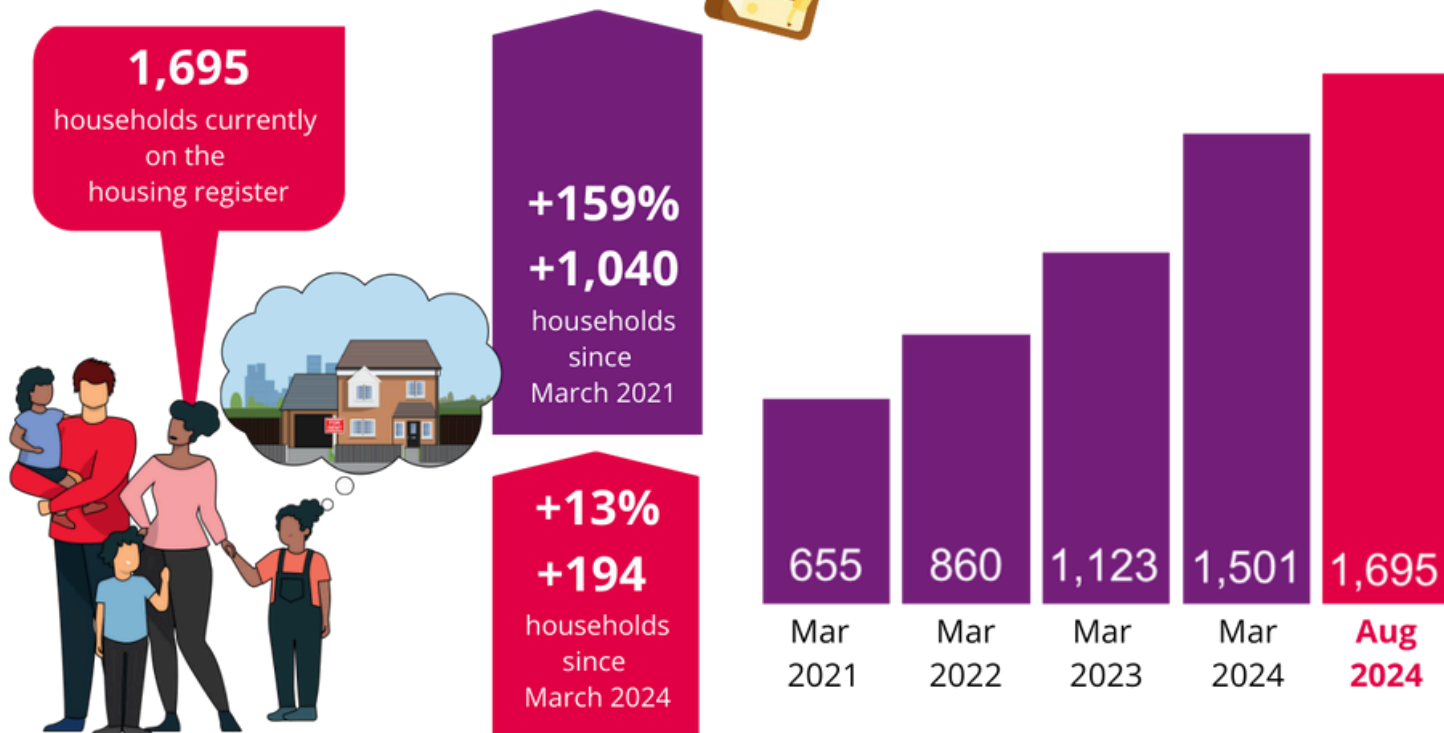




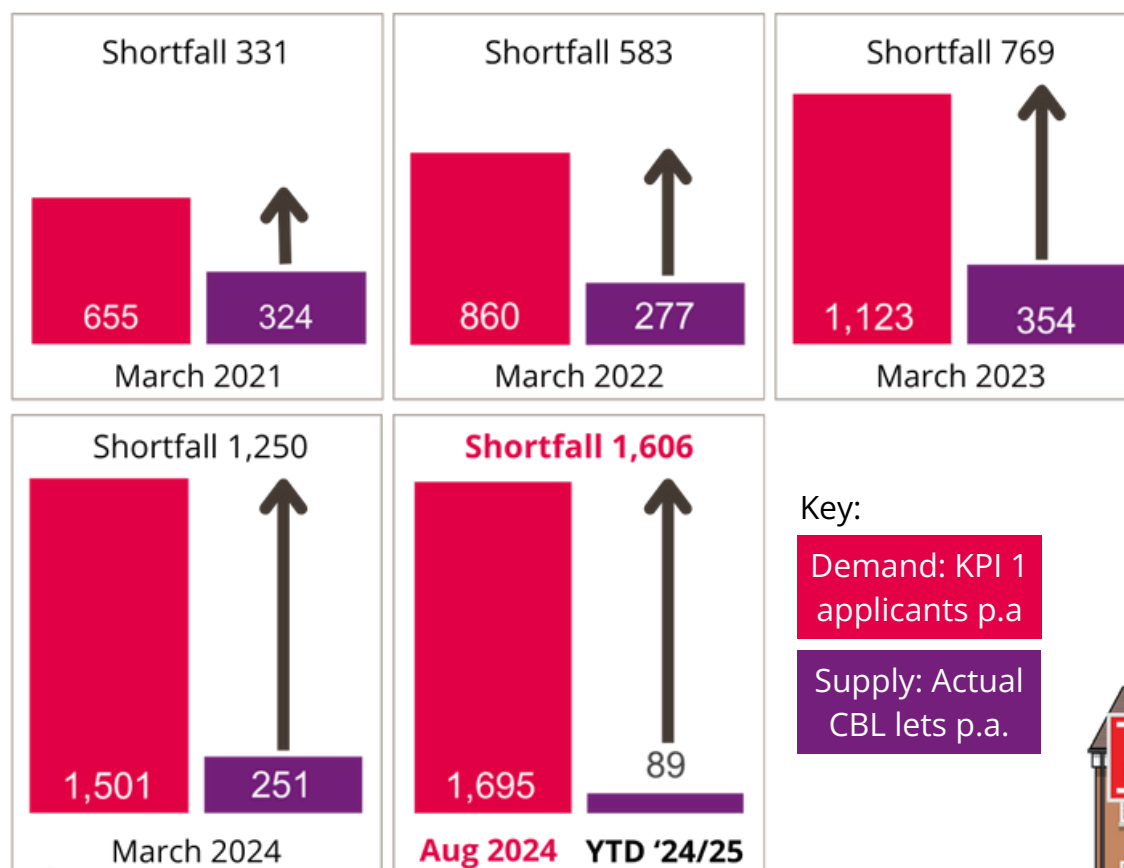
# Housing and homelessness

## Facts and figures for Chelmsford

### Housing register applicants (KPI 1)



### Allocations made from housing register - applicants vs CBL lets (KPI 1 & 8)



Key:

Demand: KPI 1 applicants p.a.

Supply: Actual CBL lets p.a.

There is a critical shortage of housing in Chelmsford, particularly affordable homes to rent.

**The demand for homes through our housing register cannot be met by available properties (CBL lets).**

Unfortunately this shortfall continues to grow each year.



## What is a 'housing register'?

**This is a list of people who qualify and are waiting to be offered a property by one of Chelmsford's social housing providers.**



**Applicants need to meet at least one criteria for the housing bands**

[www.chelmsford.gov.uk/housing](http://www.chelmsford.gov.uk/housing)

We can't offer a home to everybody who applies for housing, so only applicants with high levels of identified housing need will be accepted.

To join our housing register, applicants apply through HomeOption (a Choice Based Letting scheme) where they need to create an account. Once on the housing register, a person can bid for suitable properties based on their room size needs.

You can find out more on our **Housing need and allocations policy** at [www.chelmsford.gov.uk/housing](http://www.chelmsford.gov.uk/housing)

## Do you meet the eligibility criteria?

We look at a number of factors when considering whether a person qualifies for our housing register. These include:

- Immigration status
- Local connection to Chelmsford
- Financial circumstances
- Recent and past unacceptable behaviour
- Legal tenancy
- Eviction for rent arrears in the last five years

## Are some people classed as 'priority'?

Applications are assessed based on housing need, placed in one of four 'bands' and then by priority date.

Band 1 is considered the highest priority of housing need, Band 2 the next highest and so on, with Band 4 being the lowest priority.

### Band 1:

The applicant is a tenant of a registered Chelmsford provider and is giving up a two, three or four-bed general needs family home to move to either a

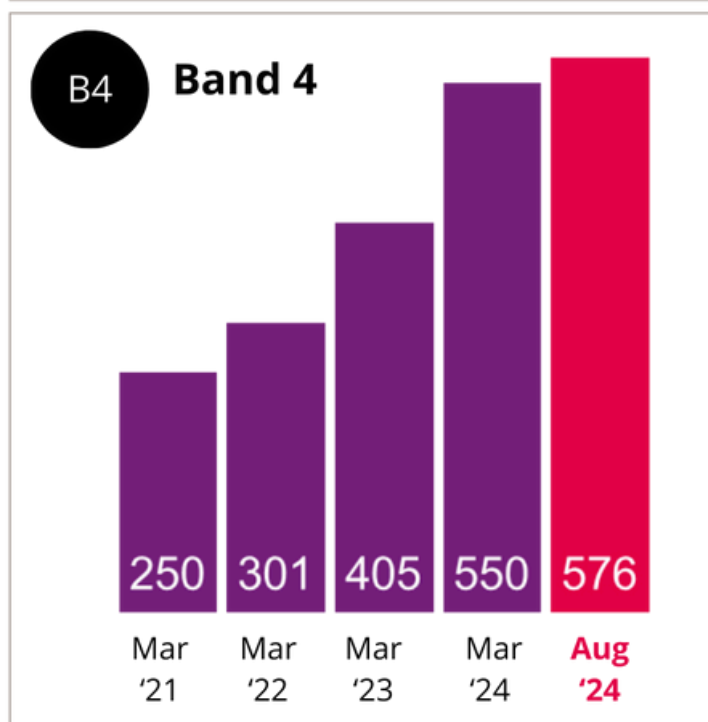
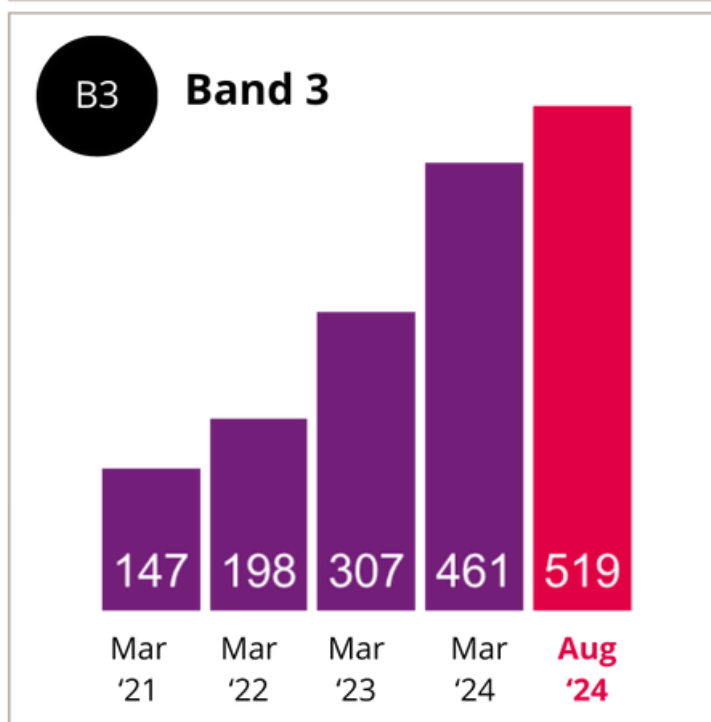
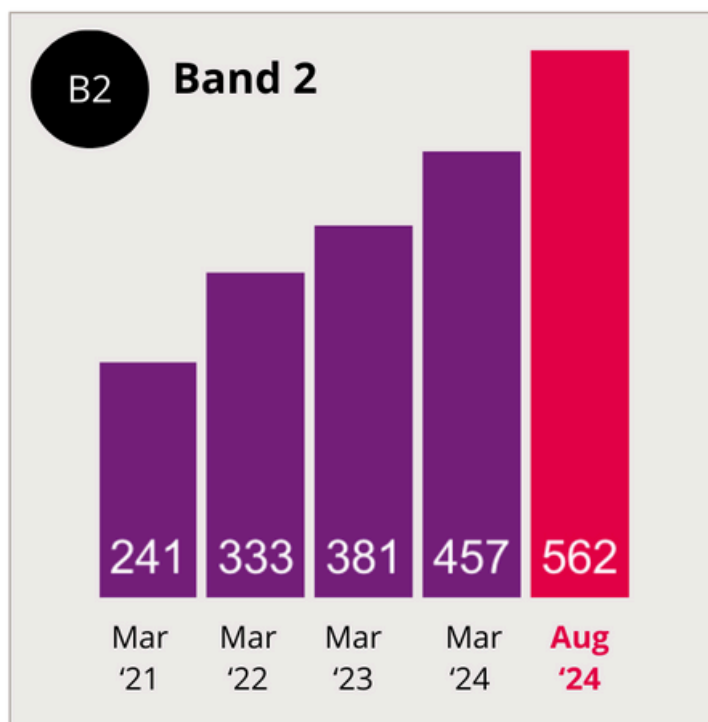
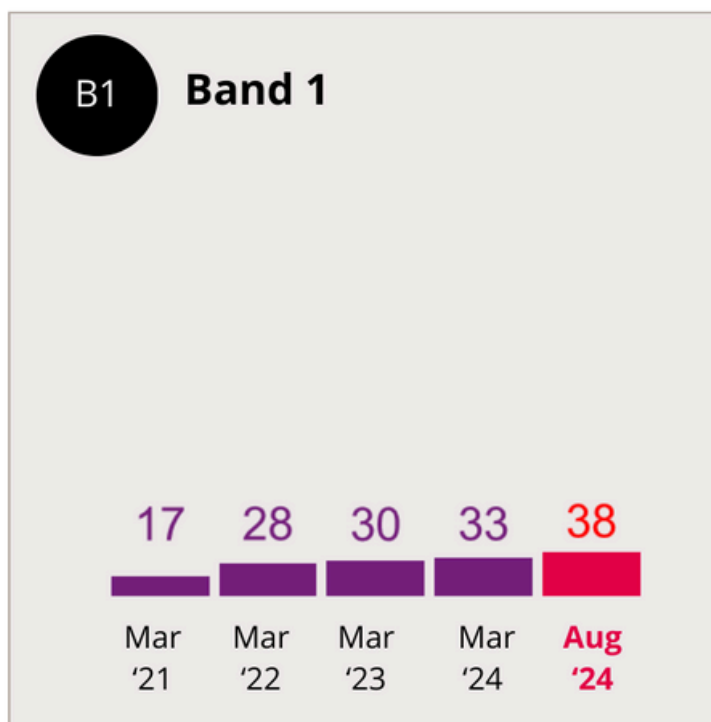
- (a) 1-bed property or
- (b) 2-bed property; or
- (c) the applicant needs to move urgently based on extremely serious social or welfare grounds; or it is
- (d) based on an extreme health and housing award.

