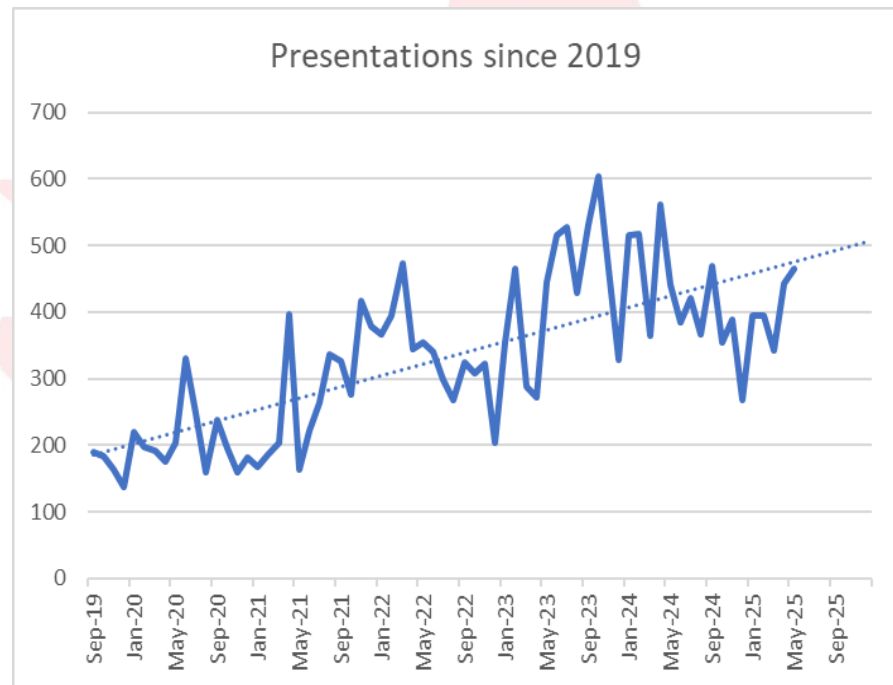


Who to house where?

