



Colchester's Housing Strategy 2015 - 2020

Foreword



Cllr Tina Bourne
Portfolio Holder responsible for Housing and Public Protection
Colchester Borough Council

Colchester Borough is the second largest district in Essex County. Colchester is a great place with lively communities, a wealth of history and local interest and some beautiful natural areas. Our new Council-wide Strategic Plan explains how we can build on Colchester's rich heritage and sets out a range of ambitious goals for the future. Providing opportunities to increase the number of homes available including those that are affordable for local people will help the borough achieve some of these goals.

This Housing Strategy sets out the Council's ambitions for housing in the Colchester Borough over the next 5 years. It describes how we intend to use our resources and work with and influence partners and the private sector to help us achieve our strategic priorities.

These are challenging times for local government. The new Housing Strategy will be delivered against a backdrop of significant reduction in funding for local government. Colchester Borough Council has undergone a transformational review of its services and delivery. A major component of this process is an increasing level of commercialisation building towards a zero reliance on local government funding by 2017.

In the current financial climate of reduced resources, the Council will need to look carefully at how it uses its financial resources to deliver this strategy. The Council may not have the direct means to deliver all of the actions necessary to achieve its vision for housing. There is no one single action which will make a difference to the housing situation in Colchester but by achieving lots of smaller actions and adding these together we can make a significant difference. The Housing Strategy and the way in which it has been developed enables us to work with a wide range of partners so that together we can achieve the vision for housing in Colchester.

Contents

Foreword.....	2
Introduction.....	4
Key achievements since the last Housing Strategy.....	5
National and Local Context.....	9
Key National Policy Drivers.....	9
The Legal Framework.....	10
Government Initiatives.....	12
Local and Sub-regional context.....	12
How the Housing Strategy was developed.....	17
Challenges for Housing in Colchester.....	17
Consultation.....	19
Housing in Colchester – The local picture.....	20
The Key priorities for the Strategy.....	23
How the Housing Strategy will be monitored.....	30

Introduction

The Local Government Act 2003 required all Local authorities to have a Housing Strategy, which set out 'its vision for housing in its area and objectives and targets and policies' that explain how it will play a leading role to:

- Assess and plan for current and future housing needs of the local population.
- Make the best use of existing housing stock.
- Plan and facilitate new supply.
- Plan and commission housing support services which link homes to support and other services that people need to live in them.
- Have working partnerships that secure effective housing and neighbourhood management.

Colchester Borough Council's last Housing Strategy was published in 2008.

The Housing Strategy 2015 – 2020 provides an important summary of how the Council and its partners will achieve its **vision** to:

- Make Colchester a place where people choose to live in a decent, safe and healthy home which; meets their needs, at a price they can afford and in locations and neighbourhoods that are sustainable and desirable
- Work to improve the quality of life of local residents.

The document sets out the following **key priorities** for the strategy:

- Maximise the supply of housing to meet local needs
- Work with partners and residents to create mixed communities which are economically, environmentally and socially healthy and resilient.
- Prevent homelessness and rough sleeping.
- Improve the life chances of Colchester's residents including their Health and Wellbeing.
- Work with customers to help them make informed choices about their housing options.
- Make the best use of existing homes.
- Work to ensure that existing and new homes are healthy, safe and energy efficient.
- Ensure that housing and related services meet a range of specialist needs.

These priorities have been translated into a series of actions included in a Delivery Plan which forms part of this strategy document.

We intend to review the Housing Strategy Delivery Plan annually to check and monitor progress against the objectives. This will also provide the opportunity to identify any further action that may be needed in light of key policy changes, both nationally and locally.

Key achievements since the last Housing Strategy

The Housing Strategy 2008 to 2013 identified a number of strategic objectives for housing in the borough. In 2012 we refreshed our housing strategy action plan to enable us to implement actions up to 2014. Over the last 6 years we have worked with partners, communities, funders and elected members on the actions identified in the strategy to enable us to achieve those objectives.

Strategic Objective:

Delivering market and affordable housing to meet housing need and demand

In order to achieve this objective, we have.....

- Built a total of 4,573 market homes and 1,166 affordable homes during the lifetime of the strategy to meet the housing needs of Colchester and its residents.
- Delivered a range of housing products to increase residents' choice of tenure including; Homebuy, Firstbuy, shared ownership, affordable rent, intermediate rent, and social rent as well as the first equity share scheme in Colchester.
- Supported shared ownership schemes which enabled adults with learning disabilities to live independently.
- Used our own land and assets to deliver the first new council homes in 20 years.
- Worked with the Homes and Communities Agency (HCA) and Registered Providers to attract grant funding of £27.4 million into the borough as well as investing £537,000 of our own funding and £1.06 million of S106 commuted sums to enable the delivery of new affordable homes.
- Clearly set out the type and size of homes needed in the borough by completing a Strategic Housing Market Assessment (SHMA) in 2008 and updating this annually. Our new, fully updated SHMA was completed and published in 2014.
- Ensured that there are sufficient deliverable and developable sites available through our work on ensuring a 15 year land supply.
- Developed a Strategic Tenancy Strategy which set out our response to fixed and flexible tenancies and affordable rent.
- Responded to the changing and challenging economic environment during the lifetime of the strategy by ensuring sites were not overburdened financially and taking a flexible approach to planning contributions through the S106 process.
- Worked with Essex County Council (ECC), HCA, the Haven Gateway and more recently the Local Enterprise Partnership (LEP) to ensure investment generated to meet the Council's infrastructure priorities contributes to enabling housing development.

