

HOME IS WHERE THE HEART IS

A Study of Homelessness

By
the Research and Campaigns Team
Citizens Advice Sedgemoor
November 2017

Citizens Advice Sedgemoor

Citizens Advice Sedgemoor is a registered charity (formerly Sedgemoor Citizens Advice Bureau). It is part of a Citizens Advice service which operates at 2700 locations in England and Wales to provide advice that is free, confidential, independent and impartial.

The service helped 2.7 million people face to face, over the phone, by email and web chat in 2016-17 with the help of 23,000 volunteers. There were 43 million visits to our online advice pages.

Twin aims of the service are:

- To provide advice people need for the problems they face
- To improve the policies and practices that affect people's lives.

Each local Citizens Advice is an independent charity, giving advice on a wide range of issues including debt, benefits, consumer and employment.

Citizens Advice Sedgemoor consists of 12 paid staff and about 35 volunteers.

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FOREWORD BY AMY JONES, CEO of Citizens Advice Sedgemoor

Two months ago, Jerry Milton (Housing Advice Manager for Sedgemoor District Council) invited us to report on Homelessness in our area. We wanted to produce a brief and readable Report, but as soon as we started work we realised that life isn't like that.

We immediately realised that there has been a significant growth in Homelessness.

We undertook a Journey of Discovery to find out why – and what can be done about it. It was the journey of an outsider looking in. And the report documents it – and so we hope it helps to explain the issues to others.

One of the central issues is that the Housing Register has new names added to it every year, but it gets shorter – and not because the people concerned have been satisfactorily housed. We wanted to understand that.

Our relationship with Sedgemoor is a close one. We hope that we are a friend who is loyal enough to tactfully point it out any problems. We began with the greatest respect for those working on Housing in Sedgemoor – and this enquiry has reinforced that respect. They are honourable people working as hard as they can to deal with the problems, often under adverse conditions.

We conclude that this is a massively complex problem and that any solutions will take many months to take effect.

We conclude that all of the “players” mentioned in the report – builders, landlords, agents, and tenants play a vital part. To discourage any one from playing their part would be catastrophic.

We conclude that Homelessness should not be increasing in a civilised society.

Our recommendations are based on the Evidence available to this research.

THIS REPORT IN 90 SECONDS

- ❖ This subject is complicated.
- ❖ There are far more people seeking homes in Sedgemoor than there are properties available. The Sedgemoor area needs more small property and needs it urgently.
- ❖ Homelessness is rising. CAB records show a 162% growth since 2013-14.
- ❖ Homelessness is mostly caused by problems of Financial Capability, rent arrears and other forms of debt, the end of a private sector tenancy, and/or the breakdown in a partnership/friendship/family relationship.
- ❖ Housing benefits are frozen while rents continue to rise. Rents are increasingly unaffordable for everyone, but more so for those on Benefits.
- ❖ Housing benefits are significantly lower for those aged under 34: they can usually afford to access only Homes of Multiple Occupancy.
- ❖ Housing Benefits have been frozen since 2012. Benefit caps have affected a few people. Changes in the rules to reduce Housing Benefit for those aged 25 to 34 have affected many people in Sedgemoor.
- ❖ Working tenants seem to find their rents little more affordable than those on Benefits.
- ❖ People sometimes become Hopeless while on the Housing Register – even when “Gold Banded” - because of the intense scrutiny they will face from Registered Social Landlords. They sometimes become Homeless; other times they find something in the private sector.
- ❖ Several factors focus attention on 1-bed property and HMOs – these include the arrival of workers on the Hinkley Point Development, the Housing Benefit levels for under 34s, and the “bedroom tax”.
- ❖ Releases from prison/health facilities contribute to Homelessness when the individual has no home to go to.
- ❖ Builders, landlords, letting agents and tenants all have vital roles to play.
- ❖ Changes in taxation are making very significant differences for Landlords. These are added to the changes in the law that are designed to make tenancies more secure. They combine to discourage Landlords from letting property. This was never the money-maker as widely perceived.

Recommendations

- ❖ We recommend that SDC should consider applying for Targeted Affordable Funding to mitigate the effects of the freeze on housing benefits.
- ❖ We recommend encouraging Registered Social Landlords to review their policies so as to take a balanced and perhaps more flexible view when assessing Housing Register customers who may have more complex needs.
- ❖ We recommend that SDC should pay particular attention to those who fall through all the nets – to those with rent arrears and to those who are assessed as intentionally homeless or have no local connection.
- ❖ SDC should engage with the Criminal Justice System and the National Health Service to ensure that ex offenders and patients ready for discharge are not homeless on release.
- ❖ We hope that SDC will intensively exploit Planning Mechanisms “Section 106 Agreements”, and more robustly negotiate planning (and Viability Reviews) for affordable housing so as to increase the supply of small and cheap units of accommodation and to ensure that builders deliver on the promises made to obtain Planning Permission.
- ❖ **The work and the people that do it are to be commended. They do their best to solve the problem, in adverse conditions.**

EXECUTIVE BRIEFING

Key Points

- ❖ Demand for housing exceeds supply. This is exaggerated by the arrival in the area of Hinkley Point workers. By far the greatest need is for 1-bed properties where there are three times as many tenants as properties available, and single rooms. Builders have little to motivate them to build 1 bed properties rather than 2- or 3-.
- ❖ Debt, Financial Capability and poverty are main causes of Homelessness.
- ❖ Rents are increasingly unaffordable for those who are working as well as for those who require welfare benefit support. This leads to rent arrears in many cases which are a major obstacle to getting accommodation.
- ❖ Housing benefits are capped – which means that in real terms, they are falling. There have been 33 benefits changes since 2011.
- ❖ Numbers of people on the housing register are falling. At the beginning of this research, the reasons for this were unknown, but we knew that it was not demonstrating good outcomes. We now believe that Hopelessness plays a main part.
- ❖ Citizens Advice records indicate a 162% rise in the number of people that told us they were Homeless in 2016-17 by comparison with 2013-14.
- ❖ People seeking housing through the housing register process, Homefinder Somerset, face up to eight tests.
- ❖ Many people feel that they have no hope of passing those tests and give up.
- ❖ The homeless are those who fail the tests or give up – and are unable to afford property in the private sector.
- ❖ Commercial builders are not quick to develop the small properties that are required by people who are Homeless or in danger of becoming Homeless.
- ❖ People are all too often released from prison or other institutions to No Fixed Abode.
- ❖ Further research is possible, but existing data does not seem to support that and so it would be time consuming. We think that this is an Urgent Problem.

Recommendations

- ❖ We recommend that SDC should consider applying for Targeted Affordable Funding to mitigate the effects of the freeze on housing benefits.
- ❖ We recommend that SDC should work towards the development of 1 bed properties suitable for people of all ages who are on Housing Benefit, including addressing the needs of those aged under 34 who receive benefit at the Single Room Rate. The option of using public funds to undertake the development, or procuring the development seems attractive as it allows the Council to ensure that the right kind of property is available.
- ❖ We recommend encouraging Registered Social Landlords to review their policies so as to take a balanced and perhaps more flexible view when assessing Housing Register customers who may have more complex needs.
- ❖ We recommend that SDC should pay particular attention to those who fall through all the nets – to those with rent arrears and to those who are assessed as intentionally homeless or have no local connection – even if they are not deserving cases.
- ❖ We hope that SDC will intensively exploit Planning Mechanisms “Section 106 Agreements”, and to more robustly negotiate planning (and Viability Reviews) for affordable housing so as to increase the supply of small and cheap units of accommodation and to ensure that builders deliver on the promises made to obtain Planning Permission.
- ❖ SDC should engage with the Criminal Justice System and the National Health Service to ensure that prisoners and patients are not homeless on release.
- ❖ **The work and the people that do it are to be commended. They do their best to solve the problem, in adverse conditions.**

A LITTLE MORE OF OUR RATIONALE

146 applications were considered by SDC in 2016-17. 29 of these involved people under the age of 25; 86 were aged 25 to 44.

At 31st March 2017, Sedgemoor had 1932 active housing register applicants (86 of these were Gold Band.) This is a significant decline of 23.51% on the previous year.

About half of the applicants were seeking 1-bed accommodation; more than a third were seeking 2 bed. Applications for three and four bed were trivial by comparison.

59% of applicants were under 35; 85% were under 60.

Income from employment is not increasing rapidly and although employment is relatively high, many jobs are short term or zero hours contracts. The Hinkley Point development applies a steady upwards pressure on rents and house prices.

24.72% of applicants from the housing register were “skipped” because of lack of local connections.

18.21% of clients were “skipped” because they did not meet the criteria for the accommodation concerned.

12.96% were “skipped” because they did not meet the local lettings plan.

9.84% were “skipped” because of rent arrears.

The full report shows that demand for housing exceeds supply. Supply exceeds demand by a factor of 3:1 for 1-bed properties and 2:1 for 3-bed. House building is falling steeply. The area needs more housing and needs it quickly. By far the greatest need is for 1- and 2-bedroom homes for younger adults (under 35). 21000 new households form every year in the south west, but only about 15000 new homes are completed. Evidence is sketchy, but it seems that builders are not motivated to build that kind of property, and we are told that building a 1-bed property costs very nearly as much as a 2- or 3-bed one.

Debt is a main cause of Homelessness.

Rents are rising. Welfare benefit income has been changed 33 times since 2011 – only three of these were helpful to claimants and several had a very significant adverse effect. (Details are in Appendix C of the report.)

Income from employment is



Housing benefits have, in simple terms, been capped since 2012, and appears to be set to be capped until 2020. There is, however a mechanism for “Targeted Affordable Funding” to be made available to mitigate this and **we recommend that SDC should consider applying for this.**

Recently, numbers of people on the housing register are falling. Some of the people have discussed this with us (see Appendix E and Appendix F in the report). There are many and complex reasons for this. We think that one of the main reasons is a sense of hopelessness as people anticipate facing eight major kinds of obstacle to obtaining accommodation even once they are “Gold Banded”. **We recommend**

encouraging the Registered Social Landlords to take a balanced and perhaps flexible view when assessing housing register customers in terms of “intentionally homeless” and “local connection”. But we note that this risks displacing other customers.

Our research identifies a **significant difference between private landlords and Registered Social Landlords (RSLs)**. The difference is that while RSLs consider affordability, local connections, intentionally caused homelessness and behavioural issues, private landlords focus tightly on affordability. Private landlords are unable to obtain much information about behaviour, and are confined to references from previous landlords – which they see as having limited value.

Obstacles for the Homeless

- *No Local connection*
- *Intentionally Homeless*
- *Rent arrears*
- *Behaviour*
- *Up front costs*
- *Affordability*
- *Pets*
- *References*

Tenants with more problems may well find it hopeless in the public sector, when in the private sector, the main obstacle is affordability.

Citizens Advice practitioners say that people are living increasingly chaotic lives. And that many people simply don't/can't open their mail.

Some people simply fall through the nets. One or more of the obstacles is a real and persuasive argument for withholding housing from them. Despite that argument, **we recommend that SDC should pay particular attention to those who fall through all the nets – to those with rent arrears and/or behavior issues and to those who are intentionally homeless or have no local connection.**

SDC should engage with the Criminal Justice System and the National Health Service to ensure that prisoners and patients are not homeless on release.

We hope that SDC will intensively exploit Planning Mechanisms “Section 106 Agreements”, and to more robustly negotiate planning (and Viability Reviews) for affordable housing so as to increase the supply of small and cheap units of accommodation and to ensure that builders deliver on the promises made to obtain Planning Permission.

There is limited value in written correspondence with homeless clients. About 26% are likely to have **problems with reading/writing** to handle official correspondence and many more find it too stressful to open it. **Tenancy Support Officers are an option** to help with this aspect of tenants managing a tenancy

For several years SDC has been working to prevent homelessness, and funding other organisations who work to help those who fall through those nets, including Taunton Association for the Homeless and Citizens Advice Sedgemoor. **The work and the people that do it are to be commended.**



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PART 1 – SEDGEMOOR

Sedgemoor

Sedgemoor is a District with a population of 121400 (mid 2016), and an area of almost 218 square miles.

Almost half of the population lives in the main urban centres of Bridgwater and Burnham on Sea & Highbridge.

Its local authority is Sedgemoor District Council (SDC). SDC has responsibility for housing.

Sedgemoor contains 55 parishes, most of which are rural; its administrative centre is Bridgwater and its other towns are Burnham On Sea, Highbridge, Axbridge and North Petherton. Axbridge and North Petherton have populations under 10000.

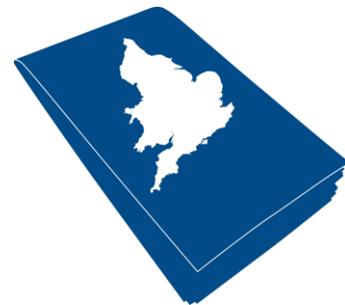
It is the area most affected by the huge engineering project for the Hinkley Point C nuclear power station. It houses at least 67.9% of the labour force; and it provides all of the main transport links¹.

It has three neighbourhoods which are amongst the 10% most deprived in the country².

It includes much of the Somerset levels – which has suffered from disastrous flooding in recent years.

The local population is increasingly significantly older than the national average, with 22% over 65 (national average: 18%)³.

The area has a major difference from other UK areas – EDF are in the process of developing the Hinkley Point C nuclear power station. It is necessary to accommodate 3700 construction workers within an hour travelling distance. The intention is to use existing accommodation and to develop temporary campuses.



¹ Housing Market Profile: Sedgemoor – www.sedgemoor.gov.uk/6123.

² English Indices of Multiple Deprivation – <https://www.gov.uk/government/statistics/english-indices-of-deprivation-2015>.

³ Housing Market Profile: Sedgemoor – www.sedgemoor.gov.uk/6123.

PART 2 - A VIEW OF HOUSING IN SEDGEMOOR

Housing is a core priority for Sedgemoor District Council.

There were 48801 properties in the district in 2011⁴.

Of these 12.2% are Affordable Homes or social housing.

71.9% are owner-occupied. But around 8.5 million people in England now rent privately⁵.

In the south west of England 21000 new households form each year, but less than 19000 homes were built in 2015⁶. In Sedgemoor, 298 dwellings per annum are needed (to 2032)⁷.

5756 dwellings of which 1795 are new affordable homes have been completed since 2006.

The average price paid for a home in Somerset is £243017⁸. The average price paid in Bridgwater is noticeably lower at £211394.

There has been a 21% increase in the number of households housed in the private rented sector in the last 14 years.⁹

⁴ Census 2011 and Housing Market Profile: Sedgemoor – www.sedgemoor.gov.uk/6123.

⁵ Shelter Policy Report: A Better Deal – Towards more Stable Renting.

⁶ National Housing Federation: Home truths 2016/17.

⁷ Sedgemoor Strategic Housing Market Assessment 2016 and Housing Market Profile: Sedgemoor – www.sedgemoor.gov.uk/6123.

⁸ www.zoopla.co.uk October 2017.

