

**Colchester City Council
Preferred Options
Local Plan Topic Paper
Housing
November 2025**



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Executive Summary

The UK is facing a long-standing housing crisis, with demand for secure, affordable, and well-located homes significantly outpacing supply. This national challenge is reflected at the local level in Colchester, as an area facing a pressing need for well-planned housing that can accommodate both the existing population and future generations. There are currently 449 households in temporary accommodation, highlighting the urgent need for long-term housing solutions. The emerging New Colchester Local Plan responds to this by setting out a clear strategy to deliver the homes needed over the plan period (2025–2041), addressing issues of housing supply, affordability, and the specific needs of different community groups including students, older people, rural workers, and the Gypsy and Traveller community. The proposed policies are designed to address the growing demand for housing and community needs while ensuring that development aligns national housing objectives and reflects best practice in urban planning.

Policy ST5: Colchester’s Housing Need, sets out Colchester’s approach to meeting future housing needs over the plan period 2025–2041, identifying a minimum requirement of 20,800 new homes. This is calculated using the Government’s standard method which results in a requirement of 1300 new homes per annum. The various studies that have been commissioned to inform this Local Plan have not identified any exceptional circumstances that would justify using a lower figure.

To meet this target, the Local Plan factors in existing commitments, initial phases of delivery at the Tendring Colchester Borders Garden Community, and a realistic windfall allowance of 2,200 homes. After deducting these from the overall need for 20,800 new homes, there is a need to allocate additional land for at least 10,783 additional dwellings. Accordingly, Policy ST5 allocates 49 specific sites and 3 Opportunity Areas, providing land for a total of 11,089 homes, slightly exceeding the minimum requirement.

Other policies within the plan address housing mix, the need for affordable housing, and housing for specific groups including gypsies and travellers.

The policies are informed by an up-to-date evidence base including a Local Housing Needs Assessment, a Strategic Land Availability Assessment, Call for Sites Report, Settlements evidence reports, Essex County Council’s Housing LIN Study and a Gypsy and Traveller Accommodation Assessment.

1.0 Introduction and Purpose

- 1.1 To help with the consideration, interpretation and consultation on the Preferred Options Regulation 18 Plan and later stages of plan making, a series of Topic Papers have been prepared which summarise the evidence base and details how this evidence has helped shape the policies in the Preferred Options Local Plan. These Topic Papers are 'live' documents and will be updated as the plan making process progresses.
- 1.2 This is the Housing Topic Paper which covers both Housing Need & Supply (the quantity of housing the City is required to deliver) and Housing Mix (the type and tenure of homes needed). It does not cover spatial strategy (where growth is directed), settlement hierarchy or site-specific allocations, which is covered in the Spatial Strategy and Site Allocation Process Topic Papers. This Housing Topic Paper brings together the various strands of evidence about housing that have been used in drafting the following Strategic Policies within the Preferred Options Local Plan:
- Provision for Homes and Jobs: Policy ST5: Colchester's Housing Need
 - Homes: Policy H1: Housing Mix
 - Homes: Policy H2: Affordable Housing
 - Homes: Policy H3: Student Accommodation
 - Homes: Policy H4: Houses in Multiple Occupation
 - Homes: Policy H5: Specialist Housing including Housing for an Aging Population
 - Homes: Policy H6: Self and Custom Build
 - Homes: Policy H7: Gypsies, Travellers and Travelling Showpeople
 - Homes: Policy H8: Rural Workers Dwellings
- 1.3 The Topic Paper summarises the relevant evidence base documents, which are:
- [Colchester Local Housing Needs Assessment \(PDF, 1.46MB\)](#)
 - [CBC-Evidence-base-and-supporting-documents-SLAA---Site-Assessments-Report---Stage-1-SLAA - Site Assessments Report - Stage 1_compressed \(1\).pdf](#)

- [CBC-Evidence-base-and-supporting-documents-SLAA---Site-Assesment-Report---Stage-2-with-Appendix-SLAA - Site Assesment Report - Stage 2 with Appendix \(1\) \(1\)_compressed \(1\).pdf](#)
- [Gypsy and Traveller Accommodation Assessment \(GTAA\) \(PDF, 856KB\) \(Note re confirmation from ORS implications of changes to NPPF / PPG December 2024 \)](#)
- [CBC-null-call-for-sites-report-Call for Sites Report .pdf](#)
- [Supported and Specialist Housing and Accommodation Needs Assessment for Essex County Council](#)
- [Colchester Whole Plan Viability Assessment \(as relevant to Housing Topic\)](#)
- [Sustainability Appraisal supporting the Preferred Options Local Plan](#)

1.4 These documents provide recently prepared, comprehensive and robust evidence sources that are drawn on at various points throughout the paper and have informed the Plan. Much of the evidence is lengthy, technical, and in part complex. The Topic Papers aim to help make the evidence clearer where necessary and also bridge the gap between the evidence and how it has informed the plan.

1.5 Other relevant Topic Papers include:

- Spatial Strategy
- Site Allocation Process
- Whole Plan Viability.

