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## **Housing Management and Almshouses Sub (Community and Children's Services) Committee**

**Date:** MONDAY, 2 NOVEMBER 2015  
**Time:** 1.45 pm  
**Venue:** COMMITTEE ROOMS, WEST WING, GUILDHALL

**Members:** Virginia Rounding (Chairman)  
Ann Holmes (Deputy Chairman)  
Randall Anderson  
Revd Dr Martin Dudley  
John Fletcher  
Alderman David Graves  
Deputy the Revd Stephen Haines  
Deputy Henry Jones  
Deputy Catherine McGuinness  
Gareth Moore  
Dhruv Patel  
Elizabeth Rogula  
Mark Wheatley

**Enquiries:** Philippa Sewell  
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[philippa.sewell@cityoflondon.gov.uk](mailto:philippa.sewell@cityoflondon.gov.uk)

**Lunch will be served in the Guildhall Club at 1pm**  
**NB: Part of this meeting could be the subject of audio or video recording**

**John Barradell**  
**Town Clerk and Chief Executive**

# AGENDA

## Part 1 - Public Reports

1. **APOLOGIES**
2. **MEMBERS' DECLARATIONS UNDER THE CODE OF CONDUCT IN RESPECT OF ITEMS ON THE AGENDA**
3. **MINUTES**  
To approve the public minutes and summary of the meeting on 14 September 2015.  

**For Decision**  
(Pages 1 - 4)
4. **THE RENTAL EXCHANGE**  
Report of the Director of Community & Children's Services.  

**For Decision**  
(Pages 5 - 10)
5. **CITY OF LONDON ALMSHOUSES UPDATE**  
Report of the Director of Community & Children's Services.  

**For Information**  
(Pages 11 - 14)
6. **HOUSING UPDATE**  
Report of the Director of Community & Children's Services.  

**For Information**  
(Pages 15 - 20)
7. **ALLOCATED MEMBERS REPORT**  
Report of the Director of Community & Children's Services.  

**For Information**  
(Pages 21 - 30)
8. **CITY OF LONDON ALMSHOUSES TRUST RISK REGISTER 2015**  
Joint report of the Chamberlain and Director of Community & Children's Services.  

**For Decision**  
(Pages 31 - 38)
9. **QUESTIONS ON MATTERS RELATING TO THE WORK OF THE SUB COMMITTEE**
10. **ANY OTHER BUSINESS THAT THE CHAIRMAN CONSIDERS URGENT**

11. **EXCLUSION OF THE PUBLIC**

MOTION - That under Section 100A(4) of the Local Government Act 1972, the public be excluded from the meeting for the following items of business on the grounds that they involve the likely disclosure of exempt information as defined in Paragraph 3 of Part I of Schedule 12A of the Local Government Act.

**Part 2 - Non-Public Reports**

12. **NON-PUBLIC MINUTES**

To approve the non-public minutes of the meeting held on 14 September 2015.

**For Decision**  
(Pages 39 - 40)

13. **4-6 GRAVEL LANE LEASE**

Joint report of the Director of Community and Children's Services and the City Surveyor.

**For Decision**  
(Pages 41 - 62)

14. **QUESTIONS ON MATTERS RELATING TO THE WORK OF THE SUB COMMITTEE**

15. **ANY OTHER BUSINESS THAT THE CHAIRMAN CONSIDERS URGENT AND WHICH THE SUB COMMITTEE AGREE SHOULD BE CONSIDERED WHILST THE PUBLIC ARE EXCLUDED**

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## HOUSING MANAGEMENT AND ALMSHOUSES SUB (COMMUNITY AND CHILDREN'S SERVICES) COMMITTEE

Monday, 14 September 2015

**Minutes of the meeting of the Housing Management and Almshouses Sub (Community and Children's Services) Committee held at the Guildhall EC2 at 1.45 pm**

### **Present**

#### **Members:**

Virginia Rounding (Chairman)	John Fletcher
Ann Holmes (Deputy Chairman)	Deputy the Revd Stephen Haines
Randall Anderson	Gareth Moore
Revd Dr Martin Dudley	Mark Wheatley

#### **Officers:**

Philippa Sewell	Town Clerk's Department
Mark Jarvis	Chamberlain's Department
Jacquie Campbell	Community and Children's Services Department
David Padfield	Community and Children's Services Department
Liane Coopey	Community and Children's Services Department
Elizabeth Donnelly	Community and Children's Services Department
Martin Goodwin	Community and Children's Services Department
Sarah Parker	Community and Children's Services Department
Simon Smith	Chartered Institute of Housing

### **1. APOLOGIES**

Apologies were received from Alderman David Graves, Deputy Henry Jones, Deputy Catherine McGuinness, Dhruv Patel and Elizabeth Rogula.

### **2. MEMBERS' DECLARATIONS UNDER THE CODE OF CONDUCT IN RESPECT OF ITEMS ON THE AGENDA**

Mr Gareth Moore declared an interest in housing matters as a tenant of Golden Lane Estate.

### **3. MINUTES**

**RESOLVED** – That the public minutes and non-public summary of the meeting held on 14 July 2015 be approved as a correct record.

### **Matters Arising**

#### Right to Buy Social Mobility Fund

Officers advised that five applications had been received.

### Technology

Officers reported that IS were now progressing the Resident Communications and Engagement systems.

### Almshouses

Officers advised the review of Charitable Objects and re-examination of the Risk Register had been delayed owing to staff turnover, but were due to be progressed for the next meeting.

#### 4. **HRA BUSINESS PLAN**

The Sub Committee received a presentation from Simon Smith from the Chartered Institute of Housing regarding the Housing Revenue Account (HRA), a ring-fenced account for the landlord-related income and expenditure for the Housing Stock. Mr Smith gave an overview of the history of the Account and detailed the Corporation's financial position, which was relatively positive as compared with London-based Local Authorities. Members discussed the impact High Value Voids and Pay to Stay initiatives being proposed would have on the business plan, and noted that the City of London Corporation had repaid the self-financing debt.

The Chairman thanked Mr Smith for his presentation.

#### 5. **ANNUAL REPORT FOR TENANTS 2014-15**

The Sub Committee received a report of the Director of Community & Children's Services which presented the fifth Annual Report for Tenants.

**RESOLVED** – That the report be noted.

#### 6. **WELFARE BENEFITS UPDATE & FINANCIAL INCLUSION PROGRAMME**

The Sub Committee received a report of the Director of Community & Children's Services providing the latest information on the welfare reforms. Members discussed the difficulty residents faced from payments being in arrears, and officers advised of a consultation being launched to all City residents from October regarding the Council Tax Reduction Scheme.

**RESOLVED** – That the report be noted.

#### 7. **THE CITY OF LONDON CORPORATION HOUSING ALLOCATION SCHEME 2015**

The Sub Committee considered a report of the Director of Community & Children's Services regarding revisions made to the Housing Allocation Scheme for 2015. Members discussed the changes, and noted the large demand on the housing waiting list for studio flats.

