



2023
2028

Braintree District Council

Healthy Housing Strategy

Evidence Base V.6



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1 Introduction

Braintree District Council is developing a new healthy housing strategy, which is designed to provide a clear direction of travel and priorities for housing provision in the district. Local authorities are no longer required to have a housing strategy, although many local authorities feel it is a useful way of setting out priorities for themselves and for partner organisations. There is still a statutory requirement to have a policy for preventing and tackling homelessness and rough sleeping; we will be reviewing our Homeless Strategy 2018 – 2023 this year.

This evidence led document has been produced to inform the strategic decision making for the Healthy Housing Strategy under three themes:

- 1** Facilitate a consistent programme of high quality, affordable homes which best meet the needs of the current and future residents
- 2** Support communities and enabling housing across the district to meet the needs of all our residents, especially those who are vulnerable
- 3** Improve access to and the quality of the Private Rented Sector and the existing properties

2 Scene setting

2.0 Context: Our growing population

The 2021 census ¹ shows that the population of Braintree district has increased by 5.5%, with 155,2000 residents living in the district. To put this in context nationally, Braintree district's population rise is lower than the East of England which grew averagely at 8.3%. There are 68,427 properties in the district covering an area of approximately 612 square kilometres. The Braintree district is the second largest local authority in Essex in terms of area. It is classed statistically as predominantly rural with most residents living in rural settlements or hub towns. The largest settlements are Braintree, Witham and Halstead.

The Essex Joint Strategic Needs Assessment JNSA ² shows that Braintree district scores worse than the rest of Essex and England on average for:

- under active adults
- higher levels of smokers
- higher levels of diabetes
- higher percentage of adults who are overweight
- more hip fractures in the over 65's
- higher rates of suicide.

The Braintree district scores better than the rest of Essex and England on average for:

- higher levels of adults in employment
- percentage of cancers diagnosed at stages 1 and 2
- lower inequality in life expectancy at birth and lower winter deaths.

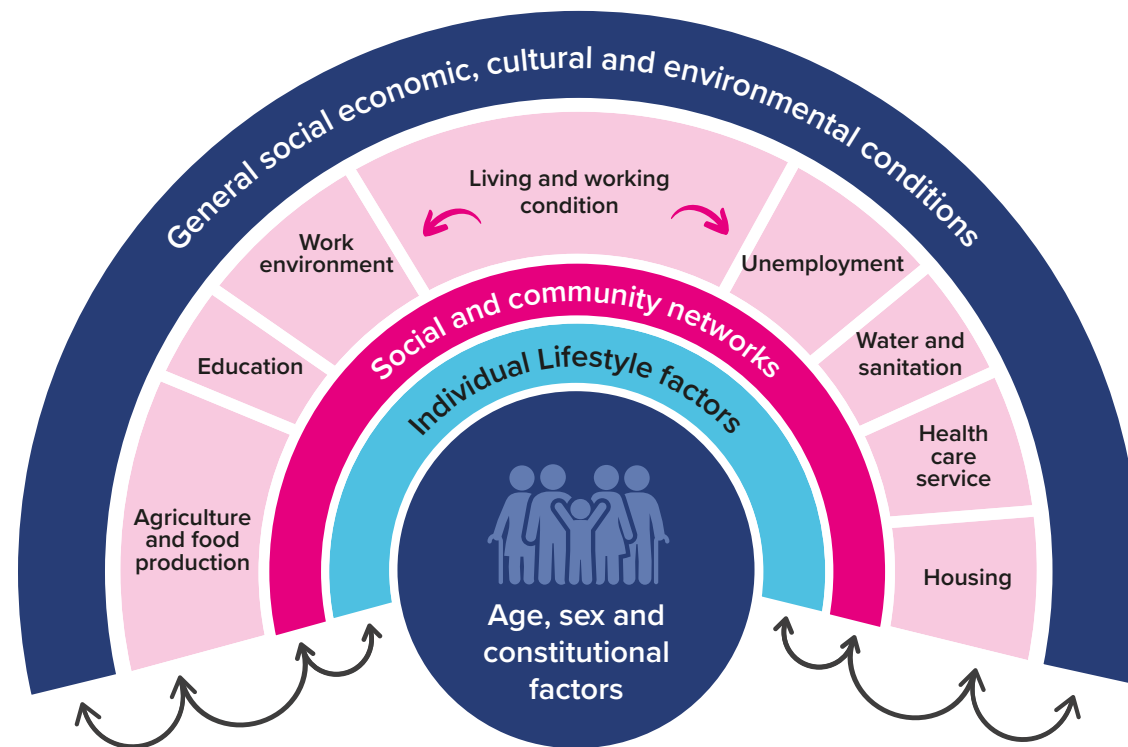
2.1 Wider Determinants of Health

The wider determinants of health are a diverse range of social, economic and environmental factors which influence people's mental and physical health ³.

There have been multiple studies which evidence that housing conditions have a direct impact on health. More vulnerable groups often face greater barriers to accessing high quality care ⁴.

Nearly one in three household (32%) are living in homes with multiple problems relating to overcrowding, affordability, and non decent conditions have rated their health as less than good ⁵.

Figure 1: The Dahlgren and Whitehead model of the main determinants of health



Source: Dahlgren and Whitehead

The Mid and South Essex Health and Care partnership coordinated the Health Inequalities Deep Dive Session Respiratory. This document identifies high respiratory admission by poor quality housing.

The results show:

- In the last 12 months, 709 admissions for a primary diagnosis of respiratory conditions were for patients from Braintree
- Colne Valley PCN (north of district – most rural) has the highest proportion of respiratory admissions from areas of poor quality housing
- 40% of respiratory admissions are in areas of poor-quality housing
- Residents living in rural villages in dispersed areas in Braintree can live 120 minutes away from their GP via public transport.
- Residents living in Halstead, can travel 2 hours to a clinical service
- Across Mid and South Essex, there were 3,582 respiratory admissions. Over 1/3 of all admissions are for digitally excluded patients.

2.2 Indices of deprivation

The Department for Levelling Up, Housing and Communities (DLUCH formerly the Ministry of Housing, Communities and Local Government) published the English indices of deprivation 2019 ⁶. The indices show where residents experience significant levels of deprivation, characterised by poorer health, lower skills, educational disadvantage, fuel poverty and reduced access to quality housing.

In 2015 Braintree district ranked 194 out of 317 local authorities. In 2019 the rank was 203 indicating an above average position. However, Bocking, Witham West and Halstead Trinity are areas that rank amongst the most deprived 20% of neighbourhoods in the country.

Links to other Strategies and Frameworks

The Healthy Housing Strategy does not stand alone, there are many strategies, policies, and frameworks nationally and across Braintree District Council that the Housing Strategy operates alongside. These can be found at Strategy and policy documents – Braintree District Council.



