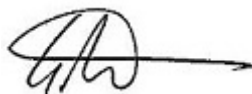


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| LONDON BOROUGH OF CAMDEN | WARDS: All |
| REPORT TITLE Leaseholder Services & Housing Income update | |
| REPORT OF DIRECTOR OF HOUSING | |
| FOR SUBMISSION TO Housing Scrutiny Committee | DATE 15 September 2025 |
| SUMMARY OF REPORT This report gives a summary position of key activity and progress of the Leaseholder Services & Housing Income service, covering the following: <ul style="list-style-type: none"> • Tenancy Fraud • Leaseholder services (including Right to Buy) • Housing income and arrears Local Government Act 1972 – Access to Information The following documents have been used in the preparation of this report: No documents that require listing have been used in the preparation of this report Contact Officer: Sean Scott, Head of Leaseholder Services and Housing Income 5 Pancras Square, London N1C 4AG Email: sean.scott@camden.gov.uk Tel: 02079745188 | |
| RECOMMENDATIONS That the Committee note the content of this report | |

Signed:

Date: 03/09/2025



Glendine Shepherd - Housing Director

1. Leaseholder Services

1.1 Service Transformation

The new service structure went live in January 2025 and with recruitment now finalised for all but two roles, the service is well placed to accelerate implementation.

The key changes in the new structure addressed the need for clarity and transparency. We have simplified the service, reduced the number of role types and adopted straightforward teams and roles that leaseholders and internal teams better understand.

The new structure has a Home Ownership Manager that oversees the following teams:

- Leasehold Income
- Leasehold Services
- Major Works and Service Charges

1.2 Right to Buy – Legislative Changes and Impact

On 22 November 2024, national Right to Buy (RTB) legislation was amended to cap the discount at £16,000 (down from £136,400). This prompted a significant spike in applications prior to the change.

- **Applications received**

The average number of RTB applications received prior to the change (2019–2022) was 181 per year

In the period 1 April 2024 and 22 November 2024 (before cap deadline) 777 RTB applications were received. The majority of these were received within the 3 week period following the announcement leading to the revised cap implementation.

In the period since November 2024 to August 2025 we have received 64 applications

- **Potential impact on Camden's housing stock**

If all 777 cases completed, Camden could lose 4% of its stock, however our records indicate that only 14.7% of applications (since 2015) typically progress to sale. To date only 3 sales have been completed from the 777 applications received between 1 April and 22 November 2024.

175 applications have been closed so far without sale, leaving 599 live cases.

- **Assessment**

Many tenants submitted applications to preserve the higher discount but are unlikely to proceed after considering affordability.

Camden has ensured all cases are at least at initial assessment stage, placing the borough ahead of many others in processing capacity.

With applications now at historically low levels, the demand in this area will reduce freeing resources and limiting future stock loss.

1.3 Cabinet Report on Leaseholder Services – Progress on Recommendations and Improvements

- **Recommendation 1: Establish a working group to better connect how Housing Repairs (specifically Major Repairs) and Leaseholder Services work with each other and communicate together to resolve queries from leaseholders.**

We have a monthly Better Homes Board that ensures Leaseholder Services are involved early in the process for all works. This along with better communications between senior managers enables more joined-up working and that leaseholder interests are captured in works processes.

We have increased Leaseholder Services visibility and collaboration, attending meetings with all relevant teams on matters relating to works (especially problematic major work projects)

- **Recommendation 2: Improve how contractors are held accountable for their work, ensuring that quality assurance takes place when necessary, and that leaseholders can have their say.**

Leaseholders Services continue to check completed day to day repair orders to make sure they are rechargeable. These are then released to leaseholders on a 3 monthly basis so they can review these and raise any queries prior to works being billed. Officers meet with Repairs and Mechanical & Engineering (M&E) teams to resolve any queries ahead of passing these costs on to leaseholder. This allows for early intervention where leaseholders have queries relating to the works.

Measures are in place to check quality issues and we challenge and review whether we will continue to employ a Contractor that falls short of delivering the quality we expect.

