



Colchester  
City Council

Housing Strategy  
Place & Client

# Housing & Homelessness Summary

1 April 2022 - 31 March 2023

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

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***Information included is the most up to date available at the time of publishing.***






*This bulletin will be published annually.*

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# HOUSING STOCK IN COLCHESTER

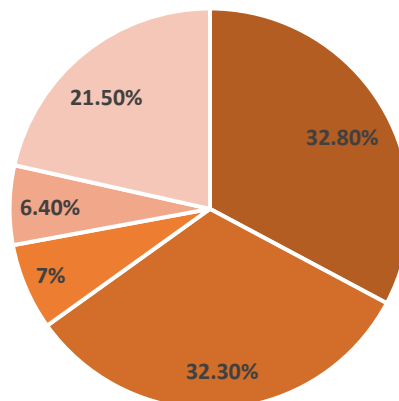
## Dwellings In Colchester By Tenure

Within Colchester, there has been a net increase of 1,034 in the total number of dwellings from 1 April 2021 to 31 March 2022 (information for 1 April 2022 to 31 March 2023 will be available in July 2023).

	Local Authority (Including owned by other LAs)	Private Registered Provider	Other Public Sector	Private Sector	Total
April 2021	5,905	5,396	23	71,994	83,268
Change					
April 2022	5,907	5,400	16	72,979	84,302

(Source: GOV.UK ([www.gov.uk](http://www.gov.uk)) - Live tables on Dwelling Stock)

## Tenure Profile of Existing Households in Colchester



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

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

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

During 1 April 2022 to 31 March 2023 there were **38** properties sold under the Right to Buy scheme and **2** open market sales (with agreement from the portfolio holder, two properties from CCC's social housing stock were sold on the open market due to cost viability of bringing them up to an EPC rating of 'C').

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

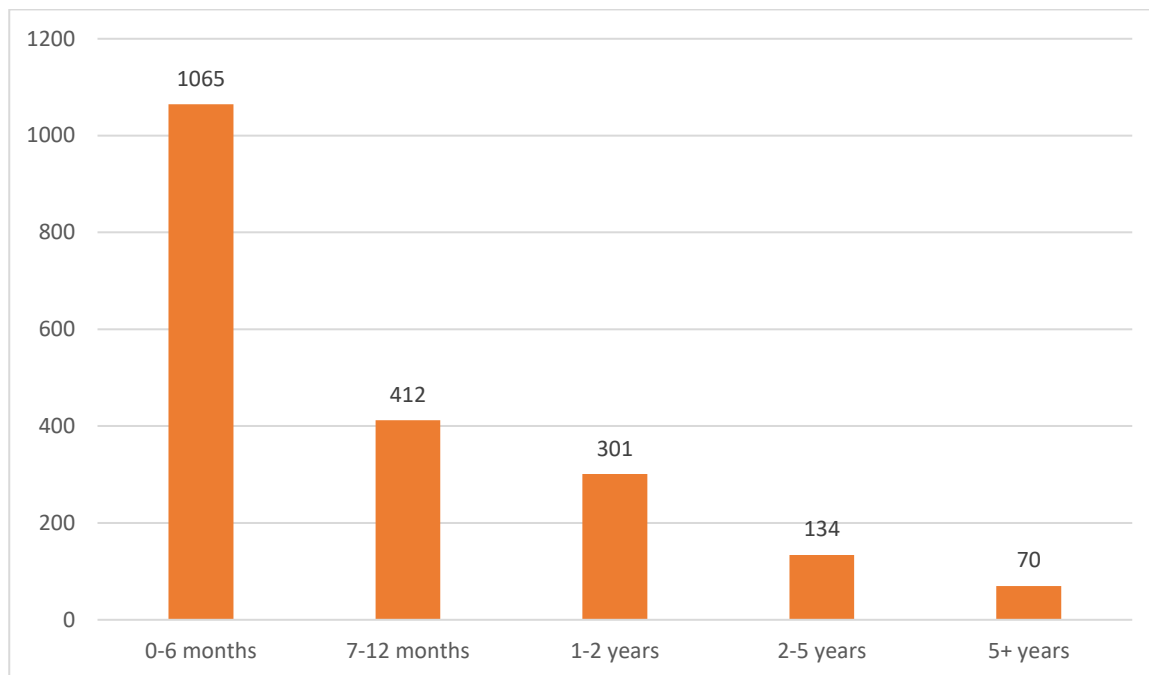
## Empty Homes

The definition of empty properties is 'Empty, Unoccupied & Unfurnished' which includes short term (possibly vacant between moves) and long term (uninhabitable/subject to Major Works).

