


LONDON BOROUGH OF CAMDEN	WARDS: All
REPORT TITLE Annual Report of the Cabinet Member for Finance and Cost of Living	
REPORT OF Cabinet Member for Finance and Cost of Living	
FOR SUBMISSION TO Resources and Corporate Performance Scrutiny Committee	DATE 8 December 2025
SUMMARY OF REPORT The Cabinet Member for Finance and Cost of Living provides the Resources and Corporate Performance Scrutiny Committee with their annual report for discussion. Local Government Act 1972 – Access to Information No documents that require listing have been used in the preparation of this report. Contact Officer: Muhammed Ravat Cabinet Officer Corporate Services 5 Pancras Square London N1C 4AG Email: muhammed.ravat@camden.gov.uk	
RECOMMENDATIONS The Committee is asked to note and comment on the contents of the report.	

Signed:



Date: 28 November 2025

1. Purpose of Report and Leadership and Strategic Priorities

- 1.1 The Finance and Cost of Living portfolio has oversight of some of the core organisational functions of the Council, such as finance, human resources and our role as an employer, our digital and data services, our strategy and design functions and our approach to contact and customer services. Alongside this it has oversight of key outreach and frontline support to communities including our Tackling Poverty team. As a result, this wide-ranging portfolio touches all parts of the Council and engages the core functions that support the delivery of our We Make Camden strategy for our Borough and the delivery of our four Camden Missions.
- 1.2 We Make Camden is the vision that Camden Council shares with local communities for our borough. Corporate Services act as a steward for this vision, with services including Strategy and Design, and Participation, Partnerships and Communications, leading aspects of its delivery. Corporate Services work to orient the organisation and local partnerships towards the ambitions and goals articulated in We Make Camden by creating space for collaboration, leading evaluation and learning processes, convening partners, and bringing Camden citizens into deliberation. As such, Corporate Services act to ensure consistency of purpose across the organisation and maintain progress towards our communities' ambitions.
- 1.3 This includes working with the Leader and lead Cabinet Members on our We Make Camden Missions and the continued delivery of mission-oriented work across our partnership. This includes our Good Life Camden framework and developing our tools and methods for understanding how we are making changes to the lives and ambitions of Camden residents and communities. In 2026, we will publish our fourth State of the Borough report, which will update what we understand to be happening in Camden around the key themes of We Make Camden.
- 1.4 In Camden our financial planning, savings and investment are informed by the vision and priorities of We Make Camden. We are continuing to implement our Medium-Term Financial Strategy (MTFS) that was agreed in January 2023, which focused on making savings and investments aligned with our We Make Camden vision for the Borough.
- 1.5 Camden is a financially resilient council, with a firm commitment to ensuring that all available resources have a positive impact on the issues we know are important to our communities. Camden is not in the extreme financial position of many other local authorities thanks to a strong track record in managing our budgets, which remains one of the council's biggest assets.

- 1.6 There is a longstanding commitment to planning our resources over the medium term and Camden is currently in the fourth Medium-Term Financial Strategy cycle since 2010. While each one is different in scale and focus, there are shared features, namely a strong commitment to aligning resource to purpose; investment in early intervention and prevention and away from costly crisis support; and a strong desire to work alongside Camden's communities and partners.
- 1.7 While Camden has a strong track record of setting a balanced budget and living within the council's financial means, this has undoubtedly become more challenging in the last financial year, owing to the huge increase in the number of households in temporary accommodation (1221 households in September 2025) and the increasing number and complexity of children's social care placements.
- 1.8 Despite our strong foundations, there is no room for complacency. Looking ahead, we will need to put in appropriate measures to maintain our financial resilience and sustainability.
- 1.9 A whole Council priority remains tackling poverty and inequality and managing the impact of the cost-of-living crisis and continued poverty and hardship in our Borough. We are already proud of our track record. We mobilised urgent support for our communities during the cost of living crisis and we have established a new Money Advice Camden service to ensure sustainable support going forward. Camden's Council's generous Tax Support Scheme continues to provide much need support to eligible households, and we are actively exploring new ways to support people. Our pilot of a Pregnancy Grant, working with Nesta and the NHS to trial payments of £500 during pregnancy, is an example. Despite our challenging financial climate, Camden will remain committed to supporting residents living in financial hardship.
- 1.10 The portfolio also includes oversight of Camden citizens' contact with the Council through the Contact Camden service. Contact Camden acts as the front door for approximately 28 Council services, excluding Housing Repairs who manage their own dedicated contact centre. In recent years, Contact Camden has become established as the champion for citizen experience excellence within the Council, and its position as one of the main front doors into the Council, handling over half a million citizen interactions per year, means that the service is able to share data and insight across services to understand where Camden is providing great citizen experience as well as where we can do more to improve. Over the last two years, Contact Camden has undergone root and branch transformation, including a new target operating model, to ensure the contact centre is able to deliver an excellent citizen experience in an ever-changing landscape of need.

- 1.11 Our digital and data service's ambition is to be a leader in using data to improve citizens' lives. We believe that our data can unlock a deeper understanding of our citizen's needs and help to foster research and innovation. We are also committed to transparency and accountability about how we are using data, based on our co-created Camden Data Charter. The Council has made a significant investment in the capacity to better understand the outcomes that matter to Camden residents through the creation of the Chief Data Officer role, a data strategy and the professionalisation of data roles under the Governments Digital, Data and Technology profession capability framework. These investments are underpinning our capacity to support services with developing data maturity.
- 1.12 In summary, the Finance and Cost of Living portfolio plays a central role in ensuring the council's overall corporate health. This year Camden welcomed a team of peers from the LGA and other local authorities to conduct a Corporate Peer Challenge, with the objectives of providing assurance on key themes relating to the council's corporate health, identifying potential areas of improvement and making corresponding recommendations, and supporting the Council to consider its strategic priorities for the future. The final report of the Peer Team will be published in early January 2026.

2. Camden Missions as a Framework

- 2.1 The Camden missions are part of our We Make Camden community vision to make Camden a place where everyone can lead happy, healthy, and fulfilling lives — reducing inequality, creating a sustainable and resilient borough, and enabling every young person to succeed. These missions are the product of deep listening and co-design with our residents, who told us through our Camden Renewal Commission about what matters most to them and their hopes for the future. The missions approach is about setting long-term commitments to achieving ambitious and systemic change through deep collaboration with residents, partners, and communities, to build a fairer, more inclusive Camden for everyone.
- 2.2 The annual State of the Borough report supports our accountability and learning for the We Make Camden vision. It brings together evidence about how residents experience life in the borough, including quantitative data from trusted sources, such as the ONS, GLA, and government departments, as well as qualitative data collected through engagement with residents. We also reach out to our partners to invite them to submit data collected which relates to residents lived experience and outcomes. The 2026 report will be published in February, and the data and drafting are already underway.

- 2.3 The report is also aligned to our Good Life Camden measurement framework, which is the way we understand the outcomes experienced by people in the borough. It is inspired by wellbeing frameworks such as the Organisation for Economic Cooperation and Development (OECD) Better Life Index and the ONS National Wellbeing Dashboard and was co-created with residents who told us what mattered for them to live a good life. The framework helps us to be explicit about the impact we are working towards and gives us tools to measure the impact.
- 2.4 We have been working on the challenge of how to measure and understanding progress delivering our missions, complex social problems where the solution is not known in advance. Learning from our experiences and from external thinking on mission-based approaches, we have sought to embed new tools and approaches. Our mission learning framework is an iterative model for understanding how we seek to continuously learn at a project, mission and strategy level, building out practical tools and processes to make the framework tangible for mission leads and people working on the missions. The learnings from the past year are integrated into the annual State of the Missions, which are part of the State of the Borough publication.
- 2.5 This year we have undertaken an evaluation of the We Make Camden Kit to understand how it has contributed to the Missions. The evaluation was a review of the project data, as well as surveys and interviews with grantees delivered by peer researchers and was framed around the missions and the Good Life Camden framework. The kit has funded over 360 projects funded and awarded more than £600,000 since 2021. The findings showed a high alignment to the Estates and Youth missions, and a sense of impact on communities through strengthening local connections (86% of respondents), building confidence for social action (70% of respondents), and an improving wellbeing (62% of respondents).

3. Financial Health and Medium-Term Financial Strategy (MTFS)

3.1 Medium-Term Financial Strategy (MTFS)

- 3.1.1 The Council has faced reductions in real term funding since 2010 and received additional responsibilities without adequate funding. In October 2025, London Councils calculated that local authorities in the city are facing more than £4bn of funding pressures over the next four years as a direct result of being given new responsibilities without sufficient or sustained funding.

- 3.1.2 Despite these challenges the Council developed and agreed a new MTFS in January 2023 covering the financial years 2023/24 to 2025/26. 2025/26 is the third year of the Council's current MTFS, agreed by Cabinet in January 2023. The delivery of the MTFS is vital if the Council is to meet these challenges, helping it remaining financially resilient and continuing to support local residents and businesses through investing in vital services. The robustness of the Council's financial planning, across both its day-to-day revenue services and its capital investments, is a vital component in successfully delivering upon the aims of We Make Camden.