3 National policy

- A **‘Levelling Up’** agenda stimulating economic activity, investment in infrastructure and promoting community activity
- **The National Planning Policy Framework**, revised 20 July 2021 sets out the governments planning policy for England and how they will be applied
- **A new Fire Safety Act and an emergency Building safety bill** which aims to make provisions about safety and standards of buildings
- **A Housing White Paper ‘Fixing our Broken Housing Market’** published by the Ministry of Housing Communities and Local Government in February 2017 setting out the government’s plans to reform the housing market and boost the supply of new homes in England
- **The Homelessness Reduction Act 2017** Fundamentally changed how local authorities respond to homelessness in their districts.
- **The Homelessness Reduction Act 2020** ensures that all homeless people will be able to get help from their council, councils must try to prevent people becoming homeless in the first place, families with children will still be housed by councils if that’s the best way to help them
- **Health and Social Care Act 2012** each local authority has a duty to take steps as it considers appropriate for improving the health of the people in its area. This includes people experiencing homelessness or at risk of homelessness.
- **Homes England Strategic Plan 2018-2023** ensuring affordable and sustainable homes are built in areas of greatest need.
- **English Housing Survey Private rented sector 2020-21** is a national survey of landlords and letting agents who own and/or manage privately rented properties in England
- **The Climate Change Act 2008** is the basis for the UK’s approach to tackling and responding to climate change
- **Welfare Reform and Work Act 2016** introduced Universal Credit and also made amendments to jobseeker’s allowance, employment and support allowance, income support, tax credits, industrial injuries benefit, housing benefit and the social fund
- **Everyone In: how to end homelessness in Great Britain 2018**
- **Social Housing White Paper 2020.** Charter for Social Housing Residents. The charter sets out seven commitments that residents should expect from their landlord
- **The Future Home Standards 2021** This consultation set out the government’s plans for a new green Future Homes Standard and sought views on changes to building regulations in England to improve energy efficiency and cut carbon emissions in new build homes
- **Coronavirus Act 2020** Introduced to provide guidance on the impact of Covid-19 pandemic on the economy, housing, homelessness and the welfare system
- **Domestic Abuse Act 2021** designed to promote awareness of domestic abuse; protect and support victims and their families; transform the justice process to prioritise victim safety and provide an effective response to perpetrators; and to drive consistency and better performance in the response to domestic abuse across all local areas, agencies and sectors.

4 Local strategies

- Braintree Plan for Growth April 2017 – 2022
- Braintree District Bouncing Back Together Plan Oct 2021 - March 2023
- Braintree District Council Housing Strategy 2016 - 2021
- Braintree Housing Allocations Policy 2013
- Braintree Climate Change Strategy 2021 - 2030
- Braintree Council Tax Policy for Second Homes, Long Term Empty Properties and determining discounts for certain dwellings from 1st April 2019
- Braintree District live well strategy 2019-2023
- Digital Strategy (Dates tbc)
- Essex Joint Health & Wellbeing Strategy 2022 - 2026
- Gateway to Homechoice Allocation Policy July 2022
- Homelessness Reduction and Rough Sleeping Strategy 2019-23 is due to be reviewed and will focus on preventing and supporting our homeless community.
- Joint Strategic Needs Assessment (JSNA) 2019
- The Local Plan
- Policy LPP 31: Affordable Housing
- Policy LPP 32 Affordable Housing in Rural Areas
- Policy LPP 33 Specialist Housing
- Policy LPP 42 Sustainable Transport
- Policy LPP 48 An Inclusive Environment
- Policy LPP 49 Health and Wellbeing Impact Assessment
- Policy LPP 71 Climate Change
- Policy LPP 72 Resource Efficiency, Energy Generation and Energy Efficiency
- National Planning Practice Guidance (PPG)
- National Planning Policy Framework
- Strategic Housing Land Availability Assessment from 2016
- Strategic Housing Market Assessment (SHMA) Dec 2015

5 The impact of the global pandemic and beyond

The Covid 19 pandemic demonstrated that when the economy receives an unexpected and significant shock, the number of people requiring housing support increases. Combined with the changing financial landscape, unemployment, family relationships breakdown, then food poverty and homelessness all increase, and this exacerbates disadvantage and inequalities.

The post pandemic world has significantly changed the way people work and live with an increased amount of time being spent at home. In February 2022, 84% of workers who had to work from home because of the coronavirus pandemic said they planned to carry out a mix of working at home and in their place of work in the future⁷. Whilst a choice for some, people could be working and living in properties that may be in poor condition. After the pandemic, there has been a shift in how people work and live

5.1 National Economic Position

The evidence collected in this document takes into consideration national influences which includes global pandemic, leaving the EU, the war in Ukraine, cost of living crises and a housing emergency.

rate of 11.6%. Considering other national influences, this has a considerable impact on the public.

Braintree Area Foodbank Ltd report shows that in 2012 the main reason (53%) for presenting at Braintree food bank was due to benefit change or delay. In 2021 63% of referrals are due to low income.

The foodbank report explains the increase in 'low income' being due to the following reasons

- Universal Credit and other state benefits are insufficient for people to pay their living expenses, rent, Council Tax, heat and light and food.
- Zero hours contracts mean income fluctuates and can reduce annual income by a considerable amount
- People unable to find full-time work and unable to 'top up' with Universal Credit
- Minimum wage is insufficient to cover living expenses.
- In 2020/21 many people were furloughed on 80% of their income

In October 2022,⁸ UK food price inflation soared to a record annual

6 Local Economics

According to the JSNA, the average weekly income for a Braintree resident working full time in 2018 was £630.30. This is £11.70 (1.86%) higher than the average for Essex and £55.40 (8.79%) higher than the average for England ⁹.

Nationally, as of July 2022, the average wage was a little above £30,000. According to Built Place, in October the average house price in Braintree was sold for £349,699 ¹⁰. House prices in Braintree grew by 13.7% in the 12 months to August 2022. By comparison national house prices grew by 12.8% and prices in the East of England grew by 13.6% over the same period. Braintree house prices are now 68.4% above their previous peak in 2007.

According to land registry, first-time buyers in the Braintree district spent an average of £249,000 on their first property, £18,000 more than a year ago, and £47,000 more than in December 2015 ¹¹.

The number of residents claiming out of work benefits has increased to its highest level in 5 years from 1.2% in April 2015 to 1.9% in April 2019. This is lower than the averages for Essex (2.1%) and England average (2.6%) but compared to other areas is the fourth highest claimant rate overall.

In 2019, the most common types of benefit issues Citizens Advice help residents with was Initial Claims for Universal Credit (UC). In 2022 – 2023 in line with the rest of the UK, this is now Personal Independence Payment (PIP) claims ¹².

Energy bills have always been a concern for Braintree residents. Citizens Advice report that in 2019 – 2023, the most common type of debt issues they support residents with is energy bills.

