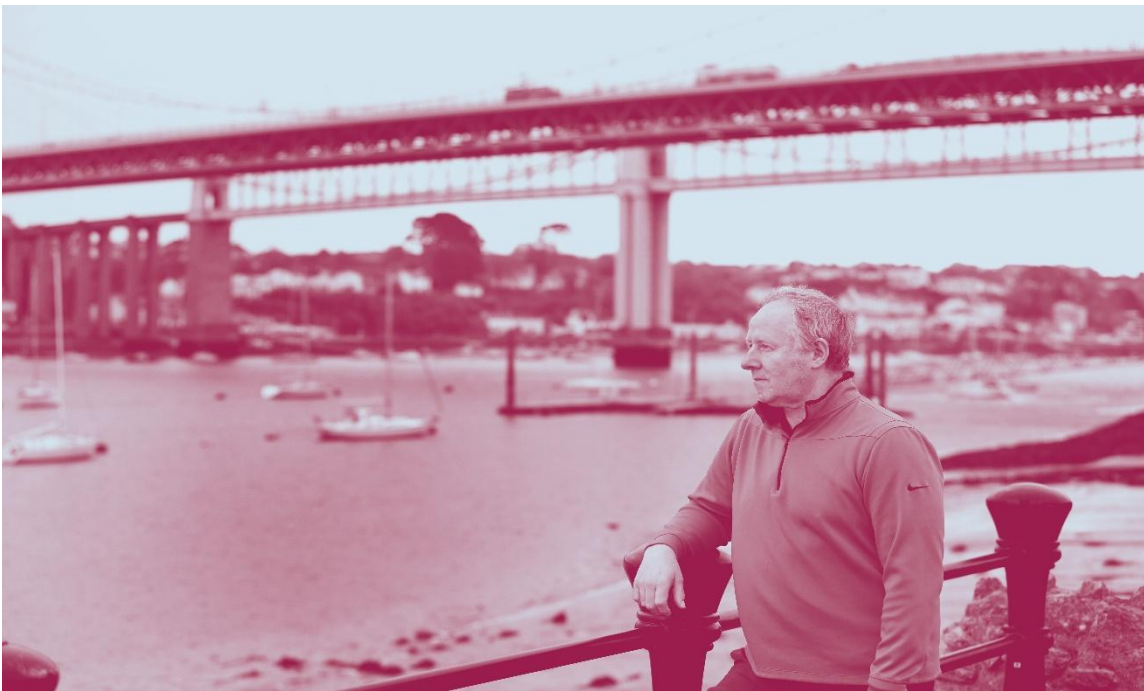


“I sit there on my sofa and cry...”

The human impact of the Local Housing Allowance freeze



**A report from local Citizens Advice in partnership
with the University of Plymouth**

APPENDIX

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TENANT INTERVIEWS

(Please notes, names have been changed to protect identities)

University of Plymouth researchers interviewed six Citizens Advice clients across Plymouth, the South Hams and Cornwall over summer, 2023. The clients were chosen because of the difficulties they were facing paying rent while claiming benefits.

MARK

Mark is recently divorced and has been made redundant. He lives with his son in a rented house having sold his own house following his divorce. His rent is £900 per month and he receives £585 per month towards housing costs through UC. He suffers physical and mental health issues. His initial £15,000 of savings have now been used-up.

“Well, my £15,000 of savings is now zero. I’ve carried on trying to pay all my various debts and being like a responsible adult and now all my money’s gone.

“Basically, I’m just at the point now where I won’t be able to pay my debts, my bank loan, my rent, I don’t know what I’m going to do. I don’t leave the house, got no social life, don’t see no one. . . and I just, yeah... you just think, my life isn’t even worth living really. It’s miserable. . . I haven’t left the house for probably three of four days, this is the first time I’ve been out.

“I think that the people who genuinely have worked all of their life and then their situation changes it’s just like - you think, well, I’ve worked all my life, why have I bothered sacrificing my life for other people to gain the benefits of this? Because when I’m in that situation I’m not going get it. That’s how I feel. it’s a very bitter pill to swallow when you’ve worked all of your life.

“And when you need the help you can’t get it. So... that adds to the misery, and anger, and frustration. I know I should lose weight and I just think, what the point? Why prolong this misery? Why? It’s just, well, it’s just horrible. It just really is horrible.”

KEN

Ken is a pensioner in his 60s living in a one-bedroom flat and has recently lost his part-time job. His rent is £475-a-month and he receives around £200 in Housing Benefit. His neighbour recently had her rent increased to £575 for an identical flat and he fears his rent will also rise.

“So all in all, my life’s gone from being, a happy go lucky guy, starting a new life, saying goodbye old world, this is me to, someone now that, not a day goes by where you don’t think, what’s happened to my life?

“That, in a nutshell, is where I’ve come, where I’ve gone, and how that’s dragged me right down now to. I don’t have enough coming in to pay what’s going out.