2.0 Background

2.1 National Context

In July 2024, the Deputy Prime Minister and Secretary of State for Housing, Communities and Local Government released a Ministerial Statement titled "Building the homes we need". The statement makes clear the Government's commitment to delivering sustained economic growth and at the heart of this is delivering housing reform. The Ministerial Statement was accompanied by new housing need figures for all local planning authorities, with the standard method for Colchester increasing from 1,043 to 1,290 dwellings per annum.

2.2 In December 2024, an updated National Planning Policy Framework (NPPF) was published. Alongside the NPPF, housing need figures for local planning authorities were confirmed. Colchester City Council's final per annum need was defined as 1,300 dwellings per annum. The Government's commitment to housing growth was retained, with the Government targeting the delivery of 370,000 new homes per annum over a five-year period.

2.3 A need of 1300 new dwellings per annum for Colchester, equates to a total of 20,800 new dwellings required over the plan period of 2025 to 2041. This figure is calculated in accordance with the National Planning Policy Framework (NPPF) and Planning Practice Guidance (PPG).

2.4 Chapter 5 of the NPPF is entitled Delivering a Sufficient Supply of Homes and sets out the national policy requirements in respect of planning for new housing. The PPG provides further detailed guidance on various housing matters including needs assessment and housing land supply and delivery.

2.5 Housing Need

Housing need is the first step in deciding how many new homes need to be planned for. The NPPF expects that strategic policy-making authorities will follow the standard method set out in the PPG for assessing local housing need. The standard method uses a formula that incorporates a baseline of local housing stock which is then adjusted upwards to reflect local affordability pressures to identify the minimum number of homes expected to be planned for. This identifies a minimum annual housing need figure and ensures that plan-making is informed by an unconstrained assessment of the number of homes needed in an area. It is important to note that it does not produce a housing requirement figure.

2.6 The housing need for Colchester is 1300 dwellings per annum. There are no exceptional circumstances which justify a departure from the Standard Method.

2.7 Housing Requirement

The housing requirement is the minimum number of homes that a plan seeks to provide during the plan period. The standard method provides the starting point when preparing the housing requirement figure in the Local Plan. Once the need is known, the Council must then make an assessment of the number of new homes that can be provided in the area. This should be justified by evidence on land availability, constraints on development and any other relevant matters.

- 2.8 In Colchester the housing requirement in the draft Local Plan is 1300 dwellings per annum. The Local Housing Need Assessment did not identify any circumstances to justify a departure from the use of the figure generated by the standard method and neither did any of the evidence that was produced to inform the Local Plan. Although concerns were raised about infrastructure capacity and wastewater, they were not considered to be unsurmountable.

3.0 Evidence Base and Approach to the New Local Plan

- 3.1 Meeting future housing needs is a key challenge for the Local Plan. The plan must seek to provide for the delivery of an appropriate number of homes, of the right size, tenure and type, and in appropriate locations, to meet identified housing needs. The NPPF requires that a local housing need assessment (LHNA) is conducted using the standard method in national planning guidance. The outcome of the standard method is a minimum starting point for establishing a housing requirement for the local plan area. As part of the assessment of local housing needs, the specific needs of different household groups must also be met, including affordable housing and for those with specialist needs. The local housing needs assessment informs the 'housing requirement' for the City to be delivered over the plan period 2025 – 2041.
- 3.2 To inform the housing requirement, the Council commissioned the Colchester Local Housing Need Assessment (LHNA) to provide evidence regarding the overall housing need across the City, over the plan period 2025 – 2041.
- 3.3 The [LHNA](#) was carried out by Icen Projects. An initial report was produced in June 2024 with an update added as Appendix A to the document in September 2024 to reflect the changes proposed to the NPPF in July which were confirmed in December 2024.
- 3.4 The LHNA confirmed that the Standard Method showed a need for 1,043 dwellings per annum (over the plan period from 2023 to 2041 period). This could support up to 21,400 additional jobs in Colchester. This figure was derived from the Standard Method in place at the time and was based on household growth of 773 per annum and an uplift for affordability of 35%
- 3.5 The LHNA did not consider that any exceptional circumstances exist to justify a departure from the Standard Method in Colchester.
- 3.6 The analysis identified a notable need for affordable housing, and when looking at needs from households unable to buy OR rent, the analysis suggested a need for 877 affordable homes per annum across the city.
- 3.7 The analysis suggests that affordable housing delivery should be maximised where opportunities arise, but caution should be used in trying to make any direct links between the affordable need and the overall need. This is because part of the affordable need is existing households who already have accommodation (and therefore do not give rise to a net need for housing) and also because the role of the wider housing market needs to be understood – particularly the extent to which the private rented sector provides benefit supported lettings to those unable to afford.

- 3.8 An affordable housing target was not provided as the amount of affordable housing delivered will be limited to the amount that can viably be provided.
- 3.9 The analysis suggests there will be a need for both social and affordable rented housing – the latter will be suitable, particularly for households who are close to being able to afford to rent privately and possibly also for some households who claim full Housing Benefit. It was however clear that social rents are more affordable and could benefit a wider range of households – social rents could therefore be prioritised where delivery does not prejudice the overall delivery of affordable homes.
- 3.10 In July 2024, the new labour government announced a consultation on changes to the NPPF. As part of this consultation, they made proposed changes to the standard method for calculating housing need. This approach was subsequently formalised in December 2024.
- 3.11 The simplified approach amended Step 1 and 2 and removed Step 3 and 4 from the previous calculations. Step 1 is no longer linked to demographic projections and is now a flat 0.8% growth in housing stock per annum. Step 2 continues to be an affordability uplift but with two modifications. Firstly, rather than taking the most recent year’s affordability ratio an average of the last three years is used. Secondly, rather than add a 0.25% uplift for every 1% above 4 the affordability ratio is, the uplift is now 0.6%. The table below sets out the Standard Method for Colchester.

