

An aerial view of a city map with a green color scheme. The map shows a grid of streets and a central area that is slightly darker green. Several people are walking on the map, scattered across the frame. The text is overlaid on the map.

Women and housing: a gap in the market

Housing Committee

LONDON ASSEMBLY

Housing Committee



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Labour



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The London Assembly Housing Committee examines matters relating to housing in London and leads on scrutiny of the Mayor's housing responsibilities.

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Contents

Women and housing: a gap in the market	1
Housing Committee	2
Contact us	2
Contents	3
Foreword	4
Executive Summary	6
Recommendations	7
Housing affordability for women in London	10
Affordability	10
Homelessness and domestic abuse	16
Homelessness and temporary accommodation	16
Domestic abuse	18
The need for women-only support services	18
Housing supply	22
Housing design and suitability	25
Commissioning processes	28
National policy	30
Benefits	30
No Recourse to Public Funds	31
Committee Activity	33
Other formats and languages	35
Connect with us	36

Foreword



Sem Moema AM
Chair of the Housing Committee

Women in London face the double penalty of earning less but often needing more from their housing. The Housing Committee undertook this investigation to better understand how these challenges affect women in London, and to consider what the Mayor can do to close the gender housing gap in London.

The Committee ran a Call for Evidence and held an evidence gathering session in July 2022. The Committee heard how in London, housing is less affordable for women due to lower salaries. Taking into account the caring roles that in most cases fall to women – whether as a parent/carer to children, or providing care and support to adult dependents – women are increasingly struggling to access safe, secure and affordable housing that meets their needs. In a city known for unaffordable housing, this can exacerbate overcrowding and homelessness.

Where vulnerable women, women experiencing domestic abuse, women leaving prison, LGBTQ+ women – inclusive of non-binary people and trans women – are seeking specialist women-only housing, they are often left without options due to a lack of provision of specialist or single-sex provision or services. Black and global majority women and disabled women face further challenges of structural inequalities in the jobs market, and face more difficulty in making progress in jobs and careers in order to pay for a roof over their heads.

There are opportunities for the Mayor to begin to level the playing field for women. The Mayor should take into account the gender pay gap when designing rental products such as London Living Rent. He should prioritise family sized homes and tackle commissioning processes that slow down funding for specialist housing for women, and work with partners and the Government to ensure services focused on women are funded and available.

The Mayor rightly recognised in his 2021 manifesto that ‘women have been disproportionately impacted by the pandemic’ and pledged to establish a cross-sector policy forum to advance gender equality.¹ The Committee believes that work should start in this

¹ Sadiq Khan, [Sadig for London](#), 2021

area, led by the Mayor, and make women's access to safe, secure and affordable housing a key focus.

The Committee has also set out recommendations to the Government. Our investigation found that, time and time again, benefit levels and the challenges facing women with no recourse to public funds are damaging women's access to appropriate housing.

The challenges that women face in accessing safe secure and affordable housing are considerable. The Housing Committee puts this report to the Mayor and the Government, in the hope that women's housing needs will be recognised and prioritised – London needs to be a city that is safe for all Londoners, and where all people can live and thrive.

Executive Summary

During May-July 2022 the London Assembly Housing Committee undertook an investigation into women and housing in London. This investigation sought to:

- examine women's experiences of housing in London, with a particular focus on affordability, homelessness, domestic abuse, and specialist housing.
- assess the challenges that women experience in accessing safe and affordable housing, taking intersectional issues into account; and
- explore whether women benefit equally from the Mayor's initiatives to provide affordable housing in London.

This investigation is inclusive of trans women and non-binary people.

As part of the investigation the Committee ran a Call for Evidence, visited Ekaya Housing Association – a specialist housing association that supports predominately black and ethnic minority women and their families in South London, and held a formal evidence session with key stakeholders.

The evidence submitted to the Committee revealed a range of challenges facing women in terms of housing in London. Key findings include:

- Due to the gender pay gap, women are less able to afford to buy in London and spend a higher proportion of their income on rent than men. This is exacerbated by the current cost of living crisis.
- Intersectionality adds further challenge to housing affordability, with Black and global majority women, disabled women, LGBTQ+ women, younger women, women leaving prison, and women with no recourse to public funds reporting additional barriers.
- Survivors of domestic abuse and violence against women find a lack of single-sex housing when seeking specialist housing.
- Women struggle to navigate bureaucracy around local authority allocations and question how priority needs policies are delivered.
- A lack of family sized homes leads to overcrowding, particularly in social housing.
- Women feel unsafe due to the design of some housing in London.

The report details these findings and puts forward recommendations to the Mayor and the Government to begin to tackle these deeply concerning issues.

The Committee would like to thank all those who gave evidence to this investigation. Many people shared personal and distressing experiences and the Committee is extremely appreciative of the invaluable evidence you have given to this investigation.

Recommendations

Recommendation 1

The Mayor should expedite plans to deliver his manifesto commitment to launch a cross-sector policy forum to coordinate efforts to advance gender equality.² The Mayor should ensure that the forum specifically addresses issues pertaining to women, along with other, often intersecting protected characteristics such as disability, race and LGBTQ+, in housing policy, as a priority workstream and carries out work to improve data collection on these issues. The Committee recommends that the forum should be established within the next six months.

Recommendation 2

The Mayor should review London Living Rent and consider changes to the rent setting policy to have regard to the gender pay gap, for example whether some rents could be set at women's median incomes rather than general median incomes.

Recommendation 3

Where possible, the Mayor should work with local authorities, charities and housing associations to increase the provision of women-only accommodation that is of high quality, particularly for women who have experienced domestic abuse, homelessness, are leaving prison, or who otherwise need specialist support. Other groups, such as LGBTQ+ people, young people and those leaving care, or those with low-level support needs, should also have their needs taken into account.

Recommendation 4

The Mayor should work with local authorities to develop new standards to ensure consistency of service provision across London, and ensure that housing officers understand women's legal entitlements to housing, particularly relating to domestic abuse.

Recommendation 5

The Committee has previously recommended that the Mayor call on the Prison Service to introduce a process to refer women at risk of homelessness on short sentences to local authorities at the commencement of their sentence, or as soon as possible after they enter prison. This would better enable the local authority to conduct a needs assessment and

² Sadiq Khan, [Sadiq for London Manifesto](#), 2021

identify suitable accommodation for the day of release. In response, the Mayor stated this was being explored by the London Blueprint Delivery Group on Housing and Accommodation. The Committee requests that the Mayor provides an update on all aspects of this work that relate to the earlier recommendations, and also that he commits to starting implementation within the next six months.

Recommendation 6

The Mayor should work with local authorities to consider ringfencing a portion of accommodation for women with specific needs (including some women who may not otherwise meet priority needs' categories), including social, supported and temporary accommodation.

Recommendation 7

The Mayor should work with local authorities to deliver support to women in need of housing, such as tenancy guarantees and help finding longer term housing. The Mayor should support local authorities to develop clear and detailed communications to women on housing waiting lists who are being discharged into the Private Rented Sector.

Recommendation 8

The Committee recently wrote to the Mayor outlining how he could reduce overcrowding in London, including increased provision of family sized homes.³ While the Mayor stated that he was already using his full suite of powers regarding overcrowding, he did not respond to the specific suggestions set out by the Committee.⁴ Given the urgency of the evidence submitted to this investigation, the Committee recommends that the Mayor revisit these recommendations.

