

A HOME OF ONE'S OWN

ALSO BY HASHI MOHAMED

*People Like Us: What it Takes to  
Make it in Modern Britain*

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HASHI MOHAMED

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For the late Stephen Ashworth  
and  
my dear uncle Ardofe

## INTRODUCTION

Above the North Wembley train station, in the London Borough of Brent, was a small three-bedroom flat where 18 people lived. This was the start of 1994, and I was one of the many children who belonged to the three households sharing this crowded space, waiting for the local council to do something about it.

Every other day, we would walk down Harrowdene Road as a group, usually headed by my sister, a mother of two in her early twenties, with my other three siblings in tow – all of us under the age of 12.

We would walk the journey of just over a mile partly on the main road, but the best bit was on a footpath parallel to the train tracks serving the London Underground and National

Rail trains on their way to Birmingham and Glasgow. It was always the most exciting part of the journey, which should have been a brisk 30 minutes but instead usually took more than an hour as we stopped frequently to gawp at the passing trains. On the way back it was an excellent result if we had not spent the entire day on this outing, and even better if sweets were in the offing as a reward for good behaviour.

Our little party was headed to Mahatma Gandhi House, the home of Brent Council's housing department, a stone's throw away from Wembley Stadium. This was the place where we spent so many years, throughout my childhood and teenage years, going back and forth to try to alleviate our housing situation. Because, although we always had a roof over our heads, my family was, in almost all senses of the word, homeless. But we did not know it, and we did not understand it as such. Looking back, I don't think we ever noticed the proximity to the famous national stadium: for us, Mahatma Gandhi House was by far the most

important building in the area, the place where dreams were made and crushed.

When I arrived in Britain as a nine-year-old refugee boy, we were stateless, and without direction. We had escaped the civil war in Somalia and become displaced. We had lost our homeland and were without roots; we would remain without stability and without a secure roof for the next decade and a half. We lived in hugely crowded spaces, sharing one room to four, sometimes five of us. We were moved around from one squalid council accommodation to the next, never knowing when the next legal notice would be served to move us on to another property. Each time a term ended, my siblings and I were never certain whether we would ever see the friends we had made in the local school again.

This was our version of London in the mid 1990s, and it was a real crossroads: a city poised between the Thatcher years and the enormous investment in social projects that came with New Labour, and which would ultimately help to transform my own life. Some of it feels today

like ancient history – Tamagotchis and Britney Spears as a young ingénue – but at the same time, my family’s story could be a description of a situation in any other major capital or city in the early years of the twenty-first century. My focus in this book is the United Kingdom, where I grew up and still live. But the broader points could apply equally, in different ways, to many modern cities in the West as well as developing cities elsewhere. A home is a home is a home, everywhere: just as it always has been. But at the same time, we live in a period of unprecedented, unequally distributed wealth, when the status quo only serves a few, when for many of us a constant roof over your head cannot be guaranteed. When, yet again, children are arriving from a war zone, having lost the only homes they have ever known, and facing an unknown future.

In many ways, not much has changed since my family was being shunted from one sub-standard flat to another: even if you make it into the UK – something that is more challenging today than it has been for decades, and

certainly more so than when my own family arrived – a home is not something that can be taken for granted. To state the obvious, for too many in Britain today, owning (or even renting) a decent home is a financial impossibility. In 2019, before the pandemic, 17 per cent of people nationwide were living in housing that is not considered ‘decent’ at all, with ‘non-decent’ defined as containing ‘a serious and immediate risk to a person’s health and safety’. In 1987, six years before we arrived in London, the newly elected Member of Parliament for Brent South, Paul Boateng, gave a description of the housing crisis in his new constituency:

In the borough of Brent, which is seventh on the list of housing deprivation in Greater London, the position grows worse daily. More than 800 families are crammed into bed-and-breakfast accommodation, and there are 1,500 homeless families in all.

Today, 35 years later, by way of example, the average overall waiting time for a council

house in Brent is currently 14 years, with over 20,000 people registered on the waiting list.

I am, however, one of the lucky ones (although, as so often, that word 'lucky' conceals many years of struggle). As I write this in 2022, I have been a homeowner for seven years. My 18-month-old son has his own bedroom, in a safe, warm, clean house where he may well spend the whole of his childhood. Today I am also, perhaps coincidentally, perhaps not, a planning lawyer working to improve housing supply and quality, and contribute meaningfully to the law and policy whose results we can see unfolding across the country. One of the main reasons that I was drawn to this area of the law was a principle best articulated by a judge, Lord Justice Lindblom, when he said that it 'seemed more about making things right in the future than undoing things that had gone wrong in the past'.

