

Violence against women and girls, housing and homelessness:
A joined up strategy





# **Executive summary**

In October 2019, we published Safe as Houses following research with survivors and frontline Solace staff, which evidenced failures in the housing system for survivors of violence against women and girls (VAWG). These failures were barriers to women being able to leave abusive situations for fear of homelessness, and to being able to recover and rebuild their lives - and often their children's lives - when they do leave. They also ultimately cost the public purse, as illustrated through typical journey maps of survivors we have included in this report.

Less than six months after <u>Safe as Houses</u> was launched the Government imposed the first lockdown. The global Coronavirus pandemic and the restrictions needed to control the spread of the virus have created conditions in which domestic abuse and violence against women spiraled over the last year. Since the first lockdown we have seen fluctuations in calls and referrals to our services in line with restrictions tightening and easing, acting like a pressure valve on abuse and on survivors'

access to help. We anticipate a continuation of this pattern in line with the Government's roadmap to fully reopening the economy and society.

The Domestic Abuse Bill is expected to reach Royal Assent by the end of April 2021 and contains important measures to address some of the failures we identified in 2019. But it was never designed to address the impact of the pandemic on VAWG and the unparalleled number of survivors reaching crisis point and becoming unsafe in their homes in the last year.

Without addressing the medium and long-term housing needs of survivors of VAWG, the combined impact of lockdown on VAWG and the short-term accommodation provided by the Bill risks creating a logjam of need and incentivising further gatekeeping by local authorities in an already unforgiving housing landscape, harming survivors and increasing costs.

# **Key Facts**

The highest peak in calls to our advice line since March last year was in September 2020 when schools re-opened, **138% higher than the quietest period** during the first lockdown in April.

70% of survivors in our services have a housing need; 43% have experienced financial abuse, affecting their access to financial resources and economic independence.

Analysis by Shelter found that the Local Housing Allowance no longer covers the lowest 30% of rents in any London borough, and in most areas does not cover the lowest 10%.

37% of Solace staff responding to our survey said housing departments had required proof of physical violence in most or all homelessness applications their clients have made over the last three months.

Women with no recourse to public funds made up half of all referrals turned away from the crisis refuge we run in partnership with Southall Black Sisters between May and November 2020.



### Recommendations

#### The Government should:

- Clarify the interaction of the duties in the Domestic Abuse Bill and the existing housing and homelessness duties and make clear in statutory guidance to local authorities that survivors' self-determined assessments of their needs and risks must guide them.
- Amend the Domestic Abuse Bill to protect migrant women and to make clear that local connection rules do not apply to survivors of domestic abuse.
- Make the Universal Credit uplift permanent and provide the current 5-week loan as a grant for survivors of VAWG.
- Exempt survivors of VAWG from the benefit cap, 2-child limit and shared accommodation rate for survivors under 35.

### The London Mayor and Greater London Authority should:

- Adopt a Whole Housing Approach to commissioning safe accommodation under the new duty including flexible funding, as recommended by the Domestic Abuse Housing Alliance (DAHA).
- Commission a mix of safe accommodation provided by specialist VAWG services including
  wholly funded places available for women with no recourse to public funds and funding
  allocations for immigration support and intensive resettlement support as provided in the
  emergency refuge.
- Ring-fence a minimum of 20% of any funding for ending rough sleeping for women, to
  ensure street homeless women can access safe and suitable women-only accommodation
  with specialist VAWG support where needed.

#### London local authorities should:

- Fund a co-located housing IDVA in their housing departments and commission regular specialist VAWG and homelessness training for housing officers.
- Ring-fence a minimum of 5% of social housing lettings, plus 5% of all permanent new social homes built in London each year to women and children made homeless through VAWG.
- Automatically award all women accepted for rehousing as a result of VAWG the highest possible banding/points.
- Adopt and apply minimum standards to temporary accommodation such as Southwark's Good Homes Standard¹.



