HOUSING STRATEGY EVIDENCE BASE

Broadland

Broadland District Council

Housing Strategy Evidence Base: Broadland

Victoria Parsons

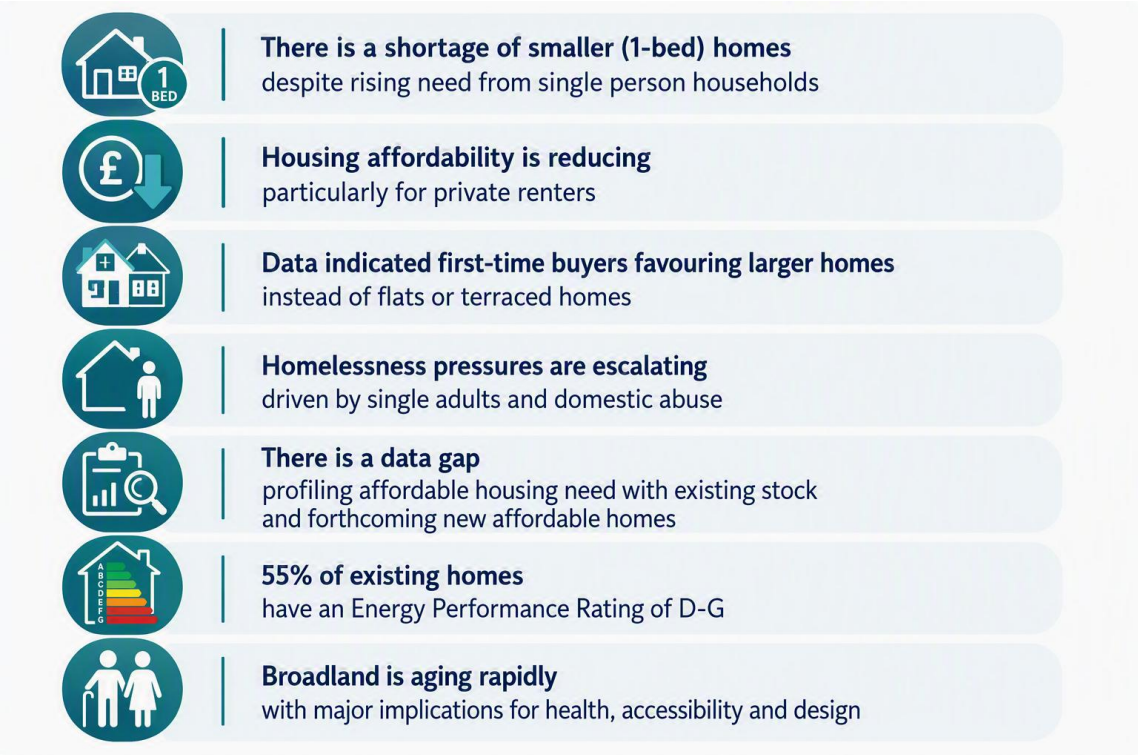
1. Introduction

This document provides a comprehensive overview of the housing landscape in Broadland, drawing together relevant datasets. It summarises key issues in relation to Broadland that can enable understanding of current pressures and forecast future requirements. Through this, need and gaps in provision can be identified that could be addressed through future policy, service design, and partnership working.

Demographic data for the district can be found at Appendix A.

2. Summary of main findings

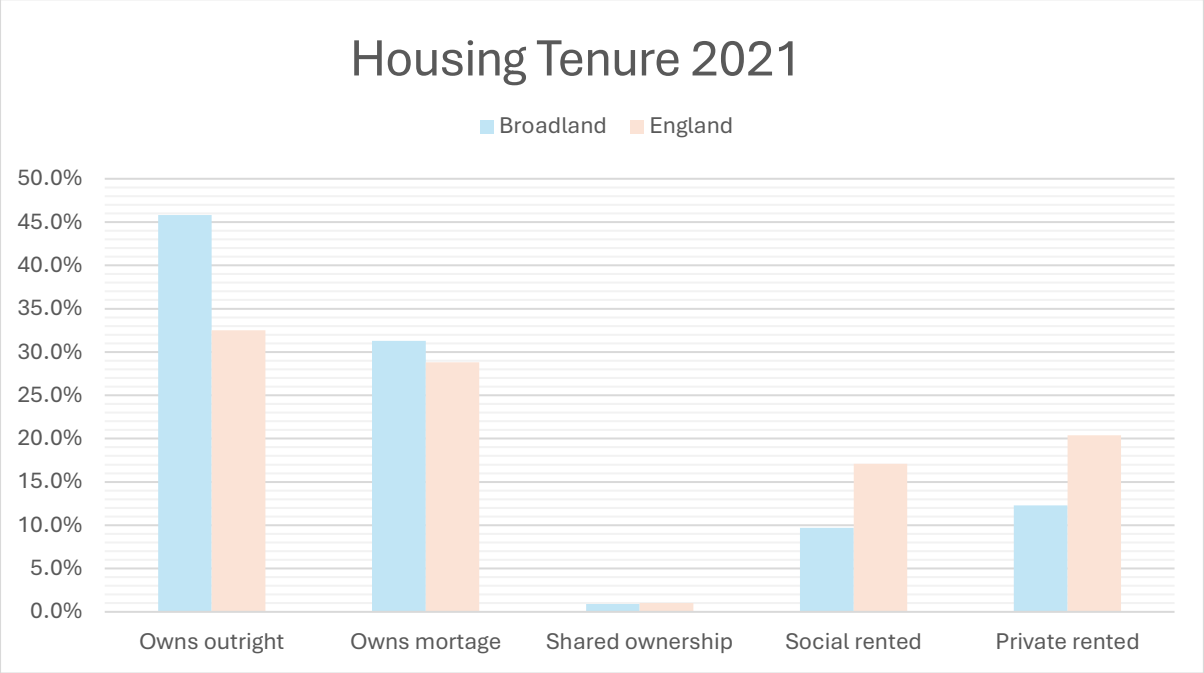
Broadland is often perceived as a district with low deprivation, characterised by an older population, predominantly living alone in detached, mortgage-free homes with at least one spare bedroom. While this reflects part of the local picture, it does not capture the full complexity of the housing challenges facing the district:



3. Housing in Broadland

Dwellings – Broadland has the lowest number of dwellings (65,994) in the Greater Norwich Local Plan[1] area accounting for approximately 31% of all stock in Greater Norwich. However, between 2015 – 2024, Broadland[2] has seen the second largest increase in dwellings in the area and accounts for 33% of overall growth, with South Norfolk at 47% and Norwich at 21%.

