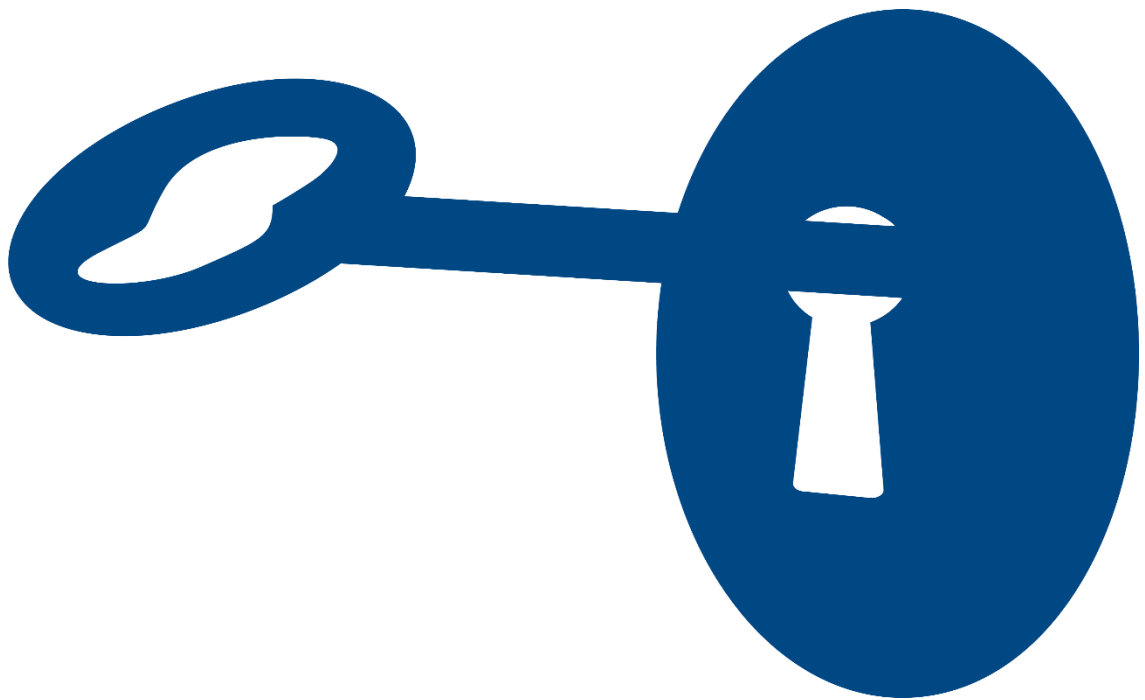


Hidden Homelessness in Cornwall



Cornwall

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THIS IS WHAT RESPONDENTS TO OUR SURVEY SAID SHOULD BE DONE TO HELP EASE THE HIDDEN HOMELESS CRISIS IN CORNWALL:



"I finally found private rented accommodation after three months. It was a terrifying time. More social housing is needed in my area in Cornwall. No one can afford to live here!! This really is an urgent situation."



"I fear I will end up living with my parents until they die. There needs to be more access to support for disabled people to be able to find their own homes that meet their needs."



"On my street in my village, there is only one other permanent resident. It is very depressing. I cannot afford rent and I certainly cannot afford to buy, so I will need to leave my village."

KEY RECOMMENDATIONS

This report provides a snapshot of hidden homelessness. We recognise there are many initiatives planned in Cornwall, however some are many years from being realised and others are small scale in relation to the problem. We also recognise that a large part of the solution lies at a national level with central government which has the financial resources to achieve a game changing leap in housing provision.

However, we have looked at some steps that could be taken locally to mitigate the housing crisis:

- **Empty homes**

As of April, 2021 there were 2,600 empty properties in Cornwall according to Cornwall Council. More of these properties could be brought up to standard and let out by extending the council's Empty Properties Scheme.

- **Unused town centre spaces**

As a number of our survey respondents have pointed out, there are unused commercial properties in towns and larger villages which could be converted to affordable housing to buy or rent. This includes shops and offices that have redundant first or second floors. With the right incentives and changes to planning regulations, commercial landlords could be encouraged to make better use of unoccupied space.

