

Spotlight on our housing data



April 2023

We're Wiltshire Citizens Advice and we're **here for everyone**

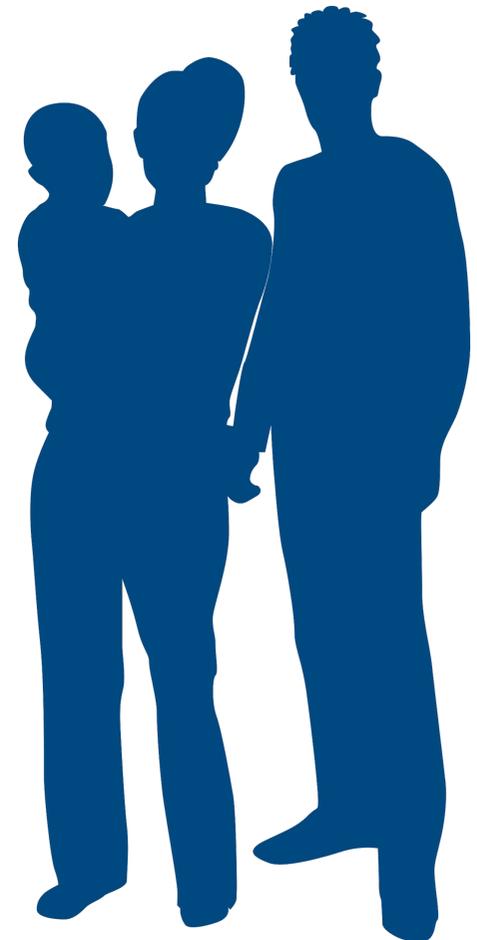
We can all face problems that seem complicated or intimidating. At Wiltshire Citizens Advice, we believe no one should have to face these problems without good quality, independent advice.

The Citizens Advice service is made up of the national charity, and a network of over 260 independent local Citizens Advice charities in England and Wales. We offer free, confidential advice online, over the phone and in person.

When we say **we're for everyone**, we mean it. People rely on us because we're independent and totally impartial.

No one else sees so many people with so many different kinds of problems, and that gives us a unique insight into the challenges people are facing today. With the right evidence, we can show organisations – from companies right up to the government – how they can make things better for people.

That's why we're here: to give people the knowledge and the confidence they need **to find their way forward** – whoever they are, and whatever their problem.



Background to this briefing

We help thousands of people every year

Whether dealing with a single issue, or a complex set of problems that require more specialist support, in 2022 we provided one-to-one advice, support and information on more than 46,500 issues directly to almost 15,000 people.¹ Thousands more viewed our online advice pages.

Advising people with problems related to Welfare Benefits, Managing their Finances (including budgeting and debt) and Housing accounted for more than two thirds of all the issues we helped people with last year.

As we moved from a global health pandemic to a cost-of-living crisis we continued to adapt how we deliver advice to help as many people as possible, while speaking out on behalf of those most affected. We're now seeing more people with urgent and complex problems, and it's getting harder for us to find solutions for people.

The people we help locally are often among the most disadvantaged in society with the greatest needs.

Compared to the general population, the clients we help locally are more likely to:

- live on a low income
- rent their home
- be disabled or have a long term health condition.

And it is from this client viewpoint that this report is written.



Introduction

This report looks at the trends in our housing enquiries over the past 5 years (2018-2022). The report does not, or even attempt to, cover all current housing related problems but focuses on what these trends reveal. As you'll read much of the report concentrates on the experience of people in the private rented sector. This is because we help more private renters with housing issues than social renters or owner occupiers. Private renters have the least security of tenure, are the least protected but face some of the highest housing costs.

Most of the comparison of our housing statistics concentrates on the period 1 April to 30 November in each of the 5 years. This was to enable us to have the most up to date data for analysis, which began in December 2022, and also to compare the housing issues people were presenting with, before, during and after the pandemic.

While some issues rescinded during the pandemic, mainly due to government protections, others, such as employment issues surged, before returning to pre-pandemic levels. Others, like housing never went away.

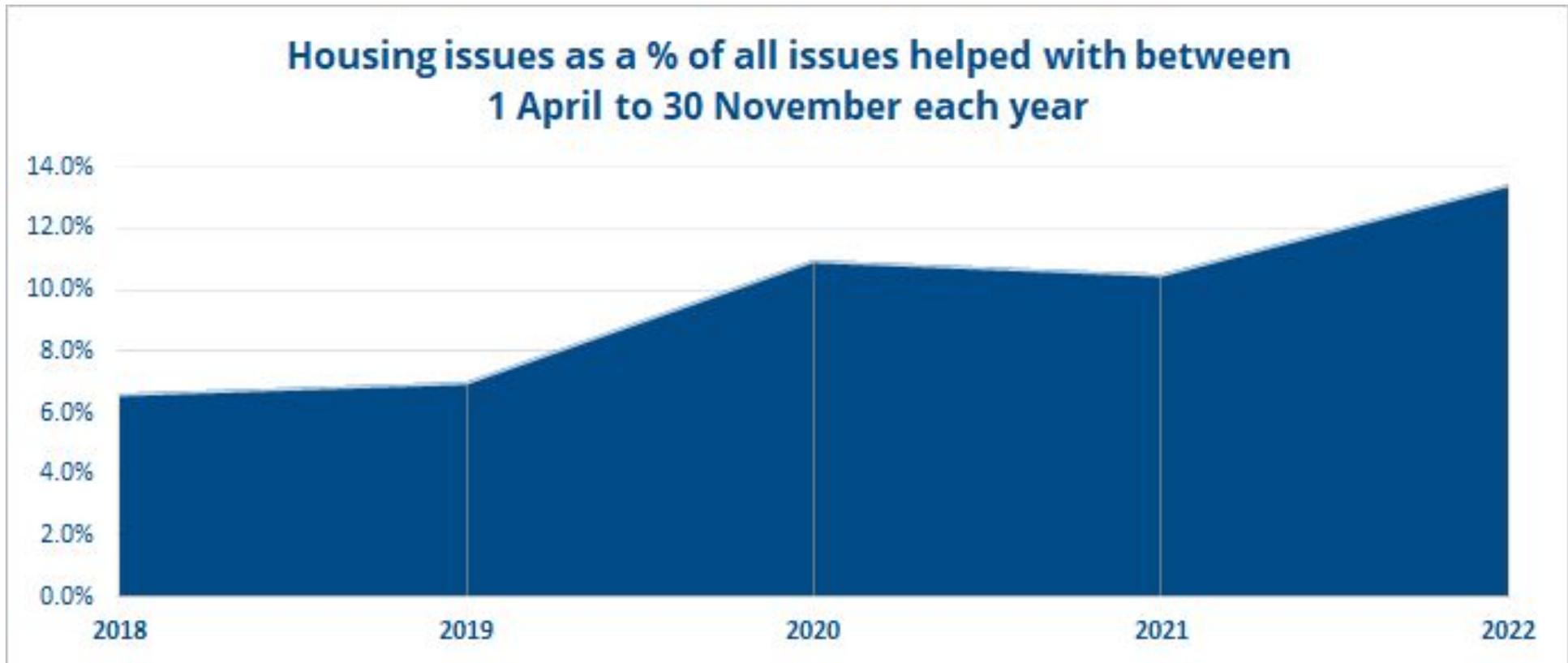
As inflation started to soar through the second half of 2021/22, and food, fuel and energy prices rocketed, low-income families were hit hardest by the rapidly increasing cost of living.

By July 2022, polling by Citizens Advice revealed 18% of private renters were already behind on their gas and energy bills and 14% behind on their rent.² As prices continue to rise, many renters coming to us for help are having to decide between paying for their rent, energy bills and other essentials. Many tenants simply can't balance their budget, and fall into debt. Some face the threat of eviction and homelessness.



The housing issues people are seeking our advice for and how these have changed over the past five years.

Housing issues - an upward trend



Housing is now the second largest enquiry area we are helping people with, after Welfare benefits.

Between 1 April and 30 November 2022 enquiries for advice about Housing issues (excluding Rent arrears, which we record as a debt issue and Housing benefit, which we record as a Welfare benefits issue) accounted for almost 1 in every 7 issues we helped people with - double what they were before the pandemic.