Recommendation 9

The GLA planning team should prioritise safety as part of its London Plan Supplementary Planning Guidance on design. It should consult with Londoners, particularly women in London, on what design features would enable women to feel safer in their homes.

Recommendation 10

The Mayor should extend the commitment in the Domestic Abuse Safe Accommodation Strategy that his 'commissioning processes and requirements do not disadvantage small,

³ [Letter to the Mayor from the Housing Committee](#), 11 March 2022

⁴ [Response from the Mayor to the Housing Committee](#), 26 April 2022

specialist and 'by and for' providers, and support capacity-building', to all housing services commissioned by the Mayor.

Recommendation 11

The Mayor should implement an improvement process for commissioning housing services. The Mayor should seek feedback from the organisations that the GLA commissions housing services from, on how interaction with the GLA could be streamlined to inform the improvement process. This should begin within the next six months.

Recommendation 12

The Mayor should request the Government where possible to consider recommendations from Solace Women's Aid to exempt domestic abuse survivors from the benefits cap, to lift the local housing allowance to at least 50 per cent of the median for the area, and to increase benefits in line with inflation. The Mayor should urge the Government to establish how to best support women who are not survivors of domestic abuse, yet are not also able to access safe and secure housing.

Recommendation 13

The Government should: a) respond to the findings from the Mayor's cost-benefit analysis of removing the 'No Recourse to Public Funds' policy; b) state whether the policy is to be continued and c) if the policy is to be continued, explain the justifications for its continuation.

Housing affordability for women in London

Recommendation 1

The Mayor should expedite plans to deliver his manifesto commitment to launch a cross-sector policy forum to coordinate efforts to advance gender equality.⁵ The Mayor should ensure that the forum specifically addresses issues pertaining to women, along with other, often intersecting protected characteristics such as disability, race and LGBTQ+, in housing policy, as a priority workstream and carries out work to improve data collection on these issues. The Committee recommends that the forum should be established within the next six months.

Recommendation 2

The Mayor should review London Living Rent and consider changes to the rent setting policy to have regard to the gender pay gap, for example whether some rents could be set at women's median incomes rather than general median incomes.

Affordability

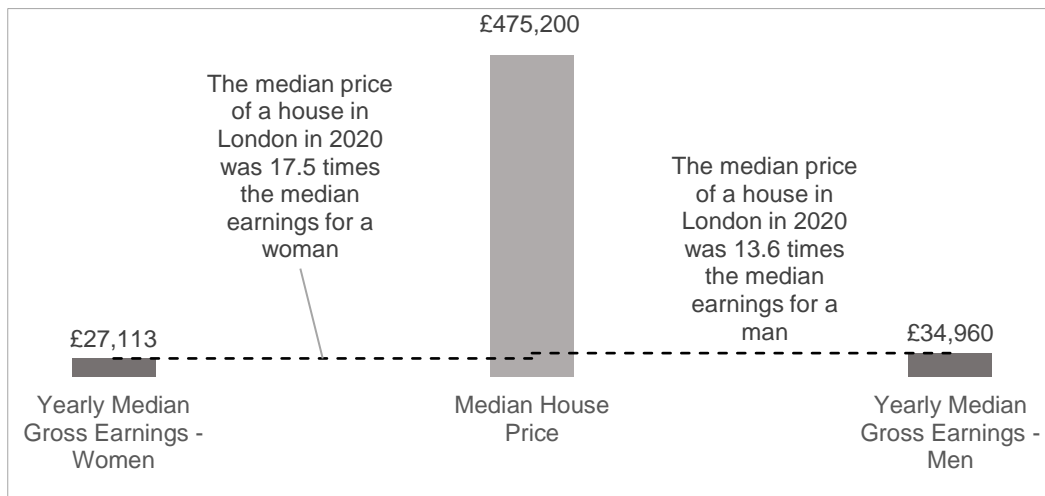
London's housing affordability challenges are well documented. In general, housing may be less affordable for women due to the disparities in earnings between men and women. In 2021, the median gender pay gap in London was 16.19 per cent, compared to 15.39 per cent for the UK.⁶

Buying a home

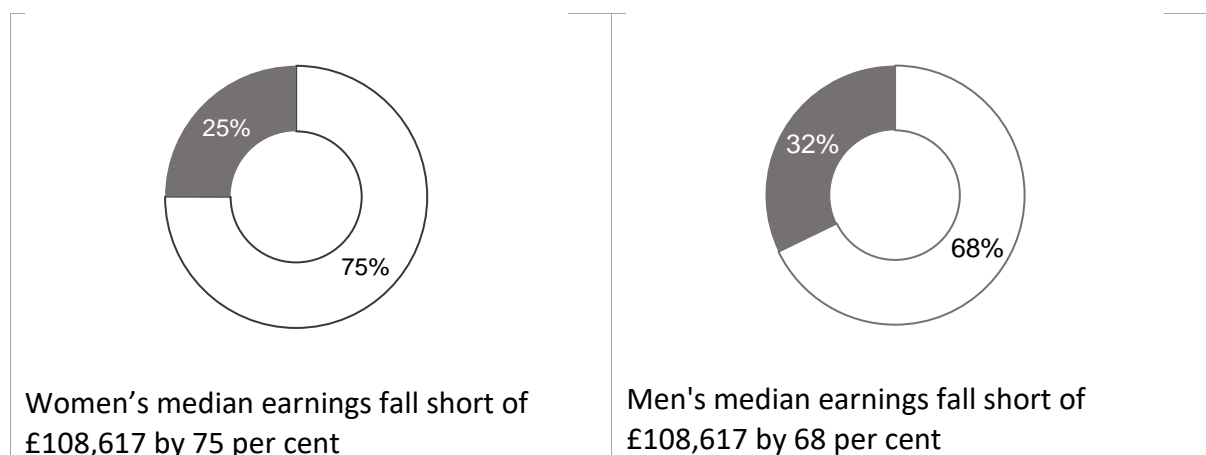
The gender pay gap has an impact on women's relative ability to purchase a home when compared to men.

