

Committee: Housing Management and Almshouses Sub Committee	Dated: 27/01/26
Subject: Housing Matters Update	Public
Which outcomes in the City Corporation's Corporate Plan does this proposal aim to impact directly?	Diverse engaged communities Leading Sustainable environment Providing Excellent Services
Does this proposal require extra revenue and/or capital spending?	No
If so, how much?	N/A
What is the source of Funding?	N/A
Has this Funding Source been agreed with the Chamberlain's Department?	N/A
Report of: Judith Finlay, Executive Director of Community & Children's Services	For Information and Comment
Report author: Peta Caine, Director of 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 Housing Team. Namely:

For Information and Discussion

- Damp and Mould Update
- Regulator of Social Housing Inspection Update
- Housing Key Risk Matrix – October 2025
- Estate Updates

1. Damp and Mould Progress – Current Status and Future Changes

In response for a request for further information made by members at the November committee Members are asked to review and comment on the Damp and Mould Update below:

Following the introduction of Awaab's law on 27 October 2025, COLC has needed to make changes to the way that damp and mould cases are reported, assessed, prioritised, and actioned.

Action Taken To Date

- Better damp and mould triage at first point of contact
- A risk rating system to support the Repair Service Desk with prioritising response times and actions
- Emergency procedures for high-risk cases
- A Damp and Mould priority of 10 working days, for any initial mould treatments and inspections
- Basic performance reporting on compliance with timescales for mould treatments
- Updates to help and advice pages on the website
- Updates to residents, colleagues, and stakeholders about our approach to managing damp and Mould
- Awaab's Law training for frontline teams and clear expectations about accountability across the Housing Department.

Current Performance

At 31 December 2025 compliance with completing an initial investigation within 10 working days was 60% for Chigwell and 73% for our Property Services Officers. The current levels of performance are largely due to difficulties in contacting residents to make appointments or securing appointment dates inside the required completion date, especially where damp and mould issues have been identified by the Stock Condition Survey but not reported directly by the resident.

Pending improvements

The application of Awaab's law in practice has highlighted further areas for improvement including.

- Introduction of new mobile software for creating and issuing damp and mould inspection reports within the required timescales.
- Implementing Civica 'Case Management' to record and track all required and related actions to resolve a damp and mould issue.
- Improved accuracy of performance reporting for live and completed damp and mould issues.
- Formal letters and a clear Housing Management procedure for residents who cannot be reached or refuse access for investigations or remedial works.
- Introduction of a new 'No Access' status in Civica, so these cases can be easily identified and proactively managed on a weekly basis.

All the above improvements are expected to be live from 1 February 2026, and we will continue to refine procedures once they are in operational use.

2. Regulator of Social Housing Inspection 2025/26

Members are asked to note the update regarding the ongoing Regulator of Social Housing (RSH) inspection.

The City of London Corporation is currently undergoing a scheduled inspection by the Regulator of Social Housing (RSH), which began in September 2025. This inspection forms part of the RSH's four-year cycle for landlords with over 1,000 homes and will assess compliance with the four consumer standards: Safety & Quality, Transparency & Accountability, Neighbourhood & Community, and Tenancy.

Inspection Process

On 15 September, the RSH provided a detailed scope outlining the areas to be assessed through a data and documentation review. All required documents were submitted on time on 30 September 2025.

Inspectors were on-site at the Barbican Estate Office during the week commencing 3 November. The on-site phase included interviews with members, tenants and staff. We understand that there will be no home or estate visits.

We had a brief meeting with the inspection team week commencing 5 January 2026, they are likely to hold their internal review / moderation meeting week commencing 12 January 2026 are assuming that all goes to plan we are likely to know the outcome late January / February 2026.

Progress to Date

Operational Improvements

- **Electrical Safety Compliance:** Completion rates for domestic electrical installation checks have risen to 90%, with a target of 100% by April 2026.
- **Fire Safety:** A fire safety task group and a monthly fire risk assessment tracking group continue to monitor progress.
- **Repairs and Maintenance:** Additional resources have been allocated to improve contract and compliance management.

Strategic Developments

- **Health and Safety Management System (HSMS):** A comprehensive overhaul is underway, focusing on social housing. Gaps identified in planning, leadership, and worker participation are being addressed using the HSG65 framework and ISO 45001 standards.
- **Resident Engagement:** A new Resident Involvement Strategy (2025–2029) has been developed to improve communication and participation.
- **The Resident Voice Group** continues to meet, and a further update is given elsewhere on this agenda.
- **Asset Management:** The Decent Homes survey completion rate is at 69%.

Communications Plan

A comprehensive communications plan is in place to ensure timely updates to all stakeholders this is being done in conjunction with the corporate communications team:

- Regular updates to HMA SC and CCS Committee members.

- Resident communications via newsletters updates
- A public news release and resident letter planned for February following the inspection outcome.

