



Colchester
City Council

Colchester City Council
Place & Client - Housing Strategy Team

Joint Evidence Base

Housing Strategy (2022-2027)

&

**Colchester's Homelessness and
Rough Sleeping Strategy (2020-2025)**



www.colchester.gov.uk

FOREWORD

This evidence base is a collection of key housing related data which has been put together by the Housing Strategy Partnership. The data used is the most up to date available at the time of collation.

A local authority is required by statute to produce both a Housing Strategy, setting out its plans for housing and housing services in the area, and a Homelessness and Rough Sleeping Strategy setting out how it will support people who are homeless, at risk of homelessness or vulnerably housed to find sustainable solutions to meet their housing and support needs.

This evidence base is used to inform the development and delivery of those strategies and is regularly reviewed and updated.

The evidence base seeks to provide information and data to inform the key issues and challenges for Colchester over the coming years. It draws on a range of data and information, taken from national and local sources and anticipates future trends in housing need so that we can incorporate in our strategies a set of responses to address those needs.

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BACKGROUND AND DEMOGRAPHICS

Current Population

In 2021, Colchester's population was estimated to stand at **192,700**, an increase of 1.3% (2,494 people) from the figure recorded in mid-2019.

The population of Colchester has been rising over the last ten years (an increase of 11.3%, from around 173,100 in 2011 to 192,700 in 2021). This is higher than the overall increase for England (6.6%), where the population grew by nearly 3.5 million to 56,489,800, and the increase for the East of England (8.3%). Nearby areas like Maldon and Tendring have seen their populations increase by around 7.4% and 7.3%, respectively, while others such as Braintree saw an increase of 5.5% and Babergh saw smaller growth (5.2%).

Colchester's population is forecast to continue to grow over the next ten years.

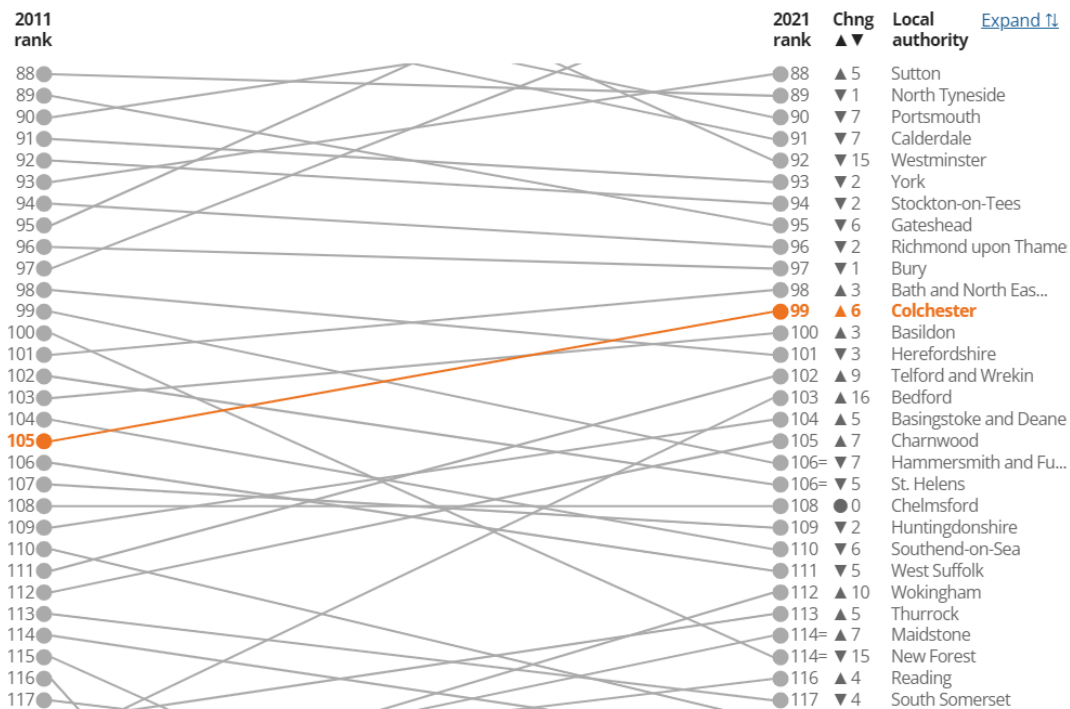
For an interactive, online tool of the UK's population, [CLICK HERE](#)



COLCHESTER
192,700
RESIDENTS

In 2021, Colchester ranked 99th for total population out of 309 local authority areas in England, moving up six places in a decade.

Population Rank of Colchester (2011 and 2021 Censuses):

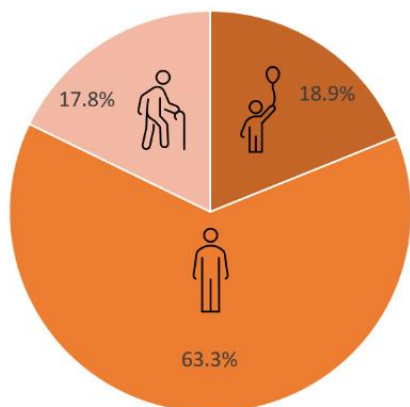


As of 2021, Colchester is the 19th most densely populated of the East of England's 45 local authority areas, with around four people living on each football pitch-sized area of land.

(Source: [Population and household estimates, England and Wales - Office for National Statistics \(ons.gov.uk\)](#), 2022)

Colchester Residents by Age and Location

0-15 Years 16-64 Years 65 Years & Over



71% live in urban areas



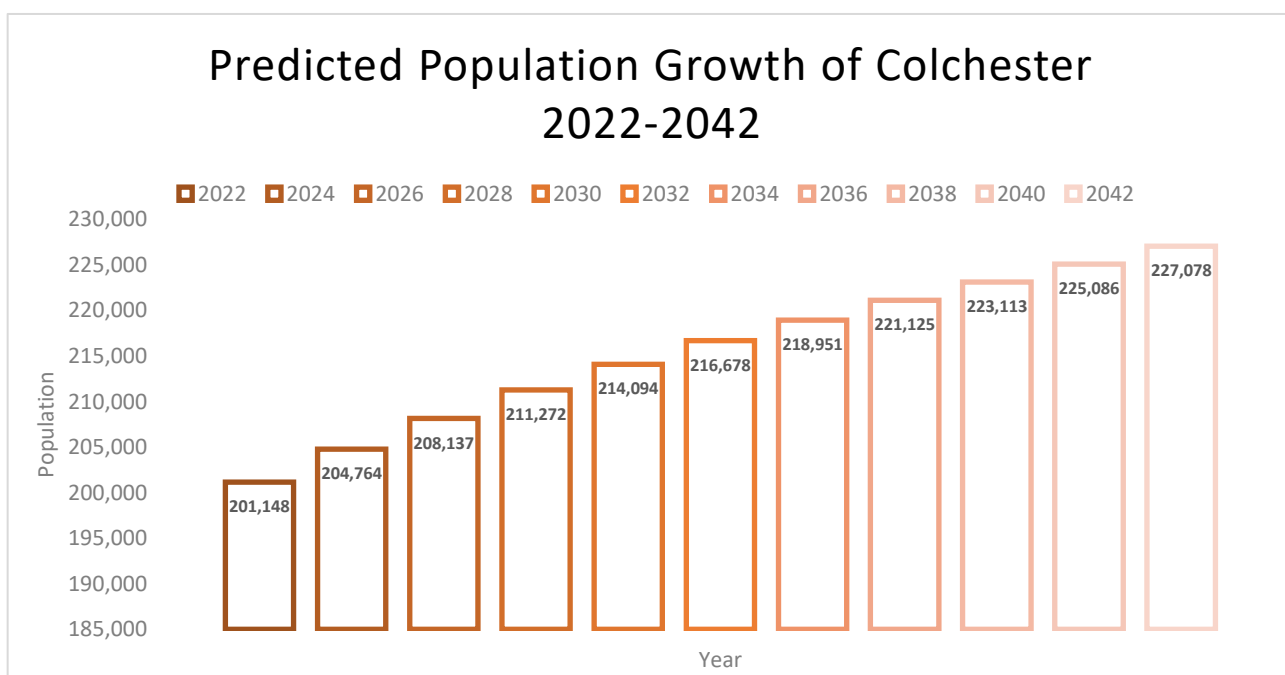
29% live in rural areas

(Source: [Population and household estimates, England and Wales - Office for National Statistics \(ons.gov.uk\)](https://www.ons.gov.uk/population-demography/population/population-and-household-estimates-england-and-wales), 2022)

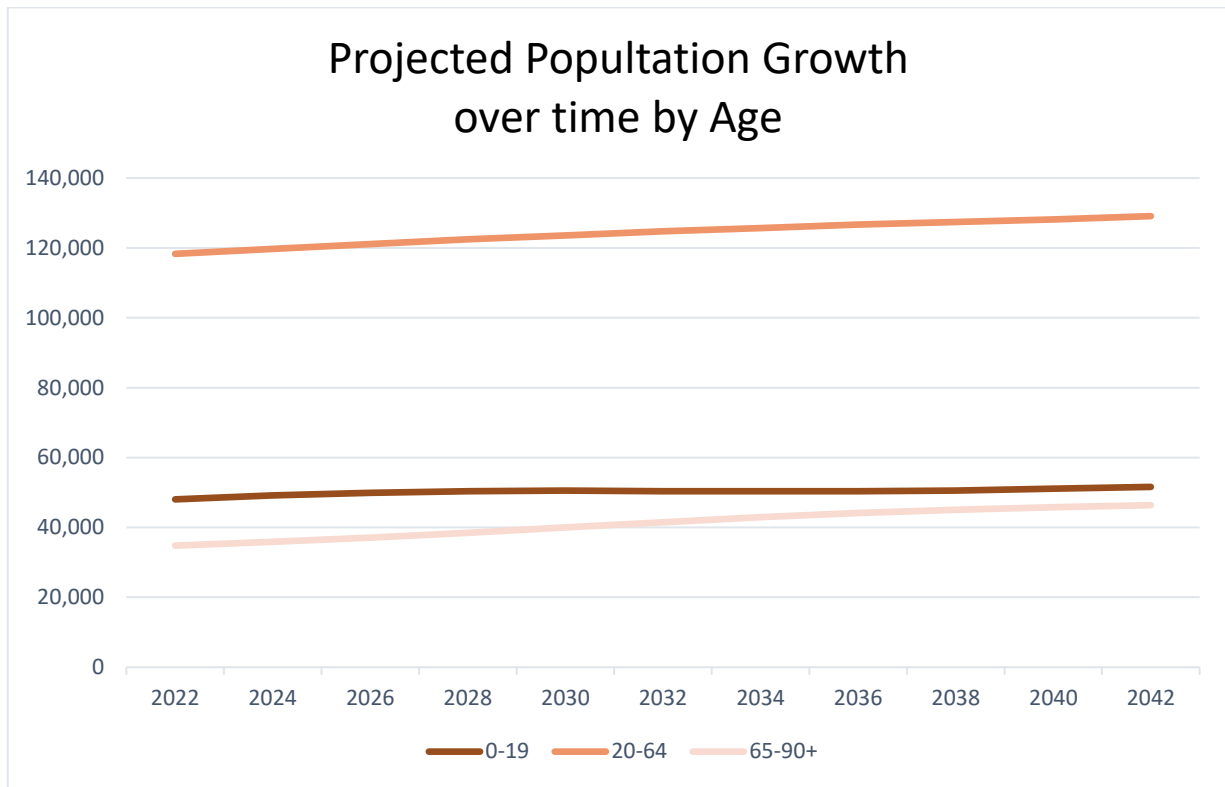
Projected Population Change

Estimates suggest that between 2022 and 2032, the population of Colchester is expected to grow by **6.4%** to 214,094 people. This is an increase of 12,946 people over a 10-year period.

