








## The safety and security implications of housing over shops

There is a widespread belief amongst the police, property owners and residents that houses over shops have some potential to make town and city centres safer places to live. However, research by Sheffield Hallam University and the Empty Homes Agency found that often this potential was not being realised as far as it could:

-  Most schemes were not easily identifiable as housing. Neither was it easy to identify signs of occupation during daylight hours. Some schemes provided surveillance opportunities for residents. Others did not.
-  Over 90 per cent of residents interviewed said they would tell someone if they saw a crime or something suspicious. Of those that had actually seen something only 35 per cent told someone.
-  In most schemes there was little contact between residents, housing associations and occupiers of commercial properties. Ninety-three per cent of residents did not have the telephone number of a shopkeeper and only 2 per cent had discussed what they would do if the burglar alarm went off in the shop.
-  Caretakers can play an important role in crime prevention. They can act as intermediaries between residents, shop keepers and the police, promoting intervention if crimes are suspected. They also contribute to the residents' sense of safety.
-  Fears of some occupiers of commercial property that having people live over their premises would make them more vulnerable to crime were largely unfounded. Those commercial occupiers who had experience of houses over shops were much less likely to regard it as a security disadvantage than those who had no experience of these schemes.
-  Insurance companies had ambivalent views of housing over shops. They charge high premiums on unoccupied property because of the risk of theft, squatting and arson. But at the same time they were worried about the type of occupant and risks posed by a succession of short-term tenants.
-  Most residents were pleased to have moved into their present home and found it more safe or about as safe as their previous home. The results suggest that housing over shops is a satisfactory solution for the social group for whom it is designed but they do not necessarily suggest that it is suitable as a general housing solution. Crime and the fear of crime remained a significant issue for a minority of residents.

## Background

The last decade has seen increased opportunities for the development of housing-over-shops schemes in town and city centres. These schemes have been promoted by the Housing Corporation and the Department of the Environment. Much of the concern has been to provide housing for people in need and to promote urban renewal.

This research project set out to test the impact of housing over shops on crime, vandalism and anti-social behaviour. It started from the premise that surveillance of the street and the building itself would be improved if people lived over shops. Firstly, having more 'eyes on the street' could potentially deter criminal or anti-social behaviour and make other people using the street feel safer. Secondly, residents living above a shop may have a feeling of responsibility for the premises below them and be prepared to act as an informal caretaker.

## The potential to reduce crime

The limitations of recorded crime statistics and insurance data meant that it was not possible to produce any statistical evidence that housing over shops reduces crime and anti-social behaviour. But extensive interviews with the police, property owners and managers of commercial operations, residents, insurers and housing associations found a widespread belief that houses over shops had the potential to reduce crime and anti-social behaviour. There was a widespread appreciation of the potential role of residents providing additional pairs of eyes and ears. The five national property managers who had entered flats-over-shops partnerships were unanimous in their belief that commercial properties with an occupied flat were safer than properties with an unoccupied flat. A few of those interviewed were also able to cite specific examples where the reoccupation of empty floor space prevented squatting or burglary or had led to the speedier reporting of criminal activity.

Those interviewed thought that people living in a flat can control crime and anti-social behaviour in two distinct ways: either they can actively intervene, notably through reporting the incident to the police or someone else; or people living in a property can deter crime passively merely by their presence.

## Passive crime prevention

Discussions with young offenders suggest that evidence of occupation of space over shops can act

as a potential obstacle to burglary and street crime, though they were clear this would not necessarily deter all potential offenders. The schemes do have to be visible to deter crime. In some of the case study schemes it was not easy to identify signs of occupation during daylight hours. New schemes had not paid attention to the external appearance of the flats. Most facades had not been cleaned and entrances were not prominent. There was no indication that people were living above the shops.

Opportunities for casual surveillance within the flats were often constrained by the design of the building. But surveillance was not generally an issue which housing associations had considered in the design or internal lay-out of flats. In fact it was rare for police architectural liaison officers to be consulted about the design of specific houses-over-shops schemes.

## Active crime prevention

Some of those interviewed took it for granted that residents would intervene if they thought a crime was being committed. Whilst virtually all the residents interviewed said they would tell someone if they suspected something, when faced with the problems and uncertainties of an incident, many people did not take any action. Of the residents in the survey who had seen something only 35 per cent had told someone. Most of those had reported it to the police. Even if only a third of residents actually report incidents to the police, this is still an improvement on a situation where the property is empty or derelict.

Residents and occupiers of commercial properties may have casual contact, for example if they see each other coming and going or if residents are customers of the shop. But there was little or no contact between residents and occupiers of commercial premises in matters relating to security. In most places, neither the housing association nor any other agency had taken active steps to establish contacts between the two in a crime prevention initiative. The vast majority of residents did not have a telephone number to contact the shopkeeper in any emergency. Virtually no one had discussed what they might do if the burglar alarm went off in the shop. Very few tenants were involved in any form of community organisation or residents' group that might have prompted intervention.

## The role of caretakers

Some housing-over-shop schemes are sufficiently large to justify the employment of a caretaker. Two schemes in the study had a full-time caretaker. In each scheme he was a key individual in promoting intervention if crimes were suspected. The caretaker acted as an intermediary between residents and the occupiers of commercial property and between the residents and the police. The caretaker received reports from residents who had not wanted to report an incident directly to the police. The caretaker also recorded crime incidents and reported these to the police independently of the residents.