	Colchester
Total Dwelling Stock 84,917	84,917
Step 1. Annual Dwellings Stock Increase (0.8%)	679
Average Affordability Ratio (2021-23)	9.99
Uplift 90%	90%
Step 2. Housing Need	1290 #

Note: this figure was subsequently adjusted in December 2024 to 1300

- 3.12 The final figure of 1300pa represents an increase of 257 dwellings per annum or 24% from the previous standard method of 1,043 dpa. The report also estimated there would be a need for 941 affordable homes per annum, compared with 877 in the original report analysis – a 7% increase.
- 3.13 The annual housing requirement is used to inform the housing target within the Local Plan for the period to 2041. This equates to a need to plan for 20,800 new homes over the plan period.

3.14 Housing Supply

Once the additional number of homes needed has been confirmed, the Council must identify sufficient land for the dwellings to be delivered. The land requirement is made up of existing sites with planning permission, sites already allocated in the adopted Local Plan that remain deliverable and new site allocations. This approach determined that land for a minimum of 10,783 new dwellings was required to be allocated. A summary of the numbers is seen below.

Housing Supply as at 31st December 2024	Net New Homes
Existing Commitments (sites with planning permission)	6,117
Tending Colchester Borders Garden Community	1,700
Windfall Allowance	2,200
Minimum Local Plan Allocations Required	10,783
TOTAL SUPPLY	20,800

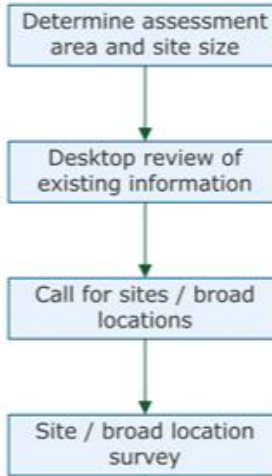
3.15 Allocations

In order to identify sufficient new land allocations, the Council undertook a land availability assessment. The purpose of the assessment is to identify a future supply of land which is suitable, available and achievable for housing (and economic development) uses over the plan period. The assessment is an important source of evidence to inform plan-making but does not in itself determine whether a site should be allocated for development. It is the role of the assessment to provide information on the range of sites which are available to meet the Council's requirements, but it is for the development plan itself to determine which of those sites are the most suitable to meet those requirements.

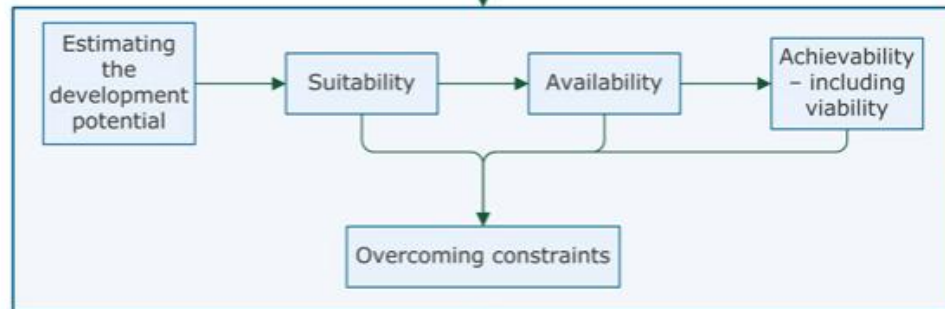
3.16 The assessment followed a process set out in the PPG and shown in the flowchart on the next page. It did the following;

- identified sites and broad locations with potential for development;
- assessed their development potential; and
- assessed their suitability for development and the likelihood of development coming forward (the availability and achievability).

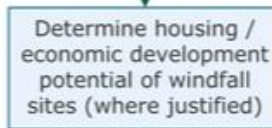
Stage 1 - Site / broad location identification



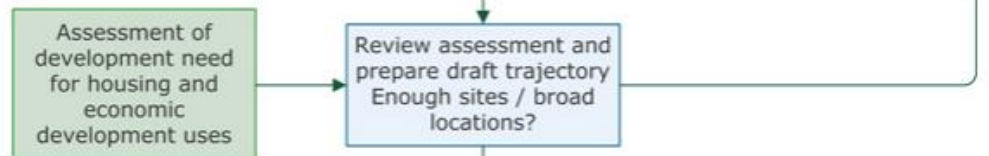
Stage 2 - Site / broad location assessment



