



Homes, not harm

How London's broken housing system is failing people of colour

Serena Robinson and Carol Sidney

RUNNYMEDE



Runnymede Trust

The Runnymede Trust is the UK's leading independent racial justice think tank. Proudly independent, we speak truth to power on race and racism without fear or favour. From broadening the curriculum to exposing the Windrush scandal, our work is rooted in challenging structural racism and its impact on communities of colour. Our authoritative research-based interventions equip policy makers, practitioners and the general public with the tools to deliver genuine progress towards racial justice in Britain.

This report is commissioned and published by the Runnymede Trust. The chapters collected here do not represent the views of Runnymede Trust as an organisation, but offer a taste of work being done in academic and civil society spaces for racial justice.

Open access. Some rights reserved.

The Runnymede Trust wants to encourage the circulation of its work as widely as possible while retaining the copyright. The trust has an open access policy which enables anyone to access its content online without charge. Anyone can download, save, perform or distribute this work in any format, including translation, without written permission. This is subject to the terms of the Creative Commons Licence Deed: Attribution-Non-Commercial-No Derivative Works 2.0 UK: England & Wales. Its main conditions are:

- You are free to copy, distribute, display and perform the work
- You must give the original author credit
- You may not use this work for commercial purposes
- You may not alter, transform, or build upon this work

You are welcome to ask the Runnymede Trust for permission to use this work for purposes other than those covered by the licence. Runnymede is grateful to Creative Commons for its work and its approach to copyright. For more information please go to www.creativecommons.org



Contents

Acknowledgements	4
Foreword	5
Introduction	7

Findings **12**

The physical health implications of a poor home	14
The mental toll of poor housing	23
The impact of housing instability on financial health	33

Housing solutions **39**

Conclusion **47**

References	52
Appendix: Methodology – selection of research areas	54

Acknowledgements

The Runnymede Trust would like to extend its thanks and acknowledgement to the individuals of colour who kindly contributed their time to speak on their housing situations through focus groups and workshops: their contribution has made this report a reality and has shaped the policy recommendations. These conversations would not have been made possible without the community leaders who recruited the participants: Loughborough Junction Action Group (LJAG), Croydon BME Forum, King's Cross & Brunswick Neighbourhood Association (KCBNA) and Bromley by Bow Centre (BBBC).

We would like to acknowledge and thank Serena Robinson and Carol Sidney, who authored this report, and the wider Runnymede Trust team – Dr Shabna Begum, Professor Keon West, Nannette Youseff, Rohini Kahrs, Joe Cotton and Stephen Walcott. We would also like to thank Matthew Johnson.

With our deep thanks to Luke Finley for the editing of this work, James Pople for its design and visual identity, and Julia Da Rocha Miranda for the illustrations.

Finally, we would like to thank Trust for London for generously commissioning this piece of work and being an evaluative sounding board. We hope that the report and its recommendations will be a valuable contribution to the existing body of work on this subject.

Foreword

When extraordinary events such as the Grenfell Tower fire or the death of baby Awaab Ishak make the news, we are invited to express our collective dismay and distress. Events like these are reported as shocking failures of the housing system. But what if these aren't failures, just the logical conclusion of a housing system that has breached the basic standards of humanity? Where racism isn't an aberration of the system but sits embedded in its architecture and design? Where housing has become totally untethered from our need for home?

My career route to the Runnymede Trust was through an examination of racist housing policies in 1970s East London which evolved into what is now known as the Bengali squatters' movement. I was a child born into a dilapidated and damp home, to parents who ended up squatting, having struggled to navigate a system that denied us the housing to which we were entitled. At that time, despite the challenges, communities were able to mobilise locally and strategise to secure their housing needs. Now, some 50 years later, the problems are dispersed through a broken system, where lines of accountability are scattered and obscure and incentives for action are dictated by terms that do not feature decency or care as part of their matrix of operation.

My parents still talk about the trauma of their early housing experience, and every time I get sick or wheezy with a cold, they blame themselves for the damp housing that we endured when I was an infant. This report shows how that trauma is still being reproduced and is arguably intensified and normalised within the housing system, to the detriment of people of colour in particular.

This report – and the participants' accounts that shout so loudly from it – form a powerful witness statement to our current housing scandal. They speak not to anomalous failures of systems but to a regularised war of attrition – where a broken housing system deliberately wears people down until they simply have to give up. This unjust housing system is a product of cumulative policy prescriptions and active poor investment, but it is not incapable of being fixed. This report outlines both the visceral need and the actions required to get us moving back to housing as the provision of homes, not harms.

Dr Shabna Begum, CEO, Runnymede Trust



Home should be a safe haven. It should be a warm, comfortable shelter. So by default, that means it should be in good repair. You should be able to afford to put your heating on.

Maria, research participant, Croydon



Introduction

Housing is not just about bricks and mortar: it is a prerequisite for health and prosperity. Yet the reality is one of poor housing conditions that underpin a host of social ills, from chronic health problems to educational disadvantage, trapping entire communities in cycles of poverty and ill health. A housing crisis of staggering scale is now the backdrop to everyday life in London and across the UK, especially for many communities of colour. Rising house prices and declining homeownership continue to take hold. Without secure, decent housing, pathways to both health and wealth are blocked.

This report focuses on London's communities of colour, who have found themselves disproportionately shut out from the promise of stable, healthy homes and the generational wealth that homeownership typically provides, and who have instead been left trapped in an unstable, increasingly overpriced rental sector.

It highlights the three-pronged impact that poor housing can have on a person: on physical health, such as respiratory problems; on mental health, including stress, anxiety and depression; and on financial health, such as the inability to save after facing excessive service charges, rent and bills. Recent research by the UCL Institute of Health Equity add statistical weight to the testimonies we have collected, highlighting that poor housing quality and inequitable access to homes are closely linked to worse health, shortened life expectancy and blocked opportunities for accumulating wealth.¹ This not only widens the racial wealth gap but also inflicts an intergenerational health penalty, compounding disadvantage in ways that policy too often ignores.

This report also draws on Positive Money's understanding of the 'two-tier' housing system.² On one side, there are those who are able to access capital, become homeowners and gain housing security. On the other, there are those who are imprisoned by precarious housing: unaffordable rent, insecure tenure and poor conditions. The current situation of our housing system is a by-product of decades of policies that have amounted to the assetisation of the home. For those on the 'wrong' tier, housing becomes uncertain and stress inducing, whereas a home, as one participant eloquently stated, should be:

-
- 1 UCL (2024) 'Health and wellbeing should be at the centre of housing strategy to save lives', 17 December, www.ucl.ac.uk/news/2024/dec/health-and-wellbeing-should-be-centre-housing-strategy-save-lives; Munro, A., Allen, J. and Marmot, M. (2024) *Evidence Review: Housing and Health Inequalities in London*, London: Institute of Health Equity; Marmot, M., Noferini, J., Allen, J., Alexander, M. and Whitewood-Neal, J. (2024) *Building Health Equity: The Role of the Property Sector in Improving Health*, London: Institute of Health Equity.
 - 2 Dillon, M. (2023) 'How does the housing crisis affect different ethnic groups in London?' Positive Money, 27 April, <https://positivemoney.org/uk/update/how-does-the-housing-crisis-affect-different-ethnic-groups-in-london>.

‘a place to form (happy) memories. A shelter, a community, your own castle, a place to celebrate, to find your family, a safe haven, a place to sleep, to be creative and (surrounded with) good neighbours. To study emotional development and to learn independence.’

Gail, a tenant from Croydon

In what follows, we examine the links between housing, health and wealth through the lens of race and ethnicity in London. We ask: what might it look like to reimagine homes not just as financial assets but as essential foundations of wellbeing and security? And crucially, what changes to policy and practice are needed to equitably and sustainably eliminate the two-tier housing system and address the immediate crises facing tenants across London’s boroughs?

Historical context

It is worth reviewing the history of modern housing in Britain from the 1980s up until the present day. It is important to understand the pre-context to the current housing situation and to draw from a deeper comprehension as to why communities of colour bear the worst experiences in relation to housing. The current state of housing in the UK includes a shortage of social housing, high rents and instability in the private rented sector, poorly built homes, and an increase in hidden and street homelessness. This stems from decades of political decisions that have created systemic problems, eroding social housing and inflated private rented sector dependency, and neglected systemic solutions.

1980s: Right to Buy

In 1980, Prime Minister Margaret Thatcher’s Conservative government introduced the Right to Buy scheme, which allowed council tenants to buy their homes from local authorities with a large discount. The policy has had deep repercussions for those still in need of social housing, as those properties that were bought were not replaced with new council homes. Since the scheme was introduced, 2 million social homes have been bought but only around 50 per cent of these have been replaced.³ Currently, approximately 18,000 social homes are being built annually; this figure would need to grow to 90,000 to compensate for the loss through Right to Buy. This failure to replace social housing was a result of local authorities and housing associations lacking the necessary power and resources as the central government took control of social housing.

3 Tweneboa, K. (2024) *Our Country In Crisis: Britain’s Housing Emergency and How We Rebuild*, London: Trapeze.

1990s: Decline and deregulation

Tenancies became increasingly insecure in the 1990s, after the introduction of Section 21 'no fault' evictions⁴ in 1988. The private rented sector was expanding and was deregulated in favour of landlords, as housing continued to be seen as an investment, particularly through buy-to-let mortgages.⁵ As house prices increased, the idea of houses being seen as assets rather than homes was normalised, creating a shift in the demographic of those who owned Britain's homes.

2000s: Chronic underinvestment

In the 2000s, there was still very little council and social housing being built, causing the private rented sector to continue its expansion. The prospect of buying a home became increasingly unattainable in the new millennium. The 2008 global financial crisis created unprecedented circumstances that caused many economies to crash, impacting those from households in lower socioeconomic groups and exacerbating inequalities. Chronic public spending cuts following the crash meant that there was less investment in affordable and social housing.

2010s: Austerity and rising homelessness

With a new Conservative-led coalition government in power from 2010, this era was marked by policy decisions that impacted millions of households detrimentally. Housing benefit cuts meant that families and individuals were unable to keep up with rent increases, leading to a rise in homelessness. The 'bedroom tax' was introduced in 2013, reducing housing benefits for those who had a spare room. The aim of this policy was to get families to downsize, to free up homes for those on the social housing list – an aim that was not achieved.⁶ With austerity measures, there was a 60 per cent decrease in social housing investment and an increase in the poor conditions of homes. The Conservative government under Prime Minister Rishi Sunak later made new proposals to introduce policies which would require individuals to have lived in the UK for ten years before they would be eligible for social housing. These policies disproportionately impacted and discriminated against communities of colour, particularly migrant communities.

2020s: COVID-19-related cuts

The COVID-19 pandemic highlighted and exacerbated longstanding issues in housing. The government introduced emergency measures – such as banning evictions and increasing Universal

4 Section 21 'no fault' eviction is a legal mechanism in England and Wales that allows private landlords to evict tenants without giving a reason, once the fixed term of a tenancy has ended. This mechanism will be abolished as of May 2026 when the Renters' Rights Act 2025 enters into force.

