

Constructing homes, rebuilding lives

Analysing the socio-economic transformation:
from temporary accommodation to settled homes



**HOUSING
FESTIVAL**

AKERLOF

Foreword

The UK is facing an increasingly stark reality due to years of underinvestment in social housing. The resultant 'structural deficit' in the supply of social housing, has pushed public spending on housing benefits and Temporary Accommodation (TA), much of which is provided by the private sector, to a record high.

Local authorities are working hard to meet local housing needs, but with growing demand outpacing supply, the numbers of families turning to local authorities for help is growing. This includes a substantial increase in the number of families housed in TA.

Living in 'temporary' accommodation can have a significant impact on people, mentally, physically and financially, affecting all aspects of life including their employment, education, social networks and wellbeing. A significant factor is time. Those living in TA often do so for periods far longer than they should, due to the lack of social housing.

We believe that the delivery of new, high-quality social homes is critically important and needs to be national priority. We also believe that offsite manufacture creates an opportunity to expediate the delivery of the homes we need.

A move to settled accommodation can realise life-changing impacts for beneficiaries and regenerative impacts for wider society. The emphasis on the positive aspects of settled accommodation sets this work apart.

This detailed research and analysis has been undertaken to better understand and capture the economic, environmental, and social impact of moving people out of TA and into settled homes. By speaking with local housing providers and residents about their experiences, we hope to highlight more fully the extent of the positive impact that high quality social housing can have. This both supports the case for expediting the delivery of new social homes and helps better define the potential positive outcomes for residents to drive better housing development.

Contents

| | |
|--------------------------------------------------|-----------|
| Foreword | 2 |
| Executive summary | 4 |
| The cost of temporary accommodation | 6 |
| The Bristol context | 7 |
| Our approach | 8 |
| Engaging with residents | 9 |
| Approach to engagement | 9 |
| The experience of residents | 10 |
| The impacts of temporary accommodation | 11 |
| The impacts of settled accommodation | 13 |
| Engaging with system stakeholders | 15 |
| Validating the experience of residents | 16 |
| Validating the experience of residents | 17 |
| Overall findings | 18 |
| Survey approach and respondents | 19 |
| Survey findings | 20 |
| Understanding and valuing outcomes | 23 |
| Developing a value map | 24 |
| Calculating SROI | 25 |
| Our findings - the untold story of 'home' | 26 |
| Future opportunity - beyond four walls | 28 |
| | |
| Case studies | 30 |
| Hope and housing | 31 |
| The impact of a stable home | 32 |
| A broken system | 33 |
| Meeting the need | 34 |
| The toll on mental health | 35 |
| The financial challenges of TA | 36 |
| | |
| Acknowledgements | 37 |



Executive summary

The value of bricks and mortar

In the face of a pressing crisis, the lack of affordable housing has led to record numbers of individuals and families living in unsuitable temporary accommodation. In England, at the end of June 2022, there were 94,870 households in Temporary Accommodation (TA), including a total of 120,710 dependent children¹. The consequences on health, wellbeing, employment, and education are glaringly negative. However, amidst these challenges lies an opportunity for a life-changing impact that can be realised with a move to settled accommodation.

All those involved in the delivery of housing understand that the impact of moving people into a new home goes above and beyond fulfilling a practical housing need. However, until now, little has been done to quantify this impact.

In 2020-2021, local authorities spent circa £1.4 billion on TA. Moving a single family out of TA and into social rented accommodation saves local authorities about £7,760 per year². The financial rental cost of housing people in TA is known and often cited, yet research on the more holistic social and economic impact of moving people into settled accommodation is less available.

This means we under-value the true impact of delivering homes.

Using a rigorous Social Return on Investment (SROI) methodology this research shows that the monetary value of moving one individual into settled accommodation is £67,069 (see the full SROI calculation on page 24). This is more than just a number; it's the currency of positive change.

This report describes the listening exercise, data collection and SROI analysis to determine this social value figure. Combined with the testimony of those with lived experience, this work paints a hopeful picture of lives rebuilt and value unlocked.

A shared vision

Akerlof and Housing Festival share two fundamental beliefs – firstly, that the construction industry holds a unique opportunity to influence society for the better, and secondly, that clarity and commitment to outcomes is the key to realising the positive impact of construction. We both work in the construction sector to support the delivery of better homes and better outcomes. Our two organisations came together to undertake research that would shine a light on the true social and economic impact of moving people from TA into settled accommodation. Our aim was to support the delivery of high-quality, new social homes at pace to address the current structural deficit.

Using a rigorous Social Return on Investment (SROI) methodology, underpinned by robust data and testimonials, we have produced a meticulous and powerful socio-economic analysis. Our decision to measure SROI, stems from its capacity to accurately represent the transformative changes experienced by individuals. The approach embedded in this methodology is to identify and value material impacts, that is, those impacts that matter most to those affected.

We engaged with residents and system stakeholders through interviews and surveys, with a geographical focus on the West of England. Through the initial listening phase, we have identified the areas of greatest value to residents, which include improved mental health, more control and independence, better ability to see friends and family, greater security and more space.

The result has determined the monetary value of moving one individual into settled accommodation is in the region of £70,000 (see the full SROI calculation on page 24). This is more than just a number; it's the currency of positive change.

Engagement with residents and key stakeholders involved in the delivery of new homes was critical to our research, painting a vivid and realistic picture of the profound impact a new home can have. Though modest in scale and scope, our research is fuelled by seldom-told stories that illustrate the

¹ House of Commons Library, Households in temporary accommodation (England), Feb 2022

² House of Commons Library, Households in temporary accommodation (England), Feb 2022

Executive summary continued

undeniable potential for regenerative social impact unlocked by settled accommodation.

A crucial factor is time. Many individuals endure temporary housing for far too long. Expediting access to quality housing will realise social impact at scale, which in turn should drive a focus on efficient and productive construction approaches, including Modern Methods of Construction (MMC), an industrialised approach to house building that both our organisations advocate for.

Rallying for change

This research not only strengthens the case for increased delivery of high-quality social housing, but provides evidence of what matters most for residents, helping guide the design and delivery of new homes to maximise the social and economic impact.

In the final pages of this report, we have detailed key opportunities for the future.

Our mission is two-fold. Firstly, we call upon local authorities, housing providers, and developers to look beyond the narrow boundaries of social impact during the construction phase - to embrace the broader and more regenerative social impact their work can realise.

Simultaneously, we aim to collaborate with the sector, enhancing construction planning and delivery to bring about priority outcomes while remaining transparent about inevitable trade-offs. There is no silver bullet solution, but we pave the way for progress by shedding light on the prize.

Our research strengthens the case for increased delivery of high-quality social housing to be delivered at a pace. As you delve into our findings, we invite you to join the conversation. The collective power of many minds, united by purpose, is the force that can spark the change our society desperately needs. Together, we can make a difference. Do reach out to one of our team members below to share any insights or feedback.



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TEMPORARY VS SETTLED ACCOMMODATION

Throughout this report, our definition of temporary accommodation includes private sector rented housing, social housing let on short-term tenancies, supported lodgings, mobile homes, hostels, refuges and B&Bs. We have also chosen to include people who were previously homeless in our interviews and surveys as, for some, this can be the start of their journey into settled accommodation.

Settled accommodation has been defined by the residents themselves, as to whether they now have a feeling of being settled in their new accommodation.

The cost of temporary accommodation

Research conducted by Shelter reveals a staggering 271,000 people are recorded as homeless in England, among them 123,000 children. 15,000 people seek solace in hostels or supported accommodation, whilst nearly 250,000 are placed in Temporary Accommodation (TA), most of whom are families. In the past decade, the number of people living in temporary accommodation has surged by an alarming 74%, driven by the chronic shortage of social homes and an over reliance on grossly expensive and unstable private renting.³

A shortage of social housing is fuelling profit for private TA companies and increasing costs for local authorities.⁴ The Department of Work and Pensions currently spends £30.6 billion a year on housing benefit and the housing element of Universal Credit, which is around 15% of the benefits' budget. This is set to increase to £31.3bn by 2025-26 as more people switch to Universal Credit.⁵ In 2017, homelessness cost the public sector in excess of £1bn a year, and more than three quarters of this was spent on TA. Three quarters of this spending was funded by housing benefit.⁶

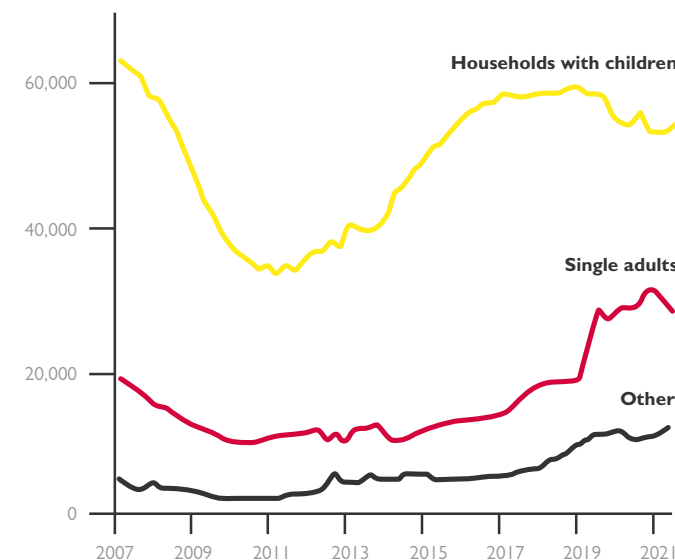
Moving a single family out of TA and into social rented accommodation saves local authorities about £7,760 per year⁷, however, whilst it is widely accepted that there are broader costs associated with TA, there has been very little research to quantify this.

...homeless people experience poorer health outcomes, or require more public sector intervention... admissions to hospital and outpatient services, policing, and costs to the justice system. Because the Department does not have a robust estimate of these costs, and therefore does not currently know the full cost of homelessness, it is unable to fully quantify the benefit of a reduction in homelessness."

Homelessness, National Audit Office (NAO)

A report by the Children's Commissioner, Bleak Houses, highlighted the serious risks to children of poor quality TA, including being too far from friends and family with no access to support networks, increased transport costs to get children to school, disrupted education, developmental and emotional delays due to trauma, as well as health, safety and wellbeing concerns such as poor hygiene and infestations due to sub-standard facilities and disturbed sleep.⁸ B&B placements have also caused particular controversy, due to being expensive, inadequate and having unacceptable long term effects on homeless people.

Households in Temporary Accommodation (TA)



Source: House of Commons Library, Households in temporary accommodation (England), Jan 2023

Shelter's largest ever survey of homeless households living in TA revealed that 63% of people say that TA has had a negative impact on their mental health. A further 51% say that it has had a negative impact on their physical health, and 39% say that it has made it harder to access healthcare appointments.³

³ Shelter, At least 271,000 people are homeless in England today, Jan 2023

⁴ Shelter, Cashing in: How a shortage of social housing is fuelling a multimillion-pound temporary accommodation sector, Feb 2020

⁵ CIH and Centre for Homelessness Impact report looks at major savings in housing sector, Oct 2021

⁶ National Audit Office, Homelessness, Sep 2017

⁷ House of Commons Library, Households in temporary accommodation (England), Jan 2023

⁸ Children's Commissioner, Bleak Houses, Aug 2019

The Bristol context

As the birthplace of the Housing Festival in 2018, this research has focused on the Bristol region, with local stakeholders in the Bristol Housing Festival network invited to share their experiences and views across a programme of interviews, online workshops and surveys. See page for 37 for an overview of the organisations involved.

Although Bristol's Temporary Accommodation (TA) crisis is unpacked here, it is a challenge mirrored across the country as a result of the under supply of social housing.

On 28 March 2022, the number of households in TA in Bristol reached 1,153, up from 727 in March 2020 just prior to the Covid-19 pandemic.⁹ At the time of writing, numbers are still reported to be above 1,100 households.¹⁰

Local Authorities have a statutory duty to secure TA for households making a homelessness application whilst their application is being processed whenever there is reason to believe they may be homeless, eligible and in priority need. This includes people evicted from their homes or unable to stay due to violence, fire or flood, as well as those with no recourse to public funds.

