

**Women, Safety and the Housing Crisis: Engagement with Policy Makers**  
Report of a workshop hosted by the Women's Budget Group at City Hall  
**Monday 3<sup>rd</sup> July 2017**

**Background**

Women's housing needs can be different to men's. Caring responsibilities mean that transport links and proximity to family support networks are often very important for women.

The gendered impact of domestic abuse creates specific problems for women around safety, security and refuge.

Precarious housing and homelessness compound other issues that women face including racism, disability and physical and mental health problems.

Disabled women have particular needs for housing that is accessible, safe in case of emergency and close to services including accessible transport.

Certain groups of women such as older women, disabled women, lone mothers, low income women, and women without English language skills tend to be less mobile and more confined to their homes.

Working with the Housing Committee, the Women's Budget Group organised a workshop at City Hall to discuss women's housing needs and how the Mayor's Housing Strategy could work better for women.

The workshop was the last of a series of workshops organised by the Women's Budget Group and supported by the Amiel & Melburn Trust to enable women to engage with public decision makers on issues that concerned them.

The speakers at the workshop were:

Opening remarks: James Murray, Deputy Mayor for Housing

Morning panel: Sian Berry, Chair, Housing Committee  
Fiona MacTaggart, Chair of Trustees, Commonweal Housing  
Dagnija O'Connell, Community Mental Health Nurse, Female Hidden Homelessness  
Jessica Jason, Co-Ops for London  
Chair: Rebecca Omonira-Oyekanmi, Co-Chair of Communications, Women's Budget Group

Afternoon workshops: Leonie Cooper, Housing Committee  
Tom Copley, Housing Committee

This report summarises the main issues discussed at the workshop.

## Morning panel

Summary of the main points from speakers' presentations:

### Sian Berry

- There is a lack of data on women and housing issues in London, neither national Government nor the Mayor's office provide sufficient gender breakdowns of the statistics that they publish.
- Housing policy can fail to take women's needs into account. For example, if the living rent is defined on the basis of the median wage, this fails women who tend to earn less than men on average. Definitions of vulnerability can fail to take into account particular vulnerabilities that women face
- Homelessness among women can be hidden, this needs further investigation.
- Cuts and changes to social security benefits, including but not only relating to housing benefit have worsened the housing crisis for women.
- There are particular issues for pregnant women and new mothers. For example, women who act as property guardians can lose their homes when they have a baby because they are not allowed to live with additional people.

### Fiona MacTaggart

- Housing issues can affect women in different and more severe ways. Rates of depression and other mental health issues are higher. Housing issues for women affect the people they care for because women are the people who make families work. Insecure housing, or being forced to move area will affect the care women can give to their parents and the education of their children. When children leave home, women may be affected by the bedroom tax.
- Projects that Commonweal Housing are involved with include:
  - Reunite, which is a project that works with mothers leaving prison who are often caught in a double bind: they can't get their children back unless they have suitable housing, but they can't get suitable housing as a single person without their children living with them. There is currently no duty on local authorities to house mothers coming out of prison even though having children back reduces the rate of reoffending
  - Project with St Mungo's to help women leaving prostitution which involves providing move on accommodation.
- It is not enough to provide emergency accommodation, refuges and shelters are important but the biggest challenge is a stable move plan.

### **Dagnija O'Connell**

- Women's homelessness is often hidden because they are often not counted as rough sleepers.
- Most of the women that Women's Hidden Homelessness work with suffer from post-trauma, accumulated stress, or other mental health problems but they often do not approach services and may not acknowledge that they have issues themselves. They may be fearful of giving contact details because they are scared of creditors.
- It is hard for homeless women to access services. They may not have a mobile phone, or credit to access messages so miss messages from services and therefore appointments. They move across boroughs so do not qualify as having a local connection.
- Homelessness and inability to access services has an impact on women's health.
- Benefit changes have a particular impact on homeless women. They are more likely to be sanctioned because they do not receive notice of appointments. They may not claim ESA because they don't acknowledge their mental health problems. The increase in the state pension age has caused issues for older women.

### **Jessica Jason**

- The discourse around housing is centred on male language through use of terms like 'units' not 'homes' and based on a model of a nuclear household which makes it difficult for those who don't fit into that model to find suitable housing.
- Housing co-ops are designed differently. They are not Housing Associations but based on people coming together to form a community. People live in separate households with their own front doors, but the co-op allows for a community to grow.
- Housing co-ops are underrepresented in the discussion on housing, but can provide a small solution to some aspects of the housing crises.

### **Questions and points from the discussion**

- There is a lack of suitable housing for disabled people. Examples were given of disabled women who were offered temporary emergency accommodation above the ground floor, which would be unsafe in a fire and women who were offered housing in an area with no accessible transport so they were unable to access work.
- There is a need for more social housing. However, there was widespread concern at the meeting about the safety of some social housing, particularly after the Grenfell fire.
- There was concern about Regeneration projects. Regeneration can involve housing being handed over to private landlords leaving tenants with little protection against eviction. New tenancies are short term and more expensive. There is a loss of social housing over time. The people most affected are single women and women with children. In addition, many projects don't take account the needs of residents, particularly disabled residents.

