



London CLT and Impact on Urban Health

CLTs and Urban Health: A case study of London CLT's Citizens House, Sydenham



Acknowledgements

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The conclusions and interpretations in this report are those of the authors and may not reflect the views of the advisory group.



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Executive Summary

Citizens House is the story of ordinary Londoners in the face of a housing crisis that makes life in the capital increasingly hard to sustain. Ordinary members of the community cared enough to campaign on behalf of those facing difficult choices: continue to live in unsatisfactory housing circumstances or leave Lewisham for somewhere more affordable. The campaign culminated in Citizens House, eleven flats on a former garage site that people on average incomes in the Borough could afford to buy. Unlike their first homes at St Clements, London CLT were in full control of the development and architects were able to include features designed to improve connectivity and promote health and wellbeing.

Several applicants for the scheme worked in the public sector – teachers, health workers, civil servants – while others worked in the non-profit and arts sectors. Others still were at the beginning of their careers in modern private sector industries. Around half were born in Lewisham, several others had lived there some considerable time, while a few had made it their home more recently. Applicants were broadly representative of the ethnic mix found in the rest of the Borough.

Several applicants were living with parents, struggling with the feeling of lives on hold. They faced the dilemma of whether to stay and save money towards the cost of buying or gain some independence by moving to the private rented sector where saving would be impossible. Those already living in the private rented sector faced varying quality, with disrepair, damp and mould common occurrences. All spoke of their insecurity, of not knowing what the future held, whether they would ever have the stability their own home would bring in a Borough where median house prices were thirteen times the average salary and truly affordable housing options were in very short supply.

Before moving in, only 17% of Citizens House's first residents were satisfied with their physical health and only 8% with their mental health. Around a year later, after settling into their new life, this had improved dramatically to 78% satisfied with physical and 56% with mental health. Some residents gave stark examples of health improvements: no longer having migraines or having to use an asthma inhaler. Others spoke about their improved housing circumstances helping the management of longer-term conditions and new physical exercise habits. The most common health benefit was relief from the constant anxiety of precarious housing circumstances and unknown futures.

While bringing out the positive benefits of moving to Citizens House, it is important not to overlook the challenges and the differing experiences and views of residents, especially in such a small group. Building defects are not uncommon in new developments but one resident has had to move out for a period for major repairs while others have problems yet to be addressed.

Citizens House is also the story of a diverse group of people thrown together to form a community and having positive connections with neighbours and a feeling of control over the surrounding environment are factors considered to contribute to good health and wellbeing.

As with St Clements, London CLT included selection criteria relating to previous contribution to community life and there were several opportunities for people to get to know each other before they moved in. For most people, Citizens House provides a friendly, supportive atmosphere and even though people do not see one another as much as they might have anticipated, when they do so, small acts of recognition can provide further boosts to the quality of life. Some of the plans made before moving



in about connecting with the block's neighbours are yet to come to fruition and the formal aspects of running the resident management company are providing some challenges. However, there is some acknowledgement within the group that things can take time: all have busy working lives and the housing situations people lived in previously have lasting impacts. On the other hand, having the security of home enables people to explore new sides to themselves – new interests, activities and opportunities to socialise that may not be directly connected to where they live.

For a large majority of this ordinary group of Londoners, in a variety of ways, Citizens House is having a positive impact on health and wellbeing.



Introduction



This report is a case study of Citizens House, in Sydenham, in the London Borough of Lewisham. It was London CLT's first direct development of housing, after they acquired twenty-three flats from the developer at St Clements, in Mile End. The development comprises eleven flats in a four-storey block which replaced a set of largely abandoned garages on a council estate. As a direct development, London CLT had control over the design and build, though the model of producing high quality homes sold on at price affordable to those on average incomes for the borough meant a very challenging financial envelope. Financing for the project came from Big Issue Invest, a Community Share Offer, and a capital grant provided by the Greater London Authority (GLA) under the Community Housing Fund programme. The architects included several features designed with residents' health and well-being, and inter-connectivity in mind. These include opening up a new pedestrian route through the estate into a new shared public space for community events, while extra wide walkways, an external curved staircase, and zig-zagged balconies were all designed to facilitate casual socialising between residents. The floorplan incorporated triple aspect homes to increase natural light and improve views of nature.

All eleven homes were for sale, with the six 2-bedroom, 3-person, flats costing £272,500 and the five 1-bedroom flats costing £215K. These costs were arrived at using a multiplier of average earnings in the Borough, and a covenant in the lease means any re-sales have to use the same formula, keeping them permanently affordable. The eligibility criteria stated that applicants needed to be able to get a mortgage offer and have a combined income of between £35k and £56k for a one-bedroom flat, and £42k and £70k for a two-bedroom. In addition, they had to have a housing need, a strong connection with Lewisham for at least five years, be involved in their local community, and a commit to learning about and supporting the work of London CLT.

The campaign for the land by local residents, organised though the Lewisham branch of Citizens UK, began in 2014, with construction starting in 2021, and the first residents moving in at the start of 2023.

Evidence for this report comes from interviews undertaken both as part of my PhD research and specifically to support the Impact on Urban Health project, a partnership between London CLT and Guy's and St Thomas' Foundation. Following on from the report on the impact on residents moving to London CLTs' first homes at St Clements in Mile End, this report focuses attention on their first direct development, Citizens House in Lewisham. I would like to thank the advisory panel for the Impact on Urban Health project which is made up of academics along with health and housing practitioners. I am pleased to provide this report as an outcome of the partnership's work and would like to thank those who have supported and contributed to it. I would especially like to thank the residents of Citizens House who gave up their time for interviews and to complete surveys during what is always a stressful time of moving to a new home. Despite this they all made me feel very welcome.

The next section of the report, very briefly, touches on the academic and practitioner literature relating to health and housing, before explaining the methodology. Following that, the research findings from both the surveys and interviews are presented before the report sets out some conclusions.

Health and Housing

Academic and practitioner literature on health and housing was discussed in the first report in this series. In summary, housing and its immediate environment are considered crucial factors in determining health and wellbeing (Barton and Grant 2006; Marmot and Wilkinson 2006; Pineo 2020). Housing is considered to have a positive effect if it reduces financial stress, gives a feeling of control, reduces overcrowding, offers privacy, improves respiratory health, and enhances earning opportunities (Thomson and Thomas 2014). Other studies demonstrate the benefits of housing that is specifically designed to produce higher levels of trust in neighbours, a sense of belonging, joint activities, and spaces for social interaction (Scanlon et al. 2021). One further report particularly relevant for this study shows the benefit of homes that maximise the amount of natural light, considered to improve physical and mental health, to aid sleep, and reduce depression and low mood (Osibona et al. 2021).

Methodology

With support from London CLT, all residents were invited to take part in the research and interviews also came about through meeting residents at various events in the lead up to them being allocated homes and moving in. I carried out semi-structured interviews with 9 of the 11 households as they prepared to move in, or just after – between June 2022 and April 2023. Around the same time an online survey was completed by 13 of the 15 individual residents. This was designed in collaboration with London CLT and was distributed and administered by them, before the results were shared anonymously. Follow up interviews with 9 households were undertaken between September and December 2023 while a second survey, also administered by London CLT, was completed by 9 residents between December 2023 and January 2024.

The questions in the survey residents completed before and after moving to Citizens House were designed to find out whether it provided them with the home they were looking for and what impact it had on their health and wellbeing. The survey contained a mix of questions asked in the Government's English Housing Survey, Community Life Survey and for its National Wellbeing Dashboard. Other questions were ones members of the advisory panel had used in previous post-occupancy evaluations, while some were designed to find out about the factors discussed in the St Clements paper that make housing a home: affordability, quality, safety, security, connectedness, and privacy (Richardson 2019).

Further details of the survey's questions and comparative data can be found in the sections below on research findings. The names of all interviewees have been replaced by pseudonyms.