6.1

Table 1: Ratio of median house prices to median gross annual earnings

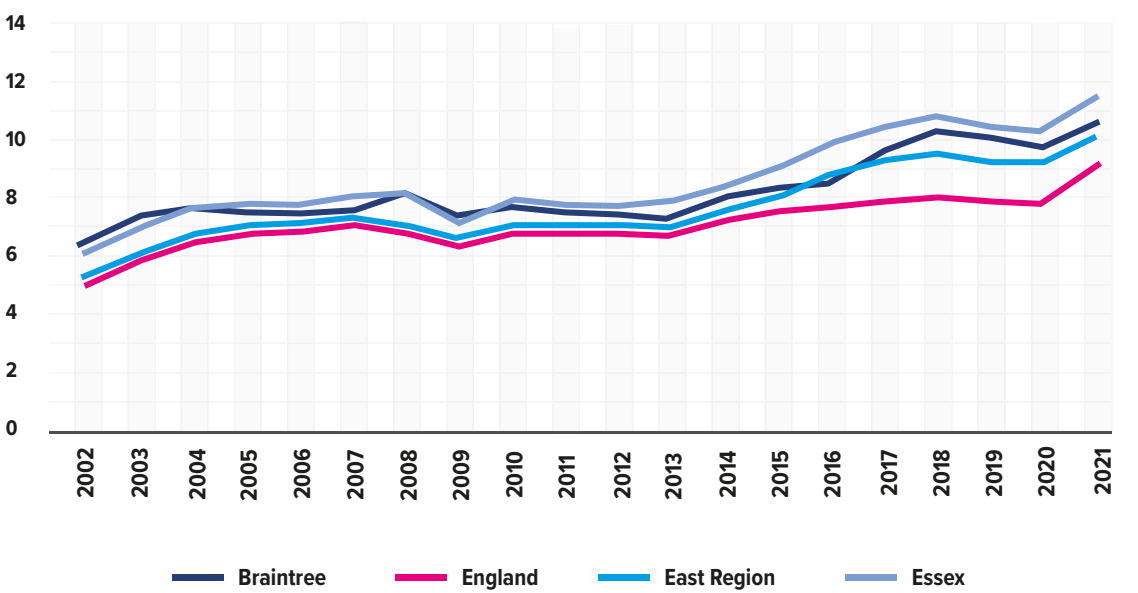
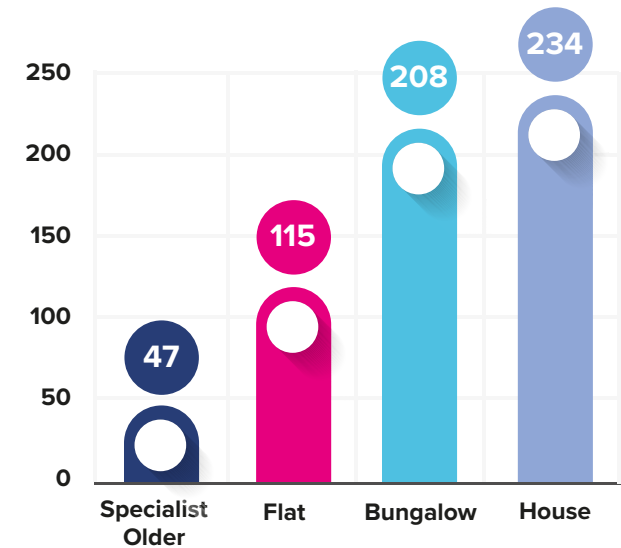


Table 2: Ratio of median house prices to median gross annual earnings

	2017	2018	2019	2020	2021
Braintree	8.34	8.55	8.61	8.71	9.62
England	7.91	8.04	7.88	7.87	9.05
East Region	8.85	9.1	8.86	8.77	9.51
Essex	9.37	9.68	9.49	9.46	10.55

Table 3: Average number of re-lets of existing social housing stock 2016 - 2021



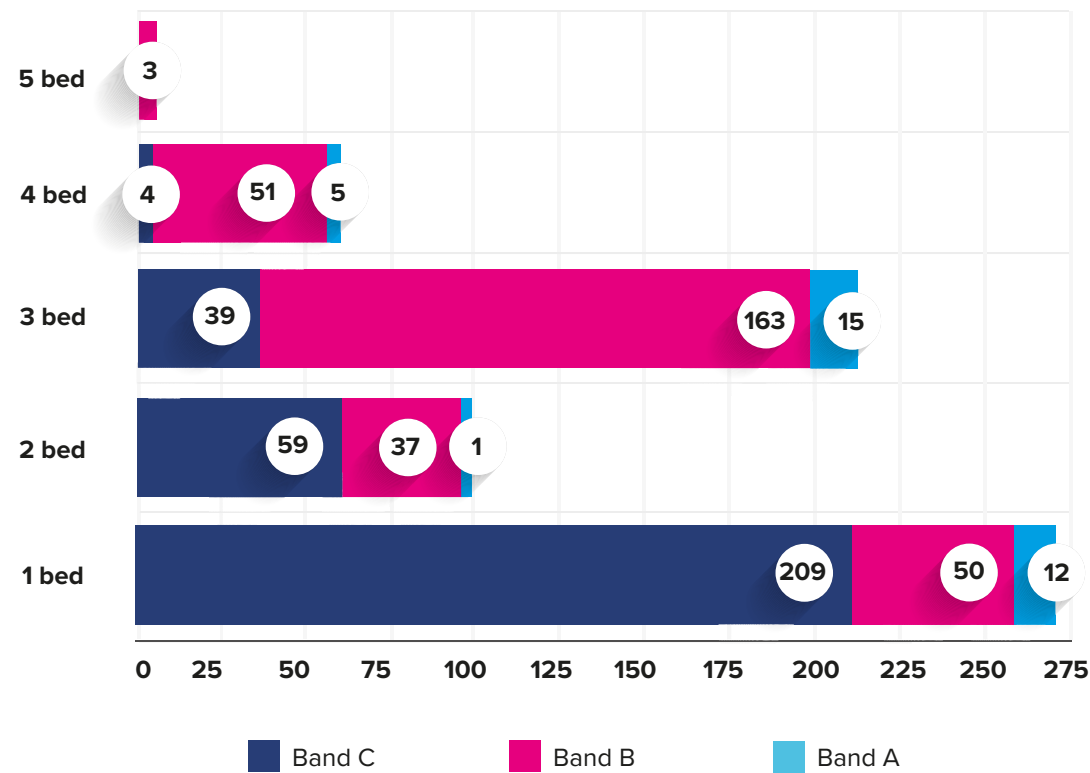
Source BDC

6.5 Number of applicants on the Housing Register

	Band C	Band B	Band A
1 bed	209	50	12
2 bed	59	37	41
3 bed	39	163	15
4 bed	4	51	5
5 bed		3	

Source: Gateway to Homechoice, Sep-22

Table 4: Housing Register Applications by Band and Bed Number



Source: Gateway to Homechoice, Sep-22

7 Affordable Housing

Braintree District Council's housing stock was transferred to Greenfields Community Housing in November 2007. The transfer secured major investment to improve the condition of the housing stock of just over 8,000 homes. It also established a significant local organisation with resources to invest in neighbourhoods and communities in the district.

We maintain a close relationship with registered providers, we are involved in each development through the following mechanisms

- Negotiating the affordable housing provision with developers through 'planning gain'
- Funding and co-funding (with the HCA) various schemes through our Housing Capital Programme
- 100% nomination rights through Gateway to Home choice on new developments
- Striving to get all affordable homes built to Nationally Designed Space Standards (NDSS)

We are working to meet the demand of those in need of housing through choice based lettings. There are just over 10,000 homes owned by housing associations in the Braintree District. The largest supply of social housing is through Eastlight Community Homes.

