

LONDON BOROUGH OF CAMDEN	WARDS: All
REPORT TITLE Annual Report of the Cabinet Member for Better Homes	
REPORT OF Cabinet Member for Better Homes	
FOR SUBMISSION TO Housing Scrutiny Committee	DATE 24 February 2026
<p>SUMMARY OF REPORT</p> <p>The Cabinet Member for Better Homes provides the Committee with their annual report for discussion.</p> <p>Local Government Act 1972 – Access to Information No documents that require listing have been used in the preparation of this report.</p> <p>Contact Officer: Muhammed Ravat Cabinet Officer Corporate Services 5 Pancras Square London N1C 4AG Email: muhammed.ravat@camden.gov.uk</p>	
<p>RECOMMENDATIONS</p> <p>The Committee is asked to note and comment on the contents of the report.</p>	

Signed:



Councillor Sagal Abdi-Wali
Cabinet Member for Better Homes

Date: 06 February 2026

1. Introduction 2026

- 1.1 As Cabinet Member for Better Homes, I am proud to present this annual report, which sets out our work over the past year to improve housing quality, safety, and services for Camden residents. This has been a year of sustained pressure and significant transition. Ongoing financial strain on the Housing Revenue Account (HRA), rising demand for repairs, the impact of new regulatory requirements, and continued housing need have created a challenging operating environment. Despite this, our focus has remained clear: to protect resident safety, strengthen accountability, and deliver meaningful service improvements rooted in fairness, dignity, and lived experience.
- 1.2 Financial pressures continue to shape the context in which we operate. Years of rent cuts, caps, and rising costs have left councils across London managing a widening funding gap, and Camden is no exception. While recent national commitments, such as longer-term rent certainty and greater flexibility around Right to Buy receipts, offer some welcome stability, the HRA remains under significant strain. Over the past year, we have taken difficult but necessary decisions to balance investment with affordability, while continuing to lobby alongside London Councils for a sustainable, long-term settlement that properly funds social housing and enables councils to meet their statutory and moral responsibilities.
- 1.3 Alongside these pressures, this year has also been one of delivery and reform. We have continued to embed our Neighbourhoods model, bringing housing services closer to residents and improving coordination with health, social care, and community partners. Digital transformation has improved access and transparency, with expanded use of WhatsApp, webchat, SMS updates, and online self-service tools making it easier for residents to report issues, track progress, and stay informed. Our focus on being proactive rather than reactive has helped strengthen trust, improve communication, and support earlier intervention.
- 1.4 Resident safety has remained our overriding priority. We have continued to make progress on fire safety, building compliance, and the implementation of the Building Safety Act, alongside the introduction of Awaab's Law. These changes have required significant organisational focus, investment, and cultural change. While the scale of the task should not be underestimated, we have strengthened governance, improved data and assurance, and increased our capacity to respond quickly and safely where risks are identified. This work reflects our commitment to learning from the past and ensuring that residents feel safe in their homes.
- 1.5 A particularly significant achievement this year has been our work to improve how the housing system responds to domestic abuse. In January 2026,

Camden achieved Domestic Abuse Housing Alliance (DAHA) Bronze accreditation, becoming the first London local authority to do so. This followed a rigorous inspection process, including randomised audits of domestic abuse cases and the submission of extensive evidence demonstrating progress across policy, partnership working, staff training, and survivor-centred practice. DAHA have since invited Camden to present our approach at a national *Survivors' Voice Webinar*, recognising the strength of our model. While Bronze is an important milestone, it is not the end point. Throughout 2026, we will continue this work with the ambition of achieving Silver and Gold accreditation, deepening our commitment to safety, accountability, and survivor voice.

- 1.6 This year has also marked a period of leadership transition. I would like to thank Gillian Marston, who left Camden during 2025, for her leadership and contribution during a period of significant challenge and change. I am pleased to welcome Dan Hawthorn, who takes up the role of Executive Director for Homes & Communities, leading work to develop and deliver Camden's long-term housing vision. I would also like to thank Gavin Haynes, Director of Property Management; Glendine Shepherd, Director of Housing; and Hanad Mohamed, Director of Communities and Housing Support, for their continued leadership and dedication.
- 1.7 Finally, I want to recognise the extraordinary commitment of our staff across the Better Homes portfolio. Their professionalism, resilience, and care for residents have been central to the progress set out in this report. I also want to thank Camden residents; tenants, leaseholders, and community representatives; whose feedback, scrutiny, and lived experience continue to shape our services. At a time of real challenge, it is this partnership between residents, staff, and elected members that gives me confidence in the work ahead and in our shared commitment to better homes for all in Camden.

2. Financial Pressures and the Housing Revenue Account (HRA)

- 2.1 London councils, including Camden, continue to face a significant funding gap within their Housing Revenue Accounts (HRA). This shortfall is primarily the result of the social rent cut and subsequent rent cap implemented by the previous government, which created a widening gap between the level of investment required to maintain and improve council homes and the income available to fund that investment. It is estimated that Camden's HRA has lost £201 million in rental income since 2016, with rental income in 2025/26 £33 million lower than it would have been had rent policy remained consistent at CPI + 1%.

- 2.2 These pressures have been compounded by rising costs, new regulations and increasing expectations to improve housing conditions whilst also building new homes. London Councils have recently called for rent convergence of £3 per week to help boost housing supply and prevent councils from being forced to make further reductions to housing services. Without additional revenue, London boroughs may need to cut spending on council housing by up to £269 million over the next four years in order to balance their budgets. There is a clear and urgent need for government action to provide greater flexibility and to ensure that the self-financing model for council housing is sustainable over the long term.
- 2.3 There has been some positive progress from central government over the past year. At the July 2025 Spending Review, it was confirmed that CPI + 1% annual rent increases will be guaranteed for a ten-year period, providing a level of certainty that has been absent in recent years. In addition, a consultation has taken place on the reintroduction of rent convergence at £1 or £2 per week, with the outcome announced in January 2026.
- 2.4 Rent convergence, which operated as government policy between 2002 and 2015, supports fairness by ensuring that tenants in comparable socially rented homes pay similar rents, while also generating much-needed investment funding. The government announced that rent convergence will be reintroduced, but not until April 2027, meaning rents will increase by CPI +1% only for 26/27. From April 2027, rents may increase by CPI + 1% plus £1 per week when rents are below formula level, and from April 2028 rents may increase by CPI +1% plus £2 per week until formula rent is reached. For Camden, rent convergence at £2 per week would generate an additional £2.3 million in rental income each year for the HRA. Further welcome changes include increased flexibility around the retention and use of Right to Buy receipts, alongside lower discounts intended to slow the loss of council homes. In November 2025, limited additional funding was also announced to support new burdens arising from Awaab's Law, wider social housing regulatory requirements, and Residential Personal Emergency Evacuation Plans (PEEPs).
- 2.5 Camden's HRA Medium Term Financial Strategy (MTFS) is a three-year savings programme concluding in 2025/26. Taking account of the original targets and additional savings agreed in 2024/25 and 2025/26, the programme is forecast to exceed its target by the end of the current financial year, delivering cumulative savings of approximately £13 million. Performance on bad debt provision has been particularly strong, driven by a significant reduction in tenant rent arrears, with rent collection exceeding 100% in recent months.

- 2.6 While this represents a notable achievement, Camden has nonetheless been required to draw on reserves to address annual shortfalls for six consecutive years and is forecasting the same position again this year. This reflects the scale of investment required to maintain and improve homes, which continues to outstrip available resources due to inflationary pressures, rising repairs and disrepair costs, and unfunded regulatory changes, including the introduction of Awaab's Law in October 2025. Camden is actively managing these medium-term financial challenges and will continue to work with partners and lobby government to ensure that the HRA is adequately funded to meet both current and future demands.

3. Neighbourhoods

3.1 Status of the Neighbourhoods reorganisation

- 3.1.1 The completion of the Neighbourhoods reorganisation in Spring 2025 marked a significant milestone in Camden's move towards place-based, joined-up services. Five Neighbourhood areas have now been formally established, aligned with corresponding service footprints across the Council to support closer integration and more effective local delivery. Beneath this structure sit defined housing and estate management patches, allocated to dedicated teams responsible for delivering day-to-day services to residents.
- 3.1.2 By Summer 2025, the service reached a full complement of staff across all Neighbourhood teams, strengthening capacity and stability following a period of transition. A key component of the new model is the Neighbourhood Support Team, which now consists of ten officers and a Team Leader. This team acts as a central pillar of the Neighbourhoods approach, responding directly to resident feedback about the complexity of contacting services and the lack of clarity around updates and case ownership.
- 3.1.3 The purpose of the Neighbourhood Support Team is to triage all housing-related enquiries, ensuring they are either resolved promptly or directed to the appropriate officer or service, with clear and agreed timescales for responses and updates. This is intended to improve consistency, transparency, and accountability in resident communication. Further development of this function is planned during 2026, informed by learning from its first year of operation.
- 3.1.4 Learning from the Kentish Town pilot has continued to shape the wider roll-out of the Neighbourhoods model. Ongoing work in the East of the borough has allowed the Council to test and refine place-based, joined-up ways of working. Co-location of services has strengthened relationships between teams that previously experienced operational tensions, fostering a more collaborative culture. A growing number of staff and resident case studies now demonstrate how this approach enables more effective responses to complex and inter-

related issues faced by residents, particularly where housing, health, and social factors intersect.

- 3.1.5 The monthly Housing Clinic has played an important role in this model, providing advisory support to external partners such as Social Prescribers and the Voluntary and Community Sector (VCS). This has improved accessibility to Housing and Communities services and ensured support is more localised and responsive to need. Colleagues from Adult Social Care, Adult Early Help, and Children and Families Social Care now attend regularly, and planning is underway to further develop and scale this intervention in the West of the borough.
- 3.1.6 During 2025, wider system alignment has continued to evolve. The National Health Service (NHS) has been developing its own neighbourhood-based approach, and in Camden the Borough Partnership of health and social care providers has identified an Integrator Organisation to lead the development of integrated health and care teams. Against this backdrop, a series of workshops with senior leaders and Cabinet Members have been held to agree the next phase of the Council's Neighbourhoods ambition. This work has focused on aligning with emerging health and care structures while maintaining a clear commitment to collaborative, place-based services. Refreshed priorities have been agreed, alongside work to translate learning to date into a dynamic operating model to support consistent delivery across all five Neighbourhoods.

3.2 Housing Services policy and compliance review

- 3.2.1 Camden Council has made significant progress in the development, audit, and implementation of key housing policies as part of its wider transformation programme. A number of new and revised policies have been launched and embedded during the year, including the Repairs Policy, Vulnerability Policy, Tenancy Management Policy, and Domestic Abuse Policy. These updates respond directly to changes in regulation and are designed to meet the Regulator of Social Housing (RSH) Consumer Standards.
- 3.2.2 The Repairs Policy has been strengthened in response to Awaab's Law, supported by new operational teams, enhanced technology, and clearer performance measures to ensure repairs are delivered in a timely and safe manner. The Vulnerability Policy, co-designed with tenants, has been rolled out alongside mandatory staff training and is intended to support a more empathetic, consistent, and person-centred approach to service delivery. In addition, the Council has published a resident-facing Housing and Domestic Abuse Policy and a comprehensive handbook for survivors, both co-produced with people with lived experience, reinforcing a rights-based approach to housing support.

- 3.2.3 Policy audits and updates remain ongoing. A mock inspection undertaken in early 2025 identified areas where further improvement was required, particularly in demonstrating compliance in practice. This has informed a clear programme of work to review and update additional policies over the coming year, including Safeguarding Adults and Children, Tenancy Management, Tenancy Fraud, Allocations, and the Good Neighbourhood Management Policy.
- 3.2.4 The Council is also strengthening data quality and case management systems to better evidence the impact of policies, particularly in areas such as vulnerability, domestic abuse, and anti-social behaviour. While risks remain around data integration, system alignment, and resource pressures, these are being actively addressed through digital transformation, improved governance, and continued engagement with residents and staff. Overall, progress is strong, with a clear roadmap in place to ensure ongoing compliance and improved outcomes for tenants.
- 3.2.5 The Council has made substantial progress following the early 2025 independent health check, which included officer interviews and internal and independent data audits. This exercise highlighted gaps relating to stock condition data, safety remedials, tenant information, and the ability to clearly demonstrate the impact of resident engagement.
- 3.2.6 In response, Camden has accelerated its programme of internal stock condition surveys, increasing coverage from 10% to over 42% of homes and attempting to reach 100% of homes by Autumn 2026. Officers are also working on a strategy to maintain the information up to date in the long term; the expectation is these internal stock condition surveys will be required every 5 years. The Council has also approved a new Housing Investment Strategy and strengthened governance and reporting arrangements for fire and building safety, repairs performance, and compliance with Awaab's Law.
- 3.2.7 Post-health-check activity has focused on both digital and cultural transformation. New digital tools have been introduced, including a resident self-service repairs portal and a home-visiting application, alongside preparations for a full Customer Relationship Management (CRM) system to provide a 360-degree view of tenants and properties. Policy and procedural updates, including those relating to vulnerability, domestic abuse, and repairs, have been co-produced with residents and embedded through staff training. While challenges remain, particularly around data integration and capacity, targeted investment and strengthened oversight continue to support Camden's readiness for inspection and sustained compliance.

3.3 Tenant visits programme and tenancy visiting application

- 3.3.1 The roll-out of the tenancy visiting application was completed in July 2025, supporting the delivery of a more structured and data-driven approach to tenant visits. An initial cohort of 1,144 cases was uploaded to the system, and Neighbourhood Housing Officers have completed 794 visits to date. Follow-up activity is ongoing for residents who could not be contacted or where access could not be gained.
- 3.3.2 These visits have provided valuable opportunities to speak directly with residents in their homes and to gather richer information about their circumstances. Key themes emerging from the visits include concerns about repairs, particularly where issues relate to health and safety or repeated leaks, damp, and mould. In several cases, officers identified that residents were unclear about how to follow up on repairs or make a complaint, allowing officers to provide immediate advice and signposting.
- 3.3.3 Concerns around overcrowding and the prospects of moving to accommodation that better meets household needs were also frequently raised. Mental health, wellbeing, isolation, and loneliness featured prominently, with Neighbourhood Housing Officers able to provide support through referrals, signposting to services, and safeguarding actions where appropriate. Officers also recorded concerns relating to anti-social behaviour and illegal fly-tipping on estates and were able to advise residents on reporting routes and follow-up processes.
- 3.3.4 The application has also enabled officers to record whether a resident or household member may require additional support in the event of a fire. This information is shared directly with the Building Safety team to enable a Person-Centred Fire Risk Assessment to be carried out where required.
- 3.3.5 While progress has been strong, the programme experienced some delays during the year due to technical issues with the upload of cases. These issues have now been resolved, and a further 4,000 visits will be added to the system and monitored through 2026. Planning is also underway to identify the next cohort of residents for inclusion in the programme during 2026/27.
- 3.3.6 Further enhancements have been made to the application to integrate it with vulnerability assessment and support tools. This will allow Neighbourhood Housing Officers to capture more detailed information during visits and ensure it feeds directly into the Council's core systems. This improved visibility will support more personalised, joined-up service delivery and ensure that all staff involved in supporting residents can respond effectively to individual needs.

4. Domestic Abuse and Survivor Support

4.1 Implementation of policies and procedures

- 4.1.1 In March 2025, Camden launched a new Domestic Abuse and Housing Policy alongside a Survivors' *Know Your Rights* Housing Handbook. This was accompanied by a suite of housing and domestic abuse information pamphlets, translated into six languages and produced in easy read format. The Policy and Handbook were co-created with people with lived experience of domestic abuse, homelessness, and housing insecurity, ensuring they are grounded in survivor voices and real-world needs.
- 4.1.2 The Policy has been actively promoted to residents through a multi-channel communications campaign titled *No Place for Abuse*. This print and digital campaign included coverage in the *Camden New Journal*, promotion through District Management Committees and Tenant and Resident Associations, and the inclusion of a Policy insert distributed directly to over 23,000 tenants via quarterly rent statements. Hard copies of the Handbook are held at the Council's head office at 5 Pancras Square and have been shared with voluntary and community sector organisations to enable direct distribution to survivors.
- 4.1.3 The Policy is underpinned by localised Domestic Violence and Abuse (DVA) procedures, new assessment tools, enhanced digital systems, and strengthened case management frameworks. Together, these changes have led to significant improvements in Camden's ability to identify and support survivors of domestic abuse. For example, since embedding the DVA Procedure and strengthening systems for flagging domestic abuse within the Homelessness Prevention Service, there has been a 42% increase in homelessness cases linked to domestic abuse compared with 2024. Previously, approximately one in ten homelessness cases were identified as linked to domestic abuse; this has now risen to nearly one in five.
- 4.1.4 In October 2025, almost one in three homelessness applications where the main applicant identified as a woman were linked to domestic abuse. Increasing the visibility and recognition of domestic abuse has tangible consequences at both individual and strategic levels, as survivors are afforded enhanced legal protections under the Housing Act 1996 and the Domestic Abuse Act 2021, including priority need status.

