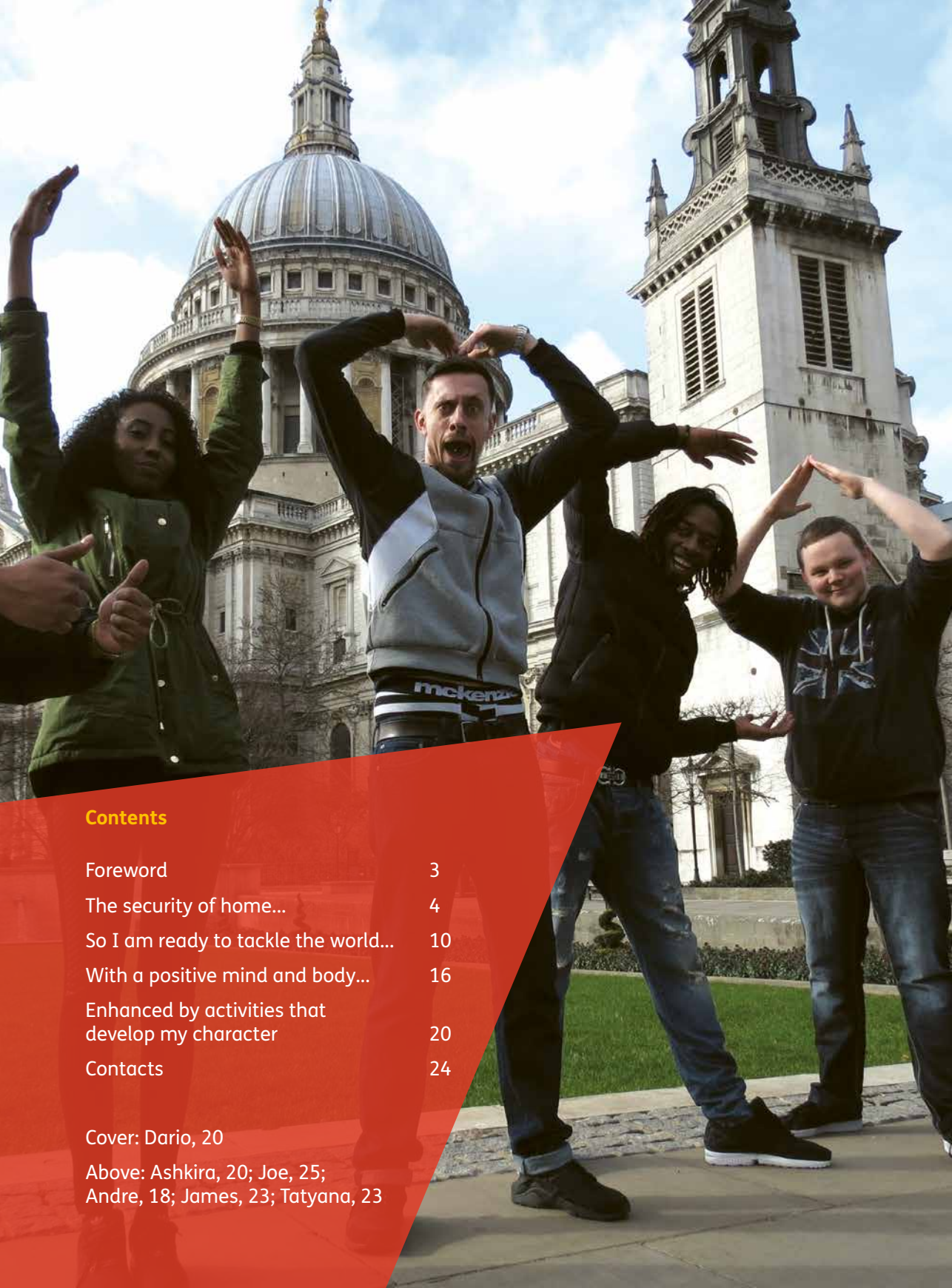




YMCA in London

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Manifesto 2016



## Contents

Foreword	3
The security of home...	4
So I am ready to tackle the world...	10
With a positive mind and body...	16
Enhanced by activities that develop my character	20
Contacts	24

Cover: Dario, 20

Above: Ashkira, 20; Joe, 25;  
Andre, 18; James, 23; Tatyana, 23

# Foreword

London is the greatest capital and the most cosmopolitan city in the world. Growing each year, it continues to spread further from the centre, and as it expands so does the work of the organisations who serve within it.

