



Colchester
City Council

Colchester City Council
Housing Strategy Team

Joint Evidence Base

Housing Strategy (2022-2027)

&

**Colchester's Homelessness and
Rough Sleeping Strategy (2026-2031)**



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

The latest estimated population figures released by the Office for National Statistics (ONS) show that, in mid-2024, Colchester's population had grown to 200,222, a 0.9% increase from 198,497 in 2023. This is slightly below the 1.2% average across England and Wales.

Looking at population growth over a slightly longer period from mid-2021 to mid-2024, the population of Colchester is estimated to have increased by 3.9%, broadly average compared to other local authority districts in England and Wales.

Between 2023 and 2024, the average (median) age rose very slightly from 39.2 years to 39.4 years.



+0.9% change since 2023 (compared to +1.2% across England and Wales)



Population Estimate of 200,222 (up from 198,497 in 2023)



Net International migration of 3,865 people (considered main contributor to population change)

Source: [Population estimates for England and Wales - Office for National Statistics](#) 2025

Colchester Residents by Age and Location

Colchester is an area that is classed as intermediate urban in nature according to the 2021 Census Rural Urban Classification.



71% live in urban areas



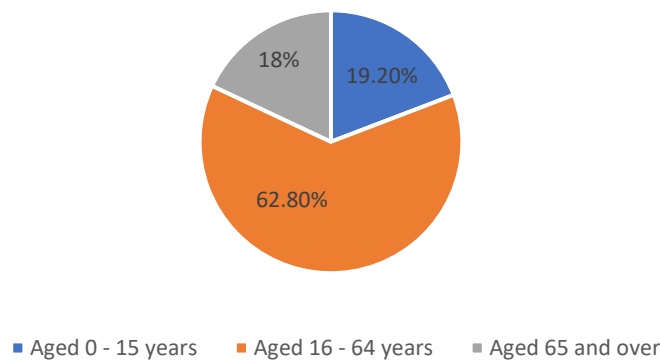
29% live in rural areas

By age category, Colchester's population of 200,222 usual residents was made up of:

- 38,349 people aged 0 to 15 years, (19.2%)
- 125,828 people aged 16 to 64 years, (62.8%)
- 36,045 people aged 65 years and over, (18%)

Compared with England and Wales as a whole, Colchester has a similar proportion of people in these age categories.

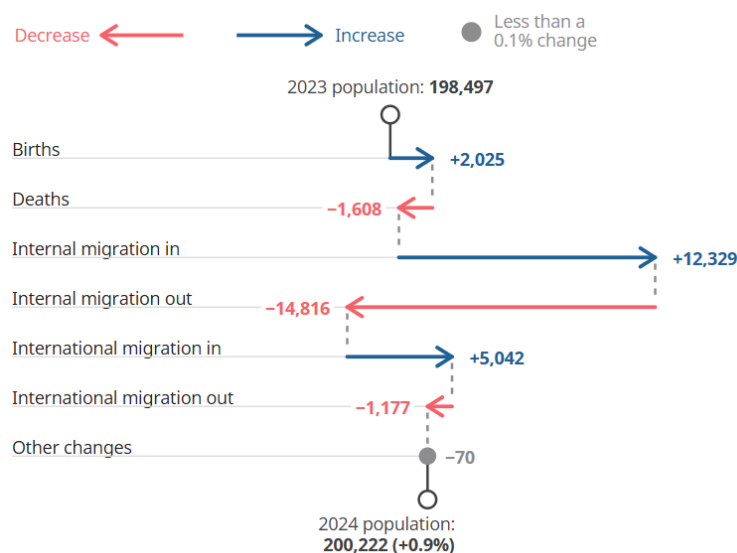
Population Estimates in Colchester



Source: [Population estimates for England and Wales - Office for National Statistics](#) 2025

Contributors to population change

To understand what is driving population change in an area, different flows of people into and out of areas and births and deaths are considered.



Source: [Population estimates for England and Wales - Office for National Statistics](#) 2025

In Colchester, the largest contribution to population change in the year to mid-2024 was from net international migration.

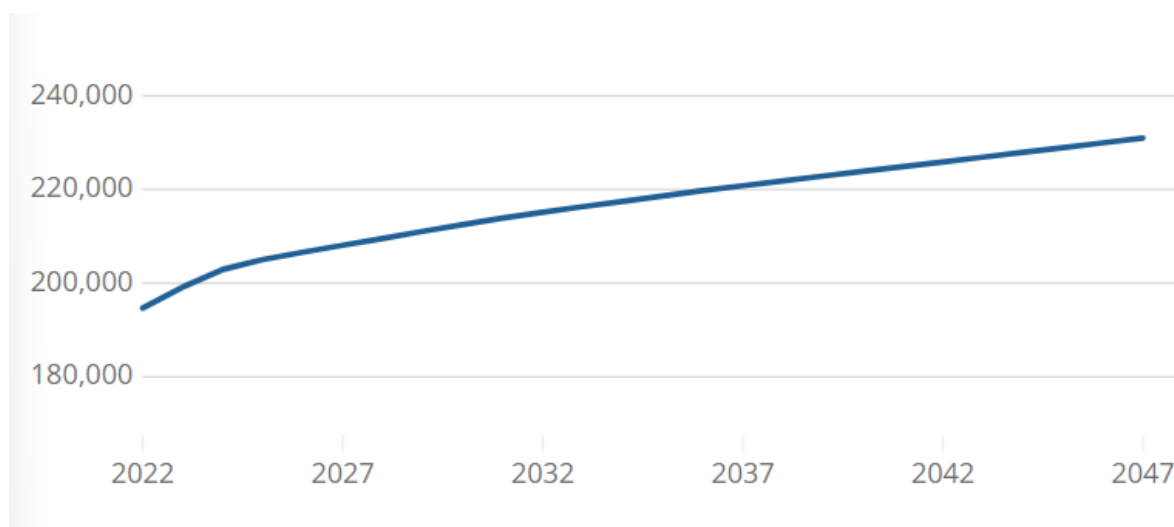
It is estimated that for Colchester, between 2023 and 2024:

- More births than deaths increased the population of **417 people (0.2%)**. In total, there were **2,025** births and **1,608** deaths in Colchester.
- Net internal migration (people moving to and from other areas in the UK) led to a fall in the population of **2,487 (-1.3%)**. There were **12,329** people entering the area and **14,816** people leaving the area.
- Net international migration led to an increase in Colchester's population of **3,865 (1.9%)** as a result of **5,042** people entering the area and **1,177** people leaving the area.
- Other change (which includes changes to armed forces personnel and prisoners) for Colchester was less than 0.1%.

Source: [Population estimates for England and Wales - Office for National Statistics](#) 2025

Projected Population Change

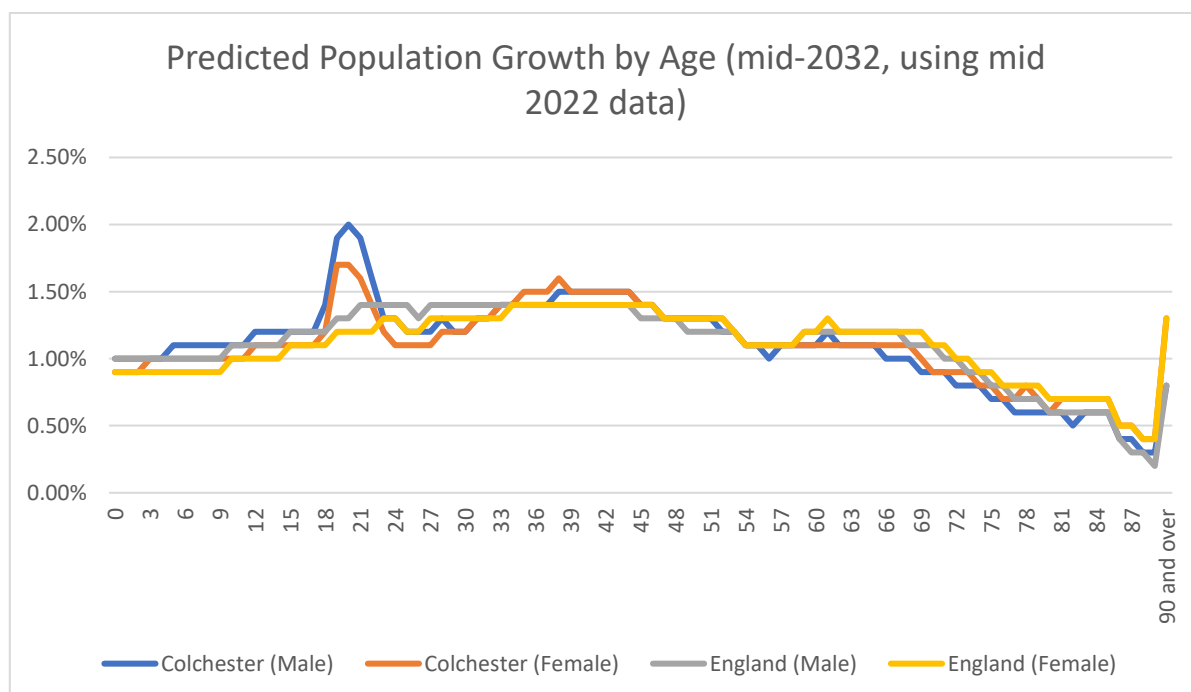
Estimates suggest that between 2022 and 2032, the population of Colchester is expected to grow from 194,648 to 215,166 people. This is an increase of 20,518 people over a 10-year period.



