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7. HOUSING

7.1 Introduction

This chapter focuses on the housing experiences of Somali communities in Camden and Tower Hamlets. A focus group specifically addressing housing issues was held with members of the Somali community in Camden, and interviews with stakeholders also provide qualitative data on the experiences of Somalis across both boroughs. Data gathered from these interviews indicate that overcrowding, poor housing and disrepair combined with substantial difficulties in accessing social housing and private renting are significant problems facing Somali communities in London. Such difficulties are compounded by a lack of understanding of systems, perceptions of unfair treatment and few Somali staff being employed in the housing sector. Before the findings are discussed, however, it is necessary to outline the implications of the recent reform of the benefit system and its impacts on housing options for Somalis.

In the United Kingdom, there are three types of tenure; owner-occupation, social housing (encompassing local authorities and housing associations) and private renting. Owner-occupation is the dominant tenure, with 68 percent of the population owning their home outright or with a mortgage. Social and private renting accommodates 32 percent of the population.¹¹¹ However, in the capital there is currently a shortage of available homes, and low-income families in particular are experiencing difficulties in accessing affordable housing.¹¹² It is estimated that 95 percent of Somali households in the United Kingdom rent their accommodation.¹¹³ The average rent for a one-bedroom housing association property in Camden is approximately £115 per week.¹¹⁴

In London overall, there are fewer owner-occupiers and both social and private renting play larger roles for lower income employed households and those households in receipt of welfare benefits, with owner-occupation running at 55 percent and renting as a whole at 45 percent. In the United Kingdom, the criteria for allocating social housing are outlined in the Housing Act 1996, as amended by the Housing Act 2002 and the Housing Act 2004. Those groups that are prioritised for rehousing include: those who are homeless, or who are threatened with homelessness; priority needs groups, such as families with children and the elderly; people living in unsuitable accommodation, for example a home without an inside toilet; people living in overcrowded accommodation; those who need to move on medical or welfare grounds; and people who need to move to a particular area to prevent hardship.¹¹⁵

¹¹¹ See <http://www.bbc.co.uk/news/business-15747103> (accessed 4 August 2014).

¹¹² Hughes (2012).

¹¹³ CLG, "The Somali community in England".

¹¹⁴ "Annual review of Housing Associations and Co-ops 2012–2013", p. 21.

¹¹⁵ J. Rutter and man Latorre, "Social housing allocation and immigrant communities", Manchester ippr, 2009.

From 1993 to 2010, social renting declined from 30 percent to 23 percent, while private renting increased from 12 percent to 19 percent.¹¹⁶ There has been very little social housing development since the 1980s, and a large amount of the stock has been purchased under the “Right to Buy” legislation, which allowed local authority tenants to purchase their council homes. It is expected that the private rented sector in London will grow over the next two decades to meet this shortfall by default rather than by design.¹¹⁷

Rent levels in the private rented sector are not set by government; rather, the market determines these. Additionally, the sector as a whole is not regulated in the same way as social housing, and households who rent privately have less security of tenure. Furthermore, the growth in the private rented sector has important implications for lower income households, particularly in the light of welfare reform.

7.2 The Housing Position of Somalis in Camden and Tower Hamlets

7.2.1 Access to Social Housing: Local Authorities

Access to social housing in England is determined by two factors; first, whether an individual or household is eligible to apply; and second, whether there is sufficient availability in the area where housing is being applied for. The availability of social housing varies between areas. In London, the demand is extremely high, much higher than in other parts of the country and this impacts on the likelihood of households being rehoused. Ineligibility for rehousing could be due to a household not living in an area for long enough; if they have been involved in unacceptable behaviour; or whether they have breached a previous tenancy. A local authority can refuse to rehouse people even if they are eligible and in priority need if they have breached a previous tenancy.

