

## **THE LONDON BOROUGH OF CAMDEN**

At a meeting of the **HOUSING SCRUTINY COMMITTEE** held on **TUESDAY, 9TH DECEMBER, 2025** at 6.30 pm in Committee Room 1, Town Hall, Judd Street, London WC1H 9JE

### **MEMBERS OF THE COMMITTEE PRESENT**

Councillors Kemi Atolagbe (Chair), Meric Apak, Joseph Ball, Nancy Jirira and Samata Khatoon and Charles Bertlin (co-opted member)

### **MEMBERS OF THE COMMITTEE ABSENT**

Councillors Richard Cotton, Tommy Gale and Eddie Hanson and Larissa Hope and Victor Seedman (co-opted members)

### **ALSO PRESENT**

Councillor Sagal Abdi-Wali, Cabinet Member for Better Homes

**The minutes should be read in conjunction with the agenda for the meeting. They are subject to approval and signature at the next meeting of the Housing Scrutiny Committee and any corrections approved at that meeting will be recorded in those minutes.**

### **MINUTES**

#### **1. APOLOGIES FOR ABSENCE**

Apologies for absence were received from Councillors Richard Cotton, Tommy Gale and Eddie Hanson, and Vic Seedman Co-opted Member.

#### **2. DECLARATIONS BY MEMBERS OF STATUTORY DISCLOSABLE PECUNIARY INTERESTS, COMPULSORY REGISTERABLE NON-PECUNIARY INTERESTS AND VOLUNTARY REGISTERABLE NON-PECUNIARY INTERESTS IN MATTERS ON THIS AGENDA**

There were none.

#### **3. ANNOUNCEMENTS**

##### **Broadcast of the meeting**

The Chair announced that the meeting was being broadcast live by the Council to the Internet and could be viewed on the website for twelve months after the meeting. After that time, webcasts were archived and could be made available upon request.

Those who had asked to address the meeting were deemed to be consenting to having their contributions recorded and broadcast and to the use of those sound recordings and images for webcasting and/or training purposes.

**4. NOTIFICATION OF ANY ITEMS OF BUSINESS THAT THE CHAIR DECIDES TO TAKE AS URGENT**

There were none.

**5. MINUTES**

Consideration was given to the minutes of the meeting held on 11<sup>th</sup> November 2025.

**RESOLVED –**

THAT the minutes of the meeting held on 11<sup>th</sup> November be approved and signed as a correct record.

**6. DEPUTATIONS**

There were none.

**7. HOUSING OMBUDSMAN ANNUAL COMPLAINT HANDLING AND SERVICE IMPROVEMENT REPORT AND COMPLAINT HANDLING CODE SELF-ASSESSMENT - LONDON BOROUGH OF CAMDEN 2024-25**

Consideration was given to the report of the Borough Solicitor

Andrew Maughan, Borough Solicitor, took the meeting through the report and he along with Gavin Haynes, Director of Property Management, gave the following key responses to questions:

- The Housing Ombudsman required all landlords to produce an annual complaints handling, service improvement and complaints handling code self-assessment report, and this was the third year that such a paper had been presented to the scrutiny committee. The purpose of this was to provide members with an opportunity to review performance, ask questions, and record comments which would then be provided to the Housing Ombudsman. Members were reminded that they had recently considered the report on the outcome of the Housing Ombudsman's Special Investigation.
- The report showed a significant increase in housing-related complaints, which reflected a wider trend across London and nationally which was of concern. The increase had placed pressure on services that were seeking to deal with

the issues arising from the complaints. The rise in the number of complaints was partly due to changes in the Housing Ombudsman's approach and a greater awareness of how to complain, noting also the growth of legal claims in the sector and a higher expectation from tenants. Whilst complaint numbers had increased and were of concern, the volume of tenant interactions remained very high, and complaints should be viewed in that context.

