



PROVIDING

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



PATRON
CAPITAL PARTNERS

resonance



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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 2025.

ABOUT THIS REPORT

Welcome to the Women in Safe Homes fund’s fifth social impact report, for the year April 2024 to March 2025.

The fund is a gender-lens impact investment property fund that was launched in December 2020 to provide safe, good quality and affordable homes across the UK for women escaping domestic abuse and leaving the criminal justice system. It is a joint venture of Resonance and Patron Capital and it works in partnership with a mix of Women’s Sector Organisations (WSOs) and other registered Housing Providers to ensure women have access to the wraparound, trauma-led support they might need in order to start their recoveries and rebuild their lives.

This report assesses 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.

During the year the fund has continued making good progress in its delivery of good quality, energy-efficient homes to its partners. In December 2024, the target number of 122 properties were approved by the fund’s investment Committee before the end of its investment period. And by the end of March 2025, the full allocation of properties had been purchased for all the fund’s partners, with six of them (75%) seeing their full property portfolios handed over.

Since the fund launched five years ago, 511 women and children have been housed and supported, and during the last year April 2024 – March 2025, 189 women and 143 children have been living in the fund’s homes and receiving support to create brighter futures for themselves.

Three key milestones were achieved during the year:

- 122 properties purchased and full deployment of the fund
- 511 women & children housed and supported by housing partners
- 100% of housing partners’ full property portfolios purchased

FUND NOW FULLY DEPLOYED, WITH
122 PROPERTIES
IN ITS PORTFOLIO



There are two main cohorts of women housed by the fund; those who have experienced domestic abuse and those who have recently left the criminal justice system. A third and much smaller cohort of women are being supported by the fund this year; women who have been trafficked and exploited. Many of the women being housed and supported have more than one need, and often these are multiple and complex.

Meanwhile, in the last year alone, an estimated 2.3 million¹ women - 9.5% of the female population – experienced domestic abuse. These shocking figures came from new data released in May 2025 by the Office for National Statistics (ONS), transforming how domestic abuse is measured. Many of these women face an impossible choice when they do not have a safe home to go to: stay with their abuser or risk homelessness.

The housing situation for women exiting the criminal justice system is also challenging, with 47%² of them leaving without settled accommodation to go to, putting them at increased risk of homelessness, the possibility of return to an abusive partner and increased likelihood of reoffending.

The fund, however, is now demonstrating an effective pathway for women in housing crisis with key outcomes for women this year improved, compared to 2023/24. For example, 95% of tenants said their new home has been suitable to their needs (compared to 80% last year).

It is also strengthening its relationships with housing partners – in part through its twice-yearly Housing Partner Forums that are proving to be an effective way of bringing partners together to create a strong network, a valuable way of fostering peer learning and support and an opportunity for influencing the wider sector and systems in which they operate.

Finally, the fund and its partners have become more active in lobbying for system change and influencing policy this year, as part of its wider strategy and intent on increasing systemic impact.

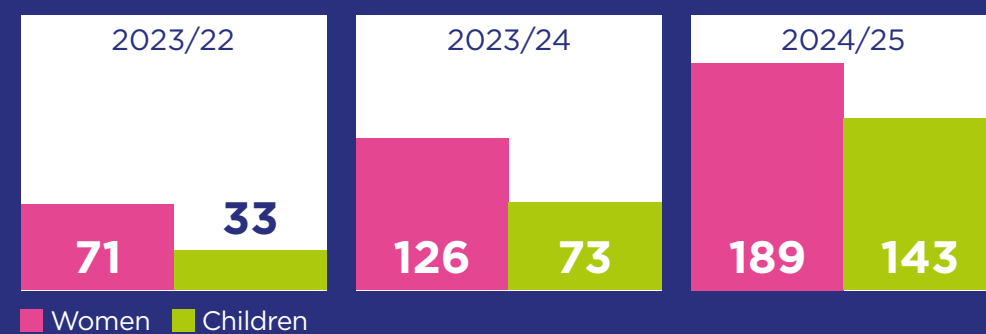
IMPACT IN THE LAST YEAR

APRIL 2024 - MARCH 2025

POSITIVE OUTCOMES BEING ACHIEVED FOR WOMEN

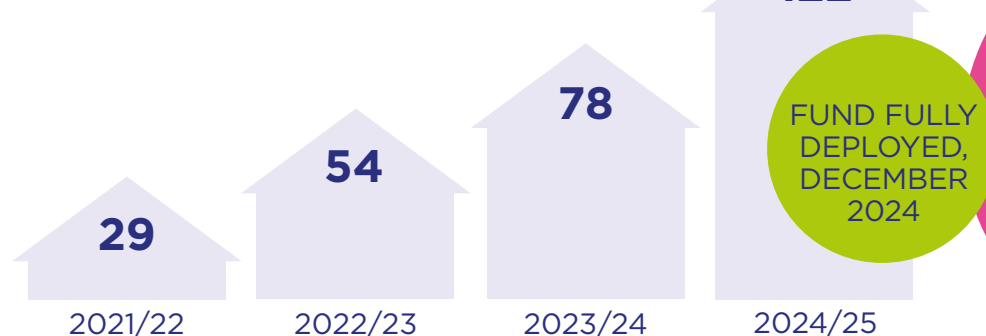


WOMEN & CHILDREN HOUSED BY THE FUND EACH YEAR



66%
INCREASE IN
WOMEN & CHILDREN
HOUSED IN THE
LAST YEAR

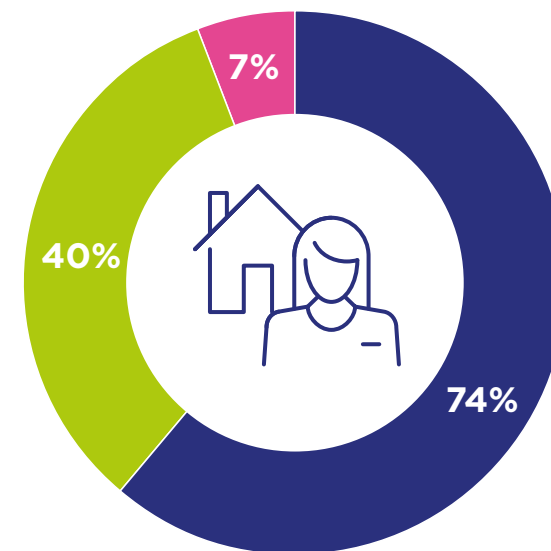
PROPERTIES IN THE PORTFOLIO EACH YEAR



511 TENANTS
342 WOMEN +
169 CHILDREN HOUSED
OVER THE FUND'S
LIFETIME

WOMEN'S CIRCUMSTANCES ON ENTRY TO A FUND HOME




There are two main cohorts of women housed by the fund: those who have experience of domestic abuse and those leaving the criminal justice system. An additional, and smaller cohort of women has been introduced this year: women who have been exploited/trafficked. There are also overlaps between the three cohorts, hence the totals in the graph below do not add up to 100%.



- Women who have experienced domestic abuse
- Women exiting prison
- Women who have experienced trafficking, sex work or exploitation

122 PROPERTIES PURCHASED

A MIX OF MOSTLY:

-  **DISPERSED FAMILY HOMES**
-  **SHARED HOUSING FOR 2 WOMEN**
-  **AN EMERGENCY REFUGE**

I feel like I have safety and support in my new home. I now live in a good neighbourhood with my children. I don't know where I would be without it but it would be bad.

DAIMA, A DAIZYBELL TENANT

9 PARTNERS



WHY THE FUND IS NEEDED

**DOMESTIC ABUSE & HOMELESSNESS**

2.3m

women (9.5%) experienced domestic abuse in 2024³

72%

of victims of domestic abuse-related crimes were female⁴

65%

of domestic homicide victims are women⁵

1/3

most common trigger of homelessness is domestic abuse⁶

70%

of domestic abuse survivors have a housing need⁷

REFUGES

41,580 households living in temporary accommodation in England are single mother families⁸

60% of all homeless adults in temporary accommodation in England are women⁹

Only **11% of emergency homelessness services** offer single-sex accommodation¹⁰

40.6% of women were turned away at first referrals due to services being unable to meet their needs¹¹

Only **45% of women** survivors of domestic abuse who wanted to access community-based support services were able to¹²

22% shortfall in refuge spaces¹³

**WOMEN LEAVING PRISON**

47%

of women leave prison without a settled home to go to¹⁴

57%

of women in prison have experienced domestic abuse¹⁵

**WOMEN & MENTAL HEALTH ISSUES**

98

suspected suicides linked to abusive relationships in the year to March 2025¹⁶

47%

of women who experienced non-violent abuse also experienced suicidal thoughts¹⁷

86%

of women experiencing domestic abuse report feeling depressed¹⁸

**CHILDREN'S EXPERIENCES**

164,000 children are homeless and living in temporary accommodation, a 12% increase on last year¹⁹

1.5m children in the UK are affected by domestic abuse²⁰

32.4% of people reporting experiencing domestic abuse said that a child under the age of 16 was also living in the house during that time²¹

50% of child patients of Child and Mental Health Services (CAMHS) report exposure to domestic or child abuse - at least twice that in the general population²²








27% of domestic abuse services have had to turn children away from support due to funding shortages²³

*All statistics as of 2024/25



KEY EVENTS IN THE LAST YEAR

In the last year, the fund has focused on full deployment for its housing partners, purchasing 122 properties and reaching this key milestone in December 2024.

APRIL 2024	MAY 2024	JUNE 2024	SEPT 2024	NOV 2024	DEC 2024	MARCH 2025	MAY 2025	JUNE 2025
<p>SCOTTISH HOUSING MINISTER visits first Scottish property</p> <p>FIRST CYRENIANS TENANTS HOUSED</p> 	<p>FIRST HOUSING PARTNER FORUM with 6 partners attending</p> <p>DOMESTIC ABUSE COMMISSIONER Nicole Jacobs, and, DEPARTMENT FOR LEVELLING UP, HOUSING & COMMUNITIES join the Housing Partner Forum</p>	<p>270 WOMEN & CHILDREN housed in 58 properties</p> <p>86 PROPERTIES in the portfolio</p>	<p>380 WOMEN & CHILDREN housed in 66 properties</p> <p>104 PROPERTIES in the portfolio</p>	<p>ALL 122 TARGET PROPERTIES approved by the Investment Committee</p> <p>SECOND HOUSING PARTNER FORUM ONLINE with 7 partners joining</p> <p>MINISTRY OF HOUSING, LOCAL GOVERNMENT & COMMUNITIES and POLICY & PRACTICE MANAGER Izi Lowenthal-Issacs join the Housing Partner Forum</p>	<p>Fund fully invests its target of 122 PROPERTIES</p> <p>450 WOMEN & CHILDREN housed in 71 properties</p> <p>ALL PROPERTIES PURCHASED FOR</p>  	<p>500 WOMEN & CHILDREN housed in 85 properties</p> <p>ALL PROPERTIES PURCHASED FOR</p>  	<p>THIRD HOUSING PARTNER FORUM in London with 7 housing partners joining</p> <p>Lisa Hilder MBE & HOUSING & UNIVERSAL CREDIT DIRECTORATE & DEPARTMENT FOR WORK & PENSIONS joined in-person Forum</p>	<p>ALL PROPERTIES PURCHASED FOR</p>  

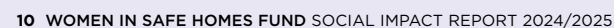
AWARDS THE FUND HAS WON AND BEEN PROUD FINALISTS



“ 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

The fund completed deployment in December 2024 before its investment period ended, purchasing 122 properties in 8 regions across the UK for its partners; mostly small clusters in Edinburgh, Sheffield, Bradford, Manchester, Warwickshire, London and Essex. One partner, Nacro, has a national portfolio.



“This new home has given us the chance to start again, it has been a great relief.”

LUCY, A REFUGEE TENANT

£29M INVESTED BY 20 INVESTORS, INCLUDING

BETTER SOCIETY CAPITAL

Barrow Cadbury Trust

CITY BRIDGE FOUNDATION

THE CHURCH OF ENGLAND

snowball

Stewardship
Active generosity

Cripplegate Foundation

JRF

Guy's & St Thomas' Foundation

FUNDED BY COMIC RELIEF

Monday Charitable Trust
IMPROVING LIFE CHANCES

THE CLOTHWORKERS' FOUNDATION

JOSEPH ROWNTREE FOUNDATION

LostandFoundation

THE BRESLAUER FAMILY

ceniarth

MacArthur Foundation

casey family programs



THE FUND'S IMPACT – OUTCOME HIGHLIGHTS

APRIL 2024 - MARCH 2025



IMPACT ON WOMEN

THE WOMEN HOUSED:

2 main cohorts of women being housed: domestic abuse survivors and prison leavers. A new, smaller cohort of women this year also now being housed: trafficked and exploited women

342 women and 169 children housed by the fund, so far - a 98.5% increase overall on last year's 183 women and 80 children housed to date

There is **overlap across women's experiences and needs**, many of which are complex and multiple, including:

- **74%** Domestic abuse
- **77%** Mental health issues
- **59%** Homelessness
- **40%** Criminal justice system
- **34%** Drug or alcohol issues

PROPERTIES:

122 properties in the portfolio – the majority are dispersed accommodation – 94 of which have been handed over and 85 housing women and children

Partners agree the homes match the needs of women, scoring 4.75 out of 5, from the partner survey, meanwhile, for tenants:

- **95%** agree their home is suitable to their needs
- **95%** have felt safe living there

Key tenant outcomes:

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:

- **91%** said their home has helped them recover from some past experiences
- **96%** said their home has helped them access the support they need
- **92%** said their home has helped them build their independence
- **76%** reported improved mental health
- **27%** have made progress in one or more employment-related outcome – a significant improvement on last year

Data also shows **positive correlations between length of stay at the homes and outcomes**, e.g. 54% report a significant improvement in exercising choice and control when living at the homes for three months or less, compared with 71% who access the homes for over a year

94 women moved on during the year, over 50% of whom were from the criminal justice cohort with short tenancy lengths

CHILDREN:

Housing partners report **a range of outcomes for children** including increased access to health, mental health and children's services, settled engagement in schools and increased wellbeing and confidence

The journeys, experiences and **outcomes for children will be explored in more depth in next years' report**, following the introduction of a new monitoring and evaluation framework for children



IMPACT ON PARTNERS

All **8 housing partners** 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

3 Housing Partner Forums have been held, creating a solid network and strengthened relationships, collaboration and peer learning between the fund and partners

PARTNERS:

Rate their relationship with the fund with a **score of 4.75** out of 5, consistent with last year's score and reflecting a strong relationship with the fund

Feel the investment is **improving the financial sustainability/resilience of their organisation** with a score of 4.38 out of 5, matching that of last year

Rated the **consistent and collaborate support from the fund's team** as 4.63 out of 5, like last year

Report that the **fund's design offers them significant strategic advantages**, such as more autonomy, flexibility, less reliance on Local Authority, diversity income

For some, this has marked their **first successful experience with social investment**

Reported that the homes have enabled them to **diversify their offer and meet the needs of a wider group of women** who previously were not able to access safe housing

Growth in **partner capacity shows appropriate scaling for several partners**, as a direct result of participating in the fund

All are transitioning into the **ongoing management and maintenance** stage of operations



IMPACT ON SYSTEMS

Adopting a more **systemic lens, gathering learnings about the systems in which it operates**, using The Six Conditions of Systems Change as its framework

Exploring Mental Models with partners, **discussing deeply held beliefs, assumptions and narratives** in the sector that keep systemic problems in place

Efforts to underscore the **importance of ongoing advocacy, education, and engagement** in reshaping harmful assumptions and fostering more supportive systems and communities

Systemic issues include:

- The difficulty of putting together **the funding puzzle** for housing partners
- **Supporting women in a system designed for transactions**, not trauma
- Challenges of **male children in safe housing for women**
- **Dispersed accommodation** as an antidote to complex needs
- Impact of the **Housing Benefits review**
- Lack of move on options

The fund and housing partners are becoming **more active in lobbying for system change and influencing policy**



IMPACT ON ENVIRONMENT

94% of properties handed over and tenanted are EPC C or above

£2.4m 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



ANNA HOUSED & SUPPORTED WITH HER CHILDREN, BY SHEFFIELD WOMEN'S AID

Anna and her two teenage children were referred to a refuge from another local authority. Their family had experienced years of ongoing physical, emotional and financial abuse and control from Anna's husband and the children's father.

Anna describes her husband as a typically controlling man who "likes to be in charge of everything.". She said that her and her children weren't allowed to go anywhere or do anything without his permission. It became hard for them to see family and friends as he would be constantly rude to them or say they were trying to interfere in their lives.

In their former home, Anna and her children lived in constant fear, wondering each day what mood 'he' would be in and how their day would go. They feared going out or of the house being a mess. As a result, the children were isolated and lacked many friends. Both presented as very quiet, yet thankfully they excelled at school.

Anna constantly experienced very high levels of anxiety but would put on what she calls "a brave face to the world, keep smiling so no-one would ask questions.", which she found really tiring.

“
The difference that having a
safe and stable home makes.
”

Anna said she couldn't believe how lovely the property was, and how, since there were 3 bedrooms, she and her children now each had a space of their own. The property also has a garden and is close to local amenities such as a park, schools, local shops and public transport.

Most important for Anna, was having the key to her door and being able to begin to feel safe inside. Her abuser did not know where she was, and so Anna and her children were not constantly worried what "the mood would be today.". Anna said they could laugh and enjoy watching TV and eating tea together.

Feeling freer and at last feeling like a 'normal' family, Anna has begun to plan for the future and enjoy little things like having a meal together.

Anna is thinking about starting a college course, the family have been able to reconnect with friends (far away but they can safely connect virtually) and are starting to make new friends and feeling safe.

Anna says she has really valued having a key worker who meets with her regularly and who is always just a phone call away to help her plan and sort things. She feels she is regaining her independence once more.

Noting that there will always be challenges to overcome, such as the cost of living crisis, Anna is now starting to think about moving on to more permanent housing ... but knows she can do it.



HOUSING PARTNER VOICE

"Safer Places is a specialist domestic abuse agency working across Hertfordshire and Essex, dedicated to supporting survivors of domestic abuse and their children for over 45 years. We provide a range of safe accommodation options, including several refuges throughout both the regions, offering a secure and supportive environment for those escaping abuse.

During the pandemic, it became increasingly clear that the traditional model of fully shared refuge spaces no longer met the evolving needs of survivors. In response, we adapted our approach by developing smaller, more private units. Thanks to this opportunity from the Women in Safe Homes fund, we were able to expand our services to include a cluster of "dispersed" safe accommodations units which offered greater flexibility, privacy, and safety for survivors and their families at a time when they needed it most."

**JAYNE GENTRY, DIRECTOR OF OPERATIONS,
SAFER PLACES**

SUMMARY OF KEY LEARNINGS

The summary of key learnings highlights, over the last couple of years, some of the key learnings and fund responses and actions from the ‘Impact in Depth’ sections of the report.

