

LONDON BOROUGH OF CAMDEN	WARDS: All
REPORT TITLE Housing Transformation Update	
REPORT OF Director of Property Management and Director of Housing	
FOR SUBMISSION TO Housing Scrutiny Committee	DATE 11 November 2025
SUMMARY OF REPORT The purpose of this report is to update members on the progress of the Housing Transformation Programme, which supports the Council in meeting that ambition. The programme was formally launched in 2024 following the bringing together of multiple important pieces of work across Housing and Property Management to respond to changing regulations and financial pressures. This report serves as an update towards how the programme is delivering to meet those pressures, and our goals set out in We Make Camden. Local Government Act 1972 – Access to Information No documents that require listing have been used in the preparation of this report Contact Officer: Katie Hawthorn Housing Change and Transformation Manager, 5 Pancras Square, N1C 4AG Katie.hawthorn@camden.gov.uk	
RECOMMENDATIONS That the Committee notes and comments on the issues set out in the report.	

Signed: 
Date 30th October 2025

1. Purpose of Report

- 1.1. We Make Camden is our joint vision for the borough, developed in partnership with our community. Its ambition is that Camden should have safe, warm and family-friendly housing to support its communities.

The purpose of this report is to update members on the progress of the Housing Transformation Programme, which supports the Council in meeting that ambition. The programme was formally launched in 2024 following the bringing together of multiple important pieces of work across Housing and Property Management to respond to changing regulations and financial pressures. This report serves as an update towards how the programme is delivering in meeting these goals.

2. Introduction and recap of the programme

- 2.1. Camden Council wants people who live in Camden to have a place to call home. In We Make Camden, we recognise that a good home is a vital part of nearly every aspect of people's lives. Through the provision of social housing, Camden Council plays a big part in the lives of tenants, estates, and communities. Council homes are an important part of connecting the Council into the wider Camden community and connecting people to services and support. Providing high-quality housing services provides a platform for the Council to engage individuals, families and communities on wider preventative and support services – whether that is education, training, employment support or care.
- 2.2. However, this aspiration needs to be set against a context of serious financial, regulatory, and delivery challenges. These, in turn, need to be understood against the background of a structural crisis in the UK housing market, which has become an increasingly high-profile, political issue and has particularly acute manifestations locally in Camden. The scale and challenge of improving Camden's housing stock and services cannot be underestimated.
- 2.3. There are many factors that have led to the increasing challenge across the housing sector, but by far one of the most crucial is the financing and the precariousness of the Housing Revenue Account (HRA) position. As described in detail in the 2024/25 HRA rent setting report a number of austerity-driven policy changes most notably the enforced rent reductions in the period 2016- 2020 have resulted in a cumulative loss in rental income by 2023/24 of £135m. In addition, emerging crises around fire safety and damp and mould have led to a large unanticipated increase in spend. Camden Council has spent £207 million of its own resources on fire and building safety capital works since 2017 and it has had to divert revenue budgets away from other activities to tackle building safety and damp & mould. As a result, the Council receives around £10,000 in rental income a year for a property in Camden but needs to spend around £15,000 a year to ensure the property meets the most basic health and safety requirements as set out in the Decent Homes Standard.

- 2.4 Aswell as these financial challenges, tragic events, including the fire at Grenfell Tower and the subsequent exposure of cladding and fire risk in high-rise buildings, and the death of Awaab Ishaak due to prolonged exposure to mould, have led to increased regulation of the sector, including the Building Safety Regulator, Awaab's Law and inspections for social housing providers against the Regulator of Social Housing's consumer standards. As a landlord, Camden is expected to make informed investment decisions to be able to improve the quality of its housing stock to meet these regulations, as well as have a deep understanding of the needs of tenants, which should inform the way the Council communicates and engages with tenants.
- 2.5 The increase in investment needed to meet these new regulations means that, without serious government intervention and structural changes to how social housing is funded, improving the quality of our housing stock and maintaining a balanced Housing Revenue Account will continue to be significant challenges for the Council. The Council is, therefore, focusing efforts on what it has control over, to better meet tenants' needs and ensure compliance with the legislation listed above.
- 2.6 Given the scale and importance of the challenge, in July 2024 the Council organised the Housing Transformation Programme into six distinct workstreams, each with a clearly defined scope to drive the Council towards better meeting regulations and benefits to residents and frontline staff.
- 2.7 The programme is one of the Council's top priorities and requires significant cross-Council leadership and investment. There are three distinct workstreams that sit within housing and repairs services, and three workstreams that make up 'enabling functions', representing support from services across the Council (e.g. Finance, HR, CTDS) that enable and equip delivery across the programme. Six Senior Responsible Officers (SROs) lead the programme workstreams, and are supported by the Housing Policy, Performance, and Assurance team, which supports operations across Housing and Property to deliver transformational improvements set out in the programme to better meet regulations and prepare for inspection. Details of each workstream are provided below:

Workstream	Description	SRO
Quality Homes	Ensuring Camden homes are safe, warm, dry and compliant, backed by a fit-for-purpose repairs service that ensures repairs are carried out efficiently, to the right standards	Gavin Haynes
Housing Services	Providing high-quality, relational housing services based in neighbourhoods	Glendine Shepherd
Resident-centred	Changing the way Camden's housing and repairs work with residents that is transparent, accountable and empowering	Scot Reid
Living Within Our Means (Enabling Functions)	Committing to ensuring a balanced Housing Revenue Account and supporting long-term financial stability	Daniel Omisore

Data and Digital (Enabling Functions)	Enabling services with the right digital tools, systems, and data that is accurate and allows for continuous improvement	Tariq Khan
The Way We Work In Housing (Enabling Functions)	Creating the conditions for staff to embed a culture of working that is proactive, responsive, relational and empathetic	Jo Brown

2.9 In early 2025, the Council held a mock inspection to understand our gaps against the RSH's consumer standards. This highlighted that whilst there is further to go, the Council is making steady progress towards meeting these ambitions, and this is demonstrated throughout this report, but tenant satisfaction measures for 2024/25 are already showing some positive headline results, including:

- Overall tenant satisfaction has increased by 5% in our Tenant Perception Survey from 67.7% in 2023-24 to 71.0% in 2024-25
- An increase in tenant satisfaction in 10 out of 12 indicators for 2024/25 compared to 2023/24.
- This includes a satisfaction towards our approach to dealing with anti-social behaviour has increased by 25% compared to last year, and satisfaction that Camden makes a positive contribution to neighbourhoods has increased by 11% compared to last year

2.10 This report outlines key areas of progress in the Council's transformation programme and in meeting regulatory requirements, as well as the outcomes for tenants and ambitions for the next year.

3 Quality Homes

3.1 The outcome of the Quality Homes workstream is to ensure Camden homes are safe, warm, dry, and compliant, backed by a fit-for-purpose repairs service that ensures repairs are carried out efficiently and to the right standards. This ensures the Council is keeping tenants safe in their homes and meeting the requirements of the Regulator of Social Housing's [Safety and Quality Standard](#).

3.2 Progress over last year

3.2.1 In January 2025, the Council approved a new Housing Investment Strategy setting out its approach to investing and growing its housing stock in the period 2025-2030, with the broad aim of ensuring that the borough has enough 'decent, safe, warm and family-friendly housing to support our communities'.

3.2.2 Supporting the Housing Investment Strategy, the Asset Management Strategy (AMS) sets out the Council's investment priorities over the next 5 years and sets a plan to invest £670m in its homes. This represents an additional £350m of investment over and above £320m already committed at the time of the report. The funds will be used to ensure Camden can continue to make

essential investments in its stock with the following outcomes expected by 2030:

- Complete all fire risk actions and make provision for further works that we anticipate will arise from the completion of Building Safety Case Files for high-rise buildings.
- Ensure all tenanted homes fully meet the provisions of the Decent Homes standard.
- Make suitable investments in M&E systems, especially communal heating
- Attend to capital repair works which put homes at risk of disrepair.

3.2.3 The Council has also developed two new policies, the Aids and Adaptations Policy and the Repairs Policy, which are currently out for consultation. The purpose of both policies is to introduce service standards and timescales that ensure tenants and leaseholders understand what they can expect from Camden's repairs services and better hold them to account. The policies were developed with tenants and will be reviewed within the next year to measure their outcomes.

