

# HOUSING SCRUTINY COMMITTEE

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MONDAY, 7 OCTOBER 2024 AT 6.30 PM  
COMMITTEE ROOM 1, TOWN HALL, JUDD STREET, LONDON WC1H 9JE

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## SUPPLEMENTARY AGENDA

- |                                                                                                                                                                                     | Wards            |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|
| <b>9. RESPONSE TO THE REPORT OF THE CABINET ADVISER ON IMPROVING SERVICES TO CAMDEN LEASEHOLDERS AND ADVOCATING FOR LEASEHOLDERS</b>                                                | <b>All Wards</b> |
| Report of Cabinet Member for Better Homes                                                                                                                                           | (Pages 5 - 30)   |
| This report sets out commentary and actions in response to Councillor Slater's Cabinet Advisor report on Improving Services to Camden Leaseholders and Advocating for Leaseholders. |                  |

Issued on: Friday, 27 September 2024

**AGENDA ENDS**



<b>LONDON BOROUGH OF CAMDEN</b>	<b>WARDS:</b> All
<p><b>REPORT TITLE</b> Response to the Report of the Cabinet Adviser on Improving Services to Camden Leaseholders and Advocating for Leaseholders (CS/2024/09)</p>	
<p><b>REPORT OF</b> Cabinet Member for Better Homes</p>	
<p><b>FOR SUBMISSION TO</b>  Housing Scrutiny Committee Cabinet</p>	<p><b>DATE</b>  7 October 2024 9 October 2024</p>
<p><b>SUMMARY OF REPORT</b></p> <p>This report sets out commentary and actions in response to Councillor Slater's Cabinet Advisor report on Improving Services to Camden Leaseholders and Advocating for Leaseholders.</p> <p><b>Local Government Act 1972 – Access to Information</b> No documents that require listing have been used in the preparation of this report.</p> <p><b>Contact Officer:</b> Charlotte Akinola Cabinet Portfolio Lead, Corporate Services 5 Pancras Square, London N1C 4AG Tel: 020 7974 1750 Email: charlotte.akinola@camden.gov.uk</p>	
<p><b>RECOMMENDATIONS</b></p> <p>Housing Scrutiny Committee is recommended to consider the report and make any recommendations to the Cabinet</p> <p>Cabinet is recommended to:</p> <ol style="list-style-type: none"> <li>i. Note the 8 recommendations made by the Cabinet Adviser for Improving Services to Camden Leaseholders and Advocating for Leaseholders.</li> <li>ii. Note the response of the Housing Scrutiny Committee</li> <li>iii. Note the response below from the Cabinet Member for Better Homes and officers to the recommendations made</li> <li>iv. Agree the recommendations set out in section 3 of this report.</li> </ol>	

A handwritten signature in black ink, appearing to be 'GS' with a long horizontal stroke extending to the right.

Signed:  
Glendine Shepherd Director of Housing

Date: 9 October 2024

## **1. PURPOSE OF THIS REPORT**

- 1.1 The Leader of the Council established four Cabinet Adviser roles to provide evidence-based policy recommendations across a range of Council work and programmes aligned with We Make Camden. The Cabinet Advisers are appointed by the Leader alongside the wider Cabinet and Committee appointments made each year. The report appointing Cabinet Advisers for the 2023/24 municipal year can be found as a Single Member Decision by the Leader of the Council in June 2023.
- 1.2 Councillor James Slater was appointed as the Cabinet Adviser on Improving Services to Leaseholders and Advocating for Leaseholders. The role of Cabinet Advisors is to bring their wide experience as community leaders and policymakers to examine the work of the Council, to speak with community groups and those impacted by our services, and to draw together insights and recommendations on how we can take our work forward.
- 1.3 Councillor Slater's report was taken to Housing Scrutiny on the 13 March 2024 and examined how Leaseholder Services operate in Camden, with a specific focus on how Camden leaseholders' views are heard, how communications are made accessible and how leaseholders are supported to live in decent, safe and warm homes.
- 1.4 There are key obligations and responsibilities specified in the lease when a leasehold property is purchased that differentiate the relationship from that of our direct tenants. These typically make the leaseholder responsible for the maintenance of the inside of the flat, contributing to the costs of maintaining and running the building, and not doing certain things without the landlord's consent, such as alterations or subletting.
- 1.5 The Council also has obligations that will be specified in the lease to our leaseholders, who form a large part of our communities, and it is only by working together and understanding each other that we will be able to meet these aims.
- 1.6 Councillor Slater also considered the ways that Camden Council can lobby for national reform to better protect leaseholders in Camden.
- 1.7 This report provides an initial response from Councillor Sagal Abdi-Wali, Cabinet Member for Better Homes, to the recommendations made by the Cabinet Adviser, as well as the comments provided by the Housing Scrutiny Committee. The Cabinet Adviser and Cabinet Member will continue to work closely together to progress work across these recommendations in the coming year.

## 2. CONTEXT AND BACKGROUND

- 2.1 One of the key challenges to emerge from the We Make Camden work on housing is to ensure that Camden has enough decent, safe, warm and family-friendly housing to support our communities. The Administration has also committed in its 2022 manifesto to supporting greater leaseholder involvement on our estates, improving customer service around the council (including the usability of the Camden website and Camden Account), as well as reviewing the workings of the housing divisions more generally.
- 2.2 Alongside Councillor Slater's research and recommendations, Leaseholder Services have also led a piece of work internally to improve the experience of leaseholders, including conducting research with leaseholders and staff to better understand the challenges they face, before designing and testing a range of improvements. This work focused largely on improving clarity, transparency and accessibility of the website, written communications and the Camden Account as well as improving collaborative working and information-sharing between teams.
- 2.3 The outcome of this work has meant that we have updated templates for key communications with leaseholders, revised website content which is easier to navigate and feedback on the Camden Account, a digital self-service portal where customers can access information, which we have used to develop ideas to further improve this.
- 2.4 This work takes place in the context of the Government committing in the 2024 King's Speech to publish draft legislation on leasehold and commonhold reform that will ensure greater rights, powers and protections for leaseholders. It is predicted that this reform will result in reduced income and increased complexity in Property Management for Local Authorities. It will be important for Camden, and other local authorities with significant leaseholder populations, to monitor how this reform will affect us.

