

Dispatches from the front lines of the housing crisis:

Eight local Citizens Advice studies of housing market failures around England and Wales



**citizens
advice**

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Introduction

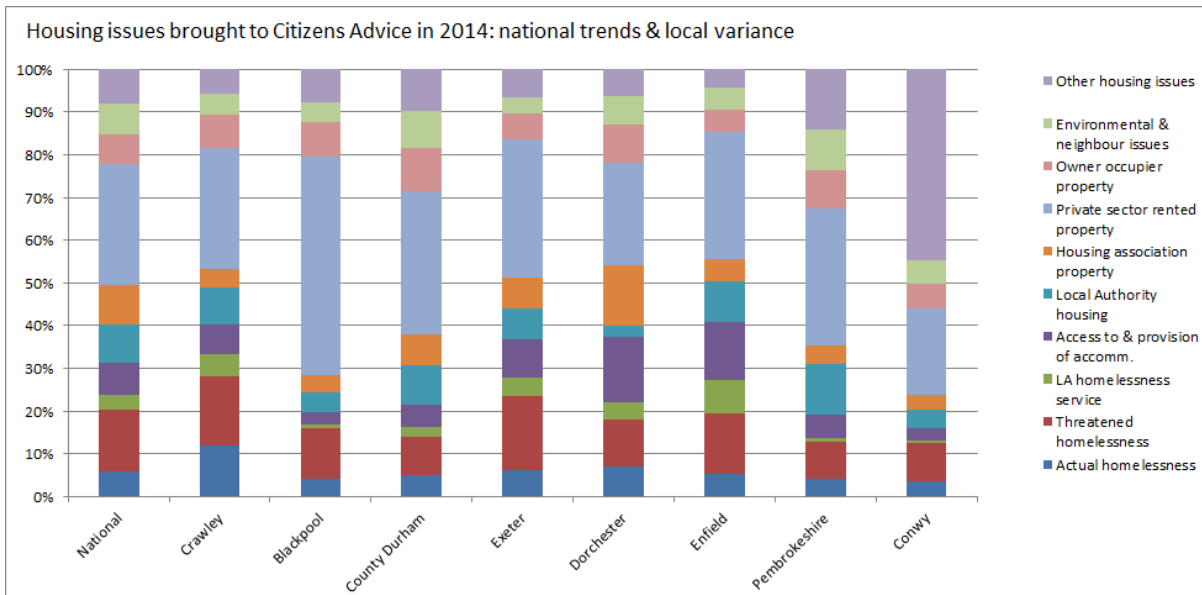
Housing issues are a permanent fixture on our front pages. The scale and pace of recent change in our housing market has been striking, with home ownership now possible for fewer people, social housing stock under acute pressure, and the private rented sector growing rapidly in response. Attention has focused mostly on the shortage of housing and on commitments to build more. Whilst it is certainly true that under-supply is a significant constraint on the market in many parts of the country, the reality is that it is not a problem everywhere, and it is not a simple numbers game.

Citizens Advice is present in every community throughout England and Wales, and we see housing crises of many different kinds. We help three people with a huge

Citizens Advice
helps **3 people**
every minute with
a housing problem

variety of housing problems every minute of the working week. In the eight local study areas chosen for this report, a large percentage of people came to Citizens Advice to ask for help with problems in private rented property, a fact reflected in our research findings in Pembrokeshire, Conwy, Enfield and Dorchester and explored further in our [Settled and safe campaign](#).

However, our research also acknowledges the many different types of housing problems experienced by people across England and Wales. For example, in some former manufacturing areas such as County Durham there is an oversupply of two-up two-down terraced housing that fails to meet the needs of growing families. And in some suburban areas like Crawley, we see older owner-occupiers stuck in homes that are too big for them to maintain. As the chart overleaf shows, there are both clear national trends and local variance in the housing issues people bring to Citizens Advice.



We therefore set out to explore the lived experiences of the housing crisis in eight carefully chosen places in England and Wales. We chose areas where private renters and owner occupiers are experiencing problems which we feel have been under-reported in the public debate. We adopted a community-led research structure rooted in the expertise of local Citizens Advice staff and volunteers. Local Citizens Advice research volunteers developed the research questions, designed qualitative studies, carried out the fieldwork and wrote up their findings and recommendations to share with local authorities and other decision-makers.

This report, edited by national Citizens Advice policy researchers, brings together this set of local studies into one volume;

- Our Exeter researchers interviewed local residents, students, landlords, lettings agents and the local authority to examine the impact of a vibrant student population on the housing market. They uncover striking interactions between housing policy and community cohesion, and recommend that Exeter City Council should consider how to restore the residential balance in certain areas of the city in a manner which encourages social mixing, rather than segregation.
- In Blackpool our researchers explored the legacy of a struggling tourist economy on the housing market. Their study is a powerful illustration of a market delivering for no-one; young seasonal workers are struggling to make ends meet renting rooms in huge and crumbling former bed and breakfast hotels, while their landlords, the bed and breakfast owners, feel stuck 'in limbo', unable to either afford the upkeep or to sell the property.
- Citizens Advice researchers in Crawley wanted to know whether the promises of decent housing made as part of the post-war new town covenant could be sustained in the future. Their study, drawing on a new

research partnership with Age UK, highlights the human aspects of tensions around planning policy and has important lessons for the planners of today's new garden towns and villages.

- In Durham our researchers had a hunch that owner occupation is not the 'happily ever after' it's often made out to be, and they set out to investigate how people on low to middle incomes are managing mortgage payments and maintenance costs.
- Our Pembrokeshire researchers uncovered the different dilemmas faced by low-income private tenants in both the County's appealing but costly rural areas, and the less desired towns. Across both town and country, however, our research team found consistent problems with property quality in the private rented sector.
- At the other end of Wales, our Conwy study examined the costs of setting up a privately rented home, including deposits, upfront payment of rent, agency fees and utilities set-up – and the barriers that these costs impose on people who want to move. At a pivotal time in Welsh housing policy, both studies also look ahead to the implementation of compulsory landlord registration and licensing across Wales as part of the first ever Welsh Housing Act.
- In Enfield, our researchers focused on the extreme divide between the wealthy west and the deprived east. They, in particular, identify the poor quality and unaffordability of private rented housing in Enfield's eastern wards.
- In Dorchester our researchers set out to explore security, affordability and discrimination problems for working families in the private rented sector, in an area where wealthy retirees and commuters tend to exert upward pressure on house prices. They identify positive local action from forward-thinking lettings agents, but also hope that the legislative steps against retaliatory evictions introduced in the 2015 Deregulation Act will improve tenants' security in their own homes.

Individually, these portraits shine a light on the lived experience of unresponsive housing markets and how they relate to local economies and labour markets, to poverty, to mobility and even to community relations and public health. They give Citizens Advice clients a voice and they illustrate the power of ‘bottom-up’ citizen research based on intimate local knowledge to improve policy-making.

This report celebrates **community-led research** at Citizens Advice

But curated together, they also tell an overlooked story about the range and breadth of the lived experience of housing problems and the importance of the local dimension as well as firm national policy responses. As we enter a new

Parliament, Citizens Advice urges decision-makers in Westminster and in the Welsh Assembly to explore, reflect on and respond to citizens’ diverse experiences of housing market failure as well as the headline completion figures.

Exeter: Town vs Gown? The housing challenges faced by a university city

@ExeterCAB

Exeter is a relatively small but prosperous city with growing student numbers. In a population of almost 120,000 people, students currently account for just over 10% of residents¹.

The University is one of the city's largest employers and as well as bringing prosperity to the area it also brings its challenges. In our research we set out to look at the impact of a large and growing number of university students on the city, how this is managed and its impact on the housing market.

Our research also considered the specific effects on both the housing market and the community in general of the large purpose built student accommodation blocks, which have proliferated in the city over recent years.

Exeter is a buoyant, growing city that has attracted large businesses and organisations such as the Met Office. The city has a traditional two tier government (County Council and City Council) with a predominantly Labour City Council. The rental market in the city is also buoyant, to the extent there is oversupply according to one city lettings agent. Housing is plentiful, although much of the rental housing stock in the city consists of older Victorian terraced properties.

According to a report by the National Housing Federation, private renters in the South West are spending 35% of their earnings on rent – the third highest rent-to-income ratio in the country². In Exeter, where the average wage is £22,266 and the average private rent is £840 the ratio is even higher at 45.3%³.

According to the City Council more than 70% of houses in multiple occupation in the city are occupied solely by students⁴. Landlords who rent to students get a higher income from their properties than renting to professionals or families. Landlords say that properties in areas such as St James and Pennsylvania that are closer to the University demand higher rent and, to date, have always been the quickest to be let. Those houses further away from the University, such as Mount Pleasant and Polsloe, are often cheaper and in recent years have proved less popular with main campus students.

¹ <http://www.exeter.gov.uk/CHttpHandler.ashx?id=19630&p=0>

² National Housing Federation. 2014. *Broken Market, Broken Dreams: Home Truths 2014/15*

³ Ibid

⁴ Exeter City Council report to planning member working group 24 August, 2010

Until 2006/07, as the University grew, much of the new student population was absorbed by the rental market. This led to streets in some areas becoming almost 100% populated by students, and residents say that as a consequence the balance that had existed in these communities is being eroded.

Methodology

Our evidence was gathered through interviews and informal discussions with a variety of people. We spoke to residents, students, the University of Exeter Students' Guild, university representatives, landlords, lettings agents and the City Council.

The evidence was gathered in two phases:

Firstly, secondary research was collected via desktop reviews of recent newspaper articles and academic research, and from telephone interviews with City Council representatives. This equipped us with a strong initial knowledge base to then conduct in-depth face-to-face interviews.

For the second phase, face-to-face interviews were conducted. A wide variety of participants were chosen in order to be as representative as possible of different issues and experiences. Personal and professional introductions were used to gather the research, as well as 'cold calling' where we contacted residents in areas we were particularly interested in.

We interviewed 27 people in total: 7 residents of streets considered to have a high student population; 7 landlords (from small 'hobby' landlords to professional landlords); 2 lettings agents; 8 students (studying at both the main University campus and the St Luke's campus); a representative from the Student Guild (an organisation that provides independent, impartial advice for students); a representative from Exeter University and a representative from Exeter City Council. All the interviews were semi-structured and in-depth. Detailed questions were tailored appropriately to the individual we were interviewing.

Through using this multi-stakeholder methodological approach, we have been able to develop a picture of the student housing market today, look at the way it is developing and scrutinise the role of the City Council and the University in this development.

Findings

'Studentification'

Darren Smith, professor of geography at Loughborough University, identified the process of "studentification" as a change in the proportion of houses in multiple occupation that occurs when there is a large imbalance between the number of

students and the number of permanent residents in an area. In his report⁵ he examined the effects of studentification on an area and the challenges brought about by large student numbers. His research in other university cities, including Loughborough and Nottingham, reveal a pattern emerging when an area becomes overpopulated with student houses.

His findings revealed that the housing stock which may have traditionally been owner-occupied was increasingly being adapted and repurposed as houses in multiple occupation; leading to areas becoming progressively 'studentified'. As this process occurred the areas became less popular to other members of the community, creating streets which were filled solely with students. As a consequence traditional businesses and amenities which supported a cross section of the community (such as schools, nurseries and pubs) began to be lost.

Residents of Exeter commented that there is an imbalance in their neighbourhoods and that it affects their local amenities. For example, residents of the Pennsylvania suburb of Exeter have seen the closure of their local pub during university holiday periods due to its main clientele being students.

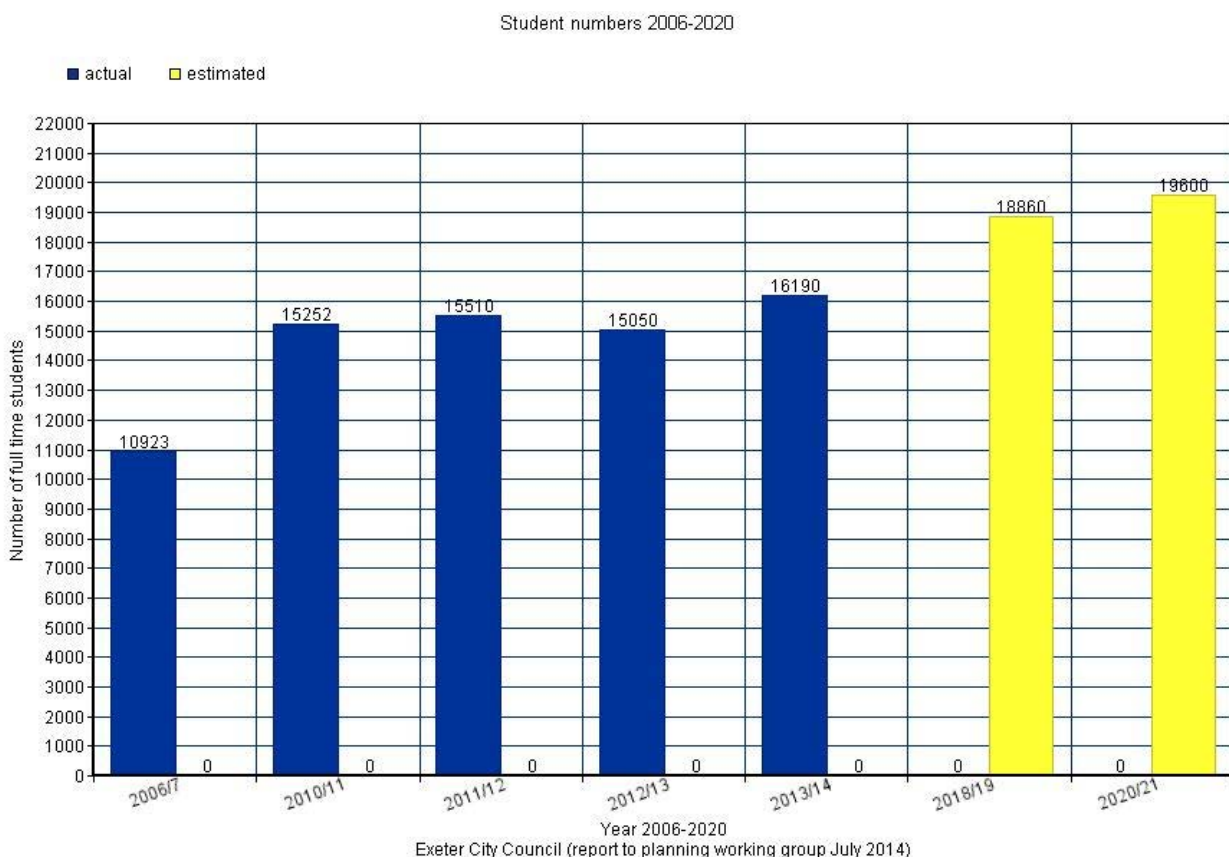


Figure 1: Exeter student numbers 2006-2020

The University's plans to expand in 2006 were supported by the City Council, but on the condition that 75% of the increase in the student population would be accommodated in new purpose-built accommodation, to reduce the impact on

⁵ Smith, D.P. (2005) Studentification: the gentrification factory?, in Atkinson, R. and Bridge, G. (eds) Gentrification in a global context: the new urban colonialism, Routledge, London, pp.72-89.

residential areas. In the Council's core strategy document, which was adopted in 2012, it states that the *"new purpose built student housing should be located on, or close to, the University Campuses, at sustainable locations at or near to major transport routes, or in the City Centre"*⁶.

How has studentification impacted Exeter neighbourhoods?

What happens to a community when there is a proliferation of houses in multiple occupation? The main sources of discontent our interviewees identified were problems with:

- Refuse – houses in multiple occupation produce more rubbish than a family house. The model of refuse collection in Exeter (bi-weekly collections for landfill) is not adequate for this. There are no door-to-door glass collections. The University is working to resolve some of these problems, for example by paying for extra collections when students leave and providing information detailing collection days. One landlord commented *"The change to two weekly collections was almost constructive discrimination against students. Not collecting glass and two weekly collections are two things that make student lives difficult."*
- Noise – residents on the main routes to and from campus say noise levels are unacceptably high, particularly in the early hours of the morning after the nightclubs have closed. The University has attempted to combat this issue through the introduction of a student warden system, and employing a Community Liaison Officer who responds to complaints. During 'Freshers' Week' in 2014, Devon and Cornwall Police joined forces with the University and the City Council to run a 'Neighbours Sleeping' campaign to raise awareness of noise pollution.
- Parking – residents say it can be difficult to find parking spaces during term time due to high concentrations of students in their neighbourhoods.
- Degradation of the area – front gardens become untended and untidy and houses are not cared for.
- Loss of community spirit – caused by a transient student population.