While TA provision should be short term, in the last ten years the number of households presenting as homeless has outpaced the number of households allocated social housing. This has resulted in a 96% increase in the number of households living in interim TA, with Shelter reporting that 35% of people in TA are there for longer than a year.¹¹

Many families move several times, often to unfamiliar areas, requiring children to change schools. Accommodation is almost always filled to capacity - three people in a studio room, four to seven people in a two-bedroom home and up to eleven in a three-bedroom home. Bristol housing officers suggest it is common for families to be in TA for up to two years, with larger households typically spending longer in TA, as there are fewer homes with sufficient bedrooms to move into.¹²

Since 2016, most emergency TA in Bristol has been provided through the Emergency Accommodation Framework, procured on a nightly spot purchase basis, directly from a list of commissioned providers. Since that time, spend on TA has totalled £44,935,318.¹³ In addition, spending on TA is creating a subsidy loss of over £9m per year,¹⁴ forecast to rise to £11m per year.¹⁵

There are a number of pathways for households moving on from TA. Some are allocated social housing, some move into private rental accommodation and some move in with family. In other cases, Bristol City Council (BCC) has commissioned Temporary Supported Housing (TSH) providers in the city to help with the transition by offering supported move-on accommodation.

AFFORDABLE HOMES

The supply of high-quality affordable homes is critical if we're to stop spending billions on poor-quality TA, particularly as the cost of living crisis exacerbates the housing crisis. From 2016 to 2021, 1,359 affordable homes were built across the city of Bristol. The council has since set ambitious targets to increase delivery to 1,000 affordable homes a year by 2024 to help address the challenges.

⁹ Bristol City Council, Homelessness Scrutiny Report

¹⁰ HomeChoice Bristol, accessed Oct 2022

¹¹ Shelter, Far From Alone, Nov 2017

¹² Bristol City Council Housing Officer, personal communication, Oct 2022

¹³ Bristol City Council, Cabinet Key Decision Pathway Report, 2021

¹⁴ Bristol City Council, Head of Housing Delivery, personal communication, Oct 2022

¹⁵ Bristol City Council, Block Contracts for Temporary Accommodation, Dec 2021

Our approach

Our research and analysis focused on the impact of moving people from TA into settled accommodation.

The study followed the six stages of Social Return On Investment (SROI)¹⁶, shown below, to provide a consistent framework for understanding value. More detail can be found on page 24. Through a combination of qualitative, quantitative and financial data, our evaluation focused on identifying and accounting for material impacts, with the aim of valuing what matters most to those impacted by moving from TA into settled accommodation.

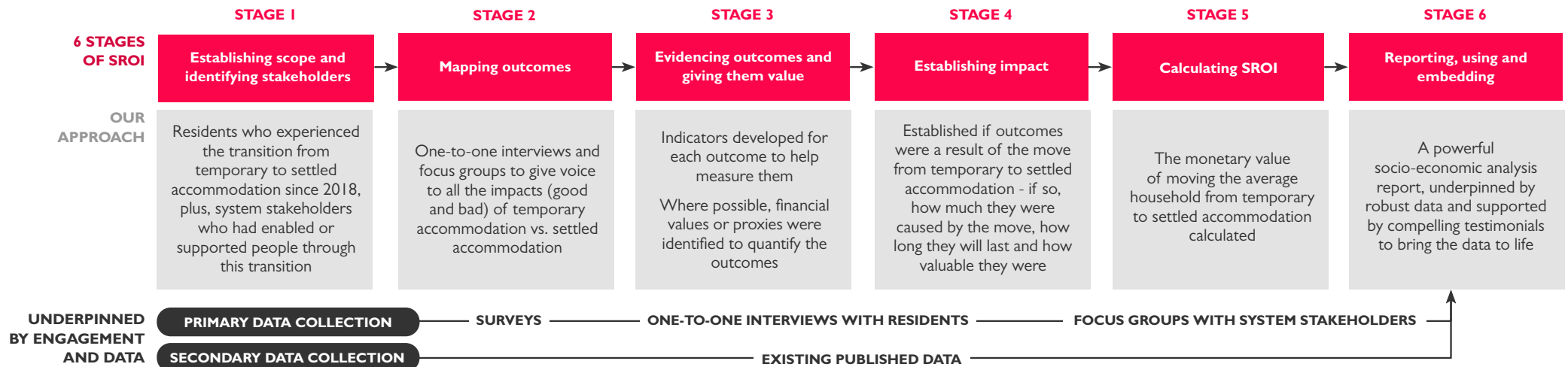
Our research itself comprised:

- Desktop research for existing data, reporting and key stakeholders
- Engagement with residents who were now living in settled homes
- Sense-checking our findings with stakeholders who were directly involved or supporting people living in TA or making the transition to settled homes
- Using the resulting data from interviews and surveys to undertake a socio-economic analysis

SOCIAL RETURN ON INVESTMENT (SROI)

Our approach aligns to the principles of SROI, acknowledged by HM Treasury as a recognised model to account for social value. The principles of SROI are:

- Involve stakeholders
- Understand what changes
- Value what matters
- Include only what is material
- Avoid over-claiming
- Be transparent



¹⁶ A guide to Social Return on Investment (2012), Oct 2022

Engaging with residents

Through the support of system stakeholders, we were able to identify and engage with people who had experienced moving from TA into settled accommodation, since January 2018.

Eligible residents who were willing to be involved were invited to:

1. Participate in an informal one-to-one interview to talk freely and broadly about their experience of moving from TA to settled accommodation.
2. Complete an online survey, where respondents were asked to consider which impacts (determined from the one-to-one interviews), were applicable and important to them. Where impacts were considered important, respondents were also asked to consider the cause, nature and anticipated duration of these impacts.

Approach to engagement

The priority was to understand in some detail the impact of living in TA and the changes experienced by people who had since moved into settled accommodation.

Professionals working with residents in Bristol were invaluable in helping us connect with individuals who were willing to talk to us about their lived experiences. All information regarding the project was shared online so that everyone taking part was clear about the purpose of the research, how their responses would be used, how their data would be used and who they could contact for further information.

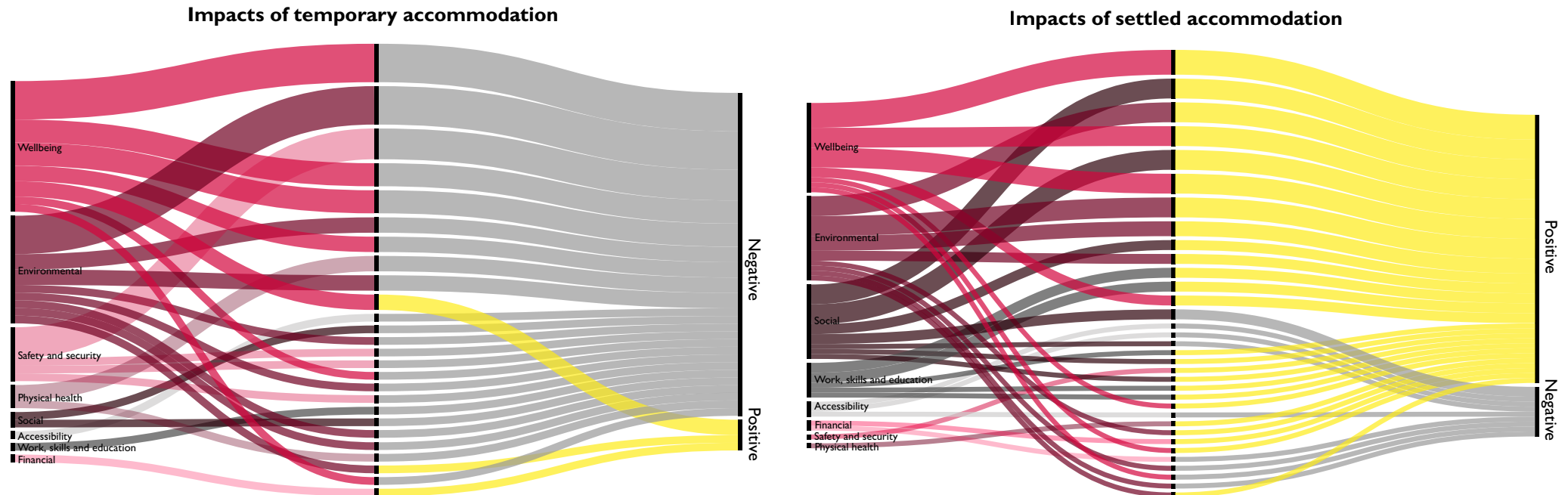
A total of eight households came forward to talk about their personal experience of moving from temporary accommodation to settled housing. Six of these one-to-one interviews were conducted over the phone and two over video calls, with all the conversations being recorded and transcribed in full.

Each participant was asked to briefly describe their housing story, including their accommodation type, moves and timescales. We asked them what life was like for them living in TA (for some this was more than one place), and how life had changed since they had moved into settled accommodation.

Open questions were used to discover what outcomes were important to them. Questions encouraged reflection as to how changes in their environment made them feel, which changes were most important and how their day-to-day life had been impacted. They were also specifically asked whether they had experienced any negative changes of moving into settled accommodation, as well as how others in their household had been affected.

The experience of residents

To understand both the positive and negative impacts of temporary and settled accommodation, we methodically listed all the impacts mentioned by the participants to develop a highly visual representation of their experiences. The first graphic below is stark in demonstrating an overwhelmingly negative response (grey strands) in relation to TA. By contrast, the majority of comments in relation to settled accommodation were positive (yellow strands).



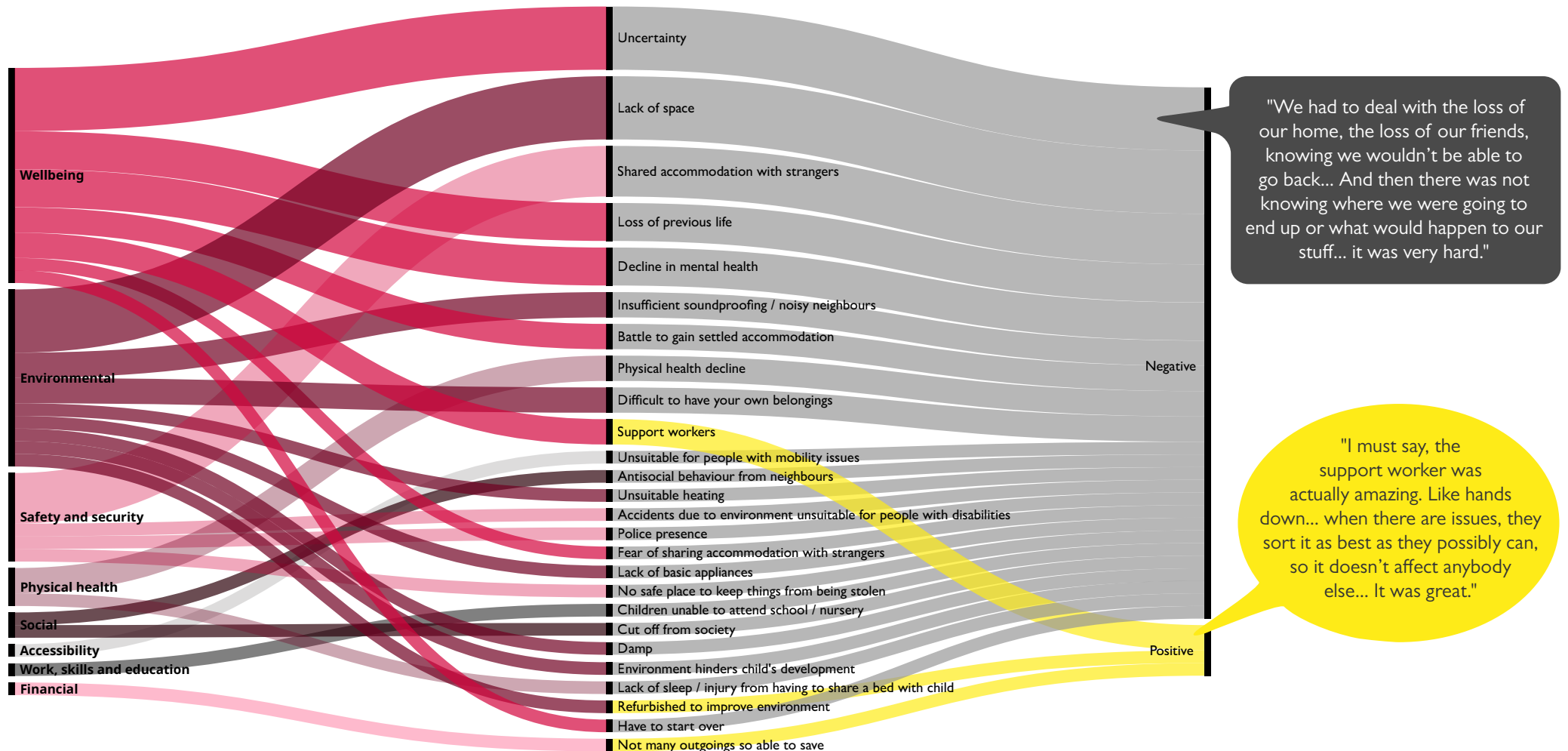
To understand which types of impact came up more frequently, we assigned each impact one of eight categories, shown on the left of each graphic. The wider the strand, the more people chose to tell us about that particular impact.

