

Appendix C - Summary of each GHG Local Authority

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BABERGH

Babergh is a predominantly rural district located in south Suffolk. It has close links with both other Suffolk and Essex authorities as its boundaries abut a number of these. The largest settlements are the market town of Sudbury followed by the smaller market town of Hadleigh and the suburban development of Pinewood on the south western edge of Ipswich. The remainder of the district is made up of 76 rural parishes.

Since 2001 the population has increased over 4% reaching 86,959 by mid-2008. The age profile of Babergh has a larger than average number of 10-14 year olds, particularly boys and adults aged 55+, whilst the number of 20-39 year olds is much lower than the regional average.

There are a relatively low percentage of ethnic minority communities living in Babergh, at just under 4% although the latest district estimates shows a marked increase in the ethnic diversity in Suffolk. The largest percentage increases in Babergh are in residents from White non-British, Asian and Black communities.

There are no areas in Babergh which are ranked in the most deprived 20% of the country and there is more relative wealth in the district than compared to the rest of the county. Employment in Babergh is dominated by four main sectors: public services; banking, finance and insurance; distribution, retail, hotels and restaurants; and manufacturing. The district has higher working age skill levels than the county as a whole, but is still below the regional level.

Housing Market snapshot

Babergh carried out a stock appraisal in 2009 and this confirmed that the Council housing stock should remain in Local Authority ownership.

Babergh has one of the highest proportions of owner occupied property in GHG at 79% of the total stock. It has 14% affordable housing and the remaining 7% is located in the private rented sector.

Information about lower quartile prices for flats and maisonettes from July 2009 to July 2010 shows a divergence in market activity with prices increasing in four GHG LAs and decreasing in the other four; in Babergh prices decreased by over £10,000 during this period. Turnover of private housing stock is a key indicator and looking at housing sales in 2010, up to September, Babergh has a turnover of 1.2%, 427 sales, compared to the average in the region of 1.1%.

The proportion of the asking price achieved increased slightly over the two year period to July 2010 at nearly 94%. In line with the other districts in GHG the number of weeks to sell a property, in the two year period to July 2010, reduced; in Babergh from 10 to 7 weeks. The number of viewings to sell a property was 14 in July 2010, the highest in GHG.

A significant proportion of first time buyer households, cannot afford to buy a flat and enter the first level of the housing market. In Babergh this means that over 1 in 3 first time buyers are priced out of the property market. Along with Suffolk Coastal it has the cheapest rent levels for affordable one bedroom properties at £60 per week.

BRAINTREE

Braintree is a large rural district in the North of Essex. Around 47% of the district's residents are scattered across the small villages and hamlets, while the remaining 53% are concentrated either in the district's principal market of Braintree, or in the smaller market towns of Witham and Halstead.

The population profile is broadly in line with the region as just over one in five people are children and just over one in five are over 65. The population grew rapidly in the last 10 years, by around 10,000 between 2001 and 2008. This rate of growth is expected to slow in the next 15 years as planned development slows.

The local population is not ethnically diverse - the largest ethnic minority populations are Asian and these make up only one in one hundred people. Braintree has seen a large increase in the population of migrant workers. A study by Essex County Council in 2007 revealed that Braintree had the highest number of migrants registering for work of any Essex District. Between May 2004 and December 2006, nearly 1,100 Eastern Europeans registered for work in Braintree. The next highest district in Essex in that period was Colchester with around 800 registrations. By far the largest nationality represented was Polish.

Overall, Braintree is a prosperous area. There are no large concentrations of deprivation, although a small number of neighbourhoods in Braintree Town have been identified as requiring targeted intervention. Braintree has strong manufacturing and construction sectors and this account for a far greater proportion of local employment than regional averages. The district therefore has correspondingly low levels of employment in business services sectors and local jobs are more likely to be in trade, administrative and secretarial occupations and incomes are lower than regional averages. The number of local jobs per worker is relatively low. Some 28,500 residents, 43% of the working age population, commute out of the district to work.

