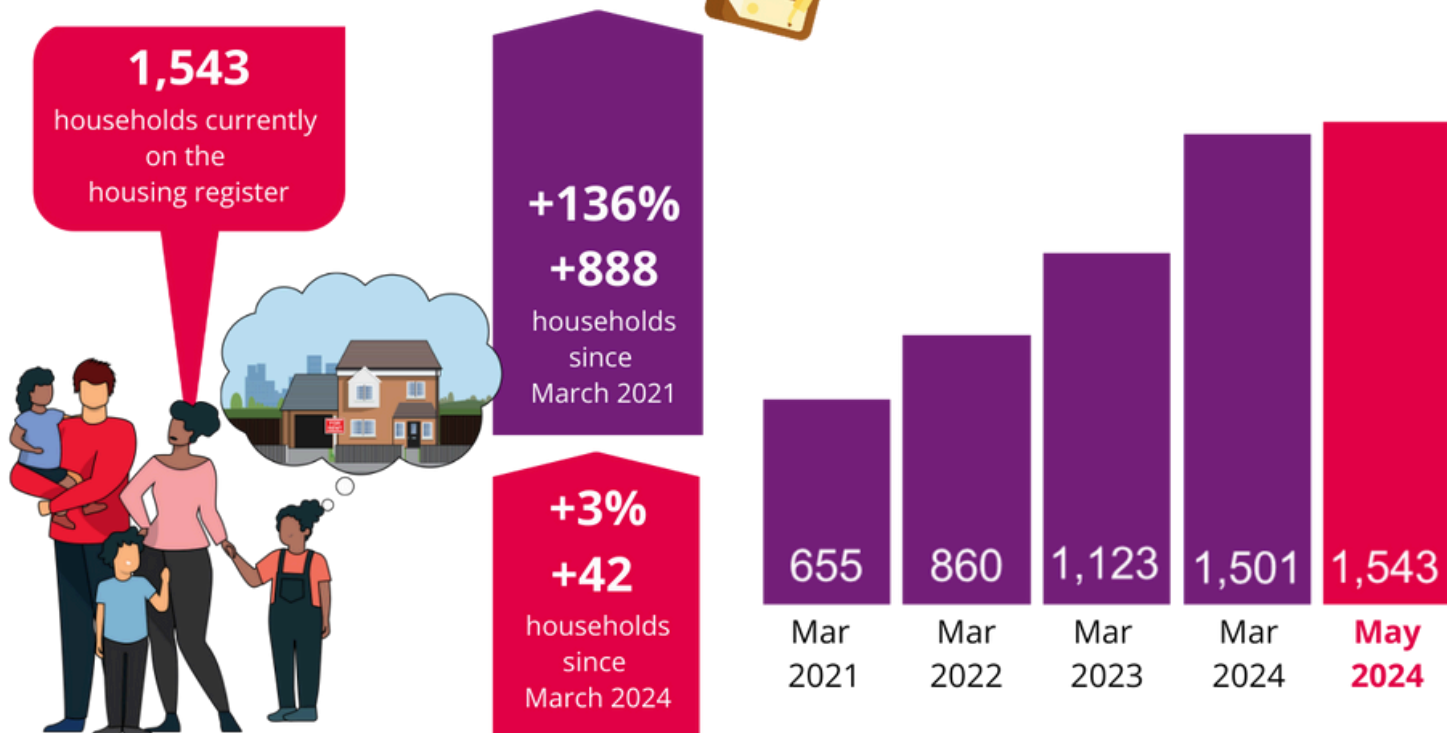




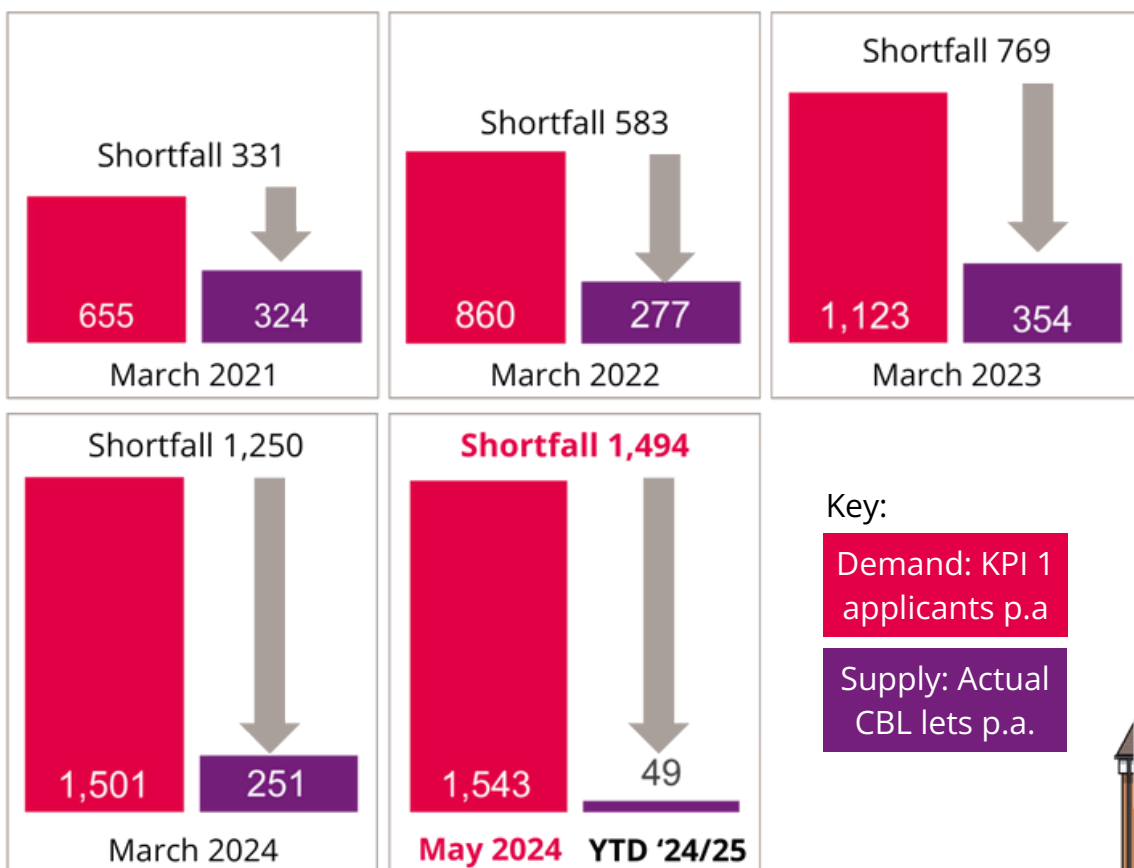
Housing and homelessness

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 for social housing and are waiting to be offered a property.