“Rising bills - food, is one that’s hit me even harder. I mean I’ve been lucky, I managed to get, from the Household Support Fund, I’ve got some Asda vouchers which I’m using, doing a shop of what I need I allow myself £40-a-month for social, that’s my £10 every Saturday.

“You know, that’s not being extravagant. Alright, some people would say, well, don’t go for a drink, but, I say I live on my own. I’m a single pensioner living on my own, I need to, to get out. I go out for walks even if it’s raining because it saves electric at home.

“I’ve lost a lot of friends because I’m not out socialising. I’ve been using food banks . . . I’m sick of eating pasta. You know, so, the choices, as grateful as I am, you know, and I wouldn’t be here today (if it wasn’t for the foodbank).

“I know that sounds dramatic but without the help of them, because for every bag, every half a dozen tins of soup and beans and tin of peas and that, that’s something I don’t have to buy.

“So it helps but, there’s not, sort of like, fresh meat, eggs, milk. I wouldn’t go in a food bank until my friend dragged me in there. . . it was, I’m not going in a food bank. I’ve worked all my life, I’ve catered for myself all my life, through ups and downs, and big hits and bad ones, but, I’ve always bounced back. But then all of a sudden, I’m finding myself walking past and looking and looking, and then my friend said “Come on we’re going in”.

“I said “It’s alright, you go, and you can come up mine and have a cup of tea afterwards”. She said “no, you’re coming”. She dragged me in. And once I got over that initial hurdle... and then, well, through Citizens Advice I got a food voucher to use the one up the other end

"I find it embarrassing. I only go when I'm really desperate now because I always feel that someone is worse off than me, which a lot of people are. I never feel that I'm in that position where, I need it, when I do need it, if that makes sense. I'm embarrassed, that I've got to that state. My self-respect has gone. All of that's gone out the window. You know, yes I've had ups and downs, the way I feel about myself and that, you know. I lost my son to cancer, so, I've gone up and down like that. You know but, I sit there, and, I sit on my sofa and cry. How have I got into this state?"

MAGGIE

Maggie is an 84-year-old widow in supported housing and receives Pension Credit. Her rent and service charge of £303.50 a fortnight is now covered by LHA but a shortfall over three months meant she was using her Disability Allowance during to contribute to her rent payments.

"So, I kept ringing the council and they said, we've been trying to get in touch with the housing association for a couple of months, and they weren't answering the emails. They just weren't answering anything, phone calls or anything.

"So, I waited a couple of weeks, then I rung again, and they said no, we haven't heard anything yet.

"So, I thought right, I think I ought to give the housing association a ring. So, I went onto them, onto the benefits department and I says look I said, this is no good to me I said, you know I'm on limited money to start with, I says, we're not getting the correct money through, for the rent, because you haven't answered the emails or anything.

"Well, they denied it, and said the council had all the information. So, this went on for weeks now, and we were still just getting the basic from last year. So I was having to put, extra money, extra money, every time... and every week I was ringing the council and housing association. And I had neighbours in the same position as myself as well, and they were ringing in as well. Anyhow um, it got to so much in the end, that, that's blaming that one, and that one was blaming that one. And I thought well, I can't be going about this you know. I'm getting old, I don't need the stress, I don't need the worry of it all.

"It caused a lot of heartache for all of us. You know, there's, I think there's four of us in the building. You know, and I mean, I'm fortunate that I get all my rent because I get Pension Credit guarantee, but the other ladies don't, so they were finding it very difficult as well if you understand me.

"I just don't know. Sleepless nights, I couldn't sleep I couldn't eat. I was in such a state, you know, in case this was going on and on and on. Well that was causing me heartache because I had, I had to take it out of my disability money. . . . I've got to buy a lot of things as well, you know, for my disability because I've got a very bad hip, and I've got osteoarthritis in my feet.

"I don't have savings. I don't have any savings you know, I mean if I had savings I wouldn't be getting Pension Credit Guarantee. You know, because my husband was very disabled. So I've looked after him, and I've had to work, as well, to keep my six children.

"I was on my feet all the time at work and looking after him... I was pushing him in a wheelchair and doing everything for him and... and then he had his open heart surgery in, I think it was 2012 and he has his last leg off in 2013. So you know, I mean I was his prime carer, and I still had to work.

"I've retired that many times, and went back. I didn't actually finish working, oh... I was about seventy I think, 70 or 71 when I finished work, you know because, I had to look after him more and more and more you see."

BEN AND HANNAH

Ben and Hannah are a married couple, in their thirties, with two teenage children. Hannah has disabilities and Ben is receiving Employment Support Allowance. Rent is now £708 and they receive £668 LHA but fear the possible sale of property by their landlord and eviction.

"We literally had a property in our street become vacant. It was a two-bedroom property, and we was waiting for it to be rented out, and when we looked it come up for £1,100 (per month) which we thought was a crazy amount of money, and, they had quite a few people viewing, and they managed to rent it out within a four week period.