Housing market – The most common tenure is owner-occupation across all areas. Broadland (78%) has a higher proportion in the Greater Norwich area with 42.6% for Norwich and 74.3% for South Norfolk. It is also higher than the national average (62.3%). Nearly half (45.8%) of the Broadland population own their home outright.

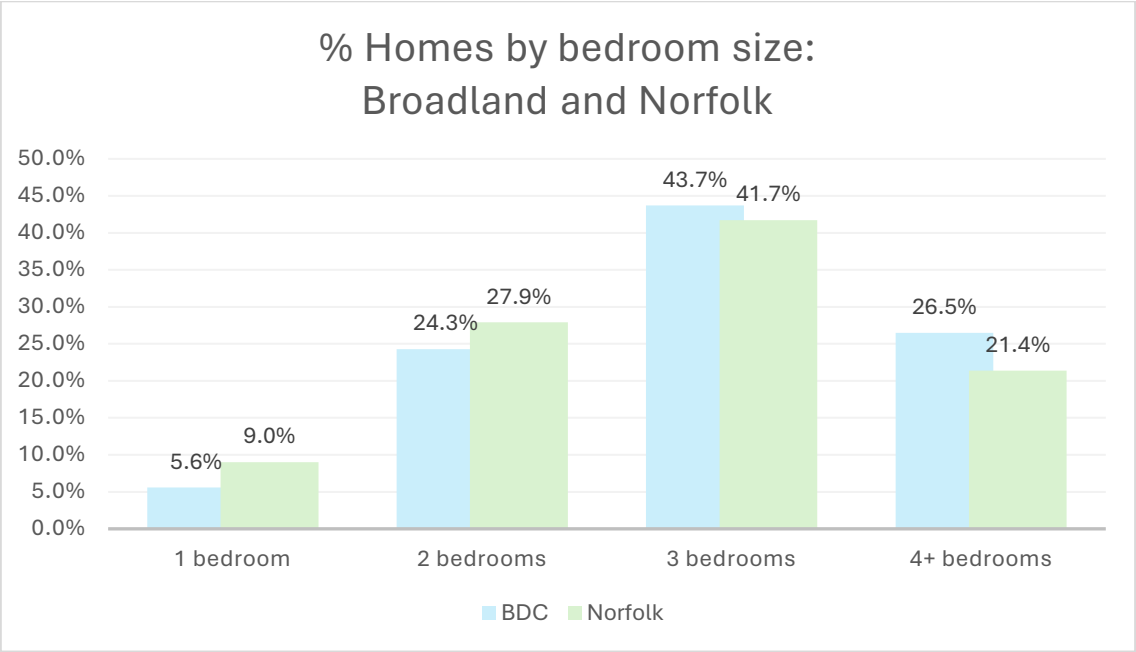


Social homes account for approximately a tenth of all tenures, and private rents 12.3%, both are the lowest levels in the County and far below the England averages (17.1% and 20.4%). Analysis of the change in tenure between the 2011 and 2021 Census shows that owner occupation has decreased by 2%. Both the social and private rented sectors have grown slightly. 1.1% for social homes, the highest increase in the County and private rents by 2.1%, the lowest increase in the County.

Property type – Valuation Office Agency Data from 2024 suggests the most common dwelling type in Broadland are Bungalows (31%) followed closely by detached houses (28%) and semi-detached houses (21%). In contrast terraced homes make up 13% of dwellings followed by flats (5%).

[1] Comprising Broadland, Norwich and South Norfolk
[2] English dwelling stock

Property size – Aligning with the type of properties above, Broadland has a large proportion of three-bedroom homes (43.7%), followed by four-bedroom+ homes (26.5%). Both are higher than the Norfolk and England averages. One-bedroom homes account for a small proportion overall, just 5.6%, less than the Norfolk and England averages. (9% and 11.6%). Two-bedroom homes account for just under a quarter.



Homes Multiple Occupation – Census 2021 data records 30 households reporting living in homes of multiple occupation (HMOs) within Broadland, a very low number equating to just 0.05% of the households in the district.

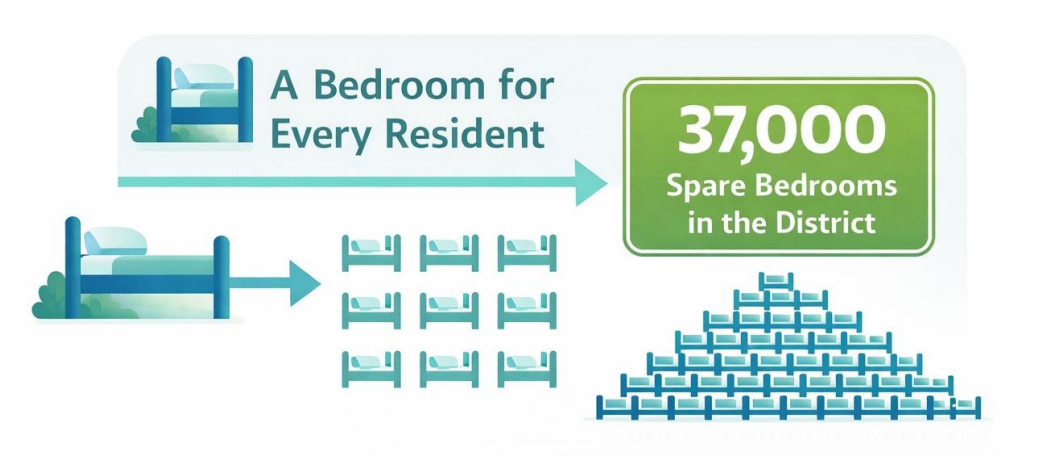
Household type – 28.1% of households are single-person households, an increase of 1.7% since the 2011 census. Household size projections estimate the average household in Broadland will reduce from 2.3 to 2.1 people between 2022 and 2047. This is in line with national projections, but household size is still below the England average.