YMCA has a long and lasting history with London, starting just a stone's throw away from St Paul's Cathedral 171 years ago. Today, it is a global movement, impacting on more than 58 million people in 119 countries.

YMCA has been one of the cornerstones of civil society within the capital over this time and continues to support young Londoners every day. As London has expanded its borders, YMCA has accordingly responded to the growing needs of its communities.

YMCA has existed in London for so long because it continuously adapted to the needs of those it serves. When Londoners needed support with homelessness, YMCA provided a roof over their head. When they wanted to gain new skills and qualifications for employment, its lecturers and professionals equipped them. And when they wanted somewhere to go after school or at the weekend, YMCA provided them with these opportunities.

YMCA has grown to be an organisation that is there for all young people, regardless of need and as such our work reaches across London boroughs and impacts on all age ranges, faiths, races and genders. However, regardless of age, faith, race, gender or location, one constant which remains is that in order for young people to progress they need the **security of a home**, so they are **ready to tackle the world**, with a **positive mind and body**, that is enhanced by **activities that develop their character**.

YMCA in London is made up of eight independent charities all within the YMCA Federation. Each YMCA is local, responding to the needs of the community in which they are based.

The scale of our engagement with Londoners means YMCA is in a unique position to set out what is required from the Mayor and the Greater London Authority to better support communities in the years to come.

As we approach the elections in May, YMCA has put forward its vision for London – including the challenges we are facing and the solutions that could bring us closer to solving them.

This manifesto outlines the issues that have been identified by young people, service users and YMCA workers from across London. They are matters that we believe should be tackled by the new Mayor of London and the Greater London Authority in order to improve the lives of Londoners.

In campaigning on these issues we are also inviting practical partnership. We wish to be involved in meeting these needs and in providing new solutions that ensure that the city where the YMCA was born continues to be the best in the world.

**Dave Ball, Clare Scott Booth, Gillian Bowen, Tim Fallon, Maxine Green, Richard James, Rosi Prescott, Robin Smith**

**YMCA in London CEOs**

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# The security of home...

There is a problem accessing affordable housing to buy all over the country. However, the problem is significantly more acute in London, with homes 75% more expensive here than in cities such as Liverpool and Glasgow.<sup>1</sup>

YMCA is the largest provider of safe, supported accommodation for young people in London – providing almost 1,600 beds every night in the capital. As such, YMCA is well aware of the challenges young people face in accessing housing – especially for those who become homeless.

First-time buyers in London are finding it incredible difficult to get on the first step of the property ladder with the average home selling for £449,700 – about 11 times the average London wage and 16 times the national average wage.<sup>2</sup> For those young people in low-paid employment, the chances of owning a home in their local area are increasingly unrealistic and, even for those earning an average income, it is estimated that it will take more than 29 years to save enough money for a deposit.<sup>3</sup>

Previous generations who found themselves at the lower end of the housing market had the affordable option of social housing available to them; however, a failure to replenish this stock across London has meant that, for many, this door is now closed.

The percentage of people in social rented accommodation across the capital has fallen by 13% over the last 30 years<sup>4</sup> and the extent of the difficulties now faced

accessing social housing is demonstrated by more than 250,000 households being stuck on local authority housing waiting lists within London.<sup>5</sup>

Without an immediate and comprehensive housebuilding programme, young Londoners will be growing up in communities where they have no hope of leaving home and finding independence. In order to increase the numbers of affordable houses being built, the Mayor in conjunction with local authorities must be given more powers to take on unused land, access brownfield sites and have the ability to impose higher targets of low cost or affordable housing on new developments.

Traditional building practices are insufficient to meet the growing demand for affordable housing, especially in London. Accordingly, the Greater London Authority (GLA) needs to invest in alternative models of housing to solve the current housing crisis. YMCAs across London have recognised this as an issue and have already developed their own alternative models such as Y:Cube.<sup>6</sup> These alternative models, can provide the housing London needs at a fraction of the price and time of traditional builds.

