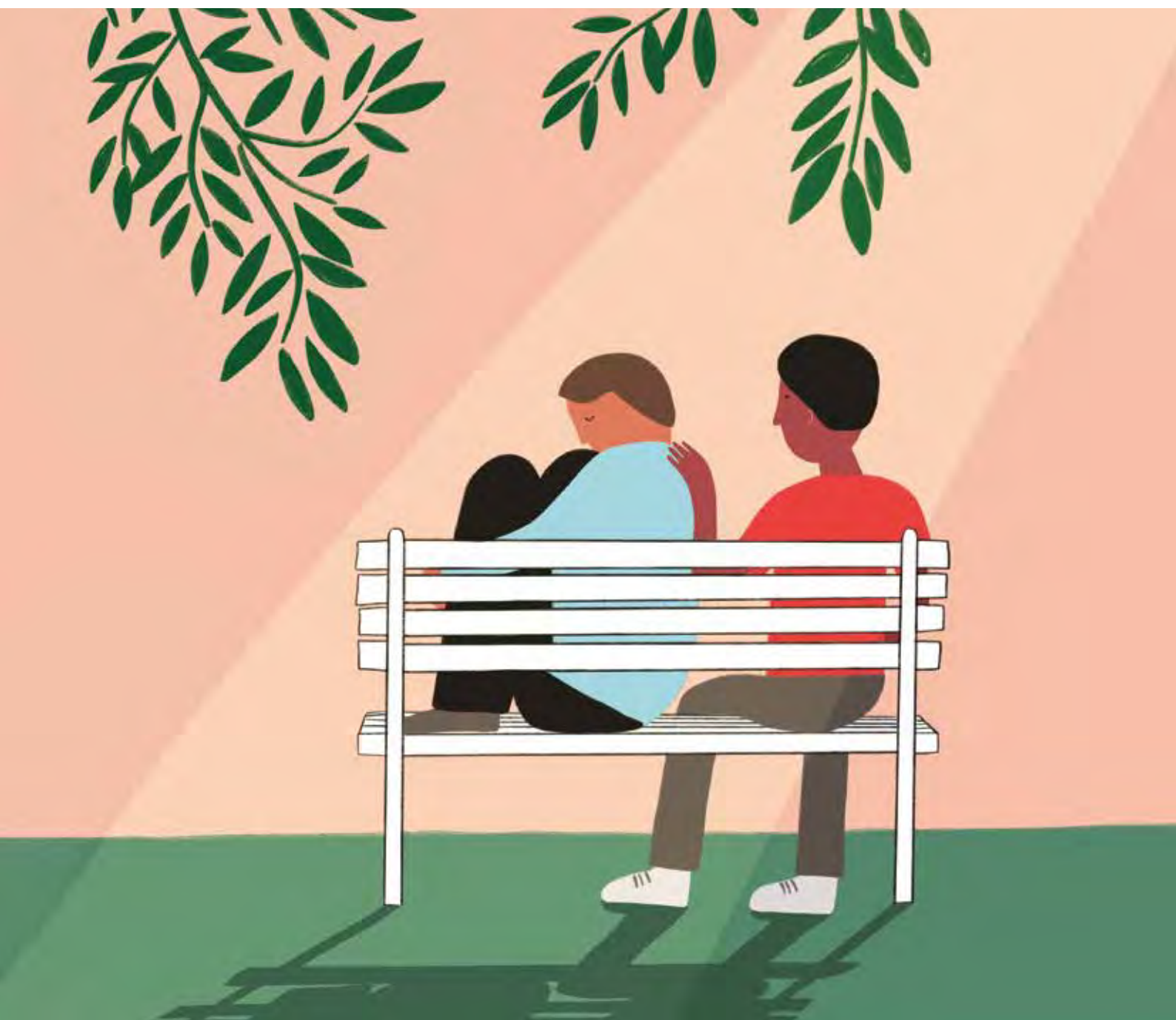


Homelessness in Guernsey



A report by



GUERNSEY COMMUNITY
FOUNDATION

Commissioned by

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Maison St Pierre is a local housing charity and was founded in 1992. It provided accommodation for homeless women and their children until 2014. Amid falling demand for this service, Maison St Pierre decided to sell the building and focus on supporting the community in other ways.

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Foreword

It's rare for politicians, the media and the general public to agree on anything, but say "Guernsey has a housing crisis" and few will argue otherwise.

Dig deeper, however, and it becomes apparent that “housing crisis” means different things to different people. When used by politicians and media commentators, the phrase tends to refer to the difficulties faced by aspiring first-time buyers and keyworkers. Such difficulties are real, and resolving them is in the best interests of the Island; but the need to resolve them is usually prioritised above the need to address the problems faced by thousands of Islanders who are living in expensive private rented accommodation, or in lodging houses, or on friends’ sofas, who cannot find anywhere safe, decent and affordable to live.

By mapping and analysing the housing crisis through the lens of the problems faced by homeless people – and we’ll define “homeless” in a moment – it is hoped that this ground-breaking report by Alex Lemon will encourage politicians and policymakers to address the urgent needs of a cohort of people whose suffering often goes unrecognised.

The report itself is over a year in the making. In 2021, the Guernsey Community Foundation began making plans to investigate the apparent rise of homelessness on the Island, concerned by anecdotal reports from charities about an increase in the number of people sleeping rough. At the same time, the trustees of Maison St Pierre approached the Foundation to discuss how they might meet the accommodation needs of care leavers. These overlapping areas of interest led Maison St Pierre to commission the Foundation to produce a piece of research looking at the prevalence of homelessness in Guernsey – where the word “homeless” is used to describe anyone who lacks at least two of the three essential elements of being properly housed: affordability, adequacy, and security of tenure.

Some will argue that this is too broad a definition. An alternative was to focus only on street-sleepers – people who are literally without a roof over their head. But to do so would have been to ignore the problems faced by sofa-surfers relying on the goodwill of their friends; by domestic abuse survivors who can’t go back home; by long-term residents of St Julian’s House; and by ex-offenders living in B&Bs – to name just a few of the types of people who are not adequately housed, and whose precarious housing situation has a hugely damaging effect on their health, their job prospects, and their ability to care for their dependents. In any case, there is a risk in fixating on the perfect definition: the search for a combination of words that is acceptable to all stakeholders too often comes at the expense of actually tackling the problem.

Alex will tell you that putting this report to bed proved unexpectedly challenging. Time and again, as the final draft was being prepared, the media would run a story that reinforced or shed further light on the problems that she was describing. “Guernsey needs emergency housing for homeless, charity says”, ran one headline, reporting on concerns voiced by Sarnia Housing. “Housing queries doubled in a year – and it will get worse”, ran another, about Citizens Advice Guernsey, followed a week later by "Crimes 'motivated by homelessness'", reporting a court case.

Outside the media, you don’t need to look hard to find anecdotal reports of homelessness. On the day this foreword is being written, a contributor to one local Facebook group described a situation where someone was sleeping in the communal area of a block of flats. In response, another poster said he’d “had a chap in our communal fuse cupboard last week.”

Reports of this nature, and the situations that give rise to them, aren’t going away. None of the problems described in these pages will disappear of their own accord. Inaction guarantees only one outcome: things will get worse. And as this report makes clear, the lack of access to a secure, affordable home creates a series of obstacles that make it difficult, if not impossible, for many to attain a decent standard of living and to participate fully in society. So many of the problems which social services, the healthcare system, the benefit system and the justice system exist to address, contain or ameliorate are rooted in poor housing. That being the case, there is an economic as well as a moral argument to be made against inactivity.

The good news is that the problems described in this report can be fixed; not overnight, but soon. The housing crisis this report describes is not caused by laws of nature or random events or forces outside the Island’s control. While some of the proposed solutions will prove challenging to implement, none are out of reach. Ultimately, Guernsey’s ability to reduce the suffering described within these pages and to help those affected by homelessness live happier, safer lives, depends on a combination of political will, the involvement of the charitable sector, and, of course, funding.

This report does not identify where such funding might come from, but if the States does decide to sell its social housing stock to the Guernsey Housing Association, the proceeds of such a sale could be ringfenced and used not just to buy land on which to build more affordable housing, but to grant-fund a dedicated housing charity, facilitate the implementation of the recommendations in this report, and – more broadly – repair the damage caused to individuals and families who lack somewhere decent and affordable to live.

For this report to be considered a success, it needs to do more than raise awareness about the realities of homelessness. It needs to trigger a wave of actions that, over time, will materially improve the lives of the unhoused. Otherwise, even if the needs of first-time buyers and keyworkers are met, Guernsey will continue to have a housing crisis

Jim Roberts
Chief Executive
Guernsey Community Foundation

"I've heard of people
sleeping at the
bathing pools, but
it's their choice."

"There's not really
homelessness
on Guernsey.
You don't see
people sleeping on
the streets like
you do in London."

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Executive Summary

Guernsey has a homelessness problem.

When interviewed for this report, professionals from across the public sector and the charitable sector – the people closest to the problem – described the Island’s housing situation using words such as “crisis”, “emergency” and “bottleneck”. They told stories of desperate families struggling to find somewhere to live, of young people being forced to sofa-surf, of vulnerable people sleeping rough, and of newly released prisoners with nowhere to go.

In many instances, social housing – being well-maintained and affordable, at least relative to other housing options – is the answer. But demand for social housing has been growing for nearly 10 years, and as waiting lists continue to increase, so do private rents. Against this backdrop it is easy to see why more and more Islanders simply cannot find somewhere decent and affordable to live.

Covid is only partly to blame. Interviewees argued that the pandemic “exacerbated” and “accelerated” a preexisting if largely hidden set of interconnected problems. The consensus among those working with the homeless is that the more recent symptoms of housing dysfunction have served to compound fundamental problems that have been building up over time.

Guernsey’s homelessness problem is taking a devastating toll on a hidden cohort of men, women and children, whose plight is being all but ignored. When politicians do talk of a housing crisis, it is usually framed in terms of how rising house prices are making it harder for first-time buyers to get on the property ladder, or how high rents are making the Island unattractive to keyworkers.

"This is the start of something more serious. We're at the beginning of change."

HOUSING SUPPORT PROVIDER

The report is not about the local housing market, or about how the States of Guernsey might reinvigorate its affordable housing development programme (although both these things are discussed). Instead, its focus – informed by interviews with more than 30 professionals over nine months – is on the harms caused by homelessness: the human cost of living for years without a secure address, without somewhere safe and warm to sleep, without enough money to pay rent and meet other basic expenses. It looks at these harms, examines their causes and effects, and makes a series of recommendations as to how the government and third sector might act quickly and collaboratively to minimise them.

"Loneliness is an issue for some being housed. Moving into a flat alone means they're cut off from all support."

HOUSING SUPPORT PROVIDER



This report is split into five sections

SECTION 1	<p>The Current Situation</p> <p>Describes the local housing situation and defines homelessness</p>
SECTION 2	<p>Housing Provision</p> <p>Examines the range of accommodation options available in Guernsey and links them to the definition of homelessness</p>
SECTION 3	<p>People at the Highest Risk of Homelessness</p> <p>Looks at the groups of people that are at highest risk of becoming homeless and at the housing support sector</p>
SECTION 4	<p>Analysis and Observations</p> <p>Presents an analysis of the weak points, pressures and challenges that have created Guernsey’s homelessness problem, and looks at the role of the States and the third sector</p>
SECTION 5	<p>Proposals and Recommendations</p> <p>Proposes 12 actions that, if implemented, would drastically reduce the harms caused by homelessness</p>

Key findings

1. In the 12 months to December 2021, private rents in Guernsey rose 20.0% while real median earnings increased by only 0.5%. The real median earnings increase was even less for those in the bottom quarter of earners, at just 0.4%

2. The UK Office for National Statistics considers rent to be "affordable" when it constitutes no more than 30% of household income. The average rent in Guernsey, being £1,650 per month (Q4 2021), is 54% of median earnings (Q4 2021: £36,732) or 78% of lower quartile earnings (Q4 2021: £25,505)

3. Poor standards of accommodation have become more of an issue in a market where housing is scarce and expensive

4. The States has yet to decide on a definition of homelessness. The lack of a definition has made it difficult to collect hard, reliable data on the issue, which in turn frustrates attempts to address it

5. In the absence of a States definition of homelessness we have created our own, working backwards from the concept of being "properly housed". If you are properly housed, you are living somewhere that meets your needs, that is affordable, and that is likely to be available to you for as long as you need it. If your housing situation is characterised by the absence of least one of these three elements (affordability, adequacy, security), you are experiencing "severe housing problems"; in the absence of at least two elements, you are functionally homeless
6. Waiting lists for social housing at a 12-year high. In the 10 weeks after the end of the second lockdown in March 2021, Housing staff received between five and eight applications a week from private tenants who had been given notice by their landlord. Normally, this number is one or two a month

7. The latest wave of social housing applications is partly attributable to a section of the population who, in earlier times, could have managed in the private rental sector

8. There is an unseen network of unsuitable housing ("unsuitable" by dint of being poor quality, short-term in nature, expensive, and/or lacking in privacy) upon which the homeless rely while they wait for social housing. Nobody can reasonably argue that someone living at St Julian's House, the women's refuge or Brockside, or in an Action for Children training flat, a winter let or a B&B, does not have a housing problem

9. Housing and Guernsey Housing Association (GHA) report that five years ago someone might have expected to spend up to three months in a B&B or lodging house before being offered social housing. Now, the average wait is well over six months. In extreme cases, someone can spend more than 18 months in "short-term" accommodation before moving into social housing

10. The key issues driving homelessness are rising private rents, underregulated private tenancies and lack of tenants' rights, lack of housing (especially social housing), lack of coordinated support services, an overburdened third sector, a lack of a strategic focus at government level (occasioned by the dissolution of the Housing Department), and an imprecise understanding of affordable housing needs contributing to an inadequate development programme
11. Eight groups of people are at particularly high risk of homelessness: the low paid/unemployed, single parents, domestic abuse survivors, care leavers, households containing a sick or disabled person, ex-offenders, people struggling with addiction, and NEETs (young people not in education, employment, or training) who are estranged from their families

12. These groups are more likely to struggle to become properly housed due to a combination of insufficient income, landlord inflexibility, inability to work, lack of legal protections, lack of access to banking services, poor money management skills, specific/hard-to-satisfy housing needs, and a lack of independent living skills

13. St Julian's House is unfit for purpose. It is old and rundown, set over many levels with steps and staircases, and doesn't have any wet rooms – all of which means it cannot properly accommodate people with a physical disability or mobility issues

14. Temporary housing (defined here as not for profit accommodation intended for a few months' rental), would help reduce homelessness, but very little of it exists in Guernsey. Furthermore, Sarnia Housing, the Action for Children training flats, Safer and Brockside are each accessible only to specific groups; there is no defined pathway to long-term housing for anyone who falls outside these groups





Key findings (contd.)

15. Many charities report being overburdened trying to help service users try to fix housing-related problems in addition to the problems which led them to the charity in the first place. Agencies agreed that their service users would benefit from coordinated housing support
16. The States recently passed the enabling provisions for a new General Housing Law. Detailed proposals will now be drawn up in relation to the regulation of standards for rental accommodation; creating a register of landlords; establishing a deposit protection scheme; and more. This is hugely welcome. If approved, the new regulations will introduce greater consistency, transparency and fairness between landlords and tenants. However, no timeline has been established for publication of the detailed policies. Given that this journey began in 2018, the prospect of a long wait remains very real
17. Without reliable data on severe housing problems in Guernsey, there can be no credible strategic response, no plan for cross-departmental action in the States, no framework within which to engage with third sector agencies and learn from their experiences, and no way to track the effectiveness of policies designed to reduce homelessness
18. The Guernsey Community Foundation recommends that the following actions are taken to reduce the harms caused by homelessness:
 - The States to accelerate the social housing build programme
 - The States to make HAG permanent
 - The Guernsey Community Foundation to investigate the need for a dedicated housing charity
 - The Guernsey Community Foundation to launch and coordinate a housing support forum
 - The Guernsey Housing Association to create a new form of “interim” housing
 - Action for Children to provide more training flats
 - The States to expedite the introduction of the General Housing Law
 - The States to introduce housing cost guarantee schemes
 - Housing and GHA to make certain social housing policies more tenant-friendly
 - The States to define “homelessness” and improve data capture
 - The States and the third sector to adopt clear data-sharing principles
 - The States to consider introducing Housing First



SECTION 1

The Current Situation

In this section we begin to look at some of the circumstances and context surrounding Guernsey's current housing problems, and set out the definition of homelessness that underpins this report.

Defining homelessness

Unlike many other jurisdictions, Guernsey does not have a statutory definition of homelessness; and there is no evidence that the States, when formulating housing policy, has ever attempted to describe what homelessness looks like.

The Guernsey Indicators of Poverty 2020 report, published in January 2022, has this to say:

*Homelessness is used as an indicator [of poverty] in the UK, but the level [of homelessness] in Guernsey is challenging to quantify. The organisations dedicated to providing temporary housing or shelter keep records of numbers but there are many reasons why people seek temporary housing and not all are due to homelessness. As such, this indicator is not included in this report, but attempts will be made to develop a method appropriate to Guernsey for monitoring levels of homelessness, perhaps including an estimation of the number of people with no permanent residence who may “sofa surf” for future editions.*¹

The Guernsey Indicators of Poverty 2019 report included an identical paragraph, as did the editions of the report published for 2018, 2017, 2016 and 2015. All of which suggests that within the States, no attempt has been made to define homelessness, let alone quantify it, in at least six years – if ever. Perhaps a definition is seen as too difficult, not important, not urgent, or a combination of all three.

In the absence of a considered local definition, statutory or otherwise, we have looked elsewhere. Councils, housing authorities and charities across multiple jurisdictions now use the word “homelessness” to describe a range of housing-related circumstances, and not just people sleeping rough. We have followed suit.

Everyone should live in housing which (1) they can afford, (2) meets their needs, and (3) is secure in tenure. In addition to those people who literally do not have a roof over their head, anyone living somewhere that lacks at least two of those elements – affordability, adequacy and security – is experiencing “homelessness”. Anyone living somewhere that lacks one of those elements is experiencing “severe housing problems”. We explore the definition in more depth on pages 25 and 26.

Prevalence of homelessness

We do not know how many people in Guernsey are homeless, either in the traditional sense of sleeping rough or in the broader sense in which we have used the word. The States does not collect data on rough sleepers or people living in B&Bs (a key indicator of housing problems, as we shall see below), nor does any local charity. Social housing waiting lists give an insight into the scale and nature of the problem, as does the number of people living at St Julian’s House, but these figures do not tell the whole story: not everyone experiencing severe housing problems has applied for social housing or is staying at St Julian’s.

Currently, the only way to get a sense of the scale of Guernsey’s homelessness problem is by talking to professionals and volunteers who are helping people find somewhere to live. The aforementioned social housing and St Julian’s data sets, plus demand for, say, the women’s refuge and Sarnia Housing, suggest that the number of people experiencing severe housing problems is rising – a perception reinforced by anecdotal evidence from those working directly with the homeless.

¹ Guernsey Indicators of Poverty 2020, p.13, published 10 January 2022

For example, the Guernsey Welfare Service (GWS), a charity helping people on low incomes, reports that although they help relatively few rough sleepers, the number of people presenting as having “no fixed address” – a strong indicator of homelessness – is much higher. Similarly, Citizens Advice Guernsey (CAG) reports an increase in the number of people asking for help after a relationship breakdown has reduced them to sofa-surfing (moving as a temporary guest from house to house).

But reports like this are piecemeal because they are linked to specific services. What’s more, they create opportunities for double-counting (for example, someone speaking to CAG may also be getting support from GWS).

When a problem is not measured it becomes easier to ignore. Thus, homelessness becomes largely invisible to everyone except the individuals suffering its effects and the organisations that exist to provide services linked to those effects.

Without a deeper understanding of both the nature and the cause of Guernsey’s severe housing problems, there can be no coordinated response at political or sectoral level, meaning efforts to tackle the issues described in this report are diffuse, short-term and reactive. What’s more, agencies are forced to focus their efforts on reducing the harms brought about by homelessness at the expense of tackling root causes.

In short, the problem is real but hard to quantify, present but often invisible. And the few people who are aware of the problem are preoccupied trying to limit its effects. They do so in the absence of a political strategy that seeks to address the conditions that gave rise to the problem in the first place.

Harms caused by homelessness

For individuals sleeping rough, some harms are obvious: illness caused by exposure to the elements and risk of assault, for example. When “homelessness” is used in its broader sense, harms might be harder to identify, but they are wide ranging and far reaching, affecting the individuals themselves, their families, and society.

Someone experiencing severe housing problems can be at risk of poor mental, physical and emotional health; abuse; incomplete education or training; unemployment; reduced employability/work capacity; poverty; interrupted and unstable relationships; limited family life; social exclusion; and financial exclusion.² All of these carry costs to the individual in

"Homelessness hasn't been a massive issue in Guernsey for the past few years but I have a sense it will explode again."

SERVICE MANAGER

terms of loss of family life, loss of work experience, reduced social life, reduced self-esteem, reduced income, and compromised rights and freedoms.

Economically, severe housing problems cost society dearly. The greater the number of people struggling with housing issues, the greater the demand on health services, income support, emergency services, the police, courts, prison, probation, addiction services, and children and family services.

The cumulative cost of these harms, while surely huge, is difficult to specify. Many of the outcomes described above are difficult to translate into monetary terms, and in any case take time to play out. The lack of an agreed definition of homelessness (and the associated challenge of determining prevalence) makes it even harder to put a price on the Island’s housing crisis. We can, however, look to comparable jurisdictions where homelessness statistics are gathered and tracked, and which use that information to estimate costs.

² Financial exclusion occurs when people can’t access common financial services, such as current accounts, savings accounts or loans, because they can’t meet the requirements of a formal banking institution.

UK homelessness charity Crisis estimated there were 219,000 homeless households in England alone at the end of 2019,³ while fellow charity Shelter made it 280,000.⁴ According to Crisis, each rough sleeper costs the government £20,128 a year.⁵ On average, a person who experiences homelessness for three months or more costs the NHS £4,298, the mental health service £2,099, and the criminal justice system £11,991.⁶ In the United States, the National Alliance to End Homelessness estimates that a chronically homeless person costs the taxpayer an average of \$35,578 (£26,680) per year.⁷

The effect of covid

While the pandemic did not cause Guernsey's housing crisis, it made a bad situation worse. Unlike homelessness numbers, the sharp rises in house prices and rents are well documented: between the end of December 2019 and end of December 2021, the Local Market mix-adjusted average purchase price increased by 24.8% and the Local Market mix-adjusted rental price increased by 21.7%.⁸ The average rent stood at £1,650 per month at the end of December 2021: nearly £300 per month more than two years earlier,⁹ and equal to 54% of median earnings (£36,732 December 2021).¹⁰

The pandemic has certainly contributed to the rise in prices. Being locked down at home has encouraged many islanders to re-evaluate the space they live in and decide to move. Locals living away have returned, attracted by Guernsey's relatively Covid-free status, and some entirely new arrivals are renting or buying on the Open Market.

Rising immigration can increase competition for housing and push up house prices, but anecdotal reports of "thousands" of families returning to the Island because of Covid were wide of the mark. The States' electronic census population figures, which account for births, deaths, immigration and emigration, show a population increase of 513 (0.8%) between June 2020 and 2021, the largest annual increase since 2009. However, the population had been rising consistently every quarter since the end of 2017, with an increase of 495 (also 0.8%) in the year to December 2019.¹¹

It is true that the pandemic has exacerbated severe housing problems by reducing household income. Covid-related layoffs and cuts to hours are more likely to have affected people working in lower paid or less secure jobs (e.g. retail, hospitality, childcare, cleaning, labouring). During and immediately after the two lockdowns, more tenants than usual contacted CAG for help with rent increases and unexpected notices to quit. CAG was also contacted by landlords wanting to know how best to help tenants in financial difficulty.

Volunteers and professionals working with the homeless say they have seen an increase in the number of people presenting without anywhere to live, and that more people are being forced to "sofa-surf". A recent example is the case of Tian Sweet, highlighted by BBC Guernsey and described by CAG as part of "a very worrying trend".¹²

According to those interviewed for this report, the first lockdown forced some hospitality workers to seek emergency housing after they lost accommodation tied to jobs that disappeared when Covid affected tourism. Many such workers later left the Island. Fewer hospitality workers faced this problem during Guernsey's second lockdown as it coincided with the winter off-season.

"Guernsey suffers because 90% of the population are blind to people who are suffering. People go under the radar."

CHARITY MANAGER

³ About homelessness, crisis.org.uk

⁴ 280,000 people in England are homeless, with thousands more at risk, shelter.org.uk

⁵ Costs of homelessness, crisis.org.uk

⁶ Costs of homelessness, crisis.org.uk

⁷ Ending Chronic Homelessness Saves Taxpayers Money, endhomelessness.org

⁸ Guernsey Quarterly Residential Property Prices Bulletin, Quarter 4 2021, p.4, p.15, issued 11 February 2022, gov.gg

⁹ Ibid, p.15

¹⁰ Guernsey Quarterly Population, Employment and Earnings Bulletin, p.31, issued 29 April 2022, gov.gg

¹¹ Guernsey Quarterly Population, Employment and Earnings Bulletin, p.6, issued 29 April 2022, gov.gg

¹² Guernsey man slept on sofas for five months after becoming homeless, BBC News, 4 March 2021



Relationship breakdown is another reason why severe housing problems increased during the pandemic. The pressures of lockdown living, financial worries, health anxieties, loss of work and limited social life all put extra strain on relationships. When a couple splits up, one household becomes two, generating extra demand for accommodation and creating additional ongoing expenses on both sides. Some newly single people had no choice but to live temporarily with friends or family while they looked for somewhere permanent to live or while saving for a deposit. Some have had to use St Julian's House.

Finally, the Island's building boom, which began after the first lockdown, has affected the speed with which vacated social housing is returned to a lettable standard and made available for reoccupation. The Guernsey Housing Association (GHA) reported having difficulties securing builders to work on properties that had become vacant. Another GHA project to convert four units of accommodation into five was shelved after builders revised earlier cost estimates of £250,000 upwards to at least £500,000.

