

Housing and Homelessness Policy and Accountability Committee Agenda

Thursday 24 July 2025 at 7.00 pm

145 King Street (Ground Floor), Hammersmith, W6 9XY

Watch the meeting live: <u>youtube.com/hammersmithandfulham</u>

MEMBERSHIP

Administration	Opposition
Councillor Jacolyn Daly (Chair) Councillor Asif Siddique Councillor Sally Taylor Councillor Laura Janes	Councillor Adronie Alford

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This meeting is open to the public and press. The building has disabled access.

Residents with an interest in any of the items on the agenda are encouraged to attend and participate in the discussion. If you can't attend in person, you can join remotely. If you would like to attend, please contact: <u>Liam.Oliff@lbhf.gov.uk</u>

Date Issued: 16 July 2025

Housing and Homelessness Policy and Accountability Committee Agenda

24 July 2025

Item **Pages** 1. APOLOGIES FOR ABSENCE 2. **DECLARATIONS OF INTEREST** If a Councillor has a disclosable pecuniary interest in a particular item, whether or not it is entered in the Authority's register of interests, or any other significant interest which they consider should be declared in the public interest, they should declare the existence and, unless it is a sensitive interest as defined in the Member Code of Conduct, the nature of the interest at the commencement of the consideration of that item or as soon as it becomes apparent. Where Members of the public are not allowed to be in attendance and speak, then the Councillor with a disclosable pecuniary interest should withdraw from the meeting whilst the matter is under consideration. Councillors who have declared other significant interests should also withdraw from the meeting if they consider their continued participation in the matter would not be reasonable in the circumstances and may give rise to a perception of a conflict of interest. Councillors are not obliged to withdraw from the meeting where a dispensation to that effect has been obtained from the Standards Committee. MINUTES OF THE PREVIOUS MEETING 3. 4 - 11 To approve the minutes of the previous meeting held on 23rd April 2025. HOUSING PROVISION IN HAMMERSMITH AND FULHAM FOR 12 - 25 4. PEOPLE OVER THE AGE OF 55 This report provides an overview of the types of housing available to Over 55-year-olds in Hammersmith and Fulham. 5. HOUSING REPAIRS SERVICE UPDATE 26 - 30 This report gives an update on the Housing Repairs service. 6. **HOMELESSNESS UPDATE** 31 - 33

This report provides a summary of Homelessness activity in 2024/25.

7. **DATE OF FUTURE MEETINGS**

To note the dates of future meetings:

- 5 November 2025 3 February 2026
- 20 April 2026

Agenda Item 3

London Borough of Hammersmith & Fulham

Housing and Homelessness Policy and Accountability Committee Minutes



Wednesday 23 April 2025

PRESENT

Committee members: Councillors Jacolyn Daly (Chair), Asif Siddique, Sally Taylor, Omid Miri and Adronie Alford

Other Councillors: Councillor Frances Umeh (Cabinet Member for Housing and Homelessness)

Guests

James Berry (Station Commander, Hammersmith Fire Station)
Florrie Mahon (Chair, Fire, Building Safety and Repairs Working Group)
Michael Angus (Director, Barons Court Project)

Officers

Richard Shwe (Director of Housing)
Richard Buckley (Assistant Director, Residents and Buildings Safety)
Dr Nicola Lang (Director of Public Health)
Clare Dorning (Head of Homelessness Prevention Assessment)
Debbie Yau (Committee Coordinator)

1. APOLOGIES FOR ABSENCE

None.

2. <u>DECLARATIONS OF INTEREST</u>

There were no declarations of interest.

3. MINUTES

RESOLVED

That the minutes of the meeting held on 27 January 2025 were agreed to be accurate.

4. HOUSING SAFETY COMPLIANCE

Richard Shwe (Director of Housing) highlighted that keeping residents safe in their homes was not only a legal duty but at the heart of what were done. This report set out H&F's performance in key health and safety areas including gas, electric, water, lifts, asbestos and fire but also Category 1 Hazards, structural walls, and playgrounds. He remarked that the Residents and Building Safety team had done a lot over the last 3 years, and it was phenomenal for a local authority to get compliance as high as between 98% and 100% and it would continue the journey.

Richard Buckley (Assistant Director, Residents and Buildings Safety) briefed members on the report:

- The Council was the landlord to circa 17,000 homes of which around 12,000 were tenanted. It was also tasked to ensure the safety of about 1,600 temporary accommodations and 49 high-rise buildings (HRBs).
- A lot had been done under a wider strategy encompassing compliance to the Grenfell Inquiry reports, Building Safety Act, Fire Safety Act, Fire Safety Regulations and Social Housing Regulation Act. The aim was to ensure residents felt confident and safe within their own homes.
- Building safety services were subject to annual accreditation and audits by third parties and internal monthly scrutiny by Cabinet Member and SLT assurance.
- H&F's responses went above the recommendations in the Grenfell Inquiry reports and changes in legislation pursuant to the incident including physical work (upgrading fire doors, installation of sprinklers and evacuation systems, improvements in fire detection like upgrading fuse boxes and lighting) and soft engagement work with fire brigade and residents (training provided to H&F staff and contractors, testing home appliances, creation of personal emergency evacuation plan (PEEP), advice letters and leaflets about the risk of e-bikes, posters on lifts banning the entry of e-bikes and e-scooters).

James Berry (Station Commander, Hammersmith Fire Station) outlined the background of developing "Make Every Contact Count" package with colleagues in Adult Social Care and Safeguarding teams to prevent fire deaths. Through this package, stakeholders might set foot on homes that were not visited and checked for 6 months, mitigate any fire risks detected and improve safeguarding for the residents therein. An online training package, lasted for about an hour, was available to frontline officers and H&F's contractors/subcontractors who could assume accountability and meet the required standards. The package was developed some two years ago and might require improvements to the core skills.

James Berry further said that the Fire Brigade was also involved in the provisions of the evacuation systems, wet risers and Lithium-ion battery project. On the latter, he noted the Lithium-ion market was moving ahead of the technology to ensure their safety. To reduce the fire risk up the HRBs, the Fire Brigade was considering requiring all batteries in a tower block be charged on the ground floor via commercially viable charging facilities. Meanwhile, educational events on safe use of the battery were held in Shepherd's Bush Green and Hammersmith Apollo targeting at gig economy

riders. James expressed appreciation on the great working relationship with the Residents and Building Safety team, in particular their fantastic support when the last three fatal fires broke out in H&F. In reply to Councillor Adronie Alford, he advised that information on the main fires for the whole of London was available on the Fire Brigade website.

