



Housing Needs Survey

East Mersea Parish Council

May 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 early 2025, East Mersea Parish Council, in partnership with the Rural Community Council of Essex (RCCE), conducted a Housing Needs Survey to assess the current and future housing needs of local residents. The survey achieved a 34% response rate—slightly above the county average—and provided valuable insights into the housing challenges and aspirations within the parish.

Key Findings

- **Local Housing Need:** 14 households indicated a need to move within the next five years, with 9 providing sufficient information to assess their housing needs. These households expressed a strong desire to remain in the parish, highlighting the importance of enabling local people to stay within their community.
- **Affordability Gap:** The analysis revealed a significant gap between local incomes and property prices. Even households with moderate incomes face barriers to accessing home ownership or private rental options in East Mersea, where average house prices range from £325,000 to over £700,000.
- **Preferred Housing Types:** The most common need was for smaller, more affordable homes, particularly 1- and 2-bedroom properties. There was also a clear preference for affordable rented housing, with some interest in shared ownership and discounted market sale.
- **Community Sentiment:** Views on new housing were evenly split, with 49% of respondents supportive of a small development (4–8 homes) for local people, and 49% opposed. While concerns were raised about infrastructure and overdevelopment, many residents expressed conditional support for modest, well-designed housing that meets local needs.

Recommendation

Based on the evidence, the report recommends a small, sensitively designed development of up to **9 homes**, including:

- **6 affordable rented homes (1–4 bedrooms)**
- **2 shared ownership homes**
- **1 open market bungalow to support local downsizing**

This mix reflects the diversity of need within the parish and aims to support younger residents, families, and older people wishing to remain in East Mersea.

Next Steps

To move forward, it is recommended that the Parish Council:

- **Support in principle** the development of a small, affordable housing scheme for local people with a proven connection to East Mersea.
- **Collaborate with RCCE, the local authority, and a housing association partner** to begin exploring appropriate sites and potential design options.
- **Encourage local residents in housing need** to register with the local housing authority, helping to demonstrate demand and ensure future homes are prioritised for local people.

This report lays a solid foundation for informed, community-led decision-making. With continued collaboration, East Mersea has a real opportunity to deliver housing that meets local needs and supports the village's long-term sustainability.

****Further detail on survey responses, site suggestions, and community comments can be found in Appendix 3: Data, Appendix 4: Site Suggestions, Appendix 5: Additional Comments****

Detailed Actions to Progress the Project

To build on the momentum and move towards a successful scheme, the following next steps are recommended:

- **Site Identification and Feasibility**
Work with RCCE and the local authority to assess the suitability of potential sites—such as land near the Village Hall, Shop Lane, and East Road—against planning policy, local infrastructure, and community views.
- **Engage a Housing Association Partner**
Identify a housing association experienced in small rural developments. Their expertise will be crucial in shaping the scheme's design, affordability, tenure mix, and long-term management.
- **Community Engagement**
Maintain open communication with residents to build trust and support. Consider hosting drop-in events, publishing updates via newsletters or social media, or adding a dedicated housing section to the Parish Council website.

- **Promote Housing Register Sign-Up**

Encourage all those in housing need to register with the local housing authority. Registration is key to ensuring homes go to local people and helps evidence the level of need.

- **Explore Funding and Planning Pathways**

The chosen Registered Provider (RP) will take the lead in initiating discussions with the planning authority to understand local requirements and constraints. At the same time, they will explore funding opportunities, such as Homes England grants or Section 106 contributions. There is no requirement for the community to undertake these actions.

- **Develop a Clear Project Timeline**

Work with RCCE and the chosen Registered Provider (RP) to develop a phased timeline that outlines key milestones—such as site selection, community consultation, planning application submission, and projected delivery dates—so that progress can be effectively monitored and communicated.

By taking these steps, the Parish Council can lead a community-supported housing project that meets genuine local needs, protects the character of the village, and ensures East Mersea remains a vibrant and inclusive place to live.

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Background

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 Community Led Housing advisor 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 early 2025, the East Mersea Parish Council worked with the RCCE's Rural Housing Enabler (RHE), and Community Led Housing Advisor 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 Thursday 27th March 2025. 119 forms were distributed, and 41 forms were returned. The survey had a 34% response rate, which is significantly above the county average of 25%.

In Part 1 of the survey, 14 households (34%) indicated that there was a need to move to alternative accommodation over the next 5 years. However, we only had sufficient information on the completed forms and from those who wished to remain in the parish to assess 9 out of those 14. The full table of results can be seen in Appendix 3: Data.

The percentages shown are percentages of returned forms (41 = 100%) unless otherwise stated. Please note that the percentages have been individually rounded and therefore may not total 100.

East Mersea

East Mersea is a vibrant rural community located on Mersea Island in the Colchester District of Essex. Easily accessible from nearby towns and cities, it offers a peaceful setting rich in both historical charm and natural beauty.

The parish is home to a range of local businesses, including independent shops, dining establishments, and the well-known pub, *The Dog and Pheasant*.

Residents benefit from access to a local GP practice, and the village is served by **St Edmund's Church**, a key part of the community's heritage.

Children in the area typically attend **Mersea Island School**, which is recognised for providing a high standard of education and has received positive feedback from Ofsted.

East Mersea Parish Map



Housing types in East Mersea as of 2021 Census compared to the national average.

Below is a comparison of housing types in East Mersea based on the 2021 Census data, compared to the national average for England and Wales:

Housing Types in East Mersea (2021)

- **Detached Houses:** 45% of households
- **Semi-Detached Houses:** 25% of households
- **Terraced Houses:** 15% of households
- **Flats, Maisonettes, or Apartments:** 10% of households
- **Caravans or Other Mobile/Temporary Structures:** 5% of households

National Average (England and Wales, 2021)

- **Detached Houses:** 23.2% of households
- **Semi-Detached Houses:** 31.5% of households
- **Terraced Houses:** 23.2% of households
- **Flats, Maisonettes, or Apartments:** 21.7% of households
- **Caravans or Other Mobile/Temporary Structures:** 0.4% of households

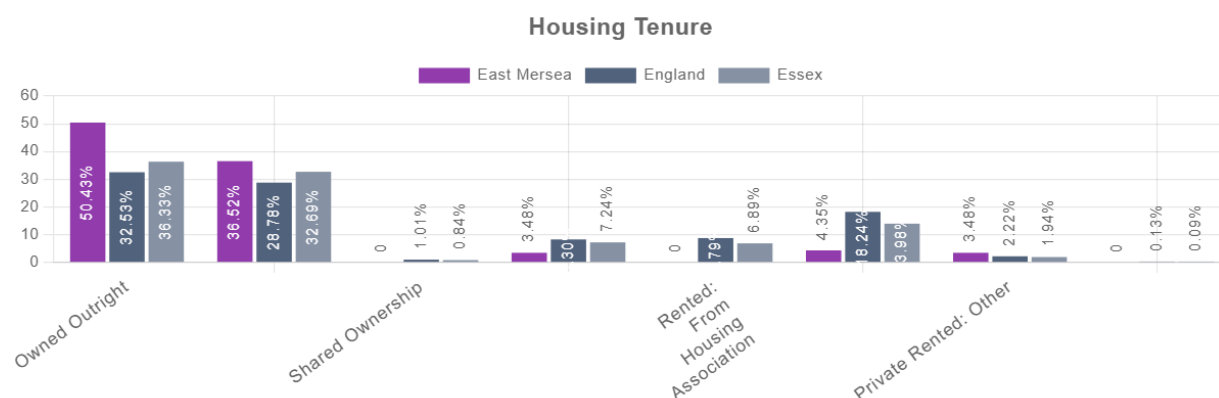
Comparison Highlights

- **Detached Houses:** East Mersea has a significantly higher proportion of detached houses compared to the national average.
- **Semi-Detached Houses:** The proportion is lower in East Mersea than the national average.
- **Terraced Houses:** East Mersea has fewer terraced houses compared to the national average.
- **Flats, Maisonettes, or Apartments:** The proportion is lower in East Mersea than the national average.
- **Caravans or Other Mobile/Temporary Structures:** East Mersea has a higher proportion of these types of housing compared to the national average.

East Mersea's housing landscape is characterised by a higher prevalence of detached houses and mobile structures, reflecting its rural and coastal nature.

Housing tenure in East Mersea as of 2021 Census compared to the national and county averages.

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 the landlord is.



Population of East Mersea as of 2021 Census compared to the national average.

The table below provides insight into the population composition in East Mersea. 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 313 people in East Mersea. This is smaller than the population of England (57,112,542) and smaller than the population of Essex (1,519,859).

Population Composition

Indicator	East Mersea		England		Essex	
	Count	Rate	Count	Rate	Count	Rate
Total Population	313	-	57,112,542	-	1,519,859	-
Males	172	54.95%	27,986,032	49.00%	740,051	48.69%
Females	141	45.05%	29,126,510	51.00%	779,808	51.31%
Population Aged 0-15	38	12.14%	10,567,635	18.50%	283,322	18.64%
Population Aged 16 to 64	194	61.98%	35,915,152	62.88%	920,233	60.55%
Population Aged 65+	81	25.88%	10,629,755	18.61%	316,304	20.81%

Source: Office for National Statistics (ONS)

Key Findings and Recommendations

Introduction

This Housing Needs Survey was carried out in early 2025 by East Mersea Parish Council and the Rural Housing Enabler at RCCE. The Parish Council arranged for the delivery of the forms. The survey had a 34% response rate (41 out of 119 households). There was support for a small development, with 49% of respondents stating they would be supportive of a small development (4-8 homes) primarily for affordable housing for local people. Only 22% of respondents would be supportive of further developments of houses for sale on the open market.

There were comments around the sustainability and suitability of any further development in the parish, especially with major concerns over the scale of new developments, the lack of local infrastructure, road network, and amenities. There was general support for housing for the local community, particularly for the younger generation and older/retired people, while hoping any development would not be too large and unsympathetic (in both cost and design) to its surroundings. Suggestions for possible development sites can be referenced in Appendix 4: Site Suggestions.

Housing Needs

In Part 1, 14 households indicated that they had a need to move to alternative accommodation. Of those, 9 went on to complete Part 2 and wished to remain in the parish. This leaves the total number of respondents expressing a housing need and who completed both Part 1 and Part 2 at nine. There is also evidence of a younger generation coming through, whose needs are hard to identify at this time due to lack of finances.

Housing Preferences:

- Two households aspire to purchase a home on the open market.
- Two households are interested in buying through a shared ownership scheme.
- One household would prefer to buy under a discounted market sale arrangement.
- Three households are seeking some form of affordable rented housing, with most indicating a need within the next five years.

Reasons for Moving:

- The main reason respondents have a desire to move to alternative accommodation was to set up their first independent home, with six out of the nine (67%) households citing this option.
- Two-bedroom households were the most preferred property size (56%).
- No households confirmed they are on the local authority housing register.

The analysis of individual housing applications reveals a range of needs, from young adults seeking their first independent home to families in job-tied or temporary accommodation, and older residents looking to downsize. Several applicants were found to be financially eligible for shared ownership or affordable rent, but 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:

- The average price of a **2-bedroom home** in East Mersea is between **£325,000 and £375,000**, while **3-bedroom homes** range from **£595,000 to £650,000**.
- A single applicant earning **£16,000–£20,000 annually** with no savings would be unable to afford a discounted market sale or shared ownership property, making **affordable rent** the only viable option.
- Even applicants earning over **£61,000 annually** would struggle to purchase a **4-bedroom home** without significant savings, due to the high deposit requirements and associated costs.
- One household seeking to downsize from a **4-bedroom home valued at £585,000–£695,000** could help free up larger housing stock but would require a suitable smaller property to move into.