- **Recommendation 3: Introduce a Correspondence Management System for Leaseholder Services to better communicate with leaseholders and track correspondence.**

We are in the final design and implementation of a new phone and Customer Relationship Management (CRM) system to help with case management which have been specifically designed to ensure customers can more easily get to the right person and that communication and cases are tracked with automatic reminders for officers.

- **Recommendation 4: Review how written communications from Leaseholder Services (particularly service charge bills and consultation documents) can be made more accessible and more transparent, always including an explanation of the process taking place.**

Now that the restructure is complete, we are planning to redesign all of our letters and standard templates to ensure that they balance the need to meet our legal requirements and information for leaseholders being clear.

The ongoing government commitment to Leasehold Reform is anticipated to bring in standardised templates for some key areas, such as service charge invoices and statements. This may influence our timescales as there is insufficient detail so far, but we will keep up to date with any decisions, developments or key timescales to ensure compliance with the new requirements as they are published.

- **Recommendation 5: Evaluate the information on Camden's website for leaseholders and freeholders and promote this more consistently across different communications to leaseholders.**

We have completed an initial review of our website to make information more accessible and easier to locate. We have published the new service structure with details and responsibilities of all of the housing teams with information on how to make contact and service standards. As we continue to move forward with our new structure and the review of our approach following this, we will continue to update the website to reflect any changes.

- **Recommendation 6: Complete an annual audit of best practice from other boroughs to ensure that Camden's offer to leaseholders is the strongest it can be.**

Camden is now involved in multiple benchmarking groups where we compare our offer and performance against other landlords. We are now actively using our findings from these to shape our services, such as reviewing our major works repayment plan against other London Boroughs. We benchmark with the majority of London Boroughs including Islington, Hackney, Southwark, Lambeth and Westminster, RBKC & Greenwich to share information and compare and contrast our service offer.

- **Recommendation 7: Introduce an additional formal councillor role, in line with the responsibilities of a Deputy Cabinet Member, to work with the Cabinet Member for Better Homes to ensure leaseholders voices are thoroughly represented and heard across council departments.**

Cllr Slater originally took on this position, which has now been passed to Cllr Lorna Greenwood. The role continues to work closely with the service to ensure momentum is kept up in improving the service following the recommendations made. There was a full handover and we have had ongoing communication with Cllr Greenwood to keep her informed with progress.

- **Recommendation 8: Provide more information online about the roles and responsibilities of different teams within Camden and how to contact them to ensure that queries are directed to the right team, first time.**

We have started a review of all of our processes and interactions with leaseholders and other teams. As part of this we have mapped the existing roles and responsibilities and will now look to improve these. We have a staff away day planned in October 2025 and are planning a leaseholder conference in November/December 2025 where we can seek views and identify better working practices. This follows on from the introduction of the new phone and CRM systems which the new process will align to, which should significantly improve customer contact and case management.

1.4 Good News and Positive Developments

- Following the restructure, all vacancies have been filled (with only two new starters pending).
- Positive feedback from leaseholders is already being received, noting improved professionalism and service standards.

- A new telephone and case management system is nearing implementation, promising significant service enhancements.
- Leaseholder Services has increased its visibility through estate events, Neighbourhood Action Days, and will host a Leaseholder Conference in November 2025.
- The Leaseholder Forum has publicly praised early improvements, recognising the positive trajectory of service delivery.

2 Tenancy Fraud – Position and Progress

The Housing Investigations Team (HIT) work closely with housing teams to ensure only eligible residents live in council homes or purchase them under Right to Buy.

The HIT investigates:

- Illegal subletting
- Non-occupation and abandonment
- Undeclared ownership of other properties
- Fraudulent Right to Buy applications
- Fraudulent succession or assignment applications
- False housing applications

The team consists of four investigation officers and one manager, all holding professional investigative qualifications. Officers work closely with Neighbourhood Housing Teams, ensuring intelligence sharing across the borough.