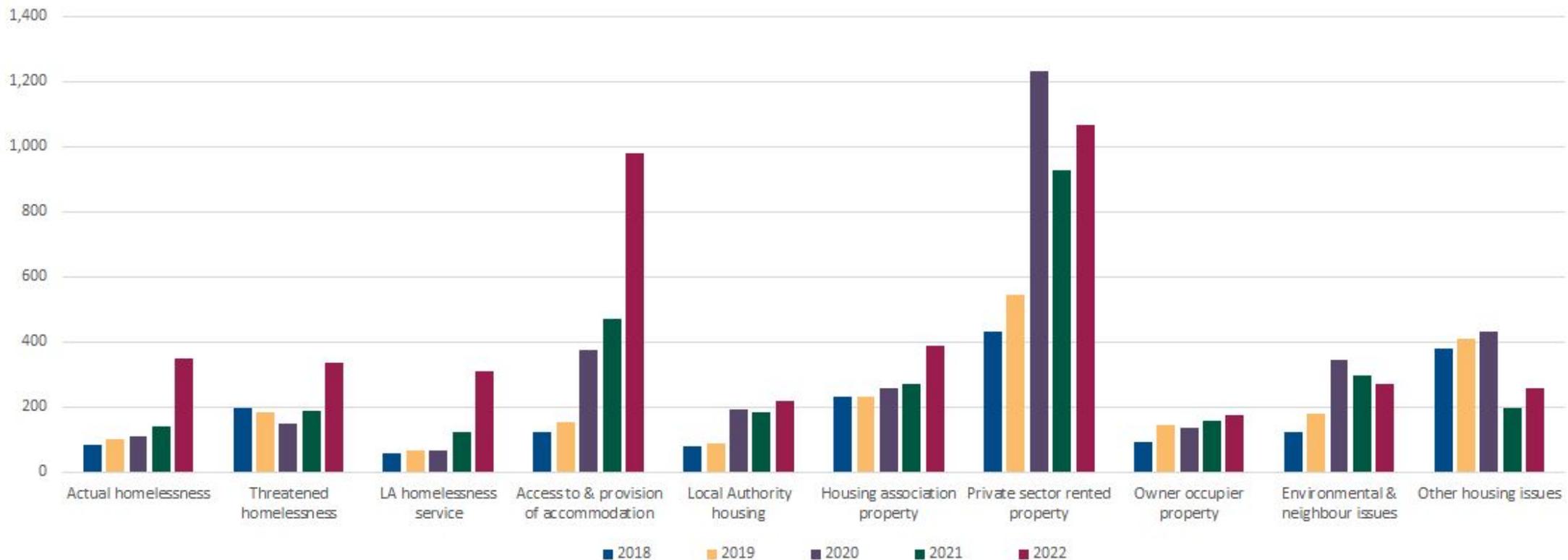
In the five years prior to the pandemic (2014/15 to 2019/20) Housing issues accounted for between 6% and 7.5% of all issues we helped people with annually. During the pandemic this increased to around 11% and it's now 13.5%.

What our data tells us

Housing issues have more than doubled since before the pandemic...

Between 1 April and 30 November 2022 we've helped with 4,345 Housing issues, compared with just over 2,000 in the same period in 2019.

Types of Housing issues helped with between 1 April to 30 November each year



but some issues have increased much more than others...

Between 2019 and 2022 *Actual homelessness* enquiries have increased 3.5 times; enquiries about the *LA homelessness service* increased 4.6 times; and *Access to & provision of accommodation* 6.5 times (550%).

Finding somewhere to call home

Helping people find somewhere to live in Wiltshire

Between 1 April and 30 November 2022, issues regarding 'Access to & provision of accommodation' (23%), and 'Private rented sector property' (25%) accounted for almost half of all our housing enquiries.

In the same period in 2019, 'Access to & provision of accommodation' accounted for just over 7% (151), or around **1 in 14** of all housing issues we helped people with; compared with almost **1 in 4** in 2022.



Top 5 Issues for Access to & provision of accommodation in 2022 (1 April to 30 November) and increase since 2019 (same period: 1 April to 30 November)

Issues (P3)	2019	2022	Increase
Finding and securing private rented sector accommodation	33	256	7.8 fold
Council/HA allocations/transfers/exchanges	60	255	4.3 fold
Bidding and banding	16	159	9.9 fold
Assistance with funding or guaranteeing a deposit	5	145	29 fold
Emergency accommodation	8	64	8 fold
Total	122	879	7.2 fold
<i>Percentage of all Access to & provision of accommodation issues</i>	81%	90%	

Issues for private renters

Helping private renters in Wiltshire

Issues about *Private rented sector property (PRS)* have traditionally accounted for at least **1 in 4 of all housing issues** we help people with. However, they are almost double what they were before the pandemic (1,065 issues between 1 April and 30 November in 2022, compared with 544 issues during the same period in 2019).

Repairs and maintenance has traditionally be our main PRS enquiry area, and still is. But the number of enquiries have more than doubled since 2019. Between 1 April and 30 November 2022, around **1 in 7 PRS enquiries related to *Disrepair or Repairs / Maintenance***, about one third of these were because of damp / mould / condensation in the property. Issues around *Fitness for Human Habitation* have also increased significantly (144%). As have issues around the *Suitability of accommodation*, which have more than doubled in the same period.

It is not only the quality of PRS property that is causing issues that people come to us about, it's also the cost of private renting, and the insecurity of it that are resulting in problems for tenants.

In 2019 we had very few enquiries about problems with ***Tenancy agreements***. They now account for around **1 in 10 PRS issues** people seek advice about from us.

Rents and other charges account for another **1 in 11 PRS issues**. Enquiries around the ***Cost of deposits / rent in advance*** have **increased five fold**. Problems with people getting their ***Tenancy deposit returned*** have also increased and now account for around **1 in 20 PRS enquiries**.

While issues with letting agents appeared to have plateaued, those with landlords have not. ***Harassment by landlords*** and ***Illegal eviction by landlords***, while low overall, have still increased and perhaps most strikingly ***Possession action (not arrears)*** has **increased almost four fold**.

Evictions, homelessness and debt

The loss of a home

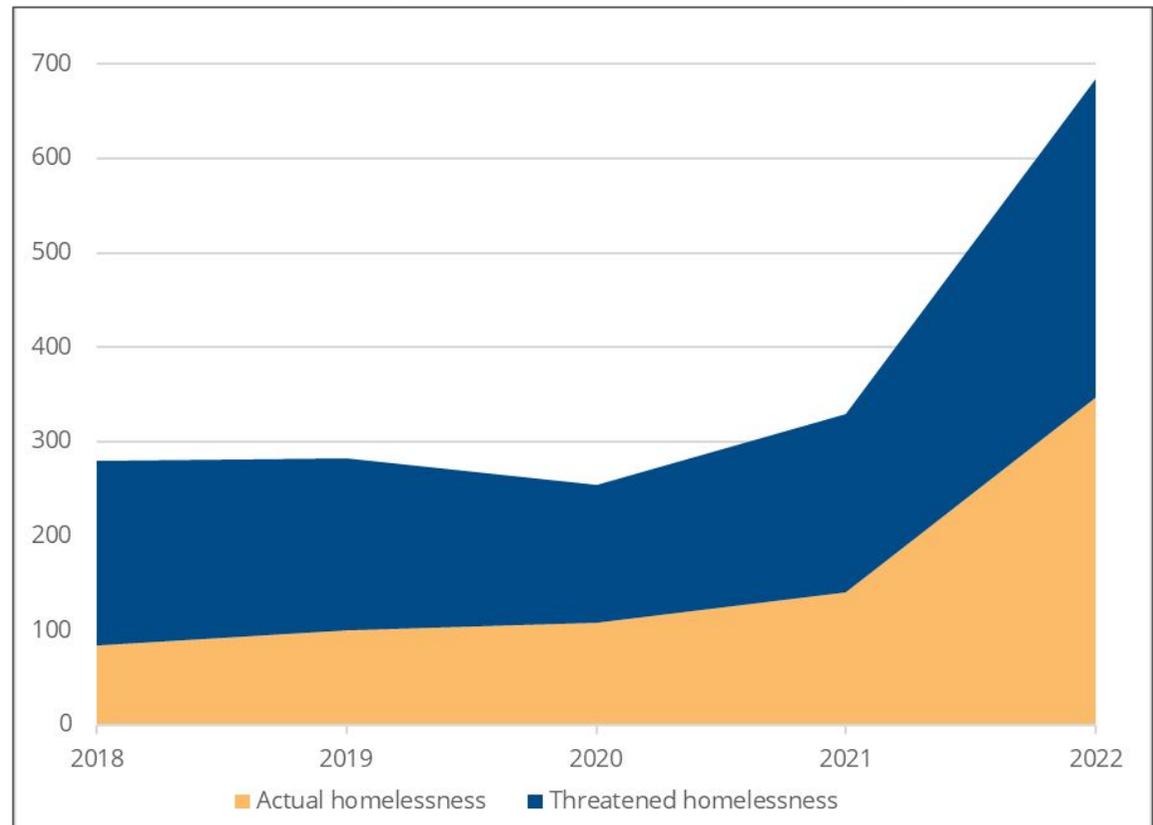
Increasing numbers of people are coming to us for advice because they're facing eviction, are threatened with homelessness, or are actually homeless. In particular we've seen a steep rise in the number of people facing a 'no-fault' (Section 21) eviction.

