



## **Colchester's Housing Strategy 2015 Evidence Base**

## **Introduction**

The Housing Strategy 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.

The information from the evidence base has been used to support the development of the new Housing Strategy for Colchester 2015-2020.

A local authority is required by statute to produce a housing strategy setting out its plans for housing and housing services in the area. The evidence base seeks to provide information and data to inform the key issues and challenges for Colchester over the next five 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 strategy a set of responses to address those needs.

The evidence base will be updated annually providing detail on the events or policies that have had a significant impact on the data or any of the key issues.

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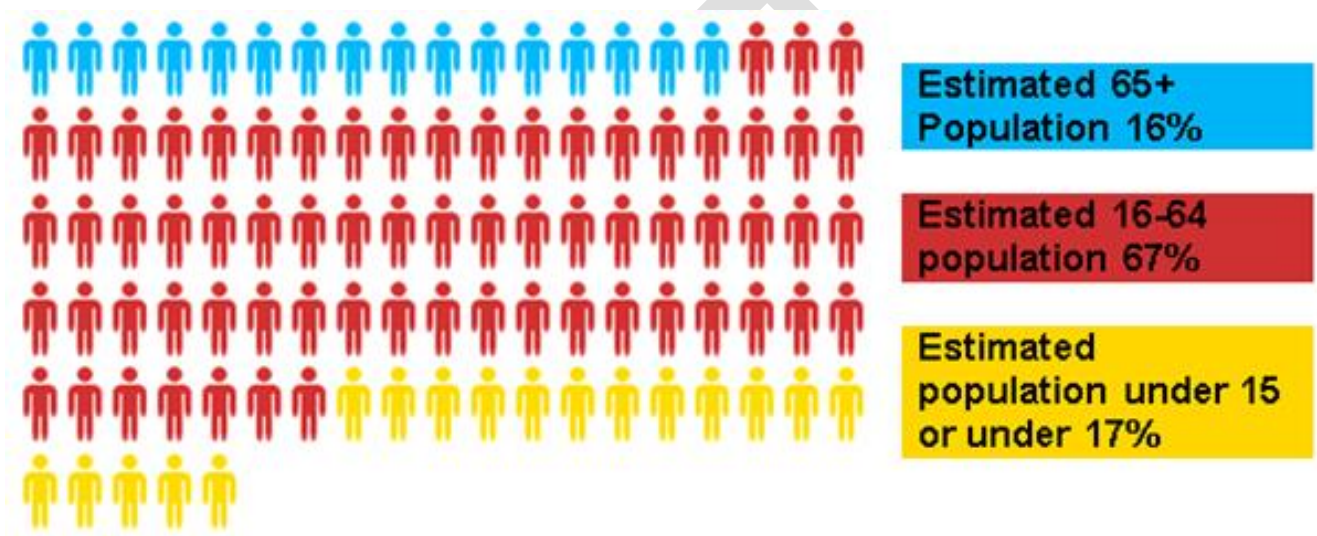
## Background and Demographics

### Population

Data from the 2012 Mid Year Estimate (MYE) put the Borough population at approximately 176,008. This figure is a 1.4% increase from the 2011 MYE of 173,614. The population of Colchester has been rising over the last ten years, and is forecast to continue to grow over the next ten years.

Figure 1 below shows the make up of the population in Colchester by age category.

Figure 1: Population breakdown by age



*Source: Census 2011*

Colchester is the second largest district in Essex County (behind Basildon), and accounts for 12.5% of the Essex population.

At the time of the 2011 Census, 71% (122,410 people) of the population in Colchester live in urban areas whilst the remaining 29% (50,664 people) live in the rural areas of the Borough.

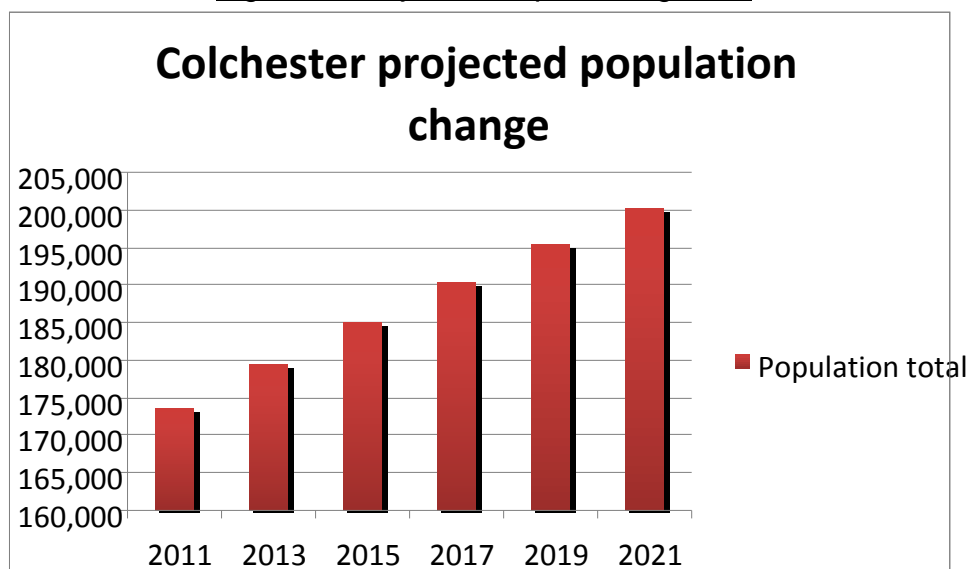
The health of people in Colchester is generally better than the average across England and deprivation is lower than the average. However, although life expectancy is higher than the average in England there are inequalities across the borough. Life expectancy is 8.4 years lower for men and 4.4 years lower for women in the most deprived areas of Colchester compared to the least deprived areas.

## Population growth

Estimates suggest that from 2012-2021 the population of Colchester is expected to grow by 14% to 200,300 people. This is an increase of 20,800 people over an eight year period.

The following graph shows the projected population in Colchester over the next 10 years using the Interim 2011 based sub-national population projections, published in September 2012.

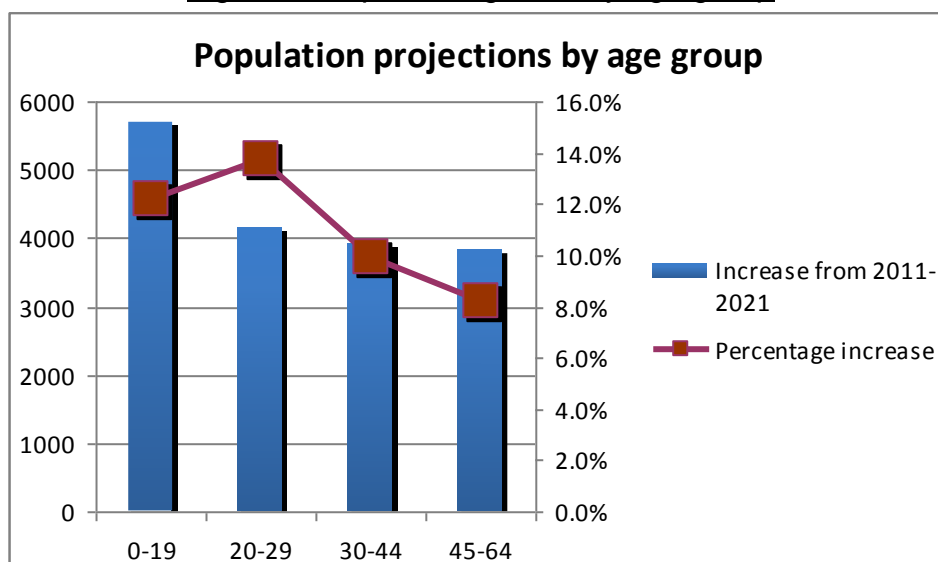
Figure 2: Projected Population growth



*Source: Interim 2011 based ONS sub-national population projection*

The graph below shows the projected population change by age group between 2011 and 2021 using the Interim 2011 ONS based sub-national population projections.

**Figure 3: Population growth by age group**



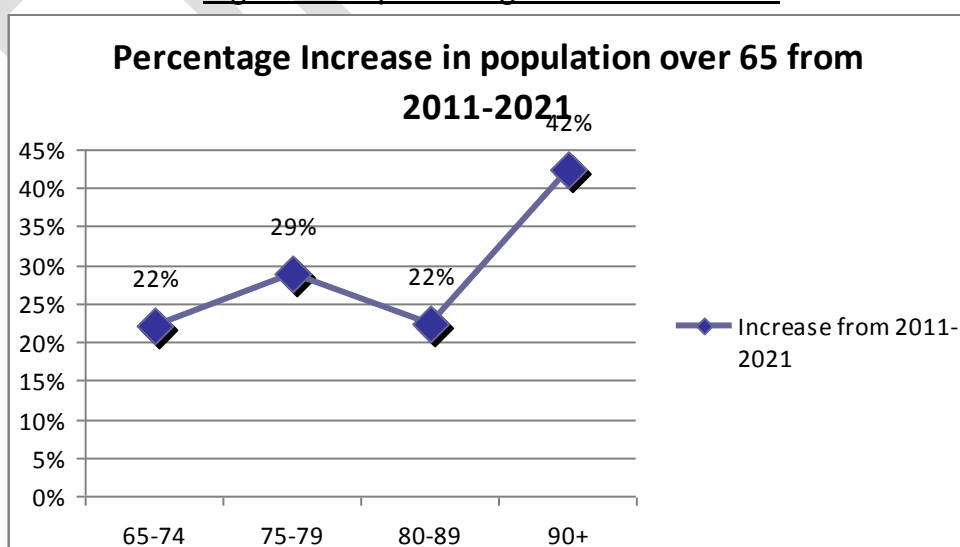
Source: Interim 2011 ONS based sub-national population projections.

There are increases in population across all age groups;

- The 0-19 age group increases by 12% (5,702 people).
- The 20-29 age range comprises new households forming and will have implications for future affordable housing need both in the short and longer term. Overall this age group increases by 14% (4,154 people).
- The 30-44 age group, the main economically active and household forming and moving group, shows an overall increase of 10% (3,915 people).
- The 45-64 age group shows an overall increase of 8% (3,840 people).

The most significant feature of the projections is the growth in the population of the over 65 age group. See Figure 4 below.

**Figure 4: Population growth for over 65's**



Figures have been rounded.

Source: Interim 2011 ONS based sub-national population projections.

The largest proportionate growth is in the 90+ age bracket, which shows a 42% (976 people) increase over the 10 year period.

The 65-74 age group increases by 22% (4,152 people) and the 75-79 age group increases by around 29% (2,138). The 80-89 age group increases by 22% (1,832).

These figures are significant due to the resource demands for very elderly people.

The Strategic Housing Market Assessment (SHMA) recognised that changes in the population structure will impact on demand for different house types and tenures. Therefore, Housing and Planning Policies will need to take account of the projected growth in demand in these sectors and the strategic implications of these projections.

### Households and household size

The 2011 Census found that there are 71,600 households in Colchester.

The Interim 2011 ONS data shows that over the period 2011 to 2021, the average number of households in Colchester is projected to rise by 16.7%, an increase of 12,000 households from 72,000 in 2011 to 84,000 in 2021.

Table 1: Projected change in number of households 2011 – 2021

	2011	2013	2016	2019	2021	Overall change No./%
Colchester	72,000	74,000	78,000	82,000	84,000	+ 12,000/16.7%

*Source: Interim 2011 ONS based sub-national household projections*

The growth in households (at 16.7%) is faster than the population growth for the same period (14%). This has implications for housing growth.

Table 2: Change in household size from 2011 to 2021

Year	Household size
2011	2.41
2013	2.43
2016	2.41
2019	2.38
2021	2.38

*Source: Interim 2011 ONS based sub-national household projections*

Although household size is still predicted to fall, this fall is slower than in previous decades. The decline in household size and the increase in the number of households to 2021 can be linked to the;

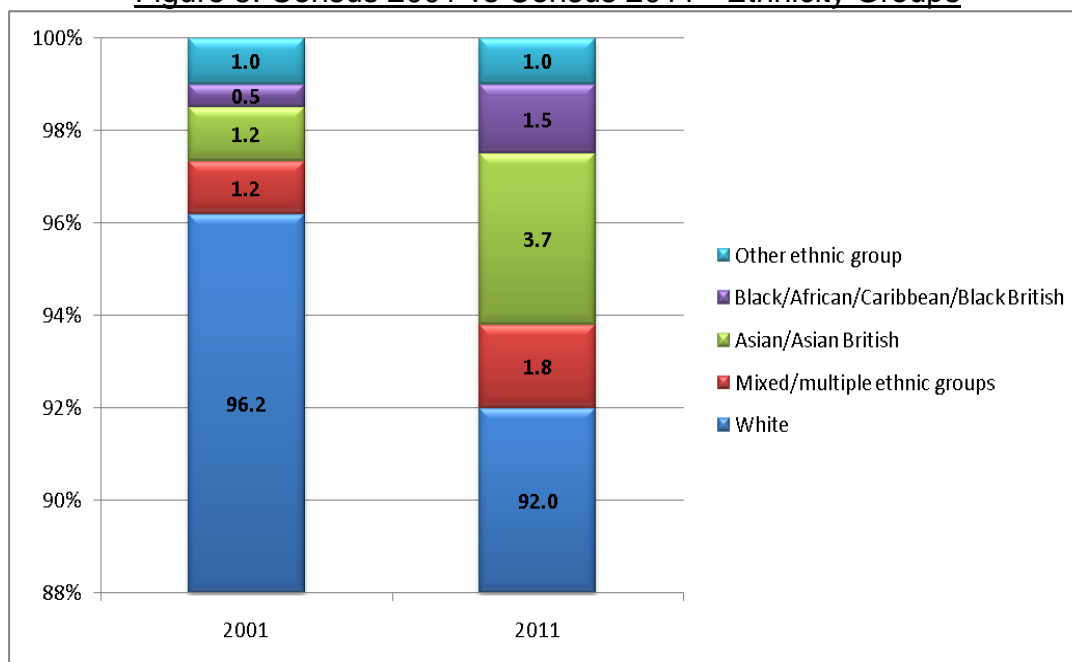
- Significant predicted growth in the over 65 population;
- Impact of relationship breakdown;
- Increase in the number of single / couple households.

Most of the growth in Colchester's population from 2012 to 2013 was due to natural change (births minus deaths).

