

A Whole Housing Approach to Domestic Abuse

Pathways to safe and stable housing





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The Whole Housing Approach programme is a significant step forward in addressing the range of housing needs for those experiencing domestic abuse and I am proud to endorse and encourage its implementation.

The Whole Housing Approach was inspired by early conversations between innovators in the domestic abuse and housing sectors who were improving practices related to housing and domestic abuse and recognised the need to connect their efforts. The National Policy Group for Housing and Domestic Abuse formally endorsed the Whole Housing Approach to help promote the range of housing-related options required to address domestic abuse.

Two million people are subjected to domestic abuse each year and the home is often the most dangerous place for them. Safe and stable housing is therefore a core need for people experiencing domestic abuse, yet there are a significant number of barriers that make it a challenge to access safe housing when it's needed most. The Whole Housing Approach endeavours to improve housing options and outcomes so that every individual, regardless of their tenure or circumstances, can access safe and stable housing, whether this means relocating for safety reasons or remaining in their existing home with appropriate support.



Nicole Jacobs

Designate Domestic Abuse
Commissioner for England and Wales

To tackle domestic abuse effectively, we need a Coordinated Community Response that involves statutory and voluntary sectors including specialist domestic abuse services working together to keep victim/survivors safe and address the behaviour of perpetrators. This toolkit exemplifies this Coordinated Community Response. Local areas that deliver this approach will deliver services that create earlier intervention and better outcomes for all people experiencing domestic abuse.

Two million people are subjected to domestic abuse each year and the home is often the most dangerous place for them. Safe and stable housing is therefore a core need for people experiencing domestic abuse, yet there are a significant number of barriers that make it a challenge to access safe housing when it's needed most.

As Domestic Abuse Commissioner, I will oversee and monitor the national response to domestic abuse, and housing forms a critical part of this. Toolkits like this provide housing providers with the blueprint for effective action and I hope to see its widespread use across the housing sector.

Background

The Whole Housing Approach (WHA) was first conceptualised in 2018 by the Domestic Abuse Housing Alliance (DAHA) in collaboration with the National Housing and Domestic Abuse Policy and Practice Group. This group brings together extensive knowledge and experience from individual organisations across the housing and domestic abuse sectors and aims to find consensus, share best practice, and influence policy and practice on domestic abuse and housing at both central and local government levels. It keeps the experiences and perspective of victim/survivors at the core of its work.

The group has submitted several joint submissions to government consultations that reference the WHA including the Domestic Abuse Bill (2018) and the Ministry of Housing, Communities and Local Government’s consultation on ‘Support for victims of domestic abuse in safe accommodation’ (2019).



The National Housing and Domestic Abuse Policy and Practice Group includes:





Thanks to generous funding from the Ministry of Housing, Communities and Local Government (MHCLG), the first WHA project was piloted over 18 months from October 2018 to the end of March 2020. A multi-agency project delivery team worked together to develop the WHA from concept to delivery and provided domestic abuse initiatives and practices across a range of accommodation settings and tenure types (social, private rented and privately owned). Some of these initiatives are existing housing options while others are being introduced to England for the first time.

The group produced a WHA toolkit with a section for each of its twelve components, which offers practical guidance and resources for local areas to implement the WHA and deliver consistent practices for domestic abuse.

The project delivery team included six specialist domestic abuse organisations, one civil society organisation and ten local authority areas.

The Whole Housing Approach project delivery team includes:

What is the Whole Housing Approach?

The WHA endeavours to improve the housing options and outcomes for people experiencing domestic abuse so that they can achieve stable housing, live safely and overcome their experiences of abuse.

Its mission is to:

- Improve access to safe and stable housing across all housing tenure types (social, private rented and private ownership).
- Ensure access to a range of housing options and initiatives tailored for domestic abuse to give people experiencing domestic abuse the choice to either relocate or remain in their existing accommodation. The full suite of housing options enables agencies and organisations to work together more collaboratively. Effective coordination efforts consider the long-term safety of the victim/survivor, as well as managing crisis situations.

Its key aims are to:

- Create earlier identification and intervention for domestic abuse through mobilising social and private landlords and key institutions involved in private ownership;
- Reduce the number of people who are made homeless as a result of domestic abuse;
- Increase tenancy sustainment options so that people experiencing domestic abuse can remain safely in their home when it is their choice to do so or do not lose their tenancy status if they relocate. This includes social housing landlords taking action to remove perpetrators from properties through enforcement where appropriate and safe to do so.



The following diagram illustrates the model and its twelve components. The green circles represent different forms of accommodation including the three main tenure types (social, private rented and private ownership) and temporary accommodation settings (refuge services, supported accommodation). The white circles are the housing options and initiatives designed to support victim/survivors of domestic abuse and provide the choice of remaining in a property or relocating to new accommodation.



Why do we need a Whole Housing Approach?

“The ache for home lives in all of us. The safe place where we can go as we are and not be questioned.”

Maya Angelou

Safe and stable housing is a core need for victim/survivors and yet it can be the most difficult need to meet. Many victim/survivors (rather than perpetrators) are often expected to relocate to different accommodation and bear the costs of starting over in order to be safe. A lack of affordable, longer term housing in many areas is a major barrier to escaping and factors strongly into a victim/survivor’s decision making about whether to leave a perpetrator.