Figure 2: Pavement stencils aimed at students during 2014 Freshers' week [picture courtesy of the Exeter Express and Echo]

We examined the effects of 'studentification' on one Exeter ward in particular, St James, which has changed dramatically in the last 25 years. According to census

⁶ <http://www.exeter.gov.uk/index.aspx?articleid=10103>

data the number of houses in multiple occupation in the ward increased by more than 2,000 to 2,800 in the 10 year period 1991-2001⁷.

Residents in the area have come together to form the St James Forum and are the first in the country to develop an urban neighbourhood plan⁸ which is now seen as a statutory document. Throughout their work on the plan, residents prioritised the need for balance in their community and *“to ensure that future development and social changes benefit the people who live and work here”*.

The residents of St James that we interviewed were not ‘anti-student’, in fact they felt that the students and the University were vital to Exeter, creating a vibrant society. But as one resident stated *“Students are the same as they always were – but there are just more of them. There’s a balance to be struck and I feel it’s gone a bit far in some areas.”*

The cost of being a student

Exeter is the third most expensive place in the United Kingdom to be a student, only London and Guildford have higher rents⁹. The students we interviewed agree that rents in Exeter are high compared to other universities.

The University is committed to providing accommodation, on or off campus, for all first year students and this is taken up by the majority of new students who can apply for places at the residential halls of their choice. In recent years the University has developed its housing stock, refurbishing and rebuilding halls and working with outside partners and the City Council to provide more purpose built accommodation off campus.

Support is offered to students by the University, whether pastoral support for those living in halls or through initiatives such as the Community Liaison Officer, a role created in 2008. As well as a point of contact with the community, their role is to develop policies and projects to manage problems and improve relationships.

Traditionally, students have chosen to move out of halls or purpose built student accommodation and rent a house with friends in their second and third years. A spokesperson for the City Council said it was supporting applications for new purpose built student accommodation to relieve the tensions in some areas of the city and wanted to see more second and third year students choosing them. The Council has also introduced an Article 4 Direction, which restricts the number of houses which can be converted to houses in multiple occupation in some areas of the city¹⁰. The spokesperson said *“The purpose of the Article 4 Direction is to prevent an increase of houses in multiple occupation in residential areas. Although once students have been in halls they want to move in with their friends and rent in the city*

⁷ Smith, D.P., Sage, J. and Balsdon, S. (2014) The geographies of studentification: ‘here, there and everywhere’. *Geography* 99(3): 116-127.

⁸ <http://www.exeterstjamesforum.org/st-james%20plan>

⁹ www.accommodationforstudents.com survey 2012

¹⁰ <http://www.exeter.gov.uk/index.aspx?articleid=13208>

and it is very difficult to change that mentality." This was a factor which was supported by the students we interviewed who all said they would expect to live in a shared house after their first year.

An issue identified by both the Students' Guild and the students we interviewed was the perceived pressure to find a house early in the academic year. Properties are marketed by agents and landlords as early as October, often less than six weeks after the students have started at university. In recent years one lettings agent has seen students sleeping outside their office the night before their housing list was released, so keen were they to get the house of their choice.

The students we spoke to agreed that they felt pressure to make next year's housing decisions very early; one student at the St Luke's campus said *"Everyone started looking for houses before Christmas, I felt a lot of pressure. There is so much hype about it and everyone seemed to have it sorted before Christmas."*

Evidence from the Guild supports the fact that this pressure forces the groups to choose housemates and form friendships very quickly, often having disastrous results with groups falling out with each other, breaking contracts and having a huge impact on their life in Exeter.

A spokesperson for the Guild said *"It can cause real problems and they tend to rush the process, no matter how much information you put out the message still goes out that if you don't get your house before Christmas you lose the best houses [...] they are forming groups with people they have known for a matter of weeks and signing a legal agreement with them [...] From October we have a steady stream of students who want to leave their homes, can't stand their housemates, or worse, are being bullied by their housemates. Information about their contractual obligations in these situations is probably one of our biggest areas of advice."*

The lettings agents we spoke to say they understand this, but respond by saying they have to act for their landlords in a competitive marketplace. Is it a realistic expectation to ask agents and landlords not to market any properties until the January after the first term?

What is the impact of the '9k environment'?

Students now pay up to £9,000 a year in university tuition fees. How does this impact on their approach to how much they pay for their rent? The University's community liaison officer said he believes it makes them more savvy consumers, demanding better value for money. He added *"Students paying more for fees are maybe approaching premises from more of a consumer point of view, they are saying, 'what am I getting for my money, I'm paying a lot for my degree, I want to make sure everything is good.'"*

There was a perception among many of our interviewees that Exeter University students were more likely to be from affluent middle class families. *"It has shifted a*

bit, they are still wealthy, perhaps not as much as they were, but there is still a feeling of affluence,” said one landlord.

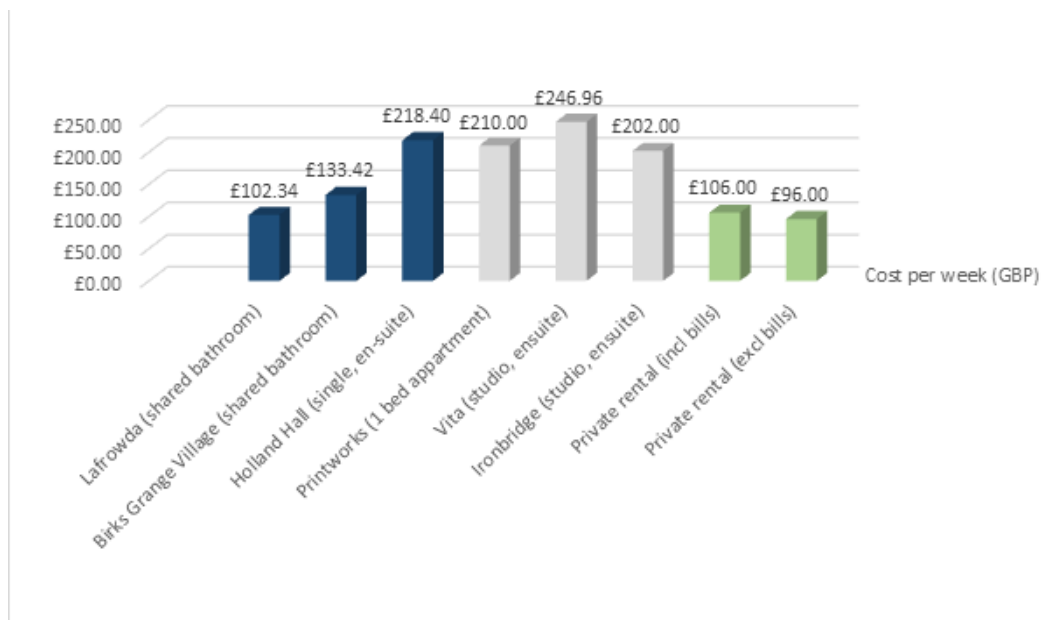


Figure 3: Exeter student accommodation costs per week (GBP)

Figure 3 shows student rents across Exeter. Halls can be catered or self-catered; some of the most popular campus-based units are so oversubscribed the University is receiving up to three applications for each room. Rent for purpose built student accommodation usually includes bills, property maintenance and security. There is even a concierge service available at the Printworks (Victoria Hall).

The Knight Frank 2014 Student Property report¹¹ revealed that students in Exeter are prepared to pay more than 30% more to live in purpose built student accommodation. In the report Keith White, Managing Director of CRM, (the largest independent student accommodation provider in the UK) said *“Increasingly, students are choosing their accommodation for reasons beyond just price. They are demanding clever design that allows social groups to form and bond; such as placing kitchens and lounges at the heart of the design and not despatched to the ends of corridors. Likewise, they are demanding services that create wider social interaction; such as events and private activities, all of which adds to their experience.”*

Who chooses to live in purpose built student accommodation and why?

The new purpose built student accommodation blocks offer varying standards of accommodation. All the students we interviewed said the blocks were not a consideration for them due to their cost. There was a common perception amongst the majority of participants that the new high-end developments are proving popular with overseas students; the groups we interviewed felt there were many reasons for this:

¹¹ http://www.knightfrank.co.uk/resources/commercial/brochure/student_report_2013.pdf

- Some are marketed towards certain nationalities;
- Cultural – many overseas students want an en-suite bathroom, something not readily available in Exeter’s traditional housing stock;
- Education agents promote the blocks to their overseas students;
- Slick websites and readily available online profiles make it easier to make an informed decision from overseas; and
- Overseas students have greater financial resources to pay for the higher rent.

Some students find they are excluded from the conventional model of renting a house through a landlord or letting agent, and therefore have little choice but to live in purpose built student accommodation. Those students who do not have a UK credit history often have problems securing a property, and require a guarantor. The Guild says there is evidence of students without guarantors being required to pay a year’s rent in advance.

What is the impact of purpose built student accommodation?

In the last few years the number of beds in the city has dramatically increased due to the new purpose built student accommodation. How can we measure the effect of this increase on the housing market, the community and the job market in the city? In Exeter it is apparent that the impact is only just starting to be felt. We examined the implications for the future if the blocks are built without restriction, and the impact this has on the city.

- Raising the standards of accommodation – landlords say they feel compelled to compete with the purpose built student accommodation. This means investing in new kitchens and bathrooms, high quality furnishings and whitegoods. One landlord said *“They are setting standards so high, raising expectations and pricing some students out of the market.”*



Figure 4: Some Exeter streets are almost entirely houses in multiple occupation

- Oversaturation leading to landlords being unable to let properties – the number of landlords we interviewed who had one or two properties said they had struggled to let their houses in the last few years. This became particularly apparent in 2012. Different decisions were taken, some choosing to leave a house empty for a year, others choosing to sell their property, whilst others chose to rent to individual tenants. One landlord who was unable to rent to students chose to let his house to four individual tenants instead. He said this caused a number of problems for him. The time required to manage the property increased dramatically and the single tenants did not take care of the property, causing more problems than the groups of students who had rented from him previously.

- Raising rents – as the quality of accommodation rises, so too have rents. The Guild spokesperson said: *“Exeter has extremely high rents. The landlords justify the cost by saying that is what the University is charging for its accommodation, so we are going to match our private rents to the same figure, but they don’t have the same sort of benefits for students. Obviously in halls they are not just getting their room and bills, they are getting the pastoral support and other benefits from the University.”*
- Impact on the labour market – the Guild spokesperson said that purpose built student accommodation has a direct effect on Exeter’s labour market *“The student package they get from the Government doesn’t cover the rent, so there is pressure on the students to find part time employment. Exeter is only a certain size, and there are only so many jobs available, so that will have an impact on the community.”*
- Isolate students further from the community – one interviewee suggested that the blocks cause students to become more isolated from their immediate communities.
- De-studentification¹² – the *“reduction of a student population in a neighbourhood which leads to social, cultural, economic and physical decline”*. Rather than areas predominantly filled with student houses becoming more family-orientated, houses in multiple occupation are being left empty or rented out to transient young single people instead, which ultimately does little to improve community cohesion in these areas.

Restricting the number of houses in multiple occupation in Exeter

As part of its vision to protect areas where the residential balance was becoming lost, the City Council introduced the Article 4 Direction in 2011. This placed a restriction on the number of houses in multiple occupation and the Council agreed to resist plans for new proposals for change of use from family homes to new houses in multiple occupation (HMOs) in wards where 20% or more of the housing were student properties, to combat the growing imbalance in these areas. This affects around 7,000 homes in the north and east of the city. Proposals to extend the area were the subject of public consultation and were supported in writing by more than 140 households. Their concerns were focused on the imbalance created by too many houses in multiple occupation (housing both students and non-students)¹³:

“It can’t come soon enough. I have no issues with the students who live in my neighbourhood, in that they don’t make noise or cause a nuisance. But they are transient. They have no stake or interest in the community. They don’t mix, they only talk to each other. There’s a lot of community spirit in Newtown and the more HMOs you allow, the more that community spirit will be eroded. The result will be social

¹² Smith, D.P. (2008) The politics of studentification and '(un)balanced' urban populations: lessons for gentrification and sustainable communities? *Urban Studies* 45(12): 2541-2564.

¹³ <http://www.exeter.gov.uk/CHttpHandler.ashx?id=19504&p=0>

breakdown, with the inevitable increase in crime, vandalism, graffiti and all the other problems that occur in rootless, transient areas.” [Local resident]

“I am concerned at the ‘ghettoisation’ which results in areas with a preponderance of student houses with problems arising of noise, litter, refuse bins and unkempt appearance. Where there is the right mix, students appear to take more trouble over the way they behave alongside their neighbours. If the balance tips in favour of HMOs then the whole of the area changes for the worse.” [Local resident]

Residents of St James say the legislation has worked in their area, and there has been a significant halt on the conversion of family homes to houses in multiple occupation. However they also commented that to date, there is little evidence of the affected streets returning to a mixed community.

During the planning process the University of Exeter Students’ Guild raised five points of concern about the Direction: the possibility of rent increases for accommodation in affected areas; addressing transport infrastructure would be a simpler solution to encouraging students to live further from the Campus; disappointment that the Council is not taking the opportunity to explore mandatory accreditation as a city-wide solution; concern about impact on other groups occupying houses in multiple occupation such as young professionals; and how a threshold of 20% students in one area as a desirable maximum had been decided.

There were some unintended negative consequences as a result of the Article 4 Direction. Residents in St James said there was a marked increase in properties being sold and converted to houses in multiple occupation just before it was introduced (this was confirmed in a discussion with the City Council in March 2015). One resident said *“Families were realising they wouldn’t be able to sell and changed their houses to student lets and moved to other areas of the city. All of a sudden there was a little peak of houses changing use at that time.”* This was confirmed by a landlord who said *“Everybody who could turn their properties into a student house rushed it through before it [the Article 4 Direction] came in”.* Residents also identified a problem in the streets just outside the defined area seeing a proliferation of houses in multiple occupation.

One resident who objected to the extension of the Article 4 Direction told the council *“I would like to state my opposition to such an order, as the benefits system requires single people to be in bedsits or single bedrooms. I feel we need more houses in multiple occupation, not less. The Council’s justification is that many students occupy HMOs. I understand that more student flats are being built in co-operation with the University and the Council should as a policy encourage purpose built student accommodation to prevent HMOs being occupied by students”.*

This restriction on developing new houses in multiple occupation creates considerable market pressures. Students are not alone in competing for such

properties. Other private renters vying for them include young professionals and single people under 35 who receive Local Housing Allowance.

A landlord with a number of houses and a variety of tenants (students, professionals, unemployed people) said *“Students aren’t the only people who wish to live in shared housing ... the planning requirement is quite strict and applies to three or more occupants, so that could apply to three professionals who wish to house share or flat share. There are therefore less properties available for in those people in the areas covered by the Article 4 Direction”*.

Accreditation

The Student Guild gives support to students in three main areas; housing, money and academic issues, with most of the housing issues related to the transition from halls to private rental. It organises a housing fair, offers a contract checking service for students and has recently introduced an accreditation scheme.

The Guild spokesperson said they would like to see a situation where students were choosing properties owned by accredited landlords. She added *“This offers more protection for the students. We don’t have a big problem in terms of standard of accommodation in Exeter and the majority of landlords are good”*.

There are currently 50 landlords signed up to an accreditation scheme. The landlords we interviewed who were not part of the scheme said they did not feel joining brought any benefit. One landlord said *“The standards are not high enough, the criteria are so similar to the council’s houses in multiple occupation accreditation they are not bringing any added value.”* They added that landlords would be likely to add the cost of joining the scheme on to the tenant’s rent.

Conclusion

The number of students living in Exeter has brought a series of changes that have altered the landscape of student housing in the city. Traditional patterns of streets with a high density student population have been replaced with the proliferation of purpose built student accommodation. The impact of these changes is only now being felt.

There is a limited supply of housing suitable for two main markets – private renters and students who are vying directly for these properties. With students being a more lucrative choice for landlords how is that impacting on other tenants? This is a particularly pertinent issue due to recent changes in benefits for single people under 35 that means they are only able to claim housing benefit for shared accommodation rates.

