

A photograph of a room with a woman standing by a window, a statue, and a television. The room has patterned wallpaper and a chandelier. A green semi-transparent box is overlaid on the top half of the image, containing the title text.

A triple housing crisis: The failures of Temporary Accommodation for Gypsies and Travellers in Enfield

A report on the situation of Gypsies and Travellers experiencing homelessness, with Enfield as a case study. The findings are based on lived experience, casework and policy research.

September 2025

**LONDON
GYPSIES &
TRAVELLERS**



**Trust
for London**

A triple housing crisis

The failures of Temporary Accommodation for Gypsies and Travellers

Enfield as a case study

“While some professionals in Enfield Council demonstrated goodwill in their engagement, significant procedural and systemic issues continue to create barriers and instability. These challenges limit effective solutions both for us as advocacy workers and for the vulnerable community members we work alongside. They are in urgent need of long-term and affordable accommodation.”

Geraldine Lindsay, Joe Clark, Oliver Wells and Orlando Phipps, the Accommodation Advice Service at *London Gypsies & Travellers*

Executive Summary

Policies and practices of Enfield Council and its affiliated organisations, Enfield Let and Housing Gateway, regarding housing and homelessness over the decade since 2014 have compounded the general housing crisis. Gypsies and Travellers’ triple housing crisis entailed lack of culturally suitable accommodation, lack of affordable properties, and where there was social housing, it was hundreds of miles away. Following restructuring that brought Enfield Council’s social housing into private management, homelessness services were dysfunctional, causing harm to families placed in Temporary Accommodation. After unexpectedly discovering that their contract was with private providers rather than the council, and that the rent was increased, Traveller families in Enfield looked for solutions. With limited responses from council housing officers, in 2024 families turned to the Accommodation Advice Service of *London Gypsies & Travellers*, a small team of specialist frontline housing advisors who tried to resolve the problems collaboratively with Enfield officials but were thwarted by the lack of intervention from policymakers. This report comes with examples and recommendations.

Recommendations

To Enfield Council

- Ensure that rents set by Enfield Council and associated entities align with the Local Housing Allowance.
- Set up an arrears forgiveness scheme and support access to it.
- Provide more sustainable housing options within council-managed accommodation.
- Reduce reliance on private landlords.
- Review placements in Temporary Accommodation that are longer than five years, with a possibility to convert them to permanent offers to the tenants.



Enfield UK locator map (cc)

To all local authorities:

- Ensure vulnerable families and individuals are placed in Temporary Accommodation that is accessible, safe, in good condition and located near support networks.
- Provide information in understandable format to services users who are digitally excluded, struggle with reading and writing, and/or require translation, by delivering information in hard copy letters, phone calls, or in face-to-face meetings with suitable interpreters where necessary.

To local, regional and national authorities:

- Build designated Gypsy and Traveller permanent transit sites, bearing in mind that caravans on pitches in sites are suitable housing for Gypsy and Traveller households currently in temporary accommodation who culturally prefer to live on a pitch.

The aim of this report by *London Gypsies & Travellers* and the associated casework, research and campaigning in Enfield is to **break the cycle of homelessness**. We support Traveller, Gypsy and other low-income households in London to find long-term, suitable and affordable housing. We join in grassroots campaigning for housing rights.

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Introduction

Enfield is an outer borough in the north of London. Residents presenting as homeless to council services in Enfield experienced increasingly complex, inadequately communicated, harmful, and ultimately unresolved problems with their housing providers since 2014. The scarcity of affordable housing in general, and of social rented housing in particular, is not specific to Enfield Council.¹ Rather, this is a systemic problem afflicting all low-income Londoners, and among them, ethnic minorities including Gypsies and Travellers are disproportionately represented,² as confirmed by the UN Committee for Economic, Social and Cultural Rights in 2025.³ Neither is the catastrophic long-term shortage of caravan pitches for Gypsy and Traveller

families specific to Enfield. Enfield is one case among London's thirty-three local authorities. *London Gypsies & Travellers* chose to focus on the problems in this location for three reasons:

- 1) **The situation imposed itself by its gravity.** Whilst the budgetary crisis and the shortage of social housing affected all London councils, *London Gypsies & Travellers* found that the approach taken by Enfield Council in those contexts led to indirect discrimination against specific groups with protected characteristics, and Gypsies, Roma and Travellers were among them. The number of families experiencing difficulties skyrocketed in Enfield in the course of 2024 in ways unseen in other boroughs, and other housing advice and advocacy organisations reported the same pattern, which needed explaining.
- 2) **Tried and tested ways of resolving issues did not work.** *London Gypsies & Travellers* had good working relations with frontline council officers and with mid-level specialist staff, who worked collaboratively since 2024 to improve the situation of individual cases. Community-based organisations also wrote to Enfield policymakers in 2025.⁴ These measures were not effective.
- 3) **Thousands of low-income Londoners would achieve dignity and inclusion if the triple housing crisis were addressed in Enfield.** The positive effects would be felt beyond the borough, setting an example of good practices.

In this report, *London Gypsies & Travellers* researchers and housing advice workers present:

- Gypsies and Travellers' experiences of homelessness;
- The administrative steps that led up to the crisis;
- Illustrative cases of Travellers whose housing situation was worsened by the crisis;
- Some of the social consequences of the cycle of homelessness and inadequate housing;
- Recommendations to local and other authorities for solving some of the problems.

London Gypsies & Travellers wishes to thank the many community members who advocate for their housing and cultural rights, and who have placed their trust in *London Gypsies & Travellers* to advocate with them. Your goals, hopes and your energy are the basis for this report. You have contributed with every phone call you made, problem you shared, and solution you offered.

Methodology

This report was created in response to concerns raised by the Accommodation Advice team at *London Gypsies & Travellers*. The team's work with 92 families who approached the organisation in 2024 and 2025 with issues related to Enfield Council housing services revealed multiple factors that composed the picture of a housing system in crisis. The Accommodation Advice team was based in Enfield one full day every month to meet with service users from May 2025, in addition to the regular service held at the organisation's offices. The picture was further clarified in approximately 15 meetings with Enfield housing and Gypsy, Roma and Traveller specialist officials in 2025. The officials were consulted for this report and, where appropriate, named. Policy research was conducted through desk-based study of publicly available documents from Enfield Council and affiliated entities. Other reports were sourced from expert partner organisations. The work on improving outcomes for people living in Temporary Accommodation was funded by Trust for London as part of the Better TA programme.

Temporary Accommodation in London

In September 2023, Groundswell published a report funded by Trust for London that sought to better understand issues faced by those being placed in Temporary Accommodation when seeking housing support.⁵ The report summarised that:

- Around 170,000 Londoners (including 83,500 children) were living in Temporary Accommodation as of 2023.
- Households from London tended to live in Temporary Accommodation for longer than elsewhere in England. 79% of households in Temporary Accommodation in London stay for over a year, compared to 36% of households in the rest of England.
- Evidence showed a link between living in Temporary Accommodation and poor mental health, and many people in TA had physical health problems.
- People found it difficult to access appropriate healthcare while living in Temporary Accommodation.
- Flexible and specialist support would improve the health and wellbeing of people living in Temporary Accommodation.

Temporary Accommodation for Gypsies and Travellers

Nationally, Gypsy, Roma and Traveller communities have long been overrepresented in homelessness statistics relative to their population size, and the problem has only deepened over time. A 2005 report indicated that 18% of Gypsies and Travellers were homeless, compared to 0.6% of the general population.⁶ More recent data from the 2021 Census revealed that 26.5% of Gypsy or Irish Traveller individuals lived in overcrowded accommodation, a rate over three times higher than the 8.4% observed in the overall population.⁷ Additionally, a report by *London Gypsies & Travellers*, published by Trust for London in 2022, found that out of 56 young Gypsy and Traveller individuals interviewed in Hackney, 30 were homeless when they accessed support services, with overcrowding being the primary cause.⁸ These figures underscore the housing difficulties faced by Gypsy and Traveller communities in the UK.