Most funding for affordable housing development (which is 70% of open market) comes from the housing providers, but a subsidy is normally needed to maintain affordability. The subsidy may come from reduced land price (for example if the association already owns the land) or through planning gain, where the subsidy is from the landowner and developer. The other main source is grant funding from the HCA or from the Council.

Braintree District Council's Local Plan was adopted in July 2022.

The plan is vital to this strategy as it ensures that we use adequate and continuous supply of land for housing development in accordance with the requirements of the Plan. At present, land supply in Braintree sits just under 5 years ¹³.

In line with the Local Plan, we plan to deliver in partnership, an average of 700 new homes per year in the district, at least 30% of these to be affordable 5% being accessible. ¹⁴

According to revised forecasts produced by research house Capital Economics in the wake of the government's 'growth plan', housing starts are predicted to fall by nearly 40% next year (2023). "The change [in borrowing rates] has really affected scheme viability. Now we've got to review all our schemes on a scheme by scheme basis to see what we can do., in terms of tenure" ¹⁵

8 Tenure

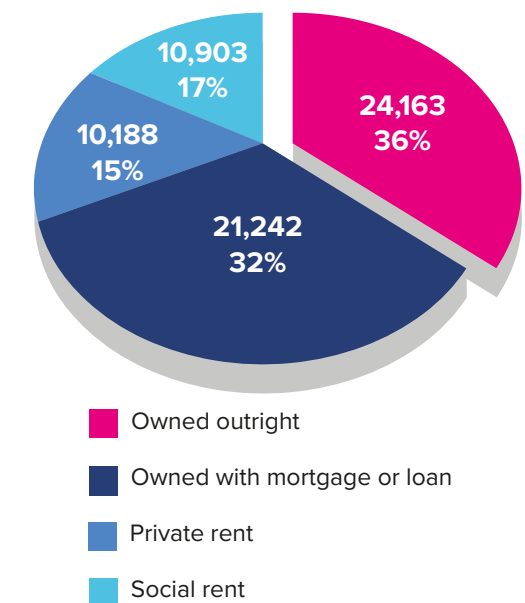
Braintree District Council use a range of tools to support the build of appropriate homes in the right areas of the district. We want to support a range of tenure to be developed which reflect the needs of our residents. The tools we use are:

The Housing StatNav was developed in partnership with Greenfields Community Housing. This website sets out affordable housing supply and demand in every town and village in the district ¹⁶

Strategic Housing Market Assessment (SHMA) was completed in 2015 in partnership with our neighbouring councils of Chelmsford, Colchester and Tendring. The SHMA provides an overview of the housing market, supply and demand and housing needs of specific household groups. It also sets out that 218 affordable homes are needed in the district per year to meet our current housing needs ¹⁷.

The Housing register can identify who is on the housing waiting list and what their immediate needs are.

Table 8.1 Housing Tenure in Braintree District



8.2 According to ONS, over the last 20 years the ratio of median house price to median gross annual earnings has risen from 5.5 to 9.6.

Over the same period the ratio of lower quartile house price to lower quartile gross annual earnings has risen from 5.7 to 10.6.

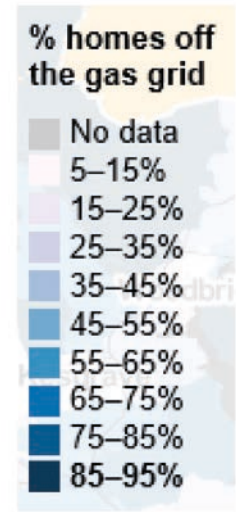
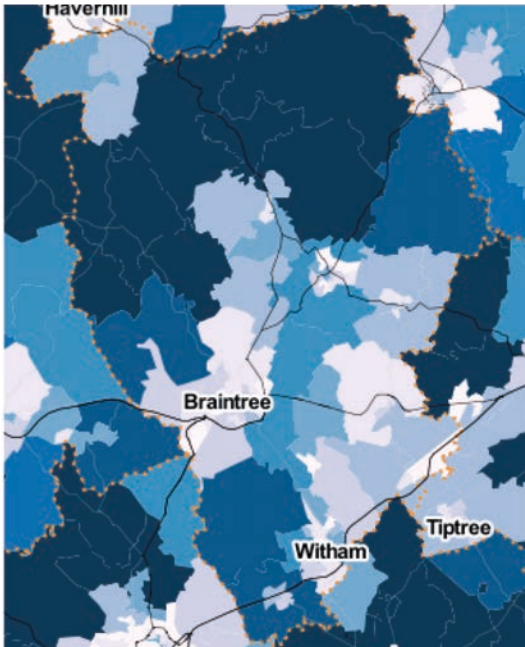
Over the same period the ratio of lower quartile house price to median gross annual earnings has risen from 4.1 to 7.8 ¹⁸.

9 Energy efficiency

Evidence provided by Citizens Advice shows that energy debts are a concern for many of the district’s residents. Braintree District Council’s Climate Strategy has been produced as we set a clear ambition to be carbon neutral as a Council as far as practical by 2030, as well as supporting our communities to reduce the impacts of climate change across the Braintree District ¹⁹.

Some people live with multiple housing issues, such as living in properties which are in poor conditions including damp, hazards to overcrowdings, have minimal housing security and many properties are unaffordable, all of this impacts our wider determinant of health. Braintree District Council is committed to ensuring that housing standards are met across the district, we will explore how we can make the best use of existing homes ²⁰.

Table 9 Energy Efficiency & Fuel Poverty



Source: www.nongasmap.org.uk/



85-95%
of rural areas in the north
of Braintree District
are non-gas
properties

Table 9.1 Energy categories and heating types of properties in Braintree District

Energy performance rating	Number	%
A and below	30729	26.3%
B and below	30694	26.3%
C and below	27835	23.8%
D and below	18361	15.7%
E and below	6772	5.8%
F and below	1990	1.7%
G	390	0.3%