**RESOLVED** – That the revised City of London Corporation Housing Allocation Scheme be noted, and recommended to the Community & Children's Services Committee for approval.

8. **HORACE JONES HOUSE - REVIEW OF ALLOCATIONS**  
The Sub Committee received a report of the Director of Community & Children's Services regarding the allocation of flats in Horace Jones House.

**RESOLVED** – That the report be noted.

9. **PROPOSED EXTENSION OF RIGHT TO BUY POLICY**  
The Sub Committee received a report of the Director of Community & Children's Services which presented the details and potential impact of the proposed extension of the Right to Buy policy that the government had communicated to date. Members noted that studio flats were not covered by these proposals, and officers agreed to take these observations and comments back to the Programme Board.

**RESOLVED** – That the report be noted.

10. **QUESTIONS ON MATTERS RELATING TO THE WORK OF THE SUB COMMITTEE**  
There were no questions.

11. **ANY OTHER BUSINESS THAT THE CHAIRMAN CONSIDERS URGENT**  
The Chairman reminded Members about the Residents' Celebration day on 17<sup>th</sup> October, and advised that officers would circulate further details electronically.

12. **EXCLUSION OF THE PUBLIC**  
**RESOLVED** – That under Section 100(A) of the Local Government Act 1972, the public be excluded from the meeting for the following items on the grounds that they involve the likely disclosure of exempt information as defined in Part 1 of Schedule 12A of the Local Government Act.

<b>Item</b>	<b>Paragraph</b>
13-14	3
15-16	-

13. **NON-PUBLIC MINUTES**  
**RESOLVED** – That the non-public minutes of the meeting held on 14 July 2015 be approved as a correct record.

14. **COMMUNITY SAFETY PROJECT - CITY ESTATES**  
The Sub Committee received a report of the Director of Community & Children's Services.

15. **QUESTIONS ON MATTERS RELATING TO THE WORK OF THE SUB COMMITTEE**  
There were no questions.

16. **ANY OTHER BUSINESS THAT THE CHAIRMAN CONSIDERS URGENT AND WHICH THE SUB COMMITTEE AGREE SHOULD BE CONSIDERED WHILST THE PUBLIC ARE EXCLUDED**  
There was no other business.

**The meeting closed at 3.09 pm**

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Chairman

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<b>Committee</b>	<b>Date:</b>
Housing Management & Almshouses Sub Committee	2 November 2015
<b>Subject:</b> The Rental Exchange	<b>Public</b>
<b>Report of:</b> Director of Community & Children's Services	<b>For Decision</b>

## Summary

The purpose of this report is to seek approval for the City of London to become a member of the Rental Exchange Scheme.

The Rental Exchange Scheme provides social tenants with the opportunity to develop a good credit rating, through the sharing of their rental payment data. A good credit rating allows people to access more affordable financial deals and avoids them having to use expensive credit options such as payday loans and pay-as-you-go arrangements for utilities and mobile phones.

A pilot study of the rental payment for City tenants has revealed that 36% would benefit from their data being shared. Therefore, officers wish to proceed to full membership of the Rental Exchange.

## Recommendation

Members are asked to:

- Delegate authority to the Director of Community & Children's Services to proceed with full membership of the Rental Exchange and to take the necessary steps to issue fair processing notices to tenants.

## Main Report

### Background

1. In 2010 Big Issue Invest (part of the Big Issue Group) introduced the concept of using rental payments information to help address the financial exclusion challenges that some tenants face. Tenants sometimes find it difficult to access mainstream financial services such as affordable loans, bank accounts and credit cards. Often this is because there is insufficient information held on their credit file.
2. The Rental Exchange involves the sharing of rental payment data to allow tenants with a history of little or no credit to build a good credit file. Being able to show a track record of paying rents opens up new channels of services and gives fairer access to services such as bank accounts, credit cards, loans and better gas and electricity rates. This helps avoid having to use payday lenders.

3. The Rental Exchange allows for social housing tenants to get recognition for paying rents in the same way that owner occupiers who pay their mortgage do.

### **Current Position**

4. Many organisations rely upon credit scoring to decide whether to give customers access to financial products such as a mobile phone contract, a bank account or a loan at an affordable interest rate.
5. Research indicates that many social housing tenants are excluded from affordable credit and services due to the lack of a credit history and this means they are more likely to be refused or pay more, putting extra pressure upon already challenging finances.
6. In the same way that mortgage information counts towards a credit profile, rental payment history can be used as proof of a tenant's financial standing and reliability. By sharing rental payment history it will help tenants to create an online proof of identity, and a good credit history will make it easier for tenants to open a bank account, access better gas and electricity rates, or obtain cheaper credit.

### **City of London Pilot**

7. To enable an assessment of the benefits of incorporating rental data into the credit bureau, Experian has reviewed the City's data, using all of the credit accounts that are recorded at Experian.
8. To be eligible for mainstream credit, the general authentication requirements is two digital proofs of identity. Typically in manual processing two proofs e.g. gas bill and a rent record would be sufficient as a means of authenticating identity. Without the rent data only 44% of City tenants hold two or more electronic proofs, so would be considered to have an inadequate credit file.
9. Once Experian includes the rent data this increases to 80%. This means that 36% of our tenants would benefit immediately from being able to have their identity authenticated on-line, giving them easier access to full banking services as well as a range of non-financial public and private services.
10. Incorporating rental data into a typical generic credit score will increase the credit score for tenants that do not have significant rent arrears (defined as anything over 2 months' of non-payment) by around 45-55 points. 1,789 (99%) tenants have no significant arrears on their rent (including water rates) so their credit score would improve as a result of incorporating rental data.
11. Around 1% of tenants have serious arrears on their rent so would have their credit score reduced by something in the order of 90-140 points. This should not be viewed as a negative. If a tenant is unable to pay their rent, for whatever reason then it is unlikely they are suitable for a loan or other payment agreement. Therefore the Rental Exchange is designed to promote responsible borrowing and responsible lending and help people avoid becoming over indebted.

12. The majority of tenants pay their rent and water charges on time, so this information will enhance their credit score (the Rental Exchange provides an opportunity for tenants to improve their credit rating without having to take on any further debt). The Rental Exchange also enables tenants to build an online proof of identity and this is important when applying for a utility supplier, a mobile phone provider or when online shopping.

### **Outcome of Pilot**

13. Participation in the scheme would help us support and reward tenants for paying rent on time and help tenants to access cheaper and more affordable credit and services.

14. Approval for membership of the Rental Exchange would allow the Corporation to join many other Registered Providers to actively tackle inclusion issues.

### **Legal Implications**

15. There are legal implications associated with this report. Big Issue Invest and Experian have worked very closely with the Information Commissioner's Office (ICO) on this project. The ICO recognises that tackling social, financial and digital exclusion issues through enabling tenants to use their information in a way that helps them is not something that should be prevented by the Data Protection Act.