- **Temporary Accommodation**

The increasing need for temporary accommodation has caused major issues for clients at Citizens Advice Cornwall. We regularly see people having to live in unsuitable accommodation many miles from family, friends, school and work – sometimes out of county. We would like to see much greater Government support to encourage greater provision of quality temporary accommodation via the public and private sectors.

INTRODUCTION

The worsening housing crisis in Cornwall has been well publicised over the last few years, exacerbated by lockdown and the Covid pandemic.

While much media attention has focused on street homelessness, this report looks at the wider issue of Hidden Homelessness in the county, including its causes and possible solutions.

While there is no official definition of Hidden Homelessness, we have chosen to include the following scenarios in our investigations:

- **Sofa surfers (living with friends and relatives on a temporary basis)**
- **People living together after their relationship has broken down because they can't afford to move out, including those in abusive relationships**
- **People living in overcrowded and unsuitable accommodation, either with family members or sharing with others**
- **People still living with parents where this is causing stresses and strains in the relationship and they can't afford to move out**
- **Those who have been forced to move back in with parents or children because of a change in circumstances (such as divorce or bankruptcy).**
- **People living in temporary accommodation.**

This report draws on a number of existing resources and statistics as well as original research, case studies from Citizens Advice clients across Cornwall and a survey we carried out over summer 2022.

Definitions of homelessness

According to Cornwall Council's approach to preventing homelessness and rough sleeping: "You are defined as homeless if you have nowhere to stay and are living on the streets, but you can also be homeless if you have a roof over your head. **People experiencing the most acute forms of homelessness will include those sleeping rough, sofa surfing or living in hostels, night shelters or unsuitable temporary accommodation.**

“Those in insecure or poor housing at risk of homelessness will include those with notice to quit who cannot afford to rent anywhere else, those in suitable but temporary accommodation, those in refuges and those about to be discharged from prison or hospital with nowhere to live permanently.”

A report from homelessness charity, Crisis, says: **“The majority of homeless people are hidden from statistics and services as they are dealing with their situation informally. This means staying with family and friends, sofa surfing, living in unsuitable housing such as squats or in ‘beds in shed’ situations. All these situations leave the person extremely vulnerable. The majority of the hidden homeless will have slept rough at some time.”**
<https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/types-of-homelessness/>

The Homelessness Reduction Act 2017 changed the definition of homelessness in a statutory sense and introduced broader parameters on when people could be classed as requiring a duty of care from local authorities to aid with homelessness prevention.

This has led to people not reporting as homeless or accessing the available prevention services because they do not see themselves as homeless in a traditional sense. They deal with their situation informally and their plight goes unrecorded.

HOUSING PROVISION IN CORNWALL – AN OVERVIEW



The basic problem facing renters and potential house buyers in Cornwall is a lack of affordable properties to buy or rent.

The combination of landlords evicting tenants in favour of holiday letting or selling-up to take advantage of higher house prices, increasing rents, low wages, rising cost of living (energy, fuel and food) and more people with deeper pockets moving into the county is creating a crisis situation with no end in sight.

According to Cornwall Council, there is a shortfall of around 30,000 affordable homes in the county. Although more homes are planned, these are unlikely to be all completed within the next five years. The county also has 29,000 empty, second or holiday homes.

How did we get here?

Lack of Available Housing

Cornwall has almost half as much social housing compared to other council areas in the UK. According to the National Housing Federation, **Cornwall's social housing stock is 10% of the total, compared to the national average of 17%.**

This means more people are reliant on private rented housing, nearly half of which fails to meet the decent homes standard, according to the same 2020 NHF report (<https://www.housing.org.uk/resources/people-in-housing-need/>)

In April 2022, Cornwall Live published an article noting that Airbnb has more than 2,087 properties listed for temporary let, whereas property website Zoopla only had 61 private rentals. <https://www.cornwalllive.com/news/cornwall-news/cornwall-hotspots-over-2000-airbnbs-7018524> **There is an acknowledged widespread shortage of places to live not only in affordable social housing but also in private housing.**

Rising Rents

Private housing rents are growing rapidly. If we look at the index of private housing rental prices, we can get a comparison in growth in private rent from 2015 to May 2022:

- In the Office for National Statistics (ONS) data, 2015 was used as a control year whereby the index is 100.00 for the whole of the UK.
- From Jan 2015 to Jan 2020, the UK average rose to 108.6 while the South West average is 110.8
- From Jan 2020 to May 2022, the national average steadily grows to 113.5 while in the South West it grows to 118.7

This demonstrates that not only is the private sector failing to cover the shortfall in available housing due to availability, but the price is growing at a rate that is increasingly unaffordable.