## 3. CONSIDERATION OF RECOMMENDATIONS

- 3.1 Councillor Slater's Cabinet Adviser's report [contained in Appendix 1] sets out 8 recommendations to the Council, which are quoted below and organised in the order set out in the Adviser's report. This section of the report considers an initial response to each recommendation.
- 3.2 ***Recommendation 1: Establish a working group to better connect how Housing Repairs (specifically Major Repairs) and Leaseholder Services work with each other and communicate together to resolve queries from leaseholders.***
- 3.3 We agree with this and as such we hold monthly Better Homes Board meetings that provide a venue for Leaseholder Services and Capital Works teams to discuss works that are planned or that are being consulted on with

leaseholders. This allows joint understanding and responses to issues and observations received from leaseholders to ensure that these are addressed.

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

3.5 We agree and the Council will continue to hold contractors to account using quality assurance measures which are in place and actively managing performance. Measures in place, and which have been reviewed as a result of the Cabinet Advisor's report, include:

- Checking of completed day to day repair orders by Leaseholder Services to determine whether they are rechargeable. Officers meet with Repairs and Mechanical & Engineering (M&E) teams to resolve queries ahead of passing these costs on to leaseholders. Leaseholders are also able to check repairs we intend to recharge online and raise queries before billing is finalised.
- As part of our tendering process, contractors are measured on quality and cost, and are required to demonstrate their approach. Measures are in place to check each stage of the procurement of a project as well as during and after works are completed, with any issues around quality addressed immediately. We will challenge and review whether we will continue to employ a contractor that falls short of delivering the quality we expect.

3.6 To ensure a quality service, a management system is in place for every project, with Project Managers being supported by a Clerk of Works. There are Technical Standards used on all projects and we use technical experts to witness the installation of products, where required, to ensure that warranty requirements are met.

3.7 We acknowledge that we need to improve the standard of our communications and following on from the Cabinet Advisor report, we are in the process of developing new templates for key communications related to the Major Works process. Once tested, these can be used as templates to improve other forms of communication and introduce standardised forms to refer queries to the relevant teams, to help them focus their responses on specific elements of queries and resolve them.

3.8 We want to be more proactive in advising residents of the status of projects and any delays that we may be experiencing, as well as giving them opportunities to identify any concerns with progress or the works being carried out.

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

- 3.10 A customer relationship management system to manage and track all leaseholder queries and correspondence is vital to improving the service. A full system review is underway as part of the Housing and Repairs Transformation programme and the system requirements will be considered as part of this. This is extensive work which will take some time, so in the shorter term our service review intends to introduce a revised structure with new roles that will assist with monitoring and managing enquiries, improving accountability and ownership of queries, cases and communication with individual leaseholders.
- 3.11 We will work with leaseholders to ensure our processes make sense and are easy, and our communications are easily understood.
- 3.12 ***Recommendation 4: Review how written communications from Leaseholder Services (particularly service charge bills and consultation documents) can be made more accessible and more transparent, always including an explanation of the process taking place.***
- 3.13 This is accepted and as a result, the service has taken steps to improve the cover letter that accompanied the 2024/25 estimated service charge, as well as the text in our quarterly payment reminder emails, making them clearer for leaseholders to understand.
- 3.14 We have reviewed the content included in statutory consultation notices to make them clearer and will be testing their effectiveness over the coming weeks.
- 3.15 We are also testing new versions of some of the key communications related to the Major Works process. If feedback from leaseholders is positive, we will use these new documents as a template to improve communications in other areas.
- 3.16 ***Recommendation 5: Evaluate the information on Camden's website for leaseholders and freeholders and promote this more consistently across different communications to leaseholders.***
- 3.17 Following this recommendation work has commenced to make the website easier to use with the relevant content informed web analytics and leaseholder experiences.
- 3.18 Around 75% of leaseholders are signed up to the Camden Account (a platform used by leaseholders to find information or to complete transactions). Work to improve the platform content is taking place, including better signposting to the website. We will continue to monitor the impact of these changes through web analytics.
- 3.19 ***Recommendation 6: Complete an annual audit of best practice from other boroughs to ensure that Camden's offer to leaseholders is the strongest it can be.***



- 3.20 This recommendation will be taken forward. We have joined benchmarking groups such as Housemark / National Leaseholder Group (NLG) / London Leaseholder Forum and we will benchmark various aspects of service provision and good practice.
- 3.21 ***Recommendation 7: Introduce an additional formal councillor role, in line with the responsibilities of a Deputy Cabinet Member, to work with the Cabinet Member for Better Homes to ensure leaseholders voices are thoroughly represented and heard across council departments.***
- 3.22 We agree, and have formally announced the role of Associate Cabinet Member for Leaseholders, to ensure Camden leaseholders' views are heard, communication is accessible and that they are being supported to live in decent, safe and warm homes.
- 3.23 ***Recommendation 8: Provide more information online about the roles and responsibilities of different teams within Camden and how to contact them to ensure that queries are directed to the right team, first time.***
- 3.24 We agree and are exploring better ways for leaseholders and tenants to contact the Council reducing the need to contact different services for to conduct routine business. This is a big change which requires systems and process mapping. In the meantime, we have reviewed our website content to make it clearer for leaseholders about the role of Leaseholder Services and other relevant teams along with details about how they can be contacted.
- 3.25 We are also reviewing signposting from the Camden Account to make it easier for leaseholders to navigate to the correct team, working with them to ensure our content is easy to locate and understand.