3.2 Financial Resilience and Sustainability

- 3.2.1 Local authorities across London and the rest of England have been operating in a particularly challenging and uncertain environment for the last 15 years. This has been driven by requirements to deliver existing and new duties with a reduced level of funding during the period of austerity, periods of acute volatility in inflation and interest rates and the dislocating impacts of the COVID-19 pandemic, the cost of living crisis and single year funding deals from central government which reduced councils' ability to plan effectively. Large parts of the local government sector have seen their financial resilience weaken dramatically as a result, with 30 councils receiving Exceptional Financial Support from central government during 2025/26, indicative of a funding system which is no longer functioning effectively.
- 3.2.2 Over the last year, the government has indicated its intentions to reform this system, and its proposals on a new funding methodology were issued for consultation in June 2025 as the 'Fair Funding Review 2.0'. These proposals are designed to determine grant allocations to councils' General Funds from 2026/27 to 2028/29.
- 3.2.3 The Council prepared its own response to this consultation and engaged with stakeholders across government, whilst working closely with partners across the sector as they did so too. The government is expected to release a response to the consultation in November 2025, setting out its final methodological proposals.
- 3.2.4 The proposals in the Fair Funding Review are expected to redirect funding away from Inner London Boroughs towards other parts of the country.

However, it is crucial to note that at the time of writing the government has not yet finalised its proposals. These will be set out as part of the Provisional Local Government Finance Settlement in December 2025, and finally confirmed in January 2026, which will establish the Council's funding position for 2026/27 to 2028/29 and form a critical part of shaping the 2026/27 budget, which will be brought to Full Council in March 2026.

- 3.2.5 Given this context, it is important that the Council continues to regularly review the robustness of its financial position. This allows it to confirm that it can continue to sustainably deliver services, as well the extent to which it has the financial resilience to respond to uncertainties and emerging challenges.
- 3.2.6 A number of benchmarking services have been developed over the last decade, allowing for the comparison of key metrics with other similar local authorities. The Council uses these indices as one part of its review of financial resilience. The most established of these is the Chartered Institute of Public Finance and Accountancy's (CIPFA) Financial Resilience Index, which compares how local authorities perform across a number of key indicators of financial health in comparison with their nearest neighbours.
- 3.2.7 A review of individual metrics reveals that, while the Council scores well on its social care resilience when compared to its neighbours, it does have relatively lower levels of reserves. As a well administered authority which has been able to keep within its budgets and successfully deliver upon savings targets, the Council has historically been comfortable holding relatively lower levels of reserves. Nonetheless, the Council is seeking to reinforce its reserve position through contributing £1.5m per year to its general reserve balance in the General Fund and £4m per year (increased from £3m in previous years) in the HRA as part of its MTFS.
- 3.2.8 It is important that Officers also conduct their own independent reviews of the Council's financial resilience. As part of this, Officers consider the principles contained within CIPFA's Financial Management Code, which are designed to assess local authority financial sustainability, as part of the Council's financial planning and reporting processes.
- 3.2.9 Financial resilience forms an important part of the Council's processes when developing individual business cases and organisational budgets. This includes the use of prudent contingencies for inflation and other unknowns in business cases, as well as frequent, challenge-based reviews of both forecasts and the MTFS. These processes give the Council sufficient financial resilience to respond to a range of uncertainties, whilst also flagging upcoming challenges so appropriate mitigations can be developed.

4. Housing Revenue Account (HRA)

- 4.1 The Council's HRA, which is a self-funded ringfenced account, continues to operate in an extremely challenging environment with cost pressures arising from inflation, new regulatory requirements such as Fire Safety Act 2021, Building Safety Act 2022, Social Housing Regulation Act 2023 and aging portfolio of our stock.
- 4.2 As most of the funding for HRA is from social housing rent, the HRA's financial position has been greatly affected by changes in rent policies over the past ten years- changes from the Retail Price Index (RPI) measure of

inflation to the Consumer Prices Index (CPI) as a base, the removal of rent convergence, enforced rent reductions in the period 2016/17-2019/20 and a cap at 7% in 2023/24. These policy changes are estimated to have resulted in a cumulative loss in rental income by 2025/26 of £201m compared to what could have been received at a consistent CPI + 1%. The current Rent Standard permits maximum increase of CPI +1%, which was applied to social rents for 2025/26.

- 4.3 Camden continues to deliver new homes through the Community Investment Programme (CIP) and invest into existing housing stock. The HRA sets aside funding for capital investment and the Council's approach on how to do this with limited resources available is set out in the Housing Investment Strategy (SC/2024/40) which was taken to Cabinet in January 2025.
- 4.4 For the HRA to remain financially resilient, the Council will need to continue to take difficult decisions so that it is able to invest sufficiently in services and housing. This will include the delivery of savings already agreed as part of the current MTFS and savings agreed at Cabinet in 2024 and 2025. Further details can be found in the HRA Budget and Rent Review 2025/26 (CS/2025/02) and the HRA Budget and Rent Review 2026/27 (CS/2026/01) will be going to Cabinet in January 2026.

5. Procurement and Market Shaping

- 5.1 Procurement continues to deliver value for money while supporting local priorities and meeting all requirements of the new public procurement regime. Over the year we put updated processes into practice, strengthened how we work with suppliers and manage contracts, and brought our documents and governance in line with the latest statutory guidance and the National Procurement Policy Statement. We also prioritised transparency throughout the commercial lifecycle, making sure the right notices and information were published on the central digital platform to widen market access and improve public scrutiny.
- 5.2 Our commercial approach remains focused on outcomes and is applied in a proportionate way. We continue to encourage early engagement with the market and updated category strategies to support innovation and fair competition, with particular attention on involving SMEs and VCSEs and ensuring that key supply chains remain resilient. Social value is now more explicitly built in from the pre-procurement stage through to contract management, highlighting inclusive employment, skills development and ethical practice that reflect We Make Camden. Sustainability expectations are included where appropriate, supporting carbon reduction, waste minimisation

and responsible sourcing. We also reinforce prompt payment standards and proportionate payment mechanisms to protect supplier cash flow.

- 5.3 Looking ahead, our priorities are to complete the shift to the new procurement regime and central platform, expand the use of outcome-based specifications that deliver wider social and economic value, and strengthen performance management and change control across the whole contract lifecycle. We will continue updating policies, templates and training so that practice is consistent, supplier experience improves, and the data we publish remains accurate and timely. This forward programme will build on progress made this year and help ensure our supply base delivers services that are reliable, innovative and sustainable for residents.

6. Capital Programme (Community Investment Programme - CIP)

- 6.1 Camden and Inner London's housing affordability challenge is making families, key workers, those who were born and raised here and those on average London incomes move away from the borough. The Council, through the Community Investment Programme (CIP), is tackling these challenges by delivering new affordable, high quality energy efficient homes that match the housing need of residents. Over the last decade, CIP has delivered over 1,700 homes, 70% of which are affordable, as well as estate improvements and new community facilities.
- 6.2 Despite industry wide viability pressures, limited revenue capacity to support new borrowing and a challenging build cost environment, Camden is continuing to progress its ambitious home building programme. Recently the programme has achieved a number of milestones that will in time boost the availability of high quality, affordable housing in the borough. Those milestones include:
- Submission of detailed planning for Phase 1 of West Kentish Town Estate and outline planning for Phases 2-8 (800 homes, including over 300 affordable council homes delivered across eight phases)
 - Submission of detailed planning for Camley Street (401 new homes, including 199 affordable council homes, and 350,000sq ft of commercial space)
 - Approval to submit planning for two of the packages within the New Homes for Small Site programme (c.50 additional affordable homes within the next 3 years, alongside placemaking and landscaping works to the estates)
 - A s73 application (amendments to an existing planning permission) is being submitted for the Tybalds estate to make the design more in line with resident's needs

6.3 This has been a year of significant construction for the CIP programme, with several key developments now on site. These includes:

- Abbey Phase 3 - The third and final phases of the Abbey area regeneration is underway, with completion due in January 2026. It will include 139 new homes, of which 46 for social rent to Camden residents.
- Godwin and Crowndale - Completion is due in early 2026. The scheme is delivering 10 4-bedroom homes for social rent, including one wheelchair-adapted unit, providing much-needed, genuinely affordable family accommodation in Somers Town. These homes are designed in a three-storey townhouse terrace style, offering flexible living spaces, private gardens, cycle storage, and access to communal open space.
- Camden Road Hostel & Chester Road Hostels - completion expected September 2026 and occupation expected October 2026. 50 new temporary homes for families, with ancillary areas, staff room and office at Chester Road and 39 temporary accommodation studios at Camden Road.
- Agar 2a - completion expected in 2027. The development will see the delivery of 94 social rented homes, along with offices for Agar Grove TMC, a community hall, and a commercial workspace.

6.4 There are a number of developments that are working towards planning submission/start on site including:

- Bacton II: CIP and Mount Anvil, the Development Partner, have made substantial progress on the scheme's design since entering into a Development Agreement last year. The project team is working towards the submission of a full planning application in early 2026.
- Agar Grove 2b/c: The development is expected to start on site in 2027 and will deliver 38 affordable homes as well as the retrofit of Lulworth Tower.
- Wendling: The regeneration of Wendling and St Stephen's Close estate has the potential to deliver approximately 750 homes, with an overall uplift in affordable housing, subject to design development, planning and scheme viability. Wendling is expected to come to Cabinet for a decision in 2026.

6.5 The delivery of new affordable housing remains financially challenging across London. The Council remains committed to its future delivery and is working to mitigate delivery risk through a number of measures:

- Close working with grant funders and a commitment to having schemes at the strategy stage to ensure the Council can respond quickly to new forms of funding as they arise.
- Strong financial management of the existing programme including detailed forecasting, prudent contingencies and strong governance arrangements.
- Revisiting business cases regularly to ensure the proposed make up of schemes continues to best deliver the Council's ambitions.