Issues with affordability of housing in the private rented sector in London, means that those looking to rent a property will often have to seek out some of the lowest quality housing simply to be able to afford to live. The safety and decency of a property should not have to be sacrificed for low rents, but across the capital this

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continues to be the case. In 2012, a third of all private rented properties failed to meet the decent homes standard with no evidence to suggest landlords have improved their practices.<sup>7</sup>

A number of local schemes have been introduced across the country to highlight those landlords who offer a good service to their tenants. Despite this, young people are often those most vulnerable to living in poor standards of housing. In order for the private rented sector to be regulated sufficiently enough to ensure young people are not exposed to such poor standards, the Mayor and the GLA must ensure that more landlords and letting agencies are signed up to the London Rental Standard.

The introduction of a *Help to Rent* scheme supported by the Mayor would give people who are not in a position to be able to save the initial deposit an important helping hand in moving into the private rented sector. There are excellent examples of these already being run by local authorities, housing associations and charities, but London has a unique opportunity to be at the forefront of introducing a scheme, similar to the concept of the *Help to Buy*.

For some young Londoners the daunting challenge of renting or owning a home is far outweighed by the fear of not having somewhere safe to stay from one night to the next. The *No Second Night Out* project has been successful in supporting the capital's rough sleepers into accommodation. However, as the

number of rough sleepers increases, the project should be invested in further to support more young people who may find themselves living on the streets.<sup>8</sup>

Many homeless young people are supported through YMCA accommodation. This service offers a lifeline to thousands of young people across the capital. However, the planned introduction of a cap on social rents to Local Housing Allowance levels would significantly limit the ability of providers, such as YMCA, to deliver this vital support. If the Mayor and GLA are serious about tackling homelessness they should add their voice to calls on government to protect supported accommodation providers.

The Mayor and the GLA should also expand provision and invest in alternative models of supporting homeless young people. This could be through *supported lodgings* schemes that place homeless young people within family homes across the capital or through adopting a *Housing First* model.

# THE SECURITY OF HOME...

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Y:Cube, Mitcham



## Recommendations

- ▶ Utilise previously occupied business spaces and redevelop them into suitable low-cost accommodation.
- ▶ Influence central government and secure additional powers to tackle private rented sector issues within London.
- ▶ Invest in the development of alternative models of accommodation and provide opportunities for land to be used to deploy such models.
- ▶ Introduce a *Help to Rent* scheme across London.
- ▶ Build on the London Rental Standard to ensure more landlords within the Private Rented Sector and lettings agencies are signed up to the scheme.
- ▶ Invest more funding to support the *No Second Night Out* campaign.
- ▶ The Mayor and GLA should lobby government to ensure the introduction of a cap on social rents to Local Housing Allowance levels is not implemented.
- ▶ Invest in alternative models of supporting young people who are homeless, such as *supported lodgings* and *Housing First*.

### Wendy's story...

Wendy was made homeless in January 2014 after the photography studio she worked in found that they could not afford to keep her on. Suddenly, she was unable to pay rent and without much notice, her house-mate kicked her out.

With family abroad and friends in small flats, she had no other option than to spend her nights on the streets of Kingston upon Thames, one of the wealthiest boroughs in London. Wendy called around to local night shelters to see if there was a bed for her somewhere. But with endless waiting lists, all they could do was provide her with a sleeping bag.

On her third day of sleeping rough Wendy was picked up and taken to a *No Second Night Out* shelter. Once she was set up on Housing Benefit, she was then offered a more permanent place in the hostel run by YMCA London South West.

Wendy has been with YMCA London South West ever since; first in Surbiton, then, for a couple of months, in a room at a move-on house for young people in employment or education, before finally moving into Y:Cube at YMCA Mitcham in September 2015.

Y:Cube provides self-contained and affordable starter accommodation for young people who are unable to either gain

a first step on the housing ladder or pay the high costs of private rent. The 36-apartment Y:Cube Mitcham development is designed as move-on accommodation for people leaving homelessness hostels and supported housing schemes. The apartments provide high quality accommodation, which can be built quicker, and crucially cheaper, than traditional methods of construction which enables them to be rented out at 65% of the market rate in the area.

For Wendy, everything started to fall into place when she was offered a job at a local pub. This opened many doors for her by improving her self-confidence and giving her access to move-on housing options.

