Nat's story: No access to affordable housing

Nat is living in the town where he was born and brought up. He is 42 years old, living with his partner with whom he has two children, and working in a full-time job. The family had been renting in the private sector for many years at the time he answered our survey:

"[We are] paying far too much for a small house. The kitchen needs repair, there have been on-going issues with moisture [and damp] in the house.

The white goods [that were supplied with the house] all have issues. I haven't reported problems to my landlord because I'm worried about being evicted. The rent increases on a yearly basis."

The impact of problem debt

"[I am] stressed that I can't afford to pay the ever-increasing rent, but we can't find anywhere cheaper.

My partner is very often angry, or upset, at problems with the house.

I can't even begin to imagine being able to raise enough for a deposit on any property.

Breaking the cycle of debt has become practically unachievable, and then as my credit score keeps falling, it has become much less likely that I'll ever be approved [to rent or buy] another property.

[I have suffered] stress, depression and anxiety at varying points in time. [I am always] worrying about being able to pay the rent, and knowing there isn't anywhere cheaper, apart from council housing, which is virtually unattainable, or feels like it.

[It is] very frustrating to be unable to get council housing in my own home town."

Poor heating increases energy bills

"[We have] old inefficient storage heating, which means our heating bills are more expensive."

What would improve things?

"A lower cost of housing [than our rent] would take so much stress away. [I am] often depressed that I work every hour I can and yet [can only] provide my family with mediocre housing.

[If I could get] a mortgage. I'd be paying far less per month on just about any mortgage for a three-bedroom house. But I can't afford to, and I don't have the credit rating, because of the debts."