



Colchester  
City Council

Housing Strategy Report

# Housing & Homelessness Summary

1 April 2023 - 31 March 2024

*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.*

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# HOUSING STOCK IN COLCHESTER

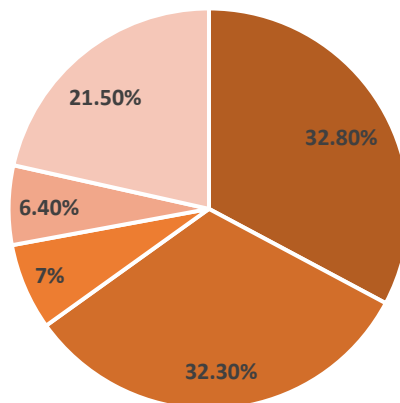
## Dwellings In Colchester By Tenure

Within Colchester, there has been a net increase of 50 in the total number of dwellings from 1 April 2022 to 31 March 2023 (information for 1 April 2023 to 31 March 2024 will be available in July 2024).

	Local Authority (Including owned by other LAs)	Private Registered Provider	Other Public Sector	Private Sector	Total
April 2022	5,907	5,400	16	72,979	84,302
Change			No Change		
<b>April 2023</b>	<b>5,970</b>	<b>5,490</b>	<b>16</b>	<b>72,876</b>	<b>84,352</b>

(Source: GOV.UK (www.gov.uk) - Live tables on Dwelling Stock and CCC Stock Data)

## Tenure Profile of Existing Households in Colchester



- Owned Outright
- Owned with Mortgage, Loan or Shared Ownership
- Rented from Colchester City Council
- Rented from a Registered Provider
- Privately Rented or Rent Free

(Source: GOV.UK - Live tables on Dwelling Stock)

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

During 1 April 2023 to 31 March 2024 there were **17** properties sold under the Right to Buy scheme.

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

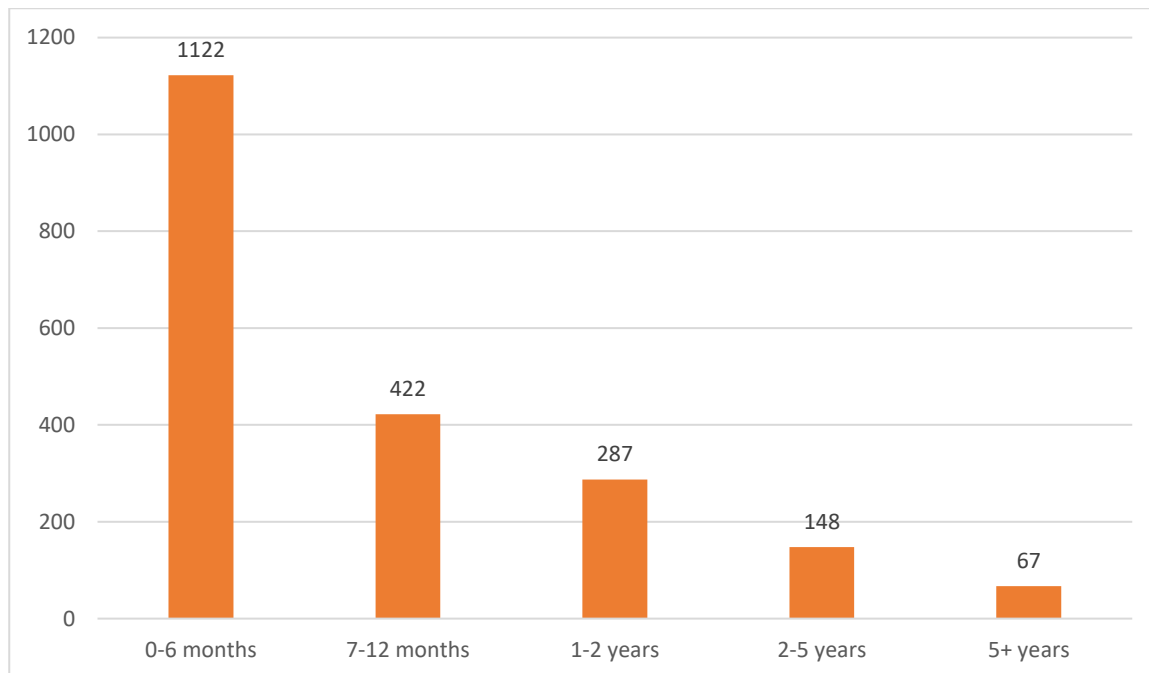
## Empty Homes

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 2024, there were **2,046** homes in Colchester classified as empty (an increase of 64 from 1 April 2023).