The situation in Enfield for Gypsies and Travellers

London Gypsies & Travellers has calculated that there were approximately 800 Gypsies and Travellers living in Enfield in 2021.⁹ The population of Enfield as gauged by the 2021 Census was 330,000, of which 17% lived in social rented housing.¹⁰ Enfield Council's Gypsy, Roma, Traveller and Boater Lead, Karen Maguire, stated that there were 600 Gypsy, Roma, or Traveller individuals waiting for accommodation on Enfield's housing register in June 2025. According to data from *London Gypsies & Travellers'* database, casework in Enfield dominated the Accommodation Advice Service more than any other borough in the period 2020 – 2024. The Accommodation Advice Service worked with 92 different families in Enfield in 2024-25, supporting with issues around housing, council tax and benefits. This was 10% more casework for the organisation than in the next most challenging local authority. Between 2020 and 2022, support requests from families in Enfield more than doubled. These figures indicate that the Traveller population of Enfield disproportionately endured the homelessness crisis.

There had been a council-owned Traveller caravan site in Enfield until 1999; as of 2025, plans to build a new Traveller site had not come to fruition.

Convoluting homelessness systems

Enfield Council, Housing Gateway, and Enfield Let

Enfield Let and Housing Gateway, private companies owned by Enfield Council, increased the rents of some of Enfield's most vulnerable tenants from rates affordable within the London Housing Allowance in 2014, then above London Housing Allowance and up to market value, and since 2024, to levels far exceeding what is affordable. The housing entities' approach to housing marginalised households, and the way changes in policies and practices have been communicated both to tenants and their advocates, have worsened the homelessness crisis.

Despite promising outcomes from Housing Gateway and Enfield Let's early developments, our Accommodation Advice team working on the frontlines started facing significant and persistent systemic problems in 2024. Many of these issues derived from the way information, casework and services were transferred between departments in Enfield Council, Housing Gateway, Enfield Let. The decision to increase rents up to and above market value, without effective communication between departments and with tenants, led to rent arrears among the tenants who had accessed homelessness services. After repeated interventions, many dealt with their arrears, but the unresolved structural problems of the departments meant that the same households immediately started accruing arrears again and yet again faced the threat of homelessness. In the case studies, pseudonyms are used.

Tracey faces homelessness twice because of bad communication

Tracey is a mum who has severe back problems that stop her from working. Her family have been living in temporary accommodation since 2020. She was waiting for the council to offer them something permanent and suitable when their tenancy was transferred to Enfield Let, and the company's Board decided to increase the rent. Because Tracey struggles with reading, she was unaware of the change in tenancy type, the rent increase, or the need for her to report these changes to Universal Credit, the new benefits system. No one phoned her or met with her for months, and Tracey accrued rent arrears totalling £11,177.45. When she found out, she tried phoning Enfield Council and Enfield Let but no one answered. She got her Universal Credit sorted with the help of *London Gypsies & Travellers*, covering £8,475 of her arrears. However, going forward, Universal Credit would only pay Tracey's rent up to the local housing allowance: £390.08 per week. The rent shortfall of £98.87 per week meant she started accruing arrears again. In August 2025, Enfield Let told her to find other accommodation within two weeks.

Timeline of Events¹¹

2014: Establishment of Housing Gateway Ltd

- Enfield Council established **Housing Gateway Ltd**, a wholly council-owned company, with a £100 million credit facility to acquire properties and reduce council spending on temporary accommodation; Housing Gateway grew to over 550 units within four years.
- The company was created as a **trading arm**, giving Enfield options for acquiring homes.

2014–2018: Success and Continued Pressure

- Housing Gateway succeeded in expanding stock and reducing Temporary Accommodation costs, but homelessness numbers continued to rise.

