

August 2025

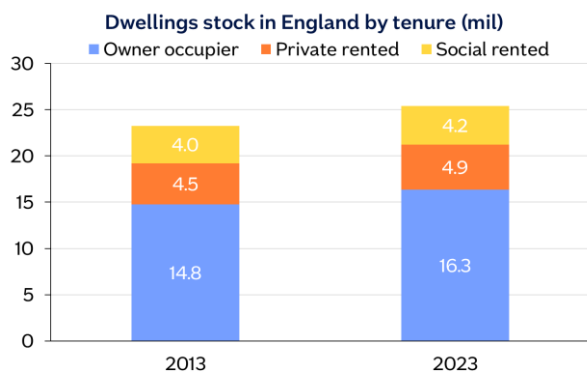
## Lock, stock and new solar panels: the changing face of housing stock

- Dwelling stock in England has increased by 9% over the past decade to 25.4 million
- Over half of properties in the owner occupier sector are classified as 'under-occupied'
- Energy efficiency of England's housing stock has continued to improve

### Commenting on the figures, Andrew Harvey, Nationwide's Senior Economist, said:

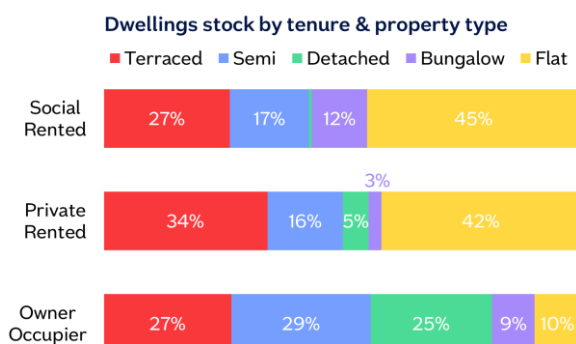
"Over the past decade, the total housing stock in England has increased by 2.1 million dwellings (9%) to 25.4 million (in 2023). Interestingly, this was slightly above the rate of population growth in England over the same period (7%).

"Of the total, 16.3 million dwellings (64% of the total) are owner occupied, while 4.9 million (19%) are privately rented, with the remaining 4.2 million (16%) in the social rented sector (local authority or housing association).



### Property type – broadly stable

"There has been relatively little change in the overall composition of the stock by property type over this period. However, there have been some shifts across tenure. In particular, flats now account for a higher proportion of privately rented dwellings – 42% of the stock – up from 38% in 2013. Flats are also the predominant property type in the social rented sector, accounting for 45% of dwellings. The picture is very different in the owner occupier sector, where flats represent just 10% of properties, with semi-detached most prevalent at 29% (see chart below).



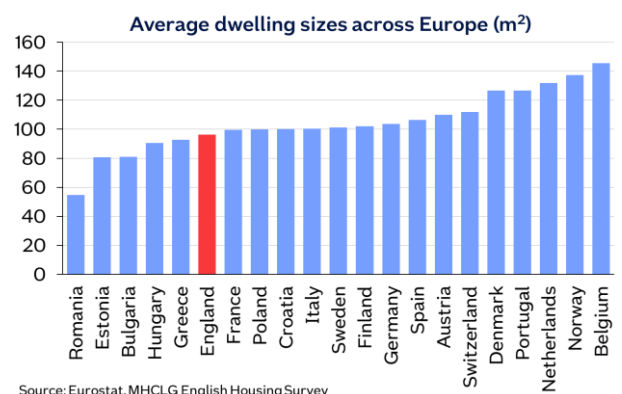
### Floor area – a mixed picture

"Typical property sizes have increased slightly over the last decade. Since 2013, the average floor area has increased from 95.3m<sup>2</sup> to 96.2m<sup>2</sup>. The table below shows the increases across different property types. The largest increase has been in terraced houses, where the average floor area is 3.6% bigger than in 2013. But the average size of flat, the smallest property type, is now 1.7% smaller than 10 years ago at 60.3m<sup>2</sup>.

Average floor area (m <sup>2</sup> )	2013	2023	% chg
Flats	61.4	60.3	-1.7%
Bungalow	77.0	77.5	0.6%
Terraced	88.7	91.9	3.6%
Semi-Detached	96.9	99.1	2.2%
Detached	152.9	151.9	-0.6%

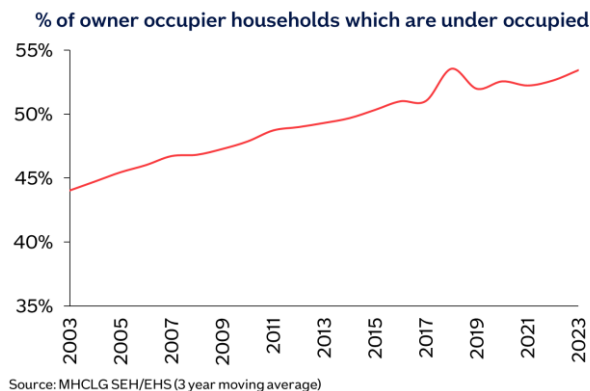
"Reflecting the composition of the stock, the owner occupier sector has the highest average floor area at 112m<sup>2</sup>. The average floor area in the private and social rented sectors is smaller at 76m<sup>2</sup> and 65m<sup>2</sup> respectively, due to greater concentration of flats.