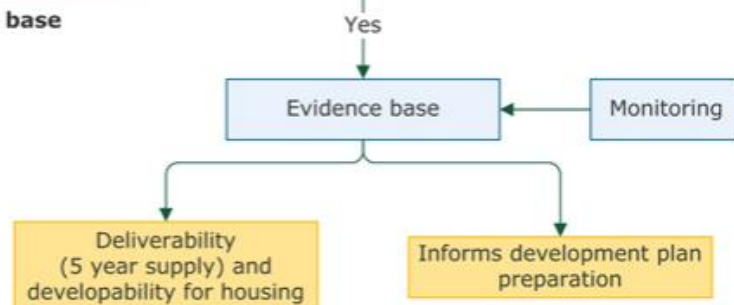
Stage 3 - Windfall assessment



Stage 4 - Assessment review



Stage 5 - Final evidence base



- 3.17 In order to be transparent and to identify as many potential sites as possible the Council undertook a Call for Sites exercise. This resulted in 195 sites being put forward. In addition, and to ensure all suitable sites were considered, a desktop review was undertaken. This added a further 80 sites into the assessment.
- 3.18 Having established a list of potential sites combining those promoted through the Call for Sites and those identified through the desktop study, these sites were assessed through the Strategic Land Availability Assessment (SLAA). This is a key evidence document required in considering site allocations. The SLAA used set criteria for evaluating the development potential of land. Further details about this process are available in the Site Allocations Topic Paper [PO Site Allocation Process Topic Paper.pdf](#)
- 3.19 The SLAA provides a high-level consideration of potential future supply of land and does not in itself determine whether a site should be allocated for development. SLAA sites were considered in combination with the emerging spatial strategy, settlements evidence, housing and employment targets, emerging evidence on environment and infrastructure (where available) and the Sustainability Appraisal.
- 3.20 Policy ST5 Colchester's Housing Need allocates 49 sites along with 3 Opportunity Areas to provide land for 11,089 residential dwellings. This makes the total supply planned for to 21,106 dwellings, 306 dwellings above the minimum requirement. This small buffer provides flexibility.

3.21 Windfall

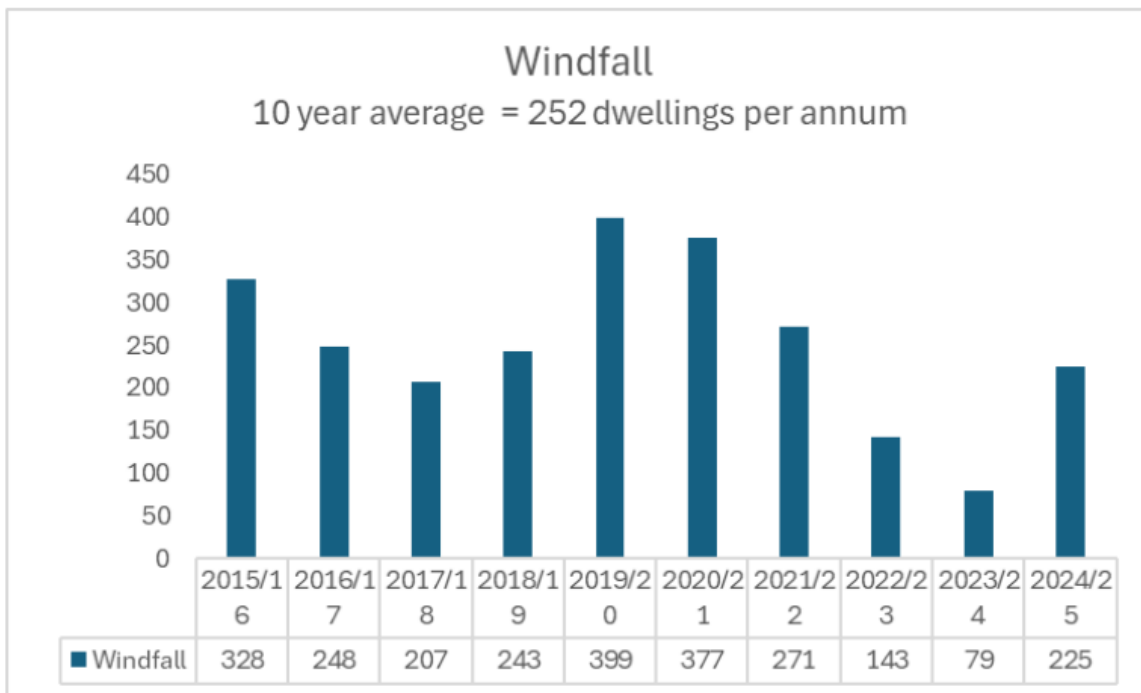
Due to historic trends of windfall within the City, the Council have incorporated a windfall allowance within the future housing supply in line with paragraph 75 of the NPPF and the PPG. Although there is no universal formula to account for the anticipated windfall, there does need to be compelling evidence to justify the inclusion. The NPPF states;

Where an allowance is to be made for windfall sites as part of anticipated supply, there should be compelling evidence that they will provide a reliable source of supply. Any allowance should be realistic, having regard to the strategic housing land availability assessment, historic windfall delivery rates and expected future trends.

- 3.22 The Council's criteria for a site to be considered windfall is that it should not form part of a current or emerging allocation. This approach has provided a sound

basis for predicting the expected levels of windfall that will come forward in the future. The approach has been used in appeal situations and found to be robust.

