

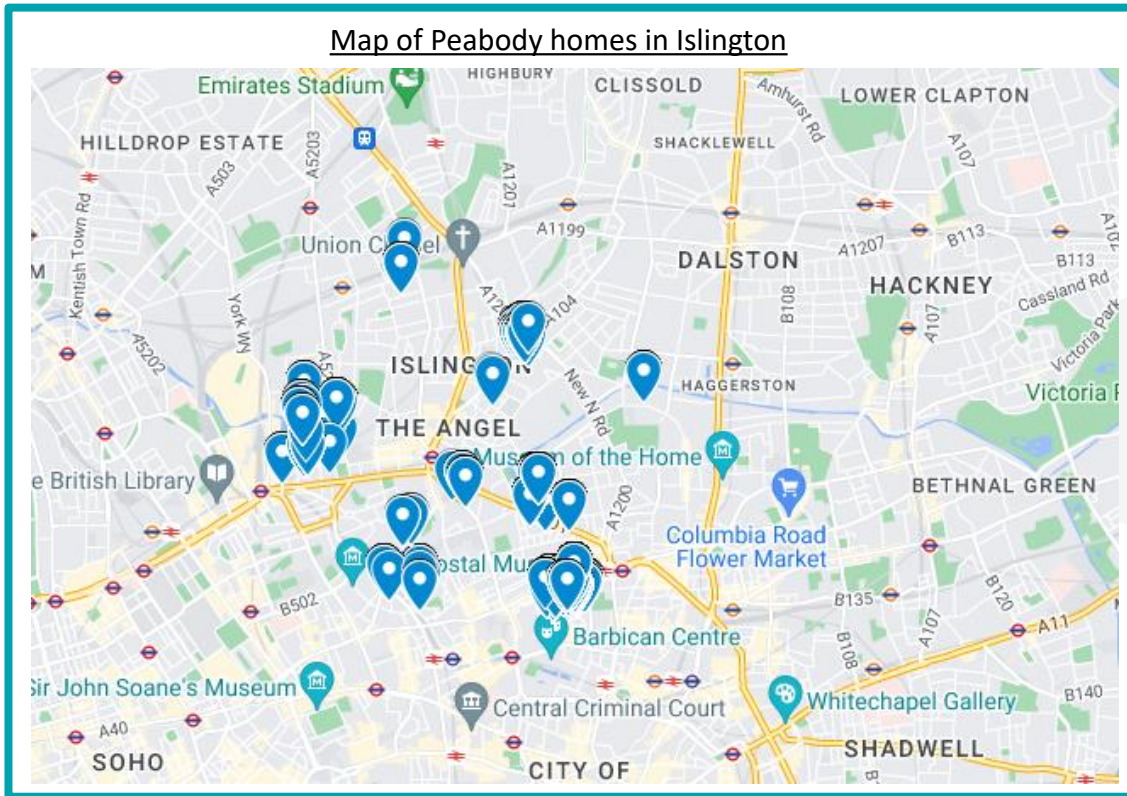
# Islington review of overcrowding

November 2022



# Peabody in Islington

5500 homes across the borough with the majority let at social rent



Peabody have intrinsic ties to the borough through our broad social mission, history and local relationships and are proud to offer several community projects that make a positive difference to communities.

# Overcrowding

The direct impacts of overcrowding have been documented by various sources :

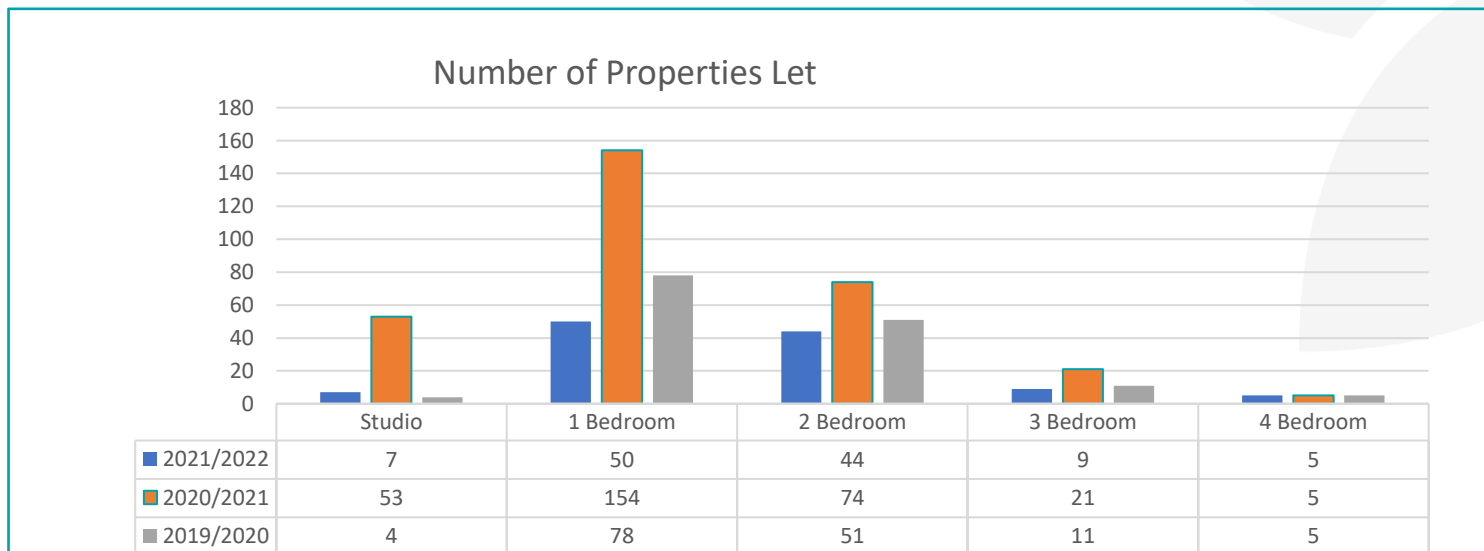
*‘Three quarters of the overcrowded families surveyed had children sharing a bedroom with a parent or parents. More than a quarter had children sleeping in living or dining rooms. Three quarters of families strongly agreed that their sleep was regularly disturbed because of their living conditions. Cramped living conditions harm family relationships, negatively affect children's education and cause depression, stress and anxiety’*