## One year on from the first lockdown

The restrictions needed to contain the spread of Coronavirus did not cause domestic abuse, but they did create the conditions for it to spiral. The increase in the scale and extent of domestic abuse and violence against women during the first lockdown one year ago was widely reported. Most people were contemplating these extreme limitations on their freedom for the first time in their lives, and the public imagination was caught by the additional horror of being locked in with an abuser.

The need for our frontline services supporting women and families in refuge, in the community and through our advice line mirrored the spike in demand that many specialist VAWG services experienced. Over the year since then, we have seen a fluctuation in demand from survivors, often following the pattern of restrictions like a pressure valve being opened and closed.

The highest peak in calls to our advice line was in September last year when schools re-opened after the summer holiday, 21% higher than in February before the lockdown and 138% higher than the quietest period during the first lockdown in April.

In the first two months of this year, the volume of calls is around the same as the previous year despite still being in lockdown. In December last year, we were still turning away 40% of refuge referrals, a third solely due to capacity.

It will take time before we can calculate the full impact of the pandemic on domestic abuse and VAWG, but what is clear is the number of women and families reaching crisis point has increased, and is likely to continue to rise through the spring and summer in parallel with the Government's roadmap to reopen society and with it pathways to support. For most of the survivors we work with, crisis point means leaving their home and becoming statutorily homeless. Domestic abuse is the third most common cause of homelessness<sup>2</sup>. For some women this can include experiences of street homelessness and shockingly, for a minority as a result of housing officers erroneously telling women they must sleep rough for three nights before being eligible for support.

### **Housing crisis**

In October 2019, Solace published Safe as Houses, which detailed how the housing system failed to protect women and children when they needed it most. We assessed the impact of councils' duties to prevent and relieve homelessness under the Homelessness Reduction Act 2017 and found that despite the potential to positively impact the experiences of survivors fleeing abuse, the situation in many parts of London was instead worsening.

According to the Ministry of Housing Communities & Local Government's homelessness statistics, in England in 2019-20 26,580 people were deemed to have been made homeless by domestic abuse and owed a prevention or relief duty<sup>3</sup>, 3,730 of whom (14%) were in London. Halfway through 2020-2021 (the latest available data), there have already been 15,440 people recorded as being owed a prevention or relief duty with domestic abuse given as the reason for the loss of settled home – 58% of the total last year (2,330 were in London) indicating an increase this year.

In our experience all these figures are likely to be an underestimate. Once a local authority assesses someone as being owed a relief or prevention duty, they are required to provide assistance. 70% of our services users have a housing need, and supporting them to access safe, secure and affordable housing whether moving on from refuge or through our community-based services is a significant part of our work.

In 2019, we found that 30% of women seeking shelter from domestic abuse were turned away six or more times, yet those with assistance from a caseworker or solicitor were twice as likely to be housed by the local authority<sup>4</sup>. We recognise the significant pressures on housing particularly in London, where according to Shelter, there were 232,409 households on council housing waiting lists in 2018, and around 55,000 households in temporary accommodation<sup>5</sup>.

This is the context in which housing departments are increasingly gatekeeping access to housing support for the mainly women made homeless through domestic abuse and VAWG. The forms of gatekeeping survivors experience can retraumatise them and even put them and their children at risk of greater danger.



We surveyed our frontline staff in March 2021, asking how many times they estimated they or their clients had experienced gatekeeping from housing departments over the last three months, and almost all respondents reported it happening on at least one occasion. The greatest number reported by any member of staff was 30 times, with an average of eight incidences reported per respondent across refuge, community and advice line services and different boroughs of London.

We also asked how frequently staff or their clients had experienced some of the most common forms of gatekeeping when making homelessness applications over the last three months:

**37%** said proof of physical violence was requested in most or all applications.

**50%** said survivors were told there needed to be a police report or the police were called to corroborate in at least half of all applications.

One fifth of respondents said the perpetrator had been called to corroborate.