Source: Department for Communities and Local Government 2005 to 2016

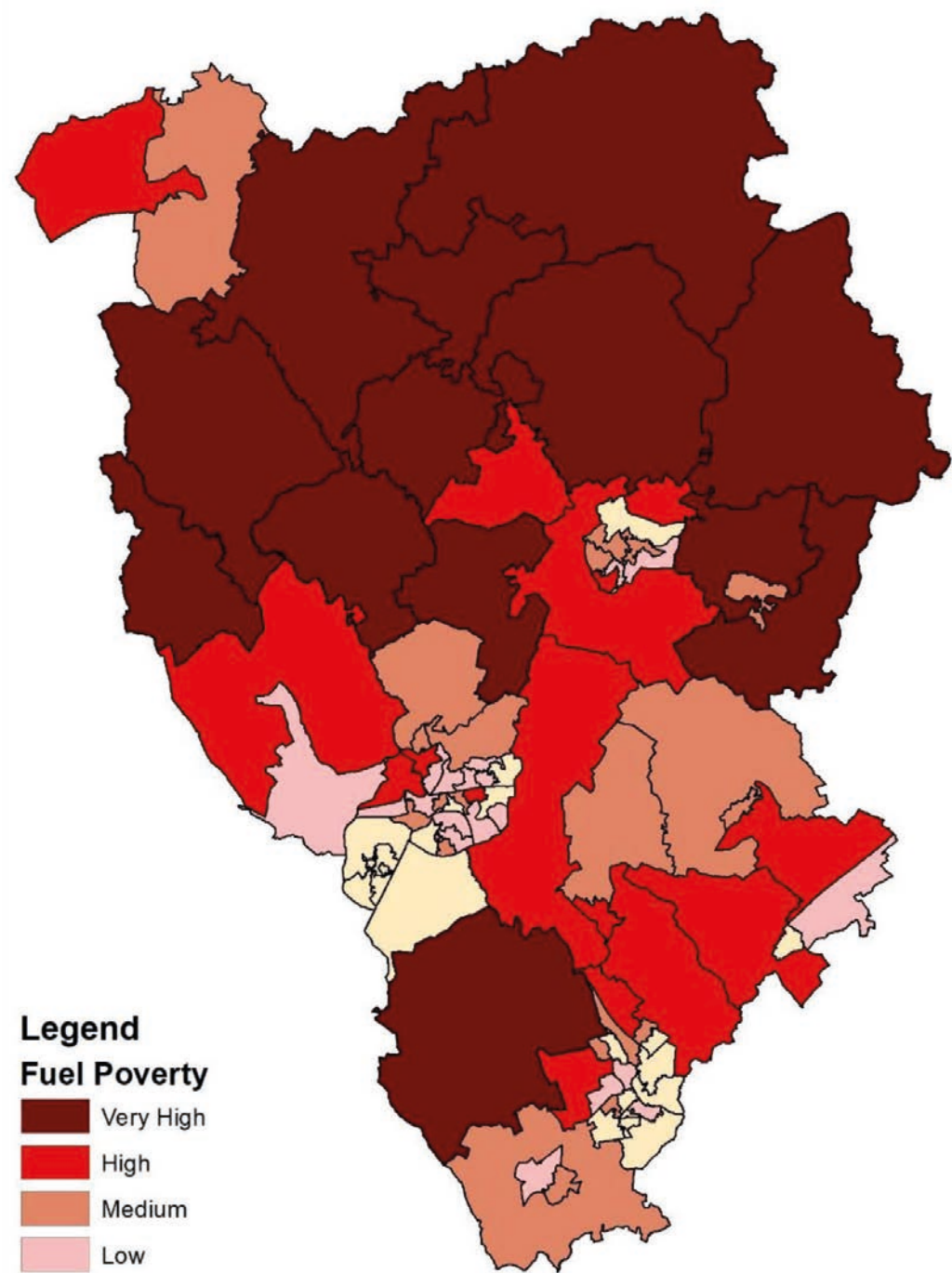
Central heating	Number	%
Electric	6774	10.0%
Multiple	2564	3.8%
None	1140	1.7%
Oil	7601	11.2%
Other	474	0.7%
Solid	419	0.6%
Gas	42130	62.0%
Unknown	6855	10.1%

Source: 2011 Census













Table 9.2 Fuel Poverty in Braintree District by LSOA

Source: Department for Business, Energy & Industrial Strategy, Sub-regional Fuel Poverty data, 2018



10 Ageing population

Table 10.1: Population Projection

				
0-19	20-39	40-59	60-79	80+
2022 35141.6	2022 33383.5	2022 42349.5	2022 33885.1	2022 8506.3
2043 33753.6	2043 33593.4	2043 41077.4	2043 38402.7	2043 15317.3
 -3.9%	 0.6%	 -3%	 13.3%	 80.1%

Population projection gives us an insight to who will be living in our district in the future. It helps us identify the needs of our residents so that we work in partnership to enable properties to be provided accordingly. It also helps us assess our policies, partnership working, incentive schemes or similar ²¹.

The largest increase in population will be the older population with an 80% increase in the over 80-year-old, going from 8500 to over 15,000 followed by 13% increase in 60-70 year old's. The youngest is set to fall, and the other ages stay fairly similar.

Table 10.2 Housing Register Applicant types and access Needs

Age	Applicant type			Access needs			
	Direct	Transfer	Homeless	Wheelchair user	Cannot manage stairs	Level access shower	No access needs
Under 60	1,081	592	68	14	38	46	1653
60-69	109	66	6	4	13	24	140
70-79	67	40	1	2	8	15	83
80+	27	26			8	12	33

Source: Aug-22 Housing Register

10.3 Housing Register households aged 60 or over

Braintree District Council is committed to working with our partners to support residents to move into suitable properties as their needs change.

In August 2022, there were a total of 2,093 applications on the Housing Register for re-housing in Braintree District.

In August 2022, there were 342 applications on the Housing Register for re-housing in Braintree District from people where the main applicant was aged 60 or over.

Of these, 203 applications were direct applicants, 132 were for transfers from existing BDC tenants and 7 were homeless applications.

Of all the applicants, 6 were wheelchair users, 29 couldn't manage stairs, 51 required level access showers and 256 had no access needs at all.

Of the 342 applications, 97 were placed in bands A-C (indicating more likely to be re-housed).

Table 10.4 Downsizing households on the Housing Register

	Number on Housing Register	Number on Housing Register
HRA - A11 - Transfer Incentive Scheme (4 or 3 Bed)	41	19.9
HRA - B2 - Transfer Incentive Scheme (2 or 1 Bed)	21	24.1
Total	62	21.3

Source: Aug-22 Housing Register data

10.5 Downsizing households who accepted offers

Year	HRA - A11- Transfer Incentive Scheme (4 or 3 bed)	Months wait	HRA - B2 - Transfer Incentive Scheme (2 or 1 bed)	Months wait	Total number	Months wait	Total households who accepted offers	Total (months)
2018-19	39	14.1	12	14.9	51	14.3	639	15.4
2019-20	24	9.5	13	20.2	37	13.3	643	15.4
2020-21	22	13.7	13	8.7	35	11.9	574	12.5
2021-22	28	9.0	16	13.8	44	10.8	693	12.5
2022-23	14	6.4	7	19.9	21	7.6	285	13.1
Total	127	12.3	61	15.0	188	13.2	2834	13.9

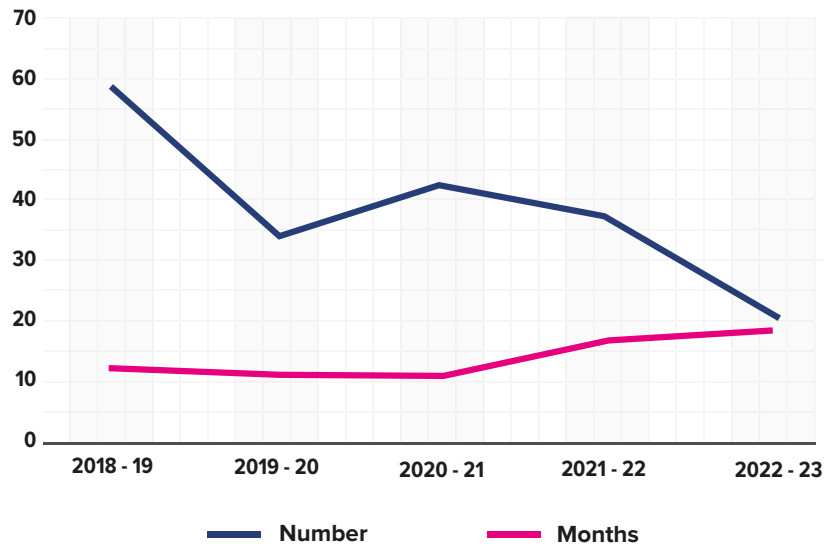
Table 10.6 Accepted offer into supported housing