5 Spratt, V. (2022) *Tenants: The People on the Frontline of Britain's Housing Emergency*, London: Profile Books.

6 Understanding Society (2023) 'New policy evaluation: Did the "bedroom tax" work?', 10 August, www.understandingsociety.ac.uk/impact/new-policy-evaluation-did-the-bedroom-tax-work.

Credit (UC) and Local Housing Allowance (LHA) payments – to protect renters and families.⁷ However these measures were withdrawn once pandemic-related restrictions were lifted. Even with a new Labour government in power since 2024, there have been real-term cuts to housing benefit and LHA rates, leaving many private renters facing significant shortfalls and pushing thousands of families closer to homelessness as rents continue to outpace benefit levels.

This short history gives a brief overview of how policy measures can deliver damaging health and wealth impacts. For over 40 years, housing, social and welfare policies have targeted, and failed, lower socioeconomic communities by plunging individuals and families into extreme debt, or worse, into homelessness. More specifically, communities of colour are disproportionately affected by the aforementioned political decisions. Black households are more likely to face homelessness and to be placed in temporary accommodation than their white counterparts.⁸ The 2017 Grenfell Tower fire tragedy is an extreme example of systemic failures and how deregulation, chronic underinvestment, austerity and welfare reform can deliver deadly impacts on marginalised communities. Over 85 per cent of the 72 people who were killed in the fire were people of colour. This number reflects how communities of colour are more likely to be affected by unsafe and insecure housing, overcrowding, unaffordable rents and high housing costs, which drives poverty and financial instability.

This qualitative research, commissioned by Trust For London (TfL), explores how London's communities of colour experience the direct and indirect impacts of housing-driven racial wealth inequality, and what immediate changes to their housing would improve their physical and mental health and their ability to accumulate wealth. The project began in Autumn 2023 with the intention of taking a place-based focus on up to five London boroughs. Further details on how the researchers selected each of the partnership centres in each of the four final London boroughs we focused on can be found in Appendix 1, but the broad phases of the research are summarised below.

Research phases

Phase 1: Literature review, gap analysis and secondary research

Before commencing the research, we conducted a literature review to establish a foundation for the study. To build an understanding of historical and contemporary trends, we considered literature on racialised wealth gaps and housing tenure, the financialisation and assetisation of housing, and the emergence of a 'two-tier' housing system and its impact on racial health inequality.

7 MLS Legal (2023) 'The impact of COVID-19 on housing laws and policies in the UK', www.mtslegal.co.uk/single-post/the-impact-of-covid-19-on-housing-laws-and-policies-in-the-uk.

8 Shelter (2020) 'Black people are more than three times as likely to experience homelessness', 1 October, https://england.shelter.org.uk/media/press_release/black_people_are_more_than_three_times_as_likely_to_experience_homelessness.

Phase 2: Qualitative research – focus groups and workshops

During this phase, one focus group and one workshop was held in each of four boroughs.

In the first round, the focus groups aimed to explore participants' experiences of how their housing affected their health and wealth and to examine what 'home' meant to them.

In the second round, using a workshop format, we revisited these experiences to discuss tenants' immediate needs and priorities; consider a range state-led, tenant-led and community-led solutions; and discuss where the power lies to take action and bring about change.

Phase 3: Training and community advocacy workshops

As part of the final phase of the project, we delivered a series of advocacy sessions in Camden and Lambeth. These sessions were aimed at equipping residents with the tools and confidence to build local campaigns rooted in the findings and recommendations of the report. As a result, during the discussions participants began to challenge the structural conditions they face and advocate for the housing reforms they want to see in their communities. The session started with a focus on understanding the local landscape. This included participants mapping out their communities, identifying shared concerns and recognising where there may be opportunities to build alliances. Participants explored how to bring together different voices and work collaboratively with others facing similar housing challenges, as well as those in positions to support change, including local organisations and potential allies in civic life.

In what follows, all participant names have been anonymised. However, to place the participants' testimonies at the heart of the report, we have chosen several to be represented in illustrations by Julia da Rocha Miranda.

Findings



Findings

In the focus groups and workshops that were held in each of the four boroughs in 2024, many themes and stories emerged that overlapped, while others were stronger in some areas than others. There were stories of chronically appalling housing conditions: stories of disrepair, poor maintenance systems, damp, black mould, dealing with the cold due to unaffordable heating systems, unresponsive housing management systems, racist local authorities and estate management, racist neighbours, overcrowding, health conditions brought on or exacerbated by poor housing, and a chronic shortage of appropriate housing for larger families.

The overarching themes addressed below include the devastating impact of poor housing, such as the psychological damage of overcrowding and the onset of respiratory issues. The toll that poor housing imposes on mental health is also discussed, such as the anxiety, depression and stress that is continually faced, layered at times with racist interactions with neighbours or maintenance and housing officers. Finally, we will also explore the impact of housing instability on financial health, looking into paying for repairs, rent hikes and service charges.

Our key finding is the lack of personal agency and visceral sense of powerlessness felt by the participants and communities we engaged in this project. They felt, and lived, an inability to change and improve their housing conditions. In Camden and Tower Hamlets, this lack of agency expressed itself through frustration with the government and local council. In Croydon, the experience of overt racial discrimination was layered with this sense of powerlessness. In Lambeth, it was experiences of gentrification and local government corruption which came through most strongly in the stories of participants' lived experiences.

The physical health implications of a poor home



Housing affects your health, your everything. It is all interlinked.



The physical health implications of a poor home

Living in inadequate housing can lead to a host of issues that can impact an individual's physical wellbeing. The Health Foundation has found that around 43.5 per cent of households of colour experience housing problems.⁹ Mould, damp, overcrowding and small spaces were among the many difficulties that families faced. Numerous research papers have reiterated that poor housing conditions are strongly linked to poor health, particularly respiratory conditions, cardiovascular disease and increased mortality rates.¹⁰

From structural damage to collateral damage

Nearly all of the tenants we spoke to were very aware of the structural health of the houses and buildings they lived in, and the potential damage to their physical health. Gordon from Lambeth lived with the expectation that his ground-floor flat would be flooded once or twice a year, with temporary fixes lasting a few months, and with Lambeth Council, his landlord, not capable of finding a permanent solution to a structural problem. This has had knock-on effects for him, as his kitchen cupboards are so eroded that he cannot store food properly. This in turn has impacted the quality of his diet – one of cheap junk food which does not support his health. He manages to find humour in his situation when he says:

'it looks like I have been fighting mould all my life, and I am only cooking rice!'

For Tony from Lambeth, who loves to cook, his temporary accommodation is like 'living in a box', which means he cannot store healthy food properly. He stated:

'I would invite people around, and be more social, and that would be lovely. I've always wanted a garden to grow fruits and vegetables, to get my kids involved. I've got a little balcony with two or three troughs in there, but the pigeons always get to them.'

Nor does Tony's housing offer space where he could exercise. Even if he was able to afford an exercise bike, his one-bedroom, temporary accommodation must house his partner, their child and

9 Health Foundation (2024) 'Inequalities in households experiencing housing problems', 1 July, www.health.org.uk/evidence-hub/inequalities-in-households-experiencing-housing-problems.

10 Walcott, S. and Nightingale, G. (2025) *How Racism Affects Health*, London: The Health Foundation and Runnymede Trust, [https://cdn.prod.website-files.com/61488f992b58e687f1108c7c/67cf1f2d1788822bd74ab601_Health%20Foundation_Runnymede%20Report_Final_single%20pages%20\(1\).pdf](https://cdn.prod.website-files.com/61488f992b58e687f1108c7c/67cf1f2d1788822bd74ab601_Health%20Foundation_Runnymede%20Report_Final_single%20pages%20(1).pdf).

My housing situation? Hopeless · Trapped · Depressed

What should "home" be? SECURITY · STABILITY · FAMILY

I am effectively homeless. I take a lot of pride in my abilities as a father so I need a home.

I was so shocked by the lack of support dads receive. She said "This is the reality: If you're not a single mum or elderly, you're not eligible for support."

There's no middle ground: Nice aesthetic new-builds shooting up across the road from shoddy housing estates. You're paying rent to come home to a damp, mouldy home.

I eventually got through to emergency accommodation and explained my history with anxiety and depression. I am a care leaver. I have on-going chronic back problems available to see on my medical records.

If it wasn't for him I would literally be homeless. Lambeth Council knew this and were prepared to make me homeless.

I called when I had my son on a weekend to say "we have nowhere to go." The social worker accused me of taking my son away from a stable home and making him homeless.

I sat down with them on Sunday to play Pictionary and I said "I promised you this didn't I?" I felt an overwhelming sense of joy. It's only up from here.



LAMBETH

I am hard-working. I pay my taxes. I work to deter children from exploitation. There's no acknowledgement.

Illustration
Julia Miranda

visits from his two older children by an ex-partner. The pressure caused by this lack of space has led to the breakdown of his relationship, and yet he has nowhere else to go, and so now he sleeps on the sofa in the living room: the one his son used to sleep on.

In a recent research report, Shelter found that 43 per cent of Black-led households have been residing in temporary accommodation for more than two years, compared with 25 per cent of white-led households.¹¹ Living in temporary accommodation has a stark impact on physical health as well as mental health. In 2022, TfL researched the relationship between temporary accommodation and health, finding that such accommodation often has poor standards, poor electrical safety and a lack of storage. Tony's case exemplifies this, as he is unable to store food properly. For children, temporary accommodation can interrupt education due to a lack of space to study. Furthermore, it adds to living costs such as cooking, laundry, transportation and internet access.¹²

We heard multiple examples of inadequate facilities, such as lifts being broken. Talia, a Tower Hamlets resident, spoke about her poor mental health, stating that one of the main contributors is her poor housing conditions. This is backed up by Shelter's 2021 finding that the mental health of renters is being harmed by poor housing.¹³ Talia outlined her daily struggles with the lack of a lift in her building, despite her repeated attempts to be allocated housing that is more supportive of her mobility as she has a bad back. Gail, in Croydon, had had multiple doors closed in her face by various stakeholders in regard to housing and now suffers from the long-term effects of inadequate facilities. She explained:

'These flats didn't have a lift and I had to keep going up, up and down with my children, with the shopping and the buggy and all the shopping I took out. By the time I get old, I'm gonna have some pain in my body, which I do have now, yeah. Well, I did get moved to the house. I was so happy about that because, as I say, it was high and I didn't think it was safe for my children to play in the long passageway.'

With no lift in her building, Gail struggled immensely. It made tasks such as food shopping and childcare physically exhausting. Her experience highlights how inadequate housing infrastructure can lead to long-term health issues, as she now suffers from bodily pain due to years of physical strain. Furthermore, Gail's concern for her children's safety emphasises how poor housing conditions not only affect the individual but also have wider implications for families.