⁵ Sadiq Khan, [Sadiq for London Manifesto](#), 2021

⁶ [Gender Pay Gap](#), GLA



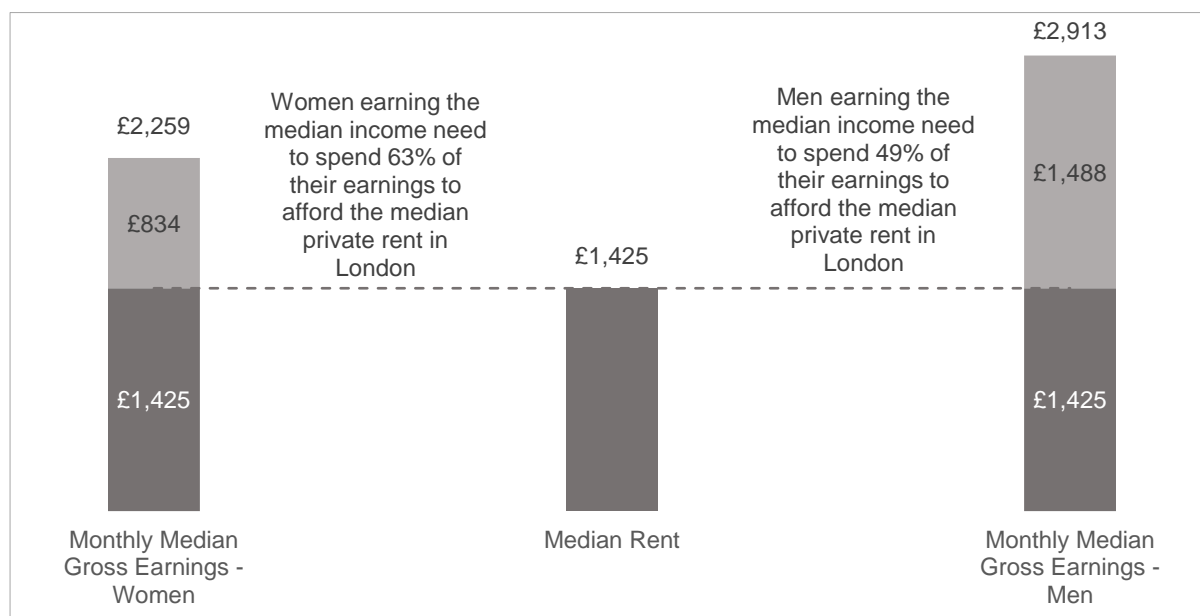
On a single income with an 80 per cent mortgage, someone wanting to buy an average priced home in London would need an annual salary of £108,617.



Renting a home⁷

The gender pay gap has an impact on women's relative ability to rent a home when compared to men.

⁷ Ibid



How much is too much to pay for housing in London?

There are various ways to measure this. A simple indicator can be drawn from the London Plan’s explanation of affordable housing: for dwellings to be considered affordable, annual housing costs, including mortgage (assuming reasonable interest rates and deposit requirements), rent and service charge, should be no greater than 40 per cent of net household income. The Mayor’s London Living Rent programme bases rents on a third of local incomes (see page 14 for more details).

The affordability of housing for some women is also impacted by decisions regarding social security, especially as women make up a greater proportion of housing benefit claimants. This is discussed further in the final section of this report.

The Committee heard that recent events may worsen the affordability squeeze for women:

“The gender pay gap, further exacerbated by COVID and the cost-of-living crisis that we have, means that wages and benefits are being eroded, in real terms, for women. That gap between what women are earning in London and the cost of accommodation, particularly market rented accommodation or private rented, but even affordable rented accommodation, means that it is becoming less affordable.”

Zaiba Qureshi, Chief Executive, Housing for Women⁸

⁸ [London Assembly Housing Committee meeting](#), July 2022

Regarding the COVID-19 pandemic, the Mayor's London Recovery Board has stated that: "women experienced disproportionate economic, social and psychological impacts as a result of the coronavirus pandemic. Mothers were 47 per cent more likely than fathers to have lost their jobs or resigned from their jobs, and 14 per cent more likely to have been furloughed. Many pregnant women experienced discrimination in the workplace during the pandemic, such as being forced to take unpaid leave, forced to start maternity leave early, or redundancy."⁹ Gender equality campaigners, the Women's Budget Group, have also detailed how women will be disproportionately affected by the current cost-of-living crisis.¹⁰

Intersectionality

The Committee heard about the experiences of groups of women who face compounded difficulties in affording housing. The Women's Budget Group's report on women and housing details some of these challenges:

- greater gender pay gaps and rates of poverty experienced by some Black and global majority households can exacerbate housing affordability challenges
- disabled women will find it significantly harder to afford a house than non-disabled women, and slightly harder than disabled men
- single mothers tend to have lower incomes and to rely more on an extended local social network for help with childcare and other care responsibilities particularly while working or studying, limiting their options for housing
- older women tend to have lower pensions (reasons for this can include less time in the workforce while caring for children, part-time working, or caring responsibilities later in life)¹¹
- there is a lack of data on the housing situations of LGBTQ+ women, however studies indicate that there are a disproportionate number of LGBTQ+ individuals among homeless young people
- many migrant women have no recourse to public funds (NRPF), so they are not entitled to housing support, social security benefits or tax credits.¹²

The Committee also received a response to its Call for Evidence from New Ground Cohousing, 'an intergenerational group of 26 women aged mid-fifties to early nineties who banded together over a period of years to secure a housing solution'. The submission outlined some of the challenges that single, older women face in finding suitable housing in London, and how the cohousing model has helped them.¹³

⁹ [Building a Fairer City](#), The London Recovery Board, May 2022

¹⁰ [The gendered impact of the cost-of-living crisis](#), Women's Budget Group, March 2022

¹¹ [Five things every woman should know about the gender pension gap](#), Aviva, 10 March 2022

¹² [A home of her own: Housing and women](#), Women's Budget Group, July 2019

¹³ WH-002 New Ground Cohousing response to Call for Evidence

The site visit to Ekaya highlighted a number of issues with housing affordability and security for young mothers. Ekaya runs supported housing schemes delivering accommodation-based support for young and vulnerable mothers – providing a place to live whilst helping them through the early stages of motherhood. Ekaya supports them to develop a range of life skills to live safely and independently, enabling them to move on and sustain a tenancy in permanent accommodation.

The Committee heard about positive outcomes that are being achieved by Ekaya. They also heard the challenges in securing accommodation for women to move into long term, particularly within the borough, once they leave Ekaya. Many Ekaya tenants move into Private Rented Sector accommodation when they leave, whereas Ekaya would prefer them to move into more secure tenancies. Ekaya staff reported issues securing private rented accommodation in London for tenants on benefits, and in the availability of larger family sized accommodation.

The Mayor and housing affordability for women

The London Housing Strategy 2018 is the key document setting out the Mayor's approach to housing in London. The Impact Assessment for the Housing Strategy notes that women face issues such as increased poverty rates and hidden homelessness.¹⁴ When asked about housing inequalities faced by women in London, the Mayor explained that women stand to benefit from his commitment to increase the supply of affordable homes.¹⁵

The Mayor provides funding for housing initiatives in London, including delivery of affordable housing. He also uses his planning powers to define which affordable housing types are preferred. However, the Mayor does not allocate affordable housing to individuals. Generally, allocations for affordable housing are managed by local authorities. Local authorities have allocation schemes that determine priorities for the allocation of housing. Under the 1996 Housing Act part 7,¹⁶ local authorities must prioritise the following groups:

1. a pregnant woman or a person with whom she resides or might reasonably be expected to reside
2. a person with whom dependent children reside or might reasonably be expected to reside
3. a person who is homeless as a result of that person being a victim of domestic abuse
4. a person who is vulnerable as a result of old age, mental illness, learning disability or physical disability or other special reason, or with whom such a person resides or might reasonably be expected to reside

¹⁴ [London Housing Strategy Impact Assessment](#), May 2018

¹⁵ [MQT](#), January 2018

¹⁶ [1996 Housing Act Part 7](#)

