

# HOMELESSNESS IN SEDGEMOOR

## CASE STUDIES

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### 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 is single.

#### 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 26<sup>th</sup> 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 15<sup>th</sup> 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 overstayed 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 13<sup>th</sup> 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.