### Celia's story

Celia was being physically and psychologically abused by her daughter and her partner, who was trapping her in the house and took her wages. Celia managed to escape and stayed with someone she knew until they said she needed to leave. She reported to her council that she had been made homeless through domestic abuse and was told she would have to sleep on the streets for three nights before they would help her, and then she could have a room in a mixed sex hostel. Celia is over 50 and was extremely distressed. Celia was referred to Solace by adult social services, but we had no rooms available so we funded a hotel and food vouchers for four nights. A caseworker supported Celia to make another application with the council and advocate for her with the housing officer. Celia has been moved into a temporary one bedroom flat.

### Janet's story

A Solace Independent Domestic Abuse Adviser (IDVA) was working with Janet, who had been made homeless through domestic abuse and violence and assessed as high risk. Janet's alleged perpetrator of abuse was on police bail having been charged. The IDVA supported Janet to make a homelessness application and was phoned by a housing officer who talked Janet into saying she was not experiencing domestic violence "right now" and didn't therefore need to make the application. The housing officer then told our IDVA that Janet hadn't disclosed domestic violence to them and did not meet the criteria for council provided accommodation.

### **Domestic Abuse Bill**

The Domestic Abuse Bill contains some welcome and necessary measures to address some of the barriers to accessing crisis accommodation and housing support:

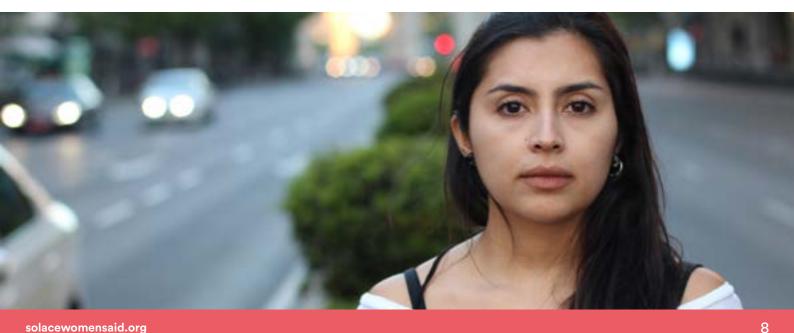
- Part 4 of the Bill brings in a legal duty on tier one authorities to provide support to victims of domestic abuse and their children in refuges and other safe accommodation. Tier two authorities are required to cooperate with the lead local authority, as far as is reasonably practicable.
- Survivors with lifetime social housing tenancies forced to move to escape domestic abuse are to be granted new lifetime tenancies or granted sole tenancies if the perpetrator moves out and they were formerly on a joint lifetime tenancy.
- Survivors of domestic abuse are to be deemed priority need status for accommodation secured by the local authority, and will no longer need to additionally prove they are vulnerable as result of their abuse, as they currently have to.

There are however some crucial gaps in the Bill in relation to housing and homelessness, including measures to protect all survivors without discrimination in accordance with Article 4(3) of the Istanbul Convention and to establish safe reporting mechanisms for survivors through the police, social services, and health services without fear of immigration enforcement. The Government must address these gaps before the Bill reaches Royal Assent.

Migrant women with insecure immigration status and women with no recourse to public funds are some of the most vulnerable women because their immigration status can be deliberately exploited by perpetrators and their access to support is limited. In the emergency Covid-19 refuge set up and run by Solace in partnership with Southall Black Sisters, half of all referrals that were turned away between May and November 2020 were due to lack of provision for women with no recourse to public funds. These women are not eligible for local authority housing support and so face the choice between sleeping rough and returning to their abuser.

The Government should also amend the Bill to prevent local authorities from imposing local connection requirements for survivors of domestic abuse. Existing guidance states that survivors of domestic abuse are exempt from the requirement for people to have a local connection to any local authority they present as homeless to, but is often ignored and used as a barrier to housing for women forced to move areas for their safety.

The Domestic Abuse Bill is expected to reach Royal Assent this spring but any additional accommodation-based services commissioned under the Part 4 duties are unlikely to come online until April 2022 at the earliest, so existing services will continue to be under increased pressure from the rise in need this year and into 2021-22.





