

## Case Study Abigail

### Abigail and Duncan

Abigail and her partner, Duncan, are in their twenties. Abigail spent much of her childhood in the area and came back to live in Tavistock in 2017. Duncan and his family are Tavistock born-and-bred and Duncan has lived in the town all his life.

The couple started to look for a house to buy together in 2022. Both are employed full-time, so they had managed to save up for a deposit and were able to arrange a mortgage. However, they quickly realised that they would be competing with cash buyers.

“We found a lovely little cottage which was within our budget,” says Abigail, “but we were beaten to it by a cash buyer.”

The next house they looked at was a new-build house with a ‘local connection’ restriction, which they would have been eligible for. Local connection houses are built for people local to a particular area and help keep houses within a reasonable price bracket so that they are affordable to local people in perpetuity. Abigail thinks these houses are a good idea, although they decided against this house in the end as they didn’t want a new-build. Without the local connection restriction, most new-build houses in Tavistock are out of their price range in any case.

In June 2022, Abigail and Duncan found another house that they really liked, and quickly made an offer which was accepted. However, the sale dragged on for several months as the seller, who was looking for a retirement home, was unable to find a suitable property to buy. In January 2023, with still no progress made, the couple decided it was time to withdraw their offer and look for something else.

It wasn’t long before they found another house which they loved and put in an offer. Again, they were competing with cash buyers and this time faced an additional problem:

“Our mortgage offer had changed by then because of the recent interest rate rises,” Abigail explains, “which meant we couldn’t afford as much as previously.”

Luckily for them, the family who owned the house was willing to sell for less than they might have been able to get for the property because they were keen to help a young local couple with their first purchase. The sale was completed in two months and Abigail and Duncan are now happily settling into their new home.

“We’ve been lucky,” Abigail acknowledges, “but it could have ended differently if it wasn’t for the kindness of other Tavistock locals willing to help us out.”

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## Case Study Summary Abigail

### Abigail and Duncan

***“We were competing against cash buyers.”***

**Who:** First buyers in their twenties, both from Tavistock and employed locally.

**Their story:** It took Abigail and Duncan nearly two years to find and buy their first house in Tavistock.

**Challenges:**

- The price of houses in Tavistock
- The number of cash buyers looking to buy property in the area
- Interest rate rises affecting mortgage repayments and affordability

**Outcome:** After several false starts, Abigail and Duncan eventually managed to buy a house they loved, but only because a local family were willing to sell to them for less than the current value of the house.

**“We were lucky.”**

**Issues:**

- Increased in-migration pushing up local prices and leading to more buyers able to afford to buy without a mortgage.
- Increased second home ownership.
- Increased short-term lets.

## Case Study Alice

### Alice

Alice and her partner are a couple in their thirties, both employed, with two children. Both grew up in Tavistock, attended local primary and secondary schools and then Tavistock college. Their parents and grandparents have also grown up in Tavistock.

Alice's main priority in buying a house was a garden. "With two small children that was a really big thing. We wouldn't have bought a house without a garden, and a driveway." They needed three bedrooms as they wanted to make sure the children had a bedroom each. Alice does a little bit of craft work and wanted a studio so that was also a big priority.

The whole process from starting to look for a house to moving into the place they are currently in took about a year. As soon as their house sold, they started looking casually to see what was on the market to see what they could afford, but there wasn't anything initially that they were interested in.

They sold their house around Easter time without realising they had such a short timeframe in which to move. "The property market at the time was bonkers," said Alice. They managed to find a house just outside the town that they liked, and thought they were in a great position as their house had sold and they didn't have a chain. They were willing to wait for the sellers to find somewhere to move to, but it got to the point where the sellers couldn't find anywhere and the sale fell through.

Alice says they ended up putting offers in on six houses. There was no negotiation about buying the houses, it was all about offering as much as they possibly could, which was stressful. For one of the offers, they put £25k over the asking price and still didn't get it. While all this was going on, they also had to look at renting as they only had six weeks to move. They ended up living at Alice's parents' for seven months – six people in a small three-bed house plus dogs and guinea pigs. "I'm in my thirties now, I didn't want to have to be going back to my parents. My mum and dad were fantastic, but it wasn't really suitable for all of us to be living there." They looked at renting but rents were so high that they would be paying more for rent than they would on a mortgage. Alice was reluctant to pay someone else's mortgage when they were saving the money for their own.