Research Findings



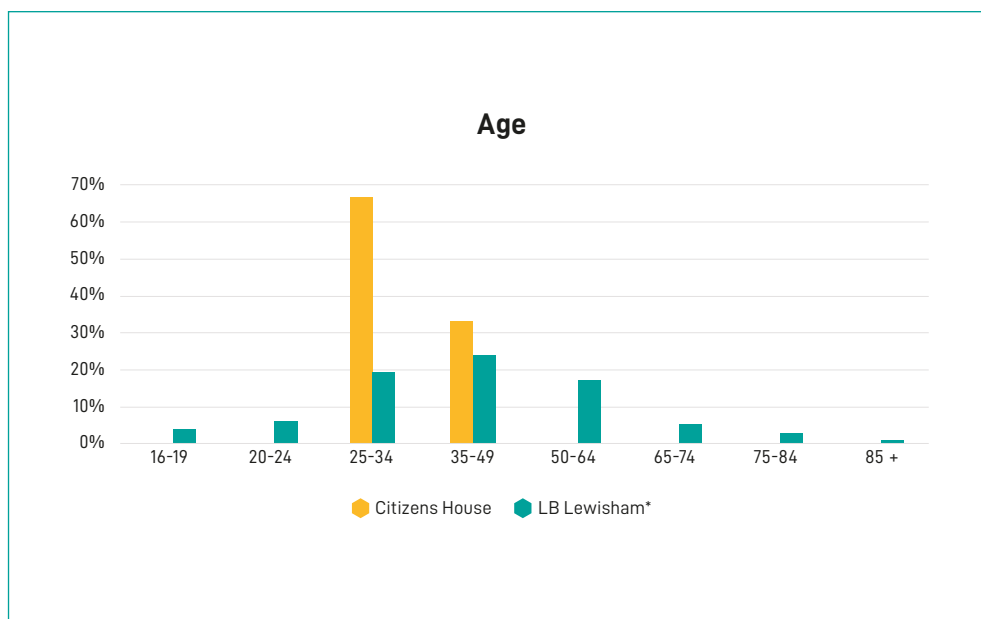
"Sometimes you have to pinch yourself, don't you, to kind of realise that this is, this is real you know, you're living this, the life that you'd hoped" (Lynette).

Photo from Citizens House opening event
Credit: © JTP/Craig Auckland, Fotohaus.

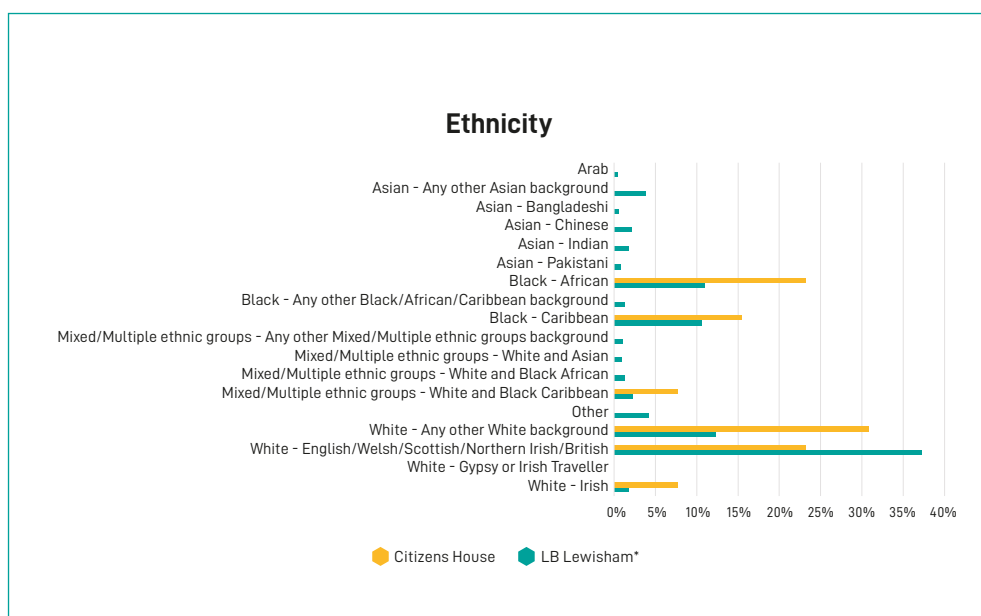
Resident profiles



The following charts give a profile of those who moved into Citizens House and, where available, demographic comparisons with the London Borough of Lewisham. The figures for Citizens House are taken from the survey carried out in December 2022/January 2023 with additional information from allocation interviews.

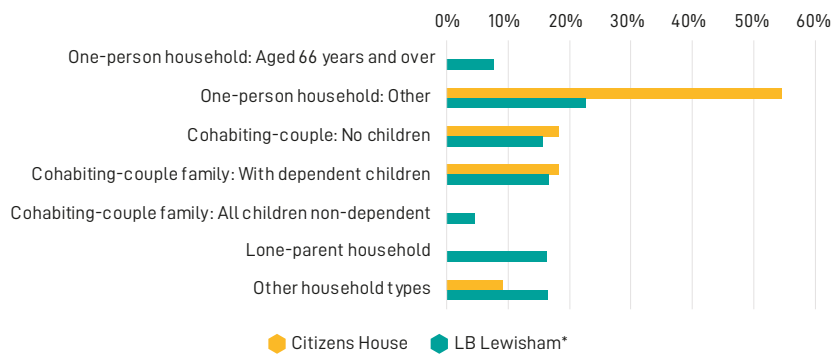


*Source: Office for National Statistics – Census 2021



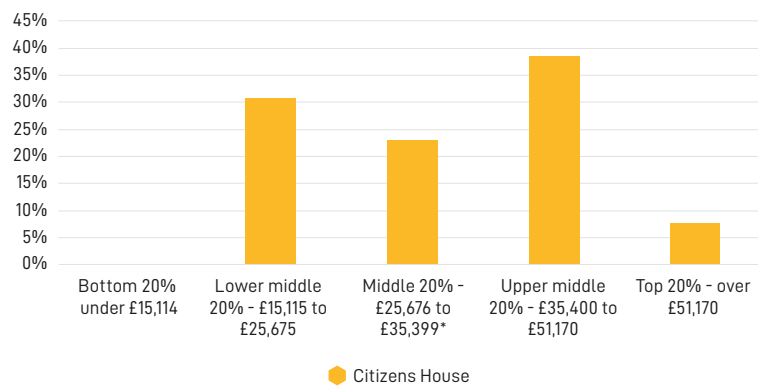
*Source: Lewisham Observatory/ONS Census 2021

Household composition



*Source: Office for National Statistics – Census 2021

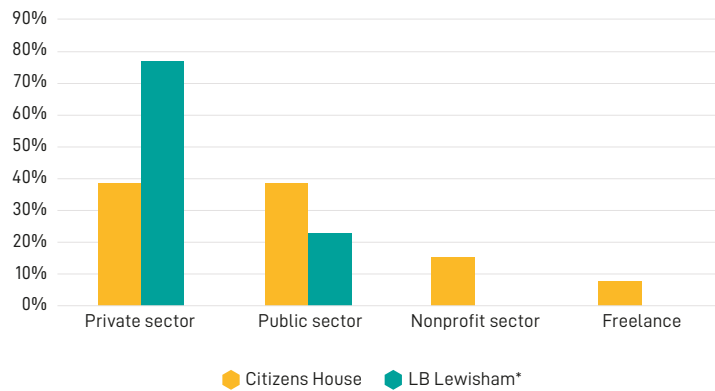
Salary range



*Median Income for Lewisham in 2022 was £32,605

NB individual incomes shown. Some households have two people in work.

Employment sector



**Source: Office for National Statistics - Business Register and Employment Survey*

Compared to Lewisham as a whole, Citizens House residents:

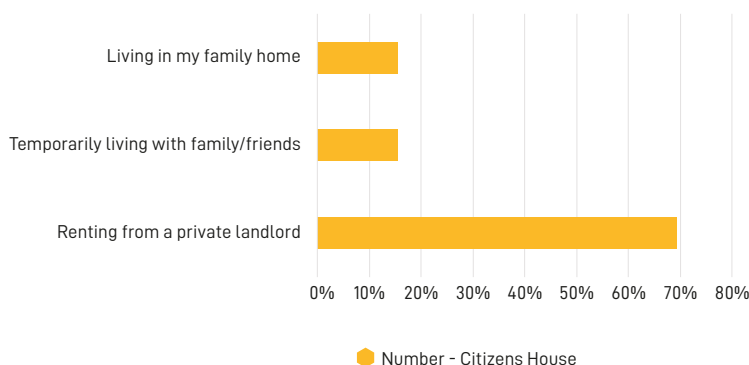
- All fall in the 25-49 age range and are much more likely to be aged 25-34 than is typical for residents of the Borough. However, this is consistent with the average age of first-time buyers in London at 33.8.
- Are broadly reflective of the ethnic mix of the Borough.
- Tend to be single person households, followed by couples, half with and half without children
- Are clustered in the middle three income quintiles
- Are more likely to work in the public or non-profit sector than the is typical for residents of the Borough



The need for secure, affordable housing



Housing status at application



The people who moved to Citizens House were either living with parents when they applied or were in private rented accommodation. In both cases applicants were looking for housing with long term security in a space they could call their own, somewhere affordable and of good quality. The information below comes from the two sets of interviews.

Lives on hold

Four of the single person households, all born in Lewisham, were living with a parent, or parents, though in varying circumstances.

Lynette lived with her mum after graduating, providing care while simultaneously establishing her career and felt the impact on her wellbeing and a desire for independence.



"I put a lot of things on hold to make sure that she was okay and I think in a really stressful job with a really stressful city, it definitely has had a massive impact...last year when my health declined... that was another moment of realisation that you need to just, you need to get on with your life" (Lynette).

