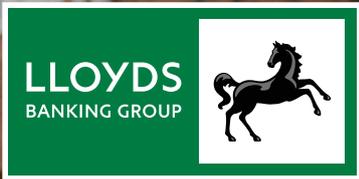




**Home is where
the start is:
The case
for ending
homelessness
with homes**



Working together to end homelessness

Introduction and background

A future where homelessness is ended – where experiences of homelessness that cannot be prevented are rare, brief, and non-recurring – is achievable in our lifetime.¹ But it is impossible to end homelessness without homes.

A safe and settled home is the foundation on which people can build a decent life and meet their true potential. Having a decent home is vital for good health and wellbeing and makes it easier for people to succeed at work and in education, to maintain relationships with family and friends and to contribute to their community. Making sure that everyone has a safe and affordable home benefits us all, creating a stronger, more productive society where everyone can play their part.

Homelessness is much more than 'rooflessness' or lack of physical shelter, it is the lack of a home, and a home is more than a place to stay. Being forced to stay with a friend or family member on a sofa or floor on a short term, insecure basis because there is nowhere else to go (i.e. sofa surfing) and living in temporary accommodation, such as hostels and bed and breakfasts, is no substitute for the stability of having a proper home.

But we are increasingly seeing that people on lower incomes, including those in receipt of benefits, have fewer and fewer options because the homes that are available are either unaffordable, too difficult to access, or very poor quality.

A shocking number of people are at risk of accepting low quality and often dangerous rental accommodation as their only alternative to homelessness because it is all they can afford. Close to two million households (1.8 million) on low incomes are being forced to live in poor conditions, including living with damp, mould or in overcrowded accommodation, because their incomes are failing to keep up with rapidly rising rents and the increasing cost of living.²

The impacts of a combined housing and cost of living crisis is making access to quality, affordable homes in the private rental sector (PRS) an ever-growing challenge. With not enough genuinely affordable social rented housing to go around, many people face being trapped in homelessness for longer, with no option of finding a decent home. This means spending longer in temporary accommodation, for those who are entitled to it. For people who have to make their own arrangements, time, energy and potential is lost in the daily search to find somewhere safe to sleep at night. For some, rough sleeping can be a heart-breaking reality. Their horizons narrow as life becomes about survival.³

1 Downie, M., Gousy, H., Basran, J., Jacob, R., Rowe, S., Hancock, C., Albanese, F., Pritchard, R., Nightingale, K. and Davies, T. (2018) [Everybody In: How to end homelessness in Great Britain](#). London: Crisis.

2 Crisis analysis of online survey of 2,000 low income households conducted by Opinium for cost of living research, November 2022. The sample was representative of households on the lowest 40 per cent of incomes in Great Britain. In the survey 18 per cent of respondents described living in poor housing conditions in the last year – this is equivalent to 1,880,000 households.

3 See temporary accommodation section below for information about why some people may be entitled to temporary accommodation and others may not.

Given that housing and homelessness policy differs across England, Scotland and Wales, the picture does vary across each nation, but there is progress taking place in Scotland and Wales, with respective governments committing to plans to end homelessness.⁴ Considerable work is required to lift aspirations in Westminster for a much-needed commitment for England.

This report makes the case for new, sector-wide action to provide the homes desperately needed to prevent a forecasted surge in the number of people experiencing homelessness across Britain. No single organisation can achieve this on their own, but we can end homelessness together.

The case for action

300,000 households could be forced into the most extreme forms of homelessness this year, including sleeping on the streets, sofa surfing and living in temporary accommodation, such as hostels and bed and breakfasts, if things carry on as they are. This would be a third higher than 2019 levels. Over the last ten years, levels of homelessness have been consistently higher in England than in both Scotland and Wales, as a proportion of the population. However, high use of temporary accommodation is a Britain-wide issue, with increases experienced across all three nations both prior to and during the Covid-19 pandemic.⁵

There are simply not enough good quality, affordable, settled homes available for people on the lowest incomes, and impossible financial pressures are piling onto people who are battling soaring living costs.