### Band 2:

Chelmsford City Council..

- (a) accepts the applicant is threatened with homelessness and owed the 'prevention duty', or
- (b) owes them a 'main housing duty', or
- (c) makes a mobility health and housing award, or
- (d) makes a composite health award; or
- (e) a prohibition or demolition order has been served on their home; or
- (f) a crowding and space assessment identifies a category 1 hazard; or
- (g) they are a strategically relevant supported or specialist housing project tenant ready to live independently.

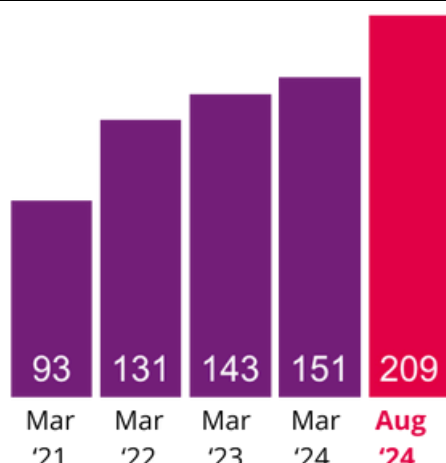




		Change since.. March 2021		Change since.. March 2024	
Band 1	B1	+124% (+21)	+133% (+342)	+15% (+5)	+22% (+110)
Band 2	B2	+133% (+321)		+23% (+105)	
Band 3	B3	+253% (+372)	+176% (+698)	+13% (+58)	+8% (+84)
Band 4	B4	+130% (+326)		+5% (+26)	

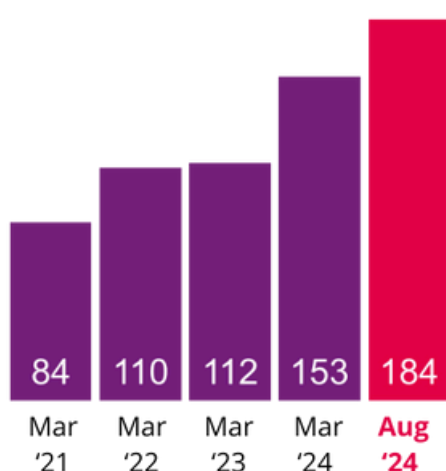


# Housing register applicants by bedroom need bands 1 & 2 (KPI 2)



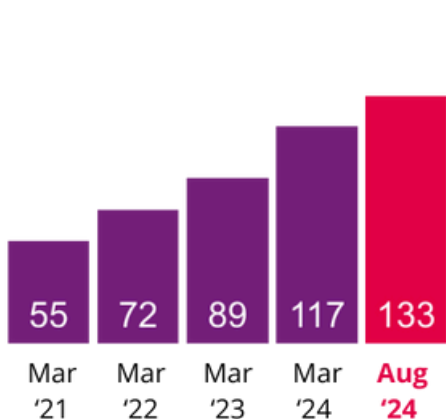
Growth in band 1 and 2 housing register applicants for **1-bed properties** since...

March 2021	March 2024
+125% +116	+28% +58



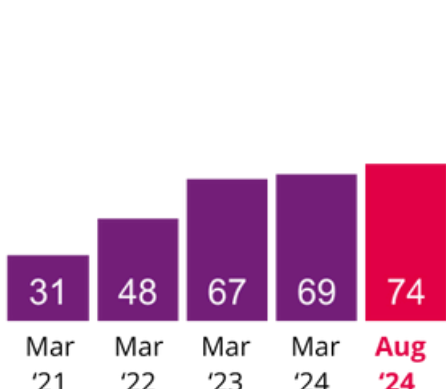
Growth in band 1 and 2 housing register applicants for **2-bed properties** since...

March 2021	March 2024
+119% +100	+17% +31



Growth in band 1 and 2 housing register applicants for **3-bed properties** since...

March 2021	March 2024
+142% +78	+12% +16



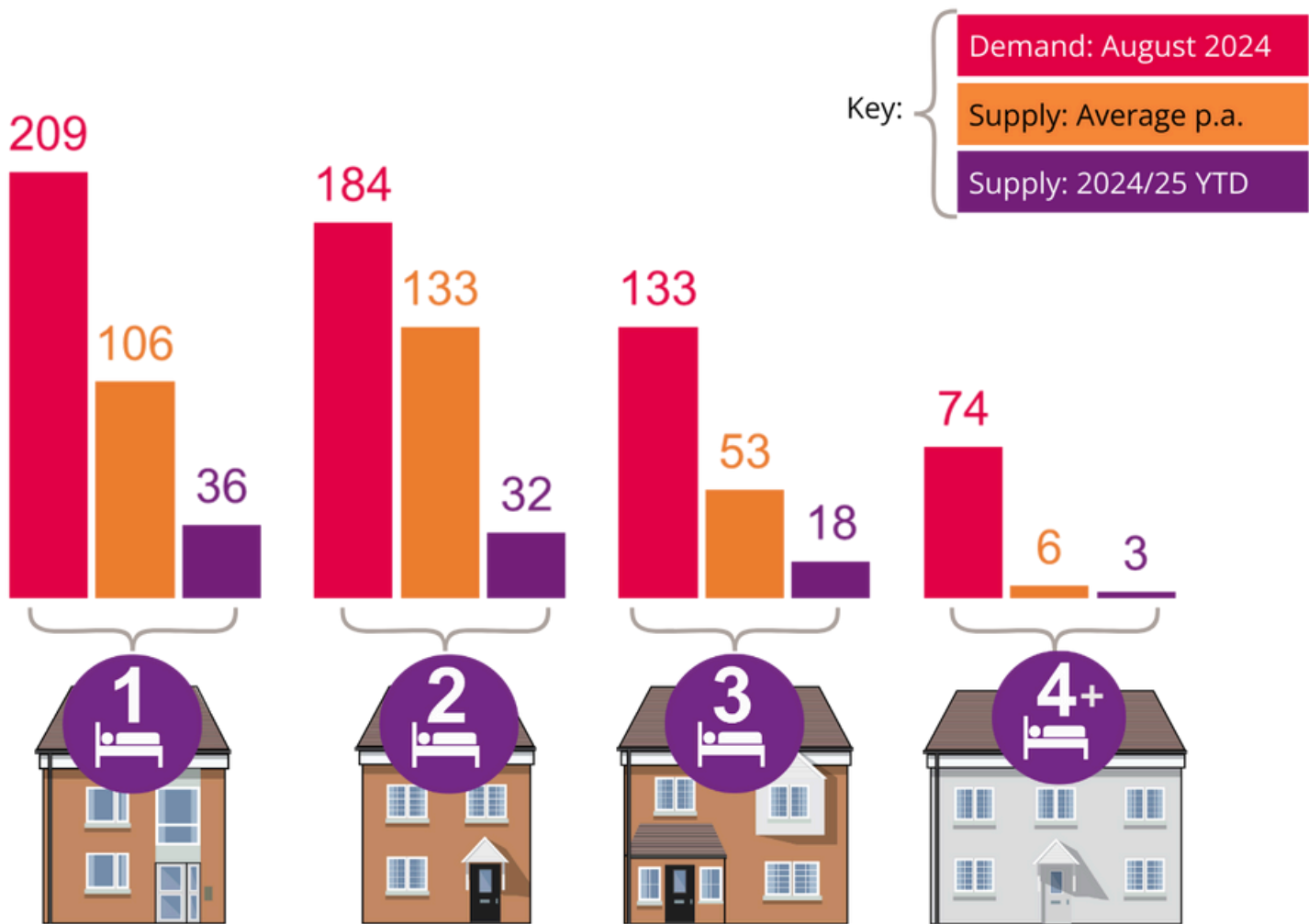
Growth in band 1 and 2 housing register applicants for **4-bed properties** since...

March 2021	March 2024
+139% +43	+7% +5





Bands 1 and 2 Housing Register:  
Demand for current month vs Supply (KPI 2 & 8)



Demand vs Supply Average lets p.a. 2019/20-2023/24	
1	-103
2	-51
3	-80
4+	-68
Shortfall - 302	

Demand vs Supply Lets 2024/25 YTD	
1	-173
2	-152
3	-115
4+	-71
Shortfall - 511	

We currently have a **total of 600 housing register applicants in priority bands 1 and 2** (Aug 2024).

However, the **total supply of lets available** is only:

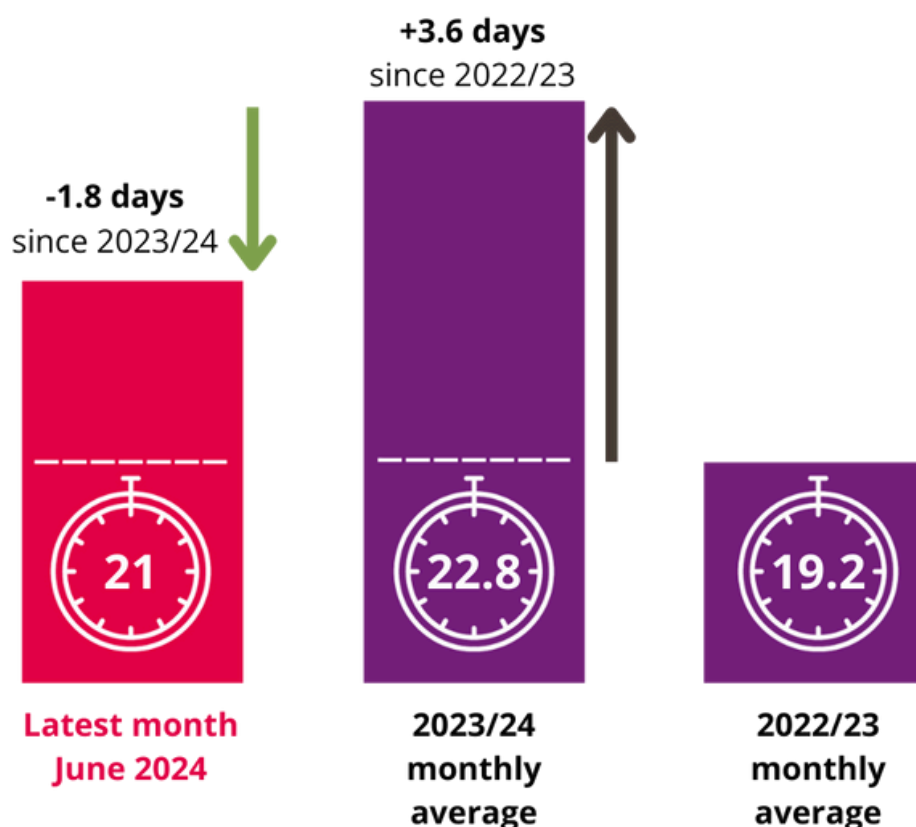
- 298 average p.a.
- 89 for 2024/25 YTD

This results in a **shortfall** of:

- 302 average p.a.
- 511 for 2024/25 YTD



## Average days to validate housing register applications (once all evidence received) (KPI 3)



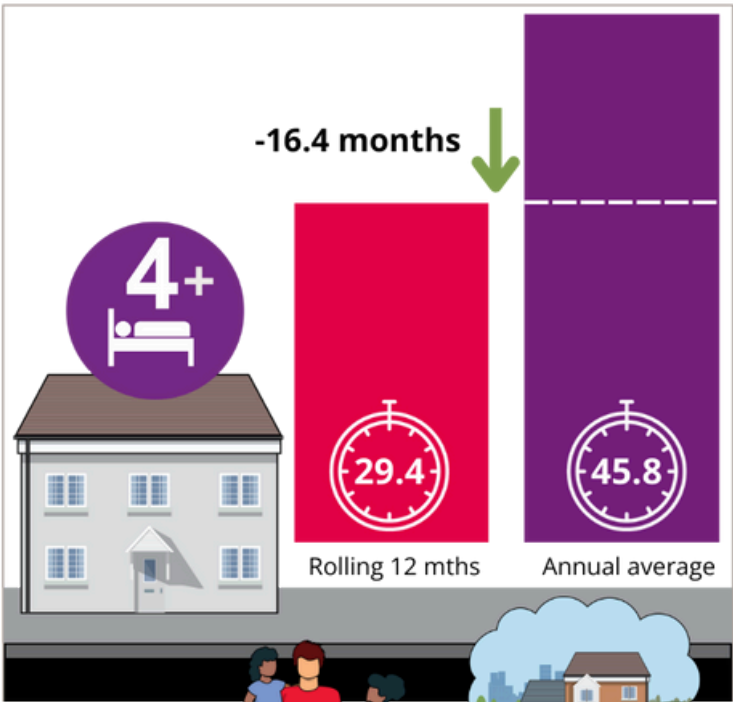
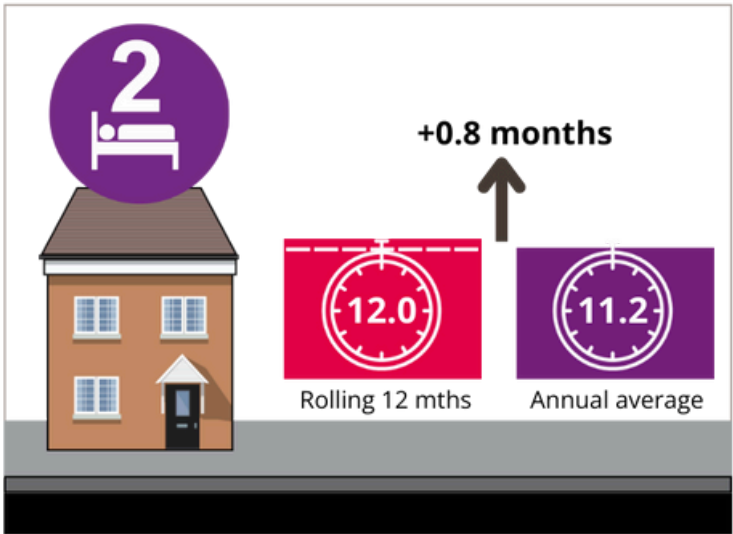
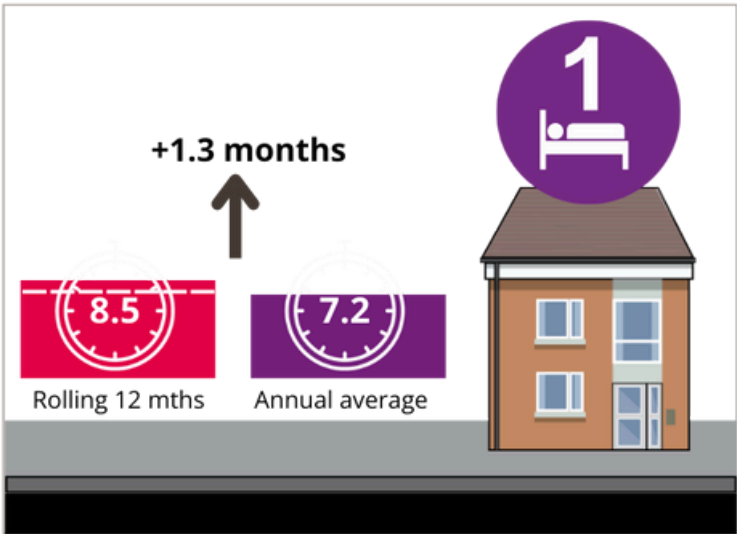
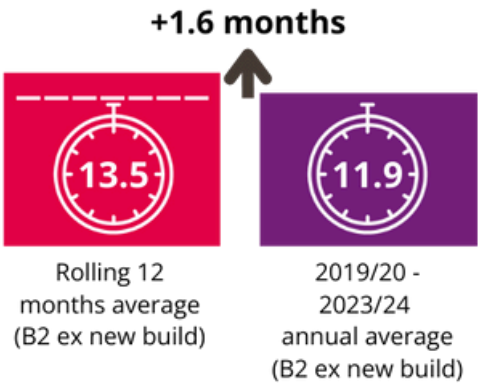
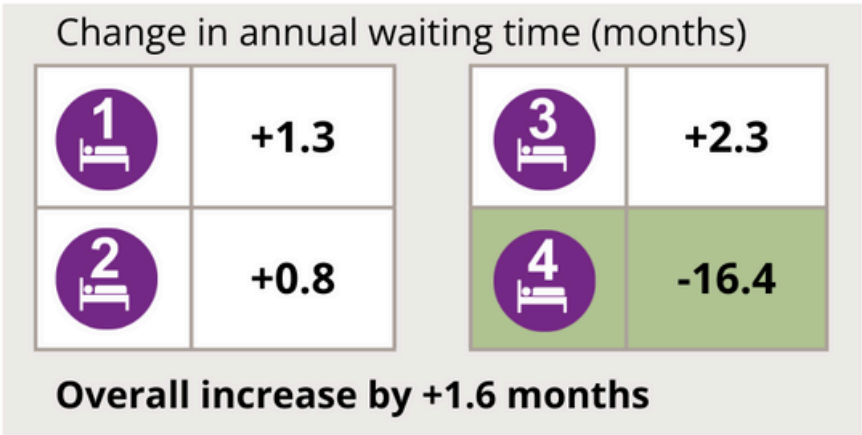
There has been a reduction in the time it takes to validate housing register applications (once all evidence has been received) by 1.8 days when compared to the 2023/24 monthly average.

Recent changes include:

- The Council's Customer Service Centre (CSC) have trained up more staff to carry out the initial housing register work
- The Strategic Housing Team now have a dedicated Housing Allocations Team which includes two Housing Needs officers responsible for complex Housing register assessments.

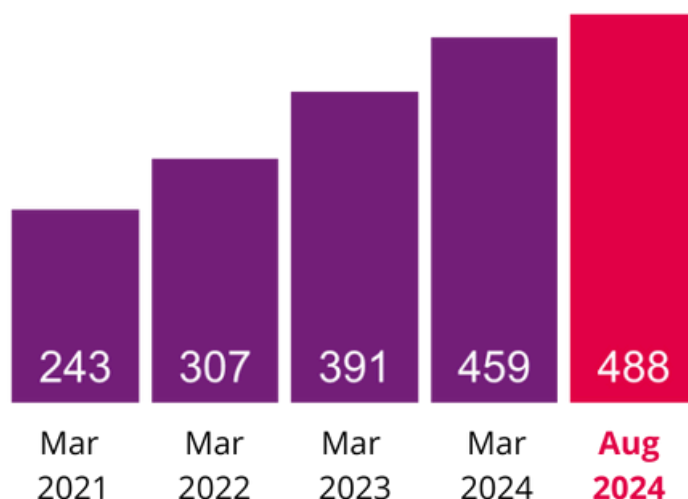
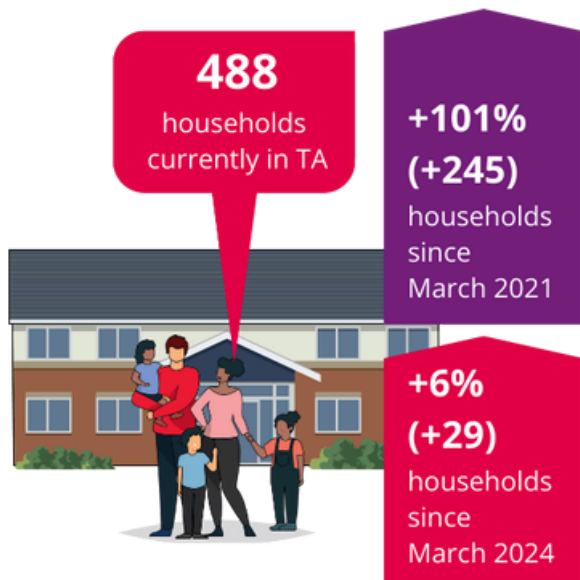


Average waiting time for **households who have moved into Band 2 on housing register and have then been housed**  
- excl. new build, sheltered and age restricted properties (KPI 11)



The average waiting time has **only improved** for 4-bed properties, which has reduced by **16.4 months**. The rest have seen increasing waits. Overall the wait has increased by 1.6 months.





## What is temporary accommodation?

Under Housing Law, if a person or family becomes homeless and urgently needs a home, the Council may provide temporary accommodation (TA) while helping them find long-term housing. **Councils don't have to find housing for everyone - only if they qualify.**

TA is either emergency accommodation or a long-term temporary solution; therefore the location, size, and rent may vary. Homes may be single or shared, and the landlord is responsible for the day-to-day management of that property.

There is a national housing crisis, which is acute in London and the South East, although an increasing problem throughout the whole country.

- **There is a critical shortage of housing of all kinds in Chelmsford**, particularly of affordable homes available to rent.
- **Chelmsford City Council does not own any 'Council houses'.**
- **All 'social housing' available for rent are managed by one of 15 housing associations in Chelmsford.**

## Temporary accommodation could mean living in...

... a nightly let with private landlord

... bed & breakfast property or shared accommodation



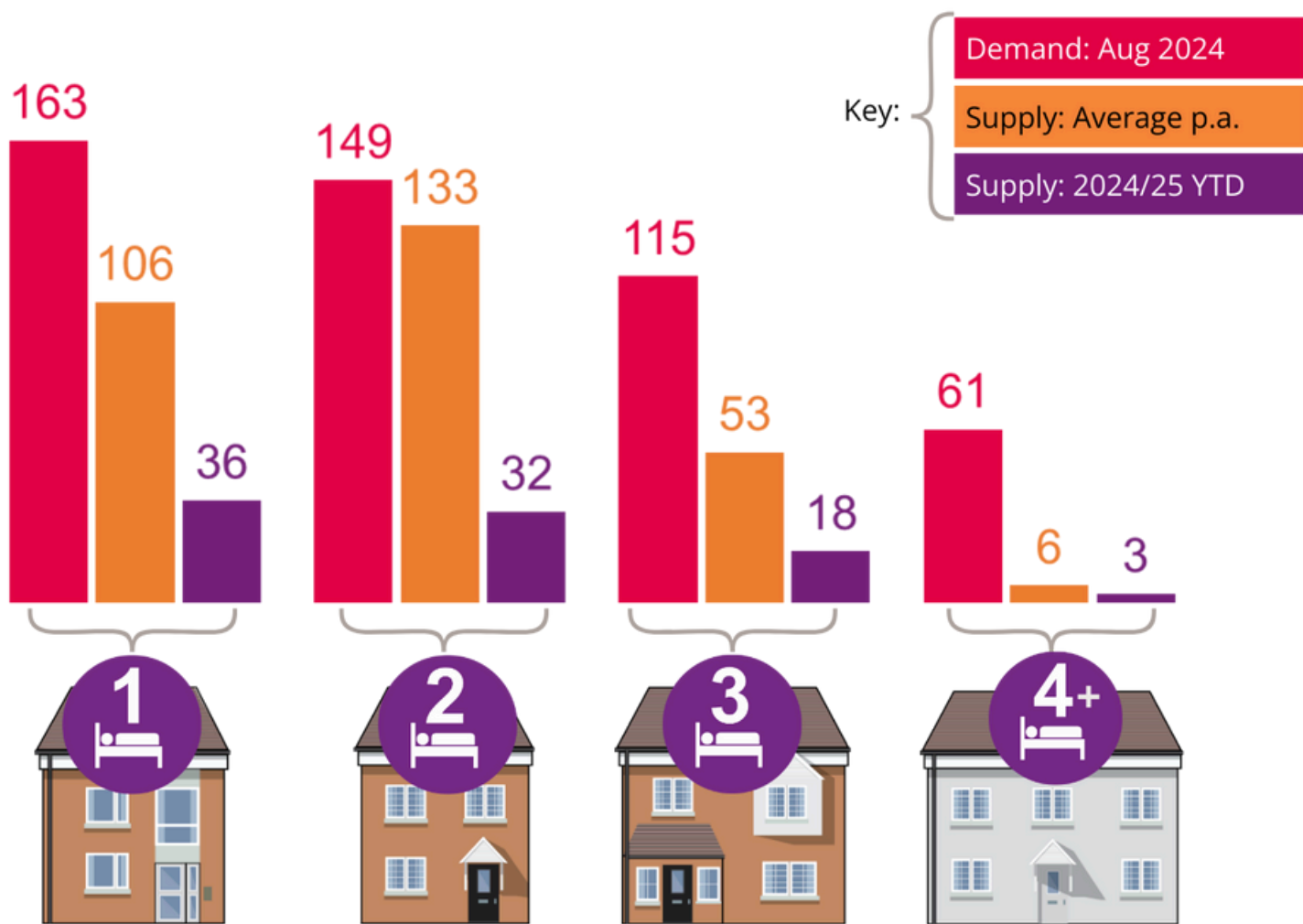
Around one third of our current tenants in TA have been housed outside Chelmsford district boundaries.

...a flat or house miles away from Chelmsford





Temporary Accommodation:  
Demand for current month vs Supply (KPI 4c & 8)



Demand vs Supply Average lets p.a. 2019/20-2023/24	
1	-57
2	-16
3	-62
4+	-55
Shortfall - 190	

Demand vs Supply Lets 2024/25 YTD	
1	-127
2	-117
3	-97
4+	-58
Shortfall - 399	

We currently have a **total of 488 households in TA** (Aug 2024).

However, the **total supply of lets available** is only:

- 298 average p.a.
- 89 for 2024/25 YTD

This results in a **shortfall** of:

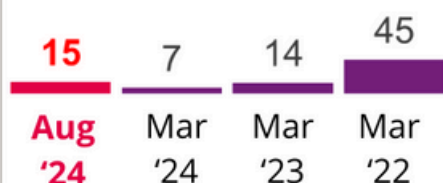
- 190 average p.a.
- 399 for 2024/25 YTD



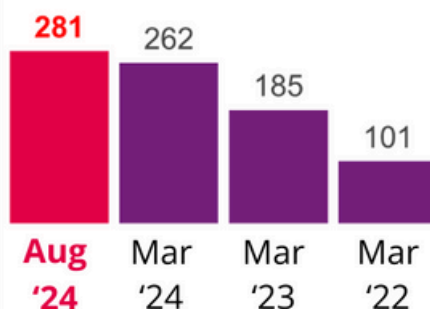




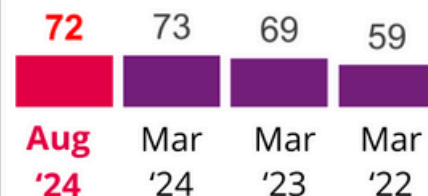
### Bed & Breakfasts



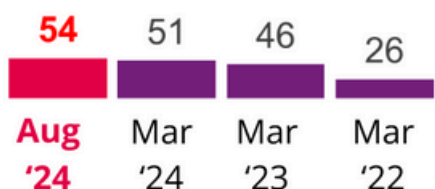
### Nightly lets



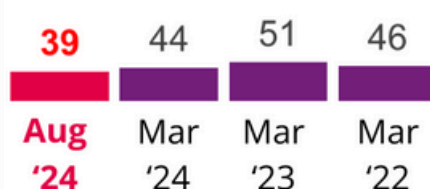
### PSL



### CCC



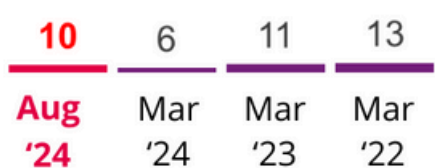
### CHP



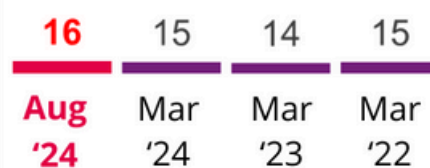
### Genesis



### Sanctuary Housing



### Modular



### Since March 2022 . .

Overall, the use of nightly lets has significantly increased (+180)





- Use of CCC/Modular (+28), PSL (+13) and modular (+1) has increased
- Use of B&Bs (-30), CHP (-7), Sanctuary Housing (-3) and Genesis (-1) has decreased

- **PSL** (Private sector leasing): This is where CCC lease properties from private landlords for a set number of years to use as TA.
- **Sanctuary Housing**: Property with 2-bed flats for smaller families that CCC use for TA, providing some support and help.
- **CCC/Modular**: Properties that Chelmsford City Council owns.
- **CHP** (Chelmer Housing Partnership) and **Genesis**: both are local housing associations.