New risks, old failures

# **Gatekeeping**

The Homelessness Reduction Act 2017 (HRA) added new duties to local authorities' existing duties under the Housing Act 1996. Under the HRA anyone who presents as homeless to the local authority should receive tailored support and up-to-date exhaustive advice on their options, and people at risk of homelessness should be supported to prevent that happening.

Under the Housing Act 1996 and the Homelessness Code of Guidance, someone is treated as homeless if they do not have accommodation that is reasonable for them to occupy. And it is considered unreasonable to occupy accommodation if it is probable that occupation will lead to domestic violence or abuse.

Despite the changes under the HRA and updates to the Code of Guidance, as evidenced in our Safe as Houses report and above, what is continuing to happen far too frequently is housing officers misusing the criteria under the legislation to gatekeep access to housing support.

While the evidence threshold to meet the vulnerability test is thankfully being removed with the Domestic Abuse Bill, we are concerned that housing officers will continue to find ways to withhold their main housing duty - to make suitable accommodation available to survivors made homeless by domestic abuse – which requires higher evidence thresholds than the duty to provide interim accommodation.

### Unsuitable referrals to refuge

There has been little clarity as yet over the interaction between the safe accommodation duty and the housing and homelessness duties which sit at different levels of local authority in London. The Greater London Authority (GLA) will be required to assess the need and provision for services for survivors of domestic abuse and develop and give effect to a strategy to provide accommodation-based support to victims of domestic abuse and their children. Local authorities retain their duties to prevent and relieve homelessness with interim accommodation and to make suitable accommodation available long-term where people meet the eligibility criteria.

We have some concerns that local (tier two) authorities will use the new duty in Part 4 of the Domestic Abuse Bill to discharge their homelessness duty when temporary accommodation would be more suitable, and without making efforts towards longer-term housing when survivors do go into safe accommodation so they are forced to begin the process again and prolong the time they're in crisis accommodation. Survivors we work with already experience both scenarios in some areas in London.

Refuges are not always suitable for survivors for a variety of reasons, not least survivors' own choices and self-determination of what's best for them and their children and the risks to their safety. We welcome the Government's recognition that 'safe accommodation' under the duty in the Domestic Abuse Bill encompasses a variety of accommodation-based support models including dispersed accommodation, move on accommodation and sanctuary schemes. But it should also make clear that survivors may move into temporary accommodation and local authorities continue to be required to meet their existing duties to house them.

Most of the survivors we support are in the community rather than in accommodation and many will never step foot in a refuge or supported accommodation, but do need to move for their own safety and are entitled to statutory support to find suitable accommodation. We took a snapshot of data on outcomes for our service users in December 2020, and of all the survivors who exited our community services 38% had an accommodation outcome and of those only a quarter moved into crisis accommodation while close to a third (32%) were resettled through support. Most of the survivors who were resettled with support moved into temporary accommodation with a small number moving into the private sector or into social housing.



# Lack of suitable provision for women currently experiencing or at risk of street homelessness

Experience of domestic abuse and violence is near universal among women who are sleeping rough or have experienced street homelessness - either as the cause of homelessness or while they are on the streets or both<sup>6</sup> - yet they often fall through the gaps of strategies to end homelessness and strategies to end violence against women. Standard refuges are generally unsuitable for women with histories of sleeping rough, who have experiences of multiple forms of disadvantage which can result in higher mental health needs and problematic substance use, but these women will fall under the accommodation-based duty in the Domestic Abuse Bill as well as the existing legislation to end homelessness.

While we provide some specialist accommodation for women who have experienced multiple disadvantages including street homelessness, they are not able to meet demand or need. During 2019-20, 14 rooms became available in our specialist refuge and we received 133 referrals for those rooms, meaning we turned almost 90% away. Most short-term and supported accommodation for rough sleepers is not designed specifically for women, which means it is usually mixed sex

and therefore unsuitable for women who have experienced and are often still at risk of male violence.