11 Isaksen, M. (2025) 'My colour speaks before me: How racism and discrimination affect Black and Black Mixed heritage people's access to social homes in England', Shelter, 15 July, https://england.shelter.org.uk/professional_resources/policy_and_research/policy_library/my_colour_speaks_before_me.

12 Baker, L. and Carter, M. (2024) 'How the temporary accommodation crisis is affecting Londoners health and wellbeing', Trust for London, 27 October, <https://trustforlondon.org.uk/news/how-the-temporary-accommodation-crisis-is-affecting-londoners-health-and-wellbeing>.

13 Shelter (2021) 'Health of one in five renters harmed by their home', 13 October, https://england.shelter.org.uk/media/press_release/health_of_one_in_five_renters_harmed_by_their_home.

My housing situation? INADEQUATE · UNSAFE · NEGLECTED

What should "home" be? Trusted · Reliable · Abode

There's nothing wrong with the system. It's the people running it who use it for other purposes.

My wealth is:
my health, my sanity,
my freedom.

I've stood on several occasions in local elections. I don't tell people what they want. I ask. They're very clear about it.

I'm on social rent.
If I was evicted I'd be put
into a hotel outside London.

I haven't turned the heating on yet.
I'm pushing my debts, so I'll hold out
for December to March, when it will
be even colder.

My medical records and support
networks would be messed up
or lost.

I see the steam coming out
of other flats. The lights on,
the boiler burning. It's a visible
manifestation of their wealth!



Gordon

During Covid I was reminded
that there is community in London.
It warmed my heart. I was
humbled and grateful.

Illustration
Julia Miranda

LAMBETH

Cold, cramped and coughing

In Camden, almost all of the tenants we spoke to had young dependents or adult children who were still living at home. An overwhelming number of the women complained about how their precarious housing situation was impacting their children's health as well as their own and that of their partners. For instance, Sara described her situation:

'House problem is, when I go to my house, I'm thinking like, my children, daughter room is damp when my daughter, they sleep in the bunk bed. So she's sleeping upstairs. My son sleeping, his health condition (asthma) is going bad, and then my kitchen is too small. All the kitchen is broken.'

This situation portrays the desperation that Sara is facing. Her home lacks the adequate amenities and space needed to allow her children to be in good health, as the ever-present damp is exacerbating her child's health condition.

Children's health within their home is crucial and cannot be overlooked. In 2024 alone, NHS England data revealed that over 26,000 infants were admitted to hospital with lung conditions, such as asthma, with possible links to mould and damp. In the Croydon conversations, this was a living reality for Estelle, a single mother with a family of five living in a two-bed property in Croydon. The home is riddled with extreme damp, mould and an infestation of mice. Her ten-year-old son was born with asthma. Sadly, her other son had been in intensive care due to respiratory issues and also now has asthma. Both of her daughters suffer from blocked sinuses. All of these physical ailments could be attributed to the poor condition of Estelle's home. On top of this, Estelle began losing her hair and woke up one day unable to move the lower parts of her body as her nervous system had broken down. This is another horrifying example of how one's living situation can come to physically burden daily life.

Tayba, a tenant from Camden, had had a multitude of emotionally distressing life events, such as losing her husband, that made her housing situation worse and by default caused severe migraines that often led to hospital admissions. She explained that:

'I have other health issues as well. Because now I can't take stress. When I take stress, my migraines go up. Most of the time, like, every year, maybe five, six times, I have to go to a hospital. Maybe once a month, I have to go to the hospital because of my migraine and my health issues as well as mental health issues. So I'm suffering a lot with the housing issues.'

Another resident in Camden, Sabeena, spoke of turmoil and overcrowding causing her migraines. She suffers from severe migraines and is aware that the small space she is living in is one of the causes. Tayba's story highlights how the constant stress of navigating an inadequate living situation, combined with the emotional toll of other factors such as losing her husband and the responsibility of caring for her children alone, has increased her migraines, leading to frequent hospital visits and further diminishing her quality of life. At the time she spoke to us, Tayba was living with her

My housing situation? *Finally · Hopefully · Thank Goodness*

What should "home" be? **PEACE · HAPPINESS · SAFETY**

We were 9 years in temporary accommodation before my MP helped us get this property.

They don't give you a date, you live with uncertainty. You start thinking negative thoughts: "Why me?", "What are they going to do with me next?", "Will they send us back to the hostel?" You feel so vulnerable.

I was desperate, with a new-born after a traumatic C-section. My husband spoke no English and expected me to know the system. I blamed myself.

He and I could sleep in a park. But where should I store my child?!

The hostel managers kept complaining about the noises from my child. The walls were paper-thin. I had no TV but I could keep up with East Enders.

I went to the children's centre. I had to be dramatic. "The doctor didn't give me the mute button for my child!" They looked at me like I was mad.

Every year there's a rent increase. So even if benefits increase, we're no better off. As a mum of 3 special needs children I don't have time to fight everything. It's unfair.



CAMDEN

There's a host of misconceptions regarding social housing. There's no specific place to go for advice. I never want to go through this again.

Illustration
Julia Miranda

daughter, Rameen, who cared for her financially and physically after her husband passed. As their home was overcrowded and cramped, Tayba reached out to Camden Council to ask them to rehouse Rameen, but they told them to wait with no updates or follow-ups. Tayba's struggle reflects a broader issue, where the lack of timely housing support forces individuals into prolonged distress, ultimately worsening their health and making daily life increasingly unmanageable.

Coldness and dampness also impacted Tower Hamlet residents severely. Hassan lives with diabetes and feels the cold more intensely due to his medications and his chronic condition. Inadequate housing makes managing chronic conditions more challenging. He reported that his diabetes is 'all over the place', indicating the difficulty he has in maintaining stable blood sugar levels. Hassan's constant worry about his housing conditions increases his anxiety, creating a cycle of deteriorating overall wellbeing. As a result, he experiences disrupted sleep and depression.

Tower Hamlets Council has long recognised the concern over residents living with damp, mould and cold and 'the devastating effects' this has on health and quality of life. A three-year strategy document was presented to the council's cabinet in November 2013 with solutions focused on collective energy purchasing and retrofitting for energy efficiency.¹⁴ But these solutions have not been applied with sufficient speed and breadth throughout the borough to reach the participants in this group.

Overall, the serious consequences of living in substandard housing are clear from the conversations that were held across the boroughs. The prevalence of damp, mould, overcrowding, broken facilities, cold and cramped conditions translates into significantly higher rates of respiratory illness, cardiovascular disease, physical pain and chronic health problems for those affected. Aside from the physical impact, the mental and emotional consequences need to be taken into consideration, and we consider this in the next section.

14 London Borough of Tower Hamlets (2013) *Tower Hamlets Strategic Plan: 2013/14*, London, <https://democracy.towerhamlets.gov.uk/documents/s43908/10.1b%20App1%20Strategic%20Plan.pdf>.

My housing situation? **DISGRACE · UNBELIEVABLE · INSECURE**

What should "home" be? confidence to live your life · happy · my health supported

I have to be clean for Friday Prayer.
So once a week I turn the hot water on
to have a wash.

My housing association don't listen
and are rude. I've never come
across a housing officer.

I have no heating
or hot water.

I go to bed early and
my bed is like a freezer.

I am in very high depression.

I am a wheelchair user.
I live on the 1st floor and
the lift is broken.
I can't attend the mens'
group.

The stress is so high that I have
had diabetic comas several times.

The housing association said
"give me a week," and
it hasn't happened yet.

It feels like I am only staying
alive to be punished by these people.
But I know none of this is my fault.



**TOWER
HAMLETS**

In the Mens' Group they would say to me:
"YOU ARE WISE, WE CAN LEARN FROM YOU!"
They would support me, do shopping for me.
You want to feel like you are part of the community.

Illustration
Julia Miranda

The mental toll of poor housing



I was in that property right up from 2000 to 2018, subjected to racist abuse.



The mental toll of poor housing

The poor mental health of the participants we encountered in this research was particularly striking. This was caused by enduring their housing conditions, year on year, without any real hope of breakthrough and without any sense of the personal power, agency or sphere of influence needed to improve their living conditions and attain a home. Their longing for a home was often palpable. We encountered many stories of stress, anxiety, depression and disrupted sleep patterns as participants gave testimony on a range of causes for their poor mental health – causes which often compounded each other.

Overwhelmed and overcrowded

Depression and anxiety result from household incomes insufficient to meet necessary, basic household expenditures such as the cost of rent, inexplicably hiked service charges and other expensive but unavoidable household bills. We encountered unnecessary familial stress and conflict – family relationships put under intense pressure – and a sense of being overwhelmed as a result of chronically overcrowded housing. Worries over housing conditions such as mould and damp, exacerbated participants' health, and particularly that of their children. Quite often, depression and anxiety was related to the need to find already scarce emotional and financial resources to deal with unresponsive housing officers and exhausting, opaque housing management systems to try to get problems resolved. Poor mental health often resulted from the way that a number of these issues could be compounded by each other, layered one on top of the other.

Everyday life in overcrowded housing is a relentless struggle to cope with lack of privacy, a scarcity of personal space, noise, tension and a sense of impermanence. Stories of overcrowding featured in the focus groups and workshops of all four place-based organisations but were particularly severe for participants in Camden. With no respite or meaningful change, these households face a relentless erosion of mental and emotional wellbeing, with outcomes which could be quite catastrophic. Tayba, for instance, recounted conflicts between her children and her lack of material and psychological space to deal with the death of her husband, pushing her to suicidal thoughts. She spoke in quite coded language, but her meaning is clear:

'I don't want to end up taking any actions I may regret, but it's somewhat pushing me to take certain actions, which I can't say out loud, but I'm sure you understand.'

Common sleeping arrangements involve parents sharing beds with their children. Living rooms, and even kitchens, are used as bedrooms. Currently, the Housing Act 1985 states that local authorities and housing associations are able to designate a kitchen or a living room as a sleeping room.

My housing situation? *Depressing · Unsupportive · Doesn't meet our needs*

What should "home" be? **SECURITY · CREATIVITY · GROWTH**

"How are you?" That fabulous question gives me so much anxiety.

- The police
- Social workers
- The Council
- Housing authorities
- MPs
- Doctors
- Schools
- Occupational therapists

I've touched every single institution out there trying to convey my experience.

No one has listened to my plight.

poorly insulated paper houses. Mice everywhere for the longest time. Mould in the bathroom. For about 6 months we had no hot water. We had to wash in buckets. For "new housing" it's not up to par.

I've always been consistent with my rent payments. I would call to check everything was ok. But I received an eviction letter. I told them it was an insult.

The years were passing and my children's life stages were going. It affected the quality of care that I could provide for them. My son would be in a better place now if we'd had adequate housing. That has effected my mental health.

I am a carer so my well-being is important for everything I have to hold up. when you receive a letter like that it's bad for your sense of security.