16. In discussions with the ICO it was agreed that the appropriate processing condition for Rental Exchange was the 'legitimate interests' condition. Underpinning this is the requirement under the DPA 1998 to provide detailed 'fair processing information' (or 'Fair Processing Notice' (FPN) to tenants. The FPN must notify tenants about what data will be shared, who it will be shared with and for what purposes.

17. For current tenancy agreements, the FPN needs to be given to the tenant before any tenant data can be shared into the live Rental Exchange and accessed by lenders and other landlords (tenants must be given a 28-day notice period). There is no intention or desire to share data into the Rental Exchange on any tenant who objects (should this occur we should inform the tenant of the advantages of sharing and if the tenant still objects, then we must comply with the wishes of the tenant and exclude their data) - an example FPN is attached (see Appendix 1).

18. For new tenancies the FPN needs to be presented to the tenant, whether in a separate document or as part of the main tenancy agreement (as long as the tenant has had sight of this information and as such the rental data will be shared with Experian) - an example FPN is attached (see Appendix 2).

19. Rental payment information will be kept secure and will not be shared with any third parties for marketing purposes. The data will be accessed by organisations only when the tenant applies for goods or services where a credit or identity

check is made through an organisation using Experian's Credit Bureau in line with the FPN communicated to tenants.

20. The Comptroller's Department were consulted prior to the pilot project and the signing of a Memorandum of Understanding and Data Sharing Agreement. Further advice will be sought before any further legal agreements are signed.

### **Resource Implications**

21. There is no cost to become a member of the Rental Exchange scheme. A small amount of staff time will be required to publicise the scheme and inform tenants, and to set up necessary procedures for providing data, but as the latter has already been done once for the pilot, this is not anticipated to be an issue.

### **Corporate & Strategic Implications**

22. The proposal to proceed to full membership of the Rental Exchange will help to deliver one of the five strategic priorities of the Department of Community & Children's Services. This is

- Homes & Communities : Developing strong neighbourhoods and ensuring people have a decent place to live.

### **Appendices**

- Appendix 1 – Sample Fair Processing Notice

### **Jacquie Campbell**

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## Appendix 1

### Rental Exchange - Sample Fair Processing Notice for Current Tenants

Dear Tenant,

Social housing tenants sometimes struggle to get affordable loans, a mortgage and credit cards or to open bank accounts; often this is because they do not have a credit history. If you want to buy something on credit, then it helps considerably if you have a good credit history (a track record of paying off credit agreements). Companies use credit history to assess your creditworthiness before making a lending decision.

Having a good credit history also helps to provide proof of your identity, and where you live and have lived before. This can help you access a range of goods and services online, including getting the best deals on mobile phones, TV and broadband packages and car insurance.

Homeowners with a mortgage have an advantage as their mortgage payment history can count towards their credit history and the City of London Corporation strongly believe that your rent payment history should be used in the same way to help you access more affordable credit.

City of London Corporation has teamed up with Big Issue Invest, part of the well-known Big Issue Group and Experian to take part in the Rental Exchange. The Rental Exchange is a way to strengthen your credit report without you needing to take on new credit. The scheme enables us to share details about the rent you pay with Experian on a monthly basis. This is then included in your credit report, meaning you will then be recognised for paying your rent on time.

#### What do I need to do?

You don't need to do anything. We will share your tenancy information with Experian, including your track record for paying your rent and service charges to us, unless you tell us not to. We understand that in some circumstances there may be rent arrears, where this is the case we will work with you to address it. Paying your rent on time could help you to access cheaper goods and services in the future.

Independent research among social housing tenants shows there is wide support for the Rental Exchange. The key benefits are seen to be proof of financial reliability, access to cheaper credit and automated evidence of identity and proof of address.



**Not only will we be able to work with you more closely to manage your existing tenancy agreement, your track record as a tenant will enable Experian to use the information supplied to them in the future to assist other landlords and organisations to:**

- assess and manage any new tenancy agreements you may enter into;
- assess your financial standing to provide you with suitable products and services;
- manage any accounts that you may already hold, for example reviewing suitable products or adjusting your current product in light of your current circumstances;
- contact you in relation to any accounts you may have and recovering debts that you may owe;
- verify your identity and address to help them make decisions about services they offer;
- help prevent crime, fraud and money laundering.
- undertake research, development and statistical analysis and system testing.

We, and Experian, will ensure that your information is treated in accordance with the Data Protection Act so you can have peace of mind that it will be kept secure and confidential and your information will not be used for marketing purposes.

If you'd like further information about the Rental Exchange you can visit [www.experian.co.uk/rental-exchange](http://www.experian.co.uk/rental-exchange).

If you would prefer not to benefit from the scheme and do not want us to share your tenancy information, you can opt out from the scheme. To do this, please call us on [insert number] or write to us to tell us that you do not want to take part in the scheme by [insert date].

If you would like advice on how to improve your credit history, you can access independent and impartial advice from [www.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk) (you can get a copy of your Statutory Credit Report for a charge of £2 by visiting [www.experian.co.uk/consumer/statutory-report](http://www.experian.co.uk/consumer/statutory-report)).

[Yours sincerely,](#)

<b>Committee</b>	<b>Date:</b>
Housing Management and Almshouses Sub Committee	2 November 2015
<b>Subject:</b> City of London Almshouses Update	<b>Public</b>
<b>Report of:</b> Director of Community & Children's Services	<b>For Information</b>

## **Summary**

This report gives Members an information update on the City of London Almshouses, in Lambeth. Some of the information in the report also relates to the eight Gresham Almshouses on the estate.

## **Recommendation**

Members are asked to:

- Note the report.

## **Main Report**

### **Background**

In February 2013 the City of London Almshouses Trustees Committee was merged with the Housing Management Sub-Committee to form the Housing Management & Almshouses Sub-Committee. This report is presented to alternate meetings of the Sub-Committee. It updates Members on operational matters relating to the Almshouses and their residents, and highlights any issues of concern, particularly where funding is required for which is not included in the current year's budget.

### **General Repairs & Maintenance**

Following some concerns about the quality of repairs, a Property Services Manager has been visiting the Almshouses each month to post-inspect repairs and for residents to how him and discuss with him any maintenance issues they have. This has been very successful so far and has resulted in an improvement in general standards.

Consultants have been commissioned to survey the condition of the almshouses and to produce proposals for a refurbishment programme. This will form the basis of an Asset Management Plan which will set out plans for cyclical maintenance and improvements over the long-term.

### **Resident Engagement**

Members will recall that there have been some tensions at the Almshouses regarding the activities of a small group of individuals calling themselves the

'Residents' Action Group' (RAG). The services of Southwark Mediation Centre (SMC) were solicited by officers in order to try and achieve a better understanding of the wishes of the broader community and to ensure that everyone on the estate has the opportunity to express their views.