They finally moved into their own house in April 2022. They had put in an offer £15k over the asking price, but even so Alice thinks they were lucky as the couple they were buying from needed a quick sale. They had back-to-back viewings for days so they could have waited for a better price, but they accepted Alice's offer within a few hours.

Alice is now worried about the likely increase in their mortgage in 2024, since they were only able to get a fixed-rate deal for two years. But the family is happy in their new home and have converted the garage into a craft room.

Alice feels lucky to have found the right place, despite the stress they had to go through. "I wouldn't have gone through that trauma and put my family through it to get here if I could have avoided it", she says.

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## Case Study Summary Alice

**"The property market at the time was bonkers,"**

**Who:** Alice and her partner are a couple in their thirties with two children. Both grew up in Tavistock.

**Their story:** When the couple sold their house they were shocked at how difficult it was to buy another in Tavistock. They made at least six offers, one of them £25k over the asking price, before they had an offer accepted. In the meantime, they were forced to move into Alice's parents' for seven months, where there were six of them squashed into a small three-bedroomed house, plus dogs and guinea-pigs.

**Challenges:**

- The 'blind bid' process. Sometimes there are over 10 people all putting in offers on one house.
- The cost of houses in Tavistock makes it difficult especially for first time buyers and young families. Alice and her partner could only afford a house because her parents helped them out.
- High demand for and high cost of rented properties.

**Outcome:** They eventually bought a home which suited them, but only with the help of their parents.

**"I wouldn't have gone through that trauma and put my family through it."**

**Issues:**

- The type of new housing being built is not necessarily suitable for local people's needs. New houses are often too expensive for young families.
- There is increasing pressure on infrastructure in the town, especially schools and healthcare, which gets worse the more houses are built.
- Increasing pressure on the rental market.

## Case Study Ashley

### Ashley

Ashley moved to the Tavistock area with her husband and two children in 2017. The house they rented was damp and had problems with mould. Both her children had asthma and one of them got worse and had to go to hospital. On top of this, the landlord was very unhelpful and would not allow them to pay rent a few days later, so they decided to move and found another house to rent.

“The mould made both my children feel even more ill with asthma, since we've moved out it's been a lot better,” Ashley told us.

Then they were served a no-fault eviction notice under Section 21 of the Housing Act 1988. The landlord said he wanted to move back into the property as he had also been evicted from where he was living. The family registered for social housing but couldn't find a house they could afford to rent. As they were in danger of being made homeless they were assigned a housing officer, who advised them not to move out but to wait for the bailiffs to turn up.

“Do you know how stressful that is?” Ashley said. “It is so stressful, especially when you have young children.”

Once the four months were up the landlord gave them a bit more time before Christmas as he knew what the housing market was like. Twice, houses they bid for were withdrawn from the market. After Christmas they still couldn't find anything and were about to go into temporary accommodation when, in February, they finally managed to get a house. They later heard that the landlord didn't sell the property or move back in: he rented it for a higher amount of money.

“It has been an absolute nightmare between the two private houses that we rented. There is no affordable housing. When you are facing homelessness with children that is a massive issue. Very stressful. It puts a strain on the relationship between husband and wife.”

Ashley says that as soon as new homes are on the market they are snapped up because they are very few and far between. Some people were offering up to six months' rent in advance, which just wasn't an option for Ashley and her family, whose wages started to lag behind the cost of rents.

She thinks the whole housing market is very unfair and difficult for low-income families. “I just think it's really wrong because there are no laws actually to protect the tenants anymore. It seems to be everything is for the landlords regardless of the issues, regardless of whether they are a good landlord or not. Everything is to protect the landlord.”

Ashley says she and her family are very fortunate to get the property they got when they did, otherwise they would have been in emergency accommodation. They were facing a ‘catch 22’ situation where they were advised not to move out because they would make themselves homeless, but the landlord could have taken them to court for not complying with the eviction notice. She likes the house they are in at the moment which is outside the town, as they could not afford to rent within the town. “I like it as it's quiet, it's a little bit more peaceful,” she says.

