

HOARDING & UNSAFE PROPERTY CONDITION POLICY



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1. INTRODUCTION

- 1.1 This policy details how Cornwall Housing Limited (CHL) will manage the issue of compulsive hoarding and unsanitary properties within its own stock on in the properties in manages on behalf of Cornwall Council (CC).
- 1.2 CHL know that hoarding can have a significant impact on the person who is hoarding as well as their neighbours and on the property.
- 1.3 CHL expect all staff and contractors to say something if they notice that a property seems unusually cluttered, unhygienic, or unsafe. CHL see it as everyone's job to raise concerns so CHL can help keep residents safe and ensure that homes in kept in a good condition.
- 1.4 Whilst the percentage of affected households is low, the impact on staff resources is high, as these cases require regular ongoing monitoring and support. Early intervention may prevent a more serious problem developing later.
- 1.5 This policy aims to:
 - **Keep People Safe** - CHL want to make sure residents, neighbours, and staff aren't exposed to fire risks, health hazards, or unsafe environments.
 - **Act Fairly and Quickly** – CHL know that early intervention with the right mix of support, teamwork, and (if really needed) legal action is the best approach.
 - **Show Understanding** – staff will handle sensitive situations with empathy. CHL knows that many residents who hoard may be struggling with their mental health.
 - **Work Together** – CHL will bring in the right people both within CHL and externally such as safeguarding teams, mental health services and fire officers when hoarding puts the tenant, the community or the property at risk.

2. DEFINITIONS

- 2.1 The NHS defines hoarding as a situation where someone acquires an excessive number of items and stores them in a chaotic manner, usually resulting in unmanageable amounts of clutter. The items can be of little or no monetary value.
- 2.2 Hoarding is considered a significant problem if:
 - *the amount of clutter* interferes with everyday living – for example, the person is unable to use their kitchen or bathroom and cannot access rooms.

- *the clutter is causing significant distress or negatively affecting the quality of life of the person or their family – for example, they become upset if someone tries to clear the clutter and their relationship suffers.*

2.3 An unsafe property condition refers to any situation within a home that seriously threatens health, safety, or liveability for occupants or others. These risks may result from:

- *Hoarding behaviours:* Excessive accumulation of items creating fire hazards, infestation risks, or obstructed access
- *Tenancy neglect:* Refusal to allow access for repairs or failing to report urgent issues (e.g. heating faults, leaks, electrical risks)
- *Poor hygiene or disrepair:* Unsanitary environments due to mould, damp, or biohazards

3. THE CHL APPROACH

3.1 CHLs approach follows a structured, three-stage approach to managing hoarding behaviours and unsafe property conditions across its housing stock – identify, respond and support.

Identify

3.2 CHL is committed to **identifying** hoarding behaviours and unsafe property conditions early to protect resident wellbeing, maintain safe homes, and promote tenancy sustainment. To achieve this, CHL will:

- Act on concerns raised by CHL colleagues or members of the public that have been reported through the Disrepair and Concern Procedure.
- Train staff to recognise the signs of hoarding and empower them to use professional curiosity by engaging sensitively and exploring concerns without judgement.
- Ensure households identified as at risk receive support and guidance from their dedicated Area Housing Officer, who will coordinate intervention plans and referrals.
- Equip housing management teams with practical tools to help assess, plan, and monitor cases effectively, including the use of the CHL Hoarding Identification Checklist and Clutter Image Rating Scales.

Respond

3.3 CHL will respond to reports of hoarding or unsafe property conditions by taking the following steps:

- Contacting the resident to arrange a home visit at a mutually agreed time
- Assessing immediate health, safety, or wellbeing risks to the resident, others in the building, or CHL staff
- Using the Clutter Image Rating scale collaboratively with the resident to understand the severity and impact of the hoarding
- Clearly explaining CHL's concerns, including how current conditions may breach tenancy obligations or pose risks
- Working with the resident to develop a personalised action plan, outlining realistic steps to reduce risk and improve property condition

