



## AN OPEN LETTER TO HM GOVERNMENT

11<sup>th</sup> December 2024

**Dear Prime Minister, Keir Starmer and Deputy Prime Minister, Angela Rayner,**

Domestic abuse is a national crisis, affecting over 2.1 million people annually in the UK. Behind these numbers are countless untold stories of survivors trapped in cycles of fear and financial devastation. At The Change Project, we work directly with those whose lives have been upended by abuse, witnessing firsthand the failures of our housing and support systems to protect the most vulnerable.

As an employee of The Change Project, a charity working directly with survivors of domestic abuse, I wish to highlight the devastating impact of the housing sector on survivors.

Your government's commitment to halving Violence Against Women and Girls (VAWG) within the next decade presents a historic opportunity to address these systemic inadequacies. We urge you to place survivors at the heart of this mission by prioritising a comprehensive housing reform as an integral part of your strategy. Without safe and accessible housing solutions, we cannot truly break the cycle of abuse and empower survivors to rebuild their lives.

A pivotal report entitled '*Locked into a mortgage, locked out of my home*'<sup>\*2</sup> was commissioned by Surviving Economic Abuse (SEA), a UK charity dedicated to raising awareness of economic abuse and transforming responses to it. Nicole Jacobs, Domestic Abuse Commissioner, in the foreword stated that "*a case involving economic abuse is reported to the police every twenty minutes*" (Jacobs, 2024), though this "*only scratches the surface of the real figures*" (Jacobs, 2024). The report reveals that the lives of around 750,000 UK women are being devastated by their current or ex-partner weaponising a joint mortgage against them (Cartwright, 2024, p. 7).

These statistics are not just numbers; they are real people who experience the devastating effects of domestic abuse and the significant impact of the crisis in the housing sector.

We would like to bring to your attention, the story of one of our clients, to highlight the plight of those impacted by domestic abuse when tied into a joint mortgage.

**This is Susan's story** (name changed to protect identity).

### Background

*Susan's accessed our Integrated Support Service in September 2024. Susan has a young child (under 1 years old) and is living in one room as a single parent, at a family members address. Her experience of domestic abuse escalated during her pregnancy and directly after she gave birth. Susan had a traumatic C-section and found her abuser (the child's father) unsupportive. The abuse Susan suffered included Sexual Abuse, Cyber Stalking/Stalking, Criminal Damage, False Imprisonment, Coercive Control and Physical violence. A few weeks after the birth of the child, without her permission, her abuser invited a Rabbi to the house, who conducted a circumcision; this was undertaken in the family home and as a direct result the child was hospitalised. Her*

*abuser would frequently take the baby from Susan's arms and vanish for hours, leaving her with no knowledge of where they had gone or what had happened during that time.*

*Shortly after their child's birth, Susan confided in her Health Visitor about her fear of escalating abuse and her partner's threats to "teach her a lesson" by using a legal team to gain custody of their baby.*

*Susan was imprisoned in her home by her partner and only able to visit her Health Visitor.*

*Her Health Visitor referred her case to the Multi-Agency Risk Assessment Conference (MARAC). Susan's situation was identified as a **'high risk'** concern. Following the MARAC, Susan made a Clare's Law (Domestic Violence Disclosure Scheme) application, with the support of an Independent Domestic Violence Adviser (IDVA). As a result of the outcome, she was advised by the police to leave her home for her safety. However, despite her request for assistance, they failed to attend to assist her to leave. Susan fled **fearing for her safety** and leaving many of her important belongings behind.*

*When Susan left her home, her abuser **emptied their joint account**. Holding the majority share in their joint business, in which she had previously invested, he removed her from the company, effectively cutting her out and **leaving her without funds or employment**.*

### Challenges

*Susan is currently functioning on "autopilot," attempting to come to terms with her situation. She fears she has suppressed her emotions to cope and is focusing on caring for her baby. Susan is medicated by her GP as is diagnosed with low mood/PTSD, depression and anxiety. Susan is on a long waiting list for NHS 'Talking Therapies'.*