IMPACT ON WOMEN			
KEY LEARNINGS	HOW THE FUND RESPONDED	KEY LEARNINGS	KEY ACTIONS FOR THE FUND THIS YEAR
2024/25		2025/26	
<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>The fund worked with Nacro to understand how recent changes to the legislation around tenancy length affects outcomes for women.</p>	<p>The fund has explored the experiences of children who live in the homes in more depth, gathering insights from housing partners to inform future surveys on outcomes for children, to allow more impactful analysis in the coming years.</p>	<p>Deepening the integration of children’s needs into support service and housing models will be explored in more depth in next year’s report.</p>
		<p>Data shows some positive correlations between length of stay at the homes and outcomes, supporting a hypothesis that long term stable housing alongside long-term holistic support improves outcomes for women, enabling them to recover from abuse and build their independence.</p> <p>Despite the increase in tenants accessing permanent local authority accommodation at move-on stage, housing partners consistently report a significant lack of appropriate move-on options for women, with many highlighting this as the biggest challenge they face.</p>	<p>Exploring mechanisms to track long-term outcomes beyond initial housing placement including drivers for successful move-ons.</p>

IMPACT ON PARTNERS			
KEY LEARNINGS	HOW THE FUND RESPONDED	KEY LEARNINGS	KEY ACTIONS FOR THE FUND THIS YEAR
2024/25		2025/26	
<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>It continued to work closely with its housing partners to support them as they built their housing portfolios and experience of property management. As part of this, the fund continued to host two annual housing partner forums, helping to strengthen relationships with and between housing partners.</p>	<p>Partners report that the fund design offers significant strategic advantages such as greater autonomy. Properties secured through the fund for partners are affordable and aligned with their specific needs.</p> <p>Housing Partner Forums are helping to strengthen collaboration and peer learning amongst partners and with the fund, creating a solid network and the opportunity for affecting wider systemic impact.</p>	<p>Strengthening direct advocacy and lobbying for sustainable funding, women fleeing domestic abuse first housing and systemic reform where possible.</p> <p>Continuing to support housing partners’ financial sustainability and growth.</p>

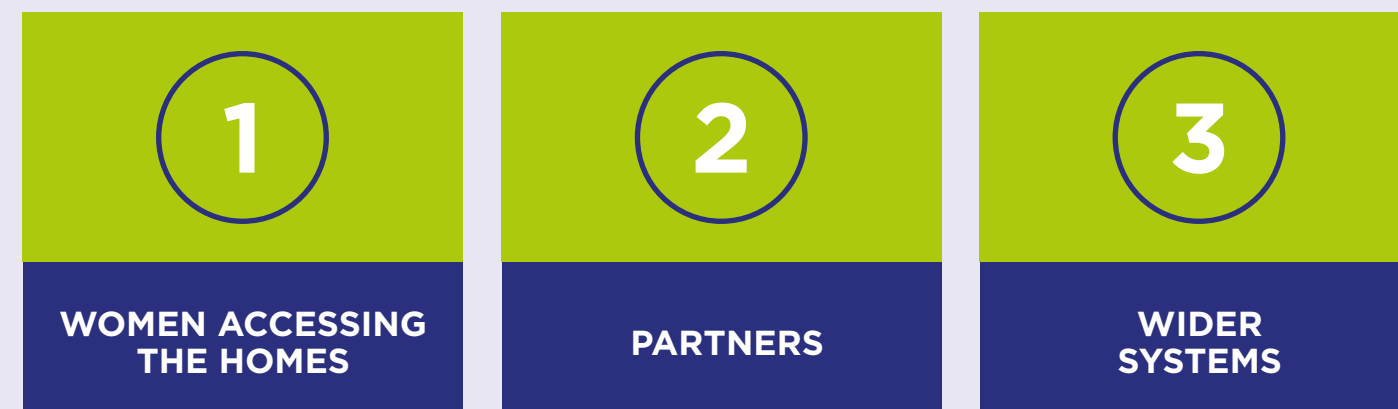
IMPACT ON SYSTEMS			
KEY LEARNINGS	HOW THE FUND RESPONDED	KEY LEARNINGS	KEY ACTIONS FOR THE FUND THIS YEAR
2024/25		2025/26	
<p>In order for the fund to ensure its impact is correctly recognised and measured, deepening its understanding of the needs and circumstances of the children and how they relate to the homes provided was determined crucial, by the housing partners.</p>	<p>Understanding the needs of children has increasingly become a priority focus for the fund. It worked with partners to develop its approach when considering housing for families, alongside their support needs.</p>		<p>To work with partners to develop a short survey that looks at outcomes for children and their support needs.</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>	<p>Through its housing partner forums, the fund has introduced sessions with representatives from key government departments, and sector experts, enabling it and its partners to become more active in lobbying government, for example the impact of the housing benefits review and exempt accommodation, and in understanding ingrained assumptions and issues in the sector.</p>	<p>The fund and its partners have become more active in lobbying for system change and influencing policy through Housing Partner Forum sessions with representatives from government departments.</p> <p>Several systemic barriers were explored during the year, including dispersed accommodation as an antidote to complex needs.</p> <p>By exploring Mental Models as a way of understanding deeply ingrained assumptions and issues in the sector, the fund and partners are starting to challenge and collaborate for change.</p>	<p>Continuous learning about and fostering trauma informed Practices across the fund and its ecosystem, modelling the housing partners’ approach.</p>

THE FUND'S IMPACT IN DEPTH



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

1. Recognising women's oppression

Recognising and responding to the lived experience of gendered disadvantage and inequality experienced by women and how this plays out for women at risk of abuse and homelessness.



2. Aligned investment

Investing in appropriate, safe housing for women which aligns the intended outcomes of the fund with the needs and contexts of different WSOs.



3. Appropriate scaling

Tailoring the approach of the fund for each individual project and their unique focus and context. The fund closed at £29m helping it in its ambition to purchase 122 properties and, over its lifetime, to house over 2,000 women and children.



4. Empowerment

Women access safety and have choice and control over their lives. WSOs have more stability and control of their futures. Empowered WSOs can do more to empower women they work with.


5. Inspiration

Learning is gathered throughout the life of the fund and shared to inspire more women to engage with WSOs' housing offers. And to inspire WSOs and investors to invest in housing for women and to promote effective approaches to policy makers.

IMPACT ON WOMEN

1


332 tenants have been housed by the fund this year:



189 women and 143 children – an increase of 66% on last year

2


511 tenants have been housed since the fund was launched:



342 women and 169 children

3

The fund is housing 3 cohorts of women:



74% domestic abuse survivors

40% prison leavers

3% women who have been trafficked and exploited

There are overlaps between the three cohorts of women with many of the women having more than one need.

4

All 8 housing partners are now housing tenants

5

Women’s views on how their home has helped them:



91% said it helped them recover from some of their past experiences and difficulties

96% said it helped them access the support they needed

92% said it helped them build independence

97% said they felt safe in their home, an improvement compared to 81% last year


80% perceived their home 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% like the location of their home a significant increase from 50% last year

6

Positive outcomes:



77% have improved access to supportive social networks

76% have improved mental health

71% have improved financial independence

84% have improved sense of self-confidence

78% have an improved ability to exercise choice and control

27% have made progress in one or more employment related outcome

These outcomes are based on the responses of 126 women who completed a tenant survey.

22 WOMEN IN SAFE HOMES FUND SOCIAL IMPACT REPORT 2024/2025

WOMEN IN SAFE HOMES FUND SOCIAL IMPACT REPORT 2024/2025 23

WHAT GOOD LOOKS LIKE FOR WOMEN

The main objective of the fund is to offer secure and suitable accommodation to women who are at risk of or experiencing homelessness, domestic abuse or are exiting prison, allowing them to access safety, gain independence and exercise their own choices in life. The fund strives to provide homes that facilitate women's recovery from trauma, as all of the women housed by the fund have experienced traumatic incidents including physical violence, coercion, prison or sex trafficking. The homes provide women with access to safety, stability and space as a basis for recovery.



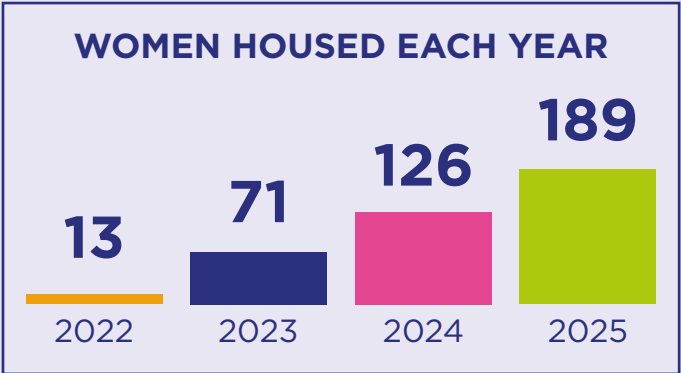
The measurement framework for the fund evidences and helps to quantify the real time impacts of the homes in creating a secure and stable space for recovery from past experiences. It also includes several empowerment indicators for women's journeys that follow from these safe homes, as well as their personal outcomes regarding financial independence, employment (gainful or voluntary), and supported legal status.

A fundamental principle of the fund 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 in previous years, 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. This year, the fund has explored the experiences of children who access the homes in more depth, and gathered insights from housing partners to inform future data collection on outcomes for children to allow more impactful analysis in the coming years.

All eight housing partners are now operational and have women living in homes purchased by the fund. Ella's was the final partner to begin tenanting homes, introducing a new cohort of women to the fund: those who have been trafficked and/or experienced exploitation. The fund now represents a wide range of women at risk of homelessness, covering domestic abuse alongside other forms of VAWG as well as women involved in/leaving the criminal justice system.

This year the fund has continued property investments, with several of the housing partners either completing their property portfolio or approaching completion.



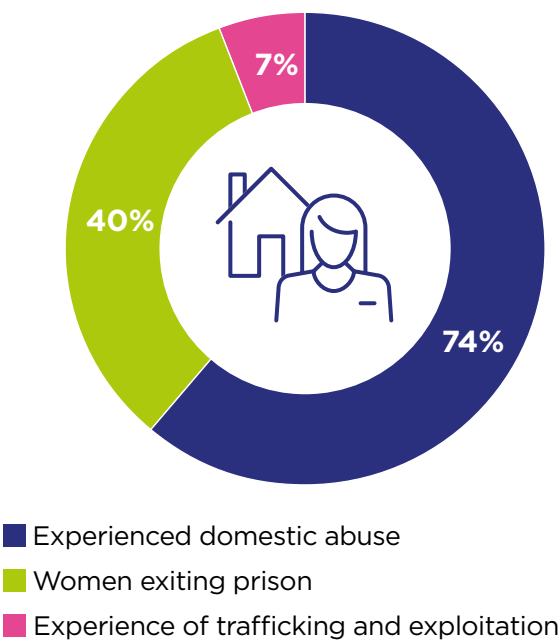
At year-end, all eight of the operational fund partners - Nacro, Daizybell, Safer Places, Refuge, Stop Domestic Abuse, Cyrenians, Sheffield Women's Aid and Ella's - had properties tenanted. An additional ninth housing partner, Winner, acts as an intermediary, providing expertise and support to Daizybell. In total 189 women and 143 children have been housed this year. This compares to 126 women and 73 children housed last year, representing a growth of two-thirds (66%) this year. The increased population is mainly driven by the increased property investments that have been completed and handed over to the partners over the year. In total, and as at the end of March 2025, the fund has housed 511 women and children since it began (342 women and 169 children).



WOMEN’S CIRCUMSTANCES

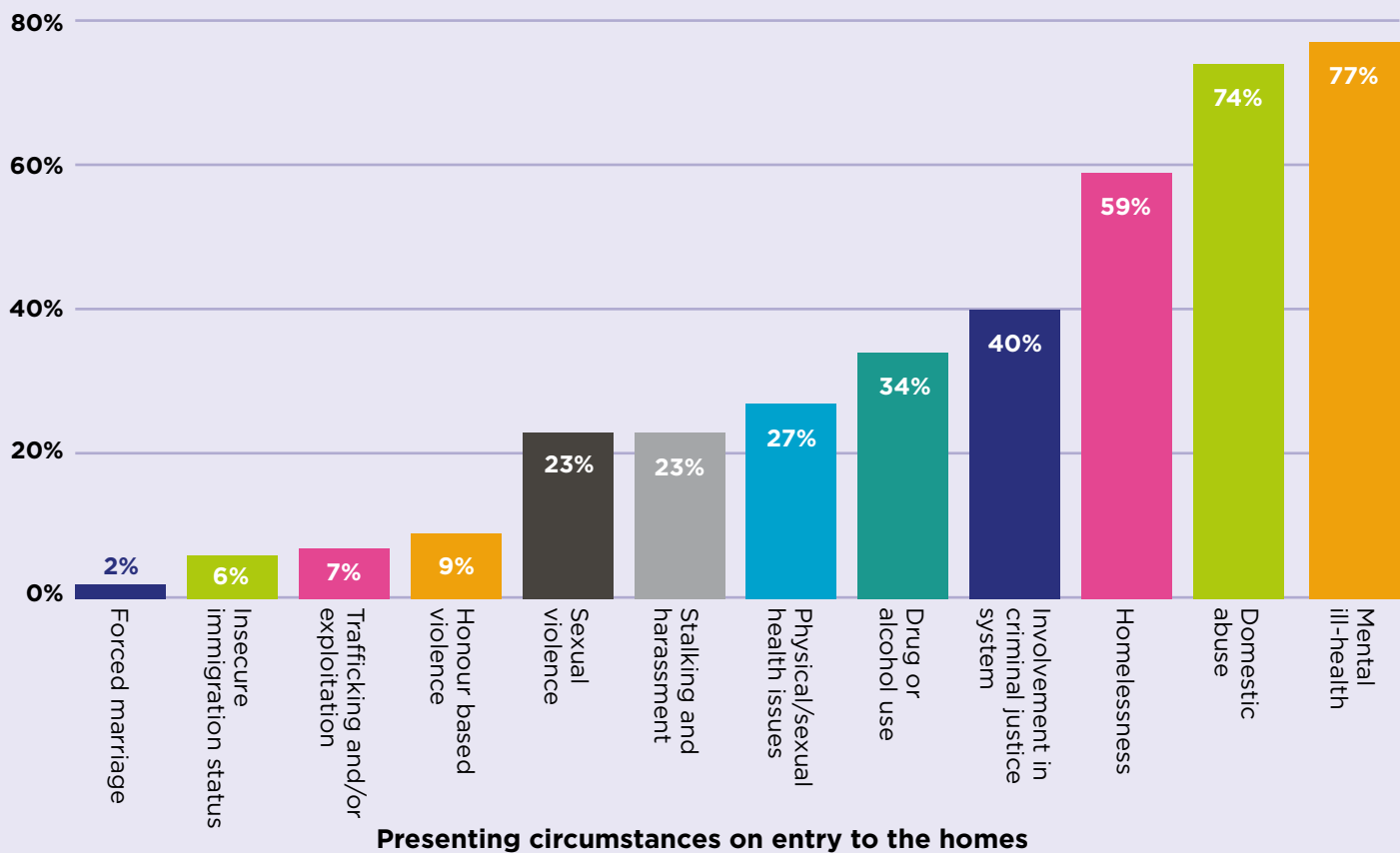
There are two main cohorts of women housed by the fund, based on their primary reason for entering support services with the fund’s partners: those with experience of domestic violence and those leaving prison. 74% of all women (n = 140) living in the homes had experienced domestic violence. For many of the women, experience of domestic abuse is the primary reason for their need for housing, although this often exists alongside other needs. 40% of women housed (n = 75) have been involved in the criminal justice system, reflecting the high volume of prison leavers who are housed by Nacro. An additional cohort was introduced this year: women who have been trafficked and/or exploited. This cohort is currently small in scale with just 3% experiencing trafficking as the primary need, and 7% of the total cohort experiencing either trafficking, involvement in prostitution or exploitation. Overlaps between the three cohorts are also evident. For example, 29 women who had experience of the criminal justice system had also experienced domestic violence.

3 MAIN COHORTS OF WOMEN HOUSED BY THE FUND



Note that there are overlaps between these 3 cohorts with many of the women experiencing multiple needs.

PRESENTING NEEDS OF WOMEN SUPPORTED IN 2024 - 25



This correlates with research that shows that 57% of women in prison have experienced domestic abuse and for many this is a driver of their offending (UK Parliament, 2024).

Overall, the data suggests a slight increase in tenants’ needs and complexity upon accessing the safe accommodation over the past year. Higher proportions of the full cohort have presented to services with domestic abuse and mental ill-health compared with last year. A higher proportion of women have also reported experiences of sexual violence (23% compared with 13% last year) and physical/sexual health issues (27% compared with just 5% last year). The increase in physical health need may in part be explained by the increasing number of tenancies housed by two partners who support the most complex clients, as well as the well-evidenced link between increasing mental ill-health and physical health needs (E.g., Rowan et al., 2005; Surtees et al., 2008; Ohrnberger et al., 2017; Kesavayuth et al., 2022). Furthermore there is an increase in tenants who present with three or more needs compared with last year.

The increased level and complexity of need was also reflected in interviews with housing partners, who attributed this change to the ongoing impacts of the COVID-19 pandemic, the cost-of-living crisis and the depletion of statutory services by austerity measures.

“

We’ve seen an increase in complex needs. That also correlates to other areas of need because of COVID. We’re seeing the ongoing effects of COVID still around mental health. That’s a challenge as well and mental health services are not great.

”

SAFER PLACES

In addition, the data highlights the various types of VAWG that women presenting to the housing partners have experienced. Whilst domestic abuse is the dominant form, several other forms of VAWG are apparent including sexual violence, stalking and harassment, honour based violence, trafficking and prostitution and forced marriage, with 37% (n = 67) of women disclosing experience of more than one form. This highlights the interconnected nature of forms of VAWG, which are underpinned by gender inequality and often experienced concurrently (Kelly, L. (1988) Surviving sexual violence).

As highlighted in last year’s report, the level of complexity of tenants’ needs varies by housing partner, depending on the need they are designed to support. For example, Nacro works primarily with prison leavers who experience multiple forms of disadvantage, including overlaps with VAWG, substance use and homelessness. In comparison, some of the other housing partners are designed specifically around domestic violence support.

A significant area of unmet need reported by the housing partners is women with no recourse to public funds. Some housing partners report an increase in referrals for this group of women, particularly those on spousal visas. Whilst some providers are able to support this group of women through other aspects of their housing provision, demand far outweighs supply.

“

Over the last 18 months there’s been a steady increase in referrals of people without recourse to public funds. We have set aside our own budget so we can take 3-4 clients each quarter on full support.