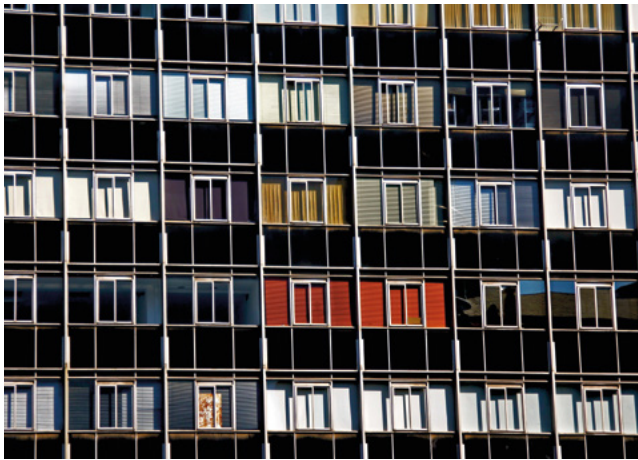
Consultations with victim/survivors show that housing instability and the financial burden of relocating – which is often used by the perpetrator as a method of control - is experienced as **a form of injustice**.

Even when victim/survivors access the criminal justice system, the instability of their housing situation (as well as, in many cases, continuing financial/economic abuse by the perpetrator that is linked to housing) prevents them feeling that justice has been achieved.¹

Research by Solace Women’s Aid with female victim/survivors in London found that:

- Fear of homelessness is keeping victim/survivors in dangerous situations,
- Seeking shelter can be a long and arduous process,
- Most women have had a negative experience of the Local Authority Homeless Services,
- Relocation due to Violence against Women and Girls (VAWG) causes wide-scale disruption, and most women need to move more than once,
- Seeking safety damages most women’s housing prospects.²

There is a well evidenced link between domestic abuse and **homelessness**. Figures from the Office for National Statistics show that 6,850 people were accepted as homeless by their local authority due to domestic abuse in 2017: this accounts for 12% of all homeless acceptances.³ Almost 50% St. Mungo’s female clients had experienced domestic abuse, and 33% of women who were being supported by St. Mungo’s said domestic abuse contributed to their homelessness. These figures are 5% and 8% respectively for men.⁴



Refuge services are lifesaving for victim/survivors and, for this reason, are at the centre of the WHA as they underpin crisis responses to domestic abuse. Refuge services operate as a national network enabling women and children to move across local authority boundaries in order to be safe. They offer critical protection to around 13,000 women and 14,000 children every year.⁵ Currently, the demand for domestic abuse refuge services continues to exceed supply, with 64% of refuge service referrals declined in 2018/19. A lack of space or capacity to support the victim/survivor was identified as the main reason for this.⁶

Victim/survivors who have **additional support needs or are from minoritised communities** often find accessing refuge service spaces even more difficult. Of women supported by the No Woman Turned Away project in 2018-19, only 18.3% of women with two support needs found a suitable refuge service space compared to 27.4% of women with one support need. Only 11.7% of women with no recourse to public funds were accommodated in a suitable refuge service. All too often, these barriers lead to victim/survivors remaining in unsafe, unsuitable or unstable accommodation: 17% of women supported by the project stayed living with family or friends, while 9% stayed in the same accommodation without the perpetrator present.

For many victim/survivors the instability of their housing situation forces them to return to their perpetrator, as 10% of women supported by the project did.⁷

Council housing services **over rely on refuge services** to rehouse victim/survivors who ask them for support. While refuge services are an essential part of the response to domestic abuse for many victim/survivors who are in crisis and need a place of safety, it should be offered amongst the other options available including temporary accommodation. The circumstances, needs and wishes of victim/survivors should be considered when exploring what the right option is for achieving safety. Refuge services are also only a short-term solution to a crisis and victim/survivors will still need to secure longer term, stable housing.

'I've been there all my life. When my parents left I took it over, it's my house. So I don't see why we should be the one to uproot, I've got my kids settled in school and I don't want to upset them, they've been through enough.'

Survivor interviewed by the University of Bristol as part of the 'Justice, Inequality and Gender-Based Violence' project

The lasting impacts of **economic abuse** create challenges for many victim/survivors to secure housing. As part of this abuse, perpetrators restrict how victim/survivors acquire, use and maintain money and economic resources such as housing, food and transport. A lack of access to economic resources post-separation is one of the primary reasons why victim/survivors return to an abusive partner. It has been found that women who can't find £100 at short notice are 3.5 times more likely to experience abuse.⁸

Longer-term, affordable housing solutions are needed for victim/survivors who have to leave their home for safety reasons. Currently in England, only 17% of households live in social housing (i.e. council owned or housing association stock), 19% live in the private rented sector and 64% are owner occupiers.⁹ To date, the majority of initiatives for people experiencing domestic abuse have focused on social housing. The WHA project is carrying out pioneering work in both the private rented and privately-owned sectors. A dedicated lead for each sector is mapping victim/survivors' experiences and developing responses to remove barriers so that safe and stable housing can be achieved.

The number of households in a **social housing tenure** in England has fallen by over a third in the past 20 years, with 1.15 million households currently on a waiting list for a social home.¹⁰ These homes offer lower rent than in the private sector with tenancies issued for longer periods (secure or assured tenancies, for example). This shortage means that more victim/survivors must find accommodation in the private rented sector. They may do so independently, facing high rents set at the current market rate or through a council where a duty is owed under the Housing Act 1996. In the latter instance, the council may make a final offer of longer term housing in a privately let property, which is usually a 12 month assured shorthold tenancy with rent rates set at an 'affordable' rate, which in some areas of the country is up to 80% of the market rate.

