



# Housing Needs Survey

**West Bergholt Parish Council**

**November 2025**

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Project Officer**

**RCCE** (Rural Community Council of Essex) is an **independent charity** helping people and communities throughout rural Essex build a sustainable future.

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## Executive Summary

In mid-2025, West Bergholt Parish Council partnered with the Rural Community Council of Essex (RCCE) to conduct a Housing Needs Survey. The aim was to understand the current and future housing needs of local residents and support informed, community-led planning. The survey achieved a 23% response rate, with 345 households participating.

### Survey Highlights

- **Local Need Identified:** 77 households expressed an intention to move, either within the next 5 years or over a longer-term period. Of these, 54 completed Part Two of the survey and 50 wished to remain in West Bergholt.
- **Affordability Challenges:** Local property prices significantly exceed what many residents can afford. Even households with moderate incomes face barriers to accessing suitable housing.
- **Housing Register:** None of the households who completed Part Two of the survey are currently registered with the local authority or a housing association. The Parish Council is encouraged to promote awareness of the Colchester City Council Housing Register.

### Recommended Housing Mix

The recommended housing mix is based on assessed financial eligibility and household composition, rather than solely on aspirational preferences. It reflects the responses from residents who completed Part Two of the Housing Needs Survey and expressed a desire to remain in West Bergholt. The mix aims to balance affordability, accessibility, and sustainability, ensuring that future development supports a diverse range of local needs.

Should future development be considered in the parish, we recommend the following tenure and bedroom size mix:

Open Market	Housing Association/ Council Rented	Shared Ownership	Discounted Market Sale	Custom/ Self-Build	Gov First Home
18	8	9	1	5	1
<b>Houses</b> 3 beds (x3)  <b>Sheltered/ Retirement</b> 2 beds (x2)  <b>Bungalows</b> 2 beds (x7) 3 beds (x6)	<b>Flats</b> 1 bed (x4)  <b>Houses</b> 2 beds (x2) 3 beds (x1)  <b>Bungalow</b> 2 beds (x1)	<b>Flats</b> 1 bed (x2)  <b>Houses</b> 2 beds (x4) 3 beds (x2)  <b>Bungalow</b> 3 beds (x1)	<b>House</b> 3 beds (x1)	<b>Houses</b> 2 beds (x2) 5+ beds (x1)  <b>Bungalows</b> 3 beds (x2)	<b>House</b> 2 beds (x1)

This mix reflects the diversity of local need, supporting younger residents, families, and older people wishing to stay in the village.

### **Next Steps for the Parish Council**

- Encourage residents in housing need to register with the Colchester City Council Housing Register to help evidence demand.
  - With continued community engagement and partnership working, West Bergholt has a real opportunity to deliver housing that meets local needs while preserving the village's character and sustainability.
  - Use the findings of this Housing Needs Survey to inform and influence future planning decisions, ensuring that any new development is proportionate, locally prioritised, and aligned with the Neighbourhood Plan. This evidence base can support discussions with Colchester City Council and developers to advocate for housing that reflects genuine local need.
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## Introduction

The Rural Community Council of Essex (RCCE) is an independent charity helping people and communities throughout rural Essex build a sustainable future.

***RCCE's mission is to provide local communities with the skills, resources and expertise necessary to achieve a thriving and sustainable future.***

This means helping communities come together to identify their own needs and priorities whilst providing them with advice and support in developing practical solutions. We strive to provide a voice for rural communities, representing their interests to government at local, regional and national level.

RCCE employs a Rural Housing Enabler (RHE), and Project Officer to work with rural communities, usually through the parish council, to identify if there is a need for a small development of affordable housing for local people.

## Context and Methodology

In mid-2025, West Bergholt Parish Council worked with RCCE's Rural Housing Enabler (RHE), and Project Officer to carry out a Housing Needs Survey. The aim of this survey was to determine the existing and future levels of housing need for local people. The Parish Council played a key role in initiating and supporting the process, helping to ensure that all households in the parish were reached and encouraging residents to take part. Their involvement reflects a commitment to understanding local housing challenges and supporting sustainable solutions that reflect the needs of the community.

The survey pack included a covering letter, a questionnaire and a freepost envelope for forms to be returned directly to the RHE at no cost to the respondent. The survey was also available on Survey Monkey so residents could complete it online.

The survey was divided into two sections. Part 1 of the survey form was to be completed by everyone and contained questions on residents' future housing needs, the level of development required, and household composition. Households experiencing or expecting to be in housing need in the future were asked to also complete Part 2 of the survey, which gave the opportunity to provide more detailed information. Additional hard copy forms were made available, on request, from the RHE.

The closing date for the survey was 03 October 2025. 1500 forms were distributed, and 345 forms were returned. The survey had a 23% response rate, which is slightly below the county average of 25%.

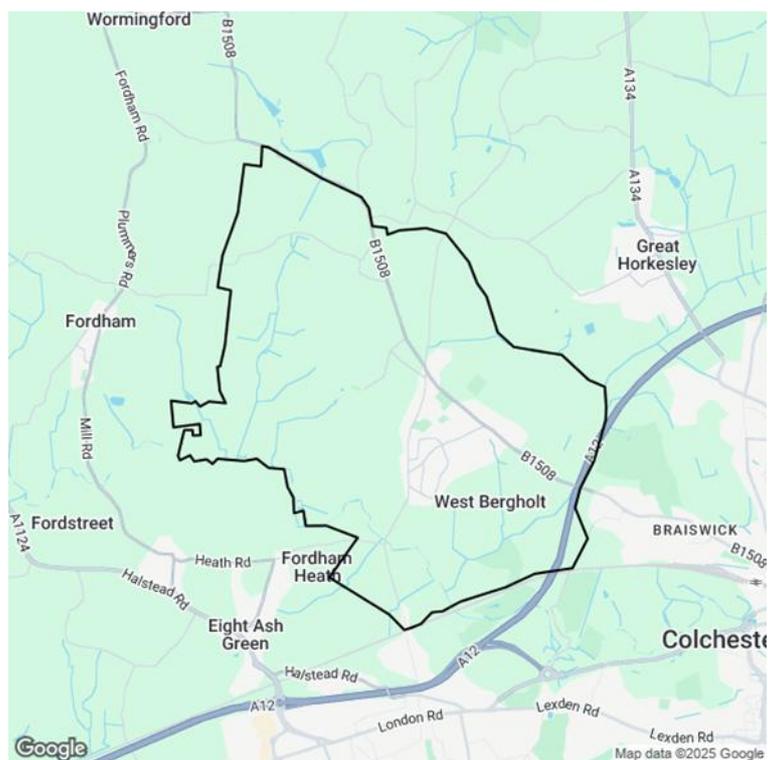
In Part 1 of the survey, 77 households (23 %) indicated that there was a need to move to alternative accommodation either within the next 5 years or over a longer-term period. Of these, 54 completed Part 2 of the survey and 50 wished to remain in West Bergholt. The full table of results can be seen in **Appendix 3: Data**.

The percentages shown are percentages of returned forms (345 = 100%) unless otherwise stated. Please note that the percentages have been individually rounded and therefore may not total 100.

## Local Insight of West Bergholt

West Bergholt is a large and active rural village located just northwest of Colchester, with a population of approximately 3,500 residents. The village benefits from a strong community identity, a wide range of local amenities, and good transport links to Colchester and beyond. It is well served by a primary school, GP surgery, shops, and recreational facilities, and is surrounded by attractive countryside including the well-loved Hillhouse Wood. The housing stock is varied, with a mix of older cottages, mid-20th-century estates, and more recent developments. However, recent planning applications and community feedback suggest growing pressure on local infrastructure and services, alongside concerns about affordability and housing mix. This Housing Needs Survey will provide an evidence base to help the Parish Council understand the current and future housing requirements of residents, particularly in relation to affordability, downsizing, and enabling younger households to remain in the village.

## West Bergholt Parish Map



## Population (Demographic Summary)

The following data visualisations offer insight into the summary demographics of the population. This includes composition by age bands (both broad and detailed) and sex, population change over time, population density and household composition.

## Population Composition

The table below provides insight into the population composition in West Bergholt. These population figures provide detail of the structure of the population by broad age bands and sex. This data is taken from the Office for National Statistics (ONS) 2022 Mid-Year Population Estimates.

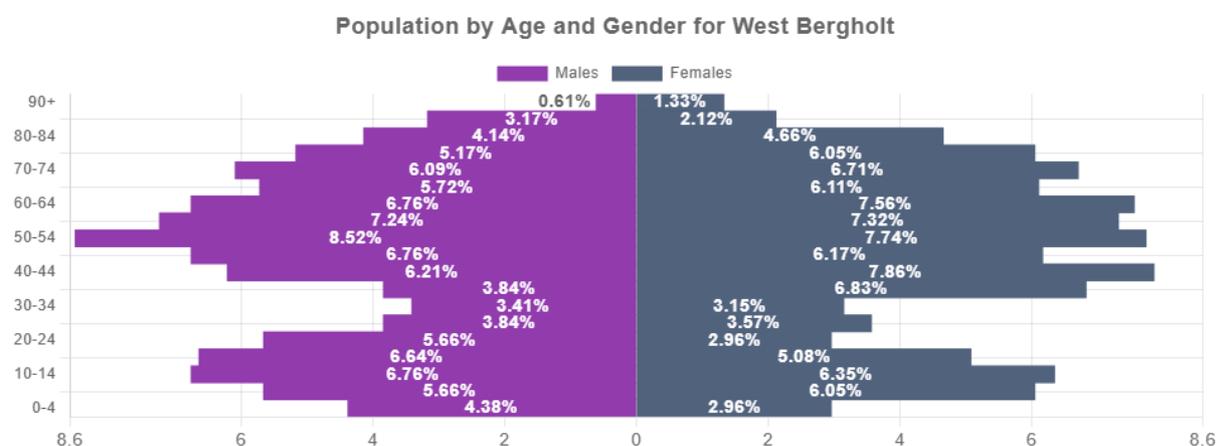
There are 3,315 people in West Bergholt. This is smaller than the population of Essex (1,519,859) and smaller than the population of England (57,112,542).

Indicator	West Bergholt		Essex		England	
	Count	Rate	Count	Rate	Count	Rate
Total	3,315	-	1,519,859	-	57,112,542	-
Male	1,652	49.83%	740,051	48.69%	27,986,032	49.00%
Female	1,663	50.17%	779,808	51.31%	29,126,510	51.00%
0 to 15	573	17.29%	283,322	18.64%	10,567,635	18.50%
16 to 64	1,887	56.92%	920,233	60.55%	35,915,152	62.88%
65 and over	855	25.79%	316,304	20.81%	10,629,755	18.61%

Source: Office for National Statistics (ONS)

## Population by Age and Gender

The population pyramid below shows how the population in West Bergholt is distributed by age and gender. This data is taken from the Office for National Statistics (ONS) 2022 Mid-Year Population Estimates.



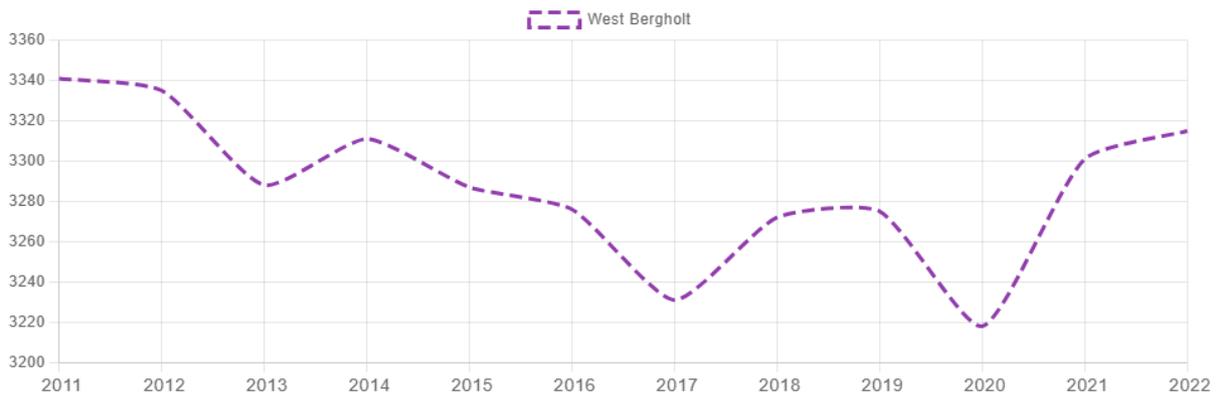
Source: Office for National Statistics (ONS)

## Population Change

The line chart below shows a time-series of population change since 2011. These population figures are taken from the Office for National Statistics (ONS) Mid-Year Estimates.

In West Bergholt the total population has remained stable, from 3,341 in 2011 to 3,315 in 2022.

### Population Change



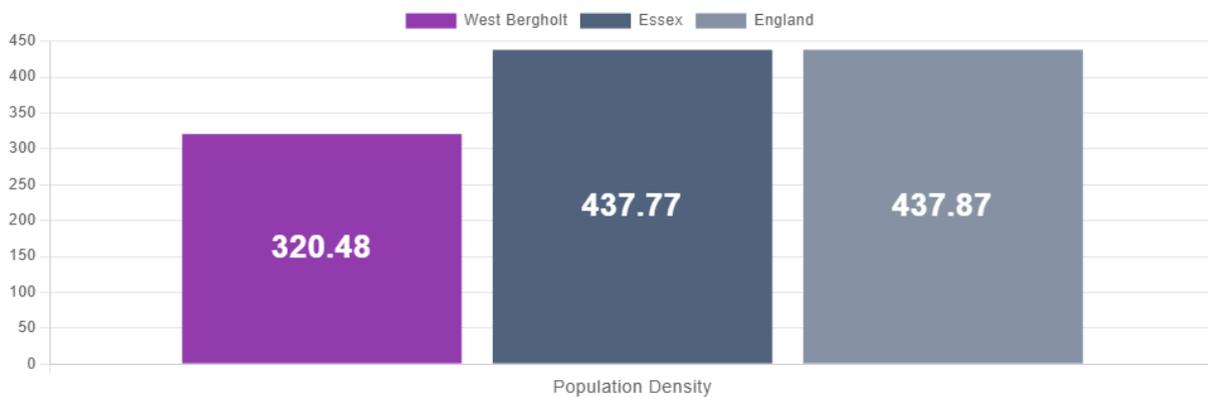
Source: Office for National Statistics (ONS)

### Population Density

The bar chart below shows population density as person per square kilometre. These population figures are taken from the 2022 Office for National Statistics (ONS) Mid-Year Estimates.

In West Bergholt, the population density is 320.48 persons per square kilometre. This is lower than the population density in Essex (437.77) and lower than the population density in England (437.87).

### Population Density



Source: Office for National Statistics (ONS)

## Household Composition

The table below shows both the count and percentage of different household compositions. Figures are self-reported and taken from the household composition questions in the 2021 Census.

Indicator	West Bergholt		Essex		England	
	Count	Rate	Count	Rate	Count	Rate
One Person Household: Aged 66+	194	14.32%	87,055	13.90%	3,001,789	12.81%
One Person Household: Aged Under 66	130	9.59%	90,869	14.50%	4,050,440	17.28%
One Family: All Aged 66+	210	15.50%	68,372	10.91%	2,145,278	9.15%
Married/Civil Partnership: No Children	172	12.69%	66,843	10.67%	2,440,210	10.41%
Married/Civil Partnership: Dependent Children	243	17.93%	96,146	15.35%	3,375,402	14.40%
Married/Civil Partnership: Non-dependent Children	120	8.86%	40,723	6.50%	1,314,182	5.61%
Cohabiting Couple: No Children	61	4.50%	37,708	6.02%	1,486,961	6.34%
Cohabiting Couple: Dependent Children	56	4.13%	31,060	4.96%	1,053,001	4.49%
Cohabiting Couple: Non-dependent Children	1	0.07%	5,256	0.84%	169,017	0.72%
Lone Parent: Dependent Children	53	3.91%	39,995	6.38%	1,617,076	6.90%
Lone Parent: Non-dependent Children	51	3.76%	25,810	4.12%	977,825	4.17%
Other Household Types: Dependent Children	34	2.51%	14,002	2.24%	630,340	2.69%
Multiple-Family: Dependent Children	34	2.51%	14,002	2.24%	630,340	2.69%
Other Household Types: Other (Incl Full-time Students & Aged 66+)	28	2.07%	19,377	3.09%	990,594	4.23%

Source: Census 2021

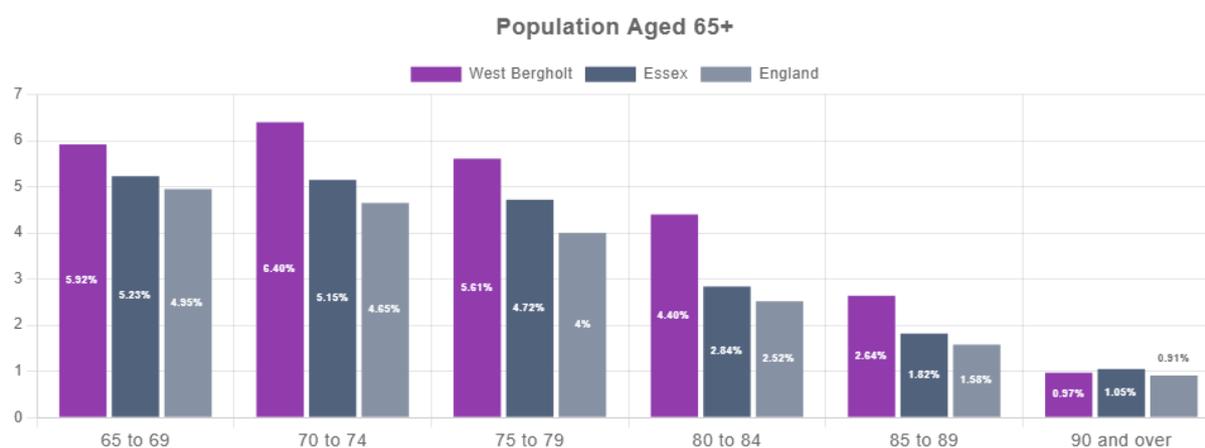
## Demographics (Older People)

The following data visualisations focus on providing insight into the characteristics of the older population within West Bergholt. By analysing demographic data relating to individuals aged 65 and above, as well as insights into pension credit claimants and vulnerable pensioner households, this selection of indicators shed light on the challenges and opportunities associated with the older population.

### Population Aged 65+

The chart below shows the proportion of the total population in West Bergholt, Essex and England who are aged 65+, broken down by 5-year age bands. These population figures are taken from the 2022 Office for National Statistics (ONS) Mid-Year Estimates.

The overall proportion of people aged 65+ in West Bergholt is 25.79%. This is higher than the proportion of people aged 65+ in Essex (20.81%) and higher than the proportion of those aged 65+ in England (18.61%).

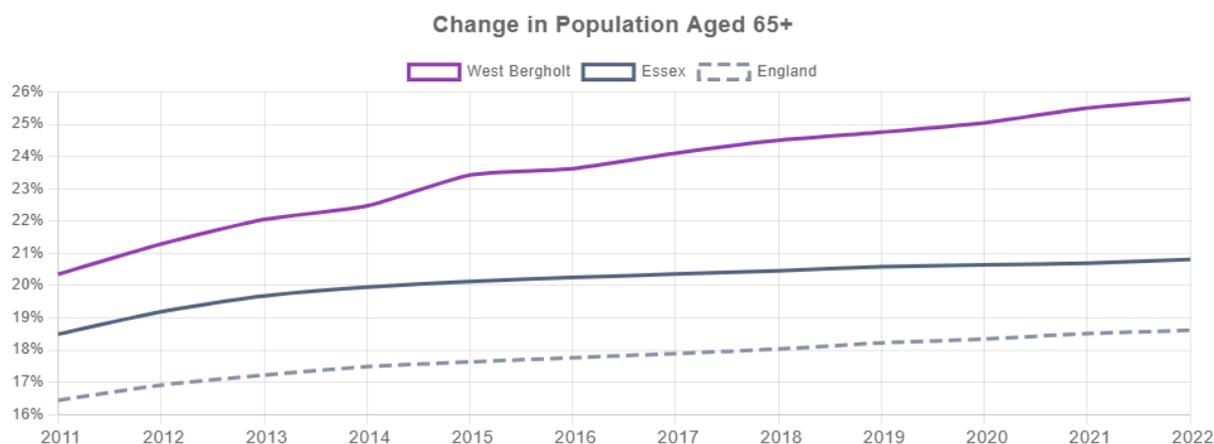


Source: Office for National Statistics (ONS)

### Change in Population Aged 65+

The chart on page 12 shows the change in the percentage of people aged 65+ between 2011 and 2022 in West Bergholt, Essex and England. These population figures are taken from the Office for National Statistics (ONS) Mid-Year Estimates and are presented as a proportion of the total population.

In West Bergholt the proportion of the population who are aged 65+ has increased since 2011, changing from 20.35% to 25.79%. This latest figure is higher than the proportion in Essex (20.81%) and higher than the proportion in England (18.61%) in 2022.



Source: Office for National Statistics (ONS)

### Vulnerable Pensioner Households

The table below looks at vulnerable pensioner households, including those that may face greater risks or who may have different types of need. Here pensioner loneliness is measured by the proportion of pensioners living alone (defined as households of one pensioner and no other household members). Pensioner vulnerability is also reflected in those with bad/very bad health, a long-term illness and no access to a car/van.

There are 194 pensioners living alone in West Bergholt, 14.32% of the population aged 65+ here. This is similar to the proportion in Essex (13.9%) and higher than the proportion in England (12.81%).

Additionally, 276 pensioners in West Bergholt have bad or very bad health (32.47%). This proportion is lower than the proportion in Essex (39.59%) and lower than the proportion in England (42.08%).

One Person Household: Aged 66+	Bad or Very Bad Health: Aged 65+	Limiting Long-term Illness: Aged 65+	No Car or Van: Lone Pensioner Households
<b>194</b>	<b>276</b>	<b>247</b>	<b>79</b>
14.32% Essex = 13.9% England = 12.81%	32.47% Essex = 39.59% England = 42.08%	29.09% Essex = 30.88% England = 32.83%	40.72% Essex = 45.26% England = 49.4%

Source: Census 2021

# Key Findings and Recommendations

## Introduction

This Housing Needs Survey was carried out in mid-2025 by West Bergholt Parish Council and the Rural Housing Enabler at RCCE. The Parish Council arranged for the delivery of the forms. The survey achieved a 23% response rate, with 345 out of 1500 households participating.

While some residents raised concerns about the sustainability and suitability of further development, particularly in relation to infrastructure, traffic, and the scale of recent growth, many expressed conditional support for modest, well-designed housing that meets the needs of the local community. This included strong support for homes aimed at younger people, families, and older residents wishing to downsize.

## Housing Needs

In Part One of the survey, 77 households indicated a need to move to alternative accommodation. Of those, 54 completed Part Two and 50 expressed a desire to remain in the parish. The analysis of individual housing applications highlights a diverse range of local needs, from young adults seeking their first independent home, to older residents looking to downsize, families requiring larger properties, and households needing physically adapted homes.