These examples illustrate the gap between local incomes and property prices and highlight the importance of providing a range of affordable housing options that reflect real financial circumstances and household sizes.

Recommendation

Based on the evidence gathered, it is recommended that a small, sensitively designed development of **up to 9 homes** be considered to meet the identified local need. This would include a mix of affordable rented, shared ownership, and one open market property to support local downsizing. **An indicative mix could include:**

- **1 x 2-bed bungalow (Open Market)** – to support downsizing and release larger family homes.
- **1 x 1-bed flat (Affordable Rent)** – for young single applicants or those with limited income.
- **3 x 2-bed homes (Affordable Rent)** – to meet the needs of small families or couples.
- **1 x 3-bed house (Affordable Rent)** – for larger families in need of secure, long-term housing.
- **1 x 4-bed house (Affordable Rent)** – to accommodate a larger household with local ties.
- **1 x 1-bed flat (Shared Ownership)** – for financially eligible young adults seeking a first home.
- **1 x 2-bed homes (Shared Ownership)** – for households with moderate incomes and local connections.

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 and Site Suggestions

Community Sentiment

Community feedback on new housing in East Mersea reflects a broad range of views, with responses almost evenly split—49% in support and 49% opposed. While many residents raised concerns about the potential impacts of development, others expressed conditional support, particularly where housing could meet local needs and be delivered in a sensitive and sustainable way. This balance suggests that further open and transparent engagement will be essential to explore concerns and opportunities together.

Key themes raised by residents include:

- 1. Infrastructure Limitations**

Many residents highlighted the lack of essential services such as public transport, local shops, healthcare, and utilities. The absence of mains gas, sewerage, and pavements was also noted as a challenge. These concerns suggest that any future development would need to be accompanied by significant infrastructure improvements.

- 2. Protecting the Rural and Environmental Character**

East Mersea's peaceful, rural setting is highly valued. Residents expressed concern that further development could impact local wildlife, increase traffic and noise, and alter the village's natural charm. Preserving the area's environmental integrity is a clear priority.

- 3. Concerns About Overdevelopment**

Some residents are wary of East Mersea following the same development trajectory as West Mersea. With several homes already for sale in the area, there is a perception that additional housing may not be urgently needed and could place further strain on local resources.

- 4. Flooding and Drainage**

Flooding and poor drainage were recurring issues in the feedback. Residents stressed that these problems must be addressed before any new housing is considered, to avoid risks to both existing and future homes.

5. **Affordability and Housing Mix**

There is a clear preference for smaller, more affordable homes—particularly 2–3 bedroom properties—that would be accessible to local people. Concerns were raised about rising house prices and rental costs, and the mismatch between current development trends and the community’s actual housing needs.

Suggested Locations for Development

While there is general caution around new development, some residents have thoughtfully identified potential sites that could be considered—if housing is deemed necessary. These suggestions reflect a desire to support modest, well-placed growth that aligns with East Mersea’s character and infrastructure. Importantly, they also signal a willingness within the parish to support housing that meets the needs of its own community—ensuring that local people, including younger generations and older residents, can continue to live in the village they call home.

1. **Near the Village Hall:**

- **Opposite the Village Hall:** This includes the area adjacent to the Baring Gould cottages and the farmland opposite the Village Hall. It is seen as a suitable spot for constructing homes in a semi-circle around a green area, creating a village green.
- **Village Hall/Mersea Barns area:** This broader suggestion encompasses the area around both the Village Hall and Mersea Barns, including the specific location opposite the Village Hall.

2. **Shop Lane:**

- **Infill along Shop Lane:** This suggestion focuses on utilising existing spaces within the village envelope along Shop Lane. It is distinct from the Village Hall/Mersea Barns area but is part of the broader village envelope.

3. **Opposite Mersea Barns:**

- **Corner of Church Lane:** This specific location is opposite Mersea Barns on the corner of Church Lane. It is part of the broader Village Hall/Mersea Barns area but is a distinct spot within that area.

4. **Redevelopment of Existing Structures:**

- **Run-down or Derelict Buildings:** This includes places with barns or empty houses that could be rebuilt or redeveloped. These locations are scattered throughout East Mersea and are not confined to a specific area like the Village Hall or Mersea Barns.

5. **Along East Road:**

- **Infill along East Road:** This suggestion involves building new homes within the existing village framework along East Road. It is distinct from the Village Hall/Mersea Barns area and Shop Lane.

6. **Dog and Pheasant Public House:**

- **Near the Dog and Pheasant:** This is another suggested location for development, seen as a natural extension of the village. It is distinct from the Village Hall/Mersea Barns area but is part of the broader village envelope.

7. **West Mersea:**

- **West Mersea:** Although not within East Mersea, this suggestion indicates a preference for development in the neighbouring area of West Mersea. It is entirely separate from the other locations within East Mersea.

Potential Benefits of New Housing

While many residents expressed understandable concerns about infrastructure and overdevelopment, several thoughtful and conditionally supportive comments highlighted how new housing—if carefully planned—could bring meaningful benefits to East Mersea. Residents recognised that well-designed homes, particularly those prioritised for local people, could help meet the needs of younger families and older residents. There was also support for modest, sensitively located development that respects the village’s character and is supported by appropriate infrastructure. In addition to these community insights, new housing could offer broader benefits that positively impact the parish:

1. **Modern Infrastructure**

New developments might bring much-needed upgrades to local infrastructure, such as improved sewage systems, better internet connectivity, and updated utilities—enhancing quality of life for all residents.

2. **Economic Vitality**

Attracting new residents and supporting local businesses can help stimulate the local economy, create job opportunities, and sustain essential services.

3. **Inclusive and Affordable Living**

Smaller, affordable homes can provide vital options for young families, older residents, and those on lower incomes—supporting a more balanced and inclusive community.

4. **Environmental Sustainability**

Modern housing often incorporates energy-efficient designs and green technologies, helping reduce environmental impact and contributing to a more sustainable future.

5. **Enhanced Community Amenities**

Where appropriate and viable—particularly in larger developments—features such as parks, play areas, and shared spaces could be considered to help foster social interaction and support wellbeing.

6. **Support for Specific Groups**

Residents noted that improved transport links could particularly benefit younger families and older people, making the village more accessible and connected.

7. Alternative Housing Models

Suggestions such as working with the alms-house association to develop supported living options reflect a community-oriented approach to meeting local housing needs.

Summary: Balancing Community Concerns with Local Housing Needs

The Housing Needs Survey has revealed a genuine need for affordable housing in East Mersea, particularly among younger families and older residents who wish to remain in the parish. At the same time, community feedback reflects a strong desire to protect the village's rural character and address concerns around infrastructure, environmental impact, overdevelopment, flooding, and housing affordability.

The survey results show that views on new housing are evenly split—49% of respondents were supportive of a small development (4–8 homes) primarily for affordable housing for local people, while 49% were opposed. This balance suggests that the community is open to further discussion, especially where development is modest in scale, well-designed, and clearly aligned with local needs.

Several residents suggested potential locations for development, including areas near the Village Hall, Shop Lane, opposite Mersea Barns, and along East Road. These suggestions reflect a willingness to consider housing that supports the long-term sustainability of the village and enables local people to stay within their community.

This report outlines both open market and affordable housing options. Should a scheme move forward, it will be essential to continue engaging the community, the Parish Council, the housing association partner, and the local authority in open and transparent discussions. These conversations should focus on the size, tenure, and design of any proposed development to ensure it reflects the values and priorities of East Mersea residents.

Residency

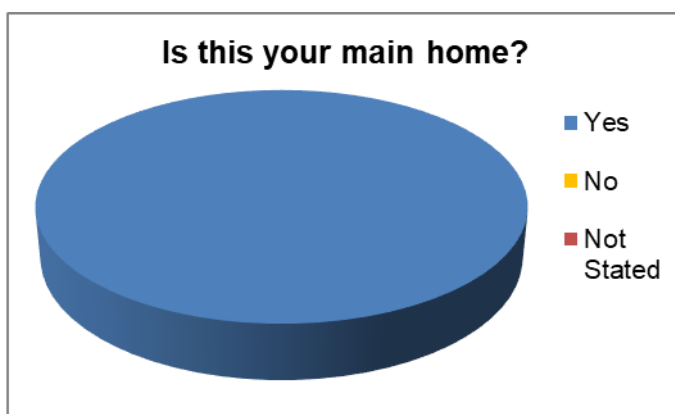


Figure 1: Type of residence

Forty-one respondents (100%) stated that the property to which the survey was delivered and in relation to, was their main home.

Part One – You and Your Household

Property Type and Size

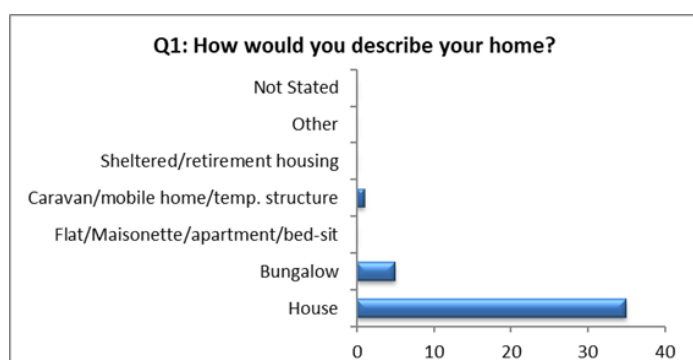


Figure 2: Property type

The majority of respondents, thirty-five people (85%), described their home as a house and five (12%) described their home as a bungalow. One person (2%) described their home as a caravan/mobile home/temporary structure.

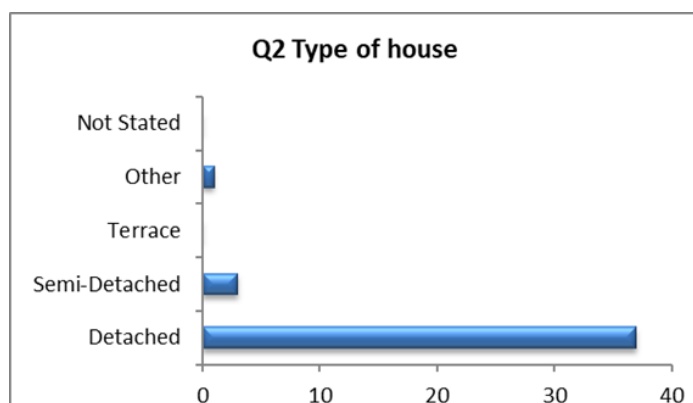


Figure 3: Housing type

Thirty-seven respondents (90%) live in a detached home, three (7%) in a semi-detached and one (2%) lived in other.

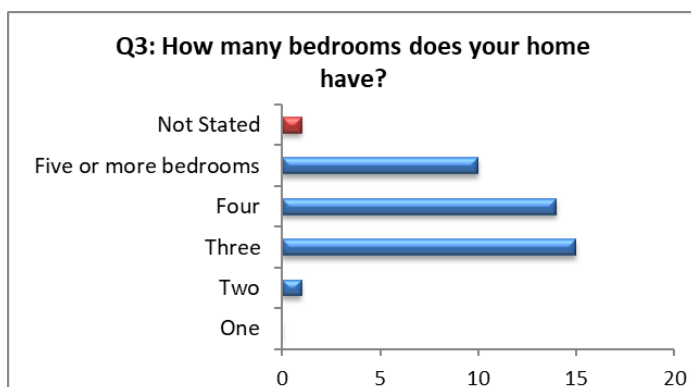


Figure 4: Size of property

One respondent (2%) lives in a two-bedroom property, fifteen (37%) live in a three-bedroom property and fourteen (34%) live in a property with four bedrooms. Ten (24%) live in a property with five or more bedrooms. One person (2%) did not answer the question.

