



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

Date: MONDAY, 3 JULY 2017

Time: 2.00 pm (*Please note: there will be a briefing for Members on Barbican Repairs – 5 year plan at 1.30pm*)

Venue: COMMITTEE ROOMS, WEST WING, GUILDHALL

Members:

Randall Anderson (Chairman)	Dhruv Patel
John Fletcher (Deputy Chairman)	Susan Pearson
Mary Durcan	Deputy Elizabeth Rogula
Marianne Fredericks	Deputy John Tomlinson
Alderman David Graves	Deputy Henry Jones
Barbara Newman	

Enquiries: Julie Mayer: 020 7 332 1426
julie.mayer@cityoflondon.gov.uk

Lunch will be served in 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 non-public summary of the meeting held on 16 May 2017.

For Decision
(Pages 1 - 8)
4. **PARKGUARD PRESENTATION**
A presentation by Parkguard Ltd, neighbourhood patrol service.

For Information
5. **MAIS HOUSE DECANT PROGRAMME - UPDATE**
Report of the Director of Community and Children's Services.

For Information
(Pages 9 - 12)
6. **HOUSING UPDATE**
Report of the Director of Community and Children's Services.

For Decision
(Pages 13 - 20)
7. **HOUSING AND NEIGHBOURHOODS PROFESSIONAL DEVELOPMENT - TRAINING PROGRAMME UPDATE**
Report of the Director of Community and Children's Services.

For Information
(Pages 21 - 26)
8. **FINANCIAL SUPPORT FOR LEASEHOLDERS**
Report of the Director of Community and Children's Services.

For Discussion
(Pages 27 - 32)
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. **GATEWAY 7 REPORT DRON HOUSE COMMUNITY CENTRE CONVERSION**
Report of the Director of Community and Children's Services.

For Decision
(Pages 33 - 42)

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

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

This page is intentionally left blank

HOUSING MANAGEMENT AND ALMSHOUSES SUB (COMMUNITY AND CHILDREN'S SERVICES) COMMITTEE
Tuesday, 16 May 2017

Minutes of the meeting of the Housing Management and Almshouses Sub
(Community and Children's Services) Committee held at Guildhall,
Tuesday, 16 May 2017 at 2.00 pm

Present

Members:

Randall Anderson (Chairman)
John Fletcher (Deputy Chairman)
Mary Durcan
Marianne Fredericks
Deputy Henry Jones
Dhruv Patel
Susan Pearson
Deputy Elizabeth Rogula
Deputy John Tomlinson

Officers:

Julie Mayer	-	Town Clerk's
Philippa Sewell	-	Town Clerk's
Wendy Giaccaglia	-	Community and Children's Services
Jacquie Campbell	-	Community and Children's Services
Amy Carter	-	Community and Children's Services
Paul Murtagh	-	Community and Children's Services
Bayo Igoh	-	Community and Children's Services
Paul Jackson	-	Community and Children's Services
Adam Johnstone	-	Community and Children's Services
Chris Keesing	-	Chamberlain's Department

1. APOLOGIES

Apologies were received from Alderman David Graves and Barbara Newman.

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

There were no declarations.

3. ELECTION OF CHAIRMAN

Being the only Member willing to serve, Mr Randall Anderson was elected as Chairman for the ensuing year.

4. ELECTION OF DEPUTY CHAIRMAN

Follow a ballot, in which Mr John Fletcher received 5 votes and Alderman David Graves received 4 votes, Mr John Fletcher was elected as Deputy Chairman for the ensuing year.

5. **MINUTES**

RESOLVED – That the public minutes and non-public summary of the meeting held on 16 January 2017 be approved as a correct record.

6. **SUB COMMITTEE'S TERMS OF REFERENCE AND MEMBERS ALLOCATED TO ESTATES**

Members noted the Terms of Reference of the Sub Committee, which had been approved by the Community and Children's Services Committee on 11 May 2017. Members noted the following amendment to the printed copy, following the meeting of the Community and Children's Services Committee:

'It is convention for the Chairman and Deputy Chairman of the Grand Committee to be appointed to this subcommittee'. ~~as ex-officio members~~

In respect of Allocated Members, officers advised that, whilst the City's estates within the Square Mile have Ward Members to represent them, the only Member involvement in the 11 estates outside the City's boundaries is via the Allocated Member role and therefore, for these estates, the Allocated Member is a vital link to the City. Allocated Members for the out of City estates have, in the past, been able to liaise with councillors from the local authorities to the benefit of our tenants, and this work is much-valued by our residents and officers.

It was also accepted that some Ward Members have specific knowledge of City Estates and would therefore serve well as Allocated Members, as had been the case previously. Members noted that new Members representing Cripplegate had expressed a particular interest in the Golden Lane Estate. Members suggested that the Allocated Member Guidelines for Cripplegate might benefit from some amendment and the Chairman agreed to discuss this with the Cripplegate Members on the Sub Committee, outside of this meeting. Officers advised that currently, quarterly meetings were held with Cripplegate Estate officers, chaired by the Director of Community and Children's Services and Cripplegate Members were invited.

In concluding, the Chairman and Deputy Chairman suggested that interest be canvassed from the Community and Children's Services Committee, via email. Two Members in attendance, who were also Allocated Members, expressed a wish to remain as such.

RESOLVED, that – the Sub Committee's Terms of reference and Guidelines for Members Allocated to Estates be received, subject to the comments above.

7. **TACKLING SOCIAL HOUSING TENANCY FRAUD**

Members received a report of the Director of Community and Children's Services which provided an overview of the work undertaken by the Chamberlain's Anti-Fraud team to tackle social housing tenancy fraud during the 2016/17 reporting year. Members commended an excellent report and the work of the team which benefitted the City of London Corporation financially

and the morale of the vast majority of honest tenants. Members asked if they could receive case studies in between reports to the Sub Committee.

In respect of a question about short term lets, officers explained that this would constitute a breach of tenancy but enforcement action was challenging, given that it could be very difficult to gather admissible evidence. However officers always acted on local intelligence and worked closely with the National Fraud Office.

RESOLVED, that – the report be noted.