The Manager of SMC has met with residents and facilitated discussions, as well as helping to address some concerns. Several residents have expressed positive views about this course of action and we hope that it will continue to provide a basis for constructive dialogue. The RAG has also now made it clear that they do not aim to represent other residents, only their own personal views, which is helpful.

We will be asking SMC to run a workshop to explore with residents the results of the most recent satisfaction survey so that an action plan can be agreed with staff.

### **Office & Community Facility**

This facility is now fully furnished including comfortable lounge furniture, tables and chairs. There is a new TV, as well as a sewing machine chosen by the craft group.

Residents can book the hall through the Almshouses Manager and have been using it for various meetings. As well as the regular craft group, there is a games afternoon and residents have recently enjoyed quiz nights and a fish and chip lunch.



*The new furniture at the Almshouses*

### **Road repairs and lighting**

Work to replace the damaged roadway and install low level lighting along the Almshouses roadway was undertaken in September to good effect. A meeting was held with residents before works started to discuss access and safety arrangements



and to address any queries. The lighting was planned carefully so that it does not reflect light into homes but makes the estate safer to walk around at night.

### **Tree pruning**

A survey by London Borough of Islington contract staff was undertaken of all trees on the estate. This survey outlines the condition of the trees on the estate and has recommendations for care and pollarding of each individual tree. The survey will be used by London Borough of Islington contractors when submitting an application to London Borough Lambeth for permission to pollard selected trees and carry out any other recommended maintenance. Officers were introduced to the services of LB Islington through a Gresham Committee Member and are very grateful for the contact information which has proved very useful.

**Jacqueline Whitmore**

**Sheltered Housing Manager**

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<b>Committee</b>	<b>Date:</b>
Housing Management & Almshouses Sub Committee	2 November 2015
<b>Subject:</b> Housing Update	<b>Public</b>
<b>Report of:</b> Director of Community & Children's Services	<b>For Information</b>

## Summary

This six monthly update on Housing Service performance and management information keeps Members up to date with progress against key areas of work. The report covers performance for the first half of the financial year (1 April 2015 to 30 September 2015).

Members may wish to note that:

- Performance on responsive repairs has generally met or exceeded targets, other than for post-inspection of completed repairs;
- Performance on rent collection is just below target but continues to remain high despite the impact of welfare benefit reforms;
- Performance on benefit claims has exceeded targets in all three performance indicators.

## Recommendation

Members are asked to:

- Note the report.

## Main Report

### Background

1. This report is presented to the Housing Management & Almshouses Sub-Committee every six months. It provides Members with an overview of Housing Service performance and progress on key issues, plus some additional information of interest.
2. This report covers the period 1 April 2015 to 30 September 2015. It has been organised to give Members information on each of eight areas of work:

- Repairs & Maintenance
- Estate Management
- Resident Engagement
- Revenues
- Allocations
- Affordable Housing
- Benefits
- Complaints

## Repairs & Maintenance

3. Performance information on our responsive repairs service is collected and reported quarterly. Indicators are reviewed annually to ensure they produce meaningful data that can be monitored effectively. The service is delivered by our contractor, Wates Living Space.

Performance indicator	Target	Mid-year performance
'Immediate' repairs (complete within 2 hours)	100%	100%
'Emergency' repairs (complete within 24 hours)	95%	98.32%
'Routine' repairs	95%	98.66%
% of jobs for which post-work inspections were carried out	15%	12.69%

4. Unfortunately due to continuing staff shortages the target of 15% for 'post work inspections' was missed during the reporting period. However, the mid-year performance level has increased significantly when compared to the previous report. We have now recruited to the vacant post and expect to see this target achieved by year end.
5. Gas servicing is done by our contractor, Carillion, who work closely with City staff to gain access to properties and carry out the necessary checks. At the end of this reporting period, 99.63% of our properties have up to date CP12 gas safety certificates; only 6 properties remain outstanding. Our target remains 100%.

## Estate Management

6. 25 Right to Buy applications were made between 1 April and 30 September 2015. None of these completed during the reporting period. However, two applications received prior to 1 April completed during this time.
7. There were 29 incidents of Anti-Social Behaviour on our estates during the past six months. Most of these were minor issues which would not be classed as anti-social behaviour by the police. We have a new Anti-Social Behaviour policy

which has been approved by the Sub-Committee and we are currently developing a suite of staff procedures to underpin this.

8. The new Neighbourhood Patrol Service, being run as a pilot in partnership with the Community Safety Team, City Police and Parkguard, is proving popular and successful so far. Feedback from residents has been positive and the daily reports have highlighted issues which we have been able to address speedily.

## **Resident Engagement**

9. The 'Remembering Yesterday, Celebrating Today' programme of events has continued across City of London Estates. Highlights include two VE Day commemoration events, held on Middlesex Street Estate and Avondale Square Estate, and a City of London 'Poppy Walk'. The 'Poppy Walk' was designed and organised by staff to pass sites of interest around the City whilst raising funds at the same time for the British Royal Legion. £300 was raised by those taking part.
10. This year's Residents' Celebration Day took place in the Livery Hall, Guildhall on Saturday 17 October 2015. This year's theme was 'Healthy Homes, Happy People'. Attendees enjoyed fantastic entertainment, some excellent speakers and took part in workshops on mindfulness, the 'Neighbour Network' and keeping homes warm. The Chairman and Deputy Chairman of your Sub-Committee presented prizes to winners of the Gardening and Photography Competitions and gave certificates to 'Housing Heroes'. A particular highlight was residents from Avondale Square Estate speaking about their incredible achievements this year in running community activities and events.
11. Residents continue to give so much of their time to support community engagement on their estates. In this period 1015 hours of time was given by individuals earning valuable Time Credits on their estates. Ways in which time was given include consultation through the Housing Users Board, design sessions for the Portsoken Lord Mayor's Float and supporting the City to shape services and organising a wide range of events. These have included gardening, Easter Egg Hunts, Coffee Mornings, Curry and Quiz Nights, Market Days, Summer BBQ's and several 'fun-days' to name a few.
12. Four new estate community groups have been set up during this period and have attended workshops around funding and sustainability to ensure that they have the estate support to continue on their journeys.

## **Revenues**

13. Our team of Income Recovery Officers and Estate Managers continue to work tirelessly to maintain the HRA rent collection rate at the level previously achieved. Historically, there is a slight reduction in performance at this time of year, and this year is no exception, but the mid-year collection rate of 98.3% still remains high despite the increasing impact of welfare benefit reform.
14. By continuing to use a range of communication measures including letters, emails, texts, personal visits etc the estate management team were able to apply

prompt, remedial action whenever arrears accrued on accounts resolving many issues swiftly. Given the ongoing financial climate an achievement of this nature should not be underestimated.