"I'm paying out £756 rent for a [one-bedroom] flat... plus the rates on this flat are £175 a month. So again, it's put me in the situation where, yes, I've got a roof over my head, and I'm working, but I don't have any spare cash. It's just the cost of everything. I've just had an energy bill come through and it's got £2,093 on it, and I'm thinking, what the bloody hell is that all about? ...I don't have the heating on, I daren't put the heating on, and I've got things like that coming through the door for me. I'm thinking Jesus Christ, where do you go from here?"

Interviewee from Crisis' cost of living research.⁶

High rents coupled with rising costs meant that, by the turn of 2023, the poorest 10 per cent of households were on average spending more than their income just on rent, energy and food.⁷ The idea that having a job protects people from homelessness is now less true than ever.⁸

4 Scottish Government (2020) [Ending homelessness together: updated action plan - October 2020](#); Welsh Government (2021) [Ending homelessness in Wales: a high level action plan 2021 to 2026](#).

5 The term "most extreme forms of homelessness" is used synonymously with "core" homelessness which includes people who are rough sleeping, sleeping in cars, tents, public transport, squatting, hostel residents, people placed in unsuitable temporary accommodation (including bed and breakfast and nightly paid hotels), night and winter shelters, and sofa surfers. See Watts, B., Bramley, G., Fitzpatrick, S., McMordie, L., Pawson, H., and Young, G. (2022) [The Homelessness Monitor: Great Britain 2022](#). London: Crisis.

6 Allard, M. (2022) ["I don't know what the winter's going to bring:" experiences of homelessness during a cost of living crisis](#). London: Crisis.

7 Crisis analysis of the cost of food, housing and bills by income decile and tenure, based on the Office for National Statistics' Living Costs and Food Survey data 2020-21.

8 Sanders, B. and Allard, M. (2021) ['Barely breaking even': the experiences and impact of in-work homelessness across Britain](#). London: Crisis.

Official figures for England show that one quarter of households facing homelessness are in full or part-time work,⁹ and a recent study in Wales highlights increasing concern about rising 'in-work homelessness'.¹⁰

The causes of homelessness vary, but overall, experiencing poverty, especially in childhood, is the most powerful driver,¹¹ and long-standing, systemic inequalities contribute to disproportionately higher rates of homelessness among Black, Asian and other minoritised ethnic communities.¹² Individual experiences of homelessness will most often result from a combination of pressures including low incomes (both in and out of work), high rents - exacerbated by an undersupply of social rented homes in the places they are most needed - and barriers to accessing the limited supply of decent, affordable PRS homes. Individuals experiencing mental health issues, substance dependence, people facing domestic abuse, and people leaving institutions (like the care system and prison) are particularly exposed to the risk of homelessness when faced with these prevailing conditions.¹³

Temporary accommodation

Official figures show that far too many households have their lives on hold while they wait for a settled home. More than 120,000 households across Great Britain were in temporary accommodation at the end of September 2022.¹⁴ Increasingly there is nothing temporary about temporary accommodation, especially in England, where people are regularly forced to endure higher costs, as well as cramped, unsuitable conditions for anything between two and five years.¹⁵

England has, by far, the least inclusive system in Great Britain when it comes to being legally obliged to provide temporary accommodation, which means that a huge amount of people, especially single people and childless couples, face the brutal reality of rough sleeping.¹⁶

In the rest of Great Britain, people are more protected from rough sleeping due to stronger legal homelessness duties.¹⁷

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- 9 Department for Levelling Up, Housing and Communities (2023) [Statutory homelessness live tables](#).
 - 10 Jones, K., Ahmed, A., Madoc-Jones, I., Gibbons, A., Rogers, M., & Wilding, M. (2020). Working and Homeless: Exploring the Interaction of Housing and Labour Market Insecurity. *Social Policy and Society*, 19(1), 121-132.
 - 11 Glen Bramley & Suzanne Fitzpatrick (2018) Homelessness in the UK: who is most at risk?, *Housing Studies*, 33:1, 96-116.
 - 12 Robinson, D., Preece, J., & Robbins, G. (2022) [Race Equality in Housing A Review of the Policy Approach in England, Scotland and Wales](#). Department of Urban Studies and Planning, University of Sheffield.
 - 13 Downie, M., Gousy, H., Basran, J., Jacob, R., Rowe, S., Hancock, C., Albanese, F., Pritchard, R., Nightingale, K. and Davies, T. (2018) [Everybody In: How to end homelessness in Great Britain](#). London: Crisis.
 - 14 The total figure for Great Britain was 122,380. [England's total was 99,270. Scotland's figure was 14,458, and Wales' total was 8,652.](#)
 - 15 Crisis (2023) [A tale of two crises: housing and the cost of living](#); APPG for Households in Temporary Accommodation (2023) [Call for evidence findings](#).
 - 16 Due to certain requirements in the homelessness system, such as meeting eligibility requirements linked to immigration status and, in England and Wales, needing to be in 'priority need', not everyone experiencing homelessness is entitled to temporary accommodation from their local authority.
 - 17 Households deemed to have a priority need are entitled to temporary accommodation while their homelessness application is dealt with by the local authority. DLUHC (2023) [Homelessness code of guidance for local authorities](#). Chapter 8; Welsh Government (2023) [Allocation of accommodation and homelessness: guidance for local authorities](#). Chapter 16.