7. Treasury Management and Climate Investment

7.1 Treasury Management

- 7.1.1 The Annual Treasury Management Strategy for 2025-26, approved on 3 March 2025, reiterates Camden's core investment priorities: security of capital, liquidity, and yield. This approach ensures prudent financial management by safeguarding investments, maintaining liquidity to meet daily operational needs, and optimising returns when security and liquidity are satisfied. During 2024/25, the Council demonstrated full compliance with treasury and prudential indicators, affirming effective governance and control.
- 7.1.2 Interest rates – the UK monetary policy shifted in response to inflation trends. The Bank of England Base Rate that had peaked at 5.25% dropped to 4.00% in November 2025. This economic backdrop influenced the Council's strategy, prioritising internal borrowing over new external debt due to the higher associated costs. Internal borrowing saved the Council £3.7 million over the period 2024-25, while external borrowing remained stable at £294 million, reflecting Camden's commitment to cost efficiency and controlled financial exposure.
- 7.1.3 Camden's investments averaged £304 million in September 2025, achieving an average return of 4.53%. This performance underscores the Council's ability to balance capital security with competitive returns through a conservative investment approach. The strategy remains focused on highly rated institutions, ensuring minimal counterparty risk while maintaining sufficient liquidity to meet the Council's operational demands.
- 7.1.4 Our Treasury Management Strategy, which is updated annually sets out strict criteria on our approach to borrowing and investment including minimum ratings for all of our investment counterparties. As all of the main ratings agencies now consider how they incorporate Environmental, Social, and Governance risks alongside the traditional financial risk matrix to assess counterparty ratings, any financial institutions with poor/weak ESG approaches are generally less well rated or likely to be subject to a negative rating and would therefore not meet the council's high bar for investing. This remains a live issue that is being monitored and discussed continuously by us and colleagues across Local Government, with external independent treasury consultants and we stand ready to consider and respond to emerging guidance and best practice.
- 7.1.5 Risks from interest rate volatility, liquidity constraints, and market unpredictability are mitigated through robust cash flow monitoring and prudent management. While debt rescheduling remains unattractive under current market conditions, Camden's emphasis on internal borrowing continues to

provide significant financial benefits. The Council's approach, as detailed in the 2024/25 Treasury Management Report and 2025-26 Mid-Year Treasury Management Report, exemplifies sound fiscal responsibility and strategic adaptability.

7.2 Camden Climate Investment 2027

- 7.2.1 In 2022, the council launched Camden Climate Investment, to help tackle climate emergency, becoming one of the first councils in the country to successfully raise a climate bond. In total £1 million pounds was raised to fund a range of projects across the borough, which were selected based on feedback from the 2019 Citizens' Assembly.
- 7.2.2 In order to continue to deliver Camden's ambitious goal of achieving net-zero carbon emissions, the Council added an EU Sustainable Finance Disclosure Regulation (SFDR) Article 8 Money Market Fund from a founding Principles for Responsible Investment signatory Investment Manager – Insight Investment Limited, to its portfolio of Money Market Funds. This is in line with the Council's climate ambitions and work to promote sustainability, whilst offering equally competitive returns.

8.1 Tackling Cost of Living and Poverty

- 8.1.1 Camden has continued to provide substantial cash support to residents impacted by the Cost of Living Crisis, investing an additional £2 million alongside the government-funded Household Support Fund, bringing the total amount of financial support available to residents to £4.7 million.
- 8.1.2 Crisis grants remain a key mechanism for residents to access financial support. Between 1 November 2024 and 31 October 2025, £2,357,805 of this fund has been disbursed to residents as cost-of-living grants. The grants team delivers a strong programme of community outreach into schools, Family Hubs, community hubs and voluntary sector settings to widen access to grants across the community.
- 8.1.3 In the past year, there has also been an increasing focus on proactive financial support, using Council data and insight to identify groups who could benefit from grant support and providing this without the need for an application. Examples of this include the continuation of Camden's holiday food vouchers for 9,000 low-income families, Winter grants for low-income older people and our family hubs pregnancy grant is supporting families in the greatest financial need with a £500 cash transfer before their child is born.

8.2 Pension Credit Uptake and Welfare Campaigns

- 8.2.1 2025 has been the first full operational year for Money Advice Camden, representing an intentional move to support families in crisis towards greater financial stability by bringing together Cost of Living grants programmes with access to advice delivered by in-house welfare rights and debt advisors.
- 8.2.2 Money Advice Camden operates entirely on a proactive basis – identifying residents through triaging crisis-grant applications and through data-driven outbound campaigns. This approach enables support to be provided to residents who wouldn't ordinarily seek advice from the council and allows for preventative work by identifying residents at risk of severe hardship at earlier stages.
- 8.2.3 In the first year of operation Money Advice Camden has delivered 11 campaigns including: council tax early intervention, support with Universal Credit managed migration and proactive debt support in homelessness prevention.
- 8.2.4 The Money Advice Camden team has worked on over 1170 advice cases, collectively delivering £885,722 in financial gains for residents through increasing uptake of welfare benefits and discretionary awards, and by supporting resident to manage and reduce debts owed.
- 8.2.5 Additionally, we joined a GLA driven campaign to support Pension Credit uptake amongst low-income older residents – resulting in 221 new claims for Camden residents worth £1,025,314.
- 8.2.6 *Impact story:* Eileen*, a 66-year-old resident in sheltered housing received a Notice Seeking Possession due to rent arrears of £3,000. The arrears had accumulated after she mistakenly applied for Housing Benefit instead of Universal Credit. Digitally excluded and transitioning from UC to State Pension, Eileen struggled with online systems and felt hopeless about her situation. She had not engaged with her income officer and had previously refused to negotiate, leaving her believing that court action was inevitable. Eileen contacted the Council's Homelessness Prevention Team and was referred to Money Advice Camden. We completed a benefit check and a budget and supported Eileen to apply for the correct housing benefits which significantly increased her income. With support from her Advisor, Eileen negotiated a repayment plan towards existing arrears and the landlord agreed to halt enforcement action. Eileen was able to remain in her home. (*name changed)

8.3 Warm Welcomes and Community Support:

- 8.3.1 Our VCS partners continue to evolve their Warm Welcome offers across the borough, adapting them seasonally in line with priorities, funding, and local

provision. Camden Council's Warm Welcome initiative remains active, with 50 registered Warm Welcome sites operating across the borough. Approximately 40% of these are VCS-led, with additional provision delivered by libraries, and Children and Family Hubs.

- 8.3.2 This year's Community Connectedness Response Fund previously the Cost-of-Living Fund launched a series of conversations in September 2025. Partners are currently developing proposals in collaboration with Members. This funding, along with wider community provision, will enhance and expand Warm Welcome support into 2026. We are continuing to embed neighbourhood networks and expand inclusive, free or low-cost community activities, with a focus on reaching more isolated residents and improving access to advice, food, and energy support.
- 8.3.3 Camden's Food Mission investment will enable a three-year training programme focusing on Financial Wellbeing. The project is being delivered by Citizens Advice Camden as part of the borough's Money First strategy and wider financial inclusion agenda.
- 8.3.4 The programme strengthens financial wellbeing across the VCS and council services by equipping staff and volunteers to deliver early, preventative advice on debt, income maximisation and money management. It enhances residents' financial resilience through tailored one-to-one support that helps people access the benefits they are entitled to, reduce arrears and utility debts, and develop sustainable household budgets.
- 8.3.5 By embedding support within trusted, food-focused community settings, the project expands reach, reduces stigma and helps address the underlying drivers of food insecurity. Insights generated through delivery and community engagement will inform future financial inclusion approaches and support wider system change across the borough.

8.4 Holiday Hunger & Family Support Initiatives

- 8.4.1 Camden's holiday food support for low-income families has continued across 2025, providing holiday food vouchers to 9,000 households and 16,000 children. Camden continues to provide a substantial scheme, allocating £2 million of Household Support Fund budget to offer support to all families in receipt of free school meals, as well as families claiming Housing Benefit and Council Tax Support.
- 8.4.2 This year, we have also launched a pilot for a new maternity grants programme, developed in partnership with Family Hubs, Public Health, UCL, and Nesta. The pilot takes a proactive, data-driven approach, identifying eligible families through data-matching between Camden's benefits data and

NHS health records. Every eligible family is offered a £500 unrestricted cash grant to use as they wish during pregnancy.

8.4.3 As part of a mixed-methods evaluation, half of the identified families are also paired with a Family Navigator, who supports them in accessing Family Hubs services. This allows us to test whether a warm introduction leads to greater engagement with Family Hubs in the baby's first year, compared to simply receiving the grant alongside written signposting.

8.4.4 Since the launch in April 2025, 254 grants have been offered to eligible families. Early feedback from recipients has been very positive with one parent saying: *"Your kindness, empathy, and the warm way you approached everything really made a difference to me...I think the Family Hubs project is absolutely brilliant."*

8.5 Council Tax Support Scheme

8.5.1 Camden's current Council Tax Support Scheme plays a significant role in providing financial relief to low-income households in the borough. For the current 2025/26 fiscal year, the scheme is estimated to cost approximately £34.5m, reflecting Camden's ongoing commitment to protect our most vulnerable residents from potential financial hardship by freeing up income for them to use for other priorities such as rent, food, utilities, etc.

8.5.2 We currently have over 22,000 households supported through our scheme, of which almost 7,000 are pension-age claimants. Of these households, over 16,100 (including 5,400 pension-age claimants) receive 100% reductions in the amount of Council Tax payable. This means over 73% of our households claiming support pay no council tax at all with the remainder of the households paying means tested amounts based on income bands and allows these households to maximise their limited financial resources toward other essential daily needs. Maintaining the current level of support under our scheme is a vital, consistent lifeline for many households within Camden impacted on a daily basis by the ongoing cost of living crisis.

