



A Youth-Led Response to the Affordable Housing Supply Review

Introduction

Last year in Wales, 7,584 young people (16-24), of whom 780 were 16 or 17, approached their local authority to ask for help because they were threatened with homelessness or already homeless.¹ This is a crisis, wrecking the health, self-confidence and aspirations of thousands of our young people. End Youth Homelessness Cymru (EYHC) is a broad coalition of groups and individuals determined to achieve the cultural change needed in Wales to end this situation.

The Affordable Housing Supply Review, with its focus on responding to housing need, represents a once-in-a-generation opportunity for Wales to tackle one of the major structural issues underlying this blight on young people's lives.

One of our key drivers as a coalition is to ensure that the voices of young people who have experienced homelessness or unstable living situations are heard. We firmly believe that only by listening to, and acting on, the words of experts-by-experience will we gain understanding of the changes necessary to end youth homelessness in Wales.

We are therefore grateful for the opportunity to present to the Affordable Housing Supply Review Panel the collated opinions and experiences of a number of young people from across Wales who have had difficulty in accessing and maintaining affordable accommodation in this report. We also very much appreciate being granted the chance to bring a number of young people, who have been homeless or are struggling with housing now, to speak with the panel, to give a direct account of some of the real issues facing young people across the country. Finally, we are grateful to the Office of the Future Generations Commissioner, for their support in ensuring that the voices of young people are heard in this crucial matter.

Suggested responses to the issues raised by young people can be found on p9.

¹ <https://statswales.gov.wales/Catalogue/Housing/Homelessness/Statutory-Homelessness-Prevention-and-Relief/householdsforwhichassistancehasbeenprovided-by-outcome-age-gender> N.B. many young people do not go to their authority for help for a variety of reasons, so we can be sure that this is a significant underrepresentation of the true scale of the issue.

Research

Along with youth voice, another underpinning tenet of the coalition's approach is that we will always endeavour to maintain a robust evidence base for any calls we make. As such, it is key to note a paper of particular, specific interest to the panel. In her recent report for the Wales Centre for Public Policy, *Youth homelessness and Care Leavers: Mapping Interventions in Wales*,² Tamsin Stirling wrote:

“There is an opportunity for the Welsh Government's Affordable Housing Supply Independent Review to robustly take account of young people's housing needs and ensure that its conclusions support the delivery of a range of affordable accommodation options for young people in order to strengthen structural prevention of youth homelessness.”

Stirling recommended that:

“(it is suggested that): the Welsh Government's Affordable Housing Supply Independent Review takes account of the housing needs of young people, including care leavers, revealed here. This initial mapping suggests there is both a shortage of one-bed properties and shared housing options in the social rented sector, as well as a barrier to accessing accommodation in the private rented sector created by a limit on the amount of rent paid through the benefit system. These findings suggest that identifying sustainable housing options, and associated funding mechanisms, for young people over coming years is crucial. The Review could look at evidence-based youth-specific housing models in order to increase available housing stock for this age group”

Copies of this report, and the full International Evidence Review, which accompanies it, will be made available to panel members.³ The latter document features a number of the evidence-based youth-specific housing models mentioned, for example a Finnish youth-focussed housing association, which has had great success in ensuring young people are able to access and maintain affordable tenancies.

Methodology

A note on the method used to collate this report: the following quotes are taken directly from young people or paraphrased from notes compiled at a focus group. We are grateful to the following organisations who contributed to developing a picture of young people's views from across Wales: Bron Afon, Charter Housing, Digartref, Merthyr Valleys Homes, Llamau, Swansea Young Single Homeless Project and Voices from Care Cymru.

² <https://www.wcpp.org.uk/wp-content/uploads/2018/10/Youth-homelessness-and-care-leavers-Mapping-interventions-in-Wales.pdf>

³ <https://www.wcpp.org.uk/wp-content/uploads/2018/10/Preventing-Youth-Homelessness-full-report.pdf>



Young people at the Unity focus group session in Newport

Interviews were held with homelessness-experienced young people, examining a range of questions broadly fitting the scope of the affordable housing supply review and developed with the support of Welsh Government. A focus

group was held in Newport, based on the same set of questions. Similar questions were used to design an online survey completed by care-experienced (and, in some cases, also homelessness-experienced) young people. Care-experienced young people are at disproportionate risk of also experiencing homelessness, hence their involvement. The questions used for these various exercises are included as an appendix.