In response, Richard Shwe confirmed that the online training for "Make Every Contact Count" package had formed part of the contract with the subcontractors. Also for the last 18 months, there had a "Housing Gold" rota, which was linked to the Council's gold, silver and bronze emergency plans, for senior officers to deal with emergencies alongside their day jobs to make sure residents were safe. Richard emphasised that building compliance and safety was always on the agenda in all levels of the services.

Florrie Mahon (Chair, Fire, Building Safety and Repairs Working Group) said residents were involved in working groups like the one she was chairing. The Working Group, meeting six times a year, comprised nine members (eight tenants and one leaseholder) who had experienced previous problems with fires due to the Lithium-ion batteries and hence were quite involved with fire doors. The Working Group produced leaflets on, among other things, sprinkler systems, fire doors and PEEP, explaining how they could help stop/prevent a fire or get out of it safely. Florrie appreciated Council officers' responses to members' requests and residents felt needs were included.

On the Chair's question about H&F residents being heard or otherwise, Florrie Mahon was confident that almost all of them were. Apart from her Working Group, there was the Housing Representative Forum and 26 TRAs which represented almost each block of flats in H&F. Once a piece of new information was out, it would be passed on to the estates represented.

Given construction and refurbishment materials were a big part of the Grenfell aftermath, the Chair was concerned about the safeguards in place in H&F to make sure the materials in H&F were safe and fire-proof. Richard Shwe said colleagues undertaking capital programme had done a lot of work to take out the flammable items out of the HRBs which was one of the compliance requirements under the Building Safety Act.

Councillor Sally Taylor was concerned that one of the estates had received the Council's letter advising them not to put the e-bikes indoor. She sought information on the locations that e-bikes were allowed. Richard Shwe noted that the local authority was looking for suitable locations across the borough to put up new bike sheds. He undertook to brief the housing officer to explain the Council's plan to the residents.

On Councillor Alford's question whether e-bikes were allowed in tenants' and leaseholders' properties, Richard Shwe said as the Director of Housing, he would ban e-bikes from entering the properties. However, since the leases as well as tenants' licences were there some 15 to 20 years ago when e-bikes did not exist, the Housing Service had worked around this technically by banning e-bikes from entering the lift/lift lobby which was the Council's property. Meanwhile, legal colleagues were looking to change the lease and tenant's licence to include the ban according to relevant legislative

amendments, if any. The Residents and Building Safety team was also liaising with Planning to look at housing design format to see what could be done.

Responding to Councillor Alford's further questions, Richard Shwe noted enforcement was recently taken against a case violating the ban reported by the TRA. With the support of the Met Police and colleagues in Adult Social Care, the local authority would present its case at the court hearing to be scheduled.

The Chair asked the Fire Service's view on the policy regarding Lithium-ion batteries to be adopted by the Council. James Benny advised that new lease/tenant licence should ban Lithium-ion batteries from entering the premises.

As there might be something else causing safety concerns next to plastic-backed white goods and Lithium-ion batteries, the Chair expressed concern about civic contract in place to protect residents. Richard Shwe said that the matter, if any, would be taken seriously. He recalled after the two fatal fires in last summer, the Housing Service was able to work with legal to put this information together within three months to discourage families buying e-bikes. In this connection, Florrie Mahon suggested a clause could be provided in the new leases that they were subject to changes pursuant to major incidents.

Richard Buckley added that with the advancement of battery technology, it would come with a battery management system which shall help prevent the incidents. Meanwhile, fire engineers were working collectively to give residents pragmatic advice on how to charge the batteries safely.

Councillor Alford raised safety concerns about smart meters and recalled a personal incident where the smart meter went into flames due to incorrectly wired in and shorted. Richard Buckley thanked her reflection and outlined the actions taken behind the electrical installation condition report. He agreed to look into the matter to see if they needed to be recalled like other electrical products. James Benny said if it was a trend, the Fire Brigade would raise it to fire investigation. He suspected it might be isolated incidents caused by low-cost components used by individual manufacturers.

In response to Councillor Alford's concern, Richard Buckley said that electrical safety was not 100%. As part of H&F service improvement and in line with the industry best practice and complying the Social Housing Act 2023, the standard was moved from 10-year to 5-year certification. He said that during certification, opportunities had been taken to upgrade the fuse box and increase the numbers of fire detector, as part of the ongoing cycle of continuous improvement. So far, the local authority had achieved 97.5% electrical safety as outstanding properties requiring certification was now less than 220.

Councillor Asif Siddique sought information on the details about the education done after the Grenfell Fire to raise the awareness of the residents in HRBs, including courses, and materials distributed by emails or physically.

James Berry noted that after the incident, there was a huge education push around the H&F area and leaflets were distributed to people living in HRBs. As there were people moving in and out of the Grenfell Tower blocks, visits had been carrying out by the Fire Services to check the dry and wet riser system, and the red box containing premises information. The crew would also knock on random doors and check residents' understanding of the fire strategy, the full evacuation procedures and the PEEP, sprinkler and suppression systems. Following the budget cuts, media screens were installed in H&F HRBs to roll out the Council's website information related to Lithium-ion battery fire and any updates.

Richard Shwe noted a joint emergency planning and awareness training was held every quarter for about 50 housing officers. The last two quarters were about HRBs and how to work together as a team when there was a fire, involving the police, public health and ambulance.

Councillor Frances Umeh (Cabinet Member for Housing and Homelessness) said after the Grenfell tragedy, the Council had put in place a fire safety programme which went above and beyond the minimum standards. The £20 million programme included fire safety checks on all Council properties in particular HRBs, free replacement of appliances and fire doors, distribution of fire safety booklet, housing newsletter and updated information on the website. A resident group was set up so that their voice on any concerns and issues on fire safety could be heard via the key contact officer. Councillor Siddique suggested holding regular surgeries with housing/residents' associations for them to receive continuous learning.

Summing up, the Chair suggested taking forward the following recommendations:

- To hold regular surgeries with residents.
- To build a new clause in future leases to keep up-to-date with new issues of risk and mitigation measures to be taken.

RESOLVED

That the Committee noted the report.