Year	Number	Months wait
2018-19	0	-
2019-20	1	22.0
2010-21	0	-
2021-22	3	4.7
up to Sep-22 2022-23	2	3.0
Total	6	7.0

Table 10.7 Accepted offer into sheltered housing

Year	Number	Months wait
2018-19	58	11.6
2019-20	34	10.8
2010-21	42	10.1
2021-22	37	16.4
up to Sep-22 2022-23	20	18.5
Total	181	12.5

Table 10.8 Graph of Accepted Offer into sheltered accommodation



10.9 Braintree District Council is promoting the Livewell campaign. We are working with partner agencies to reduce levels of adult obesity and reduce numbers of hip fractures in the over 65s. Braintree District has the highest rate of excess winter deaths out of all the districts in Essex ²².

The JNSA states that the direct age standard admissions rate of hip fractures was estimated to be 716.43 per 100,000 population ages 65 and over. This was higher than the average for England (577.8) and the highest level in Essex ²³.

The QOF prevalence of Dementia was estimated to be 0.80%. This was ranked as being the 5th highest prevalence compared across the other Districts in Essex. Knowing the health conditions that our elderly residents face, we want to continue to support our vulnerable residents with specialist provisions and housing to live independently.

Braintree District Council has provided an average of 141 Disability Facility Grants per year which support residents to remain in their homes by making appropriate adaptations to their property.

10.10 Number of Disabled Facility Grants

Year	Number of Disability Facility Grants
2021-22	134
2021-20	134
2019-20	161
2018-19	120
2017-18	156

Source: BDC data

10.11 Braintree Districts numbers by Long-term health problem or disability Numbers

Disability	All categories: Long-term health problem or disability	Day-to-day activities limited a lot	Day-to-day activities limited a little	Day-to-day activities not limited
All categories: Tenure	145,463	9,529	13,149	122,785
Owned or shared ownership: Total	103,078	5,373	8,877	88,828
Owned: Owned outright	35,979	3,675	5,709	26,595
Owned: Owned with a mortgage or loan or shared ownership	67,099	1,698	3,168	62,233
Rented or living rent free: Total	42,385	4,156	4,272	33,957
Rented: Social rented	22,998	3,223	2,987	16,788
Rented: Private rented or living rent free	19,387	933	1,285	17,169

Age is derived from the date of birth question and is a person’s age at their last birthday, on 27 March 2011. Dates of birth that imply an age over 115 are treated as invalid and the person’s age is imputed. Infants less than one year old are classified as 0 years of age.

10.12 Braintree Districts % by Long-term health problem Percentage

Disability	All categories: Long-term health problem or disability	Day-to-day activities limited a lot	Day-to-day activities limited a little	Day-to-day activities not limited
All categories: Tenure	145,463	9,529	13,149	122,785
Owned or shared ownership: Total	70.9%	56.4%	67.5%	72.3%
Owned: Owned outright	24.7%	38.6%	43.4%	21.7%
Owned: Owned with a mortgage or loan or shared ownership	46.1%	17.8%	24.1%	50.7%
Rented or living rent free: Total	29.1%	43.6%	2.5%	27.7%
Rented: Social rented	15.8%	33.8%	22.7%	13.7%
Rented: Private rented or living rent free	13.3%	9.8%	9.8%	14.0%

10.13 Braintree Districts Long-term health problem or disability % by tenure % by Tenure

% by Tenure	All categories Tenure	Owned or shared ownership Total	Owned Owned outright	Owned: Owned with a mortgage or loan or shared ownership	Rented or living rent free: Total	Rented: Social rented	Rented: Private rented or living rent free
All categories: Long-term health problem or disability	145,463	103,078	35,979	67,099	42,385	22,998	19,387
Day-to-day activities limited a lot	6.6%	5.2%	10.2%	2.5%	9.8%	14.0%	4.8%
Day-to-day activities limited a little	9.0%	8.6%	15.9%	4.7%	10.1%	13.0%	6.6%
Day-to-day activities not limited	84.4%	86.2%	73.9%	92.7%	80.1%	73.0%	88.6%

11 Private rented sector

According to English Housing Survey Private Rented Sector, 2020-21, the private rented sector is home to just over 4.4 million households, nearly one fifth of the households in England. The private rented sector accounts for 19% of households in England, larger than the social rented sector at 17%, but smaller than owner occupation, which accounts for 65% of households. ²⁴

Table 11.1 Homeless households helped into Private Rented Sector

	2018-19	2019-20	2020-21	2021-22	2022-23 (Apr-Sep)
Number of households assisted into PRS	98	141	120	120	54
Number of househods securing assess to PRS via DHP	13	8	11	8	1
Value of DHP to secure PRS access	Not known	£12,566	£12,275	£10,891	£1,600
Rent in advance loans	£44,550	£26,104	£6,495	£981	£1,322
Incentive payments made to landlords	Not known	£200	£0	£0	£0
Deposit bonds agreed	Not	£0	£0	£0	£0

Source: Housing Options Team BDC

11.2 The English Housing Survey, states that nationally, the private rented sector has the poorest quality housing ²⁵, with 25% of homes considered non-decent. Feeling secure in your home provides stability. Longer tenancies help residents to embed in communities, build a sense of belonging, reduce isolation and improve wellbeing. The Housing Health and Safety Rating System (HHSRS) is in place to check hazards in private rented homes that could affect health. The council must act if serious problems are found. A consultation has been launched on introducing a new Decent Homes Standard to the private rented sector ²⁶

11.3 The average stay in PRS compared with Social Housing and owner occupiers is below:

PRS	4.2 years
Social Housing	10.8 years
Home Owners	16.0 years

11.4 Incomes, particularly those of lower income families, have failed to keep up with increases in the cost of living over recent years ²⁷. With the increase pressures of finances, not being able to meet rent and mortgage payments can lead to evictions and repossessions. Affordability can cause severe stress and anxiety which can exacerbate health conditions. On average, private renters spend 31% of their income on their rent. Private renters in receipt of housing support spend around 40% of their income on rent.

Housing authorities are encouraged to work in close partnership with local landlords to develop opportunities to expand the provision of private rented accommodation that is available to people threatened with or are actually homeless ²⁸. The issue we face as a district is the lack of properties available in the private rented sector that meets the Local Housing Allowance rate. Local Housing Allowance is far lower than the properties that are available, this means there is a shortfall each month and rent arrears can quickly accrue.

