panel and took 32 community impact statements³⁶.

Catch22 is a mediation service, funded by Ipswich Borough Council, which supports tenants to resolve neighbour disputes - feedback for this service indicates that 100% of respondents felt that their issue had improved, and 83% felt that the issue was resolved³⁶.

Ipswich Borough Council believes that tenants should be at the centre of its housing services and has published a Tenant Engagement Strategy 2024-2027 that reflects this. There are currently 6 tenants on the customer engagement panel, as well as 16 tenant representatives, who directly participated in selecting the priorities for the Tenant Engagement Strategy 2024-2027 ⁸⁵.

Ipswich Borough Council provides fifteen Sheltered Housing Schemes for 596 sheltered housing residents, with an average age of 75.



Priority Four: Supporting households to maintain access to accommodation.

Since 2022, the UK has seen a steep rise in economic pressures and financial difficulties due to inflation. This has affected the lives of most people - a study carried out by the Office for National Statistics in May 2024 revealed that 87% of adults in Great Britain believed that cost of living was one of the most important issues facing the UK today ⁸⁶.

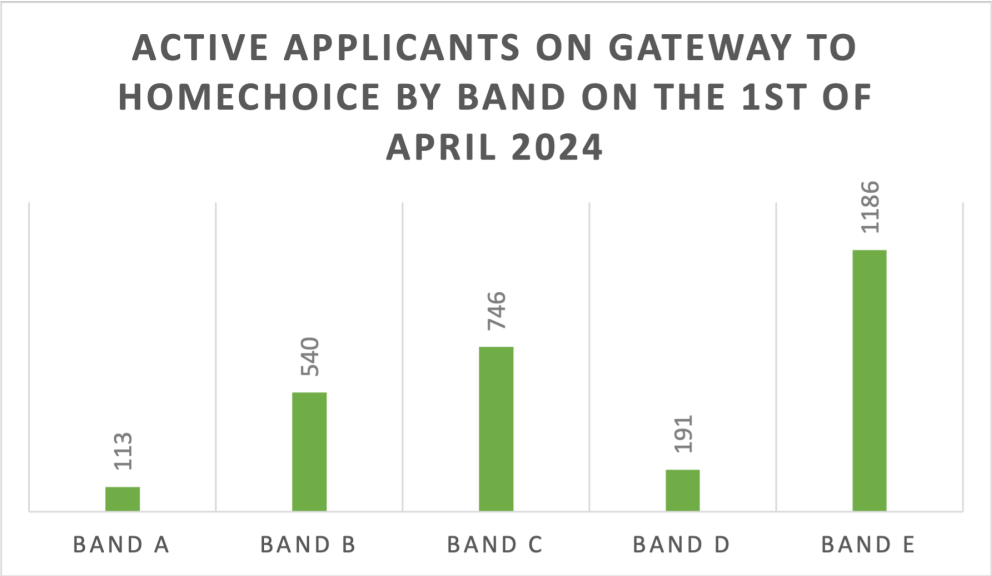
Indeed, 44% of adults reported that they are using less fuel in their homes, while 41% claimed that it was very or somewhat difficult to afford energy bills. Furthermore, 35% of adults stated that they are finding it very or somewhat difficult to afford their rent or mortgage payments, with lone parents, Asian and Asian British adults, and black, African, Caribbean or black British adults being more likely to report this. Finally, between January 2022 and January 2024, overall food and non-alcoholic beverage prices rose by 25%, compared to 9% over the previous 10 years. 4% of adults reported that their household had ran out of food within the last two weeks, and they were unable to afford to buy more ⁸⁷. Between the 1st April 2023 and the 31st of March 2024, food banks in the Trussell Trust network distributed 3.12 million emergency food parcels, which represents the highest number of parcels distributed in a single year, as well as a 4% increase from the previous year ⁸⁸.

Between April 2022 and March 2023, the Housing Options and Tenancy Services teams at Ipswich Borough Council processed 123 referrals to the ACT Money Advice service ⁸⁹, who provide free advice, help tenants maximise income through benefits, provide Money Mentors to help tenants manage their finances, and can action debt recovery orders and bankruptcy ⁹⁰. However, a large proportion of cases closed was due to non-engagement (47%) and withdrawal from support (12%). In light of this, funding for this service is currently under review. There are several free money advice services, such as Citizens Advice or Stepchange, which may be considered in the future.