Of these, **1,953** were privately owned or owned by Registered Providers (an increase of 83 from 1 April 2023) and **93** were owned by Colchester City Council (a decrease of 19 from 1 April 2023).

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 2023 – 31 March 2024) there were **714** lets of affordable housing compared to **2,557** households on the register.

## Households on the Register According to Band (31 March 2024)

Banding	Number of Households on the Register
A	92
B	638
C	727
D	228
E	870
F	2
Total	2,557

(Source: Gateway to Homechoice)

## Households on the Register According to Number of Bedrooms Required (31 March 2024)

Number of Bedrooms Required	Number of Households on the Register
One	1,128
Two	711
Three	583
Four or more	135
Total	2,557

(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 2023 – 31 March 2024). 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	378
Registered Providers	336
Total	714

(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.

Applicant Type	Number of Homes Let
Direct	235
Transfer	221
Homeless	258
<b>Total</b>	<b>714</b>

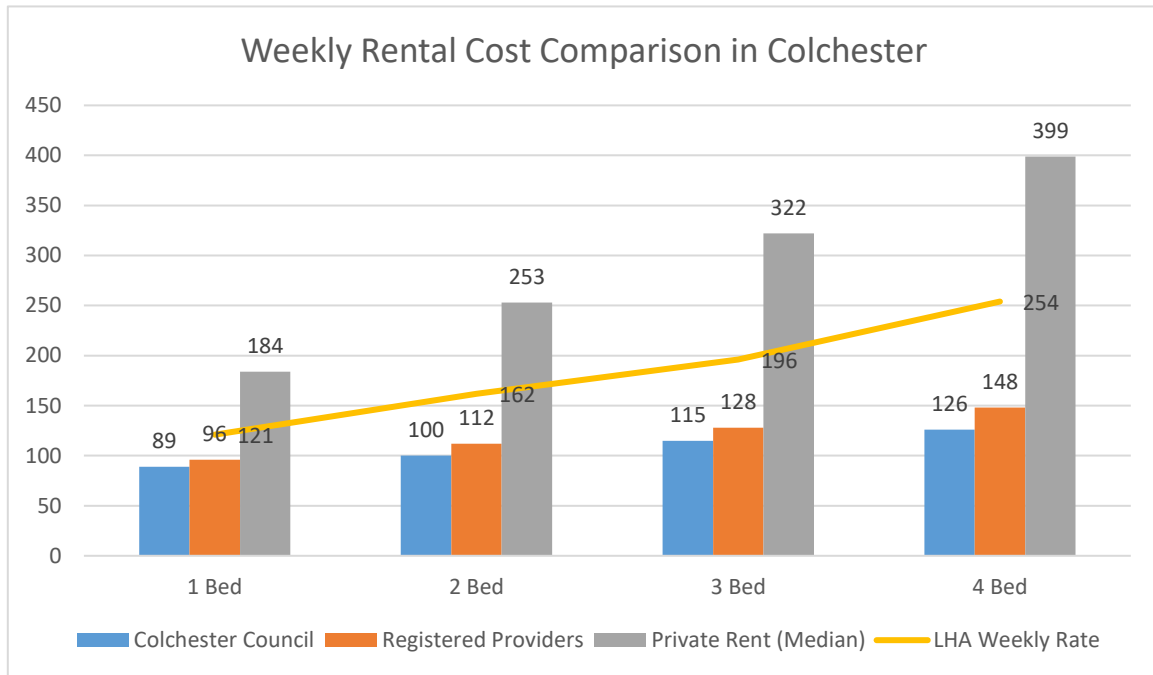
*(Source: Gateway to Homechoice)*

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), other Registered Provider properties (based on the reported 22-23 rents with an estimated 7% permitted rent increase) 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 (which falls significantly below the cost of renting privately).



(Source: Hometrack and GOV.UK Livetables)

In December 2023, the cost of renting privately had risen by an average of 5.4% in the East of England (following a 9% rise the previous year), compared to renting in December 2022. In the same period, the cost of renting a property owned by Colchester City Council rose, on average, by 8%.

The Local Housing Allowance has remained frozen since 2020, however on the 31 January new rates for 2024-25 were confirmed (to be used from 1<sup>st</sup> April 2024) signalling an increase on average by 17 per cent, or £110 more per month.