The constant threat of evictions is one of the main reasons tenants often struggle to feel safe and secure in their properties. This can have an impact on their mental health and wellbeing. It also means tenants often don't feel able to raise issues, such as disrepair, or challenge landlords when they aren't fulfilling their duties.

Far fewer people seek advice from us because they're facing eviction due to rent arrears. However, *Rent arrears* continues to be our second largest debt issue, behind *Council tax*.

The largest proportion of these owe rent to a social landlord. However, the percentage of those with rent arrears to a private landlord has increased over the past few years. We see very few issues of mortgage arrears - less than a tenth of that of rent arrears, but this is changing and in the first two months of 2023, we dealt with as many mortgage debt issues as between April and November 2022.

Actual and Threatened Homelessness issues helped with between 1 April to 30 November each year



Finding and securing a home in the private rented sector in Wiltshire.

In order to better understand the challenges people in Wiltshire face in trying to find somewhere to live we undertook some research into the local rental market

Snapshot of local rental market

We found very few properties were available to rent.

Rents varied quite a lot in price.

About half were available now.

All but one were unfurnished.

Several required holding deposits that would be deducted from the first month's rent but were required within 24 hours of acceptance.

The 1 bed properties varied from a room in a House in Multiple Occupation (HMO) and an annexe, available Monday to Friday, to studios and flats.

1 bed properties available to rent			3 bed properties available to rent		
Town	Quantity	Price range pcm	Town	Quantity	Price range pcm
Chippenham	2	£700 - £850	Chippenham	0	n/a
Devizes	4	£550 - £1,700	Devizes	5	£825 - £1,250
Trowbridge	3	£450 - £600	Trowbridge	3	£1,050 - £1,350
Melksham	3	£525 - £650	Melksham	2	£975 - £1,050
2 bed properties available to rent			4 bed properties available to rent		
Town	Quantity	Price range pcm	Town	Quantity	Price range pcm
Chippenham	6	£750 - £925	Chippenham	0	n/a
Devizes	3	£850 - £1,800	Devizes	3	£1,250 - £1,500
Trowbridge	5	£750 - £875	Trowbridge	2	£1,350 - £1,500
Melksham	1	£900	Melksham	2	£1,400 - £1,650
pcm = per calendar month					
Source: Rightmove between Thursday 6th and Sunday 9th October 2022					
Searching for properties within 0 mile radius in each town.					

Local Housing Allowance (LHA)

Housing costs often make up the largest and one of the most important parts of a household's budget. Our benefits system provides several types of support with housing costs. Local Housing Allowance (LHA) helps people on low incomes meet the cost of renting in the private sector but it's becoming less effective because the level of support is out of step with the housing market.

LHA rates are based on local rental prices. When launched in 2008, it was set at the median rent in a local area, meaning half of all properties would be affordable to those on low incomes. In 2011 this was reduced to the bottom 30% of rental properties, with further caps affecting the most expensive parts of the country. In 2012, the shared accommodation age (where the benefit only contributes to the cost of a room in a shared house) was raised from 25 to 35. Then in 2013 the link with rents was broken; LHA was now to be uprated in line with inflation, typically lower at the time. And in 2016 it was included in the 4-year benefit freeze. This led to a widening gap between LHA rates and rents in the years leading up to the pandemic.

In April 2020, in response to the pandemic, the government restored LHA to cover the bottom 30% of rents. However, it was immediately refrozen and in the 2 years following government statistics show the bottom 30% of rents rose by around 5%, creating a shortfall of £27 a month, on average, between the bottom 30% of rents and LHA rates.³

With the announcement in the 2022 autumn statement that it's going to be frozen for the third year running, thousands more households face the prospect of being unable to afford their rent.

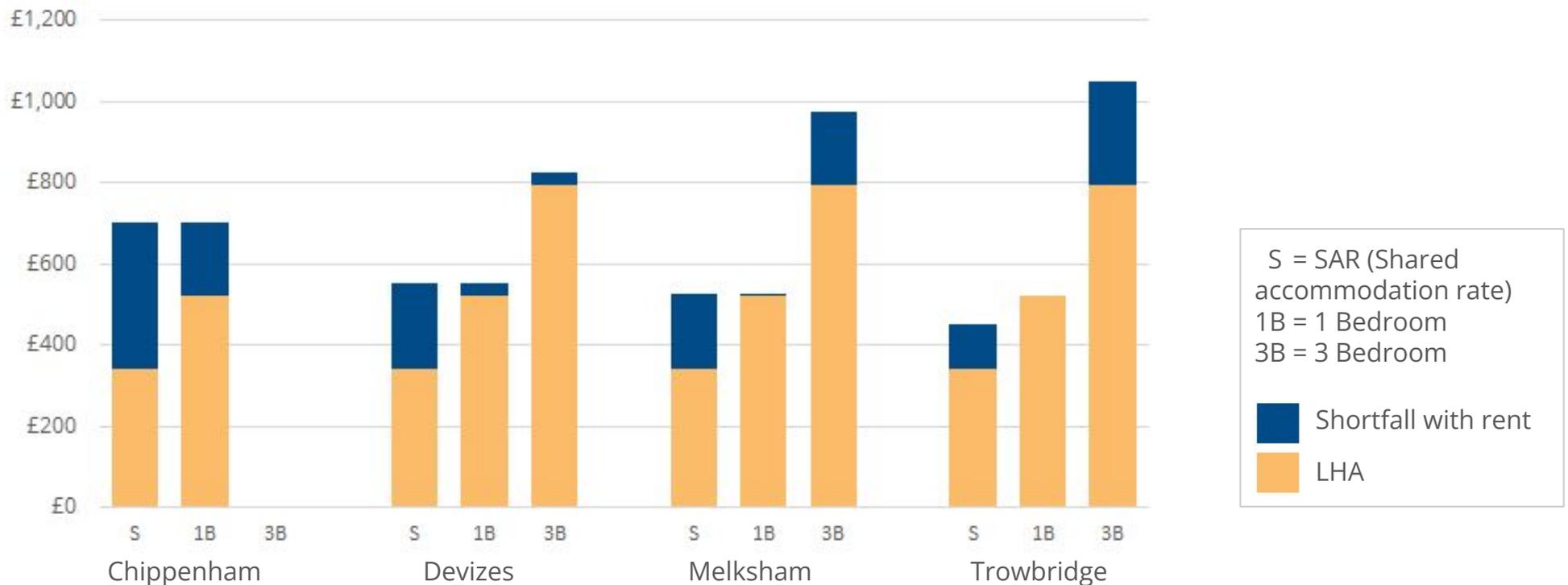
West Wiltshire Broad Rental Market Area (BRMA)	Shared accommodation	One Bedroom	Two Bedroom	3 Bedroom	4 Bedroom
Weekly LHA rate	£78.59	£119.67	£149.59	£182.96	£230.14
Rents 30th Percentile (2021)	£88.60	£126.58	£155.34	£195.62	£253.15
Rents 30th Percentile (2022)	£93.21	£136.93	£166.85	£207.12	£276.16

The 30th percentile figures shown here are derived from twelve months lettings information collected up to the end of September for the year in brackets.

The LHA shortfall

How do the rents from our local rental market snapshot compare with the LHA rates?

Cheapest 1 and 3 bed monthly rents from our research compared with LHA rates



No 3 bedroom properties would have their rent fully met by the LHA; and only in Trowbridge were there any 1 bedroom properties where the LHA would fully cover the rent. However, if the tenant was under 35 then they would only receive the lower single room (shared accommodation) rate amount and would therefore have a shortfall. This situation is compounded for those under 25 who also receive a lower amount of Universal credit (UC).

The LHA shortfall

Case study - Sarah's story*

Sarah* called us because she could no longer afford food or to top up her electric meter. She was also struggling to keep up with the rent.

Sarah and her partner Craig live in a privately rented one-bedroom property in Devizes. Craig is employed and is also Sarah's unpaid carer. Sarah has a number of long-term health conditions, including, but not limited to schizophrenia, diabetes, and asthma. She is in receipt of Universal credit, including the housing element and Personal Independence Payments (PIP). Craig's earnings, and therefore their income, can vary from month to month.

