

## **Colchester Borough Council - Housing and Homelessness Summary Year end 2021-2022**

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

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This bulletin will be published annually. Information will be updated if available.

## Housing Stock in Colchester

Type of home	Percentage of total housing %
Owner Occupied with Mortgage	33.7
Owner Occupied without mortgage	31.4
Private rented	16.2
Rented from Colchester Borough Council	9.5
Rented from a Registered Provider	6.5
Shared ownership	0.3
Living in tied accommodation* or rent free	2.4
<b>Total</b>	<b>100</b>

\* tied accommodation is accommodation provided as a condition of employment

Source: Census 2011 the latest information from the Census 2021 was not available for this at the time of drafting the report

The table below shows the number of dwellings in Colchester by tenure on 1 April 2021 (most recent information available).

Local Authority (incl. owned by other LAs)	Private Registered Provider	Other public sector	Private sector	Total
5,905	5396	23	71,944	83,268

Source: MHCLG live tables

### Number of homes sold under the Right to buy scheme

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

### Empty homes

In April 2022, there were **1,916** homes classified as empty for council tax purposes. Of these **1,791** were privately owned or owned by Registered Providers and **125** were owned by Colchester Borough Council. This definition of empty properties is 'Empty, Unoccupied & unfurnished' which includes short term (possibly vacant between moves) and long term (Uninhabitable/subject to Major Works).

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

0 – 6 months	<b>1008</b>
7 – 12 months	<b>382</b>
1 – 2 years	<b>327</b>
2 – 5 years	<b>137</b>
5+ years	<b>62</b>

## The Housing Register

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

Not everyone on the housing register will be offered a property. Last year (April 2021 – March 2022) there were only **644** lets of affordable housing compared to **2,855** households on the register.

### Households on the register according to band

Banding	Number of households on the register
A	74
B	649
C	847
D	170
E	1100
F	15
<b>Total</b>	<b>2855</b>

*Gateway to Homechoice, 31 March 2022*

### Households on the register according to number of bedrooms required

Number of bedrooms required	Number of households on the register
One	1215
Two	833
Three	681
Four or more	126
<b>Total</b>	<b>2855</b>

*Gateway to Homechoice, 31 March 2022*

### Lettings of affordable housing

Affordable housing includes both Council owned and Registered Provider homes. The table below shows the number of properties let during 2021 – 2022.

Landlord	Number of homes let April 2021 - March 2022
Colchester Borough Council	360
Registered Providers	284
<b>Total</b>	<b>644</b>

Source: Gateway to Homechoice

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'.

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.

Applicant type	Number of applicants housed April 2021 - March 2022
Direct	247
Transfer	215
Homeless	182
<b>Total</b>	<b>644</b>

Source: Gateway to Homechoice

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

## Homelessness and Housing advice

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 - 2022, 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- September 2021	Quarter 3 October- December 2021	Quarter 4 January-March 2022
<b>Homelessness households accepted</b>	<b>49</b>	<b>49</b>	<b>40</b>	<b>39</b>
<b>Homelessness prevention/relieved</b>	<b>41 prevented 28 relieved</b>	<b>26 prevented 38 relieved</b>	<b>48 prevented 21 relieved</b>	<b>75 prevented 21 relieved</b>

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.

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**.

## Development of new homes

Between April 2019 and March 2020, a total of **1124** new homes were built in Colchester and between April 2020 and March 2021 there were **741** new homes built.

*Source: Housing Land Supply Position Statement 2021*

### Number of affordable homes delivered.

During the year April 2021 to March 2022 a total of **117** new affordable homes were delivered in Colchester. The table below shows the affordable housing delivery for the last 3 years.

Type of affordable housing	Number of homes completed		
	2021 – 2022	2020 – 2021	2019 – 2020
Year 1 <sup>st</sup> April to 31 <sup>st</sup> March			
Registered Provider for renting	29	35	159
Shared ownership	10	7	43
Social Rent (CBC)	78	59	35
<b>Total</b>	<b>117</b>	<b>101</b>	<b>237</b>

Source: Registered Provider returns

During 2021 – 2022, the developments where these homes were completed included Creffield Road, Hardings Close, Rowhedge Wharf, Horksley Park, Land north of Dyers Road, Chesterwell Woods, and Stanway.

Colchester Borough Council also purchased back **71** ex local authority properties. These properties were one and two bed flats and maisonettes, two-bed houses, three bed houses and four-bed houses.

The wards in which these properties were situated in Colchester, includes Berechurch, Castle, Greenstead, Lexden and Braiswick, Mile End, New Town and Christ Church, Old Heath and the Hythe, Prettygate, Shrub End, St Anne's and St John's, Rural North, Marks Tey and Layer, Mersea and Pyefleet, Stanway, Dedham and Langham, Tiptree and Wivenhoe. All properties purchased back have been let at a social rent.

### Affordable Home ownership

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

The number of properties bought in Colchester with the support of the Help to buy Equity loans scheme from April 2013 to 31 December 2021 was 2,650 of which **2,202** were first time buyers.

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

Year	Total properties	First time buyers
2013	126	116
2014	258	212
2015	232	185
2016	215	170
2017	398	333
2018	541	445
2019	370	311
2020	231	177
2021	276	256
<b>Total</b>	<b>2650</b>	<b>2,202</b>

Gov UK Help to Buy (Equity Loan Scheme) data

## The Housing Market

### House prices in Colchester

Date	March 2021	March 2022
<b>Average price of home</b>	£342,914	£312,927
<b>Lower quartile price</b>	£232,666	£222,500

Source: Hometrack

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

## Housing in the Private Sector

The Private Sector Housing Team (PSH) are unable to obtain updated information for 2021-2022. The information below relates to 2020 – 2021.

During 2020-21:

The Private Sector Housing (PSH) Team

- Completed **344** inspections and visits to homes in the private rented sector. Many of these were virtual assessments due to the pandemic.
- Received **156** requests from tenants to investigate disrepair in their privately rented property.
- Removed **220** serious hazards including **53** hazards assessed to be Category 1 hazards using the Housing Health and Safety Rating System.
- Improved the safety of **179** homes.
- Issued **133** licences to operate a House in Multiple Occupation.

In addition, Colchester Borough Council needed to serve:

- **4** Improvement Notices and **1** Suspended Improvement Notice for Category 1 and 2 hazards on non-compliant landlords, to secure compliance with housing standards.
- **2** Prohibition Orders on **2** properties/parts of properties that were considered too unsafe to be lived in.
- **2** other statutory notices were served requiring works under the Environmental Protection Act 1990. **1** of these notices required the Council to undertake the works in default of the property owner as they were unable to comply with the notice.
- **7** Notices of Intent to serve financial penalties on individuals or companies managing properties without being members of an approved property management redress scheme with **2** of these proceeding to the issue of a Final Notice.

- **5** Notices of Intent to serve Civil Penalty Notices were served on property owners for offences, as an alternative to taking prosecution proceedings under the Housing Act 2004. **3** of these have proceeded to the issue of a Final Civil Penalty Notice.

## Assistance to homeowners

Colchester Borough Council administers Disabled Facilities Grants (DFGs) to criteria set out by the Government. 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.

In 2021-22 Colchester Borough Council completed **2** Home Repair Loans. This is an income based, 'means tested' loan, secured on the property, and is available to homeowners and leaseholders to repair and maintain their property.