There is a concern that there will be a tipping point when the market becomes oversaturated with student properties, whilst at the same time students will begin to move towards purpose built student accommodation, leaving swathes of

formerly student areas largely empty. Whilst there are no simple solutions, we have identified several key recommendations that have developed as a consequence of this research.

Firstly, we need to increase mobility and offer student accommodation options more widely across the city by improving transport links, introducing planning policies to dis-incentivise property developers and incentivise students to live further away from the university. As part of its framework to support expansion of the University, Exeter City Council *“expects the University to significantly improve its commitment to sustainable travel, in particular by funding improved bus services to the campus to provide services throughout the day and into the evening”*¹⁴.

Consideration should be given to the use of a specialised lettings agency that could manage the types of tenants taking on properties in certain streets to regain a balance within the community. This market intervention approach could be used to correct the imbalances that have developed.

An alternative model of accreditation could also be developed. To date, accreditation schemes have not worked and the landlords we interviewed were reluctant to join the current system being promoted by the Guild. Perhaps a model where students rate their property online, along a similar line to ‘Airbnb’ or ‘rentalraters.com’, would prove a more efficient way to pass on information.

Consideration should also be given to introducing extra refuse collections, or different models of collection, e.g. large communal bins in appropriate locations, in streets with a high proportion of houses in multiple occupation.

It is clear there are concerns around how the city manages its growing population and the City Council and the University are working together to address this. The evidence we have gathered shows there is also a real need to listen to those directly affected – Exeter’s residents, landlords and students.

Although it remains a complex issue, perhaps it is time policy makers begin to consider ways to find equilibrium in the community and look at how the local and student communities can be encouraged to integrate as a community, rather than be segregated further from each other. As one resident said *“This is a three way relationship, the Council the University and the community and if you want to keep a community you have to keep a balance”*.

¹⁴ <http://www.exeter.gov.uk/index.aspx?articleid=10562>

Blackpool: the B&B trap – quality and affordability in Blackpool’s private rented sector

@BlackpoolCAB

This research took place in the unitary authority of Blackpool. Blackpool is a large seaside town in Lancashire, North West England. Stretching along the Fylde Coast,



Figure 5: A dilapidated B&B in central Blackpool

Blackpool covers an area of nearly 13.5 square miles. It is one of the most densely populated local authority areas in the UK, outside of London, with an average 40.7 people per hectare (compared to an average of 5 people per hectare across the North West¹⁵). The population of Blackpool is estimated at

142,080. In addition to the resident population, Blackpool

sees an estimated 11 million tourists visit the resort each year¹⁶. It has a significantly transient population, both in terms of movement in and out of the town, and within the town itself. The area which includes the South Beach district has particularly high levels of transience and has the 65th highest population inflow rate in England¹⁷.

Housing and Deprivation in Blackpool

Although Blackpool has a similar proportion of owner-occupiers compared to the English average, the proportion of private rented accommodation is nearly 10% more than the English average. It is important to note that these figures have been extracted from 2011 census data, the most recent available for Blackpool’s housing stock. However, the 2012/2013 English Housing Survey revealed that private rented

¹⁵ Office for National Statistics. 2011. Census: QS102UK Population density, local authorities in the United Kingdom.

¹⁶ Blackpool Joint Strategic Needs Assessment. 2014.

file://users/usershome/NowickiM/My%20Documents/Downloads/JSNA19-Chapter-11.pdf

¹⁷ Ibid

accommodation has now overtaken the social rented sector as the second most common housing tenure in England (19% of housing in England is now part of the private rented sector)¹⁸. Therefore, it is more than likely that the proportion of private renters in Blackpool highlighted in the table below will have risen further still since 2011.

Housing tenure ¹⁹	Blackpool	England
Owner-occupied	61.6%	63.4%
Social rented	10.9%	17.7%
Private rented	26.1%	16.8%

This above average proportion of private rented accommodation in Blackpool is driven by two main factors: changes in the seaside economies with many former guest houses being converted into flats and houses in multiple occupation, and fluctuations in seasonal work creating demand for temporary accommodation in resort areas. Blackpool has a significant proportion of houses in multiple occupation, which are particularly prevalent in central wards close to the promenade. A monitoring project by Blackpool Council identified that up to 37% of private sector rented properties in resort areas could be classified as houses in multiple occupation²⁰.

Blackpool experiences considerable levels of disadvantage. 46 out of 94 areas within Blackpool are amongst the 20% most deprived areas of the country and there are no areas amongst the 20% most affluent. Blackpool's relative position in the national deprivation rankings has worsened dramatically over the past decade; from the 24th most deprived of 354 local authority areas in England in 2004, to the 12th in 2007, with its most recent ranking as the 6th most deprived local authority in 2010²¹.

Blackpool Council has had to grapple with large budget cuts in recent years. The local authority budget for 2014-15 has been described as the most challenging to date, with a budget saving target of £15.8m²². These cuts have had a unique impact on the housing structure of a town whose once booming tourist industry has been

¹⁸ Department for Communities and Local Government. 2012. https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/284648/English_Housing_Survey_Headline_Report_2012-13.pdf

¹⁹ ONS 2011:

<http://www.neighbourhood.statistics.gov.uk/dissemination/LeadTableView.do?a=7&b=6275023&c=FY1+1NF&d=13&e=7&g=6379547&i=1x1003x1004&m=0&r=0&s=1424701055452&enc=1&dsFamilyId=2482>

²⁰ Council for Voluntary Service. 2013. Blackpool context report.

<http://www.cvsbwf.org/wp-content/uploads/2013/09/Blackpool-Context-June-2013-Version.pdf>

²¹ Oxford Consultants for Social Inclusion. 2011. Blackpool Joint Strategic Needs Assessment. 2014.

²² Blackpool Council. 2014.

http://webcache.googleusercontent.com/search?q=cache:_mOdKubvVLgj:www.blackpool.gov.uk/democracy/members/admin/files/02b1ef71-10f1-41c0-92e0-00f8c8c3607f/Revenue%2520Budget%25201415%2520Report%2520v4.doc&cd=1&hl=en&ct=clnk&gl=uk

in steady decline in recent decades. This research therefore aims to explore the housing consequences that are specific to Blackpool due to the demise of its tourist economy.

The glory days of British seaside holidays are over, but the legacy of Blackpool's formerly booming tourist industry remains, with high numbers of guest houses, small hotels, often referred to as B&Bs (many now being used as houses in multiple occupation) still prevalent in the town centre, many of which are in a state of extreme disrepair. Current owners bought their B&Bs many years ago, full of optimism that they would be able to turn them into successful businesses. But for many the dream became a nightmare, as they have become trapped in large dilapidated houses they cannot afford to maintain, nor are able to convert into smaller homes due to council planning restrictions.

The tenants of these houses in multiple occupation are no better off. Generally they are single men often struggling in seasonal work, on low incomes or in receipt of benefits; tenants are packed into substandard rooms due to an inability to afford any other accommodation. This research explores the lived experience of both tenants and landlords, and questions whether the needs of either group are being met.

Methodology

Our primary research method focused on conducting in-depth semi-structured interviews with a range of participants. In total, we conducted 14 in-depth interviews: 12 single men (ten of whom were aged under 25) living in private rented accommodation; one in-depth case-study of a B&B owner, and written statements from three others, and Blackpool Council's planning policy manager.

To interview young single men living in houses in multiple occupation, B&Bs and private rented flats to take part in our research, we asked local Citizens Advice staff and volunteers to identify potential participants. We also contacted the Blackpool Council Housing Options team to identify appropriate participants.

However, our most successful recruitment strategy occurred as a consequence of working in partnership with Blackpool Streetlife, a local organisation that provides shelter and support for young people under 26 with a range of issues, including housing. This was particularly successful, as Streetlife has a specific, and easily identifiable client base; one that was particularly appropriate for this research project. Indeed, 10 of our 12 participants (single men renting privately) were recruited through Streetlife.

B&B owners were a particularly difficult group to engage with, despite using a variety of recruitment methods. We began by identifying B&B owners from local Citizens Advice records. We hand-delivered letters to B&Bs that were either for sale, or in visible disrepair, and engaged with local councillors with close links to the

small hotel and B&B industry. We also made contact with the local Bed & Breakfast Association. However, despite this thorough recruitment exercise, we managed to secure only one case-study interview with a B&B owner willing to discuss his experiences with us in detail, although we did also receive statements from three other owners. We also met with Blackpool's Planning Policy Manager. The interviews were supplemented by further research that predominantly consisted of secondary analysis of recent Council planning policy publications, as well as informal discussions with staff within the Council's planning team.

Findings

Young men in houses in multiple occupation and B&Bs

Participants had moved into their accommodation for a variety of reasons. The majority told us they had moved to Blackpool from out of the area, and six told us that they had already moved around several times within the private rented sector. Several participants told us they had left home because of a difficult family life, two were fleeing violence from gangs and three had moved following relationship breakdowns.

Of the 12 single men interviewed, nine were in receipt of benefits (notably, two were in receipt of Universal Credit).

To manage the costs of moving and remaining in their current accommodation, five participants told us that they had borrowed money from family and friends, two had used payday loans and one had borrowed from both. One participant, John, used Cash Converters regularly for short-term money loans, stating that *"I've been to Wonga and I'm always at Cash Converters"*. John also told us, *"I've not cooked a meal in months – I eat biscuits or don't really bother"*, and that the majority of his extremely limited income was spent on paying his rent.

However, reliance on family support and payday lending was not the only way in which participants were able to secure accommodation. Half of those interviewed had received help from local charities to pay bonds to secure their current accommodation, although this was almost always one-time only help. One participant, Gary, said that he could not afford to move again because he would need to find the money for a deposit and lettings agent fees, as he would not be eligible for a second bond.

Even where participants had access to bond schemes to help them access accommodation, other issues quickly began to emerge. Martin told us that he felt he could not complain about disrepair for fear of retaliatory eviction, an issue that made him particularly fearful, as he would not be able to afford moving costs should he be evicted. These are consistent issues in the private rented sector across the country that have been highlighted through Citizens Advice's ongoing

[Settled and safe](#) campaign, which is fighting for greater rights and protection for private renters.

All participants were very candid about their experiences, with half telling us that they were living in poor standard accommodation, which they felt was detrimental to their health. They told us their accommodation was small, damp, mouldy, draughty and expensive to heat (a common issue across the country, exemplified by Citizens Advice's [Fair play for prepay](#) campaign). John told us *"it's cold but the electric is very expensive. It's damp. The taps leak and the heating is on at the wrong time so it's cold when I'm at home"*. Gary commented that *"the shower is broken and the flat was dirty when I moved in. My neighbours are violent and deal drugs ... I'd like to move away and live close to my parents but it's the price"*. When we asked another participant, Tom, about the choices that had been available when moving in to his current property, he responded that he had *"no choice [and] no money ... it's just hell ... I'd rather be homeless"*.

However, although they were living in poor accommodation and had experienced a range of health problems, many of our research participants were optimistic about their situation, and spoke of aspiring to have settled futures including a job and their own house. Gary said *"in five years I'd like a good job, a nice car and a family"*. This could perhaps be symptomatic of a coping strategy where participants focus on the potential positive aspects of their future, rather than their uncertain and precarious current living situations.

The dual problems of poor quality accommodation coupled with an inability to afford to move due to low income and high moving costs, in particular the unaffordability of large deposits, have in effect left many of our participants trapped in unsuitable private rented accommodation. However, we were also interested in capturing the difficulties faced by B&B owners themselves which compound these issues of quality and affordability.

B&B Owners

Bill, our case study B&B owner, owns a fifteen room property, built in the 1890s. The property was run down when he bought it outright around fifteen years ago with his wife Jane. They had originally planned to refurbish the property, which Jane would run as a B&B while Bill worked away from the area. Unfortunately, mid-way through this refurbishment and before they could build up a clientele, Jane fell ill following a family trauma, and in subsequent years developed dementia. Bill gave up work to become Jane's full-time carer, until she sadly passed away recently. Bill has also suffered from deteriorating health himself, having had four heart attacks in the past few years. He told us that he has applied to the Council for planning permission to change the use of his property in order to make it easier to sell, but

this has been refused. He is liable for business rates²³ and has high heating costs because of the size and age of the property, which amount to over £3,000 a year. Bill says he is “*in a Catch 22*” situation as he cannot afford to refurbish the property, nor can he sell it because it is neither a business nor a house. He is clear that he does not want to use the property as a house in multiple occupation. His problems with planning permission appear to be due to the fact that his property lies in a Holiday Accommodation Area, which greatly restricts the change of use of B&Bs. He has also received a letter from the Council warning him to tidy up the outside appearance of his property.

One of the neighbouring properties has been sold at auction recently and another is due to be. He made it clear during the interview that he knew of other B&B owners in similar positions to himself and he felt the sale at auction of the neighbouring property was a last resort for the owner, as they tend to make a financial loss on the sale this way.

As well as the costs associated with the property in terms of day-to-day heating and rates, Bill also gave details of costs he had incurred in relation to fixtures and fittings. When a toilet broke recently, he was hoping it would simply be a question of replacing it. However, due to the age and construction of the property and the lack of investment in it over a considerable period, he needed to spend five times his budget in order to get the replacement toilet installed. Again, he described himself as being “*in a Catch 22 situation*”, unable to move forward due to a lack of funds to invest in the property, and the high risk of a financial loss if he sells it as it is.

We identified three other B&B owners who had properties outside of the Holiday Accommodation Area in order to make a comparison with Bill’s situation. They provided us with statements describing their situations. One owner has been told that in principle the necessary planning permission to change of use from a hotel into a house is likely to be accepted because his property is outside the Holiday Accommodation Area. However, there would be planning and building costs associated with this option too and the owner wants to sell it as quickly as possible for personal and health reasons. Another B&B owner told us that they have had no paying guests since October 2014 and are finding it difficult to manage with little income. The guest house needs repairs but the owners have no money to do them. Both felt their health was worsening as a result of the stress. The third B&B owner was also looking to sell his property as soon as possible, and noted that his daughter and son-in-law were planning on selling a property of theirs in order to help him move on and out of the B&B, something he would be unable to do without their financial assistance.

²³ Local Government finance rules mean that local councils retain revenue from business rates. This is invaluable given reductions in revenue support grants. There are, therefore, concerns that large-scale conversion from business to residential usage may affect a local authority’s revenue stream.

Clearly, the issue of being trapped in poor quality B&B accommodation is having a negative impact not only on tenants but also on the property owners themselves. They are left unable to refurbish nor sell their properties due to a combination of a lack of funds and difficulties in changing the property use due to strict Council planning restrictions regarding Holiday Accommodation. This is an issue we also explored in this research through a meeting with the Council's Planning Policy manager and through secondary research of Council planning strategy documents.

Local planning restrictions

The local authority's planning policy manager acknowledged the issue of a declining tourist industry in Blackpool on the town's housing stock; that there are too many hotels, too many flats and not enough good quality accommodation in more central locations. More change of use to houses in multiple occupation was permitted during the 1960s and 1970s, and as a result there are now around 3,000 such properties. Consequently the Council defends robustly appeal decisions against house in multiple occupation applications. They stated there is not enough provision of good quality family accommodation stock.

However, there does not appear to be any strategy in place to amend the restricted Holiday Accommodation Area to more easily enable change of use from B&Bs to family homes. As indicated in Blackpool's emerging core planning strategy (2016 and beyond) currently with the Secretary of State²⁴: *"Holiday accommodation continues to be an integral part of Blackpool's tourism offer and is vital to the resort's visitor economy ... holiday accommodation use will be safeguarded and appropriate measures to enhance the character and appearance of existing hotel buildings and frontages will be supported, to help sustain the long term future of the resort. Change from holiday accommodation will only be permitted in very exceptional circumstances"*.

A prominent part of Blackpool Council's strategy has focused on controlling the quality of Holiday Accommodation. For example, hotel accommodation owners are served with a Section 215 notice that demands they improve the external appearance of their properties (as experienced by Bill). If the owner can demonstrate that they have no means to make the improvements themselves, the Council will carry out the work and place a charge on the property. However, there is no monetary provision available to help hoteliers to repair or bring their accommodation up to expected standard from the Council.

Conclusion

This research indicates that the decline of Blackpool's tourist economy has had a profoundly detrimental impact on the quality of rental accommodation available in

²⁴ Blackpool Council. 2014. Blackpool Local Plan, Part 1: Core Strategy- Proposed Submission. <https://www.blackpool.gov.uk/Residents/Planning-environment-and-community/Documents/Proposed-Submission-Core-Strategy.pdf> and <https://www.blackpool.gov.uk/Residents/Planning-environment-and-community/Documents/Proposed-Submission-Core-Strategy.pdf>

Blackpool, and that this has had a particularly significant impact on young single men in the town.