#### **4. RESOURCE IMPLICATIONS**

- 4.1 The 8 recommendations set out in section 3 will be met within existing teams and resources. Should any eligible additional costs be identified, this would be added to leaseholder charges as they are directly in support of leaseholders.

#### **5. LEGAL IMPLICATIONS**

- 5.1 Legal comments have been incorporated


#### **6. ENVIRONMENTAL IMPLICATIONS**

- 6.1 There are no direct environmental implications in this report.

## **APPENDICES**

Appendix 1:

[Cabinet Advisor Report on Improving Services to Camden Leaseholders and Advocating for Leaseholders](#)

<b>LONDON BOROUGH OF CAMDEN</b>	<b>WARD(S): ALL</b>
<b>REPORT TITLE:</b> Cabinet Advisor Report on Improving Services to Camden Leaseholders and Advocating for Leaseholders	
<b>REPORT OF:</b> Cabinet Advisor Councillor James Slater	
<b>FOR SUBMISSION TO:</b>  Housing Scrutiny Committee	<b>DATE:</b>  22 February 2024
<p><b>SUMMARY OF REPORT:</b></p> <p>The Cabinet Advisor for Improving Services to Camden Leaseholders and Advocating for Leaseholders here provides the Committee with their report, including recommendations, for discussion.</p> <p><b>Local Government Act 1972 – Access to information:</b></p> <p>No documents that are required to be listed were used in the preparation of this report.</p> <p><b>Contact Officer:</b>  Nathan Koskella  Cabinet Officer  The Cabinet Office  Camden Council  5 Pancras Square  London N1C 4AG  Email: <a href="mailto:Nathan.Koskella@camden.gov.uk">Nathan.Koskella@camden.gov.uk</a></p>	
<p><b>RECOMMENDATIONS:</b></p> <p>The Housing Scrutiny Committee is asked to:</p> <ul style="list-style-type: none"> <li>(i) Note and comment on the report, including recommendations.</li> <li>(ii) Note the proposal to bring a Cabinet Report as a response to the recommendations made by the Cabinet Advisor within the next year.</li> </ul>	
 <p><b>Councillor James Slater</b></p> <p>Cabinet Advisor on Improving Services to Camden Leaseholders and Advocating for Leaseholders</p> <p>13 February 2024</p>	

## **Section 1: Background and Purpose of the Report**

- 1.1. The Leader of the Council appointed four Cabinet Advisors for municipal year 2023-2024 to provide evidence-based recommendations and policy-making support to the Cabinet.
- 1.2. The Cabinet Advisors are appointed by the Leader, in conjunction with the wider Cabinet, to engage, research, and develop recommendations in a particular policy area, working with one or more Cabinet Members, other Councillors, groups across Camden and the wider community.
- 1.3. These posts are non-executive roles and do not sit as part of the Cabinet. While they do not have decision-making powers and are limited to collaboration and recommendations, the Leader and Cabinet have committed to thoughtful consideration of their findings and recommendations.
- 1.4. Cabinet Advisors present their findings in a report to Scrutiny in its policy and oversight function to provide an opportunity for discussion of their findings. Following this, this report will go to Cabinet, alongside a report outlining a response, including feedback gained from scrutiny, from the relevant Cabinet member. This will allow Cabinet to consider the report, the views of Scrutiny and the Cabinet member together and formally decide whether to accept the recommendations.
- 1.5. Cllr James Slater was appointed to the role with a brief on Improving Services to Camden Leaseholders and Advocating for Leaseholders.
- 1.6. Councillor Slater has explored how to ensure Camden leaseholders' views are heard, ensure that communication is accessible and see that leaseholders are being supported to live in decent, safe and warm homes. He has also considered how we can lobby for national reform to better protect leaseholders in Camden.

## **Section 2: Introduction to My Work as Cabinet Advisor**

- 2.1. This report will examine how Leaseholder Services operates in Camden, with a specific focus on how Camden leaseholders' views are heard, how communications are made accessible and how they are supported to live in decent, safe and warm homes.
- 2.2. As part of this work, extensive stakeholder engagement has been carried out with leaseholders across the borough, with the Leaseholders' Forum and with ward councillors. I have regularly attended Leaseholders' Forum meetings to give progress reports and have remained in contact with executive members. I have also worked closely with officers from the Leaseholder Services team, Strategy team and the Cabinet Member for Better Homes, Cllr Meric Apak.
- 2.3. This project relates to parts of the Administration's 2022 manifesto, especially around supporting greater leaseholder involvement on our estates, improving

customer service around the council (including the usability of the Camden website and Camden account), as well as on reviewing the workings of the housing divisions more generally.

- 2.4. It also examines one of the key challenges to emerge from the We Make Camden work on housing: to ensure that Camden has enough decent, safe, warm and family-friendly housing to support our communities. This is particularly acute given that Camden has among the highest house prices in the UK and is one of the least affordable London boroughs to rent in.
- 2.5. I will make recommendations on how Camden's Leaseholder Services can improve its communication with residents to make the leaseholder experience easier for residents, especially in relation to housing repairs, as well as suggest ways that oversight of this function could be improved.
- 2.6. I would like to thank all the officers who have assisted in the preparation and research of this report, in particular to Geraldine Littlechild, Sean Scott and Stefan Hales from the Leaseholder Services team, Michael Christov, Josh Lowe and Signe Williams from the Strategy team, as well as Nathan Koskella and Osian Jones from the Cabinet Office.
- 2.7. I would also like to thank Councillor Meric Apak for his comments and advice throughout this report as well as the following councillors for their help in facilitating the 'Listening to Leaseholder' sessions across the borough: Councillors Edmund Frondigoun, Anna Burrage, Eddie Hanson, Sharon Hardwick, Adam Harrison, Shah Miah, Sylvia McNamara, Sagal Abdi-Wali, Anna Wright and Kemi Atolagbe.

