The North Norfolk housing challenges

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NORTH NORFOLK DISTRICT COUNCIL

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North Norfolk

- Rural, beautiful & remote
- Popular for tourism & retirement

But…

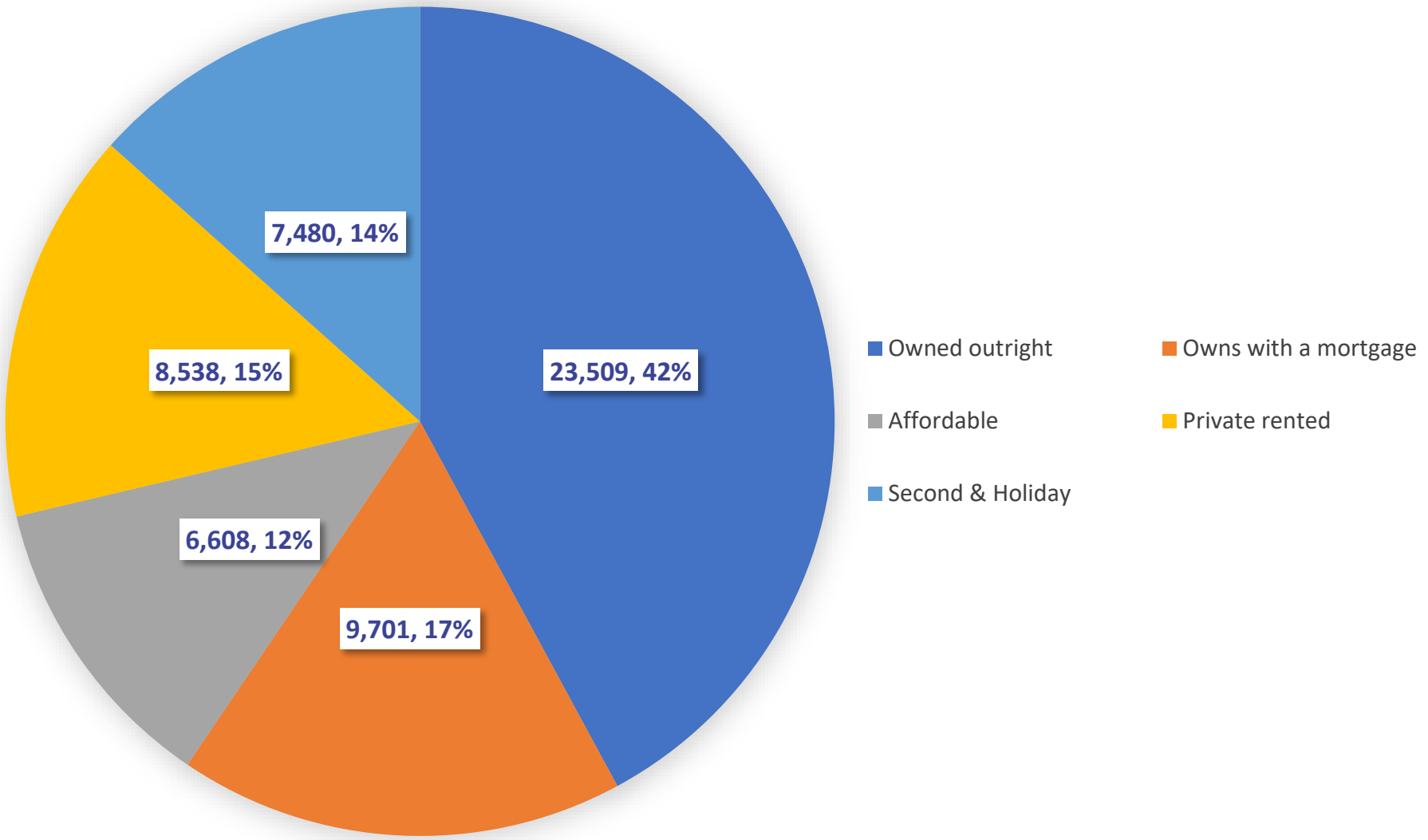
- Housing is expensive
- With few Registered Providers & developers