- The Council valued the complaints process and had sought to make it as easy as possible for tenants to complain, as part of a wider relational approach to tenant engagement. It was recognised that complaints had driven service improvements, and a greater corporate focus was now being to this issue.
- The increase in complaints and legal claims was consistent with national trends, and not necessarily an indication of worsening performance in terms of percentage increases.
- The Housing Ombudsman's previous concerns related to complaint handling rather than complaint numbers. The Council remained committed to improving its processes and being transparent about performance data. Camden's figures were more transparent, publicly available and easy to access compared to many other local authorities and other social landlords.
- The Council recognised that it was unrealistic to expect that no future complaints would be upheld by the Housing Ombudsman. The authority was aware that mistakes would occur, and that when this happened the Council had to ensure that these would be addressed appropriately and learnt from.
- Numerous service improvements had been introduced, including the creation of the completions team, which ensured that promised works were completed and checked. This initiative was relatively new and would take time to embed. Other measures included a rapid response team for urgent issues such as leaks and changes to the "no access" process to speed up repairs. The Council had also improved its handling of Stage 1 complaints, with 90% now responded to within target timescales. Tenants were being contacted after complaints to check satisfaction and gather feedback. Officers were determined to put the action plan agreed with the Housing Ombudsman fully into effect.
- The Council was not complacent in relation to the way it handled complaints and continued to learn lessons from Housing Ombudsman determinations and sector-wide spotlight reports. Complaints had increased significantly across London and nationally, with a 400% rise in Housing Ombudsman cases. This trend reflected changes in society and greater willingness to complain, as well as the Council's deliberate policy to make complaints easier to submit, and not that service performance had deteriorated by that level.
- That complaints were viewed positively by the Council and seen as opportunities for improvement, not as failures remained important. Camden was not performing worse than before in percentage terms and that these figures needed to be considered in that context. The Council also remained committed to transparency and continuous improvement.
- In the past previous practice for many local authorities had been to focus on defining complaints narrowly so as to keep numbers low, as performance was judged purely by some boroughs on complaint volumes. This approach was

no longer considered appropriate, and complaints were now viewed as opportunities for improvement rather than as purely negative indicators.

- Complaints had increased across the authority, not only in housing, and that inspections continued to show good service performance overall.
- The authority needed to take a balanced approach to the level of resources required to manage complaints effectively. Central Complaints had experienced pressure this year, particularly with second-stage complaints, which required more detailed reviews. Recruitment was underway to increase capacity, but finding and retaining staff remained challenging. Officers were likely to move appropriate staff into the area for a short period to assist with dealing with the current workloads.
- The authority had undertaken constructive engagement with the Housing Ombudsman, including several meetings to address recommendations and provide evidence. The Council also founded and participated in the London Complaints Forum that had been set up to share best practice.
- The complaints process had been amended annually for the past three years to make it easier for residents, following surveys and feedback. A further review of the corporate policy was planned for next year.
- The authority was aware that legal firms were increasingly submitting data protection requests on behalf of their clients, which added to workload pressures. Other Council services did not face the same level of legal claims or industry-driven challenges as housing. Legal cases in housing had grown substantially, with the Council now employing eight housing disrepair lawyers compared to one a few years ago.
- Housing services complaints to the Housing Ombudsman had risen significantly compared to other Ombudsman services, which remained stable, indicating a sector-wide trend.
- Improvements had been made in the Council's neighbourhood services, including recruitment of staff, and introducing a "lessons learned" lead and some of these would take time to bed in.
- Most complaints continued to relate to housing, reflecting the size and age of the housing stock and the complexity of repairs in an urban environment. Seasonal factors, such as heating issues in winter, continued to influence complaint volumes. Investment in older heating systems was highlighted as part of ongoing improvement work.
- Preventing complaints and resolving issues early was the priority for the Council.
- Analysis showed that poor communication was the main driver of complaints, rather than the quality of repair work. Initiatives were underway to improve communication, including changes to language used in correspondence and better engagement with tenants.
- Stage 1 complaints could not be avoided, but the aim was to prevent escalation to Stage 2, as this indicated that initial concerns had not been resolved. Officers were examining in detail why complaints progressed to Stage 2, with the intention of reducing these cases over time. Officers acknowledged that overall complaint numbers were unlikely to fall significantly, but reducing Stage 2 cases was considered achievable and a

priority. Feedback from members' casework was also valued and used to inform service improvements.