The shortage of housing is also having an impact on local employers' ability to recruit and retain staff, particularly in the health social care sector and hospitality, where many hotels and restaurants being unable to fully open.

Covid and Lockdown

The Covid pandemic and lockdown has led to more people looking to move to attractive holiday areas like Cornwall as a lifestyle choice or because they can now work from home using technology, putting more pressure on the housing market. The pandemic also saw a rise in cases of domestic violence and relationship breakdowns, increasing demand for emergency temporary accommodation.

OUR SURVEY - HIGHLIGHTS

We carried out an online survey over summer 2022 to gauge how widespread the issue of hidden homelessness is, the sort of problems it causes and people's attitudes to the subject.

Our survey attracted 111 replies via the Citizens Advice Cornwall website.

Responses fell fairly evenly between the age groups, tailing off substantially for those over 64.

The majority of respondents (45%) lived with family, followed by 25% who lived alone.

Of those taking part:

29% did not have their own bedroom

31% had children under-18 living with them

71% said their living arrangements were unsatisfactory.

When asked what sort of problems their living arrangements were causing:

52% said risk of homelessness

46% said it was having a detrimental effect on their physical and / or mental health

24% said poor housing quality

20% identified overcrowding

And 13% said it was causing domestic family problems.

39% of respondents said where they lived made it difficult to get to work or apply for the jobs they wanted,

⇒ **When asked about the reasons for leaving their last home, there were a wide range of responses, but most involved some sort of crisis situation:**

- 18% cited financial reasons
- 18% relationship breakdown with partner
- 17% eviction
- 8% parents no longer able to accommodate
- 8% relationship breakdown with parents

A further 14% simply wanted to move somewhere else.

The majority of respondents lived in rented housing (34%), followed by parents' home (17%), sofa surfing (10%), social housing (10%) and their own home (10%).

Six per cent were in temporary housing and 5% were rough sleeping. **Worryingly, when asked where they saw themselves living in 12 months' time, this increased to 16%.**

Of all our 111 respondents, only four people thought they would be living in their own home in a year's time, although this number increased to 26 when asked where they would be living in five years' time, indicating that a fair amount of optimism still exists.

When asked about how the housing situation in Cornwall could be improved, it was obvious there was a burning sense of injustice. Many pointed to a need to build new affordable homes, compulsory re-acquisition of properties to be rented affordably, or repurposing commercial buildings no longer in use. Several people mentioned their towns or villages filled with empty buildings that used to be shops.

There appears to be a distrust of local authority's ability to provide solutions to the housing crisis. Many participants stress the importance of helping 'local' people whom they feel have been forgotten or not considered.

The other prevalent theme is second homes. **Many participants saw second homes and holiday lets contributing to the lack of availability of affordable housing.** Participants offered a range of ways to curb this issue from limiting to completely outlawing having second homes and holiday lets.

Another was to prioritise property ownership and tenancy agreements for local people. **There was a lot of anecdotal evidence discussing a similar trend of local people being forced out of their communities because of a lack of affordable housing and properties being bought by second home owners or for holiday lets.**

In terms of the private market, several participants felt properties were not shown fairly and that estate agents restricted opportunities to wealthy people from "up-country".

Several commented on how the increase in private rent forced them to look for social housing which is in very limited supply. A few called for Section 21 evictions (also referred to as 'no-fault' evictions) to be banned as it gives private landlords the ability to get rid of local tenants and re-let the property at a higher rate.

Some accounts referred to the plight of young people who have outgrown their living conditions but have no opportunity to move out due to the rental market. There were also calls for more regulation for student accommodation so young people could afford to study and live in Cornwall. One response discussed how they had saved to go to university but due to lack of affordable housing, they were now having to use these savings to cover the cost of private rent and have lost their opportunity to study.