Improved mental health, environmental factors such as having more space, and social factors such as friendly neighbours, featured strongly for people when recounting the positives of moving into settled accommodation. When asked about their experiences of TA, people focused predominantly on mental health issues and environmental factors such as being able to have their own belongings, followed closely by safety and security factors due to shared accommodation.

Overleaf, we have included more detail of the individual impacts people spoke of, in relation to both TA and settled accommodation.

The impacts of temporary accommodation

Lack of space was one of the most-cited negatives of living in temporary accommodation, particularly for those with children, who described the challenges of having to share a single room. The uncertainty of their situation and an inability to plan for the future was also something many said they struggled with. Despite this, a number of residents were keen to acknowledge the guidance and practical help they had received from support workers. The graphic overlay includes specific experiences people shared with us.



"In temporary accommodation... even though you can be there for a while, you're never settled. One, because you can't really do anything to the place to make it your own. And two, it's like you're always in the back of your mind aware you can get moved at any anytime."

"We were in a refuge in Bristol for domestic violence... We were in the refuge just under a year. It was a huge chunk of our life because the boys couldn't attend school. In fact they put us in two refuges. In the first one we had a shared room which impacted all of our mental health big time because we were all squashed in one room. We had to do that for about four months."

"I just remember having a meltdown because I was just like, I can't stay here. The emergency accommodation was way better... I knew people that were in temporary accommodation for years. So I'm like, I can't live like this, this is just one room."

"The longer I was there the more my mental health declined... because around me everyone was getting what they wanted. A house, a flat somewhere, that's theirs, and the longer I stayed there the more depressing it got... When is my time?"

"You can't have the things normal babies would have, you can't fit a bouncer and a walker... it just wouldn't work. Other girls didn't even have a table to eat off, so trying to wean your baby is quite difficult. Sacrificing small things other people take for granted, I guess."

"My husband was diagnosed as having slow progressive motor neurone disease... his health deteriorated very, very quickly... It became more difficult as his disease progressed, because with crutches you're instantly a lot wider. Hallways and corridors, and even the doorways are very, very narrow. He was constantly falling, hurting himself. This was not safe anymore... We only had electric storage heaters. My husband has to have a constant temperature so he can function out without being in excruciating agony... even the environmental agency said this place isn't soundproof."

"My friends had to go into temporary accommodation, which was horrific, because they were literally living in one room with a disabled daughter... they didn't even have a fridge."

"When I was 16, the Council put me in temporary accommodation... that was frightening. I think I slept there one night and that was it. I never went back because it was so traumatising. You're sharing a room with complete strangers, they've all got their own history... sharing with five other people... even if I had anything it would have got stolen."

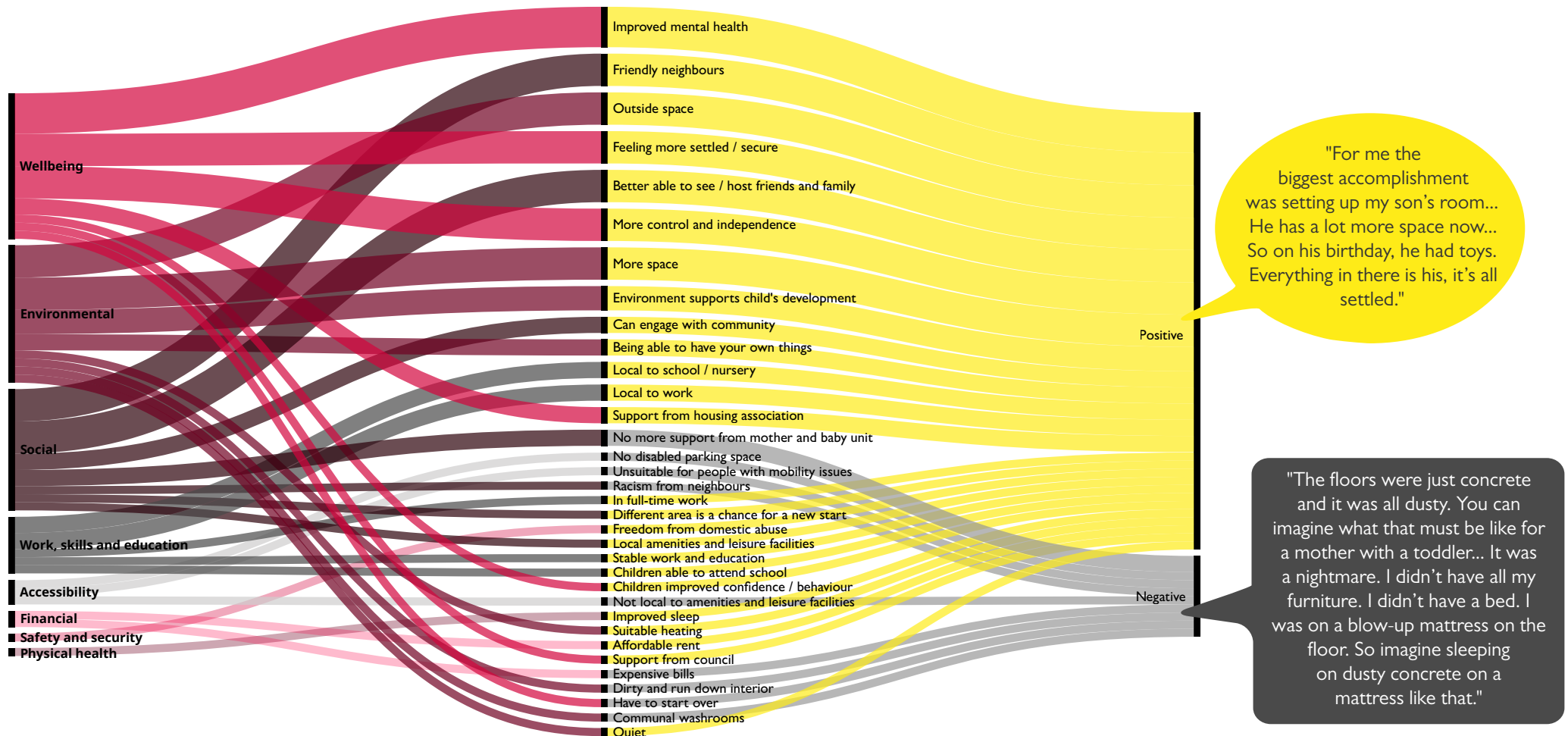
"I think the amount of time we spent in that refuge was far too long... We had to battle quite a bit to get this place. Our support workers had to get Shelter involved just for the council here to take me on, because the rules are that you have to know someone who has been in the area for a certain amount of time, but I don't know anyone around here at all, I've got no family here."

"The damp was causing flare ups with my arthritis. I could hardly walk with my foot and my right side hasn't been very good since I had a stroke. I could hardly use my hand, because my hands are very arthritic, and the damp in this place... I just couldn't get warm there. It was awful, and I couldn't sleep."



The impacts of settled accommodation

Improved mental health was one of the most-recounted positives of moving into settled accommodation. Many people talked about their sense of relief, as well as feeling more safe and secure due to their change in housing situation. Specifically, a sense of community, including the positive impact of having friendly neighbours in their street was emphasised by many. Negative aspects included being housed too far away from local amenities and low quality accommodation, as well as feeling apprehensive about no longer having the support of support workers or other mothers in the mother and baby unit, for example. The graphic overleaf includes specific experiences people shared with us.



"Before I moved there, I was subject to domestic abuse from both a partner and my mother... I moved to a completely different area. I don't know anyone here. This is like fresh start. New me. No one knows me, no one knows my past. I'm good to go. It gave me the freedom to start again... Moving to where no one knows me, no one knows where I am, who I am, just freed me."

"It's close to the Mall. It's close to my dad's side of the family who I continue speaking to. My daughter's got loads of friends. She attends the local Rugby Club. I work in the school behind my house. I've been to college three years in a row. I have multiple qualifications. It's all positive. I can't think of any negatives about living here to be honest... That could have been a totally different story."

"I'm a lot, a lot better. My depression hasn't returned. I now work full time. My daughter goes to school full time. I'm settled. I have a partner. I have a dog. The tables have turned a lot. I now have something for me, and I know that no one can take it away from me."

"We were in a refuge in Bristol for domestic violence and were relocated here. All of us are settled and really starting to thrive.... it's absolutely the best thing for all of us... The boys are in school... They're more confident walking themselves to school or to the shops... The schools have given the boys a lot of support. When we first moved in, we also got a lot of support from the housing association. It's a relief. I've been offered work as well, and I'll start that soon, so I can start providing better."

"The most noticeable thing was the instant release of stress... We moved in here and the neighbours instantly, as we're moving in, 'hi', you know, you're welcomed. They're so friendly here, and it was instant."

"I've settled really well, I've got lovely neighbours here... Now I'm eating well, sleeping well, and I'm warm, and it's that inner safety and security really, knowledge that this is my home and it's affordable."

"I've moved to a nice area with nice neighbours, nice schools. One which I work in. How did that make me feel? In one word, safe. I didn't have to look over my shoulder. I didn't have to worry about who was knocking on my door."

"The other thing that's quite wonderful is having my own front door, because I've lived in flats for quite a long time... I can't explain it. I can't find a word for it! It's quite joyful when I walk up my small little path, you know?"

"I am grateful every day to have this secure home and just a couple of weeks ago I was given a lifelong tenancy... I just cried with joy! I've got somewhere now until the end of my days... I just think it's lifechanging."

"The house is now safe for my husband for when he wants to use his wheelchair. He's had no falls. Since it's all been open plan and the doors have been widened he's had no accidents. So yeah, a million times better."

"Now I'm here, I can choose who knows where we live and who doesn't. I can choose who comes through our door and who doesn't. It's improved all of our lives. Our mental health has gone right back up to where it should be."