But regardless, I know what it feels like to be homeless, or for your housing to feel like the opposite of a sanctuary. The fact that my family are now mostly, though not entirely, in

stable housing arrangements represents literally years of work, patience and sacrifice on our part. From the moment my family arrived in the UK, we faced a number of humiliating personal experiences, many of which we shared with our neighbours. The council officers who failed to express any sympathy with our predicament, with our lack of language skills to explain our concerns. The frustrations and indignity of waiting at the housing offices the whole day only to be told to return the following day. Dealing with the authorities was often nothing short of dehumanising, as was trying to exist in the rodent-infested properties they apparently considered decent housing for a family with young children. These constituted threats to our mental and physical health. But there were also other ways in which it narrowed our horizons and limited our options. A lack of privacy and personal space was one: three generations living on top of each other was very common in our corner of north-west London, Brent, and remains so to a great extent still.

We were part of the great lists of statistics that governments and councils and think tanks produce in order to better understand the 'housing problem'. But it also affected us in subtle, harder-to-quantify ways. For example, the cramped flat we were stuffed into seemed to limit our horizons not just physically but mentally: we suffered from a very real inability to imagine how things could be better, how any of us could get out of our situation and live the kind of life I now have. It affects your relationship with trust when you cannot rely on being able to see your teachers and friends the following week. When you constantly have to learn a new route to school, or have to visit a new corner shop whose shelves are stacked differently, you end up disorientated not just in space, but in your relationship to the world as a whole; where you fit into the society you live in. It seeps into your core, infecting your relationship with your surroundings, distorting your perception of reality, and completely transforming your understanding of institutions and what they're there to do.

I strongly believe that our lack of prospects more generally could be traced back to how we lived, for the absence of firm foundations do little to offer a future that is not built on sand. It is true that Brent – and many other inner-city areas in Britain – has improved enormously since we were visiting Mahatma Gandhi House. Relative poverty and more widespread deprivation has improved, employment (albeit much of it insecure) has gone up. The availability of advice, guidance and community action groups have all changed how we view poverty and how it affects life chances. Many of the local schools are unrecognisable today. But it is clear to me that without drastic changes in the availability of decent housing, and in particular affordable social housing, all other progress will be fundamentally undermined. We can continue to talk about the ‘levelling up’ of society all we want, but if we cannot guarantee our children a proper home they can call their own, we are setting them up for failure. We have failed to appreciate the significant divide that, in one of the richest countries

in the world, exists among us in the most basic of human rights: a place that remains yours, not just for a night or a month but for a year, a decade, for as long as you want to stay.

Putting my son to bed in his quiet room every evening is a surprisingly profound experience for me. Because I also know what it feels like to have a home of my own, to have that sense of security, I know how that changes things too. How your mind is much more settled, allowing a state of calm to develop that naturally transfers into your daily activities, your routine and life choices. It allows the mind and soul to wander to more important matters; the growth of one's personality, the ability to dream and desire. It gives you gifts beyond warmth and shelter: things like focus, freedom, a sense of belonging, the ability to allow your life to unfold in a way that truly matters, rather than scrabbling from day to day. It allows you to turn your attention from daily survival to wider society as a whole, to change, to then leading a life that allows some kind of a legacy for you and your family.

None of this is really possible without a home to call one's own. This matters to me immensely; it matters because I have experienced it first hand and I am now working in an industry directly intertwined with the flawed system, attempting to improve on the dire situation. But also because I believe that we have allowed ourselves to be lulled into a sense of, if not exactly false security, then a misunderstanding of why the housing crisis matters – which I see as perhaps the most pressing issue of our time (second only to and related closely with climate change). It lies at the heart of a really significant number of issues we are facing at the moment. And it requires urgent attention.

## A HOME OF ONE'S OWN

In this book, I want to define the problem generally known as 'the housing crisis' better, to give it a personal expression, a professional analysis, and to offer some solutions. Concerns around the quality of accommodation have arguably always been around: in *Bleak House* Charles Dickens wrote about London's 'tumbling tenements [that] contain, by night, a swarm of misery'. More recently it was the subject of Ken Loach's TV play *Cathy Come Home* (1966), a documentary-style drama that depicts so powerfully a young couple's desperate search for adequate housing in post-war Britain. But if the root cause of the 'housing crisis' has no directly definable origin, it does relate to a concern that emerged most

prominently in the 1980s–90s, became more acute in the 2000s, and dominates headlines today. This particular housing crisis is marked above all by a gap between expectation and affordability, by generational tension, and by the difference in equality and equity between those who have and those who continue to struggle with no clear sight of a way out. All viewed against a context of a severe lack of available homes, reductions in affordability and compromised quality, and now a dramatic increase in the cost of living.