The role of the caretaker will obviously vary from scheme to scheme, depending on an individual's experience and motivation, the time allotted to the scheme and the security equipment available. It was clear though that there were security advantages for the residents and the occupiers of the commercial properties where caretakers were employed.

### Views of residents

Most people were pleased that they had moved to their present home. Forty-five per cent of people felt that it was safer than their previous home and 31 per cent felt that it was about as safe. Security measures such as door entry systems, burglar alarms and in some schemes a caretaker had contributed to residents' sense of security. However, the existence of security measures within the blocks was not the only factor. Most residents, about 75 per cent of those interviewed, stated that the area around the scheme had fewer, or at least no more problems than other areas in the same local authority district.

The residents of the schemes mostly comprised single adults and childless couples who were aged between 19 and 44 years old and who had previously experienced some form of housing need. The results suggest that housing over shops is a satisfactory solution for this social group, but do not necessarily suggest that it is suitable as a general housing solution. For a minority of residents, crime and the fear of crime remained a significant problem. Twenty-nine per cent of residents felt either a bit unsafe or very unsafe walking in the area after dark.

### Fears of commercial property occupiers

A majority of commercial property occupiers stated that there were no security disadvantages to housing over shops. A significant minority, 33 per

cent, worried that such schemes increased their vulnerability to crime. These fears were largely based on the type of tenant to be housed in the scheme and a perceived increase in the ease of access to the property. Owners of commercial property in the case studies were much less worried than managers (12 per cent compared to 47 per cent) but worries were much less among those who had actual experience of housing-over-shop schemes. None of the 36 commercial property occupiers interviewed in the study pointed to any crime that might have been caused by the presence of housing over their shops. Similarly, the five national property managers, who were responsible for hundreds of houses over shops throughout the country, were unanimous that commercial properties with a flat above were safer than empty properties.

### Insurance companies

In principle insurance underwriters and assessors believed the reoccupation of flats and shops would reduce certain types of crime, particularly burglary and criminal damage. The presence of unoccupied floor space generally increased the risk and the premium payable. The general area and location were also important in determining the risk.

Insurers were worried about the type of occupant and about the risks posed by a succession of short-term tenants, particularly where a landlord does not live on site or does not visit the site regularly. Some companies loaded premiums or even refused cover for properties occupied by unemployed people, people on benefits or those without a housing history - such as homeless people. None of the insurers interviewed in the study could provide evidence to support their concerns. On the other hand, insurers saw empty property as very high risk. Insurers reported theft, arson and squatting as a real risk to empty property.

### Recommendations

Based on the study's evidence, the researcher puts forward the following recommendations:

- Housing associations and other agencies could do more to promote community organisation and crime prevention. In particular, they could:
  - ensure a continuing dialogue and relationship between residents and the occupiers of commercial property;

premiums for housing over shops.

provide a resident caretaker wherever this is financially justified, including a mobile or relief caretaker for smaller schemes;

encourage the formation of a residents' group in housing-over-shops properties;

provide a handbook for residents, prepared in consultation with local businesses and crime prevention officers.

- Public agencies could do more to integrate crime prevention measures into the development of housing over shops:

the potential impact on crime prevention should be more emphatically written into the objectives of relevant Department of the Environment and Housing Corporation initiatives;

town centre managers and local planners should consider the potential impact on crime prevention when considering planning proposals to change the use of empty commercial floor space to housing.

- Police forces are the only local agency capable of providing crime statistics. The introduction of computerised databases means that more detailed and flexible local crime statistics are becoming available. Police statistics are a community resource and could be more widely used to allow town centre residents and business interests to work together in crime prevention.
- Given the positive experience of major commercial companies and given, in addition, the vulnerability of empty property to break-ins and criminal damage, insurers should reconsider their policy on

### About the study

The research involved 7 case studies of housing-over-shop schemes in a mixture of large cities and small towns in England. All schemes had been developed by housing associations within the last two years and had been let for at least 6 months. Interviews were held with 132 residents, 81 commercial property occupiers and 98 pedestrians. In-depth interviews were also undertaken with police officers, housing association staff, planning officers and town centre managers. Three focus groups were held with young people, young offenders and residents. Five national commercial organisations, all with experience of housing over shops, were interviewed and a postal survey of insurance companies undertaken.

### Further information

**The full report**, Crime and the homefront: the impact on crime and anti-social behaviour of housing people in town and city centres, by Barry Goodchild, Oliver Chamberlain, Karl Dalglish and Bob Lawrence, is published on 17 March for the Foundation by York Publishing Services (price £9.95 plus £1.50 postage and packing, ISBN 1 899987 41 X). An action checklist that explains in more detail the implications for property owners is available, from the Empty Homes Agency, 195-197 Victoria Street, London SW1E 5NE (Tel: 0171 828 6288, Fax: 0171 828 7006).

#### Related Findings

The following Findings look at related issues:

**111** Filling England's empty homes (Mar 94)

**143** Housing associations and non-housing activities (Apr 95)

**149** Successes and failures in neighbourhood crime prevention (Jun 95)

For further information on these and other Findings, contact Sally Corrie on 01904 615905 (direct line/answerphone for publications queries)



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