4.2 Domestic Abuse Housing Alliance accreditation

- 4.2.1 Camden continues to work towards accreditation with the Domestic Abuse Housing Alliance (DAHA), a nationally recognised best practice framework endorsed by the Domestic Abuse Commissioner. DAHA accreditation strengthens how local authorities respond to domestic abuse through a coordinated approach across Housing and Repairs services. In January 2026, Camden applied for and achieved a DAHA bronze award, making us the first London Local Authority to achieve this. The inspection involved randomised

audits of our domestic abuse cases, and the submission of an extensive portfolio of evidence that showcased our adherence to the DAHA framework.

4.2.2 Achieving Bronze means we've demonstrated solid, evidence-based progress across policy, partnership working, staff training, and survivor-centred practice. Following the inspection, DAHA have asked Camden to speak at a national 'Survivors Voice Webinar' to showcase our approach. Achieving a bronze award is an important milestone, but our work continues. Our commitment to improving safety, accountability, and support for survivors is ongoing, and through-out 2026 we will be working to further deepen this and will seek silver and gold accreditation

4.3 Frontline training and workforce development

4.3.1 In addition to mandatory domestic abuse training delivered to all Camden Council staff, the Council has delivered large-scale, bespoke Domestic Violence and Abuse training to housing and property management teams. This training is mandatory and delivered on a rolling basis to ensure full coverage. By the end of 2025:

- 105 members of staff, representing approximately 150% of the Neighbourhoods service establishment, had completed *Level 1: Domestic Violence and Abuse and Neighbourhoods* training, with 94 staff completing *Level 2*, representing approximately 134% of the service.
- 64 members of staff (94% of the Homelessness Prevention service) had completed *Level 1: Domestic Violence and Abuse and Homelessness* training, with 49 staff (92%) completing *Level 2*.
- 88% of the Floating Support Service completed integrated Domestic Violence and Abuse Level 1 and Level 2 training.
- 36 members of the Sheltered Housing team completed specialist training on working with older survivors, delivered by the Silver Project.

4.3.2 Further Domestic Violence and Abuse training will be rolled out throughout 2026 and expanded to reach additional staff groups, including the Lettings and Allocations service. Domestic Violence and Abuse Early Detectors training will recommence following the publication of updated Safeguarding Policies and Procedures and the delivery of in-person safeguarding training.

4.3.3 Evaluation of the training programmes has demonstrated significant improvements in staff knowledge and confidence when responding to domestic abuse. For example, 100% of respondents to training sessions delivered in October 2025 either *agreed* or *strongly agreed* that the training had improved their confidence in identifying domestic abuse and that they had a good understanding of the housing support available to survivors.

4.3.4 Qualitative feedback has also been consistently positive, with staff highlighting the clarity, relevance, and importance of the training. One participant reflected: *“To be honest, this was one of the most informative training sessions that I have undertaken for some time.”*

4.4 Domestic Violence and Abuse Points Assessment Panel

4.4.1 Domestic abuse expertise has been embedded into Camden’s Allocations process through the establishment of a Domestic Violence and Abuse Points Assessment Panel. The Panel was developed in response to evidence showing that risk assessments carried out by professionals without specialist domestic abuse expertise can underestimate key risk factors, including the risk of domestic homicide. Analysis of lettings data demonstrates significant improvements for survivors, with substantially more applicants being awarded points and rehoused through Camden’s Choice Based Lettings scheme. Since the introduction of the Panel:

- There has been a 118% increase in the annual number of lettings made to applicants awarded *Group D: Violence and Harassment* points, rising from 76 lettings in 2020/21 to 166 lettings in 2024/25.
- Survivors are being rehoused more quickly through changes in practice rather than policy alone. In 2024/25, the average waiting time for applicants awarded domestic abuse points was 1.2 years, compared with an average of 3.34 years across all households rehoused.

4.4.2 As of 5 November 2025:

- 341 cases had been considered by the Domestic Violence and Abuse Points Assessment Panel.
- 87% of cases (299 applicants) were awarded points, with 78% receiving maximum points and 12% receiving standard points.
- 136 of the 299 applicants awarded points have since been rehoused through Camden’s Choice Based Lettings scheme.

4.4.3 The Panel is highly regarded by frontline professionals. An Independent Domestic and Sexual Violence Advocate (IDSVA) described the impact as follows: *“The Domestic Violence and Abuse Points Panel is a very effective scheme that supports our clients. Once the panel started, the timeframe for our clients to access points hugely improved, sometimes within a matter of days. The panel streamlines the process, which ultimately contributes to the safety of our clients by supporting them to find safe alternative housing as soon as possible.”*

5. Anti-Social Behaviour (ASB)

- 5.1 Anti-social behaviour (ASB) continues to be a key concern for residents, businesses, and visitors across Camden and cuts across multiple aspects of the Council’s work. Data shows that some housing estates are disproportionately impacted by more complex and persistent forms of ASB. In response, the Council has embedded a resident-focused approach that prioritises early intervention, proportionate enforcement, and strong partnership working.
- 5.2 As the Council’s ASB Review draws to a close, clear improvements have already been realised. These include the introduction of a single point of reporting, the implementation of universal risk assessments, and strengthened partnership arrangements to support more effective case management. Robust governance structures have also been established to oversee ASB activity, particularly in complex and high-risk cases. An ASB Steering Group now provides strategic oversight and coordinates operational panels, including the Cuckooing Panel and the Rough Sleeping and Encampments Panel.
- 5.3 In June 2025, a dedicated communications campaign was launched to encourage residents to report ASB. This campaign has already resulted in a 95% increase in reports, improving visibility of issues and enabling earlier and more targeted interventions. The Council has also adopted a more intelligence-led approach, using data and insight to inform prevention activity, enforcement decisions, and resource deployment.

Key Performance Indicators (KPI)	Data	
	2023	2025 (Nov)
Number of ASB cases logged	1,604	2,596
Number of ASB cases closed	Not recorded	2308
Number of Initial Risk Assessments conducted	Only completed for MARAC referrals 11	1,732
Number of community engagements	70	147
Number of Informal interventions (warning letters, joint visits, EVA etc)	Not recorded	60
Number of Formal interventions (CPW/N, CPN, NOSP etc)	Not recorded	28

5.4 Overall performance data demonstrates more effective ASB management, with improvements in risk assessment, increased resident engagement, and more consistent use of informal and formal interventions to support those affected. A strengthened enforcement framework has been developed that continues to prioritise early intervention wherever possible, while enabling a more targeted and consistent response to high-risk ASB. This ensures officers are able to apply the full range of enforcement powers appropriately and proportionately where necessary.

Enforcement Outcomes Since February 2024	
Enforcement Action	Number Obtained/Issued
Injunctions	7
Possession Orders	5
Closure Orders (full and partial)	8
Evictions	1
Warnings	6
Antisocial Behaviour Agreements	6

5.6 Alongside this, a new Anti-Social Behaviour Policy and Procedure has been developed, setting out Camden’s joined-up response to tackling ASB both in the public realm and within council-managed homes and neighbourhoods where the Council acts as landlord. The Policy clearly articulates how ASB will be managed in a fair, reasonable, proportionate, and transparent way, placing residents at the centre of decision-making.

5.7 The Policy aligns Camden’s approach with the Anti-social Behaviour, Crime and Policing Act 2014 and provides a clear framework covering prevention, early intervention, enforcement, partnership working, and resident support. Neighbourhood Housing Officers investigate lower-level ASB cases, while higher-risk and more complex cases are escalated to specialist Community Safety Officers or ASB Officers. Both the Policy and Procedure promote a trauma-informed approach and emphasise close working with statutory partners and voluntary sector organisations.

5.8 Tenant Satisfaction Measure results for 2025/26 show an increase in resident satisfaction with the Council’s handling of ASB, providing early evidence that this strengthened approach is having a positive impact. Further work will

continue during 2026 to ensure the approach is fully embedded across the Council, so that the right intervention is applied at the right time and escalated swiftly where required. Further information on upgrading Camden's CCTV cameras can be found in Section 21 of this report.

6. Resident Safety

6.1 Fire Risk Assessments and business-as-usual arrangements

- 6.1.1 The reduction in overdue Fire Risk Assessments (FRAs) has continued to progress steadily. This improvement remains in line with the projected reductions previously reported to the Regulator of Social Housing.
- 6.1.2 Alongside this, the Council is making progress in onboarding a new fire risk management system, *True Compliance*, which will strengthen oversight of actions arising from Fire Risk Assessments and support more effective monitoring and assurance going forward. In 2026, Camden will also seek accreditation to the *BS 9997:2019* standard, providing independent certification of the quality and robustness of its Fire Risk Assessment management processes.
- 6.1.3 Importantly, the Fire Risk Assessment programme undertaken during the year did not identify any new specific or systemic risks, such as previously unidentified cladding issues, across the Council's housing portfolio.

6.2 Building Safety Act implementation

- 6.2.1 The Government has published updated guidance setting out what must be included within Building Safety Case Reports for higher-risk residential buildings. At the time of writing, the Building Safety Regulator has called in Building Safety Case Reports for twelve council-owned higher-risk residential buildings. The Building Safety Regulator has completed the required assessments and issued Building Assessment Certificates for five of these buildings to date.
- 6.2.2 The pace of change and introduction of new regulatory requirements has slowed somewhat over the last twelve months as government departments work through the recommendations arising from Phase 2 of the Grenfell Tower Inquiry. During 2025, a key development has been the consolidation of responsibility for both the Fire Safety Act 2021 and the Building Safety Act 2022 under a single government department, the Ministry of Housing, Communities and Local Government, with the Building Safety Regulator reporting directly into the Department.
- 6.2.3 In addition, the Government has confirmed new requirements for Residential Personal Emergency Evacuation Plans (RPEEPs). These plans are now

required for residents living in buildings over 18 metres in height, as well as buildings over 11 metres where a simultaneous evacuation strategy is in place. Camden has been preparing for these requirements alongside wider Building Safety Act compliance work.

6.3 Compliance – Smoke Alarms and FLAGEL

- 6.3.1 The Council continues to maintain strong performance in relation to smoke and carbon monoxide alarm compliance. Regular performance monitoring is undertaken, with quarterly checks carried out across council homes. Throughout 2025, compliance has remained consistently high, with over 99% of required checks successfully completed.
- 6.3.2 This ongoing performance reflects the Council’s commitment to maintaining essential in-home safety measures and ensuring that any access issues are identified and addressed promptly.
- 6.3.3 The council has well established programmes in place for other safety compliance areas under FLAGEL (Fire, Lifts, Asbestos, Gas, Electrical and Legionella). Performance against all of these except electrical safety are reported annually to the Regulator of Social Housing within annual Tenant Satisfaction Measures. The council has programmes in place to ensure continuous improvement in these metrics.
- 6.3.4 The most recent TSMs reported were those based on performance at 31 March 2025 and are shown in the table below against the 23/24 figures:

TSM	Year End 23/24	Year End 24/25	Comment
BS01: Gas Safety	98.97%	99.05%	This includes both individual gas boilers in dwellings, as well as communal systems.
BS02: Fire Safety	99.57%	98.44%	This is all Fire Risk Assessments to blocks with communal areas.
BS03: Asbestos Safety	96.36%	99.90%	This is all Asbestos Safety checks to blocks with communal areas.
BS04: Water Safety	95.83%	99.93%	This covers Water Risk Assessments to all homes.
BS05: Lift Safety	75.67%	98.28%	These are 6-monthly safety checks to all lifts.

6.3.5 On electrical safety the council is making good progress toward a target of all homes having an EICR completed within the past 5 years. At 31 March 2025, 93.49% of homes had a valid certificate, and the council has plans in place to achieve 100%.

6.4 Grenfell Tower Inquiry Phase 2 and legislative changes

6.4.1 An update on government timelines for the implementation of Phase 2 Grenfell Tower Inquiry recommendations was published on 17 December 2025. The published timeline indicates that recommendations will be implemented between 2026 and 2029, either through secondary legislation and regulatory changes under the Building Safety Act 2022, or through primary legislation, which is expected to be enacted between 2027 and 2029.

6.4.2 The Government's stated objective is for revisions to the legislative framework to be completed between 2028 and 2029, enabling a single Construction Regulator to be established and a more holistic construction and building safety regime to come into force.

6.4.3 In anticipation of these changes, and to strengthen internal capability, Camden appointed consultants AECOM in December 2025 to support the Council in developing a coherent, cross-departmental approach to meeting the requirements of the Building Safety Act 2022 and associated legislation. AECOM began work in January 2026 and will provide specialist advice and support to operational teams across the Council, helping to ensure continued compliance and readiness for future regulatory developments.

7. Fire Safety (Capital and Operational)

7.1 Resident Safety Programme – capital investment

7.1.1 Capital investment in fire safety works during 2025 totalled £11,093,310. This investment supported a wide range of activity across the housing portfolio, focused on reducing fire risk, addressing actions arising from Fire Risk Assessments, and strengthening compliance with statutory and regulatory requirements.

7.2 Fire safety works – progress on capital actions

7.2.1 As of 1 January 2025, the Capital Works Team was responsible for 2,779 outstanding fire safety actions. During the course of 2025, a further 236 actions were added following Fire Risk Assessment surveys, alongside 69 actions reassigned from other teams, bringing the total number of actions managed during the year to 3,084.

7.2.2 Of these, 1,508 actions were completed during 2025, with 1,575 actions carried forward into 2026. Progress has been made across all categories of

work, with delivery balanced against the complexity of individual actions, access constraints, heritage considerations, procurement requirements, and regulatory gateway approvals.

- 7.2.3 Key remaining areas of work include compartmentation, emergency lighting, dwelling and communal fire doors, fire detection and alarm systems, and building fabric improvements. Compartmentation works are being delivered primarily through direct award, supported by ongoing surveys and review by the Camden Project Manager prior to instruction. Emergency lighting works focus on street properties and higher-risk residential buildings, with many remaining properties subject to listed building constraints requiring close coordination with the Council's Conservation Team.
- 7.2.4 A significant proportion of outstanding actions relate to flat entrance fire doors. These works are inherently complex due to access challenges, resident vulnerability, bespoke specifications, and the number of preparatory steps required, including surveys and resident consultation. Despite this, steady progress continues, with legal action pursued where access is unreasonably refused. Communal fire door and fire detection works are concentrated within higher-risk residential buildings and large Gateway projects, where delivery is dependent on procurement routes and statutory approvals. Building fabric works include upgrading internal finishes to Euroclass B S1,D0 and treating timber cladding with specialist fire-retardant coatings, with completion of external cladding works expected by summer 2026.
- 7.2.5 Overall, the Capital Works Team continues to make progress across all action categories, balancing safety, compliance, value for money, and the practical challenges of delivery within occupied homes and complex building types.

7.3 Chalcots Estate and other major estates

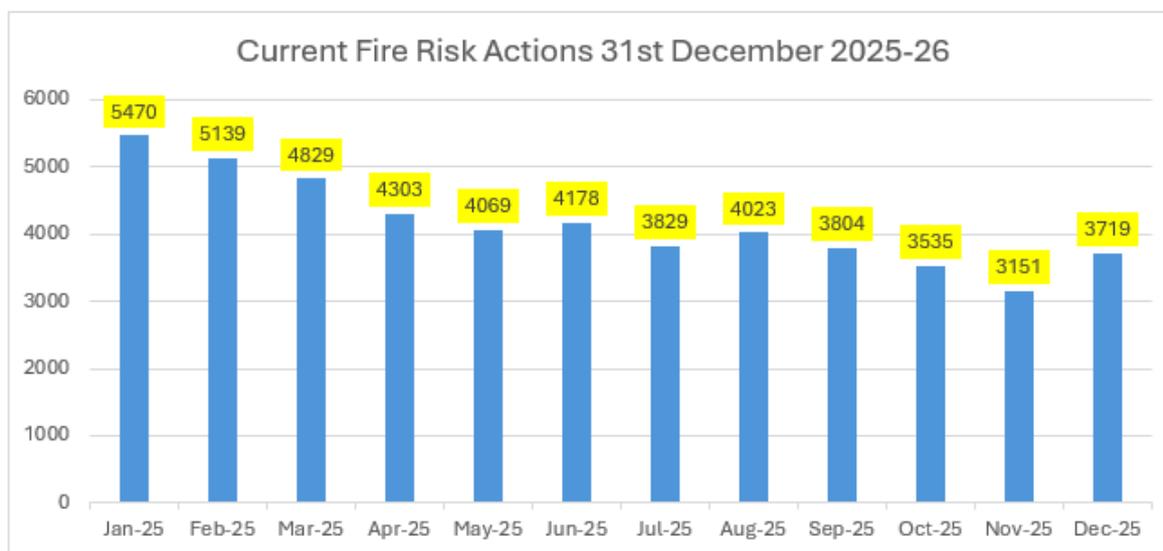
- 7.3.1 Capital expenditure of £42,379,422 was incurred during 2025 on fire safety works at the Chalcots Estate. Fire safety works at the estate are scheduled for completion in summer 2026, marking a significant milestone in the long-term programme of remediation and safety improvement.