The Housing market in North Norfolk

- 59,000 homes with 103,000 population - 1/3rd aged 65 + oldest district in the Country
- Highest percentage of owned outright homes - 49% = retirees
- Average house price (£304,000) 12+ x Median income (£24,896)
- 2nd highest percentage of Second Homes - plus holiday homes = 13% (47% in some parishes)
  - 2019 - 2024 increase in second & holiday homes = 1,023
  - Total new homes = 1,962 – 'loss' of 52% of additional homes
- Small / expensive Private Rented sector
  - Only 6 within LHA in 2024, average 3 -bed rent £1,276 (£478pcm above LHA)
- Only 13% Affordable Housing – static

Result is a limited pool of homes for 'normal' buyers or renters

North Norfolk Housing Split



North Norfolk - Level of Holiday Home and Second Home Ownership (as of Oct. 2024)

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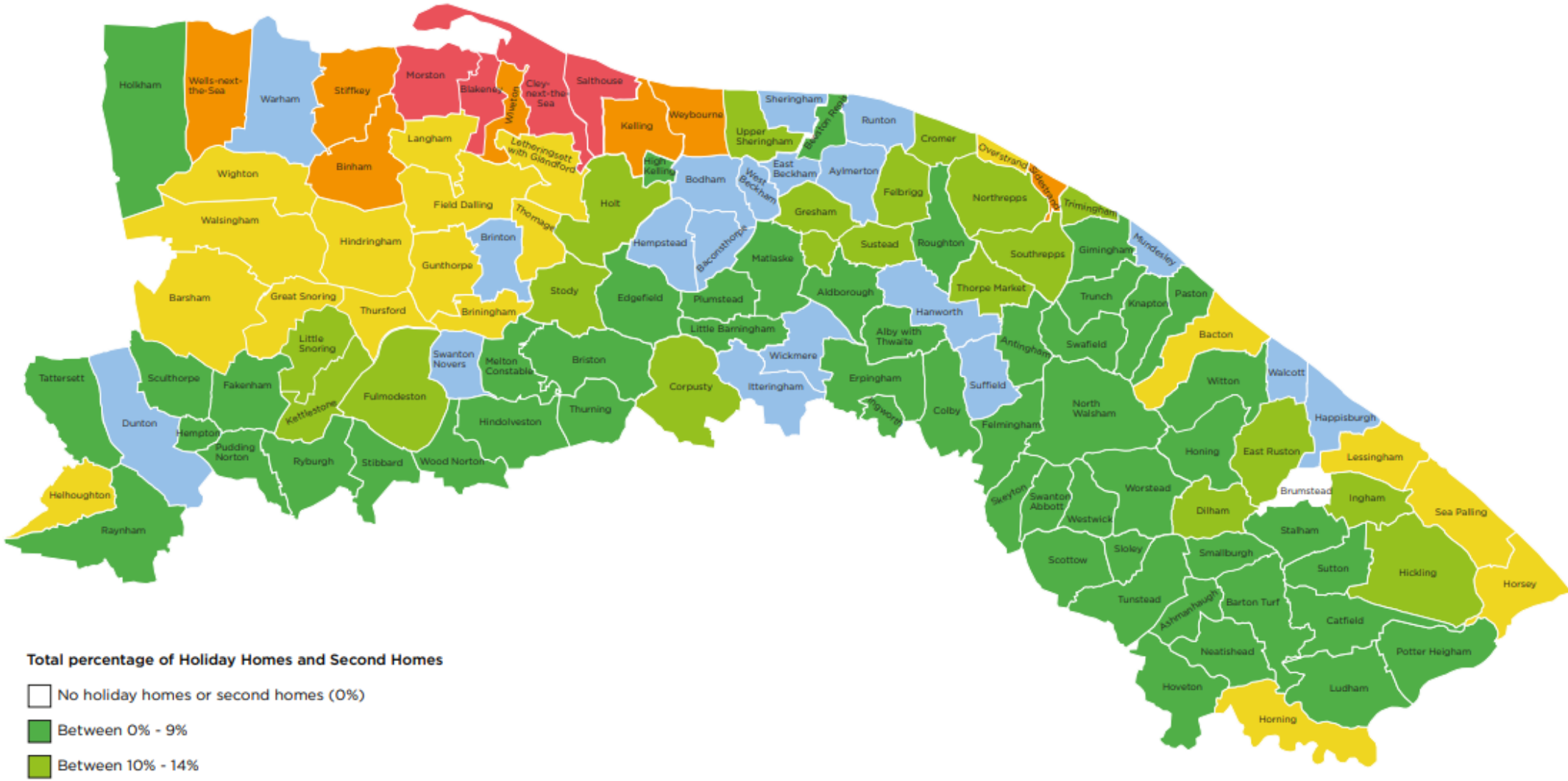
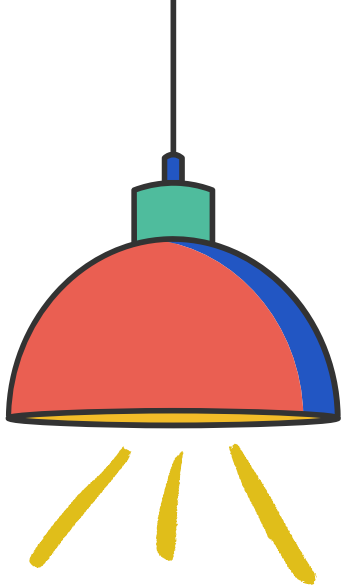


