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| LONDON BOROUGH OF CAMDEN | WARDS: All |
| REPORT TITLE Update from Cabinet Member for Better Homes | |
| REPORT OF Cabinet Member for Better Homes | |
| FOR SUBMISSION TO Housing Scrutiny Committee | DATE 12/11/2024 |
| <p>SUMMARY OF REPORT</p> <p>Councillor Sagal Abdi-Wali, Cabinet Member for Better Homes, provides an update to the Committee on several areas across the portfolio.</p> <p>Local Government Act 1972 – Access to Information</p> <p>No documents that require listing have been used in the preparation of this report.</p> <p>Contact Officer:</p> <p>Gavin Haynes, Gavin.Haynes@camden.gov.uk Director of Property Management & Glendine Shepherd, Glendine.Shepherd@camden.gov.uk Director of Housing</p> <p>London Borough of Camden 5 Pancras Square London N1C 4AG</p> | |
| <p>RECOMMENDATIONS</p> <p>The Housing Scrutiny Committee is to note and comment on this update report.</p> | |

Summary of Report

This update offers a comprehensive look at Camden's Better Homes portfolio, addressing key financial, regulatory, and service delivery challenges. Key focuses include financial and operational updates for the Housing Revenue Account (HRA), pressing needs in repairs and resident engagement, and a detailed examination of issues facing Camden's Private Rented Sector (PRS). The report also reflects Camden's robust lobbying for systemic housing reform and investment to support tenant protections, affordability, and safety.

Financial Pressures and the Housing Revenue Account (HRA)

Camden faces substantial financial strain within the HRA, driven by historic funding cuts and insufficient national support, exacerbated by rising costs for maintenance, repair, and safety compliance. As reported by London Councils, boroughs face a cumulative £700 million deficit within HRAs due to rapid cost increases, rent freezes, and safety requirements that outpace rental income. London Councils welcomed the recent national decision to retain 100% of Right to Buy (RTB) receipts locally and the additional £500 million in Affordable Homes Programme funding, but boroughs are advocating for a long-term 10-year rent settlement and comprehensive debt review to truly stabilise social housing finances.

Camden's Medium Term Financial Strategy (MTFS) aims to secure £7.51 million in savings by 2025/26 to balance the HRA. However, inflationary pressures, high repair costs, and a growing temporary accommodation demand place continued pressure on HRA budgets. Camden has used reserves for five consecutive years to manage annual shortfalls, an unsustainable approach requiring concerted government support. A strong recommendation has been made to expand lobbying efforts, aligning with London Councils to advocate for a 10-year rent settlement and an overhaul of HRA financing.

Repairs and Maintenance

The Housing Transformation Programme focuses on delivering improved service outcomes in response to the high number of repair requests. Increased resource allocation, process refinement, and additional staff training have been implemented, yet demand remains challenging due to ongoing backlogs, disrepair claims, and service standards mandated by the Regulator for Social Housing (RSH). The recent emphasis on damp and mould remediation reflects Camden's proactive measures to safeguard tenant health.

In Q2 of the 2024/25 financial year, customer satisfaction in Camden's repairs and maintenance department held steady at 85%. The majority of resident interactions now occur through WhatsApp, Webchat, SMS, and Camden's online resident account, reflecting a shift from telephone calls. Camden introduced proactive SMS updates to inform residents about lift, heating, or hot water repairs, which has been well received. The case management team handled over 714 enquiries this quarter, closing most on time, and is now managing housing complaints. New systems (Netcall, Rocc, and Madetech) will further streamline repairs by Q3's end, enhancing the resident experience.

Fire Safety and Compliance with Building Safety Act

Camden's commitment to high fire safety standards has driven significant achievements, with over 94% of tenanted homes now equipped with smoke detectors, 99.3% of properties with a valid gas safety certificate, 100% of homes that require them have a carbon monoxide detector and most high-risk fire assessment actions completed. With the Building Safety Act imposing more extensive requirements, Camden's Housing team has submitted initial Building Safety Case Reports and developed a five-year action plan for compliance across all high-rise buildings by 2028. Resource requirements for regulatory compliance remain high, underlining the need for sustainable HRA support to meet these evolving responsibilities.

Temporary Accommodation and Homelessness

Rising homelessness rates and the need for temporary accommodation place immense pressure on Camden's services. As of September, Camden houses over 968 families in temporary accommodation, and high rental costs mean these placements are often prolonged. This represents a sharp increase of 287 families since September 2023. In response, Camden has secured £20 million through the Temporary Accommodation Property Procurement (TAPP3) scheme, aiming to boost availability. This is complemented by the council's ongoing review of rough sleeping services to enhance resource allocation for supporting vulnerable residents.

