

# Somali Community and the state of Housing

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## **Introduction**

In November 2010, the coalition government published *Local decisions: a fairer future for social housing*, announcing radical reform of the social housing system. Legislation would be introduced to govern types of tenancies granted to social housing tenants, re-evaluate the way in which social housing is allocated and how local authorities discharge their duties regarding homelessness as well as improving mobility for social tenants. Some of these changes are well underway such as the introduction of the bedroom tax, cap on benefits and the rolling out of Universal Credit, which replaced many existing benefits. The new legislations have been accompanied by the lack of social housing development which has contributed to a depleting supply of new homes. These changes and declines have sent many people from low income households and of ethnic minority backgrounds to rent privately where they face less secure tenancies and are susceptible to overcrowding and varying levels of homelessness.

This report focuses specifically on the Somali community and provides an overview of their current housing conditions in London. It is compiled from 6 focus groups with Somali community members across London and extensive consultations with CSO community member organisations and community leaders conducted between 2014 and 2015, in addition to the use of existing relevant literature. It highlights overcrowding and hidden homelessness as the two most pressing concerns that have a compelling impact on their quality of life.

## **Contextualising housing conditions within the Somali community**

The Somali community in England and Wales is by no means a homogenous group; composed of a small population resident since the mid-19<sup>th</sup> century that came to work on ships and the docks, a large proportion of refugees and asylum seekers who left Somalia when the civil war broke out in 1991 and more recent arrivals from other European countries where they have attained citizenship and moved to the UK seeking tolerance and economic opportunities. The current Somali population according to the 2011 census is just over 101,000, though the real figure is likely to be much higher than this as many households have relatives living with them that aren't accounted for.

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Since 2001, the number of Somalis living in England and Wales has more than doubled. Statistics show that Somali family sizes are bigger than other families in the UK and they also are more likely to be living in social housing. In relation to home ownership, 4% of Somalis people own or are buying a home compared to 75% of all persons. It is also estimated that 80% of Somali people live in local authority or housing association properties compared to 17% of all persons.<sup>1</sup>

For the past two decades social housing development has been steadily declining, decreasing from 30% in 1993 to 23% in 2010 turning more Somali people to rent privately. Private renting in general has increased from 12% to 19% within the same period. 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. The growth in the private rented sector has important implications for lower income households, particularly in the light of welfare reform. Additionally, since the financial crisis, rise in unemployment and decline in pay rises meant that low income families such as those belonging to the Somali community in London, have been hit the hardest (OSF 2014). In 2011 the rate of rent rose to 7 percent, which is almost double the rate of salary inflation for the average London wage. Families now need to be earning at least £52,000 a year to be able to rent a two bedroom house in London. But with the average London household income being less than £35,000, it means less and less families are able to secure appropriate housing (Insley 2012) and overcrowded living conditions are becoming a fixed reality. In addition to overcrowding, Somali families face poor housing conditions and disrepair in both social and private rented housing (Robinson 2003).

### **The socio-economic impact of overcrowding and hidden homelessness within the Somali community**

The benefit cap has restricted the total value of benefits that any one household can receive. British-Somali households in receipt of housing benefit are 10 times more likely to be affected by a benefit cap than white British recipients as they often have larger families.

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<sup>1</sup> Somali Community Knowledge Profile (2014) available at [www.sheffield.gov.uk/your-city-council/sheffield-profile/community-knowledge-profiles.html](http://www.sheffield.gov.uk/your-city-council/sheffield-profile/community-knowledge-profiles.html)

The cap relates to the household as a unit, and does not take account of the size of the household unit. This means that if a couple without children is in receipt of benefits, they have the same cap as a couple with any number of children (OSF 2014). The implications of this cap would mean that tenants would have to use the remaining benefits to meet any shortfalls in the rent leaving little or no money to spend on food and utility bills. This necessarily creates hidden homelessness, with two or more households often sharing the same accommodation. The other option would be to move out of the area, away from family and friends.