Support

3.4 CHL will support residents experiencing hoarding behaviours or unsafe property conditions by:

- Developing a personalised support plan in collaboration with the tenant, focusing on achievable goals, agreed timelines, and regular review points to encourage sustainable progress.
- Raising a safeguarding referral to Adult Social Care when the Clutter Matrix Rating is assessed at level 7 or above, indicating significant risk or possible self-neglect.
- Considering a referral to CHL's Tenancy Sustainment Team, who provide additional capacity beyond the Area Housing Officer and can offer tailored support, including financial guidance, budgeting help and help finding practical solutions, such as decluttering support.
- Working with other specialist services like the Fire Service to spot risks early and make sure the right help is in place.
- Providing practical assistance, such as arranging for the clearance of items where appropriate, in coordination with the tenant and any involved support services.

4. MULTI AGENCY WORKING

- 4.1 CHL understands that compulsive hoarding is highly complex and requires a collaborative and integrated approach. CHL recognises the importance of multi-agency working and will liaise with any agencies who are currently working with our tenant/s, to ensure tenants receive comprehensive and tailored support.
- 4.2 This policy will ensure there is meaningful, co-ordinated multi-agency partnership working to effectively deal with tenants who hoard.
- 4.3 Key elements of this partnership strategy include:
- *Safeguarding Referrals:* When concerns arise around self-neglect or tenant vulnerability, CHL will refer individuals to the appropriate safeguarding teams for assessment and intervention.
 - *Specialist Collaboration:* CHL will actively engage with specialist partners including mental health professionals, the Fire Service, and Environmental Health to address complex needs holistically.
 - *Multi-Agency Escalation:* In high-risk situations, CHL will escalate cases through local multi-agency risk panels to enable coordinated, cross-sector responses that prioritise tenant safety and wellbeing.
- 4.4 CHL will ensure that referrals are made to appropriate agencies to provide support for the tenant and will work proactively with other agencies to try and resolve the hoarding situation, but CHL will also consider enforcement action in connection with any breach of the tenancy agreement or lease agreement as appropriate.

5. MENTAL CAPACITY

- 5.1 Consideration needs to be given at an early stage to mental capacity, to determine if the tenant has the mental capacity to understand and make informed decisions regarding the concerns around their apparent hoarding behaviour.
- 5.2 The Mental Capacity Act applies to everybody who has dealings with people who may lack capacity, and particularly if they have a professional relationship with the person.
- 5.3 CHL will comply with the requirements set out in the Mental Capacity Act 2005 and will consider the Act's five key principles during interactions with customers:
- A presumption of capacity – every adult has the right to make his or her own decisions and must be assumed to have capacity to do so unless it is proved otherwise

- Supporting individuals to make their own decisions – a person must be given all practicable help before anyone treats them as not being able to make their own decisions
- Unwise decisions – just because an individual makes what might be an unwise decision, they should not be assumed to lack capacity to make that decision
- Best Interests – an act done, or decision made under the Act for or on behalf of a person who lacks capacity must be done in their best interests.
- Least restrictive option – anything done for or on behalf of or her own decisions and must be assumed to have capacity to do so.

5.4 CHL will take the opportunity to confirm capacity when appropriate (eg. at tenancy sign up, review and termination; during arrears discussions, anti-social behaviour incidents and complaints).

5.5 CHL will contact social Services to request an assessment when a person's capacity is in doubt, either because their behaviour causes concern or because they have been diagnosed with an impairment or disturbance that affects the way their mind or brain works.

5.6 The Court of Protection (COP) has jurisdiction over the property, financial affairs and the personal welfare of people who lack mental capacity to make decisions for themselves. CHL can make an application to the COP for a deputy to be appointed when an individual is incapable of making decisions. There is a wide range of remedies, including the deputy granting authority to access the current accommodation for inspection and/or for clearance or removal to storage.