Housing Market snapshot

The Council's housing stock was transferred to Greenfield's Community Housing in 2007 and they own approximately 80% of the social rented housing stock in the district. Apart from Ipswich Braintree has the greatest proportion of social housing in GHG at 19%, with the remaining stock broken down into the following tenures; 73% owner occupied, nearly 6% private rented and nearly 3% other.

The movement in house prices across the sub region, from May to July 2010, varies considerably but it shows that the overall price of property decreased in Braintree during this period. From January to October 2010 the number of house sales in Braintree was 427 and most sales were in the £150-£175k price band. This equates to 1.2% of the turnover of the private housing stock. The percentage of properties achieving their asking price in Braintree is higher than two years ago in August 2008 at nearly 94%. During the same period the number of weeks to sell a property has decreased from 14 to 9 weeks.

Autumn 2010 data shows that a third of all first time buyer households in Braintree are unable to afford to buy a flat, seen as entry level into home ownership. Apart from Maldon private rented accommodation is the most expensive in Braintree and since 2007-08 of 20% there has been an increase of 20% in the number of housing benefit applications.

COLCHESTER

Colchester is located in north east Essex and is well connected to London with good access to Europe via the nearby ports of Harwich and Felixstowe to the east and Stansted Airport to the west.

Colchester has seen a rapid growth in population during 2001-09 of 13.5%, approximately 77,100 people. Colchester is predicted to grow faster than regional rates at nearly 22% from 2009 to 2021. The age profile shows that there are similar proportions of young people to regional averages but lower proportions of older people. The most recent data available indicated that there were 68,800 households with nearly 69% living in the main urban areas.

There has been an increase in the proportion of minority ethnic groups living in Colchester since 2001, rising from nearly 4% to almost 8% of the population.

Colchester is a relatively affluent borough but has pockets of deprivation. The borough deprivation score is below the national average however, three small areas in Colchester are within the 20% most deprived in England.

Average household incomes have decreased very slightly over the past two years or broadly remained static. Median household incomes have increased slightly but fewer people are employed. More of the workforce is employed in higher level occupations (Managers and senior officials) at 25% of all occupations; the regional average is 18%. In 2008 in Colchester 76% of the working age population was employed, this is a higher rate than the regional average. In 2008 some 11% of the working age population had no qualifications, slightly less the regional average. Colchester is ranked 151 out of 407 districts for skills and qualifications. This indicates a resident workforce that performs in the top 40% of districts by national standards.

Housing Market snapshot

The borough has just over 13% of affordable homes, nearly 9% of private rented dwellings, and 77% of owner occupied homes.

The private rental market has remained broadly stable in terms of prices over the past 2 to 3 years however more than 40% of households need to claim housing benefit to pay their rent.

Colchester had the lowest increase in overall lower quartile property prices in GHG between July 2009 and July 2010, of 8%. From January to September 2010 housing turnover was 785 sales, 1.2% of the private housing stock, slightly higher than the regional average. Colchester has one of the highest ratios of properties achieving their asking price at nearly 95%. However, nearly 37% of first time buyers cannot afford to buy a flat and enter the first level of the housing market.

IPSWICH

Ipswich is the county town of Suffolk and a major centre of population, economic activity and growth in the Eastern Region. Ipswich has a thriving commercial sector, high levels of entrepreneurship and a wide range of skills within the workforce. However the range of types of employment has changed in recent years, with half the manufacturing jobs in Ipswich being lost between 2001 and 2007. Ipswich also has a variety of cultural, sporting and retail provision, which serves the needs of the sub-region. The town has a diverse and multi-cultural population, and is one of the fastest growing urban centres in the UK.

The 2009 Office of National Statistics (ONS) population estimate for Ipswich was 126,600, and Ipswich's population is projected to rise to 138,700 by 2021. Its recent growth may be associated with its characteristic as an area of substantial house building coupled with comparatively low house prices.