(Source: [Population projections for local authorities: Table 2 - Office for National Statistics](https://www.ons.gov.uk/population-demography/population/population-projections-for-local-authorities), March 2020)



(Source: [Interim 2018 based Subnational Population Projections](https://www.ons.gov.uk/population-demography/population/projections), March 2020)



(Source: [Interim 2018 based Subnational Population Projections](#), March 2020)

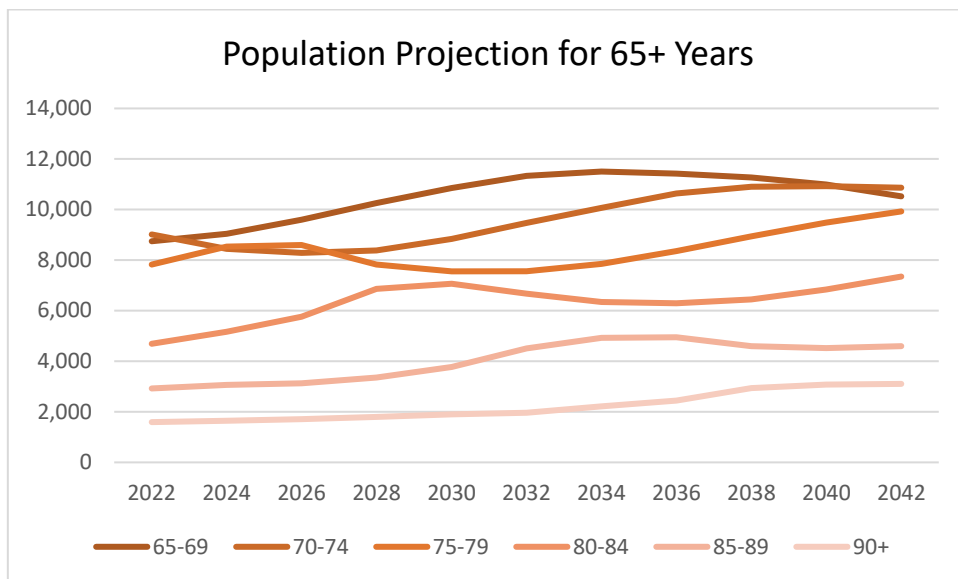
There are increases in population across all age groups, (NB, this data set was collated before the effects of the Covid-19 pandemic were measurable).

- In mid-2020, approximately 128,099 individuals were aged 16-64, equating to 64.9% of the total population.
- An estimated 34,041 people in Colchester were 65+ in mid-2020 accounting for an estimated 17.3% of the population.
- Colchester has very similar percentage figures to both the United Kingdom and England scores, however Tendring has 10.3% fewer people aged 16-64 years than, and 12.6% more people aged 65+ years than Colchester. See table below.

Area	Total Population	16 to 64 Years		65+ Years	
		Number	Percentage	Number	Percentage
United Kingdom	67,081,234	41,845,027	62.4%	12,508,638	18.6%
England	56,550,138	35,233,879	62.3%	10,464,019	18.5%
Colchester	192,700	126,176	64.0%	34,056	17.3%
Tendring	147,353	79,178	53.7%	44,051	29.9%

(Source: [Interim 2018 based Subnational Population Projections](#), March 2020)

The most significant feature of the projections is the growth in the population of the over 65s. (See below).



(Source: [Interim 2018 based Subnational Population Projections](#), March 2020)

The changes in the population structure will impact on demand for different house types and tenures.

Therefore, Housing and Planning Policies will need to take account of the projected growth in demand in these sectors and the strategic implications of these projections.

Households and Household Size

Change in Number of Households in Colchester 2011 – 2021

The number of households in Colchester increased by over 11% between 2011 and 2021.



(Source: [Population and household estimates, England and Wales - Office for National Statistics \(ons.gov.uk\)](#), 2022)



79.5% of households live in a whole house or bungalow

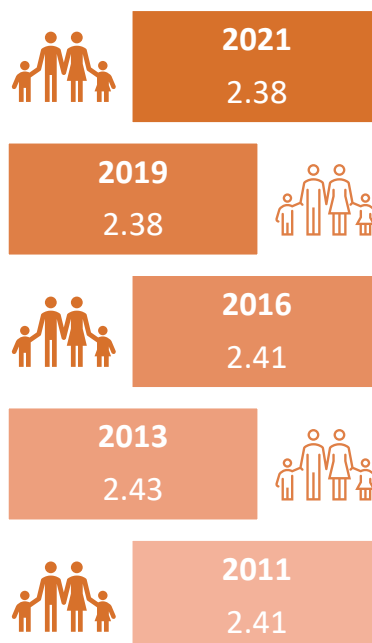


20.3% of households live in a flat, maisonette or apartment



0.2% of households live in a caravan or other mobile or temporary structure

Change in Household Size



(Source: [Interim 2018 based Subnational Population Projections](#), Published March 2020)

Although household size has fallen slightly since 2011, this fall is slower than in previous decades. The decline in household size and the increase in the number of households to 2021 can be linked to the;

- Significant predicted growth in the over 65 population
- Impact of relationship breakdowns
- Increase in the number of single / couple households.

Life Expectancy and Deprivation

In the Government's Indices of Deprivation, across Essex County, **Colchester ranks as the 5th most deprived authority** (out of the 12 Essex LAs) - up one place from 2015. This means that deprivation has decreased slightly in Colchester.

[CLICK HERE](#) for an overview of Essex's Indices of Deprivation

[CLICK HERE](#) for The English Indices of Deprivation 2019 (an analysis of relative deprivation in small areas within the City of Colchester)

- In 2019 Colchester was ranked 181 (317 being the least deprived)
- in 2015 Colchester ranked 185 (326 being the least deprived)

The **most deprived areas** of the borough are: Magnolia, Forest and Salary Brook South (Greenstead Ward) and St Anne's Estate (St Anne's and St John's Ward).

The **least deprived** areas are: Bergholt (Lexden and Braiswick Ward) and Drury (New Town and Christ Church Ward).

The **health** of people in Colchester is generally in line with the average across England.

- Life expectancy in Colchester for men is 0.6 years better than the average for England, however in women the rate is 0.1 years lower than the England average.
- About 14.7% (4,915) children live in low income families. Life expectancy for men is higher than the England average.
- Life expectancy is 8.6 years lower for men and 8.0 years lower for women in the most deprived areas of Colchester than in the least deprived areas.

[CLICK HERE](#) for an interactive tool which compares Colchester's deprivation ranking with previous years and alternative areas

[CLICK HERE](#) for further information on Colchester's Health Profile

Life Chances of Colchester's Residents

The latest figures available from the ONS demonstrate that 94,900 people in Colchester were in employment, which included 50,000 (61%) full time workers and 31,000 (37.8%) part time workers (Business Register and Employment Survey, ONS).

In 2020, there were 126,200 people within the City considered as working age (age 16-64). This included 97,000 of this population in employment, with self-employment comprising 8,300 people. Within the working age population, 29,700 people are economically inactive which includes students, sick, retired or homemakers and there are a further estimated 2,900 unemployed.

Although the number of people registered as claimants for out of work benefits appears high at 3,335 people (2.6% of the total working age population in Colchester), as Universal Credit is rolled out across the Country, the number of people recorded as being on the Claimant Count is likely to rise due to the broader span of claimants who are required to look for work than previously required under Jobseekers Allowance. However, the Colchester figure of 2.6% of the total population, does compare favourably with the eastern region figure of 3% and the Great Britain figure of 3.7%.

The total number of people unemployed has dropped, from 4,200 in 2021 to 2,900 in 2022. This represents 2.9% of the Colchester population and is below both the Regional and National averages of 3% and 3.8% respectively.

In 2021, 46,700 people aged 16-64 had achieved an NVQ Level 4+ qualification (degree or higher-level) representing 37.7% of the working age population in Colchester. This is an increase in comparison to 2020 (34.6%). Although this is lower than the regional average of 39.6% for the East of England and also significantly lower than the Great Britain figure of 43.6%.

In 2021/22, 860 apprenticeships were started; ranging from intermediate (210), advanced (350) and higher (300) levels. The apprenticeships also cover a wide age range with 170 apprentices aged 19, 290 aged 19-24 and 400 aged over 25.

In 2021/22, 5,340 people were studying a course in a Further Education College, with a training provider, in their local community. This is an increase in comparison with 2020/2021 with of 3,330 people in further education, which aligns with an increase nationally.

(Source: [Population of State Pension age and working age, and old age dependency ratios, for local authorities and regions in England - Office for National Statistics](#))

Household Income

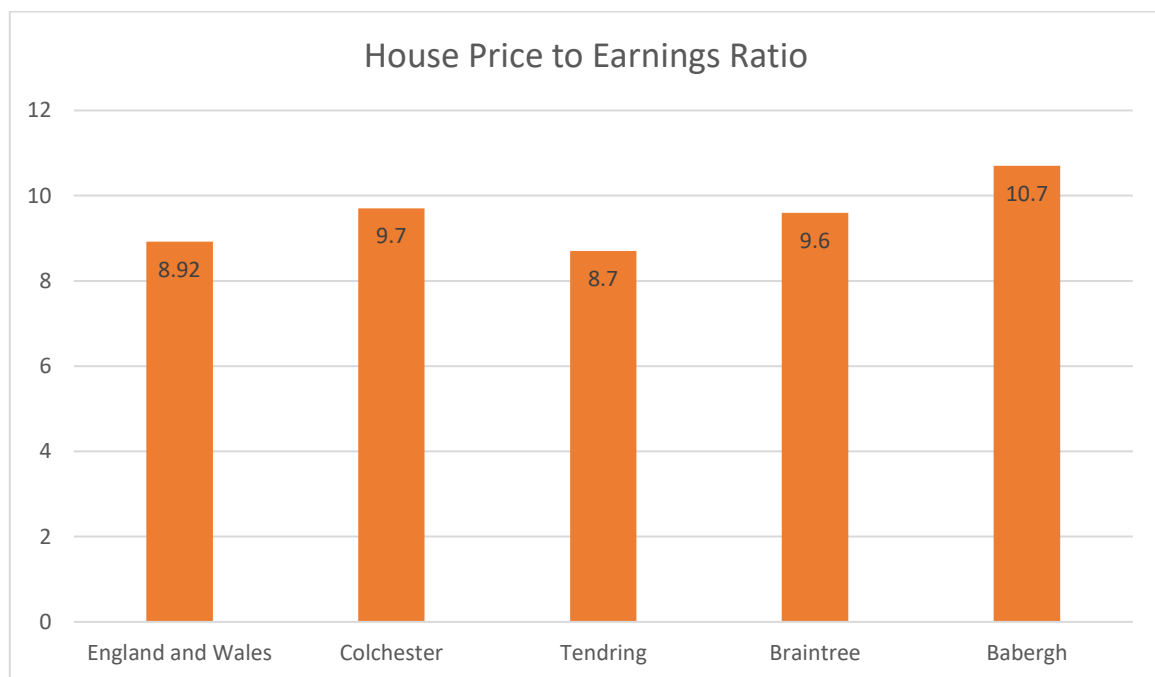
The median salary for individuals in Colchester in 2022 is £31,000. (Source: [Plumpot](#))

The most common socio-economic classification in Colchester District is lower managerial and professional occupations, and those in this bracket represent 22.56% of households. (Source: [Hometrack | Home](#))

In 2021, the median property price to median earnings ratio was ranging between 9.7 in Colchester and 8.7 in Tendring (i.e. A resident in Colchester with middle income needs 9.7 gross annual salaries to buy a medium-priced property whilst a Tendring resident needs 8.7 gross annual salaries. The England and Wales ratio was 8.92. (Source: [Plumpot](#))

[CLICK HERE](#) for graphs and Colchester's average salary and comparisons with the rest of the borough.