On 1 April 2023, there were **1,982** homes in Colchester classified as empty.

Of these, **1,870** were privately owned or owned by Registered Providers and **112** were owned by Colchester City Council.

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



*(Source: CCC Empty Homes Data, Council Tax Team)*

# THE HOUSING REGISTER

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

Not everyone on the housing register will be offered a property. Last year (1 April 2022 – 31 March 2023) there were **702** lets of affordable housing compared to **2,561** households on the register.

## Households on the Register According to Band (31 March 2023)

Banding	Number of Households on the Register
A	88
B	646
C	748
D	154
E	923
F	2
Total	2,561

(Source: Gateway to Homechoice)

## Households on the Register According to Number of Bedrooms Required (31 March 2023)

Number of Bedrooms Required	Number of Households on the Register
One	1,098
Two	743
Three	585
Four or more	127
Total	2,561

(Source: Gateway to Homechoice)

## Lettings of Affordable Housing

Affordable housing includes both Council owned and Registered Provider homes. The table below shows the number of properties let (1 April 2022 – 31 March 2023). Registered Providers of social housing are independent societies, bodies of trustees or companies established for the purpose of providing low-cost social housing for people in housing need on a non-profit-making basis. They are also known as 'housing associations'.

Landlord	Number of Homes Let
Colchester City Council	401
Registered Providers	301
Total	702

(Source: Gateway to Homechoice)

### Lettings Via Applicant Type (Direct, Transfer, Homeless)

The table below shows the total number of Colchester applicants who were housed via Gateway to Homechoice according to their application type.

Applicant Type	Number of Homes Let
Direct	272
Transfer	217
Homeless	213
<b>Total</b>	<b>702</b>

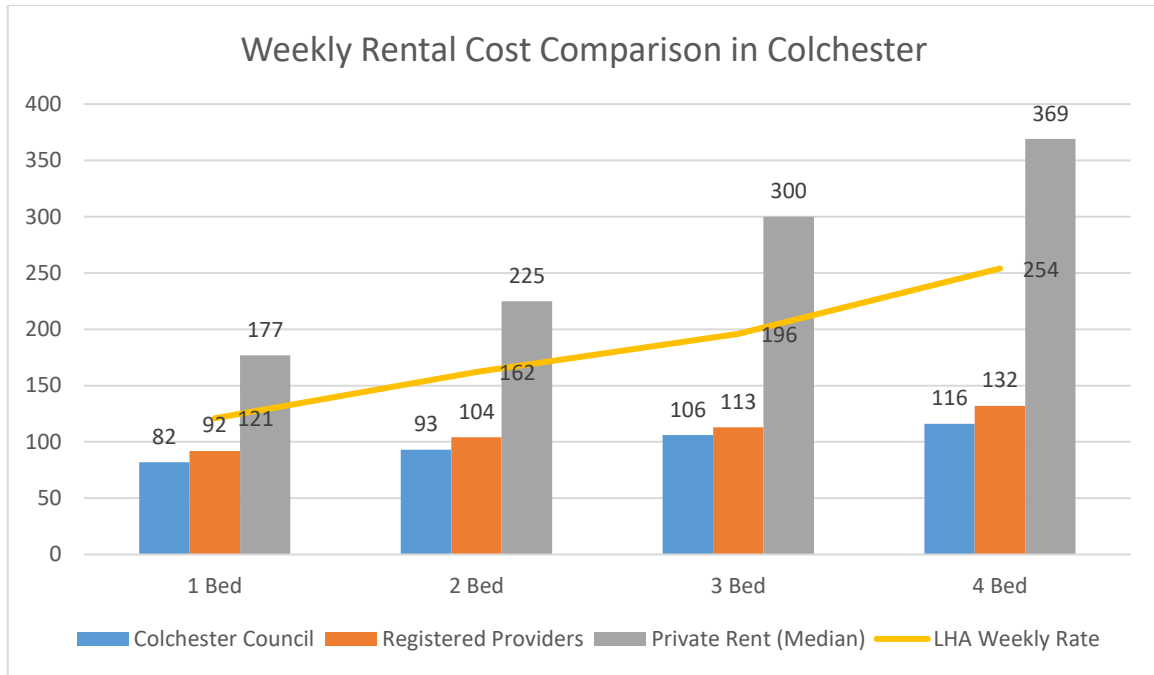
*(Source: Gateway to Homechoice)*

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

# COST OF RENTING

The graph below shows a comparison of the weekly rental costs (in £) for properties owned by Colchester City Council, other Registered Provider properties and privately rented properties (using the median average private rental costs).