## 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 2001 and 2011.

**Figure 5: Census 2001 vs Census 2011 - Ethnicity Groups**



Note: axis does not start 0%

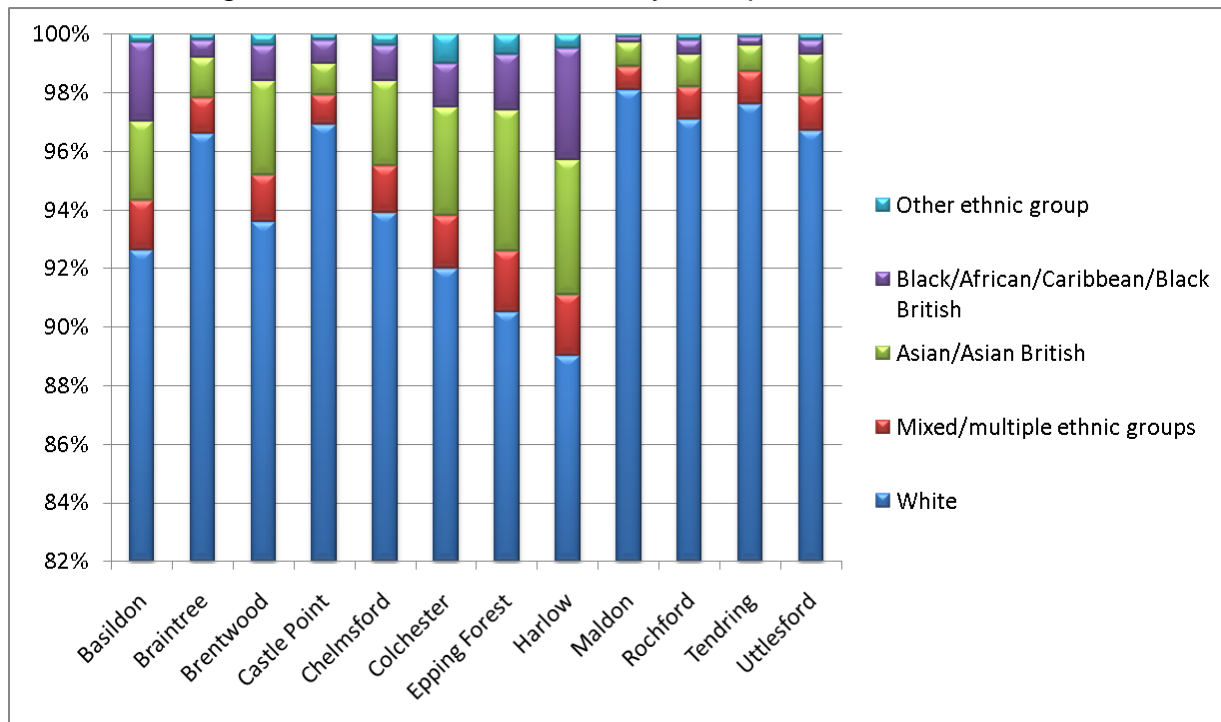
Source: ONS and Census data

Between 2001 and 2011 there has been an increase in minority ethnic groups in Colchester from 3.8 to 8%



The graph below compares the percentage of ethnic groups across the local authority areas in Essex in 2011.

**Figure 6: Census 2011 - Ethnicity Groups for Essex LAs**



Note axis does not start at 0%  
Source: ONS and Census data

In 2011 Colchester had the third highest proportion of minority ethnic groups in comparison to other Local Authorities in Essex (behind Harlow and Epping Forest).

### Conclusions: Background and Demographics

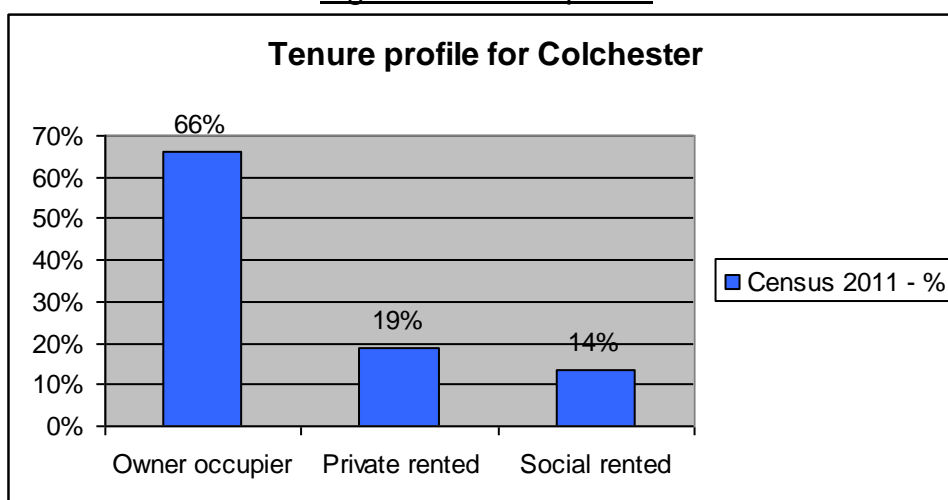
- The pattern of declining average household size combined with a growing population is common to the vast majority of local authorities and means there will be a requirement for additional housing units throughout the country, including Colchester.
- If we are to meet the need and demand for additional homes and meet the needs of the economy, our emerging Local Plan will need to allocate enough land for the right number and type of homes in the right place.
- The significant growth in the number of people aged over 65 years has implications for the type of new housing provided to meet the housing needs of this age group and the services needed to help them remain living independently, whether that be in their existing homes or in a new one.

## Housing supply and affordability

### Tenure of existing households

The graph below shows the tenure profile of existing households in Colchester taken from the Census data 2011.

Figure 7: Tenure profile



Figures have been rounded.  
Source: SHMA 2013/14

The 2011 Census recorded the level of owner-occupation at 66% in Colchester which was lower than in Essex (71%) but higher than nationally (63%).

The 2011 Census data showed that Colchester has a similar level of social stock (14%), compared to Essex (14%) but lower than the East Region (16%).

The level of private rented accommodation was 19% in Colchester, higher than both the region at (15%) and nationally (17%).

The tenure profile of Colchester's housing stock has changed over the last 10 years. The largest growth has been in the private rented sector, from 5,136 homes at the 2001 Census to 13,390 homes at the 2011 Census. The number of council homes continues to decline. Table 3 below summarises this information.

Table 3: Changes in tenure profile in Colchester between 2001 and 2011

	% of dwellings	
	2001	2011
Owner-occupied	71.8	66.3
Rented from Council or housing association	15.3	13.5
Private rent	8.1	18.7
Shared ownership	0.6	0.5
Living rent free	4.0	1.0

Source: ONS Census data 2001 and 2011

The table below shows the percentage of property types in Colchester by tenure from the Housing Needs survey 2013.

**Table 4: Property types by tenure**

Tenure Type	Detached House	Semi-detached House	Terraced House	Bungalow	Flat	Bedsit, studio, room only	Houseboat, Caravan, Mobile Home
Owner occupied with mortgage	32.8	34.4	20.5	6.2	6.1	0	0
Owner Occupied no mortgage	37.7	25.9	10.5	21.1	4.7	0	0.1
Private rented	8.7	25.4	18.5	7.1	38.4	1.9	0
Council rented	0.9	19.5	10.3	17.7	48	3.6	0
Registered Provider rented	10.6	23.2	16.9	5.1	42.5	1.7	0
Shared Ownership	18.5	0	4.8	7.7	7.4	0	0
Tied to employment	7.1	64.6	17.2	3.9	7.2	0	0
Living rent free	17.9	16.7	0	14	34.7	0	16.7

Source: Housing Needs Survey 2013 (SHMA)

Detached and semi-detached properties account for around 65% of the owner occupied sector, which is similar to the 63% recorded nationally in the English Housing Survey 2009/10.

The highest proportions of social rented stock in Colchester are flats and in the private rented sector it is semi-detached houses and flats.

### Development of new homes

**Table 5: New homes developed in Colchester 2008-2013**

2008/09	2009/10	2010/11	2011/12	2012/13	Total	Average Annual rate	Local Plan annual target	Expected delivery 2013-2021
1028	518	673	1012	617	3848	770	830	6925

Source: AMR 2013

The table above shows that between April 2012 and March 2013 a total of **617** new homes were built in Colchester. This is a decrease on the previous year's total of **1,012**. However, recent figures show that during the last year between April 2013 and March 2014 there were **725** new homes built, which is a slight increase. The 2011/12 above average total stands out in a recessionary period given that the previous two years were below target.

Based on the adopted Local Plan at the time of compiling the evidence base, over the 15 year period to 2027 the Council is considered to be on course to achieve its overall housing delivery target for new homes.

The Council is currently undertaking work, in response to national changes in planning policy and the requirement to refresh its Local Plan periodically, to determine the levels of housing delivery necessary in order to meet housing need and demand.

## 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.

Colchester Borough Council 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 Market Housing

The Housing Needs survey 2013 (SHMA) identified that;

- **6,054** households are planning a move to owner occupied housing and **1,636** to private rented housing.
- **33%** of households plan to move within one year and **37%** in 1 to 2 years.
- The main type of property required is semi-detached and **47%** of movers require a 3 bedroom unit.
- The most popular choice in terms of location was North Colchester (**34%**).
- The main reason for choice of location was 'quality of neighbourhood' followed by 'employment / closer to work' and 'type of housing'.

Information from the Housing Needs survey identified the number of dwellings by bedroom size required for households in the borough, which is detailed in the table below.

Table 6: Number of bedrooms required

Number of bedrooms required	All tenures %	Market Housing %
One	12.7	6.3
Two	31.1	26.5
Three	40.7	46.5
Four	13.3	17.5
Five	2.2	3.2

Source: Housing Needs Survey 2013 (SHMA)

## Help to Buy: Equity loan scheme.

This scheme offers up to 20 per cent of the value as Government assistance to purchasers buying a new build home. The buyer must provide a cash deposit of at least 5 per cent and a main mortgage lender must provide a loan of at least 75 per cent. The Government assistance to buy is made through an equity loan made by the Homes and Communities Agency (HCA) to the purchaser. Help to Buy equity loans are only available on new build homes and the maximum purchase price is £600,000.

In England during the first twelve months of the Help to Buy: Equity Loan scheme (to 31 March 2014), **19,394 properties** were bought with an equity loan.

The total value of these equity loans was **£791 million**, with the value of the properties sold under the scheme totalling **£3.97 billion**.

The median price of a property bought under the scheme was **£184,995**, with a median equity loan of **£36,999**.

Most of the home purchases in the Help to Buy: Equity Loan scheme were made by First Time Buyers, accounting for 16,964 (87.5 per cent) of total purchases.

In Colchester, up to March 2014 there were **188** properties bought with an Equity Loan. This is the highest number in Essex and 15<sup>th</sup> highest in the country, with the highest being 337 homes and the lowest being 0.

## Affordable Housing delivery

*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).*

In the year April 2013 - March 2014 a total of **103** new affordable homes were completed in Colchester. The table below shows the total number of affordable homes over the last 5 years and the breakdown by type of affordable housing.

Table 7: Affordable Housing completions

Year	2009/10	2010/11	2011/12	2012/13	2013/14
Affordable Rented	118	127	276	76	84
Affordable Intermediate	23	14	60	10	12
Homebuy Direct//Firstbuy	15	51	30	47	7
<b>Total</b>	<b>156</b>	<b>192</b>	<b>366</b>	<b>133</b>	<b>103</b>

Source: Colchester Borough Council Registered Provider returns

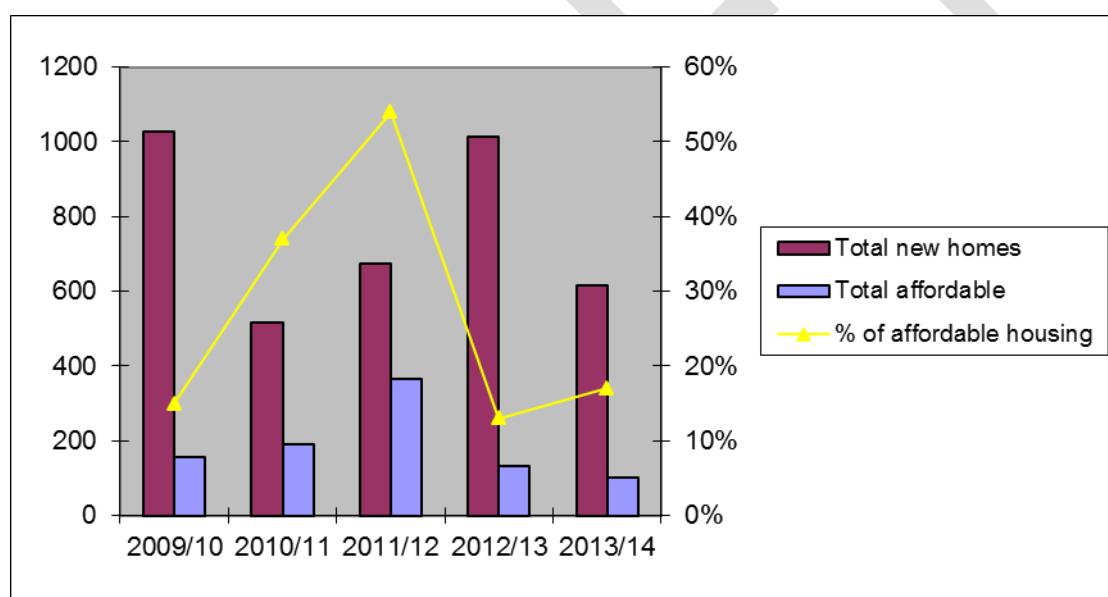
Over the last five years the total number of completions of affordable housing is **950**, this is an average of **190** completions a year.

In line with the recently revised Local Plan, the Borough Council is committed to improving housing affordability in Colchester, and will be seeking to secure 20% of new dwellings (including conversions) to be provided as affordable housing.

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.

Figure 8: New Homes developed and Affordable Housing Completions 2009/2010 to 2013/2014



*Source: AMR and Registered Provider returns*

Figure 9 above shows the comparison between the numbers of new homes developed over the last five years and the number of affordable housing completions over the same period.

### **Demand for affordable housing**

The Housing Needs survey 2013 identified that;

- **2,005** households are planning a move to Council rented housing, **619** to registered provider housing and **131** to shared ownership housing.
- 34% of households plan to move within one year and **39%** in 1 to 2 years.
- The main type of property required is flats and **43%** of movers require a 2 bedroom unit.

- The most popular choice in terms of location was Central Colchester sub-area (**46%**).
- The main reason for choice of location was 'nearer family' followed by nearer/better schools and colleges and 'always lived here'.

## The Housing Register

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 web-site. Applications are placed in 'Bands' from A to F, depending on the level of need. The main categories of need for each band are summarised below.

<b>Band</b>	<b>Main categories of need</b>
A	Critical medical/welfare award Downsizing from 3 bedroom or larger social housing property Nominations from supported housing providers with agreed move-on arrangements
B	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	Moderate medical/welfare award Notice to quit Homeless households not in 'priority need' People sharing facilities with other households or lacking facilities
D	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	People with no immediate need to move
F	Applicants registering for schemes where qualification is based on an assessment of care needs (such as 'Extra Care' or 'Very sheltered' housing schemes).

Table 8 below shows the number of households on the Housing Register according to band as at 1<sup>st</sup> April 2014.

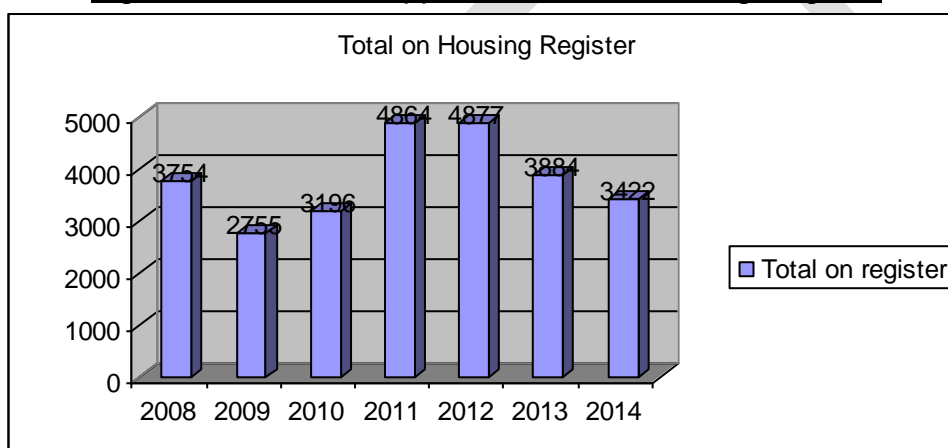
**Table 8: Households on the Housing Register according to band**

Banding	Number of households on register
A	104
B	458
C	1138
D	231
E	2020
<b>Total</b>	<b>3951</b>

*Source: Gateway to Homechoice, 1 April 2014*

Figure 10 below shows the trend in the number of applicants on the housing Register over the last 5 years as at 1<sup>st</sup> April. Please note that these figures do not include transfer applicants.