Strategic Objective:

Managing and improving existing private sector stock

In order to achieve this objective, we have.....

- Sought to encourage landlords and owners of private sector property to keep it in good repair by developing a financial assistance policy which set out what help and support is available to owners and occupants, including financial support the Council can offer.
- Undertook a programme of publicity to advertise the availability of grants and loans in areas identified as having high levels of disrepair.
- Set up a number of initiatives to bring empty homes back into use including:
 - A private sector leasing scheme with Colne Housing - 40 properties were used for permanent accommodation to prevent homelessness in the first two years of the scheme.
 - A button allowing members of the public to report empty homes was added to the Colchester Borough Council website, which resulted in 12 empty homes being reported in the first year of operation.
 - Securing match funding from the HCA in partnership with Colne Housing and other Greater Haven Gateway (GHG) local authorities.
 - Participated in national Empty Homes week every year, to raise the profile of empty homes and what can be done to tackle them.
 - Conducted an “Empty Homes Pilot” to look at different ways of tackling empty homes which resulted in 84 properties returned to use.
- Targeted enforcement action to ensure the least safe properties are brought up to reasonable standard.
- Developed a strategy and action plan to ensure Homes in Multiple Occupation are safe and well managed. This included producing a successful handbook, in consultation with major national landlord associations, about managing homes in multiple occupation.
- Engaged with private sector landlords to share information, good practise and legal updates through Colchester Borough Council’s Landlords’ Forum, Landlord Days and learning events.

Strategic Objective:

Managing and improving council and housing association owned homes

In order to achieve this objective, we have.....

- Achieved the Decent Homes Standard for the Council’s own stock and invested over £34 million during the lifetime of the strategy.
- Through Registered Providers and the Council’s arms length management organisation (ALMO) participated in Public Sector Partnerships and Local Strategic Partnerships to deliver better neighbourhoods, improved life

chances, apprenticeships, community development initiatives and community budget projects.

- Worked with Registered Providers to maximise the best use of their stock and assets to meet housing need and increased tenant mobility through the Gateway to Homechoice, Choice-based lettings scheme and by adopting a flexible approach to disposal of homes which are not economical to maintain.
- Set up a regular Registered Provider Forum to share good practice on a range of management and service delivery issues across housing providers.

Strategic Objective:

Preventing and Tackling Homelessness

In order to achieve this objective, we have.....

- Produced a new Homelessness Strategy in 2008 and updated it on an annual basis. We produced a completely new Homelessness Strategy in 2014, in partnership with voluntary and statutory organisations.
- Achieved the Government target to halve the number of households in temporary accommodation by December 2010. The target for Colchester was 170 and as at the end of 2010 there were 166 households in temporary accommodation.
- Prevented 2,152 households from becoming homeless over the life of the strategy.
- Undertaken a number of initiatives to tackle rough sleeping and single homelessness. As part of the roll out of 'no second night out' the DCLG awarded funding in February 2012 to the Greater Haven Gateway of £362,000. The funding enabled the Local Authorities in the sub region to grant fund other organisations to provide resettlement and outreach services to rough sleepers and a supported lodgings scheme for single homeless people.

Strategic Objective:

Housing with Support

In order to achieve this objective, we have.....

- Reviewed our temporary accommodation for households who were homeless and as a result embarked on a programme to bring our temporary accommodation up to today's standards by:
 - Working in partnership with Family Mosaic and the HCA to demolish and rebuild one scheme to ensure it became a place of change for households experiencing homelessness.
 - Transferring the ownership of two schemes to Family Mosaic who have undertaken improvements so that households do not have to share facilities.
 - Embarking on a programme to improve the temporary accommodation that the Council still retains.

- Set up a Joint Referral Panel in 2008 for single homeless households under 25 years of age who needed supported housing.
- Completed support provision mapping for Colchester in 2012 which included a directory of support provision in the borough.
- Carried out a review of the Council's sheltered housing to ensure that no older person had to share bathrooms and to make our sheltered housing fit for the future.
- Worked with ECC and One Support, to deliver a floating support service to over 4,000 people between 2008 and 2013 to enable them to maintain their tenancy, to stay in their home and live independently.

Strategic Objective

Sustainable Communities

In order to achieve this objective, we have.....

- Installed Photo-Voltaic (PV Solar) Panels on Council owned housing to promote sustainable energy, tackle fuel poverty and make tenants energy costs more affordable.
- Promoted financial inclusion by supporting the establishment of a Credit Union for Colchester.
- Promoted modern energy efficient building methods and ensuring homes consume fewer resources to heat, light and power through our revised supplementary planning document.
- Developed a "Local Lettings Policy", initially for Colchester but then adopted across the Greater Haven Gateway, to ensure that the tenant mix is sustainable and will improve the quality of a neighbourhood. This has been agreed as part of the Gateway to Homechoice scheme (8 authorities and over 35 RSLs in the region).
- Run fuel auctions through the Big Community Switch for residents to access cheaper energy bills.
- Through our Zone Wardens carried out community engagement with regular coffee and chat events to support vulnerable residents with energy efficiency measures.
- Worked with a local environmental charity, En-form to deliver a Green Open Homes event which gave residents an opportunity to see energy efficiency measures at work in the homes of other residents of Colchester.