At the time of the 2001 census, 9.19% of people living in Ipswich were from Black, Asian and Minority Ethnic (BAME) backgrounds. By 2007 the percentage of BAME people in Ipswich was estimated to have risen to 14.3%, making it one of the most ethnically diverse local authorities in GHG. However, stakeholder consultation undertaken as part of the 2008 Strategic Housing Market Assessment suggests this underestimates the current position due to EU migrant workers and foreign nationals living, often temporarily, in the town.

It is a town of major contrasts with areas of affluence and attainment but also significant pockets of deprivation, under-achievement and need. Employment is dominated by three main sectors: public services; banking, finance and insurance; and distribution, retail, hotels and restaurants. It has unemployment rates 1-2% higher than the regional average and has considerably lower working age skill levels, especially at degree level than the county as a whole, and is even further below the regional level. Average incomes are significantly below other surrounding districts which exacerbate issues around housing affordability.

Housing Market snapshot

Ipswich has retained its own housing stock and it has the highest percentage of affordable homes in GHG at 23%, the highest percentage of private rented accommodation at 16% and the lowest percentage of owner occupied at 61%.

Evidence suggests clear differences in the housing market between the more urban area of Ipswich and the more rural districts within GHG. Ipswich contains the highest proportion of properties in Council Tax Band A, 31%, i.e. the lowest valued properties and probably reflects its relatively higher proportion of terraced and social rented properties.

Housing Market Indicators, such as housing turnover, saw Ipswich with the highest number of new build sales in the first three quarters of 2010. As with all areas there have been fluctuations in the housing market and the percentage of properties achieving their asking price in Ipswich is the same as two years ago with enormous variations in between. Indeed Ipswich had a 16% increase in overall lower quartile prices from July 2009-July 2010, the greatest increase in GHG. The numbers of weeks to sell a property has halved from winter 2008-09 to 5-6 weeks in summer 2010.

Autumn 2010 data shows that some 45% of first time buyer households in Ipswich are unable to afford to buy a flat, seen as entry level into home ownership. However the cost of renting a one bed property from a housing association is amongst the cheapest in the sub region, as is renting in the private sector.

MALDON

Maldon District covers an area of over 36,000 hectares in East Essex. The landscape and character are dominated by the District's 60 miles of coastline that includes the estuaries of the rivers Blackwater and Crouch. The main towns are Maldon, Heybridge and Burnham on Crouch but the majority of people live in the small rural villages.

The District has a population of 62,900 according to the latest data in 2009. As with all GHG districts the age profile is changing with an ageing population. Estimates indicate that from the period 2010 to 2030 the population aged 65 and over (as a percentage of the total population) will increase from 19% to 28% in Maldon.

Recent estimates indicate that there has also been an increase in the proportion of people from black and minority ethnic communities living in Maldon; from 3.2% in 2001 to 6.9% in 2007.

Maldon is an affluent area and does not figure highly on the Indices of Deprivation however there are pockets of deprivation.

Employment is mainly concentrated in distribution, hotels and restaurants, public admin and health and education. Manufacturing in particular has seen a decline since 1996. There are a lower proportion of managers & senior officials, professional occupations and associate professional & technical occupations than the regional average. Whilst there is overall prosperity across the district, there is a skills shortage, with a high proportion of working age population with no qualifications: 19.9% compared to 12.5% in the region. Income, and particularly household income, is one of the fundamental determinants of the ability of households to access home ownership or the market rented sector. The 2009 Annual Survey of Hours and Earnings (ASHE) shows a median income of £32,103 for Maldon, a 21.2% increase on the 2007 ASHE figures. Although an analysis of those figures show 10% of people earned less than £14,336 and 20% less than £21,653.

Housing Market snapshot

The Council's housing stock was transferred to Moat in XXXXX. The district has nearly 12% of affordable homes, the highest proportion of owner occupied homes in GHG at 80% and a small private rented sector of 6%.