For many victim/survivors, access to the private rented sector is still unaffordable, particularly when they are dealing with a legacy of economic abuse. **Rent affordability** is a major issue for victim/survivors even when economic abuse is not a factor: the average home to rent is not affordable anywhere in England for women on median earnings.¹¹

Currently in England, only 17% of households live in social housing (i.e. council owned or housing association stock), 19% live in the private rented sector and 64% are owner occupiers.⁹

These issues are compounded by **problems accessing welfare benefits**. A report by the Women's Budget Group, Surviving Economic Abuse and the End Violence Against Women Coalition found that social security was letting victim/survivors down when they are living with an abusive partner, when they are trying to leave, and after they have left, with specific issues caused by Universal Credit.¹² A survey of private landlords by Shelter highlighted that issues with Universal Credit, other benefits and the benefits cap meant that most landlords did not want to let to tenants in receipt of benefits: 42% of landlords refused to let to housing benefit claimants, and an additional 21% would prefer not to, adding to the barriers in finding private rented accommodation.¹³

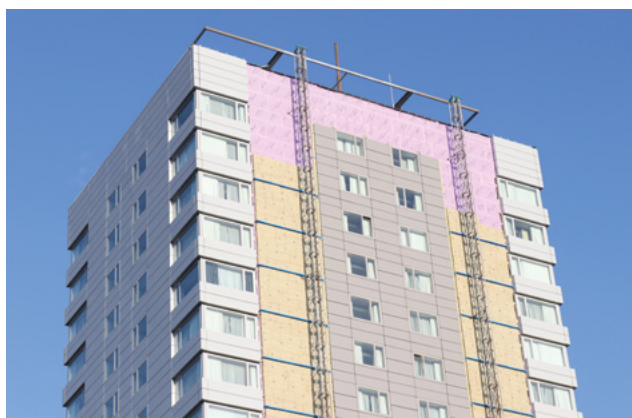
There is an urgent need to increase supply of genuinely affordable accommodation and move on options from refuge services, supported accommodation and any other type of temporary accommodation. The WHA has the potential to encourage partner agencies to work in tandem with each other to deliver longer-term security as well as better management of short-term crisis situations. Future WHA projects hope to explore move on options further.

Not only is it difficult to access social housing, victim/survivors who were living in social housing are **losing their security of tenure**. Research by Solace Women's Aid found a 41% drop in the number of women in secure tenancies on departure from refuge services.¹⁴ A more recent survey by Solace shows that 53% of the women starting their journey with a secure tenancy lost their tenancy and ended up in temporary accommodation, staying with family and friends, or homeless.¹⁵ This finding inspired Safer London to establish the Pan London Reciprocal Scheme - a housing pathway for victim/survivors with a social housing tenancy in London who are at high risk of harm who can retain their secure tenancy through a property exchange with another local housing provider.

Where the **perpetrator is the sole tenant**, an additional barrier for victim/survivors is created because the perpetrator has the right to give notice to end the tenancy. The perpetrator can use this power as part of their abuse to threaten the victim/survivor with homelessness, or to prevent the victim/survivor from taking legal action to have them excluded from the home.

In a case of a **private sector joint tenancy** between the perpetrator and the victim/survivor, either can give notice to end the tenancy and this takes effect for all joint tenants. This means that the perpetrator can unilaterally terminate the joint tenancy, ending the victim/survivor's right to remain in the property.

Currently, the only option in the short term is for the victim/survivor to seek an injunction preventing the perpetrator from serving notice on the tenancy. This is usually a time limited and temporary remedy often at the expense of the victim/survivor. It can also be ineffective if the perpetrator simply decides to breach the order as the remedy for the breach would not bind the landlord or resurrect the tenancy.



In the case of a sole tenancy in the perpetrators' name, it does nothing to afford tenancy rights to the victim/survivor.

In both private rented and social housing, a court Order is required to transfer tenancy rights either from a sole tenancy in the perpetrator's name to a sole tenancy in the victim/survivor's name, or from a joint tenancy to the victim/survivor's sole tenancy. There are currently limited mechanisms by which this can be done, which are only applicable in specific circumstances. Furthermore, the process is expensive and complex with no guarantee of safe and stable housing at its conclusion.

Barriers to safety and freedom from the perpetrator also stem from the fact that where a victim/survivor and perpetrator have a joint tenancy agreement, both parties are classed as a **single legal entity**. Research commissioned by the Domestic Abuse Housing Alliance and Surviving Economic Abuse from the University of Bristol shows that this had both financial and safety implications for victim/survivors. During victim/survivor interviews, situations were described where the perpetrator had caused damage to the property and/or refused to pay their fair share of the rent, mortgage or priority bills for the property, leaving victim/survivors financially liable.¹⁶

This can result in escalating arrears, making it difficult for victim/survivors to leave the property and claim full housing benefit in their own name.

Many perpetrators will remain in the home once a victim/survivor leaves, often consequence free. Housing providers and landlords who intervene at the earliest point possible can help victim/survivors who want to remain in their home by taking action against the perpetrator. This can help prevent victim/survivors from becoming homeless and having to start over again. It can also yield cost savings related to repairs, arrears and evictions. Safe engagement with the perpetrator is vital and requires that housing providers work in partnership with victim/survivors to offer effective interventions.

