

Cheltenham Borough Council Cabinet Housing Committee

Meeting date: 1 April 2026

Meeting time: 6.00 pm

Meeting venue: Council Chamber - Municipal Offices

Membership:

Councillor Glenn Andrews, Councillor Flo Clucas, Councillor Jan Foster, Councillor Julian Tooke (Chair) and Councillor Suzanne Williams (Vice-Chair)

Ian Mason (Tenant Representative), Lizzie Mawdsley (Leaseholder Representative) and Agnieszka Wisniewska (Tenant Representative)

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- 1 Apologies**
- 2 Declarations of interest**
- 3 Public and Member Questions**
- 4 Minutes of the last meeting (Pages 3 - 16)**
- 5 Director Briefing (if required) (Verbal)**
- 6 Counter Fraud and Enforcement Unit Report (Pages 17 - 24)**
- 7 Housing Health and Safety Rating System Policy (Pages 25 - 50)**
- 8 Damp, Mould and Condensation Policy (Pages 51 - 76)**
- 9 Leasehold Ownership Policy (Pages 77 - 114)**
- 10 Draft Aids and Adaptation Policy (Pages 115 - 136)**
- 11 Housing Improvement Programme Update (Pages 137 - 144)**
- 12 Strategic Housing Risk Register (Pages 145 - 162)**
- 13 Updates from the Tenant and Leaseholder Panels (Pages 163 - 164)**
- 14 Review of the Housing Committee Forward Plan (Pages 165 - 168)**
- 15 Items to be referred to Cabinet**
- 16 Briefing Note - Housing Sector Insight (Pages 169 - 174)**

Cabinet Housing Committee Minutes

Meeting date: 21 January 2026

Present:

Councillors:

Glenn Andrews, Flo Clucas, Julian Tooke (Chair) and Suzanne Williams (Vice-Chair)

Cooptees:

Ian Mason, Lizzie Mawdsley and Agnieszka Wisniewska

Also in attendance:

John Clements (Operations Manager - Property and Communities), Gareth Edmundson (Chief Executive), Helen McEgan (Operations Manager - Technical & Investment), Kerryann Pitter (Project Manager - Housing Improvement Programme), Gemma Rowberry (Head of Regulatory Compliance), Justine Skitt (Tenancy Management Team Leader), Nick Such (Tenancy Services Manager), Olivia Underhill (Customer Services Manager) and Matt Ward (Head of Housing Services)

1 Apologies

Apologies were received from Councillor Jan Foster.

2 Declarations of interest

There were none.

3 Public and Member Questions

One public question and one Member question had been submitted; the responses were taken as read.

Question from Mr. Chris Cusick

The bidding system is in place to allow a fair and equal process for everyone. It is also meant to ensure that those with a medical need priority have first access to suitable adapted properties. What circumstances would lead to the bidding system being circumvented and properties being given to people ahead of those at the top of the medical need list?

Response from Councillor Julian Tooke, Chair of the Cabinet Housing Committee

Thank you for your question.

I have spoken to the Housing Options team and they have explained that the homeseekerplus partnership are committed to advertising and making available as many vacant properties as possible through the system, however on occasion there may be a need for the local authority to be able to direct match to a property.

They outlined that there are a few reasons where the policy would enable this to happen and these would be in circumstances where, for urgent operational reasons, direct offers are made outside of normal policy banding and date order.

Some examples are:

- Over-riding social reason to move the household for safety reasons, as recommended by the Police, partner organisations, or as agreed through multiagency need and risk assessment panels.
- Those let to discharge statutory duties to Homeless applicants in certain circumstances.
- Properties required for existing tenants whose properties are subject to major works requiring them to vacate their own properties (either on a temporary or permanent basis).
- Extra-care vacancies and any supported accommodation where there is an applicant with a Care package that needs a specific property.
- Applicants who have succeeded to a tenancy or, in certain circumstances such as following the death of a family member, left in occupation but who need to move to alternative accommodation.
- Where a property has been adapted and meets the specific needs of a client.
- Applications subject to the Rent (Agriculture) Act 1976.

Supplementary Question

Is there an order of priority for the reasons given? In previous meetings it has been mentioned that accessibly adapted properties will be listed for people requiring those adaptations. Is there a reason that an accessibly adapted property would be offered to a tenant that does not require the adaptation?

Response from Councillor Julian Tooke, Chair of the Cabinet Housing Committee

The Chair invited the Head of Housing Services to respond.

The Head of Housing Services explained that he manages the lettings team and works closely with the housing options team. Both teams are aware of those on the waiting list needing adaptations. As a general rule properties with adaptations are advertised and priority is given to those that need those adaptations. However, sometimes this isn't the case depending on the level of adaptations in the property or

how long a property is likely to be empty before being matched with a suitable tenant. Properties are considered on a case-by-case basis against those on the waiting list in need of housing.

Question from Councillor Stan Smith, Prestbury Ward

As we have lots of residents and refugees within the town it has come to my attention that around this time, there are more than 130 homes vacant or unoccupied or in need of repair within (CBC) housing list.

Can you please tell me is this because of bringing (CBH) back into (CBC) or lack of funding?

With so many people on the housing list is it not possible that this maybe a priority.

This may help with some of the issues that some tenants have with downsizing or even upsizing.

Your thoughts on this matter would be appreciated, as I can then relate them back to my residents.

Response from Councillor Julian Tooke, Chair of the Cabinet Housing Committee

Thank you for your question.

I have spoken to officers regularly on this matter. They have acknowledged that there has been substantial delays in the turnaround times for our void properties. These delays were because of governance and legal issues which were identified following the transfer from Cheltenham Borough Homes.

There are several categories of voids with the main two being Major voids (these require substantive works such as new kitchens, bathrooms, heating systems, plastering and decoration) and minor voids which require less works.

As a result of the issues identified, it was necessary to put a hold on all properties requiring major void works for some time, to ensure that the council was acting lawfully. Three contractors have now been appointed to deal with major voids allowing the inhouse team to focus on minor voids. As at the end of December 2025 the number of standard HRA voids was 122 properties.

