



PROVIDING

SAFE, AFFORDABLE HOMES FOR WOMEN
WHO ARE HOMELESS OR AT RISK OF HOMELESSNESS

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The findings and analysis of this report were prepared by Rita Maksimtseva and Tessa Horvath of Curiosity Society.

Curiosity Society would like to thank Resonance, Patron and all the housing partners for their support in producing this impact report.

Unless otherwise specified, all data shared in this report is as of 31 March 2024.

ABOUT THIS REPORT

The Women in Safe Homes fund is a gender-lens impact investment property fund that is trying to provide affordable, safe and secure homes across the UK for women escaping domestic abuse, leaving the criminal justice system and at risk of or experiencing homelessness.

The fund launched in December 2020 as a joint venture of Resonance and Patron Capital to address the lack of suitable housing for women facing housing crisis and works in partnership with nine housing partners, the majority of which are women's sector organisations (WSOs), and all of whom provide specialist wraparound support services to their tenants.

This report assesses the impact of the fund during its fourth year. It covers the impact on women housed by the fund so far, on housing partners, and on the wider systems of social investment and specialist women's housing.

This year, the fund team has focused on actively deploying the capital raised to achieve the property requirements of its housing partners and to increase the number of tenancies. So far, its target deployment is at 63%, with the fund having purchased 78 properties, from one-bed units to family homes and larger properties, including a refuge. The fund is expecting to complete its final deployments by the end of 2024.

The fund continues to support and strengthen its relationships with its housing partners, and to collect learnings from them as they continue to house more women and their children and witness the positive outcomes being achieved for them. As part of its commitment to supporting partners, this year saw the fund host its first Housing Partner Forum, in Leeds. The Forum was well attended and provided an opportunity for partners to connect, share, collaborate and more, helping to strengthen the collective ambitions of the fund and of its partners.

157% INCREASE IN WOMEN HOUSED

BY THE FUND 1 APRIL 2023 - 31 MARCH 2024



Meanwhile, the need for homes specifically for women continues. And whilst there are so many reasons why women become homeless, gender inequality, plays a huge part, with domestic abuse continuing to be one of the leading cause of women's homelessness. This includes women leaving the criminal justice system, around 57% of whom have also experienced domestic abuse¹. In the last year, the government's statutory homelessness tables show that the most common reason for the loss of a settled home was due to domestic abuse, a 5.4% increase on 2021/22.

Many of the women being housed by the fund face multiple disadvantages and have complex needs; 91% of the women housed have experienced domestic abuse and 9% have left the criminal justice system without a home to go to. Thanks to the increase in properties being purchased, refurbished and handed over to partners this year, there has been a 157% increase in the number of women the fund has housed, from 71 last year to 183 this year. The number of children being housed has also increased from 33 to 80, meaning 263 tenants have been housed so far and are living in safe, suitable and stable homes and receiving the support they need.

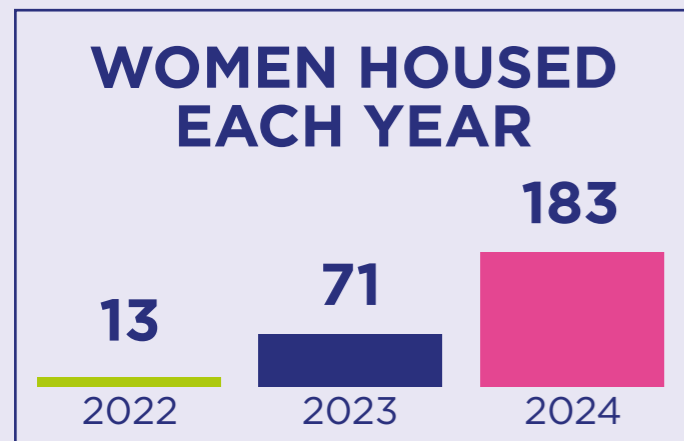
This year's data indicates that the combination of the right home and support from housing partners is enabling many of the women to start recovering from their experiences and achieve the outcomes they are personally seeking. **93% of women said that their home has helped them build their independence and 86% said their home has helped them recover from some of their past experiences and difficulties.**

Finally, whilst the ultimate ambitions of the fund are to provide safe housing alongside expert support for women and their families, the ambition is that learnings and insight gained can benefit not just the fund's housing partners but also other organisations that might be looking to develop solutions to women's housing needs and to deliver similar outcomes.

IMPACT IN THE LAST YEAR

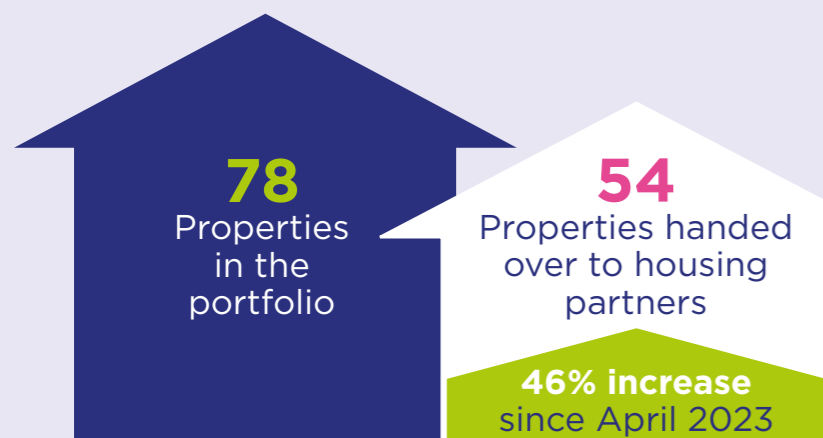
APRIL 2023 - MARCH 2024

POSITIVE OUTCOMES BEING ACHIEVED FOR WOMEN



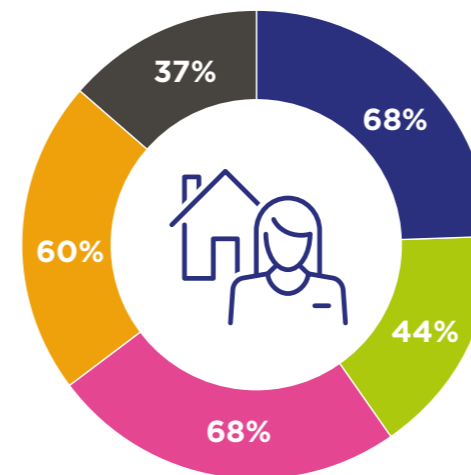
“When I moved into my new home me and my son felt a sense of relief and safety. I feel very happy and pleased to have a place I can call home.”

ELSA, A DAIZYBELL TENANT



183 WOMEN HOUSED BY THE FUND SINCE IT LAUNCHED

The fund is supporting women facing multiple disadvantages and with overlapping, complex needs. For example, 68% of all the women living in the fund's homes have experienced domestic abuse and includes some of the women leaving the criminal justice system.



- Domestic abuse survivor
- Prison leaver
- Women experiencing poor mental health
- Women experiencing homelessness
- Drug and alcohol misuse

9 PARTNERS



WHY THE FUND IS NEEDED

DOMESTIC ABUSE & HOMELESSNESS

1.4m women, one in four, experienced domestic abuse in 2023³

70% of domestic abuse survivors have a housing need⁴

WOMEN & HOMELESSNESS

60% of all homeless adults in temporary accommodation in England are women⁵

Only 11% of emergency homelessness services offer single-sex accommodation⁶

REFUGES

62% of women were turned away at first referrals due to services being unable to meet their needs⁷

Only 50% of women survivors of domestic abuse who wanted to access community-based support services were able to⁸

22% shortfall in refuge spaces as recommended by the Council of Europe⁹

WOMEN LEAVING PRISON

50% of women leave prison without a settled home to go to¹⁰

50% of women in prison have experienced domestic abuse¹¹

IMPACT OF DOMESTIC ABUSE ON CHILDREN

145,800 children are homeless and living in temporary accommodation, a 15% increase on last year¹²

1 in 5 children in the UK affected by and are 'hidden victims' of domestic abuse¹³

105,000 children live in homes where there is high-risk domestic abuse¹⁴

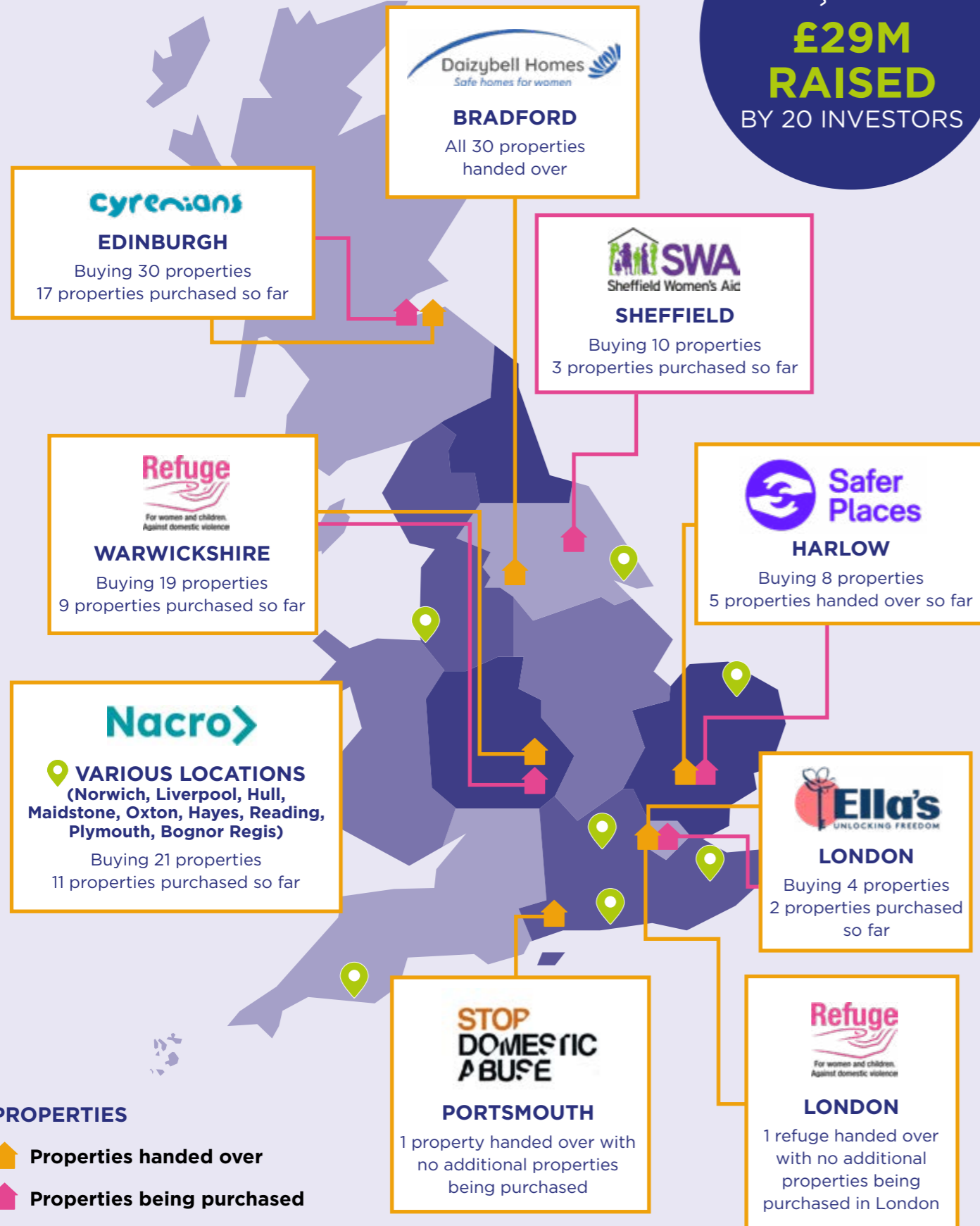
78% of children living with domestic abuse are directly harmed by the perpetrator of the abuse, in addition to the harm caused by witnessing the abuse of others¹⁵

71% of parents who wanted support for their children following domestic abuse were unable to get help¹⁶

*All statistics as of 2023/24

WIDE GEOGRAPHICAL COVERAGE ACHIEVED TO DATE

£29M RAISED
BY 20 INVESTORS



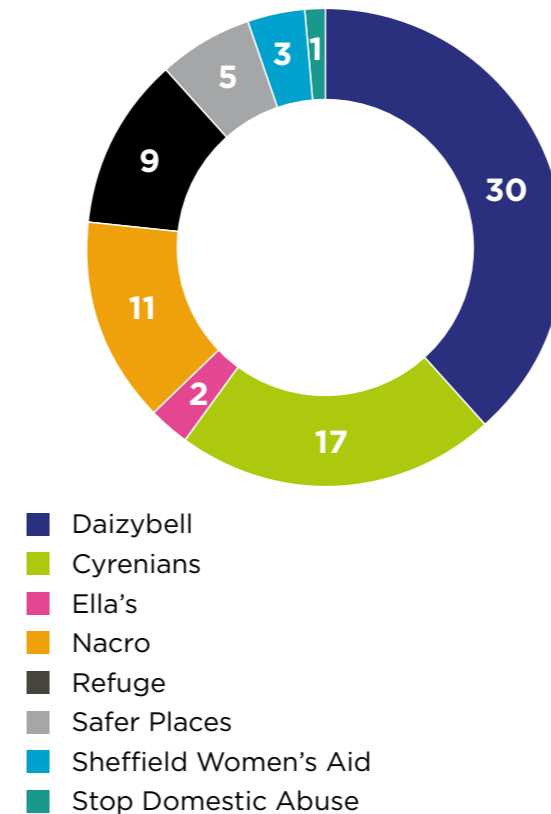
PROPERTIES
 Properties handed over
 Properties being purchased

Ambition to purchase around **124 HOMES** and to house over **2,300 WOMEN AND THEIR CHILDREN** over the fund's lifetime



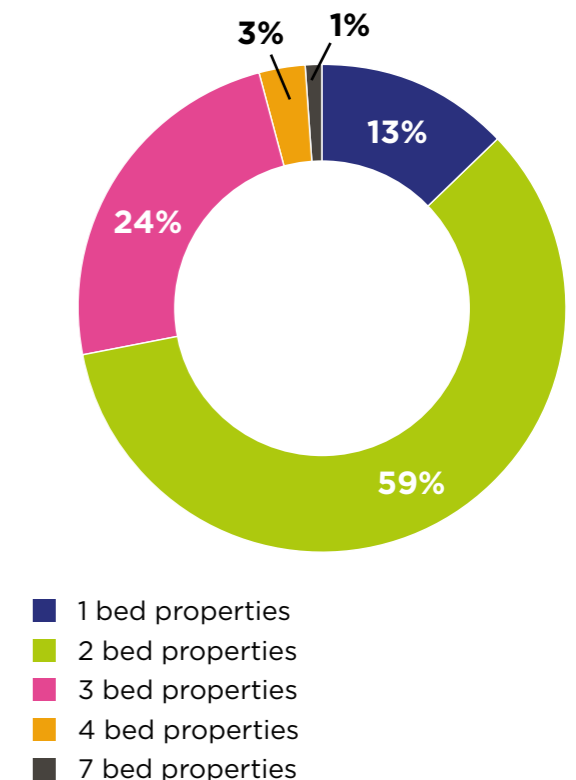
DEPLOYMENT BREAKDOWN PER PARTNER

78 homes have been purchased across the fund's partners as of March 2024, representing 63% of its overall target.



78 PROPERTIES IN THE PORTFOLIO

As per last year, and highlighting the demand for this property type, over 80% of the fund's homes consist of 2- and 3-bedroom homes for families and for two single women to share.



20 INVESTORS, INCLUDING



KEY EVENTS IN THE LAST TWO YEARS

The fund continues to make progress in handing over properties to its housing partners, with 63% of all the properties it plans to buy, now purchased.



“ This place has provided me with a safe space to move on from a terrible experience. If I had not come here, I am not sure what I would have done. ”

KARLA, A REFUGE TENANT

JULY 2023



SEPTEMBER 2023

58 PROPERTIES
in the portfolio

185 TENANTS
housed in 46 properties

OCTOBER 2023



DECEMBER 2023



FIRST SHEFFIELD WOMEN'S AID TENANTS HOUSED

206 WOMEN & CHILDREN HOUSED
So far

MARCH 2024

78 PROPERTIES
in the portfolio

263 TENANTS
183 women & 80 children



APRIL 2024

SCOTTISH HOUSING MINISTER
visits first Scottish property



FIRST CYRENIANS TENANTS HOUSED

MAY 2024

FIRST HOUSING PARTNER FORUM
with 6 partners attending

DOMESTIC ABUSE COMMISSIONER
Nicole Jacobs, and, **DEPARTMENT FOR LEVELLING UP, HOUSING & COMMUNITIES**
join the Housing Partner Forum

JUNE 2024

270 WOMEN & CHILDREN
housed in 58 properties

86 PROPERTIES
in the portfolio



It was welcoming as soon as I walked through the front door. It felt homely. It has given me freedom and safety.