"It just shows that there is a demand. It's only a two bed, so, I'm sure they're claiming any kind of benefit for that, the shortfall would be immense... And we're, we're terrified that... of being kicked out of the house we're in, because the landlord is getting older... so, we'd be on the street, homeless probably...

'We also feel we're limiting our kids' childhood really...There are things to do for free but no kids wants to go over the park... they're going to the cinema, or catching the train up to town to go shopping... and our daughter's limited by us

by our means, to say, no, you can't do that or, you can't do the full experience that we want to give you. You don't want to be the one that turns up to a lunch saying, I'm not gonna have nothing because I can't afford it because, it kind of puts pressure then on the group to say "oh, we can cover it". Then you feel embarrassed and awkward so, essentially, you end up making excuses like "I can't do that day sorry" when really you can, you just can't afford to go.

"You'd think there would be something available for me because I have to buy such expensive food. I need certain vitamins because my bones are not very good and stuff. And that's another expense that we have to buy because if we don't... well I've already got osteoarthritis, so, I'm trying to stop it from getting any worse.

"I have to take medicine if I want to help myself. But they don't give you any money towards that... Another thing is, because we don't work, because of my health, they say "they're not working, we don't want them as tenants". But we're actually really good tenants. We look after our home. Every landlord we've had has said "you're the best tenant we've got".

"Because of that they, we're even more limited to what we can choose when it comes to properties.

"They're just landlords, they're property people who are jumping on the bandwagon... They're thinking, this is a better option to invest in at the moment, and once the rents start flattening out, and they start thinking, oh where's the next opportunity? They'll sell up and move to the next opportunity just following the money. And in that wake of just making money, you have tenants like ourselves who, it impacts on us personally. It's okay for them to sell up and move on, and then get their millions out.

"You're kicking a family out who, have nowhere to go. Which then puts pressure on other services and, it just needs better regulation in a way."

JIM

Jim, 54, lives with his partner, Claire. Both are working and on reasonable income. They received a Section 21 eviction notice and are now living with his mother. Despite their income cannot afford rents on any available properties (Claire works from home and needs office area).

"We were given two months' notice which is the legal requirement... I got annoyed, so the first thing I did was ring all the agents, put our names back down to try and get another property.

"Most of them have been really, really helpful trying to find somewhere but nothing's quite suitable - either too small, or they're too bloody big! The prices of rental down in Cornwall is just unsustainable, it's... out of people's price ranges. They're £500-a-month or more. That's the difference.

"My wages haven't gone up £500-a-month. Luckily, the company I've worked for are moving back into the main business, because we were separated out, but now we're moving back out, so we've just literally had quite a good pay rise, but we're still, about, £10k to £15k under market rates.

"I'll do a comparison. In Hampshire, we had a three-bedroom, semi-detached house, it was £775-a-month. We moved down here, and, well, it took us two years to find a property.

"It was a two bed, detached bungalow. It was £850. The same property now, would be £1,300... But the government they're saying, oh everyone should be able to afford a property. According to every person, including the government, Cornwall, especially where we are, is one of the most deprived areas in the country, but for rental properties it's one of the most expensive.

"My wife looks, three, four times a day. She's got every single app there is like Rightmove, Zoopla, PrimeMarket, YourLocation... plus we're with every single agent in the area.

"Cornwall was to be near mum, so we don't want to move 30, 40 miles away, because then we might as well just move back to Hampshire. So, we've got quite, we've got a 10 to 15 mile radius but there not a lot of properties. There's some one-bedroom apartments, they want eleven hundred quid. For a one bed. And it's like, why? It's one bed. It's just, some of the properties are just overly priced. Even in the deprived areas where the prices have always been lower, they're going through the roof because it all really kicked off down here with the market after Covid.

"Because Cornwall was covid free for so long, everyone just bought a house. But, the people who was buying houses were the people from London, Manchester, the ones that have got the spare money. They were just paying... they were out-bidding everyone. You'll go into like, places like, we were saying the other day, you go into Mousehole, lucky to see two or three lights on in the winter, 'cos they're all holiday homes, or AirBnB. AirBnB's gone through the roof. Where we are... one, two, three... three houses opposite, all AirBnB's. I'm not in the poorer bracket, I'm in the middle. As they say the middle class. But they're saying now that the middle class are the poor people. Because you can't get up, so god knows what the poor people are."

ZACK

Zack is a 21-year-old old, single man in employment working between two towns. After becoming homeless (having left a violent and alcoholic landlord) he moved into a small caravan. He receives £400-a-week in wages, but costs of running his car are £400-a-month (including insurance, petrol, etc). His rent is £580 but with high energy costs in winter. He is in arrears with council tax (with recent court summons) and has some health issues.

So basically, I had a massive falling out with my family when I was 16 and I become homeless for a couple of days. Then I started sofa surfing with a few mates. I was with some friends, I had a couple of girlfriends in and out at the time, pretty much just living here, there, and everywhere.