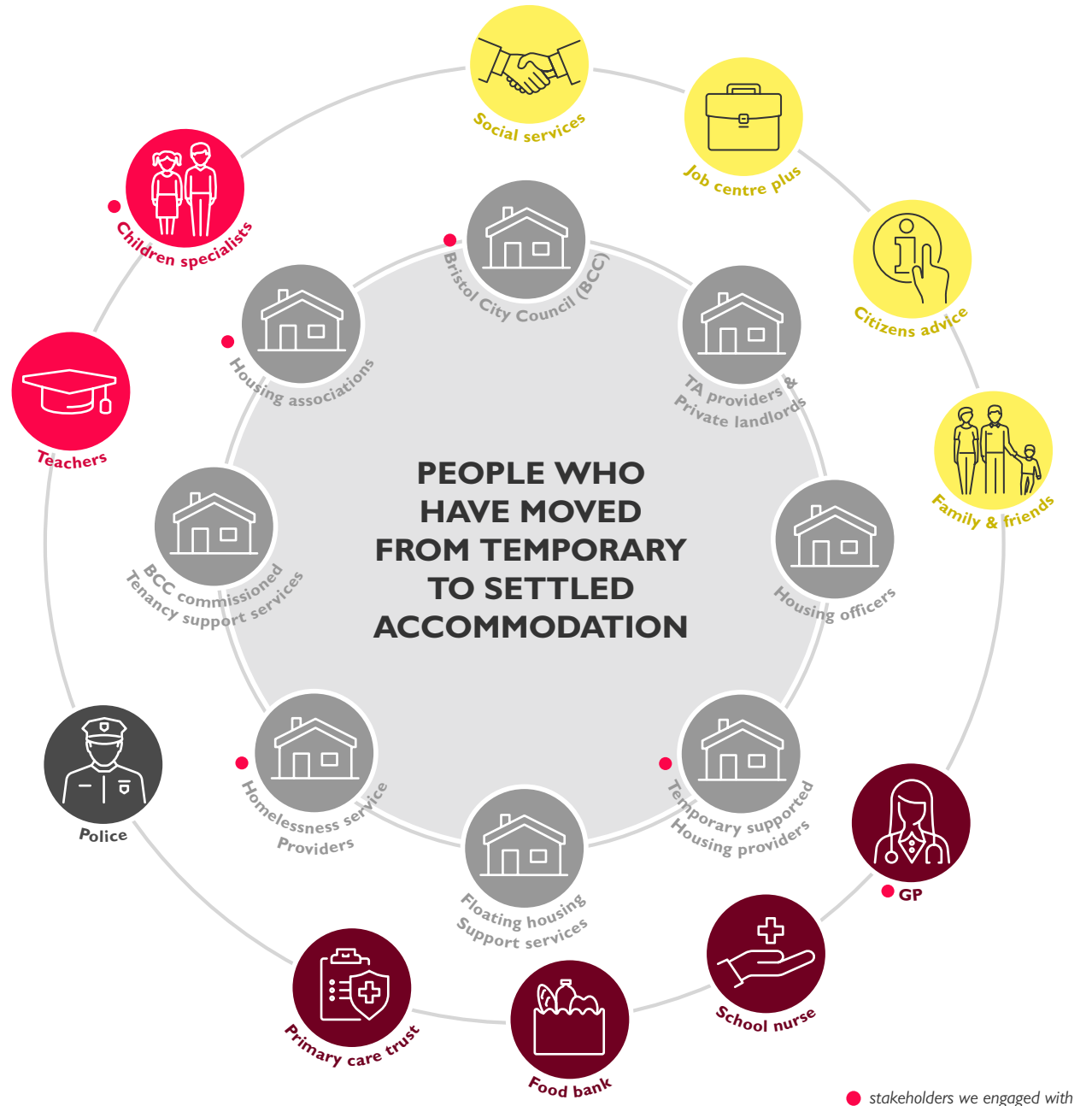


Engaging with system stakeholders

This stakeholder map opposite shows the range of organisations who, in their professional capacity, either support or come into contact with individuals who have moved from TA into settled accommodation.

We targeted and engaged with a number of these stakeholders, through focus groups and surveys, shown by the red indicator. This helped us to validate what had been said by residents directly.

Stakeholders who were willing to be involved were invited to participate in focus groups and one-to-one interviews to talk broadly about their experience of people moving from TA into settled accommodation, as well as explore the most important impacts.



Validating the experience of residents

In total, we spoke with thirteen professionals across two focus groups and a number of one-to-one interviews. During these sessions, we asked them to identify what changes they had observed in people who had moved from temporary into settled accommodation. In the context of the focus groups, a group discussion was then facilitated around three shortlisted themes agreed by the group to be the most important.

Speaking with both residents, who had first-hand lived experience, as well as system stakeholders, was valuable in exploring the bigger picture from a range of perspectives.

The alluvial diagram (below) demonstrates the overlap in positive impacts of settled accommodation, voiced by both residents and professionals.

The diagram below demonstrates that over half of themes were cited by both residents and system stakeholders.



We have provided a more detailed graphic overleaf, which details in full the crossover between residents and stakeholders.

Further to the focus group and interviews, we also attended a cross-organisational network of family-support agencies in Bristol, who were able to expressly validate what we had heard from residents. The network, convened by Bristol City Council, was sent a paper summarising our interim findings and was asked to comment on anything that surprised them, or they felt was missing.

"I don't think this is surprising. Before I looked at this list, I made one of my own. Now looking at the list that you've got on the screen and what I've written down, all of my list is within that list there."

Bristol City Council

Nothing presented in this forum was flagged as being missing, however it was acknowledged that it would be valuable to obtain the perspective of men as well as women (as all those who had come forward to be interviewed had been women).

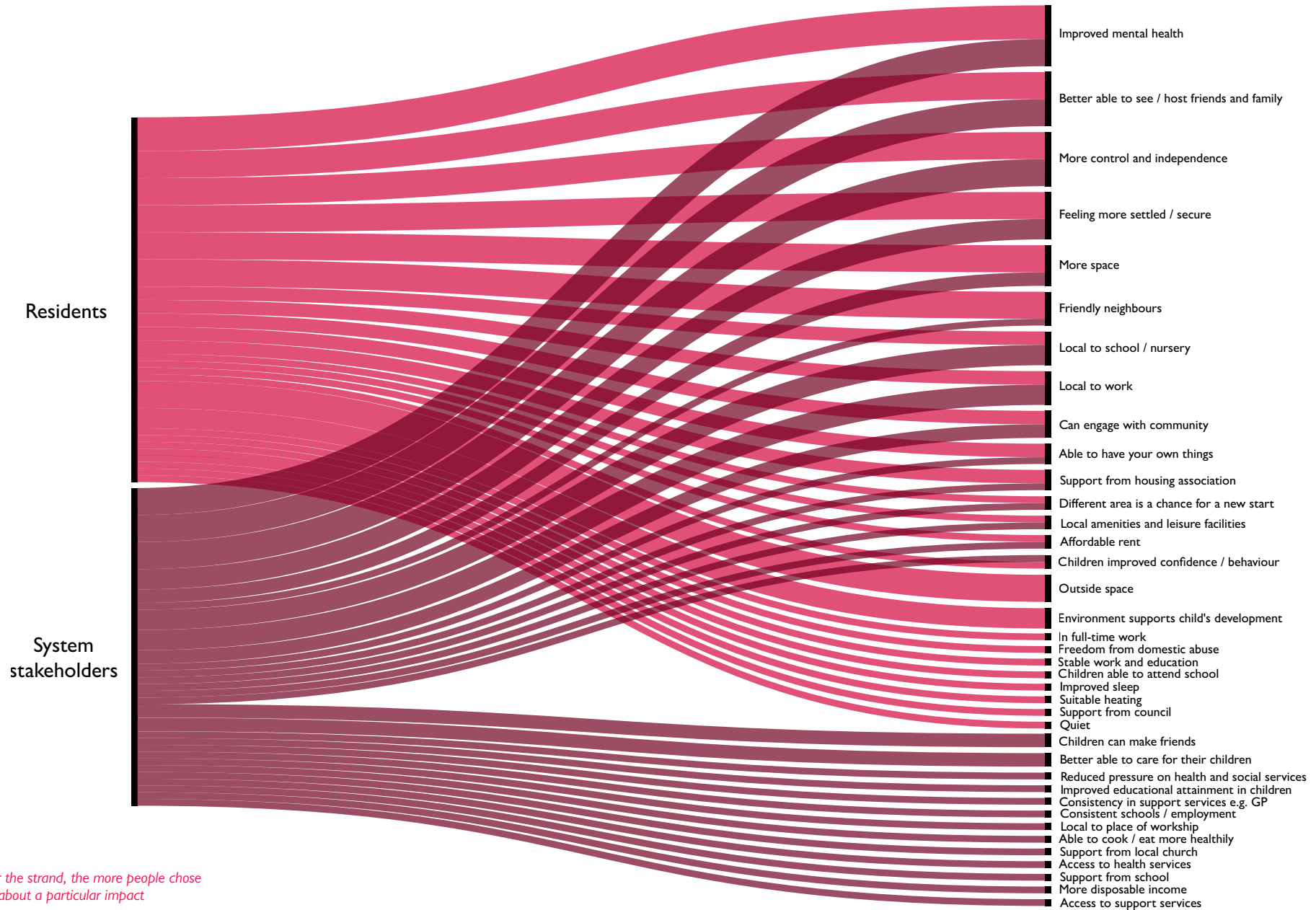
In terms of new information we hadn't yet come across, one housing support officer flagged that being housed in close proximity to their place of worship was really important for some people.

The group also emphasised the much wider implications of people being in settled accommodation, including savings to the public purse.

"Placing people in suitable accommodation helps reduce the pressure on the council, it helps reduce the pressure on the NHS, because these people, they go through a lot of mental health, physical health, stress, and moving families around from place to place, there are lots of costs involved."

Bristol City Council

Validating the experience of residents



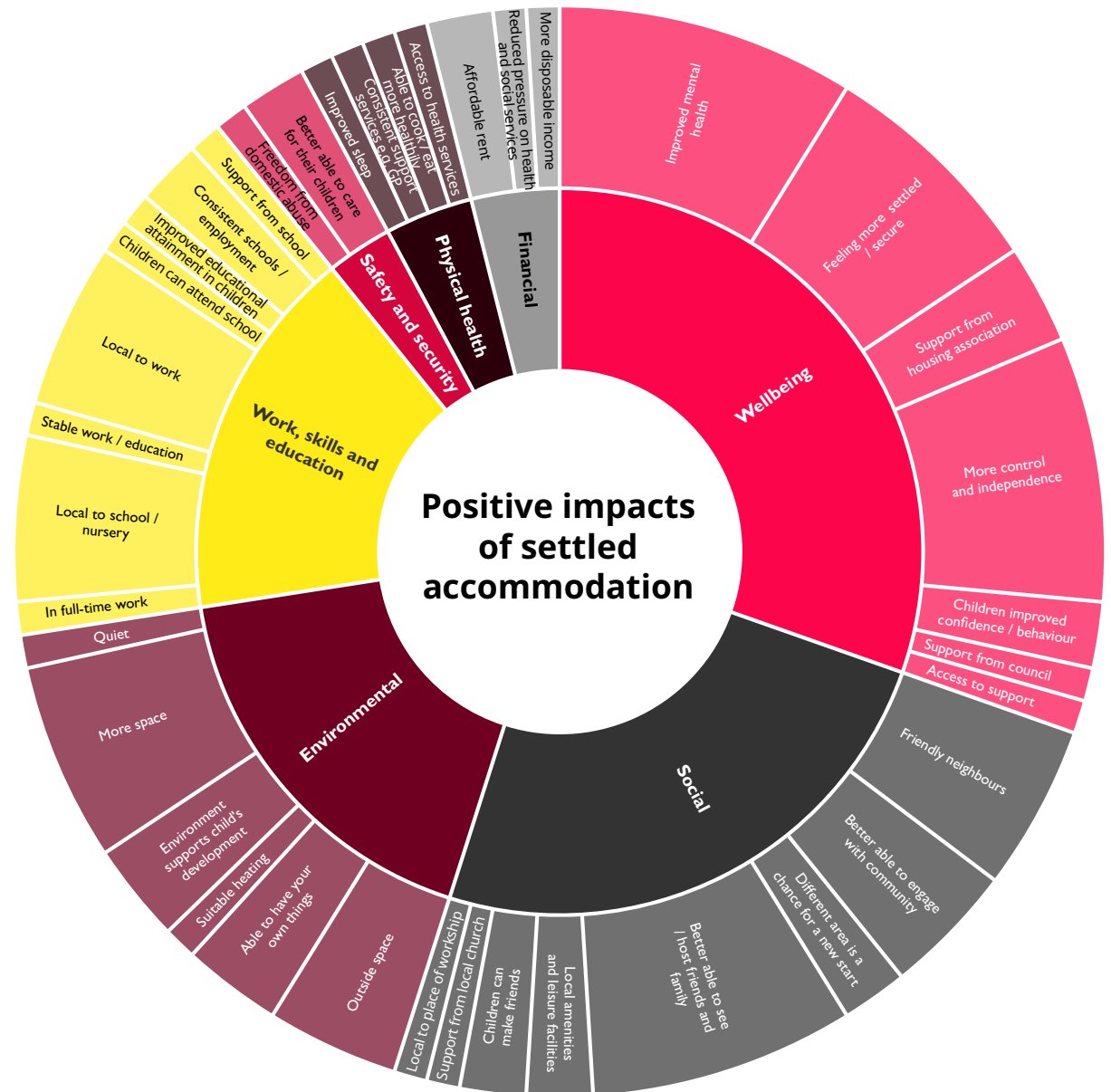
The wider the strand, the more people chose to tell us about a particular impact

Overall findings

In combining the information we received from residents and stakeholders, we were able to develop a holistic picture of the positive impacts of moving people from temporary accommodation into settled accommodation.

The graphic opposite shows the full range of impacts, categorised by high level topic. The majority of the wheel is made up of mental health, social and environmental impacts. When drilling down into the detail, the top five impacts most frequently expressed by residents and stakeholders were:

- Improved mental health
- More control and independence
- Better able to see / host friends and family
- Feeling more settled / secure
- More space



Survey approach and respondents

Alongside our direct engagement with residents and system stakeholders, we also asked residents to complete a survey. The graphics (right) show the breakdown of our survey respondents.

