

# Housing & Homelessness Summary

1 April 2024 - 31 March 2025

*The summary contains key information from the Housing and Homelessness Strategies including the housing stock, housing register, homelessness and housing options service, development of new homes, the housing market, and the private rented sector.*

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***Information included is the most up to date available at the time of publishing.***

*This bulletin will be published annually.*

# HOUSING STOCK IN COLCHESTER

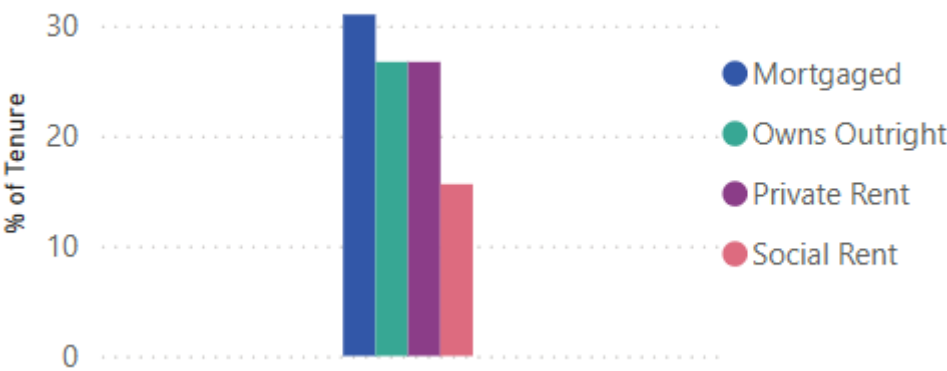
## Dwellings In Colchester By Tenure

Within Colchester, there has been an increase of 1,097 in the total number of dwellings from April 2023 to December 2024

	Local Authority (Including owned by other LAs)	Private Registered Provider	Other Public Sector	Private Sector	Total
April 2023	5,934	5,490	12	73,481	84,917
Change					
Dec 2024	5,996	5,581	7	74,430	86,014

(Source: [GOV.UK \(www.gov.uk\)](https://www.gov.uk) - Live tables on Dwelling Stock)

## Tenure Profile of Existing Households in Colchester



(Source: Office for National Statistics (Census 2021))

## Number of Homes Sold Under the Right to Buy Scheme

During 1 April 2024 to 31 March 2025 there were **18** properties sold under the Right to Buy scheme and **2** open market sales (with agreement from the portfolio holder, two properties from CCC's social housing stock were sold on the open market due to cost viability of bringing them up to an EPC rating of 'C').

(Source: CCC Right to Buy Data, Finance Team)