The lack of available social housing and the inability to afford appropriate private housing leaves many Somali families to live in overcrowded conditions. Overcrowding is linked to deterioration of physical and mental well-being, stress, depression, gastric conditions and tuberculosis (Jones 2010), potentially creating further strain for public health services. Overcrowding also has adverse effects on the educational progress of children in school. Children who grow up in severely cramped homes face educational difficulties because they do not have the space to study nor do they get proper sleep due to bedroom sharing (Reynolds 2005). In the long run, lack of focus and persistent underachievement in school can lead to exclusion along with deviancy and anti-social behaviour in their neighbourhoods.

In addition to overcrowding, there are three pressing concerns that cumulatively put the Somali community in a tumultuous cycle of poor housing conditions (OSF 2014):

- Poor housing and disrepair across tenures in local authority, housing association and private rented accommodation.
- Difficulties in accessing social housing and private renting due to language barrier, lack of understanding of how the housing systems work and inability to pay deposit costs and month's rent upfront for private renting
- Perceptions of and actual unfair treatment and the lack of Somali staff being employed in the housing sector.

Structural and economic factors have influenced the housing choices of British-Somali household in London. Their choices are limited to social housing or private rented accommodation. Low social housing stock combined with the lack of assets and poor socio-economic status continues to shape the housing experience of British Somalis. Currently there is little on offer as solutions to the problems. Welfare reforms are adversely affecting social landlords and their tenants according to a study published by the Joseph Rowntree Foundation.<sup>2</sup> The study reveals that welfare reform is increasing vulnerability amongst tenants. Withdrawal of support has made them more vulnerable to debt, risk of eviction, homelessness and reliant on food banks for necessities. To meet the needs of tenants, Housing Associations have limited capacity to spend and build more housing. Associations are more focused on intensifying tenant support to collect rents or risk closure themselves.

### **Conclusion**

Somalis share many of the housing barriers they face with other ethnic minority communities in London. The shortage in affordable housing and the competition for scarce resources is a common issue across London.

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<sup>2</sup> Power, Anne. et al, (2014), The impact of welfare reform on social landlords and tenants, Joseph Rowntree Foundation. Available at [www.jrf.org.uk/publications/impact-welfare-reform-social-landlords-and-tenants](http://www.jrf.org.uk/publications/impact-welfare-reform-social-landlords-and-tenants)

Households face the prospect of relocating to the outskirts of London, having to supplement shortfalls in benefits paid and living in overcrowded conditions (OSF 2014). What makes the Somali case particularly acute is that the difficulties they share with other minorities are being compounded with lack of English language comprehension, poor understanding of how to navigate the housing systems within which they are competing with other groups for a declining housing stock and lack of representation in housing boards and providers. These issues coupled with Somali families often being large cumulatively lead to critical levels of overcrowding and prolongation of living in poor housing conditions. This is further perpetuated by mainstream housing services that have limited cultural understanding of the needs of the Somali community as well as the lack of employing staff members from Somali backgrounds.

Somali community organisations and projects have been able to alleviate some of these problems by providing culturally sensitive services that include translation and interpretation, mediating between housing providers and Somali tenants as well as assistance with navigating the housing systems. These services have been particularly helpful with regards to managing rent arrears and overcrowding. A good example is the Somali Tenants Engagement Project run by Tower Hamlets Homes. The project helped to improve access and dialogue between the British Somali community and the housing providers. This engagement has facilitated better understanding of the needs of Somali tenants for the service provider by using better communication methods that are culturally appropriate. But organisations that provide these services are increasingly pushed to close them down due to dwindling funds and resources.

There is also a clear need for the employment of more housing officers by housing providers that are from Somali backgrounds as well as for Housing Association Boards to be more representative of the Somali community at management level which will help board members to understand and address the housing needs of the Somali community.

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