Since the Localism Act 2012, local authorities have more freedom in setting their own housing allocation policies, but they must still meet certain criteria and make the information available to the public. By law, local authorities have to give “reasonable preference” to certain “priority need” groups. These groups are:

- people who are legally classed as homeless (or threatened with homelessness): the law classes a person as homeless when they have no home that is available and reasonable to occupy;
- people living in unsanitary, overcrowded or otherwise unsatisfactory housing;
- people who need to move for medical or welfare reasons;

¹¹⁶ C. Whitehead, P. Williams, C. Tang and C. Udagawa, *Housing in Transition: Understanding the Dynamics of Tenure Change*. Cambridge: Cambridge Centre for Housing and Planning Research, 2012 (hereafter, Whitehead et al., *Housing in Transition*).

¹¹⁷ Whitehead et al., *Housing in Transition*.

- people who need to move to a particular location (for example, to be nearer to special medical facilities) and who would suffer hardship if they were unable to do so.¹¹⁸

Usually, local authorities operate “points-based” or “band-based” systems, which take account of length of waiting time and housing need. Categories usually range from “A” to “D”, with “A” being the highest priority, or most urgent for rehousing.

A number of local authorities operate “Choice-Based Lettings” systems. Eligibility and availability criteria still apply under these systems. Once a household has been accepted onto the waiting list, applicants identify available properties, check whether they are eligible to apply for them (depending on their “banding” and household type) and then apply, or “bid”, for the property. They are informed of the outcome by the local authority. Local authorities offer secure (lifelong), introductory (for the first 12 months) and flexible tenancies (for a fixed period).

Local authorities have strategic responsibility for housing in their area, although some functions can be devolved to other providers (Registered Social Landlords—RSLs) and the private sector.

7.2.2 Access to Social Housing: Housing Associations

Like local authorities, housing associations provide affordable rented housing intended for people on lower incomes or in receipt of welfare benefits. Most housing associations offer secure, assured, assured short-hold and starter tenancies. In Camden, there are 47 housing associations,¹¹⁹ while in Tower Hamlets there are 57.¹²⁰

7.2.3 The Implications of Welfare Reform

Historically, rental costs for private and social rented housing were generally met by housing benefit payments if a household was in receipt of welfare benefits. However, in 2012 the Department of Work and Pensions introduced major changes to the welfare and benefits system. The main changes include the introduction of “universal credit”, which will mean that from 2015 all existing benefits, including housing benefit (now known as local housing allowance), are incorporated into one payment, paid directly to claimants. Welfare reforms also affect the amount of “non-dependent deductions” that are made from housing benefit. Non-dependents are adults aged over 18 (i.e. adult children within households) who would be expected to contribute towards the household rent.

¹¹⁸ See <http://england.shelter.org.uk/>.

¹¹⁹ See <http://camden.gov.uk/ccm/content/contacts/non-council-contacts/contact-housing-associations.en> (accessed 4 August 2014).

¹²⁰ See http://www.towerhamlets.gov.uk/lgs/101-150/150_housing_associations.aspx (accessed 4 August 2014).

Importantly, now there is also a limit on the total value of benefits that any one household can receive—the “overall benefit cap”. British-Somali households in receipt of housing benefit are 10 times more likely to be impacted by a benefit cap than white British recipients as they often have larger families.¹²¹ The cap relates to the household as a unit, and does not take account of the size of the household unit. For example, a couple in receipt of benefits have the same cap as a couple with any number of children (£500 per week).

Example: Changes in the Benefit System and Impacts on Households

The tenant, a lone parent, has lived with her two daughters (aged 9 and 7) in her two-bedroom, privately rented house in Camden for the last 5 years. She receives Jobseeker’s Allowance while she is looking for work. The rent is £445 per week and the full cost was previously met by housing benefit. However, since the changes to the benefits system were introduced, there is a “cap” on the amount of benefit that she is eligible to receive. The weekly amount of local housing allowance for a two-bedroom property in Camden is now £300, leaving a weekly shortfall of £145 per week. The tenant’s options are to pay the shortfall from her remaining benefits, which will mean that she does not have sufficient money to spend on food and utilities, or to move out of the area, away from family and friends, where rental costs are lower.