8. HOUSING ESTATES - ALLOCATED MEMBERS' REPORT

Members received a report of the Director of Community and Children's Services which provided an update on events and activities on the City of London Corporation's social housing estates. In response to a question, Members noted that the windows on the west elevation of Great Arthur House were complete but there was still finishing to be done on the balconies.

RESOLVED, that – the report be noted.

9. CITY OF LONDON ALMSHOUSES UPDATE

Members received a report of the Director of Community and Children's Services which provided an update on the City of London's Almshouses in Lambeth and the eight Gresham Almshouses on the Estate. Officers advised on the outcome of a recent survey about allowing house cats for Almshouses residents. Members noted that 17 out of 50 residents responded, with only 8 being in favour and therefore the Policy had not changed.

In response to a question about the Trustee status of Members of this Sub Committee, the Town Clerk advised that the City of London acted as Trustee, as was the case with the City Bridge Trust, and therefore each Member of the City of London Corporation was a 1/125th Trustee. Members were reminded that the Town Clerk had circulated advice on decision making for trustees and offered to forward this again, given there were new Members on the Sub Committee.

RESOLVED, that – the report be noted.

10. MAIS HOUSE DECANT PROGRAMME UPDATE

Members considered a report of the Director of Community and Children's Services in respect of the Mais House Decant Programme. A later version of this report had been circulated after the agenda despatch for this meeting and was tabled for Members.

RESOLVED – that Option 2, as set out in the report, be approved and officers be delegated authority to offer financial assistance to residents receiving offers of accommodation from other providers, up to a maximum of £45 per week, where charges for that accommodation exceed current charges at Mais House.

11. **PETS POLICY**

Members considered a report of the Director of Community and Children's Services in respect of the City of London Housing Service Pets Policy. In response to questions, Members noted that there were currently no emotional assistance schemes in the UK and therefore any exceptions would be strictly limited and considered on a case by case basis. In respect of the small number of properties with self-contained gardens, where dogs are permitted, officers advised that there were no size restrictions on animals but residents would be directed to RSPCA guidance. All such dogs would need to be kept on leashes and irresponsible ownership would be dealt with under the enforcement policy. Members generally accepted the Policy and noted that pets were important to the wellbeing of some residents but asked that it be balanced with amenity of all residents and for exceptions to be managed very carefully.

RESOLVED, that – the pets Policy for use by the Housing and Neighbourhoods Division be approved as part of Estate Management Practice.

12. **COMPLAINTS POLICY**

The Sub Committee considered a report of the Director of Community and Children's Services which outlined the review of the City of London Housing Service Complaints Policy. Members noted that the Policy was of the standard recommended by the Ombudsman and officers outlined how the process was administered; from informal to Stage 3, which was referred to the Town Clerk. Officers advised that the informal stage was a chance for resolution and that a manager would suggest escalating an informal complaint to formal, if they felt it could not be resolved informally. Finally, a Member suggested that it would be helpful if the Policy included a link to the websites of both the Ombudsmen and Southwark Mediation.

RESOLVED, that – the revised Complaints Policy be approved for immediate implementation.

13. **HOUSING ALLOCATION SCHEME 2017**

Members considered a report of the Director of Community and Children's Services, which presented the proposed City of London Corporation Housing Allocations Scheme for 2017, ahead of public consultation.

In response to questions, Members noted that the scheme was set up for the National Living Wage and not London Living Wage. Officers advised that the London Living Wage was a voluntary standard and, if adopted for this policy, the threshold would move to £40,000, which would effectively crowd the lower end of the income spectrum. However, genuine need would qualify for a priority under different criteria. Members noted the City's strong support for the London Living wage and suggested that, in order to protect the City's position, this argument be put forward more clearly in the Policy.

Members also noted that, under government legislation, social housing tenancies were now fixed term and new guidance was due to be released. However, officers advised that the City of London Corporation would always seek to provide the longest tenancies possible as this gave tenants stability,

particularly those with families and built strong communities and frequent turnovers attracted a charge to the HRA account. Finally, Members noted that there was likely to be a new government policy which would place a levy on local authorities with high value social housing but, so far, this had not been enacted.

RESOLVED, that the draft Housing Allocations Scheme for 2017 be approved for public consultation.

14. DECENT HOMES WORKS TO PROPERTIES PREVIOUSLY OMITTED FROM PROGRAMMES (CALL-BACKS 2017-2020) - GATEWAY 3/4

Members considered a report of the Director of Community and Children's Services in respect of decent homes works to properties (previously omitted from call-back programmes). Members noted that the report had been approved by the Projects Sub Committee on 10th May.

RESOLVED, that :

1. Option 1 be approved for proceeding to procurement and Gateway 5 (of the City of London Corporation Projects Procedure).
2. The estimated total project budget of £575,000 be noted.
3. A budget of £5,000 be approved to reach the next Gateway.

15. DECENT HOMES WORKS TO AVONDALE SQUARE ESTATE (PHASE II) - GATEWAY 3/4

Members considered a report of the Director of Community and Children's Services in respect of decent homes works to Avondale Square Estate (Phase 11). Members noted that the report had been approved by the Projects Sub Committee on 10th May.

RESOLVED, that :

1. Option 1, a structure programme of Decent Homes works to 74 flats on the Avondale Square Estate be approved for proceeding to procurement and Gateway 5.
2. The estimated total projected budget of £1,035,000 be noted.
3. A budget of £7,000 be approved to reach the next Gateway.

16. CONCRETE REPAIRS TO CULLUM WELCH HOUSE - GATEWAY 4

Members considered a report of the Director of Community and Children's Services in respect of concrete repairs to Cullum Welch House. Members noted that the report had been approved by the Projects Sub Committee on 10th May.

Members noted that there had been some leaseholder challenge in respect of the concrete testing works and this was being progressed with the Comptroller and City Solicitor.