B&B owners, too, have become trapped in a cycle of disrepair and inability to sell or change the use of their property, particularly in Blackpool's designated Holiday Accommodation Areas. This has resulted in many B&B owners being left in a state of limbo, struggling to fill their properties with tourists due to a decline in industry, and unable to change the use of the building in order to sell up and move on. Consequently, former-B&B accommodation is being left in a poor state of repair, which in turn perpetuates the cycle of declining overnight tourism in the town. Bill, our detailed case study B&B owner with a property in the Holiday Accommodation Area spoke in detail of how he felt completely trapped in accommodation that was detrimental to the local area as well as to him personally.

Resolving the issues highlighted in this report is, of course, a huge and complex challenge. It is clear that no single remedy will be enough. Rather, a variety of approaches are needed.

We feel in particular that if there was greater flexibility in allowing appropriate change of use for struggling B&B owners, the appearance of the accommodation would improve and owners would be able sell or change the accommodation to meet both their own personal needs and the needs of the local population in terms of enabling the provision of more family sized homes in locations central to the towns.

In their proposed planning policy Blackpool Council has acknowledged the fact that there are too many holiday bed spaces in their strategy around regenerating the town centre and resort core. However, it appears that their focus emphasises the importance of improving quality and appearance, and perhaps foregoes the acknowledgement that flexibility of planning policy, and financial investment to help struggling B&B owners improve the quality of their accommodation is necessary in order for the planning policy to be a success for both property owners and tenants.

Both Exeter and Blackpool Local Authorities lack the appropriate legislative tools to deal with particular problems in their local area, leading them to use broader-brush planning restrictions that have unintended negative consequences for both tenants and landlords. In both instances, a register of landlords that is based on local intelligence and tackles these specific local issues would be a more suitable intervention.

Planned to death? Homogeneity and housing in Crawley

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Despite a history reaching back a thousand years, Crawley owes its current development and identity largely to its designation as one of Britain's first post-war new towns. 'Crawley New Town' was planned in the late 1940s and developed from the 1950s on a residential district pattern with separate industrial areas to the north and north-east and a modern, purpose built town centre.

Each neighbourhood was built as a self-contained community with shops, a pub, school, church, and community centre. However, this pattern in recent years appears to be breaking down, with many local schools for example closing due to the town's ageing population.

Today, Crawley is a commercially prosperous, growing town. Deprivation levels in Crawley are comparatively low, although they are rising steadily, from the 193rd most deprived local authority in England in 2004, to the 170th by 2010²⁵.

The town reached its designed population of 60,000 in 1970. It currently has a population of 107,000, and it has been predicted that this will grow to 120-150,000 within the next 20 years²⁶.

Although it makes up only 2% of the land mass of West Sussex, Crawley represents 39% of the County's economy. Whilst Crawley has a low level of unemployment (the current employment rate of 76.3%²⁷), thanks in part to local industry (in particular



Figure 6: Queen's Square: the heart of Crawley new town centre



Figure 7: Tilgate neighbourhood shopping parade, Crawley

²⁵ West Sussex County Council. 2011. Indices of Deprivation Report 2010: Results and Analysis <http://www.chichester.gov.uk/CHttpHandler.ashx?id=12980&p=0>

²⁶ Centre for the Cities Crawley Factsheet 2014

²⁷ Ibid

the ongoing expansion of the nearby Gatwick Airport) wages are fairly low, with an average £588.85 weekly earnings²⁸.

Alongside this, house prices have been rising at an astronomical rate. In 2014, house prices in Crawley rose by a staggering 22.4%, the biggest price increase anywhere in the UK outside of London²⁹.

There is significant emphasis on retaining green space in Crawley, partly because it was one of the initial planning aims when creating the New Town. However, as revealed in the findings of this report, this is coming under pressure due to a need to build more housing and services to cater for a growing population.

It is worth noting that resistance to development is not new to the town. Crawley's development as a New Town was in fact delayed by a year because local concerns were brought to Parliament's attention and they ordered a public enquiry before allowing the town to be developed³⁰.

This research explored the housing concerns of long-term Crawley residents, and particularly their fears for younger generations as house prices and rents continue to rise, meaning that much of the housing stock in Crawley is stretching beyond the reach of younger Crawleyites. We were particularly interested in the ways in which the homogeneity of the housing stock in the town has caused problems for younger generations of Crawley residents. Crawley was developed in a post-war era and designed with young families in mind; hence, a large proportion of the housing stock consists of three bedroom family accommodation, with very little in the way of smaller properties. As the population of Crawley ages, and modern family structures change, is the housing stock still suitable for the population?

Figure 8: Small Meads, West Green



Methodology

Two main methods were adopted in this research. Firstly, in-depth semi-structured interviews were conducted with local residents and people working in or alongside Crawley's housing sector. We conducted eight interviews in total: five were long-term local residents of Crawley (all had lived in the town for 20-60 years); two

²⁸ Ibid

²⁹ BBC.2014. 'House prices 'rose by 8.5%' in 2014, Halifax reports'. <http://www.bbc.co.uk/news/30610781>

³⁰ Gwynne, Peter (1990). *A History of Crawley*. Chichester: Phillimore & Company.

were housing charity project workers (one working jointly with the local authority); and we also interviewed the Crawley Borough Council Housing Lead.

The second research method consisted of running a focus group. Through a partnership with Crawley Age UK, we ran a focus group with eighteen elderly local residents, the majority of whom were women. Most of the focus group participants were homeowners who had exercised their Right to Buy predominately during the 1980s.

We were particularly interested in understanding how affordable residents felt the town was, and whether or not they thought accommodation tended to be suitable and of high enough quality.

Through the interviews with the two project workers and the local authority housing lead, we sought to understand how the homogeneity of Crawley's housing stock in light of the town's changing demographic structure, and the town's sharply rising house prices have affected the ability to provide affordable and suitable accommodation to Crawley residents.

Findings

Insufficient affordable housing

There is a shortage of affordable housing in Crawley across all tenure types. This research found that there are a number of growing concerns among residents, the local authority and local third sector organisations alike around availability and affordability of housing in Crawley. However, issues around housing appear to be relatively new to the town. Virtually all of the long-term residents who participated in the research said that when they had first arrived in Crawley during the first twenty to thirty years or so of its development as a New Town, it had been well planned and was well suited to their housing needs.

Participants felt that people coming to the town for nearly 30 years had had no problem in finding rented property; indeed one participant, Edna, remarked that she had been *"offered a choice of properties in several areas of the new town"*. In fact so good was the availability of existing or planned housing stock that virtually all of those coming to Crawley from the mid-1950s until approximately the early 1970s were given a 'pledge' that there would not only be housing for them, but for their children and their children's children.

The local housing lead at Crawley Council confirmed this anecdotal evidence, suggesting that *"this promise of decent housing was important ... it was a combination of job offers and housing availability in a green environment that drove the rapid development of the new town"*.

However, Crawley's housing heyday appears to be well and truly in the past. The majority of participants, particularly those who still had family in the area,

expressed great concern that growing barriers regarding access to, and affordability of, housing in Crawley have become insurmountable. Participants identified the main problems as rising house prices and subsequently high rents, and a lack of available social rented housing.

The fact that Crawley is growing but, by and large, wages are low has created significant differentials between average wages and average rents. This was an issue that the project workers we interviewed were particularly concerned about, with one commenting that *“one of the main reasons the level of private rents in Crawley are very high exceeding LHA [Local Housing Allowance] rates by far is in part because property values were set in 2009 and do not reflect the current economic situation.”* Up to date information on this issue has proved difficult to find but an analysis prepared by Shelter in 2011 of local rent levels gives some indication of the level of this problem (see figure 9)³¹:

	Room	1 Bedroom	2 Bedrooms	3 Bedrooms	4+ Bedrooms
Mean	£389	£639	£792	£939	£1,257
Median	£395	£650	£795	£900	£1,295

Figure 9: Average private rents per month in Crawley, Shelter

There have been significant rises in house prices in Crawley in recent years, with recent data from the Halifax³² suggesting that in November 2013 the average house price in Crawley was £218,844, but that by November 2014 this price had increased to £267,925 – a rise of 22.4%. This has made the possibility of homeownership for those wishing to move from rented to owner occupied accommodation all the more unrealistic.

Affordability and accessibility of social housing in Crawley has fared no better. Crawley Borough Council currently has some 3,000 people on its housing register³³. However, in total there are only 10,500 social rented properties³⁴, approximately 350 of which become available each year³⁵. Building affordable housing has been placed under a dual pressure; firstly the recession has meant that private sector development, which usually makes up two-thirds of affordable house-building, has slowed dramatically. Secondly, as the Council housing lead informed us, Crawley's expanding population has led to estimates from Crawley Borough Council that the town needs at least 8,000 new homes a year but can in reality build a maximum of

³¹ Shelter. 2011. 'Analysis of local rent levels and affordability' Shelter Private Rent Watch Report'

³² Lloyds Banking Group. 2015. *Halifax House Price Index*.

<http://www.lloydsbankinggroup.com/media/economic-insight/halifax-house-price-index/>

³³ Crawley Borough Council. 2015. Affordable housing in Crawley.

http://www.crawley.gov.uk/pw/Homes_and_Housing_Services/Strategic_Housing_Service/INT180343

³⁴ Crawley Borough Council. 2015. The Housing Register.

http://www.crawley.gov.uk/pw/Homes_and_Housing_Services/Finding_and_Moving_Home/Housing_Register_and_Property_Search/The_Housing_Register/index.htm

³⁵ Ibid

only 5,000 due to there being no further substantial areas of land available for development.

Homogeneity of housing stock

Homogenous housing stock no longer meets Crawley's needs. Although there is some attempt to address the problem in new builds, the homogeneity of the available housing stock in Crawley remains another significant problem. The majority of houses built by the New Town Commission in the post-war years were predominantly three-bedroomed houses. There is therefore a severe lack of both one and two bedroom accommodation available, as well as a lack of accommodation with four or more bedrooms. This is problematic in Crawley, as nearly one third of homes in the town are one person households³⁶.

As was pointed out by one of the long-term residents interviewed, Mabel, the issues of homogeneity have been exacerbated by the fact that *"during its biggest growth phase perhaps 50% of those moving to Crawley were under 16... Since many of them have stayed in the town there are a significant number of older single people ... living in three bedroom houses because they are settled and would not want to move from a neighbourhood in which they have lived for perhaps 50 years"*.

She and other participants suggested, however, that they and other elderly widows and widowers might be willing to downsize to one bedroom dwellings if there were any available in their local area. The recent closure of a number of nursing homes and a shortage of sheltered accommodation is also causing suitability problems for Crawley's elderly population.

Conclusion

Crawley's population looks set to continue to grow in the coming years, making it all the more important that issues around affordability and suitability of the town's housing stock are addressed. Solutions to Crawley's complex and ever-growing housing problems are by no means going to be simple ones. Rapidly increasing house prices on the open market are near impossible to control, and problems with the suitability of Crawley's housing stock are literally built into the town in the form of post-war planning lacking in foresight.

It seems unlikely that improvements in affordability and suitability will be able to keep pace with demand without more greenfield development taking place. This is certainly a potential solution for Crawley; there are a reasonable number of small areas of green space integrated into the existing neighbourhoods which Crawley Borough Council believe could (at least in theory) be used for new housing. However, existing communities have repeatedly blocked such developments because they feel strongly about the amenity these areas have and continue to provide over a long period, alongside a fear of increased density of housing

³⁶ Crawley Borough Council. 2011. *Crawley 2011 Census: Housing*.

damaging the character of the town. Nevertheless the Local Authority's policy of pursuing this type of development will in all likelihood be a necessary one. After all, if opposition to development had been heeded in its entirety in the post-war period, then Crawley would not have developed as a New Town at all.

Perhaps a partial solution to the issue of building housing on green space lies in the redevelopment of empty office accommodation, of which there is a relatively high number in the centre of town, into smaller one and two bedroom flats. However, this too will need to be carefully managed so as to ensure that the likelihood of new employers moving into the town is not decreased³⁷.

These developments will hopefully also address Crawley's second predominant housing issue; that of homogeneity in the stock. Certainly, there is evidence that the issue is being at least partially addressed in current housing development projects that are focusing on building a greater mix of housing type, although there is a concern that these properties will be so high in price that they will remain out of reach for most locals.

Suitability of housing for the older residents is clearly an issue that needs to be addressed. A solution to this issue could perhaps lie in the implementation of a scheme such as one recently introduced in the London Borough of Enfield³⁸, whereby older people in need of care lease their house to the Local Authority to pay for their care costs.

Issues around the affordability and suitability of Crawley's housing stock are complex and far from easily solved. However, we hope that this research will help to consolidate some of these issues, and provide a starting point for constructive solutions.

³⁷ As in the case of holiday accommodation in Blackpool, conversion of business premises to homes risks having an adverse effect on local authority funds based on the current rules.

³⁸ Enfield Council. 2014. *The Keeping House Scheme*

The hidden costs of homeownership in County Durham

@CA_CODURHAM

County Durham is a unitary authority in the north-east of England, with a population of 513,200³⁹. It is part of the larger ceremonial County Palatine of Durham, along with Darlington (the largest town in the region), Hartlepool and Stockton-on-Tees. Since 1997, these three settlements have acted as unitary authorities, independent from Durham County Council⁴⁰.

Deprivation across County Durham is extremely varied, with the most deprived part of the county (Woodhouse Close Central) ranking as the 102nd most deprived locality in England, and Neville's Cross South the 32,094th (out of a total 32,844)⁴¹. House prices in County Durham are also extremely diverse, ranging from an average high of £390,315 in Wynyard, to an average low of £73,918 in Ferryhill⁴².



Figure 10: Typical street in a County Durham mining town

The housing market in County Durham continues to suffer in the aftermath of recession, with the north-east being the only region in England whose house prices have continued to fall over the past year⁴³.

This research project focused on understanding the problems faced by owner occupiers in County Durham. In particular, we sought to explore whether a hidden crisis of homeownership exists in the county's

lower-income households. Research that explores the lived experiences of homeownership in parts of the country such as County Durham that are vulnerable to both falling house prices and relatively low rates of pay compared to the national

³⁹ Durham County Council. 2011. 2011 Census- First Data Release.

<http://www.durham.gov.uk/media/1227/2011-Census-First-Data-Release/pdf/2011CensusFirstDataRelease.pdf>

⁴⁰ The Durham (Borough of Darlington) (Structural Change) Order. 1995.

<http://www.legislation.gov.uk/ukSI/1995/1772/contents/made>

⁴¹ Durham County Council. 2011. 2011 Index of Deprivation Report.

<http://www.durham.gov.uk/media/1291/Index-of-Deprivation-2010-Report/pdf/IndexDeprivation2010Report.pdf>

⁴² Rightmove.com. 2015. <http://www.rightmove.co.uk/house-prices-in-County-Durham.html>

⁴³ Land Registry. 2015. *House Price Index April 2015*.

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/424293/HPIReport20150428.pdf

average^{44 45} have been comparatively under-explored, with housing research often tending to focus on the social rented sector. We therefore feel that our project makes an important contribution to better understanding the often overlooked struggles of owner-occupiers.

Methodology

We conducted in-depth qualitative interviews with eleven owner-occupiers across County Durham, many in former mining communities. Ten interviews were conducted face-to-face in participants' homes, and one participant was interviewed by telephone. Participants were recruited through County Durham Citizens Advice, with the help of our mortgage rescue team who referred clients to our researchers.

We used in-depth, semi-structured interviews. This was an appropriate method for the project as the interviews enabled a good rapport between researcher and participant. Participants could raise issues that the researcher may not have considered when compiling questions, and simultaneously ensured that all key research themes were addressed. The qualitative nature of our work was an important way to gain a thorough insight into the complex and multiple ways in which owner-occupiers are struggling.

Findings

Our research uncovered two key recurring issues for owner-occupiers in the county; the struggle to *retain* and the struggle to *maintain* their homes.

Retain

The first key problem faced by homeowners that emerged from our research was the struggle to *retain* their homes. Most of our participants were in mortgage arrears and had multiple other large debts. Some participants were at very serious risk of their homes being repossessed in the near future, and were struggling to sell their properties in a stagnating local housing market.