# 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 2023 to 31 March 2024, the Housing Solutions Team;

- Accepted a full duty under the homelessness legislation for **223** households and helped them into accommodation.
- Prevented homelessness for **239** households and relieved homelessness for **177** households.

During 1 April 2023-31 March 2024, the Rough Sleeper Team:

- Provided **167** clients with support, advice, and assistance to help them move off the streets
- Housed **50** rough sleepers into more settled accommodation through friends, the Private Rented Sector, Supported Housing, Social Housing.
- Helped **19** rough sleepers to return to the local authority area they came from and where they have support networks.

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 2023 was **323** (of which **86** Households were in B&B; of these, **35** households had lived in B&B for more than 56 days).

# DEVELOPMENT OF NEW HOMES

## 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 2022 and March 2023, a total of **711** new homes were completed in Colchester (against a target of 920 and compared to 1,034 completed between April 2021 and March 2022).

The Council is expecting 2023/24 to report a higher than average result with the delivery of a large scheme over the summer; this will offset the lower delivery experienced in 2022/23.

Since 2001/2, Colchester has overseen the delivery of over 20,000 new homes at an average rate of 934 new dwellings per year.

(Source: Housing Land Supply Position Statement 2023)

## Delivery of Affordable Homes

From 1 April 2023 to 31 March 2024, a total of **271** new affordable homes were delivered in the City of Colchester. The below table shows affordable homes completed per quarter.

2023-24	Q1 Apr-Jun	Q2 July-Sep	Q3 Oct-Dec	Q4 Jan-Mar	Total for Year
<b>Total</b>	<b>42</b>	<b>42</b>	<b>121</b>	<b>66</b>	<b>271</b>

The below table shows the number of affordable home delivered by type between 1 April 2023 to 31 March 2024.

Type of Affordable Housing	Number of Homes Completed				
	(Year 1 <sup>st</sup> April to 31 <sup>st</sup> March)	2023-2024	2022-2023	2021-2022	2020- 2021
<b>Registered Provider for Renting</b>		<b>174</b>	<b>47</b>	<b>29</b>	<b>35</b>
<b>Shared Ownership</b>		<b>48</b>	<b>53</b>	<b>10</b>	<b>7</b>
<b>CCC New Build and Acquisitions</b>		<b>44</b>	<b>62</b>	<b>78</b>	<b>59</b>
<b>First Homes</b>		<b>5</b>	<b>10</b>	<b>N/A</b>	<b>N/A</b>
<b>Total</b>		<b>271</b>	<b>172</b>	<b>117</b>	<b>101</b>

(Source: Registered Provider Returns & CCC Housing Strategy Team data)

The developments where these homes were completed during 2023/24 included Gosbecks Farm, Eight Ash Green, Barbrook Lane-Tiptree, Cowdray Centre, Brierley Paddocks-West Mersea, Mile End and Pavillion View-Elmstead

## Affordable Home Ownership

The Government set up several schemes to help households into homeownership. One of the key schemes is the Help to buy equity loans (a low interest loan towards a deposit for a home). The original scheme was ran from April 2013 to June 2021.



The new Help to Buy: Equity Loan scheme (2021-2023) was launched on 1 April 2021. It is for first-time buyers only and includes regional property price limits to ensure the scheme reaches people who need it most.

Both schemes ran simultaneously during Q2 of 2021.

The number of properties bought in Colchester with the support of the Help to buy Equity loans scheme from April 2013 to 31 December 2023 was **2,829** of which **2,381** were first time buyers. The Help to Buy Equity Loan scheme (2021-2023) **ended on 31 March 2023**.

The table below shows the number of properties bought in Colchester with the support of the Help to buy Equity loans scheme by year.

Year	Total Properties	First Time Buyers
2013	126	116
2014	258	212
2015	232	185
2016	215	170
2017	398	333
2018	541	445
2019	370	311
2020	231	177
2021	276	256
2022	218	218
2023	45	45
<b>Total</b>	<b>2,829</b>	<b>2,381</b>

(Source: GOV.UK ([www.gov.uk](http://www.gov.uk)) - Live tables on Help To Buy)

### **First Homes**

First Homes is a new 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 is obliged to allow First Homes on new developments but as it was not included in our new Local Plan, do not have to agree to it on every site.

First Homes are central government's preferred discounted market tenure and it has been stated that they should account for at least 25% of all affordable housing units delivered by developers through planning obligations ([First Homes - GOV.UK \(www.gov.uk\)](http://www.gov.uk))

The First Homes product would require 25% of the affordable contribution to be allocated to FH; currently Colchester policy requires no more than 20% being allocated to Home Ownership products. Effectively this would mean less affordable rented homes being delivered by 5%.