8.5.3 Due to financial pressures already faced by Councils across London, Camden's annual commitment to not reducing the levels of support under our scheme and actually uprating the bands in the scheme to the revised London Living Wage announced every October (rather than national living wage) means our level of support / cost of the scheme increases significantly annually and is one of the most supportive schemes nationally. It is unclear currently whether the 2 remaining other boroughs in London that offer 100% support currently intend to do so for 2026/27, with the uncertainty around the funding review and its impact, but Camden is committing to not making any cuts to levels of support for 2026/27.

- 8.5.4 Whilst Camden has initiated a number of wider schemes and initiatives over the last few years to further tackle inequality and mitigate the effects of economic pressure on our most vulnerable residents, the fact that our scheme has been in place since 2020 evidences Camden has always been a front runner in making sure no one is left behind and that we stand together with our residents amidst the ongoing financial challenges faced within the borough.

8.6 Ethical Debt Relief and Corporate Debt Approach

- 8.6.1 We know that many of Camden's lowest-income families owe multiple priority debts to the Council. Our long-term objective is to ensure that council debt is collected both ethically and effectively, in a way that improves the financial resilience of both residents and the council simultaneously.
- 8.6.2 There is robust evidence that ethical and supportive approaches to debt collection can deliver mutual benefits for both creditors and debtors. This is especially pertinent in the local government context, where unresolved debt can lead to broader system costs when residents experience financial hardship due to liabilities owed to the Council.
- 8.6.3 In Camden, we have initiated a programme of work to adapt best practice from other sectors to the local government environment. This includes conducting interviews with creditors, drafting a charter of best practice, and launching pilot initiatives in three priority areas: Council Tax, communal heating charges, and residents with multiple council debts. Insights from these pilots will inform changes to operational practice in collaboration with revenues teams.
- 8.6.4 We acknowledge that this is a long-term and complex project, requiring coordination across multiple teams and careful management of the balance between resident support and the need to maintain effective and sustainable collection practices.

8.7 Affordable Housing and Temporary Accommodation

- 8.7.1 Temporary Accommodation (TA) is a London-wide financial pressure which has reached crisis proportions. Research published by London Councils in October 2025 estimates a £740m temporary accommodation shortfall across London. The Council's net expenditure on temporary accommodation for 2024/25 was £26.6m. This represents a £21.2m overspend against service budgets. The Council has set aside £12m in its 2025/26 contingency budget for temporary accommodation pressures.

8.7.2 The Finance Update to Cabinet in July 2025 set out the Council's efforts to acquire more temporary accommodation and make more use of its existing stock as part of the effort to bring down the costs of temporary accommodation. In recent years it has delivered 181 temporary accommodation units through the Temporary Accommodation Purchase Programme (TAPP). TAPP was part funded by grant, with the majority of units consisting of bought-back homes sold under the Right to Buy scheme along with some new and refurbished units. 30 void properties on regeneration estates across the borough have also been earmarked as temporary accommodation. The Cabinet agreed in February 2025 to purchase 20 homes for social rent using retained Right to Buy receipts, allowing the same number of existing units to be used as temporary accommodation with no loss of social housing. Finally, the Council is rebuilding two hostels at Camden Road and Chester Road which will deliver 89 new self-contained TA units.

8.7.3 The rapid rise in homelessness has revealed issues with the Council's temporary accommodation systems and processes and has resulted in a backlog of rent accounts and Housing Benefit claims. The Council has dedicated significant resources to tackling the backlog and improving its systems. This work will help to bring down the cost of TA to the Council by ensuring all households are claiming the Housing Benefit they are entitled to and by providing the Council a full and accurate picture of households in TA. Work so far suggests that the number of households entering TA each week has slowed since the beginning of the year, which is one bright spot in an otherwise difficult overall position.

8.7.4 In July 2025, the Cabinet agreed changes to temporary accommodation rents. The Council has sought external advice on these changes and the expected date for implementation is early in the 2026/27 financial year.

8.8 Discretionary Housing Payments (DHP's)

8.8.1 The Discretionary Housing Payment (DHP) scheme is aimed alleviating poverty, safeguarding residents in their homes and supporting people in crisis by assisting residents with the shortfall between their rental charge and how much support they can receive towards the rent from either Housing Benefit (HB) or Universal Credit (UC). DHP is particularly targeted to support those transitioning into employment, in debt or dealing with personal crises to support those most in need as it is cash-limited.

8.8.2 Between April and September 2025, Camden awarded 261 payments, including 51 repeated awards (to those needing more than one off support) to address both immediate and ongoing housing-related challenges face by applicants. With £273,236 already spent in the first half of the financial year,

we expect to spend £622,578 by March 2026 which will mean the council has fully utilised the government funding allocation to maximise support for residents.

- 8.8.3 Applications for DHP are evaluated based in means tested around household income but take into account other personal circumstances including age, expenses and health conditions which could all play an impact on the financial issues facing the household. As DHP awards are not meant to be considered long term solutions to household financial issues, awards are usually short term and meant to provide emergency relief, though backdated awards may be considered under specific conditions.
- 8.8.4 Our DHP scheme is an important part of Camden's commitment to reducing homelessness, especially for vulnerable groups. It often also acts as a gateway for support from the Money Advice Camden service around how to maximise their income including applying for other local (Council Tax Support) or State benefits they may be entitled to, based on their circumstances, but are unaware of.
- 8.8.5 The benefits service liaise with their counterparts in Department of Work and Pension (DWP) and regularly ask that Universal Credit work coaches are signposting residents with a shortfall to the Camden website to apply for DHP. This is merely one example of Camden's attempts to proactively signpost the support available rather than wait for residents to stumble across the scheme or struggle to meet any rental shortfall from their UC income.
- 8.8.6 The discretionary nature of DHP allows Camden to respond flexibly to evolving housing challenges, providing essential relief to residents navigating financial difficulties. Camden is not planning to amend its DHP policy for 2026/27.
- 8.8.7 It was previously announced by the Department of Work and Pension (DWP) that Discretionary Housing Payments (DHP) were going to be amalgamated into the new Crisis and Resilience Fund scheme along with the outgoing Household Support Fund for 2026/27. This would have meant both elements assessed as one scheme with one source of funding from DWP. However, they have since announced that the Discretionary Housing Payments (DHP) element will remain and operate separately under the existing national legislative framework we must set our local policy schemes under until March 2028. From April 2029 it will then be absorbed into the new Crisis and Resilience Fund scheme.

8.9 Benefit Take-Up and Camden Advice Network

- 8.9.1 Supporting residents to maximise their incomes has remained a key objective in alleviating hardship across the borough. We know that for many Camden residents, cost of living pressures combined with the additional costs of central London living mean that the adequacy of welfare benefits to cover even essential costs is increasingly stretched. However, we also know that millions of pounds of benefits and discretionary awards continue to go unclaimed and so there remains significant opportunities to boost the incomes of the lowest income households.
- 8.9.2 In 2025, we continued to support residents with benefit take-up through a combined investment in internal advice and support (Money Advice Camden) and external support delivered via the Camden Advice Network. Council-delivered advice enables proactive support, informed by council data insights, including early identification of residents at risk of hardship. Advice provided by the voluntary and community sector (VCS) plays a vital role in reaching communities who may not otherwise engage with the council. Our investment in both forms of advice creates a robust, complementary approach that maximises the strengths of each.
- 8.9.3 In the past year, Money Advice Camden has provided Welfare Rights advice to 366 residents and has secured £705,150.27 in benefit awards for residents.
- 8.9.4 To date, the Camden Advice Network has collectively written off over £1.8 million in debt, raised £55 million in benefits for residents, and secured an additional £2 million per annum in match funding from trusts and foundations.
- 8.9.5 In Year 5 (April 2024–March 2025), the Network delivered 750 outreach sessions in partnership with schools, universities, hospitals, community hubs, TRAs, and libraries. Helped by 111 active advice volunteers who provided more than 6,000 hours of support and received 11,729 new referrals during the year.
- 8.9.6 Over this period, the Network secured £11.2 million in benefits and reduced resident debt by £148,000; of the residents supported, 58% lived in non-council accommodation, 52% were from the global majority, and 58% were women.
- 8.9.7 The Network continues to play a central role in Camden's wider community support offer, working closely with the voluntary and community sector to empower residents, build resilience and create opportunities for individuals and families to thrive. Key areas of support include welfare benefits, legal advice, general and legal housing advice, advocacy, food access, debt management, employment support, immigration, and community care.