People who are 'street homeless' in Wales are entitled to temporary accommodation since the list of groups classed as being in priority need was extended in 2022. Scotland have made the most progress, having abolished the priority need test altogether in 2012, which contributes to why Scotland has higher rates of temporary accommodation use than England and Wales.¹⁸

Undersupply of good quality, affordable homes

Great Britain is in a state of housing paralysis, with severe supply issues leaving millions trapped in limbo. There are almost 1.5 million households on social housing waiting lists across England, Scotland, and Wales, with the bulk of this number - 1.2 million - waiting for a home in England, although research has shown the true scale of need to be considerably higher.¹⁹

At the beginning of the 1970s, almost a third of homes across Britain were affordable social housing provided by local councils. However, in recent decades there has been a sustained failure to replace sold homes. This is especially

true in England, where social tenants still have the right to buy their homes at a substantial discount. Government figures for England show that we now demolish or sell more social rented homes than we build each year. In 2021-22 England saw a net loss of 14,100 socially rented homes in one year alone and new research indicates a further 57,000 more social homes will be lost by 2030.²⁰

The acute shortage of social rented housing means that the PRS is often the only option for many people trying to leave homelessness behind. But rising private rents mean people are struggling to find anywhere they can afford. In 2022 rents rose by 12 per cent on average across the UK. In stark comparison, the average increase in salaries was 6 per cent,²¹ and the amount of help available via housing benefits has remained frozen since 2020, based on 2018-19 rent levels.²² Across Britain, 1.9 million private renters rely on housing benefit to pay their rent - 1.7 million (more than one in three private renters) are in England where just one in ten one-bedroom properties are affordable based on how much people are entitled to.²³

18 In Scotland everyone is entitled to temporary housing since the abolition of the legal 'priority need' test to determine which types of households should be prioritised for help to secure a home. Scotland's overall temporary accommodation use is 25 per cent higher than England's and 40 per cent higher than in Wales. See Watts, B., Bramley, G., Fitzpatrick, S., McMordie, L., Pawson, H., and Young, G. (2022) [The Homelessness Monitor: Great Britain 2022](#). London: Crisis.

19 In [Scotland](#) 183,000 households are understood to be waiting for social rented accommodation; In [Wales](#) 90,000 households are on social housing waiting lists; In [England](#), official figures show that 1,206,376 households were on waiting lists in 2022; National Housing Federation (2021) People in housing need: [The scale and shape of housing need in England 2021](#).

20 Ministry of Housing, Communities & Local Government (2023) [Live tables on social housing sales](#); MHCLG (2022) [Live tables on affordable housing supply](#); Local Government Association (2023) [Almost 60,000 homes sold through Right to Buy will not be replaced by 2030](#).

21 ONS (2023) [Average weekly earnings in Great Britain: January 2023](#).

22 Social security is not a devolved matter. Local housing allowances rates of housing benefit are set by the Department for Work and Pension in UK Government, so they apply to renters across all of Great Britain.

23 [Joint analysis by Crisis and Zoopla](#) (2022).

With rising rents continuing to outstrip incomes, the least well off are facing significant and unsustainable shortfalls in rent and huge numbers are forced into unsuitable and poor-quality housing.²⁴ This is because the current system lets the worst landlords get away with providing poor quality homes and it is people on the lowest incomes who end up living there because they feel they have no other option. Hundreds of thousands of people who tried to move home in the last year have been forced to accept a property that was either unsuitable or in poor condition because it was all they could afford.²⁵ Private renters were most likely to be living in poor conditions because they felt they had no other affordable option available to them, with those living in London being most affected (the area where the highest number of households on low incomes were renting privately).

