

SH 49

Ymgynghoriad ar ail gartrefi

Consultation on second homes

Ymateb gan: Unigolyn di-enw

Response from: Anonymous individual

TLDR Version:

- 42-year-old female born and raised in Tywyn, Gwynedd
- University educated with a steady office job held for past 16 years
- Lives in a dilapidated, privately rented property owned by an unregistered landlord, with no contract
- Any other long-term rentals in the town have been turned into short-term holiday lets
- Can't compete with second-home owners in wildly inflated housing market
- No choice but to buy cheapest flat on the market with serious fire risk concerns

Full version:

I'm 42 years old, born and raised in Tywyn. I lived here until I went away to university aged 18, and after spending 14 years living and working in England, returned home 10 years ago. I've privately rented a house since my return, owned by a man who lives in the West Midlands, who has another property a few doors down from me that he keeps as a second home. I haven't seen him since I moved into this rental property 10 years ago. He has never re-inspected it.

The landlord initially paid for some improvements to the property, which was badly in need of modernisation. I did the work myself with the help of family and friends. Since then, the landlord has done no further work on the property. I maintain it myself, paying for materials and providing free labour. At the point at which the property began to show wear that was beyond my capabilities to remedy, I informed the landlord of these defects. The most major being that the roof began leaking through to the living room in 2017. He has not had the roof fixed.

In addition to the roof which now leaks into the living room in 2 places, the balcony railings are completely rusted through and dangerous, the tiles are beginning to buckle and will soon fall off the bathroom wall, there is black mould in the front bedroom, the back door hinge is broken and sometimes the door cannot be opened, sometimes cannot be closed. A full list of repairs was given to my landlord in 2020, which he has ignored. But more concerning, the landlord has never had a gas safety certificate for the gas boiler in the property. I retain a gas man to do this, despite it being a legal requirement for my landlord to do so himself. He is also not registered as a landlord with Rent Smart Wales and has not provided me with a tenancy agreement since my initial 6-month contract in 2012.

I am so desperate to get out of this dilapidated property that I have searched endlessly for long-term rentals anywhere in this area. There are none, the long-term rental market is dead. Anyone who owns properties here has realised they can make the same money off tourists in a week, as what I pay in rent for a month. In the block of 6 houses including mine, I'm the only person here from October to March, the rest are all short-term holiday lets and second homes.

The only option left open to me is to try and buy a property. Except I'm not only competing with members of my community for the precious few housing stock that come onto the market. I am also competing with second-home owners and would-be holiday letters, whose city wages far outstrip my country wages. I have a good job which I have held down with the same company for 16 years. By local standards it should afford

me a comfortable standard of living. I have no children or other dependants and am not married, therefore all my income is my own.

Nevertheless, my money does not stretch anywhere near the level that the housing market here is now at. A 2-bed house the same as mine a few doors down, sold recently for around £220-£240K without any modernisation. Being priced out of 99% of the housing market here, I have no choice but to look at small flats to buy. A flat I looked at only months ago, recently had its entire roof ripped off by a storm, such is the build quality. Had I liked the flat when I viewed it, I'd have been its unfortunate owner when the storm decimated its roof.

As it is, I am currently 12 weeks into purchasing a similar flat, built in the early 1960's, which has no insulation in the walls or ceiling, no internal heating, penetrating damp, and a fire risk assessment whose recommendations for improvements have been ignored by the resident-formed management company since 2018. In the wake of Grenfell, I am aghast that a 9 flat, 3 storey building can have no common fire detection or alarm system, and that its management company can get away with ignoring a fire risk assessment which specifically outlined failings in compartmentalisation due to the individual flats not having fire doors, nor sufficient internal fire-stopping in the service ducts. I'm buying a flat on the top floor, and there is no fire escape. I am quite literally jumping out of the frying pan of my dilapidated rental house, and into the fire of a flat which is *still* not fit for purpose.

As there are no other properties in Tywyn or neighbouring communities that are within the range of my attainable mortgage, I have no choice but to proceed with this flat purchase. I have been saving for the last 10 years for my future pension, but I will now have to spend that entire amount just getting this flat up to standard. Then I'll have no funds left to my name.

For me to be between these two appalling options, after getting a good education and working hard all my adult life, is soul-destroying. Had I not bothered to educate myself or get a good job, maybe had a couple of kids when I was a teenager, I could be living in social housing given to me for free with everything provided, for a nominal rent. Yet because I am part of this forgotten demographic of young professionals, I am invisible. I would be at the back of the queue for any help from the state.

Why won't the Welsh Government stop this happening to our communities? The cry has been going unheard for 50 years regarding second home ownership, and the housing crisis is now beyond a joke. Our language is dying, our infrastructure is being stripped from our towns, and our communities are being torn apart whilst our villages are gentrified into nothing more than glorified holiday resorts. Here in Tywyn the Doctor's surgery has just been handed back to the health authority, our Dentist has just closed, and our optician is long gone. What is the future of this town to be when we can't afford to live in our own houses anymore, and can't get basic medical provision?

The Welsh Government needs to put its people first, and support and enable us to restore our scattered communities. I shouldn't have to face a choice between living in unsafe properties, or having to leave my family and community, just because other people think it's acceptable to take our houses for their playthings. Homes should be homes.

5th April 2022