HOUSING STRATEGY EVIDENCE BASE

South Norfolk

South Norfolk COUNCIL

Housing Strategy Evidence Base: South Norfolk

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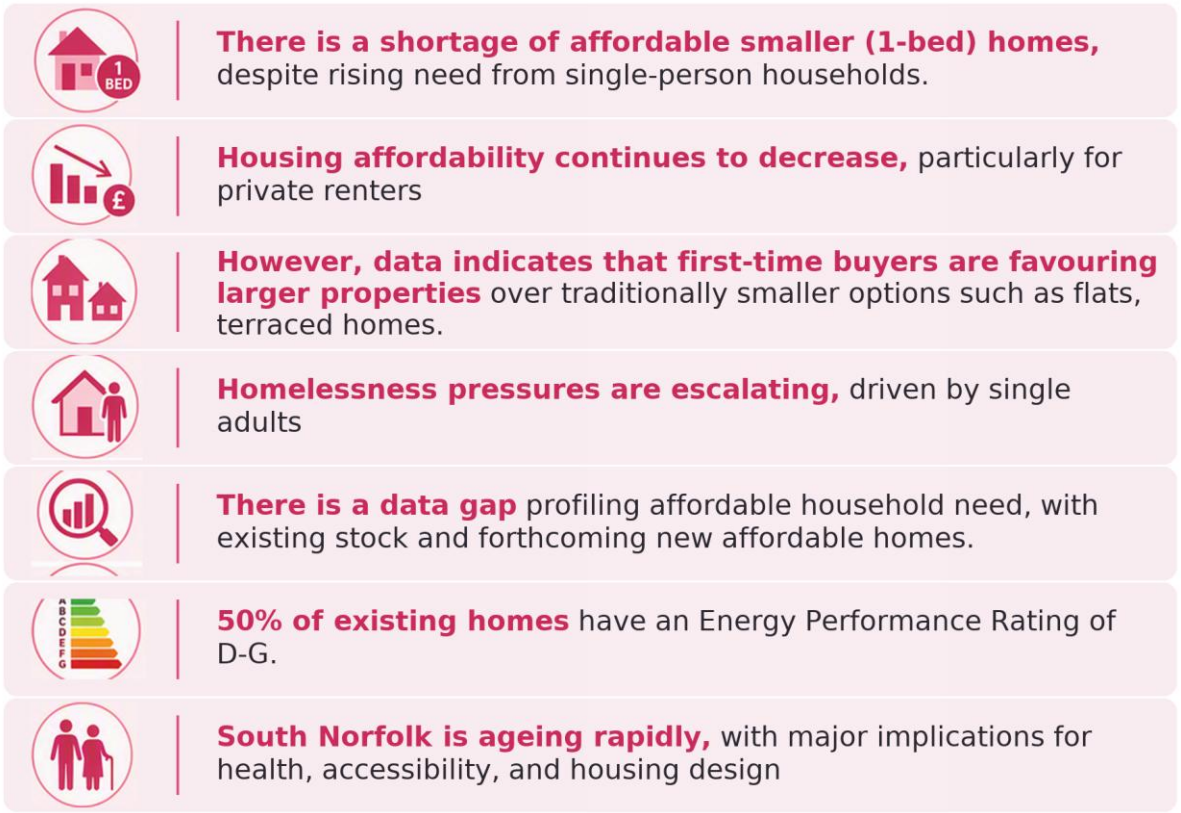
1. Introduction

This document brings together relevant datasets to provide a clear overview of South Norfolk's housing landscape. It summarises the key local issues, highlights current pressures and 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

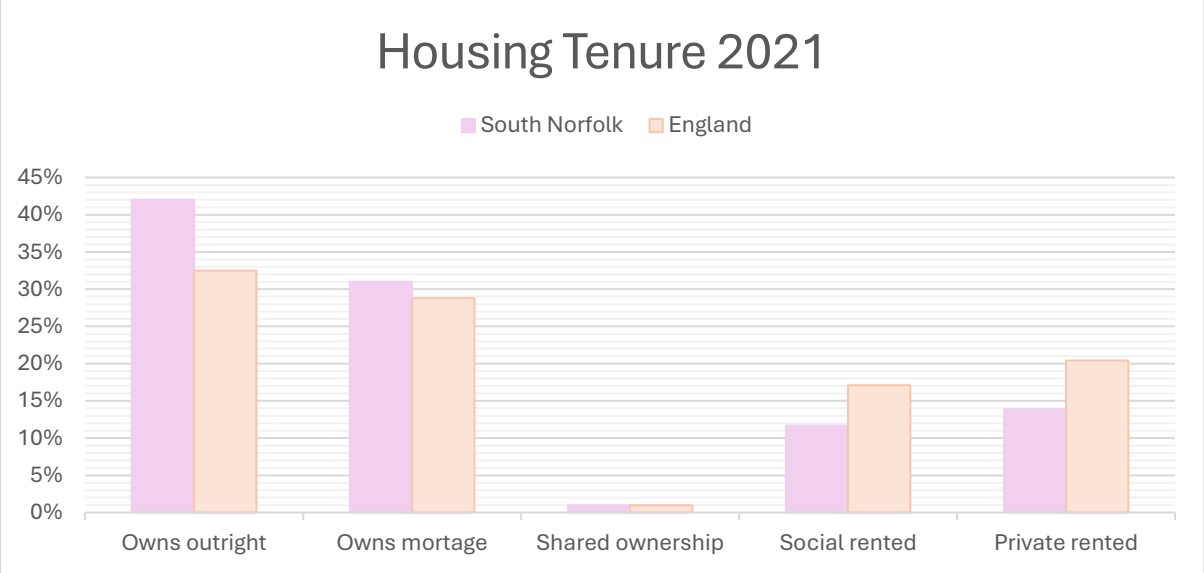
Overall, South Norfolk can be viewed as a district with low deprivation, characterised by an older population, predominantly living alone in detached homes they own with at least one spare bedroom. While this reflects part of the local picture, it does not capture the full complexity of the housing challenges facing the district:



3. Housing in South Norfolk

Dwellings – South Norfolk has 67,771 dwellings accounting for approximately 15% of all stock in Norfolk. However, between 2015 – 2024, South Norfolk[1] has seen the largest increase in dwellings in the area and accounts for 47% of overall growth, Broadland is the second largest with 33% of overall growth and Norwich at 21%.

Housing market – The most common tenure is owner-occupation across all areas. South Norfolk (74.3%) has a high proportion in the Greater Norwich[2] area with 42.6% for Norwich and 78% for Broadland. It is also higher than the national average (62.3%). Over 40% of South Norfolk households own their home outright.



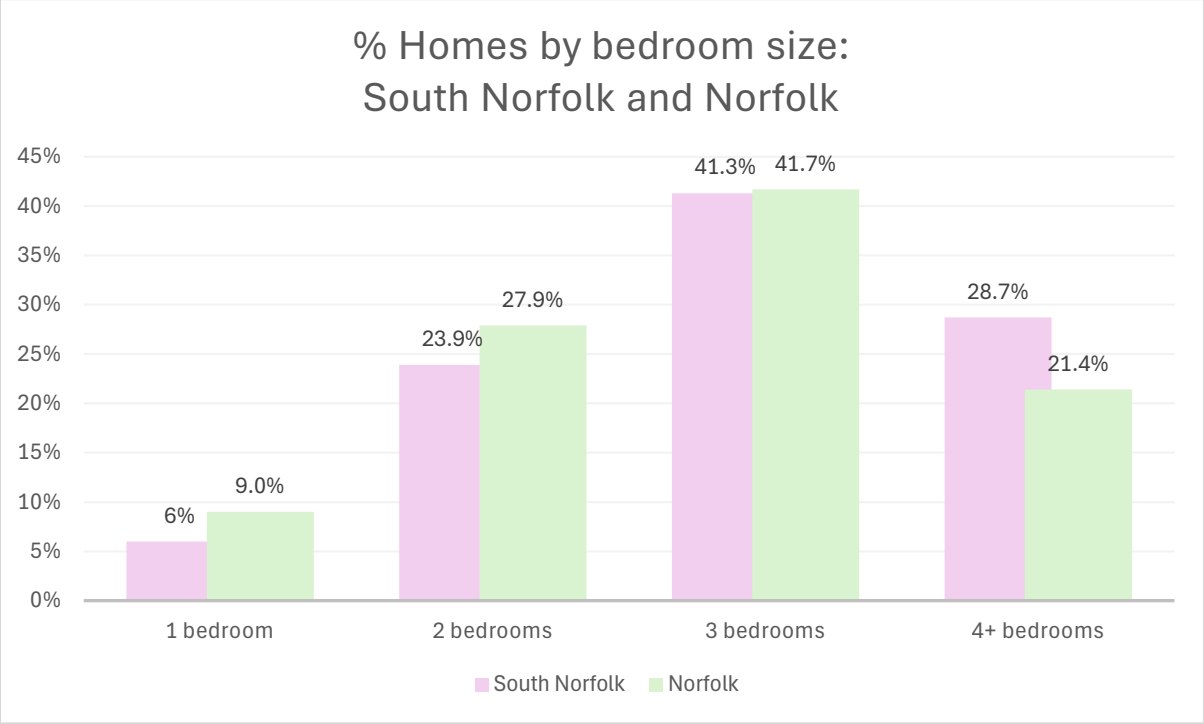
Social homes account for just over a tenth of all tenures and private rents 13.9%, both are the second lowest levels in the County and far below the England averages (17.1% and 20.4%). Analysis of the change in tenure between the 2011 and 2021 Census shows that owning outright has increased by 1.1%, and shared ownership has increased by 0.2%, while owning with a mortgage/loan has decreased by 2.9%. Both the social and private rented sectors have grown slightly. 0.3% for social homes and private rents by 2.7%.