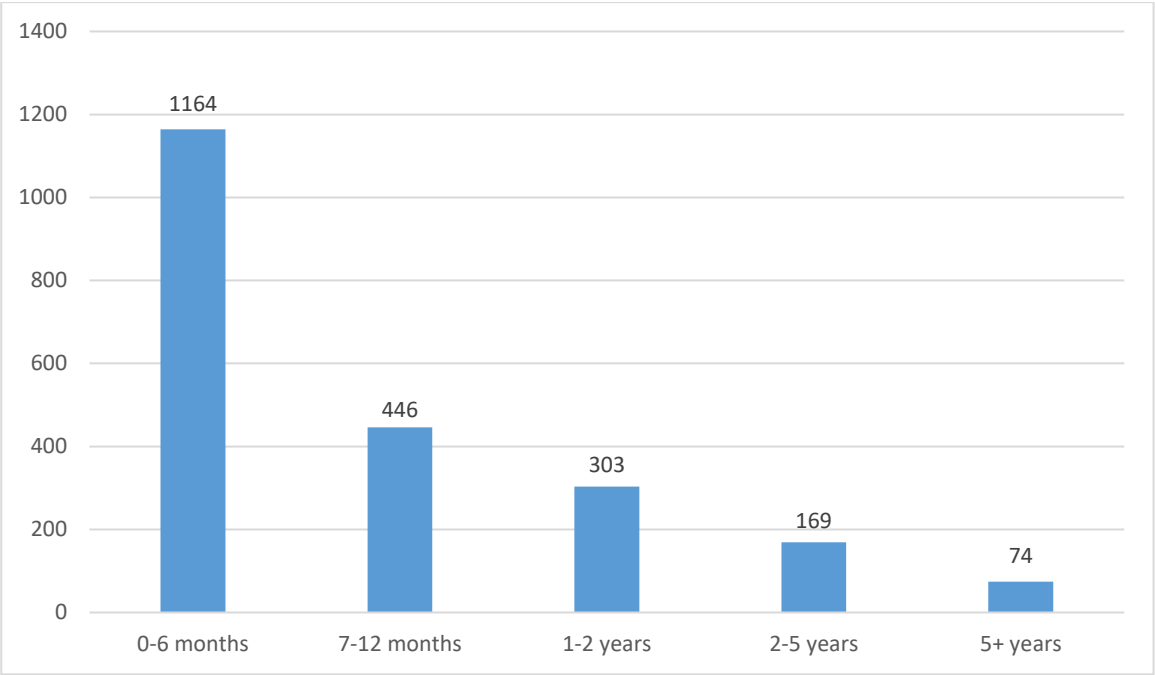
## Empty Homes

The definition of empty properties is ‘Empty, Unoccupied & Unfurnished’ which includes short term (possibly vacant between moves) and long term (uninhabitable/subject to Major Works).

On 1 April 2025, the total number of properties in Colchester registered for Council Tax was 86,014 of which there were **2,156** homes in Colchester classified as empty.

Of these, **2,078** were privately owned or owned by Registered Providers and **78** were owned by Colchester City Council.

The information below shows the length of time that these properties had been empty:



(Source: CCC Empty Homes Data, Council Tax Team)

# THE HOUSING REGISTER

Colchester holds a housing register of people interested in Council or Registered Provider homes. Households eligible to join the register are assessed according to need and 'banded' as to their priority for rehousing. There are six bands (Bands A - F), depending on the assessed level of housing need.

Not everyone on the housing register will be offered a property. Last year (1 April 2024 – 31 March 2025) there were **743** lets of affordable housing compared to **2,408** households on the register.

## Households on the Register According to Band (01 April 2025)

Banding	Number of Households on the Register
A	52
B	771
C	607
D	210
E	767
F	1
Total	2,408

(Source: Gateway to Homechoice)

## Households on the Register According to Number of Bedrooms Required (01 May 2025)

Number of Bedrooms Required	Number of Households on the Register
One	1,107
Two	627
Three	543
Four or more	131
Total	2,408

(Source: Gateway to Homechoice)

## Lettings of Affordable Housing

Affordable housing includes both Council owned and Registered Provider homes. The table below shows the number of properties let (1 April 2024 – 31 March 2025). Registered Providers of social housing are independent societies, bodies of trustees or companies established for the purpose of providing low-cost social housing for people in housing need on a non-profit-making basis. They are also known as 'housing associations'.

Landlord	Number of Homes Let
Colchester City Council	444
Registered Providers	299
Total	743

(Source: Gateway to Homechoice)

### Lettings Via Applicant Type (Direct, Transfer, Homeless)

The table below shows the total number of Colchester applicants who were housed via Gateway to Homechoice according to their application type. To note, Homeless Applicant Type covers the total number or prevention, relief and accepted lettings.

Applicant Type	Number of Homes Let
Direct	216
Transfer	246
Homeless	281
Total	743