Many local authorities are currently exploring ways to relocate people to other parts of the country where housing is more affordable; however, there are implications regarding separating families and communities. The National Housing Federation (the body representing Housing Associations in the United Kingdom), the Chartered Institute of Housing (the professional body of social housing practitioners) and Shelter (the main U.K. homeless charity) are all critical of aspects of the welfare reforms, arguing that low-income families will experience further reductions in their income, resulting in hardship. The situation is particularly problematic in London, since there is a serious shortfall of affordable rental housing in the private sector. One focus group participant living in private rented accommodation explained the impacts of welfare reform as follows:

Everyone faces a difficulty in one way or another. Private housing is causing a lot of problems for people. I lived in privately rented accommodation but left before the changes came in. This comes with a lot of problems. For example, someone whose child is in secondary or at A-Level will be told that they will no longer have their rent

¹²¹ A. Muman, “Equality analysis of welfare reform impact”, Tower Hamlets Homes, 2013.

paid for and will be moved. The private landlords don't want to lower the rents. These families have lived in these homes for a long time; their children attend local schools. (Camden, woman 45+ group)

The benefit cap limits the overall amount of benefit a household can receive. It is the latter which is a particular problem for Somali households, since often a family is faced with the option of remaining in overcrowded conditions in the capital or being pushed to the outskirts of London where rents are cheaper, as the following quote from a focus group participant illustrates:

There is a woman who got reunited with her husband and small girl is waiting for a house. They said we are either going to place you outside of London or you remain in your overcrowded place and keep bidding. (Camden, woman 45+ group)

Several of the stakeholders interviewed felt that welfare reform disproportionately affects British-Somali communities. Often, a family will opt to stay where they are despite being overcrowded, to avoid disrupting children's education and importantly, to retain links with the community.

7.3 Housing in Camden

Demand for social housing in Camden is very high. At the end of 2010–2011, there were 21,961 households on Camden's housing register. The majority of people on the housing register will never receive an offer of social housing, since approximately 1,000 properties become vacant each year. In 2010–2011, 977 general needs properties were let through Choice-Based Lettings (CBL). Overwhelmingly, these were flats or maisonettes. Social housing and private rented housing in Camden are less likely to meet the standards set by the Decent Homes Standard and minimum legal requirements, particularly for homes in multiple occupation.¹²²

Camden Council's housing strategy states that their priorities up to 2016 are to make better use of empty homes, improve the regulation of the private rented sector, and by 2016 bring all homes up to the Decent Homes Standard.

Forty-two percent of Camden Council's properties are one-bed or studio flats. A further 32 percent are two-bed units. There are very few large properties; only 1 percent of properties are five-bed or bigger. Just under half of Camden's properties are on large estates or in tower blocks.¹²³ There do not appear to be any plans to build more housing.

¹²² Camden Borough Council, "Camden Housing Strategy 2011–16", at http://www.camden.gov.uk/ccm/cms-service/download/asset?asset_id=2683563 (accessed 4 August 2014) (hereafter, "Camden Housing Strategy 2011–16").

¹²³ "Camden Housing Strategy 2011–16".

7.4 Housing in Tower Hamlets

Figures from the most recently published Housing Strategy (2009–2012) indicate that 35 percent of households are owner-occupiers, 23 percent are private renters, 14 percent live in a council rented home, and 28 percent rent with a housing association. Tower Hamlets Homes manages the council stock and estates of Tower Hamlets Council. Like Camden, Tower Hamlets is an area where demand for housing vastly outstrips supply. About 23,000 households were registered on the Common Housing Register in 2012.¹²⁴ In terms of housing standards, 44 percent of “Tower Hamlets Homes” properties, 15 percent of housing association homes and 33 percent of private rented homes did not meet the Decent Homes Standard, and the cost of raising Tower Hamlets Homes council housing stock to the Decent Homes Standard is currently just under £426 million.