Anti-Social Behaviour (ASB) Management

Camden's ASB policy, operational since late 2023, takes a victim-centred approach with the establishment of an ASB Taskforce. This taskforce collaborates with local law enforcement and community groups, focusing on both early intervention and longer-term preventative measures, such as youth engagement programs and "designing out crime" initiatives. The council has received positive feedback on its

collaborative approach to community safety and landlord responsibility in addressing ASB, particularly in high-density housing areas.

Overcrowding and New Family Housing

Approximately 10% of Camden households experience overcrowding due to an insufficient supply of larger family units. Camden's family-friendly acquisition programme, aimed at purchasing 280 family-sized homes over five years, is part of the council's solution. As of the latest report, Camden has approved 26 mutual exchanges and secured multiple acquisitions under the Community Infrastructure Programme to address overcrowding concerns. Camden remains committed to expanding these initiatives but recognises that additional funding is needed to fully meet demand.

Enhanced Resident Engagement and Communication

Camden's investment in resident engagement is reflected in the growth of digital service channels and in-person outreach. The Renters' Rights Hub, repairs live chat, and WhatsApp services have successfully expanded access, while Contact Camden has reduced call wait times by over 30% due to operational restructuring. Recent resident engagement programs, such as the Housing Customer Experience Oversight Panel, provide critical feedback to improve service delivery and communication.

Our day of action brought together active tenants and leaseholders with the council and partners to share ideas, skills, and inspiration for the future of our estates and neighbourhoods. The 101 tenants and leaseholders who attended were made up of resident groups, community champions, panel members, community organizers, and other key collaborators. While the event was for tenants and leaseholders who are already engaged or interested in this work, 100 tenants and leaseholders who wanted to be more involved in community action were also invited.

Tackling Damp and Mould

Damp and mould prevention remains a core priority within Camden's Better Homes strategy. Since initiating a proactive approach to address these issues in 2022, Camden's 12 Mould Marshalls team has reduced new requests significantly, with fewer than 325 active cases currently open, a decrease of 175 cases since the last report. Camden provides multilingual options for tenants to report damp and mould concerns, ensuring accessible support. The Council's collaboration with healthcare

providers further enables a holistic approach to damp prevention, addressing both health and housing factors for affected tenants.

Private Rented Sector (PRS) Challenges and Camden's Advocacy for Renters' Rights

Context and Current Challenges

In Camden, the private rented sector (PRS) is home to a significant portion of the borough's population, serving over 45,000 households—comprising around 37% of Camden's residents. Historically, the PRS has provided an essential alternative to social and owner-occupied housing, particularly for low- to middle-income renters, young professionals, and families. Yet, the sector faces notable challenges due to high rental costs, substandard property conditions, and an acute shortage of affordable rental options.

Recent data highlights the financial strain facing Camden's PRS tenants: the average rent for a one-bedroom property in Camden reached £1,815 monthly, while a two-bedroom property costs approximately £2,400 per month. With these figures, Camden's median rents remain among the highest in London. The borough's recent "Themed Debate on the PRS" reports only 8% of Camden's rental properties as affordable for those receiving the Local Housing Allowance (LHA), leaving the majority of tenants in a precarious position, often forced to spend unsustainable proportions of their income on rent.

Despite the high cost, the PRS has widespread safety and quality issues. Camden's 2023 report on housing standards in the PRS revealed that more than 20% of inspected properties contain category 1 hazards. These hazards include severe damp and mould, structural disrepair, inadequate ventilation, and fire safety risks. Additionally, Camden's housing enforcement service received over 800 PRS tenant complaints in 2023 alone, underscoring the ongoing health, safety, and maintenance concerns affecting tenants. Camden is particularly concerned with the welfare of vulnerable tenants, as properties with serious hazards disproportionately impact elderly renters, young children, and individuals with health conditions.

Overcrowding further complicates the PRS in Camden. A 2024 report indicated a 34% increase in overcrowding complaints within PRS households, largely due to the borough's high housing demand and limited social housing alternatives. For tenants, overcrowding is linked to adverse health and safety outcomes, including higher risks of accidents, respiratory issues related to poor ventilation, and stress-related health concerns. Many tenants report being unable to find suitable PRS housing that meets their needs within an affordable range.

Camden's Strategic Response: Licensing, Regulation, and Tenant Support

To improve PRS housing standards, Camden has established a robust approach through selective licensing, regulatory oversight, and direct tenant support.

Camden's efforts to enforce property standards are crucial in ensuring landlord accountability and addressing serious health and safety risks.

