

# Tavistock Housing Stories

## Final Report - December 2023

Prepared by Devon Communities Together



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## INTRODUCTION

A Tavistock Town Council and Devon Communities Together (DEFRA and Devon Community Housing Hub Funding) funded project which started in August 2023 and finished in December 2023.

**The project aimed to provide qualitative evidence on housing issues in Tavistock as part of the evidence base for the Tavistock Neighbourhood Plan.** While facts and figures (quantitative evidence) are vital evidence for a robust planning process, the human stories behind the data can often be missed. By bringing these stories to the fore, this project will help Tavistock Town Council understand the individual challenges that people are currently facing with finding suitable housing in Tavistock, and aid engagement with the local community as part of the Neighbourhood Planning process. It also has wider relevance, since many of the issues highlighted are common across the South West. We have worked in partnership with Tavistock Town Council before as we conducted the community consultation for their Tavistock Neighbourhood Development Plan survey in 2022 as well as a Community Profile as part of the data review. The Devon Community Housing Hub has also extended their work within the town.

The project has recorded seven housing stories from individuals who are trying or have tried to buy or rent a home in Tavistock. These stories will be case studies to showcase the difficulties in renting or buy in a market town and suggest potential solutions.

The impact the Tavistock Housing Stories have to date had on people/communities are that individuals feel more listened to as they get the opportunity to share their experience of the difficulty of buying or renting a home in Tavistock.

For more information on the Tavistock Neighbourhood Plan please visit; <https://tavistockplan.info/>



# ANALYSIS OF RURAL HOUSING CHALLENGES & BARRIERS (NATIONAL & DEVON WIDE)

The interviews carried out highlighted issues that are not unique to Tavistock. Nationally the UK government acknowledges that there is a chronic shortage of houses(1), with demand outstripping supply particularly in the social housing sector (2).

Particular issues include:

- Housing Affordability:** A significant portion of the population face challenges in affording homes, especially in major cities like London. High property prices and rents contribute to difficulties for first-time buyers and renters.
- Quality of housing:** The media has highlighted several recent cases where the quality of affordable and rented housing falls below expected standards. Particular problems are damp and mold leading to health problems.
- Supply and Demand Imbalance:** There is a persistent imbalance between the demand for housing and the available supply. The construction of new homes struggles to keep pace with the growing population and urbanization.
- Homelessness:** Due in part to the above, the issue of homelessness remains a pressing concern, with a noticeable increase in the number of people experiencing homelessness (3).

Devon and the wider South West face particular issues with second-home ownership and an increase in holiday lets. Both these put pressure on the housing market in rural areas with historically low ratios of average earnings to average property prices, and intensify the national issues listed above.

All these problems are clearly evident in Tavistock and were highlighted by the interviewees in relation to their individual stories. In addition to facts of each case, the methodology of open questioning allowed for a subjective point of view to be expressed on these common housing problems. Opinions elicited from the interviewees, informed by their first-hand experience, included:

- It is not fair that outsiders are more easily able to afford houses than locals. Some affordable houses should be reserved for people with a strong local connection.
- The law tends to favour landlords over tenants. Some interviewees felt they had been unfairly treated by landlords but had no means of redress.
- Poor quality housing and stressful housing situations often impact negatively on wellbeing and health, particularly for children or the elderly.

1.<https://commonslibrary.parliament.uk/research-briefings/cbp-7671/>

2.<https://www.housing.org.uk/resources/the-housing-crisis-what-will-happen-if-we-dont-act/>

3.<https://england.shelter.org.uk/>



# METHODOLOGY

Qualitative case study methodology investigates real-life situations, they are of a qualitative design. **As part of this project we have conducted eight in depth interviews with individuals who are trying or have tried to buy or rent a home in Tavistock.** One individual withdrew their participation in this project. The project has reached individuals of Tavistock through social media, newsletters and via the Town Council. Drop in sessions were also held at Tavistock Library. The interviews were conducted face to face or over the phone. The stories were written up as case studies. Names, places and key information were taken out to ensure the anonymity of the individuals. Please see an example of a case study below.