Tenure

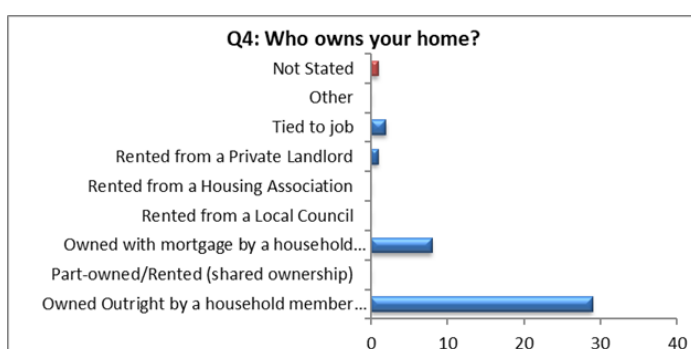


Figure 5: Tenure

The majority of respondents, twenty-nine (71%), stated that their property was owned outright by a household member, eight (20%) stated that the property was owned with a mortgage and one respondent (2%) stated they rented from a private landlord. Two people (5%) had a property tied to their job, one person (2%) stated "other".

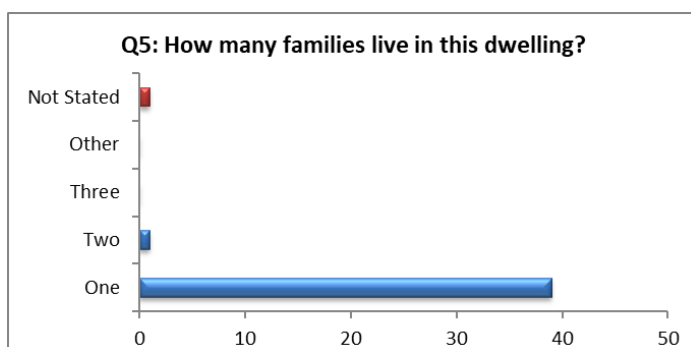


Figure 6: Families in Household

Thirty-nine (95%) homes had one family living in them, one (2%) of homes had two families in them and one (2%) of households did not answer the question.

Years in the Parish

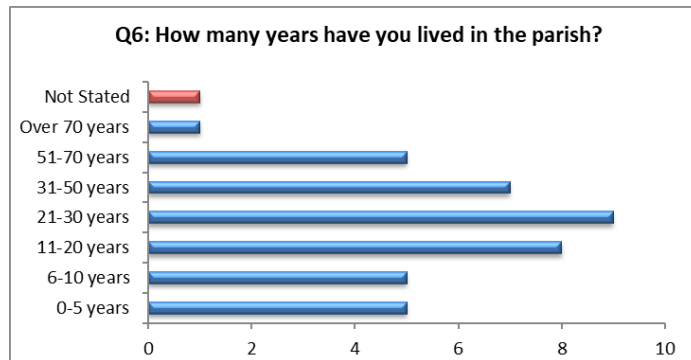


Figure 7: Years of residence in the parish

Five (12%) had lived in the parish for 0-5 years and five (12%) for 6-10 years. Eight households (20%) have been in the parish for 11-20 years, nine (22%) for 21-30 years and seven (17%) for 31-50 years. Five respondents (12%) lived in the parish for 51-70 years and one household (2%) lived in the parish for over 70 years. One person (2%) did not answer the question.

Number of people living in the property

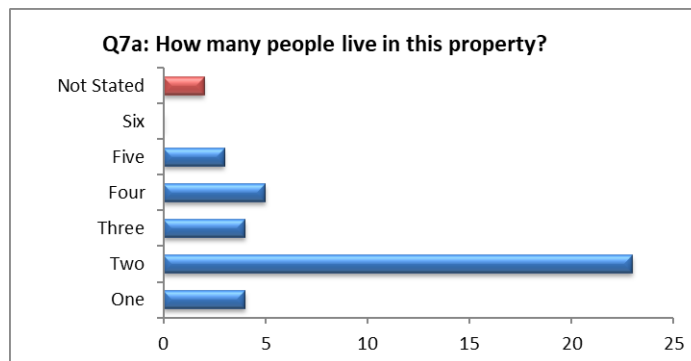


Figure 8: Size of Households

Four respondents (10%) live alone but the majority of respondents, twenty-three (54%) live with one other person and four (10%) households have three people. Five (12%) had four people, and two households (5%) did not answer the question.

Age and Gender

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

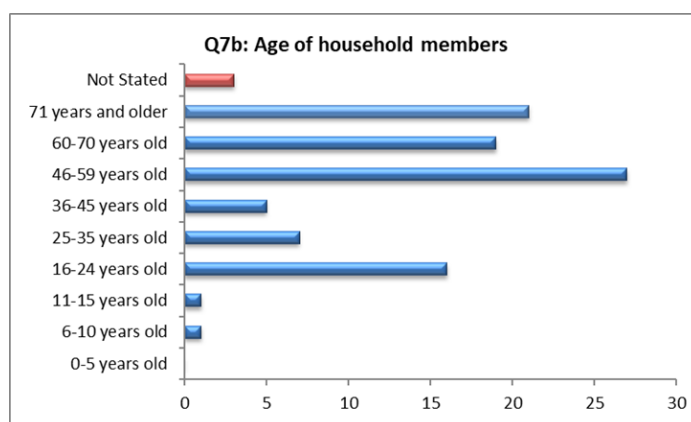


Figure 9: Age of residents

There were no recorded children aged 0-5, one (1%) 6-10 years old and one (1%) child aged between 11-15 years. Sixteen (16%) were between 16-24 years and seven (7%) were between 25-35 years old. Five people (5%) were aged 36-45, twenty-seven (27%) were aged 46-59 and nineteen (19%) were between 60-70 years old. Twenty-one (21%) were aged 71 and over whilst three people (3%) did not declare their age.

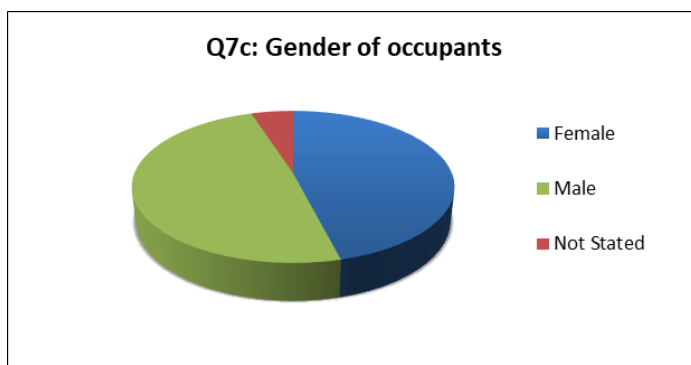


Figure 10: Gender of respondents

The responding population is made up of one hundred and forty-six (56%) females and forty-nine (49%) males. Five (5%) people did not declare their gender.

Housing and development

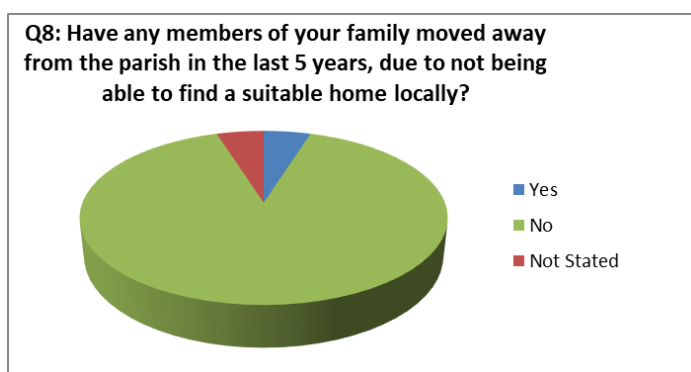


Figure 11: Family moving away.

There were two respondents (5%) who had family members who have moved away in the last 5 years because they had been unable to find suitable accommodation in the parish, however the majority thirty-seven (90%) answered no. Two people (5%) did not answer the question.

Your own housing need

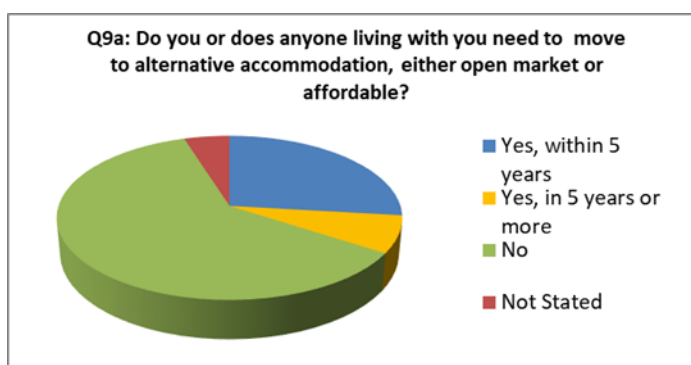


Figure 12: Housing need

Eleven respondents (27%) said that they or someone in their household needed to move to alternative accommodation within the next 5 years, three respondents (7%) stated a need to move in 5 years or more and twenty-five (61%) said no. Two (5%) did not answer the question.

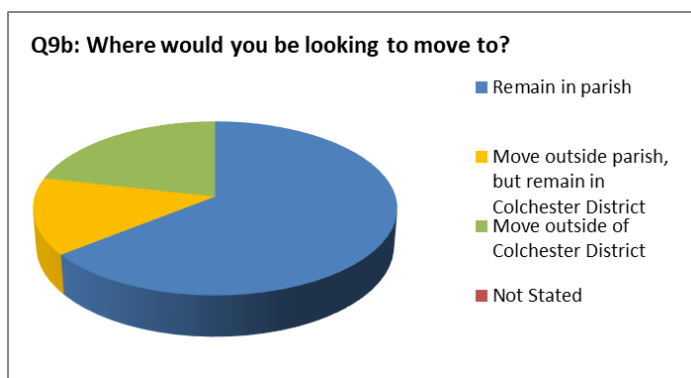


Figure 13: Choice of location

Of those expressing a need to move, nine respondents (64%) said they wished to remain within the parish, two (14%) said they wished to move outside the parish but remain within Uttlesford District and three (21%) households wished to move outside Colchester District.

Support for development

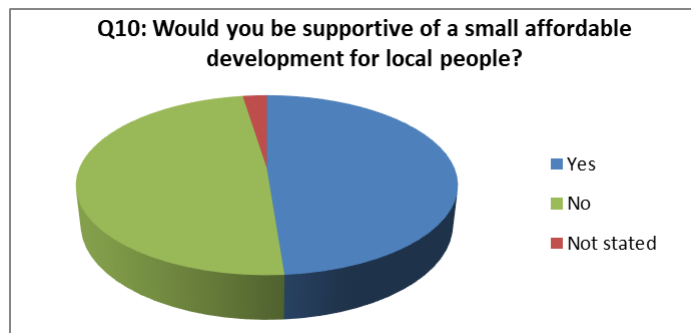


Figure 14: Small affordable development

Twenty (49%) would support a small development (typically 4-8 homes) of affordable housing for local people, twenty (49%) would not be supportive, and one respondent (2%) did not answer the question.