## **Allocations**

15. There are currently 731 people on the Housing Waiting List. The updated Housing Allocations Policy was agreed by the Community & Children's Services Committee on 9 October. A number of changes were included: an extension of the length of time applicants must have a connection to the City of London through employment or residency from 12 to 24 months in line with Government guidance; an extension of the eligibility for ex-service personnel to now include those who do not have a City connection; and moving homeless households from highest priority into a lower priority group.
16. The Housing Needs Team recently completed the Annual Census of all applicants to ensure everyone continues to have a City connection and remains eligible to remain on the Register. The Housing Needs Team is in receipt of approximately 60 applications per month not all of which are eligible for the Housing Register.
17. At 30 September 2015 there were 6 vacant properties. Over the six month period there have been 110 voids. The average time taken to re-let a property was 15 days. The target is 24 days. There are 2 long standing voids which, despite having been advertised 3 times on Choice Based Lettings as well as being advertised via Housing Moves, are still not let. They are both 4th floor, three bedroom flats in Stopher House, SE1, which has no lift. Along with a number of other properties, they have been set aside to offer as homes to families of Syrian refugees as part of the pan-London approach to the crisis.

## **Affordable Housing**

18. Members will be aware that several schemes are being developed in a number of areas. If all of the opportunities are realised there will be in excess of 200 new affordable housing units constructed in the next 2-3 years. Whilst ambitious, a target of 200 new homes by March 2018 is realistic and also fits in with the Mayor of London's Housing Covenant Programme 2015-18.
19. Construction commenced in January 2015 at Avondale Square Estate and we are scheduled to complete 18 new homes in June 2016 (4 one bed, 5 two bed, 5 three bed and 4 four bed) on the site of the former Avondale Community Centre/estate office. This will also include new community facilities for residents and a new estate office. This is scheduled to complete in June 2016.
20. Construction commenced in September 2015 for a new 1 three bed wheelchair-adapted unit and community space at Dron House. This is scheduled to complete in December 2015.

21. Planning applications have been submitted for 3 three bed units and a new community space at Isleden House and for the redevelopment of the Islington Arts Factory, Holloway Estate, to provide 20 additional units.

22. We are also working closely with London Borough of Islington to provide a new, two form entry, primary school and nursery and up to 70 homes on the Richard Cloudesley site, Golden Lane, which has a target completion date of September 2017.

## Benefits

23. There are currently 1024 households in the City and on our housing estates claiming benefits. Performance on our indicators is as follows:

Performance indicator	Target	Mid-year performance
Average time taken to process new benefit claims	<26 days	21 days
% New claims decided within 14 days	>90%	97%
Average number of days taken to process notification of changes of circumstance	10 days	8 days

## Complaints

24. We received a total of 17 formal complaints during the reporting period. The broad subject areas of the complaints received can be broken down as follows:

	Number received in reporting period
Responsive repairs	5
Parking	1
Service charge/rent	2
Customer Service	5
Estate management	4

25. Of the 17 complaints received, 12 were addressed at Stage 1 within the agreed ten working day deadline. 4 of these complaints were escalated to Stage 2.

26. 1 complaint then went on to be escalated to Stage 3. This related to:

- Dispute regarding valuation of property for Right to Buy and alleging discrimination.

27. No complaints were escalated to the Local Government Ombudsman or Housing Ombudsman.

### **Appendices**

- None

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<b>Committee:</b>	<b>Date:</b>
Housing Management & Almshouses Sub Committee	2 November 2015
<b>Subject:</b>	<b>Public</b>
Housing Estates - Allocated Members' Report	
<b>Report of:</b>	<b>For Information</b>
Director of Community & Children's Services	
<b><u>Summary</u></b>	
<p>This report, which is for information, provides an update for the Committee on events and activities on the City of London Corporation's social housing estates.</p> <p>The report is compiled in collaboration with Allocated Members, whose role is to take an active interest in their estate, to champion residents and local staff and to engage with housing issues in order to play an informed part in housing-related debates within the Committee.</p>	

## **Main Report**

### **Background**

- The Allocated Members Scheme was introduced in 2000, when Members of the Community & Children's Services Committee were allocated to different City of London Corporation housing estates. The purpose of the scheme was:
  - To give residents and staff a named Member to 'champion' their estate
  - To allow Members to take an interest in the estate, its residents and staff
  - To develop a group of members with housing knowledge & experience to contribute to the CC&S Committee.
- This report is presented to the Housing Management Sub-Committee twice a year.
- Housing & Neighbourhoods officers would like to thank all Allocated Members for their commitment and support to our estates in the last year. It is very much appreciated, by staff and residents.

### **General Estate Matters**

- Many of the Allocated Members have taken part in the annual Garden Competition this year. Members have visited their estate(s) to choose the garden or display that they think is the most impressive. The Chairman of the Housing Management & Almshouses Sub-Committee then selected the Chairman's Cup winner from those. All the winners were given their cups and certificates at Residents' Celebration Day.



*The winner of the Chairman's Cup in the Garden Competition – a garden on Avondale Square Estate*

- We have continued with the Photography Competition for the second year running, and again we received some truly stunning pictures of our estates from residents and staff. This year, the theme was 'Summer in the City' and the competition was judged by the Deputy Chairman of your Sub-Committee. Prizes were presented with their photo at Residents' Celebration Day



*The winning picture in the Photography Competition, from York Way Estate*

- This year's Residents' Celebration Day was held on the 17th October 2015 at the Livery Hall, and we were delighted to have several Allocated Members with us. Once again, it was good to see so many of our residents, their children and staff attending this yearly event. A full programme of events took place, along with several workshops, information stands, stalls and awards ceremonies. The theme for this year was 'Healthy Homes, Happy People' which was reflected in the day's events.
- We continue to improve our communications and engagement with residents on each of our estates. Regular Residents' Meetings are being held on each estate, many of which are very well attended. Quarterly newsletters are sent to all residents, weekly bulletins with very local news placed on noticeboards. All estates now have their own Facebook pages and some a Twitter account
- To improve our facilities at a local level, Chip and Pin machines have been introduced in all our estate offices. This will allow residents to pay for car parking, sheds, guest flats and use of community facilities using their bank card, making it more convenient for them and reducing the amount of cash which has to be handled and banked by staff.

### **Avondale Square Estate - Allocated Member, Virginia Rounding**

I have met with Wendy Giaccaglia, the Estate Manager and we have kept in touch by email on several occasions over the past few months to discuss issues facing the residents at Avondale Estate.

The Avondale Square Estate Twitter account (@AvondaleSq) now has over 200 followers. It has been a very useful way of sending out information and signposting residents to other sites for information. The Facebook page has been slower to take hold, but it is being promoted more and more.

We have developed a thriving community of gardeners on the estate as part of the 'Edible Avondale' project, with more residents taking part in growing their own produce. There has also been an expansion of the 'Secret Garden' with residents meeting regularly to tend the plants. Alongside this, eight new planting containers have been sited around the estate. On an estate fun day in September, residents helped to fill them with plants to enhance and bring colour to the entrance areas.