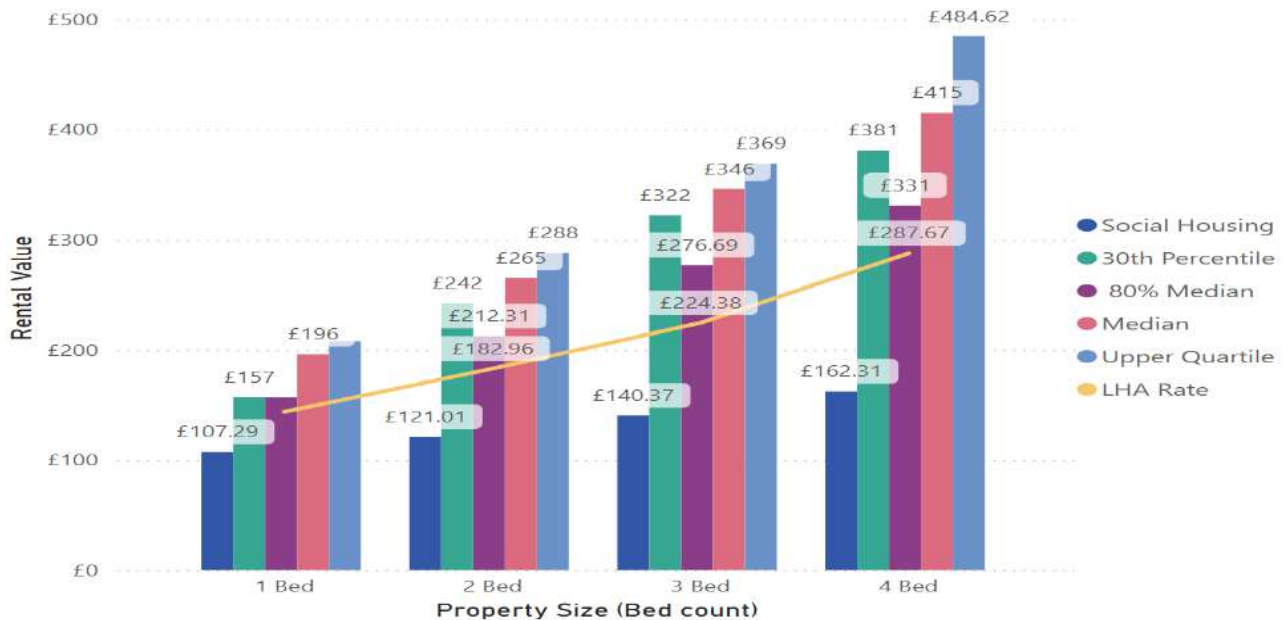
*(Source: Gateway to Homechoice)*

Please note this does not include households who have moved through mutual exchange. This is where an existing Council or Registered Provider tenant 'swaps' their home with another tenant.

# COST OF RENTING

The graph below shows a comparison of the weekly rental costs (in £) for properties owned by Colchester City Council (these are based on an estimated average for general needs properties), and privately rented properties (using the median average private rental costs).

The yellow line shows the maximum weekly contribution that households can receive from Local Housing Allowance (LHA) (which falls significantly below the cost of renting privately).



(Source: Hometrack and GOV.UK Livetables)

In March 2025, the cost of renting privately had risen by an average of 8.2% in the East of England, compared to renting in March 24. In the same period, the cost of renting a property owned by Colchester City Council rose, on average, by 10.08%.

The Local Housing Allowance remained frozen since 2020, however on the 31 January new rates for 2024-25 were confirmed (used from 1<sup>st</sup> April 2024). See below new LHA rates:

Colchester	£92.36	£143.84	£182.96	£224.38	£287.67
	Shared	1 bed	2 bed	3 bed	4 bed

# HOMELESSNESS & HOUSING ADVICE

The Housing Solutions Team provides free, expert housing advice to residents of all tenures in the city. The team has a strong focus on preventing homelessness and can advise people with housing problems or assist those people in finding somewhere to live.

In April 2018 a change in homelessness legislation with the introduction of the Homelessness Reduction Act, brought a significant change in the way the Housing Solutions Team assess homelessness applications and monitor outcomes.

The new Homelessness Reduction Act places two additional statutory duties on local housing authorities:

**The prevention duty** – requires councils to intervene to prevent homelessness at an earlier stage, when a household is at risk of losing their home in the next 56 days. This is particularly relevant for those living in privately rented homes who are served with notice and provides more opportunity to support people directly into another tenancy.

**The relief duty** - requires councils to offer more advice and support to anyone who is already homeless, regardless of whether they are in priority need and may involve offering accommodation.

The duties that existed under the previous homelessness legislation, known as the **main duty**, remain in place. A main housing duty is owed where homeless households are eligible (certain persons from abroad are ineligible for housing assistance), have a priority need for accommodation and are not homeless intentionally.

From 1 April 2024 to 31 March 2025, the **Housing Solutions Team**;

- Accepted a full duty under the homelessness legislation for **420** households and helped them into permanent accommodation.
- Prevented homelessness for **260** households and relieved homelessness for **148** households.

During 1 April 2024 to end of March 2025 the **Rough Sleeper Team**:

- Prevented **29** rough sleepers from homelessness and moved them into accommodation, 7 of these were accommodated into a long term housing solution. Homelessness was relieved for **133** rough sleepers by moving them into emergency or temporary accommodation.
- Helped **15** rough sleepers to return to the local authority area they came from and where they had support networks.

