

Uttlesford District Council

Housing Strategy 2021-2026

October 2021

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Foreword

Everyone should have the opportunity for a decent home, which they can afford, in a community where they want to live.

Uttlesford is regularly named as one of the best places in England to live. It is a wonderful place to live work and play.

We do however face the challenge of providing affordable housing for those who already live in the district and those coming here for work. With housing costs continuing to rise home ownership and access to the private rental market is out of reach for many young people and families. This is why we will continue to support the delivery of affordable and social rented housing to provide the homes for those on our Housing Register for whom these tenures are their only housing option. The Council will also continue with its ambitious programme for the building and refurbishment of our own council homes.

This Council has declared a climate emergency, with a purpose to influence the district towards a net zero target. We believe that we bring influence to achieve this goal both through our strategic housing role and as a housing stockholder. The Council wants to ensure that all housing delivered is of a high standard and in the right place to meet the needs of those living and working in the district. We have a strong commitment to see new homes that are sustainable and energy efficient and to see improvement within existing housing stock that will help reduce fuel poverty.

We will continue to nurture good partnerships to meet the priorities set out in this strategy to ensure that our objectives can be delivered.

Cllr Petrina Lees
Portfolio Holder, Housing

Summary and Introduction

The Government has set a national target for 300,000 new homes to be built each year to tackle the acute shortage of housing across the country. It aims to end the housing crisis, tackle homelessness, and provide aspiring homeowners with a step onto the housing ladder.

At a local level Uttlesford District Council is responding to the Government's housing target by assessing housing need within the district and then seizing opportunities to meet this demand. This will involve building further upon the existing partnership work in place and forming new partnering arrangements to ensure new developments within Uttlesford are places to be proud of and which thrive as new communities and neighbourhoods or extensions to existing ones.

Uttlesford has the benefits of being a beautiful, rural district in close proximity to Cambridge and within short commuting distance to London and whilst this makes it a popular place to live, it results in high property prices and corresponding issues of affordability. It also creates tensions within local communities between the need to provide homes with the desire to maintain the character of the Uttlesford district. The population of the Uttlesford district is increasing and the 2021 Census will provide the latest population figure as well as useful demographic information which will include confirmation that Uttlesford has an ageing population.

Stansted airport is the largest employer within the district with expansion plans that have now been approved by the Planning Inspectorate following a Public Inquiry. The impact of the Covid-19 pandemic upon the airport should become clearer over the coming months.

The Council is committed to producing and adopting a sound Local Plan and has set out the programme for completing this work so that an adopted Local Plan is in place in 2024. The Council will continue to work towards the delivery of the Housing Strategy through both Local Planning and Development Management. As the new Local Plan is drafted, the Housing Strategy will form part of the evidence base of the Local Plan alongside the Strategic Housing Market Assessment (SHMA).

This new Strategy also stands alongside the Housing Revenue Account (HRA) Business Plan, Homelessness and Rough Sleeping Strategy and the council's Corporate Plan 2021-2025 and sets out the main housing related issues and how we plan to deliver our key priorities and objectives in response to the identified issues over the next five years.

This strategy also looks at the national and local context against a backdrop of fundamental change both nationally and locally as well as the added uncertainty surrounding the impact of the Covid-19 pandemic and the timespan for the economy to fully recover from it.

National Context

Across England 486,600 new affordable homes have been built since 2010, including 346,100 for rent, of which 142,400 have been for social rent. The Government has launched a new £11.5 billion Affordable Homes Programme to enable up to 180,000 new affordable homes to be built. Half the new homes delivered by this programme will be for affordable home ownership.

Between April 2010 and March 2019, local authorities built over 26,100 new affordable homes. The Government wants to see a step change in local authority delivery and so in October 2018 the cap on local authority borrowing to fund housebuilding was removed.

In recent times there has been Government legislation, White Papers and reports regarding the housing market all of which have an impact upon the housing market and these include the following:

Title	Summary
The Welfare Reform Act 2012	Introduced the following:- <ul style="list-style-type: none"> • Universal Credit • Benefit cap • Spare room subsidy commonly referred to as 'the bedroom tax'
The Homeless Reduction Act 2017	The major change in the legislation is the integration of prevention and relief into a local authority's statutory duty. Prevention and relief are available to any household vulnerable to homelessness in 56 rather than 28 days' time
2017 White Paper: Fixing our Broken Housing Market	This white paper set out government's plans to boost the supply of new homes in England. It included measures to ensure : <ul style="list-style-type: none"> • plan for the right homes in the right places • build homes faster • diversify the housing market • help people now
The Letwin Review: 'An Independent Review of Build Out' 2018	In the review's final report Sir Oliver Letwin makes recommendations on how to close the significant gap between the number of housing completions and the amount of land allocated or permissioned on large sites in areas of high housing demand.

<p>Social Housing Green Paper 2018</p>	<p>The green paper sets out 5 core themes:</p> <ul style="list-style-type: none"> • Tackling stigma and celebrating thriving communities • Expanding supply and supporting home ownership • Effective resolution of complaints • Empowering residents and strengthening the regulator • Ensuring homes are safe and decent
<p>Social Housing White Paper 2020</p>	<p>At the heart of the white paper is the Charter for Social Housing Residents. The charter sets out seven commitments that residents should expect from their landlord:</p> <ol style="list-style-type: none"> 1. To be safe in your home. 2. To know how your landlord is performing, including on repairs, complaints and safety, and how it spends its money. 3. To have your complaints dealt with promptly and fairly, with access to a strong Ombudsman. 4. To be treated with respect, backed by a strong consumer regulator and improved consumer standards for tenants. 5. To have your voice heard by your landlord. 6. To have a good quality home and neighbourhood to live in, with your landlord keeping your home in good repair. 7. The government will ensure social housing can support people to take their first step to ownership.
<p>Planning for the Future White Paper 2020</p>	<p>The Planning for the Future White Paper 2020 is the most recent, significant document which has been consulted upon and proposes some major changes to the planning process which include the following:-</p> <ul style="list-style-type: none"> • Streamlining the planning process • A digital-first planning process • A new focus on design & sustainability • Improve infrastructure levy • Make more land available for the homes people need

	<ul style="list-style-type: none"> • First Homes- a minimum of 25% of the affordable housing provision upon a site is to be First Homes for first-time buyers <p>It proposes simplifying the role of Local Plans, focusing on three land categories:-</p> <ul style="list-style-type: none"> • Growth areas suitable for substantial development, and where outline approval for development would be automatic • Renewal areas suitable for some development, such as gentle densification • Protected areas where development is restricted <p>The proposals also included temporarily lifting the threshold under which developers would have to provide affordable housing to sites exceeding either 40 or 50 homes. This would have a major impact upon the number of affordable homes built within the district as new sites can often be under these proposed thresholds.</p>
<p>Living with beauty: Building Better Building Beautiful Commission report: January 2021</p>	<p>The report proposes a new development and planning framework, which will:</p> <ul style="list-style-type: none"> • Ask for beauty • Refuse ugliness • Promote stewardship
<p>The Good Home Inquiry report</p>	<p>The Good Home Inquiry, commissioned by the Centre for Ageing Better, provides an evidence-based analysis of England’s housing policies to determine the causes of, and solutions to, the poor quality of so many of our homes.</p>
<p>The Future Homes Standard</p>	<p>The government has confirmed that it will change building regulations so that from 2025 the Future Homes Standard will deliver homes that are zero-carbon ready. Homes build under the Future Homes Standard should produce 75-80% less carbon emissions compared with current levels and become net zero as the electricity grid continues to decarbonise. The intention is that homes built to the Future Homes Standard will not need to be retrofitted with any additional measures or technology to become net zero.</p>

	<p>The Future Homes Standard should see homes fitted with low carbon forms of heating. The expectation is that heat pumps will become the main source of heating system for most new homes.</p> <p>The government has also confirmed that it will introduce an interim uplift in building standards from 2021 as a first step towards the Future Homes Standard in 2025. Homes build to the interim standard should produce 31% less carbon dioxide emissions compared to current levels</p>
<p>Building for a Healthy Life</p>	<p>Building for a Healthy Life is a Design Code to help people improve the design of new and growing communities written in partnership with Homes England, NHS England and NHS Improvement</p>

Local Context

The priorities of Uttlesford District Council’s [Corporate Plan 2021-2025](#) not only recognises the importance of delivering more affordable homes for the district but the need for the Council’s actions and influence to contribute to the economic growth of the district, to protect the character of Uttlesford and to be at its most effective when working closely with others.

The priorities and recommended responses identified within this Housing Strategy assist towards meeting the following priorities identified within the Council’s [Corporate Plan 2021-2025](#) :-

- Putting residents first
- Active place-maker for our towns and villages
- Progressive custodian of our rural environment
- Champion for our district

Work on producing a new Local Plan 2020-2040 for the district has commenced as the previous emerging Local Plan proposing three new garden communities was withdrawn by the Council following comments received regarding the proposals within it by the Planning Inspectorate. The Council intends to have the new Local Plan adopted by July 2024.

This Housing Strategy has therefore had to be drafted without an adopted Local Plan in place. The Strategy contains high level objectives supported by operational policies and related strategies, including a [Homelessness & Rough Sleeping](#)

[Strategy 2020-25](#), the [Uttlesford Health & Wellbeing Strategy 2019-22](#), the [Climate Change Interim Planning Policy](#) and the [Allocations Policy 2021](#).

The Council has been looking at the range of initiatives it has to deliver additional housing and how it can accelerate delivery.

It is already committed to a development programme to build more Council housing, to increase the supply of social housing available to those who are homeless and those on the Council's housing register. New flexibilities, including reform of the Housing Revenue Account (HRA) and the ability to use a higher proportion of Right to Buy receipts to fund new Council housing, support this expansion of this programme. However, any borrowing undertaken will need to be prudent, affordable and sustainable and work is being undertaken on the HRA Business Plan to ensure that the borrowing is affordable for the HRA. The Council, where appropriate, will also look to make use of Right to Buy receipts and grant funding from Homes England for the delivery of new social housing.

The Localism Act 2011 provided communities with the option of developing Neighbourhood Plans in order to develop a shared vision for their neighbourhood and shape the development and growth of their local area. They can state their preferred locations for where they want new homes, shops and offices to be built, have their say on what those new buildings should look like and what infrastructure should be provided. Neighbourhood planning enables communities to play a much stronger role in shaping the areas in which they live and work and in supporting new development proposals. A neighbourhood plan forms part of the development plan and sits alongside the local plan prepared by the local planning authority. Decisions on planning applications will be made using both the local plan and the neighbourhood plan, and any other material considerations.

The Council has established an agreement with the Rural Community Council of Essex (RCCE) to support communities interested in community led planning and funding is available from the Council to support communities interested in developing a Neighbourhood Plan.

Neighbourhood Plans have been made (completed) covering:-

- Felsted
- Great Dunmow
- Newport, Quendon and Rickling
- Thaxted

The Council have also designated the following Neighbourhood Plan areas and so Neighbourhood Plans are either currently being drafted by these communities or they have expressed a formal an interest in doing so:-

- Ashdon
- Great & Little Chesterford
- Little Dunmow
- Little Easton
- Radwinter

- Saffron Walden
- Stansted Mountfitchet
- Stebbing

The role that Community Led Housing (CLH) can play in increasing the number of affordable homes built within the district is recognised by the Council and grant funding is therefore made available to support CLH groups to be formed. The Council has also provided grant funding to Eastern Community Homes (ECH) which is the CLH Hub for the Eastern region and works with groups interested in a CLH scheme to give them support, advice and assistance with their CLH project.

In 2019 Uttlesford District Council and Braintree Council jointly commissioned Ark Consultancy to report how the new homes on strategic developments would help to create mixed and balanced communities where people could live and work locally and take an active role in their community. At that time both Councils were planning new Garden Communities and were committed to the Town & Country Planning Act Garden City principles.