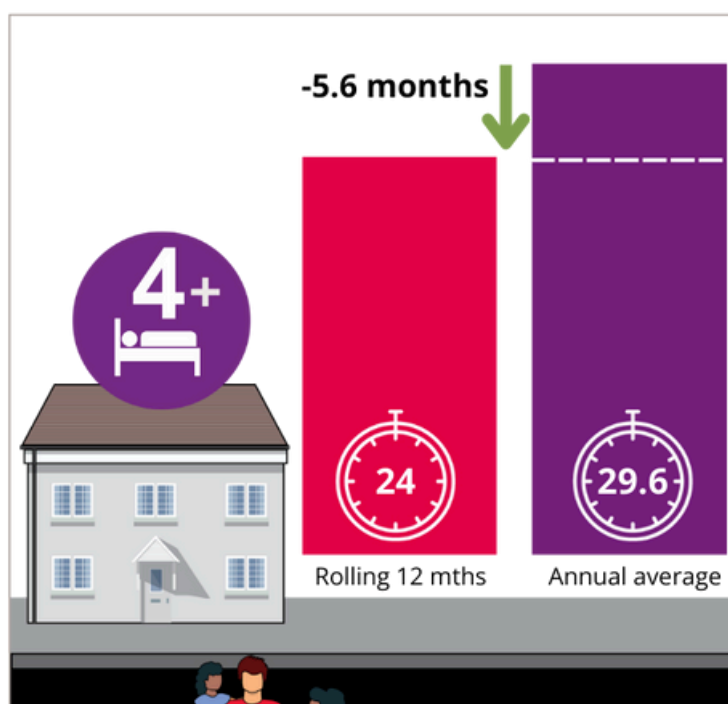
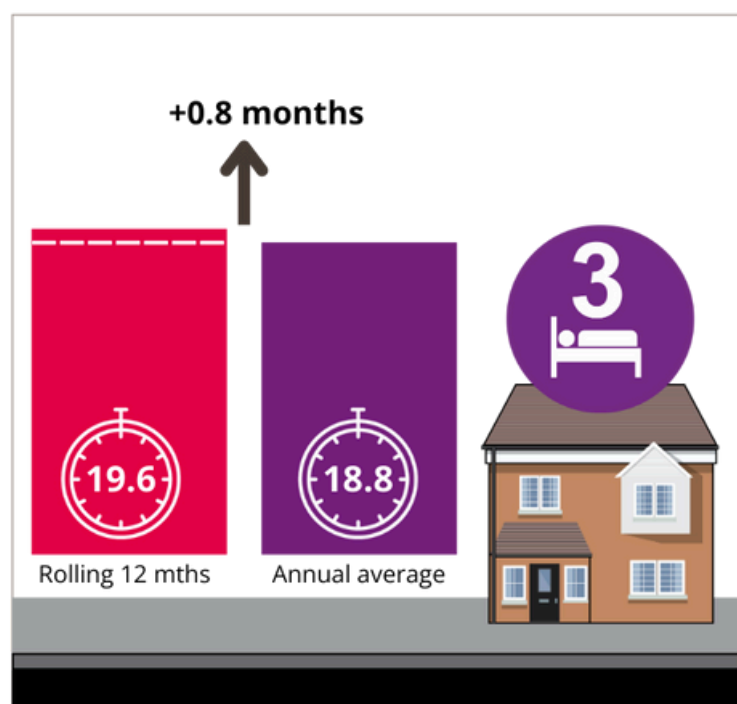
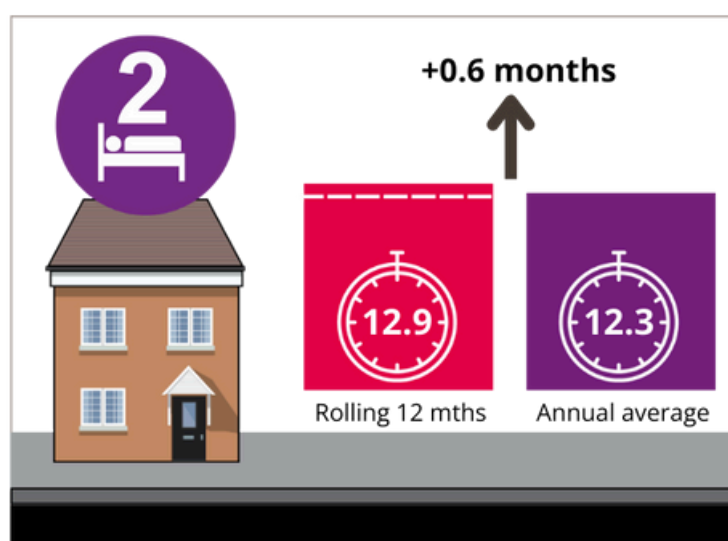
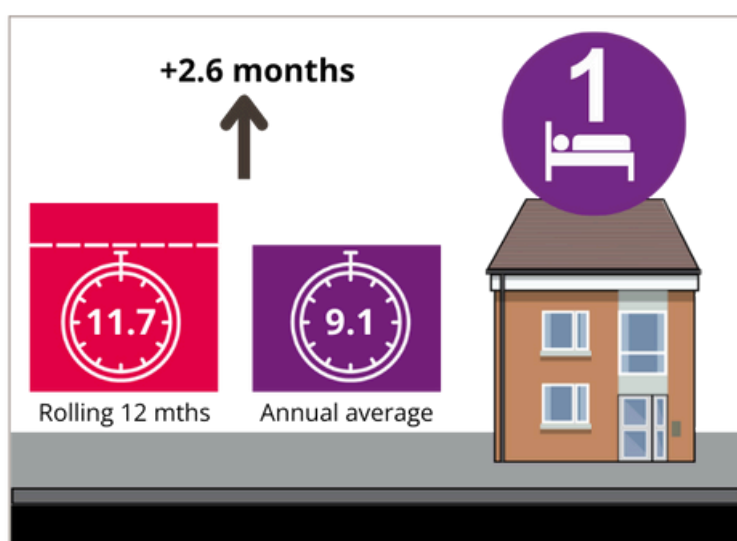
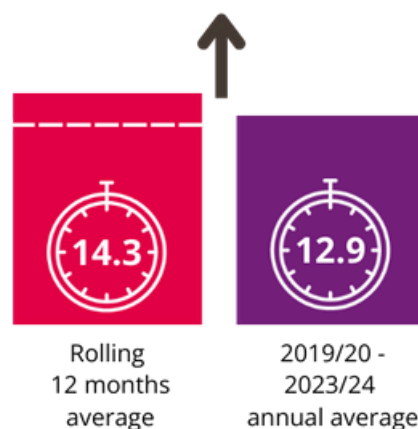




### Change in annual waiting time (months)

	+2.6		+0.8
	+0.6		-5.6

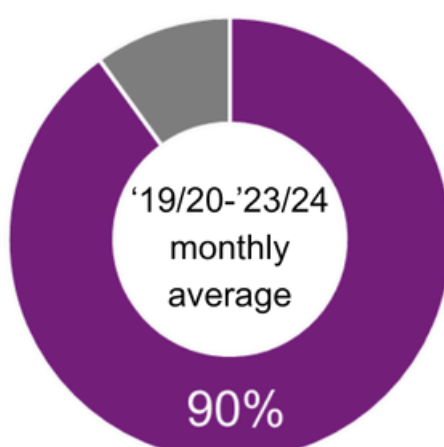
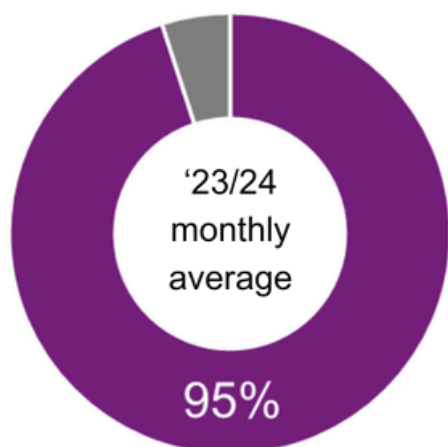
**Overall increase by +1.4 months**



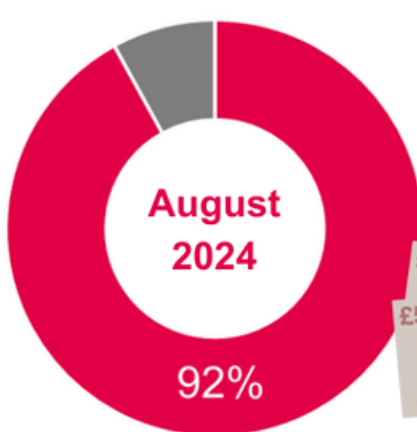
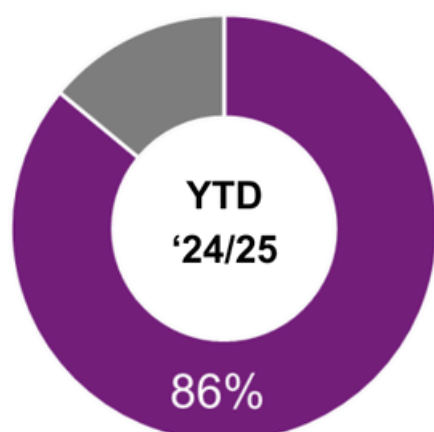
The average waiting time has **only improved for 4-bed properties, which has reduced by 5.6 months**. The rest have seen increasing waits. **Overall increase in waits of 1.4 months.**



## Temporary Accommodation Rent Collection (KPI 15)



Temporary accommodation rent collection in August 2024 (+6%) has improved against the YTD average, but is slightly down (-3%) on 2023/24 monthly average.



## Average nightly cost for temporary accommodation (KPI 19)



The average nightly cost for temporary accommodation (TA) has increased since the annual average (2019/20-2023/24) by the following amounts:



Aug '24

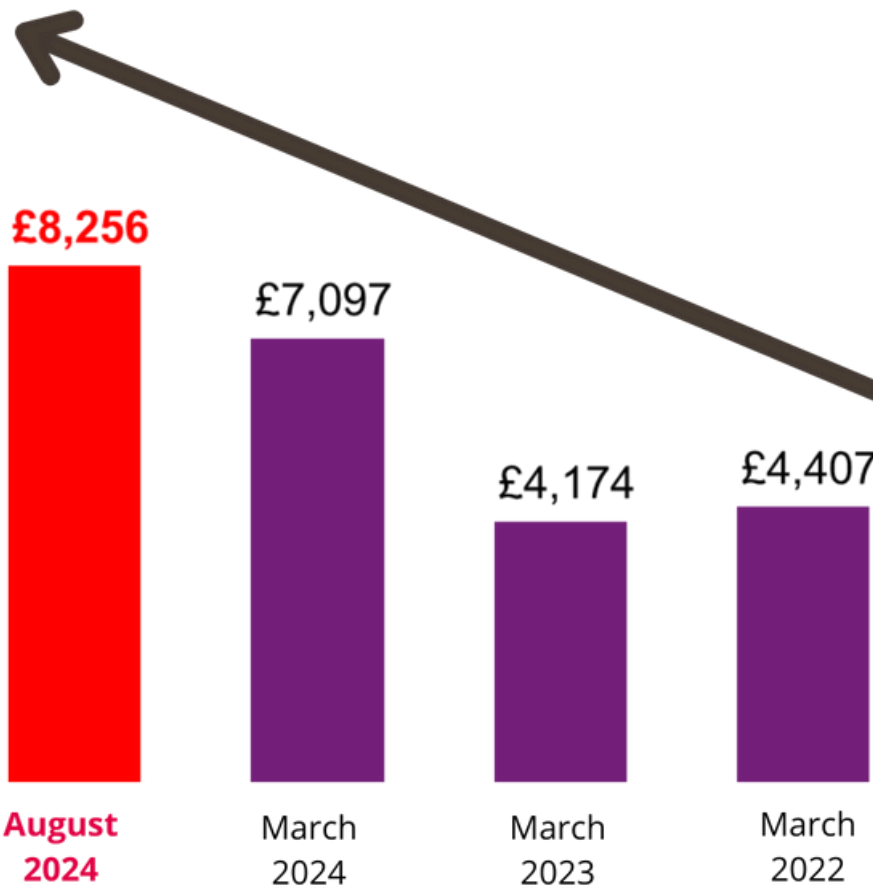


2023/24 monthly average



'19/20 - '23/24 monthly average

## Average annual subsidy loss per TA household (KPI 18)

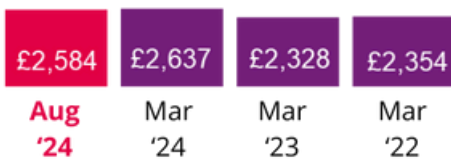


Growth in costs since March 2022 (all types):

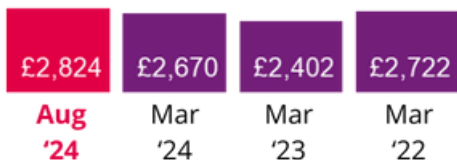
**+ £3,849**  
**+ 87%**  
 per TA household



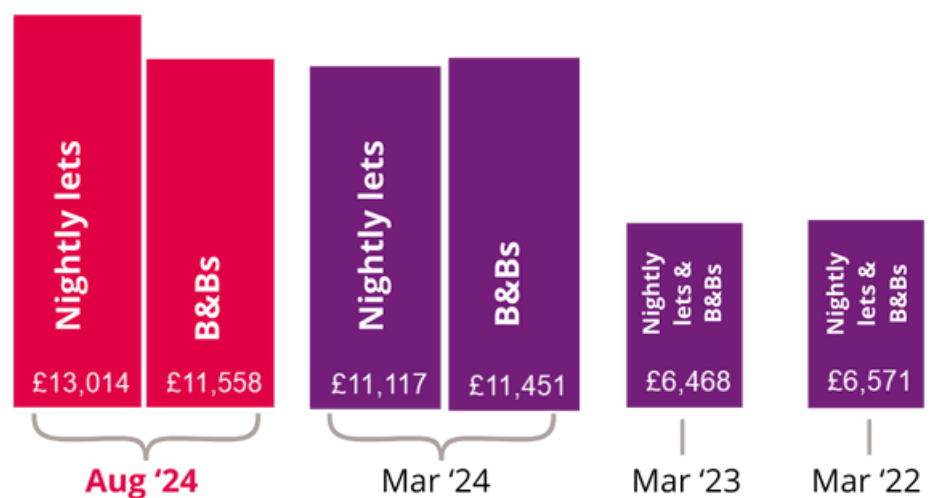
### CHP, Genesis & Sanctuary Housing (Housing Associations)