- Focus of discussion on homelessness is on rough sleeping, and the definition of homelessness excludes many women who are not safe sleeping rough and may keep moving or find somewhere inside a building to sleep.
- Cuts to funding for women's refuges mean that women can face the choice between homelessness or remaining with a violent partner
- Women who have experienced violence are being threatened with eviction for anti-social behaviour. This reflects a lack of understanding and training among housing officers about VAWG. Management transfers in domestic violence cases often require a policy report, when it is well known that most women don't report to the police.
- Both examples highlight the lack of connection between VAWG policies and housing and homelessness policy.

## Afternoon sessions

### Low cost rent, London shared ownership and London living rent: Chaired by Tom Copley

Affordable housing budget is split into three types:

- London affordable rent (1/3 of market rents)
- Shared ownership (people who buy part of a property)
- London living rent (set and based on local London wages, based on people's ability to pay and not on market rents)

#### **Discussion:**

##### Initial clarification questions raised

What does affordable housing mean in London?

- The term has arguably been stretched too far
- As cost of housing is so high, and many people on low incomes do not have incomes low enough to qualify for social housing so much of the affordable housing move is to address those people

Does the mayor have a policy on housing retention in relation to bedroom tax and discretionary housing placements, benefits cut etc.?

- The mayor does not have the power to stop national welfare policy despite opposing the benefits caps etc.
- There was a call for a statement or formal document from Sadiq Khan to address this

What kind of tenancies are being produced?

- 5-year tenancies rather than life-time tenancy (due to govt change in Housing Acts)

When you say shared ownership, who are you sharing with? What about collective ownership?

- Housing Committee looking at community land ownership and co-op properties
- Ownership is shared with the Housing Association – you only own 25% of the property but are liable for the maintenance of the whole property, also have no democratic say in the housing association

### **Main points raised during discussion**

*Housing Associations freezing rent of current tenants, service charges etc. to cover London living rent and property development demands*

- Many houses are having a rent frozen as London living rent is introduced until London living rent increases to that point
- Increases in service charges in housing associations

*Disabled tenants are left out of the discussion, face higher charges, and not considered under new plans*

- Any discussion around housing, needs to approach disabled organisations and community groups that disabled people are accessing, especially those who are falling through the gaps. Many disabled people are not involved with the GLA so they are not even being acknowledged on a local level.
- Disabled people facing higher costs due to disability so will have less income to spend on rent or mortgages. They will need properties that have extra space/access – need to take disabled people into account when putting forward an affordable housing plan as their costs are far higher than the average that affordable housing is set to.
- New developments are not meeting basic criteria for disabled people, so shared ownership is not even considered for disabled people, even those of means.
- Self-employed disabled people have problems to show that they have money to pay for their mortgage whilst considering costs as a disabled person so they will not be considered for shared ownership.
- Need much more strong monitoring of new builds, disabled access etc.
- Council tax – a lot of councils are not applying the wheelchair discount and you then must wait for someone to assess that you're a wheelchair user.
- Needs to be attention to disabilities beyond physical disability access, and attention to the lack of accessible and affordable (under disability costing) housing.

*Concern over Housing Associations receiving the full funding amount*

- Who is building these houses?
  - o Housing Association partners of the GLA
  - o Across all the portfolio is affordable, up to 60% for larger HAs
- An exemplary account: Community Land Trust, Haringey
  - o Half for rent, half for buy. Truly secure rentals. Roughly 800 homes
  - o Large community group that has got together – outside the legislation that restrains what we can do e.g. can have lifetime rentals, don't have to implement the right to buy scheme, even for a property to be sold must be affordable with the condition the community to be able to buy back
  - o Set amount of properties put aside for domestic abuse victims, elderly people, people with MH issues.
  - o Independent and community-led
  - o Biggest problem in progressing the project is funds – much of employee fees (architects etc.) are covered by crowdfunding and the GLA should consider this as a viable affordable home option, they need support as they are not considered as credible organisations.
  - o Need to remember success stories

*Specialist training needed for housing officers (HOs)*

- o Money needs to be allocated for training HOs in disability, refugees, MH issues and so on. The lack of understanding and training among officers reproduces mistrust and frustration with the system
- o Suggestion for specialist disability specifications: Centre for Accessible Environments
- o Needs to be holistic training
- o Issues of quality of life, people's neighbourhoods all need to be considered
  - One woman mentioned how two people with mental health issues and severe anxiety were housed next to each other and as such both of their conditions worsened. Suggested that neighbourhood assessment is central to housing project.