### **Section 3: Introduction to Camden's Leaseholders**

- 3.1. Across England, there are an estimated 4.98 million leasehold dwellings, with London having the highest percentage of any region. In London, the vast majority of these are flats - over 1.3 million flats are owned as leaseholds.
- 3.2. Leaseholders own their property for a fixed period of time as dictated by their lease. They have a legal agreement with the freeholder and ownership returns to them when the lease comes to an end, though in practice leases are normally extended when they reach a certain length.
- 3.3. In Camden, there are just under 10,000 such properties where Camden Council is the freeholder. These leaseholders pay ground rent to Camden as well as service charges for services that include the upkeep and repair of their buildings. For those living on estates with communal heating systems, this also includes a contribution for their bulk gas and electricity charges.

### Number of Camden leasehold properties per ward

Frognal	93
Belsize	110
Hampstead Town	118
Out of Borough	136
Camden Town	215
Fortune Green	283
West Hampstead	288
Kentish Town North	303
Primrose Hill	330
Kings Cross	343
South Hampstead	392
Camden Square	485
Bloomsbury	519
Kentish Town South	585
Gospel Oak	661
Haverstock	678
Holborn and Covent Garden	721
Kilburn	779
Highgate	787
Regents Park	880
St Pancras and Somers Town	1147

- 3.4. Many of these properties became leaseholds in the 1980s, following the introduction of the Right to Buy under the Housing Act 1980, which allowed local authority tenants to buy their property at a discounted rate. Because in Camden many of these properties were either flats or on housing estates, this meant that the properties became leaseholds. However, it should be noted that some properties (particularly houses) are on a freehold basis, where Camden still provide services (such as gas and electricity) and therefore those freeholders still interact with Camden's Leaseholder Services team.
- 3.5. Camden Council offers a wide range of services through Leaseholder Services. The division has several teams inside it, including assignment and sales, leaseholder administration, leasehold revenue accounts, leasehold enquiry, debtors, and the consultation and final accounts team.
- 3.6. In recent years, political pressure has grown on the Government to introduce reforms to the leasehold sector, though progress has been slow and has not applied to all leaseholders equally. Politicians including the Mayor of London have called on the Government to reform leasehold, citing that the current system means "many Londoners ... encounter difficulties and confusion".
- 3.7. The Government announced in the 2023 King's Speech that a Leasehold and Freehold Reform Bill would be introduced to make the leasehold system more transparent. While I have not made specific recommendations around national leasehold reform, I refer to the potential impacts on Camden in Section 6, below.

### *Service Re-design for Leaseholder Services*

- 3.8. Alongside this Cabinet Advisor report, Camden have also initiated an internal service re-design of Leaseholder Services to look at ways in which services can be improved by looking at the user journey and understanding residents' experiences. Work on this project is ongoing and representatives from the team leading on this work have liaised closely with the Cabinet Advisor process, and attended the sessions I ran to listen to leaseholder feedback.
- 3.9. They have also conducted some initial research with officers in Camden to understand their experiences and what they would like to prioritise in the initial service design proposals. The results thus far are that the design should be:
- **Clear and transparent** – so leaseholders understand what to expect from our processes, and where they are in a process
  - **Adaptable** – so leaseholder's interaction with us is well-tailored to their personal circumstances
  - **Connected** – so when leaseholders need to access other services outside our teams, it is easy for them to do so
  - **Always improving** – so we experiment with different ways of working, proactively learning and changing.
- 3.10. They are also interested in other possible areas to improve the leaseholder experience, such as ensuring staff respond with empathy; empowering leaseholders to manage their own situation where possible; and ensuring our services are visible and intelligible to anyone who may need them.
- 3.11. It is encouraging that these are all areas which were also identified by leaseholders, and as initial areas I wished to probe in my research.
- 3.12. Alongside this Cabinet Advisor report and the research with officers, the team are in the process of conducting research with leaseholders themselves, which will shape the service design proposals.

### **Section 4: Research Process and Findings**

- 4.1. Following introductory meetings with the relevant Cabinet Member, officers from Leaseholder Services and members of the Camden Leaseholders Forum in July 2023, I collated a list of the key themes I wanted to cover:
- Communication between Camden Council and Camden leaseholders, particularly around housing repairs and Leaseholder Services
  - Major works and how consultation is carried out with leaseholders
  - How Camden's bills and service charges are communicated and how this can be improved to make them more accessible and transparent
- 4.2. The latest comprehensive survey of Camden leaseholders was conducted in October to December 2019, with 2,820 surveys returned. The survey report highlighted that: "The results from the survey are somewhat disappointing,

with a downward trend in satisfaction within all question areas.” Only 35% of leaseholders were satisfied with the services provided by Camden with 47% dissatisfied. Furthermore, 20% believed that Camden listened to their views and acted upon them, with 54% disagreeing.

- 4.3. While the results of that survey were a helpful guide, they provided only limited commentary on why leaseholders thought the way they did. It was also carried out four years ago—before the pandemic and 2022 local elections.
- 4.4. To gain more comprehensive feedback from leaseholders, I organised three in-person “Listening to Leaseholders” sessions in December 2023. These were held across the borough, with events in Swiss Cottage Library, Camden Town Hall and the Greenwood Centre in Kentish Town. Invitations were sent out to leaseholders through the Leaseholders Forum, Tenants and Residents Association (TRA) and District Management Committee (DMC) representatives and with the involvement of ward councillors.
- 4.5. Across the three sessions, 71 leaseholders from 15 wards attended to give their views. The most represented wards were Highgate (26), Haverstock (8), Kentish Town North (6) and Kilburn (6).
- 4.6. Other councillors volunteered to facilitate round tables of between four and ten leaseholders and asked questions based on a topic guide which the Strategy team had compiled. The conversations covered the key themes which had been identified earlier on in the process, primarily around communication, transparency and their relationships with Camden Council.

