

## The housing crisis in the West Midlands

There is an acute housing crisis in the West Midlands. The region is characterised by ambitious cities and historic rural communities as well as pockets of deprivation. The West Midlands is polarised with house prices ranging from nearly £300,000 in Warwick to £103,834 in Stoke-on-Trent. **More affluent areas are seeing a chronic shortfall of new homes while other parts of the region suffer from low quality, older homes.**

There is huge variation in the private rental market too, with average monthly rents in Stoke-on-Trent standing at £437 per month, while rents in Stratford-on-Avon and Solihull are almost double that, at £812 and £798 per month respectively.

Compared to other parts of the country, the relative affordability of the West Midlands makes it an attractive place to live. Yet employment is no guarantee of being able to pay for housing costs. As property prices have continued to rise, increasing numbers of people are living in the private rented sector. The rise in numbers renting, coupled with below average salaries, has contributed to a rise in the number of working people claiming housing benefit. **One in five local residents receiving housing benefit is actually in work, up 16% since 2008.**

**Only around half of the homes needed to meet demand in the region are currently being built.** Unless far more homes are built now, the problem is expected to get worse as the number of households is expected to increase by 394,000 by 2037.



## Solving the housing crisis

Britain is in the midst of a housing crisis that has been a generation in the making. This is experienced differently across the country and requires a range of interventions rather than a single solution.

It was no surprise that housing was a top five vote-deciding issue at the last election. The public is demanding action and the Government is responding with a range of initiatives designed to increase supply and help people get a foot on the property ladder.

We have a once in a generation opportunity to tackle the housing crisis and deliver the homes the country so desperately needs. Public attitudes towards housebuilding have shifted and now twice as many people support more new homes being built in their local area. The devolution agenda also provides promising new opportunities for addressing England's housing challenges on a local level.

Housing associations are a key part of the solution to our housing crisis. They are amongst the most successful public private partnerships in Britain's history, securing £75bn in private investment since the Conservative Government's Housing Act in 1988. For every £1 invested by the taxpayer, associations put in £6 of their own money. They invest in communities, house five million people in England and built 50,000 homes last year, 40% of all new homes in the country and one third of all new homes over the last Parliament. Housing associations work to make home ownership more affordable, having helped over 275,000 people to buy their own home over the last 30 years and want to help even more.

By providing secure homes for all we can build a foundation on which anyone and everyone can make a better life for themselves and thousands more people can achieve their aspiration of a home to call their own. We can close the gap between the 'haves' and 'have nots' and end the housing crisis within a generation.