**Figure 9: Number of applicants on the Housing Register**



*Source: HSSA and LAHS DCLG Returns*

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

### **Lettings of affordable and social rented housing**

Affordable housing includes both Council owned and Registered Provider homes. The number of properties that become available to let each year is affected by a number of factors but the main ones are:

- the number of rented social homes in the area *and*
- the number of new affordable homes let in that year.

Table 9 below shows lets of affordable housing to Direct, Homeless and Transfer applicants.



Table 9: Affordable Homes let April 2013 to March 2014

Landlord	Number of homes let
Colchester Borough Council	444
Registered Providers	281
<b>Total</b>	<b>725</b>

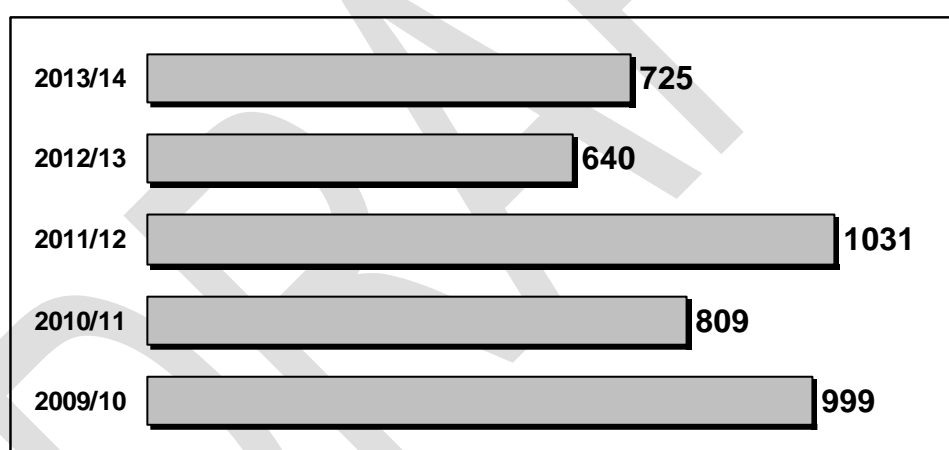
*Source: Gateway to Homechoice, 1 April 2014*

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.

Figure 10 below shows the trends in affordable housing lets between 2009 and 2014.

Figure 10: Affordable Housing Lets



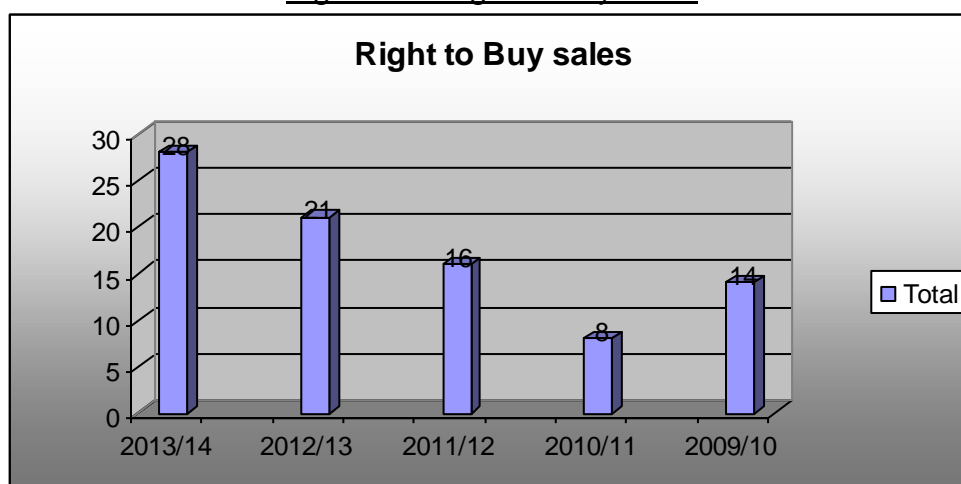
*Source: Gateway to Homechoice*

The changes from one year to the next usually reflect the variation in the number of new homes provided.

### **Number of Council homes sold under the Right to Buy scheme**

Figure 12 shows the number of council homes that were sold under the Right to Buy scheme over the last 5 years.

Figure 11: Right to Buy sales



Source: CBC information

## House Prices

According to the SHMA 2013 Flats are considered to be the entry level stock in the Borough and the price for a 1 bedroom flat starts at £75,000. This would require an income of £20,400.

Access to the private rented housing market is restricted by cost, with prices starting from around £400 pcm.

The table below compares the changes in both overall average house prices and average lower quartile house prices from April 2013 to April 2014, for the Local Authorities in the Greater Haven Gateway (GHG) sub region.

Table 10: Changes in house price for April 2013 to April 2014

	Average (£)		Change		Lower quartile (£)		Change	
	April 2013	April 2014			April 2013	April 2014		
Babergh	229k	234k	+2.0%	↑	148k	147k	+0.7%	↓
Braintree	219k	236k	+7.9%	↑	150k	160k	+6.7%	↑
<b>Colchester</b>	<b>204k</b>	<b>216k</b>	<b>+5.7%</b>	<b>↑</b>	<b>140k</b>	<b>146k</b>	<b>+4.3%</b>	<b>↑</b>
Ipswich	151k	154k	+2.0%	↑	108k	114k	+5.1%	↑
Maldon	248k	254k	+2.8%	↑	166k	177k	+6.6%	↑
Mid Suffolk	210k	225k	+7.0%	↑	135k	145k	+7.4%	↑
Suffolk Coastal	242k	259k	+7.3%	↑	149k	160k	+7.0%	↑
Tendring	169k	174k	+2.7%	↑	123k	124k	+0.8%	↑
<b>Average</b>	<b>209k</b>	<b>219k</b>	<b>+4.8%</b>	<b>↑</b>	<b>140k</b>	<b>147k</b>	<b>+4.7%</b>	<b>↑</b>

Source: Land registry – GHG Quarterly Housing Trends report

The **overall average house prices** show that all local authorities in the sub region saw an increase in price, with both Braintree and Suffolk Coastal seeing increases of over £17,000.

The **overall lower quartile prices** for the same period show that all the local authorities except Babergh saw an increase in price. In three local authorities, Braintree, Maldon and Suffolk Coastal prices increased by £10,000, £11,000 and £10,500 respectively. Only Babergh saw a reduction of £1,000 in this period.

## Affordability

Table 11 below compares the cost of a two bed property across different tenures for the period May 2013 to April 2014.

Table 11: Weekly housing costs of a 2 bedroom property – May 2013 to April 2014

Tenure	£ per week
Renting a council property	78
Renting a housing association property	83
Renting –Private rented sector	150
Buying a Lower quartile resale property	127
Buying an average price resale property	141
Buying 40% share under HomeBuy	95
Buying a Lower quartile new build	162
Buying an average price new build	174

Lower quartile = prices in the lowest quarter of all prices for that type

Source: Hometrack

The information shows that renting a two bedroom property from the local authority is the most affordable option in Colchester

Without taking into account the qualifying conditions to access a mortgage and the 25% deposit required to purchase a property, the weekly costs of buying a lower quartile resale property remains more affordable than renting privately in Colchester.

New build properties still command a premium and are less affordable than renting privately.

## Affordability in the owner-occupied market

The SHMA found that at the time the study was carried out:

- The majority of newly forming households require small properties and one bedroom flats with prices for market housing starting at £75,000. This would require an income of £20,400 to secure a mortgage and 65% of

newly forming households earn below this amount.

- The majority of lenders require a 20% deposit. Based on the information above this would equate to a £15,000 deposit. A total of 87% of new households had less than £10,000 in savings.

The National Housing Federation's Home Truths Study 2013/2014 found that the average house price in Colchester is now 9.8 times the average annual salary. This compares to an average of 10.7 times the average annual salary for Essex and an average 11.3 times for the whole of England.

### **Affordability in the intermediate market**

The SHMA looked at shared ownership properties in Colchester offered for re-sale and found that

- The cheapest re-sale shared ownership one bedroom flat being offered for sale (£78,500) at a 50% share was affordable to just 41% of newly forming households.
- A 2 bedroom flat being offered for re-sale (£125,000) at a 40% share was affordable to just 28% of households.

### **Affordability in the private rented market**

The SHMA found that:

- Average private rental costs start at £400 each month. However, a third of all newly forming households could afford to pay no more than £350 each month in rent.
- In order to be able to afford the cheapest private rental property in the Borough (a one bed flat) requires an income of £19,200. A total of 63% of newly forming households would not be able to afford this rental level.

### **The impact of welfare reform on household moving between local authority areas**

The Government's Welfare Reform changes introduced a limit on the total amount in benefits that most working-age people can claim. This is called the "benefit cap". The total amount of welfare benefits people can claim in benefits is:

- £500 per week for single parents and couples with children
- £350 per week for single people

If a household exceeds the cap then the reduction is made to their housing benefit until their benefits fall in line with the cap limits

At the time the cap was introduced there were concerns that households which were subject to the cap would have to move from areas where rents were expensive to less expensive areas. London has the highest private and affordable rents in the country therefore migration out of London was predicted.

Using the Department of Work and Pensions information about housing benefit (HB) claims we can analyse moves by looking at where the HB claimant resided before moving and where the HB claimant moved to. We can also look at households moving out of Colchester. In addition, we can also look at moves across tenures. The results are shown below as a snapshot of one quarter for

each year between 2011 and 2013. The Gateway to Homechoice local authorities are shown separately as these local authorities (Colchester, Babergh, Braintree, Maldon, Ipswich, Mid-Suffolk, Suffolk Coastal and Waveney) share a common housing register and common allocations policy which means movement between these local authorities is more common.

**Table 12: Households moving from the private rented sector to the social rented sector**

Moves away from Colchester to another local authority area

<b>Moving to:</b>	<b>March 2011</b>	<b>March 2012</b>	<b>March 2013</b>
L.As within Gateway to Homechoice	12	16	13
Rest of Essex	3	5	2
London Boroughs	1	3	2
Rest of UK	8	9	6

Moves to Colchester from another local authority area

<b>Moving from:</b>	<b>March 2011</b>	<b>March 2012</b>	<b>March 2013</b>
L.As within Gateway to Homechoice	5	2	1
Rest of Essex	1	2	2
London Boroughs	0	0	0
Rest of UK	1	0	0

*Source: Department for Work and Pensions*

**Table 13: Households moving from one private rented property to another private rented property**

Moves away from Colchester to another local authority area

<b>Moving to :</b>	<b>March 2011</b>	<b>March 2012</b>	<b>March 2013</b>
L.As within Gateway to Homechoice	14	11	10
Rest of Essex*	23	29	23
London Boroughs	3	3	4
Rest of UK	19	22	15

\* The majority of these moves were from Colchester to Tendring

Moves to Colchester from another local authority area

<b>Moving from:</b>	<b>March 2011</b>	<b>March 2012</b>	<b>March 2013</b>
L.As within Gateway to Homechoice	4	5	9
Rest of Essex	22	14	12
London Boroughs	4	5	5
Rest of UK	12	18	12

Table 14: Households moving from one social rented property to another social rented property

Moves away from Colchester to another local authority area

<b>Moving to:</b>	<b>March 2011</b>	<b>March 2012</b>	<b>March 2013</b>
L.As within Gateway to Homechoice	17	10	13
Rest of Essex	4	5	5
London Boroughs	2	2	2
Rest of UK	3	4	5

Moves to Colchester from another local authority area

<b>Moving from :</b>	<b>March 2011</b>	<b>March 2012</b>	<b>March 2013</b>
L.As within Gateway to Homechoice	19	26	25
Rest of Essex	6	4	5
London Boroughs	1	5	7
Rest of UK	1	2	4

*Source: Department for Work and Pensions*

Table 15: Households moving from social rented property to private rented sector property

Moves away from Colchester to another local authority area

<b>Moving to:</b>	<b>March 2011</b>	<b>March 2012</b>	<b>March 2013</b>
L.As within Gateway to Homechoice	1	5	0
Rest of Essex	4	4	2
London Boroughs	0	1	0
Rest of UK	3	5	5

## Moves to Colchester from another local authority area

<b>Moving from :</b>	<b>March 2011</b>	<b>March 2012</b>	<b>March 2013</b>
L.As within Gateway to Homechoice	5	4	6
Rest of Essex	2	4	0
London Boroughs	1	3	2
Rest of UK	11	6	5

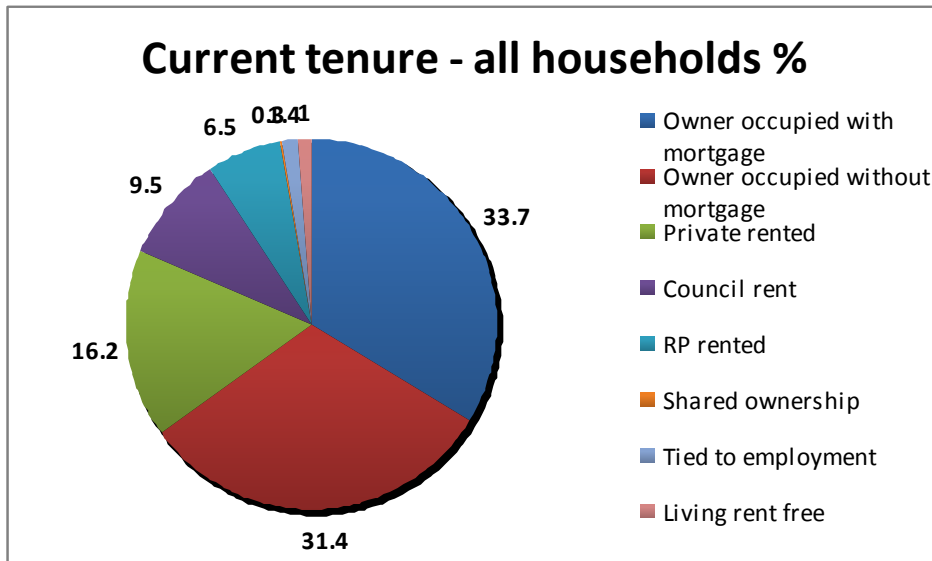
### **Conclusions: Housing supply and affordability**

- New house-building has remained steady despite economic challenges for the market and a national downturn in building rates. Future plans will need to enable house-building at a level to meet need and demand.
- Owner-occupation declined between 2001 and 2011. Data on affordability and house prices gives us some indication as to why this is but, the picture is more complex. Lending restrictions, lack of finance and large deposits adding to the factors for decline. Through our housing strategy we will need to continue to support interventions such as Firstbuy and shared ownership as well as seeking innovative products to help make homes affordable for those who wish to buy.
- The Private Rented Sector has grown significantly. However, our evidence shows that private rents are not affordable for the majority of households and significant numbers of working households rely on housing benefit to help with their housing costs. Caps on the amount of housing benefit which is allowed have had little impact in bringing rents down. Whilst the housing strategy has little control over private rents our actions can help ensure that Landlords are supported to deliver good quality homes.
- The demand for affordable rented housing still continues to outstrip supply. The revived right to buy continues to contribute to the decline in local authority homes available. Future plans will need to ensure that affordable housing supply seeks to meet housing need and where this is through new build it does not compromise overall delivery.

## Mixed and Sustainable Communities

The Strategic Housing Market Assessment collated information on the housing needs of specific household groups to inform planning and housing policy. This will help towards the continued creation of mixed communities in the borough. Figure 12 below shows the tenure of all household types collated from the Housing needs survey 2013.

Figure 12: Current tenure of all household types.