Property type – Valuation Office Agency Data from 2024 suggests the most common dwelling type in South Norfolk are Detached properties (31%) followed closely by bungalows (24.4%) and semi-detached houses (21%). In contrast terraced homes make up 14.5% of dwellings followed by flats (6.6%).

Property size – South Norfolk has a large proportion of three-bedroom homes (41.3%), followed by four-bedroom+ homes (28.7%). Four-bedroom homes are higher than the

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

average for Norfolk. One-bedroom homes account for a small proportion overall, just 6%, less than the Norfolk and England averages. (9% and 11.6%). Two-bedroom homes account for just under a quarter (23.9%).



Homes Multiple Occupation – Census 2021 data records 68 households reporting living in homes of multiple occupation (HMOs) within South Norfolk, a very low number equating to just 0.1% of the households in the district.

Household type – 27.7% of households are single-person households, an increase of 1.9% since the 2011 census. Household size projections estimate the average household in South Norfolk 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[3], where a household's accommodation has fewer bedrooms than required is low in the district, however a greater proportion of social rented homes (5%) are over occupied compared to privately rented (2%) and owner occupied (1%).

Under occupation, where a household's accommodation has more bedrooms than required in South Norfolk is higher in owner occupied homes with 91% having one or more surplus bedrooms, compared to 70% of privately rented homes and 40% 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

It is estimated there is a bedroom available for every resident of South Norfolk with a surplus of 37639 bedrooms[4].



Home ownership - The average house price in the district is the highest in the County at £313,346 as of April 2026[5], equating to approximately 8.1 times the average salary. Broadland is slightly lower at £312,908. For all house types, South Norfolk is above the Norfolk average but below the England average.

Property prices have remained broadly static over the last four years. Between 2022 and 2026 there has been a small increase in values – Semi-detached homes at £277,957 have seen the highest increase (8%). Terraced homes at £231,2343 have increased by 7%. Detached homes have increased in price by 6% since 2022 (£430,696). Flats and maisonettes have actually decreased by 2%, with an average price of £133,967.

First time buyers and Home Movers - South Norfolk first time buyers had an average cost of £258,853 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 nearly eight years to save for a 10% deposit, or nearly fourteen years 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 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 their retirement. First time buyers mortgage sales account for 38 per 100[7] residential sales. Homeowners looking to move up the ladder, face an average price of £356,400 in

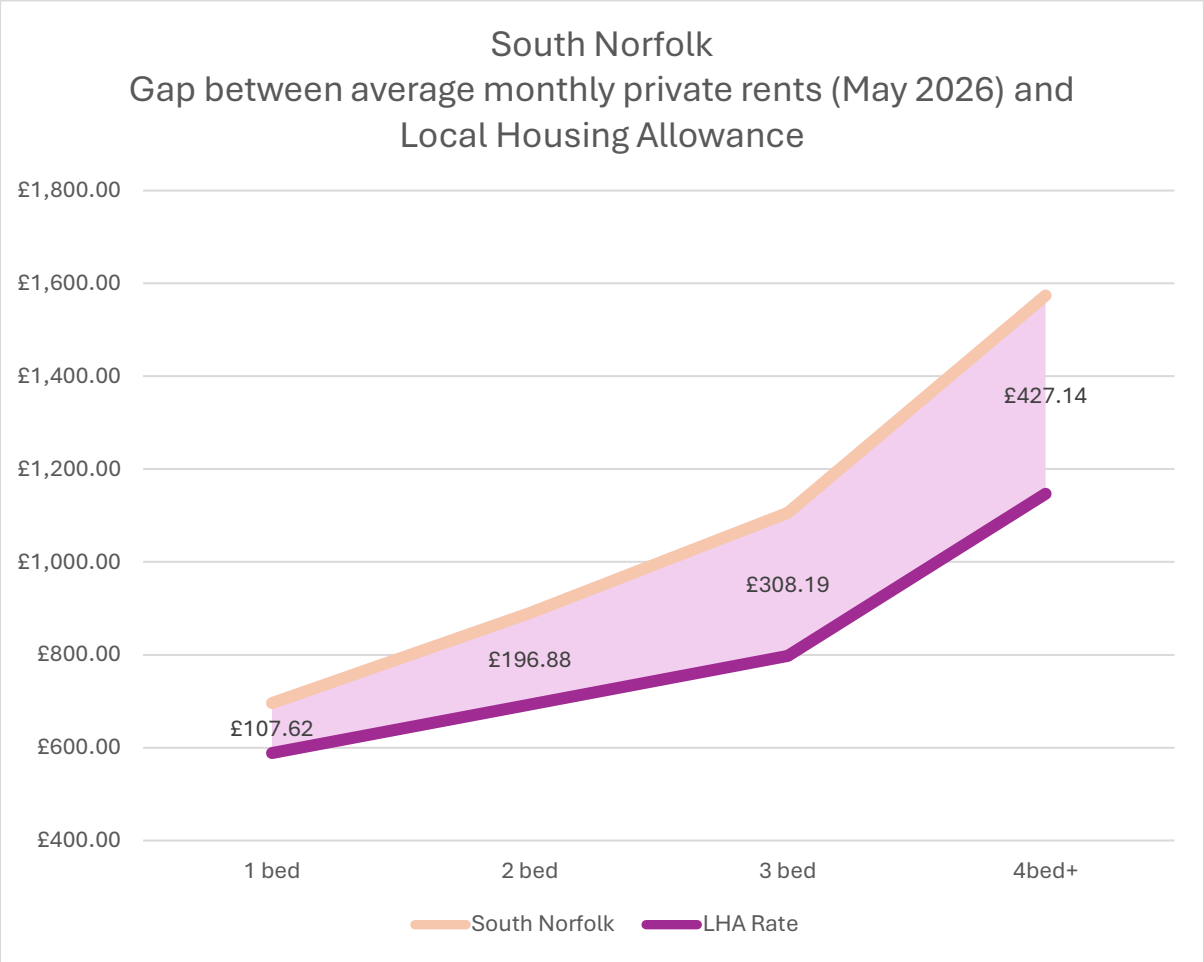
[4] Estimated number of households by tenure, against proportion of properties by bedroom size and 2021 Census population
[5] UK House Price Index
[6] Money Saving Expert
[7] ONS 2024