9. Workforce and Organisational Health

9.1 Inclusive Workforce and Pay Equity

- 9.1.1 Camden continues to make significant progress in fostering a fair, inclusive, and representative workforce, building on our long-standing commitment to equality, pay transparency, and creating an environment in which all colleagues can thrive. Our approach remains grounded in We Make Camden and The Way We Work, with a continued focus on representation, equity, staff experience, and strengthening the conditions for inclusion across the organisation.
- 9.1.2 The Council maintains its leading position on pay transparency, voluntarily reporting gender, ethnicity, and disability pay gaps each year since 2015—well beyond statutory requirements. In 2025, Camden published its second gender pension gap report, following its status as the first local authority to report this metric in 2022. While Camden’s gender pay gap remains small and slightly favours women, the gender pension gap highlights the long-term effects of historic disparities in pay and working patterns. Continued reporting ensures visibility and prompts action in this area.
- 9.1.3 There has been further improvement in the representation of Black, Asian and Other Ethnicity staff at senior levels. Staff from these backgrounds now comprise 32.02% of all positions at Levels 5–7, and 36% of Chief Officers (Level 7), approaching the borough’s residential population profile. In August 2025, Camden appointed its first Chief Executive of colour, reflecting long-term commitment to inclusive leadership pathways.
- 9.1.4 Staff networks continue to play an essential role in shaping an inclusive culture. Camden supports a wide range of groups - including networks for Black workers, disabled staff, LGBTQIA+ staff, women, carers, Muslim and Jewish staff, and colleagues from care-experienced backgrounds. Formalised support structures, such as the Discrimination Support Hub reopened in June 2025, provide safe and confidential advice for colleagues experiencing discrimination and promote allyship across the organisation.
- 9.1.5 Mandatory inclusion learning, including anti-racism training, leadership programmes, and induction materials, reinforces Camden’s ambition to be an actively anti-racist organisation. This work is complemented by an extensive programme of awareness-raising events, including Black History Season, Disability History Month, and Pride activities.
- 9.1.6 The 2024 Employee Experience Survey provides strong evidence of progress - 87% of colleagues felt treated fairly and respected, 80% felt Camden is making progress toward being an anti-racist organisation, and 93% reported

feeling trusted to do their jobs independently. However, the survey highlights that disabled colleagues report more negative experiences across several indicators, including inclusion, progression, and wellbeing. The Council is therefore working with the Staff Disability Network to implement targeted improvements, including reviewing workplace adjustments, strengthening awareness of the Wellbeing Passport, and ensuring consistent support across services.

- 9.1.7 Camden remains committed to addressing inequalities, strengthening diversity at all levels, and embedding inclusive leadership and relational working as core organisational practices. These efforts ensure our workforce reflects our communities and that colleagues are supported to succeed.

9.2 Apprenticeships and Skills Development

- 9.2.1 Apprenticeships remain a cornerstone of Camden's workforce strategy. Currently, 181 apprentices are enrolled across the Council. We are developing twice as many existing staff through an apprenticeship compared to last year, with 115 currently on programme. We continue to invest in Camden's future talent with 66 new apprentice recruits from the local area currently training with us.
- 9.2.2 In addition to apprenticeships, the Council is investing in more opportunities for residents to gain a foothold in good work opportunities. We now offer paid 18 to 21-month internships to care experienced young people in Camden. We currently have 8 interns on programme and 4 participants who gained ongoing work in the Council.
- 9.2.3 A new work experience policy has been introduced this year which aims to increase the number of placements offered by the council to those residents who need them most. As part of this we are offering paid placements of up to 3 months for care experienced young people through Camden Full Potential. The new policy compliments work experience offered to Camden students in STEAM Work Experience Week.
- 9.2.4 Evaluation of staff-training apprenticeships shows strong outcomes: since 2017, 74 staff have completed apprenticeships, with 62% retained by Camden and 70% progressing into new roles, most directly linked to their apprenticeship training. These results demonstrate the positive impact of
- 9.2.5 The Council's mentoring programme remains a key pillar of staff development. Following a successful pilot in 2024, the programme expanded in 2025 to 286 registered participants, offering flexible joining, improved matching processes, enhanced networking, and increased mentor capacity. Camden's federated learning model, introduced in January 2025, further

strengthens access to in-role development by aligning learning specialists with service areas.

- 9.2.6 Staff survey results highlight that perceptions of career growth opportunities have improved by 7%, although concerns remain among disabled staff, Black, Asian and Other Ethnicity staff, and colleagues from lower socio-economic backgrounds. Targeted action is underway to address these disparities through inclusive recruitment, progression support, and clearer pathways.
- 9.2.7 The Council's approach ensures that learning, progression, and professional development remain accessible, equitable, and aligned with organisational priorities - strengthening Camden's capacity to deliver high-quality services for residents.

9.3 Wellbeing, Flexibility, and Staff Experience

- 9.3.1 Promoting staff wellbeing and creating an environment where colleagues feel supported, connected, and able to thrive remains a central organisational priority. Camden's approach to wellbeing is holistic, encompassing emotional, mental, physical, and financial health, and rooted in our broader ambition to be a relational, people-centred organisation.
- 9.3.2 In 2024, Camden procured new Occupational Health and Employee Assistance Programme (EAP) providers, strengthening support for staff while delivering better value for money. The new EAP service, accessible to employees and their families, offers a 24/7 helpline, mental-health-trained call handlers, live chat, and up to five counselling sessions, complementing trauma-informed support and one-to-one coaching already available to staff. Since 2022, more than 154 colleagues have accessed trauma-informed counselling and listening spaces, demonstrating sustained demand for specialist support.
- 9.3.3 Wellbeing programmes continue to expand, with initiatives ranging from peer-led sessions to awareness campaigns on mental health, suicide prevention, and resilience. New communities of support have formed, including the Parents Network launched in 2024, providing a space for colleagues balancing work and caring responsibilities.
- 9.3.4 Flexible working remains a cornerstone of Camden's employment offer. The 2024 employee survey found that:
- 87% of staff feel able to work flexibly
 - 89% feel supported with reasonable adjustments
 - 93% feel trusted to do their jobs independently.

- 9.3.5 The Council continues to improve flexible working for frontline colleagues, traditionally the roles with fewer options, through targeted service-level work. Pilots in Repairs and co-designed frameworks in Adult Social Care have supported more consistent, fair approaches to flexibility, balancing service needs with individual circumstances. Case studies and tailored communications are being developed to increase awareness of flexible working options across all frontline services.
- 9.3.6 Camden's commitment to an inclusive, healthy workplace is further reflected in initiatives such as:
- Bloody Good Employer accreditation, including access to menstrual products, menopause support, and specialist training;
 - Domestic Abuse support, including 10 days' paid leave and mandatory training for all staff;
 - Care-Conscious Council commitments, with internships for care-experienced colleagues and work under way to embed a care-conscious culture across the organisation.
- 9.3.7 Collectively, these efforts support a workforce that feels connected, valued, and empowered. Camden's continued investment in wellbeing and flexibility strengthens organisational resilience and supports the delivery of high-quality services for residents, even in the context of rising demands and financial pressures.

10. Digital, Data and Customer Experience

10.1 Digital and Data

- 10.1.1 Inclusion and Digital champions networks have been launched in the past year, with 85 organisational network members recruited, over 500 residents have received 1:1 support from our digital champion volunteers and over 300 devices and SIM cards distributed to residents, refugees and asylum seekers.
- 10.1.2 We now have around 300 internal Customer Relationship Management (CRM) users across Camden, and over the past year we've significantly expanded adoption beyond Contact Camden. Our user base now includes Registration Services, Camden Accessible Transport Services, and Leaseholder Services, reflecting a much broader organisational footprint. Recent functionality enhancements include:
- Escalation form functionality to support the flow of work from Contact Camden into Estate Parking and Leaseholder Services

- Templated SMS capability, enabling teams to send consistent, trackable messages directly through the CRM
- Comprehensive case management workflows for both Leaseholder Services and Registration Services
- Enhanced citizen caution register functionality, improving safeguarding for our staff members

10.1.3 The platform now holds 195,000 citizen person records, giving us a robust, centralised dataset to support better service delivery and insight. In 2025 to date, 265,876 related records have been created, an increase of 31% year on year; 63% of these were service requests attached to a person record, with 37% logged as general enquiries.

10.1.4 The year on year user satisfaction increase after the redesign of camden.gov.uk core pages is 3.2/5 compared to the old site's rating of 2.5/5 for look, feel, and content clarity. Further accessibility improvements to camden.gov.uk went live in October 2025 across 1,000 pages to attain Web Content Accessibility Guidelines 2.2. standard. User experience and content design work is ongoing in multiple areas of the site with positive results including the Social Care and Health category redesign leading to improvements after three months of a 24% increase in views, and “bounce rate” (people immediately exiting pages) down by 88%.

10.1.5 The Fostering site rebuild results after 6 months show that 83% of people approved or in assessment came via the website, up from around 50% in previous year; Licensing calls dropped 46% in 4 months (March to July 2025) after the redesign of the content and forms;

10.1.6 The Contact Centre support manager was awarded the Silver award for Support Manager of the Year at the National Contact Centre awards and our Digital Inclusion Challenge was shortlisted for the Smarter Working Live Award by GovNews under the "Digital Inclusion" category for our work on the Digital Inclusion Outreach Bus and The Minimum Digital Living Standards.

10.2 Data Insights and Evidence-Based Working

10.2.1 The annual State of the Borough report which will be published in February 2026 will include the latest available data which focuses on outcomes experienced by residents in the borough. It is structured around the six We Make Camden ambitions and aligned to the Good Life Camden wellbeing framework. This year we have invested in automating the data production and analysis, so that in future years this will require minimal resources. We have also collected qualitative data to help understand the nuances of lived

experience that is not covered by the data. We have focused on our data gaps, which are around social connections, feelings of safety and subjective wellbeing, as well as on populations who are less well represented in the data, such as asylum seekers, LGBTQ+ communities, and people with learning disabilities.

10.2.2 Camden's central Data Analytics and Research Team (DART) continue to play a crucial role in the definition and coordination of data capability and key enablers required to realise the organisation's ambition to be the pioneering leader in the use of data that measurably improves citizen's lives.