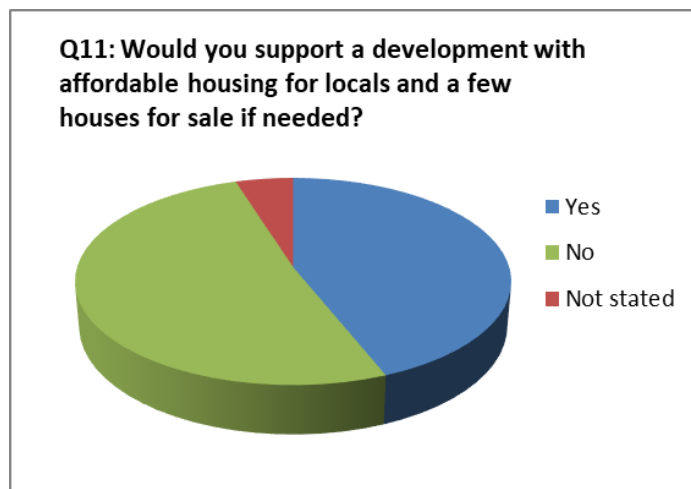


Figure 15: Small affordable development which included a small number of homes for sale

Eighteen (44%) would be supportive of a development of affordable homes which included a small number for sale on the open market, thirty-one (76%) would not be supportive, and one (2%) respondent did not answer the question.

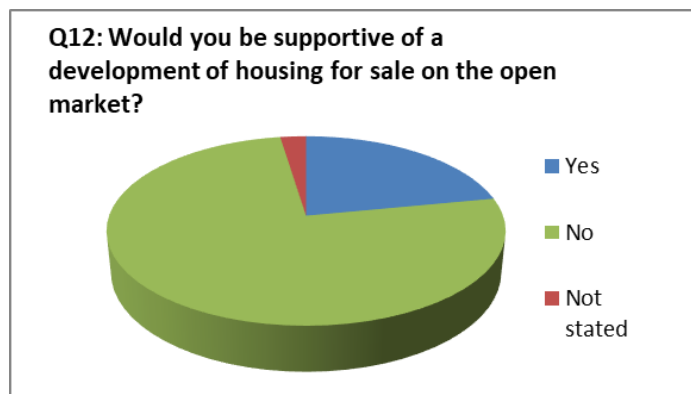


Figure 16: Further developments of open market housing

Nine (22%) would support further developments of housing for sale on the open market whilst the majority, thirty-one respondents (76%), would not be supportive. One respondent (2%) did not answer the question.

For Question 13 please see Appendix 4: Site Suggestions

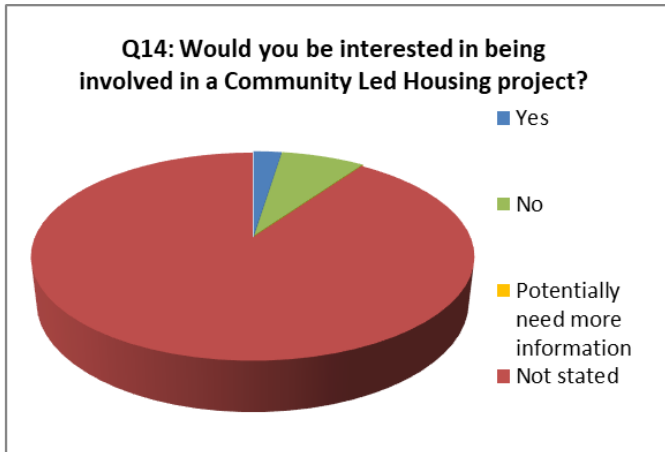


Figure 18: Personally involved in a Community Led Housing scheme

One respondent (2%) would be interested in being personally involved in a community-led housing scheme whilst three (7%) would not be interested. Thirty-seven (90%) did not answer the question.

For Question 15 please see Appendix 5: Additional Comments

Housing in the Parish

Respondents were asked their opinion on what type of housing they felt the Parish would benefit from. Housing for younger people received the most support, with seventeen households (19%) in favour. However, sixteen households (18%) felt the Parish wouldn't benefit from any new housing.

Support for family housing came next, with eleven households (13%) in favour. Tied for the next spot were houses for older/retired people and housing for affordable/social rent, each receiving support from nine households (10%).

Housing for shared ownership had the backing of seven households (8%), while self-build plots were supported by six households (7%). Housing for private rent received support from four households (5%), and discounted market sale housing had the backing of three households (3%).

Live/work units and 'other' categories each received support from two households (2%). Housing for outright open market sale had the least support, with just one household (1%) in favour. Additionally, one respondent did not answer the question. Notably, there was no support for the New Government Model First Homes.

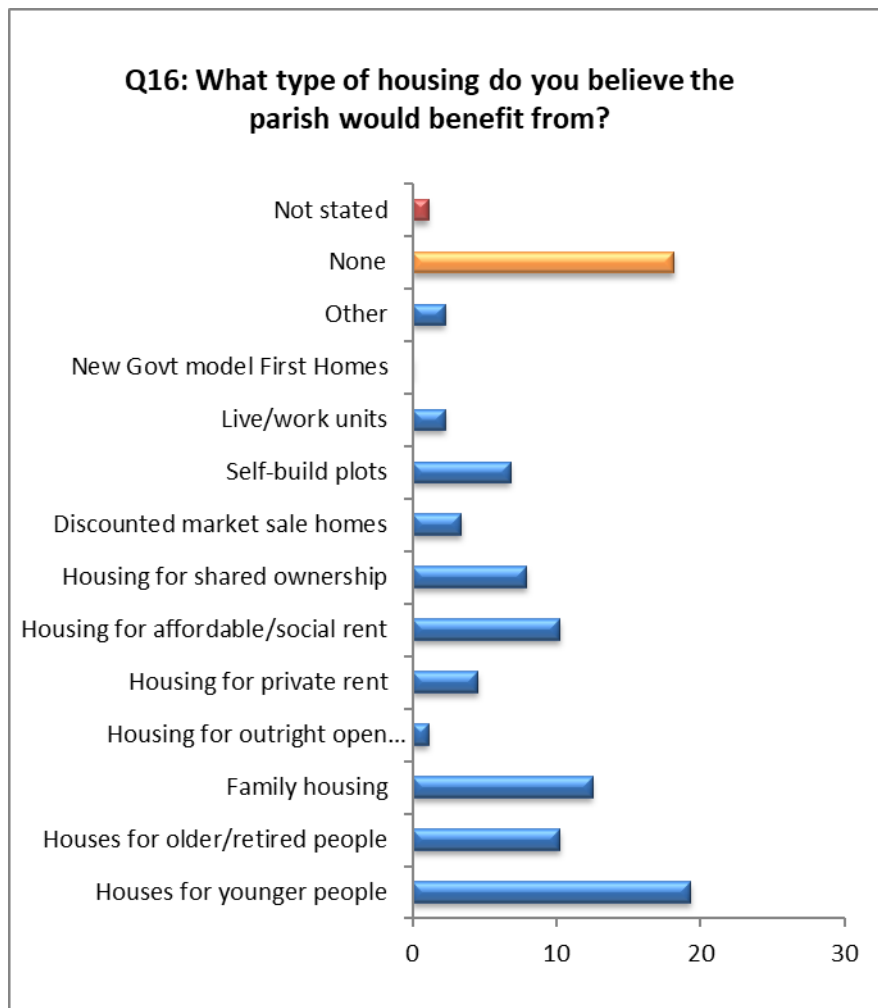


Figure 19: Housing for the Parish

Part Two – Housing Need

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

For the purposes of Part 2 of this report therefore, the percentage shown is the percentage of the **nine** respondents who expressed and filled in a housing need (9=100%) unless otherwise stated.

Timescale for moving

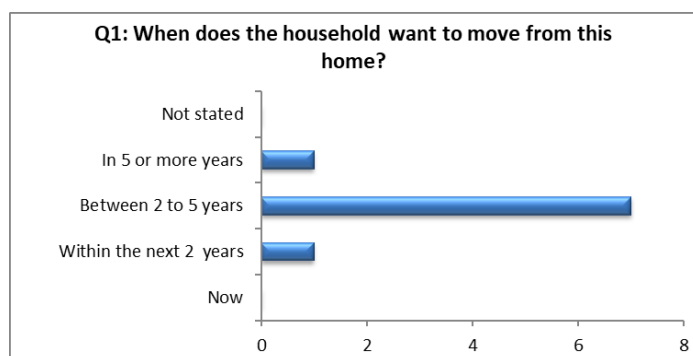


Figure 20: Timeframe for moving

One person (11%) wanted to move within two years. Seven (78%) wished to move in two-five years and one (11%) wished to move in over five years' time.

Current Tenure

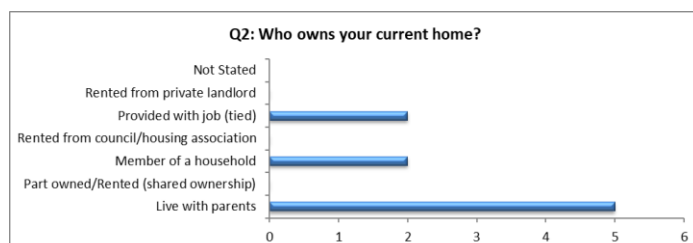


Figure 21: Current Tenure

Five respondents (56%) stated that they lived with their parents. Additionally, two respondents (22%) were members of a household, and another two respondents (22%) had housing tied to their job.

Preferred Tenure

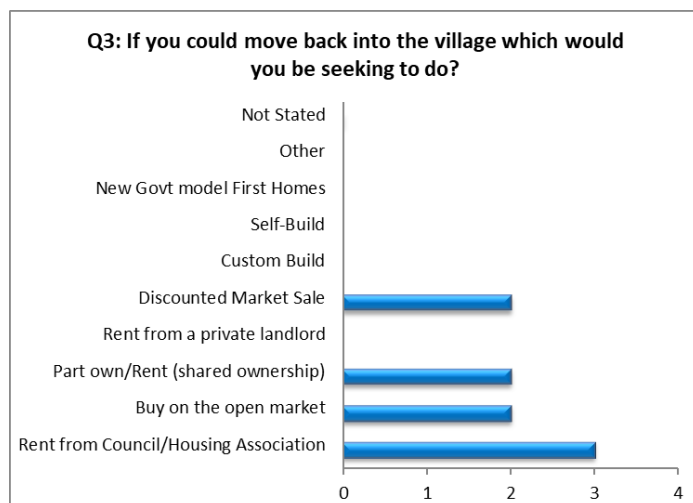


Figure 22: Preferred Tenure

Three respondents (33%) expressed a preference to rent from a council or housing association. Two respondents (22%) indicated they would prefer to purchase a property on the open market, while another two (22%) preferred part-owning and renting through shared ownership. Additionally, two respondents (22%) wished to purchase under a Discounted Market Scheme.

Housing Register



Figure 23: Registered on any housing register waiting list

All nine respondents (100%) confirmed they were not on the housing register.