Residents' Meetings at Avondale continue to be very successful, with a lot of new faces attending and contributing to meetings. Osborne, the contractors undertaking the construction of the new flats, Community Centre and Estate Office, have attended these meetings to update residents on the works and will do so until the end of the project. At the July meeting, residents expressed their satisfaction with how the project has gone so far, with the area being kept clean and disturbance at a minimum.

Decent Homes works are now underway, with the contractors on site. New kitchens, bathrooms and gas central heating systems are being installed where these are needed. Residents have been kept informed of the progress of these projects through newsletters, weekly bulletins, Residents' Meetings, Facebook and Twitter. The works have had a positive effect on many of our tenants who have waited a long time for these improvements.



*The framework of the new block almost complete at Avondale Square Estate*

**Small Estates (Dron House, Isleden House and Windsor House) – Allocated Member, Elizabeth Rogula**

I have met with Angela Smith, the Estate Manager and her team, and have visited all three estates to discuss issues relating to them.

As part of the Decent Homes works surveys have been carried out to identify homes that need to be fitted with new kitchens and bathrooms at Windsor House.

The refurbishment project at Dron House which will produce a new estate office, a new community facility and a one bedroom property has now commenced. The Estate Office has been temporarily relocated to flat 16 Dron House, where the contractors and the Estate staff will be situated and operating a full housing management service until the completion of the new facilities. It is anticipated that the works should be completed by December 2015.

The Estate staff along with the residents at Dron House held a summer community barbeque in July. This was well attended by residents who all had an enjoyable day.

At Isleden House we are still awaiting planning permission from the London Borough of Islington for the proposed conversion of a workshop into three flats programme.

Residents continue to be informed of the progress of all these projects through newsletters, weekly bulletins, Open Meetings, and the Estate Managers' weekly surgeries on each Estate

I hope to attend further Residents' Meetings at Windsor House, Isleden House and Dron House arranged in November and December 2015.

### **Golden Lane – Allocated Members, Gareth Moore and Deputy John Barker**

We communicate on a regular basis with Laurence Jones, the Estate Manager and aim to be a very visible presence on the estate.

Residents' Meetings are well-attended, Repairs and maintenance along with the major repairs needed to the fabric of the buildings continue to be the main discussion points. The technical service teams are fully engaged with residents on the various projects across the estate. October's meeting will take the form of an afternoon and evening drop-in session, where residents can come and speak to officers individually about any developments, queries and issues. We have found that this style of meeting attracts a wider audience and can be more constructive than traditional meetings.

We are very disappointed to inform Members that the recladding project at Great Arthur House has not yet commenced after all, despite hopes that it would be underway by now. The stringent testing on the windows highlighted areas where further attention was required. These complex technical issues are being dealt with as speedily as possible. At time of writing, we await the results of final tests and very much hope that these will be positive, and we will be able to report better news at your meeting. Residents continue to be kept informed through regular bulletins and newsletters. Once work commences, we will ensure that residents are given our full support.

The Community Centre Committee has given us notice of their intention to close. This is primarily due to a fall in membership and, as a consequence, a reduction in income needed to run the centre. The estate manager has been working closely with the management of the club to ensure a smooth hand back of the building and to ensure that those community groups who currently use the facility can continue to do so whilst we look into alternative usage. Proposals are being drawn up for the refurbishment of the building to provide wider community uses, and officers are consulting with residents on these plans.

Members of the Sub-committee will recall that we have a new Neighbourhood Patrol Service. This is a pilot project, working with the City Police, Community Safety Team and Parkguard, to tackle low level nuisance on our estates. Their work is to support that which is done by the estate office and the City Police and will also provide an extra layer of security for residents. Patrols started on 1st August 2015 and we have had very positive feedback on this service from residents, staff and the COL police.

### **Holloway & York Way Estates – Allocated Members, Deputy Catherine McGuinness, Deputy Michael Welbeck and Barbara Newman**

We have met with Michelle Warman, the Estate Manager, on a number of occasions over the past few months to discuss issues relating to Holloway and York Way Estate, and have attended walkabouts on each of the estates.

Residents' Meetings were held on both estates in September and were well attended. These meetings were to update residents on the issues and concerns raised at previous meetings and give further updates on forthcoming improvements for the Estates. The meetings focused on supporting residents to prepare for the forthcoming introduction of Universal Credit so guest speakers were invited from Credit Union, Toynbee Hall and Islington's Law Centre.

A trial arrangement was set up earlier this year with an external car company, Europcar, to bring income to the estate by using vacant parts of York Way Car Park. However, after a few weeks it became apparent a residential estate was not suitable for the company's

needs. Due to a high number of complaints and concerns, the Estate Manager prioritised the wellbeing and wishes of residents over income and dissolved the agreement.

To assist with some of the concerns raised on York Way Estate & Holloway Estate regarding on-going anti-social behaviour, the Estate Manager has been working with the London Borough of Islington local police and three other social landlords - Southern Housing, Hyde and Circle 33 Housing Group. The four landlords are sharing the cost of neighbourhood patrols by Parkguard, who already work in other parts of Islington to tackle low level nuisance. They have some powers to assist Police and also have the flexibility to build a rapport with residents on the estates as well as assist in combating anti-social behaviour. This pilot commenced in June 2015 and the feedback so far has been very positive. They have attended resident meetings to update and answer queries..

In July we were pleased to visit the estates to judge the Garden Competition. We were extremely impressed with the care and effort with which residents attend their gardens and the standard of work by our own staff. We decided to give residents at each estate our own small token of thanks for their efforts and hard work. These were presented at the Residents' Celebration Day.

Communication with the residents has continued with the review of the quarterly newsletters, regular correspondence and weekly bulletins in the notice boards. Holloway Estate is still developing their Resident Group, and there has been some workshops organised to encourage the two residents groups to sign up to time credits and advise on external funding. Facebook has recently been introduced on both Estates. This is a very new way of sending information to residents and has so far been well received although it still has a limited audience at present. After some negative feedback about customer service in a previous resident survey, staff have worked hard to improve this aspect of work and have organised a number of events and competitions for residents, including a Halloween event.



*Whitby Court at Holloway Estate*

As part of the Asset Management Programme there are planned improvements for both estates, such as new windows for Holloway, new security intercoms on both estates and external/internal decoration. Whilst waiting for these works to commence York Way has had all lift floors renewed and Holloway Estate Porters have painted the palisade fencing and painted the strips on the external steps to freshen up the look of the Estate.

### **Middlesex Street Estate – Allocated Member, Deputy Henry Jones**

I maintain regular contact with the Estate Manager, Paul Richardson and discuss any issues with him as and when they arise.

Following the retirement of Terry O'Donnell I would like to welcome Greg Nott to the estate team. Greg is the new Estate Officer for Middlesex Street Estate. Previously Greg was the Estate Officer at Sumner Buildings (in Southwark Estates) and has also worked at Golden Lane Estate. I wish him well in his new post.

