

PRESENTATIONS RECEIVED DURING THE REVIEW EXERCISE ON OVERCROWDING

Ramesh Logeswaran, Head of Housing Needs gave a presentation and the following points were highlighted:

- Overcrowding is categorised as a household needing one additional bedroom and severe overcrowding is when a household requires two or more additional bedrooms.
- Overcrowding needs to be tackled as it is associated with increased physical and mental health problems, poorer educational achievement by children, increased risk of infectious or respiratory diseases, increased risk of accidents and fires, reduced stature in children. It is also evident that poor diet and nutrition is higher in people living in overcrowded conditions which can have an impact on family life and relationships which in some instances lead to family breakdown and increased social tensions with neighbours.
- Overcrowding may be as a result of a number of factors including family size growth with additional children, other wider family members joining the existing household, guardianship orders and foster arrangements etc
- Housing Needs supports families in overcrowded households, providing advice on mutual exchanges as one of the best ways for tenants to alleviate their overcrowding irrespective of housing points awarded. Advice is provided on how to prevent damp and mould formation as well as support to rent storage space from the council and to manage energy costs.
- For severely overcrowded tenants, the service can arrange for the provision of space saving furniture to alleviate the effects of severe overcrowding, undertake home visits with tenants to signpost tenants to other services e.g. Social Care, Bright Spark, SHINE, Property Services (re repairs).
- Advice is also provided on bidding, local letting schemes and mutual exchanges
- The Service supports downsizers to move to create voids, in particular offer personalised service to support tenants who are typically vulnerable through the process of downsizing. This generally comprises advanced identification of properties and joint viewings with tenants.
- To promote downsizing, there is also support with financial incentives for each room 'released', support to access a decoration allowance, moving support, utilities re-connections etc.
- Mutual exchanges is a great way for residents to downsize, thereby releasing their larger home for a larger household. Housing Needs support tenants who wish to exchange properties with another social housing tenant and this is a joint exercise between Housing Needs and Homes and Communities.
- Within Housing Needs, officers advise residents on how to register online for the service and explain how tenants can entice others registered looking to move. There are also incentive provisions around decorative/white goods, what is referred to as 'works in occupation'
- In terms of performance, the meeting was advised that the Service was unable to meet its target of assisting both overcrowded families and under

occupiers move into appropriate or suitable housing, however it met its target for moving households into appropriate housing via mutual exchange.

- The demand for social housing is on the rise due to high rents in the private sector, 2922 households approached the council for advice during 2021/22 financial year.
- In June 2022, 907 households live in temporary accommodation, of which 472 households are living in private sector accommodation. As of April 2022, 15,402 households are on the housing register.
- In 2021/22 financial year, the council let 829 LBI (Islington Council) properties and 193 Housing Association properties totalling 1022 properties.
- Meeting was advised that in 2021/22, 30% of lettings were social housing tenants moving home, 36% to homeless households and 34% are to households on the Council waiting list.
- Members were informed of the budgetary pressures on the Housing General Fund with the result that the Service will need to significantly reduce the number of households in private sector temporary accommodation to below 300.
- With regards to the 39 Islington Council New builds in 2021/22, meeting was advised that 9(23%) allocated to downsizers, 8(21%) to tenants seeking a transfer from their existing homes, 11(28%) were for like for like transfers and not regarded as overcrowded and 11(28%) were let to applicants on the housing register.
- Meeting was advised that of the 28 Social housing transfers, multiple chain of moves were progressed leading to households in housing need being placed in suitable homes and this comprises of both overcrowded and severely overcrowded families, homeless families, downsizers, tenants with significant health and welfare issues, domestic abuse survivors, new generation scheme and care leavers.
- In the case of the 16 Housing Association new builds, 5 were let to waiting list cases, 8 were for overcrowded of which 2 were severely overcrowded, 1 for welfare/medical, 1 for medical/wheelchair need and 1 for downsizer.

Helena Stephenson, Islington's Head of Housing Partnership informed the meeting of the issues of overcrowding from the tenants perspective and they include :

- 1396 LBI Overcrowded tenants are registered for rehousing due to fire safety concerns, noise and anti-social behaviour complaints and other wellbeing and safeguarding issues. Another reason for seeking to move is related to damp and mould and additional 'wear and tear' repairs
- Meeting was advised that with regards to fire safety, there is a Fire Risk Assessment programme to address items left in communal areas and associated Fire Safety advice which promotes storage solutions.
- A suggestion to include as part of the review exercise community groups such as the Somali Welfare Centre was noted. Officers were advised to contact GLA about the Seaside and Community Homes Schemes which provides social housing for over 55's.

- The Director acknowledged that overcrowding is a national crisis and as the private sector is unable to meet high demand for housing there will always be instances of overcrowding in households and only building more homes will address this issue.
- On the issue of living rooms being designated as a bedroom, the Director noted that legislation dates back to 1950's and successive governments have not passed a new legislation.
- With regards abandoned properties, meeting was advised that the Council will have to investigate the circumstances first as in some cases tenants may be admitted to hospital temporarily or Nursing homes, after which the property can then placed into void status.
- On the issue of language being a barrier for tenants interested in mutual swaps, the meeting was advised that the Council has a team in place and information is available online.
- Meeting was informed that the Service works with its housing partners to address overcrowding and especially in identifying voids.

EVIDENCE

Committee received evidence from Fiona Mogre and Serdar Celebi of the Islington Law Centre highlighting a number of cases to demonstrate the severity of overcrowding which the Centre supports. The following points were raised:

- Islington Law Centre provides a range of advice and assistance to Islington residents regarding their housing needs and runs two outreach projects in partnership with Islington Council to provide accessible housing advice to residents.
- A significant number of enquiries relate to residents seeking to be moved to more appropriate accommodation due to overcrowding.
- Islington Council uses a choice based letting scheme, with points awarded to residents based upon their circumstances which is in line with the Council's Housing Allocation Scheme.
- Most Islington residents do not meet the average threshold of points to successfully bid for a larger property and experience shows that residents living in severely overcrowded conditions are highly unlikely to successfully bid for size appropriate accommodation
- Allocation schemes are required under the Housing Act 1996 to be framed to secure that reasonable preference is given to overcrowded households.
- Members were advised that households that experience opposite sex type of overcrowding only acquire 10points.
- Evidence shows that overcrowding alone is unlikely to result in the tenant having sufficient points to be able to bid for and move to larger accommodation.
- At present Council literature states that to bid for 2 bedroom a tenant will require 226 points, 252 points for a 3 bedroom and 289 points for a 4 bedroom.