Both Councils wanted the new communities to have the types of homes that would support strong vibrant local economies and sustainable lifestyles. An approach that would focus on the range of job opportunities that would arise in and near the new communities was set out together with the housing needs of local residents. The Councils wanted this study to recommend appropriate housing options and delivery approaches, including the construction of new council homes and CLH. The Councils also asked for this study to consider the implications of new technology, and for their Allocations Policies and the proposed new Uttlesford Housing Strategy.

The aims and objectives outlined above for new Garden Communities are also relevant to smaller strategic settlements within the district and Ark Consultancy completed their Study and submitted their recommendations to the council in a comprehensive report [Housing for New Communities in Uttlesford and Braintree \(ARK Consultancy, June 2020\)](#).

In 2019, the District Council declared a climate and ecological emergency which committed to achieving net-zero carbon status by 2030 and protecting and enhancing biodiversity by (amongst other things) producing a bold plan of action that is realistic, measurable and deliverable. The Council has adopted a [Climate Change Interim Planning Policy](#) document to influence development proposals to mitigate and adapt to climate change.

The [Climate Change Interim Planning Policy](#) sets out how The Council intends to judge whether development proposals adequately mitigate and adapt to climate change.

Essex County Council (ECC) has produced their draft Housing Strategy 2021-25 which is currently being consulted upon. The ECC strategy sets out the broad housing challenges in Essex, and focuses on areas where their expertise and resources can generate most value, not duplicate effort.

The strategy sets out three strategic goals:

1. Growing Essex while protecting the best of the county.
2. Enabling people to live independently throughout their life; and
3. Supporting people facing homelessness or rough sleeping.

[050220 ECC Housing Strategy Consultation Draft_.docx](#)

Following ECC drafting their Housing Strategy 2021-25 they commissioned a report by Campbell Tickell consultants, [Affordable Housing in Essex Draft Report](#) to explore how more affordable housing could be delivered across the county.

Achievements from the Housing Strategy 2016-21

- Delivered 825 affordable homes as part of market housing development on sites across the District
- Undertaken an average of 215 lets per year (re-lets and new lets combined) within the Council's own housing stock
- Provided nominations to Registered Providers thereby enabling them to complete an average of 214 lets per year (re-lets and new lets combined)
- Prevented or relieved homelessness for 80 cases per year on average
- Hosted an annual Landlord Forum
- Hosted Housing Strategy conferences
- Achieved a minimum of 5% bungalows on new market led development sites
- Achieved a minimum of 5% properties to fully wheelchair user M4(3) standard on new market led development sites and all new build properties meeting M4(2) accessible and adaptable standard
- Continued to build on the delivery of new affordable homes within the HRA:-
 - Six new homes built in Catons Lane and 3 in Usterdale Road, Saffron Walden – including a fully adapted bungalow for a family with specific needs
 - Eight new council owned homes completed at Frambury Lane, Newport and Newton Grove, Dunmow

- Reynolds Court, Newport –the demolition and rebuild of this sheltered housing scheme has been completed which has provided 41 new homes
- Hatherley Court, Saffron Walden –the remodelling of the existing sheltered scheme has been completed including 2 new flats
- New council build developments commenced on site at Thaxted Road, Saffron Walden, The Moors, Little Dunmow and St Bartholomew’s Close, Great Chesterford which will provide over forty new homes
- Submitting planning applications to gain planning permission for sites in Saffron Walden and White Roding to deliver up to 25 new homes
- Seeking planning permission to redevelop former sheltered sites in Saffron Walden and Great Dunmow to deliver over 40 new older persons apartments
- Reviewed sites not in the ownership of the council to assess for potential affordable housing development opportunities
- Rural Exception Sites have been delivered by a Registered Provider at Wimbish, Chrishall, Little Hallingbury and Newport within the last 5 years thereby delivering 65 new homes, including 11 built to the Passivhaus standard.
- Enabled 73 one- and two-bedroom extra-care scheme properties to be completed at Cornell Court, Saffron Walden by a Registered Provider with grant funding provided by the Council
- Enabled a specialist scheme of six individual one bedroomed flats to be developed in Everitt Road, Saffron Walden by a Registered Provider which provides in 24 hour Supported Living in their own flats for people with learning disabilities
- Successful delivery of the investment programme to the Council Owned housing stock
- Secured funding from Homes England to enable grants to be delivered to support Community Led Housing groups within the district
- Made a financial contribution to the Eastern Community Homes (ECH) hub which provides advice, support and assistance to groups and individuals looking to undertake Community Led Housing (CLH) schemes
- Assisted Essex County Council in housing five Syrian refugee families fleeing persecution
- The [Homelessness & Rough Sleeping Strategy 2020-25](#) has been published

- The [Allocations Policy](#) was reviewed and updated in 2021
- [Annual Public Sector Equality Duty](#) published every January is available on the Council's website
- The [Equality & Health Impact Assessment](#) process is embedded within the [Revised Equality Policy](#)
- The Council has been assessed as achieving the Equality Standards
- Since 2018 the Council has provided grants totalling £679,048 to enable disabled people to live as comfortably and independently as possible in their homes
- Provided 15 grants totalling £35,492 to residents in receipt of means tested benefits to carry out home repairs and improve energy efficiency
- Investigated 141 complaints of poor conditions in the private rented sector
- 798 empty properties within the district returned to occupation between April 2016 and March 2021

Key issues and our response

1. Demographics

Uttlesford district has a population estimated in 2018 by the Office for National Statistics (ONS) of around 89,200, an increase of around 10,000 from the 2011 Census. The population is estimated to increase to 102,000 by 2034.

The Emerging Local Plan currently identifies a need for an additional 706 homes per year to be built each within the district for the duration of the Plan.

Uttlesford has an ageing population with just under 20% of the population aged 66 and above in 2020, this is predicted to increase to over 26% by 2040.

Just below 3% of people in Uttlesford were aged 85 and over in 2020 and this is predicted to increase to around 4.7% in 2040.

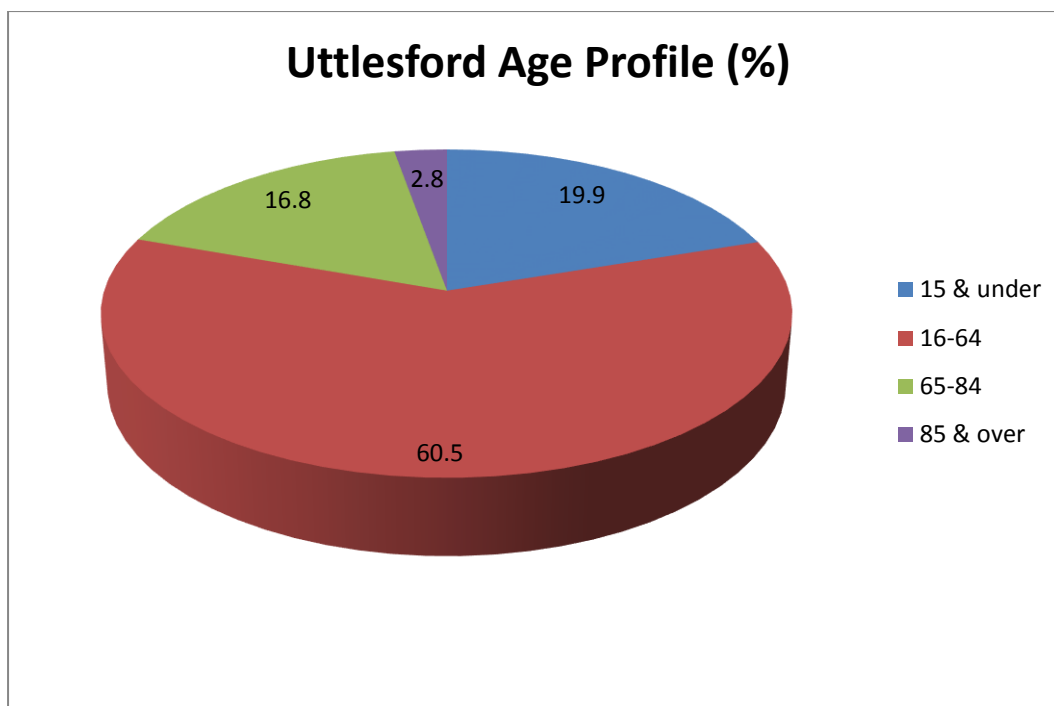


Figure 1: ONS data 2019

Total population, population aged 65 and over and population aged 85 and over as a number and as a percentage of the total population, projected to 2040

	2020	2025	2030	2035	2040
Total population	91,600	96,800	100,900	104,200	107,000
Population aged 65 and over	18,100	20,600	23,300	26,100	28,000
Population aged 85 and over	2,700	3,000	3,600	4,600	5,000
Population aged 65 and over as a proportion of the total population	19.76%	21.28%	23.09%	25.05%	26.17%
Population aged 85 and over as a proportion of the total population	2.95%	3.10%	3.57%	4.41%	4.67%

Figure 2: ONS population projections March 2020

The table below shows the level of provision in Uttlesford (data from the Elderly Accommodation Counsel)

Sheltered schemes	29
Extra care/very sheltered schemes	3
Residential care homes	13
Nursing homes	3

There is sufficient supply of affordable sheltered housing within Uttlesford and any further extra care schemes should be developed only in consultation with Essex County Council, and where additional need has been identified. There is support for

well-designed general needs homes that are easily adaptable for older households thereby enabling people to remain in their existing home as they grow older.

The ageing population will impact health and social care needs for the district as well as have an impact upon the district's housing requirements, including the need for affordable housing for care workers.

There needs to be a sufficient supply of suitable housing across the housing market to enable there to be a range of housing options for the older generation including the ability to downsize to a smaller home if the need arises.

Most older people want to remain living independently in their own communities, but around a quarter indicate that they would consider downsizing if there was an attractive housing option. The proportion of people, interested in downsizing or 'rightsizing', increases with age.

Assistive technology will increasingly be used to enable elderly people to remain in their own homes but with the reassurance that technology will be used to ensure their safety and wellbeing.

There is a shortage of bungalows within the district for both market purchase and affordable rent. It is a requirement for 5% of properties to be bungalows upon new housing developments and this applies to both the affordable and the market sale housing upon the site.

2011 census data shows that 13.65% of people within Uttlesford have a physical or mental disability. An ageing population can result in increased levels of both physical and mental disability including dementia.

According to the Building Research Establishment (BRE), in the UK there are currently 850,000 people living with dementia and this is predicted to increase to 1 million people by 2025. Most of them are aged over 65 and two thirds of people living with dementia live at home.

The BRE have developed a dementia friendly demonstration home which showcases current good practice concepts, adaptations, innovations and thinking around adapting housing for those living with dementia.

The Council will encourage the development of dementia friendly homes within the Uttlesford district.

