

COVID 19 BAME Disproportionality Project

Housing supply and overcrowding in Camden

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Introduction / Context

Prior to covid-19 the need to provide good quality housing has always been a priority for Camden, however structural inequalities that lead to poverty, low housing supply and high housing demand means that this has been a longstanding issue.

Lived experience from our Voluntary and Community Sector (VCS) organisations shows that Covid-19 has exacerbated these inequalities which has had a disproportionate effect on our BAME communities, from overcrowded households and lack of access to green spaces that impacts on wellbeing, family relationships, and the ability to work from home when it comes to schooling and professional careers and jobs.

This presentation therefore focuses on our housing supply and overcrowding as an immediate cause for concern and how we can alleviate its disproportionate impact on residents. Looking towards medium and longer term work we will look to explore other areas of housing in addressing disproportionality to include in our actions.

We will explore overcrowding and housing supply on BAME communities across our housing services including Housing Needs and Allocations, Landlord Services, Private Lettings and Development. We will cover what data we have found nationally and locally, what we have been doing to protect our BAME communities and what actions we propose going forwards to continue to protect them and be prepared for a next wave or pandemic to reduce its disproportional impact.

National Picture

The [PHE report reveals](#) that people living in the most deprived areas of the country are twice as likely as those living in the least deprived areas to be diagnosed with and to die of Covid-19. People of Black, Asian and mixed ethnicities are all significantly more likely to live in the most deprived 10% of neighbourhoods, [according to government statistics](#).

Overcrowded households are linked to this deprivation, too. Overcrowding is significantly more prevalent in lower-income households than in wealthier ones - according to one study, it affects 7% of the poorest fifth of households, as opposed to 0.5% of those in the richest fifth.

According to the English Housing Survey, carried out between 2014 and 2017, 30% of Bangladeshi households, 16% of Pakistani households and 12% of Black households experienced overcrowding. This was compared with just 2% of white British households.

South Asian families in the UK are also more likely than white families to live in multi-generational households, with up to three generations of the same family living together. This means that school-age children may be living with their grandparents. This has created anxiety among these families sending their children to school.

Access to garden space will have a significant impact during these times. The London average median garden size in metres squared is 140; this compares to 188 average of Great Britain and after pulling the data (combining neighbourhood averages) for Camden is just below 84.

Lived experience from VCS

In Camden we heard from our BAME community organisations that:

- Bangladeshi and Somali communities with many large families are living in overcrowded environments, often with young children (siblings sharing rooms) living **in cramped conditions with those most susceptible to the virus** (their elderly grandparents), meaning it is passed much more speedily.
- Many have reported this as a significant issue which is raising tensions in their households, as they have **no means to separate and risk bringing the virus into the house** if they go outside to find space.
- Families who are predominantly living in **overcrowded** surroundings with school exam-aged children have the added difficulty of maintaining education and revision schedules **without the space or equipment** to do so (Wi-Fi, laptops, books etc.), making it difficult for children to learn effectively in this crisis.
- **Domestic violence:** There has been an increase in the number of domestic abuse calls that VCS are receiving from residents

Lived experience from Early Help

Our Early Help team working with families have found that the main causes for concern are **overcrowded homes** in private rented or social housing and **unsanitary conditions**. We look to alleviate the effect of overcrowding on families as we cannot resolve the issue of overcrowding straight away.

The new allocations scheme has however helped to move some Bangladeshi and Somali families into better accommodation.

Overcrowding and unsanitary conditions have had the following impacts:

- Psychological and emotional – increase in parental conflict and increase in child on parent conflict
- More reports from public on hearing children screaming and shouting this may be due to residents being more sensitive or raised tensions in households

Since the lockdown officers have been doing virtual visits and a survey on these visits found that the needs of families had changed over time. A snapshot showed the following reports:

- Weeks 1 – 2 of lockdown **food poverty** was the major issue with families worried about how they would put food on the table and needing help with food packages
- Weeks 3 – 4 of lockdown **financial pressures** was the major issue such as loss of jobs, business or furlough, ability to pay rent, and benefits.
- Most recently emotional wellbeing and access to digital seem to be the major issue in keeping children active and able to keep up with school work or even social lives.