Housing First works well for street homeless women when linked to VAWG services, with a strong engagement rate from a population that usually struggles to maintain engagement with services. We deliver a Housing First scheme for women in Islington, and provide the support element of a Housing First scheme in Westminster. During its pilot year, nine of the eleven women we worked with in Westminster were offered their own tenancies, and eight have been able to maintain them. Housing First schemes are not generally categorised as accommodation-based support because the support and housing tenure are intentionally separate in line with Housing First principles, and they have not yet been listed under the types of safe accommodation in the Government's draft statutory guidance on Part 4 of the Domestic Abuse Bill.

# Lack of long-term safe, suitable and affordable housing

We hope for an increase in accommodation-based provision when the Domestic Abuse Bill is implemented, which would address the shortage of short-term crisis accommodation and move-on accommodation for the higher risk survivors who need it most – as long as all new provision is provided by specialist services with the experience and expertise survivors need, including services run by and for Black and minoritised women, Deaf and disabled women and LGBT+ survivors.

When survivors leave refuge, dispersed accommodation or move on accommodation however, they face the same unforgiving shortage of social and affordable housing as the thousands of other survivors waiting for a secure and stable home, particularly in London.

Leaving refuge can be a hugely anxious time for women and their children, and resettlement support is crucial. 65% of survivors in our services have experienced jealous or controlling behaviour, and 43% have experienced financial abuse. Living independently following this abuse can be very challenging and the risk of returning to perpetrators rises at this point, yet women leaving refuge are considered to be medium to low risk of VAWG and face a financial uphill struggle to access social security and / or fund the significant costs of moving.

It is also often the beginning of a period of instability, with 41% of women leaving Solace refuges going into temporary accommodation. Our 2019 report found that the majority of women fleeing abuse move addresses at least twice (Safe as Houses).

When they are allocated temporary accommodation, we are finding that survivors are increasingly housed in accommodation that is not fit for purpose. We have had to provide emergency funding to 200 families for basics like a fridge, microwave or children's beds. Some accommodation has been such poor quality that two women who stayed in refuge returned. Poor housing risks survivors returning to perpetrators.

While the safe accommodation duty has the power to save lives when women are at high risk, without addressing the longer-term problems and ensuring the two tiers of authority work effectively together, there is a risk that it could, in combination with the rise in demand associated with the pandemic, exacerbate the logjam of women and families stuck in short-term accommodation unable to rebuild their lives.

The Whole Housing approach developed by the Domestic Abuse Housing Alliance (DAHA) demonstrates the value of providing a mix of accommodation types, including supporting survivors to stay in their own home through sanctuary schemes, and providing flexible funding to meet survivors' individual needs in order to be safe<sup>7</sup>.



### **Social security**

Analysis by the Women's Budget Group found that Government cuts to social security made between 2010 and 2020 have disproportionately affected the poorest women, Black and minoritised women, and disabled women, making them more vulnerable and less able to escape abuse or rebuild their lives afterwards<sup>8</sup>.

There are several exemptions to punitive welfare policies for survivors of VAWG, but they are often applied inconsistently and/ or the evidence threshold makes successful application difficult:

- Single parents may qualify for the easement on jobseeking, but are still subject to the benefit cap which they are disproportionately hit by.
- In order to be exempt from the limit to benefits for only two children, women have to prove any other children resulted from rape.
- Women without children under 35 are subject to the shared accommodation rate for housing benefit unless they have stayed in a refuge.
- Women on spousal visas are eligible for the Destitution Domestic Violence Concession to give them time to regularise their immigration status and access financial support, but survivors of VAWG on other visas without recourse to public funds are not.

Local Housing Allowance (LHA), the rate at which housing benefit or the housing element of Universal Credit is funded, should be funded at 30% of median rent for an area. But Government cuts and freezes to the LHA since 2012 have delinked it from actual local rents, which have continued to climb exponentially in London. LHA rates no longer cover the bottom 30% of rents in any London borough, and in most areas (69%) do not cover the bottom 10% (Shelter).

