

Enfield: A borough of two halves

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Figure 15: Gentleman's Row, west Enfield



Figure 16: Alma Estate, east Enfield

Enfield is a borough of two halves, with the A10 crudely but clearly splitting the prosperous west (see figure 15) from the deprived east (see figure 16). In 2010, three of Enfield's twenty-one wards were among the 10% most deprived areas in England, another seven were among the 20% most deprived (all of these ten wards are located in the east of the borough). In comparison, seven of Enfield's western wards are among the 50% least deprived areas in England⁶⁷.

Our local research was designed to understand the housing consequences of a failing private rental market. House prices and rents have risen as people have moved in from even more expensive central London boroughs. In Enfield, 22% of households are renting privately (compared to 19% nationally). This coincides with a large number of issues with housing in the local area. This is highlighted by the fact that 16% of enquiries handled by Citizens Advice in Enfield relate to housing advice compared with 8% nationally. Privately rented homes in the borough, particularly in the east, are often of poor quality and expensive.

Methodology

We conducted qualitative, face-to-face in-depth interviews using a topic guide. Each interview lasted around 45 minutes. We conducted interviews with 12 tenants living in Enfield, as well as three estate agents and representatives from the Local Authority.

⁶⁷ Enfield Council. 2010. *Health & Wellbeing: Deprivation*: <http://www.enfield.gov.uk/healthandwellbeing/deprivation>

We recruited participants through Enfield Citizens Advice who had previously visited us with a private renting issue. The majority lived in the far more deprived eastern half of the borough. The participants' household and personal characteristics varied greatly – broadly in line with the borough's wider population. We also spoke to two estate agents in the east of the borough and one agent in the west in order to gauge a geographical spread of experiences.

Findings

We found tenants had a variety of problems with the quality of their housing, many of which were linked.



Figure 17: Damp in a participant's home

Damp and mould

We heard from participants who had problems with severe damp and mould. This had negative health consequences – in some cases it exacerbated existing conditions and in others it caused (or caused people to worry that they might suffer from) new health conditions.

Julia reported that she had damp in her bathroom and bedroom (see figure 17). She felt that the damp conditions were making her daughter ill.

Emir told us he had mould in all of the rooms in his property, with parts of the ceiling peeling off as a result. He also had mould on his bed and had to pay for a new mattress, for which he had to borrow money from his parents. He believes that the conditions have caused him chest problems and incessant headaches.

Sophia also has damp and mould in the winter, which have exacerbated her asthma and sleep apnoea. The quality of her home is so poor that she does not allow her niece to visit her at home because she is so worried about the health risks. Another participant, James, said that mould and mildew has spread throughout his bedroom so that the walls are completely black and mildew has spread into his wardrobe. James' landlord's only assistance in the matter was to tell

him not to place furniture against the wall to avoid it spreading further. In addition to the mould in his bedroom, James also told us *"my back door has a gap, slugs can get in and I also have mice now."*

The general advice from lettings agents and landlords for dealing with damp and mould is to have good background heating; adequate ventilation; and a reduction of moisture in the air to reduce the risk of condensation. However, poor quality accommodation, and the unwillingness of landlords to provide equipment or take remedial action means that for many tenants such measures look like unattainable luxuries.

Keeping warm

Unaffordable heating can make damp problems considerably worse. We spoke to tenants who are unable to get beyond the first hurdle of tackling damp because of poor heating within their home. Dolores told us that she has to share a bed with her adult daughter during the winter as they can only afford to heat one room.



Figure 18: Clothes ruined by mould

Other participants resorted to relying on the local food bank because they faced having to choose between 'heating or eating'. Some chose to spend money on fuel rather than eating and some parents told us that they went without so that they could feed their children.