At the end of March 2025 there were **8** long term entrenched rough sleepers on the streets in Colchester, being supported by the team

The Council's new duties under the Housing Act 1996 Part 7 (as amended) are to Prevent or Relieve homelessness. Interim accommodation may be provided whilst we look to assist people that are homeless into alternative accommodation. If we are unable to relieve their homelessness, we may have a duty to provide them with temporary accommodation until a more permanent solution is found.

The number of households in temporary accommodation as of 31 March 2025 was **443** (of which **76** Households were in B&B; of these, **23** households had lived in B&B for more than 56 days).

# HOUSING DEVELOPMENT

## Housing Target for Colchester

Colchester's five-year housing land supply requirement is based on an annual housing target of 920 in accordance with Policy SP4 of the Section 1 Local Plan adopted in February 2021.

The Housing Delivery Test was introduced in 2018 to address issues of persistent under-delivery. Colchester has exceeded the target set and therefore only needs to add a 5% buffer to the target of 920. This results in an annual requirement of 966 units which equates to a five year supply of 4830.

## Delivery of New Homes

Between April 2024 and March 2025, a total of **659** new homes were completed in Colchester (against a target of 920 and compared to 1,068 completed between April 2023 and March 2024).

(Source: Housing Land Supply Position Statement 2025)

## Delivery of Affordable Homes

From 1 April 2024 to 31 March 2025, a total of **128** new affordable homes were delivered in the City of Colchester. The table below shows affordable homes completed per quarter.

2024-25	Q1 Apr-Jun	Q2 July-Sep	Q3 Oct-Dec	Q4 Jan-Mar	Total for Year
<b>Total</b>	<b>39</b>	<b>40</b>	<b>14</b>	<b>35</b>	<b>128</b>

The table below shows the number of affordable home delivered by type between 1 April 2024 to 31 March 2025.

### Type of Affordable Housing

(Year 1 <sup>st</sup> April to 31 <sup>st</sup> March)	2024-2025	2023-2024	2022-2023
<b>Registered Provider for Renting</b>	<b>51</b>	<b>174</b>	<b>47</b>
<b>Shared Ownership</b>	<b>18</b>	<b>48</b>	<b>53</b>
<b>Social Rent (CCC new build and Acquisition)</b>	<b>59</b>	<b>44</b>	<b>62</b>
<b>First Homes</b>	<b>0</b>	<b>5</b>	<b>10</b>
<b>Total</b>	<b>128</b>	<b>271</b>	<b>172</b>

(Source: Registered Provider Returns )

The developments where these homes were completed included Gosbecks Farm, Severalls, Eight Ash Green, Colchester Road West Bergholt, Wyvern Farm, Butt Road, Cowdray Centre, and Military Road.

## Affordable Home Ownership

### First Homes

First Homes is a government initiative where new homes are sold at a discount of at least 30 per cent of market value, up to £250,000. This discount will also apply to any further sale of these homes in the future.

The First Homes scheme is designed for people who want to stay in the communities where they live or work but are struggling to get on the housing ladder. The scheme is only available to first time buyers but local authorities will be able to specify via the S106, criteria for whom the properties will be targeted at initially (within the first 3 months of advertising). This can include key workers who provide an essential service



(such as nurses, police officers, teachers, delivery drivers and supermarket staff, as well as serving members and veterans of the armed forces). The definition of a key worker will be determined locally and could be anyone who works in a job that is considered essential for the functioning of an area. Local authorities can also use local connection criteria for the properties to decide which people should have priority.

Colchester City Council allows First Homes on new developments but as it is no longer a government requirement and was not included in our new Local Plan, do not have to agree to it on every site.

For more information follow the link ([First Homes - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/policies/first-homes))

# THE HOUSING MARKET

## National Trends

- Average UK house prices increased by 3.5%, to £265,000, in the 12 months to April 2025 (provisional estimate); this annual growth rate is up from 7% in the 12 months to March 2025.
- Average house prices increased to £286,000 (3%) in England, £210,000 (5.3%) in Wales, and £191,000 (5.8%) in Scotland, in the 12 months to April 2025.