3.2.4 The Council's repairs service has also focused on a range of areas of improvement over the past year, which were outlined in the September meeting of the Housing Scrutiny Committee. These include introducing a Lessons Learned lead, greater monitoring of repairs performance, and greater digitisation of the service, all of which are helping to monitor, track, and improve the repairs service.

3.2.5 As part of the quality homes workstream, the Council is driving the number of stock condition surveys to increase knowledge of Camden's stock, something that is fundamental to keeping tenants safe, and meeting the Regulator of Social Housing's Safety and Quality Standard. Camden has increased the number of properties with stock condition surveys done within the past five years from 10% in 2023 to 37.5% currently. Having this data enables us to proactively repair and maintain homes to better keep tenants safe.

3.3 Ambitions for the next year

3.3.1 Over the next year, the Council is looking to continue delivering key projects that support us in delivering Quality Homes. This includes getting to 100% of properties with stock condition surveys done within the past five years and continuing to deliver the Asset Management Strategy, both of which will help drive up the condition of our properties further.

3.3.2 Over the summer, the Government released consultations on a reformed Decent Homes Standard and Minimum Energy Efficiency Standard (MEES). Both will have financial implications if not supplemented with additional funding. The Council will, therefore, continue to monitor the impact of this on our ability to deliver the ambitions of the Quality Homes workstream.

3.3.3 The Council will continue to drive improvements in repairs, including monitoring the impact of the new Repairs Policy after it has been launched, as well as driving down the number of works in progress and overdue works in

progress in repairs. The service is also preparing to increase the Council's in-house repairs team from 170 to 195, with 25 individual heating staff being brought in-house. This will require training, updates to systems and processes to enable a smooth transition that delivers for residents.

4. High-Performing Housing Services

- 4.1 The Council knows that providing high-quality housing services provides a platform for the Council to engage individuals, families, and communities in wider preventative and support services. To deliver high-performing housing services, staff need the tools, knowledge, and training to do so, and both the Regulator of Social Housing and Housing Ombudsman encourage the Council to make better use of transparent and clear policies and procedures in order to deliver this. This will enable us to provide relational housing services based in neighbourhoods, and better support us to meet the Regulator of Social Housing's [Neighbourhood and Community Standard](#), and [Tenancy Standard](#).

4.2 Progress over the last year

- 4.2.1 To best set up the Council's housing service for further transformation and culture change, over the last couple of years, the Council has been delivering a division-wide restructure for housing, alongside some more local changes in repairs. This included a restructure of the management team in Housing to better support culture change, a review and re-design of around 300 roles, with the objective of having four fit-for-purpose, functional, flexible services that make better sense to residents and members. The restructure led to the recruitment of over 100 roles, which were completed earlier this year. Whilst services are still embedding new ways of working, this has already begun to yield positive outcomes; our performance indicators show a clear upward trend in case management updates. This suggests that Neighbourhood Housing Officers (NHOs) are adopting a more proactive approach in responding to resident queries. Similarly, within our Leaseholder and Housing Income Service, there has been positive feedback from leaseholders, such as the Leaseholder Forum publicly praising these early improvements, and recognising a positive trajectory in service delivery. Moving forward, the Council is ensuring members are receiving information about officers for their patches and will continue to monitor the outcomes of the restructure and is conducting a full review to ensure the reorganisation has achieved the benefits it was designed to deliver.
- 4.2.2 Over the last year, the Council has co-designed a [Vulnerability Policy](#) with tenants, bringing services under a unique and clear definition detailing our person-centred approach to better support tenants with additional identified needs, such as autism or disabilities. This has been publicly launched, and the Council is now ready to launch a huge training effort to ensure all staff in housing have received mandatory training on vulnerabilities. Tenants were very supportive of this policy, and this work should mean that residents receive a more empathetic, person-centred and respectful service from Camden staff.