7.4 Fire Risk Assessment actions – medium and low-risk works

- 7.4.1 Significant progress has been made over the past 12 months in reducing the number of outstanding Fire Risk Assessment actions. The focus has been on reducing the volume of overdue actions, which fell from 3,784 in January 2025 to 1,859 by December 2025. During 2025/26, a total of 7,221 Fire Risk Assessment actions were completed.
- 7.4.2 In December 2025, the Council successfully implemented a new system, True Compliance, to manage Fire Risk Assessments and associated actions. This system significantly improves the way actions are recorded, tracked, and

managed, providing real-time information and enhanced visibility across the housing portfolio.

- 7.4.3 While a full breakdown of progress on medium- and low-risk actions over the last 12 months is not yet available, this will be aligned with the monthly reporting provided to the Regulator of Social Housing once finalised. In the interim, the data demonstrates sustained progress in reducing risk, strengthening oversight, and embedding more robust fire risk management arrangements across Camden's homes.



8. Estate Services

8.1 Caretaking Support and Response Team

8.1.1 The planned review of the Neighbourhood Response Team was delayed due to the scale of recruitment and onboarding activity following the wider Neighbourhoods reorganisation. Despite this, the team has continued to operate as a central resource supporting the caretaking service across Camden's estates.

8.1.2 The Council will undertake a formal review of the team during the final quarter of 2025/26. This review will assess the effectiveness of the current operating model, evaluate the value added by the team, and determine how this resource can be best deployed in the future to support consistent standards and responsive estate services.

8.2 Traffic Management Orders

8.2.1 Phase 1 of the Traffic Management Order (TMO) programme has now been completed. Physical works are in place across all ten Phase 1 estates, and Penalty Charge Notice (PCN) enforcement is live. This marks a significant

milestone in improving parking management, safety, and accessibility on estates where unmanaged parking has been identified as a risk.

- 8.2.2 Demand for Traffic Management Orders continues to increase. However, delivery is constrained by statutory consultation requirements and operational capacity. As a result, estates are prioritised and sequenced based on assessed risk and need to ensure that resources are targeted effectively.
- 8.2.3 Drawing on lessons learned from Phase 1, Phase 2 of the programme will be delivered in smaller implementation packages, typically covering two to three estates at a time. This approach is intended to improve coordination, manage resources more effectively, and support smoother delivery.
- 8.2.4 Across Camden, there are approximately 300 estates with some form of parking provision. Not all of these estates will require a Traffic Management Order, and each location will continue to be assessed on its individual circumstances and risk profile.

8.3 Quality and assurance

- 8.3.1 Work is ongoing to strengthen quality and assurance arrangements across estate services, ensuring that delivery standards are consistent and aligned with the Council's wider Neighbourhoods approach. This includes continued development of inspection activity and closer working between Neighbourhood Housing Officers and Estate Services teams to identify and address issues proactively.
- 8.3.2 Further updates on inspection frameworks and assurance processes will be brought forward as this work progresses.

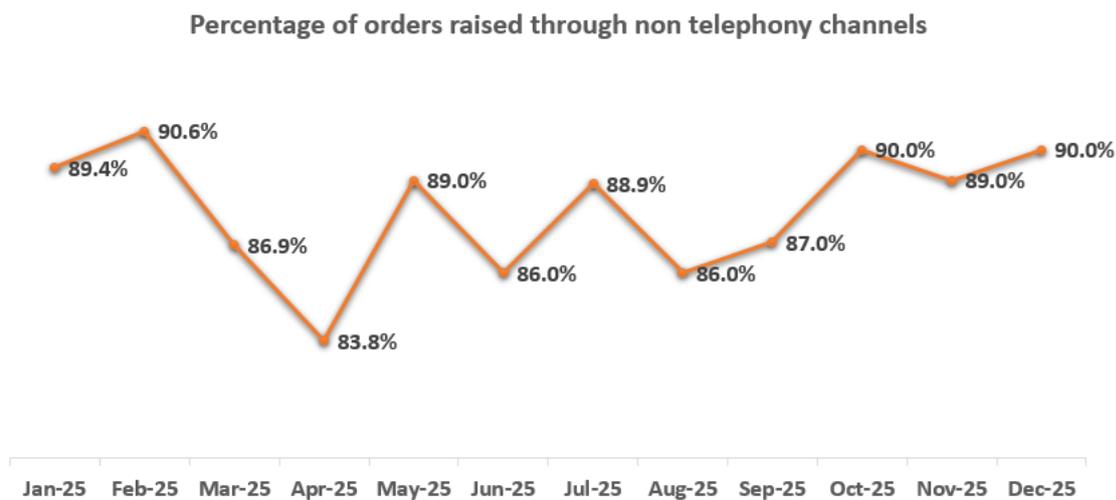
8.4 Sheltered housing review

- 8.4.1 The Council has appointed Housing LIN to undertake an in-depth review of Camden's housing offer for older people. Housing LIN are recognised specialists in this field and co-authored the report *The Regeneration of Outdated Sheltered Housing* in response to the national inquiry into housing and care for older people.
- 8.4.2 The review will include engagement with residents and key stakeholders involved in the provision of housing and care services across Camden. Its purpose is to assess the current offer, identify opportunities for improvement, and ensure that provision supports independence, wellbeing, and quality of life for older residents.
- 8.4.3 The review is expected to conclude in July 2026, and its findings will inform future policy and service development in this area.

9. Property Engagement & Customer Services (Repairs, Contact Centre, Digital)

9.1 Housing Repairs Contact Centre

9.1.1 The Housing Repairs Contact Centre continues to evolve and adapt to meet our residents' needs and expectations. Throughout 2025, we have seen a significant shift towards omnichannel services for reporting repairs, including WhatsApp, SMS, webchat, and multilingual support.



9.1.2 This transition has greatly improved accessibility and customer satisfaction. The ease of reporting repairs through digital platforms, particularly WhatsApp, has led to a notable decrease in telephone interactions, making the contact line more accessible to those most in need of the service. WhatsApp has become the preferred channel, allowing residents to conveniently share visual evidence of issues directly with the team.

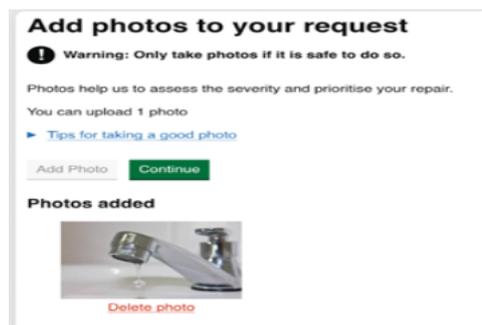
9.2 Improving the Online Customer Journey

9.2.1 In December 2024, Madetech was introduced as a new online platform, replacing the decades-old residents' account system. The key motivations for this change included:

- Developing a user-friendly product aligned with the government's standard policy for digital product design.
- Removing barriers related to account verification and the cumbersome password reset process, which had previously discouraged digital engagement.

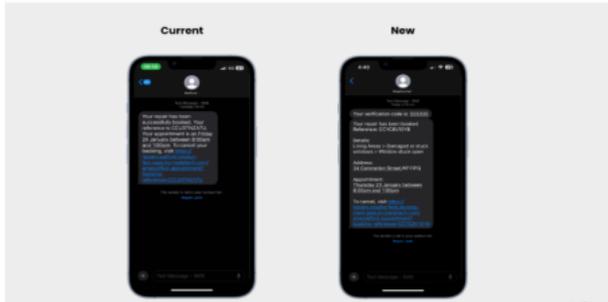
- Enabling residents to query the system using their postcodes.
- Allowing users to upload photos directly to the repair system, enhancing reporting accuracy.
- Providing a platform to report new issues, such as damp and mould.
- Offering real-time assistance by allowing customers to speak with an online officer at any stage of the process.
- Sending confirmation texts or emails for each action taken, ensuring transparency.
- Giving customers the flexibility to reschedule or cancel appointments easily.
- Enabling customer feedback at the end of every interaction, fostering continuous improvement.
- Introducing repairs tracking, so customers can stay informed about next steps and timelines.

9.2.2 These enhancements have collectively transformed the online customer journey, making it more efficient, transparent, and user-friendly. We know that one in seven jobs was raised online, with even more requests coming in via web chat, WhatsApp, and SMS. With these new features and additional options, customers will prefer to submit new repair requests, track existing jobs, and provide feedback while engaging with us online. They will also stay updated on service news from their local authority.



More Detailed SMS/Email Confirmations

For those using our confirmation messages, **problem details are now included**. Tenants can more easily tell multiple issues apart if they've reported more than one repair.



9.3 Being proactive rather than reactive

9.3.1 In the past 12 months, the Housing Repairs team has implemented SMS Service Updates. We send text messages to residents to keep them informed about communal repairs that affect an entire block or area. These updates provide regular, accurate, and timely information on the progress of repairs. The service was initially introduced for lift repairs, and due to its popularity, we expanded it to include communal heating issues. In 2025, we sent a total of 89,162 SMS messages to residents, providing updates on service outages, estimated completion times, and when services were resumed.

Date	Lift Service	Communal Heating
Jan-25	8,502	1,533
Feb-25	4,701	1,236
Mar-25	6,090	1,026
Apr-25	4,131	1,673
May-25	6,425	3,856
Jun-25	6,824	1,589
Jul-25	5,705	754
Aug-25	4,185	107
Sep-25	6,387	934
Oct-25	7,344	1,479
Nov-25	4,547	2,626

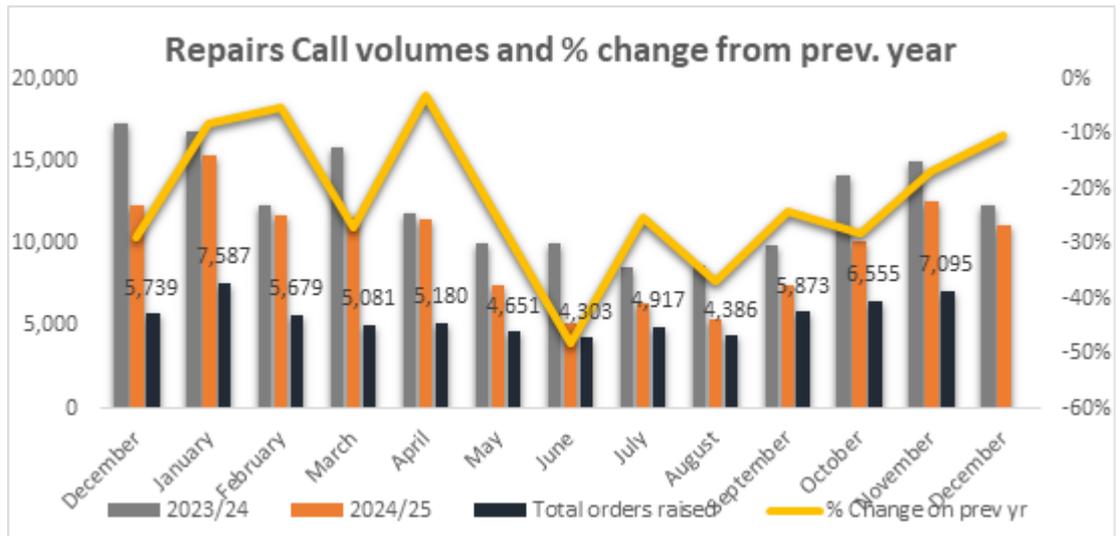
Dec-25

4,386

3,122

9.4 Volume of calls

<u>2024</u>	<u>2025</u>	<u>% difference</u>
116,006	127,923	10%



9.5 Future developments

9.5.1 As we progress, we will prioritise enhancements to our contact centre channel shift by actively involving our resident panels. By gathering feedback and insights from our residents, we are already pinpointing areas for development and improvement and ensuring that our communication methods align with their preferences. Regular engagement with these panels will enable us to adapt our services more effectively, streamlining processes and providing a more user-friendly experience. Our commitment to continuous improvement will not only strengthen our relationship with residents but also enhance overall service delivery, making it more efficient and responsive to their needs.

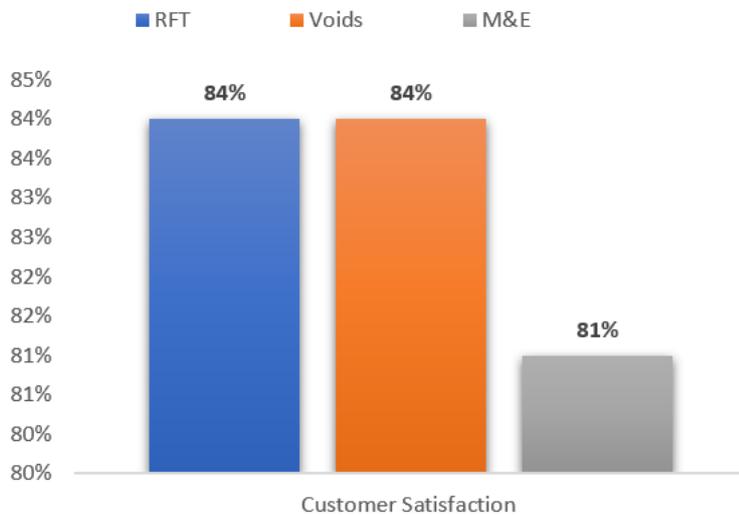
9.6 Customer satisfaction

9.6.1 We actively engage with our residents to assess overall customer satisfaction with the services we provide. Customer feedback is central to our mission. At the end of every interaction channel, we strive to give customers the opportunity to share their thoughts and feedback on the services that impact them. Currently, we conduct surveys on the following areas:

- Reactive Repairs
- Major works
- Case management
- Customer service (all channels)
- Service updates

9.6.2 70% would recommend Webchat to report a repair - 2,875 responded to the survey.

Overall Satisfaction with the Service



9.7 Case Management

9.7.1 We handled 4,265 Stage 1 complaints and 1,008 Stage 2 complaints. Members Enquiries were 1,229, MP enquiries were 154 and general enquiries were 14.



9.7.2 In 2024, we engaged with the Housing Ombudsman as part of their paragraph 49 investigation process, providing a valuable opportunity to assess and enhance our services. Following their investigation, we have carefully reviewed their findings and are actively working on implementing their recommendations. These steps are focused on improving our complaints handling processes, communication with residents, and overall service delivery. By addressing these recommendations, we aim to build greater trust and transparency, ensuring our residents feel heard and supported. This ongoing work demonstrates our commitment to learning, growing, and delivering the highest standards in housing services.

From the changes implemented, closer working with the residents as well as additional quality checks being carried out on complaint responses, we have seen an improvement in the feedback we have received from our residents in relation to the level of service being provided.

9.8 The Consultation team

9.8.1 Camden tenants are the experts in their own homes and communities, and we know working closely is essential to addressing the housing challenges we face. This year, we have continued to embed our new tenant participation model and ambitions into everything we do. Our ambitions are as follows:

1. Every resident has the opportunity to be an active citizen
2. Citizens are proactively brought closer to decision-making, service design and scrutiny
3. Community power and social action are championed across the borough

9.8.2 The cornerstone of our new approach is meeting people where they live through engagement such as our Neighbourhood Action Days. These events are designed to make council services truly accessible by meeting in community spaces —where officers are ready to listen and offer immediate advice. In 2025, we expanded our programme, holding 11 action days to which 22,000 residents were invited, and we held 1,100+ face-to-face conversations with residents about how they need us to support them. One resident who attended told us; *“Talking to real people about my housing concerns, raised repairs and I felt heard. The best experience I’ve had in 20 years”*.

9.8.3 We have also successfully launched a 100 Tenant Network. This representative body brings together a diverse group of tenants, many engaging with us for the first time, to ensure varied lived experiences directly influence the future of Camden Housing. With the cohort now finalised, the group has officially begun working with services to review our enhanced

repairs offer. This review of our enhanced repairs offer will be a year-long journey we are embarking on with tenants as part of the 100-tenant network and beyond to build a more accessible, person-centred repairs offer for those who need additional support.

- 9.8.4 To deliver our new participation approach, we have redesigned our Tenant Participation and Property Engagement Teams into a unified Housing and Property Engagement service. This change brings the delivery of engagement across both Housing and Property into a consistent offer for our tenants and leaseholders. By distributing five dedicated Officers across our neighbourhoods, we are now better positioned to work alongside residents, service teams, and community partners to ensure that residents' voices are heard in everything we do.
- 9.8.5 We continue to be inspired by our Tenants and Residents Associations (TRAs) and District Management Committees (DMCs), whose local leadership drives meaningful change. This year, we also welcomed two new TRAs, further strengthening the network.
- 9.8.6 So far this year (2024-2025), 35 resident groups were successfully awarded District Management Committee grants, and a further 8 groups received the Special Project Grants. In total, £411,092.67 has been awarded across the two funds. Awarded grants have already delivered tangible outcomes across diverse communities, including the installation of planters and benches, the creation of rooftop gardens, and support for residents in sheltered housing. A standout success was the School Holiday Sport Programme for children living on estates in and around Lismore Circus; over seven weeks, 64 children participated in activities aimed at building social connections, reducing isolation, and promoting positive behaviours.
- 9.8.7 Our Housing and Property Resident Panel and Customer Experience Oversight Panel have also seen high engagement this year, with 38 residents engaged across 12 sessions. These forums have proven highly effective, with 100% of survey respondents reporting they felt better informed and more empowered to contribute positively to their neighbourhoods. This partnership has led to direct improvements in our vulnerability and repairs policies, as well as our digital repairs reporting tool. A key success in 2025 was the fundamental redesign of our Remedies and Compensation Policy. By reviewing outdated thresholds alongside the Oversight Panel, we co-created a clearer, more equitable approach based on real complaint data. For more details on these outcomes, please visit the Oversight Panel's [microsite](#).
- 9.8.8 In May of this year, we launched a new training programme for housing communities. Learning from the successes of the Resident Action Day last year, this programme brought together the existing learning and training footprint in Camden to deliver learning opportunities for residents. The aim of

the programme has been to equip residents and tenants with the skills and knowledge required to actively participate in housing decision-making and lead positive change in their communities. We have partnered with Adult Community Learning (ACL), Voluntary Action Camden (VAC), and Good Work Camden to deliver this programme.