2.2 2024/25 Achievements

From 1 April 2024 to 31 March 2025, HIT recovered 70 properties:

- 48 – Ineligible Right to Buy applications
- 15 – Ineligible succession or assignment applications
- 2 – Subletting
- 2 – Non-occupation or abandonment
- 3 – Keys passed on/other reasons

This equates to an estimated £4.62m value saved (70 homes × £66,000 average cost per tenancy fraud case, as benchmarked across London).

HIT also successfully supported six successors to downsize in 2024/25, freeing up larger family homes.

2.3 Preventative Work

- **Tenant Advice:** Clear information is given at tenancy sign-up, supported by tenancy handbooks and reinforcement through Neighbourhood Housing Officers.
- **Awareness:** Tenants are informed that activities such as illegal subletting are breaches of tenancy, subject to investigation and legal action.
- **Investigations:** HIT uses a range of investigative methods, including interviews under caution, to challenge fraudulent activity. Legal action is taken where necessary.

2.4 Comparison with Other Boroughs

- Camden's recovery of 70 homes in one year represents a strong performance relative to other London boroughs, where tenancy fraud recovery rates vary significantly.
- Camden's proactive approach in preventing fraudulent Right to Buy applications positions the borough as a leading authority in protecting housing stock.

We have a full review of the Housing Investigation Team in our Business Plan, which commences in September 2025.

3 Housing Income

Following a successful two-year pilot, the Income Team was formally launched in January 2025 as part of the wider housing transformation programme. This transformation aimed to improve service delivery, enhance resident engagement, and strengthen income collection.

The team now manages approximately 23,000 council tenant rent accounts and 1,000 temporary accommodation accounts.

3.1 Key changes:

In April 2025, a revised structure was put in place moving from the two teams in the pilot to five. This aligns to the Neighbourhoods model and allows officers to build closer relationships with residents and improve management oversight.

All officers now attend court hearings and present their own cases, replacing the previous centralised model where a limited number of specialist officers covered all hearings.

The Welfare Rights team have been integrated into the Income Team to support early intervention and tenancy sustainment.

3.2 Challenges and Mitigations

The Universal Credit (UC) migration is expected to complete by the end of the financial year, with over 10,000 residents already transitioned. This shift presents risks to rent collection, particularly for residents previously supported by Housing Benefit. A specialist UC post for 1-year has been created to provide tailored support and mitigate arrears.

3.3 Performance Highlights (as of July 2025)

Rent collection rate: 99.45% (exceeding the target of 99%)

Arrears reduction: £1.4 million

No of Tenants in arrears: Down by 500

No of Tenants owing 7+ weeks rent: Down by 400

3.4 Welfare Rights

The Welfare Rights service was formally integrated into the Income Team in January 2025. The service has undergone a comprehensive revamp to align with maximising income for Camden and residents and supporting residents to sustain their tenancies. They have contributed to arrears reduction and improved tenant support with several success stories demonstrating the value of early intervention.

Actions & Progress made by the team include:

- Delivering internal training to build officer confidence in identifying benefit-related issues
- Discretionary Housing Payments (DHPs) Project – supporting tenants affected by welfare reforms
- Sheltered Housing Arrears Project – working with vulnerable residents and care teams
- Arrears Banding Analysis – launching soon to identify early intervention opportunities
- Coffee Mornings - informal sessions to discuss welfare benefit-related themes, case examples, and referral pathways. Initially delivered to Income Team officers, with plans to roll out to tenants for early advice and increased visibility of the Welfare Rights service

3.5 Future Direction

- The Income Team will be taking over income collection for Camden Living Housing Association from September 2025, reflecting confidence in the team's performance
- Campaigns and Communication: Plans are underway to launch targeted campaigns around UC migration and welfare support to raise awareness, drive engagement, reduce arrears, and achieve KPIs before the end of the financial year
- Review of working practices in the Rent Accounting Team to streamline overlapping functions and optimize resource use
- Increase the number of Direct Debit payment dates offered to residents
- Save organisational costs by revising the court application process and payment method

4. Finance Comments of the Director of Finance

The Director of Finance has been consulted and has no comments to add

5. Legal Comments of the Borough Solicitor

No Legal comments

6. Environmental Implications

There are no environmental impacts

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