



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

**Date:** WEDNESDAY, 9 OCTOBER 2024  
**Time:** 11.00 am  
**Venue:** COMMITTEE ROOMS, 2ND FLOOR, WEST WING, GUILDHALL

**Members:** Steve Goodman OBE (Chairman) Deputy John Fletcher  
Helen Fentimen OBE JP (Deputy Chairman) Timothy James McNally  
Joanna Tufuo Abeyie Eamonn Mullally  
Deputy Keith Bottomley Henrika Priest  
Mary Durcan Deputy Ceri Wilkins

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Blair.Stringman@cityoflondon.gov.uk

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**Ian Thomas CBE**  
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 on 3<sup>rd</sup> June 2024.

**For Decision**  
(Pages 5 - 12)

4. **OUTSTANDING ACTIONS**

Report of the Town Clerk.

**For Information**  
(Pages 13 - 14)

5. **HOUSING MATTERS**

Report of the Executive Director, Community & Children's Services.

**For Information**  
(Pages 15 - 42)

6. **HOUSING MAJOR WORKS PROGRAMME – PROGRESS REPORT**

Report of the Director of Community & Children's Services.

**For Information**  
(Pages 43 - 64)

7. **HOUSING COMPLAINTS UPDATE - QUARTER 1**

Report of the Executive Director, Community & Children's Services.

**For Information**  
(Pages 65 - 94)

8. **FINANCIAL SUPPORT FOR LEASEHOLDERS**

Report of the Executive Director, Community & Children's Services.

**For Information**  
(Pages 95 - 102)

9. **FINANCIAL SUPPORT WITH MAJOR WORKS (LONG LEASEHOLDERS)**

Report of the Executive Director, Community & Children's Services.

**For Information**  
(Pages 103 - 124)

10. **FIRE SAFETY UPDATE - HRA PROPERTIES**

Report of the Executive Director, Community & Children's Services.

**For Information**  
(Pages 125 - 132)

11. **LEASEHOLD AND FREEHOLD REFORM ACT 2024**

Report of the Executive Director, Community & Children's Services.

**For Information**  
(Pages 133 - 140)

12. **SOCIAL HOUSING TENANCY FRAUD – 2023/24 ANNUAL REPORT**

Report of the Head of Audit.

**For Information**  
(Pages 141 - 150)

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

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

15. **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**

16. **WAIVER REPORT FOR CIVICA CX SYSTEMS SUPPORT WORK**

Report of the Executive Director, Community & Children's Services.

**For Decision**  
(Pages 151 - 156)

17. **HOUSING REPAIRS AND MAINTENANCE CONTRACTS PROCUREMENT STAGE 1 REPORT**

Report of the Executive Director, Community & Children's Services.

**For Information**  
(Pages 157 - 172)

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

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

**HOUSING MANAGEMENT AND ALMSHOUSES SUB (COMMUNITY AND CHILDREN'S SERVICES) COMMITTEE**  
**Monday, 3 June 2024**

Minutes of the meeting held at Guildhall at 11 am

**Present**

**Members:**

Steve Goodman OBE (Chair)  
Helen Fentimen OBE JP (Deputy Chair)  
Mary Durcan  
Deputy John Fletcher  
Ceri Wilkins

**Officers:**

Judith Finlay	-Executive Director, Community and Children's Services (CCS)
Peta Caine	-Assistant Director, Housing CCS
Liam Gillespie	-Head of Housing Management, CCS
Michael Gwyther-Jones	-Head of New Development and Special Projects, CCS
Gerri Scott	-Community and Children's Services
David Blane	-Community and Children's Services
Zoe Gayle	-Community and Children's Services
Julie Mayer	-Town Clerk's Department
Mark Jarvis	-Chamberlains

**1. APOLOGIES**

Apologies were received from Joanna Abeyie\*, Deputy Keith Bottomley, Tim McNally\*, Eamonn Mullally and Henrika Priest.

*\*Members joining the meeting remotely.*

The Chair welcomed new Members; Tim McNally and Keith Bottomley and thanked retiring Members; Ruby Sayed, Jamel Banda and Alderwoman Susan Pearson.

The Chair also welcomed the new Assistant Director for Housing , Peta Caine, who had joined the City of London Corporation the previous week.

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

There were no declarations

**3. MINUTES**

RESOLVED, that - the public minutes and non-public summary of the meeting held on 30<sup>th</sup> January 2024 be approved as a correct record.

### **Matters arising**

Some actions from the Minutes had not been included in the Outstanding Actions List and the Chair asked for this to be rectified. However, Members noted that the date of this meeting had been brought forward by 5 weeks, making it difficult to include all of the items requested.

The Deputy Chair had asked for an informal briefing on the HRA and the Assistant Director agreed to progress this. The Assistant Director advised that two sessions might be appropriate; one for the benefit of new and existing Members and a further session to align with the emerging Asset Management Strategy. The Deputy Chair suggested, and the Chair and Sub Committee agreed, that these sessions should cover investments, constraints, outstanding items, other funding streams and future programming etc. The Assistant Director endorsed this approach, noting that it would also determine work plans and officer responsibilities.

The Head of Service agreed to provide Members with a further update on automatic doors, noting that quotations had been received for Middlesex Street.

#### **4. OUTSTANDING ACTIONS**

The Sub Committee received the Outstanding Actions List, noting the comments set out above.

#### **5. HOUSING COMPLAINTS UPDATE**

The Committee considered a report of the Executive Director, Community and Children's Services which addressed two actions in the actions tracker.

During the discussion, the following points were noted:

- Recent Statutory changes to complaints handling for Landlords.
- The value of effective arbitration, given the cost of First Tier Tribunals and County Court referrals. Whilst it was noted that arbitration might need to be funded from the Housing Revenue Account (HRA), improvements to complaints handling and/or a reduction in the number of complaints would also reduce the need for arbitration and litigation.
- The true definition of complaints (which might also take the form of informal comments), the rising number of complaints and the need for an update at each meeting of the Sub Committee.

RESOLVED, that – the report be noted and the following points endorsed:

1. The suitability of arbitration as a potential dispute resolution measure for housing complaints. Subject to reference being made to the Housing Ombudsman.

2. The Assistant Director for Housing Management to act as the 'Senior Lead Person' for housing complaints in accordance with the Housing Ombudsman's Complaint Handling Code.
3. The Chairman of this Sub-Committee acts as the 'Member Responsible for Complaints' under the same Code.
4. The Sub Committee to receive updates on the complaints process at each meeting.

6. **MEMBER ENGAGEMENT - HOUSING ESTATES**

The Sub Committee considered a report of the Executive Director, Community and Children's Services in respect of Member engagement on the City Corporation's Housing Estates.

The Chair and Deputy Chair suggested, and Members agreed, that Members of the Sub Committee should act as Allocated Members for the various Boroughs, rather than for individual Estates. Members also stressed the importance of robust communications between the Officers and Allocated Members.

Members noted that officers would be working on job descriptions and the distinction between the Member and Officer role in this process. The Guidance Notes had become out of date and would also be updated.

The Chair was confident that this would work well and Members noted the following:

1. Mary Durcan had volunteered for the London Borough of Islington.
2. Ceri Wilkins and John Fletcher agreed to continue with the City Estates (Middlesex Street and Golden Lane). John Fletcher also agreed to continue with Tower Hamlets ( Dron House).
3. Whilst the Chair and Deputy Chair would not take on a full Allocated Member role; they would step in the event of a Borough generating a high work load.
4. Members welcomed the regular update reports from Allocated Members to the Grand Committee, noting their value in the scrutiny process. Whilst the reports tended to contain a lot of technical detail, it was anticipated that the need for this would reduce as services improve. The Chair would like to eventually move to a position whereby update reports are drafted by Officers, in consultation with Members.

In concluding, Members commended a helpful report and the New Assistant Director and Head of Service agreed to incorporate the above comments.

RESOLVED, that – the report and comments set out above be noted.

## 7. **HOUSING STRATEGY REPORT**

The Committee considered a report of the Executive Director, Community and Children's Services, which presented the draft Housing Strategy for 2024-2029 for approval. Members commended the direction of travel of the report, noting that it would be dynamic and subject to continued consultation.

During the discussion, the following points were noted:

1. The link to housing needs assessments and population changes could be stronger, together with references to the City of London Corporation's and London's Local Plans.
2. The low attendance at a recent webinar on the Strategy had been disappointing, reinforcing the importance of publicity and communications with residents.
3. The need for customer focussed well trained and pro-active estate- officers.
4. The report should include Almshouses voids and the investment required.
5. The positioning of leaseholders in the Strategy should be more visible.
6. The next iteration of the report should include a draft implementation plan.

The Chair endorsed the above comments and welcomed further contributions outside of the meeting.

RESOLVED, that:

1. The draft Housing Strategy be approved, noting the comments set out above.
2. Oversight and scrutiny of delivery be via an annual report; setting out progress against each of the priorities, to be presented to the Community and Children's Services Committee.

### **External / Independent Members**

Members discussed the appointment of external/independent Members to the Housing Management and Almshouses Sub Committee, as had recently been agreed for the Homelessness and Rough Sleeping Sub Committee. Members noted that an external perspective had added value to a number of City of London Corporation Boards and Committees.

Members agreed, unanimously, to recommend this approach to the Community and Children's Services Committee. The Chair and Deputy Chair (of the Sub Committee) were keen to progress this at pace, to enable a recruitment exercise to be underway in the early Autumn. The Assistant Director, Housing agreed to provide guidance as to the scope and calibre of potential candidates; i.e. - individuals with experience in social/public sector housing/the



ombudsman service. The Town Clerk advised that the Grand Committee would also need to consider whether the external Members would have voting rights and access to non-public agendas etc.

RESOLVED, that – the Community and Children’s Services Committee be asked to consider the appointment of independent/external Members to the Housing Management and Almshouses Sub Committee, noting the comments set out above, the advice of the Assistant Director, Housing, in respect of perspective nominees, and the voting rights of those Members.

**8. EQUALITY, DIVERSITY AND INCLUSION POLICY**

The Committee considered a report of the Executive Director, Community and Children’s Services in respect of the Equality, Diversity and Inclusion Policy. Whilst social and economic disadvantage and care leavers were covered under vulnerability, Members agreed that it should be more explicit.

RESOLVED, that – the Equality, Diversity and Inclusion Policy be approved for use by the Housing Division, noting the comments set out above..

**9. EXTENSION OF POLICY REVIEW DATES**

The Committee considered a report of the Executive Director, Community and Children’s Services, which sought approval to extend the review date on several current policies, thereby avoiding the need for a number of renewals at the same time. Members noted that, if a Policy was in urgent need of a review, it would be presented to the Sub Committee at the earliest opportunity.

RESOLVED, that:

1. The extension of the policy review dates be approved, as set out in the report.
2. The revised Estate Management Policy for use by the Housing Division be approved.

**10. HOUSING MAJOR WORKS PROGRAMME - PROGRESS REPORT**

The Committee received a report of the Executive Director, Community and Children’s Services in respect of the major works programme.

The Assistant Director advised that the format of the appendix to the report would be reviewed, with the current Interim and new Head of Service, to make it less complex, noting that Members would prefer a high level summary. Members noted that further enhancements would also align with the Asset Management Strategy and reflect how Members would like to receive the information.

RESOLVED, that – the report be noted.

11. **ACCESS AUDIT REMEDIAL PROJECT**

The Committee received a report of the Executive Director, Community and Children's Services, which outlined progress made with the Access Audit Remedial Project for the City of London Housing Estates. The report provided a brief update and noted that the project requires authorisation through the necessary steps of the Corporation's governance structure and project processes.

The Assistant Director advised that the work underway would be incorporated into the Asset Management Strategy; the first draft of which is expected at the end of this month.

Members expressed disappointment at the lack of progress on automatic doors, which should have been relatively simple to resolve and had been outstanding since July 2022. The Assistant Director agreed to progress this at pace and look at possible grant funding to support this work.

RESOLVED, that – the report be noted.

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

The Allocated Member for Middlesex Street had submitted a question in advance about the new heating system, noting that it had been sold to residents, and promoted to Members, on the understanding that it would provide maximum user control and metered billing. However, the metering had since been decoupled from the installation, and the level of heating restricted to 21 degrees, to comply with government advice. The Member was concerned that residents were not advised of the changes and should not have to pay until they are fully satisfied.

In response, the Assistant Director agreed to investigate these issues, noting that the benefits would not be realised until the metering is rolled out, and agreed to advise Members when this would take place. The Chair suggested, and Members agreed, that this matter be taken off-line, to ensure a swift resolution, and the Sub Committee would receive an update at the next meeting.

The Allocated Member for Golden Lane had reported a serious drainage issue a week ago. Whilst this had originally been attributed to residents flushing wet wipes, the blockage recurred shortly after the response, resulting in raw sewage leaking into the car park and staff at the public house close by becoming unwell.

The Executive Director and Assistant Director gave assurance that this matter would now be investigated thoroughly and, whilst wet wipes had been a contributory factor, they were not the reason for the drainage failure. The management of the public house would be contacted and Environmental Health engaged. Members noted that an interim Head of Repairs and Maintenance had recently left the City Corporation and this had created a temporary skills/knowledge gap. Members expressed concerns about the perceived lack

of a regular drains maintenance programme and the Assistant Director agreed to review this.

13. **ANY OTHER BUSINESS THAT THE CHAIRMAN CONSIDERS URGENT**  
Members noted a display of York Way Estate during the meeting and commended an excellent example of infill housing.
14. **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>
15-18	3
15. **NON-PUBLIC MINUTES**  
**RESOLVED** – That the non-public minutes of the meeting held on 30<sup>th</sup> January 2024 be approved as a correct record.
16. **HOUSING REPAIRS AND MAINTENANCE CONTRACTS - PROCUREMENT STAGE 1 REPORT**  
The Sub Committee received a report of the Executive Director, Community and Children’s Services and noted that, since its passage through the various Committees, the tender process was on track to meet the target contract date.
17. **QUESTIONS ON MATTERS RELATING TO THE WORK OF THE SUB COMMITTEE**  
There were no non-public questions.
18. **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 ended at 12.25 pm**

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Chairman

**Contact Officer: [julie.mayer@cityoflondon.gov.uk](mailto:julie.mayer@cityoflondon.gov.uk)**

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**Community & Children's Services**

**Members Update**

<b>Date Added</b>	<b>Subject</b>	<b>Action Agreed</b>	<b>Responsible Officer</b>	<b>Target Meeting Date - HMASC</b>	<b>Update</b>
22.02.2021	Vehicle charging points at Middlesex Street and Golden Lane.	Members noted that it would still be possible to apply for funding for the 2021/22 financial year, and Members will be updated once the initial report is received from the consultants.	Peta Caine	November 2025	Our consultant, WSP Points to be included as part of the developments at York Way and Sydenham Hill.  Others to be included as part of the schedule of works required in the business plan which are part of the budget process for 25/26 and beyond.
08.07.2022	Automatic door devices.	Report to be provided with further detail on automatic door-opening devices at estates	David Downing	February 2025	Following meetings with the City's access advisor and other stakeholders, a specialist NRAC access/inclusive design consultant is to be engaged to guide the Accessibility Programme. They will review the 2022 audits against recent changes to regulations and complete design work which would include a detailed specification of works, broken down per block and estate.
17.04.2023	New Repairs and Maintenance Contract to include consideration of	Review the introduction of contractor compensation and incentivisation clauses in new	Michael Gwyther-Jones	March 2024	Report on Agenda

**Community & Children's Services**

**Members Update**

	compensation to be paid by contractor to residents for its failings.	R&M contract. Liaise with colleagues in legal and City Procurement.			
17.04.2023	Housing Compensation Policy	Members to see the Housing Complaints Policy as part of a report into Housing Complaints generally.	Liam Gillespie	November 2024	

<b>Committee(s):</b> Housing Management and Almshouses Sub Committee	<b>Dated:</b> 09/10/2024
<b>Subject:</b> Housing Matters	<b>Public</b>
<b>Which outcomes in the City Corporation’s Corporate Plan does this proposal aim to impact directly?</b>	3
<b>Does this proposal require extra revenue and/or capital spending?</b>	<b>No</b>
<b>If so, how much?</b>	<b>N/A</b>
<b>What is the source of Funding?</b>	<b>N/A</b>
<b>Has this Funding Source been agreed with the Chamberlain’s Department?</b>	<b>N/A</b>
<b>Report of:</b> Judith Finlay, Executive Director of Community & Children’s Services	For Information and Comment
<b>Report author:</b> Peta Caine, Assistant Director – Housing	

## Summary

The purpose of this report is to update members of the Housing Management and Almshouses Sub-Committee on some key issues currently being dealt with by the Social Housing Team. Namely:

- The outcome of the Grenfell Inquiry
- An update on our risk profile
- The Performance Indicator suite that we propose to use as the basis of reports at future meetings
- Staffing Update
- The Housing Revenue Account (HRA) Briefing held 17 September 2024

This report will outline the work being done by the team to keep abreast of these and other issues.

## Recommendation

Members are asked to note the report.

## Main Report

### 1. Grenfell Inquiry Final Report – Published 4 September 2024

The fire killed 72 people in June 2017. The cladding was found to be the principal reason for the rapid spread of the fire. The tragedy has been categorised as the product of ‘decades of failure’. We await news of any further changes that may be introduced in areas such as the way vulnerable people are dealt with for example.

**Previous changes made following earlier stages of the Inquiry include the following:**

- Fire Safety (England Regulations) 2023  
Lifts and Essential Fire fighting Equipment checks
- Fire Safety Act 2021  
Carrying out fire risk assessments for external walls on buildings 18m high or 7 storeys and above in height
- Secure Information Boxes (SIBs) 2023  
A requirement to have these installed and stored with information required by the fire and rescue service to include contact details of the responsible person, floor plans, and a single block plan identifying specified key fire fighting equipment.

An update on our performance against these matters will be presented to the November Committee when we hope to have a better understanding of any additional guidance being considered.

**2. Risk Profile Update**

At Appendix 1 please find attached our latest risk profile sorted by risk score and excluding completed actions.

Members are asked to review the report.

**3. Performance Indicator Suite**

At Appendix 2 please find attached a suite of performance indicators that we propose to draw from to present to Committee quarterly in future. We are finalising the details of these as collection of the data depends in part of developments of our IT system Civica and some posts being filled.

It would be good to get a steer from Committee on what they consider the Key Performance indicators to be,

**4. Staffing Update**

- Beverley Andrews has joined us from the Richmond Housing Partnership as the new Head of Repairs and Maintenance. Her key priorities will be the maintenance services, establishing a planned works programme and compliance.
- Ray Ozogolu has joined us for 6 months as a Head of Operations – Transformation. His key focus initially will be the Wates contract and supporting Fleur McNeil our new Compliance Manager to establish a more robust compliance service.

**5. Housing Revenue Account (HRA) Briefing Held 17 September 2024**

Some members attended an informative briefing on the HRA. A copy of the slides used have been sent to members under separate cover.

The agreed next steps are:

- Work to be done to finalise the HRA funding requirements and identify sources of funding



- Continue to work with other social housing landlords to lobby Government on HRA improvements
- Review corporate recharges
- Work to adjust the responsive / planned repairs profile to make more efficient use of the repairs budget

The meeting was well received, and it may be worth repeating as we develop the business plan and budget for the year 2025/26.

## **Key Data**

Key data contained in Appendix 1 – Housing Risk Update – September 2024

## **Corporate & Strategic Implications**

Strategic implications – none

Financial implications – none

Resource implications – none

Legal implications - none

Risk implications – none

Equalities implications – none

Climate implications – none

Security implications – none

## **Conclusion**

Members are asked to note this report on changes made in the Housing Complaints Team, including the complaint statistics for Quarter 1 of 2024-25.

## **Appendices**

Appendix 1 – Housing Risk Update

Appendix 2 – Performance Indicator Suite

## **Peta Caine**

Assistant Director - Housing

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# DCCS - HOUSING RISK- detailed report EXCLUDING COMPLETED ACTIONS

**Report Author:** Liane Coopey  
**Generated on:** 18 September 2024



Rows are sorted by Risk Score

Risk no, title, creation date, owner	Risk Description (Cause, Event, Impact)	Current Risk Rating & Score	Risk Update and date of update	Target Risk Rating & Score	Target Date/Risk Approach	Current Risk score change indicator		
DCCS HS 003 Lone Working	<p><b>Cause:</b> Not implementing appropriate risk assessment and lone working device to mitigate the risk, not providing training nor effective management supervision to support lone workers.</p> <p><b>Event:</b> Fail to enforce corporate policy and guidance followed by legislation. Lone working staff not taking adequate control measures if an event were to occur.</p> <p><b>Effect:</b> Physical or mental harmed to staff can result to investigation and legal action,</p>	<p>Liability Impact</p>	12	Audit of users has been undertaken & front-line teams have been supplied with new devices on request. Staff have also been given the opportunity to access the mobile app instead of the device. Monitoring is continuing monthly - reports are being sent to team managers to	<p>Liability Impact</p>	8	31-Dec-2025	<span style="color: blue;">■</span>

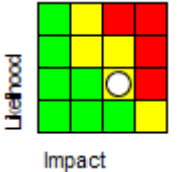
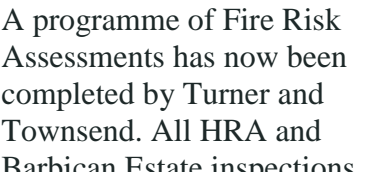

14-Jan-2016 AD-Housing	damaging the reputation of the City of London.			encourage them to take ownership of device usage. <b>02 Jul 2024</b>				Constant
							Reduce	

Action no	Action description	Latest Note	Action owner	Latest Note Date	Due Date
DCCS HS 03d Page 20	Monthly monitoring of Skyguard usage	Monitoring continues monthly with information reported to relevant Managers and Assistant Directors. Lower risk lone workers (e.g. Project Managers) have been offered use of mobile app as an alternative to usage of the device (with line manager approval) Monthly reports of usage are sent to relevant Managers and ADs. Relevant managers are asked to have lone working as a set agenda items for team meetings (where appropriate)	Liane Coopey	20-Aug-2024	31-Dec-2024

Risk no, title, creation date, owner	Risk Description (Cause, Event, Impact)	Current Risk Rating & Score	Risk Update and date of update	Target Risk Rating & Score	Target Date/Risk Approach	Current Risk score change indicator
<b>DCCS HS 008</b> <b>Delivery of Repairs &amp; Maintenance services to City of London Housing Residents</b> 20-Jun-2024 Head of Repairs and Maintenance	<b>Cause:</b> Repairs & Maintenance of managed homes not being carried out effectively and in a timely manner <b>Event:</b> Failure to deliver a high-quality Repairs & Maintenance service to City of London Housing Service tenants and leaseholders <b>Effect:</b> Poor quality homes for tenants and leaseholders can impact on health, safety, and wellbeing. There also an impact on the property portfolio and the potential for reputational damage.	 Likelihood Impact	<b>12</b>  Delivery of R&M service to Housing tenants and leaseholders has declined due to aging housing stock, lack of planned maintenance and a challenging repairs and maintenance contract, leading to poor service delivery, A procurement process is being undertaken to secure a new contractor from April 2025  <b>20 Aug 2024</b>	 Likelihood Impact	<b>4</b>  31-Mar-2026  Reduce	  Constant

Action no	Action description	Latest Note	Action owner	Latest Note Date	Due Date

DCCS HS 008A	Recruitment of New Head of R&M	New head of R&M is being onboarded and started 19 September 2024.  Service Improvement Plan in place with repairs and maintenance contractor, monthly contract monitoring meetings being held.	Head of Repairs and Maintenance	20-Aug-2024	30 Sep2024
DCCS HS 008B	Improvement in delivery of service delivery under current R&M contract	Contract with Wates has been extended to March 2025. Service Improvement Plan in place with monthly contract monitoring meetings. New Head of Operations and Transformation has been recruited in August on a 6-month contract to support improvements.	Head of Repairs and Maintenance	20-Aug-2024	31-Mar-2025
DCCS HS 008C	Procurement of a new repairs and maintenance contract Contractor Selection - Failure to achieve the procurement timetable.	The re procurement of the repairs and maintenance contracts are on programme to execute new contracts by the end of the calendar year. The second stage tenders will be returned on 25th September.	AD - Housing	20-Aug-2024	26-Dec-2024
DCCS HS 008D	<b>Failure to obtain competitive tenders from credible R&amp;M contractors.</b>	Independent commercial advice has informed the approach to contract requirements and strategy for procurement. Programme has been developed with tolerance and agility to adapt to changing circumstances.	AD - Housing	20-Aug-2024	27-Dec-2024

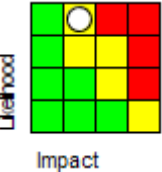
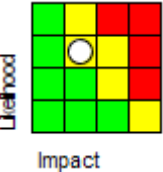

Risk no, title, creation date, owner	Risk Description (Cause, Event, Impact)	Current Risk Rating & Score	Risk Update and date of update	Target Risk Rating & Score	Target Date/Risk Approach	Current Risk score change indicator
<p><b>DCCS HS 002 Failure to carry out and review effective Fire Risk Assessments for more than 5000 units of Residential Accommodation and a number of commercial units</b></p> <p>14-Jan-2016</p>	<p><b>Cause</b> Fire Risk Assessments for managed properties not carried out effectively.  <b>Event</b> Fires do occur from time to time. Effective Assessments reduce the risk and identify if any changes to procedures or maintenance regimes that need to be reviewed or introduced.  <b>Effect</b> Fires can lead to significant property damage and potential loss of life</p>		<p><b>8</b></p> <p>A programme of Fire Risk Assessments has now been completed by Turner and Townsend. All HRA and Barbican Estate inspections have been completed and reports received. Action plans have been completed with monthly monitoring meetings taking place and reported to the Housing Fire Task Group. Works have been identified and are being carried out over a period of 18 months to 2 years. These works include the retrofitting of sprinkler systems in 5 high rise blocks, works to improve compartmentalisation and the replacement of entrance doors to meet current fire safety standards</p> <p><b>20 Aug 2024</b></p>		<p>31-Dec-2025</p> <p>Reduce</p>	

Peta Caine							Constant
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Action no	Action description	Latest Note	Action owner	Latest Note Date	Due Date
DCCS HS 002c	Community and Children's Services Committee has approved the retrofitting of sprinklers in the 5 high rise tower blocks within the City's social housing portfolio.	<ul style="list-style-type: none"> <li>• Retrofit Sprinkler programme across the Avondale Point Blocks is nearing completion. Previously anticipated date for completion was October/November 2023, but significant delays have been incurred responding to concerns raised by Building Control relating to final sign-off/commissioning. Projected date for completion is now September 2024.</li> <li>• Petticoat Tower programme commenced 16<sup>th</sup> October 2023. Work across common parts is progressing as planned, with in-flat surveys and installations underway. However, most residents are refusing access for our contractor to carry out the in-flat installations, and this is impacting on the scope of work being delivered. Contract date of completion is August 2024.</li> <li>• Great Arthur House programme for retrofit sprinklers is on hold until further notice.</li> <li>• Next report: G6 closure Report Q4 2025</li> <li>• Reporting as red for 2 years.</li> </ul>	AD-Housing	20-Aug-2024	31-Dec-2024
DCCS HS 002d	Community and Children's Services Committee has approved a programme to replace all main entrance doors in the City's social housing blocks of flats. The new fire doors will provide a minimum of 30	<p>Members approved the recommendation to direct award the further fire door lots via the Framework recommended by colleagues in procurement.</p> <p>LOT 1 is complete, LOT 2 is in delivery with works to the communal doors Point Blocks pending completion of the retrofit sprinkler</p>	Head of Major Works	20-Aug-2024	31-Dec-2024

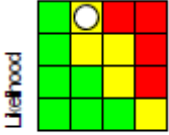
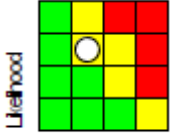



	<p>minutes and up to 60 minutes of fire resistance.</p>	<p>project, and communal doors in Harman Close pending renewal of the warden call and fire alarm systems.</p> <p>LOT 3 is also in delivery with works to the communal doors in Petticoat Tower also pending completion of the retrofit sprinkler project.</p> <p>LOT 4 is in the design phase with planning applications in preparation for the replacement of external opening fire doors.</p>			
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Risk no, title, creation date, owner	Risk Description (Cause, Event, Impact)	Current Risk Rating & Score	Risk Update and date of update	Target Risk Rating & Score	Target Date/Risk Approach	Current Risk score change indicator
<b>DCCS HS 005 Major works programme</b>  07-Jan-2020	<p><b>Cause:</b> Shortfall in funding/increase in costs of current major works programme</p> <p><b>Event:</b> Inability of the City of London to fund current and planned major works improvements and fire safety works</p> <p><b>Effect:</b> Detrimental to property conditions and living standards, reputational damage.</p>		<p><b>8</b> Completion of the current Major Works Programme has been delayed due to financial and external factors such as labour and material shortages and the complexity of the buildings. Due to increase in labour and material costs we are seeing the cost of many projects increase by more than 30%. The Capital Review has added a further six-month delay to some projects. The resultant significant increase in capital funding from the HRA major repairs reserve for the effected projects will mean other planned projects may need to be delayed or stopped to compensate. A full review of existing and future projects will be undertaken when the 5 Year Plan is updated which will be informed by the forthcoming Asset Management Strategy.</p> <p><b>20 Aug 2024</b></p>		31-Dec-2025	

Peta Caine						Reduce	Constant
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Action no	Action description	Latest Note	Action owner	Latest Note Date	Due Date
DCCS HS 005a	Review of major works programme alongside other works including fire safety improvements and planned maintenance	Future Major works programme delayed because there is currently no funding to match it. This will be reviewed once the HRA has had chance to recover in line with the outcomes of the forthcoming Asset Management Strategy which is expected in Autumn 2024	Head of Major Works	20-Aug-2024	31-Dec-2024

Risk no, title, creation date, owner	Risk Description (Cause, Event, Impact)	Current Risk Rating & Score	Risk Update and date of update	Target Risk Rating & Score	Target Date/Risk Approach	Current Risk score change indicator		
<b>DCCS HS 006 Failure to deliver new homes programme</b>	<p><b>Cause:</b> Funding and planning constraints, market volatility and development cost inflation</p> <p><b>Event:</b> Failure on commitment to deliver 700 new homes by 2025</p> <p><b>Effect:</b> Delivery of a reduced number of new homes resulting in diminished HRA income and reputational damage</p>	 <p>Lifehood</p> <p>Impact</p>	8	Priority is being given to progress the new developments for COLPAI, Sydenham Hill, and York Way Estate. These schemes will deliver 267 new homes for social rent by 2026. COLPAI project - dispute between the contractor ISG & the City, has been through adjudication and a detailed	 <p>Lifehood</p> <p>Impact</p>	6	31-Mar-2025	

07-Jan-2020  
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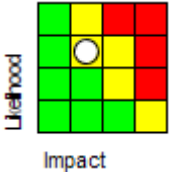
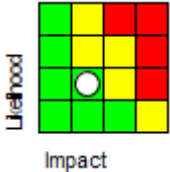

response from ISG is expected by September. ISG have gone into administration and the impact of this on practical completion and handover is yet to be determined. Occupation is subject to the outcome of this process. This project will provide 66 new social housing homes and 3 commercial units. Sydenham Hill: This project will provide 110 new homes for social rent and will complete by February 2026. The York Way Development will deliver 91 new homes for social rent, a new community centre, and a new housing estates office. The contract with Higgins Partnership will complete by February 2026.