(Source: [Population projections for local authorities: Office for National Statistics](#), June 24, 2025)

The biggest factor in this population change is predicted to be net international migration, which will increase the population by 19,910 people.

This is different to the majority of areas in England, where net internal migration is projected to be the biggest factor in population change.



(Source: [Population projections for local authorities: Office for National Statistics](#), June 24, 2025)

Age profile in Colchester in 2032

- The median age in Colchester is projected to rise from **39 years** in 2022 to **40 years** in 2032.
- In England, the median age is projected to be 41 years in 2032.
- In 2032, **18%** of the population in Colchester are projected to be aged 65 years or over, up from **17%** in 2022.

Between 2022 and 2032:

- the working age population (people aged 16 years to State Pension age) in Colchester is projected to stay the same, at around **65%**.
- The old age dependency ratio (the number of people of State Pension age for every 1,000 people of working age) is projected to fall from **266 to 260** over the same time period.
- This is below average for England in 2032 (287 per 1,000). Nationally, a high old age dependency ratio means more older people are financially reliant on the working age population to pay for pensions.

Change in the number of young people in Colchester

- In 2032, **20%** of people are projected to be aged 18 years and under, down from **22%** in 2022. This is the same as the average for England in 2032.

Between 2022 and 2032:

- Infants (aged 0 to 4 years) will fall from **6% to 5%**
- Primary school age children (aged 5 to 11 years) will fall from **9% to 7%**
- Secondary school age children and sixth-form age (aged 12 to 18 years) will stay around the same, at **7%**

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

Subnational population projections for England: 2022-based

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.



Life Expectancy and Deprivation

In the Government's Indices of Deprivation, across Essex County, **Colchester ranks as the 6th most deprived authority** (out of the 12 Essex LAs) - up one place from 2019 and two places from 2015. This means that deprivation has decreased slightly in Colchester by comparison to other Essex LAs.

[CLICK HERE](#) for an overview of Essex's Indices of Deprivation (2019)

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

[CLICK HERE](#) for the October 2025 Statistical Release update

- In 2025 Colchester was ranked 168 (296 being the least deprived)
- 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 city are within Greenstead Ward and across Old Heath and the Hythe and New Town and Christ Church Wards.

The **least deprived** areas are within Lexden and Braiswick 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

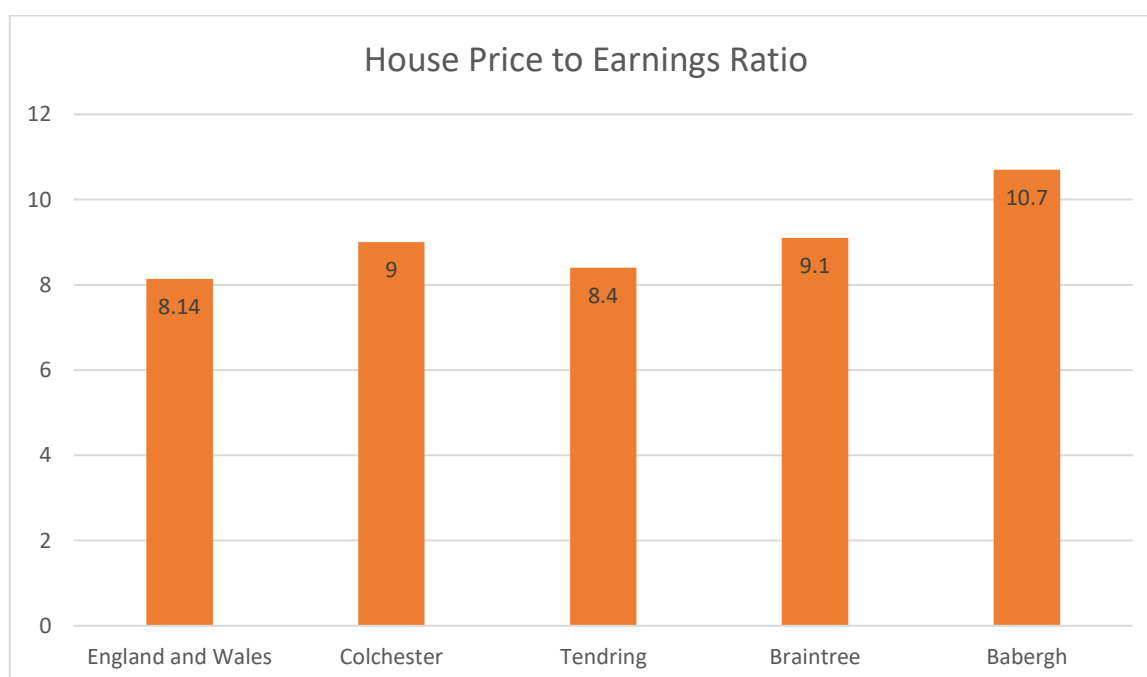
The median salary for individuals in Colchester in 2024 is £43,100. (Source: [Plumpot](#))

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 2023, the median property price to median earnings ratio was ranging between 9 in Colchester and 8.4 in Tendring (i.e. A resident in Colchester with middle income needs 9 gross annual salaries to buy a medium-priced property whilst a Tendring resident needs 8.4 gross annual salaries. The England and Wales ratio was 8.14. (Source: [Plumpot](#))

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

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 many students are not based on campus. This is having an impact particularly in the private rented sector, where many students are opting to live together in shared houses which helps to reduce their rental costs.

Colchester Council have been working with Essex University to help address the situation and have recently taken on underutilised student accommodation via Beyond the Box for use as temporary accommodation.

Armed Forces

Colchester has a long-standing history as a garrison town, with a modern garrison reflecting continued Ministry of Defence investment.

Key Armed Forces Population Statistics:

- In 2022, there were **3,110 serving personnel** from all three branches of the Armed Forces based in Colchester.
- The **2021 Census** recorded **7,172 veterans** living in Colchester.

Veteran Support Needs:

- The **Essex Armed Forces Needs Assessment (2022)** highlights that veterans may require additional housing and social care support.
- **Pension data** shows **373 disabled veterans** living in Colchester, the highest in Essex, indicating a potential need for adapted housing and health services.

Housing Implications:

Veterans and armed forces families may face unique housing challenges, including:

- Accessibility and adaptation needs due to physical or mental health conditions.
- Transition support from service to civilian life, which may include housing assistance.
- Potential social isolation and mental health issues, which can be exacerbated by poor housing conditions

Additional preference through Gateway to Homechoice Allocations Policy

In line with new legislation in June 2020 the Gateway to Homechoice Allocations Policy was updated to improve access to social housing for members of the Armed Forces community.

