

LONDON BOROUGH OF CAMDEN	WARDS: All
REPORT TITLE A strategy to tackle overcrowding and purchase family friendly homes (SC/2022/25)	
REPORT OF Cabinet Member for Better Homes	
FOR SUBMISSION TO Housing Scrutiny Committee Cabinet	DATE 12 December 2022 14 December 2022
STRATEGIC CONTEXT We Make Camden is our joint vision for the borough, developed in partnership with our community. We want to be bold in supporting our ambition that <i>Everyone in Camden should have a place they call home</i> together with our housing challenge <i>Camden has enough decent, safe and family friendly housing to support our communities.</i> A shortage of family friendly homes is one of the principal challenges facing the borough. We have 4,891 families on our housing register who are living in overcrowded conditions. Within these families there are 6,880 children living in overcrowded or severely overcrowded conditions and this directly impacts their health, education and delays their developmental milestones. Overcrowded households are also at greater risk of experiencing damp and mould. In terms of housing supply 40% of the Council’s homes are studios or 1-bed flats while most of the demand on our housing register is for 2 and 3 beds. Having genuinely affordable social homes which are good quality with enough bed spaces is fundamental to our children’s health, education and development and we want to give every child the best start in life. This report seeks approval for a strategy that will increase the number of family sized homes for social rent and introduce measures to help families while they are waiting for a larger home. As part of this, we will review incentives to help under occupiers to downsize, fund space-saving adaptations and work closely with overcrowded residents to listen to their experiences and co-design proposals of support. The increase in the number of family friendly homes will be secured through the buy-back of former Right to Buy Council homes that have at least two or three bedrooms, accompanied by work to convert properties to provide the large four, five and six bed homes that are sometimes needed. This purchase programme will be funded by releasing a limited number of smaller homes that do not meet our most pressing housing needs, homes that provide unsuitable housing or properties where the Council holds the freehold but there are no tenants remaining.	

SUMMARY OF REPORT

This report sets out the context, aims, delivery proposals, process, estimated budget and proposed governance for the Overcrowding Strategy. The proposals will enable the Council to provide more support to overcrowded families and buy back former Right to Buy (ex-Council) homes in Borough to increase the number of bedrooms and bed spaces so that more overcrowded families on the housing register can be accommodated in Council homes, using receipts from small and/or unsuitable properties.

Local Government Act 1972 – Access to Information

No documents that require listing were used in the preparation of this report.

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RECOMMENDATIONS

The Housing Scrutiny Committee is asked to consider the report and make any recommendations to Cabinet.

The Cabinet is asked, having considered the results of the Equalities Impact Assessment (Appendix 3), having due regard to the obligations set out in the Equality Act 2010, to agree the Overcrowding Strategy set out in Section 2 of the report and this to include:

1. **Agreeing the Housing Support Initiatives Plan set out in Paragraph 2 (2.6.1) to (2.6.5)**
2. **Agreeing the Family Friendly Housing Purchase Programme (FFHPP) delivery plan set out in paragraphs 2 [2.4.1] to 2 [2.4.10] to increase the amount of family friendly accommodation in the Borough this to include:**
 - a) Adopting the Family Friendly Housing Purchase Programme assessment process to identify properties as suitable for retention as family friendly housing or to generate funds to increase family friendly bedrooms and bedspaces as set out in **Paragraph 2 and Appendix 1 and Appendix 2**
 - b) Nominating Camden Living Ltd (CL) as 'preferred purchaser' for the FFHPP (subject to viability, legal compliance and CL's own decision making) with CL purchasing properties at market rent
 - c) Adopting the Fast Track Process for purchasing new family friendly homes as set out in **Paragraph 2**
3. **Agreeing to delegate all further decision making to deliver the Overcrowding Strategy to the Executive Director Supporting**

Communities, in consultation with the Executive Director Corporate Services the Borough Solicitor, and the Cabinet Members for Better Homes, for New Homes, Jobs and Community Investment, and for Finance and Cost of Living.