## Housing Preferences and Financial Eligibility

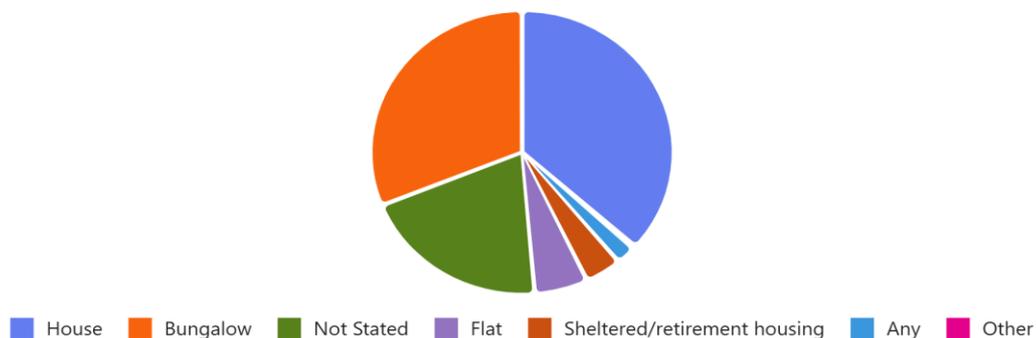
While several applicants expressed a preference for open market housing, many were unable to access suitable housing due to affordability constraints. The recommended housing mix is therefore based on financial eligibility and household composition, not solely on aspirations. This ensures that future development proposals are realistic and aligned with actual need.

- 27 households aspire to purchase a home on the open market.
- 4 households would like to seek self-build plots.
- 4 households are hoping to access housing through a shared ownership scheme (part rent, part buy).
- 3 households indicated they would prefer the Government Model First Homes.

## Preferred Housing Types

The survey asked households to indicate their preferred property type. The responses show a clear preference for traditional houses and bungalows, which together account for the majority of choices. Specifically:

- **House:** 20 responses (37%)
- **Bungalow:** 17 responses (31%)
- **Flat:** 3 responses (6%)
- **Sheltered/retirement housing:** 2 responses (4%)
- **Any type:** 1 response (2%)
- **Other:** 0 responses (0%)
- **Not stated:** 11 responses (20%)



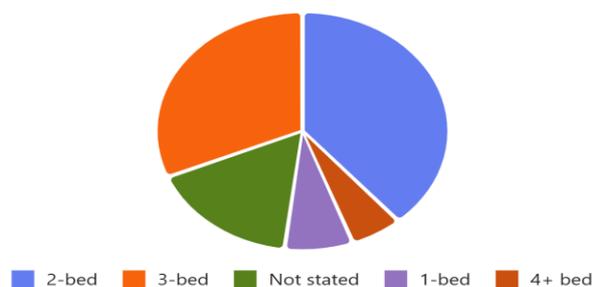
This distribution highlights strong demand for houses and bungalows, reflecting the community's desire for family-sized homes and accessible options for older residents. Flats and sheltered housing represent a smaller proportion of stated preferences, while a notable share of respondents did not specify a property type.

## Bedroom Size Requirements

The survey results show that most households prefer 2- or 3-bedroom homes, with smaller and larger properties representing a much smaller share. This indicates a strong need for mid-sized homes in any future development.

- **2-bed** properties: 21 responses (39%)
- **3-bed** properties: 17 responses (31%)
- **1-bed** properties: 3 responses (6%)
- **5+ bed** properties: 1 response (2%)
- **Not stated:** 12 responses (22%)

This distribution supports prioritising 2- and 3-bedroom homes to meet the majority of local demand.



## Reasons for Moving:

- The main reason respondents have a desire to move is to set up their first independent home 31% of households citing this option.
- Two-bedroom households were the most preferred property size (39%).
- No households confirmed they are on the local authority housing register.

The analysis of individual housing applications highlights a diverse range of local needs, from young adults seeking their first independent home, to older residents looking to downsize, families requiring larger properties, and households needing physically adapted homes. While several applicants were financially eligible for affordable rent or shared ownership, many were unable to access suitable housing due to affordability constraints or a mismatch between household size and available properties.

## Affordability and Local Market Context

**The interpretation of housing need has been guided by local property values and applicants' financial circumstances. For example:**

- As of October 2025, the estimated price for a **2-bedroom home** in West Bergholt ranges between **£275,000 and £325,000**, depending on the property's type, condition, and exact location within the village. [zoopla.co.uk](https://www.zoopla.co.uk), [rightmove.co.uk](https://www.rightmove.co.uk)
- The average price for a **3-bedroom home** is approximately **£325,000 to £525,000**, with semi-detached properties typically at the lower end and detached or bungalow-style homes at the higher end. [rightmove.co.uk](https://www.rightmove.co.uk), [housesfors...rent.co.uk](https://www.housesfors...rent.co.uk)
- A **4-bedroom detached house** in West Bergholt typically averages around **£574,000 to £700,000**, though premium listings may exceed this range. [zoopla.co.uk](https://www.zoopla.co.uk), [housesfors...rent.co.uk](https://www.housesfors...rent.co.uk)

Local property prices in West Bergholt significantly exceed the financial capacity of many residents. For example, a single applicant earning £31,000–£35,000 annually with no savings would be unable to afford a discounted market sale or shared ownership property, making affordable rent the only viable option. These examples illustrate the gap between local incomes and property prices and highlight the importance of providing a range of affordable housing options.

## Housing Register

None of the households who completed Part Two of the survey are currently registered with the Colchester Housing Register. Registration is essential for residents to be considered for any future affordable housing opportunities. The Parish Council is encouraged to promote awareness and support residents in registering.

## Recommended Development Size

Should development come to the parish in future, based on the evidence gathered, we recommend the following tenure and bedroom size split.

Open Market	Housing Association/ Council Rented	Shared Ownership	Discounted Market Sale	Custom/ Self-Build	Gov First Home
18	8	9	1	5	1
<b>Houses</b> 3 beds (x3)  <b>Sheltered/Retirement</b> 2 beds (x2)  <b>Bungalows</b> 2 beds (x7) 3 beds (x6)	<b>Flats</b> 1 bed (x4)  <b>Houses</b> 2 beds (x2) 3 beds (x1)  <b>Bungalow</b> 2 beds (x1)	<b>Flats</b> 1 bed (x2)  <b>Houses</b> 2 beds (x4) 3 beds (x2)  <b>Bungalow</b> 3 beds (x1)	<b>House</b> 3 beds (x1)	<b>Houses</b> 2 beds (x2) 5+ beds (x1)  <b>Bungalows</b> 3 beds (x2)	<b>House</b> 2 beds (x1)

A development of this scale would not only meet the immediate local need but also provide flexibility to accommodate future demand and support the sustainability of the village. This recommendation reflects the diversity of need within the parish and aims to provide a balanced, inclusive housing mix that supports residents at different life stages. It is also aligned with the community's preference for modest, well-integrated development that prioritises local people.

## Summary of Community Feedback

Residents of West Bergholt shared thoughtful and passionate views on the future of housing in the village. While many expressed concerns about the pace and scale of development, there was also recognition of opportunities to meet local needs through well-planned, community-focused housing solutions.

## Community Sentiment

The village's identity and character are deeply valued. Many residents want to preserve West Bergholt as a vibrant, welcoming community rather than see it become a suburb of Colchester. There is a strong desire for any future development to respect this character and enhance quality of life.

## Concerns Raised

- **Infrastructure Capacity:** Schools, GP surgeries, roads, parking, and water supply were repeatedly mentioned as areas needing improvement before further housing.
- **Environmental Protection:** Loss of green spaces, farmland, and wildlife habitats is a major concern.
- **Traffic and Safety:** Increased congestion and parking pressures were highlighted, alongside calls for better public transport and safer roads.
- **Scale of Development:** Many residents feel the village is already at or near capacity and oppose large-scale building.

## Supportive Views and Opportunities

- **Affordable and Accessible Housing:** There is clear support for modest, well-integrated development that provides starter homes, bungalows, and housing for older people or those with mobility needs.
- **Local Prioritisation:** Suggestions included giving priority or discounts to existing parish residents to help families stay in the village.
- **Community Infrastructure:** Ideas included cycle lanes, improved transport links, and new facilities such as a village hall or leisure centre.
- **Sustainable Growth:** Some residents welcomed limited development aligned with the Neighbourhood Plan, especially if it includes mixed housing types and supports local needs.

## Balancing Community Concerns with Local Housing Needs

The West Bergholt Housing Needs Survey revealed a wide range of views on future development in the village. While many residents expressed concerns about overdevelopment, infrastructure strain, and the preservation of West Bergholt rural character, there was also clear recognition of the challenges facing local people, particularly younger residents and families, when it comes to accessing affordable housing.

Despite differing views, there was **broad support for a small, carefully planned development** that prioritises **affordability, local connection, and community balance**. Suggestions included:

- Starter homes for young people and families
- Smaller bungalows for older residents looking to downsize
- Council-run or rent-to-buy schemes
- Accessible housing for disabled residents

To move forward constructively, any future development should be modest in scale, sensitive to the village's character, and supported by improvements to local infrastructure. By focusing on **genuine local need**, West Bergholt can continue to thrive as a balanced and inclusive rural community.

## Conclusion

West Bergholt residents care deeply about their village and its future. While there is understandable concern about overdevelopment and infrastructure strain, there is also a constructive vision for housing that meets local needs. By focusing on **affordability, accessibility, and sustainability**, and by planning sensitively within the framework of the Neighbourhood Plan, there is an opportunity to deliver homes that strengthen the community and support future generations.

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## Residency

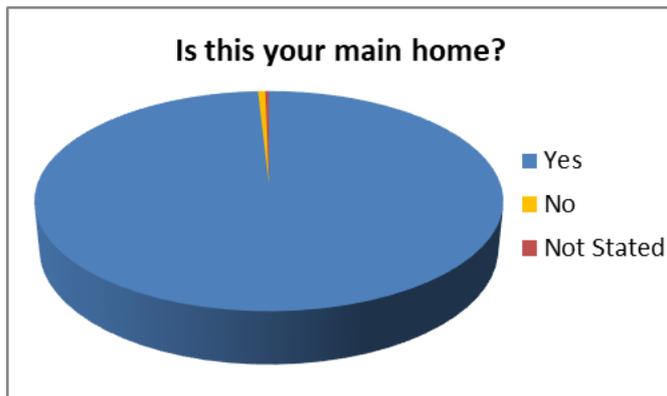


Figure 1: Type of residence

Three hundred and forty-two respondents (99%) stated that the property to which the survey was delivered and in relation to, was their main home. Two (0.6%) said no and one (0.3%) did not answer the question.

## Part One: You and Your Household

### Property Type and Size

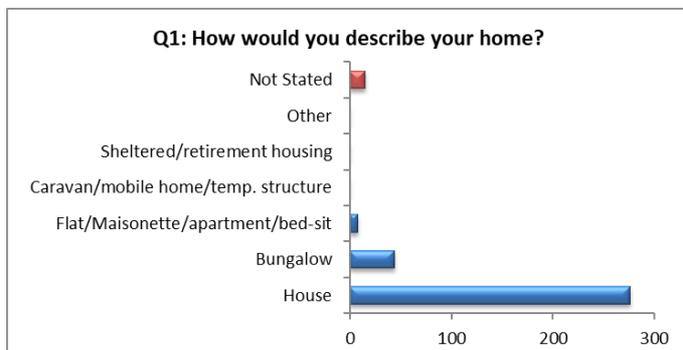


Figure 2: Property type

The majority of respondents, two hundred and seventy-six people (80%), described their home as a house and forty-four (13%) described their home as a bungalow. Eight people (2%) described their home as a Flat/Maisonette/apartment/bed-sit, and 15 (4%) did not answer the question.

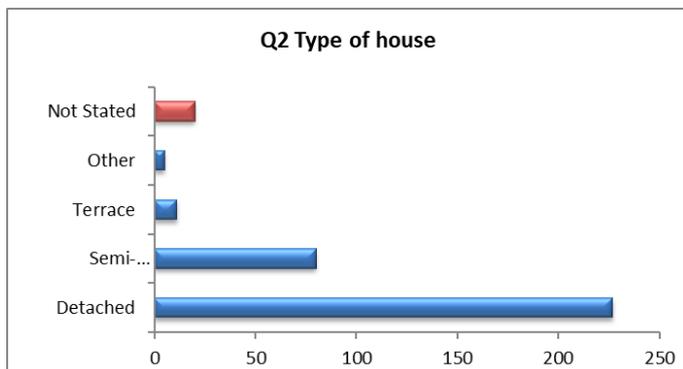


Figure 3: Housing type

Two hundred and twenty-seven respondents (66%) live in a detached home, eighty (23%) in a semi-detached and eleven (3%) lived in a terrace. Five (1%) stated other and twenty (6%) did not answer the question.

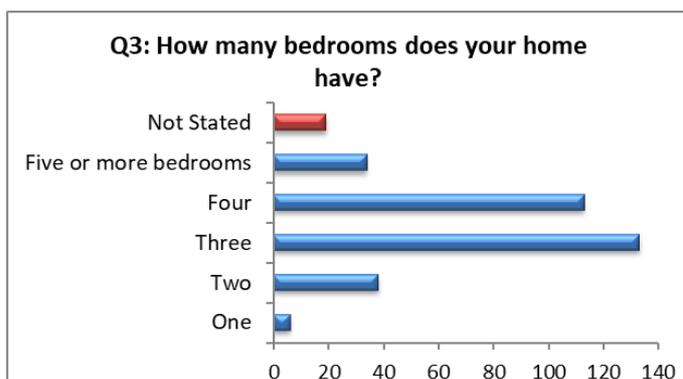


Figure 4: Size of property

Six respondents (2%) live in a one-bedroom property, thirty-eight respondents (11%) live in a two-bedroom property, one hundred and thirty-three (39%) live in a three-bedroom property and one hundred and thirteen (33%) live in a property with four bedrooms. Thirty-four (10%) live in a property with five or more bedrooms and nineteen (6%) did not answer the question.

## Tenure

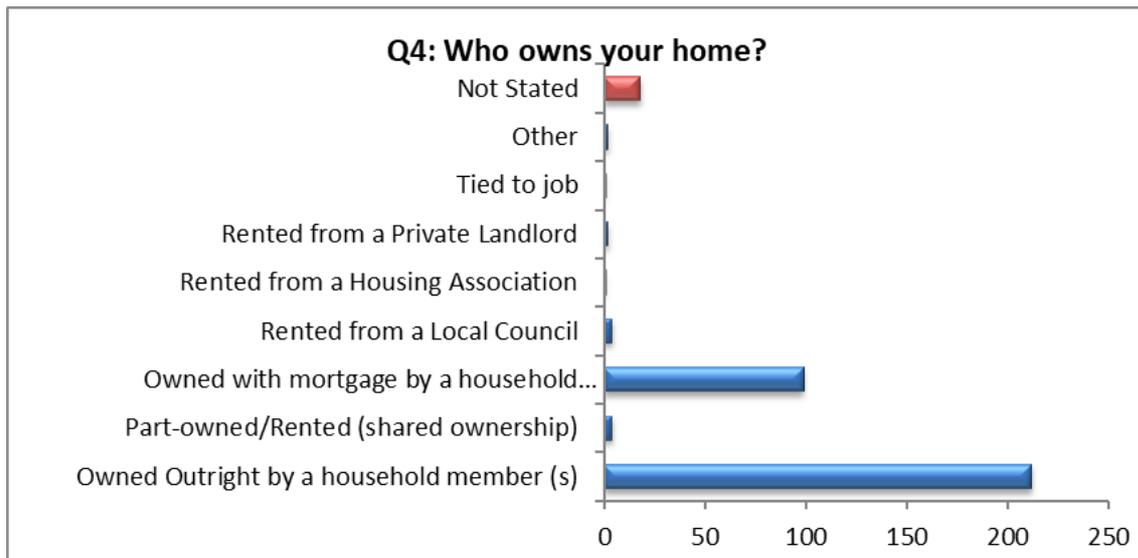


Figure 5: Tenure

Two hundred and twelve respondents (61.8%) reported owning their home outright, while ninety-nine (28.9%) had a mortgage. Four respondents (1.2%) rented from the local council, four (1.2%) lived in shared ownership properties, and two (0.6%) rented privately. One respondent (0.3%) lived in accommodation tied to their job, one respondent (0.3%) rented a housing association and two (0.6%) selected “other.” Eighteen respondents (5.2%) did not answer the question.

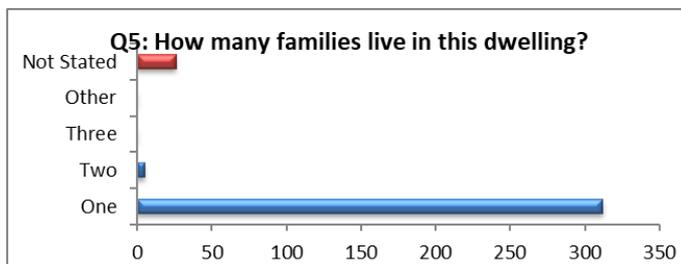


Figure 6: Families in Household

Three hundred and twelve (91%) homes had one family living in them, and five (1%) of households stated there were two families and twenty-six (8%) did not answer the question.

## Years in the Parish

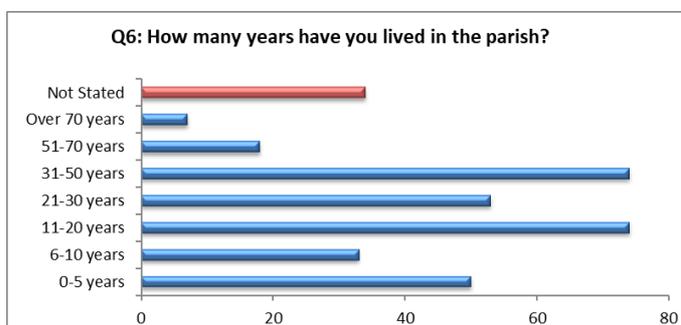


Figure 7: Years of residence in the parish

Fifty (15%) had lived in the parish for 0-5 years and thirty-three (10%) for 6-10 years. Seventy-four households (22%) were in the parish for 11-20 years, fifty-three (15%) for 21-30 years and seventy-four (22%) for 31-50 years. Eighteen respondents (5%) lived in the parish for 51-70 years and seven households (2%) lived in the parish for over 70 years. Thirty-four people (10%) did not answer the question.

## Number of people living in the property

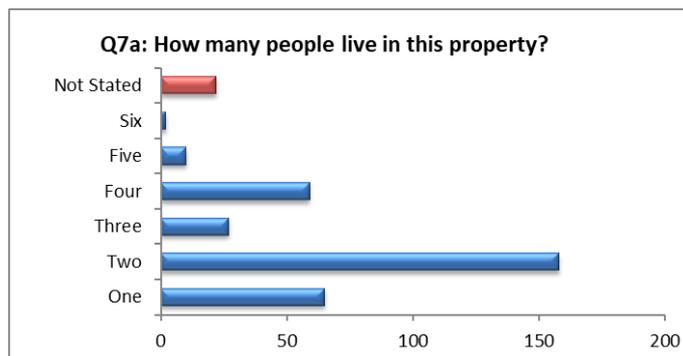


Figure 8: Size of Households

Sixty-five respondents (19%) live alone, one hundred and fifty-eight (46%) live with one other person and twenty-seven households (8%) have three people. Fifty-nine (17%) have four people, ten (4%) have five people, two households (1%) have six people, and twenty-two households (6%) did not answer the question.

## Age and Gender

The total number of people within the households responding to the survey was 782. For the purposes of the question relating to age and gender the percentages used are 782 i.e. 782=100%.

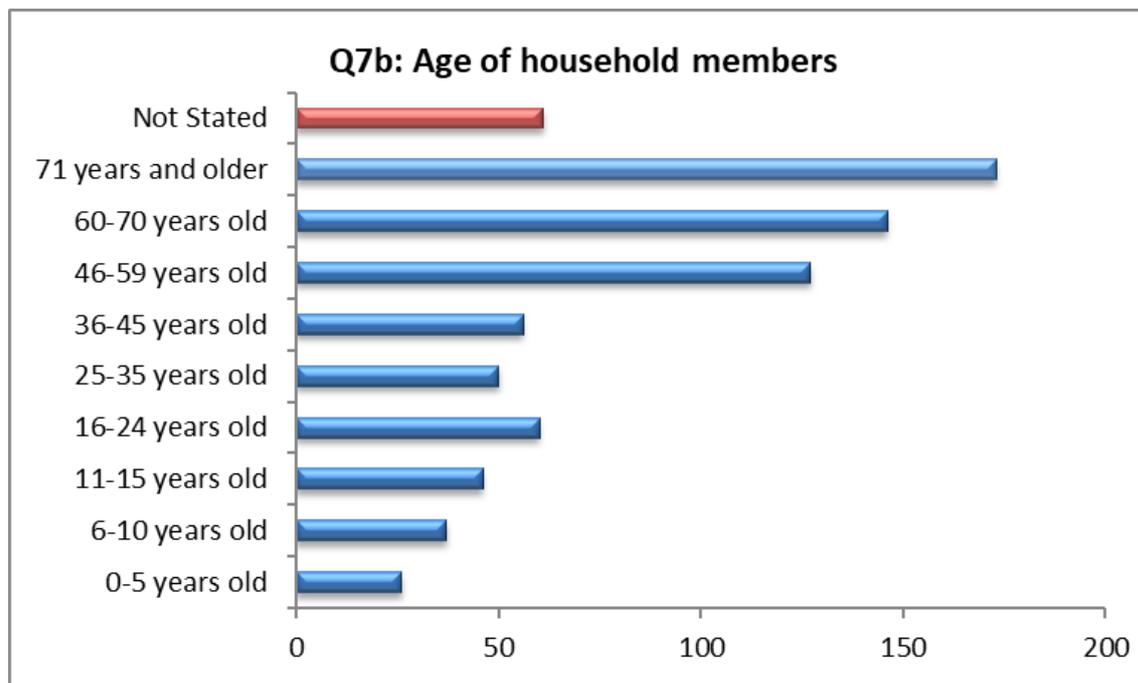


Figure 9: Age of residents

There were twenty-six children (3%) aged 0–5, thirty-seven (5%) aged 6–10, and forty-six (6%) aged 11–15. Sixty respondents (8%) were aged 16–24, and fifty (6%) were aged 25–35. A further fifty-six (7%) were aged 36–45, one hundred and twenty-seven (16%) were aged 46–59, and one hundred and forty-six (19%) were aged 60–70. The largest group, one hundred and seventy-three respondents (22%), were aged 71 and over, while sixty-one people (8%) did not declare their age.

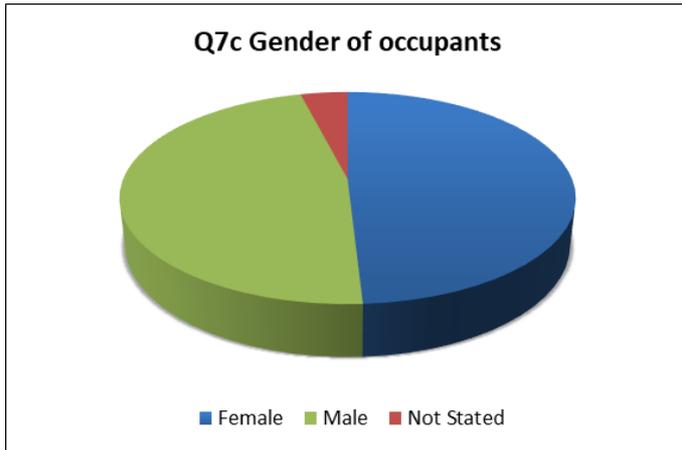


Figure 10: Gender of respondents

The responding population included three hundred and eight four females (49%) and three hundred and sixty-seven males (47%). A further thirty-one respondents (4%) chose not to disclose their gender.

## Housing and development



Figure 11: Family moving away.

Twenty-three respondents (7%) indicated that family members had moved away from the parish in the past five years due to a lack of suitable accommodation. In contrast, the majority, two hundred and ninety-eight respondents (87%) reported no such issue. Twenty-two respondents (8%) did not answer the question.