In terms of overcrowding, 7,648 households on the housing register lack one bedroom (overcrowded) and 1,798 lack two bedrooms or more (severely overcrowded). This means that around 41 percent of households on the housing register currently live in overcrowded households. Just over 2,000 homes per annum were available for social rent annually from new supply and council and housing association re-lets. Tower Hamlets Council’s main priorities are stated as:

- delivering and managing decent homes;
- increasing new housing supply sources (making use of empty homes and working with the private sector and RSLs);
- tackling overcrowding.¹²⁵

7.4.1 The Housing Experiences of British-Somalis in Camden and Tower Hamlets

One stakeholder commented that the housing and health needs of British-Somalis in London are “vast and endless”, denoting the scale and nature of the problem facing this community. Somali families are often large and there was a good deal of anecdotal evidence from stakeholders and participants in the focus group of overcrowding, poor housing conditions and disrepair in both social and private rented housing.¹²⁶ There were examples of positive experiences and satisfaction with landlords, but experiences were generally rather negative, as the discussion below suggests.

¹²⁴ “Tower Hamlets Housing Strategy 2009–12”.

¹²⁵ Tower Hamlets published an overcrowding and under-occupancy statement in 2013, in which they highlighted their plans to prioritise these issues.

¹²⁶ I. Cole and D. Robinson, *Somali Housing Experiences in England*. Centre for Regional Economic and Social Research, Sheffield Hallam University, 2003.

7.4.2 Overcrowding

Focus group participants talked about their own experiences of overcrowding and provided anecdotal evidence of other families living in similar conditions in private and social rented properties. Often, British-Somali households are large and there is a shortfall of suitably sized accommodation in both Camden and Tower Hamlets, as the quote below typifies:

I have a neighbour who has three kids and is living in a one-bedroom home.
(Camden, woman 45+ group)

British-Somali families also face further overcrowding if additional family members join the household, as the quote from one of the focus group participants suggests:

I've been living in a home owned by a private landlord for 23 years ... the council say the landlord should help. I was overcrowded and I got no help, in total there are four flights of stairs and I have an elderly mother but they refused to allow her to register with us. They told her to find separate accommodation.
(Camden, woman 45+ group)

From the above excerpt, it is evident too that there are differences in terms of who is accepted as comprising a household. There is also confusion regarding whose responsibility it is to rehouse overcrowded households. Significantly, there is also evidence of “hidden homelessness”, where households reside in accommodation with “other” households, as the following four excerpts illustrate:

We face overcrowding. I live with my sister in her home, which has two rooms and one living room. There are a lot of us, in my family there are three of us and in her own family there are three, in total there are six people living in this two-bedroom property. (Camden, woman 45+ group)

We are (a family of) three people in two bedrooms. An elderly person is residing with us, she doesn't have a room of her own. She just sleeps in the sitting room.
(Camden, woman 45+ group)

I live in privately owned property for the last 22 to 23 years. At a later stage, I was joined by my elderly mother, and I reported this to the council, who said we won't add her as a tenant in this house as she is elderly. The house has stairs and has only two rooms. They told me to look for a separate house for her, but she is elderly and would not be able to live on her own and wouldn't get the help she needs. (Camden, woman 45+ group)

I haven't settled into a place of my own; I stay with my sister in the living room.
(Camden, woman 45+ group)

7.4.3 Poor Housing and Disrepair

There were also numerous accounts of poor housing conditions and disrepair affecting people living across tenures, in local authority, housing association and private rented accommodation. All landlords have a contractual duty to maintain rental property in a reasonable state of repair, although local authority secure tenants have the “Right to Repair” from their landlords. The right to repair scheme includes a list of repairs, known as “qualifying repairs”, which have to be done within a certain time limit. These are small repairs that can be done quickly and easily, or urgent repairs where there is a potential threat to health, safety or security. If such repairs are not conducted, the secure tenants can finance the work themselves and withhold rent.¹²⁷

Respondents reported long waiting times for repairs to be completed and poor communication and responses from landlords regarding repairs, as the following quotes illustrate:

Housing association:

I have lived in a housing association accommodation for the last seven years. I do not have a problem with the house itself, but with the repairs team. If anything gets broken, no matter how small, this will take a long period to be fixed (say a year). (Camden, woman 45+ group)

Local authority:

It took me around eight months of chasing them; but in the end it got fixed. The long waiting period for a repair to take place is tiring and a waste of time. As well as the waiting for the appointment, the time it takes per visit for the work to be done. (Camden, woman 45+ group)

A further focus group participant also explained that they reported damp to their property, but the council claimed that it was condensation and urged them to better ventilate the house. This person eventually engaged a solicitor to act on their behalf, but the situation remains unresolved:

Since they could not help me with this, I appointed a solicitor. The solicitor came to my house, checked all the difficulties I reported and he agreed to send them a letter. He wrote a letter regarding this, but they did not respond, it fell on deaf ears. The solicitor contacted me again, enquiring if they paid any visit to my house; I said no. He took them to court and a man came to my house from their department and demanded I show him all areas the solicitor saw. He took a video recording these areas. This was last year February, but until now no one contacted me. I told the solicitor that there'd been no word or update. He said that he will take them to court again. (Camden, woman 45+ group)

¹²⁷ See <http://england.shelter.org.uk>.

There were numerous reports of poor housing conditions, disrepair and poor responses from landlords to tackle these problems. One respondent commented on the disparity between how wealthy Camden is believed to be as a borough and the reality of funding levels available from the local authority:

This is one of the richest boroughs in London, yet it is not reflected in the actual work (the council) carries out in this respect. (Camden, woman 45+ group)

7.4.4 The Link between Poor Housing and Poor Health

The link between poor housing conditions and poor health is well documented and long established,¹²⁸ and a number of respondents reported health problems that they felt were linked to their housing conditions. For example, one focus group participant commented:

The heating was inadequate and we noticed damp. It felt as though we were sat in the middle of puddle. I developed arthritis and asthma. Three of my children developed asthma as well. My arthritis deteriorated further particularly—in my hands and legs are abnormally cold. (Camden, woman 45+ group)

7.5 Barriers to Accessing Housing

The stakeholders who were interviewed for this research put forward a number of reasons why British-Somali households might experience barriers in terms of accessing housing. First, a lack of understanding of how housing systems work was suggested. Both Camden and Tower Hamlets Councils publish their housing strategies and allocation schemes, and this information is widely available (through websites, posters, etc.). RSLs operating in both boroughs also publicise information on available housing and access.

However, although social housing providers make such information available, it was evident that approaching and engaging with housing providers—and in particular understanding processes—remained difficult for many focus group participants. This was thought to be in part due to language difficulties or unfamiliarity with such systems and affects the application and bidding process for social rented housing.

Access to private renting was also thought to be problematic due to the requirement that tenants pay a deposit and a month's rent in advance before securing a property. Given the high cost of rents in Camden and Tower Hamlets, private renting can be prohibitive for low-income households. Private rental costs vary within and across both

¹²⁸ C.J. Martin, S.D. Platt and S.M. Hunt, "Housing conditions and ill health", *British Medical Journal* 294 (1987).

boroughs.¹²⁹ The rental market in Tower Hamlets is cheaper than in Camden.¹³⁰ Data gathered from the focus group also indicate that British-Somali households experienced difficulties in accessing housing and also experienced homelessness,¹³¹ with several accounts being put forward. For example, one focus group participant said:

I'm homeless, living with my sister and my mother. I was joined by my husband and children, who came as part of family reunification. Camden Council agreed to put me in a hostel. When my family came, they said, "your husband can't live in this hostel, it's just for women" ... I've been registered homeless for six years. (Camden, woman 45+ group)

So, even if a household is accepted as being homeless, there are limited housing options available due to pressure on the housing stock in London and the impact of the overall benefit cap, as the following excerpt reinforces:

I stayed with my sister and used my mum's house as a care of address as I was homeless at the time ... (at the council) I was seen by a friendly female housing officer who asked me where should I be relocated, in town or outside London; I told her that I look after my mother who is over 80 years old, therefore I cannot reside far away from her and therefore need housing in this area. She said, "you are lucky as I cannot place you in temporary housing as you already have been registered in Camden for six years". She logged into the computer and it awarded me 490 point score in one go. She said, "you are so lucky because in the whole time that I've worked in housing, I've never seen the computer award such a high score for someone". She told me to start bidding for a house ... Once she received this paperwork, she increased my point score to 540 ... So,

¹²⁹ Example—weekly private rental costs for Camden: £300+ for a studio/very small one-bedroom flat; £550+ for a two-bedroom flat/house; £600+ for a three-bedroom house/flat/maisonette; £1,000+ per week for a four-bedroom property; there are very limited numbers of five-bedroom properties and those available seem to be in the "luxury" bracket with weekly rents of around £3,750+; data from "Right Move" (a private rented lettings agency), at <http://www.rightmove.co.uk/property-to-rent>.

¹³⁰ £300+ for a studio/one-bedroom flat; £350+ for a two-bedroom property; £500+ for a three-bedroom property; £600+ for a four-bedroom property. Again, there are limited five-bedroom properties in Tower Hamlets, with rents from £2,500+; data from "Right Move" (a private rented lettings agency), at <http://www.rightmove.co.uk/property-to-rent> (accessed 4 August 2014).

¹³¹ In England, a person is "legally homeless" if they are "roofless" (that is, without accommodation) or if they are threatened with homelessness. Homelessness also refers to living temporarily with friends, living in a hostel, living in very overcrowded conditions, living in an environment where there is a risk of violence or abuse, living in poor conditions, which may adversely affect health. People may also be considered to be homeless if they are living somewhere illegally (e.g. a "squat"), living separate from family or living somewhere that is unaffordable. See <http://england.shelter.org.uk>. Local authorities have a statutory duty to assist those households that are eligible, in priority need and are legally homeless.

I am still bidding and I am a homeless and need a home ... I am still homeless but was told to keep bidding.¹³² (Camden, woman 45+ group)

Many of the barriers affecting British-Somali families in accessing housing are shared by other low-income households in Camden and Tower Hamlets. A chronic housing shortage, particularly of affordable housing to rent, characterises Greater London and competition for this scarce resource is high. Households face the prospect of relocating to the outskirts of London, having to supplement shortfalls in benefits paid and living in overcrowded conditions. There was also anecdotal reporting of British-Somali families who had been encouraged to take up large properties in the private rented sector (by housing staff), and these families were now experiencing hardship due to shortfalls in benefit paid.

The difficulties facing British-Somali households are compounded by English language difficulties, not understanding or knowing how to navigate systems and having to compete with other groups for depleting housing stock.

A further problem identified with the private rented sector are the new requirements that private landlords verify the immigration status of prospective tenants. This was felt to be potentially discriminatory for BME households.

7.6 Sources of Advice, Information and Support about Housing Issues

There are 17 community voluntary sector advice agencies operating in Tower Hamlets offering advice to residents on issues ranging from debt, money management, housing and welfare benefits.¹³³ In Camden there are seven specialist Housing and Homelessness advice centres.¹³⁴

There are also a number of British-Somali organisations operating across Camden and Tower Hamlets, and stakeholders and focus group participants suggested that in the main British-Somali households prefer to access local community-based organisations rather than engage with “official” channels. A good deal of information is also passed on by word of mouth, but difficulties can arise if people are misinformed by other community members.

There was a sense among some stakeholders that there was some reluctance to approach mainstream services, again due to unfamiliarity or reports of other people’s negative experiences. However, some focus group respondents clearly engaged with the

¹³² Some Registered Social Landlords use a “bidding system” to allocate their housing. Applicants who have been accepted on to the register for rehousing are placed into “bands” (broadly ranging from urgent to non-urgent categories) and can apply (bid) for vacant properties for which they are deemed eligible.