10.2.3 We have established and embedded a Community of Practise (CoP) across the data professionals in Camden, to complement our efforts to align to the Government Digital and Data capability framework (Formerly DDaT). The CoP has enabled greater collaborative and joined up working across service boundaries on priorities and ways-of-working, such as piloting our product led approach to data, to ensure our data is "engineered once and used many times"

10.2.4 DART has presented analysis and insight on priority areas making use of our new infrastructure to develop analytical dashboard and tools for use by wide ranging audiences. These analytics reports have provided insights into strategic priority areas such as Violence Against Women and Children (VAWG), School Places Planning and Young Carers. Across Camden, DART and other teams have collaborated to develop Business Intelligence dashboards that are being used, providing oversight of service delivery in areas such as Void Repairs and Building Safety.

10.2.5 The CoP delivered a "Data Festival" during July, of over 25 events showcasing our use of data internally and externally. Events such as "Adult Social Care Talks Data" brought Data Analysts, Social Workers and people drawing on care together to share and discuss how data are used to delivery Adult Social Care services. Other events supported school pupils of varying ages, to understand the importance of data, or provide career support to residents pursuing data careers and a 'Women in Data' event to promote diversity in the DDaT profession.

10.2.6 The Chief Data Officer has convened senior leaders from across the organisation – directors from each directorate and head of strategy – to re-launch the Data Board that will oversee our investment in data and implementation of our Data Strategy. This has started to ensure we are working in alignment to our organisational priorities and in a way that is coherent and consistent with our values, as expressed in the co-designed Camden Data Charter. For example, identifying ethical improvements needed for "Who Cares About Care", and agreeing additional controls with the

programme. We have commissioned a “Data and AI Ethics Framework” to provide staff and teams the practical tools and guidance to ensure consistency with our values regardless of who delivers the work.

10.2.7 We have launched an initiative to improve the data maturity and culture across the council. Data Maturity Pathways seeks to assess the data maturity across themes such as culture, skills, leadership, tool, data and uses. Then agree a plan with the service to improve the assessed maturity level, such as establishing the needed roles, and identifying how they fix and govern data, establishing governance groups, and supporting the service while implementing the change. Our advocacy and approach to governance and maturity was recognised with an industry award for Data Governance.

10.2.8 We have delivered a modern data infrastructure through our Data Charter, Data Research Platform (DRP), and Master Data Management (MDM), to enable evidence-based decision-making across services. These tools support relational practice, policy analysis, and preventative action. They are designed to work across the council, integrating and informing different systems and data sources. The focus for the DRP has been on ensuring the operating model is robust to support those needs. While the MDM system is now live and migrating users from Camden Resident Index, and planning which new use cases to implement (such as single views or testing our predictive analytics ability). Our approach to delivery of the MDM has been recognised in an award.

10.2.9 To complement our core infrastructure, we’re enhancing our analysis and insight infrastructure by adopting industry standard tools and approaches into our processes to enable effective use of predictive analytics and AI to inform decision making and archive outcomes for residents. We’re embedding a support model for reporting tools such as Power BI. We are also identifying proposed solutions to ensure our geospatial and mapping capability, and our Open Data capability is fit for the future and aligns to our strategic commitments and Data Charter commitments We are also in the processes of adopting industry standard tools such as Python, R and Docker. We have concluded Key data quality projects such as matching the unique property reference number (UPRN) across our Local Land and Property Gazetteer (LLPG) with our Business Rates data has improved our data quality, and in identifying £3.5million business rates unaccounted for. Our approach to data quality ad advocacy for the UPRN resulted in an award for our data linking and approach to data quality.

10.3 Cybersecurity and Information Governance

10.3.1 The overall cyber threat landscape remains complex and fast moving, with increasingly sophisticated tools and attack methods being used against

organisations. The UK Government has responded by proposing new legislation that will introduce tougher duties on organisations delivering essential public services and on the suppliers that support them. Camden, along with its key technology and digital suppliers, is expected to fall within scope because councils rely on managed service providers, hosted platforms and system integrators that have trusted access to our systems and data.

10.3.2 We have continued to strengthen information security awareness across the organisation through targeted communications and training. Participation with our Hoxhunt training product remains strong, supporting learning from simulated phishing scenarios. This work has been essential, as supply chain issues remain our highest-rated risk, with two suppliers compromised in November 2025. Our team also completed 58 supply chain security assessments during 2025, further strengthening oversight, partnerships with services, and our understanding of our attack surface.

10.3.3 Camden maintains a strong compliance position. We have successfully recertified against the Public Service Network standard and the Payment Card Industry Data Security Standard, supported by remediation activity driven by our vulnerability management platform. Services continue to record information security risks in our online risk register, ensuring organisation-wide visibility and prioritisation. We run six-monthly desktop exercises with the emergency planning team and our retained incident response partners to practise and refine our response to cyber incidents and continue our collaborative approach with the Data Protection Team to investigate and manage threats.

10.3.4 We have established a strong baseline through our Cyber Security Programme, which has been running for three years under the supervision of the Council's Security Board. National expectations continue to rise, and we must further strengthen our Information Security Management System and align with the Cyber Assessment Framework as part of an ongoing, sustained journey.

10.3.5 We have pursued a defence-in-depth strategy, deploying modern tooling to protect our systems at the perimeter. Investments in Cloudflare and Microsoft security products have broadened our controls, with many incident responses now automated to enable rapid containment. This area evolves quickly and requires continued time and resources to keep our attack surface manageable. Identity and access management has also been strengthened through increased use of conditional access, multifactor authentication and role-based access, supported by improved joiners, movers and leavers processes that have reduced access-related incidents.

10.3.6 Changes to our traded Schools IT Support service have enabled further investment in cyber controls across Camden schools, with a dedicated analyst managing risks, addressing vulnerabilities and introducing new controls with school leaders. Schools remain autonomous data controllers, but our model strengthens their security posture while respecting those responsibilities. From December 2025, our contracted cyber incident response service will be available to all schools at no additional cost, and social value commitments have funded information security awareness training for staff and students in nine secondary schools during Q4.

10.4 Contact Camden

10.4.1 2025 has been a year building on the foundations of the major transformation work which took place in Contact Camden in 2024. In addition, the service has played a key role in supporting the wider council address some of the challenges and opportunities being faced. Patterns of demand continue to change, with transactional demand continuing to decrease, whilst contact for relational services continues to grow. Citizen Experience was defined as one of the Customer, Technology & Data Services (CTDS) priority programmes and has led to tangible change across different council services. Contact Centre call demand remains reasonably stable when considered globally.

Quarter	Volume
Q2 - 2023	133,521
Q3 - 2023	120,489
Q4 - 2023	116,317
Q1 - 2024	124,089
Q2 - 2024	134,223
Q3 - 2024	134,912
Q4 - 2024	124,560
Q1 - 2025	130,553
Q2 - 2025	128,891
Q3 - 2025	129,656

10.4.2 Within these totals there are some significant changes to the pattern of demand, in particular in relation to Adult Social Care, where changes in the way contact is handled have led to an increase in demand of approaching 50%. Contact Camden continues to see year on year improvements to both answer rates and call answer times across every service they support. This is a positive sign that the transformation delivered in 2024 continues to embed. In addition, a programme of activity in 2025 has focused on ‘marginal gains’ through careful review of processes.

10.4.3 Overall, since the service transformation in May 2024 the service has seen a substantial reduction in waiting times. In comparison to 2023 we say an overall improvement of 15% in 2024, growing to 33% in 2025. The table below reflects this broken down by quarter.

Annual Comparison Av. Time to answer	% improvement 2024 against 2023	% improvement 2025 against 2023	Average reduction 2025 vs 2024
Q1	-10%*	28%	00:03:36
Q2	38%	38%	00:00:03
Q3	24%	17%	00:04:31
Q4	24%	n/a	n/a
*Q1 2024 was pre-transformation			

10.4.4 In addition to a reduction in waiting times, the service has also experienced a significant improvement in call abandonment rates. The trend here continues to be positive, as shown in the table below.

Annual Comparison	% improvement 2024 against 2023	% improvement 2025 against 2023	Average reduction 2025 vs 2024
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Abandonment Rate			
Q1	-12%*	23%	9%
Q2	19%	35%	5%
Q3	9%	39%	10%
Q4	31%	n/a	n/a

10.4.5 Although the improvement is significant, the contact centre still experiences peaks of pressure, often driven by seasonality and events (for example, following Council Tax court summons runs and the main billing period). To tackle this, the service is continuing to leverage the contact centre technology with further iterations of both the webchat and Queuebuster functions. The webchat pilot has been extended to cover both leaseholder and rents services with both council tax and parking penalty charge notices due to be delivered this quarter. The service has responded to almost 1500 webchat requests since going live, and expect this to triple with the additional, higher volume services due to go online. The pilot has provided valuable insight into the type of queries citizens seek to resolve online, and also the skills required to work with webchat as a channel.

10.4.6 Queuebuster (the ability of the system to hold a resident's place in queue and make an automatic call back) has proven to be both popular with residents and successful in smoothing the pattern of demand for the contact centre. In the last twelve months Queuebuster has been utilised in multiple services successfully. As the September performance data below demonstrates, the service this provides is excellent and well used by residents.

Demand Type	Volume	Success Rate
Social Housing	138	100.00%
Welfare Support	266	99.60%
Adult Social Care*	151	96.70%
Pest Control	134	98.50%

Rents	549	98.90%
Electoral	85	98.80%
Council Tax	1412	99.90%
*ASC callbacks suffered a configuration issue on going live which was resolved quickly but has impacted the overall success rate.		