6. ENFORCEMENT ACTION

6.1 Legal action will only be taken as a last resort, after other reasonable options have been exhausted.

6.2 CHL recognises that hoarding behaviours often arise from deeply rooted psychological, emotional, and environmental challenges. When enforcement action becomes necessary, CHL adopts a trauma-informed, multi-agency approach that upholds legal responsibilities while ensuring interventions remain compassionate, proportionate, and tailored to individual needs. CHL will take into consideration the vulnerability of the tenant or person causing the problem and will consider the proportionality of any action taken.

6.3 Key aspects of this approach include:

- *Safeguarding Referrals:* Where vulnerability is identified, CHL will refer cases to the relevant safeguarding teams to ensure appropriate support and protection measures are in place.
- *Proportionate Legal Enforcement:* Actions taken will adhere to legislative frameworks and reflect the unique circumstances of each case. Enforcement measures may include:
 - Issuing tenancy warnings in accordance with CHL's policy
 - Seeking injunctions to secure urgent access or mitigate harm
 - Considering possession proceedings only after all other interventions have been exhausted and serious risk persists
- *Multi-Agency Collaboration:* CHL will continue to engage with local partners including health professionals, fire safety teams, and environmental health ensuring a coordinated response that places tenant welfare at its core.

7. FIRE SAFETY

- 7.1 There are a vast range of risks that hoarding poses to the social housing sector, none more important than that of the risk of fire.
- 7.2 The operational problems for the Fire Service posed by properties with large quantities of hoarding materials include:
- Difficulty in gaining access to property;
 - Difficulty in making progress due to walking on top of hoarded materials rather than the ground;
 - Difficulty in locating a casualty;
 - Difficulty in locating Gas and Electricity shut-offs;
 - Potential for fires being hotter due to higher-than-average quantities of flammable materials
- 7.3 It is clear that escaping from a fire in a property with hoarded materials is far more difficult.
- 7.4 In cases of hoarding, CHL will arrange for a fire safety check to be carried out at the property and will work with the Fire Service by identifying customers who display hoarding tendencies by assisting them to:
- Eliminate trailing electrical leads, especially under carpets and through doorways;
 - Reduce overloaded sockets;
 - Clear doorways to allow doors to close;
 - Make utility shut offs accessible;
 - Move flammable materials away from heat sources;
 - Ensure the smoke alarms are clear from clutter and are working;
 - Create alternative escape routes; and

- Manage materials used for smoking

8. STAFF TRAINING AND RESOURCES

8.1 CHL will provide:

- Regular training on hoarding awareness and trauma-informed engagement.
- Access to tools such as the Clutter Image rating tool, hoarding checklist and action plan templates.
- Supervision and support for staff managing complex cases.

9. MONITORING AND REVIEW

9.1 CHL will track the number and outcomes of hoarding-related interventions and review tenant feedback and case outcomes to improve our approach.

9.2 This policy will be reviewed every two years unless legislation or best practice requires further change.

DIVERSITY AND INCLUSION

CHL are committed to treating all people with fairness and respect. CHL aim to create an inclusive environment where people are treated with dignity, inequalities are challenged, and CHL anticipate and respond positively to different needs and circumstances to enable individuals to achieve their potential and foster good relations within the communities CHL serve. CHL want to be recognised as an organisation delivering fair, inclusive, accessible services and an employer and partner of choice.

When applying this policy, CHL act sensitively towards the diverse needs of individuals and to reduce discrimination and harassment by making reasonable adjustments such as:

- eliminating discrimination – by providing support to those who need it and information in accessible formats and languages on request.
- tailoring the policy to meet both the specific needs of the individual, including those with additional support needs, and the diverse needs of the wider community
- advancing equality of opportunity – treating all tenants fairly
- fostering good relationships – listening to customers and responding appropriately
- compliant with all aspects of Equality & Diversity legislation, and specifically the Equality Act 2010.

REFERENCE DOCUMENTS

This It is important to read this policy in conjunction with the other relevant CHL document and legislative listing below:

- CHL Tenancy Policy
- Housing Act 1985, 1988, 1996, 1998, 2004
- Equality Act 2010
- Care Act 2014
- Mental Health Act 1983
- Environmental Protection Act 1990
- The Mental Capacity Act 2005
- Health and Safety at Work Act 1974

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