Olivia struggles with social interaction and after her family went through a difficult time, felt the need for space and time to herself. Citizens House seemed the ideal option.



"If I'm around people too much I get quite depressed and really sort of internally stressed...I think it would give me a chance to kind of just be a person...I feel like my life's kind of been on hold while I've been living at home" (Olivia).

Patrick lived with his parents, after returning from university, in the flat bought under the right-to-buy. When the council announced plans to 'regenerate' the estate, demolishing the existing housing, Patrick could see no good options for his family and led a campaign to get them to reconsider. He had already, though, been thinking about housing options.



"So four of us in the house, and it's a two-bedroom house, so, before even, before anything it was very kind of tight. Because two bedrooms, I was sharing a room with my brother, I just turned 30 just now as well" (Patrick).

Connor returned from university and due to family circumstances had to sleep on a couch in the living room of a parent's flat. He tried moving to Manchester, but a job offer in London brought him back. He lived for a while in a hotel converted to flats until the company went out of business. Moving back to his parent's couch took a great toll on Connor's health and wellbeing.



"I was trying to find the best option and there wasn't any good options...not even like an acceptable bad option until I saw this thing with the Community Land Trust...you lose your sense of self and autonomy...I would do like certain things and hobbies and stuff, go to gym but I reduced that and it's just, because it's just exhausting" (Connor).

Escaping the rental cycle

The remaining interviewees were in the private sector, experiencing a mix of insecurity, unaffordability, and a variable quality to which they had become inured.

Dominic's concerns were both the limited space in private rentals and the cost for him and his wife, both in frontline health and social care roles. Dominic found the situation depressing and attributes his physical ill health to the stress of working long hours.



"You just live on one salary... [neither] of us are on the minimum wages, we are not even on London, London Living wage. We are a bit higher...even with this, on these salaries, one of our salaries goes straight to accommodation, exclusively for accommodation...bills, council tax and everything else go on...the other salary" (Dominic).

Eliza moved to Lewisham from the north of England aged two. As an adult she experienced a period of homelessness with her son and after several requests to the council for help, finally got a deposit to rent privately. However, the private rented sector never gave her and her autistic son the stability she was looking for.



"I just never felt like anything was sort of my own...I guess I have always had an aspiration to sort of own because I just feel like I'm waiting to know like when I've got to go again" (Eliza).

Nadia took advantage of lower rents during the COVID-19 pandemic after returning from university. She wanted to save to buy somewhere close to her friends and family but became despondent, realising how difficult it would be when rents went up again. On seeing the opportunity at Citizens House, Nadia immediately recognised herself in the criteria:



"A Londoner, Lewisham resident, someone who's lived here for years has good family, friend connection, strong ties to the community...in need of affordable housing and not wanting to leave my workplace or home really...definitely spoke to me" (Nadia).

Sam on the other hand was a long-term renter, moving constantly in search of affordability and the size of space he needed. Being in London gave him the life he wanted but he also increasingly valued privacy.



"I remember at one point it being about actually being quite young and being younger than most people. Now I end up being the older person generally in the flat share by a few years." (Sam).

Jacob and Lauren work in the arts sector and are involved in community work. They underwent several 'no fault' evictions, spent time couch-surfing, and at one point rented a flat in a "grimy and horrible" property guardianship on an estate awaiting 'regeneration'.



"We've had multiple evictions, like this is something in my body...I've been displaced multiple times in childhood and in adulthood. Private Sector, housing association...council housing" (Lauren).

Irregular incomes went against longer term lets or any low-cost home ownership models, whereas Jacob said Citizens House felt like recognition for his career choice and community contribution.



"London CLT saying, actually, we want to help you get a home because you made that choice" (Jacob).

Finding home?



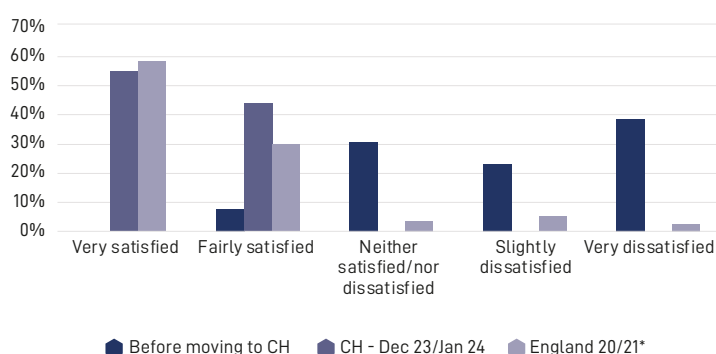
This part of the survey asked questions largely drawn from the English Housing Survey and comparisons are provided from the last release of data. The initial survey asked about where respondents lived previously and the follow up asked about Citizens House. Additional questions were asked about quality, security and affordability to help assess the extent to which residents were feeling 'at home'.

Overall satisfaction



"It's like a little sort of Oasis away from all the busy stuff " (Olivia)

Overall, how satisfied have you been with your accommodation?



**Source - English Housing Survey 2020/21*

All respondents were either very or fairly satisfied at Citizens House, a significant improvement on where they lived previously. While responses show much higher levels of dissatisfaction with their previous accommodation when compared to England, the same comparison for Citizens House shows overall satisfaction being higher. In interviews, residents spoke about their happiness with having their own space, the stability it gave them, that it was well insulated, warm, quiet, new and clean, giving them a blank canvas to be creative with.

Jacob regularly works in the evenings and has found in the past that it affects energy levels the following morning. Within a few months of living at Citizens House, the amount of natural light the large windows allowed was making a big difference.



"So it's easier to get up in the morning and in terms of mental health and well-being, like honestly, such a game changer" (Jacob).

Several residents said that compared to where they had previously lived, the area is quieter, protected from main roads and with less air pollution. Jacob said,



"I feel more comfortable to open the windows and get the air flowing which like has like physical and obviously emotional health benefits to it" (Jacob).

Conversely though, Sam has covered his window at the front of the building, not liking the exposure it gives to passers-by.



"I've sort of blocked off the window at the front...it will never be a window you look through because that's just not workable. It felt weird when it was like that" (Sam)

Dominic recognises that Citizens House may not be a home for life, given he has two young children who may need more space in the future, but says it will provide a home for the next ten years at least. While recognising the limitations, he is aware of the benefits.



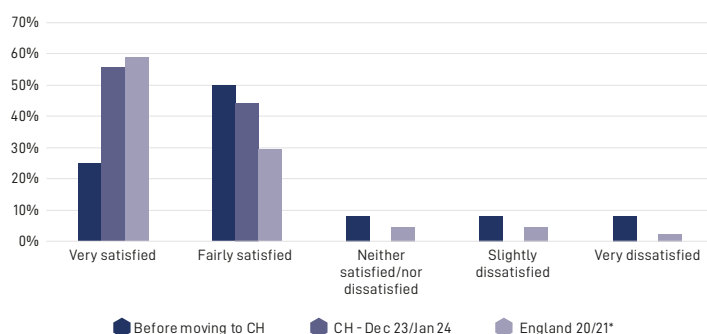
"There is no such thing as a perfect house forever, perfect home forever...I don't believe in that, but the peace of mind that you get is huge" (Dominic).

Compared to the English Housing Survey, there is a slightly lower percentage from Citizens House reporting that they are very satisfied, and one of the reasons may be the defects several residents have had to report. These are discussed below in the section on quality.



Satisfaction with the area

How satisfied have you been with the area as a place to live?



*Source - English Housing Survey 2020/21

All residents previously lived in the borough of Lewisham, and there was a reasonably high level of satisfaction with the area they lived in before Citizens House. However, the Borough is very diverse and Patrick, who moved from a much busier district and lived close to a main road, has felt the benefits to his health of the move.



"There's a lot of nature in the area...there's loads of parks, loads of nature reserves around...I've actually decided to go running a bit more...So yeah, I guess on the health side, I would say less and less pollution...And yeah, definitely doing more running getting fit becoming more active, for sure" (Patrick).

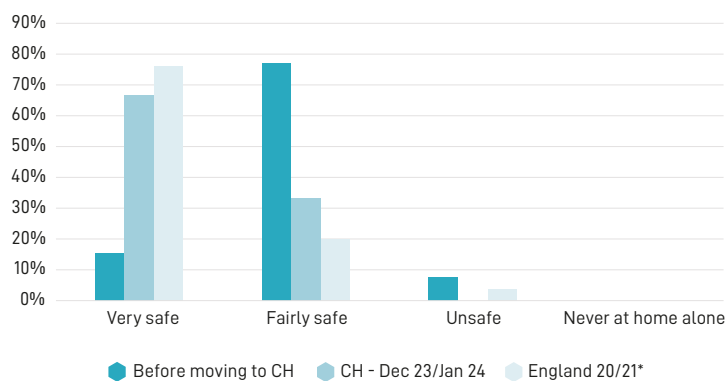
Lauren was also new to Sydenham but soon got involved in local activities, shopping as much as possible on the high street, joining a yoga class at a local cafe, enjoying the nearby parks, and volunteering.