Ashley thinks we need more affordable houses, “and I really do mean affordable. Even the rent for a council house is a bit high, you would have thought it would be a bit cheaper than to rent in private.” She also hopes something can be done about holiday homes and thinks there should be more protection for tenants.

“We've got to start making sure our people are not homeless,” she says. “There are people with young children now who don't know where they're going to wake up the next morning - whether they're going to have a roof over their head and a hot meal in their stomach. It shouldn't be like that in this day and age, in our society.”

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### **Case Study Summary Ashley**

“The mould made both my children even more ill with asthma.”

**Who:** Ashley and her husband are both employed on a low wage. They have two children.

**Their story:** Ashley and her family struggled with poor quality housing and difficult landlords in private rented properties. They were facing homelessness when their landlord served a Section 21 eviction notice and they were unable to find anywhere to move to.

#### **Challenges:**

- Mould causing serious illness in the children.
- The threat of being evicted was extremely stressful.
- Suitable affordable houses are difficult to find.

**Outcome:** Ashley says they are very lucky to have narrowly avoided homelessness and found a home they like.

“We've got to start making sure our people are not homeless.”

#### **Issues:**

- Landlords seem to have more rights than tenants
- A lot of rented properties are very poor quality
- ‘Affordable’ housing is not affordable for people on minimum wage

## Case Study Eileen

### Eileen

Eileen is 76 years old and has lived in Tavistock all her life. She and her husband were living in a privately rented bungalow for fifteen years until she was widowed last year. She was planning to continue living in the same place alone, but earlier this year her landlord died and shortly afterwards she received an eviction notice from his solicitor. Unable to find another rented property in the town which she could afford, she sought help from Citizens Advice who put her in touch with the local council. Eileen was very glad to have some help with filling out all the forms and getting registered on Devon Home Choice but says there's too many people bidding for the same properties. At the same time, she has been looking for private rented properties, but has a similar problem there. On several occasions she has been through the whole process of applying for a property through an estate agent only to find that it is withdrawn by the landlord who has decided to sell. Eileen is limited by not being able to drive, so needs to find a place where she can use public transport. She also has a good network of friends in Tavistock and is reluctant to move somewhere she doesn't know anyone, although she will if she has to. Ideally, she would love a maisonette or a small ground-floor flat with a courtyard garden for a few pots.

In the last few months, Eileen has been in hospital and is still recovering from an operation. She has found coping with this alongside her housing issues very stressful. "It gets harder as you get older," she says. "Lots of older people suffer from ill-health, and the last thing you need is the threat of having to move house". She wishes there were more properties in Tavistock suitable for older people, preferably social housing with secure tenancies, kept affordable for local people.

At the time of writing, Eileen is still in her bungalow having been granted an extension to her lease by the landlord's solicitor. However, she is expecting that they will be able to forcibly evict her very soon, and then she's not sure where she will go.

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## Case Study Summary Eileen

***"I'd love a maisonette with space for a few pots outside."***

**Who:** Eileen is 76 and has lived in Tavistock all her life. She is recently widowed.

**Their story:** Eileen was served an eviction notice on her rented bungalow after her landlord died. Despite registering for social housing on Devon Home Choice and also looking for another private rented property while she is recovering from an operation, she has so far not been able to find anywhere suitable.

### **Challenges:**

- Struggling with ill-health while living in insecure accommodation
- The form-filling involved in finding somewhere to live is daunting for older people
- Many people bidding for the same properties on Devon Home Choice, or applying through estate agents for private properties

**Outcome:** At the time of writing, Eileen is still in her bungalow having been granted an extension to her lease by the landlord's solicitor. However, she is expecting that they will be able to forcibly evict her very soon, and then she's not sure where she will go.