## Housing need

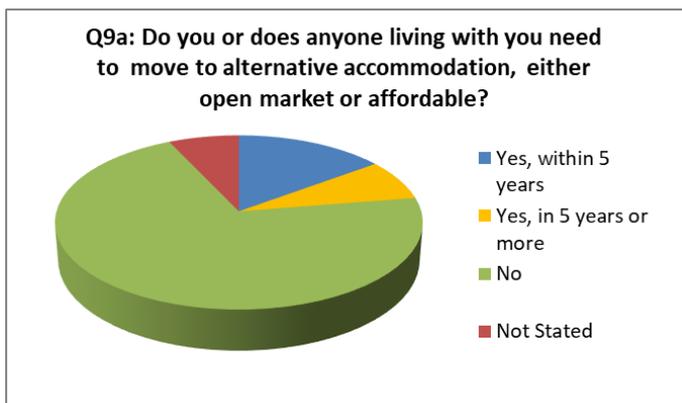
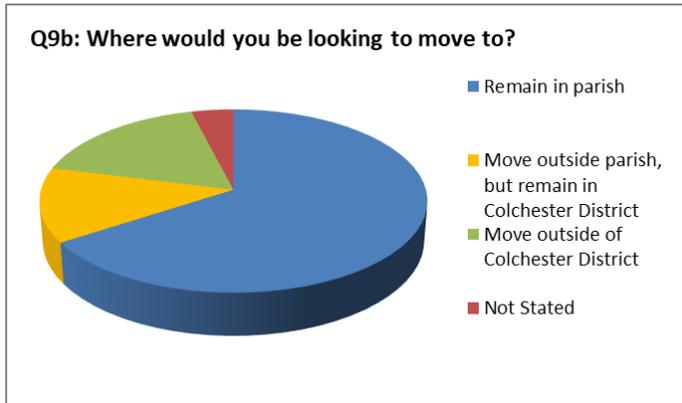


Figure 12: Housing need

Fifty-one respondents (15%) indicated that they or someone in their household would need to move to alternative accommodation within the next five years. A further twenty-six respondents (8%) anticipated a need to move in five years or more, while the majority, two hundred and forty-two respondents (71%), reported no such need. Twenty-four respondents (7%) did not answer the question.



Of those who expressed a need to move, fifty respondents (66%) wished to remain within the parish. Ten (13%) preferred to relocate elsewhere within Colchester District, while thirteen households (17%) intended to move outside the district. Three respondents (4%) did not answer the question.

Figure 13: Choice of location

## Housing in the Parish

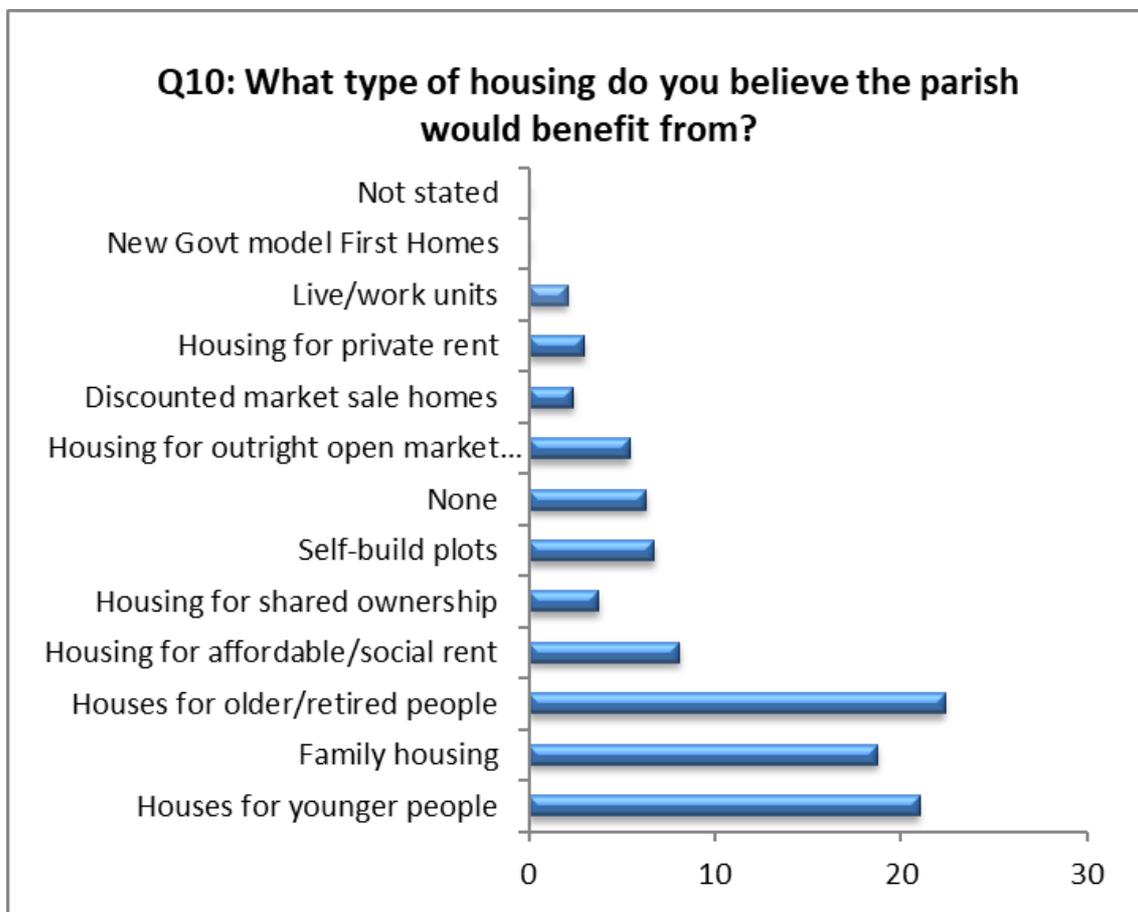


Figure 14: Housing for the Parish

Respondents were asked what types of housing they felt would most benefit the parish. **Housing for older or retired people** received the highest level of support, with **one hundred and forty-nine households (22%)** in favour. This was closely followed by **housing for younger people**, supported by **one hundred and forty households (21%)**.

**Family housing** was the next most supported option, with **one hundred and twenty-five households (19%)** in favour. **Affordable/social rent housing** received support

from **fifty-four households (8%)**, while **self-build plots** were backed by **forty-five households (7%)**.

Other housing types received more limited support:

- **Outright open market sale**: thirty-six households (5%)
- **Shared ownership**: twenty-five households (4%)
- **Private rent**: twenty households (3%)
- **Live/work units**: fourteen households (2%)
- **Discounted market sale**: sixteen households (2%)

Notably, **no respondents** expressed support for the **New Government Model First Homes**, and **forty-two households (6%)** felt that the parish would benefit from **no additional housing**.

*For Question 11 please see [Appendix 4: Additional Comments](#)*

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## Part Two: Housing Need

Seventy-seven households indicated a need for alternative accommodation by answering "Yes" to question 9a in Part 1 of the form. Out of the seventy-seven households who expressed a need in Part 1, fifty-four proceeded to complete Part 2 and 50 expressed a desire to remain in the parish. This section will focus on the responses from those fifty-four households.

For the purposes of Part 2 of this report therefore, the percentage shown is the percentage of the **fifty-four** respondents who expressed and filled in a housing need (54=100%) unless otherwise stated.

### Timescale for Moving

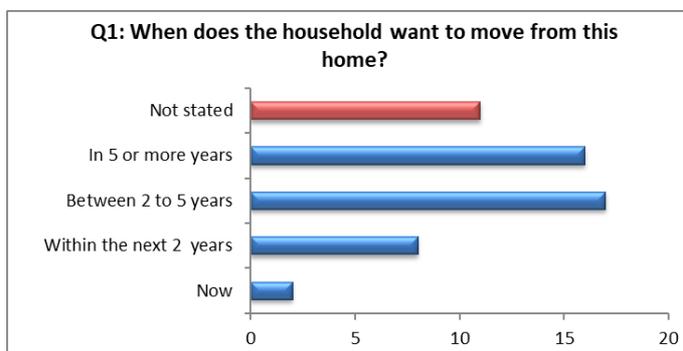


Figure 20: Timeframe for moving

Two people (4%) said they needed to move now. Eight people (15%) wanted to move within two years. Seventeen (31%) wished to move in two-five years and sixteen (30%) wished to in over five years' time. Eleven (20%) respondents did not answer the question.

### Current Tenure

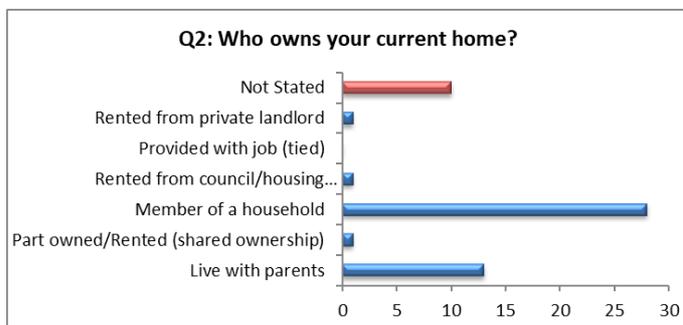


Figure 21: Current Tenure

Thirteen respondents (24%) stated that they lived with their parents. Twenty-eight respondents (52%) were members of a household, one respondent (2%) rented from a private landlord, one lived in a shared ownership property (2%) and one (2%) rented from council/housing association. Ten (19%) did not answer the question.

## Preferred Tenure

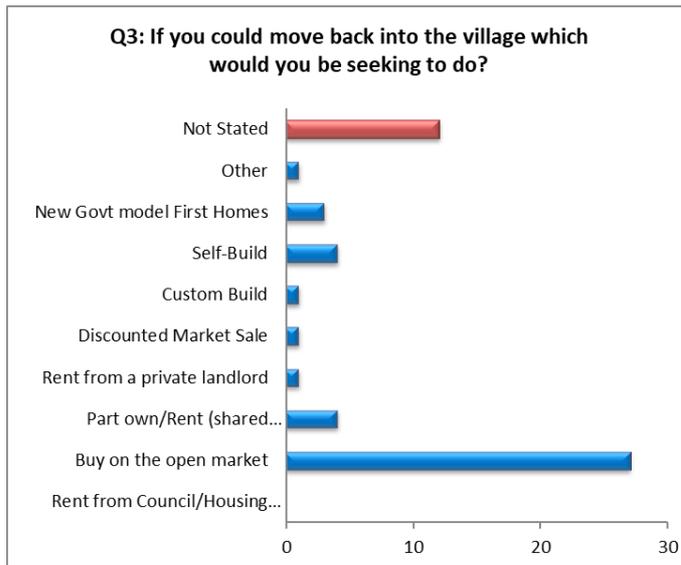


Figure 22: Preferred Tenure

Twenty-seven respondents (50%) expressed a preference to buy on the open market. Four respondents (7%) wished to self-build, and four (7%) indicated an interest in part-own/part-rent (shared ownership). Three respondents (6%) were interested in the Government's First Homes model. One (2%) wished to rent from a private landlord, one (2%) would like a custom build, one (2%) opted for discounted market sale, and one (2%) selected "other." Twelve respondents (22%) chose not to answer this question.

## Housing Register



Figure 23: Registered on any housing register waiting list

Forty-four (81%) stated they were not on the housing register and ten (19%) chose not to answer the question.

## Accommodation Required

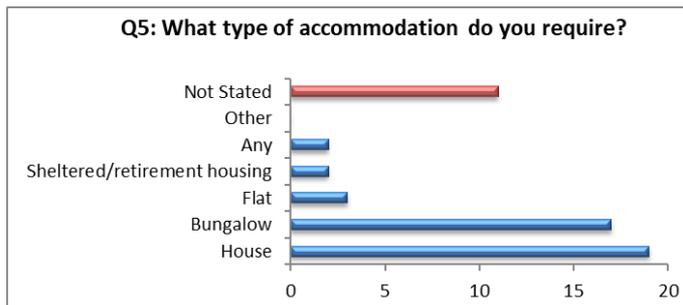


Figure 24: Types of Accommodation Required

Nineteen respondents (35%) expressed a preference for houses, seventeen (31%) preferred bungalows, three (6%) indicated they would like a flat, two (4%) preferred sheltered or retirement accommodation, and another two (4%) stated they would consider any type of property. Eleven respondents (20%) chose not to answer the question.

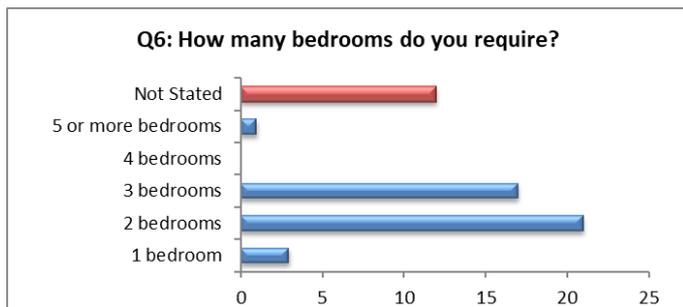


Figure 25: Number of Bedrooms Required

Three respondents (6%) require a one-bedroom property, twenty-one (39%) require two bedrooms, and seventeen respondents (31%) require three bedrooms. One respondent (2%) requires five or more bedrooms. Twelve respondents (22%) chose not to answer the question.

## Special Needs and Adaptations

This question aims to identify specific housing needs including requirements for those suffering with a long-term illness or disability, such as layout & design adapted for access e.g., wheelchair access, ground floor etc.

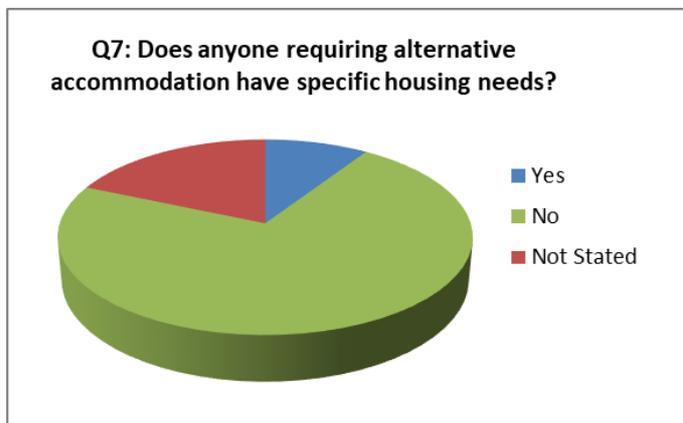
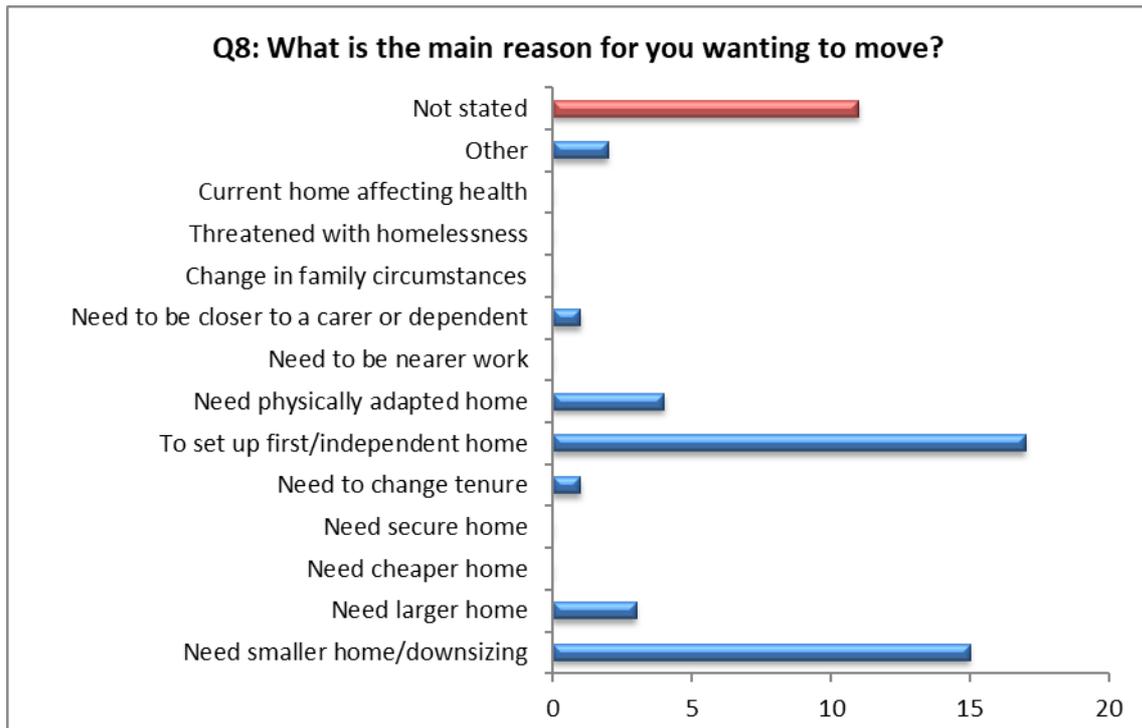


Figure 26: Special Needs & Adaptations

Five respondents (9%) stated they had specific housing needs, thirty-nine (72%) respondents stated that they had no need, and ten (19%) chose not to answer the question.

## Reason for requiring alternative accommodation.



*Figure 27: Reason for moving to alternative accommodation.*

Seventeen households (31%) wished to set up their first independent home, while fifteen (28%) indicated a need for a smaller home to downsize. Additionally, three households (6%) require a larger home, four (7%) need a physically adapted property, two (4%) stated “other,” one household (2%) needs a change of tenure, and one (2%) needs to move closer to a carer or dependent. Eleven households (20%) chose not to answer the question.

## Age and Gender

The total number of people needing to move to a new household from the fifty-four households was seventy-eight in the following age groups (percentage figure for age and gender are of total people i.e. 78 = 100%).

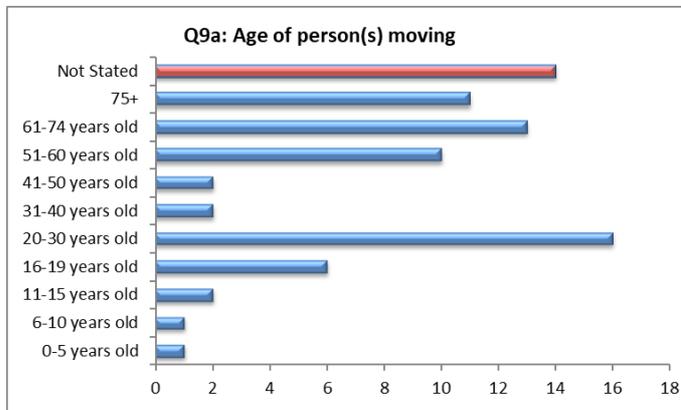


Figure 28: age of respondents in housing need

The ages of the households are as follows:

0–5 years: one (1%)  
 6–10 years: one (1%)  
 11–15 years: two (3%)  
 16–19 years: six (9%)  
 20–30 years: sixteen (21%)  
 31–40 years: two (3%)  
 41–50 years: two (3%)  
 51–60 years: ten (13%)  
 61–74 years: thirteen (17%)  
 75+ years: eleven (14%)

Fourteen respondents (18%) did not answer the question.

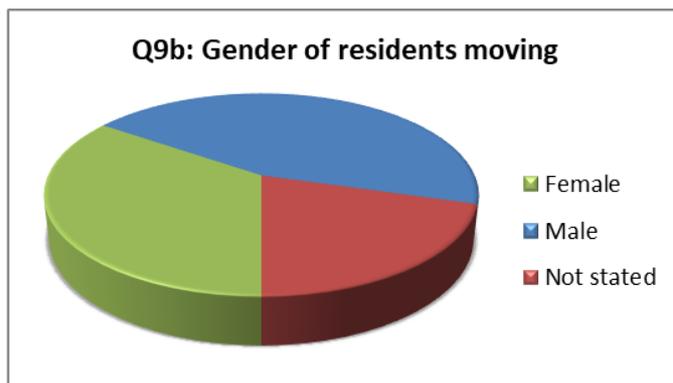


Figure 29: Gender of respondents

Twenty-seven (35%) people needing to move were female and thirty-five (45%) were male. Sixteen (21%) did not answer the question.

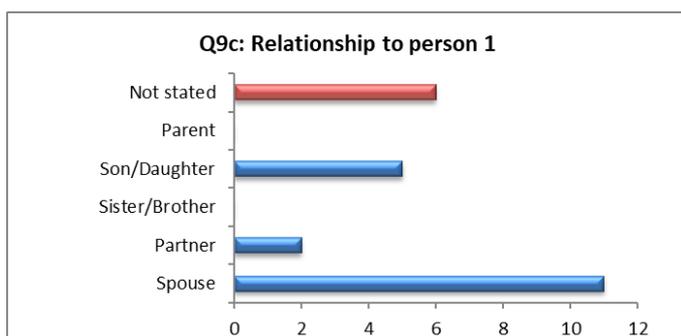


Figure 30: Relationship to person 1 of respondents

The relationship to person 1 is as follows.

Eleven (46%) – Spouse  
 Five (21%) – Son/Daughter  
 Two (8%) – Partner  
 Six (25%) – did not answer the question.

## Type of Household

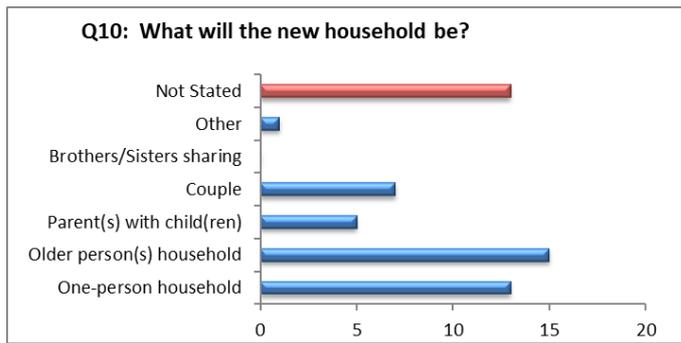


Figure 31: New household composition

Of the new households, thirteen (24%) would consist of individuals living alone, fifteen (28%) would be older person households, five (9%) would be a parent(s) with child(ren), seven (13%) would be couples, one (2%) would be 'other' and thirteen (24%) did not answer the question.

## Housing Benefit

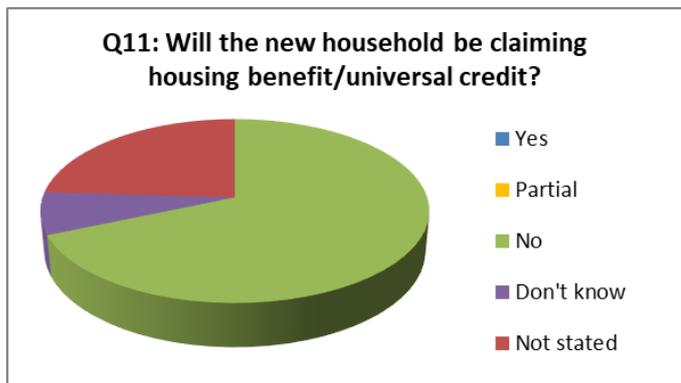


Figure 32: Housing Benefit

Thirty-seven (69%) would not be claiming any benefits or credit, four (7%) did not know if they would be claiming and thirteen (24%) chose not to answer the question.

## Current Situation



Figure 33: Current situation

Currently, thirty-nine households (72%) who completed part two reside in the parish. One (2%) live in the adjoining parish. One (2%) live outside the parish but lived in the parish in the last 5 years. Two (4%) work in the parish or adjoining parish. Eleven (20%) stated 'other'.

## Affordability

### Income

Respondents were asked to indicate their gross annual income available for new household living costs, excluding housing and council tax benefits.