National and Local context

This section sets out the key national and local drivers that were considered in the development of the Housing Strategy.

Key National Policy Drivers

In November 2011, the Government published '**Laying the Foundations: A Housing Strategy for England**'. The document laid out the Government's new approach to housing. The objectives set out in the document to achieve this included to:

- Increase supply: provide more homes and establish a stable growth in the Housing Market.
- Implement a programme of reform to make better use of social housing to support those who need it most.
- Support the growth of the private rented sector to meet continuing demand for rented homes.
- Tackle empty homes.
- Prevent and tackle homelessness and provide support for troubled families
- Improve the quality of homes and ensure they are environmentally and economically sustainable.

The strategy also introduced some new initiatives designed to help the Government to meet its objectives including:

- A new-build indemnity scheme, to provide 95% loan to value mortgages for new build properties in England, backed by a house builder indemnity fund.
- A £400 million 'Get Britain Building Investment Fund' designed to support developers in need of finance for stalled sites that have planning permission granted.
- Investment to support infrastructure that unblocks housing and economic growth.
- Introducing Neighbourhood Planning, a new way for communities to work together to decide the future of the places where they live and work. Giving communities the power to deliver the development they want through the new Community Right to Build.
- Introducing the New Homes Bonus to give a financial incentive for local authorities to deliver new housing.
- Maximising Custom Build Housing through the Build Now; Pay Later model on surplus public land, where there is market demand, representing value for money and affordability.
- A commitment to delivering the zero carbon homes standard for all new homes from 2016

Improving outcomes and supporting transparency – A Public Health Outcomes Framework for England 2013 – 2016 Part 1 January 2012

The document sets out the new framework for public health and recognises the factors that influence public health over the course of a lifetime including poverty, education, housing, employment, crime and pollution.

The document outlines how the NHS, social care, the voluntary sector and communities will work together to plan and deliver services to improve health inequalities.

The new Public Health Outcomes Framework is in three parts. Part 1 introduces the two overarching outcomes that set the vision for the whole public health system.

These two outcomes are:

- Increased healthy life expectancy.
- Reduced differences in life expectancy and healthy life expectancy between communities.

The Legal Framework

There have also been a number of changes to national government legislation and policy that have had an impact on housing.

Localism Act 2011

The Localism Act gave greater powers to councils and neighbourhoods, therefore local communities have more control over housing and planning decisions. It also marks a shift away from regional planning towards neighbourhood planning, including incentives to promote new development where it is needed locally.

The main impacts of these changes are:

- Council's were given more freedoms and flexibilities regarding how they managed council housing finances, including the ending of the national subsidy scheme and the introduction of self-financing.
- Right to Buy: discounts increased from £16,000 to £75,000 to encourage social housing tenants to buy their properties.
- Flexible tenancies: introduces fixed term, flexible tenancies for social landlords aimed at increasing the supply of affordable housing by providing social housing only for as long as tenants need it, not for life. Colchester made the decision not to adopt flexible tenancies at this time.
- Local authorities must agree and publish a strategic tenancy strategy for their area. Colchester's can be found by following the link below:

<http://www.colchester.gov.uk/CHttpHandler.ashx?id=9446&p=0>

- Homelessness duties: allows local housing authorities to offer private sector tenancies to homeless households, as a discharge of their duty to provide housing.

Energy Act 2011

Green Deal, a “Pay-As-You-Save” model, was set up as part of the Act, allowing consumers to have energy saving measures installed in their property at no up-front cost. Green Deal repayments (loans) are attached to the property (electricity meter) rather than the resident, and repaid via the electricity bill, providing that the charge on the bill is no more than the actual savings gained from having the improvements.

Welfare Reform Act 2012

Welfare reform has already brought in major changes to the calculation and entitlement to housing benefit, including:

- Capping payments according to the size of the property in the social rented sector.
- increasing deductions for adult household members and,
- The phased introduction of Universal Credit, capping a household’s overall benefit to no more than the national average salary.

Care Act 2014

Under the Care Act local authorities must promote wellbeing when carrying out any of their care and support functions in respect of a person. This is sometimes referred to as the “wellbeing principle”. The wellbeing principle applies in all cases where a local authority is carrying out a care and support function, or making a decision, in relation to a person.

“Wellbeing” is a broad concept; however the Act describes the suitability of living accommodation as a particular area to be considered. Therefore local authorities need to explicitly consider the suitability of living accommodation where relevant to do so when assessing an individual.

Introduction of the National Planning Policy Framework

The Government’s National Planning Policy Framework (NPPF) was published on 27 March 2012. The NPPF came into effect immediately, replacing the majority of existing national Planning Policy Statements, together with various government circulars and other guidance issued between 2002 and 2011.

The significant changes to the planning system are intended to boost housing supply and will affect how new development, including new homes, are planned and delivered.

There is also a requirement for local authorities to maintain a five year supply of specific deliverable sites for housing.