Housing as a political issue

Politically, housing had been neglected for some time prior to its recent, Covid-linked elevation to the status of "pressing issue". Even so, political discourse around housing still tends to focus on the struggles faced by first-time buyers, which – while not to be dismissed, and while connected to wider affordability issues – are different in nature to the problems faced by Islanders who cannot find somewhere to rent that is affordable, secure and adequately meets their needs. As for homelessness, it rarely, if ever, gets a mention.

In June 2021, the States established a Housing Action Group (HAG) in response to the Island's housing situation. HAG's remit is to investigate the development of affordable housing and to consider policy interventions for the supply of private housing and interim accommodation.¹³ In explaining why HAG was necessary, Deputy Peter Roffey, the President of the Committee for Employment and Social Security (ESS), said that the Island needed to be put "almost on a war footing" to address the shortage of affordable housing.

HAG was first mentioned in June 2021's Government Work Plan (GWP). The GWP listed "10 critical recovery actions and decisions", of which "housing" was number one. This first of ten actions under the housing workstream was to establish HAG. The second was to introduce a General Housing Law, a Policy Letter for which had been published in February 2020. In October 2021, the States passed the Housing (Standards and Regulation) (Enabling Provisions) (Guernsey) Law. Among other things, the Law makes provision for setting and regulating standards for rental accommodation, creating a landlord register, and establishing a deposit protection scheme.

Although it went entirely unnoticed – not least because the States made no attempt to draw attention to the fact – the establishment of HAG triggered the suspension "until further notice" (to quote the States website) of the Housing Strategy Programme, which had been in existence since 2018.

The Housing Strategy Programme – consisting of 11 projects – had been billed by the States as "an agreed vision for the direction of housing-related policymaking for the next 10 years".¹⁴ The Programme's intended outcomes were referenced in the GWP; many of them (but not all) are echoed in the description of the work HAG promised to undertake.

It appears that HAG has now been disbanded. Media reports of the debate on the Government Work Plan made reference to the "former" Group, and the HAG webpage no longer exists.



¹³ Housing Action Group, gov.gg, accessed 26.05.22

¹⁴ Housing Strategy Priority Policy Area, gov.gg, accessed 26.05.22

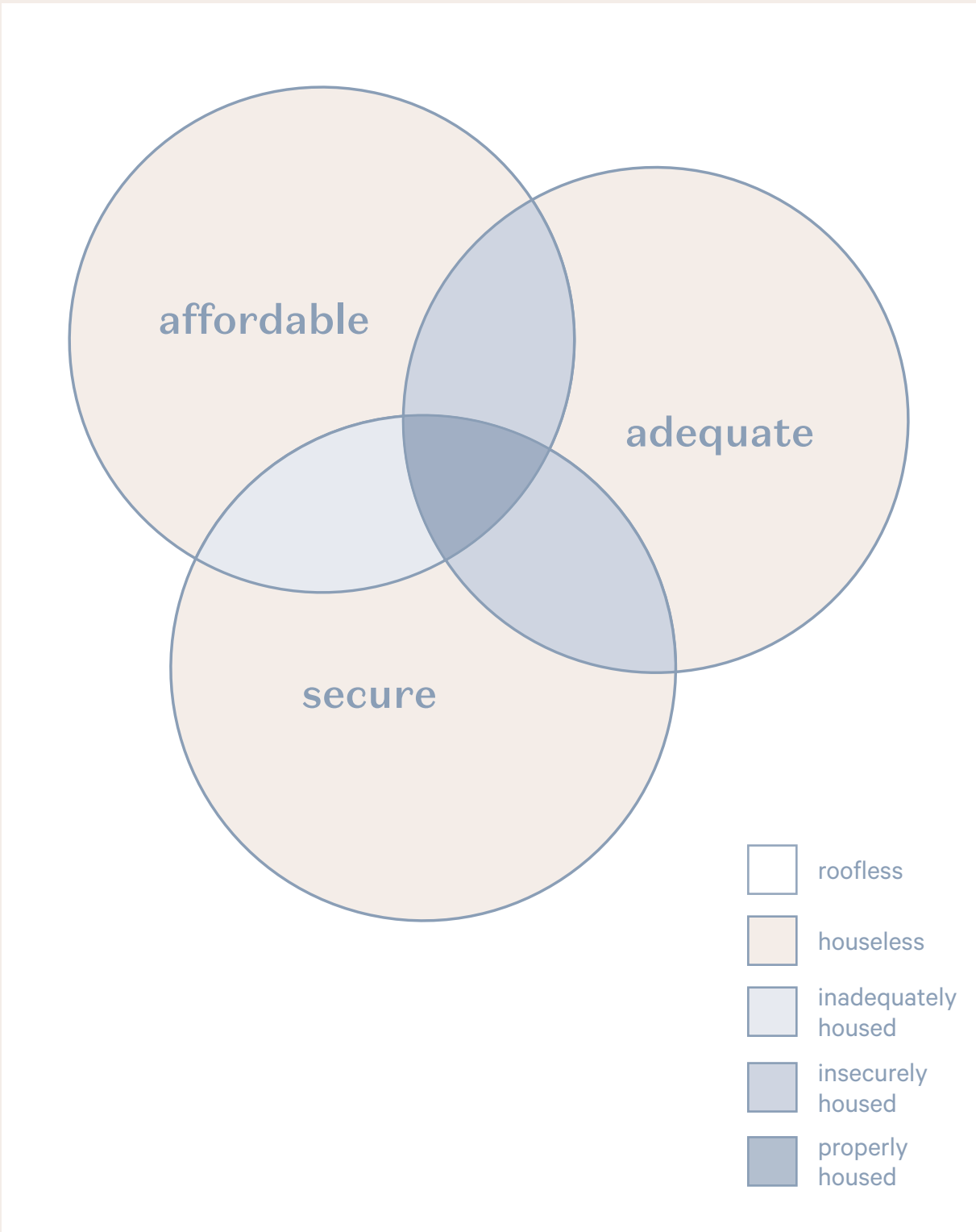


Figure 1 The Guernsey Community Foundation model of homelessness and housing exclusion

A definition of homelessness

Housing authorities and charities in the UK and beyond now regard homelessness as being about more than sleeping rough. So does this report.

According to the housing charity Shelter, while homelessness can mean living on the streets, you can also be homeless if you are:

- Staying in hostels, night shelters or B&Bs
- Squatting (because you have no legal right to stay)
- At risk of violence from someone in your household
- Living in poor conditions detrimental to health
- Having to stay temporarily with friends or family
- Living apart from family because you do not have a place to live together.¹⁵

In November 2020, Jersey published a homelessness strategy which, among other things, proposed a statutory definition of homelessness,¹⁶ based on elements of the ETHOS European Typology of Homelessness and Housing Exclusion.¹⁷

This report also uses “homelessness” to describe a broader set of circumstances than rough sleeping. Like Jersey, we have used ETHOS as a starting point when developing our own definition of homelessness.¹⁸ Our model (Figure 1 opposite) is built on three “positive” elements of housing: affordability, security, and adequacy.

In Figure 1, “affordable” relates to housing costs as a proportion of available income, “adequate” relates to the standard of accommodation (e.g. safety, condition) and whether it meets the needs of its occupants (e.g. accessibility, privacy, size), and “secure” relates to the risk of losing the accommodation. Someone’s housing situation is determined by their ability to access housing that offers these three elements.

Consequently, it can be said that:

You are **properly housed** if you are living in accommodation that is affordable, adequate, and secure

You are **inadequately housed** if your accommodation is affordable and secure but not adequate

You are **insecurely housed** if your accommodation is affordable and adequate but not secure (i.e. it is inherently short-term), or is adequate and secure but not affordable (meaning that although it is theoretically available in the longer term, you cannot afford to keep living there)

You are **homeless** if your accommodation lacks at least two of the three elements

For the purposes of this report, and with Figure 1 in mind, we consider:

- Someone who is “roofless” or “houseless” to be homeless
- Someone who is “insecurely housed” or “inadequately housed” to be experiencing housing exclusion

Throughout the report, we use the term “severe housing problems” to collectively refer to homelessness and housing exclusion.

¹⁵ What is homelessness? Shelter.org.uk

¹⁶ Jersey Homelessness Strategy

¹⁷ ETHOS European typology of homelessness and housing exclusion, enipssa.pt (National Strategy for the Integration of Homeless People, Portugal)

¹⁸ The ETHOS model does not take account of affordability, but the cost of renting in Guernsey is such that we felt we had to refer to it in our own definition. Furthermore, unlike in the UK, people in Guernsey can’t easily relocate somewhere with cheaper housing.



SECTION 2

Housing Provision

In this section we look at the range of accommodation available in Guernsey and relate local provision to the definition of homelessness developed for this report. At the centre of local housing issues are five accommodation types, which we have termed emergency, informal, short-stay, temporary, and long-term.

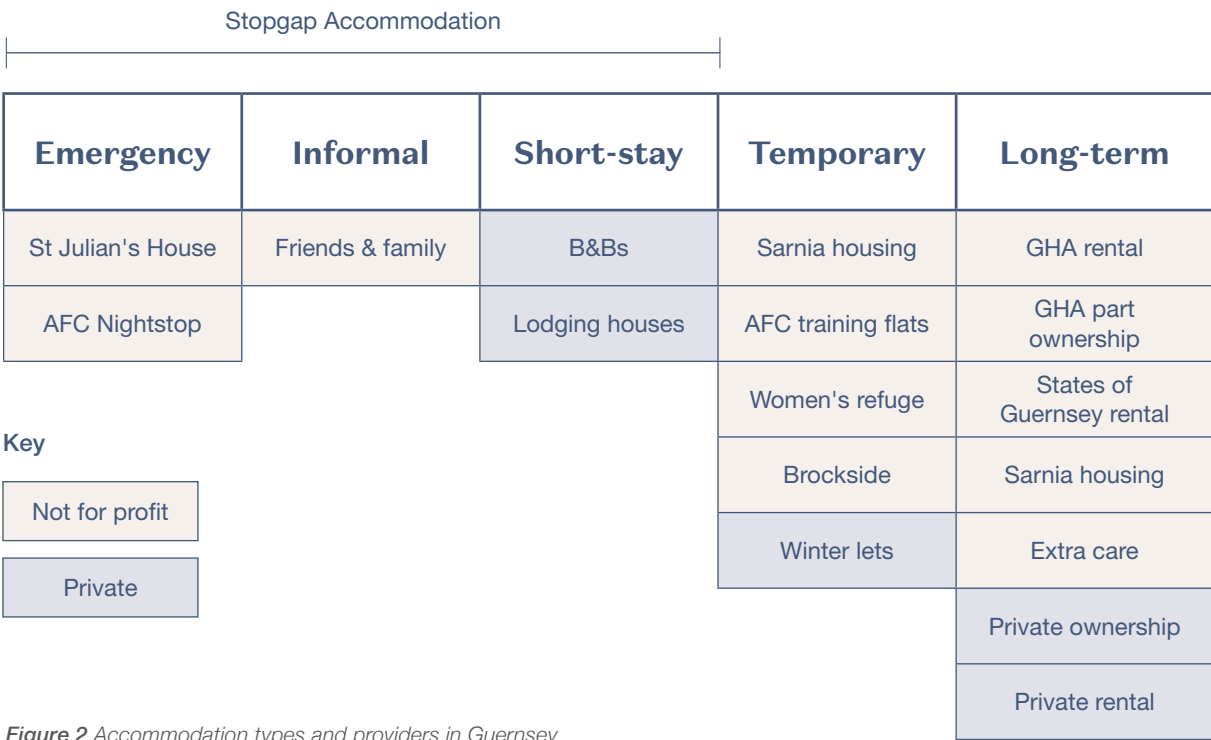


Figure 2 Accommodation types and providers in Guernsey

Emergency accommodation

Emergency housing can (in theory) be accessed at very short notice by anyone who has nowhere else to go. It tends to have the following characteristics:

- Used as a last resort
- Quick access, usually arranged by a third party such as the States or a charity
- Few barriers to entry
- Strict conditions attached to occupancy
- Expectation of very short stay
- No tenancy agreement therefore the tenant enjoys few, if any, rights
- No deposit or advance payment required
- No independent living facilities (kitchen, private bathroom)

- Limited control over access, e.g. curfew or no key
- Lack of privacy or control over personal space
- Either free or night-by-night charge
- State funded, at least in part

There are only two examples of emergency housing in Guernsey: St Julian's House, and the Nightstop service provided by Action for Children as part of the Guernsey Youth Housing Project. While other accommodation may be used as emergency housing, it is neither designed nor intended for this use.

St Julian's House

St Julian's House is a dry house: residents face eviction if they consume drugs or alcohol on or off the premises. Accommodation is predominantly dormitory-style, and for adults only. There are 20 beds for men and six for women, mostly in four-bed shared rooms. Bathrooms are shared, bedrooms cannot be locked, and residents lack the facilities to cook their own meals. Meals are provided by a staffed kitchen and eaten in a communal dining room. The front door is locked at 11pm, after which time residents can't come back into the building until morning. Each resident has a locker for personal belongings.

St Julian's accommodates an average of 18–20 people at a time. Capacity is sometimes reached, particularly in men's accommodation. Homeless people with children are not accepted because St Julian's cannot accommodate minors. At time of research the oldest resident was in their 80s, the youngest 19.

To be offered a bed, residents must be fully mobile, independent, and responsible for taking any medications prescribed to them. Even so, residents often present with multiple vulnerabilities, such as learning difficulties, mental health needs, and addiction issues (there are two en-suite detox rooms, which are usually only used for new admissions).

St Julian's is partly funded by the Committee for Health and Social Care and partly funded by rental income. (Rent is often paid directly to St Julian's by Social Security as part of the resident's income support.)¹⁹

St Julian's does not have a maximum length of stay but aims to help residents move into their own accommodation. Some older residents move into residential care. Otherwise, with the rare exception of those who take on a private tenancy, most residents eventually move into social housing. Since manager Shaun Molloy took over in 2015, staff have helped residents complete a social housing application form. Previously, without this support, residents would generally move on without long-term housing arranged; they would usually return to St Julian's a few months later to repeat the cycle.

Since spring 2021, St Julian's House has been running an outreach service for ex-residents who have moved to long-term housing and are adjusting to fully independent living. After living in the busy shelter, with staff continually on site and communal mealtimes, moving to independent accommodation can be isolating and lonely. St Julian's staff visit ex-residents twice a week and ex-residents can visit St Julian's during the day. This gives them regular contact with a familiar person and allows them to break ties at a pace they are comfortable with. So far, the outreach service has supported six residents who moved into their own accommodation, with the outcome being positive for five of them.

"Why is St Julian's still where we place vulnerable young people? St Julian's tries to be a catch-all because it has to be."

CHARITY DIRECTOR

Action for Children

Action for Children provides emergency accommodation through its Nightstop service, a quality-assured programme for young people who find themselves homeless. Homeowners are recruited by AFC to host a young person for up to three nights, also providing hot meals and listening support. This gives a window of time for AFC to work with the young person to find longer-term solutions such as returning to their family home or moving to private accommodation. If AFC is unable to arrange a Nightstop placement, the charity will look to accommodate young people for a single night in hotels or at a "crashpad" at AFC's offices.

Nightstop is used very rarely; in 2021 it was offered on six occasions and taken up on only four of these. According to AFC, young people may, in rare cases, choose to sofa-surf instead, despite the potential risks. Some will stay in touch with AFC staff, but a small number will choose to sofa-surf without taking up support from AFC at all.

¹⁹ Rent is £161 per week. Residents who are unemployed also receive a States benefit of £40.92 per week to cover all personal expenses or savings.

Informal accommodation

Informal accommodation is owned or rented by the family or friends of the person using it. Common attributes include:

- A fluid or unstable arrangement, subject to sudden change
- The homeless person knows the householder and is dependent on their continued goodwill
- The length of stay is usually short and/or subject to change
- No written tenancy agreement or the equivalent
- No set rent or payment terms
- The person needing somewhere to stay has limited control over when they can access the accommodation, and may not have a key
- Lack of privacy and limited or no control over personal space
- Potential risk to householder/tenant in that accommodating someone may be in breach of tenancy or benefit rules

A spare room or sofa would qualify as informal accommodation. Less often, informal accommodation can mean sleeping in a tent, car, or caravan on land owned by friends or family.

Living in informal accommodation is distinct from squatting (where no permission has been given) and from living in a house-share, since occupants in the latter are (or should be) named on a lease, giving them some legal rights.

People living in informal accommodation are among the most hidden of Guernsey’s hidden homeless. Unlike rough sleeping, sofa-surfing is invisible to society: the arrangement is often only known by the occupants and the sofa-surfer themselves, or at most to their close circle.

It is easy for someone in informal accommodation to “disappear”. Their name won’t appear on any lease; they’re classed as being of no fixed abode on official records; and they may only sleep somewhere a few nights before moving on, keen not to outstay their welcome.

Sometimes, staying below the radar can be a necessity. The person providing the accommodation may be breaching the terms of their lease (and thus risking eviction) by putting someone up. If a sofa-surfer is living in social housing, their presence coming to light might push up the rent, making it unaffordable. Their being in the house might even put the tenancy itself at risk.

At the same time, being “off grid” carries risks. For the homeless person, it can mean being unable to reach (or be reached by) vital support services. Without such support, vulnerable people, including NEETs and care leavers, are at increased risk of exploitation, isolation, and manipulation.

When interviewed for this report, professionals working with the homeless said they were aware of young people, ex-offenders, domestic abuse survivors and even entire families who were sofa-surfing. Exact numbers, however, are not known.

Short-stay accommodation

People tend to turn to short-stay accommodation such as B&Bs and lodging houses when they can’t access social housing or private rented accommodation. Note that “short-stay” doesn’t necessarily mean “short-term”. Residents can live in B&Bs and lodging houses for months or even years.

Common characteristics of short-stay accommodation:

- Privately owned and commercially operated
- High speed of activation and termination
- Few barriers to entry (although tenants who misbehave may not be allowed back)
- Conditions apply to occupancy, but there’s no tenancy agreement as such (meaning the tenant enjoys few, if any, rights)
- Likely access to private bathroom
- Cooking facilities non-existent or “in room” (kettle, hot plate, microwave)
- Degree of privacy but minimal control over private space
- Nightly charge

Much of Guernsey’s short-stay accommodation was originally intended for tourists, but as tourism has waned, their clientele has changed. Many now cater for seasonal workers and locals. The latter, who are often on the social housing waiting list, include ex-offenders, care leavers, and adults struggling with addiction.



Temporary housing

As we have seen, short-term accommodation charges by the night and is designed for very short tenancies. Temporary housing is characterised by longer stays, but is still not expected to be long-term, let alone permanent, with the tenant not expected or not allowed to stay long. In Guernsey, “temporary housing” describes commercial winter lets and the following purpose-specific, not-for-profit units of accommodation:

- 14 bedsits and flats for single parents and families provided by Sarnia Housing Association
- Seven training flats provided by Action for Children (AFC)
- An eight-bedroom dry house, Brockside, for people recovering from addiction
- Five bedrooms in the women’s refuge, managed by Safer

Tenants in temporary accommodation will usually have a tenancy agreement and be charged a weekly rent. Beyond that, there are few common characteristics. Tenants in winter lets must pay a deposit, unlike people moving into the refuge, Brockside or the AFC training flats. Some of the purpose-specific accommodation includes a kitchen, but not all. And while tenants in winter lets enjoy no protection from eviction beyond that provided by their tenancy agreement, tenants in Brockside, AFC training flats and Sarnia are generally less likely to be evicted if they transgress.

Sarnia Housing Association (SHA)

A charity run by volunteers, SHA has 14 units – a mix of bedsits and one-bed flats – split across two buildings, each one with a live-in warden. SHA only accepts people with children and who have an active application for social housing.

Action for Children (AFC)

AFC’s seven training flats are for young people aged 18 to 25 who need to learn to live independently before they can move into longer-term accommodation. A panel of specialists – who can be from AFC, drug and alcohol services and the Children Service, among others – decides who can access the flats based in part on an assessment of applicants’ needs and risks. Most applicants are care leavers, NEETs or young people already known to social services and AFC.

Tenancies are supposed to last six months but are occasionally longer, and usually end with the tenant moving into long-term social housing or, less often, private rented accommodation. After moving out, AFC continues to give close support for three months, then reduces the intensity of support until the 12-month point.

Brockside

Brockside accommodates adults – generally men aged 35 to 55 – who are recovering from alcohol and drug addiction. Owned and operated by the Guernsey Alcohol Advisory Service (GAAS), the building comprises eight single bedrooms and bedsits plus a shared living room, dining room and kitchen.

It’s common for tenants to arrive having lost all their possessions. Length of stay can vary depending on ability to move on to independent accommodation, but 8–15 new residents a year is the norm. Use of drugs or alcohol during their stay is prohibited, at risk of eviction.

Women's refuge

Safer manages a refuge for single women or women with young dependents who are escaping domestic abuse. The refuge has five rooms, two of which can accommodate more than one person.²⁰

Winter lets

Locals tend to use winter lets as a temporary measure outside the tourist season.²¹



²⁰ Safer does not accept male domestic abuse victims, or boys over 14, but works with other agencies to secure emergency accommodation for them if needed. It plans to open a larger refuge that will accommodate men and boys.
²¹ When Covid shut down tourism, locals lived in winter lets during summer 2020 and spring 2021. Ahead of Guernsey reopening its borders, proprietors gave tenants notice to leave or charged them harder-to-afford summer rates.

Long-term housing

For the purposes of this report, “long-term housing” describes accommodation where the tenant can reasonably expect to stay for a long time, so long as they abide by the terms of their tenancy. Long-term housing is secure housing.

Common characteristics of long-term housing:

- Tenancy agreement or the equivalent
- Deposit required
- High level of privacy
- Self-contained, with full range of facilities
- Rent is charged weekly or monthly

Social housing

“Social housing” describes state-owned or state-subsidised accommodation for which tenants are charged below-market rents. In Guernsey, social housing is provided by the States through the Committee for Employment and Social Security, and by the Guernsey Housing Association (GHA).²² Where a distinction is necessary, this report refers to the former as “States housing” or “States houses” and the latter as “GHA housing”.

Because social housing is intended to be affordable, in decent condition, and of a size that reflects the tenant’s needs, people living there are generally considered to be “properly housed”. But a social housing tenant can become “inadequately housed” for several reasons after they move in. A change in household composition might mean they need to move somewhere bigger to avoid overcrowding, or smaller to avoid paying a higher rent based on a property that’s now too big for them.²³ Tenants who are experiencing domestic abuse or being evicted are also “insecurely housed”.

States housing

The States owns 1,650 units, ranging from, ranging from bedsits and one-bedroom properties to four-bedroom houses. Most States housing is three-bedroom houses, largely built during the 1970s and 1980s. Since the creation of the GHA in 2002, the States no longer builds its own social housing.

Guernsey Housing Association (GHA) LBG

A not-for-profit LBG, GHA manages 1,026 flats and houses, from one- to four-bedroom. GHA was established in the early 2000s to build new housing on Guernsey, making all its stock less than 20 years old. It is currently the only developer of social and affordable housing in Guernsey. In January 2021, GHA completed its 1,000th new-build home.²⁴ GHA has a further six homes under construction, and work will soon begin at Sandy Hook for up to 14 units for tenants with learning difficulties.²⁵

"No-one takes responsibility for emergency housing because it's not under anyone's mandate."

SERVICE MANAGER

Extra care housing

Adults who need a moderate level of support from professional carers to live (semi) independently are eligible for extra care housing. Guernsey has three extra care housing developments: Grand Courtil in St Martin’s and Nouvelle Maritaine in Vale (both managed by GHA), and at Rosaire Court and Gardens in St Peter Port, managed by Housing 21. Couples can move into extra care housing provided at least one of them satisfies the eligibility criteria. It is not uncommon for ageing social housing tenants to move into extra care housing.

²² In addition to the 14 flats and bedsits mentioned earlier, Sarnia Housing Association rents out four bedsits at below-market rates on a long-term basis. While this means that Sarnia could be classed as a social housing provider, in this report “social housing” refers only to properties provided by the States and GHA.
²³ The States Housing and GHA Social Housing Allocation and Eligibility Policy sets out bedroom requirements according to household size. For the purposes of this report, households whose housing provides fewer bedrooms than these benchmarks are considered to be “overcrowded”.
²⁴ Clos Carré home to 1,000th GHA property, GHA.gg, 21 January 2021
²⁵ La Vieille planning permission, GHA.gg, 15 December 2021

Partial-ownership housing

GHA operates a partial ownership scheme for would-be homeowners who can afford to pay a mortgage sufficient to buy between 40% and 80% of a property. At December 2021, around 180 households are on the partial ownership waiting list. Partial ownership is intended as a stepping-stone to full (mortgaged) homeownership. When someone can make that leap, they sell their share of the property back to GHA and use the proceeds to take out a mortgage on a new home. The average partial ownership applicant waits four to five years before being offered a property.

As with social rental, someone in a property which they part-own will generally be “properly housed” unless (a) their needs change and they cannot afford to relocate to more suitable accommodation; (b) they are experiencing domestic abuse; or (c) they are at risk of their property being repossessed. However, in scenarios (a) and (b) they are less likely to become “inadequately housed” for long because, having some equity in the property, and having been able to take on a mortgage in the first place, they should be better able to find somewhere else to live. The same applies to homeowners, accepting that the breakdown of a relationship can affect finances and housing requirements, increasing someone’s risk of experiencing housing problems.

Private rental

Just over a quarter of Guernsey’s total property stock is private rental, and 73% of rented properties are in the local market. There are nearly three times more private rentals than social housing rentals.²⁶

Private tenants are vulnerable to changes in affordability, adequacy and security that could lead to them facing severe housing problems. Rent hikes can affect affordability, for example. Declining standards (e.g. electrical problems or leaks) can make a property inadequate, as can a tenant’s reduced mobility or the addition to the household of more children. A tenancy can become insecure if a landlord puts a property on the market or declines to offer their tenant an extension to their tenancy agreement.