The case studies includes the following profiles;

- Young woman in her twenties.
- Couple in their thirties with two children.
- Widowed in her 70s who has lived in Tavistock all her life.
- Couple employed on a low wage with two children.
- First-time buyers in their twenties, both from Tavistock and employed locally.
- Three Ukrainian women who brought their children to Tavistock.
- Young man, single, non-smoker, no children or pets, in full-time employment.

**Tavistock HOUSING STORIES**

**ABIGAIL AND DUNCAN**

**Outcome:** Abigail and Duncan eventually managed to buy a house they loved, but only because a local family were willing to sell to them for less than the current value of the house. Abigail feels that as locals they should not have needed to be reliant on the generosity of a seller to be able to afford their own home in Tavistock.

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

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

**Challenges:**

- Increased in-migration from other parts of the UK, second-home ownership and short-term lets.
- The number of cash buyers looking to buy property in the area.
- Interest rate rises affecting mortgage repayments and affordability.

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

**“We were lucky, but it could have turned out differently”**

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# IN DEPTH CASE STORIES - HOUSING CHALLENGES

- Mould causing serious illness in the children.
- The threat of being evicted was extremely stressful.
- Suitable affordable houses are difficult to find.
- Landlords often require a guaranteed wage which is difficult if you are self-employed.
- It's difficult to get a mortgage on your own.
- The social housing process is hard to navigate.
- The 'blind bid' process. Sometimes there are over 10 people all putting in offers on one house.
- The cost of houses in Tavistock makes it difficult especially for first-time buyers and young families.
- High demand for and high cost of rented properties.
- Lack of rental properties as more Landlords sell up.
- Housing is unaffordable for single young professionals in Tavistock.
- Locals competing against incomers with higher wages and more disposable cash. Struggling with ill-health while living in insecure accommodation.
- Increased in-migration from other parts of the UK, second-home ownership and short-term lets.
- The number of cash buyers looking to buy property in the area.
- Interest rate rises affecting mortgage repayments and affordability.
- The form-filling involved in finding somewhere to live is daunting for older people.
- Many people bidding for the same properties on Devon Home Choice, or applying through estate agents for private properties.
- Landlords are able to evict tenants at will when they've done nothing wrong.
- Properties are let very quickly, usually within a day. There are often 30-40 people going for the same place.
- While Tavistock has been welcoming, the housing situation in the town does not make life easy for them.
- Working full-time is not an advantage: properties are still unaffordable, and it is harder to make time to search for and view places.

# CASE STUDY - RYAN

## Tavistock HOUSING STORIES



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

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

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

## RYAN

### Challenges:

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

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



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ILLUSTRATION: MATYJUZ NAPIERALSKI



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# CASE STUDY - ABIGAIL AND DUNCAN

## Tavistock HOUSING STORIES



"We were competing against cash buyers"

### ABIGAIL AND DUNCAN

**Outcome:** Abigail and Duncan eventually managed to buy a house they loved, but only because a local family were willing to sell to them for less than the current value of the house. Abigail feels that as locals they should not have needed to be reliant on the generosity of a seller to be able to afford their own home in Tavistock.

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

"We were lucky, but it could have turned out differently"

#### Challenges:

- Increased in-migration from other parts of the UK, second-home ownership and short-term lets.
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# CASE STUDY - MARIA, YULIA, SVETLANA

## Tavistock HOUSING STORIES



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



### MARIA, YULIA, SVETLANA

**Who:** Maria, Yulia and Svetlana brought their children to Tavistock from Ukraine.

**Their story:** When Russia invaded their country and it was no longer safe to stay at home, these women were offered accommodation with host families in Tavistock. When it was time to move on they were still not able to go home, but they all found it very difficult to find rented accommodation. They are reluctant to leave Tavistock, where their children have settled at school after a very disruptive time in their lives.