Total percentage of Holiday Homes and Second Homes

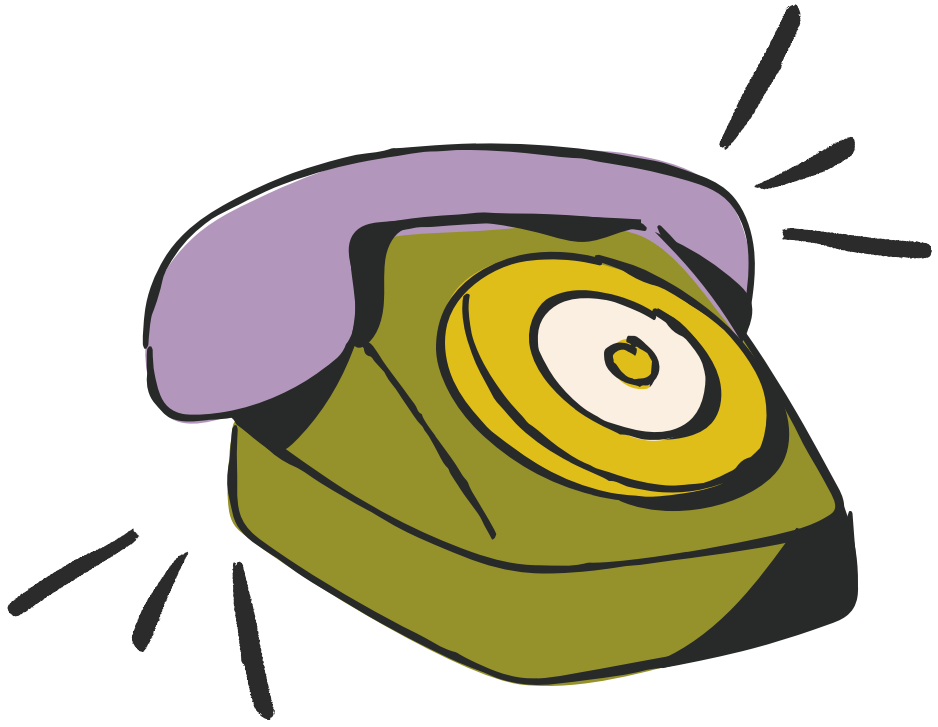
- No holiday homes or second homes (0%)
- Between 0% - 9%
- Between 10% - 14%
- Between 15% - 19%
- Between 20% - 29%
- Between 30% - 39%
- Over 40%



HOUSING NEED

- 28 February 2025 there were 2,210 households on the housing list with 476 (21%) being on the Housing Register – this register contains those qualifying applicants who have the most urgent housing needs
- 264 social Homes have been let - greatest demand for housing is those with a 1-bedroom need, however 237 applicants have a 4- bed need with only 1 four-bedroom house being let between 01 April to 28 February 2025
- Social Housing lets are decreasing - 487 in 2011/12 -fell to 258 in 2023/24

Households approaching the council for help:



In 2023-24 1125 Households approached us, of which 406 households were owed assistance from North Norfolk to prevent or relieve homelessness. This is an increase of 44% compared to 2021/22 (779 approaches)

Year to Date - Approaches to the service remain high and between 01 April 2024 to 28 February 2025 we have opened **1,104** new cases.