Government initiatives

Affordable Rent

The Government introduced a new Affordable Rent model for the delivery of affordable housing from 2011 to 2015, whereby social housing providers charge higher rents, up to 80% of market levels, and use the increased rental income to support additional borrowing to compensate for reduced grant over this period.

Affordable Rent forms the principal element of the National Affordable Housing Programme offer and new flexibilities also allow a proportion of social rent properties to be re-let at an affordable rent.

New Homes Bonus

The New Homes Bonus was introduced in the financial year 2011/12. For every new home and empty property brought back into use local authorities receive the equivalent of the annual council tax raised, together with an additional £350 for affordable units, for a period of 6 years. The scheme is part of the Government's overall strategy to substantially increase the level of house building and is intended to incentivise local authorities and local communities to accept and encourage residential development.

Help to buy scheme

From April 2014, the 'Help to Buy' initiative has been introduced to help first time buyers by providing Government loans of 20% of the price of a newly built home, with no interest to pay for the first five years of the loan. This is intended as a stimulus to generate a greater number of people able to take up home ownership and to support the building of new homes.

Local and Sub regional context

South East Local Enterprise Partnership

The South East Local Enterprise Partnership (SELEP) brings together key leaders from business, local government, further and higher education in order to create the most enterprising economy in England through exploring opportunities for enterprise while addressing barriers to growth.

The SELEP covers Essex, Southend, Thurrock, Kent, Medway and East Sussex and is the largest strategic enterprise partnership outside of London.

The SELEP works at a strategic level across the region, with leaders from the private and public sectors, to create the best possible environment for businesses of all sizes and sectors to fulfil their potential.

The aim of the SELEP is to create:

- 200,000 private sector jobs and 100,000 new homes by 2021 through a co-ordinated growth programme.
- New road and rail infrastructure and provide support to businesses to deliver this growth.

In December 2013 the SELEP submitted its draft Strategic Economic Plan to Government.

The Plan identifies four key pan-LEP priorities:

- Accelerating Growth: Enterprise and Innovation.
- Creating Competitive Locations: Infrastructure and Property.
- Building a 21st Century Workforce.
- Enabling Housing Growth.

Essex Health and Wellbeing Board – Joint Health and Wellbeing Strategy for Essex October 2012

The Health and Wellbeing Strategy has been developed and is being implemented by the Health and Wellbeing Board, which brings together key partners to improve the health and wellbeing for the communities of Essex.

The main source of evidence that has fed into the strategy has been the Joint Strategic Needs Assessment (JSNA). The JSNA has provided information on the health and wellbeing of the population of Essex; the wider determinants of health; and the quality of life in the county. The JSNA has also provided the basis for the key priorities for the strategy. The priorities are:

- Starting and developing well.
- Living and working well.
- Ageing well.

The main focus of the strategy is to reduce health inequalities and tackle the wider determinants of health to increase life expectancy and reduce inequalities between areas and groups.

The North East Essex Clinical Commissioning Group 'Care Closer to Home - Integrated Community Strategy' 2013-2018

The current model of care for the NHS is based on reactive treatment and care of sickness and injuries. However there is a growing shift towards health promotion, prevention of illness and early intervention for example through Health Checks, immunisation and screening programmes. Nevertheless there are still many people who first become known to the NHS when they suddenly fall ill and present to their GP or end up in hospital.

Prevention and care closer to home are seen as the best ways to maintain people's health in the face of increasing demand and limited resources. The environment people live in particularly their housing is a key health determinant. In the past housing improvement work has focused on poor housing stock condition alone, whereas taking a more coordinated approach to the delivery of housing and health services will allow a deliberate move towards a more person-centred focus, particularly for those vulnerable residents of higher health risk.

Housing interventions which establish safe and healthy living conditions at home will maximise and maintain resident's independence following health crises or hospitalisation.

Furthermore, tying housing work into care planning and patient discharge would enable quick and ready access to a range of interventions as well as a direct resolution of property-related barriers that stop people returning to or remaining at home.

An improved home environment for families will contribute toward better early years, child development and presents a significant opportunity to prevent ill health and future costly demand for services.

The Care Closer to Home Strategy sets out how health services will be redesigned and commissioned to meet the needs of the local population.

The Greater Haven Gateway Housing Strategy 2011

The Greater Haven Gateway (GHG) Housing Strategy sets out the key ideas and plans for strategic housing in the sub region. The partnership works across eight Local Authorities (LAs) in north east Essex and south east Suffolk including; Babergh, Braintree, Colchester, Ipswich, Maldon, Mid Suffolk, Suffolk Coastal and Tendring.

The vision for the strategy *is 'to build on the maturity of the GHG strategic housing partnership to work together on issues that benefit from a collaborative approach'.*

The main 5 objectives of the strategy that were agreed by the Local Authority partnership are to:

- Enable the development of high quality and sustainable affordable housing.
- Improve the condition and use of existing housing.
- Maximise customers' housing choices and mobility.
- Provide enhanced housing options based on an understanding of the links between health, well being, training, employment and housing to help prevent homelessness and support vulnerable people.
- Increase the capacity and skills of the GHG partnership.