Problems with heating are not limited to unaffordability alone, many tenants have to tolerate inadequate or even unsafe heating. Fatima told us that she had no certificate for her boiler being serviced. Ephraim said that his

boiler had been condemned by British Gas but a friend of the landlord had said it was safe. Broken or faulty boilers can cause significant inconvenience and a reduced standard of living for tenants. Elijah told us that his boiler was old and not working well; *"It keeps on breaking and has to be repaired. I am now without hot water so I have to go to my friend's for a shower."* He said the landlord has provided a temporary heater, but it is noisy, which causes tension with the neighbours. The heater is also extremely expensive, costing around £10 a day to run.

Like damp, poor heating provision can adversely affect people's health, sometimes very seriously. For example, two participants living with HIV both said that they have gone without food to pay for fuel. The nurse manager at North Middlesex Hospital told us that it is very important that people with HIV take their medication with food. Therefore this vulnerable group are at particular risk when having to decide between heating and eating. Furthermore, failure to keep their home warm

and free from damp can lead to potentially fatal complications such as respiratory problems and pneumonia.

Just as heating and damp issues are related, so too are problems with heating compounded when properties are not well insulated. Dolores said that she has no double glazing, which adds to the damp and draughty feel: *"You just can't get it warm in here, no matter what you do"*. Jamie's flat is poorly insulated, although the landlord claims they intend to improve it through a government scheme. However, until this is done such poor insulation means he faces high heating bills, of around £194 a month on electricity. Maxine's double glazed windows are faulty, so she has to spend between £30-£35 a week on heating if she wants to keep her home reasonably warm. James told us that the combination of single glazed windows and gaps under external doors not only exacerbates the problem of heating the property but it also allows slugs to crawl in under the door.



Figure 19: Damp and mould in participant's home

Kara reported a combination of problems caused by inadequate heating and poorly fitting windows. She showed us photographs (see figure 19) of black mould in her bedroom and bathroom which covered entire walls and the ceiling; she also showed us a photograph of gaps in the wall underneath her windows. The previous tenant has told her that they had experienced the same problems. Despite this, Kara said that the landlord was harassing her and her daughter, accusing them of causing the problems and trying to get them to leave before the end of their fixed term tenancy. She is extremely stressed because of her current housing condition, mentioning that at times she feels suicidal. She feels completely trapped as she has no money for a deposit or rent in advance for another property. She has sold all of her jewellery to pay for basic expenses and has had to go without food to try to heat her house; as a result she recently collapsed after struggling for a few days without food. The local food bank can provide support with three days' worth of

food. Unfortunately though, nothing will change unless the landlord repairs the property.

Affordability: Rent and deposit costs

Most tenants interviewed are privately renting as they are unable to own their own homes in Enfield. House prices in Enfield have risen so sharply that renters and aspiring homeowners struggle to cope. In Enfield, a mortgage deposit, stamp duty and conveyancing fees typically total around £21,240⁶⁸. Even in Edmonton, the most deprived part of the borough, mean house prices are now 10.7 times the mean salary⁶⁹ ⁷⁰. As former MP for Edmonton Andy Love said; *"It's no surprise that Edmonton ranks so highly in terms of housing unaffordability. A vast proportion of my constituents have no hope of being able to afford to buy a property and many are struggling to pay the extortionate rents, despite being in work."*

The majority of our participants live in less affluent east Enfield, where most are paying rent of between £1,000 to £1,250 a month for a three bedroomed home or £700 for a single self-contained flat.

Most of our participants reported difficulty paying the rent, and most were receiving Local Housing Allowance. This, according to local estates agents, is particularly common in the east of the borough. The majority of lets in the west of Enfield are to single people and couples commuting to central London, who are less likely to receive benefits.

Several participants told us that they had borrowed money to be able to move into their current privately rented home. Many also said that they consistently struggle with paying the rent and some had fallen into rent arrears as a result. However, problems with affordable privately rented homes in Enfield are not limited to high rents. Unaffordability within the sector often begins before the tenant has even moved into the property, most commonly in the form of high deposit costs.