**20 Aug 2024**

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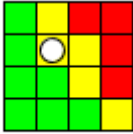
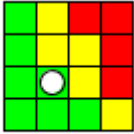
Special Projects						
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Action no	Action description	Latest Note	Action owner	Latest Note Date	Due Date
DCCS HS 006a	Review of remaining projects for new development programme to finalise costs and dates	The May DCCS Committee resolved that a further report should be submitted so that a policy on Joint Ventures and Development Agreements can be agreed. A paper is being prepared for November 24 DCCS Committee. This could potentially deliver new homes at Sumner Buildings and the Avondale Square Estate	Head of New Developments and Special Projects	30-Aug-2024	31-Dec-2024

Risk no, title, creation date, owner	Risk Description (Cause, Event, Impact)	Current Risk Rating & Score		Risk Update and date of update	Target Risk Rating & Score		Target Date/Risk Approach	Current Risk score change indicator
<b>DCCS HS 001 Health and Safety procedures</b>  Page 30 8-Nov-2014 AD - Housing	<b>Cause:</b> Failure to meet Health and Safety regulations and City of London procedures within the department and on the properties and estates managed by the Housing Division <b>Event:</b> Accident or fire in property or estates managed DCCS leading to harm / injury to staff member, resident, or visitor <b>Effect:</b> Injury to person/s on property or estates managed by DCCS, possible adverse media coverage, external investigation into incident and potential claims for compensation.		6	A new DCCS H&S Business Plan is being co-ordinated for introduction across the department that will ensure a co-ordinated approach to H&S across all business areas. DLT have been consulted. Risk elements need to be updated to finalise the plan  <b>20 Aug 2024</b>		4		  Constant
							Reduce	

Action no	Action description	Latest Note	Action owner	Latest Note Date	Due Date
DCCS HS 001h	Failure to recruit new health & safety advisor - either on a temporary or permanent basis.	Review of Housing H&S provision has been commissioned by Executive Director of DCCS. Outcome of review will influence recruitment and job evaluation. Head of Profession (Health & Safety) has asked that consideration is given to the recommendation of the Quadriga Audits on resourcing safety roles. With Job Evaluation now	Peta Caine	20-Aug-2024	31-Mar-2025

		not being undertaken until October 2024 due to Ambition 25, this will now be delayed.			
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Risk no, title, creation date, owner	Risk Description (Cause, Event, Impact)	Current Risk Rating & Score	Risk Update and date of update	Target Risk Rating & Score	Target Date/Risk Approach	Current Risk score change indicator
<p><b>DCCS HS 004 Housing Finance Changes</b></p> <p>15-Aug-2016</p>	<p><b>Cause</b> Changes to housing financing.  <b>Event</b> Possible shortfall in Housing Revenue Account funding  <b>Effect</b> – Inability to fund the estimated 30-year expenditure plans regarding the City of London’s Social Housing</p>	 <p>6</p>	<p>A further review and remodel the Housing Revenue Account 30-year Business Plan is being undertaken. This is a complex task looking at assets and finances across this period. Significant pressures remain in terms of escalating construction costs and uncertainty in the market. It is still intended that a further independent review of the HRA and the 30-year Business Plan is required to help manage this risk. The update of the HRA was presented to members for discussion and debate at a meeting in September 24. It is planned to have an independent review carried out of the financial model and its assumptions in due course.</p> <p><b>29 Aug 2024</b></p>	 <p>4</p>	<p>30-Jun-2025</p>	<p>■</p> <p>Reduce Constant</p>



AD - Housing						
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Action no	Action description	Latest Note	Action owner	Latest Note Date	Due Date
DCCS HS 004d	A further review and remodelling of the 30-year Business Plan is to be undertaken.	A further review of the Housing Revenue Account (HRA) and the Housing Major Works Programme has recently been undertaken by Chamberlains and shortly by Savilles. This is part of the Corporations' Capital Review 2022. This has resulted in a detailed report being submitted to the Resource & Allocations Sub-Committee at its meeting on 20th October 2022. The report was agreed, with the Resource & Allocations Sub-Committee and Chamberlain committing to the Major Works Programme., This will go part way to mitigating the potential risks to the HRA and allow some more critical projects to proceed, significant pressures still remain in terms of seriously escalating construction costs and uncertainty in the market. It is likely that a further reviews of the HRA and the 30-year Business Plan is required to help manage this risk.	AD - Housing	20-Aug-2024	31-Mar-2025

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<b>MONTHLY PERFORMANCE SCORECARD 2024-25</b> <i>Up to month end</i>	<b>Measure</b>	<b>Proposed Target or Metric</b>	<b>Responsible</b>
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Properties

Blocks

**58 residential blocks**

<b>INCOME</b>	Rent collected (%)	100%	Income Manager
	Rent arrears (current total in £)	No target	Income Manager
	Former tenant arrears (£)	£85,000	Income Manager
	Tenants paying rent by DD/SO (%) (Secure tenants only)	60%	Income Manager
	Parking Arrears (£)	£5,000	Income Manager
	Shed Arrears (£)	£4,000	Income Manager
	Notice of Seeking Possession (NSPs)	No target	Income Manager
	Notice of Possession Proceedings (NPPs)	No target	Income Manager
	Evictions	No target	Income Manager
	Households in arrears (%)	TBC	Income Manager
	Households in 8+ weeks' arrears (number)	TBC	Income Manager
	Households in 8+ weeks' arrears (%)	TBC	Income Manager
	Suspended Possession Orders	No target	Income Manager
	Outright Possession Orders	No target	Income Manager
	Parking applications processed within 10 working days	100%	Income Manager
Decorations allowance - % of payments requested within 10 working days of sign-up	100%	Income Manager	

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<b>ALLOCATIONS</b>			
	Housing Register Total	No target	Housing Needs Manager
	Housing Register Non-tenants (current total)	No target	Housing Needs Manager
	Housing Register Transfers (current total)	No target	Housing Needs Manager
	Properties offered within 5 days of bid end (%)	90%	Housing Needs Manager
	Properties let after one offer (%) (YTD)	90%	Housing Needs Manager
	New applications received	No target	Housing Needs Manager
	New applications accepted	No target	Housing Needs Manager

	Applications cancelled (non-let reasons)	No target	Housing Needs Manager
	Applications processed within 30 working days (%)	95%	Housing Needs Manager
	Number of properties let (CBL)	No target	Housing Needs Manager
	Number of properties let (management transfer/direct offer)	No target	Housing Needs Manager
	Properties offered within 10 days of handover (YTD)	90%	Housing Needs Manager
	Properties refused due to quality or condition (number - YTD)	No target	Housing Needs Manager

<b>ESTATE SERVICES</b>	Monthly playground inspections completed %	100%	Estate Services Manager
	Hazards identified	No target	Estate Services Manager
	Quarterly fire door checks completed %	100%	Estate Services Manager
	Monthly Secure Information Box Checks Completed %	100%	Estate Services Manager
	Quarterly Estate Grounds Inspections completed each period (%)	100%	Estate Services Manager
	Monthly Internal Inspections completed each period (%)	100%	Estate Services Manager
	Estate Grounds Inspections meeting minimum standard (%)	100%	Estate Services Manager
	Internal inspections meeting minimum standard (%)	100%	Estate Services Manager
	Average Grounds Inspection Score (%)	80%	Estate Services Manager
	Average Internal Inspections Score (%)	80%	Estate Services Manager

<b>TENANCY MANAGEMENT</b>	Introductory tenancy visits completed (6 weeks) (%)	100%	Area Managers
	Six month visits completed (%)	100%	Area Managers
	Nine month visits completed (%)	100%	Area Managers
	Nine month reviews completed (%)	100%	Area Managers
	Viewings arranged within 3 working days of notification	100%	Area Managers
	Tenancy Audits completed	50	Area Managers
	Tenancy changes processed within 20 working days	1	Area Managers
	New ASB cases in period	No target	Area Managers
	Closed cases in period	No target	Area Managers
	<b>Satisfaction with way ASB case has been handled</b>	<b>100</b>	<b>ACUITY</b>
	Noise App Cases Open 30+ days	0	Area Managers
	Satisfaction with quality of new home (%)	85%	Area Managers

<b>HOME OWNERSHIP</b>	Right to Buy Applications Received	No target	Home Ownership Manager
	Right to Buy Applications Completed	No target	Home Ownership Manager
	Right to Buy Applications Withdrawn	No target	Home Ownership Manager
	Right to Buy Pending Applications	No target	Home Ownership Manager
	RTB exceeding timescale	0	Home Ownership Manager
	Service Charge Arrears	TBC	Home Ownership Manager
	Service Charge collected (%)	TBC	Home Ownership Manager
	<b>Major Works Contributions</b>	TBC	Home Ownership Manager
	<b>Major Works Collections</b>	TBC	Home Ownership Manager

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<b>REPAIRS</b>	<b>Total no. responsive repairs logged in each month</b>		
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<b>Repairs KPIs form part of the Repairs contract procurement exercise which is in progress.</b>			

	<b>No completed satisfaction surveys</b>		ACUITY
	<b>% customer satisfaction with repairs overall</b>		ACUITY
	<b>% customer satisfaction appointment kept</b>		ACUITY
	<b>% customer satisfaction first time fix</b>		ACUITY
	<b>No. post inspections (responsive repairs contract only)</b>		Property Services Team Manager
	<b>% post inspections passed</b>		Property Services Team Manager
Repairs Service Desk	Disrepair/HFH cases	No target	Customer & Support Manager
	<b>No. incoming calls received</b>		Customer & Support Manager
	<b>% incoming calls answered</b>	<b>100%</b>	Customer & Support Manager
	<b>% calls answered in 30 seconds</b>		Customer & Support Manager
	<b>Average no. seconds to answer a call</b>		Customer & Support Manager
	<b>Average call handling time</b>		Customer & Support Manager
	<b>No satisfaction surveys completed</b>		<b>Acuity</b>
	<b>% customers satisfied with how the RSD handled their repair request</b>	<b>100%</b>	<b>Acuity</b>
EMPO PROPERTIES	Average void time (routine voids)(days)	10	Customer & Support Manager
	Average void time (complex voids)(days)	28	Customer & Support Manager
	Average void turnaround time (contractor only)(days)	25	Customer & Support Manager
	Total voids (number)	No target	Housing Needs Manager
	Voids pre-handover inspections completed (%)	100%	Repairs Team Manager
	Voids meeting Letting Standard at handover	100%	Repairs Team Manager
GAS SAFETY TSM BS01	No. of homes requiring annual CP12	1702	Head of Repairs & Maintenance
	Number of Properties without a valid CP12	0	Head of Repairs & Maintenance
	Proportion of homes with valid CP12 (%)	100%	Head of Repairs & Maintenance
	No. of blocks with communal boilers	7	Head of Repairs & Maintenance
	No. of communal boilers with valid safety certificates	7	Head of Repairs & Maintenance
	Proportion of communal boilers which are compliant	100%	Head of Repairs & Maintenance
	<b>No gas repair callouts - Domestic</b>		Head of Repairs & Maintenance
	<b>Gas repairs - % of calls attended in target response time</b>		Head of Repairs & Maintenance

<b>WATER SAFETY</b> <b>TSM BS04</b>	No. of homes requiring Legionella Risk Assessments	2837	Head of Repairs & Maintenance
	No. of homes with valid Legionella Risk Assessment	2837	Head of Repairs & Maintenance
	Proportion of properties with Legionella Risk Assessment (%)	100%	Head of Repairs & Maintenance
	Cold Water Storage Tanks	253	Head of Repairs & Maintenance
	Cold Water Storage Tanks with valid Legionella Risk Assessment	253	Head of Repairs & Maintenance
	Proportion of Cold Water Storage Tanks which are compliant	100%	Head of Repairs & Maintenance
<b>ELECTRICAL SAFETY</b>	No. of blocks requiring EICR certificate	58	Head of Major Works
	No. of blocks with valid EICR certificate	58	Head of Major Works
	Proportion of blocks with a valid EICR certificate (%)	100%	Head of Major Works
	Homes requiring an EICR certificate	2837	Head of Major Works
	Homes with a valid EICR certificate	2837	Head of Major Works
	Proportion of homes with a valid EICR certificate	100%	Head of Major Works
<b>LIFT SAFETY</b> <b>TSM BS05</b>	No. of passenger lifts in operation requiring LOLER inspections	51	Head of Repairs & Maintenance
	No. of passenger lifts in operation with valid LOLER inspection	51	Head of Repairs & Maintenance
	No. of homes within blocks (HRA) requiring LOLER inspections	1487	Head of Repairs & Maintenance
	No. of homes within blocks with valid LOLER inspections in timescale	1487	Head of Repairs & Maintenance
	Proportion of homes for which LOLER inspections completed (%)	100%	Head of Repairs & Maintenance
	<b>No lift callouts</b>		Head of Repairs & Maintenance
	<b>Lifts - % of calls attended in target response time (4 hours)</b>		Head of Repairs & Maintenance
	<b>No blocks without lift service for more than 48 hours in period</b>		Head of Repairs & Maintenance
	<b>No lift entrapments</b>		
<b>FIRE SAFETY</b> <b>TSM BS02</b>	No. of homes within blocks requiring a Fire Risk Assessment	1874	Business Support Manager
	No. of homes within blocks with a current Fire Risk Assessment	1874	Business Support Manager
	Proportion of homes for which FRAs have been carried out (%)	100%	Business Support Manager
	<b>No FRA actions created in each month</b>		Business Support Manager
	<b>Of which, high priority</b>		Business Support Manager

	Of which, medium priority		Business Support Manager
	Of which, low priority		Business Support Manager
	Of which, 1a/b/c/d		Business Support Manager
	Of which, 2a/b/c/d		Business Support Manager
	Of which 3a/b/c/d		Business Support Manager
	Info only		Business Support Manager
	<b>No FRA actions completed in each month</b>		
	Of which, high priority		Business Support Manager
	Of which, medium priority		Business Support Manager
	Of which, low priority		Business Support Manager
	Of which, 1a/b/c/d		Business Support Manager
	Of which, 2a/b/c/d		Business Support Manager
	Of which 3a/b/c/d		Business Support Manager
	Info only		Business Support Manager
	<b>No FRA actions outstanding (incl those overdue) at month end</b>		
	Of which, high priority		Business Support Manager
	Of which, medium priority		Business Support Manager
	Of which, low priority		Business Support Manager
	Of which, 1a/b/c/d		Business Support Manager
	Of which, 2a/b/c/d		Business Support Manager
	Of which 3a/b/c/d		Business Support Manager
	Info only		Business Support Manager
<b>ASBESTOS CHECKS</b>	Blocks requiring asbestos surveys/re-inspection	58	Head of Repairs & Maintenance
<b>TSM BS03</b>	No. of blocks with valid asbestos survey/re-inspection	58	Head of Repairs & Maintenance
	Proportion of blocks with valid asbestos survey/inspection (%)	100%	Head of Repairs & Maintenance
	Homes (LCRA) in blocks requiring asbestos survey/re-inspection	857	Head of Repairs & Maintenance
	Homes (LCRA) with valid asbestos survey/re-inspection	857	Head of Repairs & Maintenance
	No. of homes in blocks requiring an AMS or re-inspection	1874	Head of Repairs & Maintenance



	No. of homes in blocks with valid AMS or re-inspection	1874	Head of Repairs & Maintenance
	Proportion of homes (LCRA) in blocks with valid AMS or re-inspection (%)	100%	Head of Repairs & Maintenance
<b>HEALTH AND SAFETY</b>	Health and Safety Near Misses	No target	Business Support Manager
	Health and Safety Incidents	No target	Business Support Manager
	RIDDOR reportable incidents	No target	Business Support Manager
<b>DECENT HOMES</b>	No. of homes to which DH Standard applies	1932	Head of Major Works/APM
<b>TSM RP01</b>	No. of homes which fail to meet DH Standard (exc. refusals)	0	Head of Major Works/APM
	Proportion of homes which comply with DH Standard (%)	100%	Head of Major Works/APM
<b>COMPLAINTS</b>	<b>No. of compliments received in month</b>		
<b>TSM CH01</b>	Stage One Complaints (HRA only)	No target	Quality & Performance Manager
	Stage Two Complaints (HRA only)	No target	Quality & Performance Manager
	Complaints about repairs (HRA only)	No target	Quality & Performance Manager
	Complaints about housing management (HRA only)	No target	Quality & Performance Manager
<b>TSM CH02</b>	% Complaints acknowledged in 5 working days	100%	Quality & Performance Manager
	% Stage One complaints responded to in 10 days	100%	Quality & Performance Manager
	% Stage Two complaints responded to in 20 days	100%	Quality & Performance Manager
	Complaints upheld or partially upheld (Stage One)	No target	Quality & Performance Manager
	Complaints not upheld (Stage One)	No target	Quality & Performance Manager
	Complaints upheld or partially upheld (Stage Two)	No target	Quality & Performance Manager
	Complaints Not Upheld (Stage Two)	No target	Quality & Performance Manager
	Complaints referred to Ombudsman (HRA only)	No target	Quality & Performance Manager
	Complaints upheld by Ombudsman (HRA only)	No target	Quality & Performance Manager
	Compensation paid (all complaints - HRA only)	No target	Quality & Performance Manager
	Compensation paid following Ombudsman finding (HRA only)	No target	Quality & Performance Manager
<b>RESIDENT INVOLVEMENT</b>	GLCC - total hours of use	No target	Resident Involvement Manager
	GLCC - % of available time that is booked	TBC	Resident Involvement Manager

	GLCC - % of free community use vs overall use	TBC	Resident Involvement Manager
	GLCC - Income	TBC	Resident Involvement Manager
	GLCC - Communications Sent	No target	Resident Involvement Manager
	GLCC - Engagement exercises (AB meetings, surveys sent etc.)	No target	Resident Involvement Manager
	PCC - Total hours of use	No target	Resident Involvement Manager
	PCC - % of available time that is booked	TBC	Resident Involvement Manager
	PCC - % of free community use vs overall use	TBC	Resident Involvement Manager
	PCC - Income	TBC	Resident Involvement Manager
	PCC - Communications Sent	No target	Resident Involvement Manager
	PCC - Engagement exercises (AB meetings, surveys sent etc.)	No target	Resident Involvement Manager
	Other community spaces - total hours of use	No target	Resident Involvement Manager
	Other community centres - income	TBC	Resident Involvement Manager
<b>Resident involvement - general</b>	Engagement opportunities advertised	No target	Resident Involvement Manager
	Number of residents engaged	No target	Resident Involvement Manager
	Resident Communications sent	No target	Resident Involvement Manager
	<b>Registered Residents Associations</b>	No target	Resident Involvement Manager
	<b>Registered Resident Association AGM take place</b>	No target	Resident Involvement Manager
<b>Major Works</b>			
	<b>Performance against budget</b>		Head of Major Works
	<b>Performance against time</b>		Head of Major Works
	<b>Resident satisfaction with Major Works Projects</b>	<b>95%</b>	Head of Major Works
	<b>CDM toolkit?</b>		
<b>Disrepair</b>	<b>No. open disrepair claims at month end</b>		<b>Head of Repairs &amp; Maintenance</b>
	<b>Average calendar days since claim received</b>		<b>Head of Repairs &amp; Maintenance</b>
	<b>No. disrepair claims opened in month</b>		<b>Head of Repairs &amp; Maintenance</b>
	<b>No. disrepair claims closed in month</b>		<b>Head of Repairs &amp; Maintenance</b>
	<b>No settlement claims agreed in month</b>		<b>Head of Repairs &amp; Maintenance</b>
	<b>Value of settlement claims agreed</b>		<b>Head of Repairs &amp; Maintenance</b>

# Agenda Item 6

<b>Committee(s):</b> Housing Management and Almshouses Sub (Community and Children's Services) Committee	<b>Dated:</b> 09 October 2024
<b>Subject:</b> Housing Major Works Programme – Progress Report	<b>Public</b>
<b>Which outcomes in the City Corporation's Corporate Plan does this proposal aim to impact directly?</b>	1, 2, 12
<b>Does this proposal require extra revenue and/or capital spending?</b>	<b>N</b>
<b>If so, how much?</b>	<b>N/A</b>
<b>What is the source of Funding?</b>	<b>N/A</b>
<b>Has this Funding Source been agreed with the Chamberlain's Department?</b>	<b>N/A</b>
<b>Report of:</b> Director of Community and Children's Services	<b>For Information</b>
<b>Report author:</b> David Downing Acting Head of Major Works Housing, DCCS Property Services	

## Summary

The purpose of this report is to update Members on the progress that has been made with the Housing Major Works Programme and to advise Members on issues affecting progress on individual schemes. From its original inception, this report has since been expanded to include information relating to Phase 2 of the Housing Major Works Programme (Future Programme).

## Recommendation(s)

Members are asked to note the report.

## Main Report

### Background

1. The purpose of this report is to present progress and highlight slippage within the portfolio of projects which make up the Housing Major Works Programme to Members of the Housing Management and Almshouses Sub Committee.
2. The City of London Corporation (City Corporation) is committed to investing around £110million on a Major Works Programme for the maintenance,

refurbishment, and improvement of its social housing portfolio. The works, in the main comprise:

- Window replacements;
  - Re-roofing;
  - Decent Homes (new kitchens and bathrooms);
  - Electrical rewiring and upgrades;
  - Heating replacements;
  - Concrete repairs;
  - Fire safety improvement works.
3. The funding for these extensive works, which is intended to bring all the City Corporation's social housing stock up to, and beyond, the Decent Homes Standard, comes from the Housing Revenue Account (HRA), which is ring-fenced solely for housing. The HRA is made up of:
- Income from rents;
  - Income from service charges.
4. The Housing Major Works Programme was originally intended to be a 5-year programme however, the size and complexity of some of the projects included, along with persistent staff resourcing issues and the additional of extra unprogrammed works, has meant that it is more likely to take 8 or 9 years to complete.
5. The Housing Major Works Programme is monitored and managed at several levels both corporately and within the department. This includes:
- Gateway Process;
  - Community & Children's Services Committee (C&CS);
  - Projects and Procurement Sub Committee;
  - Housing Management & Almshouses Sub Committee;
  - Housing Programme Board.
6. The Housing Programme Board (HPB) is a cross-departmental group which meets every two months to oversee the Major Works Programme. It is chaired by the Director of Community & Children's Services and comprising senior officers from:
- Housing Management;
  - Housing Property Services;
  - City Surveyors;
  - Planning;
  - Finance;
  - Town Clerks;
  - City Procurement.
7. Attached at Appendix 1 to this report, for Members' consideration, are progress reports for the Housing Major Works Improvement Programme. The reporting has

been redesigned following requests from Members at the previous Committee meeting. Feedback on the revised format is very much welcome.

8. In line with a request from Members and, as subsequently agreed by the C&CS Committee, attached to this report as Appendix 2 is Phase 2 of the Housing Major Works Programme (Future Programme). The format of Phase 2 has been designed to reflect the following:
  - a new, revised five-year programme with the dates reset to the start of the 2025/26 financial year.
  - the carryover and incorporation of projects from the original five-year Major Works Programme that will be incomplete by the beginning of the 2025/26 financial year.
9. As members will see from the 'Future Programme' at Appendix 2, and as described at the Members briefing held 17 September 2024, there are circa £30 million of new projects that are currently '**unfunded**'. These projects comprise works identified in the Savills Stock Condition Survey (2018) and, projects that have been identified as a result of further surveys and testing works carried out as part of the current Major Works Programme. These 'unfunded' works are currently programmed to commence in a phased approach from 2026/27 subject to sufficient capacity within the HRA/HRA borrowing.
10. Although, the Future Programme does include some provision for 'Net Zero Pilots' across all our social housing estates, Members are reminded that no provision has been made for any future Net Zero Capital Projects. The reason for this, as Members will be aware, is that these projects are still largely unknown and, will only emerge over the next few years, as further research, surveys, and investigations are completed in line with the Housing Net Zero Action Plan. It is likely that Housing Net Zero Capital Projects will be funded from a combination of external grant funding and the City Corporation's Climate Action Strategy Budget.

## **Progress of note on key projects**

### *Window Replacements and External Redecorations*

Works to Holloway Estate, Sydenham Hill Estate and Windsor House have all reached Practical Completion.

### *Southwark Estate – Pakeman House, Stopher House & Sumner Buildings*

An Issues Report was submitted and approved by Community & Children's Services Committee in July 2024 to cover additional costs incurred by the need to renew planning permission, changes to ventilation to comply with changes in legislation and for inclusion of balcony doors at Sumner Buildings which had been omitted from the original scope of works. Works are now approaching completion.

Programme Status:

\* Pakeman House:

Redecoration Works: 90%

Window Replacement: 100%  
Mechanical Ventilation: 100%  
Snagging: In Progress.

\* Stopher House:  
Redecoration Works: 90%  
Window Replacement: 65%  
Mechanical Ventilation: 65%  
Snagging: In Progress.

\* Sumner Buildings:  
Redecoration Works: 87%  
Window Replacement: 65%  
Mechanical Ventilation: 65%  
Snagging: In Progress.

Practical completion expected 31/10/2024

### Window Refurbishment, Roofing, Ventilation and Heating (Golden Lane Estate)

#### *Phase 1 - Crescent House*

The procurement process is currently underway; It's a two-stage tender. Stage 1 closed 13 August, the evaluation process is currently underway and proceeding with due care due to the risk to the project if the wrong profile of contractor should be selected. The issue of stage 2 of the tender is anticipated by late October. Legal opinion in terms of recoverability of costs as well as considering issues such as status of decanting costs and costs relating to converting leasehold flats to electric heating has been sought. This information is critical for the Stage 2 S20 consultation.

#### *Phase 2 – Wider Estate*

Design work and testing is continuing for the blocks of the Wider Estate; planning applications are expected to be submitted in January 2025. A consultation event has been arranged for residents on 3<sup>rd</sup> October.