This book seeks to be a plea to policy makers and key decision takers – governments, local and national; those seeking to build homes; those already on the property ladder, and many more – to think better. To think again about the distribution of homes, and about what home ownership means generally, but also specifically in terms of secure and genuinely affordable renting; to see the housing crisis as not just a knotty policy problem, a complicated and dull tangle of think tanks, pressure groups, competing needs and contradictory

legal frameworks, but as a fundamental issue of justice that underpins and exasperates a vast number of other injustices in our society today. Crucially, to not think about houses in the abstract sense, but about homes for the people who need them most: those for whom home is not something to be taken for granted. Those who desperately need us all to find a solution, and to radically change our perspectives.

But most of all, it is for all of us who have struggled to find – and hold on to – a home of our own. It is a statement of solidarity, a reassurance that the situation in which we find ourselves is neither fair nor normal, and that it can change for the better. And it is a reminder that, even when our own circumstances change for the better, it remains our collective responsibility to change things for society as a whole. The title of this book is inspired by Virginia Woolf's extended essay *A Room of One's Own*, first published in September 1929. In it, Woolf explores how the social injustices of both her own time, and more generally through history, have prevented women from being able to

write, explore their own ideas and develop intellectually as their male counterparts have done. Central to this analysis was her much-quoted observation that ‘a woman must have money and a room of her own if she is to write fiction’. Woolf’s contention is ultimately that space – private, secure, quiet space – is essential for an individual to thrive and reach their fullest potential. This is why I am interested in it. It is personal to me and so many people like me, who did not have that space available to them.

I wish to take this idea further – in ways that Woolf herself raises – and apply it to one of this century’s most pressing problems: the lack of housing, and in particular affordable housing in places where there are opportunities and where people wish to live. Woolf was interested not just in the lack of a quiet, private space itself, but also more generally in the kinds of spaces that were not open to women, and what it means to be shut out of, for example, a library or an Oxford college, places which are engineered specifically to create opportunities for intellectual development and exchange.

There's an interplay between not just the intellect and place, but the kinds of personalities that are allowed to develop within it: 'the urbanity, the geniality, the dignity which are the offspring of luxury and privacy and space'.

The strength of *A Room of One's Own* is partly found in the way it makes something vague and general – a lack of representation and opportunities, the absence of women from the intellectual discourse of their day – personal and particular. Woolf was concerned about how the absence of something concrete – a room, the financial means for independence – was distorting literature itself, using the example of what would have happened had 'Shakespeare had a wonderfully gifted sister, called Judith'. Judith, it might not surprise you to learn, does not become the most famous English-language playwright of all time, but instead ends up buried in an unmarked grave, her plays unwritten and her voice silenced. By extension, Woolf draws out what we have lost through centuries of starving women of the opportunity to create work on a par with their

male peers. As I have said, there's a temptation today to see the housing crisis as something too big, too complicated and too intractable to wrestle with ourselves – we're not sure whether it's a social issue, a legal one, a political one, an economic problem, or even a humanitarian one. But fundamentally, it's an issue of loss – what we lose individually, in terms of opportunities to grow, learn, experiment, consider and rest, and what we lose more generally in terms of talent, potential, health, time, happiness and opportunities, if we fail to provide the most basic of resources to our citizens.

### **Nowhere to go**

Before we explore these ideas further, we should start with both where we are now and, just as importantly, how we got here; most significantly, how the apparently relatively robust and well-resourced housing sector of the 1950s and 1960s became the obstinate ruin it is today. It will be impossible to cover in such a short book the comprehensive kaleidoscope of issues and arguments in this area; this is

not, you will be relieved to hear, meant to be a policy document dissecting each and every failure, nor a rewriting of the legal framework or an attempt to recast afresh the policy prescriptions or political history. While I will attempt to offer some solutions, this book is really about *why* all this matters. It is about the underlying issues whose tentacles are flowing through to the rest of society; their effect on education, on health and wellbeing, on opportunities and family life, on the future prospects and present predicaments.

There has perhaps never truly been a 'golden age' of housing in Britain, and each successive decade has piled up both innovations and regressions. Dickens, quoted earlier, talked about 'ruined shelters [that] have bred a crowd of foul existence that crawls in and out of gaps in walls and boards ... sowing more evil in its every footprint than Lord Coodle, and Sir Thomas Doodle, and the Duke of Foodle, and all the fine gentlemen in office, down to Zoodle, shall set right in five hundred years

– though born expressly to do it’. It’s a criticism of the housing crisis that still rings true today: the out-of-touch ruling class are hopelessly inadequate to deal with the entrenched inequality and misery on the ground. In 1862, around a decade later, George Peabody, a banker and philanthropist who was part of the circle of reformers that also included Dickens, would found the first of the capital’s Peabody Estates, providing decent housing for the poor. Innovative and far-sighted as they were for the time, the Peabody Estates also had rigid ‘moral’ standards: residents were subject to a curfew and strict rules for behaviour – like the housing provided by the Quaker businessmen and philanthropists Joseph Rowntree and Richard Cadbury, it was both a way of providing for the poor or working class, but also offered an opportunity to control or perhaps, as the Victorians would have thought of it, ‘improve’ them.