Understanding the realities of why
we can't house people where they
want to live

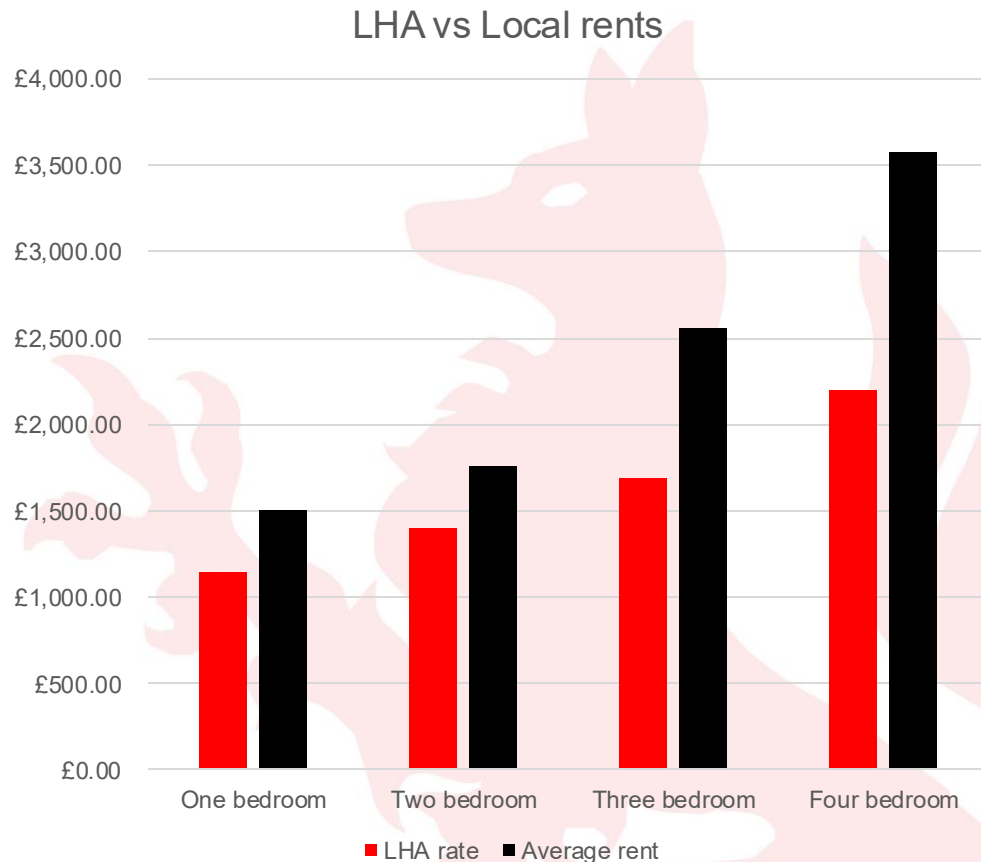
The challenge on resources

- The number of households presenting for assistance has doubled in the past five years, however, the resources to help these households has not kept pace.
- Whilst we had been seeing a reduction in this demand, this is now rising again.
- Local Councils are spending £4m a day on providing TA – the estimated shortfall is £300m a year.



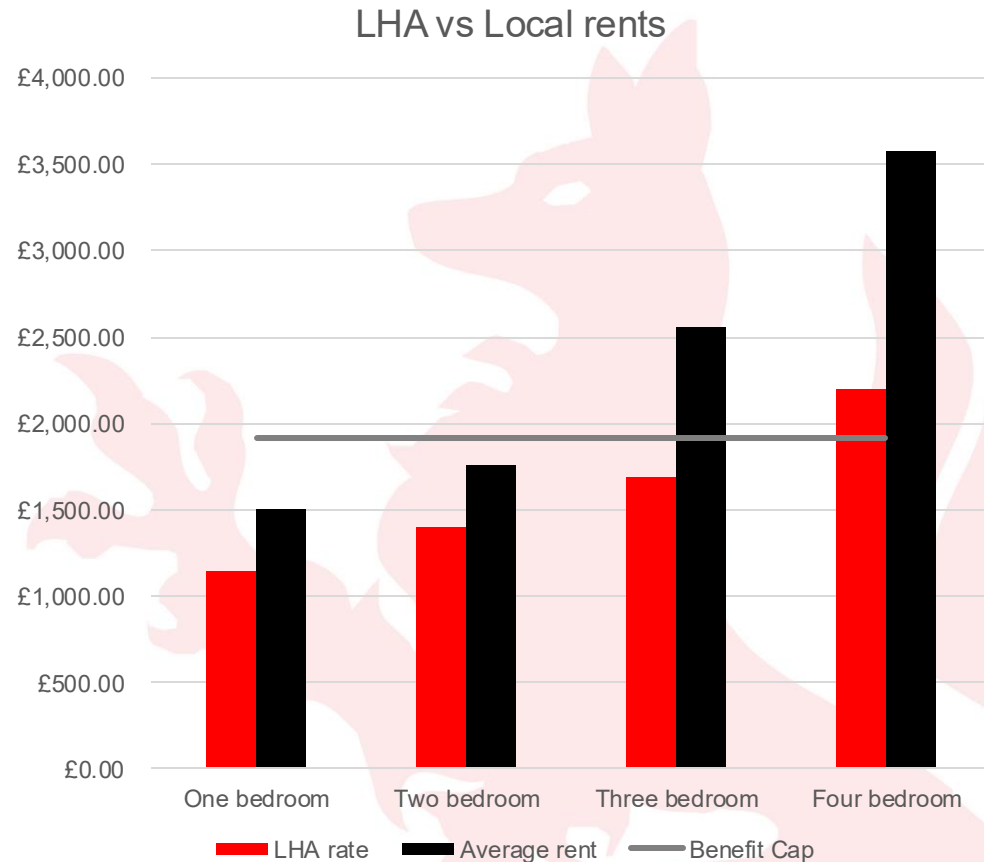
Lack of affordable options

- A four-bedroom home in Enfield is, on average, over £1,000 over the Local Housing Allowance rate



The Benefit Cap

- The Benefit Cap means that affected families are unlikely to be able to afford family sized homes locally.
- The proposed tightening of rules around disability benefits will mean more households are affected by the Benefit Cap



The challenge on resources

- We continue to lose money on households that are placed into Temporary Accommodation meaning that we have to make difficult choices about moving households to move affordable parts of the country.
- Housing a family in a three-bedroom property results in a net loss of around £19,000 to the Council.