#### *The Relationship between Camden Leaseholders and Housing Repairs*

- 4.7. The most common complaint from Camden’s leaseholders surrounded their relationship with Camden’s housing repairs department. This section will deal with issues surrounding this department; however, comments will be limited to those which particularly impact leaseholders rather than Camden residents generally. For example, concerns about repairs being too ‘reactive’ are not referred to in detail as this impacts all residents and is explained by the budgetary position of Camden’s Housing Revenue Account.
- 4.8. For many leaseholders, their first experience of raising a maintenance issue with housing repairs is via phone or webchat. However, numerous leaseholders raised that this is often where the problems begin. They described how they had to feel defensive on the phone because as soon as the Camden officer ascertains that a resident is a leaseholder, then they are told that it is not Camden’s responsibility. One leaseholder said that “the first response is ‘it’s your problem’, for everything”, and another added that they were told “you are a leaseholder, it’s your door” despite it being an issue affecting a communal area. Some reported that they have had a better service when using webchat and WhatsApp.



- 4.9. Numerous concerns were raised around the quality of housing repairs carried out by Camden and its contractors. From a leaseholder point of view, this primarily came up as an issue of needing to get tasks “right first time” because leaseholders face increased costs when multiple repairs or visits need to be carried out. There was a feeling among many that simple repair jobs are often not done to their best and fullest. I received dozens of examples of individual cases where incomplete jobs had resulted in repeat visits by contractors.
- 4.10. Leaseholders often felt most frustrated when, in their eyes, they contacted Camden to raise a repair and explained the history of the issue but felt that this was then ignored when contractors came to repair their properties. A common theme of the roundtable sessions was that Camden (and its contractors) appeared to have little institutional memory of long-term problems, and inadequate record-taking of repairs that have been done. One summed this up by describing that they “have to explain the situation before getting to the problem.”
- 4.11. This then led to a perceived problem with accountability and quality assurance of works carried out. Leaseholders felt that they did not have sufficient information about the contracts that had been signed with contractors such as GEM and BTU, so they did not know what standards to expect. Many felt that the onus was on them to inspect works being done to their properties and to keep detailed records of the work that had been done should issues occur in the future. However, leaseholders felt that this should be done by Camden and some suggested that part of their management fees or major works contributions should go towards better monitoring of the contracts.
- 4.12. At present, due to the long nature of most contracts, there was a feeling that there is not sufficient accountability of the quality of contracts for leaseholders who are paying for them. This was raised particularly in the context of Better Homes works, where leaseholders are frequently charged significant sums of money, but some reported that major works were only signed off by a clerk of works, or senior manager, once the leaseholder had demanded it.
- 4.13. Some leaseholders raised that this lack of accountability and institutional memory was best exemplified when buildings insurance or warranties were involved. Leaseholders felt that they were very unclear about any items in their properties, or repairs to them, which were still within warranty periods and whether Camden was ensuring that these were being used to save money. They were also unclear about what is and is not covered by Camden’s buildings insurance and felt that there was little accountability over whether claims were being made on it—especially in cases where property has been damaged because of antisocial behaviour.
- 4.14. Many leaseholders, especially in street properties, felt that Camden adopted a one-size-fits-all approach to repairs across its housing stock, and that leaseholders’ views on this are often not listened to. This was also felt by leaseholders who wanted to carry out their own home improvement works or retrofits (such as double glazing)—they thought that Camden offered no viable way to enable them to carry out such works. In addition, several

leaseholders wanted the option to do more for themselves, such as managing communal areas, but were often not able to. While this would have budgetary impacts for the local authority, leaseholders felt that it meant that Camden was unable to think creatively.

- 4.15. Finally, leaseholders repeatedly referred in the roundtable sessions to how it seemed that different teams within housing had little interaction with each other and how this contributed to concerns not being addressed effectively. This was raised particularly in the context of damp and mould inspections or major works repairs. While the housing transformation project has started to improve the 'siloed' nature of the department, residents still described frustrations and delays when queries needed to be passed between teams.
- 4.16. As outlined at the beginning of this section, I have limited this section to concerns raised that pertain particularly to leaseholders. However, I also wanted to refer to the number of complaints which were made about communal heating boilers on Camden estates and how they were described as 'out of date', 'unpredictable' and how repairs to them took significant amounts of time to take place. Specific concerns were raised on the Highgate New Town and Alexandra & Ainsworth estates. Leaseholders were often split between those wanting to stay on the communal networks and those who wanted to take control of their own heating charges with individual boilers. While individual heat metering had offered an incentive to control heating on the estates where they had been installed, leaseholders complained that the programme was being rolled out too slowly, and that in the meantime, leaseholders were bearing the cost for this.

#### *The Relationship between Camden Leaseholders and Leaseholder Services*

- 4.17. For many leaseholders across the borough, their first port of call for problems with their property is Camden's Leaseholder Services team. This means that the team deal with a huge amount of correspondence, which can often relate to topics across the council, from housing repairs to parking enquiries.
- 4.18. The main communication between Leaseholder Services and leaseholders each year are the annual service charges (issued as 'estimates' and then as 'actuals') as well as any documentation relating to major works and associated consultations. Many residents find these communications confusing, unnecessarily bureaucratic and difficult to understand.
- 4.19. A common concern to emerge surrounded how the charges did not feel transparent enough to leaseholders. Residents complained of service charges being too generic, especially given the amounts of money being charged—for example "ad-hoc repairs" is often mentioned but not explained. This leads to many residents requesting breakdowns of their service charges, including full schedules of repair jobs, but many thought that if this information was provided as standard then it would save Camden a lot of time in responding to leaseholder queries.