AMARA, A SAFER PLACES TENANT



Wafa Radhi, Senior Key Worker and Amy Hutton, Director of Services, Cyrenians, at a property visit



A workshop took place at the fund's first Housing Partner Forum in Leeds

THE FUND'S IMPACT – OUTCOME HIGHLIGHTS

APRIL 2023 – MARCH 2024



IMPACT ON WOMEN

2 cohorts of women being housed: domestic abuse survivors and prison leavers

The fund is housing and supporting women facing multiple disadvantages and with complex and overlapping needs when they move into the fund's homes, including:

- **68%** have experienced domestic abuse
- **68%** have mental health issues
- **44%** have experienced the criminal justice system
- **60%** have experienced homelessness

183 women and **80** children housed by the fund so far – up from 71 and 33 respectively – last year. The numbers of women and children housed has almost doubled compared to last year

91.5% of tenants report positively on at least one wellbeing / life outcome once settled in their home

83% report improved mental health, reflecting an improvement, compared to 75% last year

87% agree or strongly agree they felt safe in their home, showing an improvement compared to 75% last year

97% of women agree their home has helped them access the support they needed

Dispersed accommodation is proving to be more suitable for women with large families and teenage boys

Tenancy lengths depend on factors including the needs of women and the availability of move on accommodation – average tenancy length is around 13 months

78 women moved on during the year

96% of women agreed that their home has been suitable to their needs

Housing partners scored **4.86 out of 5** for how well properties matched the needs of tenants



IMPACT ON PARTNERS

The fund has **9 partners**, the majority of whom are now housing women and children

The fund is working with a **diverse group of partners**, of different sizes, in different geographic regions and a mix of registered and non-registered providers, evidencing the fund's tailored approach in meeting the circumstances and needs of each partner

The fund held its first **Housing Partner Forum**

Partners rate their relationship with the fund with a score of **4.75 out of 5**, up from last year's 3.5 score

Partners agree that the fund managers have **acquired significant knowledge** specific to the ecosystem of violence against women and girls

Partners gave a score of **4.38 out of 5** for how they feel the investment is improving the financial sustainability resilience of their organisation, a significant improvement from last year's score of 3

Several partners describe a **growth trajectory** – resulting in increased ability to provide housing for vulnerable women – and perceive the fund to have played a critical role in this growth

Partners report **flexibility from the fund** in relation to deployment rates, ensuring a sustainable approach and reflecting its commitment to appropriate scaling

Partner report feeling well supported by the fund scoring this at **4.62 out of 5** compared to last year's score of 3.83

In the next year, **the fund's focus** is expected to transition from final deployment into ongoing management and maintenance responsibilities



IMPACT ON SYSTEMS

The fund has **multiple touchpoints**, with the most direct impact in supporting vulnerable women and expanding the reach of social investment

Intersectionality has been a principle the fund practised since its inception, acknowledging the ways that multiple forms of inequality or disadvantage sometimes compound themselves and create obstacles in the lives of women

Many women fleeing domestic violence are being housed with their children. For the fund to ensure its impact is correctly recognised and measured, it aims to **deepen its understanding of children's support needs** and ensure a holistic approach to housing vulnerable children

The fund plays an **important role in aiding the various systems** designed to support vulnerable women. However, many of these systems are experiencing challenges that can have practical and financial challenges

By recognising the complex needs of the women being housed and connecting across services, a **tailored trauma-informed approach** is key to impact on systems progress

The fund is looking at how it might **work with local authorities** to raise awareness about systemic problems in accessing safe accommodation within current systems

This year, the fund's properties have become an answer to this systemic issue: **separate dispersed accommodation for families with teenage boys**



IMPACT ON ENVIRONMENT

93% of properties handed over and tenanted are EPC C or above

£1.1m has been invested in refurbishing and upgrading properties

16% of the fund's properties have had their EPC rating improved during refurbishment

WOMEN & PARTNER VOICES



WOMAN'S VOICE



MELINDA* HOUSED AND SUPPORTED BY REFUGE

"I grew up in Ecuador, and moved to Spain as a teenager. I then moved to London and separated from the father of my children. I did a teaching assistant course to work with children with special needs, and I was working part-time in a school.

This home has helped me keep myself and my children safe, which is my main priority in life. The home is brand new and has everything any person could need. I was happy when I moved in. I couldn't believe how lucky we had been. This place has provided me with a safe space to move on from a terrible experience. If I had not come here, I am not sure what I would have done. I would maybe have had to move in with family or friends, and it would have taken me a long time to again find a place just for me and my children. Having a stable home for me has to do with maintaining my independence whilst being safe and being able to provide for my children. This home has helped me with doing all of this.



I couldn't believe how lucky we had been. This place has provided me with a safe space to move on from a terrible experience.



The support provided by Refuge has been outstanding. I have felt completely safe and supported from the beginning, and I continue to receive this support every day. The support has not only been practical but also emotional throughout this tough time in my life.

Right now, I am waiting to hear back from my housing application. I have made a homelessness application. I am on the housing register, but I know that bidding can take years. The council have said that the only other alternative is temporary accommodation in the form of a hotel - which is less than ideal - or private rental - which is not a secure form of accommodation.

I wish to find a place to live, where my children can settle and continue to go to school, and I can find a job as a teaching assistant again."

HOUSING PARTNER'S VOICE



"Sheffield Women's Aid is a specialist charity supporting women and families who need domestic abuse support and a place of safety to come to. We operate two large refuge sites, all of which are fully self-contained, and can support thirty-seven women at any given time, also supporting at least as many children because of the sizes of the families we support.

As the CEO, I recognised that we needed to grow to meet the constant need for more accommodation and to meet our appetite to grow as a charity. We see the opportunity for properties to meet this need as central to our ambitious vision and by being able to directly manage properties ourselves - that sit outside of the commissioned units we have - we have greater autonomy resulting in better outcomes and services for survivors. The additional properties mean we are also able to truly deliver on the principle of refuges being a national network of provision, as we remove the oversight of the local housing team screening the referrals we receive and can offer support based on risk and need and not solely on local connection.

Being able to increase our accommodation units to provide more safe and secure homes for domestic abuse survivors was the main reason for partnering with the fund - to enable us to reach more survivors than we do currently and within that both save and change lives.

The homes the fund is buying for us will provide additional accommodation and a mix of two- and three-bedroomed properties. These properties are ideal for families where refuge and communal living can be more challenging and not suitable. They will provide a literal lifeline for women and families who need to leave domestic abuse relationships that place their lives at risk, and instead, will enable women and children to live safely in a supported environment. The properties will also mean we can step outside of the housing pathway by offering a prompter response to survivors at a time of high risk."

HOLLIE VENN, CHIEF EXECUTIVE, SHEFFIELD WOMEN'S AID

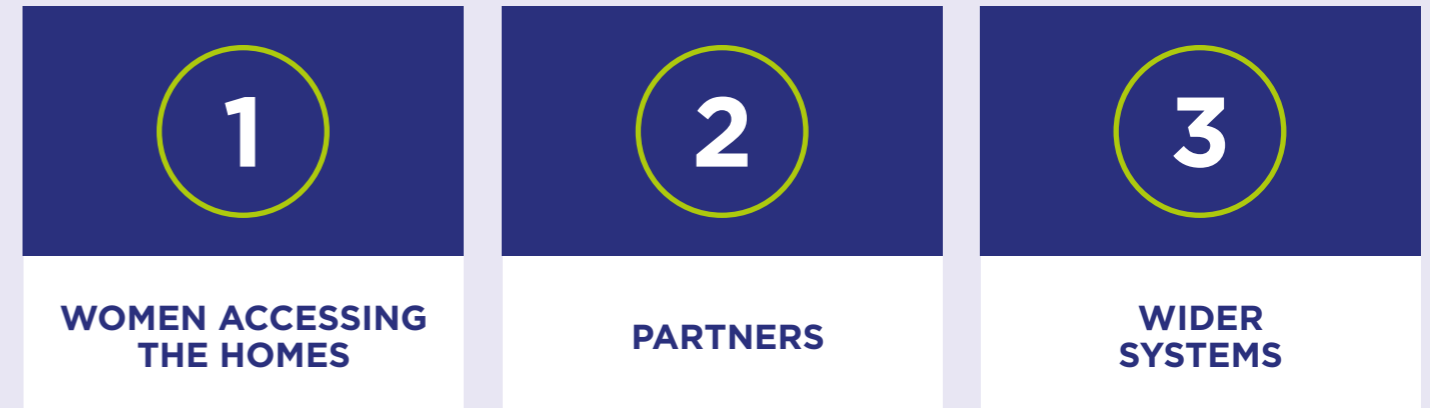
THE FUND'S IMPACT IN DEPTH

APRIL 2023 – MARCH 2024



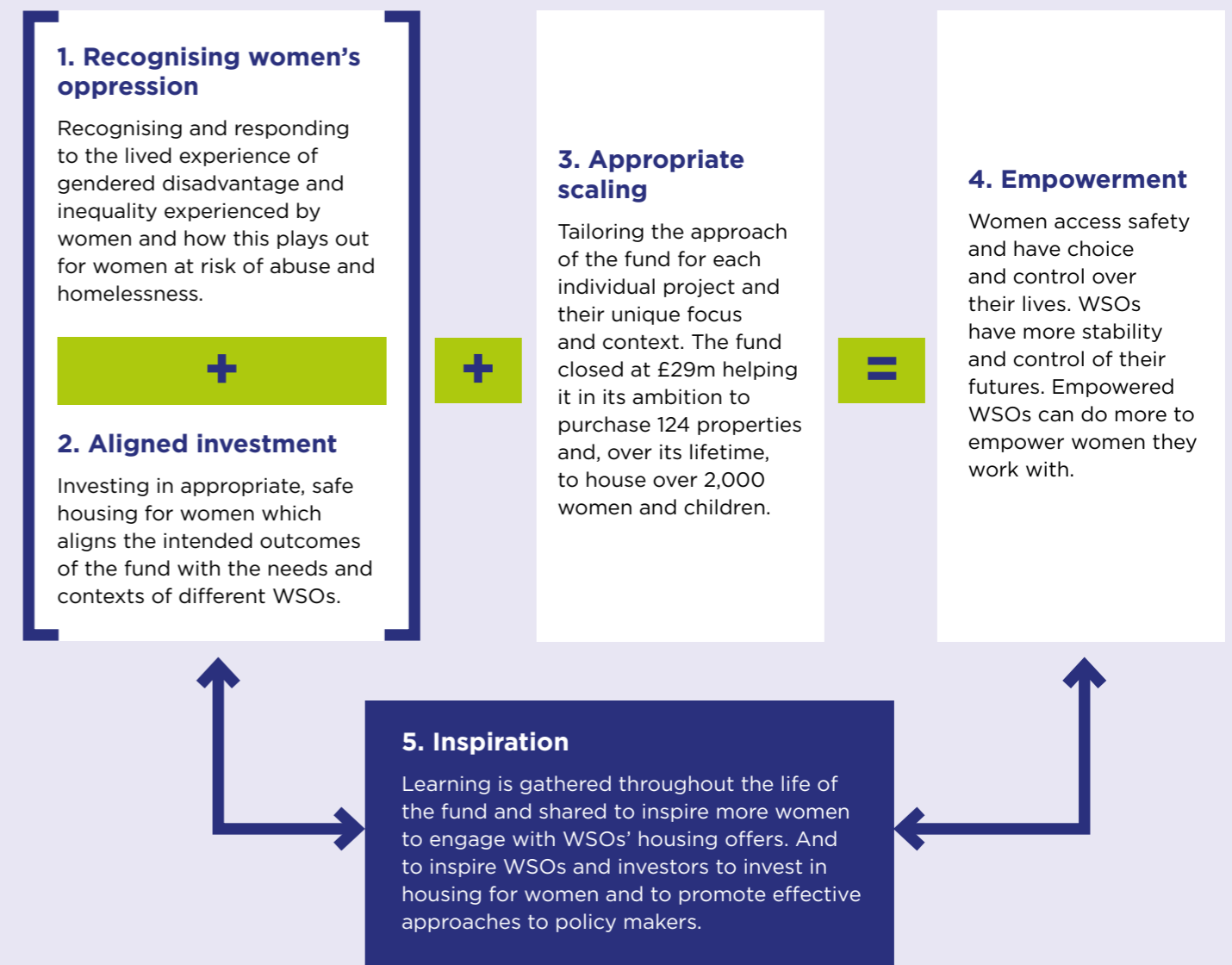
The fund's impact is described through five principles, established through workshops with partners. They represent the core objectives and overarching desired outcome of the fund.

This report outlines the progress and achievements in relation to the following three levels of impact during the fund's fourth year.



It also provides insights into how the impact principles are supporting success across these three areas, as well as some of the challenges.

FIVE IMPACT PRINCIPLES





IMPACT ON WOMEN

1 The fund is housing two main cohorts of women:



68% domestic abuse survivors

44% prison leavers

There is overlap between the numbers of women experiencing domestic abuse and those exiting the criminal justice system.

2 263 tenants housed by the fund as of March 2024:



183 women & **80** children

3 Women's circumstances when they moved into a home:



68% were experiencing poor mental health

60% reported experiencing homelessness

37% reported drug and alcohol misuse

4 For the women who have experienced domestic abuse:



82% showed progress in access to supportive social networks

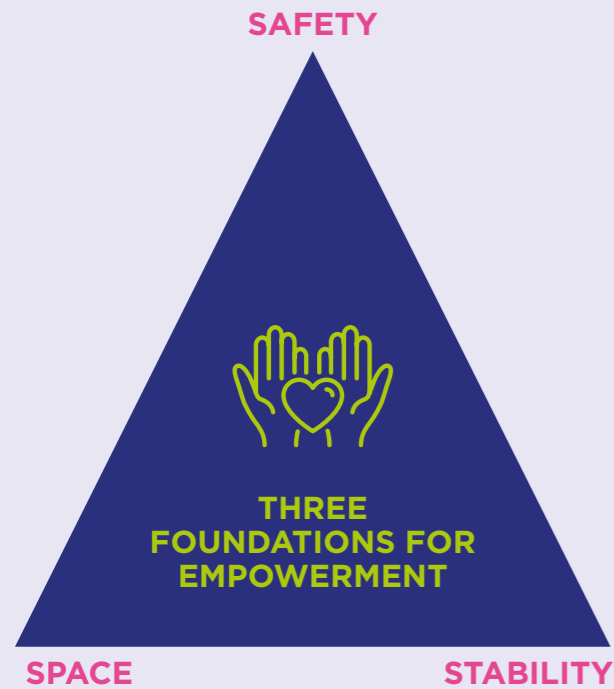
77% showed progress in self-confidence

71% showed improved mental health

WHAT GOOD LOOKS LIKE: IMPACT ON WOMEN

The main objective of the fund is to offer secure and suitable accommodation to women, allowing them to access safety, gain independence and exercise their own choices in life through support services that focus on empowerment. Recognising that a considerable proportion of women accessing homes through the fund may have encountered some form of violence against them, the fund strives to provide homes that facilitate women's recovery from trauma. This allows them to access safety, stability and space. The measurement framework quantifies the real-time impacts of the homes in creating a secure and stable space for recovery from past experiences. It also includes several empowerment indicators that follow from these building blocks, as well as outcomes regarding financial independence, employment (gainful or voluntary), and supported legal status.

The three foundations for empowerment was developed based on observations of the fund in Year 1:



A fundamental principle is recognition of women's intersectional experiences of oppression. Women's experiences of violence against women and girls (VAWG), homelessness and other challenging circumstances are understood as an expression of systemic inequalities, requiring systemic solutions. Therefore, the fund works collaboratively with housing partners who specialise in VAWG in order to monitor and better understand how women progress and recover in life.

As identified last year, by fulfilling its objectives and successfully supporting women to be safe and start to recover from their experiences, the fund also supports the children of these women. Therefore, this year, the impact of the fund also aims to capture benefits experienced by children.

Following the onboarding of two new housing partners last year, seven housing partners are now operational. This year's emphasis has been on continuing property investments, increasing the number of tenancies and supporting operations and maintenance.

At year-end, seven of the fund's partners - **Nacro**, **Daizybell**, **Safer Places**, **Refuge**, **Stop Domestic Abuse**, **Cyrenians** and **Sheffield Women's Aid** - had properties tenanted. In total 126 women and 73 children have been housed this year. This compares to 71 women and 33 children housed last year and the increased population, which has almost doubled, shows the operational ramp up achieved by the fund in 2023. In total, the fund has housed 263 women and children since it began (183 women and 80 children).