How Young People Feel About Affordable Housing

The young people's responses have been gathered into a series of 8 key themes, based on issues that cropped up frequently in consultation.

1. Young people are struggling to afford affordable housing (and Universal Credit is not helping them)

"I can't pay essential bills due to sanctions. This causes me a lot of worry and stress"

"The cost of living is going up and wages are going down, which doesn't leave enough to live off"

"Rents are too high... They don't leave enough for other household essentials"

"Rents can be high in conjunction with other living costs. Finance in general worries me."

"As a single person, the housing element (of Universal Credit) doesn't cover rent fully"

"I was limited to certain jobs because if you work above a certain amount, you get the first £60 and then past that they take 65p of every £1 you earn and I would have been better off on benefits... You have to get a job but if you get a job, you get less Universal Credit. It was difficult to find something out there."

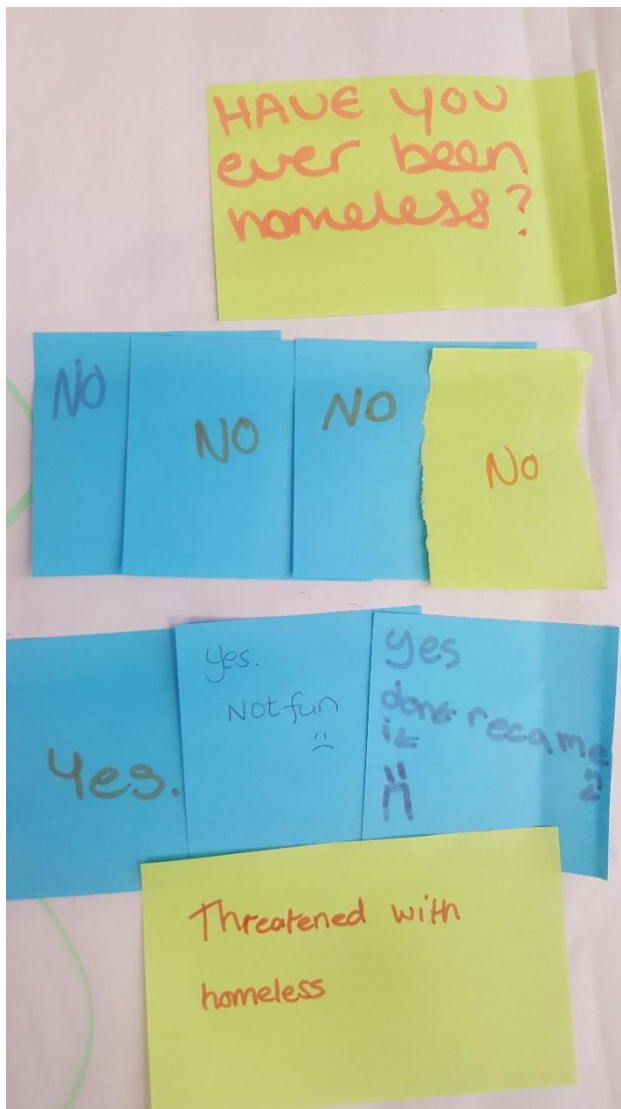
“For me and my partner, they expect us to live on £307 a month and with the baby on the way now and I have to pay my bills with that. They just tell me I have to budget my money.”

“I am not able to work while in supported accommodation – it would make the accommodation too expensive”

2. There is a lack of one-bedroom, affordable housing

“I would have loved my own property but there were no available properties so I had to make do with a shared house”

“Last time I bid (for a home on a waiting list) it took a year and a half when I was homeless”



“I’ve been on the waiting list for 5 years. I’m currently renting in a private property and it’s costing a lot of money a month”

“I think if I tried to move house now I’d be forced to live in shared accommodation”

“I’ve been on the waiting list for 2 years – there are no available properties suitable for me. It’s difficult – I’m a care leaver and my social worker’s struggled (to help me find appropriate housing)”

3. Rent flexibility for homelessness- and care-experienced young people would make a big difference to them

“Lower rents might mean being able to work and budget easier”

“Minimum wage is too low to live off.”