The estate had a Residents' Meeting on Wednesday 29th July. Subjects covered included an update from the police, highlighting the low level of crime on the estate, a presentation on the planned landscaping to the entrance of the estate and updates on major projects. The meeting was attended by Parkguard, to introduce the new Neighbourhood Patrol Service, and this was greeted very positively by residents. Subsequent feedback about the service has been extremely favourable.

Two drop-in sessions were held on Wednesday 9th September for residents to discuss the proposal to install some outdoor gym equipment on the estate for the exclusive use of residents. This proposal has been greeted with great enthusiasm by younger residents, although some older residents have expressed concern about noise and other issues. At these sessions residents were invited to give their views and ask any questions. Air quality concerns were also discussed. Colleagues from Fusion, who manage Golden Lane Leisure Centre, are leading on this project. A decision on the proposals has yet to be made but resident swill be kept fully informed.

The estate staff held a MacMillan Coffee Morning on Friday 25th September in the community hall. Many residents attended and much needed funds for cancer research were raised. Cakes, biscuits and other nibbles were baked or provided by residents.

The estate recycling area provides a much needed and well used facility for the estate as recycling is important to the City of London Corporation. However, this particular area has attracted unwelcome attention from some rough sleepers recently. To combat this anyone found to be in this area are reported to our rough sleeper team to ensure that they receive the assistance required. Parkguard are also paying particular attention to this issue as part of their patrols. The recycle bins have also been moved inside the car park thus enabling ease of access for residents, and reducing the opportunity for rough sleeping. The area where the bins were located is being fenced off which provides a cleaner look for the estate and a safer environment.

### **Southbank Estates – Allocated Member, Randall Anderson**

I have recently been appointed as the Allocated Member for the Southbank Estate and look forward to meeting with the estate staff and to visiting the estates themselves in the near future.

A residents meeting was held in July at Queensborough Community Centre. A representative from The Bridge Centre in Southwark Bridge Road addressed the meeting to encourage our residents to use the facilities available. The Bridge Centre is close to our resident's home and offers a gym, health and wellbeing programmes a café and spaces to hire for local residents and businesses.

A representative from the Living Streets Charity also spoke to residents about their work in campaigning for safer pedestrian environments and promoting walking for improved health.

As a result of this a community street audit walkabout was arranged at William Blake Estate and the surrounding streets in July. It was well attended by local residents and staff. The Officer from Living Streets Charity led a tour of the local area looking at the roads, traffic and pedestrian issues. Careful note was taken of residents' views on positive and negative aspects of the walking environment. A report with recommendations has been compiled and sent to Department of the Built Environment who will liaise with Transport for London and other agencies to implement the recommendations where feasible.

The new Estate Officer at William Blake Estate is continuing to have a very positive influence on the Estate. Regular meetings are held with residents and the local beat police to tackle low level incidents of anti-social behaviour. William Blake is also to be the subject of a CCTV pilot. Consultants were on site in September to confirm the intended position of cameras around the estate.

The residents of Horace Jones House have now settled into their new home. There have been a number of building defects that staff are addressing with the developers and contractors. A drop in session for residents was arranged in early October on the roof garden for residents to discuss various topics with a variety of officers such as Rents, Housing Benefits, Repairs and the local staff. This was very well attended and was an opportunity for residents to meet each other.

### **Sydenham Hill Estate – Allocated Member, Mark Wheatley**

I have been in communication with the Estate Manager, Sonia Marquis and hope to be meeting up with her shortly.

Sydenham Hill Estate had their second residents meeting for the year in July, which was very well attended. There were lively discussions around the parking contract and managing unauthorised parking around the Estate. The local police and community support officers sent information on crime prevention and gave assurances that they would visit residents at home if they were concerned about crime in the area. The residents discussed starting up an association again and the Estate Manager will explore this further with tenants on the estate. The Community Development Officer gave advice about developing more community and social events on the estates.

The Estate Manager gave an update on the Estate Plan and advised residents on the process for participating in the next plan due in 2016. A meeting will be arranged for residents early in the New Year for those interested in contributing to the next estate plan.

The Community Tea events continue every fortnight in the community hall.

The residents celebrated Lammas Day in August 2015. The event was enjoyed by the whole estate and culminated in a magicians show in the hall which was the highlight of the day.



## **Sheltered Housing – Allocated Members, Ann Holmes and Mark Wheatley**

We have spoken with Jacqueline Whitmore on several occasions recently to discuss matters relating to all the sheltered schemes, and to arrange visits.

Each sheltered estate enjoyed trips out to the seaside throughout the summer and all were fortunate to enjoy good weather each time, even when it was raining in London.

As previously reported, City of London Officers are currently engaging with the residents at Mais House, as their homes have been identified as requiring the most improvement as part of the Sheltered Housing Review. Since March there have been four meetings with residents, some attended by the Chairman and Deputy Chairman of your Sub-Committee. The most recent meeting was a drop-in session for residents to look at the possible options for the Mais House building and site. Residents have been given many assurances about the care and support which will be available to them, whatever option is chosen for the future of Mais House. In addition to the meetings, Jacqueline Whitmore and Elizabeth Donnelly hold regular surgeries at Mais House so that residents have at least two opportunities to speak with one of them privately about any questions or concerns. A number of people have taken the opportunity to move out of Mais House now because they wish to relocate, and any vacated flats have been left empty to give maximum flexibility once a decision is made about the works to take place.

Residents at Mais House have had a few evening parties throughout the summer organised by different individuals, for which their neighbours were very appreciative.

Harman Close residents have been getting to know their new Scheme Manager, Carl Newbold over the summer and we have received good feedback about his friendly helpful manner. Carl has arranged several crime prevention and safety talks specifically aimed at older people from the local community police officers which residents found very helpful. They very much enjoyed their summer trip and are now looking forward to Christmas events.

Several sheltered scheme residents were successful in receiving prizes at the Residents Celebration Day for their garden and planted pots. They thoroughly enjoyed their day and to receive prizes and certificates recognising their hard work in gardens on the estates made it more special for them.

### **Consultees**

This report was compiled in consultation with the Allocated Members, managers and staff of the City of London's housing estates.

### **Contact:**

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<b>Committee</b>	<b>Date:</b>
Housing Management & Almshouses Sub Committee	2 November 2015
<b>Subject:</b> City of London Almshouses Trust Risk Register 2015	<b>Public</b>
<b>Report of:</b> Director of Community & Children's Services Chamberlain	<b>For Decision</b>

## Summary

This report provides a risk register for The City of London Almshouses Trust charity, which is attached at Annex B, for your review.

## Recommendation

Members are asked to review the Register and confirm that:

- it satisfactorily sets out the risks faced by the charity;
- appropriate measures are in place to mitigate those risks.

## Main Report

### Background

1. In accordance with the Charity Commissioner's recommended practice (SORP) Trustees are required to confirm in the charity's annual report that any major risks to which the charity is exposed have been identified and reviewed and that systems are established to mitigate those risks.
2. The Charities SORP requires that risk registers are reviewed annually to ensure that existing risk are reconsidered and any new risks are identified.