Additional preference under the Policy is awarded to Armed forces^[1], reserve forces¹ personnel and bereaved spouses or civil partners of armed forces personnel, under the following circumstances:

- (i) former members of the armed forces;
- (ii) serving members of the armed forces who need to move because of serious injury, medical condition or disability sustained as a result of their service;
- (iii) bereaved spouses, partners and civil partners of members of the armed forces, leaving services family accommodation following the death of their spouse or partner; or

- (iv) serving or former members of the reserve forces who need to move because of a serious injury, medical condition or disability sustained as a result of their service

^[1] All references made to 'armed forces', 'regular forces' and 'reserve forces' throughout the policy refers to all those who serve or have served in the Armed Forces of the Crown.

On 18 December 2024 the Government updated its statutory guidance on Improving access to social housing for members of the Armed Forces. In response to this the City Council has reviewed its Allocations Policy (in conjunction with the 6 other Councils that are part of the Gateway to Homechoice partnership) and as a result changes to the policy include:

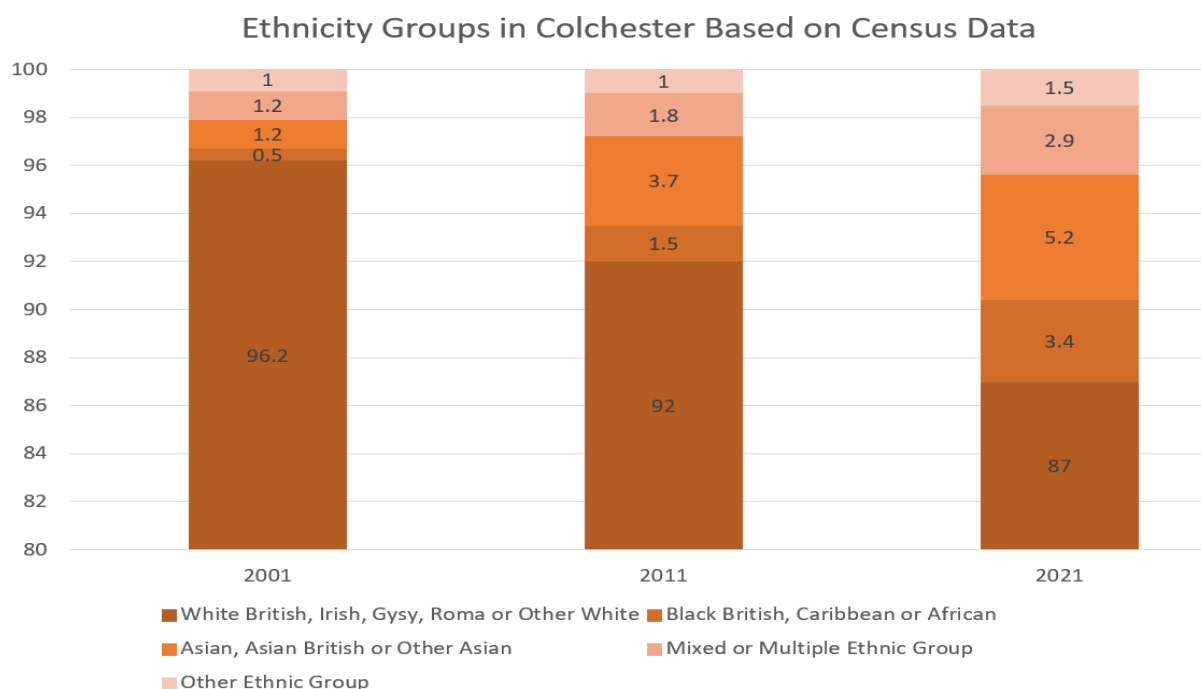
- removal of the five-year local connection requirement for people who are currently serving or who have served in the Armed Forces
- people deemed to have a local connection include spouses and civil partners who are required to leave accommodation provided by the Ministry of Defence following a breakdown in their relationship with their service spouse or partner.

The most recently available Gateway to Homechoice data for Colchester (2024-25) revealed that there was:

- **23** households with Armed Forces priority housed during 2024-25, which is 3% of all Colchester lets during the same period.
- 60 active applicants with Armed Forces priority on the Housing Register as of April 2025 which is 2.3% of all Colchester active applicants at the same date.

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 (2021).



Note: axis does not start 0%

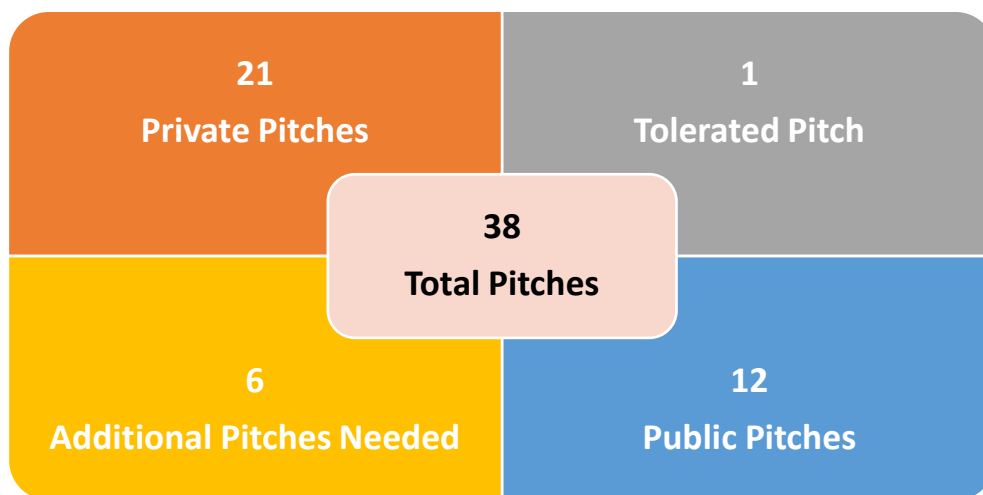
(Source: [Ethnic group, England and Wales - Office for National Statistics \(ons.gov.uk\)](https://ons.gov.uk))

Gypsies and Travellers

The Colchester Gypsy and Traveller Accommodation Assessment (published in November 2024) established that Colchester had 12 public pitches, 21 private pitches, 1 tolerated site (1 pitch) and 6 additional pitches needed.

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, November 2024](#))

HOUSING SUPPLY AND AFFORDABILITY

House Prices

National Trends

- Average UK house prices increased by 5.4%, to £268,000, in the 12 months to February 2025 (provisional estimate); this annual growth rate is up from 4.8% in the 12 months to January 2025.
- Average house prices increased to £292,000 (5.3%) in England, £207,000 (4.1%) in Wales, and £186,000 (5.7%) in Scotland, in the 12 months to February 2025.

(Source: [UK House Price Index - Office for National Statistics](#), 2025)

Local House Prices

Looking at overall average prices (see table below), we can see that Colchester and its neighbouring local authorities saw a decrease in average house prices between March 2024 and March 2025, with Colchester experiencing the smallest % decrease and Chelmsford the largest. The average across all local authority areas was a decrease of **£12,802.17 or 3.3%**

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

(Source: Hometrack)

However, looking at lower quartile average prices (see table below), we can see that Colchester and its neighbouring local authorities saw an increase in price between March 2024 and March 2025, with Colchester experiencing the joint (with Ipswich) smallest % increase and Tendring the largest. The average across all local authority areas was an increase of **£13,516.17 or 5.4%**.

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

(Source: Hometrack)

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	299	112	2.6%
2023	1,751	382	227	30	3.5%
2024	1,778	405	204	23	3.5%
2025 (to date)	1,038	190	19	0	1.8%

*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
2023	485	711	782	412
2024	469	692	821	428
2025 (to date)	270	357	430	190

(Source: www.hometrack.co.uk)

Affordability

Median Property Price to Income Ratio – 7:1

Lower Quartile Property Price to Income Ratio – 11:1

Upper Quartile Price to Income Ratio – 5:1

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.

The cost of renting an average 2 bed property in Colchester is £287.25 per week.

(Source: www.hometrack.co.uk)

Property Sales

In 2024-25 there were c.5,700 property sales in Colchester. Most properties were sold in the £300,00-£400,00 price range with 1,494 (26.2%) properties sold, followed by the £250,000-£300,000 price range with 1,038 (18.2%) properties sold.