Moving into Y:Cube was a natural next step for Wendy, who went from strength to strength at YMCA London South West. From hitting rock-bottom when she was on the streets, she is now training to be a manager at her work.

“The YMCA’s move-on houses are fine, but the Y:Cube has so much more to offer: My own front door and my own bathroom, living room and kitchen space where I can cook when I want and what I want. Living independently in the Y:Cube has changed my life completely. I have got my independence back.”





Wendy, 22

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## ... so I am ready to tackle the world...

Despite being the capital, London still has one of the highest rates of youth unemployment in the country.<sup>9</sup> YMCA works with many of these young people – often some of the most disadvantaged in society – who have few qualifications and lack the necessary experience to make the transition into employment. For these young people looking to gain employment, even reaching the interview stage is a difficulty and, as such, YMCA supports them to build relevant CV and workplace skills that employers desire.

Although the overall rate of youth unemployment for London is 19%, across the capital the levels of youth unemployment are vastly different depending on the borough in which a young person resides.<sup>10</sup> The focus of the Mayor and the GLA should be ensuring that the increasing inequality between young people growing up in Richmond and Southwark is stopped. To make this a reality, all initiatives and programmes that are designed to support young people's educational or employment pathways should be focussed towards those hardest to reach and most disadvantaged.

In recent years, there has been a drive from national government to promote apprenticeships as an alternative option for young people. However, in reality, this has been less successful in providing opportunities to young people with the largest age group starting apprenticeships being those aged 25-years-old and above.<sup>11</sup>

One of the key roles for the Mayor and the GLA is driving business investment into the capital. Building on the *London Apprenticeships Campaign*, there should be further encouragement and incentives provided for businesses to invest in young Londoners by taking on apprentices. This drive to ensure more young Londoners can access these opportunities could be taken further by ensuring that any external contract granted by the GLA will include a requirement to provide apprenticeship places for young people.

In order to close the inequality gap among young Londoners, apprenticeship opportunities must be available for those with lower attainment levels or who need additional support. When planning the next stage of the Employer-Led Apprenticeship Creation Programme (ELACP), support and funding for applicants who are further away from the labour market must be provided by the GLA.

Alongside this, young people in the capital are still the poorest paid workers and this divide between young workers and old will continue when the National Living Wage is introduced in April 2016. Through the GLA's procurement services, the Mayor and GLA should ensure that not only the National Living Wage but the London living wage is applied to all those aged under 25-years-old who work within their services and on publicly-funded contracts.

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Despite the travel subsidies put in place by Transport for London, for some the cost of transport is still a barrier to employment. Currently those over 18-years-old on an apprenticeship are eligible for reduced transport fares, however, the cost of a day travel pass can still be as expensive as the first few hours of work. In order to support apprentices and young people retraining after 18, free travel should be extended for those on apprenticeship or an educational course up to the age of 21-years-old.

YMCA's impact on the education of Londoners goes beyond supporting those with the most needs with work-based skills, financial budgeting courses and apprenticeship opportunities. Our work also focuses on lifelong learning and through YMCA George Williams College; Londoners have access to the only specialist youth work Further and Higher Education College in the UK, providing bachelor's and master's degree level qualifications.

## Recommendations

- ▶ Addressing the inequality of opportunity across London should be at the heart of the Mayor and the GLA's strategies when supporting young people's aspirations.
- ▶ Funding for pre-apprenticeships and support for those furthest away from the labour market should be prioritised in apprenticeship budgets.
- ▶ As well as encouraging all organisations to take on apprentices, the Mayor and GLA should continue the business-to-business and small and medium-sized enterprises awareness campaigns directed at increasing apprentice take-up across London.
- ▶ London Living Wage should be applied to all young people aged under 25-years-old who work within GLA services or on GLA-funded contracts.
- ▶ Any GLA contract worth in excess of £500,000 should be required to provide apprenticeship places for young people.
- ▶ Free travel should be provided to those studying an apprenticeship when travelling to and from their training.

## Osman's story

"I was a YMCA West London resident but this year I moved out to live independently. I started working in Y Lounge Café as a kitchen porter two years ago and this year was really pleased to be offered one of the new apprenticeships. It means I can earn, learn and get work experience all at the same time.