- Neighbourhood Housing Officers were an important resource for tenants seeking to address issues of concern. More neighbourhood action days and outreach events were planned for the following year and neighbourhood staff would be available on the ground to help and advise tenants and residents on issues of concern.
- The report covered data up to March 2025, and complaints received since April would be included in future reports.
- Seasonal peaks, particularly after winter, created additional pressure on resources which often led to an increase in the number of complaints received. Officers confirmed that recruitment was underway to strengthen the Stage 2 team and ensure capacity to manage expected increases.
- Officers agreed to provide an update regarding the caretaking service performance issues as part of the Housing Ombudsman recommendations and repairs update report going to the February meeting of the scrutiny committee.

**ACTION BY: Director of Housing**

- Officers would pull together a summary of the key issues arising from the scrutiny committee, and the Resource and Corporate Performance Scrutiny Committee's consideration of the report and share this with respective chairs before it was forwarded to the Housing Ombudsman.

**ACTION BY: Borough Solicitor**

**RESOLVED –**

THAT the report be noted

**8. HOUSING REVENUE ACCOUNT (HRA) 26/27 BUDGET UPDATE**

Consideration was given the report of the Director of Finance

Emma Cardoso, Strategic Finance Lead Housing, took the meeting through the report and she along with Gavin Haynes, Director of Property Management, gave the following keys responses to questions:

- The HRA is a self-funding account and it was estimated that approximately £201 million in income had been lost since 2016/17 due to inconsistent rent policy. The government's announcement on rent convergence (CPI+1% plus an additional £1 or £2 per week) had been delayed. Rent convergence aimed to close the average weekly gap of £19.49 between target and actual rents.
- A £7.3 million overspend was forecast for the current year. An additional budget need of £15.2 million for 2026/27 was identified, driven by inflation,

new regulations, disrepair costs, mechanical and engineering works, capital investment, and repairs.

- Camden's social rents were approximately one-quarter of private sector rents, and 72% of residents received either full or partial benefits. Proposed rent increases included an average of £7.04 per week for a two-bedroom property (CPI+1%), with potential additional increases of £1 or £2 if rent convergence was applied. Service charge increases were proposed due to inflation, with grounds maintenance seeing a 10% increase due to insourcing and inflationary pressures. A £2 per week increase for tenant garages and an 11% increase for commercial garages were also proposed. The £900,000 reduction in the bad debt provision due to strong performance by the housing income team, had meant that this saving could be reinvested into housing services.
- Officers advised that housing rents varied across properties. New-build homes were set at target rent, which was typically higher. Officers explained that, because rents differed, an average was calculated across the housing stock for reporting purposes, using examples such as one-bedroom and two-bedroom properties. Tenants could apply the 4.8% increase to their individual rent to understand the impact.
- Most tenants did not wish to fall into arrears and that support was available for vulnerable residents. TRA representatives were encouraged to reassure tenants and advise them to seek help, if necessary, as teams could assist with benefits and payment plans. This information could be included in leaflets to tenants and residents.
- Tenants wanted transparency on how rent income was spent overall, not just incremental changes. Officers agreed to include information on balancing budgets and funding requirements in future reports. This could also highlight spending on disrepair, including works and compensation costs, noting that a significant proportion went to legal fees rather than residents. Reducing these costs would free up budget for stock and service improvements.
- There was a gap between the rent charged and the amount needed to meet costs, which remained significant. Discounted rents linked to tenant improvements were something that had been practiced in the past by housing associations, but it was recognised that this was no longer common.
- The Council recognised the importance of helping residents regain a sense of self-worth within society and the community. The Council was helping people with this by promoting good growth and helping supporting residents into employment. Discussions continued with regeneration colleagues to explore opportunities for local people to access good-quality jobs, particularly through the in-house repairs team.
- Housing benefits would cover the cost of the rent increase and rent convergence proposals.
- Landlords were required to pay Housing Ombudsman and Building Safety Regulator fees annually.

The scrutiny committee welcomed the Housing Income Team's work in working with tenants to help them reduce their rent arrears.

**RESOLVED –**

THAT the report be noted

**9. HOMELESSNESS AND ROUGH SLEEPING STRATEGY**

Consideration was given to the report of the Cabinet Member for Better Homes, Cabinet Member for Safer Communities and Cabinet Member for Health, Well-being and Adult Social Care.