Signed: 

Date: 1 December 2022

Gavin Haynes
Director of Property Management

Signed: 

Date: 1 December 2022

Glendine Shepherd
Director of Housing

1. CONTEXT AND BACKGROUND

- 1.1 This report sets out the context of the proposed overcrowding strategy which has two key elements – a range of housing support initiatives and the Family Friendly Housing Purchase Programme (FFHPP). It outlines the aims, proposed process, estimated budget and proposed governance for the strategy.
- 1.2 The ‘We Make Camden’ vision is committed to making sure **Everyone in Camden should have a place they call home** together with meeting our housing challenge **Camden has enough decent, safe and family friendly housing to support our communities**. The proposals help to achieve this and to support Camden to become a more family friendly place.
- 1.3 Of the 6,933 households on the Council’s social housing register 4,891 (71%) are overcrowded. 386 of the 4,891 overcrowded households are severely overcrowded of which 107 are council tenants (27 Sept 22). Within these households there are 6,880 dependent children living in overcrowded and severely overcrowded homes which negatively impacts on their health and well-being (e.g. more likely to experience asthma), educational attainment, school attendance and delayed developmental milestones. Bristol and Western Health Authority found that children living in overcrowded households, were 6 times more likely to contract meningitis under the age of 5 years. A further concern is that overcrowded households are at greater risk of experiencing damp and mould. Please see **Appendix 4** for how overcrowding is defined.
- 1.4 The profile of the Council’s housing stock severely constrains its ability to help overcrowded households. Over 40% of Council homes are studios or 1-bedroom flats, while the majority of demand on our housing register is for 2 and 3 beds, with a shortage of larger properties. Please see Table 1.

Table 1: Camden Council general needs social housing stock by bedroom size (excluding sheltered housing and temporary accommodation September 2022)

Bedroom Size	Number of Properties
0 – studio flat	1861
1	6791
2	7282
3	4797
4	1168
5	182
6+	50
Total	22,131

- 1.5 Having genuinely affordable social homes which are good quality with suitable spaces including more bedrooms and bed spaces, is fundamental to our children’s health and we want to give every child the best start in life. The strategy set out in this report will see 280 family friendly homes purchased,

providing up to 410 additional bedspaces, allowing the Council to house more quickly those families on its register that are severely overcrowded.

2. PROPOSAL AND REASONS

2.1 Overcrowding Strategy

2.2 The Strategy acknowledges the high number of residents and children who are experiencing overcrowding and severe overcrowding on its social housing register and the impact that this is having on health and development. The strategy provides a 5-year plan with the aim of reducing overcrowding by purchasing 280 family sized homes and providing a package of housing support initiatives for families waiting for larger homes. This will involve engagement and co-design with residents and delivery of the strategy will be monitored and reported on a quarterly basis. The two delivery proposals are explained further below:

2.3 Family Friendly Housing Purchase Programme (FFHPP)

2.4 The aim of the Family Friendly Purchase Programme is to increase the supply of social rent council homes with 2 or more bedrooms so that overcrowded families with children on the housing register can move to a more spacious home. It is proposed that this will be achieved by:

2.4.1. **Buying back approximately 280 former Right to Buy (ex-Council) family friendly homes in borough** with an estimated budget value of £130m. This will be funded through releasing approximately 280 social housing studio/1-bedroom flats or other unsuitable properties. This includes a small number of homes that have very high refurbishment costs or where their configuration creates management problems. This includes looking at vacant flats in otherwise all leasehold properties – whereby the Council holds the risk for compliance, structural repairs and potential disrepair with very limited social housing provided. Each property will be assessed on a case by case basis to identify the best outcome for the Council and the families on its housing register. The Council will also look to generate resources for the programme by releasing freehold only properties that can be very management intensive but do not provide any social housing.

2.4.2. Forecasts will be presented on an annual basis. The figures for the number of homes purchased reflect data from the Council's successful Temporary Accommodation Purchase Programme (TAPP) and will be kept under constant review. Every property considered for disposal will be visited and a business case submitted to an assessment panel which will consider the following options:

- i. Camden Living purchasing the property for market rent, retaining the asset for the Council
- ii. Camden Living leasing the property in exceptional cases, e.g. where the property is not suitable for sale

- iii. Retention as social housing, undergoing conversion or other works as required
- iv. Sale on open market

2.4.3. Please see **Appendix 1** for the proposed process, scope and options and **Appendix 2** for the business case template.