Source: Housing Needs Survey 2013

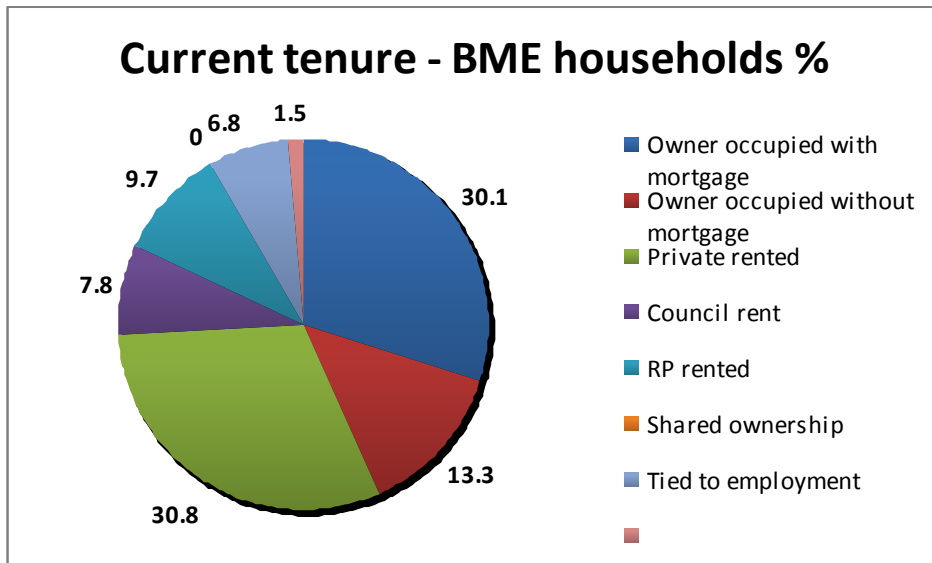
### Black and Minority Ethnic (BME) Households

Information taken from the Housing Needs survey 2013 showed that **5.4%** of households in the Borough were of an Ethnic Origin other than British White. The highest category of BME households was 'other white' at **43.7%**, followed by 'other Asian background' at **10.4%**.

The graph below shows the information from the Housing Needs survey 2013 on the different tenure types of BME households in the borough.



Figure 13: Current tenure of BME households.



No data for BME shared ownership  
 Low level of data for living rent free  
 Source: Housing Needs Survey 2013

The main tenure amongst BME households was owner occupation at **30.1%**, lower than the all household response of **33.7%**. Private rent at **30.8%** was high for BME households when compared with the all household response of just **16.2%**.

The main type of property occupied by BME households was a flat at **27.1%** much higher than the all household response of **17.8%**. More terraced properties were occupied by BME households when compared with all households.

The main size of property occupied by BME households was two bedrooms at **45.8%**, higher than the all household response of **27.8%**. The data showed that BME households occupied smaller properties compared to all households.

### Gypsies and travellers

The Essex Planning Officers Association commissioned Opinion Research Services (ORS) to undertake a Gypsy and Traveller and Travelling Show people Accommodation Assessment (GTAA). The final report was published in July 2014.

Findings from the report found that in Colchester:

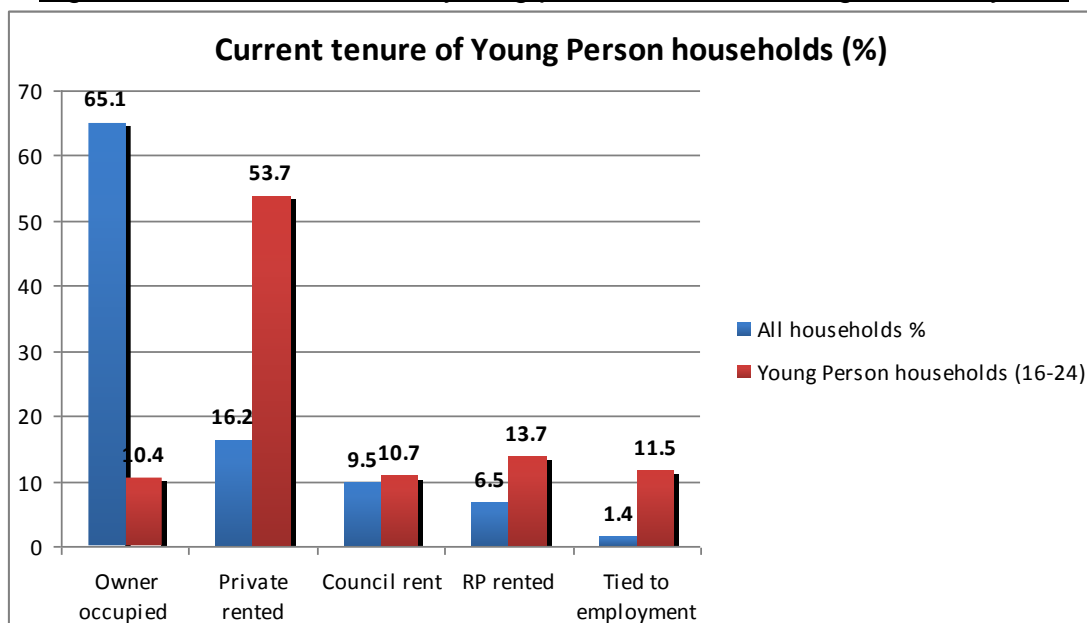
- The total number of Gypsy and Traveller pitches is **27** (12 Local Authority and 15 Private).
- There are **no** unauthorised pitches.
- The current need for pitches is **3**.
- The future need for pitches between 2013 and 2033 including the current need is **18**.

## Younger person households – 16 to 24.

The information from the Housing Needs survey 2013 showed that **1.7%** of head of households in the Borough were aged 16-24.

The graph below shows the information from the Housing Needs survey 2013 on the different tenure types of younger households in the borough.

Figure 14: Current tenure of young person households aged 16-24 years



Please note that figures do not add up to 100%

Source: Housing Needs Survey 2013

The main tenure amongst younger households was Private rented at **53.7%**. This was significantly higher than the all household response of **16.2%**.

The main type of property occupied by households aged 16-24 was flats at **50.5%**, which was much higher than the all household response of **17.8%**. The main size of property occupied by households aged 16-24 was two bedrooms at **40.1%**, significantly higher than the all household response of **27.8%**.

The data showed that households aged 16-24 occupied smaller properties compared to all households.

## 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 9,000 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.

Over the last few years Essex University has undergone a programme of expansion including an increase in the accommodation available for students on

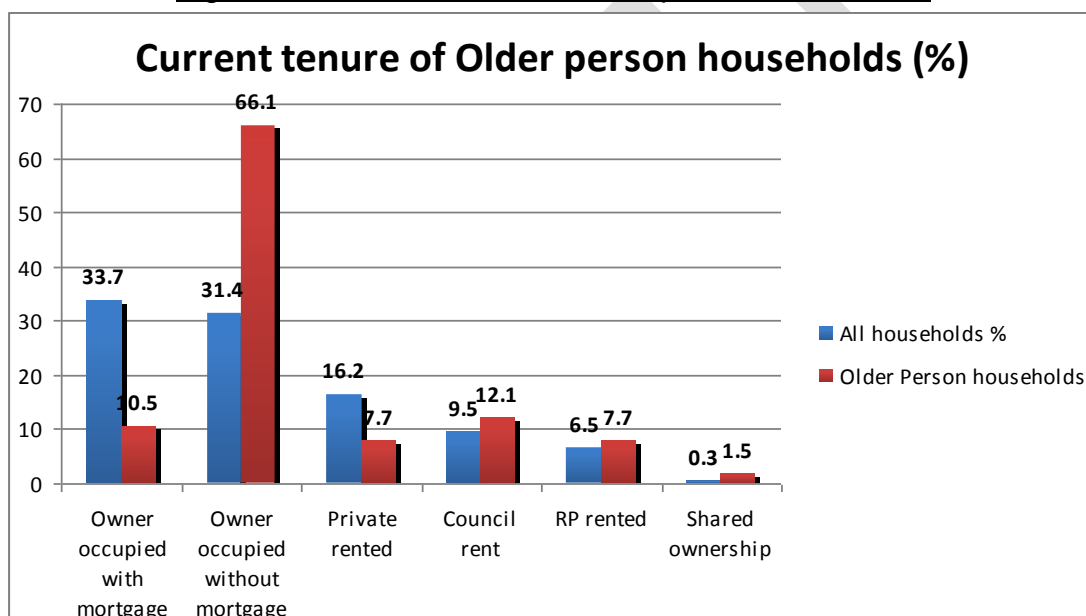
the university campus. The latest development is the 'Meadows', a complex of town houses and flats for 540 students completed in 2013. This along with the Towers, South Courts and the University Quays accommodation, now provides enough space to guarantee every first year a place on campus as well as all overseas students.

However due to the large student population in the University town, the housing market in Colchester is still affected as students who are not based on campus will have to look elsewhere for accommodation, in particular the private rented sector.

### Older person households (Over 65)

The graph below shows the information from the Housing Needs survey 2013 on the different tenure types of older person households in the borough.

Figure 15: Current tenure of older person households



Source: Housing Needs Survey 2013

Please note that figures do not add up to 100%

The main tenure amongst older person households was owner occupied (no mortgage) at **66.1%**. This was significantly higher than the all household response.

The main type of property occupied by older person households was a detached property at **30.4%** followed by living in a bungalow at **26.6%** and **20.3%** living in a semi detached property.

The main size of property occupied by older person households was 3 bedroom properties at **34.7%** followed by **30%** living in a 2 bedroom property.

The survey also asked as to whether an older person living in a household aged 60+ would consider downsizing to a smaller property. The results were:

Yes = 15%

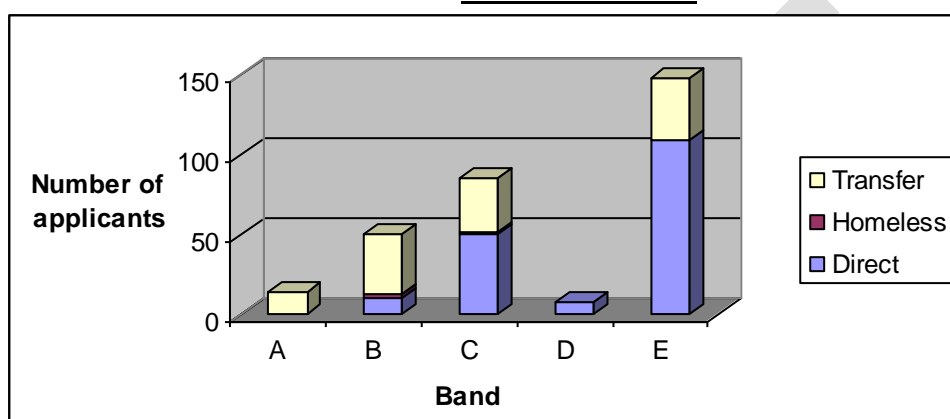
No = 85%

The majority of households aged 65+ who preferred to live in detached, terraced and self build accommodation also preferred owner occupation.

67% of owner occupied households expressed an interest in supported housing including sheltered accommodation.

The graph below shows the number of applicants on the Housing Register that have requested sheltered accommodation and the request has been approved by the Housing Options Team. The applicants have been split according to band and applicant type.

**Figure 16: Households on the Housing Register that have requested sheltered accommodation.**



Source: Gateway to Homechoice

In September 2014 there were **3867** applicants on the Housing Register. The total number of households on the register at this time that requested sheltered accommodation (Band A – E) was **306 (8%)**. The highest number was direct applicants on Band E at **110 (3% of all applicants)** and the lowest number were homeless applicants on **Band B at 3 (0.07% of all applicants)**.

During September 2014 there were **17** sheltered properties available for re-letting. This figure does not include the properties at Worsnop House that were being refurbished as part of the Council's Sheltered Housing Review.

### Social housing lettings

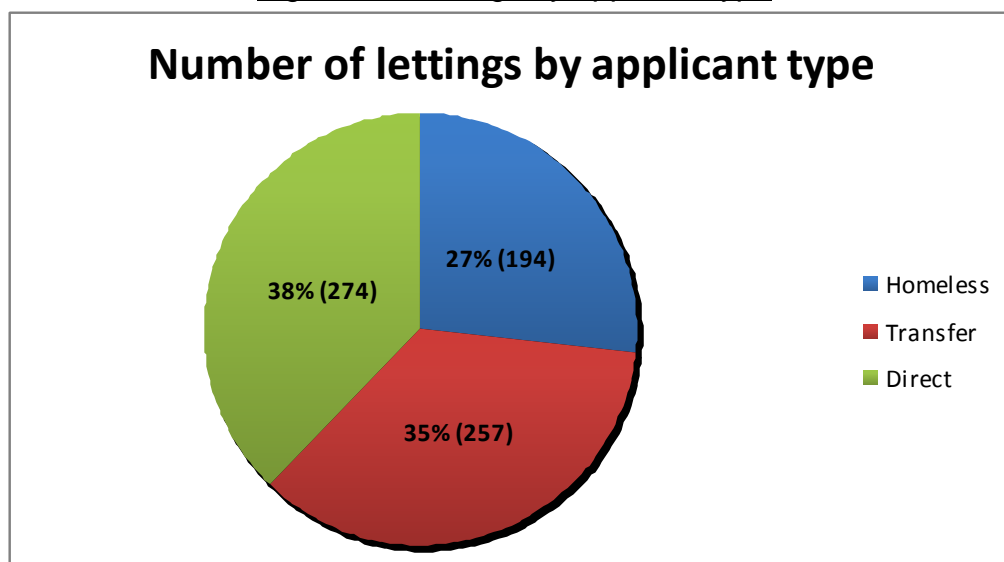
The applicant categories of people on the Housing Register are as follows:

Homeless applicants	Households that a local authority has accepted a legal duty to house. Most will be in temporary accommodation
Transfer Applicants	Council or housing association tenants seeking a move to another property.
Direct Applicants	All other applicants. The largest groups are people renting privately and people living with their family.

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 graph below shows the number of social housing lets in Colchester broken down by homeless, transfer and direct applicants.

Figure 17: Lettings by applicant type



Source: Abris - Gateway to Homechoice,

During the year 2013 – 2014, 38% of all lets went to direct applicants, 35% went to transfer applicants and 27% went to homeless applicants.

The following table shows the number of lettings by property and applicant type.

Table 16: Lets by applicant type

Property Type	Applicant type		
	Homeless	Transfer	Direct
Bedsit	4	1	5
Sheltered	2	28	48
Flat	131	76	157
General needs bungalow	0	4	0
House	54	111	58
Maisonette	2	1	1
Adapted bungalow	1	36	5
<b>Total</b>	<b>194</b>	<b>257</b>	<b>274</b>

Source: Abris – Gateway to Homechoice

The main type of property let to homeless and direct applicants is a flat and the main property type let to transfer applicants is a house. Transfer applicants would release a property to be let to another applicant on the housing register.

## Houses in multiple occupation (HMO)

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.

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 are a high number of HMOs within the borough.

There are approximately 1,000 known HMOs within the Borough with a suspected potential further 500 -1,000 unknown HMOs.

Larger HMOs are required to be licensed by the Council. Licensing gives the Council greater control over the management of the property as conditions can be applied to the licence which is enforceable. There are currently 113 licensed HMOs.

The Council proactively inspects HMOs on a risk based frequency, processes licence applications and reacts to complaints from residents to ensure that required standards are met in HMOs within the borough, in particular with regard to fire, amenities, over crowding and levels of management.

The information below recorded by the Private Sector Housing Team at CBC shows the number of HMO licenses granted over the last 4 years.

Table 17: HMO Licences granted

Year	Number of licences granted
2010	27
2011	42
2012	11
2013	24

*Source: CBC records*

## Armed Forces

Colchester has been a garrison town for hundreds of years and the development of a new modern Garrison in the town has shown further commitment to Colchester by the Ministry of Defence.