The Strategic Tenancy Strategy 2012

The Localism Act 2011 required Local Housing Authorities in England to prepare and publish a strategic tenancy strategy that set out the principles to which the registered providers of social housing are to have regard when formulating policies that relate to:

- The types of tenancies that are granted.
- The circumstances in which a particular tenancy will be granted.
- Where tenancies are granted for a certain term, the length of the term.
- Circumstances in which a further tenancy will be granted when an existing tenancy comes to an end.

The Council worked with sub-regional partners to develop a sub-regional Strategic Tenancy Strategy to which all registered providers across the Greater Haven Gateway should have regard to.

The Council's Strategic Plan 2015-18

Colchester Borough Council's new Strategic Plan sets out the direction and potential for the borough and explains how the Council can build on Colchester's rich heritage and achieve its ambitions for the future.

The Council's priorities are placed under four headings:

Vibrant - promoting our heritage and working hard to shape our future.

Prosperous - generating opportunities for growth and supporting infrastructure.

Thriving - attracting business and selling Colchester as a destination.

Welcoming - a place where people can grow and be proud to live.

The Housing Strategy will help to achieve the following goals from the strategic plan:

- Provide opportunities to increase the number of homes available including those that are affordable for local people and to build and refurbish our own Council houses for people in significant need.
- Ensure transport infrastructure keeps pace with housing growth to keep the Borough moving.

- Be clear about the major opportunities to work in partnership with public, private and voluntary sectors to achieve more for Colchester than we could on our own.
- Cultivate Colchester's green spaces and opportunities for health, wellbeing and the enjoyment of all.
- Ensure Colchester is a welcoming and safe place for residents, visitors and businesses with a friendly feel that embraces tolerance and diversity.

The Housing Revenue Account Business Plan 2013 - 2043

Colchester's Housing Revenue Account (HRA) Business Plan sets out the priorities, plans and actions for the Council's homes & tenants over the next 30 years.

The HRA Business Plan shows how Colchester Borough Council will maintain its existing homes; the viability of current plans and how they translate in the long term; identifies that money should be available for investment in new homes, existing homes and services to tenants.

The HRA Business Plan includes information on the condition of council properties, how much money will be spent on improving properties and how Colchester Borough Council plan to meet the housing needs of its tenants.

Strategic Housing Market Assessment 2014

Colchester Borough Council commissioned research to help shape future housing and planning strategies in the area.

The National Planning Policy Framework (NPPF) requires all local planning authorities to prepare a Strategic Housing Market Assessment (SHMA). The SHMA is an assessment of people's housing needs within an area, based on statistical evidence and survey data.

The purpose of a SHMA is to provide local authorities with robust and credible information and data that can be used as part of its evidence base to inform future policies and decision-making related to housing and planning. Such assessments should consider housing market areas, and therefore need to be prepared jointly between neighbouring authorities. The local authorities of Braintree, Brentwood, Chelmsford, Maldon and Colchester have worked collectively in commissioning their SHMAs.

Information from the SHMA has been used in the evidence base of the new Housing Strategy for Colchester.

How the Housing Strategy was developed...

A Housing Strategy Partnership made up of key stakeholders was set up in May 2014 to identify ways in which the Council and its partner organisations can work together to develop and implement a Housing Strategy for Colchester.

In order to fulfil its remit the Partnership:

- Compiled an evidence base bringing together all available data on all aspects of housing in Colchester.
- Researched national and local drivers that may impact on the strategy.
- Undertook Involvement and consultation to identify residents and organisations priorities for housing.
- Highlighted key issues and determined long term goals and priorities for housing in Colchester.
- Developed a SMART action plan to deliver the priorities.

The Partnership includes members from:

Colchester Borough Council
Colchester Borough Homes
Registered Providers - Colne Housing Society and Family Mosaic
Housing Developers - Mersea Homes and Dove Jeffrey Homes
Floating Support – One floating Support
Private Landlords
Citizens Advice Bureau
Essex County Council

Challenges for Housing in Colchester

The Housing Strategy Partnership considered the vision for housing in Colchester that was developed and agreed at a 'Housing Visioning' workshop held in 2012 with wide representation from teams involved in housing across the Council. The vision agreed by the Partnership is to;

Make Colchester a place where people choose to live in a decent, safe home which;

- *meets their needs,*
- *at a price they can afford and,*
- *in locations and neighbourhoods that are sustainable and desirable.*

Work to improve the quality of life of local residents.

The Partnership identified challenges that they considered local residents and providers of housing services and their partners will face over the next few years. The main challenges included:

- *Changes to the law and guidance about planning and housing policy*
- *The Impact of national economic conditions*
- *The increasing need for affordable housing*
- *Changes to Colchester's population, especially the growth in the number of older people*
- *Changes to health and social care*
- *Meeting the health and wellbeing needs of Colchester's residents*
- *Improving the Life Chances of Colchester's residents*
- *The impact of welfare reforms*
- *Maintaining and improving the condition of publicly owned homes at a time of pressure on public sector funding*
- *Maintaining and improving the condition of privately owned and rented homes*
- *Making better use of homes that already exist including; reducing the number of empty homes and homes that are under occupied.*
- *Ensuring that more homes are provided and that new homes are of the right size and tenure and affordable to local people*
- *Providing housing for people with support needs*

The challenges were used by the Partnership to develop the following 8 key priorities for the new Housing Strategy which would seek to address the challenges.