To ensure a targeted approach, the survey was specifically developed to incorporate five key themes that had been highlighted through the interviews:

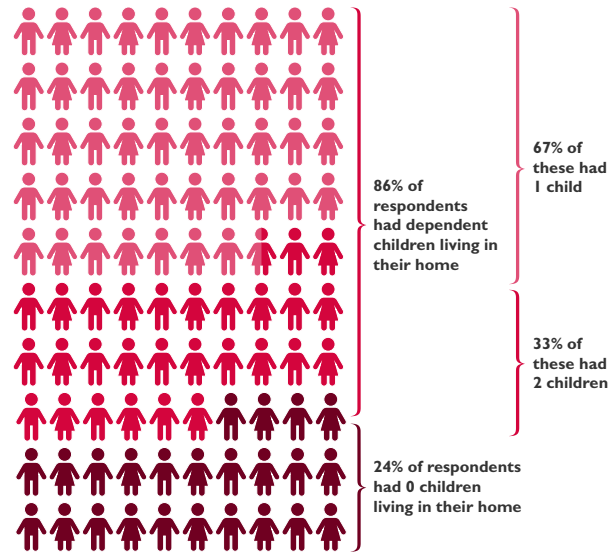
- Physical health
- Stability
- Wellbeing
- Employment and skills
- Children

These were then broken down into 19 questions, detailed overleaf.

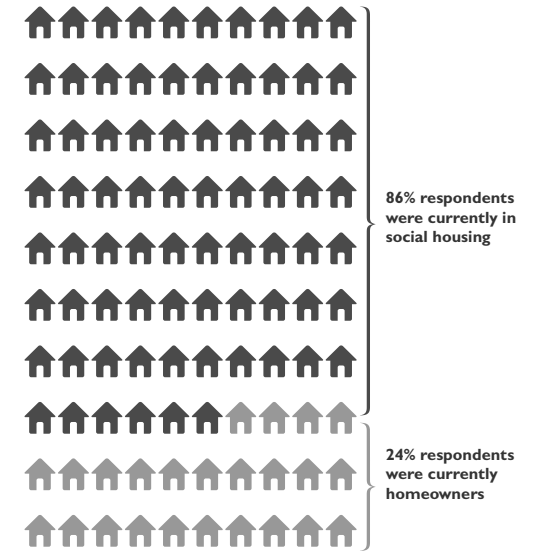
HOW TEMPORARY IS TEMPORARY?

Our survey responses indicated the average length of time people spent in their previous accommodation was 20 months, with the maximum described as 3-4 years. This aligns with the findings in Shelter's survey of homeless households, which found that more than two-thirds of families (68%) living in temporary accommodation had been there for over a year.

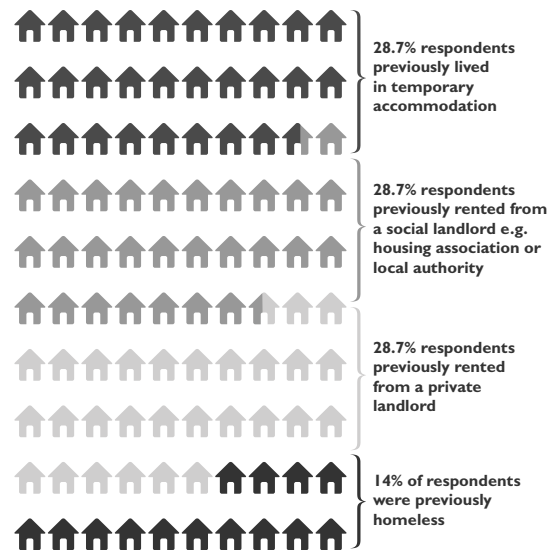
CHILDREN



CURRENT HOME



PREVIOUS HOME



ETHNICITY



Survey findings

We asked people, since moving into settled accommodation, whether or not certain things had changed for them. If they responded yes, they were then asked to indicate, on a scale of 0 - 10, how much better or worse the aspect was since moving into settled accommodation.

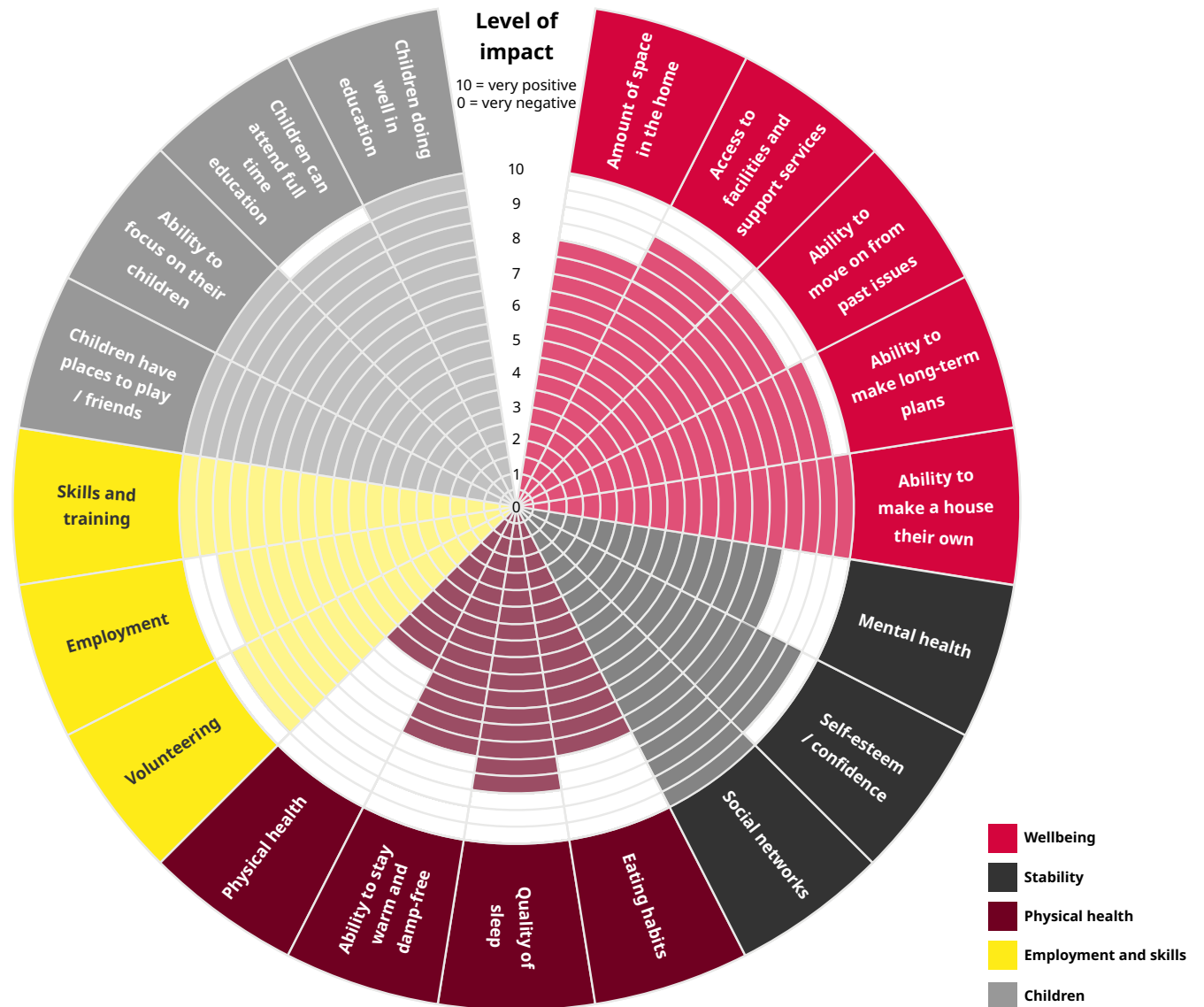
The graphic (right) illustrates the average score given to each change, or outcome. The most positive outcomes, all of which scored 10/10 were:

- Skills and training
- Ability to focus on their children
- Children have places to play / friends

These were closely followed by 'ability to make a house their own', which scored 9.9, and 'social networks', which scored 9.8.

"There is space for my 1-year-old son to develop and grow but also for me to have my own space. He has started walking, which he was unable to do in our old studio due to lack of space. I am now able to live life as I need to for myself and family. I am able to go back to work, feel secure, provide all the things my son and I need."

Survey respondent

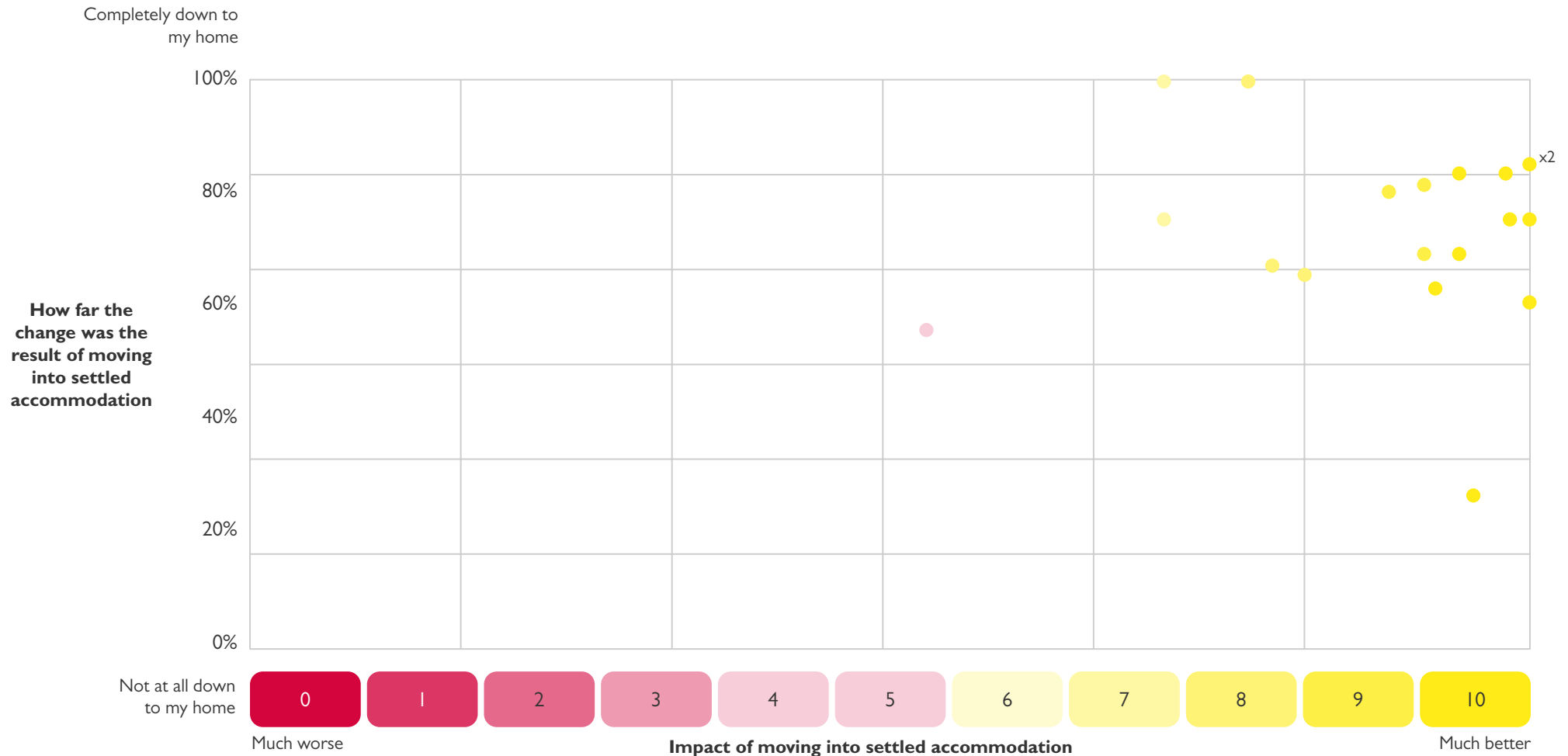


Survey findings

For each outcome, we also asked people to state how much they felt that the change was the result of moving into settled accommodation. When looking across the survey responses, a clear pattern emerged that the greatest changes were often very much linked to people's housing situation. The biggest overall change could be seen for children. The extent to which moving into settled accommodation impacted people's 'ability to focus on their children' and 'children have places to play / friends' was as high as 85%.