Survivors of domestic abuse and violence need to feel safe and secure in their accommodation. They need to have custody of any children fathered by the perpetrator and need to be able to accommodate those children. They need affordable homes with basic goods included – they should be financially supported to buy beds, sofas, and cooking facilities if they are on low or no income. Survivors should not be housed in mixed sex hostels, in blocks of single occupation flats or studios flats where other occupants are predominantly single men.



### Rachel's story

Rachel wanted to leave the area where she was living because her perpetrator was aware of her address and attempting to contact her despite a non-molestation order being in place. The housing officer in the area she was due to move to was slow to respond and Rachel's Solace IDVA followed up. It was only at this point the IDVA was informed of Rachel's rent arrears, which had built up to £2,468, and the housing officer said they wouldn't normally proceed with private rented accommodation in such cases. Once Rachel proved she could make weekly repayments of £25 she was added to the waiting list, but was told by the council they would only make one offer to end their housing duty to her. Rachel was pregnant at the time and already had one child so wanted to bid for a 2-bedroom property. But because these are so high in demand, the points far exceeded what Rachel was allocated by the council, and the rents too high for her to afford on London Housing Allowance rates. Once she considered her options and with her existing debt to account for, Rachel decided to stay where she was living.



# Lessons from the pandemic

Clearly the pandemic and associated restrictions have been devastating. The unprecedented callenges of the last year have however highlighted what's possible when there is urgency and shared goals. Some of the good practice and innovation we have learned over the last year could usefully be taken forward.

### **Social security**

Universal Credit was uplifted by £20 a week in recognition that staying safe during a pandemic was harder for the poorest families. Poverty creates barriers to staying safe from abuse and violence, and we recommend that the uplift is made permanent and extended to legacy benefits and Employment Support Allowance. Assessments for

Universal Credit, ESA and Personal Independent Assessments moved from face to face to telephone assessments and cut out some of the bureaucracy and risks to survivors of collecting documentation, which delays the five week wait for the first payment event longer.

### **Everyone In**

Everyone in' was to a large extent a Housing First approach, as there were no restrictions to accommodation based on behavioural issues or problematic substance use. It was a matter of urgently getting everyone off the streets. Some women housed in the 'Covid hotels' benefitted from the 24hr intensive support and were able to move onto supported accommodation. This enabled them to stabilise, access GPs and medical prescriptions, and meet with their new keyworkers. They did not have to complete paperwork to access housing benefit to fund their place, and they were accommodated in secure units in hotels, giving them a greater sense of safety and security than homeless hostels.

We found that women who had been suspicious of support services and reluctant to move into accommodation before lockdown did not want to return to rough sleeping when restrictions lifted in the summer last year. Most of the new referrals we received for Housing First Westminster in September 2020 had been accommodated during the first wave of the pandemic and were formerly sleeping rough.



# **Emergency refuge**

With funding from the Mayor of London and the Julia and Hans Rausing Trust, Solace worked in partnership with Southall Black Sisters (SBS) and other specialist partners, to set up an emergency refuge in May 2020 providing crisis accommodation with specialist support to women and children fleeing domestic abuse and other forms of violence against women and girls (VAWG), across London during the Covid-19 pandemic. It has been funded at a smaller scale until June 2021.

Unlike most refuges, supported accommodation or other housing projects to support women and children made homeless through VAWG, the crisis project has been fully funded and not therefore reliant on women accessing housing benefit or Universal Credit to fund the accommodation element. This gives us the time to work with women who have recently taken the courageous step of fleeing an abuser to build trust with them and allow them to breathe. The wholly funded model also made it more straightforward to support women with no recourse to public funds to make a domestic violence destitution concession application and/or support to regularise their migration status.

Because the crisis refuge was designed to be short-term to meet the needs of women reaching crisis during lockdown, it has also been funded to provide intense support within the accommodation including meals for women and children and dedicated therapeutic and resettlement provision, so women have support and continuity as they transition from the emergency refuge to another form of accommodation.

Both the emergency refuge and 'Everyone In' funding models removed some of the barriers women face when deciding whether to seek safety from abuse and violence. Funding whole places in accommodation including self-contained accommodation with the specialist support VAWG services provided should be part of the range of accommodation options in future.