As well as creating improved accommodation and facilities for service personnel, land released by the MoD as a result of the new development will be used to create a sustainable mixed use urban village close to the town centre.

Recent census data revealed that there were **2,501** Armed Forces members residing in Colchester as of 2011. Of this figure, **92.2%** (2,306) were male and **7.8%** (195) were female.

Colchester Borough Council has developed the Armed Forces Covenant. The principles of the covenant provide that no person is disadvantaged as a result of service and special treatment be provided where justified (e.g. In the case of injured service personnel or the bereaved)

In line with new legislation relating to Welfare Reform and the Localism Act, Gateway to Homechoice introduced a new allocation policy from 1 November 2012.

Additional priority is awarded for serving members of the armed forces, former members of the armed forces, members of the reserve forces and bereaved spouses/partners of the armed forces, depending on their housing need. Applicants eligible for this additional priority award will be prioritised within their band.

When an application is received from someone who has a history of service, the same criteria is used for banding as for all other applicants. When households bid for a property, the household with a service history automatically comes above all other applicants in the same Band. This means they are more likely to be housed than someone who has the same circumstances but has no history of service.

Reports are run to monitor the number of households that have been re housed with the additional preference award. A summary of this information includes:

In May 2014 there were **3840** households on Colchester's Housing Register of which **122 (3%)** were applicants with armed forces priority.

During 2013 to 2014 the total number of households housed that had registered with Colchester was **812** of which **26 (3%)** were applicants with armed forces priority.

## Community Safety

Work on community Safety in Colchester is led by the Colchester Crime and Disorder Reduction Partnership.

The overall aim of the Colchester Crime and Disorder Reduction Partnership is to improve the quality of life for people living, working, studying, managing a

business and visiting Colchester Borough through a reduction in the fear of, and incidence of, crime and disorder.

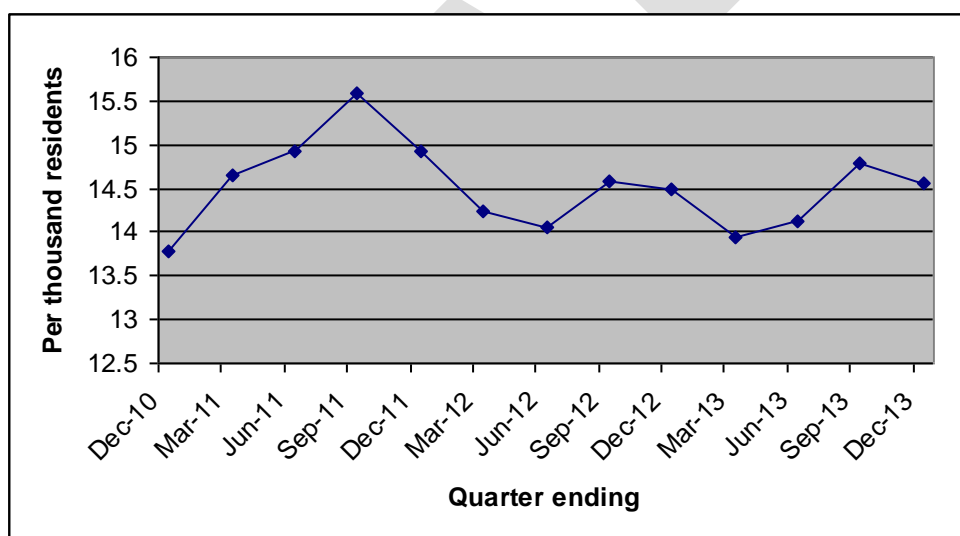
Key areas which the Housing Strategy can contribute to reducing crime and improving community safety are: reducing fear of crime; reducing anti-social behaviour; reducing dwelling burglary; reducing anti-social behaviour; reducing incidents of domestic violence and protecting victims.

An excerpt from Mosaic\* identified two indicators about fear of crime in the borough. The number of households significantly likely to be 'very worried' about crime is **3,929**. The number of households likely to be 'worried' about crime is **131**.

\* Mosaic Public Sector is a modelling tool produced by Experian Business Strategies.

The chart below shows crime rates per thousand residents in Colchester at the end of each quarter. At the end of December 2013, this rate was higher at 15.19 crimes per thousand residents than the Essex average of 14.35.

Figure 18: Quarterly crimes per thousand residents



Source: ONS



Table 18: Crime rates per thousand residents Essex comparisons

	Crime rate
<b>Force average</b>	57.19
Rochford	32.99
Maldon	35.20
Braintree	37.95
Castle Point	39.56
Uttlesford	45.15
Brentwood	47.52
Epping Forest	53.26
Chelmsford	53.82
<b>Colchester</b>	<b>60.72</b>
Tendring	66.05
Basildon	67.59
Thurrock	69.03
Southend-on-Sea	74.62
Harlow	80.51

Source: ONS

### Conclusions: Mixed and Sustainable Communities

BME households are over-represented in the Private Rented Sector. Future plans need to ensure that our options and advice services are accessible to all households.

There is a future need for more pitches for Gypsy and Travellers. The government expects local authorities to plan for the provision of sufficient permanent sites to meet identified needs and to reduce the impact unauthorized sites have on the wider community. We must explore options for addressing this need within the emerging Local Plan.

Young people are over-represented in the private rented sector. For many this will be their tenure of choice as it offers the flexibility to move easily and quickly if required for employment.

Older people are over-represented in the owner-occupied sector and the majority do not wish to downsize to smaller properties. As they age in place this raises questions about the ability of older people to maintain their homes, and pay for

any necessary adaptations. Future plans will need to ensure Colchester's housing offer to older owner-occupiers meets their needs and aspirations.

Social/affordable rented housing is let fairly evenly between homeless households (27% of all lets made), transfers (35% of lets) and house holds on the housing register (38% of lets). This balance is important because;

- It creates "churn" and movement within the stock and enables existing tenants to be matched to a property better suited to their needs.
- Households in high priority bands on the Housing Register who are not existing tenants have a good chance of being re-housed from the register and can avoid the negative effects of being homeless.
- It dispels the myth that all homeless households are housed before or faster than other households.

Future plans will need to show how the housing strategy can contribute to improved community safety. In particular we will have the opportunity in our new local plan to ensure new homes and neighbourhoods design out crime from the start. We will be able to ensure the principles of Secured by Design are considered on all new housing developments as a vital tool in creating safe and sustainable homes.

## **Prevention of Homelessness and Rough Sleepers**

For information on this section please click on the link below to the Evidence Base for Colchester's Homelessness Strategy 2014 – 2019.

<http://www.colchester.gov.uk/homelessnessstrategy>

DRAFT

## Life chances of Colchester's residents including Health and Wellbeing

Results from Colchester's Quarterly Economic Report (October 2013) indicated that **77.4%** of Colchester's working age population were economically active in the financial year 2012/13, and the unemployment rate was **6.5%**. (AMR, 2013)

The percentage of people claiming Job Seekers Allowance (JSA) had decreased from **2.9%** to **2.4%** between August 2012 and August 2013 (working age resident based proportion), which is still below the Great Britain average, which decreased from **3.8%** to **3.3%**. (AMR, 2013)

The percentage of 16-19 year olds Not in Employment, Education or Training (NEET) remained similar to the previous year (**5.3%** in July 2013 and **5.3%** in June 2012), although quarterly data does show some fluctuation. (AMR, 2013)

Colchester is relatively prosperous, ranking 205 out of 326 districts on the Index of Multiple Deprivation (rank 1 being the most deprived). It is estimated that approximately **5%** of people in Colchester live in seriously deprived neighbourhoods. However, this is significantly lower than the relative proportions in Basildon (18%), Tendring (18%) and Harlow (12%). (Office of National Statistics 2010 – Indices of deprivation)

### Household income

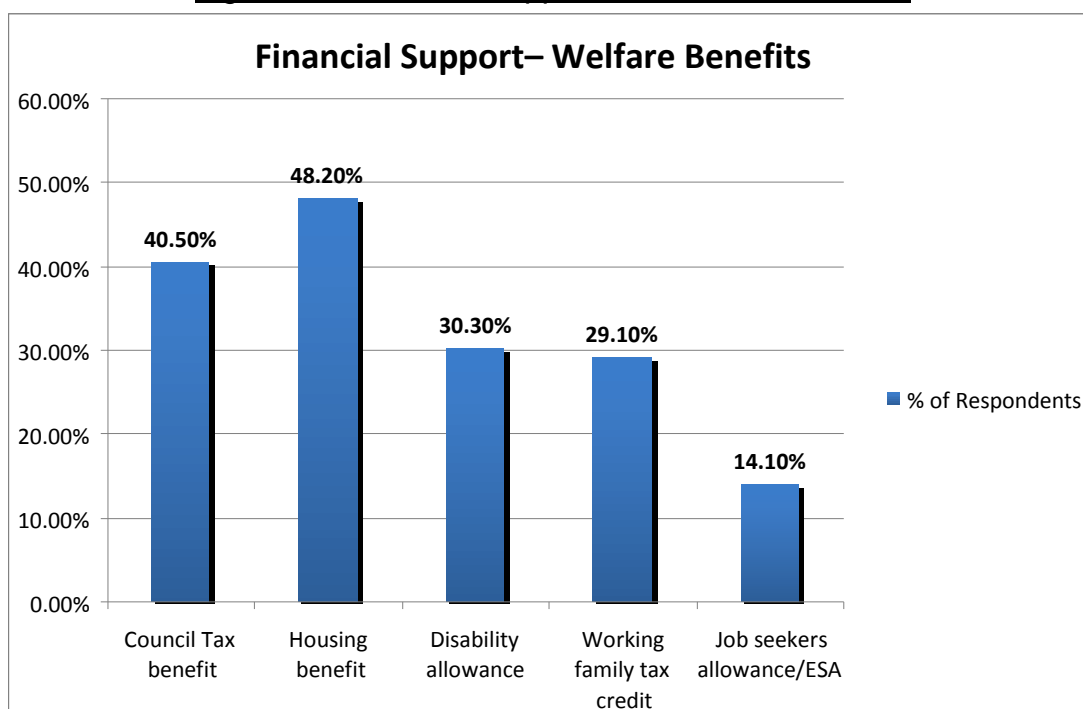
Information on Income from the Housing Needs Survey 2013 gave a good indication of the income levels in the borough. The response rate to the question on income from existing households was 76.8%.

The data shows that:

- **17.4%** of households had incomes below £10,000.
- The total proportion earning below the national average of £24,400 per annum (*assessed by the ONS Economic & Labour Market Review 2012, based on April 2012*) was **45.9%**.
- **14.0%** of households stated that they earned over £60,000.
- **30.6%** of existing households were in receipt of financial support.

On average, each respondent to the survey indicated two forms of financial support. The results are shown in the graph below:

Figure 19: Financial Support from Welfare benefits



Source: Housing needs survey 2013

### Helpline (Telecare) and Telehealth

The table below shows the number of Helpline (Telecare) customers on the 1<sup>st</sup> April 2014.

Table 19: Helpline (Telecare) users

Tenure	Number of users
Private rented and owner occupiers	1532
Sheltered Housing	816
Housing Association	266
CBC Tenants living in general needs housing	71
Total	2685

Source: CBC Information

The number of Telehealth customers as at the 1<sup>st</sup> April, was approx 60 but from 1<sup>st</sup> April 2014 this service was no longer funded by the CCG so the service ceases to exist.

## Health and well-being

Health Profiles is a programme to improve availability and accessibility for health and health-related information in England. The profiles give a snapshot overview of health for each local authority in England. Health Profiles are produced annually by Public Health England.

Below we have summarised the indicators where Colchester is significantly worse than the England average and where Colchester is significantly better than the England average. There are a range of indicators where Colchester is not significantly different – these can be found here [Public Health Observatories - Health Profiles](#)

**Table 20: Indicators where Colchester is significantly better than the England average**

Indicator	Colchester Score	England Scores		
		Best	Average	Worst
Deprivation	4.1	0.0	20.4	83.8
Children in poverty (under 16s)	16.7	6.4	20.6	43.6
GCSE achieved (5A*-C inc. Eng & Maths)	65.0	81.9	60.8	38.1
Long term unemployment	6.9	1.3	9.9	32.6
Obese children (Year 6)	16.4	10.1	18.9	27.3
Hospital stays for alcohol related harm	495	365	637	1,121
Drug misuse	7.4	0.8	8.6	26.3
Recorded diabetes	5.0	3.5	6.0	8.7
Incidence of TB	6.4	0.0	15.1	112.3
Smoking related deaths	218	172	292	480

Contains public sector information licensed under the Open Government Licence v1.0.

*Source: Public health England*

**Table 21: Indicators where Colchester is significantly worse than the England average**

Indicator	Colchester Score	England Scores		
		Best	Average	Worst
Violent crime (violence offences)	13.2	3.1	10.6	27.1
Hospital stays for self-harm	213	50.4	188	596
Excess winter deaths (three year)	25.8	-3.0	16.5	32.1
Under 75 mortality rate: cardiovascular	98	37.4	81.1	144.7
Under 75 mortality rate: cancer	178	106	146	213

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*Source: Public health England*

## **Pets**

It is recognised that pet ownership can bring a great deal of pleasure and enjoyment to residents, enhancing their well being and quality of life.

In September 2012 Colchester Borough Homes published a pet policy which provides customers with details of when and how they may keep pets in their homes, under their tenancy agreement. The policy encourages responsible pet ownership.

The pet policy provides consistency in dealing with issues involving pets within the homes of individual customers and the communal areas that CBH manages on behalf of CBC.

An effective policy is important for the well being of communities.

### **Conclusions: Life chances of Colchester's residents including Health and Wellbeing**

Colchester is relatively prosperous; the Housing Strategy needs to consider focussing its work on reducing inequalities and improving the life chances of Colchester's residents

Housing can make a significant contribution to health and well-being. Future plans will need to articulate how we will work in partnership to focus and co-ordinate activity, resources and effort to support initiatives that aim to improve health and well-being.

## Enabling customers to make an informed housing choice

### Homelessness and Housing Advice services

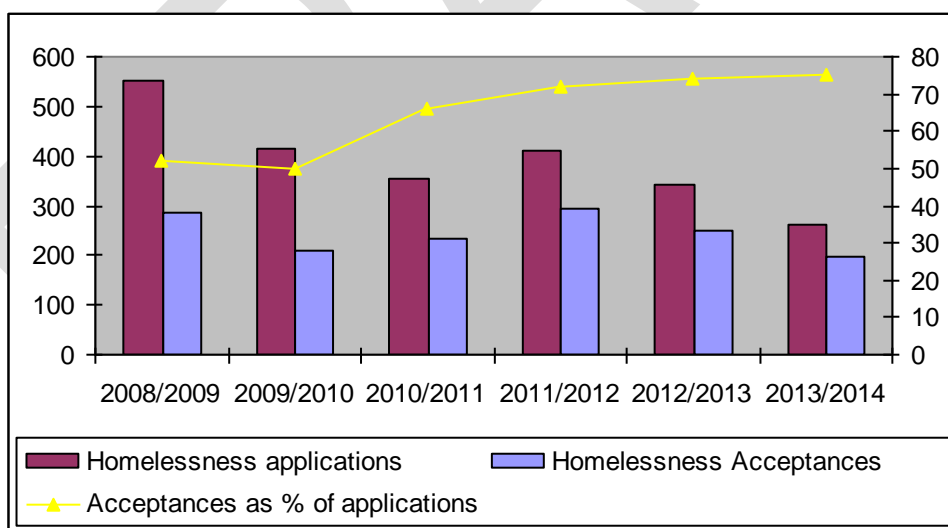
The Housing Options service is provided by Colchester Borough Homes on behalf of Colchester Borough Council. It provides free, expert housing advice to residents of all tenures in the borough. The team has a strong focus on preventing homelessness and can advise people with housing problems or assist those people in finding somewhere to live.