"First I am taking an access course in Maths and English to prepare, and then I will go to Uxbridge College once a week to study for a City & Guilds Level 2 NVQ Diploma in Hospitality services. The rest of the week I can carry on working in Y Lounge Café.

"I am studying customer service, how to handle food, hygiene, and how to deliver great catering service."

Osman's story is not unique to YMCA West London. Across the capital YMCA provide hundreds of apprenticeship opportunities and delivers tens of thousands of training

and educational hours to young people looking to develop themselves.

From alternative education in schools to higher education in university, financial budgeting to pre-apprenticeship and apprenticeship places. The full breadth of educational and training needs for young people is catered for by YMCA in London.

"I am really happy to be doing this. It is a challenge but I am determined to do my best. In a year's time I will have a qualification that will enable me to work in many places and the skills are transferable. In five years' time I would like to have my own company.

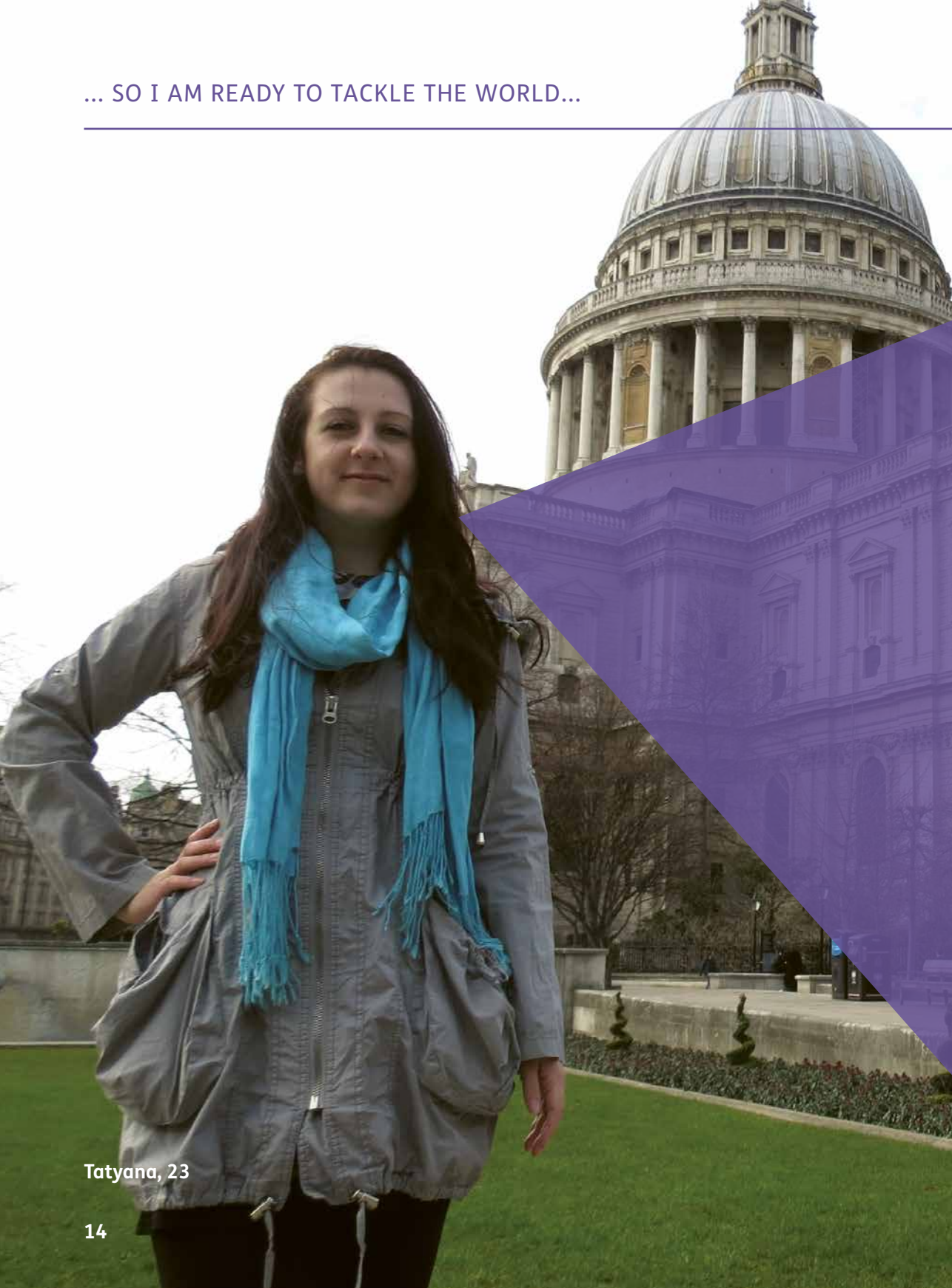
"I have seen a lot of changes in Y Lounge Café this year. It is all new, and looks really nice and welcoming. It is even more important that the service is much better and the food is great. It inspires me to do my best to improve my circumstances too."