In response to questions about the timing of reports, the Town Clerk advised that, generally, reports would go to the Housing Management and Almshouses

Sub Committee before the Projects Sub Committee. However, there had been a protracted recess period between the end of February and the end of April 2017, due to the 2017 City Elections and no meetings has been scheduled during this time. Members were reminded that the Sub Committee reserved the right to reject reports and both the Grand and Sub Committee had already approved the major works programme. Officers also assured Members that Committee timings would not hold up works unnecessarily and, in such cases, decisions would be sought under delegated or urgency provision. A Member suggested that future reports include links to previous reports as this would provide background knowledge for new Members of the Committee.

RESOLVED, that :

1. Option 2, replacement of the concrete balustrades to the north elevation, patch repairs to concrete staircases, beams, slab ends and patch repair and recoating of the pre-cast concrete planters and pot holders on the south elevation, be approved for proceeding to procurement and Gateway 5.
2. The estimated total project budget range of £1,100,000 - £1,200,000 be noted.
3. A budget of £25,000 be approved to reach the next Gateway.
4. The project be transferred from the complex approval track to the regular approval track.

17. OPTIONS APPRAISAL - PETTICOAT TOWER STAIRWELL PANELS - GATEWAY 3/4

Members considered a report of the Director of Community and Children's Services in respect of Petticoat Tower stairwell panels. Members noted that the report had been approved by the Projects Sub Committee on 17th February 2017. Whilst the report was welcomed, Members suggested that, given the timescale between the meetings, this report might have benefited from being processed under urgency. Officers advised that Option 3, as set out in the report, had been fully consulted on and would replicate what was already in place. Members were offered a visit, should they require further clarity.

RESOLVED, that –

1. The budget of £429,000 be noted.
2. Option 3 be approved for proceeding to procurement and Gateway 5.
3. £35,839 be approved, as detailed in section 20 of the options appraisal, which includes:
4. £18,000 resources required to reach the next Gateway.
5. Retrospective approval of the £13,354 associated with the installation of the scaffolding and debris netting under Health and Safety requirements
6. The on-going costs for the hire of scaffolding up to Gateway 5.

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

A Member asked the following question in advance of the meeting:

'Middlesex Street residents have been informed that we are in the process of appointing expert consultants to look at the both the Heating (and hot water) and the ventilation so that we may develop detailed options appraisal report.

However in a letter to the Chair of the leaseholders association, an officer wrote that rather than a fully independent report looking at all options there was a preferred option that we are looking to keep the estate on a communal heating system rather than seek to install individual systems in each dwelling.

The communal system is unpopular with many tenants and leaseholders. As we are going to spend money on experts can we please make sure they look objectively at all options and take into account environmental considerations and the relative nuisance of different types of installation to residents'.

Officers responded as follows:

The City has appointed Phoenix Compliancy Management, a specialist mechanical and electrical consultant, to carry out a detailed condition survey of the communal and district heating, hot water and ventilation systems at:

- York Way;
- Cullum Welch/Crescent House on the Golden Lane Estate;
- Middlesex Street.

The survey will provide us with detailed and robust information on the condition of the existing heating systems, their serviceability and their expected remaining life span.

The survey will also provide us with a detailed options appraisal on the future maintenance, improvement and/or replacement of the existing systems taking into account a number of relevant factors including:

- Current condition;
- Costs (future maintenance and replacement costs);
- Reliability;
- Available technology;
- Environmental considerations;
- Connectivity;
- Sustainability.

At this stage, we have made no decisions as to the future maintenance, improvement and/or replacement of the communal heating system at Middlesex Street and will not do so until we have received, considered and analysed all

the options presented to us by our specialist consultant. The report is expected to be submitted to us in the Autumn.

In response to a supplementary question, Members noted there would be Estate wide consultation once an options appraisal was ready but there might be limited options in this case. Officers also advised that a new Communications Manager and communications strategy were in place.

In response to another question about Rogue Landlords and the comprehensive enforcement policy in place in the London Borough of Newham, officers advised that there were no private landlord initiatives in the City as there were so few of them. However, the Environmental Health Team played a key intervention and enforcement role in cases of houses in multiple occupations. The Housing Team worked very closely with Environmental Health colleagues but the number of cases was very low. Officers also advised of a project that the Housing Team were working on with the London Borough of Hackney, in respect of Safeguarding, which would raise awareness amongst private landlords.

19. **ANY OTHER BUSINESS THAT THE CHAIRMAN CONSIDERS URGENT**

There was no other business.

20. **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.

Item
22 - 24

Paragraph
3

21. **NON-PUBLIC MINUTES**

RESOLVED – That the non-public minutes of the meeting held on 16 January 2017 be approved as a correct record.

22. **REPORT OF ACTION TAKEN BETWEEN MEETINGS**

Members noted an urgent report of the Town Clerk which had been taken since the last meeting of the Sub Committee in respect of rewiring works on the Holloway Estate.

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

There were no non-public questions.

24. **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.

Committee	Dated:
Housing Management and Almshouses Sub- Committee	3 July 2017
Subject: Mais House Decant Programme - Update	Public
Report of: Director of Community and Children's Services	For Information
Report author: Paul Jackson – Department of Community and Children's Services	

Summary

The decision to redevelop the sheltered housing scheme at Mais House was made by Members at a meeting of the Community and Children's Committee on 16 January 2016. The decanting of the scheme (ie the rehousing of all residents) began in May 2016. This report notes rehousing activity between April 2017 and June 2017. There were 52 occupied units at Mais House at the start of the decant programme. During the latest period 4 units were vacated. The current number of occupied units is now 22. Progress in rehousing residents has been better than expected over the first year of the decant programme. The rate at which remaining residents are rehoused is likely to slow slightly over the remainder of the programme.

Recommendation

Members are asked to note the report.

Background

1. The decanting of Mais House began in May 2016. It was agreed to bring regular progress reports on the decant programme to the Housing Management and Almshouses Sub- Committee. This is the sixth report and reflects activity between April 2017 and June 2017.
2. A majority of residents have expressed a preference to be rehoused within the City's own social rented stock. Others wish to be rehoused in areas in which we do not have any social rented housing. This will require the cooperation of other housing providers in the social-rented and charitable sector, if we are to meet these requirements.
3. Officers have established reciprocal rehousing agreements with the London Borough of Lewisham and the London Borough of Greenwich, and have already rehoused some residents with a housing association. Officers have also held exploratory discussions with a large charitable provider of a newly-developed scheme at St Clement Heights in Sydenham. Although the City has no nomination or reciprocal agreements with this provider, officers have written to all residents offering assistance should they wish to register an interest in it.

