



2023  
2028

Braintree District Council

# Healthy Housing Strategy

Evidence Base Last Updated May 2024



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# 1 Introduction

Braintree District Council has developed 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 reviewed our previous strategy and released Homelessness and Rough Sleeping Strategy 2024-2029 in May 2024.

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

**Priority 1**

**Affordability:**  
Facilitate a consistent programme of high quality, affordable homes which best meet the needs of the current and future residents

**Priority 2**

**Support for Specific Needs:** Support communities and enabling housing across the district to meet the needs of all our residents, especially those who are vulnerable

**Priority 3**

**Access:** 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 <sup>1</sup> shows that the population of Braintree district has increased by 5.5%, with 155,300 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 70,432 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 <sup>2</sup> 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.
- lower percentage of cancers diagnosed at stages 1 and 2.
- lower inequality in life expectancy at birth and lower winter deaths.

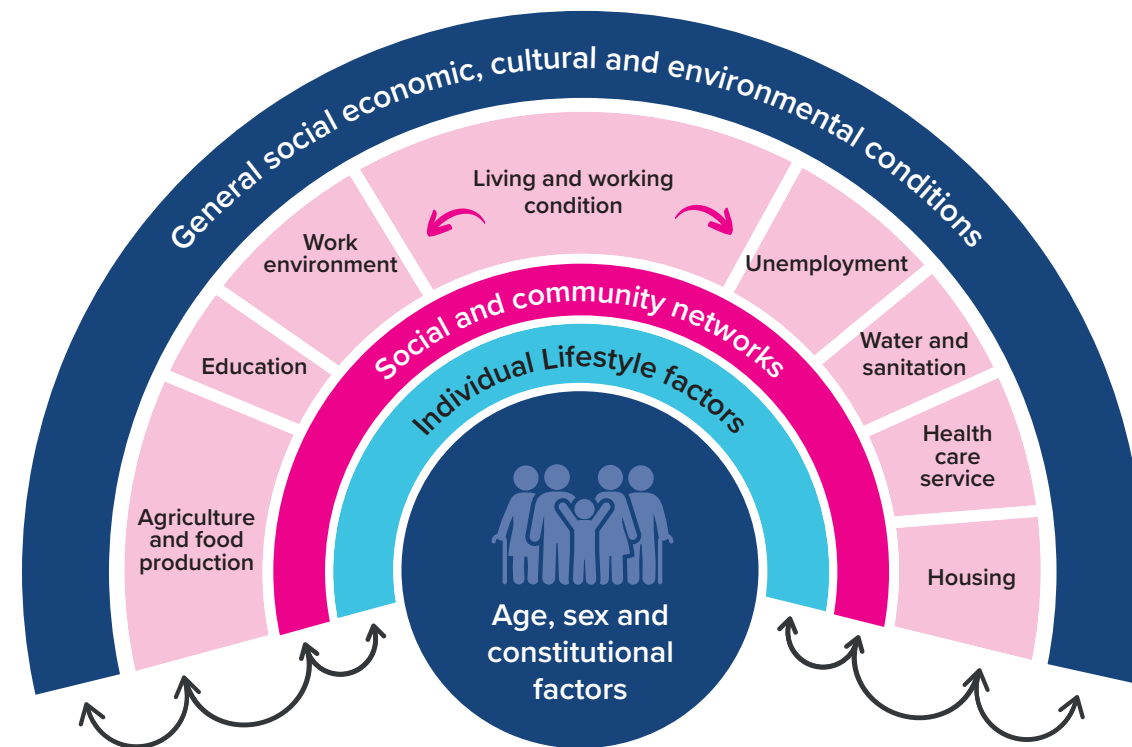
## 2.1 Wider Determinants of Health

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

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 <sup>4</sup>.

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

**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 (DLUHC formerly the Ministry of Housing, Communities and Local Government) published the English indices of deprivation 2019<sup>6</sup>. 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.

## 2.3 Life Course Approach

A life course approach values health & wellbeing of both current and future generations. The life course approach model can be mapped out against the wider determinants of health to identify opportunities of greatest impact to address health inequalities. According to the Office for Health Improvement & Disparities, action 3 of their life course approach is to 'tackle housing and fuel poverty', suggesting that the links between housing and health have been identified as significant on a national level. Therefore, it is paramount that we consider this approach when delivering healthy housing within the Braintree District.