### Middlesex Street Estate Communal Heating

Installations of replacement heating systems remain ongoing across Petticoat Square. There are still five refusals in Petticoat Tower, and a further one, possibly two, flats in Petticoat Square now awaiting the outcome of the tribunal that is being dealt with by the City's legal department (to be heard December 2024). We are also having more standard access issues with some residents around Petticoat Square and are working with our colleagues in the estate office to try and overcome these.

Once the legal issues have been resolved, if as seems likely, the contractor will have vacated the site then there will be additional costs for them to return to complete any properties outstanding as their site setup and welfare facilities would need to be reestablished.

A further Issues Report is in preparation to seek additional funding following the discovery of unanticipated asbestos which is required to be removed to complete the remaining installations. A contract uplift circa £200k is anticipated to be requested.

### Fire Door Replacement Programme (Multiple Estates)

#### *Lot 2 (Avondale Square Estate)*

Works to the low-rise general needs blocks are complete. Replacement of communal corridor doors within the Point Blocks remains on hold pending resolution of an issue relating to the sprinkler installation. Replacements within Harman Close are on hold pending renewal of the fire alarm and warden call systems.

#### *Lot 3 (Sumner Buildings, William Blake, Dron House, Petticoat Tower communal doors)*

Works at Dron House and William Blake Estate are complete. One flat in Sumner Buildings continues to deny access; this is with City Solicitors to resolve. Works to the communal doors in Petticoat Tower are now being mobilised following grant of access to site from the sprinkler install contractor who has now vacated.

*Lot 4 (Southwark Estate, Windsor House, Isleden House, Sydenham Hill, Spitalfields)*  
Reform Architects have been appointed to lead the design work for Lot 4. There will be an initial focus on Sydenham Hill due to the extra complications of the Listing and previous experience of lengthy timescales when dealing with Lewisham.

### **Appendices**

Appendix 1: Housing Major Works Project Update Reports (September 2024)

Appendix 2: Housing Major Works Programme (Future Programme)

### **David Downing**

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# Project Summary

Project Name Golden Lane Window Refurbishment Programme Reporting Date & Number 16/09/2024 (1) Project Number 29100102/73/74 PM NICK CONDON



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Key Milestones	Planned Start	Actual Start	Completion	Status
Court Approval			07/12/17	Complete
Gateway 4c			13/03/23	Complete
Planning Permission - Phase 1				Complete
Procurement - Phase 1		05/07/24		Ongoing
Gateway 5 - Phase 1	10/01/25			Pending
Building works - Phase 1	30/03/25			Pending
Planning Permission - Phase 2	21/01/25			Pending
Procurement - Phase 2				Pending
Gateway 5 - Phase 2				Pending
Building works - Phase 2				Pending

HEALTH & SAFETY
Accidents: 0
Near Misses: 0
Issues: 0

Change Request	Raised	Appr	Outstanding
	0	0	0
Cost ( £ )	0	0	0

Status			
Budget	Programme	Risks	Quality
GREEN	AMBER	AMBER	GREEN

**Summary**

**Phase 1** - Proposed works to Grade II\* Listed **Crescent House** include windows repairs and refurbishment; installation of new vacuum glazing; new roof covering and insulation; soffit insulation; mechanical ventilation system; some heating systems changed from gas to electric; tile repairs to columns. Planning permission obtained late 2023.

The procurement process is currently underway; It's a two-stage tender. Stage 1 closed 13 August, the evaluation process is currently underway and proceeding with due care due to the risk to the project if the wrong profile of contractor should be selected. The issue of stage 2 of the tender is anticipated by late October.

Estimated project cost is £13m: estimates will be refined once the commercial returns in Stage 2 of the procurement can be analysed.

Legal advice on leaseholder recovery has been sought and remains pending. This information is critical for the Stage 2 S20 consultation.

**Phase 2** - Design work and testing is continuing for the blocks of the **Wider Estate**; planning applications are expected to be submitted in January 2025. Estimated cost of phase 2 is £17m

A full update report will be presented to the next Community & Children's Services Committee (Nov 24).

Financial Summary	Approved Budget TD	Commitment	Spend TD	Projected Outturn Costs
Staff Costs	£194,371	£0	£131,115	TBC
Fees	£1,517,623	£247,395	£772,897	TBC
Works	£1,216,867	£60,109	£136,567	£30,000,000
<b>SUB TOTAL</b>	<b>£2,734,490</b>	<b>£307,504</b>	<b>£909,464</b>	<b>£30,000,000</b>
Risk Register	£0	£0	£0	£0
<b>GRAND TOTAL</b>	<b>£2,734,490</b>	<b>£307,504</b>	<b>£909,464</b>	<b>£30,000,000</b>

GW Prog Tracker	Date	Approved Budget	CRP
Gateway 4	13/03/23	£473,118	£0
Gateway 5			£0
Gateway 6			£0

Risks and Issues	
Section 20 Challenges.	Leaseholder(s) may challenge the S20 recovery on grounds of the works being improvements or due to disrepair. Advice from legal sought but overdue
Resourcing	A fully resourced Major works team needs to be in place to effectively manage the works.
Increase in pricing during works.	A clear contract and robust contract management will be carried out throughout the project to keep a focus on cost and delivery to budget.
Electrical Supply	The electrical supply into Crescent House may not have sufficient capacity for all flats to be converted to electric heating. Tests underway
Procurement failure	Unsuitable contractors tendering for project. Robust evaluation procedures in place
Contractor Financial Viability.	Procurement colleagues undertake financial viability assessments as part of the tender process.
Works more extensive than planned for.	It's possible that the full extent of works may not become apparent until opening up works have been undertaken.
Residents refuse access.	Should residents refuse access to their homes in order to complete works, it would cause cost and time delays to the project.

# Project Summary

Project Name	Holloway Estate Windows Replacement	Reporting Date & Number	16/09/2024 (1)	Project Number	29100103	PM	Rafael Cardenas
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Key Milestones	Planned Start	Actual Start	Completion	Status
Gateway 3/4			17/11/17	Complete
Court Approval			07/12/17	Complete
Planning Application (1)			28/02/20	Complete
Main Tender			01/11/21	Complete
Gateway 5			25/04/22	Complete
Planning Application (2)			06/07/23	Complete
Building Contract		04/01/23	24/01/24	Complete
Completion			24/01/24	Complete

HEALTH & SAFETY	
Accidents: 0	No accidents reported during the last month.
Near Misses: 0	
Issues: 0	
Latest H&S Score:	
Site tidy and well laid out	No complaints reported during the last month.
Hot Work Permits	N/A

Change Request	Raised	Appr	Outstanding
Time / Slippage:	1	1	0
SoW:	16	16	0
Cost ( £ )	9	9	0

Status			
Budget	Programme	Risks	Quality
GREEN	GREEN	GREEN	GREEN
Budget Update	EOT No2	N/A	Snagging

### Summary

This project addresses the need for the window replacements and redecoration at Holloway estate and Whitby Court, as well as provide a basis for establishing a platform for programming the future cyclical redecoration for the internal and external common parts across the Estate.

The project suffered lengthy delays during it's early stages. The works were procured during the restrictions and lockdowns of the COVID-19 public health crisis which made it extremely challenging for prospective contractors to undertake the required site surveys. After every lockdown, officers needed to engage with the contractors to confirm their prices and review the tender documents amid constantly changing circumstances. The contractor Mulalley & Co Ltd were appointed to complete the works in January 2023.

Issues Reports were submitted and approved in November 2023 and April 2024. The original planning consent contained a condition explicitly ruling out the inclusion of trickle vents within the window frames. A change in the Approved Document F of the Building Regulations, after the design works were long completed, required the new windows to be fitted with trickle vents in order to avoid a lack of background ventilation that could lead to condensation and mould growth. The consent therefore required amendment to facilitate the installation of trickle vents. Additional funding was required to facilitate this and the extensions of time required to carry out the additional works.

All works at Holloway Estate and Whitby Court are now complete with Practical Completion achieved on 24th January 2024.

The health & safety file and final accounts are being reviewed and a Gateway 6 report is being prepared.

Next milestone to be achieved: Gateway 6.

Financial Summary	Approved Budget TD	Commitment	Spend TD	EWN/ CRP	Projected Outturn Costs
Staff Costs	£87,095.00	£0.00	£69,438.25	£0.00	£69,438.25
<b>Fees</b>					
Design Team	£161,103.00	£3,681.00	£87,071.21	£0.00	£87,071.21
Legal Fees	£981.00		£981.00		£981.00
<b>Works</b>	£4,498,939.00	£0.00	£4,334,443.11	£0.00	£4,498,939.00
<b>SUB TOTAL</b>	<b>£4,748,118.00</b>	<b>£3,681.00</b>	<b>£4,491,933.57</b>	<b>£0.00</b>	<b>£4,656,429.46</b>
Risk Register				<b>£0.00</b>	
<b>GRAND TOTAL</b>	<b>£4,748,118.00</b>	<b>£3,681.00</b>	<b>£4,491,933.57</b>	<b>£0.00</b>	<b>£4,656,429.46</b>

GW Prog Tracker	Date	Approved Budget	CRP
Gateway 5	25/04/22	£3,559,919	N/A
Issue Report 1	26/05/22	£4,681,409	N/A
Issue Report 2	08/05/24	£4,835,281	N/A
Gateway 6			

### Risks and Issues

Section 20 Challenges.	Leaseholder(s) may challenge the S20 service charge recovery on grounds of the works being improvements or due to disrepair.
Weather delays.	The weather impact on this project would be high as the majority of works are taking place outdoors.
Increase in pricing during works.	A clear contract and robust contract management will be carried out
Challenge to tender awarding process.	A robust tendering process and cost evaluation has been undertaken.
Delay to works completion leads to project overrunning.	No actions can currently be taken, care has been taken assessing works contractors bids to ensure realistic timescales are set.
Contractor Financial Viability.	Procurement colleagues undertake financial viability assessments as part of the tender process.
Works more extensive than planned for.	It's possible that deterioration of the unmaintained assets may not become apparent until opening up works have been undertaken.
Residents refuse access.	Should residents refuse access to their homes in order to complete works, it would cause cost and time delays to the project.

# Project Summary

Project Name Sydenham Hill Windows Replacement Reporting Date & Number 16/09/2024 (1) Project Number 29100106 PM Rafael Cardenas



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Key Milestones	Planned Start	Actual Start	Completion	Status
Gateway 3/4			17/11/17	Complete
Court Approval			07/12/17	Complete
Planning Application			28/04/21	Complete
Main Tender			14/04/21	Complete
Gateway 5			17/02/22	Complete
Building Contract	05/09/22	05/09/22	29/03/23	Complete
Completion			14/03/24	Complete

HEALTH & SAFETY	
Accidents: 0	No accidents reported during the last month.
Near Misses: 0	
Issues: 0	
Latest H&S Score:	
Site tidy and well laid out	No complaints reported during the last month.
Hot Work Permits	N/A

Change Request	Raised	Appr	Outstanding
Time / Slippage:	2	2	0
SoW:	6	6	0
Cost ( £ )	6	6	0

Status			
Budget	Programme	Risks	Quality
GREEN	AMBER	AMBER	GREEN
Budget Update	EOT No2	N/A	Snagging

## Summary

This project addresses the need for the window replacements and external redecoration at Lammass Green and Otto Close, as well as provide a basis for establishing a platform for programming the future cyclical redecoration for the internal and external common parts across the Estate.

The project suffered lengthy delays during its early stages. The works were procured during the restrictions and lockdowns of the COVID-19 public health crisis which made it extremely challenging for prospective contractors to undertake the required site surveys. After every lockdown, officers needed to engage with the contractors to confirm their prices and review the tender documents amid constantly changing circumstances. The contractor ETEC was finally appointed and works began onsite in September 2022.

Issues Reports were submitted and approved (Nov 23 & July 24) due to additional costs incurred following resident objections to the original location of the site compound in the green area, so, at the request of Members, it was relocated to the underground garages at Otto Close (which was planned to be demolished as part of the new Sydenham Hill development). The compound then had to be moved again to accommodate demolition and delivery of the development project sharing the same site. Further additional costs were incurred due to required changes to ventilation to comply with changes in legislation that occurred after the original planning consent was obtained and cost inflation on materials whilst planning amendments were made.

All works at Sydenham Hill are now complete with Practical Completion achieved on 14th March 2024.

The health & safety file and final accounts are being reviewed and a Gateway 6 report is being prepared.

Next milestone to be achieved: Gateway 6.

Financial Summary	Approved Budget TD	Commitment	Spend TD	EWN/ CRP	Projected Outturn Costs
Staff Costs	£61,580.00	£0.00	£61,557.54	£0.00	£61,557.54
<b>Fees</b>					
Design Team	£93,620.00	£0.00	£39,170.82	£0.00	£39,170.82
Legal Fees	£656.00	£0.00	£656.00	£0.00	£656.00
<b>Works</b>	£1,113,466.00	£0.00	£1,113,466.00	£0.00	£1,113,466.00
Issue Report 1	£310,033.00	£0.00	£310,033.00	£0.00	£310,033.00
Issue Report 2	£139,654.57	£0.00	£76,478.76	£0.00	£139,654.57
<b>SUB TOTAL</b>	<b>£1,719,009.57</b>	<b>£0.00</b>	<b>£1,601,362.12</b>	<b>£0.00</b>	<b>£1,664,537.93</b>
Risk Register				<b>£0.00</b>	
<b>GRAND TOTAL</b>	<b>£1,719,009.57</b>	<b>£0.00</b>	<b>£1,601,362.12</b>	<b>£0.00</b>	<b>£1,664,537.93</b>

GW Prog Tracker	Date	Approved Budget	CRP
Gateway 5	17/02/22	£1,217,610	N/A
Issue Report 1	01/11/23	£1,664,370	N/A
Issue Report 2	04/07/24	£1,719,010	N/A
Gateway 6			

Risks and Issues	
Section 20 Challenges.	Leaseholder(s) may challenge the S20 service charge recovery on grounds of the works being improvements or due to disrepair.
Weather delays.	The weather impact on this project would be high as the majority of works are taking place outdoors.
Increase in pricing during works.	A clear contract and robust contract management will be carried out
Challenge to tender awarding process.	A robust tendering process and cost evaluation has been undertaken.
Delay to works completion leads to project overrunning.	No actions can currently be taken, care has been taken assessing works contractors bids to ensure realistic timescales are set.
Contractor Financial Viability.	Procurement colleagues undertake financial viability assessments as part of the tender process.
Works more extensive than planned for.	It's possible that deterioration of the unmaintained assets may not become apparent until opening up works have been undertaken.
Residents refuse access.	Should residents refuse access to their homes in order to complete works, it would cause cost and time delays to the project.

# Project Summary

Project Name Windsor House Windows Replacement Reporting Date & Number 16/09/2024 (1) Project Number 29100108 PM Rafael Cardenas



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Key Milestones	Planned Start	Actual Start	Completion	Status
Gateway 3/4			17/11/17	Complete
Court Approval			07/12/17	Complete
Planning Application			06/12/19	Complete
Main Tender			01/06/22	Complete
Gateway 5			27/07/22	Complete
Building Contract	31/10/22	31/10/22	23/05/23	Complete
Completion			06/06/24	Complete

HEALTH & SAFETY	
Accidents: 0	No accidents reported during the last month.
Near Misses: 0	
Issues: 0	
Latest H&S Score:	
Site tidy and well laid out	No complaints reported during the last month.
Hot Work Permits	N/A

Change Request	Raised	Appr	Outstanding
Time / Slippage:	5	5	0
SoW:	15	15	0
Cost ( £ )	2	2	0

Status			
Budget	Programme	Risks	Quality
GREEN	AMBER	AMBER	GREEN
Budget Update	EOT No5	N/A	Snagging

### Summary

This project addresses the need for the window replacements and external redecoration at Windsor House, as well as provide a basis for establishing a platform for programming the future cyclical redecorations for the internal and external common parts across the Estate.

The project suffered lengthy delays during it's early stages. The works were procured during the restrictions and lockdowns of the COVID-19 public health crisis which made it extremely challenging for prospective contractors to undertake the required site surveys. After every lockdown, officers needed to engage with the contractors to confirm their prices and review the tender documents amid constantly changing circumstances. The contractor ETEC was finally appointed and works began onsite in November 2022.

Issues Reports were submitted and approved (Nov 23 & July 24) due to the discovery of lead paint, asbestos, the need for additional works to the dormer windows, and additional costs incurred due to required changes to ventilation to comply with changes in legislation that occurred after the original planning consent was obtained.

All works at Windsor House are now complete with Practical Completion achieved on 6th June 2024.

The health & safety file and final accounts are being reviewed and a Gateway 6 report is being prepared.

Next milestone to be achieved: Gateway 6.

Financial Summary	Approved Budget TD	Commitment	Spend TD	EWN/ CRP	Projected Outturn Costs
<b>Staff Costs</b>	£43,437.00	£0.00	£43,410.00	£0.00	£43,410.00
<b>Fees</b>					
Design Team	£59,332.00	£0.00	£11,016.01	£0.00	£11,016.01
Legal Fees	£675.00	£0.00	£675.00	£0.00	£675.00
<b>Works</b>	£1,595,186.83	£0.00	£1,595,186.83	£0.00	£1,595,186.83
Issue Report 1	£562,307.97	£0.00	£308,262.82	£0.00	£562,307.97
Issue Report 2	£653,520.55	£0.00	£653,520.55	£0.00	£653,520.55
<b>SUB TOTAL</b>	<b>£2,914,459.35</b>	<b>£0.00</b>	<b>£2,612,071.21</b>	<b>£0.00</b>	<b>£2,866,116.36</b>
Risk Register				<b>£0.00</b>	
<b>GRAND TOTAL</b>	<b>£2,914,459.35</b>	<b>£0.00</b>	<b>£2,612,071.21</b>	<b>£0.00</b>	<b>£2,866,116.36</b>

GW Prog Tracker	Date	Approved Budget	CRP
Gateway 5	08/07/22	£1,670,431	N/A
Issue Report 1	01/11/23	£2,260,939	N/A
Issue Report 2	04/07/24	£2,914,459	N/A
Gateway 6			

Risks and Issues	
Section 20 Challenges.	Leaseholder(s) may challenge the S20 service charge recovery on grounds of the works being improvements or due to disrepair.
Weather delays.	The weather impact on this project would be high as the majority of works are taking place outdoors.
Increase in pricing during works.	A clear contract and robust contract management will be carried out throughout the project to keep a focus on cost and delivery to budget.
Challenge to tender awarding process.	A robust tendering process and cost evaluation has been undertaken.
Delay to works completion leads to project overrunning.	No actions can currently be taken, care has been taken assessing works contractors bids to ensure realistic timescales are set.
Contractor Financial Viability.	Procurement colleagues undertake financial viability assessments as part of the tender process.
Works more extensive than planned for.	It's possible that deterioration of the unmaintained assets may not become apparent until opening up works have been undertaken.
Residents refuse access.	Should residents refuse access to their homes in order to complete works, it would cause cost and time delays to the project.

# Project Summary

Project Name	Southwark Estate Windows Replacement	Reporting Date & Number	16/09/2024 (1)	Project Number	29100104	PM	Rafael Cardenas
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Key Milestones	Planned Start	Actual Start	Completion	Status
Gateway 3/4			17/11/17	Complete
Court Approval			07/12/17	Complete
Planning Application 1			29/11/19	Complete
Main Tender			10/05/22	Complete
Gateway 5			08/06/22	Complete
Building Contract	31/10/22	31/10/22		Ongoing
Planning Application 2			04/10/23	Complete
Completion	31/10/24			Ongoing

HEALTH & SAFETY	
Accidents: 0	No accidents reported during the last month.
Near Misses: 0	TBC
Issues: 0	TBC
Latest H&S Score:	TBC
Site tidy and well laid out	No complaints reported during the last month.
Hot Work Permits	N/A

Change Request	Raised	Appr	Outstanding
Time / Slippage:	3	2	1
SoW:	16	5	11
Cost ( £ )	1	1	0

Status			
Budget	Programme	Risks	Quality
GREEN	AMBER	AMBER	GREEN
Budget Update	EOT No3	N/A	Snagging

### Summary

This project will address the need for the window replacements and external redecoration at Pakeman House, Stopher House and Sumner Buildings, as well as provide a basis for establishing a platform for programming the future cyclical redecoration for the internal and external common parts across the Estate.

The project suffered lengthy delays during its early stages. The works were procured during the restrictions and lockdowns of the COVID-19 public health crisis which made it extremely challenging for prospective contractors to undertake the required site surveys. After every lockdown, officers needed to engage with the contractors to confirm their prices and review the tender documents amid constantly changing circumstances. The contractor ETEC was finally appointed and works began onsite in November 2022. Consequently, the tender stage was delayed to the point that, on appointment of the successful contractor, there was little time (one week) to implement the previously obtained planning permission before that approval expired. Prior to commencing works the Contractor was required to carry out testing of existing paint to all previously painted surfaces to identify if lead content was present. The survey revealed that lead paint was prevalent in windows and across communal areas. Work necessarily could not commence and consequently planning permission expired. Renewed planning permission was obtained in October 2023. An Issues Report was submitted and approved in July 2024 to cover additional costs incurred by the new to renew planing permission, changes to ventilation to comply with changes in legislation and for inclusion of balcony doors at Sumner Buildings which had been omitted from the original scope of works.

#### Programme Status:

\* *Pakeman House* :  
 Redecoration Works: 90%  
 Window Replacement: 100%  
 Mechanical Ventilation: 100%  
 Snagging: In Progress.

\* *Stopher House* :  
 Redecoration Works: 90%  
 Window Replacement: 65%  
 Mechanical Ventilation: 65%  
 Snagging: In Progress.

\* *Sumner Buildings* :  
 Redecoration Works: 87%  
 Window Replacement: 65%  
 Mechanical Ventilation: 65%  
 Snagging: In Progress.

Practical completion expected 31/10/2024

Financial Summary	Approved Budget TD	Commitment	Spend TD	EWN/ CRP	Projected Outturn Costs
<b>Staff Costs</b>	£104,650.00	£0.00	£76,889.49	£0.00	£104,650.00
<b>Fees</b>					
Design Team	£61,288.00	£0.00	£40,318.82	£0.00	£61,288.00
Legal Fees	£896.00	£0.00	£896.00	£0.00	£896.00
<b>Works</b>	£4,127,731.00	£258,731.00	£3,868,999.82	£0.00	£6,164,815.03
Issue Report	£2,037,084.03	£0.00	£0.00	£0.00	
<b>SUB TOTAL</b>	<b>£6,331,649.03</b>	<b>£258,731.00</b>	<b>£3,987,104.13</b>	<b>£0.00</b>	<b>£6,331,649.03</b>
Risk Register				<b>£0.00</b>	
<b>GRAND TOTAL</b>	<b>£6,331,649.03</b>	<b>£258,731.00</b>	<b>£3,987,104.13</b>	<b>£0.00</b>	<b>£6,331,649.03</b>

GW Prog Tracker	Date	Approved Budget	CRP
Gateway 5	08/06/22	£4,294,564	N/A
Issue Report	04/07/24	£6,331,649	N/A
Gateway 6			

Risks and Issues	
Section 20 Challenges.	Leaseholder(s) may challenge the S20 service charge recovery on grounds of the works being improvements or due to disrepair.
Weather delays.	The weather impact on this project would be high as the majority of works are taking place outdoors.
Increase in pricing during works.	A clear contract and robust contract management will be carried out
Challenge to tender awarding process.	A robust tendering process and cost evaluation has been undertaken.
Delay to works completion leads to project overrunning.	No actions can currently be taken, care has been taken assessing works contractors bids to ensure realistic timescales are set.
Contractor Financial Viability.	Procurement colleagues undertake financial viability assessments as part of the tender process.
Works more extensive than planned for.	It's possible that deterioration of the unmaintained assets may not become apparent until opening up works have been undertaken.
Residents refuse access.	Should residents refuse access to their homes in order to complete works, it would cause cost and time delays to the project.

# Project Summary

Project Name William Blake Windows & Redecorations Reporting Date & Number 18/09/2024 (1) Project Number 29100107 APM/PM Jason Crawford / Rafael Cardenas



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Key Milestones	Planned Start	Actual Start	Completion	Status
Gateway 3/4	18/09/2023	18/09/2023	18/09/2023	Complete
Planning Application				
Main Tender				
Gateway 5				
Building Contract				
Completion				

Change Request	Raised	Appr	Outstanding
Cost (£)	£ 0 -	£ 0 -	£ 0 -

HEALTH & SAFETY
Accidents: 0
Near Misses: 0
Issues: 0

Status			
Budget	Programme	Risks	Quality
Green	Green	Green	Green

**Summary**

This project will address the need for the Window Replacements and external redecoration at William Blake Estate as well as a basis for establishing a platform for programming the future cyclical redecoration for the internal and external common parts across the Estate.

This project has suffered significant delays during its development period, firstly as with the other HRA Window Replacement Projects through the enforced delays of the Covid-19 public health crisis, and then secondly, after completing procurement for the works, the City's Capital Programme Review. During this second enforced hiatus, both the tender returns submitted and the planning permission obtained expired. Approaches were made to the Local Planning Authority seeking an extension of time to allow us to undertake the tender pricing submissions again, but this was rejected. As such, we will have to undertake full planning approvals again and re-tender for the works. Due to changes in legislation the previously submitted designs will need to be respecified. Procurement for a new design team is expected to go live end Sept 2024.

Financial Summary	Approved Budget TD	Commitment	Spend TD	EWN/ CRP	Projected Outturn Costs
<b>Staff Costs</b>	£ 48,324.00	£ -	£ 13,318.00	£ -	£ 70,000.00
<b>Works</b>	£ -	£ -	£ -	£ -	£ -
<b>Fees</b>					
Comms Consultant	£ -	£ -	£ -	£ -	£ -
Design Review Panel	£ -	£ -	£ -	£ -	£ -
Multidis Design Team	£ 276,105.00	£ -	£ 43,823.00	£ -	£ 319,928.00
Planning Consultant	£ -	£ -	£ -	£ -	£ -
Planning Fees	£ -	£ -	£ -	£ -	£ -
Quantity Surveyor	£ -	£ -	£ -	£ -	£ -
Other (please specify)	£ -	£ -	£ -	£ -	£ -
<b>Surveys</b>					
Structural	£ -	£ -	£ -	£ -	£ -
M&E	£ -	£ -	£ -	£ -	£ -
<b>SUB TOTAL</b>	<b>£ 324,429.00</b>	<b>£ -</b>	<b>£ 57,141.00</b>	<b>£ -</b>	<b>£ 389,928.00</b>
Risk Register	£ -	£ -	£ -	£ -	£ -
<b>GRAND TOTAL</b>	<b>£324,429.00</b>	<b>£ -</b>	<b>£57,141.00</b>	<b>£ -</b>	<b>£389,928.00</b>
Actuals and Committed					

GW Prog Tracker	Date	Approved Budget	CRP
Gateway 3	15 January 2023	£ 276,105.00	£ -
Gateway 4 c			
Gateway 5			
Gateway 6			

Risks and Issues
<b>Risks</b>
1 Section 20 Challenges.
2 Weather delays.
3 Continued deterioration of windows
4 Delay to works completion leads to project overrunning
5 Significant Change in sustainability sector
6 Recommendations not approved
7 Increase in pricing during works
8 Challenge to tender awarding process.
9 Contractor Financial Viability
10 Works more extensive than planned for
11 Residents refuse access.
12 Fire risk assessments (FRA's)
13 Capital Programme Review
<b>Issues</b>
13 Last capital review caused delays which led to planning approvals expiring. Gateway 3/4 process began again. Project cost estimates increased £743,278 .

# Project Summary

Project Name Middlesex Street Estate Heating Replacement Reporting Date & Number 16/09/24 (1) Project Number 29100130 PM Neil Clutterbuck



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Key Milestones	Planned Start	Actual Start	Completion	Status
Gateway 1&2			23/02/15	Complete
Gateway 3/4			19/07/18	Complete
Main Tender	01/08/18	01/12/18	31/05/19	Complete
Gateway 5	01/06/19	13/09/19	20/09/19	Complete
Building Contract		05/11/19		Ongoing

HEALTH & SAFETY
Accidents: 0
Near Misses: 0
Issues: 0

Change Request	Raised	Appr	Outstanding
Cost ( £)	0	0	0

Status			
Budget	Programme	Risks	Quality
AMBER	RED	AMBER	GREEN

**Summary**

The scope of this project is to replace the communal heating and hot water system, including boilers, distribution pipe work, heating controls and emitters with a more modern, efficient system. TSG were appointed to complete the works in Oct/Nov 2019.