9.8.9 This training programme has been successful in delivering training to 175 diverse learners, including 14.5% with learning difficulties or disability, 47.5% from ethnic minority groups, and 5% who were unemployed. The following training has been delivered in 2025:

- Food Hygiene Level 2 Course for Camden residents
- Combating Isolation and loneliness
- Resident Essential Training Modules
- Voluntary organisational structures: What's right for you?
- Who cares for the carer?
- Understanding equality, diversity and unconscious bias
- Exploring Stories: A workshop for parents and carers at The British Library
- Managing Your Finances
- Start Where You Live
- Share your ideas for a new community kitchen
- Combating isolation and loneliness
- An introduction to gaming, gambling and online harm
- Introduction to Social Prescribing. (In partnership with Community Links & Camden Care Navigation Service)
- Introduction to Safeguarding Adults. (In partnership with Adult Social Care)
- Introduction to Safeguarding Children and young people
- Introduction to volunteering in your community
- Fire safety Awareness

9.8.10 As part of our new learning offer, we have also delivered two Head of Service Events in May and October 2025. These events offer an opportunity for residents to hear directly from Heads of Services about service priorities, challenges, and ambitions. The majority of survey respondents rated these events positively, appreciating the opportunity to connect with others in the

community and learn about housing challenges in detail. Given the success of these events, they will continue to be a pillar of our 2026 learning programme.

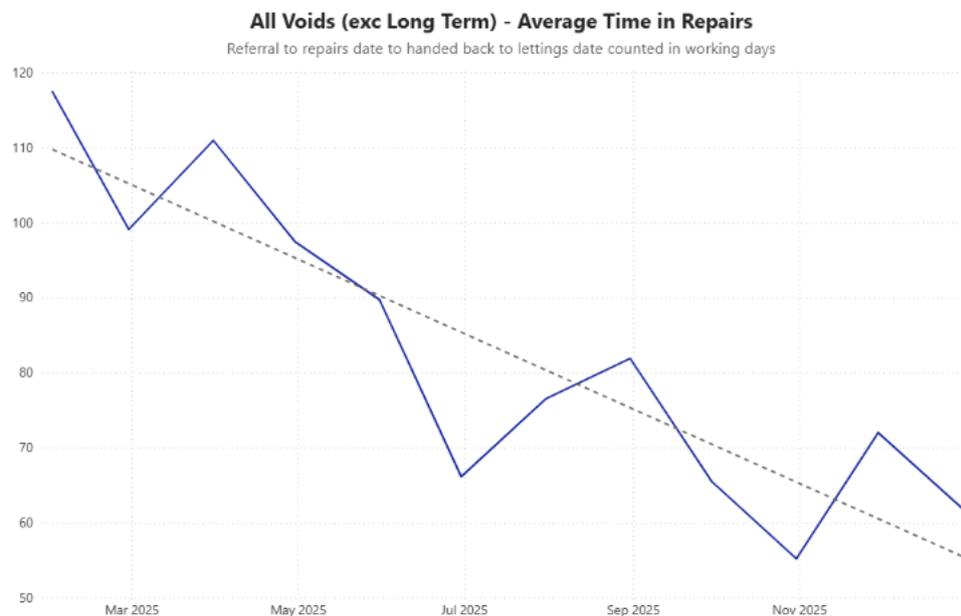
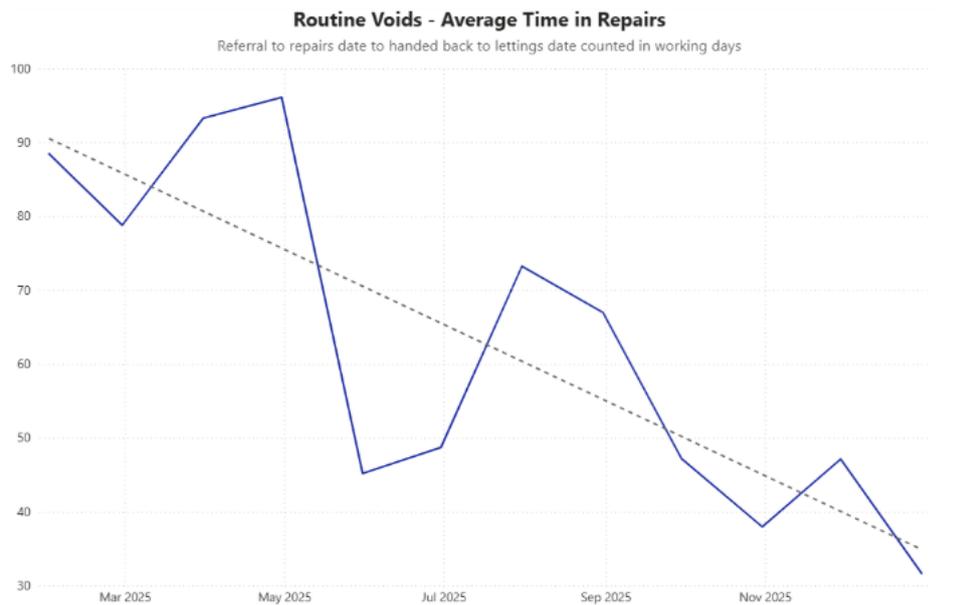
9.8.11 Our focuses for next year are:

- Publish our participation model, “Your Voice in Homes and Communities,” clearly laying out how we aim to become braver and more confident in continuously learning and improving from what we do.
- Creation of toolkits and information packs for services on how they can bring our participation ambitions alive in their work with tenants.
- Continue to expand resources and learning opportunities for tenants, to better enable and support them to lead change and make improvements to their homes and communities. This includes scaling up the resident training pilot to build a sustainable learning offer.
- Continue to review the District Management Committee (DMC) governance and grants processes in collaboration with the Committee Chairs. Our shared objective is to facilitate cross-committee learning, standardise best practices, increase the number and diversity of residents engaging with DMCs, and enhance the accessibility of community grants.

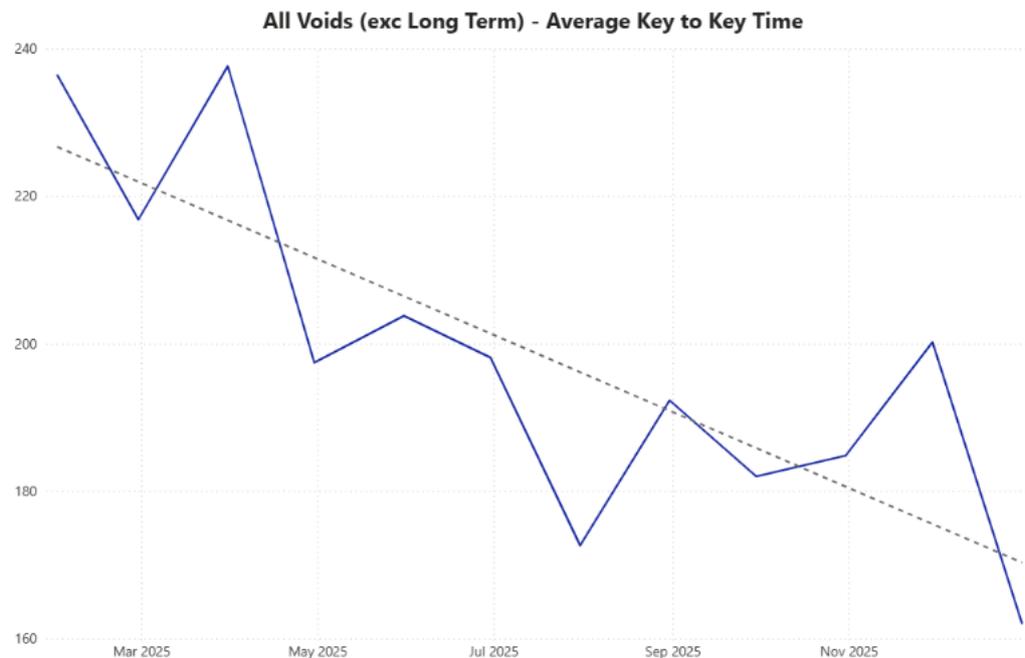
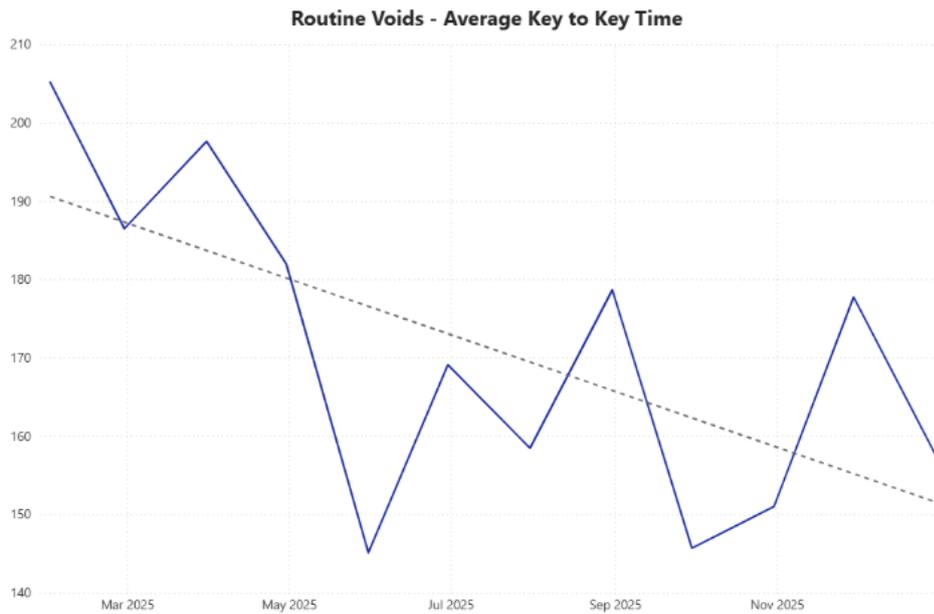
9.8.12 Further information on Tenant Participation Work is available in Section 15 of this report.

9.9 Voids

9.9.1 The time taken to complete repairs on vacant homes improved significantly during 2025. At the start of the year, routine voids were taking on average 88 working days, but by December this had fallen to just 32 working days. For all voids (excluding long-term cases), the reduction was similar, dropping from 117 working days in January to 62 working days by year-end. The most significant improvements happened from May onwards, and by the final quarter completed void repairs were consistently at their quickest levels of the year.



9.9.2 The overall time from one tenancy ending to the next starting also reduced through the year. Routine voids improved from just over 200 calendar days in January to 158 days on average by December. For all voids (excluding long-term cases), the reduction was even greater, falling from more than 230 days to about 162 days. While progress was steady rather than dramatic, the year ended with the shortest turnaround times recorded, showing a clear positive trend.



10. Housing Investment Strategy

10.1 Community Investment Programme and new homes delivery

10.1.1 The Council's Community Investment Programme (CIP) was established in 2010 and has evolved significantly over the past 15 years to ensure that Camden's changing community needs are reflected in its objectives and delivery. In 2022, Cabinet agreed to extend the scale and ambition of the

programme, setting a target to deliver 4,850 homes, including 1,800 social rented homes.

10.1.2 To date, the programme has delivered over 1,750 homes directly, with a further 336 homes delivered by other developers. Sixty per cent of all homes delivered through the programme, whether directly by the Council or via development partners, have been provided at affordable tenures.

10.1.3 Over the past 12 months, the Community Investment Programme has continued to progress schemes at different stages of delivery. There are currently four projects under construction across five sites, which together will deliver 332 homes, of which 239 will be genuinely affordable.

10.1.4 Alongside construction activity, work has continued to develop the future pipeline. Four major projects submitted planning applications during 2025: West Kentish Town Estate, Camley Street, Highgate Road, and Raglan Street. The West Kentish Town Estate application received a resolution to grant planning permission from the Planning Committee in December 2025, with the remaining three schemes expected to be considered by the Planning Committee in 2026.

10.1.5 Work is also ongoing across other Community Investment Programme sites to identify and progress schemes capable of delivering the full ambition of the programme. Further detail on delivery, pipeline development, and programme governance is set out in the Community Investment Programme Annual Report.

10.2 Housing Asset Management Strategy delivery

10.2.1 The Housing Asset Management Strategy sets out the Council's investment priorities over the five-year period to 2029/30, with £670 million of planned investment to ensure that council homes are safe, decent, and well maintained.

10.2.2 Since April 2024, £159 million of capital investment has been delivered by Quarter 2 of 2025/26, broadly in line with the delivery profile anticipated within the Strategy. Investment to date has focused on building safety, statutory compliance, and strengthening the evidence base on stock condition to support more informed decision-making and prioritisation.

10.2.3 During 2026/27, delivery is expected to accelerate through the mobilisation of newly procured capital works frameworks, the commencement of the external works programme, and continued reinvestment of capital receipts generated through the release of poorly performing homes.

10.3 Family Friendly Housing Purchase Programme

10.3.1 As at January 2026, the Family Friendly Housing Purchase Programme has increased the number of available bedspaces by 48 through the acquisition of 29 homes and the disposal of 19 properties.

10.3.2 The programme has also secured £2.6 million in Greater London Authority grant funding to support the purchase of additional properties. The use of this grant funding, in combination with capital receipts, enables the programme to increase the number of homes acquired while ensuring value for money.

10.3.3 In addition, the disposal of 19 properties has avoided an estimated £2 million in immediate investment needs, helping to redirect resources towards homes that better meet the needs of larger households and families on the housing waiting list.

11. Capital Works

11.1 Works completed in 2025

Project	Programme
Derby Lodge	Better Homes Externals
St Silas Estate √ Better Homes Externals	Better Homes Externals
Devonshire FRA Doors (RPK/449)	Better Homes Externals
Levine and Abbotts	Better Homes Externals
Tybalds 201819	Better Homes Externals
Bourne Phase 3 & 2-4 Calthorpe St	Better Homes Externals
Edgeworth, Greenaway & Stevenson House	Better Homes Externals
North Villas - Stage 2 Refurbishment	Better Homes Externals
NW5 Street201819	Better Homes Externals
Housing Estate Solar Panels Retrofit - CMI	District Heating
1-42 Spedan Close Phase 1 boiler refurb	District Heating
Phase 4 Dwelling Heat Meters	District Heating
Bulk Level Meters - Phase 2C	District Heating
Tybalds and Springwater Heating	District Heating
Emergency Lighting Installations - TJA Electrical	Fire Risk Assessment Works
Fitzroy Road Landlord Supply Installation	Fire Risk Assessment Works

Street Conversions Communal Alarms Harmony Fire	Fire Risk Assessment Works
Fire Rated Front Entrance Doorsets (Multi)	Fire Risk Assessment Works
Birkenhead Estate Emergency Lighting	Fire Risk Assessment Works
EVA Communal Alarms - Batch 2	Fire Risk Assessment Works
FD30s doors & Alarms North	Fire Risk Assessment Works
Fire Rated Clips FRA Actions - Additions	Fire Risk Assessment Works
Tolmers Square Ventilation Scheme	Fire Risk Assessment Works
Bucklebury Interim Fire Safety Works	Fire Risk Assessment Works
Purpose Built Blocks Detection Systems North - Reserved	Fire Risk Assessment Works
TJA LD2 Installation	Fire Risk Assessment Works
Mayfair Developers Grade A Alarm Installs	Fire Risk Assessment Works
Multiple FRA actions Camden Town Area	Fire Risk Assessment Works
FD30s doors & Alarms South	Fire Risk Assessment Works
Ferdinand Estate and Bernard Shaw Additional FEDs	Fire Risk Assessment Works
Additional FD30s doors	Fire Risk Assessment Works
MarKee FEDs ASB Surveys	Fire Risk Assessment Works
EVA LD2 Installation - Additions	Fire Risk Assessment Works
Snowman, Casterbridge, Mary Green, Bacton FRA	Fire Risk Assessment Works
Whitton Communal Area TJA Electrical Works	Fire Risk Assessment Works
MAY - Grade A - Heat Detector Only	Fire Risk Assessment Works
Multiple FRA actions Holborn Area	Fire Risk Assessment Works
FRA Gospel Oak 2017'18	Fire Risk Assessment Works
Grade A Alarms	Fire Risk Assessment Works
FRA Packet 3 FD30s doors & Alarms South	Fire Risk Assessment Works
St Pancras Historical Works	Fire Risk Assessment Works

11.2 Works on site

11.2.1 A range of capital works projects were on site during 2025, spanning building safety, fire risk assessment works, heating, lift renewals, and internal and external estate improvements. These works form part of the Council's wider Better Homes investment programmes and focus on maintaining safe, compliant, and well-functioning homes and estates.