We continue to see an increase in households being owed the Relief Duty (200 cases) Vs the Prevention Duty (132 cases).

32% of households assessed as homeless or threatened with homelessness were single **males** .

16% of households assessed as homeless or threatened with homelessness were single **females.**

42% of households have one or more Support Need.

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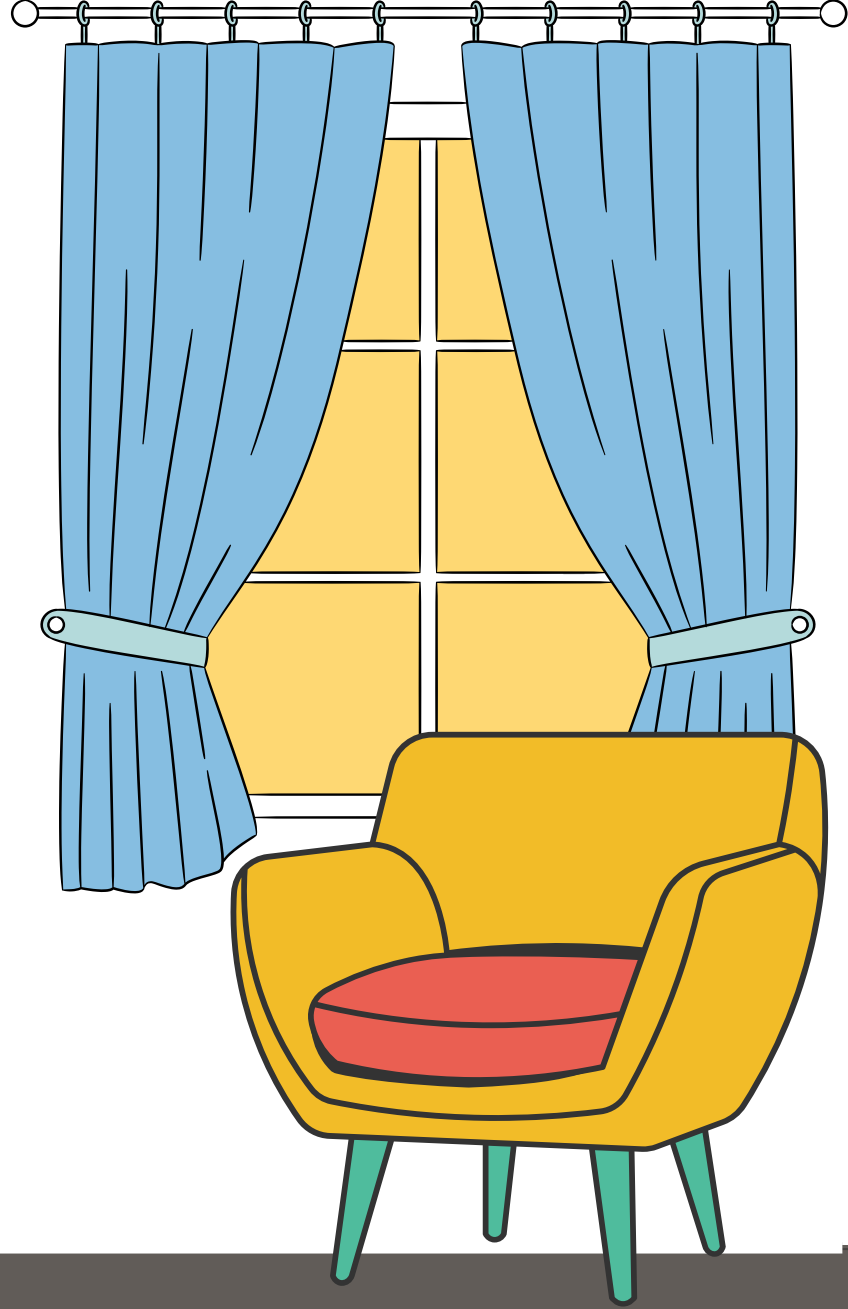
36% of households assessed as homeless or threatened with homelessness are families with **children** .

Homelessness Causes

The three main triggers for homelessness in North Norfolk are:

- End of Private Rented Tenancy
- Family or Friends no longer able or willing to accommodate
- Domestic Abuse



Temporary Accommodation

- On the 28 February 2025 there were **67** Households in Temporary Accommodation. Included in the **31** Family Households there were **80** dependent children

- The total number of annual placements increased from 38 in 2011/12, spiked at 291 during covid (everyone in) and have remained high, 208 placements in 2023/24.