(Source: ONS Data)

## House Prices in Colchester

Date	Mar 2023	Mar 2024	Mar 2025
Average price of home	£365,219	£347,449	£347,119
Lower quartile price	£245,000	£245,000	£250,000

(Source: Hometrack)

The table above compares the changes in both the overall average house price and the average lower quartile house price based on house sales from the previous year. The lower quartile house price is the bottom end of the market - usually smaller homes and flats.

The number of bedrooms is a key determinant of price, current average prices (2025) in Colchester by bedrooms count and property type are as follows:

Property Type & Size	Average Price	Lower Quartile Average
1 bedroom flat	£141,303	£125,375
2 bedroom flat	£188,193	£160,000
2 bedroom house	£269,981	£235,000
3 bedroom house	£348,501	£295,000
4 bedroom house	£522,590	£400,000

## Local House Prices

Looking at overall average prices (see table below) we can see that all neighbouring local authorities saw an increase in price between March 2024 and March 2025 except Colchester which saw a slight decrease. The average across all local authority areas (except Colchester) was an increase of **£12,802.17 or 3.3%**

	Mar 24	Mar 25	Difference	
Braintree	£359,250	£374,295	£15,045	4.2%
Colchester	£347,449	£347,119	-£330	-0.1%
Ipswich	£248,607	£250,404	£1,797	0.7%
Maldon	£420,880	£445,828	£24,948	5.9%
Tendring	£284,126	£288,539	£4,413	1.6%
Chelmsford	£416,871	£447,811	£30,940	7.4%

(Source: Hometrack)

Looking at lower quartile average prices (see table below) we can see that all neighbouring local authorities saw an increase in price between March 2024 and March 2025. The average across all local authority areas was an increase of **£13,516.17 or 5.4%**.

	Mar 24	Mar 25	Difference	
<b>Braintree</b>	£260,000	£280,000	£20,000	7.7%
<b>Colchester</b>	£245,000	£250,000	£5,000	2.0%
<b>Ipswich</b>	£184,500	£188,100	£3,600	2.0%
<b>Maldon</b>	£290,000	£300,000	£10,000	3.4%
<b>Tendring</b>	£192,500	£210,000	£17,500	9.1%
<b>Chelmsford</b>	£295,000	£320,000	£25,000	8.5%

(Source: Hometrack)

## HOUSING IN THE PRIVATE SECTOR

### Key Statistics and Outcomes for 2024/25:

- 739 inspections and visits for all purposes.
- 404 serious housing hazards removed through all activity by the team.
- 680 dwellings improved and made safer through removal of housing hazards.
- £15,000 income generated through service of enforcement notices and Civil/Financial penalty notices.

### Houses in Multiple Occupation (HMOs)

Houses in Multiple Occupation (HMOs), such as shared houses or bedsit type accommodation are a growing sector within Colchester's private rented market as the only affordable housing option for many Colchester residents.

The PSH team inspects HMOs and licences those HMOs that are required to be licensed (those HMOs that have 5 or more occupiers). A fee is paid for an HMO licence application.

All complaints or reports about suspect HMOs, the conditions in an HMO (whether licensable or not) and unlicensed HMOs are investigated and enforcement action taken as appropriate.

In 2024-2025:

- 135 HMOs inspected.
- 71 HMO licences issued and those HMOs deemed safe and compliant with standards.
- 114 HMOs improved and made safer by requiring works to remove housing hazards, improve amenities and to provide suitable property management.
- Further income generated through property checks to ensure suitability for asylum seekers and refugees. 31 properties were inspected and assessed for this purpose, paid for by ECC at £100 per inspection, resulting in £3,100 income to the team.
- 13 HMO licences revoked.

## ASSISTANCE TO HOMEOWNERS

Colchester City Council administers Disabled Facilities Grants (DFGs) to criteria set out by the Government. In 2024-25 there were **97** grants paid after completion of works to adapt properties to enable people with disabilities to continue to live in them.

In 2024-25 Colchester City Council completed **3** Home Repair Loans. This is an income based, 'means tested' loan, secured on the property, and is available to homeowners and leaseholders to repair and maintain their property.

In 2024-25 Colchester City Council completed **1** Disabled Facilities Assistance Loan that assisted people with the cost of adapting their home that was not eligible for a mandatory Disabled Facilities Grant.