Bedroom Occupation – Over occupation, where a household's accommodation has fewer bedrooms than required is low in the district, however a greater proportion of social rented homes (4%) are over occupied compared to privately rented (2%) and owner occupied (1%).

Under occupation, where a household's accommodation has more bedrooms than required[3] in Broadland is higher in owner occupied homes with 90% having one or more surplus bedrooms, compared to 69% of privately rented homes and 37% of socially rented homes.

[3] ONS calculated by comparing the number of rooms the household requires to the number of available rooms. Census 2021 and Valuation Office Agency Data

Of all the overall bedrooms in the district, it is estimated there is a bedroom available for every resident of Broadland with a surplus of just under 37,000 bedrooms[4].



Home ownership - The average house price in the district is the second highest in the County at £313,000[5], equating to approximately 8.2 times the average salary. The average home in South Norfolk is approx. the same price, and both are above the Norfolk and England average. When considering property type, Broadland has the lowest property prices in the Greater Norwich area for detached homes, semi-detached homes and terraced homes. However South Norfolk has the lowest values for flats and maisonettes.

Property prices have fluctuated a little since the beginning of 2022. Detached homes at £421,061 in April 2026 have seen the lowest increase (5%). Terraced houses, at £226,395 (6% increase), Semi-detached homes at £274,104 (7% increase). Flats and maisonettes have seen a decrease (4%), with an average price of £146,619.

First time buyers and Home Movers - Broadland first time buyers have an average cost of £270,000 in April 2026. The difficulties of raising a deposit have been noted as an issue for first time buyers - it would take an aspiring buyer in the district eight years to save for a 10% deposit, or fourteen years and five months for a 20% deposit if they saved £250 per month at 3% interest[6]. However, data suggests that they are seeking larger properties when stepping onto the housing ladder as the average cost of a first time buyer home is higher than the average price for both flats, maisonettes and terraced homes.

Anecdotally this may mean longer mortgage terms than previously seen, with some lenders willing to agree to 40 year terms, meaning buyers paying for mortgages well into

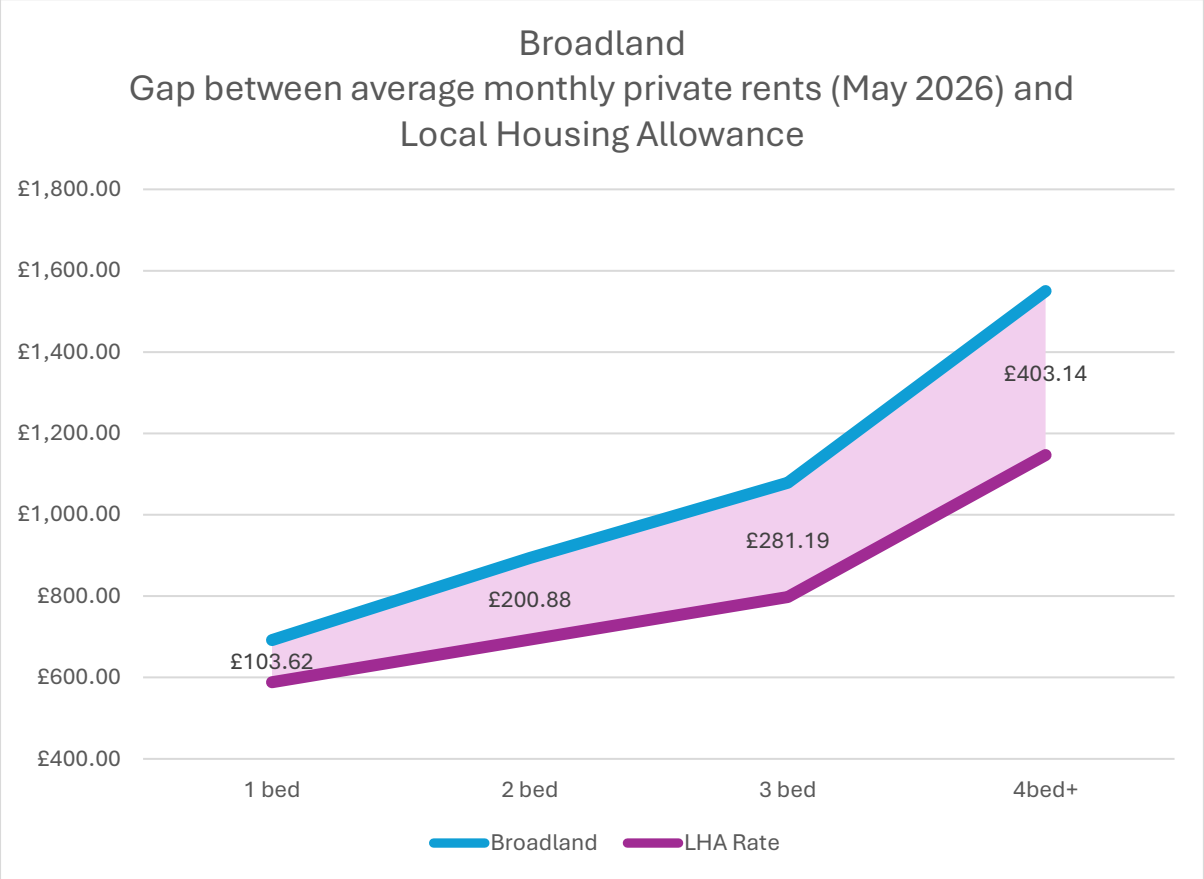
[4] Estimated number of households by tenure, against proportion of properties by bedroom size and 2021 Census population
[5] House Price Statistics - UK House Price Index
[6] Money Saving Expert

their retirement. First time buyers mortgage sales account for 39 per 100[7] residential sales. Homeowners looking to move up the ladder face an average price of £345,000 in the district. An increase of £74,000 from the first time buyer home and before moving costs and stamp duty are calculated.