2.4.4. The focus of the programme will be on selecting unsuitable properties that do not provide good social housing so that the Council can fund the purchase of family friendly homes. Examples of properties that provide less valuable social housing include:

- i. An inaccessible purpose-built studio flat on the 16th floor
- ii. 1 bedroom property in a converted property with poor noise insulation and high repair costs

2.4.5. The policy would also look to retain smaller properties that provide good housing for Council tenants, for example:

- i. A large 1-bedroom flat in a street property which could potentially be converted to a 2-bedroom family friendly home
- ii. A large 1-bedroom flat whose layout lends itself to occupation by a parent and child with its own garden

2.4.6. A further strand of the programme will explore solutions for the conversion and/or refurbishment of high-cost or otherwise unsuitable properties – for example the Council has a small number of large family homes that have substantial repair costs. The FFHPP could generate resources to bring such homes back into use as social housing without impacting severely on the Council's budgets. Each property would be assessed on its merits and work would also be undertaken to secure grant where possible, e.g. for retrofit work, or resources for conversion work from the Affordable Housing Fund (generated through s.106 agreements).

2.4.7. **Selling approximately 60 Camden freeholds** where there are no tenanted homes to release the Council from its freeholder obligations and associated costs to manage, maintain and repair the structure and common parts, the land condition and arrange building insurance. Resident leaseholders will have first opportunity to make a claim to buy the freehold.

2.4.8. **Camden Living Ltd, which is the Council owned independent housing company, is nominated as the 'preferred purchaser'** where properties are assessed as suitable for private renting and it is financially and legally viable. Camden Living would pay the Council the market value, as assessed by an independent surveyor, to purchase low social housing value units. This would generate a capital receipt for the Council's Housing Revenue Account (HRA) to purchase larger homes. Camden Living would borrow money from the General Fund and pay back the loan at a commercial rate. Properties would be let at

market rents. Camden Living would also fund the payment of any necessary void refurbishment works to a lettable standard for market rent. Because Camden Living is a council owned company, this will enable the assets to be retained by the Council and remain in public ownership. Any capital appreciation of the asset would be available for public purposes. It will also provide much needed quality accommodation for the private rented sector in Camden.

2.4.9. **In exceptional circumstances for example, hard to sell properties above commercial or community units, Camden Living to have an operating lease** which would not involve a purchase or capital receipt to the HRA to buy a new property, but the lease would provide for Camden Living to pass the market rent received from private tenants to the Council, less a deduction for CL's management costs and any borrowing costs for property refurbishment.

2.4.10. **Adoption of a fast-track purchase process** so that the FFHPP can respond to changing market conditions and secure best value, based on that currently successfully used for the Temporary Accommodation Purchase Programme is recommended. This will make sure that when suitable ex-Council homes come onto the market, the Council can bid on the same basis as any other purchaser and is not slowed down by internal decision-making systems. This also offers significant leverage to negotiate discounts and achieve the most competitive price. The process would also incorporate assessment of the property's market value and fitness for purpose for use as family friendly social rent housing. Properties will be proposed for purchase if (i) they are available at market value (as assessed by professional valuation evidence) and fit for purpose for use as family friendly social rent accommodation and (ii) refurbishment costs are below an agreed threshold and there are no challenging management obligations relating to the unit. Authority for purchases will be given through the Director of Property Management signing an authorisation form (counter signed by the Borough Solicitor's representative).

2.5. Housing Support Initiatives

2.6. The Family Friendly Housing Purchase Programme (FFHPP) will increase the number of family homes but will not be sufficient to accommodate all families who are overcrowded. This report therefore outlines the proposed Housing Support offer as an integral part of the Overcrowding Strategy for Cabinet approval. Proposals include:

2.6.1 Resident engagement – introducing a more relational approach to overcrowded residents who are waiting for family friendly homes by listening to their experiences, acknowledging the challenge, asking what emotional and practical support they would like and co-designing support solutions. The aim is to develop a group of residents to help set up larger meetings potentially focussing on overcrowding hotspots around the Borough.