WOMEN HOUSED EACH YEAR



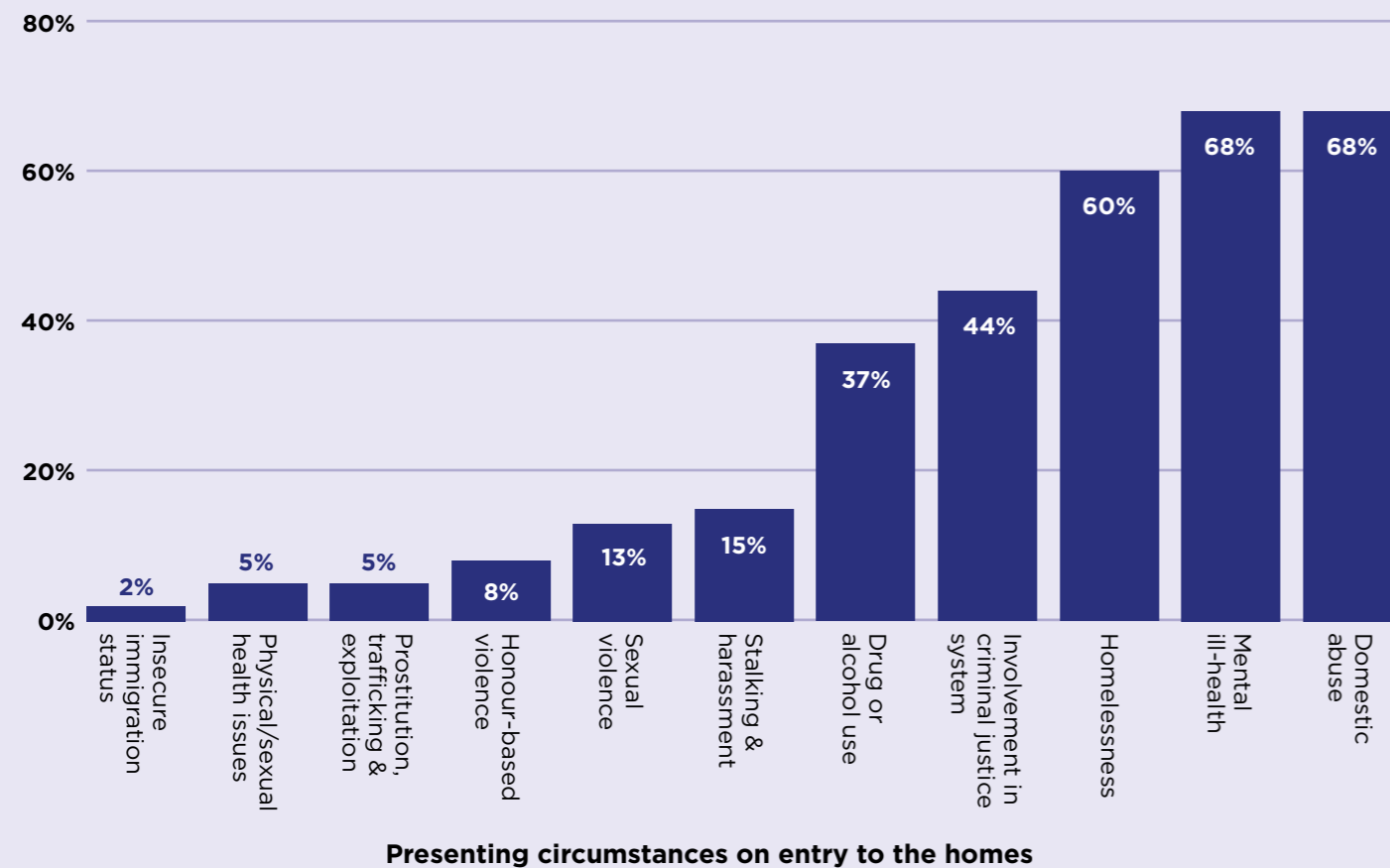
WOMEN'S CIRCUMSTANCES

There are two main cohorts of women housed by the fund: those with experience of domestic violence and those leaving prison. 68% of all women (n = 88) living in the homes had experienced domestic violence. For many of the women, experience of domestic abuse is the primary reason for their need for housing, although this often exists alongside other needs. 44% of women housed (n = 57) have been involved in the criminal justice system, reflecting the high volume of prison leavers who are housed by Nacro.

Additionally, 68% of women were experiencing poor mental health upon entry to the homes, 60% reported homelessness and 37% drug and alcohol misuse. These figures suggest that the fund is supporting women facing multiple disadvantages and with complex needs.

The graph below shows the breakdown of reported needs upon entry to the homes.

PRESENTING NEEDS OF WOMEN SUPPORTED IN 2023



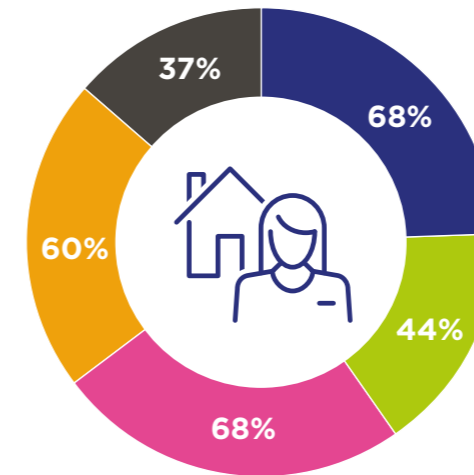
Whilst the data provides an overview of the circumstances facing women on entry to the homes, the circumstances vary depending on the focus of the organisation and the aims of the housing. Women who were prison leavers and housed by Nacro were most likely to experience additional needs such as mental ill-health and drug and alcohol use. This reflects the high level of multiple disadvantages experienced by women involved in the criminal justice system (Agenda & The Alliance for Youth Justice 2022, Prison Reform Trust 2022, Johnsen, S & Blenkinsopp, J 2022).

Several housing partners, including Safer Places and Refuge, predominantly provide crisis refuge accommodation and support to women in high-risk situations who are likely to present with poor mental health and experiences of trauma related to domestic violence and other forms of VAWG.

Daizybell properties are mostly housing low and medium risk assessed women and children, who may have come directly from their home with an abusive partner, insecure accommodation such as staying with family or friends or a move on option for a woman leaving crisis accommodation who still have mental health and other support needs.

183 WOMEN HOUSED BY THE FUND SINCE IT LAUNCHED

The fund is supporting women facing multiple disadvantages and with overlapping, complex needs. For example, 68% of all the women living in the fund's homes have experienced domestic abuse and includes some of the women leaving the criminal justice system.



- Domestic abuse survivor
- Prison leaver
- Women experiencing poor mental health
- Women experiencing homelessness
- Drug and alcohol misuse



He began controlling me by emotionally and psychologically abusing me. I felt on edge as to how he may react if I tried to speak to him ...He would taunt me and belittle me and keep things from me if I asked for money for food for me and our son. I became low, depressed and trapped in the marriage. I had no family or friends who could support me. I finally built up the courage to report the abuse to the police and fled to a refuge.

Now, in my new home, my emotional and mental health has greatly improved, and I feel safe and protected. It makes me happy, and I feel at peace knowing I am safe.

ELSA, HOUSED BY DAIZYBELL



THE ACCOMMODATION

A range of housing types are needed for different partners. As of March 2024, 54 individual housing units have been handed over to them, with some partners housing women in a mix of housing types.

Daizybell is providing individual flats and houses for single women and their children so that they can move on from a shared refuge.

Sheffield Women's Aid, Cyrenians and Stop Domestic Abuse are providing dispersed individual flats and houses as crisis accommodation as an alternative to shared refuge.

Safer Places is providing flats and houses which are shared by two single women as an alternative to a traditional, multi-occupancy refuge.

Nacro is providing shared housing for women leaving the criminal justice system.

Refuge is providing a mix of housing including a new shared refuge as well as a number of dispersed flats and houses.

A key finding from the interviews with housing partners is that the types of accommodation offered are enabling housing partners to meet the needs of a broader range of women. The dispersed housing model, operated by many of the housing partners, has enabled them to provide homes to a wider cohort of women who they would not otherwise have been able to house through a multi-shared housing option. Several of the housing partners have found dispersed accommodation to be more suitable for women with large families or teenage boys, and one housing partner has also found it to be more suitable for women who have experienced honour-based abuse, transgender women and women with accessibility requirements who require ground floor access.

BESPOKE TENANCY LENGTHS

The tenancy length depends on a number of factors, ranging from the needs of women to the availability of secure move-on accommodation of a more permanent nature. Whilst there is no maximum length of stay for the Bail group, the maximum length of stay for the HDC and APCR groups are pre-determined by contractual arrangements with the Ministry of Justice. Across partners, the expectation of the average tenancy length is thirteen months, with a minimum average expected of four and a maximum average of thirty-six, showing a wide range of options that the different housing partners offer. The average score from this year's survey of housing partners is 4.16¹⁷ out of 5 for how well the length of tenancy matches women's needs, suggesting that the ability of housing partners to set their own tenancy length is a successful aspect of the fund.

Housing partners suggest that appropriate tenancy lengths are bespoke to the needs of each organisation and the particular circumstances of each tenant, enabling them to regain more of their independence and become ready to manage their own tenancy. Open-ended or long-term tenancies can provide this and prevent negative consequences of progress unravelling if a woman is moved on to unsupported accommodation too soon, as articulated by this housing partner.

“ Women struggle to find appropriate housing and to cope and recover from their trauma, so to be able to not have a cut-off point where the tenancy ends means we can support survivors where they are and not where a deadline is. We know this ensures women's space for action is more likely to be effective without the pressure of needing to move on in an unrealistic time frame. ”

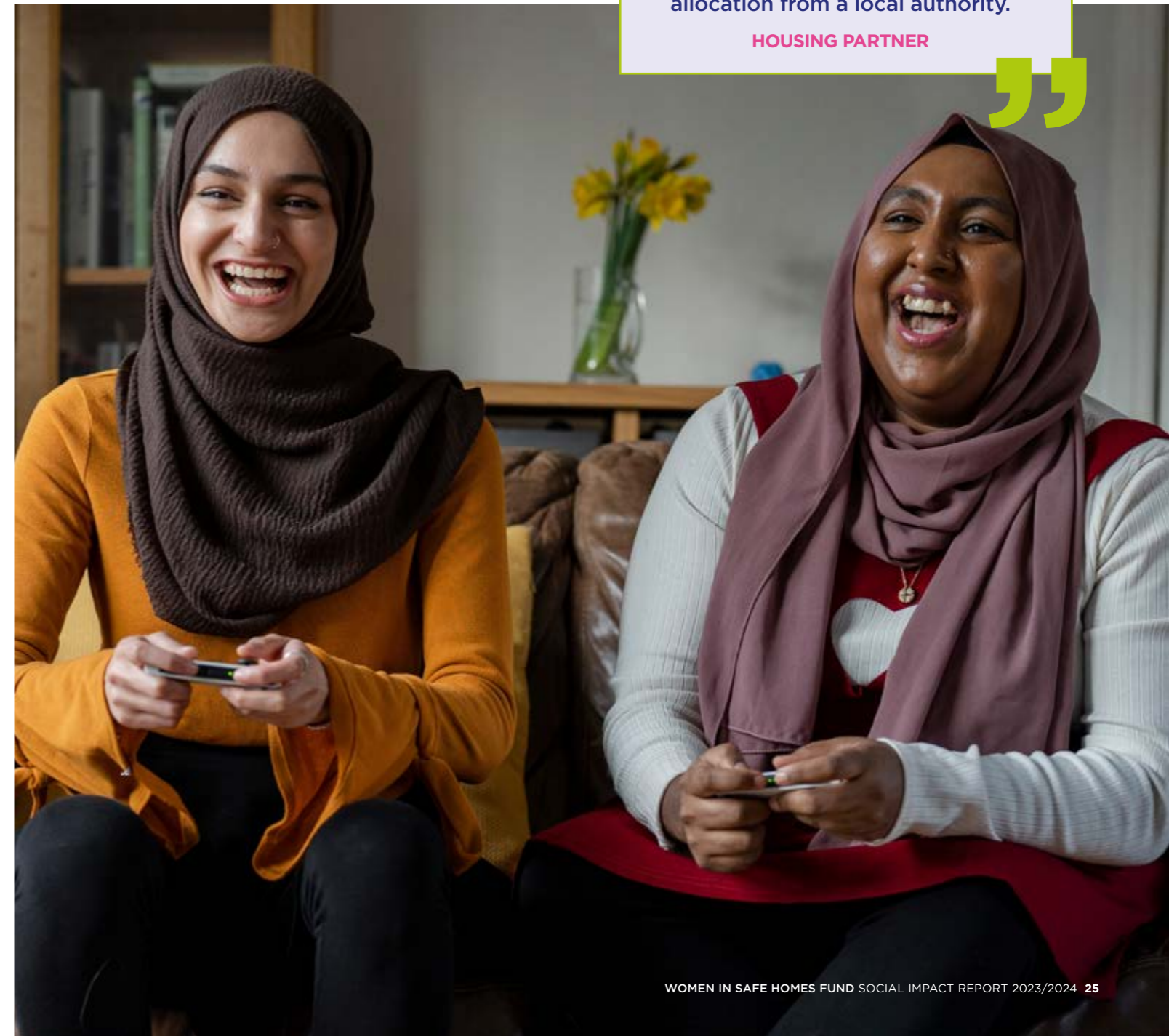
HOUSING PARTNER

Interestingly, housing partners also discussed some potential negative aspects of having tenancies that are too long, suggesting that once women are ready to manage their own tenancy it can be beneficial to move on rather than to stay in supported accommodation to ensure continual progression towards independence. This is mainly due to the fact that establishing new support systems and networks is an incredibly helpful step of recovery and doing so in a temporary accommodation set-up comes with a risk of disrupting it once the move-on occurs. So, often, a balance needs to be struck between the length of tenancy and readiness for autonomy. Some partners mentioned that the longer the woman stays in temporary accommodation, the more difficult it can be for her to move on.

This is certainly not aided by the systemic issues in the housing sector. Consistently, housing partners and tenants describe significant challenges in finding appropriate move-on accommodation. This issue can undermine attempts by housing partners to ensure an appropriate tenancy length with tenancies sometimes being extended until women are able to access move-on accommodation.

“ The housing crisis makes it harder for women to move on. Starting the homeless application earlier, at the time of tenant's admission to the refuge, allows us to catch up with the long period of time it can often take to get a temporary accommodation allocation from a local authority. ”

HOUSING PARTNER



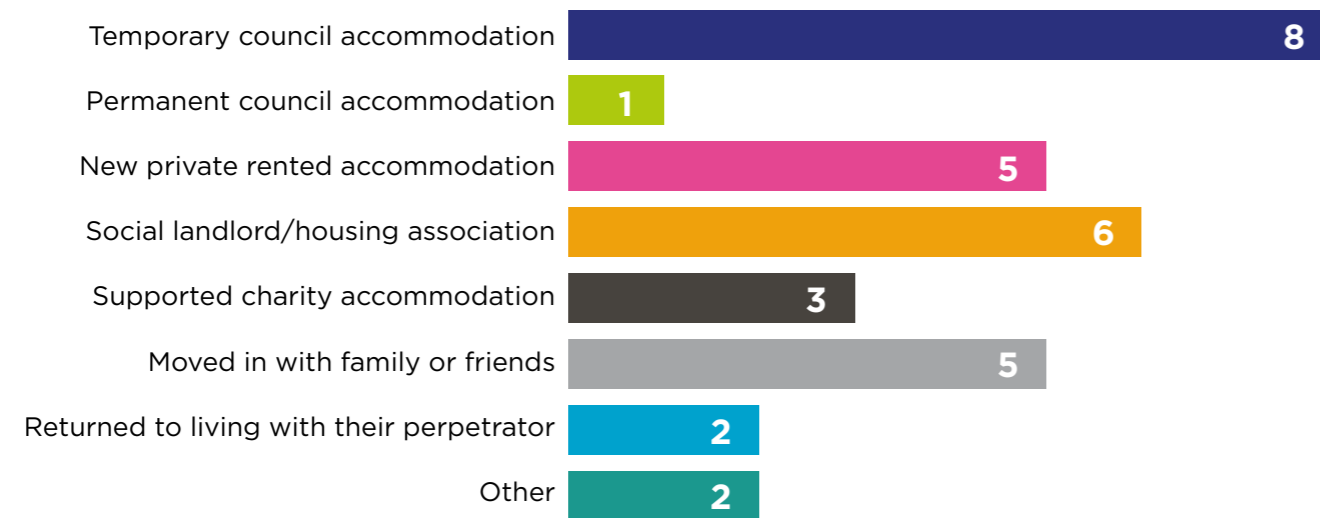
MOVE-ON DESTINATIONS

78 tenants moved on from Women in Safe Homes properties over the past year, April 2023 - March 2024. Of these, 46 were from the 'criminal justice cohort' and housed by a criminal justice specialist provider, **Nacro**. 32 were from the 'domestic abuse cohort' and housed by the remaining providers. Whilst the overall proportion of properties leased to the criminal justice housing provider is small (it will represent 7% once the fund is fully deployed), this housing partner operates shorter tenancy lengths than the other partners, hence accounting for the majority of the 'move-ons'.

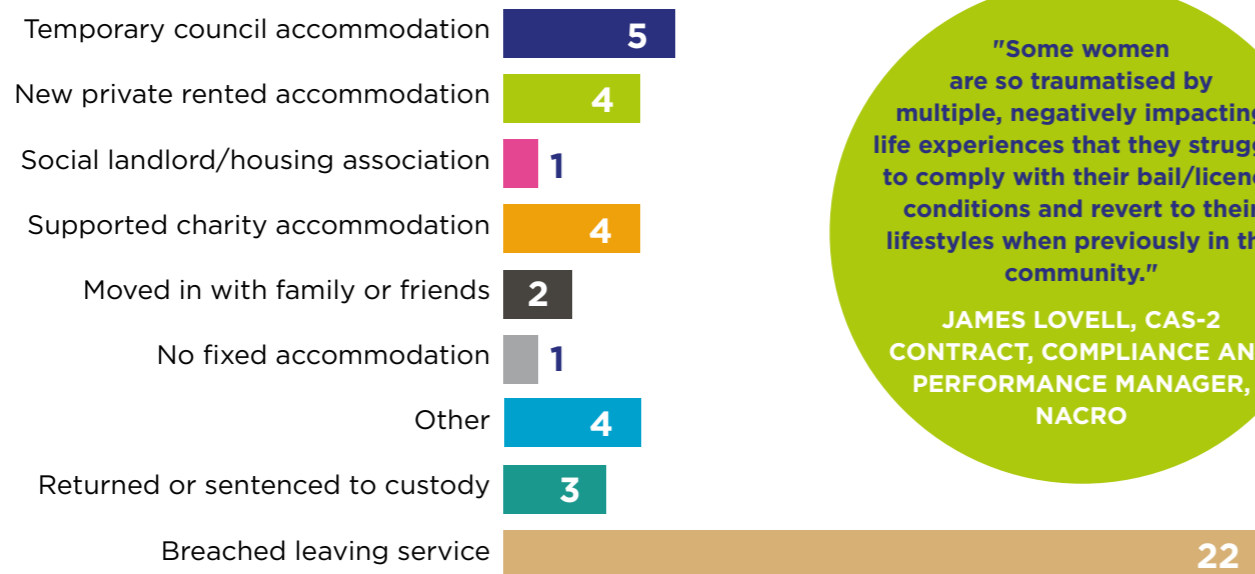
DOMESTIC ABUSE COHORT

The move-on destinations of tenants in the 'domestic abuse cohort' show eight women acquiring temporary council accommodation, five accessing private rented accommodation and six accessing social landlord/housing association accommodation. Eight accessed further supported accommodation or moved in with family or friends. The relatively high proportion of tenants moving into temporary council accommodation reflects challenges highlighted by housing partners in finding permanent, appropriate move-on housing for women.