2019–2020: Launch of Enfield Let

- Housing Gateway developed **Enfield Let**, a private lettings arm managed by the Council, designed to place Temporary Accommodation households into **private-sector tenancies**, while tenants remained on the housing register and continued bidding, often staying in the same property with a changed tenancy.

2020–2021: Initial Recognition

- Early evaluations noted “**success**”: households were classed as exiting Temporary Accommodation, bringing savings for the Council, and recognition from Social Finance.¹²

2022–2024: Expansion & Vulnerable Tenants Policy

- Enfield Let and Housing Gateway expanded their portfolio substantially: by April–October 2024, Temporary Accommodation stock transferred into Housing Gateway rose to **1,276 properties**; the total Housing Gateway and Enfield Let portfolio grew to over **2,218 units**.
- The Council adopted a policy to **prioritise the most vulnerable households** for local placements including Enfield Let, making it a strategic tool in preventing homelessness.
- Meanwhile, *London Gypsies & Travellers* raised concerns: many households in the scheme remained in the same property, but because their housing moved from Temporary Accommodation (paid by Housing Benefit) to private rent (paid via Universal Credit), arrears mounted—often without tenants understanding the changes and requirements for the transition to Universal Credit.

April 2024: Major Policy Shift—Rents Increased to Market Level

- In April 2024, Housing Gateway/Enfield Let’s board voted to increase rents on all managed properties from Local Housing Allowance levels to **full market rent**.

- Those vulnerable tenants who were prioritised for the scheme experienced **significant rent shortfalls**, with arrears emerging as the market rents exceeded Local Housing Allowance rates and support frameworks lagged (e.g. delays or denials in Discretionary Housing Payments). Their promised bidding point incentives were **nullified when arrears accrued**.
- Additional financial pressure came from **removal of 100% council tax reductions** for many households in April 2024.
- By October 2024, cumulative arrears across Housing Gateway and Enfield Let stood at around **£7.6 million**, including nearly **£1 million attributed to the market rent increases**.

July–October 2024: Scrutiny & Closure Signals

- Reports to Scrutiny Panels note that Enfield Let had **broken even** via nominations fees, but arrears and poor collection performance posed financial risks; recovery plans were underway, and the company paused new Temporary Accommodation stock transfers potentially linked to market challenges and scheme viability.

Early 2025: Homelessness Policy Intensifies

- Enfield Council began enforcing a **strict off-borough relocation policy**: in 2023, 94% of offers to homeless households were outside London, mostly the North-East; refusals led to termination of statutory duties. In 2024, Enfield was responsible for **115 households made homeless** after rejecting such offers (nearly 20% of the nationwide total).
- Officials described this as “hardline enforcement” of homelessness policy in the face of housing shortage and rising Temporary Accommodation costs.
- By January 2025, cumulative arrears across Housing Gateway and Enfield Let stood around **£8.8 million**, including nearly **£2.2 million attributed to the rent increases**.

Mid-2025: Closure of Enfield Let Scheme

- As of mid-2025, the **Enfield Let scheme had closed**. Landlords were explicitly **not permitted to renew** their Enfield Let leases upon expiry. Tenants began receiving **notices to quit**, signalling termination of their existing assured shorthold tenancies under the scheme.
- Tenants were advised to secure alternative accommodation before their tenancy ended; Enfield Council offered support via housing officers and homelessness services.

Consequences of housing convolutions for homeless families

As noted in the timeline, in 2024 Enfield Let voted to increase rents in line with current Private Rental Scheme market value. While this may be standard practice for most private-rented landlords, its application from a company established to house vulnerable tenants had unintended and severe consequences, especially those from minoritised backgrounds who were previously in Temporary Accommodation:

- **Financial Hardship:** Raising rents above the Local Housing Allowance left families reliant on welfare benefits with a significant shortfall between their rent and benefit entitlement, rendering tenancies unaffordable.
- **Arrears and Evictions:** Families fell into arrears due to the unaffordability, leading to eviction notices and affecting their eligibility to bid for permanent housing.
- **Broken Promises:** These families were moved with assurances of additional bidding points for permanent housing. However, with families accumulating arrears, this advantage was cancelled, thus jeopardising their bid for permanent tenancy.
- **Neglect of Disabled Tenants:** The Enfield Let scheme focussed on the borough's most vulnerable people: many with disabilities and long-term illness. Through the mismanagement of the scheme, they were left without suitable and sustainable housing.