”

HOUSING PARTNER



QUALITY OF HOMES

Housing partners and women alike continue to praise the high quality of the homes provided through the fund. The average score that housing partners assign to how well the homes match the needs of women is 4.75 out of 5, from the partner survey*. The graph to the right illustrates the percentage of women who strongly agreed or agreed with the statements, showing high levels of satisfaction in terms of homeliness, safety and appropriateness of the homes. For example, 95% agree that 'the home has been suitable to my needs'. Several housing partners commented that the high quality refurbishment and 'homely' nature of the homes supports positive outcomes for women.

Despite completion of the homes to a high specification and overall high levels of satisfaction, there were a couple of isolated examples of maintenance issues arising mentioned by two partners, including small snagging issues and in one case, a roof leak. The fund has worked with housing partners to respond to these challenges and ensure a continued high standard of homes for the tenants.

At 88%, satisfaction levels with the location of the homes is slightly lower than last year (94% in 2023 - 24) and is across the fund's housing partners. Some variability within the sample and fluctuations year to year are to be expected. However, this may reflect the increasing challenges housing partners face in finding properties in suitable locations due to affordability requirements, and in some instances, there had to be a slight compromise between what is affordable and more ideal locations in an area. The reasons for issues with property location will be explored in more depth next year.

The fund is committed to delivering high-quality homes that are not only safe and comfortable but also energy-efficient and environmentally responsible. As part of its overall investment process, the fund has an active strategy for improving the EPC ratings of properties wherever possible, aiming to enhance the environmental performance of the portfolio. In line with its targets, 94% of properties handed over to partners are EPC C rating and above, and over £2.4 million has already been invested in refurbishing and upgrading properties to meet these standards

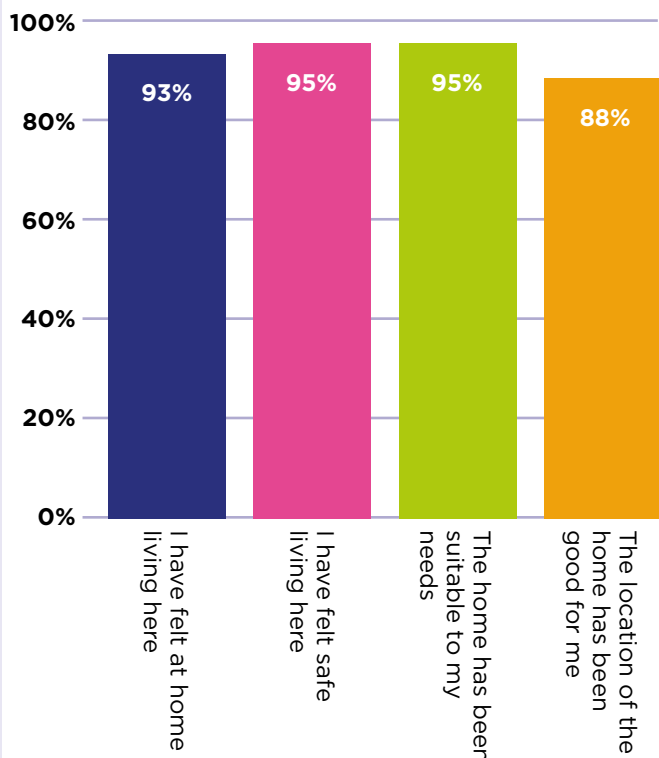
“

The properties are of a really high standard, and you can see women feel really relieved when we take them to view homes which look and feel safe.

CYRENIANS

”

TENANT VIEWS ON THE SAFETY AND APPROPRIATENESS OF THE HOMES



DISPERSED MODEL

The majority of the fund's 122 homes are for dispersed accommodation. This enables women and their families to live in an independent flat or house. The dispersed homes can be for single women, two single women sharing or for a woman and her children. The housing partners consistently praise this model of housing provision. They report that the independent properties are enabling them to house women with a more diverse range of needs who would be less suited to a shared communal refuge environment. This includes women with disabilities or additional needs; large families or women with teenage boys who sometimes cannot be housed in a communal refuge, and transgender women.



Housing partners also report that the dispersed model is more suitable than the shared refuge environment for children with additional needs, including those with special education needs, neurodivergence, and trauma. The independent homes are also enabling women to rebuild their parenting confidence. Whereas in larger shared environments conflicts and low parenting confidence can arise due to parenting comparisons, the dispersed homes bypass this challenge, in turn supporting positive relationships between parent and child, as well as their recovery.

Having dispersed accommodation alongside other forms of accommodation, such as shared refuges, is enabling the housing partners to have flexibility to meet women's and children's needs. Several housing partners gave examples where a family was at first housed in a shared environment but were later moved to one of the fund's properties when it became clear that either the mother and/or her child/children would benefit from having their own space.

Examples were also given where the housing partner can move women into one of the fund's homes once their time-limited stay in a refuge environment has finished, enabling them to work longer term with women and their children. This has been particularly valuable for women who have focused on gaining immigration status during their time in refuge, but require a much longer support period once settled status is granted.

Whilst housing partners do perceive benefits in the shared refuge environment for many women, such as the sense of communal bonding and solidarity that can arise, in the context of a lack of suitable move-on options and the need for longer term stays, dispersed accommodation can ensure that women have space to build their independence and move on from the abuse.

122 PROPERTIES PURCHASED

A MIX OF MOSTLY:



DISPERSED FAMILY HOMES



SHARED HOUSING FOR 2 WOMEN



AN EMERGENCY REFUGE

"In bigger refuges, parents parent their children differently and it can lead to conflict. In dispersed [homes] that doesn't come into play."

SAFER PLACES

"We had one resident in our communal refuge and she was really struggling and we moved her into one of the Women in Safe Homes properties and she had her own accommodation and it better suited her needs and we saw a real impact on her engagement in support."

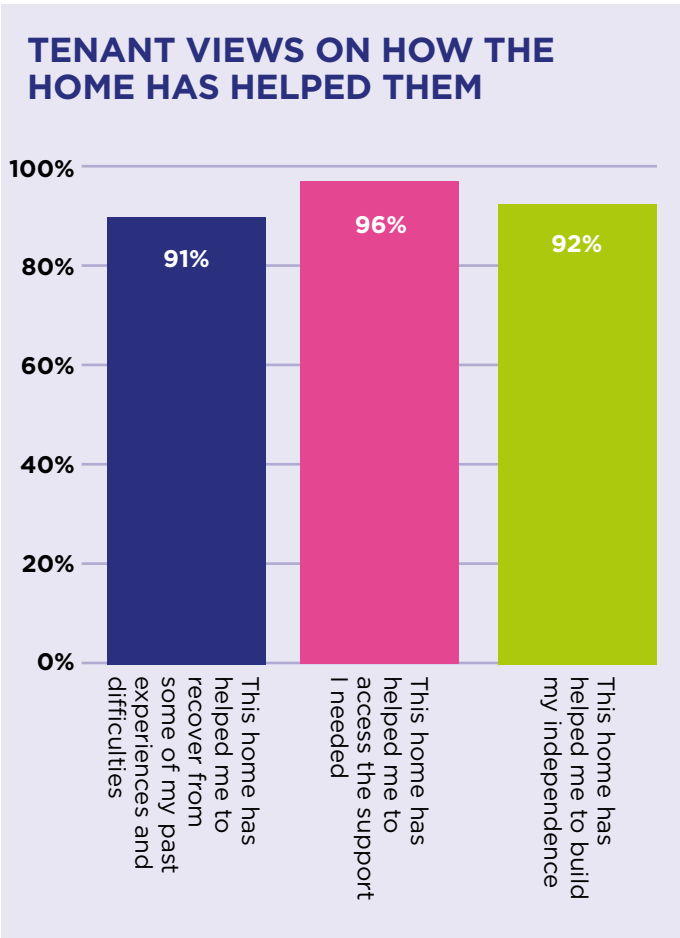
SHEFFIELD WOMEN'S AID

* 2024-25 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? 4.75/5, 8 responses.

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 - over 90% in all categories - directly attribute their ability to make progress in accessing relevant support, building independence and recovering from past experiences to their home, as illustrated below.

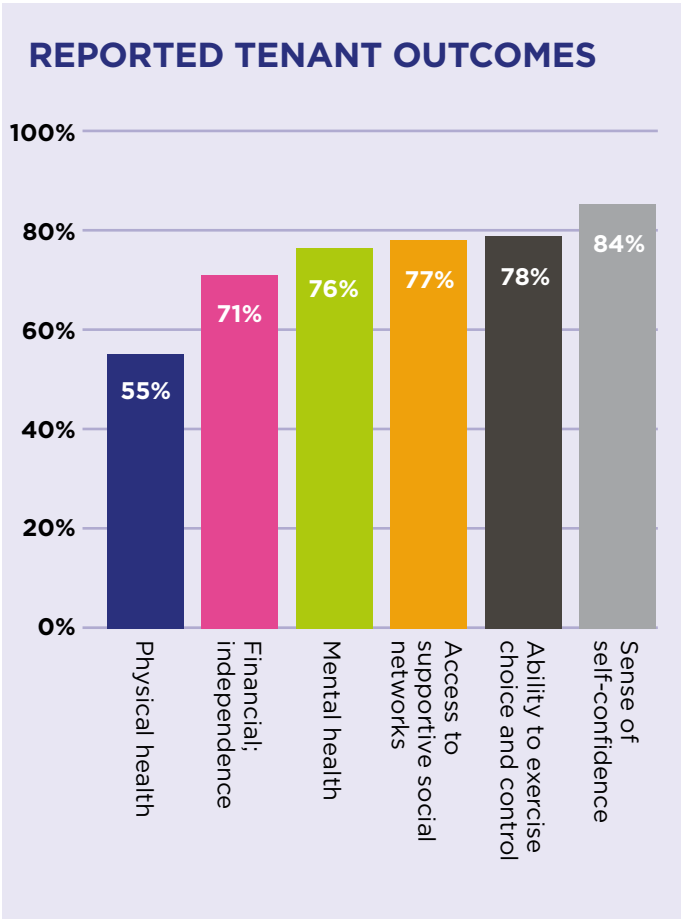
Housing partners also tracked progress across a range of outcome measures, depending specifically on the goals of each woman. This year the response rate for these questions was much higher, yielding more reliable and meaningful data. Furthermore, data includes tenancies across the domestic abuse and criminal justice cohorts (although there is a lower response rate for the latter).



Data collected from 126 of the 189 women. There are differences in the proportionate sample from housing partners with lower response rates from Nacro and Refuge. However, we would not expect a full response rate for the survey as it is due for completion at the end of tenancies or after one year of support so where gaps exist now might represent that a tenant hasn't yet been surveyed or left the service earlier than expected.

The below right, shows the percentages that had either 'significantly improved' or 'somewhat improved' for key outcomes. Whilst comparisons with last year's data should be treated with caution due to the comparatively small sample size, some differences are notable. Most outcomes scores were higher this year with a particular increase for 'Ability to exercise choice and control' which scored 53% last year compared with 78% this year. This increase may be due to the fruition of longer term tenancies and more time for women to recover as they benefit from support.

Compared with last year's data, fewer women have made positive progress in their physical health outcomes (55% compared with 66% last year). Whilst this comparison must be treated with caution due to the small sample size in the 2023 - 24 data, it correlates with the increase in physical health issues reported by women accessing the homes. This might suggest an increased need and a diminishing availability or accessibility of wider services addressing this area, which will be further researched in subsequent reports.



SPACE FOR ACTION: THE BENEFIT OF LONG-TERM TENANCIES

Data shows some positive correlations between length of stay at the homes and outcomes. For example, for women accessing the homes for three months or less, 29% report significant improvement in accessing supportive social networks compared with 60% for women living in the homes for over a year. Similarly, 54% report a significant improvement in exercising choice and control when living at the homes for three months or less, compared with 71% who access the homes for over a year. These figures support a hypothesis that outcomes improve for women with longer stays.

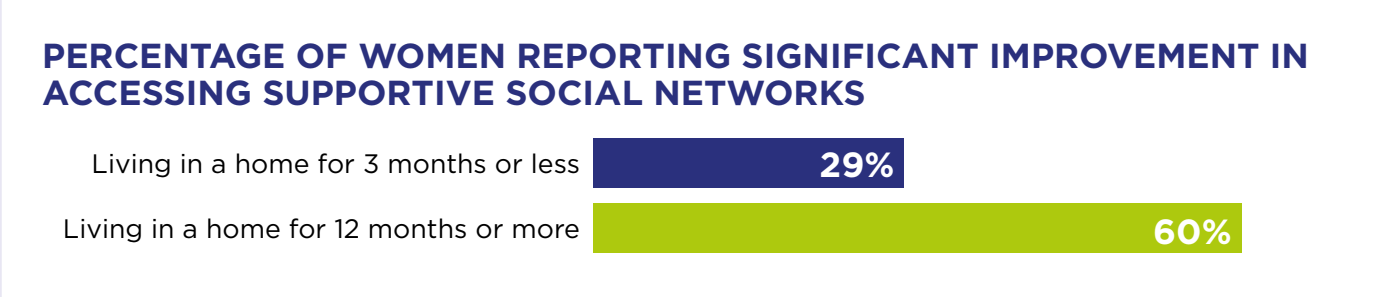
This is backed up by housing partners who report a need for long-term tenancies and a perception of improved outcomes in these cases, stating that long term stable housing alongside long-term holistic support enables women to recover from abuse and build their independence. This process is referred to by domestic violence researchers and practitioners as building 'space for action'*. During an abusive and controlling relationship, the pattern of coercive control means that women have little space to exercise their autonomy and a narrowing of life options. 'Space for action' can be re-established once the survivor is in a place of safety and has access to appropriate support. Research into the process of rebuilding lives after domestic abuse† highlights that there is usually a significant reclaiming of autonomy immediately following separation from the perpetrator, followed by a slowing down over the

next two years due to facing practical hurdles and post-separation abuse and the non-linear process of recovery, before a new expansion begins once several of these challenges have been surmounted. (This might include re-entering education or employment, accessing stable, permanent accommodation, growing safe and supportive networks and rebuilding relationships with children.)

Alongside long-term tenancies, housing partners also report that the quality of homes and the dispersed model are helping to build women's 'space for action'. The high standard of refurbishments and the opportunity to live semi-independently rather than in a shared environment all contribute to progression, as summarised by one housing partner:

We do all this work with the women to empower them, but then 9 months later they are still stuck in a refuge, because there is nowhere for them to go. This is less of a problem with [the fund] because the properties are so nice and women do not feel as "stuck".

HOUSING PARTNER



* Kelly, L. (2003). The wrong debate: Reflections on why force is not the key issue with respect to trafficking in women for sexual exploitation. Feminist Review, 73, 139-144.

† Kelly, L., Sharp, N., & Klein, R. (2014). Finding the costs of freedom: How women and children rebuild their lives after domestic violence. London, England: Solace Women's Aid.

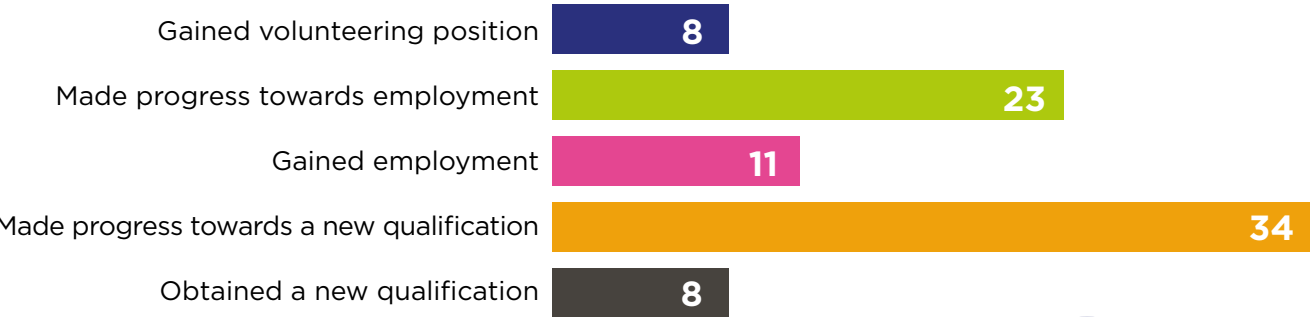
EMPLOYMENT OUTCOMES

Building on outcomes which demonstrate increased space for action (such as increased ability to exercise choice and control), this year has also seen an increase in ‘hard outcomes’ reported, including employment. Over the past year 51 women (27% of the total cohort) have made progress in one or more employment related outcome. It is important to note that employment related outcomes will not have been the goal for all tenants in the sample and that employment outcomes take time to achieve. This figure therefore represents a considerable success of the fund and the housing partners over the past year. The table below shows the

number of women achieving each employment related outcome over the year. A total of 84 outcomes were achieved by 51 women.

These figures are a significant improvement on last year, where very little progress was reported in relation to both immigration status and employment. Again, housing partners reflect that these outcomes are coming to fruition for women in long term tenancies where they have had more time to rebuild their lives.

WOMEN ACHIEVING EMPLOYMENT OUTCOMES



27%

OF WOMEN HAVE MADE PROGRESS IN ONE OR MORE EMPLOYMENT RELATED OUTCOME THIS YEAR

We have clients at a stage where they're actively looking for work now compared to last year where there wasn't much progress in that.

SAFER PLACES

Barriers for tenants accessing employment were also noted. For example, there is a risk of loss of housing benefit and therefore a pressure on women to meet the cost of rents from their own income. While the rents have been set at affordable rates, this can still pose a challenge in some cases. Women who are single parents often face additional challenges in re-entering work or education due to prohibitive childcare costs and access to flexible hours of work/education. Specific barriers were also raised for women with home-based self-employed businesses due to an inability to register or operate from a home business address due to confidentiality of the supported accommodation location. As an example, a woman who previously worked as a home-based hairdresser won't be able to practice in her new home once she escapes violence because the location of her home – needed for client communications and visits – is restricted by principles of location confidentiality of a safe home.

Accessing and sustaining employment remains a significant challenge for many women, especially those who are single parents. In the UK, there are currently 3.9 million single parents with dependent children, with 85% of these households headed by single mothers²⁴. These families represent 1 in 4 of all families with dependent children.

I feel like I have safety and support in my new home. I now live in a good neighbourhood with my children. I don't know where I would be without it, but it would be bad.

DAIMA, TENANT

Policy shifts have further complicated the employment landscape. The 2023 changes to Universal Credit introduced increased work requirements for lead carers of children aged 3-12, mandating availability for work up to 30 hours per week²⁵. However, research by Single Parent Rights, supported by Save the Children, found that 81% of single parents consider this requirement unmanageable. Furthermore, 93% reported facing significant barriers to work, including limited access to affordable childcare, a lack of flexible employment opportunities, and discrimination specific to single parents²⁶.

These practical and systemic barriers intersect with broader socio-economic challenges. The Resolution Foundation's 2025 report, "Working Poverty Out," reveals that 70% of families living in poverty now have at least one working parent, compared to 49% in 2000²⁷. This marks a concerning shift where being in work no longer guarantees an escape from poverty, especially for low-income or single-parent households.

