Cornwall Community Foundation

CORNWALL'S HOUSING CRISIS

VOLUNTARY SECTOR SURVEY 2024

Summary

Cornwall is facing a growing housing crisis. Many local people are struggling to find affordable homes, leading to an alarming rise in homelessness. In order to guide our philanthropic giving, Cornwall Community Foundation (CCF) undertook a survey of voluntary organisations supporting people experiencing homelessness, and well as those supporting community-led housing developments. These insights will inform the development of a new Housing Crisis Fund that seeks to reduce homelessness and improve access to community-owned, affordable housing in Cornwall.

We had 39 responses to the survey from leaders across the voluntary sector. 85% of respondents provide direct support to people experiencing or at risk of homelessness. 5% of respondents develop community-owned, affordable housing, while 10% of respondents provide both housing development and direct support to those experiencing or at risk of homelessness.

The survey underscores a deepening housing crisis in Cornwall, where local residents struggle to find affordable housing amidst rising homelessness rates. The survey revealed severe resource strains as demand for homelessness support services has soared by over 140% since 2020. This increase contrasts sharply with stagnant or reduced funding for many organisations, leading to critical issues such as staff burnout.

Key challenges highlighted include:

- Inadequate Affordable Housing: Limited affordable and social housing, compounded by rising rental costs and the prevalence of short-term rentals like Airbnbs, severely restricts housing availability, particularly for low-income residents.

- Complex and Unmet Needs: Nearly all surveyed organisations reported a rise in clients with complex needs, including mental health issues, substance abuse, and the challenge of homelessness among employed individuals.
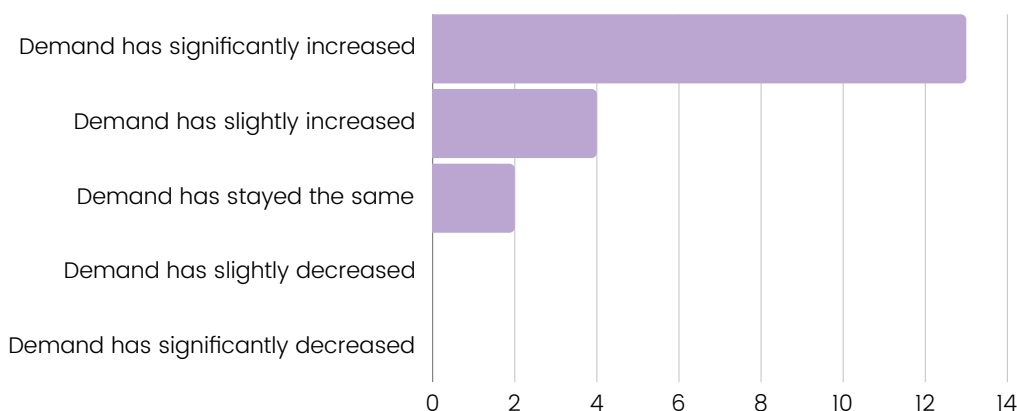
- Underfunded Crisis and Prevention Services: Demand for funding significantly outstrips availability, with organizations calling for more flexible, multi-year, and substantial grants to sustainably address these growing needs.

Through the planned Housing Crisis Fund, launching in summer 2025, CCF aims to address these gaps, enhancing community resilience and providing affordable, community-owned housing solutions to tackle Cornwall's housing crisis.
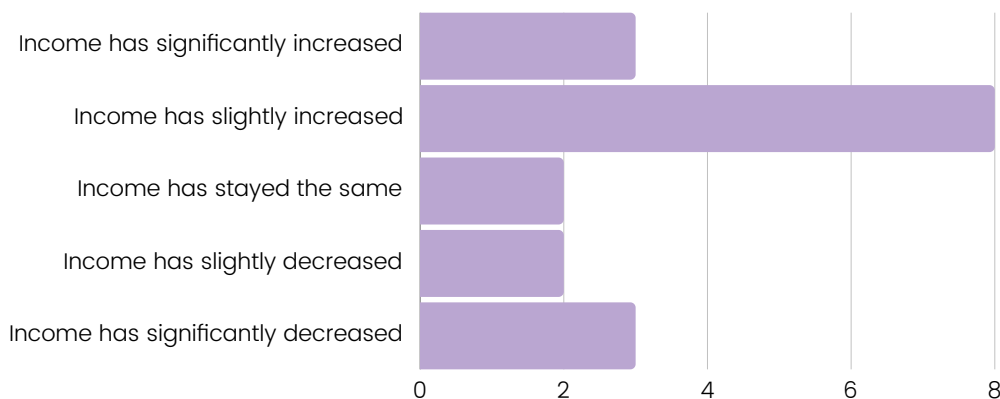
How has demand for services changed since 2020?