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

- Advised **968** households on how to secure their own accommodation or with housing related problems such as rent arrears or an eviction notice.
- In conjunction with partner organisations in Colchester, 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.

Figure 20 below shows the number of homelessness applications and acceptances from 2008/2009 to 2013/2014.

Figure 20: Homeless applications and acceptances



Source; DCLG P1E Return

### Conclusions: Enabling customers to make an informed housing choice

Homelessness applications and acceptances continue to decline. Future plans will need to make sure that the focus of the Housing Options service continues to be on homelessness prevention.



## Making the best use of existing housing

### Over and under occupation

As part of the Housing Needs survey 2013 a broad assessment of 'under-occupation' and 'over-occupation' was conducted based on a detailed analysis of the family composition data.

The number of bedrooms required in each household was established allowing for the age and gender of occupants as defined by the 'bedroom standard'. In the case of over-occupation any dwelling without sufficient bedrooms to meet that requirement has been categorised as over-occupied. In the case of under occupation, any dwelling with more than one 'spare' bedroom above requirement has been categorised as under-occupied (two or more spare bedrooms).

The table below shows the results of the assessment of under and over-occupation by tenure.

Table 22: Under and over-occupation by tenure

Tenure	% under occupied	% over - occupied
Owner occupied with mortgage	42.2	2.5
Owner occupied no mortgage	61.7	0.9
Private rented	12.1	4.6
Council rented	8.4	11.4
RP Rented	7	0.7
Shared ownership	0	0
Tied to accommodation	24.6	0
Living rent free	37.5	0
All stock	37.7	3

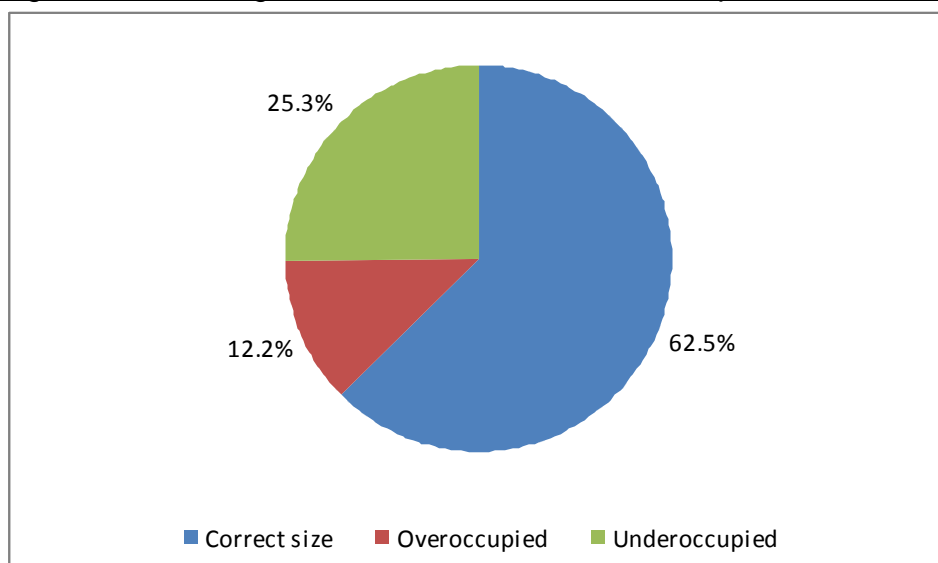
Source: Housing needs survey 2013

It should be noted that the SHMA was based on a statistically valid sample size and not a 100% household survey. Therefore, the number of household's under-occupying based on data held about individual council tenants is much higher.

### Under-occupation in council properties

The information in Figure x shows that the majority (**62.5%**) of Colchester Borough Council tenants are housed in a property which meets their housing need in terms of the size of the property. A quarter of homes (**25%**) are under-occupied by one or more bedrooms. A total of **12%** of tenants live in homes which are over-occupied and therefore need a larger home to meet their housing needs.

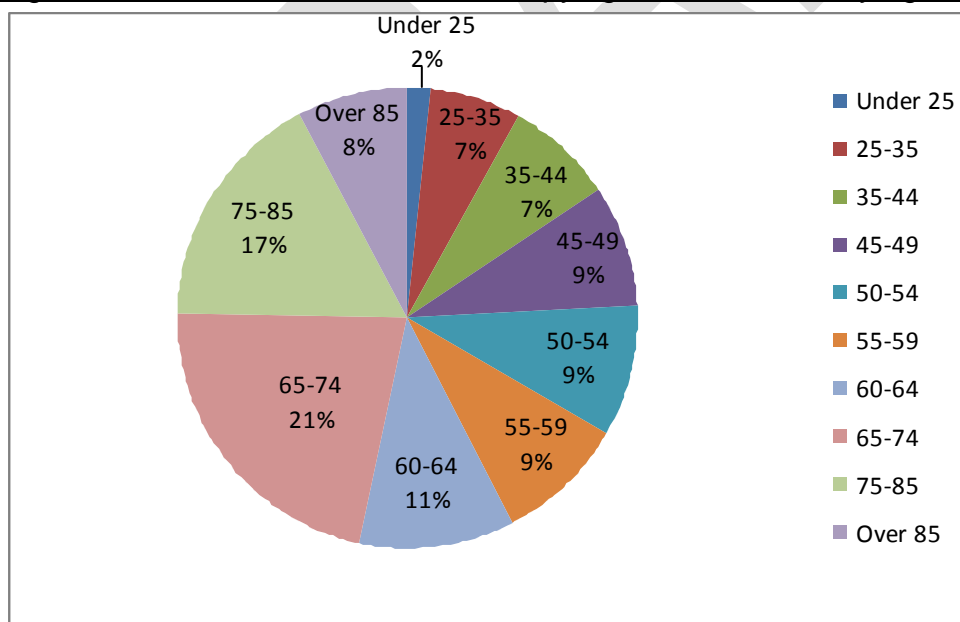
**Figure 21: Housing Need and under and over occupation - Council tenants**



Source: Colchester Borough Council Capita Housing System September 2014

Over half (**57%**) of council homes that are under-occupied are under-occupied by a tenant over 60 years of age. This is significant because of the removal of the spare bedroom housing benefit subsidy for working age adults. See section below. Tenants over 60 years of age account for **48%** of all tenants.

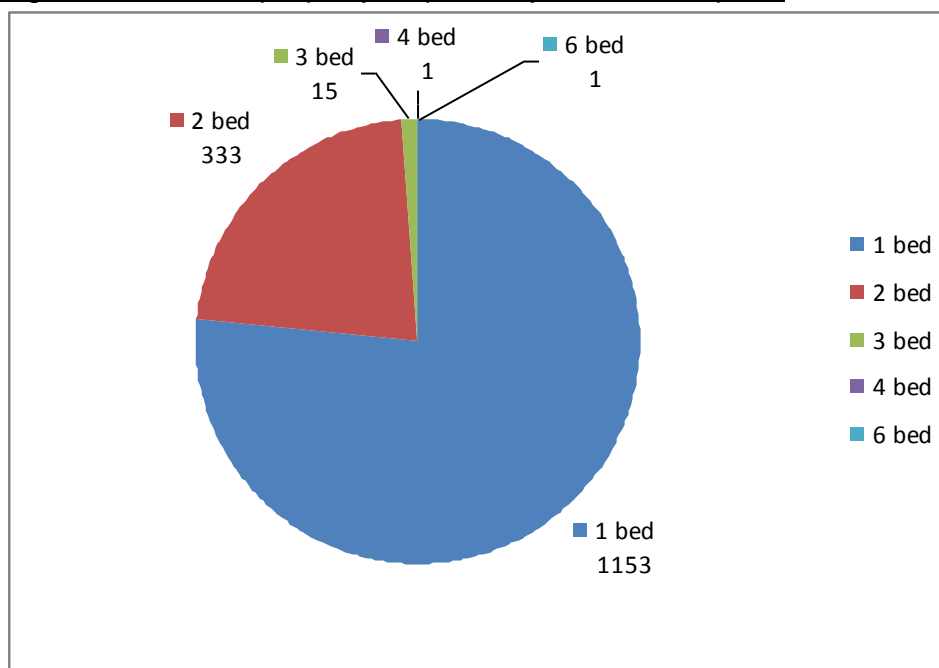
**Figure 22: Council tenants under-occupying council homes by age of tenant**



Source: Colchester Borough Council Capita Housing System September 2014

The majority (**77%**) of under-occupiers require a one bedroom property. A total of **22%** of under-occupiers require 2 bedroom properties. Very few under-occupiers require larger homes. However, these are the size of homes which have the fewest vacancies.

Figure 23: Size of property required by under-occupiers



Source: Colchester Borough Council Capita Housing System September 2014

### **Under occupancy and housing benefit**

In April 2013 the Government removed the spare room subsidy in the social rented sector.

Social sector tenants of working age renting from a local authority, housing association or other registered social landlord will receive housing support based on household size. A version of this already applies to private tenants.

The allowance is for one bedroom for each person or couple living as part of the household. Two children under 16 of the same gender will be expected to share a room, as will two children under 10 regardless of gender.

Household size criteria will also allow one bedroom for a non-resident carer if a tenant or their partner is a disabled person who needs overnight care.

Households with a disabled child may retain housing benefit for an additional room, if the nature and severity of the child's disability disturbs the sleep of the other child that they would normally be expected to share with.

Where a property is deemed 'under occupied' the eligible rent under Housing Benefit will be reduced by 14 per cent for one room and 25 per cent if under occupied by two rooms or more.

Approved foster carers, whether or not they have a child placed with them or are between placements, will be allowed an extra room, as long as they have fostered

a child within the last 12 months or become a registered foster carer within the last 12 months.

Wives or husbands of those serving in the armed forces will be unaffected by these changes. Parents with adult children in the Armed Forces who continue to live with their parents will continue to be considered as living at home when applying the size criteria whilst away on operational duty.

For any household deemed to have more bedrooms than they require their housing benefit will be reduced by 14% of the rent they are charged if they have one "spare" bedroom and 25% of the rent they are charged if they have 2 or more "spare" bedrooms.

A total of **1,097** households were initially affected by the size criteria, **925** under occupying by one bedroom and **172** under-occupying by more than two bedrooms. The tables below show the latest information on the number of tenants that are under occupying their properties since January 2013.

**Table 23: Tenants who are under-occupying and affected by the withdrawal of the spare bedroom subsidy**

<b>CBC tenants</b>	<b>Tenants Jan 13</b>	<b>Tenants Jan 14</b>	<b>Tenants Feb 14</b>	<b>Tenants Mar 14</b>	<b>Tenants Apr 14</b>	<b>Tenants May 14</b>
Under occupying by 1 bedroom	419	310	316	309	311	305
Under occupying by more than 1 bedroom	101	58	60	60	59	59
<b>Total</b>	<b>520</b>	<b>368</b>	<b>376</b>	<b>369</b>	<b>370</b>	<b>364</b>

<b>Registered Provider tenants</b>	<b>Tenants Jan 13</b>	<b>Tenants Jan 14</b>	<b>Tenants Feb 14</b>	<b>Tenants Mar 14</b>	<b>Tenants Apr 14</b>	<b>Tenants May 14</b>
Under occupying by 1 bedroom	506	313	323	323	308	311
Under occupying by more than 1 bedroom	71	33	34	34	35	36
<b>Total</b>	<b>577</b>	<b>346</b>	<b>357</b>	<b>357</b>	<b>343</b>	<b>347</b>

<b>CBC and registered provider tenants</b>	<b>Tenants Jan 13</b>	<b>Tenants Jan 14</b>	<b>Tenants Feb 14</b>	<b>Tenants Mar 14</b>	<b>Tenants Apr 14</b>	<b>Tenants May 14</b>
Under occupying by 1 bedroom	925	623	639	632	619	616
Under occupying by more than 1 bedroom	172	91	94	94	94	95
<b>Total</b>	<b>1097</b>	<b>714</b>	<b>733</b>	<b>726</b>	<b>713</b>	<b>711</b>

*Source: Colchester Borough Council data*

## Empty homes

At 31 March 2014 there were **1639** empty homes reported as empty for council tax purposes. Out of these:

- **1535** of these were privately owned with a small number of owned by Registered Providers.
- **104** were owned by Colchester Borough Council.

Table 24 below shows the number of empty homes from 2007 to 2012. Empty homes, as a percentage of the total homes in the borough, have been consistently decreasing.

Table 24: Empty Homes in Colchester 2007 to 2012

Year	Number of empty homes	Empty homes as a % of all homes
2007	2318	3.26
2008	2227	3.07
2009	Not available	Not available
2010	1888	2.53
2011	2024	2.68
2012	1910	2.50
2013	1869	2.53

*Source: DCLG Empty Homes data*

### **Conclusions: Making the best use of existing housing**

- Under-occupation rates are far higher in owner occupied housing than in either of the rented tenures.
- The majority of under-occupiers in the social rented sector are over 60 years old and are not affected by the removal of the housing benefit spare bedroom subsidy. Future plans will need to explore how the housing offer to these households can meet their needs and aspirations and free up these under-occupied homes.
- Whilst under-occupation by those households affected by the removal of the spare bedroom subsidy is decreasing, work will need to continue in this area to ensure that households are better matched to a property that meets their needs. Where this is not possible future plans will need to include appropriate support to ensure these households do not fall into rent arrears.
- The Housing Strategy will also need to examine actions which might better match under-occupying households to households who are over-occupying to better meet housing need.
- Whilst the number of empty homes as a percentage of all homes has been falling, we need to ensure that this trend stabilises or continues.

## **Housing that is healthy safe and energy efficient**

### **Decent Homes – Colchester Borough Council properties**

A residential property is only fit for purpose if it addresses the requirements of those that live in it by meeting minimum quality standards.

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 Borough 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. As of 31 March 2014 there were **11** properties (**0.2%**) that were not at Decent Homes standard.

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 – Private Sector dwellings**

The Private Sector Housing (PSH) team is responsible for ensuring that all properties not owned by CBH are safe and do not present unacceptable hazards to occupiers. This includes the Private Rented sector, properties owned by registered providers and owner occupied properties.

In order to assess the overall condition of the private stock and to identify areas where there is the need to target activity to certain areas or household types, the council is commissioning a stock condition/modelling survey and health impact assessment within 2014/15. The outcomes of this will shape the review of the Financial Assistance Policy which will enable the targeting of financial assistance.

The PSH Team have now introduced a more robust method of monitoring of hazards removed and dwellings improved. The targets for 2014/15 include 300 housing hazards to be removed and 300 dwellings improved.

The number of service requests from tenants complaining about disrepair in their privately rented property, over the last 3 years is as follows:

**2011 - 2012 = 52**  
**2012 - 2013 = 62**  
**2013 - 2014 = 108**

The total number of requests for service (including 'hazards removed' and 'dwellings improved') to the PSH team over the past 3 years is as follows:

**2011 - 2012 = 526**  
**2012 - 2013 = 591**  
**2013 - 2014 = 504**

Over the same 3 year period, the council needed to serve 35 Improvement Notices for Category 1 and 2 hazards on non compliant landlords to secure compliance with housing standards. Improvement notices served by year were:

**2011 - 2012 = 7**  
**2012 - 2013 = 9**  
**2013 - 2014 = 19**

In addition, over the same 3 year period, the council has prohibited the use of 3 properties for habitation due to their condition, taken emergency action to remove a hazard from 1 property and served 7 notices to control over crowding in HMOs.

The decent homes standard is not an enforceable standard in the private sector. HHSRS and the powers contained within the Housing Act 2004 and other legislation are used.