A few participants detailed the decline in physical and mental health they have suffered trying to find social housing. There was reference to the stress caused by lack of housing availability and conditions that people have been forced to live in due to no suitable housing options being available.

Some solutions offered were to allow areas where people could park up in vans or mobile homes. Another was to improve accessibility of homeless services.

In summary, suggestions by respondents included:

- Improving and expanding social / affordable housing through investment, new builds and repurposing disused buildings.
- Reform of the private rental sector, particularly capping rent and regulating the ability of private landlords to evict people for no reason.
- Local people need to be prioritised as they have been pushed out by the holiday market and second home owners.

Several accounts reflect the stress and hardship caused by a lack of housing. People are forced to remain in unsuitable properties with no hope of finding a suitable home which has a huge negative impact on their wellbeing. Some accounts were simple pleas for help.

STORIES FROM THE FRONTLINE

Every week our advisers across Cornwall see people who are living in unsatisfactory, poor or even dangerous conditions but have nowhere else to go. Here is a snapshot of just some of the cases we've dealt with recently:



Jane

Jane, 54, sold her house in Plymouth when she got a new job in the charity sector in South East Cornwall.

She moved into temporary accommodation owned by an acquaintance - a semi-derelict chalet in the middle of conversion work.

She only expected to be in the chalet for a few weeks while she looked for a new house when the Covid lockdown began.

"I was in the chalet in Looe for six months but lockdown meant I couldn't move anywhere or view any properties. There was no carpet or heating, although the owner later installed an old boiler and immersion heater," said Jane.

During her stay in the chalet, house prices in the area started increasing massively.

"I starting putting in bids higher than the asking price and had five house purchases fall through in one year and lost money on surveys and fees each time," she added. **"One house in Newquay was advertised for £175k and I put in a bid of £195k but it sold for £255k."**

After leaving the chalet in Looe, she moved into a park home in St Columb Major with a friend.

"The park home was very small with one bedroom and I had to sleep on the sofa, which was too short for me. It has affected my mental health and I find it difficult to concentrate because I don't sleep at night. I have also started suffering panic attacks.

"Having had so many addresses in a short time has also reduced my chances of getting a mortgage even if I can find anywhere to buy."

Jane moved out of the park home when her relationship with her friend broke down and tried to find somewhere to rent in Looe.

The only places advertised were going for £1,200 to £1,400-a-month excluding bills. Her income from her charity job is £1,400-a-month. Eventually, she moved in with another friend who rents a small property in the town.

“The house is tiny and there’s no room for any of my belongings. The furniture I do have is either in storage or scattered around different friends’ houses. I sleep in a small bedroom with a couple of bags of clothes and a surfboard.”

She has recently put in an offer for an ex-council house in the town owned by a charity under a clause that it cannot be sold as a holiday home and is waiting for a municipal block survey.

“If this potential purchase doesn’t come off I don’t know what I’m going to do in the future. When I sold my house in Plymouth I had enough money to buy in Cornwall. Now that seems out of reach and while I’m renting and paying for surveys I’m rapidly using-up my savings.”

Carrie



Carrie was served with a no-fault six months eviction notice. She had been privately renting a two bedroom flat living with a disabled partner and adult daughter who suffers from mental problems.

Carrie needed to stay in the area because she and her family needed ongoing support from services such as GPs, mental health and social services. Despite continually hunting for properties during the six months’ notice period, Carrie couldn’t find anywhere to live and they were made homeless.

She and her partner were placed in hotel accommodation with no cooking facilities. This resulted in Carrie’s daughter having to move away. Her daughter’s mental health (self-harming) meant that she could not cope with the upheaval and Carrie could not look after her properly.

Her daughter stayed with an uncle and eventually had to move up country to be with other relatives. Both Carrie and her partner lost access to local support services and friends and family over this time.

In the meantime, the couple were moved between different hotels for short periods (sometimes days) causing disruption to their lives.

“During this time, we had to survive on sandwiches as there were no cooking facilities,” she said.

After a few weeks between hotels Jane and her partner were moved on to a caravan site.

“We were moved into a totally inappropriate property with dirty stained beds, broken unusable furniture (sofa broken in half) and infested with fleas even eight lots of smoke bombs could not get rid of them”.