- 2.6.2. Developing local support plans and a staff toolkit in partnership with residents. Overcrowding hotspots have been mapped across the Borough together with local plans identifying local community services available to relieve the impact of overcrowding e.g. youth clubs, libraries, tenants and residents association halls, storage facilities, lunch clubs etc. Types of support identified will be dependent on resident views. Throughout this process a toolkit will be developed for housing officers to support residents experiencing overcrowding.
- 2.6.3. Exploring the creation of an advisory board or forum for residents to give and receive peer support and act as a critical friend providing a feedback loop to council services to support service design and training. In Children's Services a group of parents with experience of the child protection system have been supported to form an Advisory Board. A similar model could be set up for housing services and as part of engagement, officers will explore with residents whether they would find this useful, what this could look like and how it could be facilitated.
- 2.6.4. Incentivising more under occupiers in social housing to downsize or relocate. Funding will continue for 2 dedicated posts 'Under Occupying Older Tenants Advisors' in the Housing Needs Group, who provide advice and support to council tenants over the age of 60 years to downsize. In the last 3 years the number of downsizing moves has been 94 (2019/20), 53 (20/21- lower due to Covid-19), and 81 (21/22). Evidence from a Camden led pan-London 2022 survey confirms that support provided by officers to potential downsizers, which is bespoke to their individual needs, has the greatest impact upon numbers of homes freed up. The Neighbourhood Housing Officers (NHOs) will begin annual tenancy visits and initiate conversations with under occupiers of all ages about downsizing or mutual exchange. Downsizing moves will be closely monitored on a quarterly basis to evaluate success. Camden's lump sum financial incentives to downsize are competitive and some of the most generous in London. There will be a review to consider how best to utilise this fund, to help cover the costs of moving and starting again in a new home, based on individual needs.
- 2.6.5. An Overcrowding Relief Fund will continue to be available to fund space saving furniture or multi-use home solutions and adaptations.
- 2.6.6. Due to living in cramped conditions with inadequate space for the number of residents, overcrowded families are at an increased risk of having damp and mould in their homes. NHOs will discuss this as part of their tenant visits and provide advice, guidance and signposting. The Repairs Service will proactively contact overcrowded families on the housing register, prioritising those at increased risk with small children, to check if there is damp in the home. A letter will go out to tenants encouraging them to report damp and mould, together with an awareness raising factsheet on how to reduce moisture in the home. A You Tube clip providing guidance and demonstrating practical actions

is in development and education and awareness training will be delivered to staff, partner agencies and residents.

3. OPTIONS APPRAISAL

3.1 The options considered during the preparation of this report are set out below:

3.2 Option 1: Approve the family friendly purchase programme and housing support measures – recommended

3.3 The proposed approach will see the Council provide an Overcrowding Relief Fund for space saving furniture, review incentives for under occupying households to downsize, and work with overcrowded families to find out how best to support them in their communities and neighbourhoods.

3.4 It will also see the re-balancing of the Council's stock with the purchase of an estimated 280 ex-Council family friendly homes with a net gain of up to 410 bedrooms. This will have a direct positive impact on severely overcrowded households. These purchases will be funded by releasing a roughly equal number of studio/1 bedroom flats or unsuitable properties. Camden Living would be nominated as 'preferred purchaser' where financially viable, so that the Council can retain some of the assets for public purpose.

3.5 The policy will also be designed to preserve the balance of housing stock across wards so that Camden retains its mix of tenures in all areas of the borough. Properties that are released will be advertised locally where this will secure the best value for the Council.

3.6 Furthermore, by releasing a small number of unsuitable properties, the Council will reduce its exposure to complex management, compliance, disrepair and structural issues. This is essential given the pressures on resources and will help make sure that the Council can focus its resources on the management of those properties that provide good social housing for its residents. Please see **Appendix 5** for the Overcrowding Strategy delivery pledges.

3.8 Option 2: Do nothing – not recommended

3.9 This is not recommended as the Council needs to develop its support for overcrowded households and make a tangible difference to their lives, particularly by increasing the supply of family friendly homes. The Council also needs to release or find solutions for a small number of unsuitable or high-cost homes so it can focus its resources on those homes that provide the most benefit to residents.

4. WHAT ARE THE KEY IMPACTS / RISKS? HOW WILL THEY BE ADDRESSED?

4.1 Family Friendly Housing Purchase Programme

- 4.2 The housing market is volatile, and at times it may become more difficult to sell and more difficult to buy with fewer investors and private buyers due to the economy. This may result in fewer properties being sold and fewer purchases than estimated. To mitigate this risk, the programme will be deployed over a five-year period with transactions monitored to make sure best value is being secured.
- 4.3 Similarly, flooding the market with too many similar properties could reduce the return for the Council and result in fewer family friendly properties purchased. The programmed approach to delivering the strategy will mitigate this risk. The aim being to get the most competitive price for each property within a reasonable timescale.
- 4.4 The Council also needs to maintain the mix of tenures across the Borough so that communities do not become polarised. The number of homes involved however will be a small percentage of the housing stock (approximately 1.25%), therefore the impact will be limited. Governance arrangements will make sure however that the overall balance of social housing across the borough is maintained.
- 4.5 **Housing Support**
- 4.6 The Council is being proactive and reaching out to engage with overcrowded families, so residents feel their voices are being heard and they can participate and co-design support for local neighbourhood resources to alleviate the impact of overcrowding. Residents may however experience trauma when recounting the difficulties of living with severe overcrowding. To mitigate this all housing staff are trained to manage difficult conversations and will refer residents to specialist services where requested. Peer reflective support sessions will also be available for staff from the Psychologically Informed Consultation and Training Service.