"We've got to know a few folks at some of the local businesses and like, yeah, I'm a member of the Dragonfly Yoga Cafe...there's classes and, like, holistic therapies. So it's a really beautiful spot...that's my favourite actually...I really like the parks around here and whatnot and I've joined a community allotment as well...part of Action for Refugees in Lewisham. Yeah, so we're growing for food banks" (Lauren).

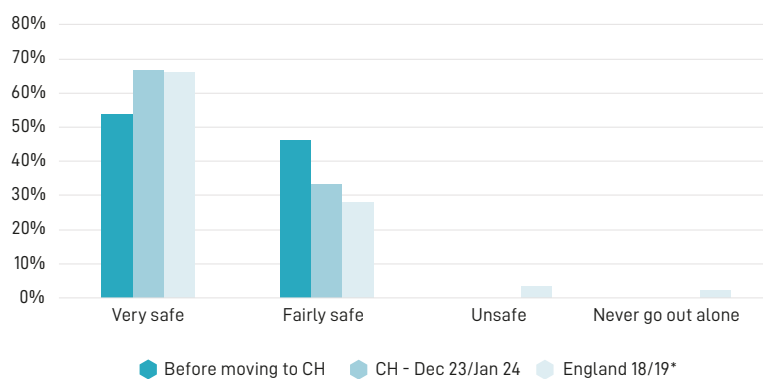


How safe have you felt living in your home?



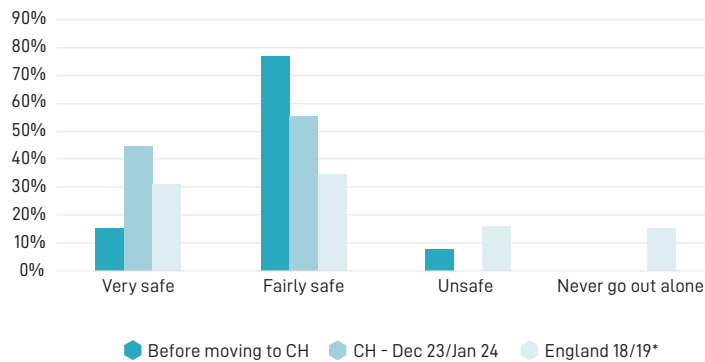
*Source - English Housing Survey 2020/21

How safe have you felt living in your neighbourhood during the day?



*Source - English Housing Survey 2018/19

How safe have you felt living in your neighbourhood at night?



*Source - English Housing Survey 2018/19

Few had real concerns about safety where they lived before, but there is a marked increase in feelings of safety in their home and neighbourhood since moving, with nobody feeling unsafe. Lynette put the increased feeling of safety partly down to people having a chance to get to know each other before they moved to Citizens House.



"There's this real sense of safety and security that you have when you move into a development like this, where you know the people...there's a lot of things that I think now we probably all take for granted...there is that sense of community...it's kind of what I knew growing up. You know the security with my neighbours, so it's nice to have that again (Lynette).

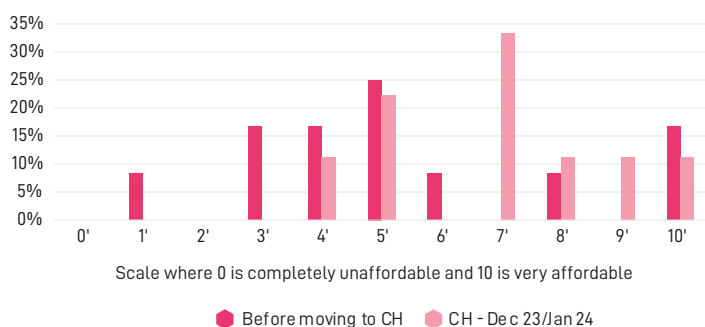
Eliza had some concerns about safety where she lived before and wanted the move to help her son develop more independence as he reaches secondary school age. She has noticed a big difference already.



"I've noticed him feeling more confident, there's a massive change there." (Eliza)



How affordable would you say your accommodation has been in terms of rent or mortgage?



Residents rated their previous accommodation from unaffordable to very affordable, which is likely to reflect the split between those living in the family home and renting privately. There is also a range of incomes, from lower middle to one that is in the top 20% of salaries for Lewisham that will impact on how they judge affordability. The salary range given in the residents' profile is for individuals and some households have two earners which may also make a difference. Some had also been working for a while and had been able to save for a sizeable deposit while living at home, making their monthly payments affordable. The other big factor affecting affordability at Citizens House was the variation in mortgage deals. Only two lenders have been willing so far to offer mortgages for London CLT homes and residents reported a noticeable difference between the interest rates offered. The company with the lowest interest rates was only willing to give loans for a portion of the dwellings as they did not want the risk of holding all the mortgages in the block. Some residents then, particularly those allocated homes later, had no choice.

In addition, part way through the journey from allocation to moving in, before everyone had been able to secure their mortgages, interest rates went up following the mini budget of the Liz Truss government in September 2022. Lauren and Jacob had to raise an extra £13k for a deposit which wiped out the money they had put aside for furnishing and now pay an extra £100 per month on top of what they budgeted for. However, they are still better off than when they were renting and consider themselves fortunate to feel part of a project they see as progressive.



"Our mortgage is still quite high to be honest, but it's not as high as the rent we were paying on our last place...that's a huge difference and we actually get to own here" (Jacob).



"The big difference of knowing that we're a part of something that actually means something and actually is creating, effecting change in a positive way like, that in and of itself is a game changer...Our money isn't going to a cowboy landlord, you know...it's a divestment, we're divesting from a system that hurts people and harms people on a daily basis" (Lauren).

Having moved from flat shares, Sam noticed the increased cost of living on his own but now owning a property has made him change the way he thinks about home and money and the balance of affordability and security.



"Living on my own in this flat is not that cheap in the grand scheme of things... it's amazingly affordable, especially for what I get...well, okay, I'm paying more money to live here. But every month I live here, I think I end up, I think I worked out as like £500 pounds more I have in my sort of net worth, as it were, like you know my equity goes up. And like, feeling that different form of security (Sam).

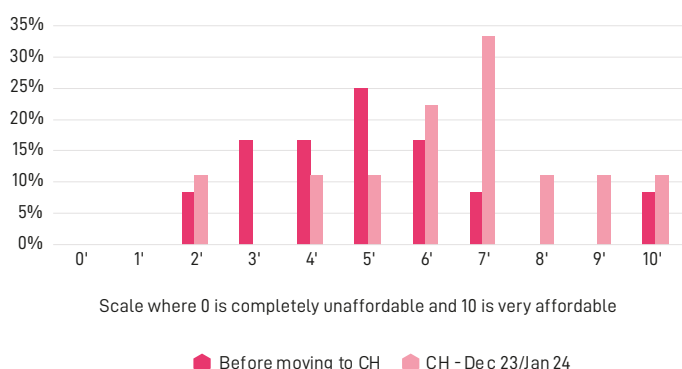
Connor had no choice but to go to the lender with the highest interest rates and seeing those rates rise further has made him question the affordability to those on average incomes. He thinks with a competitive mortgage offer on a full-market price property his monthly payments would be similar, though he understands he would be unlikely to pass the affordability test. His assessment on affordability is that:



"In a world of affordable housing this is just terrible. In a world of unaffordable housing, this is wonderful!" (Connor).



How affordable have your bills been?



Lynette also said that, given the rise in mortgage rates, the move “doesn’t make as much financial sense as it did a year ago”. However, in 2022, with the median property price in Lewisham sitting at £465,000, an income of £93,000 would be required to meet the government’s definition of affordability (ONS 2023), out of reach of Citizens House residents.

The cost of bills in previous accommodation will have varied for similar reasons as housing costs discussed above and the cost-of-living increases that everyone has experienced over the last few years will also be a factor. There are though some additional concerns about the billing of service charges by the property management company which have caused some anxiety, especially when people are first time leaseholders. The property management company were appointed by London CLT, initially for a period of two years, enabling residents to appoint their own agents in the future. The agents are a private sector company with a portfolio of properties in the London area and major cities in the North. Nadia said that,

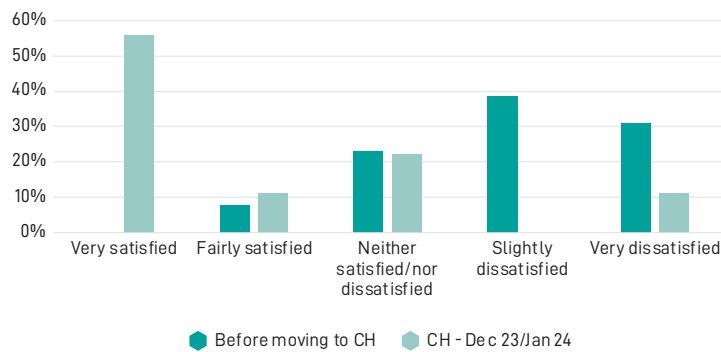


“That’s probably been my biggest issue, and honestly, it’s caused me a lot of stress. I’ve really been going back and forth...for a good part of nearly two months now. Can’t get any clear answers. Send me the wrong information, ignore me. Can’t get hold of them on the phone... I’ve had to step away and just, like, not engage with them anymore because it was just getting to me - so stressed. The stress level was so high. And then I’ve got a life outside of that. I’ve got work, I’ve got other things to do” (Nadia).