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



Flats/Maisonettes:
£142.5k to £199.5k

2 Bed Houses:
£237.5k to £285k



3 Bed Houses:
£299.2k to £380k

4 Bed Houses:
£395k to £593.7k



(Source: www.hometrack.co.uk; [Plumpot](#))

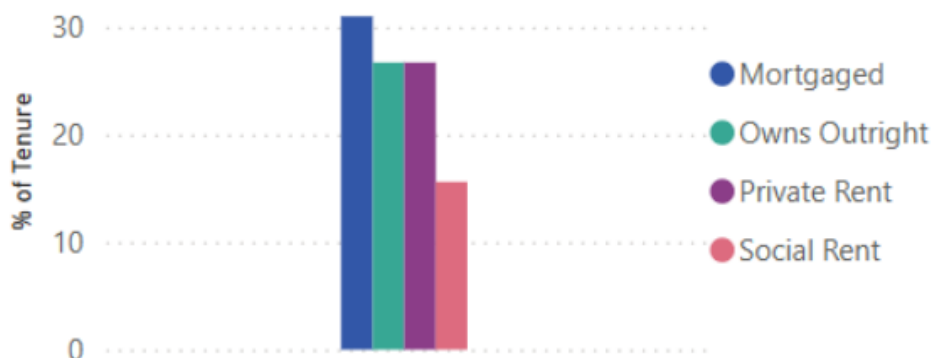
Changes in House Price for March 2023 -March 2025

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

(Source: www.hometrack.co.uk)

Tenure Profile

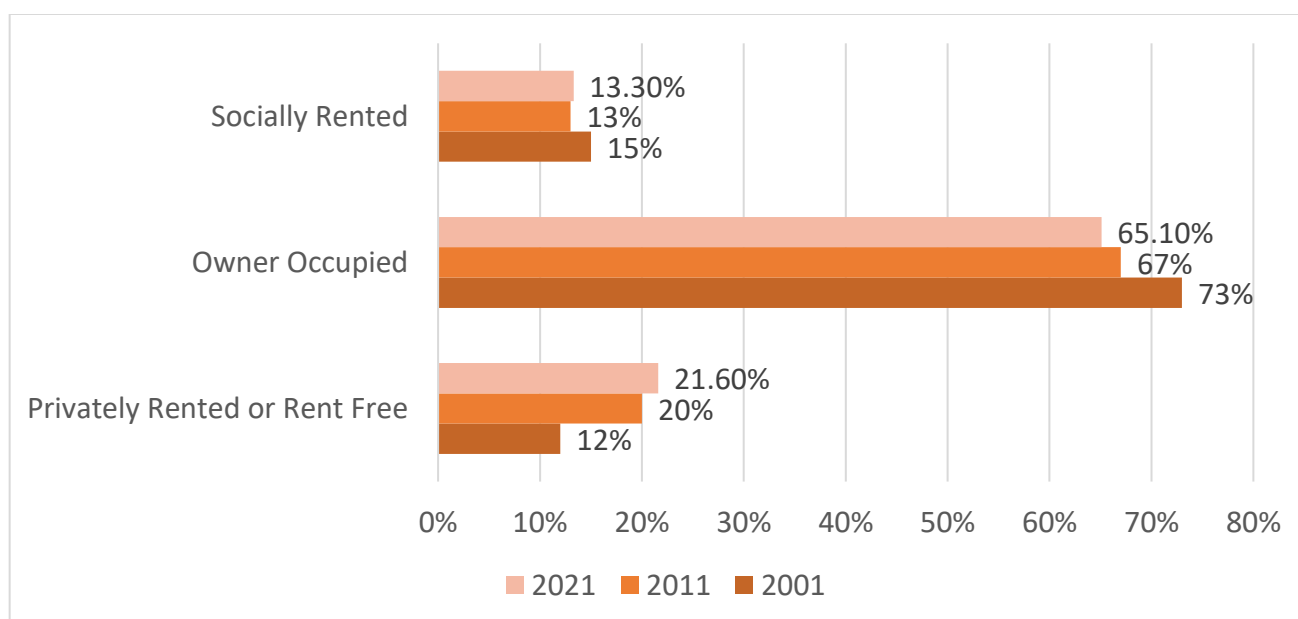
Tenure Profile of Existing Households in Colchester (May 2024)



(Source: Government Live Tables on Dwelling Stock by LA and Region LT100 (Last updated May 24))

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))

Dwellings in Colchester

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

Dwellings In Colchester By Tenure

	Local Authority (Including owned by other LAs)	Private Registered Provider	Other Public Sector	Private Sector	Total
April 2023	5,924	5,490	12	73,481	84,917
Change					
Dec 2024	5,996	5,581	7	74,430	86,014

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

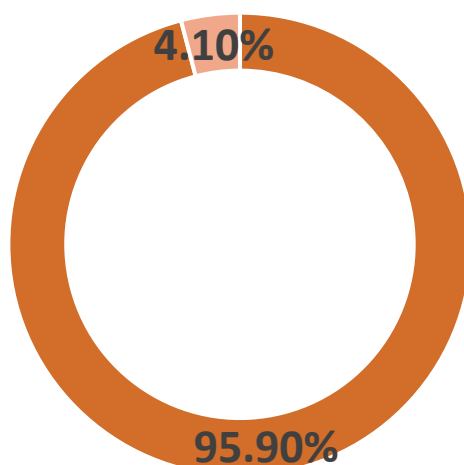
* -1 or less implies that a household's accommodation has fewer bedrooms than required (overcrowded)

* +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 22,285 new homes between 2001/02 and 2024/25 at an average rate of 929 dwellings per year. During 2024-25, a total of 659 homes were delivered within the City.

New Dwelling Completions in Colchester 2001/2 to 2024/25

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	1,034
2022/2023	711
2023/2024	1,098
2024/2025	659
Total from 2001 to 2025	22,255

Although there has been a dip in the number of new homes delivered during the years 2020/21, 2022/23 and 2024/25, when taking an average over the past five years, Colchester has provided an additional **849 new homes per year**.

Essex Local Authority Housing Delivery

The table below illustrates housing delivery rates across Essex authorities since 2018.

Authority	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	Total Units
Basildon	340	464	317	438	222	281	2,108
Braintree	534	883	861	1064	1097	1147	5,611
Brentwood	246	200	168	407	385	tbc	1,406
Castle Point	200	71	166	205	271	113	930
Chelmsford	1256	832	829	866	822	1015	5,700
Colchester	1165	1124	741	1034	711	1098	5,873
Epping Forest	426	223	198	328	184	346	1,705
Harlow	676	725	535	416	560	436	3,477
Maldon	306	462	426	330	449	403	2,376
Rochford	262	347	349	456	495	tbc	1,909
Tendring	915	784	646	777	810	838	4,698
Uttlesford	981	519	362	208	747	828	3,668
Essex Total	7,330	6,607	5,666	6,549	6,804	2,951	39,461

(Source: AMR 2024 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 Housing

Based on the Colchester Local Housing Needs Assessment (LHNA) prepared by Icen Projects in September 2024, the recommended housing mix for the city based on housing need, over the 2023–2041 period is as follows:

Recommended Housing Mix by Tenure and Household Type

Tenure / Household Type	1-bed	2-bed	3-bed	4+ bed
Market Housing	30%	45%	45%	25%
Affordable Home Ownership	20%	35%	35%	10%
Affordable Housing (Rented)	20%	35%	35%	10%
General Needs (Rented)	20%	35%	35%	10%
Older Persons (Rented)	60%	40%	—	—

Key Considerations

- The mix should not be applied prescriptively but used as a monitoring tool.
- Local Housing Register shows a lower need for 2-bed homes than the model suggests, so mix may be adjusted to include more 1-bed and 3+ bed homes.
- Viability and site-specific factors should influence the final mix on individual developments.
- There is potential demand for bungalows, especially to support downsizing and free up family-sized homes.

Specialist Housing for Older People

- Housing with Support (e.g. sheltered housing): ~1,600 units needed (just over half in the market sector).
- Housing with Care (e.g. extra-care): ~1,000 units needed (around 63% in the market sector).
- Residential/Nursing Care Bedspaces: ~850 needed, mainly for nursing care.
- Wheelchair-Accessible Homes (M4(3)): ~800 dwellings needed.
- Accessible and Adaptable Homes (M4(2)): Recommended for all new dwellings.