The yellow line shows the maximum weekly contribution that households can receive from Local Housing Allowance (which falls significantly below the cost of renting privately).



(Source: Hometrack and GOV.UK Livetables)

In April 2023, the cost of renting privately had risen by an average of 9% in the East of England, compared to renting in April 2022. In the same period, the cost of renting a property owned by Colchester City Council rose by 7%.

The Local Housing Allowance has remained frozen since 2020.

# HOMELESSNESS & HOUSING ADVICE

The Housing Solutions Team provides free, expert housing advice to residents of all tenures in the city. The team has a strong focus on preventing homelessness and can advise people with housing problems or assist those people in finding somewhere to live.

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

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

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

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

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

From 1 April 2022 to 31 March 2023, the Housing Solutions Team;

- Prevented homelessness for **209** households and relieved homelessness for **77** households.
- Accepted a full duty under the homelessness legislation for **90** 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 April 2022 – March 2023:

Time Period	Quarter 1-	Quarter 2	Quarter 3	Quarter 4
	April – June 2022	July-September 2022	October-December 2022	January-March 2023
<b>Full Duty Accepted</b>	24	38	24	4
<b>Homelessness prevention/relieved</b>	58 prevented 27 relieved	63 prevented 20 relieved	45 prevented 19 relieved	43 prevented 11 relieved

During 1 April 2022-31 March 2023, the Rough Sleeper Team:

- Provided **137** clients with support, advice, and assistance to help them move off the streets
- Housed **53** rough sleepers into more settled accommodation through friends, the Private Rented Sector, Supported Housing, Social Housing.
- Helped **29** rough sleepers to return to the local authority area they came from and where they have support networks.

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

The number of households in temporary accommodation as of 31 March 2023 was **285**.

# DEVELOPMENT OF NEW HOMES

## Delivery of New Homes

Between April 2021 and March 2022, a total of **1,034** new homes were completed in Colchester (against a target of 920 and compared to 741 completed between April 2021 and March 2022).

(Source: Housing Land Supply Position Statement 2022)

## Delivery of Affordable Homes

From 1 April 2022 to 31 March 2023, a total of **172** new affordable homes were delivered in the City of Colchester. The below table shows affordable homes completed per quarter.

2022-23	Q1 Apr-Jun	Q2 July-Sep	Q3 Oct-Dec	Q4 Jan-Mar	Total for Year
<b>Total</b>	<b>17</b>	<b>24</b>	<b>39</b>	<b>92</b>	<b>172</b>

The below table shows the number of affordable home delivered by type between 1 April 2022 to 31 March 2023.

Type of Affordable Housing	Number of Homes Completed		
	2022-2023	2021-2022	2020- 2021
<i>(Year 1<sup>st</sup> April to 31<sup>st</sup> March)</i>			
<b>Registered Provider for Renting</b>	<b>47</b>	<b>29</b>	<b>35</b>
<b>Shared Ownership</b>	<b>53</b>	<b>10</b>	<b>7</b>
<b>Social Rent (CCC new build and Acquisition)</b>	<b>62</b>	<b>78</b>	<b>59</b>
<b>First Homes</b>	<b>10</b>	<b>N/A</b>	<b>N/A</b>
<b>Total</b>	<b>172</b>	<b>117</b>	<b>101</b>

(Source: Registered Provider Returns )

The developments where these homes were completed included Gosbecks Farm, Severalls, Eight Ash Green, Colchester Road West Bergholt, Wyvern Farm, Butt Road, Cowdray Centre, and Military Road.

## Affordable Home Ownership

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

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

Both schemes ran simultaneously during Q2 of 2021.