Next Steps

- Continued delivery of priority actions identified by gap analysis.
- Maintain momentum on compliance improvements, especially electrical safety and fire risk actions.
- Develop and implement a clear action plan following receipt of the inspection outcome.
- Update members on inspection outcomes and improvement plans.

3. Housing Key Risk Matrix – January 2026

Members are asked to note the Key Risk Matrix and commentary

- The key risks were reviewed in January 2026.
- The major risk because of its impact on our ability to achieve decent living conditions for residents whilst achieving the Consumer Standards and Decent Homes is the Major Works programme, substantial work has been done to secure the funding for the estimated works and the remainder of the funding required for the optimism bias allowance will not be finalised until the end of this financial year. The rating reflects this position.
- The other key risks cover a range of health and safety, compliance and financial risks which are all being actively managed.

Also included in the summary are the five thematic risk areas (governance, operational, financial, legal & regulatory, and external factors) for the departmental risks as they apply to the operation of the City of London Almshouses charity. In this way, it links the risks noted in the existing file to the Charity and provides Members, in their trustee capacity, with oversight.

There should be a charity-specific risk register for the Almshouses. As discussed during the policy, governance & administration review included in the paper elsewhere on the agenda.

HMA SC - DCCS HS - Summary Report

Report Type: Risks Report

Report Author: Liane Coopey

Generated on: 12 January 2026



Rows are sorted by Current Risk Score

Risk Level Description Departmental

Code	Title	Likelihood	Impact	Current Risk Score	Rating	Date Reviewed	Target Risk Score	Target Date	Trend since last review	Risk Approach
DCCS HS 003	Lone Working	Possible	Major	12	Amber	12-Jan-2026	8	31-Mar-2026	Constant	Reduce
DCCS HS 009	Statutory Compliance Requirements	Possible	Major	12	Amber	12-Jan-2026	4	31-Mar-2026	Constant	Reduce
DCCS HS 004	HRA Housing Finance	Possible	Major	12	Amber	13-Jan-2026	4	31-Mar-2026	Constant	Reduce
DCCS HS 002	Failure to carry out and review effective Fire Risk Assessments for more than 2000 units of residential accommodation and a number of commercial units	Unlikely	Major	8	Amber	12 -Jan-2026	4	31-Mar-2026	Constant	Reduce
DCCS HS 005	Major works programme	Unlikely	Major	8	Amber	12-Jan-2026	6	31-Mar-2026	Constant	Reduce

Code	Title	Likelihood	Impact	Current Risk Score	Rating	Date Reviewed	Target Risk Score	Target Date	Trend since last review	Risk Approach
DCCS HS 006	Failure to deliver new homes programme	Possible	Serious	8	<i>Amber</i>	09-Jan-2026	6	31-Mar-2026	Constant	Reduce
DCCS HS 001	Health and Safety procedures	Possible	Serious	6	<i>Amber</i>	12-Jan-2026	4	31-Mar-2026	Constant	Reduce
DCCS HS 008	Delivery of Repairs & Maintenance services to City of London Housing residents	Possible	Serious	6	<i>Amber</i>	12-Jan-2026	4	31-Mar-2026	Constant	Reduce

City of London Almshouses Charity (Registered Charity Number: 1005857):

Trustees must have sufficient visibility over all major risks to discharge their duties effectively. The key risks managed by the HRA Housing Team, as shown above, apply to the operation of the City of London Almshouses charity. In line with the City Corporation's approved Charity Risk Management Protocol, principal risks can be grouped into five thematic areas - Governance, Operational, Financial, Legal & Regulatory, and External Factors - to provide Members, in their capacity as trustee, with a clear and proportionate framework for understanding and overseeing the Charity's risk profile.