**"It's very stressful dealing with ill-health and housing problems at the same time."**

**Issues:**

- Lack of affordable housing suitable for older people
- The price of private rented accommodation
- Insecure tenancies and the ability of landlords to evict tenants at will

## Case Study Jane

### Jane

Jane lived just outside Tavistock for over a decade with her 4 children. She is self-employed and a single parent. When her children left home a couple of years ago she downsized to where she lives now, which is further away from Tavistock. The process was difficult as she had to go on the housing register. She found the process not very user-friendly with long telephone queues and no physical place to visit. The forms don't allow individuals to be as detailed as they would like to be. "There were some questions where I wanted to give more context but was not able to," Jane said. It was difficult to find a home as there were more people on the list than homes available. Many houses were too expensive and of poor quality with mould and damp being a particular problem.

Jane did find a house she liked in the Tavistock area but unfortunately the property owner wanted a tenant earning £25,000 - £26,000 per year. Jane could not guarantee this level of income as she is self-employed. It did not matter that she had a track record of paying the same rent on her previous home for over a decade. Unfortunately, she had to look for a home further afield and thanks to help from her family she was able to get a mortgage to buy the home she is living in today.

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### Case Study Summary Jane

***"Houses in Tavistock are very expensive and often poor quality."***

**Who:** Jane is a self-employed single parent who wanted to downsize when her children left home.

**Their story:** Unable to afford property prices in Tavistock, either to rent or buy, Jane was forced to move away.

#### **Challenges:**

- Landlords often require a guaranteed wage which is difficult if you are self-employed.
- It's difficult to get a mortgage on your own.
- The social housing process is hard to navigate.

**Outcome:** Jane eventually bought a house with the help of family, but was forced to move away from Tavistock.

***"The social housing process is not very user-friendly."***

#### **Issues:**

- Tavistock housing is very expensive and often of poor quality.
- Housing is especially difficult to afford for single people.
- Many people find the process of bidding for social housing on Devon Home Choice challenging.

## Case Study Ruby

### Ruby

Ruby grew up in Tavistock and came back to live with her parents after university. Once she had a job, she was able to rent her own place for just over a year until the landlord decided to sell up. This is increasingly common, she says, as rising house prices encourage more landlords to sell. So fewer rentals are available, which are often gone within minutes of advertising. Despite being on a good wage, Ruby couldn't find anywhere to rent and moved back to her parents.

However, her parents were already in the process of selling their house and were keen to stay in Tavistock with all their friends and connections. They wanted to take their time finding their next house and intended to rent in the interim. When they found a buyer wanting to complete quickly, they decided to accept the offer, assuming they'd be able to find a rental, and completed the sale despite not having found anywhere to move to.

"My parents and I were effectively homeless at the same time," says Ruby. "It was scary."

Luckily, Ruby found a small one-bedroomed place just in time and only spent a few days homeless. Her parents weren't so lucky and ended up sleeping in her living room for six months.

"The living room is so small that their double bed took up the whole room," she says.

After that, Ruby's parents managed to find a mobile home on a holiday site which they rented for almost a year until they were able to find a suitable local home to buy.

Ruby was shocked that being local to Tavistock counted for nothing when it came to housing and even worked against her. Local salaries could not compete with people moving down from London, especially on a single salary budget. Also, it's hard for a first buyer to get a mortgage on a new build because lenders are concerned that the value will drop in the first few years.

"It's been a real eye-opener," she says. "You hear about housing issues in holiday hotspots, but I never expected to experience it myself in my hometown of Tavistock."

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## Case Study Summary Ruby

### Ruby

***"My parents and I were effectively homeless at the same time. It was scary."***

**Who:** Ruby is in her twenties. She grew up in Tavistock, works in Tavistock and wants to stay in the town. Her parents also want to stay in Tavistock where they have friends and connections.

**Their story:** Despite being in a full-time job on a decent wage, Ruby struggled to find anywhere to rent in Tavistock when her landlord sold up. She briefly moved back in with her parents who were already selling their house and also unable to find a rental. Luckily, she found a small place just before her parents sold their house. They weren't so lucky in finding somewhere new to live, however, and had to sleep in Ruby's living room for six months until they found a mobile home on a holiday site to move into temporarily.