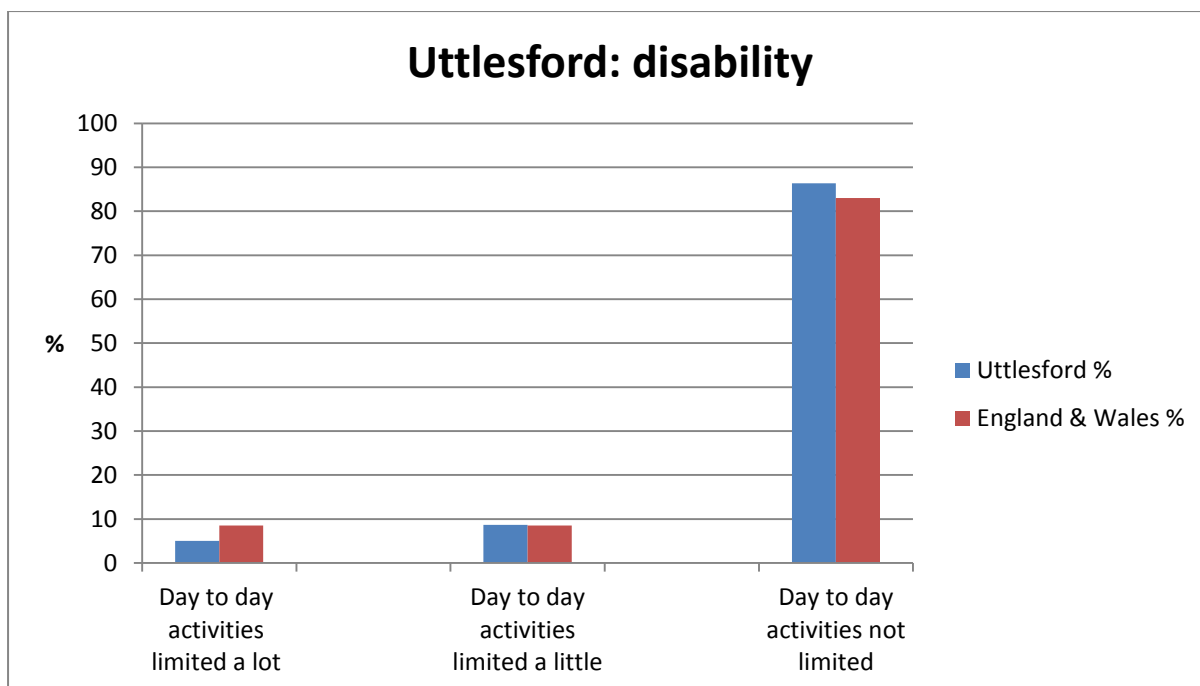


Figure 3: ONS census data

To assist those with a physical disability, all homes built on new developments of 11 new homes and above are required to meet the M4(2) accessible and adaptable standard and 5% must be built to the wheelchair user standard M4(3).

The then Department of Communities & Local Government (DCLG) predicted in 2014 that average household sizes will reduce from 2.402 persons in 2011 to 2.311 persons by 2033. The Strategic Housing Market Assessment (SHMA) 2017 showed that 2- and 3-bedroom Affordable homes were most needed within the district whereas there is an overwhelming need for 1- and 2-bedroom homes by those registered as seeking Affordable housing on the Council's Housing Register. Eligibility restrictions for qualifying to join the Housing Register are likely to be the cause of this disparity. For the market housing 3- and 4-bedroom homes are in most demand.

Single person households are predicted to increase further leading to an even greater demand for 1-bedroom homes particularly amongst those seeking Affordable rented homes.

The Strategic Housing Market Assessment 2015 reported an increase in the number of concealed families who are living with extended family. Sometimes this is through choice, but it could be due to affordability difficulties or the need to receive help or support due to poor health.

There has also been an increase in multi-adult households within the district who share basic facilities but are considered to be a single household as they also share a living room or dining area. This includes Houses in Multiple Occupation (HMOs) with shared facilities, as well as single people living together as a group and individuals with lodgers. Welfare benefit reform resulted in single people under the

age of 35 claiming benefits to be restricted to shared accommodation rather than self-contained accommodation.

In response to the issues identified we will: -

- 1.1 Use census 2021 data, upon it being made available, to consider whether policy changes are required within the emerging Local Plan in response to the demographics of the district e.g. revise the percentage of bungalows and fully wheelchair user homes delivered on market-led sites.
- 1.2 Ensure that a minimum of 5% of new homes upon market-led sites are bungalows irrespective of tenure within the emerging Local Plan.
- 1.3 Ensure that 5% of new homes upon market-led sites are developed to fully wheelchair user M4(3) standard and the remainder developed to wheelchair accessible M4(2) standard.
- 1.4 Continue to promote and encourage downsizing within the Council's own housing stock thereby making best use of the stock i.e. rightsizing.
- 1.5 Continue to encourage Rural Exception sites to be delivered in areas where there are supportive communities and there is a locally identified need
- 1.5 Complete the re-modelling of sheltered housing schemes in Saffron Walden and Dunmow to provide homes with modern facilities suitable for people age 60 and above.
- 1.6 Look at the delivery of assistive technology in Uttlesford and understand who will be best placed to deliver the services that will enable people to remain in their homes for longer in a digital technology future
- 1.7 Ensure that the tenure and housing mix on market-led schemes matches the identified need in SHMA, the emerging Local Plan and Housing Register requirements.
- 1.8 Support applications for extra-care housing where there is an identified need for it.
- 1.9 Continue to provide Disabled Facilities Grants, Home Improvement Grants and Energy Efficiency Grants to assist people to remain in their homes.
- 1.10 Work with specialist Registered Providers to ensure that schemes are brought forward that assist applicants with a disability, including those with dementia, upon the Council's Housing Register to secure housing that meets their needs.

2. Affordability & housing choice

The standard measure of housing affordability is the ratio of house prices to earnings. The government publishes these ratios utilising median and lower quartile house prices and residents' earnings as well as local employee earnings. The approach for market entry is to use lower quartile prices and earnings.

The published figures for Uttlesford show that 60% of residents earn below £34,000 and 40% earn below £25,000 each year. Lower quartile earnings for Uttlesford are £25,000 per year and below.

The affordability assessment is based upon the level of income required to access the home at an 'affordable level' of 35% gross income spent on housing costs.

Uttlesford has high property prices, and these prices are higher than those for the Eastern region due to the district's proximity to London and Cambridge.

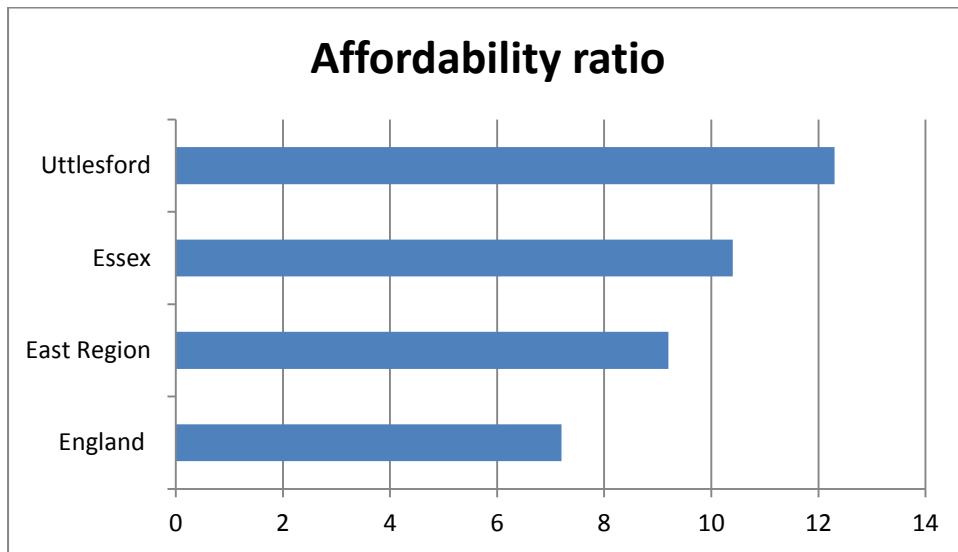


Figure 4: Produced from Ark report June 2020 data

Only the Epping Forest district has higher property prices than Uttlesford when lower quartile house prices are compared with neighbouring local authorities.

Stress-tests are applied by lenders when assessing the applicant's ability to repay the mortgage and income multipliers form part of this process. Normally a maximum income multiplier of 4.5 times household income is applied.

The average property price in Uttlesford is over 12 times the average household income which therefore far exceeds the normal maximum income multiplier of 4.5.

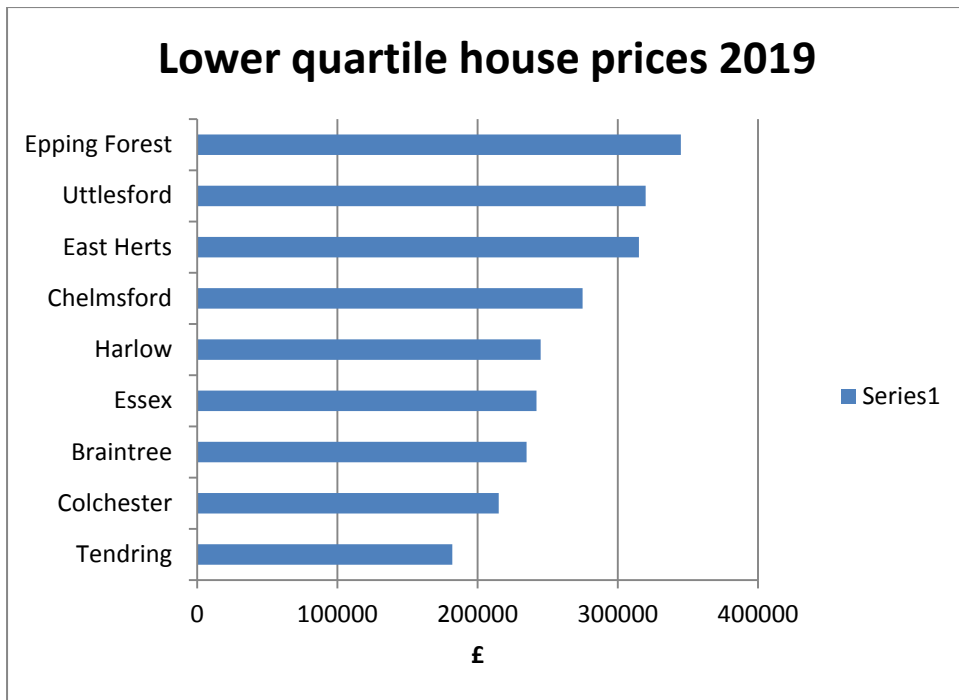


Figure 5: Produced from Ark report June 2020 data

Average property prices within Uttlesford do vary by ward with March 2021 Hometrack data showing an average property price for Hatfield Broad Oak & The Hallingburys of £742,286 compared to £402,084 for the Saffron Walden Shire ward. The average property price for the Uttlesford district as a whole was £526,636 in March 2021 with all 22 wards within the district having an average property price exceeding £400,000.