MOVE-ON DESTINATIONS: DOMESTIC ABUSE COHORT



MOVE-ON DESTINATIONS: CRIMINAL JUSTICE COHORT



"Some women are so traumatised by multiple, negatively impacting life experiences that they struggle to comply with their bail/licence conditions and revert to their lifestyles when previously in the community."

JAMES LOVELL, CAS-2 CONTRACT, COMPLIANCE AND PERFORMANCE MANAGER, NACRO

Women leaving prison are supported by Nacro in numerous ways to live in their home for up to four months. However, despite this support, some will choose to move on without advising their move on destination nor rationale for moving. This is due to the complex needs of many prison leavers. This is also explained by James Lovell in his quote opposite.

CRIMINAL JUSTICE COHORT

Tenants housed by **Nacro** access the homes upon leaving prison. They fall into three main cohorts: those on Home Detention Curfew (HDC), those released on Bail and those on Alternative Recall to Custody (ATCR). The tenancy lengths of the three groups, and for every tenant, differ. Whilst there is no maximum length of stay for the Bail group, the maximum length of stay for the HDC and ATCR groups are pre-determined by contractual arrangements with the Ministry of Justice. As such, there is less flexibility regarding tenancy length for the cohort of women who are accessing homes upon leaving prison. This creates a different context for this partner to the other housing partners: working within predefined tenancy lengths and with specific conditions placed on tenants which relate to their individual position within the criminal justice system. Furthermore, for those on Bail, it is difficult to plan their move-on options as the case may end up in a custodial sentence. Within this context, this housing partner works to facilitate the best move-on trajectory for tenants possible, but acknowledges limitations in what can be achieved within this more defined context.

The chart opposite shows the move-on destinations of the women from the criminal justice cohort. Of the forty-six tenants, sixteen accessed positive move-on outcomes including temporary council accommodation, new private rented accommodation, supported charity accommodation or moved in with family or friends. Three were sentenced to custody which were likely to be from the Bail cohort, and twenty-two 'breached leaving service': this refers to breaching conditions of early release under HDC which means the tenants were no longer eligible for the homes.

As highlighted by **Nacro**, a recent contractual shift to slightly longer tenancy lengths is helping them to achieve more positive move-on trajectories for women.

The maximum tenancy length was around four and a half months, so the extended period up to six months is definitely helpful for the residents. We are seeing those released in this cohort with a longer eligibility period which of course, allows us to spend more time working with each resident to obtain move on accommodation.

NACRO



Nacro's ambition is the same for all residents who come into our service, female and male: to support them through to a successful outcome.

However, it's important to remember that women leaving the criminal justice system often do so with significant complications in their lives. Many of the women leaving prison have incredibly complex, and often overlapping, issues and needs, including addiction, trauma, sex work, family breakdown, experience of domestic abuse and mental health issues.

Some women are so traumatised by multiple, negatively impacting life experiences that they struggle to comply with their bail/licence conditions and revert to their lifestyles when previously in the community. Across the national CAS-2 provision we support around 100 women-only bed spaces, and includes the women housed in the nine properties purchased by the Women in Safe Homes fund. Across our women's CAS-2 services, we find that despite numerous support and interventions, those initial months immediately after release are key to rehabilitation and may not always be enough time for all women to be helped into a place where they can overcome the complexities in their lives and find the long-term calmness and stability they need in order to achieve more positive outcomes.

JAMES LOVELL, CAS-2 CONTRACT, COMPLIANCE AND PERFORMANCE MANAGER, NACRO

KEY LEARNING

The challenges experienced by **Nacro** in securing a positive move on relate to having a shorter time frame to work with the tenants, the complexity of need for this cohort, alongside a very specific set of tenancy conditions with regards to conditions of prison release. In this context, whilst the fund's properties and the efforts of a housing partner can provide some temporary respite and safety, there does not appear to be enough time or resource to secure better move-on outcomes for these women. It is important to note that recent changes to the legislation explained in the next section might positively impact the described scenarios. In the next year, the fund will work with Nacro to understand if recent changes to the legislation around tenancy length produces a different outcome. In addition, the outcome will be compared to other, similar models for this cohort of women.

WOMEN'S STORIES



ELSA*

HOUSED AND SUPPORTED BY DAIZYBELL

"I was born and raised in Gambia, West Africa. I met my now ex-husband in Gambia and we had our son and got married. He brought me to the UK on a spousal visa. I started seeing a change in him as soon as I arrived in the UK and he began distancing from me. He began controlling me by emotionally and psychologically abusing me. I felt on edge to how he may react if I tried to speak to him. He had full financial control over me and I was dependent on him for food, clothes and other essentials to survive. He would taunt me and belittle me and keep things from me if I asked for money for food for me and our son. I became low, depressed and trapped in the marriage. I had no family or friends who could support me. I finally built up the courage to report the abuse to the police and fled to a refuge.

I moved to a refuge and found it very challenging to live there with my son. The living arrangements were unbearable and we had a very small room to reside in and very little space. My son had nowhere to play and wouldn't settle. It was shared accommodation and I struggled with other residents who were not very friendly.

“When I moved into my new home, me and my son felt a sense of relief and safety. I feel very happy and pleased to have a place I can call home.”

When I moved into my new home me and my son felt a sense of relief and safety. I feel very happy and pleased to have a place I can call home. We have so much space now and my son has his own bedroom where he can enjoy playing with his toys. I have lots of help and support from my Domestic Abuse Worker and Housing Support Worker who are supporting me and got me in touch with other services including counselling. [My worker] advocates on my behalf and offers me one-to-one emotional support. I have a safety and support plan in place in which I have identified my support needs and my support worker is helping me to reach my goals.

My emotional and mental health has greatly improved and I feel safe and protected. It makes me happy and I feel at peace knowing I am safe. I feel I have stability and reassurance that I won't be evicted and made homeless. I am able to enjoy and have the space and confidence to raise my child in the best way possible in a safe environment. He will have the chance to grow and thrive to the best of his ability.

I have become more confident in meeting new people and am able to independently look for work and I have completed a hairdressing course and a customer services course. I am now able to live a life free of abuse and harm. My future plans are to get a good job and gain financial independence, to become independent and tenancy ready so I am able to manage my own tenancy and to enjoy a life free of abuse and maintain my safety. I want my son to have the best start in life and thrive in his education."



LISA*

HOUSED AND SUPPORTED BY NACRO

Lisa came into Nacro's Community Accommodation Service (CAS-2) - that provides housing for people who do not have a suitable place to live for the term of their licence or Bail Order - whilst she was pregnant and coming into her third trimester. Due to her pregnancy, arrangements were made for Lisa to live in a two-bedroom Nacro property on her own, in Kent.

Lisa had a history of substance misuse and mental health issues and was prescribed medication for both. Whilst she initially engaged with support services, there was a slight blip during her stay when she admitted to using substances. Her support worker worked with social services, substance misuse and probation services to discuss this and make further support arrangements. Due to the fact Lisa's baby was due around the same date as her eligibility for this housing ceasing, a special request was made to HM Prison and Probation's contract management team to allow her to have a short extension so that she could have her baby and then secure move on accommodation.

“After lots of multi-agency working, Lisa's baby remained with her, and she was successfully placed into a mother and baby unit in Essex.”

During Lisa's stay in this property, safeguarding and child services conversations surrounding the unborn baby took place with an initial plan for the baby to go into foster care once born. Thankfully, after lots of multi-agency working, Lisa's baby remained with her, and she was successfully placed into a mother and baby unit in Essex.



AMARA*

HOUSED AND SUPPORTED BY SAFER PLACES

"I grew up with my family but had to flee to a refuge after being raped due to honour-based violence. I have not had any contact with my family since then. About two years ago I met my ex-partner, and he persuaded me to move in with him which meant I gave up my tenancy. The control started not long after that then escalated to physical abuse. I had to flee again.

It was welcoming as soon as I walked through the front door. It felt homely. It has given me freedom and safety.

It has helped me to be able to concentrate on the things that matter - having time to be able to process information without the fear of making a wrong decision. There has not been any pressure on me, so I have been able to take time in thinking about options that are available to me. I have had weekly support sessions and have worked on my mental health with their support. We have also looked at college courses and volunteering options. I am completely safe now and have made friends with others through the groups who understand what it is like having to leave everything behind.

My plans for the future are looking for full-time work and to expand my friends. My main concern will be money and I am hoping I can find a job that will help with this."

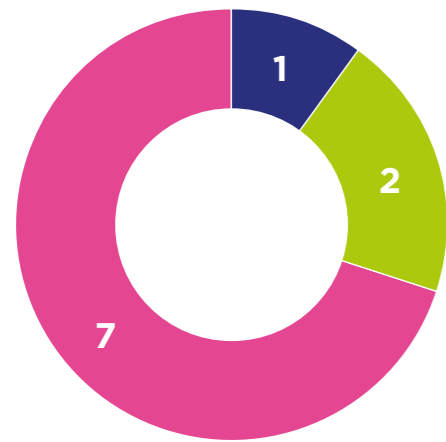
“It was welcoming as soon as I walked through the front door. It felt homely. It has given me freedom and safety.”

* All names have been changed

THE HOUSING

Seven of the fund's housing partners – Safer Places, Nacro, Daizybell, Refuge, Stop Domestic Abuse, Sheffield Women's Aid and Cyrenians - are now housing tenants in a mix of housing types.

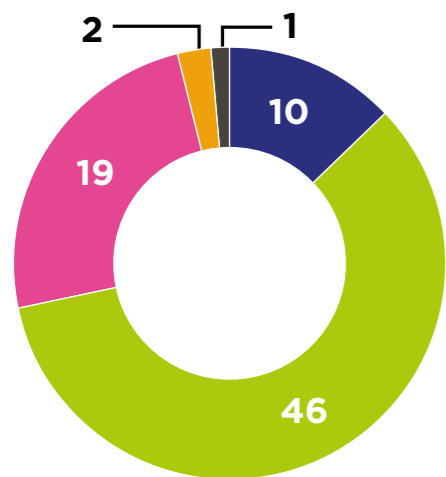
HOUSING TYPES PURCHASED



The fund is buying a mix of property types to meet the needs of each of its partners. There are 78 properties in the portfolio so far, with 54 properties handed over to partners. Some partners are housing women in more than one accommodation type, dependent on the needs of the women being supported. The seven fund partners that are housing women all have a need for some family-sized properties.

- Refuge
- 1-bedroom flats
- Family sized homes

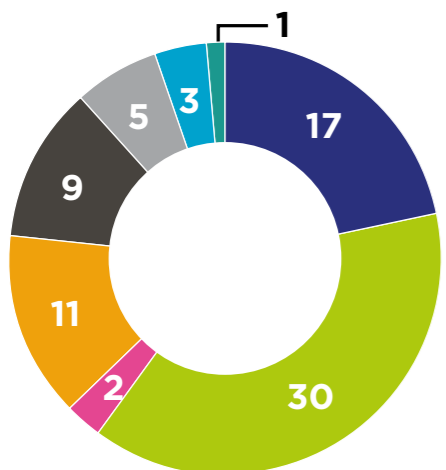
PORTFOLIO BY PROPERTY SIZE



The current composition of completed properties so far, according to size. Two-bedroom homes, both for families and for two individuals sharing, are high in demand.

- 1 bed
- 2 bed
- 3 bed
- 4 bed
- 7 bed

TOTAL HOMES PURCHASED TO DATE PER HOUSING PARTNER



The fund is actively deploying capital to achieve the property requirements of its housing partners. So far, the fund has purchased 78 properties for its housing partners. This is around 63% of its overall target number of properties and aims to complete its deployment - an additional 46 properties - by the end of 2024.

- Cyrenians
- Daizybell
- Ella's
- Nacro
- Refuge
- Safer Places
- Sheffield Women's Aid
- Stop Domestic Abuse

SURVEY OUTCOMES

Out of the twenty-four women who have participated in the survey feedback, the following are the key findings*.



HEALTH AND WELLBEING

91.5% of tenants report positively on at least one wellbeing/life outcome once they are settled in their tenancy

While this shows a slightly lower proportion in comparison with last year, it is important to note that 1) the reporting sample size has increased by approximately 450%, introducing more variability to the responses, and, 2) the sense of 'wellbeing', is one of the most complex, multifaceted indicators that summarises how women feel.

83% report improved mental health, reflecting an improvement compared to 75% last year



A SAFE HOME

97% of women agree they felt safe in their home, showing an improvement compared to 87% last year

75% of women report that the home has significantly or somewhat improved their ability to exercise choice. This is the same as last year, a good indicator of consistency

80% of tenants perceive homes as appropriate

The majority of tenants are happy with their homes. However, the slight decrease compared to last year is due to the size of the property and other non-specific personal preferences, not related to the home itself. Going forward, the fund will report on the impact of property size in greater detail once more homes have been tenanted.

70% of the responses like the location of the home. This has significantly increased from 50% last year after being reported as a potential area for improvement



“ I feel very happy and pleased to have a place I can call home. We have so much space now and my son has his own bedroom where he can enjoy playing with his toys. ”

ELSA, TENANT

*Whilst this is a relatively small sample, it is representative of all the fund's tenants.

QUALITY OF HOMES

Overall, both housing partners and tenants describe the homes as being of a very high quality. The average score that housing partners assign to how well the homes match the needs of women is 4.86¹⁸ out of 5, from the partner survey. The graph opposite summarises tenant's views on the safety, quality and appropriateness of homes and suggests very high levels of satisfaction. **96% of women who completed the questionnaire agree that 'the home has been suitable to my needs'¹⁹.**

Several housing partners commented that refurbishment standards are very high. Some issues with snagging were raised by one housing partner which reduced their overall perception of the quality of the homes. This example appears to be an exception rather than the norm, however, and housing partners and tenants commented that the high quality of the homes fosters feelings of safety and security and boosts self-esteem.

"The quality of the spec is much higher than we could afford as an organisation."

SAFER PLACES

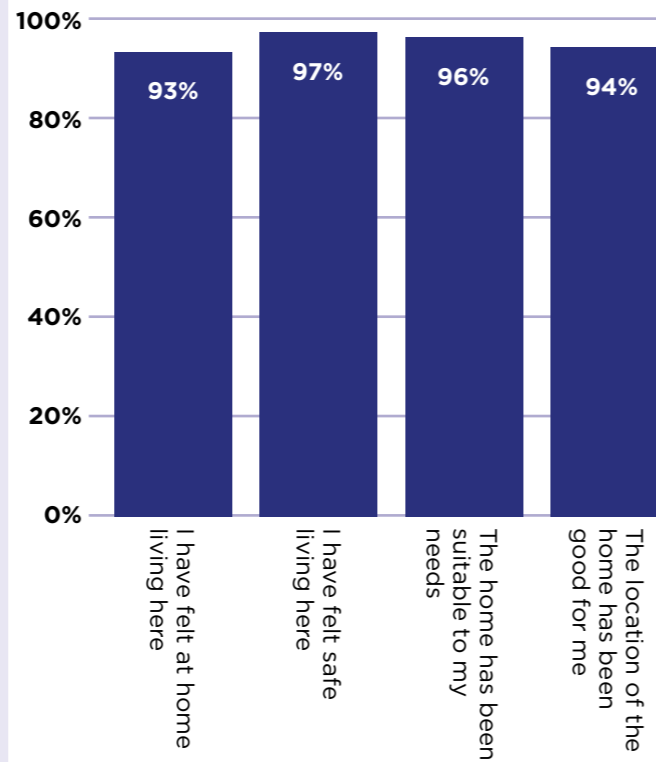
"Properties are of exceptional quality which is a major surprise and help for women escaping domestic violence."

SHEFFIELD WOMEN'S AID

Purchasing properties in a suitable location can be a challenge, due to affordability limitations as well as specific requirements to ensure locations where women feel safe and also have access to relevant support networks and services. Despite these challenges, housing partners and tenants reflected positively on the location of the homes, with 94% of women who completed the questionnaire agreeing with the statement 'the location of the home has been good for me'. This has significantly increased from 70% last year. This increase may reflect the fact that women have been housed for longer periods of time and therefore have become more embedded in their local area and reflect more positively about the location as a result.

Some challenges still remain, however, for example in one case, it has proved challenging to tenant a property due to high levels of racism in the local area.