the district. An increase of just under £98,000 from the first time buyer home. This is before moving costs and stamp duty are considered.

Private renting – Rental costs in Greater Norwich are highest in the Norwich City area, however South Norfolk has more expensive rents than the average for Norfolk, with a 1-bedroom at £696, 2-bedroom £890, 3-bedroom £1,106 and 4-bedroom costing on average - £1,574 per month.

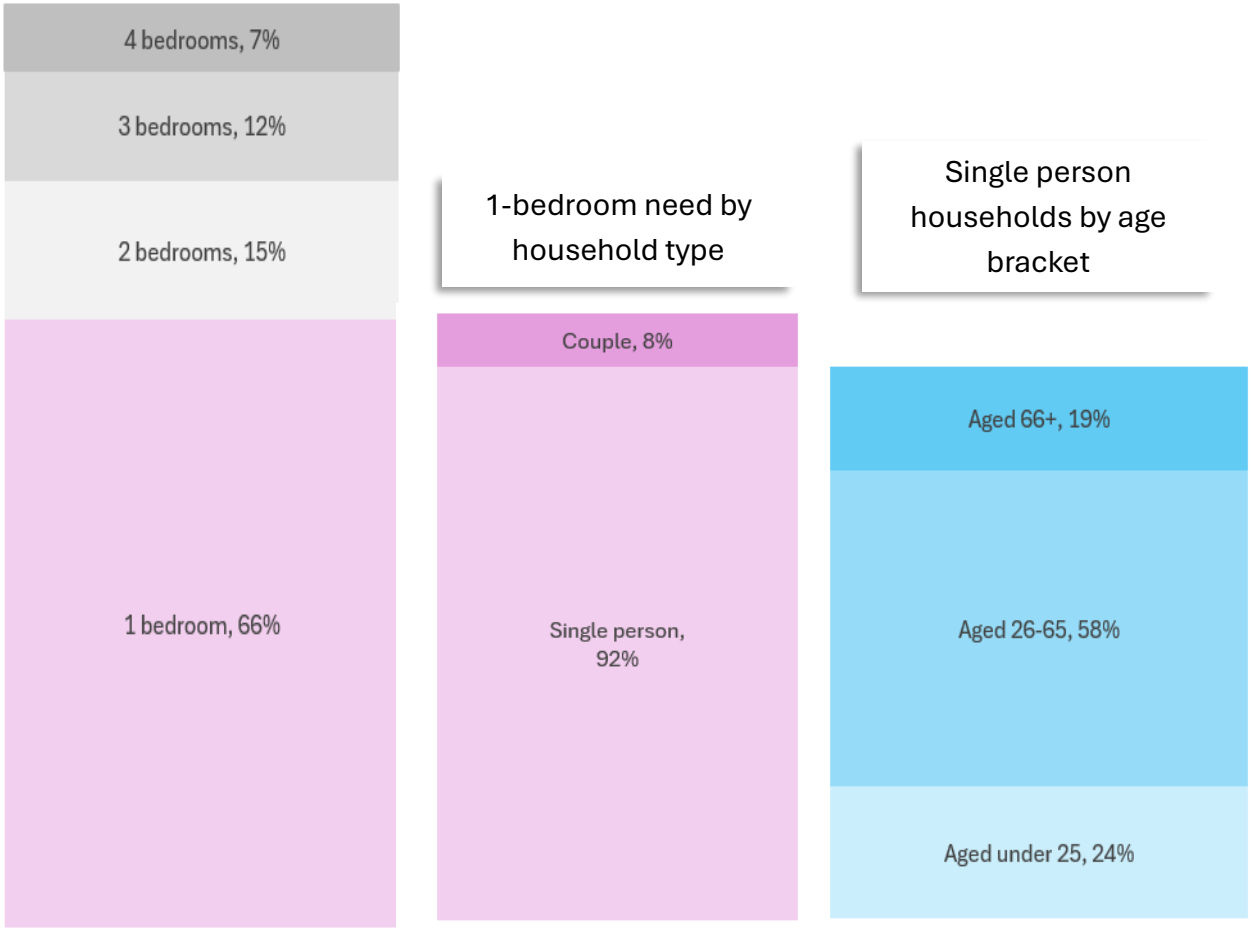
Overall, average rents have increased by 63% from 2015 to £981 per month.