This work is delivered via a combination of informal advice, proactive and reactive enforcement, the licensing of Houses in Multiple Occupation, the administration of the Student Accommodation Accreditation Scheme and financial assistance to owner occupiers and landlords.

In addition, the Private Sector Housing Team inspects properties to be occupied by households placed via the Housing Options team, to ensure that they meet required standards. The number of requests from the Housing Options team for this service was:

**2011 - 2012 = 129**  
**2012 - 2013 = 132**  
**2013 - 2014 = 130**

## Home Repair Loans and other forms of assistance

As well as the Disabled Facilities Grants (DFGs) (detailed under adaptations in the following chapter), there is a range of financial assistance offers available to home owners and landlords to maintain and improve their properties to remove housing hazards. Generally, these will have repayment conditions attached so that the money is returned to the Council whenever the property is sold in future, this allows for the recycling of funds.

Please follow link below to current Financial Assistance Policy;

### CBC Financial Assistance Policy 2008

There is no central Government allocation for these forms of assistance, CBC funds them entirely. The Financial Assistance Policy is due for review in 2015/16 to incorporate the results of the updated stock condition survey.

The table below shows the spend on other forms of financial assistance (excluding DFGs) for the past 5 years by type and value and property number per year:

Table 25: Financial Assistance (exc. DFG's)

Year	Home Repair Loan	Home Security Grant	Home Repairs Assistance Loan	Home Renovation Assistance	Home Fire Safety Grant	Empty Property Loan	Disabled Facilities Assistance Loan	Total Dwellings improved via Financial assistance (Exc DFG's)	Total Spend
2009-10	£69k 13 Dwellings improved	£3,500 13 Dwellings improved	£8k 3 Dwellings improved	£17k 5 Dwellings improved	£18k 8 Dwellings improved			42	£115k
2010-11	£25K 3 dwellings improved			£15K 1 dwelling improved	£7K 4 dwellings improved	£9,500 1 Dwelling improved		9	£57k
2011-12	£143K 11 dwellings improved				£2K 1 dwelling improved		£36K 2 dwellings improved	14	£181k
2012-13	£70K 13 dwellings improved			£8K 1 dwelling improved	£1K 1 dwelling improved		£24K 1 dwelling improved	16	£103k
2013-14	£130K 9 dwellings improved						£31K 1 dwelling improved	10	

Source: CBC – Private Sector Housing Team



## **Essex Landlord Accreditation Scheme**

A consortium of Local Authorities in Essex has developed a county wide accreditation scheme for landlords which launched in 2014.

The scheme has been developed by those councils working in partnership with the Chief Fire Officers Association. Their non profit making company, Blue Watch, will administer the scheme at no cost to councils.

Only those landlords who have a history of compliance with required standards in their rented properties will be allowed to join the scheme and a selection of a landlord's portfolio of properties will be inspected prior to accreditation to ensure that they meet minimum standards.

This scheme will help councils to engage with landlords and to share information with a "lighter touch" approach and this will free up time for authorities to find more unscrupulous landlords and ensure standards in their properties are safe. This ensures a level playing field for all landlords.

The scheme will also allow tenants to make an informed choice when renting a property. Tenants can check on the Council's web site to see if their potential landlord is a member of the scheme.

A Colchester landlord has become the first member of this scheme.

## **Student Accommodation Accreditation Scheme**

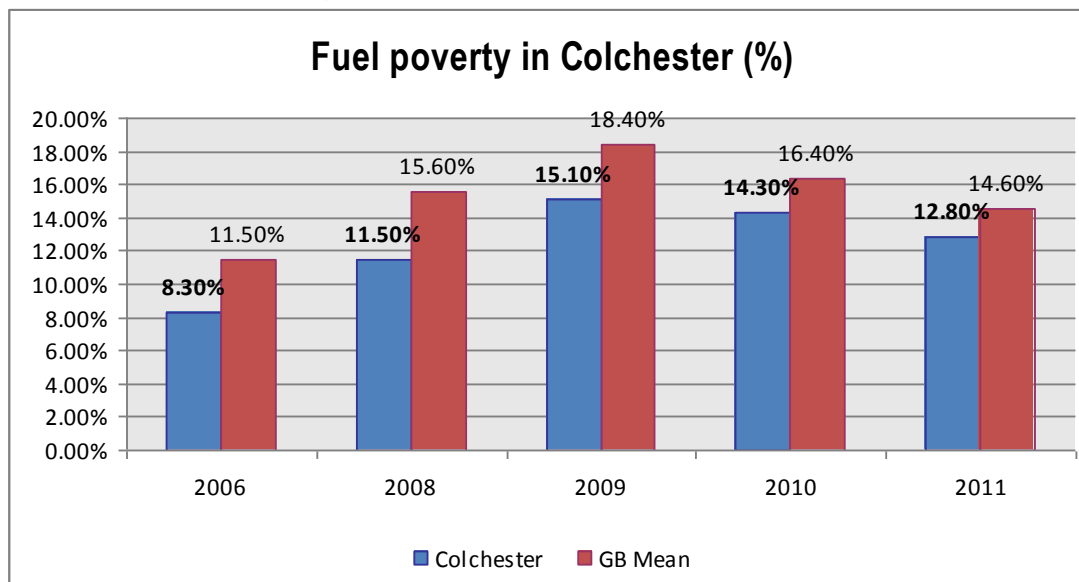
The Council operates a student accommodation accreditation scheme in partnership with the University to ensure safe accommodation for University students who live off campus in Houses in Multiple Occupation. All properties let through Student Lets at the University have to be accredited. To date, 321 properties have been accredited under the scheme.

## Fuel Poverty

Working to ensure that existing and new homes are healthy, safe and energy efficient.

The graph below shows the level of fuel poverty in Colchester from 2006 – 2011.

Figure 24: Fuel poverty in Colchester



Source: DECC 2011

Fuel poverty in Colchester has shown a gradual decrease from **15.10%** in 2009 to **12.8%** in 2011. In 2011 there were **7,666** fuel poor households in the borough out of a total of **73,275** households (**10.5%**).

## 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. Click on the link below to access the report:

<http://www.colchester.gov.uk/CHttpHandler.ashx?id=9680&p=0>

Colchester Borough 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 borough.

As at March 2013 the SAP (Energy efficiency rating) for council owned housing stock was **69.15**. Colchester Borough Homes and Colchester Borough Council were working towards a target of 70 but this target has now been exceeded.

## Adequacy of accommodation

Information from the Housing Needs survey 2013 found that:

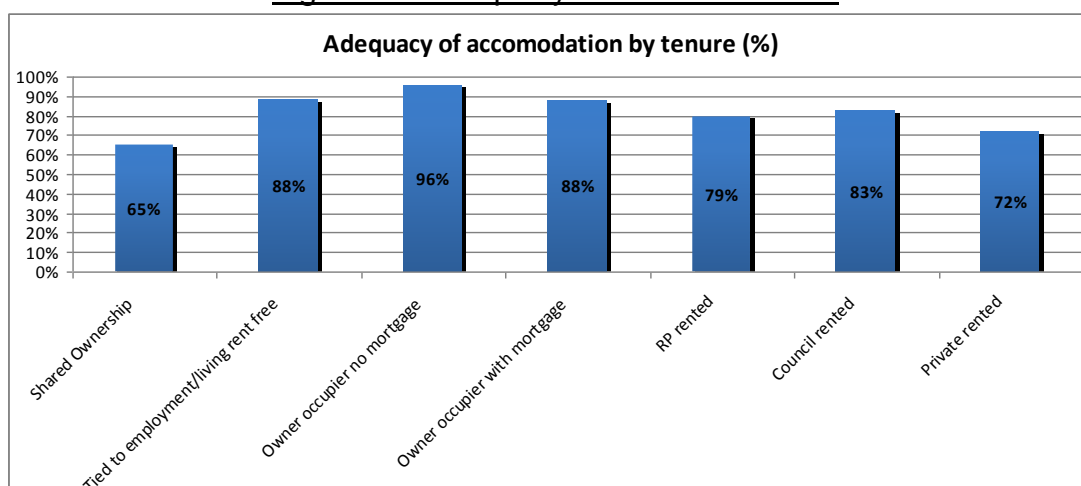
- **86.8%** of respondents indicated that their accommodation was adequate for their needs.

- **13.2%** of households in Colchester stated that their accommodation was inadequate.

The guidance test of inadequacy causing a housing need is based on those households in this situation actually needing to move to another dwelling. Some households may technically need to move but decide not to do so.

The graph below shows the % of households by tenure type who considered their accommodation to be adequate.

**Figure 25: Adequacy of accommodation**



*Source: Housing needs survey 2013*

The satisfaction level for social renters was **81%** (the average of RP and Council rented combined). The lowest level of adequacy was for the shared ownership sector at **64.9%** but there was a low level of data. The private rented sector was next at **72.1%**, which was an expected level for a sector with the highest levels of disrepair.

For more detailed information for this section please find link below to the Sustainability Strategy.

[Link to go here](#)

### **Conclusions: Housing that is healthy safe and energy efficient**

- Our housing strategy needs to ensure that properties in all sectors are safe and energy efficient and continue to work in partnership to support the most vulnerable members of the community who live in the poorest quality housing.
- Whilst fuel poverty has fallen in recent years, we must build on and review mechanisms we have at our disposal to improve the energy efficiency of new and existing homes. Key to this will be our planning policies which enable us to set targets to reduce CO2 emissions in new homes.
- Our evidence in this area for private sector housing is out of date and we will need to ensure that we have up to date information on private sector stock condition in order to target our resources to those in most need or the properties where action will have the most benefit.

## Specialist Housing and Support Services

The Housing needs survey 2013 identified households in the borough who have a member with a disability / limiting long term illness. Housing may need to be purpose built or adapted for households with specific support needs.

Types of disability / limiting long-term illness identified within the survey included:

- Wheelchair user
- Walking difficulty
- Learning disability / mental health problem
- Drug / alcohol abuse
- Visual / hearing impairment
- Asthmatic / respiratory problem
- Other physical disability
- Limiting long-term illness

The results of the survey found that 20% of households in the borough contained somebody with a disability; therefore 12,800 households were affected in some way.

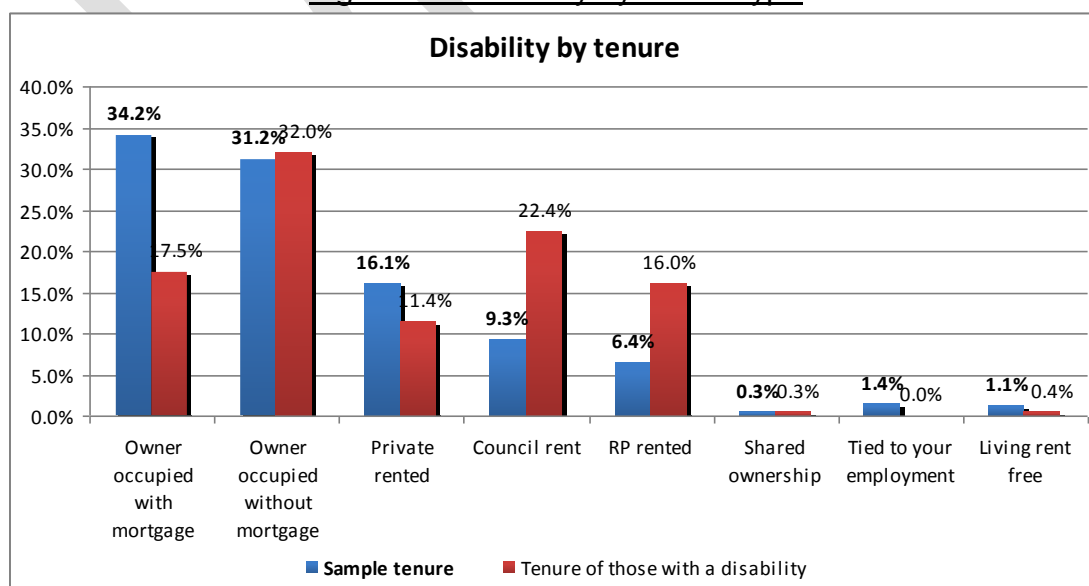
Comparison with the UK average for the proportion of households affected is difficult due to the impact of multiple disability and the statistics are collated in terms of population rather than households.

The Department for Work and Pensions Family Resources Survey 2006 suggested that there were 10 million people with a disability in the UK; around **19.7%** of the population.

The Housing needs survey identified that **21.2%** of households who contain someone with a disability stated that they had a support need.

The graph below shows the comparative figures for the various tenures

**Figure 26: Disability by tenure type**



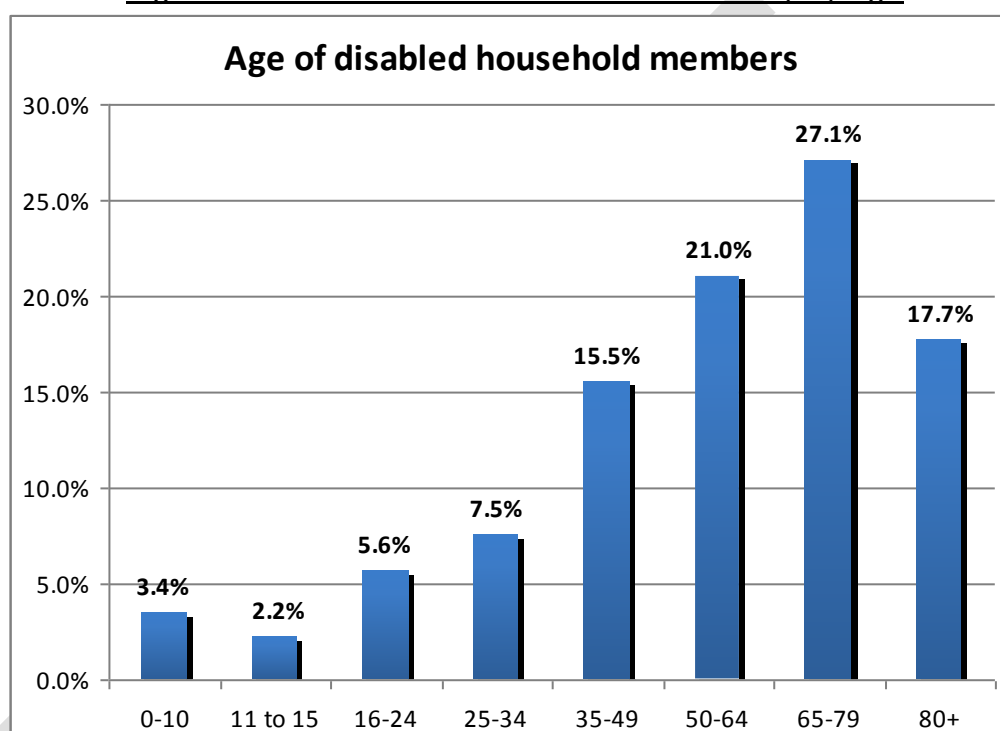
Source: Housing needs survey 2013

The level in the social rented sector (**16.3%**) was higher than the proportion of total stock represented by social rented accommodation (**6.7%**). The level in the owner occupied sector was **49.5%** compared to the stock level of **65.4%**.

**85** cases said that one member of the household had a disability and **15%** said that two members had a disability which suggested **12,811** people with a disability in total.

The number of responses received to the age of the person with a disability was **14,776**. Data for the age groups is shown in the graph below.