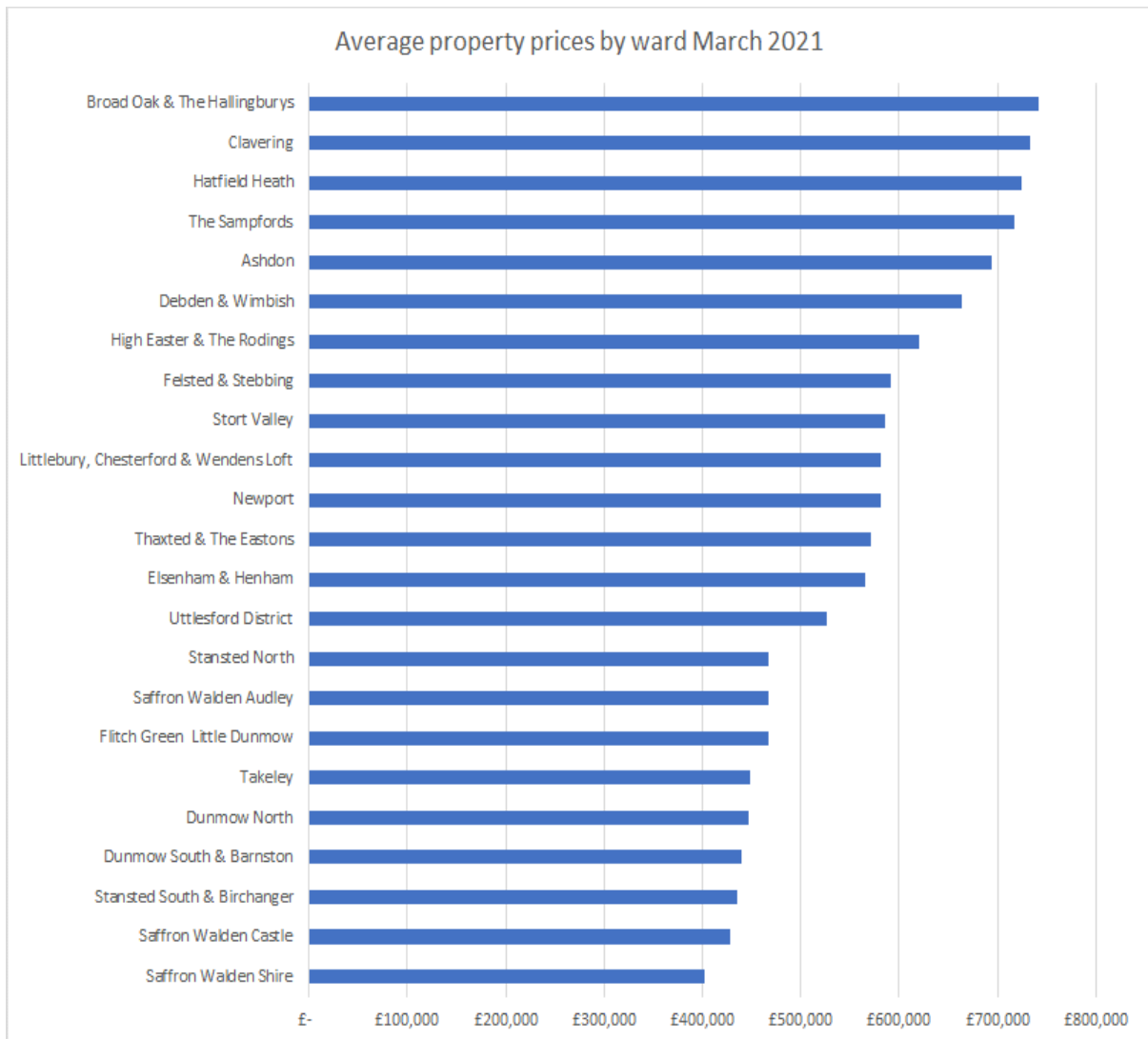


Figure 6:: Hometrack March 2021

The median private rent for Uttlesford is as follows:-

Number of bedrooms	Weekly rent	Monthly rent
1 bedroom	£172	£745
2 bedrooms	£213	£923
3 bedrooms	£300	£1,300
4 bedrooms	£386	£1,673

Figure 7:: Hometrack data for May 2020 to April 2021

The [Housing for New Communities in Uttlesford and Braintree \(ARK Consultancy, June 2020\)](#) affordability data states that:-

- £30,000 household income needed to privately rent a 2-bedroom home or buy a lower quartile or shared ownership 2-bedroom home (with a 15% deposit)
- £39,000 household income needed to privately rent a 3-bedroom home

- £50,000 household income needed to buy a lower quartile shared ownership or re-sale 3-bedroom home, or a new-build 2-bedroom home
- Social and affordable rented homes with 2 or 3 bedrooms can be rented, without recourse to welfare benefits, with household incomes of £15,000 - £27,500

Simon is a 23 year old Care Worker earning £14,000 per year who currently rents a room in a shared house in Great Dunmow. He would prefer not to share, especially as those living in the shared house keep changing and he has no control over this. He wishes to rent a property on his own. Unfortunately, Simon can only claim the shared accommodation rate of Housing Benefit or Universal Credit as he is under age 35. He will therefore have to continue living in shared housing unless he has a change of circumstances which results in his household income increasing enough to enable him to achieve his aim of renting on his own.

Sarah, age 36, is a single person living with her parents in Thaxted. She is an Administrator in Saffron Walden earning £22,500 a year who would like to rent or buy her own home. To ensure that her housing costs do not exceed 35% of her gross income, she could privately rent a property in the region of £650 a month. However, she would need to privately rent in neighbouring districts in locations including Braintree, Haverhill and Bishop's Stortford to secure a privately rented property at this level. This would result in her having to commute further to work thereby adding to her travel costs unless she had the ability to work from home. Depending upon how long she has lived and worked in the Uttlesford district she could apply to join the council's housing register and seek affordable/social housing. Intermediate housing such as shared ownership is not an option for Sarah as the mortgage and rental payments combined each month would exceed 35% of her gross income.

Shabir and Manjit are a couple with a young child who are currently living in privately rented accommodation in Saffron Walden but would really like to own their own home and they have been saving for a deposit. Shabir is a Research Assistant and Manjit is a Shop Assistant and their household income is £38,000 a year. They would like to continue to live in Saffron Walden as their daughter attends school there and they both work nearby.

Based upon their household income they could borrow around £170,000 (4.5 times household income) and they would require a deposit which ideally would be 15% of the purchase price. Realistically, within Saffron Walden they would be able to purchase a 2-bedroom flat rather than a house. They would therefore need to factor in the cost of the service charges and ground rent as well.

Intermediate options such as shared ownership could enable Shabir and Manjit to purchase a 2- bedroom house within Saffron Walden.

Alice is a 25-year-old Primary School Teacher currently living with a friend in privately rented accommodation in Stansted earning £25,000 a year. She can only claim the shared accommodation rate of Housing Benefit or Universal Credit as she is under age 35. Alice would now like to purchase her own property rather than rent privately.

Alice would require a salary of around £30,000 and a deposit of 15% to purchase a lower quartile 2-bedroom shared ownership property.

A 1-bedroom shared ownership flat costing £225,000 would require Alice to pay a minimum deposit of £2,250 for an initial 10% share and pay rent each month of £464 (2.75% annual interest) plus £107 per month for a mortgage of £20,250 (4% APR). Alice is finding it difficult though to save enough money for the 10% initial share plus the additional costs associated with the move (£7,250) and so she must continue to rent privately until she can save sufficient money.

Jack, aged 38, is a Baggage Handler at Stansted Airport and earns £18,000 a year. He is currently living in private rented accommodation with a work colleague in Bishop's Stortford and has been working at the airport for 11 years. He has a 9-year old daughter from a previous marriage and he would like his own home to enable her to stay with him every other weekend.

Jack's salary is not sufficient for him to purchase his own property and so he has joined the Council's Housing Register and is seeking either a Council property or a Housing Association property as close to Stansted Airport as possible.

Housing Register: bedroom need requirement as at May 2021

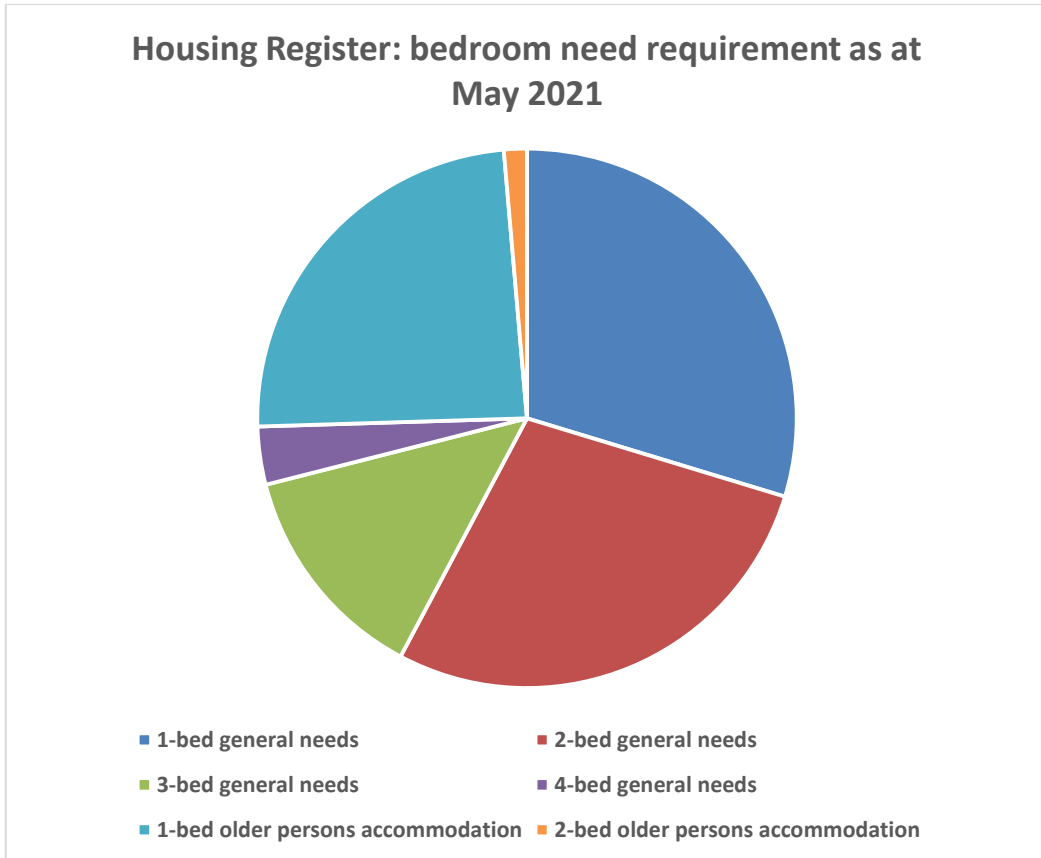


Figure 8: Housing need by bedroom number requirement (Data from Locata Home Options)

There are currently just under 1300 applicants on the Council’s Housing Register seeking social/affordable housing. The Register has residence and affordability criteria that need to be met in order to gain access to the Register. The local connection criteria for joining the Register is currently 3 years either living or working in the District. Full details of eligibility criteria can be found here in the Council’s [Allocations Policy 2021](#).

83% of applicants upon the Housing Register are seeking either one- or two-bedroom properties.

Uttlesford Council is a stock holding Council with just over 2,800 homes across the district. As well as council housing, Housing Associations have around 2,000 properties meaning that there are just under 5,000 social rented and affordable rented homes in the Uttlesford district. An affordable rent is set at no more than 80% of the local market rent whereas a social rent is around 60% of the local market rent.

In summary, house prices and affordability ratios are very high. Local residents and workers are mostly unable to afford local prices and rents for a suitable home, this results in younger workers and families very often having to look to move away to cheaper districts. This suggests there is strong continuing need for affordable rented housing and for ‘intermediate’ and sub-market solutions to meet current and future demand, if we are to keep younger workers and families with young children within the district.

In the home ownership market the evidence shows that mortgages are unaffordable for a large percentage of the population, and this again means many young people, families and those providing key services are moving out of the district to be able to buy their first home.

Key workers including those employed by the emergency services, education, health, social care and service industries can find it difficult to access the housing market in Uttlesford. Care staff with a typical income of around £16,000 per annum for full-time hours can find it particularly difficult to access the housing market within the district.

In response to the issues identified we will: -

- 2.1 Continue to require 40% affordable housing provision upon market-led sites.
- 2.2 Support Registered Provider partners and rural communities in the delivery of Rural Exception Sites.
- 2.3 Continue to encourage the development of affordable housing via Community Led Housing (CLH) schemes including co-operatives, co-housing, Community Land Trusts (CLT) and self/custom build.
- 2.4 Continue to use Right To Buy receipts and grant funding to deliver a programme of new build Council homes and acquisitions.
- 2.5 Review the Council's Housing Allocations Policy with regard to the eligibility criteria for people living and working within the district.
- 2.6 consider whether a key worker policy should be introduced.
- 2.7 Provide a Housing Options service that provides service users with tailored advice regarding their housing options within the District.
- 2.8 Continue to make use of the Rent Deposit Guarantee Scheme to assist those in need of it to secure suitable accommodation in the private rented sector.
- 2.9 Make best use of council housing and encourage downsizing to free up family housing for those on the Housing Register.
- 2.10 Prior to the commencement of First Homes, assess and set the discount for the district which is required to enable First Homes to assist first-time buyers who meet the schemes qualifying criteria.
- 2.11 Prior to the commencement of First Homes revise the affordable housing tenure mix for market-led sites.