5. <u>HIDDEN HOMELESSNESS</u>

Clare Dorning (Head of Homelessness Prevention and Assessment) presented the report, including an overview of hidden homelessness and data which gave an insight into the level of homelessness in Hammersmith and Fulham (H&F), the mainstream homelessness approaches and the housing options available for single people.

Michael Angus (Director, Barons Court Project) shared five case studies of people they currently working with who were experiencing lived hidden homelessness. He noted that all of them were not of UK origin who usually had high expectations in terms of accommodation and housing yet more resourceful than rough sleepers. Some of them had mental health issues resulting in the lack of trust. He also observed that none of them was young

people as they might be sofa surfing in college and had meals during the day. About 25 Baron Court Project's guests who were classified as hidden homelessness and this had put extra pressure on the Project as the number of rough sleepers continued to rise, from about 400 guests with 8,500 attendances in 2017/18 to 900 guests with 14,000 attendance in 2023/24. Michael highlighted that people experiencing homelessness tended to feel invisible and hide themselves for safety.

Richard Shwe (Director of Housing) said he would like to have a discussion to to see if the Homelessness team could extend help to the vulnerable communities of refugees, including the 5 cases.

As regards the Chair's question about the quality of accommodation for single people with low income, Richard noted a lot had to be done together to help non-English speaking communities from asylum seeking background from understanding their issues and meeting their needs. He highlighted that a one-off grant of £65,000 was available this year to help single people at risk of homelessness and rough sleeping with direct financial support to go into private rented accommodation. They would work together to tackle rouge landlords to ensure accommodation quality from a regulatory point of view. Hopefully, this could help rebuild homeless people's trust that the Council would do things with the residents and make a difference.

On the need to interrupt the journey of hidden homelessness and escalate it into an area under the Council's statutory duty, Richard Shwe said the Housing Services teams were working together with co-production and public health to help these vulnerable adults, for example, providing wraparound care when they sought help from 145 King Street.

Clare Dorning highlighted the difficulty in maintaining non-statutory services like the wraparound care when the budgets were tight. Sometimes, the services had to become a floating support service or had to end. She undertook to discuss with Dr. Nicola Lang and partners to see if wraparound care could be continued.

ACTION: Clare Dorning

Dr Nicola Lang (Director of Public Health) thanked Michael Angus for presenting the moving case studies believing that they had no recourse to public fund (NRPF). She suggested:

- linking cases one and five to the thriving Iranian Association in the borough and case four to the Egyptian House.
- matching the religious needs of the NRPF clients via the Faith Forum.
- referring those in need to the rough sleeper mental health team called RAMP.
- strengthening ties with voluntary and community sector and H&F Law Centre to give support to NRPF cases.
- helping the cases to find jobs.

ACTION: Dr Nicola Lang

Dr Lang added that more funding was put into the Homelessness Prevention team creating 1.5 posts to match the one-off grant.

On safe space in small hours available to hidden homelessness, Dr Lang noted the Accident and Emergency departments in hospitals were always a free warm place where tea and sandwich were provided. A&E colleagues had also worked with Transport for London to keep stations open for people to stay warm.

Councillor Adronie Alford was concerned about signposting the way forward for college students leaving sofa surfing, for example, receiving advice in respect of college education or family services. Councillor Frances Umeh (Cabinet Member for Housing and Homelessness) thanked her helpful comments. She noted it was necessary to avoid stigma or issues being flagged for these non-UK college students. Dr Lang said she would speak with Peter Haylock who was the Director of Education and representative from West London College.

ACTION: Dr Nicola Lang

Councillor Asif Siddique asked about the reporting mechanism for hidden homelessness such that the Council, having had more precise figures, might refer the cases to accommodations in other boroughs within or outside London.

Clare Dorning highlighted the advantage of mobility of private rented accommodation. While the Homelessness team could not make referrals for hidden homelessness cases, it would offer advice and information about these accommodations in any part of the country particularly outside London as they were more affordable. Richard Shwe remarked that the Council would continue to share the good practice in dealing hidden homelessness with the central government with a view to getting more fundings on this matter.

On the mechanism of reporting and collating precise figures of hidden homelessness, Councillor Frances Umeh said it really relied on individuals' willingness to speak about their situation without worrying stigmatisation. As such, working collaboration on various aspects of hidden homelessness could proceed only after useful data could be gathered and measured. At the moment, the policy was to improve standards of private rented accommodation like those under the Renters Reform Act.

Noting that young people might find higher-quality low-cost accommodation in London, the Chair asked if the Council could explore this under social housing remit by converting unused office space as temporary accommodation after changing their legal purpose.

Richard Shwe said while keeping residents safe in the Council's current stock via compliance was its first and foremost duty being a regulatory service provider, the Housing Service would explore the option which would be a long-term fix having regard the need to address compliance and planning issues.

As regards policy change that should be made to improve the situation of hidden homelessness, Michael Angus noted that the homeless clients were often very desperate and the system did not work citing a young homeless man who could not afford the rent even if he had got a job after obtaining a degree. Moreover, the threshold for obtaining mental health and social care support kept on rising continuously. Michael said he did not have an answer of policy change but H&F was one of the best councils that he had worked with which would listen and take on board suggestions from the partners.

The Chair thanked the contributions of everyone attending. She suggested brining back a future report on the use of the one-off grant and the outcomes of the few recommendations or areas after exploration. Clare Dorning noted that the use of the grant was ringfenced to prevent people at risk of homelessness by providing financial assistance within this financial year.

ACTION: Richard Shwe

RESOLVED

That the Committee noted the report.

6. <u>DATE OF FUTURE MEETINGS</u>

Members noted the dates of future meetings:

- 22 July 2025
- 5 Nov 2025
- 3 February 2026
- 20 April 2026

The Chair suggested discussing the following at future meetings:

- Sheltered Housing
- Repairs Update
- Capital Programming and Regeneration
- Tenants' satisfaction surveys

Meeting started: 7.03 pm Meeting ended: 8.52 pm

		Meeting ended:	8.52 pm
Chair:			
Contact officer	Debbie Yau Committee Coordinator Governance and Scrutiny E-mail: Debbie.Yau@lbhf.gov.u	k	

Agenda Item 4

LONDON BOROUGH OF HAMMERSMITH & FULHAM

Report to: Housing and Homelessness Policy and Accountability Committee

Date: 24 July 2025

Subject: Housing Provision in Hammersmith and Fulham for People over the

Age of 55

Report author: Aaron Cahill, Policy Strategy Lead

Responsible Director: Richard Shwe, Director of Housing

SUMMARY

This report provides an overview of the types of housing available to Over 55-yearolds in Hammersmith and Fulham. The report provides background and analysis of national, regional and local policy and strategy.

