

SAFE, SECURE, AND AFFORDABLE HOUSING

February 2024

INTRODUCTION

It's not right that increasing numbers of people in the UK today need to use a food bank because they can't afford to eat and pay the bills. People need to use food banks because they don't have enough money for the essentials. But all of this can change. We know what's pushing people to food banks, so we know the building blocks needed to end hunger for good.

We know the factors that make it more likely people will need a food bank. We know most people at food banks will face more than one of these factors, and we know the way these issues combine and interact can make someone's life even harder. So, while this briefing focuses on housing, the recommendations will have most impact when combined with the recommendations in our other building blocks briefings.

We need every party of our society to drive this change. Together, we need to make sure that we have a supportive social security system, along with decent, secure and rewarding work, and safe, secure and affordable housing.

In addition, we need dignified support for disabled people and people with health conditions, and support and recognition for everyone who provides care.

Finally, easy access to advice and support on money matters, readily available mental health and trauma informed support, and strong and inclusive communities are also essential building blocks to a future where no one needs a food bank.

Further information about all of these building blocks can be found on our website trusselltrust.org/building-blocks

SUMMARY

"[Going to the food bank for the first time] was based on my rent really, my landlord put that up, but I'm on a benefit cap as well with having four children. The extra money that I get, they take that off my housing benefit, then I have to find the extra money each month to put towards my rent."

(Hunger in the UK Research participant, England)

Having a safe, secure, and affordable place to call home provides the stability we all need to move out of financial hardship.

Due to a chronic lack of social housing, the option of an affordable social rented tenancy is unavailable for too many people, who often have to rely on the private rented sector to find accommodation. Unaffordable rents, and insecure tenure are common features of

private renting, forcing people to cut back on essentials, and face eviction at very short notice.

When Housing Benefit does not keep up with spiralling rents, people find it almost impossible to find a home in the private rented sector which will meet their basic needs. In 2022, among private renters referred to food banks in the Trussell Trust network and receiving social security to support their housing costs, 40% found that their housing benefit was significantly below their actual rent after the payment rate had been frozen for several years.¹

This lack of affordable and secure housing drives up homelessness and pushes people to the doors of food banks. One in three people (34%) referred to food banks in the Trussell Trust network were either homeless at the point of referral or had experienced homelessness in the previous 12 months, compared to one in 25 in the general population.²

We will build a future with safe, secure, and affordable housing by ensuring:

- 1. There is a strong commitment to build more social, genuinely affordable, and community tenancies across the UK, in the places where they are most needed.
- 2. Private renting provides an affordable, suitable, and secure tenancy choice for everyone who needs or chooses to use it.
- 3. Housing benefit keeps pace with rental costs to support people finding a home that meets their needs.
- 4. No one finds themselves living in unsafe or unsuitable conditions, and action is swiftly taken when people raise their concerns.
- 5. When people face homelessness, they are given swift, dignified support, and do not spend long periods in temporary accommodation or have to live miles away from their communities and social networks.

WHAT IS THE PROBLEM?

The need for food banks is strongly associated with rented housing, of which high rents in the private rented sector are a particular problem.

The majority (68%) of people referred to food banks in the Trussell Trust network are renters.³ Alongside the spiralling cost of other essentials, rents have risen steeply during the cost of living crisis, piling pressure on low-income households.

The impact of rising rents is exacerbated by the failure of Housing Benefit to provide enough support to cover the cost of rent for many people living in the private rented sector. There is no regular commitment to increase the rate at which Local Housing Allowance (LHA) is set, having been frozen several times in recent years. This drives up homelessness and hunger.

Increasingly, private renters have faced a shortfall between the support they receive to pay their housing costs, and their rents, meaning they must cut back on other essentials. Between April 2020 and August 2023 there was a 65% increase in the number of privately rented households claiming Universal Credit with a shortfall between their housing benefit and their housing costs. This will improve when LHA is increased in April 2024 in line with

the 30th percentile of rents in each area. However, there is no commitment from the UK Government that LHA will be regularly uprated as rents rise, meaning people may face a shortfall in the future.