5. a person aged 16 or 17 who is not a 'relevant child' or a child in need to whom a local authority owes a duty
6. a person under 21 who was (but is no longer) looked after, accommodated or fostered between the ages of 16 and 18 (except a person who is a 'relevant student')
7. a person aged 21 or more who is vulnerable as a result of having been looked after, accommodated or fostered (except a person who is a 'relevant student')
8. a person who is vulnerable as a result of having been a member of His Majesty's regular naval, military or air forces
9. a person who is vulnerable as a result of:
 - a. having served a custodial sentence
 - b. having been committed for contempt of court or any other kindred offence or,
 - c. having been remanded in custody
10. a person who is vulnerable as a result of ceasing to occupy accommodation because of violence from another person or threats of violence from another person which are likely to be carried out
11. a person who is homeless, or threatened with homelessness, as a result of an emergency such as flood, fire or other disaster.¹⁷

One of the Mayor's affordable housing products is London Living Rent, where rent is based on a third of average local household incomes and adjusted for the number of bedrooms in each home. At the Committee meeting, there was a discussion about whether rent policy for London Living Rent could take account of the gender pay gap.¹⁸ Natalie Daniels (Assistant Director, Housing, GLA) explained that the product was still at 'proof of concept stage'.¹⁹ In their response to the Call for Evidence, the Women's Budget Group suggested that 'one way to take into account the gender wage gap would be to have tenancies targeted to women where affordable rent are set to local women's wages rather than general average wages.'²⁰

The Mayor's 2021 manifesto stated that he would 'launch a cross-sector policy forum to coordinate efforts to advance gender equality after COVID-19'.²¹ At the Committee meeting, Natalie Daniels (Assistant Director, Housing, GLA) explained that the forum had not yet been set up because the GLA did not consider that we are 'after COVID-19'. However, the Committee believes that considering the urgency of this matter, this forum should be established within the next six months.

¹⁷ [Homelessness code of guidance for local authorities](#), updated 1 June 2022

¹⁸ Previously raised by Assembly Member Siân Berry at Mayor's Question Time [Question to the Mayor 2019/20140](#), 14 November 2019

¹⁹ [London Assembly Housing Committee transcript](#), 14 July 2022

²⁰ WH-013 Women's Budget Group response to Call for Evidence

²¹ [Sadiq Khan's Manifesto for London](#), 2021

Homelessness and domestic abuse

Recommendation 3

Where possible, the Mayor should work with local authorities, charities and housing associations to increase the provision of women-only accommodation that is of high quality, particularly for women who have experienced domestic abuse, homelessness, are leaving prison, or who otherwise need specialist support. Other groups, such as LGBTQ+ people, young people and those leaving care, or those with low-level support needs, should also have their needs taken into account.

Recommendation 4

The Mayor should work with local authorities to develop new standards to ensure consistency of service provision across London, and ensure that housing officers understand women's legal entitlements to housing, particularly relating to domestic abuse.

Recommendation 5

The Committee has previously recommended that the Mayor call on the Prison Service to introduce a process to refer women at risk of homelessness on short sentences to local authorities at the commencement of their sentence, or as soon as possible after they enter prison. This would better enable the local authority to conduct a needs assessment and identify suitable accommodation for the day of release. In response, the Mayor stated this was being explored by the London Blueprint Delivery Group on Housing and Accommodation. The Committee requests that the Mayor provides an update on all aspects of this work that relate to the earlier recommendations, and also that he commits to starting implementation within the next six months.

Homelessness and temporary accommodation

Women's experience of homelessness tends to be different to that of men. For example, women are much more likely to be 'hidden homeless' (for example 'sofa-surfing' or living with extended family in overcrowded conditions) and living in temporary accommodation than to be visibly sleeping outside.^{22,23} Even when women are sleeping rough, they are more likely to sleep in hidden spots for safety reasons and therefore be missed by 'street counts' methods. Analysis published by London Councils this year found that only 16 per cent of those seen sleeping rough in London in 2020-21 were women, but the actual number is

²² London Assembly Housing Committee, [Homeless and Hidden from Help](#), 2017

²³ [Women and rough sleeping: a critical review](#), October 2018

probably much higher.²⁴ When women are missed from data collection on homelessness, it can lead to an underestimation when it comes to commissioning services to support them.

"Lack of data can make it difficult for boroughs to recognise the need for women-specific and gender-informed accommodation, however we know that data collection around homelessness misses women and women often don't access support services as they feel inaccessible or intimidating to women."

**Women's Development Unit
Response to the Call for Evidence**

"We know that homelessness is different for women. Women face an additional burden of gender-based harassment, abuse and violence that is only magnified when they are exposed to the harm and danger of homelessness. Women who are experiencing homelessness tend to have more severe and complex interrelated problems that make recovery exceptionally difficult. Women are also more likely to be hidden homeless, whether concealing themselves at night, sofa-surfing, or riding buses to keep safe; this makes it more difficult for outreach workers to find them and support them into accommodation."

**St Mungo's
Response to the Call for Evidence**

The Women's Development Unit, a partnership between The Connection at St Martin's and Solace Women's Aid, is working on a women's census which will aim to better capture data about the extent of women's rough sleeping.²⁵

Although women might be less visible as rough sleepers, evidence suggests that they are overrepresented in temporary accommodation. London Councils state that 65 per cent of adult occupants in temporary accommodation in London are women and 39 per cent of homeless households in temporary accommodation are headed by single mothers.²⁶

²⁴ [London Councils press release](#), March 2022

²⁵ [Women's Census: Rough Sleeping](#), The Connection at St Martin's

²⁶ [London Councils press release](#), March 2022

Centre for London recently reported that 59 per cent of all households in temporary accommodation nationwide are living in London. This is comprised of 56,500 households, including 75,580 children.²⁷ The Housing Committee produced a report into temporary accommodation in 2019, which found that the quality of temporary housing can be poor, cramped, and insecure, with the time spent in temporary accommodation also becoming longer.²⁸ Solace Women's Aid, in their response to the Call for Evidence, indicated similarly: "When women leave crisis accommodation or move straight into temporary accommodation, they are increasingly housed in accommodation that is not fit for purpose. We regularly see that women are moved into housing which is in a poor condition, and it is often very far away from the borough in which they have applied."²⁹

Domestic abuse

Domestic abuse is significantly linked with women's experience of housing and homelessness. A 2018 study from the University of York states that 'experience of domestic violence and abuse is near-universal among women who become homeless'.³⁰ In 2020-21, 12 per cent of London households which were owed a relief duty by councils had lost their last home due to domestic abuse.^{31,32} St Mungo's has stated that a third of female residents that slept rough said domestic abuse contributed to them becoming homeless.³³

Solace Women's Aid has stated that 46 per cent of women experiencing domestic abuse cite losing a secure tenancy as a barrier to leaving the perpetrator.³⁴ Liability for paying a mortgage, and a reluctance to leave support networks and childcare can also be barriers to leaving situations of domestic abuse.³⁵ The Women's Budget Group states that even before leaving, women experiencing abuse can be at risk of losing their home or facing fines for noise and nuisance complaints.³⁶

The need for women-only support services

The Committee heard from stakeholders that when women who are experiencing homelessness or domestic abuse consider the accommodation and support options available to them, they are likely to self-exclude from mixed-sex provision and have concerns about accessing services. The situation is summarised by the Women's Budget Group and St Mungo's:

"Shared mixed-sex temporary accommodation is also unsuitable for women who have experienced trauma and abuse at the hands of men. Frontline staff in our interviews reported women being re-traumatised, their mental health worsening and their recovery journeys unravelling as a result of being placed in a hostel or B&B with violent or otherwise problematic homeless men".³⁷

Women's Budget Group
A home of her own, July 2019

"Our outcomes data shows that women with complex needs are more likely to make positive change when in women-only services, including supported accommodation, rather than in mixed gender provision."

