

Progress Report 2026

Background

Local authorities are required to maintain a Housing Strategy that sets out their vision for housing across the area and provides the overarching framework for housing-related policies, plans and investment. As a key strategic document, the Housing Strategy recognises the fundamental role that access to safe, affordable and good-quality housing plays in supporting health, wellbeing and opportunities for residents.

Colchester's current Housing Strategy was adopted in July 2022 and outlines the Council's housing ambitions over a five-year period. It sets out how the Council, working alongside partners from the public, private and voluntary sectors, will respond to the key housing challenges facing the city and deliver positive housing outcomes for local communities.

The Housing Strategy 2022-27

The overarching vision for the strategy is:

‘Colchester, where all residents have access to a safe and affordable home that promotes health and equality, in a sustainable community’.

To achieve this vision, 4 key priorities were agreed:

- **Supply** – ‘We will increase the supply of quality affordable homes’
- **Sustainability and Community** – ‘We will support people to maintain their homes and build sustainable communities’
- **Structure** – ‘We will reduce carbon emissions from homes and improve quality and standards’
- **Prevent Homelessness** – ‘We will prevent homelessness by working with partners to deliver Colchester’s Homelessness and Rough Sleeping Strategy’

The preceding Housing Strategy Delivery Plan Update & Progress Report (for 2024-25) can be found [here](#).

The Council has completed a review of its Homelessness and Rough Sleeping Strategy, with the updated strategy currently awaiting approval by Cabinet and Full Council in September 2026. Once adopted, the new strategy will provide the framework for preventing and relieving homelessness and addressing rough sleeping across Colchester for the period 2026-2031.

The revised strategy reflects emerging challenges, changing legislation and local housing needs, while strengthening the Council's commitment to partnership working and delivering positive outcomes for residents at risk of homelessness. The 2020-2025 Strategy, as well as previous Delivery Plan Updates and Progress Reports for the Homelessness and Rough Sleeping Strategy can be found [here](#).

Update

This Housing Strategy Progress Report 2026 contains some highlights of the actions in the Strategy that have been achieved or progressed during 2025-26.

The Delivery Plan which sets out the actions to deliver the aims of the Strategy contains a complete update and is included as an addendum.

Priority 1: 'We will increase the supply of quality affordable homes'

Challenge

Work in partnership with Developers and Housing Associations to maximise the supply of affordable housing on new developments

Actions

Continue to purchase ex local authority properties through the Acquisition programme (using right to buy receipts) to increase the supply of affordable housing

Progress

CCC achieved its acquisition target of 30 properties during the 2025/26 financial year. In addition, a further two properties were purchased in March 2026, contributing towards the 2026/27 acquisition target of 40 properties.

The properties acquired comprised a mix of housing types, including seven one-bedroom flats/maisonettes and 23 three-bedroom houses, helping to increase the supply of much-needed affordable housing across the city.

Since October 2025, a Local Lettings Plan has been applied to all one, two, three and four-bedroom buyback properties, with lettings prioritised for households owed a homelessness duty residing in temporary accommodation.

This approach supports the Council's objective of reducing reliance on temporary accommodation by increasing opportunities for households to move into settled homes.

Challenge

Maximise the use of council homes and reduce under-occupation

Actions

Implement revised tenant incentive scheme policy to encourage council tenants who are under-occupying to move to a home that better meets their needs

Promote the use of mutual exchange, to better meet tenants housing needs

Maximise take-up of sheltered housing through the major refurbishment programme to free up under-occupied properties

Progress

All smaller CCC new-build homes are subject to a Local Lettings Plan, which gives priority to tenants who are under-occupying their current homes and wish to move to accommodation that better meets their needs.

Under Occupation cases (bedroom tax) have now been reduced to only 9 during 25/26.

56 Mutual Exchanges were completed during 25/26. Staff have continued to promote the service to residents who are under-occupying.

The re-development of Elfreda House provided an opportunity for tenants under-occupying family homes to move to a home that better suits their needs.

There has been ongoing rightsizing work with CCC to review the existing Transfer Incentive Scheme, identify opportunities to increase uptake and invest in a dedicated rightsizing officer.

Priority 2: Sustainability and Community – ‘We will support people to maintain their homes

Challenge	Actions	Progress
Support residents affected by Welfare Reforms and those experiencing financial hardship to remove the risk of homelessness	Continue to develop internal and external partnerships to mitigate the effects of welfare reform Continue to provide proactive support to those affected by the reform agenda and experiencing financial hardship	CBH's Financial Inclusion Team continued to provide targeted support to tenants throughout 2025/26, achieving: - 105 Discretionary Housing Payment (DHP) awards. - 4,182 direct contacts with tenants to discuss under-occupation and welfare reform, a significant increase on previous years following the recruitment of an additional officer. - £144,500 in additional benefit entitlement secured for tenants through the work of the Welfare Rights Officer.

Improved satisfaction in services that are delivered to Council tenants	We will review our services and adopt new collaborative approaches to continue to deliver effective and efficient services for tenants	Tenant Satisfaction Measures for 2025/26 were submitted to the Regulator of Social Housing by the required deadline of 30 June 2026. Performance improved across all satisfaction measures compared with the previous year. An audit of the data collection and reporting process has also been completed. A corresponding action plan has been developed and is being monitored through CBH's Ops and Performance Committee. Planning for the 2026/27 survey is underway, with fieldwork scheduled to commence in August 2026.
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Help people whose independence may be at risk to remain in or return to their home in both the private and public sector properties.	Respond to recommendations from ECC Occupational Therapy service to process Disabled Facilities Grants in private sector properties	In 2025-26, the Council completed 92 applications for both mandatory and discretionary financial assistance: - 44 Mandatory Disabled Facilities Grants (DFG) - 31 Discretionary Stairlift Grants (SLG) - 13 Discretionary Fast-Track Grants (FTG) - 4 Discretionary Home Repair Loans (HRL)
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Priority 3: Structure – ‘We will reduce carbon emissions from homes and improve standards’

Challenge

Reduce Carbon emissions in new and existing homes by 2027

Action

Identify funding opportunities and schemes to help reduce carbon emissions from new and existing homes

Progress

The Council has completed energy efficiency upgrades to 101 homes through the Social Housing Decarbonisation Fund (SHDF), delivering an estimated 24 tonnes of carbon savings and reducing tenants' energy bills by approximately £16,600 per year.

Alongside its Climate Emergency investment programme, the Council continues to make good progress towards achieving a minimum EPC rating of C across all homes by 2030. All properties acquired through the Council's acquisitions programme are upgraded to a minimum EPC C at the initial void stage, with an average rating of EPC B achieved across newly acquired homes, reducing the need for future retrofit works.

All new Council homes continue to be designed in line with Future Homes Standard principles, while newly acquired homes are upgraded to high EPC standards, helping to reduce future retrofit requirements and carbon emissions.

Challenge

Ensure that houses in multiple occupation (HMOs) are safe and well managed

Action

Ensure HMOs are managed in accordance with the Management of Houses in Multiple Occupation (England) Regulations 2006 & 2007

Undertake statutory duty to license all mandatory HMOs

Use enforcement powers to raise standards

Progress

Through the work of the PSH team in 2025/26:

- 150 HMOs inspected.
- 76 HMO licences issued and those HMOs deemed safe and compliant with standards.
- 150 HMOs improved in total and made safer by requiring works to remove housing hazards, improve amenities and to provide suitable property management.
- 11 HMO licences revoked.
- £91,791 Income generated from HMO Licensing fees.