Progress with the contract was significantly delayed due to the Covid 19 public health crisis, and was subject to further length delays due to planning objections relating to the location and appearance of external pipework. An Issues Report was submitted and approved in November 2023 to cover additional costs following material and labour cost inflation and the extensive delays experienced during the pandemic.

Installations of replacement heating systems remain ongoing across Petticoat Square. There are still five refusals in Petticoat Tower, and a further one, possibly two, flats in Petticoat Square now awaiting the outcome of the tribunal that is being dealt with by the City's legal department (to be heard December 2024). We are also having more standard access issues with some residents around Petticoat Square and are working with our colleagues in the estate office to try and overcome these.

Once the legal issues have been resolved, if as seems likely, the contractor will have vacated the site then there will be additional costs for them to return to complete any properties outstanding as their site setup and welfare facilities would need to be reestablished.

A further Issues Report is in preparation to seek additional funding following the discovery of unanticipated asbestos which is required to be removed to complete the remaining installations. A contract uplift circa £200k is anticipated to be requested.

Financial Summary	Approved Budget TD	Commitment	Spend TD	EWN/ CRP	Projected Outturn Costs
Staff Costs	£325,564.00	0.00	176,441.87	£0.00	£325,564.00
Fees	£73,800.00	£9,740.00	£54,535.00	£0.00	£73,800.00
Works	£3,950,025.00	130,501.46	3,819,523.54	£0.00	£3,950,025.00
<b>SUB TOTAL</b>	<b>£4,349,389.00</b>	<b>£140,241.46</b>	<b>£4,050,500.41</b>	<b>£0.00</b>	<b>£4,349,389.00</b>
Risk Register	£0.00	£0.00	£0.00	£0.00	£0.00
<b>GRAND TOTAL</b>	<b>£4,349,389.00</b>	<b>£140,241.46</b>	<b>£4,050,500.41</b>	<b>£0.00</b>	<b>£4,349,389.00</b>

GW Prog Tracker	Date	Approved Budget	CRP
Gateway 2	23/02/2015	£35,000	£0
Gateway 3/4	19/07/2018	£58,000	£0
Gateway 5	13/09/2019	£3,125,639	£0
Gateway 5 Issues	01/11/2023	£4,349,339	£0
Gateway 6			

Risks and Issues	
Section 20 Challenges.	Leaseholder(s) may challenge the S20 service charge recovery on grounds of the works being improvements or due to disrepair.
Increase in pricing during works.	A clear contract and robust contract management will be carried out throughout the project to keep a focus on cost and delivery to budget.
Delay to works completion leads to project overrunning.	No actions can currently be taken, care has been taken assessing works contractors bids to ensure realistic timescales are set.
Contractor Financial Viability.	Procurement colleagues undertake financial viability assessments as part of the tender process.
Works more extensive than planned for.	It's possible that deterioration of the unmaintained assets may not become apparent until opening up works have been undertaken.
Residents refuse access.	Should residents refuse access to their homes in order to complete works, it would cause cost and time delays to the project.

# Project Summary

Project Name: Fire Door Replacement - Lot 2 Avondale | Reporting Date & Number: 16/09/2024 (1) | Project Number: 29100167 | PM: NEIL CLUTTERBUCK



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Status			
Budget	Programme	Risks	Quality
GREEN	AMBER	GREEN	GREEN

**Summary**

This project forms part a programme of works to replace all identified fire doors (residential front doors, communal corridor doors and service cupboard doors), including any associated panel surrounds and fanlight windows, within City of London Housing managed residential blocks. At Gateway 4, approval was granted to proceed to procurement on an estate-by-estate basis (divided into Lots) with each procured contract to be authorised by a separate Gateway 5 report on the regular approval track. This report concerns Lot 2 of the programme encompassing Avondale Square Estate.

Gerda were awarded this project through the Hyde Framework (Pretium). There was an initial delay to the project due to the COL budget reviews that were taking place at the time.

All low level general needs blocks are now complete.

The residential front doors in the three Point Blocks are currently being replaced but the communal doors are on hold until ingoing issues are resolved with the Sprinkler system project. Harman Close communal doors are also on hold as there are cables for the door entry system, the fire alarm system and the warden call lines that have been installed by penetrating through the existing doorsets, This prevents these doors from be removed for replacement until such essential services are renewed and relocated. A new project to do this is being developed.

Financial Summary	Approved Budget TD	Commitment	Spend TD	Projected Outturn Costs
Staff Costs	£100,000	£0	£39,491	£60,000
Fees	£100,000	£0	£1,970	£20,000
Works	£2,843,751	£1,168,123	£1,675,628	£2,843,751
<b>SUB TOTAL</b>	<b>£3,043,751</b>	<b>£1,168,123</b>	<b>£1,717,089</b>	<b>£2,923,751</b>
Risk Register	£0	£0	£0	
<b>GRAND TOTAL</b>	<b>£3,043,751</b>	<b>£1,168,123</b>	<b>£1,717,089</b>	<b>£2,923,751</b>

GW Prog Tracker	Date	Approved Budget	CRP
Gateway 1-4	13/12/19	£150,000	£0
Gateway 5	04/11/22	£3,043,751	£0
Gateway 6			£0

Risks and Issues	
Increase in pricing during works.	A clear contract and robust contract management will be
Existing doorsets cannot be removed due to penetrations of essential services	Services to be renewed in forthcoming projects, fire door replacements reprogrammed to follow.
Delay to other works completion (Sprinkler install) leads to project overrunning.	No actions can currently be taken, care has been taken assessing works contractors bids to ensure realistic
Contractor Financial Viability.	Procurement colleagues undertake financial viability assessments as part of the tender process.
Works more extensive than planned for.	It's possible that deterioration of the unmaintained assets may not become apparent until opening up works have been
Residents refuse access.	Should residents refuse access to their homes in order to complete works, it would cause cost and time delays to the

Key Milestones	Planned Start	Actual Start	Completion	Status
Gateway 1-4			16/12/19	Complete
Main tender	23/09/22		23/02/23	Complete
Gateway 5	04/11/22		09/11/22	Complete
Building works	15/03/23			Ongoing

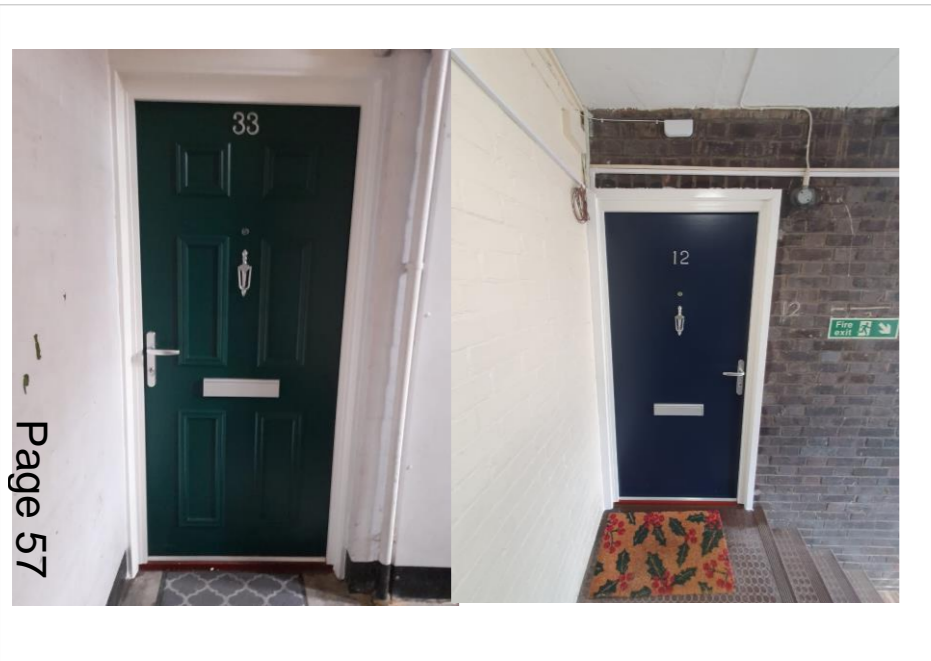
**HEALTH & SAFETY**  
 Accidents: 0  
 Near Misses: 0  
 Issues: 0  
 Site tidy and well laid out: No complaints reported

Change Request	Raised	Appr	Outstanding
Cost ( £)	0	0	0



# Project Summary

Project Name Fire Door Replacement - Lot 3 Various Estates Reporting Date & Number 16/09/2024 (1) Project Number 2910069/70/71/72 PM NEIL CLUTTERBUCK



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Key Milestones	Planned Start	Actual Start	Completion	Status
Gateway 1-4			16/12/19	Complete
Main Tender			01/02/23	Complete
Gateway 5			20/02/23	Complete
Building Works				Ongoing

HEALTH & SAFETY
Accidents: 0
Near Misses: 0
Issues: 0
Site tidy and well laid out: No complaints reported

Change Request	Raised	Appr	Outstanding
	0	0	0
Cost ( £ )	0	0	0

Status			
Budget	Programme	Risks	Quality
GREEN	AMBER	GREEN	GREEN

### Summary

This project forms part a programme of works to replace all identified fire doors (residential front doors, communal corridor doors and service cupboard doors), including any associated panel surrounds and fanlight windows, within City of London Housing managed residential blocks. At Gateway 4, approval was granted to proceed to procurement on an estate-by-estate basis (divided into Lots) with each procured contract to be authorised by a separate Gateway 5 report on the regular approval track. This report concerns Lot 3 of the programme encompassing William Blake Estate, Sumner Buildings, Dron House & Petticoat Tower.

Gerda were awarded this project through the Hyde Framework.

William Blake Estate - all residential doors are complete. There were some communal doors in Blake House that required special testing, this is now complete and the doors are in fabrication with the subsequent install to take place in due course.

Sumner Buildings - there is one outstanding residential door to be replaced, but we are liaising with the legal department to obtain access.

Dron House- there is one door to be replaced that we were liaising with the legal department. This is now near resolution and will be replaced at the earliest convenience.

Petticoat Tower- we have been unable to replace the communal doors in Petticoat Tower to date due to the sprinkler system project and possible damage to the new doors, while work is ongoing. We are expecting the sprinkler contractor to vacate site shortly which will allow Gerda access to the communal areas. Although space to accommodate a further contractor on Middlesex Street Estate will be of a premium due to the Eastern Base police project, following a productive on-site meeting with Neilcott, the contractors undertaking these works, an amicable agreement has been made for the location of the site set-up required for the tower communal doors to take place.

Financial Summary	Approved Budget TD	Commitment	Spend TD	Projected Outturn Costs
<b>Staff Costs</b>				
William Blake House	£7,500	£0	£7,173	£7,500
Sumner Buildings	£7,500	£0	£7,247	£7,500
Dron House	£7,500	£0	£6,179	£7,500
Petticoat Tower	£7,500	£0	£98	£7,500
<b>Fees</b>				
	£30,000	£5,699	£2,443	£10,000
<b>Works</b>				
William Blake House	£439,550	£95,138	£355,636	£439,550
Sumner Buildings	£356,467	£55,955	£300,511	£356,467
Dron House	£291,005	£63,435	£227,570	£291,005
Petticoat Tower	£224,724	£223,708	£1,016	£224,724
<b>SUB TOTAL</b>	<b>£1,311,746</b>	<b>£438,236</b>	<b>£884,733</b>	<b>£1,311,746</b>
<b>Risk Register</b>				
	£0	£0	£0	£0
<b>GRAND TOTAL</b>	<b>£1,371,746</b>	<b>£443,935</b>	<b>£907,873</b>	<b>£1,351,746</b>
Actuals and Committed				

GW Prog Tracker	Date	Approved Budget	CRP
Gateway 1 to 4	16/12/19	£150,000	£0
Gateway 5	44,977	£1,371,747	£0
Gateway 6			

Risks and Issues	
Increase in pricing during works.	A clear contract and robust contract management will be carried out
Delay to other works completion (Sprinkler install) leads to project overrunning.	No actions can currently be taken, care has been taken assessing works contractors bids to ensure realistic timescales are set.
Contractor Financial Viability.	Procurement colleagues undertake financial viability assessments as part of the tender process.
Works more extensive than planned for.	It's possible that deterioration of the unmaintained assets may not become apparent until opening up works have been undertaken.
Residents refuse access.	Should residents refuse access to their homes in order to complete works, it would cause cost and time delays to the project.

# Project Summary

Project Name: George Elliston and Eric Wilkins Refurbishment | Reporting Date & Number: 17/09/2024 (1) | Project Number: 29800156 | PM: Lochlan MacDonald



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Status			
Budget	Programme	Risks	Quality
GREEN	RED	AMBER	GREEN

### Summary

This project follows on from the aborted scheme to carry out repairs at the same time as new flats were constructed on the roofs of George Elliston and Eric Wilkins Houses on the Avondale Square Estate. Since cancellation of the development scheme, progress with the refurbishment only project was delayed as part of the City's Capital Programme Review whereby this project was selected for short-term deferral until HRA budgets could accommodate. The appointment of a consultant was delayed whilst options for the brief were considered and possible funding avenues were considered outside of the HRA.

The project scope covers: replace roof and windows, refurbish lift, brickwork repairs, communal redecoration, and drainage works as necessary.

Studio Partington have been appointed to carry out a full condition survey, design work, options appraisal and to assist with the tender process and the project management. Survey and design work is ongoing.

Financial Summary	Approved Budget TD	Commitment	Spend TD	EWN/ CRP	Projected Outturn Costs
<b>Staff Costs</b>	£50,000.00		£3,887.00	£0.00	£50,000.00
<b>Fees</b>	<b>£150,000.00</b>				
Design Architect	£110,000.00	£72,770.00	£20,100.00	£0.00	£92,870.00
Guardian Consultancy	£20,000.00		£17,130.00	£0.00	£17,130.00
Planning Consultant					
Planning Fees					
Quantity Surveyor					
<b>Works</b>	£0.00	£0.00	£0.00	£0.00	£3,540,000.00
<b>SUB TOTAL</b>	<b>£200,000.00</b>	<b>£0.00</b>	<b>£3,887.00</b>	<b>£0.00</b>	<b>£3,700,000.00</b>
Risk Register	£0.00	£0.00	£0.00	£0.00	TBC
<b>GRAND TOTAL</b>	<b>£200,000.00</b>	<b>£0.00</b>	<b>£3,887.00</b>	<b>£0.00</b>	<b>£3,700,000.00</b>

GW Prog Tracker	Date	Approved Budget	CRP
Gateway 1 & 2	11/12/2020	£200,000	£0
Gateway 3 & 4			
Gateway 5			
Gateway 6			

Risks and Issues	
Section 20 Challenges.	Leaseholder(s) may challenge the S20 service charge recovery on grounds of the works being improvements or due to disrepair.
Insufficient funding capacity in HRA	Other funding streams being explored; works have already been subject to deferral.
Works more extensive than planned for.	It's possible that deterioration of the unmaintained assets may not become apparent until opening up works have been undertaken.
Residents refuse access.	Should residents refuse access to their homes in order to complete works, it would cause cost and time delays to the project.

Key Milestones	Planned Start	Actual Start	Completion	Status
Gateway 1 & 2			11/12/20	Complete
Appt Consultant	01/01/21	01/01/22	01/11/23	Complete
Options Appraisal	01/04/21	01/04/24	30/08/24	Complete
Gateway 3/4 Option Appraisal	01/04/21	01/01/25	31/01/25	Pending
Section 20 Pre tender		01/02/25	31/03/25	Pending
Main Tender	15/04/25		15/06/25	Pending
Planning Application				Pending
Section 20 Post Tender				Pending
Gateway 5				Pending
Building Contract				Pending
Completion				Pending

HEALTH & SAFETY
Accidents: 0
Near Misses: 0
Issues: 0

Change Request	Raised	Appr	Outstanding
	0	0	0
Cost ( £ )	0	0	0











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# Agenda Item 7

<b>Committee(s):</b> Housing Management and Almhouses Sub Committee	<b>Dated:</b> 09/10/2024
<b>Subject:</b> Housing Complaints Update – Quarter 1	<b>Public</b>
<b>Which outcomes in the City Corporation’s Corporate Plan does this proposal aim to impact directly?</b>	N/A
<b>Does this proposal require extra revenue and/or capital spending?</b>	<b>No</b>
<b>If so, how much?</b>	<b>N/A</b>
<b>What is the source of Funding?</b>	<b>N/A</b>
<b>Has this Funding Source been agreed with the Chamberlain’s Department?</b>	<b>N/A</b>
<b>Report of:</b> Judith Finlay, Executive Director of Community & Children’s Services	For Information
<b>Report author:</b> Anna Donoghue, Information, Performance and Quality Assurance Manager	

## Summary

The purpose of this report is to update members of the Housing Management and Almhouses Sub-Committee on changes made in the Housing Complaints Team. This report also provides detailed complaint statistics for Quarter 1 of 2024-25, including information on Housing Ombudsman cases active in the period.

There has been a change in staffing and implementation of new procedures to streamline processes. A new complaints reporting procedure is being established using Power BI and will be used going forward.

This report will outline some of the future ambitions for the Housing Complaints Team’s reporting processes. This will include comparative trend reporting each quarter, a further breakdown of complaints statistics using resident profile data, and data around lessons learned.

## Recommendation(s)

Members are asked to note the report.

## Main Report

### Background

The Annual Complaints Performance & Service Improvement report (Appendix 4) published in June 2024 detailed actions that were taken to improve the complaints service in the financial year 2023/24.

Changes implemented in 2023/24 are detailed below:

1. Officers set up a Complaints Learning Panel to review outcomes of complaints from residents. The purpose of the Complaints Learning Panel was to identify

themes, trends and potential service improvements (including amendment to policies and procedures) arising out from resident complaints. Any identified actions would be tracked by the responsible officers.

2. In line with the Complaints Handling Code, the team worked to raised resident awareness of how to make a complaint by promoting the service and policy changes, including updating webpages, ways to make a complaint, attending estate drop-ins and placing articles in @home residents' newsletters.
3. The changing requirements of the Complaints Handling Code and improved awareness among officers meant that complaint investigators were clearer on the expectations regarding service failures which may have caused distress and inconvenience to residents.
4. A temporary Complaints Investigation Officer was recruited to support with the backlog of complaints in the Property Services Team.
5. 69 members of staff attended Customer Services training.

### **Current Position**

Since June 2024, a number of further changes have been made to the Housing Complaints Service:

#### 1. Accountability and Reporting:

Steve Goodman and Helen Fentimen have been allocated as Members responsible for complaints. The Housing Complaints Team provides them with a weekly update of active complaints.

They are also provided with a monthly summary which outlines the types of complaints received and the timescales taken to deal with them.

Regular reports are provided to the Departmental Leadership Team, and Housing Management and Almshouses Sub-Committee.

Peta Caine has been allocated as the Senior Lead Person responsible for complaints. She is provided with regular updates from the Housing Complaints Team and is in constant communication with the team about future improvements.

#### 2. Timescales:

In quarter one, only 53% of complaints were being acknowledged within the 5 working day deadline. However, in quarter two, 94% of complaints were acknowledged within the deadline.

If any extensions have been required, the resident has been notified within the timescale and extensions have not exceeded the 10-day or 20-day extension timescale set by the Ombudsman.

All Housing Ombudsman requests are adhered to within the timescales set by the Ombudsman.

#### 3. Tracking and Monitoring of Complaints:

Significant improvements have been made to the complaints monitoring log, and additional detail is captured. Existing procedures have been improved.

Power BI software is being used so that the Housing Complaints Team have live, easily accessible data on complaints.

#### 4. Publicising the Housing Complaints Service

The Housing Complaints Team have developed two new complaints leaflets, with updated information in line with the most recent iteration of the Housing Complaints Policy.

The two-page leaflet (appendix 2) uses simplified language to make the Housing Complaints Service and its processes more accessible to a broader audience.

The longer leaflet (appendix 3) provides a detailed explanation of the Housing Complaints Service and its processes.

### **Future Ambitions**

#### 1. Improved Staffing Capacity

With the permanent Head of Repairs & Maintenance and Head of Major Works starting in the Autumn, there will be additional support and capacity for complaints, particularly at Stage 2.

Increased oversight in Repairs and Major Works will facilitate service developments and improvements in record keeping, which should improve our ability to respond to complaints and the Housing Ombudsman.

#### 2. Training

Training sessions to be set up for staff on complaints handling from an external body, as well as some desk-side and in-house training.

#### 3. Visibility

The Housing Complaints Team will visit estates and attend meetings/walkabouts to raise awareness of the service to the residents.

#### 4. Housing Complaints Data

The Housing Complaints Team will produce reports which contain comparative trend reporting each quarter.

The team aim to provide statistics which contain a breakdown of complaints using resident profile data.

The intention is for annual reports to contain information around 'lessons learned' through the Housing Complaints Service and Complaints Learning Panel.

### **Key Data**

Key data contained in Appendix 1 – Housing Complaints Quarter 1 2024

## **Corporate & Strategic Implications**

### **[Sub-headings]**

Strategic implications – none

Financial implications – none

Resource implications – none

Legal implications - none

Risk implications – Housing Complaints have a direct impact upon the reputation of the City of London’s Housing Division. By the time residents get to the point that they want to make a complaint, they have already experienced a service failure, and therefore it is important that we get it right through the complaints process. There is also a reputational risk in terms of the cases that are investigated by the Housing Ombudsman. The Housing Ombudsman post annual reports, and occasionally call out landlords for severe maladministration practices.

Equalities implications – the new leaflet (appendix 2) uses simplified language in order to expand the accessibility of the Housing Complaints Service to a wider pool of residents.

Climate implications – none

Security implications – none

### **Conclusion**

Members are asked to note this report on changes made in the Housing Complaints Team, including the complaint statistics for Quarter 1 of 2024-25.

### **Appendices**

Appendix 1 – Housing Complaints (HRA) Quarter 1 2024-25

Appendix 2 – 2-page Housing Complaints Leaflet

Appendix 3 – Longer Housing Complaints Leaflet

Appendix 4 - Annual Complaints Performance & Service Improvement report

### **Anna Donoghue**

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# HOUSING COMPLAINTS STATISTICS (HRA)

2024 / 25: QUARTER 1

## OVERVIEW:

43

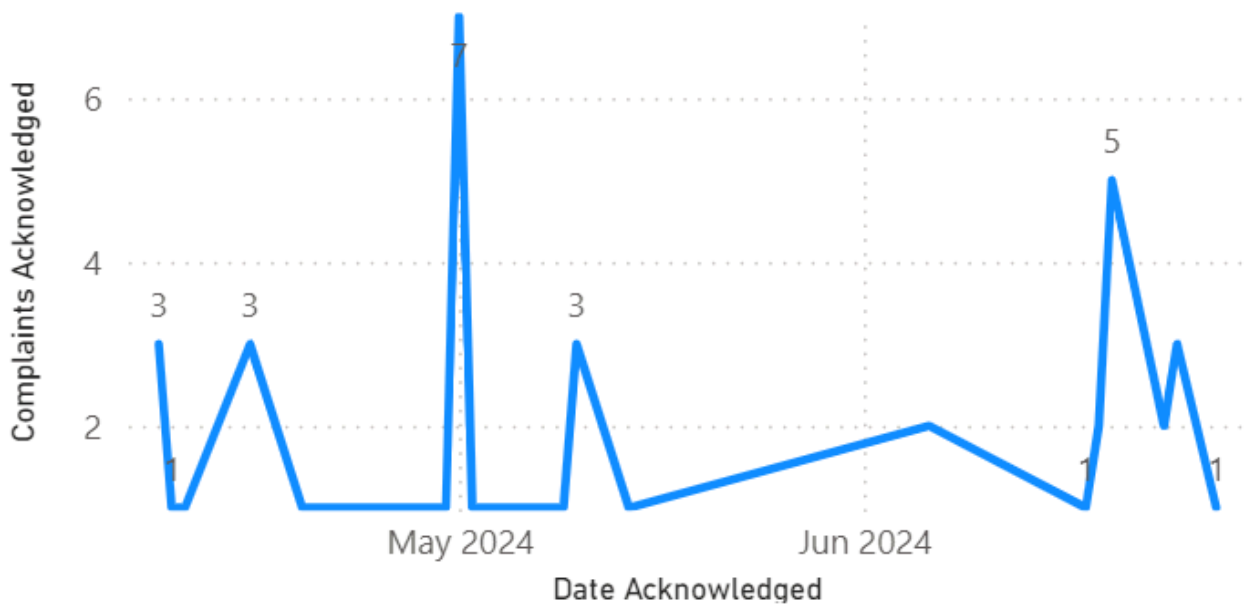
TOTAL NUMBER OF COMPLAINTS RECEIVED

3

TOTAL NUMBER OF COMPLAINTS WITHDRAWN

*\*WITHDRAWN COMPLAINTS ARE NOT INCLUDED IN STATISTICAL BREAKDOWN OF COMPLAINTS*

### Number of Complaints Acknowledged



# STAGE ONE COMPLAINTS:

31

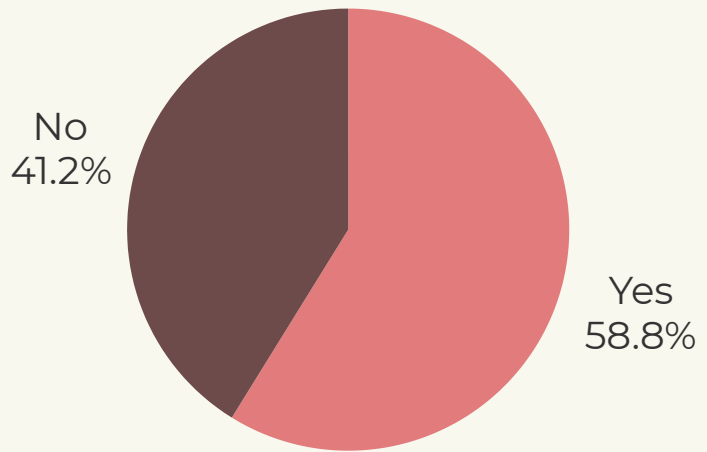
TOTAL NUMBER OF COMPLAINTS RECEIVED

## Source of Complaint:

<b>Tenants:</b>	18
<b>Leaseholders:</b>	11
<b>Other*:</b>	2

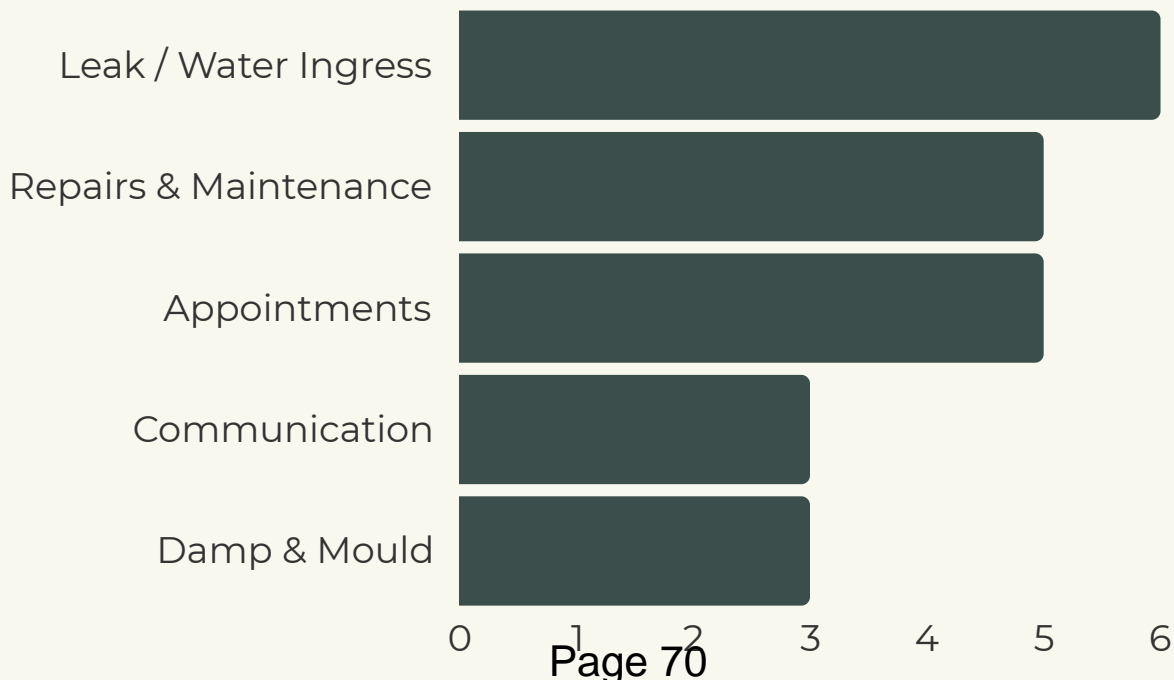
*\*Other: 1 x sub-tenant,  
1x garage tenant*

## Acknowledged in 5 working days:

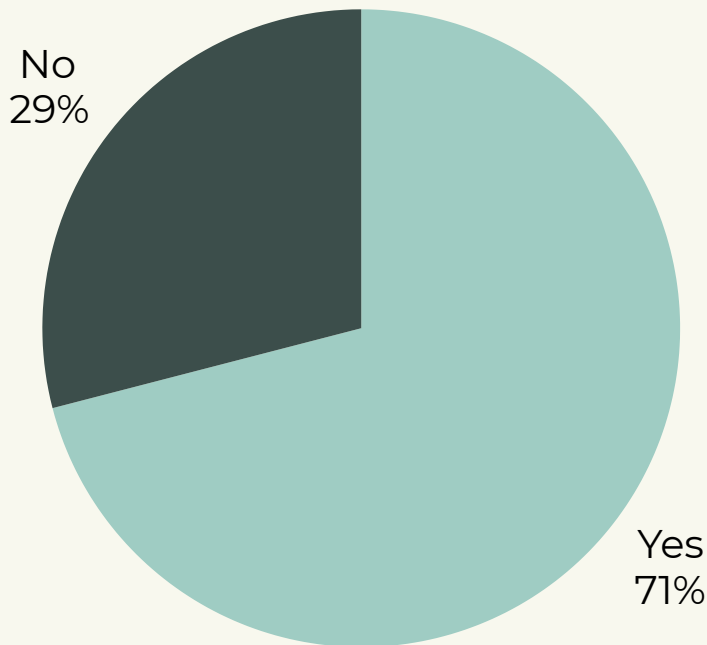


These statistics have drastically improved in Q2, currently at 95%

## Top 5 Reasons for Complaints:



**Stage 1 Complaints Responded to within 10 Working Days:**



All extensions within Housing Ombudsman's 10 working day limit and communicated with residents

**Compensation Paid:**

**£390\***

\*This figure is based on the remittances we have received to date and is subject to change in future reports.