St Mungo's
Response to Call for Evidence

We also heard that cuts to support funding have increased pressure on commissioners and providers to deliver generic, mixed-sex services.³⁸ Funding organisations, commissioners and homelessness services need to consider the specific ways in which women experience homelessness and ensure that their services are designed with women's needs in mind.

Difficulties accessing services

Women at risk of homelessness and women experiencing domestic abuse can also face bureaucratic barriers to accessing housing support that they are otherwise entitled to. Several responses to the Call for Evidence raised concerns about how local authorities exercise their powers to allocate homes:

²⁷ [Temporary Accommodation: London's hidden homelessness crisis](#), Centre for London, 29 September 2022

²⁸ [Living in Limbo: London's temporary accommodation crisis](#), Housing Committee, May 2019

²⁹ WH-005 Solace Women's Aid response to Call for Evidence

³⁰ [Women and rough sleeping: a critical review](#), St Mungos, 2018

³¹ [Live tables on homelessness](#), DLUHC

³² If a person is threatened with homelessness within 56 days, the council owes them a 'prevention duty' during which time the council must take reasonable steps to prevent the person from becoming homeless. If the person is already homeless, or the council is unable to prevent homelessness during the period of the prevention duty, the council owes the person a 'relief duty' and must take reasonable steps to help the person to secure suitable accommodation within 56 days. See [Homelessness code of guidance for local authorities](#), Department of Levelling Up, Communities and Housing, Updated 22 March 2022.

³³ [New research reveals women experiencing homelessness are often hidden from help](#), St Mungos, 2018

³⁴ [Safe as Houses](#), Solace Women's Aid

³⁵ [A home of her own: Housing and women](#), Women's Budget Group, July 2019

³⁶ [A home of her own: Housing and women](#), Women's Budget Group, July 2019

³⁷ [A home of her own: Housing and women](#), Women's Budget Group, July 2019

³⁸ WH-004 St Mungo's response to Call for Evidence

"Women face specific gatekeeping practices when they approach local authority housing options services. Often this can be about a lack of belief or questioning women's experiences. Anecdotally, this is particularly severe for certain groups, including Black and minoritised women, disabled women and young women. This can make it harder for women with protected characteristics facing more barriers to access housing support. This can also be seen in other interactions with services such as when accessing management transfers for social housing. Women face disbelief and disproportionately high thresholds for transfers in the case of abuse, risk and traumatic experiences of sexual violence."

Solace Women's Aid Response to the Call for Evidence

Such comments chime with a recent report from the Public Interest Law Centre (PILC), which looked at local authority 'gatekeeping' of housing support for domestic abuse survivors across London.³⁹ The PILC has written to the Secretary of State for Levelling Up, Housing and Communities and the Mayor of London with recommendations. This report from PILC and the findings from the Committee's own investigation make it clear that serious improvement is needed to ensure women are treated fairly when they approach local authorities for support.

Women leaving prison

The Committee has undertaken a range of advocacy activities on the housing issues facing women leaving prison after initially looking at the topic in 2021. The wider Assembly also passed a plenary motion on the topic.⁴⁰ The Mayor responded to that motion, outlining his support for action to improve outcomes for this group of women, and the programmes that he is involved with.⁴¹

Several responses to the Call for Evidence raised concerns about the challenges facing this group of women. The advocacy group London Prisons Mission outlines some of these:

- *"Women released from prison are often among the 'hidden homeless' because they are more likely to sofa surf or return to abusive relationships for a roof over their heads than risk street homelessness;*

³⁹ ["Abused twice" The 'gatekeeping' of housing support for domestic abuse survivors in every London borough](#), Public Interest Law Centre, September 2022

⁴⁰ [Women leaving prison and access to housing](#), Housing Committee, October 2021

⁴¹ [Letter from the Mayor](#), 24 June 2022

- *They may have been in prison for just long enough to lose an existing tenancy and unless support is provided to prevent this, homelessness will be an additional punishment for a woman and her family;*
- *Women's offending is often driven by abusive and coercive relationships and this needs to be considered when a woman is resettling to ensure her safety;*
- *Women leaving prison are much more likely than men to have dependent children for whom they are or were the primary carers and they can be caught in a 'catch 22' whereby until they are reunited with their children, they will not be offered suitable family accommodation but without it the child/ren will not be returned to her care;*
- *Women in prison or at risk of imprisonment have much higher levels than men of mental ill-health and drug and alcohol dependency, usually linked to earlier trauma and abuse and this affects their housing support needs;*
- *Linked to the above, without safe and secure housing women cannot receive the health care they need to address their mental and physical health problems;*
- *Some housing authorities continue to regard women who have been in prison as 'intentionally homeless' and therefore not eligible for social housing.*⁴²

Linked to the above issues, the charity Women in Prison notes that there is a lack of suitable accommodation, especially for women who may need specialist support.⁴³

The Mayor's role

The Mayor runs a number of programmes designed to support people who are sleeping rough and for women who have experienced domestic abuse or other forms of violence.⁴⁴

The Mayor has recently acquired new duties under the Domestic Abuse Act 2021 to support survivors of domestic abuse and their children in safe accommodation, including producing a strategy and commissioning services. These new duties come with government funding – over £20 million for London in 2021-22. In December 2021, the Mayor published his Domestic Abuse Safe Accommodation Strategy. The Strategy includes proposals to improve access to and the provision of second-stage and move-on accommodation, and resettlement.⁴⁵

The Mayor's new Violence Against Women and Girls (VAWG) Strategy was released on 15 June 2022.⁴⁶ It states: 'we need more recognition of the links between VAWG and housing, and more action in London to understand housing insecurity and homelessness as a VAWG issue.' The strategy includes a commitment that: 'MOPAC and the GLA will work to ensure London's policies, practices and support services on reducing rough sleeping and homelessness are informed by an understanding of housing insecurity as a cause and consequence of VAWG'.⁴⁷

⁴² WH-008 London Prisons Mission response to Call for Evidence

⁴³ WH-011 Women in Prison response to Call for Evidence

⁴⁴ [Specialist housing and services](#), GLA

⁴⁵ [Domestic Abuse Safe Accommodation Strategy](#), 23 December 2021, GLA

⁴⁶ [Press release](#), GLA, 15 June 2022

⁴⁷ [The Mayor's VAWG Strategy for London 2022-25](#) ()

In relation to women leaving prison, the Mayor convenes work on the London Blueprint - a 'whole system approach to women in contact with the criminal justice system'.⁴⁸ It is a statement of shared commitments, where signatories work towards establishing a shared approach across London to address the housing needs of women in contact with the criminal justice system, including preventing homelessness and resettlement on release.⁴⁹

The Committee has previously recommended that the Mayor call on the Prison Service to introduce a process to refer women at risk of homelessness on short sentences to local authorities at the commencement of their sentence, or as soon as possible after they enter prison.⁵⁰ This would better enable the local authority to conduct a needs assessment and identify suitable accommodation for the day of release. In response, the Mayor stated this was being explored by the London Blueprint Delivery Group on Housing and Accommodation.⁵¹ The Committee would welcome an update on the Blueprint and the work of the Delivery Group.