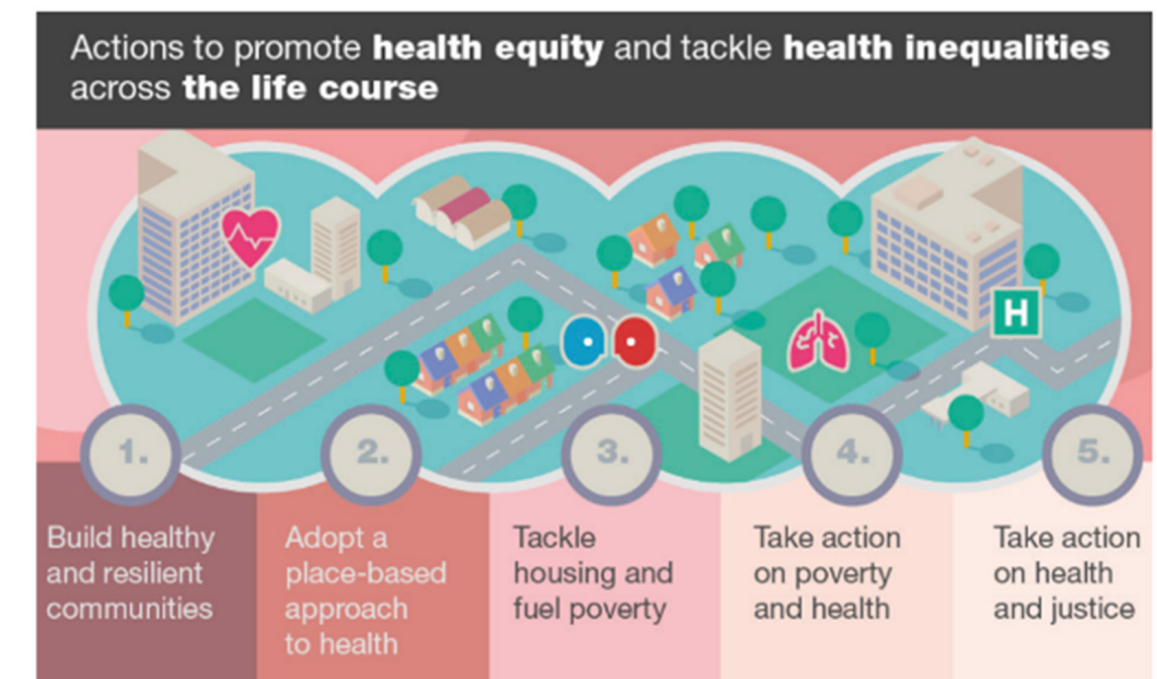


Figure seven: From the Office for Health Improvement and Disparities

2.4 The Marmot Review

In Sir Michael Marmot’s report Health Equity in England: The Marmot Review 10 Years On (2020), Marmot proposes a ‘Framework for Action’ with 6 key policy objectives to tackle health inequalities, the fourth of which is ‘ensuring a health standard of living for all’. Housing will be a key factor in meeting this objective.

- 1 Giving every child the best start in life
- 2 Enabling all children, young people and adults to maximize their capabilities and have control over their lives
- 3 Creating fair employment and good work for all
- 4 Ensuring a healthy standard of living for all
- 5 Creating and developing sustainable places and communities
- 6 Strengthened the role and impact on ill-health prevention

2.5 Thriving Places Index

The TPI framework identifies the local conditions for health & wellbeing and measures whether those conditions are being delivered fairly and sustainably. One of the spotlight domains of the TPI is ‘Healthy Housing’, which pulls together the indicators that reflect how people’s experience of where they live, and the quality and affordability of their housing, intersects with experience of health.

Areas of focus within this domain include topics that will need to be addressed in the implementation of this Healthy Housing Strategy:

**Energy efficiency & fuel poverty** - People living in areas classed as the least-deprived may actually be most at risk of fuel poverty because of issues to do with the housing stock, such as reliance on oil (off gas properties), poor insulation, etc. There is potential for these groups to ‘fall through the gaps’ in accessing support, as they may not meet income thresholds for initiatives that are aimed at targeting fuel poverty.

**Lack of suitable & affordable housing** - Overcrowding and bedroom numbers is a continuing concern for some families, and a shortage of housing suitable for an ageing population and people with disabilities means that adaptations will be required to enable longer term residence at home. Access to good quality and affordable housing with secure tenure is known to be a driver of many health and wellbeing outcomes, which connects across to a number of ‘social determinants’ indicators.

The TPI identified that the quality of housing in Braintree is poor compared to other Mid Essex districts, like Chelmsford. It estimated that 21% of social and private homes in the Braintree District fail to meet the Decent Homes standard (2015), and that housing in the district is also relatively unaffordable, both for renting and buying, which is likely to present a real challenge to local residents. The TPI also stated that across all Mid Essex districts (Braintree, Maldon and Chelmsford) less than 61% of newly registered lodgements have domestic EPC ratings of C or above.

3 Links to other Strategies

The Healthy Housing Strategy does not stand alone, there are many strategies, policies, and frameworks nationally and across Braintree District Council that the Healthy Housing Strategy operates alongside. These can be found at [www.braintree.gov.uk/directory/29/strategy-and-policy-documents/category/192](http://www.braintree.gov.uk/directory/29/strategy-and-policy-documents/category/192)





## 3.1 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 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.
- **Supported Housing (Regulatory Oversight) Act 2023** The act introduces new standards for supported exempt accommodation and makes changes to how this type of accommodation is regulated, to create new National Supported Housing Standards which will set out minimum standards for supported exempt accommodation, and introduce licensing regulations.

## 3.2 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 homeless households.
- 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.

## 4 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 future <sup>7</sup>. 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.

### 4.1 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.

In October 2022,<sup>8</sup> UK food price inflation soared to a record annual 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 were 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.

# 5 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 <sup>9</sup>.

According to the UK House Price Index in February 2024, the average house price in Braintree was £310,135, down 4.5% from February 2023. By comparison national house prices fell by 0.2% and prices in the East of England fell by 1.6% over the same period.