89% of respondents reported an increase in demand for their services, with an average increase of 140% - meaning that demand for homelessness support has more than doubled since 2020.

Bar chart: How has demand for services changed since 2020?
- Demand has significantly increased: 13
- Demand has slightly increased: 4
- Demand has stayed the same: 2
- Demand has slightly decreased: 0
- Demand has significantly decreased: 0

How has overall income changed since 2020?

39% of respondents stated that their income had either stayed the same or decreased since 2020. When comparing this to the dramatic increase in demand, it is clear that the sector needs rapid investment in order to ensure that people experiencing homelessness get the vital support they deserve.

Bar chart: How has overall income changed since 2020?
- Income has significantly increased: 3
- Income has slightly increased: 8
- Income has stayed the same: 2
- Income has slightly decreased: 2
- Income has significantly decreased: 3

60%
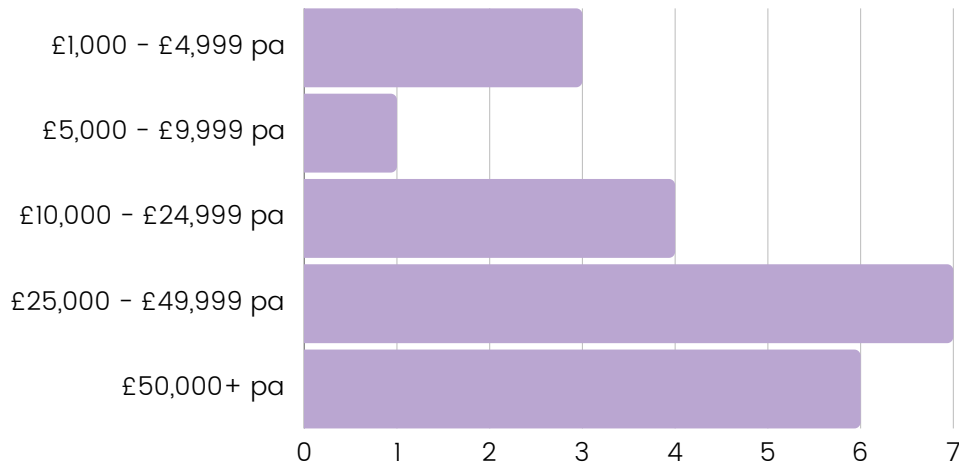of respondents are experiencing issues of staff burnout

On reviewing the above trends of increasing demand for support on diminishing resources, it is no surprise that 60% of respondents are experiencing issues of staff burnout. One respondent noted:

"Turnover in sector is significant - huge burnout. Mental health issues among workers is a growing concern. Needs for therapists for staff team as they are having to provide mental health/social work support for those with complex needs."
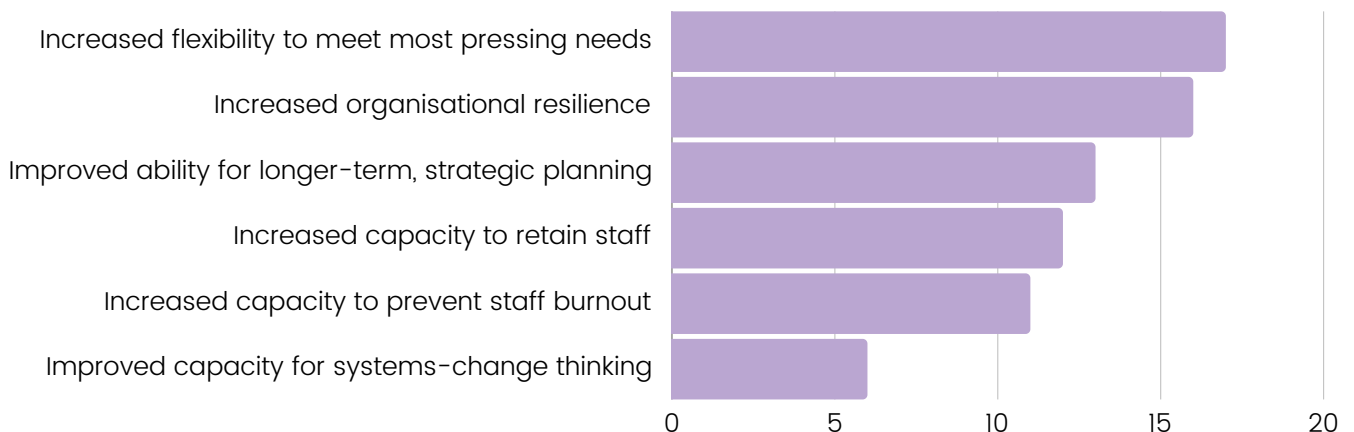
Understanding funding need

What size of grant would make a realistic difference to your organisational capacity to respond to homelessness?

Based on 21 responses, the total demand for homelessness funding is at least £2,325,000 over three years. 61% of respondents require more substantial funding (£25k+ pa) in order to make a realistic difference to their organisational capacity to respond to homelessness.

Grant size	Count
£1,000 - £4,999 pa	3
£5,000 - £9,999 pa	1
£10,000 - £24,999 pa	4
£25,000 - £49,999 pa	7
£50,000+ pa	6

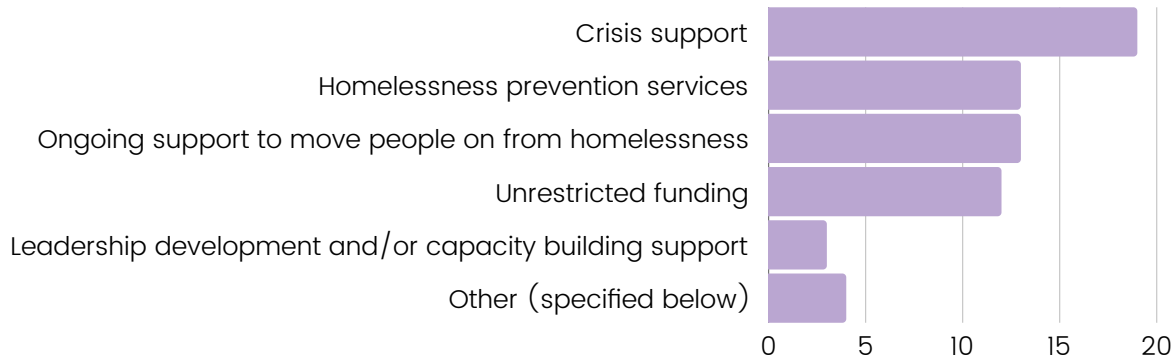# What difference would multi-year, unrestricted funding make?

Based on 21 responses, the greatest benefit of unrestricted funding is increased flexibility to meet communities' most pressing needs in addressing homelessness. Through unrestricted funding, we can empower frontline organisations to use funds in an agile way, that is responsive to emerging need.

Benefit	Count
Increased flexibility to meet most pressing needs	17
Increased organisational resilience	16
Improved ability for longer-term, strategic planning	13
Increased capacity to retain staff	12
Increased capacity to prevent staff burnout	11
Improved capacity for systems-change thinking	6

Most pressing funding needs

What represents your organisation's most pressing needs for funding to tackle homelessness?

23 organisations responded to this question, highlighting strong funding need to support crisis services.