### Current Position

3. The method of assessing risk reflects the City of London's standard approach to risk assessment as set out in its Risk Management Strategy as approved by the Audit and Risk Management Committee. The section of the Strategy which explains how risks are assessed and scored is reproduced at Appendix 2 of this report.
4. Each risk in the register has been considered by the responsible officer within the Corporation who is referred to as the 'Risk Owner'.

5. The risk register for the City of London Almshouses Trust, which is attached at Appendix 1 to this report, has been completely reviewed and substantially revised by officers since it was previously presented to Members. The register is now presented in a new corporate template. Risks which were considered to be very slight (such as those relating to a potential lack of applicants) have been deleted, as have sections which actually identified symptoms, rather than the risks themselves. Only two strategic risks are now identified and these reflect the new risk register for the Gresham Almshouses.

## **Conclusion**

6. The various risks faced by the charity have been reviewed and Members are asked to confirm that the attached register satisfactorily sets out the key risks together with their potential impact and that appropriate measures are in place to mitigate the risks identified.

## **Appendices**

- Appendix 1 – City of London Almshouses Trust Risk Register 2015
- Appendix 2 - City of London Risk Management Strategy

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# Appendix 1 – Housing Management & Almshouses Sub-Committee Risk Register - Almshouses



Risk No. & Title	Risk Description (Cause, Event, Impact)	Risk Owner	Current Risk Rating & Score	Risk Update	Target Risk Rating & Score	Target Date	Risk Trend
003 Financial/ Operational Almshouses become unstable/unusable due to lack of maintenance	<b>Cause:</b> historic lack of planned maintenance <b>Event:</b> system/serious building component failure; <b>Effect:</b> significant unplanned increase in maintenance revenue costs.	Director of Community and Children's services		Planned maintenance and asset management plan now in place; includes works to communal areas and internal upgrades to homes; inspection regime in place to trigger responsive maintenance and targeting of financial resources if risk of system or component failure is identified.		31- Mar- 2016	↔
004 Health & Safety/Legal Accident/injury & litigation	<b>Cause:</b> inadequate assessment, management and mitigation of on-site fire, health and safety risk; trip hazard; falls; <b>Event :</b> accident, injury; illness <b>Effect:</b> personal loss, injury to employees, residents or visitors on-site; reputational risk; risk of litigation.	Director of Community and Children's services		Regular on-site risk assessments and inspections are carried out by City of London staff; Survey of all homes and surrounding site being undertaken to identify improvements to safety and reduce risk of falls.		31- Mar- 2016	↔

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## Appendix 2

### City of London Risk Management Strategy

#### Assessing Risks

Every risk should be assessed to help determine how much attention is given to the particular event. This is done by ranking the risks with a set of scores determined by their individual likelihood and impact rating.

The City of London Corporation uses a 4 point scale and the multiple of the likelihood and impact gives us the risk score, which is used to determine the risk profile. See the 'Risk Scoring' section below on how risks should be scored.

The following chart shows the area the risk will fall in to dependant on its score, with red being the most severe and green being the least. The scores within the chart are multiples of the likelihood and impact.

e.g. (Likelihood of) 4 x (Impact of) 4 = (Risk Score of) 16

Impact scores increase by a factor of 2, thus having greater weighting in comparison to the Likelihood scores.

		Impact			
		Minor (1)	Serious (2)	Major (4)	Extreme (8)
Likelihood	Likely (4)	4	8	16	32
	Possible (3)	3	6	12	24
	Unlikely (2)	2	4	8	16
	Rare (1)	1	2	4	8

COL risk matrix

### What the colours mean (as a guide):

- Red (dark grey) - Urgent action required to reduce rating
- Amber (light grey) - Action required to maintain or reduce rating
- Green (mid grey) - Action required to maintain rating.

### **Risk scoring**

Risk scoring is purely subjective. Perceptions of a risk will vary amongst individuals and hence it is better to score the risk collectively than leave it to one person's judgement.

### Definitions

1. **Original/Gross score:** the level of risk perceived before any mitigating actions/controls have been put in place.
2. **Current/Net score:** the level of risk currently perceived by the user/management, taking in-to account any controls.
3. **Target score:** the preferable score for the risk to be in order for it to be manageable, thinking in term of what resources are available, and the ability of the Corporation to directly manage the risk once external factors are considered.

### Risk scoring method

Risks are scored in terms of likelihood and impact

→ Risk should be scored by first determining how likely it is to occur (**Likelihood**)

→ It should then be rated according to the worst case scenario if it should arise (**Impact**).



### Likelihood scoring guide

The criterion below is not exhaustive and intended to be used as a guide. **You will need to come to a management consensus when scoring risks.**

	<b>Rare</b>	<b>Unlikely</b>	<b>Possible</b>	<b>Likely</b>
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
Criteria	Less than 10%	10 – 40%	40 – 75%	More than 75%
Probability	Has happened rarely/never before	Unlikely to occur	Fairly likely to occur	More likely to occur than not
Time period	Unlikely to occur in a 10 year period	Likely to occur within a 10 year period	Likely to occur once within a one year period	Likely to occur once within three months
Numerical	Less than one chance in a hundred thousand (<10 <sup>-5</sup> )	Less than one chance in ten thousand (<10 <sup>-4</sup> )	Less than one chance in a thousand (<10 <sup>-3</sup> )	Less than one chance in a hundred (<10 <sup>-2</sup> )

### Impact scoring guide

The criterion below is not exhaustive and intended to be used as a guide. **You will need to come to a management consensus when scoring risks.**

		Minor	Serious	Major	Extreme
		1	2	4	8
<b>THREATS</b>	Service Delivery / Performance	Minor impact on service, typically up to 1 Day	Service Disruption 2-5 Days	Service Disruption > 1 week to 4 weeks	Service Disruption > 4 weeks
	Financial	Financial loss up to 5% of Budget	Financial loss up to 10% of Budget	Financial loss up to 20% of Budget	Financial loss up to 35% of Budget
	Reputation	Isolated service user/stakeholder complaints contained within business unit/division	Adverse local media coverage/multiple service user/stakeholder complaints	Adverse national media coverage 1-3 days	National publicity more than 3 days. Possible resignation of leading Member or Chief Officer.
	Legal / Statutory	Litigation claim or fine less than £5,000	Litigation claim or fine between £5,000 and £50,000	Litigation claim or fine between £50,000 and £500,000	Multiple civil or criminal suits. Litigation claim or fine in excess of £500,000
	Safety / Health	Minor incident including injury to one or more individuals	Significant Injury or illness causing short term disability to one or more person	Major injury or illness/disease causing long term disability to one or more person.	Fatality or life threatening illness / disease (e.g. Mesothelioma) to one or more persons
	Objectives	Failure to achieve Team plan objectives	Failure to achieve one or more service plan objective	Failure to achieve a Strategic plan objective	Failure to achieve a major corporate objective

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