Private renting – Private rents have risen by an average of 65% between 2015 and May 2026 with the average rental cost of a property is £939 per month.

Rental costs in Greater Norwich are highest in the Norwich City area, however Broadland has more expensive rents than the average for Norfolk, with a 1-bedroom at £692, 2-bedroom £894, 3-bedroom £1,079 and 4-bedroom costing on average £1,550 per month.

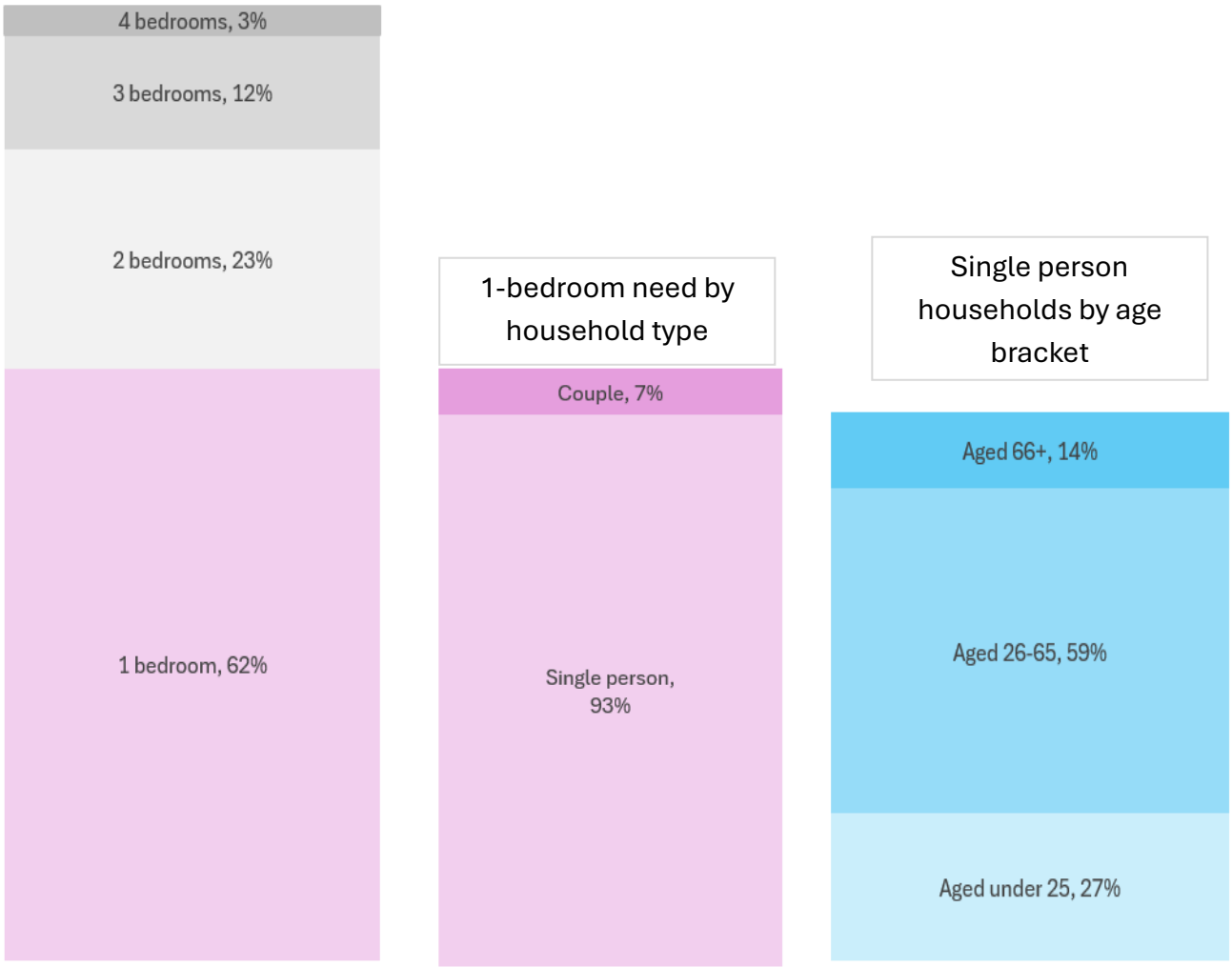
For lower income households receiving support with housing costs in the private rented sector, there is a significant gap in the maximum support provided (Local Housing Allowance (LHA)) and actual rental costs. These are between a shortfall of £103.62 per month for 1-bedroom homes to £403.14 per month for 4-bedroom homes. Accurate data is not available on the average costs of shared accommodation, such as within a House of Multiple Occupation (HMO).



[7] ONS 2024

Social housing - Approximately 10.6% of households in Broadland are social housing.