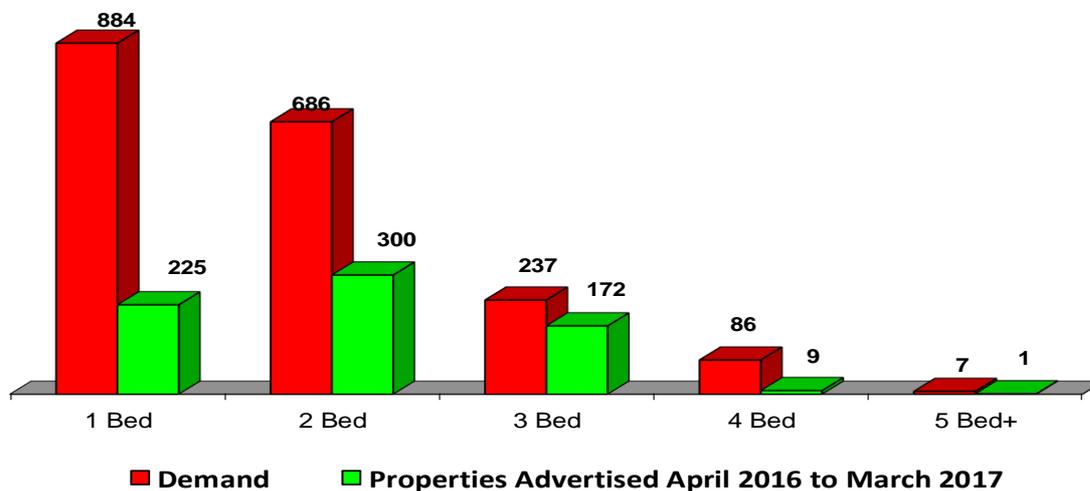
⁹ Sedgemoor District Council Housing Strategy 2017 Update.

PART 3 – IS THERE A PROBLEM ?

Demand for Housing – and Supply

Demand for rented housing outstrips supply¹⁰. More so (3:1 for 1 bed; 2:1 for 3 bed) in the case of smaller properties.

	Demand	Supply
1 bed property	884	225
2 bed property	686	300
3 bed property	277	132



In simple economic terms, this indicates a pressure for rising prices. In human terms it is an indicator of homelessness – and misery.

Housebuilding in Sedgemoor, as in many other local authority areas, may be carried out by private sector companies and by RSLs. Building is driven by commercial factors.

Housebuilding is falling nationally.¹¹ Nationally, new homes were down 7% in Q2 2017 by comparison with the previous year. In the South West the fall (registered buildings commenced) was 21% - and was the lowest number since 2011. This is a cause for concern.

Commercial demand for property purchased is strongest from “upsizers” looking for 3 bed properties or bigger.

¹⁰ Sedgemoor District Council

¹¹ NHBC New Home Statistics Review Q2 2017.

Incomes

The Financial Conduct Authority has recently published a major report “**Financial Lives**”: which states that 4.1million people in the UK are in serious financial difficulty, meaning that they are now falling behind with bills. 13% of people aged 25 to 34 consider themselves in difficulty; compared with 1% of over 65s. 37% had used payday loans; 36% had been overdrawn.

50% of people show one or more characteristics of financial vulnerability.

That rises to 60% if we consider only people aged 65 and over. The state pension is the main source of income for 49% of people of that age.

24% of adults have little or no confidence in managing their money.

4.5million UK adults say they have been declined a financial service in the last two years.

Wages in Sedgemoor are significantly below the national average at £479 per week (national average: £534.47 pw)¹². So it may be that more people are in financial difficulty here.

Average annual income for people in employment is £21446.¹³

In April 2016, median gross weekly earnings for full time employees were £539 – which was up 2.2% from 2015. The previous year had also shown a rise.

Housing Affordability in Sedgemoor

To buy a terraced house in Sedgemoor will cost 5.6 times the average income. To buy a flat can be expected to cost 4 times the average income.¹⁴ To buy the average house costs almost 10 times the average salary. Buying a property is out of reach for those who are Homeless or threatened with Homelessness.

A Shelter Report in 2012 stated that maximum Local Housing Allowance (LHA) was not enough to cover the cheapest quarter of two bedroom rents in about a quarter of local authorities in England. We think that the situation has worsened significantly since then with changes to LHA calculations, and increasing rents.

There is some discussion about whether an increase in housing benefits tends to push rents and house prices up. In theory the mechanism by which the LHA is set shows that housing benefits follow the market. But there are few pressures for restraint on the cost of housing.

¹² Housing Market Profile: Sedgemoor – www.sedgemoor.gov.uk/6123.

¹³ www.payscale.com.

¹⁴ Housing Market Profile: Sedgemoor – www.sedgemoor.gov.uk/6123

To a considerable extent, Hinkley Point workers are in competition with local people for accommodation: it is reasonable to expect that the more vulnerable will suffer accordingly.

Rents v Incomes

A 1 bed home in Sedgemoor costs 22% of the average income (2016 statistics)¹⁵ by private rental. A 2 bed home costs 28%.

Housing Benefit and Local Housing Allowance (See also Appendix A on Housing Benefit)

Housing benefits and support help to pay the rent of tenants who are on low incomes.

The amount of the benefit depends upon a number of factors. The Local Housing Allowance is an important factor.

The Local Housing Allowance is published by the Valuation Office Agency.

The Allowance for Sedgemoor for 2017 is:

- Shared Accommodation – £64.14/week
- 1 Bedroom - £92.05
- 2 Bedrooms - £120.82
- 3 Bedrooms - £145.67
- 4 Bedrooms - £184.11

This has not been raised to allow for inflation for 2017 year, or since 2012: it can be argued that housing benefits are paid at 2012 levels for 2017 levels of rates. Its future is unknown.

Social Housing and Affordable Housing (See Glossary)

Sedgemoor District Council puts a great deal of effort and resources into affordable housing.

Affordable housing in the District may be on a rental or home ownership basis.

Affordable rented homes are provided through Homes In Sedgemoor and other registered providers (Housing Associations.) Applications are through <https://www.homefindersomerset.co.uk/>.

Registered Social Landlords are not allowed to require deposits on rented property, but it is common for them to require two or four weeks rent in advance.

Shared ownership may be new properties, where the client buys 25% to 75% of the home provided by a Housing Association, and pays a subsidised rent on the rest. It may be re-sales of properties previously bought on that basis. Applications are through <https://www.helptobuysw.org.uk/>.

¹⁵ Housing Market Profile: Sedgemoor – www.sedgemoor.gov.uk/6123 and Valuation Office Agency.

Help to Buy Equity Loans are available through <https://www.gov.uk/affordable-home-ownership-schemes/help-to-buy-equity-loan> . The client borrows up to 20% of the cost of a newly built home; then needs a 5% deposit; and uses a 75% mortgage. The loan attracts no interest for the first 5 years.

In new developments and sometimes in re-sales, builders or agents may offer discounted open market sales.

Builders are required to build 20% to 40% Affordable Homes, although there may be some negotiations about viability. On one hand we would urge the building of as many affordable homes as possible, but on the other, it is important that builders are not discouraged altogether.

A category of affordable housing exists known as Intermediate Affordable Housing which although above the costs of social rent are below the costs of the open market. This includes shared equity products.

A Help to Buy ISA is available from www.helptobuy.gov.uk . If a saver saves £200 a month, the government adds £50 up to a maximum of £3000 - so it is possible to save £12000 which is boosted to £15000 by the scheme. A 5% deposit for an average priced property in Bridgwater would be £10569.70.

Almost two thirds of responding councils in England reported that they were struggling to find social tenancies for homeless people¹⁶; half said that they find it very difficult to assist applicants into privately rented accommodation; 85% said they were having difficulties in assisting single people aged 25 to 34 into accommodation; 88% find it difficult to house large families. In 2016 there were 271000 homelessness case actions by English local authorities – a rise of 32% since 2009/10.

The Scale of the Problem

146 applications were accepted by SDC in 2016-17. 29 of these involved people under the age of 25; 86 were aged 25 to 44.

About half of the applicants were seeking one-bed accommodation; more than a third were seeking 2 bed. Applications for three and four bed were trivial by comparison.

59% of applicants were under 35; 85% were under 60.¹⁷

At 31st March 2017, Sedgemoor had 1932 active housing register applicants (86 of these were Gold Band.) This is a significant decline of 23.51% on the previous year. At the beginning of this research, reasons for the decline were not understood – except that they were not housed through the Register process. This was a mystery requiring investigation.

¹⁶ Joseph Rowntree Foundation blog "More Change Needed for Homelessness Policy in England to Work" (March 2017).

¹⁷ Homefinder Somerset Monitoring report

Not everybody who applies to go on the Register is accepted. Nationally, the rate of acceptance of applicants onto the register is around 52%¹⁸. 23% were found not to be homeless; 17% were homeless but not in priority need; and 8% were found to be intentionally homeless and in priority need. There is no clear trend of growth or decline.

Law and Strategy

Homelessness is a difficult concept.

The law considers someone as homeless if they do not have a legal right to occupy any accommodation, or if their accommodation is unsuitable to live in. This would include those who are temporarily staying with friends or family or at a hostel or refuge.

For many purposes people are considered as homeless only when they are (found) sleeping rough.

Homelessness costs the public sector £1bn/year¹⁹.

Local authorities have main homelessness duties to homeless persons under Housing Act 1996, Homelessness Act 2002 and, from April 2018, under Homelessness Reduction Act 2017. The duty is accepted as a priority duty in Sedgemoor:

- Applicant is Homeless (2017 Act increases this to include those who are threatened with Homelessness in the next 56 days)
- Applicants are eligible (relates to Immigration status)
- Applicants have a local connection
- Applicants have a Priority Need:
 - Aged 16 or 17
 - 18 to 20 who were previously in care
 - Vulnerable as a result of time spent in care, in custody, or in HM Forces
 - Vulnerable as a result of having to flee their home because of violence or the threat of violence
 - Expectant mothers
 - With dependent children
 - Vulnerable by reason of old age, disability or mental illness
 - Homeless as a result of an emergency (e.g. fire or flood).
- Applicant is not intentionally homeless.

Homelessness Reduction Act 2017

- Requires authorities to have a strategy for preventing homelessness (affecting anyone).
- Authorities are encouraged to take steps to relieve homelessness and to report on homelessness quarterly.
- The Act also considers people as Homeless if they are within 56 days of it.
- It introduces a requirement to relieve Homelessness for all eligible Homeless applicants, regardless of priority need.

¹⁸ <https://www.gov.uk/government/statistics/statutory-homelessness-and-homelessness-prevention-and-relief-england-april-to-june-2017>

¹⁹ www.nao.org.uk/

- It creates a duty for public service organisations to draw attention to the plight of Homeless people when they are encountered.

Note also that the rules exclude many people – including, for example, families with children who are intentionally homeless.

Homelessness is recognised nationally as a problem. In 2016, 4134 people slept rough each night, on average²⁰ - a 16% rise by comparison with the previous year. 59090 households presented as homeless during the year.

Homeless people are more likely to die. Life expectancy for a homeless person is 47; the average for the general population is 77²¹.

Sedgemoor District Council was party to the Somerset Homelessness Strategy 2013-16 and is now working towards a Strategy for 2018. The 2013-16 document shows the dominant causes of homelessness as

1. Loss of rented accommodation: Termination of Assured Shorthold Tenancy (20 cases in 2012)
2. Parents no longer willing/able to accommodate (10 cases)
3. Violent breakdown of partnership (7 cases)

Note: Rent Arrears on Private Sector Dwellings is counted separately from the above and accounts for one of 67 cases recorded.

A Landlord's Perspective

When considering the landlord's perspective, it is easy to think of letting property as "a licence to print money". This is unfair.

If the reader was to let property, he/she would encounter some costs:

- The cost of acquiring the property - or an "opportunity cost", if he/she already owns it
- Tax on the income (as Income Tax or Corporation Tax) at 40%, 20% or 19%
- Letting Agent costs
- Maintenance costs

Appendix D shows two model calculations for this.

The calculations are imperfect, but they serve to illustrate that if the landlord has to buy a property using a mortgage, or to assign a sum of money for the opportunity cost, then he/she will not make a profit.

Landlords can show a profit if they already happen to own property (e.g parents going into residential accommodation), and that capital expense is not considered; or if they assume that they will own the property at the end of the operation, and so they need not consider all of the cost of acquiring it.

²⁰ www.crisis.org.uk

²¹ Report: "Homelessness Kills" - www.crisis.org.uk

Strategic Housing Market Assessment

Local authorities are required to undertake a Strategic Housing Market Assessment to inform policy and planning on:

- The likely proportions of households that require market or affordable housing
- The likely profile of household types requiring market housing
- The size and type of affordable housing required.

Sedgemoor District Council does this through a partnership mechanism.

The Assessment notes the following facts:

- Population increase since 2001 of 6.5% (national is 6.3%). This trend is expected to continue – expecting a rise of 13.9% between 2011 and 2027 (national expected increase is 11.6%).
- Average of 2.3 persons per household (in line with other areas).
- 20% of households have no dependent children
- 12.3% of households are single individuals
- Most expensive entry level property was in Wedmore, the least expensive in Bridgwater
- House prices are nearly 10 times average incomes
- 4614 households on the Housing Register
- 891 affordable new dwellings are needed annually to meet demand. This is unattainable
- Weekly costs of market rent is more than twice the cost of social rent
- There is a shortfall in 2 bed properties in market and affordable housing
- An estimated 2% of households requiring homes are likely to be able to afford discount market housing and a further 18% intermediate affordable housing
- More than 80% of households are estimated to be able to afford only a social rent.

Homes of Multiple Occupancy (HMOs)

HMOs are an increasingly important form of accommodation, particularly in view of the housing benefits rules.

They provide valuable opportunities for young people.

However they create additional pressures on infrastructure, not least parking and waste disposal for example.

They also create tensions where one of a number of tenants offends the others (eg by bad behaviour).

[National Planning Policy Framework and Section 106 of the Town and Country Planning Act 1990](#)

The National Planning Policy Framework sets out how authorities plan for future housing, including the provision of affordable housing.

It seems to be common practice that an initial proposal/plan by a builder will include 40% of affordable homes.

However the Framework provides for plans to be reviewed as the developments unfold. This provides an opportunity for builders to return to the negotiating table with Viability Assessments.

It seems to be generally accepted that a development is not viable unless builders make at least 20% profit. So there is a growing risk that builders will persuade planners to reduce the number of affordable homes at this stage.²²

Viewed from the other side, we take Barratt Developments as an example. Barratt is the country's biggest builder: they made a profit of 20.7% in 2016 (which amounts to £682.3 million). They built 2392 homes in their West region, including homes in Sedgemoor.

"Section 106 Agreements²³" are a mechanism by which developers, in order to persuade a planning authority, accept obligations. The obligations usually relate to Affordable Housing and/or infrastructure.

These have been very widely used in Sedgemoor. The planning agreement for the Hinkley Point Development has generated significant sums used to significantly develop our infrastructure.

[Right to Buy](#)

The housing situation is affected by a Right to Buy: social housing tenants now have a right to buy their home with a discount of up to £78600 (outside London)²⁴. Actual discount varies according to the value, type and location of the property, and the length of the tenancy.