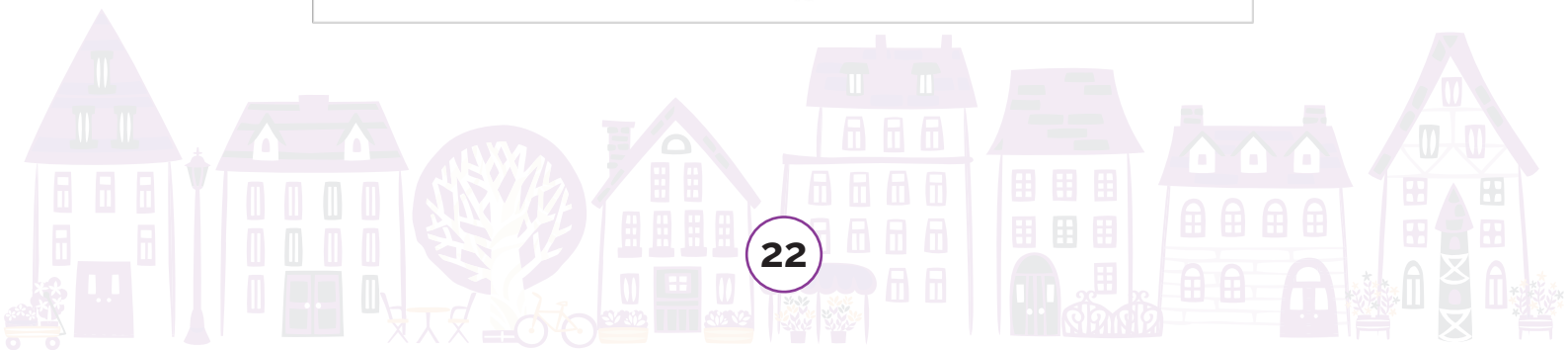
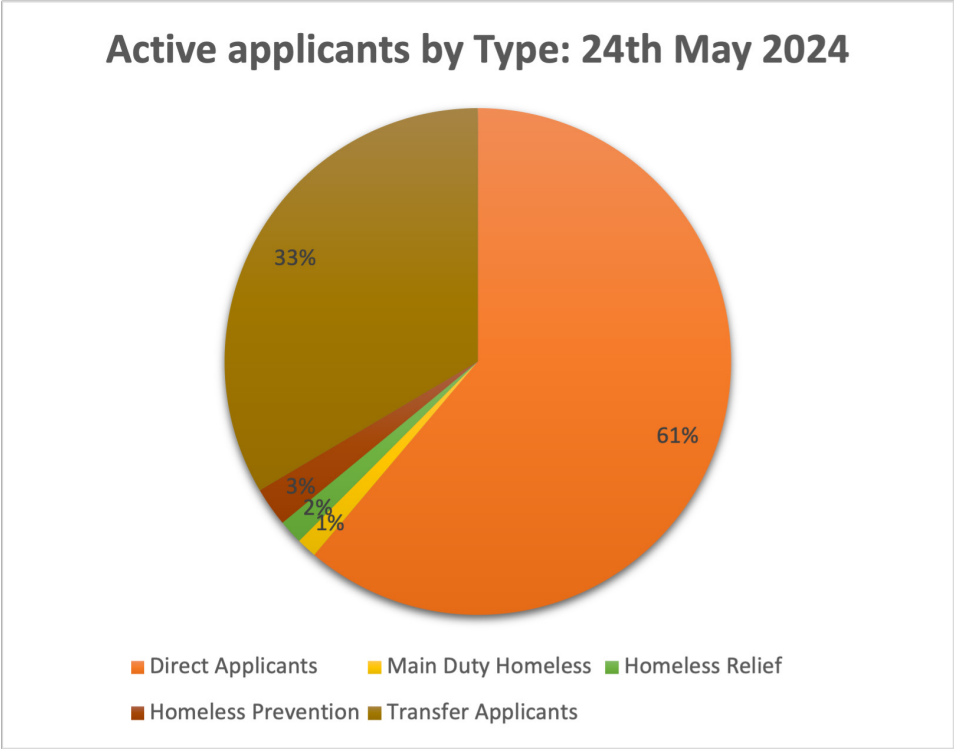
Central government provides Local Authorities in England with funding for Discretionary Housing Payments (DHPs), which can be paid to residents on Housing Benefit or the housing element of Universal Credit who are struggling with their housing costs, often due to a shortfall between the amount they receive in benefits and the amount they spend on their housing needs. Between April 2022 and March 2023, Ipswich Borough Council spent a total of £199,834 in DHPs, 44% of which went to tenants renting privately and affected by Local Housing Allowance (LHA) reforms. A further 24% was used to support tenants affected by the removal of the Spare Room Subsidy policy, which caps Housing Benefit and Universal Credit claimants' entitlement if they are under-occupying their Council home. 27% of the total spend was used to support struggling tenants in situations unrelated to welfare reforms ⁹¹.