Even when LHA is increased, many households who are subject to the benefit cap will not see an impact on their ability to afford the rent unless the benefit cap also rises. This will be felt most harshly by households with two or more children and those who live in areas with higher housing costs.⁵

Across the UK there is some support available through Discretionary Housing Payments (DHP) to support people facing additional costs - including those affected by the benefit cap and the removal of the spare room subsidy (bedroom tax). However, this support varies, and in England in particular is characterised by a 'postcode lottery' in the type and level of support people are entitled to. DHPs are devolved to local authorities in England and the Scottish and Welsh Government and Northern Ireland Executive. In Scotland, Wales, and Northern Ireland, it is used to fully mitigate the bedroom tax for all eligible individuals. In England, funding has been frozen since 2020, with local authorities increasingly turning down applications from people in need who turn to them for support. Almost one in five people (19%) referred to a food bank in the Trussell Trust network reported applying for or receiving Discretionary Housing Payments.⁶

In addition to prohibitively high costs, other barriers can also exclude people on low incomes from accessing suitable private rented homes.

- In some cases, landlords are reluctant to rent their property to households in receipt of social security, with Shelter finding that 52% of landlords would not let, or prefer not to let, to people in receipt of Housing Benefit.⁷
- Research also shows 'right to rent' checks can lead to discrimination because of nationality, race or ethnicity.⁸

The impact of high rents is exacerbated by the risk of being evicted at short notice.

The private rented sector is characterised by a high risk of eviction. This is often a trigger which leaves people having to turn to a food bank. One in 10 (11%) people referred to food banks in the Trussell Trust network were evicted from their home in the previous 12 months.⁹

Eviction is traumatic and expensive, forcing people away from their communities and support networks at very short notice. It also places further costs on people who are already struggling to afford the essentials. Research by Generation Rent finds that moving costs on average are £1,709 10 - yet the average income after housing costs for those referred to a food bank is just £87 per week among single adults living on their own or with children, and £145 among couples with or without children. 11

Eviction interacts closely with other adverse life experiences:

- 18% of people referred to food banks who had been evicted in the last 12 months had also experienced a separation or divorce (compared to 8% of people who had not experienced eviction).¹²
- 23% of people referred to food banks who had been evicted in the last 12 months also had also experienced domestic violence or abuse (compared to 12% of people who had not experienced eviction).¹³

• 32% of people referred to food banks who had been evicted in the last 12 months also had also experienced a breakdown in relations with their parents or other family (compared to 16% of people who had not experienced eviction).¹⁴

Action has been taken to strengthen the security of private rented tenures across the UK.

- In Wales, the notice period for a 'no fault' eviction has increased from two months to six months.
- In Scotland, an eviction moratorium is in place until 31 March 2024, although loopholes have meant that some existing grounds for eviction are excluded from the ban and, in many cases, eviction is simply delayed, with more people having to go through the court system, itself a difficult experience.
- The UK Government has brought forward the Renters Reform Bill, which if passed outlaws the use of 'no fault' Section 21 evictions, although the ban is only due to come into force after changes to the court system, suggesting there could be further significant delays to this long-awaited reform.

Homelessness has a hugely negative impact on people's lives, their mental and physical health, and their ability to afford the essentials.

"I've lost everything. Since my mum died seven years ago, I've lost everything, through no fault of mine, especially my job and stuff like that, that I ended up homeless. It's just been a whack in the teeth kind of thing. I don't have any close friends or anybody, and I'm sort of isolated."

(Hunger in the UK Research participant)

One in three (34%) people referred to a Trussell Trust food bank are either homeless at the point of support or have experienced homelessness in the previous 12 months. ¹⁵ This compares to just 4% of the UK population during the same time period. ¹⁶

The risk of homelessness does not affect all people equally, with some groups being at especially high risk.

- Two in five (42%) people referred to food banks in the Trussell Trust network who
 were in care growing up are either currently homeless or have experienced
 homelessness.¹⁷
- People from ethnic minority groups referred to food banks in the Trussell Trust network are more likely than white people to experience homelessness (45% compared to 32%).¹⁸
- Younger people (aged 18-24) referred to food banks in the Trussell Trust network are also much more likely to be or have experienced homelessness, (57%).¹⁹
- People who identify as Lesbian, Gay, Bisexual or another sexual orientation were also much more likely to be experiencing or have experienced homelessness in the previous 12 months at 46%, compared to 32% of people who identify as heterosexual.²⁰

Being placed in temporary accommodation is often a traumatic experience, dividing people from their communities and support networks and trapping them in unsuitable and unsafe environments.