Figure 27: Household members with a disability by age

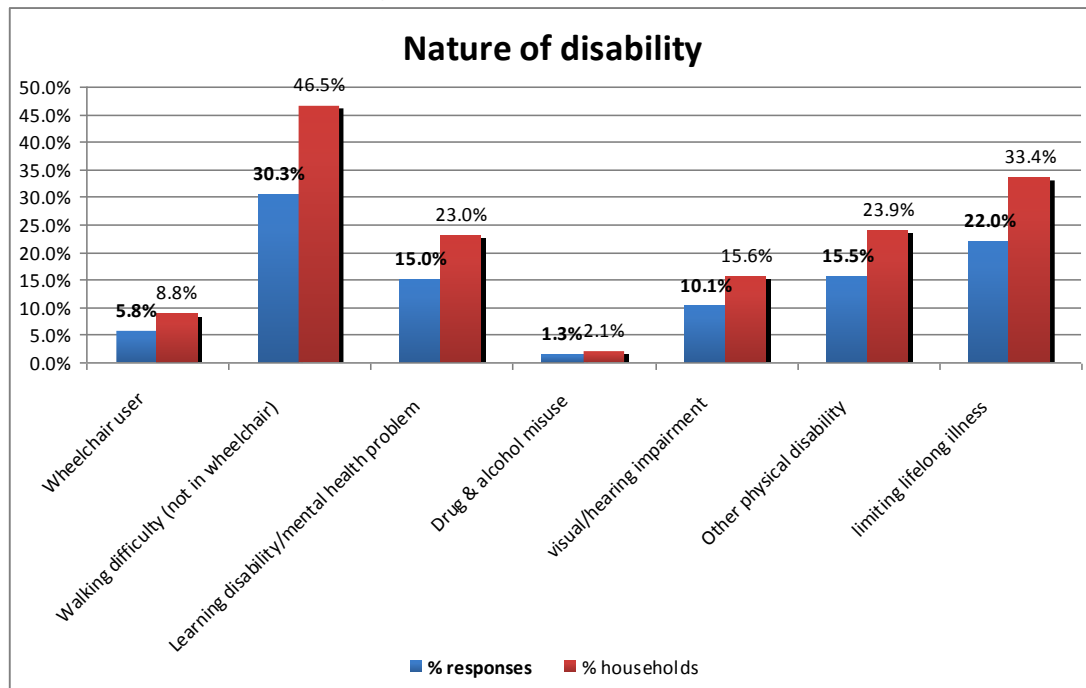


*Source: Housing needs survey 2013*

**44.2%** of all households containing a member with a disability were over the age of 65 including **17.7%** over 80. **34.2%** were aged under 49 years.

The graph below shows the nature of the disability of the members of the household. Respondents were able to give more than one answer to this question.

Figure 28: Nature of disability



Source: Housing needs survey 2013

The largest group of people were those with a walking difficulty at **46.5%**. Those with a limiting long term illness were **33.4%** followed by **23.9%** of households that contained someone with 'other physical difficulty'.

Additional data also showed that **26.3%** of properties with a wheelchair user had been adapted. Households with a wheelchair user where their home had not been suitably adapted were **1,265 (69.3%)**.

## Adaptations

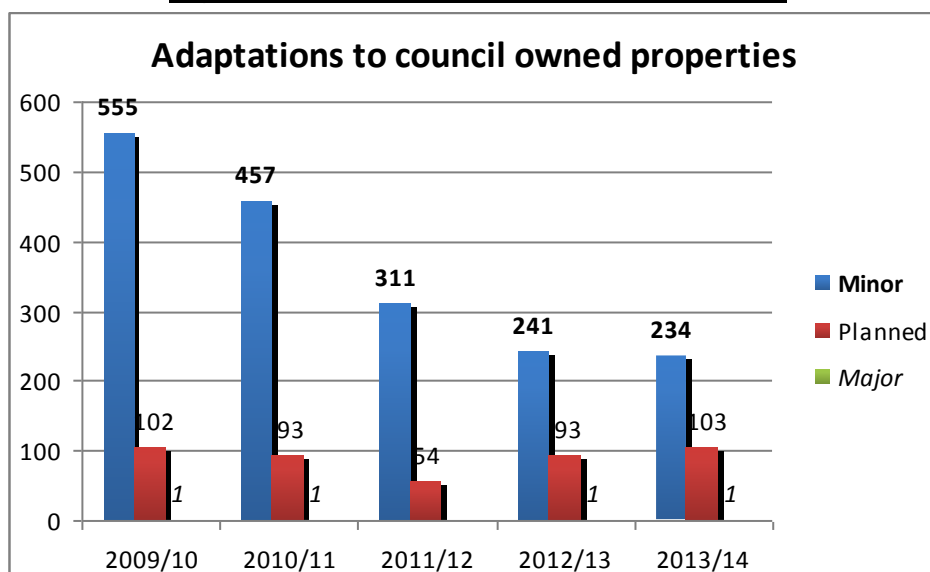
The Housing needs survey identified that **10%** of properties in the borough had been adapted.

Adaptation in the owner occupied sector was the highest at **44%**. A quarter (**26%**) of council rented properties and **15%** of Registered Provider rented properties had been adapted.

The graph below shows the number of adaptations to council owned properties since 2009.

Note: *Minor works include items such as grab rails, lever taps, half steps etc.*  
*Planned works include wet rooms, stairlifts, kitchens, ramps etc.*  
*major works- extensions.*

Figure 29: Adaptations to council properties

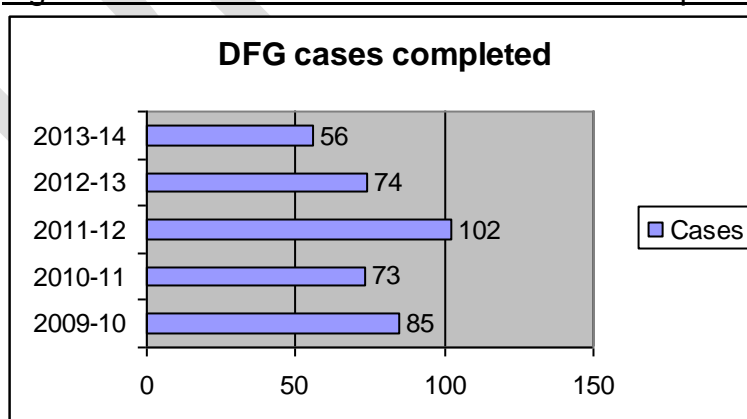


Source: Colchester Borough Homes data

Colchester Borough Council administers mandatory Disabled Facilities Grants (DFG) to criteria set out by the Government. These are to assist disabled occupiers in the private sector (owner occupiers, private tenants and registered provider tenants), including children and adults, to remain in their home and live more independent lives by the provision of major adaptations. 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 and E departments due to falls and similar issues.

The graph below shows the number of DFG cases completed in a financial year since 2009.

Figure 30: Disabled Facilities Grants cases completed



Source: CBC Private Sector Housing

Disabled Facilities Grants are demand led. These are part funded by a central government allocation (from 2015/16 the Better Care Fund) and partly by CBC contribution. The maximum DFG is £30,000. The process commences with a referral being received from an Occupational Therapist at Essex County Council.

The table below shows the total spent on DFG's for each financial year since 2009.

**Table 25: Spend on DFG's**

Year	Total spend
2009-10	£538k
2010-11	£575k
2011-12	£670k
2012-13	£533k
2013-14	£374k

Source: Private Sector Housing

During the last year there was an internal reorganisation and the administration of DFGs was affected by this.

### **Home Improvement Agency**

The Council works in partnership with and part funds Swan Care and Repair, our Home Improvement Agency, to deliver DFGs. In addition, they provide a range of other support, advice and signposting services to the more vulnerable members of the community. These include a Handyperson service, benefits advice, minor aids and adaptations, a gardening service and access to charitable funding.

The Essex wide contract for HIA services ends in summer 2015 and is in the process of being recommissioned. It is not known yet what the HIA service will be from 2015 onwards but the council is part of the stakeholder group being consulted on the process.

### **Floating Support**

The floating support service in Colchester is provided by One Support. The service offers individual housing related support to people in the community to:

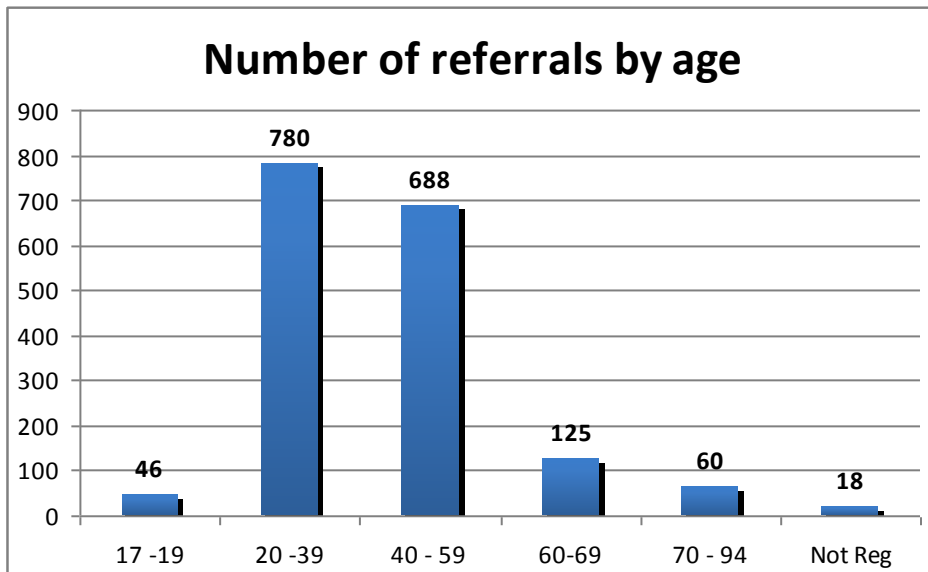
- prevent homelessness
- help maintain tenancies
- increase life skills
- live more independently

One Support offer a flexible and responsive service that is sensitive to the customers needs.

The following information shows the referrals to the One support service in Colchester from April 2012 – April 2014. The total number of referrals over the period was **1,717**.



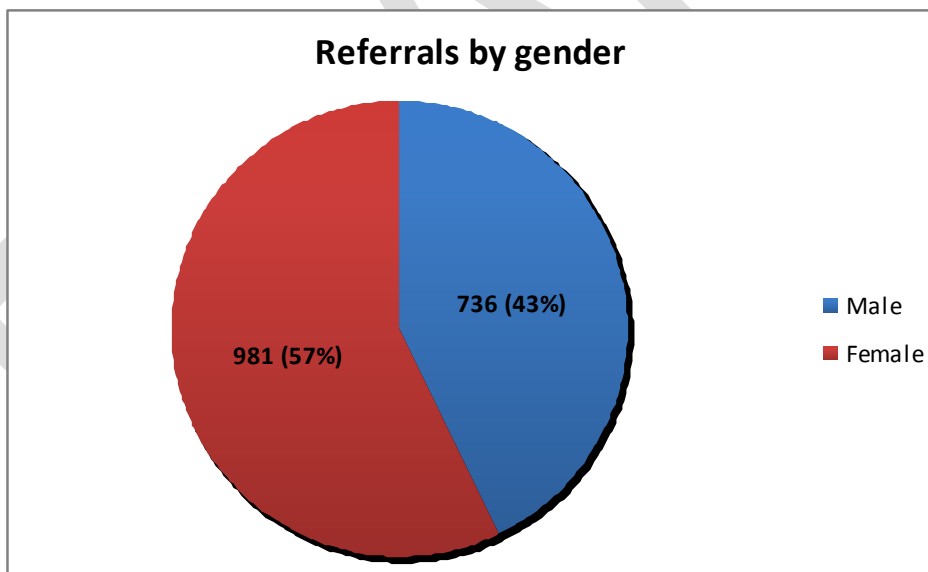
Figure 31: Number of referrals to One support by age 2012-2014



Source: One support data

The graph above shows that **45%** of referrals for floating support over the 2 year period are for clients between the ages of 20 and 39. Referrals for clients aged from 40 to 59 made up **40%** of the total referrals over the same period.

Figure 32: Referrals by gender

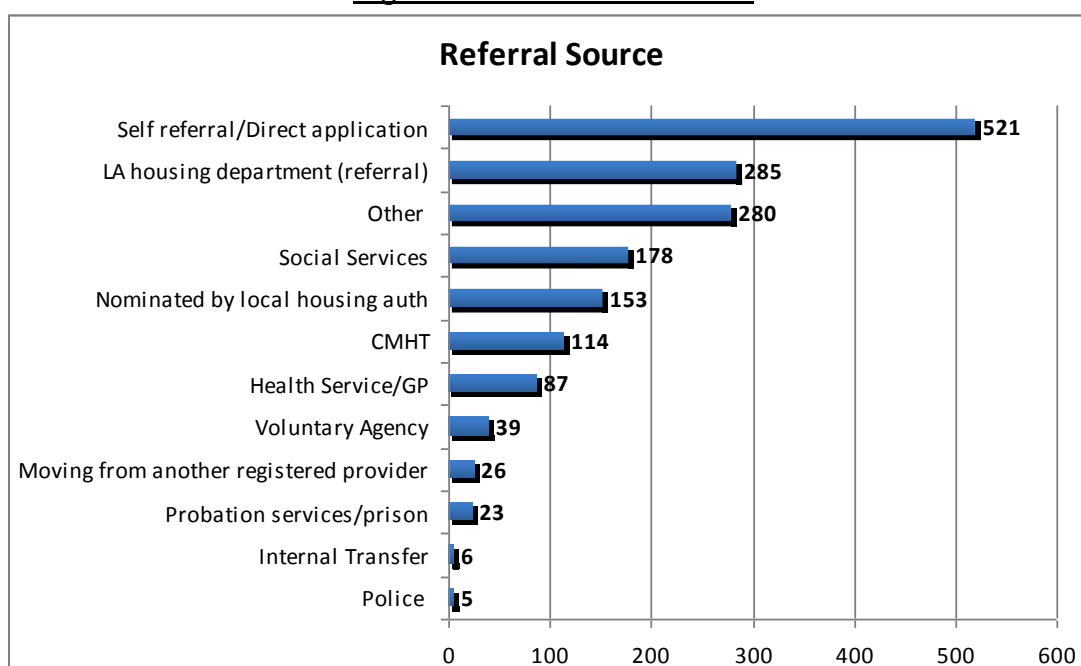


Source: One support data

The graph above shows that more women were referred to the service than men.

Referrals can be made to the service by statutory or voluntary sector organisations as well as self referrals. Figure 33 below indicates where the referral to the service has been made.

**Figure 33: Source of referral**



Source: One Housing Group data

**Notes:**

LA housing department (referral) – where customers are referred to One Housing Group by Colchester Borough Council.

Nominated by local housing authority - where other local authorities (Braintree, Chelmsford, Maldon, Tendring) refer customers to One Housing Group when they are using properties in the area for their customers.

Internal Transfer – where customers have moved from an area outside of Essex where they are already receiving support by One Housing Group and are now residing in an area within Essex.

## Conclusions Specialist Housing and Support Services

- The Housing Needs Survey found that 45% of households which contained a member with a disability were over 65 years of age. In earlier chapters we examined the need for new housing to meet the needs of this group and the implications for those who want to age in place and not move to more suitable accommodation. The conclusions for this chapter are broadly similar; as they age in place this raises questions about the ability of older people to maintain their homes, and pay for any necessary adaptations. Future plans will need to ensure Colchester's housing offer to older owner-occupiers meets their needs and aspirations.
- Not all of those households who have support needs require adapted housing. Both the Housing needs Survey and the data provided on Floating Support demonstrate this. In a time of reducing public expenditure, the Housing Strategy will need to look at a co-ordinated approach to supported housing across the council, social care and health to better meet the needs of households with support needs. .
- Significant numbers of properties in the owner-occupied and social rented sector have been adapted. In order to make best use of resources and better meet the need for adapted homes future plans should include making best use of existing homes that are already adapted.

DRAFT