Accommodation Required

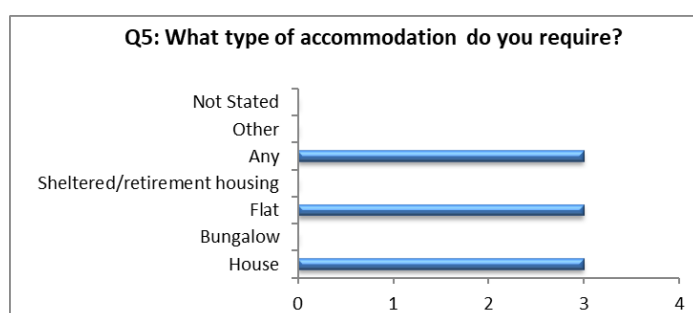


Figure 24: Types of Accommodation Required

Three respondents (33%) expressed a preference for houses, three (33%) preferred flats, and another three (33%) indicated that they would be happy with any type of accommodation.

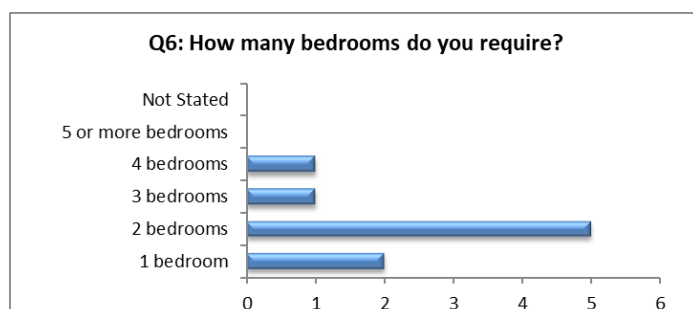


Figure 25: Number of Bedrooms Required

Two respondents (22%) wanted a one-bedroom property, five respondents (56%) preferred a two-bedroom property, one respondent (11%) desired a three-bedroom property, and another respondent (11%) wanted a four-bedroom property.

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.

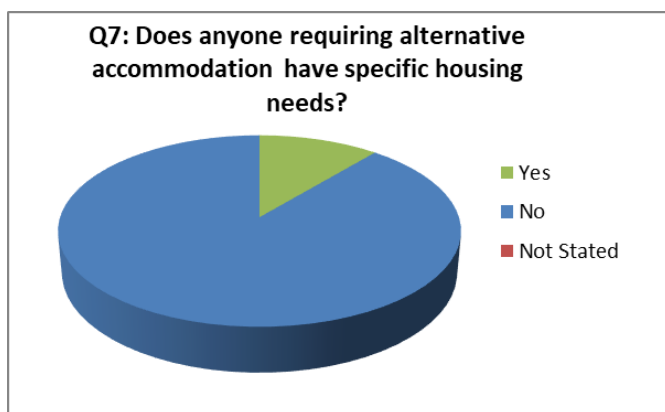


Figure 26: Special Needs & Adaptations

One respondent (11%) stated they had specific housing needs, and eight (89%) respondents stated that they had no need.

Reason for requiring alternative accommodation

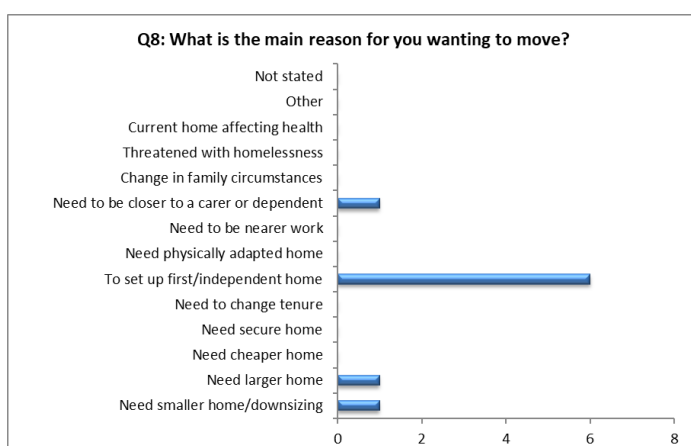


Figure 27: Reason for moving to alternative accommodation.

One household (11%) indicated a need for a smaller home to downsize, while another (11%) required a larger home. Six households (67%) wished to set up their first independent home, additionally, one household (11%) needed to be closer to a carer or dependent.

Age and Gender

The total number of people needing to move to a new household from the nine households was fifteen in the following age groups (percentage figure for age and gender are of total people i.e. 15= 100%).

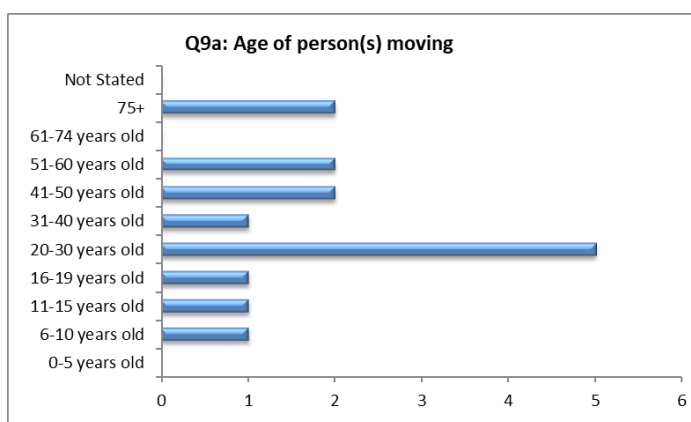


Figure 28: age of respondents in housing need

One respondent (7%) was aged 6-10 years old, and another (7%) was aged 11-15 years old. One person (7%) was aged 16-19 years old, while five respondents (33%) were aged 20-30 years old. One person (7%) was aged 31-40 years old, and two people (13%) needed to move were aged 41-50. Additionally, two people (13%) were aged 51-60 years old, and two people (13%) were aged 75+.

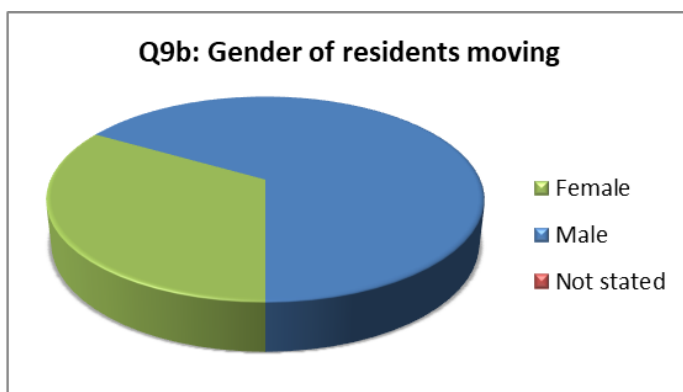


Figure 29: Gender of respondents

Five (33%) people needing to move were female and ten (67%) were male.

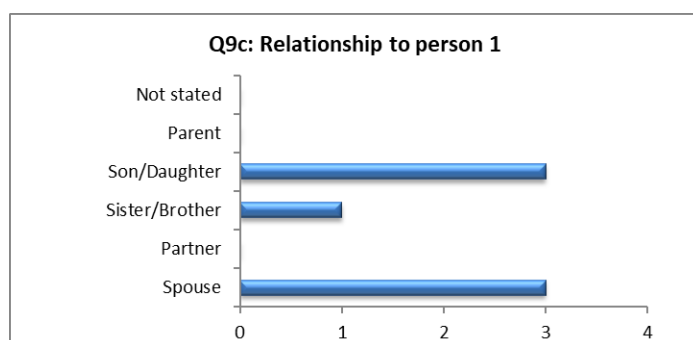


Figure 30: Relationship to person 1 of respondents

Among the fifteen individuals recorded for part two from the nine households, three (43%) were the spouses of the first person, three (43%) were their children, and one (14%) was a sibling.

Type of household

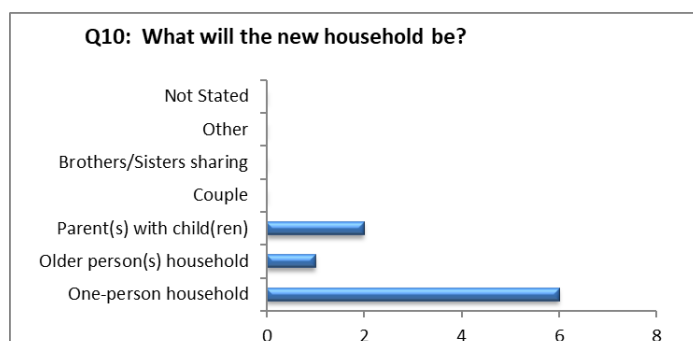


Figure 31: New household composition

Six (67%) of the new nine households would be living alone, one (11%) were older person(s) households and two (22%) were parent(s) with children.

Housing benefit

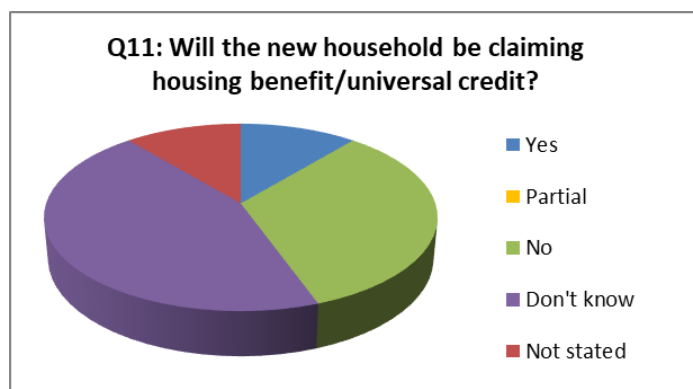


Figure 32: Housing Benefit

One of the nine households (11%) would be claiming housing benefit/universal credit, three (33%) would not be claiming any benefits or credits whilst four households (44%) did not know. One household (11%) did not answer the question.

Current Situation

Currently, six households (67%) who completed part two reside in the parish. One household (11%) works in the parish or an adjoining parish, while two households (22%) have close family living in the parish.

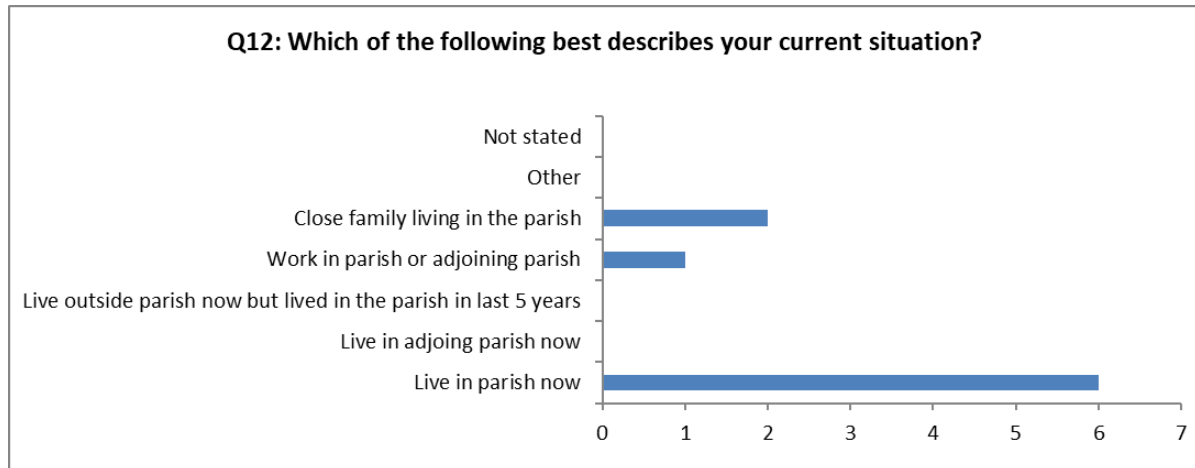


Figure 33: Current situation

Affordability

Income

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

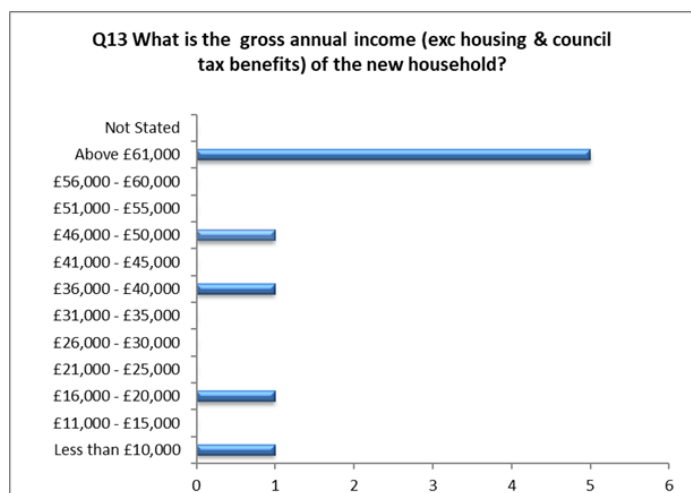


Figure 34: Gross monthly income

One respondent (11%) reported an income below £10,000, one respondent (11%) reported an income between £16,000 and £20,000, one household (11%) had an income between £36,000 and £40,000, and one household (11%) had an income between £46,000 and £50,000. Meanwhile, five households (56%) reported an income of over £61,000.