"I get £400-a-week, wages, however, my car costs £400-a-month. During winter I was in here from October last year, and that big cold spell we had, I probably done £70 in two weeks in the gas. A gas bottle, it lasts me two weeks. And during winter that really becomes unaffordable. . .

"It is gas cylinders, which is now £72 a gas bottle. It's gone up another £2. And in the summer I'll probably use one once a month, my general hot water, heating if it gets cold at night and then I'll use double that in the winter, and three times the electric, so (regarding) housing benefits, I actually get nothing towards it, purely for the fact that, in their eyes, because I do have debts to pay off, and because I have other sort of things to pay off, they sort of see my wages as a whole, instead of wages after I've taken bills out.

"Because they see that I'm getting £1,600-a-month, they think that I'm not viable for help with my rent, and with my utility bills. You know, purely for the fact that I'm earning that sort of money. But what I tried getting across last time is that I do have a fair amount of bills to pay, I'm still paying off, you know, things I've done stupidly in my younger age - younger teens stuff like that.

"I did actually ring regarding my Council Tax. I said to them that this is too expensive I can't afford it and again, going back to the fact that they see in their eyes I'm earning £1,600 a month, they look at a base figure and they say well you're earning this much, why can't you pay it? And it's sort of, you know, I've got this to pay, I've got this to pay and, because they're not earning what they want to get out of it, they're, you know... I've tried explaining to them look, I can pay monthly, I don't mind paying monthly, but, the only problem is I can't pay the £120 you're asking from me.

"I can pay, you know probably, £50, £60, £70 pounds-a-month, which is definitely viable, and I can 100% do that. But they can't - we can't work together, they won't work a solution to meet in the middle, it's basically a base figure of, you pay our Council Tax or we're taking you to court.

"I tend to find that my mood swings, I thought I had depression, anxiety, all of these things were all adding up, and I just felt weird within myself.

"So I actually started going to the doctors, filling out forms, doing this, doing that, and it come back that I had ADHD. And it's not really minute, it's quite on the major scale. Because I am earning X amount and then I'm paying X amount, come sort of mid-week, Tuesday, Wednesday, sort of time, I have to borrow money to put fuel in the car, I have to borrow money to eat, or you know, to do my general sort of, life costs. I tend to find myself borrowing more and more and more. And then I can't pay that much off at the end of the week, so I say I'll pay them off at the end of the week, and then I borrow more, then that amount becomes more, and more, and more, and more, and it all just adds up so that I've got you know, say I borrow £20 at the start of the month, it ends up I'm owing £120 or £130 at the end of the month, because it all just adds up and I can't pay back you know."

RENTAL AND LOCAL HOUSING ALLOWANCE STATISTICS

INDEX OF SOUTH WEST PRIVATE RENTAL COSTS MAY 2013-MAY 2023

Date **Index May 13 = 100**

May 2013	100.0
May 2014	101.3
May 2015	100.5
May 2016	104.8
May 2017	107.5
May 2018	109.7
May 2019	111.8
May 2020	114.6
May 2021	117.2
May 2022	121.9
May 2023	127.5

AVERAGE MONTHLY RENTS BY LHA CATEGORY (June/ July 2023)

(LHA categories are: A – Shared Accommodation, B – 1-Bedroom, C- 2-Bedroom, D – 3 Bedroom, E – 4-Bedroom)

South Hams			
Category	Average Monthly Rent	South Hams Monthly LHA	Plymouth Monthly LHA
A	n/a	£260.00	£294.00
B	£702.90	£414.24	£414.24
C	£901.38	£552.32	£538.52
D	£1,284.52	£672.00	£639.80
E	£2,147.44	£828.48	£782.48

Plymouth		
Category	Average Monthly Rent	Plymouth Monthly LHA
A	£582.22	£294.00
B	£648.25	£414.24
C	£807.04	£538.52
D	£1,032.70	£639.80
E	£1,408.94	£782.48

Cornwall				
Category	Average Monthly Rent	Kernow West Monthly LHA	Plymouth Monthly LHA	North Cornwall & Devon Borders Monthly LHA
A	£537.50	£323.88	£294.00	£280.00
B	£723.53	£455.68	£414.24	£391.24
C	£1,043.56	£575.36	£538.52	£492.48
D	£1,244.26	£676.60	£639.80	£598.36
E	£1,821.08	£851.52	£782.48	£736.44

South Hams					
Category	Average Monthly Rent	South Hams Monthly LHA	% of rent covered	Plymouth Monthly LHA	% of rent covered
A	n/a	£260.00	n/a	£294.00	n/a
B	£702.90	£414.24	58.93%	£414.24	58.93%
C	£901.38	£552.32	61.28%	£538.52	59.74%
D	£1,284.52	£672.00	52.32%	£639.80	49.81%
E	£2,147.44	£828.48	38.58%	£782.48	36.44%