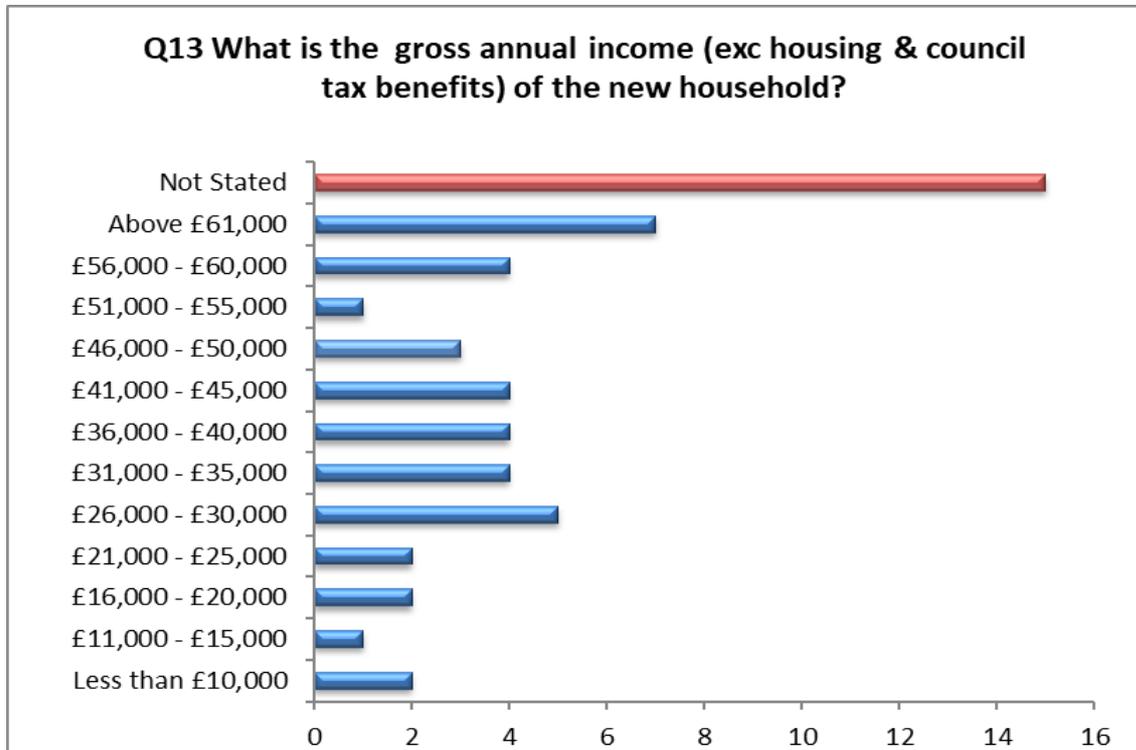


Figure 34: Gross monthly income

Two households (4%) less than £10,000.  
One household (2%) £11,000 - £15,000.  
Two households (4%) £16,000 - £20,000.  
Two households (4%) £21,000 - £26,000.  
Five households (9%) £26,000 - £30,000.  
Four households (7%) £31,000 - £35,000.  
Four households (7%) £36,000 - £40,000.  
Four households (7%) £41,000 - £45,000.  
Three households (6%) £46,000 - £50,000.  
One household (2%) £51,000 - £55,000.  
Four households (7%) £56,000 - £60,000.  
Seven households (13%) Above £61,000.  
Fifteen households (28%) did not provide income information.

## Savings

Respondents were asked if they had any savings or equity that could be used towards home-related expenses. This is particularly relevant for those seeking affordable housing, as high levels of savings can sometimes prevent applicants from accessing this type of housing. It is also important for respondents interested in shared ownership or purchasing their own property on the open market, as they will likely need a mortgage and savings to cover the deposit and legal costs.

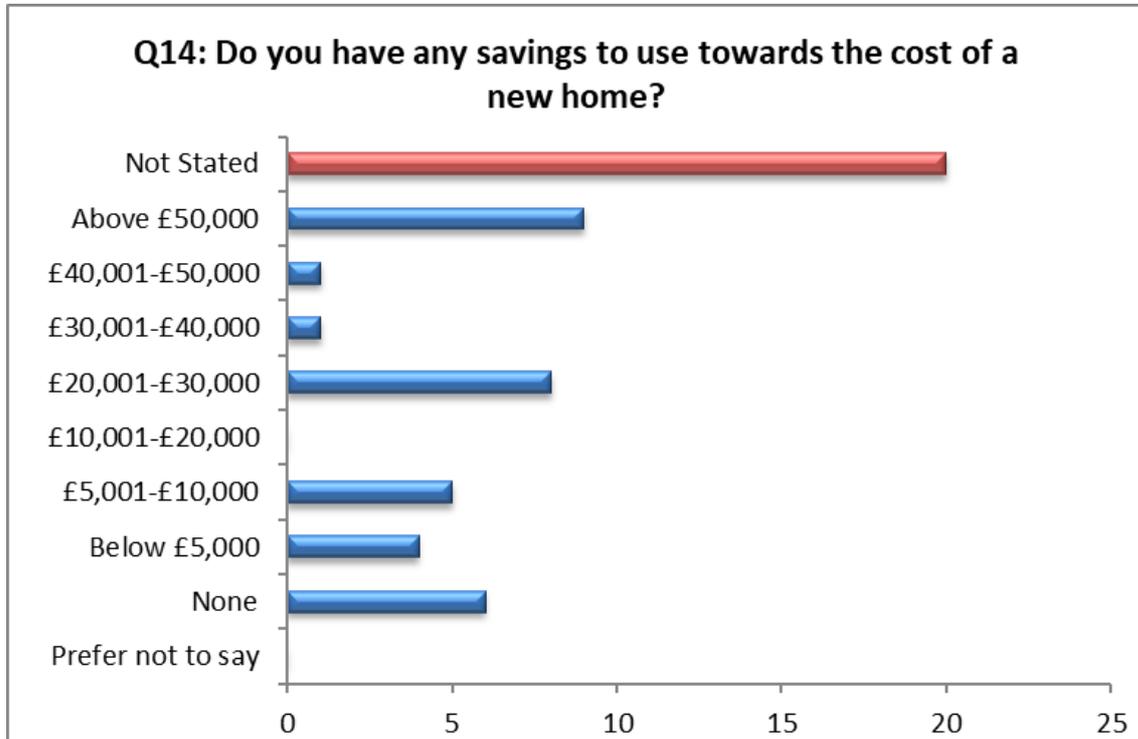


Figure 35: Savings

Six households (11%) reported having no savings, while four (7%) had savings below £5,000. Five households (9%) had between £5,001 and £10,000, and eight (15%) reported savings between £20,001 and £30,000. One household (2%) had savings in the range of £30,001 to £40,000, and another (2%) had between £40,001 and £50,000. Nine households (17%) stated they had savings above £50,000. Twenty households (37%) chose not to answer the question.

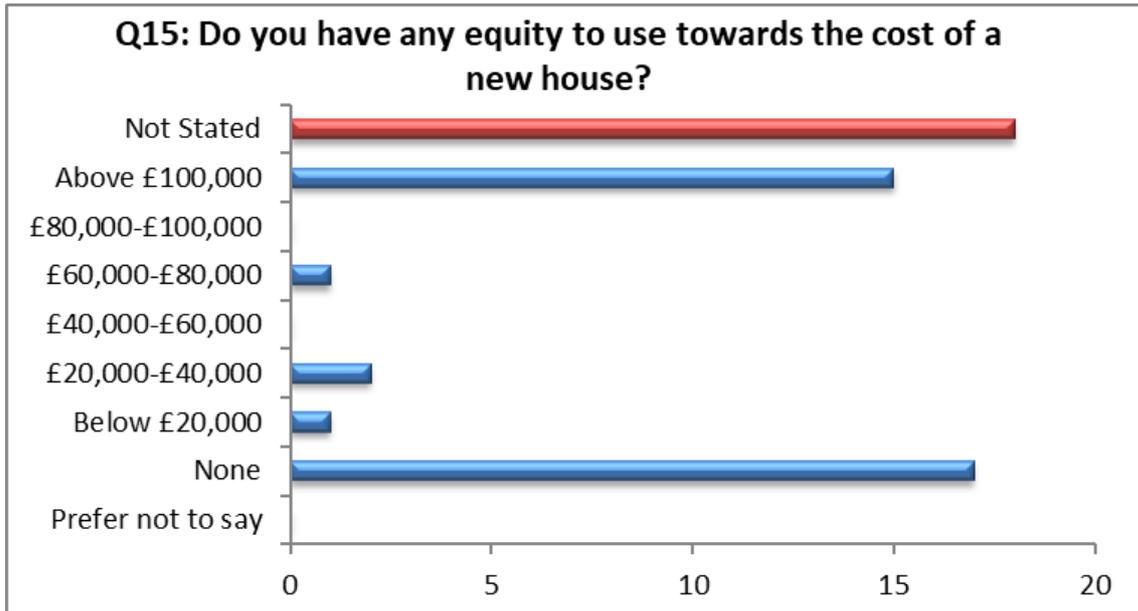


Figure 36: Equity

Seventeen respondents (31%) reported having no equity to contribute toward the cost of a new home. One respondent (2%) indicated equity below £20,000, and two respondents (4%) reported equity between £20,000 and £40,000. One (2%) confirmed £60,000- £80,000. Fifteen respondents (28%) stated they had over £100,000 in equity, while eighteen respondents (33%) chose not to answer the question.

## Part Three: Assessment of Need

An analysis has been carried out to assess the affordability of both open market and affordable housing options, based on the information provided by survey respondents. While the assessment highlights respondents' preferred accommodation types and tenures, practical factors, such as age and financial circumstances, have been carefully considered when forming recommendations.

As noted earlier, 50 respondents identified themselves as being in housing need, completed all or part of Part 2 of the survey, and expressed a desire to remain living in the parish. However, some households did not provide sufficient information to enable a full assessment. Therefore, the assessment and subsequent recommendations are based solely on the individuals whose information was complete enough to evaluate.

While some respondents aspire to purchase a home, either on the open market or through shared ownership, their current financial position may present a barrier. This has been factored in the analysis. A number of respondents reported having no equity or savings, which significantly affects their ability to buy a home outright or even a share.

The tables below outline each respondent's preferred tenure and the recommended housing options, taking into account their income, savings, and overall affordability.

<b>Indicated tenure of those stating they have a need (42)</b>	
<b>Type</b>	<b>Number</b>
Open Market	27
Housing Association / Council rented	0
Shared Ownership	4
Discounted Market Sale	1
Custom Build	1
Rent from Private Landlord	1
New Govt First Homes	3
Self-Build	4
Other	1

<b>Recommended Tenure (42)</b>	
<b>Type</b>	<b>Number</b>
Open Market	17
Housing Association / Council rented	8
Shared Ownership	9
Discounted Market Sale	1
Custom Build	1
Rent from Private Landlord	0
New Govt First Homes	1
Self-Build	4
Other	1

## Recommendation

There is a need for affordable rented housing in West Bergholt, with specific demand identified for **2-bedroom units, and 3-bedroom units**, totalling up to 8 homes. In some cases, applicants expressed a preference for more bedrooms than their current household size would typically justify. Housing associations often consider the long-term sustainability and flexibility of housing schemes, so there may be merit in exploring the provision of additional 2-bedroom units in place of 1-bedroom homes to better accommodate future needs.

Final decisions on the size, tenure, and design of any affordable housing scheme should be made in collaboration with the **Parish Council, the housing association partner, and the local authority**, ensuring that the final mix reflects both current need and long-term community benefit.

In addition to the affordable rented need:

- **27 respondents expressed interest in open market housing**, though only 17 appear financially able to proceed at this time. If we assume a borrowing capacity of up to four times an individual's annual income, combined with any declared savings and equity, it is unlikely that the remaining respondents would be able to afford to purchase a property on the open market. Therefore, **shared ownership** may present a more realistic and affordable route to home ownership for these households.

Notably, **none of the households who completed Part Two of the survey are currently registered with the local authority or a housing association**. We strongly encourage the Parish Council to promote awareness of the Colchester City Council Housing Register, as registration is essential for residents to be considered for any future affordable housing opportunities. As of **October 2025**, there are **8 applicants on the housing register**. Local connection checks would be carried out at the point of vacancy.

*(Data source: Colchester City Council Housing Register Data)*

The table below sets out the recommended unit size requirements, based on the **Home Option Allocations Policy** as applied through the **Choice-Based Lettings Scheme**. These criteria are relevant only to households whose needs cannot be met on the open market or where sufficient supporting information has been provided. Bedroom requirements are determined by the current composition of each household, and the timescales reflect responses gathered through the Housing Needs Survey.

The **Home Option Allocations Policy** is the framework used by local authorities in England to allocate social housing. It is governed by **Part 6 of the Housing Act 1996** and must comply with statutory guidance issued by central government.

**Table 1: Aspirations**

**Total ASPIRATION of the 42 households analysed.**

	Open Market	Shared Ownership	Discounted Market Sale	Custom/Self Build	Private Rent	Gov First Home	Other	Total
<b>Identified No of Units</b>	<b>27</b>	<b>4</b>	<b>1</b>	<b>5</b>	<b>1</b>	<b>3</b>	<b>1</b>	<b>42</b>
<b>Size Breakdown</b>	<p><b>Houses</b> 1 bed (x1) 2 beds (x4) 3 beds (x6)</p> <p><b>Sheltered/Retirement</b> 2 beds (x1)</p> <p><b>Bungalows</b> 2 beds (x8) 3 beds (x7)</p>	<p><b>Flat</b> 1 bed (x1)</p> <p><b>Houses</b> 2 beds (x2)</p> <p><b>Bungalow</b> 3 beds (x1)</p>	<p><b>House</b> 3 beds (x1)</p>	<p><b>Houses</b> 2 beds (x2) 5+ beds (x1)</p> <p><b>Bungalows</b> 3 beds (x2)</p>	<p><b>Flat</b> 1 bed (x1)</p>	<p><b>Flat</b> 2 beds (x1)</p> <p><b>Houses</b> 2 beds (x2)</p>	<p><b>Sheltered/Retirement</b> 2 beds (x1)</p>	<p><b>Flats</b> 1 bed (x2) 2 beds (x1)</p> <p><b>Houses</b> 1 bed (x1) 2 beds (x10) 3 beds (x7) 5+ beds (x1)</p> <p><b>Sheltered/Retirement</b> 2 beds (x2)</p> <p><b>Bungalows</b> 2 beds (x8) 3 beds (x10)</p>

**Table 2: Timescales**

<b>Timescale</b>							
	<b>Open Market</b>	<b>Shared Ownership</b>	<b>Discounted Market Sale</b>	<b>Custom/Self Build</b>	<b>Private Rent</b>	<b>Gov First Home</b>	<b>Total</b>
<b>Now</b>	0	0	0	<b>House</b> 2 beds (x1) <b>Bungalow</b> 3 beds (x1)	0	0	<b>House</b> 2 beds (x1) <b>Bungalow</b> 3 beds (x1)
<b>0-2 years</b>	<b>Houses</b> 2 beds (x1) 3 beds (x2)  <b>Bungalow</b> 2 beds (x1)	0	<b>House</b> 3 beds (x1)	<b>House</b> 5+ beds (x1)	<b>Flat</b> 1 bed (x1)	<b>House</b> 2 beds (x1)	<b>Flat</b> 1 bed (x1) <b>Houses</b> 2 beds (x2) 3 beds (x3) 5+ beds (x1) <b>Bungalow</b> 2 beds (x1)
<b>2-5 years</b>	<b>Houses</b> 1 bed (x1) 2 beds (x3) 3 beds (x2)  <b>Bungalows</b> 2 beds (x4) 3 beds (x3)	<b>Houses</b> 2 beds (x2)	0	0	0	<b>House</b> 2 beds (x1)	<b>Houses</b> 1 bed (x1) 2 beds (x6) 3 beds (x2) <b>Bungalows</b> 2 beds (x4) 3 beds (x3)
<b>Over 5 years</b>	<b>Houses</b> 3 beds (x3)  <b>Bungalows</b> 2 beds (x3) 3 beds (x3)  <b>Sheltered/Retirement</b> 2 beds (x2)	<b>Flat</b> 1 bed (x1)  <b>Bungalow</b> 3 beds (x1)	0	<b>Bungalow</b> 3 beds (x1)	0	<b>Flat</b> 2 beds (x1)	<b>Flats</b> 1 bed (x1) 2 beds (x1) <b>House</b> 3 beds (x3) <b>Bungalows</b> 2 beds (x3) 3 beds (x5)  <b>Sheltered/Retirement</b> 2 beds (x2)

**Table 3: Need**

**Total NEED of the 42 households analysed.**

	Open Market	Housing Association/ Council Rented	Shared Ownership	Discounted Market Sale	Custom/Self Build	Gov First Home	Total
<b>Identified No of Units</b>	<b>18</b>	<b>8</b>	<b>9</b>	<b>1</b>	<b>5</b>	<b>1</b>	<b>42</b>
<b>Size Breakdown</b>	<b>Houses</b> 3 beds (x3)  <b>Sheltered/Retirement</b> 2 beds (x2)  <b>Bungalows</b> 2 beds (x7) 3 beds (x6)	<b>Flats</b> 1 bed (x4)  <b>Houses</b> 2 beds (x2) 3 beds (x1)  <b>Bungalow</b> 2 beds (x1)	<b>Flats</b> 1 bed (x2)  <b>Houses</b> 2 beds (x4) 3 beds (x2)  <b>Bungalow</b> 3 beds (x1)	<b>House</b> 3 beds (x1)	<b>Houses</b> 2 beds (x2) 5+ beds (x1)  <b>Bungalows</b> 3 beds (x2)	<b>House</b> 2 beds (x1)	<b>Flats</b> 1 bed (x6)  <b>Houses</b> 2 beds (x9) 3 beds (x7) 5+ beds (x1)  <b>Sheltered/Retirement</b> 2 beds (x2)  <b>Bungalows</b> 2 beds (x8) 3 beds (x9)

## Appendix 1: Local Housing Market Context and Affordability Analysis

This appendix provides a detailed overview of housing characteristics, tenure types, affordability metrics, and market trends specific to West Bergholt. It includes comparative data with Essex and England, offering insight into local property prices, income levels, and housing conditions to support evidence-based planning.

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### Housing (Characteristics)

The following data visualisations show key metrics related to housing characteristics. It includes dwelling types, tenure, number of rooms, and property age. These indicators offer an insight into the types of dwelling people are living in to support policymakers, stakeholders, and individuals to better understand the challenges and opportunities related to the housing stock of an area.

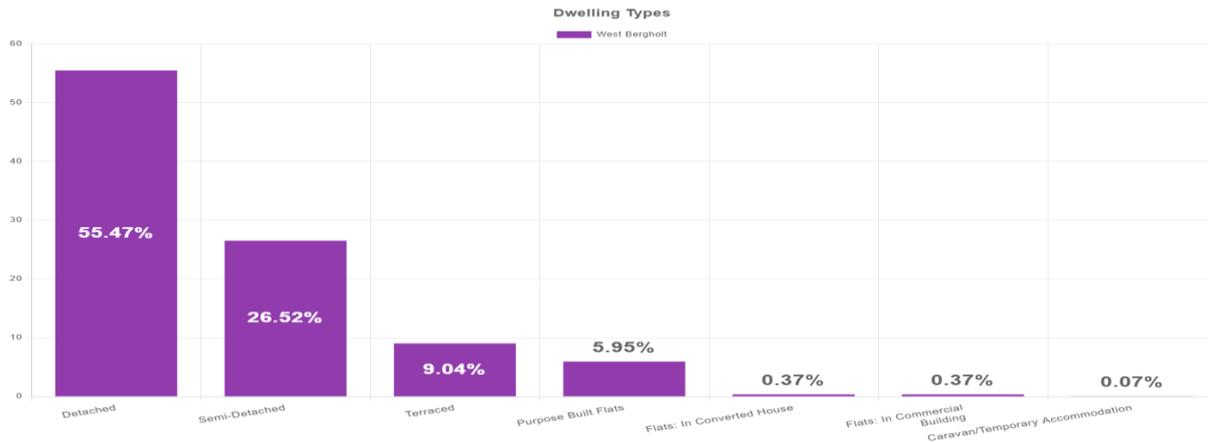
#### Dwelling Types

The table below shows the type of dwelling space people live in. A dwelling space is defined as the accommodation occupied by an individual household or, if unoccupied, available for an individual household, for example the whole of a terraced house, or a flat in a purpose-built block of flats. Figures are taken from the 2021 Census.

In West Bergholt 0.37% of homes are flats in converted houses. This is similar to the proportion in Essex (1.06%) and lower than the proportion in England (3.5%).

Indicator	West Bergholt		Essex		England	
	Count	Rate	Count	Rate	Count	Rate
Detached	755	55.47%	191,338	30.54%	5,368,859	22.91%
Semi-Detached	361	26.52%	197,039	31.45%	7,378,304	31.48%
Terraced	123	9.04%	124,599	19.89%	5,381,432	22.96%
Purpose Built Flats	81	5.95%	93,638	14.95%	3,999,771	17.07%
Flats: In Converted House	5	0.37%	6,623	1.06%	821,153	3.50%
Flats: In Commercial Building	5	0.37%	4,034	0.64%	197,967	0.84%
Caravan/Temporary Accommodation	1	0.07%	5,241	0.84%	99,894	0.43%

Source: Census 2021



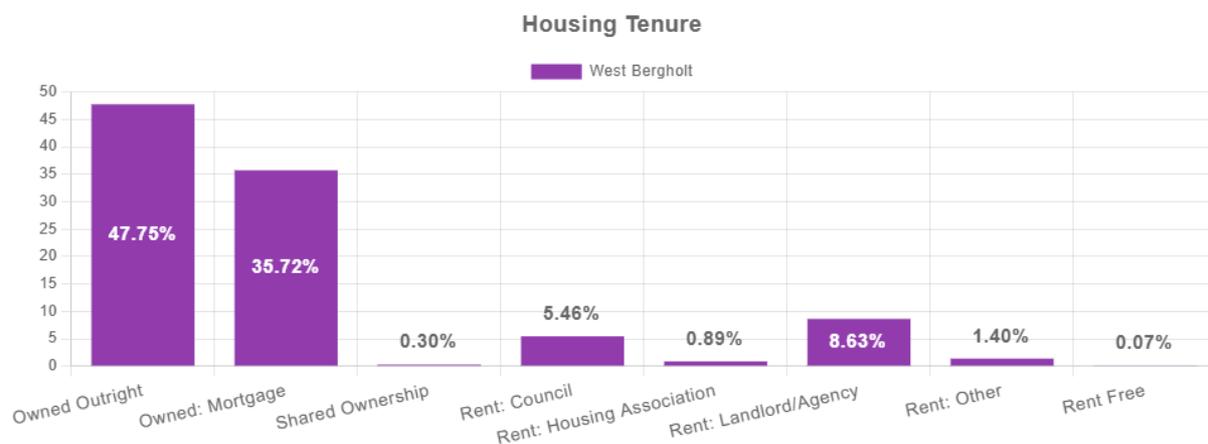
Source: Census 2021

## Housing Tenure

The table below provides both the proportion of the area's population and the overall count for different housing tenures. The tenure of a household is derived from the response to the 2021 Census question asking whether the household owns or rents its accommodation and, if rented, from the response to the question asking who is the landlord.

