

Thoughts from a housing adviser in a housing crisis

The UK's housing crisis is becoming more and more difficult. There are not enough rental houses for the people who need them and in particular, a shortage of social rented accommodation for families on low incomes.

Record levels of homelessness among private renters

After a welcome drop in demand in the early months of the pandemic as the Government banned evictions, Citizens Advice is now helping record numbers of people with a homelessness issue across the country.

Across England and Wales in January 2024, we helped a record number of people with a homelessness issue - the fourth time this record has been broken since June 2023.

Rising private rents, the Local Housing Allowance freeze and the rise in Section 21 ('no fault') evictions have led to a steep rise in private renters needing help with homelessness since the pandemic.

The proportion of housing for affordable or social rent in England has fallen from around 20% in 2000 to 16% in 2023 and continues to decrease.

- **Poor Quality Homes:** In February 2023, Citizens Advice found over 1.5 million children in England were living in cold, damp, or mouldy private rented homes, with 30% of all renters unable to heat their homes to a comfortable temperature.
- **Homelessness:** The UK's housing crisis has led to a significant increase in homelessness, with at least 354,000 people in England homeless as of December 2024, a 14% rise from the previous year and including 161,500 children, according to [Housing Digital](#).

In Lancaster District the Local Housing Allowance (LHA) rate for a three bedroom property, which is the amount a family would receive in their benefits, (typically the housing element of Universal Credit) is £648.22 per month.

Unfortunately, private rented housing now costs between £850 - £1,000 per month. This means that there is a shortfall for many families, making it extremely difficult for them to afford accommodation. Housing associations and the local council houses are full with long waiting lists.

Eligibility for help if someone becomes homeless is quite complex and councils must follow the legislation. If you haven't lived in the area for three years, you're not eligible due to not having a 'local connection'. There are multiple circumstances by which someone is deemed to have made themselves intentionally homeless (such as having rent arrears), and if someone is granted support for housing there is a shortage of houses so many people end up living in hotels while the council seeks accommodation for them. This is extremely challenging for the local authority and for the individuals and families who find themselves without a safe, secure place to call home.

These problems can only be solved by the government. The local authority does its best to work closely with the private and charity sector to discuss how solutions might be found.

Meanwhile, day to day, very high numbers of people come to Citizens Advice seeking help because they are homeless or in danger of being made homeless. Our housing adviser has written a blog for us about her experience of delivering help in a crisis and we thought we would share it here.

From the Greek Myths: The gods condemned Sisyphus to eternally roll a giant boulder up a hill, only for it to roll back down just as he was about to reach the summit, a Sisyphean task symbolising futile, unending labour.



Sometimes the hardest bit of working in housing advice is to find ever more creative, more compassionate, and yet more firm ways to say 'no' whilst still providing options and not shutting the conversation down.

"I want to move to a bigger house." I fear that may not be possible at this time. Why don't we look on Homeswapper and Homefinder to see if there might be a way forward.

"I want a higher housing allocation band." Re-allocation can be really tricky, but I can help you complete the application. Do you have new medical evidence?

"I want to stay where I am." That seems like it won't be possible since the landlord has issued a Section 21. Let's discuss how we can look at other options for you.

"I had to sell a property because I couldn't keep up with the maintenance costs and now need to rent, can I get council support?" Unfortunately, the policy says not for 5 years, so let's look at how we can maximise your income to stay in private rented accommodation until you can get support.

And yet, like Sisyphus and his ever present rock, we keep showing up for clients and keep advising them to the best of our ability even though at the end of the day we know that massive rock will have toppled us back to the bottom of the hill. Again. Why do we keep pushing the rock up the hill? Because we know that the housing situation in this country (and especially in our part of the country) is entirely broken, that a secure place to live has tragically become a privilege rather than a right, and that most of those who have no worries about where they will sleep tonight are ignorant of the crisis going on around them.

And because we hope that maybe this time, we'll find a magic unicorn. Maybe this time, we'll find the cipher to crack the code that enables us to get a client emergency housing. Maybe this time the DHP (Discretionary Housing Payment, which is made by local councils as a one off payment to keep people in their homes) will come through and the client's arrears will be cleared. And mostly because 'no' at least delivered with empathy and compassion is a far cry better than some of our clients have received elsewhere.

Most of the time, I feel like I'm playing a game that I don't entirely know the rules to. By what criteria is a Discretionary Housing Payment awarded? Some days, I think I have no idea. What does it actually take for someone to be in Band A for council housing? Kind of like the Loch Ness monster, I'm not sure that Band A actually exists despite how many people tell me they've seen it.