11.2.2 Projects on site during the year included Better Homes external and internal works, district and individual heating schemes, lift replacement programmes, and fire risk assessment works such as alarm installations, emergency lighting, door safety improvements, and cladding remediation.

Project	Programme
Better Homes - Hyltons/Linfield/Tolmers	Better Homes Externals
Maitland Park Externals	Better Homes Externals
Henderson and Argenta	Better Homes Internals
50 Fitzjohn's Avenue - SHDF W2	District Heating
13-29 Belmont St - SHDF W2	District Heating
38 Great Russel Street - Munchkins Restaurant	Fire Risk Assessment Works
TJA Grade A Alarm Installs	Fire Risk Assessment Works
Abbots and Levine Door Closers and Door Handles	Fire Risk Assessment Works
Emergency Lighting Installations - Evans & Shea	Fire Risk Assessment Works
Birkenhead Cladding Remediation	Fire Risk Assessment Works
1-18 Chester Court - SHDF W2	Individual Heating
Lift Packet 8 (12 lifts)	Lift works
Lift Packet 9 (13 lifts)	Lift works

11.2.3 The table above provides a detailed summary of schemes underway during the year, including the relevant delivery programme for each project.

11.3 Works mobilising and commissioning

Project	Programme
1-42 Campden House and 1-11 Leitch House	Better Homes Externals
Spedan Close Phase 2 Dist Pipework and Dwellings	Individual Heating
Dartmouth Park Hill Loft Compartmentation	Fire Risk Assessment Works
Better Homes Internals Kitchens or Bathrooms 25/26 - North	Better Homes Internals
Better Homes Internals Kitchens or Bathrooms 25/26 - South	Better Homes Internals
Abbey Road - Low Rise Timber Panels	Fire Risk Assessment Works
FRA Packet - Emergency Lighting HRB	Fire Risk Assessment Works
College Place Estate - Timber Wall Panels	Fire Risk Assessment Works

11.3.1 Arrangements to strengthen the mobilisation and commissioning of capital works projects have continued to develop during the year. A dedicated group has been established to monitor the commissioning of works, with a particular focus on the ten to twelve priority projects that are most critical to deliver.

11.3.2 This group oversees progress against anticipated timelines and takes action where necessary to address risks to delivery. In addition, regular meetings are held with key stakeholders to review projects in the pipeline, monitor progress against procurement plans, review internal governance requirements, and agree next steps to support timely mobilisation.

11.3.3 These arrangements are intended to improve oversight, coordination, and assurance as projects move from planning into delivery.

12. Rents

12.1 Inflation and external pressures

- 12.1.1 Inflation and wider external pressures have continued to have a significant impact on the Housing Revenue Account (HRA) in recent years. While Consumer Prices Index (CPI) inflation has fallen markedly from a peak of 10.7% in November 2022 to 3.8% in September 2025, it remains above the Bank of England's 2% inflation target. In practice, the inflation experienced within the HRA is often higher than CPI, meaning that rental income has not kept pace with underlying cost pressures.
- 12.1.2 As of January 2026, the Bank of England base rate stands at 3.75%. As the HRA pays interest on borrowing, reductions in interest rates provide some relief and create additional capacity for capital investment. However, this is offset by ongoing and cumulative pressures arising from regulatory change. New requirements introduced through the Fire Safety Act 2021 and the Building Safety Act 2022 have increased both revenue and capital costs, with funding support largely limited to specific capital grants. This has placed further strain on the HRA.
- 12.1.3 Looking ahead to 2026/27, there is a continued need to invest more in services, repairs, including disrepair, and mechanical and electrical works, alongside sustained capital investment in the existing housing stock. These priorities are set out in the Housing Investment Strategy approved by Cabinet in January 2025.
- 12.1.4 To address funding gaps and maintain financial stability, a range of actions has been proposed. These include a rent increase of 4.8% (CPI +1%) from April 2026. Further measures include adjustments to tenant service charges to support full cost recovery, alongside a planned drawdown from HRA reserves. This approach provides time for the development of a new savings programme to support the HRA in future years.

12.2 Rent collection and arrears

- 12.2.1 The introduction of automated arrears management through RentSense, combined with a new service structure and enhanced ways of working since January, has delivered significant improvements in rent collection and arrears recovery.
- 12.2.2 During the five-month pilot period between July and November 2024, and continuing beyond this, arrears have shown a sustained downward trend. This improvement has been driven by RentSense's targeted recommendations, timely interventions, and more proactive engagement with residents. Arrears have reduced from a peak of £18.65 million to £15.7 million, representing a reduction of £2.9 million.
- 12.2.3 Over the same period, the proportion of tenants in arrears has fallen from 50.51% in July 2023 to 42.18%, equating to 1,934 fewer tenancies in arrears and improved tenancy sustainment for thousands of Camden households.

Since the introduction of RentSense, 3,024 arrears cases are no longer being recommended for follow up action after one year. While caseloads continue to fluctuate as new cases arise and others are resolved, this reduction has freed up officer capacity to focus on more complex tenancies.

12.2.4 Outcomes for residents have also improved. Thirty-five per cent of cases flagged by RentSense twelve months ago are now in credit. Financial performance has strengthened significantly, with income collection exceeding 100% for five consecutive months and the service on track to exceed its end-of-year arrears target. Together, these improvements support both the financial resilience of the HRA and the wellbeing and stability of residents.

12.3 Service charges and resident support

12.3.1 Service charges are applied by Camden to recover the cost of providing services to a property and are set annually. The Council recognises that this remains a challenging period for many residents, particularly given the impact of rising inflation and energy costs, which have increased the cost of delivering many services and materials.

12.3.2 Tenant service charges are included within weekly rent, and some residents may be eligible for Housing Benefit or Universal Credit to help cover qualifying costs. Where rent is not paid in full, arrears recovery follows the Council's standard process. Income and Benefits Officers remain available to provide advice, support with payment arrangements, and referrals to independent debt advice agencies to help residents manage costs during these exceptional circumstances.

13. Leaseholder Services

13.1 Implementing Cabinet Advisor findings

13.1.1 In 2024, Councillor Slater produced a Cabinet Advisor report setting out eight clear recommendations to improve services for leaseholders. Progress against each recommendation is outlined below.

13.1.2 Recommendation 1: Improve how Major Works and Leaseholder Services work together and communicate

Leaseholder Services now work closely with the Major Works service from the earliest stages of project development, ensuring that leaseholder impacts are considered from the point of conception. Officers attend planning and project meetings as standard, embedding leaseholder considerations throughout the lifecycle of works.

Training has also been provided to delivery teams to ensure the correct processes are followed and that all required documentation is made available to leaseholders through the Camden Account.

13.1.3 Recommendation 2: Improve quality assurance of works and hold contractors accountable

A new system has been introduced, making repairs easier to report and track. Once works are completed, leaseholders and tenants can view photographic evidence of the repairs and provide feedback or raise concerns directly through the system. A working group, established in collaboration with Councillor Greenwood and the Leaseholder Forum, helped ensure that the system met leaseholder needs.

Quality assurance arrangements have been strengthened. A proportion of lower-value repairs are jointly inspected by Camden officers and contractors, while 100% of repairs valued over £5,000 are subject to joint inspection. Where works do not meet contractual standards, contractors are required to carry out remedial works at no additional cost to the Council or leaseholder.

The Key Leaseholder Scheme has been re-promoted, resulting in increased take-up. The scheme provides regular updates on repairs carried out on blocks and estates over the previous three months, enabling leaseholders to easily raise any concerns. In addition, scheduled estate inspections are now in place, with tenants and leaseholders invited to attend and highlight issues directly to officers.

The new Capital Works Framework, which is due to be tendered shortly, includes enhanced Key Performance Indicator requirements relating to quality and standards. These changes will increase transparency, strengthen scrutiny, and improve contractor accountability. All Major Works schemes are now also supported by an independent Clerk of Works, who inspects works both during delivery and upon completion.

13.1.4 Recommendation 3: Introduce a Customer Relationship Management system to improve communication and track correspondence

A newly designed Customer Relationship Management (CRM) system for Leaseholder Services went live on 1 December 2025. The system logs all correspondence and automatically flags overdue responses to officers and managers. Further development is underway to enable additional workflows and trend analysis, supporting earlier intervention and more proactive service improvements.

13.1.5 Recommendation 4: Improve accessibility and transparency of communications and invoices

Camden continues to operate one of the most advanced online portals among London boroughs. Staff have been trained to ensure that documents are uploaded accurately and consistently for leaseholder access.

Written communications were reviewed during 2024 and 2025. With the new service structure now embedded, further review and refinement of communications is planned for 2026 to improve clarity and accessibility.

13.1.6 Recommendation 5: Improve and promote leaseholder and freeholder information on the website

A comprehensive review of leaseholder web content was undertaken in 2024 and 2025, resulting in a number of improvements. Further enhancements are now being developed, including a detailed set of frequently asked questions, reflecting learning from recent engagement activity and the new service structure.

13.1.7 Recommendation 6: Complete an annual audit of best practice with other boroughs

Leaseholder Services now actively participate in several benchmarking and best practice groups. These comparisons have highlighted areas where Camden performs strongly, as well as areas requiring improvement. Initial work has focused on reviewing payment terms for Major Works, informed by approaches used by high-performing peer authorities.

13.1.8 Recommendation 7: Introduce a councillor role to ensure leaseholders are represented across the Council

The introduction of a dedicated councillor role has been successful. Leaseholder Services have worked closely with Councillor Slater, Councillor Greenwood, and the Leaseholder Forum to better understand leaseholder concerns and drive service improvements and issue resolution.

13.1.9 Recommendation 8: Provide more information online about the roles and responsibilities of each team

Information about team roles and responsibilities was added to the website during 2024 and 2025. Further updates are planned for 2026, reflecting the new service structure. This will include clearer guidance on which team is best placed to resolve different types of enquiries, supported by expanded frequently asked questions.

13.2 Information Technology system review

13.2.1 In August 2025, Leaseholder Services began work to design a bespoke Customer Relationship Management system to support the management of enquiries and correspondence. Development was completed in November 2025, and the system went live on 1 December 2025.

13.2.2 In parallel, a new telephony system has been designed to support Contact Camden in identifying available and appropriate officers to handle leaseholder calls. This system will go live once full integration with the new CRM has been completed.

13.3 Service restructure

13.3.1 Although the Leaseholder Services restructure was formally completed in January 2025, full implementation across Housing took longer than anticipated due to the scale of recruitment required to fill new and vacant posts. As of October 2025, all vacant posts within Leaseholder Services have been filled.

13.3.2 Early feedback on the new structure has been positive. The revised arrangements are clearer, easier to navigate, and better understood by both internal colleagues and external customers, providing a stronger foundation for continuous improvement.

13.4 Engagement with leaseholders

13.4.1 During 2025, Leaseholder Services significantly increased engagement with leaseholders, the Leaseholder Forum, and Tenant and Resident Associations.

13.4.2 For the first time, officers attended all Neighbourhood Action Days, meeting with over 100 leaseholders to discuss services and resolve queries directly. The service also hosted its first Leaseholder Conference in over 15 years. The event was well attended and positively received, and the Council has committed to holding the conference annually.

13.4.3 Following the conference, a series of debrief sessions were held with leaseholders, the Leaseholder Forum, and councillors to capture feedback and identify priorities for future events. This learning is being used to shape future conferences and ensure they focus on the issues and formats that leaseholders find most useful.

13.4.4 Feedback indicates that, while challenges remain, engagement activity has improved perceptions of the service. Enhanced engagement has also helped identify further areas for improvement, directly informing new initiatives such as increased opportunities for face-to-face meetings, the publication of comprehensive frequently asked questions, and the establishment of targeted working groups.

14. Response to Awaab's Law

14.1 Case volumes and severity

14.1.1 During the reporting period, the Council managed 826 Awaab's Law cases, comprising 633 cases handled by the Rapid Response Team (day-to-day repairs) and 193 cases managed by the Damp and Mould Team.

14.1.2 This increase in case volumes was anticipated following the introduction of Awaab's Law and reflects improved resident reporting routes, clearer triage processes, and strengthened internal monitoring, rather than a deterioration in the condition of the housing stock.

14.1.3 The majority of cases related to damp and mould hazards, with a smaller proportion categorised as other emergency or significant hazards. While most cases did not meet the emergency threshold, a number required escalation due to severity or challenges in securing access.

14.2 Response times and operational controls

14.2.1 Performance against statutory Awaab's Law timescales is monitored through a defined performance framework and regular Key Performance Indicator reporting.

14.2.2 Rapid Response Team (633 cases):

- 100% acknowledged and triaged within 24 hours
- 100% of emergency investigations completed within 24 hours
- 100% of significant hazard investigations completed within 10 working days

14.2.3 Damp and Mould Team (193 cases):

- 100% acknowledged and triaged within 24 hours
- 83.55% of emergency investigations completed within 24 hours
- 95.68% of significant hazard investigations completed within 10 working days

14.2.4 Where statutory timescales were not met, delays were primarily linked to access issues. In these cases, escalation procedures and senior management oversight were applied to mitigate risk and progress cases as quickly as possible.

14.3 Workforce readiness

14.3.1 Staff across repairs, damp and mould, and contact centre services have received targeted Awaab's Law training. This training covers statutory requirements, hazard identification, escalation pathways, and the use of updated scripts and procedures to ensure consistent, compliant responses at first point of contact and throughout case management.

14.3.2 This investment in workforce readiness supports early identification of hazards and timely escalation, helping to reduce the risk of non-compliance and prolonged exposure to serious hazards.

14.4 Cross-service delivery and alternative accommodation

14.4.1 Delivery of Awaab's Law responsibilities is supported through coordinated working across repairs, damp and mould, contact centre, legal disrepair, alternative accommodation, and digital teams.

14.4.2 During the reporting period, seven cases required alternative accommodation, all of which were managed within statutory timescales and overseen by the Alternative Accommodation Panel. This approach ensures that where hazards cannot be mitigated quickly within the home, residents are supported safely and appropriately.

14.5 Assurance and Better Homes impact

14.5.1 The Awaab's Law performance framework provides clear oversight of statutory compliance, response times, and emerging risks. Despite an expected increase in demand following implementation, overall performance remains strong, with effective mitigations in place where access or complexity affects delivery.

14.5.2 This work directly supports the Better Homes programme by improving resident safety, strengthening regulatory compliance, and reducing the risk of escalation into formal legal disrepair.

15. Tenant Participation Work

15.1 Camden tenants are experts in their own homes and communities, and working closely with residents is essential to addressing the housing challenges we face. Over the past year, we have continued to embed our new tenant participation model across Better Homes, ensuring that resident voice, lived experience, and local leadership are central to how services are designed, delivered, and scrutinised. Our participation ambitions are to ensure that:

1. Every resident has the opportunity to be an active citizen
2. Residents are proactively brought closer to decision-making, service design, and scrutiny
3. Community power and social action are championed across the borough

15.2 Neighbourhood-based engagement

15.2.1 The cornerstone of our approach is meeting people where they live, particularly through Neighbourhood Action Days. These events are designed to make council services genuinely accessible by bringing officers into community spaces to listen, provide advice, and resolve issues directly.

15.2.2 In 2025, we expanded the programme, delivering 11 action days to which 22,000 residents were invited, and holding over 1,100 face-to-face conversations about housing needs and support. One resident reflected on their experience by saying: *“Talking to real people about my housing concerns, raised repairs and I felt heard. The best experience I’ve had in 20 years.”*

15.3 Strengthening resident voice and representation

15.3.1 As stated in 9.8.3, this year saw the successful launch of the 100 Tenant Network, a representative body bringing together a diverse group of tenants, many of whom were engaging with the Council for the first time. The Network ensures that a wide range of lived experiences directly influence the future of Camden Housing.

15.3.2 With the cohort now finalised, the group has formally begun working with services to review the enhanced repairs offer. This review will take place over a year and forms part of a wider ambition to co-produce a more accessible, person-centred repairs service for residents who require additional support.

15.3.3 To support delivery of the new participation model, the Tenant Participation and Property Engagement Teams were brought together into a single Housing and Property Engagement Service. This integrated approach ensures consistency across Housing and Property services. By deploying five dedicated engagement officers across neighbourhoods, the Council is better positioned to work alongside residents, service teams, and community partners to ensure resident voices shape everything we do.

15.4 Tenant and Resident Associations and local leadership

15.4.1 Tenant and Resident Associations (TRAs) and District Management Committees (DMCs) continue to play a vital role in driving local leadership and meaningful change. This year, the Council welcomed two new TRAs (23–43 Albert Street, Hastings House, 15 Belsize Avenue, Ernade House, Spencer Rise and Churchill Road), further strengthening the network.

15.4.2 During 2024–25, 35 resident groups were awarded District Management Committee grants, with a further eight groups receiving Special Project Grants. In total, £411,092.67 was awarded across the two funding streams.