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# HOME TRUTHS 2015/16

## The housing market in the West Midlands



# West Midlands



	Average (mean) house prices in 2014 <sup>1</sup>	Average (mean) monthly private sector rents in 2013/2014 <sup>2</sup>	Mean annual earnings in 2014 <sup>3</sup>	Ratio of house prices to incomes <sup>1,3</sup>	Income required for 80% mortgage 2014 (80% at 3.5x) <sup>1</sup>	% of housing benefit claimants in employment in Feb 2015 <sup>4</sup>	Unemployment rate (Dec 2014) <sup>5</sup>	Four-year shortfall 2011-2014 <sup>6</sup>	Second homes <sup>7</sup>	All long-term vacant stock <sup>8</sup>	Total HA rented homes 2014 <sup>9</sup>
ENGLAND	£265,888	£720	£26,499	10.0	£60,774	23.8%	6.2%	-515,340	251,518	205,821	2,573,781
WEST MIDLANDS	£187,387	£567	£23,936	7.8	£42,831	20.1%	6.8%	-45,940	12,697	22,257	264,627
Herefordshire	£222,036	£571	£21,793	10.2	£50,751	24.5%	3.5%	-2,724	739	603	11,920
Stoke-on-Trent	£103,834	£437	£21,965	4.7	£23,733	16.1%	7.5%	-963	477	1,371	7,653
Telford and Wrekin	£161,623	£554	£22,350	7.2	£36,942	22.1%	5.9%	467	132	463	13,631
Shropshire	£210,648	£565	£23,873	8.8	£48,148	17.1%	4.2%	-2,198	1,447	1,561	14,276
Staffordshire	£181,435	£542	£24,248	7.5	£41,471	18.8%	4.7%	-7,009	1,381	3,459	44,658
Cannock Chase	£150,115	£511	£21,143	7.1	£34,312	19.1%	4.9%	-455	90	290	1,973
East Staffordshire	£175,954	£519	£24,206	7.3	£40,218	23.8%	4.3%	-1,403	204	489	6,730
Lichfield	£236,899	£642	£27,882	8.5	£54,148	17.4%	3.8%	-1,102	92	324	6,034
Newcastle-under-Lyme	£148,348	£487	£22,807	6.5	£33,908	15.3%	5.1%	-673	423	706	10,092
South Staffordshire	£212,664	£615	£25,828	8.2	£48,609	18.2%	4.6%	-638	103	288	6,602
Stafford	£194,534	£549	£25,464	7.6	£44,465	18.7%	4.0%	-1,133	252	538	7,782
Staffordshire Moorlands	£162,049	£494	£23,624	6.9	£37,040	18.5%	3.4%	-692	198	621	3,707
Tamworth	£160,430	£579	£23,026	7.0	£36,670	19.3%	4.3%	-913	19	203	1,738
Warwickshire	£240,873	£640	£27,269	8.8	£55,057	23.1%	3.3%	-6,522	1,541	2,189	17,554
North Warwickshire	£183,495	£595	£24,357	7.5	£41,942	20.9%	3.7%	-449	54	270	1,186
Nuneaton and Bedworth	£148,262	£533	£24,133	6.1	£33,888	18.6%	6.3%	-949	53	584	2,493
Rugby	£210,243	£589	£28,174	7.5	£48,056	26.8%	3.6%	-907	177	332	3,049
Stratford-on-Avon	£314,069	£812	£27,498	11.4	£71,787	26.0%	2.4%	-1,811	627	491	7,684
Warwick	£282,727	£652	£30,139	9.4	£64,623	24.6%	3.4%	-2,406	630	512	3,142
<b>West Midlands</b>	<b>£167,465</b>	<b>£568</b>	<b>£23,457</b>	<b>7.1</b>	<b>£38,278</b>	<b>19.9%</b>	<b>9.7%</b>	<b>-25,082</b>	<b>5,493</b>	<b>10,578</b>	<b>121,344</b>
Birmingham	£167,871	£592	£23,806	7.1	£38,370	21.2%	10.9%	-13,713	3,303	3,830	45,601
Coventry	£155,503	£556	£23,488	6.6	£35,544	24.0%	7.5%	-5,302	985	1,273	25,288
Dudley	£153,537	£519	£22,755	6.7	£35,094	17.4%	7.3%	-890	344	1,349	5,244
Sandwell	£125,731	£510	£21,445	5.9	£28,738	17.0%	10.2%	-3,075	16	1,316	7,474
Solihull	£263,394	£798	£29,650	8.9	£60,204	22.5%	5.2%	-1,614	184	149	3,199
Walsall	£155,828	£506	£21,258	7.3	£35,618	18.3%	8.1%	262	260	1,168	28,186
Wolverhampton	£142,429	£504	£21,954	6.5	£32,555	16.3%	11.3%	-750	401	1,493	6,352
Worcestershire	£221,541	£607	£23,956	9.2	£50,638	22.1%	4.0%	-1,910	1,487	2,033	33,591
Bromsgrove	£257,802	£681	£27,310	9.4	£58,926	23.6%	3.7%	-731	57	327	4,461
Malvern Hills	£253,462	£647	£21,876	11.6	£57,934	20.8%	3.5%	-545	411	360	4,923
Redditch	£179,327	£563	£21,076	8.5	£40,989	20.8%	5.3%	-498	30	216	1,961
Worcester	£190,926	£564	£25,334	7.5	£43,640	24.2%	4.7%	76	220	342	7,474
Wychavon	£255,524	£730	£25,028	10.2	£58,405	23.1%	3.3%	103	426	384	7,921
Wyre Forest	£183,261	£534	£21,247	8.6	£41,888	20.4%	5.4%	-316	343	404	6,851

1. Land registry 2014

2. VOA Private sector rents 2013/14

3. ASHE Income table 8.1a 2014 all employees

4. DWP Stat Explore Feb 2015

5. ONS Model Based Estimates of Unemployment Dec 2014

6. Housing Need based on Holmans / TCPA projections weighted by DCLG household projections to a local level; Delivery figures compiled from DCLG

Live Table 253a

7. Council tax base local authority level data 2014

8. DCLG Table 615 Vacant dwellings

9. HCA Statistical Data Return