The movement in house prices across the sub region, from May to July 2010, varies considerably but it shows that the overall price of property decreased in Maldon during this period. From January to October 2010 the number of house sales in Maldon was 254 and most sales were in the £150-£175k price band. This equates to 1.0% of the turnover of the private housing stock, the lowest in GHG. In July 2010 the highest overall lower quartile property price was in Maldon, £165,000. In the two year period from August 2008-July 2010 a

similar proportion of the asking price of properties for sale was achieved at 92%. During this same period the number of weeks to sell fell from 14 to 8.

Across GHG a significant proportion of first time buyers cannot afford to buy a flat and enter the first level of the housing market. In Maldon this means that 1 in 3 first time buyers are priced out of the property market.

MID SUFFOLK

Mid Suffolk is a rural district with market towns, and over 120 parishes, the most of any district in Suffolk. Since 2001 the population has increased by 9% reaching 94,652 by mid-2008. It has a lower than average number of children and adults aged below 40, whilst the number of people aged 44+ and of retirement age is much higher than the regional average.

ONS data shows that although the percentage of resident ethnic minority communities has increased since the 2001 it still remains relatively low at just over 3%.

There are low levels of deprivation in Mid Suffolk and there is more relative affluence compared to the rest of Suffolk. The largest sectors in terms of employment in Mid Suffolk are: public services; and distribution, retail, hotels and restaurants. There is also significant employment in financial services, construction and manufacturing. It has very similar working age skill levels to the county as a whole, but it is below the regional average and has a much higher percentage of people with no qualifications at all. However, earnings figures have increased in recent years and earnings of local residents are a key parameter of affordability, but average annual wage is 23,972 across Mid Suffolk giving a housing affordability ratio of 8.82 against a Suffolk average ratio of 7.44.

Housing Market snapshot

Mid Suffolk has retained its own housing stock but options are kept under regular review. Examining the breakdown of tenure Mid Suffolk has one of the highest proportions of owner occupied homes in GHG at 79%, some 15% of affordable housing and just 6% of private rented.

Information about lower quartile prices for flats and maisonettes from July 2009 to July 2010 shows a divergence in market activity with prices increasing in four GHG LAs and decreasing in the other four; prices in Mid Suffolk increased by £10,000 in this period. Turnover of private housing stock is a key indicator and looking at housing sales in 2010 up to September Mid Suffolk has the highest turnover of 1.3%, 467 sales, compared to the average in the region of 1.1%. The proportion of the asking price achieved dropped slightly over the two year period to July 2010 at just over 90%. In line with the other districts in GHG the number of weeks to sell a property, in the same two year period, reduced; in Mid Suffolk from 12 to 8 weeks. Within the same period Mid Suffolk has changed from having the least number of viewings to sell a property to the second highest, after Babergh, at 13 weeks.

A significant proportion of first time buyer households, cannot afford to buy a flat and enter the first level of the housing market. First time buyers wishing to purchase a house, experience

greater difficulty in being able to afford an entry level semi-detached property with a lower quartile price of £140,000. In Mid Suffolk this means that 1 in 4 first time buyers are priced out of the property market for flats and nearly 1 in 2 priced out of the property market for semi-detached dwellings. It has the cheapest private sector rents in GHG and the lowest intermediate rents.

SUFFOLK COASTAL

Suffolk Coastal is located on the mid eastern Suffolk coast. It has a diverse built and natural environment and it is home to Felixstowe Port and large areas of Outstanding Natural Beauty. Since 2001 the population has increased by 9%, faster than the county average, reaching 125,553 by mid-2008. There is a lower than average number of children and adults aged 20-39, whilst the number of people aged 45+ and over 65 is much higher than average.

There are a relatively low percentage of ethnic minority communities living in Suffolk Coastal, 4.6% although the latest district estimates shows a marked increase in the ethnic diversity in Suffolk.

