



York & North Yorkshire

Housing Prospectus

Welcome...

This Prospectus has been developed to support the new devolved structures across the region including the delivery of the housing strategies for both York and North Yorkshire.

York & North Yorkshire



North Yorkshire is diverse, in both geography and character, from the Yorkshire Dales to the east coast and the historic City of York. Housing has a pivotal role in Levelling Up communities across the region.

To enable this there is a need for homes to be built, and for a placemaking approach to be taken to ensure new homes meet the needs of local communities.

These homes must be sustainable to help the region reach its net zero ambitions, and affordable so local people are able to buy a place of their own.

Building the right homes in the right places can help communities thrive and is a catalyst for boosting the local economy.

The devolution deal for York and North Yorkshire (YNY) will provide powers and funding to enable York and North Yorkshire to unleash its full economic potential. This will raise living standards for its communities and build upon the area's history of collaboration to maximise this investment.

The YNY deal will unlock significant long-term funding and give greater freedom to decide how to meet local needs and create new opportunities for the people who live and work in the region.

The York and North Yorkshire Combined Authority (YNYCA) will have responsibility for housing functions relating to compulsory purchase, plus provision of housing and land, land acquisition and disposal, and development and regeneration of land.

This Prospectus has been developed to support the delivery of the emerging new housing strategy for the region that is being developed by City of York and the North Yorkshire Council.

46,000 Affordable rented homes

There are 46,000 affordable rented homes in York and North Yorkshire. There are 9,000 affordable rented homes in Richmondshire, Selby and Harrogate that are managed by the new North Yorkshire Council. This is in addition to the 7,000 homes managed by the City of York, and 30,000 housing association homes.

The York and North Yorkshire devolution deal (August 2022) contains the following four housing elements:

Homes

New powers to drive the regeneration of the area and to build more affordable homes including compulsory purchase powers and the ability to establish Mayoral Development Corporations.

£13m

Over £13 million for the building of new homes on brownfield land across 2023/24 and 2024/25, subject to sufficient eligible projects for funding being identified.

£2.65m

Investment of up to £2.65 million on projects that support York and North Yorkshire's priority to deliver affordable, low carbon homes across the area.

Support

Additional Government support for the York Central brownfield regeneration scheme.



Housing associations

There are 23 housing associations with more than 30,000 affordable rented homes working across YNY. Managing these homes adds an estimated £75m each year to the regional economy and supports 1,600 FTE jobs. Over the last 5 years housing associations built an estimated 3,500 homes across the region.

Housing associations have a long-term track record of providing affordable homes and supporting communities in York and North Yorkshire. This makes them uniquely placed to contribute to the delivery of new homes and to help deliver economic benefit across the region.

Housing associations have a pivotal role to play as partners, and can offer a wide range of housing expertise, from sustainable construction techniques to the use of green technology to deliver the homes of the future that the region needs. We can use our investment capacity to help establish a pipeline of affordable homes and contribute to the delivery of affordable homes targets for the YNY region.

23

Housing associations.

30,000+

Affordable rented homes.

1,600

FTE jobs supported.

3,500

Homes built in last 5 years.

£75m

Managing these homes adds to the regional economy each year.

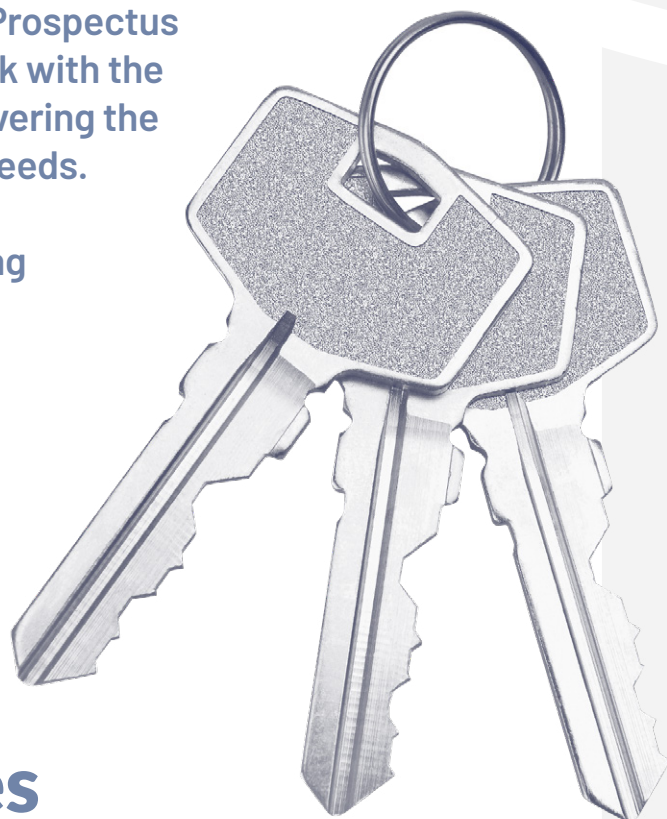


Our offer

Devolution across YNY offers a great opportunity for a joint housing offer across the region. This Prospectus sets out how housing associations can work with the YNYCA to take a strategic approach to delivering the affordable, sustainable homes the region needs.