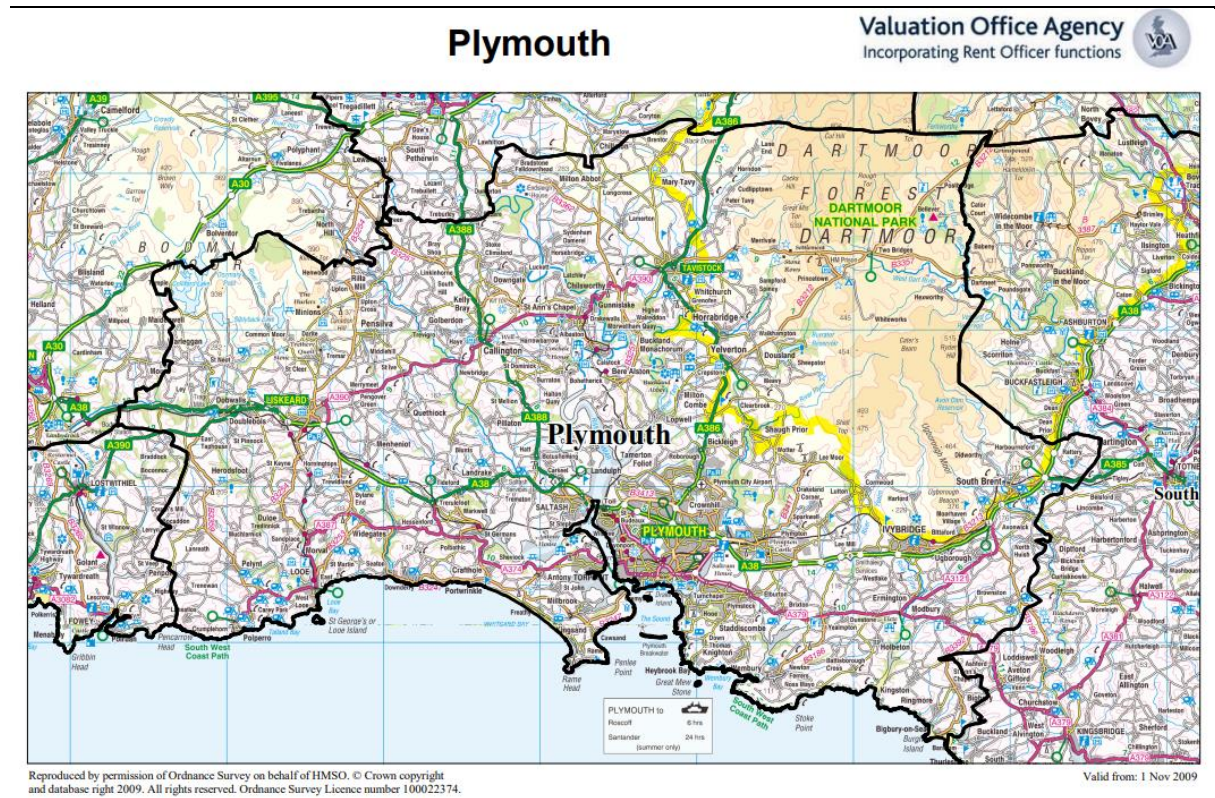
Plymouth			
Category	Average Monthly Rent	Plymouth Monthly LHA	% of rent covered
A	£582.22	£294.00	50.50%
B	£648.25	£414.24	63.90%
C	£807.04	£538.52	66.73%
D	£1,032.70	£639.80	61.95%
E	£1,408.94	£782.48	55.54%

Cornwall							
Category	Average Monthly Rent	Kernow West Monthly LHA	% of rent covered	Plymouth Monthly LHA	% of rent covered	North Cornwall & Devon Borders Monthly LHA	% of rent covered
A	£537.50	£323.88	60.26 %	£294.00	54.70 %	£280.00	52.09 %
B	£723.53	£455.68	62.98 %	£414.24	57.25 %	£391.24	54.07 %
C	£1,043.56	£575.36	55.13 %	£538.52	51.60 %	£492.48	47.19 %
D	£1,244.26	£676.60	54.38 %	£639.80	51.42 %	£598.36	48.09 %
E	£1,821.08	£851.52	46.76 %	£782.48	42.97 %	£736.44	40.44 %

On average, category C in Plymouth pays the highest percentage of monthly rent, and even this only covers 66%.