The Committee looks forward to seeing a step-change in the delivery of support for survivors of domestic abuse and VAWG as a result of these recent actions but believes that there is more that the Mayor can do. The Committee was concerned to hear that without a referral under the new domestic abuse duty, women facing other challenges are subject to additional gatekeeping in accessing support and housing.

Housing supply

Recommendation 6

The Mayor should work with local authorities to consider ringfencing a portion of accommodation for women with specific needs (including some women who may not otherwise meet priority needs' categories), including social, supported and temporary accommodation.

Recommendation 7

The Mayor should work with local authorities to deliver support to women in need of housing, such as tenancy guarantees and help finding long term housing. The Mayor should support local authorities to develop clear and detailed communications to women on housing waiting lists who are being discharged into the Private Rented Sector.

⁴⁸ [London's Blueprint for a Whole System Approach to Women in Contact with the Criminal Justice System](#), 2019

⁴⁹ [MQT 2021/1168](#), 18 March 2021

⁵⁰ Housing Committee, [Letter to the Mayor](#), October 2021

⁵¹ Ibid

There is an acute shortage of affordable housing in London. The Committee reports on this annually in the [Affordable Housing Monitor](#). Lack of supply contributes to the affordability challenges discussed in the first section of this report, restricts the housing available to women, and impacts the issues facing women experiencing homelessness and domestic abuse. Several responses to the Call for Evidence express that there is a need for more affordable housing, especially supported housing and housing at social rents.

"London has a particular lack of social and supported housing, which makes it difficult for women to access safe, affordable and appropriate accommodation which provides for their needs."

St Mungo's Response to Call for Evidence

The Committee heard that, due to constraints on supply, people who are not in the highest need categories struggle to access housing. In discussions with staff and residents at Women's Pioneer Housing, one staff member commented: 'if you're a single woman and you don't have the priority need level of vulnerability, then you'll really, really struggle to find something particularly that's self-contained, that you've got your own front door in'.⁵²

Another resident shared:

"I was constantly facing so many disasters, but also what I felt is when you approach the council, women often, are not taken in consideration, when actually I have met men who have been given affordable housing. Why should a woman need to lie on about a state of health, or even consider to be pregnant in order to have a flat, I never understood that. I felt abandoned. And I know that other women have faced the same struggle and [are still facing the] same struggle. And that's why it's very important that we expand that possibility for women on low income to get affordable housing".⁵³

Women's Pioneer resident Response to Call for Evidence

⁵² WH-012 Women's Pioneer Housing response to Call for Evidence

⁵³ Ibid

A shortage of supply and affordability issues also have wider consequences. For example, lack of options around housing can act as a barrier to women seeking to leave situations of domestic abuse.

"Survivors' experiences with housing are often underscored by a fear of homelessness, economic hardship or the prospect of living in unsuitable housing. One respondent in Women's Aid's 2020 Annual Audit summed up her current living arrangements as, 'Horrible living in fear with an abuser but safer with one than on the streets...'"

Women's Aid Response to Call for Evidence

Additionally, when women are ready to leave refuges or other specialist services, there is a lack of accommodation for them to move into, causing blockages to other women being able to use those services. Lack of move-on accommodation was raised in a number of responses to the Call for Evidence. This type of housing is for people who are ready to move on from refuges, and sometimes continued support will be provided.

"There is a particularly acute gap in move-on accommodation with continued specialist support to help meet survivors' ongoing support needs after a period in refuge, and for survivors who need their own units but need intensive support. The lack of move-on accommodation means that women are also spending longer in refuges and other crisis accommodation which means they are not able to begin their life after refuge but also that others who need a refuge space are not able to access one."

Solace Women's Aid Response to Call for Evidence

In response to these issues, the Committee recommends that the Mayor explores ways to increase supply that is specifically for women. Solace Women's Aid has called on the Mayor to improve access to housing for survivors, including by ring-fencing a minimum of 5 per cent of housing under new or existing affordable housing programmes and 20 per cent of any funding dedicated to ending rough sleeping for survivors of violence against women and

girls.⁵⁴ Separately, in their response to the Call for Evidence, the Women's Development Unit recommended that local authorities should have policies setting out minimum provision of women-specific accommodation in their boroughs, including for interim, temporary and supported accommodation.

A similar approach was recently taken by Islington Council with the Holloway Prison site, where 5 per cent of the social rent share is set aside in perpetuity, in addition to a women's building which will provide housing and services to women who have been affected by the criminal justice system.⁵⁵

Housing design and suitability

Recommendation 8

The Committee recently wrote to the Mayor outlining how he could reduce overcrowding in London, including increased provision of family sized homes.⁵⁶ While the Mayor stated that he was already using his full suite of powers regarding overcrowding, he did not respond to the specific suggestions set out by the Committee.⁵⁷ Given the urgency of the evidence submitted to this investigation, the Committee recommends that the Mayor revisit these recommendations.

Recommendation 9

The GLA planning team should prioritise safety as part of its London Plan Supplementary Planning Guidance on design. It should consult with Londoners, particularly women in London, on what design features would enable women to feel safer in their homes.

Housing size

Women often need larger homes, due to caring responsibilities. Yet the Women's Budget Group states that in the 2011 Census, women 'were overrepresented amongst those in small homes (with one or two bedrooms), and amongst those in flats and terraced houses rather than the usually more desirable detached or semi-detached homes. In 2015-16,

⁵⁴ [Solace Policy Priorities for London, 2021-24](#)

⁵⁵ [Case study - Islington Council: Holloway Prison Social Housing Project - Women's Building](#), Local Government Association, 3 March 2022

⁵⁶ [Letter to the Mayor from the Housing Committee](#), 11 March 2022

⁵⁷ [Response from the Mayor to the Housing Committee](#), 26 April 2022

women Household Reference Persons⁵⁸ were more likely to be in overcrowded homes, and less likely to be in homes with one or more spare bedrooms'.⁵⁹

Women's need for larger homes was raised in response to the Call for Evidence, at the site visit to Ekaya Housing Association, and at the Committee meeting on this topic:

"It is worth noting that women are disproportionately responsible for dependants, for children and for others who may be older or who may have a disability. This means that particularly when it comes to single parents, there is a higher proportion of single women with large families than is the case with single men. Therefore, investing in family sized homes, in the supply of family sized homes, would be of particular importance for single parents, or single mothers in particular, who may have several children. That would be one group that would benefit largely."

Sara Reis

Deputy Director and Head of Research and Policy, UK Women's Budget Group

The Committee has long advocated for policies that reduce overcrowding and promote the development of family sized homes. In March 2022 the Committee called on the Mayor to create a new action plan for tackling overcrowding in London. In the Mayor's response, he stated that he was 'already using the full suite of my powers and the levers at my disposal to tackle this urgent issue' and that 'inadequate benefit levels mean that many families in London have no choice but to live in overcrowded conditions and may not be able to afford new family-sized homes when built'.⁶⁰ The Committee believes that the Mayor needs to reconsider its previous recommendations in light of the testimony outlined above.