One participant, Peter, suffers from memory loss and other health problems following a car accident in 2001. He and his partner Doreen, who also has long-term health problems, told us about the stress and anxiety caused by their ever-growing mortgage arrears. They cannot afford the mortgage on their home. They also have a second property, left to Doreen by a family member, which stands empty. They had hoped to rent it out but were refused permission by their mortgage lender. They have fallen into arrears due to their deteriorating health leaving them unable to work. As well as struggling to keep up with mortgage costs, Peter and Doreen have also been sliding into debt with utility bills and council tax, and say that their

⁴⁴ Office for National Statistics. 2014. *What are the average earnings where you work?*
<http://www.neighbourhood.statistics.gov.uk/HTMLDocs/dvc126/>

⁴⁵ HMRC.2012. *Personal Incomes Statistics 2010-11.*
http://webarchive.nationalarchives.gov.uk/20140206164735/http://www.hmrc.gov.uk/statistics/personal-incomes/tables3-1_3-10.pdf

local council has been unwilling to negotiate a payment plan with them. They have been trying desperately to sell the houses, and both have been on the market since 2012 but remain unsold. They have also been refused permission by their mortgage company to rent out their empty house, as they are deemed too high risk. This cuts off a potentially valuable income source. As a consequence, Peter and Doreen have resigned themselves to the fact that both properties will be repossessed. They have chosen to use mortgage arrears as a coping strategy by no longer attempting to make any payments towards either house, instead using their limited resources to move into privately rented accommodation. Peter commented that they plan to *'hand back the keys when we move in a couple of weeks, and will use bankruptcy proceedings to deal with our debts'*. For Peter and Doreen their mounting debts, and the fact that any means of reducing these debts have been closed off to them, has meant that their only realistic option has been to accept that they will lose their home and take matters into their own hands by using what little money they have to rent privately.

Another participant, Jimmy, is also resigned to the fact that he will lose his home soon. He has ever spiralling mortgage arrears that have been exacerbated since he was made redundant from his job as a forklift driver in 2014. He believes that his total mortgage arrears are currently at around £4,000. His partner has since left him, he feels in part due to the stress caused by his mounting debts. He also has a large amount of other debt, including a bank overdraft of £3,000 (which has been passed to a debt collection agency), and £700 in council tax arrears. Since the loss of his job and the breakdown of his relationship, Jimmy has suffered from severe depression and anxiety, and has been self-harming as a consequence. Whilst he says that the deterioration of his mental health is rooted in a mix of causes, *'a big part of it is my housing situation'*. He feels that his growing arrears had a severely negative impact on his relationship, and he has also been struggling to maintain a healthy diet on what little money he has, which is especially worrying as he is diabetic. He has been able to borrow some money from family members in order to pay off some debts and pay for essentials such as food, but knows that this too will need to be paid back eventually. He cannot see any permanent way out of his situation, stating that *'I feel lost about what I can do'*.

For some participants, their main coping strategy when faced with spiralling mortgage arrears and other debts, and when employment is either unavailable or inappropriate, has been reliance on family and friends for financial support. Graham, for example, remarked that without assistance from his father he would not have been able to pay off some of his priority debt arrears. Whilst these participants have been relatively lucky in having family members who are able and willing to assist them financially to some extent, this is certainly not the case for everyone struggling to retain their homes. As is echoed in Jimmy's story, without assistance from families and communities many feel that there is nowhere that

they can derive support from to help retain their homes and pay for basic necessities such as food and utilities.

Maintain

The second key issue to emerge from our research was the extent to which people are also struggling to *maintain* their homes. All but one of our participants' homes are in urgent need of maintenance. In some cases this is having highly adverse effects on residents' health and wellbeing. For example, leaking roofs and extensive damp are causing chest infections and exacerbating existing conditions such as arthritis, and poorly insulated homes cause utility bills to skyrocket, leaving many facing fuel poverty as a consequence.

One couple, Cyril and Anne, recounted how they had come into problems when their boiler failed and they did not have the £5,000 needed to replace it. As Anne's severely ill father lives with them, it was urgent that they installed a new boiler as

soon as possible, as his condition would deteriorate rapidly in such a poorly heated environment. They were both highly concerned for his health, and feared that they would not be able to look after him properly without a replacement boiler. They applied for a Social Fund loan, but were told that they would not be able to borrow the full cost of the boiler. Fortunately, they were given grants from two charities and they were finally able to install a new boiler. However, had they not been

lucky enough to secure these grants, they would have been left with a poorly heated home, and consequently a severely ill member of the household, with no means of improving their situation.

Another participant, Graham, who during his interview said that he was generally happy with the quality of his home, went on to remark that his entire house needs rewiring. This will cost around £2,500. He previously had to save up for several years before he could replace old, poor quality windows with double-glazing. In the meantime, he had to struggle with the choice between a cold, draughty home, or extensive fuel bills.

Most participants' homes were formerly social housing stock (either council or housing association). Many already needed considerable maintenance work before they were sold. For example, Steve and Carol bought their home from the Council in 2001, paying £11,900. They then took out a mortgage for a higher amount of £14,000 in order to complete necessary maintenance work such as replacing



disintegrating doors and windows. They have been trying to repair and maintain the property ever since, but are struggling financially in part because of the extent of the work that needs to be done. This has been particularly difficult since Steve has been unable to work in recent years following two heart attacks, leaving them reliant on Steve's Employment Support Allowance and Carol's unreliable zero-hour contract work. This sudden change of circumstance has left them unable to make any more of the necessary improvements to the property, and their situation is now highly vulnerable as a consequence. As Steve commented, *'sometimes it only takes one spanner in the works'*.

Moving on? Housing aspirations

Despite the hardships faced in the struggle to maintain and retain their homes, some participants were determined to remain where they were, and felt that ultimately they were still better off as homeowners than as renters. One participant, Colin, stated that he would feel disheartened should his home be repossessed, as he thinks of his house as *'my own little nest egg'*. Cyril and Anne, too, despite struggling to pay their mortgage and other debts and their property being in a severe state of disrepair, are ultimately happy where they are, with Anne describing it as their *'grow old house'*.

For Mary, too, her decision-making seemed hard-wired around an assumption that homeownership is always the best tenure option. Her home was an ex-council property that she bought from the Local Authority in the early 2000s through the Right to Buy scheme. Both long and short-term reasons lay behind her decision to buy. In the long-term she wanted something to leave her sons in her Will, and in the short-term had calculated that mortgage payments would be slightly less than the rent, and wanted the freedom to install a new kitchen. After nine years of homeownership, the loss of employment and relationship breakdown culminated in spiralling mortgage arrears, which meant that Mary was eventually forced to sell her home. When deciding to buy her home, Mary had not fully considered the fact that once the property was no longer social housing she would be responsible for all maintenance and repair costs, something she could no longer afford following difficult changes in her circumstances.

However, some participants in owner-occupied homes did feel that social housing would be the best option for them. Robert has learning difficulties and struggles to keep up with bill payments and maintenance. He said that he would like to live in social or supported housing, as he finds the responsibility of maintaining his home by himself very difficult. However, he said that no appropriate social housing has become available in his local area, and he feels it would ultimately be counter-productive to move away from his community and emotional support networks. Indeed, the importance of family and community networks was mentioned by all of our participants. This highlights local connections as a central decision-making factor for many County Durham residents when choosing a home.

Unusually, Mary did manage to secure social housing after her employment, financial and relationship circumstances led to her falling into mortgage arrears. She was threatened with repossession and was eventually forced to sell her home. She commented that she has been far happier and felt more secure since the move into the social rented sector, and that ultimately social housing, rather than owner-occupation, was the best tenure option for her. She is now able to manage her finances more easily, and is far less likely to ever again go through the trauma of losing her home.

Conclusion

Our research highlighted the hidden crisis of homeownership in County Durham, in particular focusing on the struggles of owner-occupiers to both *retain* and *maintain* their homes. This report emphasises the fact that homeowners are more vulnerable to financial hardship than may be first assumed. In fact, to paint a national picture, 2011 statistics show that in England, one in six heads of household in owner-occupied homes were not in full time work, and that 500,000 of the poorest homeowners in England spent more than a quarter of their net income on interest-only mortgage repayments⁴⁶. The English Housing Survey 2013-14 also revealed that 2.8 million owner-occupied households⁴⁷ in England failed to meet the decent homes criteria used in social housing⁴⁸.

Vulnerability in homeownership appears to be disproportionately likely for people who experience unexpected changes in their circumstances due to loss of employment, the onset of ill health, or relationship and family breakdown. Indeed, nearly all of our participants had suffered at least one of these traumatic life changing events.

When compared to the safety nets available for social renters, owner-occupiers are left vulnerable. Among our participants, there appeared to be a heavy reliance on financial support from family, friends and charities, which potentially makes owner-occupiers particularly financially vulnerable. If they do not have access to these support networks they are likely to fall all the harder. As one of our participants, Steve, commented *'if you're living in social rented housing and your hours get dropped there is help there for you. If you've got a mortgage you can't do anything.'* The vulnerability of struggling homeowners has been exacerbated further by the ending of Government mortgage rescue schemes, and the fact that the Government's existing Support for Mortgage Interest (SMI) scheme (which provides financial support for interest on mortgage payments only), can only be accessed after applicants have been in receipt of benefits for 13 weeks. It is concerning that during this prolonged period of time without support significant arrears can

⁴⁶ Palmer, G. 2011. 'Mortgage re-possession', *The Poverty Site* <http://www.poverty.org.uk/84/index.shtml>

⁴⁷ Compared to 1.3 million households in the private rented sector

⁴⁸ Department for Communities and Local Government. 2015. *English Housing Survey Headline Report 2013-14*. http://www.natcen.ac.uk/media/837181/english_housing_survey_headline_report_2013-14.pdf

potentially build up. The SMI scheme is also only available for a maximum of two years for applicants in receipt of Jobseeker's Allowance. The already limited help available for homeowners is set to be reduced further with the ongoing roll-out of Universal Credit. With Universal Credit homeowners who are in work, no matter how low their income or few their hours, will no longer be eligible for any Government mortgage support.

For many, owning a home is a positive decision, providing comfort, security and protection. However, the myth that owner occupation is the most appropriate option for all, or that homeowners are somehow immune from housing hardship must be debunked. For some County Durham residents, the dream of homeownership has turned into a nightmare, with ever mounting mortgage arrears and other debts leading to an inability to retain and maintain their homes. This is all the more concerning when we consider that interest rates have been historically low since 2009. Therefore, when interest rates do inevitably rise, so too does the likelihood of increased mortgage debt and home repossessions.

We feel that housing policy, across the national, regional and local scales, should better reflect the needs of struggling homeowners. For example through the extension of mortgage support schemes such as Support for Mortgage Interest (SMI) to include people in low-paid work as well as the unemployed (as has been previously also been suggested by the Joseph Rowntree Foundation⁴⁹). We would also like to see a more responsive and reactive mortgage market that is, for example, more open to mortgage extensions for older homeowners, in light of increasing national life expectancy. Our research has also highlighted the need for Government to commit to building more secure homes across *all* tenures, both owner-occupied and privately and socially rented. It is fundamental to fixing the national housing market that central and local Government alike take into account the complexity and variation of local housing issues, and that decision-making around house-building and tenure type accurately reflects and addresses local needs.

⁴⁹ Wilcox, S and Williams, P. 2013. 'Building an effective safety net for homeowners and the housing market', *Joseph Rowntree Foundation*. <http://www.jrf.org.uk/publications/safety-net-home-buyers-housing-market>

Pembrokeshire: Private renting – town vs. country?

@Pembcab

Pembrokeshire is a rural seaside county (a County Borough Council led by the Independent Plus party) with a mixture of small towns and rural villages. Its population is 122,400⁵⁰, with nearly half of the population living in five main towns (Fishguard, Haverfordwest, Milford Haven, Pembroke and Pembroke Dock)⁵¹. Pembrokeshire has an ageing population, with 21.8% of residents aged over 65⁵². The ageing population is increased by higher net outward migration of younger people aged 16-24. Deaths slightly outnumber births, but there is significant net inward migration of people aged 45 years and older, which is the main driver of the County's increasing population (between 2001-2011, Pembrokeshire saw the second highest population increase in Wales after Cardiff⁵³). This inward migration of older people is primarily linked to the County being viewed as a retirement destination, as well as a place for second home ownership. 6.1% of all properties in Pembrokeshire are second homes or holiday homes. This varies across the County, but is much higher than the Welsh average of 1.2%⁵⁴.

Pembrokeshire's popularity as a destination for retirement and second homes inevitably pushes house prices up as limited stock is more in demand, often causing rental prices to exceed the wages of local people, particularly in desirable rural areas. The effects of this rising demand and consequently high rents can be seen in the rise of homelessness, and the high number of applicants joining social housing waiting lists⁵⁵.

The most recent Pembrokeshire Affordable Housing Delivery Statement 2007-11⁵⁶ identified a need for nearly 3,000 additional affordable homes in the County. This is in addition to the Local Development Plan's annual rate of new homes required of 572 per year, in large part driven by the increase in single person households.

⁵⁰ Office for National Statistics. 2012. *2011 Census- Population and Household Estimates for Wales*. http://www.ons.gov.uk/ons/dcp171778_272571.pdf

⁵¹ http://www.pembrokeshire.gov.uk/content.asp?nav=1108,1199&parent_directory_id=646

⁵² <http://www.pembrokeshire.gov.uk/content.asp?nav=101,649,1919>

⁵³ Office for National Statistics. 2012. *2011 Census- Population and Household Estimates for Wales*. http://www.ons.gov.uk/ons/dcp171778_272571.pdf

⁵⁴ Pembrokeshire Local Development Plan, February 2013

⁵⁵ Pembrokeshire County Council Local Development Plan, February 2013

⁵⁶ Pembrokeshire Affordable Housing Delivery Statement 2007- 11 (2009) published jointly by Pembrokeshire County Council and Pembrokeshire Coast National Park Authority

Within the County there is a large proportion of small employers and a relatively high proportion of people are self-employed compared to national levels. Salaries in Pembrokeshire are broadly in line with the Welsh average at £476 per week⁵⁷. It should be noted that a proportion of employment is seasonal, with higher levels of unemployment outside peak summer periods.

The Welsh Index of Multiple Deprivation highlights very mixed levels of deprivation across Pembrokeshire, with some of the urban areas ranked in the top 10% most deprived areas in Wales⁵⁸. In comparison, the more rural areas tend to be less deprived.

As Pembrokeshire is a rural county, with several concentrated 'hubs' of population, we were particularly interested in comparing and contrasting the experiences of private renters living in very rural locations with those living in the towns.

Methodology

Research consisted of both a survey and 13 in-depth interviews, and was conducted in two stages:

- Firstly, a telephone survey was conducted with previous clients who had previously come to Pembrokeshire Citizens Advice with problems in the private rented sector. The survey questions asked for information from participants regarding the cost of renting, notice periods, and whether the properties were suitable for the clients' requirements. In total, 28 surveys were completed.
- From this telephone survey we identified 11 participants for in-depth semi-structured interviews about their experiences of the private rented sector. We interviewed five people living in rural locations, and six living in one of the five main towns in the County. We interviewed a wide range of participants, from 21 to 69 years old and including single people, couples, and young families. Incomes varied widely; some were in receipt of benefits and others worked full time and were not in receipt of benefits. We asked all interview participants about their experience of private renting in the County.
- We also interviewed a housing strategy manager from the Local Authority about the housing needs identified by the Council through their most recent Local Development Plan⁵⁹, and how they plan to approach these problems.
- Finally, we interviewed a social lettings co-ordinator at Pembrokeshire Care Society, a charitable organisation that has established a lettings agency primarily for people at risk of homelessness.

⁵⁷ ONS Average Gross Weekly Earnings of full time employees by region – November 2014

⁵⁸ Welsh Index of Multiple Deprivation Map. 2014. <http://ukdataexplorer.com/wimd/>

⁵⁹ Pembrokeshire County Council. 2013. *Pembrokeshire County Council Local Development Plan: Planning Pembrokeshire's Future*.

Findings

Higher cost of renting in rural areas

One of the key findings to emerge from the in depth interviews was the higher costs of living in a rural location. This was mainly due to fuel bills, poor quality accommodation and high travel costs.