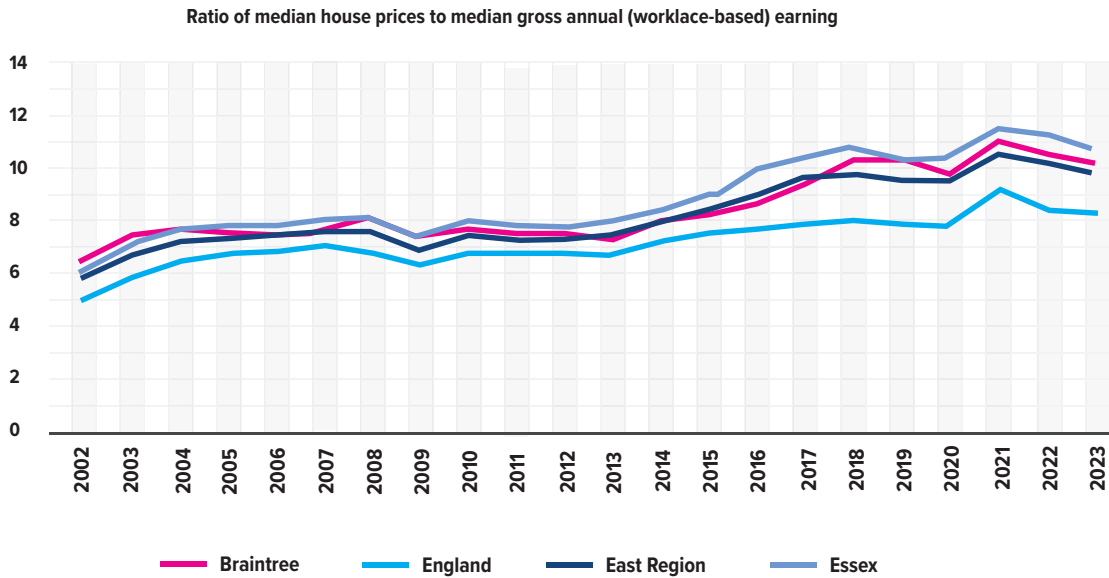
First-time buyers in the Braintree district spent an average of £256,729 on their first property - £13,600 less than a year ago, but a staggering £56,000 more than in December 2015 <sup>12</sup>.

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 <sup>12</sup>.

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.

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



Source: LG Inform

Figure 3: Ratio of median house prices to median gross annual earnings

	2017	2018	2019	2020	2021	2022	2023
Braintree	9.5	10.26	10.23	9.81	11.19	10.48	10.14
England	7.91	8.04	7.88	7.86	9.06	8.47	8.26
East Region	9.66	9.78	9.47	9.51	10.57	10.27	9.76
Essex	10.39	10.82	10.37	10.3	11.52	11.22	10.63

Source: LG Inform

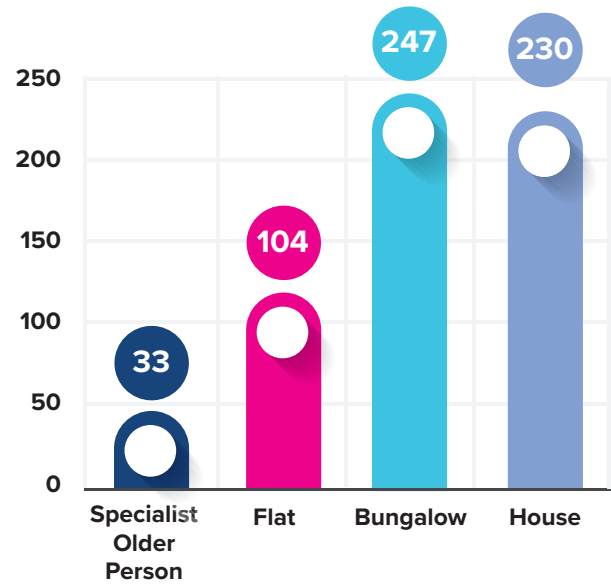


**5.1** According to ONS (2022), over the previous 20 years the ratio of median house price to median gross annual earnings has risen from 7.2 to 10.3.

Over the same period the ratio of lower quartile house price to lower quartile gross annual earnings has risen from 8.2 to 10.8.

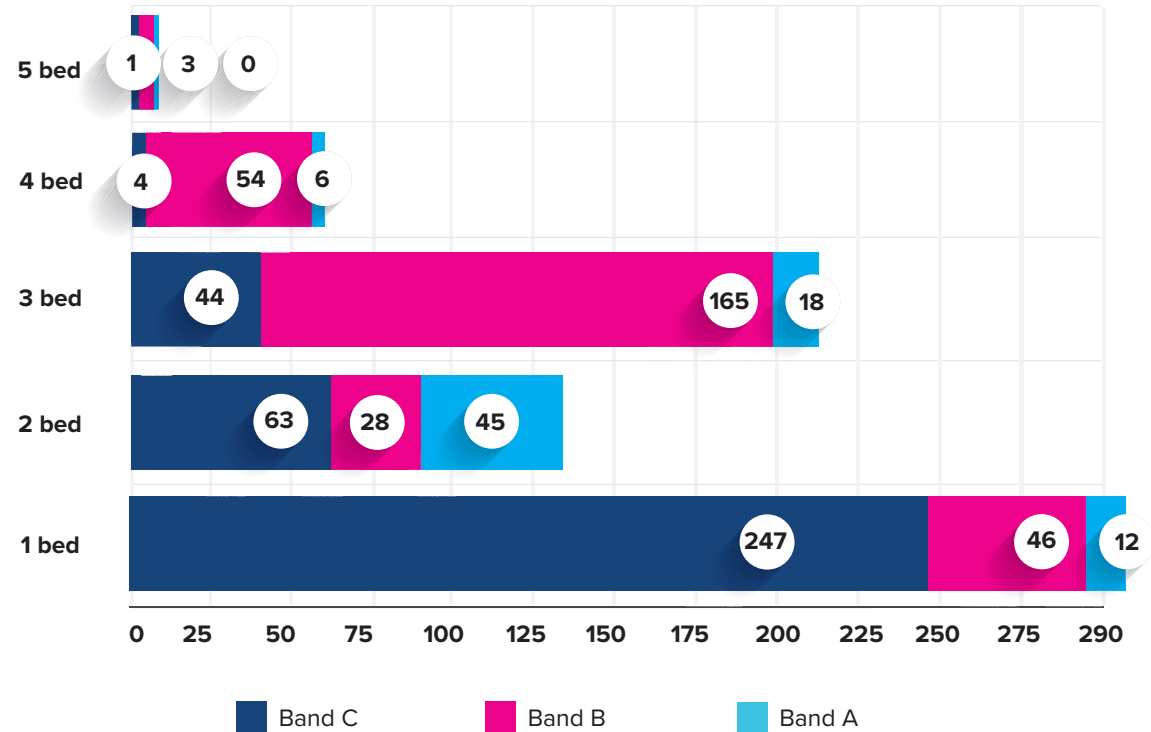
The ratio of lower quartile house price to median gross annual earnings has risen from 5.8 to 8.2.