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 £107.62 per month for 1-bedroom homes to £427.14 per month for 4-bedroom homes. Accurate data is not available on the average costs of shared accommodation, such as a room within a House of Multiple Occupation (HMO).



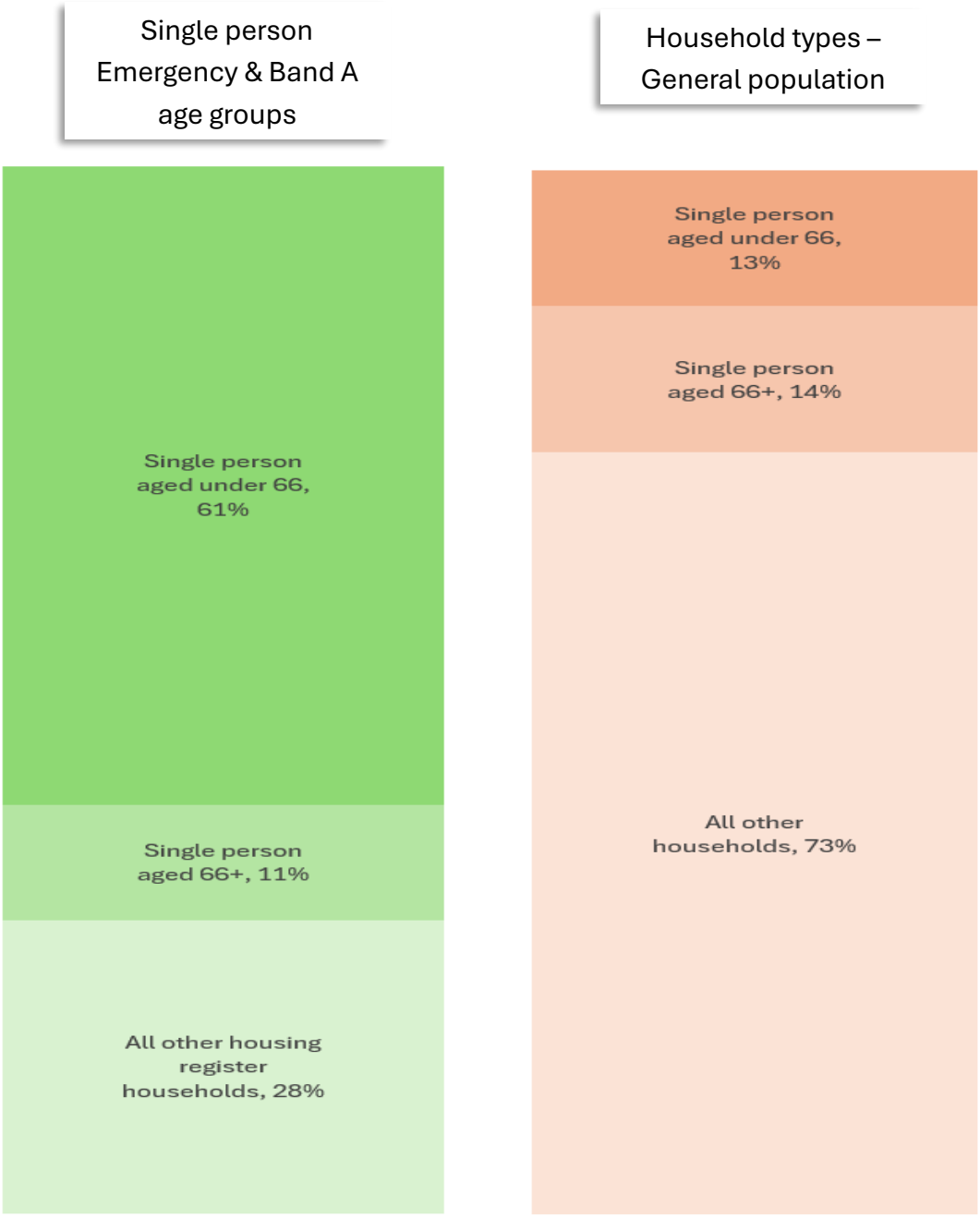
Social housing - Approximately 13% of households in South Norfolk are social housing.

Housing Register – As of July 2026, there were 904 households on the housing register. In just eight months this has increased by 13%. Households with a 1-bedroom need account for 66% of all households on the register, followed by 2-bedrooms (15%), 3-bedrooms (12%) and 4-bedrooms (7%).