There are multiple definitions of housing for over 55-year-olds, with a variety of providers and varied housing stock in the borough. This report details this varied picture, including further information on the cost of housing and access criteria.

This report concludes with a SWOT analysis, informed by the research detailed on over 55-year-old housing in Hammersmith and Fulham. This highlights the positive amount of over 55 housing that the Council provides, the opportunities to change perception of the housing type and challenges of supply. Discussion with Members of the content of the report and this SWOT Analysis will help to inform the Council's 2026 – 31 Older People's Housing Strategy.

RECOMMENDATIONS

 Note the contents of this report and comment on what issues and priorities should feature in the council's Draft 2026-31 Older People's Housing Strategy.

Wards Affected: All

Our Values	Summary of how this report aligns to the H&F Corporate Plan and the H&F Values
Building shared prosperity	Providing greater housing choice for Over 55s will help build shared prosperity as older people contribute to the social fabric of the borough.
Creating a compassionate and inclusive council	Providing greater housing choice for Over 55s who are vulnerable and have low incomes / wealth helps ensure the council is both compassionate and inclusive.
Doing things with local residents, not to them	Any new housebuilding for Over 55s will be led by / partnered with the council will be undertaken using co-production principles.
Being ruthlessly financially efficient	Providing greater housing choice for Over 55s will help ensure larger homes are not under-occupied, making best use of scarce housing resource.
Taking pride in H&F	Providing an increase in choice of affordable housing for over 55s in the borough will ensure we build diverse and vibrant communities.
Rising to the challenge of the climate and ecological emergency	Any new housebuilding for Over 55s led by / partnered with the council will meet high environmental standards and reduce carbon emissions.

Background Papers Used in Preparing This Report

Mayor of London – Towards an age friendly London: evidence base (2023)

2021-26 H&F Housing Strategy

2021-26 Tenancy Strategy

2017-22 H&F Older People's Housing Strategy

2021-26 Homelessness and Rough Sleeping Strategy

2021-26 Disabled People's Housing Strategy

2018 Local Plan

H&F Private Rented Sector Policy (Feb 2025)

H&F Family Housing Strategy (July 2025)

H&F 2024 Older People's Needs Assessment

DETAILED ANALYSIS

1. Policy and Research Overview

1. There is a significant body of policy and research on housing for Over 55s carried out at national, regional and local levels.

National Policy and Research

- 2. The Government's approach to housing need is set out in the latest <u>National</u> Planning Policy Framework (Dec 2024).
- The most recent planning guidance from Government on older people's housing dates to June 2019 which offers helpful guidance on definitions (detailed further below).
- 4. The National Housing Federation published an Older People in the Private Rented Sector report (Nov 2023) which found the following:
 - Nearly 867,000 households headed by people aged 55 or over are living in the private rented sector.
 - Since 2010/11 the number of 55+ households in the private rented sector has grown by 70%, compared with a 20% growth in households in this age group overall.
 - Nearly half (48%) of private rented sector tenants aged 65 or over are in the bottom 20% of all household incomes.
 - Two in five older private rented sector tenants (42%) struggle to meet the cost of either bills or essentials or both.
 - Almost half (48%) of older private renters worry about getting into debt due to their housing and other living costs being too high.
 - Of those private renters who are retired, around half (49%) believe their quality of life in retirement is significantly impacted by their housing costs. A similar proportion of retirees (48%) cite that they cannot do the activities they hoped to do in retirement due to housing costs (e.g. travelling, social events etc.).
 - Of those older private renters who are currently working, a majority (78%)
 worry that their future pension will not be able to meet increasing rent
 prices.
- 5. This research from the National Housing Federation highlights the increasing challenges that will be faced on the provision of affordable housing for the over 55s.

London policy

- 6. The Mayor of London's <u>Towards an age-friendly London</u>: evidence base (2023) details the following:
 - Within a population of 8,799,700 Londoners, there are around 2,545,700 people aged 50 or over (29%). Of these, 1,050,500 (12% of all Londoners) are 65 or over; and 137,600 (1.6%) or 85 or over.

- It is projected that by 2050 there will 1,015,000 more Londoners aged 60 years or older than in 2020, with the biggest growth being among Londoners aged 80 and over. It is projected that by 2050 there will 336,000 more Londoners aged 80 years or older than in 2020.
- Over a third (36%) of households headed by persons aged 35 to 49 rented privately in 2021 up from a quarter (26%) of householders of this age in 2011. Householders aged 50 to 64, saw a smaller but significant increase in private renting from 12% in 2011 to 18% in 2021. People aged 50 and over from Black, Asian and Minority Ethnic backgrounds are more likely to be private renters. The shortage of social housing in London has significantly raised the number of older Londoners renting in the private rented sector.
- The increase in middle-aged renters may also mean older people miss the
 opportunity to buy. This presents a challenge when they reach retirement,
 and their income moves from earnings to pensions, as many are spending
 disproportionately more on their rent when their incomes are reduced. This
 means their rent costs will become unsustainable.
- 7. More detail on the research from the Towards and Age Friendly City report can be found in Appendix 1 of this report.
- 8. The Mayor of London's Housing Strategy (2018) references older people's housing in Policy 5.2 as follows:
 - The Mayor will work with councils, housing associations, Government and others to ensure that London's homes and neighbourhoods support London's diverse housing needs. This will include:
 - investing at least £100 million in supported housing for older and disabled Londoners; and
 - setting benchmarks for older people's housing in the London Plan.

Hammersmith & Fulham

- 9. The Council published an Older People's Needs Assessment in 2024. It highlighted the following:
 - The population of Hammersmith and Fulham in 2023 was 193,202. This is projected to increase to 201,089 by 2033. The 65+ population is predicted to increase by 36% in total from 22,780 in 2023 to 30,882 in 2033. Those aged 85 years and over, living in the borough will increase by 48% from 2,939 in 2023 to 4,362 in 2033.
 - According to the 2021 census, 4% (7,351 of 180,584) of households were occupied by an older person living alone in Hammersmith & Fulham. This is the same as the London average of 4%. Household projections by the ONS show that the percentage of older adults living alone is predicted to increase in the next 10 years. It is estimated that in 2023, 28% of the older adults aged

65 years and over are living alone, of which 4% are aged 85 years and over. This is predicted to increase to 35% and 6% respectively, by 2033.