Some respondents also noted:

"Each client is unique and one size does not fit all... To ensure the service is accessible we need unrestricted funding so we can continue to provide advice to anyone who needs it."

"There is a severe lack of housing - especially for single people - in the county and currently second home ownership/Airbnb rentals are becoming more favourable with Landlords as they are more profitable and short term gains - so we also campaign for change to make society fairer by lobbying government to make changes to the law. Whilst we use volunteers (with paid supervisor support) it all costs money - at a time when unrestricted funding from everywhere is being reduced. We have always demonstrated good value for every unrestricted £1 put in - the local community gains around three times that amount."

"Support for individuals with No Recourse to Public Funds who cannot avail of other mainstream sources of support"   *"Advocacy for Home Choice users"*

How has demand for your services changed since 2020?

20 organisations responded to this question, highlighting clear trends in increasing number of clients with complex needs and unmet mental health needs:

100%
reported increasing numbers of clients with challenging and complex needs

100%
reported increasing numbers of clients with unmet mental health needs
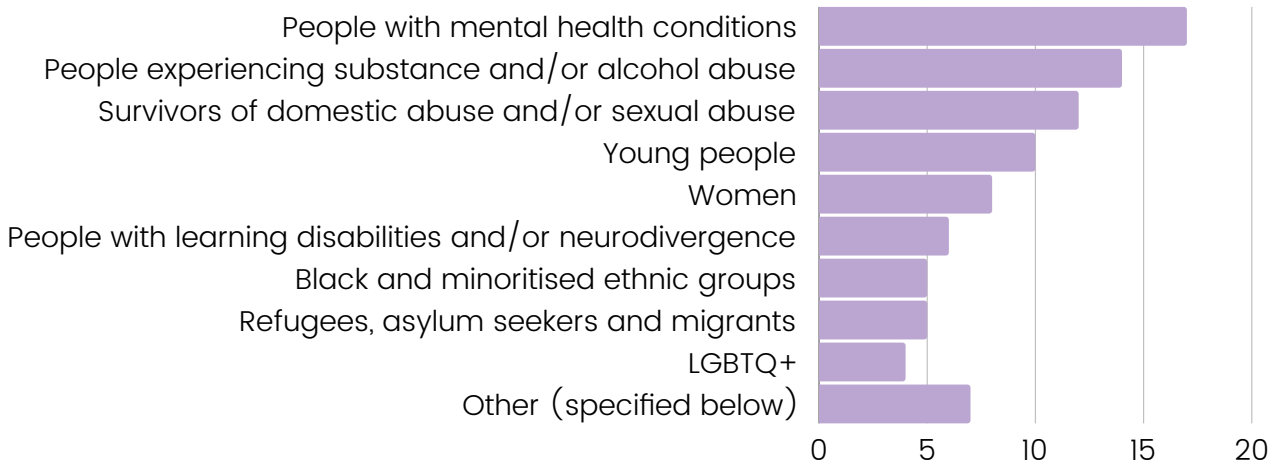
75%
reported increasing numbers of clients in-work experiencing homelessness

Trends in unmet demand

Are you witnessing trends in unmet demand from any of the following key beneficiary groups?

20 organisations responded to this question, highlighting strong funding need to support those with mental health conditions, people experiencing substance and/or alcohol abuse and survivors of domestic abuse and/or sexual abuse.

Some respondents also noted:

"The socially isolated elderly."   *"Care leavers."*

"Part of prevention work can be guiding organisations to enable their service to adequately cater for and reach out to key groups so unmet need can be tracked. This starts with staff training and awareness. Our recent alliance event showed that many organisations do not make any service changes to adapt to key groups."