*Susan is deeply concerned about electronic stalking, a tactic her abuser has previously used. She has reported several "coincidental" sightings of her ex-partner to the police via non-emergency channels, but her concerns about stalking behaviours have not been addressed. When expressing her fears to the police, stating it felt "like something out of a Netflix show where the abused end up dead," she received no meaningful support. Susan also requested a check of her phone for malware, but the police dismissed her request, stating it was "more than it's worth," and advised her to purchase a new phone—something she cannot afford.*

*Susan's IDVA advised her to seek an Occupation Order. A legal professional informed her that applying for an Occupation Order would not be worthwhile, as the abuser operates their joint business from the home address. After being removed from the business and losing access to their joint funds, Susan cannot afford to consult a solicitor beyond an initial appointment. Susan is **precluded from Legal Aid** as she is not in receipt of a 'means tested' benefit due to having equity in an asset (**her home** - occupied by her abuser).*

***Thus, Susan remains living in one bedroom with her child, whilst her abuser lives in their spacious family home, as a single occupant.***

*Police Bail conditions were placed on her abuser, prohibiting him from contacting Susan and therefore leaving no conduit to discuss financial matters. Susan is left 'in the dark' with no money. Susan avoids contact with her abuser as she fears for her safety.*

#### Current situation

*When Susan's Maternity Benefit ends, she is expected to apply for Universal Credit. However, her shares in the business and the equity trapped in her home may disqualify her from eligibility. This would, in turn, prevent her from accessing a loan through the 'Support for Mortgage Interest Scheme' to cover her share of the mortgage. The Local Authority Housing Department has advised that she **does not qualify** for local social housing and suggested she either go to a women's refuge*

*or rent privately—both of which are financially unviable for her. Additionally, due to these circumstances, **Susan may not qualify for Housing Benefit if she were to flee to a refuge.***

*Susan has felt let down by the Criminal Justice System. With support from her IDVA, she submitted a 'Victim's Right to Review' application, but this did not alter the outcome; the charging decision remains 'No Further Action' due to 'insufficient evidence.'*

*Regretfully despite receiving extensive safety planning from her IDVA and The Change Project, the lack of further action and dropped charges have emboldened her abuser, who now claims innocence and portrays himself as the victim.*

*Susan remains open to IDVA services, with The Change Project also providing ongoing support.*

*The Change Project have reached out to Susan's abuser, who has agreed to undergo an assessment for our Perpetrator Intervention service, designed to promote behavioural change and reduce the risk to Susan.*

Susan's story illustrates the devastating effects of inadequate housing and lack of financial protections for survivors. To address these issues, we urge the government to implement the following:

- That Survivors Social Capital be considered as paramount and therefore the first consideration when identifying safe accommodation. Survivors should be given the option and priority to remain in the area and the abusive party to be moved out of area, by the use of appropriate orders. Priority for housing should always be with the survivor and children.
- That valuable refuge spaces are only used to offer short-term crisis accommodation and are not used as a substitute for medium to long term housing. Not all refuges have the capacity to manage families with complex needs, older boys and larger families. Therefore, safe alternative accommodation other than refuge space should be prioritised.
- That financial institutions remove the policy that allows first-named individuals priority control of mortgage and bank accounts. If both parties are jointly and severally liable, then both parties should have equivalence in decision making regarding their accounts and any future borrowing.

- That financial institutions be encouraged and supported to incorporate policies regarding debt management by working proactively with survivors. This would allow survivors to be supported with their financial management plans and alleviate additional distress when facing the possibility of losing their homes.
- That Housing Benefit, Universal Credit and Legal Aid be made available to those who have fled domestic abuse regardless of shared property ownership or equity contained therein. Given that survivors are likely to be unable to access any equity when the property is jointly owned, joint ownership should not form part of the ineligibility criteria.

It is unacceptable to suggest that Susan's **only option** after fleeing domestic abuse is to **seek refuge** accommodation. Survivors with joint mortgages often face barriers to accessing Housing Benefit for refuge stays, due to misapplied rules that prevent them from receiving this support, even when their equity is inaccessible because it is controlled by the abuser (Cartwright, 2024, p. 24). Cartwright (2024 p.8) highlights how first named signatories on bank account/mortgage accounts can raise further monies (*in this case Susan's abuser*) and subsequently the victim/survivor is jointly and severally liable for joint and rising debts, whilst also being subjected to further economic abuse.