A semi detached property valued at £211394 in a Bridgwater West post code, which is owned by a housing association, where the tenant has been in occupation for 5 years attracts a price reduction of £73988 (35%)²⁵.

There is an impact on other tenants and the taxpayer when tenants buy social housing and a report "*Understanding The Likely Poverty Impacts Of The Extension Of Right To Buy To*

²²https://england.shelter.org.uk/_data/assets/pdf_file/0006/1398021/2017_07_12_Briefing_-_Supply_of_Housing_Westminster_Hall_Debate.pdf

²³ See Section 106 of the Town and Country Planning Act 1990.

²⁴ <https://righttobuy.gov.uk>

²⁵ <https://righttobuy.gov.uk/right-to-buy-calculator/?reset=1>

Housing Association Tenants” by the Joseph Rowntree Foundation calls for homes that are sold to be replaced on a like-for-like basis with a home of the same tenure, same cost and same locality.

Around 180000 tenants were (November 2015) thought likely to be able to afford to exercise their right. The report expected 75000 low-cost homes to become unavailable in the following 5 years thus forcing tenants to pay more by way of rent, and adding to the housing benefits bill, with replacement homes funded by the sale of high value housing stock.

Rising Crime

Crime has been rising since 2014²⁶. Theft has begun to rise in 2017.

So far, we can find no evidence to link this trend with rising homelessness and/or the changes to the benefits system, but we suspect that this evidence may yet emerge.

Veterans

This study explored whether military service is still a factor in homelessness in Sedgemoor and we found no evidence that it is.

²⁶<https://www.ons.gov.uk/peoplepopulationandcommunity/crimeandjustice/bulletins/crimeinenglandandwales/june2017>

PART 4 – RESPONDING TO THE PROBLEM

Sedgemoor District Council

SDC meets its statutory obligations to provide support for the homeless. Providing a home in priority cases and providing advice and support for others.

The Council has a team dealing with affordable housing.

It operates a number of measures to prevent homelessness mainly through the South West Landlord and Tenant Services Scheme:

- It provides training and Accreditation for Tenants
- It provides training and Accreditation for Landlords
- It offers Deposit and Bond Guarantee Schemes to help tenants
- It operates low interest loan schemes to help Landlords develop property
- It operates an Empty Homes Scheme to bring homes back into use, including Loans, Grants, Support and Enforcement
- Mediation to help tenants with landlord problems

Council funding supports Citizens Advice Sedgemoor who deliver advice and specialist caseworker support for those with housing difficulties, and Taunton Association for the Homeless who deliver a range of services aimed at homeless people.

National statistics indicate that by far the biggest contribution to preventing homelessness is through resolving housing benefits problems²⁷.

One of their activities is a Dropin Advice Centre at the Princess Hall in Burnham On Sea. The practitioner, Karen Rainey thinks that the most important thing to do is to provide low-level supported housing, with social worker support. She argues that some people simply cannot manage a tenancy notwithstanding the training scheme – that tenancy Support Officers are an important part of the solution.

Sedgemoor District Council Housing Strategy 2013-2015 Updated

In summary priorities are to:

1. Meet the housing, health and housing support needs of local communities
2. Improve the quality of housing across the district
3. Increase housing supply
4. Increase housing options – choice

The top priority from this strategy was to engage with the private rented sector to ensure the maximum level of supply. 625 bed spaces have been created; 9831 spaces have been

²⁷ <https://www.gov.uk/government/statistics/statutory-homelessness-and-homelessness-prevention-and-relief-england-april-to-june-2017>

advertised. The new target is for 520 more new bed spaces and 5000 spaces to be advertised.

171 bed spaces were brought into use through a Lodgings Scheme.

A Landlord Accreditation Scheme and a Tenant Accreditation Scheme have been introduced.

Steps have been taken to ensure that charges are placed on new developments that can help deliver funding for infrastructure projects.

Steps are being taken to improve the quality of housing, including completion of a Decent Homes Programme.

SDC offers 100 New Homes Bonus loans of up to £30000 to bring empty homes back into use. Such loans are linked to accepting nominations from the Housing Register.

[Housing Register and Housing Need](#)

Sedgemoor District Council maintains a housing register. It is a main focus of attention for anyone interested in Housing in Sedgemoor.

Clients may access it through a visit to the Council offices, through the Council website or through <https://www.homefindersomerset.co.uk/>.

A person is generally eligible for the help through the Register process, but there are some exceptions for people from other countries.

Those who are threatened with homelessness are treated as if they are homeless.

The local authority is bound by law to provide accommodation only for those who are priority cases. But not if the person is intentionally homeless.

In March 2013, the Council reported²⁸ that there were 4807 households seeking help: housing is a core priority.

2600 households were seeking 1 bed accommodation: more than half. 1398 were seeking 2 bed accommodation: about a quarter.

In the 2016-17 year, 146 households sought to be treated as homeless. 73 (exactly 50%) were assigned that status by SDC Housing Assessment Officer.

²⁸ *Somerset Homeless Strategy 2013-16*

The Providers

[Taunton Association for the Homeless](#)

Taunton Association for the Homeless (TAH) is a charitable organisation supporting those who are homeless and those who are at risk of being homeless throughout Somerset. They have a strong presence in Sedgemoor, including a hostel with 10 (less supported) rooms – which is always fully occupied. They have a hostel in Taunton with 46 rooms.

They expect to offer immediate support through a hostel and on to finding accommodation – usually in the private sector. Their support includes educational support.

They deal with 500 to 600 cases each year²⁹. More than three quarters of their clients are eventually settled in privately rented homes.

They run a drop-in centre for rough sleepers at Westfield Church, Bridgwater.

When someone from Bridgwater accepts accommodation from TAH, it is inevitable that they will relocate to Taunton, away from their support networks (friends, family, medical support, welfare support); they will be offered accommodation of their own, but it is less likely to be in Bridgwater. So if they return to the local authority for help later, this will undermine their eligibility in terms of local links.

The association offers loans to help tenants with the costs of moving into new accommodation.

Chief Executive Justin Roxburgh (who has previously been CEO of an RSL) offered some views:

- Only about 1 in 7 clients of TAH obtain social housing – most rent privately.
- Hopelessness is the cause of people “dropping off the housing register”. Even if they are Gold Banded, they are still subjected to intense and intimidating scrutiny by the RSLs, including as to their drink/drug habits. If they pass that scrutiny, they will be expected to move within 48 hours and they will need to find 2 to 4 weeks rent to do so. They will be expected to have a bed and the “white goods”.
- He suggests that we need a different route into “general needs housing” (by RSLs).
- HMOs are not much help to the homeless who are competing with workers who are prepared to pay £110 to £120/week for a room. In some cases companies rent a whole houseful of rooms for workers.
- HMOs imply local difficulties with refuse collection bins, and parking.
- He fears that RSLs are losing sight of their original reasons for existing. That there is a cultural issue here.
- He notes an adverse impact of the Right To Buy on social housing.
- He argues in favour of the market and commercial solutions to homelessness.

²⁹ Per Chief Executive Justin Roxburgh.

We also spoke to a TAH practitioner. She contributed the following views clearly and incisively:

- People hit the bottom. Then what ??
- What is to happen to those who are willfully Homeless ?
- There are some people that simply don't prioritise having a roof over their heads.
- Prisons and other institutions release people to No Fixed Abode. This directly leads to Homelessness. It suggests a return to crime, drink and drugs.
- There is a big difference between the number of Homeless people and the number that are sleeping rough.
- She thinks that a big proportion of Homeless people have a history that involves the Care system.
- Hostels are not good for everyone. The timid will have problems there; those who are sensitive to drink and drugs will find it a difficult and alien environment. TAH does its best to cope with the fact that you can't treat all Homeless people the same way.

YMCA

At YMCA we spoke to Claire Phillips.

YMCA Somerset Coast offers a range of services including 200 permanent beds across Weston Super Mare, Bridgwater and West Somerset.

Where a young person (16 to 25) is in an immediate crisis, they can offer "crash pads" – being short term emergency accommodation (for 1 to 7 nights).

In Bridgwater they have Townsend House (43 beds), Clifford Searle House (11 beds), and Thorncombe House (20 beds including 2 crash pads.) They have 20 beds and a 3 bed house at Wade House in Highbridge, and are able to host families, couples and expectant mothers.

Their accommodation is always very full: they try to keep one crash pad available for emergency cases. At the time of writing they have three free beds.

Accommodation at Townsend House costs a tenant £15/week and includes breakfast and lunch, and access to a gym. The other rooms cost £5/week.

Generally tenants are required to have some connection to the area, but this rule is enforced with some tolerance.

They do not consider whether tenants were intentionally homeless.

Occasionally they do evict tenants for non-payment or bad behaviour.

They hope that by the time their tenants leave they will have been through the Tenant Accreditation Scheme, and have Gold Band status on the housing register.

Universal Credit has had a major impact on the picture as tenants have no income and are unable to pay their rent.

Housing Benefit claimants in the age group 25 to 34 have until recently been able to claim at the rate applicable for the size of property they need; since April 2017, they will only be awarded a Shared Room Rate, which is significantly reduced. The change to how benefit is calculated for the 25 to 34 age group has also had a major effect as that group is now added to those who were already chasing single room accommodation.

[Registered Social Landlords](#)

A study of the perspective of Registered Social Landlords can be found in Appendix H below.

This includes a study of the reasons why RSLs “Skip” applicants. This helps us to understand the Hopelessness of the applicants.

[Citizens Advice and Homelessness](#)

See also Appendix B for Dashboards about Citizens Advice topics.

Nationally, Citizens Advice helped 234307 clients with Housing issues in 2016-17; we also helped 349802 clients with Debt issues and 646709 clients with Benefits issues.

We have specialists to help with issues of Financial Capability and a Housing specialist who is very successful at preventing evictions. We offer outreach services at Cheddar, Highbridge and Nether Stowey.

Citizens Advice Sedgemoor count our clients people as homeless when they report themselves as such. We have recorded 18 cases of actual homelessness in the year 2017 to date, and 12 of threatened homelessness. Counting those threatened with homelessness and those in rent arrears, we advised 346 clients in the year to end of September 2017.

During 2014, we became aware of a growth in homelessness in Sedgemoor and we monitored homelessness as reported by our clients. 100 told us that they were homeless; 41 of them told us that they were homeless following release from prison or another in situation. At that time, we linked this with changes to the Probation Service. During the months following our study the numbers of homeless fell again and we inferred that this reflected some success by the new community rehabilitation companies.

Our study looked at the work of the local authority and at the work of YMCA and Taunton Association for the Homeless: we were impressed and we were unable to recommend any local improvements.

Broader Views

National Audit Office

The National Audit Office published a report “**Homelessness**” in September 2017. Indicators can be found in the report that are of central importance to Citizens Advice Sedgemoor:

- 4134 rough sleepers were counted/estimated in autumn 2016 in the UK (an increase of 134% since 2010).
- 88410 households applied for homelessness assistance in 2016-17; a further 105240 households were threatened with homelessness but helped to remain in their home (an increase of 63% since 2009-10).
- There has been a 60% increase in households in temporary accommodation since March 2011. In March 2017 there were 77240 households.
- Local authorities spent £1.15bn on Homelessness (2015-16)
- 21950 households were placed in temporary accommodation outside the local authority to which they applied for help.

Its Key Findings are helpful:

- “The affordability of tenancies is likely to have contributed to the increase in homelessness.”
- “Changes to Local Housing Allowance are likely to have contributed to the affordability of tenancies for those on benefits, and are an element of the increase in homelessness.”

“Homelessness in all its forms has significantly increased in recent years, driven by several factors. Despite this, government has not evaluated the impact of its reforms on this issue, and there remain gaps in its approach. It is difficult to understand why the Department persisted with its light touch approach in the face of such a visibly growing problem. Its recent performance in reducing homelessness therefore cannot be considered value for money”.

Amyas Morse, Head of the National Audit Office, 13 September 2017

Government Policy and the Joseph Rowntree Foundation Response

Government policy has made some very significant changes to housing for the less financially capable.

In February 2017 a White Paper “Fixing Our Broken Housing Market” was published³⁰, with central proposals about planning and building new homes. It acknowledges a housing crisis.

³⁰ <https://www.gov.uk/government/publications/fixing-our-broken-housing-market>

A Joseph Rowntree Foundation response paper³¹ points out a steep growth - measured in millions of people - in poverty in the UK and calls for further action to make the private rented sector work for people in poverty. They want to link the definition of affordable housing to incomes. They refer to a concept of Living Rents – defined as a third of income, and they state that 40% of renters (3.4 million – most of the poorest fifth of the population) are spending more than a third of their income on rent (up from 32% in 2005/6). They say that 4.5 million people live in poverty in the private rented sector.

Citizens Advice Sedgemoor (formerly Sedgemoor Citizens Advice Bureau)

We know that in Sedgemoor we have three areas classified among the most deprived in the country.

We saw 6872 clients in the year 2016-17: they brought 10076 questions. Numbers normally grow by 5 to 10% each year.

Debt (37% of cases), Benefits (14%) Employment (8%) and Housing (7%) are the main topics, although of course they interlink and overlap, especially when considering homelessness.

1170 of these were seeking help from the Local Assistance Scheme; 910 of these were seeking Food Vouchers.

In 2014 we became concerned about homelessness. We had seen a rise from about 50 clients each year telling us they were Homeless to 100 in the year to January 2015. Our records showed that 41 of these (41%) had been released from prison. We concluded that the new organisations for probation work were not yet effective. In the following years, we thought that the problem had reduced and returned to normal levels.

In 2016-17 131 clients came to us for help about homelessness. We feel that the growth of 262% is a major cause for concern.

Practitioners would say that they see increasing numbers of clients living increasingly chaotic lives and that providing advice and support is challenging.

Shelter: Stable Rental Contract and Comment for the Autumn Budget 2017

Homeless charity Shelter have been campaigning for a Stable Rental Contract³² that would last for five years

- Protect tenants from eviction during that time
- Rents could be increased in line with the Consumer Price index, to protect landlords from inflation
- Tenants would be able to decorate the property but must return it to neutral colours at the end of the tenancy.

³¹ <https://www.irf.org.uk/report/irf-response-housing-white-paper-consultation>

³² Shelter Policy Report: A Better Deal – Towards more Stable Renting.

Shelter also recommends³³:

- Realigning LHA rates with the 30th percentile of local rents, due to emerging evidence of unintended consequences of freezing rates on increasing risk of homelessness.
- Following through on proposed changes to the National Planning Policy Framework to close legal loopholes that developers are said to be using to avoid building affordable homes and infrastructure.

Local Employers

We have contacted a selection of the main local employers: only the Hinkley Point development project was found to be engaged with the issues of housing employees.

Crisis: “Better Than Cure”

Crisis is a charity for Homeless People. In 2016 they published a report “Better Than Cure”.

The report argues that homeless people consume a disproportionate share of services, and that there is therefore a cost saving to preventing homelessness.

They contend that the total is £34518 per person per year, consisting of:

- High rates of NHS use (69% of Homeless people questioned) - £34518/person/ year
- High rates of contact with the Criminal Justice system (20% of people) – 11991/person/year
- Consumption of Drug and Alcohol services (32% of people) - £1320/person/year.
- Consumption of Mental Health Services - £2099/person/year
- Homeless services - £14808/person/year.