Current Position – rehousing activity in this period and cumulative totals

4. There are 62 units at Mais house. Twenty-six were occupied at the end of the last reporting period (April 2017). Since then 4 more properties have been vacated. A summary of the total number of vacated units and occupancy levels at end of June 2017 is shown in the table below.

Occupied units at start of programme - May 2016	Total number of vacated units at the end of June 2017	Occupied units at the end of Jun 2017
52	30	22

5. Rehousing activity has been slightly better than expected over the first year of the decant programme. This is due to a higher than average number of vacancies at the City's other sheltered schemes, the availability of newly developed properties at the Avondale estate, and the rehousing of some tenants through other social housing providers. This level of supply is not expected to be sustained. Also, the demand amongst remaining residents for City of London property is shortly expected to be fully met. These residents have expressed a preference for rehousing in areas where the City has little or no housing stock. The rate at which properties become vacant at Mais House is therefore expected to slow through the remainder of 2017.
6. Many of the remaining residents wish to remain in or close to the area in which they are currently living. Over the coming months officers will be working particularly closely with rehousing teams in LB Lewisham, to try to meet as far as possible the rehousing needs and preferences of these residents. We will also continue to make residents aware of suitable City of London properties where these become available.

Mais House – support for remaining residents

7. The ground floor of Mais House is now almost empty, and, inevitably, the environment for the remaining 22 residents is not as pleasant as it used to be, as there are less people to socialise with. Nevertheless, staff at the scheme continue to organise social events and to encourage residents to attend.
8. A new, temporary Scheme Manager has been appointed to support the residents and to manage the empty units, ensuring security remains strong. This is an internal secondment, and the officer was chosen partly because of her estate management experience, as it is important that the empty flats are managed and remain secure. Because of the lower number of residents, she is able to offer better one to one support for each individual. Whilst residents will, naturally, be anxious about their future accommodation, she will be working with them to offer reassurance as far as possible.
9. Alongside the day today support, officers are being extremely proactive in looking for new homes for the residents and in encouraging them to consider a number of

options. A wall of one communal room has been turned into a display of information about possible new homes, a regular newsletter keeps residents updated, and officers are about to commence a second series of one to one interviews with each person, to look again at their preferences and consider all options. Residents are, in addition, encouraged to talk to staff at any time about their concerns and wishes. The Programme Manager has recently met with officers from LB Lewisham to get more details of all the local accommodation which could be available for our residents.

10. Residents have been assured that they will be allocated a flat in the new development, should they wish to move back when it is complete. All current and previous residents of Mais House will be consulted on the plans for the site.

11. We are pleased to say that the residents who have already moved have given very positive feedback about both the support they have received and their new homes.

Recommendation

12. Members are asked to note the report.

Corporate & Strategic Implications

13. The redevelopment of Mais House is a key objective in the Community & Children's Services Business Plan and contributes to the delivery of Strategic Priority 4 - *Supporting homes and communities: Developing strong neighbourhoods and ensuring people have a decent place to live.*

14. The development will contribute to the corporate commitment that the City will build 700 new homes on Housing Revenue Account land within the next 10 years.

Appendices

None.

Background Papers

None.

Paul Jackson

Programme Manager

T: 0207 332 1574

E: paul.jackson@cityoflondon.gov

This page is intentionally left blank

Committee	Dated:
Housing Management & Almshouses Sub-Committee	3 July 2017
Subject:	Public
Housing Update	
Report of:	
Director of Community & Children’s Services	
Report author:	For Information
Bayo Igoh – Head of Estates	

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 October 2016 to 31 March 2017)

Members may wish to note that:

- Performance on responsive repairs and maintenance has generally met or exceeded targets, other than for CP12 gas safety certificates;
- Performance on rent collection remains high, despite the impact Universal Credit is having on rent collection;
- Performance on benefit claims has exceeded targets in all three performance indicators.
- We have added 18 new flats, a new estate office and community centre at the Avondale Square Estate as part of our development plan. The new community centre is being extremely well-used.

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 October 2016 to 31 March 2017 and gives 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	End of year performance
Overall	96%	98.05%	99.15
Priority One repairs (complete within 24 hours)	95%	96.90%	99.57%
Priority Two repairs (complete within 3 working days)	95%	98.81%	99.25%
Priority Three repairs (complete within 5 working days)	96%	97.80%	98.52%
Priority Four repairs (complete within 20 working days)	96%	99.40%	99.25%
% of jobs for which post-work inspections were carried out	15%	26%	32%

4. Gas servicing is carried by our contractor, Carillion, who work closely with City staff to gain access to properties and carry out the necessary safety checks. At the end of this reporting period, 98.34% of our properties were up to date with CP12 gas safety certificates (below target, but an improvement on 2015/16). 32 properties were without CP12 gas safety certificates at 31 March 2017, however, these have now been resolved – all have CP12s. Our target remains 100%.

Estate Management

5. 50 Right to Buy applications were made between 1 October 2016 and 31 March 2017. None of these completed during the reporting period. However, five applications received prior to 31 October 2016 completed during this time. Five completions represent approximately 0.55% of the remaining social housing stock.
6. Between 1 October 2016 and 31 March 2017 there were 910 leasehold properties and 1,948 general needs housing properties.
7. There were 115 new incidents of anti-social behaviour (ASB) on our estates during the past six months. This compares with 29 new incidents of reported ASB in the previous six months. Most of these were minor issues which would not be classed as anti-social behaviour by the police, but are, nevertheless, a nuisance to residents. There has been a marked increase in the reporting of environmental crime, such as graffiti, littering and in some cases fly-tipping. These can be broken down as follows:

Avondale Square	13
Golden Lane	32
Southbank	17
Sydenham Hill	39
Middlesex Street	14

Because we have staff on site at each estate, we are able to deal with these issues very rapidly, and ensure that they do not escalate. However, the Estate Managers for these estates are working with their teams and with the residents to try and identify why the increase has occurred and what can be done about it.