2022/23 DHP Expenditure	Ipswich		England and Wales	
	£	% of total spend	£	% of total spend
Benefit Cap	£7,817	4%	£12,693,015	12%
Removal of the Spare Room Subsidy	£47,543	24%	£29,343,385	27%
LHA Reforms	£87,371	44%	£19,643,673	18%
Combination of Reforms	£3,201	2%	£7,191,084	7%
Other (non-welfare reform)	£53,902	27%	£38,916,127	36%
Total	£199,834	100%	£107,787,284	100%

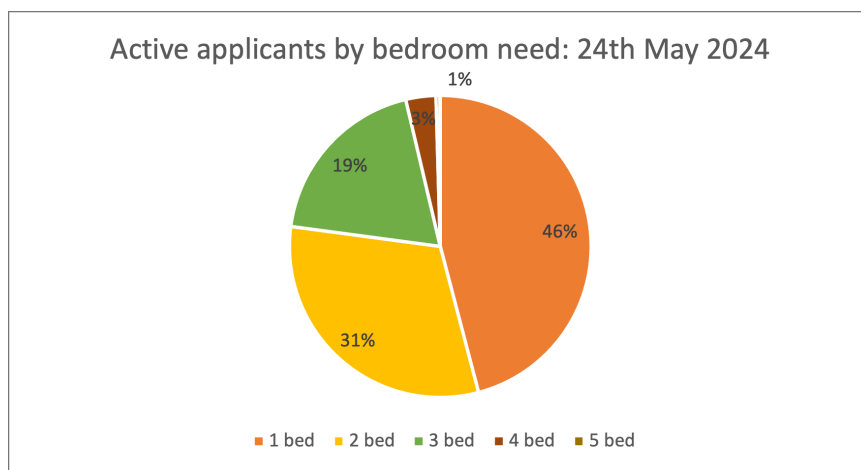
On the 1st of April 2024, there were 2,776 active applicants on Gateway to Homechoice waiting to be housed in Ipswich, a slight decrease from the 1st of April 2023 when there were 2,887 active applicants. Of the applicants active on the 1st of April 2024, 43% were in Band E, 7% were in Band D, 27% were in Band C, 19% were in Band B and only 4% were in Band A. Therefore, although the overall number of active applicants is lower this year compared to 2023, the number of those in Bands A-C has increased slightly from 47% in 2023 to 50% in 2024⁹².