15.4.3 These grants have already delivered tangible outcomes across diverse communities, including the installation of planters and benches, the creation of rooftop gardens, and enhanced support for residents in sheltered housing.

A standout example was the School Holiday Sport Programme for children living on estates in and around Lismore Circus. Delivered over seven weeks, 64 children participated in activities focused on building social connections, reducing isolation, and promoting positive behaviours.

15.5 Scrutiny, oversight, and service improvement

15.5.1 Engagement through the Housing and Property Resident Panel and the Customer Experience Oversight Panel has also been strong. This year, 38 residents participated across 12 sessions, with 100% of survey respondents reporting that they felt better informed and more empowered to contribute positively to their neighbourhoods.

15.5.2 This partnership working has led directly to service improvements, including changes to vulnerability and repairs policies and enhancements to the digital repairs reporting tool. A key achievement in 2025 was the fundamental redesign of the Remedies and Compensation Policy. Working alongside the Oversight Panel, outdated thresholds were reviewed and replaced with a clearer, fairer approach grounded in real complaint data.

15.6 Learning, skills and leadership development

15.6.1 In May 2025, the Council launched a new learning and training programme for housing communities, building on the success of Resident Action Day learning delivered in the previous year. The programme brings together Camden's existing learning offer to equip residents with the skills and knowledge needed to participate confidently in housing decision-making and lead positive change in their communities.

15.6.2 The programme was delivered in partnership with Adult Community Learning (ACL), Voluntary Action Camden (VAC), and Good Work Camden, and reached 175 learners. Of these, 14.5% identified as having a learning difficulty or disability, 47.5% were from ethnic minority backgrounds, and 5% were unemployed. Training delivered in 2025 included:

- Food Hygiene Level 2
- Combating isolation and loneliness
- Resident essential training modules
- Voluntary organisational structures: what's right for you?
- Who cares for the carer?
- Understanding equality, diversity and unconscious bias
- Exploring Stories (parents and carers workshop at the British Library)
- Managing your finances

- Start Where You Live
- Sharing ideas for a new community kitchen
- Introduction to gaming, gambling and online harm
- Introduction to social prescribing (with Community Links and Camden Care Navigation Service)
- Introduction to safeguarding adults (with Adult Social Care)
- Introduction to safeguarding children and young people
- Introduction to volunteering in your community
- Fire safety awareness

15.6.3 As part of this learning offer, two Head of Service events were also delivered in May and October 2025. These events provided residents with direct access to senior leaders to discuss service priorities, challenges, and ambitions. Feedback was overwhelmingly positive, with residents valuing the opportunity to learn more about housing services and connect with others in their community. Given their success, these events will remain a core part of the 2026 learning programme.

15.7 Priorities for the year ahead

15.7.1 Our focus for the coming year includes:

- Publishing the participation model “*Your Voice in Homes and Communities*”, clearly setting out how we will continue to learn, improve, and work more confidently with residents
- Developing toolkits and information packs to help services embed participation ambitions into everyday practice
- Expanding learning resources and opportunities for tenants, including scaling up the resident training pilot into a sustainable offer
- Continuing to review District Management Committee governance and grants processes in collaboration with Committee Chairs, with a focus on shared learning, consistency, diversity of participation, and accessibility

16. Update on the Tenant Voices Report (2021)

16.1 The Council welcomed the recommendations set out in the Cabinet Adviser for Tenant Voices Report (2021), which closely align with the ambitions articulated in *Your Voice in Homes and Communities*, Camden’s strategic framework for housing participation. The actions below summarise how the Council has responded to all 15 recommendations in the report. This reflects

work delivered over the past four years and is not limited to activity undertaken during 2025–26.

16.2 Improving access, communication and responsiveness

16.2.1 In recent years, Camden has transformed how residents contact us to report repairs or make enquiries. Alongside traditional telephone contact, residents can now engage through webchat, WhatsApp, SMS and video chat. These channels are available in multiple languages and have been widely adopted, with nearly 90% of all new repair requests now submitted through non-telephone routes. The Council continues to explore additional engagement methods to better reflect residents' preferences and needs.

16.2.2 Working alongside residents on the Oversight Panel, the Council has co-produced six “how to” repair videos, which are available in multiple languages, including British Sign Language (BSL), improving accessibility and self-service support.

16.3 Co-designed standards and transparent accountability

16.3.1 In 2025, the Council published its co-designed Housing and Property Service Standards, setting out clearly what residents can expect from council services and the mutual responsibilities involved. To ensure these standards remain meaningful, performance against them is reviewed annually in partnership with the Resident Panel.

16.3.2 To make involvement easier and more inclusive, a Menu of Opportunities has been launched, setting out the full range of ways residents can get involved—from community gardening to joining a Resident Assembly. This has been supported by a series of resident-produced videos to improve accessibility. Opportunities are also promoted through the quarterly Housing Newsletter, delivered to every Camden-managed home.

16.4 Supporting resident-led governance and local infrastructure

16.4.1 To support Tenant and Resident Associations (TRAs) and District Management Committees (DMCs) to run remote and hybrid meetings, at least 30 halls have now been equipped with internet connectivity, with further sites planned through the wayleave roll-out in partnership with Community Fibre and Hyperoptic. In addition, 12 halls have been fitted with conferencing equipment to support online meetings and training.

16.4.2 A comprehensive stock condition survey is currently underway across 78 TRA halls, providing data on building condition and usage patterns. This will inform future investment decisions to improve the functionality and management of shared spaces.

16.5 Building skills, confidence and leadership

16.5.1 The Resident Action Day held in September 2025 brought together residents, the Council and partner organisations to share ideas, skills and inspiration. 101 tenants and leaseholders attended, and 84% of survey respondents reported feeling inspired by others' experiences.

16.5.2 In 2025, the Council also launched a new training programme for housing communities, reaching 175 learners to date. The programme includes a dedicated module for DMCs and TRAs, equipping residents with the skills to lead positive change. The forthcoming curriculum will include targeted sessions on applying for grants.

16.5.3 To further support resident-led activity, the Council is working with Corporate Participation to develop a series of practical "How to" guides, including guidance on setting up a Tenant and Resident Association.

16.6 Deepening dialogue and celebrating impact

16.6.1 Building on the success of engagement initiatives such as Ask Meric, the Head of Service Events have been well received, with residents valuing the opportunity to explore service priorities in depth and connect with others in their communities. These events will remain a core feature of the 2026 participation programme.

16.6.2 To ensure participation reflects Camden's diverse communities, the Council is working with DMC Chairs to review governance and grants processes, with a focus on increasing diversity, representation and accessibility.

16.6.3 Resident achievements are increasingly recognised and celebrated through expanded digital and reporting platforms. This includes quarterly engagement reports to DMCs and the launch of a dedicated Citizens Space page in February 2026. New DMC and Panel microsites also highlight resident-led activity, alongside Housing and Property performance indicators and local events.

16.7 Youth engagement and future focus

16.7.1 Youth engagement is a core ambition within Your Voice in Homes and Communities. In developing this approach, the Council has worked directly with young people at Somers Town Youth Centre to understand how they want to be involved. Over the coming years, engagement methods will continue to evolve to meet young people where they are.

16.7.2 As part of this commitment, workshops were delivered during the Resident Action Day with DMC members and Fitzrovia Youth in Action, focused on building skills in youth participation and strengthening intergenerational engagement.

17. Improving standards in the Private Rented Sector

17.1 Licensing

17.1.2 The Private Sector Housing Service (PSH) borough-wide additional Houses in Multiple Occupation (HMO) licensing scheme was approved for a further five years. The renewed scheme commenced on 8 December 2025, following a public consultation exercise earlier in the year. The scheme was first introduced in December 2015 and supports the Council's ongoing work to improve management standards in the private rented sector.

17.1.2 There are currently 3,017 licensed HMOs in Camden, with a further 1,848 applications in progress. All new HMOs continue to be inspected to ensure licences include specific works required to meet Camden's standards.

17.1.3 A key change within the renewed scheme is the move from a one-year to a two-year licence for HMOs where management issues are identified or where landlords previously failed to apply. The one-year licence was introduced in 2020 as a departure from the standard five-year licence to ensure fairness for landlords who applied promptly and operated well-managed accommodation. During the previous licensing period, 966 one-year licences were issued. This was higher than anticipated and created increased inspection demand. The new two-year licence provides a stronger deterrent while reducing repeat inspection pressures.

17.1.4 The service also secured the first HMO licence application from an operator providing contingency accommodation for asylum seekers. There has been significant national resistance to licensing such accommodation, and this is understood to be the first hotel licensed nationally. Licensing ensures accommodation is safe and well managed.

17.1.5 The service is currently reviewing and updating the evidence base to support proposals for a discretionary selective licensing scheme. Robust and up-to-date data is required to demonstrate the need and scope of any future designation.

17.2 Enforcement

17.2.1 The PSH service receives an average of 454 complaints per year from private renters. The most common issues relate to damp and mould (34%), disrepair (14%), failure to respond to repairs, harassment, and illegal eviction.

17.2.2 Case volumes typically increase during winter as colder conditions exacerbate damp, mould and excess cold hazards. Winter 2025 saw a higher-than-usual increase in demand, which may reflect increased tenant confidence following Royal Assent of the Renters' Rights Act 2025.

17.2.3 Most cases continue to be resolved informally through landlord and tenant cooperation. On average, 11% of cases require escalation to formal enforcement action. During the last year, the service issued:

- 23 Improvement Notices
- 5 Prohibition Orders
- 15 Environmental Protection Act Notices
- 15 Prevention of Damage by Pests Act Notices

17.2.4 In addition, 106 Civil Penalty Notices were issued to landlords and agents. Total fines issued to date amount to £1.12 million, with recovered income reinvested into enforcement activity.

17.2.5 Two part-time Trading Standards officers previously funded within Public Health transferred into the service to support housing enforcement. In a recent case, fines totalling £22,950 were issued for breaches relating to tenant fees, fee display, client redress, and client money protection. The fines were paid in full.

17.3 Rent Repayment Orders

17.3.1 The Housing and Planning Act 2016 enabled councils to pursue Rent Repayment Orders (RROs) of up to 12 months' Housing Benefit. As tenants moved from Housing Benefit to Universal Credit, the ability to pursue RROs reduced due to data access constraints. A Rent Repayment Order allows the Council to reclaim rent paid to a landlord who has committed certain housing offences, returning those funds to the public purse (or to the tenant where applicable).

17.3.2 In late 2024, the service joined a Department for Work and Pensions pilot providing access to Universal Credit data. Camden has since applied for its first Universal Credit-based RRO, with a value exceeding £60,000. The pilot has now been extended to other authorities. This work is particularly significant given that the Renters' Rights Act expands the range of offences eligible for RRO action and increases the recovery period to 24 months. A Universal Credit-based RRO uses DWP data to evidence the housing costs element of Universal Credit, enabling the Council to pursue recovery in cases where tenants are no longer receiving Housing Benefit.

17.3.3 The service has also seen a marked increase in cases involving hoarding that presents a public health or safety risk. While Camden has a relatively young population, there is a growing cohort of older owner occupiers where hoarding behaviours are becoming more pronounced.

17.4 Defective cladding remediation

17.4.1 The Council continues to play an active enforcement role in addressing unsafe cladding on private residential buildings under powers provided by the Housing Act 2004.

17.4.2 Over the past 12 months, the PSH service issued seven statutory notices relating to dangerous cladding. Three appeals against Improvement Notices served in 2023/24 were heard during the year. None of the notices were quashed by the First-tier Tribunal.

17.4.3 As a result of sustained enforcement activity, there are currently no high-risk high-rise buildings in Camden. The service is now shifting focus to mid-rise buildings, in line with the government's Remediation Acceleration Plan, which seeks remediation or remediation plans for all buildings over 11 metres by 2029.

17.4.4 From a Building Safety Regulator dataset identifying approximately 11,000 mid-rise buildings, prioritisation work has identified 144 buildings that may present higher risk and require further assessment and potential enforcement action.

17.5 Empty properties

17.5.1 The Council has a statutory and strategic responsibility to bring long-term empty homes back into use. Over the last 12 months, 58 properties have been returned to occupation through PSH intervention.

17.5.2 This has been achieved through a combination of advice, support and enforcement escalation, including Compulsory Purchase Order action where engagement failed. A particularly effective intervention has been advising owners on eligibility for VAT reductions from 20% to 5% on qualifying works for properties empty for over two years. This approach has resulted in a further 12 properties being brought back into use.

17.6 Renters' Rights Act 2025

17.6.1 The Renters' Rights Act 2025 received Royal Assent on 27 October 2025. Key reforms include:

- Abolition of Section 21 "no-fault" evictions
- Replacement of fixed-term Assured Shorthold Tenancies with periodic tenancies
- Extension of the Decent Homes Standard to the private rented sector (subject to consultation, with a proposed implementation date of 2035)
- Introduction of a national Ombudsman and Property Database
- Expanded inspection and enforcement powers from 27 December 2025

- A statutory duty on councils to report against over 50 enforcement performance indicators

17.6.2 A project team has been established to prepare for implementation. Initial impact assessment has identified priorities around communications, policy development and staff training. The service is also exploring delivery of a Private Renters' Week in March to raise awareness.

17.7 Cabinet Adviser role and tenant engagement

17.7.1 Following a Full Council themed debate on the private rented sector in October 2024, the Leader appointed a Cabinet Adviser to review tenant engagement. Engagement with private renters remains challenging. Two online forums held in 2023 attracted low attendance.

17.7.2 Between February and March 2025, four evening private renters' advice surgeries were delivered across eight wards. Despite extensive promotion, attendance was limited. The Cabinet Adviser is due to report back with recommendations in February 2026.

17.8 Housing Renewal Assistance Policy

17.8.1 The PSH service is responsible for delivery of the Housing Renewal Assistance Policy, including Disabled Facilities Grants (DFGs). Capital funding for 2025/26 totals £1.25 million via the Better Care Fund.

17.8.2 To date, 101 DFGs have been approved with a value of £1.06 million, and 53 cases have been completed. The Government is reviewing the DFG allocation formula, creating a risk of reduced funding for Camden at a time of rising demand for major adaptations. The service continues to work with Occupational Therapists and the commissioned Home Improvement Service to maximise delivery within available resources.

18. Homelessness and Temporary Accommodation

18.1 Temporary Accommodation position

18.1.1 London continues to face a homelessness crisis. An estimated 210,000 Londoners are living in temporary accommodation, including 102,000 children. This represents an 8% increase on last year and a 35% increase since 2021, equating to approximately one homeless child in every classroom across the capital. In Camden, there are around 400 approaches for homelessness assistance per month, an increase of almost 40% on last year. The number of households in temporary accommodation has risen significantly, from around 400 in 2017 to over 1,200 in November 2025. Limited move-on options mean households are remaining in temporary accommodation for longer periods.

18.1.2 Housing costs in Camden remain exceptionally high. Average house prices have increased by 73% over the past 15 years, rising from £509,000 in 2008 to £1,047,344 in 2025. Average private rents now account for 65% of median pay, directly contributing to homelessness pressures. Across London, private rented supply has reduced by 41% since 2020, alongside a 20% increase in average rents. Only 2.3% of properties across London are affordable within Local Housing Allowance limits, down from 18% at the start of the pandemic. There are no properties affordable within LHA limits in Camden.

18.1.3 In response, the Council established a Temporary Accommodation Taskforce in 2024 to oversee delivery of an action plan focused on reducing demand, increasing supply, and improving support for households. The Council has increased the number of self-contained temporary accommodation providers, with 20 new providers added in the last six months. Rates have been renegotiated with existing providers, delivering the equivalent of £1.2 million in annualised savings. The replacement of high-cost nightly accommodation with more affordable provision has delivered a further £750,000 annualised saving.

18.1.4 Frontline teams participated in a design sprint in July 2025 to reduce demand for temporary accommodation. This has led to the testing of new initiatives, including:

- Money Advice Camden, Contact Camden and Homelessness Prevention Pilot, focused on early debt intervention and income maximisation
- Private Rented Sector prevention pilot, streamlining placements into PRS before homelessness occurs
- Prevention tools, including a points estimation calculator and a homelessness advice booklet

18.1.5 Early outcomes include:

- £265,434 of debt addressed through the Money Advice Camden pilot
- £57,620 secured in direct financial outcomes for residents
- No households referred into the pilot entering temporary accommodation
- 75% of Contact Camden referrals not progressing to a homelessness application

18.1.6 The PRS prevention pilot generated 27 referrals between October and December 2025. Three families and one single person were successfully housed. Had these households entered temporary accommodation, the estimated cost would have been approximately £72,000 per family over two years and £36,000 per year for a single person. The pilot remains in its early stages and will continue to be tested during 2026.

18.1.7 Despite these mitigations, the imbalance between supply and demand continues to require significant subsidy from the Council's General Fund.

18.1.8 Although the number of households in temporary accommodation continues to increase, Camden has avoided placing families in bed and breakfast or commercial hotels for periods exceeding six weeks.