8. In 2016, we consulted residents about the Neighbourhood Patrol Service provided by Parkguard on some estates. A majority of residents were in favour of continuing the service, saying it was a benefit to their estate and provided valuable reassurance. Feedback from the City Police, Homelessness Team, Community Safety Team and our own Housing staff was also very good.
9. The City has contracted Parkguard to provide the service for a further two years, commencing 1 September 2016, so residents will continue to see patrol officers on their estate regularly. Parkguard will be making presentation and update at Housing Management & Almshouses Sub-Committee on 3 July 2017.

Resident Engagement

10. Members may be aware that the City has a strong relationship with Southwark Mediation Service, working in partnership with them to address neighbour disputes and complaints effectively. In October, we hosted a very successful event to showcase the work of Southwark Mediation Centre with us, to celebrate their 30th anniversary and to launch Mediation Awareness Week.

11. The 'Remembering Yesterday, Celebrating Today' programme of events has continues across City of London Estates. One of the key highlights was staff and residents working together to sell poppies at Barbican Station for the British Royal Legion. Volunteers collected at the station on a daily basis and managed to raise a very impressive £5,084.74, which is testimony to everyone's hard work and lovely smiles.
12. The Lord Mayor's Show showcased the Golden Lane Community with a float on the theme of 'Cloud-Capped Towers' . After months of stitching, sewing and gluing in fun community workshops - the preparations were complete and the incredible float was ready for the parade. The Lord Mayor's Show, the float and the after party were a huge success and demonstrated the strong intergenerational community spirit on the Golden Lane Estate.
13. In February, we were thrilled to be finalists in the following categories of the Tenant Participation Advisory Service (TPAS) Awards:
 - Team of the Year
 - Tenant of the Year (two of our tenants reached the final)
 - Excellence in Engagement in Supported Housing
 - Excellence in Community Action

Avondale Community Events (ACE) won the 'Excellence in Community Action' award which was a wonderful achievement.

14. Our annual 'Resident Celebration Day' took place in March in the Livery Hall. After months of planning by our Steering Group made up of both residents and staff, the 'Spring into 2017' themed celebration day was ready. The day was a brilliant opportunity for residents and City staff to celebrate achievements from the previous year and participate in the interactive workshops. The event included live entertainment; a variety of speakers including residents, a panel of staff and residents; a spring themed photo booth, over 14 stall holders and a buffet lunch. The day was a huge success and a credit to the fantastic projects that are taking place across our City estates.

Revenues

15. We are pleased to be able to report to Members that we have exceeded our rent collection target this year. We managed to collect 98.8% of the rent, which is a huge achievement considering many of our residents who claim benefits now do so through Universal Credit.
16. The Welfare Reform Group, made up of officers from Income Recovery, Housing Management, Tenancy Support, Homelessness, and Benefits, along with Toynbee Hall have met several times in the past six months, and have brought in a manager from the London Bridge Job Centre Plus to discuss the impacts of Universal Credit with residents. The partnership has worked successfully and has come up with different ways to engage with residents at the earliest opportunity.

Allocations

17. There are currently 820 people on the Housing Waiting List. Following the annual census of everyone on the Housing Register, a number of applications have been cancelled for households which no longer maintain a local connection to the City.
18. The Housing Needs Team is in receipt of approximately 40 applications per month not all of which are eligible for the Housing Register. The decant of residents from Mais House continues with all residents on the Housing Register with highest priority for rehousing. There are currently 22 Mais House residents awaiting rehousing.
19. At 3 April 2017 there were 11 vacant properties. Over the final six months of 2016-17 there have been 44 voids with the average time to re-let a property being 20.05 days. The target is 24 days. For sheltered housing there have been 2 voids with an average turnaround of 59.5 days.
20. The annual totals for 2016-17 show a total of 86 voids with an average re-let time of 21.24 days; this figure includes 8 non-routine voids. For sheltered housing there were 5 voids with an average re-let time of 71.4 days.
21. The new flats at Twelve Acres House on the Avondale Square Estate were handed over in November 2016. Twelve of the flats were allocated to applicants from the City of London Housing Register and six to applicants from the London Borough of Southwark.

Affordable Housing

22. The City has completed the construction of 18 new homes (4 one bed, 5 two bed, 5 three bed and 4 four bed) on the site of the former Avondale Community Centre/estate office in November 2016. This also includes new community facilities for residents and a new estate office. This new development has been named Twelve Acres House in recognition of the historic name of the area now covered by the Avondale Square Estate.
23. There are currently six projects which have obtained planning permission or will have a planning application submitted shortly which will deliver 119 units over the next two to three years. These include the site of the former Richard Cloudesley School, where we are working closely with London Borough of Islington to provide a new, two form entry, primary school and nursery and 66 homes. This has a target completion date of September 2019.
24. A planning decision for the redevelopment of the Islington Arts Factory, Holloway Estate, to provide 25 additional units (18 for social rent, 7 for private sale) is anticipated in June 2017.

25. Other projects currently being planned are the provision of 13 new flats at George Ellison/Eric Wilkinson Avondale Square Estate, 3 three bed flats at Isleden House, 3 flats at the base of Great Arthur House on Golden Lane Estate and 9 one bedroom flats on Middlesex Street Estate.

Benefits

26. There are currently 858 households in the City and on our other housing estates claiming benefits. Performance on our indicators is as follows:

Performance indicator	Target	Mid-year performance	End of year performance
Average time taken to process new benefit claims	<26 days	17 days	18 days
% New claims decided within 14 days	>90%	99%	96%
Average number of days taken to process notification of changes of circumstance	<10 days	6 days	6 days

Complaints

27. We received a total of thirty four 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	21
Parking	0
Service charge/rent	2
Customer Service	3
Estate management	8
Total	34

NB: Eight of the Responsive Repairs complaints were from different residents making a formal complaint about the same issue, maintenance work to the pond at Golden Lane Estate.

28. Of the thirty four complaints received, twenty eight were addressed at Stage 1 within the agreed ten working day deadline. A total of five complaints were escalated to Stage 2.