### **Challenges:**

- The price and availability of rental properties in Tavistock
- Housing unaffordable for single young professionals in Tavistock

**Outcome:** Ruby has a small home that she is slowly fixing up to make more comfortable. Her parents have managed to find a house to buy after a year of living at various campsites and staying with friends or family.

***“It’s been a real eye-opener. You hear about housing issues in holiday hotspots, but I never expected to experience it myself in Tavistock.”***

**Issues:**

- Landlords selling up due to inflated house prices and fewer incentives, leading to shortages and higher prices in the rental market.
- Many available houses to buy but almost entirely unaffordable for young people on a local wage.
- Locals competing against incomers with higher wages and more disposable cash.

## Case Study Ryan

### Ryan

When Ryan split up with his girlfriend at the age of 25, he moved out of her flat and stayed with friends for a while, 'sofa surfing' until he could find his own place. When this proved impossible, he moved into the spare room in his Mum's small house. "There's hardly enough room in there for a single bed," said his Mum. "He had to leave all his stuff in storage apart from a few essentials. But it was the only space available, with me, my partner and a 15-year-old already in the house."

Ryan continued to look for a flat, which was difficult when he was working full-time. He contacted letting agents and used social media to ask around but found that many properties were out of his price-range and those he could afford went so quickly he wasn't able to arrange viewings at a time he wasn't working. He only managed to get one viewing and despite being a single non-smoker with no children or pets and in full-time employment, his application wasn't accepted. He is now struggling with health issues, which makes the future of his job look uncertain and he can't see how he will ever get out of his Mum's tiny spare room.

Ryan grew up in Tavistock, like his parents and grandparents before him. Despite working full-time, property prices in Tavistock are out of his reach and he can't consider buying. He wouldn't be eligible for shared ownership schemes and doesn't qualify for any other help with housing costs. His Mum thinks it's unfair that housing in Tavistock is available to people from other places who can afford it, or who qualify for financial help, but no help is available for local people like Ryan.

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## Case Study Summary

### Ryan

**"There's hardly enough room in there for a single bed."**

**Who:** Ryan, 25, single non-smoker, no children or pets, in full-time employment.

**Their story:** After splitting up with his girlfriend, Ryan had to move into a tiny spare room at his Mum's, leaving most of his possessions in storage. He can't afford to buy a property in Tavistock, and there are not enough rental properties available. He doesn't qualify for any help with housing costs.

#### **Challenges:**

- The price of houses in Tavistock.
- Working full-time is not an advantage: properties are still unaffordable, and it is harder to make time to search and view places.
- Properties are let very quickly, usually within a day.

**Outcome:** At the time of writing Ryan is still living in the spare room at his Mum's.

**"It's unfair that there's no help with housing for local people like Ryan."**

#### **Issues:**

- The lack of rental properties at a reasonable price.
- The number of people looking for affordable housing.
- Lack of targeted help for local people with housing needs.

## Case Study Homes for Ukraine

### Support Officer Becky Mecrate, West Devon Borough Council

#### Helping Ukrainian Families in Tavistock

The Homes for Ukraine scheme has helped about 50 families displaced by war to find homes in West Devon since the war began in 2022. While most of these initially moved in with volunteer hosts, half have now moved on into rented accommodation. Becky is a support officer helping families through this process. She says that Tavistock residents have been generous in their support, with many hosting Ukrainian families in their own homes. When it is time for families to move on, most would prefer to stay in the communities where they have got to know people and their children are settled at school. In Tavistock this can be difficult.

“Rental properties in Tavistock go within a day,” said Becky. “Often there are 30 – 40 applications per property and the families I work with don’t get a look-in.”

Although over 80% of the Ukrainians who have moved to the UK are now in work, most are in low-paid jobs that are not related to their skills and qualifications. The affordability of housing is therefore a real problem for them, especially since many have children, parents, grandparents or other dependent relatives with them. These large families need larger properties which are less available and more expensive. While there is some help available to them from the government for housing costs, this will not cover the high price of many Tavistock properties. In addition, some Ukrainian families feel they face discrimination from some landlords, who are not willing to consider them as tenants despite good references.