3.23 The table below illustrates the level of windfall the Council has seen completed in the past 10 years. With the exception of 2022 to March 2024, the number of windfall completions has been high, due in part to the office to residential conversions that are allowed under permitted development. 2022/3 was a period of economic uncertainty and high interest rates, which explains the lower housing delivery more generally. Taking into account the past levels of windfall delivery, along with the known supply in the pipeline, the predicted levels of windfall going forward are considered to be appropriate.



3.24 At the time the Preferred Options Plan was prepared, planning permission existed for 816 dwellings which would be classed as windfall. The Council estimated that a further 422 units were likely to be delivered within the first [5 years of the plan](#) which equates to a realistic estimate of 260 per annum to be delivered. This is already proving to be the case as of April 2025 the known windfall had increased to 906 dwellings in the 5-year supply. The following table is taken from the Housing Land Supply Position Statement 2025/26 – 2029/30;

Year	Windfall dwellings known to be in the trajectory
2025/26	200
2026/27	281
2027/28	300
2028/29	91
2029/30	34

3.25 Taking the above evidence into account, it is considered that the inclusion of a windfall allowance is justified. An allowance of 260 windfall units is expected per annum in the first five years and a conservative allowance of 200 units per annum is included for the remaining plan period 2029-2041. The known windfall sites have been deducted from the total projection, leaving an allowance of 2,200 dwellings.

3.26 Neighbouring Authorities

Paragraph 62 of the NPPF states “In addition to the local housing need figure, any needs that cannot be met within neighbouring areas should also be taken into account in establishing the amount of housing to be planned for.”

The Council has ongoing engagement with the neighbouring authorities throughout plan preparation. Prior to public consultation on the Regulation 18 Preferred Options Local Plan, Colchester did not have any requests to accommodate unmet housing need from the neighbouring authorities.

3.27 Small sites requirement

The NPPF (paragraph 73) recognises that small and medium sized sites can make an important contribution to meeting the housing requirement of an area and are often built out relatively quickly. Paragraph 73 (a) includes a requirement to identify, through the development plan and brownfield registers, land to accommodate at least 10% of the housing requirement on sites no larger than one hectare; unless it can be shown, through the preparation of relevant plan policies, that there are strong reasons why this 10% target cannot be achieved.

- 3.28 Small sites can be allocated specifically and/or include windfall sites where there is justification to do so.
- 3.29 The housing requirement over the plan period is 20,800 and 10% of this is 2,080. In accordance with NPPF paragraph 73, the Local Plan should identify land to accommodate at least 2,080 dwellings on sites under 1 hectare unless there are strong reasons why this cannot be achieved.
- 3.30 The Local Plan recognises the important contribution that small sites make to housing delivery, particularly in supporting smaller and medium-sized developers and enabling a more diverse and resilient housing market. In line with national policy, the Council seeks to identify land capable of delivering at least 10% of its housing requirement on sites no larger than 1 hectare. While the Plan primarily focuses on strategic allocations, it also includes a number of smaller site allocations within sustainable locations and supports windfall development where appropriate. This approach ensures flexibility in delivery, helps maintain a steady supply of housing land, and supports the objective of boosting housing supply across a range of site sizes and tenures.
- 3.31 The Council has identified existing commitments on small sites within the plan period which amount to 1655 dwellings across 231 sites.
- 3.32 In addition, a windfall allowance of 2200 new homes has been provided for within the Plan. Whilst the exact location of windfall sites is not known a review of recent and known windfall sites which are in the pipeline has demonstrated that 100% are on small sites of less than 1 hectare. Windfall in Colchester is predominantly made up of small infill sites, intensification of sites and conversion of office buildings. These all tend to be on sites of less than 1 hectare. This figure alone is sufficient to meet the small sites requirement set out in Paragraph 73a of the NPPF, which recommends that at least 10% of the housing requirement be delivered on sites no larger than 1 hectare.
- 3.33 The final element making up the supply of small sites is new allocations. The Preferred Options Local Plan includes 14 site allocations which are less than 1 hectare in size, which combined would accommodate 265 dwellings. These small sites are listed in the table below.

Policy ref	Site Name	no. of dwellings	size (ha)
PP3	Runwald Steet Car Park	40	0.2
PP11	Europit Site, Magdalen Street	40	0.7

PP12	Robertsons Van Hire Site, Magdalen Street	6	0.03
PP13	146 Magdalen Street Site	15	0.08
PP15	Hawkins Road, Hythe	50	0.6
PP22	Former Telephone Exchange, Station Road, Tiptree	5	0.5
PP30	Land South of Long Road West, Dedham	15	0.5
PP33	Land East of Plummers Road Fordham	25	0.8
PP35	The Old School Great Horkesley	13	0.5
PP38	Land opposite Wick Road, Langham	10	0.7
PP39	Land at The Furze, Layer de la Haye	11	0.6
PP45	Land off New Road, Aldham	15	0.29
PP46	Land at Birch Green, Birch	15	0.8
PP47	Picketts Farm, Fingringhoe	5	1
	TOTAL		265

3.34 The combined total of housing expected within the Development Plan 2025-2041 from new allocations, existing commitments, and windfall on small sites amounts to 4,542 dwellings, as shown in the table below. This figure not only contributes significantly to meeting the overall housing requirement but also exceeds the NPPF requirement. This demonstrates the Council's proactive approach to supporting a diverse range of housing opportunities, including those suited to smaller developers and quicker delivery.