It is recognised that the number of void properties changes from week to week as properties are completed and let, and standard terminations are also received each month. These are often from existing customers upsizing or downsizing within the council's stock. In addition to the regular natural flow of new terminations each month the council are also currently dealing with new properties to let from the large new build development at Regency Village. Whilst it is pleasing to be letting new

homes this development will also have an impact on void numbers as it has created movement between council properties.

The Housing Options team are also agile in their approach to deal with any urgent Housing cases. Officers will identify and bring forward any void required to resolve any urgent housing needs as a matter of urgency. Priority is also given under the countywide Homeseekerplus system (the housing waiting list) that gives priority to those wishing to downsize which in turn alleviates pressures on those that require larger homes.

I have been assured that all budgets and resources are in place to deal with the challenges that have been faced. Now that the issues have been resolved and with new contractors procured, officers are confident that work is progressing well to bring the number down to acceptable levels. Most recently and despite the Christmas period, 23 terminations were received but 33 properties were also let in December and the void rent loss had reduced from 2.71% at the end of November to 2.6%.

Void performance has been a key priority that Cabinet Housing Committee has been and will continue to monitor and receive regular updates upon.

4 Minutes of the last meeting

To approve the minutes of the meeting held on 26th November 2025.

The Chair noted that the actions relating to the public question at the 26 November meeting, as captured within the minutes, have now been completed.

RESOLVED THAT The minutes of the meeting held on 26 November 2025 were signed as a correct record.

5 CEO Briefing (Verbal)

Objective: An update from the Chief Executive on key issues which may be of interest to the Cabinet Housing Committee.

The Chief Executive addressed the committee and provided the following updates:

- Have continued to proceed with key recruitments and have recently filled a senior supervisor post internally. The compliance team review has been completed, and three new posts have been advertised which are now at an interview stage. A review will be carried out of the technical and investment team, critical in terms of planned maintenance, to continue the recruitment journey.
- Would like to thank colleagues in the finance team who have recently published the draft Housing Revenue Account (HRA) budget, which is now with tenants for consultation. These were slightly delayed following the tragic loss of the S151 Officer, Paul Jones. A new interim S151 Officer has now

joined the council, with significant local government experience, including other local authorities with HRAs.

- Christmas can be an incredibly challenging time for a lot of tenants and residents and wished to highlight the fantastic work teams do to support them during this time. 71 hampers were delivered to customers, and 58 presents were gifted to children who may not have received one this Christmas. Have also continued the school uniform initiative, which has helped 91 families with school uniforms.
- KPI figures around compliance continue to move in an inherently positive direction. The committee have set a clear expectation that health and safety and compliance should be the top priority. There are still a couple of areas remaining where the council is focusing on improving figures, which are highlighted within the reports.
- The proposals for local government reorganisation (LGR) were submitted at the end of November. Four councils supported a single unitary model, Gloucester City Council supported the greater Gloucester model, and CBC supported a two-unitary model on a broad east/west split. Central government is expected to open a consultation process with statutory partners in February which will run for six weeks, with a final announcement expected in the summer. Really positive partnership work is taking place across all authorities to prepare. From now until July this will cover activity to understand the baseline position, including mapping all properties and assets. From a housing perspective there are already strong housing partnerships in place which is helpful, and consideration is being given to ensuring that any transition to a future authority is smooth for residents so that they will hopefully not notice any difference.

The committee's discussion raised the following points:

- Asked the Chief Executive to offer the thanks of the committee to officers who contributed to make Christmas special for so many families and children. The Cabinet Member for Housing highlighted that meeting the children and giving them selection boxes was a tremendous experience. Thanks were also offered to tenants and leaseholders who were active in the support given to other tenants. It was noted that one tenant has already begun to collect easter eggs for the children.

6 Housing Improvement Programme

Objective: To provide the Committee with a progress update on the Improvement Plan developed to resolve areas of non-compliance with the Regulator of Social Housing's Consumer Standards

The Project Manager – Housing Improvement Programme provided a presentation to the committee, which explained:

- The report provides a quarterly update on the housing improvement programme which brings together all activity required to demonstrate compliance with the Regulator of Social Housing's (RSH) strengthened

Consumer Standards framework. The programme provides assurance to Members, tenants and the RSH that the council is meeting these standards with the ambition of being well positioned for a strong regulatory outcome.

- Across all four standards there are 256 improvement actions. As of January 2026 - 48% have been completed, 43% are in progress, and 9% are scheduled to begin. This represents a 15% increase in completion since December 2025, which reflects a strong uplift in delivery and evidence maturity. The programme remains on track and 70% of actions are now expected to be completed by mid-February.
- Progress by standard stands at:
 - o Transparency, Influence and Accountability – 61% complete, reflecting sustained work on tenant engagement, accessible information and performance reporting.
 - o Neighbourhood and Community – 50% complete with good momentum around estate inspections, cleaning standards and following up on actions.
 - o Tenancy – 48% complete with focus on improvements to adapted homes processes, tenancy support and outcome-based reporting.
 - o Safety and Quality – 27%, which is expected at this stage given the complexity and data intensive nature of this work stream, which remains a key focus for the programme.
- Moving into the assurance phase of the inspection readiness programme. A mock inspection with the Housing Quality Network (HQN) is scheduled to begin at the end of January, providing independent feedback. They will give a grade and recommendations for areas where further improvement is needed.
- The programme board continues to provide strong oversight of the progress, the risk, the evidence quality and the dependencies. The key is ensuring evidence is strong and consistent as activities are being delivered. This is being mitigated through consistent evidence standards, workstream evidence logs and targeted support to close remaining gaps. Data quality remains a dependency with ongoing alignment to the digital road map.
- Over the next quarter, focus will be on increasing the proportion of actions fully evidenced, prioritising higher risk areas, and maintaining inspection readiness.

7 Compliance Performance Data to 31 December 2025

Objective To provide the Committee with key compliance performance data.