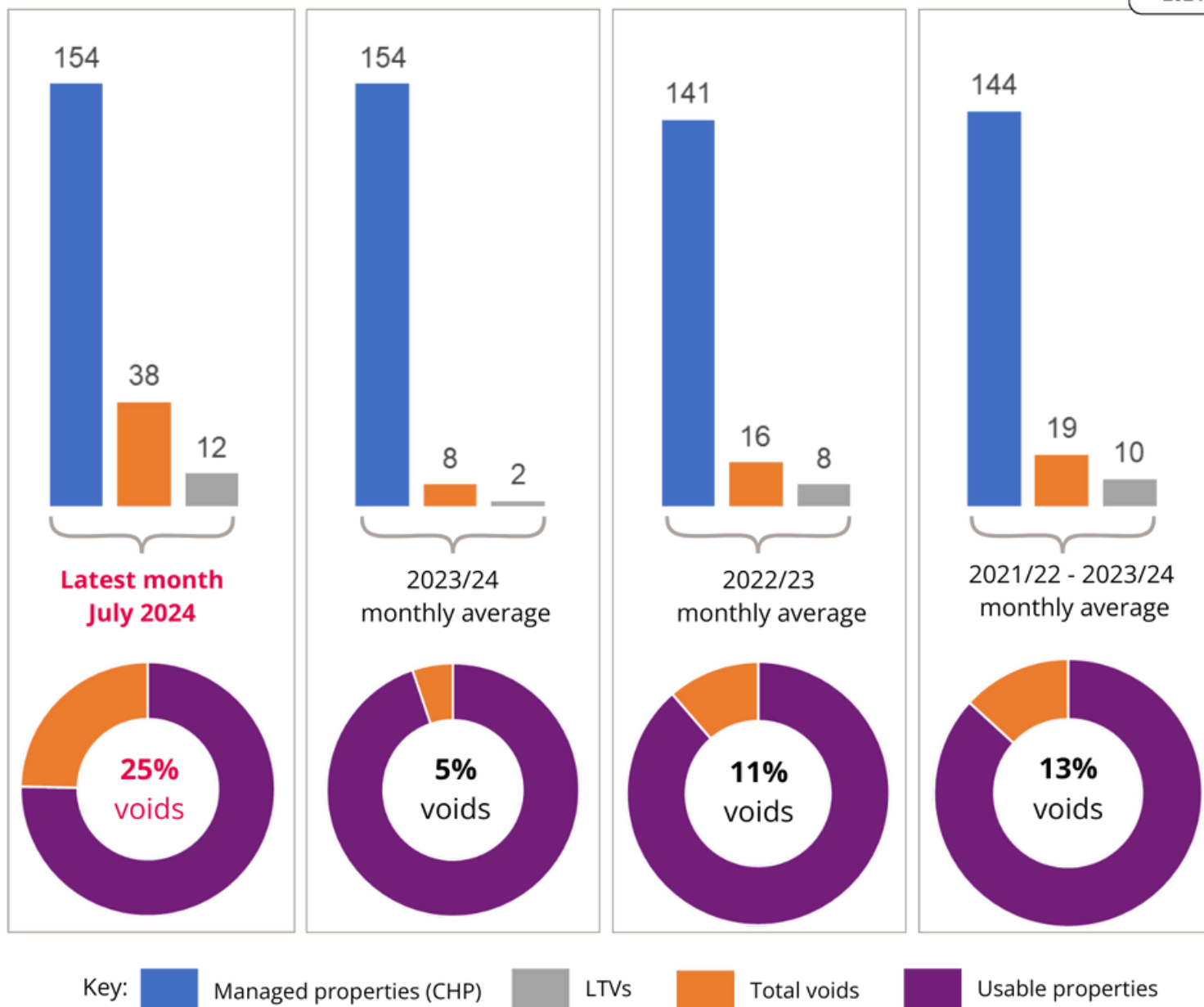


### PSLs (Private Sector Leasing)



### Costs for Nightly lets and B&Bs have significantly increased since 2022





A 'void' is a vacant property that has been untenanted for a period of time. This could be due to: a property is awaiting an agreed new tenant; a previous tenant giving notice and vacating the property; it is empty following the death of a tenant; the abandonment of the property or a tenant transferring to or buying another property.

## CHP currently manage 154 TA properties.

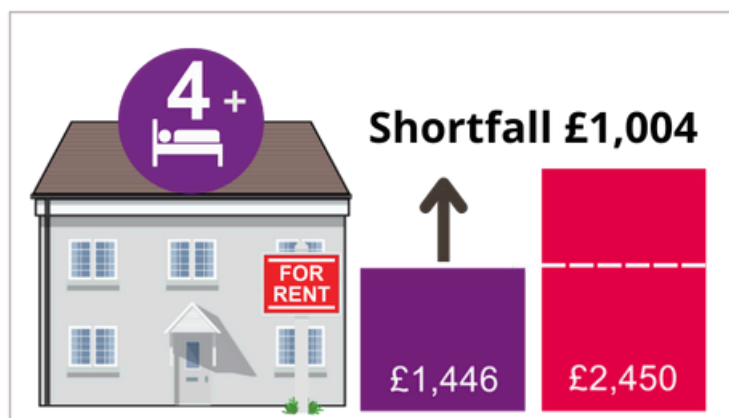
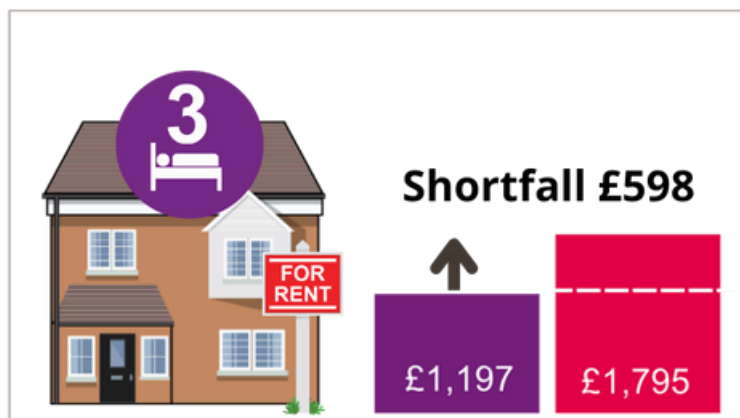
The total number of voids above relates to the number of voids within that portfolio of properties.

'LTV' is a long-term void. This means it has been void for more than 20 days or is subject to major works or works that are out of control of CHP or CCC.

LTVs are shown as a separate figure, but are also included within the 'total voids'.







LHA & Market Rent figures from Q1 2024/25

LHA    Median market rent

## What is the Local Housing Allowance?

Housing benefit helps tenants who are privately renting but can't afford their full housing costs. People can claim housing benefit if they are working or on a low income. The amount they might receive depends on two things: (1) their income and (2) the local housing allowance (LHA).

The local housing allowance sets the maximum housing benefit that can be paid to a private tenant on the lowest income. It is set at the same level of 30% of the rents in a particular area. This means that 70% of rents in an area won't be paid in full, even if a tenant receives maximum housing benefit.

Central Government sets the rate, rather than local Councils, and it is not necessarily updated every year. The increase in LHA rates from April 2024 is the first since 2020.

The rate of LHA used in working out how much housing benefit can be paid is based on:

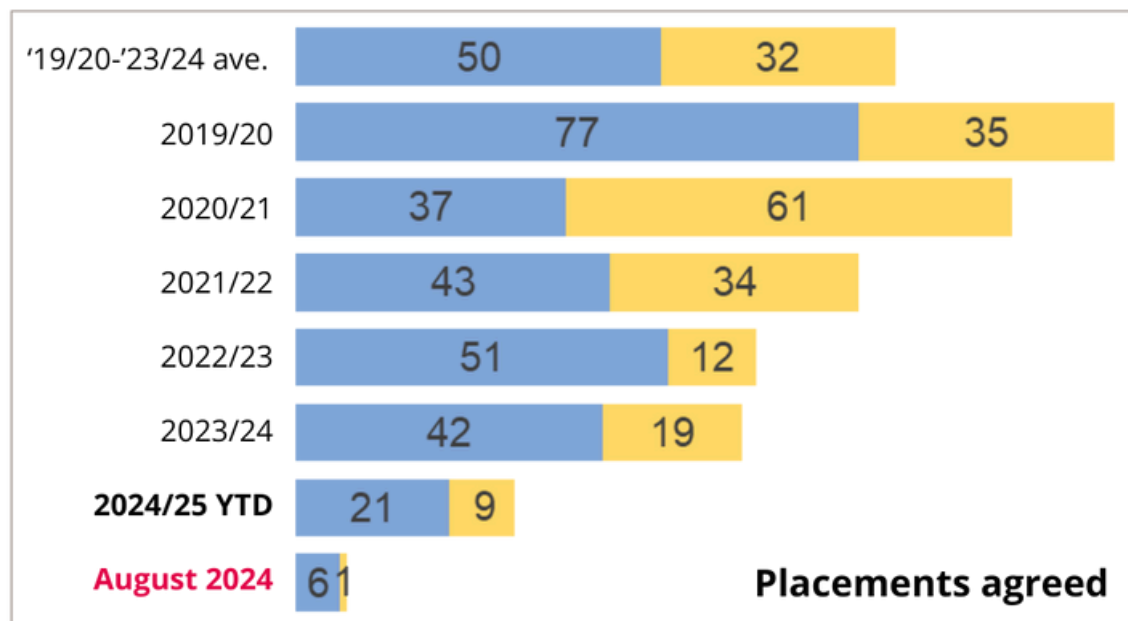
- The area the home is located in, and
- The number of bedrooms needed based on the number of people, gender, ages and circumstances such as disability and caring arrangements.

Since becoming a city in 2012, Chelmsford has seen significant economic growth making it a highly desirable place to live. This has contributed to very high demand for properties, driving up the cost to buy and rent homes. **High demand, combined with increased costs of running a rental property, means the market rent is increasing at a higher rate than the LHA.**

Any shortfall between the LHA (the benefit they get) and market rents (what people are charging locally) must be met by the tenant, not the local Council. This means an increasing number of people can't afford to rent, increasing demand on the housing register.

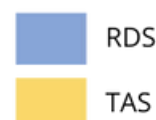
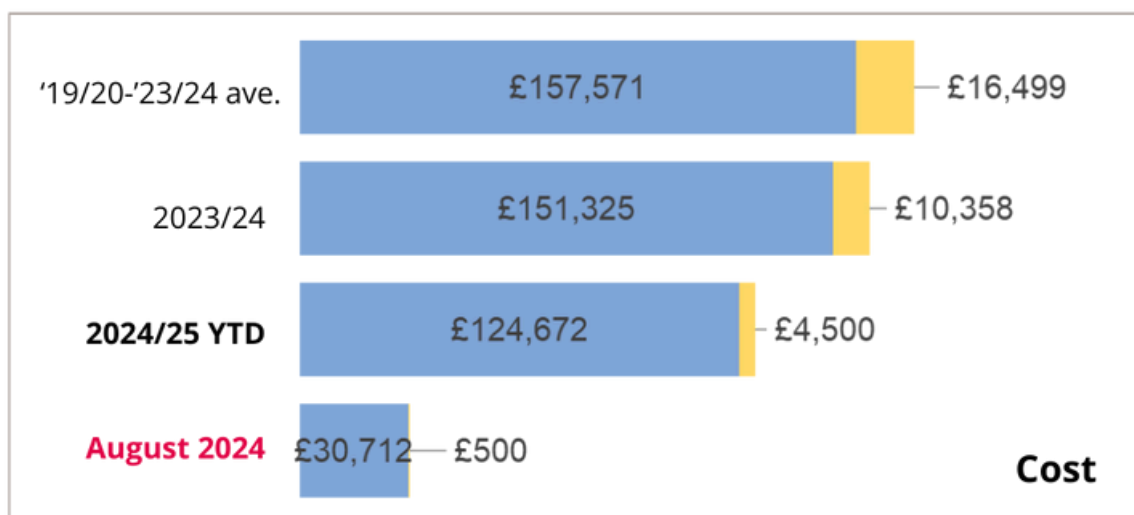


## Rent deposit and tenancy assistance schemes provided and their cost (KPI 12)



2024/25 YTD costs (6 months) for RDS are not far from total cost for full 12 months in 2023/24.

Cost per placement in '24/25 is therefore much higher than in previous years.



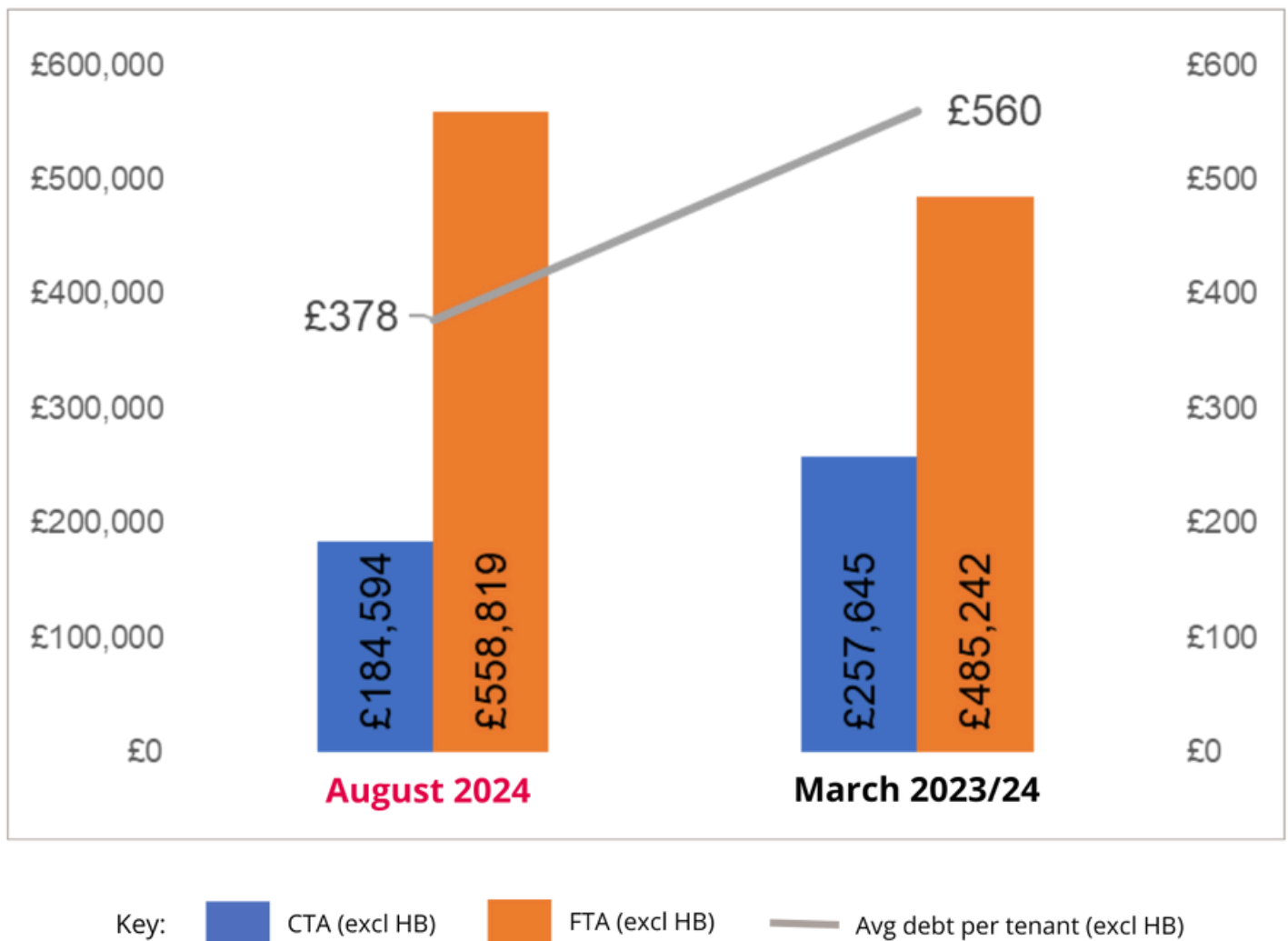
The Rent Deposit Scheme (RDS) and Tenancy Assistance Schemes (TAS) are not publicised for anyone to apply for or be helped with. Qualifying cases are internally identified by the Homeless Team/Private Rented Sector (PRS) team from our homeless applicants.