People attending food banks in the Trussell Trust network are much more likely to be living in temporary accommodation compared to the general population, with 7% reporting they lived in a temporary flat or house provided by the local council, compared to 1% of the general population.²¹

Temporary accommodation often lacks basic facilities, such as a kitchen or adequate living space, and people may have to share communal toilets and bathrooms with others. Shelter estimates that more than two thirds (68%) of people in temporary accommodation have inadequate access to basic facilities - such as cooking or laundry facilities - and more than one in three (35%) parents say their children do not have their own bed. ²² Many food banks have started supplying 'kettle packs' to people living in temporary accommodation because they are unable to cook or heat food in any other way.

Living in temporary accommodation can also lead to social isolation and further hardship because it is in many cases located miles from people's communities and services - including vital healthcare and mental health appointments. Living in this way, sometimes for many months or even years, does not provide a sustainable foundation for people to live, get their children to school, build on their strengths, or find and sustain work.

The spiralling use of temporary accommodation has a knock-on effect on local authority budgets and their ability to deliver other vital services. Hastings Borough Council in England spent £730,000 on temporary accommodation in 2019, which rose to an estimated £5.6million in 2023.²³ In 2023, the City of Edinburgh Council and Glasgow City Council, and Argyll and Bute council declared a housing emergency due to the high numbers of people in temporary accommodation.²⁴

The current system of asylum support also puts people at risk of becoming homeless. The majority (69%) of people referred to Trussell Trust food banks who have ever sought or applied for asylum are homeless or have experienced homelessness in the last 12 months. ²⁵ People seeking asylum are entitled to accommodation and subsistence payments from the Home Office if they are destitute but are allocated accommodation on a nochoice basis which increasingly has come in the form of hotels. Once a positive decision has been made about someone's asylum claim, their entitlement to asylum accommodation ends abruptly, usually after 28 days, although seven-day notices have also started to be issued. This sudden cessation of support increases their risk of becoming homeless, as many newly recognised refugees will not have the savings to pay for deposits and rent in advance and will experience delays in the payment of benefits. ²⁶

Too few social and affordable homes are being built, leaving increasing numbers of families crowded into the private rented sector.

Social and affordable housing provides a vital role in enabling people on low incomes to have the dignity of a safe, secure, and affordable place to call home.

Social housing tenancies tend to be much more affordable than those in the private rented sector. In England, the average weekly rent in 2023 in a social tenancy was £106, compared to £166 per week in the private rented sector outside of London, and £353 per week in London. ²⁷ This difference between the sectors was echoed across the nations and regions of the UK; the average weekly social rent in Scotland was £87.55, in Wales £106 per week, and, in Northern Ireland, £74.35.²⁸

Social housing tenancies are often long-term or indefinite and the grounds for eviction are much more limited, which enables people to put down the roots we all need to thrive in our communities. On average, social renters in England have lived in their current address for 12.7 years, compared to just 4.4 years for private renters.²⁹

Living in social housing - or other forms of affordable tenancies - also provides easier access to other types of help from local authorities or housing associations. Support with rent arrears and signposting to services can enable people to better weather difficult life events and establish strong community ties.

A lack of available social homes means people on low incomes are forced into the private sector. Living in the private rented sector need not be a negative thing - it can provide flexibility that some households may value. However, it is not a suitable tenure for all. Families with children can find the transient nature of the private rented sector especially difficult and damaging.

For many, the possibility of living in a social home is an increasingly unlikely dream (as is being able to one day own their own home). Between 1980 to the present day, the proportion of people living in the social rented sector fell from 31% to 17%. This leaves a gap of 1.5 million fewer social and affordable tenancies that needs to be filled. In England, there is consensus from across anti-homelessness charities that there need to be at least 90,000 new homes for social rent built each year. The Scottish Government has committed to delivering 110,000 social homes by 2032, yet the Government is currently falling behind on this promise.

Too many people, across many types of housing, live in unhealthy and unsafe conditions.

Limited social stock, combined with LHA rates which are rarely in line with local rents, means that people on low incomes often do not have a choice about the quality of their home.

One in four (25%) people receiving Universal Credit who had used a food bank said that their home was currently not in a good state of repair, more than twice the UK average across the general population (11%).³⁴ Living in poor quality housing is harmful to people's health and well-being. People living in poor quality housing are twice as likely to have poor general health than those who don't.³⁵ Poor quality homes also often mean higher energy bills, with the cost of heating out of reach for too many families on low incomes, contributing to higher levels of ill health.

The Decent Homes Standard sets minimum standards for housing in England. Around one in five (21%) homes in the private rented sector in England are considered 'non-decent'³⁶. Despite this, many people feel forced to accept poor conditions in their home because they are worried that they could face eviction if they complain. Nearly one in five (18%) renters in England who experienced disrepair in their homes in the past five years do not

report it to their landlord for fear of being evicted.³⁷ This results in more people living with mould, damp, or hazards such as unsafe electrical wiring.