³³ Shelter Budget Representation: Autumn Budget 2017 and
https://england.shelter.org.uk/__data/assets/pdf_file/0006/1398021/2017_07_12_Briefing_-_Supply_of_Housing_Westminster_Hall_Debate.pdf

PART 3 - FINDINGS

Homelessness is growing rapidly.

Causes of Homelessness

Causes are many and complex.

Not everyone prioritises having a roof over their heads. Some people live chaotic lives; others lack Financial Capability. One practitioner suggests that some people simply can't manage a tenancy.

But the **ending of private sector tenancies** has overtaken all other causes to become the biggest single driver of statutory homelessness in England. Variations between authority areas is linked to affordability of private rented accommodation and this is a main factor in homelessness. "Changes to Local Housing Allowance are likely to have contributed to the affordability for those on benefits and are an element in Homelessness."³⁴ The Department for Communities and Local Government is criticised for its management of the problem.

Private sector tenancies may end by mutual agreement, at the instance of the tenant, or at the instance of the landlord. The possibilities are endless: the tenant may fail to pay rent, leading to the landlord understandably ending the tenancy. Or the tenant may behave badly. Or the landlord's circumstances may change – so he/she may need possession of the property. The landlord may realize that he can get more money by ending this tenancy and starting again, perhaps with a Hinkley Point worker. Or... or... or...

This is consistent with recent statistics from Sedgemoor (43 of 146 cases (29.45%)) and our case studies.

Taking the main one of these - **failing to pay rent** may be brought on by changes to the tenants benefits – such as the transition to Universal Credit. Or by a myriad of other causes.

We are not able to identify a pattern of debt – to suggest whether Rent Arrears are the first significant debt in the case of Homeless clients, but it is clear that debt is a main cause of Homelessness.

There have been **33 changes to the Benefit system since 2011**. Three of these have increased income for claimants. Most have reduced benefits payable – some very significantly indeed.

A central factor seems likely to be **financial capability and particularly the inability to prioritise rent over less threatening debts**. Citizens Advice practitioners talk of an increase in the number of people who live chaotic lives.

³⁴ National Audit Office Report: "Homelessness", September 2017.

The evidence shows that **there are more simply tenants than there are properties available.**

The shortage of property tends to push rents up and **rents are becoming unaffordable.** Private sector rents significantly exceed housing benefits. Average Rent for a 1 bed property is equivalent to 22% of average income; for a 2 bed property that is 28%. Demand is unusually high because of new workers arriving in the area to work on the Hinkley Point Development.

We have found several documented examples of **people leaving institutions (such as prisons and health facilities) – to no fixed abode.** In the case of prisons this seems to prevent a huge risk of the individual returning very quickly to crime.

The second cause is the breakup of families – in divorce or the end of a partnership or friendship, and as offspring leave the homes of their parents. In many cases, **family changes mean that a person must leave a family home.** Family breakdowns may imply violence as in 3 cases in Sedgemoor (2016-17).

Many landlords will not accept people as a tenant if they are reliant on welfare benefit income.

One letting agent told us that one reason for this is that they are at the mercy of the whims of the Government changing the benefits – which is supported by examination of the changes in the last few years.

Several agents patiently explained that the landlord may be compelled by mortgage conditions or insurance conditions to reject welfare benefit claimants.

One agent pointed out that the market is now one of intense competition among prospective tenants. He said it is typical for a landlord to choose between 14 or 15 tenants – and it is not rational to choose those with higher risks.

One agent relies heavily on a mechanism of Guarantors for Tenants with weaker positions.

[About Those who are Homeless](#)

The data that is available to us tells us little about those who are Homeless. It does illustrate significant differences between those who are accepted on the Housing Register and those who come to us for Advice.

Most – 61.76% - of those on the Housing Register are aged between 34 and 65. 17% are over 65.

The biggest group among CAB clients who gave their ages in September and October 2017 were over 65 (50%); 31% were aged 34 to 65.

A significant group – of 12.5% of CAB clients were under 18.

But we know that Homelessness is not uncommon in any age group.

And the data tells us that Homelessness is increasing.

If You Are Homeless

If you are homeless, one or more – or all – of the following may be obstacles to you:

- **Access to public funds:** people from outside EEA are permitted to come to the UK and work, but not to claim benefits.
- **Local connection:** a council is unlikely to help you unless you lived there, worked there or have close family in the area.
- **Intentionally homeless:** if you are considered to be intentionally homeless, you will not qualify for assistance. You may be considered to be intentionally homeless if you have failed to pay your rents, if you have problems with drink or drugs, or if you have been considered to be guilty of antisocial behaviour.
- **Rent Arrears:** rent arrears will be considered by a landlord when they decide whether to let property to you. Some landlords are more tolerant than others. RSLs tend to be more tolerant. Arrears of over £1000 will be a serious impediment.
- **Habits and Behaviour:** Habits, such as drink or drugs, and behaviour, meaning antisocial behaviour, will be considered by a landlord when they decide whether to let property to you.
- **Up Front Costs:** You will need to have enough money to pay for rent in advance, and/or deposit, and fees, approximately at about £1000.
- **Affordability:** most landlords will consider whether you can afford to pay the rent in the medium term, when they decide whether to let property to you.
- **Pets:** one of the tenants who is no longer on the register said that she had given up because few of the RSL offers would accept pets.
- **References:** many landlords will take into account references from your previous landlords on the above and other aspects.

Note that SDC offers some assistance with some aspects of the problem.

Several of the professionals in the field referred to a sense of hopelessness because of these obstacles. One or more of them may simply be insurmountable.

Our research identifies a **significant difference between private landlords and Registered Social Landlords**. The difference is that while RSLs consider affordability, local connections, intentionally caused homelessness, and behavioural issues, private landlords focus tightly on affordability. Private landlords are unable to obtain much information about behaviour, and are confined to references from previous landlords – which they see as having limited value.

Tenants with more problems may well find it hopeless in the public sector, when in the private sector, the main obstacle is affordability.

We do not argue that all cases of Homelessness are deserving – that the individual has taken sensible steps to look after his/her interests. Even so, we argue that civilisation requires us to protect them from Homelessness and Hunger.

However, we recognise that if measures are taken to reduce these obstacles, other tenants will be necessarily be disadvantaged. Already some of our clients say “I would do better if I had a drug habit” or “...if I came from outside the EU”.

Institutions

Citizens Advice evidence strongly suggests that prison release is a factor as prisons (and sometimes other institutions) release people to No Fixed Abode. This is a recipe for disaster.

The National Probation Service has responsibility for preparing prisoners for release and rehabilitating them.

Cost of Homelessness



The best indication we have for the financial cost of homelessness is found in the Crisis report “Better Than Cure” – which argues that in 2016 it was £34518 per person per year.

Hopelessness

Clients and professionals speak of hopelessness. They mean that even if they are given Gold Band status by SDC, they still face insurmountable obstacles to getting housing through the housing register. These things are likely to prevent them from getting accommodation in the long term – and their only hope is a hostel.



Planning

We believe that there may be some opportunities in terms of planning – to more intensively exploit “Section 106 Agreements”, and to more robustly negotiate planning (and Viability Reviews) for affordable housing.

Further Study

Existing data from SDC and/or Citizens Advice does not seem to offer more detail or support more analysis.

Therefore further study would take considerably more time. We suggest 15 months. It would also require that both organisations rethink the way in which Homeless cases are recorded.

However we perceive that this is an Urgent Problem in Sedgemoor.

If further study is considered, we suggest that it might usefully include the following questions:

Analysis of age and affordability – this seems likely to give a picture of a 15 to 34 age range in which some can aspire to renting accommodation in the private sector and some are unable to afford anything other than a Single Room within an HMO.

Analysis of Care in the history of Homeless people – one of the practitioners suggests that a significant proportion of Homeless people have been in Care at some time in their lives.

Analysis of Mental Health problems in the history of Homeless people. This may also be a significant factor that explains/predicts Homelessness.

RECOMMENDATIONS

We commend those who work in the field of Housing and Homelessness in Sedgemoor. It is our firm opinion that there are quality people working under intense pressure in adverse conditions in several organisations - and achieving more than we have any right to expect.

The following recommendations must be taken not as criticism, but as standing on the shoulders of giants:

- *The Sedgemoor area needs more housing capacity and needs it quickly. We fully recognise the difficulties underlying this recommendation. It is clear that the greatest need is for 1- and 2- bed homes aimed at younger adults. It also seems that there is little to persuade builders to build 1-bed property – they are not commercially attractive. We recommend that SDC should work towards the development of 1 bed properties suitable for people of all ages who are on Housing Benefit, including addressing the needs of those aged under 34 who receive benefit at the Single Room Rate. The option of using public funds to undertake the development, or procuring the development seems attractive as it allows the Council to ensure that the right kind of property is available.*
- *To more intensively exploit Planning Mechanisms “Section 106 Agreements”, and to more robustly negotiate planning (and Viability Reviews) for affordable housing so as to increase the supply of small and cheap units of accommodation and to ensure that builders deliver on the promises made to obtain Planning Permission.*
- *Sedgemoor District Council should consider applying for Targeted Affordable Funding to reflect the impact the of a major local development on the market and the infrastructure by improving Local Housing Allowances. We note that there is a risk that an assessment could lead to reductions as well as increases in LHA.*
- *SDC should encourage Registered Social Landlords to take a balanced and perhaps flexible view when assessing housing register customers in terms of “intentionally homeless” and “local connection”. But we note that this risks displacing other customers.*
- *SDC should pay particular attention to those who fall through all the nets – to those with rent arrears and to those who are intentionally homeless or have no local connection. They may not be deserving cases. Civilisation requires this of us.*
- *SDC should engage with the Criminal Justice System and the National Health Service to ensure that prisoners and patients are not homeless on release.*
- *There is limited value in written correspondence with homeless clients. About 26% are likely to have problems with reading/writing to handle official correspondence and many more find it too stressful to open it.*



Glossary³⁵

Affordable Housing is rented, affordable rented and intermediate housing that is provided to eligible households whose needs are not met by the market. It can usually be taken to mean particular products that are outside the market.

Homes of Multiple Occupancy³⁶ means a house, where there are more than three people in more than one household groups with shared facilities – toilet, bathroom and/or kitchen. These are regulated by the Local Authority and conditions include inspections as to condition and fire safety.

Housing Association is an independent not-for-profit organisation that builds and manages homes which are for rent and/or shared ownership. They work with the local authority to provide housing for those who cannot access housing on the open market. This concept overlaps with Social Housing.

Private Rented Housing may be owned, managed and/or let by a private landlord; the landlord being an individual or a company.

Social Housing is owned by local authorities and by private registered providers (not for profit organisations) for which guideline target rents are determined through a national rent regime. It is let at low rents on a secure basis to those who are most in need. The Regulator for Social Housing is the Homes and Communities Agency.

Supported Housing may be living in a flat or a shared house as a tenant but also with some support. Sanctuary is an example of a provider of this type of accommodation.

³⁵ Mainly <https://www.sedgemoor.gov.uk/affordablehousing>

³⁶ Part 7 Housing Act 2004; see also <https://www.gov.uk/private-renting/houses-in-multiple-occupation>.

Methodology

This report has been prepared by volunteers with no serious experience of housing work. They are well aware that they are outsiders looking in.

As such it records a “voyage of discovery” in which careful explanation has been required at every stage.

A deadline of 27th November was imposed.

Initially the research was desk based – by reference to law and written material and electronic resources, not least the work of the Joseph Rowntree Foundation, Shelter and other Citizens Advice offices.

The research moved on to a scrutiny of Citizens Advice report data. Then on to contacting people who are homeless or threatened with homelessness (almost entirely by telephone).

We spoke to as many of the agencies working in the field as possible, paying particular attention to Sedgemoor District Council, Taunton Association for the Homeless, the Valuation Office Agency and YMCA.

We spoke to (mainly by telephone) as many Registered Social Landlords as possible. We asked them about their policies in relation to bad behaviour, benefits claimants, vetting tenants, affordability, up-front costs, rent arrears – and we asked them “if they had a magic wand to fix the homelessness problem ...” We also tried to compare supply with demand for homes.

We spoke by telephone to as many letting agents as possible. We asked them about their policies in relation to bad behaviour, benefits claimants, vetting tenants, affordability, up-front costs, rent arrears – and we asked them “if they had a magic wand to fix the homelessness problem ...” We also tried to compare supply with demand for homes. We asked about the impacts of Hinkley point and “the bedroom tax”.

We spoke to people who had been on the Sedgemoor District Council housing register (Homefinder Somerset serves this purpose) and whose records were marked “Closed” to find out why they were no longer on the Register. We tried to discover what they wanted and their history - why they had come to the housing register process. We sought to understand their experience of the process.

We identified “Case Studies” from Citizens Advice records. Most of these are anonymised in Appendix E, but a few clients agreed to publish under their real names in the hope of improving things for “the people coming behind”.

Findings and Recommendations are strictly derived from Evidence.

We really appreciate the contributions of all those who talked to us – anonymously or otherwise.



Sedgemoor

We apologise for any omissions.

Our findings and recommendations are based on evidence from these sources.

APPENDIX A

Housing Benefit

Housing Benefit helps people to pay their rent.

It is in the process of being replaced by Universal Credit, although the new benefit will have a housing element. That change is well under way in Sedgemoor.

Owner occupiers may get help with mortgage interest through Income Support.

Where an individual is aged 16 to 17 and has been in care, the local authority has a duty to accommodate and support; Housing Benefit is not available.

Income and capital are considered when granting Housing Benefit. As is residence within UK. Students cannot normally get Housing Benefit. The need/justification is compared to the number of bedrooms by a controversial mechanism known as “Bedroom Tax”.

Since April 2013, a cap is applied to benefits. Couples and single parents with benefits of over £384.62 (single people £257.69) receive less Housing Benefit.

Supported Housing is exempt from the cap – which has produced a new and higher rate of benefit.

Claims are made to the local authority.

[How is Housing Benefit Calculated ?](#)

The amount of Housing Benefit depends upon:

- The requirement for housing – shared, 1-bed, 2-bed etc
- Age – people under 34 years of age will be eligible only for a Single Room Rate, which is significantly lower than the one-bed rate.
- The Local Housing Allowance as published by the Valuation Office Agency

Valuation Office Agency staff Rent Officers collect information about rents from letting Agents, landlords and tenants.

The UK is divided into Broad Rental Market Areas (BRMAs) and Valuation Office considers each one separately. Sedgemoor is considered with Taunton and West Somerset.

The Local Housing Allowance is the maximum amount of Housing Benefit available to people on low incomes who are renting in the private sector.

LHA rates vary according to the location (BRMA), and according to the number of bedrooms required.

The Rent Officer calculates the Local Housing Allowance as the lower of

- the 30th percentile on a list of rents
- the existing LHA.

These rates are then published via <https://lha-direct.voa.gov.uk> .

LHA rates have been capped for rents in the private sector since 2012. However a Targeted Affordability Funding (TAF) is used in some areas to increase benefits. It is not available in Sedgemoor.