The graph below shows the house price and earnings ratio compared with other neighbouring local authorities:



Students

The main Education facility in Colchester is the University of Essex. The Colchester Campus is two miles outside the centre of Colchester.

More than 15,000 students attend Colchester Campus and there are around 130 different nationalities amongst the students, which makes Essex one of the most culturally diverse campus universities in the UK.

However due to the large student population in the University town, the housing market in Colchester is still affected as students who are not based on campus, will have to look elsewhere for accommodation, in particular the private rented sector.

Armed Forces

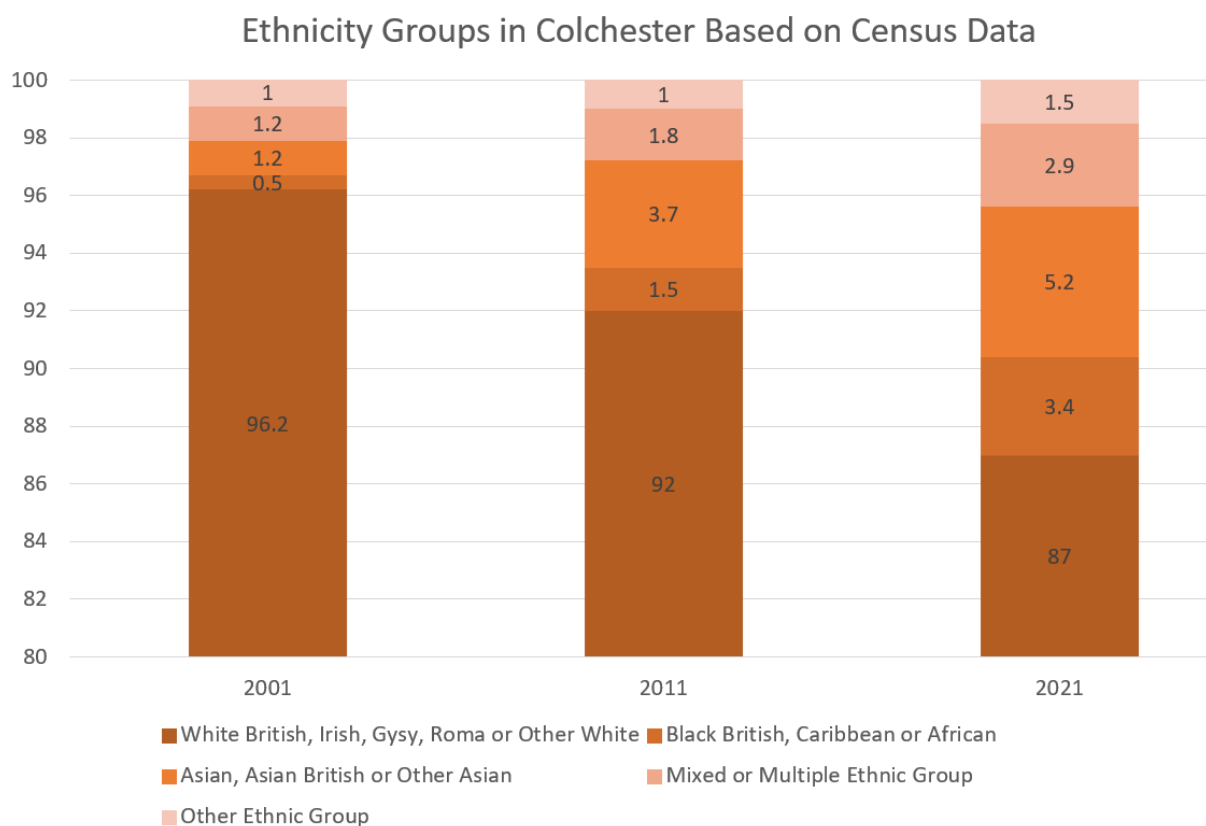
Colchester has been a garrison town for hundreds of years and the development of a new modern Garrison in the town has shown further commitment to Colchester by the Ministry of Defence.

As well as creating improved accommodation and facilities for service personnel, land released by the MoD as a result of the new development will be used to create a sustainable mixed use urban village close to the town centre.

The most recently available census data (2011 – updated data is awaited for 2021) revealed that there were **2,501** Armed Forces members residing in Colchester. Of this figure, **92.2%** (2,306) were male and **7.8%** (195) were female.

Ethnicity

The Census provides the most robust estimate of ethnicity at a local authority level. The graph below shows a comparison in the percentage of ethnic groups in Colchester between from 2001 to 2021.



Note: axis does not start 0%

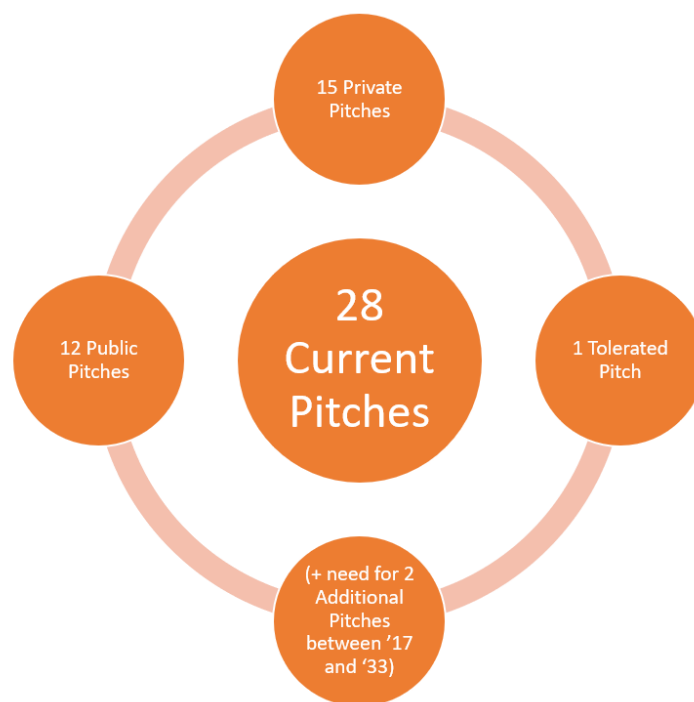
(Source: [Ethnic group, England and Wales - Office for National Statistics \(ons.gov.uk\)](https://ons.gov.uk))

Gypsies and Travellers

The Essex Gypsy and Traveller Accommodation Assessment (published in July 2014, with September 2014 revisions and a Colchester specific report in June 2017), established that Colchester had 1 public site (12 pitches), 9 private sites (15 pitches), 1 tolerated site (1 pitch) and no temporary, transit or unauthorised sites.

Council monitoring established that in February 2022 there were 40 caravan/mobile units across 10 sites within the City. This includes 16 on the public site at Severalls Lane. The actual number of caravans present in the City may vary at any point in time and explain any differences between the number of caravans permitted by planning applications and the number of caravans recorded in the caravan count.

Gypsy and Traveller Accommodation Pitch Stats in Colchester



(Source: [Colchester Gypsy and Traveller Accommodation Assessment, May 2017](#))

A new site for the accommodation of gypsies and travellers will be delivered within the northern neighbourhood of the Tendring and Colchester Borders Garden Community south of the A120 and west of the new A120-A133 Link Road with good access to those roads. The precise location and size of the site and details of its layout and configuration will be determined through an up-to-date Gypsy and Traveller Needs Assessment.

HOUSING SUPPLY AND AFFORDABILITY

House Prices

National Trends

- Average UK house prices increased by 12.6% over the year to October 2022, up from 9.9% in September 2022
- The increase in the annual percentage change was partly caused by a sharp fall in UK average house prices in October 2021, following changes to Stamp Duty Land Tax.
- The average UK house price was **£296,000 in October 2022**, which is £33,000 higher than this time last year and little changed from last month.
- Average house prices increased over the year to £316,000 (13.2%) in England, to £224,000 in Wales (11.8%), to £195,000 in Scotland (8.5%) and to £176,000 in Northern Ireland (10.7%).

(Source: [UK House Price Index - Office for National Statistics \(ons.gov.uk\)](https://ons.gov.uk/housing/market/price-index), 2022)

Local House Prices

Looking at overall average prices (see table below) we can see that all local authorities in the sub region saw an increase in price between March 2021 and March 2022, except Tendring where there was a slight decrease. The average across all sub regions was an increase of £7,326 or 2.1%.

Overall Average Prices (Quarter Ending)						
	No. of Sales (Mar 22)	Mar 21	Mar 22	Changes	Difference	
Babergh	1,414	£360,805	£370,532	↑	+£9,727	+2.7%
Braintree	2,451	£346,781	£348,339	↑	+1,558	+0.45%
Colchester	3,027	£330,170	£330,760	↑	+590	+0.18%
Ipswich	1,955	£237,728	£245,751	↑	+8,023	+3.37%
Maldon	1,020	£389,778	£415,965	↑	+26,187	+6.72%
Tendring	2,851	£284,783	£282,654	↓	-2,129	-0.75%

(Source: [House price statistics for small areas in England and Wales - Office for National Statistics \(ons.gov.uk\)](https://ons.gov.uk/housing/market/price-index), 2023)

Examining overall lower quartile prices we can see that most local authorities in the sub region (Braintree, Colchester, Ipswich and Maldon) saw an increase in price on average of **£3,875** or **+0.4%** between quarter ending March 2021 and March 2022. Babergh and Tendring saw no difference.

Overall Lower Quartile Prices (Quarter Ending)					
	Mar 21	Mar 22	Changes	Difference	
Babergh	£240,000	£240,000	→	£0	0%
Braintree	£246,500	£250,000	↑	+£3,500	+1.4%
Colchester	£227,000	£230,000	↑	+£3,000	+1.3%
Ipswich	£173,000	£180,000	↑	+£7,000	+4%
Maldon	£278,000	£280,000	↑	+£2,000	+0.7%
Tendring	£200,000	£200,000	→	£0	0%

(Source: [House price statistics for small areas in England and Wales - Office for National Statistics \(ons.gov.uk\)](https://ons.gov.uk/housing/market/price-index), 2023)

Annual Turnover by Broad Type (Colchester)

Year	2 nd Hand Home Sales	2 nd Hand Flat Sales	New Build House Sales	New Build Flat Sales	Overall Property Price Bands*
2016	2,600	760	319	168	5.1%
2017	2,331	616	456	179	4.8%
2018	2,298	538	670	174	4.9%
2019	2,011	496	342	87	3.9%
2020	1,852	358	100	30	3.4%
2021	3,044	536	53	11	4.9%
2022	1,530	421	Not Available	Not Available	2.6%

*The Overall Property Price Bands represents the proportion of privately owned housing turning over each year expressed as a percentage of private sector housing in the area.