Victim/survivors are also having to **give up privately owned homes** in order to achieve safety. A Women's Aid survey shows that home ownership was lower amongst respondents after leaving the relationship compared to while they had been experiencing abuse. While 40.4% (23) of 57 women who had left the perpetrator said they lived in a home that they owned solely or with their partner during the relationship, this fell to 29.8% (17) after they had left the relationship.¹⁷

'I am going to be left with all the debt of the house and I have got to pay [perpetrator] out, he is not going to have to pay for any of the debt'

Survivor interviewed by the University of Bristol as part of the 'Justice, Inequality and Gender-Based Violence' project

It is common for a perpetrator to stop contributing towards mortgage payments in order to sabotage the victim/survivor's housing stability, often leading to repossession. Where there is a joint mortgage, victim/survivors are liable for the entire payment and yet cannot take any protective action without the perpetrator's consent, for example switching to interest-only payments or taking a payment holiday, which is an agreement you can make with your lender that allows you to temporarily stop or reduce your monthly mortgage repayment.¹⁸ A conservative estimate is that 10% of repossessions are due to domestic abuse.¹⁹ Research undertaken for Solace Women's Aid with 100 women accessing a London specialist domestic abuse service shows that victim/survivors face homelessness as a result of repossession, and outlines different tactics used by perpetrators which led to this including:

- Stopping paying the mortgage,
- Refusing to sell the property,
- Deliberate property damage to reduce the value of the home,
- And withholding consent for solutions such as mortgage payment holidays.

This research highlighted how some victim/survivors had to **return to the perpetrator** due to difficulties paying the mortgage and bills alone and found that protective Orders such as Occupation Orders were of no use to them if they could not afford to stay in the property.²⁰

Surviving Economic Abuse, a WHA delivery partner leading on the privately-owned housing project work, carried out additional research and consultations with victim/survivors during the planning stages of their work. Three key systems through which abuse takes place were identified through this process:

1. Home purchase and sale

2. Mortgage lending

3. Family law response

Trying to maintain **mortgage payments** can restrict a victim/survivor's choices when trying to secure safe accommodation elsewhere. Whether this is a refuge service, private rented accommodation or social housing, victim/survivors must negotiate how they will pay the rent on this additional property until they can move back into their own home or it is sold. Some may be able to access Universal Credit or housing benefit to help with payments as the value of the property, or 'capital', can be disregarded in these benefits applications. However, many of those who are in work or have savings over the threshold will not be eligible. Those in work and using their income to pay the mortgage do not usually have enough income to pay rent on an additional property as well.

These victim/survivors have no option other than to stay in the property, and a court Order will be necessary for them to do this safely.

The role of **specialist domestic abuse services** is crucial for delivering an effective WHA. Solace Women Aid's research mentioned earlier found that the involvement of a specialist advocate doubles a female victim/survivor's chances of accessing their housing entitlements.²¹ It is for this reason that specialist domestic abuse services are involved in every aspect and option included in the WHA model.

Standing Together's consultation research with victim/survivors on the impact of the Coordinated Community Response highlights how the WHA can help victim/survivors achieve safety and meaningful outcomes. These findings have also been factored into the delivery model:

- Victim/survivors prefer the support of a single professional rather than having to interact with a variety of professionals and repeat their experience to professionals who are not supportive and/or do not understand the dynamics of domestic abuse;
- A referral to a specialist domestic abuse service as soon as possible after reporting domestic abuse to a non-specialist service is important for achieving safety;
- Reporting domestic abuse to a professional who did not believe or take them seriously led to delays in victim/survivors seeking further help and feeling that they were unable to leave the perpetrator. Those who felt believed and supported were more confident with their choices and options;
- Victim/survivors would like to be encouraged to make appropriate and safe decisions for themselves and their children, whilst not being judged or made to feel that they are entirely responsible for protecting themselves and their families.²²



Principles of the Whole Housing Approach

To offer a WHA that improves outcomes for victim/survivors, local areas and professionals should follow these principles. By following these principles, local areas will deliver services that are led by victim/survivors' needs and involve them in decisions made about their housing.

Safety

All interventions and components must consider the safety needs of the victim/survivor. This includes considering the behaviours of the perpetrator and how this affects the physical and emotional safety, health and wellbeing of victim/survivors. Any action taken towards perpetrators is victim/survivor led. The active participation of specialist domestic abuse services (for both victim/survivors and perpetrators) is essential for offering safe and effective interventions.

Empowerment

The approach enhances how victim/survivors have control over their own lives. It considers what victim/survivors want to achieve and change, and offers interventions based on this. Service providers and professionals must offer information on the full suite of housing options available to enable victim/survivors to make their own decisions about their housing situation. Service providers respect and promote victim/survivors' rights to self-determination, including the victim/survivor's decision to remain at home. Victim/survivors are involved and part of conversations relating to any actions that housing providers take against perpetrators.

Inclusivity

Services are aware that barriers exist, and prevent some victim/survivors from accessing services and support. Services work together to remove these barriers so that all victim/survivors can access support equally regardless of any protected characteristic or support need. Services listen to victim/survivors from diverse communities to gain a better understanding of their needs so they can offer more inclusive and responsive interventions.

Accountability

Every agency has a responsibility to respond to domestic abuse. This includes offering advice and support to victim/survivors (including children) and holding perpetrators to account. Services consider responses within their own agency and with other services in their local area to deliver safe and appropriate responses. The process by which this work is integrated and managed is known as the Coordinated Community Response.