Indicator	West Bergholt		Essex		England	
	Count	Rate	Count	Rate	Count	Rate
Owned Outright	647	47.75%	227,592	36.33%	7,624,693	32.53%
Owned: Mortgage	484	35.72%	204,778	32.69%	6,744,372	28.78%
Shared Ownership	4	0.30%	5,259	0.84%	235,951	1.01%
Rent: Council	74	5.46%	45,368	7.24%	1,945,152	8.30%
Rent: Housing Association	12	0.89%	43,161	6.89%	2,060,511	8.79%
Rent: Landlord/Agency	117	8.63%	87,593	13.98%	4,273,689	18.24%
Rent: Other	19	1.40%	12,171	1.94%	521,200	2.22%
Rent Free	1	0.07%	548	0.09%	30,517	0.13%

Source: Census 2021



Source: Census 2021

## Housing (Affordability)

The following data visualisations show key metrics related to housing costs and affordability. It includes average house prices, the evolution of property prices over time, a ratio of property churn, the Indices of Deprivation owner affordability and renter affordability scores, and finally, proportions of dwellings within each of the different council tax bands. These indicators offer an insight into housing costs and affordability to enable policymakers, stakeholders, and individuals to better understand the challenges and opportunities within the housing market of an area.

### Average House Prices

The boxes below show the mean house prices by accommodation type across West Bergholt and comparator areas for four key dwelling types (detached houses, semi-detached houses, terraced houses and flats). Data on house prices is from the Land Registry open data, price-paid dataset The Land Registry collect data on all housing transactions, published by individual property and date with the average house-price for all property types calculated on a rolling 12-month total.

The average property price for all dwelling types in West Bergholt was £441,565 between Jun-2024 to May-2025. This is higher than within Essex (£409,906) and higher than the average within England (£358,887).

Note: Some small areas may not have had a transaction recorded within the twelve-month period leading to gaps in the boxes below.

Average House Price
<b>£441,565</b>
(Essex = £409,906, England = £358,887)

Average House Price: Detached	Average House Price: Semi-Detached	Average House Price: Terraced	Average House Price: Flats
<b>£567,261</b>	<b>£370,214</b>	<b>£308,750</b>	<b>£209,214</b>
(Essex = £575,930, England = £509,207)	(Essex = £396,094, England = £324,783)	(Essex = £337,405, England = £298,197)	(Essex = £220,053, England = £316,110)

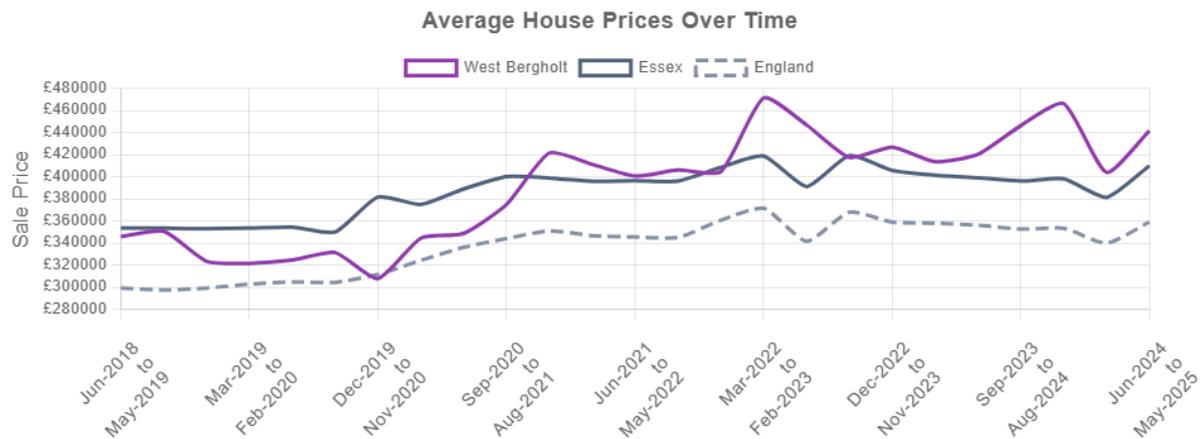
Source: Land Registry (Jun-2024 to May-2025)

## Average House Prices Over Time

The line chart below shows a time series of property price changes over time for the four key dwelling types.

In the 12 months from Jun-2024 to May-2025, the most recent figures for West Bergholt, the average property price was £441,565. This is an increase from the average amount in the 12 months from Jun-2018 to May-2019 (£345,897).

Note: Some small areas may not have had a transaction recorded within the twelve-month period leading to gaps in the chart below.



Source: Land Registry

## IoD Housing Affordability

The boxes below show two indicators from the Indices of Deprivation (IoD) where a higher score indicates greater deprivation. This includes the 2016 owner-occupation affordability indicator which measures the inability of the local population to afford to enter owner-occupation. It also includes the 2016 private rental affordability indicator which measures the inability to afford to enter the private rental market. The private rental component considers whether people can afford to rent in the market without assistance from housing benefit.

In West Bergholt the score for private rental affordability from 2016 was 0.317. This is lower than the score in Essex (0.476) and lower than the score in England (0.487).

If we also look at owner-occupation affordability in West Bergholt, the score from 2016 was 0.555. This is lower than the score in Essex (0.691) and lower than the score in England (0.620).

IoD 2019 Owner-Occupation Affordability	IoD 2019 Private Rental Affordability
<b>0.555</b>	<b>0.317</b>
(Essex = 0.691, England = 0.620)	(Essex = 0.476, England = 0.487)

Source: Ministry of Housing, Communities and Local Government (MHCLG; 2019)

## Housing (Condition)

The following data visualisations offer a selection of indicators that are focused on housing conditions. These indicators specifically highlight aspects such as overcrowding, heating provision, gas network connection, energy efficiency and lack of insulation. Together this data offers valuable insights into the state of housing quality, supporting the identification of areas with challenges related to their housing quality. This information can inform targeted interventions, resource allocation, and policy decisions aimed at improving housing conditions, addressing energy inefficiency, reducing overcrowding, and ensuring adequate heating provision.

### Indices of Deprivation (IoD) Housing in Poor Condition Score

The box below shows the Indices of Deprivation 2019 housing in poor condition score. This indicator is a modelled estimate of the proportion of social and private homes that fail to meet the Decent Homes standard. A property fails the Decent Homes Standard if it fails to meet any one of four separate components: 1) Housing Health and Safety Rating System 2) Disrepair 3) Modernisation 4) Thermal comfort. Each of these components was modelled separately, using data from the 2015 English Housing Survey at national level, in combination with a commercial dataset that provides information on the age, type, tenure and occupant characteristics of the housing stock at individual dwelling level. A higher score indicates that an area is experiencing high levels of deprivation.

West Bergholt has an IoD housing in poor condition score of 0.176. This is lower than the score in Essex (0.179) and lower than the score in England (0.196).



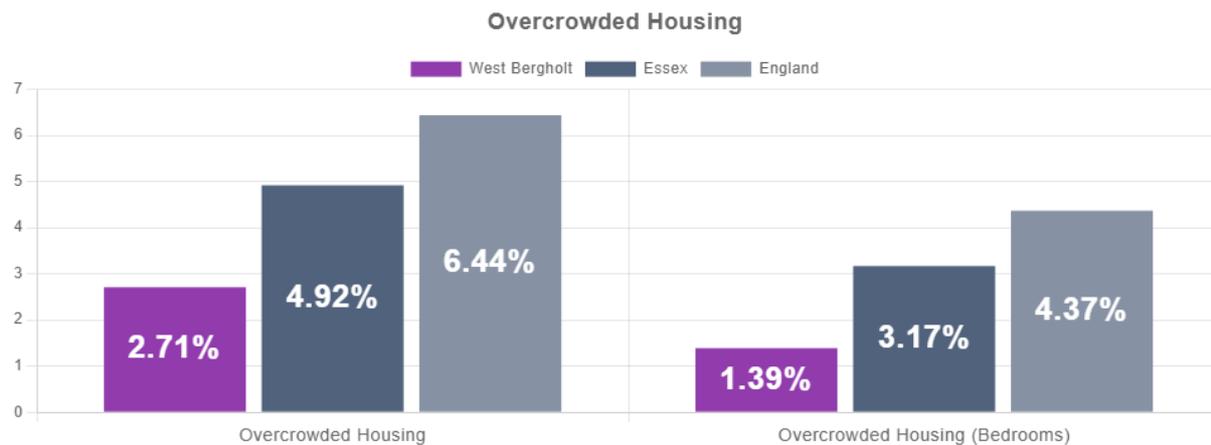
### Overcrowded Housing

The bar chart below shows the proportion of houses within the two categories of overcrowded. Households are classified as overcrowded if there is at least one room fewer than needed for household requirements using standard definitions. A further definition has households classified as overcrowded if there is at least one bedroom fewer than needed for household requirements.

There are two legal definitions of overcrowding – the room and the space standards. The room standard is based on the number and sex of people who must sleep in one

room. The room standard is contravened in a situation where two people aged 10+ of the opposite sex must sleep in the same room (excluding cohabiting or married couples). The space standard is based on the maximum number of people who may sleep in a dwelling of a particular size. The permitted number of people depends on the size of the room, the number of living rooms and bedrooms in the dwelling, and the age of the occupants.

In West Bergholt 1.39% of housing is defined as having too few bedrooms. This is lower than the proportion in Essex (3.17%) and lower than the proportion in England (4.37%).



Source: Census 2021

## Economy (Deprivation and Low Income)

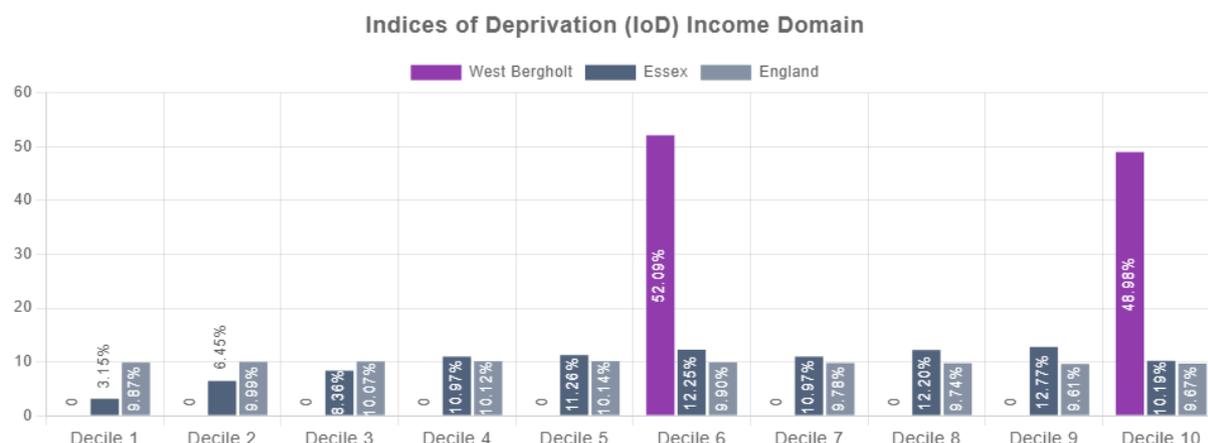
The following data focuses on deprivation and low incomes within West Bergholt, Essex and England, exploring a range of different indicators from the Indices of Deprivation (IoD) income deprivation domain and from DWP benefit claimant data. These visualisations provide insight into the nature and extent of poverty in these areas and to identify where targeted intervention and support may be required.

### Indices of Deprivation (IoD) Income Domain

The bar chart below shows the proportion of people living in neighbourhoods grouped into deciles according to level of deprivation derived from the IoD (income domain). A higher score on the IoD (income domain) indicates that an area is experiencing greater levels of deprivation relating to low income. To clarify, all neighbourhoods in England are grouped into ten equal sized groups “deciles”; neighbourhoods in decile 1 fall within the most deprived 10% of neighbourhoods nationally, whilst neighbourhoods in decile 10 fall within the least deprived 10% of neighbourhoods nationally.

The definition of low income used by the IoD includes both those people that are out-of-work and those that are in work but who have low earnings (and who satisfy the respective means tests). The following indicators are included: Adults and children in Income Support families; Adults and children in income-based Jobseeker’s Allowance families; Adults and children in income-based Employment and Support Allowance families; Adults and children in Pension Credit (Guarantee) families; Adults and children in Working Tax Credit and Child Tax Credit families not already counted that

is those who are not in receipt of Income Support income-based Jobseeker's Allowance income-based Employment and Support Allowance or Pension Credit (Guarantee) and whose equivalised income (excluding housing benefit) is below 60% of the median before housing costs; Adults and children in Universal Credit families where no adult is in 'Working - no requirements' conditionality regime; Asylum seekers in England in receipt of subsistence support accommodation support or both.



Source: Ministry of Housing Communities and Local Government (MHCLG)

## Benefit Claimants

The boxes below show the count and proportion of people receiving Department for Work and Pensions (DWP) benefits in West Bergholt, Essex and England. The data is provided for three age groups: 16-64, 16-24 and 65+. DWP Benefits are payable to eligible people who need additional financial support due to low income, worklessness, poor health, caring responsibilities, bereavement or disability. The following benefits are included: Universal Credit. Bereavement Benefit, Carers Allowance, Incapacity Benefit/Severe Disablement Allowance, Income Support, Jobseekers Allowance, Pension Credit and Widows Benefit. The aim of these is to provide statistics on the number of individuals claiming a DWP benefit in total (i.e. only counting each individual claimant once).

In West Bergholt, 14.45% of people aged 16-64 are claiming DWP benefits. This is lower than the proportion in Essex (20.33%) and lower than the proportion in England (23.84%).

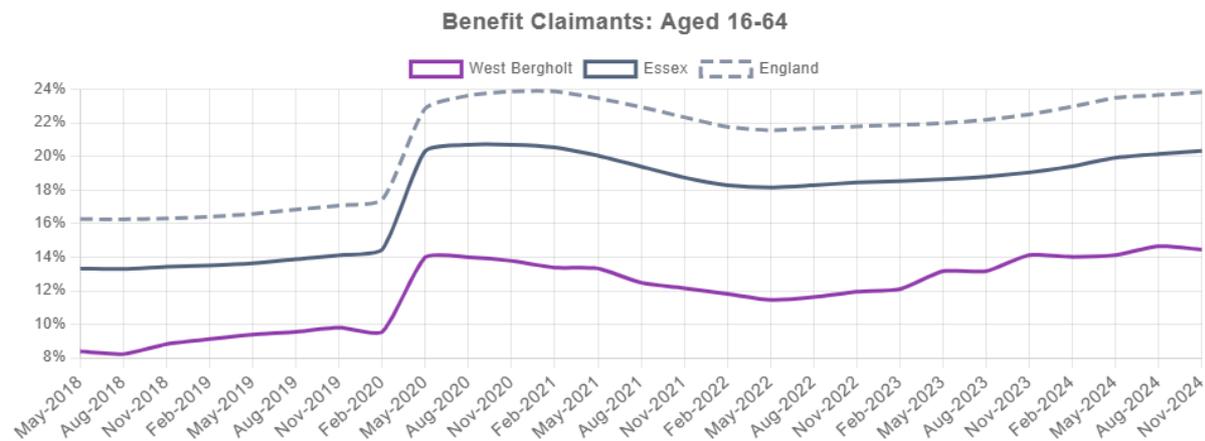
Note: The benefit combinations are recorded as quarterly snapshots. They do not cover every possible combination.

Benefit Claimants: Aged 16-64	Benefit Claimants: Aged 16-24	Benefit Claimants: Aged 65+
<b>273</b>	<b>36</b>	<b>203</b>
14.45%	12.33%	23.76%
Essex = 20.33%	Essex = 14.78%	Essex = 29.19%
England = 23.84%	England = 14.92%	England = 32.01%

Source: Department for Work and Pensions (DWP; Nov-2024)

The line graph below shows a time series for the proportion of working age people receiving DWP benefits in West Bergholt, Essex and England. Working age DWP Benefits are benefits payable to all people aged 16-64 who need additional financial support due to low income, worklessness, poor health, caring responsibilities, bereavement or disability.

In West Bergholt the proportion of people aged 16-64 claiming DWP benefits has increased, from 8.39% in May-2018 to 14.45% in Nov-2024. This latest figure is lower than the proportion in Essex (20.33%) and lower than the proportion in England (23.84%).



Source: Department for Work and Pensions (DWP)

### Universal Credit Claimants

The visualisations below provide insight into Universal Credit (UC) claimants. It shows the count and proportion of claimants within the area for each UC conditionality regime in Jun-2025.

For context, UC provides a single payment based upon the circumstances of the household to provide support for housing costs, children and childcare costs with additions for disabled people and carers. The following benefits will be abolished as UC rolls out: Income-based Jobseekers Allowance, Income-related Employment and Support Allowance, Income Support, Working Tax Credit, Child Tax Credit and Housing Benefit. The main differences between UC and the previous welfare system are: UC is available to people who are in work and on a low income, as well as to those who are out-of-work, Most people will now apply online and manage their claim through an online account, UC will be responsive as people on low incomes move in and out of work, they will get ongoing support. Most claimants on low incomes will still be paid UC when they first start a new job or increase their part-time hours. Claimants will receive a single monthly household payment, paid into a bank account in the same way as a monthly salary, support with housing costs will usually go direct to the claimant as part of their monthly payment.

In West Bergholt, 9.96% of people are claiming UC. This is lower than the proportion in Essex (15.72%) and lower than the proportion in England (19.06%).

## Universal Credit Claimants

# 188

9.96% (Essex = 15.72%, England = 19.06%)

Source: Department for Work and Pensions (DWP; Jun-2025)

### Universal Credit Claimants by Conditionality Regime

Indicator	West Bergholt		Essex		England	
	Count	Rate	Count	Rate	Count	Rate
Universal Credit claimants - Conditionality Regime: No work requirements	98	5.17%	67,244	7.31%	3,039,482	8.46%
Universal Credit claimants - Conditionality Regime: Planning for work	0	0.00%	1,963	0.21%	89,549	0.25%
Universal Credit claimants - Conditionality Regime: Preparing for work	11	0.59%	7,384	0.80%	330,534	0.92%
Universal Credit claimants - Conditionality Regime: Searching for work	26	1.39%	27,231	2.96%	1,458,323	4.06%
Universal Credit claimants - Conditionality Regime: Working (No requirements)	27	1.44%	25,554	2.78%	1,108,989	3.09%
Universal Credit claimants - Conditionality Regime: Working (With requirements)	23	1.23%	15,265	1.66%	819,380	2.28%

Source: Department for Work and Pensions (DWP)

## Households on Universal Credit

The visualisations below offers further insight into Universal Credit claims by showing the total number and proportion of households on UC in Feb-2025. This is then further broken down into relevant sub-categories.

In West Bergholt, 1.7% of households are on UC and receiving the disabled child entitlement. This is lower than the proportion in Essex (1.94%) and lower than the proportion in England (1.95%).

<p>Households on Universal Credit</p> <p><b>139</b></p> <p>10.23% (Essex = 18.84%, England = 23.58%)</p>
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## Households on Universal Credit by Type

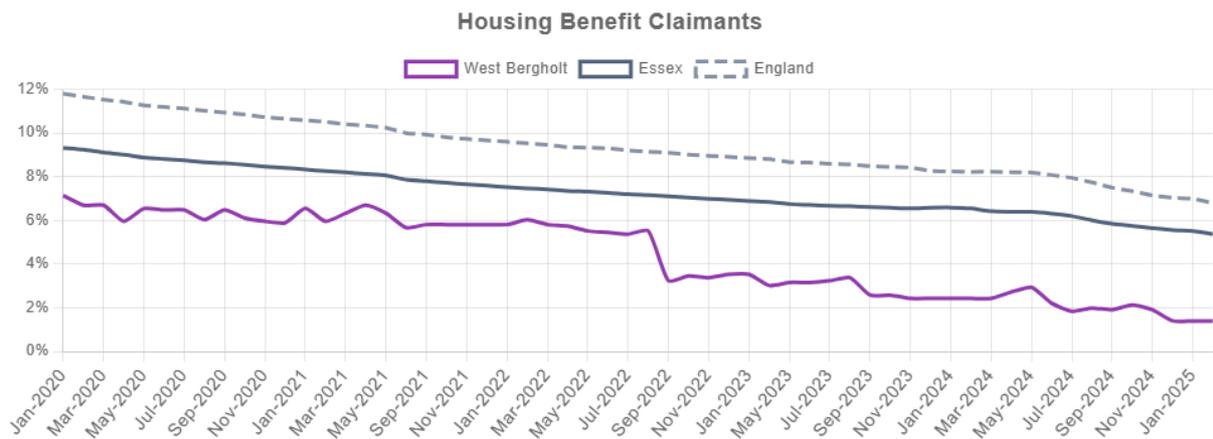
Indicator	West Bergholt		Essex		England	
	Count	Rate	Count	Rate	Count	Rate
Households on Universal Credit, Family type, single with dependent children	54	4.00%	44,443	7.09%	1,922,730	8.20%
Households on Universal Credit, Carer Entitlement	33	2.44%	21,044	3.36%	889,733	3.80%
Households on Universal Credit, Child Entitlement	73	5.40%	58,274	9.30%	2,620,638	11.18%
Households on Universal Credit (Disabled Child Entitlement)	23	1.70%	12,149	1.94%	457,975	1.95%
Households on Universal Credit (Limited Capability for Work Entitlement)	48	3.55%	34,090	5.44%	1,605,074	6.85%
Households on Universal Credit with Housing Entitlement	86	6.29%	74,723	11.93%	3,468,913	14.80%
Households on Universal Credit, Housing Entitlement, Social rented	61	4.52%	39,749	6.34%	1,862,946	7.95%
Households on Universal Credit, Housing Entitlement, Private rented	22	1.63%	32,812	5.24%	1,503,186	6.41%

Source: Department for Work and Pensions (DWP)

## Housing Benefit Claimants

The line chart below shows a time series of housing benefit (HB) claimants. This is the proportion of households receiving HB which can be claimed by a person if they are living on a low income and are liable to pay rent.

In West Bergholt, the proportion of households claiming Housing Benefit has decreased, from 7.14% in Jan-2020 to 1.4% in Feb-2025. This latest figure is lower than the proportion in Essex (5.38%) and lower than the proportion in England (6.79%).



Source: Department for Work and Pensions (DWP)

## Economy (Income and Debt)

The following collection of data visualisations focus on indicators related to income and debt. It contains data from key metrics including household income, mortgage debt, SME borrowing debt, and unsecured personal debt. Together these indicators offer valuable insight into the financial landscape and the relationship between income distribution and debt burdens. This data can support policymakers and stakeholders to make informed decisions for fostering sustainable economic growth and enhancing financial stability of communities.

### Household Income

The boxes below show measures of household income, including:

- The average total annual household income estimate. This is the sum of the gross income of every member of the household, plus any income from benefits such as Working Families Tax Credit.
- The average net annual household income estimate. Net annual household income is the sum of the net income of every member of the household. This includes income tax payments; national insurance contributions; domestic rates/council tax; contributions to occupational pension schemes; all maintenance and child support payments, which are deducted from the income of the person making the payments; and parental contribution to students living away from home.

- The average net annual household income estimate (equivalised to take into account variations in household size) before housing costs are taken into account.
- The average net annual household income estimate (equivalised to take into account variations in household size) after housing costs are taken into account. These housing costs include rent (gross of housing benefit); water rates, community water charges and council water charges; mortgage interest payments (net of any tax relief); structural insurance premiums (for owner occupiers); and ground rent and service charges.

Note: All figures are model-based small area income estimates.

In West Bergholt, the average net annual household income estimate is £37,700, which is higher than the average net household income in Essex (£37,252) and higher than in England (£35,707).