I thought I'd find space to find work. My housing situation has cost me creativity, the ability to add to my skills and productivity. That foundation is so important to a family's growth.



Gail

CROYDON

At home I want to say "This functions and supports our needs, helping us succeed."

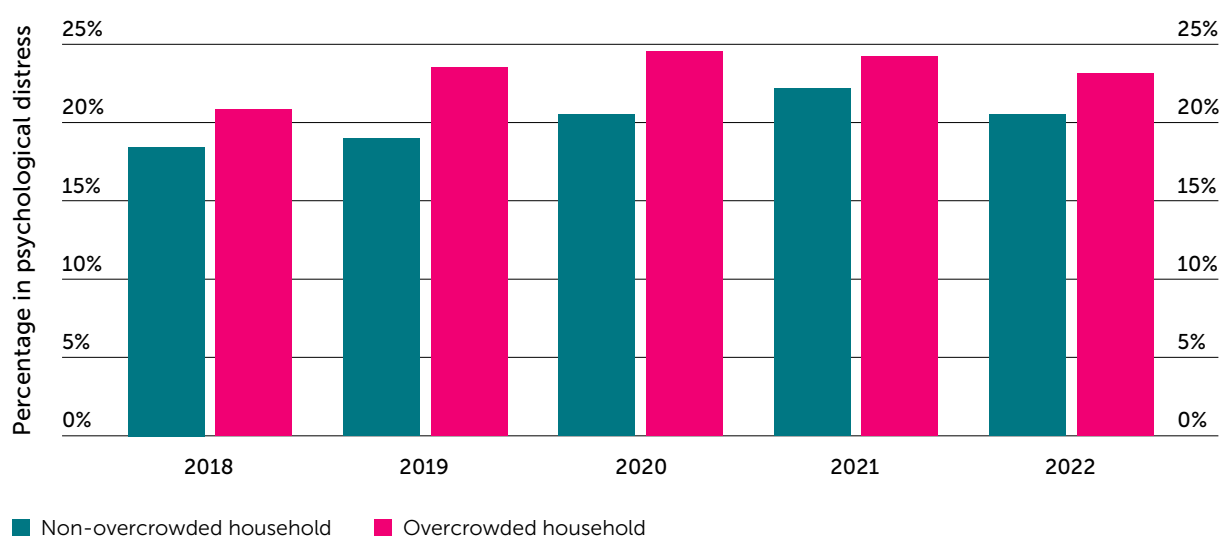
Illustration
Julia Miranda

Jacob, a single man, described being homeless in his home borough of Lambeth. He has been condemned not just to months or weeks but to years of sleeping on the sofas of friends and family, taking up space in their living rooms but always living at the periphery of their lives, effectively putting his own life on hold. Living in tiny, temporary accommodation in Tower Hamlets, Solomon has become estranged from his partner as a result of their housing and living conditions. He drily notes that he has simply swapped places with his son on the living room couch now that his relationship has broken down. Rian and her husband, a young married couple in Camden, are sofa-surfing between the overcrowded houses of their in-laws, and are yet to start their proper married life together. They carry binbags full of their belongings between the households. All of these setups significantly disrupt family dynamics and personal boundaries. Tayba continues:

‘The impact this has on health, mental health, physical health, social health – children always argue with Mum and Dad, but now it’s because they can’t express what they need.’

This lived reality is echoed in findings from the Health Foundation, which has reported that individuals in overcrowded homes between 2018 and 2022 experienced higher rates of psychological distress than those in appropriately sized accommodation (see Figure 1). The psychological burden of cramped living conditions often manifests in feelings of entrapment, familial conflict, sleep disruption and deteriorating self-esteem. What emerges from these testimonies is a simple but urgent truth: access to adequate space is fundamental to mental wellbeing and central to defining a home. Without it, individuals are left to suffer in silence and families are denied the privacy, dignity and peace needed to thrive.

Figure 1: The mental health impacts of overcrowded homes



Note: A household is overcrowded if there are more people living in it than there are rooms.

Source: Health Foundation (2024) ‘Relationship between living in overcrowded homes and mental health’, 1 July, www.health.org.uk/evidence-hub/housing/housing-stability-and-security/relationship-between-living-in-overcrowded.

My housing situation?

EXPENSIVE · SMALL · EXPENSIVE

What should "home" be?

safe · Peaceful · Loving

The rent is 45% of our income. Plus bills, council tax, groceries, and self care. It all adds up.

... and we won't even own the property.

My family home is overcrowded. I was sleeping on the sofa.

We are humans. We have running costs. There's more to life than bills.

We lost my Dad. My mum increased her hours. Her mental health affected mine.

Given that the rent is so high it would be nice to be supported.

I stayed at my in-law's too. They had a lot of damp and I got lawyers involved.

The "free gift" they promised was the flooring, the paint, and a toilet roll holder!



CAMDEN

Comfort, even if it's not luxurious.
I want to come home to someone
with a smile on their face.

Illustration
Julia Miranda

Cleanliness and community is key

Alongside the necessity of personal space for good mental health, participants, particularly in Croydon and Lambeth, spoke of the need for their environment to be clean and well maintained, and the unexpected social consequences when this is not so. Lambeth resident Margaret, for instance, spoke of her fears for her grandchildren encountering discarded condoms in her garden, and Julia of Croydon Council's inability to keep the streets clean. The social consequences involved feelings of shame and embarrassment. Mya, as an example, put it powerfully:

'When you have a house that's in disrepair, you stop inviting family and friends around.'

She went on to recount:

'The other day a resident said to me, "My husband's just died and I'm too embarrassed to have family come to the house because my house smells of shit".'

Social consequences for Croydon resident Prescilla has come in the form of lack of community and everyday social connections, which have resulted in loneliness and isolation in her later years:

'My flat is my security, because I kind of own it. But it is also my prison. My mental health is bad and I get very withdrawn, and it becomes my prison, and I can't go out and just want to stay in'

It is now widely accepted that housing is a social determinant of health. A three-year research project by the Centre for Mental Health between January 2021 and December 2023 features Tower Hamlets as a case study area.¹⁵ Samantha, a participant in our research and a resident of Tower Hamlets, is currently being seen by local mental health services. Doctors are giving her medication, but she says they are not really getting to the bottom of the problem. If she was in better accommodation which was truly affordable to her, appropriate for her mobility needs, and secure and safe, this would ease her anxiety and help her to manage it. She is tired of the empty promises made by housing officers, of the lifts in her block breaking down and the falls she has taken. She is tired of the debt she has incurred because of her housing and, as a result, the fragility of her mental health:

'I've had the issue for two years and I keep saying the same thing, and no one responds. It makes me feel emotional to talk about it. They (Tower Hamlets Council) do come and go, but they don't fix the problem permanently.'

Another Tower Hamlets resident, Sofia, expresses a sense of being stuck and somehow, day by day, enduring her housing conditions – thoughts which are echoed by Hassan, also from Tower Hamlets, when he says:

15 Centre for Mental Health (2024) 'Learning from the mental health alliances – case study: Tower Hamlets', www.centreformentalhealth.org.uk/learning-from-the-mental-health-alliances-case-study-tower-hamlets.

'I'm here, I'm waiting. Playing the waiting game. Everywhere you go, you have to wait. For how long? I sent them a medical report – a bundle, with all the evidence of my sickness, and all my medications. Nobody looked at it.'

For Margaret, her mental health was deeply affected by the unending complaints she was forced to make to try to protect her son from their housing worsening his asthma and bronchitis. She found herself on a never-ending treadmill of complaints to her housing association. She remembers:

'I had to have therapy at one stage, because I was going mad. My husband is one of these quiet people who would say, "Just leave it!" No! I would be on and on and on, and it used to get me kind of crazy.'

Gail talks of another protracted fight for her son that is still not resolved:

'We got a diagnosis that my son had autism and I had to face that this place is no longer appropriate. If my son's got autism, he really does need his own room so he can develop. So I was on a crusade to get out. No one would listen. I went for everybody, the police, the MP, everyone that you can imagine writing letters, even the doctor. I felt quite hopeless. I was going nowhere fast.'

Each of these participants expresses a sense of living a life 'on hold', in quiet despair, although they would sometimes express moments of anger and rage. Both responses have poor housing and a lack of agency to change their situation at their root. This is largely due to unresponsive housing management systems; disrepair services not fit for purpose, leading to chronic cold, mould and worsening health; mounting debt as a result of having to cope with unaffordable energy bills, unexplained service charge and rent hikes; or repeated attempts to attain more appropriate housing leading nowhere. All of this contributes to a palpable sense of being stuck, trapped in a cycle of waiting and worsening mental health.

In Lambeth, Raymond recounted vivid experiences of going through his front door and having to avoid stepping on drug paraphernalia and other abandoned detritus:

'I'll go out, I'll open the door and I'll see syringes and empty bottles of whiskey. And it was all too much for me.'

For Raymond, already living with a chronic condition, this worsened his fragile mental health and had a direct impact on his ability to manage his household finances, leading him into £6,000 of rent arrears. The reality of his environment means he is rarely seen outside his front door in the darker parts of the day.

Unique to the Croydon group were the high levels of interpersonal and institutional racism described by participants. Multiple cases of interpersonal racism – racial slurs, exclusionary behaviour, racially charged disputes – had been experienced by on estates in Croydon, who now have no faith in Croydon Council. Leah gave an account of everyday interactions on her estate becoming charged with racial hostility, turning her home environment into a site of constant tension. Of the estate, she says:

My housing situation? Old · Damp · Inaccessible

What should "home" be? JOY · SETTLED · FREEDOM



We had 3 boys and 1 girl in a 2 bedroom flat. I went to the housing office and refused to leave. They called the police. My kids were crying so I had to leave.

Having a roof over my head is not the kind of stability I want. Meeting people of like minds enriches you. You can talk and get ideas about how to accumulate wealth. Here, the community is closed to me.

We moved to this flat in 1982. They used to decorate once in a while. After 40 years you need a change. But bidding doesn't work. I find a flat and they give it to someone else! There's no transparency in the way properties are allocated.

It's one thing after the other and no job gets completed. A leak means the wallpaper is peeling. The shower drips. The heating is faulty. It's like hitting your head on a brick wall.

Having a roof over your head is one thing.

Being happy in your environment is another.



TOWER
HAMLETS

Lotna

Illustration
Tulia Miranda

‘It’s predominantly white and I was the only Black person on the row of blocks – so I experienced racism straightaway from all of my neighbours. It became very territorial – like they own the car parking space, they own this, they own that. I’d never actually experienced so much racism all in one go.’

The psychological toll of ‘so much racism all in one go’ is immense. For Leah, and others in a similar position, the accumulation of racist encounters can erode mental wellbeing, fostering feelings of hypervigilance, depression and emotional exhaustion. Alongside interpersonal racism, Croydon tenants raised incidents which surface institutional racism in Croydon Council’s housing systems. Leah summarised her thoughts:

‘Housing is an institution, and it is rife with racism. Having to evidence everything that you’re doing, even going into somewhere, and having to take a picture of your handover documents to prove it – that constantly impacts people’s mental health and wellbeing. You’re constantly up against staff.’