- In the 2 typical overcrowding cases shared with Committee, it was noted the difficulty for tenants bidding for a suitably sized property, given that more points were required, for instance in the case of a secure tenant living with his wife and 3 children in a 1 bedroom property with 190 points, they would require 252 points.
- Meeting was advised that additional points would be required to improve the chances of bidding by tenants like medical problem, a welfare/social issue/a disrepair /decant issues, harassment/ASB from a neighbour.
- In most cases handled by the Law centre, tenants rarely have additional issues that will attract additional points besides overcrowding concerns, so little prospect of them moving on to bigger and suitable accommodation.
- It was noted that lack of available larger properties especially 4 plus bedrooms remains a big issue, that there is a recognition the need for more joined up working between Housing Options, Social services and the Disrepair team. Members were advised that even if medical and welfare points are awarded, larger households with disabled members seeking to move to more size appropriate accommodation it is virtually impossible to obtain rehousing through the Housing Allocation Scheme.
- The availability of larger properties is very much limited and highly sought after leaving families stuck in unsuitable and severally overcrowded conditions indefinitely.
- Condensation in severally overcrowded accommodation is common, however recognised with an award of welfare points only after the Centre intervenes on behalf of their clients as most times when tenants complain about condensation they are sometimes wrongly informed that this is not something for which rehousing points could be awarded but a disrepair issue.

Committee received a presentation from Godwin Omogbehin, Islington's Environmental Health Manager on overcrowding enforcement in the private rented sector and the following points were highlighted such as:

- Relatively few households are assessed as statutorily overcrowded as the legislation in existence does not meet the criteria for overcrowding as standards are very low and prescriptive, outdated and does not reflect modern day standards, that space and room standards are not used by Residential Teams to enforce overcrowding.
- Local Authority's regulatory teams have been advised to use their powers under Part 1 of the Housing Act 2004 and follow the Enforcement Guidance rather than Part 10 of Housing Act 1985.
- Meeting was advised of local authority's need to consider meeting its statutory duties versus it's duty to rehouse occupiers, an understanding of homelessness implications and compensation, clarifying enforcement options under Housing Act via the Most Appropriate Course of Action (MACA)
- Manager advised that due to lack of housing stock, it is difficult to serve notices as reasons would need to be provided.
- The Manager reiterated the powers available under Part 1 Housing Act 2004 and notices served include issuing landlords Hazard Awareness Notice,

Improvement Notice, Prohibition Orders, Suspension of Prohibition Order's which is most commonly used power for crowding and space hazard), Emergency Action.

- Meeting was advised that although HHSRS can be used, there are more specific regulations under HMO Licence conditions which limits occupation levels, the HMO standards which regulates HMO space standards
- In addition to the above, specific powers exist for overcrowding in non-licensable HMO's, that notices can be issued where a non –licensable HMO is likely to be overcrowded and that maximum levels of occupancy can be set for overcrowding and authorities can impose a civil penalty as an alternative to prosecution for offences (in both dwellings and HMO's):
- In instances where there is failure to comply with HMO licence conditions (over occupation for example), offences can attract an unlimited fine or penalty of up to £30k
- Meeting was informed that 5 x overcrowding notices (non-licensable HMO's), 5x PO's for overcrowding in SFO's, 2x Hazard Awareness Notices in SFO's have been issued and in terms Selective Licensing Schemes (SFO's), 952 applications were received while 2647 applications have been received for HMO Licensing.
- Meeting was advised that the serving of a SPO will not entitle the tenants to any additional points under the council's system and is not likely to speed up any re-housing claim.
- The Housing Department assess applications according to their housing allocation policy.
- On the issue of extending the Licensing scheme beyond the Finsbury ward into other wards, meeting was advised that although public consultation closed in March 2022, the second phase which is the designation stage is yet to be finalised.
- On whether the Council's Planning Department has powers in addressing the increasing demand for 3/4/5 bedroom, meeting was advised that this is being handled via the Council's new build programme. In addition to above Council officers continue to liaise with GLA to access funds to purchase 3 and 4 bedroom dwellings.
- On what role, the planning department plays in terms of addressing overcrowding in the borough, Committee requested an invitation be extended to an officer in the department to give evidence to committee.
- With regards to the Council's Allocation Scheme, meeting was advised that the item will be scheduled for members input at the November meeting.
- Concerns that tinkering with the Allocation scheme will not address the overcrowding but that the main issue lies with the lack of suitable type of housing, that the Council should be looking at other solutions was noted
- In response to a suggestion by a member, that issues of overcrowding should be considered in parallel with residents that want to downsize, the Director informed the meeting that in the last 12 months over 200 households have downsized, noting its success. Issues around downsizing will be considered at a future meeting.
- On the suggestion of finding suitable accommodation for overcrowded households outside the borough, meeting was advised that most are secure

tenants and have the right to remain due to family ties, schools and medical reasons, that the refreshing of the Allocation Scheme aims to address this issue.

- In response to a question raised by the Community Plan for Holloway, the Director advised that in terms of the local letting scheme for the Holloway site, organisations will be involved reminding the meeting of Councillor Ward's commitment.
- With regards the type of housing being built, the Director acknowledged that the Council builds the right type of housing noting that Islington is a dense urban area with limited land that makes it difficult. In addition, issues of the funding mechanism from central government worsens the housing crisis. Meeting was advised that Islington Council like other authorities are awaiting an autumn announcement which may address the funding gap.
- The suggestion that Council should not be averse to building more tower blocks instead of its preference of demolishing estates and building on such sites single dwellings, town houses and apartments was noted.
- Meeting was advised that Islington's initiative in addressing the issue of under occupiers was a lot successful in comparison to the neighbouring authority of Hackney.
- In summary, Islington's Director of Housing Needs acknowledged that the housing crisis is not unique to Islington but a national issue and factors such as lack of funding from both central and local government over many years have worsened the housing crisis.