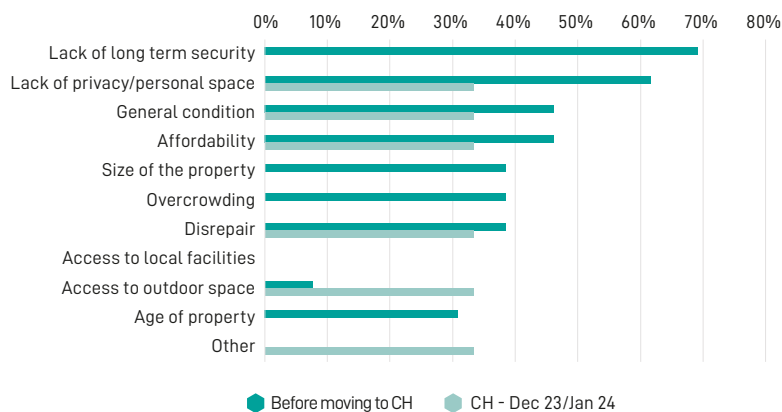
Quality



How satisfied have you been with the quality of the accommodation?



Reasons for dissatisfaction with quality of accommodation



The quality of a home can have a big impact on health and for the most part there is satisfaction with Citizens House, especially compared with previous properties. Having seen the amount of building going on in the local area, and being aware of the experience of others she knows, Lynette was clear that



"when you compare development, you know, you think about this development, that you think about all the other ones popping up in Sydenham and the stark contrast, this one already wins by mile, you know" (Lynette).

Several residents spoke about the level of insulation and the warmth of their home, while others have been surprised at how good the sound insulation is which not only protects residents from noise nuisance but also gives them the ability to relax and enjoy their own space. Some said they checked with their neighbours because they were worried they might have disturbed them.



"It's so well insulated for heat, but then also sound means that like yeah, I feel more comfortable to play my music and enjoy and enjoy that and not feel like I have to like, worry about that bothering the neighbours" (Jacob)

Having lived in properties with damp and mould, Eliza has noticed the difference that living in a new, clean property has made to her son's asthma, in turn reducing her own worries.



"Everything's sort of new...you don't have to worry...when is the landlord gonna sort of fix it? Or things being damp, or you know, like, my son's asthmatic, so it's like, you know, I don't really have to worry about things like that anymore... He hasn't had an attack since we've been here, so I haven't got out the pump once" (Eliza).

However, the surveys and interviews revealed other experiences that have dampened the enthusiasm of some residents. Dominic had to move his family, including two small children, out of his flat for a month while remedial work was carried out following flooding, an episode he described as "stressful". Now back in the flat, though with some work ongoing, Dominic says the experience has provided a "lesson" about the "essential place of having a home".

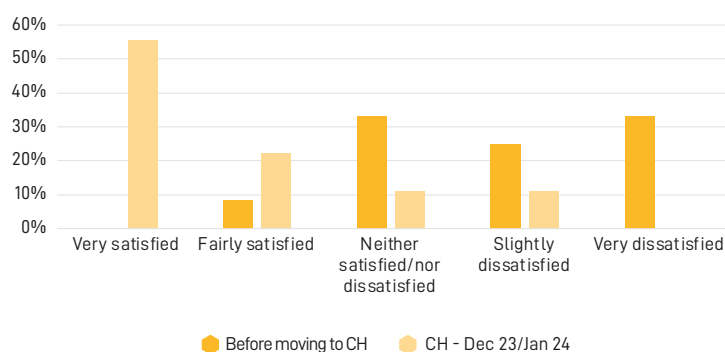
Connor says he has certainly benefited from having his own space, giving him security and independence, which has also helped greatly in forming a new relationship. However, he says the benefits feel overshadowed by the problems he has reported of smells, including cigarette smoke, coming into the flat through the ventilation system. He says this is not only unpleasant but feels it is not good for his health. The situation has also caused some tension with neighbours that he has spoken to about the issue and at the time of writing it remains unresolved.

Other residents have had leaks, and some have been waiting for various bits of work to be done inside and have experienced delays in getting things resolved and with communication. Something that Jacob says has put "a bit of dampener on things"

One comment was made in the survey about the area in front of the building. In the CLT's original thinking, this would have been a good space for communal gardening, but after community consultation it was hard landscaped to respond to requests for a place for children to play and to hold communal events. However, residents say that as yet no events have taken place other than those to celebrate the opening of Citizens House, and it is underused by the local community. The comment on the survey suggested the original intention of a garden area for those on upper floors would have been a better use of space.



How satisfied have you been with the medium to long-term security offered by the accommodation?



When asked about the benefits brought by moving to Citizens House and the factors that have contributed to health and wellbeing, security and stability are very often the first things that people speak of. This is true both of those who experienced the precarious nature of the private rented sector and those wondering whether they would ever be able to find secure housing in London while still at home. For Nadia, good health is related to the feeling of being secure and thinking about the benefits of moving, she said



"stability is probably the biggest one that I can think of a...stability of having like a permanent home and not having to worry about, you know, oh, I need to move out... that's been the biggest difference for me and having that peace of mind. (Nadia)

For Eliza, having lived in the private rented sector and having moved several times the move had brought a sense of security for her and her son and partner:



"A really radical change in sort of just feeling more, stable is the word I suppose. So not on edge all the time, feel like a lot more settled" (Eliza).

Since moving to Citizens House, Lynette has changed jobs and got married, all of which would have been so much more difficult without a stable and secure place to live.



"Having my own space and I think for me having mental clarity is really important. If I don't have mind space, I almost can't function and so having a space that was just that allowed me to have a clarity of mind...helping me to kind of focus on what's important and best...having something to give as opposed to being like really depleted all the time and yeah, carrying the weight of the world on my shoulders...I feel like I'm starting to let go of that" (Lynette).

Some of the lower scores given for security may again relate to issues discussed above. For example, Dominic's knowledge that he is likely to have to move again when his children get older, while Connor feels that he may not want to live at Citizens House as long as he originally thought he would given the issues he has encountered.



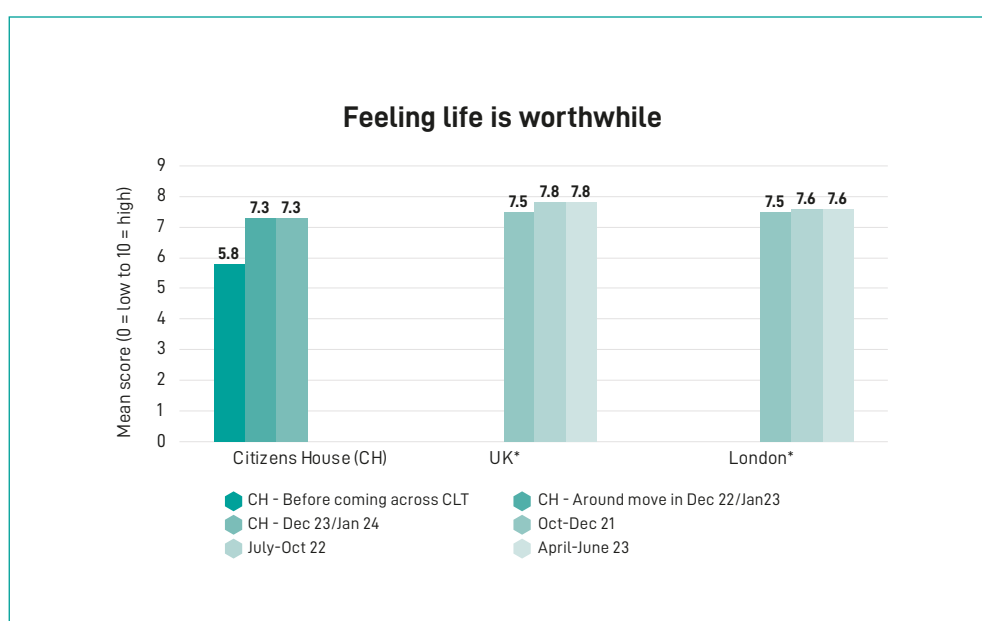
Quality of life



The questions in this section were mostly drawn from the government's National Wellbeing Dashboard. In the initial survey residents were asked to think, firstly about the period before they heard about the opportunity at Citizens House, and then about how they felt at the time – just before moving in. In the follow up survey residents were asked to think about life at Citizens House. Comparative data is given for the UK and London from the closest data release to match the periods that residents were assessing. Participants were asked to give a score of 0 form very low to 10, very high. The final chart asks about loneliness and is compared to data from the rest of England.