One participant, Kathleen, lives with her husband and their two young children in a small village. They receive benefits including Local Housing Allowance, and have been renting their current home for around two years. During this time they have seen a dramatic fall in their income due to Kathleen's husband's ill health. They have debts which they can no longer afford to pay and they are in fuel poverty. This is exacerbated by the fact that they live in a very rural location, as they have no mains gas and cannot afford to fill their gas tank. As a consequence, they have had to employ a 'heat or eat' coping strategy, and have been without heating and hot water since October 2014. Kathleen explained *"We have a few debts - we couldn't afford to keep the house running and pay the debts, we've just got enough money to live off, the gas is extra again which we don't have the money to pay for"*.

Clearly for Kathleen and her family, the struggle to afford their living costs was made worse as a consequence of living in a rural location and the higher fuel costs associated with rural housing. This is due to expensive gas tanks (as opposed to being linked to mains gas), and rural locations tending to be colder than urban ones due to buildings being physically isolated from one another.

Through the interviews, we found that there is certainly an element of social isolation for some who are on low incomes and are living in rural areas. The cost of renting is often higher in rural areas due to their high desirability as retirement and second homes pushing up rents. Several participants also highlighted the additional costs associated with travelling to amenities and / or work from rural locations.

Several participants said that they felt 'stuck' in their rural properties. They wanted to move in order to be closer to their families but felt that this was very difficult due to their day-to-day struggles to manage rent and bills in their current property meaning that the costs of moving house would be near impossible to manage.

Despite the higher costs of renting in rural locations, some participants maintained that living in the countryside was worth the additional cost, even if it meant falling into significant debt as a consequence. Glen and Sarah had moved from a housing association flat to their preferred, more rural location. However they have had to compromise significantly in terms of their finances, and they now pay more in rent (approximately £30 more each week) for more space and seclusion. This extra rent means that they cannot afford to heat their home properly using its oil fired heating system. Instead they rely on halogen heaters; they have an immersion tank for the hot water and an open fire in the living room. Only one member of the

household is currently working, and they do not receive any financial help with their rent. Their living costs have risen significantly as consequence of their moving into a rural location; and yet Glen and Sarah both remain sure that they made the right decision in moving and are much happier living outside of the town, even if it means greater financial compromise.



Figure 11: A typical home in rural Pembrokeshire

This desire to live in rural areas despite the higher costs is perhaps partially explained by some of the issues that we found in private rented sector housing in the County's towns. Some of the participants we interviewed who lived in the towns had experienced problems with antisocial behaviour from neighbours and issues with vermin as a result of unkempt gardens and rubbish piling up. Several participants also spoke of the unsuitability of their town properties. One participant, Denise, who is visually impaired and has a guide dog, described how, due to limited options within her price range, she had previously private rented a bedsit above a garage. This was completely unsuitable for her needs due it not being on the ground floor. She moved into another private rented property in the town, but this is also completely unsuitable as the front door opens straight onto a busy main road. However, she continues to struggle to find any private rented accommodation in the area suitable for her needs. She feels she will simply have to make do and hope that an appropriate property within her limited budget becomes available in the future.

Pembrokeshire's towns tend to be much more deprived than its rural areas, with wards in nearly all the County's main towns (except Fishguard) featuring in the 20% most deprived areas in Wales⁶⁰. This perhaps in part explains why some participants were willing to struggle with higher housing costs in order to live in the more idyllic rural areas of Pembrokeshire.

Poor quality private rental properties

Although there were differences in renting in rural areas of the County in comparison to the towns, poor quality was a problem with private rental properties across the board.

Most participants expressed concern about the quality of their properties and the frustrations they felt at landlords and letting agencies who take a long time to act on the complaints that were reported. Tenants reported problems with damp and mould. One participant, Selma, complained that her furniture was affected by the

⁶⁰ Welsh Index of Multiple Deprivation Map. 2014. <http://ukdataexplorer.com/wimd/>

damp in her property to the extent that she had to throw it away. She eventually left the property due to it being in such a bad state of disrepair. Her relationship with her landlord has broken down; she is still in dispute with him about her deposit and compensation for the loss of her furniture. Two other participants, a couple living in a two bedroom detached property in a rural location said *"In the winter months we have water dripping down the inside walls on the front of the property because of the damp. In the bathroom the paint has peeled off the ceiling because of the lack of ventilation."*

Another couple interviewed had involved the Pembrokeshire Environmental Health department as the problems with their property were so unmanageable. Jack and Lisa are a young couple with a small baby, and are renting privately for the first time. They complained repeatedly to their landlord about numerous problems in the property, such as damp, mould, faulty radiators, a broken boiler, flooding in the kitchen, and vermin, but told us that the landlord had failed to make any effort to improve the state of the property. Jack and Lisa said that they had contacted Pembrokeshire Environmental Health department on the day they left the property. When an inspection was carried out, Environmental Health advised the lettings agency that the property could not be let again until the problems had been fixed due to its quality making it uninhabitable. Jack and Lisa's baby, less than one year old, has had breathing problems ever since, which they have attributed to the bad state of repair of the property.

To gain a wider perspective of the private housing situation in the County, as well as speaking to private sector tenants, we also interviewed the social lettings co-ordinator at Pembrokeshire Care Society, a charitable organisation that manages around 30 properties in Pembrokeshire. Pembrokeshire Care Society run a scheme that helps landlords let their properties on the condition that they are prepared to charge rents roughly equal to the Local Housing Allowance rate. However, the social lettings co-ordinator commented that they often struggle to find suitable accommodation that is of a decent standard *"There are a number of properties in Pembrokeshire that are listed, they have thick walls, the insulation is not appropriate, a lot of buildings are run down, landlords are inheriting problems that exist in properties. We are very limited when looking for good quality housing."*

In an interview we conducted with the private sector housing and housing strategy manager at Pembrokeshire County Council, they acknowledged that the quality of private rented property is of great concern in Pembrokeshire, and that the local authority-run public protection team are involved in trying to improve this. However, the quality of private rented accommodation in Pembrokeshire to date in general remains very poor.

Conclusion

Our research highlighted that there are differences in renting privately in rural parts of Pembrokeshire in comparison to the towns, and that these are generally associated with an increased cost of living in rural parts of the County. However, many participants seemed happy to take on the higher costs of rural accommodation, preferring to struggle financially in order to live in a preferred location. This is perhaps indicative of the fact that rural Pembrokeshire is seen as more idyllic and desirable than the County's towns.

However, an issue that was consistent in the private rented sector across both town and country was that of quality of accommodation. Properties being in a state of disrepair was a common theme throughout the interviews, regardless of the area participants lived in. Difficulty in getting landlords to inspect and fix these problems was also mentioned by most participants.

But legislation around private renting in Wales is changing. The first ever Housing Act (Wales) will as of autumn 2015 make compulsory the registration of landlords across the entirety of Wales. This will be welcomed by both Pembrokeshire County Council and the Pembrokeshire Care Society, with the social lettings co-ordinator we interviewed commenting that *"it will flush out rogue landlords"*, as they still come into regular contact with some landlords who are unaware of their responsibilities towards tenants, particularly in terms of the quality of property. However, only time will tell, and it remains to be seen whether such legislative change will have a positive impact on tenants in both the towns and rural parts of Pembrokeshire, and in Wales as a whole.

Conwy: What are the costs of setting up a privately rented home?

@CABConwy

Conwy is a rural seaside county located centrally on the North Welsh coast. There are 51,177 households in Conwy, with 7,729 of these being privately rented, a higher proportion than the Welsh average⁶¹. Annual median earnings in the County are £23,850, much lower than the Welsh average. This is coupled with relatively high unemployment levels, with 3.5% of the total workforce being out of work (compared to a UK average of 2.9%⁶²). Low paid seasonal employment is partially responsible for this below average income, along with a consistent increase in the elderly population (now at 24.6% of the overall population and 6.1% higher than the already high Welsh average) and the proportion of young people steadily decreasing by 2.4%⁶³ since the 2001 consensus. The Welsh Index of Multiple Deprivation also shows that some of the areas of Conwy's coast are ranked in the top 10% most deprived areas in Wales, and some rural areas in the top 31-50%, displaying a mixed picture of deprivation.

Despite high rates of deprivation and unemployment, house prices in Conwy have increased 2.6 times faster than the English and Welsh average, while wages have risen at a much slower pace (1.2 times slower than the increase in house prices)⁶⁴. There is a clear gap between cost and affordability of property in Conwy that does not match up to the image of deprivation shown by statistics. Clearly, a skewed housing market is an undeniable issue that Conwy must face. With house prices increasing faster than the average income increases, there is an overwhelming demand for privately rented homes

Figure 12: Llandudno, Conwy Borough County



⁶¹ 2011 census data –

http://www.conwy.gov.uk/upload/public/attachments/572/Local_Housing_Strategy_20132018a.pdf

⁶² Ibid

⁶³ Ibid

⁶⁴ Ibid

and social housing. Indeed, the waiting list for Cartrefi Conwy⁶⁵ has almost doubled in the past 3 years (see figure 13).

Chart 3: Applicants on the joint Conwy CBC / Cartrefi Conwy waiting list (monthly since Jan 2010) Source: CCBC / Cartrefi Conwy joint waiting list

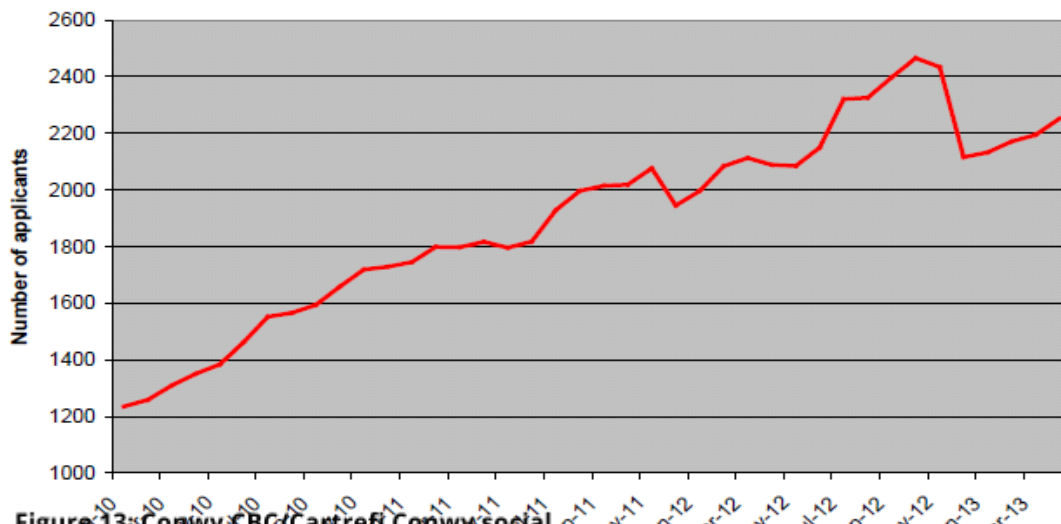


Figure 13: Conwy CBC/Cartrefi Conwy social housing waiting list

From these figures it is clear that the housing market in Conwy has become one that is inherently unaffordable. Many people cannot afford to buy and do not qualify for social housing, and therefore often their only option is to enter the private rented sector.

Our research question: What are the costs of setting up a privately rented home?

This chapter explores the growing crisis of affordability in Conwy’s private rented sector, in particular focusing on the financial barriers and emotional impacts faced by people trying to move home. We wanted to ascertain whether high deposit costs result in people being trapped in substandard accommodation, unable to move to housing better suited to their needs because they cannot afford the set-up costs. Set-up costs include the numerous fees that must be paid in order to secure, move into and settle into a privately rented home: for example the costs of looking for a property, agency fees, security deposits, rent in advance, moving costs, and purchasing furniture, etc.

We were particularly interested in determining the cost of moving home in the private rented sector beyond financial fees alone. Does it cost more than money to set up your private rented home? How does it affect those who suffer from conditions such as depression and anxiety?

⁶⁵ Cartrefi Conwy is the largest social landlord in Conwy, with over 3,700 properties across the county

This research could not be timelier. In autumn 2015, devolved Welsh housing policy will come into being that will not apply to anywhere else in the UK. This gives our research a useful and unique opportunity to create a picture in tandem with the introduction of the Housing (Wales) Act 2014. We hope to follow up this research project in the future in order to evaluate the impact of these legislative changes.

Methodology

The methods used to conduct this research were twofold. Firstly, we asked participants to complete a brief survey. We then conducted semi-structured interviews with a smaller sample. In doing so, our primary research used elements of quantitative and qualitative data. Using two methods enabled us to gain both a broad understanding of the barriers to setting up a privately rented home, and provided an insight into the everyday experiences of those struggling to afford to move house.

Survey

A brief survey was designed to be used with all previous clients who had visited Conwy Citizens Advice in 2014/15 in relation to an issue with their privately rented home. The survey gathered information and opinions on the costs of setting up a privately rented home, as well as the quality and appropriateness of private rented sector accommodation, and helped to identify suitable participants for in-depth interviews. The survey was issued to participants using three methods; through telephone calls to Citizens Advice clients in Conwy who had previously come to us with a problem relating to the private rented sector; in the reception of drop-in sessions of all Conwy Citizens Advice offices; and through postal distribution. In total, 36 participants completed the survey.

In-depth interviews

To complement our findings from the survey and develop a more detailed understanding of the everyday lived experiences of set-up costs in a privately rented home, we conducted five in-depth interviews with participants identified through the initial survey.

For our interviews, we followed a semi-structured method, whereby we used a topic guide to frame the interviews, whilst allowing for people to raise the issues they felt were most relevant to their lives. Using semi-structured interviews enabled comparison between participant stories and helped us identify trends and differences in experiences.

Findings

'Held Hostage': Deposits, fees and the affordability trap

Issues around the cost of setting up a home in the private rented sector were linked to multiple problems faced by participants, including negative landlord experiences and properties in disrepair. Respondents talked emotively of homes which were completely uninhabitable, absent landlords they had never met, and the stark choice between either living in a home in complete disrepair or homelessness. As one participant, Ella, commented;

"I was physically sick for weeks when I found that I would be trapped in this home, the thought of homelessness makes me numb and I'm getting beyond worried that it's inevitable".

Due to the need to pay security deposits, administration fees and several months of rent in advance, participants often felt they had become trapped in their sub-standard homes, as they simply could not afford to repeat the costs of setting up another home.

As a result of this, many participants spoke of the impact this had on their mental and physical well-being, and almost half of our survey respondents did not consider themselves settled in their home.

Case Study: Clara

Clara is 44 years old, single and living in Llandudno (a coastal town). She works part-time and earns around £495 a month. Yet she pays £620 a month in rent, leaving her in ever-increasing debt and struggling to live. Her asthma and depression are both exacerbated by her stone-built home which is very damp and she cannot afford the energy needed to heat it. She told us how desperate she is to move to a home where she can afford both the rent and heating but she cannot even afford to look for a new home as this involves paying for internet access and buying local newspapers.

Unable to buy essentials like food and clothes, she told us that she has to *"take left over food from work"*, referring to such coping strategies as *"just what you have to do to survive"*.

To move into her current home, she paid a £700 security deposit and 6 months' rent in advance plus lettings agency fees. The total upfront cost of her new home was over £4,000 before she moved in. She could only afford this through selling her previous home after a divorce; she remarked that without the money from the house-sale she would likely have become homeless.

To move into another rented home, Clara would need to give a month's notice, pay another security deposit and rent in advance, plus lettings agency fees and any additional costs. This essentially means paying for two homes simultaneously which she says make it impossible to move, even if she can find a more suitable home. She says she feels as though she is *"being held hostage"* in a home that is adversely affecting her physical and mental wellbeing.

The debate around people who are struggling with difficult choices when it comes to coping with balancing housing costs and other essentials is familiar. Clara's story reminds us that for many others this choice has moved on; it is no longer a choice between 'heating' and 'eating', she cannot afford either.

Clara also exemplifies a growing concern about the upfront costs of moving. 13 of the 36 survey respondents regarded the deposit they paid to move into a home as unreasonable, with half having to pay a number of months' rent in advance on top of this. Of particular concern was the fact that over half of participants stated that they did not know whether their deposit was protected, despite the fact that they are legally required to be protected.

Nearly **50%** of private renters interviewed by Conwy Citizens Advice are living in fuel poverty

Debt appears to be an issue that goes hand in hand with the lack of affordability in the private rented sector, in part due to set-up costs. Fuel poverty and falling into arrears were commonly reported in survey responses:

- 15 claimed to have suffered fuel poverty in their privately rented home;
- 11 said they were unable to afford essentials such as food and fuel;
- 25 claimed that the costs of setting up their private rented homes has limited the sustainability of their situation
- 15 reported that moving into a PRS home resulted in falling into debt or arrears.