29. One complaint was escalated to Stage 3. This related to a situation where a leaseholder was disputing a charge for a repairs callout which related to their property.

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

31. Of those complaints either fully or partially upheld, a number of actions were taken and processes implemented. These included:

- reviewing an existing contract with a service provider of grounds maintenance work to ensure that contact can be established promptly in the event of a customer complaint;
- ensuring better communication channels are in place to communicate with residents on repairs/issues to common parts areas of estates, including using social media;
- ensuring that staff are aware of our customer service protocol and providing further training.

Appendices

- None

Bayo Igoh
Head of Estates

T: 020 7332 1916

E: bayo.igoh@cityoflondon.gov.uk

This page is intentionally left blank

Committee:	Date:
Housing Management & Almshouses Sub-Committee	03/07/2017
Subject:	Public
Housing & Neighbourhoods Professional Development Training Programme Update	
Report of:	For Information
Director of Community & Children's Services	
Summary	
<p>This report is to provide an update to Members on the Professional Development Training programme planned and delivered by the Housing & Neighbourhoods department each year. The report provides a summary of the last two years and information about the planned programme for 2017/18.</p> <p>Recommendations</p> <p>Members are asked to:</p> <ul style="list-style-type: none"> • Note the report. • Consider their future training needs and how the department may assist. 	

Main Report

Introduction

1. The Professional Development Training programme is run by the Housing & Neighbourhoods department. The programme was established in 2014.
2. The programme is designed and delivered to meet the unique needs of the department by offering courses on topics relevant for staff to meet the needs of their roles and therefore also meet the needs of residents.
3. We are delighted that our programme has been well-received by staff and we continue to develop the programme, to ensure the benefits continue.

Background

4. The City Corporation's central Learning & Development team manage a full programme to cover required training, for example mandatory courses for new staff members at the City Corporation and Equality & Diversity training.
5. The content of our programme is designed to match requirements identified by managers in the department, to meet the needs of their teams.
6. The programme includes staff from the Barbican & Property Services teams and those from the People division of the Community & Children's Services department in courses where it is appropriate to do so.

7. The courses are usually optional, however, on occasion where a course has been designed for a particular purpose or group of staff, we ask managers to ensure their teams are able to attend.
8. The costs of the programme are met from a budget of £32,000 funded from the Housing Revenue Account (HRA). The budget is also used to fund personal Professional Development, as outlined below, as well as staff attendance at events such as conferences. We are always conscious when designing the programme that it must deliver value for money.

Current Position

Departmental Training Courses

9. In the past two years of the programme, there have been 32 courses on 25 different topics, and 415 attendees on those courses.
10. Our most frequently held course was Domestic Abuse Awareness, which was delivered three times by one of our Tenancy Sustainment Officers in conjunction with a representative from Victim Support.
11. Our most popular courses in terms of attendees have been Housing Law, Leasehold Law and Universal Credit/Welfare Reform. Our staff are keen to keep their knowledge up to date in order to provide the best support and advice to our residents. We now run refresher courses on these topics annually, updated with new information as it is issued through government regulation.
12. Our most popular course in terms of positive comments was the Fire Safety 'Mock Trial'. This was commissioned via a law firm, and delivered in the Mayor's Court in Guildhall Yard. The course was delivered by members of the law firm, including barristers playing the parts of judge, defendants, witnesses, defence and prosecution. The premise of the course was that the City of London Corporation was on trial for a fire occurring in a social housing estate, and failures relating to risk management practices were explored.
13. A highlight of the 2016/17 programme was a Personal & Professional Development afternoon, which we commissioned for our apprentices and junior members of staff, to encourage them to think about their future careers.

Personal Professional Development

14. The department also manages the Personal Professional Development funding. Staff across the department are encouraged to apply for funding for qualifications.
15. There is a scale for the funding levels provided by the department, set on a percentage basis, linked to how essential the training is. For example, if the qualification is vital for their current role it may be 100% funded, if it will enhance their career prospects in the department, it is 50%.

16. In the past two years, we have funded those seeking Chartered status with the Chartered Institute of Housing (CIH), project management qualifications, document fraud identification and for a member of our repairs contact centre, support for a surveying qualification.
17. In 2016/17, we reviewed the approval process, in conjunction with staff that had been through the process, to ensure it is as easy to use as possible.

Proposals

18. We intend to continue to develop and deliver our training courses for staff. In 2017/18, our programme includes courses on Fire Risk Assessment, supporting those on our estates who are hoarding and repeats of courses on Housing and Leasehold Law. Staff are encouraged to suggest topics; in particular managers use the appraisal process to identify the needs of their teams. Please see Appendix 1 for the list of courses planned in 2017/18.
19. Members will be aware that the Assistant Directors of Housing & Neighbourhoods and Barbican & Property Services will be delivering a series of briefings on relevant topics at committees over the coming months. We encourage Members to consider any training needs they may have, in particular Housing Management or Law issues, and let us know if we may be of assistance. For example, Members have attended our in-house courses on previous occasions.

Corporate & Strategic Implications

20. The training programme forms part of the DCCS Business Plan Priority 5 Efficiency & Effectiveness: Delivering value for money and outstanding services.
21. The suppliers are commissioned via our Procurement Team where appropriate, e.g. where the value reaches set thresholds. Some are specialist suppliers and not subject to Procurement, for example, this year a training session will be delivered by Rights of Women (ROW) on how staff may support residents suffering from Domestic Abuse to secure injunctions.

Conclusion

22. The Housing & Neighbourhoods training programme is well-utilised by the department and offers a local, easy-to-access route for our teams to learn about topics relevant to their roles.