5. CONSULTATION/ENGAGEMENT

- 5.1 The Council will proactively engage residents who are overcrowded from November 2022 to January 2023 to better understand their experiences and needs and to co-design local support and interventions to be deployed as part of the strategy. The Council will also be engaging with District Management Committees and other representative bodies on the implementation of the programme and will provide updates on delivery and outcomes including sales and acquisitions, additional bedrooms and number of families housed.
- 5.2 An Equalities Impact Assessment has been undertaken, please see **Appendix 3**. This shows that severe overcrowding in Camden significantly impacts Bangladeshi, Black, and Somali families headed by couples and single parents where women are predominantly the main applicants. By acquiring larger properties via the sale of small or unsuitable homes, it is anticipated that more Black, Asian and other ethnic women will be accommodated in right-sized family homes.

- 5.3 Selling 1-bed and studio properties and using the receipts to buy larger family friendly sized homes (2 bed+), will lead to a reduction of smaller-sized properties. Though single, white, older, and male applicants, which often include those who are ex-offenders and those with a history of mental health/substance misuse disorders, are among the least likely to benefit from a decrease in studios and 1-beds, we anticipate minimal impact on non-overcrowded applicants given the low numbers of smaller homes being sold, equivalent to an estimated 2% of the total 1 bed / studio flat stock across all wards. The equality impact assessment will be monitored and updated as the programme delivers.
- 5.4 Following consultation with the Housing Needs service, due to a shortage of supply of ground floor and accessible homes, if an unsuitable ground floor property is considered for disposal, there will be a commitment to purchase a suitable ground floor property to replace it. In effect these sales will be 'stock neutral' as there will be no reduction in the homes available for those with disability and mobility support needs. Homes on the 1st, 2nd and 3rd floor in purpose-built blocks of flats with a lift, or those which are wheelchair accessible, will generally be exempt from disposal as these are accessible homes that support people with disability and mobility issues.

6. LEGAL IMPLICATIONS

- 6.1 Cabinet must consider its s149 Equalities Act 2010 duty which requires the Council when exercising functions, to have 'due regard' to the need to 1) Eliminate discrimination, harassment and victimisation and other prohibited conduct; 2) advance equality of opportunity between people who share a relevant protected characteristic and those who don't; 3) Foster good relations between people who share a relevant protected characteristic and those who don't (which involves tackling prejudice and promoting understanding). Under the Duty the relevant protected characteristics are: Age, Disability, Gender reassignment, Pregnancy and maternity, Race, Religion, Sex, Sexual orientation. In respect of the first aim only i.e. reducing discrimination, etc. the protected characteristic of marriage and civil partnership is also relevant.
- 6.2 The Council can dispose of dwellings under s32 Housing Act 1985 subject to Secretary of State consent (granted generally by the General Housing Consents 2013 for disposal of vacant dwellings at market value). Any Council decision to dispose under this report (including any disposal to Camden Living) must demonstrate through express professional legal and valuation advice that market value and other terms of 2013 consent are met.
- 6.3 Camden Living Ltd (CL), Camden's housing company, is identified as preferred purchaser. Although CL delivers Council housing objectives it has its own legal status and any Council decision to dispose of units to CL must be on the same legal footing as for any other party. CL also has to comply with its own decision-making requirements for any acquisition from the Council (including its own professional valuation assessment/business planning and legal advice).

7 RESOURCE IMPLICATIONS

7.1 Housing Support Initiatives Plan

7.2 An Overcrowding Relief Fund will be allocated and already exists in Landlord Services for housing officers to support overcrowded households with home adaptations and space saving furniture. Neighbourhood Housing Officers will be working to support residents who are under occupying so they can downsize as quickly as possible. The quarterly reviews will assess success and recommend whether it is then required to increase lump sum financial incentives to under occupiers to move.

7.3 Family Friendly Housing Purchase Programme

7.4 The aim of the Family Friendly Housing Purchase Programme (FFHPP) is to purchase family size former Right to Buy properties. This will be entirely funded by capital receipts from the sale of several categories of housing which are uneconomical, of low social value or both. As such, it should be self-funding and therefore have a minimal impact on the Council's need to borrow.