Figure 4: Average number of re-lets of existing social housing stock 2019 - 2024



Source: BDC

Figure 5: Housing Register Applications by Band and Bed Number



Source: Gateway to Homechoice, Dec-22

Figure 6: Number of applicants on the Housing Register

	Band F	Band E	Band D	Band C	Band B	Band A
1 bed	5	635	50	219	48	11
2 bed	1	723	25	63	31	43
3 bed	1	228	19	43	167	17
4 bed	1	17	4	4	49	6
5 bed	0	5	0	1	3	0

Source: Gateway to Homechoice, Jan-23

## 6 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 <sup>13</sup>.

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 with 5% being accessible. <sup>14</sup>

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" <sup>15</sup>

## 7 Tenure

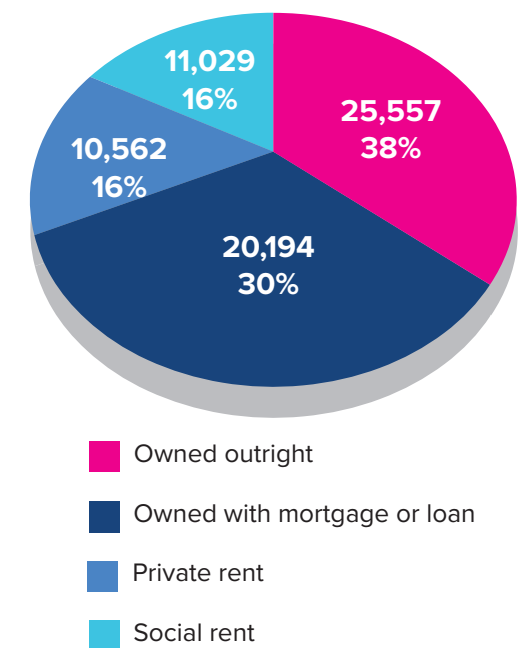
Braintree District Council use a range of tools to support the build of appropriate homes in the right areas of the district. We want to support a range of tenure to be developed which reflect the needs of our residents. The tools we use are:

**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 <sup>16</sup>

**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 <sup>17</sup>.

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

**Figure 7: Housing Tenure in Braintree District**



2021 ONS Subnational estimates of dwellings by tenure, England. 2021 <sup>21</sup>

**7.1** 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 <sup>18</sup>.

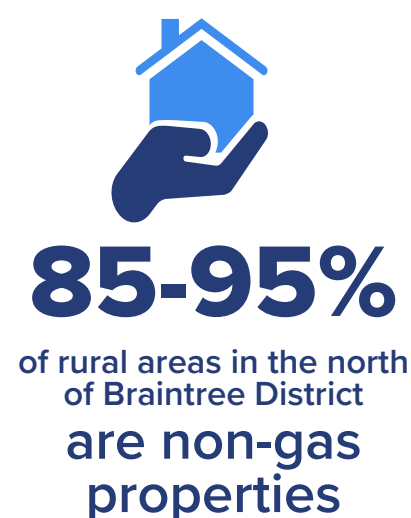
## 8 Energy efficiency

BDC declared a Climate Change Emergency in July 2019 and announced a target 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.

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 <sup>19</sup>.

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 <sup>20</sup>.

Energy Efficiency Home Energy Conservation Act Under the Home Energy Conservation Act 1995 (HECA) Local Authorities have a responsibility to support the improvement of energy efficiency in homes within the private and public sector. Braintree District Council has implemented a number of major projects and initiatives to improve the energy efficiency of its own buildings, local businesses and households in the district.



## 9 Fuel poverty

**9.1** Fuel poverty is where a household is living in a property that cannot be kept warm at reasonable cost without bringing their residual income below the poverty threshold. ONS revealed that 8,500 people died in England & Wales in the financial year ending 2020 from causes due to cold homes. Households are more likely to experience fuel poverty if their home has a low energy efficiency rating, is under-occupied, they have a low household income, or if fuel prices increase or are already high. Recent events such as Covid-19, the war in Ukraine, and the Cost-of-Living Crisis, have contributed to inflation and energy costs rising, increasing the number of households vulnerable to fuel poverty and seeking help from services such as Citizens Advice.

**9.2** Living in a fuel poor household can have direct effects on physical and psychological health & wellbeing, including:

- increased risk of respiratory diseases
- negative impact on mental health
- increased risk of discomfort, and therefore anxiety or stress
- negative impact of child development
- increased risk of falls and non-intentional injuries due to reduced strength and dexterity.

**9.3** The north of the Braintree District may be more vulnerable to fuel poverty for a number of reasons:

- In the north of the district there are a lower proportion of households with mains gas central heating and a higher proportion of households with no central heating, or running on oil, wood, tank or bottled gas. Non-mains gas users pay the highest bills in Essex and experience the highest proportional increases in their bills each year. This has been exacerbated by the war between Russia and Ukraine, which has caused oil and gas prices to surge.