# THE HOUSING MARKET

## National Trends

- Average UK house prices decreased by 1.4% in the 12 months to December 2023 (provisional estimate), up from a decrease of 2.3% (revised estimate) in the 12 months to November 2023.
- The average UK house price was £285,000 in December 2023, which was £4,000 lower than 12 months previous.
- Average house prices over the 12 months to December 2023 decreased in England to £302,000 (negative 2.1%), decreased in Wales to £214,000 (negative 2.5%), but increased in Scotland to £190,000 (3.3%).
- Within England, the North West had the highest annual percentage change in the 12 months to December 2023 (1.2%), while London saw the lowest (negative 4.8%).

(Source: ONS UK House Price Index Data)

## House Prices in Colchester

The average house price in Colchester is currently £342,500 (based on sales and valuations from up to February 2024), compared to a regional average of £416,600. The lower quartile house price in Colchester is currently £224,000, compared to a regional average of £250,000.

Date	Feb 2021	Feb 2022	Feb 2023	Feb 2024
<b>Average price of home</b>	£328,024	£339,571	£373,664	<b>£342,500</b>
<b>Lower quartile price</b>	£222,000	£230,000	£250,000	<b>£224,000</b>

(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 previous years. 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 in Colchester by bedrooms count and property type are as follows:

Property Type & Size	Average Price
<b>1 bedroom flat</b>	£138,700
<b>2 bedroom flat</b>	£185,800
<b>2 bedroom house</b>	£267,100
<b>3 bedroom house</b>	£350,500
<b>4 bedroom house</b>	£522,400

## Local House Prices

Looking at overall average prices (see table below) we can see that all neighbouring local authorities saw a decrease in price between February 2023 and February 2024. The average across all local authority areas was a decrease of **£11,870 or 3.4%**.

Overall Average Prices (Quarter Ending)						
	No. of Sales (Mar 23-Feb 24)	Feb 23	Feb 24	Changes	Difference	
<b>Braintree</b>	1,189	£379,991	£371,000	↓	-£8,991	-2.4%
<b>Colchester</b>	1,591	£373,664	£342,500	↓	-£31,164	-8.3%
<b>Ipswich</b>	1,009	£267,739	£262,532	↓	-£5,207	-1.9%
<b>Maldon</b>	533	£468,403	£466,933	↓	-£1,470	-0.3%
<b>Tendring</b>	1,391	£305,943	£285,562	↓	-£20,381	-6.6%
<b>Chelmsford</b>	1,377	£469,995	£465,986	↓	-£4,009	-0.9%

(Source: Hometrack)

Looking at lower quartile average prices (see table below) we can see that all neighbouring local authorities saw a decrease in price between February 2023 and February 2024. The average across all local authority areas was a decrease of **£14,278 or 6.7%**.

Overall Lower Quartile Prices (Quarter Ending)					
	Feb 23	Feb 24	Changes	Difference	
<b>Braintree</b>	£275,000	£263,300	↓	-£11,700	-4.3%
<b>Colchester</b>	£250,000	£224,000	↓	-£26,000	-10%
<b>Ipswich</b>	£200,000	£191,666	↓	-£8,334	-4.1%
<b>Maldon</b>	£322,500	£301,666	↓	-£20,834	-6.4%
<b>Tendring</b>	£205,000	£186,224	↓	-£18,776	-9.1%
<b>Chelmsford</b>	£320,000	£298,333	↓	-£21,667	-6.7%

(Source: Hometrack)

# HOUSING IN THE PRIVATE SECTOR

## Complaints from Tenants

Tenants who feel that their private or social landlord is not dealing with housing repair or improvement issues can make a complaint to the PSH team. The team will investigate informally at first and seek the compliance of the landlord in resolving the issues identified.

When compliance is not forthcoming, the property will be inspected and any hazards identified assessed using the Housing Health and Safety Rating System. Appropriate enforcement action is taken, including serving legal notices as required to ensure the most serious hazards identified are removed. Action taken is in accordance with the team's published Private Sector Housing and Civil Penalty Notices Enforcement Policy.

- 58 full property inspections in response to complaints
- 70 cases with advice given and case closed, no visit required.

## Houses in Multiple Occupation (HMOs)

Houses in Multiple Occupation (HMOs) include shared houses or bedsit type accommodation, they are 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.