"From 2019 to 2024, WILD families experiencing homelessness and in emergency-type housing has increased from 12% to 21%. Numbers living in wider family homes has increased from 30% to 42%. Numbers living in social housing has decreased from 39% to 22%. During the last 5 years we have also seen the first numbers of young parents (particularly, but not exclusively, young dads) who have been street homeless"

"I would say that all groups are affected and other groups not listed - the housing crisis affects anyone who not only doesn't have a home - but also those who live in unsuitable accommodation, disabled people who cannot get up/down stairs and not in ground floor accommodation, people who live alone and have spare rooms - who have to pay bedroom tax, people living in damp mouldy unfit homes causing health issues to them and their children, people with poor insulated homes (particular issue in Cornwall) who can't afford to heat adequately thereby causing damp/mould which affects health, young people who can't move out, people who are sofa surfing (uncounted by statistics) who don't have a priority need for emergency accommodation but also can't find or afford a home. The list could go on and on."

Key drivers of homelessness

From your organisations perspective, what do you perceive to be the main drivers of housing insecurity and homelessness in Cornwall?

Lack of adequate affordable housing supply:

"Lack of housing supply, coupled with growing pressures on people pushing them into homelessness."

"Lack of social housing. Lack of temporary housing close to where people's support networks are, meaning they have to move into a new area where they are isolated. Poor quality housing, particularly mould and damp"

"We see clients living in dreadful states of disrepair, damp and mould. Existing tenants who have seen rents increase - many in debt (which also causes mental stress and in some cases illness) unable to afford their monthly expenditure and we see many more with the cost of living rises in recent years, which are continuing in negative budget. With scrapping of Winter Fuel Allowance we will also start to see some people unable to pay rent and heat/eat."

"Lack of diversity in local housing availability to meet range of needs"

"Decades of underfunding local authority and affordable housing (in terms of availability, maintenance and support)"

"No fault evictions and lack of affordable housing , hiking rents in the private sector not realistic."

"It has become harder / impossible to access private rented accommodation for many people due to rent increases far outstripping wages or benefits. Also private rental accommodation is in extremely high demand meaning that anyone facing additional issues such being unemployed, in poverty, unwell, using substances, with an essential pet as support animal, finds it next to impossible to compete with renters who have higher income, offer bigger deposits etc. Consequently emergency and temporary accommodation is in higher demand and quality has declined, with much of this accommodation being unsafe for women at risk of abuse or exploitation, or those with mental health needs."

Discrimination and other key drivers:

"Exploitation and discrimination in the private rental sector"

"Increase in number of individuals with No Recourse to Public Funds who also face discrimination in the private rental sector"

"Identity discrimination"   *"Domestic abuse"*

"Insecure income / poorly paid employment / mental health issues"

Key drivers of homelessness

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Improvements needed in services and funding:

"Lack of services and funds to support people who need them most (e.g. mental health services)"

"Services that are not always Trauma Informed or responsive"

"Continued unsuitability of the Cornwall Homechoice partnership system and inefficiencies in its practical management while it was being run by Cornwall Housing Ltd."

"Lack of longer term support for those on rehabilitation/recovery journeys"

"The cut of preventative services like children's centres, youth clubs, social and family workers alongside changes in social reform, bedroom tax, 2 children cap, the absolute stress of poverty, addiction, complex traumas including hunger trauma…from our perspective people can not cope, their mental health and physical health is poor, they can not navigate complex systems to ask for help and if they do the help is not there."

"Insecure emergency accommodation, without access to basic meals and equipment re keeping babies safe"

"Most clients present with 4 inter-related issues (e.g. lack of money for essentials, incorrect level of benefits, debts, housing, utilities, employment etc.) all at different levels of emergency. The above issues (including the tick boxes) means that we are having to spend longer with each client and carry out more activities on their behalf, clients also struggle with engagement due to the chaotic nature of their situations, the state of their mental health and the overwhelm of tackling their issues."

Second homes and holiday lets:

"The affordability gap between incomes in a low wage area where housing costs are driven by second/holiday homes and affluent retirees rather than local earnings. The absence of security for private tenants"

"High rents and too many second homes"   *"Increase in rents and Airbnb"*

"Developer greed. Holidays now being taken in homes…. Leading to homeless people being placed in B&B's / hotels etc."

"No-fault evictions where landlords are moving into provision of holiday accommodation"