- 4.2.3 In March 2025, the Council launched a Resident-facing [Housing and Domestic Abuse Policy](#) and accompanying [‘Know your rights’ Survivors’ Housing and Domestic Abuse handbook](#). Both documents have been co-produced with people with lived experience of domestic abuse and homelessness. This work aligns with Camden’s vision to embed a rights-based approach to housing support; this is captured powerfully by a survivor who participated in the work:

“When you're literally just about surviving while trying to keep everything together for your family; your home situation and stability is everything. Navigating that was not easy for me, and it turns out so many others. So, it made sense that we pour ourselves into creating a handbook so that anyone else facing a journey like ours has all the information to hand and can easily access it multiple times – if needed.”

- 4.2.4 Domestic abuse expertise has been embedded into the service with two new specialist Domestic Abuse Complex Case Coordinator (DVA CCC) roles based in Neighbourhoods and Homelessness Prevention. The Council has delivered large-scale rollouts of specialist DVA training to core housing teams, which includes 250 members of repairs, caretaking and property management staff completing DVA Early Detectors training and hundreds more across housing going on to complete more advanced DVA training. Improved identification and new systems for recording DVA have led to positive outcomes for residents, including a significant increase in the number of identified DVA cases; a 42.37% increase in the number of cases identified since 2024. Previously, DVA cases accounted for approximately 1 in 10 cases, now nearly one in five cases are DVA-linked.
- 4.2.5 Tenants have told us previously that they are not satisfied with our approach to anti-social behaviour. Despite Tenant Satisfaction Measures (TSMs) showing that Camden tenants on average feel safer in their home than the national average, satisfaction with our approach to ASB (46.3%) was below the London average (54.6%). The Council asked residents at the Housing and Property Residents Panel and through door-knocking exercises what they would like to see change, and as a result developed a Council-wide approach to tackling ASB across the borough, including the creation of an ASB taskforce, recruitment of five ASB officers dedicated to tackling ASB on housing estates and training for NHOs based on a new cross-council [ASB Policy](#) and Procedure. Whilst more work is needed to properly embed this approach, this has already demonstrated better outcomes for residents, such as an 11% increase on tenants’ satisfaction of our handling of ASB in this year’s TSMs.
- 4.2.6 The Council has designed a performance framework to better define what residents need from our housing and property services through co-designed work such as We Make Camden and Good Life Camden, and how services can measure and demonstrate progress against these outcomes. As part of this, the Housing Policy, Performance and Assurance team have designed a suite of Key Performance Indicators (KPIs), which are currently being reported against monthly, and shared quarterly on [Camden's website](#). This is a huge

step in ensuring that tenants can see how their landlord services are performing and better hold us to account.

4.3 Ambitions for the next year

- 4.3.1 The Council has a suite of policies and procedures that it needs to deliver, based on where it needs to improve services for tenants, as well as where there are currently regulatory gaps. Some of the areas of policy the team are expecting to review in the next year include the Safeguarding Adults Policy, Safeguarding Children's Policy, Tenancy Management Policy, Tenancy Fraud, Allocations and Good Neighbourhood Policy.
- 4.3.2 In March 2025, the Domestic Abuse Housing Alliance (DAHA) launched a revised accreditation framework, which introduced a tiered recognition system, Bronze, Silver, and Gold, as part of its evolution in standards. The new framework was developed following a review that identified that multiple providers were struggling to achieve and maintain accreditation. The new framework shifts towards a continuous assessment approach; gold represents full accreditation, and platinum replaces 'reaccreditation'. Camden is scheduled to commence work to achieve Silver accreditation in November 2025, with a view to continuing to work towards Gold once achieved.

5 Resident-centred

- 5.1 The purpose of the resident-centred workstream is to put residents at the centre of Camden's housing and repairs to ensure the Council is transparent, accountable, empowering and truly participative. Whilst participation and resident voice should be at the heart of everything the Council does, the workstream exists to champion this and ensure the Council meets the [Transparency, Influence and Accountability Standard](#).