The Chair thanked Fiona Mogre and Serdar Celebi of Islington Law Centre for their contribution and the presentation from the Godwin Omogbehin, Environmental Health Manager.

Committee received a presentation from Tracy Packer, Managing Director for North East London, Peabody Housing Association on its management of overcrowding issues. The following points were highlighted:

- Peabody has 5500 homes across the borough with the majority being let at social rent, that currently 382 Peabody households in Islington have applied to move because of overcrowding and this would include households who have a need to move for other reasons such as medical/health needs, welfare and those 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 2021/22 only 14 x larger homes became available in the borough (3/4 bed)
- Meeting was advised that the number of lettings completed is driven by the availability of homes, that Peabody completed 115 lettings in 2021/22, however majority of these lettings were for 1 and 2 bed homes and that

empty homes are let through working in partnership with LBI via nomination's agreement.

- LBI receive 100% nomination rights of all 1st lets (new homes), 50% of studio/1bedroom relets and 75% of 2 bedroom or larger relets and that Peabody residents who have requested a move are considered when a relet becomes available and a priority move list for those in most need.
- Move applicants are assessed based on need and are prioritised, that 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 Peabody's larger homes to be allocated to more suitably sized households.
- Presently 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.
- Peabody offers a number of solutions and mitigations to address overcrowding for households requesting a move, whether in a priority band or not, and are supported through the bidding process however where there is long waiting times further support is provided.
- Peabody promotes mutual exchange for its tenants, 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.
- 1-2-1 advice sessions is also available where in-house 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. Members were reminded that this option is customer led and possible options will depend on customer requirements.
- Home visits to residents is undertaken and provides support such as offering possible space saving furniture to alleviate some shared sleeping arrangements. Also in light of the ongoing living costs concerns Peabody officers offer advice to help manage energy costs and other costs of living.
- Peabody takes a broad view on other actions to help alleviate overcrowding, by offering incentives such as financial incentives in the form of providing decoration allowance for residents who want to move and assist with moving for those willing or wanting to downsize. Peabody is interested in the support and promotions for downsizers being led by LBI.
- Peabody also takes a flexible approach, for example in a case of 2 residents, mother and daughter both living in different 3-bed homes on the same street and elderly mother requiring care, a request received from her adult daughter for them to move in together as joint tenants, clearly created a vacancy of a 3 bed home.
- Also 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.
- Meeting was informed of the 'Next Steps' scheme, which offers households overcrowded by 2 or more bedrooms with household members who are 21+ having grown up there as their principal home, will be considered for moving to a 1 bed accommodation.

- In summary Peabody aims to use its housing stock in the most effective way to meet housing need, actively support tenants requesting a move to assist in finding the option that will work best for them. The lack of larger homes means waiting times for a move can be lengthy.
- With regards to nomination rights for the Holloway Prison site which recently was granted planning permission for social housing, meeting was advised that Islington Council has 50% for 1 bedroom and 75% for 2 bed while the rest is for Peabody residents.
- Meeting was advised that any decision to sell or dispose of any property within Peabody's portfolio is not taken lightly and each case is assessed in terms of its cost in restoring the property to a decent standard, cost of maintenance over a long period and the condition of the property. The Managing Director assured the meeting that selling of properties only occurs in very small instances, noting that over the next few years Peabody will be building new social housing on the Holloway site
- On the fire safety concerns which resulted in residents of Merry Mews being moved into temporary accommodation while being resolved, the Managing Director acknowledged that lessons had been taken on board going forward by both Peabody and the builders/developers.
- There is a recognition that the offer of shared ownership to social housing tenants and its affordability as a means of addressing overcrowding was not ideal but was an option for those interested.
- On the question of whether Peabody had a list of those residents who had to take time off work so that the rectification process could be carried out, the Managing Director advised that the information can be provided for committee and that most works were carried out after consulting with affected residents to minimise disruption to their daily lives.
- In response to a question on whether Peabody's Holloway site had future proofed some of its properties for disabled tenants, the Managing Director acknowledged that a number of homes will be specifically adapted to such residents.
- In response to concerns raised by Jermyn Corbyn MP for Islington North about Pitt House , leased by Peabody from a Freeholder property managed by an agent, a 2yrs old new build affected by 3 issues relating to pumps and drainage causing sewage leaks which had not been resolved, the Managing Director acknowledged that residents welfare is the sole responsibility of Peabody and it is working hard to resolve the issues with both the builder and are in discussion with Thames Water to resolve the issue.
- Jeremy Corbyn MP was also concerned with Peabody's response to complaints raised by Landsdowne court residents of being subjected to racist behaviour to which Peabody was describing it as anti-social behaviour and requesting that this issue needs to be revisited and resolved by Peabody quickly.
- On the financial incentives for those willing to downsize, the meeting was advised that besides the decoration allowance and assistance with moving, Peabody are having ongoing conversation on what more can be done on this issue.
- In response to the precise siting of Peabody properties in the borough, the managing director indicated that detailed information can be provided.

- On the question of compensation for affected tenants being moved into temporary accommodation, meeting was advised that tenants receive subsistence allowance which is paid in advance and also cover taxi fares, noting that figures can be provided. Peabody engages in individual arrangements with tenants and not necessarily offer a standard amount.
- The Chair thanked the Managing Director for her attendance and the presentation noting that Peabody has agreed to attend a future meeting possibly in February when the performances of housing associations will be considered.