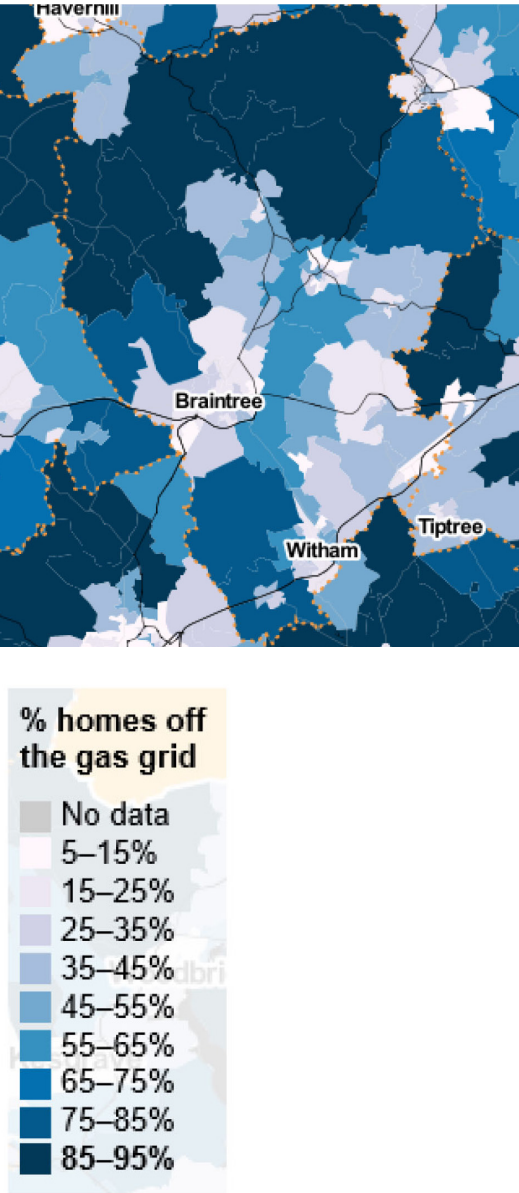
- The areas in the north of the district are more rural. Many rural properties are single walled which increases heat loss and reduces energy efficiency, leading to higher fuel payments to keep the property warm.

- Households in rural areas tend to have less access to income-based discounts or grants as individuals living in rural areas tend to have higher household incomes. This highlights how it is possible to be asset rich but fuel poor.





Figure 8: Energy Efficiency & Fuel Poverty



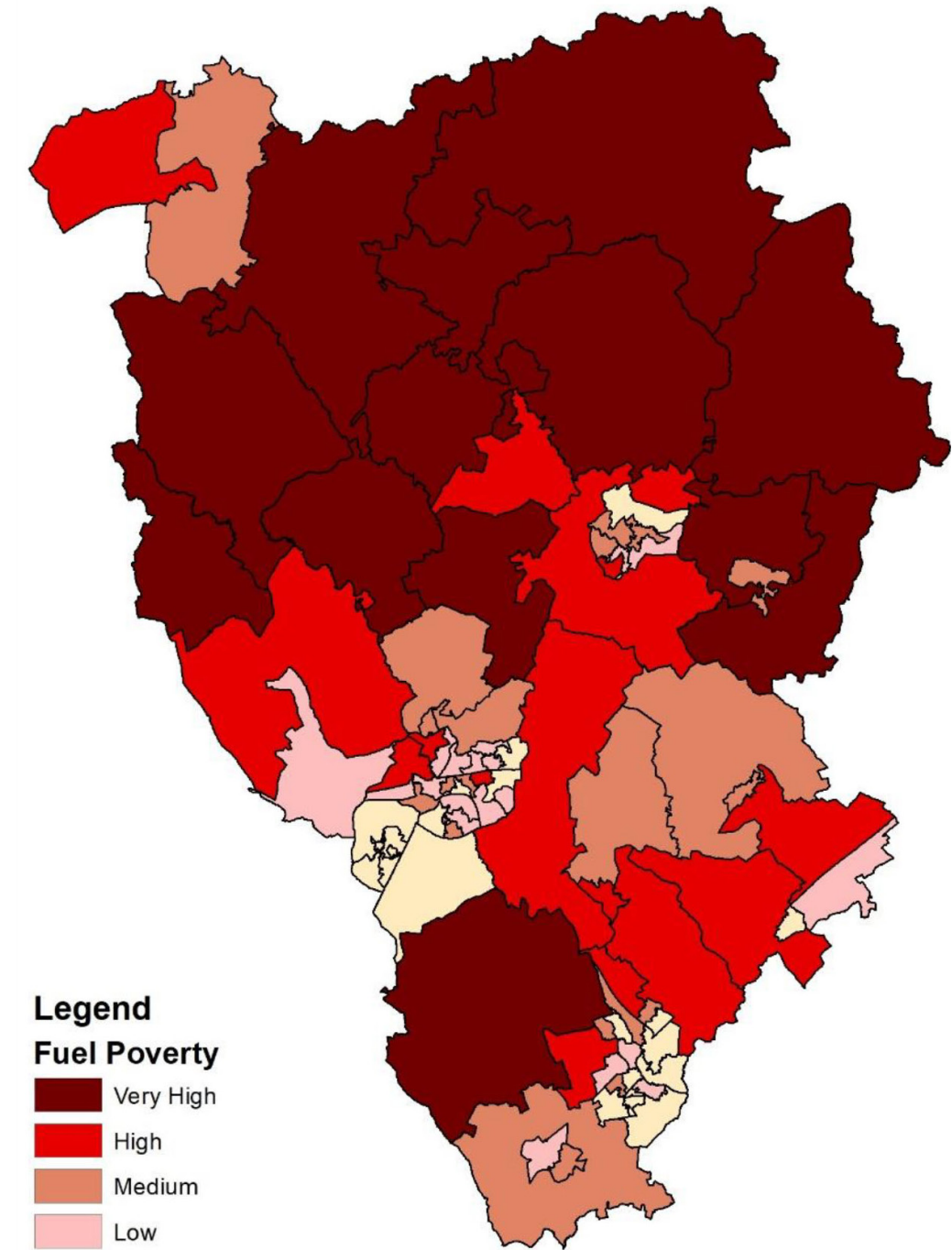
Source: [www.nongasmap.org.uk/](http://www.nongasmap.org.uk/)