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.

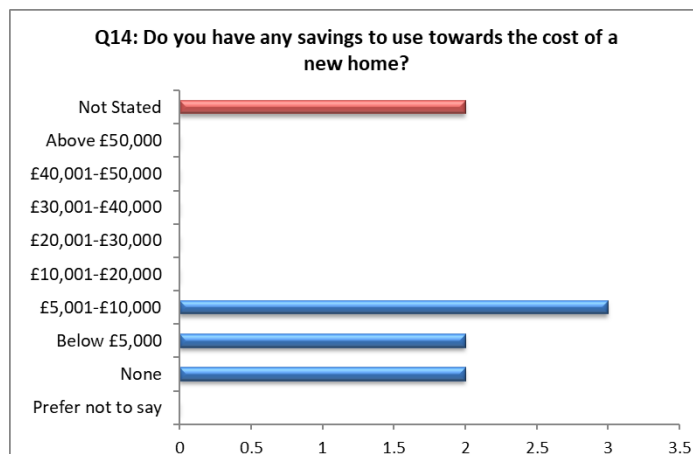


Figure 35: Savings

Two respondents (22%) indicated they had no savings, two households (22%) had savings of under £5,000, three households (33%) had savings between £5,001 and £10,000, and two households (22%) did not answer the question.

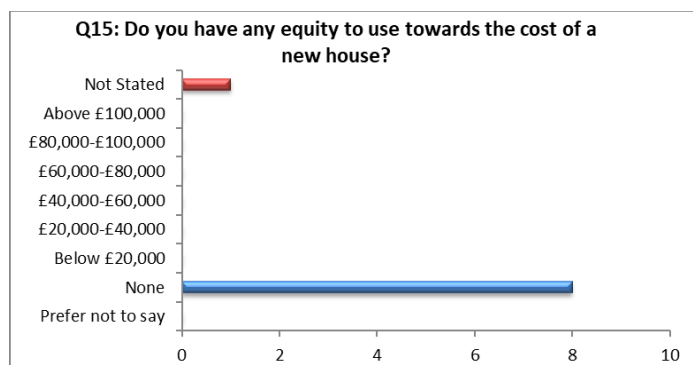


Figure 36: Equity

Eight people (89%) did not have any equity towards the cost of a new house and one person (11%) did not 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, **nine** 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. Therefore, the assessment and subsequent recommendations are based solely on these **nine** individuals.

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 into 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.

Indicated tenure of those stating they have a need (9)	
Type	Number
Open Market	2
Housing Association / Council rented	3
Shared Ownership	2
Discounted Market Sale	2
Custom Build	0
Rent from Private Landlord	0
New Govt First Homes	0
Self-Build	0

Recommended Tenure (9)	
Type	Number
Open Market	1
Housing Association / Council rented	6
Shared Ownership	2
Discounted Market Sale	0
Custom Build	0
Rent from Private Landlord	0
New Govt First Homes	0
Self-Build	0

Recommendation

There is a clear need for affordable rented housing in East Mersea, with specific demand identified for **one 1-bedroom units, three 2-bedroom units, one 3-bedroom unit, and one 4-bedroom unit**—totalling up to six 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:

- **Two respondents expressed interest in open market housing**, though only one appears financially able to proceed at this time.
- **Two respondents expressed interest in shared ownership**, and based on a basic financial review, both may qualify under updated eligibility guidelines.
- **Two respondents were interested in discounted market sale**, though affordability challenges remain, particularly considering current house prices, highlighting the importance of providing a range of accessible housing options.

One respondent indicated a need for **supported accommodation** for a disabled adult family member. While they preferred to rent from the Council or a housing association, further information is needed to fully assess their specific housing and care requirements.

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 Housing Register, as registration is essential for residents to be considered for any future affordable housing opportunities. As of **May 2025**, there are **12 applicants on the housing register** with a confirmed or potential local connection to East Mersea, and a further **3 applicants without a confirmed connection**. Local connection checks would be carried out at the point of vacancy.

(Data source: East Mersea Housing Register Data)

The table below outlines the size of homes required based on the **Home Option Allocations Policy**, which is used by **Uttlesford District Council** to assess eligibility for affordable housing. These criteria are applied only to those seeking affordable housing and not to those whose needs can be met on the open market or whose applications lacked sufficient information. Bedroom requirements are based on current household composition, and timescales reflect those stated in the completed Housing Needs Survey.

Table 1: Size & Timescales

Total ASPIRATION of the 40 households analysed.

	Open Market	HA/Council Rented	Shared Ownership	Discounted Market Sale	Total
Identified No of Units	2	3	2	2	9
Size Breakdown	1 x 2 bed house 1 x 4 bed house	1 x 1 bed flat 2 x 2 bed any type of property	1 x 1 bed flat 1 x 2 bed flat	1 x 3 bed any type of property 1 x 2 bed house	2 x 1 bed flat 1 x 2 bed flat 2 x 2 bed house 2 x 2 bed any type of properties 1 x 3 bed any type of property 1 x 4 bed house

Timescale					
Now	0	0	0	0	0
0-2 years	1 x 2 bed house	0	0	0	1 x 2 bed house
2-5 years		1 x 1 bed flat 2 x 2 bed any type of property	1 x 1 bed flat 1 x 2 bed flat	1 x 3 bed any type of property 1 x 2 bed house	1 x 1 bed flat 2 x 2 bed any type of property 1 x 1 bed flat 1 x 2 bed flat 1 x 3 bed any type of property 1 x 2 bed house
Over 5 years	1 x 4 bed house				1 x 4 bed house

Total NEED of the 9 households

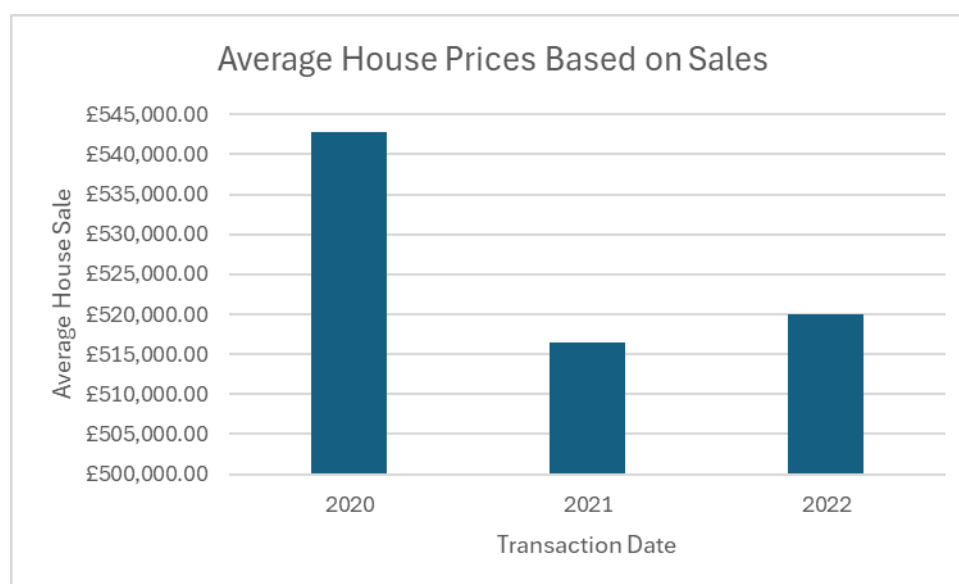
	Open Market	HA/Council Rented	Shared Ownership	Total
Identified No of Units	1 x 2 bed bungalow	1 x 1 bed flat 3 x 2 bed house 1 x 3 bed house 1 x 4 bed house	1 x 1 bed flat 1 x 2 bed homes	2 x 1 bed flat 1 x 2 bed bungalow 4 x 2 bed house 1 x 3 bed house 1 x 4 bed house
Size Breakdown	1 x 2 bed	1 x 1 bed 3 x 2 bed 1 x 3 bed 1 x 4 bed house	1 x 1 bed 1 x 2 bed	2 x 1 bed 5 x 2 bed 1 x 3 bed 1 x 4 bed

Appendix 1: Local Housing Stock

Average property values in East Mersea over the last 5 years

Sale Price	Year	Transaction Date	Property Type	Estate Type	Post Code
£490,000.00	2020	17/06/2020	Detached	Freehold	CO5 8UN
£196,400.00	2020	28/09/2020	Semi-Deatched	Freehold	CO5 8TQ
£549,995.00	2020	08/10/2020	Detached	Freehold	CO5 8US
£934,736.00	2020	23/11/2020	Other	Freehold	CO5 8TE
£322,061.00	2021	04/05/2021	Other	Freehold	CO5 8TP
£750,000.00	2021	07/05/2021	Detached	Freehold	CO5 8US
£400,000.00	2021	27/05/2021	Other	Freehold	CO5 8TD
£520,000.00	2021	30/06/2021	Detached	Freehold	CO5 8TA
£635,000.00	2021	30/06/2021	Detached	Freehold	CO5 8UJ
£772,500.00	2021	30/06/2021	Detached	Freehold	CO5 8US
£750,000.00	2021	30/09/2021	Detached	Freehold	CO5 8TA
£535,000.00	2021	30/09/2021	Detached	Freehold	CO5 8TA
£180,000.00	2021	15/10/2021	Semi-Deatched	Freehold	CO5 8TP
£300,000.00	2021	03/12/2021	Detached	Freehold	CO5 8TJ
£520,000.00	2022	28/11/2022	Detached	Freehold	CO5 8TR

(Data source: Land Registry)



Although it appears that the average house price may have decreased, this is primarily due to fewer houses being sold in recent years.

The data shows a mix of property types, including Detached, Semi-Detached, and Other, all of which are Freehold. The sale prices vary significantly, with some high-value transactions in 2020 and 2021, but fewer transactions overall in 2022.

Market Conditions Affecting Prices in East Mersea:

Supply and Demand: The number of property sales in East Mersea has decreased, which can affect average prices. Fewer transactions often lead to lower average prices as there are fewer high-value sales to balance out lower-value ones.

Economic Factors: The average house price in Mersea Island was £455,684 over the last year. This indicates a general upward trend in prices, despite fewer transactions. Economic conditions such as inflation and interest rates can impact housing prices.