Our **Rent Deposit Scheme** helps bring landlords and tenants together, with our support. We can help tenants to maintain their tenancy by helping with the upfront of renting a property privately. The property doesn't have to be in the Chelmsford area for it to be let through us, although it should be in the surrounding area. We assess people in housing need and if they qualify, we can: secure a tenancy by paying two month's rent in advance, paying a five week cash deposit or making an incentive payment to landlords for working with us.

The **Tenancy Assistance Scheme** is a less generous scheme. It is used when the case is unlikely to be a household to whom we owe a temporary accommodation duty (costing us money in TA), but to whom we still owe a prevention or relief of homelessness duty to. This is funded via our Homelessness Prevention Grant and is not to do with Discretionary Housing Payment (DHP).



## Current tenant rent arrears, former tenant rent arrears and average debt per current tenant (KPIs 16a-16f)



can you explain what this chart tells us?

From what I can see/understand when looking at current month vs March 23/24:

1. CTA exc HB (Current tenant arrears exc housing benefit) has dropped by -£73,051  
Assume this is positive - what has made this happen?

2. FTA exc HB (Former tenant arrears excl housing benefit) has increased by +£73,577  
Assume this is negative - what has made this happen?

3. Average debt per tenant excluding housing benefit has dropped by -£182

- Assume this is positive - what has made this happen?
- Assume this is why the CTA has dropped also as if the tenant has less debt then less likely to make rent arrears?
- Would we expect this to change in the winter months as heating & lighting costs increase and these put pressure on household budgets?





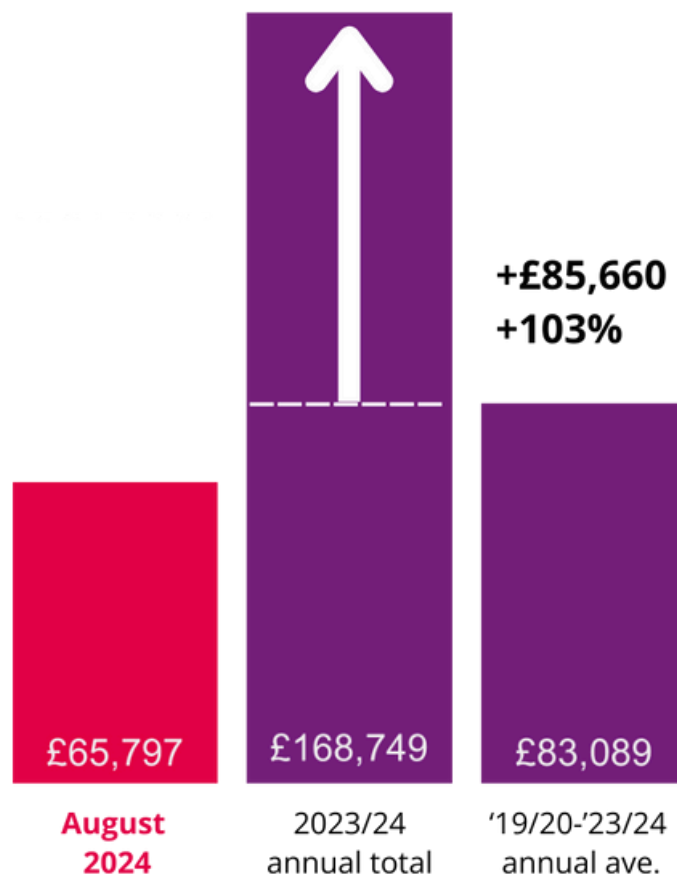
Our Housing Management System is used to monitor and identify arrears outstanding, allowing for repayment arrangements to be recorded.

**The Council will not write debts off without taking appropriate steps to recover them.** However there are circumstances where the Council deems it necessary to write off the debt, including:

- Where not economical to pursue the debt (e.g. debts under £100).
- Tracing action has failed to find the debtor
- External Debt Recovery Agents deem the debt irrecoverable
- Account is 'Statute Barred' (e.g. debt over 6 years old)
- Debtor is overseas
- Recommended by management
- Bankruptcy; Individual Voluntary arrangement; Liquidation or Debt Relief Order
- Where one partner has left the tenancy due to domestic violence (the victim will not be pursued)
- Debtor is serving a Custodial Sentence
- Vulnerable / Hardship
- Error made by us
- Deceased tenant (e.g. no funds in the estate)

When a debt has been written off, it will no longer be shown as outstanding in the Council's accounts. However, the debt remains and if the tenant is subsequently traced, the debt will be re-instated.

### Cumulative annual write offs:

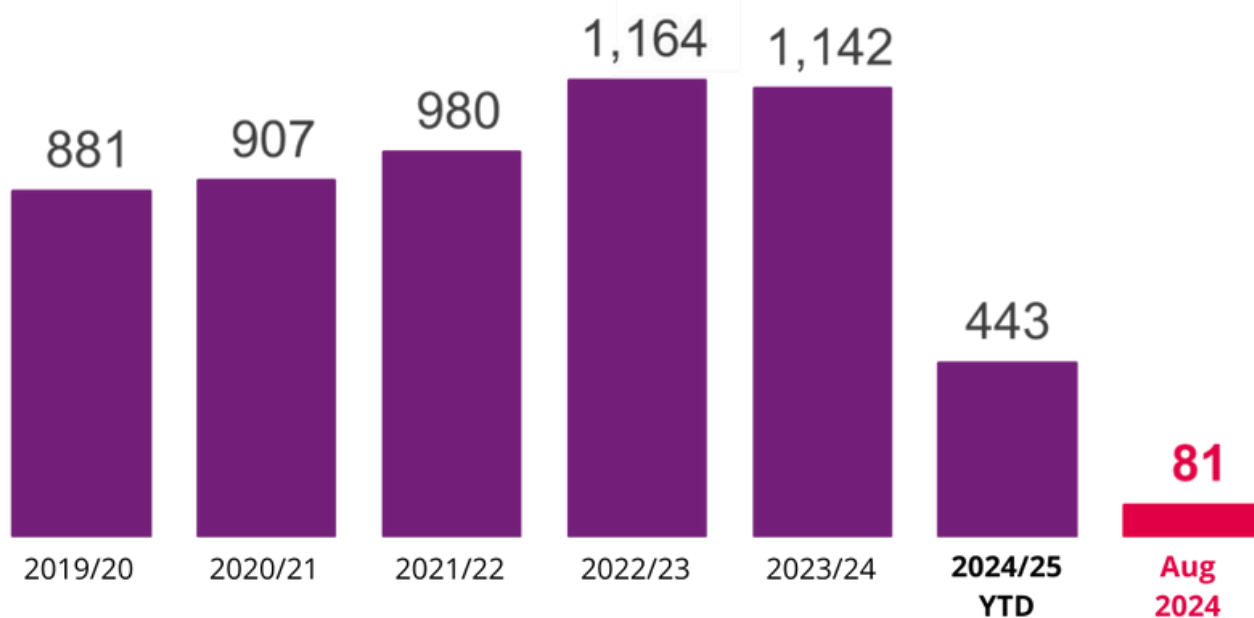




**1,142**  
**homeless cases**  
assessed in 2023/24



Local housing authorities report their homelessness activities under Part 7 of the Housing Act 1996 to DLUHC (Department for Levelling Up, Housing & Communities) by completing the quarterly Homelessness Case Level Information Collection (**H-CLIC**) returns.



The rise in homelessness in England has been driven by several interconnected factors:

1. **Lack of affordable housing** - including a housing shortage, rising rents and home prices, and a declining stock of social housing, with many homes sold off under the "Right to Buy" scheme.
2. **Welfare reforms and benefit cuts** - delays in receiving Universal Credit, caps on housing benefits and LHA rates not matching rising rent costs.
3. **Economic factors** - cost of living crisis and unstable employment including zero-hour and part time contracts make it hard for people to maintain a steady income.
4. **Private renting sector** - Section 21 'no fault' evictions, rising rents and less rental options.
5. **Mental health and addiction** - cuts to services and insufficient support make it difficult for those affected to maintain stable housing.
6. **Domestic abuse** - those feeling abusive relationships end up homeless because of lack of refuge spaces or alternative housing options.
7. **Impact of COVID-19** - Emergency measures during the pandemic temporarily reduced homelessness (e.g., the "Everyone In" scheme), however many of those measures have since been scaled back.



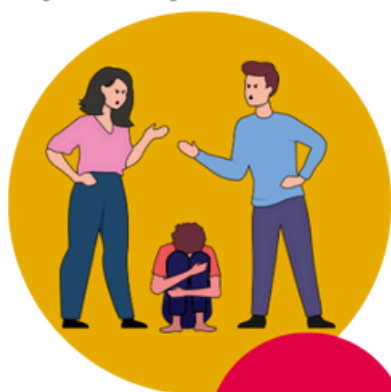


# Top homeless reasons in Chelmsford (assessed cases)

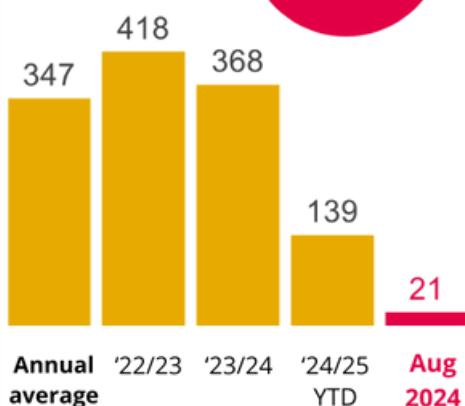


August  
2024

## Eviction by family or friends



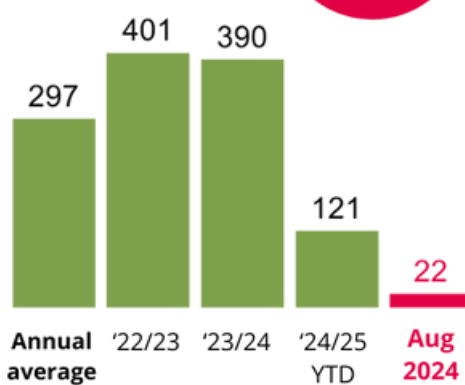
26%  
(Aug '24)



## Section 21 NTQs (all)



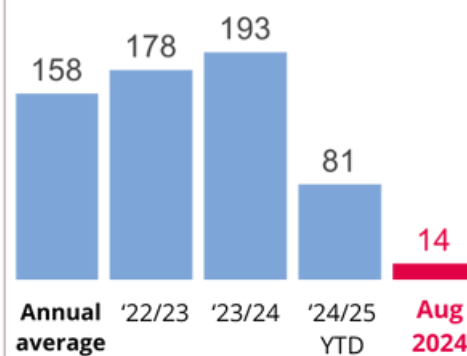
27%  
(Aug '24)



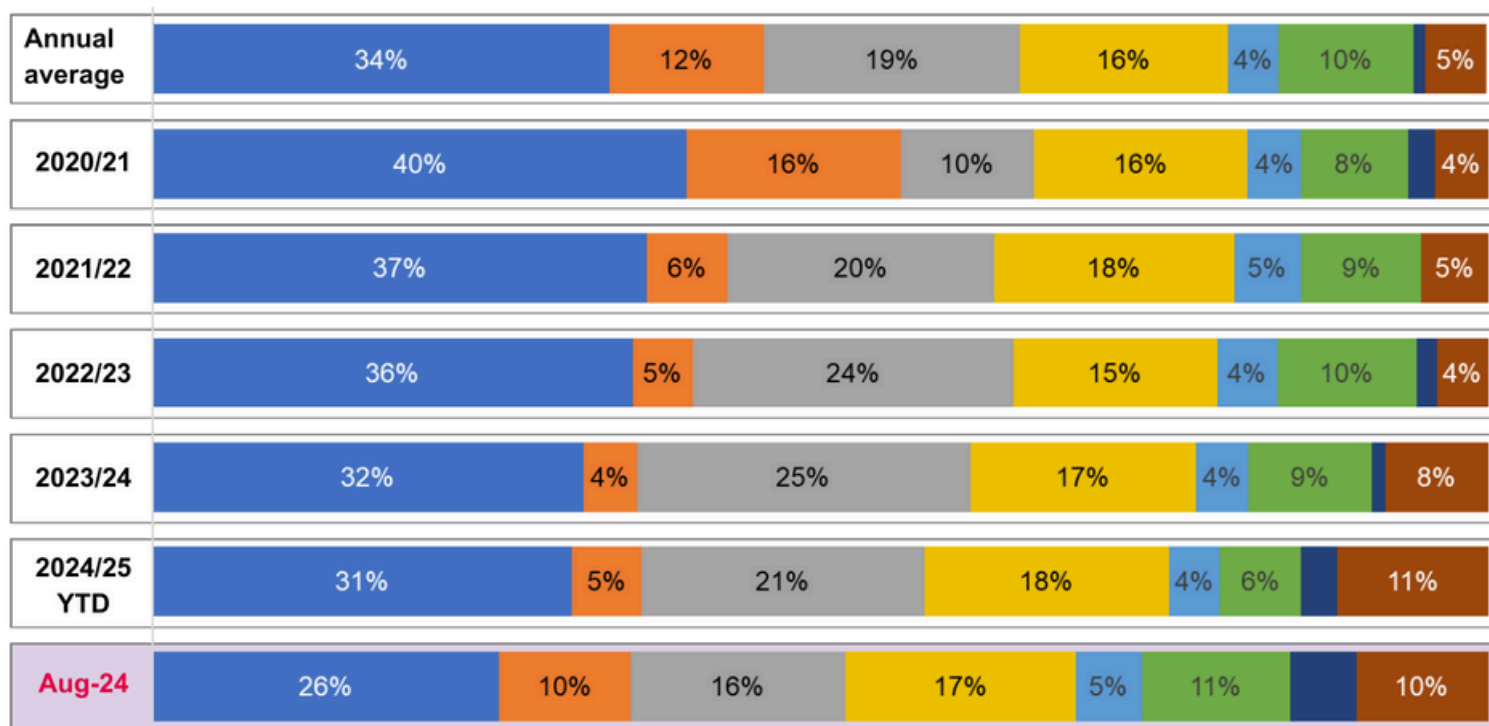
## Domestic violence



17%  
(Aug '24)