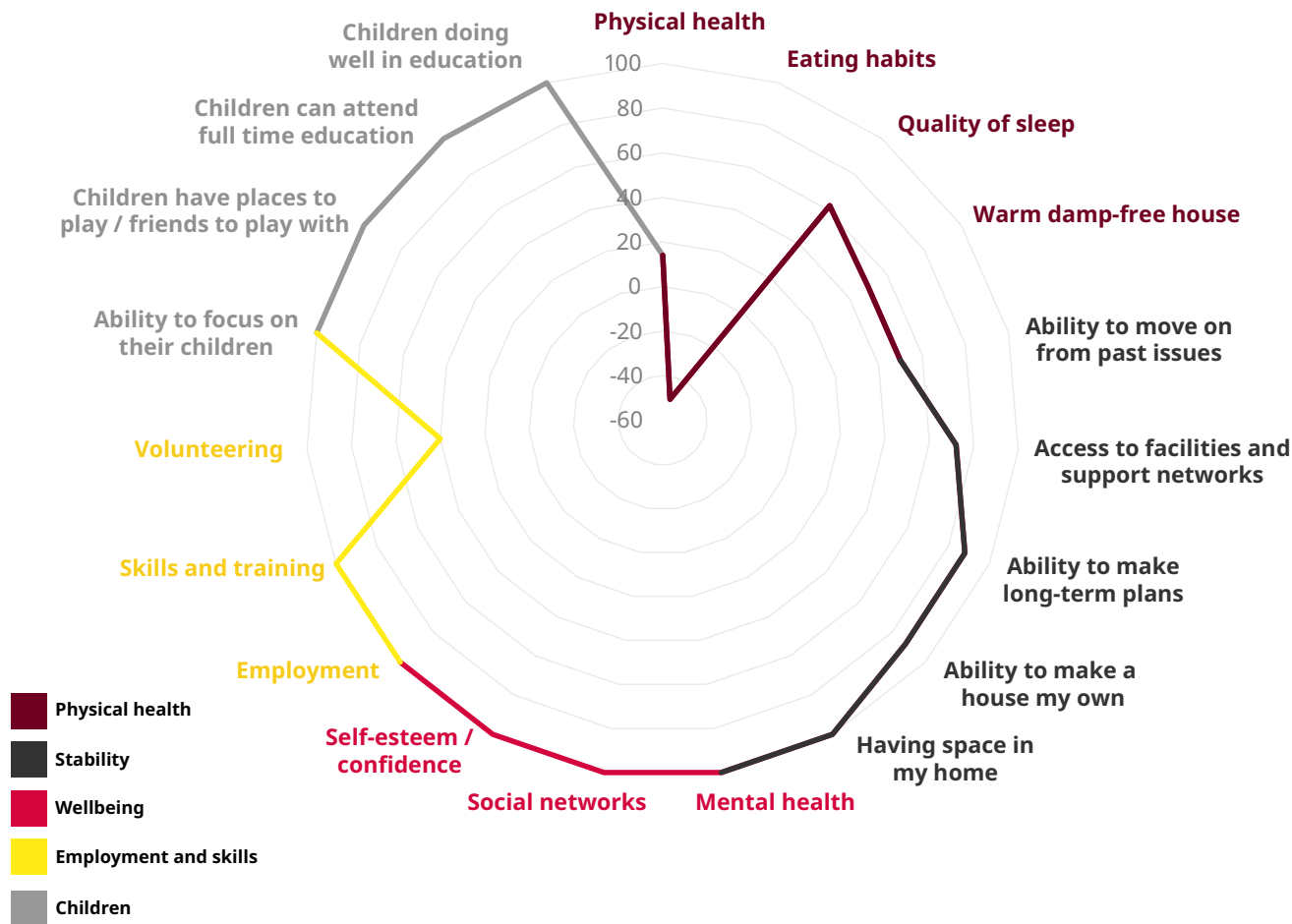
"I think the thing that struck me working [in a homeless shelter] was actually, gosh, if we had suitable housing, a lot of things that people struggle with could be dealt with."

Hope into Action empowerment worker



Survey findings

We then asked people rate the importance of each outcome, which allowed individuals to express what really mattered to them. Here, the categories for wellbeing and children scored the highest. The graphic below shows the average score for how people rated the importance of each.



Overall, the scores for both level of impact and level of importance were high for all outcomes. This is expected to some degree, and not a bias.

All outcomes were valued by residents, however, some struggled to prioritise them to any significant degree. This is a common effect. The outcomes residents were asked to value were previously identified by their peers in interviews, in response to questions about what had changed in their life. This resulted in people naturally identifying important outcomes first and not an exhaustive list of unimportant outcomes.

This is deliberate part of the process. One of the principles of Social Return On Investment (SROI) is Materiality, which is designed to efficiently find the outcomes most important to people. In this study, the most important outcomes were identified by the preceding qualitative stages, with the valuation in the quantitative stages providing further definition and confirmation. Again, this is common when qualitative consultation is carried out before quantification.

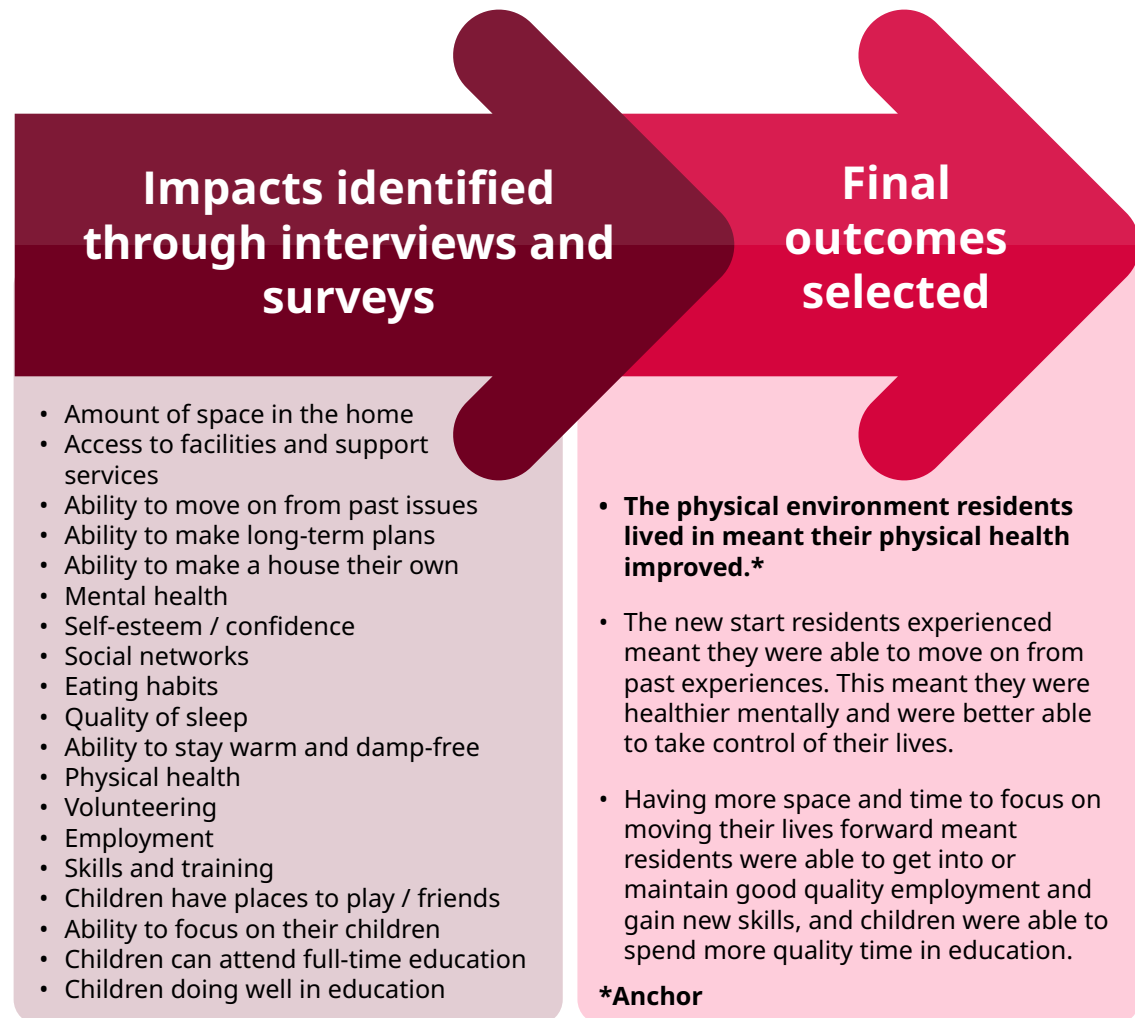
Understanding and valuing outcomes

In order to calculate the impact of moving people from temporary into settled accommodation, we created a value map, summarised overleaf. We used the Social Return On Investment (SROI) value map from Social Value UK to convert the outcomes people experienced into monetary units, which is a conventional way of undertaking an SROI analysis.

Following the interviews and focus groups, we selected our outcomes based on the relation they had to one another and to possible indicators. The outcomes occurring the most often and being expressed as the most important then became the final outcomes we chose to measure.

We decided to use the outcome of 'Good overall health' as an anchor. Anchoring uses primary data, such as one-to-one interviews, focus groups and surveys, to value outcomes. It is recommended by Social Value International as it provides more opportunity for a fair valuation than traditional financial proxies from different sources.

Anchoring requires one of the changes to be monetised, which then acts as an anchor to calculate monetary values for the other changes based on non-monetary evidence. The monetary value of outcomes are therefore calculated based on the importance residents place on them.



Developing a value map

Our value map is based on people's lived experiences through the survey responses we received. Alongside asking people to score the level of impact, level of importance and how far outcomes were the result of moving into settled accommodation, we also asked them to anticipate how long the outcome would last. All responses were collated and used to calculate the social value of moving one individual into settled accommodation.

| Outcome impact and duration | | | | Relative importance | | | How far the change was the result of moving into settled accommodation | | Calculating Social Return On Investment (SROI) | | | | | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|-----------------------------|-----------------|------------------|--------------------------|
| Outcome (change experienced) | Number of people experiencing the outcome | Average level of impact | How long the outcome lasts (years) | Average level of importance | Valuation approach (Proxy) | Value | Causality (Attribution and deadweight) | Impact (Value x number of people - attribution) | Value year 0 | Value year 1 (50% drop off) | Value year 2 (50% drop off) | Value all years | % of total value | Total value per resident |
| Outcomes were selected using words, indicators and outcomes residents used most often and most emphatically in the one-to-one interviews. They represent the main changes in a way that doesn't double count but does sum up the key changes experienced. | The number of people who answered 'yes' in the survey to a question that asked if they had experienced a change in e.g. their physical health. | If people responded 'yes' to experiencing a change, they were then asked to indicate, on a scale of 0 - 10 ¹⁷ , how much better or worse the aspect was since moving into settled accommodation. The average score is shown in this column. | People were asked how long they anticipated the change would last. Options were: weeks, months, years or years plus multi-generational impacts. A measurement of time was applied to each option (3 months, 6 months, 1 year and 3 years). The average was calculated and rounded to the nearest year. | People were asked to indicate, on a scale of 0 - 10 ¹⁸ , how important the change was to them. The average score is shown in this column. | An anchoring proxy was chosen ¹⁹ . This method uses primary data to value outcomes and provides more opportunity for a fair evaluation than traditional financial proxies from different sources. | The value for the three anchored outcomes was calculated based on each one's average importance. | People were asked how much they felt that the change was the result of moving into settled accommodation. ²⁰ The average score is shown in this column. | This sum allows for the impact to be calculated based on the value, number of people who experienced the change and the extent to which this was a result of moving into settled accommodation. | <p>We felt it appropriate to assume that value would naturally reduce over time. We therefore applied a 50% drop off per year, as a conservative estimate.</p> <p>The number of years valued were based on the number of years people had told us they thought the change would last.</p> <p>This shows the percentage of each outcome's value relative to the overall value. A total of 100% for all four outcomes.</p> <p>The total value was calculated by dividing the value for all years by the number of residents completing the survey. Adding together all values in this column generates the overall total value per resident.</p> | | | | | |
| The physical environment residents lived in meant their physical health improved | 5 | 8 | 2 | 9 | Good overall health | £23,112 | 45% | £63,558 | £63,558 | £31,779 | £0 | £95,337 | 20% | £13,620 |
| The new start residents experienced meant they were able to move on from past experiences, this meant they were healthier mentally and better able to take control of their lives | 6 | 8.2 | 3 | 9.8 | Anchored | £25,166 | 33% | £101,169 | £101,169 | £50,584 | £25,292 | £177,046 | 38% | £25,292 |
| Having more space and time to focus on moving their lives forward meant residents were able to get into or maintain good-quality employment and gain new skills | 4 | 9.25 | 1 | 9.8 | Anchored | £25,166 | 19% | £81,539 | £81,539 | £0 | £0 | £81,539 | 17% | £11,648 |
| Parents have more time to focus on their child/ children, providing greater opportunities to have friends over to play and do well in education. | 5 | 9.6 | 2 | 10 | Anchored | £25,680 | 40% | £77,040 | £77,040 | £38,520 | £0 | £115,560 | 25% | £16,509 |
| Total SROI | | | | | | | | | | | | | | £67,069 |

¹⁷ On the scale of 1-10, '0' represented 'much worse' and '10' represented 'much better'

¹⁸ On the scale of 1-10, '0' represented 'not important at all' and '10' represented 'very important'

¹⁹ The proxy in this case was 'overall good health' taken from the HACT Social Value Bank

²⁰ Options to choose from were 'Not at all down to my home (0%)', 'To a limited extent down to my home (25%)', 'To a certain extent down to my home (50%)', 'To a great extent down to my home (75%)', 'Completely down to my home (100%)'.