A range of complex factors hinder the ability of many mothers to engage in or progress within the workforce:

Psychological and emotional strain: Living in poverty can drain psychological resources, making it difficult for individuals to focus on long-term employment goals while in "survival mode".

Logistical barriers: The challenge of synchronising work with children's school schedules, especially without partner support, and navigating jobs that lack fixed hours make employment precarious.

Economic disincentives: For many, increasing work hours or accepting promotions results in minimal financial gain due to Universal Credit tapering, often paired with increased stress and instability.

These difficulties, experienced by the general population, are significantly compounded for the women supported by the fund due to the complexity of their circumstances.

IMMIGRATION OUTCOMES

The past year has also seen the fruition of immigration claims for some tenants, with twelve women successfully gaining secure immigration status (out of a total of sixteen tenants identified as having insecure immigration status in total). As well as the relief that this can bring, it can also unlock other advantages, including the ability to claim benefits and seek work. The additional four women are reported to have applications in progress.

Immigration is a complex issue for women supported and housed by the fund partners. Women in the fund may have been trafficked, may be on spousal, student or work visas, and may find themselves in an uncertain space as they exit abusive relationships. One woman’s experience of this in the context of the criminal justice system is explored in more depth in the case study on p.44. Immigration status affects entitlement to benefits including housing benefits and many migrant women have No Recourse to Public Funds (NRPF)²⁸. Women may not know all of their rights or the rules around changes in status, including how they might be entitled to support and benefits. Furthermore, immigration status can be used as a tool of control in abusive relationships, for instance by misinforming someone or using deportation and separation from family as a threat. Even where immigration status is clear, abusers may have restricted women’s ability to get documents, such as a passport and National Insurance number, or have kept these documents if they do exist. Given the fear and abuse that women have experienced directly, the implications for their housing and financial support, and a wider climate of hostility around immigration, women may only gradually reveal their situation as trust is built with housing partners and others. It is therefore not possible to know exactly how many women in the fund are affected by these issues.

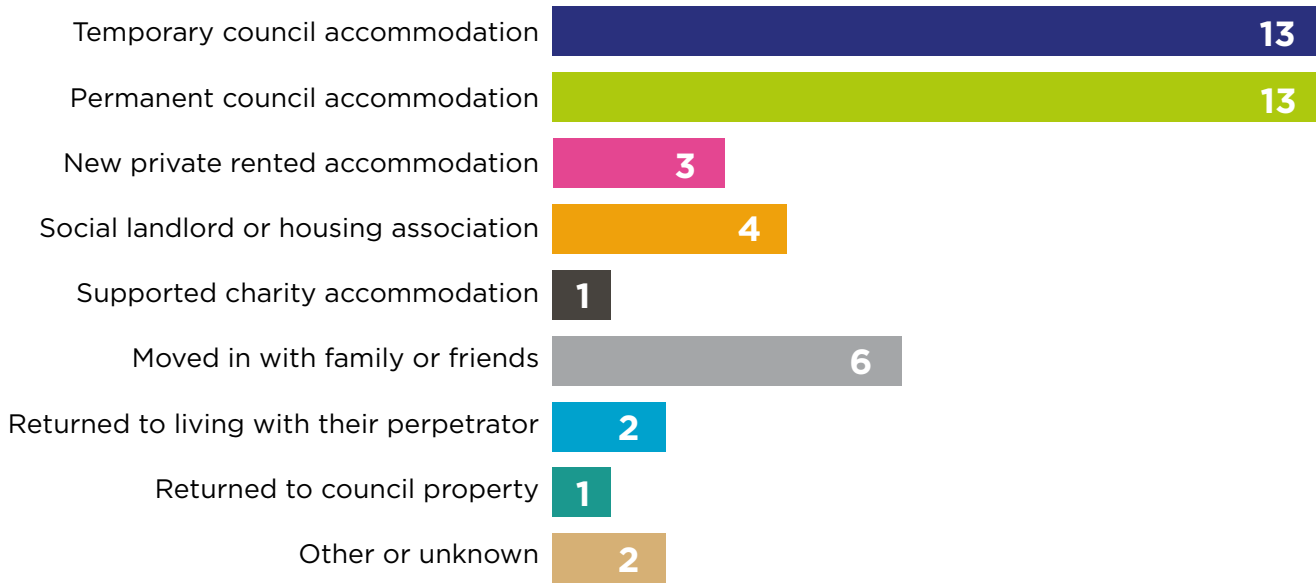
MOVE ON DESTINATIONS

94 tenants moved on from Women in Safe Homes properties over the past year, April 2024 - March 2025. Of these, 50 were from the criminal justice cohort and housed by a criminal justice specialist provider, Nacro. 44 were from the domestic abuse cohort and were 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’. For reference, while only 35% of the domestic abuse cohort has moved on during the past year, this percentage was as high as 78% for the criminal justice cohort, further illustrating the differences in the turnover of tenants that different partners work with.

DOMESTIC ABUSE COHORT

The graph below shows the move on destinations of tenants from the domestic abuse cohort. The majority (n = 26) accessed local authority accommodation with this being evenly split between temporary and permanent accommodation. Whilst there is still a high proportion of women moving into local authority temporary accommodation (30% of the DA cohort), a much larger proportion of women have moved into permanent local authority accommodation compared with last year’s cohort (30% compared with just 3% last year). This reflects the inclusion of move on data from Refuge which has successfully supported a number of tenants into permanent local authority accommodation, in line with their aim as articulated below. Reasons for this success will be explored in future reporting.

MOVE-ON DESTINATIONS: DOMESTIC ABUSE COHORT



RISING RENTS, MORTGAGES & SOCIAL HOUSING WAITING LISTS

Safe and affordable homes are needed more than ever for women escaping domestic abuse and leaving the criminal justice system without a home to go to. However, the UK continues to face a significant housing crisis with long waiting lists for social housing, fewer new builds and increasing private rents and mortgages. All areas of the UK are experiencing increasing demand. This graph compares the England average against two cities where the fund has purchased significant numbers of properties for two partners over the last year.

	ENGLAND AVERAGE	EDINBURGH	BRADFORD
RENT	↑ 9.2% ²⁹	↑ 6.6% ³³	↑ 6.1% ³⁷
AVERAGE HOUSE PRICE	↑ 3% ³⁰	↑ 3.6% ³⁴	↑ 10.8% ³⁸
WAITING LISTS FOR SOCIAL HOUSING	↑ 3% ³¹	↑ 1.2% ³⁵	↓ 23% ³⁹
HOUSEHOLDS IN TEMPORARY ACCOMMODATION	↑ 13.6% ³²	↑ 33% ³⁶	↑ 83% ⁴⁰

"We are providing refuge accommodation, a balance of giving survivors enough time to rest and recover from trauma is important, but there is evidence to show if survivors stay too long in temporary accommodation then it can hinder their recovery. We aim to support survivors during their stay with us, whilst also working with them to achieve their ultimate goal which is their own, permanent safe accommodation."

HOUSING PARTNER

"There is a huge move on challenge due to lack of appropriate social housing and unaffordability of private rented [accommodation]. In Bradford not all areas feel safe for BAME [Black, Asian & Minority Ethnic] women which hinders social housing options."

DAIZYBELL

Despite the increase in tenants accessing permanent local authority accommodation, housing partners consistently report a significant lack of appropriate move-on options for women, with many highlighting this as the biggest challenge they face. With a national housing crisis, depleted social housing stocks and the rising cost of the private rented sector, housing partners often face a choice of keeping women in their care longer than necessary or move on options which are inappropriate and low quality.

All partners share the goal of supporting women as they navigate challenging circumstances. While there is often a tendency to evaluate move on destinations by labelling some as more ‘positive’ than others, the reality is far more complex, with each case presenting unique considerations. For some women, moving into temporary accommodation can represent a meaningful step forward; for others—particularly those who have already cycled through multiple temporary placements—it can feel like a setback. Similarly, although returning to a perpetrator may be widely viewed as a negative outcome, housing partners caution against making blanket judgments. They emphasize that such decisions are deeply personal and can reflect a woman’s sense of agency. Applying rigid qualifiers reinforces unhelpful mental models around domestic abuse and frames women’s choices through a lens of judgement. Each woman’s journey is individual, and resists being reduced to simple binaries.

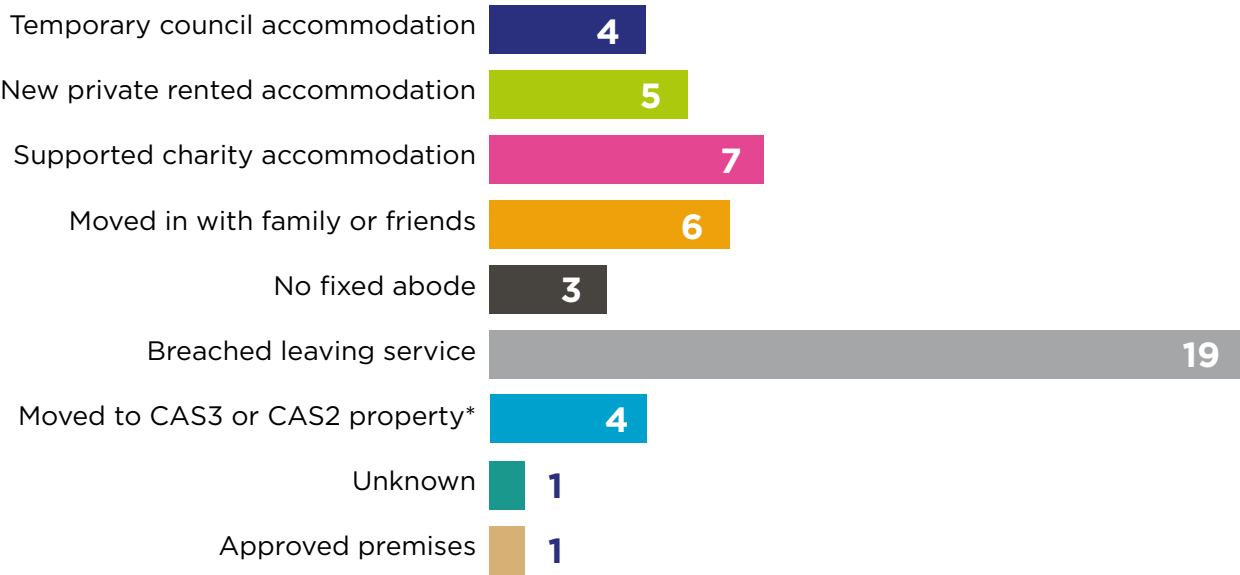
CRIMINAL JUSTICE COHORT

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 (ARC). 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 ARC 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 below shows the move-on destinations of the women from the criminal justice cohort. Of the 50 tenants, 26 accessed move-on into another form of accommodation including temporary local authority accommodation, new private rented accommodation, supported charity accommodation, or moving in with family or friends. 19 ‘breached leaving service’: this refers to breaching conditions of early release under HDC which means the tenants were no longer eligible for the homes and were returned to prison. In addition, 3 had ‘no fixed abode’ upon leaving, one moved to an approved premises and one was unknown.

MOVE-ON DESTINATIONS: NACRO COHORT



* CAS2 and CAS3 are intermediate housing options managed by NACRO. Community Accommodation Service (CAS-2) provides housing for people who do not have a suitable address for the term of their licence or Bail Order. The Community Accommodation Service Tier 3 (CAS3) programme provides up to 84 nights of accommodation for people leaving prisons or Approved Premises who would otherwise be at risk of homelessness.

WOMEN HOUSED BY NACRO FALL INTO ONE OF THREE GROUPS, ALL WITH DIFFERENT TENANCY LENGTHS



Home Detention Curfew



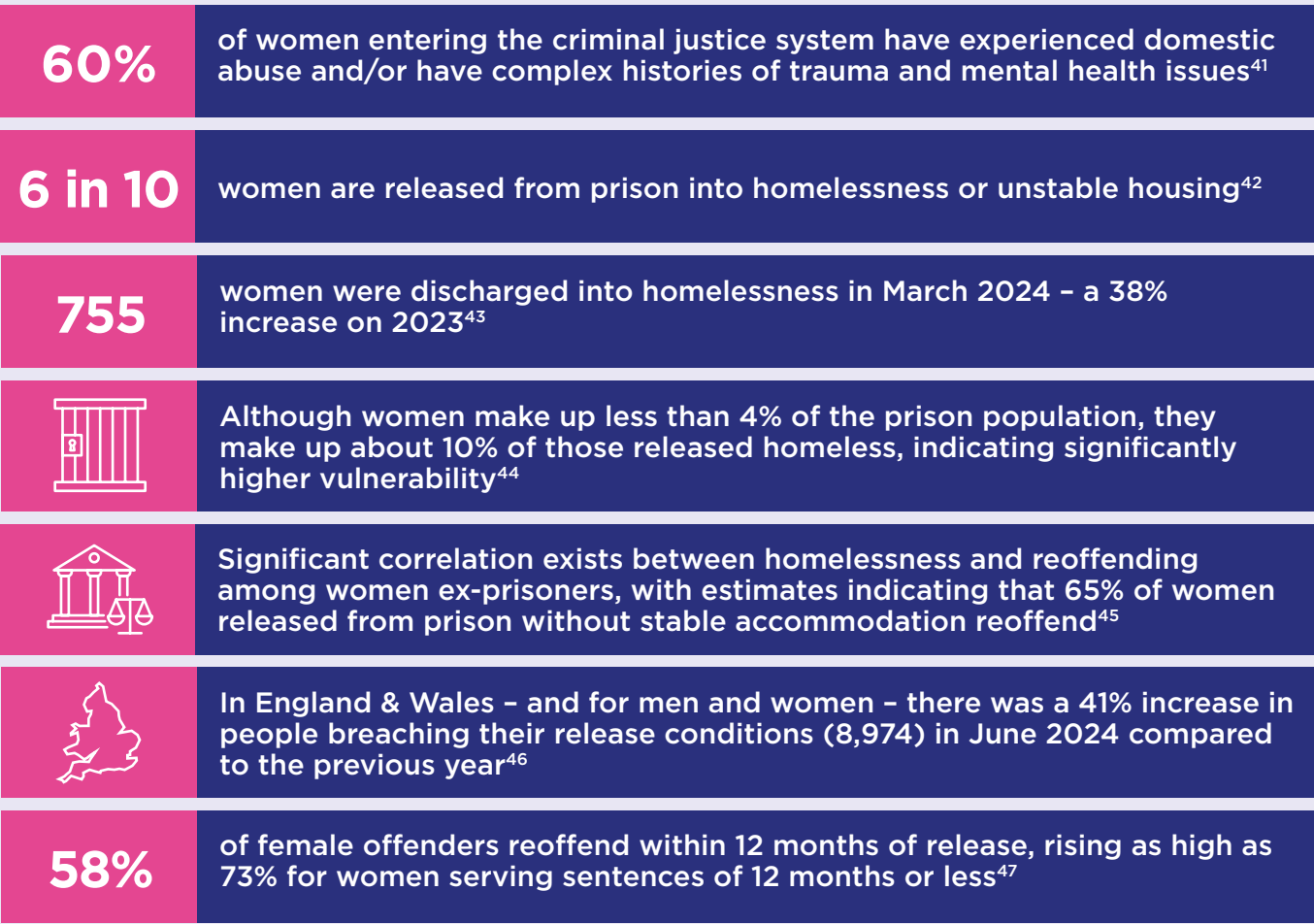
Released on Bail



Alternative Recall to Custody

THE EARLY RELEASE OF WOMEN PRISONERS BY THE UK GOVERNMENT

Without secure housing, women are more vulnerable to exploitation, domestic abuse, and mental health decline, undermining their ability to rebuild their lives post-release. Used as a stopgap to ease overcrowded jails, the UK government’s (2023/24) early release of women prisoners potentially places a strain and increased demand on existing safe housing services.



These figures suggest an improvement in move-on destinations for this cohort compared with last year’s data, where 16 accessed move ons into another form of accommodation and 22 breached leaving service. It is possible that this improvement may relate to the recent increase in maximum length of stay for the HDC cohort from three months to six months, although other factors may also be at play.

This trajectory of improved outcomes also confirms the correlation between longer tenancies and positive outcomes, something that Nacro was aware of and had indicated would likely be the case. The fund then socialised these learnings from Nacro, with data analysis confirming this better outcome for tenants.

In addition, when comparing the move on trajectories with those of women living in other properties in Nacro’s portfolio, data shows that women in the Women in Safe Homes properties have 5% more positive trajectories (i.e. they are 5% more likely to move into settled accommodation than those in Nacro’s non-fund homes). Given that the support provided by the housing partner is the same across their homes, the key variable is the homes themselves, potentially suggesting that the high quality and/or location of homes provided through the fund is helping to achieve more positive outcomes for this cohort.



CHILDREN: SUPPORT, EXPERIENCES AND OUTCOMES

The extent to which the housing partners provide family homes varies. Whilst one housing partner (Nacro) predominantly supports single women (who may or may not have children), the other housing partners have a range of different sized dispersed properties which enables them to house women with their children. The size of properties varies for each housing partner enabling them to house different numbers of children. For example, Safer Places' properties are mostly for women with one child or one older child and a baby, whereas the other housing partners have some larger properties in their portfolios, enabling them to house women with three, four, or in one case, five children.

This makes measurement of impact for children complicated. Even before considering individual family circumstances, there are constraints on the number of children that can be housed by different partners and variations in the age of children, and thus their developmental needs. In some cases, mothers may have been separated from their child or children by social services. A home may well help them recover such that they can be reunited, but a woman could also perceive a home as separating them from their child/children, because when a woman flees domestic abuse she may not always be able to take her child or children with her. This means that answers to survey questions about children are covering very wide circumstances and are particularly open to interpretation.

Given the very limited family homes currently provided by Nacro and Ella's, learning focuses on the experience of children in the domestic abuse cohort. Similarities and differences for children across the cohorts may be explored in more depth in future reports.

EVOLVING SUPPORT FOR CHILDREN

It is evident that just as much thought and care by the housing partners goes into housing children as it does their mothers. When choosing properties for the fund, housing partners and the fund ensure that properties are close to relevant children's services and schools, good public transport links, are safe and secure for children and ideally have garden space for play. Housing partners note the importance of properties where 'you don't feel watched' to provide a sense of freedom and safety for children, in stark contrast from the controlling environment from which they have often fled. The needs of the whole family are also considered when making decisions about where to place them, including any additional or specific needs of the children.

“We look at what their near resources are. Are they near a school, [a] health centre? Are there good public transport links? We look at geographical area: some areas are not safe... And ones that are secure as well with safe internal and external space so they don't feel watched.”

SHEFFIELD WOMEN'S AID

Practical and emotional support for children is an evolving area for some of the housing partners, with the extent that this is provided varying. Whereas some have a specific children and young people's (CYP) worker, others provide family support whilst working alongside other children's services. The challenge of securing funding for CYP workers was raised, especially for non-commissioned services. However, the inclusion of children as victims in the Domestic Abuse Act 2021 has supported at least one housing partner to expand its provision to children, enabling them to access funding for a CYP worker through the New Burden funding from the central government.