5.2 Progress over the last year

- 5.2.1 This year, the Council co-designed with tenants a set of [service standards](#) which outline our customer service approach (the Way We Work) and six additional standards across six key touch points for landlord services. This framework is designed to ensure services are clear and meaningful to residents while providing staff with unified guidance for effective service delivery.
- 5.2.2 Working closely with a tenant working group, the Council successfully co-delivered a Resident Action Day event aimed at boosting housing participation and connecting residents, partners, and services across Camden. The event saw 101 tenants and leaseholders attend, and the feedback was overwhelmingly positive:
- 80% felt they had the opportunity to have their say.
 - 73% felt better connected to others within the community.
 - 84% felt inspired by the activities and experiences shared.
 - Crucially, 92% expressed interest in having more events or activities like this in the future.

- 5.2.3 This year, the Council have delivered 10 Neighbourhood Action Days as part of an annual programme. The surgery-style events are all about services meeting residents where they are, listening to concerns, and offering help and advice. Over 20,000 residents within housing communities have been invited to these action days, and we have held over 1,000 conversations to provide support for everything from repairs to money advice. The initiative has been highly successful, with 89% of feedback survey respondents so far rating the event positively.
- 5.2.4 The Council has also now launched recruitment for the 100 Tenant Network. The network is a new opportunity for tenants to share insights and ideas to shape the future of housing and property management. The group will be selected to represent the diversity of voices in our housing communities and will be drawn upon to get involved in co-design initiatives, such as reviewing our enhanced repairs offer and improving processes for raising housing enquiries.
- 5.2.5 To improve the findability and usability of online resources, the Council has reorganised the structure of its housing pages, redesigned existing content and created new content where gaps existed. This includes new [Get Involved](#) and [Meet our leadership team](#) sections, and an improved [Housing policy and strategy](#) section, including Easy Read guides. The Council has also used data and research with tenants to understand their needs and preferences, which has informed content including [council tenant rights and responsibilities](#), [fire and building safety](#) and [damp and mould](#).
- 5.2.6 Neighbourhoods and Contact Camden teams are implementing a new triage model to proactively manage demand, reduce unnecessary contact, and speed up the resolution of tenancy inquiries. Training has commenced to enable the contact centre team to handle transactional inquiries at the first point of contact, roll out automated replies, and improve re-routing to ensure tenants reach the correct service immediately. This new process is fully supported by clear online information and guidance for tenants.

5.3 Ambitions for the next year

- 5.3.1 Over the next year, the Council needs to continue embedding our approach around vulnerability. We are implementing a digital system to allow for a joined-up visibility of tenants' circumstances, support needs, advocacy and adjustments to proactively tailor services and protect vulnerable tenants. Alongside this, in response to feedback that our current 'enhanced' repairs policy fails to meet the diverse needs of tenants, and to ensure compliance with forthcoming legislation like Awaab's Law, we are initiating a review of the enhanced repairs offer. We will launch a co-design process in November with our 100 Tenant Network to jointly develop a new, meaningful repairs pathway that addresses these critical needs.
- 5.3.2 The Council needs to have a clearer approach towards tenant participation, and over the past year, we have been working together with residents to build

a new participation approach. This sets out how the Council will share information, exchange ideas, and maximise opportunities to improve services and enable residents to hold us accountable for the way we shape and deliver our landlord services. Next year, we will publicly launch our new participation model, clearly detailing our plan for meeting the 'We Make Camden' ambitions for participation.

6 The Way We Work in Housing

- 6.1 The Way We Work in Housing aims to support our staff to meet our vision to deliver high-quality housing and repair services that are proactive, responsive, and empathetic. Central to this is the development of strong, trust-based relationships with residents and communities. To realise this vision, we recognise the need for a highly skilled and professional workforce that operates within a relational and systemic framework. This includes a commitment to anti-racist practice and the advancement of social justice across the borough. We aim to embed a trauma-informed, reflective practice model that supports both frontline staff and their managers, ensuring that our services are not only effective but also compassionate and person-centred.
- 6.2 This workstream is a critical enabler of our broader transformation agenda. It ensures that our housing services are not only operationally effective but also aligned with our values of dignity, equity, and resident empowerment and helps us to better meet the RSH's incoming [Competence and Conduct Standard](#).