Following suit, Gail shared her experiences of dealing with the racism she encountered in attempting to attain more appropriate housing for her newly diagnosed autistic son. Her account echoes Leah’s: paperwork somehow lost and needing to be resubmitted, and undisguised callousness from housing personnel.

‘I was in that property right up from 2000 to 2018, subjected to racist abuse.’

Both Leah and Gail expressed a broader awareness of the impact that racist systems have on their lives and their ability to improve their housing situation, to be seen, heard and even cared for. In the Lambeth group, Gordon put it eloquently:

‘Actually, I even wouldn’t call it Institutional – I call it micro-racism, because it’s embedded in them. It’s embedded in the whole structure.’

The actions of these systems may look like bureaucratic indifference, a lack of resources or even incompetence, but they can also give cover to racial malice. Through analysing secondary data, the Greater London Authority (GLA) has found that households of colour are more likely to be treated worse by council housing departments or housing associations than their white counterparts, through things such as evictions and being made homeless, with a devastating impact on mental health through raised stress levels and being made to feel ‘othered’.¹⁶

The tenants we spoke to had all dealt with a barrage of hurdles that evidently stem from their housing conditions and a sense of powerlessness in terms of ability to change their living situations. Following on from this, we discuss how unstable housing impacts financial health.

16 Gleeson, J. (2022) *Housing and Race Equality in London: An Analysis of Secondary Data*, London: Greater London Authority.

My housing situation? Strange · Fearful · Irritable
What should "home" be? WARM · PEACEFUL · HARMONIOUS

Since the report about mould came out, our situation has got worse and worse. The council acknowledged it, but didn't get the real people in.

It can take the Housing Association 6 weeks to do a piece of work. My room isn't warm enough. Our building plays up. It's unpredictable.

The Housing Association merged. They never invite us to meet them. They should be getting to know the community and hearing what we have to say.

My neighbour's behaviours are not nice. Mess on the floor, dogs barking. New people moving in and out, loud families. It's strange.

I feel secure in my home but not in the building. I don't vocalise it because I don't want to get in danger.

We've had rampant rats. The Housing Association block some areas, but the rats come back. We have to clean a lot.

At home I should say:
"This is a nice vibe, I feel comfortable."

But if the Housing Authority decided to demolish or refurb, our housing could be even more insecure.

CROYDON

Amir

Illustration
Julia Miranda

The impact of housing instability on financial health



Universal Credit is for the single parent £300 a month. If rent is £300 a month then ... how they're gonna survive with rent, bills, food, children every week?



The impact of housing instability on financial health

Aside from the physical and mental torment that results from the two-tier housing system, there is a grave impact on the finances of the families and individuals we spoke to. There were discussions around the struggles of paying utility bills and service charges, or of tenants having to pay for their own repairs despite the responsibility being on the council. None of these impacts (physical, mental and financial) exist in siloes: they interrelate, overlap, co-exist and compound on another.

Paying out of one's own pocket

In relation to financial health, all of the aforementioned points interrelate with whether tenants can afford their day-to-day expenses. For instance, many of the social tenants in Camden are having to pay out of their own pocket for repairs, such as to treat mould and damp, repaint, and put in new cabinets, due to Camden Council being unresponsive:

'Now, every year I'm having problems with condensation, moving things around. You know, calling that council doesn't help, so most of the things just have to do it yourself, and it's costing and living expenses is too high that you just can't afford it sometimes.'

Alongside the feeling of being neglected Camden Council, the continual housing costs are driving deep poverty among the tenants we spoke to. The Institute for Fiscal Studies (IFS) has found that housing costs take up around 21 per cent of household incomes for those within the poorest percentile. The extra payments that tenants make disproportionately affect their financial health. If they had more access to stable finances, there would be less need to worry about day-to-day spending – a worry which in turn affects one's mental health. This was evident through the conversations held among the women in the Camden group. Tenants face extortionate bills due to having to put heating on to deal with condensation. Rameen, for example, was forced to take Camden Council to court to get them to treat a mould problem, as her heating bills were coming to £2,000 every three months – a course of action with obvious emotional and time as well as financial costs. The council victim-blames and suggests methods such as keeping windows open at all times, even during winter, or not drying clothes inside, which is impossible when there is no outdoor space. Research has found that rented accommodation often has lower Energy Performance Certificate (EPC) ratings of D or E, meaning that bills are often more expensive.¹⁷ This cycle of neglect and financial strain leaves tenants feeling trapped, with no viable solutions offered by the council.

17 Energy Saving Trust (2025) 'Landlords: How to make your property more energy efficient', 13 March, <https://energysavingtrust.org.uk/landlords-how-to-make-your-property-more-energy-efficient>.

Some of the Camden tenants were receiving Universal Credit (UC), a form of benefit for those on a low income or unemployed. Tayba noted that UC does not stretch for those who are single parents:

‘Universal Credit is for the single parent £300 a month. If rent is £300 a month then ... how they’re gonna survive with rent, bills, food, children every week?’

Another participant shared similar concerns around the limitations of UC:

‘To be honest with you, it’s only my husband who’s working. Yeah, we all live on his wages. And Universal Credit is in such a way, if he gets high wages, you can’t, then you get no money for your children.’

The current social security system causes families and individuals to remain trapped in poverty and deprives them of basic needs, without enough benefits to escape poverty.¹⁸ Gail from Croydon spoke of being unable to get a job due to having to care full time for her son because of his additional needs. When these factors combine they can create a cycle of economic stagnation that is incredibly hard to break. In a similar vein, another participant explained their current employment situation:

‘I’m on Universal Credit. I have been looking for jobs. All the jobs that I look for all everywhere, almost now, require me to work from home. How do I work from home and don’t have a home? What do you want me to do? Sit on the kitchen floor while my mum’s cooking at the back?’

What this situation reveals is that the post-coronavirus world has not been accommodating to those who live in homes that do not have much space, as there is often an expectation or assumption that people are able to work from home. This participant is thus unable to work certain jobs, impacting their finances and mental health.

Speaking to Camden residents emphasised their everyday living situation and how it impacts their mental and physical health. There were themes of feeling trapped and unable to change their housing situation. For example, Mumta explained:

‘everything is expensive ... and for the council people we never like, you know, we can’t even imagine, to buy a house.’

The sentiments of this quote are evident in the way the participant uses the label ‘council people’ as a way to identify and distance themselves from those who can afford a home. In 2024, the Joseph Rowntree Foundation found that there are higher rates of unemployment and poverty among ethnic minorities and Black African, Bangladeshi and Pakistani households hold, on average, a tenth of the

18 Baraki, B. (2023) ‘Trapped in poverty by our social security system’, 30 August, New Economics Foundation, <https://neweconomics.org/2023/08/trapped-in-poverty-by-our-social-security-system>.

wealth of White British households.¹⁹ This further drives home the two-tier nature of the housing system that is impacting London's communities of colour, in this case the Bangladeshi community.

For tenants in Tower Hamlets, aside from paying out of their own pocket for persistent repairs, their housing situation means living with rent and service charges out of proportion to their ability to pay. This is a significant part of their impoverishment. Recent analysis by the Social Housing Action Campaign (SHAC) – a campaigning group working for increased accountability and ethical practices in the UK's housing associations – found that service charge income for housing associations soared by 15.8 per cent to £1.9 billion in the year to March 2024. Kyle describes the constant stress he experiences managing his housing costs, which are way beyond the scope of his monthly pension. Currently, his service charge stands at £429 per month. As a retired man, with a chronically sick wife, he should be at a time in his life where warmth, comfort and security should be a given. Instead, he is constantly juggling rent increases, service charge increases, and heating and hot water bills. As a result, he has entered into credit card debt, further adding to his worries.

Solomon, another Tower Hamlets resident, describes living with a fear of 'going bankrupt'. Letters come in every week demanding payment of bills; the latest is his broadband. The new financial year means that his rent will go up, but not his income. The latter does not even cover his household's basic needs. He says:

'To be honest with you, we are not living: we're just surviving, trying to get to the next day, and the next. It's been years now and I am not smiling that much.'

Nadine, also in Tower Hamlets, views the dignity of a job which pays her enough as 'the dream'. She says:

'I don't want to rely on the government.'

Financial independence is simply a job with a salary which pays enough so that she can support her children and her household. Hassan has not bought any new clothing since 2018. He, like Kyle, has dealt with extortionate service charges for his heating and hot water bills, which he has found a way to cope with by taking drastic action. He says:

'I came with the solution: switch off the meter. No heating, No water. So I am sitting in the cold weather, in the flat, with no heat and no hot water, except every Thursday night. I put the heating and hot water on for two hours so I can have a proper wash for Jumu'ah, for the prayer on Friday. That's what I've been doing. So I don't have to pay the expensive bill, because I can't afford it.'

He knows the knock-on effects this will have on his health but cannot see any other way to manage his impossible situation.

19 Ibison, Y., Matejic, P., Schmuecker, K. and Taylor, I. (2024) 'Bangladeshi, Black African and Pakistani households at higher risk of very deep, long-term poverty', Joseph Rowntree Foundation, 2 December, www.jrf.org.uk/race-and-ethnicity/bangladeshi-black-african-pakistani-households-higher-risk-of-very-deep-poverty.

Experiences of systemic inequalities

For the first Croydon cohort, financial health was discussed in relation to generational wealth and homeownership. Darnell, who works in housing and lives in a council home, elaborated on his understandings of wealth within the Black community:

'I feel like in terms of the wealth there is something about BME people being more disadvantaged because there's not necessarily that generational wealth that gets passed down especially when all of that mortgage thing blew up. And it was a lot harder for people to get their own housing and they had to give some percentage of deposits that made it even more unreachable for people.'

Studies show that the likelihood of homeownership can be attributed to parental wealth.²⁰ As the IFS has found, rates of parental homeownership are lower for Black young people compared with other ethnic groups. Those who do not own property have less wealth to pass on to their kin, meaning that younger generations of communities of colour are more likely to be pushed into the precarious private renting sector, further embedding the two-tier housing system. This study highlights the harmful nature of the assetisation of housing, because it is compounded by financial security, or lack of it, leaving those who are unable to own a property bound by insecure housing, further perpetuating and deepening racial inequalities in the UK housing system.

Many tenants from Lambeth were vocal about the systemic inequalities that lead communities of colour into precarious, expensive and unsafe housing conditions, which in turn makes them more likely to be in insecure financial positions. Participants had no way of gaining access to the real decision makers to find out what is really going on and how decisions are being made in their name. All they can do is watch as sites are turned from social housing, offering social rents, into sites available to speculative property developers at unaffordable homeownership rates or private rents, all under the guise of 'regeneration' and a so-called 'cross-subsidy model' as a way of using private finance to build homes for social rent. The case of planned evictions on the Fenwick Estate, or the earmarked demolition of the Central Hill Estate, both under management by Lambeth Council, are both currently being fought by local campaigners.