Figure 9: Heating Types of Properties in Braintree District

Central heating	Number	%
Mains gas only	42860	65.9%
Oil only	7031	10.8%
Electric only	6851	10.5%
Two or more types of central heating (not including renewable energy)	5530	8.5%
No central heating	740	1.1%
Tank or bottled gas only	547	0.8%
Two or more types of central heating (including renewable energy)	434	0.7%
Renewable energy only	323	0.5%
Other central heating only	315	0.5%
District or communal heat networks only	154	0.2%
Wood only	142	0.2%
Solid fuel only	77	0.1%

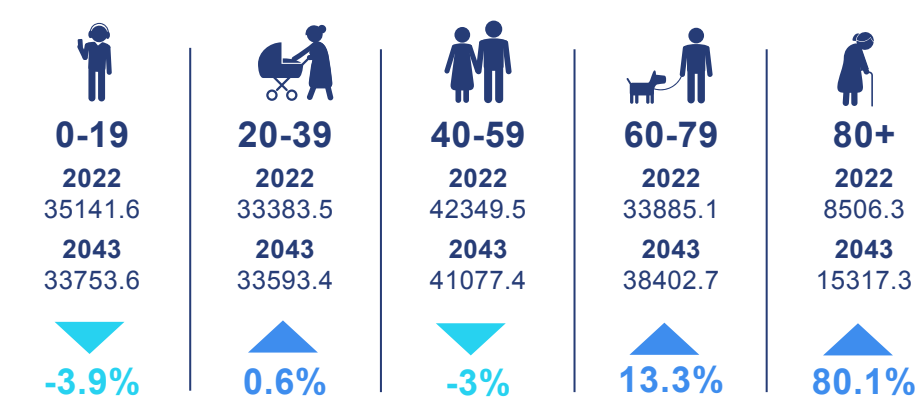
Figure 10: Fuel Poverty in Braintree District by LSOA

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



# 10 Ageing population

Figure 11: Population Projection



Source: 2018 Subnational ONS population projection

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 <sup>21</sup>.

Population predictions for the next 20 years indicate an 80% increase in the over 80-year-olds, and a

13% increase in 60-70-year-olds, with an expected decrease in 0-19 and 40-59-year-olds. These are important factors to consider when implementing this strategy: we may need to adapt properties to make them more accessible for our aging population, or consider this when developing new properties to make them more universally accessible, increasing their sustainability.

Figure 12: 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	1305	671	65	18	43	54	1934
60-69	140	68	5	5	16	20	172
70-79	77	51	1	3	11	16	99
80+	31	28	0	1	9	13	36

Source: Aug-22 Housing Register

## 10.1 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 December 2022, there were a total of 2450 applications on the Housing Register for re-housing in Braintree District.

In December 2022, there were 401 applications on the Housing Register for re-housing in Braintree District from people where the main applicant was aged 60 or over.

Of these, 248 applications were direct applicants, 147 were for transfers from existing BDC tenants and 1 were homeless applications.

Of all the applicants aged 60 or over, 6 were wheelchair users, 36 couldn't manage stairs, 49 required level access showers and 307 had no access needs at all.

Of the 401 applications, 99 were placed in bands A-C (indicating more likely to be re-housed).

Figure 13: Downsizing households on the Housing Register

	Number on Housing Register	Average time on Register (months)
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: Dec-22 Housing Register data



Figure 14: 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 household who accepted offers	Months wait (months)	Total	Total
2018-19	39	13.9	12	14.9	51	14.1	655	15.5
2019-20	25	9.7	13	20.2	38	13.3	652	15.2
2020-21	21	14.4	14	8.3	35	11.9	581	12.6
2021-22	27	9.1	16	13.8	43	10.9	699	12.5
2022-23	28	15.9	13	17.2	41	16.3	547	13.8
2023-24	27	15.5	9	11.6	36	14.5	600	15.3
Total	167	13.1	77	14.4	244	13.5	3734	14.2