TENANT VIEWS ON THE SAFETY AND APPROPRIATENESS OF THE HOMES



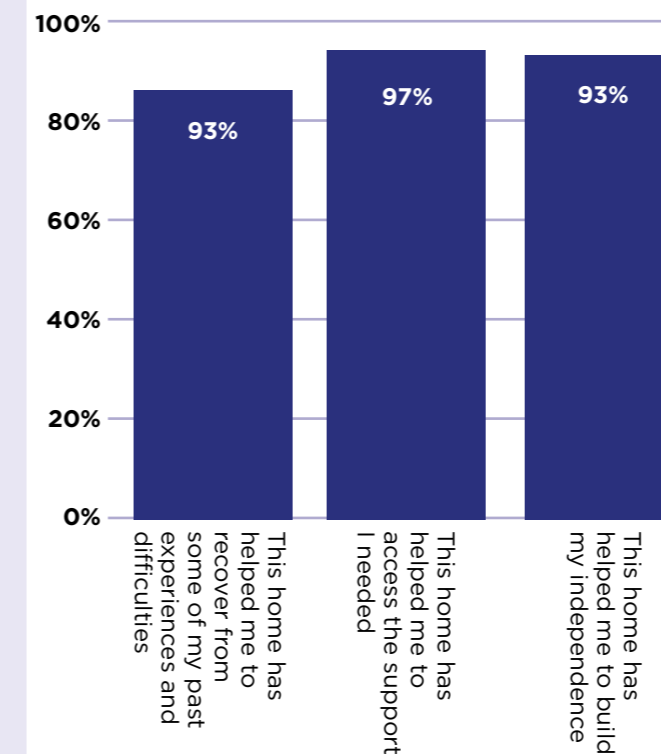
"I've had the joy of going out and having a look at the first two properties and that we've had the keys for over the last week and they're just fantastic and I just want to take this opportunity to thank the refurb team because they've done an absolutely cracking job on them."

AMY HUTTON, DIRECTOR OF SERVICES, CYRENIANS

OUTCOMES FOR WOMEN

Quantitative and qualitative data suggest that the combination of a safe and appropriate home alongside support from the housing partner is enabling many of the women to start to recover from their experiences and achieve the outcomes they are seeking. The questionnaire completed by women at the end of their tenancies or after one year of support (whichever is sooner) shows that high proportions of the women housed directly attribute the home to making progress in accessing relevant support, building independence and recovering from past experiences, as illustrated below²⁰:

TENANT VIEWS ON HOW THE HOME HAS HELPED THEM



Housing partners also tracked progress across a range of outcome measures, depending specifically on the goals of each woman. The data provided²¹ represents the experience of women in the domestic abuse cohort. Whilst a smaller sample size, the data shows positive outcomes. **82% of women showed progress in access to supportive social networks; 77% showed progress in self-confidence and 71% showed improved mental health. Whilst 53% of women showed progress in exercising choice and control, 47% stayed the same.**

Alongside the qualitative data, housing partners and tenants provided examples of the ways in which the homes were supporting women to achieve their goals including harder outcomes such as accessing English For Speakers of Other Languages classes, using public transport for the first time and accessing work.

OUTCOMES FOR CHILDREN

In addition, qualitative data suggest that outcomes have also been achieved for children including access to safety, access to relevant support, and improved chances to progress in education. Women receiving support reflected that the housing is enabling them to raise their children in a safe environment and that this is enabling the child's positive development.

Improved relationships between women and their children are also reported for 39% of those who submitted data, however 39% stayed the same and 23% worsened. This may reflect the long-term nature of progress in relation to this outcome.

"I am able to enjoy and have the space and confidence to raise my child in the best way possible in a safe environment."

"My child is being raised in a healthy environment and is developing and thriving. We have a place we can call home and don't have the fear of being evicted and homelessness."

PROPERTY CASE STUDY

The fund's first property in Scotland for Cyrenians.

In summer 2023, the fund welcomed its first housing partner in Scotland, Cyrenians. Thirty properties are being purchased in Edinburgh for Cyrenians where there is a desperate need for the right homes for women experiencing domestic abuse and homelessness. The fund is buying a mix of one- and two-bedroom family homes in the city for women and their children and is expected to house around 200 women and children there over its lifetime. Properties are ordinary and discreet in local communities and connected to local services, are enabling women to live in homes that wouldn't normally be available and affordable to them.

So far, the fund has purchased seventeen properties for Cyrenians and is busy refurbishing them to ensure they are of a decent standard and more energy efficient and welcoming for tenants. Three of these properties, a one-bedroom and two two-bedroom flats, have been handed over to Cyrenians so that they can start providing a place to call home for women facing housing crisis, in the city.

In April of this year, the fund was delighted when Scottish Housing Minister, Paul McClennan visited one of these properties (before a woman moved in) with Cyrenians' CEO Ewan Aitkin, Director of Services, Amy Hutton and Resonance's CEO, Daniel Brewer. The purpose of this visit was to provide the Scottish government with an example of social impact investing and to consider working with similar social investment initiatives and funds to help increase the supply of decent, affordable and stable housing to people facing a housing crisis.

This particular property, chosen to meet Cyrenians' brief, is a two-bedroom, ground-floor flat, suitable for a woman and her child or children, and is located in one of Edinburgh's beautiful period-built terraced housing not too far out of the city centre. Whilst it was already in pretty good condition, the property has



undergone several improvements so that it meets both the environmental standards expected of the fund and the needs of future tenants. This flat is light and spacious with good sized bedrooms, kitchen and living area, a new bathroom and access to a communal garden. It's in a good location with easily accessible public transport links to the city centre with a handful of primary and secondary schools and supermarkets close by. It's also close to Cyrenians' head office and support services.

Specialist support will be provided to the woman and her children moving into this home, and could include supporting with access to food, mental health services, connections to the community and opportunities for work and development.

And as with all the properties the fund is refurbishing and handing over to all its housing partners, it is providing a woman with the foundations to create a happy home and the chance to rebuild her life on her terms.



It is neither right nor beneficial for women who have experienced domestic abuse to be placed in accommodation which doesn't feel safe. This situation has the potential to deter women from fleeing an abusive household or potentially drive them back. This project provides a safe space and support to enable women to build a life and future free from domestic abuse.

AMY HUTTON, DIRECTOR OF SERVICES



PROPERTY RENOVATIONS

The fund's experienced property team worked with the refurbishment team to make significant improvements to the property, including:



Repaired and upgraded bathroom and kitchen



New boiler and pipework



New doors, carpets and tiling



Painting and decorating throughout to make it airy, bright and welcoming



Asbestos removal and energy efficiency improvements including a new boiler, improved extraction fans and energy efficient lighting

Refurbishment has made the property more energy efficient, helping to reduce CO2 emissions and energy bills. This property is rated EPC C.

The property was handed over to Cyrenians in spring 2024. Cyrenians has furnished and prepared it so that it is welcoming and ready for a woman and children to move into.

ENVIRONMENTAL IMPACT & TARGETS

The Women in Safe Homes fund identifies, purchases and arranges the refurbishment of properties before they are leased to housing partners. The fund aims to enhance the environmental credentials of each property during post-acquisition refurbishment and on an ongoing asset management basis.

This improvement in environmental performance not only helps reduce the properties' impact on the environment, but also, through upgrading lighting, heating and improving insulation leads to lower energy consumption and reduced bills for tenants.

Our overall aim is to create warm, safe, comfortable, energy-efficient homes for tenants.

STRATEGY

Our journey to decarbonising our properties must focus on creating the right conditions for comfort in our homes. This means better air quality, improved ventilation and thermal control. This will be achieved during post-acquisition refurbishment and then on an ongoing asset management basis.

As part of its overall investment process, the fund has an active strategy for improving the EPC ratings, where possible. The aim is always to improve the environmental performance of the portfolio.

- The Investment Committee requires that upgrades to a property whose current EPC rating is D or below are fully costed to be upgraded to a C
- On new build properties and larger conversions there is a target of an EPC rating of B
- The fund strives for all properties to be a minimum of C rating. However, there is a special exception for up to 10% of the portfolio to acquire some properties that fit within the social impact of the fund where it is not immediately viable to improve to a C rating. The fund strives to upgrade these properties by 2028.
- In line with the Green Finance initiative, which targets lenders to have an average loan book of EPC rating C, the fund will also target a weighted portfolio average score of C.



MEASUREMENT

The fund is currently in line with the targets above, with 93% of properties in the portfolio now at EPC C and above, and 16% of properties have had their EPC rating improved during refurbishment.

In addition to its current focus on improving EPC ratings, the fund is doing further work in order to assess how these improvements also translate into reductions in carbon emissions from the portfolio, and reduced energy costs for tenants.

DELIVERING ON ENVIRONMENTAL GOALS

ENERGY EFFICIENCY 'EPC' RATINGS POST REFRUBISHMENT AND SINCE THE LAUNCH OF THE FUND



93%

OF ALL PROPERTIES
HANDLED OVER AND
TENANTED ARE EPC
C OR ABOVE



16%

OF THE FUND'S
PROPERTIES
HAVE HAD THEIR
EPC RATING
IMPROVED DURING
REFRUBISHMENT



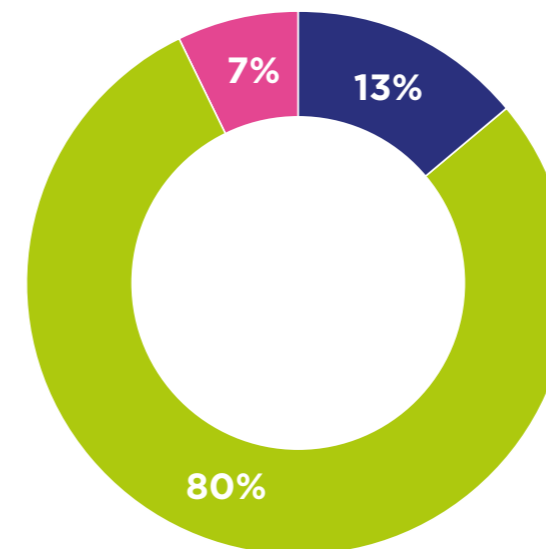
13%

OF PROPERTIES
ARE RATED
EPC B



£1.1M

INVESTED IN
REFRUBISHING
& UPGRADING
PROPERTIES



The fund seeks either to acquire energy-efficient homes, or upgrade their energy efficiency in refurbishment.

Forty-four properties in the portfolio have undergone refurbishment to date, with 93% of them receiving EPC ratings of C and above.

- EPC B
- EPC C
- EPC D

Only four properties (7%) from within the current portfolio fall into this special exception and have been accepted by housing partners as suitable properties, meeting their specifications and women's needs.



IMPACT ON PARTNERS

1



The fund takes a **tailored approach** to meet the circumstances of each partner

2



The fund has **nine housing partners**, seven of which are now housing women and children

3



In the next year, the fund's focus is expected to **transition from final deployment for partners and into ongoing management and maintenance responsibilities**, with them.

WHAT GOOD LOOKS LIKE: IMPACT ON PARTNERS

The fund aims to support partners to grow their experience and expertise in property management, to grow their portfolio of properties and to strengthen their financial position.

It has identified two impact areas that are particularly relevant to impact on partners. These are aligned investment and appropriate scaling and mean that the fund's approach is tailored to meet the circumstances of each partner.

1

ALIGNED
INVESTMENT

2

APPROPRIATE
SCALING

ABOUT THE PARTNERS

The fund has continued to work with its existing partners in the last year, building its relationships with all partners whilst also enabling partners to start connecting and building relationships with each other through its newly established Housing Partner Forum.

All the fund's partners – with the exception of Daizybell, that has an indirect “midwife” lease, supported by Winner Trading, a registered social landlord and arm of Preston Road Women's Centre/Purple House - had prior experience in property management before joining the fund and are leasing homes directly from it.

Most of the fund's housing partners are women's sector organisations that specialise in supporting women who have experienced domestic abuse and other forms of violence. Nacro and Cyrenians, however, generally have a broader scope, although in partnership with the fund, provide a female-only service, restricted to women leaving prison and women escaping domestic abuse situations, respectively.



9 HOUSING PARTNERS

“I think the fund has a good understanding of why it's needed and where it is able to add value. I also see it in the quality and diversity of the partners they have been able to secure.”

HOUSING PARTNER



Cyrenians takes a public health approach to homelessness prevention. They tackle the causes and consequences of homelessness through learning from lived experience; by delivering targeted services which focus on prevention, early intervention and support into a home; and by influencing changes in legislation and policy.

Their way of working is based on building trusted relationships and guided by four core values: compassion, respect, integrity and innovation.



Daizybell Homes is a sister organisation of Bradford Rape Crisis, a feminist organisation run by women for women and girls. It provides support services which are free, independent and confidential to hundreds of women and girls each year. The fund is purchasing a small portfolio of family homes in Bradford which are being tenanted by women and their children fleeing domestic abuse.



Ella's helps women who have survived trafficking and exploitation. The team at Ella's provide urgent safe house accommodation, care and rehabilitation, and long-term support to help women stay free and build safe lives.



Nacro is a national social justice charity with more than 50 years' experience of changing lives, building stronger communities and reducing crime. Nacro helps around 32,000 people each year. The fund is purchasing two-bedroom properties across a number of geographies for Nacro which will be tenanted by women leaving prison.



Refuge opened the world's first safe house for women and children escaping domestic abuse in Chiswick, West London, in 1971. Since then, it has grown to become the country's largest single provider of specialist support to women and children escaping domestic abuse and other forms of gender-based violence. On any given day, Refuge supports more than 6,500 women and children. The fund is purchasing a large HMO space in London and the South East to house women and their children fleeing domestic abuse and in need of emergency, crisis accommodation.



Safer Places (formerly known as Harlow Women's Aid) has over 40 years' experience in delivering holistic support services to adult and child survivors of domestic abuse across Essex and Hertfordshire. Over the years Safer Places has grown and adapted their services to meet the needs of the communities they serve. The fund is purchasing properties in the East of England which will be utilised by women who are seeking crisis refuge accommodation.



Stop Domestic Abuse provides support to women, plus refuge accommodation for women and children, as well as community-based support for victims and survivors.



Sheffield Women's Aid (SWA) was created in 1973 by a group of dedicated volunteers who recognised the need to respond to domestic abuse for women and families. In the last 50 years, SWA has grown to increase the accommodation support offered and significantly developed the specialist support for women and their children. As a specialist charity, SWA support 37 women at any given time and at least as many children in safe and secure refuge accommodation, and also accept pets on one site. SWA are supported by a dedicated board of trustees and experienced staff team to ensure survivors of domestic abuse have a safe space, to cope and recover from domestic abuse in a trauma-informed environment.

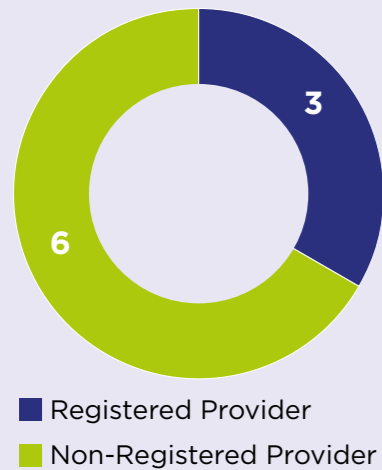


Winner, Preston Road Women's Centre in Hull is an award-winning, pioneering organisation offering a range of integrated services under one roof for women and children experiencing violence and abuse. Since 2007 it has been developing its own housing portfolio to offer safe homes for women and children fleeing violence and abuse.

DIVERSITY OF PARTNERS

The fund is working with a diverse group of mostly women-led partners providing a wide range of interventions for women, with a wide diversity of housing stock needed. Most of the fund's partners are not (yet) registered providers, they are geographically focused and are small or medium-sized.

NUMBER OF PARTNERS THAT ARE REGISTERED PROVIDERS OF SOCIAL HOUSING



SOME PARTNERS ARE FOCUSED ACROSS THE UK WHILST SOME ARE REGIONALLY OR LOCALLY FOCUSED



PROPERTIES BEING PURCHASED ACROSS THE UK FOR PARTNERS

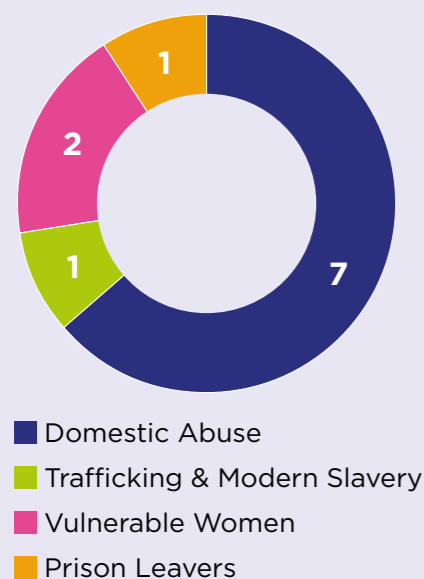


SIZE OF HOUSING PARTNERS

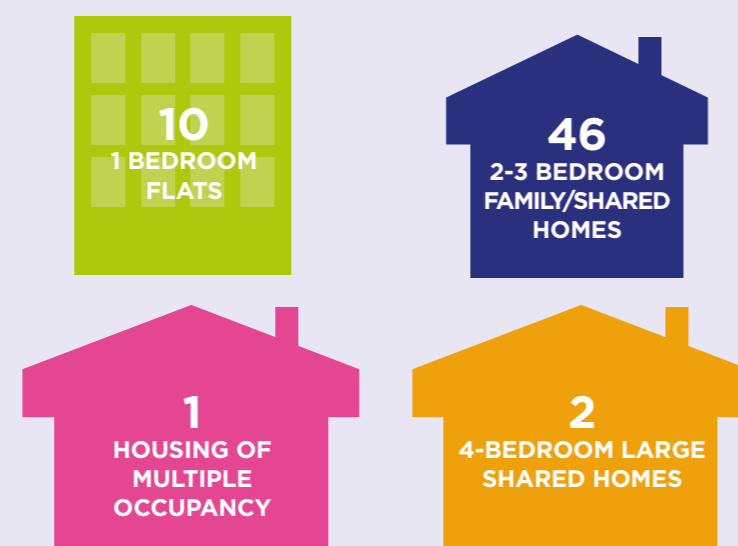
The fund is working with a wide range of differently sized partners, from one with under 10 employees to one with over 700.