Total Annual Household Income Estimate	Net Annual Household Income Estimate	Net Annual Household Income (Before Housing Costs)	Net Annual Household Income Estimate (After Housing Costs)
<b>£50,300</b>	<b>£37,700</b>	<b>£36,500</b>	<b>£33,200</b>
(Essex = £48,245, England = £47,125)	(Essex = £37,252, England = £35,707)	(Essex = £34,610, England = £32,797)	(Essex = £31,389, England = £29,614)

Source: Office for National Statistics (ONS; 2019/20)

## Debt

The boxes below focus on different types of debt to provide a comprehensive understanding of borrowing patterns, financial risks, and economic conditions. Data is from Sep-2021 and has been modelled from postcode sector to Output Areas (OAs) using a weighted look-up built from the numbers of shared postcodes between a postcode sector and OA in combination with the relevant numerator per OA. The debt below includes:

- Mortgage debt per household - the total amount of borrowing outstanding on customer accounts for residential mortgages, divided by the total number of households (according to the 2021 Census).
- SME lending debt per person aged 18+ - the total amount of borrowing outstanding on customer accounts for Small and Medium Sized Enterprises (SME) lending, divided by the population aged 18+ (according to the 2021 ONS Mid-Year Estimates)
- Personal debt (unsecured loans) per person aged 18+ - the total amount of borrowing outstanding on customer accounts for unsecured personal loans, divided by the population aged 18+ (according to the 2021 ONS Mid-Year Estimates)

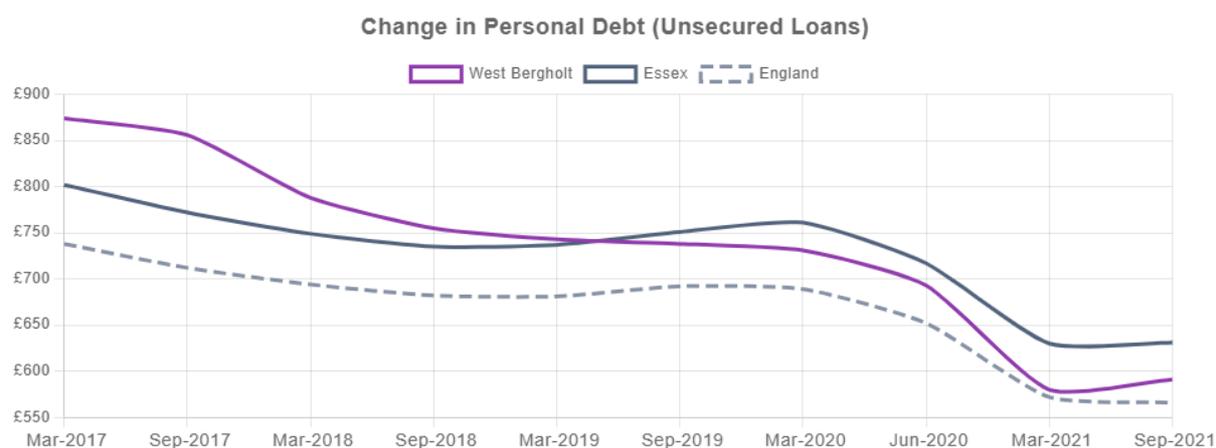
In Sep-2021, the average mortgage debt per household in West Bergholt was £57,176, which is higher than the average mortgage debt in Essex (£56,916) and higher than the average in England (£43,138).

Mortgage Debt (per Household)	SME Lending Debt (per Person aged 18+)	Personal Debt (per Person aged 18+)
<b>£57,176</b>	<b>£3,115</b>	<b>£591</b>
Essex = £56,916 England = £43,138	Essex = £2,131 England = £2,066	Essex = £631 England = £566

Source: UK Finance (Sep-2021)

The line chart below provides a time series for comparison of personal debt (unsecured loans) over time.

In Sep-2021, people in West Bergholt had on average £591 of personal debt. This has decreased since Mar-2017, when West Bergholt had £874 of personal debt per person. The latest figure for West Bergholt is lower than Essex (£631) and higher than England (£566).



Source: UK Finance

## Economy (Unemployment and Wider Worklessness)

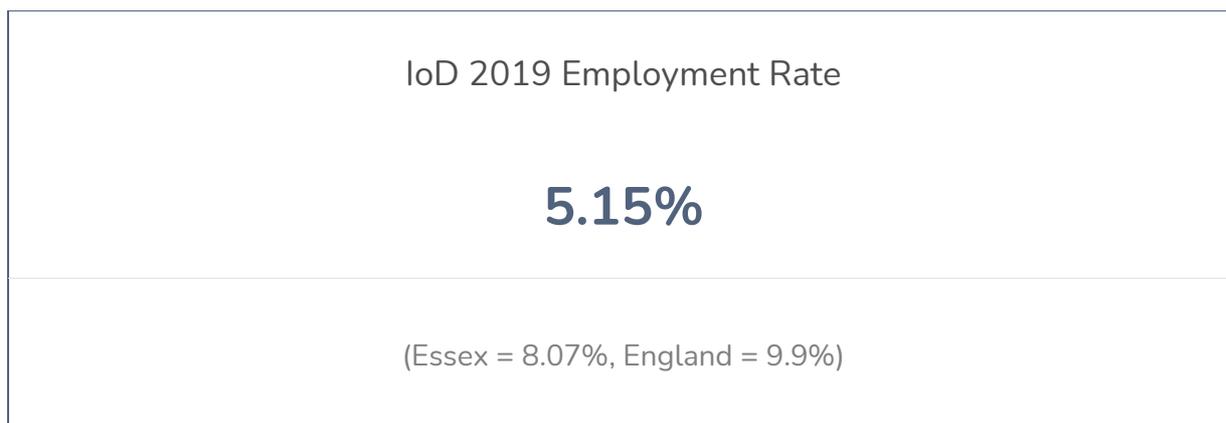
The issue of unemployment and worklessness is a complex and multifaceted one that can have significant impacts on individuals, families, and communities. Understanding the extent and nature of these challenges is essential for policymakers, community leaders, and residents who are committed to promoting economic growth and social inclusion. The following data focuses on this issue of unemployment and wider worklessness within West Bergholt, Essex and England, exploring a range of different data points to provide insight into the local areas, and to support the identification of potential interventions or support mechanisms that can help to address these challenges.

## IoD Employment Domain

The box below shows the Indices of Deprivation (IoD) score for the Employment Deprivation domain. It measures the proportion of the working age population in an area involuntarily excluded from the labour market as a proportion of the working age population. This includes people who would like to work but are unable to do so due to unemployment, sickness, disability, or caring responsibilities.

In West Bergholt the IoD score for 2015-2016 identified 5.15% of working age people being involuntarily excluded from the labour market. This is lower than the proportion in Essex (8.07%) and lower than the proportion in England (9.9%).

Note: The following indicators are included in the score; Claimants of Jobseeker's Allowance (both contribution-based and income-based) women aged 18 to 59 and men aged 18 to 64; Claimants of Employment and Support Allowance aged 18 to 59 / 64; Claimants of Incapacity Benefit aged 18 to 59 / 64; Claimants of Severe Disablement Allowance aged 18 to 59 / 64; Claimants of Carer's Allowance aged 18 to 59 / 64; Claimants of Universal Credit in the 'Searching for work' and 'No work requirements' conditionality groups. A higher score indicates that an area is experiencing high levels of deprivation.

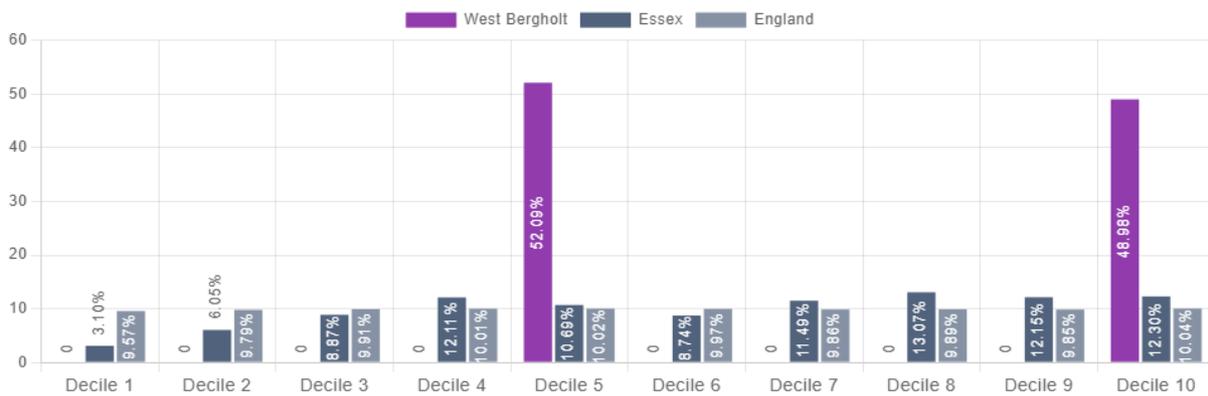


Source: Ministry of Housing Communities and Local Government (MHCLG; 2019)

For further insight, the bar chart below shows the proportion of people living in neighbourhoods grouped into deciles according to level of deprivation derived from the Indices of Deprivation (IoD) Employment Deprivation domain. To clarify, all neighbourhoods in England are grouped into ten equal sized groups "deciles"; neighbourhoods in decile 1 fall within the most deprived 10% of neighbourhoods nationally, whilst neighbourhoods in decile 10 fall within the least deprived 10% of neighbourhoods nationally.

0% of people in West Bergholt fall within the first decile on the Employment Deprivation domain.

### IoD 2019 Employment Domain Deciles



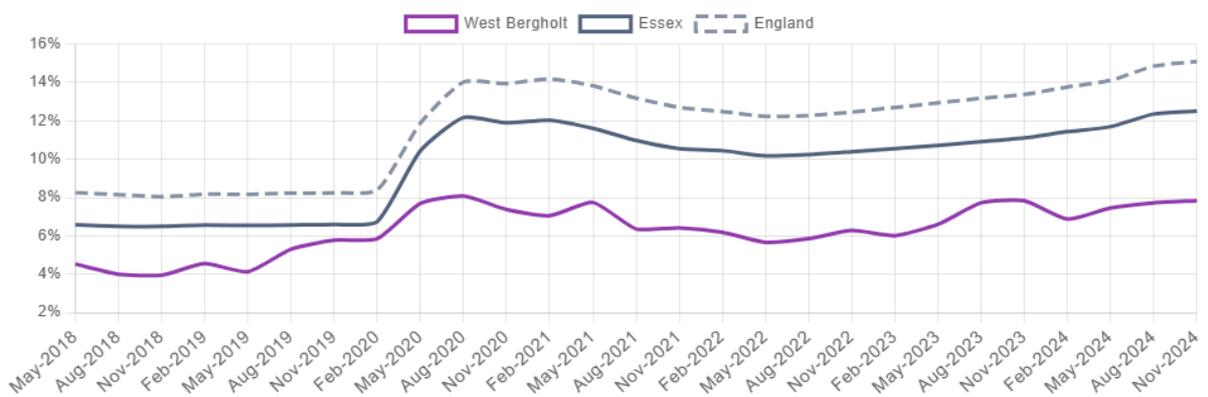
Source: Ministry of Housing Communities and Local Government (MHCLG)

### Out of Work Benefits

The line chart below is a time series showing the total benefit combinations for individuals that claim out of work benefits as a proportion of the working age population and the changes over time. Please note this indicator is part of a temporary measure and is experimental in format. Out of work benefits are defined as being on at least one of the following benefits: Jobseekers Allowance (JSA), Employment and Support Allowance (ESA), Incapacity Benefit (IB), Severe Disablement Allowance (SDA), Income Support (IS) where Carers Allowance (CA) not also in payment, Pension Credit (PC) where Carers Allowance (CA) and Universal Credit (UC) conditionality regime is one of Searching for Work, Preparing for Work or Planning for Work. The categories of this field are mutually exclusive and therefore can be summed without double counting. Claimants may or may not be additionally in receipt of other benefits not listed here.

7.84% of the working age population were claiming out of work benefits in West Bergholt in Nov-2024. This is lower than the proportion in Essex (12.52%) and lower than the proportion in England (15.1%).

### Out of Work Benefits



Source: Department for Work and Pensions (DWP)

## People Out of Work

The boxes below show a snapshot from Jun-2025 of the number and proportion of people receiving benefits payable to people who are unemployed receiving either Jobseekers Allowance (JSA) or Universal Credit (UC) for those who are out of work. It then further divides this into age/sex related subcategories. This has replaced the number of people claiming JSA as the headline indicator of the number of people claiming benefits principally for the reason of being unemployed and is sometimes referred to as the monthly claimant count. JSA is payable to people under pensionable age who are out of work and available for, and actively seeking, work of at least 40 hours a week.

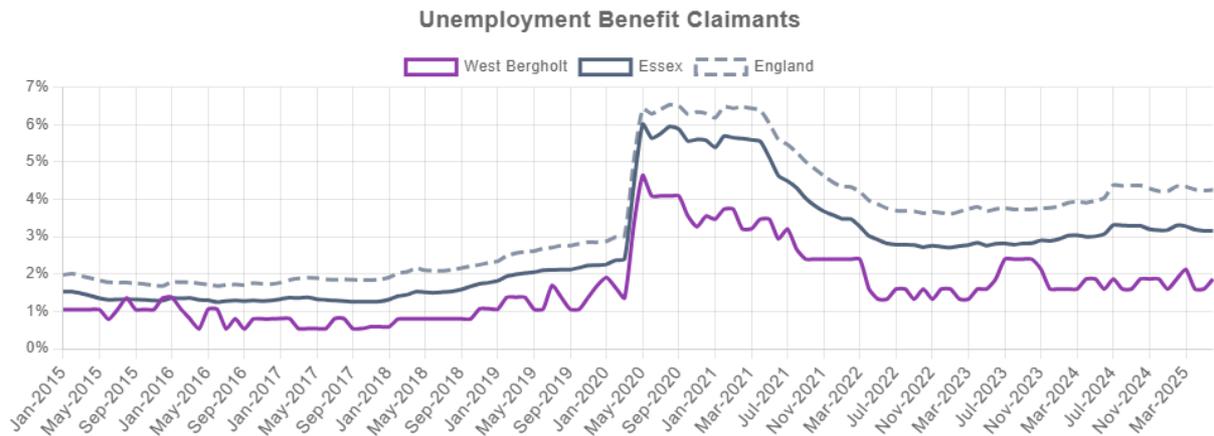
In West Bergholt, 1.87% of the working age population are claiming unemployment benefits (Jobseekers Allowance and out of work UC claimants). This is lower than the proportion in Essex (3.16%) and lower than the proportion in England (4.25%).

Note: There are differences in conditionality rules and eligibility criteria between UC and JSA. The phased roll-out of UC across the country, means that these differences in eligibility and conditionality affect geographical places differentially depending on how advanced the roll out is in that area. Until UC is fully rolled out, it is not possible to get a consistent measure of unemployment benefit claimant rate. Furthermore, the UC 'searching for work' conditionality group includes some individuals who would not have been previously eligible for JSA under the old benefits system e.g. those with work limiting illness awaiting a Work Capability Assessment.

Unemployment Benefit Claimants	Unemployment Benefit Claimants: Male	Unemployment Benefit Claimants: Female
<b>35</b>	<b>20</b>	<b>10</b>
1.87% Essex = 3.16% England = 4.25%	2.12% Essex = 3.48% England = 4.77%	1.07% Essex = 2.86% England = 3.75%
Unemployment Benefit Claimants: Aged 18-24	Unemployment Benefit Claimants: Aged 50+	
<b>5</b>	<b>5</b>	
2.42% Essex = 5.07% England = 5.56%	0.31% Essex = 1.13% England = 1.64%	

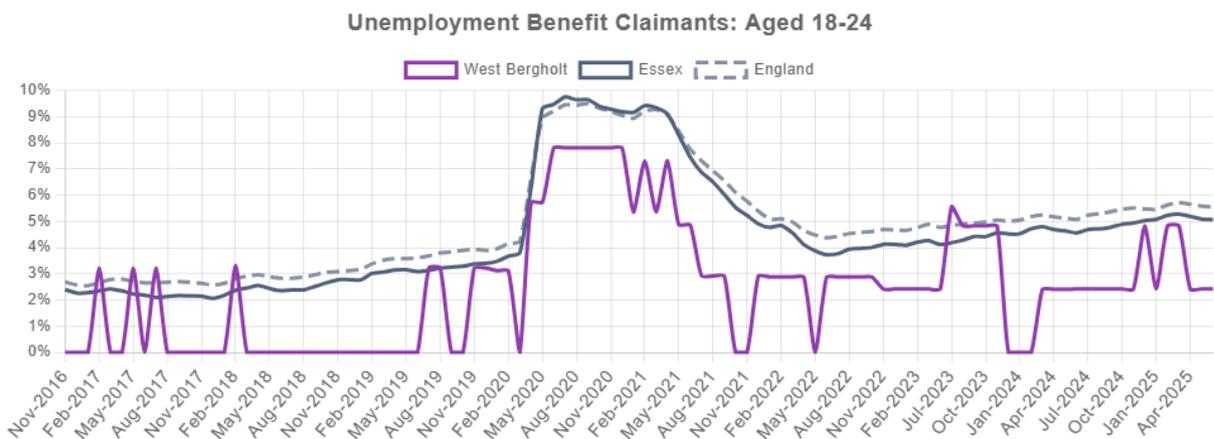
Source: Department for Work and Pensions (DWP; Jun-2025)

The line chart below offers further insight from this indicator by showing the proportion of people receiving unemployment benefits as a time series visualisation. 1.87% of the working age population in West Bergholt were claiming unemployment benefits (JSA and out of work UC claimants) as of Jun-2025. This is an increase from the 1.05% within West Bergholt in Jan-2015.



Source: Department for Work and Pensions (DWP)

The line chart below is a time series showing the proportion of young people receiving JSA Jobseekers Allowance (JSA) or Universal Credit (UC) for those who are out of work (in the 'searching for work' conditionality group) aged 18-24 (as a % of all 18–24-year-olds). 2.42% of 18–24-year-olds in West Bergholt were claiming unemployment benefits as of Jun-2025. This is an increase from the 0% within West Bergholt in Nov-2016.



Source: Department for Work and Pensions (DWP)

### Universal Credit Health Caseload

The boxes below show the number and proportion of people claiming Universal Credit for mental/physical health conditions or disabilities in Mar-2025, broken down by the stage of their health journey. When a customer makes a claim for Universal Credit they will be asked if they have a condition or disability which prevents, or limits, their ability to work. When claimants declare they have a restricted ability to work due to their health condition and DWP receives medical evidence in support of the claim - the claimant is placed on UC health. This will include cases where claimants are in work but report a health condition which limits the amount of work they can do. The number of people on UC health comprises those with a restricted ability to work supported by acceptable medical evidence (pre-WCA) or with an LCW/LCWRA outcome.

In West Bergholt, 3.31% of the working age population are on a Universal Credit health journey. This is lower than the proportion in Essex (5.11%) and lower than the proportion in England (6.14%).

<p>UC Health Journey: Total</p> <p><b>62</b></p> <p>3.31% (Essex = 5.11%, England = 6.14%)</p>
--

UC Health Journey Stage: Live Fit Note (Pre-WCA)	UC Health Journey Stage: Limited Capability for Work	UC Health Journey Stage: Limited Capability for Work & Work Related Activity	Terminally Ill UC Claimants
<b>7</b>	<b>12</b>	<b>45</b>	<b>0</b>
0.37% Essex = 0.56% England = 0.78%	0.64% Essex = 0.81% England = 0.89%	2.4% Essex = 3.74% England = 4.47%	0% Essex = 0.02% England = 0.03%

### Self-Reported Worklessness

The chart below shows indicators of self-reported worklessness derived from responses to the economic activity questions in the 2021 Census. It includes the rates of; of adults aged 16+ who are economically active but unemployed and the proportion of adults aged 16+ who are economically inactive due to either a long-term sickness or disability, retirement, looking after their home/family or for other reasons. Economic activity relates to whether or not a person was working or looking for work in the week before the Census.

In West Bergholt, 1.76% of the working age population self-reported as unemployed. This is lower than the proportion in Essex (2.52%) and lower than the proportion in England (2.85%).

### Self-Reported Worklessness



Source: Census 2021

## Appendix 2: Letter to Residents & Survey

This section includes the original survey materials distributed to residents, including the covering letter and questionnaire. It outlines the methodology used to gather housing needs data and ensures transparency in the engagement process.

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**WEST BERGHOLT  
PARISH COUNCIL**  
clerk@westbergholt-pc.gov.uk



August 2025

Dear Resident,

### Affordable Housing for local people in West Bergholt

It is widely recognised that people living in rural communities often face real challenges when trying to find a home of their own in the village where they grew up or work. That's why the Rural Housing Enabler from the Rural Community Council of Essex (RCCE) works with parish councils, local authorities, housing associations, and local residents to understand housing needs and support people in staying close to their families, jobs, and schools.

West Bergholt Parish Council has partnered with RCCE to carry out a Housing Needs Survey to determine whether there is a need for specific housing styles and tenure within the parish. This is particularly relevant for those looking to take their first step onto the housing ladder or those wishing to downsize. The survey is also intended to reach people currently working in the parish or those who have had to move away due to a lack of suitable housing but would like to return.

All personal information will remain confidential to RCCE. Only anonymised, aggregated results will be shared with the Parish Council.

#### How to Take Part

We encourage everyone, whether or not you currently need alternative accommodation, to complete the attached Housing Needs form and return it in the pre-paid envelope provided by **Friday 03 October 2025**.

Alternatively, you can complete the survey online at: [www.surveymonkey.com/r/WestBergholt](http://www.surveymonkey.com/r/WestBergholt) or by scanning the QR code below with your smartphone or tablet.



#### How to Use the QR Code

1. Open the camera on your smartphone or tablet.
2. Point the camera at the QR code so it's clearly visible on your screen.
3. A notification or link should appear, tap it to open the survey in your browser.
4. If nothing appears, try using a QR code scanner app, which is available for free in your app store.

Your views are important and will help ensure that future decisions reflect the needs and opinions of all residents. All responses will be handled in strict confidence by the RCCE's Rural Housing Enabler. The Parish Council will receive only a summary report and will not have access to individual forms or personal details.