They receive the full LHA (£519.99) to support their housing costs, but their rent is £550 per calendar month, leaving them a shortfall of around £30 each month.

With the increasing cost of living and varying income each month, they were finding it difficult to meet their essential living costs. Sarah approached us for a foodbank voucher and to see if she could also get a voucher to top up their electric meter, as it was down to just 99p.

Despite this she only had two debts, which together totalled around £1,100.

We gave Sarah food and fuel vouchers, referred her to our debt advisers for help with her two debts, and gave her details about other crisis support along with information about making an application for a Discretionary Housing payment to help with her rent shortfall.

*Client name has been changed.



Discretionary Housing Payments

Help with housing costs for low income families in receipt of housing benefit

Low income families in receipt of Housing benefit or the Housing element of universal credit, who are struggling with their housing costs can apply for a Discretionary housing payment (DHP).

A DHP can help people with housing costs, including those affected by:

- the benefit cap,
- removal of the spare room subsidy in the social rented sector,
- Local Housing Allowance (LHA) rates.

A DHP can cover housing costs for things like:

- a rent shortfall,
- rent deposits,
- rent in advance if you need to move home.

You can only apply for a DHP if you have an entitlement to Housing benefit or the Housing element of universal credit, and the benefit does not cover your rent. DHPs can sometimes cover other costs too. Payments are limited and are usually only paid for a short period.

The scheme is administered by local councils and has a limited amount of money each year.

The budget for Discretionary Housing Payments (DHPs) in 2022/23 was £100m - a cut of nearly 30% on the year before and its lowest level in 10 years, despite soaring inflation and LHA rates being frozen.⁴

With rents continuing to rise, many tenants will be left with unsustainable shortfalls that leave them at risk of eviction and homelessness.

Rents and affordability

The affordability of the private rental sector is important for many people

The latest census revealed that the number of households renting privately has more than doubled since 2001. In England and Wales, 5m households are private renting – **equivalent to one in five** – up from 3.9m in 2011 and 1.9m in 2001. In Wiltshire UA around 37,500 households (17.5%) live in privately rented accommodation, according to the same census data.⁵

The ONS deem a property "affordable" if a household would spend the equivalent of 30% or less of their income on rent.⁶

In their latest data on private rented affordability, which is for the financial year 2021, the ONS revealed private renters on a median household income could expect to spend 26% of their income on a median-priced rented home in England. The same data shows the South West to be on a par with this, with the median rent equivalent to 25.9% of the median income of private renting households.⁷

However, when the lower quartile incomes (the income that 25% of households are at or below) are compared with the lower quartile rents (the rent that 25% of properties are at or below), using "30% of income" as an affordability threshold, the low rents are above this affordability threshold (unaffordable) for lower-income households, including in the South West.

Whereas the ONS English Housing Survey 2021 to 2022 found mortgagors spent 22% of their household income on mortgage payments.⁸

However, mortgage interest rates started to increase during 2022, which is likely to make borrowing more expensive for those with fixed rates deals coming to an end in 2023; the majority of which were fixed at interest rates below 2%. The Bank of England's current Bank Rate is 4.25% (23 Mar 2023), with new mortgage interest rates around 5%.⁹ Those with variable rate mortgages are also now facing higher housing costs.

Mortgage interest rate rises may also impact on those looking to buy a house, including those looking to move out of private renting. Moreover around half of landlords have a Buy-to-Let mortgage, and may face increased future mortgage costs and could look to pass these on to tenants, in the form of rent increases, or even sell their properties.¹⁰

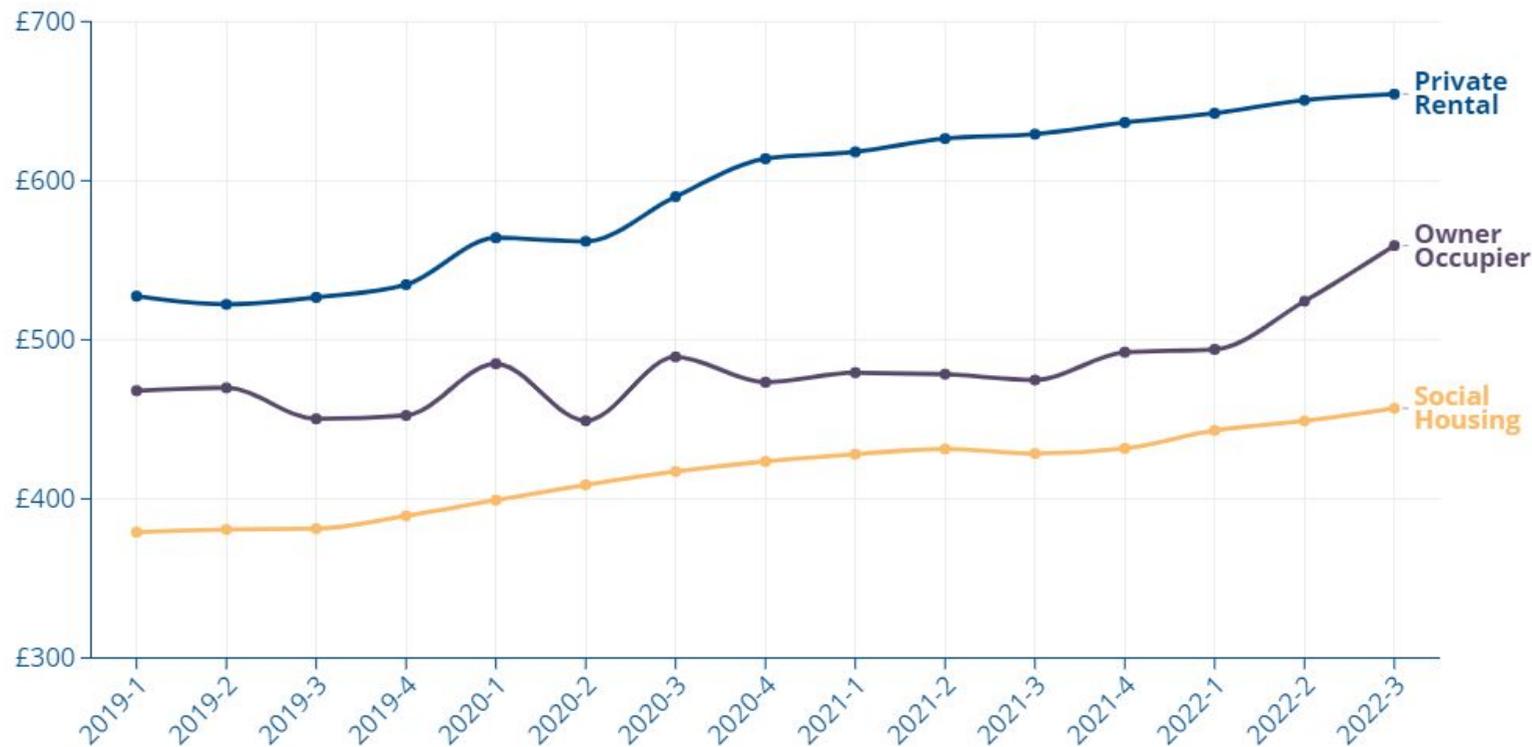
Private renters pay more

Recent data of Local Citizens Advice debt clients across England and Wales has revealed that private renters pay on average 43% more on rent than people who live in social housing.¹¹

Private renters are also paying more in rent each month than owner-occupiers are spending on mortgage payments.¹¹

Private renters paying 43% more on rent than those in social housing.

Mean Monthly rent cost (£) by housing tenure among debt clients.



Rental growth is outpacing earnings growth in all regions of the UK.¹²

Rents are continuing to rise

Private renters are facing further increases to their housing costs, with rental price growth at its highest rate in the UK since records began in 2016. Private rental prices paid by tenants in the UK rose by 4% in the 12 months to November 2022, up from 3.8% in the 12 months to October 2022, according to data from the ONS [Index of Private Housing Rental Prices](#).¹³

Excluding London, rents increased by 4.2%, in the 12 months to November 2022, with the East Midlands seeing the largest annual rental price percentage change at 5.1%, followed by the North West at 4.7%, and then the South West at 4.4%.

This is reflected in our data.

In 2022, more than double the number of people viewed our webpage on 'how to deal with a rent increase' compared to 2021, and over 3 and half times more than in 2020.