This problem emerged very clearly in our research. Many participants told us that securing money for a deposit and rent in advance was extremely difficult. As one participant exclaimed, *"I haven't got £10 to spare, let alone £1,000!"*

All three participating lettings agents commented that the private rented market was busy, and that they had little difficulty finding tenants. On the other hand most tenants reported difficulty finding accommodation due to high rents, set-up costs, finder's fees, administration costs, and deposits and rent in advance. As Hawa commented *"I don't have the choice to move but I don't want to stay"*.

⁶⁸ Money Advice Service UK.

2015, <https://www.moneyadviceservice.org.uk/en/articles/estimate-your-overall-buying-and-moving-costs>

⁶⁹ Right Move. 2015. *House prices in Lower Edmonton*

<http://www.rightmove.co.uk/house-prices/Lower-Edmonton.html>

⁷⁰ Enfield Council. 2010. *Health & Wellbeing: Household incomes*

http://www.enfield.gov.uk/healthandwellbeing/info/13/enfield_people/150/household_incomes

The struggle to afford upfront and deposit costs at the start of a tenancy linked back to the earlier major outcome of this research, that of inadequate quality in the sector. This is because most participants were concerned that if they 'made a fuss' about a lack of, or inadequate, repairs this would affect their security of tenure as they might face retaliatory eviction. Participants also felt there was a risk that disagreement over the condition of the property might mean they lost their deposit. This particularly worried them as it would lead to serious financial difficulties when they tried to obtain a deposit for their next accommodation.

Conclusion

The private rented sector in Enfield is failing many local residents, particularly in the east of the borough. The market is buoyant from the landlord's point of view. The wealthier west caters for tenants who can afford the higher prices, usually has better quality housing and also has good transport links to central London.

Many Enfield residents, particularly those who rely on Local Housing Allowance, simply cannot afford to live in the west of the borough. Our research suggests that many people are therefore restricted to poor quality housing with little security of tenure. Most participants observed connections between poor housing and poor health.

During our research, we were consistently told of, and shown, poor quality homes; damp, mould and difficulties with maintaining an adequate temperature were the most commonly mentioned issues. Difficulty with finding a deposit and high rates of rent are the major barriers to people moving to a property in better condition. Doreen, who lives in a tiny two bedroomed flat, said that although she is coping "*we do not have choices regarding cheaper accommodation*".

We spoke to Enfield Council, who informed us that they have developed a number of strategies to deal with the demand for housing in Enfield:

- Housing Gateway – over the next 5 years, 500 properties will be purchased through a company to house the homeless.
- Nightly paid accommodation – the Council is working with other local authorities to manage the price of nightly paid accommodation.
- Tackling fraud – tackling illegal sublets to free up accommodation for the homeless.
- Working to prevent homelessness – maximising benefit and offering mediation and negotiating with landlords.
- Home finder scheme – to secure long-term lets in the private rented sector.
- Exploring the merits of supporting homeless people to move to more affordable areas of the country.
- Additional and selective licensing.

- Enfield Council's Discretionary Housing Payment may also be used to assist in funding a deposit or rent in advance to those already in receipt of housing benefit.
- The Keeping House Scheme - designed for people in long-term care who own a vacant property in Enfield, enabling people to lease their house to the Local Authority in return for a guaranteed rent.

During a recent presentation held by a not-for-profit fuel poverty project we were also told about small grants which can be awarded to assist in reducing fuel poverty by, for example, paying for house insulation.

We hope that the above strategies will help to increase access to more secure and affordable homes in Enfield. However, the quality of privately rented housing remains a huge concern, particularly in the eastern half of the borough⁷¹. We are pleased to see that Enfield has developed strategies to address the problem of housing stock and quality in this borough, and hope that we will begin to see positive outcomes for private tenants in the coming months and years.

⁷¹ When analysing our enquiries for 2013/14 we found that 79% of enquiries regarding housing disrepair came from wards in the east of the borough.