Private tenants may also begin their tenancies in poor circumstances which mean that, from the outset, they are experiencing housing exclusion – or perhaps even homelessness, despite having a roof over their head. Tenants’ options can be limited by a shortage of suitable properties and high rents; in such circumstances, they may feel they have no choice but to move into a property that’s too small, or in poor condition; or to sign up to tenancy agreements that aren’t in their best interests; or to take on tenancy without any form of agreement, meaning that they are immediately insecurely housed.

There is very little private rental law in Guernsey, except in some areas of health and safety. The States of Guernsey publishes guidance for landlords, and the Guernsey Private Residential Landlords Association has written a good practice guide, but as it stands, tenure and standards are only enforceable through civil law.

Private ownership

About 60% of Guernsey’s properties are owner occupied.²⁷ People who own their own homes, either outright or with a mortgage, are generally at the lowest risk of experiencing severe housing problems. As asset owners with incomes that enabled them to buy in the first place, homeowners tend to have greater resources at their disposal, and therefore a wider range of options available to them if presented with a housing problem.

If homeowners cannot afford to service a mortgage, they will become insecurely housed. Loss of income can be linked to a relationship breakdown, job loss or, less commonly, imprisonment. A homeowner can also become insecurely housed if they are a victim of domestic abuse: they have a roof over their head, and the property is well-maintained and of sufficient size, but they are not safe.

Even if mortgage payments are manageable, a homeowner can become inadequately housed if their needs change and they cannot access suitable housing, e.g. a new child means an extra bedroom is required, or someone in the household can no longer manage stairs.

"We need to be able to give young people in care a vision of what they're aiming to achieve because, at the moment, that just isn't there. This really works against progress being made."

SERVICE MANAGER



²⁶ Guernsey Annual Residential Property Stock Bulletin, 31 December 2021, p.10, issued 17 March 2022, gov.gg
²⁷ Ibid, p.10.



Applying the definition of homelessness

Homeless accommodation

No one who lives in emergency, informal, short-stay or temporary accommodation is properly housed.²⁸

To be more specific, and with reference to our definition of homelessness (see Figure 1, page 25):

- Young people using Action for Children's Nightstop provision are "roofless" because they're living in night shelter accommodation on a very short-term basis
- People living in St Julian's, B&Bs and lodging houses, or staying with friends or family, are "houseless" because their living arrangements are insecure and their accommodation lacks privacy and is not conducive to a long-term stay
- Temporary Sarnia Housing tenants and residents of Brockside, the women's refuge and Action for Children's training flats are also "houseless" because the accommodation is not guaranteed in the long-term and is inadequate in terms of privacy. In the case of the refuge, it may also be overcrowded
- People living in winter lets are "insecurely housed" because their tenancy has a finite term

To reiterate: nobody can reasonably argue that someone living at St Julian's House, the women's refuge or Brockside, or in an Action for Children training flat, a winter let or a B&B, does not have a housing problem.

Long-term housing

People living in long-term housing are "properly housed".²⁹

This changes, however, if a person's needs change in a way which renders the property unsuitable, or the condition of the property becomes substandard, and they lack the resources to remedy the situation. In such circumstances, they become insecurely or inadequately housed.

Private tenants – even those in long-term, ostensibly secure tenancies – are at highest risk of losing their "properly housed" status. Some of the circumstances private tenants might experience are as follows:

- Tenants without a rental agreement are "insecurely housed"
- Those living in poor-standard properties, with insufficient bathrooms, or overcrowded bedrooms are "inadequately housed"
- Tenants whose landlords enter the property without permission lack privacy and so are "inadequately housed"
- Those whose rents are raised beyond what they can afford are "insecurely housed"
- Tenants living in a rental property that is on the market for sale are "insecurely housed"
- Any tenants experiencing more than one of these aspects would be "houseless", that is, they are homeless

²⁸ Obvious exceptions in short-stay accommodation are tourists or seasonal/contract workers, as their principal housing is elsewhere.

²⁹ Social housing tenants, "stable" private rental, Sarnia Housing's long-term flats, owner occupiers, partial owners, extra care housing and residential care



SECTION 3

People at the highest risk of homelessness

Why might people in Guernsey struggle to find affordable, secure and adequate housing? Are some people more likely to struggle than others, and if so, why might that be? Here, we identify a range of circumstances common to people who are most at risk of experiencing severe housing problems.

Everyone is at risk of being homeless, even those of us who are properly housed. Any one of us might experience a sudden change in our circumstances that leads to us losing (and being unable to quickly replace) affordable, secure, adequate housing. For most people the risk of no longer being properly housed is low because their circumstances are settled and stable; and even then, should a crisis occur, they can quickly and easily access ways to resolve the situation.

For certain groups of people, however, the risk of homelessness is high – because of their life experiences, because their circumstances are more susceptible to change, or because, should a problem occur, their options for solving it are limited.

In the following section we look in detail at what prevents these high-risk groups from being properly housed and examine the reasons why, once they have found suitable accommodation, they often struggle to keep it. We begin by looking at problems common to all these high-risk groups and then focus on the challenges faced by specific groups.

High-risk groups

Our research suggests that eight groups of people are at particularly high risk of homelessness. In no particular order, they are: the low paid/unemployed, single parents, domestic abuse survivors, care leavers, NEETs, households containing a sick or disabled person, ex-offenders, and people struggling with addiction. Evidently, some people will fall into more than one group, compounding the risk of homelessness. We will look at each group in turn.

The low paid and unemployed

This group includes people who are working full time but on a low wage; people who can't work full time because they care for children or adult dependents;

and people who are precariously employed, i.e. doing infrequent, casual, or irregular work, perhaps on a zero-hours contract. NB: this group also includes asset poor, low-income pensioners who rely on benefits to top up their pension.

Ex-offenders

An ex-offender is a person who has been convicted of a crime. Ex-offenders who have been in prison – particularly those convicted of sex-related crimes – are at highest risk of homelessness within this group. According to Senior Probation Officer Kerry Tardif, 42% of offenders released from prison in 2020 needed help finding accommodation. On average, three or four ex-offenders per month have nowhere to go on release.

Single parents

A single parent lives with at least one child and does not have a spouse or partner in the household. Single parenthood can be caused by divorce, break-up, domestic abuse, the death of the other parent, single-person adoption, and so on.

Data on single parents in Guernsey is not readily available. In the UK, single parent families make up about a quarter of all families with dependent children, according to the charity Gingerbread;³⁰ this would equate to more than 15,000 people in Guernsey. About 90% of single parents are women, by Gingerbread's analysis. Less than 1% are teenagers.

Pre-pandemic data from the Office for National Statistics showed that nearly 70% of single parents in the UK are in employment, with nearly half working full time.³¹ However, data gathered by Gingerbread showed that working single parents made up 44% of single parents living in poverty by 2019.³² Absent partners often do not provide any financial support: according to the UK's Child Maintenance Service, in the year to June 2021, 26% of absent parents ordered to pay maintenance failed to do so.³³



Domestic abuse survivors

A domestic abuse survivor is someone who has suffered controlling, coercive or threatening behaviour, violence or abuse from an intimate partner, ex-partner, or family member. In Guernsey, an average of 11 incidents of domestic abuse are reported every week, with the Police responding to more than 600 calls a year.³⁴ During the first lockdown in 2020, domestic abuse incidents reported to the police increased by 77% compared to the same period in 2019.³⁵

Care leavers

A care leaver is anyone who, as a child, lived away from their family in the care system. This could be in a foster family, a residential home, or in another arrangement outside their immediate or extended family. At the end of 2021, there were 59 “looked-after children” between birth and 18 years old living in Guernsey – including 35 in foster care and 13 in residential placements.³⁶ The Children (Guernsey and Alderney) Law 2008 places a duty on the States of Guernsey to provide services for “any child who is in the care of the Department” and “any person who has been in the care of the Department”. The corporate parenting strategy sets out what actions the States and its partner agencies will undertake, and what services they will provide, in response to this duty. This includes providing housing for looked-after children until the age of 18.

A child living in States residential care must move out when they reach 18. A foster child can stay with their foster family indefinitely, although after their 21st birthday care allowances stop being paid to the foster parents.³⁷ Care leavers who apply for social housing are automatically given high-priority status, but the long waiting list means they will often wait many months before a property becomes available. In the meantime, they are forced to live in a mixture of emergency, informal, short-stay or temporary accommodation.

NEETs estranged from family

NEET stands for Not in Employment, Education or Training and is usually used to describe young people (aged 16–24). Young people who lack the experience and qualifications associated with education, training and employment are far more likely to be on low incomes throughout their lives, either because their options are limited to low-paid work, or because they become long-term unemployed.

13% of all 16–22-year-olds in Guernsey are NEETs.³⁸ Education data for the five years to 2019 showed that, on average, 36% of local students failed to achieve five or more GCSEs graded A*–C.³⁹

Not all NEETs struggle to find housing. Many live at home with family. But those who are estranged from their family will often struggle to find affordable long-term accommodation. And even those who are on good terms with family may be at increased risk of severe housing problems later in life if their incomes remain low.

³⁰ Single parents: facts and figures, gingerbread.org.uk

³¹ Families and the labour market, UK: 2019, 24 October 2019, ons.gov.uk

³² Tackling single parent poverty after coronavirus, December 2020, gingerbread.org.uk

³³ Child Maintenance Service statistics: data to June 2021, Department for Work and Pensions, gov.uk

³⁴ Domestic abuse, gov.gg, accessed 26.05.22

³⁵ Domestic abuse reports up 77% during lockdown, Guernsey Press, 5 August 2021

³⁶ Corporate Parenting Framework Refresh 2020–2023, p.4, gov.gg

³⁷ Payments can continue until the young person is 24, if they are still in full-time education.

³⁸ Youth Commission Strategy 2021–2026, p.6, youthcommission.gg

³⁹ Ibid.

"Guernsey is a small society. It doesn't take long for people to be known and to be unable to get accommodation."

HOUSING SUPPORT PROVIDER



Unless otherwise specified, NEETs referenced in this report are 18 to 25 years old and are estranged from their family. Eighteen is the youngest age at which a person can legally sign a lease, and 25 is the age at which young people leave the care of Action for Children. Young people aged under 18 are, of course, at risk of homelessness.

Households containing someone who is sick or disabled

Sickness and disability can affect a household's capacity to work and therefore earn, making it harder for them to meet housing costs. Sickness and disability can also dictate the type of housing a household needs, affecting cost and availability.

Households in this risk group are likely to be in receipt of sickness benefit, disability benefit or carer's allowance. "Long-term sickness" is generally defined as lasting more than four weeks. According to the Committee for Employment and Social Security, the likelihood of someone returning to work reduces the longer they are off sick: after six months' absence there is only a 50% likelihood of a return to work; after 12 months this falls to 25%; and after two years, the chance of return is practically nil.⁴⁰

People struggling with addiction

Addiction problems can lead to homelessness, and homelessness can lead to addiction. Levels of drug and alcohol abuse are comparatively higher among homeless people. Gambling addiction, too, is a growing cause of financial crisis and risk of homelessness.

Excessive drug and alcohol use can make holding down work and managing household finances difficult. UK charity Crisis stated that between 2013 and 2015, 27% of its clients reported problematic drug or alcohol use.⁴¹ In 2016, the University of Cambridge reported that problem gambling affects 11.6% of homeless people in the UK versus 0.7% of people in the population as a whole.

Problems faced by high-risk groups

Below, we explore some of the challenges that high-risk groups face when it comes to finding affordable, good quality, long-term accommodation.

Insufficient income

Surviving on a low income is difficult for obvious reasons. When it comes to housing, a low income makes it harder to afford to live somewhere that is in a decent condition and that meets your needs (e.g. has enough bedrooms). Being on a low income also means you are likely to struggle with rent increases, and with the cost of heating a poorly insulated property. Opportunities to save money are limited, making it difficult to protect against rent shortfalls.

"Homelessness is seen as a male issue. You don't see as many women on the street but it doesn't mean they don't have accommodation."

SERVICE MANAGER

It is common for landlords to ask for the first month's rent upfront, plus a deposit (typically equivalent to between one and two months' rent). Finding that amount of money isn't easy. Deposits can still be a problem after you are housed: tenants moving to another property can't be certain that they will get their deposit back in time to pass it on to their next landlord, if they get it back at all. In such situations the tenant would need to save the full amount again.

The minimum wage for over-18s in Guernsey is £9.05 an hour in 2022.⁴² The minimum wage is not the same as a living wage: it does not guarantee a level of income sufficient to make ends meet, as demonstrated by fact that some full-time workers are still entitled to income support from Social Security.

⁴⁰ Job Centre Services and Work Rehabilitation Summary for employers, p.8, gov.gg

⁴¹ Drugs and alcohol, crisis.org.uk

⁴² Minimum wage, gov.gg, accessed 26.05.22

Low-income couples that split up are at a particularly high risk of experiencing severe housing problems. Already limited finances will be even less sufficient to cover two sets of housing costs. Where children are involved, one or both parents will often have to reduce their working hours to provide care, further reducing earnings.

Prejudicial selection process

Landlords pick and choose who can live in their properties, as is their right. Some criteria, such as “must be employed”, while objective, will prevent some of the people in our high-risk groups – the sick and unemployed, for example – from accessing a property. Other criteria, such as the need for a tenant to be trustworthy and reliable, are harder to apply fairly.

In a heated rental market where many people are chasing few properties, the “better” applicants (i.e. those with high and stable incomes, good credit ratings, good references etc.) will find it easier to secure tenancies. Specifying “no children” or “no pets” may be rational in the sense that it (arguably) reduces the risk of costly maintenance, but by definition it is both exclusionary and discriminatory. If a landlord specifies "no children", then single parents, for example, are automatically denied access.

As part of the selection process, landlords and letting agencies often ask prospective tenants for supporting documentation (proof of ID, residency status, employer/character references, financial history, proof of income), and then run background checks to verify the information submitted. Some high-risk groups will, through no fault of their own, struggle to provide proof of identity, or an employer reference, or evidence of a bank account. For example, domestic abuse survivors who were prevented from working will not be able to provide a reference. If they weren’t allowed to have their name on a household bill, they will have no proof of their current address.

More generally, care leavers and NEETs will find it particularly difficult to present as a “high-quality” prospective tenant as they are likely to be on a low income and to have a poor or non-existent employment record. Being young, they may never have been a tenant before and so cannot provide any glowing references from previous landlords. And even if a young person can present well, they may be rejected in favour of someone older and more experienced.

Difficulty working

A person’s likelihood of becoming properly housed depends hugely on their ability to find reliable, adequately paid work. The longer someone is unemployed or forced to move from one unreliable job to another, the harder it is for them to maintain and develop the skills needed to find work – particularly if the job market changes and certain qualifications and experience are seen, over time, as being less valuable.

An ex-offender’s criminal record could make it extremely difficult for them to secure employment, particularly if the offence involved drugs, violence, or sexual abuse.

Domestic abuse survivors who were prevented from working by their abusers face multiple obstacles to work. Their skills may have fallen behind the requirements of the job market and their lack of recent work experience may count against them. A lack of knowledge and confidence might discourage them from even applying for jobs.

Statistically, care leavers are more likely to do poorly at school. This makes them less employable and can affect their self-confidence, disadvantaging them further.

Single parents are at greater risk of losing their job if their employers are not sympathetic to the need – linked to child sickness, school hours and school holidays – for flexible working. Furthermore, single parents looking to return to the workplace after extended time off to care for children can lack the skills, experience and confidence required to secure work.

For obvious reasons, someone living with a disability or long-term illness is disadvantaged when it comes to work, whether that disadvantage is rooted in the nature of their condition or in society’s perception of their abilities. If in work, a deterioration in health can lead to protracted absences and/or a reduced ability to carry out tasks. People with disabilities and chronic illness may have to cut their hours or assume a different role, perhaps with lower pay; if they don’t, they could face the sack. As with single parents, they may need to work to a more flexible schedule, making them less employable in the eyes of some employers. Carers, too, are often limited in their employment options, their availability to work linked to the circumstances of the individual for whom they are caring.

Finally, addictions of any type – drugs, alcohol and gambling – are inherently destabilising and can make it particularly difficult to find and hold down employment.

Inflexible landlords

In this context, a “flexible” landlord is one who is considerate of a tenant’s financial and social vulnerabilities and who is prepared to make reasonable accommodations so that they can continue to be properly housed. Flexibility might be required, for example, when an applicant does not meet every one of the tenancy criteria, or occasionally cannot make rent, or breaches the tenancy agreement in a minor way.

"If housing options don't improve and more housing stock isn't available, people will be stuck and unable to move on with their lives"

HOUSING SUPPORT PROVIDER

By contrast, an inflexible landlord exercises little if any leniency during the application process and takes a hardline approach if the tenancy agreement is breached. Anecdotally, a small minority of landlords are more than inflexible, being actively antagonistic: they will invade a tenant’s privacy, make unreasonable demands not covered by the tenancy agreement (if indeed there is one), seek to exploit a vulnerable tenant’s desperate situation, put pressure on unwanted tenants to move out, and so on.

This report makes no attempt to calculate the percentage of landlords who fall into the three categories above. It is enough to establish that the three categories exist, and that the less accommodating and sympathetic a landlord, the greater the chances of a tenant experiencing housing problems.

The relationship between landlord and tenant is two-way. A landlord is more likely to show flexibility towards a tenant, and a tenant more likely to keep to an agreement, if communication between the two is good from the outset. By acting as an intermediary, letting agencies can help to maintain a good relationship between landlords and tenants, but an inflexible agency can be just as damaging to landlord–tenant relations as a landlord who behaves in that way.

A tenant–landlord relationship might start off poorly if one of the parties (more likely the tenant) struggles to find the right words and approach. Or it might begin well but sour if issues or needs on either side aren’t raised in an appropriate and timely fashion.

At the same time, certain tenants – particularly those in the high-risk groups described above – may, especially from a landlord’s perspective, present as “problematic”. This is emphatically not to endorse an approach which would see such tenants denied access to proper housing, nor is it to suggest that the stigma surrounding certain tenant types is justified. However, it is understandable – particularly when lots of people are competing for tenancies – why landlords are less likely to take on tenants who are unemployed or dependent on benefits, or who may struggle to pay the rent, or who are young and have never had a tenancy before, or who can’t get the necessary paperwork together, or don’t have a bank account, or who can’t provide encouraging references.

Lack of legal protections

Legal protections (including written contracts such as tenancy agreements) exist to give landlords and tenants clarity and certainty in relation to factors such as: how much rent is due, and over what period; deposit repayment; minimum standards to be provided and maintained; landlord visits; and the notice period for ending the tenancy. Conversely, a lack of legal protection puts both parties at risk. A written contract is essential if tenants are to be properly housed.

In a private rental market where demand is high and supply low, landlords have the advantage. Applicants competing for scarce accommodation are more likely to accept a poor-quality property and inadequate/non-existent rental terms. This is especially the case for those experiencing housing problems, whose options are severely limited and who are forced to confine their search to the cheapest end of the market. In such circumstances, landlords might not offer tenants a written tenancy agreement, even if one is requested. Where one is provided, the terms themselves may be unreasonable,⁴³ but tenants desperate for somewhere to live, and with no recourse to any representation or support, may feel they have no choice but to sign.

⁴³ For example: weekly or monthly rolling terms (i.e. no security of tenure), poor/dangerous standards of accommodation, undocumented (i.e. unprovable) cash payments for rent or deposits, or unannounced landlord visits.

In cases where legal protections do exist, tenants may lack the ability or the desire to access them: lack of ability because they are unaware of existing provisions (or, being aware, cannot afford to access them); and lack of desire relating to fear, rational or otherwise, of landlord reprisals. Underpinning the absence of ability and desire is a systemic lack of power.

In summary, without a fair tenancy agreement, all tenants, but particularly those in our high-risk groups, are vulnerable to sudden rent hikes, unfairly withheld deposits, and reduced notice periods, and to landlords giving immediate notice, refusing to undertake essential repairs and maintenance, and making intrusive visits.

Inability to open a bank account

Some letting agencies and landlords only accept tenants who can pay their deposit by bank transfer and their rent by standing order. Not having a bank account is therefore a significant obstacle to being properly housed.

Opening a bank account means providing photo ID (such as a passport or driving licence) and a proof of address, usually in the form of utility bill addressed to you. As discussed, many people in our high-risk groups struggle to provide proof of identity. A passport or driving licence can be prohibitively expensive to those on a low income. And to have proof of address you need, well, to have an address. If you are sofa-surfing or shuttling between short-stay accommodation, you’re unlikely to have printed correspondence linking you to a current address.

Ex-offenders, especially those whose crime involves fraud or drugs, are easily refused a bank account. Domestic abuse survivors who have been subjected to financial abuse will often be left without a bank account of their own. What’s more, their ex-partner may have run up debt in their name, making them ineligible for financial services.

Being “unbanked” is a form of financial exclusion.⁴⁴ Research suggests there may be at least 100 unbanked people in Guernsey.⁴⁵ However, the figure may be higher. In 2020 the Financial Conduct Authority estimated that 2.3% of UK adults, some 1.2 million people, were “unbanked”.⁴⁶ This would equate to 1,200 people in Guernsey.

Poor money management skills

Accepting that no amount of financial literacy can fix being poor, being able to manage money can improves one’s ability to meet day-to-day financial commitments and cope with unexpected expenses. Such expenses might be the result of significant life events, such as sudden unemployment or serious illness.⁴⁷ The key to good money management isn’t just “having enough money” – one must also be able think about and act on money planning. In policy circles, this concept is known as financial capability.⁴⁸

Low financial capability is of course linked to low income: being able to meet even basic living expenses is a challenge if you don’t have enough money in the first place. Erratic earnings (in terms of frequency and/or amount) will makes things worse.

Private landlords usually charge a monthly rent, so tenants in receipt of weekly benefits must have the ability to put money aside each week if they’re to save up enough to make rent. This can be challenging if, during the month, they are hit by an unexpected, urgent expense, or if their everyday living costs are high (which is likely to be the case for larger families who are subject to a “benefit cap” that reduces income support payments). Even if a household has sufficient income, a tenant lacking in financial capability —someone who, for example, struggles to budget – is at risk of rent arrears, and therefore of eviction.

There is a recognised link between offending and poor levels of literacy and numeracy, which in turn affect financial capability. Domestic abuse survivors who have experienced financial abuse may lack experience in managing their finances. NEETs are also more likely to lack money management skills because of their age and lack of life experience.

None of this is intended to infantilise or patronise our high-risk groups. As we have said above, we are talking in general terms. It’s entirely possible to be in one of these groups and be exceptionally financially literate. Nor is it our intention to suggest that financial incapability is a reason for tenants to be protected, entirely and in perpetuity, from the consequences of poor decision-making, such as prioritising non-essential purchases over the payment of rent. What we are arguing for in this section is a

⁴⁴ Financial inclusion organisation, FINCA, defines financial exclusion as referring to people without access to common financial services such as bank accounts, loans, cashless transactions, or credit. People are excluded because of their socio-economic status and because they can’t meet the requirements of a formal banking institution. (<https://finca.org/blogs/what-is-financial-exclusion/>)
⁴⁵ New help offered to ‘unbanked’ islanders, Guernsey Press, 13 Feb 2019
⁴⁶ Financial Lives Survey 2020, Financial Conduct Authority, 11 February 2021
⁴⁷ The Financial Capability Strategy for the UK, Money and Pensions Service, April 2019
⁴⁸ What is financial capability? The Centre for Financial Inclusion, 1 Nov 2013

deeper understanding as to why some tenants might find it harder than others to manage their money; and increased support for tenants who need help managing their spending patterns and habits.

Hard-to-satisfy housing needs

Different households need different things from their home before they can be considered properly housed. At the most basic level, this relates to size. A household with four children needs a bigger (and therefore more expensive) property than a pensioner living alone. Beyond size, accessibility is the key factor. A member of a household who is of limited mobility might need a bungalow or a property that doesn’t have outside steps, or one that’s not on a steep road.

The more specific a household’s housing requirements, the more difficult it is for them to be properly housed.

Single parents with children of different genders may need to move into larger homes as their children grow up and a shared bedroom becomes less appropriate. If finances force them to stay put, their property may technically become overcrowded, at which point the family becomes inadequately housed. For public safety reasons, ex-offenders convicted of certain offences may be prevented from living near schools or near their victims. Such offenders will be made subject to public protection orders which compel professionals from a range of services to coordinate a risk management plan, central to which is a safe and secure address. A requirement to place an ex-offender away from children rules out most social housing. While ex-offenders wait for social housing to become available, they are likely to be living in a B&B or lodging house. Living in stopgap accommodation can compound existing problems and create new obstacles to being properly housed.

Proximity to school and work will influence where a household is best settled, particularly in the case of single parents, and especially those who lack family support and/or transport.

Domestic abuse survivors may require higher-security housing. This may involve avoiding certain locations or having extra locks and safe windows fitted at the property. These factors can significantly reduce the availability of suitable housing, not least because landlords are unlikely to make bespoke adaptations to a property or take on a tenant who may, through no fault of their own, attract trouble.

As discussed, a sick or disabled person may have very specific housing requirements. For example, they may need a wet room rather than bath, space to manoeuvre a wheelchair, or level access into or throughout a property. Some people are properly housed until their illness or condition worsens, at which point their requirements become more specific and harder to meet.

Some properties – especially older ones – may be superficially suitable, but low-income tenants are forced to move out because poor insulation drives up heating costs. Similarly, damp properties can exacerbate underlying health conditions such as asthma, forcing a move.

In today’s market, the people who face the longest wait before being properly housed are those with low incomes and specific housing needs. A long wait is acutely detrimental to the householder. In certain circumstances – for example where a domestic abuse survivor needs somewhere safe to live, or an ex-offender needs to be properly monitored – delays in being properly housed can put the householder and their children, and the public at large, at real risk of harm.

Inability to live independently

Some people in particular high-risk groups have led extremely unsettled lives, preventing them from developing the skills required for successful independent living. Once properly housed, they need targeted support to stay in place. Such support will enable them, in time, to live independently.