Also Committee received a presentation from Alistair Gale, Islington's Assistant Director of Housing, Programming, Design and Customer Care on how its programme of building new homes help alleviate the shortage of housing especially in the context of overcrowding concerns. The following points were highlighted:

- It is well known that the present housing crisis exists not only locally but nationally, that there is a desperate shortage of genuinely affordable homes, to which the Council has embarked on its biggest council-house building programme in the borough for a generation, which aims to meet the needs of residents.
- Local council tenants have priority for new council homes through the Council's Local Lettings Policy and that New council homes are under construction at 12 different locations across the borough, that presently 750 new council homes have either been completed or under construction for the period 2023-27.
- The new homes could be used to move a growing family into a larger home or downsizing an older person into ground floor, accessible housing.
- Meeting was advised that there are currently 371 council tenants registered for a housing transfer who are under-occupying their current home and it is estimated that there could be 3000 tenants who under-occupy their current home who are not registered for a housing transfer.
- In terms of New build delivery, meeting was advised that of the New council homes completed, 77% are 2+ bedrooms, 27% 3+ bedrooms and the rest one bedrooms
- Meeting was informed that presently 257 new council homes are under construction.
- In tracking housing needs trends, it was acknowledged that these change over time e.g. wheelchair accessible housing need is now for 3 and 4 bed properties, which the Council tries to accommodate in its pipeline programme.
- Residents feedback is important and taken on board. Meeting was advised that although residents may not be on the transfer list waiting to downsize, they might be encouraged if there is an opportunity to move into a smaller, attractive, energy efficient and high quality new build home
- As Islington is a dense urban borough, any infill housing on existing estates requires carefully considered design to optimise the available land without

over-densification and some sites are not suitable/appropriate for houses such as undercroft garages/roof top developments

- Dover Court was highlighted as an example of a typical large infill project which delivered 57 new council homes for 197 local people, 16 of which were 3 bedroom houses, 2 x 5 bedroom houses and 1 ground floor wheelchair accessible 5 bedroom home. The scheme has been built across under-used parts of the estate, including replacing derelict garages and a block of old bedsits.
- Members were advised that 8 new homes were allocated to local residents downsizing, 18 new homes were allocated to families from overcrowded accommodation, an example of replacing low quality existing accommodation and optimising the available land for family-sized homes and that occupants from the bedsit block were rehoused into a new over-55s block, which also encouraged others to downsize.
- Households who meet the bidding threshold will be able to bid for the new homes before anyone else in the borough.
- The applicant bidding with the highest number of points, subject to matching the size and any other characteristics of the property in question, will be offered the property first.
- Wheelchair adapted properties will be restricted to applicants who require such properties.
- Ground floor properties will be restricted to applicants with an assessed need for ground floor accommodation.
- The meeting was advised that brownfield sites that the council can afford to acquire to build social housing in the borough is extremely scarce. In the case of Parkhurst Road site, meeting was advised that freehold is not owned by council, has been recently challenged in the courts, noting that the council has been able to ensure that going forward if developers were to build homes on the site they would have to meet the council's criteria on provision of social housing.
- Although the Council is considering at other options beyond building new homes on garages however due to affordability of land, the council is reliant on building social housing on its own land.
- With regards to downsizing, meeting was advised that the process is customer led, that the council does not force any of its residents to move into smaller homes.
- On whether council was actually building the right type of properties and in the right location and if data used to ascertain housing needs was up to date, the manager advised that at the early stage of feasibility, the new build team considers existing data from colleagues in the housing needs team who have information on live transfer request, the ages of children across the estate etc, essential information which helps to determine what type of housing is needed, its mix and in what location. Also council's regular engagement with resident is valuable in assessing housing requirements.
- The Director acknowledged the difficulty of building social homes in the borough, that it is difficult to get a perfect fit in terms of housing mix, which is not the case with outer London boroughs where land is not an issue, as

Islington is constrained and is a dense urban environment, factors which determines the type of mix of housing being built on individual schemes.

- On the question of the 188 void properties in the borough and why it has not brought back to use, meeting was advised that officers will provide and circulate reasons to committee on why it has not put back onto the housing stock, noting that some of the properties are likely to be properties that were brought back in house following the end of PFI 2.
- On a suggestion that cases such as Parkview Estate which received planning permission for 2 x 2 bedrooms and 38 x 1 bedroom, and then subsequently received funds from GLA should have been revisited by the Planning Committee, the officer advised that S73 is not applicable to minor amendments as this would be a change in the description of the scheme, that it could not be used to change the number of dwellings of the scheme.

Cllr Ward acknowledged that going forward the council would look to revisit schemes like the Parkview Estate in terms of housing mix however in this instance there was a GLA funding deadline that required planning permission.

Meeting received a presentation from Karen Sullivan, Director of Planning and Development. The following points were highlighted:

- Planning permission has been secured for 1,112 genuinely affordable homes across four sites i.e. Holloway Prison, Barnsbury Estate, Vorley Road and Mount Pleasant. This includes 896 homes for social rent (including 60 extra care homes) and 216 homes for shared ownership.
- 291 new homes for social rent will replace homes demolished on the Barnsbury Estate and provide better quality homes for the local residents and address overcrowding across the Estate.
- Following conversations with developers, 55 homes for social rent will now be delivered on the Mount Pleasant site considering that the previous planning permission did not secure any homes for social rent (all consented at 'affordable rent').
- The Director acknowledged that construction on the Parkhurst Road site (TRA site) is also underway, delivering 50% affordable housing including 41 homes for social rent, noting that the former landowners originally proposed zero affordable housing, that this in general is viewed as a landmark legal case setting national policy.
- In addition to CIL and s106 payments, meeting was advised of the significance of small Sites Contributions, that the Council has received over £50m, £40m which has now been allocated to the New Builds team to build affordable homes. Members were reminded that small site contributions are not subject to the same restrictions that apply when Council receives grant to build homes, which is to be welcomed.
- In terms of annual targets, meeting was advised that 775 new homes is to be built in the borough, which is based on very detailed and rigorous analysis of site availability and when sites are likely to come forward.