3. Housing delivery and choice

In 2018, the Office for National Statistics estimated that there were a total of 37,000 homes in Uttlesford. The relevant percentages on tenure are as follows:

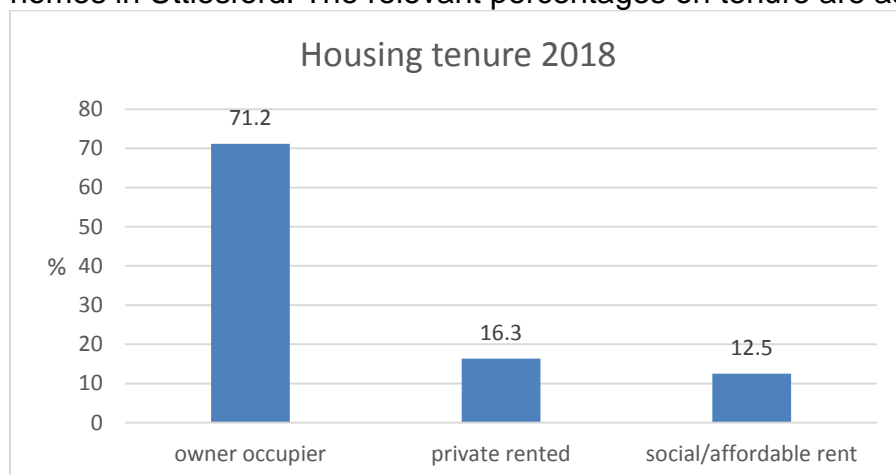


Figure 9: ONS 2018

As part of the preparation of the Local Plan, a Strategic Housing Market Assessment (SHMA) was commissioned for the district and was completed in 2017.

The SHMA estimated that the district required 13,300 new homes during the period 2011-2033, which is an annual target of 606. Within this figure, it identified that there was an estimated requirement of 2,200 new affordable homes which equates to 127 per annum.

The identified housing need from the Emerging Local Plan shows that 706 new homes are required each year within Uttlesford.

The population of Uttlesford is increasing and there is a strong demand for new market homes. The government's figures for housing growth show around 495 new market-sale homes per year over the last two years in Uttlesford.

The private rented sector makes up an important part of the housing market in Uttlesford with 16% of all households privately renting. The proportion of privately rented housing has increased but there are significant concerns about the standards of privately rented housing in the district.

The recent new supply figures for affordable housing are set out in the table below.

Year	start/completion	Affordable rent	Shared ownership	Total
2017/18	Starts	138	58	196
	Completions	70	28	98
2018/19	Starts	86	75	161
	Completions	264	112	376
2019/20	Starts	93	49	142
	Completions	208	69	277

Figure 10: Homes England programme statistics

3,714 new homes (all tenures) have been built within Uttlesford between April 2015 and March 2020 at an average of 742 new homes per year. This exceeds the Objectively Assessed Need (OAN) of 706 per year identified in the emerging Local Plan.

Year	2015-16	2016-17	2017-18	2018-19	2019-20
Net housing completions (all tenures)	554	723	969	983	485

Figure 11: Homes England/MCHLG data

Delivery of new homes within the Uttlesford district is predominately via the following methods: -

- Market-led housing by private developers
- Affordable housing provision delivered by Registered Providers (RP)
- Direct delivery of new Council homes by Uttlesford District Council's HRA
- Specialist housing need identified by Essex County Council and delivered by partner agencies e.g. extra-care schemes, Gypsy & Traveller sites/pitches

The range/choice of housing within the district will likely increase via some or all the following during the course of this Strategy: -

- Community Led Housing (CLH)
- Build to Rent
- First Homes/Discounted Market Homes
- Rent to Buy
- Shared ownership

➤ Market-led housing by private developers

Homes England data shows that 3,714 new homes have been completed within Uttlesford between April 2015 and March 2020 thereby averaging 742 completions per year.

In the absence of an approved Local Plan the location of new developments within the district is dictated to a large extent by private developers as is the rate at which they are built.

The Objectively Assessed Need (OAN) is assessed via Strategic Housing Market Assessments (SHMA) as well as via the Local Plan process.

The SHMA 2015 showed that for market housing the identified need was for 44% to be 3-bedroom houses, 32% to be 4-bedroom houses and 14.5% to be 5+ bedrooms.

➤ Affordable housing provision by Registered Providers (RP)

Registered Providers have delivered over 800 new affordable homes as part of market housing development on sites across the district within the last 5 years and therefore played a major role in meeting the affordable housing need within

Uttlesford. This level of delivery has exceeded the Council's target of at least 120 new affordable homes being delivered by its RP partners per year.

62 new homes, held in perpetuity, have also been delivered by Registered Providers upon Rural Exception Sites within the district within the previous 5 years. These schemes delivered a range and mix of affordable homes in response to the local need identified. Parish Councils and the local community were fully supportive of each of the Rural Exception Sites and were therefore instrumental in ensuring that affordable homes were successfully delivered for those with a local connection and retained for the benefit of future generations.

Registered Providers are however finding that the level of grant available for the district for delivering Social rather than Affordable housing is too low and therefore often makes the delivery of schemes at a Social Rent unviable.

Over 200 new shared ownership homes have been built within Uttlesford by Registered Providers in the last 3 years thereby assisting people onto the low-cost home ownership ladder.

There are currently 207 applicants registered with the Homebuy Agent seeking a shared ownership property specifically within Uttlesford.

Shared ownership demand	Number of applicants
One bedroom	41
Two Bedroom	110
Three Bedroom	48
Four bedroom	8

A number of areas in the Uttlesford District are within Designated Protection Areas (DPA) as per the Housing (Right to Enfranchise) (Designated Protected Area) (England) Order 2009. The aim of the legislation is to ensure shared ownership properties are retained in areas that they would be difficult to replace. The mechanism for this is via terms in the shared ownership lease either restricting ownership to a maximum of 80% or if they are allowed to staircase out to 100% there must be a specific requirement in the lease that when the property becomes available as a resale, it must be offered for sale back to the landlord.

Under the Housing and Regeneration Act 2008 a Local Authority can apply for a DPA waiver to Homes England.

Homes England recognises that circumstances may have changed since areas were designated. In areas where a significant scale of development has since taken place or is planned, retention of shared ownership stock may no longer be an issue because of the potential for it to be provided on other sites. It also recognises that shared ownership housing where staircasing is restricted can sometimes be affected by the limited availability of mortgages for purchasers or, if they are available, the unfavourable terms; and that many Registered Providers have raised concerns over their financial ability to guarantee to buy back properties as required by the shared ownership lease if the leaseholder wishes to sell.

UDC will consider requests from Registered Providers to apply to Homes England for a DPA waiver on a site-by-site basis, with the major factor being an assessment as to whether the shared ownership properties that could potentially be sold via shared owners staircasing to 100% ownership if a waiver were agreed, are likely to be replaced by new shared ownership homes within the area.

➤ Direct delivery of new homes by the Council

The Council has an active development programme and has set itself a target of delivering 18 new Council homes during 2021/22 increasing to 25 new Council homes in 2022/23.

The rules regarding use of Right to Buy (RTB) proceeds to fund new affordable homes has recently been relaxed and now allows 40% of RTB monies to be used to fund new affordable housing. 51 Council properties have been sold under Right to buy between April 2016 and March 2021.

The Council has also been successful in receiving grant funding from Homes England and is currently delivering eight 1-bedroom flats at social rent with grant funding. The intention is to use a mix of RTB receipts and where allowable social rent grant funding on future Council housing delivery

Most Council owned sites suitable for development have now been developed and so an exercise is being undertaken to identify potential sites for development which are not owned by the Council.

➤ Specialist housing

Adult Social Care currently has nomination rights into 14 independent living extra care schemes across Essex providing 640 (585 with Essex County Council nomination rights) specialist apartments for residents across the county.

Essex County Council (ECC) has a programme to bring forward 11 new Independent Living schemes for older people across the county over the next 5 years ensuring the successful development, delivery, and occupation, providing 712 units of specialist accommodation with ECC nomination rights into 530 of these units. Currently, 7 suitable sites have been identified though Essex Housing, which will deliver 420 apartments and ECC will have nomination rights to 360 of these apartments.

ECC has produced the Essex Independent Living Design Guide setting out the requirements and expectations for new schemes.

The Council supports Essex County Council with the delivery of specialist housing including making grant contributions to help facilitate scheme delivery. For example, this approach enabled 73 new one- and two-bedroom independent living properties to be delivered at Cornell Court, Saffron Walden by a Registered Provider.

Discussions with the County Council have not identified specific needs for new specialist housing schemes, apart from independent living/extra care for older people. There is currently a need for some additional extra care properties in Uttlesford to meet 'whole population' demand. The County Council has supplemented this with further information and land has been identified by the council in Great Dunmow for an additional extra-care scheme. The County Council intends to review demand regularly including as new schemes become operational.

The policy focus from the County Council is on the delivery of new homes that have step-free access, are wheelchair accessible or adaptable, and have digital connectivity so that people can use technology to help them live independently. Essex County Council sees extra-care as part of a wider accommodation pathway to enable older people to remain as independent as possible with the right housing and support to meet their needs. Its approach to specialist accommodation is expected to reduce demand for residential/nursing home care.

The National Planning Policy Framework (NPPF) and the Planning Policy for Travellers sites sets out the Governments policy for traveller sites. It is the responsibility of Local planning authorities to assess their need for traveller sites and to plan for sites over a reasonable timescale, to increase the number of traveller sites in appropriate locations with planning permission, to address under provision and maintain an appropriate level of supply.

Opinion Research Services (ORS) have completed updated Gypsy and Traveller Accommodation Assessments (GTAA) covering all local authorities in the County of Essex, together with the unitary authorities of Southend-on-Sea and Thurrock (Greater Essex).

The [Uttlesford Gypsy and Traveller Accommodation Assessment \(GTAA\) Needs Summary 2018](#) states there is a need for no additional pitches in Uttlesford District over the GTAA period to 2033 for Gypsy and Traveller households that meet the planning definition; a need for up to 8 additional pitches for Gypsy and Traveller households that may meet the planning definition; and a need for 10 additional pitches for Gypsy and Traveller households who do not meet the planning definition.

Uttlesford currently has the following sites within the district:-

Site Status	
Public Sites	Pitches/plots
Felsted Traveller Site	17
Private Sites	Pitches/plots
Barnston	1
Broxted	3
Clavering	1
Dunmow	2
Great Canfield	3
High Easter	4

High Roding	1
Little Hallingbury	5
Radwinter	1
Stebbing	1
Stansted	20
Tolerated Sites	Pitches/plots
Stansted	1
Travelling Showpeople Yard	1
TOTAL	61

Figure 12: Uttlesford GTAA 2018

The council through its homelessness strategy will also be reviewing its provision of specialist emergency accommodation provision for those who are homeless and have immediate accommodation needs, such as those fleeing Domestic Violence or with specialist health needs.

The council currently has its own supply of immediate access accommodation units but when these are full there is still a need to use nightly let accommodation in the private sector, which may be bed and breakfast. Long term alternatives need to be identified.

➤ Community Led Housing (CLH)

Community led housing (CLH) is an umbrella term for housing that is owned, managed and delivered by community groups for the benefit of their local community on a non-profit basis. This is usually at Parish level with a focus on delivering homes that are reflective of local incomes, however it can be just as applicable in rural and urban settings. There are four main models including: Community Land Trusts, Co-operative and Mutual Housing Societies, Co-housing and tenant management companies.

Community led housing projects share 3 common principles:

1. Open and meaningful community participation and consent takes place throughout the process.
2. The community group or organisation owns, manages or stewards the homes in whichever way they decide to.
3. The housing development is of true benefit for the local community, a specific group of people (an intentional community), or both. These benefits should also be legally protected in perpetuity.