The Head of Regulatory Compliance addressed the committee and provided them with the following updates:

- Of the four gas certificates that were showing as overdue at the end of December, one has now been completed.
- Of the 62 overdue fire risk assessments (FRAs), 46 had been completed by the contractor but paperwork was outstanding. The majority of these reports have now been received. There are currently three overdue FRAs.

- The water hygiene risk assessment has been received from the contractor which means there are no overdue risk assessments in this area.
- Of the current fire risk actions:
 - o Seven high-risk actions relate to electrical installations and have now been completed with guidance from the national grid and contractor.
 - o There are 22 actions still to complete in relation to legacy fire actions.
 - o The three high-risk compartmentation actions have now been completed.
- This month's report also includes additional damp, mould and condensation (DMC) cases and the team are working towards creating a snapshot report that mirrors the compliance report. DMC cases are being dealt with in line with Awaab's Law, and there are currently no emergency hazards reported.

The committee's discussion raised the following points:

- DMC can be caused by a variety of issues including condensation, ventilation and the structure of a building. When a case is reported a surveyor is sent to assess the cause and the best way to rectify the problem. It was highlighted that it was positive that issues are being managed and there has not been the need to decant tenants.
- DMC figures are generated through the QL system, where cases are logged. Aiming to provide a more detailed report that will identify trends and cases as well. Will look into the specific issues raised by leaseholders.
- Currently 1100 properties are awaiting stock condition surveys. All tenants have been contacted at least three times by the contractor but they have not been able to gain access. A new approach is being pursued which will involve a surveyor attending on Saturdays, knocking on doors and leaving cards to show they have tried to gain access. Hopeful that this will enable surveying of a good proportion of the remaining properties. The proportion of homes with a completed survey has risen from 34% at the end of March 2025, to 80%.

8 KPI performance data for August - November 2025

Objective: To provide the Committee with key performance information relation to voids, arrears, day to day repairs, ASB and property compliance.

The Head of Housing Services addressed the committee and highlighted the following:

- Performance on voids is starting to turn following significant work on the backlog of properties. Three contractors have been procured to deal with major voids, allowing the internal team to focus on minor voids. The overarching KPI is void rent loss which has come down to 2.6% in December, from 2.71% in November.
- Whilst voids are also measured through an average relet time KPI, as properties are only included once work is completed, this KPI will worsen as more voids are returned to a lettable standard as the backlog is worked through.

- Whilst for a variety of reasons void numbers are naturally constantly moving, minor and major void works have been completed on 245 properties in 2025. There was a significant shift since September with the overall number of lettings outweighing terminations. There has been a challenge in recent months following the handover of the council's biggest new build development in Regency Village, as this has increased internal tenant transfers. This has been a positive development but has led to increased voids.
- Current void numbers stand at 122 properties – 65 are major voids (requiring kitchen and bathroom replacements, plastering, full redecoration, new heating systems etc.), 59 of which are currently with contractors. 43 are minor voids being managed by the internal team. The remaining 14 voids have recently been returned and are awaiting inspection.
- Tenancy management are working closely with the housing options team to allow voids to be brought forwards as a priority if they match the requirements for an emergency housing case.
- The rent collection KPI is performing ahead of target thanks to a proactive approach and the additional support provided to tenants, for example by the Benefits and Money Advice service. Currently rent collection is £265k ahead of target.

The committee's discussion raised the following points:

- It was requested that the new development at Regency Village (also known as Manor Road Swindon Village) be included separately in the next report if there are further delays. These properties are being allocated through the homeseekerplus system and will be a mix of transfers and new tenants. This has an impact on the existing resource.
- A jump in ASB cases was noted for November. Officers are not aware of any changes in reporting during this time that would have impacted these figures. Reasons for this change will be investigated and an update provided to the committee.
- As experienced by other councils with retained council housing, there are challenges relating to skills shortages. Contractors are also struggling with certain trades. Currently there are a number of vacancies, including four multi-skilled roles and two electricians. Many skills wish to be self-employed and currently not seeing large numbers of school leavers joining trades. The council is investing through apprenticeship and are working closely with Gloucestershire College. Would like to bring more apprentices in but need to ensure resources are in place to support them. Also working closely with HR to ensure that the great working conditions and pension schemes are highlighted during recruitment.
- As agreed at the last meeting the Chair has written to MPs for Cheltenham and Tewkesbury in relation to the issues with tenants falling into arrears due to Universal Credit. He will follow this up with them.

9 Housing Health and Safety Rating System (HHSRS) and Damp, Mould and Condensation Policy

Objective: To provide the committee with the Housing Health and Safety Rating System (HHSRS) Policy and Damp, Mould and Condensation (DMC) Policy for sign off and recommendation to cabinet for approval.

The Head of Regulatory Compliance introduced the Housing Health and Safety Rating System (HHSRS) Policy and explained that it outlines the 29 different types of hazards that are reportable under Awaab's Law, including excess cold or heat, fire and electrical hazards, hygiene and food safety issues. The policy also provides details of how hazards should be reported and dealt with and includes the specified time frames for acting upon those types of hazards. The second policy for consideration is the Damp, Mould and Condensation (DMC) Policy which outlines how DMC will be dealt with when it is reported by tenants, details of what can cause DMC and the council's commitment to rectify those issues within the specified time frames under Awaab's Law.

The committee's discussion raised the following points:

- In relation to the HHSRS Policy:
 - o It was queried why carbon monoxide is specified as being vulnerable to the over 65s, when it is equally deadly to everyone.
 - o It was noted that the responsible party for noise has not been included.
 - o In relation to falling on stairs it was suggested that the responsibility should be shared between the repairs team and estates team, as cleaning can provide slip hazards.
 - o It was explained that personal hygiene will be managed by the tenancy management team in situations where it is impacting on the building.
- In relation to the DMC Policy:
 - o Leaseholders will be covered by the policy in situations where the DMC is related to the structure of the building. The committee highlighted that they felt the policy should explicitly include a section on leaseholders.
 - o Concern was raised that the safety communications that will be issued may exclude leaseholders, particularly when it relates to building issues. DMC is a common trend that also affects leaseholders, and this information would be beneficial for them.
 - o It was felt that there were gaps in responsibility and accountability for mixed-tenancy blocks. A situation was raised where a leaseholder's DMC relating to missing insulation has not been resolved, as the hatch to the loft is in a tenant's property and access is being refused.
 - o It was suggested that the policy needs to be more explicit in terms of the recharge policy, particularly when structural damp is a cause.
 - o The policy's proactive approach to non-reporting was praised.
 - o It was noted that where issues have been treated but return seasonally this may reflect a deeper more persistent cause.