- Aim of the Council is to ensure that at least 50% of new homes is to be genuinely affordable (70% social rent and 30% intermediate i.e. London Living Rent or shared ownership).
- The Director acknowledged that concerns exist on the affordability of intermediate tenure, noting that no intermediate housing is planned for the Barnsbury Estate.
- It is important to note that Islington's Local Plan and policies on affordable housing exceeds London Plan policies with regards to provision of affordable, that this requires some balancing act between providing good quality homes versus quantity of homes, that the Council has existing planning policies which provide guidance on space standards and the size of new homes (number of bedrooms). Members were advised that the Planning department are regularly involved in detailed negotiations with colleagues in Housing Needs on each site to ensure that the size of the new homes reflects ward level demand.
- The Director stated that the borough is already densely developed with low levels of developable land and that any developable sites tend to be constrained.
- The Council considers the quality of life (amenity) for future residents vital, for example on issues such as space standards; sunlight and daylight in homes and open spaces; aspect, ventilation and overheating; privacy and overlooking; outdoor space; and play space, that these factors often compete with one another.
- On providing affordable homes in Tall Buildings, the meeting was reminded that although Islington Planning policies as set out in the Local Plan and London Plan do restrict tall buildings (above 30 metres) some sites that are allocated for tall buildings.
- A number of considerations regarding tall buildings, that Planning policies require exceptional design, to ensure that these buildings have an acceptable impact on the local microclimate (e.g. wind and overshadowing of surrounding buildings and open spaces); bio-diversity; streetscape; townscape; heritage; and views.
- The Director informed the Committee of exceptions to Islington Tall Buildings policy, that recently the Planning Committee granted planning consent on housing sites which were not allocated for tall buildings for example the Holloway Prison site and the Barnsbury Estate, that in both cases, the harm caused by the tall building (s) was considered to be outweighed by public benefits including the delivery of genuinely affordable housing. Vorley Road site has also allocated been allocated for a tall building.
- It was noted that construction costs and viability have been a factor in not providing affordable homes in tall buildings as there is the view that costs tend to increase for buildings over 18m tall.
- Another factor has been resident's attitudes to tall buildings and the difficulty of letting them out especially as not all parts of tall buildings may be suitable , for example families and disabled and older people.
- A number of challenges regarding delivery of affordable homes which are not unique to Islington but nationally recognised include the adoption of Local Plan and First Homes policy and the government's ongoing review of its

policies on the Community Infrastructure Levy (CIL) which will introduce an entirely different approach to securing affordable housing on sites that are not owned by the council.

- Meeting was advised that land in Islington is mostly public owned, with limited private owned land. In addition to the above challenges, the emerging GLA and Government approach to the fire safety of tall residential buildings is creating uncertainty and in general the prevailing uncertainty within the wider housing market.
- In terms of opportunities, the Director informed the meeting that Planning Officers are in continuous discussions with the New Build Team so as to bring forward affordable housing on council owned sites such as the Finsbury Leisure Centre.
- Officers are also in regular discussions with external landowners to bring forward development on sites that are not owned by the council for example Archway Campus site with potentially up to 100 new genuinely affordable homes being built.
- The Council is in proactive discussions with owners of residential sites in the Borough encouraging them to come forward with schemes (including private landowners, RPs and the Corporation of the City of London).
- Planning Officers are also encouraging the use of new architectural practices to test innovative approaches to address density.
- In response to a question from the public on when the Council will be reviewing the restrictive approach on roof extensions in conservation areas as part of planning powers described, the Director acknowledged the ongoing communication with the resident on this issue, that his representation will be taken on board when the Local Plan is adopted and the supplementary planning documents have been reviewed. In addition to the above the Director acknowledged that presently there is no policy from the government regarding mansard extension, that this is presently out for public consultation.
- In response to a question about high maintenance cost of tall buildings so as to bring it to decent homes standard, the meeting was advised that tall buildings come with a range of challenges, some as a result of its initial design which is historical, however this will not be the case with the newly designed tall buildings.
- On the request for average service charges on the different buildings, the Director indicated that this information could be made available.
- Clarifying the issues of social housing and affordable homes, the Director acknowledged that the different tenures can be challenging, that anyone in council owned properties is in affordable housing and paying rent that is set according to the National formula. In the case of intermediate, housing is targeted at those not eligible for council housing and unable to meet the market rent, primarily for those with household income of up to £90,000.
- Meeting was advised that the Council recognises tenures like shared ownership and London Living rent (a bit complicated as it is targeted on those with middle incomes which is based on a ward by ward basis, a formula defined by a formula on income of people living in the ward). The Director

noted that the London Affordable rent is not acceptable by Islington Council as it is a form of rent of up to 80% of market rent as it is exceedingly high.

- The priority for the planning team is social rent housing which is reflected in the recently consented schemes, that there is no intermediate tenure provided in the Barnsbury scheme.
- With regards to the Council's target of 775 homes, the Director acknowledged that sites have been identified, that the plan is going through a rigorous assessment with an independent expert.
- A member welcomed the suggestion that architectural design of council homes will be community led but had concerns with tall buildings as the way forward in light of the Grenfell incident some years ago.
- A member welcomed tall buildings in so far as the design is of high quality and safe guards relating to fire safety are taken into consideration.
- The Executive Member advised that presently to the south of the borough, there are a number of high rise buildings, that the overriding factor at the moment is how to address the increasing number of people on the housing register which needs to be reduced.
- On the issue of fire safety, meeting was advised that although all local authorities are awaiting the outcome of the governments consultation on building regulation, the GLA in the interim has now introduced in its planning process a stage 2 level which states that any building above 30m will require a second stair case to address safety concerns.
- The Director reiterated that Islington is not against tall buildings being built as long as they are sited in the right place and meet the tall building policies.
- Meeting was advised that as at February 2023, the Council has 11 projects on site being constructed with 3 due to be completed in the next 3 weeks delivering 75 new council homes. A further 83 new homes are planned to be completed during the end of 2023/24 year.
- In terms of monitoring of council homes and benchmarking with other neighbouring authorities, the Director advised that some data will be put together and brought to committee at a later date, that nothing exists nationally.
- Meeting was advised that the GLA, the Mayor of London and the Department of Local Government and Communities have separate registers which is primarily to track funding and not pertaining to the actual delivery of social housing, that officers will provide the Committee with some inhouse work carried out by Islington officers and some comparison data from other London borough at a future meeting which will enable members the opportunity to scrutinise the Council's delivery of social housing.
- The Chair reiterated that Committee is looking at overcrowding and how to address it, that it is important for members to narrow down the exact number of homes being built specifically council social rented homes and not housing association dwellings.
- In response the Director stated that the Council target of direct delivery of 550 new homes by 2023 has been substantially met, that a further target of 750 homes is being proposed for 2026-2027 financial year which fits into the earlier projections stated by the Director of Planning in her presentation.