For example, care leavers may move into their own accommodation without having developed the ability to budget, plan meals/groceries, keep the property in order, or (as discussed earlier) manage household bills. This is more likely among those who have grown up in residential homes rather than foster homes, as they leave the care system earlier and have not had the advantage of growing up in a family environment. Moving from the structured support of the care system into fully independent living is a big challenge. Even care leavers who are properly housed on leaving the system can be at high risk of making missteps that could cost them their housing.

Several of our high-risk groups are more likely than the average tenant to lack independent living skills. NEETs who aren't allowed back home, or for whom home isn't safe or suitable, will lack experience of renting and may not be able to call upon the support of their family. As discussed earlier, ex-offenders may have spent long periods living very structured lives in prison and might find it hard, particularly if they are young, to look after themselves and their housing after release. Domestic abuse survivors who have been deprived of financial responsibilities and the right to make their own decisions might find it hard to adjust to life on their own. Finally, people struggling with addiction may have lived unsettled lives and need to (re)learn independent living skills as part of the road to recovery.

Complex issues

"Complex issues" is a vague-sounding term, but one that covers a multitude of factors. Someone with complex issues lives with several significant, ongoing difficulties linked to their health and/or social situation, some of which are unresolvable. Cumulatively, these difficulties affect someone's ability to manage their day-to-day life successfully and independently, leaving them more susceptible to harm and more dependent on support services.

People with complex issues may have poor mental or physical health or a disability. They may be struggling with addiction. They may have learning difficulties, a personality disorder, an illness linked to abuse and trauma, or literacy or numeracy problems. Without help, they will struggle carry out what most healthy, neurotypical people would consider to be relatively straightforward and simple housing-related tasks, such as opening a bank account, providing documentation for applications, making payments on time, and keeping appointments.

Care leavers who have experienced chaotic, neglectful or abusive childhoods often carry the trauma of those experiences with them. Consequently, they are more likely than the general population to suffer poor mental health and to struggle with emotional regulation. Because of the circumstances that led to them being taken into care, care leavers may also be more easily influenced or exploited by others. All of this helps explain why care leavers are at particularly high risk of homelessness and housing exclusion, and why the housing problems they experience often persist well into adulthood.

"When a young person is lucky enough to move into accommodation, they can lose it quite quickly as they don't have the amount of support needed."

SERVICE MANAGER

The long-term sick and disabled may find it more difficult than most to live independently, particularly those who are susceptible to unpredictable changes in their health. Depending on the nature of their condition, they may struggle to travel, keep appointments, meet deadlines, source paperwork, engage with administrative services, and even seek support when they need it.

Finally, people suffering from addictions are at disproportionate risk of physical and mental ill-health, poverty, criminality, violence, exploitation, abuse, and unemployment.

Two high-risk groups face additional obstacles to being properly housed.

Ex-offenders

Depending on the nature of their offence, the length of their sentence and their wider personal circumstances, prisoners may struggle to rebuild their lives upon release. Often, they are starting from scratch: new home, new job, and (if their rehabilitation depends on them distancing themselves from their peer group) new friends. Plus, prison can be institutionalising: ex-offenders may struggle to manage once free of its rules, structure and routine.

An offender who has not been granted parole will know their release date well in advance and so, to an extent, can prepare for release.⁴⁹ States Housing will not put someone on the social housing waiting list while they are in prison, but prisoners can apply in advance (provided they can gather the requisite documentation) and their application will be activated the moment they leave. Even so, long waiting lists mean that, barring exceptional circumstances, ex-offenders will nearly always move from prison into stopgap accommodation.

A Resettlement Officer helps prisoners reintegrate into society. If St Julian’s House is not an option, the Officer will try to arrange appropriate accommodation. Short-stay accommodation (e.g. lodging houses and B&Bs) can generally only be booked a few days in advance because of uncertain release dates. If short-stay accommodation is fully booked and the prisoner has no family or friends that can put them up, they will be released from prison – their sentence having been served – without anywhere to go.

Offenders released on parole will be subject to parole licences that can last years. If they breach the terms of their licence, they can be recalled to prison to serve the remainder of their sentence, most likely losing their accommodation in the process. If an offender is a social housing tenant and the reactivated sentence is longer than eight weeks, they will lose their tenancy in all but the most exceptional of cases. When an offender is recalled and loses a private tenancy, that landlord is unlikely to offer them housing in future, making it even harder for them to be housed next time.

The issue of your name/reputation preceding you is particular to small communities like Guernsey’s, and acute for repeat offenders or those whose crime attracted media attention. Some offenders struggle to find any form of accommodation that will accept them. In such cases, offenders will ricochet between emergency, short-stay, and informal accommodation, and are at particularly high risk of sleeping rough.

⁴⁹ If a prisoner has applied for parole, they may not know they have been successful until a few weeks – sometimes a few days – prior to release. However, as a parole licence is only granted if the offender can move to a Probation-approved address, there’s no risk of the offender leaving prison without somewhere to go.

Domestic abuse survivors

For domestic abuse survivors, complex issues related to the trauma of abuse can make everyday life a challenge. After escaping an abusive relationship – especially one characterised by coercive control – living independently and managing a household can be very difficult. Survivors must relearn how to navigate social and support systems, and in extreme cases reacquire basic life skills.

Joint tenancy

For reasons explained below, a social housing tenant seeking to escape domestic abuse will often be moved to a new social housing tenancy while their abuser remains in situ. This effectively pushes the “cost” of the abuse onto the survivor.

If a social housing tenancy is in the abuser’s name only, the onus is on the victim to find somewhere else to live. While Housing or GHA would put the needs of the victim above many other people on the waiting list, especially if children are involved, there is no guarantee that replacement social housing will be immediately available. In the interim, the victim might move into the women’s refuge or into informal or short-stay accommodation, none of which are a suitable substitute for social housing.

If the social housing tenancy is in joint names – survivor and abuser – and the abuser refuses to leave, the situation is still complex. The social housing provider cannot remove an individual’s name from a joint tenancy if that person is still in the property. Even if the abuser’s behaviour constitutes a breach of tenancy, the provider’s only recourse is to end the tenancy for both parties. A victim who wants to remain in their home must petition the court to have the abuser’s name removed from the tenancy, and to do that they need to satisfy the court that abuse has taken place. Having to embark on this process can leave a survivor open to further intimidation and coercion by their abuser.

Return of the abuser

Even if they do not re-join the household, the return of an abuser can be extremely destabilising. Harassment can lead to the survivor not being able to go to work, or being forced to hand over money, and this can affect their ability to remain properly housed.





The housing support sector

We have established what it means to be "properly housed", looked at local accommodation options, and identified those people who tend to be most at risk of homelessness. We now turn our attention to what we've termed the "housing support sector".

General	Finances	Employment	Offending	Domestic abuse	Young people	Addiction
Guernsey Welfare Service	Social Security	Job Centre	Probation	Domestic Abuse Strategy	Looked After Children	Community Drug and Alcohol Team
Citizens Advice	Guernsey Community Savings	Guernsey Employment Trust	Resettlement	Multi-Agency Risk Assessment Conference	Multi-Agency Support Hub	Guernsey Alcohol Advisory Service
Bailiwick Social Prescribing			Multi-Agency Public Protection Arrangement	Safer	Youth Commission	Brockside
			Guernsey Caring for Ex-Offenders		AFC	In-dependence
			Offender Deposit Assistance Scheme			

Key

States-funded service

Third sector service

Figure 3 Agencies that support people most likely to experience severe housing problems

While Guernsey has no single-purpose housing charity, many third sector organisations and government departments play a part, both directly and indirectly, in helping people find decent, affordable accommodation.⁵⁰ Even so, finding someone a place to live doesn’t always fix their housing problems, because the problems themselves are linked to underlying conditions that have not gone away: low income, obligations of care, poor health, addiction, and so on.

Below, we look at the agencies that support people experiencing housing problems, examining what these agencies do, who they help, and why they are needed. Rather than describing everything an agency does, we have confined ourselves to services that affect someone’s housing situation.

In Figure 3 (page 54) we have organised the housing support sector according to the nature of the problems affecting service users. For example, the Probation Service and the Multi-Agency Public Protection Arrangement (MAPPA) are concerned with people who, at least partly as a result of their offending history, do not have anywhere to live. The Youth Commission and Action for Children, meanwhile, assist a wide range of young people, including those who are not properly housed.

Citizens Advice Guernsey (CAG)

Among other things, CAG runs a dedicated money advice service which helps with budgeting and debt. Service users can access half an hour of free, diagnostic legal advice from an advocate, including on housing matters. In 2021, CAG received over 2,300 enquiries about housing, property and land, the largest share of calls on any one topic. Callers wanted help with poor housing conditions (particularly damp and mould), vermin, “extortionate” rent rises, problems with rental agreements, and withheld rental deposits.

Guernsey Welfare Service (GWS)

An independent charity that helps people on low incomes, GWS runs a food bank, issues grocery vouchers, teaches life-skills such as cooking and budgeting, operates a small furniture/household store, runs befriending schemes, offers parenting support, and signposts to other agencies. Since 2021 it has provided shower and laundry facilities to people sleeping rough and sofa-surfing.

Bailiwick Social Prescribing (BSP)

BSP connects adults with non-medical support services and activities that help improve their health and wellbeing. BSP link workers refer clients to a

wide range of help, advice and guidance, including on housing, benefits and finances. About 15% of BSP clients present with housing difficulties. Common problems include affordability, loss of tenancy, loss of home due to the death of a partner or relationship breakdown, property being in poor condition or not fit for purpose, or substance use affecting ability to pay rent.

Link workers see firsthand the effects of severe housing problems: stress, anxiety and depression, social isolation, loneliness, fear and loss of hope. Clients’ personal relationships, capacity to work, finances, sense of belonging, self-esteem, sleep, and levels of physical activity are often affected.

Social Security

The Committee for Employment and Social Security (ESS) administers a wide range of contributory and non-contributory benefits. Entitlement to a contributory benefit (such as sickness benefit, incapacity benefit and unemployment benefit) depends on how many social insurance contributions you have paid over certain periods of time, while entitlement to non-contributory benefits such as income support tends to be means-tested, being linked to your savings, assets and household income.

Broadly speaking, contributory benefits exist to compensate you, at least in part, for loss of income related to age, unemployment, injury, sickness, disability and obligations of care (such as bringing up children or looking after a disabled adult). Payments are weekly. The more contributions you have paid, the larger the amount of benefit you will receive.

Income support is a payment intended to bring a person’s income up to the level which the States has decided is the minimum amount needed to live on. This “requirement rate” is effectively a government-set minimum income standard, one which changes depending on the size of the claimant’s household and the ages of any dependents. A householder’s requirement rate increases after six months to reflect the fact that extra costs tend to arise after that length of time.

When calculating someone’s requirement rate, Social Security adds a rent allowance linked to the size of the claimant’s household: the larger the household, the higher the allowance, because a claimant will need a property with more bedrooms. A single householder with no children is entitled to a maximum rent allowance of £239.38 (at 2022 rates) a week, while a single person or a couple with three or more dependent children is entitled to an allowance of up to £432.75 a week.

⁵⁰ The Youth Housing Project’s remit extends well beyond finding young people somewhere to live.

It is wrong to think of income support as only being paid to people who are not working. Income support is a “top-up” benefit. If your requirement rate is £400.00 and you have income from other sources (earnings, non-contributory benefits, maintenance etc.) of £399.00, your weekly income support payment will be £1.00. If you have no other source of income, you will get the full £400.00.

"There's a need for housing provision for more vulnerable and risky members of the community, to meet their more basic needs."

SERVICE MANAGER

The “benefit limitation” prevents income support claimants from receiving a top-up that would take their household income above a particular level – even if their requirement rate exceeds that level. For example, a couple with three children aged 5, 7 and 11, who rent a three-bedroomed, semi-detached house for £500.00 a week, and have been in receipt of income support for over six months, would have a requirement rate of £1,048.54. The benefit limitation is £930.00. Assuming for the simplicity’s sake that they had no other sources of income, the family in our example would get income support of £930.00, i.e. £118.54 short of the amount which the States has decided is the bare minimum that a family of that size, in accommodation of that type, needs to make ends meet. What’s more, their true requirement rate is actually £67.25 higher than Social Security has determined, because their rent is £67.25 a week higher than the rent allowance of £432.75. In total, then, this family is getting £185.79 (£118.54 + £67.25) less than they need.

A large proportion of those in our high-risk groups will be in receipt of income support. Some will also be claiming unemployment benefit, sickness/incapacity benefit, old age pension, carer’s allowance and family allowance⁵¹ Social Security prefers to pay benefits directly into claimants’ bank accounts. If that isn’t possible, the money is paid in the form of a voucher that can be cashed at Barclays.

⁵¹ 77% of States Housing tenants and 72% of GHA tenants receive at least one of these payments (per GHA interview).

Guernsey Community Savings (GCS)

GCS arranges access to basic financial services for anyone who cannot open an account with a mainstream retail bank. GCS also runs training courses in budgeting/money management and provides emergency loans and grants to people in financial crisis. GCS clients often sofa-surf or live in lodging houses. Private landlords are often reluctant to accept them as tenants unless they can pay rent via standing order. At time of writing, four GCS clients are using GCS-facilitated accounts to save for a rental deposit.

GCS lets its customers open an account with minimal documentation. Rather than ask for a utility bill or a passport, they will speak to agencies who are working with the client, such as Guernsey Caring for Ex-Offenders, to establish a customer’s identity and address.

Guernsey Employment Trust (GET)

GET helps disabled jobseekers find and retain work by offering advice and support to individuals and employers. GET clients can have physical disabilities, mental health issues, sensory impairments, brain injuries and learning difficulties. Once in work, they have a chance to become less reliant on benefits as a source of income and save for a rent deposit. Stable, well-paid employment with a supportive and flexible employer reduces the risk of someone experiencing housing problems.

GET helps its service users decide on the type of work they want to do; gives guidance and advice on setting achievable employment goals; helps with employment negotiations; and offers continuing support once in employment. The charity also runs a Job Club which helps clients write personal development plans and CVs, direct their job searches, fill in application forms, and improve interview techniques.

Job Centre

Part of ESS, the Job Centre helps people find work or increase their hours. Jobseekers get support from employment advisers, work rehabilitation officers, and, if the person is already being helped by other agencies, case workers. Work placements arranged through the Kickstart and Work2Benefit schemes help jobseekers gain experience and confidence while earning a wage.

"We need a 'stepping stone' system for people after prison. They go from no responsibility to full responsibility and in some cases will fail – they're almost set up to fail."

HOUSING SUPPORT PROVIDER



Resettlement service

The Probation Service works with offenders both in the community and in prison. It aims to protect the public and to rehabilitate offenders to reduce risk of reoffending. It works in partnership with the Prison Service to run the Offender Management Unit, whose Resettlement Officer helps soon-to-be-released offenders look for work and for somewhere to live, supports them in accessing banking and benefits, and is able to provide a degree of support post-release and signpost to further support services. The Resettlement Officer helps offenders make applications for social housing and income support, although ESS will not accept either until the offender is released.

Senior Probation Officer Kerry Tardif says that while over half of ex-offenders released in 2020 had a home and/or family to return to, 42% needed help to find accommodation. Releases are erratic – sometimes only one person will be released in a month, sometimes three or four will leave in a week – which makes it difficult to establish a pipeline of resettlement support.

Guernsey Caring for Ex-Offenders (GCFO)

GCFO helps ex-offenders reintegrate into society by supporting them in finding a job and a place to live, and, more generally, helping them avoid social exclusion. It does this by giving ex-offenders a mentor; accompanying them to critical meetings; helping them apply for jobs, accommodation, and benefits; and, on occasion, giving them financial assistance. GCFO runs workshops and other activities through the week, which support people in becoming “work ready” and provide purposeful activities in their day. GCFO also signposts ex-offenders to other services that might help them with employment, education, recovery from addiction, relationship breakdown, healthcare, debt advice etc.

In 2021 GCFO supported 84 people in various ways, 14 of whom (17%) needed help with finding or retaining accommodation.⁵² (In 2020 they supported 82 people, 29 with accommodation.)⁵³ GCFO coordinator Mary Hervé said that 80% of the charity’s average caseload (i.e. 20 of 25 people) live in “informal accommodation” – mostly sofa-surfing or in lodging houses. Some clients are “nearly impossible” to house, she says, because of problems with mental health, addiction, stigma and behaviour.

During 2021, the charity gave employment support to 35 people, including 22 who accepted job offers and one person undertaking the Work2Benefit scheme. However, in 2021, at least one successful job applicant later had their offer rescinded when colleagues learned the nature of the person’s offence. This indicates how the efforts of the individual and agencies are not always enough to overcome barriers.

Offender Deposit Assistance Scheme (ODAS)

ODAS is an independent charitable fund, seeded by a grant from the Lloyds Community Foundation, to lend ex-offenders money for a rental deposit. An ODAS panel pays deposits to private landlords and recovers the money from the ex-offender over time. Ex-offenders are referred by GCFO and the Probation Service, who give an indication of the ex-offender’s circumstances and ability to repay the loan. Demand for ODAS services is limited by the availability of private rental accommodation (that is, if an ex-offender can’t find a suitable private rental, they won’t apply for a deposit loan.) To date, ODAS has helped 33 ex-offenders, with nine having defaulted.

MAPPAs and MARACs

The Police Public Protection Unit uses MAPPAs (Multi-Agency Public Protection Arrangements) to coordinate information-sharing between agencies to manage the risks posed to the community by people who have committed a serious sexual and/or violent offence. At a MAPPA meeting, the Police, Probation and Prison Services, together with a range of statutory and voluntary agencies (including social housing providers, mental health services, Children and Family Community Services, Guernsey Caring for Ex-Offenders, Action for Children and Victim Support), share information and agree how best to protect the public.

Arguably, the most important part of a risk management plan is knowing where the offender is living. Once an ex-offender is suitably housed, other agencies, coordinated by MAPPA, can work to keep them there safely.

At the end of 2019 (the latest published figure), 95 people were living in Guernsey under MAPPA,⁵⁴ and in 2020, the Public Protection Unit attended 38 meetings concerning MAPPA.⁵⁵

⁵² Guernsey Caring for Ex-Offenders Annual Report 2021, [holytrinity.org.gg](https://www.holytrinity.org.gg)

⁵³ Guernsey Caring for Ex-Offenders Annual Report 2020, [holytrinity.org.gg](https://www.holytrinity.org.gg)

⁵⁴ MAPPA Annual Report 2019, p.11, [gov.gg](https://www.gov.gg)

⁵⁵ Balliwick of Guernsey Law Enforcement Annual Report 2020, p.20, [guernsey.police.uk](https://www.guernsey.police.uk)

With a MARAC (Multi-Agency Risk Assessment Conference), the focus is on safeguarding domestic abuse survivors and their dependents. Like MAPPA, housing sits at the head of MARAC measures. Participants can include Police, Probation, Safer, social housing providers, HSC, child- and adult-safeguarding services, and other specialists from the public and third sectors. In 2020 the Public Protection Unit handled 164 MARAC referrals involving 217 children. Seventy were repeat referrals.

Deposit assistance scheme for domestic abuse survivors

Abuse survivors who move to new housing can borrow money for a rental deposit, which they then pay back through bank mandate or through income support payments. The States-run scheme has quietly operated for some time, and with a very high rate of repayment. In the UK, schemes exist that allow abuse survivors to claim and repay amounts for furnishings and fittings, for example white goods, however, this is not available in Guernsey.

Safer

Safer, a local charity, runs Guernsey’s domestic abuse refuge and delivers services which support survivors. Each resident at the refuge has a keyworker who continues to support them when they leave. Halfway into the 2020 lockdown, referrals to Safer’s outreach service had risen 177% compared to 2019. In March to May 2020, the refuge accommodated 300% more children and 83% more adults than during the same period in 2019.⁵⁶ At times the refuge was full and Safer had to find somewhere else for survivors to live.

Safer’s independent domestic violence advisers (IDVAs) help survivors improve their safety and reduce the risk of abuse. Evidence indicates that IDVAs’ involvement can lead to incidents of domestic abuse decreasing or stopping. In the context of homelessness, a reduction in the threat of abuse at home makes a survivor’s living arrangements more secure, relatively speaking, but it is only when the threat of abuse disappears altogether that they can be said to be properly housed (provided their accommodation is also affordable and adequate to meet their needs).

Children and Family Community Services, Children in Care Team

Part of the Committee for Health and Social Care (HSC), the team supports children and young people in care, from birth to adulthood. This includes the Leaving Care Service, which helps young people (aged between 16 and 21, or 24 if the young person is in full-time education) transition from care to independent living.

"A lot of people need someone almost like a defender, someone to advocate for them. They're in an emotional situation, they have very high emotions."

SERVICE MANAGER

The States has a legal responsibility to minors that extends to making sure they’re housed. The obligation to accommodate stops when children reach 18. If they have been living in HSC-provided residential care, they have to move out. In lieu of any statutory compulsion, Children and Family Community Services (C&FCS) has established its responsibilities to young people in its care and beyond based on sector best practices, and strategic priorities to improve these are set out in the States’ Corporate Parenting Framework.⁵⁷

Under C&FCS’s Staying Put scheme, the States continues to pay foster parents an allowance (albeit a reduced one) when a foster child reaches 18. Payments continue until the young person’s 21st birthday. The young person doesn’t have to leave home, but this is the point at which States support stops.

⁵⁶ Domestic abuse refuge “no longer fit for purpose” as demand soars, Bailiwick Express, 2 June 2021
⁵⁷ Corporate Parenting Framework Refresh 2020–2023, gov.gg

Staying Put only applies to foster families. C&FCS’s Family Placement team has been developing a new Supported Lodgings arrangement for young people who leave States’ residential care but who are not yet ready to live independently. Under this model, care leavers would live with local families, in “self-contained”, bedsit-style accommodation or in a spare bedroom. A care leaver would have a degree of independence, but the family would be on hand to offer support if needed.

C&FCS intends to develop a Staying Close scheme, imported from the UK, which would see care leavers having their own accommodation near a support family. While Staying Close is not a specialist type of accommodation in itself, it provides a framework for a care leaver’s support workers to offered tapering support after the young person moves into independent accommodation.

Action for Children

Action for Children (AFC), a charity which helps young people aged between 13 and 25, runs the Youth Housing Project.

As well as providing training flats and emergency accommodation, AFC delivers a range of general listening and support services to young people around job-seeking, substance use and family relationships. This last type can include ad hoc mediation for family conflict which may prevent homelessness by resolving problems within the household before a young person is told – or chooses – to leave. AFC also helps care leavers transition from States’ residential accommodation into independent living by giving them support such as budgeting and cooking advice, or reminding them of appointments.

Care leavers are at high risk of homelessness while they wait for social housing. To reduce waiting times, AFC helps young people apply when they are 16 or 17. While the application isn’t activated until their 18th birthday, Housing uses the information to organise its allocations, making it more likely that a property will be offered to a care leaver soon after they need it.

Demand for AFC’s training flats exceeds supply. AFC offers care leavers without a training flat a 12-week outreach support service. AFC staff will check in on care leavers, wherever they are living, twice a week. Young people are then offered less intensive support until they have successfully held their tenancy for 12 months.

⁵⁸ Youth Commission Annual Report 2020, p.4

Youth Commission

The Youth Commission helps children and young people aged 4–25, particularly those experiencing adversity, increase their social, physical, and emotional wellbeing. The Commission often works with young people who are socially and economically disadvantaged and therefore at high risk of homelessness.

Of particular note is “Achieve”, an education support programme that the Youth Commission runs in partnership with Guernsey’s three high schools, St Anne’s, and Les Voies. Aimed at young people who struggle to engage with the education system, the programme focuses on developing transferable skills and knowledge, looking at individuals holistically to ensure they are best placed to transfer on to higher education or into work.

Other Commission services include one-to-one support to help children cope with emotional difficulties and traumatic experiences; advocacy for children in care; domestic abuse education in schools; youth clubs; and outreach. In 2020, the Commission’s services reached 8,000 children and young people.⁵⁸

Multi-Agency Support Hub (MASH)

MASH is a casework forum made up of agencies who support children and young people (and their families) who have extra needs. Core agencies share information to determine whether a young person is at risk of harm and needs protection and/or extra support. MASH decisions can affect a young person’s housing needs and, by extension, their risk of homelessness.

Participants at daily meetings include the police, Child Health, the School Attendance Service, and Children’s Social Care. Regular attendees include the Child and Adolescent Mental Health Service, the Community Drug and Alcohol Team, the Children’s Convenor, and Action for Children.

Brockside

Brockside is a dry house run by the Guernsey Alcohol Advisory Service (GAAS). Brockside accepts self-referrals, but residents tend to be referred by St Julian’s House, the prison, and the Adult Mental Health Service. A resident’s length of stay varies depending on whether they’re working (and so able to save for a deposit), the availability and cost of suitable accommodation, and the extent to which they’ve “burned bridges” with landlords or family who might have accommodated them.

When residents are ready to leave Brockside, their options tend to be limited to the following:

- Apply for social housing. If the resident is single, as is usually the case, Housing will treat them as low priority and they will have to wait a long time before being offered a flat.
- Rent privately. If a resident is refused social housing on the grounds of past behaviour, Brockside will try to find them accommodation owned by one of a handful of sympathetic private landlords with whom it has built up a trusted relationship. A lack of such landlords means options are limited.
- Move back in with their partner or family – dependent on them having resolved the issues that led to them leaving.
- Move back into their old property – if the resident has been able to continue paying rent on their empty property while at Brockside.⁵⁹
- Move into Extra Care housing. This outcome is rare, being dependent on residents needing at least four hours a week of care, and on the availability of units.

Residents can remain at Brockside while they wait to move into long-term housing. While this “bed blocking” can in theory cause backlogs, Brockside director Dave Newman said that he has had a waiting list only once in 28 years. At the time of writing, all rooms were full and had been for a number of months.

The appointment of a full-time dry house manager in 2019 means that residents now receive structured, tailored support, and more one-to-one time. Mr Newman says the extra resource has enabled Brockside to develop a more supportive, family-like environment, something which helps establish new patterns of behaviour patterns which in turn lead to better outcomes.