Property Type Trends: Detached houses tend to have higher average prices compared to semi-detached and other property types. The mix of property types sold can influence the overall average price.

Local Market Dynamics: East Mersea's housing market has seen varied growth rates across different property types. Detached house prices have risen significantly over the years, while flat prices have grown the least.

(Data source: Rightmove)

Affordability in East Mersea

To put the issue of affordability into context it is important to understand the local property market to show the issues families on modest incomes would face whilst seeking housing in East Mersea in order to remain living in the parish.

At the time of writing, there are ten on the open market including new builds:

- One 1-bedroom property (£94,995)
- Two 2-bedroom properties (£365,000 - £375,000)
- Three 3-bedroom properties (£650,000 - £700,000)
- Two 4-bedroom properties (£695,000 - £725,000)
- Two 5-bedroom properties (£1,100,000 - £1,200,000)

To fully purchase the cheapest property for sale on the open market (1-bed property at £94,995), assuming the availability of a 10% deposit for a first-time buyer and a multiple of 4 x annual salary for a mortgage, the buyer would need a salary of around £21,374.

There was one property advertised for private rent in the parish, a 3-bedroom semi-detached house at £1,600 pcm.

(Data source: Rightmove)

Employment in East Mersea

There are approximately 69 full-time jobs and 49 part-time jobs in East Mersea. The proportion of full-time jobs in East Mersea (58.33%) is lower than the proportion in England (69.16%) and lower than the proportion in Essex (66.11%).

Deprivation data for East Mersea compared to national average

The Index of Multiple Deprivation (IMD) give insight into vulnerable populations. The Indices of Deprivation 2019 are a relative measure of deprivation for small areas (Lower-layer Super Output Areas) across England. The overall Index of Multiple Deprivation 2019 combines together indicators under seven different domains of deprivation: Income Deprivation; Employment Deprivation; Education Skills and Training Deprivation; Health Deprivation and Disability; Crime; Barriers to Housing and Services and Living Environment Deprivation. A higher score indicates that an area is experiencing high levels of deprivation.

The IMD score and rank (average LSOA Rank, where a lower rank indicates that an area is experiencing high levels of deprivation) for East Mersea is 19.04. This means that East Mersea has lower levels of deprivation to England (21.76) and higher levels of deprivation to Essex (17.02).

The total unemployment rate in East Mersea has increased from 0.54% in Jan-2020 to 2.02% in Feb-2025.

Appendix 2: Letter to Residents & Survey



East Mersea
Parish Council
pullenrosesue@yahoo.co.uk



February 2025

Dear Resident,

AFFORDABLE HOUSING FOR LOCAL PEOPLE IN EAST MERSEA

It is widely recognised that people living in rural communities sometimes face real difficulties when trying to find a home of their own within the village that they grew up in (or work in). That is why the Rural Housing Enabler from the Rural Community Council of Essex (RCCE) works with parish councils, local authorities, registered providers (usually Housing Associations) and local people to understand what the local need is and how local people can be supported in staying close to their support networks, place of employment, or education.

East Mersea Parish Council has decided to work with RCCE to undertake a Housing Needs Survey, to establish if there is a need for alternative housing within the parish. This will be particularly relevant for those wishing to make their first step onto the housing ladder or for those now in a position to downsize. It will also be important that this new survey reaches all those currently working in the parish or those who have had to move out of the parish because they cannot find a suitable property. Please do pass this information on to them. Please note all personal details will remain confidential to the RCCE and only aggregated results will be included in the final report to the Parish Council.

Affordable Housing is defined by the Government as housing for sale or rent provided to eligible households whose needs are not met by the open market. This survey is designed to see if there are households in the village or people with a strong local connection who are in need of affordable housing. This is not a survey to justify large scale or open market developments. Properties in these Rural Exception Site schemes are usually provided by a housing association and cannot be sold or transferred into totally private ownership, remaining in perpetuity for people with a strong local connection to the parish, either through family or work. A small number of houses for sale may also be developed to cross subsidise the costs of building the affordable homes, but only if there is a requirement to do so.

We would ask you all, whether or not you have a need for alternative accommodation, to take a few minutes to complete the attached Housing Needs form as fully as possible and return it in the Freepost envelope provided, by **Thursday 27 March 2025** at the latest. Alternatively, you can complete the survey online using this link:

<https://www.surveymonkey.com/r/EMerseaHNS24>

The survey is very important so that your views can be considered and that a decision can be taken based on all residents' needs and opinions.

Please be assured that all returned forms will be dealt with by the Rural Housing Enabler at the Rural Community Council of Essex in strict confidence. The Parish Council will

be provided with a summary report but will not see the completed forms nor be made aware of any personal details.

If you have any questions about completing the form or would like additional forms please contact Rachel Fahie, Rural Housing Enabler on 01376 574330 or by email at rachel.fahie@essexrcc.org.uk

Yours sincerely,

Major General Jeff Mason
Chairman
East Mersea Parish Council

Rachel Fahie
Rural Housing Enabler
Rural Community Council of Essex



Housing Needs Survey for

East Mersea

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

Thursday 27 March 2025



YOU CAN ALSO COMPLETE THIS SURVEY ONLINE AT <https://www.surveymonkey.com/r/EMerseaHNS24>

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

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 East Mersea

Please read the accompanying letter before
completing this form and use the pre-paid
envelope to return the completed form by
Thursday 27 March 2025



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/temp.structure..... | <input type="checkbox"/> |
| Sheltered/retirement housing | <input type="checkbox"/> | Other (please specify)..... | <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 (please specify)..... | <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 (please state)..... | <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 (please state)..... | <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		

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?

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 <https://www.surveymonkey.com/r/EMerseaHNS24>

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 City area ☐

Move outside Colchester City area ☐

If you answered 'Yes' to Question 9a and you wish to remain within the parish then please complete Part 2 of this questionnaire (about your housing needs). A separate form will be required for each new home needed. (e.g. if two people living with you need to move to alternative accommodation and would be seeking a home each they should complete separate forms).

10. If a need should be identified, would you be supportive of a small development (typically 4-8 homes) of affordable homes for local people? **Information on the different tenures can be found at the end of survey.*

Yes..... ☐ No..... ☐

11. Would you remain supportive (in principle, if this survey identifies such a need), for a development (typically 4-8 homes) that is primarily affordable housing for local people, or those with connections to the parish, but also includes a small number of houses for sale if a need was proven?

(Previously government grants supported the cost of building affordable housing, such funding is now greatly reduced, therefore a small proportion of open market housing would cross subsidise the costs of the affordable homes and provide a mix of housing – in small numbers)

Yes..... ☐ No..... ☐

12. Would you be supportive for a small development of housing for sale on the open market?

Yes..... ☐ No..... ☐

13. Can you suggest a site/location where any such a development could be built?

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

*(Please tick all that apply) * see Key Terms document at end of survey for more detail*

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"/>
New Government model "First Homes".....	<input type="checkbox"/>	None	<input type="checkbox"/>

Other, please specify.....

15. 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 is in need of 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

East Mersea

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

Thursday 27 March 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 Freepost 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 assoc.....	<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"/>	New 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 living 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"/> | Change in family circumstances..... | <input type="checkbox"/> |
| | | <i>(i.e. widowed/divorce/separation)</i> | |
| I am homeless/ threatened with homelessness----- | <input type="checkbox"/> | Current home affecting health..... | <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 <i>(please specify)</i> | <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..... ☐ Live in an adjoining parish..... ☐
- Outside the parish now but have lived in the parish in last 5 years..... ☐ Work in parish or adjoining parish..... ☐
- Have close family living in the parish..... ☐ Other, please specify..... ☐

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

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: rachel.fahie@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.
Rural Exception Site	A plot of land abutting the development boundary, well connected to services & facilities with the aim of providing affordable local needs housing in the village. This land will only receive planning permission for affordable housing with a local connection in perpetuity. It is an "exception" to the development sites detailed in the local plan. A small amount of open market may be permitted, only if required for cross subsidy.

Appendix 3: Data

Is this your main home?

	Frequency	Valid Percentage
Yes	41	100
No	0	0
Not Stated	0	0
Total	41	100

PART 1

Question 1

How would you describe your home?

	Frequency	Valid Percentage
House	35	85
Bungalow	5	12
Flat/Maisonette/apartment/bed-sit	0	0
Caravan/mobile home/temp. structure	1	2
Sheltered/retirement housing	0	0
Other	0	0
Not Stated	0	0
Total	41	100

Question 2

Please confirm the type of house.

	Frequency	Valid Percentage
Detached	37	90
Semi-detached	3	7
Terrace	0	0
Other	1	2
Not Stated	0	0
Total	41	100

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

	Frequency	Valid Percentage
One	0	0
Two	1	2
Three	15	37
Four	14	34
Five or more bedrooms	10	24
Not Stated	1	2
Total	41	100

Question 4**Who owns your home?**

	Frequency	Valid Percentage
Owned Outright by a household member (s)	29	71
Part-owned/Rented (shared ownership)	0	0
Owned with mortgage by a household member (s)	8	20
Rented from a Local Council	0	0
Rented from a Housing Association	0	0
Rented from a Private Landlord	1	2
Tied to job	2	5
Other	0	0
Not Stated	1	2
Total	41	100

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

	Frequency	Valid Percentage
One	39	95
Two	1	2
Three	0	0
Other	0	0
Not Stated	1	2
Total	41	100

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

	Frequency	Valid Percentage
0-5 years	5	12
6-10 years	5	12
11-20 years	8	20
21-30 years	9	22
31-50 years	7	17
51-70 years	5	12
Over 70 years	1	2
Not Stated	1	2
Total	41	100

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

	Frequency	Valid Percentage
One	4	10
Two	23	56
Three	4	10
Four	5	12
Five	3	7
Six	0	0
Not Stated	2	5
Total	41	100

Question 7b**Age of household members**

	Frequency	Valid Percentage
0-5 years old	0	0
6-10 years old	1	1
11-15 years old	1	1
16-24 years old	16	16
25-35 years old	7	7
36-45 years old	5	5
46-59 years old	27	27
60-70 years old	19	19
71 years and older	21	21
Not Stated	3	3
Total	100	100

Question 7c**Gender of occupants**

	Frequency	Valid Percentage
Female	46	46
Male	49	49
Not Stated	5	5
Total	100	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	2	5
No	37	90
Not Stated	2	5
Total	41	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	11	27
Yes, in 5 years or more	3	7
No	25	61
Not Stated	2	5
Total	41	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	9	64
Move outside parish, but remain in Colchester District	2	14
Move outside of Colchester District	3	21
Not Stated	0	0
Total	14	100

Question 10**Would you be supportive of a small development of affordable homes for local people?**

	Frequency	Valid Percentage
Yes	20	49
No	20	49
Not stated	1	2
Total	41	100

Question 11**Would you remain supportive of a development if a small number of houses for sale included?**

	Frequency	Valid Percentage
Yes	18	44
No	21	51
Not stated	2	5
Total	41	100

Question 12**Would you be supportive of a development of homes for sale on the open market?**

	Frequency	Valid Percentage
Yes	9	22
No	31	76
Not stated	1	2
Total	41	100

Question 13**Would you be supportive of a Community Led Housing project?**

	Frequency	Valid Percentage
Yes	2	5
No	2	5
Potentially need more information	0	0
Not stated	37	90
Total	41	100

Question 14**Would you be interested in being involved in a Community Led Housing project?**

	Frequency	Valid Percentage
Yes	1	2
No	3	7
Potentially need more information	0	0
Not stated	37	90
Total	41	100