Mary faces eviction despite always paying her rent

Mary McDonagh, who wanted her name to be fully reported here, is a mum of young children. She was diagnosed with cancer in 2019 and underwent chemotherapy, leaving her with ongoing medical complications. Her family have been living in accommodation managed by Housing Gateway as part of the Enfield Let scheme since 2023. The rent was £1,595.56 per month, which fell within the local housing allowance, and the property was sustainable long-term. Mary also felt encouraged to accept the scheme due to the benefits of remaining on the housing register and gaining extra bidding points despite it being a private rental scheme. In April 2024, the rent was increased to £2,118.78 per month. Her universal credit only covered part of this rent, leaving her with a recurring shortfall of £423.78 per month. She rapidly accrued arrears of nearly £9,000. Eventually the council made a discretionary one-off payment against the arrears, but they continued to accumulate. In August 2025, the landlord issued a section 8 notice, because of the arrears. The notice remains valid for 12 months. Eviction under these conditions would result in her losing the points she had gained to bid for permanent social rented accommodation.

The search for collaborative solutions

We worked closely with Rosie Graham from Housing Gateway and Karen Maguire, the Gypsy, Roma, Traveller and Boater Lead at Enfield Council, establishing a collaborative working relationship in December 2024. Together, we devised a range of strategies to support Traveller residents, including efforts to prevent evictions, clear arrears, and create more sustainable rent conditions. Rosie played a crucial role in understanding individual circumstances and intervening to hold off evictions for tenants actively trying to manage arrears and sustain their tenancies. Karen also supported our work by booking a space in Enfield library offices where our service could operate once a month. This enabled community members to access support more locally, improving engagement and outreach. As part of our support strategies, we explored employment opportunities and relocation out of the borough as potential solutions. However, these approaches were often not appropriate for the cases we encountered, particularly vulnerable or disabled residents who made up a significant proportion of those affected by the scheme. Employment was not feasible for some due to systemic barriers, including discrimination and lack of accessibility adjustments, while relocating would have disrupted established support networks, healthcare, and social ties.

Despite these constructive efforts, as illustrated in the case studies, the impact was often cyclical. Work done to secure Discretionary Housing Payments addressed immediate financial pressures but did not resolve underlying challenges, and residents would fall back into arrears, with their housing points nullified. While the collaboration allowed for temporary relief, it became clear that we were collectively managing the consequences of decisions made at board level—forces largely beyond our control—leaving many of the most vulnerable Traveller residents trapped in a recurring cycle of instability.

Impact on Gypsy and Traveller Communities and their support system

The Gypsy, Roma and Traveller communities have historically faced housing crises, exacerbated by policies limiting nomadism and broader national housing shortages.¹³ The current rent increases represent a third wave of housing instability within the borough:

- **Unsustainable Housing:** Families previously struggling in temporary accommodation have been moved to properties with rents they cannot sustain.

- **Limited Alternatives:** Seeking other private rentals is not viable, as most are at market rates and even more so unaffordable, not to mention carry a high risk of racial discrimination from unvetted private landlords.
- **Erosion of Cultural Practices:** Returning to a nomadic lifestyle is not an option for many, either due to personal history or restrictive laws and societal attitudes. Despite promises, the council has yet to deliver on commitments to provide dedicated sites.
- **Loss of Support Networks:** Leaving Enfield severs essential family support systems, crucial for individuals who have faced social exclusion and isolation.
- **Immense strain on independent charities that work on behalf of the communities:** Where borough information was recorded, 31% of all hours of housing advice and advocacy delivered by *London Gypsies & Travellers* from January 2020 to December 2024, were to families in Enfield, decreasing resources available elsewhere.