¹³³ See http://www.towerhamlets.gov.uk/lgs/651-700/676_legal_advice.aspx (accessed 4 August 2014).

¹³⁴ See <http://www.camdenadvice.org/where-to-go-for-advice-in-camden/advice-on-housing-and-homelessness> (accessed 4 August 2014).

Citizen's Advice Bureau and had taken legal action when their housing needs were not addressed, as the excerpts below demonstrate:

It became necessary for me to make a complaint by going to Citizen Advice Bureau [CAB] and to Somali Community organisation; both were supportive. (Camden, woman 45+ group)

I went to a solicitor to make a complaint but he did not help me. After this, there was a serious leak and I went to visit another solicitor to make another complaint and he took photos of those areas that had the damage. This solicitor was really helpful, the heating got fixed and he even managed to issue them a penalty. (Camden, woman 45+ group)

7.7 Discrimination in Access to Housing

As indicated above, there are a number of barriers impacting on British-Somali households when attempting to access housing in Camden and Tower Hamlets. A number of focus group participants suggested that such difficulties could be due to discrimination or poor treatment in general by front line housing staff:

Our housing association staff do not have any respect for anyone; they will even hang up the phone (on you). They are very rude and shout at you. I would say that 20 percent of their staff will treat residents OK, but the remaining 80 percent are just not nice people. They would not record and report issues you raised. If you were to ring them three times today, they would claim there is no record of any calls you made. It's because of this that I started taking the name of staff members and the time I spoke to them. Despite the record I keep, I do not get anything done. (Camden, woman 45+ group)

One stakeholder suggested that there was evidence of private lettings agencies and estate agents refusing to rehouse Somali families in the "more desirable" areas. The researchers asked other stakeholders whether they were aware of this practice, and another stakeholder confirmed this to be the case.

Focus group participants and stakeholders mentioned the absence of British-Somali staff in housing organisations, and this was felt to contribute to a lack of understanding of the needs of Somali communities in both boroughs.

7.8 Factors Influencing Housing Choices

On a macro level, the overarching factor influencing the housing choices of British-Somali households in London is structural and economic. The majority of British-Somali households in the capital cannot access owner-occupation, so their housing choices are limited to social housing or private renting. As indicated above, there are significant structural barriers operating in the rented sector; diminishing local authority

stock and limited housing association dwellings and also high rents and the availability of suitably sized properties in the private rented sector.

7.9 Initiatives to Improve Access to Housing

A positive example of an initiative to improve access and dialogue between the British-Somali community and a housing provider is the Somali Tenants Engagement Project conducted by Tower Hamlets Homes (THH).¹³⁵

Example of Good Practice: Tower Hamlets Homes

Tower Hamlets Homes set up the “Somali Tenants Engagement Project” in April 2011 in response to finding that Somali tenants were twice as likely to be in rent arrears as white British tenants. At this time, baseline information on their Somali residents was limited, but they found from initial engagement with the Somali community that Somali tenants were experiencing poorer outcomes across a range of their services.

The main objective of the Somali Tenants Engagement Project was to carry out a range of strategic and operational improvements regarding access and outcomes, and also to improve service level satisfaction for Somali residents. The overarching aim was to reduce inequality of services between different communities.

Through a combination of resident engagement and working with community organisations THH successfully supported over 200 Somali households regarding rent arrears, overcrowding and provided information in accessible formats. The result of this was to dramatically improve understanding of the needs of Somali tenants and ensure that THH services were more accessible. As a result of the project, satisfaction levels among Somali residents increased by 33 percent by March 2012.

¹³⁵ THH is the largest social housing organisation in Tower Hamlets with 22,500 properties and 12,000 tenants, a large number of whom are British-Somali.