CLH projects are designed and delivered in partnership with, and to meet specific needs of, the community. This can be a community of interest or based on a geographical area. As well as homes, they can also deliver community employment, work spaces and hubs. Schemes nationally have delivered housing at below market rates (affordable), low-cost home ownership and full outright sale.

As a result of the community aspiration recognised in their Neighbourhood Plan, a Community Land Trust (CLT) has been established by Thaxted Parish Council with the intention of bringing forward a suitable site within the parish. Thaxted CLT is being supported by the Council (via the CLH specific grant funding programme) in partnership with [Eastern Community Homes](#).

Community Led Housing also encompasses community self-build. Each Local Authority is required to keep a register of applicants seeking self/custom build plots. This register is held with the Planning department of the Council and as at 30th October 2020 there were 226 applicants upon the register. 95% of those registered are seeking three or four bedroom detached properties and the preference tends to be for single plots.

➤ Private rented sector

In 2018, the Office for National Statistics estimated that there were a total of 37,000 homes in Uttlesford.

16.3% of homes within the Uttlesford district are privately rented but proximity to London and Cambridge results in high rent levels.

The median private rent for Uttlesford is as follows:-

Number of bedrooms	Weekly rent	Monthly rent
1 bedroom	£172	£745
2 bedrooms	£213	£923
3 bedrooms	£300	£1,300
4 bedrooms	£386	£1,673

Hometrack data for May 2020– April 2021

The proportion of privately rented housing has increased and there are significant concerns about the standards of privately rented housing in the district.

There is high demand arising from major employment sites and households seeking private rented homes in Uttlesford need to look further afield to neighbouring areas including Bishops Stortford, Chelmsford, Harlow and Haverhill.

Local Housing Allowance (LHA) is used to work out Housing Benefit for tenants who rent privately. The LHA rate is the maximum amount that can be received.

LHA Rates applicable from 1 April 2021 (no change from April 2020 LHA Rates)

Cambridge area
(i.e. North of the Uttlesford District)

Number of bedrooms	Category	Weekly amount	Monthly amount
Shared room rate	A	£97.00	£421.49
1 bedroom	B	£178.36	£775.02
2 bedrooms	C	£195.62	£850.02

3 bedrooms	D	£218.63	£950.00
4 bedrooms	E	£299.18	£1,300.01

Harlow and Bishops Stortford
(i.e. South of the Uttlesford District)

Number of bedrooms	Category	Weekly amount	Monthly amount
Shared room rate	A	£76.50	£332.41
1 bedroom	B	£165.70	£720.01
2 bedrooms	C	£207.12	£899.99
3 bedrooms	D	£258.90	£1,124.98
4 bedrooms	E	£299.18	£1,300.01

Stevenage and North Herts
(i.e. West of the Uttlesford District)

Number of bedrooms	Category	Weekly amount	Monthly amount
Shared room rate	A	£78.59	£341.49
1 bedroom	B	£155.34	£674.99
2 bedrooms	C	£195.62	£850.02
3 bedrooms	D	£241.64	£1,049.98
4 bedrooms	E	£299.18	£1,300.01

There is therefore a shortfall between private rents and the maximum level of benefit which can be claimed within the district as follows: -

- £70 shortfall per month for a 1-bedroom property within the West of the district
- £73 shortfall per month for a 2-bedroom property within both the North and the West of the district
- A shortfall per month for a 3-bedroom property ranging from £150 in the West of the district to £350 per month in the North of the district
- A £373 shortfall per month for a 4-bedroom property throughout the district

➤ **Build to Rent**

Build to Rent is different from traditional private rented housing. It is backed by institutional investors, such as pension schemes and insurance companies, who want to invest in high quality developments that offer a return over the long term.

Therefore, they are inclined to seek longer term relationships with their tenants. The properties are usually managed through managing agents, who may be local, regional or national specialists.

The homes are designed for the rental market so the houses may have small private gardens for easy maintenance with access to communal garden areas that are

maintained through a service charge. Apartments will usually have shared outdoor space, with ground floor storage for bicycles and other bulky items.

Build to Rent developments usually comprise at least 50 homes and include a proportion of Discount Market Rent (DMR). DMR is the affordable housing element of Build to Rent. It offers tenure blind provision within a market rent development and allows for the single management of all the homes. DMR homes do not have to be owned and managed by a Registered Provider. Build to Rent has the potential to accommodate people across a range of income levels, ages and household types. It is well suited to mobile professionals but can also meet the needs of local workers, families and older people.

➤ Rent to Buy

Rent to Buy is aimed at people who can afford private rented housing and who would like to own their own home, but do not earn enough to save for a deposit. The monthly rental costs are approximately 20% less than privately renting, with the discount put towards a deposit. There are different schemes but typically, the tenant pays the full market rent amount for their home for up to 7 years. At some point between Year 2 and 7, the tenant applies to buy their home, and receives 25% of the rent they have paid plus a share of any increase in the property value since they moved in and takes that money as a deposit to buy the home. With some schemes, the tenant can take the cash to use as a deposit towards another property.

A concern of Rent to Buy is what happens to the occupants if they are unable to purchase the property as planned and whether as a result they will present as homeless to the Council.

➤ Discounted market sale

Discounted market sale homes are a low-cost home ownership product, targeted at local people. They are often referred to as discounted sale properties and are offered for sale to eligible purchasers at a discount of at least 20% below local market value. In higher value areas this discount may be up to 40% to make them more affordable. Eligibility is determined with regard to local incomes and local house prices, and frequently households with a local connection to the area are given priority. This is not a shared ownership scheme and even though there is a discount on the sale price, the purchaser owns 100% of the property, with no additional rent to pay.

➤ First Homes

In August 2020, the government published proposed changes to the current planning system which included securing First Homes and a Written Ministerial Statement made on 24th May 2021 advised that First Homes forms part of the National Planning Policy Framework (NPPF) with effect from 28th June 2021. Transitional arrangements are in place until 28/12/21 for planning applications already with full or outline planning consent or until 28/3/22 for applications with full or outline consent where significant pre-application engagement with the local planning authority

regarding the proposed quantity or tenure mix of the affordable housing contribution has taken place and in such instances First Homes are not a requirement. First Homes are to be sold at a discount to market price through developer contributions and are to be made available to first time buyers, including key workers that meet agreed eligibility criteria.

25% of all homes delivered through developer contributions (S106 contributions) are to be First Homes.

First Homes are intended to be homes available to buy with a minimum discount of 30% below their full market value. Local authorities will have the ability to prioritise these homes for local people and / or key workers, as required locally, and require higher discounts if they can demonstrate a local need. Crucially, these homes will be subject to restrictions which ensure that the homes retain their discount in perpetuity (subject to certain specific exclusions) – they will need to be sold on to other eligible purchasers at a discounted price, ensuring communities continue to benefit from these affordable homes for generations to come.

As part of the introduction of First Homes, the Council intends to give priority for First Homes to those living or working within Uttlesford and must set a discount of 30% until such time as there is sufficient evidence gathered via the Local Plan process for it to warrant a re-assessment of the level of discount which applies.

In response to the issues identified we will: -

- 3.1 Work with Developers and Planners to ensure that a supply of housing across a broad range of tenures and delivery methods is enabled to meet the identified housing need of the district.
- 3.2 Identify opportunities to deliver more units of emergency homeless accommodation for specialist groups
- 3.3 Continue to support our Registered Provider partners and the Rural Community Council of Essex (RCCE) to deliver Rural Exception Sites (RES).
- 3.4 Support Essex County Council to deliver specialist housing within the district including extra-care provision and Gypsy and Traveller pitches.
- 3.5 Support the Eastern Community Homes (ECH) Hub and the Rural & Community Led Housing Enabler to provide advice and assistance to groups seeking to deliver Community Led Housing (CLH) within Uttlesford.
- 3.6 Consult with the major employers within the district to establish their employees housing needs and requirements.
- 3.7 Explore the option of appointing an investment/development partner to work with the Council to create a forward supply of schemes, and then design and construct the new homes.
- 3.8 Provide grants and assistance for Private Landlords looking to bring good quality homes into the private rented sector.
- 3.9 Re-assess the level of discount within the Uttlesford district for First Homes if sufficient evidence to support it is gathered as part of the Local Plan process.

4. Quality of Housing

Energy efficiency/fuel poverty

The Uttlesford district has a relatively high proportion of residents considered to be in fuel poverty compared to other areas within Essex. A number of properties within Uttlesford have oil heating being used by residents thereby increasing the likelihood of those people being in fuel poverty.

Using the latest Business, Energy and Industrial Strategy (BEIS) data updated in March 2020 using 2018 data indicates 9.3% (3,117) households in Uttlesford district are living in fuel poverty. The lowest rates in Essex are 7.5% in Harlow and Brentwood.

From the Office of National Statistics data 2019-20 there were 20 excess winter deaths in Uttlesford. This was the lowest figure in Essex and the same as the figures in Rochford, but the aim is to avoid there being any excess winter deaths. The total across Essex were 880.

Wholesale energy prices have increased dramatically during 2021 and the energy price cap has been increased by OFGEM thereby leading to a proportion of the increased costs being passed onto consumers. The concern is that this increase in price could lead to increased fuel poverty and potentially more excess winter deaths.

The Warm Home Discount scheme (WHD) enables those on low incomes to potentially receive a reduction of £140 off their electricity bill for winter 2021/22. This discount is not automatic though and people need to apply for it. The Government announced in the Energy White Paper published in December 2020 that they will extend the WHD until at least 2025/26 and will consult on a reformed and extended scheme and plan to implement the reforms from the 2022/23 scheme year.

The Council's Environmental Health team are working in partnership with several installers delivering the Government's ECO and ECO Flex scheme, delivering energy efficiency improvements including insulation and boiler replacements for residents who are in receipt of certain benefits/ living on low incomes/vulnerable to the effects of living in a cold home/with a low EPC rating of E, F or G.

In addition, the Council is also working with Essex County Council and 6 other local authorities delivering the Green Homes Grant Local Authority Delivery Scheme (LAD) offering energy efficiency improvements including insulation, renewable heating technologies up to the value of £10,000 per property. A total of 100 properties will be improved through this project. The second round of this funding will enable the improvement of around 25 properties.

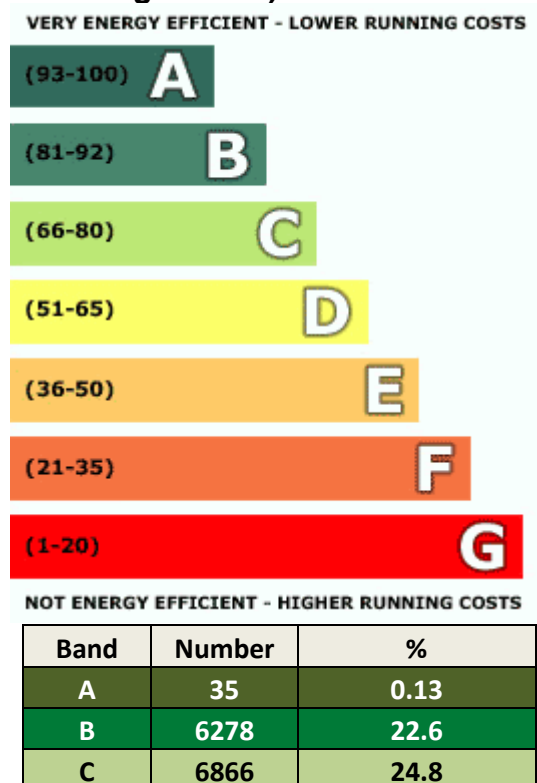
The Council provides signposting advice to residents to encourage them to regularly review the energy tariffs they are on. It also works in partnership with iChoosr, an independent specialist provider in collective energy switching the Council is enabling users to move to cheaper energy tariffs.

