

Christine's story: Locked into renting

Christine was renting in the private sector. She had been on benefits for six months since having to leave work because of illness. She lives with her disabled son, who is waiting for an assessment for disability benefit payments. They are hoping to be rehoused in social housing:

"I can't get any credit and when renting [in the private sector] they say 'no benefit claimers or pets'. Benefit claimers and animals are treated the same.

My landlord put my rent up by £50 six months ago just as I had to leave work due to ill health. I explained that housing benefit won't cover the full rent but as [the landlord] has just had a baby he needed the money also. I got £95 discretionary housing payment for six months only. I am now £125 short in housing benefit, they take off £75 because my son lives with me, and he gives me all his Employment Support Allowance (ESA) and I am still short of funds.

We are waiting on a suitable house for myself and my ill son. We need a ground floor flat or house in a nice area. We have not been offered any and private [rents for this type of property] are too expensive.

If I could get a mortgage, I'm sure it would only cost me £300 at the most and not the £500 that I have to pay at the moment. So, I have to pay more because I have bad credit and no money. It doesn't make any sense.

Things might improve if my son got full Personal Independence Payment (PIP) and full ESA payment rather than the £57 a week he has had for the past year on ESA, while waiting to be assessed. We now both have mental health problems with all the worrying. Also, if we were offered a bungalow in a nice area this would help with our depression because we could have a garden, and if I got a well-paid job, that I could do, then maybe we could even rent a nice private house if social won't give us one."

Poor quality

"In my current flat the carpets are so disgusting that a carpet cleaner can't clean them. The kitchen is freezing and I'm sure there have been mice in the kitchen due to holes where the skirting board should be. There's a draught from windows and outside door and the storage heaters are not working properly. Neighbours fight a lot outside our door."

Wider impacts

"This flat is depressing us so much that we survive day to day. We get depressed all the time and I'm embarrassed when other relatives visit, which gladly is not often. Money that I should be spending on food, I have to spend on rent. Even if I work full-time, I still won't be able to afford this rent. It affects our health not knowing when we will become homeless, but we know we will be soon."