- 4.20. It was a common view that service charges needed to more easily correspond to specific services so they could be tracked. Many leaseholders cited examples where works needed to be queried; where services, such as CCTV, were not fully working; or where they had previously been told that they were not liable for specific works. The generic nature of service charges meant that this could only then be queried by contacting Leaseholder Services for a breakdown.
- 4.21. At present, two service charge bills are sent out each year—one for the estimated costs and another once the costs have been actualised. However, this process is often unclear for newer leaseholders and is not explained in great detail on the bills, leading to surprise from some when bills have later increased. It also led some to question why there had not been a forewarning that gas prices were going to rise so substantially in recent months.
- 4.22. There was also criticism that service charges and major works consultations are only sent out by post instead of also by email.
- 4.23. Major works consultations were also criticised for not providing enough information about the works that were due to be carried out, and for not properly explaining the process. For example, one leaseholder who had received a consultation notice for new windows on their estate was unaware of the process going forward, including tendering and another consultation. This meant that they felt unable to properly contribute to the consultation.
- 4.24. Just as with service charges, leaseholders also wished for major works charges to have more information about what they are paying for. One example of a Better Homes annual estimate which an attendee provided was for around £30,000 but its headings were very broad: “roof works”, “window works”, “access/scaffolding”. This meant that the leaseholder then had to query specific works with Leaseholder Services.
- 4.25. By contrast, some consultation documents—particularly around the commissioning of contractors or services—run into hundreds of pages and are not accessible to many leaseholders who added, “it would take an evening just to read the thing”. Suggestions were made that when there are consultations which affect leaseholders across the borough, or on specific estates, that officers could run a presentation for leaseholders to explain the basics, or that an executive summary could be provided.
- 4.26. This was also raised by leaseholders in the context of multiple works projects going on at the same time. For some, it was unclear which works fell within the scope of which project, and where the costs were being assigned. Leaseholders also raised the financial impact on them when works were layered in this way, meaning that they could be liable to contribute towards several programmes at the same time. They felt that Camden needed to be more flexible in this regard, such as by extending the repayment time.
- 4.27. In most dealings with the Leaseholder Services team for tasks which they were responsible for—such as for lease extensions or sales—leaseholders

generally had a positive experience with the department and believed that officers were very helpful and responsive.

- 4.28. However, much of the incoming correspondence to Leaseholder Services is related to work being done by other teams in Camden and is therefore not the sole responsibility of this team. This has inevitably led to long waiting times on the phone lines and a delay in receiving replies to emails because of the volume of correspondence. The perception of leaseholders is that Camden is a siloed organisation with poor working between teams. Leaseholders are most frustrated with this when they query an issue to do with their service charges, but while an issue is being resolved by one team, another team will issue demands and forfeiture threats, leading to unnecessary distress. The Leaseholders' Forum have suggested improvements to this system, such as a text or email being sent before legal letters are despatched, but leaseholders still described Camden as "a very aggressive managing agent".
- 4.29. At present, leaseholders do not feel that they are aware of the service standards for the Leaseholder Services team to receive responses. Due to a high volume of correspondence, the automatic email response to the Leaseholder Services inbox still states that "you will receive a response in due course." Leaseholders are often left waiting for responses to queries they have, but in many cases, the issues being raised are not within the remit of Leaseholder Services and thus officers are also waiting for replies. I note the response from Cllr Apak to Cllr Hanson's Cabinet Advisor report for the previous municipal year, namely: that "officers should make clear in all correspondence the timescales for when a resident can expect a response and what the service level agreement is."
- 4.30. There is also a frustration among leaseholders that often they must spend significant amounts of time explaining the history of a situation before getting to the specific problem that they are raising. At present there is no centralised correspondence management system, meaning that the team are reliant on spreadsheets or previous emails which need to be located.
- 4.31. While the Leaseholder Services team have started to introduce some surgeries for residents to bring their problems to, these have not been widely adopted or advertised yet. However, I also note that most problems that have been raised so far have been for *other* teams, such as housing repairs, rather than for Leaseholder Services. It would be helpful for this purpose to have specific named officers responsible for certain areas, so residents know who to contact with queries about particular departments.
- 4.32. There is a lot of information available to leaseholders and freeholders on the Camden website, including a comprehensive 88-page Service Charge Guide which provides more details about, for example, how service charges are calculated and what is included in buildings insurance. There is also a Major Works Guide for leaseholders online.
- 4.33. However, awareness of this information among leaseholders who attended the sessions was very low—many did not know about the online guide. It was

recommended that information about how to access the guide should be included on all communications from Leaseholder Services, given how useful the information is in answering common queries that come in from residents.

- 4.34. It was also noted that the information was not displayed in the most user-friendly way and appeared hidden behind numerous links. Other examples from peer councils, such as Tower Hamlets, were raised as having 'best practice', and it was suggested that Camden could look at examples of such best practice from other local authorities.
- 4.35. Many also found the Camden Account system quite clunky, and that it was not easy to access the information needed. It was also felt that the Camden Account does not hold enough information that leaseholders need.
- 4.36. Finally, residents described that it could be difficult to access copies of their lease. This led to a suspicion that Camden did not always fulfil the obligations of their leases, particularly around maintenance of the building fabrics.

#### *The Relationship between Camden Leaseholders and other Camden Council teams*

- 4.37. Despite the significant contribution that leaseholders make to our borough, leaseholders were often quick to describe how they felt 'second-class,' or that they were constantly perceived as a problem for Council officers.
- 4.38. A common complaint was a feeling that Neighbourhood Housing Officers and Managers do not listen to leaseholders, with many remarking that they felt 'second-class' in comparison to Council tenants. They felt that issues around antisocial behaviour and community safety were not taken seriously if they came from a leaseholder.
- 4.39. Numerous leaseholders described how they asked tenants in their blocks to report problems on their behalf, because they would be dealt with more quickly, and with far fewer questions needing to be asked. There was also a feeling that most of the housing communications that come out from Camden are aimed solely at tenants, making leaseholders feel that they are not a full part of the community.
- 4.40. It became clear through the course of my research that there was a general distrust of Camden to respond to issues that leaseholders were referring. Many described that they were unsure where to go for advice and that "emails often go into voids at the council". This led many to conclude that there was no real leaseholder voice. In my role as Cabinet Advisor, I was asked often whether I had any power to change things or why this report was being done.
- 4.41. Some roundtables were prompted to describe how they would raise a simple problem on an estate with Camden. While responses such as their estate manager, caretaker, councillor or Leaseholder Services often came up, the repairs hotline was often far further down the list. Some felt that the best way to deal with a basic problem was to raise a formal complaint with Camden or

get a councillor involved, “so there is an audit trail in writing”. One resident said: “It feels like we’re wasting Camden’s time, because we end up sending messages to 15 or 20 people, but what is the alternative?”

