

Colchester Borough Council- Housing Trends Quarterly Report – February 2015

Data on the housing market, housing register, new affordable homes and the homelessness and housing options service

This bulletin contains information on Colchester Borough Council's housing service.

If any of this information is to be used in any publicity, please contact Tina Hinson, Housing Strategy Manager on tel: (01206) 506903 or email: tina.hinson@colchester.gov.uk

This bulletin will be published quarterly. Information will be updated if available, however please note some information is only produced annually.

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
Total	100

* tied accommodation is accommodation provided as a condition of employment

Source: Census 2011

Number of empty homes

On 29th January 2015 there were 1,486 empty homes reported as empty for council tax purposes. 1,416 of these were privately owned or owned by Registered Providers. 70 were owned by Colchester Borough Council.

Number of homes sold under the Right to buy scheme

Between April 2013 to March 2014 there were 28 Council homes sold to tenants under the national Right to Buy scheme. In the last quarter, September to December 2014 there were 8 council homes sold under the scheme. This brings the total to 30 council homes sold since April 2014.

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 five bands (Bands A - E), depending on the assessed level of housing need.

Not everyone on the housing register will be offered a property. Last year (April 2013 – March 2014) there were only 725 lets of affordable housing compared to nearly 4000 households on the register.

Households on the register according to band

Banding	Number of households on register
A	116
B	449
C	1118
D	217
E	1927
Total	3827

Gateway to Homechoice, 31 December 2014

Households on the register according to number of bedrooms required

Number of bedrooms required	Number of households on the register
One	1071
Two	1446
Three	1047
Four or more	263
Total	3827

Gateway to Homechoice, 31 December 2014

Lettings of affordable housing

Affordable housing includes both Council owned and Registered Provider homes. These are lets to new tenants of affordable housing.

Landlord	Number of homes let April 2013 - March 2014
Colchester Borough Council	444
Registered Providers	281
Total	725

Source: Gateway to Homechoice, 1 April 2014

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'.

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 services

The Housing Options 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.

For the year 2013 -14, the housing options service;

- Advised 968 households on matters such as how to secure their own accommodation or housing related problems such as rent arrears or an eviction notice
- In conjunction with partner organisations, prevented homelessness for 616 households by giving advice on budgeting, defending illegal evictions, negotiating with landlords and helping them secure alternative accommodation
- Accepted a duty under the homelessness legislation for 197 households and helped them into accommodation.

Development of new homes

Number of homes delivered

Between April 2013 and March 2014 a total of 725 new homes were built in Colchester.

Source: Annual Monitoring Report, 2014.

Number of affordable homes delivered

During the year April 2013 to March 2014 a total of 103 new affordable homes were completed in Colchester. Areas where these homes were built included; Severalls Hospital site, Layer Road, The Garrison, Jarmin Road, Stanway and Turner Road.

Tenure	Number of homes
Registered Provider for renting	84
Shared ownership	12
Homebuy/Firstbuy	7
Total	103

Source: Registered Provider returns

Homebuy Direct is a National scheme for people who could not afford to buy on the open market. It offers equity loans towards the purchase of a new build home on selected newly built schemes.

Firstbuy is a government backed scheme to encourage home ownership. The government subsidises the deposit for first time buyers by providing an equity loan.

The Housing Market

House prices in Colchester

Date	November 2013	November 2014
Average price of home	£214,556	£224,773
Lower quartile price	£149,995	£153,559

Source: Hometrack

This table above compares the changes in both the overall average house price and the average lower quartile house price from the previous year. The lower quartile house price is the bottom of the Market - usually smaller homes and flats.

Assistance to home owners

Colchester Borough Council administers Disabled Facilities Grants to criteria set out by the Government. In 2013-14 there were 56 grants paid after completion of works to adapt properties to enable people with disabilities to continue to live in them. During the same period 70 were approved.

In 2013-14 Colchester Borough Council also awarded 11 Home Repair Loans. This 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.