### The value of a safe secure home

Being locked down and forced to spend so much time in our homes, often at close quarters with family members while working and parenting from home, almost all of us have a renewed sense of the importance of the four walls we occupy and of being safe in our homes.

In London, the rental market dropped in price for the first time in years particularly in inner London as people fled to find more space, no longer needing to account for a daily commute<sup>9</sup>. There is speculation over whether companies will downsize as people expect to work more flexibly when restrictions have lifted entirely. Meanwhile Action on Empty Homes reported 22,500 empty homes in London in 2018<sup>10</sup>.

There is an opportunity for policy-makers at every level of Government to ensure that women and children made homeless through domestic abuse and VAWG are prioritised in housing and homelessness strategies and planning policies.

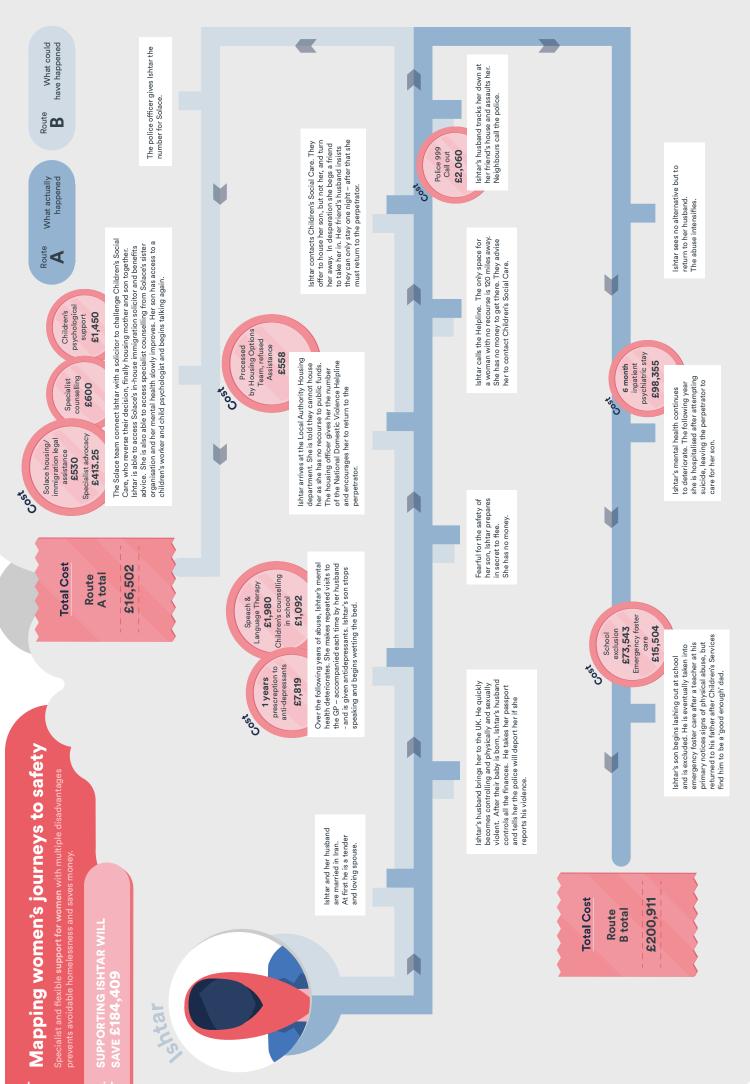
### Journey maps

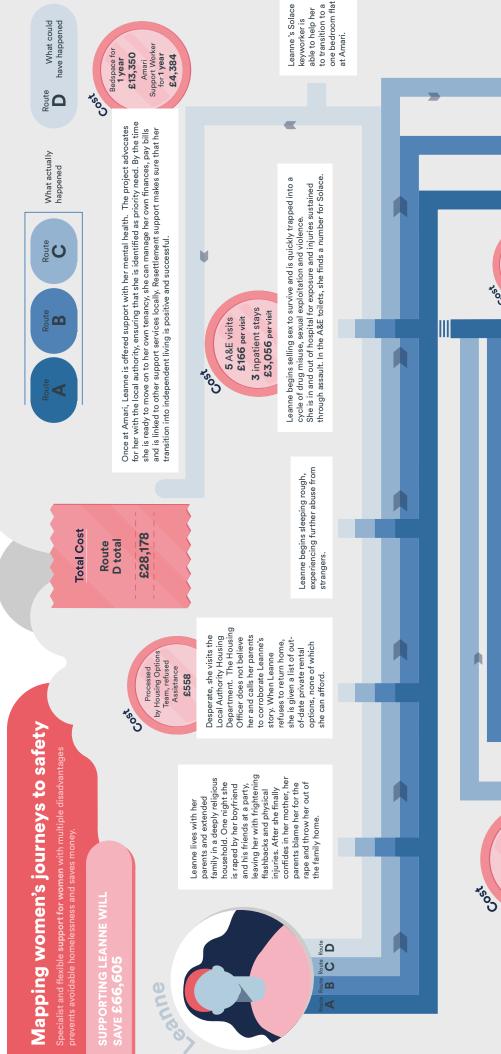
As part of our research for Safe as Houses, we mapped some of the indicative journeys of survivors based on the experiences of our staff and services users, to highlight the complexities of survivors journeys, and to show the value of specialist support at crisis point and at further

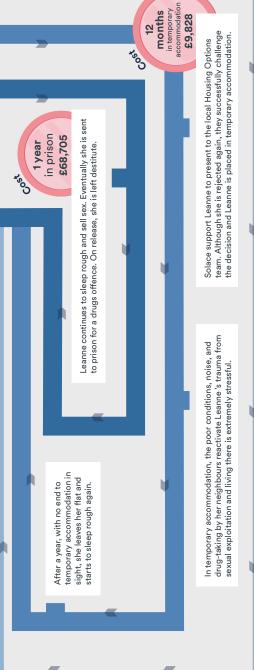
points along survivors' journeys to safety and security. Failing to address the barriers to long-term security costs the public purse as well as impacting the safety of survivors and their children.