Single person households – account for 92% of those with a 1-bed need on the housing register. Remaining 8% is couples without children. When broken down by age, the single households comprise – 24% of those aged 25 and under. 58% aged 25 – 65, and 19% 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 slightly underrepresented compared to the proportion of the same household type in the general population - 11% compared to 14.3%. Single person households aged less than 66 are significantly overrepresented in these bands. 4.5 times the same household type in the general population (61% compared to 13.4%).



For those on the Housing Register, including those who are homeless or at risk of homelessness, analysis of their 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 (either the 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 479 homelessness presentations in South Norfolk in 2024/25. In 2021/22 this figure stood at 299 and represents an increase of 67%. Of those assessed as owed a prevention or relief duty, single person households represented 58% of all applications, compared to 49% in 2021/22. Households with children represented 42% of homelessness applications of which 79% were lone parent households.

Reason for approach – Between October – December 2025 the most common reason for a loss of home under the prevention duty was the end of a private rented tenancy (36%) followed by family or friends no longer willing to accommodate (30%). For relief duty applications households fleeing domestic abuse accounted for nearly 41% of applications, followed by family or friends no longer willing to accommodate (23%). Overall, households fleeing domestic abuse made up 35% of all homelessness applications in that three month period. Relief duty applications, requiring more intensive interventions from the Council account for 72% of all applications.

Temporary Accommodation (TA) – Households in TA have grown from 39 in April 2022 to 99 in June 2026 with 73% of these single households. In 2025/26 34% (75) of one-bedroom social rent homes were let to households in TA.

In South Norfolk, a snapshot of TA households found that only 73% of households had a previous address in the South Norfolk district, meaning just over a quarter of people in TA do not have a previous address in South Norfolk. 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 – between 2021/22 – 2025/26 a total of 4,622 new homes were completed, an average delivery in South Norfolk of 924 homes per year. Affordable[8] homes accounted for 1,453 of these, equating to 31% of overall delivery. Comprising 72% affordable rent tenure and 28% affordable home ownership.

South Norfolk	2021/22	2022/23	2023/24	2024/25	2025/26	Total
Housing delivery	916	1214	885	907	700	4,622
Affordable housing delivery	147	263	403	333	307	1,453
Affordable housing %	**16%**	**22%**	**46%**	**37%**	**44%**	**31%**

Of all new homes, of all tenures completed in 2025/26, an average of 9% were 1-bed, and 22% were 2-bed. Just under half of all new homes in that period were 3-bed (47%) and just under a fifth were 4-bed or bigger (21%).

When broken down into area types as designated by the Greater Norwich Local Plan, the Urban area of the district accounts for 40% of all homes built in 2025/26. Followed by 22% in the Village Clusters.

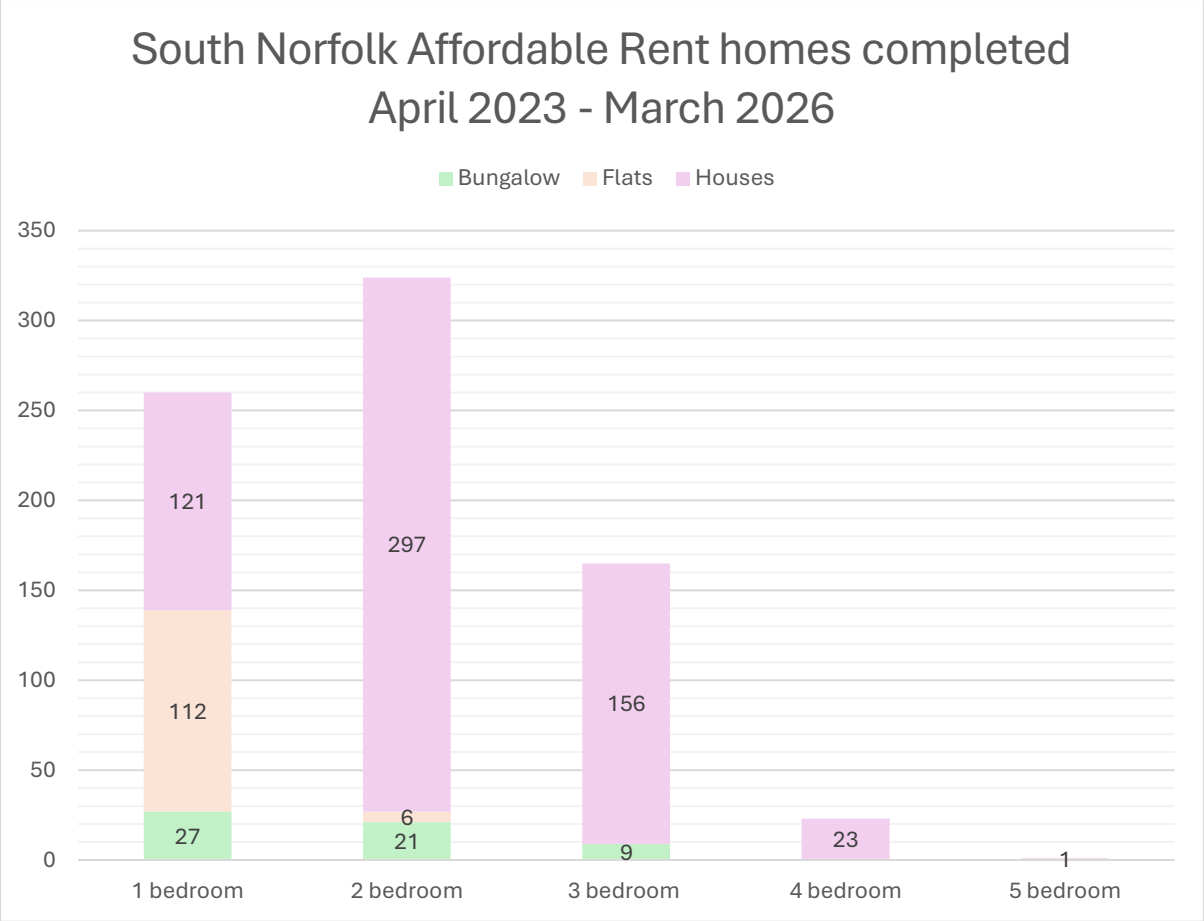
38% of all one bed homes were completed in Key Service Centre locations, predominantly Hethersett. However, this only accounts for 7% of homes built in the district.