Carrie added: “It was not until I got the press involved that we eventually found somewhere suitable with the help of the Guinness Trust”.

Carrie says her partner missed taking critical medication on several occasions as they were not able to get the prescriptions on time due to being located too far away from their GP. Her partner suffers from epilepsy and missing medication is a very serious issue.

The family was separated for about six months and this “has resulted in sleepless nights, black outs and has resulted in on-going mental health problems” which has required increased medication.

Louise

Louise is 19-years-old and sofa surfing at various friends’ houses. She has rough slept previously during issues with drugs which she says she doesn't do any more.

She uses friends’ addresses for contact, but doesn’t really know where she is staying from day to day.

Louise works and can do as much as 50 hours a week. She earns between £300 and £400 per week.

She left home aged 16 and has returned on occasion but her mother has told her to leave several times and they don't talk. This has resulted in a relationship breakdown and Louise doesn't get any support.

Her situation has resulted in anxiety, depression, anorexia and bulimia and she has tried to take her own life in the past.

Though she has tried finding a private property to rent, she has been unsuccessful because of her age and poor credit rating. She has struggled to pay bills in the past. She is reluctant to house share as she “would feel too anxious to live with strangers”.

Louise doesn't drive and would need to find accommodation near her work and the support of her friends in the area.

At 19, she is very vulnerable and moving almost daily means that she will not have easy access to facilities such as laundry (to keep respectable for work), storage of personal belongings, ability to cook and eat properly, access to services would be limited and she could miss receiving important appointments (medical etc). **It is very likely that she could return to taking drugs again if she cannot find a stable home life.**

Louise will also be impacting on the families that she sofa surfs with (young friends' families). An additional young adult staying with a family can have an impact on the whole group. Sleeping on the sofa will cause upset to the routine of the family, sharing a bathroom can cause arguments as everyone in the household tries to get ready for daily commitments, work etc. It will make it difficult for her to be at work on time and this could threaten her ability to keep her job.

Phil



Phil is 33-years-old and he and his partner were renting privately when they were evicted because the landlord wanted to sell the property.

They moved in with his partner's family as they could not find anywhere to live. **This accommodation was one bedroom and they were sleeping on a sofa bed with their baby.**

They were given notice to leave by the council due to overcrowding. This resulted in them being housed in hostels for six months. They had to share facilities including the kitchen and bathroom, which was not easy particularly with a small baby. They were also moved to different hostels during this time. **They had to use foodbanks and could not always get suitable food for the baby. During the daytime they spent as much time with friends and family as possible to stay away from the other people at the hostels, who often behaved strangely – “there was a lot of shouting”.**

It took more than six months of searching for a suitable property before they found somewhere. They are now in reasonable council accommodation. This is further from friends and family than they would have chosen and means extra costs, particularly recently since fuel prices have increased substantially.

CURRENT AND FUTURE INITIATIVES

In this report, we thought it would be useful to acknowledge and summarise the initiatives that are taking place in Cornwall in an effort to stem the tide of hidden homelessness. This is not a comprehensive list but shows the range of actions planned.

Cornwall Community Land Trust

CCLT are openly seeking to buy land to build affordable housing. In an effort to incentivise potential landowners, the organisation is offering initial assessments of the land's development potential free of charge and at a time convenient to the owner. Following an initial assessment, if both parties are willing to proceed, CCLT will handle all technical aspects of achieving planning consent at their own cost. This initiative assures land owners a fair price as well as the opportunity to aid the local community in a time of crisis.

Cornwall Council Housing Strategy

Cornwall Council has been ramping-up efforts to renovate existing but redundant council-owned assets to bring them back into liveable conditions.

These will be offered to people on the council's temporary and emergency accommodation list.

As well as refurbishing council owned redundant properties, the authority is providing modular homes for temporary and emergency accommodation, buying existing homes to use as social housing, building more council houses for local people to rent or buy, supporting the provision of affordable homes by housing associations for local people to rent or buy and unlocking the potential for town centres to be regenerated to provide more housing.

Renters Reform Bill

The Government's Renters Reform Bill lays out provisions for improvements for landlords and renters in the public and private rented sectors. This includes an end to Section-21 'no-fault evictions' and a register of private landlords.