Please see the following two pages for Ishtar and Leanne's Journey maps









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Eviction

property

£5,806

No spaces are available at Amari.

bills or rent. In arrears unable to manage her independently and is

She has never lived

**Total Cost** 

Leanne is given a studio flat in Kent.

accommodation,

in temporary After a year

her support network, deteriorates and she

her mental health

£94,783

per cycle

A-C total Routes

Leanne returns to loses her tenancy.

sleeping rough.

and separated from

### References

- <sup>1</sup> https://www.southwark.gov.uk/news/2021/mar/new-southwark-council-good-homes-standard-for-temporary-accommodation
- <sup>2</sup> https://www.gov.uk/government/publications/domestic-abuse-bill-2020-factsheets/homelessness
- <sup>3</sup> https://www.gov.uk/government/statistical-data-sets/live-tables-on-homelessness
- 4 https://www.solacewomensaid.org/sites/default/files/2019-10/Solace\_SafeasHousesReport\_FINAL\_0.pdf
- <sup>5</sup> https://england.shelter.org.uk/professional\_resources/hous-ing\_databank/results?area\_selection=H&data\_selection=A6%-2CA4&selected\_min=2018&selected\_max=2019

- <sup>6</sup> https://www.mungos.org/app/uploads/2018/10/Women-and-Rough-Sleeping-Report-2018-Summary.pdf
- <sup>7</sup> https://www.standingtogether.org.uk/housing-whole-housing
- 8 https://wbg.org.uk/wp-content/uploads/2019/06/Benefits-or-barriers-4-nations-report.pdf
- 9 https://www.rightmove.co.uk/news/rental-price-tracker/
- <sup>10</sup> https://www.actiononemptyhomes.org/Handlers/Download.ashx?IDMF=a5ea72d6-b24a-4f8e-8dc0-451a6da170e6