People on low incomes, especially those receiving housing benefit, are also faced with discriminatory practices as landlords and letting agents either refuse to consider them as tenants in the first place or demand rent in advance, guarantors, and strict referencing requirements.²⁶

At the same time, there are far too many homes sitting empty with no one benefiting from the stability they can provide. Empty homes represent wasted opportunities to provide decent, affordable housing to protect people from the misery of homelessness. In 2022 there were 321,832 'long term' empty homes in Great Britain.²⁷

While England's share of empty homes as a proportion of its total housing stock is no worse than other British nations,²⁸ the number of empty homes in England is growing while in Scotland and Wales, where respective governments are taking targeted action to tackle the problem, numbers have recently been falling.²⁹

What needs to happen?

We know that homelessness is solvable. With political will driving the right policy changes, some headway is being made in Scotland and Wales where leaders have committed to ending homelessness. And this action can already be seen through rates of homelessness across Great Britain – you are almost twice as likely to experience homelessness in England than Scotland.³⁰

24 [Ibid](#); Allard, M. (2022) "[I don't know what the winter's going to bring:](#)" experiences of homelessness during a cost of living crisis. London: Crisis.

25 Crisis analysis of online survey of 2,000 low income households conducted by Opinium for cost of living research, November 2022. The sample was representative of households on the lowest 40 per cent of incomes in Great Britain. In the survey one in four (25 per cent) of respondents had moved or tried to move home in the past year. Of these respondents, 10 per cent accepted a property that was in unsuitable/poor condition because they had no other choice – equivalent to 200,000 low income households.

26 DLUHC (2022) [English Private Landlord Survey 2021: main report](#); Reeve, K., Cole, I., Batty, E., Foden, M., Green, S. & Pattison, B. (2016) [Home. No less will do: Homeless people's access to the Private Rented Sector](#). London: Crisis; Affordability and access challenges are not unique to the PRS. People trying to secure a social rented home can also face challenges and barriers as limited supply is rationed e.g. if they do not have a local connection, or they have had rent arrears before.

27 A "long term" empty home is a residential dwelling that is unoccupied for six months or more.

28 [England's share](#) of empty homes as a proportion of its total dwelling stock is 1 per cent. Proportions are 2 per cent in both [Scotland](#) and [Wales](#).

29 Over 2021-22 the number of long term empty homes in [Scotland](#) fell by 2 per cent. In [Wales](#) they fell by 14 per cent, while [England's](#) number increased by 4 per cent.

30 Levels of 'core' (i.e. the most extreme forms of) homelessness are consistently higher in England (0.84% of households in 2020) than in either Wales (0.68% of households in 2020) or Scotland (0.57% of households in 2020). See Watts, B., Bramley, G., Fitzpatrick, S., McMordie, L., Pawson, H., and Young, G. (2022) [The Homelessness Monitor: Great Britain 2022](#). London: Crisis.

Looking further afield we should take note of impressive progress being made in Finland, where they have a zero-homelessness strategy. They have adopted a national 'housing first' approach which sees them supporting people facing homelessness into their own settled home, rapidly, and then providing additional support and services as needed, and for as long as required. Their government have recognised the central role of housing and embraced new ways of delivering the volume of quality affordable housing required to make ending homelessness a reality.³¹

There is an urgent need for more homes that provide security, decent living conditions and manageable rents - not having enough is driving levels of homelessness in the wrong direction. To achieve this, we need to see action across the two following areas:

1. A significant increase in new supply of social rented homes. It is not just about numbers - homes need to be the right types and in the places they are most needed.
2. Unlocking access to more homes in the PRS by making sure housing benefit levels cover the true cost of rents in the cheapest 30 per cent of the market and supporting the sector to make better use of existing homes and unused commercial buildings to deliver new, innovative solutions.