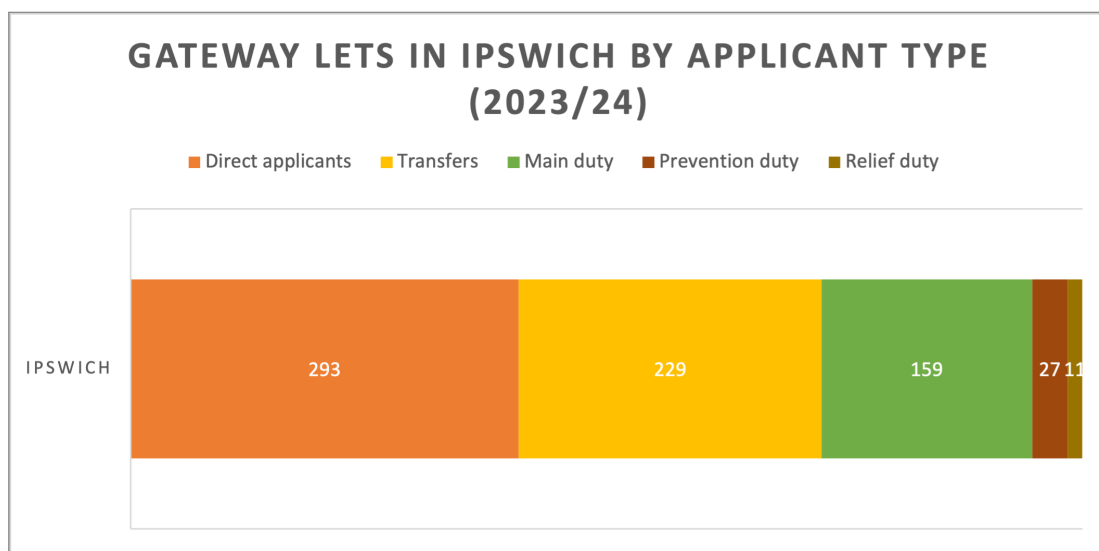
A later report from the 24th of May 2024 found that there were 2,849 active applicants, of which 61% were direct applicants and 33% were transfer applicants.



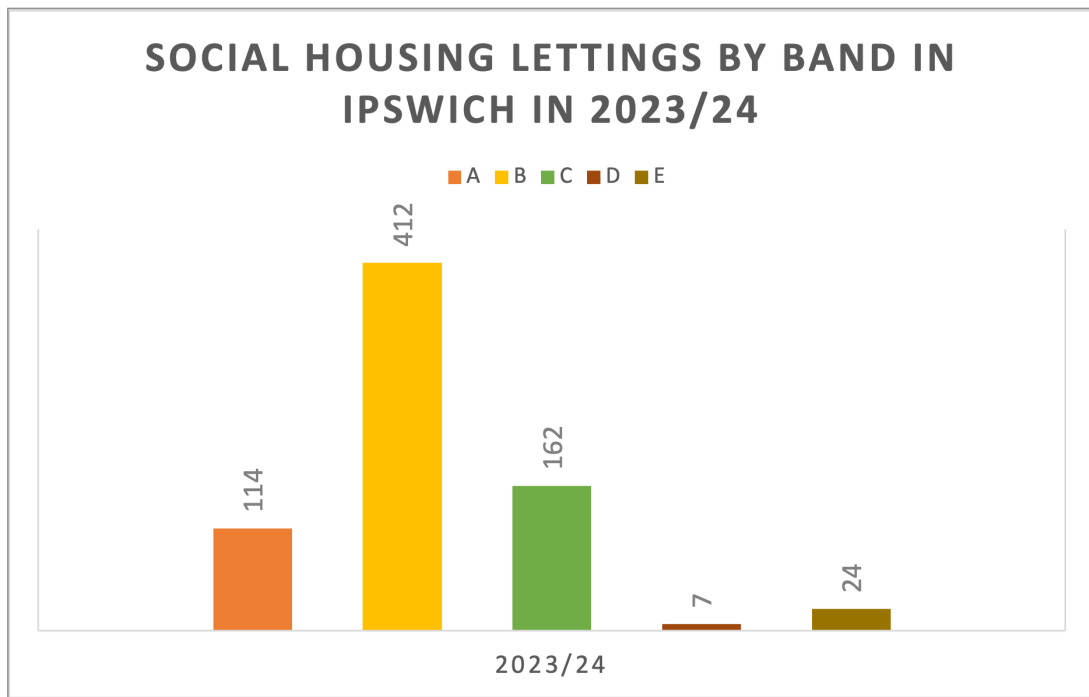
The same report revealed that 46% of active applicants required a 1-bedroom property, 31% a 2-bedroom property, and 20% a 3-bedroom property ⁹³. For every household on Gateway to Homechoice, there is a 'Min Bed Size Override', which indicates the minimum number of bedrooms that an applicant is eligible to bid on, as well as a 'Max Bed Size Override', which indicates the maximum number of bedrooms that an applicant is eligible to bid on. For example, a household consisting of a single person/one person household would have a 'Min Bed Size Override' of 0 (bedsit) and a 'Max Bed Size Override' of 1. The data in the chart below was sourced using the 'Max Bed Size Override' value, as opposed to the 'Min Bed Size Override'. It is widely agreed among Gateway to Homechoice providers that using the 'Max Bed Size Override' value is more appropriate to identify the need for properties with different numbers of bedrooms as it identifies the largest property type that each household is eligible to bid on ⁹⁴.