- Maximise the supply of housing to meet local needs.
- Work with partners and residents to create mixed communities which are economically, environmentally and socially healthy and resilient.
- Prevent homelessness and rough sleeping.
- Improve the life chances of Colchester's residents including their Health and Wellbeing.
- Work with customers to help them make informed choices about their housing options.
- Make the best use of existing homes.
- Work to ensure that existing and new homes are healthy, safe and energy efficient.
- Ensure that housing and related services meet a range of specialist needs.

Consultation

Consultation on the key priorities for the new Housing Strategy took place between August and September 2014. The consultation gave residents and stakeholder organisations the opportunity to consider whether the suggested priorities identified by the Housing Strategy Partnership, address the housing issues/challenges that they face. The survey also gave residents and organisations the opportunity to comment on any additional housing issues they wanted to be considered in the development of the strategy.

The consultation was in the form of an on line survey with paper copies available on request and was publicised on the Council's website, via emails sent to key organisations in Colchester and an article in Colchester Borough Homes Housing News and Views.

There were 83 responses to the survey, 19 of which were from representatives of Organisations. Out of all the responses, 27% were under 35, 58% were 36-59 and 15% were over 60.

In terms of the Ethnicity of the respondents, 96% were white, 3% were Black or Black British and 1% were Asian or Asian British.

The main housing issues identified in the consultation facing residents and organisations included:

- Lack of affordable housing – especially family homes.
- Infrastructure to support new housing.
- Access to supported housing for vulnerable people.
- Lack of and difficulty accessing affordable private rented accommodation.
- Lack of specialist housing options for young people aged 16-19 years old.
- Overcrowding and under occupation.
- Good standards of housing condition and repair.
- Housing Options for older people.
- Provision for first time buyers.

The majority of the respondents agreed with the challenges that residents and organisations face as identified by the Housing Strategy Partnership. Additional challenges identified in the consultation included:

- Getting the balance between new housing and the effect on existing locality and quality of life for residents.
- Providing good infrastructure.
- Discretionary housing payments as more people will need to apply for support due to financial issues with universal credit and bedroom tax.

The majority of the respondents agreed with the aims identified by the partnership to achieve the challenges. Additional aims highlighted from the respondents of the consultation included:

- Improved infrastructure to accommodate additional housing.
- To keep private sector renting prices down.
- Enabling affordable family homes for hard working families squeezed out of ownership.
- Improvements to existing council homes if they are over 25 years old or with homes that were build in the early 60s 70s.

As part of the consultation a session on the proposed objectives was also held with Colchester Borough Council's tenants and leaseholders, to capture their views.

The review of housing in Colchester and the results of the consultation were considered by the Housing Strategy Partnership and used to identify actions to be included in the delivery plan for the strategy

Housing in Colchester – The Local Picture

Overview and demographic

Colchester is located in the county of Essex in the east of England, and covers an area of approximately 329 square kilometres. The Borough is situated 62 miles north east of London and is part of the Greater Haven Gateway sub region.

More detailed information about the borough can be found in the Housing Strategy evidence base ([link here](#))

In summary:

- Colchester is the second largest district in Essex County (behind Basildon) and accounts for 12.5% of the Essex population.
- The 2012 mid year estimate put the population of the borough at approximately 176,008. Colchester is mainly urban (71% of the population) with a significant rural population (29%).
- The population of Colchester is rising and is forecast to continue to grow by 13.8% or 20,800 people up to 2021. This is the largest population growth in Essex County.
- The ethnic minority population in Colchester continues to grow, but is still less than 10% of the total population at 8%.
- The average household size continues to fall – from 2.37 in 2001 down to 2.33 people per household in 2011.

Key information from the Evidence base

- Data from the 2011 Census recorded:
 - The level of owner-occupation in Colchester at 66%, which was lower than in Essex at 71% but higher than nationally at 63%.
 - A similar level of social stock at 14%, compared to Essex at 14% but lower than the East Region at 16%.
 - The level of private rented accommodation in Colchester at 19%, which was slightly higher than both the East Region at 15% and nationally at 17%.
- A total of 725 homes were built between 1 April 2013 and 31 March 2014.
- In the year April 2013 - March 2014 a total of 103 new affordable homes were completed in Colchester.
- Over the last five years the total number of completions of affordable housing is 950, this is an average of 190 completions a year.
- The number of households on the Housing Register as at 1st April 2014 was 3951.
- The number of affordable homes let from April 2013 to March 2014 was 725.
- The number of council homes that were sold under the Right to Buy scheme during 2013- 2014 were 28.
- In April 2014 the average house price in Colchester was £216,000 which was an increase of 5.7% from April 2013.
- The Housing Needs survey 2013 showed that:
 - 1.7% of head of households in the Borough were aged 16-24. The main tenure amongst younger households was Private rented at 53.7%.
 - The main tenure amongst older person households was owner occupied with no mortgage at 66.1%. The main size of property occupied by older person households was 3 bedroom properties at 34.7%.