Osian Jones, Director of Strategy, Design and Insight, and Simone Melia, Head of Housing Solutions, took the meeting through the report and item 10 Response to the Homelessness Scrutiny Panel recommendations report and they along with Councillor Sagal Abdi-Wali, Cabinet Member for Better Homes, and Elly Shepherd, Head of Housing Policy, Performance, and Assurance, gave the following key responses to questions;

- The proposed Homelessness Strategy, built on the 2019 strategy and reflected significant changes since the pandemic. The ambition remained to make homelessness rare, brief, and non-recurring. The new strategy was developed in partnership with housing, health, social care, employment, and voluntary sector organisations. It incorporated learning from previous reviews, the transformation programmes, and engagement with people with a lived experience. The new approach shifted from prevention at the point of homelessness to a whole-organisation and whole-place approach, addressing risks such as domestic abuse, financial vulnerability, and unemployment. Support was now focused on person-centred integration, recognising that housing alone was not sufficient and that co-ordinated responses from health and housing were essential. The strategy embedded a stronger focus on tackling inequality and systemic injustice.
- Feedback from the consultation had led to changes, including improved digital access in hostels and commitments to partnership working. The draft strategy had been presented to the scrutiny committee previously, and committee feedback was incorporated into the final version.
- Homelessness grant funding did not cover the full cost of temporary accommodation. The homelessness prevention grant from central government was ring-fenced and capped, with only up to 49% allowed for temporary accommodation. This left a significant overspend beyond core funding. The Council had not yet received its funding settlement and hoped for a three-year agreement to provide stability for contracts and programmes. Under the new regime, temporary accommodation would no longer be funded through homelessness grants but through the overall local authority settlement, which was unlikely to cover current expenditure.
- A Temporary Accommodation Task Force was in place, that focused on reducing demand and the flow into temporary accommodation, improving

support for households in temporary accommodation, reviewing property provision and maximising capital grant funding.

- Camden had worked closely with London Councils on the Setting the Standard project, which deployed Environmental Health Officers to inspect high-risk temporary accommodation, including hotel-style properties located out of borough. This initiative addressed challenges around shared responsibilities and difficulties in conducting inspections outside Camden.
- Camden was participating in the End Homelessness Accelerator Programme that sought to strengthen long-term approaches to improving accommodation standards. Camden had also led other related work and highlighted that, compared to many boroughs, Camden placed a significant proportion of families locally: approximately 40% within the borough and nearly 70% within four miles of Camden's centre, with very few placements outside London. This contrasted with other boroughs, where out-of-area placements were more common, particularly for inner London authorities facing severe pressures.
- Camden has two additional family hostels in development at Camden Road and Chester Road, following the loss of provision at England's Lane. The ambition remained to increase family hostel accommodation within the borough.
- There was now in place a fully staffed new Temporary Accommodation Team, that would be seeking to ensure that every household placed in temporary accommodation had a named housing officer for the first time in many years. A programme of work had commenced to assess support needs and deliver appropriate assistance. Additionally, three new posts were created within the Floating Support Team to work specifically with households in temporary accommodation, reflecting rising demand and Camden's responsibility as the host borough.
- Camden retains housing duties for households placed in temporary accommodation by the Council, regardless of location. Any cases where residents lacked a link or officer should be flagged. For households assisted into private rented accommodation outside Camden, the Council maintained responsibility for two years and aimed to sustain tenancies wherever possible.
- The Council continued to work in collaboration with the voluntary and community sector and its research into diverse homelessness experiences. Camden had been one of the first local authorities to conduct a Women's Rough Sleeping Census to identify hidden homelessness among women, who were often missed by standard counts. Camden also piloted a young people's rough sleeping census, which revealed significant disproportionalities, including a high number of former asylum seekers. The Council continued to work with the Home Office and national government to support individuals leaving asylum accommodation, recognising that this was a key driver of rough sleeping in central London.
- Camden has continued to prioritise work on hidden homelessness and rough sleeping. Camden had conducted a Women's Rough Sleeping Census, which was recognised nationally and Camden's work on supporting victim survivors of domestic abuse was commended by the Mayor's Office for Policing and Crime during a recent visit to the Respite Rooms. Camden had aimed to move away from requiring individuals to be verified as sleeping rough before

accessing services, recognising that many homeless people did not present in traditional ways. This commitment formed part of the Council's strategy to better meet the needs of those experiencing hidden homelessness.