(Source: www.hometrack.co.uk)

Annual Turnover by Property Type (Colchester)

Year	Terraced Property Sales	Semi Detached Property Sales	Detached Property Sales	Flat / Maisonette Property Sales
2018	810	1,018	1,142	711
2019	612	906	838	585
2020	552	732	853	419
2021	845	1,039	1,213	547
2022	492	533	505	421

(Source: www.hometrack.co.uk)

Affordability

House price to earning ratio - 10:1

Lower quartile price to earning ratio - 10.9:1

House price to income ratio - 8:1

Lower quartile house price to income ratio - 11:1

The house price to earnings ratio in Colchester is currently 10:1 based on data from the latest Annual Survey of Hours and Earnings and sales and valuations over the last 12 months. The regional house price to earnings is 11.2:1

The lower quartile house price to earnings ratio is currently 10.9:1. The regional house price to earnings is 11:1

Earnings data relates to a single person in full time employment. The majority of households have more than one earner. Affordability in Colchester based on household disposable incomes is 8:1, compared to a regional ratio of 8.4:1. The lower quartile house price to income ratio is 11:1

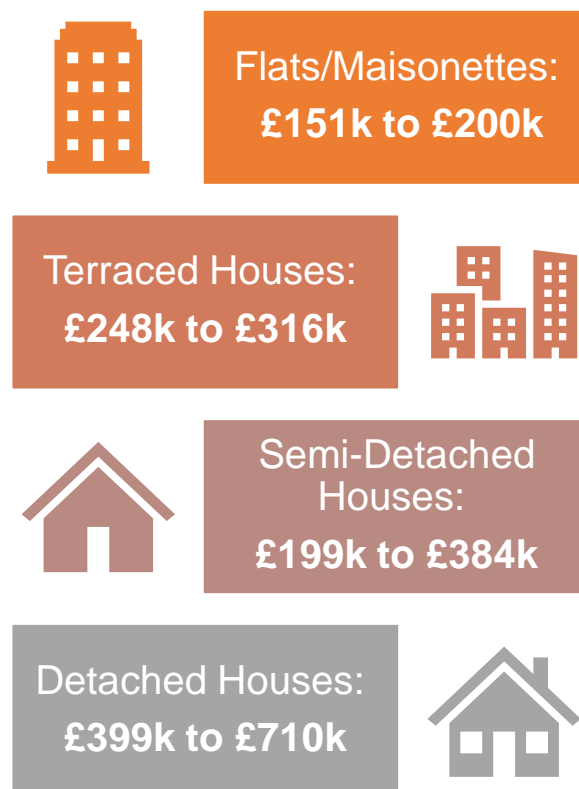
The cost of renting an average 2 bed property in Colchester is £219 p.w..

(Source: www.hometrack.co.uk)

Property Sales

In 2022 there were 1,951 property sales in Colchester. This equates to 2.6% of the private housing stock turning over, compared to a regional average of 2.4%.

The property market in the area centres on the following price bands (lower to upper quartile):



(Source: www.hometrack.co.uk)

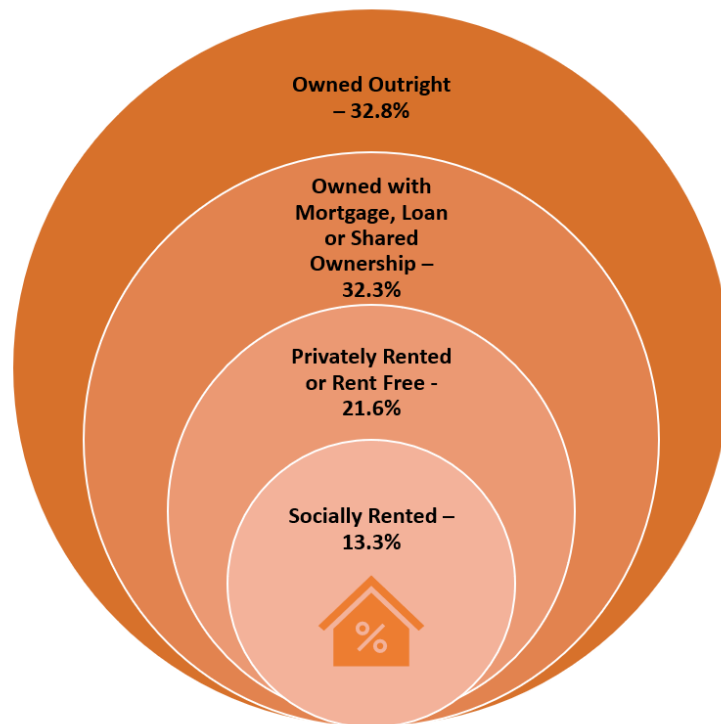
Changes in House Price for November 2021-November 2022

Summary	November 2021	November 2022	Change	Value (+/- £)	Value (+/- %)
Lower quartile flats and maisonettes	£146,666	£151,666	↑	£5k	+3.4%
Lower quartile terraced properties	£229,000	£248,333	↑	+£19.3k	+8.4%
Lower quartile semi-detached properties	£276,000	£299,166	↑	+£23.2k	+8.4%
Lower quartile detached properties	£366,500	£399,000	↑	+£32.5k	+8.9%

(Source: www.hometrack.co.uk)

Tenure Profile

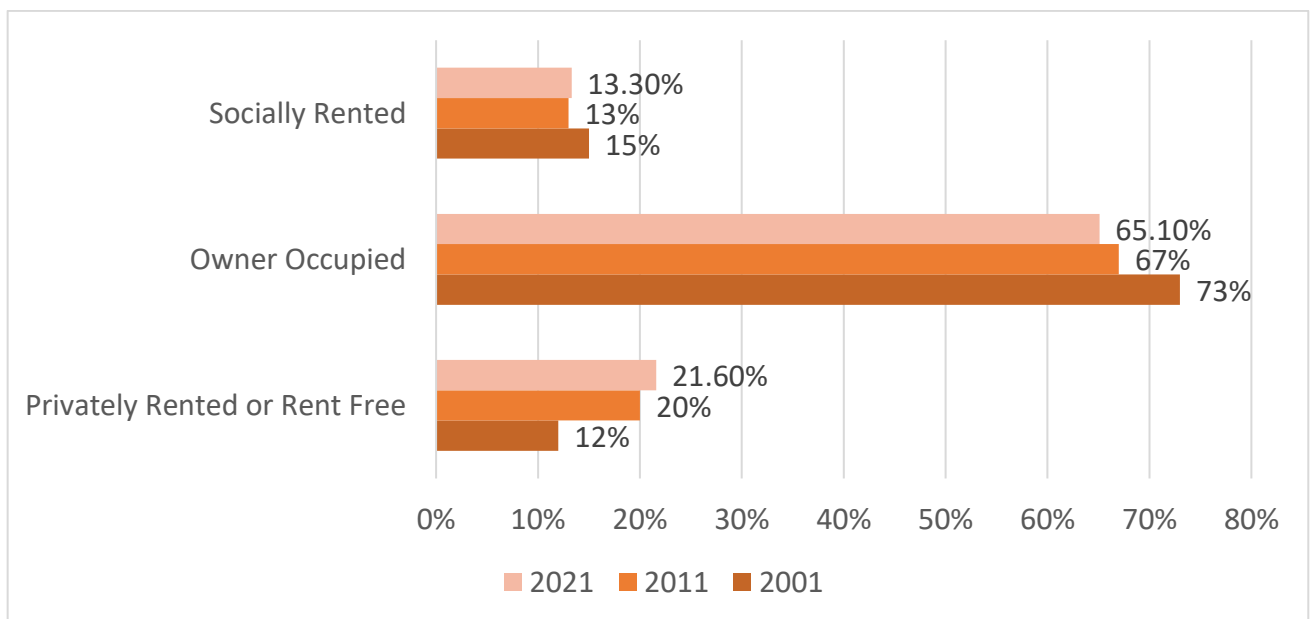
Tenure Profile of Existing Households in Colchester



(Source: [Housing, England and Wales - Office for National Statistics \(ons.gov.uk\)](https://www.ons.gov.uk/housing))

Changes in Tenure Profile in Colchester between 2001, 2011 and 2021

As shown below, across the last twenty years, there has been a significant increase in the number of households renting privately (from 12% in 2001 to over 21% in 2021). The numbers of owner occupiers and households socially renting, have both decreased.



(Source, *Census 2001, 2011 and 2021*: [Housing, England and Wales - Office for National Statistics \(ons.gov.uk\)](https://www.ons.gov.uk/housing))

Property Types by Tenure

Percentage of Property Types in Colchester by Tenure

Tenure Type	Detached House	Semi-Detached House	Terraced House	Bungalow	Flat	Bedsit, Studio, Room Only	Houseboat, Caravan, Mobile Home
Owner occupied with mortgage	32.8	34.4	20.5	6.2	6.1	0	0
Owner Occupied no mortgage	37.7	25.9	10.5	21.1	4.7	0	0.1
Private rented	8.7	25.4	18.5	7.1	38.4	1.9	0
Council rented	0.9	19.5	10.3	17.7	48	3.6	0
Registered Provider rented	10.6	23.2	16.9	5.1	42.5	1.7	0
Shared Ownership	18.5	0	4.8	7.7	7.4	0	0
Tied to employment	7.1	64.6	17.2	3.9	7.2	0	0
Living rent free	17.9	16.7	0	14	34.7	0	16.7

(Source: Housing Needs Survey 2013 - SHMA)





Detached and semi-detached properties account for around 65% of the owner occupied sector, which is similar to the 63% recorded nationally in the English Housing Survey 2009/10.

The highest proportions of social rented stock in Colchester are flats and in the private rented sector it is semi-detached houses and flats.

Dwellings in Colchester

Within Colchester, there has been a net increase of 1,034 in the total number of dwellings from April 2021 to April 2022.

Dwellings In Colchester By Tenure

	Local Authority (Including owned by other LAs)	Private Registered Provider	Other Public Sector	Private sector	Total
April 2019	5,900	5,255	23	70,564	81,742
April 2020	5,876	5,415	23	71,213	82,527
Change					
April 2021	5,905	5,396	23	71,994	83,268

(Source: [Live tables on dwelling stock \(including vacants\) - GOV.UK \(www.gov.uk\)](https://www.gov.uk))

Occupancy Rating for Bedrooms

In 2021, 2.9% of households in Colchester were living in overcrowded accommodation, with 1 or more bedrooms less than required to accommodate the household's occupants. This compared to 2.3% in Braintree, 2.4% in Tendring and 1.5% in Babergh.

Household's Accommodation has More Bedrooms Than Required (Under-Occupied)

+1 –
33.7%

+2 or
more –
37.3%

Household's Accommodation has an Ideal Number of Bedrooms

0 - **26.1**

Household's Accommodation has Fewer Bedrooms Than Required (Overcrowded)

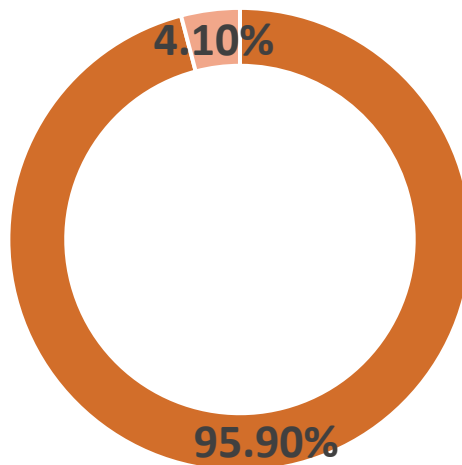
%-1 – **2.6%**

-2 or less – **0.3%**

- * -1 or less implies that a household's accommodation has fewer bedrooms than required (overcrowded)
- * +1 or more implies that a household's accommodation has more bedrooms than required (under-occupied)
- * 0 suggests that a household's accommodation has an ideal number of bedrooms

(Source: <https://www.ons.gov.uk/census/maps/>)

Occupancy



■ Occupied Household Space ■ Unoccupied Household Space

(Source: www.hometrack.co.uk)

Development of New Homes

Colchester has delivered 19,817 new homes between 2001/02 and 2021/22 at an average rate of 943 dwellings per year. During 2021-22, a total of 1034 units were delivered within the City.