Lived experience from Early Help

Since Covid-19 we have been providing more intensive emotional support through these virtual visits once a week and offering coaching work and enquiry work when we have the opportunity to do so.

What we have learned since the pandemic:

1. The importance of networks and the collective effort to build strong networks around families and hold them together
2. Strong relationships with VCS organisations including:
 - the advocacy from families to help other families from similar cultures;
 - delivering activity packs;
 - giving access to Wi-Fi;
 - allowing families access to nearby open spaces
3. The importance of face to face meetings in open space such as play dates in the park to maintain social distancing

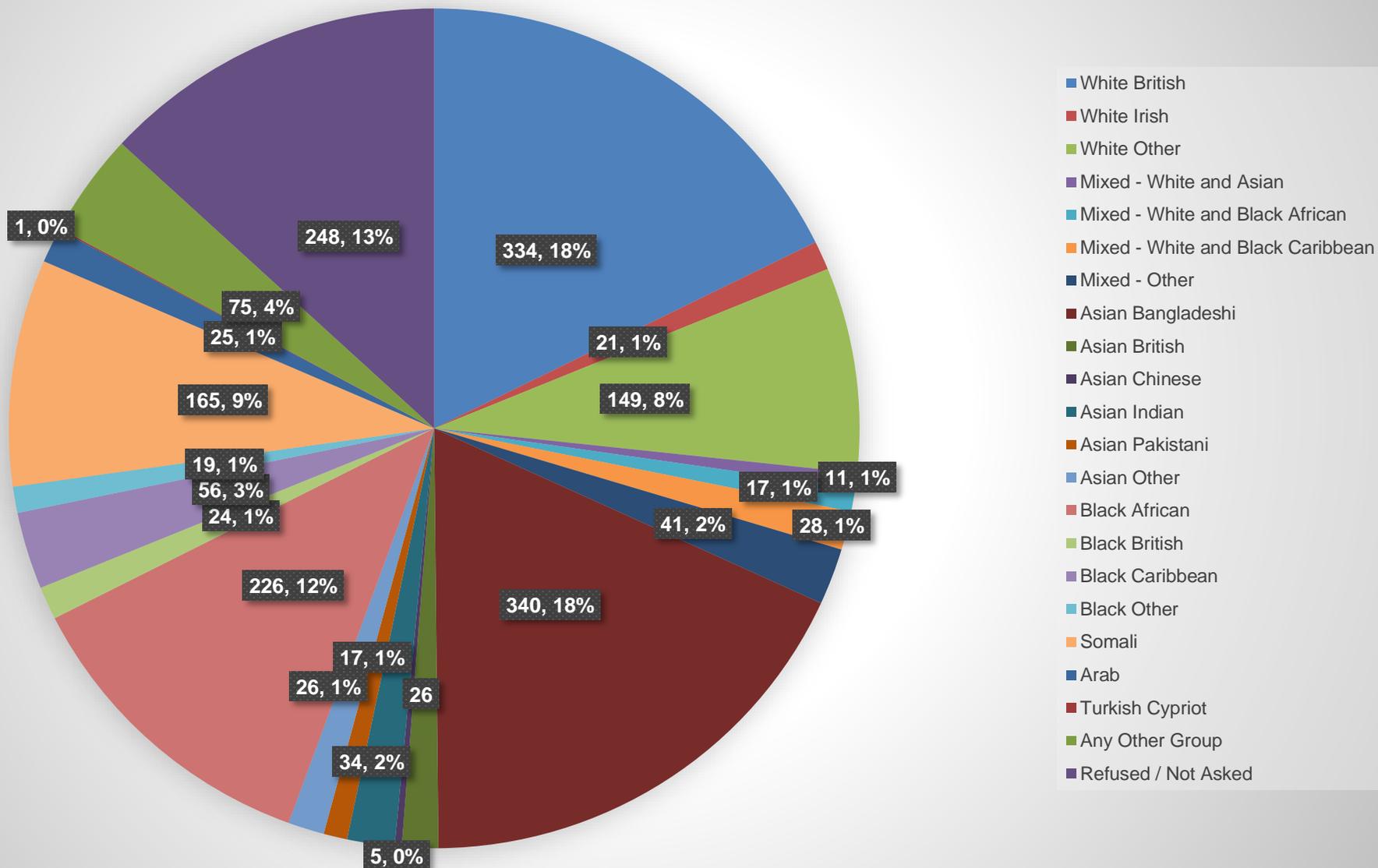
Lived experience from Early Help

What should we be doing going forward?