By working in partnership on agreed housing priorities we can help to deliver the vision for the region and improve the lives of the 830,000 people who call it home.

Our offer is based on three key areas:



1. Right homes
in the right place

2. The drive
to net zero

3. Boosting jobs and
the local economy

1.

Right homes in the right place

Right homes in the right place

North Yorkshire is an attractive place to live and there is considerable demand for properties. This results in high average house prices and private rents. Housing across the region is unaffordable for many local people.

The lack of housing affordability impacts on the ability to attract and retain key workers and major employers to the county. It also disproportionately affects relatively low paid workers such as carers. This is particularly acute in the rural areas, where average local incomes are lower and house prices are higher.

The demand for housing is also changing in line with the changing demographics in the region. There are issues in addressing the needs of the older population. Across North Yorkshire, households aged 65 or over make up one quarter of the population and this is predicted to grow. Homes of the future need to be designed so they can adapt to the changing needs of older people to help them live independently for longer.

The existing housing stock is predominantly detached (33%) and semi-detached (31%) with a smaller than average proportion of terraces and flats for smaller households, resulting in under-occupancy issues in some areas and the lack of opportunities for older households to 'downsize' and free up family accommodation.

There are much lower levels of social housing at only 11% compared to the national average of 17%. Also, 17% of households privately rent their home, although

this number varies markedly, to over 50% in the inner area of Scarborough. The median private rent is £650 a month which equates to 32% of the median income.

Property prices have increased by 7% in the last 12 months, with the average house price being £266,000 (August 2022). This represents an affordability challenge for many areas of North Yorkshire and York which are popular areas to live in as the average price/income ratio was 8.75 in 2021.

Much of North Yorkshire is made up of rural and dispersed communities. The availability of affordable rented housing and low-cost home ownership is a key to giving younger people and those on lower incomes the option to stay in their local communities.

This is key when considering the median annual wage is £20,000 in the region compared to the national average of £26,000.

There are approximately 8,000 applicants on the housing waiting list, alongside increasing levels of homelessness. The delivery of affordable new homes will be crucial in alleviating these growing pressures, with in excess of 800 additional affordable homes being required each year, alongside the provision of temporary accommodation.

33%

Detached housing stock.

31%

Semi-detached housing stock.

7%

Property price increase.

£266k

Average house price (Aug 2022).

8.75

Price/income ratio (2021).

£20k

YNY annual median wage.

£26k

National annual median wage.

8,000+

On housing waiting list.

Right homes in the right place

The trend towards increased levels of remote and flexible working patterns has led to a shift in the labour market.

This potentially provides employment opportunities and makes it easier for younger people to find work and stay in rural areas. To take advantage of this, it's crucial to have the right homes available for people and offer low-cost homeownership to help people buy a place of their own.

Homeworking also means that the size and type of spaces people require in their home has changed. This is a key consideration when designing new homes to ensure they are fit for purpose and reflect the societal changes in progress.

The region has successfully met its overall housing supply target of 5,000 new homes per year, but not the affordable housing target of 1,600 each year. Looking ahead, the new annual targets are likely to be 4,750 new homes per year, of which 1,326 will be affordable. Clearly housing associations have a crucial role in achieving the new affordable and market sale targets, as well as the quality of the new homes being built.

Housing associations have a longstanding track record of investing in communities and designing and delivering the homes people want and need. That's why they are ideal partners to help deliver the region's housing aspirations, particularly the need to increase the delivery of new affordable housing in rural and coastal communities.

It's encouraging to see the progress already being made in the region with schemes being designed with a strong focus on community and wellbeing. By working together, we can ensure that North Yorkshire and York lead the way in delivering sustainable, low carbon homes of the future.

5,000

The region's new housing supply per year has been achieved.

Our offer:

- 1 Continue to tailor our approach to meet the diverse housing needs of communities in York and North Yorkshire, building the right types and numbers of homes in the right places.
- 2 Build homes across a range of existing tenures to meet existing and future housing needs.
- 3 Support the Rural Housing Enabler Programme and Community Led housing schemes to ensure housing delivery is based on local needs.
- 4 Look at ways to ensure local people are prioritised in areas where there is a lack of affordable homes.
- 5 Work closely with the York and North Yorkshire local authorities to help deliver their affordable and market sale homes targets.



2.

The drive to net zero

The drive to net zero

York and North Yorkshire have bold plans to tackle climate change. The ambition is for the region to be carbon neutral by 2034 and carbon negative by 2040.