Becky thinks that while Tavistock has been welcoming to Ukrainian families, the housing situation makes it difficult for them. “There just aren’t enough affordable properties to go round,” she says.

#### Maria, Yulia and Svetlana: Women Displaced by War

**Maria** bought her 12-year-old daughter to stay with hosts in Yelverton in May 2022 when it became unsafe to stay in their home in Kiev. When they needed to move on from their hosts, Mara struggled to find a place to rent. They are reliant on public transport and needed to be in Tavistock where she works and her daughter is settled at school. She found that many landlords would not accept children, and properties were very expensive. After looking at five properties, she finally took one that costs over £800 per month where she struggles to pay the bills. “It is so difficult for young people or people with children to stay in Tavistock,” she says, “which is a shame because the town needs a balance of ages.”

**Yulia** and her three children stayed with a host in Wembury when they first came to the UK. When they needed to move, she looked for suitable accommodation in Plymstock, Plymouth and Ivybridge but was unable to find anything suitable. Eventually they were offered temporary accommodation near Tavistock, where she has found work and the children, aged 11, 13 and 15 years, have settled into school. Now her landlord wants to sell up, so she is looking for somewhere in Tavistock, although it is not easy. “It is too hard for the children to move again,” she says. “Their lives have been disrupted enough already.”

**Svetlana** and her 11-year-old daughter have managed to find a flat in Tavistock after staying with hosts here for a year. However, she has work in Plymouth which she finds difficult to commute to since she is reliant on public transport. She works with children in the community, which she says she

wants to carry on doing because she feels it is a way to give something back to the country that has made her welcome. She has been looking for places to rent in Plymouth, but the standard of properties is very low there and they go very quickly. "It's almost as hard to find a place in Plymouth as in Tavistock," she says.

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## **Case Study Summary**

Becky Mecrate, Support Officer, Homes for Ukraine

### ***"Rental properties in Tavistock go within a day."***

**Who:** Becky supports Ukrainian families who moved to Devon when they were displaced by the war.

**Their story:** Becky explains how difficult it is for Ukrainians to find suitable rental accommodation when the time comes for them to move on from their original host families. After having their lives disrupted by the war, many are keen to stay in the communities where they have settled and their children are at school. This is a particular problem in Tavistock where rental properties are few and prices are particularly high. Ukrainians sometimes face the extra difficulty of having large families with dependent relatives and so need bigger properties. In addition, some landlords are reluctant to rent to them despite good references, preferring to rent to local people.

### **Challenges:**

- The high price of rental property in Tavistock
- Properties are taken within a day, sometimes before they are advertised
- 30 – 40 applicants for each property advertised

### **Outcome:**

Several families have successfully found rented homes in Tavistock despite the challenges. However, others have had to move to Plymouth, Okehampton or further afield, while some have chosen to return to Ukraine despite the continuing dangers.

### ***"There just aren't enough affordable properties in Tavistock."***

### **Issues:**

- Lack of availability of affordable housing for locals, leading to extra pressure on the private rental market.
- Landlords deciding to sell due to high interest rates.

## **Case Study Summary Ukrainians**

Maria, Yulia and Svetlana: Women displaced by war

### ***"Many landlords won't take people with children."***

**Who:** Ukrainians who moved to Devon to escape the war.

**Their story:** These three women brought their children to stay with volunteer hosts in the Tavistock area when their homes in Ukraine became unsafe in 2022. While they say their hosts have been fantastic, they feel it is time to move on and live independently. With the support of the Homes for Ukraine Scheme, they have been looking for rental properties to live in until they can go home. This is not easy given how few private rented places there are in Tavistock and in Devon generally, and how expensive they are.

**Challenges:**

- Lack of affordable rented properties
- Some landlords won't take children
- Competition with local people, who landlords sometimes favour.

**Outcome:** While Maria has found a place for her and her daughter, she is paying over £800 per month which she struggles to afford despite having work. At the time we spoke to them, the other two families were still looking.

**“Tavistock needs people of all ages, but it's difficult for young families to stay”**

**Issues:**

- Lack of affordable housing for local people with a knock-on effect on the private rental market.
- Landlords selling up due to high interest rates.