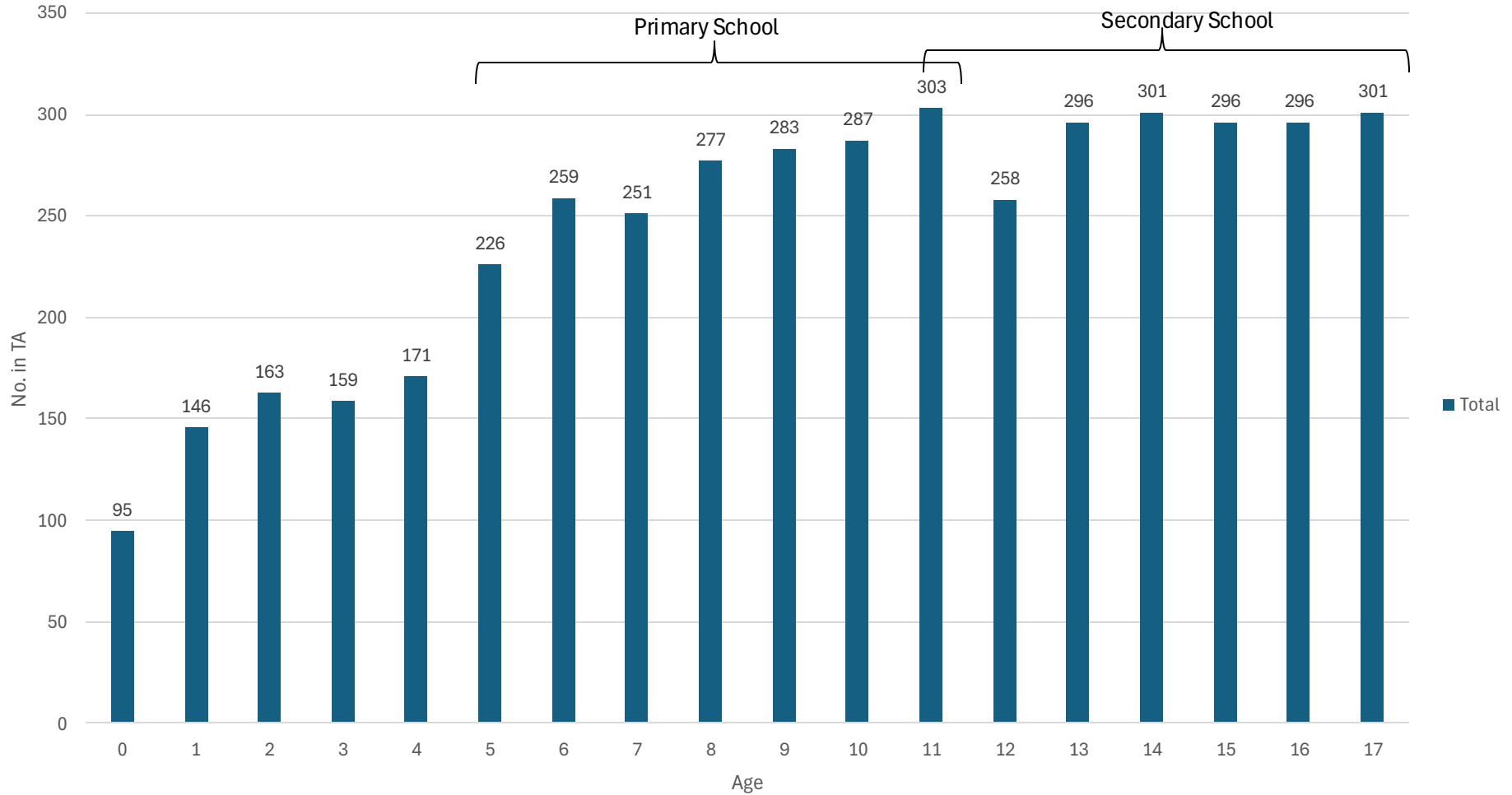
2025 LHA	Monthly £1,690
90% 2011 LHA	£1,179
HB Subsidy required	£511
Lease cost	£2,788
Total subsidy loss	£1,609
Annual cost	£19,308

Summary

As of May 2025;