THE PLYMOUTH BROAD RENTAL MARKET AREA

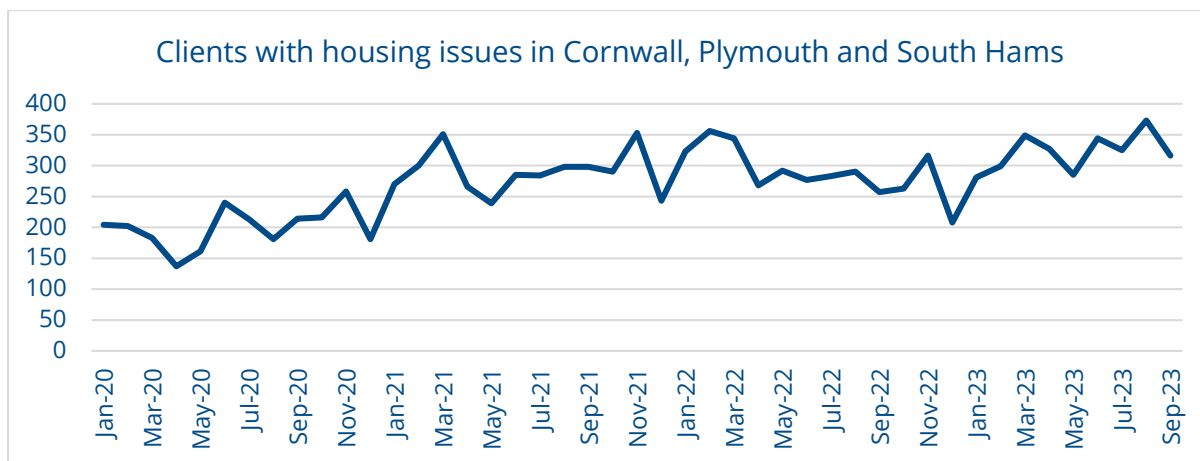
This is used by the Valuation Office Agency to determine the average rent in a particular area.



CITIZENS ADVICE CLIENT STATISTICS

Clients with Housing Issues January 2020 – September 2023

From January 2020 – September 2023, nearly **9,000** clients approached Cornwall, Plymouth and South Hams Citizens Advice for support with **22,684** housing issues.



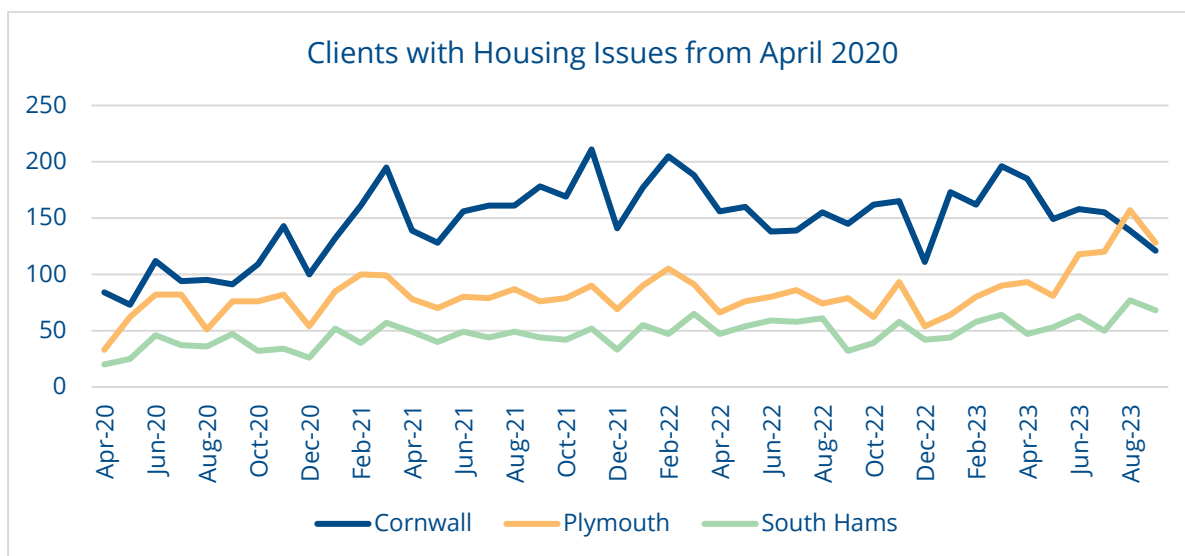
All 3 areas have reported a rise in the number of clients seeking support with housing issues per month since **April 2020**.