Osman, 22

... SO I AM READY TO TACKLE THE WORLD...

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Tatyana, 23

## Tatyana's story...

When Tatyana's mum decided to move to Preston she was faced with the prospect of resigning half way through an apprenticeship and moving as well. But an ongoing conflict at home that had already resulted in her brother being thrown out, meant that her mum changed the locks before she could make her own decision.

Commuting from her father's outside of London proved unaffordable on her apprentice wage so she was forced to sofa surf at friends' homes while trying to make ends meet. Her brother managed to find accommodation due to his mental health state, but for Tatyana it was proving much more difficult until in November 2013, when a room became available in the Errol Street Hostel at City YMCA London.

With good news came more setbacks as funding changes with her employer led to her apprenticeship opportunity being shutdown. Our Resident Engagement Coordinator suggested that Tatyana apply for a new apprenticeship opportunity at City YMCA London allowing her to complete her Level 3 Business Administration qualification.

"The twelve month apprenticeship experience was great. It's what employers look for; the experience and the qualification. The City YMCA London placement gave me exactly that."

As she completed her apprenticeship staffing changes opened a door for Tatyana to apply for a part time role as Facilities Administrator at the Errol Street Hostel. The team knew that this was the career path that Tatyana wanted to take and invited her to apply, which she did, and was successfully appointed to role. The apprenticeship and now the part time job has given Tatyana the experience that she needed. It has given her more confidence and a better understanding of the career path she still wants to take.

"I want to be a John Cooper\*. City YMCA London have given me a great insight into properties and facilities management and a first step on my career ladder. If it wasn't for the apprenticeship I don't know how I would have been able to learn as much so quickly."

Tatyana is still a resident at the hostel but is now trying to save up enough money for a deposit to be able to move into her own flat.

\* John Cooper is City YMCA London's Facilities Manager and Tatyana's manager.

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## ... with a positive mind and body...

Our work at YMCA has always focussed on the holistic development of all young people, recognising that positive health and wellbeing are essential for all other aspects of young people's lives to be fulfilled. In order for this to be realised, there are a number of ways in which society could change to better reflect the needs of young people and the challenges they face.

Part of staying healthy is about the lifestyle choices we make and cost is seen by many as one of the biggest issues to being healthy and active. With the varying degrees of poverty across London it is not surprising to see a similar diversity in the health and fitness levels of Londoners. Taking life expectancy alone; there are wide variations across London. For women, the difference between the highest and lowest life expectancy across London boroughs is 3.8 years, for men the difference between those living in Tower Hamlets and Kensington and Chelsea is 5.1 years.<sup>12</sup>

Poverty is a significant barrier as many young people often rely on their parents or guardians for the money to participate in sports, something which is not possible in all families. The reduction in the number community spaces in which young people can play sport has resulted in the only options available being ones that have a financial cost associated to them. Where possible, the Mayor and GLA should look to develop public spaces across London, including the Royal Parks, to support free activities for young people.

Alcohol has a major impact on the health and wellbeing of young people. Although there has been a recent decline in the amount of time young people drink during the week, they are now more prone to heavy episodic or binge drinking when they do.<sup>13</sup> Accordingly, this has resulted in an upward trend in alcohol related admissions to hospitals in England.<sup>14</sup>

From speaking to young people we know that limiting access to drugs and alcohol is the most effective way to stop usage. Accessing alcohol from shops is still too easy and the Metropolitan Police Service should do more to tackle those shops supplying young people with alcohol. Likewise those who attempt to buy alcohol to supply underage young people should also be targeted.