Tony spoke about watching the gentrification of Elephant and Castle over a number of years as residential buildings sprouted up all around him in his temporary accommodation:

'To me, it feels like I am living in a completely different world. I can't even imagine myself getting a mortgage or owning a property. And I work two/three jobs.'

20 Gregg, P. and Kanabar, R. (2022) 'Intergenerational wealth transmission and mobility in Great Britain: What components of wealth matter?' CEPEO Working Paper 22-01, London: Centre for Education Policy and Equalising Opportunities (CEPEO), UCL.

Although Tony was able to share his experiences with humour, researchers found it difficult to ignore the sense of pain and loss that gentrification has caused in this area, and for this particular group and their families, friends and neighbours. Theodore was particularly vocal about this:

'It's really like firefighting: lots of the issues that are wearing people out and burning people out, and just not having the faith and the trust in order to see the things that the council and their housing associations are accountable to do. Because they lack that trust and faith, and the goal posts keep changing every so often, it's very, very difficult to make progress. And so the constant firefighting doesn't enable you to build wealth.'

As in the other groups, researchers learned of unaffordable rents, service charges, bills and other cost-of-living items making housing costs unmanageable:

'Where we live, we've got a key fob entry, and we've got a key fob to the dustbins and the bike shed. I had it chained up with one of them strong chains and the D-lock. Stolen. Twice, over the last four years. And so it just makes me kind of feel like well, I just can't feel safe enough to have a bicycle.'

Theodore has given up replacing the bike, which cost him £700, despite buying £300 worth of locks and both his building and the bike shed being secured by fob entry. Theft, it seems, is determined, relentless and unavoidable in the area he calls his home.

All residents we spoke to had long endured a series of chronic conditions with their housing. After years of complaints, and trying to effect change in other ways, their housing has only worsened. These include structural issues in their homes which mean that they live with the threat of flooding; unresponsive repair services from their landlords, which means they live with chronic damp and mould; and the attendant financial and psychological impacts for them and their households. All of this means spiralling housing costs with no sense of why they are imposed or visible improvement in housing conditions to justify them; it means accusations of corruption and self-serving (in participants' eyes) housing associations, tenant-led associations, estate management boards and neighbourhood associations; and it means local political decision making that is opaque, unaccountable and too close to property developers. Poor housing conditions continue to deeply affect tenants' mental health, worsen their physical health, strain family relationships and diminish their quality of life, leaving many to cope with a sense of hopelessness but also a sense of fury.

These experiences highlight a deeply entrenched intersection of racism, housing inequality and economic injustice that shapes the lived experiences of residents of colour. The emotional, mental and physical toll of poor housing conditions, shaped by racism, reflects a structural failure that disproportionately affects communities of colour by furthering financial insecurity. In the next section, we discuss different housing solutions and how each borough reacted to each example in relation to their living conditions.

Housing solutions



Housing solutions

Using a workshop, open-dialogue approach, researchers assembled each group in each of the four place-based organisations and presented them with a range of housing solutions and different models of housing provision. For each location, wherever possible, local examples were used. The ownership models fell into three categories: state-led, tenant-led and community-led solutions.

State-led solutions

State-led solutions can be defined as those where the national or regional government takes a leading role in shaping, funding, regulating or directly providing housing, especially social and affordable homes, rather than leaving provision mainly to the private market. State-led solutions can also be seen to redistribute wealth and shift the power imbalance between tenants and landlords by giving the former more economic and physical agency. The city of Vienna was used as an example of state-led housing provision where 60 per cent of households are living in social homes, in lifelong tenures, owned by the government. There, rents are regulated and tenants can choose to move if the accommodation is no longer appropriate due to a change in the household's needs, such as an increase in family size.

The Viennese Model

The state-provided housing model in Vienna, Austria, is internationally renowned for its high quality, affordability and tenure security. About 60 per cent of the population lives in municipally owned or subsidised social housing, which is characterised by stable, legally capped rents and lifelong tenancy rights. This ensures affordability across income groups and prevents displacement, fostering intergenerational stability. Tenants benefit from a clear, transparent allocation system based on housing needs as they change across the lifetime of a household. The model also refers to a socially sensitive approach to rehabilitating and upgrading existing social housing without forcing displacement or demolition. It involves providing tenants with information about refurbishment options, subsidies and rights while encouraging tenant participation through assemblies and consultations. This approach preserves affordability and social diversity, prevents gentrification, and improves energy efficiency and living conditions. It also creates employment opportunities, especially in construction. This housing model fosters socially mixed, cohesive and sustainable communities while maintaining social housing stock quality through comprehensive urban planning and public investment.

Participants in Camden noted that implementing a Vienna-style solution here would require a significant expansion of social housing provision. Not only that, but the housing provision would need to be sufficient to accommodate existing levels of need, those currently in temporary accommodation, and a volume of move-on options to accommodate the changes in life and lifestyle that naturally occurs in households.

Participants in Croydon engaged in a deep debate around the Vienna model. They were impressed by the 'joined-up thinking' of the approach, which accepts the need for a home as a given that everyone has. As Estelle succinctly put it:

'They work with families, and it's like a lifelong contract.'

Expanding on her thoughts, she noted that the needs of households will change across a lifetime – due to changes in family size or other life events – and that the city of Vienna's approach can accommodate these changes, crucially without the punitive measures that the UK housing system entails which require people to move away from their families or their home area because there is insufficient supply of appropriate social housing.

Lambeth participants compared the situation of the UK and Austria, noting that the housing system in the UK is based on over-provision for private buyers and woefully inadequate provision of social housing. The current UK housing system easily builds units for private profit while demonising social provision. As Gabriel noted:

'There is a lack of housing for everyone, and the government's approach is to open up for developers, rather than the people who actually need the houses. So then there is a lot of housing for those who have a lot of money, and there's even less for who doesn't.'

From these conversations, it was clear that there was a blend of curiosity and hesitancy towards the example of a state-led solution. Some enjoyed the prospect of being able to curate their own living situation based on their needs and family size, whereas others expressed distrust in the UK housing market as governments have been seen to favour profit over people. Ultimately, while participants recognised the transformative potential of a Vienna-style model where housing is treated as a universal right and adapted to life's changes, many questioned whether such an approach could be faithfully implemented in the UK without a fundamental shift in political priorities, funding and public trust. Overall, this model was liked and desired, but there was no faith in the UK political and democratic system for it to be a feasible option.

Tenant-led solutions

In tenant-led solutions, tenants have collective decision-making power in how their homes are managed, maintained and sometimes owned, rather than being passive recipients of a landlord's service. The Tower Hamlets group discussed a local tenant-led model embodied by Poplar Housing and Regeneration Community Association (Poplar HARCA) that uses collaborative decision making with residents for day-to-day housing management, and a co-production approach which centres residents' ideas and views for any new developments. Considering tenant-led solutions was particularly confronting and moving for this group, as it touched directly on their inability to have a meaningful impact on current housing policy and regulation and thereby materially change their chronic housing situations for the better.

Croydon were presented with the case study of Pitcairn Residents Association where, by ordinary tenant action, they have, over a period of time, developed a direct relationship with Hackney Council and local politicians. The case study outlined the potential for tenant-led action and the ability of ordinary people to recover their sense of agency through collective action.

Examples of the tenant-led approach

Tenant-led housing solutions are varied but are usually focussed on better housing management in order to improve accountability, service quality and tenant satisfaction. Housing co-ops are long-established examples of tenant-led housing organisations. More recently, tenant management organisations (TMOs) have become common, allowing tenants to take responsibility for estate services, repairs and rent collection under a formal agreement with the landlord or owner. TMOs vary in scale and involvement, with some managing comprehensive services associated with an estate and others focusing on specific areas, such as cleaning.

Poplar HARCA is a large housing association and social landlord in East London which has taken the tenant-led approach into its estate regeneration and housing management. Through its strong tenants' engagement framework, it actively involves tenants via a Community Panel that shapes the Resident Engagement Strategy, ensuring tenants' voices influence decisions on housing services, regeneration and community facilities.

The Pitcairn Residents Association is a tenant-led group representing residents of Pitcairn House, a council estate in Hackney, London. Tenants have raised serious concerns about longstanding issues including leaks, mould, broken alarms and poor maintenance, which they claim the local council have neglected for years. The association actively voices these problems to demand better management and repairs, highlighting tenants' frustrations with the neglect of their living conditions. It seeks improved responsiveness and accountability from housing authorities to ensure safe, decent housing for all tenants.

The Croydon group was presented with the case study of Pitcairn Residents Association, which, through ordinary tenant action over a period of time, has developed a direct relationship with Hackney Council and local politicians. The case study outlined the potential for tenant-led action and the ability of ordinary people to recover their sense of agency through collective action.

Gail, in particular, struggled to see the potential for collective action, commenting:

'I can see that having a strong community and working together can develop anything. But when you're stuck in a house that's not working for you, you're mentally stressed, you can't be part of the wider community. I'm isolated, and I don't have good neighbours, and I don't want to talk to neighbours who can't even say "hello".'

Despite her harrowing accounts of her housing circumstances and her dealings with local authorities and third-party service providers, the group was able to support and affirm her in her struggles. Kane tellingly concluded the discussion by saying:

'We have to maintain our humanity despite all the practical difficulties we're facing. The thing we all share is our humanity: we are human beings first and foremost. If we lose sight of that and its value, then we've lost everything.'

When it came to discussing tenant-led solutions, the groups understood that they can be a useful tool for regaining, reclaiming and restoring power to tenants who have historically been ignored. However, they also recognised that the success of such initiatives depends heavily on the presence of strong, connected communities, adequate resourcing and genuine support from local authorities. For some, the idea sparked a sense of hope, grounded in the belief that collective action can bring about meaningful change. For others, like Gail, entrenched feelings of disconnection, exhaustion and distrust in the system made it difficult to imagine such approaches working in their current reality. It seemed desirable but not achievable.

Community-led solutions

For community-led models, participants discussed self-build or community land trusts (CLTs). CLTs offer an ownership model where rents are tagged to average local incomes; homeownership is kept affordable; and the land, buildings and other assets are held in perpetuity for the benefit of the local community. The Tower Hamlets group discussed the 23 units acquired by London Community Land Trust in a new development in Mile End, and the Lambeth group was particularly interested in examples of self-build projects which had taken place in their borough.

Community land trusts

The community land trust (CLT) model in the UK is a non-profit, community-led approach to housing ownership. CLTs acquire, develop, build, and manage land and assets to provide affordable homes and facilities that remain permanently affordable and controlled by the community, with all or any increases in value or accruals held in perpetuity for the benefit of the community. Legally, CLTs are defined under Section 79 of the Housing and Regeneration Act 2008, later incorporated into the Leasehold Reform (Ground Rent) Act 2022 and Social Housing (Regulation) Act 2023. They emphasise local democratic control, long-term stewardship and community benefit, often protecting homes from market pressures and price hikes, and ensuring housing affordability for future generations.