Like Clara, two other participants could not have afforded to move into their

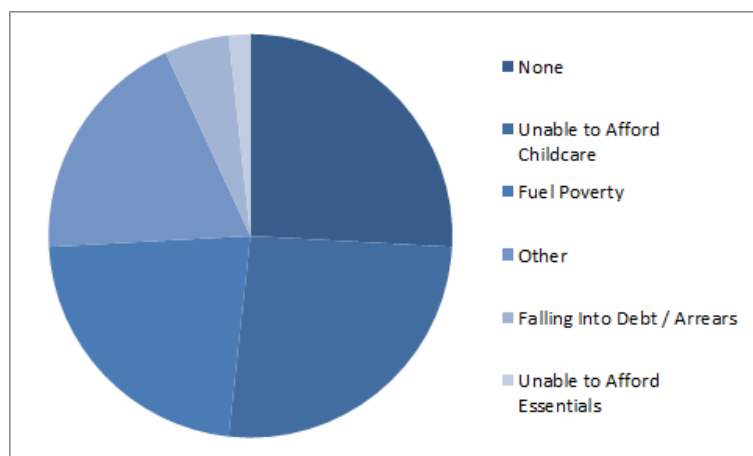


Figure 14: Main problems encountered after setting up a privately rented home

homes had they not have had some sort of financial support, either from a family member or the sale of a home. Abbie was going through a separation and relied heavily on support from her ex-partner to pay the setting up costs of her home, whilst another participant Charlie received help from his father. Without this support, both participants stated that they would likely be homeless.

Abbie explained how she felt let down and caught in an impossible situation: *"I thought after owning my own home renting would be less stressful, but it is the opposite."*

Clara, Abbie and Charlie all expressed feelings of being trapped in their homes as a result of the costs of moving. They all wanted to move either due to their landlord, issues of fuel poverty, debt and arrears, or the poor state of repair of the housing in which they were living. 14 out of 36 survey respondents rated the state of repair of their privately rented homes as below average, with 8 describing their home as 'terrible'. Half said their home is unsuitable for children. As one participant, Lisa, told us;

"The house nearly killed me ... the home was like hell ... somehow I still owed the landlord money".

Charlie explained his emotional exhaustion after constant struggles with his landlord in order to try and get the heating fixed, and the effect this has had on him and his partner; *"I literally feel stressed every day...we argue over him [the landlord]. We just want to go ... but we can't without our deposit back which we don't even think is protected"*. Charlie's experiences are an example of how the costs of moving are not just financial, but mental and emotional. So many find it too difficult to cope with the costs of setting up another home and fall into depression and other difficult situations as a result.

Exclusion, debt and the threat of homelessness

Darren had not been lucky enough to have the support of family or friends, and became homeless because he could not afford to put a deposit down on another home after being evicted; *"I had a mental breakdown when I had to 'sofa surf' and was diagnosed [with] clinical depression ... I couldn't afford to even begin looking at other homes because I had to pay to even look at other houses properly."* This again shows the costs of setting up a home are not always obvious or totally visible. In the same way that Clara had to pay to search for homes using the internet and newspapers, Darren had to pay to actually go and view the homes he found. When asked to explain how he felt about these unexpected costs, he described them as *"exploitation"*.

Darren also highlighted that due to claiming benefits, few landlords were willing to accept him as a tenant, reducing his chances of accessing a home even further. Landlords discriminating against 'DSS'⁶⁶ tenants has been a prevalent issue for years, and can make finding a home even more difficult for people who claim

⁶⁶ The term "No DSS" is a commonplace term used to express an unwillingness to take tenants receiving state benefits – especially Local Housing Allowance. It is not surprising that some people are not even sure what DSS means given that the former Department of Social Security was replaced by the Department for Work and Pensions in 2001. Unsurprisingly those affected by such discrimination are left in no doubt what the term means for them even if they are too young to remember the DSS itself. An outdated term for old-fashioned discrimination that should no longer be allowed.

welfare benefits. Darren currently receives benefits including Employment and Support Allowance and fears that he will not be able to find another home due to landlord discrimination towards tenants in receipt of benefits; *"It could definitely put me back on that road again [referring to a previous mental breakdown], I feel like I'm trapped in a catch 22 situation. Landlords are brushing everyone together; I am never given a chance simply because I'm on benefits. Which makes no sense because if anything that makes me more stable"*.

The problems Darren faces are by no means an isolated issue. Conwy experienced a rise in homelessness between 2002 and 2006 with a peak of 675 cases presented to the Council in this period, although this started to decline until 2010. However, homelessness is on the rise once again in Conwy, with 495 cases presented in 2012 and a continued increase to the present year. This increasing rate of homelessness is consistent throughout Wales.

Often, those trying to access the private rented sector are left with stark choices that can leave them facing either homelessness or mounting debt as a consequence of arrears. Amy told us how having to move several times from one privately rented home to another has sent her spiralling into debt; *"I'm £900 overdrawn, I know I can't pay it back ... it's just unavoidable"*. With 41.8% of survey participants stating that they fell into debt due to the setting up costs of their privately rented home, it is clear that for many the double bind of having to choose between debt or homelessness is the reality of the private rented sector.

Conclusion

Throughout our research it was clear that the set-up costs of a privately rented home are a very significant financial barrier for many. All participants had either struggled to pay the costs to move into a new home, or would be unable to leave their home and set up another without serious difficulties. Several participants stated that they could not have afforded to pay the costs of setting up their home without financial support from a family member, demonstrating that the set-up costs of a privately rented home are often extremely difficult to attain. Accessing a privately rented home was made more difficult still by the prevalence of landlord discrimination against people in receipt of benefits. So for many finding a privately rented home that is both affordable and available to them is simply impossible.

People described themselves as 'trapped' in homes that are harmful to their mental and / or physical health due to fuel poverty and poor maintenance. The in-depth interviews examining this found that some people experienced severe psychological impacts, with some highlighting relationship breakdown and extreme stress as consequences of their housing situations.

The importance in understanding these prominent housing issues in Conwy is vital in developing realistic and effective solutions to the problem of unaffordability in

the private rented sector. The first ever Housing (Wales) Act came into law in September 2014, key elements of which focus on the introduction of a compulsory landlord registration and licensing scheme, and placing a stronger duty on local authorities to prevent homelessness. Now is a pivotal time in Welsh housing policy; and brings hope that the Welsh government are committed to addressing the pressing issues of affordability and quality of the private rented sector.

Enfield: A borough of two halves

@EnfieldCAB



Figure 15: Gentleman's Row, west Enfield



Figure 16: Alma Estate, east Enfield

Enfield is a borough of two halves, with the A10 crudely but clearly splitting the prosperous west (see figure 15) from the deprived east (see figure 16). In 2010, three of Enfield's twenty-one wards were among the 10% most deprived areas in England, another seven were among the 20% most deprived (all of these ten wards are located in the east of the borough). In comparison, seven of Enfield's western wards are among the 50% least deprived areas in England⁶⁷.

Our local research was designed to understand the housing consequences of a failing private rental market. House prices and rents have risen as people have moved in from even more expensive central London boroughs. In Enfield, 22% of households are renting privately (compared to 19% nationally). This coincides with a large number of issues with housing in the local area. This is highlighted by the fact that 16% of enquiries handled by Citizens Advice in Enfield relate to housing advice compared with 8% nationally. Privately rented homes in the borough, particularly in the east, are often of poor quality and expensive.

Methodology

We conducted qualitative, face-to-face in-depth interviews using a topic guide. Each interview lasted around 45 minutes. We conducted interviews with 12 tenants living in Enfield, as well as three estate agents and representatives from the Local Authority.

⁶⁷ Enfield Council. 2010. *Health & Wellbeing: Deprivation*: <http://www.enfield.gov.uk/healthandwellbeing/deprivation>

We recruited participants through Enfield Citizens Advice who had previously visited us with a private renting issue. The majority lived in the far more deprived eastern half of the borough. The participants' household and personal characteristics varied greatly – broadly in line with the borough's wider population. We also spoke to two estate agents in the east of the borough and one agent in the west in order to gauge a geographical spread of experiences.

Findings

We found tenants had a variety of problems with the quality of their housing, many of which were linked.



Figure 17: Damp in a participant's home

Damp and mould

We heard from participants who had problems with severe damp and mould. This had negative health consequences – in some cases it exacerbated existing conditions and in others it caused (or caused people to worry that they might suffer from) new health conditions.

Julia reported that she had damp in her bathroom and bedroom (see figure 17). She felt that the damp conditions were making her daughter ill.

Emir told us he had mould in all of the rooms in his property, with parts of the ceiling peeling off as a result. He also had mould on his bed and had to pay for a new mattress, for which he had to borrow money from his parents. He believes that the conditions have caused him chest problems and incessant headaches.

Sophia also has damp and mould in the winter, which have exacerbated her asthma and sleep apnoea. The quality of her home is so poor that she does not allow her niece to visit her at home because she is so worried about the health risks. Another participant, James, said that mould and mildew has spread throughout his bedroom so that the walls are completely black and mildew has spread into his wardrobe. James' landlord's only assistance in the matter was to tell

him not to place furniture against the wall to avoid it spreading further. In addition to the mould in his bedroom, James also told us *"my back door has a gap, slugs can get in and I also have mice now."*

The general advice from lettings agents and landlords for dealing with damp and mould is to have good background heating; adequate ventilation; and a reduction of moisture in the air to reduce the risk of condensation. However, poor quality accommodation, and the unwillingness of landlords to provide equipment or take remedial action means that for many tenants such measures look like unattainable luxuries.

Keeping warm

Unaffordable heating can make damp problems considerably worse. We spoke to tenants who are unable to get beyond the first hurdle of tackling damp because of poor heating within their home. Dolores told us that she has to share a bed with her adult daughter during the winter as they can only afford to heat one room.



Figure 18: Clothes ruined by mould

Other participants resorted to relying on the local food bank because they faced having to choose between 'heating or eating'. Some chose to spend money on fuel rather than eating and some parents told us that they went without so that they could feed their children.

Problems with heating are not limited to unaffordability alone, many tenants have to tolerate inadequate or even unsafe heating. Fatima told us that she had no certificate for her boiler being serviced. Ephraim said that his

boiler had been condemned by British Gas but a friend of the landlord had said it was safe. Broken or faulty boilers can cause significant inconvenience and a reduced standard of living for tenants. Elijah told us that his boiler was old and not working well; *"It keeps on breaking and has to be repaired. I am now without hot water so I have to go to my friend's for a shower."* He said the landlord has provided a temporary heater, but it is noisy, which causes tension with the neighbours. The heater is also extremely expensive, costing around £10 a day to run.

Like damp, poor heating provision can adversely affect people's health, sometimes very seriously. For example, two participants living with HIV both said that they have gone without food to pay for fuel. The nurse manager at North Middlesex Hospital told us that it is very important that people with HIV take their medication with food. Therefore this vulnerable group are at particular risk when having to decide between heating and eating. Furthermore, failure to keep their home warm

and free from damp can lead to potentially fatal complications such as respiratory problems and pneumonia.

Just as heating and damp issues are related, so too are problems with heating compounded when properties are not well insulated. Dolores said that she has no double glazing, which adds to the damp and draughty feel: *"You just can't get it warm in here, no matter what you do"*. Jamie's flat is poorly insulated, although the landlord claims they intend to improve it through a government scheme. However, until this is done such poor insulation means he faces high heating bills, of around £194 a month on electricity. Maxine's double glazed windows are faulty, so she has to spend between £30-£35 a week on heating if she wants to keep her home reasonably warm. James told us that the combination of single glazed windows and gaps under external doors not only exacerbates the problem of heating the property but it also allows slugs to crawl in under the door.



Figure 19: Damp and mould in participant's home

Kara reported a combination of problems caused by inadequate heating and poorly fitting windows. She showed us photographs (see figure 19) of black mould in her bedroom and bathroom which covered entire walls and the ceiling; she also showed us a photograph of gaps in the wall underneath her windows. The previous tenant has told her that they had experienced the same problems. Despite this, Kara said that the landlord was harassing her and her daughter, accusing them of causing the problems and trying to get them to leave before the end of their fixed term tenancy. She is extremely stressed because of her current housing condition, mentioning that at times she feels suicidal. She feels completely trapped as she has no money for a deposit or rent in advance for another property. She has sold all of her jewellery to pay for basic expenses and has had to go without food to try to heat her house; as a result she recently collapsed after struggling for a few days without food. The local food bank can provide support with three days' worth of

food. Unfortunately though, nothing will change unless the landlord repairs the property.

Affordability: Rent and deposit costs

Most tenants interviewed are privately renting as they are unable to own their own homes in Enfield. House prices in Enfield have risen so sharply that renters and aspiring homeowners struggle to cope. In Enfield, a mortgage deposit, stamp duty and conveyancing fees typically total around £21,240⁶⁸. Even in Edmonton, the most deprived part of the borough, mean house prices are now 10.7 times the mean salary⁶⁹ ⁷⁰. As former MP for Edmonton Andy Love said; *"It's no surprise that Edmonton ranks so highly in terms of housing unaffordability. A vast proportion of my constituents have no hope of being able to afford to buy a property and many are struggling to pay the extortionate rents, despite being in work."*

The majority of our participants live in less affluent east Enfield, where most are paying rent of between £1,000 to £1,250 a month for a three bedroomed home or £700 for a single self-contained flat.

Most of our participants reported difficulty paying the rent, and most were receiving Local Housing Allowance. This, according to local estates agents, is particularly common in the east of the borough. The majority of lets in the west of Enfield are to single people and couples commuting to central London, who are less likely to receive benefits.

Several participants told us that they had borrowed money to be able to move into their current privately rented home. Many also said that they consistently struggle with paying the rent and some had fallen into rent arrears as a result. However, problems with affordable privately rented homes in Enfield are not limited to high rents. Unaffordability within the sector often begins before the tenant has even moved into the property, most commonly in the form of high deposit costs.

This problem emerged very clearly in our research. Many participants told us that securing money for a deposit and rent in advance was extremely difficult. As one participant exclaimed, *"I haven't got £10 to spare, let alone £1,000!"*

All three participating lettings agents commented that the private rented market was busy, and that they had little difficulty finding tenants. On the other hand most tenants reported difficulty finding accommodation due to high rents, set-up costs, finder's fees, administration costs, and deposits and rent in advance. As Hawa commented *"I don't have the choice to move but I don't want to stay"*.

⁶⁸ Money Advice Service UK.

2015, <https://www.moneyadviceservice.org.uk/en/articles/estimate-your-overall-buying-and-moving-costs>

⁶⁹ Right Move. 2015. *House prices in Lower Edmonton*

<http://www.rightmove.co.uk/house-prices/Lower-Edmonton.html>

⁷⁰ Enfield Council. 2010. *Health & Wellbeing: Household incomes*

http://www.enfield.gov.uk/healthandwellbeing/info/13/enfield_people/150/household_incomes

The struggle to afford upfront and deposit costs at the start of a tenancy linked back to the earlier major outcome of this research, that of inadequate quality in the sector. This is because most participants were concerned that if they 'made a fuss' about a lack of, or inadequate, repairs this would affect their security of tenure as they might face retaliatory eviction. Participants also felt there was a risk that disagreement over the condition of the property might mean they lost their deposit. This particularly worried them as it would lead to serious financial difficulties when they tried to obtain a deposit for their next accommodation.

Conclusion

The private rented sector in Enfield is failing many local residents, particularly in the east of the borough. The market is buoyant from the landlord's point of view. The wealthier west caters for tenants who can afford the higher prices, usually has better quality housing and also has good transport links to central London.

Many Enfield residents, particularly those who rely on Local Housing Allowance, simply cannot afford to live in the west of the borough. Our research suggests that many people are therefore restricted to poor quality housing with little security of tenure. Most participants observed connections between poor housing and poor health.

During our research, we were consistently told of, and shown, poor quality homes; damp, mould and difficulties with maintaining an adequate temperature were the most commonly mentioned issues. Difficulty with finding a deposit and high rates of rent are the major barriers to people moving to a property in better condition. Doreen, who lives in a tiny two bedroomed flat, said that although she is coping "*we do not have choices regarding cheaper accommodation*".