18.2 Recruitment and restructure

18.2.1 Housing services have undergone significant transformation in recent years, including a major restructure. In April 2025, the Homelessness Prevention Service introduced a new operating model to respond to rising demand and improve the speed and quality of support. The service expanded, recruiting five additional Homelessness Prevention Advisors and introducing specialist roles. Frontline roles were reviewed and regraded.

18.2.2 The increase in capacity and embedding of specialist roles has shifted resource to the front door, reduced blockages, and enabled earlier intervention. Recruitment and retention challenges remain, and vacancies continue despite ongoing recruitment activity.

18.2.3 Feedback during the restructure review was positive. Staff reported improved focus on cases and greater capacity to intervene earlier. Since the new structure, performance data shows improved service outcomes, including faster decision-making, earlier support, fewer residents reaching crisis point, and more cases resolved at the prevention stage.

Metric	Pre-April 2025	July 2025
Live homelessness cases	2,681	2,478
Applications waiting to be looked at	287	90
Applications waiting for an appointment	247	0
Average wait time to be seen	8+ weeks	2.5 weeks

18.2.4 The increased stability of the service has also supported progress towards Domestic Abuse Housing Alliance (DAHA) accreditation. This includes embedding a Housing Domestic Abuse policy and procedures, committing to a specialist DVA role, and developing joint risk assessments with specialist partners.

18.3 Temporary Accommodation supply and programme progress

18.3.1 The Council continues to increase in-house temporary accommodation supply through the Temporary Accommodation Purchase Programme (TAPP) and hostel development via the Community Investment Programme. Three phases

of TAPP have been approved, with a total of 179 homes expected to be purchased for use as temporary accommodation.

18.3.2 In addition, the Council is investing £10 million of retained Right to Buy receipts to acquire homes for temporary accommodation while strengthening the social rented housing stock. This has been enabled by the Government's November 2024 relaxation of Right to Buy receipt rules, allowing greater flexibility in their use.

18.3.3 Work is ongoing with Community Investment Programme colleagues to identify opportunities within existing stock, including short-life lets on regeneration estates. This includes refurbishing and letting up to 50 properties at West Kentish Town Estate and Holmes Road.

18.4 Financial pressures

18.4.1 The forecast net expenditure on temporary accommodation for 2025/26 was £26.4 million as at September 2025. This represents a £20.5 million overspend against service budgets.

18.4.2 The Council has set aside £12 million in contingency funding for temporary accommodation pressures. When offset against the service overspend, this results in a forecast net overspend of £8.5 million.

18.5 Homelessness and Rough Sleeping Strategy

18.5.1 Camden's Homelessness and Rough Sleeping Strategy 2025–2030 was approved by Cabinet in December 2025. The strategy is a statutory requirement under the Homelessness Reduction Act 2017 and replaces the previous 2019–2024 strategy. The strategy reflects learning from the Covid-19 pandemic, service reviews, data analysis, and extensive engagement, including:

- Rough Sleeping Review
- Homelessness Transformation Programme
- Data review
- Contributions from Housing Scrutiny Committee
- Public consultation

18.5.2 Responsibility for homelessness and rough sleeping spans multiple Cabinet portfolios. The Cabinet Member for Better Homes leads on housing support services, the Cabinet Member for Safer Communities leads on rough sleeping, and the Cabinet Member for Health, Wellbeing and Adult Social Care is a co-signatory in recognition of the links between homelessness and health.

18.5.3 The strategy aligns with We Make Camden and commits the Council to making homelessness rare, brief and non-recurring. It is structured around four priorities:

- Prevent homelessness and rough sleeping
- Deliver accessible, person-centred and trauma-informed services
- Secure more affordable, accessible and long-term housing
- Campaign nationally and share learning

18.5.4 Following Cabinet approval, a paper was taken to Corporate Management Team to agree governance arrangements. It was agreed that delivery would commence alongside leadership changes, with the Director of Housing and Communities and Executive Director overseeing implementation.

18.5.5 For detailed information on the growing impact of Short Term Lets in reducing housing availability and driving up rents, please refer to Section 22 of this report.

19. Borough of Sanctuary and Refugee Programmes

19.1 Camden Pledge

19.1.1 Under the Camden Pledge resettlement scheme, at the end of December 2025, Camden has resettled 90 Afghan households, comprised of 338 individuals, and 23 Ukrainian households, comprised of 46 individuals, into long term homes in Camden. This ground-breaking scheme, funded externally by the Local Authority Housing Fund (LAHF) has increased affordable housing resources in the borough, by taking houses intended for private sale into the Camden housing stock and through buying back former Council homes, sold under Right to Buy. Consequently, we are delivering new refugee housing capacity without creating pressure elsewhere in our housing system.

19.1.2 These households are now integrating further within their neighbourhoods, accessing local schools, learning English, gaining employment, and becoming part of our Camden story. 89 Afghan and 10 Ukrainian children are attending Camden's schools and nurseries, 63 Afghans and 16 Ukrainians have been supported into employment, and 105 Afghans and 9 Ukrainians have been supported into adult education or training.

19.2 Homes for Ukraine

19.2.1 To date we have been able to offer sanctuary to over 1,000 Ukrainians fleeing war and persecution, made possible by the strength and compassion of our

communities. At the end of December 2025, 67 Camden residents were hosting 100 Ukrainian guests under the Home for Ukraine scheme.

19.2.2 In response to the continuation of the invasion of Ukraine, in September 2025 the UK Government announced an additional two-year extension to the Ukraine Permission Extension scheme. This means that Ukrainian refugees, should they take up all visa extensions, will have the option to remain in the UK for up to six years and six months from March 2022 which means Camden may have a Ukrainian refugee population living in the borough until around 2029. We are working with our Ukrainian community partners to support guests to navigate these changes and continue to sustain and support community sponsorship as important elements of our wider refugee approach.

19.3 Partnerships and community hubs

19.3.1 Partnership remains the cornerstone of our approach. For example, the new community centre, HNCP, which lies at the heart of our Highgate Newtown development where many former Afghan refugees are now rebuilding their lives, opened in May 2025. The new centre is bringing communities together, celebrating our diversity and helping to build cohesion.

19.3.2 Camden is proud to be a Borough of Sanctuary, having received the award in June 2024. The award reflects our track record and history of welcoming refugee communities into the borough over many years, and Camden's efforts to deliver refugee facing services. We are working with our strategic partners and our growing Borough of Sanctuary Voluntary and Community Sector forum, which now comprises over 50 organisations, to deliver places of sanctuary, welcome, and dignity for vulnerable refugee and asylum seekers.

20. The Estates Mission

20.1 As noted in last year's Annual Report, the Estates Mission's primary focus is on reducing health inequalities between residents on our estates and those that live elsewhere in the borough. Based on census data, social rent residents are more than 10% pts less likely to report that they are in good health than any other type of tenure. Good health and wellbeing is created by much more than health services. Up to 60% of health outcomes are created by the *environment* in which people live – the conditions in which they are born, raised, live, work, play, and age. The mission is therefore prioritising work on these *social determinants* of health. Our ambition is that:

- People who live on our estates feel a sense of belonging and connection;
- Our estates are healthy environments;

- Our residents have the power to shape their local environment
- 20.2 Over the course of the last year the mission has strengthened its governance processes. There are now three key governance groups:
- The project delivery and partnerships group brings together officers from across the council or are leading projects on our estates to share learning and insight.
 - The estate mission portfolio team oversees the day to day work of the mission, including being responsible for reporting (for example, writing the annual State of the Mission report).
 - The estate mission steering group provides senior oversight of the mission activities, ensuring the team is focused on the highest priority activities. The is attended by the Cabinet Member for Better Homes.
- 20.3 In 2025, significant progress was made on a number of key projects:
- 20.3.1 The Neighbourhood Spaces programme opened the 2 Prince of Wales site for meanwhile use, running a number of community and cultural events. This has also served as a hub for the Kentish Town Connects network.
- 20.3.2 The Vacant Spaces project launched a soft market testing prospectus to understand the level of commercial interest in a range of vacant sites on estates. Work is continuing with residents on the first community space pilot on Hilgrove Estate.
- 20.3.3 Renovations were completed at the Multi Use Games Area (MUGA) on Peckwater Estate, in partnership with Arsenal and Adidas. Arsenal are now able to run regular training sessions for young people, giving them an opportunity to develop new skills and meet others in a safe environment.
- 20.3.4 The Community champions project has now scaled up to all 5 of Camden's neighbourhoods (North, South, East, West, Central). Recommissioning took place in Spring 2025, and co-ordinators are now in place for all providers of the programme.
- 20.3.5 The Marmot Estates project was launched, in partnership with the Institute of Health Equity. This will be a deep dive of the social determinants of health on two estates, to understand what the key drivers of poor health outcomes are and what residents' priorities are to address them.
- 20.3.6 People and Place: Camden selected 10 community organisations or residents who are working to transform their neighbourhoods to be part of the programme. Over the course of the next year they will receive expert mentorship, peer networking opportunities, and a small grant of £5,000 per project.

- 20.3.6 The Mission ran a short pilot with technology provider Openstead to explore how Camden could better understand the financial risk to its estates as a result of climate hazards, in particular flood risk.
- 20.4 Over the next year the mission will continue to push forward a portfolio of projects. Priorities for 2026 include:
- 20.4.1 Moving into the renovation phase at 2 Prince of Wales, and creating the long term operating model for the building. The Neighbourhood Spaces programme will also work closely with community members to develop the plan for the transformation of the historic 107 Kingsgate Community Centre, in Kilburn.
- 20.4.2 Securing funding for the refurbishment of the vacant space on Hilgrove Estate
- 20.4.3 Delivering the courtyard improvements at Hunter House that have been designed in consultation with residents.
- 20.4.4 Completing initial desk analysis and beginning resident engagement on at least one estate through the Marmot Estates project
- 20.4.5 Delivering the People and Place: Camden programme, in collaboration with Footwork Trust
- 20.5 Beyond individual projects, we are keen to embed some of our learning into new policies, changing the conditions for future work that the council undertakes. Priorities for 2026 include:
- 20.5.1 Developing a policy around heat mapping for regeneration work on estates (and carrying our borough wide research on heat risk on estates)
- 20.5.2 Developing a strategic approach to delivering courtyard improvement work, and finding long term, consistent funding
- 20.6 As noted above, partnerships are core to the way we want to deliver the mission. The mission is focussing on:
- 20.6.1 Working with health anchors to define and deliver joint work coming out of the deliberative engagement sessions
- 20.6.2 Developing a stronger mission partnership network with community centres, many of whom already work closely with nearby estates in a place leadership role
- 20.7 There is significant opportunity to reorient some of our services to better align with the Estates mission through progressive and strategic procurement. In particular, there is an opportunity to with the adult social care commissioning team to explore possibilities to align our Homecare service with the Estates Mission.

20.8 We know that for this mission to be a success, the Council will have to radically improve Estate level intelligence; it is currently not possible to disaggregate most outcomes based on housing tenure or hyperlocal area. Two significant pieces of work to address this include:

20.8.1 Building a health and housing dataset. The Council is continuing to work closely with NHS colleagues to combine health and housing data, which will enable us to see the prevalence of different long term health conditions at the estate level for the first time.

20.8.2 Creating a 'Portrait of an estate' tool. This will enable us to bring together different data sources connected to a single estate easily and quickly, enabling us to make smarter decisions about where to work with different programmes, and to contact the right people when working on an estate.

21. CCTV

21.1 We have been in the process of upgrading Camden's CCTV cameras on our estates since 2022. As part of the upgrade programme 54 estates were identified as having CCTV coverage, either fully or partially. In some instances, estates with multiple blocks had CCTV installed on all blocks, while others had coverage only on selected blocks. The upgrade programme aims to eliminate partial CCTV coverage on estates wherever technically feasible. Prior to the upgrade programme there was an extensive resident engagement exercise to ensure views were heard about which estates required CCTV and this informed the delivery of the programme. Since work commenced there have been monthly updates on Camden's [website](#) and a dedicated e-mail inbox for upgrade project queries was created - cctvhousup@camden.gov.uk

21.2 Consistent messaging to residents has been incorporated into the upgrade programme, with works letters sent to residents at least two weeks prior to works commencing as well as regular website updates. Since commencement of the programme, 37 estates have been fully upgraded, 6 are currently undergoing works to complete upgrade, 2 are scheduled to begin shortly, while the final 9 estates are programmed to commence.

21.3 To date the programme has installed 536 (87%) cameras and will exceed the initial 615 previously installed, currently just short of 79 cameras. The programme will bring benefits such as live monitoring and playback, increased consistency and reliability across the system as well as enhanced value for money.

21.4 The programme has encountered several challenges that have contributed to delays in progression including access restrictions, schedule conflicts with

ongoing works and planning requirements. Current timescales indicate that the upgrade programme will be fully complete by the end of the next financial year. Upgraded cameras are more resilient due to strong dedicated CCTV network, quick fault resolution turn around, robust CCTV maintenance contract management evidencing maintenance performance allowing for better performance for residents. Additionally, all cameras have Camden CCTV signs on or very nearby to the camera, providing information on how to contact Camden to report issues.

- 21.5 Work has commenced to begin analysing the impact of the programme and understand the role it is contributing to security in Camden. Post completion monitoring will continue to ensure any issues are rectified as soon as possible.
- 21.6 Rapid Deployable Camera (RDCs) are temporary CCTV cameras that can be installed in locations suffering from high levels of reported crime and ASB. Camden currently has a stock of 21 cameras to cover the entire borough. However, Holborn and Hampstead DMCs and Belsize ward members have purchased additional cameras that would be dedicated to those locations. However, it should be noted that even where cameras are geographically ring-fenced all applications are still subject to adherence to policy, evidence and legislative compliance prior to sign off and deployment.
- 21.7 The RDC CCTV Protocol has been created to ensure that all requests for installations comply with statutory legislation, national guidance, relevant codes of practice, and the Council's organisational CCTV Policy, while also being responsive to the operational needs of the Community Safety Partnership. To support this a new RDC Panel has been established to oversee installations and ensure ongoing compliance. The panel meets on a monthly basis to assess new requests for RDCs and make a decision on whether the application meets the requirements for installation. Community Safety Officers lead on the resident engagement in relation to applications, decisions and installations of RDCs as part of the overall case management process under our ASB Policy and Procedure.

22. Short Term Lets

22.1 Overview and Context

- 22.1.1 This section of the report outlines the growing impact of short-term lets (STLs) in Camden, where over 6,000 properties are estimated to be in STL use, significantly reducing housing availability and driving up rents. It highlights the commercialisation of STLs, often managed by intermediary companies, and the challenges this poses for housing supply and the harm caused to community amenity. Enforcement is complex due to limited platform

cooperation, concealment of activity, high evidential thresholds, and resource constraints. Current enforcement relies on planning rules (90-night cap) and leasehold conditions for Council-owned homes, but capacity is limited.

22.2 Scale of Short-Term Letting in Camden

22.2.1 In Camden, it is estimated that at least 6,000 entire properties are being used for short-term holiday lets¹. The map below illustrates the widespread nature of this activity across the borough.

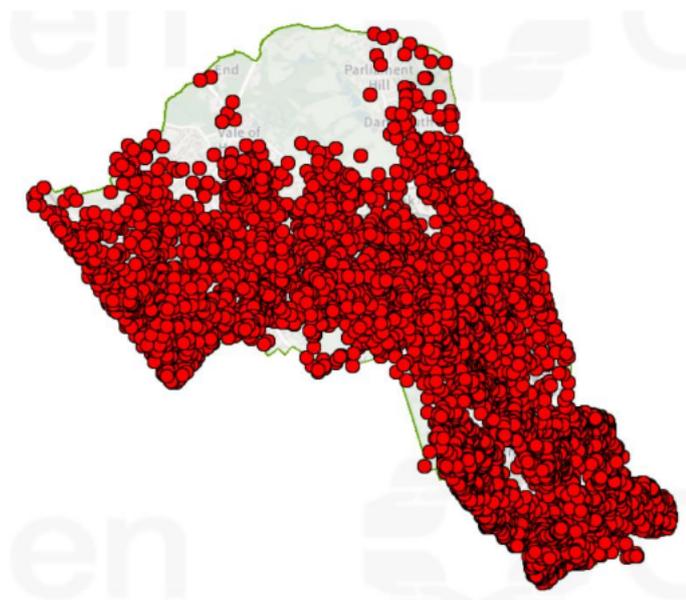


Figure 1 -Talk and Code data 2025

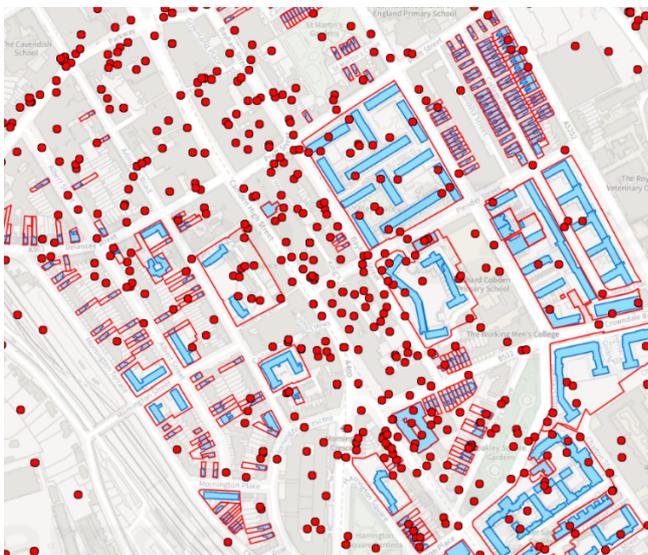
22.2.2 Research conducted by Central London Forward identified 117,000 homes listed for short-let use across London last year, of which 43,001 were in full-time STL use, effectively removed from the mainstream rental market². Notably, 24% of these short-let homes form part of larger portfolios of 21 or more properties, indicating a significant level of commercialisation. Camden ranks fourth highest in London for short-term lets, following Westminster, Kensington and Chelsea, and Tower Hamlets.