PARTNER FOCUS



WIDE DIVERSITY OF HOUSING STOCK NEEDED



The fund continues to deepen its relationship with its partners. It has begun to explore which factors contribute to the most effective partnership with the fund, including size, housing experience, organisational maturity, funding streams and other factors.

HOUSING PARTNER CASE STUDY



Working in partnership with Warwickshire County Council, Refuge was commissioned to deliver a new pilot dispersed accommodation programme. Comprising thirty-four properties, this new dispersed accommodation is providing safe, emergency accommodation and support to survivors of domestic abuse in the county, and is helping the team understand best practices for a dispersed model. These properties are a mix of dispersed flats and small family homes, with the Women in Safe Homes fund purchasing nineteen of them.

Before being commissioned, the team at Refuge monitored accommodation commissioning trends from Local Authorities who are increasingly commissioning services that include dispersed accommodation across a geographical area.

This was around the same time as conversations between the Women in Safe Homes fund and Refuge's need for a new refuge in London which led to an opportunity for Refuge to widen its partnership with the fund.

WHY DISPERSED, SELF-CONTAINED ACCOMMODATION?

Refuges provide safe and emergency accommodation for shared and /or women and younger children. Generally, women will use this accommodation type as a short-term place to initially start their recovery before they move on into longer-term and permanent housing.

Dispersed accommodation, however, meets the needs of a wider group of survivors and provides an opportunity for longer-term, settled housing. This includes:

- Those with physical and/or learning disabilities
- Larger families
- Families with older teenage boys
- Trans-identifying survivors
- Those with pets
- Survivors with multiple disadvantage
- Men

The dispersed staff team provide survivors with the same level of support as woman in their refuges.



THE PROPERTY MODEL

The fund is working with Refuge to purchase the nineteen properties as per Refuge's property criteria and specifications.

- Small clusters of one-, two- and three-bedroom homes across the five Warwickshire districts
- At least one adapted and accessible property in each district
- Dedicated space in each cluster as a support hub and space for staff to base themselves
- Tenure governed by licence agreements
- In local community settings, so close to amenities, services, schools and public transport
- Discreet but effective security
- Fully furnished and homely to help provide a trauma-informed environment that can help people through their support

LONGER-TERM LEARNINGS FROM THIS MODEL

Refuge is monitoring this project closely, with an evaluation after year 1 and a plan to share wider learning of the dispersed accommodation model. This will include:

- What is a good practice model for the delivery of commissioning safe accommodation
- Procurement and set up of trauma informed, safe homes for victim-survivors
- Illustrating the real cost of setting up safe accommodation services
- Supporting other specialist domestic abuse services to source property in future projects

One of the biggest challenges Refuge had faced was around sourcing the additional properties in Warwickshire. Leasing through the fund has been critical to meeting their need for the majority of properties needing to be sourced, helping to create a successful first year for the project. So far, ten properties have been sourced for Refuge for the dispersed accommodation programme, with eight in conveyancing and a final property to source.

THE VIEWS OF PARTNERS

Last year established the complete cohort of housing partners together, with two additional partners joining. This means that there is now a diverse range of organisations that the fund works with, from early joiners who have had tenanted properties for more than a year, to new ones who have recently been onboarded.

The fund and partners work together through a series of stages, each requiring their own processes and procedures to make the partnership successful. The main stages of joint working are:

- 1 Accreditation and onboarding
- 2 Sourcing, buying and conveyancing
- 3 Refurbishment
- 4 Housing Partner operational setup and tenanting
- 5 Ongoing management and maintenance

Each of the stages is unique in its set of challenges and characteristics, and it is expected that by the end of 2025, all housing partners will move to Stage 5. The fund has already had significant experience in the first four stages with adaptations and learnings that helped create smoother processes. In the current lifecycle of the partnerships, the focus will be on ensuring a smooth transition into Stage 5 for all partners and promoting a good understanding of the responsibilities' matrix for the properties' maintenance. Overall, the partners rate their relationship with the fund with a 4.75²² out of 5, score. This is up from a 3.5 score from last year and speaks both to the willingness to improve and apply the learnings that the fund has demonstrated, as well as it reaching an operational maturity level that yields more satisfactory results.



It is also noted that after the first three years, the fund managers have acquired significant knowledge specific to the ecosystem of VAWG. Some partners acknowledge the fund's maturing understanding of the sector, in its weaknesses and strengths. This ensures that the two-way relationship between the fund and each partner is based on a shared understanding and that the partners are equipped with a common language when dealing with problems, improving how quickly they can be resolved.

FINANCIAL SUSTAINABILITY AND ITS FACTORS

It is important that the fund has to work financially for all parties. Whilst some start-up costs for all parties are inevitable, in the medium term, there should be not only a direct social impact for the women housed, but also a positive or at least neutral financial contribution to charity partners.

FINANCIAL SUSTAINABILITY

A survey of housing partners has shown that, on a scale of 1 to 5, the extent to which organisations feel the investment is improving the financial sustainability/resilience of their organisation is a score of 4.38²³, which represents a significant improvement from last year's score of 3. It seems likely that last year was either too early for most partners to comment and rate this aspect of the partnership, or they were experiencing start-up costs without the benefit of income. This continues to be a metric that evolves as the most recent partners are ramping up their operation with the fund and will be able to comment in full next year.



Several partners describe a growth trajectory and perceive the fund to have played a critical role in this growth. For the organisations that have had the majority of their properties handed over to them and are tenanting homes, a number of high-level financial benefits have been reported including increasing and diversifying income streams and attracting additional funding off the back of the programme. For one housing partner, being able to save reserves which they might have otherwise spent on property enabled them to apply for and win contracts that they would otherwise not have been eligible for.

“Sourcing properties through Women in Safe Homes fund is the only way our charity could grow. After many years of work, we are on a growth trajectory for the first time.”
HOUSING PARTNER

A growth trajectory for a housing partner ultimately results in an increased ability to provide housing to vulnerable women and many partners have reported positively in relation to being able to further meet the needs of the women they support.

The fund's properties have provided the partners with an opportunity to bypass the Local Authority pathway that is often used to house vulnerable women, and this process is reported to be quicker and more efficient than the Local Authority alternative, saving valuable organisational resources.

There is some variance, however, in the extent to which organisations perceive the fund to be economically advantageous. From the perspective of day-to-day running costs, several organisations report advantages from the exempt housing benefit funding model, such as the ability to cover running costs tenancy related support services for women. However, some challenges are also reported in the dependence on the exempt housing benefit model, especially in the case of one organisation that has had tenants' entitlements questioned by the Local Authority. This has caused a major financial set-back as well as concern and anxiety for tenants.

Providing more housing options for the women also comes with the need to secure additional funding for support of these new tenants. This is a wider systemic issue that means that partners direct a significant proportion of their operation into aligning timelines for diverse funding streams and models of support, private and public, with the influx of tenants. Many partners mentioned the complexity of the overall process and the challenges related to covering fixed costs and having a highly variable income, common to the sector and other social enterprises.

“We need properties [for housing] and we need funding for support [of these properties]. We won't NOT apply for funding for support while it is open, but if the property is delayed, the support runway is shortened.”
HOUSING PARTNER

“Once we started to use a matrix [mutually agreed criteria] of what a good property is we all started working a lot faster.”
HOUSING PARTNER

For the most part, housing partners say that the investment is aligned with their needs, both in terms of the suitability of housing, evident from partners' positive feedback, and the financial sustainability of the model. This has enabled them to ensure homes are filled and minimise voids, which have a negative financial impact. In two instances where voids have been an issue, one case was attributed to a lack of foresight regarding the location of homes by a housing partner, which led to a home being difficult to tenant, whilst it was unforeseen systemic challenges for another housing partner in receiving referrals that led to a number of voids. Resonance continues to work flexibly with housing partners to support them when voids occur, in addition to offering a 'buffer' period of two weeks rent-free at the start of the lease.

Housing partners also report flexibility from Resonance in relation to deployment rates, ensuring a sustainable approach and reflecting its commitment to appropriate scaling. However, challenges remain in sourcing properties in a timely way due to the volatility of the housing market.

Last year, we reported on the negative impact of delays in property acquisition and transfer (largely due to the property market and purchasing challenges) on partners' operations. While this is still the case for some, interestingly, we observed an unintended positive outcome of the fund's deployment extension for other partners: it provided a staged flow of properties spread out in time, which, in turn, ensured that the smaller partners were able to navigate the process much better, setting up gradually.

This could be a lesson about aligned investment and recognising that speed is sensitive and different speeds will suit different partners.

“We were initially worried about the deployment deadline, but now that it is extended, actually it is much better for properties to be delivered one by one as opposed to all at once, it would have been unsustainable.”
HOUSING PARTNER



SPOTLIGHT ON DAIZYBELL

Partnering with the Women in Safe Homes fund has enabled Daizybell to establish itself as a housing organisation for women who have or are currently experiencing some level of vulnerability or hardship due to domestic and or sexual abuse, trafficking or other oppressive circumstances. Daizybell Homes is a sister organisation to Bradford Rape Crisis and was set up in direct response to the lack of decent, safe housing for women in Bradford.

Due to being a new housing organisation, Daizybell has been part of a pilot 'mid-wife' lease arrangement whereby another more experienced housing provider, Winner Trading, takes the direct lease from the fund and is the registered social landlord for the properties. This has enabled Daizybell to be supported in property and tenancy management by Winner Trading. Daizybell and Winner Trading work in partnership to manage thirty dispersed properties in the Bradford area and provide long-term tenancies to residents so that they can recover from their experiences.

As with other housing partners, the business model for the organisation is based on income from exempt housing benefit payments. These payments cover the cost of rent for the properties as well as some income to provide tenancy-related support. Daizybell has also received funding from other organisations for domestic abuse workers in order to adequately meet the needs of the women living in the homes. The model has been working well, with Daizybell able to cover its staffing costs through a combination of the exempt housing benefit income and additional grants, and with a small surplus which the organisation hopes to use to fund additional emergency essentials for the women. Daizybell is also able to facilitate access to counselling and group services provided by its sister organisation, Bradford Rape Crisis, thereby expanding the support offered for women. Due to the success of the programme, Daizybell has been looking to expand its property portfolio by partnering with other funders.

However, the organisation has recently come up against a significant, unforeseen challenge due to a decision by the Local Authority Housing Department to suspend housing benefit payment to Winner Trading. This is due to a lack of understanding of governance arrangements and the support elements involved in the project. As such, Daizybell has been working closely with support from Resonance to appeal these decisions on behalf of the women living in the homes. This challenge may reflect an overall trend in local authorities in crisis to withdraw exempt housing benefit, as well as an issue with the current system's incapacity to accommodate new innovations such as the 'mid-wife' lease structure. Daizybell is hopeful that the decision will be overturned and that they will be able to continue their growth trajectory as planned.

ADDITIONAL SUPPORT

A recurrent theme in conversations with housing partners about the relationship with the fund has been the support that was provided to ensure a smooth process for all. Partners reported feeling well supported by the fund scoring this at 4.62²⁴ out of 5 compared to last year's score of 3.83. This is a major improvement and speaks to the commitment that the fund has to meet the diverse needs of, and provide a tailored approach to, all its partners.

Similarly, working with the fund continues to build capacity for new partners. From hiring additional staff for support work, to ramping up property management, working in partnership often means increasing teams and building new expertise.



Examples of additional support are varied and include:

- The fund programme management meeting with the housing benefit managers to ensure affordability of the properties and explain the project.
- Assisting the partners in their meetings with the board to discuss risks and benefits
- Relationship management to discuss concerns with housing benefits managers
- Added credibility of mentioning the Women in Safe Homes partnership to other funders and local authorities
- Promoting the organisation and its work to the sector and social funding ecosystems

RELATIONSHIPS AND THE HOUSING PARTNER FORUM

In alignment with last year's recommendations to strengthen the partnership, increase cohesion and create a space for partners to meet each other, interact with the fund and learn together, the fund launched its first Housing Partner Forum - a community - for its nine housing partners. This kicked off as an in-person event in Leeds in May 2024. Six partners gathered to discuss, collaborate and share experiences, learnings and best practice in delivering the right high-quality housing and specialist support to women. This Forum focused on hearing from and asking questions of several speakers, including Sarah Carpenter and Emma Stubbs, Policy Advisor from DHLUC and lead on Supported Housing Act 2023, as well as Nicole Jacobs the Domestic Abuse Commissioner for England and Wales.

In addition, a session around systems change was facilitated by the Curiosity Society. It focused on uncovering the enablers and barriers to effecting system change with regards to housing for vulnerable women and it leveraged the perspective of each partner to build a common understanding.

This session informed the writing of this report, particularly the next section, Impact on Systems, supplementing the interviews with housing partners, and could be a basis for further work next year. Feedback from partners after the Forum was positive and the fund is planning how to respond to this and schedule future events.

“Attending the forum was incredibly valuable for Sheffield Women's Aid. Meeting other organisations who have benefitted from the fund gave me the opportunity to hear how others have developed their offer for women and children and consider how joint working may be possible in the future. Equally the quality of speakers organised was excellent; especially hearing from DLUHC about upcoming changes for supported accommodation has enabled me to review how we can be proactive in working with our local authority on proposed changes.”

HOLLIE VENN, CHIEF EXECUTIVE, SHEFFIELD WOMEN'S AID

“We had a fledgling property compliance team in our organisation, and the Women in Safe Homes fund was the catalyst for this team to form its practice.”

HOUSING PARTNER





IMPACT ON SYSTEMS

1



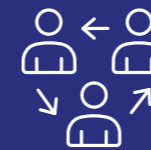
The fund has **multiple touchpoints**, with the most direct impact in supporting vulnerable women and expanding the reach of social investment.

2



In order for the fund to ensure its **impact is correctly recognised and measured**, deepening its understanding of the needs and circumstances of the children and how they relate to the homes provided is crucial.

3



Better recognising complex needs and connecting across services and public and third sector boundaries with **flexibility and a tailored trauma-informed approach** is key to progress.

4



The fund could consider further work with local authorities on one end and funders on the other end to **raise awareness about systemic problems** like funding streams and resource flows.

WHAT GOOD LOOKS LIKE: IMPACT ON SYSTEMS

As the fund is establishing itself as a vehicle for learning, a systems perspective is especially important to explore. The fund has multiple touchpoints with many systems, with the most direct impact being recognised in the system of supporting vulnerable women, primarily, and, secondly, expanding the reach of social investment.

Intersectionality has been a principle the fund practised since its inception, acknowledging the ways that multiple forms of inequality or disadvantage sometimes compound themselves and create obstacles in the lives of women. This intersectionality at individual level has a mirror in the way various government and support systems work, each tackling issues in its own purview, and sometimes creating a disjointed experience for those with more complex needs. As the fund's understanding of the various systems it interacts with progresses and matures, so does its systemic reach.

This year we have seen examples of what was recommended last year in this layer of interactions. For example, the fund leadership worked directly with local authorities to resolve problems and otherwise acted as a system and power broker where the situation required such interventions, as well as bringing together decision-makers and partner organisations in the Housing Partner Forum to discuss the latest developments in policy and practice.

FAMILY AS A SYSTEM - IMPACT ON CHILDREN

As revealed by the last few years' of tenancy data, and well known by the fund's housing partners through their work, many women fleeing domestic violence are housed with their children. In order for the fund to ensure its impact is correctly recognised and measured, deepening its understanding of the needs and circumstances of the children and how they relate to the homes provided was determined crucial.

During 2023, all partners that had tenanted properties reported housing many children alongside their mothers, with the exception of **Nacro** properties which, as last year, are focused on providing accommodation to women exiting the criminal justice system, and is the one exception in the cohort.

Eighty children have so far been housed in the fund's homes since the fund started. Most of the housing partners offer specialised support for children who accompany their mothers in escaping domestic violence. Funding for this line of work often needs to be provided separately and can sometimes be challenging to secure.

For example, while some funding might be available through support provided by Local Authorities, it is often the case that further research needs to be carried out in order to identify additional support ecosystems or hubs in the community to be able to signpost women with their children.

Supporting children in trauma recovery is an essential part of the healing of the family. Over the last three years in the UK, £10m of dedicated funds have been deployed towards supporting child victims of abuse. Conversations with the fund's partners reveal this is not nearly enough and presents geographic limitations as well²⁵.

More resources, attention and focus are required to ensure the fund's approach to housing vulnerable children considers all their needs²⁶.

"Children are included in the Domestic Abuse Act as victims in their own right, but their support is still an afterthought as well as considerations around where the funding for this support comes from."

HOUSING PARTNER

HOUSING VULNERABLE WOMEN AS A SYSTEM

The fund plays an important role in aiding the various systems designed to support vulnerable women. Many of these systems are experiencing challenges that result in gaps and unmet needs. Many others overlap and do not have clear boundaries to differentiate between, for example, homelessness duty and domestic abuse accommodation. This has practical and financial consequences.

In practical terms, housing partners often lack a single point of contact within a Local Authority. Housing associations will often separate their housing and tenancy management from additional, specialist support services. Although several partners noted and valued their relationships with individual Local Authority housing officers, they felt there was an over-reliance on these relationships and that there was a risk of inconsistency, particularly when personnel changed. Whilst policy has improved with the Domestic Abuse Act (2021), there were variable levels of understanding within Local Authorities and disparities in practice. These included inaccurate perceptions of victims such as suggesting that women housed in a refuge as an emergency measure were not homeless. This shows confusion around the twin duties of responding to domestic abuse and homelessness.

"We didn't go for the commissioned contracts partly because of timings of contracts and partly because I didn't want to compete for resources with smaller organisations for a pot of money that they were already spending."