7.5 It is estimated that over five years the programme will result in the disposal of approximately 280 uneconomical and low social value units and the acquisition of approximately the same number of family friendly units of 2 or more bedrooms. The capital receipts generated over 5 years is estimated after costs to fund an acquisitions budget of £130m.

7.6 There will be some project costs and property transaction costs on both the disposals and acquisitions side of the programme e.g. rent loss, staffing, conveyancing, stamp duty and auction/estate agent's fees. These are estimated to be approximately £12m over 5 years and will be covered by the capital receipts from the disposals.

7.7 The programme involves the sale and purchase of properties and is inevitably exposed to external market conditions but this should not expose the Council to undue financial risk. There is a risk that the value of acquisitions exceeds the value of disposals in any given financial year or vice versa. This will be mitigated by detailed and timely financial monitoring and a readiness to reduce the pace of acquisitions or disposals as required.

7.8 Property prices may fluctuate considerably over the coming years. As the Council will be both a buyer and seller, the net impact of price changes should be minimal unless the Council was unable to get best consideration for its disposals or bought properties at an inflated price. This risk will be mitigated by getting properties independently valued and following the disposals and acquisitions processes set out in this report.

7.9 The revenue impacts of the programme will be a loss of rental income from the disposals which would in due course be offset by rental income from the replacement Family Friendly property. The temporary rent loss has been factored into the financial modelling. There should also be a revenue saving

from reduced void and repairs costs as harder to maintain properties are being sold and replaced with easier to maintain estate properties.

- 7.10 Camden Living, the Council's wholly owned housing company, may acquire some of the properties at market value to let at market rent where it is financially viable for the Company to do so. These acquisitions and their refurbishment prior to letting would be funded by borrowing from the Council's General Fund. High level modelling indicates that it may be viable for Camden Living to purchase around 20% of the units at a cost of around £20m.
- 7.11 The key risk to Camden Living is that interest payments on borrowing cannot be met from the rental stream after management and maintenance costs have been factored in. This is a real risk at present with the cost of borrowing having increased considerably over the past 6 months. The cost of borrowing is fixed whereas the market rents fluctuate. While market rents have also increased in recent months, economic conditions may exert a downward pressure on the rents Camden Living can charge. This risk will be mitigated by obtaining a valuation including the likely rental stream and producing a robust financial business case for each property purchased by Camden Living to ensure that each individual property is financially viable.

8 ENVIRONMENTAL IMPLICATIONS

- 8.1 When delivering the programme, the Council will consider the energy efficiency of the homes it is purchasing. It is anticipated that many of the two and three bedroomed homes that will be purchased will be in purpose-built blocks of flats which tend to be relatively energy efficient. When undertaking conversion projects to create larger homes, the energy efficiency of the property will be a consideration, as will the possibility of applying retrofit measures as part of the work.

9 TIMETABLE FOR IMPLEMENTATION

- 9.1 An indicative timetable for progression of next steps and milestones is set out in the table below.

Milestones	Date
Family Friendly Housing Purchase Programme	
Internal process maps, IT and reporting templates, budgets & codes for each FFFHPP project completed and approved (Camden Living, Sales, Purchase, Refurb & Voids, Camden freehold sales)	February 2023
Loan terms, funding process from General Fund for Camden Living completed	February 2023
Staff project resources recruited including externally commissioned resource	Jan – April 2023

Voids and refurbishment for FFHPP bespoke procurement and contract award – (delegated decisions to Executive Director of Supporting Communities)	Jan - June 2023
Camden freehold sales process begins	March/April 2023
Delivery of 1 st cohort of sales and purchase	April – June 2023
Review first tranche of delivery and amend systems as necessary	July 2023
Housing Support	
Engagement with residents for housing support offer	November 2022 – January 2023
Learning & development for Neighbourhood Housing Officers and relevant staff/agencies on overcrowding and resident perspective	Feb - March 2023
Case work offer for Neighbourhood Housing Officers launch	March 2023
Proposed changes to the Housing Allocations Scheme are due to go to Cabinet in 2023 which include a new approach and further incentives making it easier for under occupying council tenants who wish to downsize	By December 2023

10 APPENDICES

- Appendix 1 – Property Assessment Process
- Appendix 2 – Business Case Template
- Appendix 3 – Equality Impact Assessment
- Appendix 4 – Overcrowding Definitions
- Appendix 5 – Overcrowding Strategy Pledges

REPORT ENDS