Before leaving Brockside, residents move from a single room to one of two bedsits, giving them an experience closer to that of a private tenant and helping bridge the gap between detox and independent living. Residents can accumulate furniture to take to their new homes. Prior to a resident leaving, they will be referred to the likes of the Mind Centre, the Oberlands Day Centre, the community services run by Trinity Church, or Alcoholics Anonymous. Brockside staff also meet ex-residents every week.

Brockside now works more closely with the prison’s Resettlement Officer, meaning that offenders who need help with addictions can move into Brockside on release from prison. Previously, there could be a gap of weeks, leaving vulnerable ex-offenders open to further risk and harm.

In addition to running Brockside, GAAS offers free one-to-one drug and alcohol counselling. The charity raises funds to cover operational costs and receives grant-funding from the States, which pays for counselling services and insurance. In 2022, the States will fund certain services through a new provider.

In-dependence

In-dependence (formerly Drug Concern) is a charity that supports people and families affected by drugs, alcohol and gambling. Its free and confidential services include individual counselling and peer group support, recovery work, and a needle exchange. With Probation, it runs the Criminal Justice Substance Service which involves drug and alcohol testing,⁶⁰ and access to peer support groups. Such groups help people gain control over addictive behaviours, achieve recovery, and lead satisfying lives. In-dependence has run the Prison Substance Misuse Service for 20 years, but this work will pass to a new provider in 2022.

Community Drug and Alcohol Team (CDAT)

CDAT works with adults whose drug and/or alcohol consumption is causing problems, generally to the extent that the person experiences withdrawal. It is funded by the Health Improvement Commission and the Committee for Health and Social Care.

CDAT is made up of psychiatrists, nurses, social workers, support workers and therapists, all of whom provide clinical interventions that are not available through primary care or other treatment agencies. It is the only treatment service in Guernsey that can prescribe drug substitutes.

CDAT accepts referrals from GPs and from any professional working with the service user. Support includes one-to-one therapy, inpatient and outpatient detox, relapse prevention work, and referral to other services such as Adult Mental Health Services and the Recovery and Wellbeing Service.

⁵⁹ From time to time, ex-Brockside residents living in social housing will relapse and move back into Brockside. In such circumstances, Brockside will work with Housing and GHA to try to keep tenancies open until the resident can move back.

⁶⁰ The Service sees drug and alcohol users receive court-ordered treatment as an alternative to prison, or as part of parole conditions.





SECTION 4

Analysis and Observations

In this penultimate section we look in detail at the key points of failure in the current system: in plain terms, what isn't working, and why. We also look at economic and political factors contributing to the current housing crisis, referencing published data and drawing heavily on anecdotal information from professionals in the housing sector.

Guernsey's housing situation

Housing costs and incomes

The rate at which rents are increasing in Guernsey relative to wage increases is economically unsustainable, but, more crucially, it is unsustainable for the lives and wellbeing of the people who live here, especially those on lower incomes.

In the 12 months to December 2021, private rents in Guernsey rose 20%⁶¹ while real median earnings increased by only 0.5%.⁶² The real median earnings increase was even less for those in the bottom quarter of earners, at just 0.4%.

In the UK, the Office for National Statistics deems rent "affordable" when it makes up 30% or less of a household's income.⁶³ The average annual rent in Guernsey (£1,650 per month) is now 54% of median earnings (£36,732 Q4 2021), or 78% of lower quartile earnings (£25,505 Q4 2021).⁶⁴

There is no indication that the rise in housing costs is about to slow down, let alone reverse; and, similarly, there is little hope that low-income households will see the type of sustained, above-inflation increase to their earnings that would reduce the percentage of household income spent on rent. In any case, even if earnings were to climb, rents would most likely climb too.

The States decided not to increase the minimum wage for 2021, blaming "the impact of Covid-19 on the economy".⁶⁵ The increase would have been the third step in a five-year plan to set the minimum wage at a rate that for full-time workers

would generate a weekly income equivalent to 60% of median earnings. In the end, the economy performed better than expected, contracting only 3% compared to the 7% predicted.⁶⁶ The 2022 minimum wage rise, which was already starting from the 2020 figure, has also been cut from 5.7% to 4.0%. As a consequence, and as things stand, the target will be reached two years late, in 2025.⁶⁷

Does the income support scheme make up for the inadequacies of the minimum wage? Will someone claiming income support have enough money to attain a reasonable standard of living and at the very least have enough money to pay rent? The answer to these questions is "no" and "no".

As we have seen earlier in this report, income support lifts a claimant's income to a level which the States considers sufficient to live on. But as the rent allowance within that calculation is capped, some claimants will be paid an amount for rent which is less than the amount charged and will have to use money that should be spent on food, utilities, clothes etc.⁶⁸

Even if rent allowances were not capped, or if the caps were lifted so that they affected fewer people, the continued existence of the benefit limitation means that money which the States itself says is essential will be taken away from large families, or those with older children in accommodation with three bedrooms. For income support to hold its value (such as it is), requirement rates, rent allowances and the benefit limitation need to be uprated commensurately.

⁶¹ Guernsey Quarterly Residential Property Prices Bulletin, p.15, issued 11 May 2022, gov.gg

⁶² Guernsey Quarterly Population, Employment and Earnings Bulletin, p.31, issued 29 April 2022, gov.gg

⁶³ Private rental affordability, England 2012–2020, ons.gov.uk

⁶⁴ Guernsey Annual Electronic Census Report, p.31, issued 29 April 2022, gov.gg

⁶⁵ New minimum wage rates proposed, gov.gg, published 13 September 2021, accessed 26.05.22

⁶⁶ Guernsey's economy shrunk less than expected in 2020, BBC News, 19 November 2021

⁶⁷ New minimum wage rates proposed, gov.gg, published 13 September 2021, accessed 26.05.22

⁶⁸ Capped or not, for the rent allowances to hold their value they need to be regularly reviewed and calculated with reference to prevailing private rental sector charges.

All of which is to say that Guernsey's high rents are hurting middle-income households and, in particular, low-income families – including low-income working families – who rely on income support. Unless income support (and the rent allowances within it) accurately reflect increases in "real world" rent charges, low-income households will be at ever-greater risk of homelessness – and with it, a great many other problems that adversely affect quality of life.

The operation of the market is such that private rents will continue to increase until enough landlords struggle to find tenants, or until enough tenants fall behind on their rents. In Guernsey's all-but-unregulated rental market, there is nothing to prevent such increases happening at any time. Against such a background, virtually everybody's tenancy is inherently insecure.

While rent control exists in Guernsey, very few know about it. It is hard to escape the conclusion that this is by design: following revised legislation in 1970, it has been allowed to wither on the vine to such an extent that in 2022, its scope, application and effect are all so limited as to make it functionally useless.

Tenants who think they are being overcharged rent can appeal to the States Rent Officer, who will inspect the property and impose a fair rent, which must stand for five years. But a tenant can only lodge an appeal if they have lived for at least three months in a property with a rateable value of £50 or less.⁶⁹ Only 1.5% of Guernsey properties have a TRP of £50 or less.⁷⁰ With its potential for impact so limited, rent control in its current incarnation has no influence whatsoever on the general affordability of housing.

Poor standards and treatment in tenancies

Poor standards of accommodation have also become an issue in a market where housing is scarce and expensive. According to housing support sector professionals, some Islanders are forced to live in "disgusting" and "disgraceful" accommodation. "You wouldn't put your dog in it," said one. Another said that their team worked with people living in "a doss house where [tenants] are afraid of who will knock on the door." The consensus among professionals is that in the absence of social housing, the only type of accommodation their service users can afford "leaves vulnerable people even more vulnerable."

Many reported their service users feeling that they had no choice but to accept exceptionally poor standards because they feared that complaining to the landlord would lead to eviction, and they had nowhere else to go. The following were offered as examples of how bad things have become:

- A man in his sixties was evicted while he was in hospital recovering from a heart attack. His belongings were left outside the property
- Tenants who were only a few weeks into a three-year lease were told that the house was being sold and they had to move out
- Environmental Health told the mother of a young child that the black mould in her flat was unsafe and advised her to leave as soon as possible, but she couldn't afford to move elsewhere
- A landlord insisted on being paid cash in hand every week; refused to provide a rent book; and removed lightbulbs and heaters from tenants' rooms (having entered the property without notice or permission) because the rent included electricity, and doing so would save him money



⁶⁹ The TRP rule doesn't apply if the appellant is living in an HMO, or house of multiple occupancy. The rent control law does not apply to social housing.

⁷⁰ Annual Residential Property Stock Bulletin 2020, p.8, issued 25 March 2021, gov.gg

"We see less of people living on the streets and more of sofa-surfing and going back to inappropriate accommodation."

SERVICE MANAGER



Tenants in appalling situations like these have effectively no legal recourse and no protection. There is almost no regulation around tenancies in Guernsey other than through contract law, which is costly to contest and thus out of reach for most people. The States and the likes of the Guernsey Private Residential Landlords Association publish guidance and best practice advice, but advice is not legally enforceable and confers no rights or responsibilities on landlords or tenants.

As discussed earlier, in 2021, Citizens Advice Guernsey received over 2,300 enquiries relating to housing and property. According to an analysis of 2020's figures conducted by CAG, 93% of all callers who enquired about leases would likely have benefited from a deposit protection scheme. Clients complained of "extortionate" rent rises and issues with rental agreements. It wasn't all bad: some landlords contacted the charity during the two lockdowns for advice on how to help tenants who had lost work.

In November 2021, the States passed enabling provisions for a General Housing Law: a significant step towards the introduction of new regulations that will improve the quality of rented accommodation. In essence, the enabling provisions establish a framework for what the regulations will cover, i.e. setting and enforcing standards; assessing quality and fitness for habitation; creating and maintaining a register of landlords; licensing landlords of HMOs (Houses of Multiple Occupancy); establishing and operating a deposit protection scheme; and setting out the obligations and rights of landlords and tenants.

The regulations will need to go back to the States for approval, so there is no guarantee that any of the above will take effect. But, if enacted, these regulations could mean that, by law, landlords would not be able to: withhold deposits without reasonable cause; increase rent or end tenancies outside the terms of agreements; fail to provide rental contracts with minimum provisions; or lease property that is inadequate or a danger to health.

Citizens Advice Guernsey has been campaigning for a deposit protection scheme for years.⁷¹ When a landlord unreasonably withholds a deposit, their ex-tenant may not be able to secure move-on accommodation, at which point they cease to be properly housed. Tenant- and landlord-funded

deposit protection schemes in Jersey and the UK require landlords to place deposits with accredited custodians, who return the deposit to the tenant at the end a tenancy provided they have met the terms of their agreement. Under certain schemes, custodians will arbitrate between landlord and tenant in the case of a dispute over the amount to be returned.

Lack of housing

It's not just the cost of housing that's hurting tenants, it's the availability. The two things are, of course, connected.

In 2021, a local letting agent reported that each advert for a rented property was attracting applications from 25 would-be tenants. When demand is this high, letting agents and landlords can afford to be choosier about who they accept or keep as tenants – and even who is invited to view a property. People with children, or adverse financial histories, or prior convictions are often the first to be excluded.

As discussed earlier, flexible landlords are those who take account of a tenant's financial and social vulnerabilities and make reasonable accommodations in response. When it comes to long-term accommodation, States Housing and GHA are the Island's largest flexible landlords – as they should be, given that they exist specifically to house those who for financial reasons would otherwise struggle to be or remain properly housed. There are also, of course, flexible private landlords and flexible letting agencies; the likes of GCCEO and AFC report having good relationships with private landlords who house their service users, although charities in general report that the number of landlords who will work with them is decreasing.

Lengthening social housing waiting lists and the high volume of calls to CAG suggest that the Island needs more flexible landlords. It also suggests that the existing pool of landlords willing to be flexible is shrinking as more and more tenants fail to pay their rent in time or in full – the result of static wages and rising living costs.

⁷¹ Citizens Advice calls for law on rental deposits, Guernsey Press, 8 February 2022

High demand for social housing

Together, rising private rents and static household income have led to an increase in applications for social housing. At the end of March 2022, 351 households were waiting for a States or GHA rental, 4% higher than at the end of the previous quarter in December 2021, and 10% higher than only a year ago in April 2021.⁷² The combined social rental waiting list has not been this high since 2010, when it stood at 360 households.⁷³ The current waiting list is nearly three times higher than at the end of 2016, when 121 households were waiting to be housed, and when rents were lower both in absolute terms and relative to income.⁷⁴

Applicants for social housing are ranked according to urgency of need. Band 1 applicants are highest priority, Band 3 are lowest. Even someone in Band 1 will wait an average of nine to 12 months before they are housed. For every 10 vacant properties, five go to Band 1 applicants, four to Band 2, and one to Band 3. Therefore, if you're in Band 2, and particularly Band 3, you can expect to wait a very long time.

Small properties are in greatest demand. As of the end of March 2022, 195 households were waiting for a bedsit or a one-bedroom property to become available. In recent years, demand for three- and four-bed properties had been falling, reflecting shrinking family sizes. That trend has now reversed. Whereas in early 2019 there were only 17 households waiting for a three-bed property, at the end of March 2022 there were 54 waiting.

Patterns of demand in relation to distinct types of social housing provides an insight into demographic and societal shifts, and into how the Island's housing crisis is affecting households of varying sizes.

Demand for one- and two-bed properties has been increasing. The Island's population has a higher percentage of retirees than in previous generations. Divorce rates (and splits between unmarried couples) are on the rise, creating more single parent households. Fathers are more likely to want shared custody, or at least to share some of the responsibility for parenting, meaning that when a family breaks up, each parent needs at least a two-bed property. Birth rates are falling, affecting the size of the average family.

As a rule, Housing and GHA try to match household size to property size. When a household shrinks (due to a split or to adult children leaving home), they will, in time, be offered a new, smaller property that meets their revised needs (and attracts a lower rent). In 2020 this "resizing policy" was effectively suspended in response to a surge in applications from smaller households in private rented accommodation.

Demand for social housing began to decrease after 2010 as new social housing was built and the Island saw a decrease in private rents and house prices.⁷⁵ However, although the gap between demand and supply narrowed over this period, the need for social housing remained constant. To put it simply: there has never been enough social housing in Guernsey.

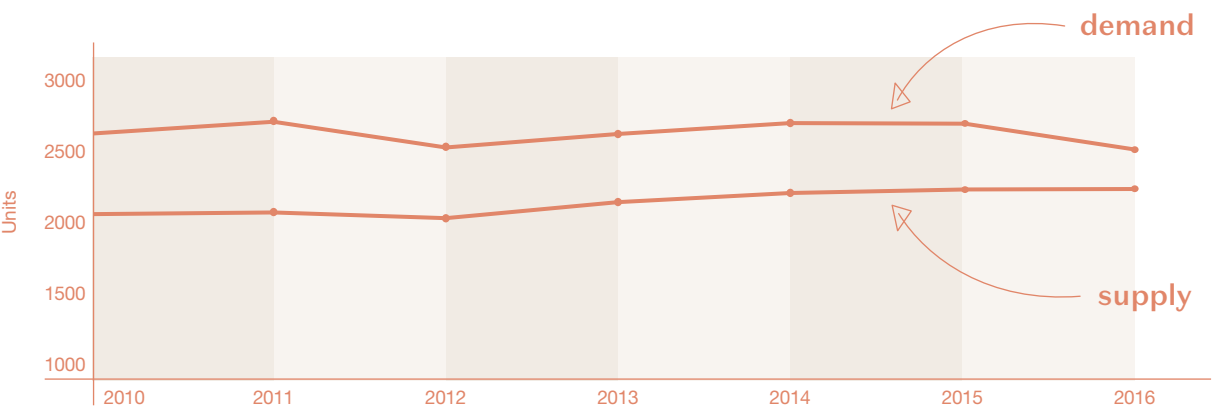


Figure 4 Affordable housing supply and demand, KPMG Housing Market Review 2017, p.40

⁷² Waiting list figures were provided by Housing on request as they are not published or publicly available.

⁷³ KPMG Guernsey Housing Market Review August 2017, p.39, gov.gg

⁷⁴ Ibid, p.39.

⁷⁵ Ibid, p.33.

Figure 4 (page 69) shows demand and supply for social housing rental and partial ownership. The dip towards convergence in 2016 was short lived: with fewer units of social housing being built since then and low-income households enjoying only modest increases in earnings, the two lines are again diverging.

The new wave of social housing applications is partly attributable to a section of the population who, in earlier times, could have managed – albeit with some difficulty – in the private rental sector. Some households are applying for social housing after a Covid-related drop in earnings. Others find that recent rent increases have finally put private accommodation beyond their financial reach. Still others are looking at social housing because their landlords have sold up to take advantage of high property prices, shrinking the rental market.

"Lodging houses have become default wet houses."

SERVICE MANAGER

In the 10 weeks between the end of March 2021, when the second lockdown finished, and the end of May 2021, Housing staff received between five and eight applications a week from private tenants who had been given notice by their landlord, usually because the property was being sold or rent was being increased. Previously, this number had been one or two a month.

The combination of high private rents and static wages has another effect, too: fewer people can afford to transfer from social housing into private rental accommodation. This reduces the number of properties available to re-let and extends the amount of time people spend on the waiting list. In previous years, tenants moving into the private rental sector would free up around five properties each month. In the two months following the second lockdown, only three properties became vacant.

This slow turnover of properties may become slower still following a policy change, announced in November 2021, that temporarily removed the income limit for social housing tenants.⁷⁶ ESS hoped the rule change would encourage tenants to take on extra work and thereby help plug the labour gap created by Covid-linked decrease in immigrant workers. If ESS was aware of the detrimental effect that the new policy would have on social housing turnover and waiting list times, it did not dissuade them from going ahead.

Lack of alternative housing options

Where do people experiencing, or at risk of, homelessness and housing exclusion go while they search for private rental properties, or while they sit on the social housing waiting list?

The fact that a household qualifies for social housing means that they cannot afford to live somewhere else. While they wait for a call from Housing or GHA, they will be in objectively unaffordable private rental accommodation, or in temporary, short-stay, or informal accommodation which can be expensive, inadequate and unsuitable.

A household renting privately while they wait for social housing might not be paying their rent in full (because they cannot afford to) and as a result might have been told to leave. In such circumstances, both Citizens Advice Guernsey and States Housing advise tenants to remain in place, even though doing so often leaves the landlord with no choice but to begin formal eviction proceedings, which can take weeks or months to complete. On the one hand, eviction buys the tenant time; on the other, their rent arrears further increase and they end up with a formal eviction on their rental record, both of which could limit their ability to secure another private tenancy in future. Eviction is also costly and time consuming for landlords, and stressful for both parties. The fact that government agencies and charities are advising tenants to take this course of action, albeit as a last resort, reflects how difficult it has become to rent locally.

⁷⁶ Eligibility for social housing is linked to household income: once a household consistently earns above a defined amount, they are put on notice to find somewhere else to live.

Despite the fact that temporary housing (that is, not-for-profit accommodation intended only for a few months' rental), would help reduce homelessness, there is very little of it in Guernsey. Where it does exist (Sarnia Housing, Action for Children training flats, the Women's Refuge and Brockside), it is only accessible to specific groups. There are no defined pathways to long-term housing for anyone outside these groups (and even for some people within those groups). Single parents can apply to Sarnia Housing Association for temporary accommodation, but there are only a few units and all have been full for some time.⁷⁷ As a result, Sarnia has to turn away people in urgent need, such as a mother and her three-year-old who were forced to live in a relative's garage.

"If you gave us 200 houses tomorrow that wouldn't solve the housing problems because people lack the skills to live"

HOUSING SUPPORT PROVIDER

Beyond hard-to-find and expensive private rental, our high-risk groups have to choose between sleeping rough, sofa-surfing, or staying week-to-week or night-to-night in lodging houses and B&Bs.

According to the Guernsey Welfare Service, while the number of people sleeping in bunkers, Candie Gardens, public toilets and so on is "quite low", many of their clients presented as being of no fixed address. Sofa-surfing was common, and more people than ever have been asking GWS for advice having been forced to leave private rented accommodation with nowhere to go. In-dependence and Healthy Minds also reported seeing clients who were sofa-surfing.

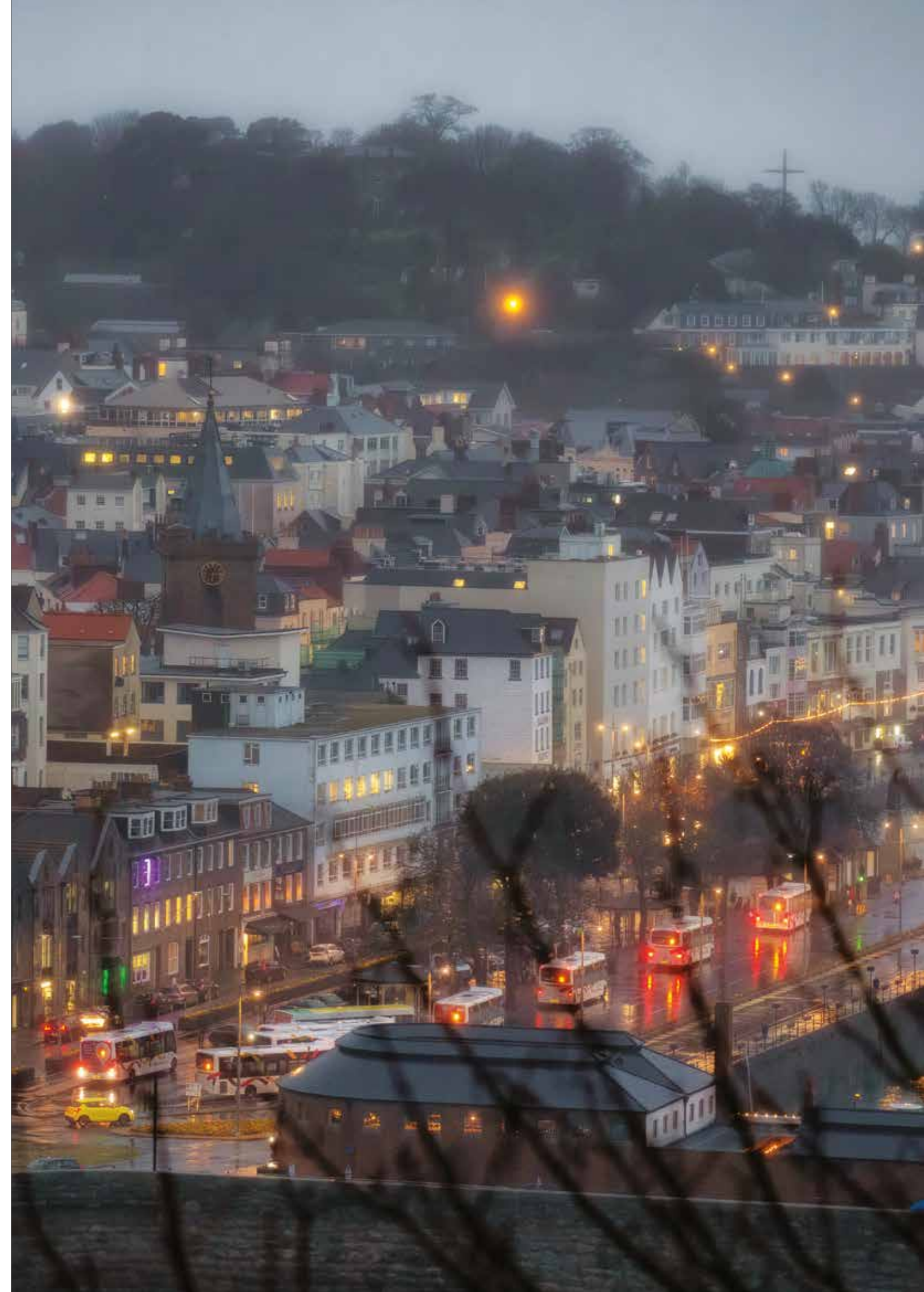
While not full to capacity, St Julian's House often has 20 or more residents. But the building is old and rundown, set over many levels with steps and staircases, and doesn't have any wet rooms – all of which means it cannot properly accommodate people with a disability or with mobility issues. Recently, a person using a wheelchair who was in need of emergency housing had to stay in a detox suite, being the only room with an accessible bathroom. He was unable to join the other residents in the dining or living rooms because of steps and had to eat meals alone in his room.

Many of the beds at St Julian's House are in shared, dorm-style rooms, meaning that occupants have little to no privacy. Shared bedrooms are suboptimal, especially for adults who will often have significant and complex needs. Learning disabilities, emotional difficulties, and mental and physical health problems are more common among residents than in the wider population, as are risky behaviours. As residents are, by definition, homeless, they are likely to be experiencing one of the most difficult times in their lives; many arrive at or soon after a crisis.

In these circumstances it is remarkable that staff manage to deliver a compassionate, supportive service that – as far as is able – takes account of the needs and vulnerabilities of all residents.

While parts of St Julian's are listed, major renovation could still be carried out in a way that at least increases standards of privacy and makes parts of the property more disability-friendly. But the States does not seem interested.

In May 2005, following an extensive consultation exercise with government agencies and charities (including Jersey's Shelter Trust) that sought to establish the nature and prevalence of homelessness on the Island (the term here taken to mean "people who may need St Julian's"), the Health and Social Services Department (HSSD) recommended that £915,000 be spent upgrading St Julian's House.⁷⁸ This was enough to turn the annexe into single-room accommodation for up to five recidivist drinkers (including two units for the "drunk and incapable") and dividing the main house into 21 units of single-room accommodation intended primarily for the homeless, but with rooms also being used by the Probation Service for people on bail or newly released from prison. All told, 26 units of accommodation would have been created.



⁷⁷ Island's only emergency housing association is full, Guernsey Press, 25 May 2021

⁷⁸ Billet d'État VI, 25 May 2005, (p.946), gov.gg

The States resolved to sursis HSSD’s proposals and instructed the department to explore alternatives.⁷⁹ By December 2007, HSSD had concluded that:

"... in the current financial climate, the most appropriate option is to make minor improvements to the fabric and layout of St Julian’s House, to continue work with residents, and to work with non-residents to assist them towards independence. At a later date, it would be desirable to make alterations that would allow for all residents to have their own rooms...."⁸⁰

These “minor improvements” cost £40,000.⁸¹ And the “later date” never arrived: in the 17 years since HSSD’s first report, few improvements have been made beyond essential maintenance and light re-decoration.