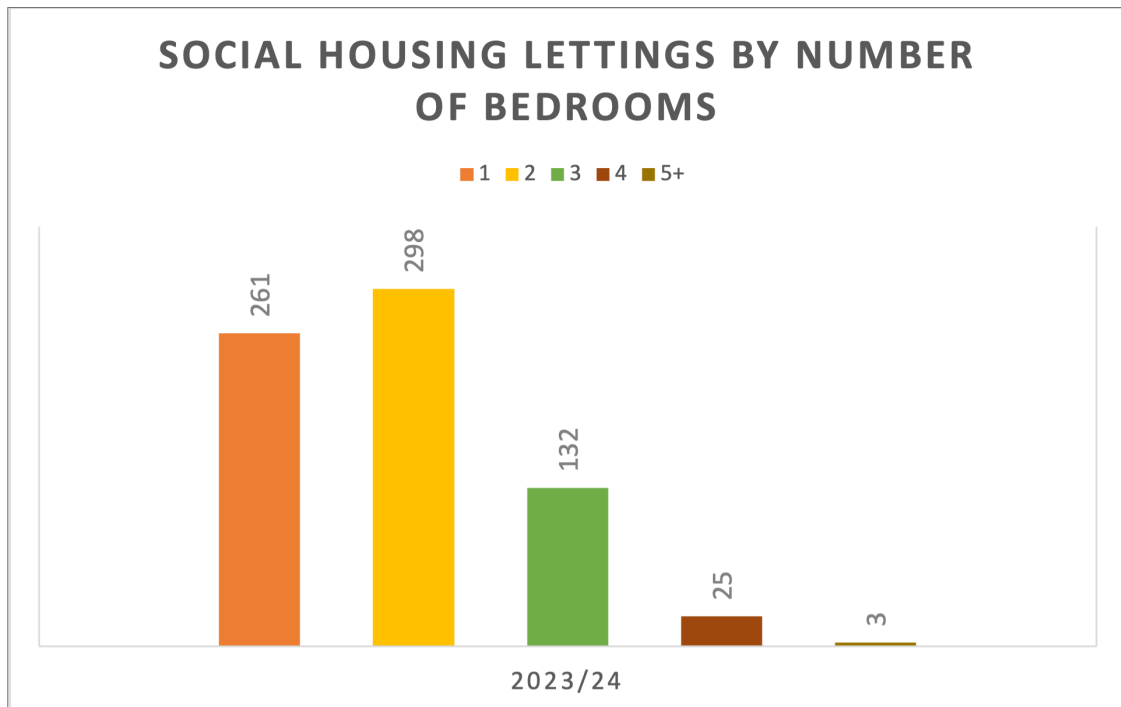
In 2023/24, there were 719 properties let in Ipswich through Gateway to Homechoice. The table below provides a breakdown of lettings by applicant type – 293 were let to direct applicants, 229 were to transfer applicants and the remaining were to applicants owed a duty⁹⁴.



The vast majority of social housing lettings in Ipswich in 2023/24 were for Bands A-C, with only 31 lettings to households in Bands D and E ⁹⁵.



The chart below shows that most social housing lettings were for 1 or 2-bedroom properties, with only 28 lettings for properties with four or more bedrooms⁹⁷.



The table below, which uses data from a different report produced on the 9th of May ⁹⁶, shows the mismatch between demand and supply. It highlights the need for more 1-bed Council properties in Ipswich, and also the need for more 3-bed properties. The mismatch between demand and supply for 1-bed and 3-bed properties has been worsening over the years, as can be seen in the second table below which shows the mismatch for 2018/2019. However, need for 2, 4 and 5 or more bedroom properties seems to be decreasing.