- On the request for comparison data with other neighbouring authorities, the Director noted that this will be brought back to the Committee at a future meeting, noting that there is no single but from different sources.

The Chair thanked the Director of Planning, Karen Sullivan for her presentation stating that going forward in light of this ongoing challenge for the Council, the Committee may in the future be revisiting this issue and therefore invite the Director back to the Committee.

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EVIDENCE – Housing Associations (ISHA, Clarion and Peabody)

The Chair informed the meeting that committee will be receiving 3 presentations from 3 of Islington's Housing Associations as part of the Committee's review into the Overcrowding and their performance issues.

Committee received a presentation from Ruth Davison, Chief Executive, Islington and Shoreditch Housing Association about its work, challenges and future plans as a landlord in the borough.

The following points were highlighted:

- Islington and Shoreditch Housing Association (ISHA) is committed to building homes of high quality where everyone irrespective of their background has the opportunity to reach their potential and enjoy a good quality of life.
- ISHA has developed many homes in the borough in partnership with developers and with Islington Council, which enabled ISHA to build 60 homes - 100 percent of which were social rent or shared ownership.
- Meeting was informed that half of ISHA homes have been built in the last 20 years and it continues to look for opportunities to grow and to build more houses.
- Chief Executive informed members that in its pursuit to build and help others to build homes ISHA established the North River Alliance(NRA) 15 years ago, a development consortium of 11 small housing associations where both expertise and resources are shared and has over the years delivered 3,500 homes.
- Meeting was advised that ISHA continues to strive to be a good landlord, that new homes and all re-lets are provided at social rents and importantly it does not carry out affordability checks for social rented homes. In addition, homes are built with great space and high environmental standards.
- ISHA continues to invest in stock and repairs and have been able to set new standards, which was co-created with residents at 'action days'.
- ISHA prides itself as being anchored in the community it serves, it remains the first housing authority to become a London Living Wage employer which is also applied to contractors that carry out work on behalf of the organisation.
- In response to overcrowding concerns in households, Ruth Davison informed the meeting that due to lack of capacity ISHA is unable to address this but continues to work in conjunction with Islington's Housing Needs Manager by signposting its

residents to available support. Members were informed that a piece of work being carried out in conjunction with other housing associations to find suitable accommodation for tenants interested in downsizing will help alleviate the overcrowding issues in the borough.

- In response to a question about rents, meeting was advised that tenants pay affordable social rents and only increased by 7%, that ISHA has not made profit as it intends to ensure rents are affordable.
- In terms of community engagement and consultation, the meeting was advised that efforts are made to ensure participation of its residents and provides transport for vulnerable residents to such meetings.
- Meeting was advised that ISHA mission is to co-create homes and communities where everyone can flourish, that in its delivery of its strategic plan, it is important that safety is paramount and it aims to ensure there is service satisfaction by being a consistent and quality landlord.
- In terms of security and growth, the Director informed the meeting that it sets resident on a good footing ISHA homes as standard are let with carpets/laminates and curtains and decorated and that a 'New let' package is available to downsizers, along with cash payment and removal costs so as to free homes for those households experiencing overcrowding.
- ISHA have no intention to evict, noting that despite the pandemic it continued to house its people as it recognises the challenges of tenants.
- Of the 800 homes in Islington, 640 are for the lowest social rents and there is no affordability checks. It was noted that ISHA is a London living wage employer.
- In terms of supply of homes, meeting was reminded of the acute shortage of social homes and that ISHA continues to play its part in building homes that it has built 60% of social homes in the last 20 years
- In terms of sustainability, meeting was advised of the Social Housing Decarbonisation Fund, that £2.4million was available for a consortium of 11 small HAS, including others in Islington.
- Meeting was advised that further investment will be required with the Newcombe Estate with its 36 homes (all 1 bed and bedsits built) in the 1950's to ensure it meets sustainability targets.
- The director acknowledged that more than £1m extra will be required for the past 3 years, noting the £3m St Mary's Path is planned for this year.
- With regards to damp and mould issues, ISHA has employed the services of a third party contractor to undertake a survey of 1/3 of all its stock last year and the rest will be completed this year, that so far only One significant damp and mould problem so far.
- In terms of challenges experienced by ISHA, meeting was advised that funding for building safety is unavailable as social landlords receive no funding to make buildings safe where the residents are social renters and will cost £14m to replace cladding.
- Other notable challenges is the need to invest more in stock especially in light of financial constraints; sustainability and planning constraints; inflation in materials and labour; constraints on income and anti-social behaviour.
- In response to questions about overcrowding, the Chief Executive acknowledged the difficulty due to shortage of larger dwellings, that ISHA is planning to have a 'House Swap' day where both under occupiers and households experiencing overcrowding will be invited with a view that ISHA officers will be able to facilitate mutual exchange. Outcomes can be shared with committee after the experiment has been concluded. Also meeting was informed of an initiative which was mooted some time ago by the Islington Housing Group working together to identify the most

overcrowded family to see if a task group could facilitate this, that this initiative might need to be revisited.