- It was recommended that the policy should specify what will happen in situations where tenants have refused to follow the advice provided. In a previous policy this was covered by section 11 which provided a defence for failure to comply with legal requirements where all reasonable endeavours have been taken to avoid it.

Following consultation, the committee agreed that the policies would not be recommended to the Cabinet but that updated drafts should be brought to a future committee meeting for consideration.

10 E-bike and Battery Policy

Objective: To provide the committee with the E-Bike and Battery Policy for sign off and recommendation to cabinet for approval

The Tenancy Management Team Leader introduced the E-bike and Battery Policy to the committee. She explained that over the last two years there have been four house fires relating to charging in council owned properties. These fires risk tenants' safety, cause tenants' stress and cost a considerable amount of money. The policy aims to explain to tenants and leaseholders' key requirements when using these products along with signposting them to relevant guidance on how to use these items. The policy outlines how the policy will be monitored and what actions will be taken if this policy isn't adhered to. The policy also outlines how tenants and leaseholders can appeal or complain against any actions that are taken against this policy. This policy will be reviewed every 3 years or sooner if there is a relevant change in legislation. A communications campaign will also run alongside this policy through social media, the council's website and the Tenant Voice magazine to enforce the message to tenants and leaseholders.

The committee's discussion raised the following points:

- It is difficult to enforce this within properties so communicating the dangers that people may not be aware of is very important. The team were encouraged to make the tenant guide simple, pictorial, and eye catching, particularly to help tenants who may not have literacy. It was confirmed that the campaign will involve the comms team, ASB service and fire service.

The committee voted unanimously:

- 1. That the policy is noted by Cabinet Housing Committee.**
- 2. That the policy is recommended for approval by Cabinet.**

11 Q3 2025/26 Housing Complaints and Compliments Report

Objective: To provide an overview of housing related complaints and compliments, identifying key areas of dissatisfaction and areas for learning and service improvement.

The Customer Services Manager provided the committee with the complaints and compliments report for October to December. She highlighted that:

- The number of days taken to close complaints is reducing.
- There are now regular weekly meetings with one of the contractors in recognition of the complaints received around kitchen and bathroom replacements. These meetings have been very positive and, following a restructure, they are paying dividends.
- The Housing Ombudsman have advised us that as some properties are still owned by CBH there should be separate self-assessments submitted going forwards. This has been completed, and the self-assessment has been resubmitted. In quarter 3 there was one complaint from a CBH property and in the 2024-25 annual submission there were five complaints from CBH properties.

The committee's discussion raised the following points:

- Whilst an original decision was taken to wind up CBH as an organisation, this has not yet happened due to a number of finance questions which have tax implications that would impact finances. CBH still has ownership of some properties, but these are now managed by CBC.
- The continuing issue of no-win solicitors taking advantage of tenants was discussed, currently particularly in relation to disrepair claims. Tenants frequently do not then receive the full compensation they may be entitled to. Where possible the team do encourage tenants to take disrepair through the complaints process, but the final choice lies with the tenant.
- The total amount of compensation for the last quarter was £7.5k, all relating to repairs or planned maintenance. A figure for the year-to-date will be provided to committee members. The team use past cases as a guideline for where compensation should sit, to avoid maladministration.
- At the last meeting the contractor review process was discussed and there were a number of cases where planned repairs were not meeting satisfactory standards. The difficulty of monitoring communal areas was particularly noted. The new Operations Manager Technical and Investment has been attending meetings with managing directors of contractors, ensuring admin support is provided to make sure that regular minutes are taken and actions are revisited. Recruitment is continuing to this dedicated team which should drive further improvements.
- It was highlighted that feedback to tenants remains a priority. In relation to communal areas, it was noted that it would be beneficial to provide feedback to the person who initially made the report, so they can confirm that the repair has actually been completed. It would also be useful to have feedback loops for time scales and callouts to provide regular scrutiny.
- Specific recurring issues with communal door entry systems were discussed. These often need upgrading but currently there is not a contractor specialising in communal doors for the council. Currently working with procurement on the pipeline of future contracts and will be aiming to appoint a contractor. This should allow the creation of a planned maintenance programme to carry out phased replacements over the course of a year. Currently advertising for a

- mechanical and electrical surveyor who would also be involved in managing door entry systems and overseeing the electrical contractor.
- There is a rolling planned improvement programme within communal areas, such as painting and decorating, and flooring. These usually occur approximately every seven years to maintain standards so that blocks do not get to the point where tenants and leaseholders need to raise complaints. These cycles will be considered as part of the review of the stock condition survey data.
 - Currently we do not regularly survey customers after work has been carried out in communal areas. Ways of doing this are being considered, including making sure that information is provided through fire-rated notice boards within blocks. This would include cleaning information, fire inspections and a point of contact for each block. As understaffing is resolved the aim is to inspect more jobs to ensure they are satisfactory. Officers are also happy to investigate text satisfaction surveys in these areas.
 - The committee requested that in relation to planned improvement works a more in-depth discussion be carried out through a briefing session or working group, to consider:
 - o Communal area works
 - o Communication with tenants and leaseholders
 - o Tenant and leaseholder feedback loops (including promotion of work that has been carried out)
 - o Satisfaction with external contractors (including contract management and service level agreements)
 - o Value for money.

12 Anti-Social Behaviour Improvement Programme - Update

Objective: To provide the committee with an update on the progress of the ASB Improvement Project.