<u>Small Sites (less than 1 hectare)</u>	No of Sites	Total Housing Units
Preferred Option Allocations	14	265

Existing commitments	231	1,655
Additional Windfall	N/A	2,200
Total		4,542

3.35 Housing Mix

The NPPF sets out the need to provide an appropriate mix of housing types for the local community. The [Colchester Local Housing Needs Assessment](#) has identified the need for a different housing mix dependent upon tenure. This takes into account future demographic changes, household changes and the ageing population. Regarding the affordable housing sector, regard has also been had to the current mix of housing by tenure and size requirements as identified on the Housing Register.

- 3.36 As of mid-2022 (the latest date for which ONS has published mid-year population estimates (MYE)), the population of Colchester is estimated to be 194,400 this is a growth of around 18,600 people over the previous decade. This equates to a growth of around 11% since 2012 which is a notably higher rate of growth than that seen across any of the County, the East of England region and nationally.
- 3.37 There are a range of factors which will influence demand for different sizes of homes, including demographic changes; future growth in real earnings and households' ability to save; economic performance and housing affordability.
- 3.38 The Colchester Local Housing Needs Assessment found in all areas there is a particular need for 2-bedroom accommodation with varying proportions of 1, 3 and 4+ bedroom homes. For general needs affordable rented housing there is a clear need for a range of different sizes of homes, including 44% to have at least 3 bedrooms. The recommended mix is set out below:

	Market	Affordable home ownership	Affordable housing (rented)	
			General needs	Older persons
1-bedroom	4%	21%	21%	56%
2-bedrooms	29%	44%	38%	44%
3-bedrooms	44%	26%	33%	
4+-bedrooms	24%	8%	8%	

- 3.39 In May 2025, Essex County Council published the [Supported and Specialist Housing and Accommodation Needs Assessment](#) produced by The Housing LIN (Housing Learning and Improvement Network) a UK-based knowledge hub and network that focuses on housing, care, and support for older people and vulnerable adults. The purpose of the assessment is to provide an evidence base that produces estimates of future need for supported and specialist housing and accommodation. This assessment includes those with learning difficulties, autistic/neurodivergent people, people with mental health needs, older people, people with physical disability and children in care.
- 3.40 Policy H1: Housing Mix supports residential developments where the housing mix is informed by the needs identified in the Colchester Local Housing Needs Assessment September 2024 as set out in Table 9 above, or any overriding more up-to-date evidence (such as the Housing LIN Assessment). The mix should also be informed by the existing housing stock to achieve mixed and balanced communities. Where an alternative approach is proposed, it must be supported by evidence.

3.41 Affordable Housing

When looking at needs from households unable to buy or rent at market prices, the analysis suggests a need for 941 affordable homes per annum across the city.

- 3.42 Despite the level of need being high in relation to the Standard Method, it is not considered that this points to any requirement for the Council to increase the Local Plan housing requirement due to affordable needs. The link between affordable need and overall need (of all tenures) is complex and in trying to make a link it must be remembered that many of those picked up as having an affordable need are already in housing (and therefore do not generate a net additional need for a home). In addition, the private rented sector is providing benefit-supported accommodation for many households. That said, the level of affordable need does suggest the Council should maximise the delivery of such housing at every opportunity.
- 3.43 An affordable housing target is not provided within the Local Housing Needs Assessment as the amount of affordable housing delivered will be limited to the amount that can viably be provided. The Councils viability evidence suggests that retaining the policy which requires 30% of new dwellings to be provided as affordable housing is generally viable.

- 3.44 The Colchester Local Housing Needs Assessment does identify a clear and acute need for affordable rented housing, and accordingly this should be prioritised where delivery does not prejudice the overall delivery of affordable homes.
- 3.45 Paragraph 66 of the NPPF states: *Where major development involving the provision of housing is proposed, planning policies and decisions should expect that the mix of affordable housing required meets identified local needs, across Social Rent, other affordable housing for rent and affordable home ownership tenures.*
- 3.46 Paragraph 65 of the NPPF states: *Provision of affordable housing should not be sought for residential developments that are not major developments, other than in designated [rural areas](#) (where policies may set out a lower threshold of 5 units or fewer).*
- 3.47 In Colchester district, 25 parishes meet the criteria and are designated as Rural Areas in accordance with Section 157 of the Housing Act 1985. The areas are: Abberton, Aldham, Birch, Boxted, Chappel, Copford with Eastthorpe, Dedham, East Mersea, Fingringhoe, Fordham, Great and Little Wigborough, Great Tey, Langenhoe, Langham, Layer Breton, Layer-de-la-Haye, Layer Marney, Little Horkesley, Messing-cum-Inworth, Mount Bures, Peldon, Salcott, Virley, Wakes Colne and Wormingford
- 3.48 The Council is committed to improving housing affordability in Colchester. Policy H2: Affordable Housing requires 30% of new dwellings should be provided as affordable housing for developments of: a) 10 or more dwellings or a site area of 0.5 ha or more in urban areas; b) 5 dwellings or more in designated [rural areas](#). Affordable dwellings should be delivered on site. In exceptional circumstances, off-site provision or a financial contribution in lieu may be accepted. The Colchester Local Housing Needs Assessment identifies a clear and acute need for rented affordable housing, this should be prioritised where delivery does not prejudice the overall delivery of affordable homes. In exceptional circumstances where high development costs undermine the viability of housing delivery, developers will be expected to demonstrate an alternative affordable housing provision.