If you have any questions or need additional forms, please contact:

Helen Reedman

Rural Housing Enabler

 01376 574330

 [helen.reedman@essexrcc.org.uk](mailto:helen.reedman@essexrcc.org.uk)

Yours faithfully,

**Brian Butcher**

Chair

West Bergholt Parish Council

**Helen Reedman**

Rural Housing Enabler Service

Rural Community Council of Essex



# HOUSING NEEDS SURVEY FOR WEST BERGHOLT



YOU CAN ALSO COMPLETE THIS SURVEY ONLINE AT

[www.surveymonkey.com/r/WestBergholt](http://www.surveymonkey.com/r/WestBergholt)

RCCE - Registered Charity No. 1097009. Company registered in England and Wales No. 4609624

Please read the accompanying letter before completing this form and use the pre-paid envelope to return the completed form by

**Friday 3<sup>rd</sup> October 2025**

## Part 1 – You and Your Household

(A household is one person living alone or a group of people (not necessarily related) living at the same address who share cooking facilities and share a living room or sitting room or dining area)

To be completed by  
all respondents



# HOUSING NEEDS SURVEY FOR WEST BERGHOLT



RCCE - Registered Charity No. 1097009. Company registered in England and Wales No. 4609624

Is this your main home? Yes, main home  No, second home   
*(If this is your second home, do not complete the rest of the form but please do return it)*

## PART 1 - You and Your Household

*(A household is one person living alone or a group of people (not necessarily related) living at the same address who share cooking facilities and share a living room or sitting room or dining area)*

### 1. How would you describe your home? *(Tick one box only)*

- |                              |                          |   |                          |
|------------------------------|--------------------------|---|--------------------------|
| House                        | <input type="checkbox"/> | Bungalow                                | <input type="checkbox"/> |
| Flat/maisonette/bed-sit      | <input type="checkbox"/> | Caravan/mobile home/temporary structure | <input type="checkbox"/> |
| Sheltered/retirement housing | <input type="checkbox"/> | Other <i>(please specify)</i> .....     | <input type="checkbox"/> |

### 2. Please confirm the type of house. *(Tick one box only)*

- |          |                          |                                     |                          |
|----------|--------------------------|-------------------------------------|--------------------------|
| Detached | <input type="checkbox"/> | Semi-detached                       | <input type="checkbox"/> |
| Terrace  | <input type="checkbox"/> | Other <i>(please specify)</i> ..... | <input type="checkbox"/> |

### 3. How many bedrooms does your home have? *(Tick one box only)*

- |                     |                          |                                   |                          |
|---------------------|--------------------------|-----------------------------------|--------------------------|
| 1 bedroom or bedsit | <input type="checkbox"/> | 2 bedrooms                        | <input type="checkbox"/> |
| 3 bedrooms          | <input type="checkbox"/> | 4 bedrooms                        | <input type="checkbox"/> |
| 5 bedrooms          | <input type="checkbox"/> | Other <i>(please state)</i> ..... | <input type="checkbox"/> |

### 4. Who owns your home? *(Tick one box only)*

- |                                   |                          |  |                          |
|-----------------------------------|--------------------------|--|--------------------------|
| Outright by a household member(s) | <input type="checkbox"/> | Shared ownership (part rent, part own) | <input type="checkbox"/> |
| Owned with mortgage or loan       | <input type="checkbox"/> | Rented from the local council          | <input type="checkbox"/> |
| Rented from a housing association | <input type="checkbox"/> | Rented from a private landlord         | <input type="checkbox"/> |
| Tied to job                       | <input type="checkbox"/> | Other <i>(please state)</i>            | <input type="checkbox"/> |

5. How many families are living in this dwelling?

6. How many years have you lived in this parish?

7. Please complete the table to show the age and gender of all those living in your home.

	Age	Gender
Person 1		
Person 2		
Person 3		
Person 4		
Person 5		
Person 6		

. Have any members of your family moved away from the parish in the last 5 years, due to not being able to find a suitable home locally?

Yes  No

If you answered 'Yes' and the family members wish to move back to parish, please contact the Rural Housing Enabler for an additional survey form (contact details at the end of this form) or complete the survey online [www.surveymonkey.com/r/WestBergholt](http://www.surveymonkey.com/r/WestBergholt)

9a. Do you or does anyone living with you need to move to alternative accommodation, either open market or affordable?

Yes, within 5 years  Yes, in 5 or more years  No

9b. If you answered 'Yes' to question 9a, please specify where you would be looking to move to;

Remain in the parish   
Move outside the parish but in Colchester District   
Move outside Colchester District

If you answered 'Yes' to Question 9a and wish to remain in the parish, please complete Part 2 of this questionnaire about your housing needs. A separate form is required for each new home needed (e.g. if two people in your household each need separate accommodation; they must each complete a form)

**10. In general, what type of housing do you believe the parish would benefit from?**

*\* See Key Terms document at end of survey for more detail on each.*

(Please tick all that apply)

- |                                |                          |                                       |                          |
|--------------------------------|--------------------------|---------------------------------------|--------------------------|
| Houses for younger people      | <input type="checkbox"/> | Houses for older/retired people       | <input type="checkbox"/> |
| Family housing                 | <input type="checkbox"/> | Housing for outright open market sale | <input type="checkbox"/> |
| Housing for private rent       | <input type="checkbox"/> | Housing for affordable/social rent    | <input type="checkbox"/> |
| Housing for shared ownership   | <input type="checkbox"/> | Discounted Market Sale homes          | <input type="checkbox"/> |
| Self-build plots               | <input type="checkbox"/> | Live / work units                     | <input type="checkbox"/> |
| Government model "First Homes" | <input type="checkbox"/> | None                                  | <input type="checkbox"/> |

Other, please specify.....

**11. Any comments. (these will be recorded anonymously in the report)**

**THANK YOU FOR TAKING THE TIME TO COMPLETE PART 1 OF THIS SURVEY**

***If no-one in your household needs alternative accommodation (i.e. indicated 'No' in question 9a) you do not have to complete Part 2 of this form. Please return in the freepost envelope provided.***



HOUSING NEEDS SURVEY FOR  
**WEST BERGHOLT**



Please read the accompanying letter before completing this form and use the pre-paid envelope to return the completed form by

**Friday 3<sup>rd</sup> October 2025**

RCCE - Registered Charity No. 1097009. Company registered in England and Wales No. 4609624

## **Part 2 – Open Market and Affordable Housing Needs**

Only to be completed by respondents who  
have indicated a housing need by  
answering 'Yes' to question 9a in Part 1

**PART 2 - Open market & affordable housing needs**

**EITHER:** If you have no housing need, DO NOT COMPLETE THIS SECTION.

*Please return Part 1 in the Pre-paid envelope provided. Thank you.*

**OR:** If you indicated a housing need by answering 'Yes' to question 9a in Part 1 PLEASE COMPLETE THIS PART. Please provide more detailed information only for those who need to move, i.e. the new household. If more than one house is needed, please request extra form(s)

**1. When do those requiring accommodation need to move from this home?**

Now       Within the next 2 years       Within 2 – 5 years       Over 5 years

**2. Who owns your current home? (Tick one box only)**

Live with parents	<input type="checkbox"/>	Member of the household	<input type="checkbox"/>
Shared ownership (part own, part rent)	<input type="checkbox"/>	Rented from council/housing association	<input type="checkbox"/>
Provided with job (tied)	<input type="checkbox"/>	Rented from private landlord	<input type="checkbox"/>

**3. If you could stay in/move back to the village which option, would you choose?**

*\* See Key Terms document at end of survey for more detail on each.*

(Tick one box only)

Rent from council/housing association	<input type="checkbox"/>	Buy on the open market	<input type="checkbox"/>
Shared ownership (part own, part rent)	<input type="checkbox"/>	Rent from a private landlord	<input type="checkbox"/>
Discounted Market Sale	<input type="checkbox"/>	Custom Build	<input type="checkbox"/>
Self-Build	<input type="checkbox"/>	Government model "First Homes"	<input type="checkbox"/>

Other, (e.g. an extension / annexe to existing home) please specify.....

**4. Are you on the local council housing register or waiting list?**

Yes       No

*To be considered for affordable housing you must also register on Colchester City Council Housing register. If you would like to register, please go to;  
<https://www.gatewaytohomechoice.org.uk/>  
for further advice.*

**5. What type of accommodation would meet your needs? (Tick one box only)**

House	<input type="checkbox"/>	Bungalow	<input type="checkbox"/>
Flat	<input type="checkbox"/>	Sheltered/retirement housing	<input type="checkbox"/>
Any	<input type="checkbox"/>	Other, please specify	<input type="checkbox"/>

**6. How many bedrooms do you require?**

*Please note that for affordable housing bedroom allocation is decided by need and set by the local authority's allocations policy. This is available on their website. (Tick one box only)*

- 1       2       3       4       5 or more

**7. Does anyone requiring alternative accommodation have specific\* housing needs?**

*\* Including specific housing needs for those suffering with a long-term illness or disability, such as layout & design adapted for access e.g. wheelchair access, ground floor etc.*

- No       Yes

*If yes, please give brief details.*

**8. What is your main reason for needing to move? (Tick one box only)**

- |   |                          |  |                          |
|---|--------------------------|--|--------------------------|
| Need smaller home/downsizing                | <input type="checkbox"/> | Need larger home   | <input type="checkbox"/> |
| Need cheaper home                           | <input type="checkbox"/> | Need secure home   | <input type="checkbox"/> |
| Need to change tenure                       | <input type="checkbox"/> | Need to set-up first/independent home                            | <input type="checkbox"/> |
| Need physically adapted home                | <input type="checkbox"/> | Need to be nearer work   | <input type="checkbox"/> |
| Need to be closer to a carer / dependant    | <input type="checkbox"/> | Current home affecting health                                    | <input type="checkbox"/> |
| I am homeless/threatened with homelessness. | <input type="checkbox"/> | Change in family circumstances (i.e. widowed/divorce/separation) | <input type="checkbox"/> |

Other, please specify \_\_\_\_\_

**9. Please indicate the age, gender and relationship of each person needing to move. (i.e. those who will make up the new household) If more than one house is needed, please request extra forms.**

	Age	Gender	Relationship to person 1 (e.g. son, daughter, partner, husband etc.)
Person 1			
Person 2			
Person 3			
Person 4			
Person 5			
Person 6			

**10. What type of household will the new household be? (Tick one box only)**

- |                                   |                          |                              |                          |
|-----------------------------------|--------------------------|------------------------------|--------------------------|
| One-person household              | <input type="checkbox"/> | Older person(s) household    | <input type="checkbox"/> |
| Parent(s)/ Carers with child(ren) | <input type="checkbox"/> | Couple without children      | <input type="checkbox"/> |
| Brothers/sisters sharing          | <input type="checkbox"/> | Other (please specify) ..... | <input type="checkbox"/> |

**11. Will the new household be claiming Housing Benefit / Universal Credit?**

- Yes       Partial       No       Don't know

**12. Which of the following best describes your current situation? (Tick one box only)**

- |   |                          |                                    |                          |
|---|--------------------------|------------------------------------|--------------------------|
| Live in the parish now  | <input type="checkbox"/> | Live in an adjoining parish        | <input type="checkbox"/> |
| Outside the parish now but have lived in the parish in last 5 years | <input type="checkbox"/> | Work in parish or adjoining parish | <input type="checkbox"/> |
| Have close family living in the parish                              | <input type="checkbox"/> | Other, please specify.....         | <input type="checkbox"/> |

*To enable a basic financial assessment to be carried out on those in housing need and suitability of tenure it would be very useful if you could complete the following questions on the financial situation of the new household. Those seeking shared ownership or open market housing will require enough savings to cover costs such as deposit, legal fees, etc.*

**13. Please indicate the total gross (before tax) average annual income of the household in housing need (joint if a couple). Do not include housing benefit or council tax benefit. (Tick one box only)**

- |                   |                          |                   |                          |
|-------------------|--------------------------|-------------------|--------------------------|
| £10,000 or less   | <input type="checkbox"/> | £36,000 - £40,000 | <input type="checkbox"/> |
| £11,000 - £15,000 | <input type="checkbox"/> | £41,000 - £45,000 | <input type="checkbox"/> |
| £16,000 - £20,000 | <input type="checkbox"/> | £46,000 - £50,000 | <input type="checkbox"/> |
| £21,000 - £25,000 | <input type="checkbox"/> | £51,000 - £55,000 | <input type="checkbox"/> |
| £26,000 - £30,000 | <input type="checkbox"/> | £56,000 - £60,000 | <input type="checkbox"/> |
| £31,000 - £35,000 | <input type="checkbox"/> | More than £61,000 | <input type="checkbox"/> |

**14. Do you have SAVINGS which may be used to contribute towards the cost of a new home? (Please provide an estimated figure)**

- Yes £.....  
No

**15. Would you expect to have any EQUITY from your current home(s) which may be used to contribute towards the cost of a new home? (Please provide an estimated figure)**

- Yes £.....  
No

If you would like us to pass your personal details to the relevant Housing Association in the event that an affordable housing scheme goes ahead, please provide your contact details in the boxes provided below. This will help make sure your household's needs are considered. We will not share other details and there is no commitment. Whilst completing the analysis, RCCE might also contact you to provide advice or clarification on the information you have provided in the survey.

By completing this section, you are giving consent to RCCE to securely store your personal details and to provide this information to our partnering Housing Association ONLY for use in connection with this survey. RCCE will not pass your data to any other third parties and the information you provide to us is protected under the GDPR regulations 2018. For further information, please see the Privacy Notice on RCCE website [www.essexrcc.org.uk](http://www.essexrcc.org.uk)

Name	
Address	
Postcode	
Tel. no.	
E-mail	

I give permission for you to share my contact details.

**Contact Details for Rural Housing Enabler:**

Rural Community Council of Essex

Threshelfords Business Park

Inworth Road, Feering

Essex CO5 9SE

Telephone: 01376 574330

Email: [helen.reedman@essexrcc.org.uk](mailto:helen.reedman@essexrcc.org.uk)

## Key Terms - Affordable Housing

The following tenures come under the current government definition of Affordable Housing in the National Planning Policy Framework (NPPF).

Tenure	Definition
Rented - Housing Association / Council	Housing rented through a Housing Association that is lower than local market rents. This can be “affordable” rent (80% of market rent) or “social” rent (40-60% of market rent) depending on viability of the scheme and grant funding available. This type of housing is much more secure than private rented housing.
Shared ownership – Housing Association	Part rent/part buy. This allows first time buyers/non-homeowners who cannot afford 100% ownership of a home to buy a percentage of it; rent is also paid to the Housing Association for the part they do not own. A smaller deposit is required than buying a full market cost home. It is necessary to be able to obtain and afford a mortgage, if required, on the share that is bought. (NB the maximum share a buyer can own on a Rural Exception Site scheme would be 80%; this prevents the home being sold onto the open market and keeps it available for local people in perpetuity)
Discounted market sale	The property is sold at least 20% lower than local open market values. When the homes are sold on, the discount remains in place for new buyers in perpetuity. For eligibility you must not already own a home, and your income should not exceed 45% of the discounted sale price of the property. It is necessary to be able to obtain and afford the mortgage on the property.
First Homes	The government’s new flagship discounted affordable sale model which has just been launched. Minimum discount of open market value will be 30%, although Local Authorities have discretion to increase discount to 40% or 50% should there be evidence to support this. The percentage discount is kept in perpetuity. Strictly for first time buyers only, with a household income of no more than £80,000 outside London. Buyers must have a mortgage / home purchase plan covering at least 50% of the discounted purchase value. The First Home must be the buyer’s main residence, and restrictions on lettings apply. The value of First Homes, after the discount has been applied, will be capped at £250,000 outside London. Price caps only apply on the initial sale.

## Other Housing Tenures

Open market housing	Housing that is open for anyone to purchase at the full market value for the area.
Private Rented	Property owned by a landlord and leased to a tenant. The landlord could be an individual, a property company or an institutional investor. Market renters occupy the properties under a tenancy agreement and pay market rents.
Self-build / Custom Build	There are various types of self-build. Most commonly, the buyer acquires a serviced plot of land on which to either build their home themselves or use a contractor. Custom build is access to a serviced plot where a home is built and is then finished off by the purchaser using a menu of options.

## Community Led Housing

Community led housing is a growing movement of normal people taking action within their communities and managing housing projects that build the decent and affordable homes.

Anyone can start, volunteer, and deliver a community led housing project. You don't need to work in housing, you don't need a degree in architecture, you don't need to be a builder. If you think a change is needed in your community, you can lead that change.

Community led housing offers something for everyone.

- For people on a range of different incomes
- For specific groups of people
- For people who want to rent or buy
- For groups wanting to build new homes or refurbish existing buildings

Community led housing is where:

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.

There are six main types of community led housing: cohousing, community land trusts (CLTs), community self-build, development trusts, housing co-operatives and self-help housing.



**Eastern Community Homes** has been established to provide essential support for communities across the East of England wishing to pursue successful community led housing projects. <https://easterncommunityhomes.com/>

Its aim is to increase the supply of community led housing, primarily affordable homes, to meet local needs in the areas covered by the partners in the Hub.

This is achieved through advice, support, and guidance – increasing knowledge, developing skills, and building capacity to realise development opportunities.

Our advisors can provide a range of services to community-led housing groups. Whether you have already started your journey, or you are taking the first steps to establishing a community-led group, we can help.

Examples of a selection of successful projects can be found here; <https://easterncommunityhomes.com/projects/>

## Appendix 3: Data

This appendix presents the raw survey data collected from respondents. It includes detailed breakdowns of household composition, tenure, property types, and housing preferences, forming the statistical foundation for the report's findings and recommendations.

### **Is this your main home?**

	Frequency	Valid Percentage
Yes	342	99
No	2	1
Not Stated	1	0
Total	345	100

### **PART 1**

#### **Question 1**

#### **How would you describe your home?**

	Frequency	Valid Percentage
House	276	80
Bungalow	44	13
Flat/Maisonette/apartment/bed-sit	8	2
Caravan/mobile home/temp. structure	0	0
Sheltered/retirement housing	0	0
Other	0	0
Not Stated	15	4
Total	343	100

#### **Question 2**

#### **Please confirm the type of house.**

	Frequency	Valid Percentage
Detached	227	66
Semi-detached	80	23
Terrace	11	3
Other	5	1
Not Stated	20	6
Total	343	100

**Question 3****How many bedrooms does your home have?**

	Frequency	Valid Percentage
One	6	2
Two	38	11
Three	133	39
Four	113	33
Five or more bedrooms	34	10
Not Stated	19	6
Total	343	100

**Question 4****Who owns your home?**

	Frequency	Valid Percentage
Owned Outright by a household member (s)	212	62
Part-owned/Rented (shared ownership)	4	1
Owned with mortgage by a household member (s)	99	29
Rented from a Local Council	4	1
Rented from a Housing Association	1	0
Rented from a Private Landlord	2	1
Tied to job	1	0
Other	2	1
Not Stated	18	5
Total	343	100

**Question 5****How many families are living in this dwelling?**

	Frequency	Valid Percentage
One	312	91
Two	5	1
Three	0	0
Other	0	0
Not Stated	26	8
Total	343	100

**Question 6****How many years have you and your household lived in the parish?**

	Frequency	Valid Percentage
0-5 years	50	15
6-10 years	33	10
11-20 years	74	22
21-30 years	53	15
31-50 years	74	22
51-70 years	18	5
Over 70 years	7	2
Not Stated	34	10
Total	343	100

**Question 7a****How many people live in this property?**

	Frequency	Valid Percentage
One	65	19
Two	158	46
Three	27	8
Four	59	17
Five	10	3
Six	2	1
Not Stated	22	6
Total	343	100

**Question 7b****Age of household members**

	Frequency	Valid Percentage
0-5 years old	26	3
6-10 years old	37	5
11-15 years old	46	6
16-24 years old	60	8
25-35 years old	50	6
36-45 years old	56	7
46-59 years old	127	16
60-70 years old	146	19
71 years and older	173	22
Not Stated	61	8
Total	782	100

**Question 7c****Gender of occupants**

	Frequency	Valid Percentage
Female	384	49
Male	367	47
Not Stated	31	4
Total	782	100

**Question 8****Have any members of your family moved away from the parish in the last 5 years, due to not being able to find a suitable home locally?**

	Frequency	Valid Percentage
Yes	23	7
No	298	87
Not Stated	22	6
Total	343	100

**Question 9a****Do you or does anyone living with you need to move to alternative accommodation, either open market or affordable?**

	Frequency	Valid Percentage
Yes, within 5 years	51	15
Yes, in 5 years or more	26	8
No	242	71
Not Stated	24	7
Total	343	100

**Question 9b****If you answered "Yes" to question 9a, please specify where you would be looking to move to**

	Frequency	Valid Percentage
Remain in parish	50	66
Move outside parish, but remain in Colchester District	10	13
Move outside of Colchester District	13	17
Not Stated	3	4
Total	76	100

**Question 10****What type of housing do you believe the parish would benefit from?**

	Frequency	Valid Percentage
Houses for younger people	140	21
Houses for older/retired people	149	22
Family housing	125	19
Housing for outright open market sale	36	5
Housing for private rent	20	3
Housing for affordable/social rent	54	8
Housing for shared ownership	25	4
Discounted market sale homes	16	2
Self-build plots	45	7
Live/work units	14	2
New Govt model First Homes	0	0
None	42	6
Not stated	0	0
Total	666	100

**Question 11****Any Comments**

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**PART 2****Question 1****When do those requiring accommodation need to move from this home?**

	Frequency	Valid Percentage
Now	2	4
Within the next 2 years	8	15
Between 2 to 5 years	17	31
In 5 or more years	16	30
Not stated	11	20
Total	54	100

**Question 2****Who owns your current home?**

	Frequency	Valid Percentage
Live with parents	13	24
Part owned/Rented (shared ownership)	1	2
Member of a household	28	52
Rented from council/housing association	1	2
Provided with job (tied)	0	0
Rented from private landlord	1	2
Not Stated	10	19
Total	54	100

**Question 3****If you could move back/stay in the village which, would you be seeking to do?**

	Frequency	Valid Percentage
Rent from Council/Housing Association	0	0
Buy on the open market	27	50
Part own/Rent (shared ownership)	4	7
Rent from a private landlord	1	2
Discounted Market Sale	1	2
Custom Build	1	2
Self-Build	4	7
New Govt model First Homes	3	6
Other	1	2
Not Stated	12	22
Total	54	100

**Question 4****Are you on the local council or Housing Association register or waiting list?**

	Frequency	Valid Percentage
Yes	0	0
No	44	81
Not Stated	10	19
Total	54	100

**Question 5****What type of accommodation would meet your needs?**

	Frequency	Valid Percentage
House	20	37
Bungalow	17	31
Flat	3	6
Sheltered/retirement housing	2	4
Any	1	2
Other	0	0
Not Stated	11	20
Total	54	100

**Question 6****How many bedrooms do you require?**

	Frequency	Valid Percentage
1 bedroom	3	6
2 bedrooms	21	39
3 bedrooms	17	31
4 bedrooms	0	0
5 or more	1	2
Not Stated	12	22
Total	54	100

**Question 7****Does anyone requiring alternative accommodation have specific housing needs?**

	Frequency	Valid Percentage
Yes	5	9
No	39	72
Not Stated	10	19
Total	54	100

**Question 8****What is your main reason for needing to move?**

	Frequency	Valid Percentage
Need smaller home/downsizing	15	28
Need larger home	3	6
Need cheaper home	0	0
Need secure home	0	0
Need to change tenure	1	2
To set up first/independent home	17	31
Need physically adapted home	4	7
Need to be nearer work	0	0
Need to be closer to a carer or dependent	1	2
Change in family circumstances	0	0
Threatened with homelessness	0	0
Current home affecting health	0	0
Other	2	4
Not stated	11	20
Total	54	100

**Question 9a****Age of each person moving (cumulatively)**

	Frequency	Valid Percentage
0-5 years old	1	1
6-10 years old	1	1
11-15 years old	2	3
16-19 years old	6	8
20-30 years old	16	21
31-40 years old	2	3
41-50 years old	2	3
51-60 years old	10	13
61-74 years old	13	17
75+	11	14
Not Stated	14	18
Total	78	100

**Question 9b****Gender of each person moving**

	Frequency	Valid Percentage
Female	27	35
Male	35	45
Not stated	16	21
Total	78	100

**Question 9c**  
**Relationship to person 1**

	Frequency	Valid Percentage
Spouse	11	46
Partner	2	8
Sister/Brother	0	0
Son/Daughter	5	21
Parent	0	0
Not stated	6	25
Total	24	100

**Question 10**  
**What type of household will the new household become?**

	Frequency	Valid Percentage
One-person household	13	24
Older person(s) household	15	28
Parent(s) with child(ren)	5	9
Couple	7	13
Brothers/Sisters sharing	0	0
Other	1	2
Not Stated	13	24
Total	54	100

**Question 11**  
**Will the new household be claiming Housing Benefit/universal Credit?**

	Frequency	Valid Percentage
Yes	0	0
Partial	0	0
No	37	69
Don't know	4	7
Not stated	13	24
Total	54	100

**Question 12**  
**Which of the following best describes your current situation?**

	Frequency	Valid Percentage
Live in parish now	39	72
Live in adjoining parish now	1	2
Live outside parish now but lived in the parish in last 5 years	1	2
Work in parish or adjoining parish	2	4
Close family living in the parish	0	0
Other	11	20
Not stated	0	0
Total	54	100

**Question 13****What is the gross annual income, not including benefits, of those in the new household?**

	Frequency	Valid Percentage
Less than £10,000	2	4
£11,000 - £15,000	1	2
£16,000 - £20,000	2	4
£21,000 - £25,000	2	4
£26,000 - £30,000	5	9
£31,000 - £35,000	4	7
£36,000 - £40,000	4	7
£41,000 - £45,000	4	7
£46,000 - £50,000	3	6
£51,000 - £55,000	1	2
£56,000 - £60,000	4	7
Above £61,000	7	13
Not Stated	15	28
<b>Total</b>	<b>54</b>	<b>100</b>

**Question 14****Do you have savings which may be used to contribute towards your outgoings for a home?**

	Frequency	Valid Percentage
None	6	11
Prefer not to say	0	0
Below £5,000	4	7
£5,001-£10,000	5	9
£10,001-£20,000	0	0
£20,001-£30,000	8	15
£30,001-£40,000	1	2
£40,001-£50,000	1	2
Above £50,000	9	17
Not Stated	20	37
<b>Total</b>	<b>54</b>	<b>100</b>

**Question 15****Do you have equity which may be used to contribute towards your outgoings for a home?**

	Frequency	Valid Percentage
Prefer not to say	0	0
None	17	31
Below £20,000	1	2
£20,000-£40,000	2	4
£40,000-£60,000	0	0
£60,000-£80,000	1	2
£80,000-£100,000	0	0
Above £100,000	15	28
Not Stated	18	33
<b>Total</b>	<b>54</b>	<b>100</b>

## Appendix 4: Additional Comments

Here, residents' open-ended comments are shared in full to reflect the breadth of community sentiment. These insights highlight concerns, aspirations, and suggestions regarding housing and development in West Bergholt, adding qualitative depth to the survey results.