11.5 Braintree District sits across 4 LHA for both Chelmsford, Colchester Cambridge and Bury

Local Housing Allowance Rates	Chelmsford	Colchester	Cambridge	Bury
Shared Accommodation Rate	£90.10	£71.34	£97	£82.85
One bedroom Rate	£149.59	£120.83	£178.36	£120.82
Two bedroom Rate	£182.96	£158.79	£195.62	£149.59
Three bedroom Rate	£226.68	£195.62	£218.63	£184.11
Four bedroom Rate	£298.03	£252.15	£299.18	£276.16

Source: Local Housing Allowance – Braintree District Council

In the past, we could assume that anyone securing a social tenancy would be able to meet the cost through wages or Local Housing Allowance ²⁹.

This is no longer the case as:

- Local Housing Allowance is capped as shown in table 22. This means that larger family homes (and particularly new homes let at ‘Affordable Rents’) will be unaffordable for some households.
- Under 35s are limited to a room in a shared house. They are no longer be able to claim enough Housing Benefit to pay for a one bed flat.
- The bedroom tax cuts universal credit housing element or housing benefit if claimants are underoccupying. Housing Benefit can be reduced by 14% for one spare room or 25% for 2 or more rooms.

11.6 Barriers to the Private Rented Sector

The English Private Sector Landlord survey 2021 showed that 44% of landlords were unwilling to let to tenants in receipt of housing support or Universal Credit and 44% were unwilling to let to tenants requiring adaptations to the policy. Braintree District Council plans to make the private rented sector a viable option to house our residents, but more work needs to be done on building relationships, breaking down perceptions and building confidence between property owners and the local authority ³⁰.

In 2020, two court rulings concluded that housing benefit discrimination is unlawful and in breach of the Equalities Act. The result of this ruling is that property owners and agents can no longer discriminate against people in receipt of benefits. The issue that continues to occur, is that many agents and property owners require several weeks rent upfront, a deposit and a guarantor who often must be a homeowner or earn a certain amount of income.

Many people who are reliant on benefits cannot provide this and therefore the private rented sector is not a viable housing option for them.

According to Citizens Advice cost of living data dashboard in 2019 – 2020 the most common type of housing issues they supported residents with, was ‘threatened with homelessness’ now, in 2022 the main housing issue is ‘accessing accommodation’³¹.

Shelter report that almost 2.5 million renters are either behind or constantly struggling to pay their rent - an increase of 45% since April 2022³².

Braintree District Council want to build positive relationships with property owners and estate agents to help improve routes into the private rented sector we will explore incentives to help more people to access the private rented sector.

12 Empty homes

Nationally across England **1 in every 25** homes is without residents. In Braintree District Council there are approximately just over 2000 empty homes in the district. We have previously worked with property owners to try and bring them back into use, but we know that more needs to be done³³.

Homes can be empty for a variety of reasons such as second homes and holiday lets but left empty for a long time can mean the property falls into disrepair. The outside can become overgrown, the property can become damp, attract squatters and anti-social behaviour. Tackling empty properties will help provide additional much-needed homes in the district by providing a valuable source of affordable homes for residents.

12.1 Local authorities are encouraged to make use of their powers and the incentives available to tackle empty homes. Through the new homes bonus, local authorities can earn the same financial reward for bringing an empty home back into use as building a new one. They can also charge up to 150% council tax for a home left empty for over 2 years. Housing authorities may wish to consider introducing local schemes that incentivise landlords to bring empty properties back into use, for example by providing grant funding subject to the refurbished accommodation being made available for homeless households³⁴.

Table **12.2** shows England’s long-term empty and second homes to show total number of properties not in residential use on a long-term basis, by local authority area published by Action on Empty Homes



12.2 Proportion of empty properties in Braintree and surrounding districts

	Amount of empty Homes	2nd homes	Total Population	1 in every 'x' homes out of use
Chelmsford	639	331	78,560	97
Colchester	746	680	84,266	69
Maldon	326	260	29,230	61
Braintree	568	200	67,246	83
Uttlesford	224	187	38,839	99

Source: Government data published by MHCLG 10 Nov 2021.

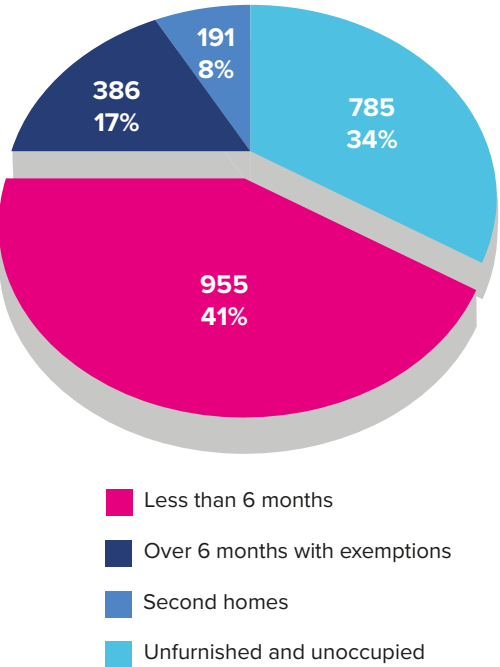
Braintree District Council Council Tax data shows on 31/08/2022, there are 68,427 properties in the district.

2317 were empty homes (for longer than 6 months):

- 955 homes empty for less than 6 months, 326 of those have an exemption
- 1362 homes empty for 6 months or more, 386 homes empty for 6 months or more with an exemption (charity, prison, nursing homes, 178 probate, 113 annexes)
- 205 second homes, unoccupied and furnished, 14 are short term
- 785 long term empty homes unoccupied and unfurnished with no exemptions from council tax and not second homes

12.3 We have compared Government data published by MHCLG on 10 Nov 2021 with BDC data of empty and second homes, BDC data shows that **1 in 70 homes** is not in residential use. If we just consider long term empty properties, that equates to **1 in 87 are currently empty.**

12.4 Empty Homes in Braintree District Aug-22



12.5 There are a variety of powers that can be used by the local authority, these include

- Compulsory Purchases
- Enforced Sales
- Empty Dwelling Management Orders
- Council Tax Charging
- Enforcement Powers which cover dangerous buildings, securing and fencing off, vermin, drainage and general amenity.

In 2019 Braintree council published the Policy for Second Homes, Long Term Empty Properties and determining discounts for certain dwellings. This document sets out action taken on long term empty dwellings in the district. At the end of Aug-22 there were **62 properties** paying the maximum council tax.

13 Glossary:

Affordable Housing: Housing provided to meet the needs of people on low income. As defined in the National Planning Policy Framework, the term includes homes for social rent, affordable rent and shared ownership

Affordable Rent: Homes available to rent from a registered provider at a cost below 80% of the average, local market rent for a given area

Department of Social Security ‘DSS’ is a term which was previously used. LHA (local Housing Allowance), UC (Universal Credit) and HB (Housing Benefit) are what is used now to pay

Disabled Facilities Grant Uptake of the disabled facilities grant – a mandatory entitlement administered by housing authorities for eligible disabled people in all housing tenures – can enable homeowners to remain living an independent life at home.

Energy efficiency This means using energy more effectively, and often refers to some form of change in technology. Energy efficiency measures differences in how much energy is used to provide the same level of comfort, performance or convenience by the same type of product or building.