Question 15**Any Comments – Please see Appendix 5: Additional Comments****Question 16****What type of housing do you believe the parish would benefit from?**

	Frequency	Valid Percentage
Houses for younger people	17	19
Houses for older/retired people	9	10
Family housing	11	13
Housing for outright open market sale	1	1
Housing for private rent	4	5
Housing for affordable/social rent	9	10
Housing for shared ownership	7	8
Discounted market sale homes	3	3
Self-build plots	6	7
Live/work units	2	2
New Govt model First Homes	0	0
Other	2	2
None	16	18
Not stated	1	1
Total	88	100

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

	Frequency	Valid Percentage
Now	0	0
Within the next 2 years	1	11
Between 2 to 5 years	7	78
In 5 or more years	1	11
Not stated	0	0
Total	9	100

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

	Frequency	Valid Percentage
Live with parents	5	56
Part owned/Rented (shared ownership)	0	0
Member of a household	2	22
Rented from council/housing association	0	0
Provided with job (tied)	2	22
Rented from private landlord	0	0
Not Stated	0	0
Total	9	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	3	33
Buy on the open market	2	22
Part own/Rent (shared ownership)	2	22
Rent from a private landlord	0	0
Discounted Market Sale	2	22
Custom Build	0	0
Self-Build	0	0
New Govt model First Homes	0	0
Other	0	0
Not Stated	0	0
Total	9	100

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

	Frequency	Valid Percentage
Yes	0	0
No	9	100
Not Stated	0	0
Total	9	100

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

	Frequency	Valid Percentage
House	3	33
Bungalow	0	0
Flat	3	33
Sheltered/retirement housing	0	0
Any	3	33
Other	0	0
Not Stated	0	0
Total	9	100

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

	Frequency	Valid Percentage
1 bedroom	2	22
2 bedrooms	5	56
3 bedrooms	1	11
4 bedrooms	1	11
5 or more	0	0
Not Stated	0	0
Total	9	100

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

	Frequency	Valid Percentage
Yes	1	11
No	8	89
Not Stated	0	0
Total	9	100

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

	Frequency	Valid Percentage
Need smaller home/downsizing	1	11
Need larger home	1	11
Need cheaper home	0	0
Need secure home	0	0
Need to change tenure	0	0
To set up first/independent home	6	67
Need physically adapted home	0	0
Need to be nearer work	0	0
Need to be closer to a carer or dependent	1	11
Change in family circumstances	0	0
Threatened with homelessness	0	0
Current home affecting health	0	0
Other	0	0
Not stated	0	0
Total	9	100

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

	Frequency	Valid Percentage
0-5 years old	0	0
6-10 years old	1	7
11-15 years old	1	7
16-19 years old	1	7
20-30 years old	5	33
31-40 years old	1	7
41-50 years old	2	13
51-60 years old	2	13
61-74 years old	0	0
75+	2	13
Not Stated	0	0
Total	15	100

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

	Frequency	Valid Percentage
Female	5	33
Male	10	67
Not stated	0	0
Total	15	100

Question 9c**Relationship to person 1**

	Frequency	Valid Percentage
Spouse	3	43
Partner	0	0
Sister/Brother	1	14
Son/Daughter	3	43
Parent	0	0
Not stated	0	0
Total	7	100

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

	Frequency	Valid Percentage
One-person household	6	67
Older person(s) household	1	11
Parent(s) with child(ren)	2	22
Couple	0	0
Brothers/Sisters sharing	0	0
Other	0	0
Not Stated	0	0
Total	9	100

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

	Frequency	Valid Percentage
Yes	1	11
Partial	0	0
No	3	33
Don't know	4	44
Not stated	1	11
Total	9	100

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

	Frequency	Valid Percentage
Live in parish now	6	67
Live in adjoining parish now	0	0
Live outside parish now but lived in the parish in last 5 years	0	0
Work in parish or adjoining parish	1	11
Close family living in the parish	2	22
Other	0	0
Not stated	0	0
Total	9	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	1	11
£11,000 - £15,000	0	0
£16,000 - £20,000	1	11
£21,000 - £25,000	0	0
£26,000 - £30,000	0	0
£31,000 - £35,000	0	0
£36,000 - £40,000	1	11
£41,000 - £45,000	0	0
£46,000 - £50,000	1	11
£51,000 - £55,000	0	0
£56,000 - £60,000	0	0
Above £61,000	5	56
Not Stated	0	0
Total	9	100

Question 14

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

	Frequency	Valid Percentage
None	3	33
Prefer not to say	0	0
Below £5,000	2	22
£5,001-£10,000	3	33
£10,001-£20,000	0	0
£20,001-£30,000	0	0
£30,001-£40,000	0	0
£40,001-£50,000	0	0
Above £50,000	0	0
Not Stated	1	11
Total	9	100

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	8	89
Below £20,000	0	0
£20,000-£40,000	0	0
£40,000-£60,000	0	0
£60,000-£80,000	0	0
£80,000-£100,000	0	0
Above £100,000	0	0
Not Stated	1	11
Total	9	100

Appendix 4: Site Suggestions

- Anywhere along East Road and infill along 'end of village envelope" area e.g. Shop Lane etc. No sewage systems further up though, all septic tanks, prehistoric Wi-Fi.
- The best site would be opposite the village hall adjacent to the Baring Gould cottages. The homes could be constructed in a semi-circle around a green area which could be seen as the village green.
- No - East Mersea is rural & further development risks the nature of the area and wildlife. West has already been over developed without the infrastructure and is very close to East giving plenty of housing.
- There are no suitable sites, and one should not be built here. We have no gas, no mains sewerage, no pavements, most roads are single track. We don't have a bus route either for what we have already. Plus 6 houses for sale currently.
- The natural location for development of the East Mersea settlement is either near to the village hall or the Dog and Pheasant public house. Development elsewhere will continue the existing "ribbon type" growth of the village and is not conducive to the future growth of the village.
- Shop Lane
- Village Hall/Mersea Barns area
- Opposite Mersea Barns
- Opposite the Village Hall
- Comments submitted but stated as confidential.
- Opposite Mersea Barns on the corner of Church Lane
- Places that already have run down / derelict houses or buildings which could be rebuilt / redeveloped e.g. Barns/empty houses.
- West Mersea
- Should be alongside a made-up road i.e. not create opportunity to build on a estate or create new roads which encroach into the fields.
- There are many pieces of land where a single dwelling could be build as infilling as noted in the last village appraisal. Many people could build their own house for a family member but are not allowed to 1. because the village envelope is full 2. ssi's etc only one part of the village is full.
- Not enough infrastructure in parish or Colchester to cope with growth.

Appendix 5: Additional Comments

- There is insufficient infrastructure in East Mersea for people who are on low income and don't have a car - no or very little public transport, shops, doctor, dentist etc. So, unless public transport is very much improved, this area is not suitable for social housing.
- Not suitable for non-driving people, no bus/shops/facilities.
- Too many houses on Mersea. Too many being built. Not enough investment in infrastructure. Not enough jobs to support more people. Definitely oppose any further development.
- Any decision made will be based on the number of individuals that are identified as having a need for housing, no caravan owners should be included in this survey as they are not entitled as their caravan is for holiday use only.
- Our garden has been flooded every year for the past 3 years, overgrown farm drainage - unable to cope. Compensation is not the answer!! It needs to be taken into account the amount of caravan sites in East Mersea. Used all year round. Some going to work and school, dentist, doctor. Unable to cope with existing clients.
- There is no bus service or other amenities to support development. The Island is small and has already been over-developed without proper maintenance of the coastal (illegible), coastal paths & footpaths.
- It would open the floodgates for more development and East Mersea is already a lot busier than it was. We moved here as it was a quiet backwater, West Mersea is also changing rapidly.
- As per 13 answer. We have at least 9 houses for sale currently and more soon due to an aging population. There is no need for any to be built here. We don't even have mains gas or sewerage. The idea of a development is ridiculous and not thought through.
- Before building any houses we need a new larger doctors' surgery. This was supposed to happen before the last 2 lots of houses were built but never happened. It should be a condition that this and a bigger school is built prior to the start of any houses.
- Any houses built should have 2/3 bedrooms maximum in order to increase their affordability. The current development trend of 4/5 bedroom homes is of little help to tackle the shortage of affordable housing.
- I hope this time this survey produces results. Please give us news from time to time.
- I would like to raise a few concerns, that I believe should have been addressed prior to this survey being sent to East Mersea residents.

- The inflated house prices and rental prices. 20% reduction of these prices may not in reality be "affordable".
- Rental prices will be driven up by Park Dean Resorts long term rental chalets.
- Where does the Parish Council believe the development should be? I am aware that no site is planned until survey results are analysed, however some of the residents will know that the Council has previously proposed the farmland opposite the Village Hall. The chairman of the Council informed those residents present at the RCCE meeting that a "new envelope" was being considered, in this field and continuing behind Baring-Gould Cottages. This should be made absolutely clear to these residents, before they complete the survey. Who takes the hit for the 20% reduction, for the initial purchase and then future sales/purchases. Who takes the hit for 20% reduction on rental prices? These issues would undoubtedly impact on residents' views.
- East Mersea is a rural parish and an area of natural beauty that is already scarred by the ever expanding caravan / camping parks that are rapidly becoming residential as the sites have year long licenses. this has also led to a rise in car traffic / pollution and noise more housing will only fuel yet more issues with this. Keep East Mersea as we all want it to be....
- Due to the lack of infrastructure on the island as it is! Lack of doctor, dentists, school we don't need more housing and more traffic with only 1 road on and off the island.
- Comments submitted on another sheet, called 'hidden agenda' but these were provided in strict confidence.
- Support open market only if priority given to locals.
- Support housing but 'depends where'. All proposed buildings should be innovative design and architectural interest otherwise we would not be supportive.
- I do not believe we should have any more groups of houses built on the island. The new houses should be spread out around the village. We should also not have any more houses at all until our doctors / dentist / other public services are expanded to take on the current population and more.
- In the end no one gets "something for nothing". The needs to be transparency for the "people" involved in planning and building who actually funds the costs and why? You've asked a lot of very personal questions, of these who might wish to take part in accessing affordable homes indeed down to their last penny of savings. I don't see how you can sell a house for below market value unless someone is truly altruistic and stomachs the costs: which I doubt. Below market rents would also have to be occupied by altruistic landlords or the cost is recouped somewhere else. Sorry to be so negative, but genuine altruism is in very short supply nowadays. Younger families and older people would benefit from additional transport links to west Mersea and Colchester.

- Any development should be in the village envelope, think area not the local facilities to justify more housing particularly for those on low income.
- The parish has no infrastructure or jobs to support young families. It is not served by transport that enables individuals to access jobs or healthcare. The parish would be far better working with the alms-house association to develop supported living model in accord with section 106 to support residents of the village. I do not believe that the PC has understood the 'law of unintended consequences' if land was used for the development of 4-8 homes, then landowners would seek 'precedence' to sell land and therefore enable further building. We should also consider environmental issues loss of land, means loss of environment for nature. Mersea has already lost acreage to tarmac and concrete. Though we applaud the altruism I'm afraid the lack of consequential thinking dissuades us from agreeing proposals.

Appendix 6: Glossary of Terms

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).

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.

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.

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.

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.

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.

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.

Housing Association

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

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.

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.

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.

Open Market Housing

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

Parish Council

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

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.

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.

Rural Housing Enabler (RHE)

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

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.

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.

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.