A total of 307 affordable homes were delivered in South Norfolk in 2025/26

Greater Norwich Local Housing Needs Assessment (2021) identified a need for 165 affordable homes per year up to 2038. This includes 11% 1-bedroom and approx. 40% each for 2 and 3 bedroom homes. 4bed+ homes account for 9%.

Actual delivery of affordable rent homes between April 2023 and March 2026 is different to the identified need comprising 34% 1-bed homes with a broadly equal split between flats and houses but including 27 bungalows. 42% 2-bed homes, 21% 3-bed homes and 3% 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. 630 social homes are needed over the next five years, including a requirement for 397 (63%) one-bed homes.

New homes forecast - The Greater Norwich Local Plan (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 South Norfolk in the next 5 years to 2030/31 is estimated at an average 884 homes per year, a decrease of 3% from the previous 5 years. In addition, with the changes to the new local housing need methodology it is approximately 7%

lower than the new local housing need (943) for South Norfolk set by the government. Of the 884 homes, an average of 213 homes per year are forecast to be affordable equating to 24% overall, comprising 16% of rent and 8% affordable home ownership (figures rounded).

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%	20-24%	Less than 8%
Category 1 Hazards	8-12%	12-16%	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 rented and social rented homes are more likely than owner occupied homes to experience damp.

Energy efficiency and fuel poverty – In South Norfolk, of the 48,292 homes assessed for an Energy Performance Certificate, the average rating is a D[10]. 50% of assessed homes are rated A-C, the most energy efficient. 50% are rated D-G and ideally require improvement measures. In 2024 South Norfolk had 9.9% households living in fuel poverty. (Low income/Low Energy Efficiency).

[9] Local authority housing stock condition modelling, 2024 - main report - GOV.UK
[10] https://epcadvisor.co.uk/ July 2026

Vacant homes - In 2025 empty homes in South Norfolk[11] account for just 1.25% of dwellings, a slight increase from the previous year. Second homes account for 0.88% 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[12] empty homes, there are 177[13] in South Norfolk 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 South Norfolk 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.

Over the next five years, it is estimated an additional 120 Extra Care units will be delivered in the district, with tenures to be confirmed. The Greater Norwich LHNA (2021) calculates a demand for 2,848 specialist retirement dwellings in South Norfolk by 2041, including 97 units for extra care rent and shared ownership. This indicates supply will meet estimated demand, although the demand figure may be out of date.

Accessible homes - LHNA 2021 identifies a minimum need of 3,406 adapted homes in South Norfolk between 2016-2036. This includes the need for 1,078 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