Sometimes, it's about managing a client's expectations. Like the clients I had who wanted to move from their current property and told me they wanted a three bedroom council property with a garden in a specific village. No matter how much I tried to explain the housing situation locally, where there are 3028 people on the local housing waiting list, and essentially said that this was like trying to find both the pot of gold at the end of the rainbow AND its accompanying leprechaun, the client assured me again and again that if I just worked a bit harder, if I spoke to the right people, if I could just help them when they were so down and out....that they could have their dream and live out their days in peace.

I did try my best for them but there was nothing I could do. There are no three bedroom houses with a garden regularly available to people on low incomes and when they appear, they won't be given to anyone who doesn't have very specific and urgent needs. The client stated that no-one understood and no-one would help him and he'd go to his MP. I wished him luck and joined Sisyphus at the bottom of the hill again.

Other times are just heartbreaking. The mother with 2 children in a 2 bed flat to whom I had to explain the policy about how siblings of mixed genders must share a room until both children are over 10 years old, despite her children's complex health needs, approaching puberty and their deteriorating wellbeing.

I listened while the client cried and told her I agreed that it was wholly inappropriate. I wrote an evidence form to our national charity hoping that we might challenge this ridiculous policy. And the next day Sisyphus and I started up the hill again.

Some days it feels like the deck is entirely stacked against us, no matter what we do. Like with the client who had lived all his life in the district. As had his wife. Except when they moved away for a work opportunity in another city. But the work opportunity failed, the client's wife was pregnant with their third child, they felt alone and far from home. So they moved back to the area, but with no home to go to.

So, this family of 4 moved in with their aging parents, where another sibling and his family also lived, resulting in eleven people living in a four bedroom house.

The client had 1 bedroom for 4 people. The aging parents had health and mobility needs and couldn't house their brood forever. So our client sensibly attempted to apply for Council housing. But because they had moved away for two years, they were not eligible to apply for Council housing because they hadn't been here long enough. They must be someone else's problem.

Family in the area but you haven't been here for at least 3 years? Band E (lowest priority on the council housing list). Grew up here and all your social network are here? Doesn't matter. You've established a job back here in the district and are contributing to the local economy? Awww, sweet. Still doesn't matter. Homelessness support? No need, because you have a roof over your head at your parents' house. Despite the rules, this just feels unbelievable when we have to explain it to clients, who then understand that no one is going to help them find a home.

And then there are the "truth is stranger than fiction" days. We seem to encounter a great deal of racist and abusive language in housing work. Not directed at me but directed at 'those people' who are taking the housing from 'us who deserve it'. Holding a line, refusing to accept inappropriate language whilst still being empathic with the client...those are hard days indeed. It's so hard to explain to clients that no one is taking their housing, there just isn't housing to be had. It feels like Sisyphus's rock is being thrown at me on those days, but the next morning, we start up the hill again.

Sometimes I don't understand how I don't physically see more people rough sleeping in shop doorways and on pavements than I actually do, given the number of homelessness applications I write in any given week. I mean, I do understand, because folks are sleeping behind dumpsters and on scrubland behind the park and maybe in the woods at the edge of town, places where I am

unlikely to walk at night, even with the dog. And I know that's where they're sleeping because they tell me, so I can try to arrange food parcels for them, or get them to a community hot meal, or direct them to the day centre where they can get a shower and a hot drink. And the journey up the hill continues.

This week I learned (6 months in, embarrassing really, but every day is a school day) that if someone has rent arrears and they apply for homelessness support, they are ineligible for that support because the rent arrears make them 'intentionally homeless'. As if debt were ever an intentional choice and not a result of a dozen different factors, any one of which could hit any of us at any time. As if rent arrears were a conscious decision, rather than an agonising reality of choosing between feeding your kids and paying the rent. And I saw all over again how broken the system is.

Ironically, I love my job. I hold space for clients and deeply listen and then try to explain as gently as possible how little I can do. I fill in every form and try out every application and research hound every policy to try to give the best advice possible. I take the little wins where I can, like when I can demonstrate to a client that a Section 21 is not valid or a court form enables a client to stay in their property a few weeks longer or we can enable a client to get repairs done more expediently. Or the rare but glorious big wins where we do prevent homelessness or enable a client fleeing domestic violence to get into refuge or get a client legal aid support. Those are very good days indeed.

And you know what? Move over, Sisyphus. Because me and you are gonna keep pushing this rock up this hill until a better system comes along. Our clients deserve that. Secure housing should not be a privilege belonging only to a higher social class, it should be a basic human right. And that's why we do this job and push that rock up the hill, day after day.