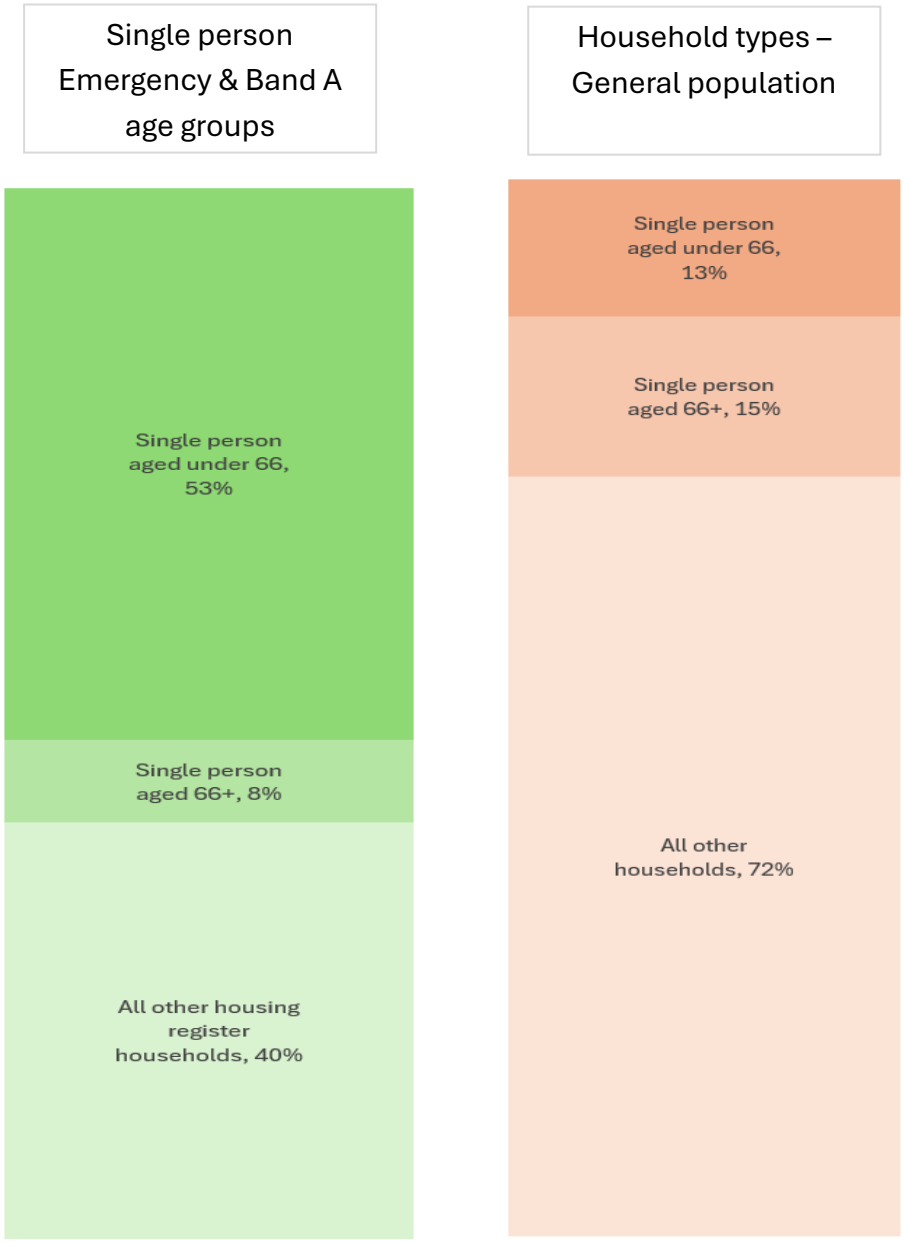
Housing Register – As of July 2026, there were 1,043 households on the housing register. In just eight months this has increased by 11%. Households with a 1-bedroom need account for 62% of all households on the register, followed by 2-bedrooms (23%), 3-bedrooms (12%) and 4-bedrooms (3%).



Single person households – account for 93% of those with a 1-bed need on the housing register. Remaining 7% is couples without children. When broken down by age, the single households comprise – 27% of those aged 25 and under. 59% aged 25 – 65, and 14% aged 66+.

When considering the two highest housing register bands – Emergency and Band A for those with the highest needs, single person households aged 66+ are underrepresented compared to the proportion of the same household type in the general population - 8% compared to 15.1%. Single person households aged less than 66 are significantly

overrepresented in these bands. Quadruple the same household type in the general population (53% compared to 13%).



For those on the Housing Register, including those who are homeless or at risk of homelessness, analysis of average incomes in 2025 found that:

- The only affordable housing option for a single person is shared accommodation at a low cost rent (either the local housing allowance rate or Affordable Rent)
- A couple has the best chances of affordability, but market rent and shared ownership is still likely to be out of reach
- For families with a 2 bedroom need, the only affordable tenure is social rent

- For families with a 3 bedroom need, low cost rent (social rent, local housing allowance rate or Affordable Rent) is affordable
- For families with a 4 bedroom and above need, only social rent is affordable.

Homelessness – there were 483 homelessness presentations in Broadland in 2024/25. In 2021/22 this figure stood at 267 and represents an increase of 81%. Of those assessed as owed a prevention or relief duty, single households (without children) represented 62% of all applications compared to 53% in 2021/22. Indicating a slow but steady trend upwards of single person housing need. Households with children represented 38% of relief homelessness applications of which 79% were lone parent households.

Reason for approach – Between April – October 2025 the most common reason for a loss of home under the prevention duty was the end of a private rented tenancy (34.7%) followed by family no longer willing to accommodate (29.3%). For relief duty applications households fleeing domestic abuse accounted for over one third of applications, followed by family or friends no longer willing to accommodate (12.4%). Overall, households fleeing domestic abuse made up a quarter of all homelessness applications in that six month period. Relief duty applications, requiring more intensive interventions from the Council account for 67% of all applications.

Temporary Accommodation (TA) – Households in TA have grown from 44 in April 2022 to 118 in June 2026 with 74% of these single households. In 2025/26 47% (92) of one-bedroom social rent homes were let to households in TA.

A snapshot of TA households found that only 52% of households had a previous address in the Broadland district. Out of area households include those fleeing Domestic Abuse, Violence and Care Leavers where local connection criteria doesn't apply.

Rough sleeping – In Broadland and South Norfolk, there have been 382 referrals into the rough sleeper service between October 2023 and June 2026. Of these 175 individuals have been verified and offered support. Those aged 26-40 (33%) form the largest cohort of rough sleepers referred into the service, closely followed by those aged 41- 55 (26%). In terms of support needs 43% disclosed a mental health support need, with an estimated 78% of this group experiencing a broad spectrum anxiety or depression disorder and 22% will have a more prolonged or severe condition. Furthermore 23% have physical ill health, 37% disclose substance misuse, while 10% disclose co-occurring disorders of mental ill health and substance misuse.