HOUSING PARTNER

"Children do need additional support and it can be hard to come by. A social worker for the woman escaping violence is not an expert in child developmental psychology at the same time."

HOUSING PARTNER

Turning to the financial consequences, ring-fencing funding at government level is key, but it is not always done, and some Local Authorities may struggle with the models of providing support that are not yet fully understood, like the midwife lease, or that present with a set of challenges that do not yet have a clear resolution mechanism. Furthermore, and most importantly, while the relevant procedures to unlock funding are linear and sequential and work according to established timelines,

providing support to vulnerable women cannot always be aligned to those schedules; the demand is hard to predict, and it is absolutely essential that the service provided is continuous and not disrupted. This puts organisations working in the ecosystem in a position of constantly aligning the various pieces of the funding puzzle, at the same time as setting them in competition with other organisations often seeking to meet similar needs in vulnerable populations.

SYSTEM DESIGNED FOR TARGETS, NOT TRAUMA

The fund's partners who provide support and housing for vulnerable women and children often have to operate within a disjointed system with no holistic view. They describe its overall effects as "brutal".

Clients in housing partners services present with a range of needs that always require bespoke, person-centred solutions and support. In a system that is disjointed, this is extremely hard to achieve. Partners have to navigate a system - the goals of which - are designed around volume metrics and efficient transitions. This can generate incentives that do not stand the test of the realities faced by vulnerable women. This shows up in four challenges:

- 1 Non-recording of women presenting to the Local Authority** - rather than recording women as homeless, there are instances where advice is provided to manage expectations and women and their families are encouraged into the private rented sector. This contributes to under-reporting and even an argument that need is not as high as it is.
- 2 Assumption that the application system for social housing is suitable for vulnerable women**, when the reality is that the process and practicalities of bidding for homes are not adapted to vulnerable women. Consistent internet access is one assumption. One housing partner reported a typical wait time of several hours to reach a housing and homelessness officer by phone. This is an unrealistic duration for a woman in a controlling and abusive relationship. A further issue is that most bidding systems offer a limited number of property refusals before the applicant is deprioritised. The second assumption here is that the housing being offered is appropriate, whereas vulnerable women often have additional needs that may not be recognised.
- 3 Rushing permanent accommodation.** Local Authorities want to reduce homelessness in their area, for financial reasons and because it is a statistic they are judged on. Some acquire their own additional housing, and strongly encourage move-ons. However, timing is key for recovery. If a woman is offered a permanent house but she is still recovering from trauma and cannot manage a household on her own without support, a positive situation on the surface can quickly turn into a difficult one. If the woman is not ready to autonomously manage a household, she might miss her turn to receive move-on accommodation.
- 4** In contrast, the longer a woman stays with a housing partner who does not offer a permanent or longer-term option, the more embedded she is likely to become in the new community and the more reliant on the new support system, only to uproot herself and possibly her family, with the next move-on. These multiple moves put an additional strain on the family and can ultimately be unhelpful.

HOW THE FUND IS RESPONDING

Better recognising complex needs and connecting across services and public and third-sector boundaries with flexibility and a tailored trauma-informed approach is key to progress. The fund is enabling women's sector organisations - that are under pressure to meet the growing need for more safe housing for women - to sit outside the Local Authority commissioned homes, giving them not only greater autonomy but also enabling the provision of more services and positive outcomes for women. In part this is because women are being provided with a safe home based on risk and need rather than being screened via local housing teams. The fund continues to work closely with housing partners to challenge and overcome these issues.

FUNDING STREAMS AND RESOURCE FLOWS

Securing access to safe accommodation can be a quest within the current system.

Often, there are several pathways that can be claimed but equally as often the lines between them are blurred and hard to navigate. The housing resource is limited and the climate to access it can be competitive, so some organisations report that they are happy to withdraw from the government pathway in order to give way to either smaller organisations competing, or, in the other pole, the established organisations who have a history of providing specific types of support and whose presence in the tendering process often means other organisations stand no chance, as they cannot prove the same levels of expertise.

Housing is just one piece of the puzzle that needs to be solved in order to provide a safe space for recovery, but without the additional support it will be very difficult for women to reach their desired outcomes in life once they have experienced homelessness, domestic abuse or other circumstances which the partners work with. This additional support funding is a very scarce resource for which everyone in the sector is competing. Additional funding opportunities are constantly searched for, draining much organisational time away from other strategic work.

Recommendation: How might the fund further work with local authorities on one end and funders on the other end to raise awareness about these systemic problems?

“30% success rate with the bidding for additional support funds. That eats a lot of CEO time.”

HOUSING PARTNER

SPOTLIGHT: DISPERSED ACCOMMODATION OR FLEXIBILITY AS AN ANTIDOTE FOR COMPLEXITY OF NEEDS

This year, as many of the properties have been handed over, the partners were able to tenant them with more and more women with complex needs who might have been struggling to access their services before.

Last year we highlighted a systemic issue around housing teenage boys in the women-only properties often at the core of the housing partner operations. This year we have seen examples of the fund's properties becoming the answer to this systemic issue: separate dispersed accommodation can house a family with one or more teenage boys without interfering with the policies and other requirements that larger refuges might have, allowing the partners to accept tenants into their care who would otherwise struggle with housing.

Some mental health conditions, like severe anxiety, are also better suited for dispersed accommodation, as it takes away additional stressors that communal living might represent for women who are struggling with this condition. Some physical health conditions, including for immunocompromised women, also make a stay in a refuge impossible whereas a separate flat provides the required safety and does not further impact the health condition.


Similarly, partners have reported that housing women who experience honour-based violence is significantly better in dispersed accommodation since it provides an isolated and healing environment for women who might run into similar re-traumatising events at a general refuge.



“The Women in Safe Homes property gives us flexibility and means we can take families with many children or other circumstances that are usually excluded from safe accommodation and have to stay in violence.”

HOUSING PARTNER



SUMMARY OF KEY LEARNINGS

	KEY LEARNINGS	HOW THE FUND RESPONDED	KEY LEARNINGS	KEY ACTIONS FOR THE FUND THIS YEAR
	2023		2024	
 <p>IMPACT ON WOMEN</p>	<p>Many of the women escaping domestic violence are housed with their children. For the fund to ensure its impact is correctly defined and measured, it is crucial for it to deepen its understanding of the needs and circumstances of the children and how they relate to the houses provided.</p>	<p>Qualitative data suggest that outcomes have been achieved for children including access to safety, access to relevant support, and improved chances to progress in education. Women receiving support reflected that the housing is enabling them to raise their children in a safe environment and that this is enabling the child's positive development.</p> <p>Improved relationships between women and their children are also reported for 39% of those who submitted survey data, however 39% stayed the same and 23% worsened. This may reflect the long-term nature of progress in relation to this outcome.</p>	<p>The challenges experienced by Nacro in securing a positive move on for the women it houses and who have left the criminal justice system, relate to having a shorter time frame to work with the tenants, the complexity of need for this cohort, alongside a very specific set of tenancy conditions with regards to conditions of prison release.</p> <p>In this context, whilst the fund's properties and the efforts of a housing partner can provide some temporary respite and safety, there does not appear to be enough time or resource to secure better move-on outcomes for these women.</p> <p>It is important to note that recent changes to the legislation -maximum tenancy length extended up to six months - might positively impact on these women.</p>	<p>In the next year, the fund will work with Nacro to understand if recent changes to the legislation around tenancy length produces a different outcome.</p> <p>In addition, the outcome will be compared to other, similar models for this cohort of women.</p>

	KEY LEARNINGS	HOW THE FUND RESPONDED	KEY LEARNINGS	KEY ACTIONS FOR THE FUND THIS YEAR
	2023		2024	
 <p>IMPACT ON PARTNERS</p>	<p>Maturing and deepening the relationships between the existing group of partners and the fund managers should be prioritised. The aim of this would be to gain a deeper understanding of the joint work of supporting women into safe homes, to improve collaboration between the housing partners and the fund managers, and to provide peer learning opportunities for the housing partners.</p>	<p>In alignment with last year's recommendations to strengthen the partnership, increase cohesion and create a space for partners to meet each other, interact with the fund and learn together, the fund launched its first Housing Partner Forum.</p> <p>Six partners gathered to discuss, collaborate and share experiences, learnings and best practice in delivering the right high-quality housing and specialist support to women.</p>	<p>In the next year, the fund's focus is expected to transition from final deployment for partners and into ongoing management and maintenance responsibilities, with them.</p> <p>A slight decrease in the number of tenants perceiving their home as appropriate, including due to size, will be explored in more detail with partners and tenants as part of next year's survey and impact reporting.</p>	<p>The fund expects to fully deploy before the end of the Investment Period, December 2024.</p> <p>From this point, the fund will focus on supporting partners in the longer-term management of properties and tenants.</p> <p>The fund also aims to improve the properties currently rated EPC D to EPC C and above during its lifetime.</p> <p>It will also continue to consolidate and strengthen relationships between partners by organising the next Housing Partner Forum.</p>
	 <p>IMPACT ON SYSTEMS</p>	<p>Future impact research should start diving deeper into the wider systems that the fund operates within. The focal point will be the barriers in the wider system that prevent women being housed safely and suitably.</p> <p>This may need to take into account the relationship between the need women experience for housing; local market factors; and the interaction of the fund's partners with local authorities, as a key stakeholder.</p>	<p>This year the fund worked directly with local authorities to resolve problems and otherwise acted as a system and power broker where the situation required such interventions, as well as bringing together decision-makers and partner organisations in the Housing Partner Forum to discuss the latest developments in policy and practice.</p>	<p>In order for the fund to ensure its impact is correctly recognised and measured, deepening its understanding of the needs and circumstances of the children and how they relate to the homes provided was determined crucial, by the housing partners.</p> <p>Housing partners often lack a single point of contact within a Local Authority and often meet differing levels of understanding of the Domestic Abuse Act (2021). This can result in partners having to navigate a system that is designed for targets, not trauma.</p>

LOOKING FORWARD



Next year will likely represent a fully operational partnership that is shifting into the maintenance and management phase of delivering on its objectives.

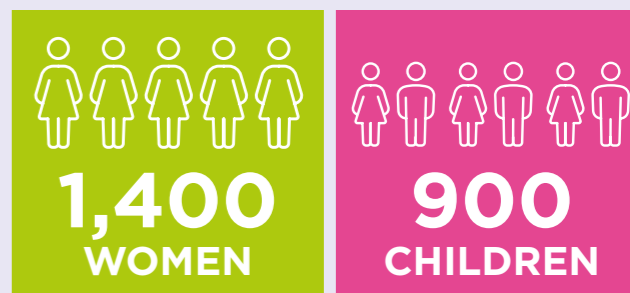
With most obstacles in relation to onboarding partners and sourcing and tenancing properties soon behind the fund and its partners, it is important to review what is on the horizon and what needs tackling, either tactically or strategically.

In terms of important next areas for focus, the fund is recommended to continue maximising impact on women and the housing partners. This will be enabled by:

- Establishing and communicating roles and responsibilities of the fund and the partners in the maintenance and operational stage of the relationship: continuing to build a supporting relationship by adopting a tailored approach to partners and the various requirements of the women they work with
- Acting as a power broker in relation to operational and governmental challenges partners might be experiencing whenever possible
- Consolidating relationships among partners and the fund by organising the next Housing Partner Forum

This year's report is starting to evidence that the combination of the right home and support from housing partners is enabling many of the women being housed to start recovering from their experiences and achieve the outcomes they are personally seeking. 93% of women said that their home has helped them build their independence and 86% said their home has helped them recover from some of their past experiences and difficulties.

OVER THE FUND'S LIFETIME IT AIMS TO HOUSE AROUND
2,300 TENANTS

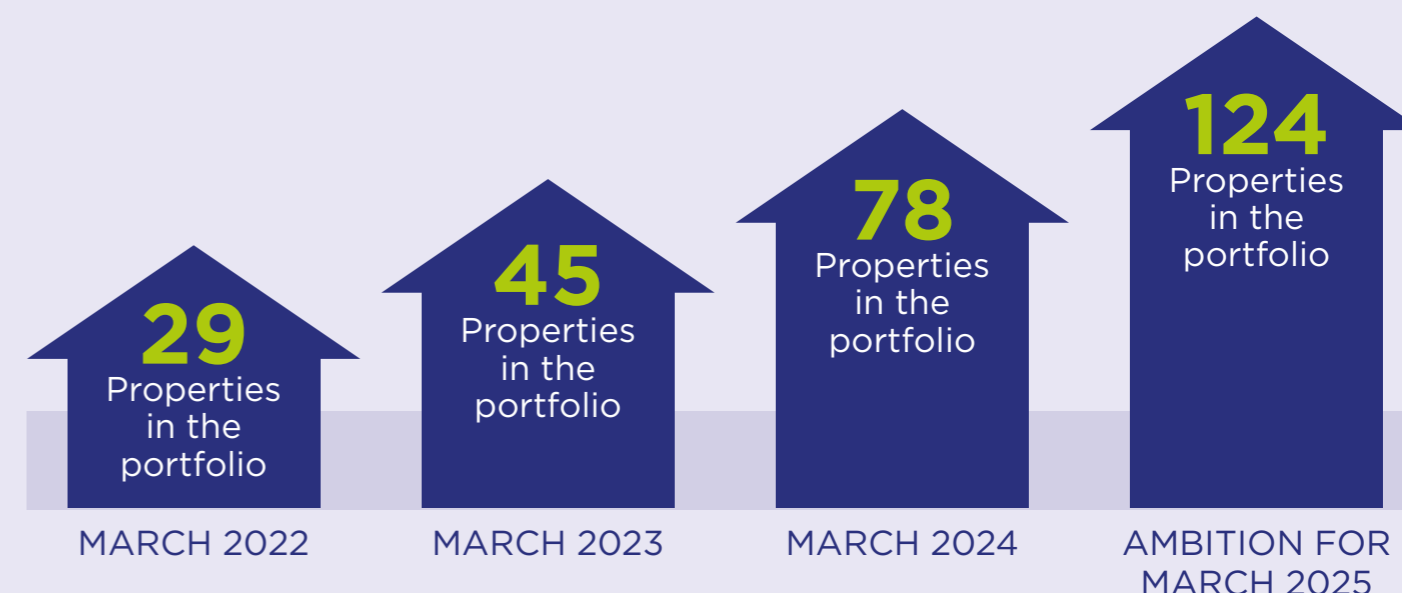


So, having already bought 78 homes (63% of its property target) to house 183 women and 80 children so far, the next year will see the fund build on its ambitions to provide even more safe and suitable homes for women and their children.

The fund aims to have completed deployment by purchasing all 124 properties for its housing partners, and for the majority of these homes to be housing vulnerable women, in the next year.

Continuing to strengthen its relationships with and amongst its housing partners will remain a priority of the fund over the next twelve months, working together to ensure positive outcomes are being achieved for women and children it is housing.

And finally, whilst the ultimate ambitions of the fund are to provide safe housing alongside expert support for women and their families, the ambition is that learnings and insight gained can benefit not just the fund's housing partners but also other organisations that might be looking to develop solutions to womens' housing needs and to deliver similar outcomes.



APPENDIX



THE JOINT VENTURE

The Women in Safe Homes fund unites the strengths, experiences and skills of Patron and Resonance in a joint venture, with the objective of delivering both social impact and risk adjusted financial returns.



Resonance has been at the forefront of UK impact investment since its establishment in 2002. Through its FCA Authorised subsidiary, Resonance Impact Investment Limited, it also has a twelve-year track record as an FCA authorised and experienced impact property fund manager in impact investing. We create and manage award-winning impact investment property funds with three distinct impact strategies: Homelessness, Learning Disability and Housing for Women, which aim to deliver financial return and a targeted social impact.

Since 2013, our impact property funds have raised over £340+ million, providing over 1,200 safe, decent and affordable homes for over 3,000 individuals and families experiencing homelessness and living in inappropriate temporary accommodation across the UK. We work with twenty-five leading housing and support provider partners to ensure tenants are supported to sustain tenancies and rebuild their lives.

Our impact property funds provide a unique and highly diversified residential property investment fund offering with portfolios around major UK cities. We have an experienced team of over 60 across the UK with offices in Manchester, London, Launceston and Bristol. Resonance is an accredited B Corp and a social enterprise.



Patron represents over €5 billion of capital across several funds and related coinvestments, investing in property and property related opportunities. Patron has a strong understanding of the UK housing market and an in-depth network in the sector through a successful track record in residential investment including development, owning care homes and thousands of residential homes and flats across the country.

Patron has a 26-year successful track record in building partnerships with multiple stakeholders within these investments. Patron has also invested in real estate credit which offers financial facilities to multi asset classes including housing, apartments and similar.

In addition to its significant contribution in fund setup costs and joint management of the Women in Safe Homes fund, Patron Capital's founder and managing director Keith Breslauer, as The Breslauer Family, invested £1 million into the fund. Philanthropy and impact are a core part of Patron Capital, leading to the creation of the Patron Charitable Initiatives programme in 2010. This brings together charitable work in the business with the philanthropic interests of the Breslauer family and is principally focused on the armed forces, schools and foundations.