“Being able to afford food for the month is not living. Transport is needed and other things”

“If working for minimum wage, subsidised rent would be helpful so that you have extra money to spend on life changing/progress things like driving lessons, rather than just surviving”

“Young people deserve time and space and income to be able to enjoy life not just survive. This would also help my mental health and help me know what I really want to do with my life”

“If they lowered the rent cost people would have just a little more money each month and that could go a long way. Having the extra money could help with things like learning driving, you could put aside £20 for a lesson, it all adds up really.”

“We don’t get the same (financial support) as people older than us. That’s not really fair if we are paying the same rents. Housing bills don’t get cheaper if you are 16. Having a lower rent would enable young people to make progress with their lives. If I had cheaper rent when I had my own place I think I would have done a lot better. I would have been able to pay for transport as well, because it was so far away I had to walk for two hours to get into town and where everything was. I couldn’t afford transport as well.”

“Young people need more help with reducing their rent so they can see what money they have got coming in. There are a lot of things (to pay for). People have got to have WIFI in their house, they have got to have a TV and if you don’t have any of them you don’t have a social life. You can’t talk to anyone or be close to anyone.”

“If the rent was lower, young people would be able to maintain their tenancy agreements.”

4. Energy bills, among other basic costs, such as furnishings, are contributing to the wider problem of unaffordability for young people

“Gas is really expensive, I’m constantly running out all the time. It is ridiculous, I’m topping it up all the time and I don’t always have the financial gains to be able to do that and I have to rely on other people such as my family to help with that.”

“It’s hard to afford everything when you are young, especially if you are on your own. Universal credit is not enough to live on. Council Tax is a big expense, WIFI, TV licence...”

“It’s everything that comes with a house, the gas, the electric, the furniture, making sure that everything is nice. I managed to have a grant when I first moved in which helped with the big bits of furniture, white goods.”

“The whole life aspect is expensive, I can’t afford to get my haircut sometimes. Just taking care of myself and eating properly as well. Heating my home, sometimes electric as well... If I had a job interview, where am I going to get job interview clothes from? Travel costs... say I need to get the bus, it all adds up.”



“If a young person wants to get into work or they are on an apprenticeship, that’s not (providing) the amount of money you are going to need for your rent, council tax, TV and water, gas and electric. Those are the main things you have to pay for in the flat.

They have nothing then to get for themselves such as new clothes and that sets them back then.”

“It’s the things for this place that take up money. I need a rug, and had to get all this stuff. It was basically empty, a microwave, it’s taken a lot out of me.”

“Gas is expensive so I can’t just turn the heating on when I want because it’s costly”

“We often run out of gas before we get paid”

“A furniture allowance would make it easier to move into affordable accommodation”

5. How Young People See Their Housing Future

“I’d like to rent a flat because then it would only be me and I like the sound of having my own place”

“I’d like to live in a camper van because I’d love to travel”

“I would like to buy my own property eventually to give down to my kids”

“I want my own home. I want something that’s mine”

“I’m not planning on moving yet because I don’t know how”

“The process of moving house is too stressful”

“I don’t want to live with my mum forever!”

6. Young people do not feel like they have a great degree of choice in affordable housing

“I definitely didn’t have enough choice. When I tried applying for properties in the past it was difficult to get a property nearby my mother’s, which is what I originally wanted to have support and family. There is not enough choice, there should be more availability near family members because they would get more support.”

“It’s not as free as you would want it to be... You can’t just move in anywhere, there has to be a place available beforehand. I think it would be more convenient for me to be able to choose where I want to go.”

“There is not enough choice. You are put wherever there is a space. If you are in a rough neighbourhood it does make it hard.”

“Say a two bedroomed property becomes available but it is an area that I might not feel comfortable, I think that the risk assessment should take place not only inside the property but the area as well. That is where homeless could happen when people are placed where they do not want to be. They prefer to be homeless and on the streets or sofa surfing with friends or family than be in that place.”

“There isn’t enough choice for young people. There are not enough houses on the waiting list and there are houses empty where I live in Ringland and they are not being put on the waiting list and they are being kept empty.”