4. New homes

New Homes delivered - Between 2021/22 – 2025/26 a total of 4,420 new homes completed, an average delivery in Broadland of 737 homes per year.

Affordable[8] homes accounted for 1,515 of these, equating to 34% of overall delivery. Comprising 51% affordable rent tenure and 49% affordable home ownership.

Broadland	2021/22	2022/23	2023/24	2024/25	2025/26	Total
Housing delivery	654	923	891	806	652	3926
Affordable housing delivery	177	387	314	289	183	1350
Affordable housing %	**27%**	**42%**	**35%**	**36%**	**28%**	**34%**

Of all new homes, of all tenures completed between 2023/24 and 2025/26, where information is available, an average of 6% were 1-bed, and 20% were 2-bed. Just under half of all new homes in that period were 3-bed (44%) and just under a third were 4-bed or bigger (30%).

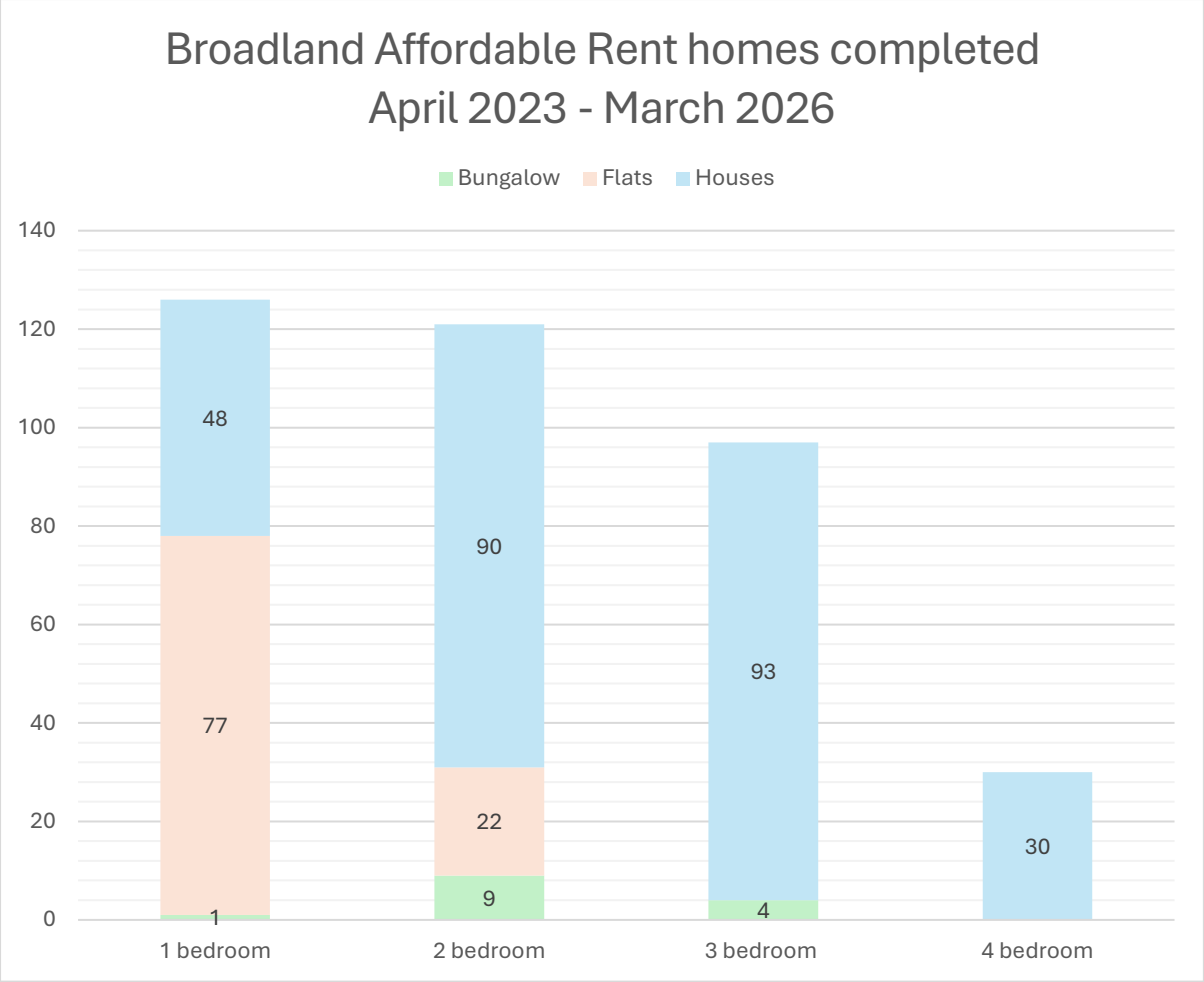
When broken down into area types as designated by the Greater Norwich Local Plan (GNLP), the Urban area of the district accounts for 60% of all homes built. Followed by 28% in more rural areas.

68% of all one bed homes in the district were completed in the Urban Area. However, this only accounts for 7% of homes built in that area.

Greater Norwich Local Housing Needs Assessment (2021) identified a need for 95 affordable homes per year for Broadland. This is broken down as 1-bed homes, (6%), 2-bed homes (39%), 3-bed homes (44%), 4-bed homes (11%).

Actual delivery between April 2023 and March 2026 is different to the identified need comprising 34% 1-bed homes, with the greater proportion flats but including 1 bungalow. 32% 2-bed homes, 26% 3-bed homes and 8% 4-bed homes. This is more in line with housing register need but not enough to meet the demand from single person households.

[8] Comprise Affordable Rent Tenure and Affordable Home Ownership



Forecast affordable housing need – 2025 modelling using the number of households in temporary accommodation found that to meet the need of households on the housing register. 1,791 social homes are needed over the next five years, including a requirement for 1,147 (64%) one-bed homes.