Prevention

Services identify domestic abuse and intervene at the earliest opportunity to create meaningful outcomes and cost savings. This includes gaining an understanding of the victim/survivors' circumstances in relation to their housing situation and asking about their tenure type, access to economic resources and the suitability of the options available. It also includes working with victim/survivors to explore how to safely manage the perpetrator's behaviour.

Whole Housing Approach Project Delivery

The initial WHA pilot project was delivered in three areas from October 2018 to the end of March 2020. Six specialist domestic abuse organisations as well as a civil society organisation have been working with 10 local authority areas to establish comprehensive and consistent housing practices and deliver a WHA.

All of the components except for refuge services, supported or sheltered housing, and social housing were funded by the MHCLG. Housing First is funded as a separate MHCLG project, and is part of the WHA.

From when the initial project activities began in April 2019 until December 2019, the project supported a total of 1,740 victim/survivors directly and 2,134 children indirectly. This included:

- 1,377 victim/survivors receiving support from a mobile advocacy or co-located housing advocacy domestic abuse service,
- 107 victim/survivors receiving flexible funding to help them secure more stable accommodation,
- 256 victim/survivors having Sanctuary Scheme installations, with the majority having security enhancements made to an existing home in order to prevent them from having to relocate or become homeless.

Efforts to build awareness in other areas of the approach is indirectly reaching victim/survivors, but is difficult to quantify. For example, second tier, national work with mortgage lenders such as major banks and private landlords is helping to tackle systems and policy issues faced by victim/survivors renting privately or who own their property. DAHA's work to accredit housing providers is also improving how housing providers respond to domestic abuse. This work has a vast reach and huge potential to prevent homelessness for victim/survivors.



'The WHA provides an opportunity to expand the Local Authority's response to domestic abuse. For example, specialist training has been delivered to 80 housing staff including the Private Rented Sector team on economic abuse and its links to the three main housing tenure types'.

WHA Project Officer

The initial WHA pilot project delivery

Stockton-On-Tees

Stockton-On-Tees Borough Council
Surviving Economic Abuse
Safer London
Standing Together / DAHA

WHA components developed

Private Rented Sector
Privately Owned Housing
DAHA
Managed Reciprocal
Sanctuary Scheme

Cambridgeshire

Cambridgeshire County Council
Cambridge City Council
Peterborough City Council
Fenland District Council
Huntingdonshire District Council
South Cambridgeshire District Council
East Cambridgeshire District Council
Refuge (Cambridgeshire)
Cambridge Women's Aid
Surviving Economic Abuse
Safer London
Standing Together / DAHA
Cambridgeshire Bobby Scheme

WHA components developed


Private Rented Sector
Privately Owned Housing
DAHA
Managed Reciprocal
Mobile Advocacy Domestic Abuse Service
Flexible Funding
Sanctuary Scheme / Bobby Scheme

London

Westminster City Council
The Royal Borough of Kensington and Chelsea
London Borough of Hammersmith and Fulham
Advance Advocacy Project
Surviving Economic Abuse
Safer London
Standing Together / DAHA

WHA components developed

Private Rented Sector
Privately Owned Housing
DAHA
Managed Reciprocal
Mobile Advocacy Domestic Abuse Service
Flexible Funding
Sanctuary Scheme / Bobby Scheme
Housing First (separate MHCLG funded project)



“Everyone has been amazing. They ensured I got moved into a different house closer to my family. Life couldn’t be better.”

Survivor accessing Mobile Advocacy and Flexible Funding

Stockton-On-Tees

Cambridgeshire

London

“I can see the light at the end of the tunnel now”.

Survivor after receiving Flexible Funding

Whole Housing Approach Components

The following section offers a brief description of the twelve WHA components and work undertaken as part of the pilot project.

The WHA toolkit includes more detailed information about each component of the model and the initiatives for enhancing an organisation's response to domestic abuse.

The full toolkit is available online, please visit <https://www.dahalliance.org.uk/what-we-do/whole-housing-approach/whole-housing-toolkit/>

Refuge Services: A refuge service offers accommodation that can be shared housing, self-contained units or dispersed housing and includes specialist domestic abuse support, which is tied to that accommodation. Refuge services can be accessed directly by victim/survivors and professionals via the National Domestic Abuse Helpline.

This branch of the project includes funding for a refuge service in the London pilot site.

Social Housing: This is either council housing or housing association stock. Social housing is more secure than private rented accommodation with tenancies issued for longer and has rents that are on average 50% of the market rate and linked to local wages. Latest figures show that 17% of households in England are in social housing and 1.15 million households are on a social housing waiting list.²³

This branch of the project is supported by the Domestic Abuse Housing Alliance (DAHA) who work with housing providers and services in the pilot areas to adopt DAHA standards for responding to domestic abuse through an accreditation process.

Private Rented Sector (PRS): The MHCLG defines private rented accommodation as either a room or dwelling rented or 'let' by a private individual or a business and let as part of a commercial operation.²⁴ The owner or landlord decides at what level to set the rent, guided by what potential tenants will be willing to pay given the size and quality of the accommodation and the local market conditions. Latest figures show that 4.7 million households live in the PRS in England, accounting for 19% of all dwellings.²⁵

A DAHA Private Rented Sector (PRS) Development Manager led on this work by raising awareness with private landlords including national membership bodies and local PRS teams based in local authorities in the three pilot areas. This included delivering talks, training for staff and private landlords, and circulating guidance and communications to deliver key messages tailored for the PRS market. The project has also explored opportunities to adapt and incorporate safeguarding into local authority accreditation and licensing schemes.