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.



As of 1 November 2025, there were 2,462 households on the Housing Register

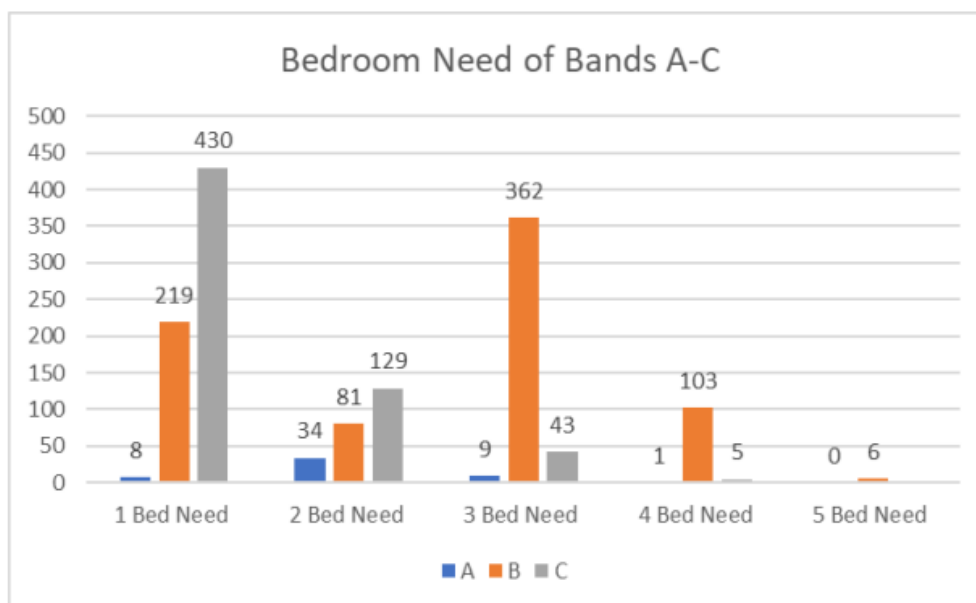
Applications are placed in 'Bands' from A to F, depending on the level of need. The table below shows the number of households on the register according to band and summarises the main categories of need.

Housing Register Banding		
Band	Number of households on register (2,462 Total)	Main Categories of Need
A	70	Critical medical/welfare award Downsizing from 3 bedroom or larger social housing property Nominations from supported housing providers with agreed move-on arrangements
B	755	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	638	Moderate medical/welfare award Notice to quit Homeless households not in 'priority need' People sharing facilities with other households or lacking facilities
D	241	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	757	People with no immediate need to move
F	1	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, 01 May 2025)

Not everyone on the housing register will be offered a property. The proportion of applicants housed between 1st April 2024 and 31st March 2025 was 31% up slightly from the 30% housed between 1st April 2023 and 31st March 2024.

The table below shows the property size (no. bedrooms) needed by the highest-need households.



(Source: G2H Civica April 2025)

[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 2025, there were 10,892 social and affordable homes to rent in Colchester. This is an increase of 63 properties compared to 31st March 2022. Colchester City Council own **6,046** and **4,846** are owned by Housing Associations.

During 2024-25, 128 new build affordable housing units were delivered by Colchester City Council, 91 were Affordable Rent, 19 were Social Rent and 18 were Shared Ownership.

69 of the new build affordable homes were delivered through section 106 obligations. A further 59 units were delivered through the Council's housebuilding programme and acquisitions.

The table below shows the total number of affordable homes delivered over the last 7 years (by the Council and Registered providers).

Affordable Housing Delivery in Colchester							
Year	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
Type of Affordable Housing	Number of Homes Completed						
Registered Provider for Renting	94	159	35	159	47	174	51
Shared Ownership	23	43	7	43	53	48	18
First Homes	0	0	0	0	10	5	0
CCC new build and Acquisitions	8	35	59	35	62	44	59
Total	100	134	125	237	172	271	128

(Source: Colchester City Council, 2025)

First Homes

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

The First Homes scheme is designed for people who want to stay in the communities where they live or work but are struggling to get on the housing ladder. The scheme is only available to first time buyers, but local authorities will be able to specify via the S106, criteria for whom the properties will be targeted at initially (within the first 3 months of advertising). This can include key workers who provide an essential service (such as nurses, police officers, teachers, delivery drivers and supermarket staff, as well as serving members and veterans of the armed forces). The definition of a key worker will be determined locally and could be anyone who works in a job that is considered essential for the functioning of an area. Local authorities can also use local connection criteria for the properties to decide which people should have priority.

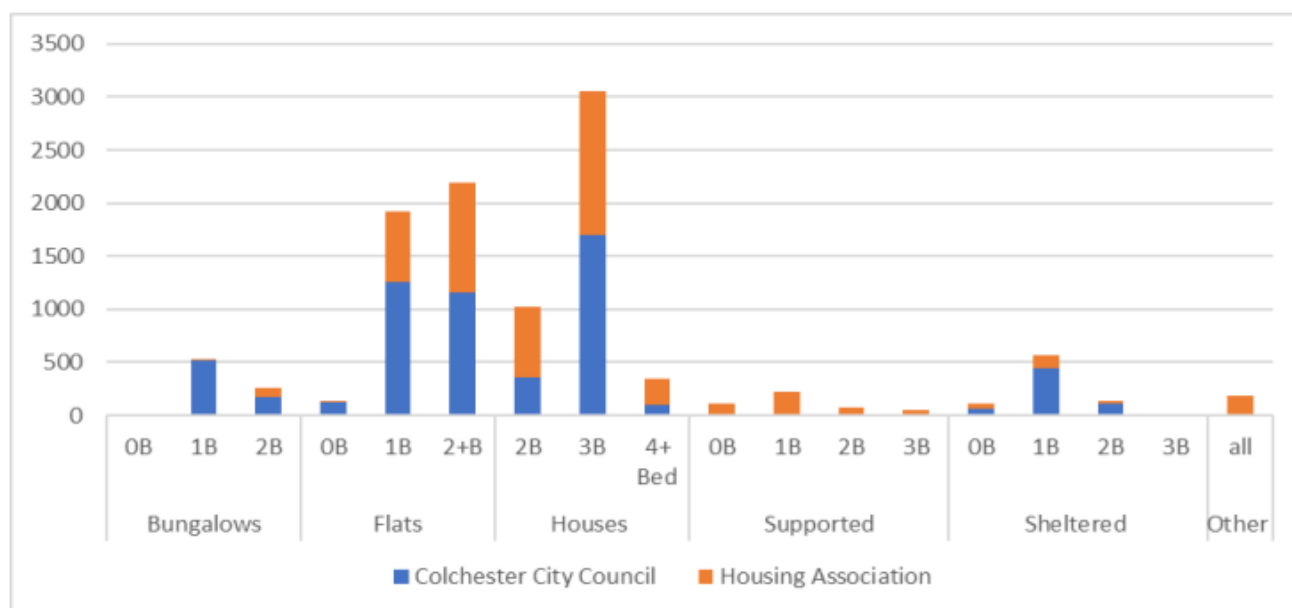
Colchester City Council allows First Homes on new developments but as it was not included in our new Local Plan, do not have to agree to it on every site.

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

Lettings of Affordable Housing

There are **10,892** existing social and affordable homes to rent in the Colchester as of 31st March 2025.

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.'