In terms of national governments' progress on new social rented supply, the Scottish and Welsh governments have each committed to delivering more social rented housing to help protect families and individuals from homelessness.³²

Scotland is making moderate progress against their target. More headway needs to be made in Wales, and England by far has the most work to do.³³

Delivery targets in England, which are set via Homes England's Affordable Homes Programme, aim to deliver just 30,000 homes for social rent over five years to 2026, nowhere near the 450,000 (90,000 per year) needed.³⁴ In 2021-22, a pitiful 7,500 new social rented home were delivered across England.³⁵

Crisis as a provider of homes

If we want to end homelessness, we can no longer stand by and wait for systemic solutions alone to adequately address the scale and nature of the challenge. Too many lives are being damaged, and too much potential is being lost to experiences of homelessness that can be avoided by the timely provision of a decent, affordable home. We see this everyday through our own services and the thousands of people who come to us every year for help to find a home.

31 World Economic Forum (2018) [Here's how Finland solved its homelessness problem.](#)

32 [Scottish Government](#) have committed to delivering 77,000 social rented homes by 2032 and our analysis reveals a need of 55,000 over ten years; [Wales](#) have committed to delivering 20,000 new low-carbon social rent homes by the end of 2026 and our modelling indicates this is what is needed; Bramley, G. (2018) [Housing supply requirements across Great Britain: for low-income households and homeless people.](#) London: Crisis and the National Housing Federation.

33 Tackling Child Poverty and Social Justice Directorate (2023) [Affordable Housing Supply Programme Summary Tables](#); Local Government and Housing Committee (19 January 2023). [Transcript paras 32-41](#); MHCLG (2022) [Live tables on affordable housing supply.](#)

34 MHCLG and The Rt Hon Robert Jenrick MP (2021) [£8.6 billion for affordable homes to give boost onto housing ladder.](#)

35 MHCLG (2022) [Live tables on affordable housing supply.](#)

This is why Crisis is taking direct action, to demonstrate first-hand what can be achieved when providing settled homes is recognised as the lynchpin to any plan to end homelessness for good.

We will work with like-minded organisations to show the way and set a practical example of the change we need to see. Our programme aims increase the volume of homes available to help end homelessness and will be underpinned by a not-for-profit approach that puts people first. We will be driven by our mission to end homelessness for good. This means doing things differently and more fairly, avoiding poor and exclusionary practices, and generally making renting decent homes easier for people who would otherwise be homeless.

We are inspired by creative, innovative thinking, like Finland's Y-Foundation which was set up with the sole aim of increasing the amount of affordable rented housing available to help end homelessness. It does this by building, renovating, and leasing buildings in towns and cities across Finland.³⁶

We also aspire to follow in the footsteps of award-winning Homes for Good, a "letting agency with a difference", that buys empty, neglected homes, and renovates them to a high standard, then lets them to people on low incomes.³⁷

Principles for housing provision

There must be some fundamental guiding principles that drive our efforts to make more homes available - a framework setting out the crucial ingredients for housing to enable someone to make a home, to feel at home, so their experience of homelessness can be ended for good.

Informed by our conversations with people with direct experience of homelessness and in close consultation with sector and topic experts, the following principles will underpin our activity to increase the volume of homes available to help end homelessness:

Quality - Homes will provide an environment where the people living there can make a home, feel safe, and where their dignity is protected. This includes providing adequate internal space, ensuring homes are resilient to climate change and taking steps to minimise negative environmental impact.

Affordability - Rents will be affordable for the people living there, by making sure for example, that for people on lowest incomes, rent levels are set no higher than relevant housing benefit rates. Appropriate steps will be taken to minimise fuel poverty and the costs associated with moving into a new home.

36 Y-Saatio (2023) [Home for all](#).

37 Homes for Good (2023) [Homes for Good, a letting agency with a difference, wins prestigious global award!](#)

Accessibility - Mobility issues will be accounted for, and homes will be within a reasonable distance of important local amenities and public transport links. Homes will be allocated based on a person-centred approach - people will come first.

Settled - People will know they can live in their home for as long as they need and want to, providing them with opportunities to establish a connection and contribute to their community. Tenants will also be able to access the support and information they need to leave homelessness behind for good.³⁸

³⁸ The six conditions for housing to become home, as laid out by Richardson, J. (2019) in *Place and Identity: The Performance of Home*. London: Routledge p.93, provided a helpful, supporting framework when developing our expectations for adequate housing to prevent and end experiences of homelessness.

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