By working in partnership with iChoosr, an independent specialist provider in collective energy switching the Council is enabling users to move to cheaper energy tariffs. Auctions are held every February, May and October with energy companies offering their best possible tariffs. Since the partnership started in 2014, residents have saved over £100,000 on their energy bills.

Local Authority	Number of households	Number of households in fuel poverty	% of households in fuel poverty
Basildon	77,625	6,034	7.8
Braintree	65,149	6,064	9.3
Brentwood	32,703	2,439	7.5
Castle Point	38,918	3,506	9.0
Chelmsford	74,369	5,855	7.9
Colchester	76,699	7,195	9.4
Epping Forest	55,618	4,572	8.2
Harlow	37,005	2,781	7.5
Maldon	27,566	2,936	10.7
Rochford	35,854	3,053	8.5
Tendring	66,413	7,239	10.9
Uttlesford	33,489	3,117	9.3

Sub-regional fuel poverty data published April 2020 on GOV.UK

EPC ratings for domestic properties within Uttlesford (for all EPCs up to & including 20/9/20)



D	8089	29.2
E	4372	15.8
F	1730	6.2
G	371	1.3

Open Data Communities EPC data 20/9/20

A study from Everest in April 2019 analysed over 15.5 million home Energy Performance Certificates (EPC) across the country to reveal the best and worst rated areas for energy efficiency.

When looking outside of London, Dartford, Uttlesford (6th) and Basingstoke and Deane were amongst the top 10 best areas with the most top rated EPCs (bands A & B). The survey showed that Uttlesford had 18.84% of properties in bands A and B.

Private sector housing

The private rented sector makes up an important part of the housing market in Uttlesford and in 2018 the Office for National Statistics (ONS) estimated that 16.3% of all households in the district were privately renting. In the past 10 years the percentage of privately rented housing has increased by 5%.

The Council provides advice, assistance and enforcement on matters such as safety, disrepair, overcrowding, and energy efficiency in owned or rented homes, including Houses in Multiple Occupation (HMOs) and mobile homes. In addition, the Council provides a range of home improvement services offering assistance with home repairs, improvements and adaptations.

Poor housing has a direct link to poor health, comfort, and mental wellbeing. The work undertaken by the Council contributes directly to the health, protection and wellbeing of residents.

Since 2016 Environmental Health Officers have investigated 141 complaints relating to poor housing conditions.

Due to the economic climate and challenges around housing demand and supply it is likely that the private rented sector is likely to continue to grow. This sector is the most under regulated sector of housing and contains the highest proportion of non-decent homes. In 2008, less than 50% of private rented homes housing people on benefits were considered decent.

One of the key challenges the Council faces is how to improve standards in the private sector when property maintenance is at the discretion of the landlord. It is therefore looking at opportunities to raise awareness with tenants and landlords to ensure high standards are achieved. The Council's annual landlord forum is one example of this, as is a programme of enforcement against landlords with properties which fall below the Minimum Energy Efficiency Standard (MEES).

Houses in Multiple Occupation (HMOs) are known to present a high risk in terms of general property standards and fire safety. Mandatory (larger) HMOs require a license

to operate through the Council as per the attached definition and [HMO guidance](#) available on the Council's website. We utilise the skills of Environmental Health staff to identify HMOs and implement initiatives working with our partners in the fire service to address any hazards.

Mobile homes - The Council is responsible for the regulation of licensed mobile home sites used for habitation, the main provision being by means of licensing to protect the health, safety, and welfare of the occupants. The Council licences 38 caravan sites totalling 237 caravans.

Environmental considerations

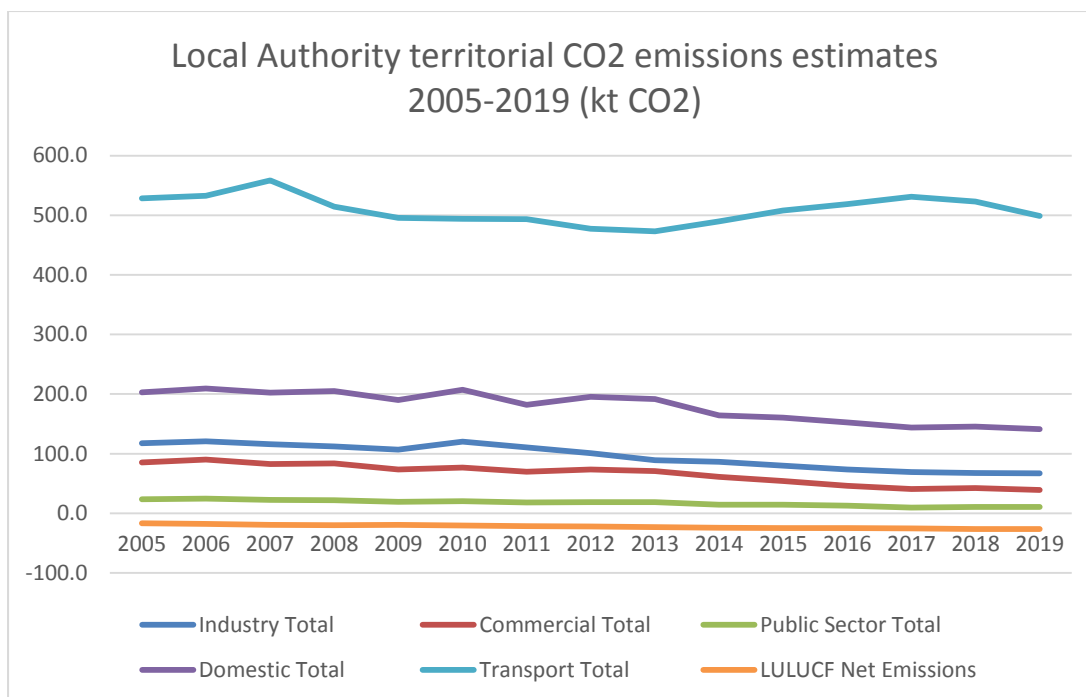
One area that is being tackled as part of the Essex Climate Action Commission is the 'Built Environment' which currently contributes far too much to greenhouse gas emissions and climate change.

One particular area which will significantly improve the Built Environment's performance, is to ensure that all new development, as part of a future growth agenda for Essex, provides climate friendly proposals in terms climate change mitigation and adaptation measures. This is in recognition that all development that is built now, which does not include a high standards of climate change measures will, add to the size of the climate challenge.

The Council has drafted a [Climate Change Interim Planning Policy](#) to set out how it intends to judge whether development proposals adequately mitigate and adapt to climate change. The Council also maintains a watchful eye on best practice and will keep climate associated policies under review to ensure that policies always reflect the Council's targets on emissions.

The Housing Strategy outlines the climate change policies for the district following the Council declaring a climate and ecological emergency in 2019 which committed to achieving a net zero carbon status by 2030 and protecting and enhancing biodiversity (amongst other things).

The graph illustrated below uses Government statistics here to illustrate the estimated carbon dioxide emissions in the district. Emissions from domestic properties is, after transport, the source of most emissions, but the historic trend of reduction should be continued and at an increasing rate. Emissions from transport can be influenced by where housing is located in relation to workplace (including working from home or hybrid model), facilities and amenities. It also emphasises the importance of addressing stubbornly high transport emissions, which are almost exclusively from road transport and do not include aviation.



The government has confirmed that it will change building regulations so that from 2025 [The Future Homes Standard](#) will deliver homes that are zero-carbon ready. Homes build under the Future Homes Standard should produce 75-80% less carbon emissions compared with current levels and become net zero as the electricity grid continues to decarbonise. The intention is that homes built to the Future Homes Standard will not need to be retrofitted with any additional measures or technology to become net zero.

The Future Homes Standard should see homes fitted with low carbon forms of heating. The expectation is that heat pumps will become the main source of heating system for most new homes.

The government has also confirmed that it will introduce an interim uplift in building standards from 2021 as a first step towards the Future Homes Standard in 2025. Homes build to the interim standard should produce 31% less carbon dioxide emissions compared to current levels

Modern Methods of Construction (MMC)

MMC is a wide term, covering a range of offsite manufacturing and on onsite techniques that provide alternatives to traditional house-building methods. It is well-known that housing growth faces issues regarding labour supply and the supply chain of materials. The use of MMC is one way of mitigating these issues and it enables houses to be completed more quickly. MMC can also improve quality, for instance, energy performance because the unit or component is built off-site in controlled conditions.

At its most complete, MMC involves complete modular homes and apartments that are delivered to site, and just need the services connected and finishing touches applied to be ready for occupation.

The Council will assess the suitability of MMC for each of the sites within its own development programme.

Permitted Development Rights (PDR)

Planning legislation has been amended over recent years to enable a change of use including from shops and office space to residential.

72,980 new homes were added to the housing stock through change of use PDRs between 2015-16 and 2019-20. Of these, 64,798 (89%) were created through office to residential conversions – the largest category by a substantial margin. Delivery peaked in 2016-17 (at 18,890 new homes) but had fallen by 35% by 2019-20.

The Royal Town Planning Institute (RTPI) welcomed the introduction of more residential accommodation to town centres but also argued there should be some controls.

The office to residential change of use PDR – introduced as a temporary measure but made permanent from April 2016 – has proved controversial.

The Royal Institute of Chartered Surveyors (RICS) reported in May 2018 that the quality of office to residential schemes ranged from high to extremely poor, with PDR schemes being “significantly worse” than those which had been through the full planning process.

Each individual PDR including office to residential now requires adequate natural light in all habitable rooms.

Minimum space standards

The Nationally Described Space Standards (NDSS) deals with internal space within new dwellings and is suitable for application across all tenures. It sets out requirements for the Gross Internal (floor) Area of new dwellings at a defined level of occupancy as well as floor areas and dimensions for key parts of the home, notably bedrooms, storage, and floor to ceiling height.

The requirements of the standard for bedrooms, storage and internal areas are relevant only in determining compliance with the standard in new dwellings and have no other statutory meaning or use.

The NDSS must be met by developers when it is a requirement to do so within a Local Plan.

Condition of the Council's own housing stock

The Council's housing portfolio comprises of bungalows, flats, houses and maisonettes. The stock is considered mostly low rise and there are many Architectural Types. 95% of the portfolio is still retained by the Council, with the remainder as leasehold ownership. Only 3.7% of the portfolio is of a non-traditional construction type including Cornish, Swedish and unity. All other non-traditional build properties, such as Airey and PRC houses, have been re-built. None of the stock is considered to be high-rise as it does not exceed three storeys in height.

Programme of council housing stock improvements

The Council, together with Norse Group Ltd, created a joint venture partnership known as Uttlesford Norse Services Ltd. This joint venture provides enhanced service level efficiencies including strategic and all operational requirements the housing portfolio demands. By combining the strength of the Norse Group together with local knowledge, our intention is to ensure our housing portfolio not only meets the government's housing standards criteria but exceeds this wherever possible.

We aim to increase the volume of housing asset data available to us regarding key building elements such as roofs, windows, doors, electrics, kitchens and bathrooms etc. by committing to a rolling programme of stock condition surveys. These surveys enhance existing data and allow our dynamic asset management team to ensure homes are compliant, fit for purpose and safe to occupy. We will also strive to target our financial resource specifically to where it is needed the most, positively impacting the housing portfolio and ensuring residents benefit from new and updated building elements on a just in time basis.

The coincidence of Uttlesford Norse's establishment in April 2020 with the COVID 19 pandemic, and a period of labour and materials shortage has posed some challenges to performance, but we are committed to working at realising the full potential of the initiative.

Energy Efficiency/Sustainability

The Council has a strong commitment to energy efficiency and sustainability. A key strategic objective of the business plan is to tackle climate change by reducing carbon emissions from the Council's housing portfolio.

We will seek to invest in both eco-retrofit and innovative building elements to assist with the reduction of fuel poverty and increase financial inclusion across our residential base.

