

# There's no place like home

A briefing on housing  
issues in Wiltshire  
based upon a two year  
research project



Wiltshire

# Introduction

What's it like trying to make a home in Wiltshire and how does the national housing crisis present itself in our county?

Wiltshire Citizens Advice has been addressing this question over the past two years in a research study based on actual feelings and experiences. This briefing is not a detailed report on our research, largely because many of the issues identified remain unresolved and therefore our research must be ongoing. Rather, it constitutes the key messages and recommendations from our findings to date.

This briefing is intended for those who would like greater understanding of people's broad and inclusive housing needs, together with how these work alongside the provision available in Wiltshire.

Our contributors; including clients coping with housing issues, interested members of the public, staff and professionals whose daily work involves advising, representing or helping them; offer both operational and strategic housing insights that should be useful to all working in housing across Wiltshire.

We recognise that our 'client-eye-view of Wiltshire's housing' may be coloured by impending loss of a home or the threat of homelessness, but argue its relevance to any county-wide housing policy. We also interviewed people who had voluntarily walked into our offices from 'street-level' to talk to us about what they thought made a successful and sustainable home.

We have archived a more than 30,000 recorded words, in response to +80 different interview questions and a broad range of interviewees also included people working in legal representation, Local Authority, social housing allocation and clients struggling with the threat of eviction, or trying to gain a foothold in the rented sector (both social and private). All Wiltshire Citizens Advice staff have had an opportunity to contribute ideas from their first-hand experience. The rich data collected through our research study will be utilised in taking forward the recommendations contained within this briefing.

The conclusions and recommendations which follow, are a result of this effort. As a strategy to simplify matters, and help eliminate any confusion, the conclusions are divided into the strategic and operational.

## Summary of strategic conclusions from our research to date

Obtaining and keeping a home has become more complex and risky than ever before:

1. The idea that a successful home is also a sustainable one needs constant attention in any useful report or strategy on housing. This idea is easily compromised; for example, with insufficient attention to aspects such as building condition and quality, security and personal safety, access to work, schools and other key services; while people's wellbeing and community needs cannot be underestimated as ingredients of the social stability required of a sustainable home
2. Since 2014 WCA has noticed a significant increase in problems connected with client-housing, as either the primary or secondary reasons for people seeking advice from us. Dealing with debt-related and arrears problems is now very common in our daily work and is now one of the predominate reasons for many clients seeking advice. Annual increases of 16% in such enquiry areas have been typical
3. National welfare benefit reforms since 2014 have figured high-up in client issues as reported to us over this period. This has restricted access to some social housing at the same time as a radical change to the social housing allocation waiting list which was introduced in Wiltshire during 2015-16
4. The income versus outgoings levers which link typical wage-levels for workers in Wiltshire with housing affordability; including social-renting, private renting as well as house ownership; are not relaxing or reducing in complexity for people living here. Instead people tell us of tightening finances, greater unpredictability and of increasing unaffordability of the housing options available to them. While this is not the same as saying there are not enough new Wiltshire homes being built, it is a sign of stress in the market that should not be ignored by policy makers and needs to be examined and addressed more closely
5. A lack of consistency in measures used by the different social housing providers, used to assess applicants' eligibility for tenancy, is apparent from our dealings with clients. Improving consistency here is increasingly vital, both on grounds of fairness and in relation to the remainder of social housing now left available in the county
6. Clarifying the rights and responsibilities of renters needs more attention than before in view of the increasing pressures on housing, for example increasing numbers of people who cannot afford to buy and whose only remaining

alternative is renting. For some households for a variety of reasons, renting is the sole option yet this may not be affordable or of acceptable quality. There are signs that this may be becoming a 'trap-sector', one without effective regulation. If this is true it threatens the sustainability of renting as a viable housing sector, allowing or tolerating sub-standard growth or squalor and the threat of increased homelessness

7. There is evidence from our research that significant variations exist across Wiltshire in the quality of accommodation in the private rented sector and in the practices adopted by landlords. Best practice examples from other local authority areas in the country would indicate that the use of Landlord Accreditation is widespread as a strategy to raise standards. In addition, a number of Local Authorities encourage membership of regional Landlords Associations
8. Whether people plan to buy, rent privately or are allocated social housing, it is important they have the skills needed for budgeting. Taking this for granted or leaving it to chance is no longer sustainable in view of the increasing human and financial cost of losing a home. A more strategic position is needed here and will be referred to again later
9. Significant decline in housing eligibility, for people with a history of rent arrears appears to be increasing as a client problem. This now needs greater strategic thought and action. A priority should be to reinstate those trapped in arrears history back into sustainable living, if they are by default turned away. A more strategic position is needed here and will be referred to again later
10. In conducting our primary research, we examined published data from ONS and Wiltshire Council on population trends. We found that there was some inconsistency between these projections, which could cast some doubt upon the planning assumptions adopted by the Council
11. Our qualitative research highlighted a growing pessimism amongst interviewees about the affordability of suitable housing in both the rented and owner occupied sector. This is particularly the case for people who do not qualify for social housing and yet struggle with affording rented or owner occupier accommodation
12. Every effort should be made to moderate and align national planning initiatives, such as the Housing and Planning Act 2017, alongside the real needs of people living and working in Wiltshire. While economic forces, such as the property markets and construction industries, may always predominate in the creation of new homes it is essential that future accommodation in the county is also matched to workforce and residential needs.