Note: Rent Officers are required to review BRMAs from time to time. A review may be triggered at the request of a local authority. Some reviews end with reductions in LHA.

Criteria for review are:

- Significant change to the provision of facilities and services for health, education, recreation, personal banking and shopping
- Significant change to the transport infrastructure
- Significant change to the variety of housing types and tenures
- Significant change to the size of the private rented sector.

[Targeted Affordability Funding in Practice³⁷](#)

In 2015-16, 31 BRMAs had the benefit of TAF. Only Luton was allocated TAF for all four categories of LHA.

Allocations so far have delivered a 3% uplift in LHA and therefore in benefits.

[The “Bedroom Tax”](#)

The Welfare Reform Act of 2012 imposes a rule that Housing Benefit will be reduced where tenants in social housing have spare rooms.

There was a target for 30% of tenants to move by 2017.

This is also reflected in LHA rates for private sector tenancies.

This has shifted demand – which is now strongest for the smaller properties.

The supply of smaller properties in Sedgemoor has not increased to cope with that.

³⁷ Statistics released by Valuations Office Agency.

APPENDIX B – CITIZENS ADVICE DISTRICT DATA

APPENDIX B - CITIZENS ADVICE DISTRICT DATA

Sedgemoor - 2016/2017

Citizens Advice Sedgemoor dealt with:

	2016/2017
Clients	6872
Issues	10076

The main problems were:

	2016/2017	Problems	%
Benefits	3586	35.59%	
Debt	1348	13.37%	
Housing	834	8.27%	
Employment	799	7.93%	

The top 5 benefits issues were:

	2016/2017	Problems	%
Personal Independent Payments	721	20.11%	
Universal Credit	693	19.33%	
Employment Support Allowance	466	13.00%	
Localised Social Welfare	380	10.60%	
Working & Child Tax Credits	222	6.19%	

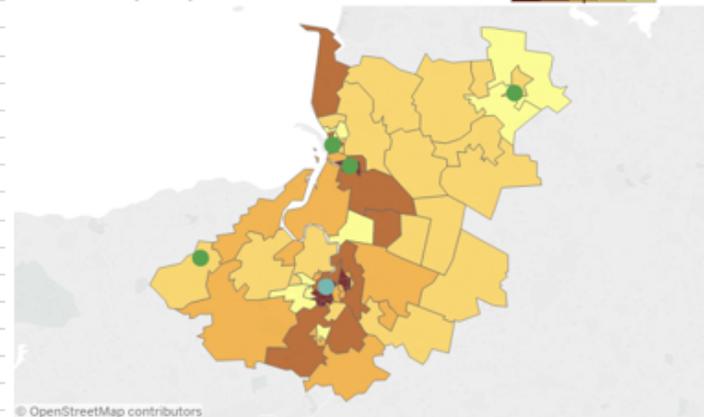
The top 5 debt issues were:

	2016/2017	Problems	%
Water supply & Sewerage debt(s)	239	17.73%	
Council tax arrears	195	14.47%	
Rent arrears	158	11.72%	
Unsecured Personal loan(s)	88	6.52%	
Credit, store & charge car arrears	68	5.04%	

Key housing issues:

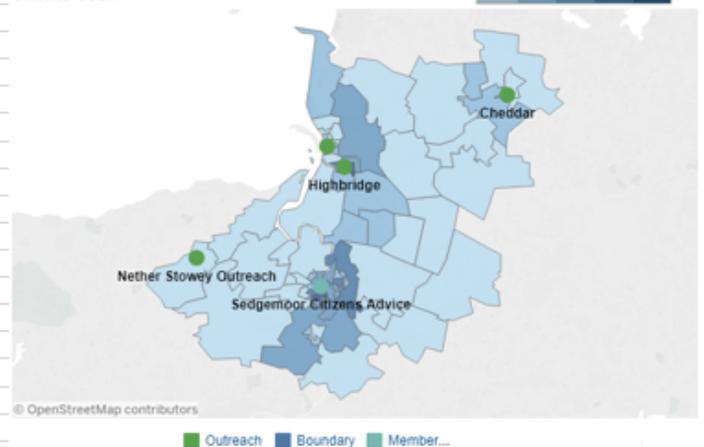
	2016/2017	Problems	%
Threatened homelessness	124	14.87%	
Actual homelessness	63	7.55%	

Index of multiple deprivation

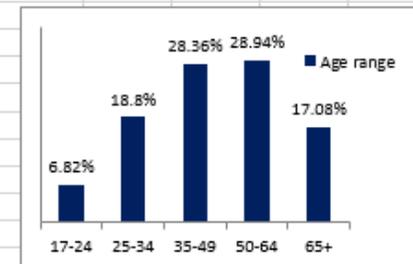
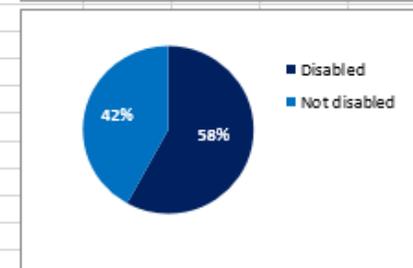
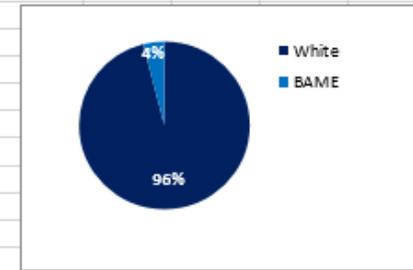
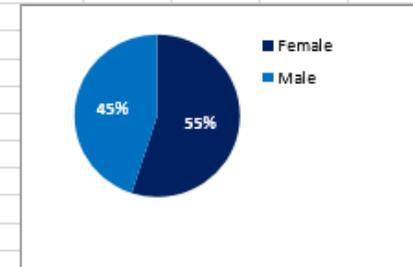


The darker colours on the IMD map show higher levels of deprivation

Clients seen



Client Profile:



APPENDIX C

Welfare Changes

Public support for welfare spending is in decline.

This is reflected in a series of changes to the welfare system, many of which have affected the people who are in danger of becoming homeless. Highlights are as follows:

2011

- Winter fuel payments reduced
- State Retirement Pension – “triple lock” – protects pension levels
- Consumer Price Index is to be used for deciding benefits increases. Saving the government £6billion/year.
- Child Benefit rates frozen.
- Changes to Disability Living Allowance – a new criteria, helps those with visual impairment.
- Jobseeker’s Allowance – a tougher regime. With sanctions.
- Pension Credit frozen.

2012

- New regime for overpayments of benefits.
- Employment and Support Allowance – some claimants have claims limited to one year. ESA in youth is abolished.
- Local Housing Allowance frozen. This has a massive adverse effect on Housing benefit claimants in the private sector. Additional funding is available for Discretionary Housing Payments.
- Age threshold for the 1 bed rate of local Housing Allowance is increased from 25 to 35. Another massive impact on Housing benefit claimants.

2013

- Habitual Residence test is introduced.
- Universal Credit introduced with effect from 2014 (in Sedgemoor from May 2016). This is also has massive effects on claimants – mainly due to the long period with no income as they make the transition to the new system.
- Personal Independence Payments introduced to replace Disability Living Allowance in some cases. This involves objective assessments to decide eligibility. It is suggested that this will create a saving of 20% in government expenditure by 2017.
- Local Housing Allowance will in future be calculated by reference to the Consumer Price index – and links to the actual price of property are lost. This has a huge long term impact on claimants.

- Benefit Cap introduced. At average wage for a working family.
- Benefits will no longer be calculated by reference to the Consumer Price Index, but will be uprated by 1% per year.
- Council Tax Benefit replaced by Council Tax Support.
- Housing Benefit will in future be affected by rules about bedroom size requirements. Another huge impact throughout the world of Housing Benefits. Referred to as “Bedroom Tax”, it significantly reduces the income of those in homes that are deemed to be too big for them.

2014

- Jobseekers Allowance – extended waiting period, and other changes to the regime. These expose the claimants to the risk of sanctions.
- Income Support – new rules for lone parents.

2015

- National Minimum Wage rises to £6.70/hour.
- Tax Free Childcare Scheme launched.
- Local Welfare Assistance Fund, for people in emergency and crisis situations, is removed.

2016

- Benefit Cap reduced to £20000 (outside London) or £13400 for single claimants.
- Healthy Start Food Voucher Scheme introduced.
- Social Sector rents reduced by 1% per year.
- Local Housing Allowance frozen to 2020 for private sector tenants.
- Upper threshold for Tax Credits reduced.
- Living Wage £7.20 (for over 25s).
- Freeze on working age benefits.

2017

- ESA sanctions reduced – claimants will continue to receive 80% of their allowance even if sanctioned.
- Tax free childcare introduced.

APPENDIX D

An Indicative Model of a Small Landlords Funding

	House Price	Mortgage/ Loan/ Deposit Interest at 4.2%	Rent	Agents Fee assumes 10%	15% Maintce Costs	20% Tax	Profit/Loss	
Buy-to-let model at LHA for a 3 bedroom house.	£221000.00	£773.50	£632.98	£63.30	£94.95	£94.95	-£393.71	20% tax - reflects a pre existing income > £11500, and a total taxable income of <£33500. House price - zoopla.co.uk average price paid in Bridgwater. Mortgage Rate - lowest Buy-to-Let rate from moneysupermarket.com . For the buyer, much depends upon the facts of eventual ownership of the property. Assumes that the landlords requires a return on all of the capital involved in purchasing the property.
“Parents going into residential accommodation” model at LHA for a 3 bedroom house.	£221000.00	0	£632.98	£63.30	£94.95	£94.95	£379.79	20% tax - reflects a pre existing income > £11500, and a total taxable income of <£33500. House price - zoopla.co.uk average price paid in Bridgwater. Assumes that the landlord is not concerned about return on capital.

Notes:

Mortgage Rate - lowest Buy-to-Let rate from [moneysupermarket.com](https://www.moneysupermarket.com). For the buyer, much depends upon the facts of eventual ownership of the property.

20% tax - reflects a pre existing income > £11500, and a total taxable income of <£33500. For incomes of over £33500, tax increases to 40%.

This is an extremely simple model and assumes:

- Full occupancy
- No refurbishment costs except those assigned within "Maintenance"
- No staff costs
- No Admin Costs
- No capital costs
- No stamp duty on property purchase
- Rent equivalent to HLA for Sedgemoor 3 bedroom house

A realistic model would include some or all of these additional costs.

15% maintenance costs is an arbitrary allowance: all depends upon the circumstances.

House price - [zoopla.co.uk](https://www.zoopla.co.uk) average price paid in Bridgwater.

APPENDIX E

CITIZENS ADVICE SEDGEMOOR – ANALYSIS AND CASE STUDIES

Notes:

- Citizens Advice simply accepts the version of events given by the client
- It may be that the clients main concern is not housing – other primary concerns would be food and benefits, health or relationship issues.
- It is unusual for us to discover outcomes
- So far in 2017, we have seen 62 clients who told us they were homeless.
- This is an increase of almost 50% by comparison with 2013
- 11 of these were caused by family/relationship breakdown
- 8 of these were caused by rent arrears
- 5 of these were staying with friends, but that ended
- 4 had been released from prison
- 4 were caused by the end of a tenancy
- 2 were caused by violence
- 2 were caused by drink/drugs/behaviour
- 26 were of unknown causes.
- Data on whether Homeless people are single is not clear. But from the case studies, it seems that a significant majority of them are single.
- Most people on the Sedgemoor Housing Register (61.76%) were aged between 34 and 65. Most Citizens Advice clients who were Homeless (50%) were over 65. Table of age groups at the foot of this Appendix.

Client 1

Client 1 is under 35 and suffers from anxiety – about social things. She came to Citizens Advice to talk about a Notice to Quit.

She had been living for some time in a rented room. She paid £300/month rent; she received just over £250 a month in Housing Benefit (the shared room rate, because of her age).

She had made the transition to Universal Credit. Now her problem was that her landlady wanted the room back.

She had gone to the District Council but they had been unable to help because she was not actually homeless, and she had the option to defy the Notice for the time being.

In the event she has only been able to obtain a holiday flat, and the problem is only deferred. The flat costs her £550/month so she is £250/month worse off. The rent is almost £300/month more than her Housing Benefit.

Karen (Real name)

Aged 35 to 50. With her son.

Karen came to Citizens Advice while she was in the eviction process. She has now been evicted and is “sofa-surfing” with her son.

They had been living in a 2 bedroom council owned flat: they paid £81.59/month rent. We are not clear exactly what her Housing Benefit was. She wants a 2 bed property.

She is employed in low paid work. Last year she had an employment problem and her employer failed to pay her: as a result she was unable to pay her rent. The council began action to evict her last year and she defended it successfully then. Ultimately she lost her job, and her debts and rent arrears worsened as a result. This year she again defended the action but on 26th September she was evicted.

Initially the eviction separated her from her son, but now they are together again.

Client 2

Aged 28. Single.

Client 2 has had damp problems in his rented property. He eventually withheld rent until the problem was solved. He is now threatened with eviction for non payment of rent.

He wants to avoid eviction.

Client 3

Aged 17. Single

Client 3 is 17 and homeless. He is “sofa surfing”. His mum “threw him out”. He has been expelled from college. He spent time in YMCA hostel, but got involved in drugs there and does not want to return. He is not on benefits and is looking for full time work.

He can hope to afford to rent only a single room.

Client 3a

Aged 50+. Single with 2 adult sons.

Client lives in 3-bed rented accommodation (RSL) with her 2 adult sons. Seeking Food Voucher. Landlord has begun possession proceedings because client has a £627 rent arrears. She did not notice the letter in time.

She wants to avoid eviction.

Client 4

Aged 37. Single.

Client says that she had a mental breakdown and spent all her rent money. She was evicted and has been at **** since. SDC investigation concluded that she had purposely made herself homeless by spending all her benefits. She will be homeless on 15th and her children will go into care. SDC have offered her help under the Bond Scheme if she finds somewhere private to rent.

She needs to rent a 2-room property.

Client 5

Aged 23. Single.

Client has been living with her boyfriend for about 3 years. Property is rented from a private landlord in his name (only). She has not been able to find work, and because of this the boyfriend has said that she must leave. He is not violent, but the relationship is volatile. She left this morning with some of her belongings in a carrier bag.

She needs a roof over her head. She is likely to be able to afford to rent only a single room.

Client 6

Aged 50+. Single.

Client is required by his landlord, Homes in Sedgemoor, to move out as soon as possible. There seems to be a suggestion of a hostel in Bridgwater, but he does not want to live in Bridgwater.

He wants to avoid eviction.

Client 7

Aged under 34, Single.

Client came to Citizens Advice for assistance with getting a Food Voucher. He was recently working, but it was short term work and has now come to an end. He is actively looking for work in the area and has hopes for next week. He has neither identification nor a phone nor a bank account. He is sofa surfing. He moved here from M**** where he lived with his mum and siblings but they had an argument and he moved out to live with a friend. He is not claiming any benefit, and doesn't want to.

He needs a roof over his head and is likely to be able to afford to rent a 1 room property.

Mark (Real Name) at Drop-in Centre

Aged 50+. Single.

Mark suffers from serious and debilitating back problems.