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

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

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.

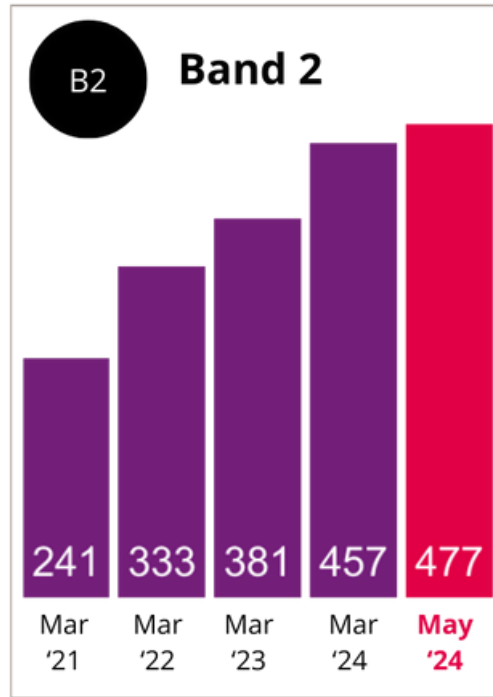
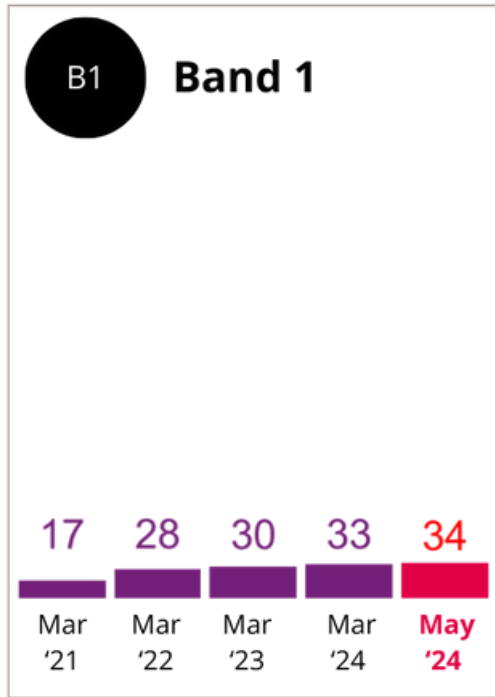
Band 2:

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.



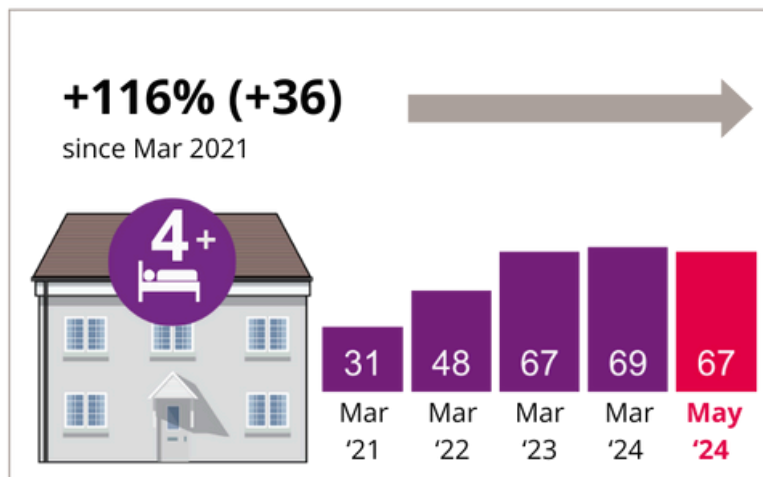
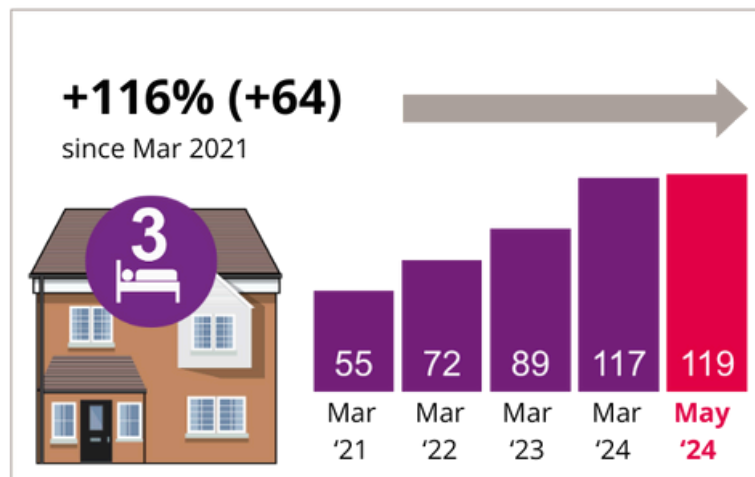
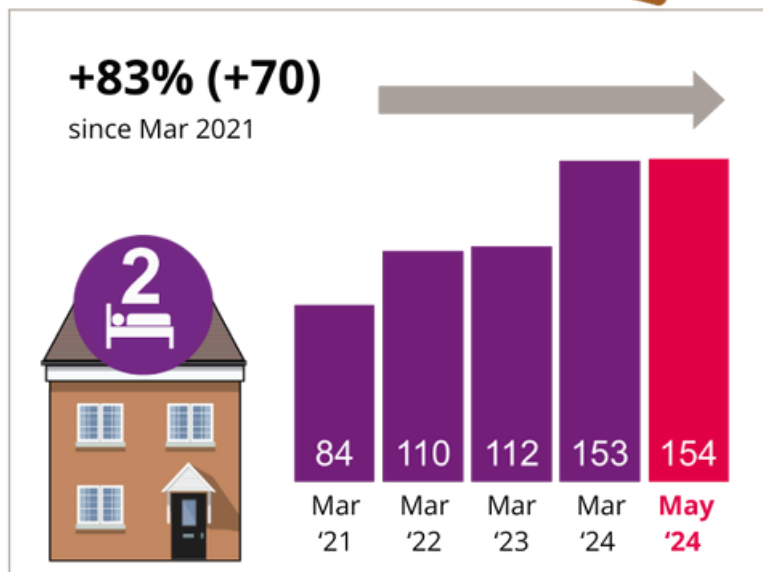
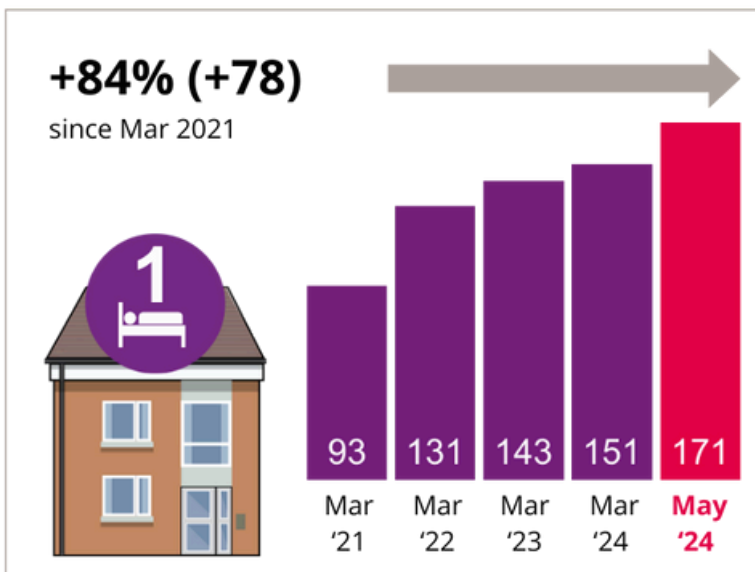
Housing register applicants priority bands 1 & 2 (KPI 1)