**Outcome:** At the time of writing all three women are in rented homes that are either insecure or not suitable for their needs, or both.

**Challenges:**

- All three women have found work, but local wages in the minimum wage jobs they are able to find here mean they can't earn enough to pay the high prices of the accommodation they need.
- Properties are let very quickly, usually within a day. There are often 30-40 people going for the same place.
- While Tavistock has been welcoming, the housing situation in the town does not make life easy for them.

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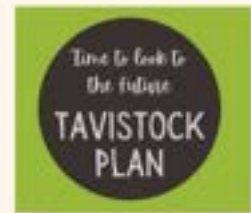


ILLUSTRATION: MARCELOZ HIPERALDI



# CASE STUDY - RUBY

## Tavistock HOUSING STORIES



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

## RUBY

**Who:** Ruby is in her twenties. She grew up in Tavistock, works in Tavistock and wants to stay in the town.

Her parents also want to stay in Tavistock where they have friends and connections.

### Challenges:

- Lack of rental properties as more Landlords sell up.
- Housing is unaffordable for single young professionals in Tavistock.
- Locals competing against incomers with higher wages and more disposable cash.

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

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



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Devon Communities Together  
Helping Communities Help Themselves

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# CASE STUDY - ALICE

## Tavistock HOUSING STORIES



Photo by Sweet Spot

## ALICE

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

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

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

### Challenges:

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

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

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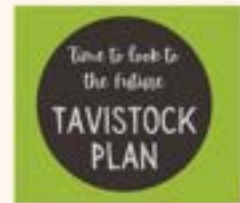


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# CASE STUDY - EILEEN

## Tavistock HOUSING STORIES



### EILEEN

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

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

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

### Challenges:

- Struggling with ill-health while living in insecure accommodation.
- The form-filling involved in finding somewhere to live is daunting for older people.
- Many people bidding for the same properties on Devon Home Choice, or applying through estate agents for private properties.
- Landlords are able to evict tenants at will when they've done nothing wrong.

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

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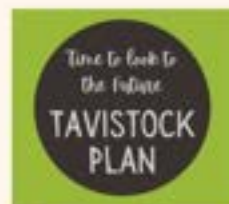


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# CASE STUDY - ASHLEY

## Tavistock HOUSING STORIES



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



## ASHLEY

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

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

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

### Challenges:

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

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## QUOTES FROM INTERVIEWEES

“

*“Many landlords won’t take people with children.”*

*“We were competing against cash buyers”.*

“

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

*“I wouldn’t have gone through that trauma and put my family through it.”*

“

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



# CONCLUSION AND RECOMMENDATIONS

The Tavistock Housing Stories has been a successful project, which showcases the challenges in renting or buying a home in a market town in West Devon, Tavistock.

The project has;

- **conducted eight interviews with individuals, one individual withdrew**
- **produced seven case studies (see page 6-12)**
- **highlighted the main challenges of the housing market in Tavistock**
- **provided qualitative evidence for the Tavistock Neighbourhood Plan**
- **provided a template for future similar case studies**

This project, through the activity of listening to stories as noted above, has improved understanding of housing issues in Tavistock to support the neighbourhood plan and the challenges being faced by local people, using a qualitative evidence base of those with lived experience in the area. Having listened to all the stories we have learnt that the issues which people are facing trying to rent or buy a home in a market town are; homes are becoming more expensive, they get bought or rented very quickly, their a more second homes, few suitable affordable houses, the conditions of some homes are poor and the relationship between landlords and tenants are poor.

Based on the interviews conducted our recommendations are to;

- **develop more suitable and affordable houses**
- **improve conditions of homes**
- **limit second-home ownership and short-term lets**
- **provide more security for tenants**
- **provide more support, advice and guidance to navigate the housing market**

*“I’m honestly thrilled and believe they are such a great illustration for our housing issues locally. Thank you.”*

Tavistock Town Councillor