Susan also has '*no legal mechanism for a fair division of money and assets*', as she and her abuser, who were a cohabiting couple, exist outside of '*inappropriate property law rules*' (Cartwright, 2024, p. 9).

The Surviving Economic Abuse report asserts that 78% of those questioned, reported that Economic Mortgage-based Abuse **prevented them from leaving the abusive household** or from returning to their property once they have left due fear of "*an increased risk of harm and being killed*" (Cartwright, 2024, p. 22). Those who did manage to leave were **forced into immediate homelessness**, "*often sofa surfing with friends because they could not afford to pay for rented accommodation...*" (Cartwright, 2024, p. 24). Mortgage arrears often impact their credit scores and therefore limits their ability to secure housing in the future, either from the private rental market or to buy a property.

Whilst recent improvements have been made, with domestic abuse survivors now exempt from *The Local Connection test*, this is inadequate. This change places the onus on the survivor to flee and move out of area to ensure their safety, rather than proactively addressing the abuser's behaviour.

More work is required to ensure survivors are safe, whilst remaining in their area and close to their support network of family, friends, schools and their employers; the removal of which leads to significant isolation. 'Blanket Policies' applied by Local Authorities, such as moving the survivor from their locality, are rarely in the best interests of the survivor and their children, and therefore the application of unwritten 'blanket policies' is unacceptable. Each case is unique and should be treated as such.

Susan, like so many others, lost her home, her income and her hopes of a happy family life. For her, the only option advised, was to flee to refuge, out of area.

In the refuge, she would have been confined to a single room for up to a year with her young baby, awaiting housing in an unfamiliar town far from her support network. Feeling she had no other option, Susan chose to stay in an overcrowded house with her family, but her abuser knows her location, leaving her in constant fear of further abuse.



Susan's finances are severely strained as she struggles to meet previous financial commitments, including funding her higher education, setting up a business, and purchasing her home. Meanwhile, her abuser continues to work, reside comfortably in their spacious home, and potentially accrue debt in her name. Feeling abandoned by the system she believed would support her, Susan's trust in the process has been entirely eroded.

As a last resort, Susan is seeking support from her local MP, hoping to secure a home for herself and her child, provide accurate information to inform the benefits she is entitled to, and the necessary protection from further harm with the assistance of the police. The continued narrative of a reactive approach, which holds survivors responsible for ending their own abuse must cease.

**Survivors should not have to choose between safety and housing; we should not tolerate a system which continues to forsake survivors and their children.**

Prime Minister, we implore you the Deputy Prime Minister and your government, to address domestic abuse not only as a matter of justice, but as a fundamental obligation to protect the lives of survivors and their children. We urge your government to adopt these recommendations urgently, ensuring survivors never have to choose between safety and their homes.

Yours sincerely,

*Julie*

Julie and The Change Project.

#### **#NoExcuse**

\* Refuge (2024): *Facts and Statistics*. Refuge. Available at [www.refuge.org.uk/what-is-domestic-abuse/the-facts/](http://www.refuge.org.uk/what-is-domestic-abuse/the-facts/) Accessed 27th November 2024.

\*<sup>2</sup> Cartwright, D. (2024): *Surviving Economic Abuse 'Locked into a mortgage, locked out of my home'*. Surviving Economic Abuse. Available at [www.survivingeconomicabuse.org/wp-content/uploads/2024/09/SEA-Joint-Mortgages-Report-2024.pdf](http://www.survivingeconomicabuse.org/wp-content/uploads/2024/09/SEA-Joint-Mortgages-Report-2024.pdf)

\*<sup>3</sup> Jacobs, N. (2024): Foreword in: Cartwright, D. (2024): *Surviving Economic Abuse 'Locked into a mortgage, locked out of my home'*. Surviving Economic Abuse. Available at [www.survivingeconomicabuse.org/wp-content/uploads/2024/09/SEA-Joint-Mortgages-Report-2024.pdf](http://www.survivingeconomicabuse.org/wp-content/uploads/2024/09/SEA-Joint-Mortgages-Report-2024.pdf)