Demand and supply mismatch			
9 th of May 2024			
Bedrooms	Demand: Bands A-C	Supply: Total	MISMATCH
1	731	245	-486
2	281	288	7
3	322	132	-190
4	70	24	-46
5+	11	3	-8

Demand and supply mismatch			
2018/2019			
Bedrooms	Demand: Bands A-C	Supply: Total	MISMATCH
1	542	274	-268
2	421	270	-151
3	254	119	-135
4	56	8	-48
5+	12	1	-11

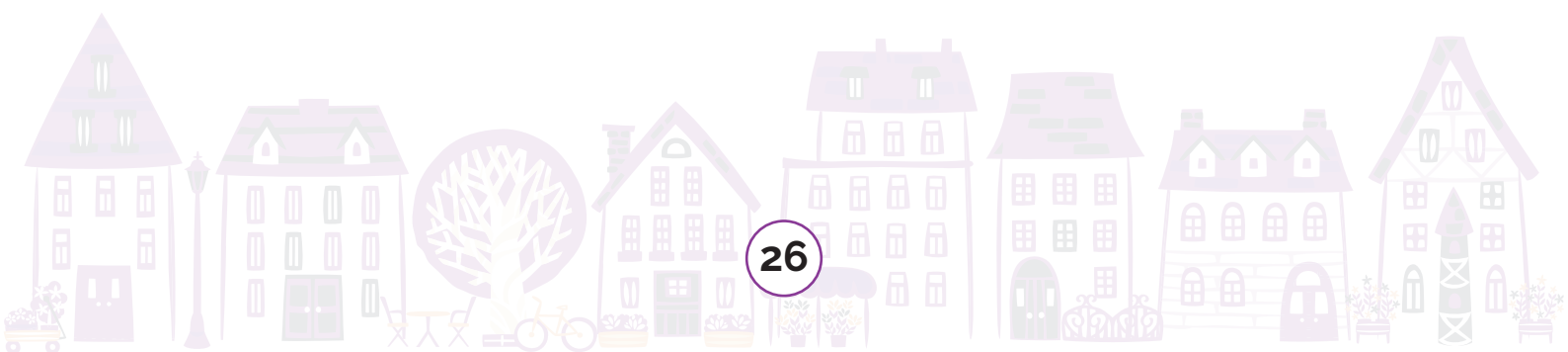
Housing Related Support (HRS) is a service provided by Suffolk County Council (SCC) which offers accommodation-based support for individuals with extra support needs that were previously sleeping rough, sofa surfing, in emergency accommodation, or at risk of homelessness ⁹⁷. Unfortunately, due to financial constraints, SCC announced that it will be phasing out HRS over the next two years by reducing funding by £1 million in 2024/25 and a further £2 million in 2025/26 ⁹⁸. Suffolk's district and borough council leaders expressed their concerns over this decision, which is expected to remove over 700 supported accommodation spaces, therefore affecting some of the most vulnerable population groups in Ipswich and wider Suffolk ⁹⁹.

The Afghan Citizens Resettlement Scheme (ACRS) ¹⁰⁰, the Afghan Relocations and Assistance Policy (ARAP) ¹⁰¹, and the Homes for Ukraine Scheme ¹⁰² were set up to aid refugees displaced by war and conflict. Between the 1st July 2023 and the 31st of March 2024, 90 ACRS or ARAP Afghan households were owed a prevention or relief duty in the East of England ¹⁰³, of which only an estimated 3 were in Ipswich⁹¹. Between the 24th February 2022 and the 31st of March 2024, 25 Ukrainian households in Ipswich were owed a prevention or relief duty, of which 72% were households with dependent children ¹⁰⁴.



The Ipswich Lettings Experience team (LET) is an initiative that was established in 2013 which aims to assist Ipswich residents to access good quality privately rented homes. Since 2013, Ipswich LET has secured more than 90 tenancies, working alongside over 70 letting agents and over 60 private landlords across the town ¹⁰⁵. Ipswich LET offers private landlords a Deposit Bond Scheme, a tenant finding service, and a Rent Guarantee Scheme, therefore providing good landlords and letting agents a safe and reliable service, while providing people in need of housing in Ipswich a safe and affordable home ¹⁰⁶. Ipswich LET's contribution is further explored in the separate Homelessness and Rough Sleeping Strategy 2025-2030.