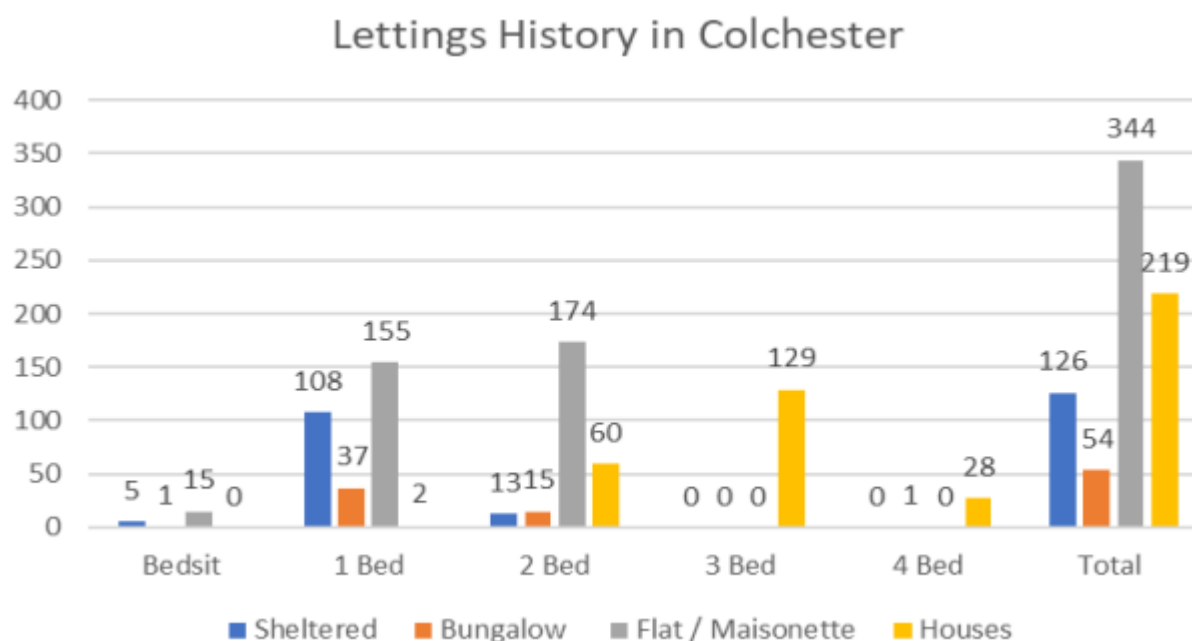
	Bungalows			Flats			Houses		
	Bedsit	1 Bed	2+ Bed	Bedsit	1 Bed	2+ Bed	2 Bed	3 Bed	4+ Bed
CCC	13	519	172	121	1251	1153	358	1699	104
HA	0	6	84	14	665	1036	667	1352	240
	Supported			Sheltered			Other		
	Bedsit	1 Bed	2 Bed	3 Bed	Bedsit	1 Bed	2 Bed	3 Bed	all
CCC	4	9	1	5	63	445	112	2	15
HA	103	214	72	40	47	120	18	0	168
									Totals
Colchester City Council									6046
Housing Association									4846

The table below shows the number of properties in Colchester, let during 2024-25 (across all bands including sheltered accommodation).

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

(Source: Gateway to Homechoice)

The below table shows Lettings via Gateway to Homechoice in Colchester, split by bedroom, as of 1st April 2024-31st March 2025.



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 2024 - March 2025
Direct	216
Transfer	246
Homeless	281

(Source: Gateway to Homechoice 2025)

Proportion of Applicants Housed in the Year

The total percentage of applicants housed in Colchester in 24-25 was 33% compared to 16% in 21 – 22.

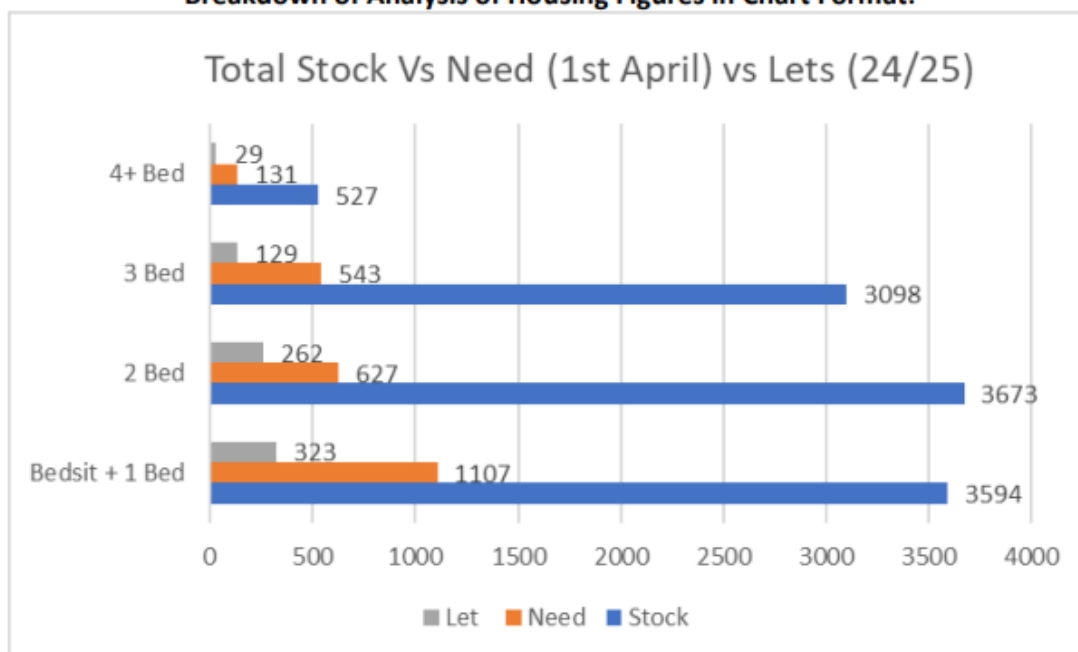
The table below shows the number of households housed in Colchester between 1st April 25 and 31st March 25, as a percentage of the total number of households registered on the housing register during this period (not including Sheltered).

Type of property	Applicants Housed, as a % of Households on Register
Bedsit flats/1 bed flats	23%
2 bed flats/2 bed houses	29%
3 bed houses	19%
4+ bed houses	18%

(Source: G2H Civica April 2025)

The table below shows a summary of housing need (general needs properties) for all priority bands (April 2024 to March 2025) - Stock vs need vs let:

Breakdown of Analysis of Housing Figures in Chart Format:



Source: G2H Civica April 2025, Registered Provider direct returns (2021) and CCC Housing Stock Data (2025)

Type of property	Stock	Need (applicants on the register)	Number of properties let
Bedsit flats/1 bed flats	3,594 General needs only	1,107 incl. GN + Sheltered	323
2 bed flats/2 bed houses	3,673 incl. flats, houses, and bungalows	627 incl. GN + Sheltered	262
3 bed houses	3,098 incl. flats, houses, and bungalows	543 incl. GN + Sheltered	129
4 bed houses	527 incl. flats, houses, and bungalows	131 incl. GN + Sheltered (3+ bedrooms required)	29

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

Applicant Types

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 transcoulfer 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	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
Direct	54	51	37	39	33	29
Homeless	19	19	26	30	36	38
Transfer	27	30	37	31	31	33

Right to Buy Scheme

During 2024-25 there were **18** properties sold under the Right to buy scheme.

The table below shows the number of properties sold under the RTB scheme over most recent 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
2022-23	38
2023-24	17
2024-25	18

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

Making Best Use of the Housing Stock

Under Occupation

As of 31st March 2025, there were **914** (or 15.28%) of sheltered and general needs properties under occupied.