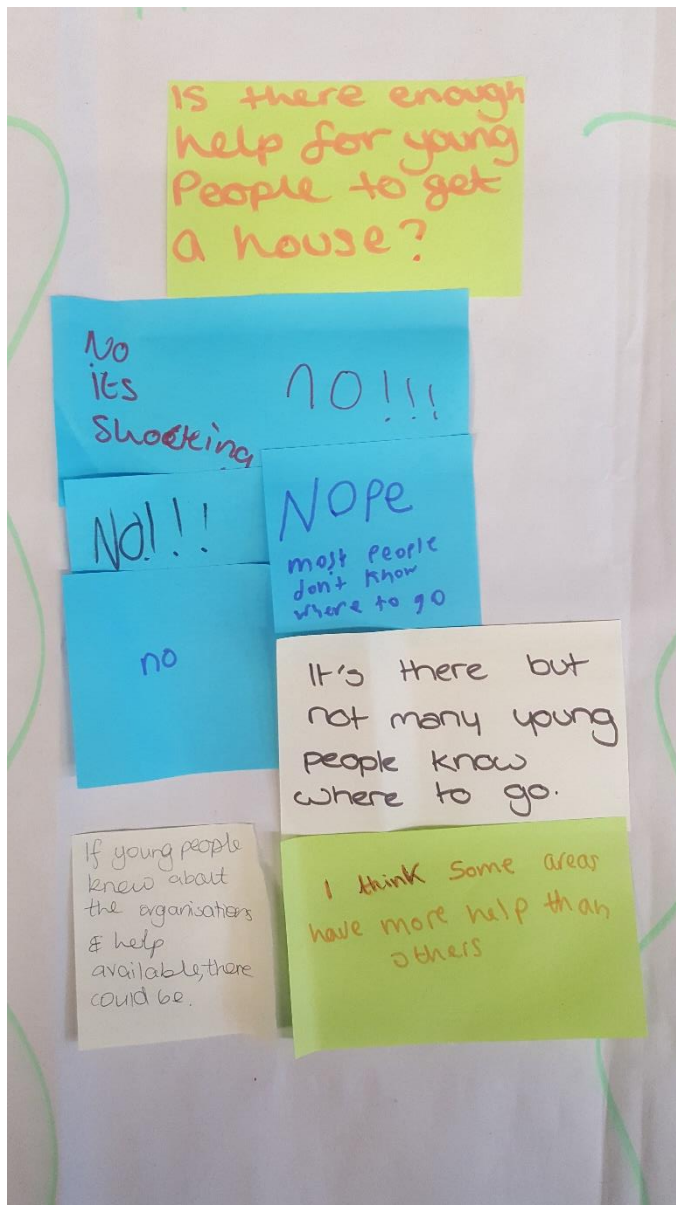
7. Consideration needs to be given to where housing for young people is situated

“It’s a bit out of the way from family and friends and also hard to get to places as you have to get the bus and can be expensive on a regular basis”

“Everything that I go to is ten minutes up the road from me and the office is 2 minutes away from the house and the activities that I go to with Llamau have transport, so I am not excluded from anything. Growing up in care, my social worker was back in Sheffield they never swapped it over. I was excluded from pretty much everything that went on so it’s nice being able to be part of it.”

“I think location is important as well, to make sure when you are placed that they know that you will be stable and they know that you are going to be happy. Sometimes people may know that the place is unsuitable, then they can’t cope and then homelessness might happen.”

“I feel a bit isolated where I am. I live just out of town. I feel a bit isolated in my community because there are not many people I can communicate and speak to.”



8. Young People want more support to access housing, cope with finances and more help to maintaining their tenancies

“if you haven’t got young children you are left to fend for yourself. Unless you know where to go to get the right help. I think that pointing young people in the right direction of what to do and how to understand housing options (would be a real help). I didn’t have a clue when I started.”

“I think there are far too many young people on the streets that haven’t had the chance other people have had. They are at a disadvantage.”

“Well most of the people who are not young care leavers struggle because young care leavers get grants and the other young people don’t get the chance to get the grants they need. They don’t know what grants they could get. They don’t know what help they could get. They have got no family around them to help them. As a care leaver you get more help.”

“Young people need more support, help with financial issues even if it was just discount vouchers for food. I feel that the system is setting people up to fail, at the moment. It failed me.”