10.4.7 Overall, so far in 2025 almost 22,000 callbacks have been requested with a 97% success rate. Contact Camden continue to explore opportunities to use this feature and to refine how and when it is offered to residents.

10.4.8 Worthy of note is the cumulative impact of these improvements in relation to calls relating to council tax, which historically experienced long waiting times and a poor answer rate. Since the contact centre's transformation the answer rate has improved by 35% and calls are answered three times as fast, despite a year on year increase in demand.

10.5 Significant projects within the Citizen Experience Programme

10.5.1 Earlier this year Contact Camden worked in partnership with Adult Social Care to review and optimise the front door to improve experience, efficiency and to increase the speed of resolution. A new operating model was co-designed, with calls and referrals for social care being processed in Contact Camden. A new social care referral form was co-produced with partner agencies in workshops which were facilitated by Contact Camden and social care staff, streamlining the forms but capturing sufficient information for triage. Since going live, Contact Camden has handled almost 2000 electronic referrals, all completed within the agreed 24-hour service level agreement.

10.5.2 Contact Camden, in collaboration with the Technology Adoption team, launched an AI enabled virtual assistant for contact centre staff embedded within Microsoft Teams at the start of October. This tool uses Co-Pilot AI to answer free text questions from contact centre staff whilst they are speaking to customers, and searches the Contact Camden knowledge hub, bringing back advice for the officer. This initiative has been popular with staff and is becoming a key tool for handling calls efficiently, thus far receiving a 4.5 / 5 rating for accuracy and usefulness from staff. In the first three weeks the assistant answered almost 800 questions from staff.

10.5.3 Further improvements have been made to the Customer Relationship Management (CRM) tool which allow staff to send text messages as a follow up after a contact. The Citizen Experience Team followed up on a suggestion from the contact centre to create a series of templates allowing officers to share links to pertinent information, content on our website and summaries of interactions. This has been very popular, with over 400 messages being sent in the first three weeks.

10.5.4 An example of the impact that the transformation of Contact Camden has had was their role in the response to the social care equipment challenge posed by NRS going into receivership. Contact Camden were able to stand up a dedicated telephone number with intelligent routing, associated menus and skill groups and build an automated referral form within 24 hours, ensuring the continuity of the service for some of the most vulnerable Camden residents. Contact Camden handled over 250 calls in three weeks, generating over 120 urgent referrals for support with equipment.

11. Licensing and Night-Time Economy

11.1 Statement of Licensing Policy 2025-30

11.1.1 During 2024–25 Camden completed a full review of its Statement of Licensing Policy, resulting in a revised policy for 2025–2030 that reflects extensive engagement with residents, businesses, responsible authorities, and partners across the evening and night-time economy. The updated policy balances the borough's licensing objectives with the need to support Camden's diverse cultural, hospitality, and music sectors, protect residential amenity, and strengthen public safety.

11.1.2 A 13-week consultation ran from December 2024 to March 2025, incorporating a wide range of views from local communities, the police, statutory bodies, licence holders, and operators. This followed earlier work undertaken through Camden's Evening and Night-Time Citizens' Assembly, which helped shape both the policy and the borough's wider strategy for a safe, thriving night-time economy.

11.1.3 The revised policy introduces several important changes that respond directly to stakeholder feedback. These include an enhanced pre-application advice service to encourage early dialogue between applicants, residents, and responsible authorities; a strengthened approach to compliance and monitoring; and a new suite of model conditions designed to improve clarity and enforceability. The policy also places a strong emphasis on women's safety, requiring Welfare and Vulnerability Engagement training, the Ask for

Angela scheme, and measures to address drink spiking and alcohol-related harm.

- 11.1.4 To support responsible business growth, the policy introduces a 30-minute extension to framework hours. This serves only as an upper guideline rather than an entitlement, with all applications assessed on their individual merits and subject to scrutiny from residents and responsible authorities. Where risks cannot be mitigated, applications may still be restricted or refused.
- 11.1.5 Following an independent cumulative impact assessment undertaken by SixTillSix, which found insufficient evidence to retain Camden Town and Seven Dials as cumulative impact areas, the Council has removed these designations. Licensing panels can still refuse or limit applications where cumulative concerns arise, ensuring protections remain in place while adopting a more flexible, evidence-based approach.
- 11.1.6 Overall, the updated Statement of Licensing Policy strengthens Camden's ability to support a vibrant evening and night-time economy while safeguarding residents and promoting public safety. It provides clearer expectations for applicants, reinforces the council's enforcement approach, and aligns licensing with wider work on health, culture, and economic renewal across the borough.

12. Food Standards

- 12.1 Camden's Food Safety Service is the local authority's competent body for delivering official food controls, ensuring that residents and visitors can access safe, nutritious, and accurately presented food. The service plays an important role in supporting Camden's wider health and wellbeing ambitions and contributes directly to the borough's Food Mission that everyone should be able to eat well every day.
- 12.2 The team carries out a wide range of statutory functions to protect public health, including inspections, surveillance, complaint investigations, and emergency enforcement where food or practices pose an imminent risk. These duties help prevent foodborne illness, allergic reactions, mislabelling, and other risks associated with unsafe or misleading food. Camden's food businesses are inspected under three regimes, food Hygiene, Food Standards, and Animal Feed, with follow-up interventions to secure compliance where needed. Businesses receive a Food Hygiene Rating following inspection, supporting consumer confidence and encouraging continual improvement.

- 12.3 In 2024–25 the borough maintained strong overall compliance despite operating pressures. Camden carried out around 2,300 statutory inspections, with 93.7% of businesses found broadly compliant. The team undertook 180 revisits, issued 984 warnings or notices, and took 50 emergency actions to prevent unsafe practices. Officers also investigated 1,850 service requests, nearly 400 food poisoning notifications, and submitted 41 food samples for analysis.
- 12.4 The borough continues to experience increasing demand, hosting approximately 4,500 registered food businesses, the second-highest number in London, and seeing high levels of business turnover and mobile or temporary operators. This activity takes place within a challenging context, including the impact of EU Exit, cost-of-living pressures, and a national shortage of qualified Environmental Health Officers. Camden's Food Safety Team has an ongoing vacancy rate of around 50%, and statutory work is prioritised accordingly. Recruitment and workforce development remain key priorities.
- 12.5 The service continues to benefit from strong partnership working with colleagues across licensing, public health, planning, trading standards, air quality, and external agencies. This collaborative approach supports compliance, protects residents, and enables responsible business growth. Initiatives such as the Healthier Catering Commitment help local businesses to offer healthier and more sustainable food options, complementing both Camden's Food Mission and its licensing objectives.

13. Elections Oversight

- 13.1 This year, we successfully managed a Business Improvement District (BID) ballot for Camden Town Unlimited, local by-election for the West Hampstead Ward and have worked cross boundary with Brent for the Neighbourhood Planning Referendum in Kilburn.
- 13.2 We delivered a comprehensive Annual Canvass, encouraging registration and while still ensuring to raise awareness of the relatively new requirements for photo ID and for residents to check they had acceptable photo ID and the ability to apply for a free Voter Authority Certificate if they didn't. Annual Canvass forms were provided to residents using e-communications, post and by personal visits from Annual Canvassers to encourage residents to complete the forms and register to vote. Responding to Annual Canvass via the internet remains the most popular method with over 30,000 responses received.

- 13.3 Work has been undertaken to encourage registration in under registered groups such as students and residents who live in House of Multiple Occupation (HMO). A cross authority working group was created to identify these properties and what data was available to improve registration rates. We were able to use the information held on the licensed HMO database to contact a single responsible person to gain information on who was living at the properties so that we could directly invite that person the register to vote.
- 13.4 UCL are working in partnership with us to increase student registration in their student halls. The Electoral Services Team attended their fresher fair to encourage students to register to vote and managed to get 120 students to complete applications to register on the day. The university are putting messaging out in their internal communications to encourage registration and are working with one of our Annual Canvassers to allow access into the university accommodation to directly engage with the students.
- 13.5 Registration rates for attainders (those that have not yet reach 18) remains low and work is ongoing to get this group engaged, especially as before the next general election the voting age is expected to be reduced to 16. We have accessed the education data and invited all the 16-18 year olds in full time education with Camden to register to vote. This is followed up with a pre-birthday prompt to try and encourage registration and will remain a key focus for 2026.
- 13.6 Work is continuing to ensure that we are meeting the requirements of the Election Act. A survey has been conducted with all our Presiding Officers to identify any issues in our polling stations ahead of the local elections in 2026. All residents on the Council's Slight Lost Register are being contacted to ensure they are aware of what assistance is available such as the tactile device and work is being undertaken so tat a audio ballot paper is available on our website.
- 13.7 We have begun project meetings for the 2026 Local Elections and separately work has begun on pulling together a comprehensive induction programme for new and returning Councillors.

14. Climate and Net Zero Strategy

- 14.1 The cost of achieving a zero-carbon borough exceeds £10 billion and therefore exceeds available Council budgets. The Council also only has influence or control over approximately one-third of emissions in Camden. The Council's approach to addressing the decarbonisation challenge

therefore seeks to galvanise climate action by everyone living and working in Camden through our Climate Action Plan (CAP) 2020-2025. The CAP sets out a five-year programme of projects and activities across the themes of People, Places, Buildings and Organisations. A new Climate Action Plan 2026-30 is due to be considered by Cabinet in December 2025.