22.2.3 STL have become an increasingly attractive option due to its greater flexibility, fewer regulatory constraints, and potential for higher returns compared to traditional long-term rentals. In Camden, the monthly income from a 1 bed studio on the private rented market would be approx. £2000 per month versus £1,173.06 per week as a STL property. Unlike the private rented sector, short-term lets are not subject to tenancy laws such as deposit protection, eviction procedures, or rent controls. This ease of entry has led to the rise of intermediary companies that manage short-term lets on behalf of landlords,

offering services such as marketing, guest management, cleaning, and dynamic pricing. These companies enable landlords to operate at scale, often across multiple platforms, while remaining largely outside the scope of formal housing regulation.

22.2.4 We have identified a growing trend, particularly in Council-owned properties, where individuals obtain homes under the guise of being legitimate tenants. They secure an Assured Shorthold Tenancy (AST) agreement and then operate the property as a short-term let, often without the knowledge or consent of the freeholder. These tenants typically run the STL business themselves or through third-party management companies. For the tenant, the only risk is termination of the AST if discovered. However, the greater exposure lies with the leaseholder or freeholder, who may face breaches of insurance policies, mortgage conditions, and leasehold agreements as a result of this unauthorised activity.

22.2.5 The map below illustrates the extent of short-term letting activity (represented by red dots), based on data scraped from five major platforms, overlaid with the boundaries of Council-owned buildings (shown in blue and bordered with red lines).



22.2.6 The growth of the short term let market is directly obstructing Camden's ability to tackle the housing crisis and provide homes for the people in Camden. With less available housing, there is more demand on the remaining stock which pushes up the prices of properties. Increased rents at a time of rising bills have a significant impact on those who can afford it least.

22.2.7 Tourists are less likely to treat their holiday flat in a manner that has respect for the peace and privacy of permanent residents who live within the vicinity,

and therefore residential amenity is often diminished through noise and disturbance. Short term let properties are often identified by the noise from tourist coming and going, parties and additional waste created.

22.3 Other Approaches to Short-Term Lets

22.3.1 The rise of STLs and the impact on the residential market is recognised internationally with additional controls being introduced in many other Countries.

Country/City	Key Measures
Spain (Barcelona)	Phasing out all STL licenses by 2028; mandatory national registry; fines up to €500k.
France (Paris)	90-night cap; mandatory registration number; new energy certification rules.
USA (NYC)	Local Law 18: hosts must register; primary residence only; fines up to \$5,000.
Australia	Mandatory registration; night caps (60–180 nights); state levies (e.g., 7.5%).
Germany (Berlin)	Permit required; primary residence only; 90-day cap; strict misuse laws.
Netherlands (Amsterdam)	Reducing cap from 30 to 15 nights/year in high-tourism zones.
Canada	Federal enforcement fund; provincial rules (principal residence only); city caps (e.g., 180 nights).

22.3.2 In Scotland there is a mandatory licence for all short-term lets since October 2022. Local councils can designate control areas. In addition, safety, planning and public-liability standards can be enforced with fines up to £2,500. In Wales, a statutory registration/licensing scheme is coming in 2026. It will seek to ensure visitor accommodation meets safety, quality, and marketing standards and new business-rates thresholds will be introduced.

22.4 Legislation/Enforcement

22.4.1 The Deregulation Act 2015 introduced a significant change to planning rules in Greater London, allowing residential properties to be used for short-term letting for up to 90 nights per calendar year without requiring planning

permission. A breach of planning control only occurs once this threshold is exceeded. The person providing the short-term accommodation must be liable to pay Council tax for the property. Under planning law, a material change of use becomes lawful if it is continuous for ten years, after which enforcement action can no longer be taken.

22.4.2 The previous Government issued a ministerial statement proposing the automatic designation of existing short-term lets into a new planning use class and permitted development rights to allow homes to be converted to short-term lets without needing planning permission. The Council responded in two formal letters, expressing serious concern that such a move would have a significant impact on housing availability and Council revenue. It was estimated that this change could result in a loss of housing equivalent to Camden's entire six-year housing delivery target, alongside an annual financial loss of £9,235,020 in Council Tax revenue.

22.4.3 In September 2024, officers from Camden's Planning Department met with Representatives from the Ministry of Housing, Communities and Local Government to raise concerns about the growing impact of short-term lets on the supply of permanent homes. We understand that the Government will not be progressing with permitted development rights but has indicated plans to introduce a national registration system for short-term lets, no formal details or timeline have been provided. It is anticipated that this system may mirror the mandatory registration framework proposed for private rented sector landlords.

22.4.4 In 2025, the Government abolished the furnished holiday lettings (FHL) tax regime for individuals, corporates, and trusts who operate or sell FHL accommodation. This promotes fairness and aligns the tax rules for furnished holiday lettings with those for other property businesses. While this change, when introduced in April 2026 could potentially deter some short-term letting activity, as a standalone measure its impact is likely to be limited.

22.4.5 An overnight tourist tax is set to be introduced however there is uncertainty around how it will be collected given that the short-term let market currently operates without mandatory registration. It also remains unclear how any revenue generated from such a tax in London would be allocated between City Hall and local authorities.

22.4.6 Enforcement of STLs in Camden is currently enforced via two legal frameworks, which vary depending on whether the property is Council owned or privately owned:

- **Council owned homes (Council tenants and leaseholders):** Under the terms of any leasehold where Camden is the freeholder, STLs are prohibited. Neighbourhood Housing Managers would enforce the terms of

the lease under property law. Any Council tenancy also prohibits a property to be used as a STL and this would be enforced via the Fraud Team.

- **Privately owned homes (not owned by the Council):** In London, whole homes can be let short-term for up to 90 nights in a calendar year without planning permission. Over 90 nights requires planning permission for “temporary sleeping accommodation.” If the 90 nights have been exceeded then a breach of planning control has taken place, and the team can take enforcement action. Enforcement action can also be taken against Council-owned homes which exceed the 90-night allowance.

22.5 Council owned Homes.

22.5.1 Short-term letting of Council-owned properties is a breach of lease conditions. Forfeiture of a lease is a legal remedy available to Camden when a leaseholder breaches the terms of their lease. However, pursuing forfeiture is complex and rarely straightforward. The Council must first prove that a clear breach has occurred, typically through robust evidence of ongoing short-term letting. Leaseholders are usually given an opportunity to remedy the breach before formal action is taken. If the breach continues, the Council must apply to the First-tier Tribunal (Property Chamber) for a determination that the lease has been breached, before proceeding to court for forfeiture. This process is time-consuming, resource-intensive, and subject to legal challenge, making it a difficult and last-resort option for enforcement. For injunctive action to be successful the Council would need to show that all avenues have been exhausted to require a use to cease.

22.5.2 When a complaint is received about a Council-owned property being used as a short-term let, it is initially handled by the relevant Neighbourhood Housing Manager to gather evidence demonstrating the property is actively being marketed for short-term letting. Leaseholders are given an opportunity to address the breach informally before formal action is considered. If the use continues following a first warning letter, the matter is referred to the Council’s Legal Team for formal enforcement. Additionally, details of the property are passed to the Planning Enforcement Team to assess and pursue any necessary action under the Town and Country Planning Act 1990.

22.5.3 There is currently no dedicated resource for this work, which is carried out alongside the existing responsibilities of Neighbourhood Housing Officers. These include providing tenancy advice, conducting home visits and inspections, reviewing alteration requests, supporting vulnerable tenants, resolving disputes, engaging with resident groups, and ensuring safety and wellbeing across estates. As a result, NHOs have limited capacity to focus on tackling short-term lets in Council-owned buildings effectively.

22.5.4 Council tenants can be prosecuted for subletting the whole of a Council home. This can result in 2 years in prison or an unlimited fine. Tenancy fraud is dealt with by the Council's fraud team.

22.6 Planning enforcement

22.6.1 Camden's Planning Enforcement Team actively works to gather sufficient evidence to serve enforcement notices and halt unauthorised use alongside general planning enforcement caseloads. Encouragingly, when enforcement is successful and the breach ceases, the property is typically returned to the private rented sector, restoring much-needed housing stock.

22.6.2 Findings from the Planning Enforcement Team show that most short-term lets are run as full-time commercial businesses, with residents renting out their own homes while on holiday being the exception rather than the norm. To monitor and investigate potential breaches, the Planning Enforcement Team uses specialist software to scrape data from multiple short-term let platforms. This includes tracking the number of nights let, platform listings, reviews, and conducting site visits and collecting witness statements from affected residents. Complaints are typically received from neighbours experiencing disturbance or disruption. Determining whether a short-term let constitutes a material change of use is often complex and resource-intensive, further hindered by limited access to platform data. Even in cases where an enforcement notice is served, it does not prevent the property from being let again in the following calendar year, creating a recurring enforcement challenge.

22.6.3 Camden's planning policies strongly resist the loss of residential accommodation to create STLs, given the high priority need to protect housing. Notably, enforcement notices have been appealed the Planning Inspectorate has supported the Council's approach.

22.6.4 The Planning Enforcement Team conducts targeted operations throughout the year, serving enforcement notices where a material change of use can be established (exceedance of the 90 night allowance). In 2025, enforcement action was taken against 42 short-term let properties, with 29 enforcement notices being served, of which 9 were Council owned properties. However, given the scale of short-term letting activity and the limited enforcement capacity, only a small proportion of cases can be addressed annually. Even where enforcement notices are served, continued use does not become lawful, but prosecution remains difficult. To pursue prosecution, the Council must prove beyond reasonable doubt that the property has been let for more than 90 nights in a calendar year, a threshold that is challenging to evidence due to data limitations and the ability of hosts to mislead or obscure activity. Enforcement action cannot be taken on Council own properties before the 90-night allowance has been undertaken.

22.6.5 In addition to the challenges facing effective enforcement, the sheer number of properties in STL use and the uncertainties over how the government will be addressing this issue, there is limited resource within the team to donate the time required to tackle the full extent of the problem.

22.7 STL working group and pilot

22.7.1 The planning enforcement team often undertakes proactive projects to address key issues, such as tackling STLs. While planning enforcement action cannot be taken until the 90-nights threshold is exceeded, formal action under leasehold agreements for Council owned buildings can begin much earlier. It is hoped that such early intervention will help prevent a material change of use and ensure properties remain as homes.

22.7.2 Our experience shows that many leaseholders are unaware of the restrictions, and in some cases, tenants operate STLs without the leaseholder's knowledge. It is essential that leaseholders understand the ban and take responsibility for ensuring their tenants are genuinely occupying the property.

22.7.3 To tackle this problem, a multi-disciplinary working group has been set up, including officers from Planning Enforcement, the Legal Team, the Leaseholder Team, and Neighbourhood Housing Managers. The purpose of this group is to use the investigative experience of the planning enforcement team to aid in coordinated efforts to tackle short-term letting in Council-owned properties.

22.7.4 The working group is adopting a project-based approach to tackling short-term lets in Council-owned properties, initially focusing on a single estate. The aims are to educate leaseholders, gather evidence of short-term let activity, and take formal enforcement action to eliminate unauthorised use. A key part of this strategy is ensuring leaseholders are fully informed of the legal risks associated with short-term letting, with the aim of deterring future breaches and returning properties to the mainstream rental market.

22.7.5 However, given the scale of the issue, the capacity of the working group to tackle the extent of the problem is limited without additional resources. This restricts the level of enforcement and outreach that can be achieved. A clear action plan is being developed for triaging and actioning complaints about Council properties in short term let use, to look to ensure that issues are addressed promptly and consistently across all wards.

22.8 Communication to Tenants and Leaseholders

22.8.1 A borough-wide communication campaign was launched in November 2025 to raise awareness of STL restrictions and associated risks. An email was sent

to all leaseholders in Council-owned blocks outlining lease conditions and legal consequences of STL. So far 5 owners reported they were unaware of the ban and stopped the use as a direct result of the email. An article is to be published in the Camden leaseholder magazine later this month encouraging landlords to check their properties are in residential use.

22.9 Next steps

22.9.1 To address the growing issue of Short-Term Letting (STL) in Council-owned properties, the following actions are proposed:

22.9.2 Working group proactive enforcement action - A targeted enforcement trial will be conducted on an estate, selected due to its high concentration of STL activity. This pilot will:

- Focus on leaseholder education and evidence gathering working with leaseholder groups.
- Work with the tenancy fraud team should any social tenants sub-let for STL
- Include coordinated site visits, data scraping, and resident interviews.
- Aim to send warning letters and initiate action under a breach of the Leasehold and the threat of formal planning action.
- Posters to be installed in communal areas to encourage reporting to planning@camden.gov.uk and Neighbourhood Housing Manager Your Neighbourhood Housing Officer (NHO) - Camden Council.
- Evaluate the effectiveness of this approach and the rate of reversion to residential use.

22.9.3 Enforcement of short-term letting regulations in Camden faces significant challenges. Platforms often provide limited cooperation, making it difficult for authorities to access accurate data on property use. The planning enforcement team use data scraping software, reviews on websites and witness statements from residents to show usage. Operators actively conceal their activities by obscuring addresses and using multiple listings, which complicates investigations. Additionally, enforcement is resource-intensive, requiring specialist software, site visits, and legal processes, all of which stretch the capacity of teams already managing heavy caseloads.

22.9.4 By combining the expertise of Planning Enforcement, Legal, Leaseholder Services, and Neighbourhood Housing Managers, the group aims to create a clear and coordinated enforcement process that addresses breaches swiftly and effectively. Central to this strategy is a strong emphasis on education. It is hoped that this integrated approach will deter unauthorised use, restore properties to the mainstream rental market, and reduce the risk of material changes of use.

22.9.5 Until additional controls are introduced, such as a registration system and levy, short term lets will continue to operate under the radar limiting the ability for effective enforcement.

23. Culture

23.1 As part of the Housing Transformation Programme, the Way We Work in Housing workstream sets out a clear vision for culture change across Housing services. This focuses on improving the quality of housing and repairs services, being proactive and responsive, and ensuring staff are equipped to work in a relational and empathetic way.

23.2 The programme is centred on building strong relationships with residents and communities, and on closer collaboration to better understand and respond to residents' needs. The Council is committed to listening to residents' voices and acting on feedback, while fostering an inclusive and supportive working environment for staff and residents alike.

23.3 Key elements of this approach include developing a highly skilled and professional workforce, grounded in relational and systemic practice, and committed to anti-racist principles and advancing social justice across the borough. A trauma-informed and reflective practice model is being embedded to support frontline staff and managers in navigating complex situations, holding difficult conversations, and remaining person-centred in their work. This approach aims to strengthen psychological safety within teams, enabling staff to perform effectively in demanding roles while supporting a fulfilling and sustainable career in public service.

23.4 In January 2025, the new Housing service launched, welcoming over 100 new members of staff. Large-scale induction and engagement events were delivered for all Housing staff, with a focus on relational ways of working and strengthening connections between services and residents. To further support staff, the Council has recruited a Systemic Therapist to work alongside Housing teams, providing specialist support when working with residents who are particularly vulnerable.

23.5 During 2026, the Council will adapt the model that has supported improvement in Children's Services for use within Housing. This will underpin a directorate-wide cultural transformation focused on learning, development, and creating the conditions for staff to support residents effectively.

23.6 A Housing-specific Relational Practice Framework is being developed to ensure that residents, including those at risk of homelessness, receive the right support at the right time. This framework will emphasise curiosity, multiple perspectives, and attention to relationships and patterns that shape

people's experiences. Development of the framework will be undertaken in collaboration with Children's Services, through the creation of reflective spaces and the co-design of a training programme aligned to relational practice principles.

24. Finance Comments of the Director of Finance

- 24.1 The Director of Finance has reviewed the report, and his comments have been incorporated.

25. Legal Comments of the Borough Solicitor

- 25.1 The Borough Solicitor has reviewed this report, and his comments have been incorporated.

26. Environmental Implications

- 26.1 The cost of living crisis is strongly linked to the wider climate emergency, with strong drivers for increasing energy costs rooted in our continuing reliance on carbon-based fuels for our gas and electricity supply. Reducing heat loss and improving the thermal efficiency of homes both benefit households by keeping them warm and well and saving them money and contributes to a reduction of CO2 emissions associated with heating. Alongside this and as part of our commitment to climate mitigation and a just transition to a net zero economy, we are working longer-term to improve the thermal efficiency and sustainability of our housing stock, our commercial property and our Council buildings.

REPORT ENDS