Among the underoccupied households:

- 2 bedrooms: 428 households
- 3 bedrooms: 462 households
- 4 bedrooms: 22 households
- 5 bedrooms: 2 households

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 city, 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 2025, there were **2,156** empty homes classified as empty for council tax purposes. Of these:

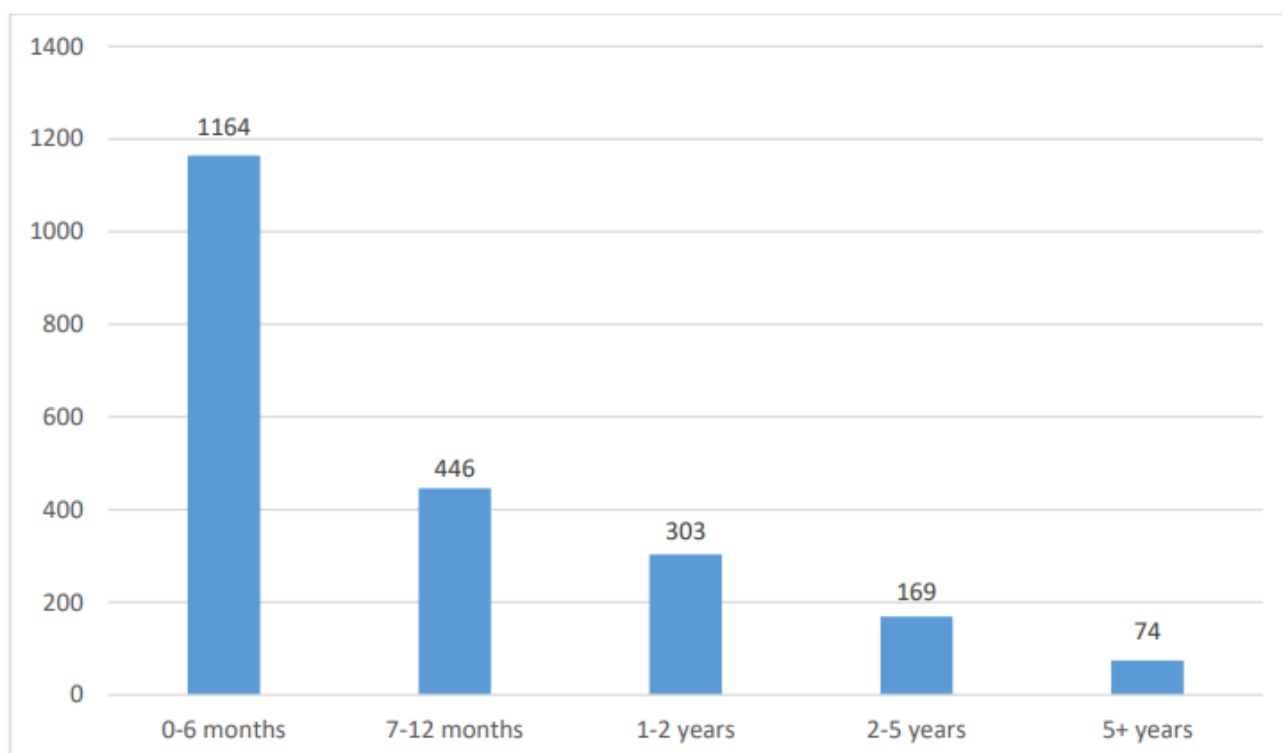
- **2,078** of these were privately owned or owned by Registered Providers.
- **78** were owned by Colchester City Council.

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 slight increase.

Empty Homes in Colchester 2015 to 2025		
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	2.30%
2023	1982	2.35%
2024	2046	2.43%
2025	2156	2.51%

(Source: CCC Empty Homes data)

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



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 city. The team has a strong focus on preventing homelessness and can advise people with housing problems or assist those people in finding somewhere to live.

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

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

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

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

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

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

- Prevented homelessness for **260** households and relieved homelessness for **148** households.
- Accepted a full duty under the homelessness legislation for **420** 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 the last 5 years since the introduction of the Homelessness Reduction Act:

	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024	2024-2025
Homelessness Households Accepted	115	230	185	177	90	223	420
Homelessness Prevention/Relieved	186 prevented 90 relieved	285 prevented 146 relieved	187 prevented 136 relieved	190 prevented 108 relieved	209 prevented 77 relieved	239 prevented 177 relieved	260 prevented 148 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

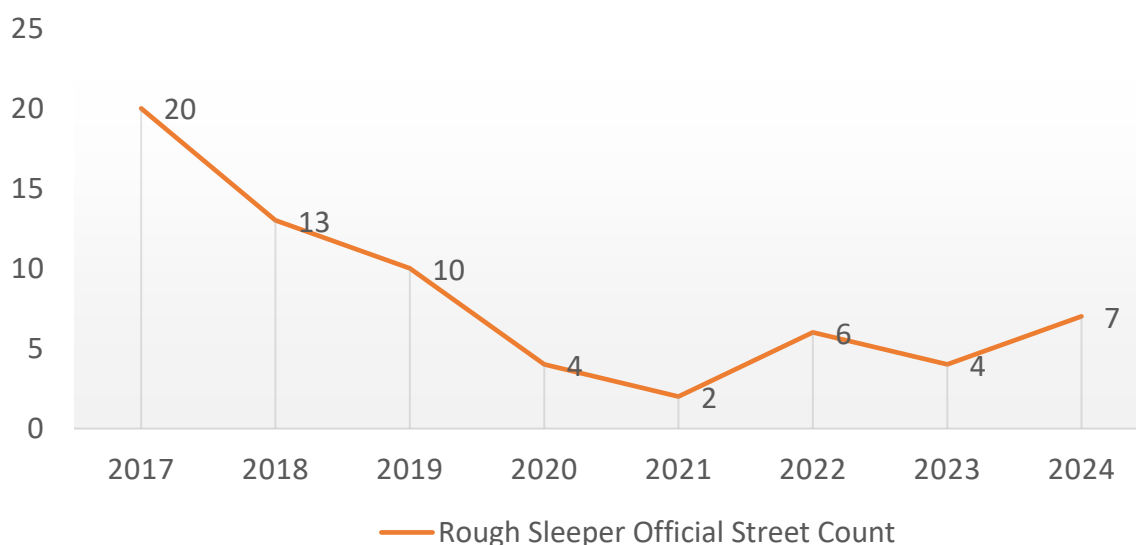
Since 2016 Colchester City Council in conjunction with Colchester Borough Homes has successfully bid for and received funding from the Governments' Rough Sleeper Initiatives programme. This funding has provided an Outreach and specialist support service for rough sleepers or those at risk of sleeping 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.

As above, during 2024-25 the Rough Sleeper Team prevented **29** rough sleepers from homelessness and moved them into accommodation, 7 of these were accommodated into a long-term housing solution. Homelessness was relived for **133** rough sleepers by moving them into emergence or temporary accommodation. **15** rough sleepers were helped to return to the local authority area they came from and where they have support networks.

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 8 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 (TA)

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

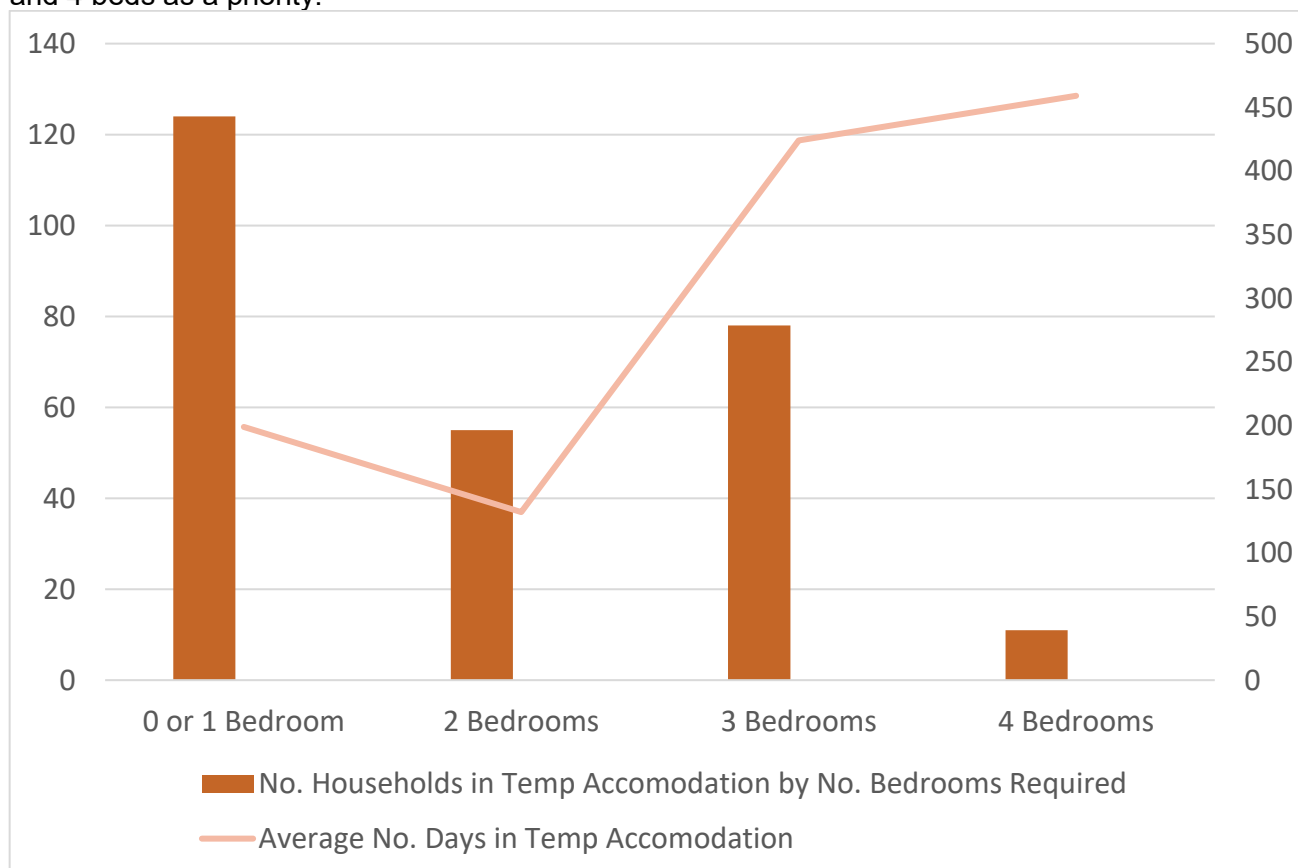
The number of households in temporary accommodation as of 31 March 2025 was **443** (of which **76** households were in B&B; of these, **23** households had lived in B&B for more than **56** days).