**Outcomes of Complaints:**

<b>Upheld</b>	71%
<b>Partially Upheld</b>	26%
<b>Not Upheld</b>	3%

**Feedback Following Response:**

<b>No Response</b>	36%
<b>Escalated to Stage 2</b>	26%
<b>Ongoing Communications</b>	19%
<b>Satisfied</b>	19%

# STAGE TWO COMPLAINTS:

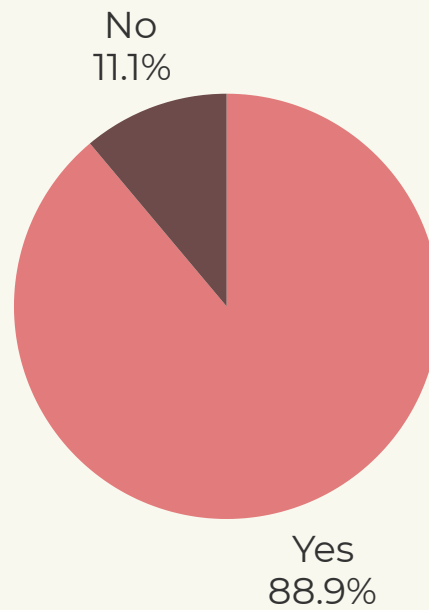
9

TOTAL NUMBER OF COMPLAINTS RECEIVED

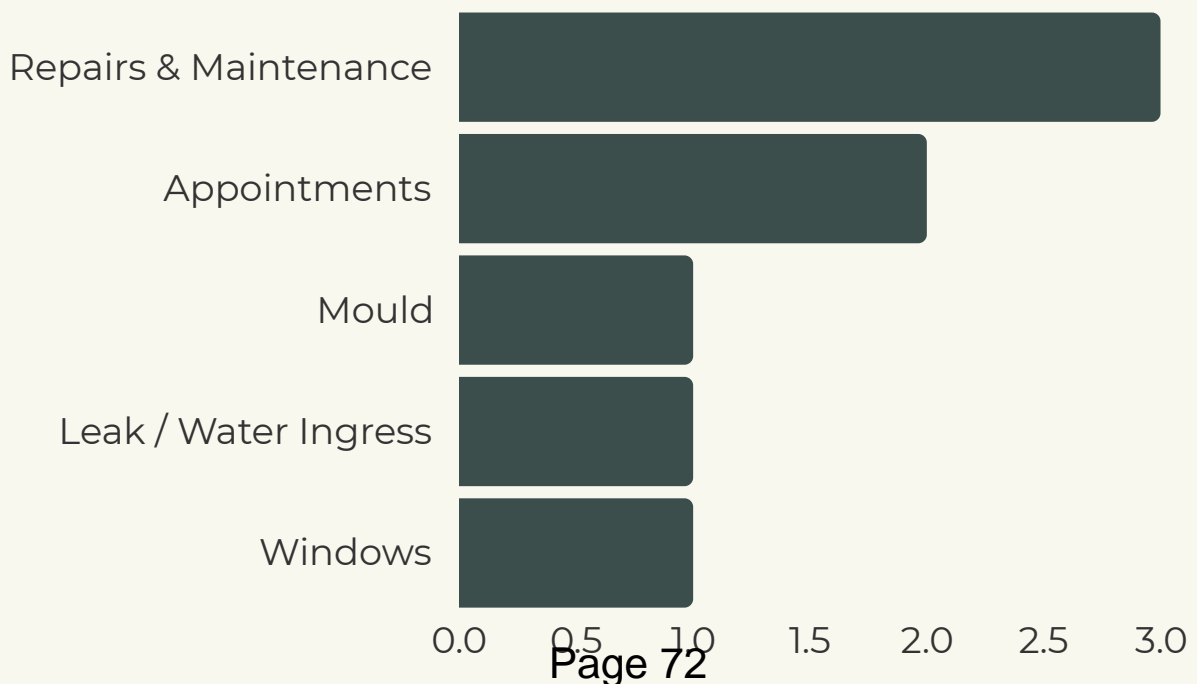
## Source of Complaint:

<b>Tenants:</b>	7
<b>Leaseholders:</b>	2

## Acknowledged in 5 working days:

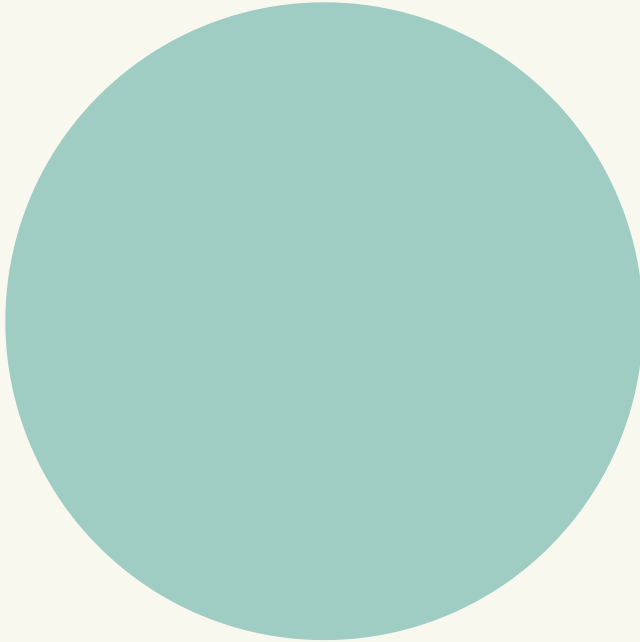


## Top 5 Reasons for Complaints:





**Stage 2 Complaints Responded to within 10 Working Days:**



Yes  
100%

**Compensation Paid:**

**£150\***

\*This figure is based on the remittances we have received to date and is subject to change in future reports.

**Feedback Following Response:**

<b>Satisfied</b>	45%
<b>No Response</b>	33%
<b>Ongoing Communications</b>	11%
<b>Not Satisfied</b>	11%

**Outcomes of Complaints:**

<b>Upheld</b>	89%
<b>Partially Upheld</b>	11%
<b>Not Upheld</b>	0%

# HOUSING OMBUDSMAN SERVICE (HOS) REQUESTS:

4

NEW QUEUE STAGE REQUESTS RECEIVED

1

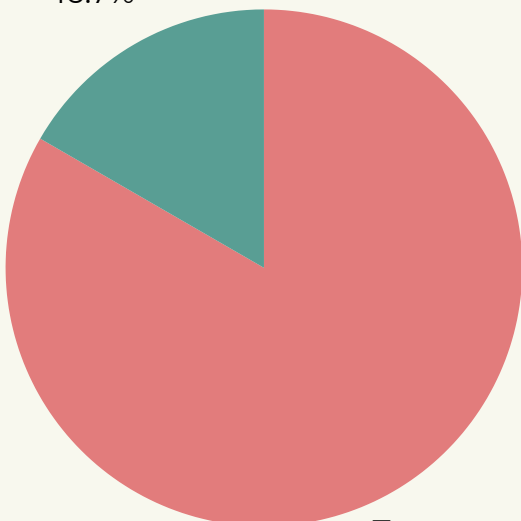
NEW INVESTIGATION STAGE REQUESTS RECEIVED

2

FINAL  
DETERMINATIONS  
RECEIVED

## Source of HOS requests:

Leaseholder  
16.7%



Tenant  
83.3%

## Reasons for Complaints:

Repairs and Maintenance



Estate Services



Leak and Water Ingress



Windows



0.0 0.5 1.0 1.5 2.0 2.5 3.0

HOS complaints often span across several categories and the HOS always investigates the landlord's complaint handling

**Two HOS determinations were received in Q1 of 2024/25, both found maladministration.**



### **Compensation Paid:**

**£1600\***

\*the Housing Ombudsman requested that we pay £1,100 for one maladministration finding, and £500 for the other.

One resident did not want to accept the £1,100 offer from the CoL and did not provide payment details.

The Housing Ombudsman requested that we provide evidence of payment, so we sent the resident a cheque.

### **Summary of HOS findings:**

#### Complaint 1:

- Maladministration found in landlord's handling of leak.
- There were failures in the complaint handling, but the landlord offered redress for these failures (HOS found redress to be satisfactory).

#### Complaint 2:

- Maladministration found in landlord's repairs to heating system & ventilation unit
- Maladministration found in landlord's complaint handling. Whilst the complaint was acknowledged within the timescales, it was not formally escalated as a complaint in time.

# Q1 COMPLIMENTS

<b>Staff Name</b>	<b>Compliment</b>
George Briley - Gardener	Thank you to our wonderful gardener George. He does a splendid job.
Emily Grant - Strategic Communications and Engagement Officer	Just a big thank you for the regular updates about what's going on around the Barbican Estate. Very informative and much appreciated by us.
Charlotte Glinecki - Allocations Officer	Charlotte proves to be impressive, extraordinary, brilliant, exceptional and outstanding - love her emails. I wish to express her exemplary performance, dedication and swift processing of my application for sheltered housing. You are fortunate to have Charlotte as valuable member of the team. I look forward to witnessing Charlotte's continued success and contribution to the organisation. Her hard work and dedication has really helped me during this time. I want to make sure Charlotte knows how much she is valued and appreciated. Charlotte you're amazing!

## Q1 COMPLIMENTS

<b>Staff Name</b>	<b>Compliment</b>
Allison Panks	Thank you to Allison Panks for dealing with an ongoing issues with noise from a neighbour. Allison had to contact the neighbour a number of times to get a response as they were not answering calls, text messages, etc. I appreciate her persistence and help.
Allison Panks	Received a thank you card a little from the family of a deceased tenant for helping them through the end of tenancy process.
Rebecca Southin - Supported Living Manager	Thank you for being a great help and supporting Emmy
Jason Fernandez - Porter, Cleaner, Gardener	Thank you to Jason who always does a great job keeping everything clean and tidy, he is really thoughtful and hard working and very friendly too. We appreciate his work so much!

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# Making a Complaint to the City of London Housing Division

If you have a request or question, you can talk to your Estate Team or the Repairs Desk. If you have issues with Anti-Social Behaviour, please talk to your Resident Services Officer.



Contact details for the Estate Team and Repairs Service Desk are available on the back of this leaflet.

## Formal Complaint: Stage 1:

If you are dissatisfied with the City of London's Housing division, you can make a formal complaint.

**1. Timing:** The complaint must be about something that happened in the last 12 months.

### 2. How to complain:

- Write a letter to Housing Complaints, Barbican Estate Office, 3 Lauderdale Place, London, EC2Y 8EN
- Call 020 7606 3030 (Switchboard) or 020 7029 3935 (Housing Complaints)
- Email [housing.complaints@cityoflondon.gov.uk](mailto:housing.complaints@cityoflondon.gov.uk)

If you complain on the phone, we will send you a letter or email to confirm the details.

### 3. What happens next:

The Housing Complaints Team will acknowledge your complaint within 5 working days.

A manager will investigate your complaint.

A response will be sent within 10 working days. If more time is needed, it can be extended by a further 10 working days. You will be informed in writing about this extension.

## Formal Complaint: Stage 2:

If you are not happy with the response to your Stage 1 complaint, you can move to Stage 2 of the Complaints Process.

### 1. How to take your complaint further (to escalate):

Contact the Housing Complaints Team. You don't have to explain why you want to escalate to stage 2, but it can be helpful to the Complaints Investigator if you do.

### 2. What happens next:

The Housing Complaints Team will acknowledge your Stage 2 complaint within 5 working days.

- A senior manager will investigate your complaint.
- You will get a response within 20 working days. If more time is needed, it can be extended by a further 20 working days. You will be informed in writing about this extension.

## Housing Ombudsman

You may wish to escalate your complaint to the Housing Ombudsman.

You can contact the Housing Ombudsman at any stage of your complaint. This is a free and independent service that helps resolve complaints and disputes between tenants and leaseholders and social landlords.

# Contact Details

## Housing Complaints Team

- Write a letter to Housing Complaints, Barbican Estate Office, 3 Lauderdale Place, London, EC2Y 8EN
- Call 020 7606 3030 (Switchboard) or 020 7029 3935 (Housing Complaints)
- Email [housing\\_complaints@cityoflondon.gov.uk](mailto:housing_complaints@cityoflondon.gov.uk)
- Scan the QR Code for the Housing Complaints Form



## Repairs Service Desk

- Email: [propertyservices@cityoflondon.gov.uk](mailto:propertyservices@cityoflondon.gov.uk)
- Phone: 0800 035 0003
- Post: Property Services, Barbican Estate Office, 3 Lauderdale Place, London, EC2Y 8EN

## Housing Ombudsman Service

- Email: [info@housing-ombudsman.org.uk](mailto:info@housing-ombudsman.org.uk)
- Phone: 0300 111 3000
- Post: Housing Ombudsman Service, PO Box 1484, Unit D, Preston, PR2 0ET
- Scan the QR Code for the Housing Ombudsman Complaints Page.



## Estate Offices

### Golden Lane Estate:

020 7253 2556  
[goldenlane@cityoflondon.gov.uk](mailto:goldenlane@cityoflondon.gov.uk)  
Great Arthur House, Fann Street, EC1Y 0SJ

### Barbican Estate:

020 7029 3958  
[barbican.estate@cityoflondon.gov.uk](mailto:barbican.estate@cityoflondon.gov.uk)  
3 Lauderdale Place, EC2Y 8EN

### Middlesex Street Estate:

020 7247 4839  
[MSE@cityoflondon.gov.uk](mailto:MSE@cityoflondon.gov.uk)  
Artizan Street, E1 7AF

### Avondale Square Estate:

020 7237 3753  
[AvondaleSquareEstate@cityoflondon.gov.uk](mailto:AvondaleSquareEstate@cityoflondon.gov.uk)  
Twelve Acres House, SE1 5PD

### Dron House:

020 7247 4839  
[MSE@cityoflondon.gov.uk](mailto:MSE@cityoflondon.gov.uk)  
Adelina Grove, E1 3AB

### Isleden House:

0207 226 2892  
[isleden.house@cityoflondon.gov.uk](mailto:isleden.house@cityoflondon.gov.uk)  
Prebend Street, N1 8PP

### Holloway Estate:

0207 607 3207  
[hollowayestateteam@cityoflondon.gov.uk](mailto:hollowayestateteam@cityoflondon.gov.uk)  
Fairweather House, Pankhurst Road, N7 0NS

### Windsor House:

020 7247 4839  
[DCCS.WindsorHouse@cityoflondon.gov.uk](mailto:DCCS.WindsorHouse@cityoflondon.gov.uk)  
Wenlock Road, N1 7SX

### York Way Estate:

020 7607 3119  
[Yorkway.EstateTeam@cityoflondon.gov.uk](mailto:Yorkway.EstateTeam@cityoflondon.gov.uk)  
Lambfold House, Market Road, N7 9PX

### Southbank Estates:

020 7620 3702  
[southwark@cityoflondon.gov.uk](mailto:southwark@cityoflondon.gov.uk)  
Pakeman House, Pocock Street, SE1 0BH

### Horace Jones House:

020 7620 3702  
[southwark@cityoflondon.gov.uk](mailto:southwark@cityoflondon.gov.uk)  
Dutchess Walk, SE1 2RF

### Sydenham Hill Estate:

020 7620 3702  
[Sydenham.Hill@cityoflondon.gov.uk](mailto:Sydenham.Hill@cityoflondon.gov.uk)  
Otto Close, Forest Hill, SE26 6LT

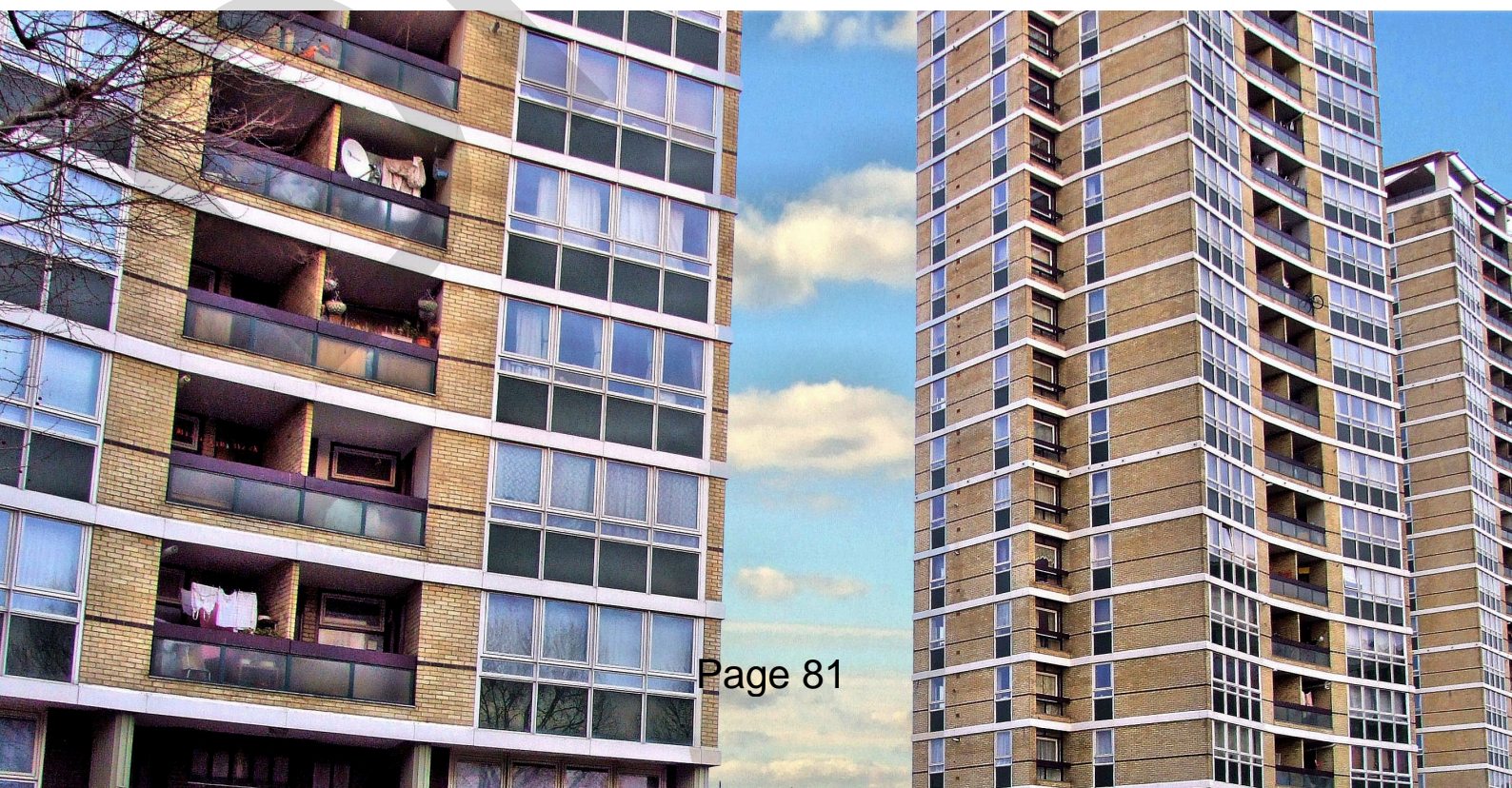
### William Blake Estate:

020 7620 3702  
[southwark@cityoflondon.gov.uk](mailto:southwark@cityoflondon.gov.uk)  
McAuley Close, SE1 7EA





# Making a Complaint to the City of London Housing Division



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# Service Requests or Questions

If you have a request or question about something, you can talk to your Estate Team. If your query relates to a repair, please contact the Repairs Service Desk.

If you wish to complain about a neighbour or other resident on your estate, this is dealt with under our anti-social behaviour policy. Please speak to your Estate Team if you have any concerns about this.

Each estate has a Resident Services Officer. You may wish to speak to them about your concerns or questions in the first instance. You can make an appointment to speak to your resident services officer by calling, emailing or visiting your estate office.

Residents can make complaints to the Housing Complaints Team without speaking to their Resident Services Officer.

Estate Office contact details are available at the end of this leaflet.



## Repairs Service Desk

- Email: [propertyservices@cityoflondon.gov.uk](mailto:propertyservices@cityoflondon.gov.uk)
- Phone: 0800 035 0003
- Post: Property Services, Barbican Estate Office, 3 Lauderdale Place, London, EC2Y 8EN

# Making a Complaint

We aim to provide good quality services but sometimes we get it wrong. When this happens, we want to make it as easy as possible for residents to tell us and know that we will respond positively, quickly and fairly.

We aim to:

- address requests and enquiries quickly and at a local level;
- manage all complaints quickly, efficiently and with courtesy;
- ensure you know what is happening at all times;
- give a clear response within set time limits explaining the action we will take;
- treat complaints as feedback that will help us to continuously improve our services

At each stage of the complaints process, we aim to provide a full response to your complaint within the set timeframe. If we cannot do so, we will contact you to explain why, and let you know when to expect a response.

**Residents can contact the Housing Ombudsman Service at any stage of a complaint.**

To get in touch with the Housing Complaints Team, you can:

- Write a letter to Housing Complaints, Barbican Estate Office, 3 Lauderdale Place, London, EC2Y 8EN
- Call 020 7606 3030 (Switchboard) or 020 7029 3935 (Housing Complaints)
- Email [housing.complaints@cityoflondon.gov.uk](mailto:housing.complaints@cityoflondon.gov.uk)
- Scan the below QR Code for the online complaints form.



This leaflet contains a summary of our Housing Complaints Policy which is available at [www.cityoflondon.gov.uk/services/housing](http://www.cityoflondon.gov.uk/services/housing)

# Exclusions

There are some instances in which the Housing Complaints Team will not accept a complaint. The Housing Complaints Team do not take a blanket approach and will consider each case on its particular facts. If the team do not accept a complaint, they will write to you to explain the reasons that your complaint is not accepted.

## Exclusions are as follows:

- **Age** – if the issue giving rise to the complaint happened more than 12 months ago (unless it is a recurring problem).
- **Legal Action** – if a complainant pursues the issue through a legal route. This will not stop the City of London from trying to resolve the issue.
- **Previous Complaints** – the matter has already been considered and reviewed through the complaints service.
- **Not Within Our Control** – complaints about services, people or bodies over which we have no control.
- **Insurance Claims** – a claim for damages or personal injury which will be dealt with as an insurance claim.
- **Alternative appeals or review procedures** – issues over which there is an alternative redress process.



# Formal Complaint: Stage 1

If you are dissatisfied with the service of the City of London's Housing Division, you can make a formal complaint to the Housing Complaints Team.

**1. Timing:** The complaint must be about something that happened in the last 12 months. There are some instances in which complaints over 12 months old can be investigated e.g., if it is a recurring problem

## **2. How to Complain:**

- Write a letter to Housing Complaints, Barbican Estate Office, 3 Lauderdale Place, London, EC2Y 8EN
- Call 020 7606 3030 (Switchboard) or 020 7029 3935 (Housing Complaints)
- Email [housing.complaints@cityoflondon.gov.uk](mailto:housing.complaints@cityoflondon.gov.uk)
- Scan the QR Code for the Housing Complaints Form



## **3. What Happens Next:**

The Housing Complaints Team will acknowledge your complaint within 5 working days.

A manager from the team in which your complaint is about will look into the details of your complaint. They will look at relevant records, talk to staff involved in the matter, and may also contact you to discuss the matter further.

You will get a response within 10 working days. If more time is needed, it can be extended by a further 10 working days. The Housing Complaints Team will explain the reason for the extension.

# Formal Complaint: Stage 2

If you are not satisfied with the response to your Stage 1 complaint, you can move to Stage 2 of the Complaints Process.

## **1. How to Escalate:**

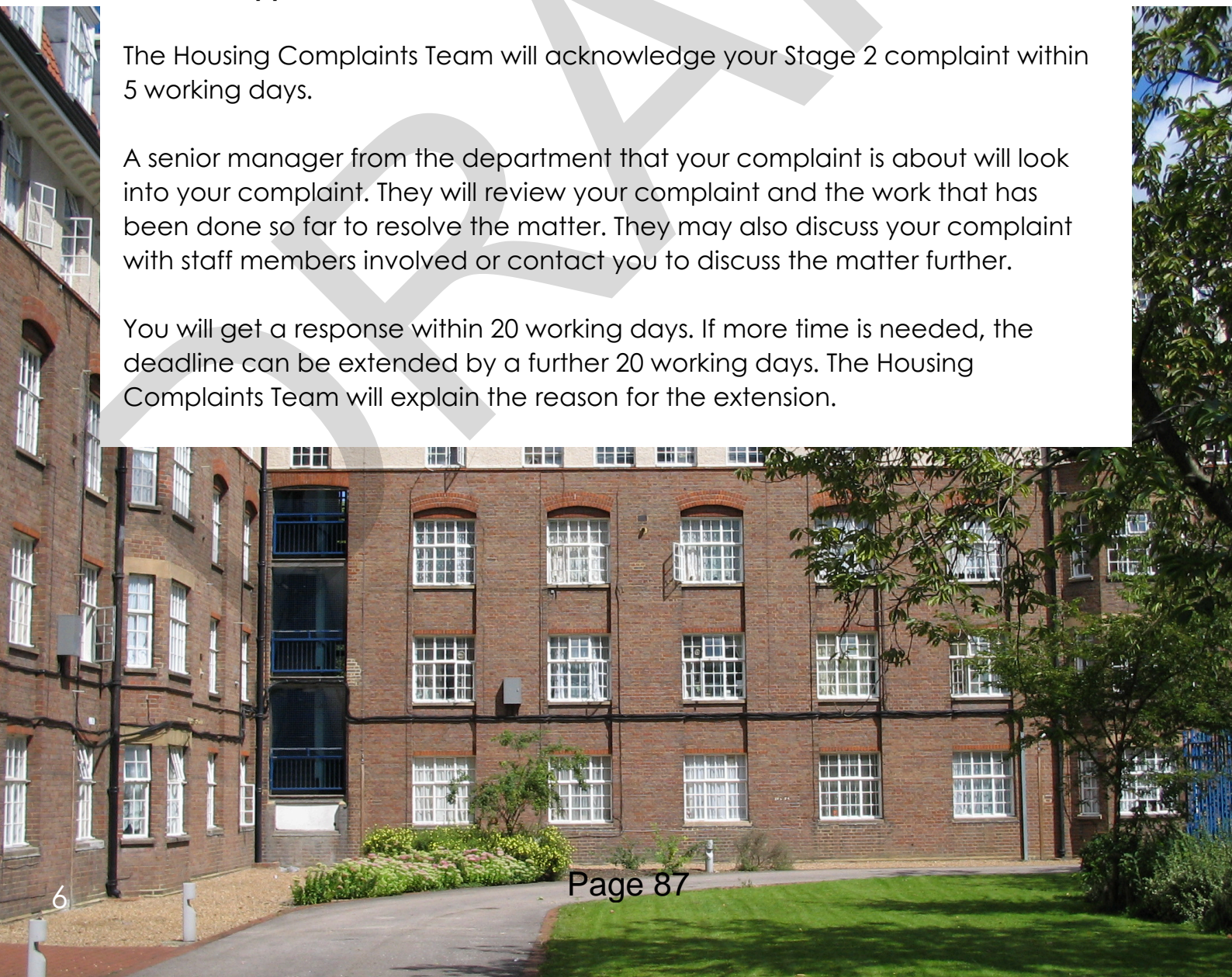
Contact the Housing Complaints Team via email, telephone call or letter. You do not have to explain why you want to escalate, but it can be helpful to the complaints investigator if you explain the reasons that you are dissatisfied with the stage 1 response.