Some residents of St Julian’s House have moved there from prison. The number living under public protection orders has been rising. Due in part to the demand for social housing, the average length of residency has increased. Before 2020 it was about three months; now it’s close to a year. It could thus be argued that St Julian’s now provides short-term rather than emergency accommodation, despite the facilities being inadequate and there being no formal pathway to move residents into suitable long-term housing.

A similar story is playing out in short-stay accommodation, whose occupants are also categorised as homeless. For some time now, the States has tacitly relied on B&Bs and lodging houses as a form of emergency accommodation – the type of places that can accommodate released prisoners and care leavers. Because of social housing waiting times, the owners of B&Bs and lodging houses have become something they were never intended to be: short-term accommodation providers. Housing and GHA report that, four or five years ago, someone might expect to spend up to three months in a B&B or lodging house before being they were offered social housing. Now, the average wait is at least six months. In extreme cases, someone can spend over 18 months in ostensibly short-term accommodation before moving into social housing.

One charity described how a 19-year-old care leaver lived in a B&B for over a year while on the social housing waiting list, despite the States setting a goal in its Children and Young People’s Plan that by 2022 it will be offering “100% of care leavers [...] appropriate accommodation and support required”.⁸² Having failed to provide a sufficient amount of social housing or other forms of accommodation suitable for young people with complex needs, the States relies on inherently inappropriate short-stay accommodation that is likely to make their situation worse. This is particularly the case for people struggling with addiction, whose continuing drug and alcohol use disbars them from St Julian’s House and Brockside.

By failing to facilitate the creation of a sufficient amount of social housing (or other equally appropriate accommodation types), the States has allowed short-stay accommodation to become an all-purpose sponge designed to soak up and usefully remove from view the groups at highest risk of experiencing severe housing problems. Homeless people with complex needs are being forced to exist for long periods of time in unsuitable accommodation without the facilities to live independently, and often without support for their problems.

Unsurprisingly, this leads to poor outcomes – both for the individuals and for society. A glance through the court reports in the Guernsey Press shows numerous defendants giving short-stay accommodation as their home address. Guernsey Caring for Ex-Offenders reported that one of its clients had to wait four years before he was offered social housing. They believe that his experience of living in a lodging house contributed to him reoffending, which in turn cost him his place on the social housing waiting list on more than one occasion.

⁷⁹ Billet d’État VI, 25 May 2005, (p.946), gov.gg
⁸⁰ Billet d’État XXVI, 12 December 2007, (p.2689) gov.gg
⁸¹ St Julian’s revamp is essential – manager, Guernsey Press, 28 November 2007
⁸² Children and Young People’s Plan 2019–2022, p.17, gov.gg

Emergency housing during lockdown

Lockdown forced the States to confront the possibility of widespread (by Guernsey standards) rough sleeping.

In March 2020, shortly after lockdown, Housing began receiving requests for help to house people in crisis situations: from police calling about rough sleepers, from individuals and families unable to access accommodation while they were on the social housing waiting list, from hospitality workers whose accommodation had been tied to their job, and from support services about prisoners who had nowhere to go on release.

In response, Housing set up the Urgent Temporary Accommodation Scheme (UTAS). The Scheme brought together staff from Housing, Health and Social Care, income support, Public Health, the police, and housing licensing. Under UTAS, Housing’s allocations team prioritised people who literally had nowhere to live, offering them social housing that under normal circumstances would have been held back for redecoration or inessential maintenance. About 10 people were housed in this way during the first lockdown.

Once all vacant units of social housing units had been filled, UTAS contacted self-catering accommodation, B&Bs and hotels to try to set up agreements under which these establishments would accommodate homeless people. Four signed up, with L’Eree Bay Hotel providing 25 rooms. UTAS then acted as a signposting service, directing those in need to the various venues and gathering daily updates on room availability.

UTAS was resurrected for the second lockdown. This time around, however, winter closures meant fewer establishments could offer emergency rooms, while L’Eree Hotel had closed altogether. UTAS also found that proprietors were generally less willing to accommodate emergency cases, particularly ex-offenders.

Of the 10 people who moved into social housing during the first lockdown, four remained housed in the months after. That the other six placements broke down perhaps underlines how ending homelessness is not simply matter of putting a roof over someone’s head; it’s also about providing ongoing support when needed. There could be much to learn about tackling chronic homelessness from understanding this group’s circumstances and why they lost their housing.

Housing’s response to the threat of widespread rough sleeping highlighted the need for wider cross-service collaboration and coordination in tackling the problem. It also showed what could be done – both the possibilities and the limitations – when a situation was recognised as urgent and when the right people put their minds to fixing it.



Lack of support or coordinated services

If someone is to enjoy a decent standard of living, they need to be properly housed. This, surely, is not a controversial statement. Affordable and adequate long-term accommodation provides people with a secure and stable foundation on which to build a happy and fulfilled life. The lack of such housing exacerbates preexisting difficulties, creates new ones, and frustrates attempts to resolve them. This being the case, it is unsurprising that many local charities find themselves helping service users try to fix housing problems, in addition to the problems that led them to the charity in the first place.

We have already heard how Bailiwick Social Prescribing said about 15% of their clients experience housing problems that affect their mental and physical health, relationships, work, social connections, and self-esteem. In 2021, Wigwam, a charity supporting families with disabled children, was contacted by four households who couldn’t find anywhere to live and who had nowhere else to turn. In-dependence also reported trying to help homeless clients, all of them trying to recover from addiction, find somewhere to live.

When service users present with a housing problem, there is nowhere for a charity to go to or to signpost their user to, with the exception of Housing (as a provider of social housing) or Citizens Advice Guernsey. The paucity of referral options leads to circular referrals: Citizens Advice sends a client to Housing to apply for social housing, but this in itself doesn’t stop them being homeless, so Housing refers them back to Citizens Advice.⁸³

It is extremely easy for homeless people to become mired in bureaucracy, pinballing around a complex system where there are no solutions available and no single agency or organisation prepared to take responsibility for their overall situation. Some of the most vulnerable in our society, in the midst of crisis, with limited capacity to devote time and energy to negotiating protracted bureaucratic processes (many of which, if rooted in government, are preoccupied with guarding services from “abuse”), are forced to navigate the system alone, without an advisor or supporter who can take the journey with them and advocate on their behalf.

Even if someone does find affordable, secure, adequate housing, “placement” is only the first step towards reducing pre-existing and associated harms. Once properly housed, many of those in our high-risk groups will need tailored, multi-service, coordinated support if they are to live independently and not jeopardise their tenancy. “Tailoring” also includes tapering the support over time.

Unfortunately, in Guernsey, specific housing support is only given to an extremely limited number of high-risk groups: the under 25s (particularly care leavers); ex-offenders under probation or public protection orders; domestic abuse survivors; and people recovering from drug and alcohol addiction (provided, that is, that they are no longer using). In most cases, what triggers the involvement of support services is preexisting contact with authorities for legal, supervisory or public protection reasons.

- Care leavers move out of the care of Children and Family Community Services as part of a Corporate Parenting Programme, which places upon the States certain limited responsibilities for housing them in the longer term. The route to housing, post-care, is coordinated by the Children in Care team and the Youth Housing Project run by AFC.
- Ex-offenders on parole or subject to MAPPA sit at the centre of a formal legal process that underpins their reintegration into society and which almost always involves housing (with and without a capital H).
- Domestic abuse survivors may have contact with police, the courts and social services, and may receive coordinated support with housing through a MARAC arrangement or via Safer.
- People recovering from alcohol and drug addiction and who are not using can enter rehab at Brockside, which puts them on a path to accessing support for long-term housing.

⁸³ This is not limited to housing queries. People approach CAG because they struggled to get meaningful face-to-face time with States services, or received no resolution to a query put to a department or service, or did not want to give their name to the States when asking a question for fear of the consequences.

Housing-related support services for specific groups

We now look in more detail at the housing-related support services that currently exist for some high-risk groups with specific needs.

Care leavers

Action for Children's seven training flats combine housing with tailored support plans and help young people become more confident and self-reliant, enabling them to transition from residential care (if the tenant is a care leaver, which they often are) to independent living. Training flats are the only accommodation of this type in Guernsey, and are available to only one of our eight high-risk groups. The flats are heavily over-subscribed.

AFC uses the Outcomes Star, among other processes, to assess potential tenants' capabilities, experiences, risks and competencies relating to budgeting, self-care and living skills, managing their tenancy, and taking responsibility.⁸⁴ Support workers create a bespoke training plan, regularly repeat the Outcomes assessment, and change the nature of the support accordingly.

The States' Children in Care Team is looking at other ways of helping care leavers live independently. One variation of Supported Lodging saw a 17-year-old care leaver move into a two-bed GHA flat with their keyworker so they could receive close support while learning to live independently. When the care leaver turned 18 and was assessed as ready to live independently, the lease on the flat was put in their name. So far, this approach has not been repeated, partly because the care leaver above was mature for their age and was able to progress to independent living more quickly than is usually the case.

Progress towards establishing a suite of housing options for care leavers is slow. A recent States report identified that "little progress has been made to improve housing options for care leavers" despite the development of Staying Put arrangements.⁸⁵ It stated there is a "lack of adequate accommodation for this group on the island, particularly children leaving residential care, [which is] symptomatic of the bigger picture of somewhat limited services and support for care leavers" stemming from a "lack of [...] legislation" around the States' duties towards them. Two campaigns to find local households willing to provide Supported Lodgings have resulted in only one mentor being recruited. Residential Services have adopted Staying Close procedures into their work but, given that Children and Family Community Services has been given no additional funding for what is effectively a service extension, practical implementation has been limited.

In late 2021, C&FCS began mapping pathways for care leavers, part of which involved identifying gaps and shortfalls in services. The report confirms that the States has committed to drawing up a "framework" containing "a range of options with differing levels of support" by 2023. In the meantime, the Children in Care Team is still working to meet the 2022 target of 100% of care leavers "being able to access accommodation to suit their needs". It is hard to see how this target can be met, despite the team's best efforts, given the paucity of training flats, the lack of a developed supported housing programme, and a long social housing waiting list.

⁸⁴ The Outcomes Star is widely applied by public sector bodies and charities in the UK.
⁸⁵ Corporate Parenting Framework Refresh 2020–2023, p.13, gov.gg

Domestic abuse survivors

A MARAC is one of only a very few instances where government agencies treat a lack of housing as an urgent and fundamental problem to be solved by multi-agency cooperation, case planning and information-sharing. The MARAC process was established in the UK and adopted locally. Guernsey's domestic abuse strategy is currently reviewing local legislation in respect of domestic abuse, and is expected to place greater emphasis on the importance of domestic abuse survivors being able to remain in their home (as opposed to being forced to move out) if they so choose; and on the need to deliver support services to the survivor in situ through the use of domestic abuse protection notices and orders. This would better protect survivors (and perpetrators) from homelessness, and better integrate support services.

Anticipated legislative changes would see protection orders being used to remove domestic abuse perpetrators from the home for up to six months, giving the survivor time to think through their options and access support services. Such services would include help with finding new housing if appropriate. The need to house perpetrators during the removal period, if they are social housing tenants, would need to be acknowledged by the social housing provider. In some cases, income support would also be required to fund accommodation for a perpetrator removed from the family home.

Domestic abuse sometimes happens in social housing that the perpetrator and the survivor rent in joint names. As discussed earlier, before 'the joint tenancy prevents the social housing from evicting the perpetrator. Neither can they remove the perpetrator's name from the tenancy. In such circumstances, the survivor must initiate a court process – something which they may not be able to afford (especially if their abuser is subjecting them to financial control) and which in any case will leave them vulnerable to further – and most likely escalating – abuse. In England and Wales, the Domestic Abuse Act 2021 enables the social housing provider to initiate legal proceedings to remove the perpetrator's name from the tenancy without the involvement of the survivor. It is understood that a similar law change is being investigated as part of the review of Guernsey's domestic abuse legislation.

In the UK, some local authorities lend survivors who are moving into new accommodation the money to buy essential furnishings, fittings and white goods. While costly, such items are an essential part of setting up a new home. No such support schemes exist in Guernsey, although Help A Guernsey Child will often pay for such items if the survivor has children and if the matter is referred to them by a social worker or the like.

Ex-offenders

As with MARAC, the MAPPA process is a rare instance of the States treating a lack of housing as an urgent problem which merits the coordinated involvement of multiple agencies, both statutory and voluntary. At MAPPA meetings, attendees identify appropriate accommodation options and work together to house high-risk individuals. This concerted effort to organise accommodation does not stem from concern about a lack of housing per se, but from the need to protect the public.

Only a handful of offenders are subject to MAPPA on their release from prison. Lower-risk prisoners are assisted by the prison's Resettlement Service, who as we have heard contact accommodation providers on their behalf to try to ensure they have somewhere to stay when they come out. Early release on parole is conditional on the offender being able to move to an approved address, but offenders who reach the end of their sentence have a right to be released irrespective of their living arrangements.⁸⁶

Guernsey Caring for Ex-Offenders (GCFO) will try to help prisoners find accommodation after they've been released by completing tenancy applications and liaising with landlords and letting agents.

Housing waits for a prisoner to be released before activating their application for social housing, guaranteeing a long wait in current circumstances. In the meantime, ex-offenders who can't move in with their families usually end up in emergency accommodation.

GCFO's Mary Hervé described how difficult it is for the charity to find decent accommodation for clients while they wait for social housing – and this is nearly always a very long wait, sometimes running into years, because Housing classes the average ex-offender (i.e. a working age man with no dependents who doesn't pose a risk to the public) as a low priority.

⁸⁶ The exception being offenders who are subject to a post-custodial licence tied to specific living arrangements.

While they wait, ex-offenders will either sofa-surf – particularly if they are younger – or move into (ostensibly) short-term accommodation such as lodging houses and HMOs (houses of multiple occupation). These will often be substandard, and charge rents that a single person on income support may struggle to afford. In addition, this type of accommodation is often the only option for people whose health and social problems rule out other housing options. This creates micro-communities of people with complex needs, which in turn can create further problems.

No one is saying that lawbreakers are not responsible for their crimes, or that they shouldn't face the consequences of their actions. But "prison to poor accommodation to new offence to prison" is a vicious circle that can only be broken if, on release, ex-offenders can live somewhere that does not increase the risk of recidivism.

GCFOE says that social housing providers are, generally speaking, more accepting of ex-offenders than private landlords, being more willing to give someone an opportunity to demonstrate that they can be a good tenant. In addition, Housing and GHA offer support and try to manage conflicts between tenants. Mrs Hervé said that if social housing was carpeted and came with basic furniture and white goods, then ex-offenders, in common with anyone on a low income, would have a better chance of building a settled life.

People struggling with addiction

Every year, In-dependence works with about 200 people trying to overcome addiction, about 5% of whom have nowhere to live. The charity's business manager, Tracey Rear, said St Julian's House carries "a real stigma – people don't want to live there." Brockside isn't always an option: because it is not staffed overnight, residents need to be lower risk, and people with complex problems are less likely to be accommodated. In-dependence staff don't approach GHA or Housing for rentals as they know waiting lists are long and they won't be able to help for months.

Ms Rear said people struggling with addiction need a sense of security, a sense of purpose, and the safety of somewhere to go. Expecting change is impossible if someone's basic needs aren't being met – the two most basic being housing and a routine. Ms Rear said in Guernsey there is an urgent need for supported accommodation ("somewhere between prison and rehab") reserved for vulnerable and higher-risk members of the community. Such accommodation should meet their basic needs, but more than that should help them develop living skills. Accepting a place in this type of supported accommodation would form part of a defined pathway towards secure, affordable long-term housing. Such a pathway would include regular assessments and signposting to other services that can help with related needs.

Need for coordinated support

Although Guernsey has very little in the way of supported housing beyond retirement homes and the three extra care schemes, the existence of Action for Children's training flats and Brockside shows that, to an extent at least, housing is recognised as integral to improving people's lives and society more broadly. But the fact remains that supported housing does not exist for people who do not fall into these specific high-risk groups – that is, for low-income households, for NEETs who are estranged from their family,⁸⁷ for households with long-term sick or disabled members, and for single parents.⁸⁸

"The issue isn't just in providing more rooms, it's in providing more support."

SERVICE MANAGER

As discussed earlier, someone experiencing severe housing problems will often be struggling to cope with a range of complex, overlapping health and social issues. For this reason, they are likely to be dealing with, or known to, multiple agencies, especially if children are involved. For example, a single parent could be dealing with Adult Mental Health, Housing, the Job Centre, income support, and Children and Family Services. They may also be working with third sector organisations such as the Guernsey Welfare Service, Safer, Citizens Advice Guernsey, and In-dependence. If the person at the heart of this support network is to have the best chance of overcoming their problems and living a safe and fulfilled life, they don't just need to be properly housed; it is essential that any support they receive is properly coordinated.

Coordinated support is effective support, as MARAC and MAPPA demonstrate. But delivering support that is appropriate, proportionate, timely and accessible is virtually impossible if no single department or agency is prepared to assume responsibility for a person. In the absence of any central coordination, it falls to the individual to keep the various support agencies aware of what each other is doing. This is a significant burden.

Agencies interviewed for this report agreed that their service users experiencing severe housing problems would benefit from coordinated support, but no one offered to take responsibility for acting as a coordinator. This is not a criticism; none of the agencies spoken to are mandated to act in this way. Charities such as Bailiwick Social Prescribing and Guernsey Caring for Ex-Offenders can help fill in the gaps between support services, and the likes of In-Dependence and Sarnia Housing sometimes act as a conduit between agencies to prevent a service user coming to harm, but Guernsey's "housing support sector", such as it is, lacks a housing-focused agency that can act as a coordinator and casework organiser – a respected, creditable, professional body with the ability to bring agencies together in support of a person who is homeless, or at risk of becoming homeless.

In the meantime, for a sizeable proportion of people experiencing severe housing problems, support pathways – inasmuch as they exist at all – continue to be improvised and ill-defined. Outside MARAC and MAPPA, risk assessment is absent, and targeted housing support goes unprovided. To an extent, the lack of an overarching housing support agency – certainly at statutory level – is indicative of the "out of sight, out of mind" attitude, both politically and societally, towards those experiencing severe housing problems in Guernsey.

The Youth Housing Project was set up in 2002 by the Children Board and the Housing Department. It is hard to see something similar being set up today, certainly by the States. The Housing Strategy – a somewhat malnourished successor to the Corporate Housing Programme – has been suspended; and in any case, the extent to which it functioned as a vehicle for reducing homelessness was always debatable. If there is a political impetus to reduce homelessness – and the evidence is flimsy at best – it is difficult to see from where within the States it will originate, and how it can be translated into material improvements for the homeless.

In the absence of political leadership on this matter, can charities step in? As it stands, no. The third sector is busy delivering services and meeting needs; it cannot be expected to mount a strategic response to Guernsey's housing crisis. But that isn't to say that charities can't contribute to the solution. Having managed the Youth Housing Project for some 20 years, Action for Children is experienced in delivering tailored support to young people who are not properly housed. If a similar service was to be created for our other high-risk groups – low-income households, single parents and so on – a lot could be learned from Action for Children's experiences.

⁸⁷ While Action for Children's training flats are theoretically available to this cohort, care leavers and young people who are users of AFC services take priority.
⁸⁸ Sarnia Housing's flats for single parents have a warden on site but this is not the same as 'housing support'. The warden does not help tenants find or prepare for long-term housing. Nor is it within Sarnia's remit as a charity to support households after they've moved on.

The Housing First approach

Housing First is an approach to tackling homelessness intended to help people with high support needs. It was designed to integrate physical housing with tailored, coordinated support services, with the aim of improving health and wellbeing, and promoting social integration.

As the name suggests, the Housing First approach acknowledges that the first and most important step towards breaking the cycle of homelessness is: give someone somewhere decent to live. People shouldn't be expected to address non-housing problems such as addiction or joblessness in order to "earn" the right to be housed, not least because the lack of housing makes it more difficult for them to address such problems in the first place. Housing First sees housing as a starting point rather than an end goal. Once housed, people can receive the support they need to improve other areas of their life.

Housing First began in New York in the 1990s and has since been successfully adopted in areas within a number of countries including Canada, Finland, Portugal, England and Scotland. For every ten homeless people with high support needs that Housing First helped in Europe, eight ceased to be homeless.⁸⁹ In Amsterdam, 97% of those helped were still in housing after 12 months; in Copenhagen, the figure was 94%, in Lisbon 79% and in England 72%.

In many respects, Guernsey's is a Housing Last approach. Generally, the approach taken here is to try to turn homeless people with high support needs into "good" (i.e. low risk) tenants before they are housed. For example, an alcoholic or a drug addict is usually expected to be "dry" and engaging with treatment before they are considered for long-term housing. They are also expected to have a bank account and to be able to engage with the income support and social housing application processes.

Housing First has led to clear improvements in people's health and wellbeing, and in the extent to which they felt part of a local community. A 2013 report on Housing First in Amsterdam found that 70% of people under the programme had reduced their drug use, 89% reported improvements in their quality of life, and 70% reported improvements in their mental health. In France in 2015, in the six months before Housing First was adopted, homeless people spent an average of 18.3 nights in hospital. This fell to an average of 8.8 nights once they had part of the Housing First programme for 12 months.⁹⁰

A 2015 evaluation of Housing First in England found that the programme helped people reconnect with their families. On entering the programme, 25% of people were in touch. This rose to 50%. And the proportion of people involved in nuisance behaviour such as drinking alcohol in the street fell from 78% to 53%. A US study by the National Alliance to End Homelessness showed that placing people experiencing homelessness in supportive housing reduced costs to the taxpayer by an average of 49.5%.⁹¹

⁸⁹ The Evidence for Housing First, Housing First Europe Hub
⁹⁰ Ibid
⁹¹ Ending Chronic Homelessness Saves Taxpayers Money, endhomelessness.org

In the next two sub-sections, we consider Guernsey's housing situation in the context of government policy and action, and third sector interventions.

Government policy and action

Lack of a definition of homelessness

Homelessness is the archetypal "out of sight, out of mind" issue. If we can't see it, we don't have to think about it; in fact, we can pretend it doesn't even exist.

Every year for the last six years, Policy and Resources' Annual Indicators of Poverty report has contained the statement "... attempts will be made to develop a method appropriate to Guernsey for monitoring levels of homelessness". And yet nothing has been done. Meanwhile, the Government Work Plan – the States' flagship political document, which sets out a blueprint for action over the coming years – has made "housing" a key priority, but does not contain the word "homeless" or "homelessness". To summarise: the States have yet to begin to work out what homelessness looks like, let alone track its prevalence, let alone take steps to reduce it.

Without a definition of homelessness, data cannot be collected and so the extent of the problem is conveniently left unknown – and so ignored. Furthermore, there can be no credible strategic response to severe housing problems in Guernsey, no plan for cross-departmental action in the States, and no framework within which to engage with third sector agencies and learn from their experiences.

Lack of strategic focus

At a strategic level, the States' approach to housing issues is obtuse. Trying to determine the existence of a housing strategy is harder than it should be. A States web page talks about a "Housing Strategy Priority Policy Area" comprising 11 projects "which together will feed into creating an *updated* [emphasis added] Housing Strategy for Guernsey". The Strategy will be "an agreed vision for the direction of housing related policymaking for the next 10 years. It will aim to make sure that the right type of housing is available to all in Guernsey."

The same web page explains how, in 2018, seven of the 11 projects were grouped into a new two-year [2018–2020] "Housing Strategy Programme" after the States endorsed 2018's the Committee for the Environment and Infrastructure (E&I) Policy Letter, *Local Market Housing Review and Development of a Future Housing Strategy*.⁹²

Last summer, the States quietly suspended the Housing Strategy Programme. The only reference to this online is this paragraph on the same webpage:

"It has been agreed to suspend the Housing Strategy Programme until further notice. The urgent and immediate need to address the current housing market has been recognised, as was the need to provide quick and innovative solutions to overcome the lack of accessible and suitable housing for keyworkers, and business generally. As such it has been agreed to form the Housing Action Group."

The above notice does not say who had agreed this suspension, or why, or when.

The gov.gg/housingstrategy webpage used to list the 11 workstreams that made up the Housing Strategy Programme, with a statement on the progress being made against each one. Seven of the 11 were being actively progressed; in each case, the web page contained a link to relevant supporting documentation. When the Housing Action Group (HAG) was launched and the webpage was updated, all of the above was deleted.

HAG is (or 'was' - at time of going to print, HAG appeared to have been disbanded) made up of members of Employment and Social Security (ESS), Policy and Resources (P&R), Environment and Infrastructure (E&I), and the Development and Planning Authority (DPA). According to the HAG webpage, it was established in part to identify "what can be set in motion for the medium term".⁹³

⁹² Local Market Housing Review and Development of a Future Housing Strategy, 30 May 2018, gov.gg.
⁹³ Housing Action Group, gov.gg, accessed 26.05.22

To the extent that its members include deputies drawn from both ESS (responsible, inter alia, for managing States-owned social housing stock) and E&I (responsible, inter alia, for working with GHA to build social housing), HAG resembles the Housing Department, which existed under various names from the 1930s until 2016, when it was disassembled as part of a wider reorganisation of States bodies.⁹⁴ Thanks to HAG, many of these recently separated functions were brought back under a single umbrella. This points directly to the need for a single political body to be charged with exploring and directing strategic housing policy, and highlights the important role a Committee for Housing could have played in helping to prevent a situation where there is an “urgent and immediate need” to address Guernsey’s housing problems.

The 2021 GWP, published in June last year, mentions the word “housing” 114 times. In a list of 10 “critical recovery actions and decisions”, “housing” sits at number one.⁹⁵ This is in stark contrast to the Stage 1 Policy Letter version of this document, published just four months earlier, which mentioned the word “housing” a mere 16 times.⁹⁶ In the interim, there was a public outcry over the plight of first-time buyers and the effect of rising house prices and rents on the ability of employers to attract workers from outside the Island. This was followed by increased media coverage of local families being unable to find affordable rental accommodation, increased sofa-surfing, and Sarnia Housing having to turn people away.