COMPLEXITIES FOR CHILDREN

Outcomes data shows that 40% of women with children had 'significantly improved' or 'somewhat improved' relationships with their children as a result of accessing the Women in Safe Homes properties and receiving support, very similar to last year's 39%. There are several potential reasons to explain this statistic. Firstly, not all tenants have full time custody of their children and are housed with them. As such, the relationship with their children may take considerable time to rebuild.

Secondly, research highlights the complex experiences of children fleeing domestic abuse situations with their mothers which can lead to challenges in the mother/child relationship.

These include:

- **Impact of moving:** Whilst moving away from the perpetrator is positive for the safety and wellbeing of the child, it can be a confusing and bewildering time, with loss of their school and social networks in some cases, and a lack of understanding about why they have moved, putting strain on the parental relationship. The impact of insecure housing and multiple house moves can compound many of these challenges for children as explored in in-depth research by The Children's Society.
- **Contact with perpetrator:** There is the issue of ongoing contact with the child's father when they are the perpetrator, which sometimes occurs through shared custody or informal arrangements. This contact can, in some cases, be used as a way for the perpetrator to maintain an abusive relationship with the mother, and/or to speak negatively about the mother in front of the child.
- **Re-building parenting confidence:** In the context of coercive control, it can take the mother time to rebuild her own 'space for action' and build her parenting confidence, meaning that it may take time for the relationship with her child/children to improve.

These themes were reflected in interviews with some of the housing partners, who shared that relationship breakdown with their father is often experienced negatively for children, even when they were a harmful presence in their lives. One housing partner also discussed the challenges of navigating shared parenting situations.

THE IMPACT OF HOUSING INSTABILITY ON WOMEN AND CHILDREN

According to the Ministry of Housing, Communities & Local Government, as of late 2024, over 127,890 households in England were living in temporary accommodation (TA)—including 165,410 children⁴⁸. A disproportionate number of these are women-led households fleeing abuse. Many remain trapped in TA for long periods; in London, over 60% of families with children in TA had been there for two years or more⁴⁹.

The situation is especially severe for families with young children. Across the UK (excluding Northern Ireland), 38,900 households with children under five were in TA⁵⁰. In London, 60% of families with young children had spent more than two years in temporary housing⁵¹.

The consequences for children are profound:

1 in 21

children in London now live in TA—effectively, one homeless child per classroom⁵²

In addition, according to homelessness charity, Shelter:

62%

of households reported being given less than 48 hours’ notice before being moved between placements, further disrupting family stability and education⁵³

52%

of children in TA have missed school due to housing-related challenges; over a third of these have missed more than a month of school⁵⁴

ALMOST HALF

of homeless children have had to change schools, with 1 in 5 moving schools multiple times⁵⁵

61%

of parents said TA had a negative impact on their children’s stress or anxiety, and 52% said their children’s depression worsened⁵⁶

28%

of parents reported that their children struggled to make or keep friends due to the upheaval of temporary living⁵⁷

91%

of teachers working with homeless children observed that children frequently come to school exhausted, undermining their ability to learn⁵⁸

The long-term educational cost of housing instability is devastating. According to the Children’s Commissioner, just 11% of children who moved home 10 times achieved five GCSEs including English and Maths — compared to 65% of children with only one address during school. Even three moves saw attainment drop to 50%, demonstrating a clear correlation between housing disruption and diminished academic success⁵⁹.

OUTCOMES FOR CHILDREN

Despite these complexities, the housing partners are very positive about the impact of the fund’s homes and corresponding support for the children in their care, especially in relation to the dispersed model. As opposed to a refuge, the dispersed homes can provide

“Children say ‘I love my house’. Very excited faces. It can be down to little things like ensuring we have child friendly bedspreads, and having a garden and space. The sense of freedom for children in their new home can’t be underestimated.”

SHEFFIELD WOMEN’S AID

a sense of freedom and stability for children which helps to mitigate some of the challenges of leaving an abusive family member (often but not necessarily the father), homes and networks. Housing partners report positive responses from children to the homes, attributing this to the quality of home, the space it provides them as well as small details to make the home child friendly by the housing partner. The dispersed homes also enable the ‘family to be a family’ and to start to rebuild a life together.

“We took a client in and the child was deemed to have no extra support needs. They were taken into communal refuge. Within a week the child was showing signs of distress and trauma related emotions. We transferred them over to a Women in Safe Homes property. We were able to put in the extra support. This new home gave him the quiet and he settled down much quicker and got him into school and got therapies in place.”

SAFER PLACES

Housing partners, especially those who already provide in-depth support for children, report a range of outcomes, including increased access to health, mental health and children’s services, settled engagement in schools and increased wellbeing and confidence.

The journeys, experiences and outcomes for children will be explored in more depth in next years’ report, following the introduction of a new monitoring and evaluation framework for children. The new data will include children’s age, sex, whether or not all children are living with their mother and reasons for why that might not be the case, statutory involvement with children, as well as the perceptions around receiving adequate support and their well-being outcomes. This will allow us to explore this area in more depth and ensure we are gaining a broader understanding of the children’s circumstances while they are in the fund’s homes.



WOMEN'S STORIES

ALL NAMES HAVE BEEN CHANGED.



HELEN

HOUSED & SUPPORTED BY DAIZYBELL

Helen lived independently and on her own in private rented accommodation. Shortly after the birth of her daughter when she was 23, she entered into a relationship that was abusive for two years.

This situation had a deeply negative impact on her mental health. "My previous housing situation was really bad," she shared. "There was a lot of anti-social behaviour and I felt very depressed."

Moving into her new home with Daizybell marked a turning point and a new start for Helen. "My new home has provided me with security and stability for myself and my children," she said. Supported by specialist support and housing staff, she began to feel calmness and stability return to her life.

“ I felt really happy when I moved in. ”

Having a stable and supportive home environment has had a positive impact on her life and given Helen the foundation she needed to rebuild. "It has helped me improve my mental health and wellbeing. I feel stable in my new home. It means a lot to me... it has helped me move on in my life. It has helped me so much mentally and I feel like I have a lot of support."

The support she has received since moving in has been crucial to her journey. "I have received a lot of support from my workers—DV support, housing support, and funding," she explained.

Through this stability, Helen has also been able to engage with support groups in her local area, form new friendships, and reconnect with her family—significant achievements for her. "I have new friends, reconnected with my family."

Looking ahead, she is hopeful. "I have lived here for two years now and I finally feel ready to move on. My plans for the future are to move to a different city and find a forever home with my children, remain free from abuse, and be happy."



SHIRIN

HOUSED & SUPPORTED BY SAFER PLACES

Originally from Iran, Shirin came to the UK on a Limited Leave to Remain visa with her child. Life before her move was marked by fear and uncertainty. "I used to live with my husband, the father of my children. But when I left, I had to leave all my things behind. I didn't understand how housing worked, and before my immigration status was confirmed, I was scared."

Her new home has offered more than a roof over her head—it's given her a new sense of identity and agency. "I would not be in the UK without it," she says. "My ex-husband used to say he would deport me."

Now safe and settled, Shirin describes what having a stable home means to her:

“ This means I am human again. I can be myself—as a human and a woman. ”

Since moving in, Shirin has embraced opportunities to grow and connect. "I'm proud of meeting all the other women in the refuge," she says. "The staff translated RRR (a trauma-informed program for women who have experienced domestic abuse) for us, so we could attend and learn together." Being included and understood has made a huge difference.

The support she's received has been wide-ranging and transformative. "Staff have helped me with immigration, housing, learning English, finding work, managing money, and using foodbanks," Shirin explains. "It's been so important."

Looking ahead, her focus is on education and independence. "I plan to get a job and continue my ESOL (English for Speakers of Other Languages) classes."





STACEY

HOUSED & SUPPORTED BY SAFER PLACES

Born and raised in the North East of England, Stacey's early years were shaped by numerous house moves from living in pubs, briefly moving into a house with her stepfather, then returning to living in pubs again before moving to live at her grandmother's home where she stayed until she met and moved in with her ex-partner and had a job to go to.

Stacey experienced an unsafe relationship with her ex-partner that then broke down meaning she could no longer return to the property, "I was left with all the bills and had to work hard to keep afloat" she recalls. She was also left without a safe place to live.

Her new home with Safer Places, marked the start of a new beginning for Stacey.

“It gives you time to breathe and get the support you didn't know you could get.

I've had more support from the housing officer, Peabody and Safer Places than I've ever had in my life. I've been so lucky.

”

Stacey's new home has been transformative, "I don't think my well-being would have been as healthy as it is now. I probably wouldn't have my dog with me, too. I probably would have gone back to my abusive relationship. I was so isolated—I didn't have contact with anyone. Now, I speak to my mother every day."

The stability of her new home and support she has received has given Stacey time to think about her life and helped her to start healing from her experiences. "It has been amazing, time to reflect. I feel like I've recharged my battery, having the time to do what I want, getting help and support and additional funding. I've learnt that self-love and self-care is not being selfish. I've had time to reflect on so much of my life. I've learnt to unpick your whole self and start again. You are better by the end of this."

She has also used this time to grow and invest in herself. "I have studied since I've been in the refuge—online courses—and I've gained two certificates. I've found peace. My energy and anger used to go right through me, and now I feel more balanced. I know I'm moving back up North with my dog. My head is in a better place with everything—I used to bury my head in the sand."

The support she's received has been vital. "It's a necessity. My support worker was relatable—she's been through it and I could feel that. She was empathetic and understanding, while staying professional. She would collect food hampers for me, and I really liked that. She even admired my creativity, which I didn't realise I had in me."

Stacey knows that there are still challenges to overcome, "Employment is a worry. I will get a job either way, although I would like to start my business. The cost of living is a worry, too, since I'm starting off with not much—but I'll remain positive and stay off the dole."

But now she is thinking about the future with hope, too. "My plans are to get back to 'normal living', working, holidays, family. Having my dog with me. Just setting goals and achieving them, giving back to the universe, staying positive."



LUCY

HOUSED & SUPPORTED BY REFUGE

Having grown up in the Midlands, Lucy's life changed drastically when she was forced to leave her previous home due to domestic abuse. She was living in a house with her two young children, but the environment had become unsafe, and leaving was the only option.

Lucy was moved to safety in one of Refuge's dispersed accommodation properties.

The move brought not only physical safety, but also emotional stability for her and her children. "Having somewhere to call home—even temporarily—gives us stability. We've been able to continue on with our lives without too much disruption."

Adjusting to their new environment has been a positive step. She's proud of how her family has adapted. "We've familiarised ourselves with the local area, and I've managed to get my son into a local nursery."

Support from Refuge staff has been a crucial part of Lucy's journey. "I've received lots of support in all areas—from making a housing application to getting my son into nursery. It's made such a difference."

Living independently in the new home has also helped her prepare for the future. "This home has shown us how to live as a family of three, with me handling all the bills and responsibilities. It's helped build the skills I'll need for future housing."

“Without this property, I would have still been in the same situation, trying to leave my previous home. This new home has given us the chance to start again. It's been a great relief.

”





DAIMA

HOUSED & SUPPORTED BY DAIZYBELL

Daima was born and brought up in her home city, and when she met her ex-partner, her new home became a place of fear and trauma. Living in a house in a different part of the city, she was repeatedly subjected to domestic abuse. "My ex-partner would break in and physically abuse me, steal from me and threaten me. I had no privacy," she explained. "I did not feel safe there. I didn't have happiness, safety or privacy because of the domestic violence there."

That has all changed since moving into her new home. "My new home has made a massive difference. I felt safe when I moved in."

Today, Daima lives in a different part of the city with her two young children. Although currently unable to work due to ill health, she is slowly rebuilding her life in a home that finally offers what she had been missing for so long: safety and stability. "I feel like I have safety and support in my new home. I now live in a good neighbourhood with my children. I don't know where I would be without it, but it would be bad."

“
Having a stable home to me means privacy and safety. My new home has helped me move on with my life away from domestic violence.
”

One of the things she is most proud of is creating a safe, nurturing environment for her children. "I am proud that I am maintaining a home and that my children are living happy, healthy lives away from toxic behaviour."

The support Daima's received since her move has also been vital. "I have workers to check how I am doing and to speak to every week. They help me to deal with the domestic violence and with things like benefits, grants, and moving on."

Looking ahead, she's hopeful. "I want to have my own place that is long term for me and my children," she said.



HANA

HOUSED & SUPPORTED BY CYRENIANS

Hana grew up overseas and came to Scotland with her ex-partner. To escape the domestic abuse she was experiencing, Hana needed a place of safety to go to with her daughters. She was initially provided with emergency accommodation in a one-room, mixed-gender shelter for three months, but this was a challenging and stressful environment for her and her children.

"The shelter where we were staying was not only for women and children, so I felt very nervous while we were there. We often overheard people shouting at each other, and using the communal kitchen was scary for me because it often meant I had to be in a closed space with many men. The managers in the facility were nice but the accommodation wasn't appropriate for a young family. I appreciated all the support at the time, but honestly the place was unsuitable to stay with young kids."

Thankfully, Hana was referred to Cyrenians and was quickly moved into her new home with her daughters. "The new house we were offered by Cyrenians is totally different from the shelter. It's really clean, safe, and everything has been well cared for."

While we were in the shelter, I was always worried about the children's education and keeping them engaged at school despite their difficult situation at home. But now we've been given a great environment and they've been going to a new school. We are so much less isolated from society now. Now we've got a chance to feel happiness and laugh - and even think about a happy future."

Hana explains how her new home is providing her and her daughters with a stable foundation enabling them to start rebuilding their lives. "Having a stable home has given me back human dignity. When we were in the shelter, I constantly felt like I had done something wrong and that I should be ashamed of myself. Also, it was really difficult for me to explain to my kids why we were there. When they'd ask, "Why are we here, why we can't have a normal life like other people have?" I struggled to answer.

“
Having a place to live has made us feel positive again, and the children have started to get their confidence back again.
”

"I started to feel that I can make decisions for myself and choose my own life again. I don't have to worry if anyone gets angry at me for what I'm doing... Some things are still not easy but honestly this is the first time I've felt like I'm at home. I'd never felt like I had a home like I do now. Now I love staying at home. Even though it's not always perfectly clean because of kids making lots of mess, I still feel that it's our place and there's nothing to worry about!"





MILENA

HOUSED & SUPPORTED BY NACRO A STORY OF COMPLEXITY

Milena is a 35 year old European national who was trafficked into the UK. Her story is not only one of exploitation but also one of resilience and survival. Now residing in the Midlands, her life over the past couple of year paints a clear picture of the complex intersection between trafficking, the criminal justice system, and support networks.

Since arriving in the UK in 2023, Milena's journey has traversed 2 countries, 3 counties, and involved 8 different housing agencies and 13 support professionals—not including her key workers at Nacro. Each agency, each worker, and each move added a new layer to an already complex mix of needs, traumas, and barriers.

In 2023, Milena was detained on remand in Kent under a European Arrest Warrant—a traumatic experience that compounded her pre-existing vulnerabilities as a trafficking survivor. While in custody, Milena was diagnosed with paranoid schizophrenia, leading to her transfer to a Psychiatric Intensive Care Unit in Berkshire. During this time Milena also discovered she was pregnant, gave birth to her daughter and when she was returned to prison, saw her daughter placed in foster care (with no contact), also in Berkshire.

After this brief return to prison, Milena was granted bail and placed in Nacro's CAS2 accommodation with support. However, throughout this time, she faced multiple barriers to basic living:

- **She could not open a bank account due to her lack of documentation**
- **She was denied Universal Credit**
- **Without a National Insurance number, she could not legally work**
- **With no financial means, Milena had to rely on weekly food parcels, food banks, and free hot meal services.**

Nacro supported Milena to access health care including registering with a GP, accessing antipsychotic medication and attending appointments. She was also supported to attend a meeting to establish contact with her daughter, who at this point, required surgery. Twice-weekly child contact arrangements were made and Milena was supported to attend pre-op and post-op appointments.

During this time, the European Arrest Warrant was withdrawn meaning Milena was legally free to remain in the UK, no longer under bail conditions or any form of legal restriction. However, this meant that Nacro could no longer support her due to policy limitations. Despite clear safeguarding concerns and a psychiatric report confirming her vulnerabilities, Milena was twice denied housing by the local council. It took the intervention of a mental health practitioner and social worker to finally secure her temporary accommodation in a B&B due to the urgency of her mental health needs.

Milena's case illustrates the systemic failings that trafficking survivors often face: caught between immigration status, criminal justice involvement, mental health needs, and the social care system. Every step forward came with new obstacles with each system seeming to operate in isolation. Milena's story is a stark reminder of the urgent need for more integrated, trauma-informed, and survivor-centred support systems.