New Dwelling Completions in Colchester 2001/2 to 2021/22

Year	Total Units
2001/2002	566
2002/2003	980
2003/2004	916
2004/2005	1,277
2005/2006	896
2006/2007	1,250
2007/2008	1,243
2008/2009	1,028
2009/2010	518
2010/2011	673
2011/2012	1,012
2012/2013	617
2013/2014	725
2014/2015	943
2015/2016	1,149
2016/2017	912
2017/2018	1,048
2018/2019	1,165
2019/2018	1,124
2020/2021	741
2021/2022	1034
Total from 2001 to 2022	19,817

Colchester's build rate has been on target in recent years. A slight drop was seen in 2020-21, caused by the global pandemic although DLUHC reduced requirements nationwide meaning Colchester still exceeded its requirement for the 2020/21 period. When taking an average of the past five years, Colchester has provided a net additional **1022 new homes per year**.

Essex Local Authority Housing Delivery

The below table illustrates housing delivery rates across Essex authorities since 2015.

Authority	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	Total Units
Basildon	816	412	341	340	464	317	438	8,082
Braintree	523	291	492	534	883	861	1,064	11,582
Brentwood	111	150	213	246	200	168	407	4,293
Castle Point	123	114	150	200	71	166	205	2,958
Chelmsford	792	1,002	1,008	1,256	832	829	866	14,316
Colchester	1,149	912	1,048	1,165	1,124	741	1,034	19,817
Epping Forest	267	149	526	426	223	198	328	5,351
Harlow	225	340	351	676	725	535	416	5,734
Maldon	230	243	166	306	462	426	330	3,885
Rochford	67	117	299	262	347	349	456	4,163
Tendring	245	658	565	915	784	646	777	9,596
Uttlesford	551	727	966	981	519	362	208	10,033
Essex Total	5,099	5,115	6,125	7,307	6,634	5,598	6,529	99,810

(Source: Essex County Council, District/Borough and Unitary Councils)

Rural Housing

In the villages of rural Colchester, affordable housing development will be supported on rural exception sites adjoining village settlement boundaries. Rural exception sites are defined by rural settlements with fewer than 3,000 residents. Planning permission for housing on rural exception sites can be granted under certain circumstances that would not normally be permitted provided a local need can be demonstrated by the Town/Parish Council on behalf of their residents.

CCC seeks to address the need for Rural Exception Sites in rural areas to accommodate people with a local connection in collaboration with the local communities, the Rural Community Council of Essex (RCCE) and registered providers and/or developers. In rural areas we are responsive to local circumstances on housing development that reflect the local needs. Our planning policies consider allowing some market housing to facilitate the provision of significant additional affordable housing to meet local needs.

The Council require rural developments to integrate affordable housing and market housing, with a consistent standard of quality design and public spaces, to create mixed and sustainable communities.

Demand for Market Housing

Strategic Housing Market Assessment (SHMA) Update

SHMA Update 2015 Recommendations: Annual Housing Requirement by Type/Size				
	1 Bed	2 Bed	3 Bed	4 Bed
Social & Affordable Rent Sector	31%	32%	23%	14%
Shared Ownership	75%	25%	0%	
Market	4%	26%	46%	24%

The SHMA (written 2013, reviewed in 2015) identified that;

- **6,054** households are planning a move to owner occupied housing and **1,636** to private rented housing.
- **33%** of households plan to move within one year and **37%** in 1 to 2 years.
- The main type of property required is semi-detached and **47%** of movers require a 3 bedroom unit.
- The most popular choice in terms of location was North Colchester (**34%**).
- The main reason for choice of location was 'quality of neighbourhood' followed by 'employment / closer to work' and 'type of housing'.

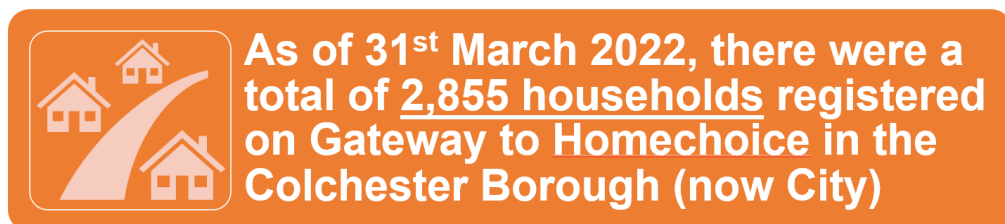
Information from the SHMA identified the number of dwellings by bedroom size required for households in the borough, which is detailed in the table below.

Number of Bedrooms Required	All Tenures %	Market Housing %
One	12.7	6.3
Two	31.1	26.5
Three	40.7	46.5
Four	13.3	17.5
Five	2.2	3.2

(Source: Housing Needs Survey 2013 (SHMA))

Demand for Affordable Housing

Colchester holds a housing register of people interested in Council or Registered Provider homes. When someone applies for housing, the urgency of their application is assessed in line with the Allocations Policy, which can be viewed and downloaded from the scheme's website.



This is a decrease of 149 households compared to April 2021.

Applications are placed in 'Bands' from A to F, depending on the level of need. The table below shows the number of households on the register according to band and summarises the main categories of need.

Housing Register Banding		
Band	Number of households on register (2,855 Total)	Main Categories of Need
A	74	Critical medical/welfare award Downsizing from 3 bedroom or larger social housing property Nominations from supported housing providers with agreed move-on arrangements
B	649	Serious medical/welfare award Downsizing from 2 bed social housing property Accepted homeless cases and some cases where homelessness can be prevented Overcrowding in social or private rented housing
C	847	Moderate medical/welfare award Notice to quit Homeless households not in 'priority need' People sharing facilities with other households or lacking facilities
D	170	Applicants whose needs have been assessed as having a higher need but whose application has been given reduced preference. Examples include people with no local connection and households with a poor tenancy history (e.g. arrears, current or previous eviction action)
E	1100	People with no immediate need to move
F	15	Applicants registering for schemes where qualification is based on an assessment of care needs (such as 'Extra Care' or 'Very sheltered' housing schemes).

(Source Gateway to Homechoice, 31 March 2022)

Not everyone on the housing register will be offered a property. The proportion of applicants housed between 1st April 2021 and 31st March 2022 was 16% compared to 11% between 1st April 2020 and 31st March 2021.

The table below shows the property size (no. bedrooms) needed by the highest-need age groups (priority band A to C only). This is a decrease of 74 households bands A-C compared to April 21.

Age Group	1 Bed	2 Bed	3 Bed	4+ Bed	Total
17-39	364	213	319	69	965
	(-5)	(-63)	(-7)	(+6)	(-71)
40-59	217	92	127	35	471
	(-2)	(-5)	(+17)	(+2)	(+12)
60+	105	23	3	3	134
	(-10)	(-5)	NA	NA	(-15)
Total	686	328	449	107	1570
	(-19)	(-73)	(+10)	(+8)	(-74)

(Source: G2H Civica April 2022)

[CLICK HERE](#) for The Key Housing Needs Assessment report which is completed each year and published on the Councils website.

Affordable Housing Delivery

Local Authority and Housing Association homes in Colchester

Affordable Housing includes social and affordable rented homes, shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent (homes for sale and rent at a cost above social rent, but below market levels).

On 31st March 2022, there were 10,829 social and affordable homes to rent in Colchester. This is an increase of 101 properties compared to 31st March 2021. Colchester City Council own **5,983** and **4,846** are owned by Housing Associations.

During 2021-22, 45 new build affordable housing units were delivered by Colchester City Council, 29 were Affordable Rent, 6 were Social Rent and 10 were Shared Ownership. The comparable figures for the previous three years were 42 in 20/21, 202 in 19/20, and 110 in 18/19. This demonstrates the second lowest number of new build affordable housing units delivered in the last four years, the main reason for this being the Covid-19 pandemic and uncertainty with the housing market.

39 of the new build affordable homes were delivered through section 106 obligations, with the remaining 6 units delivered via the Council's Development Company – Amphora Housing Ltd.

Outside of Section 106 and the Council's Development Company, a further 72 units have been delivered through the Council's acquisitions programme.

The table below shows the total number of affordable homes delivered over the last 6 years (by the Council and other providers).

Affordable Housing Delivery in Colchester						
Year	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
Type of Affordable Housing	Number of Homes Completed					
Registered Provider for Renting	75	71	94	159	35	159
Shared Ownership	25	19	23	43	7	43
Intermediate Rent	0	43	0	0	0	0
Social Rent	0	1	8	35	59	35
Total	100	134	125	237	101	237

(Source: Colchester Borough Council, 2022)

Help to Buy: Equity Loan Scheme

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 launched in April 2013 – 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.

NB: Both schemes ran simultaneously during Q2 of 2021.



To qualify for the Help to Buy: Equity Loan scheme, the property must be:

- a new-build (and not lived in by anyone previously)
- sold by a Help to Buy registered homebuilder
- the only home the buyer will own and live in
- withing the maximum property purchase price (of £437,600 in the South East of England)

The buyer must pay a minimum deposit of 5% of the property purchase price and arrange a repayment mortgage of at least 25% of the property purchase price. They are then able to borrow an equity loan to cover from 5% and up to 20% of the property purchase price of the newly built home.

Number Of Properties Bought in Colchester with the Support of the Help to Buy Equity Loan Scheme		
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
Total	2,650	2,202

(Source: [Key National Trends \(windows.net\)](https://www.keynationaltrends.com/))

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 \(www.gov.uk\)](https://www.gov.uk/government/policies/first-homes))

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%.

Pilot – Cowdray Centre

As an incentive, Homes England offered a grant payment to developers under the Early Delivery Programme to convert a percentage of Market sale units on a site to First Homes. A developer in Colchester, Persimmon Homes agreed to be part of the pilot with Homes England and convert ten of their Market homes at the Cowdray Centre to First Homes.

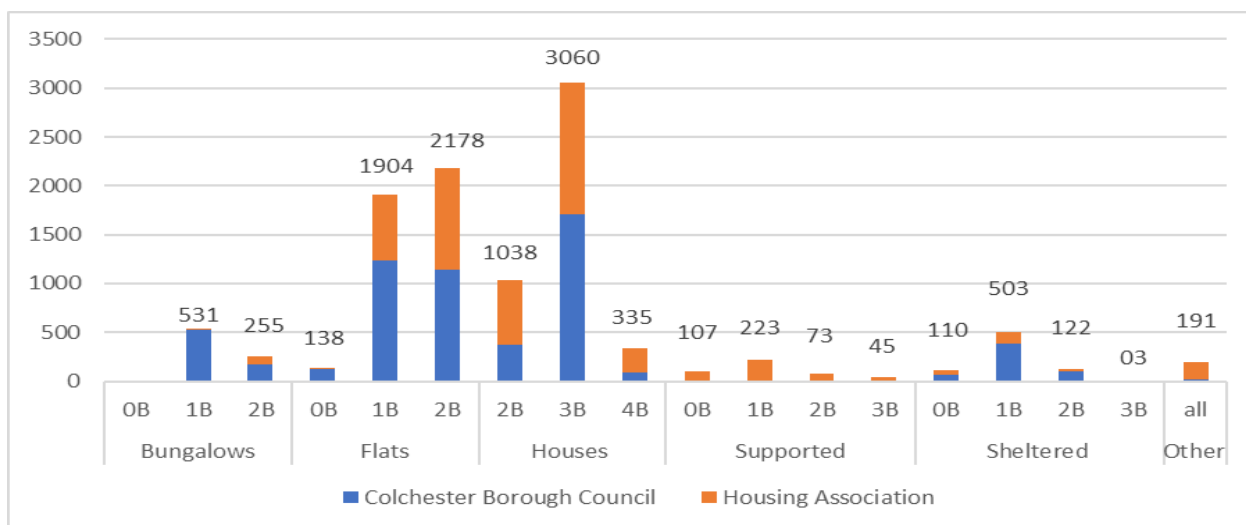
When marketed, the developer received a significant number of applications and all ten homes have been sold (with contracts anticipated to have exchanged by the end of January 2023). Nine of the ten buyers currently live in Colchester with the remaining buyer living in London. All the properties are flats, three of the buyers are couples, and the remaining are single occupants.