- Looking at the diversity of our staff particularly among psychologists and therapists to ensure they are representative of our BAME families.
- Having a deeper cultural appreciation in understand family issues and developing a cultural response.
- Improving the data we have on ethnicity and continue to monitor this.
- Remembering the importance of family or friendship love support and having someone in your network that just cares rather than rushing to formal therapy as support (one safe place and one safe person makes a huge difference.)
- Bettering our communications to BAME communities around reducing the stigma of mental health and signposting support with reassuring cultural messages.

Our local data on overcrowding

no. with OC or SOC points



Addressing overcrowding with our Housing Allocation Scheme

73% of households with overcrowding points in the Allocation Scheme are from BAME communities. The council made policy decisions to change the housing allocation scheme in 2016.

Under the new scheme:

- Prioritises households with serious medical conditions that need to move (often to larger property) to improve health outcomes
- Prioritises families that are overcrowded and where dependent children may be affected whereas previously we would favour families who had adult non-dependents (as they would qualify for their own bedrooms and therefore could bid successfully for bigger homes).
- Households that have under 5s count for higher points, for example families in studios that have children under 5 are considered severely overcrowded.

Over 1,000 children have been housed from overcrowded conditions under the new scheme.

How landlord services help support overcrowded households

A landlord services that tries to get to know its tenants, understand their needs and tailor services around those – our new landlord service has reduced housing officer patches from 850 to 350 enabling NHOs to better get to know their tenants, understand their issues and provide bespoke support. Teams have access to budgets and are better able to help in practical ways.

Support with money - Landlord services have a particular focus on money support and financial inclusion, neighbourhood teams are supported by specialist welfare benefits and debt advisors in our welfare rights team and financial inclusion partnerships officers. A partnerships officer has provided casework support (working closely with a JCP work coach) to families affected by the benefit cap. The Council has also provided support to many of these households through the Discretionary housing payments (DHP) scheme and it is very often housing staff that help tenants to access this fund.

How landlord services help support overcrowded households

Promoting mutual exchange – most council and many housing association tenants have the right to exchange their homes so long as their landlord agrees. The Council has a long history of promoting mutual exchange as an alternative option for overcrowded households and we try to match up overcrowded and under-occupying household to broker swaps.

Promoting down-sizing - the Council promotes down-sizing through, for example, providing financial incentives for tenants to move to smaller homes. In landlord services the partnerships team make contact with the tenants we know are affected by the bedroom tax to offer advice and support and neighbourhood housing officers (NHOs) take active steps to ensure that family members who succeed to a council tenancy that is larger than they need downsize (in appropriate cases and at an appropriate time).

How landlord services help support overcrowded households

Practical support to live with overcrowding – providing facilities outside homes – whilst there is more we can do, and some of this work has been paused due to Covid-19, we have looked at how we can better use communal facilities on our estates to help overcrowded families – providing Wi-Fi in Tenants Halls is an example, as is the work our Tenant Participation team do to encourage their better use. During lock down we have been supporting the effort looking at opening nature reserves for overcrowded households to use for exercise.

Practical support to live with overcrowding – support at home – our work with public Collaboration Lab at CSM ([Overcrowded Living](#)).

This collaborative project with design students, the housing team and overcrowded households helped us understand (and design) space saving solutions that worked best for overcrowded households and grow our vision of new ways families could be supported (including, for example, community maker spaces where households could produce their own low cost space saving furniture.).

How landlord services help support overcrowded households

Partnership working – we know that if we work closely with other services it helps providers access those who will benefit most from the services they provide and it helps tenants access the services that can benefit them. Our partnerships team, for example, is usually based part of the time in each of the five Children’s Centres and those close links between landlord services and the Children Centres help build the links between services that build strong teams around families. Children’s Centre nurseries have been open throughout for vulnerable children.