Calculating SROI

Rigour

The social value figures above were calculated using Social Value UK's Social Return on Investment (SROI) methodology, which is the industry benchmark. Conducting an SROI isn't an exact science, so as a check, we ran a separate calculation using the Social Value Engine portal, which generated a value per person of £65,307.

The SROI methodology has a granular level of detail and is centred on an anchor value, so it is normal to see a slight difference in the final value generated. However, it is reassuring to see the figures from both methodologies are broadly aligned.

Adjusting the calculations

It is acknowledged that the social value calculations are based on a small sample size, so they should be seen as an early indicator of value. The structured methodology allows for additional data sets to be added with ease. This means additional survey responses could be included in the future, and the calculations adjusted accordingly.

The figures on the previous page represent the social value felt by one adult. To calculate the impact on a household, these figures could be adjusted to reflect the number of adults in the household.

If there were two adults in the household, it would be reasonable to assume a social value of £132,489. No children completed the survey, meaning we have not captured the first-person impact experienced by a child. As such, it would not be advisable to multiply the social value of an individual by the total number of family members, including children, in the household.

Fiscal impact

Moving a family out of TA reduces the financial burden of higher private rental fees for the government, which has a fiscal saving of £7,760 per year for local authorities. To minimise the risk of overinflated fiscal calculations, the broader fiscal impact has not been calculated at this time. If there were a significantly larger sample size of survey respondents, it would be possible to confidently model wider fiscal impacts, such as tax generated by employment and a reduced burden on health and social care provision.

SOCIAL VALUE VS FISCAL VALUE

Social value measures the value to the individual, whereas fiscal value measures the value to the state.

Our findings - the untold story of 'home'

We know intuitively that living in a settled home is vitally important to our health and wellbeing, yet the journey people experience when moving between TA and a settled home is rarely shared.

Weaving together qualitative and quantitative evidence, the findings below communicate the lived experience of what it means to finally have somewhere to call home.

Summary of findings

There was clear qualitative and quantitative evidence of individuals recovering from negative experiences associated with TA, once they were living in homes they described as being 'settled'. This includes reported incidence of rapid child development once children had more space and parents were better able to focus on them.

The average length of time that survey respondents reported living in their previous (temporary) accommodation was 20 months, with the maximum described as 3-4 years. This supports Shelter's finding that 35% of people in TA are there for longer than a year.²¹

The five top beneficial impacts (most frequently expressed by residents and system stakeholders in the one-to-one interviews and workshops) were; improved mental health, more control and independence, better able to see/host friends and family, feeling more settled/secure and more space.

When survey respondents we're asked to score the importance of a range outcomes, the categories for wellbeing (self-esteem, social networks and mental health) and children (ability to focus on children, play space, full time education and educational achievement) scored the highest, suggesting these were what respondents valued the most.

Surveys responses suggested a clear correlation between improved circumstances (impacts they scored as being 'much better' since moving into settled accommodation), and the extent to which they thought the change was the result of their new home.

The greatest overall change in respondent's circumstances was identified as being for their children. It is noted that in terms of participant demographics, the vast majority were women with dependent children (86%). This was because a high proportion of system stakeholders that engaged with our research worked in specialist mother and baby TA provision.

Survey respondents who were asked to score the level of impact of a range of outcomes, identified the most positive outcomes associated with their settled housing as being, skills and training, ability to focus on their children and children having places to play, all of which scored 10/10. These were closely followed by ability to make a house their own and improved social networks.

²¹ Shelter, Far From Alone, Nov 2017

Our findings - the untold story of 'home'

The four outcomes used to calculate the social value figure in this analysis were:

- The physical environment residents lived in meant their physical health improved. (This was the anchor monetary value taken from the HACT Social Value bank. Values for the other three outcomes were calculated from this figure, based on the relative importance placed on them by the respondents, a methodology recommended by Social Value International).
- The new start residents experienced meant they were able to move on from past experiences, this meant they were healthier mentally and better able to take control of their lives.
- Having more space and time to focus on moving their lives forward meant residents were able to get into or maintain good-quality employment and gain new skills.
- Parents have more time to focus on their child/ children, providing greater opportunities to have friends over to play and do well in education.

The social value figure calculated using Social Value UK's Social Return on Investment (SROI) methodology, is £67,069 per adult. If there were two adults in the household, it would be reasonable to assume a social value of £132,489. Note, given that this no children participated in the research it is not advisable to multiply the social value of an individual by the total number of family members, including children, in the household.

A separate calculation using the Social Value Engine portal generated a value per person of £65,307, which helped validate the results.

WHEN A SPACE BECOMES A HOME

Lack of space was cited as one of the key negatives of temporary accommodation, with improved access to space repeatedly associated with settled accommodation. Those we spoke to defined space beyond mere square footage. People talked about having room to breathe, the need for outside space, including play areas for children and spaces that nurtured their child's growth, spaces for social gatherings, quiet corners for introspection, a private entrance that symbolised ownership, and a safe enclave for personal belongings. In simple terms, these aspects were key for helping to transform a space into somewhere that felt like home.

Future opportunity - beyond four walls

Our desire is for these findings, and the power of the language used by those who have transitioned into settled accommodation, to resonate with decision-makers. With these insights, we wish to influence the critical choices surrounding housing development: what to build, how, why, and where.

Giving voice to change

We want to spark a new conversation. One where the positive impacts of living in settled accommodation are seen and appreciated. We want to place a value on those impacts, so they can be widely valued to support change.

Our aim is to equip organisations and individuals involved in making decisions about planning and housing with compelling human stories, backed by financial impacts to add credence to people's lived experiences.

The value in a unified approach

Living in TA is disempowering, with individuals suffering a lack of control and agency over their lives. It is important to recognise the value of settled housing as an outlet for individual choice and decision-making when making their new environment feel like home. We heard of the importance of being able to make a house their own, including being able to decorate and choose furnishings, as well as the potential need for support with some practical tasks.

We have seen that not everyone moving into settled accommodation has access to the essential furniture items they need, with one interviewee talking about her experience of sleeping on a concrete floor. Understanding each household's needs and linking families with organisations and charities that could help them, could be important in alleviating furniture poverty and help families to rebuild their lives and self-esteem.

This research has highlighted the importance of establishing relationships with neighbours in helping individuals and families settle into their new homes, particularly when moving from TA. Delivery of new housing developments potentially creates opportunities community networking and welcome events, which can enable residents to meet and organically establish communication channels. Where families are moving into existing communities, it might be valuable for a local community group or school to produce welcome information, which signposts things going on in the area and places to connect.

We hope this report encourages tighter collaborations between housing providers and commissioners when evaluating avenues by which to optimise affordable housing for every site, with a greater focus on resident outcomes as a measure of value.

Future opportunity - beyond four walls

Opportunities for further research

Our report begins to tell these stories, but we can do so much more if we work as a collective with others in housing, social housing, planning, MMC, local and central government.

Our research is a starting point, born of collaboration with a select group of stakeholders. It is acknowledged that the social value calculations are based on a small sample size, so they can only provide an early indicator of value. There is considerable scope for broadening the SROI analysis, by increasing the sample size. A larger sample size of survey responses from respondents would not only provide greater assurance on the findings but allow us to include the broader fiscal impacts as part of our SROI calculation.

This study has enabled the development of a structured methodology for measuring the social value associated with changes in individuals housing circumstances, underpinned by the Social Value UK's Social Return on Investment (SROI) methodology. This rigorous approach has shown to be effective in allowing those impacts, identified as being of material importance to residents, to be monetised. Additional data sets could be added with ease, now the methodology has been developed.

We are eager to expand this circle, inviting a more diverse range of perspectives to bolster our evidence, thereby strengthening our findings and the compelling messages from individuals gaining a space of their own.

This is a call to action to build on foundations laid by this report - to delve deeper into the impacts of moving into settled accommodation through further research with a wider group of beneficiaries. Please contact our research team (page 5) if this is work you are interested in funding or enabling.

Options we've identified for building on this research include:

- The long-term health impacts and the benefits experienced by children particularly are area which could be explored. Adults spoke emphatically about the positive impact on their children's wellbeing upon moving into settled accommodation. To understand that experience from children's perspective would add a different dimension and more complete picture of the impact for families as a whole.

- Capturing survey responses from residents across specific developments would enable us to gain an understanding of the lived experience of resident groups, paving the way for comparisons, highlighting best practice, and revealing ways in which housing suppliers can improve.
- To minimise the risk of overinflated fiscal calculations, the broader fiscal impact has not been calculated at this time. Further work is needed to explore the wider fiscal impacts enabling them to be included in the SROI calculation. To date the only fiscal saving included in this analysis is the difference between housing a family in TA as opposed to in social rented accommodation, which the Chartered Institute of Housing calculated in 2021 as being £7,760 per year.²² With a significantly larger sample size of survey respondents, it would be possible to confidently model wider fiscal impacts, such as tax generated by employment and a reduced burden on health and social care provision for example.

²² CIH and Centre for Homelessness Impact, Housing for people on low incomes, October 2021

Case studies





Hope and housing

We met with an empowerment worker for a charity called Hope into Action. Leading communities to mobilise against the injustice of homelessness, the charity empowers churches across the UK to provide housing and support for individuals who would otherwise be left without a home.

Having worked for eight years in a homeless centre, our contact's experience was that the vast majority of people faced struggles that were closely linked to their housing situation.

Whether that's because they've got no housing and they're on the streets, or they're in hostels, which are very chaotic, very noisy - you've got people banging on your door wanting to buy drugs or sell drugs. I think the thing that struck me working there was actually, gosh, if we had suitable housing, a lot of things that people struggle with could be dealt with. That was something I saw which really frustrated me. A lot of people when they were housed would usually just have a concrete floor. They wouldn't have any white goods. They wouldn't have a bed. They wouldn't have curtains... There's no sense of home.

She continued by sharing with us the experience of a man Hope into Action is currently supporting, and how isolating his previous accommodation had become for him.

He was an alcoholic. He'd been in prison had quite a chaotic lifestyle. He tried to maintain his own tenancy but the people in other flats around him... they would sleep in the day and be awake at night. So that was causing quite a lot of stress. He doesn't cope well with lots of noise... He basically didn't leave the flat for six months. He was so in fear of the people in the other flats. They'd ring on the doorbell at three o'clock in the morning and it was just quite antisocial behaviour.

She then talked about the support that Hope for Action provides, alongside a new home.

When people get referred us, we ask them what their goals and dreams are. His were to build his relationship with his mum, which is a wonderful goal, to learn to cook and eat more healthily, and to make friends. None of which he could do whilst he was in that flat.

One of the first things I helped him with was to get a GP. There's a life skills course starting in January, which I'd love to get him on... to help him have a bit of structure for his week.