Persimmon have been approached by Homes England to explore the option of converting more private sale homes at the Cowdray Centre to First Homes. Persimmon have explored this option and have requested CCC support in converting a total of forty homes. This would not have any impact on the affordable homes that have been secured on this site. CCC have given initial support and have stated that first time buyers with connections to Colchester should be given priority for these homes.

Lettings of Affordable Housing

There are **10,829** existing social and affordable homes to rent in the Colchester Borough as of 31st March 2022. This is an increase of 101 properties compared to April 2021.

Stock by Size and Property Type - No.B in chart, refers to Bedroom size of property



HA and LA Homes by Size and Property Type:

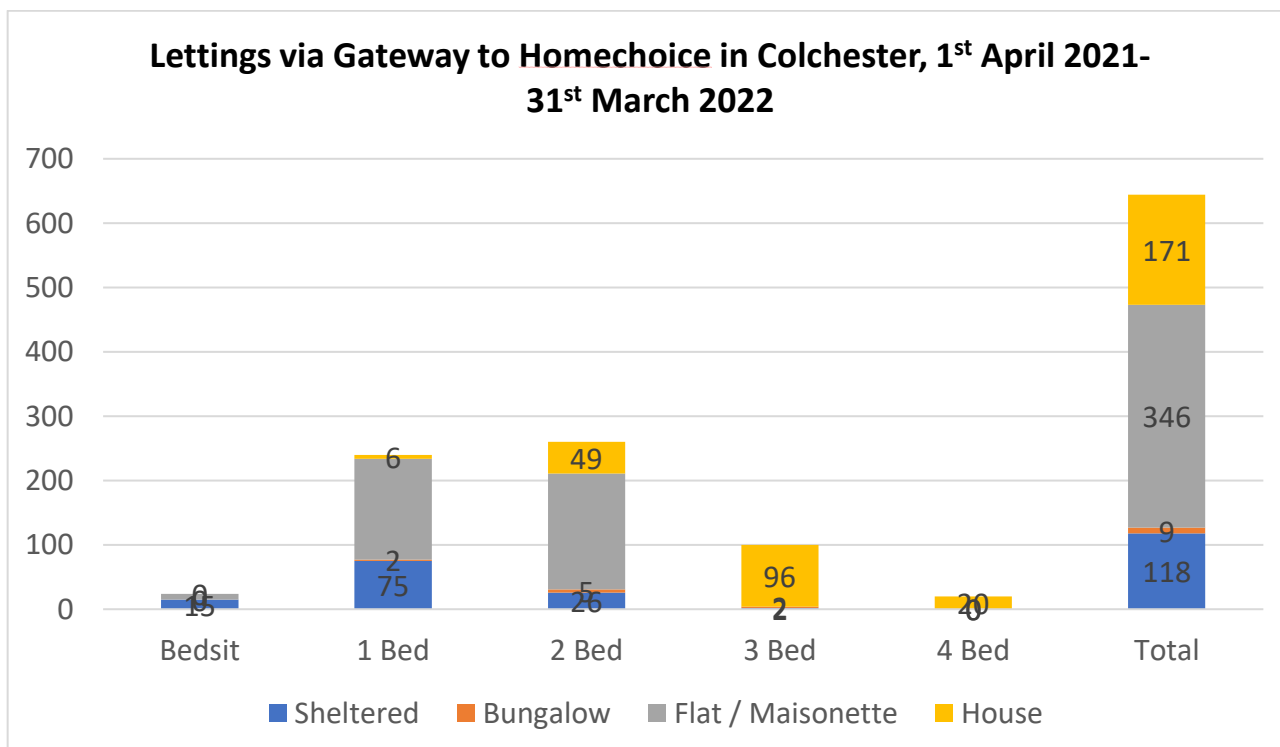
Affordable housing includes both Council owned and Registered Provider homes. Registered Providers of social housing are independent societies, bodies of trustees or companies established for the purpose of providing low-cost social housing for people in housing need on a non-profit-making basis. They are also known as 'housing associations'.

	Bungalows			Flats			Houses		
	Bedsit	1 Bed	2 Bed	Bedsit	1 Bed	2 Bed	2 Bed	3 Bed	4 Bed
CBC	13	525	171	124	1239	1142	371	1708	95
					(+16)	(+27)	(+7)	(+37)	(+3)
HA	0	6	84	14	665	1036	667	1352	240
	Supported			Sheltered			Other		
	Bedsit	1 Bed	2 Bed	3 Bed	Bedsit	1 Bed	2 Bed	3 Bed	all
CBC	4	9	1	5	63	383	104	3	23
		(+6)	(-2)	(-3)			(-1)		(+11)
HA	103	214	72	40	47	120	18	0	168
								Totals	
								Colchester Borough Council	5983
								Housing Association	4846
								Total All	10829

The table below shows the number of properties in Colchester, let during 2021-22 (across all bands including sheltered accommodation).

Landlord	Number of Homes let April 2021 - March 2022
Colchester City Council	360
Registered Providers	284
Total	644

(Source: [Key National Trends \(windows.net\)](https://www.keynationaltrends.com/), 2022)



The table below shows the total number of Colchester applicants who were housed via Gateway to Homechoice. The total is different to that in the table above as some of the direct and transfer applicants were housed outside Colchester. 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.

Applicant Type	Number of Applicants Housed April 2021 - March 2022
Direct	247
Transfer	215
Homeless	182
Total	644

(Source: [Key National Trends \(windows.net\)](#), 2022)

Proportion of Applicants Housed in the Year

The table below shows the number of households housed in Colchester between 1st April 21 and 31st March 22, as a percentage of the total number of households registered on the housing register during this period (not including Sheltered).

The total percentage of applicants housed in 21-22 was 16% compared to 11% in 20 – 21.

Type of property	Applicants Housed, as a % of Households on Register
Bedsit flats/1 bed flats	17%
2 bed flats/2 bed houses	17%
3 bed houses	12%
4 bed houses	11%

(Source: [SHMA \(windows.net\)](#))

The table below shows a summary of housing need (general needs properties) for all priority bands (April 2021 to March 2022) - Stock vs need vs let:

Type of property	Stock	Need (applicants on the register)	Number of properties let
Bedsit flats/1 bed flats	1,874 General needs only	1,233 incl. GN + Sheltered	111
2 bed flats/2 bed houses	1,652 incl. flats, houses, and bungalows	844 incl. GN + Sheltered	92
3 bed houses	1,675 incl. flats, houses, and bungalows	688 incl. GN + Sheltered	53
4 bed houses	90 incl. flats, houses, and bungalows	129 incl. GN + Sheltered (3+ bedrooms required)	6

The table highlights the need for all types of properties but also demonstrates that fewer 3+ bedroom properties become available to let.

Applicant categories of people on the Housing Register		
Homeless Applicants	Households that a local authority has accepted a legal duty to house. Most will be in temporary accommodation	Homeless applicants
Transfer Applicants	Council or housing association tenants seeking a move to another property.	Transfer Applicants
Direct Applicants	All other applicants. The largest groups are people renting privately and people living with their family.	Direct Applicants

In order to house a reasonable balance between these groups of applicants, the scheme is designed to recognise how urgently people need to move, whilst meeting legal duties and promoting a reasonable flow of properties.

The percentage of lettings by type of applicant has changed significantly since 2018/19 as shown in the table below.

Lettings to direct applicants has increased whilst lettings to both transfer and homeless applicants have decreased. This means that more properties are being let to applicants directly through the housing register than those that the council has accepted a homeless duty towards and applicants looking to transfer to more suitable accommodation.

Percentage of applicants housed through Gateway to Homechoice

Type of applicant	2018/19	2019/20	2020/21	2021/22
Direct	26	54	51	37
Homeless	29	19	19	26
Transfer	45	27	30	37

Right to Buy Scheme

During 2021-22 there were **44** properties sold under the Right to buy scheme.

The table below shows the number of properties sold under the RTB scheme over the last 4 years.

Number of Homes Sold Under the Right to Buy Scheme	
Year	Number of Properties
2018-19	29
2019-20	31
2020-21	46
2021-22	44

(Source: [CCC Housing & Homelessness Summary](#))

Making Best Use of the Housing Stock

Under Occupation

As of 31st March 2022, there were 185 households under occupying their council property. All Under Occupiers were contacted to promote CCC New Build Properties for Transfer Incentive Scheme (TIS).

Regular articles featured in the Housing News and Views tenant magazine to promote Mutual Exchange scheme and TIS.

Tenants in larger properties requesting the assisted gardening scheme were visited to discuss downsizing and TIS.

The consultation workshop for the new Housing Strategy recognised the need to identify the number of under occupiers in three bed properties across Colchester's stock and look at actions that can be taken to reduce the number of under occupiers, to provide more homes for families and make better use of the housing stock.

Transfer Incentive Scheme

Currently households that want to downsize are offered a financial incentive as well as being awarded priority for a move on the Housing Register. Tenants will also be eligible for payments which help with the costs of

moving to a smaller home, along with incentive payments. These payments may total up to £2,750 depending on the number of bedrooms that the tenant is giving up and is in line with their housing need. CBH anecdotal evidence suggests that the financial payments are secondary to the right homes in the right location.

The Council is exploring the true number of under occupiers across the borough, regardless of age and property size. This can lead to some further work to take a targeted approach to incentivise and encourage under occupiers to consider moving to a property which is more appropriate for their household size. Now that the Council has a housing development programme underway, offering newbuild energy efficient homes at social rent, this is an opportunity to promote these homes to under occupiers.

Empty Homes

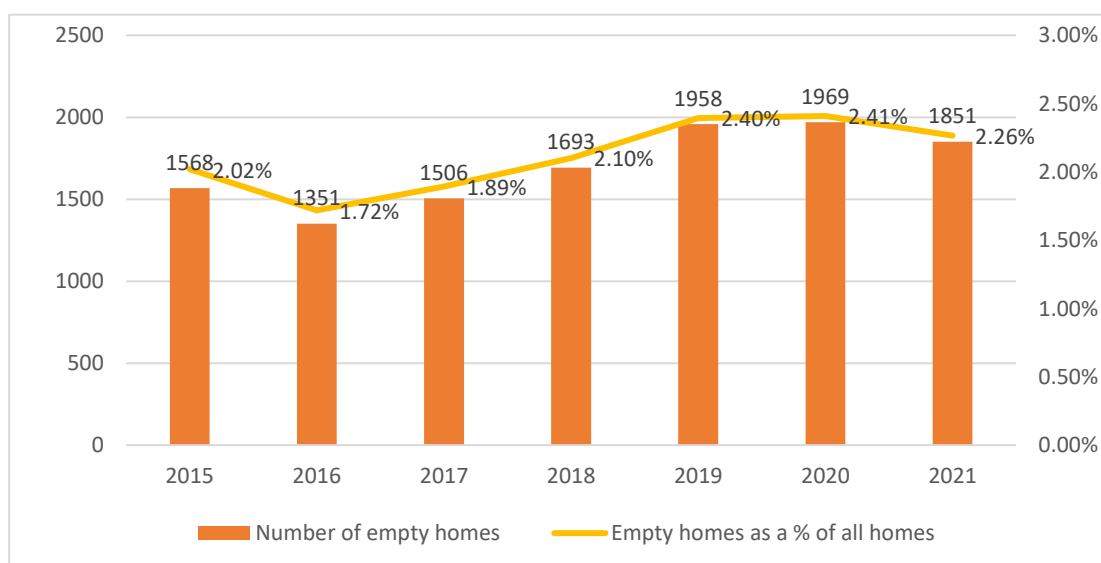
As of April 2022, there were **1,916** empty homes classified as empty for council tax purposes. Of these:

- **1,791** of these were privately owned or owned by Registered Providers.
- **125** were owned by Colchester City Council.