Self-build

The self-build housing development model empowers individuals to design, manage and often contribute the physical labour – known as ‘sweat equity’ – needed to construct their own homes. This approach reduces costs and allows greater control over design and quality. The Self-Build and Custom Housebuilding Act 2015 requires local councils to provide local plots and maintain registers of prospective self-builders. Financial modelling varies, and despite growing demand, challenges such as limited plot availability and financing remain. The model is a way to diversify housing supply, promote sustainability and increase affordability through the homeowner’s involvement in the building process.

These different models for housing provision were often a revelation to participants and their first encounter with the possibilities they offered. Many considered the options out of their range, or not within the realm of possibility given conditions in the UK. But on occasion, participants would be inspired and eager for next steps and the infrastructure that could support such options being realised.

The Camden group saw the community-led options as unrealistic and too difficult due to the need to navigate different personalities and clashes and to create successful relationships to develop and manage the schemes. The option was therefore desirable but did not feel feasible, as people and personality were seen as blockers – although the researchers were able to point out that of all the four place-based groups, this one had the most direct, personal knowledge of each other and the most social connection to each other. Participants were prepared to countenance an expanded role for tenants in the day-to-day management of their housing, but they were very clear that providing housing that is safe, secure, affordable and appropriate for their needs is the duty of the government.

Participants in Lambeth were the most inspired by community-led solutions, given the disillusionment they expressed with Lambeth Council, their housing associations, estate management boards and arms-length tenants' associations that they had had dealings with over the years. During this workshop, participants were scathing about both Lambeth Council and its arms-length organisation Homes for Lambeth. This group had followed the various corruption scandals which have plagued their local area. They are aware of the sale of housing association homes to the private market and the close relationship the council has with private developers. Even the suggestion that the council could lead a fix to the supply of safe, affordable housing, ease homelessness in their area, and provide housing management services which deliver quality and affordability was laughable to this group.

In Croydon, the group could also see the opportunity that the model presents as a way of developing new skills, and the life-changing effect of undertaking such a mammoth personal challenge. They were particularly impressed with the model's potential to provide opportunities for local young people, help develop their skills and uplift their community. In Lambeth, bitter experiences of gentrification have meant that the group had lost all faith in local political leadership and instead looked to themselves. Participants here were particularly drawn to the self-build model as a way of acquiring a home built to the needs of their household, but keenly felt their lack of access to the resources it would realistically take to make such dreams come true.

In Tower Hamlets the idea of community-led solutions was met with initial scepticism, but participants were then intrigued by the different ownership model provided by CLTs. They were particularly captured by the idea that the housing development would be kept for the benefit of the local community, and at genuinely affordable rents. 'Development' was a new word for them, but quite quickly they were able to contrast the CLT model with a recently completed site in Poplar which had been sold by the council where previously it had housed council tenants. Private developers had built much smaller units, with only 10 per cent going to social tenants at 'affordable rent' which were not really affordable, and that did not rehouse even a fraction of the original tenants.

Linda recounted a conversation with a few of her neighbours:

'they said, "Well, it looks much better. It's better for the area." And I said, "Hold on a minute. You had 100 per cent council tenants, maybe one or two who bought their own property. Now you've got 90 odd per cent of people who bought their own. It looks nicer, but who is it for, then? Not the local people.'"

Participants considered a London CLT development which is being built on the site of an old psychiatric hospital in Mile End. They were surprised by the idea that genuinely affordable housing – in this case through mortgages and rental costs pegged to average wages in the area – could be possible in the London area. Reflection about this innovative alternative ownership model led to a long discussion about its potential to encourage their children to stay in the area. Adeline stated:

‘You’ve got to give them the reason to stay. One of the reasons why lots of people go is because, you know, they can’t afford to live here any more.’

This group talked about their longing for a sense of community, which for them is based on familiarity: proximity to their family, friends and neighbours, their neighbourhoods, the services and facilities that are available to them, and the infrastructure that supports their lives. For Astrid, for instance:

‘I’ve had to create structure for myself and my husband, as where I am most vulnerable is in terms of my mental health. I’ve built my community, my safety net. Why would I now, at my age, want to set up and move somewhere better and not have that framework?’

A few of the participants, including Astrid, were very activated by the idea of giving back to their community by committing themselves and their time to developing such a complex, long-term project.

To conclude, there was an array of differing opinions on each of the housing solutions presented, depending on the borough. Those in Camden and Tower Hamlets felt more aligned with tenant-led solutions, as they liked the idea of reclaiming power from housing associations. Those in Croydon favoured the idea of a state-led housing system, with slight trepidation. In Lambeth participants were most inspired by community-led housing solutions as they have been traumatised by their experiences with the local council and so would prefer to have control and agency away from local authorities and housing associations.

Conclusion



Conclusion

At the start, this project was guided by a common-sense understanding of 'home' being indistinguishable from 'homeownership'. This quickly unravelled through engagement with minoritised communities in Camden, Croydon, Lambeth and Tower Hamlets as it became apparent that, in a system based on huge levels of inequality, homeownership will never become feasible for the majority of households of colour. After speaking with all of the participants, it is clear that people of colour in the UK are disproportionately affected by the 'two-tier' housing system, particularly those living in social or council housing, often enduring the poorest living conditions, which negatively impact both their mental and physical health and hinder their financial stability.

Across the boroughs, we unearthed a common thread of powerlessness. This continually showed itself in a two-strand manner: structurally and personally. Structurally, it included tenures that are often insecure and unliveable, chronic impoverishment, and racial discrimination by housing associations and local authorities. On the personal level, all participants lacked a sense of their ability to change their circumstances, having no meaningful or accessible routes to secure better housing. The structural and the personal aspects of powerlessness inter-relate and overlap with one another.

The current housing system is deeply flawed. The system provides an over-supply of homes for homeownership and private letting and a woefully small supply of social homes that are genuinely affordable. This inequality locks households of colour out of becoming more financially stable, further entrenching racial disparities.

First and foremost, people of colour require a safe, secure, decent and genuinely affordable home. This would enable good health for all within the household, especially children and others who are the most vulnerable. Too many participants are trapped in shocking and chronically unchanging conditions: damp, cold, overcrowded and unsafe living conditions with a catastrophic impact on mental health. This constant strain strips away energy, hope and the agency needed to fight for change. In this way, the housing system not only denies prosperity: it actively disables the capacity to pursue it.

The bare minimum of an effective housing system is the provision of safe, secure, decent and affordable homes. We all deserve access to a stable home. Profit cannot continue to be prioritised over people. Until social housing supply is expanded and prioritised, systemic racism in housing services is addressed, and tenants are given enhanced decision-making powers, the two-tier housing system detailed in this report will continue to harm millions of people and reproduce racial injustice, impoverishing us all.

Policy recommendations

Recommendations to protect tenants from financial insecurity

- 1 The government should introduce property-based rent controls on existing and new private rental properties. Rent should be increased annually by no more than whichever is lowest: the average percentage wage growth of the local area, annual consumer price inflation, or 2 per cent. New properties being brought onto the market should be marketed at no more than 20 per cent of local average income.
- 2 The government should introduce an immediate freeze on rents for two years, or until rent controls are fully implemented.
- 3 The government should abolish local authorities' and housing associations' ability to levy service charges.
- 4 The government should unfreeze the Local Housing Allowance.

Tax reforms to reverse property-related wealth inequalities

- 5 Tax reforms:
 - a. The government should bring capital gains tax in line with income tax, and increase it further for second, third, fourth etc. properties.
 - b. As recommended by IPPR,²¹ the government should abolish stamp duty and council tax and replace them with a proportional property tax, levied annually on up-to-date property values.
 - c. The government should apply National Insurance Contributions to rental income.
 - d. The government should introduce an empty homes surcharge.

Recommendations to improve tenants' living conditions and rights

- 6 The government should amend Section 6B of the Renters' Rights Act to (a) safeguard tenants from eviction when 'major works' – including home insulation and other measures to improve home efficiency – are carried out and (b) prevent tenants from having the cost of those works passed on to them.

21 Nanda, S. (2021) *Pulling Down the Ladder: The Case for a Proportional Property Tax*, London: Institute for Public Policy Research, <https://ippr-org.files.svdcn.com/production/Downloads/pulling-down-the-ladder-september21.pdf>.

Recommendations to increase affordable and social housing stock

- 7** The government should mandate existing targets set for new 'affordable' or social homes.
- 8** The government should give local authorities 'first refusal rights' for properties coming onto the market in defined areas, especially where there is an acute lack of social housing.
 - Using tax receipts from recommendation 5, local authorities should be adequately resourced and funded in order to 'buy back' properties coming onto the market
- 9** The government should commission a review of alternative models of housing management, including tenant-led models, community land trusts and community-led models.

Recommendations to improve the housing system specifically for communities of colour

- 10** As recommended by Shelter,²² the government should establish a national commission on racial discrimination in the housing system, including social housing allocations and access to a social home. This should include a specific inquiry by the London Assembly into 'institutional incompetency' and racism among social housing providers in London, including local housing associations.

22 Garvie, D. (2025) 'A fairer housing system: Why race discrimination in access to social housing must be tackled via the new Competence and Conduct Standard for social housing', Shelter, 22 July, https://england.shelter.org.uk/professional_resources/policy_and_research/policy_library/a_fairer_housing_system_why_race_discrimination_in_access_to_social_housing_must_be_tackled_via_the_new_competence_and_conduct_standard_for_social_housing.

Transforming systems: Towards housing justice

Reversing the racial wealth and health disparities demonstrated in this report will require structural change, shifting who holds power and committing to significant long-term investment. As outlined in the recommendations above, we urgently need far more social and affordable housing, the regulation of private landlords, and the reform of social security for those already in housing-related poverty.

However, simultaneously, we must address the root causes of our broken housing system. We must rethink housing and wealth more broadly, critically re-evaluating homeownership not as an asset for wealth accumulation. Places such as Vienna – which has prioritised high-quality, secure and affordable social housing, leading it to be termed the ‘world’s most liveable city’²³ – can be drawn on as a model for how to ensure safe, secure and sustainable housing for all. UK government policy must pivot to encourage the upgrading and repurposing of private rented accommodation, as well as reforming the Right to Buy to allow local authorities to replace purchased homes.

National and local governments must also explore other models of housing management, including tenant-led models and community-led models such as CLTs.

True commitment to housing justice must be holistic in nature. We urgently need to redistribute wealth and reform our taxation system in order to stop racialised wealth inequalities from becoming more entrenched. This must include the alignment of capital gains tax with income tax and the abolition of stamp duty and council tax, replaced by a proportional property tax, as suggested by IPPR.²⁴

The right to a safe, secure and affordable home should be a reality for all. As our participant Gail states, home should be a place where one can:

‘(form) memories, a place for developing routine, space, shelter, worship, community, communication, your own castle, place to celebrate, to find your family a safe haven, place to sleep, to be creative, good neighbours. To study emotional development, to learn independence.’