6.3 Progress over the last year

- 6.3.1 Over the past 12 months, we have invested in staff development to build a motivated, curious, and professional workforce. We have welcomed approximately 100 new staff to the service, creating bespoke induction packages and holding service-level induction events.
- 6.3.2 We have also invested in our existing staff, by bringing together existing staff through service launch events for colleagues working in Housing and Property services. In total 80% of the workforce attended an event aimed at spending time together and meeting new colleagues to help foster stronger connections across teams, creating a more collaborative and inclusive working environment. Ensuring everyone has access to the same essential information—such as our Service Standards, The Way We Work, and our PACT principles (Proactive, Accessible, Caring, Together)- and demonstrating how they apply to everyday realities for our residents.
- 6.3.3 The Council is doing this while also working towards embedding a tailored and sustainable practice model. This model will provide a structured approach to trauma-informed and reflective practice for resident-facing staff and their managers. We have already begun this work by creating reflective spaces, “listening circles,” with our Neighbourhoods teams and our Homelessness Prevention teams. This is to ensure that our residents receive the best possible service from our housing colleagues.

- 6.3.4 We have recruited a Systemic Psychotherapist in Housing to build on our ambitions to integrate mental health and well-being considerations into the service. They will support colleagues in housing, discussing challenging cases, and providing a relational lens on how to resolve those issues with residents. The Systemic Psychotherapist will support staff in establishing a supervision framework that enables staff to reflect more deeply on their work with households, their colleagues, and their managers, fostering a culture of shared learning and support.

6.4 Ambitions for the next year

- 6.4.1 Over the next 12 months, our priority will be to build on insights gained through reflective practice sessions to co-develop a sustainable and relational practice model with a focus on housing. This model will underpin a renewed vision for Resident Help, one that is deeply embedded in local communities and leverages the strengths of existing networks and relationships.
- 6.4.2 As part of this workstream, we will also design a tailored learning and development framework for each service area. This will ensure staff are equipped with the skills, knowledge, and confidence needed to deliver high-quality, resident-centred support, aligned with the specific needs of the communities they serve. Given the likely introduction of the Competence and Conduct Standard as an addition to other requirements set out in the Social Housing Regulation Act (2023), the Council is working with North London Housing Partnership and the London Metropolitan University to develop courses that will ensure our staff are fully trained and receive the qualifications that will be required and regulated by Ofqual. The course is likely to begin early 2026.

7 Housing and Property Digital Change Programme

- 7.1 The Council is modernising Housing and Property Services through better use of digital tools, data, and integration. The goal is to give residents faster, simpler, and more consistent access to services, while helping staff work more efficiently with accurate, joined-up information.
- 7.2 This means tenants can report issues, track progress, and receive help more easily, and officers have the right tools and insight to keep homes safe, well-maintained, and compliant.

7.3 Progress over last year

- 7.3.1 Over the past year Customer Technology and Digital Services (CTDS) have delivered a range of new digital tools and data improvements that are transforming how Housing and Property Management operates:
- Resident self-serve repairs portal launched, giving tenants a simple way to book day-to-day and communal repairs online.
 - Building Safety Managers App and Golden Thread Dashboard rolled out, giving officers instant access to key building safety and compliance

information to better understand how to keep tenants safe in high-rise buildings

- Home Visiting App introduced, enabling officers to capture information offline during Tenancy Visits and sync it automatically when back online.
- RentSense deployed, improving rent collection and using predictive analysis to help staff identify and support tenants at risk of arrears earlier.
- Person-Centred Fire Risk Assessment (PCFRA) App launched, ensuring individual residents' needs are captured and addressed in fire safety planning.
- True Compliance now replacing outdated manual processes, providing real-time compliance tracking and automated reporting.
- Housing CRM foundations established, bringing together resident and property data to build a single, joined-up view of each household.
- Temporary Accommodation digital review completed, with new process maps, data cleansing, and an integration layer to improve reporting and case management.

7.3.2 Together, these changes are laying the groundwork for a more responsive, data-driven housing service, one that improves safety, trust, and outcomes for residents.