The latest Annual Rough Sleeping Snapshot count revealed that 5 people were rough sleeping in Ipswich on a single night in November 2023. This is a decrease from the previous year, in which 9 people were found bedded down ¹⁰⁷. This matter is further explored in the separate Homelessness and Rough Sleeping Strategy 2025-2030.



Priority Five: Ensuring older persons have access to housing and services that meet their needs.

Ipswich has a young age profile, with more individuals aged 0-19 and 25-49 than the English average¹. Although the median age in Ipswich increased from 36 to 38 years between the last two censuses, the area still boasted a lower median age than the East of England (41 years) and England (40 years)³. However, the number of residents aged 50 to 64 years increased by 11.9% while the number of those aged between 20 and 24 decreased by 16.7%³, indicating an ageing population. Indeed, population projections for 2043 estimate a decrease in those aged 0-64 and an increase in those aged over 65⁵. Although these projections are not as stark as across England as a whole, they are still quite significant and must be taken into consideration.

In Ipswich, 24% of residents aged 55-64 have their day-to-day activities limited to some degree and are therefore considered disabled under the Equality Act, as well as 28% of those aged between 65 and 74, and 43% of those aged 75 or older. This is a slightly higher percentage than that seen in Suffolk (20%, 25% and 39%, respectively) and the East of England (20, 25% and 40%, respectively) but similar to the national average (22%, 27% and 42%, respectively)²⁵.

Older people tend to have different housing needs, especially those who may struggle with mobility and frailty, and may therefore require more support and care, as well as access to an accessible property or to adaptations to their current home. Having access to the right type of accommodation can vastly improve the lives and health of residents and can have positive impacts on social care and health provision in the area⁶⁸.

Specialist housing for older persons can include age-restricted general needs housing, sheltered housing, extra care housing, and residential care or nursing homes. These provide different levels of care: age-restricted general needs housing does not usually include support or care services; sheltered housing usually includes a warden to enable independent living but who does not provide care; extra care housing provides a medium to high level of care when required; and care or nursing homes provide a high level of care in all areas of daily life⁶⁸.

The table below shows the current and recommended supply of age-exclusive housing, specialist housing and care beds in Ipswich, alongside supply recommendations for 2035. This shows that Ipswich is below the 2018 targets for age-exclusive housing, but at or just below the 2018 targets for specialist housing and care beds⁷⁸.



As of April 2024, Ipswich Borough Council owns a total of 7,774 properties, consisting of 556 sheltered and 7,218 general needs properties. The Council provides fifteen Sheltered Housing Schemes in Ipswich, most of which are comprised of approximately 30 units - although the largest comprises 90 units and the smallest just 13. In June 2024, there were 596 sheltered housing residents, with an average age of 75. Every tenant has a support plan in place (unless they refuse one) to empower them to live as independently as possible, alongside support from their scheme manager. Welfare checks are carried out daily, and the scheme manager is available on-site Monday-Friday for approximately two hours a day. Meetings are held at each scheme every three months by the neighbourhood manager to resolve any issues raised. A conscious effort is made to involve the tenants in all decisions regarding the running of the Sheltered Housing schemes. Two residents from each scheme are invited to the "Service Improvement Panel" where they can share their views on service provision and provide suggestions for future improvement⁸⁷.

On the 9th May 2024, there were 295 active applicants over the age of 60 on Gateway to Homechoice. Of those, 45% had no accessibility needs, whereas 2% required a wheelchair accessible property, 26% required a level access shower, and 27% required ground floor accommodation. Of those with accessibility needs, 77% were in Bands A-C ¹⁰⁸.

A survey completed by 301 older people in 2020 revealed that most older people are interested in moving (56%), provided that the right option is available to them. Older people would be particularly interested in moving from their current home if they could move to an area they are interested in (86%), where there are facilities and infrastructure nearby (83%), and they could have a lifestyle desirable to them, such as having friends nearby or being able to maintain their independence (75%). 48% of respondents expressed an interest in moving to a bungalow, and 25% in moving to a smaller house or flat. Only 12.5% were interested in retirement housing and 15% in a retirement community with 24-hour staffing and care available onsite if needed. 65% of respondents expressed an interest in living in a suburban or edge of town setting, with only 9% expressing an interest in living in an urban or city centre setting. 50% would also consider a rural or village setting. Overall, the report concluded that older people are both interested in, and require, wider housing options¹⁰⁹.