Private Ownership: Private ownership refers to anyone who owns their home, whether they have a mortgage or own the property outright. Latest figures show that 64% of households live in a property owned by a member of their household.²⁶

This branch of the project is being delivered by Surviving Economic Abuse and includes work with banks, mortgage lenders, and estate agents to raise awareness of domestic abuse and improve the response of these stakeholders to domestic abuse.

Supported or Sheltered Housing: Supported or sheltered housing includes shelters or hostels and supported housing. The accommodation is usually purpose-built and has staff onsite. Supported or sheltered housing is usually provided for people who have support needs, including older people, disabled people, people with alcohol or substance use problems, people who have experienced homelessness, people with mental health support needs, as well as people who have fled domestic abuse. The level of support varies according to the needs of its residents.

This type of accommodation is not funded by this project and therefore no dedicated work took place. St Mungo's and the National Housing Federation generously produced a toolkit section for homelessness accommodation settings that offers guidance for these housing providers and commissioners to consider best practice in relation to domestic abuse, which is in line with DAHA standards.

Perpetrator Management: The full range of the WHA requires the coordinated efforts of all housing providers and services to facilitate change in how perpetrators are managed. This includes addressing abusive behaviours via positive engagement and enforcement activities, and using existing antisocial behaviour and domestic abuse legislation.

This branch of the project included reviewing the legal options and community initiatives for taking action against perpetrators. A dedicated toolkit section was written by Kelly Henderson, a DAHA Founder who completed a PhD on the role of housing providers in tackling domestic abuse with reference to perpetrator programmes.

DAHA: DAHA is a partnership between two housing providers, Peabody and Gentoo, and the charity Standing Together. DAHA aims to improve the housing sector's response to domestic abuse through the introduction and adoption of an established set of standards and an accreditation

process. DAHA Accreditation can be applied for by any social housing provider and local authority housing service regardless of stock retention status.

This branch of the project was delivered by a DAHA Development Manager based in the Cambridgeshire pilot site with support provided by other members of the DAHA team.

Flexible Funding: Flexible funding refers to funding that is available to victim/survivors to enable them to access stable housing. The funds may be used to overcome any barrier preventing access to secure housing, including for deposits, car repairs, and school transport costs. It gives victim/survivors more control over their housing situation and reduces the likelihood that they will need to access emergency housing options.

'Flexible funding has kept me motivated. If you know you have this to fall back on, you can handle hard decisions better. Domestic Abuse Advocates burnout when you get knocked back and feel like you get told no too much. It's been really motivating to be able to offer this'

*Independent Domestic Violence Advocate (IDVA)
in one of the Whole Housing Approach pilot sites.*

While some local domestic abuse services already offer emergency funds, it is the first time that flexible funding has been introduced in England to offer funding specifically to support victim/survivors to access stable housing.

Cambridgeshire and Peterborough Councils and the three London boroughs had a flexible funding pot that was made available to local specialist domestic abuse services operating in the pilot areas.

Domestic Abuse Services (Mobile Advocacy and Co-Located IDVAs): Domestic abuse services provide support directly to people experiencing domestic abuse. Two models of this support are mobile advocacy and co-located housing advocacy services.

Mobile advocacy is a form of community-based domestic abuse advocacy that focuses on victim/survivors' self-identified needs. A mobile advocate offers direct support to victim/survivors in a range of community settings, or the service may come to the victim/survivor in their home or venue of their choosing. Help is offered with securing emergency and longer term, stable housing, which includes exploring and pursuing options for remaining in an existing property and relocating if needed for safety reasons.

Co-located housing advocates work from the office of a local authority housing options team and offer direct support to victim/survivors who present as homeless due to domestic abuse. They may also co-locate at another housing provider or service such as a housing association or homelessness service. As well as supporting victim/survivors, they also offer case management support and training for staff based at the host service.

Both services were delivered in Cambridgeshire and London.

Sanctuary Schemes: A Sanctuary Scheme is defined in MHCLG practice guidance as 'a multi-agency victim centred initiative that aims to enable households at risk of violence to remain in their own homes and reduce repeat victimisation through the provision of enhanced security measures [Sanctuary] and [domestic abuse] support'.²⁷ Sanctuary Schemes are only installed when the perpetrator is no longer living in the home. This option is available to all households including social housing, private rented and private ownership and where the installation of security measures is not in breach of an existing tenancy agreement or property rights.

'This [Sanctuary Scheme] work has made me feel safer and I will be able to sleep better at night. I don't know what I would have been able to do without this extra security. I don't think that I would have been able to stay here'

Survivor supported by the Whole Housing Approach

Both Cambridgeshire and Stockton-on-Tees pilot sites received funding to deliver Sanctuary Schemes.





Managed Reciprocals: A Managed Reciprocal scheme is a voluntary collaboration between local authorities and housing associations, coordinated by an independent agency. The aim is to enable social tenants who are at risk of abuse or violence to move to a safe area without losing their social tenancy. The coordinating agency keeps track of moves to ensure that the system is fair for all housing providers involved, and works closely with domestic abuse specialist services to ensure that victims/survivors are supported through their relocation. The model implemented as part of this project is based on the Pan-London Housing Reciprocal, coordinated by Safer London.