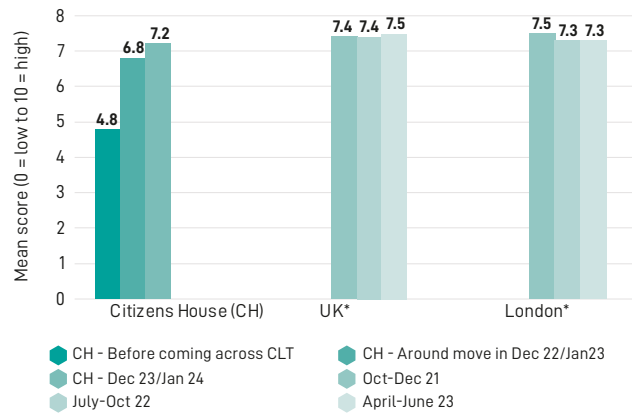


*Source National Wellbeing Dashboard

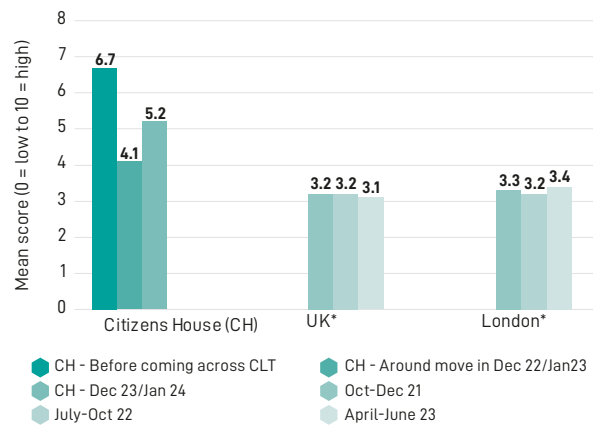


Source: Community Life Survey 2020/21

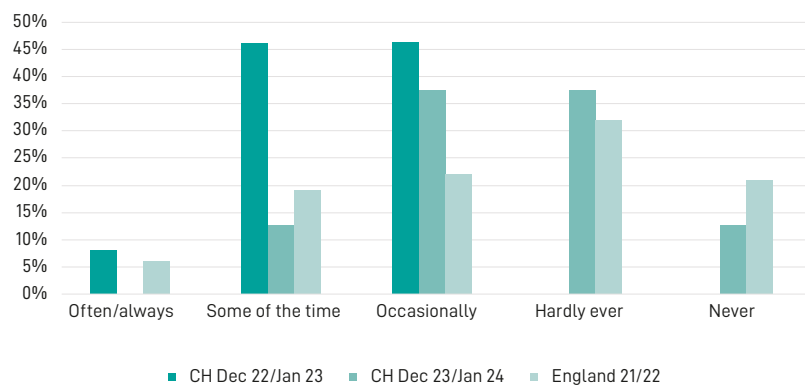
Happiness



Anxiety



Loneliness



In the initial survey, the results show especially low scores for life satisfaction, the feeling of life being worthwhile, and happiness when residents were asked to think back to the period before they came across the CLT. Similarly, the average was much higher than the UK and London scores for anxiety. The scores showed significant improvement when residents were asked how they felt at the time, just as they were about to move in. The score for life feeling worthwhile was then just below the average for London and the UK and a little lower still for life satisfaction but the change shows the anticipation of moving in had already had a dramatic impact. Anxiety levels are still higher than London and the UK which may reflect the stress that can be brought on by moving, especially when waiting to finalise a first mortgage in the adverse circumstances at the time.

When residents completed the second survey, after living at Citizens House for a good period, the scores for overall life satisfaction and happiness had increased, while the feeling that life is worthwhile stayed the same. All were marginally below London and UK averages, but the results show the significant difference that moving in and living there has had on people's sense of wellbeing. The average score for anxiety though has gone up significantly and is likely to reflect some of the challenges discussed in the section on quality. Average scores for frequent loneliness were higher than in England before residents moved in but show significant improvements twelve months later.



Improvements in life satisfaction, living a worthwhile life, and happiness

When asked how things had been since moving in, Olivia answered,



"I love it. It's my favourite thing. I like living on my own. It's a, it's a relief. Yeah, I'm just really happy... People at work definitely say that I look sort of perkier or like happier. My friends have obviously noticed because I see them a lot more, which I think they're thankful for" (Olivia).

A common feature of interviews at both St Clements and Citizens House has been how the full impact people's unsatisfactory housing circumstances was only fully realised after they moved. Having her own home, where she can switch off in her own space after work, not have to be sociable all the time, being able to regulate the lighting and temperature means more energy for connecting with people on Olivia's own terms,



"I don't think I'd realised how stressed I was all the time, just like socially drained all the time...at the weekends, I just wouldn't have the energy to go out and see someone else. But now that I've got my own space, I'll have, like, friends around to visit me, which is really nice (Olivia).

For Sam, being on the ground floor and having his own garden space has made a real difference to his quality of life



"I've finally had a garden where I can achieve what I want to... and that's been really, really pleasant. And like, it's amazed me how much more relaxing it is to enjoy some of those things in my life" (Sam).

Lynette appreciates that having her own home gives her shelter from the stresses that go on outside.



"Having a place of rest. You know, there might be drama in different places, things going on, and you come home and it's like this is your space that you can kind of have, which is a massive relief. (Lynette)

Patrick was enjoying the control he now had over his own space, enjoying peace and quiet but also being able to play music whenever he wants. He has also been able to invite friends around and enjoys cooking for them. Like others, he is discovering new things that interest him.

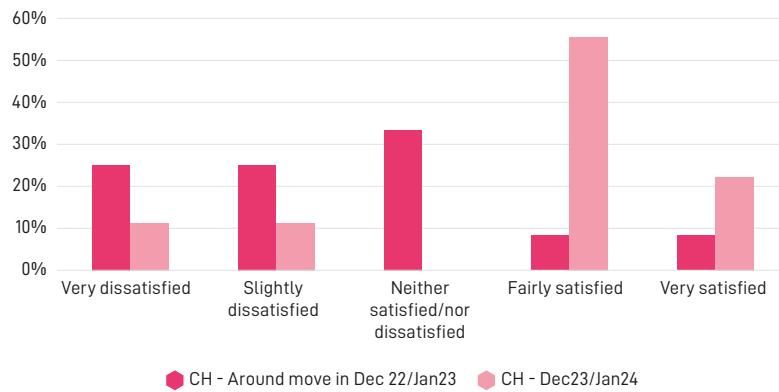


"it's exciting as well, just kind of exploring different sides of myself and navigating it all, it's just very exciting so, yeah, I'm enjoying it" (Patrick).

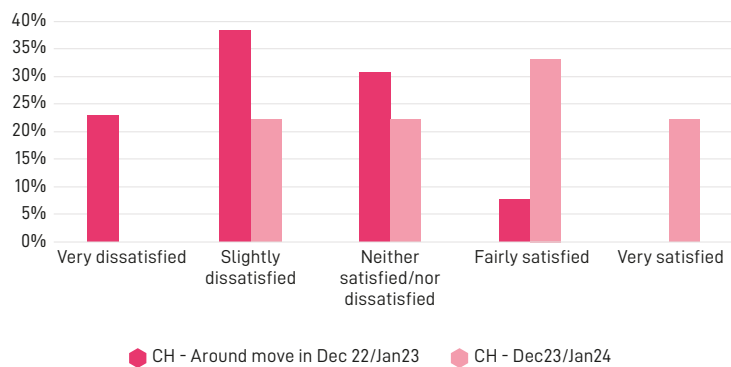
Physical and Mental Health



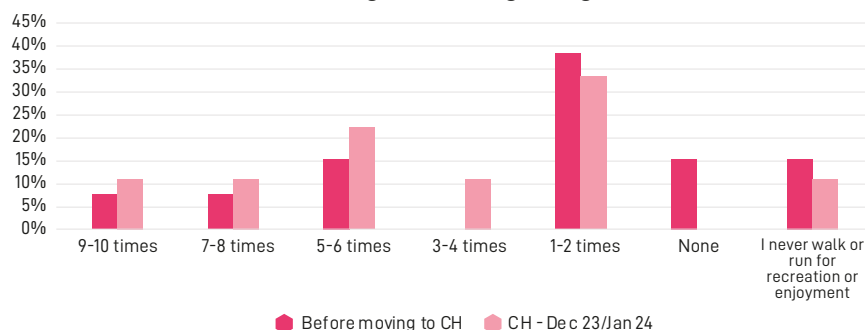
Satisfaction with physical health



Satisfaction with mental health



Estimate of how many walks or runs you took in the last 7 days for enjoyment or fitness (just for pleasure or to keep fit including running or walking a dog)?