23 Oltermann, P. (2024) ‘The social housing secret: How Vienna became the world’s most livable city’, *Guardian*, 10 January, www.theguardian.com/lifeandstyle/2024/January/10/the-social-housing-secret-how-vienna-became-the-worlds-most-livable-city.

24 Nanda, Pulling Down the Ladder.

References

- Baker, L. and Carter, M. (2024) 'How the temporary accommodation crisis is affecting Londoners health and wellbeing', Trust for London, 27 October, <https://trustforlondon.org.uk/news/how-the-temporary-accommodation-crisis-is-affecting-londoners-health-and-wellbeing>.
- Baraki, B. (2023) 'Trapped in poverty by our social security system', 30 August, New Economics Foundation, <https://neweconomics.org/2023/08/trapped-in-poverty-by-our-social-security-system>.
- Centre for Mental Health (2024) 'Learning from the mental health alliances – case study: Tower Hamlets', www.centreformentalhealth.org.uk/learning-from-the-mental-health-alliances-case-study-tower-hamlets.
- Dillon, M. (2023). 'How does the housing crisis affect different ethnic groups in London?' Positive Money, 27 April, <https://positivemoney.org/uk/update/how-does-the-housing-crisis-affect-different-ethnic-groups-in-london>.
- Energy Saving Trust (2025) 'Landlords: How to make your property more energy efficient', 13 March, <https://energysavingtrust.org.uk/landlords-how-to-make-your-property-more-energy-efficient>.
- Gleeson, J. (2022) *Housing and Race Equality in London: An Analysis of Secondary Data*, London: Greater London Authority.
- Gregg, P. and Kanabar, R. (2022) 'Intergenerational wealth transmission and mobility in Great Britain: What components of wealth matter?' CEPEO Working Paper 22-01, London: Centre for Education Policy and Equalising Opportunities (CEPEO), UCL.
- Health Foundation (2024a) 'Inequalities in households experiencing housing problems', 1 July, www.health.org.uk/evidence-hub/housing/multiple-housing-problems/inequalities-in-households-experiencing-housing.
- Health Foundation (2024) 'Relationship between living in overcrowded homes and mental health', 1 July, www.health.org.uk/evidence-hub/housing/housing-stability-and-security/relationship-between-living-in-overcrowded.
- Ibison, Y., Matejic, P., Schmuecker, K. and Taylor, I. (2024) 'Bangladeshi, Black African and Pakistani households at higher risk of very deep, long-term poverty', Joseph Rowntree Foundation, 2 December, www.jrf.org.uk/race-and-ethnicity/bangladeshi-black-african-pakistani-households-higher-risk-of-very-deep-poverty.

- Isaksen, M. (2025) 'My colour speaks before me: How racism and discrimination affect Black and Black Mixed heritage people's access to social homes in England', Shelter, 15 July, https://england.shelter.org.uk/professional_resources/policy_and_research/policy_library/my_colour_speaks_before_me.
- London Borough of Tower Hamlets (2013) *Tower Hamlets Strategic Plan: 2013/14*, London, <https://democracy.towerhamlets.gov.uk/documents/s43908/10.1b%20App1%20Strategic%20Plan.pdf>.
- Marmot, M., Noferini, J., Allen, J., Alexander, M. and Whitewood-Neal, J. (2024) *Building Health Equity: The Role of the Property Sector in Improving Health*, London: Institute of Health Equity.
- MLS Legal (2023) 'The impact of COVID-19 on housing laws and policies in the UK', www.mlslegal.co.uk/single-post/the-impact-of-covid-19-on-housing-laws-and-policies-in-the-uk.
- Munro, A., Allen, J. and Marmot, M. (2024) *Evidence Review: Housing and Health Inequalities in London*, London: Institute of Health Equity.
- Nanda, S (2021) *Pulling Down the Ladder: The Case for a Proportional Property Tax*, London: Institute for Public Policy Research, <https://ippr-org.files.svdcdn.com/production/Downloads/pulling-down-the-ladder-september21.pdf>.
- Oltermann, P. (2024) 'The social housing secret: How Vienna became the world's most livable city', *Guardian*, 10 January, www.theguardian.com/lifeandstyle/2024/January/10/the-social-housing-secret-how-vienna-became-the-worlds-most-livable-city.
- Shelter (2020) 'Black people are more than three times as likely to experience homelessness', 1 October, https://england.shelter.org.uk/media/press_release/black_people_are_more_than_three_times_as_likely_to_experience_homelessness.
- Shelter (2021) 'Health of one in five renters harmed by their home', 13 October, https://england.shelter.org.uk/media/press_release/health_of_one_in_five_renters_harmed_by_their_home.
- Spratt, V (2022) *Tenants: The People on the Frontline of Britain's Housing Emergency*, London: Profile Books.
- UCL (2024) 'Health and wellbeing should be at the centre of housing strategy to save lives', 17 December, www.ucl.ac.uk/news/2024/dec/health-and-wellbeing-should-be-centre-housing-strategy-save-lives.
- Walcott, S. and Nightingale, G. (2025) *How Racism Affects Health*, London: The Health Foundation and Runnymede Trust, [https://cdn.prod.website-files.com/61488f992b58e687f1108c7c/67cf1f2d1788822bd74ab601_Health%20Foundation_Runnymede%20Report_Final_single%20pages%20\(1\).pdf](https://cdn.prod.website-files.com/61488f992b58e687f1108c7c/67cf1f2d1788822bd74ab601_Health%20Foundation_Runnymede%20Report_Final_single%20pages%20(1).pdf).

Appendix: Methodology - selection of research areas

Initially, the researchers chose to focus on five areas of London. To determine which five of London's 32 boroughs would be relevant to the research we relied on data from TfL.²⁵ Researchers paid attention to boroughs where poverty and child poverty indices were high, with some consideration given to homeownership, housing affordability and house repossessions indicating where homeownership had been unsustainable. This filter was then paired with boroughs where the populations of people of colour were high. Using both of these lenses produced a long list of boroughs to target as follows:

Borough	Summary profile
Harrow	Highest level of Asian homeownership
Croydon	Highest level of Black homeownership + worst-performing borough for housing affordability (with highest figure for total households of colour)
Lewisham	Highest level of 'Mixed' or 'Multiple' ethnic group homeownership
Barking & Dagenham	Highest level of 'Other' ethnic group homeownership
Newham	Worst-performing borough for repossessions (with highest figure for total households of colour) + worst-performing borough for poverty and child poverty (with highest figure for total households of colour) + worst-performing borough for income inequality (with highest figure for total households of colour)
Camden	Best-performing borough for repossessions (with highest figure for total households of colour)
Westminster	Worst-performing borough for housing affordability (with highest figure for total households of colour)
Bromley	Best-performing borough for poverty and child poverty (with highest figure for total households of colour) + best-performing borough for income inequality (with highest figure for total households of colour)

25 This data provided to us privately.

After further debate and reflection, researchers settled on Camden, Croydon and Harrow from the original longlist and Lambeth and Tower Hamlets to complete the five. Lambeth was chosen for its slightly larger Black populations and similar profile to Lewisham, and Tower Hamlets for its similar profile to Newham and an existing relationship with a community centre in the borough. The focus on five London boroughs became four when, over the course of two months, researchers had no success in establishing a connection with a Harrow-based community centre.

Camden

For the borough of Camden, we visited the King's Cross Brunswick Neighbourhood Association (KCBNA), a community hub dedicated to supporting and advocating for local residents through a variety of activities. The centre offers welfare rights advice, exercise classes, language classes, employability skills sessions and much more, catering to the diverse needs of all the different communities within the borough. The centre allowed us to use its space to conduct the workshops and focus groups with its members. For each session, the groups were all women from the Bangladeshi community. The women were recruited through the centre as they were avid attendees. All of the women were socially renting from the council or a housing association. Each woman brought their own unique housing story, but there were still common themes of overcrowding, a lack of response from councils and having to 'pay out of their own pocket' to complete repairs on their properties due to the unresponsive nature of the council and housing association in addressing their needs. All of the themes that came up in conversations concerned factors, such as overcrowding, that worsened the physical health, mental health and financial stability of all the women.

Croydon

With the aid of the Croydon BME [Black and Minority Ethnic] Forum, we were able to speak with local residents. As a registered charity, the organisation prides itself on being a place where people can connect and build capacity within local policy and decision making. The cohort of tenants we spoke to were inherently energetic and passionate, all while still feeling down and deflated in relation to their housing situations. In both stages the group had a mixture of participants who were privately and socially renting, those who owned their properties and those who received pensions. Dealing with unresponsive and racist local authorities, estate management and neighbours emerged as a key, distinguishing theme for this mixed group of African and Caribbean men and women. The anger and frustration were palpable as stories emerged of the chronic racism they experienced dealing with a housing officer, a maintenance attendant or their white British neighbours. The mental and emotional toll of racism, both interpersonal and institutional, weighed heavily on the participants, impacting not only mental health but also financial health.

Lambeth

Working with Loughborough Junction Action Group (LJAG) we found a small charity working at capacity to provide innovative community-led programmes on health, employability, food and children and young people. They consider themselves 'hyper-local' in that their work, and intended impact, is focused on the Loughborough Junction area of Lambeth. Their interest in this research comes from their close association with social prescribers in the area, where housing features as one of the main drivers of chronically poor mental health and wellbeing. According to LJAG, there is a very wide range of social housing landlords in the area, perhaps unusually so compared with other London boroughs, making accountability for housing management issues lengthy, complex and opaque. LJAG, through the social prescribers, have daily encounters with people trying to cope with this complexity – in terms of the personal time, money and emotional resources it takes to try to resolve tenure, disrepair and other housing management issues – and its impact on their mental health.

Tower Hamlets

Bromley by Bow Centre (BBBC) is a pioneering community centre with a large and varied programme of services, initiatives and activities linked to its central thesis that health inequalities and health outcomes are rooted in social causes. Poor housing joins poverty, food insecurity, lack of early years development support and lack of access to the arts as drivers of poor health. Runnymede Trust had encountered BBBC in another project and was keen to build on that relationship. BBBC was particularly keen to participate because it had recently noticed that chronically poor housing conditions had come to dominate the roots of a range of daily-presented problems across all of its programmes. In the earliest discussions, BBBC was keen to help shape the research and provide feedback on Runnymede's approach, although lack of capacity – as has been common with all four place-based organisations – ultimately frustrated that intention.



Runnymede Trust

207 Brickfields
37 Cremer Street
London
E2 8HD

T 020 7377 9222

E info@runnymedetrust.org

Registered Charity Number 1063609

www.runnymedetrust.org

RUNNYMEDE