In the social housing sector too, there are providers failing to ensure decent conditions.

- In England, 10% of households in social housing lived in a non-decent home according to the Decent Homes Standard.³⁸
- Across Scotland, the Housing Regulator found that compliance with the equivalent standards (the Scottish Housing Quality Standards) had fallen from 86% in 2020-21 to 72% in 2021-22.³⁹
- In Wales, three quarters (78%) of social housing stock achieved full compliance with the Welsh Housing Quality Standard as of 31 March 2023.⁴⁰
- In Northern Ireland, the most up-to-date survey in 2016 found that 8% of Housing Executive Dwellings did not meet the NI Decent Homes Standard. 41

In addition to the issue of quality and delayed repairs, some common practices in the social rented sector increase hardship and hunger. When people move into a social tenancy for the first time, it is common practice for the landlord to have removed carpets and other fittings. This creates large additional costs that many families can't afford without cutting back on other essentials. In Scotland, Wales, and Northern Ireland, there are discretionary schemes to support with these costs, but stretched budgets and increasing need means that many people still struggle with the cost of moving.

BUILDING A FUTURE WITH SAFE, SECURE, AND AFFORDABLE HOUSING

 There is a strong commitment to build more social, genuinely affordable, and community tenancies across the UK, in the places where they are most needed.

At the heart of the housing crisis is the fact that there are simply not enough affordable homes being built. Social housing gives people on low incomes the dignity of a safe, secure, and affordable place to live, without having to move away from their communities. Ever-increasing waiting lists for social housing mean more households than ever are forced to turn to the private rented sector for a place to live.

There is an urgent need to build social housing at the levels required across the country, in communities where it is most needed. In England, 90,000 new social homes are needed each year for the next 10 years. In Scotland, a target has been set by the Scottish Government to build 110,000 extra affordable homes by 2032⁴² Other forms of tenure can also contribute to our vision for the future, including community housing, cohousing, and co-operative housing, depending on the different needs and assets of a community.

2. Private renting provides an affordable, suitable, and secure home for everyone who needs or chooses to use it.

The private rented sector is the best option for some people, providing the flexibility they might need to move for work, be closer to family, or help meet growing household needs.

But, for too many people, living in the private rented sector is the only option available and does not provide a secure, healthy or affordable home. Private renters face unacceptable insecurity due to short notice evictions, large rent rises and the need to navigate complicated court processes to hold their landlords to account.

The relationship between tenants and landlords must be re-set to provide greater security for people relying on this sector for their home. This should include ending the use of no-fault eviction across the UK, tools to enable people to identify poor landlords before they enter into a contract and ending rental discrimination against people in receipt of social security, families with children, and people from ethnic minority groups.

3. Housing Benefit keeps pace with rental costs, to support people finding a home that meets their needs.

Shortfalls between rents and Housing Benefit drive up homelessness and the need for food banks. In recent years, when Local Housing Allowance has been frozen, it has resulted in only a handful of properties being affordable for people on low incomes. Housing benefit should always be linked to rents, covering at least the cheapest 30% of properties in every area. Discretionary Housing Payments should also be regularly uprated in line with local need to ensure that local authorities are able to support people with rent or housing costs in the short-term and move towards a sustainable future in the long-term.

4. No one finds themselves living in unsafe or unsuitable conditions, and action is swiftly taken when people raise their concerns.

Across the private rented and social housing sectors, everyone should be able to live in a home which is healthy, safe, free of damp or mould and which meets the needs of their families. Too many renters in both the private and social rented sectors feel unable to raise concerns about their homes or are ignored when they do so.

Awaab's Law, which will put in place legal requirements for social landlords in England to investigate hazards - such as damp or mould - within fixed time periods, will make an important difference. This should also be applied to the private rented sector and backed up with additional resources for local government to investigate issues and build a register of landlords locally. When people move into a new social tenancy, they should not face sudden high costs for furnishings and fittings - local government and housing associations should work together to ensure that these costs are minimised, and support is provided for families who will struggle to afford them.

5. When people face homelessness, they are given swift, dignified support and do not spend long periods in temporary accommodation or have to live miles away from their communities and social networks.

When people face homelessness, they must be treated with dignity by local services and connected with accommodation and support to meet their individual needs and tackle the root causes of their situation. Being homeless should not lead to people being moved away from their support networks and left isolated.