- 4.42. The overall feeling was that many people contact Leaseholder Services because they do not feel that they know who else in Camden to contact for enquiries, or that they do not know how to navigate the council. It was a common view that the structures of the council were confusing, and this led to a feeling that they were often being passed around. Therefore, many felt that the website should have more information (such as a flowchart) of who to approach for different queries, whether they are within or outside of the Leaseholder Services team, and who is responsible for what area.
- 4.43. It was also felt to be unclear how Camden’s responsibilities and leaseholder responsibilities are divided, and that more accessible information would be helpful in solving this issue. However, the point was raised that any information should include publication dates and review dates to ensure that the information is the most up to date, as needing to get confirmation for a certain issue was commonly cited as a reason for still contacting the team.
- 4.44. There was a general impression that emails are often not responded to, and this cut across multiple teams: leaving many to revert to Leaseholder Services. The two teams which emerged the most were those relating to major works or tree services. It was described how sometimes officers had told residents to escalate lack of responses to line managers, but it was unclear that this was an option, or how to contact them.
- 4.45. Leaseholders generally understood and appreciated the financial difficulty that Camden was in and how this impacted on the services that they received. But they felt that Camden was not open and honest enough about how this was impacting on housing and wanted more information available about the budgetary position of the housing department.

## **Section 5: Recommendations to Cabinet**

### *Recommendations for Housing Repairs:*

- 5.1. Issues around housing repairs were easily the top issue that leaseholders have raised throughout this process. This starts when leaseholders raise repairs issues and feel like they have to start dialogue with Camden in a defensive way and continues throughout a repairs process which leaseholders feel they have no say over. It was also clear that when leaseholders raised repairs issues with Camden, they felt that they did not receive proper responses, and communication between Leaseholder Services and Housing Repairs has been slow.
- 5.2. In Cllr Hanson’s aforementioned Cabinet Advisor report last year, he recommended that “the Council should reply to resident queries in a timely manner, communicate with residents more effectively, listen to residents. And

Council officers should communicate more effectively with other Council officers, especially between departments.” This recommendation continues to have relevance and, with this specific relationship in mind, I believe that this should be looked at in greater detail to achieve this aim.

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

- 5.3. These concerns fed into a wider narrative that “getting things right first time” and “getting good value for leaseholders” were not being treated as priorities. Concerns were raised around how Camden ensures that jobs being completed by contractors were being done to proper standards, that this work is signed off, and that this is communicated to leaseholders so they can have their say. Concerns around “getting things right first time” are also raised by tenants so any work to improve quality assurance would mutually benefit our tenants and leaseholders. However, given Better Homes works can require leaseholder contributions of over £50,000, it is essential that leaseholders have faith in Camden to ensure their money is being spent as best it can be, so I recommend that work is done to improve how Camden holds its contractors accountable.

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

*Recommendations for Leaseholder Services:*

- 5.4. Over time, the Leaseholder Services team have become a one-stop-shop for enquiries from leaseholders to Camden on many topics which do not fall under their remit. While leaseholders were often satisfied with the service from Leaseholder Services on tasks that they were responsible for—such as enquiries around lease extensions—they were often dissatisfied when correspondence had to go to other departments.
- 5.5. Currently Leaseholder Services do not have a central system to manage correspondence and are reliant on previous emails and documents to piece case histories together and track where enquiries have gone to. Correspondence is also dealt with by different people, meaning that leaseholders do not have a single point of contact for queries. This could be largely mitigated with the introduction of a correspondence management system—something that the Leaseholders’ Forum has championed, and I add my voice to their campaign for this to be introduced.
- 5.6. Issues with poor communication are often cited by tenants too, and any solution adopted more generally by the housing team should ensure that a correspondence management system is rolled out across the department, so

it can benefit tenants as well as leaseholders.

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

- 5.7. Leaseholder Services also continue to receive large amounts of correspondence from leaseholders asking questions about their service charges or major works consultations. As expressed in the round table sessions, service charge bills can often be unclear to those who are unfamiliar with the process and major works consultations can be lengthy documents which are unclear to many people. For new leaseholders, the processes by which estimated and actual bills are calculated are often not explained, and this leaves leaseholders feeling disconnected from Camden from the start.
- 5.8. While much of this information is available in the Service Charge Guide and Major Works Guide available on Camden's website, knowledge of where to find this is low, and information is not included on all documents sent out by Leaseholder Services. The most frequently asked questions could also be summarised in a Q&A section so leaseholders can easily find it, rather than navigating the lengthier documents. While I know that work is ongoing to refresh the content on Camden's website, the following two recommendations address these points.

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

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

- 5.9. Part of the review of information on Camden's website could benefit from looking at the information available on the websites of other boroughs, such as Tower Hamlets and Hackney, which were mentioned as particularly strong examples. However, other local authorities will have exemplar practice in different areas across Leaseholder Services. Therefore, there should be a regular review to ensure Camden can benefit from evaluating its own policies and learning from best practice in other local authorities.
- 5.10. Relating to Recommendations 1 to 6, I would recommend that an annual progress report is delivered to Housing Scrutiny Committee and/or the Cabinet Member for Better Homes portfolio meeting to ensure that progress is monitored. The Leaseholders' Forum may also wish to receive this item.