Until 2008 he owned his family home in Yeovil. Then his family broke up, and he was overwhelmed by his debts, and lost the house.

He took his son to the US to avoid issues of abuse by his wife, but was arrested for abduction and eventually extradited. He served a prison sentence and was released to a Bridgwater Hostel.

He was recalled to prison and eventually released to a Hostel in Bristol, which he hated. He has no habits, but his roommates had problems with drink and drugs.

Probation Service staff at the hostel wanted to relocate him, but without sympathy for the problems of obtaining treatment for his back problem.

He applied to SDC as homeless but was not considered eligible for lack of a local connection.

He applied for help in Bristol and was assigned a Low Priority. For some months he lived in Bristol with a friend who had dementia and acted as his carer. But the friend died.

He feels that people from other countries had a better deal than he did, and that he would have been offered more help if he did have an addiction.

He slept rough in Bridgwater for about five weeks in the summer of 2017. He sat on his case in a doorway for part of the time, and for several weeks he lived in a tent. He decided that if he was not housed by the time the weather became bad, he would kill himself.

He obtained help from Grace Advocacy, intending to be classified as vulnerable and assigned a higher priority, but an opportunity came up to obtain a flat.

He had been claiming Employment and Support Allowance (which is paid fortnightly). But recently this has been changed to Universal Credit, just as he was negotiating his new flat. Fortunately he was able to negotiate an overdraft with his bank. He has just had the first payment which is a part payment.

His 1 room flat costs him £425/month and he had to pay a month in advance. He is not clear about his income, but this is more than half of his first payment.

He is angry about the selling of social housing. He thinks that most estate agents reject benefits claimants out of hand: that they far prefer Hinkley point workers who are a safer bet.

Client 8

Client 8 has health problems.

She is working.

Her tenancy ended because her landlord decided to sell the property.

She has been prioritised at Silver and now Bronze.

She says that because of her health problems she cannot go into B & B or shared home accommodation.

She has been “sofa surfing” and has sometimes slept in her car, but now she has outstayed her welcome.

She needs to put a roof over her head: she should be able to rent a 1-bed property.

Client 9

Client moved to Bridgwater from Plymouth about 6 weeks ago. He has no income or savings.

He is applying for Universal Credit and is hoping that a friend will allow him to stay.

Client 10

Aged 30. Partner and 3 children

Client 10 came to Citizens Advice with her partner.

She was evicted over rent arrears of about £2500.

She has three children placed temporarily in foster care. She has also missed an appointment at the Job Centre. As a result some of her benefits have stopped.

She asked for a homeless kit and a food voucher.

She needs a 3 bed property.

Client 11

Aged 28. Single.

Client 11 has been sharing accommodation with a friend but that has broken down.

He has tried private landlords but can't find one that will accept the Deposit Scheme.

He expects that if he tries to register he will be classified as intentionally homeless.

He is now working 35 hours a week at the Living Wage.

He needs to put a roof over his head. He may well be able to afford only shared accommodation.

Client 12

Client 12 is homeless and suffering from cancer. He is separated from his partner who has custody of their children.

He has been unable to obtain benefits for lack of documentation.

Client 13

Single

Client 13 is single and claims ESA.

He suffers from diabetes, high blood pressure and a liver problem: he is an alcoholic.

He had been sharing a flat with a friend but they fell out three months earlier and he has been homeless since.

He thinks that he was discouraged from going on the housing register.

In February he was reviewed for ESA and it was withdrawn. He is on Universal Credit now, received a first payment but after 4 weeks has received nothing more.

Client 14

Single

Client 14 is homeless after being forced to leave the family home.

He suffers from cancer and brain damage. He is unable to read and write.

He has an income from Disability Living Allowance and is "sofa-surfing".

Client 15

Single

This client had been released from prison the day before attending.

He has no money, no food, no clothes and he is homeless.

Alex

Aged 26. Single.

Alex is angry – but keen to help. He is “media willing”.

He is a photographer.

A year ago he had a good job with a major company. And he was living in accommodation owned by his dad and his wife. He was paying £800/month of £1100 income.

He changed employer and it worked out badly. He was sacked.

He ran up debts during this time – mostly rent arrears - to the tune of about £10000.

On 13th July he was forced to leave his home and for several weeks he was “sofa surfing”. But he couldn’t expect too much of his friends, and he has been sleeping rough in his car for just over 5 weeks.

He still works when he can, and his equipment is critically important. He feels that he cannot afford to risk it in a hostel. Anyway a hostel costs £16/night which is too much.

He has had no income for some weeks as he is transitioning to Universal Credit and he says that the Council would not engage with him for 7 weeks.

He has tried South West Lettings, but the Bond scheme would not work for him because of his debts.

He may well be able to afford only a single room.

Client 17

Aged 61.

The client was made redundant about a year ago from his job as a semi-skilled labourer in a timber works, and since then has been unable to secure another job.

His home was repossessed in 2005 and since then he has been living in his car.

For the last year the client's only income has been the redundancy package provided by his ex-employer, which he has been carefully using only for essentials. But that money has now been used up and he has made an application for Universal Credit, with CAB help.

Due to the 6 week waiting time, he will have no money and no sources of income.

He is mentally and physically well, except for a problem with "bad knees" which now prevent him from doing any physical labour or standing for prolonged periods.

His first requirement is for some form of income on which to subsist pending the outcome of his UC claim.

His second requirement is to put a roof over his head. Provided his benefit claim is successful, he should be able to access a 1-bed rented property.

At the time of writing, this client has not been seen by an adviser, but it is likely that they will consider access to the Food Bank and to TAH.

Age Groups of the Homeless

<u>AGE</u>	<u>SDC Data</u>	<u>%</u>		<u>CAB Data</u>	<u>%</u>
Under 18					
18-25	4	11.76		2	12.50
25-34	3	8.82		1	6.25
34-65	21	61.76		5	31.25
>65	6	17.65		8	50.00
Total	34			16	

APPENDIX F

Applicants that Disappeared from the Housing Register

This study began with an awareness that people “drop off” the housing register. There are fewer people on the register at the end of a year than there were at the start, although others have been added. There was no obvious explanation for this.

Some of those working with homeless people argued that this is caused by hopelessness.

A researcher attempted to contact the people concerned by telephone and/or e-mail, during November 2017.

20 suitable cases were identified.

In 10 of these cases, the ‘phone appeared to be out of service – which may be consistent simply with poverty. These were difficult “cold calls”.

3 cases did not reply to calls. There were no responses to e-mails.

Replies were as follows:

- ❖ **Reg 1** – Aged 25 – 34. Had given up and moved back to his parents. He was not prepared to discuss the circumstances in which he first became homeless.
- ❖ **Reg 2** – Aged 25-34. Are now living together and continue to seek a smaller house.
- ❖ **Reg 3** – Aged >34. Seeks to move as a matter of preference and wants a home in Burnham On Sea. No BOS homes were on offer through Homefinder.
- ❖ **Reg 4** – Aged >34. Had given up and taken private rented accommodation. She has a dog and she says that few RSL properties permitted a dog. The property she has in the Private Sector turns out to be cheaper than RSL property.
- ❖ **Reg 5** – Aged >34. Had given up because the homes on offer were too small. She has now taken a private rented home and is satisfied with it.
- ❖ **Reg 6** – Denied having been on the register.
- ❖ **Tracey** – Aged 53; single. Had a flat but chose to let it go and move in with a partner. This relationship quickly failed and she felt compelled to leave. She briefly shared a house, but the other occupant objected to her hours and she felt compelled to leave that too. During that process she was arrested and on release considered herself homeless. She accepted TAH accommodation at **** and has now secured a flat of her own in the private sector.

APPENDIX G - Sedgemoor District Council – Homeless Applications

	<i>Apr-16</i>	<i>May-16</i>	<i>Jun-16</i>	<i>Jul-16</i>	<i>Aug-16</i>	<i>Sep-16</i>	<i>Oct-16</i>	<i>Nov-16</i>	<i>Dec-16</i>	<i>Jan-17</i>	<i>Feb-17</i>	<i>Mar-17</i>	<i>Total</i>
<i>Households For Which Decisions Were Taken</i>	-	-	-	-	-	-	-	-	-	-	-	-	
<i>Homeless & Priority (ACC) kc</i>	6	9	5	5	9	8	5	5	3	3	8	7	73
<i>Intentionally Homeless (IN) kc</i>	2	1	0	0	0	3	1	0	1	1	1	0	10
<i>No Priority Need (NPN) kc</i>	1	0	1	4	3	2	1	2	3	1	3	0	21
<i>Not Homeless (NH) kc</i>	5	5	3	6	0	1	4	0	5	2	3	4	38
<i>Ineligible kc</i>	0	1	1	0	0	0	0	0	0	1	0	1	4
<i>Total Decisions KC</i>	14	16	10	15	12	14	11	7	12	8	15	12	146
<i>Family Composition Under-25's (Decisions) kc</i>													
<i>Single Male kc</i>	0	0	0	0	0	0	0	0	0	1	0	1	2
<i>Single Female kc</i>	0	1	0	0	0	0	0	0	0	0	0	0	1

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<i>Couple No Children kc</i>	0	0	0	0	0	0	0	0	0	0	0	0	0
<i>Female Lone Parent 1 Child kc</i>	0	2	1	0	1	1	2	0	1	0	0	1	9
<i>Female Lone Parent 2 Children kc</i>	0	0	0	0	0	0	0	0	0	1	1	1	3
<i>Female Lone Parent 3+ Children kc</i>	0	0	0	0	0	0	0	0	0	0	0	0	0
<i>Male Lone Parent 1 Child kc</i>	0	0	0	0	0	0	0	0	0	0	0	0	0
<i>Male Lone Parent 2 Children kc</i>	0	0	0	0	0	0	0	0	0	0	0	0	0
<i>Male Lone Parent 3+ Children kc</i>	0	0	0	0	0	0	0	0	0	0	0	0	0
<i>Single Female Expecting kc</i>	0	1	1	1	0	1	0	0	0	0	0	0	4
<i>Couple No Other Children Expecting kc</i>	1	1	1	0	0	0	0	0	0	0	0	1	4
<i>Couple with 1 Child kc</i>	0	1	0	0	1	0	0	0	0	0	0	1	3
<i>Couple 2 Children kc</i>	0	0	0	0	0	2	0	0	0	0	0	0	2
<i>Couple 3+ Children kc</i>	0	0	0	1	0	0	0	0	0	0	0	0	1
<i>Other Household kc</i>	0	0	0	0	0	0	0	0	0	0	0	0	0

<i>Total</i>	<i>1</i>	<i>6</i>	<i>3</i>	<i>2</i>	<i>2</i>	<i>4</i>	<i>2</i>	<i>0</i>	<i>1</i>	<i>2</i>	<i>1</i>	<i>5</i>	<i>29</i>
<i>Reasons</i>	<i>Homelessness</i>												
<i>(Under 25's) Decisions kc</i>	<i>(Under 25's) Decisions kc</i>												
<i>Parents Evicted (PE) kc</i>	<i>0</i>	<i>1</i>	<i>2</i>	<i>2</i>	<i>1</i>	<i>1</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>1</i>	<i>2</i>	<i>10</i>
<i>Relative/Friend Evicted (RF) kc</i>	<i>0</i>	<i>0</i>	<i>1</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>1</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>2</i>
<i>Breakdown (BR) kc</i>	<i>Non-Violent</i>												
<i>Breakdown (BRV) kc</i>	<i>Violent (BRV)</i>												
<i>Violence Associated Persons (BRA) kc</i>	<i>Involving Persons (BRA)</i>												
<i>Other violence</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>1</i>	<i>1</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>1</i>	<i>3</i>
<i>harrasment kc</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
<i>Racially Motivated Violence (RM) kc</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
<i>Mortgage Arrears (MA) kc</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
<i>Arrears – HA (RAH) kc</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>

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<i>Arrears – LA (RAL) kc</i>	0	0	0	0	0	0	0	0	0	0	0	0	0
<i>Arrears – Private Sector (RAP) kc</i>	0	0	0	0	0	0	0	0	0	0	0	0	0
<i>Loss of rented or tied due to termination of Assured Shorthold Tenancy (LS) kc</i>	1	3	0	0	0	1	1	0	0	1	0	2	9
<i>Loss of rented or tied accom for reasons other than termination of tenancy (LO) kc</i>	0	0	0	0	0	0	0	0	0	1	0	0	1
<i>Loss of rented accommodation which is holiday let (LTHL) kc</i>	0	0	0	0	0	0	0	0	0	0	0	0	0
<i>Loss of rented accommodation due to unauthorised occupation (LTUO) kc</i>	0	0	0	0	0	0	0	0	0	0	0	0	0
<i>Institute/Prison/Hosp (IN) kc</i>	0	0	0	0	0	0	0	0	0	0	0	0	0
<i>Other Reason i.e emergency, sleeping rough, returned from abroad</i>	0	0	0	0	0	0	0	0	0	0	0	0	0

*how many of above have
mental health issues*

0 0

*Family Composition of All
Apps (Decisions) kc*

<i>Single Male kc</i>	<i>7</i>	<i>5</i>	<i>4</i>	<i>5</i>	<i>5</i>	<i>5</i>	<i>4</i>	<i>2</i>	<i>5</i>	<i>3</i>	<i>3</i>	<i>5</i>	<i>53</i>
<i>Single Female kc</i>	<i>1</i>	<i>1</i>	<i>0</i>	<i>2</i>	<i>0</i>	<i>1</i>	<i>1</i>	<i>1</i>	<i>2</i>	<i>1</i>	<i>7</i>	<i>0</i>	<i>17</i>
<i>Couple No Children kc</i>	<i>0</i>												
<i>Female Lone Parent 1 Child kc</i>	<i>2</i>	<i>3</i>	<i>2</i>	<i>1</i>	<i>3</i>	<i>1</i>	<i>0</i>	<i>2</i>	<i>2</i>	<i>1</i>	<i>0</i>	<i>2</i>	<i>19</i>
<i>Female Lone Parent 2 Children kc</i>	<i>1</i>	<i>1</i>	<i>1</i>	<i>1</i>	<i>1</i>	<i>1</i>	<i>2</i>	<i>0</i>	<i>0</i>	<i>1</i>	<i>4</i>	<i>2</i>	<i>15</i>
<i>Female Lone Parent 3+ Children kc</i>	<i>0</i>	<i>1</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>1</i>	<i>0</i>	<i>0</i>	<i>1</i>	<i>0</i>	<i>0</i>	<i>3</i>
<i>Male Lone Parent 1 Child kc</i>	<i>0</i>	<i>1</i>	<i>0</i>	<i>1</i>	<i>0</i>	<i>2</i>							
<i>Male Lone Parent 2 Children kc</i>	<i>0</i>												
<i>Male Lone Parent 3+ Children kc</i>	<i>0</i>												
<i>Single Female Expecting kc</i>	<i>0</i>	<i>1</i>	<i>2</i>	<i>1</i>	<i>1</i>	<i>1</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>6</i>