“There are people who are starting off in their first property who have been “abandoned” for whatever reason. They would need help, not because of any condition or because they buy drugs but they don’t know how to live by themselves.”

“Support is needed from a professional, I moved out at 17 and had my own property aged 17. I didn’t know how to sort out housing benefit, council tax and didn’t know about certain bills, TV licensing, water and that. I think it’s good for after care to start engaging with young people more to help them with their housing because that is where the help is needed.”

“There isn’t enough help for young people to find a house. It’s not taught in school or in floating support. Housing and financial services are not covered. You don’t even get help with finding the best places to go and get stuff as well, such as a second-hand washing machine. If it wasn’t for the fact that I have a good relationship with my landlord, I would have really struggled on my own, perhaps even lost my tenancy by now. People need to be educated more and have the costs of living as a young person reduced.”

“I think it’s important to know that it is harder to get a house than you are led to believe.”

Suggested Responses

In light of the scale of young people’s concerns about accessing and sustaining affordable housing, End Youth Homelessness Cymru asks that the panel consider some specific responses. Should these fall outside the scope of the review, then Welsh Government might consider what alternative mechanisms could be employed to ensure that young people’s access to housing is a distinct priority in future plans:

- We must see a recognition from housing providers that housing affordability for young people is an area of real concern. Rents need to be flexible and proportionate to income.
- The financial support available to care-experienced young people, such as access to the St David’s Day Fund and council tax exemptions, should be extended to homelessness-experienced young people too, with appropriate increases to the level of funding provided.
- Affordable housing providers should build with young people in mind; that means offering appropriately sized accommodation that young people can afford, i.e. one bedroom homes, or purpose-built, small-scale shared accommodation, such as Ty Dylan, a 2-bed home provided in partnership between Llamau, and the Vale of Glamorgan’s Children’s Services, Housing and Supporting People teams.
- Young people’s views must be taken into account when determining housing need. Consultation mechanisms should be determined to ensure that, in particular, the views of those for whom affordable housing is least accessible are aired.
- Welsh Government must ensure that all options to mitigate UK government welfare reforms, which are penalising young people and limiting their ability to access and sustain affordable housing, have been explored and exhausted.
- Young people should be consulted on what kind of support they need to manage their own tenancies and budget appropriately.

Appendix – the list of questions which consultation was based on.

N.B. these were loosely adhered to and interviews carried out by a range of different people, but the themes were broadly applied in each case.

About You:

- How old are you?
- Do you work? If so:
 - Do you always know how many hours you have in the next few weeks?
 - Has this affected your ability to pay rent?
 - If not, are you on training?
- How did you come to be in the place you live in now?
- Have you been made homeless in the past?

Where You Live Now:

- Who owns or manages the home you live in?
- Are you happy in your current home?
 - If so, what makes you happy to live here?
 - If not, what would make you happier?
- Do you know how much rent you pay at the moment? Are rents too high?
- Would a lower rent for young people who've been homeless or in care help them to make progress with their lives?
- Do you ever worry about how much it costs you to keep your home warm?
- What else makes renting a house hard to afford? E.g. wifi, furniture... and what help do you need with this?

Where you want to Live in Future:

- Where do you want to live in future:
 - in a private rented home;
 - a home you own;
 - a home you rent from a housing association or council?
- Are you on a waiting list for housing? If so, how long do you have still to wait?
- (If in supported accommodation) Are you planning to move on to another home at some point? Is there much choice available for you? Tell us about this.

Housing Need:

- Have you ever been in arrears (where you owe your landlord money for rent)? Did anyone help you with this?
- Have you ever been evicted from a house?
- Has your landlord asked you to pay money upfront, before moving in?
- Is there enough help for young people to get a house?
 - If not, what sort of help is needed (advice, money, clear guidance?)

Sustainable Communities:

- Does where you live meet your wider needs, for example do you feel like part of the community, does it provide the transport links you need, are you able to get to education / work and see friends and family easily?
- Is there enough choice for young people to live in the area they want to? Community, transport, work, choice of housing?
- What could be done to make it easier for young people to move into housing they can afford and in the places they want to live?

Is there anything else you can tell us about the housing situation for young people in Wales?