Safer London helped Cambridgeshire to set up a Managed Reciprocal scheme for the first time. They also supported Stockton-on-Tees to enhance their local choice-based lettings scheme and offered dedicated support to the London pilot site to improve uptake of this existing housing option.

Housing First: Housing First is a housing and support approach which:

- Gives people who have experienced homelessness and chronic health and social care needs a stable home from which to rebuild their lives.
- Provides intensive, person-centred, holistic support that is open-ended.
- Places no conditions on individuals; however, they should desire to have a tenancy.

The Housing First approach was first developed in New York and has now been widely adopted in the USA, Canada, Denmark, Finland and France. Housing First for women who have experienced VAWG is being implemented in the London pilot site as part of a separately funded project in partnership with Standing Together, Solace Women's Aid and Westminster City Council.

Three victim/survivors' journeys through the Whole Housing Approach

The following three case studies illustrate the journeys of three victim/survivors and how the WHA supported them to achieve positive outcomes. Each victim/survivor was supported by a local specialist domestic abuse service.

A cost benefit analysis (CBA) model was applied to each case study to demonstrate the economic and social value of the WHA intervention. This CBA singles out the cost savings based on the likely outcomes that were prevented or delayed as a result of the WHA intervention. It therefore only considers the costs for delivering the WHA intervention and costs associated to the outcomes prevented or delayed.

The results are persuasive in showing that harmful outcomes were likely prevented for each case study with a potential total saving of **£68,545.80** to the public purse. The cost benefit ratio ranged from **£3.39 to £59.27 for every £1 invested**.

1. Isla's story

The WHA recognises the economic barriers that prevent victim/survivors from achieving safety. Isla's story shows how a small financial investment can make all the difference. In this instance, the funding helped to keep her and her children safe and together.

2. Rosa's story

The WHA is designed to improve access to initiatives that support victim/survivors to achieve safety and stable housing. Rosa's story shows how a DAHA accredited housing provider can help spot the signs of domestic abuse, support access to other key services such as the local specialist domestic abuse service, and help victim/survivors access justice while preventing homelessness.

3. Rashida's story

Many victim/survivors struggle to access suitable, safe and stable housing when they need it. The option of accessing a refuge service and moving to a new area isn't always suitable for victim/survivors and their children. Rashida's story highlights how a small financial investment can minimise the impact on a family of having to start over in a new area.

See the 'WHA cost benefit analysis tool' section of the toolkit for an explanation of the methodology used to conduct this cost benefit analysis and resources for local areas to calculate their own cost benefit analysis of the WHA.



ISLA'S STORY

The actual experience of a survivor supported by the Whole Housing Approach (WHA) project.

GREEN PATH - These are the WHA interventions we delivered and associated costs.

RED PATH - These are the likely outcomes and costs prevented or delayed as a result of the WHA.

1 Isla lives with her husband and children in a privately rented property.

2 Isla's husband is physically violent resulting in numerous police call outs and A&E attendance.

3 Isla's children are placed on a Child Protection Plan. Social Services tell her she has to leave her husband or her children will be taken into care.

4 The social worker refers Isla to the mobile advocacy service who support her.

5 Isla has saved enough for a deposit on a private rental property but cannot afford to buy any furniture.

Flexible Funding is provided by the Mobile Advocacy Service to buy furniture, which enables the children to move.

£420

Isla is scared of further abuse from her husband. Additional locks are added to the property by the local Sanctuary Scheme.

£180

Prevented Crime
£1,036

Isla and her children remain living independently in a private rented property.

£323

Isla eventually makes a homeless application to the council.

£2,909

Isla stays with her husband because she can't afford to move and she continues to experience abuse.

£2,968

Isla's children are taken into care.

£71,240

TOTAL COSTS

GREEN PATH - £1,246

RED PATH - £78,153

ROSAS'S STORY

The actual experience of a survivor supported by the Whole Housing Approach (WHA) project.

GREEN PATH - These are the WHA interventions we delivered and associated costs.

RED PATH - These are the likely outcomes and costs prevented or delayed as a result of the WHA.

Rosa lives alone and has a sole tenancy with a Housing Association. She has a mild learning difficulty.

DAHA accredited housing
£3,600

Sanctuary Scheme costs
£180

Ex-partner is charged, found guilty of assault and given a custodial sentence for 18 months.

Rosa is scared that her ex-partner will come after her when released. Her property is secured by the local Sanctuary Scheme.

The HO continues to check in with Rosa and helps her get a debt relief order.

Rosa receives help with debt and rent arrears.

The HO helps Rosa to make a crime report. She is referred to her local domestic abuse service who support her throughout court.

Rosa stays in her own home and is accessing a substance misuse service.

Rosa continues using substances to cope.

A Housing Officer (HO) visits Rosa. She has visible injuries and is in rent arrears due to economic abuse. She is using substances to cope.

HO doesn't respond to signs. Domestic abuse continues.

Rosa likely wouldn't have made a crime report and her ex-partner would not have gone to prison.

Domestic abuse
£2,968

Anti-social behaviour
£701

Rosa may need to move due to rent arrears. She makes a homeless application.

Arrears action and eviction
£7,770

Homeless application
£2,909

Drug misuse
£3,994

TOTAL COSTS

GREEN PATH — £3,780

RED PATH — £21,942

RASHIDA'S STORY

The actual experience of a survivor supported by the Whole Housing Approach (WHA) project.