1. **Selective and Additional Licensing Schemes:** Camden has been a leader in PRS regulation with its comprehensive licensing schemes, mandating that landlords in Houses in Multiple Occupation (HMOs) and designated risk areas register properties for regular inspection and maintenance checks. As of 2024, Camden's licensing programs have enabled the council to proactively identify and remediate hazards across hundreds of properties. Camden's approach aims to not only penalise non-compliant landlords but also incentivise those who proactively maintain safety and quality standards. Since implementing selective licensing, Camden has issued improvement notices and applied fines to landlords, achieving 300 enforcement actions in the past year alone.
2. **Housing Enforcement for Hazard Remediation:** Camden's housing enforcement service addresses complaints regarding property safety and tenant welfare. The council has expanded its team to meet demand, tackling issues such as excessive cold, fire safety compliance, electrical hazards, and mould. Enforcement actions in 2023/24 led to the removal of 89 significant hazards, contributing to both immediate tenant safety and broader public health savings; estimates suggest that preventing these health risks saved over £500,000 in NHS costs. Camden's Housing Inspection team continues to conduct random checks and issue prohibition orders on properties deemed unsafe for occupation, reinforcing the council's commitment to tenant safety.
3. **Camden Renters' Rights Hub:** Recognising the need for accessible tenant support, Camden established the Renters' Rights Hub, an online platform that educates renters on their rights, including eviction protections, rent deposit schemes, and reporting processes for housing issues. The hub has seen increased engagement, with a 45% rise in visitors since its 2023 launch, reflecting tenants' high demand for trusted resources. In addition to web resources, Camden offers telephone support and outreach events in PRS-heavy wards to inform tenants directly about their rights and reporting mechanisms, strengthening tenants' ability to advocate for safe, secure housing.
4. **Tenant Advocacy and Community Partnerships:** Camden collaborates with organisations like Generation Rent and the Camden Tenants' Union to strengthen community outreach and provide direct tenant advocacy. Through these partnerships, Camden holds events to address housing rights, especially focusing on tenant groups facing systemic barriers to justice within

the PRS. Camden also engages PRS tenants through surveys, community meetings, and local forums, gathering feedback that shapes future policies and resource allocation.

Camden's Advocacy and Policy Efforts in Support of Renters' Rights

Camden recognises that borough-level efforts alone cannot address all challenges in the PRS. The council has therefore taken an active role in lobbying for national policy reforms, prioritising sustainable rent control measures, tenant protections, and landlord accountability.

1. **Rent Stabilisation Measures:** Camden supports the establishment of rent control mechanisms to protect tenants from abrupt rent increases, recommending policies that cap rent growth relative to inflation or implement fixed-percentage caps. Proposals have been submitted to the Greater London Authority (GLA) and the Mayor's office, emphasising that rent controls could improve housing security and affordability. Camden's analysis, informed by London Councils, highlights that without such controls, boroughs like Camden may see an increasing number of tenants forced into housing insecurity or homelessness.
2. **Advocacy for Section 21 Eviction Ban:** Camden is a strong advocate for the abolition of Section 21 "no-fault" evictions, a position that aligns with broader national reforms proposed in the Renters Reform Bill. Section 21 evictions enable landlords to evict tenants without cause, leading to instability and anxiety for Camden's PRS residents. Camden has participated in consultations and lobbying efforts to urge the government to proceed with this reform, reinforcing that secure tenancies are essential for tenant well-being.
3. **National Landlord Registry:** Camden supports the creation of a national landlord registry, a move that would improve transparency and enforcement capabilities. The registry would allow local councils to better track landlord compliance, enhance tenant protection, and prevent unethical practices. Camden's local licensing success demonstrates the feasibility of such a registry, and the council actively works with London Councils and other boroughs to push for this measure within national housing policy.
4. **Collaborative Regional and National Lobbying:** Camden partners with other London boroughs to push for coordinated housing policy reforms. Through joint letters, collaborative reports, and unified advocacy initiatives, Camden has helped present a consolidated case to the Department for Levelling Up, Housing, and Communities. Camden's efforts with London Councils have emphasised the urgent need for legislative reforms addressing rent affordability, safety standards, and increased funding for council housing enforcement.

Anticipated Impacts of Renters Reform Bill

The Renters Reform Bill, currently under parliamentary review, promises to transform tenant rights by eliminating no-fault evictions, establishing periodic tenancies, and introducing a Private Renters' Ombudsman. Camden anticipates these reforms will contribute significantly to housing stability for PRS tenants. However, the council remains cautious, recognising that local authorities need adequate funding to implement and enforce these changes effectively. Camden's lobbying efforts call for specific budget allocations to local councils to address the increase in regulatory responsibilities the Bill would introduce.

Camden's experience with licensing schemes and housing enforcement highlights that tenant protection policies must be backed by enforcement resources. As Camden continues to advocate for robust implementation funding, the council remains committed to supporting tenants and aligning local housing standards with national goals.

Future Directions

Looking ahead, Camden plans to expand its PRS outreach initiatives, enforce additional licensing requirements, and work closely with community organisations to provide comprehensive tenant support. Camden's commitment to high standards in the PRS, coupled with its proactive policy advocacy, underlines the council's dedication to achieving a secure, fair, and affordable rental market for all residents.

Conclusion

Camden's Better Homes portfolio reflects strong policy, financial diligence, and lobbying. Notably, Camden works with London Councils to stabilize housing policy, increase tenant protections, and address homelessness and PRS issues.

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