The Tenancy Services Manager provided the committee with an update on the ASB improvement programme. He highlighted:

- A new team member joined the ASB team in September following the completion of an apprenticeship between the council and Solace. The team member is fully embedded, showing the value in growing our own, and will be a real organisational star in the future.
- The additional resource has freed up vital hours in the week which has allowed the team to work more proactively. This has been supported by a move from three to four patches. Work has included partnership work with police in ASB hotspots, community drop-ins, and ensuring that our approach to ASB values the tenant voice in line with the Consumer Standards.
- The communication plan is moving on and there will be a focus on noise nuisance in the next issue of Tenant Voice. This will include tips on how to prevent noise, how to respond to it and what support the council can provide. This will be followed up with social media to ensure it reaches the widest possible audience.

- The team will also be supporting the E-bike safety campaign, and the team have carried out some key enforcement in this area over the last year.

The committee's discussion raised the following points:

- The team were thanked for their work. Managing ASB successfully makes a significant difference to the quality of life of residents.

13 Updates from the Tenant and Leaseholder Panels

Objective: To highlight the ongoing activities of the Tenant and Leaseholder Panels and provide an additional opportunity for tenant and leaseholder voices to be heard.

Both the Tenant Representative and Leaseholder Representative explained that they were scheduled to meet in the following weeks and would bring a fuller update to the next meeting.

14 Review of the Housing Committee Forward Plan

The Forward Plan was noted, and the following additions to the meeting on 1 April 2026 were agreed:

- Housing Health and Safety Rating System (HHSRS) and Damp, Mould and Condensation Policy

15 Items to be referred to Cabinet

The committee recommended the following policy to Cabinet:

- E-bike and Battery Policy

16 Briefing Note - Housing Sector Insight

Objective: To provide the Committee with an overview of recent developments in the housing sector and provide opportunities for horizon scanning.

The briefing note was noted.

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Cheltenham Borough Council

Cabinet Housing Committee – 1 April 2026

Counter Fraud and Enforcement Unit Report

Accountable member:

Cllr Flo Clucas, Cabinet Member for Housing and Customer Services

Accountable officer:

Claire Hughes, Director of Governance, Housing and Communities

Ward(s) affected:

All indirectly

Key Decision: No

Executive summary:

The purpose of the report is to provide the Cabinet Housing Committee with assurance over the counter fraud activities of the Council in relation to the retained stock and housing and tenancy fraud.

A summary of the work undertaken is presented detailing work streams and results for consideration and comment as the body charged with governance in this area.

Recommendations:

That the Cabinet Housing Committee:

Considers the report and comments accordingly.

1. Implications

1.1. Financial, Property and Asset implications

The report details financial savings generated by the Counter Fraud and Enforcement Unit. Activities in this area allow for financial penalties, such as unlawful profit orders, to be charged however, the intention is not that of revenue raising purposes but to ensure the proper use and

protection of social housing.

Signed off by:

1.2. **Legal implications**

In general terms, the existence and application of an effective fraud risk management regime assists the Council in effective financial governance which is less susceptible to legal challenge.

Signed off by:

1.3. **Environmental and climate change implications**

There are no significant implications within this category.

1.4. **Corporate Plan Priorities**

This report contributes to the following Corporate Plan Priorities:

- Being a more modern, efficient and financially sustainable council

1.5. **Equality, Diversity and Inclusion Implications**

The promotion of effective counter fraud controls and a zero-tolerance approach to internal misconduct promotes a positive work environment.

The Counter Fraud and Enforcement Unit seeks to ensure that public authorities' actions are consistent with the Human Rights Act 1998 (HRA). It balances safeguarding the rights of the individual against the needs of society as a whole to be protected from crime and other public safety risks.

Enforcement action may not be appropriate in relation to older offenders or in cases where the offender has a disability particularly where an offender lacks mental capacity. Where an offender lacks mental capacity or has a relevant disability, adjustments will be made to support the individual through the process and enforcement action will not be taken where it is not appropriate to do so.

Where necessary, individuals may request documentation or explanation that would assist them to understand/read information related to the enforcement activity being undertaken. Interpreters and translation of documents are provided where necessary.

2. Background

2.1. In administering its responsibilities, the Council has a duty to prevent fraud and corruption, whether it is attempted by someone outside or within the Council such as another organisation, a resident, an employee or a Councillor.

2.2. The Council is committed to an effective counter fraud and corruption culture, by promoting high ethical standards and encouraging the prevention and detection of fraudulent activities, thus supporting corporate priorities and community plans.

- 2.3. Housing and tenancy fraud remains one of the top four areas of fraud and abuse within the public sector and by value, is one of the highest financial impact areas reported by Councils. This takes many forms, but the two most significant areas are Right to Buy and Illegal Subletting.
- 2.4. The Counter Fraud and Enforcement Unit (CFEU) has responsibility for assisting the Council to tackle housing and tenancy fraud. The overall remit is to prevent, detect and deter abuse of public funds and social housing. The CFEU continues to work with Social Housing Providers and the Tenancy Fraud Forum to tackle this effectively.

3. Reasons for recommendations

- 3.1. The CFEU works with Housing Officers to provide intelligence and investigate abandoned or illegally sub-let property, general tenancy fraud allegations and any suspicious applications for social housing.
- 3.2. The Counter Fraud Officers are authorised under the Prevention of Social Housing Fraud (Power to Require Information) (England) Regulations 2014. This means they are authorised to obtain information relating to an individual from organisations such as financial institutions (banks, credit card companies), utility companies, communications providers and so on. The Act also created new offences in relation to housing fraud that can be prosecuted by Local Authorities acting on behalf of Social Landlords.
- 3.3. As a rough guide, the Fraud Advisory Panel, Charity Commission, Tenancy Fraud Forum and others have produced a new method using a standard formula to arrive at an average national cost to the taxpayer per detected tenancy fraud of £42,000. The formula considers:
 - The annual average temporary accommodation cost per family for individual Councils (£12,100) multiplied by 3 being the typical duration of for one of these frauds = £36,300.
 - Add the average investigation costs (£1,300), average legal costs (£1,000) and the average void costs (£3,140).
 - = £41,740 approximated to £42,000.