2. The Council's Strategic Framework

- 10. The Council has a number of strategy documents that influence its approach to varying degrees its approach to older people's housing. These include:
 - 2021-26 H&F Housing Strategy
 - 2017-22 H&F Older People's Housing Strategy
 - 2021-26 H&F Tenancy Strategy
 - 2021-26 H&F Homelessness and Rough Sleeping Strategy
 - 2021-26 H&F Disabled People's Housing Strategy
 - 2018 H&F Local Plan
- 11. Each of the above documents are due to be updated to different timescales.
- 12. In addition, the Council's Cabinet adopted in February 2025 its Private Rented Sector Policy which, taken with the Government's Renters Reform Bill (when enacted) is likely to have impacts on the borough's private rented sector. This may include over a relatively long period of time, the improvement of homes, exiting of landlords with poor quality private rented housing; 'accidental' and/or small-scale landlords who will choose not to complete the requirements to improve their homes under new legislation and / or wish not to be known as landlords on the government's landlord register; and those who may be operating unregulated houses in multiple occupation who are now being investigated rigorously.
- 13. There continues to be interest from institutional investors to finance new private rented housing, which may counter-balance in numerical terms the loss of private landlords from the borough. However, the new cohort of private renters are likely to be a different cohort to those who may be lower income in housing provided by small scale landlords.
- 14. The Council's Cabinet in July 2025 adopted its Family Housing Strategy. This included 7 Action Plan items designed to increase the amount of genuinely affordable family housing for rent in the borough. One action focused making better use of the council's existing homes, by improving the downsizing offer (i.e. encouraging people to move from accommodation too large for their housing needs); reviewing sheltered housing scheme across the borough; and, relaunching the sheltered housing offer to a wider cohort of need.

3. Over 55s Housing as a proportion of stock in the borough

15. The borough's housing stock totals c. 92,893 homes (Borough Profile 2024). Identified housing for older people tends to be marketed/available towards the Over 60s. The affordable rented component totals c. 1,638 homes which comprises 1.8% of the borough's total stock. There are two private housing schemes (one occupied, the other to be marketed) which total 303 homes, not included in the percentage figure above.

4. Definitions

- 16. Government guidance sets out the following definitions for 'Specialist housing for older people' (June 2019) which can include:
 - Age-restricted general market housing: This type of housing is generally
 for people aged 55 and over and the active elderly. It may include some
 shared amenities such as communal gardens but does not include support
 or care services.
 - Retirement living or sheltered housing: This usually consists of purpose-built flats or bungalows with limited communal facilities such as a lounge, laundry room and guest room. It does not generally provide care services, but provides some support to enable residents to live independently. This can include 24 hour on-site assistance (alarm) and a warden or house manager.
 - Extra care housing or housing-with-care: This usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required, through an onsite care agency registered through the Care Quality Commission (CQC). Residents are able to live independently with 24 hour access to support services and staff, and meals are also available. There are often extensive communal areas, such as space to socialise or a wellbeing centre. In some cases, these developments are known as retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses.
 - Residential care homes and nursing homes: These have individual rooms within a residential building and provide a high level of care meeting all activities of daily living. They do not usually include support services for independent living. This type of housing can also include dementia care homes.
- 17. There is a significant amount of variability in the types of specialist housing for older people. The list above provides an indication of the different types of housing available but is not definitive. Any single development may contain a range of different types of specialist housing.

5. Types of Providers and Housing for Over 55s in H&F

18. There is a range of providers of housing for housing for the Over 55s in the borough which mirrors the picture in the rest of the country. The different types of providers are set out in the below table.

Type of provider	Description
Hammersmith and Fulham Council (Registered Provider)	Council operating as a Registered Provider of social housing.
Housing Associations (Private Registered Providers)	Private providers of affordable housing, for example Hammersmith United Charities; The Guinness Partnership; Peabody; Southern Housing; Notting Hill Genesis.
Almshouses	Charities that provide self-contained accommodation.
Abbeyfield Homes	Charities that typically make rooms in houses with shared facilities for individuals and varying degrees of care and support, based on need. There are at least two Abbeyfield Homes in the borough.
Private Landlords	Self-contained housing and rooms for rent available from private landlords.

6. H&F Private Sector Housing for Sale

- 19. While most housing options are for rent, two schemes have been identified for private sector housing sale within the Borough:
 - 161-unit Riverstone Development for Over 60s at 49 Townmead Road.
 - A further development at Kings Road Park is being marketed in Summer 2025.

7. Examples of Cost of Over 55s Housing

- 20. As with any rental property there are varied costs depending on the type and tenure of the property. Depending on the type of offer there are different eligibility criteria that may need to be met, which can often include different levels of service provision and is changed by the age of the properties. Further detail on this can be found in Appendix 2.
- 21. The below table indicates a range of costs:

Housing Costs

Rent pw	Service Charge pw	Total pw
£135.13	£19.24	£154.37
£174.99	£76.24	£251.23
£205	£75 (Heating and Hot water)	£280
		£464
		£200-£250
	£135.13 £174.99	Charge pw £135.13 £19.24 £174.99 £76.24 £205 £75 (Heating

8. Strengths, weaknesses, opportunities, threats (SWOT) analysis

22. The borough's housing providers have a strong record of providing affordable rented housing for older people, but new supply has not increased to any degree in recent decades. With significant housing growth anticipated in the coming decades, the 1.7% market segment that the older people's housing currently has, is likely to diminish despite demand for such housing increasing. H&F officers have completed the below analysis to help inform the Council's Older People's Housing Strategy.