(Source – Shelter Full House? How Overcrowded Housing Affects Families)

- There are currently 382 Peabody households in Islington who have applied to move because of overcrowding
- This is in a context of other households who have a need to move for other reasons such as medical/health needs, welfare, fleeing domestic violence.
- Peabody provides support to residents throughout the move process however, the number of empty homes available is limited and the wait can be lengthy.....
  - In the year 21/22 only 14 x larger homes became available in the borough (3/4 bed)

# Lettings

- The number of lettings completed is driven by the availability of homes. Peabody completed 115 lettings in Islington in 21/22, the majority of these were for 1 and 2 bed homes
- Empty homes are let through working in partnership with LBI via our nomination's agreement. LBI receive:
  - 100% nomination rights of all 1st lets (new homes)
  - 50% of studio/1bedroom relets
  - 75% of 2 bedroom or larger relets
- Peabody residents who have requested a move are considered when a relet becomes available and there is priority move list for those in most need.



# Moves and Priority

Move applicants are assessed based on need to determine priority:

- Those overcrowded by 2 or more bedrooms are in the B4 priority band.
- Those in an under-occupying household who wish to move are given a C1 priority band enabling our larger homes to be allocated to more suitably sized households.
- Of the current households requesting to move because of overcrowding 32% are in the B4 priority band needing 2 or more further bedrooms with 68% in need of 1 further bedroom.

Highest Priority	Assessed by the Priority Move Panel	Band	Number of Offers
	Decant (Temporary)	A1	1
Decant (Permanent)	A2	2	
Management Transfer	A3	1	
<b>Not assessed by the Priority Move Panel</b>			
	Health and Disability	B1	1
	Under-occupying successors	B2	1
	Under occupation affected by Welfare Reform Act	B3	2
	Severely overcrowded by 2 or more bedrooms	B4	1
	Under occupation by 2 bedrooms or more and not affected by the Welfare Reform Act	C1	2
	Next Steps scheme and Supported Housing move on	C2	1
Lowest Priority	Peabody residents with no priority	D	2
	Non Peabody residents	E	2
	Non-social residents	F	2

# Solutions & mitigations

All households requesting a move, whether in a priority band or not, are supported through the bidding process and with long wait times further support is provided as follows:

- Mutual Exchange – we provide advice and guidance on the opportunities that a mutual exchange can bring and make it easier to engage with the process. This includes providing information in multiple languages.
- 121 advice sessions - experts in rehousing offer support in finding alternative accommodation through other tenures such as shared ownership, market rent and potential moves to areas with lower housing demand. These are customer led and possible options will depend on customer requirements.
- Partnerships – we have developed mutually beneficial relationships with LBI and other housing providers (LA and RPs) and will continue to do so to find solutions that work for customers.
- Home visits – we can provide support with possible space saving furniture to alleviate some shared sleeping arrangements.
- Costs of living – we offer advice to help manage energy costs and other costs of living.

# Other points to consider

In addition, Peabody has been taking a broad view about other actions can help alleviate overcrowding:

- Incentives – we offer financial incentives in the form of a decoration allowance and assistance with moving to customers who want to downsize. We are interested the support and promotions for downsizers being led by LBI.
- Flexibility – we take a flexible approach.....Example of 2 customers, mother and daughter who were both living in 3-bed homes on the same street. With elderly mother requiring care a request was received from her adult daughter for them to move in together as joint tenants, clearly creating capacity of a 3bed home.
- Vacancy chains – A recent study by the Smith Institute (an independent think tank) show how chains can be created that benefit not only those moving into the newly vacant home but also others who can move further along the chain to a home that is better suited to their current needs.
- Bidding for a larger home – Customers in need of a home with 3+ bedrooms are able to bid for a home with one fewer bedroom even if this results in a low level of overcrowding.
- ‘Next Steps’ scheme – we offer this for households overcrowded by 2 or more bedrooms with household members who are 21+ and have grown up there as their principal home, who want to consider moving to a 1 bed.

## In summary

- Peabody aims to use its housing stock in the most effective way to meet housing need.
- We actively support those who are requesting a move to try and find the option that will work best for them.
- A lack of larger homes means wait times for a move can be lengthy and we do all we can to alleviate the pressures whilst waiting.
- We are trying a broad range of approaches to address this challenge and are open to all new ideas and partnership opportunities with LBI.

Thank you for your time