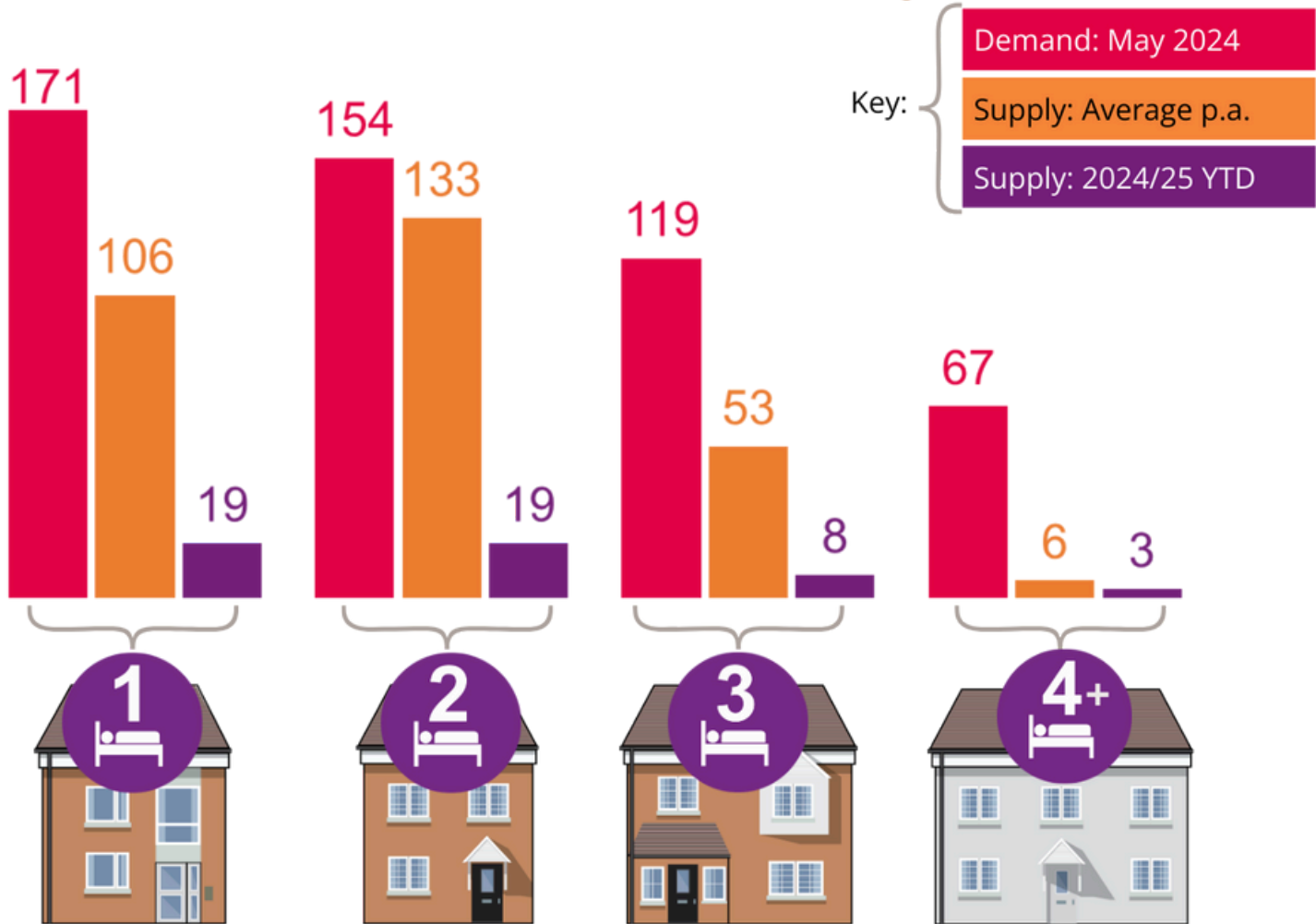
Demand growth since..