Urgent action must be taken to reduce the number of households living in temporary accommodation and reduce the length of time people spend there. Everyone placed in temporary accommodation should be entitled to essential facilities, and those placed away from their local area should be given extra advice, support, and income to help with moving costs. People claiming asylum should not have to face homelessness following a decision on their asylum application.

WHO NEEDS TO BUILD THIS FUTURE?

The UK Government

The UK Government holds key responsibilities to ensure that everyone can live in a safe, secure, and affordable home. The Department for Levelling Up, Housing, and Communities should put in place plans to build at least 90,000 new social homes a year in England to increase the supply of these properties to people on low incomes. The Department should also act more quickly to reset the relationship between landlords and tenants to improve the security of tenure in the private rented sector, including through an immediate end to 'no-fault evictions' across England.

The Department should work to build a strong framework to support people making claims against poor quality accommodation, while improving the energy efficiency of homes and reduce energy costs. It should also put in place a strategy to significantly reduce the use of temporary accommodation, develop a legal minimum standard of facilities people are eligible for when placed in temporary accommodation, and commit to providing extra support to anyone placed away from their local area. The Department for Work and Pensions and the Treasury should ensure Local Housing Allowance covers at least the cheapest 30% of local rents, and regularly uprate this in line with rising rents, so that no one has to face going without essentials to keep a roof over their heads.

Scottish Government, Welsh Government, and the Northern Ireland Executive

The Scottish and Welsh Governments and the Northern Ireland Executive are responsible for ensuring everyone can live in safe, secure, and affordable homes, including building the social homes which are much needed and securing a fairer private rented sector. In Scotland, the Government should affirm its commitment to building 110,000 affordable social homes by 2032, with 70% for social rent and 10% in remote, rural, and island communities. The Welsh Government should ensure it is able to meet its target of building 20,000 new social homes by 2026, and the Northern Ireland Executive should commit to funding social housing development. The Scottish and Welsh Governments and the Northern Ireland Executive should ensure people have control over their lives in their homes and communities - this should include taking strong action to strengthen tenants' rights to challenge inadequate accommodation. The Scottish Welfare Fund, Discretionary Assistance Fund (Wales) and discretionary support in Northern Ireland require increased funding to meet rising demand for help, including with the costs of moving and essential furniture and white goods.

In Northern Ireland the Local Housing Allowance entitlement falls considerably short of the contractual rent charged by the landlord, and tenants must meet the shortfall through other means to preserve their tenancy and avoid eviction. A Financial Inclusion Service should be established to provide advice and money management to low-income families who have been impacted by the Local Housing Allowance. This will provide access to a grant to assist in meeting shortfalls between housing costs paid through benefit and contractual rent.

Local government

Local government across the United Kingdom has vital powers to prevent homelessness and build more homes for social rent, although this does depend on the UK, Scottish and Welsh Governments and Northern Ireland Executive providing adequate funding for them to do this.

Local authorities can also help people access the private sector, including acting as rent guarantors or paying the deposits of people in receipt of benefits. Councils in England play a vital role in ensuring that homes in the private rented sector and the social rented sector meet the Decent Homes Standard, and they should be provided with funding to deliver this.

Local authorities should ensure homelessness prevention and relief services are joined up with wider advice and support, and work to identify people at risk of homelessness to provide the help they need before they lose their home.

Landlords

All landlords and housing providers should commit to ensuring all their homes are safe and healthy, that they always treat tenants with dignity, and that they act swiftly when concerns are raised.

Social housing providers should minimise additional costs faced by people moving into a new home. This should include providing flooring and curtains at the start of a tenancy. They should build and strengthen local partnerships with services that provide support to people facing financial hardship in their local area, reducing the need for people to turn to a food bank as a first port of call.

Private landlords should consider every tenant on a case-by-case basis and avoid any blanket policies which prevent or discourage certain people from applying to rent the property.

Businesses and employers

Businesses and employers should sign-up to the Homelessness Covenant⁴³ developed by Crisis, the Department for Work and Pensions, and the Department for Levelling Up Housing and Communities to support people experiencing homelessness in the workplace. This includes commitments to:

- provide employment and training opportunities for people experiencing or at risk of homelessness.
- adopt fairer employment and recruitment practices to support people affected by homelessness.
- help end homelessness in local communities through fundraising, raising awareness, partnerships, and volunteering.

Banks and financial institutions should also work with homelessness experts to ensure people without a fixed address are able to access their services.

