

HARWICH AND NORTH ESSEX, EAST OF ENGLAND

As the UK's largest bank, our Group has a relationship with nearly every community and household in Harwich and North Essex.

Our purpose is to help Britain prosper. Using finance as a force for good, we can drive meaningful change in the lives of your constituents – from helping someone to buy their first home to enabling a small business to play its role in the sustainable transition.

Our factsheet provides you with some insight and data about our customers in Harwich and North Essex to support your work.



Find out more information about how we're helping Britain prosper on our website: www.lloydsbankinggroup.com

Lloyds Banking Group has:

31,803

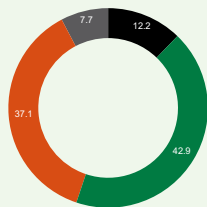
personal banking customers
in Harwich and North Essex

Lloyds Banking Group has:

1,717

business customers
in Harwich and North Essex

Number of our customers receiving Universal Credit, by age:



- 16-25 years (12.2%)
- 26-40 years (42.9%)
- 41-60 years (37.1%)
- 60+ years (7.7%)

1,177 of our customers
are receiving Universal
Credit – an **increase of
11.90%** since April 2022



Focusing on our personal customers in Harwich and North Essex:

On average over the past 12 months*:

- Monthly payments received into their bank account was **£2,099**, an **increase of 6%**
- The balance in their bank account was **£5,723**, a **decrease of 5%**
- The balance in their savings account was **£11,472**, a **decrease of 1%**

The increased cost of living is being felt by everyone. Over the past 12 months, our customers spent more but consumed less.

- Spending on essential bills **increased by 10%**
- Spending on non-essential bills **decreased by 0.50%**, with the greatest decreases in spending on:
 - **Home services: -28%**
 - **Retail homeworkare: -5%**

* From March 2022 to March 2023



Supporting people in Harwich and North Essex:

We've helped

2,272

people access financial services by providing basic bank accounts



Everyone should be able to learn the skills they need to thrive online. We have created the Lloyds Bank Academy to offer free opportunities to people, businesses and charities to improve their capability and confidence online. Scan the QR code to learn more.

Our public affairs team is here to:

- Provide you and your office with a point of contact for any constituency or parliamentary issues you wish to raise
- Keep you up to date about what we're doing to support your constituents and respond to their changing needs
- Share our ideas on policy reform to Help Britain Prosper and support your parliamentary work

You can contact your local public affairs manager at:

Erdoo.Yongo@lloydsbanking.com

INSIGHT: HOUSING FACTS IN HARWICH AND NORTH ESSEX



Based on data from April 2022 to April 2023:

The average house price in Harwich and North Essex was

£432,757

This was **21% higher** than last year

The average deposit paid was

£129,724

This was **17% higher** than last year

The average price paid by a first time buyer in Harwich and North Essex was

£318,849

This was **17% higher** than last year

The average deposit paid by a first time buyer was

£44,914

This was **20% lower** than last year

We've lent an average of

£273,935

to **21** first time buyers to secure their first home



Harwich and North Essex is in the

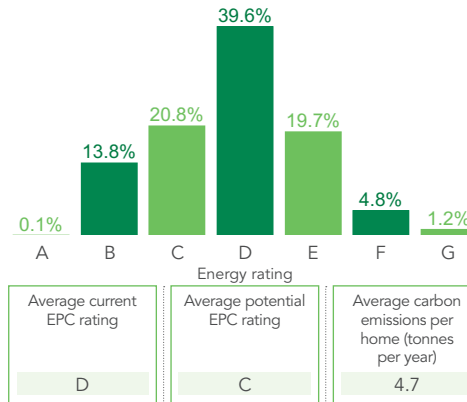
4th

quartile for number of households in the Private Rental Sector and

17.23%

of our customers are identified as renters, with **6.82%** making a payment to a social housing provider

Distribution of EPC ratings of our mortgage customers' homes in your constituency:



EPC – Energy Performance Certificate
EPC data is sourced from gov.uk and the Scottish government databases



We've joined Crisis to call for 1m homes for social rent

Lloyds Banking Group is the leading financier of the social housing sector, but we want to do more. That is why **we have joined forces with the national homelessness charity Crisis.**

Together we are calling for **one million additional homes for social rent** to be built over the next decade to help tackle the shortage of good quality homes in the UK.



[Scan here to find out more](#)



Five ways the Government can make our homes greener

- 1 Provide certainty on green home improvements** with a package of incentives and regulations
- 2 Use Stamp Duty** to reward green home improvements
- 3 Improve EPCs** so they provide accurate and up to date information
- 4 Use employer tax incentives** to encourage employees to make green improvements
- 5 Support new, green jobs across the whole country** with the Apprenticeship Levy