Strengths

- H&F provides 950 sheltered homes, letting on average 80 per year
- Accessible signposting to available housing on the internet
- The Council, housing associations, Almshouses and Abbeyfield Houses have a strong history of providing housing for this cohort of need in the borough
- Segment of affordable council housing not impacted by loss of homes from the Right to Buy
- The H&F Housing Standards team can enforce against rogue landlords
- The Council's Family Housing Strategy includes action to provide more opportunities for downsizing

Weaknesses

- Limited opportunities to access funding to build sheltered housing
- Perception that sheltered housing is similar to care home provision
- Sheltered Housing means different things to different people. The Government sponsored Older People's Housing Task Force (2024) promoted the term 'Later Living Housing'

Opportunities

- Need for more modern-day standard housing aimed at meeting older people's needs
- Ensure older people's housing needs are embedded in the new Local Plan
- Rebrand Council's own sheltered housing offer to something aimed at contemporary needs
- Review current housing stock and consider whether full/partial redevelopment opportunities will yield better quality sheltered housing
- Work with housing associations to identify sites for redevelopment possibly with other tenures to help with viability

Threats

- Continuing lack of national priority to older people's housing issues, leading to decline in choice and quality of housing for the Over 55s
- Limited available/sufficient capital funding to build new housing for the over 55s
- Long term, high cost and potentially unstable private rental presents a risk to over 55s
- High land values limiting opportunities to build affordable housing for older people

9. Conclusion

- 23. This report has highlighted the challenging landscape of housing for Over 55s in Hammersmith and Fulham. The borough has a strong foundation of affordable housing provision for older residents particularly through its own sheltered housing stock but there are significant challenges.
- 24. The SWOT analysis reveals both the strengths to build upon such as the Council's direct provision and enforcement capabilities - and the opportunities to innovate, including rebranding sheltered housing, embedding older people's needs in the Local Plan, and exploring redevelopment and partnership models to increase supply.

25. To meet the needs of an ageing population and ensure housing remains inclusive, accessible, and sustainable, the Council must take a proactive approach. The insights from this report will be instrumental in shaping the 2026–31 Older People's Housing Strategy, ensuring it is responsive to current realities and future needs.

LIST OF APPENDICES

Appendix 1

Mayor of London: Towards an age-friendly London: evidence base (2023)

Introduction

This publication sets out key evidence on the experience of older Londoners in relation to the nine domains in the World Health Organization (WHO)'s Global Network of Age-friendly Cities and Communities. The Mayor signed London up to this network in 2018; and published an Action Plan in 2023, setting out what action the Greater London Authority (GLA) Group will take to help make London an age-friendly city.

Housing

For older Londoners, the following are priorities for housing action:

1. Support older Londoners to live well and safely in their current homes with better access to aids and adaptations

Many older people would like to live independently in their current home for as long as possible. Mobility limitations and difficulties with day-to-day activities can increase with age. Most older Londoners live in homes that they own, although a significant portion of older people also live in private rented accommodation. Very few older homes meet the accessibility needs of older Londoners. As such, access to aids, and the ability to make adaptations, are critical to enable older people to transform their homes to meet their changing needs; and to allow them to continue being able to live independently.

2. Reduce the number of older Londoners living in poor conditions

An estimated 9% of London homes across all tenures do not meet the Decent Homes Standard. Over half of non-decent homes in England are occupied by someone aged 55 or over. In England, people from Black, Asian and minority ethnic backgrounds aged 50 or over are more than five times more likely to be living in housing deprivation than White British people. 36% of Bangladeshi and 29% of Black African people aged 50 and over live in housing deprivation compared to just 4% of White British people. Many existing homes are energy-inefficient, especially owner-occupied homes – the tenure most older Londoners occupy.

3. Support older private renters

Over a third (36%) of households headed by persons aged 35 to 49 rented privately in 2021 up from a quarter (26%) of householders of this age in 2011. Householders aged 50 to 64, saw a smaller but significant increase in private renting from 12% in 2011 to 18% in 2021. People aged 50 and over from Black, Asian and minority ethnic backgrounds are more likely to be private renters. The shortage of social housing in London has significantly raised the number of older Londoners renting in the private rented sector.

Although older people represent only a small proportion of London's private renters, poverty levels among older private renters are higher than older people in other tenures. A third of older private renters live below the poverty threshold after paying their rent. With many older Londoners living on fixed incomes, affording increases in rent is a challenge and raises the risk of eviction.

4. Improve access to affordable homes

For older Londoners, the ability to afford to run their homes, adapt them or move to more suitable accommodation is a particular concern. The increase in middle-aged renters may also mean older people miss the opportunity to buy. This presents a challenge when they reach retirement, and their income moves from earnings to pensions. As many are spending disproportionately more on their rent when their incomes are reduced, their rent costs will become unsustainable.

5. Tackle fuel poverty

13.2% of households in London were estimated to be living in fuel poverty in 2022. Londoners aged 50 to 64 were more likely than other age groups to say they could not keep their homes warm enough in winter (older Londoners accounted for 16% of Londoners saying this, in both 2018-19 and 2021-22). They were also the most likely to say they will struggle to pay their energy bills.

6. Ensure all homes are accessible for all

Around a third of Londoners aged 65 and over are disabled. With the number of older Londoners projected to increase, the number of older Londoners needing accessible housing will also increase. As mentioned, very few older homes built in London meet the accessibility needs of people today, especially older Londoners or Londoners with disabilities.

7. Increase access to specialist housing

People's health and lifestyles are likely to change as they age. Older people need a choice of accommodation to suit their changing needs to help them live independently for longer; feel more connected to their communities; and help reduce costs to the social care and health systems.

8. Ensure the views of older residents are heard in housing decision making (including community-led housing initiatives)

Many older people feel excluded from planning decisions and other aspects of housing decision-making. Older Londoners want to participate in consultations, meetings and other opportunities which give them the opportunity to have their say. Older prospective residents also want to be actively involved in community-led housing schemes.

Appendix 2 – Eligibility Criteria

Different forms of housing have different eligibility criteria. To give an indication of the different requirements, the different properties outlined in the table on page 6 have the below criteria:

Property type	Eligibility Criteria
Council Sheltered Housing	Applicants will need to meet the eligibility and qualifying criteria of the Council's Housing Allocation Scheme. Successful applicants will normally need to meet the 'reasonable preference' criteria as detailed in the scheme.
	Where applicants wish to downsize, then they may receive sufficient priority to downsize to Sheltered Housing with a cash incentive to do so.
	The Council relets on average 80 sheltered homes a year, based on the last five years, which is a relatively high proportion of the total stock of 948 homes.
Ashbridge Court (Guinness)	The Asbridge Court scheme is subject to 100% nominations agreement with the Council, so allocations are subject to the H&F Housing Allocation Scheme rules above.
Sycamore Gardens (Hammersmith United Charities)	Be 60 years old or over, and in need of sheltered housing.
	Have lived in the area of benefit for five years as an adult (proof of residency is required).
	Be on a low income: a single person with assets of less than £25,000 or a couple with assets of less than £45,000. If they have assets that may be worth more than £25,000 they may still be eligible.
	Serves people living in these wards: Addison; Avonmore; Brook Green; College Park and Old Oak; Coningham; Grove; Hammersmith Broadway;