- On incentives such as providing fittings such as carpets and curtains, the meeting was advised that the cost were not recovered back from the tenants as ISHA view this as standard provision.
- ISHA owns all its housing stock and reports of a 30% turnover is not true as rents are kept at social rent, that investment in the housing stock key and that in comparison to other benchmarking group, ISHA is first.
- On tenant engagement, meeting was advised that residents participate on tender panels so they tend to know one another. Also recently ISHA is running a community involvement pilot programme which is being written up, the aim of which is to bring people together, details of which can be shared with the committee when published.
- With regards the £3m investment for St Mary's Path, the Chief Executive acknowledged that although this to a certain extent involved works on addressing damp and mould, it should be noted that historically there were issues and although Board recommended it to be demolished, following consultation residents overwhelming voted against it being demolished. The investment was primarily for retrofitting the dwellings,
- On the issue of service charges, meeting was advised that charges have gone up for leaseholders and this is recoverable however for tenants a proportion of the service charge is recoverable, details which can be provided for members after clarification.
- With regards lack of funding to address fire safety concerns, ie the removal of cladding, the Chief Executive reassured Committee that it intends to submit a representation to a House of Commons Select Committee looking into this issue.
- On the proportion of overcrowded households even with the incentives being offered, meeting was informed that data is not available at this moment.
- On the proportion of first time repairs completed within 24hrs, meeting was informed that this is captured in its Tenancy Satisfaction Measures a requirement of all RSL's and can be shared with Committee.

The Chair thanked Ruth Davison for her presentation and that data requested by the Committee can be sent to either the clerk or the Chair.

The Committee received a presentation from Catherine Kyne, Regional Director of Clarion Housing on its work as a landlord in the borough.

The following points were highlighted:

- Clarion has 3,804 units in Islington in wards such as Finsbury Park, Holloway, St Georges and St Mary's offering a range of tenures.
- In terms of resident engagement, the Regional Director informed the meeting that tenants are included in void inspection visits to ensure that these units meet high standard for future tenants that will occupy the units. Another area that tenants are involved is in drafting the new letting pack by making it informative and signposting new occupiers to the available sources in their area such as doctors surgeries, council offices etc.
- In terms of challenges, meeting was informed that Clarion is addressing Street Homeless, installing door entry systems in its property to protect residents, addressing ASB and Vandalism, cost of living rises, tenancy sustainment, damp and

mould issues, unemployment, Overcrowding and the decanting process for residents when complex repairs is to be carried out.

- Meeting was advised that Clarion has put in place a dedicated Tenancy Specialist Team, an increase in its Planned Investment, Closure Orders, Secured by Design Replacements, a £166k financial support for residents which has prevented 125 evictions and is presently supporting 176 households with money advice and energy costs. In addition 28 Islington residents have gained employment via Clarions Employment & Training programmes.
- It was noted that currently there are 575 live repairs which represents 14% of North London repairs and is managed by Clarion's Internal Complex works team. Also presently there are 69 Legal disrepair cases and that it should be noted that resident satisfaction with Clarion on various aspects of delivery with its residents is currently about 88.4%
- In terms of damp and mould, there are 70 operatives involved nationally with 13 surveyors, 3 of which are based in the North London, that with the reported 102 cases with contractors, 28 cases are with the LCDM surveyor to assess root cause.
- Meeting was also advised of Clarions Property MOTs, which has piloted across North London over a period, that 225 MOTs have been completed in region, that there is a MOT target to complete 50 per week nationally.
- With regard to building Safety, the Director advised that there are no overdue cases regarding fire risk assessments, that currently 96.2% compliant for NL 3 HRB in LBI.
- Meeting was informed that external wall system inspections is being prioritised, that the planned Investment for 2022/23 of £7.1m investment of which £3.9m was for windows. In 2023/24, £14.8m planned investment of which £6.1m on windows as part of Clarions LCDM programme.
- In terms of building safety, meeting was advised that fire assessment have been carried out on all their buildings, that there is no overdue cases so 96.2% compliant for its 3 high rise buildings in Islington and that it is prioritised for external wall system inspections.
- In 2022/23 £7.1m was invested of which £3.9m involved window replacement, in 2023/24 £14.8m investment is planned, £6.1m on windows as part of Clarion's Leaks, Condensation, Damp and Mould programme (LCDM).
- Meeting was advised that a number of challenges include, having large volumes of converted street unit, planning requirements around conservation areas and parking and logistics.
- In terms of Stakeholder Engagement and Collaboration, meeting was advised of the quarterly Executive group meeting to discuss housing strategy; that there is a dedicated email address for member enquiries; meetings are scheduled to discuss complex cases and agree resolutions; R&M staff meet with the EHO to discuss cases and potential orders; regular safeguarding review meetings with multiple partners; Regular communication with senior leaders on complex and major incidents.
- Meeting was advised that recently Clarion Commitments which include providing services which will be easy to access and respond promptly to resident enquiries, willing to listen, keep you informed, and treat you fairly and with has been refreshed, that Clarion aims to keep their properties well maintained and maintaining the building safety.
- In response to the fire incident at Cope House in Bunhill ward and Clarions attitude to the vulnerable residents on issues such as drug dealing and anti-social activities, the Regional Director acknowledged that specialist teams are in place to deal with the anti-social activities, noting the involvement of the police and not much could be divulged or discussed in public. The Regional Director indicated that she is willing to meet the ward councillors after the meeting to provide more details. On the issue of

the state of the building, the Director noted that there was no excuse on the delay in responding to the repairs.

- A member suggestion of ways of addressing anti- social activities in Cope House was for Clarion to include tenant participation or preferably elected representatives and not hand picked tenants was noted.
- With regards to Housing Ombudsman's recommendations around Clarion's customer service ineffectiveness, the regional director noted that although this was 6-8 years ago, all recommendations had been implemented.
- In terms of selling off properties, the Regional Director stated that following meetings with elected representatives on this issue she was not aware of any sales and that any historical sales would have been gone through the Group's optional appraisal system where each property would have been thoroughly assessed.
- In response to compensation claims, meeting was informed that Clarion has a Compensation Policy, that in the case of Cope House she could circulate details to ward councillors after the meeting. Also insurance claims details can be circulated to members if interested.
- On whether there had been any reported fire incident similar to Cope House, the Director indicated that she was aware of only one but there were no safeguarding issue involved, however indicating that she will look into it and revert back to committee.
- With regard to downsizing, meeting was informed that resident feedback indicates that it is viewed as a complex issue, that families do not want to move out of the borough due to family and local ties, it can be very challenging however Clarion has in place a dedicated tenant liaison officer who works with interested resident and offer all the various options of either within or outside the borough.
- With regard to timescales for repairs, Clarion's Director of Surveying noted that for day-to-day repairs, the target is 28 days but with leaks, damp and mould, a range of targets exists depending on the level of repair which will have to be assessed either by a surveyor or officer.
- Meeting was advised that the reporting of any repairs can either be via online or by making a call to the contact centre.
- In response to a further invitation to a future meeting to clarify the issues raised, the Regional Director indicated that she was amiable to attending committee meetings or meet councillors informally to provide answers to issues raised going forward.