- Between 2010 and 2013 there were 104 Houses in Multiple Occupation (HMO) licenses granted.
- 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%.
- 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).
- The percentage of 16-19 year olds Not in Employment, Education or Training (NEET) in July 2013 was 5.3%, the same as the previous year.
- The health of people in Colchester is generally better than the average across England and the deprivation is lower than the average.
- During 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.
- From 2007 to 2013 the number of empty homes as a percentage of the total homes in the borough decreased from 3.26% to 2.53%.
- Fuel poverty in Colchester has shown a gradual decrease from 16% in 2009 to 13% in 2011.
- The total number of referrals to One floating support service in Colchester from April 2012 – April 2014 was 1,717.
- The Housing Needs Survey 2013 found that:
 - 20% of households in the borough contained somebody with a disability; therefore 12,800 households are affected in some way.
 - 44% of all households containing a member with a disability were over the age of 65 including 18% over 80. 34% were under 49 years.
 - 10% of properties in the borough had been adapted.

Key Priorities for the Housing Strategy

In order to achieve our vision for housing in Colchester the following 8 key priorities were identified for the strategy:

- Maximise the supply of housing to meet local needs
- Work with partners and residents to create mixed communities which are economically, environmentally and socially healthy and resilient.
- Prevent homelessness and rough sleeping.
- Improve the life chances of Colchester's residents including their Health and Wellbeing
- Work with customers to help them make informed choices about their housing options.
- Make the best use of existing homes
- Work to ensure that existing and new homes are healthy, safe and energy efficient.
- Ensure that housing and related services meet a range of specialist needs.

Priority 1: Maximise the supply of housing to meet local needs.

An increase in households will have a significant impact on housing growth and the demand for different house types and tenures. Therefore future plans will need to ensure that housing supply seeks to meet housing need and demand.

With the decline in owner-occupation since the Census in 2001, partly due to growing house prices and affordability, the Housing Strategy will continue to support government initiatives to help people who wish to buy access properties.

There has been a significant growth in the Private Rented Sector and therefore actions in the new Housing Strategy will help to ensure that Landlords are supported to deliver good quality homes.

The demand for affordable rented housing continues to outstrip supply and therefore we will need to ensure that affordable housing supply seeks to meet housing need.

Key actions to deliver this priority are to:

- Maximise the supply of affordable housing on new developments by; Implementing Colchester's Local Plan which seeks 20% of all new homes to be affordable on sites with 5 or more homes in rural areas and 10 or more in urban areas.
- Deliver Market and Affordable Housing to meet housing need and demand by; ensuring that the Council's planning policies are updated to provide a robust basis for guiding future growth in the Borough.
- Ensure the housing which is built is attractive and meets the needs of Borough residents, creating neighbourhoods and communities which are sustainable by; clearly setting out what type of housing is needed in the borough in terms of tenure, size and quality of properties and associated facilities.
- Encourage new initiatives including housing products, which meet housing need and demand from affordable and social rented through to home ownership. This will enable a fully functioning housing ladder where demand meets supply at a price that is affordable to households in Colchester.
- Maximise the use of the Council's land and assets to deliver new housing by producing a Development Strategy which sets out the Council's aspirations, a pipeline of development and the funding required to deliver the strategy.
- Continue to review the Council's existing sheltered housing stock to implement the Colchester Standard.
- Promote a positive message about the need for new housing and align with the need for Homelessness Prevention in the borough and the need for affordable housing of all tenures.
- Increase the role of the private rented sector in meeting housing need by improving access to those who traditionally face barriers in accessing private rented properties.

Priority 2: Work with partners and residents to create mixed communities which are economically, environmentally and socially healthy and resilient.

We acknowledge the necessity to create communities with a mix of housing tenure type and size. Mixed communities are more sustainable in terms of their impact on services and amenities, and allow for flexibility in family size.

There is a need to offer a range of opportunities to residents in the borough, allowing people to access housing suited to their needs and aspirations at different points in their life. This includes opportunities to access affordable home ownership and other intermediate housing options.

Due to the increasing diversity of the growing population in the borough we will need to promote integration of various groups into the community.

Key actions to deliver this priority are to:

- Work with local communities and the voluntary sector to improve information, access and support especially for ethnic minorities, to facilitate integration into the local community.
- Deliver quality neighbourhoods and meet the infrastructure needs of proposed housing developments, by informing and consulting with the infrastructure providers
- Encourage housing providers and other organisations to participate in Community Engagement.
- Create neighbourhoods and communities that are sustainable by working in partnership with residents, the voluntary sector and community organisations.
- Improve the external environment on the Council's housing estates by developing an Asset Management Strategy.
- Reduce and tackle anti-social behaviour in partnership with other agencies.

Priority 3: Prevent Homelessness and Rough Sleeping.

Preventing homelessness and rough sleeping are addressed in the Homelessness Strategy 2014 - 2019.

The key priorities identified in the Homelessness Strategy are:

- Preventing homelessness by sustaining tenancies
- Mitigating the negative impacts of welfare reform
- Improving the Health and Wellbeing of homeless people

- Changing the perception and culture of social housing through education – managing expectations
- Rough Sleepers

The delivery plan for the strategy can be found below:

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

Priority 4: Work in partnership to improve the Life Chances of Colchester's residents, including their health and well-being.