- 14.2 As part of the Council's approach to decarbonising those parts of the borough under our control and influence, the Council operates a Carbon Management Plan for its own estate and operations. Camden has so far spent or allocated £31.6 million to decarbonisation projects across our corporate and schools' estate reducing emissions by 64.5% against our 2010 baseline year. Notable projects include:
- £1.9m energy efficiency retrofit and refurbishment of Highgate Library which completed in November 2024. This has led to a saving of 26.6 tonnes of CO₂e within its first year since the works were completed. The project has included the installation of air source heat pumps, LED lighting, insulation, ventilation improvements and double/secondary glazing. The project was supported with a £267k grant from the Public Sector Decarbonisation Scheme.
 - £2.1m energy efficiency retrofit projects have now been completed at three buildings; Netherwood Youth Centre, West Hampstead Library and Waterlow Park Visitor Centre. The projects have replaced fossil fuel heating with air source heat pumps and have also introduced energy efficiency measures including LED lighting, glazing upgrades and insulation across some sites. The projects were part funded with a £344k grant from the Government's Public Sector Decarbonisation Scheme and are expected to save more than 36 tonnes of CO₂e per annum.
 - £1.8m (£391k in grant funding) towards decarbonisation projects at Talacre Sports Centre and the Spectrum Centre. The projects involve the installation of air-source heat pumps, LED lighting, improved ventilation and partial insulation. Projects are due to be completed by March 2026 and will save more than 55 tonnes of CO₂e per annum.
 - £7.3m towards decarbonisation works at Acland Burghley, Kingsgate, Hampstead, Eleanor Palmer and Brookfield schools
- 14.3 In 2025, the Council was awarded a further £6.5m in grant funding to undertake decarbonisation works at Swiss Cottage Leisure Centre and Kentish Town Sports Centre. The total combined project cost is £7.6m and will save 870 tonnes of CO₂e per annum.

- 14.4 The Council is also in the process of procuring and delivering a new solar at scale project across over 2,500 Council homes, and continues to invest in improving the energy security of Council homes through our housing capital programme.
- 14.5 The national funding landscape in support of energy efficiency improvements to public buildings is limited with the recent closure of the Government's Public Sector Decarbonisation Scheme adding pressure to the programme. The Council has therefore continued to supplement successful funding applications to Government with its own budgets, while testing new forms of finance such as Community municipal investment "bonds", community energy projects, local carbon offsets and the Mayor of London's Green Finance Fund.

15. Partnering in Camden and Good Life Framework

- 15.1 In 2025 we launched a Good Life Camden Community of Practice for Partners as a space for partners to come together and share good practices for understanding and measuring impact through the Good Life Camden framework. The Community of Practice meets several times a year and provides a space to learn together and to share learnings and challenges around collecting data and evidence to support the demonstration of impact. We have produced a Good Life Camden question bank and guidance based on national benchmarks and best practice, to help align approaches to measuring impact.
- 15.2 Examples of how it is being used include: The Zoological Society of London has used the question bank and the framework in its 'Nature in the Neighbourhoods' project, and we have been supporting the evaluation plans for this project. The Old Diorama Arts Centre tested some of the questions in a recent evaluation of the Regents' Park Story Trail and at the Regent's Roots festival. The Somerstown Community Centre is also planning to use the framework as part of the COP30 weeks conversations, and at the Living Centre as part of the intake questionnaire. Similarly, the framework and questions are used in a range of services in the Council, from Adult Social Care to Parks and Green Spaces and We Make Camden Missions.
- 15.3 Good Life Camden continues to be a key reference point for our We Make Camden movement of partners, and alongside our annual State of the Borough report is a focal reference point at our annual We Make Camden Summit.

- 15.4 The 2025 Summit was our biggest to date, held at the British Library's Knowledge Centre on 22 May, bringing together more than 200 multi-sector partners and citizens committed to We Make Camden and our shared missions.
- 15.5 As always, there was a packed agenda mobilising partners around shared challenges and celebrating impact of mission collaborations to date. One of the highlight announcements on the day was the launch of the Raise Camden Taskforce in response to stark findings around child poverty and unfairness in children's health, revealed by a new report from UCL Institute for Health Equity (UCL IHE). It was great to be a panellist alongside colleagues from UCL IHE, Little Village and Young Camden Foundation to talk about the challenges and opportunities ahead of us in this space.
- 15.6 Another fantastic example of collaboration with partners this year was the refurbishment of the much-loved sports pitch at the Peckwater Estate, which we celebrated in July. This was made possible thanks to funding from Arsenal, Adidas, and the Kentish Town District Committee, and serves as a great example of what is possible when we collaborate with partners at grassroots level in response to what residents tell us is important to them.
- 15.7 Camden's Community Wealth Fund (CWF) is another way we are enabling a wider range of partners to invest in the future of our borough. CWF have had approval to open a Donor Advised Fund (DAF), enabling philanthropic donations and social investment income to increase the funds available to investees. The DAF will be set up in 2026 and the team will be securing 'Founding Partners' to the Fund from mid-2026 onwards.

16. Raise Camden Taskforce

- 16.1 The Raise Camden Taskforce, established in September 2025 in response to an independent child health equity audit report by the UCL Institute of Health Equity, will continue to develop policy and initiative proposals to address child poverty over the coming year. This will report in Autumn 2026, providing the foundation for Camden's child poverty strategy. Emerging proposals for further consideration include:
- 16.2 Targeted family and financial support for families in temporary accommodation, as those experiencing destitution and its consequences. Wide support already exists in the borough but is not always joined up or as accessible as it should be. We can work more closely with voluntary sector specialist to support their work and consider more automated approaches to cost-of-living support funds. We are also pursuing specific parenting support

programmes for families in temporary accommodation, with a focus on SEND support needs.

- 16.3 The Money Advice Camden service model is still in its early stages, with one year of delivery completed. There is considerable potential to develop new, targeted, and proactive ways of supporting families at risk of poverty and destitution such as those in temporary accommodation, unaware of benefits they are eligible for, and those families with children not attending school.
- 16.4 Promoting healthy child development begins in pregnancy. The experience in Camden, as in other parts of the country, is highly inequitable. Camden's Best Start for Baby programme and Family Hubs Pregnancy Grants show positive improvements but there is more that we can do to develop community-based and culturally responsive support.
- 16.5 The NHS 10 year health plan sets out the governments mission to halve the gap in healthy life expectancy between the richest and poorest regions, while increasing it for everyone, and "to raise the healthiest generation of children ever." The government has also committed for neighbourhood health centres to be established in every community, beginning with places where healthy life expectancy is lowest, which correlates strongly with areas where poverty is highest. The partnership of the Council with the NHS through neighbourhood reform offers a strong structural lever to address childhood poverty in the longer term through a prevention and equity-based lens. It also provides an opportunity to further strengthen our work with the VCS sector on addressing childhood poverty.
- 16.6 Baby banks offer a crucial form of materials support for young families, dependent on the availability of donations of certain goods. We are in discussion with partners to develop a more reliable supply line of materials goods from Baby Banks to deliver support for ages and stages of development (such as safer sleeping) and social circumstance (such as occupational therapy support tools). We are keen to investigate partners who provide similar services for older children to meet their wider needs.
- 16.7 Funding from North London Waste Authority for existing sustainable school clothing scheme (grants and dedicated post) ends in March 2026. The Council would like to maintain the support offered through this initiative and are investigating the role of school transitions grants which may be more widely used to meet families' needs. Poverty proofing school initiatives developed in the North-East of England are being explored. These have been shown to improve school attendance and engagement and we are considering how this could be applied to Camden's schools, and potentially other settings.

16.8 We look forward to formalising our developing partnerships across our Raise Camden innovation hubs. These can then become the vehicles for the delivery of these proposals and further recommendations from the national child poverty strategy:

- Alleviating material deprivation
- Supporting child development with families in complex social circumstances
- Breaking intergenerational patterns of mental health
- Place-based interventions.

17. Looking Forward

17.1 Looking ahead to 2026, the Council will remain committed to delivering the We Make Camden missions in partnership with businesses, communities, and voluntary sector organisations across the borough. A We Make Camden Summit will take place in February 2026 that will seek to bring partners together to galvanise collective mission-driven action.

17.2 The Council will continue to work in partnership with the national government and seek to ensure that national policy is responsive to the needs of Camden's communities. The forthcoming Child Poverty Strategy and the funding settlement for local government are both expected to be highly consequential for the Council and for Camden residents, and so these will be a focus for engagement with the government.

17.3 Subject to the final funding settlement for local government, Camden will continue to put in place measures to ensure the future financial sustainability of the Council so that excellent services for communities are safeguarded. The Resources and Corporate Performance Scrutiny Committee will receive further reports in the coming year on Camden's financial position.

17.4 Camden's data and digital services will continue to support services to increase their data maturity and develop new ways of working that take advantage of available digital tools, with a view to ensuring excellent citizen experience and efficient operations.

18. Finance Comments of the Executive Director Corporate Services

18.1 The Interim Executive Director Corporate Services has reviewed the report, and her comments have been incorporated.

19. Legal Comments of the Borough Solicitor

- 19.1 The Borough Solicitor has reviewed this report, and his comments have been incorporated.

20. Environmental Implications

- 20.1 The cost of living crisis is strongly linked to the wider climate emergency, with strong drivers for increasing energy costs rooted in our continuing reliance on carbon-based fuels for our gas and electricity supply. Reducing heat loss and improving the thermal efficiency of homes both benefit households by keeping them warm and well and saving them money and contributes to a reduction of CO2 emissions associated with heating. Alongside this and as part of our commitment to climate mitigation and a just transition to a net zero economy, we are working longer-term to improve the thermal efficiency and sustainability of our housing stock, our commercial property and our Council buildings.

REPORT ENDS