Moreover, the ONS rental index tracks rental growth across all rented homes, including those households remaining in their current property. But for those moving to a new rented property the cost of renting, according to the Zoopla rental index, has risen 12.1% in the year to October 2022.¹²



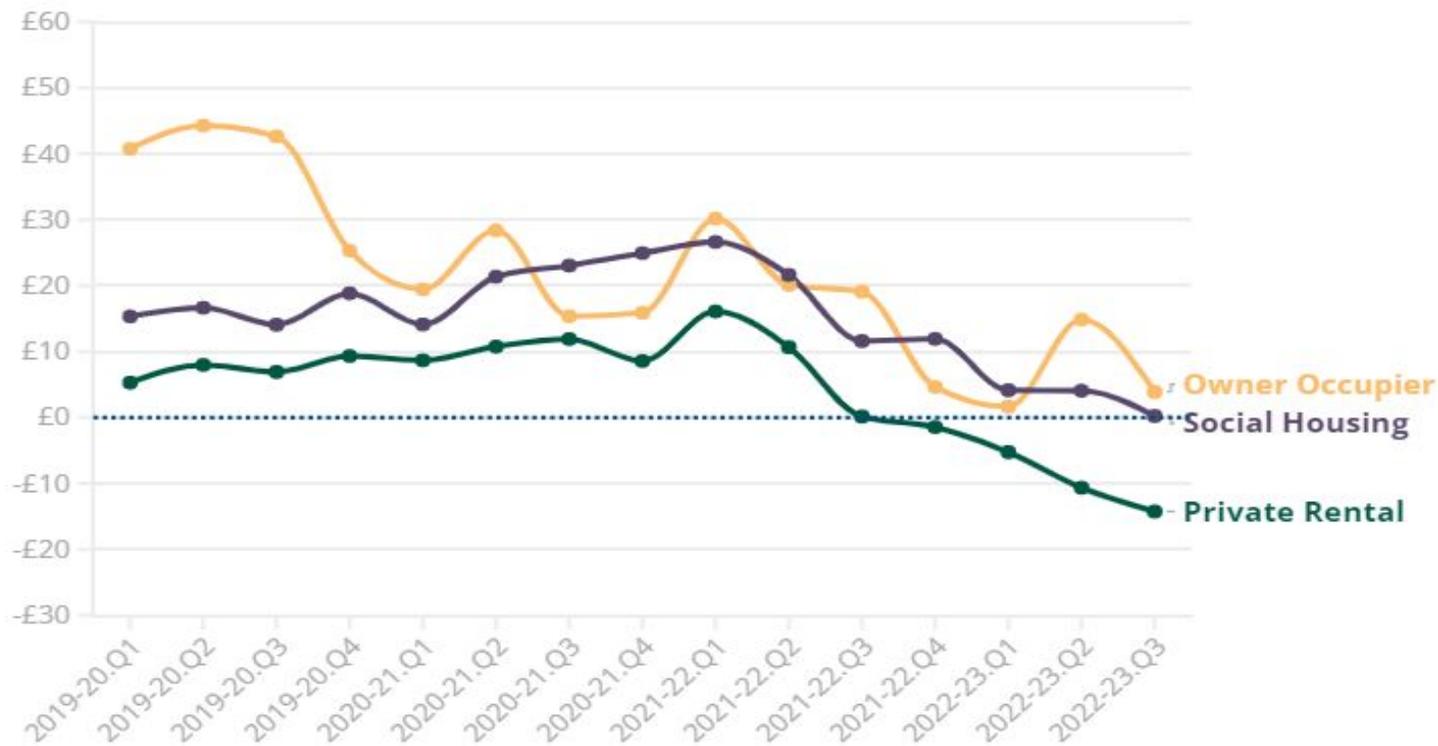
People are already struggling

Britain is facing its biggest cost of living crisis in decades. At Citizens Advice, we've seen more people coming to us for help with crisis support, energy problems and not having enough money to make ends meet than ever before.

The current cost-of-living crisis is putting particular strain on people living in the private rented sector. In the last few months of 2022, more than half of the debt clients we helped who were private renters had a negative budget - meaning they don't have enough money coming in each month to cover their essential costs.

Median Monthly Surplus among debt clients by demographic group

Surplus equals income minus expenditure. Groups below the blue line are in a negative budget on average.



You can see a real life example highlighting how various cost-of-living pressures are playing out within the budgets of people coming to us for help in [Nicole's story](#).

You'll see Nicole is in a negative budget. Without accounting for any other unanticipated costs she can't realistically cover all of her essentials.

Damp, cold and full of mould

High rents don't mean high quality homes

Private renters may be paying more than ever for their homes, but the quality of those properties hasn't improved. In January 2023 we helped a record number of people with disrepair issues in the private rented sector. In particular, we've seen a significant increase in the number of people accessing our website for advice on damp in their homes.

The over 3 times increase we had in page views between October and November is much higher than the spike we would normally see in Winter and is likely to be partially explained by wider awareness of the impact of damp and mould following the tragic death of Awaab Ishak. However, as 45% of private renters cut back on heating to deal with increased energy costs it is likely that more households are dealing with damp and mould this winter.

A recent Citizens Advice report on [energy efficiency in the private rented sector](#) found that there are currently 2.7 million renting households, including 1.6 million children, experiencing damp, mould or cold.¹⁴ Too many homes in the PRS are inefficient and poorly insulated, meaning they cost more to heat. This is making the cost-of-living crisis worse for renters who are struggling to afford to keep their homes damp and mould free.

Damp and mould have a significant impact on private renters' lives:

- **42%** say damp mould and excessive cold has **increased their energy bills**
- **40%** say they have felt **stressed** as a result of damp mould and excessive cold
- **35%** said it made them feel **anxious**
- **12%** said it made them **spend less time at home**
- **8%** said it had **made their respiratory illness worse**

A state of disrepair

Case study - Dave's story*

Dave is a 53 year old single male living in private rental accommodation with his 16 year old son, who has learning difficulties. He contacted us about the state of disrepair of his home, which they have lived in for the past 12 years, and the impact this was having on their health and financial situation.

Dave rents from a family member who refuses to repair the property and has threatened them with eviction. There were issues with damp in the property and it has a broken central heating boiler, leaving Dave facing higher bills to keep the property heated, as well as living with damp and mould.

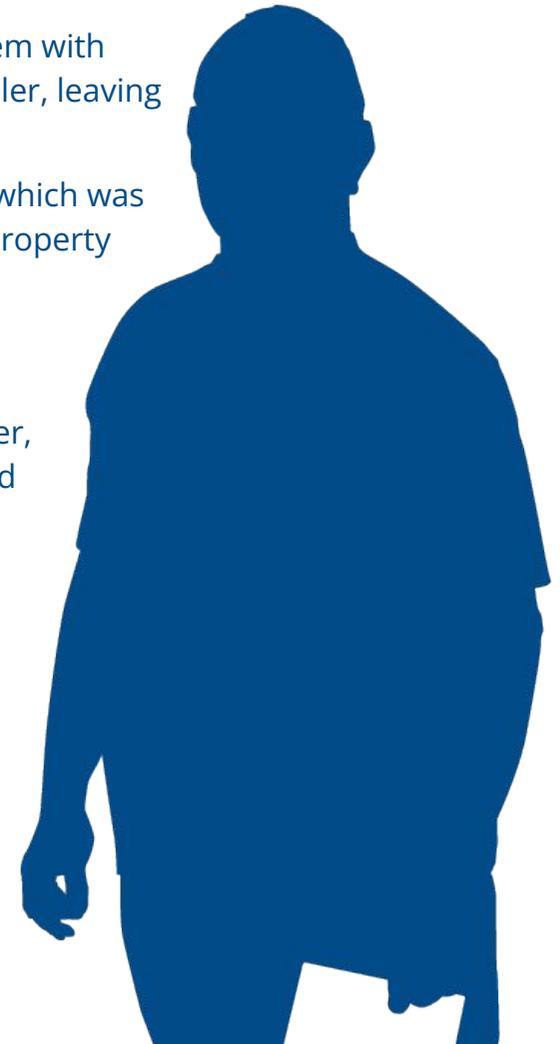
When we spoke with Dave he was spending around £100 per week on heating the property, which was unsustainable on his income. In addition, Dave has COPD and the poor maintenance of the property was causing his condition to worsen.

Dave contacted the team at Wiltshire Council and said an officer came and assessed the property and agreed it was in disrepair, and gave the landlord 6 months to fix the property. They also informed Dave that the landlord could not evict them during the 6 months. However, Dave told us he could no longer live in the property as the mould was affecting his health, and had got a homelessness application from their Housing Officer at Wiltshire Council.

