

# Dispatches from the front lines of the housing crisis:

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



**citizens  
advice**

# Authors and acknowledgements

## Editors

Lee Forster-Kirkham and Mel Nowicki

## Authors

**Exeter:** Sue McQueenie



**Blackpool:** Julia Hannaford, Tracy Hopkins and Debbie Lees



**Crawley:** John Baker

**County Durham:** Philip Duke

**Pembrokeshire:** Claire Pickett

**Conwy:** Sam Evans

**Enfield:** Mary Monaghan and Alan Sladen



**Dorchester:** Ann Evans and Ann Purvis

## Additional Contributors:

**Blackpool:** Judith Bentley, Joan Robinson and Ian Ward

**Enfield:** Aslihan Gulseven

## **Other acknowledgements:**

Rachael Badger, Tom Brooks, Alun Evans, Kayley Hignell, Elle Mcneil, Crawley Age UK, Crawley Borough Council, Enfield Borough Council, Streetlife Blackpool

Most of all we would like to thank the many Citizens Advice clients and other people and organisations who agreed to participate in our research and share their experiences with us. We haven't named them to protect their anonymity; we have changed names to protect people's anonymity but their experiences are real.

# Contents

<b>Contents</b>	<b>3</b>
<b>Introduction</b>	<b>4</b>
<b>Exeter: Town vs Gown? The housing challenges faced by a university city</b>	<b>8</b>
<b>Blackpool: The B&amp;B trap - quality and affordability in Blackpool's private rented sector</b>	<b>20</b>
<b>Crawley: Planned to death? Homogeneity and housing in Crawley</b>	<b>28</b>
<b>County Durham: The hidden costs of homeownership in County Durham</b>	<b>34</b>
<b>Pembrokeshire: Private renting - town vs country?</b>	<b>41</b>
<b>Conwy: What are the costs of setting up a privately rented home?</b>	<b>47</b>
<b>Enfield: A borough of two halves</b>	<b>55</b>
<b>Dorchester: Trapped in a rural idyll? Renting privately in the Dorchester area</b>	<b>62</b>
<b>Conclusions</b>	<b>69</b>
<b>List of figures</b>	<b>71</b>
<b>Bibliography</b>	<b>72</b>

# Introduction

---

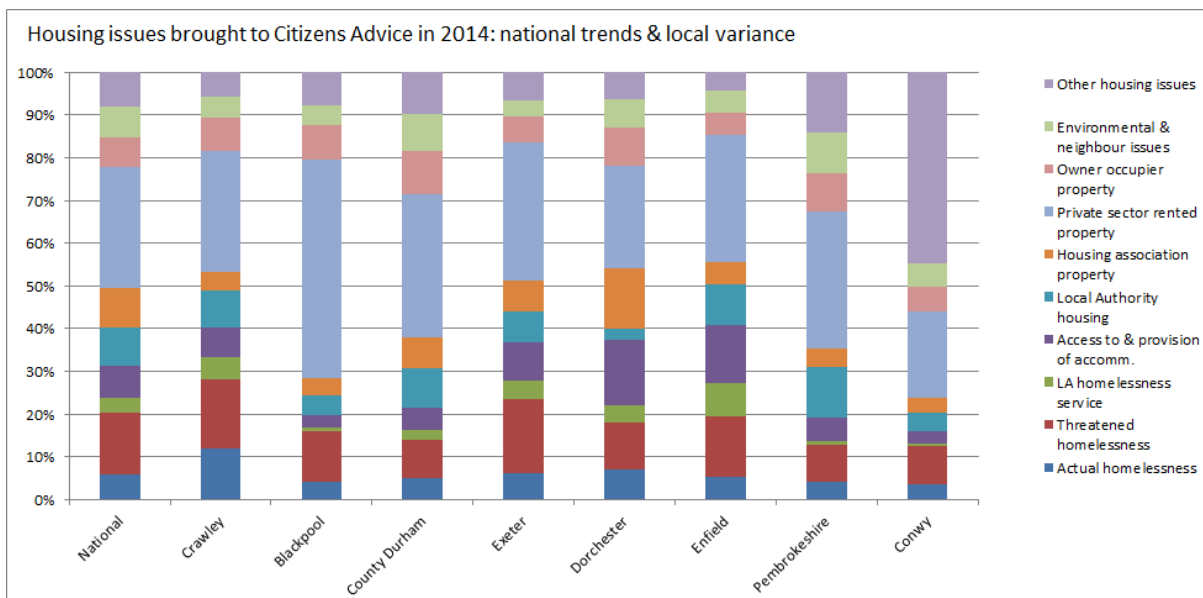
Housing issues are a permanent fixture on our front pages. The scale and pace of recent change in our housing market has been striking, with home ownership now possible for fewer people, social housing stock under acute pressure, and the private rented sector growing rapidly in response. Attention has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

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

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

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

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



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

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

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

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

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

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

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

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

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