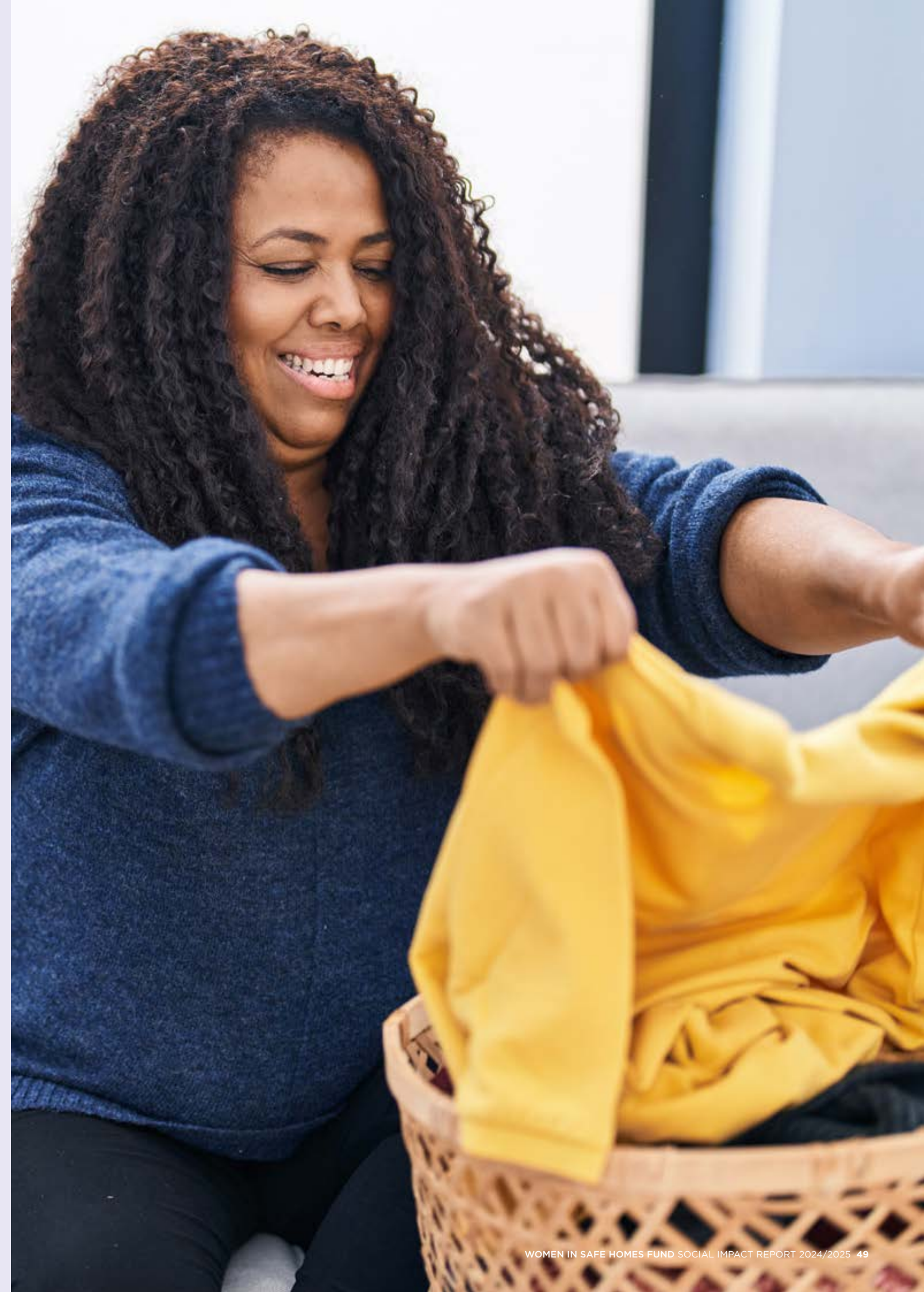
**MILENA, A 35 YEAR OLD EUROPEAN
NATIONAL TRAFFICKED INTO THE UK,
AND NOW RESIDENT IN THE MIDLANDS**

2
COUNTRIES

3
COUNTIES

8
HOUSING
AGENCIES

13
SUPPORT PROFESSIONALS
NOT INCLUDING NACRO



THE HOUSING

PROPERTY CASE STUDY

Refuge’s dispersed accommodation in Warwickshire.

One of the Women in Safe Homes fund’s larger housing partners, Refuge, supports women who have experienced domestic abuse. The fund has purchased 21 properties for the charity, one of which is a 7-bedroom refuge in London and the remaining properties are dispersed accommodation across Warwickshire.

In 2022, Refuge was commissioned by Warwickshire County Council to deliver a pilot dispersed accommodation programme, comprising thirty-four properties – a mix of one-bed flats and small family homes - just over half of which have been purchased by the fund.

Dispersed accommodation meets the needs of a wider group of survivors of domestic abuse than refuges can typically accommodate. So that might include women with physical and/or learning disabilities, larger families, those with pets, families with older teenage boys, trans-identifying survivors and more. It also provides longer-term, settled housing and the same level of support for tenants as those in a refuge.

DISPERSED ACCOMMODATION PROPERTY SPECIFICATIONS

The fund worked with Refuge to source properties that met the following criteria:

- Small clusters of one-, two- and three-bedroom homes across 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
- 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

PROPERTY RENOVATIONS

The fund’s property and refurbishment teams worked with Refuge to ensure this property met the specifications and needs of both Refuge and future tenants, with improvements including:

-  New kitchen and bathroom installed
-  New double-glazed windows throughout
-  New doors, flooring, carpets and tiling throughout
-  Internal wall restructuring
-  Insulation, improved heating system including new boiler and radiators
-  Plastering, painting and decorating
-  New white goods



Without this property, I would have still been in the same situation, trying to leave my previous home. This new home has given us the chance to start again. It’s been a great relief

LUCY, TENANT

This 3-bedroom property in North Warwickshire was purchased in 2024 and needed significant works to improve its original EPC D rating. Following extensive refurbishment, it was handed over to Refuge in early 2025, having achieved an EPC C rating. The property has a large and enclosed back garden and is in a local community with good access to public transport, easy on-street parking, shops, schools and green spaces including a park. The rooms are all a decent size, light and airy and the property is now occupied.

EPC
IMPROVED
FROM D TO
C RATING



The significant works carried out to this property have helped to improve its energy efficiency – from EPC D to EPC C rating, reduce its CO2 emissions and energy bills.

The property was also fully furnished by Refuge to ensure a woman and her family can move in without the worry and stress of finding or having to buy all those things that make a property homely, so items like kitchen utensils and equipment, soft furnishings, bedding, sofa, dining table and chairs, and more.

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 94% of properties in the portfolio now at EPC C and above, and 17% 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 REFURBISHMENT AND SINCE THE LAUNCH OF THE FUND




94%
OF ALL PROPERTIES
HANDLED OVER AND
TENANTED ARE EPC
C OR ABOVE



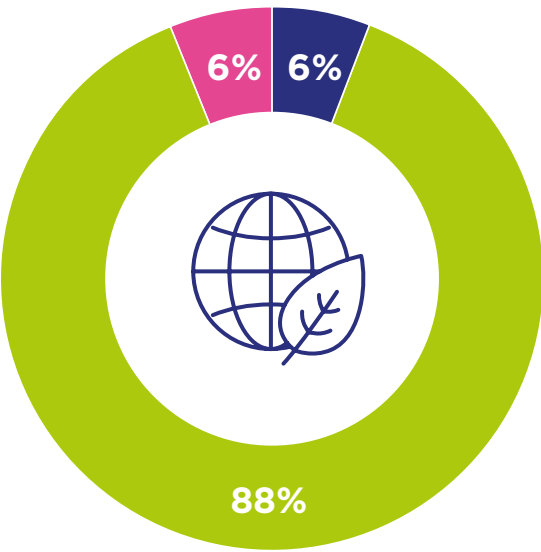
17%
OF THE FUND'S
PROPERTIES
HAVE HAD THEIR
EPC RATING
IMPROVED DURING
REFURBISHMENT



6%
OF PROPERTIES
ARE RATED
EPC B



£2.4M
INVESTED IN
REFURBISHING
& UPGRADING
PROPERTIES



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

112 properties in the portfolio have undergone refurbishment to date, with 94% of them receiving EPC ratings of C and above, a slight increase on last year.

After refurbishment and at handover to partners, 7 properties (6%) from within the current portfolio fall into the special exception and have been accepted by housing partners as suitable properties, meeting their specifications and women’s needs.

- EPC B
- EPC C
- EPC D

IMPACT ON PARTNERS

- 1



All partners are now housing and supporting women and children and as at March 2025 property portfolios for six out of the eight partners were fully deployed
- 2



Partners' relationship with the fund continues to score highly, reflecting a strong relationship with tailored support, flexibility and sense of camaraderie
- 3



Partners report that the fund design offers significant strategic advantages such as greater autonomy
- 4



Properties secured through the fund for partners are affordable and aligned with their specific needs
- 5



Partners have expanded their housing portfolios and staffing teams as a result of partnering with the fund
- 6



Housing Partner Forums are helping to strengthen collaboration and peer learning amongst partners and with the fund, creating a solid network and the opportunity for affecting wider systemic impact



WHAT GOOD LOOKS LIKE

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 for each partner.

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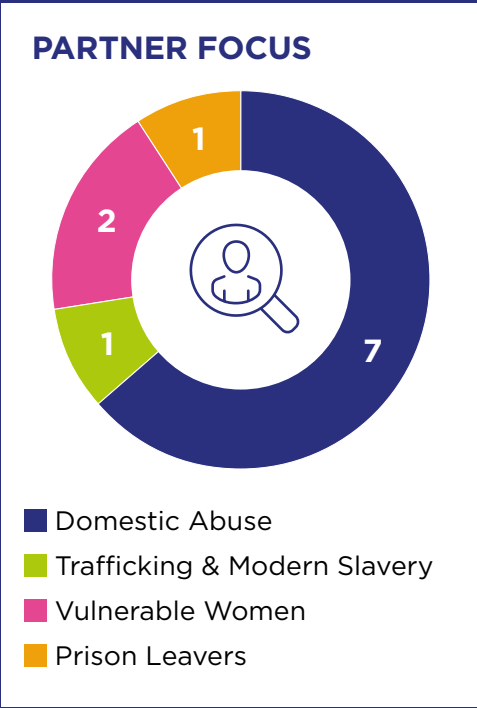
THE FUND'S HOUSING PARTNERS



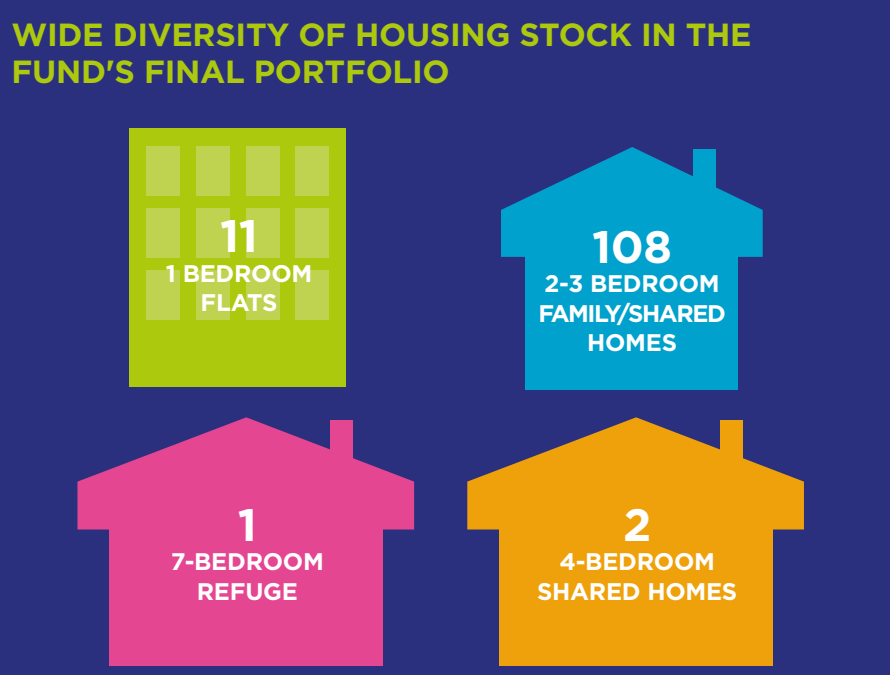
The Women in Safe Homes fund's Housing Partner Forum was held in May at Resonance's London office.

DIVERSITY OF PARTNERS

The fund is working with a diverse group of mostly women-led partners delivering a broad spectrum of interventions for women, alongside a varied mix of housing stock requirements. Most of the fund's partners are not (yet) registered providers, they are geographically focused and are small or medium-sized.



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.



RELATIONSHIP WITH THE FUND

One key indicator measured annually is partners’ relationship with the fund, which continues to score highly — this year, as last, it received an average rating of 4.75 out of 5. Interviews and conversations with partners consistently reflect this strong relationship, highlighting stories of tailored support, flexibility, and a sense of camaraderie. This high level of trust and collaboration is particularly notable given the diversity of partners involved — spanning different regions, areas of specialism, organisational sizes, and stages of development.

Partners describe their relationship with the fund as highly positive and supportive, marked by open communication, with several partners highlighting how this strong foundation helped navigate more challenging moments—such as legal or operational hurdles—with confidence and mutual respect. One partner noted that the situation with solicitors was a testament to the strength of the relationship, where open dialogue was the norm. Others echoed this sentiment, emphasising that the fund has consistently delivered on its promises. Even when minor stresses or frictions arose, the relationship was robust enough to carry partners through.

Across the board, partners reported no significant issues and expressed deep appreciation for the consistent, collaborative support from the fund’s team, rating it at 4.6 out of 5, like last year.



FINANCIAL SUSTAINABILITY & ALIGNED INVESTMENT

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 4.4, matching that of last year.



Partners report that the fund’s design offers significant strategic advantages. For example, it gives partners more autonomy and reduces reliance on local authority funding, allowing for greater flexibility. Many partners shared that properties secured through the fund are affordable and increasingly aligned with their specific needs—an improvement they attribute to the fund’s growing understanding of their work. Low void rates, linked to the high quality of the properties and common for all partners, have also made the model more appealing and sustainable.

Partners highlight how the fund’s structure brings added value for their own funding streams and funders, and local authorities by offering innovative solutions and long-term potential, which has helped secure and even grow future funding. The business model is reported to be working well, with several partners affirming that financial projections have generally stacked up, even in the face of delays and unforeseen costs. For some, this has also marked their first successful experience with social investment, helping them diversify income and reduce the need for continuous fundraising—especially in cases like Ella’s, where rent control has

removed the need to cover shortfalls with donations. Smaller organisations, often considered too risky for traditional investment, have found the fund to be a uniquely supportive fit, thanks to its cohort model that balances larger and smaller partners. Sheffield Women’s Aid, for example, have been able to cover some staff costs through housing benefit income. A key benefit reported by all is that the homes have enabled them to diversify their offer and meet the needs of a wider group of women who previously were not able to access safe housing.

While the financial performance of the fund’s model is generally evaluated as positive, delays in property sourcing, contractor issues, and the burden of evidence required for exempt accommodation claims create cashflow challenges for partners that are outside of the control of the fund. Some of the issues have been anticipated and planned for by the partners, but the duration and scale of their impact has often been unpredictable, making it difficult to fully prepare and adapt. The onboarding phase was often more resource-intensive and time-consuming than anticipated, before entering a positive stable stage after start up,

Isolated incidents—for example, a flea infestation—have led to unexpected losses, and rising utility costs and benefit payment delays compound these pressures. Nevertheless, partners remain strongly positive about the overall fit and financial viability of the fund’s approach.

GROWTH IN PARTNER CAPACITY SHOWS APPROPRIATE SCALING

One measure of the fund’s success is its support for appropriate scaling — the ability of smaller partners to grow sustainably in response to increased demand. There is clear evidence of this, with several partners expanding both their housing portfolios and staffing teams as a direct result of participating in the fund.

Daizybell, for example, has achieved significant growth, as explored in more detail below.

Daizybell is the only organisation that engaged with the fund through an intermediary partner, Winner, the registered social landlord arm of Preston Road Women’s Centre.

Engaging with smaller partners through this arrangement of the midwife lease is an innovation that the fund was launching. The hypothesis that this experiment was designed to test was that with the help of an intermediary partner who brings property management experience, even small organisations with no previous exposure to this area could become a part of the fund and help further its impact. The lease would be with the larger, more experienced partner, with a view to transferring to a direct lease later, once the smaller organisation had built its capacity and experience.

The set-up of this arrangement as well as a solid relationship between the three parties have taken some time to be fully developed and established, and impact and outcomes were hard to evaluate in the short-term. Initially, this model was scrutinised by the local authority which resulted in some delays at the onset. Furthermore, the Local Housing Benefit department’s interpretation and application of the national housing benefits review process severely impacted Daizybell causing significant delays and major funding gaps from not being able to claim housing benefits, issues we described in the previous Social Impact Report. In addition, the pressures described above, where acquiring properties can come with delays and operational costs is something that is a particular risk for smaller organisations, especially if they are recruiting staff before properties are secured. These issues are now being addressed, with support from the fund, and most housing benefit claims have been settled, with some still outstanding and waiting to be reviewed.

Now that most of the initial hurdles have been addressed, early signs suggest that the model has the potential to be effective—provided it’s approached with realistic expectations. Its flexibility, along with the involvement of an intermediary partner, has ultimately served as a stabilizing factor when challenges arise.

Starting as a team of two, Daizybell now operates at full scale with six staff, with two additional children’s workers being recruited currently. The Women in Safe Homes fund has provided 30 units of dispersed accommodation, and with this number of properties to manage, they are one of the biggest providers of safe and secure housing and support for vulnerable women within the ecosystem of the fund and in the Bradford district. Since the beginning of their partnership with the fund, they have supported 35 women and 65 children most of whom were able to stay in the accommodation for an average of two years, significantly increasing their opportunities for recovery and positive move-ons in the future. At the end of the last financial year, they were able to secure additional funding to hire specialised support staff for children which they previously had to signpost to other organisations. Expanding their team to provide age appropriate support is crucial to this partner, especially given the number of children in their properties. On a journey to a fuller autonomy, they are currently applying to become a social landlord themselves, which will mark a new organisational era for Daizybell and will remove their reliance on Winner for the future.



An additional example of appropriate scaling can be seen in another small organisation that helps women who flee trafficking, Ella's. This partner has received social investment for the first time through engaging with the fund. Women in Safe Homes provided a crucial entry point, enabling them to overcome previous barriers where social investors had deemed them too small, too high risk, and lacking a track record. Now, with a track record in place, they are in active conversations with other funders and have begun to expand their capacity. Last year, they were able to purchase their first house with support from Charity Bank and Trust for London, securing a mortgage alongside a gift and grant for the deposit. This milestone has allowed them to take on new rent-controlled properties, with confidence that housing benefit will cover the costs—rents which would otherwise be several hundred pounds higher on the open market. The support has enabled them to grow their network of safe houses sustainably, without having to rely on continuous fundraising to meet rent gaps.

"The fund is designed for people like us."
ELLA'S

STRENGTHENED COLLABORATION
AND PEER LEARNING

In following the recommendations from previous years and feedback from the partners, during the past year, Women in Safe Homes fund has convened three additional Housing Partner Forums: an in-person event in Leeds in May 2024, in London in May 2025, and an online get together in November 2024. These Forums have been crucial to create a solid network amongst the various diverse partners, providing a valuable avenue of peer learning and support. The Housing Partner Forums have been widely appreciated by partners, with several highlighting the solidarity and mutual support they foster. One colleague from housing partner, Cyrenians, described how being part of a group facing similar challenges helped shift the power dynamics, making her feel more confident, and empowered, and to act more strategically.

The aim of the Forums is to create a platform that brings the fund's partners together for learning, sharing and influencing the sector and the system in which they operate. As such, the topics of discussion are varied and have included:

- Experiences and best practices around housing benefits reviews
- Supported Housing Act updates, invitation to consultation and a review by Women's Aid
- Conversation with the Domestic Abuse Commissioner
- Discussions with the Department for Work and Pensions
- The role of social investment in creating a sustainable service delivery model
- Systemic change: six conditions that hold current problems in the sector in place. Note: for more on this read the Systems Impact section of this report

The forums have also had a broader systemic impact, with partners inspiring and learning from each other. For local colleagues in particular, these meetings have been instrumental in providing a clearer understanding of the wider housing landscape beyond their immediate context. Many partners have found them especially valuable for discussing persistent issues with housing benefits, gaining reassurance and confidence from knowing they are not alone and that the challenges they face are often part of a wider systemic problem.

OPERATIONAL IMPROVEMENTS: THE
NEXT STAGE

This is the first reporting year where all the fund's partners are housing tenants. This marks an important milestone for the fund and its lifecycle as it transitions to be more focused on maintenance, convening, learning and supporting the existing infrastructure and its members. The diagram below shows this progression.