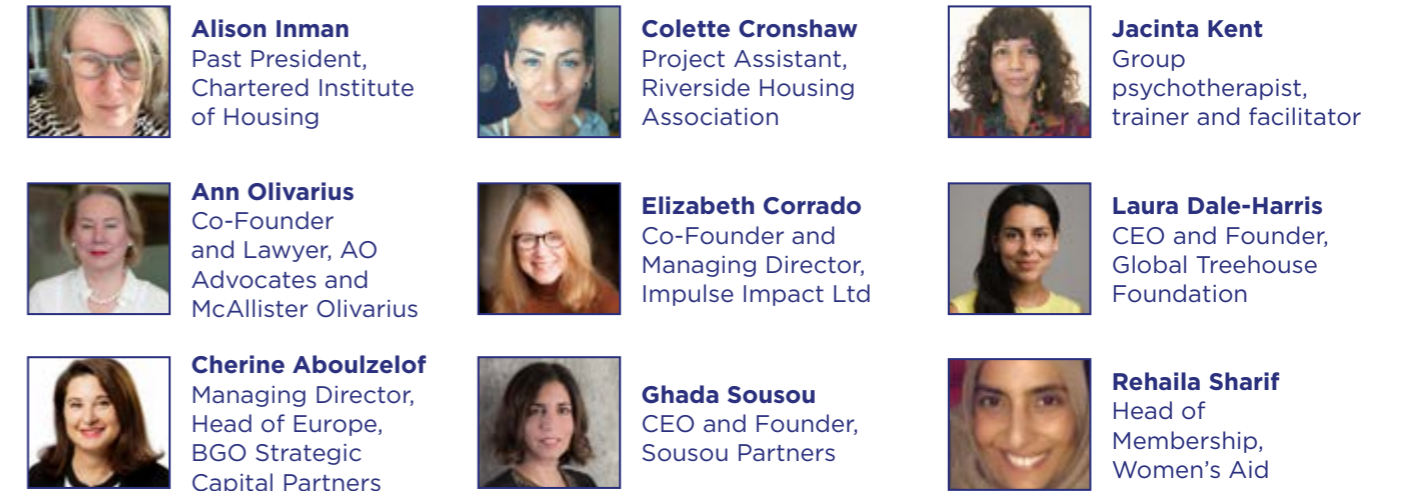
INVESTORS

Thanks to the fund's impact investors who have raised over £29 million in capital, including:



SENIOR BOARD OF ADVISORS

As the fund approaches the end of the investment period, the Senior Board of Advisors will focus on property management, policy and systems change and ongoing partner relationships. Resonance and Patron would like to thank the members of the Board, whose backgrounds and experience enable them to provide expertise in these areas, as they continue to work with the fund.



SUSTAINABLE DEVELOPMENT GOALS

The Women in Safe Homes fund can also be understood through the lens of the United Nations Sustainable Development Goals (SDGs).

SDGs are a collection of goals set by the United Nations General Assembly. Each goal has a list of targets, which are measured with indicators to help understand how progress is being made towards the goals.

The fund makes a primary contribution to three of them:



SDG3 - Good Health and Wellbeing: ensuring health and wellbeing for all



SDG5 - Gender Equality: achieve gender equality and empower all women and girls



SDG11 - Sustainable Cities and Communities: make cities and human settlements inclusive, safe, resilient and sustainable

These are closely related as the lack of appropriate, safe housing meeting the needs of diverse groups of women was the main reason for starting this property fund with its gender lens.

We expect that the fund will also contribute to other SDGs, including:

SDG1 - No Poverty
SDG10 - Reduced Inequalities

This fund also targets the ESG framework. Patron has an ESG policy in place and implemented it throughout its individual investment decisions. Resonance and Patron have ambitious standards across all three areas and expect to report in more depth on these in future. However, ESG is less tailored to the specific impact that the fund seeks, so this report is not structured to align with that broader perspective. Investors or other interested parties looking to find out more and understand the fund in this way are invited to contact the fund managers (see back cover page for contact details).

HOW THE FUND CONTRIBUTES TOWARDS SDG3, GOOD HEALTH & WELLBEING



Amara is housed and supported by Safer Places.

"I grew up with my family but had to flee to a refuge after being raped due to Honour Based Violence. I had not had any contact with my family since then. About two years ago I met my ex-partner and he persuaded me to move in with him which meant I gave up my tenancy. The control started not long after that then escalated to physical abuse. I had to flee again.

It was welcoming as soon as I walked through the front door. It felt homely. It has given me freedom and safety.

It has helped me to be able to concentrate on the things that matter - having time to be able to process information without the fear of making a wrong decision. There has not been any pressure on me so I have been able to take time in thinking about options that are available to me. I have had weekly support sessions and have worked on my mental health with their support. We have also looked at college courses and volunteering options. I am completely safe now and have made friends with others through the groups who understand what it is like having to leave everything behind.


My plans for the future are looking for full-time work and to expand my friends. My main concern will be money and I am hoping I can find a job that will help with this."



CLASSIFICATIONS OF GENDER-LENS INVESTING

The gendered perspective of women is reflected at every level of the fund. For example, incorporating the lived experience of women, the role of women in the leadership of partner organisations and in the fund's team. The Women in Safe Homes fund reflects how gender-lens investment can positively impact women and highlights the need for funds, investors and WSOs to understand the specific gender-lens perspectives of one another.

Women in Safe Homes includes all five of the following classifications in defining its gender-lens investing approach:

	Advancing women in finance, e.g. women fund managers or investors
	Advancing women in leadership
	Advancing products and services which improve the lives of women
	Advancing companies that have a positive impact on the women they employ
	Advancing companies that improve the lives of women in their ecosystem, e.g. supply chain members, etc.

THE SIX CONDITIONS OF SYSTEMS CHANGE

With a more strategic lens, the fund aims to continue gathering learnings about the system in which it operates. This can be done through the lens of The Six Conditions of Systems Change²⁷, a tool created to understand the various conditions that hold problems in place and categorise challenges into:




Understanding the various points of leverage and where to act in a system can help the fund decide what could be areas of its influence in the upcoming years and who it can engage with to effect systemic change.



KEY IMPACT MEASURES

The following is a list of impact measures that the fund has developed alongside its housing provider partners. This year we have included the raw data collected from our tenant and housing partner surveys against these measures. The interpretation of this data has formed the basis for reporting via the Impact in Depth section of the report.

 IMPACT ON PEOPLE	
IMPACT MEASURE	
1 APRIL 2023 – 31 MARCH 2024	
1	Number of women housed ■ 126 women
2	Number of other tenants housed broken down by adults and children ■ 73 children
3	Breakdown by protected characteristics ■ Ethnicity: 25 Asian, 12 Black, 1 Mixed, 71 White, 8 Other, 9 Declined to state. 14 with disability but no description, 10 physical disability, 8 learning or cognitive disability, 33 mental health related disability, 2 other (no description). 3 bisexual, 3 Gay or lesbian. 3 pregnant
4	Breakdown by tenancy type ■ 53 have had a room in a shared house as provision for women leaving prison. 38 have had a room in a shared flat as refuge provision for women fleeing DV, 5 have had independent flat for fleeing DV, and 31 have had an independent flat as a move-on from Refuge
5	Average tenancy length to date ■ For refuge accommodation the average tenancy is 99 days. For move-ons, completed tenancies average out at 340.5 across only 2 entries who have completed their tenancy. The majority of women are currently still in the move-on accommodation, averaging 486 days of stay as of 31 of March 2024. Prison leaver's cohort average tenancy length is 69 days (minimum 7 and maximum 303)
6	Percentage of women sustaining minimum tenancy length ■ The majority of housing partners report that tenants are sustaining their minimum tenancies. For NACRO, 22 out of 46 tenancies did not sustain desired tenancy length due to breaching contractual conditions associated with their tenancies - this is due to the nature of the specific contracts for women leaving prison that are stipulated by the Home Office and managed by NACRO

Previous years' KPI measures can be provided on request.

IMPACT MEASURE		1 APRIL 2023 – 31 MARCH 2024	
7	Percentage of women by needs they experience on entry. (This indicates who the WSOs serve and may also relate to intersectionality)	■ ■	68% are domestic abuse survivors, 44% have experienced the criminal justice system, 68% have experienced poor mental health, 60% have experienced homelessness and 37% have drug and alcohol misuse
8	Percentage of women experiencing at least one need (target is 100%)	■	100%
9	Percentage of women experiencing two needs or more	■	100%
10	Percentage of women perceived homes as good quality (target is 100%)	■ ■	74 responses. 34 Strongly Agree, 35 Agree, 2 Disagree, 0 Strongly Disagree, 3 Not sure
11	Percentage of women perceived homes as safe (target is 100%)	■ ■	72 responses. 45 Strongly Agree, 25 Agree, 0 Disagree, 1 Strongly Disagree, 1 Not sure
12	Percentage of women perceived homes as appropriate (target is 100%)	■ ■	73 responses. 39 Strongly Agree, 31 Agree, 2 Disagree, 0 Strongly Disagree, 1 Not sure
13	Percentage of properties meeting "core" and "bespoke" quality standards (target is 100%)	■ ■	100%
14	Percentage of tenants reporting positively on at least one wellbeing/life outcome	■	39 responses. 87%
15	Number and percentage of women who move on positively	■ ■	Out of 126 women for which data is available for, during the past reporting year 48 were in ongoing tenancy and 78 have moved on

IMPACT MEASURES KEY

The five impact principles below are defined in more detail on page 17 of this report.

- Recognising women's oppression
- Aligned investment
- Appropriate scaling
- Empowerment
- Inspiration



IMPACT ON ENTERPRISES/INVESTEES

	IMPACT MEASURE	1 APRIL 2023 - 31 MARCH 2024
16	Percentage of Black and minority ethnic-led organisations	■ ■ ■ 5 responses, 1 BAME-led organisation
17	Percentage of women-led organisations (target is 50%)	■ ■ 8 responses, 7 woman-led organisations
18	Percentage of disability-led organisations	■ ■ 4 responses, 2 organisations selected 'not-sure'. None of the others are disability led
19	Percentage of LGBTQ+-led organisations	■ ■ 4 responses, 2 organisations selected 'not-sure'. None of the others are LGBT led
20	Number of housing partners	■ 8
21	Percentage of WSOs perceive investment as improving its financial sustainability / resilience	■ ■ 4.375 out of 5 score for this question (see column O). 87.5% of housing partners gave a score of 4 or 5 for this question
22	Percentage of WSOs that have diversified their source of revenue	■ ■ ■ Participants are starting to note a diversification of income with the homes enabling them to apply for funding from other sources. For partners, preserving reserves by not having to acquire property assets means their financials are more aligned to the levels of reserves that are often qualified by the funders and improve their eligibility chances
23	Financial position and capacity of WSOs to manage housing and to meet need - financial and management evidence as well as WSOs perception	■ ■ ■ Several organisations describe a growth trajectory and perceive the Fund to have played a critical role in this growth. For the organisations that have completed the majority of property transfers and are tenanting homes, a number of high-level financial benefits have been reported including increasing and diversifying income streams and attracting additional funding off the back of the programme. For one housing partner, being able to save reserves which they might have otherwise spent on property enabled them to apply for and win contracts that they would otherwise not have been eligible for
24	Percentage of WSOs reporting that the properties provided by the fund meets the range of women's housing needs	■ ■ 7 responses. The average score that housing partners assign to how well the homes match the needs of women is 4.86 out of 5

IMPACT MEASURES KEY

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	IMPACT MEASURE	1 APRIL 2023 - 31 MARCH 2024
25	Extent to which the housing portfolio (by WSOs) meets the range of women's housing needs	■ ■ ■ Qualitative data suggests that the housing options are meeting a wide range of needs. The dispersed housing model which has been implemented by several of the housing partners is enabling them to accommodate women that could not be accommodated in shared refuge provision, including women with big families/ teenage boys, women experiencing honour-based violence, and women with disabilities who require ground floor access
26	Percentage of WSOs reporting being satisfied with the partnership with the fund and the fund bringing them added value (target is 100%)	■ ■ ■ 8 responses, 4.75 out of 5
27	Perceptions of strength of partnership between the fund and WSOs and value added	■ ■ ■ 8 responses, 4.6 out of 5
28	Percentage of WSOs that report developing new capabilities since partnering with the fund	■ ■ 2 partners mentioned developing new capabilities in interview



SYSTEMIC IMPACT

	IMPACT MEASURE	1 APRIL 2023 - 31 MARCH 2024
29	Value for money and/or cost savings of the model	■ Not yet possible to determine fully - early signals of the sustainability of the model for most partners, to be explored next year through survey and interviews with housing partners
30	Campaign objectives and progress against these, including content created and shared with other WSOs, investors and policy makers	■ The fund has launched its first Housing Partner Forum with speakers from the Domestic Abuse Commission and DLUHC. This has achieved two things: 1. Provide a forum for the housing partners to meet each other, share learnings and establish a relationship that goes above and beyond the fund. This is going to become a recurrent platform for an ongoing conversation about the WSO sector, its challenges and opportunities as well as a space to share best practice. 2. Include key policy & practice decision-makers in an active conversation with the fund and its partners, ensuring opportunities to raise concerns and suggest improvements for consideration
31	Number of WSOs that engaged with catalytic grant and became partners in the fund	■ ■ ■ No longer applicable. The grant programme was operational during the fund development stage and early years of the fund. It has since completed and ended
32	Analysis on how the property fund interacts with the grant funding programme	■ ■ ■ No longer applicable. The grant programme was operational during the fund development stage and early years of the fund. It has since completed and ended

ENDNOTES

1. **Prison Reform Trust: Women's Data Resources**
<https://prisonreformtrust.org.uk/project/women-the-criminal-justice-system/#:~:text=Only%20half%20of%20women%20left,the%20year%20to%20March%202023>
2. **GOV:UK: Statutory homelessness in England: 2022 - 23**
<https://www.gov.uk/government/statistics/statutory-homelessness-in-england-financial-year-2022-23/statutory-homelessness-in-england-financial-year-2022-23>
- 3 & 4. **Women's Aid: Who is missing in the data?**
[https://www.womensaid.org.uk/who-is-missing-in-the-data-what-the-available-data-on-domestic-abuse-does-and-doesnt-tell-us-about-womens-experiences/#:~:text=At%20the%20end%20of%20last,one%20in%20seven%20\(13.9%25\)](https://www.womensaid.org.uk/who-is-missing-in-the-data-what-the-available-data-on-domestic-abuse-does-and-doesnt-tell-us-about-womens-experiences/#:~:text=At%20the%20end%20of%20last,one%20in%20seven%20(13.9%25))
- 5 & 6. **Source: Single Homeless Project: Women's homelessness: the stats**
<https://www.shp.org.uk/womens-homelessness-the-stats#:~:text=65%25%20of%20Londoners%20in%20temporary,51%25%20of%20the%20general%20population>
- 7, 8 & 9. **Refuge: Joint communications to Secretary of State for Justice**
<https://refuge.org.uk/wp-content/uploads/2024/03/Spring-Budget-Joint-Letter-from-DA-VAWG-sector.pdf>
- 10 & 11. **Prison Reform Trust: Women's Data Resources**
<https://prisonreformtrust.org.uk/project/women-the-criminal-justice-system/#:~:text=Only%20half%20of%20women%20left,the%20year%20to%20March%202023>
12. **Inside Housing: Record high numbers of homeless households and children in temporary accommodation**
<https://www.insidehousing.co.uk/news/record-high-numbers-of-homeless-households-and-children-in-temporary-accommodation-86305#:~:text=In%20addition%2C%20there%20were%20145%2C800,quarter%20of%202012%20to%20145%2C800>
- 13, 14 & 15. **Safe Lives: How widespread is domestic abuse and what is the impact?**
<https://safelives.org.uk/policy-evidence/about-domestic-abuse>
16. **The Domestic Abuse Commissioner: survey on services for children and young people**
<https://domesticabusecommissioner.uk/research/>
17. **2023-24 data from partner survey. On a scale of 1 - 5, to what extent do the properties provided by the fund meet the range of women's housing needs? . 4.16/5. 7 responses. [1 entry left blank and is excluded on the basis that no homes/properties have been provided yet.]**
18. **2023-24 data from partner survey. On a scale of 1 - 5, to what extent do the properties provided by the fund meet the range of women's housing needs? 4.86/5. 7 responses. [1 entry left blank and is excluded on the basis that no homes/properties have been provided yet.]**
19. **Data provided on quality of homes predominantly reflects the cohort of women who's housing need relates to experiences of domestic violence. Data on women leaving prison is underrepresented due to challenges experienced by NACRO is collating data.**
20. **Data predominantly reflects the cohort of women whose housing need relates to experiences of domestic violence. Data on women leaving prison is significantly underrepresented due to challenges experienced in collating data.**



21. **Data provided reflects a subset of the cohort of women who's housing need relates to experiences of domestic violence (38 women in total). Data on women leaving prison is not represented due to challenges experienced in collating data.**
22. **2023-24 data from partner survey. On a scale of 1 - 5 (where 1 = no improvement and 5 = big improvement), to what extent do you feel the investment is improving the financial sustainability/resilience of the organisation? 4.75/5, 8 responses.**
23. **2023-24 data from partner survey. On a scale of 1 - 5 (where 1 = no improvement and 5 = big improvement), to what extent do you feel the investment is improving the financial sustainability/resilience of the organisation? 4.38/5, 8 responses**
24. **2023-24 data from partner survey. On a scale of 1 - 5 (where 1 = not supported and 5 = very supported), to what extent do you feel supported by the fund? 4.62/5, 8 responses.**
25. **UK.GOV New funding support for child victims of abuse < <https://www.gov.uk/government/news/new-funding-to-support-child-victims-of-abuse> >**
26. **Safe Lives (2020) A Safe Fund: costing domestic abuse provision for the whole family**
<https://safelives.org.uk/wp-content/uploads/A-Safe-Fund-costing-domestic-abuse-provision-for-the-whole-family-in-England-and-Wales.pdf>
27. **FSG: The Water Of Systems Change**
https://www.fsg.org/resource/water_of_systems_change/



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