Making the best use of our stock – identifying housing fraud and progressing voids quickly – in landlord services we have a Housing Investigations Team (HIT) who support NHOs to identify and address unauthorised occupancy and housing fraud. The purpose is to recover homes for re-letting to families in housing need. At the same time improving the way we manage empty homes to make them available for re-letting as soon as possible is a key area of focus, especially at the moment as we have had to pause most lettings during lock down as a result of government Covid-19 guidance.

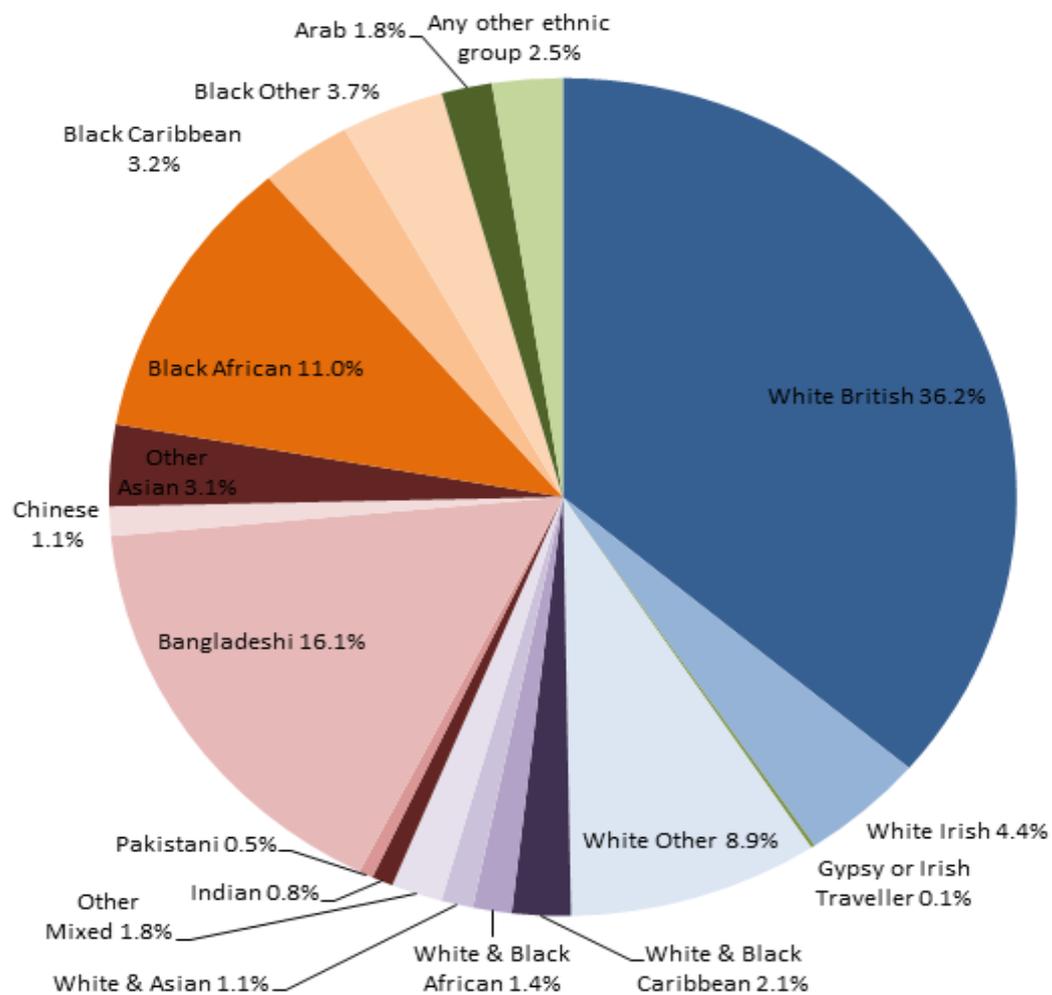
Financial pressures – rent arrears and UC claims

There has been a significant increase in rent arrears and Universal Credit (UC) claims since lockdown measures were put in place for those who live in Camden's housing stock.

Further work is required to understand the profile of those affected by rent arrears however early data shows a disproportionate effect on BAME people with Universal Credit:

- 821 new claims since measures were put in place (23 March to 27 April)
- Where ethnicity was recorded (609/821 claims), 50% were black, Asian or mixed race compared to 43% of all tenants; tenants from Black African, Bangladeshi and Indian backgrounds appear to be particularly affected.