In 2018, Ipswich Borough Council carried out an Older Persons Housing Review. A survey undertaken by 824 general needs tenants aged over 60 revealed that 59% of tenants did not wish to move for a variety of reasons. Only 11% of respondents stated that they would consider sheltered housing, and 20.8% expressed a desire to remain in their current home but receive care and/or undertake adaptations to better suit their needs. 51% of tenants said their home did not require adaptations, 29.3% stated they already had adaptations and 15.5% stated that their home required adaptations ¹¹⁰. Minor repairs and adaptations are known to be particularly effective at reducing trips and falls, and therefore increasing the health and wellbeing of older residents ¹¹¹. In 2023/2024, Ipswich Borough Council processed 96 Disabled Facilities Grants (57% more than in 2018/2019)⁸⁰ and 406 disabled adaptations requests were processed for tenants in council housing within the Borough⁸¹.

Another scheme that exists in Ipswich and surrounding areas to support older people is HEARS, which is provided by Ipswich Borough Council and offers a 24-hour monitoring and response service to all tenures. Service users pay a monthly fee and are provided with an alarm which can either be worn around the neck or around a wrist. If the service user feels unwell or suffers a fall, they simply press the button to alert the control team, who will then assess the situation and decide how they can best support the individual. When necessary, they will call emergency services to assist, and, depending on the level of service chosen, they may either alert an emergency contact or dispatch a response team member to the property ¹¹².

Evidence

The data that has been used to inform this report can be found [here](#).

This includes data for Ipswich and other relevant areas on the following subjects:

- » Population, including:
 - Projections.
 - Age distribution.
 - Country of birth.
 - Ethnicity.
 - Health.
 - Education.
 - Disability.
 - Annual earnings.
- » Households, including:
 - Composition.
 - Size.
 - Projections.
 - Universal Credit.
- » Housing, including:
 - Occupancy rating.
 - Accommodation type.
 - Tenure mix.
 - Council tax bands.
 - Net and gross completions.
 - Empty homes.
 - Owner-occupied market.
 - Private rented market.
 - Affordability.
 - Property prices.
 - Self-build and custom housebuilding.
 - Council housing.
 - Social housing register.
 - HMOs.
 - Fuel poverty.

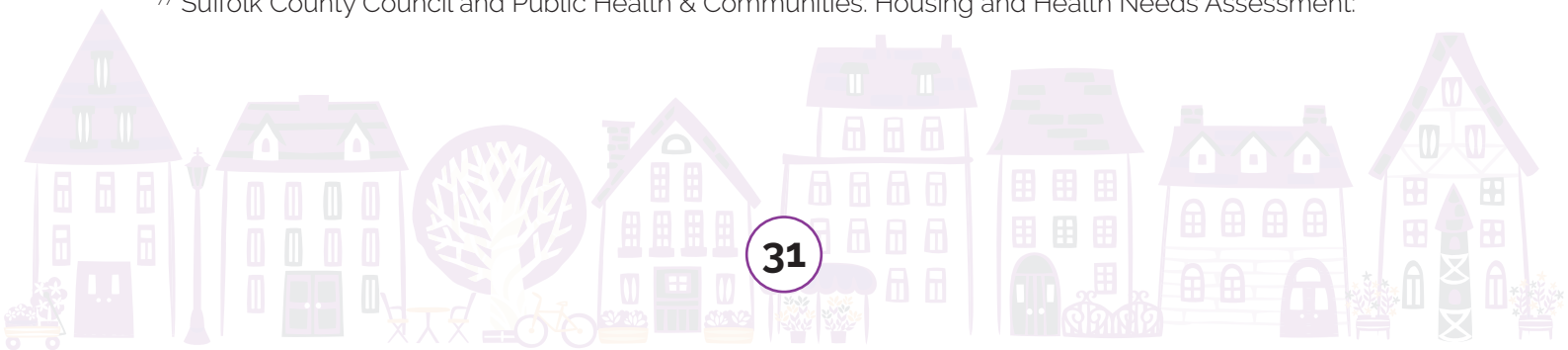


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