What they did

In response to feedback from Somali residents, THH implemented the following actions. They:

1. piloted frontline services relating to rent arrears;
2. used name-based intelligence, to proactively contact and profile Somali tenants to ensure that THH were better able to meet their specific and diverse needs;
3. developed and published the largest number of written Somali translations in the United Kingdom to ensure that communications are more accessible;
4. developed a suite of Somali talking leaflets in consultation with Somali customers and partner organisations, in order to overcome language and literacy barriers;
5. provided employment opportunities for Somali women, who are under-represented in the labour market in the borough;
6. developed a range of business tools, in order to support the provision of services to Somali customers, such as automated letter templates;
7. produced and published a report to share learning and best practice with other U.K. social landlords;
8. improved satisfaction of Somali tenants with services overall, specifically relating to communications and engagement.

How they did it

THH worked with the Somali Integration Team, a voluntary organisation based in Tower Hamlets, in order to use name-based intelligence to proactively contact over 200 tenants who they believed might be Somali and then asked them about themselves.

They collected the information through telephone calls by utilising a Somali-speaking project officer. This overcame language and trust barriers, which they recognised had prevented equal access to their services in the past. They used a market research company to purchase phone numbers for those properties they did not have contact details for. They then posted forms and visited tenants at home to collect outstanding information where possible.

The project allowed for information sharing between various stakeholders and engaging with British-Somali residents. As a result, THH were able to communicate more effectively with their British-Somali residents and share information in an appropriate manner.

Through the project, several hundred households have been provided with support, particularly in relation to managing rent arrears and overcrowding. Additionally, a number of overcrowded households have been moved to larger properties. Some of these households had been living in overcrowded conditions for over a decade.

As a result of the project, THH has employed some British-Somali women and frontline staff to help them better address the needs of the community. A further and important outcome of this project is the separate categorisation of British-Somalis as an ethnic group in monitoring information. THH identified that an additional 7 percent of their tenants were Somali through the Engagement Project. It is evident that ethnic categorisation is important, especially since socio-economic inequality disproportionately affects new migrant groups. Stakeholders working in the borough of Tower Hamlets were very complimentary about the work of THH and suggested that this model could be used by other housing providers across London.¹³⁶

7.9.1 Non-executive Board Membership

Stakeholders suggest that for the needs of British-Somalis to be properly addressed and understood by housing providers, they need to be represented on the management boards of housing associations. For this to happen, individuals would need to be co-opted or elected to have influence. They would also need to have the necessary skills and expertise to perform their duties as a board member.

An examination of a sample of five housing associations operating in the two boroughs examined in this report found that¹³⁷ none of the 67 members on the boards of these five housing associations were of Somali background. Housing Associations' management boards have responsibility for the strategic management of the organisation and vacancies on the board are usually advertised. Of the sample of housing associations selected, beyond statements of being committed to diversity, there was no evidence of initiatives specifically designed to improve diversity and representation, apart from the Genesis Housing Group, which publicises the role and diversity of resident board members.

¹³⁶ J. Caspell, S. Hassan and A. Abdi, "Meeting the needs of Somali residents: Somali tenants engagement project final report, April 2012". London: Tower Hamlets Homes, London, 2012.

¹³⁷ The five housing associations were: Origin Housing, One Housing Group, Circle Housing, Genesis Housing and Poplar Harca.

7.10 Summary

There are a number of issues facing British-Somali households in terms of housing in Camden and Tower Hamlets. Significantly, London is characterised by very high housing costs, a chronic housing shortage and the concentration of lower income groups in the rental sector. Low income also affects housing choices. The shortage of appropriate affordable housing in the social and private rented sector compounded by the impacts of welfare reform, poor housing conditions and difficulties navigating and negotiating complicated systems present a range of problems for British-Somali communities in the study areas and across London as a whole.

There is evidence of hidden homelessness, with households living in accommodation with other households. There is also evidence of families being eligible for rehousing, but being unable to move due to a shortage of available properties within London. This means that often the only option is to move to the suburbs of the capital or further afield. There is, however, evidence of good practice and there are initiatives to improve the housing circumstances of British-Somali communities.