The table below shows the number of empty homes from 2015 to 2022. Empty homes, as a percentage of the total homes in the city, consistently increased from 2016 until 2021 when there was a slight decrease. Between 2021 and 2022, this was followed by a very slight increase.

Empty Homes in Colchester 2015 to 2022		
Year	Number of empty homes	Empty homes as a % of all homes
2015	1568	2.02%
2016	1351	1.72%
2017	1506	1.89%
2018	1693	2.10%
2019	1958	2.40%
2020	1969	2.41%
2021	1851	2.26%
2022	1916	2.3%

(Source: CCC Empty Homes data)



Improving conditions in occupied properties will always be of higher priority than the resource intensive and complex nature of enforcement action generally required to bring empty homes back in to use. However, a light touch enforcement approach may be used to engage with owners of long- term empty homes to give them advice on their options to bring their property back in to use. This may include a referral to Colchester Borough Homes for the Private Sector Leasing or HomeStep Schemes.

In addition, more formal enforcement action may be considered if the long-term empty dwelling is causing an adverse effect on neighbouring properties or the neighbourhood in general.

The Private Sector Housing team may bring 1 or 2 properties back into use each year through this action.

PREVENTION OF HOMELESSNESS AND ROUGH SLEEPING

The Housing Solutions Team provides free, expert housing advice to residents of all tenures in the borough. 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.

For the year 2021-22, the Housing Solutions Team:

- Prevented homelessness for **190** households and relieved homelessness for **108** households.
- Accepted a full duty under the homelessness legislation for **177** households and helped them into accommodation.

The table below shows the number of cases where a full homelessness duty has been accepted and where homelessness has been prevented or relieved for each quarter of 2021 – 2022:

	Quarter 1 April-June 2021	Quarter 2 July-Sep 2021	Quarter 3 Oct-Dec 2021	Quarter 4 Jan-March 2022
Homelessness Households Accepted	49	49	40	39
Homelessness Prevention/Relieved	41 prevented 28 relieved	26 prevented 38 relieved	48 prevented 21 relieved	75 prevented 21 relieved

The table below shows the number of cases where a full homelessness duty has been accepted and where homelessness has been prevented or relieved for the last 5 years since the introduction of the Homelessness Reduction Act:

	2018-2019	2019-2020	2020-2021	2021-2022
Homelessness Households Accepted	115	230	185	177
Homelessness Prevention/Relieved	186 prevented 90 relieved	285 prevented 146 relieved	187 prevented 136 relieved	190 prevented 108 relieved

(Source: Colchester Borough Council, 2022)

In 2018-19 The timeframes used to measure prevention or relief of homelessness under the new legislation (56 days for prevention and a further 56 days for relief) meant that reliable statistics were not available for at least the first 9 months of the year. This timeframe helps to explain the disparity in the statistics for 2018-19 in the table above.

Rough Sleeping

Since 2016 Colchester City Council in conjunction with Colchester Borough Homes has successfully bid for and received funding from the Governments' Rough Sleeper Initiatives programme. This funding has provided an Outreach and specialist support service for rough sleepers or those at risk of sleeping rough to help them move off the streets, and access an accommodation pathway, preventing them from returning to the streets.

Additional funding has enabled the Council, working with partner organisations, to put in place an accommodation pathway for rough sleepers, through a Housing Led Service providing wraparound support for clients with multiple disadvantages, a Supported housing scheme and units of move-on accommodation with support. In addition, clients are helped with rent deposits to move into the private rented sector and in some cases supported to return to the local authority area they came from and where they have support networks.

The table below shows the success of the team over the last 3 years:

Rough Sleepers or clients at risk of sleeping rough	2019-2020	2020-2021	2021-2022
Number of clients supported	158	161	124
Number of clients accommodated	144	101	38

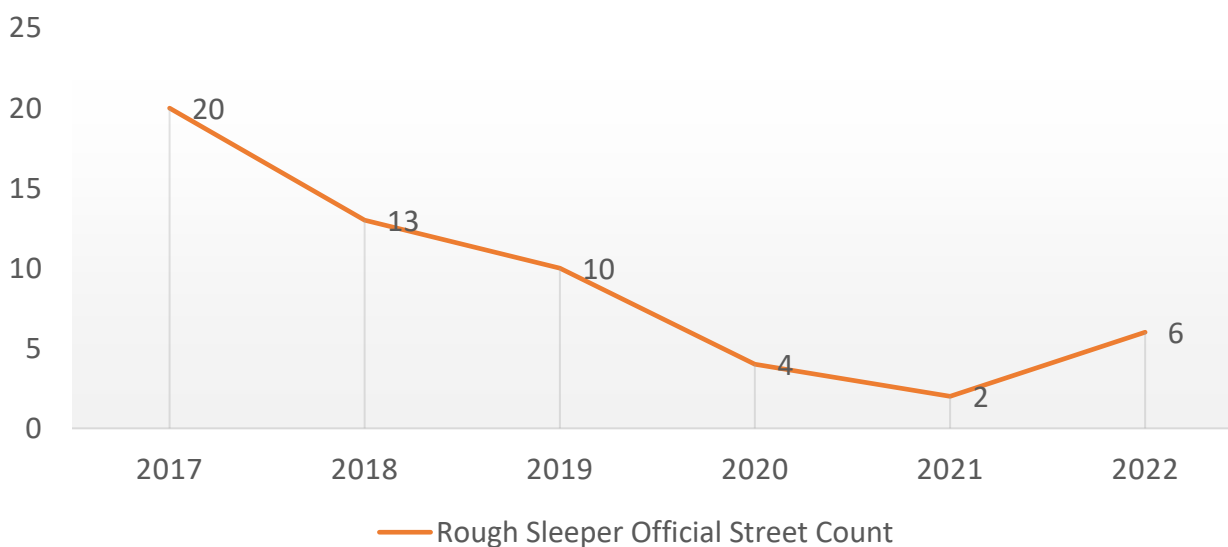
As above, during 2021-22 the Rough Sleeper Team provided **124 clients** with support, advice, and assistance to help them move off the streets, and **38** rough sleepers were housed during the same period into more settled accommodation through friends, the Private Rented Sector, Supported Housing, Social Housing. **6** of the accommodated rough sleepers were accommodated under the governments Protect and Vaccinate initiative. **9** rough sleepers were helped to return to the local authority area they came from and where they have support networks.

During 2019-20 and 2020-21 these figures included rough sleepers supported and housed in emergency accommodation due to the Covid 19 Public Health pandemic.

The number of people accommodated under the Governments' 'everyone in' campaign over several months far exceeded the number of people recorded as rough sleeping in Colchester or known to the Rough Sleeper Team.

The Government requires all local authorities to carry out a verified rough sleeper count (or estimate) once a year using the Government's guidance. This is a good indication that the work of the Rough Sleeper Team and the initiatives that have been put in place for rough sleepers has been successful.

The graph below shows the number of rough sleepers identified over the last 6 years:



Note: In 2020 no street count was undertaken due to Covid. Data used is an estimate using local partner intelligence and verified.

(Source: CCC official rough sleeper counts)

Households in Temporary Accommodation

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 2022 was **230**.

Households in Temporary Accommodation (TA)					
"Snap shot" as at:	31-Mar-18	31-Mar-19	31-Mar-20	31-Mar-21	31-Mar-22
Total	154	179	156	209	230

The increase in the number of households in temporary accommodation in 2021 and 2022 was as a result of the reduction in properties available for households to move on.

As of January 2023, 268 households were in temporary accommodation. The below table shows the number of households in temporary accommodation categorised by the number of bedrooms needed according to their housing register application. It also shows the average number of days these households spend in temporary accommodation before a permanent housing option is offered.

The table shows a higher need for 1 beds, then 3 beds, 2 beds and lastly 4 beds. However, the waiting time for 1 and 2 bed properties (an average of 199 and 132 days respectively) is significantly smaller than the waiting time for 3 and 4 bed properties (an average of 424 and 459 days respectively). This highlights a definite need for one bed properties and also shows the substantial waiting time for applicants in temp requiring a 3 or 4 bed property – supporting the need to provide 3 and 4 beds as a priority.



(Source: CCC Housing Data taken from Civica, 2023)

Discretionary Housing Payment (DHP)

Each year Local Authorities receive a government grant, to support those receiving Housing Benefit or the Housing Element of Universal Credit, who need extra help with their housing costs. Colchester City Council contributes an additional £50k to this grant.

Colchester City Council DHP Grant Allocations			
Year	Government Grant	CCC	Total
2018/2019	£394,224	£50,000	£444,224
2019/2020	£324,348	£50,000	£374,348
2020/2021	£470,417	£50,000	£520,417
2021/2022	£260,261	£50,000	£310,261

The Customer support team works with several partners and organisations locally to help with the decision-making process and deliver longer term solutions to residents to retain tenancies and prevent homelessness. In order to maximise the support offered to the residents of Colchester, the team ensure that the Council's Discretionary Funds are fully allocated each financial year.

Social Housing Evictions

The table below shows the number of evictions due to rent arrears and anti-social behaviour (ASB) made by Colchester Borough Homes over the last 5 years. Lack of evictions in 2020/2021, reflects the legislation introduced by central government to protect tenants during the Covid-19 pandemic.

Tenancy Sustainment Officers continue to help tenants sustain their tenancies and reduce the number of those losing their properties through eviction.

Evictions Obtained by Local Authority Landlords in Colchester

	2017/18	2018/19	2019/20	2020/21	2021/22
For Rent Arrears	8	7	9	0	6
For Anti-Social Behaviour	4	4	11	1	4
For Rent Arrears <i>and</i> Anti-Social Behaviour	1	6	0	0	0

(Source: [Local authority housing statistics data returns for 2021 to 2022 - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/statistics/local-authority-housing-statistics-data-returns-for-2021-to-2022))

HOUSING STANDARDS

Decent Homes

A residential property is only fit for purpose if it addresses the requirements of those that live in it by meeting minimum quality standards and it is Government policy that everyone should have the opportunity of living in a “decent home”.

The Decent Homes Standard contains four broad criteria that a property should have. These are outlined below:	
A	Be above the legal minimum standard for housing; i.e. With no Category 1 hazards as assessed using the Housing Health and Safety Rating System (HHSRS)*
B	Be in a reasonable state of repair
C	Have reasonably modern facilities (such as kitchens and bathrooms) and services
D	Provide a reasonable degree of thermal comfort (effective insulation and efficient heating)

(If a dwelling fails any one of these criteria it is considered to be ‘non decent’)

*The HHSRS is a risk assessment method used for assessing housing hazards in all tenures. It considers if deficiencies present in a property are likely to cause a hazard within a 12 month period and the severity of the harm caused if the hazard occurred. More severe hazards are termed Category 1 hazards, less severe hazards are called Category 2 hazards.

Colchester City Council carries out a yearly programme of repair and maintenance on its housing stock to bring substandard homes up to the Decent Homes standard to comply with the Council’s Asset Management Strategy.



As of 31 March 2022, there were 105 properties that were NOT at Decent Homes standard (a significant reduction from the figure of 304 properties on 31 March 2021).