New homes forecast – The GNLP forecasts a housing supply of 45,041 homes between 2018-2028, equating to an average of 2,252 homes per year. Changes by the Government to the National Planning Policy Framework methodology for calculating minimum housing need has identified a new need of 2,590 homes across Greater Norwich and as a result has triggered a review of the current GNLP.

The Greater Norwich Land Supply Assessment undertaken in 2025 identifies a land supply position of 4.85. A less than 5 year land supply position means developers may seek planning permission under this principle as sustainable development, where they may not have been granted permission previously and making it difficult for the Council to refuse an application or have an appeal decided in their favour.

Forecast delivery for Broadland in the next 5 years to 2030/31 is estimated at an average 880 homes per year, an increase of just over 12% from the previous 5 years. With the

changes to the new local housing need methodology, it is broadly in line with the new local housing need (868) for Broadland set by the government.

Of the 880 homes, an average of 24% (215) per year are forecast to be affordable. This equates to approximately 14% (124) for affordable rent and 10% (91) for affordable home ownership overall.

Estimated forecast delivery of affordable housing to March 2030, shows 47% in the urban fringe area of the district, including the growth triangle, with more rural areas expecting 31%. The remaining 22% is expected in main towns and key service centres. However, we do not currently know if this is aligned to housing register customer housing need and affordable home ownership aspiration by area or bedroom size.

Use of S.106 agreements is the predominant mechanism for delivery of affordable rent tenure properties, with Registered Providers (RPs) securing homes through developer led schemes or developing their own sites. January 2026 feedback on RP appetite for developer led schemes has found that:

- Registered Provider (RP) interest continues, although engagement is more selective than in previous years.
- Capacity considerations, financial pressures and revised organisational priorities have contributed to a reduction in bidding activity.
- Instances where developers report limited RP interest may reflect differences in expectations regarding pricing, specification requirements and delivery timescales, rather than an absence of market interest.

5. Existing homes

Stock condition data - The English Housing Survey Local Authority Housing Stock Condition modelling (2024)[9] found as a proportion of homes in the district:

2024	All Homes	Private Rent	Social Rented
Non-decency	12-16%	16-20%	Less than 8%
Category 1 Hazards	8-12%	8-12%	Less than 8%
Damp	3-6%	6-9%	6-9%

Owner Occupied homes data is not provided but findings indicate that private rented homes are more likely than social rented homes to of a poor condition in relation to the Decent Homes Standard and Category 1 Hazards (serious and immediate risk to health and safety of occupants). Based on the All Homes figure, it's probable both private

[9] Local authority housing stock condition modelling, 2024 - main report - GOV.UK

rented and social rented homes are more likely than owner occupied homes to experience damp.

Energy efficiency and fuel poverty – In Broadland, of the 42,784 homes assessed for an Energy Performance Certificate, the average rating is a D[10]. 45% of assessed homes are rated A-C, the most energy efficient. 55% are rated D-G and ideally require improvement measures. In 2024 Broadland had 8.6% households living in fuel poverty. (Low income/Low Energy Efficiency).

Vacant homes - In 2025 empty homes in Broadland[11] account for just 1.01% of dwellings, a slight increase from the previous year. Second homes account for 0.65% of dwellings. Both are amongst the lowest in the County. All local authorities in Norfolk, excluding Breckland have seen an increase in empty homes, and all, excluding Norwich have seen a decrease in second homes. For very long-term empty homes, there are 127 [12] in Broadland whom the Council Tax Empty Homes Premium applies.

6. Specialist housing

Supported housing – Is a complex system for differing groups of people with different levels of need for differing periods of time, including preparation for living independently, step-down from leaving high needs provision, people fleeing domestic abuse, and long-term living for people with care and support needs.

Provision of supported housing - Information on the levels of supported housing in the district is spread across different organisations and fragmented. Anecdotally short term provision for people requiring support to live independently in Broadland has reduced, reflecting reductions in funding as some schemes have been lost and others have needed to reduce the complexity of support they can provide. Under the Supported Housing (Regulatory Oversight) Act 2023, local authorities are tasked with undertaking needs assessments and producing Supported Housing Strategies by March 2027.

However, some types of new supported housing have been delivered. In 2022, 58 Extra Care Flats in Acle[13] for people aged over 55, including 70% for social rent and 30% for older persons shared ownership. Delivered by a Registered Provider and using funding from the County Council and Homes England.

Over the next five years, it is estimated an additional 177 Extra Care units will be delivered in the district, including the site at Griffin Lane, Thorpe St Andew, with tenures

[10] https://epcadvisor.co.uk/ July 2026
[11] https://www.actiononemptyhomes.org/facts-and-figures
[12] Homes that have been empty for longer than 2 years, as of June 2026
[13] Self-contained homes with design features and support services available to enable self- care and independent living where care is provided to residents

to be confirmed. The Greater Norwich LHNA (2021) calculates a demand for 2,693 specialist retirement dwellings by 2041, including 248 units for extra care (for affordable rent tenure and shared ownership). This indicates supply will not meet estimated demand. It's also likely the demand figure is out of date, and the gap may be wider.