- The Council had recommissioned its outreach contract with a strong emphasis on intersectionality and meeting the needs of diverse groups. The new contract included requirements for women-only spaces and tailored support for communities with specific needs, such as the Roma community. Additional expectations were built into the contract, including provision of food within the hub and improvements to the physical space. The outreach hub in Camden Town would remain a partnership space under the new arrangements.
- A significant development since the previous strategy was the establishment of the Homelessness Forum. This partnership forum focused on rough sleeping and included attendance by the Cabinet Member, as well as representation from the third sector, outreach providers and health services. The Forum provided a robust mechanism for feedback and engagement, and early versions of the strategy were informed by input from those partners.
- The Homelessness Strategy was cross-cutting and involved collaboration across health, homelessness, and housing services. The Council was developing internal governance arrangements to ensure shared accountability for delivering actions within the strategy. This governance would bring together services across the Council and include health partners. Work was also underway to explore wider oversight and governance from external partners, building on the strengths of existing partnership forums.
- The Council continued to use its extensive supported housing portfolio as a key prevention tool for non-priority homeless households. The adult pathway played a central role in preventing homelessness by providing access to hostels and supported accommodation during the initial 56-day period, rather than progressing to a main housing duty application. This approach formed part of Camden's wider strategy to reduce rough sleeping and support individuals before they reached crisis point.

The scrutiny committee welcomed the report and thanked officers working in the Homelessness Prevention Team for the work they were doing in very challenging circumstances.

**RESOLVED –**

THAT the report be noted

**10. RESPONSE TO THE HOMELESSNESS SCRUTINY PANEL  
RECOMMENDATIONS TO HOUSING SCRUTINY COMMITTEE**

Consideration was given to the report of the Director of Housing

See discussion as part of item 9.

**RESOLVED –**

THAT the report be noted

**11. INSIGHT, LEARNING AND IMPACT REPORT: HOMES AND COMMUNITY DIRECTORATE - QUARTER 2/MID-YEAR 2025-26**

Consideration was given to the report of the Executive Director Homes and Communities

Gavin Haynes, Director of Property Management, took the meeting through the report and he along with Elly Shepherd, Head of Housing Policy, Performance and Assurance, gave the following key response to questions:

- Housing services faced key challenges around the increasing demands on temporary accommodation, with opportunities highlighted around the establishment of new temporary accommodation teams, the Neighbourhood Housing Officer home visit programme, and the launch of a new HMO additional licencing scheme. Income collection performance and the embedding of service standards had also been going well.
- Approximately 5,000 housing repairs jobs were being undertaken per month, and satisfactory completion rates remained steady. The main conclusion was the critical need to mobilise the housing investment strategy, including large heating schemes and plant room upgrades. Work on the Building Safety Act was ongoing, with the directorate addressing queries from the regulator.
- Camden had focused on moving households out of commercial hotels, as these provided poor value for money and were unsuitable for long-term accommodation. The reliance on hotels had arisen due to their immediate availability during periods of high demand. Camden had successfully moved 180 households out of commercial hotels and confirmed that no families remained in such accommodation. The Council also ceased using high-cost providers, such as Premier Inn. It was reported that the 20 providers currently used were predominantly from the private sector. The Council continued to prioritise void properties for temporary accommodation, whilst aiming to increase permanent allocations where possible.
- The Council's long-term strategy focused on increasing property acquisitions to expand its social housing stock and provide more permanent housing solutions. The Council had already purchased additional properties and was exploring new government funding opportunities for acquisitions, including grants for properties designated for temporary accommodation. This approach aimed to give the Council greater control over property use and deliver wider social benefits.
- Camden remained committed to ensuring the quality of providers currently used for temporary accommodation. At a London-wide level, Camden participated in the Inter-Borough Accommodation Agreement, which sought to manage providers collectively and reduce costs by preventing undercutting

between councils. Leaders of local authorities had recently agreed to this arrangement, which was a positive step in addressing market challenges. These measures formed part of the work of the Temporary Accommodation Task Group.