7.3.3 The current state of systems and technology across Housing and Property requires improvement to meet the needs of residents, and we are focusing on getting the basics right to ensure clean, consistent tenant and property data and a seamless experience for residents. However, the Council is keen to utilise the opportunities that advances in technology, including artificial intelligence, present to residents and staff. This includes predictive analysis and automation, which can help ensure the service operates more efficiently and where tasks are easy, residents get a quicker service. We are already using several of these, whether within the Housing and Repairs Contact Centre, or through the predictive analysis of RentSense in identifying tenants likely to fall into long-term arrears. We also have plans to further increase this, such as introducing True Compliance, which utilises elements of GenAI to create reports. We are aware that using this technology comes with risks such as potential for biases, errors in accuracy and issues around data protection. We therefore ensure that there are always staff operating the technology and are well-trained to use it properly and unable to use AI products without demonstrating their competence.

7.4 Ambitions for the next year

7.4.1 Over the next year, the Housing and Property Digital Change Programme will move from building digital foundations to joining them up, creating a seamless experience for residents and a single, reliable view of our homes, people, and compliance. This is to support the Council in delivering two areas of improvement that came out of the mock inspection: knowing our tenants and knowing our stock.

- 7.4.2 This includes delivering a single Housing Customer Relationship Management (CRM) system and 360-degree resident view. This will bring together data from currently disparate systems to give staff a complete picture of each resident and property. This will support more proactive case management, faster resolution at first contact, and better coordination across Housing, Repairs, and Contact Camden. This will also support our ambitions outlined earlier in the report around vulnerabilities and support needs, which will enable officers to record, access, and act on key resident information in a safe and consent-based way, ensuring people get the right help from the right team at the right time.
- 7.4.3 The Council will be doing this alongside strengthening safety and compliance through data. Building on the Golden Thread and True Compliance platforms to give real-time assurance of building safety, statutory checks, and follow-up actions. This will help Camden evidence compliance more efficiently and respond faster to emerging risks. The Council needs to clean, connect, and visualise data across Housing systems. This will improve insight into repair performance, temporary accommodation, and property conditions, increasing data quality to better support decisions and resource targeting.
- 7.4.4 Together, these ambitions will take Camden closer to a truly connected, data-driven housing service, one that is easier to access, safer to live in, and more efficient to run.

8 Living Within Our Means

- 8.1 This workstream exists to ensure that all of the Council's transformation efforts are financially robust. As outlined earlier in the report, the financial pressures on the Housing Revenue Account have never been higher, and so work to improve housing needs to demonstrate a commitment to a balanced HRA and long-term stability.

8.2 Progress over last year

- 8.2.1 As set out in 2.2.1 above, the Council's Cabinet agreed the Asset Management Strategy in January 2025. The Strategy is affordable to the HRA by prioritising blocks and estates with the greatest investment need and by part-funding the capital programme with disposals of poorly performing assets. Not only will the capital receipts from these assets help to fund investment in the rest of the stock, but disposal will also reduce that investment need.

8.3 Ambitions for the next year

- 8.3.1 In June 2025, the government announced a new rent settlement, which will allow social landlords to increase rents by CPI+1% for 10 years from April 2026. This recognises the structural financial problems faced by local authority landlords and housing associations. The government has also recently consulted on rent convergence, which would allow rents which are not currently at formula rent to increase by more than CPI+1% until they have

converged with the formula to enable local authority landlords and housing associations to improve the quality and supply of social and affordable housing. The outcome of this consultation is expected as part of the Chancellor's Autumn Statement on 26 November 2025.

- 8.3.2 The Council will take account of the 10-year rent settlement and rent convergence if the government adopts it when setting its budget for 2026/27 and subsequent years. While the new rent policy is welcome, it will not by itself fully address the financial challenges faced by the HRA. The Council's Medium Term Financial Position report presented to Cabinet in July 2025 forecast continued pressures from depreciation, building safety and regulation, retrofit and M&E tender risk, and identified a medium-term funding gap for the HRA of £10m between 2025/26 and 2029/30.

9. Finance Comments of the Director of Finance

- 9.1 The Director of Finance has been consulted and his comments incorporated into the report, especially in section 8 above.

10. Legal Comments of the Borough Solicitor

- 10.1 The Borough Solicitor has been consulted and has no legal comments on this report.

11. Environmental Implications

- 11.1 No environmental implications

REPORT ENDS