Housing has a crucial role to play in decarbonisation. The UK's homes create more carbon emissions every year than is produced by cars. This makes housing a crucial part of the climate emergency challenge and one that must be addressed to meet the region's net zero ambitions.

Housing associations have a strong commitment to reducing carbon emissions and meeting the Government's net zero targets. Many in the region are already building new homes using low carbon solutions, including air source heat pumps and are looking at how solar power could be harnessed to provide clean energy and reduce residents' fuel bills.

For existing homes, a fabric first retrofit approach and raising the EPC ratings of properties can make heating homes more affordable. At a time when the cost of living is rising, retrofit and green heating solutions have an important role to play in alleviating fuel poverty.

It's vital there is a focus on delivering green, sustainable and low carbon homes that are affordable to buy or rent as well as being affordable to live in.

There are major benefits in collaboration, as we look at best practice in building low carbon homes. This includes using modular construction methods and sharing our expertise in accelerating the delivery of these new homes.

As part of a move to a greener region, we can work together to support the ongoing need to get residents on board the journey to net zero. A key barrier to this is ensuring residents understand the benefits of new technologies.

The delivery of a low carbon housing retrofit programme across North Yorkshire's highly dispersed, off gas grid homes alongside local renewable energy generation initiatives will be a key success measure.

Retrofitting homes with enhanced insulation or having an air source heat pump installed is disruptive. It's vital that both tenants and homeowners fully understand why it's important and the benefits it offers them. There's also a need to ensure they are able to adapt to a very different way of living in a low carbon home.

Our offer:

- 1** Work in partnership to retrofit existing homes, reduce emissions and tackle fuel poverty.
- 2** Collaborate on ensuring residents know how to maximise the benefits from living in a low carbon home.
- 3** Build new homes using a fabric first approach that also includes low/zero carbon heating systems.
- 4** Ensure all social rented homes achieve an EPC C rating by 2030.
- 5** Collaborate on creating a net zero roadmap for both new and existing homes.
- 6** Collaborate to find solutions for 'hard to decarbonise' homes and explore innovative funding options and retrofit solutions.
- 7** Explore the opportunities to create new green jobs for the region to secure the skills needed to decarbonise existing homes.

3.



Boosting jobs and the local economy

Boosting jobs and the local economy

Good quality housing has a critical role to play in creating and supporting economic growth.

Climate change solutions and technology are a key area of growth. The need to retrofit existing homes across the region and work to reduce carbon emissions presents a challenge, but also significant opportunities.

Having a well-trained and skilled workforce across the region is necessary to deliver this vital work. The region already has ambitions to be a leader in innovation. York has already established a strong reputation in this area.

The development of sustainable housing, green technology and delivering a range of retrofit solutions offers an opportunity for the region to lead the way. By aligning our focus and efforts with the Mayoral Combined Authority there is a real opportunity to use the region's net zero ambitions to generate inward investment and employment opportunities.

This builds upon the opportunities for job creation through the delivery of affordable homes, including how local jobs, apprenticeships and training opportunities can be created to benefit local communities.



Our offer:

- 1** Create opportunities for training and employment in the construction industry as part of our delivery of affordable homes.
- 2** Collaborate on how to create green jobs and training to support the region's net zero ambitions, and the decarbonisation of homes.



How this Prospectus will be delivered...

Working together, housing associations can provide a valuable and significant contribution to improve the housing offer for people across York and North Yorkshire.

Housing associations across York and North Yorkshire are already working towards the three offers for the region outlined in this Prospectus. Through combining and aligning our efforts we can achieve an even greater impact. This will also enable us to deliver at scale and pace.

Ultimately, this isn't about bricks and mortar, but about providing homes and places where people can thrive. It's about working in partnership to make a major contribution to York and North Yorkshire's net zero ambitions by working to decarbonise both new and existing homes. This will bring inward investment and green jobs to the region to benefit those who live here.

We look forward to working with the Mayor and elected representatives of the YNY region and Homes England to develop workplans against each of the three priorities. We will develop measures against our offer and report against these on an annual basis to demonstrate progress and our collective impact.

To support the delivery of these workstreams we will apply learning from devolution in both West and South Yorkshire and explore the opportunity to establish a Housing Partnership for the region.

Our members

Housing Associations:

Accent Group
Anchor Hanover
Beyond Housing
Broadacres
54 Homes North
The Guinness Partnership
Harrogate Housing Association
Harrogate Neighbours Housing Association
Home Group
Housing 21
Joseph Rowntree Housing Trust
Leeds Federated
Muir
Places for People
Riverside
Sanctuary
South Yorkshire Housing Association
Stonewater
Thirteen Group
Together Housing
Railway Housing Association
WDH
Yorkshire Housing

Local Authorities:

City of York Council
North Yorkshire Council