Housing quality would remain an issue well into the twentieth century: it wouldn’t be until after the First World War, with the 1919 Housing Act, that subsidies would be provided

to build council housing, ostensibly to provide 'a land fit for heroes'. At the time, 80 per cent of people were in the private rental sector, and council housing offered a new opportunity for decent, stable homes. The middle part of the century would be dominated by large, ambitious housing initiatives and building projects: in the 35 years following the end of the Second World War, local authorities and housing associations built 4.4 million of what we might today call social homes. In the 1950s, under a Conservative government, 182,242 local authority houses were being built a year on average during the decade; by 1968, the total number of houses being built annually was a little over 350,000 dwellings. By 1979, a staggering 32 per cent of Britons lived in council accommodation, compared to today, where the number hovers around 8 per cent. But it wasn't all sunshine and roses: only around the late 1960s was house building equal to demand, and the 1970s were marked by financial crises and inflation that made it difficult for people to get on the housing ladder.

But 1979 was also the year that Margaret Thatcher was elected, an event that is absolutely crucial to understanding how we have reached the situation in which we find ourselves today. The 'Right to Buy' policy introduced in the Housing Act of 1980 allowed council tenants to purchase their home at significant discounts, homes that then made their way into the privately rented market, often with the same councils now renting them to house tenants. This was also the natural consequence of the collapse in supply, rather than just the transfer of ownership of one individual unit. The homes sold off via the Right to Buy scheme were never replaced in the same quantities, and the real-world consequence of this significant change introduced in the 1980s by the Thatcher government is one of the core reasons we find ourselves living through a housing 'crisis'. (It is important to acknowledge that much of the council housing stock was not the best quality, and that this particular policy was also at the time hugely popular, seen as a way of building a property-owning democracy giving hope

to many.) At the same time, the amount of housing being built began to decline: in 1980, 88,530 homes were built by councils. By 1983, just three years later, the supply had more than halved to just 39,170. In 2019, 6,287 new council homes were delivered. Currently, nationwide, there are 1.1 million people across the country on the waiting list, and as of 2020/21, 136 of 314 local authorities do not own or control any dwellings.

The time when I was growing up, the 1990s, marked a huge change not just in the UK, but globally: the Berlin Wall had fallen, the internet was on the rise, footballers stopped being sportsmen and became multi-millionaires. We had 'Wonderwall' and Lady Di. And after almost two decades of Conservative rule, we suddenly had New Labour. It was also the beginning of imminent significant financial injection into public services, which would all go on to transform how we lived and interacted. And yet what was missing was a strategic understanding of where the housing market was headed, and how various policy decisions

(or indecision) were likely to just exacerbate the present situation. The architects of New Labour poured funds into schools and public services, but never seemed to appreciate the role that a well-regulated housing market – at the time, quickly running out of control – plays in social issues, from health to social mobility.

While all of this was going on, significant social and economic changes were underway. Britain's population grew from just over 56 million in 1979 to nearly 67 million today, with migration being the main driver of the UK's population since the 1990s. We began to live longer, and our population is now, on average, older. By this point manufacturing had significantly declined; many factories and coal mines had closed as Thatcher sought to reimagine Britain's place in an increasingly global and globalised world.

Our economy became overly dependent on the services industry, namely the financial sector, legal services, accounting and auditing services, consultancies and IT, currently representing 80 per cent of total UK economic

output. Society began shifting to professional jobs requiring more formal qualifications, with more emphasis on higher-paid city jobs and much less on well-paid, traditionally working-class jobs. The disparity between what a banker or a footballer would be paid compared to a nurse or police officer starkly represented the new divide, and opportunities to re-train became non-existent. Whole towns and villages have been left with the scars of booming yesteryears, and many of our citizens cannot afford to live in the society we have now built. Meanwhile, house prices have risen exponentially, pushing more and more people into the unaffordable private rental sector: in 2021, the Office for National Statistics released figures that reveal quite how fast this is moving, saying ‘we estimate that full-time employees could typically expect to spend around 9.1 times their workplace-based annual earnings on purchasing a home in England. This is a statistically significant increase compared with 2020, when it was 7.9 times their workplace-based annual earnings.’