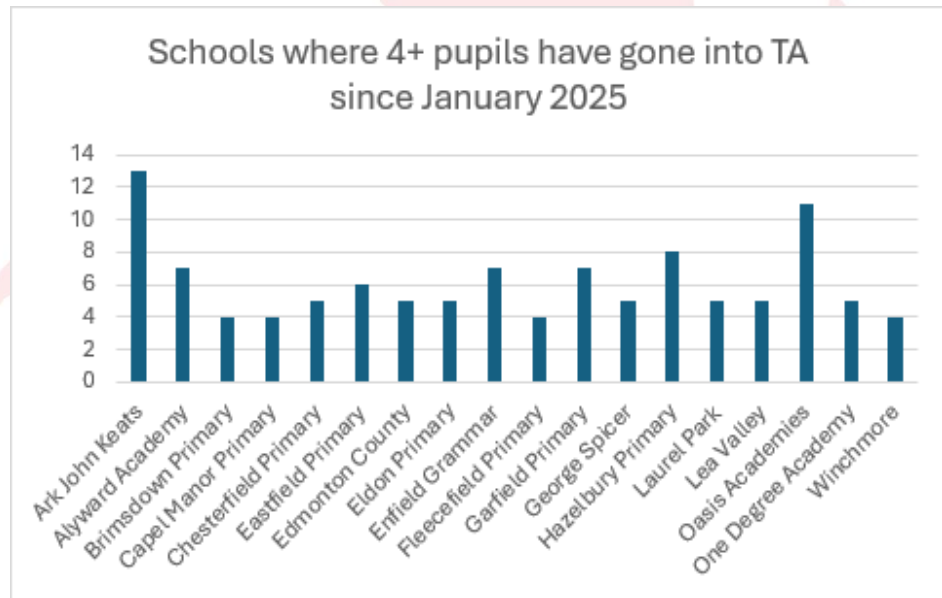
- There are 4377 children in TA
- There are 2168 households with children
- There are 3 children in B&B/Shared Accommodation
- There are 3 families with children in B&B/Shared Accommodation over 6 weeks

Children in TA by Age



How is this affecting schools?

- We are aware that the sheer volume of households approaching us means that most schools will have multiple children that are in Temporary Accommodation.
- London Councils estimate that there is at least one homeless children in every London classroom



The rules of the game

- The property must be as suitable as possible
 - It must be an appropriate size
 - It must be affordable
 - If the child is in a “critical year” of education (such as an exam year) or has additional educational needs, the aim is to keep them within 75 minutes of Enfield
 - If the household is employed for over 24 hours a week, the aim is to keep them within 90 minutes of their place of work
 - If there are other specific needs, we need to consider them

Family Number 1

Family size: 2+3 (1M2F)

Affordability: Can afford slightly above LHA.

Educational needs: Children all in primary school. 1 is doing SATs starting next week.

Employment: Retail in Islington 16 hours a week

Other factors: Family have only recently moved to Enfield from Birmingham

Family Number 2

Family size: 1+2 (1M1F)

Affordability: Applicant receives PIP due to mental health – can afford above LHA

Educational needs: Both children in yr7. Get support from school around Dad's mental health

Employment: App works 10 hours a week in a local shop

Other factors: Applicant has been noted as talking about self harm

Family Number 3

Family size: 1+4 (2M+2F)

Affordability: Applicant works and earns ~£2,000 per month

Educational needs: Children are all in local schools. Eldest is in Year 10. One of the children is awaiting assessment due to suspected Autism.

Employment: Applicant works in Southwark

Other factors: School want family to remain in the local area due to support from community.

Family Number 4

Family size: 1+2 (2M)

Affordability: Family receive PIP so not capped but spend much of this money on child's sensory needs.

Educational needs: Younger sibling is severely autistic.

Recommendation to award third bedroom due to needs.

Employment: N/A

Other factors: Limited language skills. Need Turkish interpreter.

Family Number 5

Family size: 2+3 (3F)

Affordability: Benefit capped

Educational needs: Two daughters in yr 11 about start GCSEs.

Employment: N/A

Other factors: None

Property 1

- Edmonton
- Three-bedroom house.
- One bedroom is downstairs, but bathroom is upstairs.
- Property is above the Local Housing Allowance.
- Landlord says will only let as an AST for one year as wants to sell.

Property 2

- Romford
- Three-bedroom flat
- Lift accessible
- At LHA
- Temporary Accommodation

Property 3

- Haringey
- 3-bedroom bungalow
- Garden
- Over LHA

Property 4

- Milton Keynes
- 2-bedroom house
- 2 reception rooms
- Below LHA