## **2. What Happens Next:**

The Housing Complaints Team will acknowledge your Stage 2 complaint within 5 working days.

A senior manager from the department that your complaint is about will look into your complaint. They will review your complaint and the work that has been done so far to resolve the matter. They may also discuss your complaint with staff members involved or contact you to discuss the matter further.

You will get a response within 20 working days. If more time is needed, the deadline can be extended by a further 20 working days. The Housing Complaints Team will explain the reason for the extension.



# Further Support

## **The Housing Ombudsman:**

Residents can go to the Housing Ombudsman at any point during the complaints process.

The Housing Ombudsman is a free and independent service that helps resolve complaints and disputes between tenants or leaseholders and social landlords.

**Email:** [info@housing-ombudsman.org.uk](mailto:info@housing-ombudsman.org.uk)

**Phone:** 0300 111 3000

**Post:** Housing Ombudsman Service, PO Box 1484, Unit D, Preston, PR2 0ET

Scan the below QR Code for the Housing Ombudsman's complaints page:



## **The Local Government Ombudsman:**

There may be instances in which the Local Government Ombudsman can help, depending on the nature of your complaint. Their website is [www.lgo.org.uk](http://www.lgo.org.uk) and they can be contacted on 0300 061 0614.

## **Mediation:**

At any stage in the process, we may suggest that a mediator is invited to work with the City of London and the complainant to help find a way to achieve a better understanding and a way forward. Mediators are independent and have specialist skills in resolving complaints.



# Contact Details

## **Housing Complaints Team:**

- Write a letter to Housing Complaints, Barbican Estate Office, 3 Lauderdale Place, London, EC2Y 8EN
- Call 020 7606 3030 (Switchboard) or 020 7029 3935 (Housing Complaints)
- Email [housing.complaints@cityoflondon.gov.uk](mailto:housing.complaints@cityoflondon.gov.uk)
- Scan the QR Code for the Housing Complaints Form



## **Repairs Service Desk:**

- Email: [propertyservices@cityoflondon.gov.uk](mailto:propertyservices@cityoflondon.gov.uk)
- Phone: 0800 035 0003
- Post: Property Services, Barbican Estate Office, 3 Lauderdale Place, London, EC2Y 8EN

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- Phone: 0300 111 3000
- Post: Housing Ombudsman Service, PO Box 1484, Unit D, Preston, PR2 0ET
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# Estate Office Contacts

**Golden Lane Estate:**

020 7253 2556  
[goldenlane@cityoflondon.gov.uk](mailto:goldenlane@cityoflondon.gov.uk)  
Great Arthur House, Fann Street, EC1Y 0SJ

**Barbican Estate:**

020 7029 3958  
[barbican.estate@cityoflondon.gov.uk](mailto:barbican.estate@cityoflondon.gov.uk)  
3 Lauderdale Place, EC2Y 8EN

**Middlesex Street Estate:**

020 7247 4839  
[MSE@cityoflondon.gov.uk](mailto:MSE@cityoflondon.gov.uk)  
Artizan Street, E1 7AF

**Avondale Square Estate:**

020 7237 3753  
[AvondaleSquareEstate@cityoflondon.gov.uk](mailto:AvondaleSquareEstate@cityoflondon.gov.uk)  
Twelve Acres House, SE1 5PD

**Dron House:**

020 7247 4839  
[MSE@cityoflondon.gov.uk](mailto:MSE@cityoflondon.gov.uk)  
Adelina Grove, E1 3AB

**Isleden House:**

0207 226 2892  
[isleden.house@cityoflondon.gov.uk](mailto:isleden.house@cityoflondon.gov.uk)  
Prebend Street, N1 8PP

**Holloway Estate:**

0207 607 3207  
[hollowayestateteam@cityoflondon.gov.uk](mailto:hollowayestateteam@cityoflondon.gov.uk)  
Fairweather House, Pankhurst Road, N7 0NS

**Windsor House:**

020 7247 4839  
[DCCS.WindsorHouse@cityoflondon.gov.uk](mailto:DCCS.WindsorHouse@cityoflondon.gov.uk)  
Wenlock Road, N1 7SX

**York Way Estate:**

020 7607 3119  
[Yorkway.EstateTeam@cityoflondon.gov.uk](mailto:Yorkway.EstateTeam@cityoflondon.gov.uk)  
Lambfold House, Market Road, N7 9PX

**Southbank Estates:**

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[southwark@cityoflondon.gov.uk](mailto:southwark@cityoflondon.gov.uk)  
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**Horace Jones House:**

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[southwark@cityoflondon.gov.uk](mailto:southwark@cityoflondon.gov.uk)  
Dutchess Walk, SE1 2RF

**Sydenham Hill Estate:**

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[Sydenham.Hill@cityoflondon.gov.uk](mailto:Sydenham.Hill@cityoflondon.gov.uk)  
Otto Close, Forest Hill, SE26 6LT

**William Blake Estate:**

020 7620 3702  
[southwark@cityoflondon.gov.uk](mailto:southwark@cityoflondon.gov.uk)  
McAuley Close, SE1 7EA

# CITY OF LONDON HOUSING DIVISION ANNUAL COMPLAINTS PERFORMANCE & SERVICE IMPROVEMENT REPORT



## 2023-24

### Introduction

The City of London Corporation Housing Service is a compulsory member of the Housing Ombudsman Scheme. The Ombudsman provides an independent and impartial service which investigates complaints from tenants and leaseholders of social landlords in accordance with the rules set out in the Housing Ombudsman Scheme.

The Housing Ombudsman's expectation of social landlords in complaints handling has changed, with a new Complaints Handling Code, which is now statutory following the passing of the Social Housing (Regulation) Act 2023.

The Housing Ombudsman monitoring of compliance with the code now includes a requirement for landlords to produce an Annual Complaints Performance and Service Improvement Report. Additionally, all landlords are required to conduct the annual self assessment against the Housing Ombudsman Complaint Handling code to understand their position against the expectation of the code ([link to self assessment](#)).

## Summary from Peta Caine

### Assistant Director for Housing Management

Our new Housing Strategy, which is currently going through our governance processes, demonstrates our commitment to improving our services, listening to residents and valuing feedback. We see the work that we are doing with Complaints as a key driver for harvesting feedback and using this to drive service delivery improvements.

We have identified the steps we need to take in 2024/25 as a result of the complaints we have received and the work we have done with them. These next steps are now a key element of our operational delivery plan.

As Senior Lead Person responsible for complaints handling, I see this area as a key part of my role moving forward as the new Assistant Director of Housing at the City of London Corporation.



# ANNUAL COMPLAINTS PERFORMANCE & SERVICE IMPROVEMENT REPORT

2023-24



Stage 1	2023-24
Stage 1 complaints received	<ul style="list-style-type: none"> <li>• 110 Tenant</li> <li>• 15 Leaseholder</li> </ul>
Stage 1 complaints responded to within 10 working days or within the extended deadline agreed with the resident	77.6%
Stage 1 complaints upheld	<ul style="list-style-type: none"> <li>• 64 Tenant</li> <li>• 10 Leaseholder</li> </ul>
Stage 1 complaints not upheld	<ul style="list-style-type: none"> <li>• 23 Tenant</li> <li>• 0 Leaseholder</li> </ul>
Stage 1 complaints partially upheld	<ul style="list-style-type: none"> <li>• 23 Tenant</li> <li>• 5 Leaseholder</li> </ul>

Stage 2	2023-24
Stage 2 complaints received	<ul style="list-style-type: none"> <li>• 29 Tenant</li> <li>• 2 Leaseholder</li> </ul>
Stage 2 complaints responded to within 20 working days or within the extended deadline agreed with the resident	64.5%
Stage 2 complaints upheld	<ul style="list-style-type: none"> <li>• 19 Tenant</li> <li>• 2 Leaseholder</li> </ul>
Stage 2 complaints not upheld	<ul style="list-style-type: none"> <li>• 4 Tenant</li> <li>• 0 Leaseholder</li> </ul>
Stage 2 complaints partially upheld	<ul style="list-style-type: none"> <li>• 6 Tenant</li> <li>• 0 Leaseholder</li> </ul>
Total discretionary compensation paid	£9,221.61 - This figure includes some substantial amounts of compensation that were payable by contractors.

# ANNUAL COMPLAINTS PERFORMANCE & SERVICE IMPROVEMENT REPORT

## 2023-24



## Increases

The 2023/24 reporting year saw a 45% increase in Stage 1 complaints and a 55% Stage 2 complaints over the previous year.

Reasons for increase include:

- More frequent communication about how to make a complaint in the @home monthly newsletter
- National Make Things Right Campaign '[Social housing issue? Know how to complain](#)'
- National press coverage of damp and mould cases
- Poor contract management
- Poor contractor performance
- Delivery of repairs and maintenance has declined due to the aging housing stock and a lack of a planned maintenance programme

## Top 10 reasons for complaints

- Disrepair (16 cases)
- Communication (16 cases)
- Leaks (15 cases)
- Damp and mould (12 cases)
- Customer service (11 cases)
- Water (9 cases)
- Staff conduct (9 cases)
- Contractors (9 cases)
- Major Works (6 cases)
- Heating (6 cases)

If a complaint is not accepted, the team provides an explanation to the customer setting out the reasons and what actions will be taken to resolve the issues raised. If an issue is not accepted as a complaint, it does not mean it is ignored, it is passed on to the relevant team.

At any stage of a complaint, a resident can escalate, each case is investigated by the Housing Ombudsman Service. The purpose of the investigation is to assess whether a landlord has responded appropriately to a given situation and to decide whether its actions were fair and reasonable – when taking all the circumstances of the case into account

Ombudsman	2023-24
Complaint Handling failure orders	0
Cases referred to the Ombudsman	2 - 1 of the 2 cases did not fall under the jurisdiction of the Ombudsman and was not investigated
Findings of maladministration	0
Service Failure Determination (Evidence of a minor failing, but action is still needed to put things right. Service failure is a form of maladministration)	1

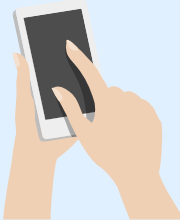
# ANNUAL COMPLAINTS PERFORMANCE & SERVICE IMPROVEMENT REPORT

2023-24



## Changes implemented 2023-24

- Officers set up a Complaints Learning Panel to review outcomes of complaints from residents. The purpose of the Complaints Learning Panel is to identify themes, trends and potential service improvements (including amendment to policies and procedures) arising out from resident complaints. Any identified actions will be tracked by the responsible officers .
- In line with the Complaints Handling Code we raised resident awareness of how to make a complaint by promoting the service and policy changes, including updating webpages, ways to make a complaint, attending estate drop-ins and placing articles in @home residents' newsletters.
- The changing requirements of the Complaints Handling Code and improved awareness among officers has meant that complaints investigators are now clearer on the expectations regarding service failures which have caused distress and inconvenience to residents.
- Recruited a temporary Complaints Investigation Officer to support with backlog of complaints whilst short staffed
- 69 members of staff attended Customer Services training



## Next steps 2024-25

- In compliance with the Housing Ombudsman Complaint Handling Code we now have a Member Responsible for Complaints. This role will be undertaken by the Chair of the Housing Management & Almshouses Sub-Committee (HMASC). They will be responsible for ensuring the governing body receives regular information on complaints that provides insight on the Housing Service complaint handling performance.
- The Assistant Director of Housing Management will act as a 'Senior Lead Person' responsible for complaints handling, assessing any themes or trends to identify potential systemic issues, serious risks or policies and procedures that require revision. For 24/25 the Complaints Learning Panel will be chaired by the Assistant Director.
- Housing Complaints Reports will be submitted to each HMASC committee from April 2024 outlining performance and key information on complaints.
- We will be procuring a new Repairs and Maintenance Service Provider with a rigorous tender process and improved contract management
- Recruitment of key roles, including a new Head of Repairs and Head of Major Works who are due to join in Autumn 2024
- Improvements in tracking and monitoring of complaints received
- Further training for staff on complaint handling



# Agenda Item 8

<b>Committees:</b> Housing Management and Almshouses Sub-Committee	<b>Dated:</b> 09/10/2024
<b>Subject:</b> Financial Support for Leaseholders	<b>Public</b>
<b>Which outcomes in the City Corporation's Corporate Plan does this proposal aim to impact directly?</b>	<b>Providing Excellent Services</b>
<b>Does this proposal require extra revenue and/or capital spending?</b>	<b>N</b>
<b>If so, how much?</b>	<b>£</b>
<b>What is the source of Funding?</b>	
<b>Has this Funding Source been agreed with the Chamberlain's Department?</b>	<b>N/A</b>
<b>Report of: Judith Finlay, Executive Director of Community and Children's Services</b>	<b>For Information</b>
<b>Report author: Liam Gillespie, Head of Housing Management, Department of Community and Children's Services</b>	

## Summary

At the March 2024 meeting of Community and Children's Services Committee, a report was presented to Members which outlined the current financial support arrangements for long leaseholders with major works service charges.

While noting the various schemes available, Members asked officers to consider various modifications or additional options, including an increased maximum loan term, uplifting the current cap on the discretionary loan, and the use of voluntary charges to secure loans.

This paper considers the implications of each of these options for the Housing Revenue Account (HRA).

## Recommendation

Members are asked to:

- Note the report.
- Comment on the proposals in respect of each option.
- Indicate whether the officer suggestion of a policy document outlining the financial support package should be drafted for Member consideration at a later Committee.

## Main Report

## **Background**

1. At the 11 March 2024 meeting of the Community and Children's Services Committee, Members considered a paper outlining current financial support arrangements for long leaseholders on HRA estates, to assist them with paying for service charge bills relating to major works.
2. Members noted that the current support offer includes:
  - A contractual loan scheme contained in all leases, with a 10-year term and interest payable, available to all long leaseholders
  - A discretionary loan scheme, available only to owner-occupiers, with a 10-year term, up to three-year interest-free period and a maximum loan amount of £72,500.00
  - A scheme through which those in severe financial hardship, with no other means to pay, can apply for a charge to be placed on their property, with interest payable (subject to means testing)
  - A mandatory loans scheme contained in the Housing (Service Charge Loans) Regulations 1992, for those who purchased their home through Right to Buy within the last 10 years
3. Members asked officers to examine potential changes to the current offer, and suggested:
  - An increase to the maximum loan term of 10 years, it being noted that while this was a common maximum among local authority landlords, there were examples within London of loan terms up to 25 years
  - Increasing the maximum loan amount on the discretionary scheme
  - The use of voluntary charges on properties, through which the loan amount is secured on the property and realised upon sale or transfer, with no interim repayments

## **Current Position**

4. The Housing Division's major works programme, amounting to approximately £110 million, is delivering multiple projects designed to improve the standard of the homes managed by the City Corporation across its social housing estates.
5. The cost of these projects is borne by the Housing Revenue Account (HRA), with an element charged back to long leaseholders through their service charges, in accordance with lease provisions. The scale and complexity of some of the projects means that the cost to individual leaseholders can be significant and may, in some cases, result in financial hardship. In recognition of this, several options are available to leaseholders to help them spread the cost of paying for major works, including a discretionary loan scheme first approved by Members in 2010.
6. The City Corporation has legal and fiduciary duties to recover the cost of major works projects from long leaseholders as part of its duty to manage the HRA effectively. Failure to collect service charges due from leaseholders could



compromise the HRA and mean that tenants were, in effect, subsidising private homeowners.

7. This would also compromise our ability to deliver the current major works programme. However, we must also have regard to the hardship faced by some long leaseholders when faced with substantial service charge demands for major works.
8. Members will be aware that the HRA is subject to serious pressure due to the major works programme and the development of new homes in several locations. Currently, in addition to the £110 million for planned projects, there is an estimated £30 million worth of projects that are currently without allocated funding, arising out of the 2018 stock condition survey and further tests and surveys conducted as part of ongoing major works projects.
9. It is suggested that any extension of the current offer to long leaseholders must be relatively cautious given the above duties to the HRA and the need to have adequate cashflow to finance the ongoing major works programme.

### **Options**

10. The three potential modifications to the current financial support offer, which were suggested by Members, are considered below.

#### ***Increase in Maximum Loan Term***

11. Members asked officers to consider the possibility of increasing the maximum loan period for loans from the current 10 years. Information obtained by officers on practice at a selection of other local authorities (available in the background papers) showed that 10 years was a common maximum, though some authorities had higher maximums, with a minority offering loans of up to 25 years.
12. Allowing leaseholders to spread costs over a longer period has cashflow implications for the HRA. While loans are secured and the interest is recoverable, the spreading of instalments across a longer loan term increases the debt due to the HRA. Although the number of loans currently outstanding is relatively few (only seven at the current time), this is likely to increase with the delivery of several upcoming projects with service charge implications for long leaseholders.
13. A significant increase in loan uptake would increase the burden on the HRA at a time when it is under pressure, not least due to the delivery of the current major works programme, and an uncosted additional works not currently included in the delivery plan.
14. The maximum term of the contractual loan (enshrined in the lease) is 10 years, and it is not suggested that this should change; in any case, this would likely require amendments to leases, which is a costly and complex process.
15. The discretionary scheme, available only to owner-occupiers, also has a ten-year maximum, and if Members are minded to consider an increase on the current 10

year maximum, officers recommend that this is confined to the discretionary scheme and therefore benefits owner-occupiers.

16. Given the current pressure on the HRA, while bearing in mind the likely cost burden of planned major projects on individual leaseholders, it is suggested that a reasonable solution is to increase the maximum term of the discretionary loan to 15 years and Members are asked to comment on this proposal.

### ***Increasing £72,500 Cap on Discretionary Loans***

17. The City Corporation's discretionary loan scheme, which includes up to three years interest free, is available to owner-occupiers and currently has a cap of £72,500. This upper amount was agreed in 2018 in response to the projected costs of the Great Arthur House curtain wall project to individual leaseholders.
18. Members suggested that officers consider the implications of increasing this maximum loan amount, given that planned major works projects may conceivably result in bills to individuals exceeding this cap.
19. To effectively manage the debt burden on the HRA, it is proposed that a cap is maintained, however, to reflect the potential for individual bills to exceed the current cap, an increase could be implemented to the maximum discretionary loan.
20. It is suggested that increasing the current cap on the discretionary loan to £100,000 would balance the need to properly predict and manage the debt burden on the HRA, while supporting those leaseholders facing the most significant service charge bills for major works projects, and Members are asked to comment on this proposal.
21. It is further suggested that the minimum loan amount (£5,000) and interest-free period (3 years) remain unchanged.
22. As both the lease-based loan and the discretionary loan are secured against the property, there must be sufficient equity available to enable a charge to be placed. The maximum loan amount would therefore be subject to this consideration, so in some cases it may not be possible for the leaseholder to borrow the full amount through these loan schemes.

### ***Voluntary Charges***

23. A charge is a mortgage secured against the property, and interest remains payable on the loaned amount at the standard national variable rate (3.13% currently). The City Corporation offers this option to owner occupiers who are in severe hardship and cannot raise funds through other means (e.g. High Street bank loan or mortgage). It is subject to means testing and ensuring that there is sufficient equity in the property to satisfy the loan amount upon sale or transfer.
24. The prime implication of offering voluntary charges is that they reduce cashflow to the HRA, and it is therefore suggested that eligibility remains limited. Although the loan, and interest, will eventually be recovered, this may be some years away, and

no monthly instalments are due in the meantime. However, given the very low numbers of people likely to be eligible for this assistance, this is currently tolerable.

25. Voluntary charges also depend on the property having sufficient equity to be adequately secured and are unlikely to be a viable option for those with other substantial mortgages or loans secured on their homes. The charge might also create issues for the leaseholder in future, for example if they remortgage.
26. The charge would become payable upon sale or transfer of the property. In cases where a leaseholder died, the charge would have to be settled out of the proceeds of the estate. Should family members inherit the property, the charge would be payable, and the executor would be required to settle the debt from the estate or by raising their own funds.
27. Given that both the lease-based loan scheme and discretionary loan scheme take effect as charges placed on the property, the main benefit to the resident of a voluntary charge is that there is no requirement for ongoing repayments.
28. In the interests of safeguarding cashflow to the HRA, while assisting those in most serious hardship, it is recommended that the current position on voluntary charges is maintained, i.e. that this option is restricted to owner-occupiers with no other viable means to pay their service charge bill.
29. However, officers could consider the extent of the discretion exercisable in considering voluntary charges, to balance the need to protect cashflow to the HRA while ensuring that 'asset rich, cash poor' long leaseholders (for instance, retired people on fixed incomes) have a means to satisfy a potentially very large service charge demand.
30. The City Corporation's approach mirrors that taken by other local authority landlords currently offering voluntary charges, in that they are restricted to owner-occupiers who are unable to raise funds through another route. While there are examples of other councils limited their availability to those above a certain age, the City Corporation does not currently take this approach.

## **Proposals**

31. The current financial support offer for long leaseholders is not codified in a single document, and it is therefore proposed that officers draft a formal document setting out current loan options, plus potential modifications, for final discussion and approval by Members.
32. Creating this document will enable the support package to be more easily reviewed in future and will support officers in advising and communicating with leaseholders on the help available to them.
33. Officers propose that they submit this document to a subsequent meeting of the Community and Children's Services Committee for approval.
34. Members are also asked to comment on the proposals to:

- Increasing the maximum discretionary loan term to 15 years
- Increasing the maximum discretionary loan amount to £100,000
- Maintaining restricted eligibility criteria for voluntary charges

35. Subject to Member comments, officers can draft a document on this basis for further consideration.

## **Key Data**

36. Members may wish to note that the uptake of loans, whether contractual or discretionary, has been relatively low, with only seven currently in place across HRA estates.

37. However, this is likely to change due to the delivery of the Crescent House windows project, the settlement in relation to Great Arthur House and other significant major works projects due to be delivered (e.g. Golden Lane Estate window replacements). While it is difficult to predict uptake of loan arrangements, the magnitude of these projects and the predicted costs to individual leaseholders means that there is a strong chance that more arrangements will be agreed.

38. With reference to the Crescent House project, while the costs to leaseholders are not yet clear, it is sensible to assume that a substantial number of the 68 long leaseholders in that building will agree a loan arrangement with the City Corporation.

## **Corporate & Strategic Implications**

### **Strategic implications**

The effective management of leasehold properties and the Housing Revenue Account is integral to the Corporate Plan 2024-29 outcome of 'Providing Excellent Services'. Careful management of the HRA is essential to enabling the delivery of housing operations and improvements to housing stock.

### **Financial implications**

There are no financial implications resulting directly from this report, however any agreed extension to the discretionary loan scheme could result in an increase in secured debt to the HRA, over a longer period. However, given that any loans are secured, and interest is payable upon borrowed amounts (with the exception of the three-year interest-free period on the discretionary loan), this is considered to be tolerable in the interests of completing necessary major works projects, while assisting leaseholders to manage the cost of paying service charge bills.

### **Resource implications**

None.

### **Legal implications**

There are no direct legal implications arising out of this paper, however Members' attention is drawn to the legal and fiduciary duties in the respect of the HRA, as outlined in the background paper.

### **Risk implications**

None.

### **Equalities implications**

None.

### **Climate implications**

None.

### **Security implications**

None.

### **Conclusion**

39. The City Corporation has a range of financial support options for leaseholders to assist them in paying service charges for major works projects, which can be substantial. The need to reconsider the extent of the current offer has arisen due to the planned delivery of several major projects, which are likely to result in significant costs being billed to individual leaseholders.

40. Officers have considered the implications of three suggestions from Members made at Committee on 11 March 2024, and have proposed some alterations to the current package of support, in respect of the discretionary loan scheme. Members are asked to comment on the suggestion that the maximum loan term is increased to 15 years, and the loan amount uplifted from £72,500 to £100,000.

41. It is further suggested that financial support arrangements are codified in a single document, for consideration and approval by Members.

### **Appendices**

- None

### **Background Papers**

- Community and Children's Services Committee, 11 March 2024: Financial Support with Major Works (Long Leaseholders)

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# Agenda Item 9

<b>Committees:</b> Community and Children’s Services – For Information  Housing Management and Almshouses Sub-Committee – For Information	<b>Dated:</b> 11/03/2024  17/04/2024 09/10/2024
<b>Subject:</b> Financial Support with Major Works (Long Leaseholders) (Background Paper)	<b>Public</b>
<b>Which outcomes in the City Corporation’s Corporate Plan does this proposal aim to impact directly?</b>	4, 12
<b>Does this proposal require extra revenue and/or capital spending?</b>	<b>N</b>
<b>If so, how much?</b>	<b>N/A</b>
<b>What is the source of Funding?</b>	<b>N/A</b>
<b>Has this Funding Source been agreed with the Chamberlain’s Department?</b>	<b>N/A</b>
<b>Report of:</b> Judith Finlay, Executive Director of Community and Children’s Services	<b>For Information</b>
<b>Report author:</b> Liam Gillespie, Head of Housing Management, DCCS – Housing Division	

## Summary

The purpose of this paper is to: set out the current range of options for financial support for leaseholders in relation to major works costs; provide Members with information on options offered by other landlords; and inform discussion on possible variations or alternative offers.

The Housing Division’s major works programme, amounting to approximately £110 million, is delivering multiple projects designed to improve the standard of the homes managed by the City Corporation across its social housing estates.

The cost of these projects is borne by the Housing Revenue Account (HRA), with an element charged back to long leaseholders through their service charges, in accordance with lease provisions. The scale and complexity of some of the projects means that the cost to individual leaseholders can be significant and may, in some cases, result in financial hardship. In recognition of this, several options are available to leaseholders to help them spread the cost of paying for major works, including a discretionary loan scheme first approved by Members in 2010.

The discretionary scheme was last considered by Members in 2017 in the context of the Great Arthur House curtain wall project, when the maximum loan and interest-free period was increased. Several projects of a similar scale are proposed or underway, including the Crescent House window replacement and repair scheme, and officers have been asked to consider the current arrangements for leaseholder support in response to those projects. However, the cost of these planned works for individual leaseholders is not yet finalised, so it is not yet possible to assess with real accuracy

the implications for the current loans scheme, or the potential impact on the HRA of increasing current support.

### **Recommendations**

Members are asked to:

- Note the report
- Inform officers of any potential alternative options they would like to explore further.

### **Main Report**

#### **Background**

1. Our current major works programme, forecast to cost approximately £110 million, has already delivered many improvement projects to housing stock managed by the City Corporation, and multiple projects are currently underway or planned to bring buildings up to modern standards.
2. This work is funded through the HRA, which is financed by income from rent receipts and service charge contributions.
3. Tenants who exercise the Right to Buy their home will enter into a lease agreement with the City Corporation, which sets out rights and obligations in respect of their ownership of the long leasehold interest in the property. The terms of the lease describe the arrangements for the charging and payment of service charges, including those for repairs and major works to the residential block or estate in question.
4. The service charge contributions of individual long leaseholders, in respect of major works to their block or estate, can be significant and it is acknowledged that large bills for major works can cause financial hardship for some homeowners. Arrangements are in place to assist homeowners to spread the cost of these charges, or access loans through various means (as described below).
5. The loan arrangements for leaseholders were last considered by the Community and Children's Services Committee in September 2017, in the context of the Great Arthur House curtain wall replacement project. At that time, the maximum discretionary loan amount was increased to £72,500 and Members approved the setting of the interest-free period at a maximum of three years, depending on the amount borrowed.
6. Members are aware that other large-scale major works projects are planned, notably window replacement works at Golden Lane, which have the potential to result in significant charges for leaseholders. The precise costs have yet to be determined and officers are therefore not able to advise Members on the precise implications for the operation of the current discretionary loan arrangements.



7. Any change to the current arrangements would require clarity on the cost of current planned projects, as well as the implications for the HRA of extending the support currently in place.
8. This paper is intended to assist Members by describing the current arrangements and how they fit in with our wider duties in respect of the proper management of the HRA. The paper also includes information about practice elsewhere.