17% of the housing portfolio is of solid wall construction. These assets suffer from poor thermal efficiency meaning residents will be spending above average fuel costs to heat their homes. A large number of these homes have received additional (external) wall insulation to address this issue and we are committed to following through with the remaining.

Our joint venture strategic model has augmented all data aspects concerning the energy performance of the housing portfolio. This data will ensure the right homes receive the right works and align operational delivery with strategic analysis and the business plan.

In response to the issues identified we will: -

- 4.1 Continue initiatives/partnerships that improve EPC ratings of properties within the district thereby reducing energy consumption, save residents money and reduce fuel poverty.
- 4.2 Continue to facilitate a range of home improvement services to owners, including private landlords, helping with home repairs, improvements, and adaptations.
- 4.3 Aim for new Council and market-led developments to meet or exceed the environmental and climate change measures identified within the [Climate Change Interim Planning Policy document](#)
- 4.4 Encourage developers to build all new homes within the district to zero carbon ready standards, to prevent the need for retrofitting, and report on gaps in proposals.
- 4.5 Assess all proposed new Council housing schemes by the Passivhaus standards.
- 4.6 Further improve the Council's own housing stock thereby reducing energy consumption, save tenants money and reduce fuel poverty.
- 4.7 Continue to intervene to ensure that empty properties in private ownership are returned to occupation.
- 4.8 Develop the Council's approach towards the use of Modern Methods of Construction (MMC) for new Council housing developments.
- 4.9 Require that the Nationally Described Space Standards (NDSS) are met by developers upon market-led sites by including a requirement to do so within the Local Plan.
- 4.10 Monitor and report upon any adverse implications from Permitted Development Rights (PDR) allowing conversion of office/shop buildings into residential accommodation
- 4.11 Explore the option of the Council delivering an Innovation Demonstrator Project upon a strategic development site.

5. Local Plan

The Council is currently working upon drafting a new Local Plan following the withdrawal of the previously drafted Local Plan. The aim is for the new Local Plan to be submitted in August 2023 and adopted in July 2024.

This Housing Strategy has had to be drafted without a new Local Plan being adopted by the Council and may therefore require updating/revising upon the Local Plan being adopted.

Employment and transport links within the Uttlesford district are key considerations for the new emerging Local Plan.

Labour market statistics from the Office of National Statistics show that from 2000 to 2019 the number of jobs in Uttlesford has grown from 40,000 to 56,000, approximately 840 jobs per annum. Between 2000 and 2011 the number of jobs in the district fluctuated slightly but remained broadly stable. Almost all of this job growth has occurred since 2014.

Over that same time the population has increased by 22,700, approximately 1,195 people per annum. Again, this growth is not even, between 2000 and 2005 the rate was approx. 600 new people a year, between 2005 and 2019 the rate was approx. 1,410 new people a year.

Year	Jobs	Population	Economically Active	Unemployed
2010	40,000	78,600	40,600 (79.9%)	1,800 (4.5%)
2011	42,000	80,000	40,500 (81.8%)	1,800 (4.4%)
2012	46,000	81,200	44,800 (84.0%)	1,700 (3.6%)
2013	42,000	82,700	45,200 (86.2%)	1,400 (3.0%)
2014	43,000	84,100	43,300 (81.7%)	1,400 (3.1%)
2015	46,000	85,200	43,900 (80.3%)	1,100 (2.7%)
2016	50,000	86,300	45,500 (80.8%)	1,000 (2.1%)
2017	53,000	87,700	48,000 (82.0%)	1,200 (2.4%)
2018	55,000	89,200	43,200 (77.2%)	1,300 (3.0%)
2019	56,000	91,300	47,600 (84.2%)	1,000 (2.2%)

The latest forecasts are from the East of England Forecasting Model (EEFM) 2019 baseline forecasts, published in August 2020 and predict total employment rising in the district from approximately 52,100 in 2020 to approx. 61,600 in 2040. The Council is obtaining more up to date employment forecasts to inform its Local Plan.

The largest employment sites in Uttlesford are Stansted Airport and Chesterford Research Park. Stansted Airport is the largest employment site in Uttlesford with around 12,000 people. The Stansted Airport Employee Travel Survey analysis 2019 showed that just over 45% of the workers live in Uttlesford (17.4%) or East Hertfordshire (28%), with a high number renting privately in Bishops Stortford.

Prior to the Covid-19 pandemic, Stansted Airport Chamber of Commerce (SACC) report that a lot of crews and cabin staff house-share in private lets in villages near the airport. The SACC thought that a good Build to Rent offer with rents at the right level might be an attractive option for some of those currently house-sharing in private lets. The demand for a Build to Rent offer for airport staff will need to be assessed upon passenger numbers at the airport recovering nearer to those in 2019 prior to the pandemic.

Chesterford Research Park is the second largest employment site in Uttlesford with 650 employees and companies operating at the Park include large companies, such

as Astra Zeneca, and small start-ups. Feedback is that housing is not a particular issue for those employed at the Park.

Health, education, and retail also provide significant employment within the district.

A recent report on the local companies registered in Uttlesford found that the largest sectors by turnover were life science and healthcare, transport and travel, wholesale, and retail distribution, It and telecoms, and hi-tech manufacturing (University of Cambridge Centre for Business Research). The companies were based around two clusters/; North Uttlesford and Saffron Walden; and the A120, Stansted Airport and Dunmow. The report did not take account of national and international companies nor the public sector.

The Uttlesford Economic Development Strategy aims to deliver sustainable business growth, such as more business start-ups, more companies moving into the district, expansion of existing businesses and more local employment for residents. The Economic Development Strategy includes the following objectives: -

- Expansion and promotion of key sectors including life sciences, research, and innovation; and the visitor economy.
- Local and regional opportunities that arise from Stansted Airport.
- The delivery and exploitation of high levels of connectivity including superfast broadband.

There are significant levels of out-commuting from Uttlesford where people tend to travel to work in Cambridge and London. The out-commuting level is about 45% of residents commuting to jobs outside of the district. London is the major destination. On average, those who work in the district earn less than those living in the district. There is also significant in-commuting. At the last census it was about 18,000 in and 18,000 out of the district every day.

Uttlesford is a rural district with more limited public transport than some other local authority areas. Whilst this results in it being a very popular place to live, the downside is that it can lead to longer commutes to work and hinder economic development and prosperity for the district. Some Villages within Uttlesford are not served by the rail network and have a limited or no bus service.

In response to the issues identified we will: -

- 5.1 Review and revise/update the Housing Strategy if required upon adoption of the new Local Plan.
- 5.2 Upon the new Local Plan being adopted our planning consultation responses will follow the planning policy contained within the new Plan.
- 5.3 Consult with the Stansted Airport Chamber of Commerce (SACC) to establish the housing requirements of the airport employees, including cabin and ground crews, once passenger numbers recover nearer to those in 2019 prior to the Covid-19 pandemic.

6. Impact of the Covid-19 pandemic

The World Health Organisation (WHO) report that the Covid-19 pandemic has led to a dramatic loss of human life worldwide and presents an unprecedented challenge to public health, food systems and the world of work.

The longer-term legacy of the Covid-19 pandemic remains unclear, but the onset of the pandemic immediately impacted upon society.

The impact of Covid-19 includes the following: -

Changing working practices

Working from home became the norm with less commuting to a workplace and on-line/virtual meetings replacing meetings in person.

The labour market

The number of people out of work in the UK increased from 4% in April 2020 to 5.1% in December 2020. Particular sectors of the economy have been most affected by the pandemic including travel, tourism, hospitality, leisure, and retail. Those aged 16 to 24 have been particularly impacted with unemployment increasing most amongst this age group.

The unemployment rate for Uttlesford in 2020 was 3.7% which was below the national average. However, in July 2020 government statistics (www.gov.uk) showed that 12,700 employees out of a total of 41,600 for the district were furloughed thereby representing around 30% of the total workforce. 1328 new Universal Credit claims were made to the Department for Work and Pensions (DWP) by residents of Uttlesford during the first lockdown.

The longer-term impact upon businesses operating within the Uttlesford district will become clearer over time. It remains to be seen what the longer-term impact will be for the town centres of Saffron Walden and Great Dunmow.

Air travel was severely restricted which therefore impacted Stansted Airport and with air travel restrictions remaining in place far longer than originally anticipated it remains to be seen what the longer-term impact will be for the airport.

The housing market

The pandemic has resulted in increased demand for affordable/social housing, increased levels of homelessness and a corresponding increase in the use of temporary accommodation within the Uttlesford district.

Year	Number of homelessness acceptances
2020/21	49

2019/20	20
2018/19	16

Year	Number of households living in temporary accommodation as at end of March
2020/21	18
2019/20	15
2018/19	18
2017/18	12

Covid-19 resulted in more people relocating to homes outside of more densely populated areas to rural areas including the Uttlesford district.

The first lockdown led to a shutdown of the construction sector and therefore resulted in delays for new homes to be built. There is now a world- wide shortage of construction materials which will put further pressure on the supply chains involved in the delivery of housing.

Prices within the housing market has recovered somewhat from the peak of the pandemic with the Office for National Statistics (ONS) data reporting that UK average house prices increased 8.6% in the year to February 2021 which is the highest annual growth rate the UK has seen since October 2014. The temporary raising of the starting level for stamp duty from £125,000 to £500,000 in July 2020 has helped fuel housing demand but it remains to be seen if this continues once stamp duty fully returns again to properties of £125,000 and above in October 2021.

Restricting the Help to Buy (HTB) scheme to first-time buyers only since April 2021 may well have a bigger impact upon the housing market than stamp duty returning to its pre-pandemic level. The Investors Chronicle reported in June 2021 that 19% of users of the scheme to date are not first-time buyers. In addition, regional price caps have been introduced and so the sector's use of HTB is likely to decline as more homes and buyers become ineligible.

In response to the issues identified we will: -

- 6.1 Ensure that the design of new Council homes takes account of changing working practices such as working from home.
- 6.2 Ensure that the location of new Council homes reflects the areas identified for growth within the new Local Plan upon it being adopted.
- 6.3 Identify, monitor and respond to any longer-term trends resulting from the Covid 19 pandemic.
- 6.4 Monitor and respond to any adverse homelessness trends having regard to the resources available.

Consultation & engagement

The draft Housing Strategy was made available for public consultation for 6 weeks ending on 13th October 2021 via the Council's website. This consultation resulted in seven responses including from members of the public, Parish and Town Councils, a ward member and a surveying practice.

A link to the draft Housing Strategy was included within the Members Bulletin, emailed to members of the Housing Board, Parish and Town Clerks, the Council's Homelessness Group, Registered Providers, the Rural Community Council of Essex (RCCE), Essex & Suffolk Enablers Group members and Essex County Council.

A successful consultation event was also held remotely via Zoom on the evening of 13th October 2021 with a range of stakeholders, including members of the Community Forum, representatives from Registered Providers, a member of the Council's Tenant and Leaseholder Panel and a representative of Saffron Walden Citizens Advice Bureau present to give their views and opinions in respect of the draft Housing Strategy.

We are grateful to all of those that took the time and effort to respond to the consultation and to those who gave up their evening to participate in the consultation event.

This consultation has helped us to revise the draft Housing Strategy thereby capturing the points raised by respondents.

Action plan

Following the period of consultation on this Housing Strategy an action plan has been compiled which establishes timescales and key officers responsible for overseeing completion of the agreed action points.

Monitoring & review

The Housing Strategy has been written prior to the adoption of the emerging Local Plan and at a time when national planning policy changes are imminent. The Council will be looking at the impact and reviewing the Housing Strategy to take account of these at the appropriate time. This will be done in consultation with the Housing Board and will need to be approved by Cabinet.

The Housing Strategy action plan will be monitored and updated annually, a report will then be presented to the Housing Board and the Tenant and Leaseholder Panel.