YMCA is committed to creating healthy, sustainable communities across the capital and is the largest voluntary sector provider of health and wellbeing services. While the Mayor and GLA do not have control over NHS budgets they should see the correlation between active communities and healthy ones. In order to ensure the long-term benefits this has on the capital, active communities must be prioritised within the Health Inequality Strategy.

Mental health is a concern for young Londoners and, in particular, accessing the services aimed at supporting them. The Mayor's Health Inequality Strategy should prioritise mental health services across the



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capital and, alongside the GLA, should work with the London Health Board to promote better mental health support for young people. Further to this, there is a need for those in positions of authority or who have frequent interactions with young people to be better trained in how to identify and support those suffering from mental health conditions.

## Recommendations

- ▶ Commitment to protect and enhance investment in community sport initiatives across London which engage young people in physical activity, particularly in areas of high deprivation and where traditionally communities have been most hard to reach.
- ▶ The Mayor and the GLA should look to develop public spaces, including the Royal Parks, to support free activities for young people.
- ▶ The Mayor and the GLA should encourage the Metropolitan Police Service to tackle shops that supply young people with alcohol illegally.
- ▶ The Mayor and the GLA should utilise the Mayor's Health Inequality Strategy and the London Health Board to cement mental health as a priority concern.
- ▶ Metropolitan Police Officers should receive mental health training in order to identify and treat people who they suspect have mental health conditions, in an appropriate way.

## Michael's story...

In 2008 aged just 17, Michael was struck down with an unknown virus that left him paralysed from the chest down and severely visually impaired. He spent the next eight months in hospital.

As part of his rehab it was suggested that he join a gym to build up his upper body strength and general fitness. It was at this point that Michael joined YMCA Thames Gateway.

Three years on and recognising Michael's true grit and determination not to let anything stand in his way, YMCA approached Michael and asked him if he would like to qualify as a gym instructor through the *InstructAbility* programme. In 2013 Michael became a qualified gym instructor.

*InstructAbility*, which was created the in partnership between YMCAfit (an operation of Central YMCA) and Aspire, received a Big Society Award from the Prime Minister in 2013. It is a programme that provides free fitness industry training for disabled people. It offers participants the chance to gain a Level 2 gym instructor qualification and support to find employment within the fitness industry. Once qualified, instructors

undertake a voluntary placement in the industry where they work to encourage more disabled people to get active, making them feel welcome in gyms and sports clubs.

One year on, Michael works at, and volunteers for, YMCA Thames Gateway as a gym instructor. He works specifically with disabled and special needs clients. Maria, who was a gym member at the time, witnessed Michael's progress and was inspired by his courage, confidence and commitment. Maria has since gone on to qualify as a level 2 instructor and along with Michael is now working towards the level 3 personal training qualification. Maria is dyslexic and Michael is helping her by being her reader and explaining the questions and content in a way she can understand.

Speaking about his own experience Michael said "the YMCA has had an impact on my life by giving me more confidence in my own ability and has allowed me to become more independent. It has also given me one of my favourite memories; winning Young Volunteer of the Year Award in 2014. I felt honoured to receive this award and did not expect it to lead on to other opportunities, such as afternoon tea with the Queen."



Michael, 23

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## ... enhanced by activities that develop my character

YMCA is there for all young people in London, supporting those going through difficult times, as well as providing activities for young people in the community to enjoy. As London's biggest charitable provider of youth development services, YMCA will always seek to support a young person holistically.

Direction from national government to reduce spending has meant that local councillors have been placed under enormous pressures to balance budgets. As such, there has been a significant reduction in funding for youth service provision, which has naturally had an impact on the services available to young people.

Despite the reduction in funding, YMCAs across London continue to deliver support programmes for those in our residential accommodation and provide access to counselling and training to almost 3,000 young people who attend YMCA youth clubs.

Young people have not been the priority when it comes to budgets or services across London. While there is a variety of opinion for why this is the case, what is apparent is that there is no accountability for Mayoral or GLA decisions that affect young people. Until the voting age is

lowered to 16-years-old which would ensure true accountability, YMCA in London would like to see the Mayor held responsible for their actions to support young Londoners by young Londoners themselves.