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



**be.**

*Recommendations for the wider Council:*

- 5.11. There is overall dissatisfaction among leaseholders towards Camden as demonstrated in the round tables and general leaseholder surveys. It was a common view that they felt “second class” and that decisions were made for them, not with them. They saw Camden as a siloed organisation which they struggled to communicate with and only heard from when bills were due. The proportion of leaseholders who think that Camden listens to them is alarmingly low. This research strongly indicates that there must be a culture change within the council which values the contribution leaseholders make to the borough. As leaseholders have such a significant stake in Camden’s housing portfolio, there is a strong mutual benefit in a positive relationship, which would enable leaseholders and the council to trust each other more.
- 5.12. However, these issues often stem from teams outside of Leaseholder Services and more work needs to be done to better integrate leaseholder voice across the council. To ensure that there is proper ownership and accountability over this work, it should be led by a councillor appointed to oversee it. However, recognising the size of the brief of the Cabinet Member for Better Homes, I believe that the detailed engagement required should be led by another councillor, albeit with decision-making power remaining with the Cabinet Member.
- 5.13. There is precedent for this in London: Hackney Council has two Deputy Cabinet Members responsible for housing-related matters, as well as a Cabinet Member; and other councils such as Westminster and Southwark likewise have Deputy Cabinet Members. This position may also benefit from undertaking further work on the private rented sector as well, given the interplay between private sector tenants living in leasehold properties (discussed further in Section 6).

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

- 5.14. Part of the feeling that Camden is not transparent enough with leaseholders stems from many not knowing who to approach for specific queries, and who is accountable for responding to them. Some were also unclear about the division of responsibility between themselves and of Camden. More information on Camden’s website about who to go to within different teams, such as for queries about communal heating systems or antisocial behaviour, would help improve transparency and reduce the number of queries which are not being sent to the appropriate team.
- 5.15. While this recommendation is being made following engagement with leaseholders, it is something that would benefit all Camden residents, and

hopefully reduce the amount of correspondence needing to be transferred around the organisation.

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

## **Section 6: Other issues to consider**

6.1. While I have only made formal recommendations related to my remit, there were some other areas that would warrant further work by Cabinet and Council officers adjacent to the above work.

### *Changes to national legislation:*

6.2. There is a political appetite for leasehold reform nationally, and the introduction of a Leasehold and Freehold Reform Bill in this parliamentary session demonstrates that the process is starting. However, it is important to note that local authorities may be affected in different ways to private freeholders. Tulip Siddiq MP asked a Written Parliamentary Question in December 2023 to ask the Secretary of State for Levelling Up, Housing and Communities whether local authority freeholders would be affected by the measures in the Bill, and whether the Department had assessed the potential impacts on local authorities.

6.3. While an Impact Assessment was published which included some points around local authorities, the minister, Lee Rowley MP, added that: “Most of the measures in the Leasehold and Freehold Reform Bill will apply to local authority freeholders and we are currently undertaking a New Burdens Assessment to consider the effect of the Bill on local authorities.” It will be important for Camden, and other local authorities with significant leaseholder populations, to monitor how this will affect them—especially given any financial impacts could affect an already strained Housing Revenue Account. The Labour Party have also pledged to introduce further leasehold reforms should they win the next General Election.

### *Relationship with the Private Rented Sector:*

6.4. Often leasehold properties can be the cheapest properties to purchase in Camden, which have made them attractive to landlords who wish to use them as buy-to-let opportunities. However, having previously been a tenant in a Camden leasehold property, it is often unclear who has responsibilities for what—especially for those new to the borough, such as students. The overall lease says that if you sub-let the property, you must notify Camden and your tenants must enter into a Deed of Covenant, though it is unclear whether all those who sub-let their properties are doing so.

- 6.5. While I have not made this a formal recommendation in the overall report, I would welcome further work being done to strengthen Camden's checks over sub-let properties, and to produce a guide which can be provided to tenants in those properties to notify them of the division of responsibilities between Camden, the leaseholder and the tenant.

*Greater freedom for leaseholders:*

- 6.6. Leaseholders at the sessions often raised questions about why they were unable to make certain changes to their properties or leases. These were often grouped into wanting more control over their heating systems, wanting to take over their property management in street properties, or the ability to retrofit their properties. While there are often valid reasons as to why this is impracticable, such as Camden benefiting from economies of scale or needing to ensure consistency, this is not understood by leaseholders. This has been particularly felt by leaseholders who want to install individual heating systems after recent energy bill increases.
- 6.7. Camden thus may benefit from reviewing its approach to how leaseholders apply to make improvements to their properties which are not structural in nature.

## **Section 7: Required Notations**

### **7.1. Finance Comments**

*As noted above, leaseholders pay ground rent and service charges for the services they receive from the Council. They are also charged for any capital works that are undertaken on their blocks. These services are also funded by tenants' rents and service charges and form part of the Housing Revenue Account (HRA).*

*Members of the Committee will be aware of the financial challenges faced by the HRA which were laid out in the HRA Budget Rent Review 2024/25 reported noted by the Committee on 23 January 2024. Some of the recommendations in this report have financial implications and the Cabinet would need to take decisions about their implementation in context of the HRA's Medium Term Financial Strategy. Any decisions to implement recommendations would be taken in accordance with the Council's governance arrangements and take into account the impact on budgets.*

### **7.2. Legal Comments of the Borough Solicitor**

*The recommendations within this report are advisory in nature and substantive legal comments as necessary will be provided in the relevant Cabinet report which responds to the same. It should be noted at this stage however that Cabinet appointments are a matter for the Leader alone.*

### **7.3. Environmental Implications**

*This report to the Committee should contain no additional environmental implications for Camden.*