	Mar. 2021	Mar. 2024
B1	+100% +17	+3% +1
B2	+98% +236	+4% +20
Total	+98% +253	+4% +21

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



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



Demand vs Supply
Average lets p.a.
2018/19-2023/24

1	-65
2	-21
3	-66
4+	-61
Shortfall - 213	

Demand vs Supply
Lets 2024/25 YTD

1	-152
2	-135
3	-111
4+	-64
Shortfall - 462	

We currently have a **total of 511 housing register applicants in priority bands 1 and 2** (May 2024).

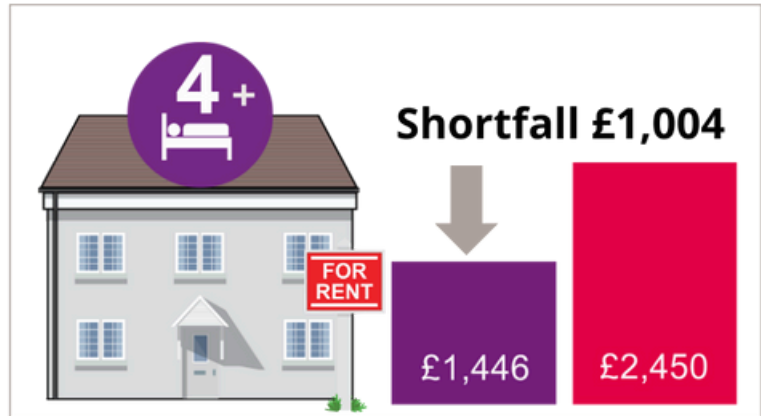
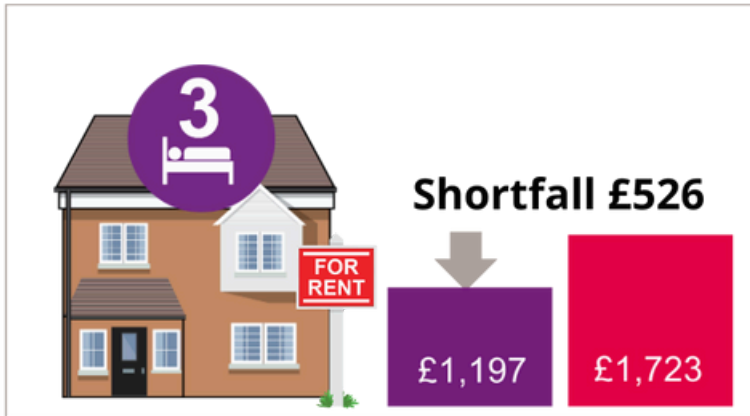
However, the **total supply of lets available** is only:

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

This results in a **shortfall** of:

- 213 average p.a.
- 462 for 2024/25 YTD





LHA & Market Rent figures from Q4 2023/24

■ 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.

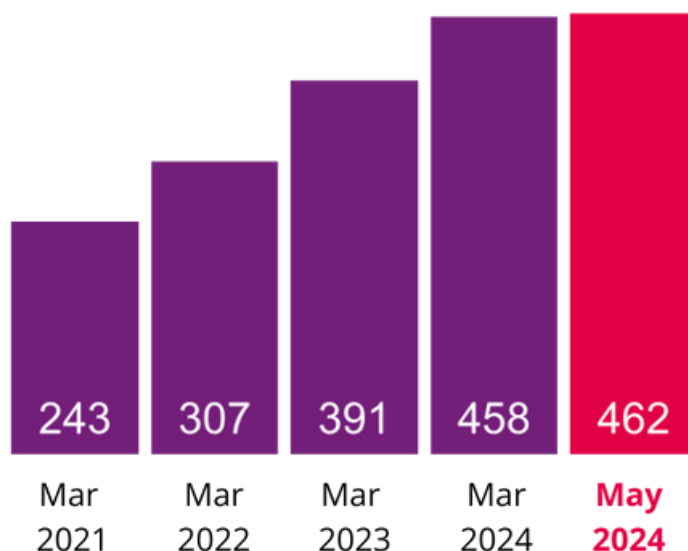
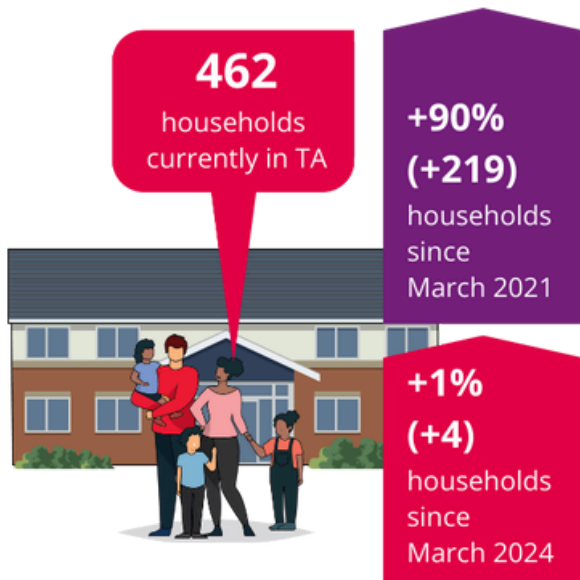
The rate of LHA used in working out how much housing benefit can be paid is based on:

- 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.





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 16 housing associations in Chelmsford.**

Temporary accommodation could mean living in...