Households in Temporary Accommodation (TA)							
"Snap shot" at:	31-Mar-19	31-Mar-20	31-Mar-21	31-Mar-22	31-Mar-23	31-Mar-24	31-Mar-25
Total	179	156	209	230	285	323	456

The increase in the number of households in temporary accommodation between 2022 and 2025 was partly due to the reduction in properties available for households to move on into social housing or private rented sector housing.

The below table shows the number of households in TA 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 TA 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 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
2022/2023	£258,862	£50,000	£308,862
2023/2024	£258,862	£50,000	£308,862
2024/2025	£258,862	£50,000	£308,862

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	2022/ 23	2023/ 24	2024/ 25
For Rent Arrears	8	7	9	0	6	5	8	5
For Anti-Social Behaviour	4	4	11	1	4	3	6	1
For Rent Arrears & Anti-Social Behaviour	1	6	0	0	0	0	0	0
For other reason	0	0	0	0	0	0	0	3 (No right to succession)

(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.



In 2025/26, there were 30 properties that were NOT at Decent Homes standard (a reduction from the figure of 31 properties in 2024/25).

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.

The most recent data is as follows:

<u>SERIOUS HOUSING HAZARDS REMOVED</u>							
2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
326	324	406	220	953	308	180	404

Source: PSH data

<u>HOMES IMPROVED IN THE PRIVATE SECTOR</u>							
2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
112	90	167	179	335	364	390	680

Source: PSH data

<u>MANDATORY HMO LICENSES ISSUED</u>							
2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
23	30	51	133	73	50	84	71

Source: PSH data

<u>FINAL CPNS ISSUED</u>				
2020-21	2021-22	2022-23	2023-24	2024-25
3 – combined value of £60K	6 – combined value of £19,500	2 – combined value of £19,447	2 – combined value of £5,000	3 – combined value of £15,000

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

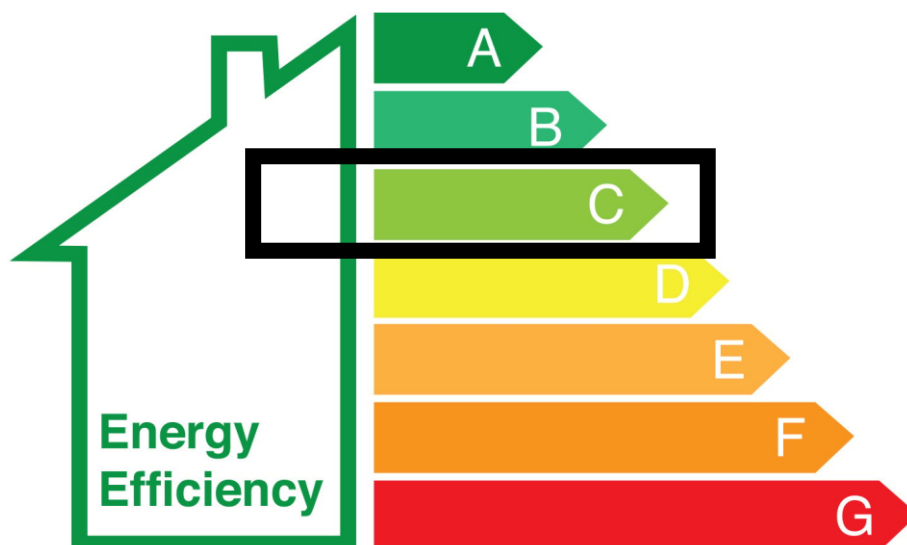
Under the Home Energy Conservation Act 1995 (HECA) Local Authorities have a responsibility to support the improvement of energy efficiency in homes within the private and public sector.

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 2025 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	April 2023	April 2024	April 2025
Fulltime Wheelchair Users (Code 1)	11	36	29	41	28	54
Level Access Shower (Code 2)	241	221	176	237	181	247
Ground floor (Code 3)	168	133	134	141	127	153
Total	420	390	339	419	336	475

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.

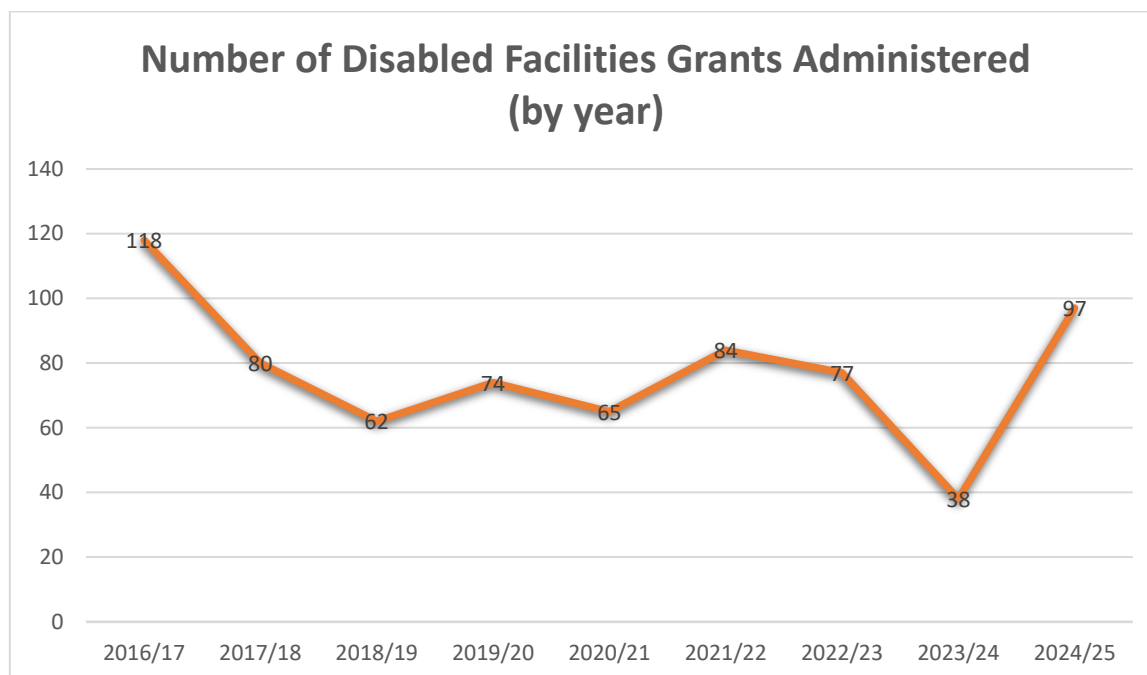
Adaptations

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 2024-25 there were **97** grants paid after completion of works to adapt properties to enable people with disabilities to continue to live in them.



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

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 2024-25 Colchester City Council completed 3 Home Repair Loans.

Home Repair Loans Awarded							
2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
10	6	6	4	2	3	4	3