Cornwall: from 84 at the beginning of 2020-21 to 121 at the end of Q2 2023-24

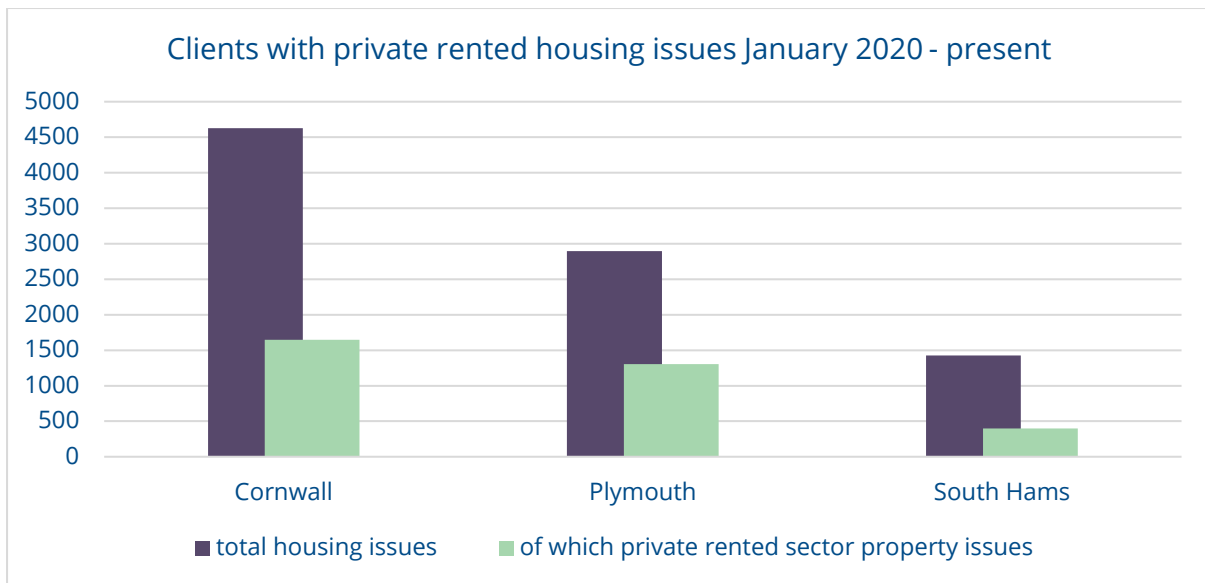
Plymouth: from 33 at the beginning of 2020-21 to 128 at the end of Q2 2023-24

South Hams: from 20 at the beginning of 2020-21 to 68 at the end of Q2 2023-24

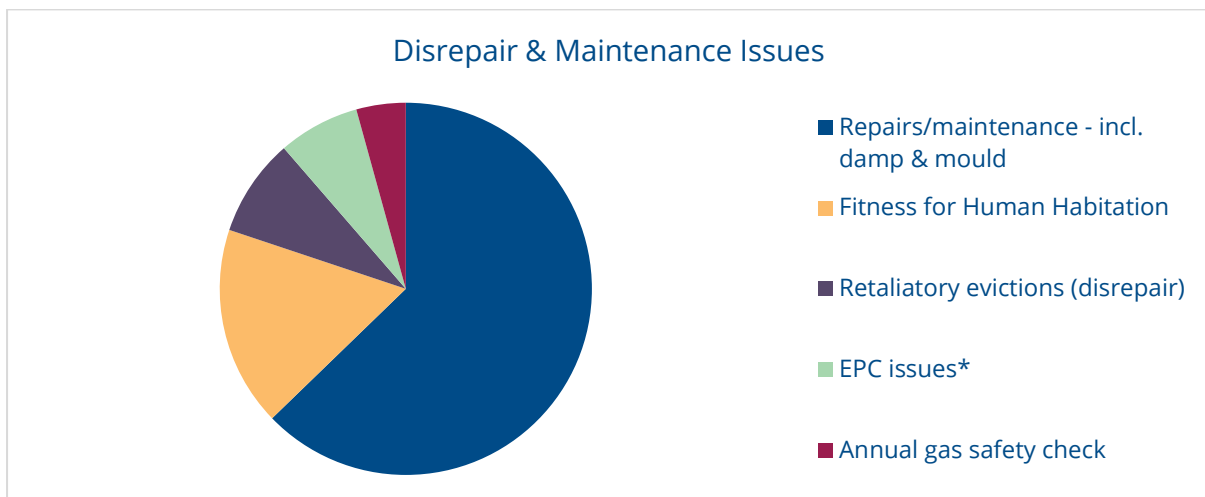
Plymouth and South Hams both reported their highest monthly figure for the reporting period in August 2023.



Private rented sector property issues Across all 3 local authority areas, problems with **private rented property** was the biggest housing issue impacting clients, accounting for more than 1 in 3 housing issues. A total of **3,354** Cornwall, Plymouth and South Hams residents were impacted by private rented housing issues during the reporting period.



A hidden cost of LHA rates is people feeling forced to move into whatever accommodation they can afford. During the reporting period **1,046** clients across the 3 local authorities contacted us for support with issues relating to repairs and maintenance issues in private rented housing – or nearly **1/3** of all clients who contacted us about private rented sector problems.