Theme	Theme Description	Application to the Charity
Governance	Governance risks reflect issues such as failure to comply with the governing document, inadequate oversight, poor decision-making frameworks, or ineffective administration, all of which may lead to breaches of trust, loss of accountability, or misuse of the Charity's assets. Grouping risks in this way ensures trustees focus on the robustness of governance arrangements and oversight structures	Recommendations and updates are brought to Members through Committee reporting to support strong governance, accountability and continuous improvement. A review of policy, governance and administration is proposed in January 2026 reporting, with updates and recommendations brought back for Trustee approval.
Operational	Operational risks relate to the systems, processes and day-to-day arrangements required to deliver the Charity's activities, including housing management, information management, reporting, and engagement with beneficiaries. These risks help trustees understand the effectiveness of operational oversight and whether activities are being delivered safely, efficiently and in line with strategic objectives.	These risks are integral to the Housing Authority Team's daily management of the Almshouses and apply directly to the Charity's operation, safety and service delivery. Risks are managed through established operational procedures.
Financial	Financial risks encompass areas such as inadequate financial controls, weaknesses in budgeting, cash flow or investment management, or failure to maintain prudent reserves and protect assets. These risks help trustees ensure the Charity remains financially sustainable, complies with financial regulations, and applies funds effectively to its charitable purposes.	Financial risks affect the Charity's long-term sustainability and ability to meet its objectives, including maintenance obligations and service delivery. Mitigations form part of routine financial management.
Legal & Regulatory	This category includes risks arising from failure to comply with legal duties, regulatory requirements or the Charity's governing document, as well as failure to manage conflicts of interest. The thematic grouping supports trustees in assuring that appropriate controls, professional advice and compliance procedures are in place	Trustees must ensure the Charity meets all regulatory obligations and operates within an up-to-date and legally compliant governing document. Mitigation includes ensuring access to professional advice as required. Updates to the charity's governing document, previously agreed by Members, are with the Charity Commission for final approval.
External Factors	External risks capture the impact of changes in government policy, regulatory scrutiny, funder expectations, adverse publicity or broader sectoral pressures that may influence the Charity's ability to deliver its purpose. Grouping such risks supports trustees in horizon-scanning and maintaining resilience to external change.	External risks influence the Charity's operating environment and require forward planning, resilience and proactive management. The Housing Authority Team incorporates these into business-as-usual processes, with assurance provided through regular reporting.

4. Estate Updates

Members are asked to note the estate updates and comment on the content.

North Estates

York Way

- Construction: Issues with standing water on the podium by Penfield House caused by extreme rain before Christmas has been resolved by the Contractor monitoring the drainage and gritting during the working week, creating temporary drainage and moving the Heras fence to give residents access to the higher ground. Estate Services continue to manage the area on weekends. Residents have been kept updated and are receiving ongoing comms from the new build contractor Higgins each week.
- An issue with the heating system temperature output has been raised by a resident on his behalf and those of for others and Repairs (M&E) visited to discuss this with the resident. This is being monitored. Further heating enhancement works funded by climate action strategy monies are proposed.
- New RSO at York Way, Cheryl who comes from the Holloway Road estate office will cover maternity leave and has made a good start.
- The quality of the cleaning has been raised as an issue, and the estate staff are looking to the options available to give blocks as clean as possible with the close proximity of a building site.

Golden Lane Estate

- A rough sleeping incident has been reported by residents using the channels Street Link and City of London Police, and there have been issues flagged with a broken gate access into the storage area with delays in getting the lock repaired.

Middlesex Street/Petticoat Tower

- The new podium area had standing water which was a concern over Christmas with potential freezing making it a risk to residents. Housing H&S reviewed, and Estate services purchased temporary mats for the area, which appear to be working. This needs to be reviewed with City Surveyors and the contractor to find a permanent resolution before the project ends.
- Service charges have been raised by residents at the Eastern Base Project meeting with an update to be provided.
- Issues with contractors cleaning out their vehicles in the underground car park caused several complaints – the resulting debris has caused some damage to car tyres and Estate Services put up new warning signs to contractors and anyone using the car park. The contractor has been spoken to.

Isleden/Sheltered/ Almshouses

- Heating issues with the new HIU and pump were addressed over the Christmas period and residents had several workshops arranged where the teams assisted with temperature readings, programming the thermostats and identifying where the temperature fluctuated. Work continues with the sheltered residents and others at Isleden general needs to ensure that they have heat and credit on their meters.

- There was a Thames water outage on Friday, 9 January – it was resolved over the weekend, and no other issues were reported.

Almshouses – Sheltered

- Waking watch continues on Harman and Isleden, pending completion of the work to the alarm systems.

South Estates

Otto Close/Lammas Green at Sydenham

- Estate lighting continues to be a challenge, and repairs are investigating where the main supply to the estate lighting is, a project is being put together to address this with Guardian who deal with electrical projects.
- The new build at Bean Tree Close is nearing completion and the expected handover date is mid-February.

Southwark Estates

- We say goodbye to Jess, the RSO who sadly leaves us in February. Recruitment will commence shortly to fill her position and ensure a handover before she goes.

Horace Jones

- We are paying for the residents' electricity and gas bills as One Tower Bridge bills us directly. We need to look at charging residents in their service charges or getting the accounts over to COL so that the tenants pay for what they use.

Avondale Estate

- ASB issues are ongoing with youths taking drugs and congregating in the communal areas
- CCTV cameras were going to be installed using project funding from the MUGA budget, we are waiting to hear if this can be done before March 26.
- Working with Adult Education team looking to deliver some ESOL or IT training on Avondale using the community centre and the IT equipment.
- Household Survey – recruited 2x VO and 1 x Admin, have started training and induction, out on their first visits w/c 26 January.

Conclusion

Members are asked to note:

- Damp and Mould Update
- Regulator of Social Housing Inspection Update
- Housing Key Risk Matrix – including reference to the City of London Almshouses Charity
- Estate Updates

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