Mental health concerns

The mental health implications of these housing insecurities are profound. Nationally, the suicide rate among Irish Travellers is alarmingly high, with Traveller men in particular experiencing rates seven times higher than the national average.¹⁴ The stress and instability induced by current housing policies are likely contributing factors to this crisis as it is by no coincidence that Gypsy and Traveller populations are overrepresented both in homelessness and suicide rates.¹⁵ As noted in Crisis' Health and Wellbeing Summary, "suicide rates are nine times higher" amongst people facing homelessness.¹⁶

Winnie is moved to Nuneaton, 120 miles away from her carer

Winnie is an older woman who suffers from chronic back pain, depression, anxiety, essential tremor and mobility difficulties following surgeries. She had good doctors in Enfield that she had been relying on for decades. She was living in temporary accommodation since 2013. In 2024, Enfield Council discharged her from their homelessness duty by offering her a home in Nuneaton, in the Midlands. Winnie asked for a review of the suitability of the offer, emphasising family and community support in Enfield. Her son Macky is her primary carer, providing 35 hours of care per week. Macky now travels between Enfield and Nuneaton to fulfil his caring responsibilities while pursuing employment in Enfield. Winnie also said she could not go upstairs in the Nuneaton house because of her mobility problems. Nevertheless, the review ruled that the council's offer of the new home was suitable, and Winnie does not have the money for a private lawyer to do a legal appeal.

Conclusion

Decision-makers at higher levels in the council can reverse policies such as the increase of rents to full market value, restrictions on lease renewals, and the prevalence of hyper-distant out-of-borough relocations. These policies have had dire consequences for residents who experienced homelessness cycles of arrears, tenancy instability, and the nullification of housing points, all while making sacrifices to sustain their tenancies. Despite the dedicated efforts of frontline staff and the tenants themselves, often at severe personal cost, these decisions have created challenges that cannot be resolved solely through individual casework. Without strategic intervention, the housing crisis for Travellers in Enfield will continue to escalate, leaving many residents at risk of seeing their human right to adequate housing violated, in this most marginalised of ethnic groups.

Endnotes

¹ Enfield is one of three local authorities in England where the calculated wait for a family-sized social home exceeds 100 years. See National Housing Federation (2025). *Over a hundred years' wait for a family-sized social home*.

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⁹ The 2021 Census reported 372 people who identified as White: Gypsy or Irish Traveller and as Gypsy/Romany, living in 125 households in Enfield. *London Gypsies & Travellers'* research has found that more than half the Gypsies and Travellers in London who responded to an unpublished large-scale survey (on file with the organisation) had not completed the Census or did not know about the Census. When respondents completed census surveys, they did not always identify as Gypsy or Traveller. Consequently, *London Gypsies & Travellers* estimated that the actual population was more than double the figures produced by the 2021 Census.

¹⁰ Private renting increased in Enfield by more than 7% since the previous census, in 2011. See Office for National Statistics (2023). *How life has changed in Enfield: Census 2021*.

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¹² This information was provided by a credible source inside Enfield Council.

¹³ Friends, Families and Travellers (n.d.). *Police, Crime, Sentencing and Courts Act 2022: What you need to know*.

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¹⁴ Unwin, P. & A. Hulmes (2025) Inequalities in mental health services for Romani and Travellers: time for social work to step up? *Critical and Radical Social Work Journal*.

¹⁵ Millan, M., & D. Smith (2019). A comparative sociology of Gypsy Traveller health in the UK. *International Journal of Environmental Research and Public Health* 16(3) <https://doi.org/10.3390/ijerph16030379>.

¹⁶ Crisis (2012). *Homelessness kills: An analysis of the mortality of homeless people in early twenty-first century England*.

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Starting to raise the Romany Gypsy flag at Enfield Council, 1 June 2023 ©London Gypsies & Travellers

Cover image: Traveller family placed in bricks-and-mortar council accommodation, Hackney, 2009 © ONsite Arts



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