Dave had lots of questions about Section 16 and the Homelessness application and what various things meant, which we helped him to understand. We also advised him about other benefits and support him and his son may be entitled to.

Dave also asked about if there was any way they could get help with furniture if they are rehoused, or put in temporary accommodation, and we told him that we could look at grant applications and support when needed.

*Client name has been changed.



Poor quality and enforcement

People struggling with poor quality homes in the private sector can face an uphill struggle to get problems fixed. They are likely to be aware of how easily they can be evicted under section 21 (no fault evictions), which can be a deterrent to pushing for repairs from landlords. While many landlords act appropriately when disrepair is brought to their attention, there are others who do not. Tenants dealing with such landlords face what [Shelter](#) describes as a “fragmented and underfunded” regulatory framework.¹⁵ The Renters’ Reform Bill includes a private rented ombudsman and register of landlords which would improve the information and enforcement available to tenants.¹⁶

Underfunded local authorities - In the absence of a regulator for the private rented sector, most enforcement falls to local authorities. Local government funding for regulation and regeneration of private sector housing fell by 70% between 2009/10 and 2019/20. A [2022 report for the Department for Levelling Up, Housing and Communities](#) found an uneven picture of enforcement across local authorities.¹⁷ Shelter provides examples of local authorities with inadequately staffed departments – for example one or two officers available to address problems in the private rented sector.

Lack of legal aid - Shelter also highlights how cuts to Legal Aid have further reduced private renters ability to challenge their landlords. Legal Aid now only applies to cases where there is a “serious risk” to health and safety and for limited aspects of the work needed.¹⁵ Mirroring the lack of staffing in local authorities, the number of firms offering legally aided housing work has dropped dramatically.

Wiltshire - Wiltshire Council’s webpages for private renters begin with a link to a “[Private sector housing enquiries](#)” form, but those looking through the specific pages on disrepair may not intuitively return to the page to make contact. No other contact details are given. Wiltshire Law Centre is the only provider of legally aided housing work in Wiltshire according to the [Legal Aid Agency directory of providers](#).¹⁸

More renters are being evicted

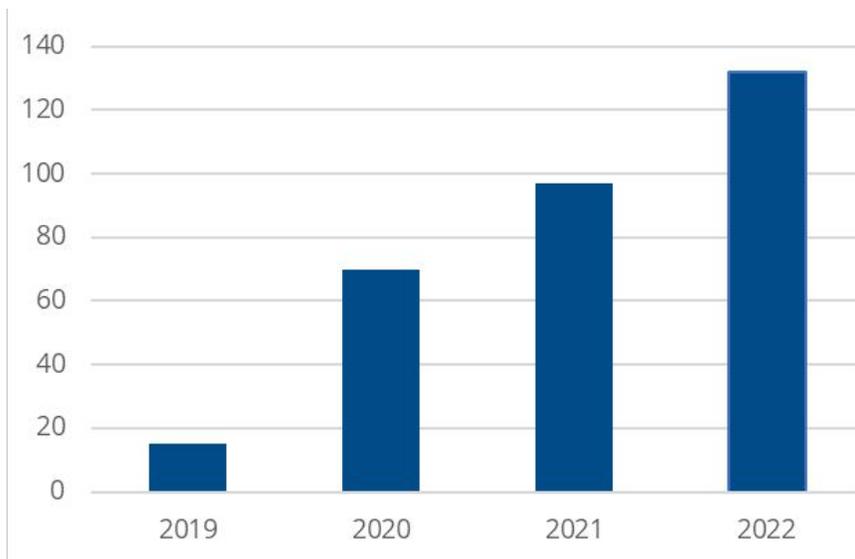
Not only are renters faced with high costs and low quality properties, they also have to contend with the fact that their landlord can evict them for no reason at all. Between September and December 2022 accelerated possession orders (a Section 21 eviction which is the first step a landlord has to take to make you leave your home) increased by [148%](#) compared to the previous year.¹⁹

Our data also shows a significant increase in the number of people coming to us for help with a section 21 eviction notice. This trend began at the start of the pandemic and has continued to build during the cost-of-living crisis. For some renters this can put them at a higher risk of homelessness.

From April 2020 our data shows a significant shift from social tenants seeking advice on homelessness to more private tenants. The pandemic and the cost-of-living crisis have exposed the extent to which private renters are at the mercy of a fluctuating market and the whims of individual landlords.

In response to the pandemic, the government recognised the need for additional protections for tenants in the private rented sector by temporarily banning evictions. But this support hasn't been offered during the cost-of-living crisis. Our data shows that problems for tenants have only grown as they're forced to pay more for damp and mouldy homes while still at risk from section 21 evictions.

Number of people coming to us (WCA) with a section 21 eviction issue between 1 April to 30 November each year



In this chart, we have used our Advice Issue Codes for Section 21 and Possession Action (not arrears) to make a total for people helped with Section 21 issues.

Help for homeless households

Where a person is threatened with homelessness within 56 days, the local authority has a duty to understand their needs and offer help to 'prevent' homelessness. Wiltshire Council work jointly with the person on a personal housing plan (PHP) including tailored and realistic 'reasonable steps' to prevent homelessness from occurring.

Unless the person becomes homeless and is placed in temporary accommodation, the 'Prevention Duty' lasts for 56 days.

If a person is already homeless, a 'Relief Duty' is owed to help them to secure suitable accommodation with a reasonable prospect that it will be available for at least 6 months. The Relief Duty lasts for 56 days and then the council has to decide whether the 'Main Duty' under the homelessness legislation applies.

Homelessness statistics by Local Authority, for Wiltshire:²⁰

- Between July and September 2019, there were a total of 439 initial homelessness assessments.
 - 423 of those applicants were owed a prevention or relief duty.
 - 308 of those had their prevention duty end (215 of these had secured accommodation, 59 remained homeless, 22 lost contact, 6 withdrew their applications, 4 met the end of the 56 day duty, 1 refused to co-operate and 1 was no longer eligible).
- Between July and September 2022, there were a total of 393 initial homelessness assessments.
 - 387 of those applicants were owed a prevention or relief duty.
 - 230 of those had their prevention duty end (117 secured accommodation, 95 remained homeless, 6 lost contact, 5 withdrew their application, 2 met the end of the 56 day duty, 4 refused to co-operate and 1 was no longer eligible).

The ending of an assured shorthold private rented tenancy is the most common reason for the loss of the last settled home for those households that are owed a prevention duty.²¹

What is notable from these figures is that while there were fewer initial applications made between July and September in 2022 (393) than in 2019 (439) and of those, fewer who owed a prevention or relief duty, the number of those who remained homeless after their duty ended is far greater in 2022 (95) compared with 2019 (59).

Homelessness statistics for April to June in both years show similar numbers of initial assessments and applicants owed a prevention or relief duty, as well as similar trends for those who had their duty end.

Homelessness

Case study - Tanya's story*

Tanya and her 5 children had been living in a Housing Association property since December 2018.

Around 2 years ago, Tanya separated from her partner and joint tenant, who had been abusive during and outside of their relationship. They approached Wiltshire Council in the Winter of 2022 and disclosed the abuse, hoping to be given some guidance on their housing options.

Tanya was informed that as joint tenants they held the same rights, meaning the ex-partner was entitled to stay in the property unless they agreed not to, or a Transfer of Tenancy order was made at court.

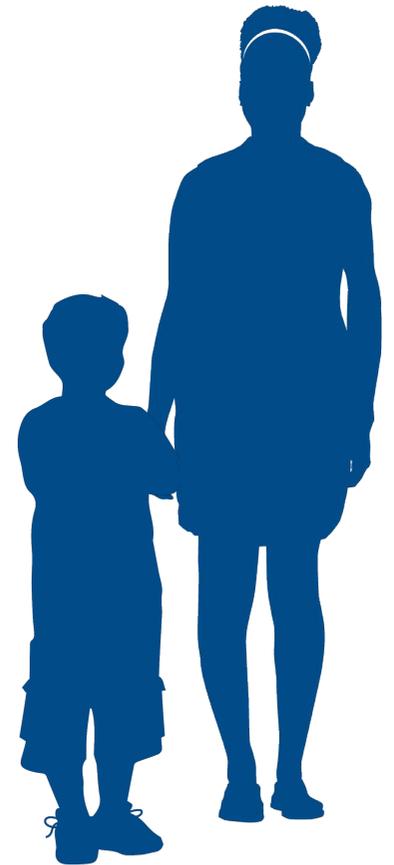
To avoid conflict, Tanya did not go ahead with a court order and instead started to look for a new home. As Universal Credit was her main income this became particularly difficult as the LHA rate (£230.14 per week) would barely cover the average cost of a 4 bedroom private rental in the area.

