

1. Cost of living provisions

Our services to support residents in financial difficulty include

- Affordability assessments for each incoming resident, which means that we can offer support as needed
- A specialist financial inclusion team to provide advice on debt, benefits and income maximisation, helping to secure Discretionary Housing payments, backdated benefits etc
- Access to charitable funds including for furniture and white goods
- Access to fuel vouchers and festive food hampers
- Hardship fund
- One to one specialist support to get into jobs and training

We recognise that the rising cost of living may lead to higher rent arrears. Our approach is Support First rather than enforcement, with a focus on early engagement so we can help people prevent or manage debt. We also make prudent provisions in our financial plan for unrecoverable rent arrears.

We have a tenancy sustainment service for those who are vulnerable or in crisis and have recently created a broader based Support Hub within our Care and Support team, including a mental health professional to support neighbourhood managers in helping vulnerable residents.

2. Fire safety

Fire and building safety has been a top priority for a number of years, even before the Grenfell tragedy. Between 2017/18 and 2021/22, we have invested £29m on fire safety, averaging £5.8m per year across our 7,600 homes to meet fire safety requirements and our 5 year financial plan makes provision from 2022 onwards for another £62m.

We created and recruited an expert fire and building safety team of professionals from 2018 and have procured competent contractors to deliver on fire risk actions. For example, £356,000 was spent on fire door replacements alone to 623 properties in 21/22 (26% of our Camden stock)

All Fire Risk Assessments are up to date.

We have a risk -based programme of intrusive fire risk assessments for our high rise and medium rise blocks.

Our safety case programme for our buildings of 18m+ is underway with one completed with expert consultant input and two in progress.

3. Retrofit

We have needed to divert significant resources to fire safety in recent years meaning we have had to defer a comprehensive programme of retrofit until this point. Our stock generally benefits from high levels of thermal efficiency, with only 17% identified as being below SAP C.

Next year (2023) following the completion of our stock condition programme to obtain up to date surveys on 100% of our homes, we will have the required data to fully understand the investment needed in our resident's homes over the next 30 years and the works needed to bring our homes to Sap C by 2030. We will be developing a full resourced and deliverable plan to reach the 2030 target to bring all properties to SAP C and our journey to carbon zero, with a focus on existing stock. Funding this may require some selective disposals. We already achieve GLA carbon zero on new developments.

4. Addressing overcrowding

Overcrowding is a concern for us too. Our Camden stock by bed size is shown in the table below.

Stock type	Room	Studio	1 Bed	2 Bed	3 Bed	4 Bed	5 Bed +	Total
General Needs		83	606	652	440	101	24	1906
Sheltered Housing		22	180	6				208
Supported Housing (including hostels)	139		30	2				171
Market Rent		2	16	8		5		31
Intermediate Rent		6	43	34	3			86
Key worker								0
Shared Ownership								88
Total	139	113	914	747	446	107	24	2490

As we consider the Council is best placed to assess relative housing need, we offer our vacant homes to Camden nominees (with a few exceptions for urgent management transfers) However this means that our existing residents who have become overcrowded have to go through the Council's waiting list. Quite understandably residents have told us that they feel we should do more to help them directly, so we have recently altered our policy to allow for this – whilst still ensuring that we keep to existing nomination arrangements with the Council for new and existing stock. This will still mean a long

wait for people as the key barrier is lack of social housing. Consequently, we continue to develop new homes in the borough, mainly through section 106 acquisitions from private developers - with the size of these homes dependent on the Council's planning requirements.

Last year we completed 33 new homes in Camden (3 x 1 bed; 16 x 2 bed; 12 x 3 bed and 2 x 4 bed) This year it is expected to be 26 (4x studios, 4x 1 beds, 8 x 2 beds and 10 x 3 beds), with a further 164 homes on site due to complete next year. We have a future pipeline of 335 homes in Camden that we are currently working on to bring into contract for future delivery.

We do offer incentives to under occupiers to free up family homes, but we would be interested in working with the Council around introducing a 'hand-holding' scheme to encourage more. In addition, if we were able to offer new 1 bed properties to existing under occupying residents in large homes, we would then offer the subsequent vacancy to the council.

5. Planned investment in our Camden stock

In 21/22 we reinvested as follows:

Component	£s	No
Bathroom	220,512.81	47
Building	176,971.38	35
Door	356,514.51	623
Electrics	217,525.97	131
Heating	465,091.76	180
Kitchen	475,319.55	64
Lift	37,403.04	2
Roof	133,403.33	10
Windows	19,737.23	5
Other cyclical maintenance	59,618.76	21
<u>Responsive repairs</u>	1,740,625.95	
<u>Void repairs</u>	684,145.33	
TOTAL	4,586,869.61	1118

In 22/23 we have the following works planned/underway:

- £500,000 programme of cyclical works
- £2,000,000 on windows and doors
- £1,000,000 on key component replacements such as Kitchens, bathrooms and roofs
- Fire safety improvements as required
- Updating stock condition surveys