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<i>Couple No Other Children Expecting kc</i>	1	1	1	0	0	0	0	0	0	0	0	1	4
<i>Couple with 1 Child kc</i>	1	2	0	0	1	1	3	1	0	0	0	1	10
<i>Couple 2 Children kc</i>	0	0	0	0	0	3	0	0	2	0	1	1	7
<i>Couple 3+ Children kc</i>	1	0	0	2	0	0	0	1	1	1	0	0	6
<i>Other Household kc</i>	0	0	0	2	1	1	0	0	0	0	0	0	4
Total	14	16	10	15	12	14	11	7	12	8	15	12	146
<i>Family Composition of Accepted Applicants KC</i>													
<i>Single Male kc</i>	1	3	1	2	2	2	0	1	1	1	4	1	19
<i>Single Female kc</i>	0	1	0	0	0	1	0	0	0	0	1	0	3
<i>Couple No Children kc</i>	0	0	0	0	0	0	0	0	0	0	0	0	0
<i>Female Lone Parent 1 Child kc</i>	2	1	0	0	3	1	0	0	0	0	0	2	9
<i>Female Lone Parent 2 Children kc</i>	2	1	0	1	1	1	2	2	0	1	2	2	14
<i>Female Lone Parent 3+ Children kc</i>	0	0	0	0	0	0	1	0	0	0	0	0	1

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<i>Male Lone Parent 1 Child kc</i>	0	1	0	0	0	0	0	0	0	0	0	0	0	1
<i>Male Lone Parent 2 Children kc</i>	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<i>Male Lone Parent 3+ Children kc</i>	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<i>Single Female Expecting kc</i>	0	0	2	0	1	0	0	0	0	0	0	0	0	3
<i>Couple No Other Children Expecting kc</i>	0	1	1	0	0	0	0	0	0	0	0	0	0	2
<i>Couple with 1 Child kc</i>	1	2	0	0	1	1	2	1	0	0	0	1	1	9
<i>Couple 2 Children kc</i>	0	0	0	0	0	1	0	0	2	0	1	1	1	5
<i>Couple 3+ Children kc</i>	1	0	0	1	0	0	0	1	0	1	0	0	0	4
<i>Other Household kc</i>	0	0	0	1	1	1	0	0	0	0	0	0	0	3
Total	6	9	5	5	9	8	5	5	3	3	8	7	7	73
<i>Of Those Accepted Number of Lone Parents Aged Under 25 kc</i>	0	3	1	0	1	1	2	0	0	1	0	2	2	11
<i>Reasons for Homelessness (Accepted Apps) KC</i>											6			
<i>Parents Evicted (PE) kc</i>	1	2	2	1	4	2	2	0	0	0	0	1	1	15

<i>Relative/Friend Evicted (RF) kc</i>	1	0	0	0	1	0	1	1	0	0	3	1	8
<i>Breakdown (BR) kc</i>													
<i>Non-Violent</i>	1	1	0	0	0	1	0	0	0	0	1	1	5
<i>Violent (BRV) kc</i>	0	1	0	1	0	1	0	0	0	0	2	1	6
<i>violence other kc</i>	0	0	0	0	2	0	1	0	0	0	0	0	3
<i>Violence Involving Associated Persons (BRA) kc</i>	0	0	0	0	0	0	0	0	0	0	0	0	0
<i>Racially Motivated Violence (RM) kc</i>	0	0	0	0	0	0	0	0	0	0	0	0	0
<i>harrasment kc</i>	0	0	0	0	0	0	0	0	0	0	0	0	0
<i>Mortgage Arrears (MA) kc</i>	0	0	0	0	0	0	0	0	0	0	0	1	1
<i>Arrears – HA (RAH) kc</i>	0	0	1	0	0	0	0	0	0	0	0	0	1
<i>Arrears – LA (RAL) kc</i>	0	0	0	0	1	0	0	1	0	0	0	0	2
<i>Arrears – Private Sector (RAP) kc</i>	0	0	0	0	0	1	0	0	0	0	0	0	1
<i>Loss of rented or tied due to termination of Assured</i>	2	3	2	2	1	2	1	2	2	3	2	2	24

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Shorthold Tenancy (LASA) kc

<i>Loss of rented or tied accom for reasons other than termination of tenancy (LO) kc</i>	1	1	0	0	0	0	0	0	0	0	0	0	2
---	---	---	---	---	---	---	---	---	---	---	---	---	---

<i>Loss of rented accommodation which is holiday let (LTHL) kc</i>	0	0	0	0	0	0	0	0	0	0	0	0	0
--	---	---	---	---	---	---	---	---	---	---	---	---	---

<i>Loss of rented accommodation due to unauthorised occupation (LTUO) kc</i>	0	0	0	0	0	0	0	0	0	0	0	0	0
--	---	---	---	---	---	---	---	---	---	---	---	---	---

<i>Institute/Prison/Hosp (IN) kc</i>	0	0	0	0	0	1	0	0	1	0	0	0	2
--------------------------------------	---	---	---	---	---	---	---	---	---	---	---	---	---

<i>Other Reason i.e emergency, sleeping rough, returned from abroad (OTH) kc</i>	0	1	0	1	0	0	0	1	0	0	0	0	3
--	---	---	---	---	---	---	---	---	---	---	---	---	---

Total	6	9	5	5	9	8	5	5	3	3	8	7	73
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Age Group of Accepted Applicants

<i>16 & 17 Yr Olds kc</i>	0	0	0	0	0	0	0	0	0	0	0	0	0
<i>18 - 24 Yr Olds kc</i>	0	4	2	0	2	1	2	0	0	1	0	2	14
<i>25 - 44 yr Olds kc</i>	6	4	1	4	5	5	3	4	3	1	7	3	46
<i>45-59 Yr Olds kc</i>	0	1	2	1	1	2	0	0	0	1	0	2	10
<i>60-64 Yr Olds kc</i>	0	0	0	0	0	0	0	0	0	0	0	0	0
<i>65 - 74 Yr Olds kc</i>	0	0	0	0	1	0	0	0	0	0	1	0	2
<i>74 + Yr Olds kc</i>	0	0	0	0	0	0	0	1	0	0	0	0	1
Total	6	9	5	5	9	8	5	5	3	3	8	7	73

Total Number of Homeless Applicants

Reviews Received

Reasons for Homelessness All (Applicants)

<i>Parents Evicted (PE) kc</i>	2	2	2	4	4	3	5	0	0	0	1	2	25
<i>Relative/Friend Evicted (RFE) kc</i>	2	1	2	2	2	1	1	1	1	1	3	1	18
<i>Breakdown Non-Violent</i>	2	3	1	1	0	1	0	0	1	1	2	3	15

(BR) kc

<i>Breakdown Violent (BRV) kc</i>	<i>1</i>	<i>2</i>	<i>1</i>	<i>1</i>	<i>0</i>	<i>1</i>	<i>1</i>	<i>0</i>	<i>1</i>	<i>1</i>	<i>4</i>	<i>1</i>	<i>14</i>
<i>Violence Involving Associated Persons (VIAP) kc</i>	<i>1</i>	<i>0</i>	<i>1</i>										
<i>violence other kc</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>2</i>	<i>2</i>	<i>2</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>1</i>	<i>7</i>
<i>harrasment kc</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>1</i>	<i>0</i>	<i>1</i>							
<i>Racially Motivated Violence (RM) kc</i>	<i>0</i>												
<i>Mortgage Arrears (MA) kc</i>	<i>0</i>	<i>1</i>	<i>1</i>										
<i>Arrears – HA (AHA) kc</i>	<i>0</i>	<i>0</i>	<i>1</i>	<i>0</i>	<i>1</i>								
<i>Arrears – LA (RAL) kc</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>1</i>	<i>0</i>	<i>0</i>	<i>1</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>2</i>
<i>Arrears – Private Sector (APS) kc</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>1</i>	<i>1</i>	<i>1</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>3</i>
<i>Loss of rented or tied due to termination of Assured Shorthold Tenancy (LASA)</i>	<i>4</i>	<i>6</i>	<i>3</i>	<i>3</i>	<i>2</i>	<i>4</i>	<i>2</i>	<i>3</i>	<i>6</i>	<i>4</i>	<i>4</i>	<i>2</i>	<i>43</i>

kc

<i>Loss of rented or tied accom for reasons other than termination of tenancy (LOOR) kc</i>	1	1	0	0	0	0	0	0	1	1	0	0	4
<i>Loss of rented Army Quarters (LTAQ) kc</i>	0	0	0	0	0	0	0	0	0	0	0	0	0
<i>Loss of rented Holiday Let (LTHL) kc</i>	0	0	0	0	0	0	0	0	0	0	0	0	0
<i>Loss of rented Unauthorise occupation (LTUO) kc</i>	0	0	0	0	0	0	0	0	0	0	0	0	0
<i>Institute/Prison/Hosp (IHP) kc</i>	0	0	0	1	0	1	0	1	2	0	1	1	7
<i>Other Reason i.e emergency, sleeping rough, returned from abroad (OTH) (See P5 for Breakdown) kc</i>	1	1	0	1	0	0	0	1	0	0	0	0	4
Total	14	16	10	15	12	14	11	7	12	8	15	12	146

Breakdown of "Other"Category (Apps) KC-

see column Q for reasons

<i>Pub Tenant/Licensee</i>	0	0	0	0	0	0	0	0	0	0	0	0
<i>Emergency</i>	0	0	0	0	0	0	0	0	0	0	0	0
<i>Fire</i>	0	0	0	0	0	0	0	0	0	0	0	0
<i>Holiday Let</i>	0	0	0	0	0	0	0	0	0	0	0	0
<i>Private Licensee</i>	0	0	0	0	0	0	0	0	0	0	0	0
<i>Army Quarters</i>	0	0	0	0	0	0	0	0	0	0	0	0
<i>Child Protection Issue</i>	0	0	0	0	0	0	0	0	0	0	0	0
<i>British Citizen Returning from Abroad</i>	0	0	0	0	0	0	0	0	0	0	0	0
<i>Lodger</i>	0	0	0	0	0	0	0	0	0	0	0	0
<i>Caravan</i>	0	0	0	0	0	0	0	0	0	0	0	0
<i>Forced Sale</i>	0	0	0	0	0	0	0	0	0	0	0	0
<i>Tied Accommodation</i>	0	0	0	0	0	0	0	0	0	0	0	0
<i>Childrens Home</i>	0	1	0	0	0	0	0	0	0	0	0	0

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<i>Planning Appeal</i>	<i>Application</i>	0	0	0	0	0	0	0	0	0	0	0	0
<i>Rough Sleeper</i>		1	0	0	0	0	0	0	0	0	0	0	0
<i>Occupation Order Sought Against App</i>		0	0	0	0	0	0	0	0	0	0	0	0
<i>total</i>		1	1	0	1	0	0	0	1	0	0	0	0

<i>Total Helpdesk enquiries</i>	572	634	512	489	475	489	520	487	335	579	533	608	6233
<i>Total Duty Officer enquiries</i>	39	64	67	59	61	68	69	73	39	65	76	76	
<i>Housing Advice</i>													
<i>No Advice & Assistance Burnham Surgery</i>	36	68	77	52	42	57	61	80	20	49	50	78	
<i>Advice and assistance at Routes</i>	22	19	35	23	20	5	133	92	15	49			
<i>Advice at Westfield Church</i>	40	39	45	53	58	60	25	13	19	20	30	30	
<i>No of Advice and Assistance at BH with extensive notes</i>	310	313	275	296	280	264	341	293	182	270	249	284	

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<i>total amount prevented</i>		<i>Q1 total = 79</i>		<i>Q2 =109</i>		<i>Q3=97</i>		<i>Q4 = 213</i>					
<i>No. of Register Received</i>	<i>New Housing Applications</i>	9	2	4	11	6	4	3	10	7	6	4	6
<i>No of Circumstances</i>	<i>Change of online application</i>	43	36	45	84	57	61	60	84	48	72	55	28
<i>No of online applications</i>		167	162	140	129	182	168	150	143	85	180	170	134
<i>Total for the month</i>		219	200	189	224	245	233	213	237	140	258	229	168

APPENDIX H

**A Brief and Hasty Review of Registered Social Landlords Active in Sedgemoor,
including Their Perspectives**Homes in Sedgemoor

Homes in Sedgemoor has about 4200 properties. It has 80 homes under shared ownership and 113 flats which are owned by the leaseholders.

It collects 93.57% of rent due.

We discussed the problem with Lindsey Hoggard from Homes in Sedgemoor.

She said that the organisations struggles to let some properties, such as first floor properties in supported living facilities, but generally vacant property is quickly re-let in days rather than weeks.

We talked about how the experience that an aspiring tenant would have once they are Gold Banded, and matched at the top of the list. The next step is viewing the property and Verification.

Verification begins with proving the applicant's identity and goes on to background issues. HiS is very tolerant, but drugs/alcohol issues are considered and antisocial behaviour is an important question.

Rent arrears are considered: again HiS is tolerant, but arrears of more than £700-800 may be a problem.

It is important for all concerned that the property is affordable for the applicant.

HiS requires 2 weeks rent in advance.

HiS encounters some difficulties with clients who simply don't engage with them.

Knightstone

Knightstone has 702 properties in Sedgemoor³⁸, although they operate elsewhere in the West of England – categorised as General Needs Rented; they also operate 175 supported homes and are involved in supporting 77 households who are purchasing their home.

³⁸ Knightstone: "Our Journey to 2021"

They house 23000 people in 11000 homes. They expect to build about 300 homes each year.

When property becomes vacant it is re-let within days rather than weeks.

55% of their stock are houses and bungalows; 38% flats and 7% bedsits and single rooms in supported housing.

65% of stock is 2 or 3 bedrooms, 32% is bedsit or single room; 3% are four bedrooms or more.

49.5% of their customers are aged 35 to 64; 22.8% are under 35.

The cap on rents for social housing gives the organisations considerable difficulty with business plans and the future. They may be restricted to existing housing stock; they need to reduce costs; and bad lettings are a cost – so they may be more cautious in the process – which may operate against the more difficult clients.

They suggest that there may be a problem in that when one RSL “skips” a client, the others are inclined to follow without much thought.

They suggest that the key is to work to educate young clients – so as to modify bad behaviours.

40.8% of their customers receive no Housing benefit; 38.3% receive full Housing Benefit.

28.9% of customer households are of two or more adults with children; 27.6% are of two or more adults; 19.3% are of a single adult; 13.3% one adult with children. 10.9% are not known.

[Magna \(formerly West Dorset Housing Association\)³⁹](#)

Magna manages about 78500 properties in the south west of England.

They are committed to build 600 properties between 2016 and 2021.

They collect more than 98% of rents due.

Their average time to re-let is 19 days.

39% of their customers are disabled or suffering from long term illnesses.

40% of their properties are 2 bedroom; 40% are 3 bedroom; 18% are 1 bedroom; 2% are 4 bedroom.

³⁹https://www.magna.org.uk/fileadmin/content/Magna_Housing/Pdfs/Finance/MHL_FinStat_2017_SIGNED.pdf

33% of their properties are occupied by 1 person; 31% by 2 people; 15% by 3 people; 13% by 4 people.

In a recent survey, customers wanted them to increase spending on improvements to homes (67%), and on building new homes (39%) (customers saw no areas for corresponding reductions).