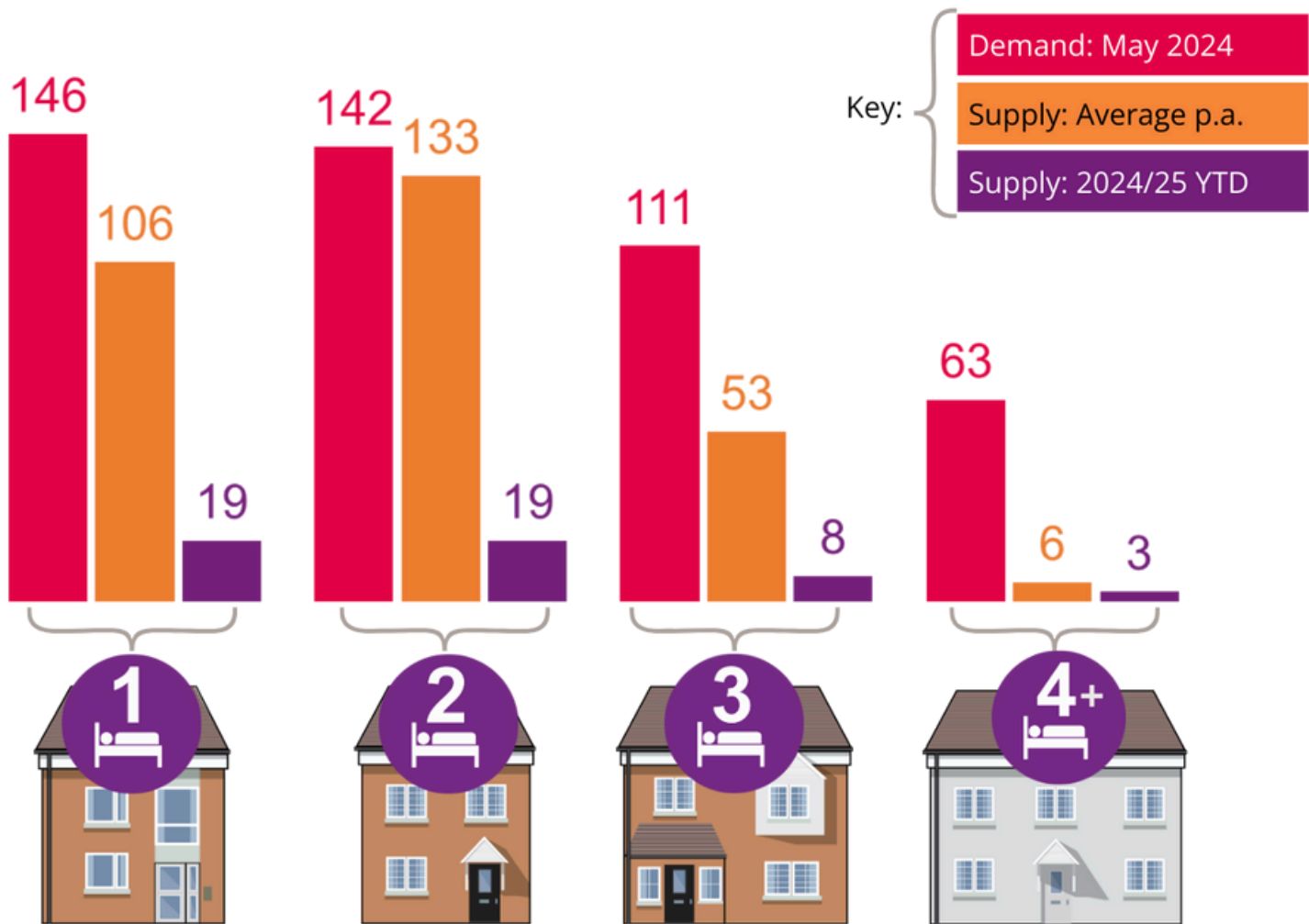
... a nightly let with private landlord

... bed & breakfast property

...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. 2018/19-2023/24	
1	-40
2	-9
3	-58
4+	-57
Shortfall - 164	

Demand vs Supply Lets 2024/25 YTD	
1	-127
2	-123
3	-103
4+	-60
Shortfall - 413	

We currently have a **total of 462 households in temporary accommodation** (May 2024).