GREEN PATH - These are the WHA interventions we delivered and associated costs.

RED PATH - These are the likely outcomes and costs prevented or delayed as a result of the WHA.

1 Rashida has three children and is pregnant. She has moved in with family to escape abuse from her husband.

3 Rashida's family tells her that she can no longer stay. Rashida needs to find somewhere for her and the children to live.

5 The mobile advocate helps Rashida make a homeless application. The council decide that Rashida isn't homeless as her family say she can live with them.



2 Rashida contacts the mobile advocacy team for support.

4 Rashida wants her children to remain at the same school because she fears they will experience racism if moved to a new school.

Rashida has her baby. The mobile advocacy service offers practical support.

Rashida is scared her husband will find her. Additional locks are added to the property by the local Sanctuary Scheme.

Rashida finds a privately rented property but can't afford to pay the rent upfront. Flexible Funding covers this cost, as well as costs for school uniforms.

Rashida is settled in her new home and decides that she no longer needs support from her mobile advocate.

£180
Prevented Crime
£1,036

£1,200

Rashida's children experience problems at the new school, resulting in truancy.

Rashida makes a homeless application and is moved to a new area, having to change the children's school.

Rashida cannot afford school uniforms or rent in advance. She goes back to her husband and continues to experience abuse.

£2,909

£1,965

£4,669

TOTAL COSTS

GREEN PATH - **£1,703**

RED PATH - **£10,579**

£323

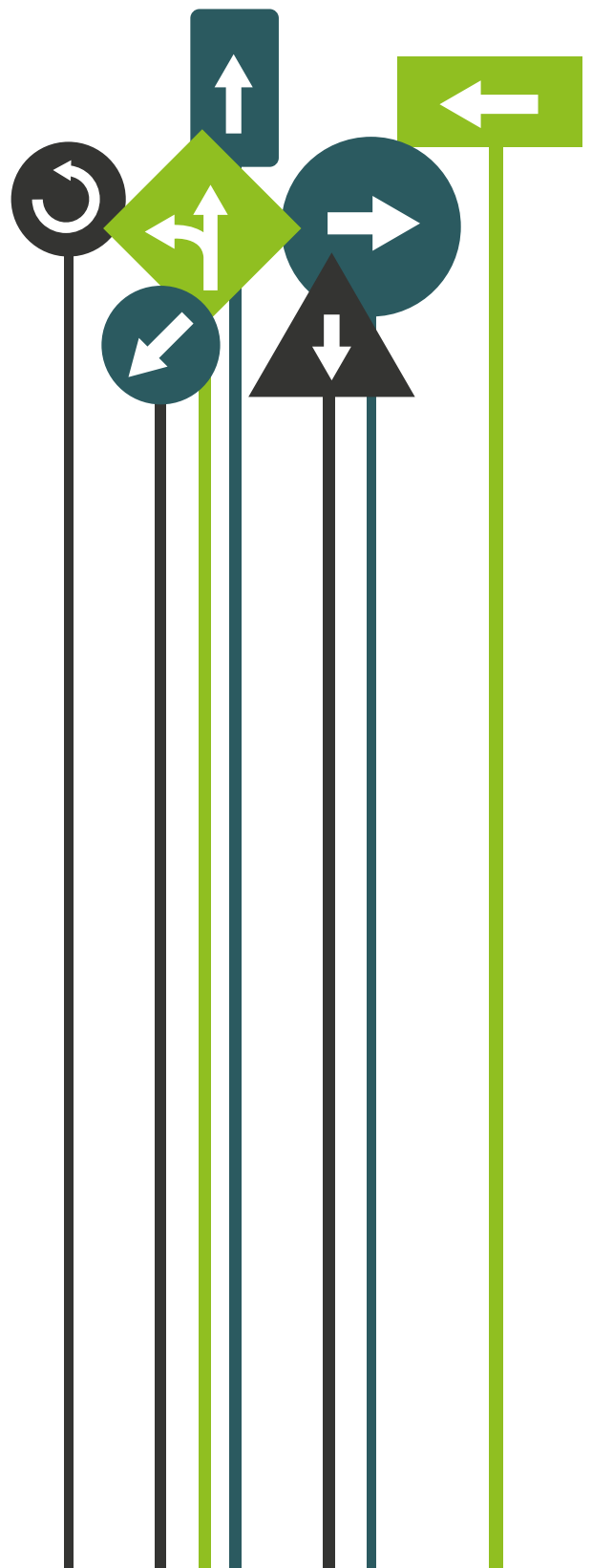
Whole Housing Approach Toolkit

The project team produced the WHA toolkit in March 2020, as the culmination of the 18-month MHCLG funded pilot project. For the first time, it brings together a comprehensive overview of the current context for victim/survivors in each housing tenure and accommodation type in one document.

The toolkit includes a dedicated section for each of the twelve components of the WHA. Each section can be read as a standalone toolkit that outlines key initiatives to help victim/survivors achieve safety and stable housing. It offers practical guidance and resources to local areas to deliver a consistent WHA to domestic abuse.

It has been created for a wide-ranging audience, including senior and frontline professionals working in the housing and domestic abuse services, professionals working in the private rented and privately owned sectors, and commissioners with responsibility for commissioning domestic abuse and housing-related provision.

The full toolkit is available online, please visit <https://www.dahalliance.org.uk/what-we-do/whole-housing-approach/whole-housing-toolkit/>



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A Whole Housing Approach to Domestic Abuse

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