Figure 15: Accepted offer into supported housing

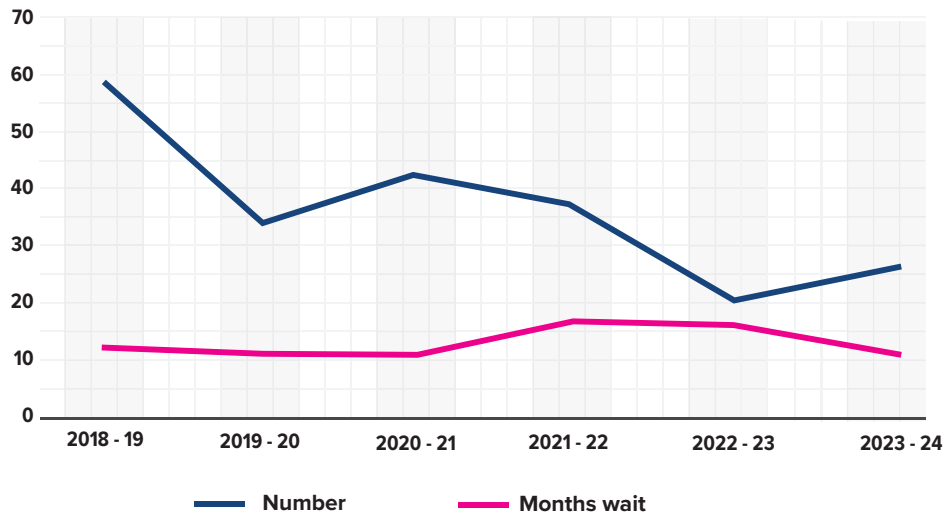
Year	Number	Months wait
2018-19	0	-
2019-20	1	22.0
2020-21	0	-
2021-22	3	4.7
2022-23	2	3.0
2023-24	1	13.0
Total	7	7.9

Source:Projects/0153 Housing Strategy/Accepted Offers data 2018-2023 WF v2

Figure 16: Accepted offer into sheltered housing

Year	Number	Months wait
2018-19	60	11.4
2019-20	34	10.8
2020-21	43	9.9
2021-22	38	16.0
2022-23	18	15.9
2023-24	26	11.6
Total	219	12.2

Figure 17: Graph of Accepted Offer into Sheltered Accommodation



10.2 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 <sup>22</sup>.

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

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.

Figure 18: Number of Disability Facility Grants

Year	Number of Disability Facility Grants
2023-24	189
2022-23	135
2021-22	134
2020-21	83
2019-20	161
2018-19	120
2017-18	156

Source: BDC data

Figure 19: Braintree District’s numbers by Long-term health problem or disability

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

Source: 2011 Census

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.

Figure 20: Braintree District’s % by Long-term health problem or disability

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%

Source: 2011 Census

Figure 21: 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%

Source: 2011 Census

# 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.<sup>24</sup>

**Figure 22: Homeless households helped into Private Rented Sector**

	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Number of households assisted into PRS	98	141	120	120	112	103
Number of households securing assess to PRS via DHP	13	8	11	8	3	7
Value of DHP to secure PRS access	Not known	£12,566	£12,275	£10,891	£6,215	£5,508
Rent in advance loans	£44,550	£26,104	£6,495	£981	£2,922	£1,120

Source: Housing Options Team BDC

**11.1** The English Housing Survey, states that nationally, the private rented sector has the poorest quality housing<sup>25</sup>, 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<sup>26</sup>

**11.2** As mentioned earlier in this document, housing plays a critical role as part of the wider determinants of health. Longer tenancy agreements can help residents feel secure in their homes, this in turn helps people embed in their local communities, build a sense of belonging and reduce isolation and improve overall wellbeing. Multiple studies have shown a link between children who move multiple times and the short- and long-term effects of housing insecurity on their health. For many children, there is a significant impact on physical and oral health outcomes, decreased attachment to education and increased anxiety and mental health concerns which can continue into adulthood .

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

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

<b>PRS</b>	4.2 years
<b>Social Housing</b>	10.8 years
<b>Home Owners</b>	16.0 years

**11.3** Incomes, particularly those of lower income families, have failed to keep up with increases in the cost of living over recent years<sup>27</sup> . 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. Private renters in England spend around 33% of their income on rent, while social renters spend around 27% and owner occupiers even less at around 22%. Unaffordable rents can cause families to move house more frequently due to financial difficulties, and families living in the PRS can move up to four times more than families living in owned properties. Studies have found an association between moving house more frequently and poorer self-rated health. Improving the accessibility and sustainability

of housing in the district could help reduce the moving rate of families and increase security to have a more positive impact, particularly on mental health.

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 <sup>28</sup>.

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.

**Figure 23: Braintree District sits across 4 LHA for both Chelmsford, Colchester Cambridge and Bury**

Local Housing Allowance Rates	Chelmsford	Colchester	Cambridge	Bury
Shared Accommodation Rate	£98.11	£92.36	£121.13	£103.87
One bedroom Rate	£182.96	£143.84	£207.12	£144.99
Two-bedroom Rate	£218.63	£182.96	£218.63	£178.36
Three-bedroom Rate	£276.16	£224.38	£258.90	£219.78
Four-bedroom Rate	£333.70	£287.67	£333.70	£299.18

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 <sup>29</sup>.

This is no longer the case as:

- Local Housing Allowance is capped as shown in figure 24. 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.

**11.4 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 property. 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 <sup>30</sup>.

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 Braintree’s 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 2023-24 the main housing issue is ‘accessing accommodation’, remaining the same as the previous three years <sup>31</sup>.

Shelter report that almost 2.5 million renters are either behind or constantly struggling to pay their rent - an increase of 45% since April 2022 <sup>32</sup>.

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 done<sup>33</sup>.

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 households<sup>34</sup>.

Figure 25 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

Figure 24: 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 DLUHC 10 Nov 2021.