The number of properties bought in Colchester with the support of the Help to buy Equity loans scheme from April 2013 to 31 December 2022 was **2,784** of which **2,336** 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
2022	218	218
<b>Total</b>	<b>2,865</b>	<b>2,423</b>

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

### **First Homes**

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

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

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

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

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

### **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.

# THE HOUSING MARKET

## National Trends

- Average UK house prices increased by 5.5% in the 12 months to February 2023, down from 6.5% in January 2023.
- The average UK house price was £288,000 in February 2023, which is £16,000 higher than 12 months ago, but £5,000 below the recent peak in November 2022.
- Average house prices increased over the 12 months to £308,000 (6.0%) in England, £215,000 in Wales (6.4%), £180,000 in Scotland (1.0%) and £175,000 in Northern Ireland (10.2%).

(Source: ONS Data)

## House Prices in Colchester

Date	Feb 2021	Feb 2022	Feb 2023
Average price of home	£328,024	£339,571	£373,664
Lower quartile price	£222,000	£230,000	250,000

(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.

## Local House Prices

Looking at overall average prices (see table below) we can see that all neighbouring local authorities saw an increase in price between February 2022 and February 2023. The average across all local authority areas was an increase of **£24,790 or 7.8%**.

Overall Average Prices (Quarter Ending)						
	No. of Sales (Mar 22-Feb 23)	Feb 22	Feb 23	Changes	Difference	
Braintree	1,782	£368,648	£379,991	↑	+£11,343	+3%
Colchester	2,219	£339,571	£373,664	↑	+£34,093	+10%
Ipswich	1,458	£240,381	£267,739	↑	+£27,359	+11.4%
Maldon	704	£443,928	£468,403	↑	+£24,475	+5.5%
Tendring	2,090	£289,296	£305,943	↑	+£42,926	+15.1%
Chelmsford	2,090	£461,449	£469,995	↑	+£8,546	+1.9%

(Source: Hometrack)

Looking at lower quartile average prices (see table below) we can see that all neighbouring local authorities saw an increase in price between February 2022 and February 2023. The average across all local authority areas was an increase of around **£19,600 or 8.4%**.

Overall Lower Quartile Prices (Quarter Ending)					
	Feb 22	Feb 23	Changes	Difference	
Braintree	£260,000	£275,000	↑	+£15,000	+5.8%
Colchester	£230,000	£250,000	↑	+£20,000	+8.7%
Ipswich	£175,000	£200,000	↑	+£25,000	+14.3%
Maldon	£285,000	£322,500	↑	+£37,500	+13.2%
Tendring	£195,000	£205,000	↑	+£10,000	+5.1%
Chelmsford	£310,000	£320,000	↑	+£10,000	+3.2%

(Source: Hometrack)

# HOUSING IN THE PRIVATE SECTOR

## Key Statistics and Outcomes for 2022/23:

- 592 inspections and visits for all purposes.
- 308 serious housing hazards removed through all activity by the team.
- 364 dwellings improved and made safer through removal of housing hazards.
- £57,000 (approx.) income generated through HMO licensing activity.
- £7,490 income generated through commercial services.
- £19,447 income generated through service of enforcement notices and Civil/Financial penalty notices.

## Houses in Multiple Occupation (HMOs)

Houses in Multiple Occupation (HMOs), such as shared houses or bedsit type accommodation are a growing sector within Colchester's private rented market as the only affordable housing option for many Colchester residents.

The PSH team inspects HMOs and licences those HMOs that are required to be licensed (those HMOs that have 5 or more occupiers). A fee is paid for an HMO licence application.

All complaints or reports about suspect HMOs, the conditions in an HMO (whether licensable or not) and unlicensed HMOs are investigated and enforcement action taken as appropriate.

In 2022-2023:

- 128 HMOs inspected.
- 50 HMO licences issued and those HMOs deemed safe and compliant with standards.
- 77 HMOs improved and made safer by requiring works to remove housing hazards, improve amenities and to provide suitable property management.
- Further income generated through issuing 2 x Civil Penalty Notices on non-compliant landlords for failure to licence offences and 1 x Civil Penalty Notice for the offence of failure to comply with HMO management regulations.
- 6 HMO licences varied.
- 5 HMO licences revoked.

## ASSISTANCE TO HOMEOWNERS

Colchester City Council administers Disabled Facilities Grants (DFGs) to criteria set out by the Government. In 2022-23 there were **77** grants paid after completion of works to adapt properties to enable people with disabilities to continue to live in them.

In 2022-23 Colchester City Council completed **3** 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.