### The Housing Revenue Account (HRA)

9. Section 74 of the Local Government and Housing Act 1989 (“the 1989 Act”) imposes a duty on local authority landlords with 200 or more homes to keep an HRA, through which sums are debited and credited in respect of core landlord services and the provision of housing (as defined in the Housing Act 1985, Part II).
10. The 1989 Act includes an obligation to ensure that the account for each year does not show a debit balance (s.76).
11. The City Corporation has legal and fiduciary duties to recover the cost of major works projects from long leaseholders as part of its duty to manage the HRA effectively. Failure to collect service charges due from leaseholders could compromise the HRA and mean that tenants were, in effect, subsidising private homeowners.
12. Failure to properly collect service charge contributions would also compromise our ability to deliver the current major works programme. However, we must also have due regard to the hardship faced by some long leaseholders when faced with substantial service charge demands for major works.
13. To balance the need to effectively administer the HRA, with consideration for the impact of major works on long leaseholders, a range of options are available to assist lessees in paying for major works items. These measures are intended to ensure that major works costs are recouped by the HRA in a way that reduces the potential for individual financial hardship as far as can reasonably be achieved while keeping firmly in mind our duty to properly manage the HRA.
14. Members will be aware that the HRA is subject to serious pressure due to the major works programme and the development of new homes in several locations. Currently, in addition to the £110 million for planned projects, there is an estimated £30 million worth of projects that are currently without allocated funding, arising out of the 2018 stock condition survey and further tests and surveys conducted as part of ongoing major works projects.
15. Members will also be conscious of the legal proceedings in respect of Great Arthur House, which resulted in the City Corporation being unable to recoup the majority of costs originally billed to leaseholders in that building, resulting in additional costs being borne by the HRA.

16. Further demands are being placed on the HRA which are non-negotiable, for instance, the cost of meeting new legal responsibilities on building safety compliance

## Current Position

17. Appendix 3 includes a Major Works payment guide for leaseholders. The current support available to leaseholders is set out in the table in **Appendix 1** and is made up of :
- A mandatory loan scheme under the Housing (Service Charge Loans) Regulations 1992
  - A contractual loan scheme set out in the lease terms
  - A discretionary loan scheme originally approved in 2010 and revised in 2017.
18. Further to the options above, other measures are available through legislative provisions, or previous Committee approval, namely:
- purchase by the City Corporation of an equitable interest in a property under the Housing (Purchase of Equitable Interests) (England) Regulations 2009, essentially a form of shared ownership which reduces the leaseholder's service charge liability to the percentage they retain
  - a buy-back scheme, approved by Committee in 2010, in which the City Corporation purchases the property and the former leaseholder remains as a tenant (only available to the original Right to Buy purchaser and subject to funds being available for this purpose)
  - an equity loans scheme, subject to a means-testing process and available only to resident leaseholders.
19. The latter two options are available only in cases of extreme hardship, as a last resort measure, where it is demonstrated that the leaseholder does not have the means to pay for major works and is at risk of homelessness without support. Agreement is subject to a detailed assessment.
20. The discretionary loan scheme was last considered in detail by this Committee in 2017, when the current interest-free periods and loan parameters were agreed. In June 2018, Members made a further decision *not* to restrict the discretionary loan arrangements to leaseholders on lower incomes, but to allow any current owner-occupier to apply for the scheme.
21. Uptake of discretionary loans has been relatively low, with only eight outstanding at the time of writing, five of which relate to Great Arthur House. However, it should be noted that the Great Arthur House project was completed at a time when the economic picture was very different and loans through regulated lenders had more competitive rates. Uptake may be higher if a similar project were undertaken during the current economic conditions, as the interest-free period and competitive interest rate make the discretionary loan scheme a potentially more attractive option than a bank loan.

## **Barbican Estate**

22. The Barbican Estate operates broadly similar arrangements to the HRA, however, it can be noted that the discretionary loan scheme differs in a number of ways:

- The statutory (mandatory) loan arrangement under the 1992 Regulations applies, however, very few leaseholders are eligible due to the restrictive criteria in the scheme.
- A lease-based arrangement in which payments can be paid over a maximum of 10 years, with interest, secured as a charge on the property; major works are classed as those costing more than 2.5% of the value of the property. This scheme is the same as that contained in HRA leases.
- A discretionary loan scheme in which the terms of the statutory loan (under the 1992 Regulations) are extended to those who did not purchase their home through Right to Buy (i.e. those who purchased through open market sales). The statutory maximum (£41,740) applies and there is no interest-free period as in the HRA scheme.

23. Therefore, the main difference between the HRA and Barbican offer is the extent of the discretionary loan schemes operated.

## **Other Local Authorities**

24. Most local authorities will offer options to spread the cost of major works through instalment plans, lease provisions and discretionary loan schemes. In addition, some landlords offer voluntary charge arrangements, which are sometimes restricted to those in extreme hardship.

25. The arrangements of a sample of local authorities in London were researched and the details are shown in **Appendix 2**.

### *Instalment Plans*

26. It is common for local authority landlords to offer instalment plans, often with partial or full interest-free periods depending on the duration of the plan, which allow leaseholders to spread repayments over several years. These are not loans and are not secured on the property.

27. The City Corporation does not currently offer this option to leaseholders. Our standard lease does allow leaseholders to spread costs across a maximum of 10 years, however, this takes effect as a secured loan and attracts interest, and so differs from the kind of instalment plans offered by some other local authorities.

### *Discretionary Loans*

28. Many landlords offer a discretionary loan scheme, which is usually restricted to assist owner-occupiers. Appendix 2 shows a sample of arrangements operated by other local authority landlords in London. From the information publicly available, some of the landlords included in Appendix 2 appear not to offer a discretionary loan scheme.

29. Of those that offer discretionary loans, 10-year terms are most common, though some landlords do offer longer loan terms, bearing interest.

### **Review of Current Arrangements**

30. Based on the landlords shown in Appendix 2, the City Corporation's current offer for leaseholders appears to be broadly similar, in that:

- a discretionary loan scheme is offered to owner-occupiers
- an interest-free period is available (again restricted to owner-occupiers)
- a maximum loan period is specified.

31. There are some ways in which the City Corporation's arrangements differ from those landlords researched:

- Unsecured interest-free instalment plans are not currently provided.
- A maximum loan amount is specified in the discretionary loan (however, it should be noted that there is no maximum stated in the lease arrangements).

32. Officers are of the view that the current arrangements are generally suitable, however, Members may wish to indicate whether they would like officers to consider any amendments to current options, or any new initiatives, in more detail.

33. Given the duties held in respect of the HRA, and the scale of demand currently placed on it (or expected to be), any measures which had the potential to reduce cashflow to the HRA, or increase its debt burden, would need very cautious consideration.

34. It should be noted that the HRA Five-Year Financial Plan presented to this Committee in January 2024 did not include any additional costs related to any changes in leaseholder loan arrangements.

### **Corporate & Strategic Implications**

35. There are no strategic implications directly related to this report.

- Financial implications – N/A
- Resource implications – N/A
- Legal implications – N/A
- Risk implications – N/A
- Equalities implications – N/A
- Climate implications – N/A
- Security implications – N/A

### **Conclusion**

36. We currently have a range of measures to assist leaseholders of City Corporation social housing estates to pay for major works costs, including a scheme contained

in the lease and a discretionary loan scheme which is partially interest-free and limited to resident leaseholders.

37. Comparison with other local authority landlords in London shows that the City Corporation's offer is broadly in keeping with options elsewhere. However, unsecured instalment plans, which are quite common from the research conducted, are not currently offered.
38. Uptake of the loan arrangements offered has been low, even in those blocks which have been subject to the most substantial major works projects.
39. Officers advise that the current arrangements are suitable and balance the need to recover major works costs with easing pressure on private homeowners who are obliged to contribute towards projects.
40. Officers will consider any changes to the current arrangements suggested by Members in more detail, including any potential impact on the HRA and its ability to support the current major works programme and other important commitments.

## **Appendices**

- Appendix 1 – Summary of Current Financial Support Options for Long Leaseholders
- Appendix 2 – Instalment Options and Discretionary Loan Arrangements: other Local Authorities
- Appendix 3 – Major Works payment guide for leaseholders

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**Appendix One**

**Summary of Current Financial Support Options for Long Leaseholders**

*Table 1: Summary of current loan schemes*

<b>Scheme Type</b>	<b>Basis</b>	<b>Eligibility</b>	<b>Summary</b>
Mandatory Scheme	Housing (Service Charge Loans) Regulations, 1992	Leaseholders (and successors in title) of properties purchased under Right to Buy in the last 10 years	<ul style="list-style-type: none"> <li>• Loan amount between £1,044 to £41,740</li> <li>• Loan period up to 10 years</li> <li>• Must apply within six weeks of service charge demand and accept any offer within four weeks</li> <li>• Interest is payable at standard national variable rate (currently 3.13%)</li> <li>• Loan is secured by way of a mortgage on the property</li> <li>• Administrative charge of £100.00 (set by the Regulations) is chargeable, plus legal costs</li> </ul>
Contractual	Lease provisions	All leaseholders	<ul style="list-style-type: none"> <li>• Allows lessee to spread cost of major items over 10 years</li> <li>• Major items defined in lease as works costing 2.5%+ of the value of the property at the time of purchase (e.g., for a property worth £500,000, the invoice would need to be at least £12,500 to qualify)</li> <li>• Interest payable at standard national variable rate (currently 3.13%)</li> <li>• Charge placed on property (fee applies)</li> </ul>
Discretionary	Decisions of Community & Children's Services Committee (2010, 2017 and 2018)	Leaseholders occupying property as main home	<ul style="list-style-type: none"> <li>• For major works costing over £5,000, maximum loan £72,500</li> <li>• 10 year maximum loan duration</li> <li>• Leaseholder covers first £5,000 – remainder eligible for a loan</li> </ul>

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			<ul style="list-style-type: none"><li>• No means testing</li><li>• Interest free period from 1-3 years</li><li>• Must not be in service charge arrears or in breach of lease</li><li>• Charge secured on the property to guarantee loan</li><li>• Legal fees capped at £500</li></ul>
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**Appendix Two: Instalment Options and Discretionary Loan Arrangements**

**Comparison with other Local Authorities**

Authority	Instalment Plans and Discretionary Loan Arrangements	Maximum discretionary loan period	Minimum Loan Amount	Maximum loan amount	Maximum interest-free period	Other options provided
Brent	<p><b><u>Instalment plans</u></b></p> <ul style="list-style-type: none"> <li>• Interest-free payments for 12 months for sums under £1,000</li> <li>• Interest free for 24 months for sums over £1,000</li> </ul> <p><b><u>Discretionary Loan</u></b></p> <ul style="list-style-type: none"> <li>• Loan for 3-10 years, interest payable</li> </ul>	10 years	None	None specified	3 years	
Camden	<p>(All options below are open solely to resident leaseholders)</p> <p><b><u>Instalment Plans</u></b></p> <ul style="list-style-type: none"> <li>• Interest free period of up to 12 months on major works bills under £5000</li> <li>• Interest free periods of up to 24 months on</li> </ul>	25 years	None	None specified	5 years	

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	<p>major works bills over £5000</p> <ul style="list-style-type: none"> <li>• Interest free periods of up to 36 months on major works bills over £10,000</li> <li>• Interest free periods of up to 48 months on major works bills over £15,000</li> <li>• Interest free periods of up to 60 months on major works bills over £20,000</li> </ul> <p><b><u>Discretionary Loan</u></b></p> <ul style="list-style-type: none"> <li>• Up to 25-year loan, interest payable, charge placed on property</li> </ul>					
City of London Corporation (Barbican Estate)	<p><b><u>Contractual Loan</u></b></p> <ul style="list-style-type: none"> <li>• Contractual under lease terms: up to 10 years, interest payable</li> <li>• Monthly repayments</li> <li>• Available to all leaseholders provided they are not in breach of lease</li> <li>• Charge placed on property</li> </ul>	10 years	£1,044	£41,740	None	Discretionary loan mirrors the terms offered for the mandatory loan under the 1992 Regulations; it is simply extended to those who would not otherwise be eligible

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	<p><b><u>Discretionary Loan</u></b></p> <ul style="list-style-type: none"> <li>• Same terms as loans offered under 1992 Regulations</li> </ul>					
City of London Corporation (HRA)	<p>See Appendix One for full details</p> <p><b><u>Contractual Loan</u></b></p> <ul style="list-style-type: none"> <li>• Contractual under lease terms: up to 10 years, interest payable</li> <li>• Monthly repayments</li> <li>• Available to all leaseholders provided they are not in breach of lease</li> <li>• Charge placed on property</li> <li>• No maximum specified</li> </ul> <p><b><u>Discretionary Loan</u></b></p> <ul style="list-style-type: none"> <li>• £5,000-£72,500, amounts between £5,000 and £72,500 interest-free from 1-3 years</li> <li>• Resident leaseholders only</li> <li>• Secured on property (fees apply)</li> </ul>	10 years	£5,000 (discretionary loan)	£72,500 (discretionary loan)	3 years	

Ealing	<p><b><u>Instalment Plans</u></b></p> <ul style="list-style-type: none"> <li>• 12 months interest-free, available to all leaseholders</li> <li>• 18 months interest-free – residents only, £4,201 minimum</li> <li>• 24 months interest-free – residents only, £6,301 minimum</li> <li>• 30 months interest-free, residents only, £8,401 minimum</li> <li>• 36 months interest-free, residents only, £10,501 minimum</li> <li>• 5-year repayment plan, 3 years of which is interest-free, minimum £12,601, residents only</li> </ul> <p><b><u>Discretionary Loan</u></b></p> <ul style="list-style-type: none"> <li>• Residents only, who cannot access statutory loan scheme or other repayment methods</li> <li>• Interest chargeable</li> </ul>	10 years	Statutory minimum	None specified	3 years	<p><b><u>Voluntary charge</u></b>                  For cases of extreme hardship, residents only, must be unable to access payment by instalments, equity required, interest payable upon sale</p> <p><b><u>Purchase of equity share</u></b>                  Residents only, minimum bill £10,000, cases of extreme hardship only after other options exhausted</p>
Harrow	<p><b><u>Instalment Plan</u></b></p>	5 years	None	None specified	4 years	<p><b><u>Voluntary Charge</u></b>                  Interest payable</p>

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	<ul style="list-style-type: none"> <li>• 12 months interest-free for amounts up to £3k</li> </ul> <p><b><u>Discretionary Loan</u></b></p> <ul style="list-style-type: none"> <li>• Under £3,001: 12 months interest free</li> <li>• £3,001 to £6,000: 24 months interest free</li> <li>• £6,001 to £9,000: 36 months interest free</li> <li>• £9,001 to £12,000: 48 months interest free</li> <li>• Over £12,000: 48 months interest free and 12 months interest payable</li> </ul>					
Islington	<p><b><u>Instalment Plans</u></b></p> <ul style="list-style-type: none"> <li>• 2-year monthly instalments, interest-free, for resident and non-resident leaseholders</li> <li>• 3-year monthly instalments, interest-free, for resident leaseholders</li> <li>• 5-year monthly instalments, interest-free, for amounts over £10,000. Must be resident in the</li> </ul>	10 years	None	None specified	5 years	

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	<p>property. Charge placed on property, fees apply.</p> <ul style="list-style-type: none"> <li>• 5-year monthly instalments, interest free for 3 years, for resident leaseholders. Charge placed on property, fees apply. This is maximum payment period for loans below £10k (unless it relates to heating system works).</li> <li>• 10-year monthly instalments, five years interest-free, for residents only. Charge placed on property. Amount must be £10k plus or relate to heating system works.</li> </ul>					
Lewisham	<p><b><u>Instalment Plans</u></b></p> <ul style="list-style-type: none"> <li>• 2-year monthly instalments if bill below £3,000</li> <li>• 3-year monthly instalments if more than £3,000</li> </ul>	Not offered	None	None specified	5 years	

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	<ul style="list-style-type: none"> <li>5-year monthly instalments if more than £10,000</li> </ul>					
Southwark	<ul style="list-style-type: none"> <li>12-month interest-free plan for resident and non-resident leaseholders</li> <li>36-month interest free payment plan for resident leaseholders, dependent on amount</li> <li>48-month interest-free monthly payments for resident leaseholders when amount exceeds £7,200</li> </ul> <p><b><u>Discretionary Loan</u></b></p> <ul style="list-style-type: none"> <li>Up to 25-year loan, with interest, secured as a mortgage on the property. Arrangement, valuation and administrative fees payable</li> </ul>	25 years	None specified	None specified	4 years	
<a href="#">Tower Hamlets</a>	<p><b><u>Instalment Plans</u></b></p> <ul style="list-style-type: none"> <li>2-year monthly payment plan, interest free, for amounts over £1,000. Resident and non-resident leaseholders eligible.</li> </ul>	Not offered	£1,000 (instalment plan)	None specified	2 years	<b><u>Voluntary charge</u></b> For those 60 plus or on full benefits, interest payable, fee applies

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Financial Support with Major Works (Long Leaseholders)

	<ul style="list-style-type: none"><li>• 5-year monthly payment plan, interest-free for first two years, for amounts £2,000 plus. Resident leaseholders only.</li><li>• 10-year monthly payment plan, interest free for first two years, for amounts over £10k. Resident leaseholders only.</li></ul>					
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# Paying for major repairs to your property – a brief guide for leaseholders

City of London Housing Services



The City of London recognises that it can be difficult for some leaseholders to pay for the cost of major works to their property in one go. We therefore have a number of ways to support you with this.

### **Spreading the cost**

The terms of your lease allow you to spread the cost of “major items” over a ten year period paying interest over the payment period at the standard national variable rate (currently 3.13%). A major item is any repair work carried out within the same financial year and which costs at least 2.5% of the market value of your home.

This option is available to any leaseholder, regardless of whether they live at the property or not, but you must not be in arrears with your service charges or be in breach of your lease in any other way.

### **Mandatory Service Charge Loan Scheme**

Leaseholders who have bought their home under Right to Buy legislation in the last ten years, and their successors, are statutorily entitled to a loan of between £2,863.00\* and £38,171.00\* for major works or repairs where the service charge exceeds £954.00. The loan is for up to ten years.

The total service charge repairs cost to the leaseholder for the relevant year (including any estimated costs) must be more than £954.00 and you must apply for the loan within six weeks of the date of the service charge demand. Any loan offer made must be accepted within four weeks. Interest is payable at the standard national variable rate (currently 3.13%).

The loan can be for any amount exceeding the first £954.00 of the service charge demand, which must be met by you.

The thresholds in the regulations are adjusted by increases in the Retail Price Index for the preceding year. Revised limits are published in April each year.

You must provide us with details of any existing mortgage or charge on your property. The loan is secured by way of a mortgage on your home. A statutory administrative fee of £100.00 is charged and may be added to the loan if you wish.

### Interest-free periods for owner-occupiers

If you are an owner-occupier, and the property is your main home, the City can offer you an interest-free period on major works costs over £5,000. The interest-free periods are as follows:

mount of loan	Interest-free period
Up to £4,999.99	1 year
£5,000- 9,999.99	2 years
£10,000-£72,500	3 years

Any amount over £72,500 will be subject to interest. At the end of the interest-free period, interest will be payable at the standard national variable rate (currently 3.13%).

To qualify, you must be resident, must not have arrears, or be in breach of your lease. You must have a good credit history. The loan will be secured by a legal charge on your home, similar to a mortgage.

A loan can only be made for the major works charges billed in one financial year, but you can take out a further loan in subsequent years. Interest will only be payable on the first £5000 of the initial loan. Anything you add

subsequently will be interest-free for 1-3 years, up to an overall total of £72,500.

There is a charge for administration and legal fees for each loan. This will be a total maximum of £500 and can be added to your loan.

### **Severe Hardship**

If you are an owner-occupier in severe hardship, cannot repay a loan and are not able to extend your existing mortgage or get equity release on your property, then we may be able to offer further support. Please contact us on the number below.

### **Further information and guidance**

This leaflet is simply outlining the options available, and you will need more details to help you decide what to do next. If you are interested in applying for a loan, the next step is for you to talk to a member of our Home Ownership Team. They will tell you exactly what is available to you, explain all the terms and conditions and guide you through the next steps.

**You can do this by phone or in person. Please contact the team on 020 7332 3013 to talk to someone or make an appointment to see us.**

### **Important information**

A service charge loan from the City may not always be the best option for you, as you may be able to get a lower rate of interest elsewhere.

You should always look at the secured loan rates offered by banks or building societies before choosing to take a loan with us. You may also seek independent financial and/or legal advice before taking out a loan.

<b>Committee(s):</b> Housing Management & Almshouses Sub-Committee – For Decision	<b>Dated:</b> 9 October 2024
<b>Subject:</b> Fire Safety Update – HRA Properties	<b>Public</b>
<b>Which outcomes in the City Corporation’s Corporate Plan does this proposal aim to impact directly?</b>	1, 2, 4, 12
<b>Does this proposal require extra revenue and/or capital spending?</b>	<b>N</b>
<b>If so, how much?</b>	<b>N/A</b>
<b>What is the source of Funding?</b>	
<b>Has this Funding Source been agreed with the Chamberlain’s Department?</b>	<b>N/A</b>
<b>Report of:</b> Judith Finlay, Executive Director of Community and Children’s Services	<b>For Information</b>
<b>Report author:</b> David Blane, Health & Safety Advisor DCCS - Housing	

## Summary

The purpose of this report is to provide Members of this Committee with information on how the City of London Corporation (the Corporation), through its Housing Team, is ensuring that its homes on its twelve social housing estates are managed in a way that residents are safe and we comply with current health and safety legislation, best practice, and regulatory standards relating to fire safety

## Recommendations

Members are asked to:

1. Note, consider, and comment on the report.

## Main Report

### Background

1. In July 2017, an initial report was presented to the Community & Children’s Services Committee, the Housing Management & Almshouses Sub-Committee and the Audit and Risk Management Committee updating Members on the Corporation’s approach to fire safety in its social housing homes. The report informed Members of the progress we had made with matters such as:

- fire risk assessments,
- communication with residents,

- estate management,
  - fire safety maintenance and improvement work,
  - inspections by the London Fire Brigade (LFB),
  - potential future improvement works.
2. Further reports have been brought back to the Housing Management & Almshouses Sub-Committee on several occasions to inform Members of the work that has been done to enhance the safety of the Corporation's social housing residents in the event of fire.
  3. This report is intended as a further update.

## **Considerations**

### **Automatic Water Fire Suppression Systems (Sprinklers)**

4. Members of the Community & Children's Services Committee have previously agreed a recommendation from its Director to retrofit automatic water suppression systems in each of its five social housing high-rise tower blocks below:
  - Great Arthur House, Golden Lane Estate;
  - Petticoat Tower, Middlesex Street Estate;
  - West Point, Avondale Square Estate;
  - Centre Point, Avondale Square Estate;
  - East Point, Avondale Square Estate.
5. Following completion of a compliant, competitive tendering exercise, United Living was appointed to carry out the installation of automatic water suppression systems in each of the Corporation's five social housing high-rise tower blocks. However, due to escalating costs and potential time delays, Great Arthur House and Petticoat Tower were subsequently removed from the contract with United Living.
6. Although the retrofitting of sprinklers is a complex and challenging project, we are making good progress with the works as set out below.

#### West Point, Centre Point and East Point – Avondale Square Estate

The successful contractor, United Living are progressing across the 222 properties across the three Avondale Square Point Blocks.

Unfortunately, legal proceedings had to be issued to obtain access to all of the flats. The first available trial date is January 2025.

Despite the intrusive nature of the works, resident satisfaction, gauged from ours and the contractor's in-house surveys has been largely positive, with no "very dissatisfied" scores for any aspects of the work and, only a few "fairly dissatisfied". The issues that caused residents to be 'fairly dissatisfied' were identified and promptly addressed.

### Petticoat Tower – Middlesex Street Estate

The successful contractor, Harmony Fire, commenced on site in mid-October 2023, beginning with pre-condition surveys, site setup, and booking installation appointments with residents. So far only 18 out of the 88 flats have permitted access.

Residents' main objections are the disruption to their home and perceived 'ugly' aesthetics of the works. They are also monitoring the legal dispute at Avondale. In the circumstances the current contract has been suspended to the new year.

To date, communal areas have mechanical rises and controls have been 23 installed on all floors. Textured coating materials that may contain asbestos are being identified and remediated. The main water storage tank for the sprinkler system has been installed.

### Great Arthur House – Golden Lane Estate

Members will be aware from previous reports that the sprinkler installation at Great Arthur House is to be incorporated into a wider compartmentation and fire safety works project. The project team are looking to commission a Fire Strategy for the building before an application for Listed Building Consent can proceed.

## **Fire Doors**

7. As Members will be aware, the Corporation has committed to replacing all front entrance doors in its residential blocks of flats with fire doors that give up to 60 minutes fire resistance (30 minutes as an absolute minimum). The Fire Door Replacement Programme, also provides for the installation/upgrade of fire stopping/compartmentation solutions to, for example, penetrations above and through the communal doors and frames (service pipes, service cables etc).
8. GERDA, our specialist appointed contractor, continues to make good progress with the fire door installation programme as set out below.

### Lot 1 – York Way and Holloway Estates

The work in Lot 1, to install new upgraded replacement fire doors (front entrances and communal doors) on the York Way and Holloway Estates is now complete. Customer satisfaction with this project, as gauged from our Customer Satisfaction Surveys, was very high (around 96% satisfied or very satisfied).

### Lot 2 – Avondale Square Estate

All low-level general needs blocks are now complete and have been very well received by residents (as evidenced by the Customer Satisfaction Surveys).

The residential front doors in the three Point Blocks are currently being replaced but the communal doors are on hold until ingoing issues are resolved with the Sprinkler system project. Harman Close communal doors are also on hold as there are cables for door entry system, fire alarm system and warden call lines that have been installed by penetrating the existing doors, which would not allow the existing doors to be removed for replacement. The cabling is scheduled for removal in conjunction with renewal of the warden call and alarm systems.

Lot 3 – Sumner Buildings, William Blake Estate, Dron House, Petticoat Tower (communal doors)

Work to Lot 3 is now well underway.

William Blake Estate - all residential doors are complete. There were some communal doors in Blake House that required special testing, this is now complete, and the doors are in fabrication with the subsequent install to take place in due course.

Sumner Buildings - there is one outstanding residential door to be replaced, but we are liaising with the legal department to obtain access.

Dron House- there is one door to be replaced that we were liaising with the legal department. This is now near resolution and will be replaced at the earliest convenience.

Petticoat Tower- we have been unable to replace the communal doors in Petticoat Tower to date due to the sprinkler system project and possible damage to the new doors, while work is ongoing. We are expecting the sprinkler contractor to vacate site shortly which will allow Gerda access to the communal areas. Although space to accommodate a further contractor on Middlesex Street Estate will be of a premium due to the Eastern Base police project, following a productive on-site meeting with Neilcott, the contractors undertaking these works, an amicable agreement has been made for the location of the site set-up required for the tower communal doors to take place.

Lot 4 – Southwark Estate, Windsor House, Isleden House, Sydenham Hill Estate, Spitalfields

Reform Architects have been appointed to lead the design work for Lot 4. There will be an initial focus on Sydenham Hill due to the extra complications of the Listing and previous experience of lengthy timescales when dealing with Lewisham. Other Estates within this Lot will also require engagement with the relevant host borough's Local Authority Planning team where residential front doors open onto external balconies.



## Fire Risk Assessments (FRAs)

9. As Members will be aware from the report prepared for its meeting on 2 June 2023, following a corporate procurement exercise, Turner & Townsend (T&T) was appointed to undertake the next round of FRAs for the Corporation's social housing estates.
10. Residential blocks and, where appropriate, associated community centres, have FRA reports, in which observations on key areas found on the day of the assessment were recorded. Areas identified in each of the FRAs are broadly categorised into the following:
  - issues that require immediate remedial action and could be resolved immediately by teams on site;
  - matters requiring contractor intervention;
  - matters that are/will be subject to or incorporated into major works projects.
11. The latest FRAs also refer to positive practices/innovation, acknowledging that some of the Corporation's fire safety and major works improvements projects go beyond the current minimum statutory requirements including, the new fire doors and installation of sprinklers. The FRAs also refer to future considerations and impacts of the introduction of new legislation, regulations, best practice etc.
12. The main themes identified by the latest FRAs undertaken by T&T include:

### Fire doors/fire stopping/compartmentation

The areas highlighted under this category form part of the Corporation's Housing Major Works Programme. The Corporation's Fire Door Replacement Programme incorporates front entrance doors to all flats (including, associated door frames and surrounds), communal fire doors and riser/service cupboard doors (part of the fire stopping and compartmentation work). Work to replace fire doors and improve compartmentation has already been completed on a number of estates and work continues as part of the major works programme, as mentioned previously in this paper. two estates since the FRAs were carried out and, work has also started on several other estates.