Housing safety

It is worth noting that some responses to the Call for Evidence discussed how housing design impacts on women's feelings of safety. For example, tenants at Women's Pioneer Housing noted that they felt safer in their current accommodation as there are two doors to access the accommodation. One of the staff noted that:

⁵⁸ The adult household members who pay all or most of the housing costs, who have the highest income, or who are the oldest.

⁵⁹ [Housing and gender](#), Women's Budget Group, March 2020

⁶⁰ [Letter from the Mayor to the Chair of the Housing Committee](#), 26 April 2022

“Very few people live in full houses in London, particularly if you're a single woman on a low income, you're not living in a house, you're living in a flat, who is in that building? And those interactions in the communal areas are also important in terms of being safe and secure. What's the door access system? You know, what's the lighting like? All those things that cumulate are really important. And we hear time and time again, from our residents that they are really important factors about being feeling safe at home”.⁶¹

Women's Pioneer resident
Response to the Call to Evidence

Pets

The ability to remain with pets is important for women and families. A tenant at Women's Pioneer Housing told the Committee of a previous experience where the council told her that she was 'intentionally homeless' due to leaving accommodation that would not allow her to keep her cat with her, and that therefore they would not help her to find further accommodation. This demonstrates the lack of options and choices women face in finding housing suitable to their needs and situations. The Dog's Trust responded to the Call for Evidence, stating:

“We consistently see that our London service is supporting a high number of cases where there is limited pet friendly accommodation and women are waiting for long periods of time to access new housing, or need to permanently rehome their dog due to the lack of suitable pet friendly accommodation... Dogs can be a huge emotional support to their owner, and we know that being able to be reunited with their pets, after already going through so much, is essential to their wellbeing and recovery. This is particularly important for children in the family home who are often incredibly attached to their pets, receiving a significant amount of support from them.”

The Dog's Trust
Response to the Call to Evidence

The Committee is aware that the Mayor expects organisations who receive funding under the Affordable Homes Programme to support pet ownership for residents in all affordable homes. The Committee is also aware that the Government is expected to bring in reforms

⁶¹ WH-012 Women's Pioneer Housing response to Call for Evidence

through a future Renters Reform Bill that will make it easier for tenants in privately rented homes to have pets. The Committee hopes these recent and upcoming reforms will bring about change on this issue, and strongly encourages all housing providers to allow pets wherever possible.

Commissioning processes

Recommendation 10

The Mayor should extend the commitment in the Domestic Abuse Safe Accommodation Strategy that his 'commissioning processes and requirements do not disadvantage small, specialist and 'by and for' providers, and support capacity-building', to all housing services commissioned by the Mayor.

Recommendation 11

The Mayor should implement an improvement process for commissioning housing services. The Mayor should seek feedback from the organisations that the GLA commissions housing services from, on how interaction with the GLA could be streamlined to inform the improvement process. This should begin within the next six months.

One of the key levers the Mayor has at his disposal to influence housing in London is the allocation of funding. The Committee was therefore interested in feedback received from stakeholder organisations on how commissioning processes could be improved. As discussed in earlier sections of this report, there is a need for more specialist services that are targeted to specific circumstances that women might experience. There is also a growing understanding of the benefits of delivering 'by and for' services: specialist services that are led, designed and delivered by and for the users and communities they aim to serve (for example women from ethnic minority backgrounds).⁶² To support the development of organisations that are able to deliver these services, commissioning needs to be undertaken carefully.

⁶² For example see: [Violence against women and girls national statement of expectations](#), Home Office, Updated 27 July 2022

“One of the issues is that there is a combination of applying for funds in a linear way, and there is the competitive contracting that happens on a local authority basis. I will use domestic violence as an example. There are three members of this panel who would be set against each other in a competitive tendering process, a bidding process, for contracts. There are lots of political, with a small “p”, issues around that. What it does is it erodes the women’s sector, essentially, and it erodes the specialisms that each of us bring to the table. I would support more collaborative commissioning with the women’s sector. There is a lot of expertise, not just within this room but beyond this room with other colleagues.”

Zaiba Qureshi
Chief Executive, Housing for Women

The Committee welcomes the commitment by the Mayor in the Domestic Abuse Safe Accommodation Strategy that he will ensure that his commissioning processes and requirements do not disadvantage small, specialist and ‘by and for’ providers, and support capacity-building. The Committee sees an opportunity to spread the benefits of this approach further, to all the Mayor’s housing services.

The Committee also heard from St Mungo’s that interaction between the Mayor’s teams could be improved when it comes to processes:

“St Mungo’s experience of the rough sleeping team at the GLA has been that they are transparent, communicative, and have gone the extra mile in their efforts to progress grant applications for supported housing. However, there is a disconnect between the specialist work that the rough sleeping teams do, both in terms of capital and revenue, and how this fits into the wider governance of the GLA. Applications can falter when they go beyond the rough sleeping teams and the delivery of contracts, payments and procurement processes do not happen in a timely manner, because responsibility and accountability sits elsewhere. The separation between housing and land, and the rough sleeping team, and the bureaucracy that comes from it, has created barriers which not all organisations have the ability to navigate’.⁶³

St Mungo’s
Response to the Call for Evidence

⁶³ WH-004 St Mungo’s response to Call for Evidence

National policy

Recommendation 12

The Mayor should request the Government where possible to consider recommendations from Solace Women's Aid to exempt domestic abuse survivors from the benefits cap, to lift the local housing allowance to at least 50 per cent of the median for the area, and to increase benefits in line with inflation. The Mayor should urge the Government to establish how to best support women who are not survivors of domestic abuse, yet are not also able to access safe and secure housing.

Recommendation 13

The Government should: a) respond to the findings from the Mayor's cost-benefit analysis of removing the 'No Recourse to Public Funds' policy; b) state whether the policy is to be continued and c) if the policy is to be continued, explain the justifications for its continuation.

Benefits

The Women's Budget Group states that in 2018 women were 60 per cent of adults in households claiming housing benefit.⁶⁴ As women are overrepresented in claiming benefits, they are more exposed to policy decisions on benefits such as the 'benefit cap', which is a limit to the total amount of money a person can get from benefits.⁶⁵ Shelter states that six in ten households affected by the benefit cap are single parents, disproportionate numbers of whom appear to be Black and Asian.⁶⁶

In response to the Call for Evidence, several contributions raised concerns about the impact of benefit levels on affordability of housing for women.

"Women are more likely to claim benefits and so have been hit hard by the

⁶⁴ [A home of her own: Housing and women](#), Women's Budget Group, July 2019

⁶⁵ For more information on the benefit cap see: [Dealing with the benefit cap](#), Shelter

⁶⁶ [Housing is a women's issue](#), Shelter, 8 March 2022

numerous cuts and freezes to Local Housing Allowance⁶⁷ rates over the years. The benefit cap penalizes women fleeing domestic abuse as they move from a working household to an out of work household which is subject to the cap. Lone parents are disproportionately impacted by the benefit cap, the vast majority of whom are headed by women. Benefit capped homeless households are often finding that local authorities will not even consider finding accommodation in London, with the only options given to them being outside. In some cases, as far away as Wolverhampton.”