Costs:

- 2019/20 = gross £383k, net (of subsidy) = £227k
- 2023/24 = gross £1,195, net (of subsidy) = £861k

Homelessness challenges in North Norfolk

Demand

- More homeless applications opened at the relief duty than prevention duty, indicating a weighting towards cases where it was deemed homelessness could **NOT** be prevented.
  - Private Rented Sector – exiting landlords
  - Social Housing lets down – friends & family won't wait this long

Supply

- No direct access hostel accommodation
- Households with High support needs vs Limited supported housing for households with Med-high Support Needs
- Limited Emergency Accommodation - No modern hotel – coastal B&Bs

NNDC Actions to meet challenges -

Preventing

- Focus on Homelessness Prevention & Early Interventions (e.g. financial inclusion, 'top up' for private rents) -
- Maintaining lower levels of rough sleepers through outreach work .
- Creation of specialist posts within the housing options team to work with vulnerable customers – including continuing support.
- DAHA Accreditation
- Target Hardening – Allowing DA Victim -Survivors to stay in their own home

and Relieving Homeless

- Improved access to good temporary accommodation - NSAP, RSAP, LAHF grant to help purchase TA homes – now 25, acquiring 6 more
- Recent reductions in the use of bed and breakfast accommodation for families
- Housing Allocation Pilots
- Revised allocations policy

NNDC Actions to meet challenges -

Homes - stimulating supply

- SME builders
- Land agents
- Reaching out to attract more RPs
- Older persons specialist housing – links to tackling under-occupation
- Supporting / developing CLTs
- Actions to make Planning process smoother
- Financial Support to RPs – loans & grant (2023/24 s106 grant £1,186,000)

- **Proactive Enabling Officer to support RPs deliver new affordable homes**

Housing Enabling - Our Service Offer

- Site finding and landowner relationship
- Close working relationship and support to Parish Councils & Communities
- Close working relationship with developing RPs
  - An enhanced support offer
  - Local needs information
  - Pre-planning advice
- Close working relationship and support for Community Led Housing Groups
  - 4 established Community Housing organisations (one a CLT and RP)
  - 1 recently established CLT with site with planning
  - Community Housing Fund (grants and loans offered)

Affordable Delivery & Pipeline

2014/15 – 2024/25

- 144 on Rural Exception sites (17%)
- 413 through direct delivery / additionality (48%)
- 302 from s106 (35%)

Pipeline

- 218 on Rural Exception sites (25%)
- 283 through direct delivery / additionality (32%)
- 379 from s106 (43%)

NNDC & Broadland Approach 2017 - 2021

Great Ryburgh	5 rented homes
Edgefield	9 rented, 3 shared ownership & 8 market sale homes
Binham	10 rented, 4 shared ownership & 8 market sale homes
Trunch	12 rented, 6 shared ownership
Erpingham	8 rented, 6 shared ownership & 10 market sale homes

- Single Section 106 to deliver 63 affordable homes
- No grant but with cross subsidy across all sites
- Market homes placed in higher value areas

NNDC & Broadland Approach

Strategic approach to deliver a further 6 Exception Housing Sites

Northrepps	8 rented, 2 shared ownership & 9 market sale
Swanton Novers	7 rented on behalf of Community Land Trust
West Beckham	10 rented on 2 sites
Hindringham	7 rented & 4 market sale
Salthouse	5 rented & 1 market sale

- Individual S106's to deliver 39 affordable homes
- Homes England grant, cross market subsidy, S106 monies, free land and Community Housing Fund grant
- Using the same model but adaptable and offering flexibility

Exception Schemes – the gift that keeps giving

- Initial lets – strongest local connection rather than highest need
- But does often include some high need cases
- Creates churn:
  - 30-40% lets to existing social housing tenants
  - 50-60% lets to PRS tenants

(Similar with specialist older persons housing / under occupation, freeing up family homes for high need cases)

Summary

- A warped and challenging housing market
- Prevention when possible, but frequently not possible
- Improved options at relief stage
- Accelerate homeless households' access to social housing
- Focus on more new affordable homes, creating churn