- The 2021 GWP set out 10 government actions specific to housing:
- Establish the Housing Action Group and scope and deliver urgent measures necessary to relieve pressure in the current housing market
 - Introduce a General Housing Law
 - Conclude housing provision strategic review, and the GHA and housing operational review, and reach States agreement
 - Develop and seek States approval of the States Strategic Housing Indicator
 - Explore long-term market intervention options
 - Assess the future use of States-owned affordable housing units
 - Carry out developments to States-owned affordable housing
 - Review availability, provision and funding of accommodation for elderly people in Guernsey

- Review housing provision for keyworkers
- Review the provision of emergency accommodation in Guernsey⁹⁷

Work was already underway in relation to several of these areas as part of the Housing Strategy Programme. After a statement on the creation of HAG replaced the other information on gov.gg/housingstrategy, it became impossible to find out where each of these workstreams sat, who was responsible for progressing them, or how much time was allowed to complete each one. As for the workstreams that used to form part of the Housing Strategy but that don’t feature in the GWP, it is impossible to say whether they’ve been temporarily suspended or quietly dropped altogether.

At least one Housing Strategy Programme workstream has publicly reached an advanced stage: the States passed the enabling provisions for a new General Housing Law in October 2021. Detailed proposed laws will now be drawn up in relation to the regulation of standards for rental accommodation; creating a register of landlords; establishing a deposit protection scheme; and more. This is long overdue and hugely welcome. If approved, the new regulations will introduce greater consistency, transparency and fairness between landlords and tenants. However, no timeline has been established for the publication of the detailed policies. Given that it took nearly two years for the Law Officers to produce the enabling provisions, the prospect of a long wait is very real.

A year into its existence, HAG had yet to publish any details about its programme of work or progress made against its aims. To the public, it appeared to be making a succession of reactive, “on the hoof” decisions, seemingly without any evidential or analytical underpinning.

In October 2021, the States bought Kenilworth Vinery for £6.5m, intending it to be used by GHA for affordable housing. The States already owned other sites such as the former Castel Hospital and King Edward Hospital, but HAG considered them unsuitable on the basis that they could not “accommodate a large development at relative speed”.⁹⁸ This reasoning cannot be independently tested as no review or analysis has been made public.

"One obstacle is the unwillingness of politicians to state what needs to be done and risk being unpopular."

HOUSING SUPPORT PROVIDER



⁹⁴ And the Committee for Home Affairs, which assumed responsibility for housing licences.
⁹⁵ Government Work Plan 2021–2025, Stage 2 Policy Letter, p.9, gov.gg
⁹⁶ Government Work Plan, Stage 1 Policy Letter, gov.gg
⁹⁷ As we have seen, the last review – which did not lead to any action being taken – was carried out by the Health and Social Services Department in 2005.
⁹⁸ 130 new GHA homes are set for the north, Guernsey Press, 14 October 2021

That same month, ESS announced that it was suspending earnings limits for social housing tenants until the end of 2022, enabling tenants to earn as much as they like without putting their tenancies at risk. This policy change was presented as “an interim step” which had been taken “after examining ways [the States] can support employers in response to the current labour shortage”.⁹⁹ Again, any analysis behind the decision was not made public. We do not know when the old threshold will be reinstated, or what will trigger its reinstatement, or what will happen to tenants who are earning above it at the time. The announcement may have made headlines, but it seemed ill thought through.

"Guernsey has a housing strategy vacuum."

HOUSING SUPPORT PROVIDER

Housing and GHA apply income thresholds to ensure that the Island’s limited stock of social housing is only offered to those who cannot afford to live elsewhere. In making its announcement, ESS also said that it would “examine the income limit policy in detail [and review] income support policies as it seeks to further incentivise people to work and maximise their earnings.” The results of this “examination” are expected in 2023.

In its review of income thresholds, it is vital that ESS takes account of the cost of private rental accommodation – especially in a market where rents can rise 20% in a year. If suitably robust and far-reaching, a review can give ESS confidence that if a household is told to leave social housing, they will be able to afford to rent privately without it adversely affecting their quality of life.

The idea of transferring or selling the States’ housing stock to GHA has been floated by politicians and commentators a number of times. In a small jurisdiction like Guernsey, merging two social housing providers can generate efficiencies linked to economies of scale. The public debate around a potential stock transfer, however, has mostly centred on asset value. There has been no focus on whether GHA’s policies differ from Housing’s, and in what way, and to what effect.

We do not know whether tenants regard one provider as being more flexible/ lenient/ sympathetic/ strict than the other. It might be, for example, that one social housing provider is more willing to accept “problematic” tenants into their properties than the other, and slower to evict them. If there is a “Housing culture” and a “GHA culture”, we don’t know which is expected to prevail should a merger take place, and what affect that will have on social housing applicants and tenants. This matters to people at risk of homelessness, which is why an investigation into prevailing tenancy and allocation policies should form part of any evaluative work.

Some debating the plight of first-time buyers have called for a change in planning policy to make it easier for premises above shops to be used as flats,¹⁰⁰ or to use vacant States properties such as Castel Hospital as housing.¹⁰¹ These things might well provide more homes and reduce the heat in the private rental market. It remains to be seen how long it will take to draw up policy in this new area, and the extent to which the resultant pool of new housing will alleviate rental pressures and reduce demand for social housing.

In late 2021, public arguments over the use of the Castel Hospital exposed the absence, at the heart of government, of a strategic approach to housing. One HAG member floated a proposal, via the media, for redeveloping Castel Hospital; most of the other HAG committees were caught unawares by the announcement and were critical of it. The Housing Department is no more; if the multiple committees who now ostensibly share responsibility for housing are not able to understand the issues together, communicate effectively, reach a consensus and decide how to move forward as one, it raises fundamental questions about the States’ ability to develop and execute a coordinated, long-term plan to tackle the Island’s mounting housing problems.

Inadequate housing pipeline

The Island needs more social housing, and provision depends on suitable sites on which to build.

Guernsey Housing Association CEO Steve Williams says that his organisation is eager to build more affordable homes, but progress is frustrated by a slow planning process. One of the obstacles GHA faces in putting together detailed planning applications is a lack of information about the mix of social housing types that the Island needs.

⁹⁹ ESS suspends income limits for people in social housing in response to current labour shortage, 4 October 2021, gov.gg
¹⁰⁰ We tried to use common sense approach – DPA head, Guernsey Press, 12 November 2021
¹⁰¹ “I’d level Castel Hospital tomorrow for housing”, Bailiwick Express, 30 April 2021



GHA expects to build around 135 homes on the newly purchased Kenilworth Vinery site, most of which will be used as social housing. When work will begin is not yet known. GHA had hoped to submit a planning application by Christmas 2021,¹⁰² then March 2022.¹⁰³ If an application is submitted before Summer 2022, the homes may be ready for occupation at some point in 2023.

No new social housing was completed between GHA's Clos Carré development in January 2021 and the unveiling of 10 homes, all for partial ownership, as part of a larger development in St Martin's in May 2022.¹⁰⁴ A planning application has been submitted for 14 homes at Sandy Hook, specifically for adults with learning difficulties, but building is not expected to begin before September 2022. That means, this year, no new homes will be created for anyone on the social rental waiting list.

The lack of a social housing build programme may have its roots in the slashing of house-building targets in 2018, two years after the dissolution of the Housing Department. At the time, the States agreed to E&I's recommendations to cut the build target from 300 per year to 127, until 2021.¹⁰⁵ The new figure is the midpoint between the 97 to 157 homes recommended by KPMG in their 2017 *Guernsey Housing Market Review*.¹⁰⁶ This range in itself was calculated on the basis of an assumption, made by KPMG, that the social housing waiting list would reduce by 40% to 60% – the very opposite of which has come to pass.¹⁰⁷

In 2020, 128 new homes were built across all tenures (home ownership, private rental and affordable housing), but the net increase was only 83 after accounting for demolitions, conversions and amalgamations. Only 22 were classed as “affordable”.¹⁰⁸ In summary, then, not enough social housing is being built, even against a reduced and arbitrary target, based on shaky assumptions.

Signed off in 2012, the Island Development Plan (IDP) is a policy framework within which decisions are made as to what gets built and where, and how buildings are used. It covers housing, visitor accommodation, agricultural building, offices, industrial sites, and more. When the 2020 Annual IDP Monitoring Report was written there were 540 dwellings in the pipeline,¹⁰⁹ i.e. 540 units of housing that developers had permission to build, including those under construction. Of the 540, 489 (over 90%) were in the private market and only 51 (less than 10%) were classed as affordable housing.¹¹⁰

There may be some brightness on the horizon. In 2021, a development framework was approved for Belgrave Vinery, a large States-owned site which could provide up to 300 homes (the outline planning brief was published 16 years ago).¹¹¹ Then in May 2022, a detailed planning application for the Fontaine Vinery site, part of the Belgrave area, was submitted for 91 homes, a mix of sizes, and of social rental and partial ownership. And after years of delay, Leale's Yard, a regeneration project expected to provide about 320 homes, including some affordable housing, has recently progressed to the detailed planning application stage.¹¹²

¹⁰² Christmas is target for planning application, Guernsey Press, 15 October 2021
¹⁰³ Spades in ground this year is target for hundreds of homes, Guernsey Press, 17 January 2022
¹⁰⁴ Le Menage partial ownership residents begin moving in, Guernsey Press, 12 May 2022
¹⁰⁵ Fewer houses to be built in Guernsey, Bailiwick Express, 23 July 2018
¹⁰⁶ Guernsey Housing Market Review published, 25 August 2017, gov.gg
¹⁰⁷ KPMG Guernsey Housing Market Review August 2017, p.20, gov.gg
¹⁰⁸ Guernsey Annual Residential Property Stock Bulletin 31st December 2020, p.3, issued 25 March 2021, gov.gg
¹⁰⁹ In 2016 the pipeline was 1,415.
¹¹⁰ Island Development Plan Annual Monitoring Report 2020, p.2, gov.gg
¹¹¹ Development Framework approved for Belgrave Vinery site, 19 August 2021, gov.gg
¹¹² Plans unveiled for more than 300 new homes at Guernsey's Leale's Yard, 7 April 2022, itv.com



Lack of understanding of housing need

The right mix of housing stock matters as much as the right quantity. Having enough homes of the appropriate size, offering a range of facilities across a range of locations, increases the likelihood that households will be able to find housing that meets their needs. This is particularly the case for social housing; being unable to rent privately, tenants’ options are severely restricted.

Strategic planning of home building and developments is required if Guernsey is to respond to existing and predicted housing needs. Such planning is impossible without hard data on the population’s needs, and without regular comparisons of current stock against projected requirements. In Guernsey, the Housing Needs Survey was once used to measure housing requirements and supply, taking account of changing household composition and net migration.¹¹³ When this five-yearly exercise was last undertaken in 2011, it identified that 451 new homes were needed every year, and not enough were being built. The survey was axed with the change of government in 2016.

In 2018, work began on a replacement survey called the Strategic Housing Indicator. Four years on, the outcome of this work has yet to be published. The last time the public was given an update on progress was in March 2021.¹¹⁴ In the meantime, Guernsey has no housing target and no real indication that the States understands how many homes are needed, and of what type.

The Housing Needs Survey provided a rich source of data on housing in Guernsey, all of it hugely valuable for creating policy. Without it, the closest point of reference is the KPMG review, now a five-year-old snapshot of a very different time.

The current data vacuum encourages politicians to float ideas on how to fix Guernsey’s housing crisis. Though well-meaning, the suggestions are usually based on anecdote and opinion rather than concrete information and objective analysis.¹¹⁵ If the resurrection of the Housing Needs Survey (drawing on information gathered via the electronic census) is not an option, then the long-awaited Strategic Housing Indicator must be published as soon as possible, along with a detailed account of the rationale which underpins its calculations.

Having looked at the state of the Island’s housebuilding, we turn our attention to the relationship between the third sector (in relation to housing issues), government, and the homeless. We look at how charities reduce the harms caused by homelessness, and the role that the sector might play going forward.

Third sector intervention

Experience and expertise

Guernsey’s large charitable sector is made up of over 400 registered charities. Some are large, with salaried staff, but many are small and rely on volunteers to deliver services. Charity workers are professional, caring and compassionate, with a wealth of knowledge, experience and expertise. In many cases, a charity’s small size means that staff and volunteers know service users very well; this means having a deep understanding of their needs, their circumstances, and the obstacles they face. In return, service users tend to trust them more than they do statutory authorities. All of this makes charities uniquely placed to reach people who may otherwise be unsupported.

Charities are also often better positioned to respond to changing needs than statutory bodies, with monitoring and accountability through governance procedures rather than strict legal frameworks and decision-making processes. Charities can often adapt their services faster than government, in response to changing demands. Being “on the ground” in service provision helps them detect patterns of demand, emerging trends and events that may have a bearing on organisational strategy. But certain obstacles can prevent this wealth of expertise and support being used effectively. The problems are rooted in the nature of the sector, and in the bodies and systems with whom charities interact.

Lack of funding and coordination

While the high number of charities in Guernsey means the sector offers a wide range of help and support, there is also a tendency towards duplication. Two charities doing similar things means more choice for service users, but it creates inefficiencies and competition for funding.

¹¹³ Housing Needs Survey, gov.gg, accessed 26.05.22
¹¹⁴ Housing Strategy Programme States Strategic Housing Indicator, Highlight Report 1, gov.gg, 2 March 2021, accessed 26.05.22
¹¹⁵ Some examples: Guernsey’s housing crisis: What next? Guernsey Press, 31 January 2022;
Build 1,000 homes over next five years – deputy, Guernsey Press, 12 October 2021;
Bid to scrap Guernsey affordable housing policy, BBC News, 3 February 2022

Third sector professionals working in similar or complementary fields try to forge good relationships with each other, but it is surprising how infrequently they come face to face. As part of this project, we invited about 15 professionals to a series of housing forums. While many attendees had been in contact with each other previously, few had met face to face. This was the first time any of them had been given the opportunity to discuss, as one, how their service users’ lives were affected by homelessness.

Many charities told us that they would like to work more collaboratively with other organisations across both the public sector and the third sector, as sharing information (to the extent permitted under the law) will help their clients. Many also said they would like the time and space to be able to think more strategically, and to focus on preventative work.

"We currently very much have a culture of firefighting and reactivity. "

SERVICE MANAGER

Charities often provide services that pick up where the States chooses to leave off, attending to needs that go unmet by Government (sometimes because statutory services have been cut or defunded). This is particularly the case when it comes to housing problems, which as we have seen often underlie a variety of other support needs. Charities provide essential support, but it is support which is often given reactively, in response to urgent crises; and it is support of a nature which puts them at risk of straying beyond their remits. The lack of a dedicated, all-ages housing charity, along with the lack of a mature, integrated, cross-sector approach to homelessness, forces charities to attend to the urgent needs of the hard-to-house at the expense of delivering their core services.

Thankfully, the States recognises the benefits of cross-sector working and appears to acknowledge that centres of expertise in the field of social welfare exist outside Government – although there is plenty of scope for Government to involve charities far more in the formulation of policy.

A more unified approach to tackling homeless – starting with Government accepting that there is a problem – might involve the States commissioning new housing support services. Such an approach would benefit from a commissioning framework. The States is seeking to introduce such a framework, and to that end is in talks with the Guernsey Community Foundation and the Association of Guernsey Charities.

A sophisticated commissioning model would encourage charities to form associations and make joint bids for funding on the basis that pooling certain services can reduce costs and, crucially, improve provision. That said, commissioning is not about saving money per se. Delivering services via third parties will only work if the States is prepared to give charities the funding they need to deliver the services required.¹¹⁶ In addition, the States needs to be clear about expected outcomes, and to be prepared to give charities the autonomy to decide how best to achieve those outcomes.

Lack of data monitoring and impact measurement

Monitoring the impact of interventions is key to planning and developing service provision, but when it comes to social welfare outcomes, impact measurement is an undeveloped area. A charity needs to clearly define its purpose and the outcomes it wishes to bring about. After that, it must decide how to best measure those outcomes, and how often. It must then capture baseline data, and collect and analyse further data at appropriate intervals. Following that, it must carry out an evaluation, feeding the learning back into the planning process, and then repeat.

All of this takes time, money and skill. It also takes will. Data management, particularly in the context of the third sector, can feel laborious, detached from the real purpose of the charity, and dull. Gathering and organising information is generally not why people choose to work for charities, particularly volunteers. It is perhaps for this reason that data collection is often an early victim of funding cuts or increased demand for services.

¹¹⁶ Long-term funding periodically adjusted for inflation is critically important. The States has paid Citizens Advice Guernsey the same amount, £27,000, every six months for 12 years. If the grant were withdrawn, CAG would get only six months’ notice.



As already discussed, with the exception of Action for Children, none of the charities working with the homeless or would-be homeless are housing charities. This, combined with the lack of priority given to data management at the best of times, accounts for lack of data that local charities hold in relation to housing problems. Where data has been collected, it has generally not been collected for long, or has been collected ad hoc or informally. That said, some charities – specifically those who sensed a growing homelessness crisis – have recently reprioritised data collection. But without agreed, pan-sector definitions of homelessness or of “housing exclusion”, any data that is collected is likely to be inconsistent, and so difficult to use for the purposes of service and policy planning.

At the same time, the handling of data is a major preoccupation for charities, many of whom said when interviewed for this report that “data protection” (in this context, fear of accidentally and unlawfully disclosing sensitive information) was preventing them from working together to help their clients. According to them, “data protection” was also the reason States departments give for

being unable to work more closely with charities. It’s certainly the case that data protection law (i.e. the General Data Protection Regulation, or GDPR) exists to protect people’s personal information from being used without their consent or in ways that could harm them. But, contrary to widespread belief, the law facilitates the sharing of information by establishing the means by which, and the context within which, organisations can obtain consent and use it to provide useful services.

Charities, and indeed States departments, are not alone in thinking of data protection as a dis-enabler. Without adequate training in what the law means for their work, taking the right steps and making the right call can feel like negotiating a minefield. No wonder so many agencies default to “no” when asked to share information. Good training in the basics of data protection, particularly in how it applies to day-to-day processes and procedures within the States and charities, is essential if the two sectors are to share information that helps them work together effectively and improve services.



SECTION 5

Proposals and Recommendations

We have defined homelessness, set out the groups at highest risk, explored Guernsey's housing landscape, and examined the key factors at play politically and in the charitable sector. Now we look what changes should be made to tackle some of the problems identified.

The following recommendations, if carried out, would reduce the harms that individuals and families suffer as a result of severe housing problems. It is not within the gift of the third sector, or to a great extent the States, to “correct” the housing market. But action is needed without delay. The focus must be on helping the people who, right now, do not have somewhere adequate, secure and affordable to live. A concerted effort by the States and the third sector can save lives and futures.

The following recommendations are not listed in order of importance or priority, although some are more significant – and would have more of an effect – than others. Where two are connected, they are presented one after the other.

RECOMMENDATION 1

The States to accelerate the social housing build programme

That this is obvious does not mean it can go unsaid. Without more social housing, Guernsey cannot hope to tackle its housing crisis.

B&Bs, lodging houses, winter lets, emergency housing, training flats, expensive private rented accommodation... none is suitable or appropriate in the medium- to-long term if you are on a low income.

Fundamentally, Guernsey does not have enough social housing, as the ballooning social housing waiting lists (and, consequently, unacceptably long waiting times) testify. The rate at which house prices are increasing is the result of a chronic undersupply of housing and steeply climbing demand.

The States and GHA need to rapidly investigate options for developing housing on underused and disused States-owned sites.¹¹⁷ But even if building work started tomorrow, it would be a year at least before new homes were ready for people to live in. In the meantime? The DPA president says the States is now more open to office space being repurposed as housing.¹¹⁸ This may be a faster route to new homes, but office conversions are unlikely to provide accessible homes needed by older people or people with a disability; nor is there any suggestion that such conversions would be offered at less than market rates, putting them beyond the reach of our high-risk groups and those waiting for social housing.

In addition to social housing, the Island urgently needs better emergency housing. In 2003, the Health and Social Services Department asked for £915,000 to modernise St Julian’s. The States decided not to spend the money; an opportunity to improve Guernsey’s emergency housing was not taken. Nearly 20 years later, one of the workstreams in the 2021 GWP is “to fully review Guernsey’s current provision of emergency accommodation and make recommendations on what provisions and structures could be implemented to improve the current position.”¹¹⁹

St Julian’s facilities are of a low standard, inaccessible, and inadequate for the privacy, dignity and needs of residents, many of whom live with complex health and social problems. But if the above review is to lead to meaningful improvements, it must look beyond St Julian’s and recognise the extent to which individuals – and indeed agencies – rely on B&Bs and lodging houses in the absence of more suitable accommodation.

The review is scheduled to take place in 2023, with any recommendations – if carried – being implemented in 2024. It needs to happen sooner. Across the Island, hundreds of people are living in substandard accommodation while they wait for social housing. As this report demonstrates, with every week that passes they are forced to endure the myriad harms caused by unaffordable, inadequate, insecure housing which gives rise to ill-health, poverty and social exclusion, and which drastically diminishes their quality of life.

¹¹⁷ ‘We have a housing crisis and are sitting on so much unused property’, Guernsey Press, 4 May 2021
¹¹⁸ Planning department: “Come forward with ideas!”, Balliwick Express, 30 September 2021
¹¹⁹ Government Work Plan 2021–2025, Stage 2 Policy Letter, p.95, gov.gg

RECOMMENDATION 2

The States to make HAG permanent

The creation of HAG and the subsequent purchase of Kenilworth Vinery were welcome developments, but they beg two important questions.

What failures led to the need to create HAG in the first place? And why was swift, decisive action on land acquisition absent throughout the years during which the crisis was building?

Until its sudden elevation to Number One Priority in the Government Work Plan, “housing” appeared to have dropped off the political radar. This, plus the fact that the Housing Strategy Programme – itself a pale imitation of the Corporate Housing Programme – was quietly and unceremoniously suspended by the Housing Action Group (resulting in certain actions and workstreams apparently evaporating into thin air), invites the conclusion that since 2016, housing – affordable housing in particular – has been little more than a distraction.

It was in 2016 that the States decided that, after more than a century, it was no longer necessary for a single committee to have overall responsibility for “housing” – despite the need for a home being perpetually central to the lives of every single person on the Island. You may never get sick, and you may choose never to take a class after you leave school, but, unlike Health and Education, you will always need somewhere to live.

Once the Housing Department ceased to exist – its responsibilities shared mainly between Social Security, and Environment and Infrastructure – it diluted any notion of political responsibility. In place of a single committee that could focus solely on housing, and that could be held to account by the

public and by the deputies alike, we have multiple political bodies for whom housing appears to be a secondary concern – a mere add-on to their existing, and more time-consuming, mandates.

In the absence of a single-responsibility committee, the States can demonstrate that it is committed to taking housing seriously by resurrecting the Housing Action Group (which at time of writing appears to have been disbanded), and making it a permanent part of the political landscape, or by creating a successor body built on the same principles of coordinated cross-committee action. Unfortunately, it seems likely the very opposite will come to pass. HAG leader Peter Roffey told a Scrutiny Management Committee hearing in March 2022 that he expected the group to be wound up by the end of the year because “I’m not sure that bringing us together for four or five years would be the best use of resources.”¹²⁰

The States also needs to make more effort to measure and predict affordable housing need, and then, in conjunction with GHA, factor that need into a land acquisition strategy. The present “housing indicator” is a poor replacement for the housing target. The latter spoke to an admirable willingness on the part of the States to be judged against a specific and concrete figure: if the States said that the Island needed 150 new units of social housing every year, it could prove where that number came from; and if 150 new units failed to materialise, questions could be asked as to what went wrong. The Island would benefit from a return to this approach.

¹²⁰ ESS Scrutiny Management Committee hearing (40m 01s), 22 March 2022, youtube.com

RECOMMENDATION 3

Guernsey Community Foundation to investigate the need for a dedicated housing charity

Fixing homelessness is about more than building homes.

Interviewed for this report, one member of GHA said that if the organisation was given an extra 200 houses tomorrow, it wouldn’t solve homelessness. As we explore below in relation to Housing First, if you have other complex needs, you need somewhere safe, secure, suitable and affordable to live – but that does not mean your other needs are met; and until they are, your tenancy may not be sustainable.

As the name suggests, the Youth Housing Project was set up with the accommodation needs of young people (18 to 25) in mind. As the charity commissioned to run the Project, Action for Children delivers services that address issues which affect someone’s ability to find somewhere to live, such as unemployment, education, life skills and substance misuse. But Guernsey lacks a housing-focused charity that can support the over-25s. Such an organisation could coordinate services and provide support for people with severe housing problems. Its existence would reduce the burden on other charities that are currently having to assist service users with housing-related problems.

Anyone over 25 who needs help finding somewhere to live could contact the charity in the first instance. The charity would deliver direct support through a team of housing support advisors who would meet people with housing problems, understand their situations and needs, investigate options, give guidance, and support them in taking steps forward. They would do this as case workers, building a relationship with their clients and giving continuing support on all housing issues.

Housing advisors would be experts in their field. They could advise on benefits, the social housing application process, tenants’ rights and responsibilities, rent control, and so on. They would know what other services are available and could signpost clients to other charities. They would develop strong working relationships with staff in States services and with third sector organisations.

Housing advisors would advocate on behalf of their clients, communicating with Housing, GHA, private landlords and other providers. They would be the first point of contact for landlords who have run into a problem with one of their clients, and by intervening and mediating could help keep the relationship between landlord and tenant positive.

RECOMMENDATION 3

Guernsey Community Foundation to investigate the need for a dedicated housing charity (contd.)