Charities and community organisations

Charities and community organisations should work alongside partners locally to spot the signs of homelessness and insecure housing - to support people before they face hardship, linking them up with organisations who can provide advice and support where appropriate. Community-led housing can also play an important role in increasing the mix of tenancies available locally, rooted in and managed by the community.

In Granby Four Streets⁴⁴, Liverpool, the community came together to form a Community Land Trust to purchase 10 empty homes from the council and transform their area. This enabled the creation of genuinely affordable homes and for local people to take control and protect their community they live in.

CONCLUSION

We want to see a future where everyone has a safe, secure, and affordable place to call home.

This means social housing will be there for all households who need it, and the private rented sector will be a suitable and secure option for those who want to use it, no longer characterised by insecurity and unaffordability. Some people may still require further help to avoid homelessness, and this will be delivered quickly, with dignity. People in this situation will not be forced to move far away from their communities and social networks, or placed in unhealthy, unsafe or unsuitable accommodation.

Everyone will have the security we all need to take opportunities that will help us to thrive and contribute to our communities - as well as to the UK's economy and society.

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¹ The Trussell Trust (2023), Hunger in the UK, 2022. [data collection]. UK Data Service. SN: 9110, DOI: http://doi.org/10.5255/UKDA-SN-9110-1

² The Trussell Trust (2023), *Hunger in the UK* https://www.trusselltrust.org/wp-content/uploads/sites/2/2023/08/2023-The-Trussell-Trust-Hunger-in-the-UK-report-web-updated10Aug23.pdf ³ The Trussell Trust (2023), *Hunger in the UK* – see endnote 2.

⁴ Trussell Trust analysis of Department for Work and Pensions data provided on Stat-Xplore, analysis of all privately rented households in receipt of a live Universal Credit Claim whose Local Housing Allowance does not cover their rent, https://stat-xplore.dwp.gov.uk/webapi/jsf/dataCatalogueExplorer.xhtml

⁵ Patrick R, Andersen K, Reader Mary, Reeves A, and Stewart K. (2023), *Needs and entitlements: welfare reform and larger families*, available at: https://largerfamilies.study/publications/needs-and-entitlements

⁶ The Trussell Trust (2023), *Hunger in the UK* – see endnote 2.

⁷ Shelter (2023), *Prejudice in practice: the many faces of discrimination in the private rented sector*, https://blog.shelter.org.uk/2023/12/discrimination-private-rented-sector/

⁸ Qureshi, A, Morris, M, Mort, L. (2021), *Beyond the hostile environment* https://www.ippr.org/articles/beyond-the-hostile-environment

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<sup>9</sup> The Trussell Trust (2023), Hunger in the UK – see endnote 2.
<sup>10</sup> Generation Rent (2021), The cost of unwanted
moves https://www.generationrent.org/unwanted_moves_costing_renters_229m_per_year
<sup>11</sup> The Trussell Trust (2023), Hunger in the UK – see endnote 2.
<sup>12</sup> The Trussell Trust (2023). Hunger in the UK Data Collection – see endnote 1.
<sup>13</sup> The Trussell Trust (2023), Hunger in the UK Data Collection – see endnote 1.
<sup>14</sup>The Trussell Trust (2023), Hunger in the UK Data Collection – see endnote 1.
<sup>15</sup> The Trussell Trust (2023), Hunger in the UK – see endnote 2.
<sup>16</sup> We define homelessness broadly, including living in temporary housing, statutory accommodation, living
insecurely with friends or family (sofa surfing), living in a B&B or hostel, or sleeping rough.
<sup>17</sup> The Trussell Trust (2023), Hunger in the UK – see endnote 2.
<sup>18</sup> The Trussell Trust (2023), Hunger in the UK – see endnote 2.
<sup>19</sup> The Trussell Trust (2023), Hunger in the UK – see endnote 2.
<sup>20</sup> The Trussell Trust (2023), Hunger in the UK Data Collection – see endnote 1.
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<sup>22</sup> Shelter (2023), Still Living in Limbo: Why the use of temporary accommodation must end
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<sup>25</sup>The Trussell Trust (2023), Hunger in the UK Data Collection – see endnote 1.
<sup>26</sup> For example, British Red Cross services supporting refugees facing destitution saw a 140% increase in their
use between 15 June - 31 July and 1 August - 15 September 2023, https://www.redcross.org.uk/about-
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<sup>28</sup> Scottish Housing Regulator (2023), National Report on the Scottish Social Housing Charter - 2022/23
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