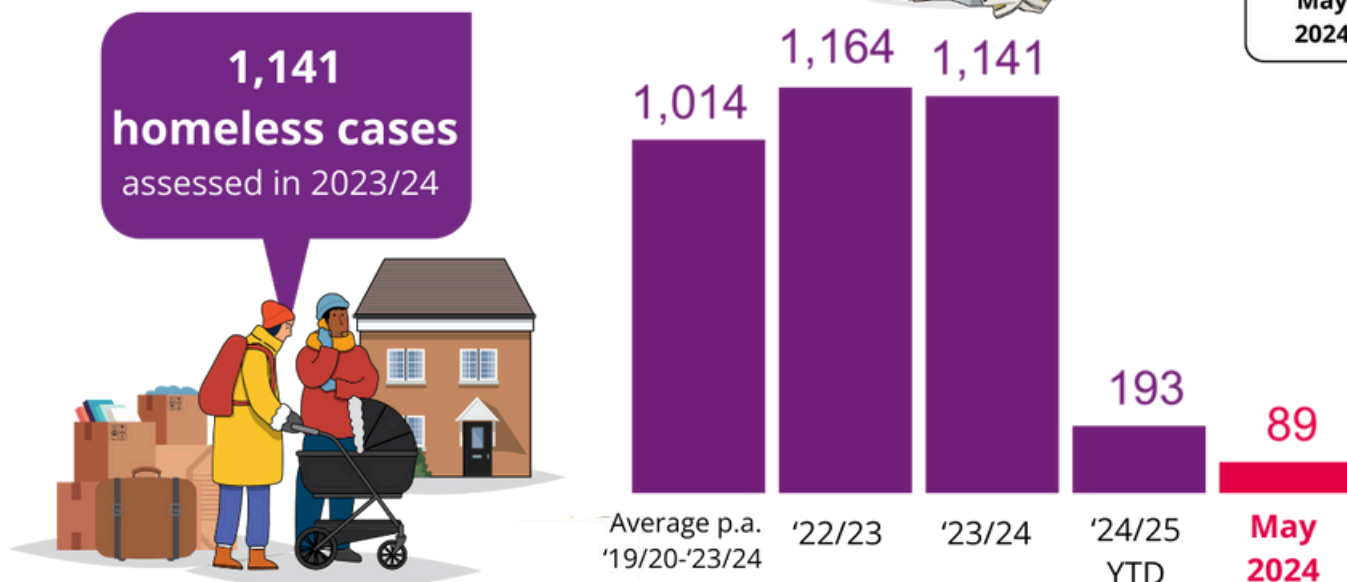
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- 413 for 2024/25 YTD



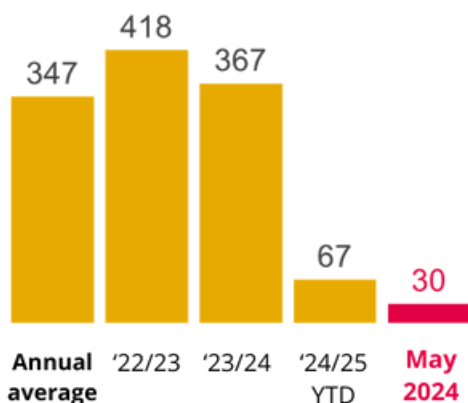


Top 3 reasons for homeless in Chelmsford based on cases assessed (KPI 20)

Eviction by family or friends



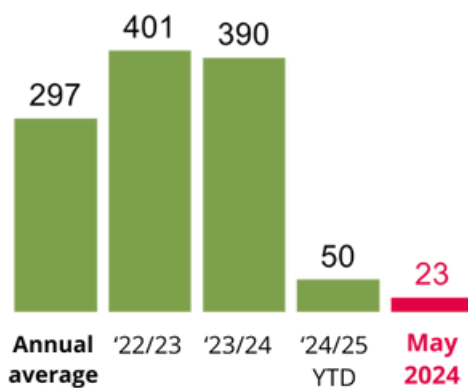
34%
of total
reasons
(May '24)



Section 21 NTQs (all)



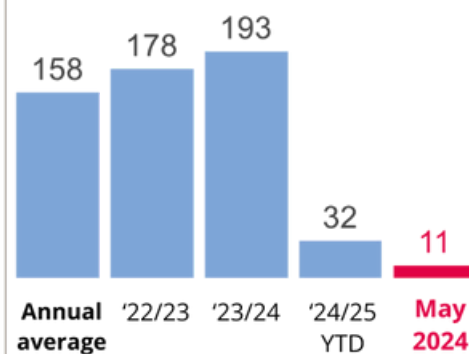
26%
of total
reasons
(May '24)



Domestic violence



12%
of total
reasons
(May '24)



Anybody can become homeless.



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.





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)



May 2024:
1
rough sleeper
accommodated