Deprivation levels in Suffolk Coastal are generally low and there is more relative wealth in Suffolk Coastal compared to the rest of the county. However, in Felixstowe some wards have significant levels of multiple deprivation, and one small part of Leiston is ranked amongst the most deprived 10% in the region, with 62% of residents having no qualifications and 70% living in social, rented housing. Employment in Suffolk Coastal is dominated by three very large employers – the Port of Felixstowe, the Sizewell nuclear power stations and BT and across four main sectors: public services; banking, finance and insurance; transport and communications and distribution; and retail, hotels and restaurants. At the same time there are few medium sized employers but a large number of small employers. It has higher working age skill levels than the county as a whole.

Housing Market snapshot

The district attracts many second homeowners or people retiring to the area, especially along the coast. In some parishes the level of second homes reaches as high as 30% and in three parishes it has exceeded that level. The council's housing stock was transferred to a RSL in 1991 and the percentage of affordable housing in the district is 10.9%; owner occupied homes are 78% and the private rented stock is 11.1%.

Information about lower quartile prices for flats and maisonettes from Aug 2009- July 2010 shows a divergence in market activity with prices increasing in four GHG LAs and decreasing in the other four; Suffolk Coastal prices decreased the most during this period, by £15,000. Turnover of private housing stock is a key indicator and looking at housing sales in 2010, up to September, Suffolk Coastal has a turnover of 1.2%, 611 sales, compared to the GHG average of 1.1%.

The proportion of asking price achieved dropped over the two year period to July 2010 to just less than 90%. In line with the other districts in GHG during this two year period there was a reduction in the number of weeks to sell a property, from 8 to 6 weeks. The number of viewings to sell a property was 13 in July 2010 compared to 10 in August 2008.

A significant proportion of first time buyer households, some 38%, cannot afford to buy a flat and enter the first level of the housing market. However Suffolk Coastal does have the

cheapest rent levels for affordable one bedroom properties and one of the cheapest private sector rents in GHG.

TENDRING

Tendring is a rural area situated in coastal Essex. It lies in the Tendring peninsula and is situated to the east of Colchester nestling between the two major rivers of the Colne to the southwest and the Stour to the north. The area has a mix of characteristics from the rural area in the North West, to the coastal holiday resorts of Clacton, Frinton, and Walton and to the port of Harwich in the east. Some 74% of the population reside in urban areas and 24% in rural parts.

Mid 2009 estimates indicate that the population is 148,000. The district has a higher proportion of elderly residents than the national average partly as a result of its attraction as a retirement destination. Projected figures indicate that by 2030 some 34% of the population will be aged 65 and over, this is the highest percentage in GHG.

Tendring is not an ethnically diverse district it is estimated that just 2% of the population is from a non-White (British/Irish) background; this is lower than other districts in GHG.

Tendring is ranked within the 26% most deprived areas in the country and Jaywick is the third most deprived in the country. It has the highest rate in Essex of working age adults with no qualifications. Tourism traditionally has been the main employer of the coastal resort towns, with summer visitors swelling the resident population. The current main employment in the area is retailing, business services, education and care services in addition to tourism. However it also has the highest unemployment rate in Essex. Low skills levels mean that Tendring has the lowest median annual wage in GHG of £17,603 which contributes to more than one in five children living in an income deprived household and 16% of households living in fuel poverty.

Housing Market snapshot

Tendring has retained its own council housing stock but it has the lowest percentage of affordable homes in GHG at 10%, the second highest percentage of private rented accommodation at 12% and one of the highest percentages of owner occupied at nearly 78%. In the summer 2010 Tendring had the highest ratios of properties in GHG achieving their asking price at just over nearly 95%.

From January to September 2010 housing turnover was 693 sales, 1.1% of the private housing stock, in line with the regional average.

Throughout GHG a significant proportion of first time buyers cannot afford to buy a flat and enter the first level of the housing market. This issue is most prevalent in Tendring where nearly one in two first time buyers are priced out of the property market. Tendring ranks in the middle of the GHG districts for the weekly cost of renting an affordable one bed property home and is amongst the more expensive for renting similar accommodation in the private sector. In July 2009- July 10 Tendring was the cheapest district in GHG in which to buy a lower quartile resale property however during this same time period the cost of a lower quartile flat or maisonette increased by £9,000.