YMCA works with young people of all ages, recognising that support in the earliest years can have a positive impact upon a young person's long term development. As the capital's biggest voluntary sector provider of before-and after-school childcare services, YMCA not only supports children in London but, in many cases, enables parents to go to work and support their families.

YMCA recognises that the development of a young person's character will be influenced and shaped by the world around them. This is particularly true for how young people see their bodies with girls as young as five-years-old worried about the way they look and their size<sup>15</sup> and a third of young boys aged eight to 12-years-old dieting to lose weight.<sup>16</sup> With this in mind, YMCA as a founding partner of the *Be Real Campaign* for body confidence<sup>17</sup> would want to see a greater commitment from the Mayor and the GLA to ensure that a diverse representation of Londoners was present in its advertising and communications.

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While our central role is focussed within London, work is done to extend the reach of our impact through Y Care International; our international development partner. Together we provide opportunities for young people in London to participate in international activities that impact the lives of vulnerable young people overseas.

## Recommendations

- ▶ Increased focus and investment in youth services for young people.
- ▶ A panel of young leaders including representatives from youth charities, youth councils, youth clubs and Young Mayors should be established, which scrutinises the work of the Mayor.
- ▶ An annual *Mayor's Question Time* event specifically for young people.
- ▶ The Mayor and the GLA will advocate to Parliament for the voting age to be lowered to 16 for Mayoral elections.
- ▶ The Mayor and the GLA to sign up and support the *Be Real Campaign* for body confidence and ensure Londoners are accurately reflected in all its advertising.

... ENHANCED BY ACTIVITIES THAT DEVELOP MY CHARACTER

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Chloe, 18

## Chloe's story...

Chloe, 18 from Tottenham took on the challenge of a lifetime and volunteered overseas in Senegal, and gained the skills and confidence that helped her prepare for University.

When Chloe finished her A-levels, she wanted to challenge herself and make a difference in her world. She decided to volunteer in Senegal as part of Y Care International's International Citizen Service (ICS) programme.

Y Care International is the international relief and development agency of the YMCA Federation in the UK and Ireland. One of its programmes, ICS, is a once-in-a-lifetime opportunity for young people to go overseas, experience another culture, challenge themselves, gain new skills and spend time with other young volunteers. They spend 10-12 weeks working with young volunteers from a local community on development projects to improve the lives of vulnerable young people.

After Chloe's experience in Kaolack, Senegal, she is more confident and comfortable with her herself. She describes how her experience inspired her to go to University and persuade other young people to challenge themselves to change their world.

"Before going to Senegal on the ICS programme I struggled with confidence and low self-esteem. The first week in Senegal was quite tough for me; I was the youngest of the volunteers and questioned whether

I was good enough to take part. However, I had an incredibly supportive team and this doubt quickly disappeared."

"The supervisor of the YMCA in Kaolack was fantastic; he always had the highest of spirits and kept everyone in a good mood. We held weekly children's activities for the local community, this included activities such as drawing, playing sports, singing and educational activities. We also stayed in a village called Diebel to carry out information sessions about health problems. This was a particularly exciting experience for all of us as we felt so welcome and it was our first chance to really get stuck in. With so many great experiences it is difficult to name one specific highlight of my placement but I am definitely happy that my team bonded so well, we felt like a family."

It was during the ICS placement that Chloe decided to go to university. Chloe is now settled in at university but said she would have found it much harder to live away from home with new people if she hadn't volunteered overseas with Y Care International.

"This really inspired me to tell other budding volunteers to take part in ICS – my experience was just so unforgettable; I really feel I made a difference as well as developing myself. I've learnt so much more than I could have imagined! I would definitely encourage other young people to take the ICS challenge!"

# YMCAs in London

## Central YMCA

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## City YMCA London

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## YMCA East London

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## YMCA George Williams College

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## YMCA Thames Gateway

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## YMCA West London

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Also operating in London are the German,  
Indian and Polish YMCAs.




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James, 23





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# YMCA

YMCA enables people to develop their full potential in mind, body and spirit. Inspired by, and faithful to, our Christian values, we create supportive, inclusive and energising communities, where young people can truly belong, contribute and thrive.

SUPPORT & ADVICE

ACCOMMODATION

FAMILY WORK

HEALTH & WELLBEING

TRAINING & EDUCATION