## Main reasons for homeless in Chelmsford based on cases assessed



- Eviction by friends or family
- Other
- Section 21 NTQs - PRS
- Domestic violence / harrasment
- Non-dv violence / harrasment
- Section 21 NTQs - Social Sector
- Not stated
- Left institution with no accommodation available



There are many outdated and incorrect perceptions out there about homelessness. Most believe that people are homeless through their own unhealthy lifestyle choices, such as alcohol and drug dependency, violent behaviour or being too lazy to get a job. **The real truth is that anybody can become homeless, and it often happens as a result of changes in personal circumstances over which there is little or no control.**



We are all well aware of the current cost of living issues - huge energy costs, spiralling interest rates and food costs rising - which can lead to debt, as well as redundancy as businesses try to keep their costs down. However, life for some can be particularly difficult for other reasons, such as families falling out, bereavement, separation, divorce, domestic abuse and landlords selling up their rental properties (section 21 'no fault' evictions). A combination of these could lead to someone being at risk of losing their home or losing their place within a shared house or family home.

## Are all homeless people living on the street?

One incorrect assumption is that people who are genuinely homeless are all out living on the street. However that's wrong. Only a small number of homeless people are visible rough sleepers.

### Did you know that a person can still be considered to be homeless if they are:

- **'Sofa surfing'** - doing the rounds by staying with friends and family, often for two or three nights before moving on;
- **In 'temporary accommodation'** - even though they have a roof over their heads;
- **Women in refuge;**
- People **hidden away** by sleeping overnight in their cars and in tents in parks and churchyards.

## How dangerous is it living on the streets?

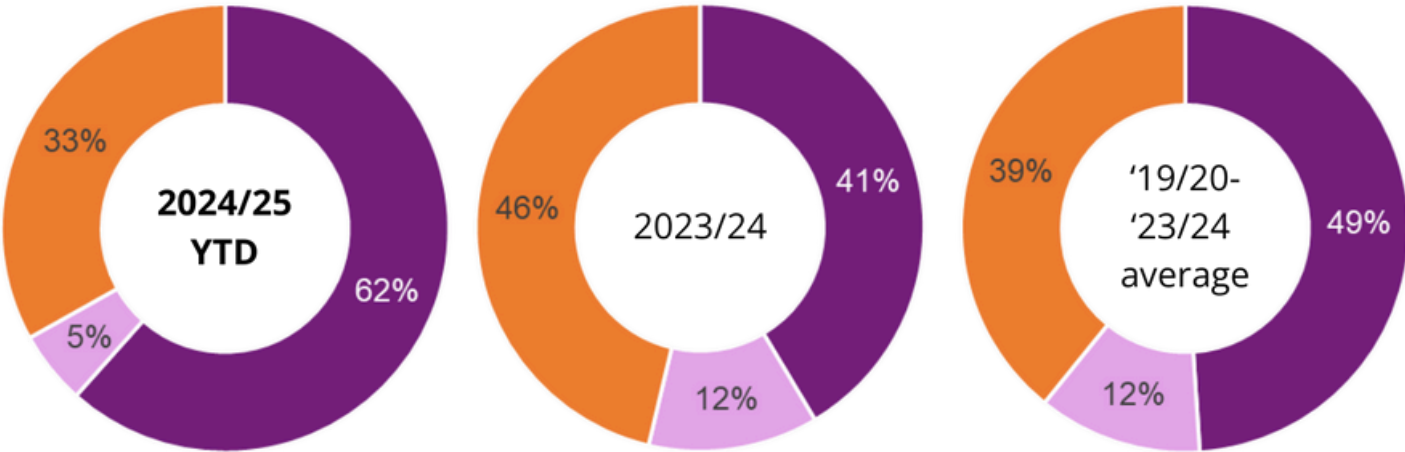
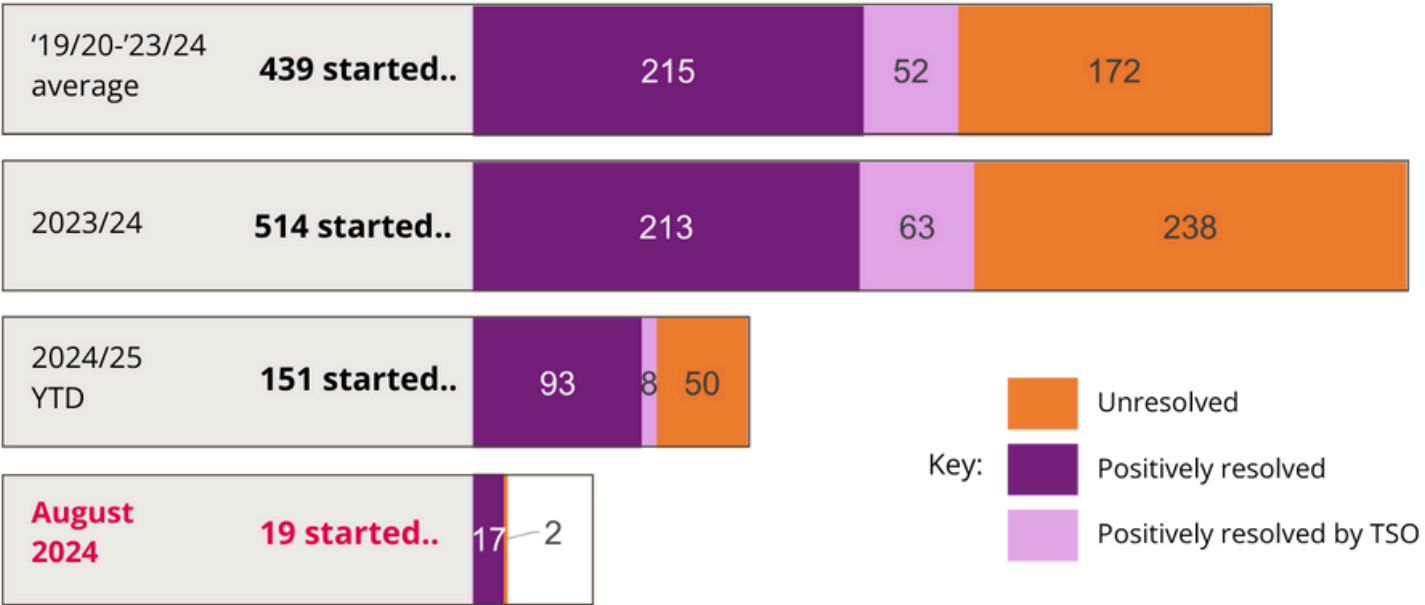
### People sleeping on the streets are at risk of:

- **poor health** - due to exposure in cold or hot conditions, lack of access to toilet and shower facilities to keep clean, and being in the same clothes and shoes for a long time;
- **being physically abused** - set on fire, stabbed, spat on and robbed;
- **being verbally abused** - especially if they ask for money rather than asking for help.

## Why do some rough sleepers refuse help?

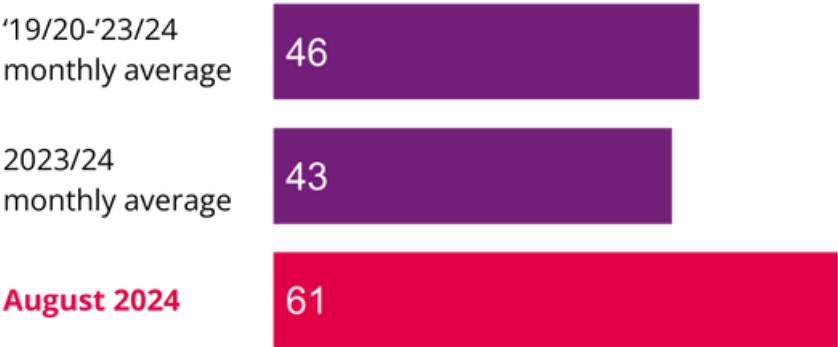
Many rough sleepers form attachments to the public spaces where they have been living and their community with other rough sleepers where they have a sense of belonging. Some have mental health conditions, while others fear the consequences of going into emergency accommodation, including being separated, violence at night or detection by the police.

# Homelessness preventions started, resolved and active band 2 applicants on housing register with Band 2 prevention priority (KPI 21) H-CLIC



**Tenancy Support Officers (TSOs)** provide crucial support to anyone who may be struggling to maintain a tenancy. They may support the tenant to maximise their income through benefits and grants to help with their food and energy bills. They could help with a property exchange to move to a smaller one with less rent and bills, as well organising help with the house move. It could be putting in place a benefits and care package plus financial help for someone with learning difficulties.

## Active band 2 applicants on housing register with B2 prevention priority



## Prevention duty



Local housing authorities (LHA) owe prevention duties to help **stop households from losing their accommodation** if they are eligible for assistance e.g.

- If a person is threatened with homelessness,
- if it is likely that they will become homeless within 56 days,
- or if they have been given a valid section 21 notice relating to their only accommodation which expires within 56 days.

The local authority cannot refer the person to another local authority at the prevention stage. The local authority that the person applies to must take steps under the prevention duty regardless of whether they have a local connection.

An officer will work with that household to carry out an assessment and develop a personalised housing plan (PHP) for them.

## Relief duty

The LHA are required to take reasonable steps to to help secure accommodation for at least six months **for any eligible person or household who is already homeless**. This help could include, for example, the provision of a rent deposit or debt advice.

- **The relief duty lasts for up to 56 days.**
- It would be available to all those who are homeless and are eligible, regardless of whether they have a priority need.
- Those who have a priority need (for example they have dependent children or are vulnerable in some way) will be provided with interim accommodation (also classed as 'emergency accommodation') while the LHA carries out the reasonable steps.

A household can be referred to a second authority at the relief duty stage. However if they are deemed to be in priority need, the first authority must secure temporary accommodation until a decision has been made by the second authority.

## Main duty

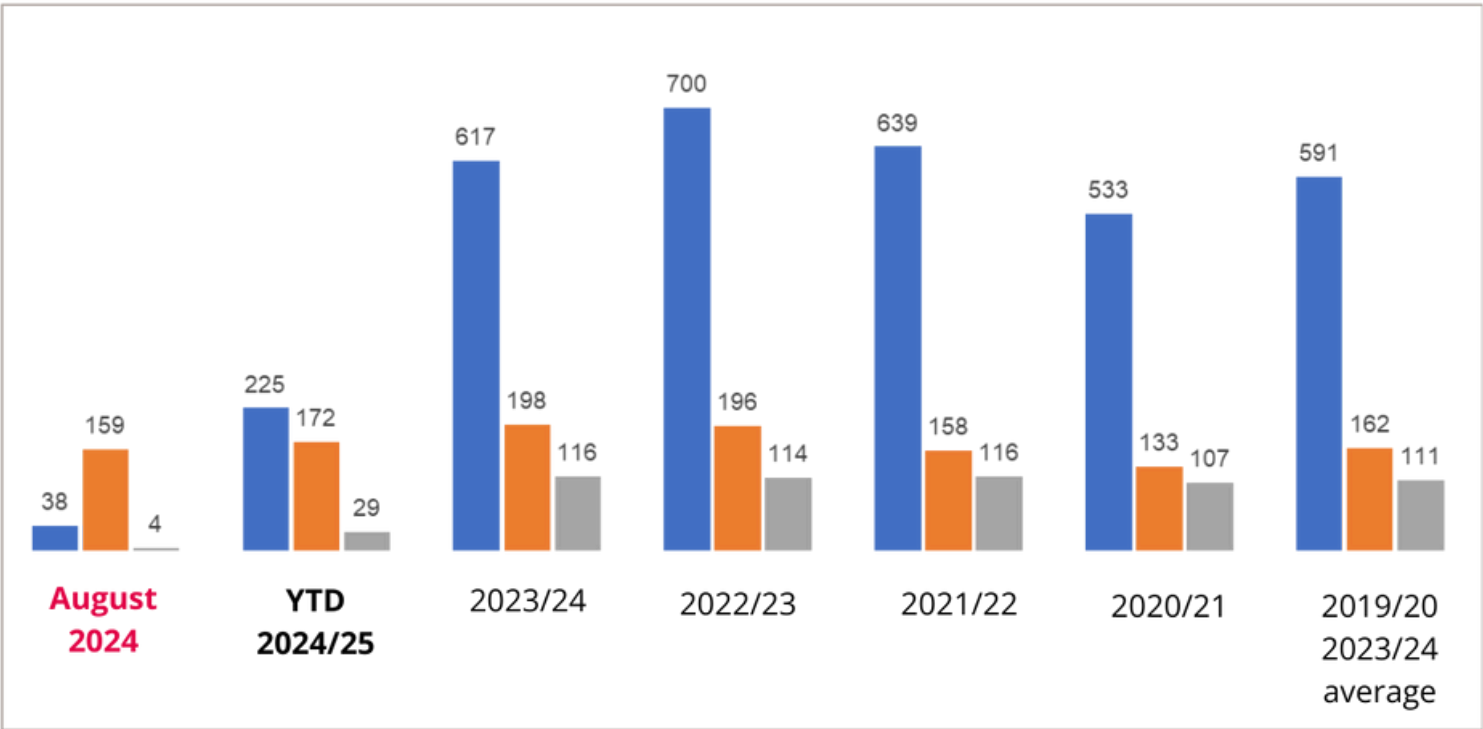
**Once the relief duty comes to an end, if the household has not been able to secure accommodation, we will assess whether they are owed the main housing duty** e.g.