Appendices

- Appendix 1: Professional Development Programme Courses 2017/18

Amy Carter

Projects & Improvements Manager

T: 0207 332 1653

E: Amy.Carter@cityoflondon.gov.uk

This page is intentionally left blank

Appendix 1

Professional Development Programme Courses 2017/18

Date	Course Title
10 th May 2017	Mental Health First Aid
14 th June 2017	Property Inspections for non-technical staff
16 th June 2017	Risk Assessment, including Fire Risk Assessment
5 th July 2017	Safeguarding: Hoarding & Self-Neglect
19 th July 2017	Project Argus/Griffin combined for managers
20 th September 2017	Mindfulness (part 1)
26 th September 2017	Project Argus/Griffin combined for managers
3 rd October 2017	Project Griffin for front-line staff
10 th October 2017	Project Griffin for front-line staff
12 th October 2017	Mindfulness (part 2)
19 th October 2017	Project Griffin for front-line staff
22 nd November 2017	Universal Credit Refresh
1 st December 2017	DIY Injunctions for Domestic Abuse cases
14 th December 2017	Leasehold Law Refresh
18 th January 2018	Housing Law Refresh

Courses pending dates:

Forgery, Fraud & Document Checking – delivered by the Home Office
Customer Service/Communication – to rollout our new Customer Service Standards

This page is intentionally left blank

Agenda Item 8

Committee	Dated:
Housing Management & Almhouses Sub-Committee	3 July 2017
Subject: Financial Support for Leaseholders	Public
Report of: Director of Community & Children's Services	For Discussion
Report author: Bayo Igoh – Head of Estates Nazia Noman - Home Ownership Manager	

Summary

The current Five Year Programme of Major Works to City of London estates is much-needed, but will result in large service charge bills for a number of our leaseholders. The highest estimated costs will be for leaseholders in Great Arthur House, on the Golden Lane Estate, where the current project to replace the cladding and windows means that leaseholders will face particularly large bills.

The City already has provision in place to offer financial support to leaseholders in respect of major repairs bills. Under the terms of their lease, they can repay major works bills in instalments, effectively mortgaging their property to the City. Local authority landlords are required by law to offer loans to owner-occupiers who purchased under Right to Buy legislation.

Legislation introduced in 2009 also gave local authority landlords discretionary powers to go further than the mandatory scheme and offer loans under a range of different terms. The City currently offers loans of up to £41k, with an interest-free period of up to 3 years. In cases of severe financial hardship, the City will consider buying back the property. These discretionary measures are only available to owner-occupiers.

The City recognises that it can be difficult for some leaseholders to meet the costs of major works bills. In the light of the major works programmed in the next few years, it is appropriate to review the current range of measures offered and consider improving these. At the same time, it is essential to consider the impact that this will have on the Housing Revenue Account (HRA), as it has to be sufficiently robust to fund the Five Year Programme of Major Works, the City's strategy for building new affordable housing and the day to day running of the service.

This discussion paper sets out the current position for Member, outlines options available and some initial proposals, and seeks a view from your Sub-Committee to inform a paper which will be presented to the Community & Children's Services Committee in September for decision.

Main Report

Background

1. The City's Housing Revenue Account (HRA) has within it 2858 homes, of which 910 have been sold under Right to Buy (RTB) legislation. Some of these sold properties are still occupied by the original RTB purchasers, the former social tenants. Many have been sold on the open market and a proportion of these are sub-let to private tenants.
2. Tenants who exercise their RTB do so under a leasehold agreement (or 'lease') with the City. The lease sets out, amongst other things, the costs which can be recovered from the leaseholder, in respect of service charges, repairs, major works and improvements. The terms of the lease stipulate that the leaseholders are responsible for the cost of works to their home that are the City's responsibility (e.g. replacement windows), and also for a proportion of the costs of works to communal areas of their block or the estate.
3. The City has a legal duty to recover these costs. The HRA 30 Year Business Plan, which every local authority housing provider is required to produce, is based on the assumption that leaseholders are charged for their proportion of the costs of works. Failure to collect these costs would severely compromise the HRA and its ability to fund the Five Year Major Works Programme and would mean that, effectively, social tenants were subsidising private homeowners.
4. In 1992, legislation was introduced to provide schemes to assist leaseholders with the costs of major works. Local authorities were required to offer a mandatory loan scheme for RTB purchasers and their successors, and also given powers to offer discretionary loans schemes under more generous terms.
5. In 2009, in recognition of the fact that leaseholders were facing higher bills, the government updated this legislation and issued a number of regulations. The Housing (Service Charge Loan) 2009 Regulations have both mandatory and discretionary schemes. The mandatory scheme is for an interest payable loan in respect of service charges for repairs and is offered to Right to Buy purchasers and their successors for a period of 10 years from the purchase of the lease. The two discretionary schemes available to landlords through these regulations are the provision of interest-free periods and the offering of equity loans, where the lender is entitled to a percentage of the market value of the property when it is sold.
6. The Purchase of Equitable Interest Regulations enable the local authority landlord to buy back all or a part of a leasehold property. The housing authority will be entitled to a specific share of the value of the flat when it is sold. Rent is chargeable on the share of the property reverting to the local authority.

Current Position

7. Failure to pay charges for major works is a breach of the lease, and could lead to forfeiture. However, the City recognises that large bills for major works can cause financial hardship for some leaseholders and, therefore, already offers a range of support measures.
8. Under the terms of a City of London lease, leaseholders have the option to pay for major works over a ten year period, with interest. This allows them to spread the cost of large service charge bills. Major works are defined as refurbishment, renewal or repair works that cost more than 2.5% of the valuation for the property when it was purchased.
9. Interest payable loans are offered under the mandatory scheme to RTB purchasers and their successors for a period of 10 years from the purchase of the lease. The interest is regulated by the Housing Act 1985 and set at the standard national rate (currently 3.13%).
10. In July 2010, following the revised legislation, the Community & Children's Services Committee and the Finance Committee reviewed the discretionary loans offered to the City's leaseholders, and agreed new terms. Discretionary loans of up to £41,000 are offered with an interest-free period of up to three years.
11. Current payment options for discretionary loans are as follows

Current Payment options		
Amount	Interest free period	Repayment period
£930.00 - £1,599.99	1 Year	3 years
£1,500 - £4,999.99	1 year	5 years
£5,000.00 - £9,999.99	2 years	5 years
£10,000 - £41,000	3 years	10 Years

12. The discretionary loans are offered to resident leaseholders who occupy their property as their principal home – not to leaseholders who either use the property as a second home or rent it out. The HRA cannot subsidise properties which are, effectively, businesses.
13. To qualify, the leaseholder has to have a good credit history. The loans are secured by a mortgage on the property and there is an administration charge. Because the agreement of any existing mortgagee of the property is required, the discretionary loans can take some time to arrange.
14. In the past five years, nine loans have been given. Two were for £2k - £5k, one was for £5k-£7.5k and six were for over £7.5k. The loans are usually for periods of three, five or ten years dependent on the value of the loan.