3.49 Student Accommodation

The NPPF requires that the housing needs of students are assessed and reflected in planning policies. The Colchester LHNA examined the need for student housing in the city, particularly Purpose-Built Student Accommodation (PBSA). This is important as the provision of PBSA directly impacts on the wider

housing market as without it more students would be living in the general housing stock. Data was taken from the University of Essex, 2021 Census and the Higher Education Statistics Agency.

- 3.50 For the 2022/2023 academic year, the University of Essex had 18,110 enrolments of which 15,695 were full time students. This was lower than the previous year and from engagement with the University, it is understood that this figure has fallen further.
- 3.51 Students live in a mix of communal establishments such as halls of residence, their parental homes, in all student households, and HMO's. Removing those who already have accommodation (living with parents, own residence or remote), Census data indicated that as of 2021/22, 9,396 full-time students needed accommodation in Colchester.
- 3.52 With 6000 bedspaces currently on campus, 1967 bed available in private sector PBSA and up to 2000 HMO's in total across Colchester, overall, there is considered more than adequate accommodation to meet the existing need arising from students.
- 3.53 Looking forward in the Plan period, the University of Essex seeks to grow with ambitions to reach 30,000 students by 2035. This includes a target of 20,000 by 2028 resulting in an additional 1004 bedspaces by 2028 in Colchester. Once the existing excess student provision is brought back into use and the additional 153 student units already in the pipeline are delivered, it is considered there are sufficient bedspaces available to meet this demand to 2028.
- 3.54 However, to meet the 2035 target of 30,000 students there will be a need for additional bedspaces. It is assumed that additional beds will be provided within the Garden Community as well as through PBSA. Ensuring this is delivered will minimize the impact on the general housing stock.
- 3.55 It is not considered necessary to make specific provision/allocations for additional PBSA in the new Local Plan. A flexible policy approach is appropriate and is reflected in Policy H3 Student Accommodation. New student accommodation proposals will be supported that meet the requirements set out in the policy while considering flexibility if student numbers fluctuate by stating that *Purpose Built Student Accommodation should be designed flexibly to enable conversion to other residential uses.*
- 3.56 Since the 2021/22 census figures used to inform the policy in the Regulation 18 Draft Plan, the University of Essex has reported a 25% decline in undergraduate student numbers. The University remains committed to its growth ambitions and is actively working to recruit more students, particularly from London and the

eastern counties. Should this downward trend continue, it may be necessary to review the student-related policy ahead of the Regulation 19 Plan submission.

3.57 Houses in Multiple Occupation

A House in Multiple Occupation (HMO) is a house or flat which is occupied by three or more unrelated people who share facilities such as a kitchen or bathroom. HMOs are an important part of the local housing market, particularly within Colchester which has an above average level of HMO's compared to other areas, providing affordable accommodation for students, professionals, migrant workers and asylum seekers among others.

- 3.58 HMOs represent a small percentage of the total stock across the City but are important in offering choice to renters. For some Colchester residents they represent the only affordable housing option, particular for those relying on the LHA single-person room rate to pay their rent.
- 3.59 Policy H4: Houses in Multiple Occupation (HMOs) supports proposals for HMO's that meet the requirements specified which aim to provide appropriate housing of a high design standard. This includes a management and maintenance plan to ensure the future maintenance of the building and external spaces.

3.60 Specialist Housing including Housing for an Aging Population

At a national level, the population of older people is increasing, and this will potentially drive a need for housing which is capable of meeting the needs of older persons.

- 3.61 Current statistics show that Colchester has a slightly younger age structure than seen nationally or regionally with 18% of the population aged over 65 years. Some 11% of older persons households live in the social rented sector and the proportion of older person households living in the private rented sector is relatively low (about 6%).
- 3.62 Given the ageing population and higher levels of disability and health problems amongst older people, there is likely to be an increased requirement for specialist housing options in the future. This may include age-restricted general market housing, retirement living with support, extra care housing and/or residential care homes.

3.63 The need for specialist housing for older people is typically modelled by applying prevalence rates to current and projected population changes and considering the level of existing supply.

3.64 Supported Housing & Older Persons

A range of data sources and statistics have been accessed to consider the characteristics and housing needs of the older person population and the population with some form of disability. The two groups are taken together as there is a clear link between age and disability.

3.65 The analysis responds to Planning Practice Guidance on Housing for Older and Disabled People and includes an assessment of the need for specialist accommodation for older people and the potential requirements for housing to be built to M4(2) and M4(3) housing technical standards (accessibility and wheelchair standards).