Ravenscourt; Shepherd's Bush Green; Wendell Park; White City; Wormholt.
Source: Hammersmith United Charities Website (20 June 2025)

Agenda Item 5

LONDON BOROUGH OF HAMMERSMITH & FULHAM

Report to: Housing and Homelessness Policy and Accountability Committee

Date: 24 July 2025

Subject: Housing Repairs service update

Report author: John Hayden, Assistant Director of Repairs

Responsible Director: Richard Shwe, Director of Housing

SUMMARY

The repairs service shared an improvement plan at the housing and homelessness policy and accountability committee in July 2023. It included a comprehensive focus on reducing backlog and improving resident experience. This plan has helped to substantially improve the services performance into business as usual. This report provides the committee with an update on the repairs service.

Current performance

- 91% of repairs are within target.
- Strong performance from contractors (Mears, Wates, Direct Labour Organisation (DLO)).
- Damp and Mould Management in line with Awaab's Law (coming into effect in October 2025) and 94% of cases within target timeframes across the Council.
- Voids Management 626 properties returned to stock, with 88% of voids within key-to-key target.
- Disrepair and case management New protocol implemented in January 2025 reduced legal claims and improved mediation.
- Planned preventative maintenance (PPM) 14% of homes received PPM and 30% reduction in drainage-related callouts.
- New Services and Improvements Estate action days, drop-ins, new procurement, asset strategy, and customer satisfaction focus.
- New Procurement commenced for 2027 to continue to focus on long term stability to our repairs and retro fit targets.

Wards Affected: (All)

Our Values	Summary of how this report aligns to the H&F Corporate Plan and the H&F Values
Building shared prosperity	Delivering great housing services plays an important role in raising living standards in H&F.

Creating a compassionate and inclusive council	The Council is obliged to ensure homes are kept in a good standard of repair, so residents can live in safe, warm environments. Overdue repairs can negatively affect tenants' wellbeing so this service remains focussed on delivering responsive, personalised services that reflect each household's unique needs.
Doing things with residents, not to them	The repairs service continues to work to prioritise quality communication with residents throughout the works process.
Being ruthlessly financially efficient	The existing contracts focus on value for money and cost competition and enables the Council to secure value for money.
Taking pride in H&F	The service focuses on delivering a service for tenants with homes to be proud of.
Rising to the challenge of the climate and ecological emergency	The repairs contracts focus on the use of recycled and environmentally sustainable materials. All works specified will incorporate the latest Building Regulation requirements.
	Products specified will be of low energy use and sourced from sustainable resources.

DETAILED ANALYSIS OF REPAIRS

- 1. In response to the historical challenges within the repairs service and in relation to complaint management, H&F started a comprehensive journey to improve our repairs service, The improvement plan was shared with this committee in July 2023.
- 2. The plan targeted our commitment to rectify previous shortcomings and improve the resident experience whilst onboarding new contractors and expanding our DLO team to support our homes.
- 3. The plan included tackling the repair backlog head-on with our proactive works in progress (WIP) reduction strategy in addition to onboarding additional contractors.
- 4. Over the past 12 months significant risks have been mitigated with strong repairs delivery performance sustained across the council.

Repairs Performance

- 5. Currently **91%** of all indwelling repairs are in target with the live work in progress (WIP) across the stock reducing and in turn reflecting repair demand reduction across our homes.
- The delivery of services by Mears, Wates and our DLO has evidenced sustained performances across our homes as detailed in Table A and B below with strong performance for competing repairs in target achieved in April 2025.

Table A – Repairs performance

Measure	April 2023	April 2024	April 2025	Live figure
WIP (works in progress)	5,053	4,121	2,540	2,495
WIP over 12 weeks old	4,143	253	1	3
Damp and mould cases	916	213	290	281

Table B – End of year completions

Metric	April 2023 %	April 2024 %	April 2025 %
Emergency repairs completed in target	87.6%	92.4%	95.5%
Routine repairs completed in target	55.3%	75.2%	85.5%

Damp and Mould Management

- 7. In October 2025 Awaab's law comes into effect and sets specific timescales for social landlords to address hazards in tenants' homes. It is a legal requirement for H&F to investigate hazards within 10 working days once we have been made aware of the issues, provide a written report of the findings to the home within 3 working days. If a hazard poses a significant risk to health and safety, repairs must begin within 5 working days of the investigation's written report being issued. Emergency repairs, such as those presenting an imminent danger, must be completed within 24 hours.
- 8. H&F has been operating under the Awaab's Law guidance for the past 14 months and a dedicate team and DLO resource manages the risks for our homes. Currently **94%** of all Damp and mould cases are completed within target timeframes with the remaining homes in the legal process for access.

- 9. To further support our residents the repairs team have introduced a call back process whereby all homes are contacted six weeks and six months after each treatment following a surveyor's sign-off to ensure we have resolved the issue and continue to support our residents.
- 10. Awaab's Law has been incorporated into the monthly repairs reporting framework with specific KPI's agreed and monitored each month to ensure compliance with the requirements and provide further support for our homes.

Voids and void management

- 11. A renewed focus on returning voids and empty homes has been reinforced over the last 12 months. The void service operates in a "Key to Key" national measurement which attributes set times for void performance, including the completion of works and reallocation of the home. The targets for voids are Minor voids (38 days turn around) and Major voids (<60 days).
- 12. Over the past 15 months the service has completed and returned **626** properties back into the stock and all voids are currently at **88%** in target. The service (As of the 27 June 2025) has 73 minor / major voids with 12 complex voids within the WIP.

Disrepair and Case management

- 13. In January 2025 the repairs team agreed a new Disrepair protocol which was implemented to safeguard the Council and our residents from external thirdparty solicitors.
- 14. The disrepair cases caused extensive delays to work in properties and the lack of engagement of external disrepair solicitors putting our resident's wellbeing at risk, causing further deterioration to the housing stock, and resulting in legal fees.
- 15. The new disclosure policy has allowed the repairs team to use the Ombudsman approved mediation procedure and allowed the service to manage the works through the complaint process across the Council.
- 16. The new protocol has targeted legal fees and spending, reducing and settling historical claims and provided an enhanced communications policy for disrepair. The policy since its implementation has reduced the number of live claims to 70 across the service and continues to support our homes and the Housing Revenue Account (HRA).
- 17. No new legal claims have been processed or accepted in the last 6 months.