3.4. Summary of Work 2024/25

- 3.5. The team received 40 investigation referrals as detailed below:
 - Abandonment / Non residency – 7
 - Illegal Succession – 0
 - Subletting – 8
 - False Housing / Homelessness Applications – 3
 - Right to Buy Fraud – 2
 - Other Housing / Tenancy Related Anomalies to include housing checks requiring additional work / referrals pending triage – 17
 - Internal matters such as debtor tracing – 3
- 3.6. 23 cases were closed / referrals declined during the period and, as of 1 April 2025, there were 46 active cases under investigation.
- 3.7. The team received 472 requests to verify information provided in respect of:

- Housing Applications / Allocations – 128
 - Homeless Applications – 243
 - Right to Buy Applications – 87
 - Succession Claims – 4
 - Other – 10
- 3.8. Checks are made against Revenues and Benefits systems, and other data to ensure that applications are correct and to confirm eligibility. The team feedback any information obtained that may indicate an issue for the Housing Officer to make an informed decision whether to accept or refuse the application/claim. This provides the Council with assurance that they are allocating properties correctly and preventing fraud and abuse from entering their systems.
- 3.9. Where verification activities identify suspicious activity, the matter is opened as an active case and is referred to the Investigation and Enforcement Team. During 2024/25, 2 cases were opened because of the verification work.
- 3.10. **Summary of Work 2025/26 (to 31 December 2025)**
- 3.11. The team received 20 investigation referrals as detailed below:
- Abandonment / Non residency – 5
 - Illegal Succession – 0
 - Subletting – 2
 - False Housing / Homelessness Applications – 1
 - Right to Buy Fraud – 0
 - Other Housing / Tenancy Related Anomalies to include housing checks requiring additional work / referrals pending triage – 12
 - Internal matters such as debtor tracing – 0
- 3.12. 22 cases were closed / referrals declined during the period and, as of 1 January 2026, there were 5 active cases under investigation.
- 3.13. The team received 306 requests to verify information provided in respect of:
- Housing Applications / Allocations – 116
 - Homeless Applications – 178
 - Right to Buy Applications – 6
 - Succession Claims – 1
 - Other – 5
- 3.14. 4 properties were recovered with a loss avoidance figure of £168,000. 3 properties had been abandoned and 1 had been sublet.
- 3.15. The Council participates in the Cabinet Office's National Fraud Initiative, which is a data matching exercise to help prevent and detect fraud nationwide. The use of data by the Cabinet Office in a data matching exercise is carried out with statutory authority under Part 6 of the Local Audit and Accountability Act 2014. It does not require the consent of the individuals concerned under Data Protection Legislation.

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- 3.16. In February 2025, 266 matches were received relating to housing anomalies. All matches have been reviewed and recommendations made to the housing teams, results are pending.
- 3.17. A review of the Housing Waiting list has been completed. This includes verification of applications within Emergency Band (52 applications), Gold Band (78 applications) and Silver Band (592 applications). This resulted in 319 recommendations being referred to the Housing Team and the removal of 44 applications. This represents a figure of £188,452 in loss avoidance. In addition, 19 applications were downgraded.
- 3.18. Each cancelled housing application represents a property which can be reallocated to another eligible family. The National Fraud Initiative applies a figure of £4,283 for each application removed, to represent the value of future losses prevented as a result of removing an applicant. This represents a saving on the cost of temporary accommodation. In addition, the result of the band re-prioritisation is that those families who are correctly banded have a greater chance of being housed and housed more speedily.
- 3.19. There are approximately 16,191 active household applications on the register for Gloucestershire at this time, 1,811 of those relate to the Council. The CFEU undertakes reviews of the Emergency, Gold and Silver Band Lists for Cheltenham Borough, Cotswold District, Forest of Dean District, Stroud District and Tewkesbury Borough Councils. This consistent approach provides assurance that both locally and across the County we are maximising savings in this area and ensuring priority applicants are dealt with expediently
- 3.20. The CFEU Officer receives the list of applications within the individual bands, the review of the Emergency and Gold Banded applications is undertaken as a priority. The task of the reviewing officer is to establish the veracity of the reason for the application, for example overcrowding, homelessness, significant medical need or downsizing. Checks relating to occupancy and residential status / history are made and any discrepancies are forwarded to the Housing Team for review.
- 3.21. The Data Sharing agreement between the Housing Team and the Revenues and Benefits team for this exercise was reviewed this year. Additional assurance was requested in relation to data sharing which has led to a temporary suspension of this workstream across the CFEU partnership. This is close to reaching a resolution.
- 3.22. The CFEU has created a Housing Enforcement Group which meets quarterly with representatives from across the Housing Service. The CFEU has provided Housing and Tenancy Fraud awareness sessions to staff within the Empty Homes Team, Income Team, Leasehold/Right to Buy Team, Benefit and Money Advice Team and Tenancy Management Team. Further sessions are planned with the Housing Options Team and ASB Team, who will also receive training regarding the Regulation of Investigatory Powers Act Legislation.
- 3.23. The Group will be working together to review the approach to enforcement from awareness and referral routes to appropriate legal action.
- 3.24. For 2026/27 the CFEU will be working to promote general and service area fraud awareness across all its partner Councils for Members, managers, staff and residents. There will be bespoke housing and tenancy fraud awareness training as a refresher for existing staff and any new starters as part of an induction process.

- 3.25. Additionally, a workstream is underway to enable staff within the CBCHS teams to carry out more verification checks directly with appropriate staff with training in checking other Council systems and understanding how to use other data sources such as credit reference agency checks to obtain information and intelligence. Empowering staff to undertake their own checks will assist the CFEU to free up resource to focus on more complex investigations. CFEU staff will continue to undertake checks in relation to high-risk/high loss areas such as Right to Buy and any more in-depth investigations, as well as the proactive fraud prevention work such as NFI and the review of the housing waiting lists.

4. Alternative options considered

- 4.1. None.

5. Consultation and feedback

- 5.1. Work activities are agreed and reviewed regularly with the Interim Director of Finance and Operations (s.151 Officer), and the Director of Governance, Housing and Communities.
- 5.2. Any Policies drafted or revised by the Counter Fraud and Enforcement Unit have been reviewed by One Legal and have been issued to the relevant Senior Officers, Governance Group and Executive Leadership Team for comment.