Shelter Response to the Call for Evidence

Recommendations made by organisations in response to these challenges, are summarised in Solace Women’s Aid’s lobbying for:

- exemption of survivors of VAWG from the benefit cap
- lifting the local housing allowance to at least 50 per cent of the median for the area
- benefits should be increased in line with inflation.⁶⁸

No Recourse to Public Funds

No Recourse to Public Funds (NRPF) is a condition based on someone’s immigration status, which means they cannot access welfare, public housing and some healthcare. This might include people who have no current immigration permission, refused asylum seekers whose appeal rights are exhausted, or people who have no documents to prove their status.

Concerns about NRPF have been raised by the Housing Committee previously, in its report on homelessness during the COVID-19 pandemic.⁶⁹ It remains an issue, with organisations delivering services to women reporting challenges to finding accommodation where clients are subject to the NRPF condition.

⁶⁷ Local Housing Allowance is used to work out how much housing benefit you can get if you rent privately.

⁶⁸ WH-005 Solace Women’s Aid response to Call for Evidence

⁶⁹ [London Assembly Housing Committee, Five Steps to Build on ‘Everyone In’ in London](#), January 2021

“For Southall Black Sisters, about 60 per cent of the women who we assist are migrant women who have gone through domestic abuse... Usually we have to put them into bed and breakfast hotels and the quality of accommodation is much, much poorer for them. Even if they enter a refuge or anywhere temporary, there is no move-on accommodation until their immigration status is resolved and they can claim benefits or they manage to find work. Usually it is very low income when they do find work, and that is if they have the right to work. Therefore, they are the most vulnerable group, the migrant women, in terms of housing.”

Hannana Siddiqui
Head of Policy, Research and Fundraising, Southall Black Sisters

“There are very few services which can accommodate women without recourse to public funds (NRPF), especially long-term. This can mean women can remain in dangerous situations, including abusive relationships and/or rough sleeping because there is nowhere that can provide for them. Fear around immigration status and enforcement can be a significant barrier to accessing support services and housing.”

Women’s Development Unit
Response to the Call for Evidence

The Mayor commissioned research to look at the cost-benefit analysis of removing NRPF which was published earlier this year. It found that: ‘the benefits of scrapping the NRPF policy far outweigh its costs, leading to net societal gains of up to £872 million’.⁷⁰

⁷⁰ [Social Cost Benefit Analysis of the no recourse to public funds \(NRPF\) policy in London](#), London School of Economics and Political Science (commissioned by the Greater London Authority), March 2022

Committee Activity

This report is based on evidence received through a formal Committee meeting, a site visit, and a Call for Evidence.

Site visit: Thursday 16 June 2022

The Committee visited Ekaya Housing Association, an organisation that provides housing and accommodation support to predominately Black and Ethnic Minority (BAME) women and their families in South London. The Committee met with tenants and staff to discuss their experiences.

Committee meeting: Thursday 14 July 2022

The Committee met formally to discuss this issue with invited guests:

- Natalie Daniels, Assistant Director, Housing, Greater London Authority
- Sara Reis, Deputy Director and Head of Research and Policy, UK Women’s Budget Group
- Zaiba Qureshi, Chief Executive, Housing for Women
- Kossar Butt, Head of Accommodation Services, Solace Women’s Aid
- Hannana Siddiqui, Head of Policy and Research, Southall Black Sisters

Call for Evidence

The Committee opened a Call for Evidence from 9 June 2022 to 30 June 2022. The following organisations submitted responses:

Ref	Organisation
WH-001	St Mungo's - Westminster Women's Safe Space
WH-002	New Ground Cohousing
WH-003	Dog’s Trust
WH-004	St Mungo's
WH-005	Solace Women's Aid
WH-006	Centrepont
WH-007	Women’s Development Unit (a partnership between The Connection at St Martin’s and Solace Women’s Aid)
WH-008	London Prisons Mission
WH-009	Shelter
WH-010	Women's Aid
WH-011	Women in Prison

WH-012	Women's Pioneer Housing (Committee support staff met with tenants and staff of Women's Pioneer Housing in video meeting format, this was then transcribed to form a response to the Call for Evidence)
WH-013	Women's Budget Group

Other formats and languages

If you, or someone you know needs this report in large print or braille, or a copy of the summary and main findings in another language, then please call us on: 020 7983 4100 or email assembly.translations@london.gov.uk

Chinese

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Vietnamese

Nếu ông (bà) muốn nội dung văn bản này được dịch sang tiếng Việt, xin vui lòng liên hệ với chúng tôi bằng điện thoại, thư hoặc thư điện tử theo địa chỉ ở trên.

Greek

Εάν επιθυμείτε περίληψη αυτού του κειμένου στην γλώσσα σας, παρακαλώ καλέστε τον αριθμό ή επικοινωνήστε μαζί μας στην ανωτέρω ταχυδρομική ή την ηλεκτρονική διεύθυνση.

Turkish

Bu belgenin kendi dilinize çevrilmiş bir özetini okumak isterseniz, lütfen yukarıdaki telefon numarasını arayın, veya posta ya da e-posta adresi aracılığıyla bizimle temasa geçin.

Punjabi

ਜੇ ਤੁਸੀਂ ਇਸ ਦਸਤਾਵੇਜ਼ ਦਾ ਸੰਖੇਪ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿਚ ਲੈਣਾ ਚਾਹੋ, ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਇਸ ਨੰਬਰ 'ਤੇ ਫੋਨ ਕਰੋ ਜਾਂ ਉਪਰ ਦਿੱਤੇ ਡਾਕ ਜਾਂ ਈਮੇਲ ਪਤੇ 'ਤੇ ਸਾਨੂੰ ਸੰਪਰਕ ਕਰੋ।

Hindi

यदि आपको इस दस्तावेज का सारांश अपनी भाषा में चाहिए तो उपर दिये हुए नंबर पर फोन करें या उपर दिये गये डाक पते या ई मेल पते पर हम से संपर्क करें।

Bengali

আপনি যদি এই দলিলের একটা সারাংশ নিজের ভাষায় পেতে চান, তাহলে দয়া করে ফো করবেন অথবা উল্লেখিত ডাক ঠিকানায় বা ই-মেইল ঠিকানায় আমাদের সাথে যোগাযোগ করবেন।

Urdu

اگر آپ کو اس دستاویز کا خلاصہ اپنی زبان میں درکار ہو تو، براہ کرم نمبر پر فون کریں یا مذکورہ بالا ڈاک کے پتے یا ای میل پتے پر ہم سے رابطہ کریں۔

Arabic

الوصول على ملخص لهذا المستند بلغةك،
فجراء الاتصال برقم الهاتف أو الاتصال على
العنوان البريدي العادي أو عنوان البريدي
الإلكتروني أعلاه.

Gujarati

જો તમારે આ દસ્તાવેજનો સાર તમારી ભાષામાં જોઈતો હોય તો ઉપર આપેલ નંબર પર ફોન કરો અથવા ઉપર આપેલ ટપાલ અથવા ઇ-મેઈલ સરનામા પર અમારો સંપર્ક કરો.

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