A housing charity for over-25s could also do one or more of the following:

- Manage a list of flexible private landlords
- Operate a deposit assistance scheme to provide financial support to those who need help with a rental deposit in the form of a grant or a no-interest loan
- Manage a furniture and fittings loan fund for people who can't afford to buy essential items e.g. a bed, fridge or carpets
- Operate a furniture and equipment exchange, which would involve accepting donations of unwanted domestic items to be collected by tenants who need them, and also storing furniture for tenants at e.g. Brockside while they prepare to transition to independent living
- Provide clients with access to IT, reducing exclusion from digital services and expediting case work
- Potentially join MARAC and MAPPA

The charity could represent the interests of those experiencing homelessness and housing exclusion, and lobby on their behalf. This would involve:

- Raising awareness of homelessness
- Contributing to policy development
- Lobbying for tenants' rights
- Being a voice in the media

The charity could gather and coordinate data on homelessness and housing problems, both firsthand and through other charities and organisations. It could use data to improve its own services, push for wider service coordination, and influence government strategy.

This recommendation has detailed what a housing charity “could” do, as opposed to “would”. The Guernsey Community Foundation has long noted that the island has a very large number of charities for its size, some of which cover similar ground. While the case for a dedicated housing charity is strong, as evidenced by this report, it is wise to exercise caution before launching a new organisation that may at least be partly dependent on donations to survive.

More work needs to be done to determine whether, realistically, a new organisation can from Day One act as a service-provider, lobbying group, policymaker and so on, and whether it should, instead, focus its early efforts on one or two specific areas. For these reasons, this recommendation stops short of calling for a new housing charity; instead, it tasks the Guernsey Community Foundation with looking more closely at what such a charity should do, how it might be funded, and the extent to which the States of Guernsey would offer financial support.

RECOMMENDATION 4

Guernsey Community Foundation to launch and coordinate a housing support forum

Ideally, the new housing charity would run a housing support forum, which would be attended by representatives from a wide range of charities and States departments.

The forum would exist to share concerns and best practice, and to coordinate housing-related services. Core participants might include Probation's Resettlement Service, Guernsey Caring for Ex-Offenders, GHA, Housing, St Julian's House, Citizens Advice Guernsey, Action for Children and Sarnia Housing. Additional participants could be involved for specific projects, e.g. to improve transition arrangements or to plan provision for accessible housing.

The forum could act as a consultee group for government and help shape housing policy.

In the absence of a dedicated housing charity (see previous recommendation), the Guernsey Community Foundation should assume responsibility for organising the forum.

RECOMMENDATION 5

Guernsey Housing Association to create a new form of "interim housing"

"Interim housing" would be a new form of short-term affordable housing delivered by GHA which, in time, would replace short-stay and informal accommodation types.

Single tenants on a low income would live in interim housing – being an en-suite bedsit with shared laundry and kitchen facilities – in blocks of four to six units, while they look for affordable private rented accommodation or wait to be offered social housing. Interim housing would help meet the needs of single adults who, as this report demonstrates, are the high-risk cohort least likely to be catered for.

Interim housing would be charged at social housing rates. Deposits, if charged, would be low, and possibly collected on a deferred basis. These measures would give tenants the financial headroom to save for the move to long-term housing. The blocks would be for mixed age-groups to avoid isolation and segregation. Tenants would be offered clear tenancy agreements with well-defined tenancy rights and responsibilities.

Buildings could have onsite wardens to help manage any frictions and to assist with problems relating to the shared facilities. All residents would be assigned a housing advisor (see Recommendation 3), who would, if necessary, create an independent living skills plan for each resident and coordinate the delivery of the support provided by other organisations. The advisor would also review the plan with their client over time and make changes to content or time scale accordingly.

When interviewed for this report, multiple organisations said that Guernsey needed more training flats to help people aged over 25 to prepare for independent living. As discussed earlier, to go from living in, say, a B&B or St Julian’s House to being a tenant, with all the responsibilities that entails, can be overwhelming, and can lead to the tenancy breaking down. Connecting support services directly to the interim housing provision would create a “supportive housing” service, similar in delivery and outcomes to training flats for young people, but better suited to adults.

RECOMMENDATION 6

Action for Children to provide more training flats

Care leavers need help building up skills prior to making the jump to independent living.

Such skills are best acquired whilst living semi-independently in a flat with on-site support. This “tenant-in-training” provision is currently offered by Action for Children through their training flats, but the flats are heavily oversubscribed.

Action for Children need additional training flats to meet demand – but these will require funding from a third party such as the States or a grant-giver. Of note is the fact that the true cost of providing training flats goes beyond purchasing and maintaining a property and includes the ongoing cost of support staff.

RECOMMENDATION 7

The States to expedite the introduction of a General Housing Law

In October 2021, the States passed an "enabling provisions" law for housing. This lays the groundwork for a General Housing Law that, among other things, will set and regulate standards for rental accommodation, create a landlord register, and establish a deposit protection scheme.

Legal rights and protections in these areas will establish a clear basis for communication, shared understanding and fair dealing between landlords and tenants. This is very much to be welcomed.

However, as yet, no detail of what the Law will contain has been published, so we do not know whether the regulations will provide the clear and rigorous protections akin to those enjoyed by tenants in other jurisdictions, such as England and Wales. The law-making process in Guernsey is slow; in the meantime, tenancies remain largely unregulated.

The Law should make provision for a deposit protection scheme that should be linked to a free and neutral dispute resolution service; this would empower both landlords and tenants to raise issues, regardless of their financial situation. Minimum standards for rental accommodation should apply to short-stay venues described in this report. Written agreements between tenant and landlord should be mandatory, with minimum provisions to include notice period, the basis and timings for rent rises, and rules around property access.

Lastly, no regulation has meaning for any party if it is unenforceable. A General Housing Law should establish a process for reporting infringements to a neutral body to investigate circumstances, decide actions and impose sanctions. This process must be equally accessible to all parties.

RECOMMENDATION 8

The States to introduce housing cost guarantee schemes

In England, a number of councils operate rent and deposit guarantee schemes to encourage private landlords to accept tenants that would otherwise need social housing.¹²¹

Under these schemes, the authority pays monthly rent, in advance, directly to the landlord, at slightly below market rates. The authority also guarantees the deposit required for the tenancy. The tenant pays the rent back to the council each month, and in some cases an additional amount that builds towards the total guaranteed deposit. Because participating landlords accept slightly less than the going rate in exchange for guarantee of payment, these schemes make private rental more accessible to people on low incomes. This type of scheme should be established in Guernsey.

Under Jersey law, tenancy deposits must be held in a protection scheme. Jersey also operates, via a commercial partner, a deposit replacement scheme. Under this scheme, the commercial partner pays the deposit on behalf of the tenant, who repays the full amount over the period of the lease, usually via monthly subscription. This commercial option should also be explored for private tenants who are struggling to save for a deposit but who do not qualify for social housing.

¹²¹ Some examples: Reading Borough Council, Oxford City Council, Tonbridge and Malling Borough Council, Fareham Borough Council.

RECOMMENDATION 9

Housing and GHA to make certain social housing policies more tenant-friendly

Relaxing particular policies around the allocation of social housing in Guernsey would reduce the barriers to becoming, and remaining, properly housed.

Currently a person serving a prison sentence can retain their social housing for six weeks as long as the rent is paid. After six weeks, regardless of ability to pay, they are evicted. This creates episodic homelessness that, for some individuals lacking the support to regain stability, can develop into chronic homelessness.

In some instances, tenants who are convicted of a crime are evicted regardless of whether they are sent to prison. Recently, the Guernsey Press reported the case of a woman who was sentenced to 240 hours' community service for supplying drugs, in lieu of a custodial sentence. This was reportedly so that she could continue on a probation and rehabilitation programme, and work towards living "offence free". She had been a GHA tenant but was "forced to give up her Guernsey Housing Association home of two years in light of these convictions and had sold her furniture."¹²² If the long-term aim for someone in this position is for them to use support services to rebuild a stable and sustainable life, then evicting them and making them homeless is clearly likely to create a significant obstacle.

The practice of using the loss of social housing tenancies as further punishment for crimes – a punishment which those fortunate enough to own their homes do not face – should be ended, out of fairness to the individual and for the wider benefit of society.

Social housing providers should also end the policy of making new tenants pay for carpeting rental homes. Currently, when a tenant moves out of social housing, the carpets are removed as part of reconditioning work before the property is relet. The new tenant must then pay for new carpets to be fitted when they move in. This is a considerable additional cost at a time when the tenant may also have to buy other furniture and fittings, and especially considering that the very reason they are moving into social housing is because they are on a low income.

Another inflexible policy serves to put additional financial pressure on private tenants who are offered social housing. Currently they are expected to pay for both properties until they have served their notice period on the private tenancy. Someone who is eligible for social housing is almost certainly unable to pay two rents. Ideally, the social rental property should be held, rent free, until the tenant has served their notice.

¹²² Drug dealer given a chance to achieve offence-free aim, Guernsey Press, 6 December 2021

RECOMMENDATION 10

States to define "homelessness" and improve data capture

The States must urgently define "homelessness" and "housing exclusion".

These definitions will facilitate the collection of data, which in turn will inform the development of policies and services, encourage strategic planning, and, over time, allow the States to work with the third sector on measures designed to prevent homelessness. Ideally, the States would collect data on the number of people experiencing severe housing problems, the types of problems they face, and which risk groups people belong to.

The States should also regularly publish details of social housing waiting lists, including breakdowns by size of property needed, and report on the number and frequency of allocations, plus average waiting times. Information of this type is published on an ad-hoc basis in one-off reports such as KPMG's Guernsey Housing Market Review.

Relative to affordable housing, the States focuses too much on private sales and rental prices, details of which are published quarterly in the Guernsey Residential Property Prices Bulletin. Quarterly publication of social housing waiting list figures would significantly increase public awareness of wider housing pressures on the Island. It would also bring social housing as a service into the foreground politically, encouraging proper discussion of the ramifications of waiting times for islanders, and focusing attention on long-term, strategic policymaking.

RECOMMENDATION 11

The States and the third sector to adopt clear data-sharing principles

The States and charities should codesign data-sharing principles so that someone working with lots of housing agencies only needs to give permission once for all those agencies to share information.

Charities and the States both said that data-sharing problems were an obstacle to efficient and effective work together. Income Support and Housing application forms require similar information, but a social housing applicant receiving income support still needs to fill out both forms. One charity helping a homeless person complete both application forms asked the States why they could not work off one form and was told that data protection rules were to blame. While the sharing of information should be carefully managed, “data protection says no” is too often used as an excuse.

GDPR enables data-sharing, via proper processes, in the best interests of the service user, but this approach is not being taken. Proper policies, procedures and processes should be put in place to permit the timely sharing of information.

Obtaining a single permission for data sharing from the individual concerned could be coordinated by the new housing charity’s support advisors.

RECOMMENDATION 12

States to consider introducing Housing First

The Housing First model should be explored and considered for adoption in Guernsey.

We recognise that this would represent a significant change of policy approach in Guernsey which would require proper planning of the necessary physical and service infrastructure before implementation. Indeed, some of the recommendations outlined above would need to be adopted before Housing First could be implemented (e.g. data sharing principles) to enable (a) the provision of housing with integrated support services, and (b) more flexible housing policies such that social housing tenancies would be offered without being linked to behavioural expectations.

However, while Housing First will require investment of money and time to establish, the proven success of the approach in reduced harms and cost to the individual, and to society, indicates that its overall benefits may not only exceed the cost of operating the programme itself, but also exceed the cost of Guernsey’s current “housing last” principle. As such, the operation of Housing First should be seen as the overall goal to direct policy change towards, with a view to resolving chronic homelessness and housing exclusion.

Appendicies

Appendix 1: Housing Support Services (detail)

Citizens Advice Guernsey (CAG)

Citizens Advice Guernsey is an independent local charity and part of the Citizens Advice Network of 2,500 offices across England, Wales and the Channel Islands. It offers free information and advice to anyone, over the phone or in person, on almost any subject. All of its advisers receive six months’ training for the role, and all are volunteers.

In 2021 CAG received about 11,000 enquiries, over the phone and face-to-face, from 3,500 clients. Much of CAG’s funding comes from the revenue of its charity shop on the Bridge, other fundraising, and grants. It receives a grant of £27,000 a year from the States.

Guernsey Welfare Service (GWS)

GWS is an independent Christian charity helping people on low incomes. Much of GWS’s work is intended to be short term, to help people in acute situations or at critical times, such as when they are unable to afford groceries. However, in reality many clients use the service monthly. Coordinator Sue Le Fric described it as “a slight sticking-plaster charity”, in that it focuses on helping with immediate need, rather than on preventing needs arising.

Clients can refer themselves to GWS, or be referred by support workers from social services and other agencies. In 2020 the charity helped 560 households, and 584 in 2021. GWS is funded through a grant from ESS that contributes to the cost of four part-time members of staff, and it raises additional money through fundraising activities, charitable grants, and donations from churches, individuals and local businesses. Much of the charity’s work is done by volunteers.

Guernsey Community Savings (GCS)

GSC provides bank accounts to people who cannot open a bank account with a retail bank, via a digital platform called MiMoney. This links money deposited to a debit card, and can be accessed via a customer’s smartphone or computer. The accounts support payments, including debt repayment, and have a savings facility attached.

GCS works with financial regulators to establish more flexible arrangements for proof of identity, so customers are able to open an account with less documentation, or less rigorous documentation, than is usually required. For example, agencies that refer customers to GCS – such as GCCEO or GHA – can confirm the identity and address of the customer in place of the usual passport or utility bill.

Many GCS account-holders are ex-offenders, following a pilot scheme with the prison. GCS has also helped people who, for various reasons, have bad credit histories. Four customers are now also using their GCS account to save a rental deposit; a few are small business customers. The long-term intent is that all customers are able to improve their financial circumstances and return to the mainstream retail banking system.

Guernsey Employment Trust (GET)

GET is a charity that works with disabled job seekers and potential employers to secure and maintain jobs in Guernsey. People with all forms of disability are accepted, including physical disabilities, mental health issues, sensory impairments, and people with brain injuries and learning difficulties. GET provides free advice and support for both individuals and employers, helping both sides establish good relationships, so that employment is more sustainable.

Job Centre

The Job Centre, a States-run service that sits within ESS, helps people find work or increase their hours. It provides support through employment advisers, work rehabilitation officers, or case workers if the person has contact with other agencies. The Job Centre works with a number of third sector organisations, including AFC, GET and GCCEO. It offers work placements through the Kickstart and Work2Benefit schemes, which allow people to gain experience and confidence, while earning a wage or still receiving benefits.

Resettlement Service

The Probation Service, a States-run service under the Committee for Home Affairs, manages offenders while in prison and ex-offenders in the community, in order to protect the public and rehabilitate offenders, and to reduce harms and reoffending. Probation works in partnership with the Prison Service to operate the Offender Management Unit, which has a resettlement officer who helps ex-offenders find accommodation and work as they near their release date. The officer also liaises with Social Security and other departments and agencies responsible for providing support after release.

Guernsey Caring for Ex-Offenders (GCCEO)

GCCEO is a charity that supports people who are leaving or have left prison, with the aim of helping them reintegrate into society so they are less likely to reoffend. GCCEO provides help in three of the most common areas of need: preparing for and maintaining employment; securing and maintaining accommodation; and community inclusion.

Direct support services include one-on-one mentoring, attending meetings with agencies together, form-filling, advice, advocacy, providing purposeful activity, and occasionally giving financial aid to the ex-offender or their family. GCCEO staff establish a relationship during the prison sentence. They will meet the ex-offender on release, and afterwards help them attend initial appointments and obtain basic needs. This often includes arranging accommodation and making housing applications. Staff also signpost services and resources that will help them with employment, education, recovery from addiction, family relationships, healthcare, and debt and benefits advice.

GCCEO works collaboratively with a number of professional and third-sector organisations including ODAS (see below), GHA, States Housing, the Job Centre, Social Security, Probation, and private landlords. It operates from Trinity Church in Town, and is funded by grant-making bodies including the States, private individuals, and churches. The charity employs one full-time time coordinator, one part-time deputy coordinator, and two part-time staff who run workshops. It also has a team of volunteer mentors, prison visitors and support workers, with some working outside office hours to provide the accessible help some clients need.

Offender Deposit Assistance Scheme (ODAS)

ODAS is a charity that pays the deposit for a private rental tenancy directly to the landlord on behalf of an ex-offender, who then pays it back over time. This gives landlords reassurance and enables ex-offenders to secure housing that would otherwise not be available to them. Repayment terms are tailored so that the ex-offender can pay back at a rate they can afford, without the schedule being onerous.

The prison’s Resettlement team makes referrals to the scheme, with Probation officers and GCCEO often providing input. ODAS’s committee will generally only accept an application if the ex-offender is not considered at high risk of default.

ODAS was established with seed funding from the Lloyds Foundation, and as it is effectively making loans to ex-offenders for deposits, the available funds circulate rather than decreasing. To date, nine of 33 recipients have defaulted, in varying circumstances.

Multi-agency public protection arrangement (MAPPA)

A MAPPA is a process which puts a legal responsibility on law enforcement, the Probation Service and the Prison Service to work together to coordinate activities of agencies in managing the risk of harm posed by violent and sexual offenders living in the community. States Housing and GHA are commonly among the agencies involved. Further agencies include Mental Health Services, Social Security, the Children Service, Action for Children, Victim Support, multi-agency risk assessment conference (MARAC), and sometimes employers.

The agencies brought together in a MAPPA will exchange information to assess the type and level of risk an ex-offender poses, and how to manage it. Social housing providers will work with the MAPPA group to make sure the property an ex-offender is allocated meets the requirements of their order; for example, a sex offender must not live near schools or families with children. Other agencies will also be involved to support the MAPPA ex-offender once they are housed, helping to ensure they can remain there safely and that the risk to the community is managed.

Appendicies

Appendix 1: Housing Support Services (detail)

Multi-agency risk assessment conference (MARAC)

A MARAC is a meeting where agencies working to safeguard people involved in the highest-risk domestic abuse cases share information. MARAC participants can include police, probation, HSC, children’s and adults’ safeguarding, Housing and GHA, mental health services, substance misuse services, and other specialists from the statutory and voluntary sectors. An independent domestic violence adviser (IDVA) is also present to advocate for the person at risk.

Domestic abuse services

The States of Guernsey’s domestic abuse strategy involves government, public services, and voluntary agencies including Safer and the Youth Commission. The most recent strategy established six key outcomes: increasing awareness of domestic abuse and its harms, and the support services available; increasing knowledge and skills for healthy relationships among young people and adults; increasing the safety of survivors, both young people and adults; reducing the risk of harm from perpetrators; designing and operating services that meet the needs of survivors; and operating effective justice responses.

Safer

Safer is a charity that runs Guernsey’s domestic abuse refuge for women and provides support services for domestic abuse survivors. It receives some funding from the States but relies on public donations to cover 30–35% of its running costs. The charity renovated its refuge in late 2020 but demand for accommodation, combined with difficulties finding long-term housing for clients – largely because of social housing waiting lists and high private rents – means it is looking to secure a new, larger refuge during 2022. It is hoped this refuge would also be able to accommodate male survivors.

Safer has three independent domestic violence advisers (IDVAs) who work with adults and two with children. They support the highest-risk clients from crisis point through risk assessment, to discussing options and developing safety plans. They work independently of statutory agencies but usually within a multi-agency framework, such as the MARAC. The charity’s outreach work includes free, confidential, specialist counselling for any survivor of domestic abuse aged over 18, who is no longer in an abusive relationship and wants to process and move on from their past.

Children and Family Community Services (C&FCS), Children in Care Team

The Children in Care Team – part of Health and Social Care – provides services for children and young people in care, from birth to 18 years old. It also helps young people aged 16–21 (or up to 24 if in full-time education) transition out of care and into independent living. The States has no explicit legal duty to house care leavers, instead it sets out its responsibilities for them, and potential supported pathways to housing, in its Corporate Parenting Framework.

One model for the continued housing of care leavers is a Staying Put arrangement. In this situation, young people with the consent of their foster family can remain in their foster home until the age of 21; the family will continue to receive a reduced allowance (made up of a contribution from HSC, ESS and the young person). Staying Put is not an option for young people who have lived in residential care. C&FCS is also developing Staying Close and Supported Lodging provisions for care leavers (see Section 3 for detail).

Action for Children

Action for Children (AFC), a charity helping young people 13–25, a proportion of whom have left or are in the process of leaving care. It runs the Youth Housing Project as part of its services.

AFC provides the emergency housing service, Nightstop. It also has seven training flats whose tenants are young people, usually care leavers or already known to the charity or Children and Family Community Services. The flats are managed by AFC and give tenants the chance to develop skills they will need to live fully independently lives, while having support to call on when needed.

The charity offers support to young people around life skills, substance use, employment, and the transition to independent living. Young people who access the service benefit from a trusted professional relationship, action plans on personal, social, emotional and economic development, and therapeutic support.

Youth Commission

The Youth Commission is an independent charity responsible for delivering youth work in Guernsey and Alderney. It gives children and young people aged 4–25 access to a range of services and activities to help them develop their social, physical and emotional wellbeing. The Commission’s services are open to everyone but priority is given to children and young people who, in various ways, are experiencing adversity. Its largest funder is the States Committee for Education, Sport and Culture, with further funding coming from HSC, corporate sponsorship, donations, fundraising events and charitable grants.

Multi-Agency Support Hub (MASH)

The MASH brings together multiple agencies involved in providing support for children and young people with additional needs, and for their families. It creates a single forum for the sharing of information between agencies, and with the people being supported. The MASH attendees share relevant information to decide on whether a child or young person is at risk of harm or is being harmed, should be under protection, or would benefit from support from agencies other than those already involved.

Participants include statutory agencies such as the police, child health, the school attendance service, and children’s social care. Other agencies such as the Child and Adolescent Mental Health Service, the Community Drug and Alcohol Team, the Children’s Convenor or Action for Children might also attend.

Guernsey Alcohol Advisory Service (GAAS)

GAAS is a charity offering one-to-one drug and alcohol counselling from its premises, free of charge, for anyone on Guernsey. It also runs Brockside rehab dry house. Counselling services and liability insurance are funded by States grants, with operations funded through donations and other fundraising. States funding for some services is due to end in 2022 and move to another provider.

In-dependence

In-dependence is a charity that supports people affected by drugs, alcohol or gambling, and works to minimise the harms through education, prevention and counselling. It helps those experiencing problems themselves, and those affected by another’s problem. All its services are free and confidential, and include individual counselling and peer-group support, recovery work, a needle exchange, and the Criminal Justice Substance Service. It has run the Prison Substance Misuse Service for 20 years but is passing this work to another provider in 2022.

Community Drug and Alcohol Team (CDAT)

The Community Drug and Alcohol Team works with anyone over the age of 18 whose drug and/or alcohol consumption is causing problems, generally to the extent that the person experiences withdrawal. It is partly funded by the Health Improvement Commission, and partly by HSC.

CDAT comprises psychiatrists, nurses, social workers, support workers, and therapists, who provide clinical interventions that are unavailable through primary care or other treatment agencies. It is the only treatment service in Guernsey that can prescribe drug substitutes, via local pharmacies.

Patients are referred to the team by their GP or by another professional they are working with. Each individual’s needs and risks are assessed, and their treatment tailored. The support provided includes one-to-one therapy, in-patient and out-patient detox, relapse prevention work, and referral to other services such as Adult Mental Health and the Recovery and Wellbeing Service.

Bailiwick Social Prescribing (BSP)

BSP is a free scheme linking people over 18 with sources of non-medical support to help improve their health and wellbeing. The service employs link workers who signpost clients to services, advice and support, and help them access it. This includes linking people to advice and guidance on housing, benefits and finances. Other support might help people be more active, make social connections or develop creative pursuits, access befriending or counselling, or explore employment and learning opportunities.

Link workers talk to clients, either face to face or over the phone, to understand their particular difficulties and what is important to them. The local services and activities suggested are free or low cost. BSP is a relatively new service and currently only accessible through GP referral, but it is planned to open referrals to other agencies in future.

BSP sits within the Health Improvement Commission, and is funded through grants.

Appendicies

Appendix 2: List of Interviewees

Action for Children

Kareena Hodgson, Children’s Services Manager (formerly)
Aaron Davies, Children’s Services Manager
Shane de Carteret, Practice Manager (formerly)

Bailiwick Social Prescribing

Melissa Mitchell, Lead (formerly)

Citizens Advice Guernsey

Ali Marquis, Deputy CEO (formerly)
Kerry Ciotti, CEO

Guernsey Alcohol Advisory Service

Dave Newman, Director

Guernsey Caring for Ex-Offenders

Mary Hervé, Coordinator
Andrew Kewell, Deputy Coordinator

Guernsey Community Savings

Jane Kerins, General Manager

Guernsey Housing Association

Jemma Bachmann, Housing Manager
Steve Williams, CEO

Guernsey Welfare Service

Sue Le Friec, Coordinator
Jon Honour, Chair

Healthy Minds

Beverley Tachon, Manager and Counselling Psychologist

In-dependence

Tracey Rear, Business Manager

Offender Deposit Assistance Scheme

Andrew Ozanne, Founder and Director

Probation Service

Kerry Tardif, Senior Probation Officer,
Offender Management Unit

Safer

Fiona Naftel, chair
(also Les Cotils, Managing Director)

Sarnia Housing

Jane Le Conte, Director

St Julian’s House

Shaun Molloy, Manager

States of Guernsey Children and Family Community Services

Karen Beale, Manager, Looked-After Children
Lauren Graham, Leaving Care Social Worker
Alison Kirkwood, Supported Employment Advisor
Jo Ogier, Manager, Reparative Care
Keith Robins, Looked-After Children
Lucy Cook, Acting Head of Service

States of Guernsey Domestic Abuse Strategy

Fiona Richmond, Coordinator

States of Guernsey Housing

Lynn McLagan, Director of Housing (formerly)
Daren Dupré, Tenancy Manager (formerly)
Toby Brookfield, Tenancy Manager

States of Jersey

Jack Norris, Senior Policy Officer

Wigwam Support Group

Susie Gallienne, Family Support Coordinator

Youth Commission

Charlie Cox, CEO
Aaron Davies, Operational Officer (formerly)

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