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

In the current Stage 5 of ongoing management and maintenance, which all partners are entering, the general consensus is that the fund is collaborative, flexible, and available to discuss any and all arising issues with the partners. However, some challenges are to be expected, in part because this stage creates new work and because the nature of ongoing services is that people mainly notice them when they are not working smoothly.

Whilst each situation is different, it feels like some common themes are emerging:

- Repairs have sometimes taken longer than expected, particularly when non-local contractors were used;
- Communication technology between the fund and the partners can sometimes be experienced as a barrier. One partner requested extra training; additional logins were also mentioned;
- The time cost of setting up utilities, a small but laborious task;
- The need for housing partners to receive more notice for snagging tasks, which require tradespeople to attend a property to correct something, but this also needs co-ordinating with staff and to inform women to avoid it being unexpected or distressing.

Some of these are unavoidable and a part of the maintenance process, and the fund is recognised for attempting to resolve all issues in a timely manner. The fund is addressing these issues and whilst some are due to the refurbishment stage - a mix of fund responsibilities and partners - even when all properties have been handed over there will likely be ongoing maintenance issues and similar. The fund's Portfolio Management team have been provided with feedback to ensure repairs are carried out in a more timely manner and to provide more notice for property access where needed. An additional login has been provided for the partners that required this. The opportunity is to help partners prepare for the maintenance stage to support trauma-informed practice for women in the fund's homes.

There is an additional need or challenge that partners noted, as they move into the management and maintenance stage. It was observed that, in essence, the housing partner support workers were often perceived as landlords by the women and children living in the properties. This presents an additional boundary to navigate for partners, and a tension. Women may hesitate to disclose needs (e.g. a relapse, substance misuse, or benefits issues) due to fear of losing their housing. Maintaining clear, trust-based boundaries is more of an art than a science and learning about this aspect of the relationship with the tenants and how they engage with services could be a valuable avenue to pursue in the next reporting period.

“
How and when we support women is driven by their needs and wishes, and not dictated by us.
CYRENIANS
”



IMPACT ON THE SYSTEM

1



The fund is using the Six Conditions of Systems Change framework to help it understand the various conditions that hold problems in systems in place.

2



The fund and its partners have become more active in lobbying for system change and influencing policy through Housing Partner Forum sessions with representatives from government departments.

3



Several systemic barriers were explored during the year, including dispersed accommodation as an antidote to complex needs.

4



By exploring Mental Models as a way of understanding deeply ingrained assumptions and issues in the sector, the fund and partners are starting to challenge and collaborate for change.

WHAT GOOD LOOKS LIKE

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.

THE SIX CONDITIONS OF SYSTEMS CHANGE

Last year, one recommendation was for the fund to start gradually adopting a more systemic lens, as it continues gathering learnings about the system in which it operates. The framework to help ground this systemic insight was chosen to be The Six Conditions of Systems Change , a tool created to understand the various conditions that hold problems in place.



- It categorises challenges into:
- 1 **Explicit** - Policy
 - 2 **Explicit** - Practice
 - 3 **Explicit** - Resource Flows
 - 4 **Semi-Implicit** - Relationships
 - 5 **Semi-Implicit** - Power Dynamics
 - 6 **Implicit** - Mental Models

While the top layers can easily be observed and categorised and some were previously explored (e.g. the Fragmented Funding System in the Social Impact Report for 23-24 speaks to Resource Flows in the structural layer), other more foundational ones, are operating on a semi-explicit or implicit level and therefore are harder to document or bring into collective awareness. This work of "understanding" however is key in unlocking deeper levels of systemic change. This year the fund has started exploring Mental Models with its partners as an important lever to change. Learnings below were developed with housing partners at a Housing Partner Forum of May 2025, where the participants discussed the deeply held beliefs, assumptions and narratives in the sector that keep the systemic problems in place.



CHALLENGING MENTAL MODELS

The fund and its partners are acting as a “disruptor force,” challenging entrenched systems of suspicion, conditionality, and misogyny that pervade housing, benefits, and statutory services. This cultural work is crucial but slow, requiring continuous pressure and lobbying.

THE MENTAL MODELS OF THE WOMEN IN SAFE HOMES FUND

The fund shares with its partners a foundational belief that housing must offer more than shelter—it must be a “home.” This includes a commitment to quality, safety, and dignity. It also operates on the principle that women fleeing domestic abuse are entitled to both safe homes and long-term support. There is a strong belief in the effectiveness of the dispersed housing model, which allows for a greater variety of housing options to meet diverse needs. The fund is committed to supporting a diverse range of partners with varying tenancy lengths, housing types, specialisation, size and maturity.

PARTNERS’ MENTAL MODELS

Housing providers described themselves as being “unashamedly feminist”, a stance that explicitly acknowledges gender inequality and informs their work supporting women. While this value base is seen as positive and empowering within their practice, it also brings them into conflict with misogynistic attitudes encountered in wider society and even within partner organisations such as local authorities.

A core belief underpinning the partner housing provision is that homes for survivors should be safe, welcoming and homely, and tailored to individual needs. This commitment shapes their approach and is central to creating environments conducive to recovery.

Partners also noted the importance of understanding women’s own mental models. For example, women may assume a tenancy is fixed-term when it is not, necessitating clear communication to manage expectations.

Internal mental models around social investment were also highlighted, particularly the belief among some housing partner board members that such investments are inherently risky, which can hinder innovative funding strategies.

SOCIETAL MENTAL MODELS

Prevailing societal beliefs and stereotypes about women who experience domestic abuse significantly affect policy, practice, and public attitudes. These include harmful assumptions that women fabricate abuse claims to gain housing priority, or that there is a ‘typical’ survivor—often portrayed as unemployed or lacking resilience. Such misconceptions undermine women’s strengths and needs and are often rooted in misogyny. These attitudes contribute to a broader narrative that frames domestic abuse support as an additional burden or unnecessary service.

Other entrenched societal beliefs include:

- The notion that services supporting women do so at the expense of men.
- The undervaluing of women’s specialist services and the expertise within them.
- Resistance from communities (e.g. “Not in My Backyard” or NIMBYism) to the presence of supported housing.

Some women internalise these societal assumptions, believing they do not deserve support or are unaware of their rights—particularly women from migrant backgrounds.

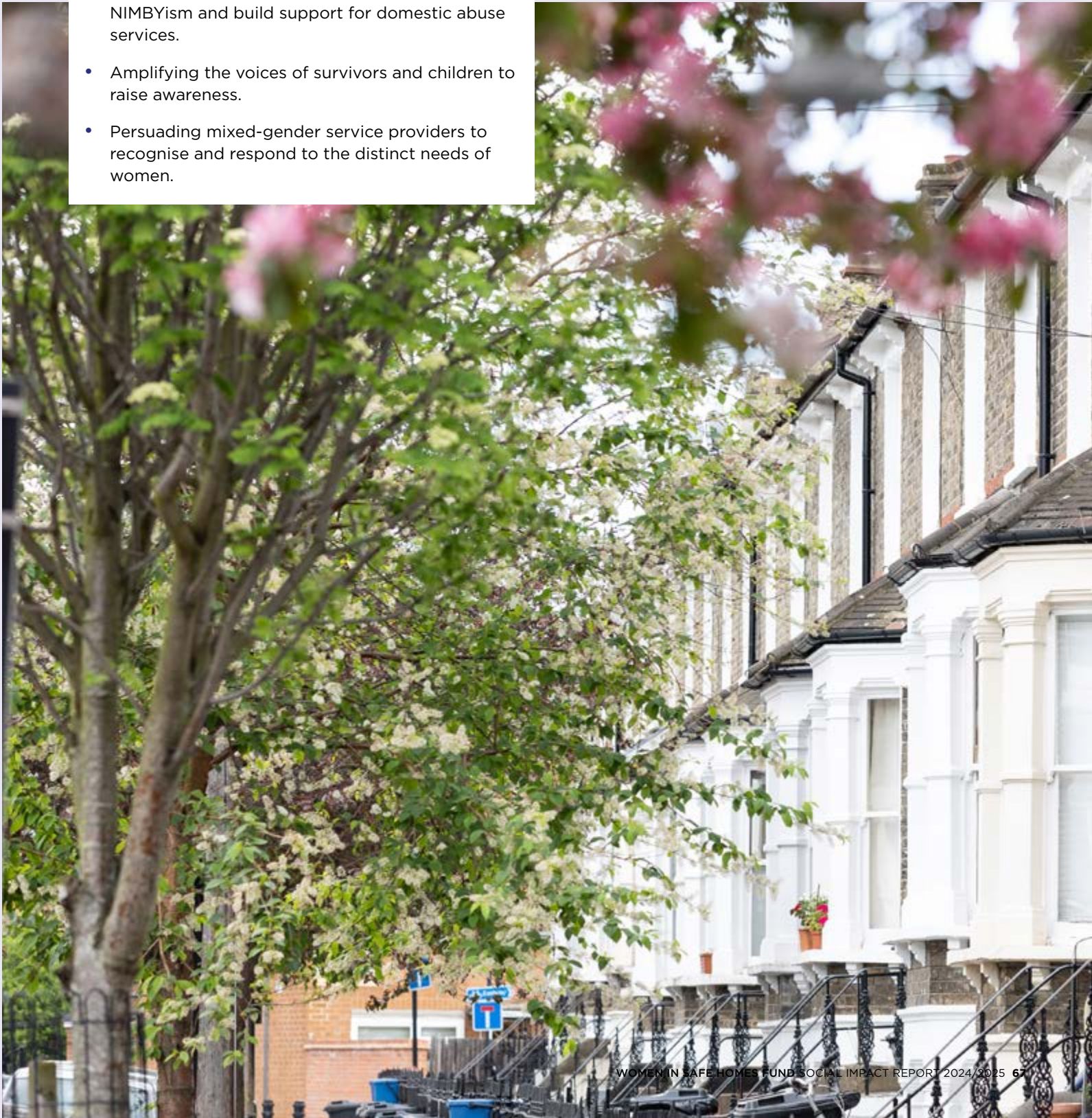
Perceptions of funding and financial models are shaped by prevailing beliefs about investment and charitable efficiency. A common assumption is that private investment is inherently profit-driven, rather than being aligned with the social mission of housing partners. Additionally, there is a belief that charities must channel all available assets directly into frontline delivery, with any deviation perceived as misuse or inefficiency. This creates significant pressure on partners to conform to unrealistic expectations. For instance, one partner sought to revise its overhead allocations based on several years of accurate data and the actual cost of service delivery. However, they faced challenges in justifying overhead figures that were higher than those of competitors who may have efficiencies of scale, lower levels of support, or even deliberately under-report such costs to appear more ‘efficient’ to funders and decision-makers influenced by these limiting assumptions.

CHALLENGING MENTAL MODELS

Partners have actively worked to challenge and shift these limiting mental models. Notable examples include:

- Successfully advocating for the recruitment of specialist domestic abuse housing officers within local authorities.
- Persistently addressing inappropriate referrals by educating housing officers on service suitability.
- Engaging with local communities to counter NIMBYism and build support for domestic abuse services.
- Amplifying the voices of survivors and children to raise awareness.
- Persuading mixed-gender service providers to recognise and respond to the distinct needs of women.

These efforts underscore the importance of ongoing advocacy, education, and engagement in reshaping harmful assumptions and fostering more supportive systems and communities.



SYSTEMIC BARRIERS

Due to the long-term nature of most systemic issues, all of the issues we explored in the past years are still relevant today. In the past year, we have explored the following barriers operating at multiple levels of the system:

- the difficulty of putting together the funding puzzle for housing partners
- supporting women in a system designed for transactions, not trauma
- challenges of male children in safe housing for women
- dispersed accommodation as an antidote to complex needs

This year, additional challenges have been identified.

THE IMPACT OF HOUSING BENEFITS REVIEW

Last year, many partners were impacted by government-led programmes aimed at reviewing and improving accommodation access. While these initiatives often share the same goals as the fund and its partners—such as ensuring support reaches those most in need—they also had unintended negative consequences for legitimate providers. The review processes were resource-intensive, diverted time and capacity away from frontline support, and in some cases led to funding gaps. These challenges were especially acute where relationships with local authorities were weaker, such as in new operating areas or following staff turnover at the local authority.

As an example, one of the partners was asked to provide the following to support ongoing exempt accommodation claims and satisfy housing benefit authority requirements:

<p>EVIDENCE OF COSTS</p> <p>To demonstrate that rent levels are reasonable and proportionate:</p> <ul style="list-style-type: none">• Detailed breakdown of rent vs support vs service charges• Invoices for repairs, furnishings, utilities, and maintenance• Cost comparisons with local housing market and similar supported housing• Contracts with external providers (e.g. pest control, property management)	<p>EVIDENCE OF TENANTS' NEED FOR EXEMPT ACCOMMODATION</p> <p>To demonstrate that tenants require more than minimal support:</p> <ul style="list-style-type: none">• Risk assessments• Referral documents from external agencies• Mental health or substance use assessments (where applicable and consented)• Support plans highlighting the complexity or intensity of need
<p>PROOF OF SUPPORT SERVICES PROVIDED</p> <p>To justify exemption status under housing benefit rules:</p> <ul style="list-style-type: none">• Staff job descriptions and support worker schedules• Case notes documenting one-to-one support, key work sessions, crisis interventions• Support plans outlining needs and actions taken• Attendance records for activities, workshops, or meetings• Service level agreements outlining the nature and frequency of support	<p>PROOF OF ENGAGEMENT WITH SUPPORT</p> <p>To show that the support being offered is being used and is relevant:</p> <ul style="list-style-type: none">• Signed support agreements or housing plans• Regular review forms or updates to support plans• Record of communications between support staff and tenant• Testimonials or case studies (with anonymisation)• Logs of crisis response, emergency support, or advocacy work

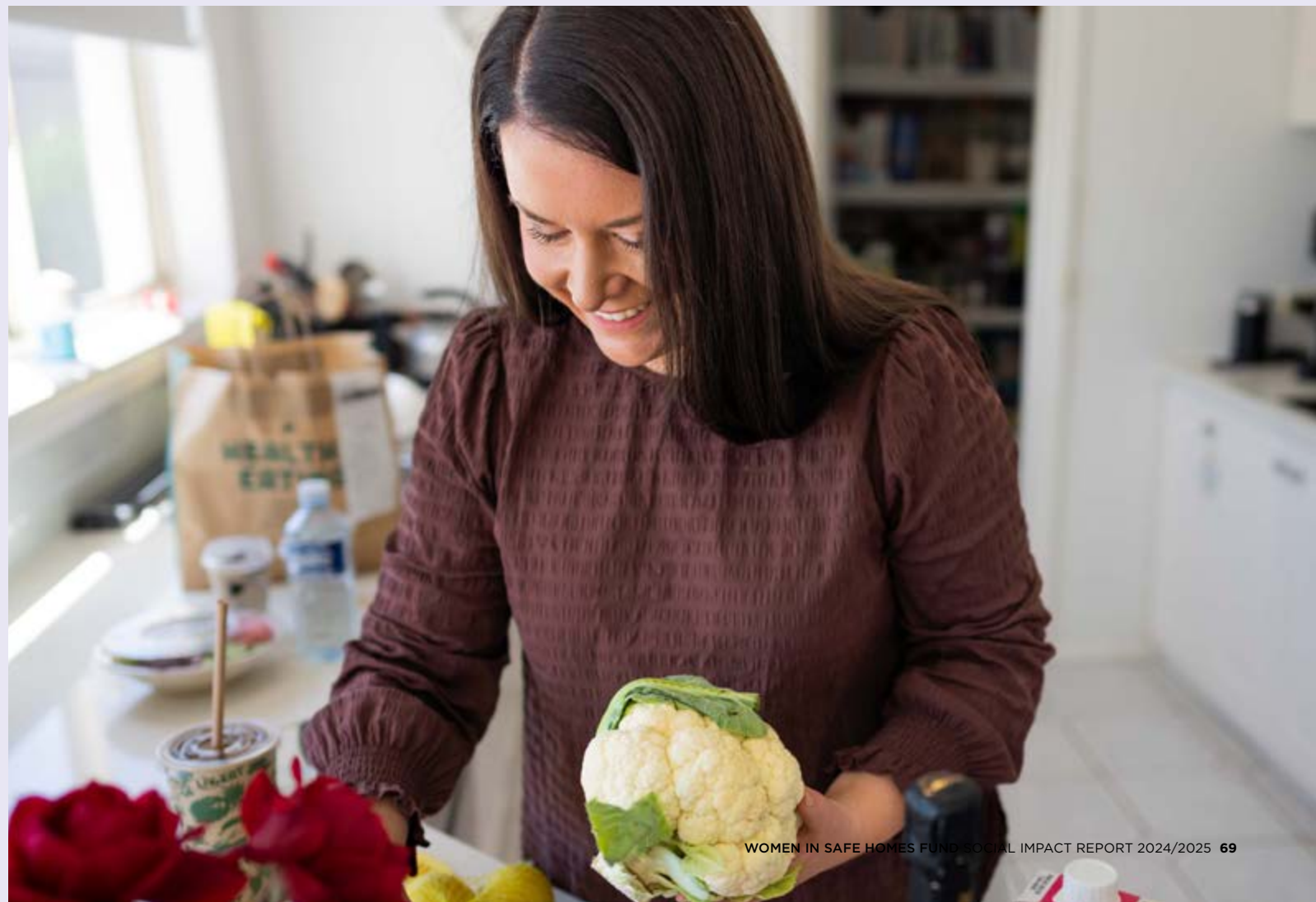
EXAMPLE OF THE IMPACT OF THE HOUSING BENEFITS REVIEW & EXEMPT ACCOMMODATION

One partner shared a challenge they faced in justifying the type of support they provide and why it's necessary. As part of their onboarding, they do a session with a new tenant that focuses on reviewing the house manual as part of their move-in process. The reviewer asked whether the tenant spoke English. Upon confirmation, the reviewer questioned the need for the support, suggesting it wasn't evidence of a special service since the tenant was an adult who could read. The housing partner representative then had to explain that, for many tenants, this is their first experience living independently, managing a household can be overwhelming—especially for those recovering from violence—and reviewing every detail is both helpful and essential. This example highlights the kinds of assumptions partners often have to navigate and the prevailing mental models within the sector.

Once this evidence has been presented, each item is further scrutinised and reviewed. Many partners described being caught in systems of suspicion

and excessive accountability, particularly from local authorities and housing benefit teams. The process for exempt accommodation review and approval was especially burdensome for some partners where local authority responses lacked trauma-informed understanding, with some women penalised for previous refusals of accommodation, regardless of context. For example, one partner described how "almost any relationship breakdown is perceived as bad for children," reflecting a lack of nuanced understanding of domestic abuse dynamics.