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### Note on Community Comments:

The following additional comments have been provided directly by residents through the Housing Needs Survey. They are presented here in their original form to ensure transparency and reflect the full range of community views. Please note that some comments include personal opinions, humour, or informal language. These do not necessarily represent the views of West Bergholt Parish Council or RCCE, but they offer valuable insight into local sentiment and priorities.

Colchester City Council have recognised Almshouses as eligible to be considered as social housing in developments of over 10 housing units. Almshouses are not available under Right to Buy and can be rented in perpetuity to villagers. Almshouses are let at the local housing allowance level so are affordable. Please consider.
There is already lots of building work going on - anymore would have a huge impact on amenities in a village which is in danger of already becoming overpopulated.
Low Density plots. Non rent build.
The affordability of housing depends on housing plus transport costs. The most cost-effective way to make housing more affordable in the village is to build a cycle lane to Colchester along the B1508.
There are too many houses and not enough infrastructure. Stop building houses in the Colchester area. The traffic through the village is unbearable especially when the A12 is closed.
We do not have the infrastructure to take more houses! Shops, school, doctors - roads and parking are all becoming a problem trying to cater for the ever-increasing population.
Priority/discount should be given to existing parish residents
We do not need social housing in West Bergholt.
The village has enough housing now - cannot cope with any more new houses
The housing prices in West Bergholt have risen enormously which makes it difficult for people to start a life in the village or remain and move to more suitable accommodation when the family flies the nest if you have no spare cash
Please let us stay as a village. We are already quite large.
No more housing, the village is being ruined. Please keep the village a village.

I think the village would benefit for some more affordable family housing, I know a number of families who would like to move to the village, but they can't afford to. We were very lucky that our home was affordable. The village is a lovely place for families and a lovely place for children to grow up and we should be encouraging more families to settle here.

Please build more 2 and 3 bedroom dwellings, and with sufficient car parking. Please plan for necessary infrastructure in terms of doctors, schools and nurseries.

You cannot seriously consider building on Poors Field. And in the harsh light of day did the Village plan actually achieve anything?

Colchester as a town is being ruined by too much building as will our village. There is not the infrastructure for this amount of development and with global warming I have concerns for our water supplies with the amount of development being built. What once was countryside with an abundance of wildlife is being concreted over. Soon we will have no farmland or areas of greenspace. It is a shame.

This village will no longer be a village but a suburb of Colchester. We have significant housing being developed and when Hopkins Home site was first designed it had bungalows alongside my property. We now have large family home and are completely overlooked. To build further adjacent to Hopkins Home site will be extremely detrimental to our family. I consider that there are other areas of it I deemed necessary to build although I think we are already at a maximum for this village

None. Keep it a small village build houses elsewhere. Stop over building in West Bergholt. The doctors and school are already over run it can't take anymore.

Peacemeal additions to villages already in existence will not solve additional housing requirements for the region as a whole. This approach adds to further strain on local resources/infrastructure which are not updated in line with additional housing/populations. Whilst the West Tey development has clearly had its drawbacks, a properly considered proposal along those line with sufficient local services being introduced is clearly the regional approach that is needed. Infrastructure/services updates should also look to encourage people to use public transport not to be reliant on personal vehicles. British road infrastructure has not been designed for the number of size of vehicles currently in use in urban or rural areas.

I strongly believe that it would be a disservice to add additional homes around the Hopkins Homes estate. As it stands, parking on the road is already a problem. The estate hasn't long been built, so it would be unfair to residents to have to go through building disruption once again. The fields at the back of the estate are also home to a wide array of wildlife, and their small remaining habitat should be protected

My mother is trying to move to the village to be with her closest family since she is now on her own but her poor health & mobility mean there is no accessible and affordable housing for her to purchase or rent. We will not be able to support the elderly members of our community if the appropriate housing is now developed.

Should additional housing be required, I do not believe the village can cope with additional housing, traffic is already becoming very heavy, GP and school are stretched. If additional homes beyond the 120 already allocated is mandated, I below doing so behind the current Rose development would be the least worst option.

No more houses the village roads can't cope, too many cars already park on junctions around Chapel Lane and Mumford Road, New Church Road and Chapel Road, Queens road and Lixedon road, these are dangerous for drivers and pedestrians

Village expansion should be Albany Road area as it is closer to village amenities, including the school and doctors' surgery. However we need upgraded infrastructure before any more homes are built.

I'm not sure if this is relevant or not but our story is we moved here as our first home in 2016. our plan was to have our first child here and then buy a bigger home when they were around 3. Our child is now about to turn 5, as we can't afford to move to a bigger home and this we also cannot have a second child as planned. Our home consists of no hallways, a living room, kitchen, bathroom and 2 bedrooms, a landing less than 1 metre squared. We recently considered extending but the council have unfortunately made this difficult for us due to their allowance of our neighbour building up on "the wrong side" of their house. As such if we went out and up like our entire row has we would be creating a lot of shade over our neighbour's window and I really can't handle the hassle that an application to extend would cause as a result. We're essentially trapped in a horrible house in a really lovely location. We love West Bergholt, I'm so grateful we moved here when we did and we are grateful that we get to live here. I just hope that it doesn't end up like everywhere else around Colchester, with too many new homes being built and no infrastructure.

I am very concerned that although there is a serious need for affordable housing for young people and families, it is very important that facilities within the area match the increased population.

Housing should be properly mixed with social housing or rented housing intermingled with houses for private sale!

Unless, the infrastructure, roads, utilities, GP surgery's, hospital and schools are increased new housing needs to be limited, as none of these things can currently cope with the amount of people we have, more people and houses is a very poor idea.

There are many brownfield locations in and around the city of Colchester that could be redeveloped rather than taking the easy option of building in the villages.

Our village needs less large luxury homes and more bungalows for older people, this will free up family homes. Also starter homes are desperately needed. We also need controlled building to ensure our villages are not to become towns.

The village, in my opinion, is already overpopulated. We have lived in the West Bergholt Parish for just over 9 years and it has changed enormously over that time due to residential development.

How is the infrastructure in this village going to keep up. The utilities, the school and doctor's surgery. It seems to me that all of them are already full

We are fearful that large developments are being imposed on our village without any additional infrastructure, GPs, Schools and hospitals. Anglian water is struggling to cope with the current housing. The erosion of our countryside has a huge impact on mental health and the road system is inadequate and thus cannot cope with the influx of people travelling to Stane Park. Poor planning equals poor housing choices.

Buildings to help develop community - not houses. We moved to the village because it was just that - a village. It has reasonable basic amenities but lacks infrastructure to support the size of community it has become - there is nowhere for group meeting, more young parents to sit such as a coffee shop or leisure centre. There is a constant healthy churn of houses on the market, but many are taking months to sell, which is not indicative of an area that needs more housing. The modest growth from the village plan looks considered and appropriate, anything more smacks of being part of a statistic and moving towards becoming a suburb of Colchester, which can never be undone.
Opportunity for self builds
Keep it a nice, low crime rural village please. 11,000 houses are unnecessary and will not bring anything but higher crime to our wonderful village.
We do not need more houses the infrastructure cannot cope as it is
Housing for the disabled. West Bergholt does not need more houses, what's needed are better transportation links and more shops with better parking. We do not need more houses unless they are affordable and not half a million pounds each
None village grown too big already
My view is that there is a clear need for starter homes of 1/2 bedrooms and downsizing homes of 1/2 bedrooms.
We are losing what we all moved here for, soon we won't be a village but a town. Schools/doctors/roads/sewage can't cope as it is.
Worried that Anglia Water have said they cannot guarantee the quality of the village's water supply for the houses the Neighbourhood Plan have already given their blessing to. If this the case how are we going to be able to support more houses?
How can our adult children possibly live in West Bergholt?
This village cannot sustain any more development until the infrastructure improves - difficult to get doctors appointments/school places/no police ever visible in the village therefore increase in unsociable behaviour and dangerous riding of bikes and cars speeding
Bungalows for older people retired or people who can't manage houses. More bungalows required
Building sites can be very disruptive and create more traffic. Roads and pavements can be damaged. Development should only be allowed if developers contribute to the community infrastructure and amenities - building play parks etc. The village needs more amenities for teenagers and the large elderly population. Infrastructure needs to be considered- pressure on GP surgery, local roads and we need facilities such as a new village hall for the larger population. We also needs green spaces designated and protected for leisure and sport and separate designated areas for dog walking.
No more new developments
No more housing, the roads and infrastructure are not adequate
No more housing

More council houses
This is a village NOT a town which it seems to be becoming. Please stop letting people change bungalows into houses these are needed for people as they get older to move too. Please plant more trees and make the village beautiful again. The bridge at the bottom of Newbridge Hill is overgrown with trees and used to look so lovely and could see the river please keep our village a village.
Keep it as a village
No more houses in West Bergholt
There are numerous older people that want to downsize to bungalows or sheltered housing
No infrastructure in the village for more houses. The roads/ doctors/village school/Anglian Water cannot cope.
Build by the A12 (blue bridge)
Warden assisted living / residential home for older people. There needs to be a preponderance of one- and two-bedroom accommodation.
New homes should accommodate more car parking space to avoid them spilling out onto our roads and blocking everything up.
General infrastructure and services are strained and need to be expanded along with any major housing development.
Stop building on fields that have a very high rate of wildlife (behind Hopkin Homes Development)
There are not enough 2-bedroom houses in the village. So if I want to downsize I would need to move away.
More homes built affect non-existent infrastructure. Before building anymore homes, infrastructure needs to be addressed and put in place around the village and our city of Colchester
Need smaller housing for elderly so that they move from their existing large homes
Affordable housing for young people of the parish who wish to leave the family home and get on the property ladder is in short supply in the village and therefore a priority. This would also support the older generations who may wish to downsize. Essentially good quality, affordable two-bedroom properties.
I don't think we need any more housing! The village will not remain a village if we get lots more new houses.
We bought a Hopkins house and chose it as it was a quiet close, not a possibility of the close becoming a through road! Very worried of impact on our village and infrastructure sustainability.
Be mindful of the infrastructure required to cope with any new housing. The village struggles now and soon there will be no green spaces left for the next generation to enjoy as we have!
Bungalows for older people. Affordable housing for younger people (to buy not rent).
To keep a vibrant community needs people at many different life-stages not just wealthy people who can afford their own homes.
Too many houses already, roads are increasingly busy and dangerous

New housing needs to be built on brown sites not farmland. Too much farmland being used for building and solar panels. We will end up needing more imported foods if this continues. Infrastructure is lacking already.
Not sure what 'discounted market sale' means. We NEED infrastructure for supporting those in social housing otherwise they can bring issues. Job seeker support, better school support, support for young parents.
The village has greatly increased in size I moved here in 1970. It still has village identity and is big enough to sustain a shop, P.O., Pharmacy, Doctors surgery and school which is good, but it will become just another Colchester suburb if it is allowed to keep growing. A lot of new houses are being built at this time. Small-scale work (shops) would help the village to train.
There is not enough infrastructure to support the existing housing in the area. To build any more is reckless beyond belief.
All the new builds around the village are mostly large family homes that are far too expensive for first time buyers or for people looking to take the next step from their first home. We had to buy a flat to be able to live in West Bergholt, there is a shortage of homes under £300k
Need better bus service. Paths need to be better. More speed limits.
The above is based on there being additional building which I actually believe there shouldn't be. As a long-term resident of the village I believe it has been completely ruined by continuous building over the years. What was once a quiet beautiful village is now effectively a suburb of Colchester. The infrastructure of the 'village' is not sufficient to cope with the increased population, hence the problem with parking, constant roadworks and increased crime. I fully blame the Parish Council for not fighting hard enough over the years to keep the amount of building to a minimum.
Several new housing projects are being built here now, what about school, GP surgery, pharmacy and road safety provisions to accommodate extra families.
I believe there has been more than enough house building in Colchester in recent years and no further large-scale developments should be allowed. With regard to West Bergholt other than that development identified in the local plan further development should not be allowed.
There is little scope for new housing without the credible infrastructure planning. Healthcare is the obvious issue. West Bergholt cannot be significantly enlarged further. Also because Argents Lane and the rail crossing route to the A12 and Stanway cannot carry much more traffic load, I do not wish to see these routes improved as West Bergholt would lose its village character.
Too many houses/estates being built in a small village. Nothing for teenagers to do and vandalism has increased. School full, Doctors never an appointment. Village also used as rat run through Chapel Rd/Argent Lane.
Put a stop to people turning smaller more affordable houses into larger 5 bedroom (ultimately very expensive homes they then can sell on) OR likewise pulling down the smaller, affordable homes and rebuilding huge properties or 2 on the plot ruining diversity and choice in the village (mini mansions). More character, more choice.
Whilst more housing is desirable, and nationally essential it is imperative there is a considerable increase in services. The school is at full capacity and causes traffic problems in surrounding road. The doctor's surgery, pharmacy and shops will also be inadequate should the village grow further.
We need a mix of dwellings not just large properties.

Our daughter was born in the village (at home) but she will have to leave the village to buy an affordable home for herself.
What we do not need is more large 4 bed houses that people can not afford to buy.
A lot of smaller homes and then larger £900k plus a lot less mid range homes for growing families.
Over the years very many of the small properties and cottages in the village have been extended or demolished meaning that the kind of properties once available to first-time buyers are in very short supply. Like so many others this village has become a middle class ghetto.
Farmland outside the village envelope should NOT be considered as potential building land. Countryside/farmland cannot be replaced once lose. We need farms, farmers and countryside.
We desperately need cheap affordable housing for purchase rental funded by government
Any additional housing in the village should be according to the well-researched neighbourhood plan which was adopted several years ago.
I feel there are currently enough houses within the village already for the facilities and roads to cope with. It has become almost impossible to go out at weekends often hardly any food kept in the coop always a queue in the pharmacy and difficult to get GP appointment. The village is being destroyed, and we will end up with no green spaces to enjoy nature, peace and quiet and our mental health will suffer. The village is at its maximum surely.
I believe there are enough homes in West Bergholt, any more will ruin the vibe of the village and put even more strain on the school, doctors and infrastructure
There needs to be more smaller, more affordable homes for younger people. Eg 1-2 bedroom starter homes. All the developers seem to build big 3+ bedroom homes to maximise their profit. All new developments MUST include some smaller more affordable homes.
Person who might be looking to move in 5+ years would be looking for a flat to get on the property ladder.
General infrastructure and services appear strained and would require more resources to accommodate any further increases in population
Only on brown field or attached to a built up area Erle Havard etc. I think affordable housing is needed but the village needs to remain a village. The new Houses being built are not being built for locals no farm land should be used. The houses should not just be square boxes. We don't want the village to become a down. People we know are already leaving because of housing being built. Community lost.
The village's infrastructure would not cope with more housing - there are small roads which wouldn't accommodate extra traffic or footfall
To build more homes in what should be a rural areas what measures are being taken to improve the infrastructure to cope? How will the Doctor's surgery manage with extra population (it struggles now!!). The school is already running at capacity. Therefore the excessive increase in building in the locality will become a disaster and should be reduced to a sensible quantity to avoid deficiencies in essential services.
I feel that there has been too much building done already and more is proposed, with no additional infrastructure

Any additional housing will necessitate expansion of school/medical facilities accordingly
Our children and families would like to move back into the village but house prices are too expensive
More bungalows for downsizers which will free up family homes
There are too many people moving into village and too much additional building but not the facilities to cope i.e. doctors/school
I would prefer a limited amount of building. I also think most new housing will be taken by people from outside the village. I don't think bungalows should be demolished and replaced by 3/5 bedroom houses.
More housing will take away the lovely village we have and turn it into a town
This was a beautiful, peaceful village when I first move here. Since growing so much the green fields have gone. All villages around are disappearing. Violence, traffic, everything is getting worse. There is no infrastructure in these villages. The is the only reason I wish to move and not being able to see a doctor.
There are too many large houses in the village being built most of those are very expensive they also take up big amounts of land most all owned by retired people. We need MORE affordable flats for over 60+ to buy.
Any housing being built at present seems to be unaffordable for young or elderly. Most housing built is for high earners or people moving from London
My daughter would like to move back to West Bergholt to be nearer to me.
Social Housing is needed that will remain social housing and not sold off.
Local doctors etc are over subscribed due to increase in properties
There is a need for older people living in large houses to downsize but remain in the local area
Village is getting too big with the additional housing already being provided. Traffic conditions are at times dangerous especially at school time around co-op area and Chapel Road/New Church Road/Lexden Road
Affordable housing for young families
Preferably no new housing but if anything it should only be expensive properties for private ownership no social.
Council housing
If more houses built we need more infrastructure (schools doctors roads!)
Affordable homes should be affordable in every sense efficiency/access to local shops/access to public transport. They should be of good quality and integrated into all types of business. Well served by GP/Schools/Infrastructure/Local amenities

<p>None is the answer to the above question because without major infrastructure upgrades (water treatment plant for West Bergholt, roads, GP facilities, school places, hospital appointments availability, roads, cycle paths, local shops). It's not feasible to accommodate more housing, cart before horse doesn't work! WTP alone is a major issue. Already raised by Anglian Water regarding disposal as full to capacity.</p>
<p>Now build bungalows suitable for old aged population with mobility requirements, hot houses split into flats. Sheltered accommodation/old peoples home - we have two swops, pharmacy, doctors and public transport so is really a sensible place for older residents. So many areas for older people a long way from a shop/doctors/bus stops. It will be good to see more community led building of affordable homes in West Bergholt - all the developers seem/appear to play lip service to the promised affordable houses when planning permission granted and then? of the promises. No one appears to control the changes they make.</p>
<p>Already too many - not a village. Pharmacy/shops/Dr's!!! Always no parking, queues.</p>
<p>Houses for older/retired people; Self-build plots</p>
<p>Houses with garden for families with children. Bungalows for older/retired people wanting to downsize.</p>
<p>More houses mean more litter and more noise for the village. The traffic on the Colchester Road is horrendous at certain times of the day and the 30mp is ignored by most drivers. West Bergholt was a very quiet village when I moved here now it's much noisier and the litter problem has increased too. Thank you.</p>
<p>We agreed to the developments on Colchester Road (approx. 200). Enough is enough. The village will have enough housing. There is not enough infrastructure to sustain any more homes. Travel to the city centre becomes more difficult. Character of the village is suffering.</p>
<p>We already have too many open market sale properties available and not enough for local people to rent, particularly for those younger people with children and those older people downsizing after a partner has died or gone into a care home.</p>
<p>West Bergholt seems to have the right amount of homes for the educational, medical and social facilities available.</p>

## Appendix 5: Glossary of Terms

This glossary defines key housing and planning terms used throughout the report. It is intended to support reader understanding, especially for those less familiar with housing policy or development terminology.

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### Affordable Housing

Housing for sale or rent for those whose needs are not met by the market. This includes affordable rent, social rent, shared ownership, discounted market sale, and First Homes, as defined by the National Planning Policy Framework (NPPF).

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### Affordable Rent

A type of housing let by local authorities or housing associations at up to 80% of local market rents. It is more secure than private renting and is intended for those who cannot afford market housing.

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### Choice-Based Lettings (CBL)

A system used by local authorities and housing associations to allocate social housing. Applicants express interest in available properties and are prioritised based on eligibility and housing need.

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### Custom or Self-Build

Homes built or commissioned by individuals or groups for their own use. These may be privately funded or supported through affordable housing schemes.

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### Discounted Market Sale

Homes sold at a minimum 20% discount below local market value. The discount remains in perpetuity. Buyers must not already own a home and must meet income eligibility criteria. A mortgage is required.

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### Equity

The value of a homeowner's interest in their property, calculated as the property's market value minus any outstanding mortgage or secured debt.

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### First Homes

A government-backed affordable home ownership scheme offering a minimum 30% discount on market value (up to 50% at local discretion). The discount is retained in perpetuity. Buyers must be first-time buyers with a household income under £80,000 (outside London) and must secure a mortgage for at least 50% of the purchase price.

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### Housing Association

A not-for-profit organisation that provides and manages affordable housing, often in partnership with local authorities.

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### Housing Register

A list maintained by the local authority of individuals and families eligible for affordable housing. Registration is typically required to access council or housing association homes.

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### **Local Connection**

A criterion used to prioritise applicants for affordable housing. This may include current or past residence, employment in the area, or close family ties.

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### **NPPF (National Planning Policy Framework)**

A key planning document published by the UK Government that sets out national policies for land use and development in England. It includes definitions and guidance on affordable housing, sustainability, and planning obligations.

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### **Open Market Housing**

Homes sold or rented at full market value, with no restrictions on price or buyer eligibility.

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### **Parish Council**

The local governing body for a parish. In this context, West Bergholt Parish Council initiated and supported the Housing Needs Survey to understand and respond to local housing needs.

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### **RCCE (Rural Community Council of Essex)**

An independent charity supporting rural communities in Essex. RCCE provides expertise in community-led planning and housing through its Rural Housing Enabler programme.

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### **Rented – Housing Association / Council**

Housing rented through a Housing Association or local authority at below-market rates. This includes affordable and social rent, offering greater security than private renting.

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### **Rural Exception Site (RES)**

A small parcel of land located on the edge of a rural settlement that would not normally be granted planning permission for housing. However, under national planning policy, such sites can be developed specifically to provide affordable housing for local people where there is evidence of need. These homes are typically delivered in partnership with housing associations and are subject to strict eligibility criteria to ensure they remain affordable and available to those with a strong local connection. RES developments are designed to be modest in scale and sensitive to the character of the village.

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### **Rural Housing Enabler (RHE)**

A specialist advisor who works with rural communities to identify housing needs and support the development of affordable housing schemes.

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### **Section 106 Agreement**

A legal agreement between a developer and a local authority, often used to secure affordable housing or community benefits as part of a planning permission.

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**Shared Ownership**

A part-rent, part-buy scheme for first-time buyers or non-homeowners who cannot afford full ownership. Buyers purchase a share (typically 25–75%) and pay rent on the remainder. On Rural Exception Sites, ownership is capped at 80% to retain affordability for local people.

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**Tenure**

The legal terms under which a property is occupied, such as owned outright, owned with a mortgage, rented privately, or rented from a housing association or council.

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