The church support group really encouraged him to go for a little walk or they take him for coffee. He now goes out two or three times a week. He doesn't have to worry now about what he's going to eat,

where he's going to sleep or where he's going to do his laundry. He didn't know how to dry his washing... he was drying his washing outside on the line and it was raining. I just assumed he had known, but he didn't. So it's small things like that. Just practically helping someone take care of a home. A home that he's proud of. The other day he got mud on the carpet in the hallway and he was really proud that he that he bought carpet shampoo. He showed it to me.

She then talked about the change she'd witnessed in the man since moving into stable accommodation.

It's a massive change... From someone who was just literally on his own in his flat on his computer, not leaving the house, to actually engaging and dreaming and contacting people saying, can we go out for coffee? He's doing so well. It's amazing.



Enabling churches to house the homeless



The impact of a stable home on children

We spoke to a Bristol-based play therapist who had seen first-hand the difference a stable home could have on the behaviour of children referred to her, as part of a programme that supports vulnerable families.

During an interview, she spoke about one six-year-old, in whom she saw a significant change when his family moved into a stable home.

He was referred to me because he was constantly fighting with everybody and hiding underneath chairs or tables... really defensive behaviour.

She described the impact of his family getting a settled house as huge.

Having a house meant a lot to him. He became calmer, he didn't fight anymore, he didn't hide any more... bit by bit he started to connect with other people, to interact in a calmer way... he started to trust people because he didn't have to defend himself anymore... he already had a safe space at home. He knew this was a house he could grow up in, a house that no one could take away from him, just knowing that made a huge impact in his life.

She went on to describe some of the more general impacts of unstable housing on children.

When families are moving from house to house, it's obvious to a child there is a pattern...they learn to expect that they will move again.

She talked about the loss and grief that children experience when they move and how this affects their ability to form healthy relationships.

When children move from one house to another it is quite likely they will move school as well. So, all those relationships they have formed, with teachers and peers in one school, and in their neighbourhood... every single relationship that that child has made will be a loss. They then find it really difficult to build relationships with others, because they feel like what's the point if I'm going to move again...They have already learned how painful loss is.

This strategy of self-defence also affects the ability of children to engage with education professionals.

They already know that you are probably just going to be in their life for a week or two. Therefore, you're not important. They won't engage with you. You cannot pretend a child will achieve their maximum

potential academically, if they don't have that stability at home.

She explained that a child's mental wellbeing cannot be separated from that of the caregivers they live with.

Children are so dependent on their caregivers... If adults are stressed, children will be anxious and stressed, often resulting in very impulsive or aggressive behaviour even.

She also spoke about the importance of children having their own space, not only to process things but to provide a sense of worth and an aspect of their lives they can control.

If I just retreat physically from the harmful environment, whatever it is, I'm fighting with my mom, I'm fighting with my brother, sister, or even I've just had a rubbish day at school, I can retreat physically and be in a safe space for me, until I manage to self-regulate, then I am able to go out of my room and confront my family or the situation.



A broken system

One of the focus groups we engaged with included a number of staff from temporary supported housing providers. They began by describing the stark reality of working with families to find them temporary accommodation.

As soon as someone comes into our service, we're basically giving them bad news... that there aren't any houses, you've got to make some really tough choices, you'll probably have to wait a really long time, you're probably not going to get what you want. If you do hold out for it they could offer you something which you definitely don't want and then you'll have to appeal it... it's just a really negative start.

One participant described how the current system can be unnecessarily confusing, with people feeling forced to accept unsuitable accommodation.

The formal appeals process is quite technical and lengthy. Even the legislation and the letters that they send out to people are gobbledegook to those who maybe haven't finished school or English isn't their first language. They then try and access legal support and, lots of the time, they don't get it because they

don't qualify for it, or shelters, which are completely overrun. So it can feel a bit like bullying to be honest. Shelter is a fundamental core basic need. It's so short sighted to think you can just give someone crappy housing in an area that they don't want, and that will be okay.

One participant described the challenges, particularly for mother's with babies in supported accommodation.

In some of our schemes, they're literally just a room with a kitchenette and bathroom. Mum and baby will sleep in the same room, potentially for up to a year, maybe even longer. In terms of mental health for mums, there's no getting away from the baby. There's no, when they're screaming, shutting the door and walking away and having five minutes, you know, to work with yourself. It's just so intense. They're just with you 24/7 in this tiny space.

They went on to describe how the system should work, which could have a positive effect on individuals and communities as a whole.

At the moment, you get given a property, and you need to present a case a very, very, very good case as to why you shouldn't live there. But why don't we flip it around? Why don't we say to people, give us your

justification for why you want to live in that area? We have we have lots of families who are not white British. So they might be Eastern European, they might be from African nations. There's religious elements, there's language elements, there's cultural elements, and none of that generally is factored in when we're making offers of accommodation.

One colleague highlighted how being in temporary supported housing, almost institutionalised, for long periods of time could impact people's ability to make their own decisions. Another went on to explain how the uncertainty of their situation meant families were unable to make plans for the future.

People are constantly saying, when I get my place, when I get my permanent home, then I'll do this. People are getting more and more anxious because Christmas is coming... they want to be in their own place for Christmas. There's always an undercurrent of not feeling completely settled... putting your life on hold, waiting for the next opportunity, for the next move.



Meeting the need

We spoke with a contact from Shelter, a charity that helps people in housing need by providing advice and practical assistance. They also campaign for better investment in housing and for laws and policies to improve the lives of people facing homelessness and experiencing unfit or unsafe housing. We began by asking him what changes for people when they move into settled homes.

They have got more disposable income, as living in temporary accommodation can be very expensive. One of the things that we're experiencing in Bristol is that we have a lot of families that are moving into emergency accommodation in the first instance, and a lot of the time that is hotel accommodation.

He continued by describing a particular family, a single mother with two young children, who had moved to six different hotels in 11 weeks.

It's really unsettling. In hotel accommodation there are no cooking facilities either or, if you've got children that are going to school, every time you move, you've got to figure out how you can make sure they get to school. Also, in terms of family relationships, they were all sharing in most of the instances... which obviously adds tensions and is quite testing for them.

He went on to tell us how families like this are often bearing the brunt of the cost as well.

They have to pay all the additional costs, like eating out, which obviously is really expensive. Then travel... they were paying for taxis and buses, and it could be multiple buses across the city. The location or prohibitive cost of temporary accommodation can make work very difficult... It is also potentially away from their support network, which can in turn be an added expense and pressure on the family. I think it costs £3,000 for storage for six months... so a lot of the time families have to get rid of stuff if they can't find family or friends to store it.

He pointed out that people often cannot access the services they need.

Access to mental health services is really difficult... From cases I've worked on personally, they can experience high levels of stress. There is a need for them to access support services, but sometimes when we reach out to those services they say they're in too much of an unstable period to actually have support.

He also explained how people's mental and physical needs are often not met through temporary accommodation.

I've worked with families where the council would fail to assess their needs properly. So you might have

families where they have children or adults with mobility issues, but they put them in a property where the bath isn't accessible. A very, very common issue, is where we work with families that have children with complex needs... ASD and ADHD etc.

He then shared the situation of a particular family.

It was a child with profound ASD... His behaviour was quite difficult for the parents to manage, and he had very specific dietary requirements. The council proceeded to move the family into multiple hotels. That was really disruptive to the parents and on the child's routine... They saw the child's health and his behaviour deteriorate massively, with incidences of the child causing significant harm to themselves.

Finally, he shared how people feel less stigmatised as they are no longer homeless.

When families have been made a final offer, there is a kind of pride of having a home and the feeling of being settled... of security as well.





The toll on mental health

We spoke, individually, with two GPs to find out what they perceived to be the main impacts of people moving into settled accommodation.

The impact of being in temporary accommodation, is just shocking. I mean, really, really bad. That's why I wanted to talk to you about it really, because it's so bad for families. People lose mothers, daughters, their whole support system, and when you're in temporary accommodation you can't get any of that. It has a huge, huge impact on people's mental health.

As a GP, you see them much less once they have been moved into accommodation. They just don't attend anymore because they don't need to... but when people are in temporary accommodation they come lots because life is so tough and you really notice that they're not coming when they've been housed properly.

We asked both GPs what people tended to visit them for when housed in temporary accommodation.

A lot of anxiety and depression. Mental health is the biggest thing we see.

One of the GPs described how a woman, who had lived nine years in her flat, was having to seek temporary accommodation when the landlord wanted it back.

Her life was set around her flat. She had a job, her children's school, and when they housed her she couldn't get to any of those things. The housing was almost ludicrous because there's such a housing shortage in Bristol that she couldn't be housed near where her children's school was, where her work was, where her support network was. So all of that went for a few months... You live in limbo for a while.

They also described knock-on effect that stress could have on people's physical health.

There's more and more research on that... how that living with stress or stress hormones affects your physical health... So you might be more likely to get cancer or any type of heart disease later on in life. Stress is just bad for your health altogether. And then there's also the things like asthma, which might get worse if you're in damp temporary accommodation.

One GP told us about how the lack of choice in housing was resulting in highly unsuitable accommodation for people's health needs.

One guy whose breathing has deteriorated so he can't really walk down his stairs... he's kind of become house bound. But if he could have accommodation on the first floor, he'd be fine. There's so little choice for people that they end up really stuck.

They went on to say how it can be very difficult to provide support for people whose housing situation frequently changes.

When somebody stops at a practice, they have to set everything up again. So that's a hassle for them... For things like child safeguarding issues it's a disaster, because they move on and you might be worried about a family, but they suddenly disappear from your radar... you can't even warn the next set of health visitors or GP.

One GP described how powerless they felt to help people.

We have no power. That's what's upsetting... I know that, literally, people live in unsuitable accommodation but the council doesn't listen to the letters that I write because they're so short of housing and of any other alternatives. I've stopped doing it because it makes no difference. Occasionally, if it's really bad, I'll write.



The financial challenges of TA

In conversation with Bristol City Council's (BCC's) Specialist Accommodation Framework Manager and, separately, the Project Lead for the council's Project 1000 initiative, we asked about the cause and nature of the Temporary Accommodation (TA) challenge in Bristol, as well as their opinion on the way out of the current crisis.

Bristol City Council's Project 1000 Lead told us that TA is typically not a temporary solution.

Why are we accepting putting people in hostels and B&Bs as a short term solution when we know it's not short term? It's about recognising that temporary accommodation doesn't exist in reality. It's a fallacy of an old housing regime that hasn't really existed in substance for five, six years in any form.

We asked why TA had become such a problem.

The rise in interest rates, the cost of living crisis, increased demand for TA, increased demand for Home Choice Band A homes [urgent housing], the slowdown of the RP [Registered Provider] sector. I mean, it's just all coming in to roost – all of it, in one hit.

BCC's Specialist Accommodation Framework Manager explained the difference between TA and other specific forms of support housing.

The words 'temporary accommodation', get bandied around to mean anything that is short stay accommodation, but in the context of housing benefit, and housing costs and subsidy, Temporary Accommodation (TA) really only means one thing: that is homeless discharge accommodation. All local authorities should have a TA framework for emergencies.

He also explained the financial burden of TA on local councils.

Subsidy rates for TA are based on Local Housing Allowance [LHA] rates from January 2011, and they could not be any more punitive if they tried... So BCC can pay £500 a week for a room in a shared house and the government gives us back 90% of the January 2011 LHA rate - that's £109 a week - and we have to meet the rest with our budgets.

However, he did offer a potential way out of this subsidy loss. If TA is provided by Registered Providers as 'Specified Exempt Accommodation' with support for residents, it is fully paid for by national government.

I think it's really clear to see what government is saying... that they intend councils to provide supported accommodation for homeless placements, rather than non-supported accommodation.

The Project 1000 Lead's perspective was that central government had not been particularly strategic in this policy, suggesting the statutory duty on Local Authorities to provide TA kept the majority of costs off their balance sheet. Nevertheless, providing TA through this route could well form part of the solution.

During our conversations it was noted that a focus on family housing, particularly larger households, would be important in tackling the subsidy loss, as these are the most expensive households to provide TA for.

Our top 120 most expensive families in temporary accommodation cost four million pounds in subsidy loss.

A shortage of suitable properties means these families tend to be TA the longest. To combat this, BCC is developing a new framework for supported accommodation for families to encourage more RPs to bring forward family housing.

However, he went on to say the TA challenge needs tackling from multiple angles, by both local and central government, particularly as the need to house refugees and asylum seekers adds to pressures on both sides.

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