Residents report a significant increase in satisfaction with their physical health in the period since they moved in. While half were either very or slightly dissatisfied before, now over three-quarters say they are fairly or very satisfied. From interviews and data from the application process, some of the ongoing physical health concerns are with longer term conditions which may be unrelated to housing but where decent housing may at least alleviate some aspects. Satisfaction with mental health has also improved, though as was noted in the question about anxiety, remains an issue of some concern. Whereas almost two-thirds were either very or slightly dissatisfied with their mental health before moving in, now over a half are either fairly or very satisfied. There have been increases in the number of times residents exercise since moving to Citizens House with some beginning new exercise habits.

Improving health



Lynette said that she is now in a position to take better care of her health:



"Last year, before I moved, I was quite unwell and I kept getting unwell and it was like, gosh, you know, when am I going to be able to recuperate? Whereas now, yeah, it's, it's a total different picture...living alone, I can dictate what I want to cook...[and] having this floor plan, you know, I've got a personal trainer where I work out a few days a week. (Lynette)

Olivia spoke of the connection between mental health and physical health and said though she has always eaten well and exercised, the "tension" she regularly felt caused migraines.



"Since I was a child, I used to get migraines and I'd go through sort of patches of getting really bad ones. And I'll, like, lose my vision for half an hour. And I don't think I've had one since I've moved here." (Olivia).

Sam says that though pressures from outside of the home environment continue to come and go, he has found that he is able to cope with stress better in his own space, rather than being in a situation where it can be exacerbated by others he is sharing with. One benefit of living on his own, Sam has found, is that in times of stress, it is more likely that he will go out and see friends which helps greatly.

Feeling the full health benefit of moving to new housing can take time, and some interviewees spoke of a sense of exhaustion that comes from finally moving after so much anticipation. Lauren, who says she has been recovering from a chronic illness as well as the stress of unstable housing, recognises that home can provide the right conditions for recovery.

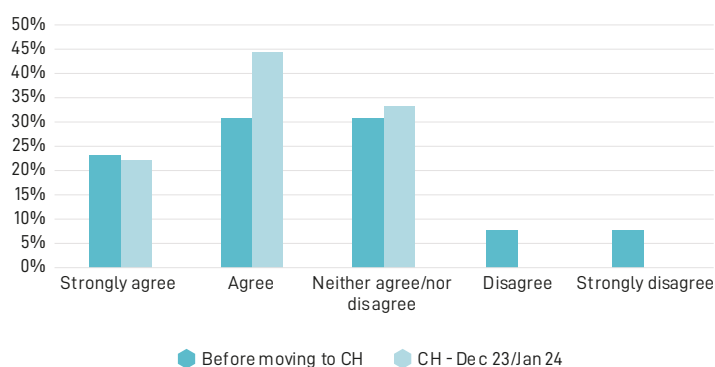


"When we first moved, I just needed to, to process it and close in and actually retreat. And actually slow, slow down and actually feel safe and secure and get my health in order like I've never in my life been so prioritising of my own well-being, because actually I've got the housing that can actually support that" (Lauren).

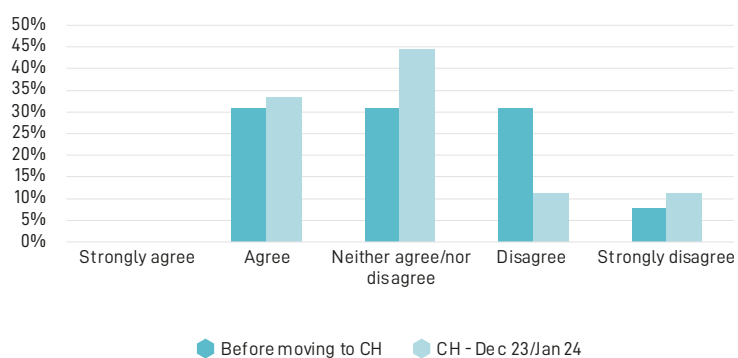
Connectedness



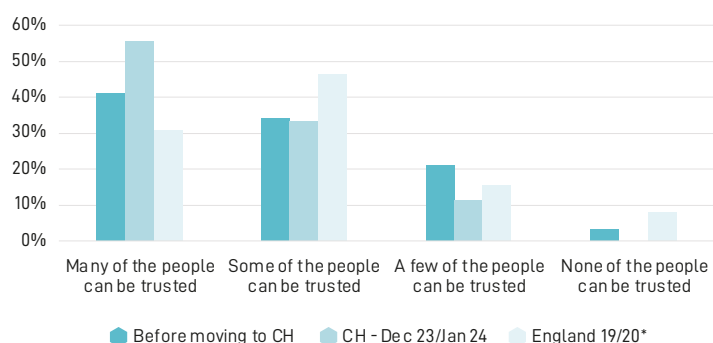
How strongly would you agree that you felt a sense of belonging to your neighbourhood?



To what extent would you agree that people in your neighbourhood pulled together to improve the neighbourhood?

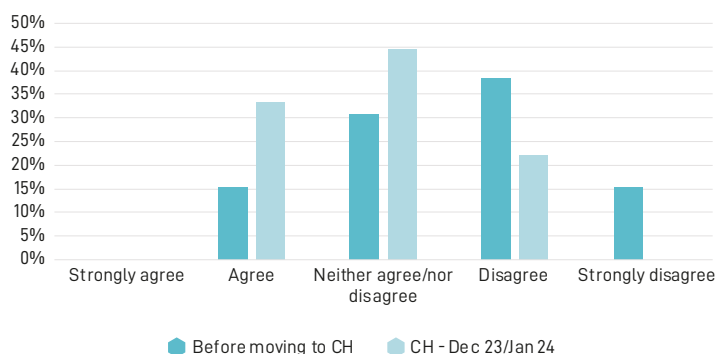


Thinking about the people who live in the neighbourhood, to what extent do you think they can be trusted?



*Source English Housing Survey 2019/20

To what extent do you agree or disagree that you have personally been able to affect decisions involving your local area?



Olivia said that the opportunities residents had to get to know one another before moving to Citizens House helped with making connections once they were there. Olivia knows how different this experience is from friends in other developments and feels "really lucky".



"We all had seen each other and sort of knew each other a bit before we even moved in. So there was no sort of awkwardness at the beginning. It's just you instantly are saying hi to people that you've, you already know and you're already really familiar with. Everyone's really helpful" (Olivia).

Eliza agreed and said that online communication was also an important way of people helping and supporting each other.



"They wave to me, I wave to them, we have a little chat, you know, about how things are going. So relationship wise, good. We've got a little WhatsApp group where we can kind of help problem solve together. Um, so that appears to be working well" (Eliza).

Dominic said that whatever problem you come across, somebody is likely to have dealt with it before and can help provide a solution through the WhatsApp group, something he has found mutually beneficial. He said people are



"really considerate and really open. I have to request twice help to move uh stuff around the house, heavy stuff and got help from different neighbours. A few times I was asked to help people with some things at home and their houses...OK, not everyone is that open, but everybody will be open enough to be friendly and polite" (Dominic).

Despite this, there is a sense, reflected in the survey responses, that the community aspect of living at Citizens House, that was spoken of in the selection interviews and in the meetings prospective residents had before they moved in, is what Jacob called a "slow burn". Residents had not seen each other as much as they expected to and finding time where everybody can come together has been very difficult. They had not made any progress on their original ambition of reaching out and building relations with those in the area around Citizens House. Directors have been appointed to the Resident Management Company, but finding time for meetings has been difficult and progress on outstanding issues has been slow. The ambivalence about whether residents have been able to affect decisions in the local area may come from this lack of clarity about governance arrangements and the infrequency of meetings.

Sam recognises Citizens House residents are a diverse group with a variety of conceptions of what level of community connection they are looking for, acknowledging that with himself there can be a distance between good intentions and seeing them through.



"It's just the clash of cultures between different people in a community...Like who's quite laissez faire, who is quite laid back, and who is quite kind of like, no, no, we've got to be organised. I think I'm kind of a horrible combination of - wants to be quite organised, but hits, hits a point and runs out of energy...I think we kind of need to find another little project that we need to do together" (Sam)

Sam has also noticed the different horizons that open up once the everyday stresses of an unsatisfactory housing situation disappear. Having his new home, with the stability it has brought, has provided more energy and a sense of freedom to go off and pursue other things that interest him. However, he still retains the hope that those original intentions of building community are not lost.