We also note that there is a direct correlation between the duration of tenancies and the toll that providing all the above evidence has on partners: for some of the partners who operate shorter tenancies, where it is not uncommon for women to leave their care before they are able to complete the evidence gathering process. Given that the housing benefits are paid in arrears, this situation can lead to substantial debt and cashflow implications.



LACK OF MOVE-ON OPTIONS

Increased market pressures (e.g., unaffordability of private rented sector, rising costs) and constrained social housing supply continue to restrict options for move-on and long-term stability.

This was noted by all of the fund's partners as the most pressing issue they have to deal with.

"Our biggest challenge is housing. Tenants are ready to move-on but have nowhere to go."

HOUSING PARTNER

There are significant barriers to move-on accommodation, particularly for women of colour, who may find some areas unsafe or unwelcoming. A major challenge across the board is the severe lack of suitable and affordable housing options after women leave the fund's homes. Tenancies are sometimes extended simply because there is nowhere appropriate for women to go, with hotels or temporary accommodations often deemed unsafe or destabilising, especially for survivors of domestic abuse. In some cases, all the positive outcomes achieved during their time in safe housing are undone when women are forced into temporary or inappropriate move-on settings.

The private rental market is frequently promoted as a move-on option, but in reality, it is unaffordable for many, while social housing remains scarce and in extremely high demand. Some women are pushed to leave supported housing prematurely, classified as "low need" or "ready to move on," only to fail in unsuitable tenancies and re-enter the homelessness system. Providers note that in some instances, women are offered housing near perpetrators (a different borough of the same city), or denied access due to not having a local connection—particularly problematic for those relocated for safety.

Partners have had to develop ways of dealing with this issue specific to their circumstances, in order to continue supporting women in some way, while recognising this responsibility shouldn't be placed on them. One partner noted they sometimes have to serve an eviction notice to their tenants, just so the local authority returns its attention to a case that might have gone dormant. While this is recognised as a last resort, it is important to note the additional emotional burden this places on everyone involved.

"This is crisis accommodation, but government is treating it as temporary housing."

HOUSING PARTNER

"There's not enough funds like this given the state of the housing. There should be 10 different Women in Safe Homes Funds out there. It's setting a path for the government to take notice and other funds to get established."

ELLA'S

There is a clear call from partners for more permanent, safe housing options with open-ended tenancies. The overarching message is that the lack of appropriate move-on accommodation is the biggest systemic barrier partners face. Many believe that the Women in Safe Homes fund could be well placed to explore Housing First models and invest in sustainable move-on pathways that ensure long-term stability and safety in the future.

It was also observed that strong relationships with Local Authorities—and low staff turnover—are closely linked to better outcomes in securing permanent accommodation for tenants. Partners who were new to the area or unfamiliar with the relevant local authority staff often reported less successful results compared to those who had established, consistent relationships with local authority contacts and benefited from continuity in service.

BUILDING NEW NARRATIVES: EVIDENCE OF SYSTEMIC LEARNING & INCREASING SYSTEMIC IMPACT

During the past year, both housing partners and the fund have become more active in lobbying for system change, and influencing policy. Women in Safe Homes fund has arranged a series of sessions with various representatives from government structures like Department of Levelling Up Housing and Communities and Department for Work and Pensions to ensure partners are consulted on important issues related to the sector and the officials hear about the concerns and challenges first hand. Building these relationships across the VAWG ecosystem is crucial to promote lasting change and bridge the gaps in a system that is fragmented.

Others looking to learn from the Women In Safe Homes Fund:

- **Social Investment event in Spain**
 - The fund attended Impact Week hosted by Impact Europe and joined a panel discussion "Building Successful Investment Funds for Affordable and Social Housing through Collaborative Approaches" and shared learnings from the Women in Safe Homes fund and how the model could be scaled
- **A summary of other enquiries about the fund**
 - The fund contributed to a Fair4All Finance research into development of "new credit product designed for victims and survivors of economic and domestic abuse to enable a borrower to rebuild and flee for good"
 - The fund participated in an interview with Women's Aid supporting their evaluation of the implementation and delivery of the Domestic Abuse Act 2021 to support their ongoing work supporting survivors of domestic abuse?

There are early signs of wider systemic change, particularly in places where local authorities are adopting more trauma-informed approaches and challenging internal biases related to violence against women and girls (VAWG). However, this is happening in the global context of rising levels of misogyny and backlash against feminism and diversity and inclusion.

First pledges of the new government, including those of halving domestic violence, are received with cautious optimism by the partners. Echoing some of the precautions from the Domestic Abuse Commissioner partners are yet to see its practical effects on their work, and some talked about the importance of setting the right goals and defining success well. For example, while halving domestic violence is a good pledge, some worry that the moment that more funds are available to address the issue, more women that are currently living in violence are going to be able to access support, showing a higher, not lower number of reports. In other words, there is a risk that rising demand (if more women feel safe to disclose and seek help) will be misinterpreted as a failure rather than a success.

Persistent systemic issues — such as short tenancies, suspicion around benefits claims, fragmented funding streams, and the mismatch between move-on expectations and actual affordable housing availability — limit the impact at scale.



In November, Louise Swinden, Property Fund Manager for the Women in Safe Homes fund (pictured here with Simon Chisholm, Resonance's Chief Investment Officer), sat on the 'Building Successful Investment Funds for Affordable and Social Housing through Collaborative Approaches' panel, in Spain, for Impact Europe's Impact Week.

Whilst these examples illustrate different aspects of the system affecting women supported by the fund, a common thread is that two paradigms are in conflict. All of the partners in the fund start with recognising women's oppression, not just at the level of personal experience, but as something that exists within a wider system. This first paradigm is trauma-informed, realistic about the challenges and hopeful of recovery - something that they have seen as women move from disempowered to empowered. It is deeply personalised and it is persistent, including in the face of unfairness. The second paradigm is the dominant one. It is impersonal and is not adapted to or accepting of the challenges and trauma women have faced. In a time of constrained spending and services, it tends towards a mentality of rationing and efficiency. Bureaucratic hurdles imposed on women and support organisations are an understandable but unfortunate consequence of this paradigm. At its worst, to use the language of the partners, assumptions and behaviours in this paradigm are misogynistic. The fund wants to work with the people and organisations working in and sympathetic to the women-first paradigm to challenge the status quo on the other.

The fund's partners hope that investors and allies will continue on this journey and collaborate to build a healthier system.

LOOKING FORWARD

The Women in Safe Homes partnership model is clearly delivering real and lasting benefits to women and housing partners. It is also beginning to generate ripple effects and changes in wider systems.

Future priorities include:

- Continuous learning about and fostering trauma-informed practices across the fund and its ecosystem modelling the housing partners' approach.
- Strengthening direct advocacy and lobbying for sustainable funding, women fleeing domestic abuse first housing and systemic reform where possible.
- Continuing to support partner organisations' financial sustainability and growth.
- Deepening the integration of children's needs into service and housing models.
- Exploring mechanisms to track long-term outcomes beyond initial housing placement including drivers for successful move-ons.
- Exploring how tenants engage with services and its correlation with the outcomes.

Looking forward, the fund will focus on the final refurbishment and handover of properties to partners so that during the year it will see all 122 properties in its portfolio providing safe and affordable homes for women and children.

HAVING REACHED SEVERAL SIGNIFICANT MILESTONES THIS YEAR:

- 1** The full deployment of **122 properties** by the end of the investment period
- 2** Over **500 women and children** housed and supported by all 8 partners
- 3** Six of its partners (75%) receiving their **full property portfolios** (with the final two partners expected to receive theirs in summer 2025)

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

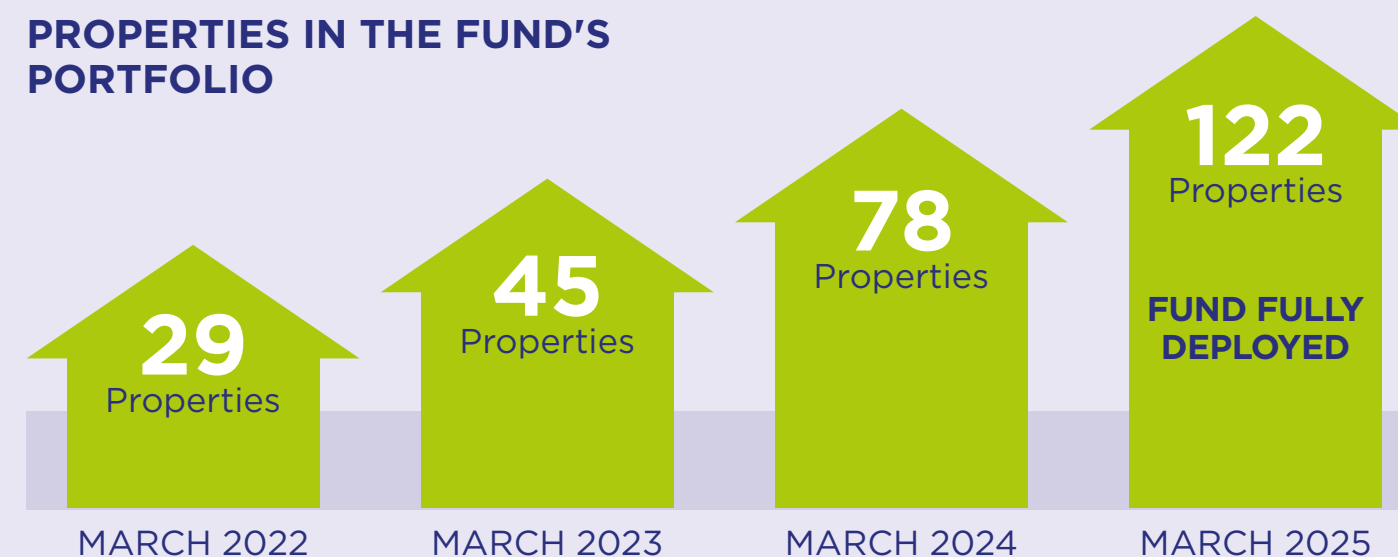


1,400
WOMEN



900
CHILDREN

PROPERTIES IN THE FUND'S PORTFOLIO



APPENDIX

THE JOINT VENTURE

The Women in Safe Homes fund unites the strengths, experiences and skills of Patron Capital 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 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 c£440 million, providing over 1,350 safe, decent and affordable homes for over 4,400 individuals and families experiencing homelessness and living in inappropriate temporary accommodation across the UK. We work with over twenty 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 €5.3 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, education and foundations.

INVESTORS

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

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 Capital has an ESG policy in place and implemented it throughout its individual investment decisions. Resonance and Patron Capital 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 TO SDG 5 GENDER EQUALITY

With an intentional gender-lens focus, the Women in Safe Homes fund directly contributes to SDG 5: Gender Equality. By investing in safe, secure, and affordable homes for women facing homelessness, domestic abuse, or other gender-based challenges, the fund addresses systemic inequalities that disproportionately affect women. Many of the women supported through the fund are survivors of violence or have experienced a variety of housing challenges, circumstances the fund actively works to redress. Through its partnerships with its expert housing partners the fund ensures that its properties become more than just a place to live: they are stepping stones toward stability, independence, and long-term empowerment.

The fund also exemplifies how gender equality can be embedded into investment strategies. It’s intentional focus on women’s needs, its collaboration with aligned mission-driven partners, and its commitment to tracking gendered outcomes all reflect a best-practice approach to gender-lens investing. By demonstrating that social impact and financial returns can align, the fund encourages broader systemic change in how capital can be deployed to advance gender equality. So the fund is not only addressing women’s immediate housing and support needs but also contributing to a more inclusive and equitable society, aligning powerfully with the objectives of SDG 5.



ABOUT THE FUND'S HOUSING PARTNERS

The fund has nine housing partners, eight of which are housing and supporting women and their children in properties purchased by the fund. One partner, Winner, is an intermediary partner, supporting Daizybell (another partner) though an innovative ‘midwife lease’.

And whilst most of the fund’s partners are women’s sector organisations specialising in support for women who have experienced domestic and other forms of abuse, two partners – Cyrenians and Nacro – have a broader scope in the wider work that they do, although their partnership with the fund means that they are providing a women-only support and housing service. Additionally, the majority of the fund’s partners are registered providers.

This year the fund has focused on fulfilling deployment for each of its partners, supporting them to grow their experience and expertise in property management, to grow their portfolio of properties and to strengthen their financial position.

It has also strengthened collaboration and connection amongst and with its partners through its twice-annual housing partner forums which have been crucial in creating a solid network amongst the diverse partners, providing valuable peer learning and support.



9 HOUSING PARTNERS



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 CIO was set up by and is a sister organisation of Bradford Rape Crisis and Sexual Abuse Survivors Service, a feminist organisation run by women for women and girls. It provides support services for survivors of sexual violence and rape which are free, independent and confidential, and supported 868 local women and girls last year. The fund has purchased a small portfolio of 30 properties in Bradford which are being tenanted by women and their children fleeing domestic abuse.



Ella’s mission is to ensure survivors of trafficking and exploitation have all they need to recover and build lives that are safe and free. They provide safe house accommodation for women when they are most vulnerable, care to help them recover and move forward, and long-term community based support to help survivors build safe, independent lives.



Nacro is a national social justice charity with nearly 60 years’ experience of helping people build the independence and resilience they need to look forward to their futures. Nacro helps around 32,000 people each year. The fund has purchased two-bedroom properties across a number of UK geographies for Nacro which are being 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 has purchased 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 women 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 run by women for women, SWA support close to 50 women at any given time and at least as many children in safe and secure refuge and dispersed accommodation, and also accept pets across their accommodation. SWA are supported by a dedicated board of trustees and experienced practitioners to ensure survivors 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.

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 2024 – 31 MARCH 2025
1	Number of women housed		189 women
2	Number of other tenants housed broken down by adults and children		143 children
3	Breakdown by protected characteristics		Ethnicity: 52% White women (97 individuals), 21% Asian (39), 13% who declined to state their ethnicity (25), 7% Other (14), 6% Black (11), and 1% Mixed ethnicity (2). Disability: 10 women with learning disability, 27 with mental health related disability, 23 with physical disability, 22 with other type of disability with no description, 5 preferred not to say. Sexual orientation: 3 bisexual, 5 gay or lesbian, 2 other and 4 preferred not to say Pregnancy status: 5 pregnant
4	Breakdown by tenancy type		63 have had a room in a shared house as provision for women leaving prison, with 1 person from this cohort having an independent flat. 72 have had a room in a shared flat as refuge provision for women fleeing DV, 48 have had independent flat for fleeing DV, and 33 have had an independent flat as a move-on from Refuge, 3 have a shared room in a house for fleeing trafficking.
5	Average tenancy length to date		Refuge accommodation (Refuge, Safer Places, Cyrenians, SWA, Stop Domestic Abuse): average tenancy length for all tenancies (including live tenancies): 158 days Average tenancy length for completed tenancies: 132 days Move-on accommodation (Daizybell): average tenancy length for all tenancies (including live tenancies): 742 days Average tenancy length for completed tenancies: 1039 days (note: this is for just 3 tenancies. The rest are still live). Fleeing trafficking (Ella's): Average for all tenancies including live tenancies: 65 days Only one completed tenancy so far: 117 days

Previous years' KPI measures can be provided on request.

	IMPACT MEASURE		1 APRIL 2024 – 31 MARCH 2025
6	Percentage of women sustaining minimum tenancy length		The expected by partners tenancy length averages 14 months across partners and matches the sustained average tenancy length they are reporting. For NACRO, 19 out of 64 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
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%)		127 responses. 75 Strongly Agree, 43 Agree, 7 Disagree, 1 Strongly Disagree, 1 Not sure
11	Percentage of women perceived homes as safe (target is 100%)		5 negative responses on safety come from 3 women who are White, 1 Asian and 1 declined to state. 3 out of these 5 women identified their religion as Muslim. Qualitative research continued identifying some cases where the home was not considered safe for or by a BAME woman due to high levels of racism in the local area
12	Percentage of women perceived homes as appropriate (target is 100%)		137 responses. 90 Strongly Agree, 31 Agree, 3 Disagree, 2 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		137 responses. 94%
15	Number and percentage of women who move on positively		Out of 189 women for which data is available during the past reporting year 97 were in ongoing tenancy and 92 have moved on. Out of the 92 who moved on, data for 90 is broken down as follows: Temporary council accommodation 16, Permanent council accommodation 13, New private rented accommodation 5, Social landlord/housing association 3, Supported charity accommodation 8, Moved in with family or friends 12, No fixed accommodation 3, Returned to living with perpetrator 2, B&B or Hostel 3, An alternative property with the same housing partner 3, Unknown 2, Breached leaving service 19, Other 1 (unspecified)

The five impact principles below are defined in more detail on page 21 of this report.

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



IMPACT ON ENTERPRISES/INVESTEES

	IMPACT MEASURE		1 APRIL 2024 – 31 MARCH 2025
16	Percentage of Black and minority ethnic-led organisations		5 responses, no BAME-led organisations, although one partner selected "not sure"
17	Percentage of women-led organisations (target is 50%)		8 responses, 6 women-led organisations, 1 not sure
18	Percentage of disability-led organisations		5 responses, no disability led organisations, although one partner selected "not sure"
19	Percentage of LGBTQ+-led organisations		5 responses, no LGBTQ+ led organisations, although one partner selected "not sure"
20	Number of housing partners		9
21	Percentage of WSOs perceive investment as improving its financial sustainability / resilience		Survey with housing partners shows an average 4.375 out of 5 score for this question. 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		In addition to last year's findings, one partner has mentioned that the fund represented their first experience with social investment opening this source of funding for them
23	Financial position and capacity of WSOs to manage housing and to meet need - financial and management evidence as well as WSOs perception		Growth is present in several partners, more notably in the case of Daizybell who tripled their staff size since the engagement with the Fund and are becoming a landlord themselves. Some other partners noted intentions of buying additional properties themselves and link growth trajectory to the collaboration with the fund
24	Percentage of WSOs reporting that the properties provided by the fund meet the range of women's housing needs		8 responses. The average score that housing partners assign to how well the homes match the needs of women is 4.75 out of 5
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

IMPACT MEASURES KEY

The five impact principles below are defined in more detail on page 21 of this report.

Recognising women's oppression
 Aligned investment
 Appropriate scaling
 Empowerment
 Inspiration

	IMPACT MEASURE		1 APRIL 2024 – 31 MARCH 2025
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 2024 – 31 MARCH 2025
29	Value for money and/or cost savings of the model		Housing partners report that the business model of the fund is working well for them financially, however, it is a qualitative assessment and they have not undertaken specific reviews to quantify this at this stage
30	Campaign objectives and progress against these, including content created and shared with other WSOs, investors and policy makers		The major system impact achieved by the fund last year is related to creating and sharing learning around systemic barriers in the system surrounding housing and violence against women and girls sector. This exploration was done together with the housing partners and involved important government actors as part of the Housing Partner Forums. The fund is acting as the convener and a learning vehicle and has adopted the framework known as the 6 Conditions of Systems Change to structure its thinking and insights along the journey
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

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