

# Hoarding and Self-Neglect policy

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## 1. Introduction

- 1.1 This policy sets out our approach to assisting residents in our managed properties with hoarding and self-neglect concerns. It also sets out the action we would take to resolve the impact of hoarding and self-neglect on our resident's homes, household, neighbours and local community.
- 1.2 This policy ensures cases of hoarding and self-neglect are handled with sensitivity and according to individual need. It promotes a respectful, solution-focused approach, where staff apply professional judgement to assess risks, identify support needs, and make appropriate referrals—while avoiding personal bias or assumptions.
- 1.3 We understand the challenges hoarding can create for individuals and those around them. This policy is designed to provide compassionate support while effectively managing risks, ensuring individuals receive the help they need through a collaborative, multi-agency approach.
- 1.4 This policy should be read in conjunction with the following policies:
  - Safeguarding Adults Policy,
  - Safeguarding Children Policy,
  - Mental Capacity Act Policy,
  - Additional Needs Policy,
  - Antisocial Behaviour Policy,
  - Fire Safety Management System and Fire Safety Requirement,
  - Fire Risk Assessment,
  - Data Protection Policy,
  - Equality, Diversity and Inclusion Policy,

## 2. Scope

- 2.1 This policy applies to residents in general needs, intermediate market, affordable and market rent properties, sheltered and supported housing. It does not apply to leaseholders, shared owners, or non-resident facing services. However, we will signpost residents and customers to support agencies where possible.
- 2.2 Where the property is managed by another provider, the managing agent's policy will apply.

## 3. Key terms and definitions

- 3.1 We recognise hoarding as a mental health condition characterised by persistent difficulty discarding possessions, resulting in excessive accumulation. This clutter can significantly disrupt daily living and create hazards or potential risks to the individual's safety, as well as cause nuisance or danger to others. Hoarded items may include both inanimate objects and animals.

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3.2 Self-neglect refers to a person's inability or unwillingness to meet their basic needs, such as hygiene, nutrition, medical care, habitable home environment and safety. It may also involve difficulties in managing financial affairs or accessing essential goods and services. This often arises from physical, mental, or cognitive impairments and can seriously impact a person's health, wellbeing, and ability to sustain their tenancy.

## 4. Our approach

4.1 We acknowledge that every situation of hoarding and self-neglect is unique and although similarities and trends may exist, every response needs to be tailored to the person's situation, circumstances and presenting risks.

4.2 We follow the principles of Making Safeguarding Personal by taking a person-centred and trauma-informed approach to all cases. This means working alongside residents who hoard or self-neglect to improve safety and reduce risks. We aim to find solutions that respect individual needs, circumstances, and autonomy, while balancing these with our wider duty of care and responsibilities as a social landlord. While we will support residents to address concerns, the responsibility for managing personal belongings and household conditions remains with the resident, and we are not obliged to fund or provide clearance works. In exceptional circumstances where there is a serious risk, the organisation may, at its discretion, agree to contribute funding or explore joint-funding solutions with partner agencies as part of a proportionate response.

4.3 We take a think-family approach recognising the impact of hoarding and self-neglect can be significant not just for the affected person, but for the wider household and family members. Peabody consider the risk to others when responding to situations of concern including those impacted in the wider community.

4.4 We also have a duty to protect the safety, wellbeing, and quality of life of other residents, visitors, and colleagues. Hoarding and self-neglecting behaviours can create risks such as fire hazards, infestations, blocked access routes, unpleasant odours, and unsafe working conditions for staff. Where these behaviours negatively impact others, we will take proportionate and appropriate action to manage the risks, ensuring that the rights and needs of the wider community are balanced alongside those of the individual resident.

4.5 We adopt a professionally curious approach, proactively exploring what is happening within a household or situation. This means avoiding assumptions and not accepting information at face value, ensuring a deeper understanding of the circumstances.

4.6 We prioritise supportive interventions as part of a coordinated multi-agency response. However, where there are significant risks to the individual, household members, or the wider community, and urgent action is needed, we may escalate to enforcement measures. This includes situations where the level of risk outweighs the time it is taking to reduce or manage those risks through supportive means.

4.7 We use a risk-based approach in collaboration with relevant partner agencies. This ensures that risks are identified, monitored, and inform proportionate and appropriate responses to the situation.