We spoke to Enfield Council, who informed us that they have developed a number of strategies to deal with the demand for housing in Enfield:

- Housing Gateway – over the next 5 years, 500 properties will be purchased through a company to house the homeless.
- Nightly paid accommodation – the Council is working with other local authorities to manage the price of nightly paid accommodation.
- Tackling fraud – tackling illegal sublets to free up accommodation for the homeless.
- Working to prevent homelessness – maximising benefit and offering mediation and negotiating with landlords.
- Home finder scheme – to secure long-term lets in the private rented sector.
- Exploring the merits of supporting homeless people to move to more affordable areas of the country.
- Additional and selective licensing.

- Enfield Council's Discretionary Housing Payment may also be used to assist in funding a deposit or rent in advance to those already in receipt of housing benefit.
- The Keeping House Scheme - designed for people in long-term care who own a vacant property in Enfield, enabling people to lease their house to the Local Authority in return for a guaranteed rent.

During a recent presentation held by a not-for-profit fuel poverty project we were also told about small grants which can be awarded to assist in reducing fuel poverty by, for example, paying for house insulation.

We hope that the above strategies will help to increase access to more secure and affordable homes in Enfield. However, the quality of privately rented housing remains a huge concern, particularly in the eastern half of the borough⁷¹. We are pleased to see that Enfield has developed strategies to address the problem of housing stock and quality in this borough, and hope that we will begin to see positive outcomes for private tenants in the coming months and years.

⁷¹ When analysing our enquiries for 2013/14 we found that 79% of enquiries regarding housing disrepair came from wards in the east of the borough.

Dorchester: Trapped in a rural idyll?

Renting privately in the Dorchester area

@WestDorsetCAB

Research for this chapter was conducted in Dorchester and the surrounding rural area. Dorchester is in Dorset, a predominantly rural county, with two relatively buoyant market towns (Dorchester and Sherborne). The area has a three-tiered local government structure; a Liberal Democrat controlled Town Council, and Conservative controlled County and District Councils. Dorchester and the surrounding rural area are controlled by West Dorset District Council. The district's population is 100,030 (in 2013), with an ageing population; 28.1% of West Dorset residents are over the age of 65 (compared to 17% across England and Wales as a whole)⁷².

House prices are above average (£261,715 in 2012), particularly when compared to average salaries (£18,590 in 2012)⁷³. This amounts to house prices being on average 13 times higher than average salaries, leaving a very marked gap in affordability. This has inevitably led to high rents in the district which are on average £729 per month⁷⁴. Unaffordability has become an ever more pressing issue in the wake of reductions in Local Housing Allowance rating to the 30th percentile. Research conducted by the Dorset Citizens Advice social policy campaign group in 2012/13⁷⁵ across Dorset found that the percentage of private rental properties available within Local Housing Allowance rates was worryingly small (see figure 20). For example, in the case of four-bedroomed homes, 98% of properties surveyed were found to be above the Local Housing Allowance rate.

Discrimination towards tenants in receipt of benefits also appeared to be a significant problem in Dorset. Research in Dorset in 2013 found a worryingly high percentage of advertisements for rental properties that explicitly stated 'no DSS' (see figure 20).

⁷² Dorset for You. 2013. 'Key facts on population'. <https://www.dorsetforyou.com/344863>

⁷³ National Housing Federation. 2013. *Home Truths 2013/14: Housing in the South West*. http://s3-eu-west-1.amazonaws.com/pub.housing.org.uk/Home_Truths_South_West_2013-14.pdf

⁷⁴ National Housing Federation. 2014. *Broken Market, Broken Dreams: Home Truths 2014/15*. http://s3-eu-west-1.amazonaws.com/pub.housing.org.uk/Home_Truths_2014_-_Broken_Market_Broken_Dreams.pdf

⁷⁵ Dorset Citizens Advice Social Policy Campaign Group. 2013. *A place to call home? An investigation into the availability and cost of rented accommodation in Dorset*. http://www.westdorsetcab.org.uk/pdf/a_place_to_call_home.pdf

Property size	Number of homes surveyed	Rent range	Average monthly LHA	Percentage no. of homes above LHA	Percentage stating 'no DSS' in advertisements
1 bed	238	£453-706	£491	81%	47%
2 bed	655	£565-906	£620	80%	23%
3 bed	520	£682-1174	£755	87%	19%
4 bed	140	£1031-1836	£1020	100%	38%

Figure 20: Availability of privately rented homes within LHA rates

Whether in receipt of Local Housing Allowance or not, it appears that renting in the District, and the County as a whole, is becoming an increasingly insurmountable and unaffordable task. This research sought to gain an understanding of the everyday lived experiences and consequences of three key issues in Dorchester's private rented sector; unaffordable rents, tenants' sense of insecurity and the impact of tenant discrimination.

Methodology

In order to gain an in-depth understanding of the impact of hard to access private rented accommodation on the everyday lives of tenants, our research method was qualitative, consisting of in-depth semi-structured interviews. We interviewed 14 participants in total;

- 11 private tenants renting in Dorchester and the surrounding rural areas, nine Assured Shorthold tenants, one lodger, and one winter let. Only two tenants did not receive any housing benefit. Two received the maximum amount and the others received some help with the rent. Rents tend to be high and seven of our participants were living in properties whose rents exceed the Local Housing Allowance rate.
- We also interviewed three lettings agents in the area. Two dealt with lettings only, and the other a mixture of sales and lettings, with lettings accounting for around 30% of business.

Interviewing lettings agents as well as tenants gave us a deeper and more multi-faceted understanding of the problems associated with private renting in the area.

Findings

Affordability

All three agents said there was a shortage of properties to rent, with all commenting that rents are high in relation to local income because of this lack of availability.

Many of the tenants interviewed said they were struggling financially, with four stating that they often have to choose between heating their homes or eating properly when times are particularly hard. Participants mentioned several other coping strategies in the face of high rents, including careful budgeting and prioritising rent payment over all other costs in order to avoid eviction, borrowing money from both family and payday lenders, and in the case of one participant, turning to a local food bank for support.

However, the lack of affordability in the Dorchester private rented sector was a consistent concern expressed throughout our research not only in terms of the cost of rent itself, but also in terms of deposits, fees and other start-up costs demanded of tenants.

One of the lettings agents interviewed informed us that landlords are asked for a fee of between £300 – 500 to register with the agent. Particularly as most landlords in and around Dorchester are 'hobby landlords' with one or two properties and therefore do not necessarily have a substantial income, the fees charged to landlords by the lettings agents are inevitably passed on to the tenant in the form of increased rents.

All three lettings agents interviewed said that they also charge administration fees to tenants, including credit reference checks of around £180. One lettings agent charges a holding fee of one month's rent which will be used as rent in advance if the tenancy is confirmed. These fees are non-refundable. If progressing, two agents ask for six weeks' rent as a deposit and one month's rent in advance. The other asks for three months' rent in advance which includes the deposit. Some charge other fees such as an additional amount for a guarantor, preparing an inventory, a renewal fee or a termination check. One agent said most tenants would need to find at least £1,500 before securing a tenancy, and often considerably more.

When asked if they were worried about the number of people unlikely to be able to find this amount of money, two replied that was *"just the way it was"*. The third lettings agent said he was worried that the cost of fees would put people off, and that he did not put details of the fees on his website in order to encourage people to use his agency.

Managing these costs was a huge difficulty for many of the participants interviewed. All those who had moved into new private tenancies recently said that

they had had a lot of difficulty finding the money for the deposit and advance rent costs. Many had borrowed money in order to pay for this, either from family or payday lenders. One tenant, Gloria, coming to the end of a six month fixed-term tenancy and who is disabled with severe arthritis said:

“The whole experience has been a nightmare. We moved here from Essex six months ago for my husband’s work. The landlord insisted on the full six months’ rent being paid in advance and £1,200 deposit. We had to take out a bank loan of £5,000 to manage this and all of my PIP payments of £500pm goes towards the rent. We have now been told the tenancy will not be renewed because the landlord wants to use the house himself. We are desperately looking for another tenancy but are not sure how we will manage the deposit and rent in advance before the other deposit is returned. We are both very stressed”.

This lack of affordability in the private rented sector is clearly a huge issue in the Dorchester area. The unaffordability is twofold; firstly, there are not enough rental properties in the area and therefore landlords can charge higher rents. Secondly, the initial costs of moving into a private rented property, namely deposits and lettings agent fees, are unmanageable for many, with the majority of our participants having to borrow money to meet these costs.

Security

A second key theme we encountered during our research was a lack of perceived security in a privately rented home. Fear of eviction was a key area of concern, especially among those tenants who were struggling financially. One tenant Marie, a single mother who had come to this area fleeing an abusive relationship said *“I make sure the rent is the first thing I pay every month. I know [if I were evicted] I could never find another property in Dorchester which I can afford and be near my parents”.*

Due to this constant sense of insecurity in her property, Marie has not asked her landlord to fix the damp or inadequate heating in the property in case he decided she was a difficult tenant and evicted her. Indeed, not complaining about poor quality accommodation for fear of retaliatory eviction was mentioned by around half of the tenants we interviewed.

Another participant, Steve, a tenant who had rented the same house since 1994, told us that he had just been given notice of possession. His landlord had died and the property had passed to his daughter who wanted to sell it. He had asked her if she would sell it to him with a small discount on the market price in recognition of the rent he has paid over twenty years. His family would have lent him the money for this, but she refused. He found the imminent eviction extremely distressing and felt it was highly unfair that he had no control or rights in the decision to sell his home of 20 years. *“It cannot be right that I can just be evicted after 20 years having been a good tenant and always paid my rent on time”.*

Another tenant, Sally, has had to move several times. She is on a low income, and when her daughter moved out her home became unaffordable under the new Local Housing Allowance rates, meaning that she had little choice but to move into

a cheaper property. However, after six months in a new property her landlord decided to sell, forcing her to move again. She made a homeless application to the local authority, and was advised not to move out before the eviction date. She thought this was an unfair added stress in a time of high insecurity for her, commenting that, *"I think it is very unfair that we must stay until evicted before being considered homeless. This has added court fees which we cannot afford"*.

We asked the lettings agent participants if they felt that landlords would consider granting tenants longer tenancies, perhaps after an initial six months. Two felt it was unlikely – they said most landlords were using letting as an investment and wanted to be able to sell the property reasonably quickly when they needed to. The third agreed this was true in most cases but felt some, possibly farmers or those with more than one property, might be willing to consider it, as there were often financial and convenience advantages in not having frequent changes of tenants.

Discrimination

The third and final key theme that emerged from the research was around the discrimination against particular tenants that means access to the private rented sector for some groups is even more difficult.

One of these groups are tenants in receipt of benefits. Many landlords and lettings agents continue to discriminate with 'no DSS' advertisements. In 2013, Dorset Citizens Advice Social Policy Campaign Group found an average of 31.75% (around a third) out of a total 1,553 advertised properties surveyed explicitly stated 'no DSS' (see figure 20). This is very much in line with the consistent cases of discrimination against clients in receipt of benefits that we see in our gateway and advice sessions at Dorchester, Sherborne and District Citizens Advice. Below are some examples found by our research team of private rental advertisements;

An extremely spacious 2nd floor flat close to the centre of Dorchester. The accommodation is comprised of communal entrance hall and stairs to 2nd floor; front door to large entrance hall; modern fitted kitchen diner with washing machine, fridge freezer and cooker; spacious lounge diner; 2 double bedrooms; shower room with separate WC with wash hand basin. Regret no LHA, pets, smokers or children'.

[Advert in local newspaper]

'A beautifully presented and extremely spacious first floor flat with well-maintained communal gardens to the rear. The flat is located in on the border of Dorchester providing easy access to both... The flat is double glazed and has gas central heating.

Small balcony accessed from the communal landing and external storage shed. Regret no pets, smokers, children or LHA'

[Advert in local newspaper]

When we discussed this issue with our lettings agent participants, all three said that many landlords do explicitly stipulate that they do not want benefit claimants living in their properties, and that they are all likely to ask for a guarantor for people on benefits or low income. One lettings agent said he does actively try to persuade landlords to consider these tenants if they have good references. Another said that he did have some landlords who would take people claiming benefits, and often advises clients to look at the rent in advance and deposit bond available from the Council where appropriate in order to increase the likelihood of landlords accepting them as tenants.

Another less researched and discussed group that we found to be discriminated against when trying to access the private rented sector were pet owners. One participant, Elaine, told us that because they had a dog, the choice of housing that she and her family had in the area was instantly severely reduced, and meant that in the end they had no choice but to rent a house above their budget; *"We needed to find somewhere to live quickly and the only place we could find which would accept dogs was more expensive than we could really afford at £800pm"*.

Clearly, the difficulties of accessing a home in the private rented sector are all the more pronounced for particular 'hard to place' groups – such discrimination in the private rented sector must be addressed.

Conclusion

This research has confirmed that private renting in Dorchester and the surrounding rural area is problematic, with tenants facing a variety of problems in accessing and remaining in private rented properties. The chapter revealed three key areas of concern; firstly, issues around affordability both in terms of rent costs, and the cost of initial expected spending on deposits and lettings agent fees. The second key issue revealed a deep concern from tenants around the security of their tenure. Many participants felt completely insecure, and often this led to them not complaining about poor quality accommodation through a fear of retaliatory eviction. The final issue highlighted was that of an inherent discrimination



against particular types of tenant, particularly tenants in receipt of benefits and pet owners.

These issues are clearly not easily resolved, particularly as limited stock and high property prices inevitably lead to high rents in a County where average wages are unable to keep up with housing costs. However, measures are beginning to be taken to improve the situation. On a national level, the Deregulation Act 2015 includes provisions that make retaliatory evictions illegal. We hope that this will have a marked effect on private tenant's sense of security in their homes.

On a local level, we were encouraged by some of the actions being taken by one of the lettings agents we interviewed, who said that he is taking active steps to find more properties in the area, by for example working with local farmers who may have empty cottages that could be rented out. He said that he is also encouraging landlords not to automatically exclude benefit claimants, and is making sure to make tenants and landlords alike aware of local authority bond schemes that will aid affordability and access in the sector.

Although the actions and intentions of a few landlords is a small start to improving the private rented sector in the Dorchester area, it is a start nonetheless, and we hope that similar attitudes will develop as a consequence among other lettings agents and landlords. We hope that this growing enthusiasm for improving rights for private renters will continue and will result in a marked increase in affordability and security, and a decrease in discrimination for all private renters in the Dorchester area.

Conclusions

This new collection of eight local Citizens Advice studies demonstrates the huge reach and potential of local, community-led research. It helps Citizens Advice and policy makers in local and national Government to understand the lived experience of housing problems and to explore possible solutions, with the guidance of researchers who know their communities intimately.

Our studies demonstrate why politicians in town and county halls, in Whitehall and in the Welsh Assembly should make greater use of local intelligence to inform policy decisions that will have the best outcomes for people across all tenures and in all kinds of local housing markets. As a service, Citizens Advice will use the same approach to explore other major public policy challenges in the future.

In their own words, our researchers have shown how housing markets around England and Wales are shaped by the histories, geographies and economies of different places. Housing outcomes are also intimately connected to local and national policy decisions around transport, growth, employment, benefits, environment, public health, planning and communities, and our studies demonstrate welcome innovation and creativity at the local level.

Our approach also highlights three important themes for the housing debate. In the private rented sector, our research in Pembrokeshire, Conwy, Enfield and Dorchester found that poor quality, unaffordable, and inaccessible **private rented housing** has a hugely detrimental effect on physical and mental health. Our recent research, [‘A nation of renters’](#), found that this is a pervasive problem; one in six private renters in England are living in physically unsafe accommodation. Research in Pembrokeshire and Conwy highlighted similar conditions; however the Housing (Wales) Act 2014 should provide an integral first step in addressing and improving poor quality housing in the Welsh private rented sector. Our [Settled and safe](#) campaign aims to improve renters’ rights in England too.

However, our Durham and Blackpool researchers’ studies showed that many of the same experiences are also shared by **lower income owner occupiers**. Alternative



routes may be needed to support those who are struggling - either to help them to remain in their home or to transition to alternative housing.

Our Exeter, Crawley and Blackpool studies also demonstrated the importance of **local planning decisions** and the significant impact of zoning restrictions on landlords and tenants. The right local planning and zoning decisions can support social integration.

Forthcoming research from Citizens Advice will draw on these studies and on our data and experience to suggest new policy routes for local and national decision-makers to consider.

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