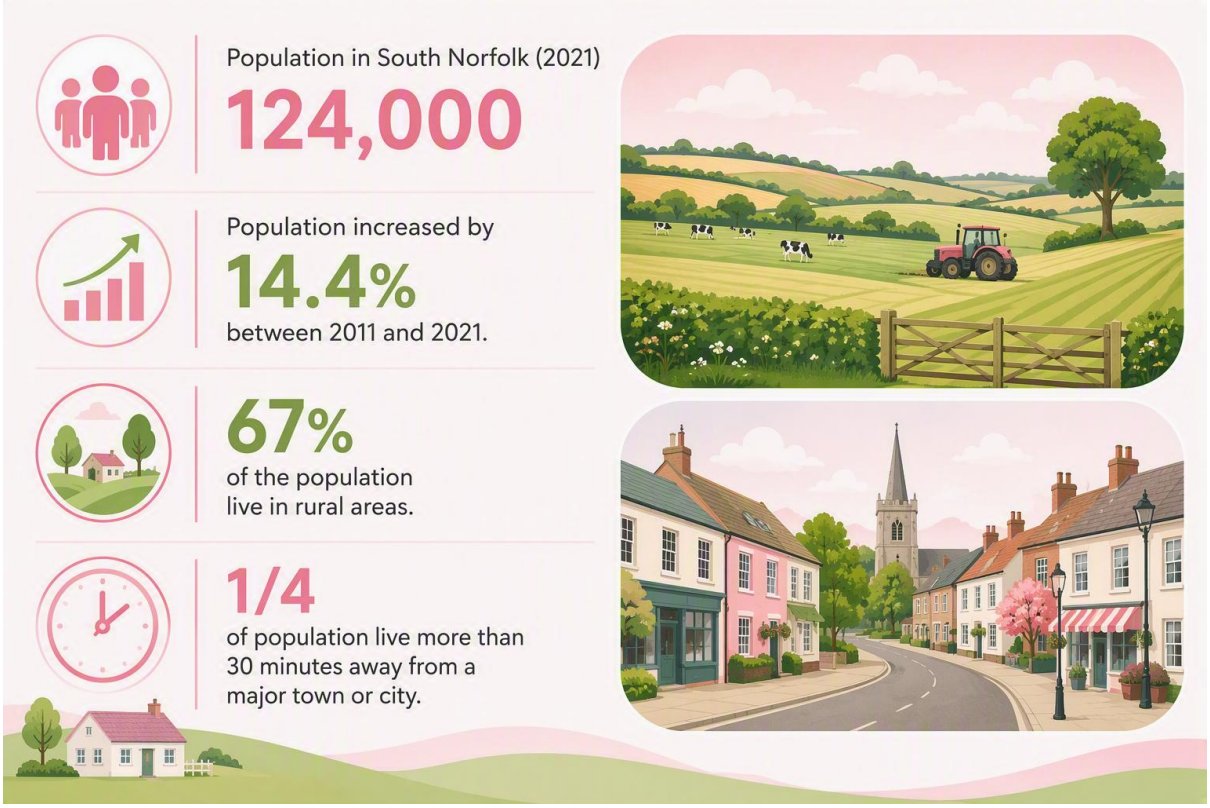
[11] https://www.actiononemptyhomes.org/facts-and-figures
[12] Homes that have been empty for longer than 2 years, as of June 2026
[13] As of June 2026
[14] The Building Regulations 2010 (2015 edition)

dwellings. However, the Council currently doesn't hold data on the number of completed dwellings built to these standards.

Appendix A: South Norfolk Demographics

Census 2021 data used unless otherwise stated.

Geography – South Norfolk is classified a rural district with 67% of the population living in rural output areas. However, with the proximity to Norwich City and other towns, only a quarter of the population live more than 30 minutes away from a major town or city.



Population - The population of South Norfolk in 2021 was 124,000. This is broken down to around 61,381 households. South Norfolk's population increased by 14.4% since the 2011 census which is more than the increase for the East of England at 8.3%. 2022 ONS [15]data predicts an increase of approximately 1,029 households a year over the next decade. (2026-2035). This is more than the new annual housing need figure provided by Government (943).

Age – The population is older than the national average, with a median age of 46 years compared to England's median age of 40 years. A quarter of the population are aged over 65, which is much higher than the national average of 18.7%. whilst 17% are under

[15] ONS 2022

16. Between 2011 and 2021 the number of people aged over 65 increased by 30.1%, which is higher than the England average of 20.1% while the number of working age residents increased by 9.7%. 14.3% of households are single-person households aged 66 and over, higher than the England average of 12.8%.

Origin and ethnicity – 93% of South Norfolk residents were born in the UK, and 97.4% of residents cite English as their main language. Of the remainder – 53.8% report being able to speak English 'well' or 'very well'. 'Asian, Asian British or Asian Welsh' account for 1.8% of the population, and those of 'Mixed or Multiple ethnic groups make up 1.5% of the population. Black, Black British, Black Welsh, Caribbean or African' comprise 0.5% and 'Other Ethnic Group' comprises 0.4% of the population. 95.4% identify as 'White'.

Life expectancy - In 2023, life expectancy[16] at birth is 84.5 for females and 81.3 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. Suggests that females live just over 22 years in poor health and males 18.9 years.

Health and disability - According to Census 2021 data, 84% of South Norfolk residents say they are in very good, or good health which is broadly similar to the 2011 census. 6.2% of people in South Norfolk have a disability that impacts day to day activities a lot and 10.4% 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 (56.7%) aged 16 year and over are in employment, whilst 28.4% are retired. Of those in employment,11.3% work 15 hours a week or less and 20.8% 16-30 hours per week. Overall, those economically active have reduced by 2.8% 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 (20.3%), Associate professional occupations (15.7%) and Managers, directors and senior officials (14.7). For males, they are - Professional occupations (28.6), Skilled trades occupations (20.2%) and Managers, directors and senior officials (17.2%).

Salaries - the average 2025 full-time salary for females was £36,129 and for males £40,971 – a gender pay gap of nearly £5,000 per year. The average part-time salary for

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

females was £13,789. 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)[18] measures relative deprivation. South Norfolk ranks 220 out of 296 local authority areas, placing it approximately in the 25% least deprived areas. However, it ranks within the bottom third 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] English indices of deprivation 2025 - GOV.UK