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- 4.8 We immediately notify the relevant authorities where we identify any safeguarding issues, such as self-neglect or where children and young people are at risk.
- 4.9 We are committed to ensuring that our properties are maintained to a safe and habitable standard, in line with our housing management responsibilities. Where hoarding or self-neglect compromises property condition, access, or health and safety compliance, we work with the resident and relevant partners to address these concerns as part of our overall response.

## **5. Partnership Working**

- 5.1 We recognise that hoarding and self-neglect concerns are not solely a housing issue. Effective support requires collaboration across multiple agencies, including health, social care, mental health services, fire services, and voluntary organisations. By working together, we can share expertise, coordinate interventions, and provide holistic support that addresses the complex needs of individuals while managing risks to their wellbeing and to the wider household and community.
- 5.2 We will make timely referrals to relevant agencies to ensure individuals receive the specialist support they need, recognising when issues require professional support.
- 5.3 We are committed to sharing relevant information appropriately and securely with partner organisations, in line with data protection laws and information-sharing protocols, to safeguard individuals and manage risks effectively.
- 5.4 We will engage in multi-agency meetings to coordinate actions, monitor progress, and adapt support plans based on evolving needs and risks.
- 5.5 We make every effort to work with the resident, their advocates, and partner agencies to find solutions and reduce risks. We consider mental capacity where appropriate before taking further action.

## **6. Mental Capacity**

- 6.1 Peabody is committed to working in line with the 5 statutory principles of the Mental Capacity Act 2005. These are:
  - A person must be assumed to have capacity unless it is established that they lack capacity.
  - People should be supported to make their own decisions where possible.
  - A person should not be treated as unable to make a decision just because others regard the decision made as being 'unwise'.
  - A person making decisions on behalf of someone lacking capacity must do so in their best interests.
  - Decisions made on behalf of someone lacking capacity should always be the option which is least restrictive on their basic rights and freedoms.
- 6.2 If a person is assessed as lacking the capacity to make informed decisions about their own wellbeing, we will act in their best interests and make decisions on their behalf. This will be done

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in line with the Mental Capacity Act 2005, working closely with relevant statutory services, agencies, and involving carers and family members when appropriate.

- 6.3 Where a resident is self-neglecting but has the capacity to make informed decisions, yet is unable to adequately protect themselves from harm, we are committed to working in partnership with statutory agencies. Together, we aim to provide support that respects their autonomy while reducing risks and promoting their safety and wellbeing.
- 6.4 In lower-level cases of hoarding and self-neglect, where the person has capacity and no one else is at risk, we should respect their autonomy, offer information and guidance, record the capacity-based decision, and signpost to support. These cases should be managed through supportive engagement with periodic monitoring, unless risks increase.

## **7. Risk Assessing**

- 7.1 We assess risk on a case-by-case basis to guide appropriate actions. Although risk assessment templates may vary across regions and subsidiaries, they include shared descriptors to ensure Peabody responds consistently and proportionately to hoarding and self-neglect concerns. These descriptors help determine the level of intervention required ranging from low-level support to urgent, multi-agency safeguarding action.

These shared descriptors are outlined below:

**Level 1 (Green):** Clutter Image Rating 1-3 indicate a reasonable household environment with low or moderate risk. The resident is managing personal care, nutrition and medical care reasonably well with early signs of requiring assistance in some areas. Often, a single agency response is sufficient, focusing on signposting and ongoing monitoring.

**Level 2 (Amber):** Clutter Image Rating 4-6 indicate a household environment requiring professional assistance due to moderate risks, especially if the person is not engaging. Some concerns exist about personal care, nutrition and/or medical care. This level often triggers a multi-agency response, including referrals to environmental health, fire services, and/or social services.

**Level 3 (Red):** Clutter Image Rating 7-9 indicate high risk, requiring collaborative multi-agency intervention. The resident is actively struggling with meeting their basic needs and continues not to engage effectively with necessary services. This is notably impacting their health and well-being. This level automatically constitutes a safeguarding alert and referrals to relevant specialist agencies including (fire service, social services or community mental health teams) due to significant health risks to residents, household members and surrounding properties.

## **8. Record Keeping**

- 8.1 We will maintain accurate records of contacts, visits, risk assessments, support plans, and actions taken. These records will be regularly updated, securely stored, and managed in accordance with data protection requirements. Relevant information will be shared appropriately with partner agencies to support a coordinated response while respecting confidentiality. We will use these records to monitor progress, identify trends, and continually improve service delivery.