The Chair thanked the Regional Director for her presentation, noting the difficulty of not being able to provide answers to all the issues raised but welcoming her willingness to come back and respond with her team to some of the issues raised that the Committee would want to be seen as a critical friend as it is important that resident and councillors expectations are addressed .

Committee received a presentation from Tracy Packer, Managing Director for North East London, Peabody Housing Association on its management of overcrowding issues. The following points were highlighted:

- Peabody is one of the UK oldest housing associations with 5500 homes across Islington with the majority let at social rent.
- Peabody is dedicated to having a close relationship with its customers, and this is achieved with its locally based service delivery teams supported by colleagues across the organisation. It also aims to gain customer trust by simplifying its processes and always looking at new ways of working, thinking and behaving.

- Peabody is committed to addressing any damp and mould issues in homes as Peabody recognises how distressing this can be and will continue to work hard to put it right. Meeting was informed that a specialist team is in place to ensure that all residents have a warm, safe and dry home.
- On the issue of overcrowding, the Director advised that Peabody currently have 382 households who have applied to move and this is in context of other households who have a need to move due to medical/health needs, welfare and fleeing domestic violence etc and that support is available to residents throughout the move process however due to the limited number of empty homes available, the wait to be rehoused can be lengthy.
- Meeting was advised that during the 2021/22, only 14 x larger homes became available in the borough (3/4 bed).
- In response to a question, meeting was informed that the number of lettings completed is driven by the availability of homes, that Peabody has completed 115 lettings in Islington in 2021/22, the majority of which are for 1 and 2 bed homes
- In addition to the above, meeting was advised that empty homes are let through working in partnership with LBI via nomination's agreement with the Council which receives 100% nomination rights of all 1st lets (new homes), 50% of studio/1bedroom relets and 75% of 2 bedroom or larger relets
- It is important to note that 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.
- In addressing overcrowding Peabody offers solutions and where impossible to rehouse a number of mitigating measures are available to lessen the impact of overcrowding especially as it is recognised that it has a detrimental impact on the welfare and well-being of residents.
- Households requesting a move whether in a priority band or not, are supported through the bidding process and where there is long wait times further support is provided. In the case of Mutual Exchange where advice and guidance is provided on the opportunities that a mutual exchange can bring and which will make it easier to engage with the process.
- In response to resident with barriers, meeting was advised that information is provided in multiple language, that 1-2-1 advice sessions is scheduled with experts in rehousing offering support in finding alternative accommodation through other tenures such as shared ownership, market rent and potential moves to areas with lower housing demand.
- All these possible options are customer led and dependent on customer requirements.
- Meeting was advised that over the years Peabody have developed mutually beneficial relationships with LBI and other housing providers and will continue to do so to find solutions that work for customers.
- Home visits are scheduled by Peabody officers to its residents offering space saving furniture to alleviate shared sleeping arrangements, offering advice on costs of living, and to manage energy costs.
- In summary meeting was advised that Peabody aims to use its housing stock in the most effective way to meet housing need, that it will continue to actively support those who are requesting for a move and if unable Peabody will find the option that will work best for them.
- It was reiterated that due to a lack of larger home, waiting times for a move can be lengthy, that Peabody we do all it can to alleviate the pressures whilst waiting.

- The Director noted that Peabody are considering a broad range of approaches to address this challenge and are open to all new ideas and partnership opportunities with LBI.
- It was reiterated that due to a lack of larger homes, waiting times for a move can be lengthy, that Peabody do all it can to alleviate the pressures
- A suggestion for Peabody to consider the provision of homes on their built up estate by removing car parking and garages was noted, that Peabody is open to considering better use of open space but also the need to be aware of density issues.
- The Managing Director reminded the meeting that Peabody has not provided any homes for a long time and that the Parkhurst development represents the first big project in the borough and it will include 3-4 bedroom social housing which will help alleviate overcrowding.
- It was noted that these high-quality homes are up to high safety standard, that the recent request to provide an extra stair case on buildings over a certain height have all been taken on board and that all efforts are being made to ensure that it will not result in the reduction of the number of social housing.
- Member reiterated welcome the issue of safety but noted that members will be against the reduction of the number of social housing.
- In response to a question of Peabody selling off street properties, the managing director advised that any decision to sell or dispose of any property within Peabody's portfolio is not taken lightly and each case is assessed in terms of its cost in restoring the property to a decent standard, cost of maintenance over a long period and the condition of the property.
- The Managing Director assured the meeting that selling of properties only occurs in very small instances, noting that over the next few years Peabody will be building new social housing on the Holloway site
- In response to a question on the request for an additional staircase at the Parkhurst Road development, the managing director stated that everything is being done in complying with the Mayor of London's request and that a new planning permission will not be required.
- The Chair thanked the Managing Director for her attendance and the presentation requesting that in persons involved in the Parkhurst development be available for further scrutiny around the issue of safety regulation and that he would be prepared to attend Peabody internal management where these issues can be discussed.
- In response, the managing director welcomed any invitation with Peabody Development colleagues who have been working on the project, that a forum can be established with the different stakeholders involved to discuss the issues.
- A request for the Peabody issue to be an item on the agenda at a future meeting considering that this large scale development, the largest in recent times in Islington which has promised to deliver 415 3 or bedroom homes will go a long way to address overcrowding will go a long way to assure residents that plans are not being altered to make provision for the stair case and thereby impacting social housing on the site was noted.
- The Chair reiterated that both himself and the Vice Chair would be interested in attending meetings with Peabody on this issue and that Peabody in the future would likely be invited to a committee meeting.