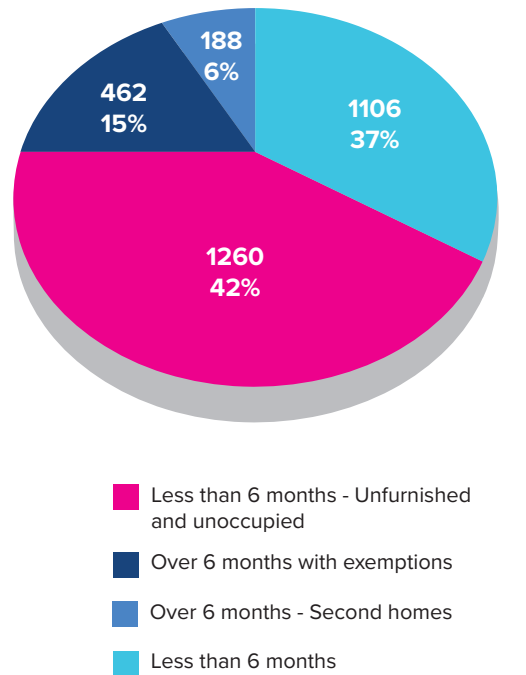
Braintree District Council Tax data shows on 30/04/2024, there are 70,402 properties in the district.

We have compared government data published by DLUHC on 10 Nov 2021 (table 12.2) with BDC data of empty homes and second homes. BDC data shows that **1 in 70 homes** is not in use, but if we just consider long term properties that equates to **1 in 87**.

**3016 were empty homes:**

- 1106 homes empty for less than 6 months, 359 of those have an exemption
- 1910 homes empty for 6 months or more, 462 homes empty for 6 months or more with an exemption (charity, prison, nursing homes, 178 probate, 129 annexes)
- 194 second homes, unoccupied and furnished, 6 are short term
- 1260 long term empty homes unoccupied and unfurnished with no exemptions from council tax and not second homes

Figure 25: Empty Homes in the Braintree District Apr-24





**12.2** 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 Dec-22 there were **60 properties** paying the maximum council tax.

## 13 Monitoring the strategy

The Healthy Housing Strategy sets out our 3 priorities which are in place to promote homes that enhance resident's health and well-being.

### Priority 1

Affordability: Facilitate a consistent programme of good quality homes which best meet the needs of our current and future residents.

### Priority 2

Support for specific needs: Enabling housing across the district to meet the needs of all our residents, especially those who are vulnerable.

### Priority 3

Access: Improving access to and the quality of existing properties including the Private Rented Sector.

The accompanying **Healthy Housing Strategy Action Plan** is in place to track key achievements and completed actions. This help to keep projects moving forward and to document and monitor progression.

A Healthy Housing Strategy Annual Report summarising the key achievements, challenges and next steps will be published each year.

# 14 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 in the census 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 Rents** 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.

## 15 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\*\*](#)

## 16 Reference

- <sup>1</sup> Census [Census 2021](#)
- <sup>2</sup> JNSA Braintree JSNA Profile 2019 – Essex Open Data
- <sup>3</sup> Gov.uk [wider-determinants-of-health](#)
- <sup>4</sup> Citizens Advice. A very general practice: How much time do GPs spend on issues other than health? 2015 CitizensAdvice AVeryGeneralPractice\_May2015pdf
- <sup>4</sup> Fingertips [Wider Determinants of Health - OHID \(phe.org.uk\)](#)
- <sup>5</sup> Ministry of Housing, Communities & Local Government, English Housing Survey
- <sup>6</sup> Indices of Deprivation English indices of deprivation - GOV.UK ([www.gov.uk](http://www.gov.uk)) dclgapps.communities.gov.uk
- <sup>7</sup> ONS Is hybrid working here to stay? <https://www.ons.gov.uk>
- <sup>8</sup> Inflation <https://www.ons.gov.uk>
- <sup>9</sup> JNSA Braintree JSNA Profile 2019 – Essex Open Data
- <sup>10</sup> Built place [Built Place](#)
- <sup>11</sup> Land Registry [HM Land Registry Open Data](#)
- <sup>12</sup> Citizens Advice cost of living data dashboard [Public Flourish Studio](#)
- <sup>13</sup> Council shares frustration over housing land supply <https://www.braintree.gov.uk/news>
- <sup>13</sup> National Planning Policy Framework: [National Planning Policy Framework](#)
- <sup>14</sup> Braintree Local Plan What is the Local Plan 2033? – Local Plan 2033 – Braintree District Council
- <sup>15</sup> Capital Economics [capitaleconomics.com global-economy-outlook](http://capitaleconomics.com/global-economy-outlook).
- <sup>16</sup> StavNav housing-statnav
- <sup>17</sup> SHMAR [Strategic Housing Market Assessment – Braintree District Council](#)
- <sup>18</sup> ONS 2020 [Subnational estimates of dwellings by tenure, England \(ons.gov.uk\)](#)
- <sup>19</sup> Braintree Climate Strategy [Delivering the strategy – Climate change strategy](#)
- <sup>20</sup> The Health Foundation: Number of households experiencing multiple housing problems <https://www.health.org.uk>
- <sup>21</sup> Population projection [Population projections for local authorities: ONS](#)
- <sup>22</sup> LiveWell Campaign [Braintree-Livewell-Guide-2018.pdf \(livewellcampaign.co.uk\)](#)
- <sup>23</sup> JNSA Braintree JSNA Profile 2019 – Essex Open Data
- <sup>24</sup> The Health Foundation: Relationship between health and home quality: <https://www.health.org.uk>

<sup>25</sup> 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](#)

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

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

<sup>28 33</sup> [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 \(www.gov.uk\)](#)

<sup>29</sup> Local Housing Allowance [Check LHA rates](#)

<sup>30 14</sup> English private sector landlord survey 2021 [English Private Landlord Survey 2021](#)

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

<sup>32</sup> Shelter [The cost of living crisis - Shelter England](#)

<sup>33</sup> Empty Homes Network [Empty Homes Network \(ehnetwork.org.uk\)](#)