6. Key risks

- 6.1. The Council is required to proactively tackle fraudulent activity in relation to the abuse of public funds and social housing.
- 6.2. Failure to undertake such activity would accordingly not be compliant and expose the authority to greater risk of fraud and/or corruption. If the Council does not have effective counter fraud and corruption controls it risks both assets and reputation.

Report author:

Emma Cathcart, Assistant Director Counter Fraud and Enforcement Unit,
Emma.Cathcart@cotswold.gov.uk

Appendices:

- i. Risk Assessment

Background information:

N/A.

Appendix 1: Risk Assessment

Risk ref	Risk description	Risk owner	Impact score (1-5)	Likelihood score (1-5)	Initial raw risk score (1 - 25)	Risk response	Controls / Mitigating actions	Control / Action owner	Deadline for controls/ actions
1	The authority suffers material loss and reputational damage due to fraud	Executive Director Finance and Assets	3	3	9	Reduce	Maintain a Counter Fraud Team to reduce the likelihood of the risk materialising and also to help recover losses, thus reducing the impact.	Head of Service, Counter Fraud and Enforcement Unit	Ongoing
2	Without dedicated specialist staff in place, the Council may be unable to take effective and efficient measures to counter fraud, potentially resulting in authority suffering material losses due to fraud and error	Executive Director Finance and Assets	3	4	12	Reduce	Retain a specialist Counter Fraud Unit to tackle the misuse of public funds on behalf of the Council.	Head of Service, Counter Fraud and Enforcement Unit	Ongoing

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Cheltenham Borough Council

Cabinet Housing Committee – 1 April 2026

Housing Health and Safety Rating System (HHSRS)

Policy

Accountable member:

Cllr Flo Clucas, Cabinet Member for Housing and Customer Services

Accountable officer:

Claire Hughes, Director of Governance, Housing and Communities

Ward(s) affected:

N/A

Key Decision: No

Executive summary:

This report brings forward the revised Housing Health and Safety Rating System (HHSRS) policy following the points raised during the Cabinet Housing Committee on the 21st January 2026.

Recommendations:

The Cabinet Housing Committee recommends that Cabinet approve:

1. The Housing Health and Safety Rating System (HHSRS) Policy (Appendix 3)
-

1. Implications

1.1 Financial, Property and Asset implications

CBC is committed to meeting its legal duties to keep its homes safe, ensure properties are fit for human habitation, free of 'category 1' hazards, correct any disrepair, and comply with all relevant legislation and guidance.

There are no direct financial implications arising from the Housing Health and Safety Rating System report. Any existing expenditure arising will be met through established budgets, however where new expenditure is identified, this will require an additional budget request.

Signed off by: Jon Coldridge, HRA Accountant, j.coldridge@cheltenham.gov.uk

1.2 Legal implications

Hazards in Social Housing (Prescribed Requirements) (England) Regulations 2025, commonly referred to as Awaab's Law, are a set of regulations that came into force on 27 October 2025. These regulations require social landlords to address emergency hazards and significant damp and mould hazards within fixed timeframes. In 2026 the regulations extend to include additional hazards where they present a significant risk of harm:

- excess cold and excess heat
- falls associated with baths etc., on level surfaces, on stairs and between levels
- structural collapse, and explosions
- fire, and electrical hazards
- domestic and personal hygiene and food safety

Signed off by: Alison McKane, Interim Deputy Monitoring Officer,
Alison.McKane@cheltenham.gov.uk

1.3 Environmental and climate change implications

A repaired and safe housing stock ensures climate resilience, making homes less susceptible to extreme weather events. Relevant work will happen alongside the Warm Homes retrofit work. A Climate Change impact assessment has been completed for the HHSRS policy, and the dashboard and summary report can be found in the appendices.

Signed off by: Maizy McCann, Climate Officer, Maizy.mccann@cheltenham.gov.uk

1.4 Corporate Plan Priorities

This report contributes to the following Corporate Plan Priorities:

- Quality homes, safe and strong communities

1.5 Equality, Diversity and Inclusion Implications

An Equality impact assessment has been completed for the HHSRS policy and can be found in the appendices.

2 Background

2.1 Cheltenham Borough Council (CBC) provides a wide range of local services, including the provision of social housing, maintaining approximately 5,000 domestic properties, communal blocks and schemes.

2.2 As part of our service delivery and the provision of homes it is essential that the council has a robust policy framework in place which clearly sets out to our tenants what they can expect from the council as their landlord.

2.3 As a landlord we are committed to meeting our legal duties to keep our homes safe by fixing disrepair and keeping them fit for human habitation and free of 'category 1' hazards ensuring that all our homes and communal areas managed by CBC are safe and healthy for tenants and visitors.

2.4 The HHSRS policy is included in the appendices supplemented with a tenant summary.

3 Reasons for recommendations

3.1 It is recommended that Cabinet approve the HHSRS policy, which outlines our approach under HHSRS to identify, assess, mitigate and eliminate hazards to ensure compliance with the Hazards in Social Housing (Prescribed Requirements) (England) Regulations 2025.

3.2 The policy has been revised following the points, which were raised during the Cabinet Housing Committee on the 21st January 2026 (included in 5.2), and also in line with the National Institute for Health Care (NICE) guidance.

3.3 The implementation of the HHSRS policy will provide CBC with a robust policy framework which sets out our approach to meet the HHSRS requirements.

4 Alternative options considered

4.1 No alternatives are available; a policy is required to outline the approach CBC will adopt in relation to the requirements set out under HHSRS.

5 Consultation and feedback

5.1 Consultation has been carried out through the Housing HHSRS working group and revisions made to the policy following feedback.

5.2 The policy has been further revised following the points, which were raised during the Cabinet Housing Committee on the 21st January 2026 (listed below), and also in line with the National Institute for Health Care (NICE) guidance.