- In relation to Anti-Social Behaviour the 11% improvement in the Tenant Satisfaction Measure represented an improvement from significantly below the London average to reaching the London average, rather than an absolute measure of excellent performance.
- The Housing First programme had passed the mobilisation stage and 15 of the 30 properties were currently occupied with inbound, intensive support from Specialist Housing First Workers. All these properties were allocated to people currently sleeping rough who the support network were working with to accept the offers; the properties did not all become available at the same time, and the Council had been allocating them and assisting residents to move in a phased way.
- Officers agreed to consider the best approach to sharing the information regarding HRA property management capital expenditure, and whether tracking delays might provide more valuable insight.

**ACTION BY: Director of Property Management**

- Officers agreed to provide an update to Members on the Housing Investment Strategy's £100 million allocation to the Common Heating Network.

**ACTION BY: Director of Property Management**

- Officers agreed to bring a report to the July meeting of the scrutiny committee regarding the winter preparedness plan that would cover issues regarding service contractor performance; heating and hot water system issues; preventative measures; system monitoring; avoidance of repeat issues; and the link between complaints data and capital investment programme;

**ACTION BY: Director of Property Management**

- Camden had recently refreshed its Remedies Policy, which was available online. The Council had at times issued automatic rebates for known block-wide issues, removing the need for residents to apply individually. In addition, compensation had been provided in recent cases to cover the use of electrical heating during service disruptions. Officers would consider how best to keep members advised when housing issues arose in their wards which included the support being provided to tenants and residents.

**ACTION BY: Director of Property Management**

- The Cabinet Member for Better Homes agreed to provide an update on the performance and growth strategy for Camden Living as part of her annual report to the scrutiny committee.

**ACTION BY: Cabinet Member for Better Homes**

**RESOLVED –**

THAT the report be noted

## **12. WORK PROGRAMME AND FORWARD PLAN**

Consideration was given to the report of the Director of Property Management.

The scrutiny committee noted that the Housing Association Annual Performance report could include information on their Tenant Satisfaction Measures.

**ACTION BY: Director of Housing (RS)**

Also, Members of the scrutiny committee were reminded to submit specific questions in advance (through the Chair) for the January meeting, to ensure that the housing associations in attendance come prepared to respond to the issues that they wished to see addressed.

**ACTION BY: All Members of the Scrutiny Committee**

Officers also agreed to provide an update on the Caretaking Performance issues in the report on the Housing Ombudsman report recommendations and repairs update.

**ACTION BY: Director of Housing (MJ)**

Officers agreed to bring a report to the July meeting of the scrutiny committee regarding the winter preparedness plan that would cover issues regarding service contractor performance; heating and hot water system issues; preventative measures; system monitoring; avoidance of repeat issues; and the link between complaints data and capital investment programme;

**ACTION BY: Director of Property Management**

The Cabinet Member for Better Homes agreed to include information on Camden Living's performance and future growth strategy as part of her annual report to the scrutiny committee.

**ACTION BY: Cabinet Member for Better Homes/Director of Development**

**Programme of meetings 2025/26 (new items and information requests in bold)**

**12<sup>th</sup> January 2026**

- HRA Budget & Rent Review 25/26
- Anti-Social Behaviour and Community Safety
- Housing Associations Annual Performance Report
- Work Programme

**24<sup>th</sup> February**

- Cabinet Member Better Homes Annual Report
- Community Investment Programme Annual report
- Cabinet Adviser report on Tenant Engagement in Private Rented Sector Housing
- Housing Ombudsman report recommendations and repairs update
- Work Programme

**Yet to be programmed**

- Redevelopment of the Regents Park Estate North, Stanhope Parade; and Regents Park Children's Centre
- Housing and Repairs Transformation Programme
- **Winter Preparedness Plan (July)**

**RESOLVED –**

THAT the report work programme be revised as outlined above.

**13. ANY OTHER BUSINESS THAT THE CHAIR CONSIDERS URGENT**

There were none.

The meeting ended at 8.50 pm.

**CHAIR**

**Contact Officer: Gianni Franchi**

**Telephone No: 020 7974 1914**

**E-Mail: gianni.franchi@camden.gov.uk**

**MINUTES END**