## **9. Monitoring and Ongoing Support**

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9.1 Residents are responsible for keeping their property safe and habitable. We support and monitor property conditions after clearing, working with partners and using routine visits (repairs, gas checks, compliance) to maintain a feedback loop. Support depends on continued access and cooperation, with residents expected to engage in decluttering and ongoing checks.

## **10. Escalation and Enforcement**

10.1 We will consider a range of actions, including enforcement, where a resident refuses to engage with support and any of the following apply:

- Access is denied for essential health and safety checks, such as gas or electrical safety inspections,
- The condition of the property prevents colleagues or contractors from carrying out necessary works, or presents a significant fire safety risk,
- We are required to comply with a statutory notice issued by Environmental Health or another authority,
- The health and safety of the resident, household members, or others is at risk.

10.2 Enforcement action will only be considered once all reasonable efforts to engage and support the resident have been exhausted, and following the completion of an Equality Act Assessment to ensure that any action taken is lawful, proportionate, and compliant with our duties under the Equality Act 2010.

10.3 We will continue to offer support during enforcement, recognising that the resident's willingness to engage may change over time. Our focus remains on promoting positive outcomes, even where formal action is required.

10.4 We may seek to recover costs from the resident for decluttering, deep cleaning, or repairs required due to hoarding-related damage. However, we will take a fair and proportionate approach, carefully considering the individual's financial circumstances as well as the potential impact of placing them in debt. Any decision to recharge will be ethically considered, balancing accountability with the need to avoid causing further harm or hardship.

## **11. Hoarding and Self-Neglect Learning**

11.1 We will provide colleagues with training, tools and clear procedures to enable them to:

- Identify, assess, and engage with residents who may be hoarding,
- Offer guidance and support to individuals who hoard, and where appropriate, refer them to relevant services for additional help,
- Raise awareness of hoarding, promote best practice, and ensure understanding of the relevant legislation.

11.2 We carry out Lessons Learned Reviews to evaluate casework, make recommendations, and improve practice. We also align our work with externally conducted Safeguarding Adults Reviews and Child Practice Safeguarding Reviews to ensure adherence to best practice and statutory guidance, enhancing the safety and wellbeing of those we support.

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## 12. Equality, Diversity and Inclusion

- 12.1 We are committed to promoting equality, valuing diversity, and treating individuals according to their specific needs. We ensure that no person or organisation is treated unfairly or discriminated against on the basis of race, colour, nationality, ethnic origin, sex, disability, sexual orientation, gender reassignment, marital or civil partnership status, pregnancy, health status, unrelated criminal history, or any other protected or personal characteristic.
- 12.2 We will endeavour to ensure that services are delivered fairly and equally to all and to the highest possible standard. We provide all residents and customers with the information they require, in a format to meet their individual needs, using clear language which is easy to understand.

## 13. Legislation and Regulation

- **Equality Act 2010** - Protects individuals from discrimination. Applicable where hoarding or self-neglect is linked to a protected characteristic (e.g. disability), ensuring fair access to services and support.
- **Housing Act 1985, 1988** - Governs the rights and responsibilities of landlords and tenants. Relevant when tenancy enforcement is considered due to hoarding or property condition breaches.
- **Animal Welfare Act 2006** - Applies where animals are neglected due to hoarding, or where the number of animals poses a hygiene or welfare risk.
- **Environmental Protection Act 1990** - Provides powers to act on statutory nuisances. Used when hoarding results in refuse accumulation, vermin, or other environmental health risks.
- **Mental Capacity Act 2005** - Protects individuals who may lack capacity to make specific decisions. Relevant when a person's ability to understand or engage with interventions is in question due to cognitive impairment or mental illness.
- **Care Act 2014** - Defines self-neglect as a form of abuse and places a duty on local authorities and partners (including housing providers) to safeguard adults at risk.
- **Children Act 1989 and 2004** - Relevant when children are living in or visiting a household where hoarding or self-neglect poses a risk to their welfare.
- **Data Protection Act 2018 and General Data Protection Regulation (GDPR)** - Applicable when sharing information with other agencies as part of safeguarding or tenancy management, ensuring it is lawful and proportionate.

## 14. Responsibilities

- 14.1 The Managing Directors and CASH Directors of all regions have overall responsibility for delivery and compliance with the policy within their areas.

## Approval

Version number	2
Effective from	05 January 2026
Policy owner	Managing Director London South