Homelessness This describes the situation of an individual, family or community without stable, safe, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. It is often the result of what is known as systemic

or societal barriers, including a lack of affordable and appropriate housing, the individual/household’s financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination

Housing Association Independent, not-for-profit organisation providing affordable housing

Independent living Access to living arrangements and community features for disabled people, individuals with special needs, and/or diverse abilities, seniors and others that provides individuals with as much independence and autonomy as possible at home, work, school or in social and recreational settings

Land supply refers to the amount of deliverable housing land within a local authority area and, as part of the National Planning Policy Framework (NPPF)

Lifetime tenancies Either Secure (council) or Assured tenancies (registered provider).

Long-term health problem or disability A long-term health problem or disability that limits a person’s day-to-day activities, and has lasted, or is expected to last, at least 12 months. This includes problems that are related to old age. People were asked to assess whether their daily activities were limited a lot or a little by such a health problem, or whether their daily activities were not limited at all.

Market Rent This refers to private sector rent levels. The rent levels used in this document are sourced from the GLA Rents map and use Valuation Office Agency data. Registered Providers will calculate market rent based on the RICS guidance “Market Rent: a guide for providers of Affordable Rented housing”

Registered Social Landlords Government funded not-for-profit organisations that provide affordable housing. They include housing associations, trusts and cooperatives.

Right to Buy: The scheme by which eligible council tenants can apply to buy their council home with a discount

Rural areas These include all land lying outside population centres and the people living within those rural areas

Social Housing providers Provider of subsidised social housing below market rent, including the council and other registered providers such as housing associations

Social Rent Rents which are kept low through state subsidy, to approximately a third of market levels. The social housing sector is currently governed by a strictly defined system of rent control to ensure that rents are kept affordable

Supported housing This is housing that provides a physical environment that is specifically designed to be safe, secure, enabling and home-like, with support services such as social services, provision of meals, housekeeping and social and recreational activities, in order to

maximize residents’ independence, privacy and dignity

Sustainable homes These are homes designed, built and operated using techniques, materials and technologies that result in houses that are highly energy efficient, make efficient use of resources, have low environmental impact, are healthy to live in, are affordable, and produce as much energy as they consume on an annual basis

Vulnerable residents Persons belonging, or perceived to belong, to groups that are in a disadvantaged position or marginalised are often referred to as vulnerable groups or equity-seeking groups. In the case of the National Housing Strategy, priority groups are currently defined to include survivors (especially women and their children fleeing domestic violence); seniors; Indigenous peoples; people with disabilities; people dealing with mental health and addiction issues; veterans; LGBTQ2(+); racialized groups; recent immigrants (including refugees); and people experiencing homelessness. We recognize that people often live with multiple experiences of marginalization and thus an intersectional lens should be applied in discussion of each of these vulnerable groups.

Wider Determinants of Health: Wider determinants, also known as social determinants, are a diverse range of social, economic and environmental factors which impact on people’s health

14 Useful Websites:

Braintree Council Braintree District Council – [**Braintree District Council**](#)

Built place [**Built Place**](#)

Census [**Census 2021**](#)

Citizens Advice cost of living data dashboard [**Public Flourish Studio**](#)

Empty Homes Network [**www.ehnetwork.org.uk**](http://www.ehnetwork.org.uk)

Empty Homes – national charity [**www.emptyhomes.com**](http://www.emptyhomes.com)

Homes and Communities Agency [**www.homesandcommunities.co.uk**](http://www.homesandcommunities.co.uk)

Joseph Rowntree Foundation [**www.jrf.org.uk**](http://www.jrf.org.uk)

Local Housing Allowance [**Check LHA rates**](#)

Shelter [**www.shelter.org.uk**](http://www.shelter.org.uk)

StavNav [**Braintree Statnav**](#)

15 Reference

- ¹ Census [Census 2021](#)
- ² JNSA [Braintree JSNA Profile 2019 – Essex Open Data](#)
- ³ Gov.uk [wider-determinants-of-health](#)
- ⁴ Citizens Advice. A very general practice: How much time do GPs spend on issues other than health? [2015 CitizensAdvice AVeryGeneralPractice_May2015pdf](#)
- ⁴ Fingertips [Wider Determinants of Health - OHID \(phe.org.uk\)](#)
- ⁵ Ministry of Housing, Communities & Local Government, [English Housing Survey](#)
- ⁶ Indices of Deprivation [English indices of deprivation - GOV.UK \(www.gov.uk\) dclgapps. communities.gov.uk](#)
- ⁷ ONS Is hybrid working here to stay? <https://www.ons.gov.uk>
- ⁸ Inflation <https://www.ons.gov.uk>
- ⁹ JNSA [Braintree JSNA Profile 2019 – Essex Open Data](#)
- ¹⁰ Built place [Built Place](#)
- ¹¹ Land Registry [HM Land Registry Open Data](#)
- ¹² Citizens Advice cost of living data dashboard [Public Flourish Studio](#)
- ¹³ Council shares frustration over housing land supply <https://www.braintree.gov.uk/news>
- ¹³ National Planning Policy Framework: [National Planning Policy Framework](#)
- ¹⁴ Braintree Local Plan [What is the Local Plan 2033? – Local Plan 2033 – Braintree District Council](#)
- ¹⁵ Capital Economics [capitaleconomics.com global-economy-outlook.](http://capitaleconomics.com/global-economy-outlook)
- ¹⁶ StavNav housing-statnav
- ¹⁷ SHMAR [Strategic Housing Market Assessment – Braintree District Council](#)
- ¹⁸ ONS 2020 [Subnational estimates of dwellings by tenure, England \(ons.gov.uk\)](#)
- ¹⁹ Braintree Climate Strategy [Delivering the strategy – Climate change strategy](#)
- ²⁰ The Health Foundation: Number of households experiencing multiple housing problems <https://www.health.org.uk>
- ²¹ Population projection [Population projections for local authorities: ONS](#)
- ²² LiveWell Campaign [Braintree-Livewell-Guide-2018.pdf \(livewellcampaign.co.uk\)](#)
- ²³ JNSA Braintree JSNA Profile 2019 – Essex Open Data
- ²⁴ The Health Foundation: Relationship between health and home quality: <https://www.health.org.uk>

²⁵ Shelter [Health and safety standards for rented homes \(HHSRS\)](#)
- Shelter England [English Housing Survey Private rented sector, 2020-21](#) [English Housing Survey: Private rented sector](#)

²⁶ Gov.uk [new-standards-for-rented-homes-under-consideration](#)

²⁷ Link to Cost of Living on Braintree District Council web site [Help with cost of living](#)

^{28 33} [Department for Levelling Up, Housing and Communities](#)
Homelessness code of guidance for local authorities Published 22 February 2018 Updated:1 June 2022
Homelessness code of guidance for local authorities - Chapter 2: [Homelessness strategies and reviews - Guidance - GOV.UK \(www.gov.uk\)](#)

²⁹ Local Housing Allowance [Check LHA rates](#)

^{30 14} English private sector landlord survey 2021 [English Private Landlord Survey 2021](#)

³¹ Citizens Advice cost of living data dashboard [Public Flourish Studio](#)

³² Shelter [The cost of living crisis - Shelter England](#)

³³ Empty Homes Network [Empty Homes Network \(ehnetwork.org.uk\)](#)