"Dwellings in England tend to be a little smaller on average compared with some of our European neighbours. The average dwelling size in the EU is 103m<sup>2</sup>, although there is considerable variation amongst nations. The Netherlands, Norway and Belgium stand out as having the most spacious properties (on average), while typical properties tend to be much smaller in eastern European nations.



### Bedrooms

"87% of owner-occupied properties in England have at least one spare bedroom. Remarkably, 53% are classified as being 'under-occupied', that is to say they have two or more spare bedrooms. The proportion of under-occupied properties has been trending up over time.

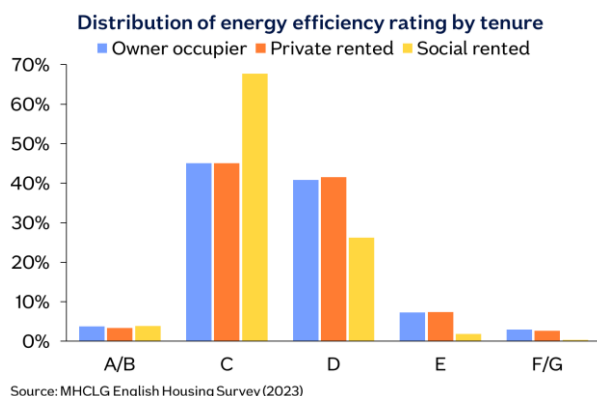


“By contrast, in the private rented sector, only 16% of properties are ‘under-occupied’. While in the social rented sector, overcrowding is more of a concern, with 8% of properties classified as overcrowded (households are said to be overcrowded if they have fewer bedrooms available than the notional number needed according to bedroom standard definition).

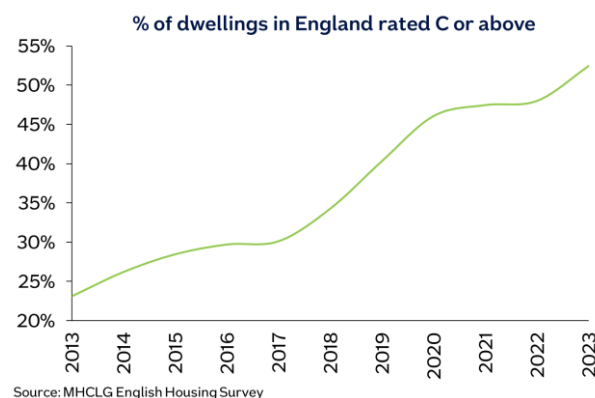
## Energy efficiency & green measures

“Decarbonising and adapting the housing stock is critical if the UK is to meet its 2050 emissions targets especially given that emissions from residential buildings account for 15% of the country’s greenhouse gas emissions.

“There is significant variation in the energy efficiency of the housing stock across different tenure types. Energy efficiency is typically much better in the social rented sector, due in part to tighter regulation. For example, 72% of properties in the social rented sector are rated A to C, compared with 48% in the private rented sector. The owner occupier sector is broadly similar to private rented, with 49% rated A to C.



“Over the past 10 years, energy efficiency has improved across the stock thanks to the higher efficiency ratings of newly built properties and the improvements carried out on many existing homes, such as loft and cavity wall insulation.



“Low carbon technologies such as air source heat pumps are expected to play a greater role in future in terms of decarbonising and improving the efficiency of the housing stock. However, these are currently quite a rare feature, with only 276,000 dwellings in England using a heat pump as the primary heating system (1.1% of total stock). A higher proportion of rural dwellings have a heat pump (7.6%) compared to urban (0.5% of dwellings), which probably reflects more limited access to mains gas networks.

“There is a much wider uptake of solar panels, with 1.5 million dwellings in England having photovoltaic (PV) panels – nearly 6% of dwellings. Over 15% of properties built in the last 10 years have PV. Another feature that is likely to become more widespread over time is access to electric vehicle (EV) charging. Currently, 1.8 million dwellings have access to an EV charge point – around 7% of the total stock. Again, this tends to be a feature of more recently built properties, with around 20% of dwellings built post-2012 having access to an EV charge point.”

## Notes

Analysis in this report is based on data published from MHCLG English Housing Survey. For further information see: <https://www.gov.uk/government/collections/english-housing-survey>

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