To maximise the family's housing options, Tanya tried to join Homes4Wiltshire, the Council's Housing Register. She came to us for advice when she had not yet received any follow up on her application, due to a 12 week backlog, despite the safety concern of her ex-partner staying at their address.

To ensure Tanya and her children were able to move forward, we advised her to make a homelessness application and informed her of the Council's duty to provide support in searching for a new home and offering emergency accommodation when it's unsafe for a person to remain in their current home.

We also provided guidance on finding and securing a new home, and the deposit / rent-in-advance support that could be offered by the Council. We also provided details of domestic abuse organisations and the Wiltshire Law Centre, empowering Tanya to seek support and legal advice, if needed.

*The client's name has been changed.



Social housing in Wiltshire

Working age people in housing need who cannot meet their own housing need in the open market may be eligible to apply for 'social housing' through their local council. If the person's application is accepted, they'll go on to a waiting list, known as the *housing register*.

Social homes have rents pegged to local incomes and provide an affordable, secure housing option.

All social housing in Wiltshire Council's area is advertised through Homes4Wiltshire, which is a Choice Based lettings system. To express an interest or "bid" for properties in the Wiltshire Council area, you need to have a housing need under the [Council's Allocation Policy](#).²²

The Council's Allocation Policy also sets out who gets priority on the waiting list.

- Homes4Wiltshire are currently only accepting applications to join the housing register following a phone call and needs assessment with the housing solutions team.²³
- In 2022 there were 4,100 households on the register. This has increased by 227% from 2017. From 2021 to 2022 alone, the increase was around 700 households.²³
- The average number of bids per property across Wiltshire is 70 for a one bed and 77 for a three bed. In Salisbury specifically, one bedroom flats get around 110 bids per property.²³
- The shortest wait time for any property is 1 year 6 months, for a 2 bedroom property in Tidworth. The average wait time for any property in Wiltshire is 2 years 4 months. Wait times can be up to between 3 and 5 years for larger properties with 4+ bedrooms. The wait in Trowbridge for a 5 bed is 4 years 8 months.²³



Better rights for renters

The Renter's Reform Bill

The Renters' Reform Bill is a proposed piece of legislation that has the potential to transform renting for good. The Bill was announced in 2019, and **'A Fairer Private Rented Sector' White Paper**, setting out the details was [published](#) on 16 June 2022, by Department of Levelling Up Housing and Communities.²⁴ The bill is due to be brought before Parliament before the end of this session in May 2023.

The main proposals in the bill are to:

- Ban section 21 'no-fault' evictions and extend the Decent Homes Standard to the private rented sector
- End arbitrary rent review clauses, give tenants stronger powers to challenge poor practice, unjustified rent increases and enable them to be repaid rent for non-decent homes
- Make it illegal for landlords and agents to have blanket bans on renting to families with children, or those in receipt of benefits
- Create a register of landlords
- Give local authorities more power to enforce and protect renters' rights.

The bill will rebalance the rights and responsibilities of renters and tenants. In doing so, it should drive up standards, so that everyone will know what's expected of them. As part of the bill, the government has also committed to improving court processes, which was identified as a concern of landlords, to make them simpler and easier to use for everyone.

If the proposals become law then every private renter will have long-term security in their home and the power to assert their rights.



Conclusion

Access to decent, affordable homes matters

Every day we help people who've come to us for advice and support because they are struggling to find, or sustain somewhere safe and secure to live.

As this report shows, in particular, it's a really difficult time to be a private renter. Rents are going up, the quality of properties is going down and more and more people are being evicted without cause. Our recent data highlights the experiences of private tenants struggling to get through the cost-of-living crisis, in increasing numbers.

(Un)affordability

Cost of living pressures are hitting renters hard

We've found that private renters are the group most likely to be in a "negative budget" at the end of every month - meaning they don't have enough money coming in each month to cover their essential costs. For those with a negative budget, debt can quickly build up over a short space of time putting tenants at risk of eviction and debt enforcement practices, which we know can be traumatic — particularly for people with young children.

Rents are continuing to rise

Private renters are facing further increases to their housing costs this year, with rental price growth at its highest rate in the UK since records began in 2016. Private renters already spend more of their income on housing costs than other groups. Some are still struggling with arrears built up during the pandemic, and don't have savings to fall back. Support to help those on low incomes cover their rent isn't keeping pace with housing costs, or inflation. Struggling renters are at risk of eviction.

(Poor) quality

High rents don't mean high quality homes

Renters may be paying more than ever for their homes, but the quality of those properties hasn't improved. We're helping a record number of people with disrepair issues in the private rented sector. In particular, we've seen a significant increase in the number of people accessing our website for advice on damp in their homes.

At a time when renters are struggling to keep their heads above water, with record rises in energy bills and rent, the average tenant is facing annual energy bills that are £350 more expensive due to poor insulation.²⁵ People living in the least efficient homes are paying an extra £950 a year.²⁵ Cold homes are causing widespread issues with damp and mould, and putting the health of renters at risk.

Those who have complained about their housing conditions often tell us they've waited more than a year for their landlord to fix the issue.²⁶ Others say they didn't complain to their landlord because they were scared of being evicted.²⁶ Fear of retaliatory evictions is not uncommon among private renters and often cited as a reason for not enforcing their rights.

(In)security

More people are facing evictions through no fault of their own

Not only are renters faced with high costs and low quality properties, they also have to contend with the fact that their landlord can evict them for no reason at all.

The government has announced plans to ban section 21 "no fault" evictions, where landlords can evict tenants through no fault of their own. However, until the Renters' Reform Bill is legislated, tenants are still at risk of being evicted.

Our data shows a significant increase in the number of people coming to us for help with a section 21 eviction notice. This trend began at the start of the pandemic and has continued to build during the cost-of-living crisis. For some renters this can put them at a higher risk of homelessness.

Homelessness

More private renters are seeking advice on homelessness

From April 2020 our data shows a significant shift from social tenants seeking advice on homelessness to more private tenants. The pandemic and the cost-of-living crisis have exposed the extent to which private renters are at the mercy of a fluctuating market and the whims of individual landlords.

In response to the pandemic, the government recognised the need for additional protections for tenants in the private rented sector by temporarily banning evictions.²⁷ But this support hasn't been offered during the cost-of-living crisis. Our data shows that problems for tenants have only grown as they're forced to pay more for damp and mouldy homes while still at risk from section 21 evictions.

More people than ever are struggling to afford a secure, stable place to live

Problems with disrepair, and issues around rents, arrears and evictions are not exclusive to the private rented sector. We also help social housing tenants with these issues too, but they have greater protections, and pay lower rents. However, those eligible for social housing in Wiltshire face a long wait to secure a home.

Shelter estimates that we need to build at least 90,000 social homes a year, but last year, just 6,000 were.²⁸ A lack of good-quality, truly affordable housing has pushed thousands of households into the private rented sector.

Regardless of supply, for some people homeownership will never be a reality. More than **one in three households** in Wiltshire rent, either privately, or from a social provider. Moreover, renting is often seen as temporary, a stop-gap, so the perception can be that a 'roof over your head' is sufficient while you're living there.

Renters need to feel safe and secure, in a place they can call home for as long as they need. But private renters face the burden of ever increasing rents, and have little control in the market. To help private renters, the Government must bring forward existing reform plans as soon as possible and consider other interventions as renters' costs rise.

Good quality, warm and affordable housing is crucial

Poor housing impacts on the health, education, and therefore the work chances of residents.

Damp, mouldy houses lead to health problems which cost our health service and productivity. Not having a safe and appropriate place to study harms our children.

But most of all having safe, secure and affordable homes is a matter of dignity and should be a right for everyone.

Recommendations

We are calling on the government to:

- Unfreeze the Local Housing Allowance and restore the link to local rents, returning it to the 30th percentile to help those struggling most with increased rental costs.
- Strengthen Minimum Energy Efficiency Standards in legislation, so all new private rented properties reach EPC C by 2025, and existing tenancies by 2028.
- Extend Awaab's law to the private rented sector to place strict timelines on landlords to deal with serious issues such as damp and mould.
- Bring forward the Renters' Reform Bill to, amongst other things, abolish section 21 evictions, give tenants stronger powers to challenge poor practice and extend the Decent Homes Standard to the private rented sector.
- Ensure that Local Authorities have well resourced teams to enforce quality standards set out in the Renters' Reform Bill and that these teams are accessible to tenants.