<https://www.gov.uk/government/consultations/a-new-deal-for-renting-resetting-the-balance-of-rights-and-responsibilities-between-landlords-and-tenants>

SUMMARY AND CONCLUSIONS

This report aims to provide a snapshot of hidden homelessness. We did not aim to draw detailed recommendations for action – we recognise there are many initiatives planned (although some are many years from being realised and others are small scale in relation to the problem). We also recognise that a large part of

the solution lies at a national level with central government which has the financial resources to achieve a game changing leap in housing provision.

However, we have looked at some steps that could be taken at a local level to help mitigate the housing crisis:

- **Empty homes**

As of April, 2021 there were 2,600 empty properties in Cornwall according to Cornwall Council. More of these properties could be brought up to standard and let out by extending the council's Empty Properties Scheme.

- **Unused town centre spaces**

As a number of our survey respondents have pointed out, there are unused commercial properties in towns and larger villages which could be converted to affordable housing to buy or rent. This includes shops and offices that have redundant first or second floors. With the right incentives and changes to planning regulations, commercial landlords could be encouraged to make better use of unoccupied space.

- **Temporary Accommodation**

The increasing need for temporary accommodation has caused major issues for clients at Citizens Advice Cornwall. We regularly see people having to live in unsuitable accommodation many miles from family, friends, school and work – sometimes out of county. We would like to see much greater Government support to encourage greater provision of quality temporary accommodation via the public and private sectors.

APPENDIX 1:

What the people of Cornwall say:

COMMENTS FROM PARTICIPANTS IN OUR SURVEY, WHO WERE ASKED HOW THE HIDDEN HOMELESSNESS SITUATION COULD BE IMPROVED:

⇒ "When my previous landlord wanted to sell up I was given a Section 21 Notice. It was so hard to find anything I could afford to rent as a single person even though I was working. I went in the housing list but there was nothing available for a single working female under-55. I bid on several properties but never got them. I finally found private rented accommodation after three months. It was a terrifying time. More social housing is needed in my area in Cornwall. No one can afford to live here!! This really is an urgent situation"

⇒ "My only income is disability benefits meaning I am unable to get a mortgage to buy my own home - renting is not suitable for me due to my personal conditions. I fear I will end up living with my parents until they die. There needs to be more access to support for disabled people to be able to find their own homes that meet their needs. More affordable housing grants or loans could help people."

⇒ "Build social housing to help the homeless integrate back into society."

⇒ "Falmouth high streets empty shops can accommodate the mass homelessness in Falmouth"

⇒ "I am local, from Helston and need to move out due to (my) landlord moving back. I would like a council house but they seem to be selling them all. None to rent and people from up country get them before us. Not fair - born in Helston and am now facing homelessness. It needs to change."

⇒ "Due to my age and disability more bungalows suitable for disabled and elderly. More social housing either new builds or compulsory purchase from landlords that do not keep a property up to standard. Ban all Air BnB's unless a

room in primary address. Only allow a certain percentage of second homes and holiday lets in each area. Stop letting agents and private landlords banning people on benefits and those with children and pets. Many people have pets to help them with physical or mental health. Stop building properties with no garden, I am housebound and my garden is my sanctuary. Like many other over 60's having a garden to grow food and flowers greatly helps mental health."

⇒ "I think the fact that there are housing associations out who are denying transferring a tenancy over and making people homeless is very poor. If they simply transferred the tenancy to my name then I would not be homeless and that would be one person less that council housing would have to deal with and put less stress on companies that are trying to help young people like me with mental health problems."

⇒ "Abolish second home ownership, AirBnB and holiday homes."

⇒ "Lobby government to immediately end Section 21 notices, as this is the reason why we are being evicted. This and the added housing shortage in Cornwall has left us unable to find another rental property."

⇒ "Stop all holiday home building, (hold a) massive drive for social housing with generational Cornish birth right over people choosing to move here. Brownfield site conversions and flats above shops refurbished. Work with land trusts not greedy developers."

⇒ "Affordable housing and using empty buildings etc to create homes as well as banning second home purchases and holiday lets here in Cornwall. Private rent prices need to be capped to an affordable rate as so many families are unable to find private rentals they can afford and are receiving no help or support from anywhere."