"we're still kind of finding our way I think as a group of residents about the way that works well for us... Like, we've been going off and doing things because this place is now our security and our home that lets us go off and do those other things in our life. Which is great. And it's so rewarding to be able to do that. Yeah, I feel like it's been a different experience already. But like, it feels like the beginning of something quite different" (Sam).

Lynette is aware of the busy lives that people lead and how the commitments to often public facing work and community involvement may have left little time.



"Even though we're busy, I think we need to connect more... And I also think there's this added dynamic of...because of the type of people that buy these homes, as in people who are invested in others, people that are committed to their local community, people that probably do jobs that are vocations that take a lot out of you. I think we all probably experience a lot of like burnout and a lot of like, we're juggling a lot of plates" (Lynette).

Lauren also recognises the problems of 'burnout' and the impact of people's previous housing circumstances. Counter-intuitively, the security that people now have in their own homes and the knowledge that they will be there for the long term may mean that there is less impetus to put energy immediately into building relations, allowing them to grow more organically.



"All of us in this building have all come from some kind of housing stress. That's why we're here...You know things will happen when they can happen, but I'm also like, I'm exhausted. I'm tired, I'm in burnout. I've got a chronic illness, so actually like.

It's just not gonna happen right now. And whereas before in unstable housing, I think I wanted to feel grounded in something... I really made so much effort with the local community, neighbours instantly because that would have been my grounding and sense of belonging...So I'm still interacting with people here. It's just allowing myself to be slow with the process because we actually feel like we're not going to get kicked out in three months" (Lauren).

Connor though has found the lack of communication frustrating, especially when it comes to the more formal business of managing the building and has found it exhausting trying to get meetings arranged and decisions made. On the one hand he has found a lack of willingness amongst people to compromise and to make time for important discussions and then a sense that decisions are not reached for fear of not everyone agreeing. Several people mentioned that a more permanent solution to managing car parking has been an issue that has been discussed since before residents moved in but is yet to be fully resolved. Although Connor was quite ambivalent about the community aspect before moving in, he feels he has given a good deal of commitment to helping others and making things work.



"I'm one of the people who communicate the most. I'm, when people have problems, I'm one of the few people who are reciprocal to their problems and sort of like advise them on what to do. Someone had low pressure and didn't really understand what was going on, and someone taught me, so I taught them, and I went into painful detail in the group chat like this is what you should do, this is how you do it. This gauge you have to turn, these valves and like other things that people have had issues with... Where there's some people who never helped, ever and only speak in the chat when they're having problems."
(Connor)

Connor is concerned that a lack of commitment can become contagious and said that he now feels that he has himself "become less invested".

Away from the more formal business of managing the space and the expectations of community building that had been set from the beginning of the project, Sam says that he has noticed a difference in the everyday relations at Citizens House compared to any other place that he has lived, putting part of this down to him being very visible to people coming and going when he is out in his garden.



"Compared to the interactions I had with my neighbours in my previous flat, I feel a lot more comfortable when I just bump into people and just catching up. And there's a real neighbourly aspect to here, that's just actually quite pleasant, where like people have like, looked at my garden, and gone, oh your raspberries are falling over, do you need to spare cane, you know that kind of thing" (Sam).

The gardens have enabled some small signs of a co-operative mentality developing with a communal lawnmower being bought and a patch of common grass being mowed by residents, but a more creative approach to doing things together is yet to flourish. At the first meeting held after residents moved in there was a discussion about whether the group should take on some of the tasks currently carried out by the property managers. However, this has been put off until people are properly settled in.

Parts of Citizens House - the wider walkways, zigzag balconies, hallway and communal area at the front were designed specifically to encourage connectivity and these are working to a degree. While Patrick said that he very rarely sees the people on his floor, Lynette on the other hand regularly sees neighbours on her own floor or around the neighbourhood. However, with busy lives, it can be hard to move beyond casual conversations onto something more organised.



"We some of us see each other, just outside the front door sort of thing. And the thing is, whenever we see each other, there's always a conversation, there's always stuff to talk about. There's always, 'we really need to catch up'... There's a lot of like, this sense of camaraderie when we see each other on the street, you know?" (Lynette)

Nadia has also found that the times when people casually come across each other is quite rare and that there is not necessarily a great deal of substance in the conversations when they do but that this does not mean that they are not valuable.



"I feel like we all have different like, you know, some people are parents, you know, they have different, they work on different schedules. There are some people who like, just busy lives really. So, I don't think it's a constant thing where we, like, sit around and like, you know, chat and stuff in the community areas. However, when we do see each other, we will have a chat and like, sit down like just catch up for quickly and then usually in passing" (Nadia).

From the time residents applied for Citizens House, there has been an emphasis placed on their role in helping to transform the neighbourhood, to bring an increased level of sociability and connect with existing residents: delivering on undertakings made during the pre-planning consultation stage. These expectations may have weighed heavily on residents as they moved in, a feeling increased by calls on their time to take part in the promotion of Citizens House and the celebration of its completion. Nobody said they felt compelled to take part in events and some residents have accepted the requests to help with publicity as a fair trade for being offered affordable housing. However, the combination of publicity and the expectations about their role in the neighborhood may have added pressure to an already stressful period of moving to a new home, especially given the difficulties experienced in their previous housing.

The consciousness of residents about the expectations on them may explain some of the ambivalence in the answers given in the survey about connectedness and the way that in interviews the lower than expected levels of contact were mentioned by everyone – often without prompting. However, although there are some exceptions, interviews reveal a reasonably high level of satisfaction with the general friendliness of Citizens House and the willingness of others to help each other. Patrick recognises too that small acts of recognition between neighbours, however fleeting, can lift the spirits.



"And that's good enough for now do you know what I mean, the rest will happen in time" (Patrick).

Conclusion

The surveys and interviews give many examples of how health and wellbeing has improved for those moving out of unsatisfactory housing situations and into Citizens House. The benefits of stability and security that the homes bring, the removal of stress, the burden of having to constantly think about limited housing options are all clearly identified in the accounts given by residents. There are examples of very tangible health benefits - reductions in migraines and asthma attacks that are very clearly related to healthier environments and the ability to exercise control. There are stories of personal growth with direct impacts on wellbeing: building confidence, finding new interests, socialising with friends, that all improve the quality of life. Some residents have increased their levels of exercise while for others their new surroundings are providing the right environment for them to recover from periods of being unwell or to manage long term conditions. There are also benefits that come from simple pleasures such as having space for friends and family to visit, relaxing at home, playing music safe in the knowledge that others are not being disturbed, personalising their home through decoration and furnishing.

There are lessons for future schemes in the accounts of residents who are unhappy with some aspects of living at Citizens House. These include how defects are dealt with and the relationships with property management agents, ensuring that the benefits that come with moving to secure and affordable housing are not overshadowed by frustrating and stressful experiences. While awards and plaudits continue to come the way of Citizens House and for the pioneering work of London CLT and its partners, it is important that attention is also paid to the experience of residents. This is a unique model that recognises the housing needs of Londoners on regular incomes in a way that is missing from most current social policy. As a result, while other housing tenures could achieve similar health and wellbeing, they are not currently doing so. It is extremely difficult to do this as a small organisation with limited revenue for post-development services, but it is an issue that needs some further consideration.

As with St Clements, London CLT have tried to prioritise the building of community at Citizens House. However, where St Clements was a private sector development with London CLT taking some of the affordable housing

quota, they had control of the development process at Citizens House. Taking a people-centred approach, London CLT looked to maximise the benefits for health through the quality of the build, with architects designing in opportunities for connectivity. Meanwhile the approach to selecting residents and preparing them for life at Citizens House attempted to build relationships and capacity for residents to take on the tasks of self-management. Many of these design choices have undoubtedly made a difference, such as the way the balconies allow connection between neighbours. Others though, such as the communal space in front of the building, remain a work in progress, as do some of the aspects of community building that require greater levels of organisation.

Community-led housing is a diverse sector, with variation even amongst different CLTs, and it is a sector that can sometimes be overly optimistic about outcomes. Unlike other types of community-led housing, London CLT's developments are not intentional communities that attract people based on ideological or ethical grounds. The primary criteria for being allocated a London CLT home is a combination of housing need and not being able to buy a home at market value. Although there is an expectation that people will have had some prior record of contributing positively to the community, these are secondary to housing need, local connection and affordability. People come together with little in common other than the desire for somewhere to call home, meaning aspiration for community building and transforming neighbourhoods can feel quite abstract.

For the most part, Citizens House is providing people with the essential qualities of home. At the same time, although it may not yet have fulfilled all expectations, there is a level of neighbourliness and community connection which is beyond what people have experienced living elsewhere. Along with giving people a firm foundation for getting on with the rest of their lives, CLT developments such as Citizens House can make a positive contribution to improving health, wellbeing, and the quality of life.

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