Actions for Wiltshire Citizens Advice and partners:

- Talk about 'homes' rather than 'housing' or 'property' to shift thinking away from 'housing as an asset'. Talk about homes as a source of health and wellbeing to build understanding of why access to decent, affordable homes matters.
- Identify training needs around housing advice and policy within WCA to better support local people with housing issues.
- Work with local housing providers to bring down access to accommodation barriers, including reducing upfront rent charges, provision of household goods and furnished tenancies.
- Carry out joint research into the evolving impact of the cost of living with regards to housing.
- Facilitate through Wiltshire Money information sharing, including sharing best practice between local housing providers, for example of salvation measures and discretionary set aside funds for writing off arrears.
- Better understand local policies around empty properties, landlord support and examples of best practice.

References and bibliography

1. Wiltshire Citizens Advice, Management information,
2. Citizens Advice, Chloe Hann, January 2023, [Another year, another renters' crisis](#)
3. Citizens Advice, Thomas Hunter, November 2022, [Why the freeze on Local Housing Allowance is unsustainable](#)
4. The Mirror, Chaminda Jayanetti, 17 March 2022, [DWP slashes housing crisis fund for poor Brits to lowest level in a decade](#), and Department for Work and Pensions, 18 November 2022, [Discretionary Housing Payment government contribution for English and Welsh local authorities for financial year ending March 2023](#),
5. Office for National Statistics (ONS), released 5 January 2023, ONS website, statistical bulletin, [Housing, England and Wales: Census 2021](#)
6. Office for National Statistics (ONS), released 19 December 2022, ONS website, statistical bulletin, [Private rental affordability, England, Wales and Northern Ireland: 2021](#)
7. Office for National Statistics (ONS), released 19 December 2022, ONS website, statistical bulletin, [Private rental affordability, England, Wales and Northern Ireland: 2021](#)
8. Department for Levelling Up, Housing and Communities, published 15 December 2022, [English Housing Survey 2021 to 2022: headline report](#)
9. Bank of England, March 2023, [Quoted household interest rates](#)
10. Department for Levelling Up, Housing and Communities, published 26 May 2022, [English Private Landlord Survey 2021: main report](#). Landlords were asked which, if any, types of loans or borrowing they currently have to fund their rental property. Over half (57%) of landlords had a Buy-to-Let mortgage.
11. Citizens Advice, March 2023, [Cost of living dashboard - Housing: Rent increases by tenure](#)
12. Zoopla, published 09 December 2022, [Rental index statistics](#), and Zoopla Quarterly [UK Rental Market Report](#) <https://advantage.zpg.co.uk/house-price-index-report>
13. Office for National Statistics (ONS), released 14 December 2022, ONS website, statistical bulletin, [Index of Private Housing Rental Prices, UK: November 2022](#)
14. Citizens Advice, February 2023, [Damp, cold and full of mould | The reality of housing in the private rented sector](#)

15. Shelter, Cecil Sagoe, Ruth Ehrlich, Liam Reynolds & Hannah Rich, November 2020, [Time for change: Making renting fairer for private renters](#)
16. The [Renters' Reform Bill](#) was announced in the Queen's Speech on 19 December 2019 and the Queen's Speech in May 2022 reconfirmed the government's commitment to legislating on the Renters' Reform Bill. In June 2022, the government published [A Fairer Private Rented Sector](#) White Paper setting out the details of its plans for the Renters' Reform Bill. It is now expected to be brought before Parliament before the end of this session in May 2023.
17. Department for Levelling Up, Housing and Communities, published 16 June 2022, [Local authority enforcement in the private rented sector: headline report](#)
18. Gov.uk, [Directory of legal aid providers](#)
19. Ministry of Justice, published 9 February 2023, [Mortgage and landlord possession statistics: October to December 2022](#)
20. Department for Levelling Up, Housing and Communities and Ministry of Housing, Communities & Local Government, [Tables on Homelessness \(Gov.uk live tables\)](#)
21. Department for Levelling Up, Housing and Communities, published 28 February 2023, [Housing and Communities. Statutory homelessness in England: July to September 2022](#): Reasons for homelessness (Tables A2P and A2R)
22. Homes4Wiltshire, Wiltshire Council Allocations Policy 2018 Version 4.0: minor amendments Sept 2020, Nov 2021 and Jan 2023, [Wiltshire Council Allocations Policy](#)
23. Wiltshire Council, September 2022, Housing Advice, Allocations & Homelessness Services presentation
24. Department for Levelling Up, Housing and Communities, published 16 June 2022, [A Fairer Private Rented Sector](#)
25. Citizens Advice, February 2023, [Damp, cold and full of mould | The reality of housing in the private rented sector](#)
26. Citizens Advice, February 2023, [Damp, cold and full of mould | The reality of housing in the private rented sector](#)
27. The Coronavirus Act 2020 provided protection to social and private tenants by delaying when landlords can evict tenants. The provisions in the Act increased the notice periods landlords were required to provide to tenants when seeking possession of a residential property between 26 March 2020 and 30 September 2021. Between 1 June 2021 and 30 September 2021, notice periods were required to be at least four months except in the most serious cases such as egregious rent arrears or anti-social behaviour.
28. Shelter, [Let's build a better future: Call on the government to build social housing](#)

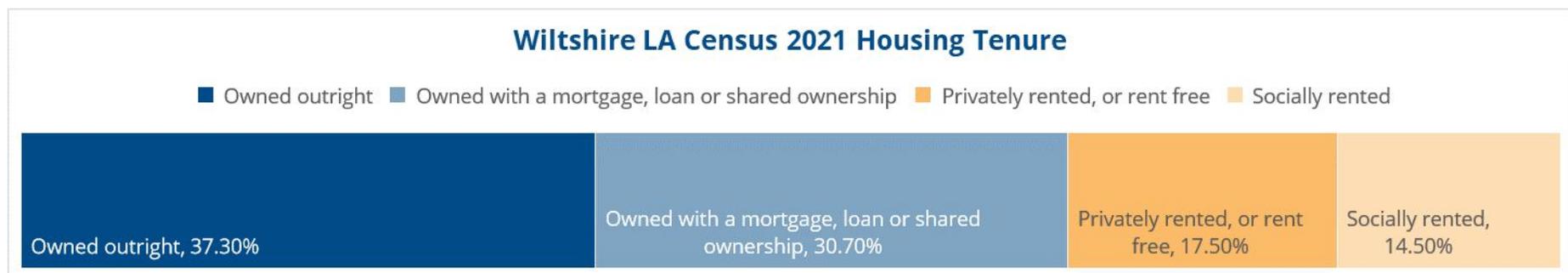
Appendix - Census 2021 data

Census 2021 data shows that in 2021:

- There were 24.8 million households in England and Wales (23.4 million in England, 1.3 million in Wales), an increase of more than 1.4 million since 2011, in which 58.6 million usual residents (98.3% of all usual residents) lived.
- Across England and Wales, 77.9% (19.3 million) of households lived in a house or bungalow, 21.7% (5.4 million) lived in a flat, maisonette or apartment and 0.4% (104,000) lived in a caravan, or other mobile or temporary structure.
- The proportion of households living in a flat, maisonette or apartment increased the most over the decade, from 21.0% (4.9 million) in 2011 to 21.7% (5.4 million) in 2021.
- In 2021, 62.5% (15.5 million) of households owned the accommodation they lived in, 37.3% (9.3 million) rented their accommodation and 0.1% (33,000) of households lived rent free.

Tenure - The data on accommodation ownership and renting can be broken down further to show that:

- 32.8% of households (8.1 million) owned the accommodation they lived in outright, an increase from 30.8% (7.2 million) in 2011
- 29.7% (7.4 million) owned their accommodation with a mortgage or loan or shared ownership, which is a smaller proportion than in 2011 (33.5%, 7.8 million)
- 20.3% (5.0 million) rented their accommodation privately, up from 16.7% (3.9 million) in 2011
- 17.1% (4.2 million) were in the social rented sector, for example through a local council or housing association; this is a smaller proportion than in 2011 (17.6%, 4.1 million)



Spotlight on our housing data

Written by the Research and Campaigns Group,
Wiltshire Citizens Advice

Published April 2023

citizensadvicewiltshire.org.uk

Wiltshire Citizens Advice is a registered charity and a member of the National Association of Citizens Advice Bureaux. Registered office: Wiltshire Citizens Advice, 3 Avon Reach, Monkton Hill, Chippenham, Wiltshire SN15 1EE. Charity registration number: 1062219. Company limited by guarantee in England & Wales. Registered number: 03204218. Authorised and regulated by the Financial Conduct Authority. FRN: 617798.

© Wiltshire Citizens Advice, April 2023