3.66 The older person population is projected to increase notably moving forward. An ageing population means that the number of people with disabilities is likely to increase substantially. Key findings for the 2023-41 period include:

- a 39% increase in the population aged 65+ (potentially accounting for 28% of total population growth);
- a 51% increase in the number of people aged 65+ with dementia and a 45% increase in those aged 65+ with mobility problems;
- a need for around 1,600 housing units with support (sheltered/retirement housing) – just over half in the market sector;
- a need for around 1,000 additional housing units with care (e.g. extra-care) – the majority (around 63%) in the market sector;
- a need for additional nursing and residential care bedspaces (around 850 in the period and mainly for nursing care); and
- a need for around 800 dwellings to be for wheelchair users (meeting technical standard M4(3)).

3.67 This would suggest that there is a clear need to increase the supply of accessible and adaptable dwellings and wheelchair-user dwellings as well as provide specific provisions for older persons housing.

3.68 Essex County Council published a draft Housing LIN report in June 2025 which will inform the final policy drafting.

- 3.69 Policy H5: Specialist Housing including Housing for an Aging Population will support proposals that meet the policy requirements which include a proportion of all dwellings meeting Building Regulations 2015 Part M4 (2) and (3) accessible and adaptable standards.

3.70 Self Build and Custom Housebuilding

The Government has placed increasing emphasis on diversifying housing supply, with a specific focus on Self and Custom Build (SCB) housing as a way to boost delivery and empower individuals to commission or build homes that suit their needs. The Self-build and Custom Housebuilding Act 2015, as amended by the Housing and Planning Act 2016, requires local authorities to keep a register of individuals and associations seeking to acquire serviced plots in their area. Additionally, local planning authorities have a duty to grant sufficient development permissions to meet the demand identified through this register within a rolling three-year period.

- 3.71 The NPPF paragraph 63 supports this ambition, stating that planning policies should reflect the needs of people wishing to build their own homes. Encouraging self and custom build housing is seen as a key method to increase consumer choice, create design diversity, and promote local economic benefits through SME builder engagement and supply chain activity.
- 3.72 Policy H6: Self and Custom Build of the emerging Local Plan supports the delivery of self and custom build housing to help meet locally identified demand, as recorded on the Council's Self Build Register.

3.73 Gypsy and Traveller Provision

Paragraph 63 of the NPPF requires assessments of local housing needs to take into account the needs of different groups in the community including travellers.

- 3.74 [A Gypsy and Traveller Accommodation Assessment \(GTAA\)](#) produced in November 2024 by Opinion Research Services (ORS) provides a robust assessment of the current and future accommodation needs for Gypsy, Traveller and Travelling Showpeople.
- 3.75 The assessment included **26 interviews or proxy interviews** with Gypsies and Travellers living on sites in Colchester, representing a **70% response rate**. Despite efforts, no Travellers living in bricks-and-mortar housing were identified

for interview, and no Travelling Showpeople were found living on yards in Colchester during the study period (May–September 2024).

- 3.76 The key finding of the assessment was that an additional 15 gypsy and traveller pitches are required for the plan period. Nine pitches are expected to be accommodated in the TCB Garden Community leaving a requirement of 6 pitches as set out below. No current or future need was identified for Travelling Showpeople.

Year Period	Dates	Need
0 – 5	2024 – 28	0
6 – 10	2029 – 33	2
11 – 15	2034 – 38	1
16 – 18	2039 – 41	3
0 – 18	2024 – 41	6

- 3.77 The December 2024 revisions to the NPPF and Planning Policy for Traveller Sites (PPTS) introduced reforms affecting Gypsy and Traveller communities. [A note was issued to Essex Authorities by ORS explaining the outcome of the changes](#). The planning definition was expanded to include people with a *cultural tradition of nomadism or of living in a caravan*, even if they've stopped travelling due to age, health, or education needs. This change has implications for how the need is calculated and addressed in Local Plans. As a result, the Local Plan must address the full extent of identified need - including previously undetermined households - through a dedicated Gypsy and Traveller Policy. This marks a departure from earlier practice, where only a proportion of need was addressed through Traveller-specific policies and the remainder through general housing allocations. Consequently, the pitch need for Colchester increased by an **additional 5 plots** (taking the total to 20) which will be addressed in the Regulation 19 Submission.
- 3.78 Policy H7 of the Preferred Options Local Plan addresses the need of 6 pitches with expansion of the existing site at Severalls Lane and/or strategic allocations to be finalised through masterplanning.
- 3.79 Prior to submission, amendments to the Plan will be made to reflect the additional 5 plots required due to the December 2024 NPPF & PPTS reforms ensuring that the full identified need of 20 pitches is addressed through Traveller-specific policies in accordance with national planning guidance.

3.80 Rural Workers Dwellings

The NPPF paragraphs 82-84 includes specific guidance on housing for rural workers, acknowledging that in certain cases, homes in the countryside may be necessary to support rural enterprises, reflect local needs and maintain the vitality of rural communities.

- 3.81 Paragraph 84 of the NPPF states planning policies and decisions should avoid the development of isolated homes in the countryside unless there is an essential need for a rural worker, including those taking majority control of a farm business, to live permanently at or near their place of work in the countryside
- 3.82 Policy H8 Rural Workers Dwellings provides guidance on proposals on permanent, temporary and existing rural workers dwellings.