- 107 HMOs inspected.
- 84 HMO licences issued and those HMOs deemed safe and compliant with standards.
- 74 HMOs improved and made safer by requiring works to remove housing hazards, improve amenities and to provide suitable property management.
- 18 HMO licences revoked.
- Approx £67,000 income generated from HMO Licensing fees.

## Total Enforcement Activity

- 595 inspections and visits for all purposes.
- 180 serious housing hazards removed through all activity by the team.
- 390 dwellings improved and made safer through removal of housing hazards.

The following enforcement notices have been served:

- An Emergency Prohibition Order served on an unsafe property.
- Emergency Remedial Action taken to install a replacement gas boiler due to non-complaint landlord.
- 6 Improvement Notices served requiring improvements to 4 properties.
- 7 Prohibition Orders served requiring improvements to 6 properties.
- 2 Hazard Awareness Notices served.
- Income generated through the service of these enforcement notices £4,330.
- 2 Civil Penalty Notices served on non-compliant landlords generating nearly £16,000 income.
- 1 Financial Penalty notice issued on a property manager not belonging to an approved scheme generating £5,000 income.

Property checks to ensure suitability for asylum seekers and refugees:

As part of the process for a host to be accepted to host Ukrainian guests under the Government's Homes for Ukraine Scheme and to ensure suitability of properties under other schemes to house refugees, a housing check is required. This is to ensure that the property is suitable and safe with no serious housing hazards and will not be overcrowded.

- 41 properties inspected and assessed for this purpose, paid for by ECC at £100 per inspection.

### Commercial Paid for advice service and floor plan drawing for landlords

The team offers these commercial services to landlords to assist them in being compliant with their legal obligations.

- 19 landlords were assisted using this service.
- £5,081 income generated through commercial services.
- 

### **Partnership Working**

The team is working more with our system partners through the Livewell Neighbourhoods team to ensure that housing conditions are considered by a range of colleagues, such as social workers, GPs, health visitors etc This could be when they visit a property or meet residents in a clinical setting. An advice sheet has been created and provided to system partners to enable referrals to various organisations including the team, to assist with “housing” issues.

### **Planning Consultations**

The team are not a statutory consultee to planning applications, however a process is in place to enable the team to be consulted on planning applications for residential developments. This enables us to advise the applicant and planning colleagues of any potential hazards being designed into the development/conversion, or of undersized dwellings being created.

- 54 Planning application consultations completed.

# ASSISTANCE TO HOMEOWNERS

Colchester City Council is committed to creating safe, healthy and active communities and ensuring that disabled people receive the help and support that they need in order to remain safe and independent in their own homes.

Poor housing conditions are known to have a detrimental effect on the health and well-being of occupants. Poor and unsafe housing increases the risk of ill-health and injury. Certain groups are more vulnerable because they spend more time at home and may be more susceptible to health problems. These groups will include older and disabled people and families with young children.

The Council administers Disabled Facilities Grants (DFGs) to criteria set out by the Government in the Housing Grants, Construction and Regeneration Act 1996. The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 provides local authorities with a wide-ranging power to provide assistance based on the principle that repairs are fundamentally the responsibility of the property owner. The Order provides local authorities with a general permissive power to provide discretionary assistance and support for improving living conditions.

In 2023-24, the Council completed 92 applications for both mandatory and discretionary financial assistance:

**38 Mandatory Disabled Facilities Grants (DFG)** - Means-tested grant for applicants living with a disability and enables them to access funds to improve and adapt their home. A grant can be used to fund work such as widening doorways, installing a stair lift, adapting a bathroom, converting a downstairs room to a toilet or bathroom, making outside steps easier to use or installing ramps and adapting heating or lighting controls to make them easier to use.

**0 Discretionary Disabled Facilities Assistance Loans (DFA)** – Means tested assistance to fund the cost of adaptations that are not covered by the Mandatory DFG, or are over the £30k DFG limit, or where applicants cannot meet their assessed contribution.

**4 Discretionary Home Repair Loans (HRL)** – Means tested assistance to eliminate or reduce significant risks and hazards in owner occupied homes, such as excess cold hazards, unsafe electrics or other identified risks that could cause harm.

**18 Discretionary Fast-Track Grants (FTG)** – Non-means tested assistance to support accelerated hospital discharge and adaptations to prevent an admission.

**32 Discretionary Stairlift Grants (SLG)** - Non-means tested assistance to provide access to essential facilities within the home such as bedroom and bathroom facilities, increasing independence for disabled adults and children.