Population by ethnicity, Camden, households rented from local authority



Housing Development

The Community Investment Programme (CIP) builds new council and below market rent Camden Living homes, school buildings and community facilities. On housing schemes we aim to deliver 50% affordable homes alongside homes for sale that fund the programme. Schemes building new community facilities or schools have lower levels of affordable.

New council homes are mixture of homes replacing poor quality existing stock and additional new homes. Replacement homes are often larger than those replaced and tenants of homes demolished either move directly into their new home or get additional points to move off the estate with a right to return to a new home. Prioritising building family sized additional homes to meet high demand.

CIP has completed 361 council and 65 Camden Living homes. We are also trialling a market rent offer – using some homes built for sale.

- As at Jan 2020 341 council homes occupied. Tenants: 46% BAME, 36% White, 13% refused to answer, 5% other.
- Camden Living tenants – As of July 2018 105 tenants: 49% BAME, 51% white.
- Market rent – 13 of 35 (37%) flats occupied so far are BAME households. Some furloughed and self employed tenants not able to pay full monthly rent and individual payment plans being arranged.

Housing Development (continued)

CIP schemes are developed working with residents to address local needs. We make efforts to ensure that consultation is inclusive ensuring that everybody has the opportunity to participate. This includes employing residents as Community Liaison Advisors to facilitate peer to peer communication.

Housing Needs Surveys are undertaken at an early stage of project development. Equality Impact Assessments are prepared ahead of Cabinet approval of schemes. Further work to review EIAs of schemes.

COVID-19 has highlighted impact of housing inequalities and overcrowding. Housing Development can best support this by building new family sized affordable homes as quickly as possible. However we should also reflect whether the experience of COVID-19 in our communities has lessons for how we design schemes.

CIP is predominantly self financed by the Council and the financial and economic impact of COVID-19 will present challenges.

Proposed actions going forward

What did the evidence tell us?	What actions are we proposing?	What does success look like?
<p>Representation matters and our work should be culturally appropriate</p> <p>Emotional support and wellbeing were of major concerns in BAME communities as a result of overcrowding and lack of open space</p>	<p>Looking at the diversity of our staff particularly among psychologists and therapists to ensure they are representative of our BAME families</p> <p>Bettering our communications to BAME communities around reducing the stigma of mental health and signposting support with reassuring cultural messages</p>	<p>A more effective service with families feeling more comfortable to share and improved wellbeing</p>
<p>Strong networks around families and community resilience have helped alleviate some of the impacts of Covid-19</p>	<p>Continuing to strengthen family networks and our relationship with VCS organisations</p>	<p>More resilient families and community support</p>
<p>Limited ethnicity data on overcrowding and severely overcrowding housing points and the breakdown of those families with dependents</p>	<p>We will request the further data on ethnicity by housing need to gain a better evidence base on how the policy is supporting BAME residents</p>	<p>Improved data dashboard on ethnicity that shows us the effectiveness of the new policy on rehousing overcrowding BAME households as well as lived experience of residents and impacts of Covid-19</p>

Proposed actions going forward

What did the evidence tell us?	What actions are we proposing?	What does success look like?
Language barriers and overloading of information has proved difficult for BAME communities which leads to them sometimes not getting the support and advice that they need	Ensure that we target clear and adequate communications of the health part of the housing policy to BAME applicants and BAME communities so that they are aware ahead of the potential second wave or any future health pandemic	BAME residents being more aware of the housing policy and knowing how to update their applications and ask for support
Lack of garden space can lead to increased physical inactivity and therefore negative impacts on wellbeing	Looking at how we can work with Partners and VCS to ensure that in more deprived areas there is access to open and green spaces	Improved wellbeing among BAME communities and stronger community
More work to do to review existing evidence base from development schemes	Consider what EIAs from schemes tell us and whether EIAs are capturing all issues	More housing supply for larger families and reduced time on the housing register
We have some hypotheses about how COVID-19 will/won't change the sorts of homes people want	Need to review existing evidence base and consider what else could help look a this	Design of future development schemes continue to address needs of residents