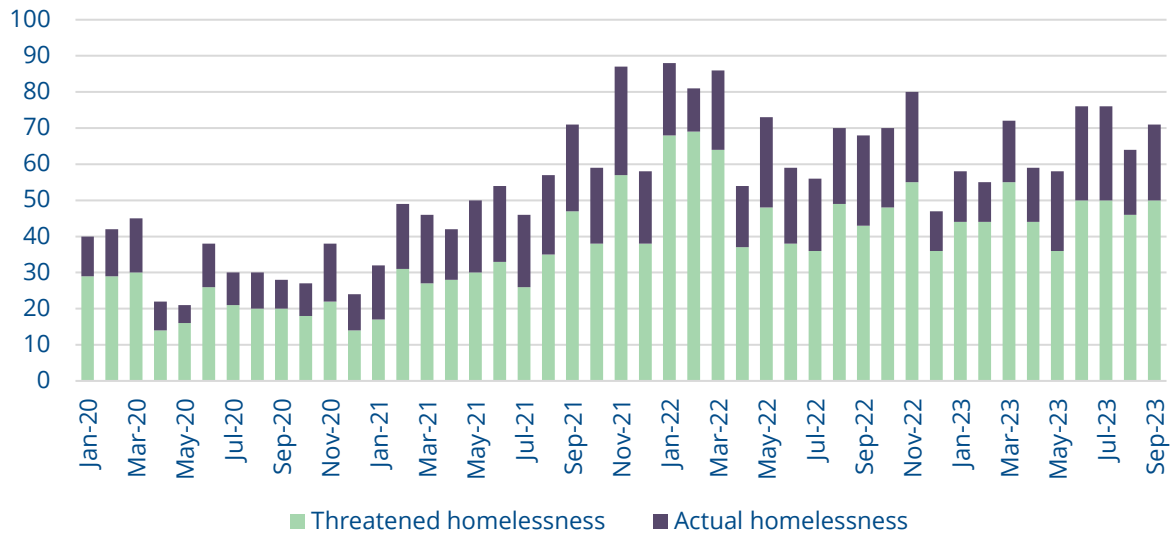


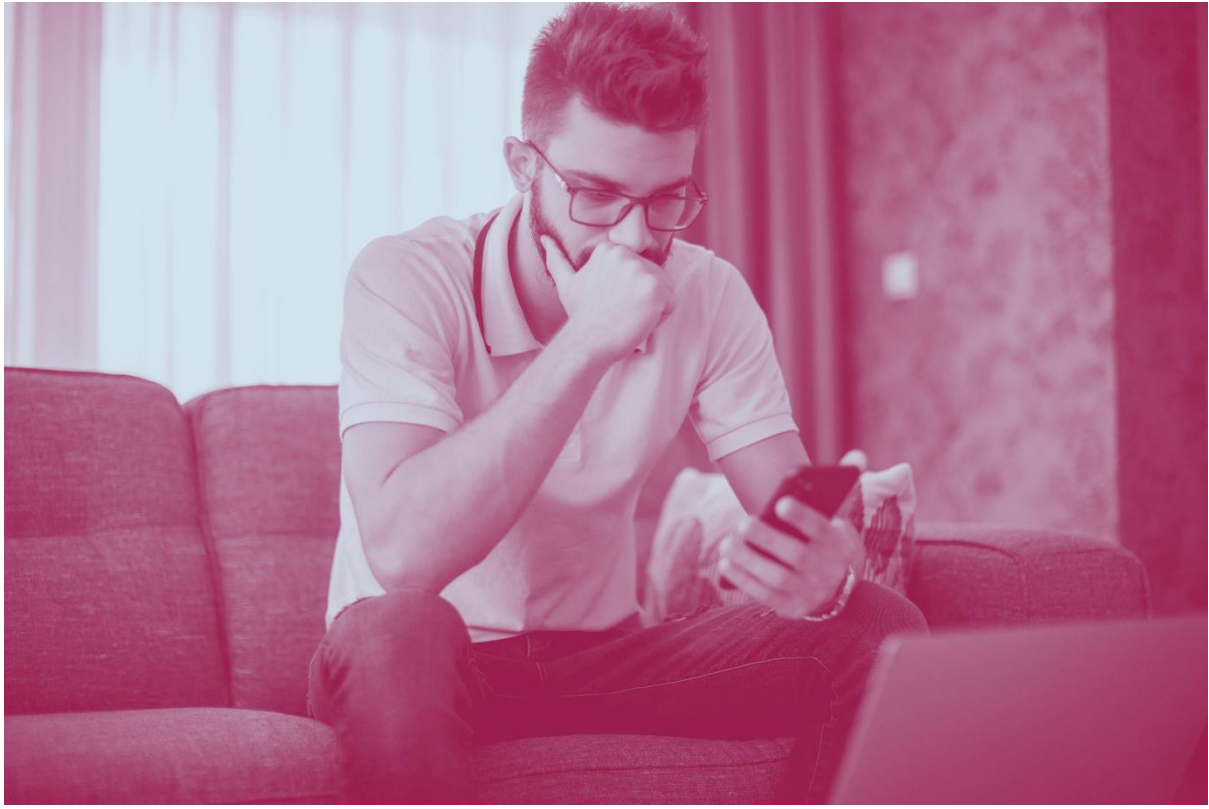
*EPC issues included properties having no Energy Performance Certificate, or having an energy performance rating of 'E', which is below the standard minimum requirement.

Homelessness and risk of homelessness

The number of residents seeking support from Citizens Advice Cornwall, Plymouth and South Hams as a result of being homeless or at risk of homelessness increased during the reporting period, with a total of **1,832** clients contacting us for homelessness support.

Clients facing homelessness in Cornwall, Plymouth and South Hams





South Hams Citizens Advice is a registered charity and a company limited by guarantee. Charity Registration Number: 1091133. Registered Office: Follaton House, Plymouth Road, Totnes TQ9 5NE.