Magna Homes Customer Services Team told researchers that they have no problem letting all the property that is available to them.

They have an assessment and verification process that considers rent arrears, antisocial behaviour, convictions and problems with drink/drugs. They focus on the last two years. Where customers rely on Universal Credit or are self funding, they require 4 weeks rent in advance, although they may be persuaded to accept less, with a payment plan. They assess whether rent is affordable.

Customers are expected to commit to the new property within days, and to start paying rent accordingly, but of course they may be unable to actually move in that quickly.

[Sanctuary⁴⁰](#)

Sanctuary is a nationwide company with over 100000 homes. 11500 of these are in the South West of England.

They provide general needs, supported, retirement, student and key worker homes.

They handled 10460 cases of Antisocial Behaviour last year.

[SHAL⁴¹](#)

SHAL manages 700 homes (as at March 2017).

Roughly half of their tenants get by without benefits. Of those who claim, most are working.

They collected all rents due in 2016-17, and a very high proportion in the previous years. But they comment that since the implementation of Universal Credit in Sedgemoor, "arrears have inevitably risen".

The average time for them to let a vacant property is 9 days.

The organisation considers itself not to be particularly risk averse.

⁴⁰ https://www.sanctuary-housing.co.uk/sites/default/files/news-stories/annual-report-to-residents-summary-2017_0.pdf

⁴¹ <http://www.shal.org/wp-content/uploads/2017/09/Annual-Review-2016-17-1.pdf>

In 2015-16 they carried out a survey of their tenants. This told them, among other things, that tenants think their priorities should be:

- To invest in homes
- To help tenants manage money
- To build new homes
- To support tenants who need help
- To tackle antisocial behaviour.

We discussed the problems with John Shipley, who is Operations Director at SHAL.

He thinks that there are nowhere near enough homes in Sedgemoor. He suggests that land costs and building costs are both relatively high in Sedgemoor.

We talked about the suggestion that people on the housing register feel hopeless. He suggested that the Homefinder system records why prospective tenants are “skipped” by RSLs, and why they are rejected by landlords. His experience, and old information available, suggests that support needs are a significant factor such as where an applicant has support needs, but has no support package in place. He thinks that anti-social behaviour would be another significant factor. Landlords often reject when the applicant fails to engage with them – this may be because they have problems with handling official correspondence.

We examined the process in some detail. Verification may be a problem for some applicants – such as those who do not have good documentary evidence of their identity.

Rent arrears can be problem, but SHAL is quite tolerant. They may accept applicants with debts of thousands of pounds, provided they are well managed.

[Stonewater \(formerly Raglan\)](#)

Stonewater manages 30000 homes across England; 450 in Sedgemoor

They built 385 homes in 2015-15; they offer 316 properties at Affordable Rents.

[Yarlington⁴²](#)

Yarlington provides homes for rent, and shared ownership, for sheltered and Extra Care accommodation for the elderly, and manages about 10000 properties in Somerset, Devon and Dorset.

In 2017 it has:

- 7121 General Needs properties as social housing

⁴² Annual Report:

<http://yhg.co.uk/downloads/About%20Us/Performance/Financial%20Statements%202017/Yarlington%20Housing%20Group%202017%20consolidated%20financial%20statements.pdf>

Sedgemoor

- 483 General Needs Affordable/Intermediate rents homes
- 1319 Retirement Living homes
- 299 Extra Care homes
- 681 Shared Ownership homes
- 8 homes at market rent
- 298 Leaseholders.

They built 602 properties.

Average time to re-let is 11.25 days.

Why Did Registered Social Landlords “Skip” Applicants ?⁴³

24.72% of applicants from the Housing Register were “skipped” because of lack of local connections.

18.21% of clients were “skipped” because they did not meet the criteria for the accommodation concerned.

12.96% were “skipped” because they did not meet the local lettings plan.

9.84% were “skipped” because of rent arrears.

There are 33 other reasons: none of these accounted for more than 5%.

This information helps us to understand the Hopelessness referred to by practitioners and people who are affected.

⁴³ Homefinder Somerset Monitoring report

APPENDIX I

A Brief and Hasty Review of Letting Agencies Active in SedgemoorAndrew Lees Letting Agents

This agency manages about 1000 properties.

They are currently marketing eight 1- and 2-bed properties with rents under £600/month and two 2-beds at £650.

They pointed out that the question of benefits claimants as tenants is driven partly at the behest of landlords, but they may well be compelled by mortgage conditions or insurance conditions.

They are often content to rely on a mechanism of Guarantors where there are risks, such as rent arrears.

They do not consider the previous behaviour of tenants – they are unable to get much reliable information. They do not think that this leads to any problems.

They encounter problems with rent arrears and this is the main reason for evictions. But evictions are uncommon.

They think that there is a problem with people moving into the area getting property that is needed by local people.

They told us of a case in which a young mum with a 3-year-old daughter became homeless because of a family situation, with no income. Was eventually housed in a Bridgwater Hostel and is now living successfully in rented accommodation and working.

They think that the Hinkley Point Development is making things more difficult for Homeless people. It is their experience that new workers arrive in waves of thousands at a time.

Gary Berryman

Gary Berryman has 303 properties under management in the Burnham On Sea area.

They are currently marketing 11.

They have 10 tenants who claim benefits. They don't see this as a big issue.

They do not see much impact from the Hinkley Point development yet.

They do credit checks on prospective tenants but do not consider the previous behaviour – they take references but are unable to get much good quality information. They do not think that this leads to any problems.

Linda Saunders

This agency manages 150 properties.

They have none available for new tenants at the time of writing. It is typical for them to have 14 or 15 prospective tenants for each property.

They do credit checks on prospective tenants but do not consider the previous behaviour – they take references but are unable to get much good quality information. They do not think that this leads to any problems.

They have very few properties let to benefits claimants. They point out that when landlords can choose from a big pool of prospective tenants, a firm rule is superfluous. Add to that the fact that the government can change benefits on a whim, there is a perfect storm.

They saw rents for a 2-bed flat in Bridgwater rise by 20% last year.

They think that the Government should leave it to the market and not interfere.

South West Letting Agency

The South West Letting Agency is a part of the Taunton Association for the Homeless.

They offer private lettings at the lower end of the market, not least from clients who are in temporary accommodation with TAH and they specialise in Homes of Multiple Occupancy.

They manage about 130 bed spaces.

At this time (late October 2017), all of their property is full. They think that the Hinkley Point development is flooding the market with tenants and that this is pressure for higher rents. They say that some HMOs are taken completely for long periods by companies involved in the development.

They expect to let HMOs at between £95 - £125 per week.

There are many HMOs in the area and six to eight rooms is common.

West Coast Properties

This is an agency with branches in Burnham On Sea as well as in Bristol and North Somerset.

They have 200 properties under their management.

They are currently marketing 3. They say that they will go quickly.

They do not consider that Hinkley Point Development is having a massive impact on their business.

They have less than 10 tenants on their books that are claiming benefits.

They occasionally encounter problems with rent arrears and occasionally resort to eviction – 1 or 2 each year.

They do not consider the previous behaviour of tenants – they take references, but they are unable to get much reliable information. They do not think that this leads to any problems.

A prospective tenant will need about £2000 to pay for a month's rent in advance and a Deposit equivalent to 1.5 months rent, as well as some fees.

APPENDIX J

BUILDERS

This study attempted to contact local/regional managers of five companies engaged in building in Sedgemoor. We were successful in discussing homelessness in only one.

We asked the Regional Planning Manager what would persuade them to build one-bed properties. The response was negative and our call was not warmly received.

She said that they built according to the market.

The company would not entertain building them speculatively.

The Manager suggested that 1 bed property needs to be built in or near town centres.

They may be persuaded if presented with research that established that there was a market demand for them.

APPENDIX K

LANDLORDS

We have been able to identify and contact only one family of landlords: Alan and Dan Fear.

Dan made the following points:

- Those who are under 34 years old receive only a Single Room Rate of Housing Benefit. This is little more than half of the 1 bed rate and they will struggle to afford a 1 bed flat. So there are two very clear groups of under 34s – those that can afford to rent a one-bed property and those that are unlikely to be able to.
- The cost of building a 1 bed property is very similar to the cost of building a 2-bed or even a small 3-bed one.
- Until this year, landlords could deduct mortgages from income before calculating tax liability: recent tax changes mean that for most landlords the amount of the mortgage is now taxable, usually at 40% (this is being phased in by 2020).
- The family can succeed as landlords because they do not use agents, and they do much of their maintenance in-house (see Appendix D).
- Changes in the income of tenants are often disastrous for Landlords. Changes as benefits change, as sanctions are applied and as tenants lose their employment, make it much more likely that rent arrears will become a problem.
- The Hinkley Point Development is beginning to push up process in the Burnham-on-Sea area, and is expected to continue to do so.

Alan owns 70 properties, almost all are 1 bed flats. He has been in the business in Burnham On Sea for 40 years. He told us:

- The last thing landlords want is a property that is empty. His ideal tenant is one that stays for the long term.
- Because of the nature of his business he can consider tenants that other landlords wouldn't touch. He relies on his personal judgment: he accepts the risk and deals with any consequences.
- He does not require deposits and it is an exceptional way of reducing risks if he asks for rent in advance.
- Where Housing Benefit is paid direct to the Landlord there is a problem in that the time cycle of the benefit may well differ from the time cycle of the rent.
- Recent changes to the law to ensure that tenants are more secure can be expected to reduce the availability of property. These mean that where the tenant turns out to be a bad one, it will take 9 months rather than six for the Landlord to obtain possession of the property.
- This, together with the changes in relation to mortgage tax, is a powerful disincentive for landlords to offer property. And a powerful argument for not taking risks on tenants.
- Another recent change to the rules on Stamp Duty can be expected to deter landlords from acquiring more property to rent.

Sedgemoor

- Alan will not buy more property. He would sell his portfolio because he now thinks that the business has become too difficult.
- He thinks that 1-bed flats are the best market. He lets property at prices that are driven by the Housing Benefit, but he is contemplating rent rises to cover the expenses that he faces through the new tax rules.
- He is happy to let to benefit claimants and to people with mental health problems. He is less keen to rent to under-35s, but can reduce the risk by accepting a guarantee from a family member.
- His idea of a bad tenant is one that poses problems to neighbours, or one that gets into arrears. He thinks that HMOs must suffer this problem more acutely.
- He thinks that there is no point in new-build 1-bed properties – because they will not be the ones that find their way into the letting market.
- Asked for a “magic wand”, he argues to make it easy to build property for rent, in terms of planning and administrative overheads.

We are extremely grateful for the insight of the Fears.

APPENDIX L

RECENT PRESS COVERAGE

Article – The Times 17th November 2017

Stamp-duty holiday anyone? Carol Lewis looks at the options for housing ahead of next week's budget

The term "housing crisis" was reportedly banned at the Conservative party conference; "situation" or "problem" was preferred. "Crisis" was considered too much. However, with only one home being built for every eight new residents in Manchester, one for every six arrivals in Norwich and one for every five in London, according to research, many are talking of a full-blown crisis — a crisis the chancellor must address in next week's budget.

Ross Andrews, the director of Minerva Lending, which conducted the research, says: "One in two hundred people in England is reportedly homeless. That is already a national emergency that will only be exacerbated if the government does not deliver a housing strategy that works soon. The chancellor should consider extreme measures to boost building before the housing crisis spirals further out of control."

A stamp duty holiday or raising of the threshold before the duty is paid is being strongly mooted for certain buyers, but who will benefit and how it will be funded is unclear.

According to a report by the Centre for Economics and Business Research, commissioned by Santander, a five-year stamp duty holiday could prompt 146,000 additional property transactions and a higher incentive to build new homes. Yet a blanket withdrawal of stamp duty for five years is highly unlikely. More likely is a temporary stamp duty holiday or change in the threshold targeted at first-time buyers. Lawrence Bowles of Savills says: "The government introduced a 3 per cent stamp duty surcharge for people buying additional homes in an effort to level the playing field for first-time buyers. The rhetoric we've heard from the chancellor and the treasury in the lead-up to the budget suggests they could take this further, easing the pressure on first-time buyers by providing some relief or cutting them out of stamp duty entirely. The funding for this could come from an increase in the surcharge from 3 per cent to 4 per cent, or even

Policy checklist

- **Stamp duty** A holiday or raising the threshold is expected, but for whom and how it is funded is the subject of debate.
- **Help to Buy** The prime minister pledged extra support at her party conference. An extension beyond 2021 or a boost to funds is expected.
- **Building fund** The communities secretary Sajid Javid is championing a fund to boost supply of mid-market rental properties.
- **Faster building** Developers could be allowed to borrow more to unlock large, complicated sites. Faster delivery of planning consents, infrastructure and utilities is urged.
- **Build to Rent** Tax relief for investors could encourage more institutional players into the private rental sector.
- **Social housing** The Local Government Association is calling for councils to retain 100 per cent of Right to Buy sales receipts and to be given more freedom to borrow to build.
- **Affordable homes** More money is needed; the chancellor could raid the £2 billion set aside for starter homes.
- **Council tax** The chancellor could increase council tax or add higher property-value bands as part of an overdue revaluation.
- **Green belt** Despite rumours of a reclassification to allow more homes to be built on green-belt land, a review is more likely.

[Article – BBC News 22nd October 2017](#)

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NEWS

Borrow more to boost building, says Sajid Javid

3 hours ago



The government should borrow money to fund the building of hundreds of thousands of new homes, a cabinet minister says.

Communities Secretary Sajid Javid said taking advantage of record-low interest rates "can be the right thing if done sensibly".

Housing charity Shelter said his comments suggested the government was "going in the right direction".

Labour said spending on new affordable homes had been "slashed" since 2010.

It comes as Mr Javid **launched an eight-week review of housing**, in which he has called on the industry to offer solutions to the home-buying and selling process.

[Article – The Times 18th October 2017](#)

Homeless given one-way tickets to go away

Greg Hurst Social Affairs Editor

Local authorities have been accused of social cleansing after it emerged that some large councils have bought dozens of one-way travel tickets for homeless people to encourage them to leave.

Councils are allowed to buy bus, rail or flight tickets so that homeless people can go back to friends and family elsewhere. However, some people have complained that they were offered tickets to places where they knew no one.

Ten councils including Exeter, Bournemouth and Bristol had each

bought travel tickets for more than 100 homeless people in the past four years, BBC Two's *Victoria Derbyshire* programme reported.

Gareth Glendall-Pickton, who slept rough in Bournemouth, said he grew up in the town but was offered a ticket to Manchester, which he had never been and where he did not know anyone.

Claire Matthews, who runs Hope for Food, a soup kitchen in Bournemouth, said that the policy amounted to social cleansing and was an abdication of responsibility by the council.

The councils said they only offered tickets to those who could safely recon-

nect to an area where they had a social network or accommodation offer.

Rick Henderson, chief executive of the charity Homeless Link, said moving people with no support would leave them isolated and at risk of deteriorating health.

A Department for Communities and Local Government spokesman said: "One person without a roof over their head is too many, that's why this government is investing £550 million to 2020 to tackle rough sleeping." He said new legislation would force councils to provide early support to people at risk of becoming homeless.