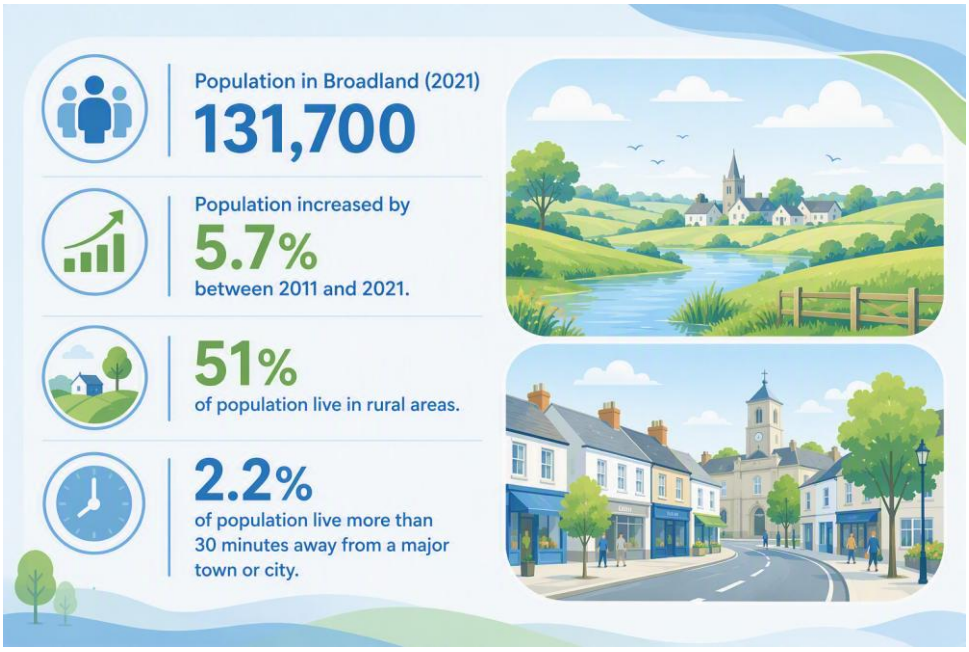
Accessible homes - LHNA 2021 identifies a minimum need of 3,064 adapted homes in Broadland between 2016-2036. This includes the need for 745 wheelchair accessible homes in the same period.

M4(2) Homes - New accessible and adaptable homes are vital to ensure that homes are able to or can be adapted easily to enable people with mobility issues or disabilities live independently. The GNLP states a requirement for major housing development proposals to provide at least 20% of M4(2) Accessible and adaptable dwellings[14]. It also encourages development proposals that consider the need for M4(3) Wheelchair user dwellings. However, the Council currently doesn't hold data on the number of completed dwellings built to these standards.

Appendix A: Broadland Demographics

Census 2021 data used unless otherwise stated.

Geography - Broadland is classified a rural district with 51% of the population living in rural output areas. However, with the proximity to Norwich, only 2.2 of the population live more than 30 minutes away from a major town or city.



[14] The Building Regulations 2010 (2015 edition)

Population - The population of Broadland in 2021 was 131,700. Broadland's population increased by 5.7% since the 2011 census which is less than the increase for the East of England at 8.3%. 2022 ONS [15]data predicts an increase of approximately 670 households a year over the next decade. (2026-2035). This is less than the new annual housing need figure provided by Government (868).

Age – The population is older than the national average, with a median age of 48 years compared to England's median age of 40 years. Just over a quarter of the population are aged over 65, which is much higher than the national average of 18.7%. whilst 16% are under 16. Between 2011 and 2021 the number of people aged over 65 increased by over 22%, which is higher than the England average of 20.1% while the number of working age residents increased by less than 1%. 15.1% of households are single-person households aged 66 and over, higher than the England average of 12.8%.

Origin and ethnicity – 94.4% of Broadland residents were born in the UK, and 98% of residents cite English as their main language. Of the remainder – 89% report being able to speak English 'well' or 'very well'. 'Asian, Asian British or Asian Welsh' and 'Mixed or Multiple ethnic groups' account for 1.4% each of the population. Black, Black British, Black Welsh, Caribbean or African' comprise 0.5% and 'Other Ethnic Group' comprises 0.4% of the population. 96.1% identify as 'White'.

Life expectancy - In 2023, life expectancy[16] at birth is 85 for females and 81.4 for males, both are higher the Norfolk (83.8 and 79.9) and England (83.1 and 79.3) ages. However, in Norfolk there is a healthy life expectancy gap[17], with females in Norfolk having a healthy life expectancy of 62.9. Although above the England average of 61.88, it is a drop from 65.5 in 2011. For men this is 62.5, above the England average of 61.52, but a drop from 64.5 in 2011. This indicates that females live just over 22 years in poor health and males 18.9 years.

Health and disability - According to Census 2021[32] data, 83.8% of Broadland residents say they are in very good, or good health which is broadly similar to the 2011 census. 6.4% of people in Broadland have a disability that impacts day to day activities a lot and 10.6% have a disability that impact day to day activities a little; this is in line with the national figure of 17.7%.

Employment – over half of residents (55.5%) aged 16 year and over are in employment, whilst 29.9% are retired. Of those in employment, just over 11.4% work 15 hours a week or less and 21.8% 16-30 hours per week. Overall, those economically

[15] ONS 2022
[16] Norfolk Insight
[17] ONS Healthy Life Expectancy in England and Wales 2011 - 2023

active have reduced by 3.8% between 2011 and 2021, while those economically inactive (including retirees) has increased by the same amount.

The top employment groups in the district for females are - Professional occupations (20.9%), Elementary[18] occupations (19.7%), and Administrative and secretarial occupations (15.4%). For males, they are - Skilled trades occupations (21.4%), Managers, directors and senior officials (17.9%), and Professional occupations (16.8%).

Salaries - the average 2025 full-time salary for females was £34,962 and for males £41,509 – a gender pay gap of over £6,000 per year. The average part-time salary for females was £14,830. Average part-time salary for males is not available but for England overall it is £14,238

Poverty and deprivation – The Indices of Multiple Deprivation (2025)[19] measures relative deprivation. Broadland ranks 240 out of 296 local authority areas, placing it in the 20% least deprived areas. Broadland is the least deprived local authority area in Norfolk. However, it ranks within the 40% most deprived areas in relation to Barriers to Housing and Services. In Norfolk, three local authority areas in the County rank in the 25% most deprived. – Great Yarmouth, Norwich, and Kings Lynn and West Norfolk. Overall Norfolk is ranked as the 83rd upper tier local authority out of 153 in England in 2025.

[18] Roles that do not require advanced technical skills (ONS)
[19] English indices of deprivation 2025 - GOV.UK