Planned preventative maintenance

- 18. Over the past 12 months the repairs team has carried out proactive planned preventative maintenance (PPMs) across 2,249 (14%) of our homes in the borough.
- 19. As part of the works the team carry out CCTV surveys checking the quality of our drainage systems in the borough and carrying out proactive descaling to create a cyclical programme for our homes.
- 20. The PPM works to date have reduced our call outs for drainage related repairs by 30% and will continue across the borough.

New Service and improvements

- 21. The service has currently commenced a new procurement for July 2027 to continue to focus and improve the repairs service for day-to-day repairs, void works, emergencies and communal areas.
- 22. The procurement will include the addition of specialist local contractors to support damp and mould prevention, maintenance of windows, drainage, voids work, doors and roofs.
- 23. The Strategy will focus on long term stability to our repairs supply chain and will additionally include retrofit and decarbonisation suppliers to meet our 2030 carbon targets.

Residents' improvements

- 24. Residents feedback continues to improve and satisfaction with our repair's delivery running at 79%.
- 25. Operative politeness and our suppliers being respectful in our residents' homes continues to be strong with 92.5% satisfaction received from our tenants regarding the contractors carry out works in the home.

Conclusion

26. The repairs service has made significant progress since the improvement plan was presented in July 2023, which is evidenced by the improvements made against KPIs. The focus of the service is now ensuring that this strong performance continues, while introducing new service offers to respond to Awaab's Law, increasing PPM to reduce repair demand and procure a new repairs contract for 2027.

Agenda Item 6

LONDON BOROUGH OF HAMMERSMITH & FULHAM

Report to: Housing and Homelessness Policy and Accountability Committee

Date: 24 July 2025

Subject: Homelessness Update

Report author: Clare Dorning, Head of Homelessness and Assessment

Responsible Director: Richard Shwe, Director of Housing

SUMMARY

Homelessness is a national crisis and along with other Local Authorities, the Council is facing serious budget pressures from homelessness and temporary accommodation. This report provides a summary of homelessness activity in 2024/25 the measures that are in place to manage the temporary accommodation budget pressures.

RECOMMENDATIONS

1. For the Committee to note and comment on the report.

Wards Affected: All

Our Values	Summary of how this report aligns to the H&F Corporate Plan and the H&F Values
Building shared prosperity	A priority for the homelessness service is to work with households to help them maximise their income and independence.
Creating a compassionate and inclusive council	Homelessness can happen to anyone. Officers work with households to assess their housing needs and identify the housing options which may be available to them based on their individual circumstances.
Doing things with local residents, not to them	Officers follow the Homelessness Code of Guidance when placing households into temporary accommodation. Accommodation needs are discussed with applicants to ensure temporary accommodation placements are suitable.

Being ruthlessly financially efficient	The Council has a statutory duty to provide temporary accommodation for homeless households in priority need. A review of temporary accommodation supply and procurement will ensure temporary accommodation provision is as cost effective as possible.
Taking pride in H&F	The Council aims to achieve the best outcomes for homeless applicants and to perform well in meeting the Council's homelessness duties.
Rising to the challenge of the climate and ecological emergency	As with all homes, we take care to only provide temporary accommodation in high quality and decent homes, which meet energy efficiency standards.

Background Papers Used in Preparing This Report

None

DETAILED ANALYSIS

Homelessness Demand

- 1. During 2024/25, 3,000 households approached the Council as homeless. The three main reasons for homelessness are family/friends eviction, loss of private rented accommodation and domestic abuse.
- 2. Of the 3,000 households approaching the Council as homeless, 547 were placed into temporary accommodation (TA) during the year. On 31 March 2025, there were 1,511 households in TA, which is a 4% increase on the previous year.

Temporary accommodation budget pressures

- 3. In 2024/25, the TA budget was under significant pressure with a forecasted overspend of £7.7m. A series of measures were put in place which reduced the overspend to £6.4m at year end.
- 4. The service continues to deliver an action plan to manage the ongoing TA budget pressures. The action plan has three objectives:
 - i. to reduce the new flow into TA by preventing homelessness when households first approach
 - ii. to move households in the most expensive TA to less expensive provision and procure more lower cost TA provision
 - iii. to increase the flow out of TA by increasing the number of households rehoused into settled accommodation.

Reducing the new flow of homeless households into TA at first approach

- 5. Making early contact with homeless applicants when they first approach the service and spending more time with them to help them find an alternative housing solution is essential for preventing homelessness. Private rented accommodation is one of the main housing options for applicants to prevent homelessness and 43 households have been supported into private rented accommodation since 1 April.
- 6. The Homelessness Service is implementing a triage appointment service for new homeless approaches. Applicants who are homeless on the day will be interviewed that day; other applicants will receive an appointment within a week. Interviews will be a mix of face-to-face and telephone, with a focus on meeting face-to-face at the reception of 145 King Street. Moving to an appointment service will allow a greater focus on preventing homelessness and maximise the time available for applicants to find alternative accommodation before having to leave their current home.

Increasing the flow out of TA

- 7. During 2024/25, 290 homeless households were rehoused into permanent accommodation, this was 43.8% of lettings. Homeless households will continue to be allocated a proportion of lettings that maintains a flow of households out of TA.
- 8. The homelessness legislation includes the option of discharging the main housing duty by making offers of privately rented accommodation. When officers issue a main housing duty decision, the decision letter advises applicants that they will receive one suitable offer of accommodation which may be an offer of social housing or a private rented property.
- 9. Offers of private rented accommodation will be introduced from July, and a target has been set to rehouse 120 applicants out of TA into private rented tenancies by 31 March 2026.
- 10. A number of council led new build schemes are due for completion this year. All of these schemes have local lettings plans in place which give priority access to applicants living within the locality of the scheme and should help to increase the availability of housing to rehouse homeless applicants, which will again help to increase the flow out of TA.

Conclusion

11. Hammersmith and Fulham, like many other London boroughs, is facing challenges with the total volume of homelessness approaches and the rising costs of TA. However, through improvements in the initial point of contact and putting in place measures to manage temporary accommodation budgets, the Council is proactively managing the challenge. This will lead to better outcomes for applicants and protect the Council's budget.