# Summary of operational recommendations from our research

Our experience in advising clients reminds us of the increasing importance of the following:

- Improved budgeting advice and support being more readily made available to people (including the military) in securing homes. For example, checking energy supplier tariffs, tax codes and deposits. Tenants could be supported to be more tenancy ready to make them a more attractive proposition to landlords.
- Improved advice for renters on tenancies, including their rights and responsibilities.
- Encouraging repayment plans for people who get into arrears, ones where proven adherence is positively rewarded when they apply for subsequent tenancies
- Improved pre-emptive strategies for people when their domestic circumstances disrupt the sustainability of their homes, for example relationship breakdown or loss of a job
- Support for people to stay in (or find) their home. This includes strategies for reducing the threat of homelessness due to the risk of eviction
- Practical and timely advice on avoiding the loss of a home, especially gaining from the experience of homelessness charities together with having more readily available information on benefits/ money and housing
- The need to raise standards of accommodation and practice in the private rented sector
- The historical importance of the British Army's presence in Wiltshire is something that makes our county distinct, also having a positive effect on the local economy. In addition to WCA's signing of the Military Covenant, designed as a commitment to protect the interests and wellbeing of the army in Wiltshire, we need to undertake further studies that will allow us to more fully understand the impact, if any, on Wiltshire's housing capability.

# Summary of actions to be taken forward this year by Wiltshire Citizens Advice

- 1. As a result of our research programme to date, WCA has been invited by Wiltshire Council to offer our research findings in support of the development of the new county wide housing strategy.**

The scope for this involvement could include:

- Involvement in the design of Wiltshire Council's development plan for responding to the new Homelessness Reduction Act of 2017
- Strategies for clarifying and helping to improve the support for people to stay in (or find) their home
- Clarifying and improving the availability of information on where to seek support when threatened or at risk of eviction, to enable people to decrease the risk
- Working with homeless charities to further develop methods of settling people and managing their tenancies.

- 2. WCA will plan and campaign to improve the advice and support for tenants and prospective tenants in rented accommodation, in both private and social rented sectors.**

This will include:

- Improving the information and support needed by tenants to manage their tenancies, including letting agent behaviour (e.g. fees) and risk awareness (e.g. eviction)
- Improving the budgeting skills-base of tenants, including training to help reduce expenditure and maximise the positive aspects of benefit entitlement and the tax system
- Improving crisis-management skills of tenants when compromised by problems (relationship breakdown, domestic abuse, illness, loss of employment)
- Improving access to advice on tenancies
- Working with social housing providers in Wiltshire to overhaul the affordability criteria and provide financial capability support to tenants and potential tenants.

### **3. WCA will campaign to eliminate low or unacceptable standards in the operation of private rented accommodation in Wiltshire.**

This will include:

- Promoting Citizens Advice current national reform agenda to modernise the laws and procedures surrounding landlord-possession, tenant-notice-to-quit and eviction. Bringing the old 1988 procedures into today's context, one outgrown by today's expanded and expanding private rented sector, is already a national priority for us
- Action against refusing tenancies to those with existing rent arrears by agencies and social landlords, or placing barriers in the path of tenants with existing rent arrears in choosing to exclude them from social housing
- Promoting repayment plans where 'a repayment plan in place' and 'repayment plan on track' allows each case to be considered on its own individual merits
- Encouraging the concept of Landlord Accreditation across Wiltshire to raise standards in the private sector rental market
- Supporting the national campaign for a total ban on letting fees.

### **4. WCA will campaign on improvements for renters in Wiltshire.**

These improvements will include:

- Protecting the money of tenants and landlords in the event of a letting or property agent going into administration, so supporting the government's 2018 initiative to make CMP (Client Money Protection) mandatory for letting agents
- Making advice and information on benefits/money and housing more readily available
- Encouraging stakeholders to share and promote information about Citizens' Advice national campaign for the abolition of letting agent fees, with WCA feeding into Citizens Advice at the national level
- Drawing attention to and making use of the 'good landlord practices' already being disseminated by other organisations, e.g. Shelter.



**5. WCA will undertake to familiarize itself with the changes to military accommodation and work with partners, including the Armed Forces, to evaluate what impact it might have on the local area and what support families might need.**

Working with our strategic partners, including SAFFA and the Army Families Federation, we will continue to develop our expertise in:

- Understanding the real support needed by armed service veterans in the county
- Clarifying and supporting the evolving needs of armed forces families returning to the County
- The advice needed by accompanying non-UK nationals and the clarification of their rights when things go wrong, for example on separation following partnership or marital breakdown
- Tailoring the scope and delivery of our advice services to meet the needs of military personnel and their families in Wiltshire.

**6. WCA will continue to develop its research base and understanding of the way in which national and local policies impact upon clients housing experiences.**

**Published by Wiltshire Citizens Advice [Research and Campaigning Team](#).**

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