*Student housing, brain drain and social inequality*

- o Rents for student housing across London are far above the average for other tenants while accommodation may be sub-standard with little information on tenants' rights for students
- o Potential action point to work with universities to make sure students are aware of rights, regulations and affordable housing
- o It was reported that students had been recommended by some academics to move out of London or abroad if unsuccessful in finding well-paid jobs as can

- be paid more for the same jobs, but pay nearly half the rent in cities like Berlin, Amsterdam or Brussels. This risks a brain drain for London
- Students from low socio-economic backgrounds who attend London universities tend to be those whose family homes are already in London
- These students end up living at home (different student life to others) and incur great costs in travel expenses akin to rent in other parts of the country
- Students from lower socio-economic backgrounds who are not from London are very underrepresented and there is a consensus among the student community that this is mostly due to housing costs and living in London
- Suggestions for students to live further from zone 1 or 2 are unhelpful as often the difference in rent cost is made up by travel expenses across the year

*Recommendations, comments and stories for the Mayor's policy plan*

- 10% of all homes should be wheelchair accessible. There also needs to be accessibility for wheelchair users beyond their own home and they need to be able to socialise beyond the home. These needs are not considered in new developments.
- Disabled tenants have been told that "all units need to be built the same" so can only be adapted after purchase at added cost to the disabled tenant
- Degenerative conditions are not taken into account at an early stage meaning that people push themselves to do more than they can and get worse whilst in poor quality accommodation
- There needs to be a rebuilding of trust with Housing Associations and property developers so that they show that they are working for the people (Suggestion that there should be an investigation into Housing Associations in London as there are very different experiences across the room)
- Suggestion to have a baseline set of terms for Housing Associations to qualify for GLA funds e.g. unless they have true representatives who can work for the good of the community, then the GLA will not give them the money
- Should be a monitoring specification as part of the £3.1bn budget
- Concern over funding predominantly (if not wholly) being allocated to Housing Associations. If it is, then the support for Community hubs, co-ops etc. becomes meaningless
- Shared owners are known to be the least satisfied of Housing Associations' tenants (came from two employees of housing associations in London)

- Housing Associations are under pressure from GLA and government to meet build requirements, certain percentage needs to be shared ownership even where other types of properties might be better dependent on how land is obtained
- Success stories should be shared. For example, a low-rise development of houses in Camden with good insulation has fuel bills of £300 a year compared to £1500 in other housing.

### **Housing and homelessness: Chaired by Léonie Cooper**

#### *Lack of Housing*

- Since the Right to Buy scheme, there are few council houses available. For example, in Wandsworth, there are 34,000 council houses. 17,000 have been sold. Most houses left that are accessible are rented out to students (University of Roehampton).
- There is a rise in poor housing conditions, tenants who complain are at risk of revenge evictions

#### *Deficit in appropriate emergency housing*

- The emergency housing currently on offer is not woman-appropriate.
- Services across boroughs are currently not available **within** the borough a person lives in. This results in a woman who has just been housed having to travel across boroughs to receive other services which is expensive and inefficient.

#### *Disability*

- Women with disabilities require different needs in emergency accommodation (e.g. ground floor, step-free access).
- There needs to be consideration of the needs of people with long term chronic conditions and people with mental health problems

#### *Prisoners*

- Women leaving prison are at risk of homelessness. There is a shortage of places for women to go after prison. Many women do not feel safe in hostels and may end up sleeping rough, which is also unsafe.
- Early release dates of prisoners leads to homelessness with no resettlement organised in time



- Prisons are reliant on good resettlement officers to provide temporary accommodation.
- Living with family/relatives/friends often leads to broken relationships. Therefore, living with family may not be a suitable solution.

*Feeling 'clientised'*

- "No one wants to feel like others are managing your life."
- Young women treated as clients with given aspirations.
- Is there housing available to let people live in and allow them to be independent?

**Suggested Solutions**

Women-only strategy including women's centres with trauma informed services. Services like [Move On](#) should be prioritized.

Decent accommodation with long enough tenancy: two years may not be long enough.

Boroughs intervening at the right time to reduce homelessness, this will save public money in the long term through reduced health costs and other problems.

Create an online platform for sharing information so that those affected by homelessness can facilitate their own solutions. This will reduce the 'clientele' feel.

An available list of women-only hostels is required - it was suggested that Mapping the Maze is attempting this.

Publish a register of **Accessible** Properties (will probably result in big waiting lists).

Improve links and joint working between organisations to provide a safety net for the homeless.

Open waiting list for emergency accommodation shared between organisations across boroughs. This would be run by local authorities.

Emergency accommodation needs to be accompanied by building additional housing for longer term security.

There should be increased investment in co-Housing where people have their own rooms but shared communal space. These might be particularly suitable for young people.

Adopt the Housing First Model see [link here](#). These are cheaper than hostels but there is a challenge in finding suitable properties.