However, decency is dependent on the nature of the occupation. One of the hazards considered using HHSRS is “Crowding and Space”. A property may be “decent” at one point in time, but with a change in the number of occupiers (e.g. by change of tenancy or birth/new family members moving in) it may become crowded. If the crowding is such as to consider a Category 1 hazard to exist, then the property can no longer be considered decent.

Housing Standards in the Private Sector

The Private Sector Housing (PSH) team is responsible for ensuring that all properties not owned by CCC are safe and do not present unacceptable hazards to occupiers as assessed using the Housing Health and Safety Rating System (HHSRS).

This includes properties in the private rented sector that may be occupied by a single family or multiply occupied as a House in Multiple Occupation (HMO), properties owned by registered providers and, on occasion, owner-occupied properties. .

HMOs are properties occupied by three or more persons who do not form a single household. They provide a valuable housing resource for short term accommodation, transient populations and those who cannot afford, or would prefer not to pay for, self-contained accommodation.

However, HMOs statistically present a higher risk of fire and other hazards and require a greater level of management than single household properties. With Colchester being a university town and with a hospital employing a large number of staff, with its location with easy commuting distance to London and with the nature of the private housing stock, there is a high number of HMOs within the area and regulating these is a priority area of work for the team.

It is estimated that there are around 2,000 HMOs within the CCC area. Of these, 600 are estimated to fall within the mandatory HMO licensing requirements (those with 5 or more occupiers)

The team carries out this work by the following:

Reactive action

- Reacting to complaints from tenants or advocates on their behalf, taking informal or formal enforcement action to ensure that landlords are compliant with their legal obligations. This includes ensuring that no serious hazards exist and that electrical safety, smoke alarm, carbon monoxide alarm and gas safety requirements are met.
- On occasion, assisting homeowners with repairs to their home where there is no other solution available to them.
- Advising Colchester Borough Homes colleagues on the suitability of HMOs when they are looking to assist a client to move into an HMO.

Proactive action

- Licensing of Houses in Multiple Occupation (HMOs) that fall within the mandatory HMO licensing requirements (those with 5 or more occupiers) ensuring that those properties are safe and meet required standards, in particular with regard to fire, amenities, overcrowding and levels of management. Licensing gives the Council greater control over the management HMOs as conditions can be applied to the licence which are enforceable. Licences are valid for a maximum of 5 years, so licences expire and require renewal. In addition, HMOs may be sold and new licensable HMOs are set up by landlords in response to demand. At any time there are over 300 live HMO licences and the Public Register of HMO licences can be viewed on the Council's website here - [House in Multiple Occupation – Licensing · Colchester City Council](#)
- Inspecting non - licensable HMOs that are identified or reported, to ensure that those properties are safe and meet required standards, in particular with regard to fire, amenities, overcrowding and levels of management.
- In the last 2 years, inspecting properties (HMOs and other homes) offered for asylum seekers and refugees under various schemes, including Homes for Ukraine, Afghan re-settlement and dispersed accommodation to ensure that those properties are safe and meet required standards.
- Offering a commercial advice service to landlords to assist them to be compliant with their legal obligations when preparing a property to be rented out.
- Offering a commercial service to assist residents applying for UK entry clearance for a family member, to inspect the intended home and provide a report on its suitability.
- Reviewing and commenting on planning applications for new build and converted dwellings, to ensure any potential housing hazards are “designed out” at the planning stage.
- Ensuring that all persons or companies managing property in the course of their business are registered with one of the approved Property Management Redress schemes.

Over the last five years:

SERIOUS HOUSING HAZARDS REMOVED				
2017-18	2018-19	2019-20	2020-21	2021-22
326	324	406	220	953

Source: PSH data

HOMES IMPROVED IN THE PRIVATE SECTOR				
2017-18	2018-19	2019-20	2020-21	2021-22
112	90	167	179	335

Source: PSH data

IMPROVEMENT NOTICES SERVED*				
2017-18	2018-19	2019-20	2020-21	2021-22
9	15	4	4	

Source: PSH data

*The number of Improvement Notices (including Suspended Improvement Notices) served under the Housing Act 2004 for Category 1 and Category 2 hazards on non-compliant landlords to secure compliance with housing standards:

MANDATORY HMO LICENCES ISSUED				
2017-18	2018-19	2019-20	2020-21	2021-22
23	30	51	133	73

Source: PSH data

FINAL CPNS ISSUED	
2020-21	2021-22
3 – combined value of £60K	6 – combined value of £19,500

Source: PSH data

* The number of final Civil Penalty Notices (CPNs) issued on non-compliant landlords (not withdrawn and not appealed or upheld at appeal) for offences over the last 2 years since this power was introduced

Energy Efficiency

Home Energy Conservation Act

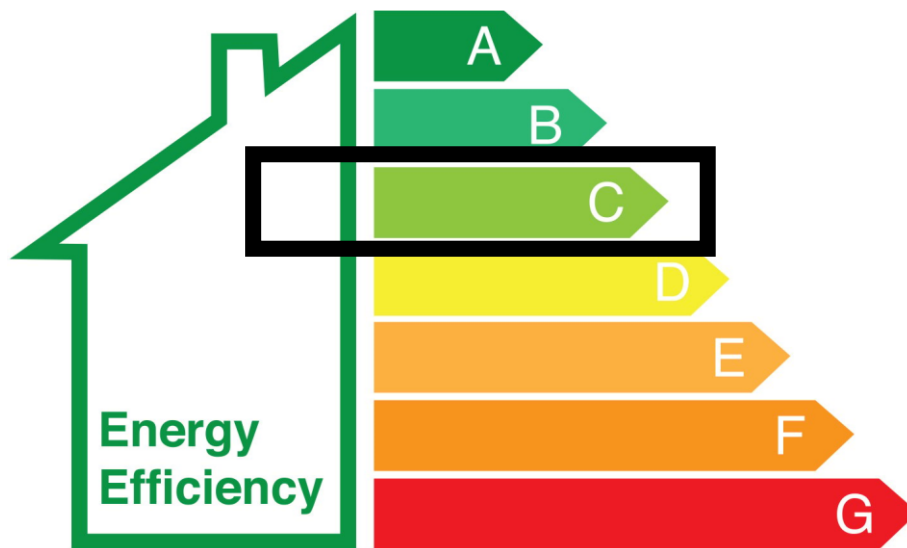
Under the Home Energy Conservation Act 1995 (HECA) Local Authorities have a responsibility to support the improvement of energy efficiency in homes within the private and public sector.

Colchester Council declared a Climate Emergency in July 2019 and we have since followed this up by developing a Climate Emergency Action Plan. See link below

[Our Strategy and Climate Emergency Action Plan - Colchester Borough Council](#)

Colchester Council has implemented a number of major projects and initiatives to improve the energy efficiency of its own buildings, local businesses and households in the city.

The average EPC/SAP rating of all dwellings owned by the Local Authority at 31st March 2022 was 'C'. (The energy efficiency ratings have changed from a numerical score to A-G rating).



SPECIALIST HOUSING AND SUPPORT

Accessible Housing Need of Households on the Housing Register

The table below shows the number of households on the Housing Register that have a need for an accessible home which is either fully adapted for a wheelchair user, has a level access shower or is on the ground floor (flat or bungalow).

Accessibility Need	Dec 2019	Nov 2020	April 2022
Fulltime Wheelchair Users (Code 1)	11	36	29
Level Access Shower (Code 2)	241	221	176
Ground floor (Code 3)	168	133	134
Total	420	390	339

Although the table above shows that in Dec 2019 there were only 11 fulltime wheelchair households on the housing register, this number would have been higher – but the applicants were given a Code 2 to increase their chances of being housed. However, there is now an increase in the supply of wheelchair accessible housing (Cat 3) coming through via Section 106 affordable housing (and in addition through the Council's own development programme), therefore the fulltime wheelchair user households are more appropriately coded as Code 1, because they have a better chance of being housed.

The Accessible Homes group has been set up to identify households that require this type of housing and look to improve the supply through the Council's assessable homes newbuild project as well as via Section 106 affordable housing. The focus for the group is on securing more Cat 3 family homes. Although it is difficult to match the supply with needs exactly, an oversupply of Cat 3 homes will be better than an undersupply. This is because there are many households in Code 2 (who require a level access shower) who would also benefit from the Cat 3 homes.

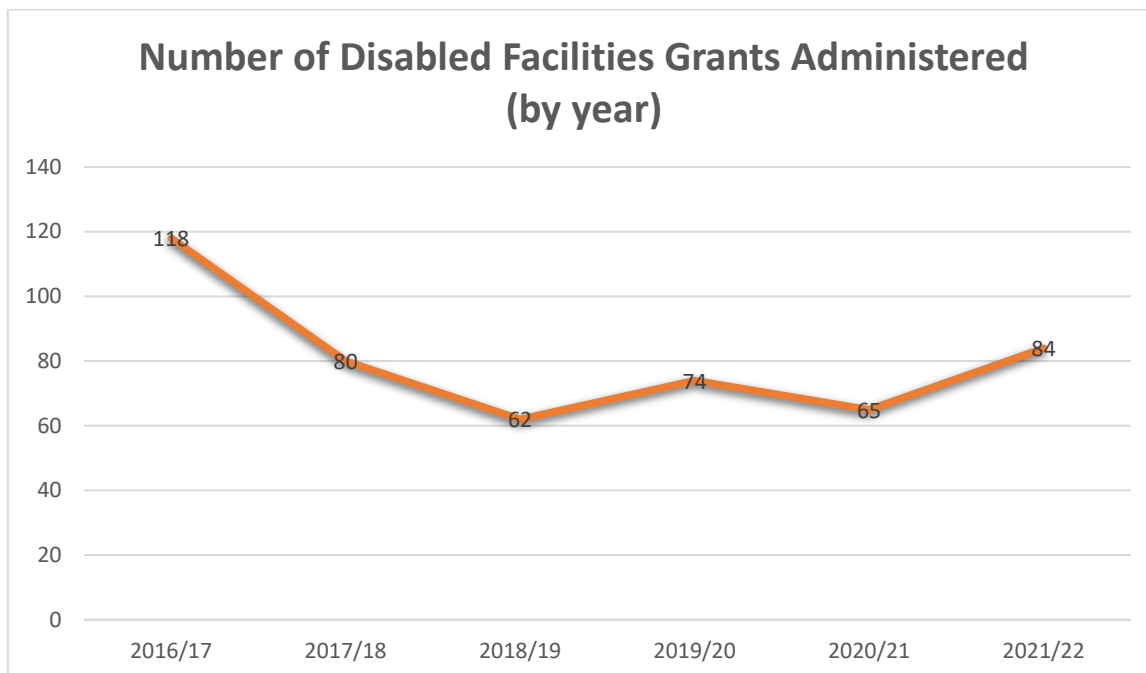
Adaptations

Disabled Facilities Grant

Colchester City Council administers Disabled Facilities Grants (DFGs) to criteria set out by the Government. The grants are paid after completion of works to adapt properties to enable people with disabilities to continue to live in them.

This reduces the burden on social care, the need to move into residential care, prevents delayed hospital discharge if a property is suitable for the occupiers needs and contributes to reduced admissions to hospital A&E departments due to falls and similar issues.

In 2021-22 there were 84 grants paid after completion of works to adapt properties to enable people with disabilities to continue to live in them.









(Source: [Key National Trends \(windows.net\)](https://www.keynationaltrends.com/windows.net/), 2022)

Home Repair Loans

CCC awards Home Repair Loans which is an income based, 'means tested' loan, secured on the property, and is available to home owners and leaseholders to repair and maintain their property.

In 2021-22 Colchester Borough Council completed 2 Home Repair Loans.

Home Repair Loans Awarded					
2016-17	2017-18	2018-19	2019-20	2020-21	2021-22
					
5	10	6	6	4	2