⇒ “More help - more contact - I need adapted housing due to physical illness. I'm currently house bound and stuck in my room 24/7”

⇒ “More affordable housing; stop second homes being used for holiday lets; stop landlords evicting local tenants so the landlord can make more profit through holiday letting; convert empty shops into homes; convert empty disused churches/chapels into homeless shelters/refuges.”

⇒ “It feels like the authorities have lost control of the housing situation in Cornwall. They have not kept on top of it and judging by the current waiting list which is between 25,000 and 30,000 and getting worse, the problem is too big for any solutions. I am physically disabled - living in a dangerous situation - also with mental health issues yet I have been told that I do not have any priority over any other healthy single person - translated when I can go on the list - I will constantly be at the back of the queue...I found the process of getting help from housing, distressing and it felt like I wasn't listened to. I had saved for an MA and am now living on that money. The housing benefit for a single person will not even cover renting a room - when I can get it. So I feel totally trapped in circumstances that are beyond my control - there seems to be no way out. The next argument with either of my parents might make things become unbearable - at that point - I will leave and sleep on the streets. More affordable housing should be built especially for vulnerable adults like me however I don't see that ever happening.”

⇒ “Actually help local people, been on the housing list for years and years and never get anywhere. Been refused adopting or fostering as the house isn't in good enough state – but (regarded as) good enough for my kids to live it. Roof leaks and the house is a state but no one cares. Refused help when sofa surfing as had somewhere to live. If I left sofa surfing I'd be intentionally making myself homeless. When homeless with a child I was told I didn't qualify for help if I had a sofa to bunk on or a car but if I went to the streets I'd have my child taken away”

⇒ “Empty shops are everywhere and could easily be converted into housing, rather than building new and more on precious green areas. Even so-called

affordable housing is not really affordable, especially not if you suffer financial problems and end up with a compromised credit rating. This also affects the chance to rent, as the rents are sky-high, and people already in stressful situations are denied even a basic flat. Not everyone who is poor, defaults on rent or destroys their home."

⇒ "Affordable housing, more social housing, hidden homeless census, converting empty shops, plus charging second home owners and holiday let and AirBnB owners double council taxes and proper business rates. Many holiday and Air BnBs do not pay the proper rates leaving a shortfall in council funds which could go toward infrastructure and addressing housing issues. It is heartbreaking to see and live with the knowledge that most of the second homes, holiday lets etc are empty for the majority of the year, leaving families and residents struggling to afford to buy or rent affordable homes. The situation leaves tumbleweed towns especially in winter."

⇒ "Actually own and run the properties, not left to arms-length organisations (and other social housing businesses) who don't really care about YOU, and besides which, make you 'bid' for properties in a competitive arena with other applicants."

⇒ "Unfortunately there are not enough social housing homes to accommodate people in Cornwall, and more people are being moved into the homes that are available from other parts of the UK. The cost of living is rising what seems exponentially and it is beginning to be difficult to be able to see beyond debts and bills."

⇒ "Allow locals first choice on new builds and current social housing as a priority. Not allow second homes to be purchased and or enforce local tenancy when otherwise unoccupied."

⇒ "Building chalet type temporary homes. Even prefabricated homes like they did just after the war. There are many pieces of wasteland that could be used."

⇒ “Make sure that there is adequate one/two bed provision for the older (over 65) age groups on low incomes. Too much emphasis on approving high-end new build with 3/4 beds for the over-55 age group. Converting empty shops is a good idea - or preferably enabling empty room over shops to be converted into living accommodation”

⇒ “Stop selling houses to the highest bidders from London. Fairer advertising for rental properties that haven’t been already let. There is no such thing as affordable housing. I’m a local man born here, I work two jobs and I can’t afford a shed. If the house prices reflect the London wage, then Cornwall needs London wages too.”

⇒ “Ensure reasons for homelessness and the demand for accommodation and housing are understood, with sensible projections for likely future demand. Ensure there is sufficient affordable accommodation for the likely demand. Ensure that when social housing is sold that an appropriate market value is obtained which should be ringfenced for use within the housing and accommodation budget.”