- If they remain homeless after the relief duty comes to an end, are in priority need, and have not made themselves intentionally homeless.

It must be remembered we are responding to a crisis situation. This usually means that these **households may be spending many years in temporary accommodation while bidding for a permanent home**. Any offer made under the main housing duty must be suitable but could be either within the social housing or private rented sector, and could be outside Chelmsford or Essex, depending on where affordable and suitable accommodation can be found.



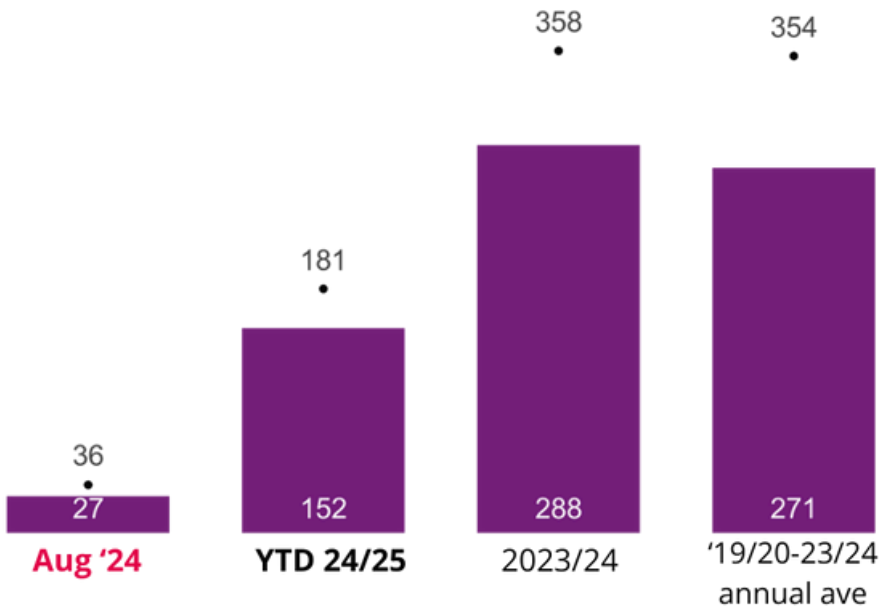
Homelessness relief duties started, resolved positively and open relief cases (KPI 22) H-CLIC



Key: ■ Reliefs started but not yet resolved, either <56 days or >56 days and awaiting main housing duty decision ■ Open relief cases (month average) ■ Reliefs positively resolved

**Relief duties:** Because the relief duty has to be continued for 56 days, Homeless Officers will have a large number of open cases that have been started but are not yet resolved. If they get to the end of 56 days and have still not been able to help them find accommodation, the Officer will have to determine whether a main housing duty is owed.

Main homeless duty decisions made (KPI 23)

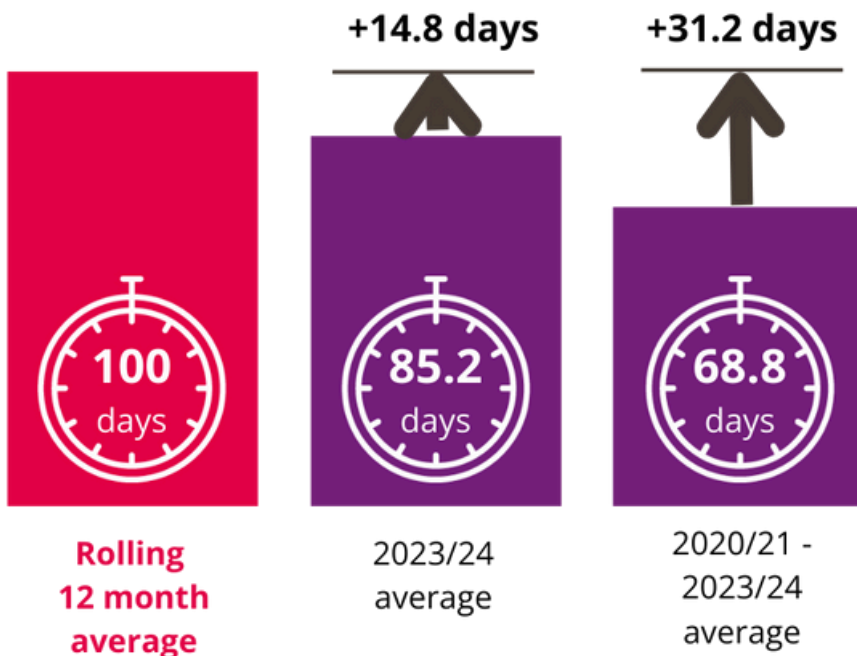




## Average time taken (days) to make a homeless decision (count starts 56 days after start of relief duty) (KPI 24)



The average time has increased by:

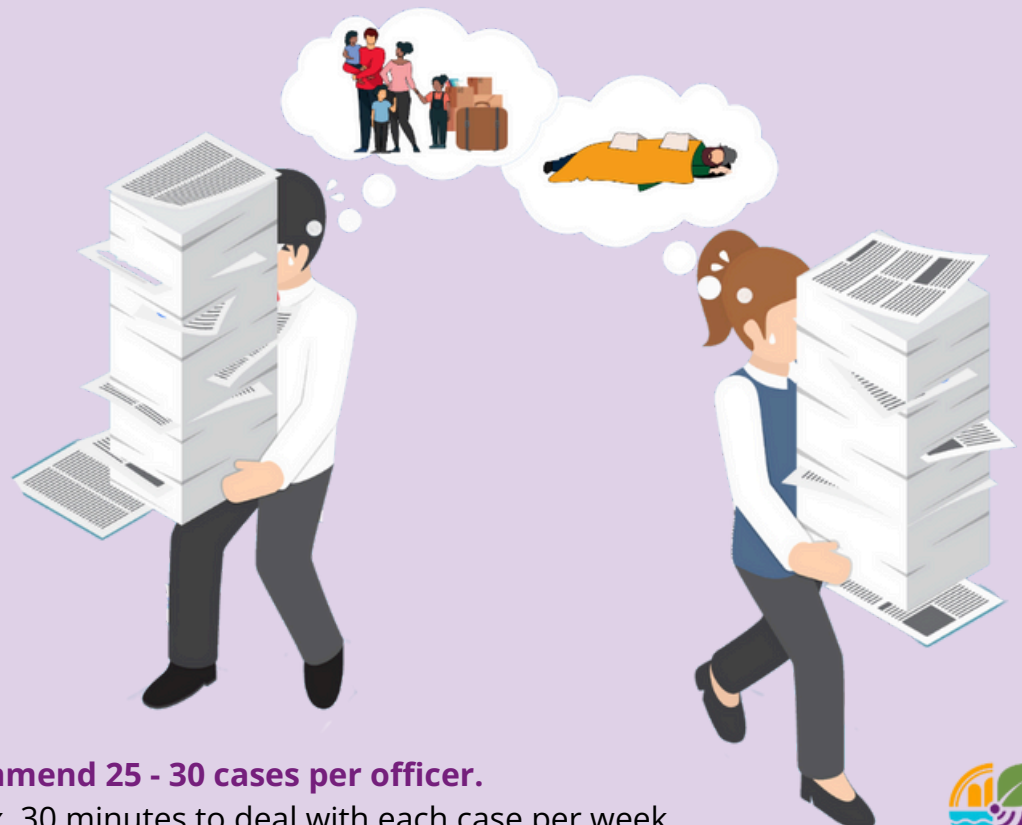


Main reasons for an increase in average time include:

- **huge officer case numbers**, twice the recommended amount
- **increasingly complex clients** affecting enquiries and decision making time periods
- and **ever-diminishing supply of housing** means far less properties to use to prevent or relieve homelessness.

Even when a main housing duty is accepted, that client does not go away, but remains in TA for years, increasing the pressure on case workers even further.

## Median number of cases per officer (excl. part time and senior homeless officers) (KPI 25)



**Guidelines recommend 25 - 30 cases per officer.**

This allows approx. 30 minutes to deal with each case per week.





We are aware of  
**16 people**  
currently rough sleeping  
(at month end)



On average, in one month  
we deal with **19 rough sleepers**:



**4** have been  
accommodated



**12** refused  
offered accommodation  
(still rough sleeping at  
month end)



In a year, we typically accommodate  
**53 people** who were rough sleeping  
(average 2021/22-2023/24)



Aug 2024:  
**2**  
rough sleepers  
accommodated

Supply: New build CBL properties recorded as let by property size (KPI 9)

5

total  
Aug '24

40

total  
YTD '24/25

120

total  
annual ave.

August  
2024



'19/20-'23/24  
Annual ave.



37

2023/24



19

2024/25 YTD



18

Aug '24



2



'19/20-'23/24  
Annual ave.



55

2023/24



14

2024/25 YTD



17

Aug '24



2



'19/20-'23/24  
Annual ave.



24

2023/24



7

2024/25 YTD



3

Aug '24



1



'19/20-'23/24  
Annual ave.



4

2023/24



10

2024/25 YTD



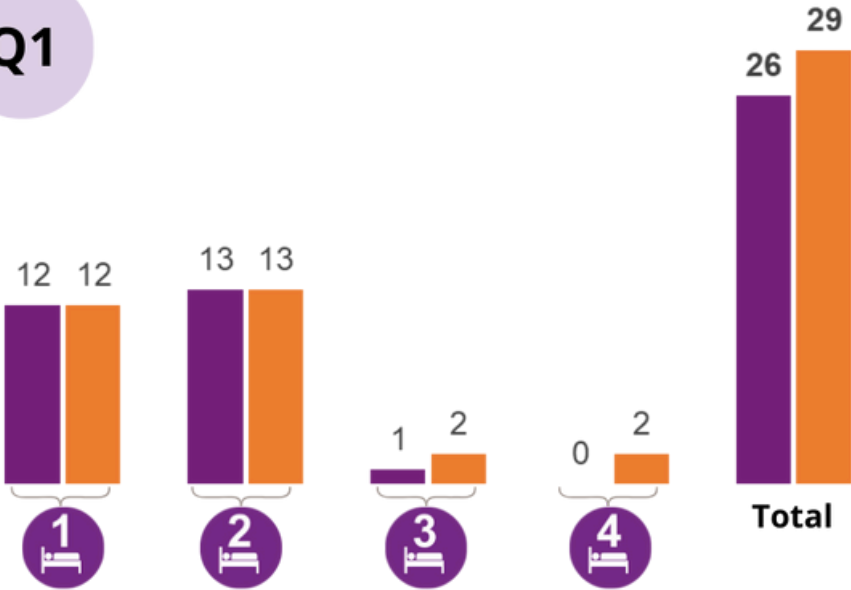
2

Aug '24





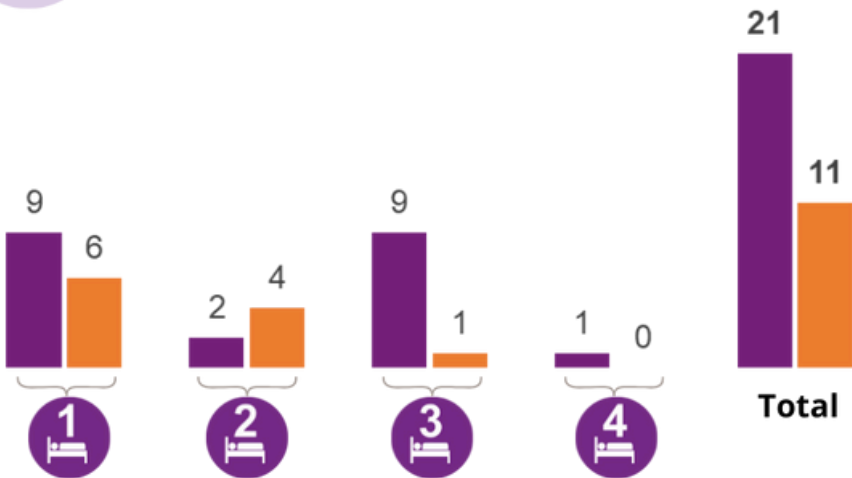
Q1



**+3 more**

total recorded new build  
lets vs total expected new  
build completions in Q1  
2024/25

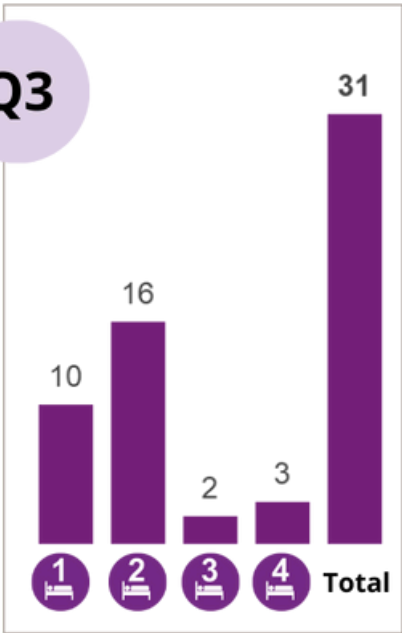
Q2



**-10 less**

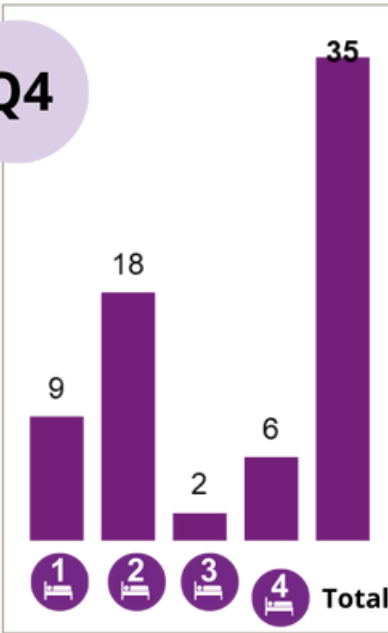
total recorded new build  
lets vs total expected new  
build completions in Q2  
2024/25

Q3



28

Q4



Key:

- Expected new build completions
- Recorded new build lets

Even once properties are  
built and completed, there is  
often a time lag before they  
are available as lets.



This infographic report on Housing and Homelessness statistics for Chelmsford is provided by Chelmsford City Council.



Civic Centre, Duke Street, Chelmsford, CM1 1JE



01245 606400



[www.chelmsford.gov.uk/housing](http://www.chelmsford.gov.uk/housing)



<https://forms.chelmsford.gov.uk/contactus-housing/>



**Chelmsford**  
City Council