### Fire alarms

Any problems identified with existing fire alarms on the day that the FRA survey was carried out, were addressed, and remedied immediately by the on-site estate teams.

The FRAs have identified potential improvements (not statutory) in some of our homes and, in some case, these may be incorporated into future major works projects. One example of this, is the City of London's Almshouses, where it is proposed to carry out a significant upgrade to the existing fire alarm installation, to incorporate both carbon monoxide and environmental monitoring. The enhanced system will also allow for live remote monitoring of alarm activation and faults.

A full pilot system has been installed in one flat. A full scope of the enhanced fire alarm is being undertaken by our contractors, incorporating electrical installation condition reports, to provide full surveying and costs of this project.

### Emergency lighting

Where the FRAs highlighted that whenever emergency lighting systems are to be upgraded/replaced, due consideration must be given to the presence of 'borrowed' external lighting, which may no longer be relied upon to provide sufficient additional lighting to meet the new requirements.

As part of a review of emergency lighting provision across Housing, a paper will be brought forward in due course.

### Personal Emergency Evacuation Plans (PEEPS)/Premises Information Box (PIB)

Although the introduction of PEEPS did not make it into recently introduced legislation as expected, this topic continues to be discussed within several forums at national level. Progress of any potential introduction will continue to be monitored and updates provided to this Committee.

Members will recall from previous reports however, as part of its work to ensure a high standard of fire safety in the homes it manages, the Corporation has introduced a new procedure for assessing vulnerable residents, who may need help evacuating in an emergency or, who may benefit from further help and advice on fire safety issues in their homes. Having previously carried out over 220 evacuation assessments of vulnerable residents; relevant information has been included in the Premises Information Boxes (PIB) installed across our estates.

These lists are refreshed every six months or, when new person specific information becomes known. No personal details are included within the list, only their location within the residential block.

### Testing/records

As stated previously, in the case of emergency lighting, a key part of the FRA process is demonstrating that systems and equipment in our blocks of flats are tested as per the required regulatory frequency. In addition to the testing, records are kept demonstrating effective management of both active and passive fire protection.

13. Carrying out FRAs under the Regulatory Reform (Fire Safety) Order 2005 (RRO), is a vital and legally required part of the CoLC's fire safety strategy for its residential portfolio. The RRO does not however, specify how often FRAs should be carried out or reviewed. Officers have been working very closely with colleagues in the Corporate Fire Safety team to ensure that FRAs on our housing estates are not only carried out in line with the provisions of the RRO but also, are carried out in accordance with the Corporation's own guidance and best practice.

The table below indicates the number of actions for each Estate as of 9 September 2024. Some Estates have more blocks than others, hence have a higher number attributed to estates and higher number of recorded actions.

The number of identified actions, recorded at the time of assessment, will reduce as issues are categorised as immediate or programmed/project works, and finally the identified action has been completed.

	Total 9 Sept	High	Medium	Low
Avondale Square Estate	363	10	159	194
Golden Lane Estate	106	6	63	37
William Blake Estate	31		5	26
Southwark Estate	86	4	22	60
Sydenham Hill Estate	9		2	7
York Way Estate	100	13	42	45
Middlesex Street Estate	93		35	58
Windsor House Estate	25		13	12
Holloway Estate	42		2	40
Isleden House Estate	40	2	12	24
Alms Houses	8		2	6
Dron House	22		8	14
<b>Total</b>	<b>923</b>	<b>35</b>	<b>365</b>	<b>523</b>

Within each recorded FRA, actions are defined as High, Medium and Low risks.

Example of classified risks are.

**High**            The self-closer to the Gerda FD60s fire door has been disconnected. It transpires the resident had disconnected the closer so that they could get their mobility scooter into their flat to charge its battery. This has now been reconnected.

- Medium      The location of the two fire hydrants means that the stairways of Block C are more than 100 meters from the hydrant locations.  
The implications of this should be discussed with London Fire Brigade and any remedial action recommended by them should be implemented.
- Low          The Dry Riser Inlets are not signed. As they are not red, they may not be immediately obvious to fire fighters.  
The Dry Riser inlets should be signed in compliance with BS9990.

## **Appendices**

None

### **David Blane**

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<b>Committees:</b> Community and Children’s Services Committee Housing Management and Almshouses Sub-Committee	<b>Dated:</b> 20/09/2024 09/10/2024
<b>Subject:</b> Leasehold and Freehold Reform Act 2024	<b>Public</b>
<b>Which outcomes in the City Corporation’s Corporate Plan does this proposal aim to impact directly?</b>	<b>Providing Excellent Services</b>
<b>Does this proposal require extra revenue and/or capital spending?</b>	<b>N</b>
<b>If so, how much?</b>	<b>N/A</b>
<b>What is the source of Funding?</b>	
<b>Has this Funding Source been agreed with the Chamberlain’s Department?</b>	<b>N/A</b>
<b>Report of:</b> Judith Finlay, Executive Director of Community and Children’s Services	<b>For Information</b>
<b>Report author:</b> Liam Gillespie, Head of Housing Management, Department of Community and Children’s Services	

## Summary

The Leasehold and Freehold Reform Act 2024 was given Royal Assent in May 2024 and will introduce wide-ranging changes to current legislation on residential long leases.

The bulk of the new Act is not expected to come into force until 2025/26, and the purposes of this paper is to outline the changes to Members and examine the implications for both the City Corporation as landlord, and for our leaseholders.

## Recommendation

Members are asked to:

- Note the report.

## Main Report

### Background

1. The Leasehold and Freehold Reform Act 2024 (“the Act”) was given Royal Assent in May 2024 and introduces changes to the administration of residential leases in England and Wales.

2. The Act strengthens the rights of long leaseholders and simplifies the process of extending long leases or exercising rights to purchase the freehold of a property (known as enfranchisement).
3. The City Corporation manages a significant number of leasehold properties, including 955 on its social housing estates, and the Act will have implications for the management of these leases.

## **Main Provisions**

4. The Act is extensive and addresses some long-standing areas of concern for those with long leasehold interests in residential property. Important provisions of the Act include:

- **Longer Lease Extensions**

The Act modifies the Leasehold Reform, Housing and Urban Development Act 1993 and gives lessees the right to extend their lease by 990 years, rather than the current 90 years for flats and 50 years for houses.

This will provide leaseholders with more security and reduce the expense and inconvenience of having to potentially apply for multiple lease extensions.

At the time of writing, 147 leases on our social housing estates have been extended by the statutory 90 years.

- **Abolition of 'Marriage Value'**

The Act abolishes the concept of 'marriage value', which significantly increases the cost of extending a lease when it falls below 80 years remaining. New methods will be provided for calculating the premium for lease extensions.

Marriage value is a component of the valuation when calculating the premium payable by the leaseholder for an extended lease. It reflects the increased market value of the extended lease, and legislation currently requires that this is shared between the leaseholder and the landlord.

The marriage value on a flat worth £500k is likely to exceed £20k, so the abolition of this concept will make extending sub-80-year lease much more affordable.

- **Minimum Ownership Requirements – Lease Extension**

The current requirement that a lessee must have held their lease for two years before they can exercise their right to extend it will be abolished, meaning that lessees can apply to extend from day one.

- **Service Charges and Ground Rent**

The Act will introduce standardised service charge demands, to increase transparency and clarity for leaseholders on the services they pay for. A schedule of administration costs must be provided, without which the costs will not be recoverable.

Restrictions are also placed on ground rent to prevent significant increases being applied. There will be a requirement for landlords to produce a year-end report with details of planned major works to relevant buildings. There will also be a legal right to buy out the ground rent.

These provisions are intended to enable homeowners to be able to challenge their landlord's service charge regime more readily and have greater transparency on ground rent costs.

The City Corporation has low ground rents of £10 per annum, which generated £8,530.00 in income for the HRA in 2023/24. It should be noted that leaseholders who have extended their leases no longer pay ground rent, as this is 'bought out' in that process.

- **Redress and Scrutiny**

The Act gives homeowners on private and mixed tenure estates comprehensive rights of redress, so they receive more information about what charges they pay, and the ability to challenge how reasonable they are. Landlords, including private managing agents, will be required to belong to an approved redress scheme.

- **Right to Manage**

The Act simplifies the process for leaseholders to assume management responsibility for their buildings. Leaseholders will now be able to exercise this right when up to 50% of the floorspace of their building is made up of commercial use, when previously the limit was 25%.

- **Property Purchase and Sale**

The purchase and sale of leasehold properties will be made easier, as a maximum timescale and fee will be set for the provision of home buying and selling information (sales packs).

- **Insurance**

The Act will require greater transparency around fees for arranging insurance.

- **Legal Fees**

The presumption that leaseholders must pay their landlords' legal costs when challenging poor practice will be abolished, which may encourage more leaseholders to exercise their rights in this regard without fear of incurring significant bills.

5. Only a small number of provisions within the Act have so far come into force, including minor amendments to the Building Safety Act 2022 relating to litigation costs for residents in a Right to Manage company (not relevant to the City Corporation), some technical insolvency provisions, and another section relating to the repossession of homes due to 'rentcharge' arrears (again, not relevant to the City Corporation's management of leases).
6. The remaining provisions require secondary legislation to give them effect, and this process is anticipated to take until 2025/26 according to the latest information available.
7. Until then, current rules on leasehold administration and the rights of lessees will continue to have effect.

### **Implications**

8. The 2024 Act has significant implications for owners of residential leases on the City Corporation's housing estates, and our administration of these leases, including:

### ***Lease Extensions***

9. Members may be aware that a large proportion of leases granted on City Corporation housing estates were initial Right to Buy sales in the 1980s and 1990s; these leases were granted for 125 years and are therefore approaching the (currently) important 80-year mark, below which 'marriage value' and higher premiums apply for extension. A further issue is that the City Corporation opted to grant leases for 125 years *from the date of the first lease granted in the same building*, meaning that those exercising their Right to Buy in 2024 may be offered a lease with only 80-85 years remaining. This issue will be the subject of a separate Committee report.
10. While some leaseholders are currently taking advantage of the 90-year extension currently available, the abolition of marriage value and the opportunity to extend for 990 years will likely lead to an increase in extension applications once the new law comes into force.
11. The removal of marriage value, and the scrapping of the two-year residence requirement for extensions applications, is likely to make buying and selling leasehold properties easier, and we may experience an increase in open market sales activity.
12. These possible increases in workload will require us to consider staffing resources once the administrative demands become clearer. Lease extensions are administered by the Barbican Estate's Service Charges and Revenues Team, for both the Barbican and HRA estates, and an increase in applications may require at least a temporary increase in staffing.



### ***Service Charge Statements***

13. As the Act will provide for a standard format for service charge demands, the City Corporation will have to ensure that its IT systems can produce statements that meet legal requirements.
14. Feedback received from residents on our current service charge demands is that they could include more detail, particularly for non-routine items (major works), where cost headings are not sufficiently broken down into their constituent parts.
15. The detail of these new requirements is not yet available, however once published, changes will be made to ensure that we comply with the new rules.

### ***Implications for Leaseholders***

16. While the new Act will benefit leaseholders in various ways, the uncertainty around the commencement of the new provisions places some leaseholders in a difficult position. Those considering extending their leases may be unsure whether to wait until the new rights come into effect or take advantage of existing legislation.
17. Those with leases approaching the 80-year mark may be concerned about acting sooner rather than later, however as the new valuation criteria are not yet clear, it is difficult to guess whether it is worth waiting for the longer lease extension rights to come into effect. Indications are that for those with leases under 80 years remaining, it is likely to be cheaper to wait due to the abolition of marriage value, however the situation for leases over 80 years is less clear. Lease extensions under the new rules may prove more expensive, however this must of course be balanced with the benefits to be gained (a 990-year extension) and the potential increase in value of the leasehold interest as a result.
18. We are unable to advise individual leaseholders on the appropriate course of action, however there are various independent sources of advice for leaseholders such as that available through the Leasehold Advisory Service or the HomeOwners Alliance.

### ***Proposals***

19. Officers recently met with representatives from leaseholder associations at Golden Lane and Middlesex Street Estates, to discuss the new Act and the implications for City Corporation leaseholders. It was agreed that officers would set up a page on the Corporation's website to explain the changes, and sources of advice and information.
20. Additionally, articles on the new Act will be included in the Housing Division's newsletters and magazine, @home. As the guidance on the new Act is published, further information will be provided to leaseholders to ensure that they are aware of their rights and how to exercise them.
21. It is proposed that officers continue to monitor the implementation of the Act, and update residents and Members as the picture becomes clearer. Further work will

also be undertaken by officers to consider the implications for leasehold management and ensure that policies and procedures are ready for the remaining sections coming into force.

## **Corporate & Strategic Implications**

### **Strategic implications**

**Providing Excellent Services:** our response to this plan, and any changes to policy and procedure, will help us manage residential leases effectively and improve the services provided to leaseholders; the effective management of our housing estates is integral to supporting the strategic aim of 'providing excellent services'.

### **Financial implications**

At this stage, the financial implications for the City Corporation are not yet clear, however it is possible that there may be an increase in personnel and administrative costs around lease extensions and service charge accounting when the new Act comes into force. This will be given further consideration once timescales and workload demands become clearer.

### **Resource implications**

See financial implications.

### **Legal implications**

The new Act is a major piece of legislation in leasehold management and brings about significant changes to current practice. Further advice will be taken to ensure that we are compliant with the new obligations as they come into effect.

### **Risk implications**

None.

### **Equalities implications**

An equalities analysis will be conducted as the relevant guidance is issued, to ensure that we deliver on our obligations in an inclusive way. For instance, thought will be given to how we communicate with leaseholders to ensure they are aware of their rights and obligations, and the processes we have in place, and methods of communication, must be accessible and meet the diverse needs of residents living on our estates (e.g. IT accessibility).

### **Climate implications**

None.

### **Security implications**

None.

## **Conclusion**

22. The Leasehold and Freehold Reform Act 2024 brings in significant new rights for leaseholders and introduces changes to the way in which landlords must keep lessees informed about the charges they pay, enabling residents to hold them to account more easily.

23. The most eagerly anticipated parts of the Act, including those giving leaseholders a right to extend their leases for longer, and reducing the cost involved in doing so, are not expected to become law until 2025/26.
24. It is anticipated that there will be significant interest among residents seeking to extend their leases, given that a significant proportion of leases are diminishing in duration, having been granted with start dates in the 1980s and 1990s.
25. Officers will monitor the implementation of the Act and, once guidance becomes clearer, ensure that our processes, policies and communications are fit for purpose and meet the needs of residents on our estates.

### **Appendices**

- None

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<b>Committee(s)</b>	<b>Dated:</b>
<b>Housing Management and Almshouses Sub (Community and Children's Services) Committee</b>	<b>09 October 2024</b>
<b>Subject: Social Housing Tenancy Fraud – 2023/24 Annual Report</b>	<b>Public</b>
<b>Which outcomes in the City Corporation's Corporate Plan does this proposal aim to impact directly?</b>	<b>N/A</b>
<b>Does this proposal require extra revenue and/or capital spending</b>	<b>N/A</b>
<b>If so, how much?</b>	<b>N/A</b>
<b>What is the source of Funding?</b>	<b>N/A</b>
<b>Has this Funding Source been agreed with the Chamberlain's Department?</b>	<b>N/A</b>
<b>Report of: Head of Audit</b>	<b>For Information</b>
<b>Report author: Chris Keesing, Counter Fraud &amp; Investigations Manager</b>	

## Summary

This report provides Members with an update on our Social Housing Tenancy Fraud activity during the 2023/24 reporting year. It also provides Members with an update against our key anti-fraud initiatives in this area.

A total of nine successful tenancy fraud outcomes were secured during 2023/24 with an associated value of £665,606, in addition to this the team prevented six fraudulent housing applications from progressing and secured guilty pleas in three cases.

The team has focused strongly on developing its proactive counter fraud capacity and the use of 'big data'; this is now becoming successful in identifying tenancy fraud concerns for further investigation at an early stage.

The training provided has given housing colleagues improved skills and new tools to tackle all aspects of tenancy fraud and income recovery, and to ensure that where fraud is suspected, concerns are reported to the Counter Fraud team effectively, and in a timely fashion through our new electronic reporting mechanism.

## Recommendation(s)

- Members are asked to note the report.

## Main Report

### Background

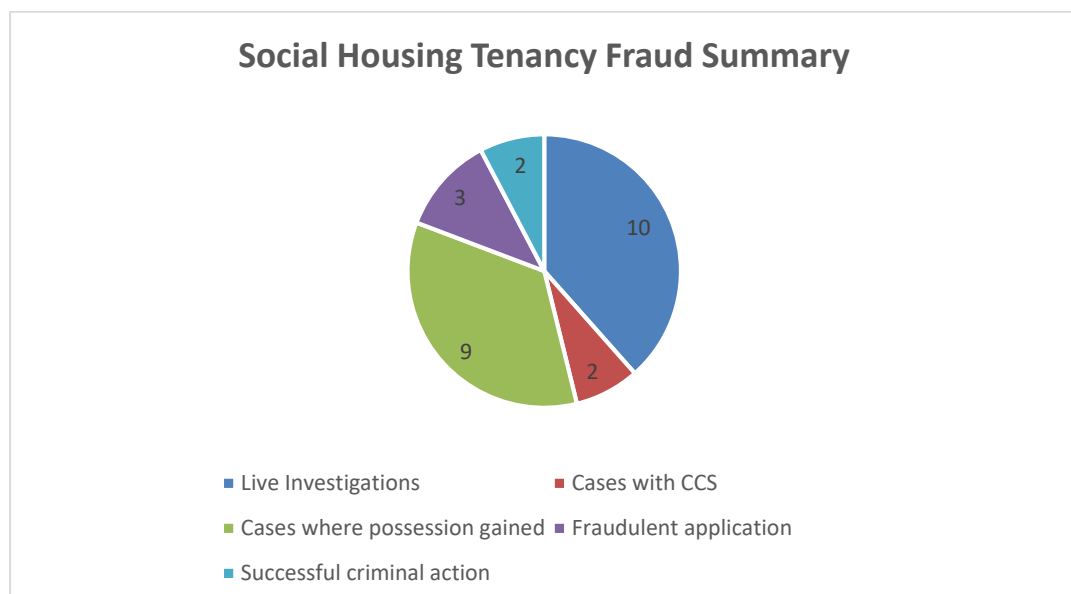
1. This report provides Members with an update on our Social Housing Tenancy Fraud activity during the 2023/24 reporting year. It also provides Members with an update against our key anti-fraud initiatives in this area.

### Social Housing Tenancy Fraud

2. Social housing tenancy fraud remains a key fraud risk area for the City; the Counter Fraud team provides a full investigative response across all aspects

of housing, from initial applications to the investigation of civil and criminal tenancy breaches and right to buy screening.

3. The City, along with other London Borough housing providers have identified succession fraud as a growing fraud risk, with dishonest applications from family members, friends and acquaintances of deceased tenants increasing with the aim of securing a secured tenancy by 'jumping the queue'. The team has, therefore, had an increased focus over the past year on this fraud risk and moving forward will be assessing all succession applications for fraud in a similar fashion to the assessment work we provide for right to buy applications.
4. There has been a reduction of 25% in volume of tenancy fraud referrals from Housing Estates Officers during the year, and a substantial decrease of 90% in the volume of right to buy referrals, although this may, in some regard, be owing to the cost-of-living crisis and increases in interest rates, deterring tenants from exercising the right to buy.
5. An increased focused in the use of data analytics through the NFI and NFI Fraud Hub has provided a 20% increase in tenancy fraud investigations through data matching. Data matching is a key element of our programme of proactive counter-fraud activity, through this work we aim to identify fraud early. It stands to reason that early identification could naturally lead to a reduction in public referrals.
6. During the reporting year the team recovered nine tenancies, took criminal action in two cases and stopped three fraudulent housing applications from progressing. Two further cases are currently subject to criminal (1) and civil (1) action, of which one case is listed for trial in November 2024.
7. A detailed summary of our work in this area, during the 2032/24 reporting year vs the same period in 2022/23 can be found at Appendix 1 to this report and a summary of noteworthy cases is included as Appendix 2. A snapshot of the tenancy fraud position at 2032/24-year end can be found below.



8. The total associated value of identified fraud from the completed social housing tenancy fraud investigations during the reporting year amounts to £665,606. Housing application fraud is considered to be fraud prevention and as such, we have not attributed a savings value against these four positive outcomes.

### **Fraud Awareness Training & National Fraud Initiative (NFI)**

9. A series of bite-sized learning sessions have been delivered by the team to housing colleagues during the reporting year; these focused on the following topics:
  1. **Tenancy Fraud Referral Process** – following investment in our electronic fraud case management system, we launched a new fraud reporting tool and smartphone app, enabling colleagues to report concerns conveniently and at the earliest opportunity. Training was provided to housing staff across a number of sessions, providing colleagues with the skills and capabilities to report detailed concerns effectively, ensuring important information was captured and included.
  2. **NFI AppCheck** – The NFI AppCheck is an application checker tool that can be used to identify and locate individuals through the use of NFI data. Colleagues are now competent and have been given access privileges to search the NFI database through the NFI AppCheck portal, this supports the work of the housing allocations teams, housing rents and recoveries teams and the housing estates teams, where it has been challenging to identify the whereabouts of tenants, or to verify the information provided.

### **Looking Ahead**

10. The Counter Fraud team was successful in bidding to be part of the NFI pilot to match City of London housing data against credit reference agency, general record office deceased data, and known fraud data, we received 340 matches that are currently being reviewed by the team, with any matches deemed suitable for enhanced investigation raised in INCASE and formally investigated.
11. The team is working with housing management and the Comptroller & City Solicitor to overcome the challenges in gathering evidence in support of tenancy fraud cases where short-term lettings platforms have been utilised by tenants to profit from sub-letting their homes. We are exploring the use of Norwich Pharmacal Orders (a form of civil production order) that will require the short-term letting platform used to provide the City with information to support our investigations. We aim to pilot this over the coming months, after which we will consider the benefits.
12. The team is working with housing management on a tenancy fraud awareness campaign across our housing estates utilising awareness materials provided by the Tenancy Fraud Forum, such as posters, stationery and flyers etc, to raise the awareness of the risks and consequences of tenancy fraud. This campaign will use case studies from the successful work of the team and tenants will be encouraged to blow the whistle of tenancy fraud cheats by reporting concerns

to the Counter Fraud Team. We intend to support this campaign with articles in residents' newsletters.

13. A defendant in a City Corporation social housing tenancy fraud case is scheduled for trial at Southwark Crown Court on 04 November 2024, following a not guilty plea at the Magistrates court last November. We will report the outcome of this trial to Members as appropriate.

### **Emerging Risks**

14. The team keep abreast of emerging risks through regional and national networks including the London Borough's Fraud Investigators Group (LBFIG), the National Anti-Fraud Network (NAFN), the National Fraud Intelligence Bureau, and CIFAS. Any intelligence reports relating to social housing related fraud is routinely shared with housing management and disseminated on a risk-based approach.
15. The continued cost-of-living crisis is placing further strain on personal finances and may result in some tenants considering opportunities to defraud public services for personal gain, whether that be for greed or perceived desperation; we have identified a growing risk in short-term lettings fraud and are working closely with legal colleagues to explore solutions to secure evidence to support these investigations.

### **Corporate & Strategic Implications**

16. The work of the Team is designed around minimising the risk of fraud across all aspects of housing, from initial applications to the investigation of tenancy breaches and right to buy screening by providing a comprehensive counter fraud and investigation response with a clear focus on safeguarding the City's assets and recovering any losses due to fraud; this is underpinned by our Social Housing Anti-Fraud & Corruption Strategy, which gives due regard to the Corporate Plan. More frequent data-matching through the London Fraud Hub will help the team to identify fraud at an earlier stage, whilst empowering housing staff with the ability to undertake enhanced due diligence through the NFI AppCheck will help us to mitigate the risks of fraud at point of application.

### **Conclusion**

17. The team continues to perform strongly in response to the risks of social housing tenancy fraud, identifying and responding to social housing tenancy fraud referrals and fraud risks, whilst ensuring that face to face training is delivered with measurable benefits to housing colleagues and to empower front line staff to identify and tackle fraud risks impacting the City's housing stock at the point of application. The recovery of properties lost to fraud enables the City to provide this good quality, affordable housing to those in the greatest need.
18. A strong focus during the 2023/24 reporting year has been on the use of 'big data' as we continue to develop the NFI, the NFI London Fraud Hub, and our proactive data matching capabilities and capacity to identify fraud both at the point of application, and at an early stage when found to be occurring on the City's estates.



**Appendices:**

- **Appendix 1 – Housing tenancy fraud caseload analysis, 2023/24 reporting year vs 2022/23.**
- **Appendix 2 - Social housing tenancy fraud investigations summary.**

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## Appendix 1 – Housing Tenancy Fraud Caseload Analysis 01/04/2023 to 31/03/2024

Housing Tenancy Fraud Case Referrals	01/04/2023 to 31/03/2024	01/04/2022 to 31/03/2023
Housing tenancy fraud referrals received in current year	34	38
Right to buy referrals received in current year	2	21
Housing application referrals received in current year	6	8
Cases carried forward from previous year (all disciplines)	17	34
<b>Total</b>	<b>59</b>	<b>101</b>
<b>Cases/referrals currently under investigation</b>		
Cases/referrals currently under investigation	10	17
Cases/referrals closed with no further action	30	62
Cases with Comptroller & City Solicitor	2	4
Cases where successful possession gained <sup>3</sup>	9	9
Cases where successful criminal action taken	2	3
Cases where fraudulent application identified <sup>2</sup>	3	6
Short-term letting investigations	3	N/A
Dishonest Right to buy fraud identified	0	0
<b>Total</b>	<b>59</b>	<b>101</b>
<b>Total value of losses to the public purse from social housing tenancy fraud<sup>3</sup></b>		
	<b>£665,606<sup>(N)</sup></b>	<b>£715,512<sup>(N)</sup></b>
<b>Notes:</b>		
<sup>1</sup> Cases with the Comptroller & City Solicitor only included as positive outcomes upon completion of successful criminal/civil action as appropriate. Where offences committed are serious enough to warrant criminal/civil proceedings these are progressed under the Prevention of Social Housing Fraud Act 2013 and/or the Fraud Act 2006 and/or the Housing Act 1985.		
<sup>2</sup> Fraudulent application includes housing register applications, dishonest succession applications and mutual exchange applications denied. Associated NFI value £3,240 per outcome.		
<sup>3</sup> Successful possession gained has a notional value of £59,626, reflecting the loss to the public purse as per tenancy fraud values formula designed and produced by the Tenancy Fraud Forum and the London Borough Fraud Investigators Group. Positive outcomes in respect of housing application fraud investigations result in stopping fraud impacting the City at the point of application and mitigates future investigation costs and losses to the public purse. Right to Buy uses true discount value £112,300 per property.		
<sup>(N)</sup> Denotes Notional Value		

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## **Case Summaries 2023/24**

### **Housing Application Denied.**

Housing Applicant who had a connection through City employment, claiming that she lived with her parents in Newham.

Intelligence checks showed that the applicant was married and living with her husband at an address in Redhill. They were jointly liable for council tax at the property. Her bank accounts were registered there since February 2022. Her links with parents address in Newham ended around the time that financial footprint was established at the property in Redhill and she was no longer on the electoral roll at her parents property. Application was consequentially denied as a result of the findings.

### **Housing Application Denied.**

Application received from a lady, claiming to have been living with a man at a property on the Golden Lane Estate since 2019, as a lodger sleeping on sofa and in need to her own social housing. The man in question was the sole tenant at the property and from the date that he acquired the tenancy, the lady would have moved in soon after from the circumstances she declared

National Fraud Initiative (NFI) checks reveal that she was only added to council tax liability in December 2022.

Intelligence checks revealed that in 2014 the lady changed her surname in the presence of the tenant, indicating a past relationship between the two and staff on The Estate believe the two individuals are a couple and that she did move in soon after the man became the tenant.

The evidence indicated that the tenant had failed to declare the true circumstances regarding his living arrangements at his social housing property, in respect of his council tax liability, having received approximately three and a half years of Single Person Discount fraudulently. In addition to this the tenant referred to the lady as his girlfriend, in email correspondence when adding her to the liability.

Attempts were made to speak to the tenant to clarify the circumstances at the social housing property, but despite voicemail messages being left for him, he failed to respond. A phone call was made to the applicant, with a view to a formal interview if she wished to pursue her application for housing, considering the conflicting information provided and evidence accrued. The lady decided to withdraw her application immediately.

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