Although Colchester is a prosperous area, 5% of the population live in seriously deprived neighbourhoods. Opportunities for residents are integrally linked to economic regeneration in the borough; therefore we will encourage working age residents to take up employment, education and training to improve their life chances.

We understand the importance of working with partner organisations to improve the health and wellbeing of Colchester's residents and to support the most vulnerable members of the community.

Key actions to deliver this priority are to:

- Improve the health & wellbeing of Colchester residents through greater integration of housing, health and social care services.
- Undertake targeted activity to support the most vulnerable members of the community who live in the poorest quality housing.
- Demonstrate how housing improvements can have cost savings to the NHS and wider society as well as improving health.
- Provide advice and support with fuel debt relief and help to reduce fuel poverty.
- Maximise resources available for adaptations work by agreeing protocols with Registered Providers which set out their financial contributions towards adaptations for their tenants in properties they own..
- Lower the rates of unemployment in the Borough by supporting and encouraging residents to take up work.
- Increase the employability skills of 25-35 year old entrenched unemployed in the most deprived wards in the borough.

Priority 5: Work with customers to enable them to make informed choices about their housing options.

We need to engage with our partners to build on our Housing Options service to deliver a full range of expert housing advice and support to residents across all tenures in the borough, and to assist them in finding the best housing solution to meet their needs.

We will continue to work with private sector landlords to develop and promote affordable housing options which are appropriate for and accessible to homeless households.

Early Intervention and a joined-up approach are necessary to ensure positive outcomes. Housing plays an important role in improving outcomes for children and young people in the borough.

Key actions to deliver this priority are to:

- Manage clients' expectations and provide support to enable them to resolve their housing issues.
- Ensure that young people understand the housing options available to them and the risks of leaving home in an unplanned way by working in partnership with schools to educate young people and their parents about the risks of these.
- Increase housing options in the private rented sector by encouraging, supporting and incentivising private landlords.
- Improve tenancy sustainment and work proactively with residents to provide advice and assistance around budgeting, work and debts
- Support residents affected by Welfare Reform by continuing to provide proactive support to those households that are affected.

Priority 6: Make the best use of existing homes

In order to meet housing demand in the borough, we recognise that it is essential to introduce and promote initiatives to make better use of existing homes across all tenures including; addressing over and under occupation and continue to reduce the number of empty homes.

Key actions to deliver this priority are to:

- Maximise the use of council homes and reduce under-occupation by using incentives to encourage tenants to downsize.
- Reduce the levels of overcrowding in affordable housing by encouraging and promoting the use of mutual exchange to tenants.
- Help people whose independence may be at risk to remain in, or return to their home.
- Maintain and where possible reduce the currently low levels of long term empty properties in the borough.
- Ensure that houses in multiple occupation (HMOs) are safe and well managed.

Priority 7: Work to ensure that existing and new homes are healthy, safe and energy efficient.

An improvement to the physical condition of the housing stock in all tenures is needed to reach Decent Homes Standards and to raise the energy efficiency of housing in the Borough.

Fuel poverty affects local communities and is one of the biggest contributors to health inequalities. Therefore we have to tackle fuel poverty to improve living standards for people on low incomes, and encourage a more energy efficient housing sector.

Key actions to deliver this priority are to:

- Commission a Private Sector Stock Condition Survey to enable us to target the work we do to improve homes in the private sector based on evidence and information.
- Encourage private landlords & managing agents to provide good quality and well managed properties by Increasing the number and percentage of accredited landlords.
- Encourage and support homeowners to maintain and repair their homes and introduce energy efficiency measures by removing and mitigating significant hazards and funding energy efficiency improvements by providing financial assistance through grants and loans.
- Improve the Energy Efficiency of private sector housing in Colchester and contribute to a reduction of households in fuel poverty by undertaking Housing Health and Safety rating system cold assessments and taking appropriate action.
- Improve the energy efficiency of the Council's housing stock by implementing the Green Strategy, part of the Asset Management Strategy.
- Increase the take up of the Government's Green Deal scheme across the borough, encouraging and supporting residents to make improvements to their homes increasing energy efficiency, and reducing fuel bills.

Priority 8: Ensure that housing and related services meet a range of specialist needs.

The Strategic Housing Market Assessment (SHMA) identified that 20% of households in the borough contained a member with a disability and/or a limiting long term illness. Out of those with a disability 21% have a support need.

Therefore, we will work with partners to ensure that there is an adequate supply of specialist housing and support available to meet the needs of residents with a disability.

Key actions to deliver this priority are to:

- Work in partnership with other providers to ensure a sufficient supply of housing for older people, including extra care.
- Ensure a co-ordinated approach to supported housing across the council, social care and health.
- Identify and support the need for adapted properties as part of new developments.
- Increase the use of assistive technologies for Council tenants by publicising the benefits to tenants to remain in their own homes.

How the Housing Strategy and Delivery Plan will be monitored

The Housing Strategy is intended to be a working document and therefore actions will be implemented throughout the life of the strategy.

The Delivery Plan will be monitored by the Housing Strategy Partnership and other key stakeholders and updated on an annual basis.

A report on the progress of the Strategy and Delivery Plan will be produced on an annual basis and circulated to the relevant stakeholders and the Portfolio holder with responsibility for housing. The report will also be published on the Colchester Borough Council website.