⇒ “Affordable housing is key, stopping the excessive rent charges when in temporary and emergency accommodation, people have to give up work as they cannot afford to cover the costs until they are in permanent housing.”

⇒ “Improve mental health services, reduce or remove UC sanctions, build more council houses, convert empty shops to homes/temporary accommodation/shelters, provide stopping sites for nomadic people”

⇒ “If landlords allowed pets and accepted benefits then more people would go private which will make social housing more available for the ones that need it more. Also have housing advisors help case by case to advise them with what they can do.”

⇒ “Affordable housing and a real person who answers phone calls. Please.”

⇒ “Limit second homes, far too many empty homes. If there are empty shops, yes convert them, but short term cheap affordable housing for local people (i.e. been here at least five years and have network of support and or employment) settled. Its unsettling to hear (and destroying for those affected) of families being moved 20+ miles away from area they lived in for 30+ years and children are at school etc. Not everyone drives, not everyone can afford transport. People are having to leave jobs and move schools cause of lack of housing and this leads to fewer carers etc. There are plenty of jobs vacancies in many places in Cornwall but no one to fill them as they can’t afford to live here!”

⇒ “Affordable rents/ rent cap. Converting empty spaces into homes, temporary homelessness capsule type housing made more generally available, increase LHA to reflect realistic rent prices, create and enforce building of social housing/accommodation, prevent discrimination by prosecution of disabled, part/time parents,”

⇒ “Provide more housing opportunities for local people, fewer second homes/holiday homes.”

⇒ Affordable housing, stopping second home buying, stopping property being bought for AirBnB”

⇒ “There needs to be a limit on second homes and holiday lets. On my street in my village, there is only one other permanent resident. It is very depressing. I cannot afford rent and I certainly cannot afford to buy, so I will need to leave my village. As a single parent on low income I am dependent on the council building more social homes and being lucky enough to be allocated one. Housing benefit should be taken into account for private lets.”

⇒ “Reduce (the) number of holiday lets. There are enough houses out there for all of us, they have unfortunately become second home/holiday lets.”

- ⇒ “Affordable housing, more of it, deal with second homes and Airbnb type lettings to reduce their number. Stop no-fault evictions and protect tenants' rights from rent hikes and landlords changing their minds / selling. Make landlords accept people on benefits.”
- ⇒ “More help for young adults that have outgrown there current living conditions.”

APPENDIX 2

Further Case Studies:

Ben and Lou are losing the property they hoped to buy due to seller realising he can get much more money for it now than when they made agreement. Both Ben and Lou work, and have capital, but can find no other place to live near their work, either to buy or rent. They are about to lose their home, and work if they cannot find somewhere to live

Greg was living with mother. He has many difficulties and his mother can no longer have him living with her as she is unable to cope with him. The situation also has an effect on her daughter. **Greg has been sleeping on the street and had shelter in a friend's shed.** They received higher rate Disability Living Allowance (DLA) but was turned down for Personal Independence Payments and this is being appealed. In the meantime, he has nowhere else to go.

Rob, 56, has been given a Section 21 Notice by his landlord to quit. It went to court and he was given four weeks to leave. He has been struggling to find private rented accommodation. He has been threatened with homelessness, has a young daughter and nowhere to store his belongings. He has been In contact with the council but was told to store furniture with friends and to look for somewhere to live out of the county.

Judy is living with her in-laws, husband and two teenage children. **Her husband is abusive and police have been called in the past. Judy has been given a month to get out of the house with the two children. She has lost about £34,000 in a fraud case and has no money.** Her husband buys food but does not want to buy any for her, although she has absolutely no money to buy her own. Judy has been offered emergency housing but it's out of county so she is reluctant to accept.

Joe has been sofa surfing and is currently staying with his mum. They have a fraught relationship and she has evicted him before but is allowing him to stay for the moment. He has been in contact with Cornwall Council regarding homelessness and finding a home.

Diane, 40, and her son were temporarily housed in a budget hotel by Cornwall Housing after they were evicted by a private landlord. There was confusion about how long they were entitled to stay. This resulted in Diane being locked out of their room whilst her son and belongings were still inside. Diane couldn't make use of a foodbank voucher because of a lack of cooking facilities. After more temporary accommodation Diane and her son are now temporarily housed in a caravan park.

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