15. Following the interest-free period, the interest rate is variable and follows the standard national rate.
16. Two other options were also agreed by Members in 2010. These were equity loans and a buy-back scheme. However, these are only offered as a last resort measure in cases of extreme hardship, where it can be demonstrated that the leaseholder does not have the means to pay for major works and is at risk of homelessness without such support. These options are only available to RTB purchasers who remain resident in the property. Agreement is subject to an assessment done in conjunction with the Town Clerk and Chamberlain, which includes means testing.
17. For buy-back, the purchase price is the lower of the current market price or the original right to buy price (net of discount). Under this scheme the full ownership of the property is returned to the City and the former leaseholder remains as a tenant. This option is only offered to the original Right to buy purchaser. There has been only one buyback in the last five years.

Options for consideration

18. The Five Year Programme of Major Works will involve significant costs for some leaseholders, in particular those who own properties in Great Arthur House. It is, therefore, appropriate to review the current offer to leaseholders and consider whether any changes should be made.
19. The extension of equity loans to all leaseholders is not recommended, as there are products on the financial market available to meet any demand for these. The cost to the HRA of making such loans could be extensive, and could jeopardise the programme of planned works and developments.
20. The introduction of buy-back on a shared-ownership basis is also not recommended. Such a scheme would be complex and require additional staffing resources. With property prices unlikely to drop significantly, it is unlikely that buy-back will be popular for homeowners on either a full or shared ownership basis.
21. However, it would be recommended that equity loans and buy-back be retained as options for leaseholders in severe financial difficulty.
22. Members may wish to consider improvements to the discretionary loans currently on offer. These might include:
 - Increasing the maximum loan limit to £72,500 or the final total cost for the Great Arthur House project, whichever is higher;
 - Offering loans for all major works bills over £1,000;
 - Offering flexible payment options so that additional payments can be made at any time to reduce the length of the loan;
 - Offering discounts for early payment;
 - Increasing the interest-free period.

23. Alternatively, Members may decide to retain the existing interest-free loan provisions.
24. It is not proposed that discretionary loans be extended to leaseholders who are not resident in their properties.
25. Any proposals to be presented to the Community & Children's Services Committee for a decision must have regard to the City's legal duty to maximise the HRA and recover costs from leaseholders, whilst minimising costs on actionable recovery and offering leaseholders in financial hardship a reasonable opportunity to fulfil their obligations under the terms of their lease.

Corporate & Strategic Implications

26. This proposal links to the Department's strategic aim to enhance and promote a better quality of life for residents.

Financial Risk Implications

27. The Local Authority is responsible for the management of the Housing Revenue Account (HRA) and for this reason it is necessary to recover all sums of money owed by leaseholders. There may be an adverse effect on the ability of the Housing Revenue Account to adhere to the timing of its major works programme if increasing number of leaseholders takes up the offer of interest free and extended loan periods.
28. It is not expected that all leaseholders would wish to take up a loan for the full amount owing; some leaseholders may seek a partial loan and/or also look to extend their mortgage. However, the interest free element and extended repayment periods of a loan may encourage some leaseholders to make arrangements to pay at an earlier stage thus reducing the need for legal proceedings.
29. Also, if a leaseholder takes out a loan to pay for service charges for repairs and improvements to their property, and they are in receipt of Income Support, income-based Jobseeker's Allowance or Pension Credit, then they can in certain circumstances obtain assistance with the payments under the loan.

Legal Implications

30. Under Section 20 of the Landlord and Tenant Act 1985 as amended by the Commonhold and Leasehold Reform Act 2002, leaseholders must be consulted before the landlord carries out works above a certain value. The prescribed consultation process includes a requirement to serve notices prior to the commencement of the works setting out a description of the works, the reasons why they are necessary and the estimated total expenditure likely to be incurred. Therefore, although the policy states that estimated bills are sent out six to eight weeks after the works have started, in practice consultation will usually have already taken place with regard to estimated costs.

31. There are lengthy and complex statutory procedures for dealing with the recovery of service and maintenance charges from residential leaseholders and the City will comply with these processes to ensure that the charges are both fair and lawful. The City of London owes a fiduciary duty of care in managing the Housing revenue account and for this reason it is necessary to endeavour to recover all sums of money owed.

Conclusion

32. The government is keen for social landlords to offer help to their leaseholders who are facing significant major works bills and secondary legislation is in place to facilitate such measures.

33. The City of London Corporation is keen to offer support to our residents who may be facing difficulties paying these bills. Offering longer interest free periods, higher loans and flexible repayment terms for service charge loans, will help leaseholders meet the cost of such works.

34. There will be a cost to the HRA in loss of interest. However, the increase in leaseholders seeking these loans will form a structured payment plan which will reduce the need for recourse to legal proceedings for non-payment of major works bills.

35. Where leaseholders are suffering severe hardship, an equity loan or equity purchase would offer an alternative to the buy-back scheme.

Appendices

None

Bayo Igoh
Head of Estates
T: 020 7332 1916
E: Bayo.igoh@cityoflondon.gov.uk

Nazia Noman
Home Ownership Manager
T: 020 7332 3013
E: Nazia.noman@cityoflondon.gov.uk

By virtue of paragraph(s) 3 of Part 1 of Schedule 12A
of the Local Government Act 1972.

Document is Restricted

This page is intentionally left blank

By virtue of paragraph(s) 3 of Part 1 of Schedule 12A
of the Local Government Act 1972.

Document is Restricted

This page is intentionally left blank

By virtue of paragraph(s) 3 of Part 1 of Schedule 12A
of the Local Government Act 1972.

Document is Restricted

This page is intentionally left blank