HHSRS Policy: Section 6, Groups, 29 Hazards and Vulnerabilities, the following vulnerabilities or responsible team/department have been updated in the policy:

- 6. Carbon monoxide and combustible products: All persons at risk (higher risk categories: 80 years plus, children and pregnant women)*
- 14. Noise: Responsible teams have been updated: Behavioural noise: ASB and TMO Teams or Property related noise: T&I Team.
- 17. Personal hygiene, sanitation and drainage: Responsible teams: TMO Team in situations where it is impacting on the building.
- 21. Falling on the stairs: Responsible teams have been updated: Repairs Team and also the Estates Team, as cleaning can provide slip hazards.

*NICE guidance.

6 Key risks

A risk assessment has been completed for the HHSRS policy and is attached in the appendices.

Report author:

Jo Rea, Health and Safety Officer, Jo.Rea@cheltenham.gov.uk

Appendices:

- i. Risk Assessment
- ii. Equality Impact Assessment
- iii. HHSRS Policy
- iv. HHSRS Policy Summary for Tenants
- v. [Climate Change Impact Assessment](#)

Background information:

N/A

Appendix 1: Risk Assessment

Risk ref	Risk description	Risk owner	Impact score (1-5)	Likelihood score (1-5)	Initial raw risk score (1 - 25)	Risk response	Controls / Mitigating actions	Control / Action owner	Deadline for controls/ actions
1	The Council has a legal duty to ensure that properties it manages are safe and comply with all applicable statutory requirements. If the Council fails to adopt clear policies then this could result in ambiguity potentially putting tenants and residents at risk	Director of Governance, Housing and Communities	5	3	15	Reduce	Produce, approve and implement clear and robust policies and associated procedures.	Director of Governance, Housing and Communities	February 2026
2	If the Council does not have clear policies in place or does not comply with the provisions of the polices then there is a risk that the council could be subject to legal and/ or financial risk.	Director of Governance, Housing and Communities	5	3	15	Reduce	Produce, approve and implement clear and robust policies and associated procedures.	Director of Governance, Housing and Communities	February 2026

Appendix 2: Equality Impact Assessment (Screening)

STAGE 1 – Equality Screening

1. Identify the policy, project, function or service change

a. Person responsible for this EqlA

Officer responsible: Claire Hughes	Service Area: Housing Services
Title: Director of Governance, Housing and Communities	Date of assessment: 06/01/2026
Signature: <i>Claire Hughes</i>	

b. Is this a policy, function, strategy, service change or project?

Policy

If other, please specify:

c. Name of the policy, function, strategy, service change or project

Housing Health and Safety Rating System (HHSRS) Policy

Is this new or existing?

New or proposed

Please specify reason for change or development of policy, function, strategy, service change or project

The policy has been developed to demonstrate how the Council will comply with the Hazards in Social Housing (Prescribed Requirements) (England) Regulations 2025

d. What are the aims, objectives and intended outcomes and who is likely to benefit from it?

Aims: The aim of this policy is to ensure that the Council’s process for complying with Hazards in Social Housing (Prescribed Requirements) (England) Regulations 2025 is clearly set out.

Objectives: The policy will:

- Set out how the council will ensure compliance with the Hazards in Social Housing (Prescribed Requirements) (England) Regulations 2025

Outcomes:	Tenants and staff will be aware of the processes followed by the council to ensure compliance with the Hazards in Social Housing (Prescribed Requirements) (England) Regulations 2025
Benefits:	<p>This policy should offer assurance to tenants that the council is meeting its legal obligations and is committed to dealing with hazards effectively.</p> <p>Employees of the Council can utilise this policy to ensure correct processes are utilised.</p>

e. What are the expected impacts?	
Are there any aspects, including how it is delivered or accessed, that could have an impact on the lives of people, including employees and customers.	No
Do you expect the impacts to be positive or negative?	No impact expected
Please provide an explanation for your answer:	
This policy is equally applicable to all tenants.	

If your answer to question e identified potential positive or negative impacts, or you are unsure about the impact, then you should carry out a Stage Two Equality Impact Assessment.

f. Identify next steps as appropriate	
Stage Two required	No
Owner of Stage Two assessment	
Completion date for Stage Two assessment	

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CHELTENHAM
BOROUGH COUNCIL

HOUSING HEALTH & SAFETY RATING SYSTEM (HHSRS)

POLICY

This document has been prepared by:

Date	Job Title
25/09/2025	Cheltenham Borough Council – Housing Service, Health and Safety Manager

Version Number	Version Date	Summary of Changes
001	25/09/2025	First draft
002	4/2/2026	Updated following the Housing Cabinet Committee on the 21.1.26 .

Consultation	Comments
Joint Liaison Forum	
Leadership Team	
CBC Council	

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1. INTRODUCTION

- 1.1 Phase 1 of Awaab's Law came into force for the social rented sector on **27 October 2025**, which requires all social landlords to address **all emergency hazards, all damp and mould** and **all significant hazards** present risk of harm to tenants to fixed timeframes.
- 1.2 In 2026 the regulations extend to include the following hazards where they present a significant risk of harm:
 - excess cold and excess heat
 - falls associated with baths etc., on level surfaces, on stairs and between levels
 - structural collapse, and explosions
 - fire, and electrical hazards
 - domestic and personal hygiene and food safety
- 1.3 In 2027, the regulations will be further extended to all remaining HHSRS hazards (apart from overcrowding) where they present a significant risk of harm.
- 1.4 CBC will prepare for the future expansion of Awaab's Law. This guidance includes information in relation to damp and mould hazards that will be in scope for the first phase of Awaab's Law and will be updated to include other hazards ahead of the coming into force of further phases. We want to make sure that this policy works effectively through taking a 'test and learn' approach and will implement any lessons learned between phases.
- 1.5 The phased approach does not mean that CBC have leeway on addressing dangerous issues in our homes in the meantime and therefore we must continue to meet our legal duties to keep homes safe by fixing disrepair, and keeping our homes fit for human habitation and free of dangerous 'category 1' health or safety hazards. We will also continue to meet the outcomes set out by the Regulator of Social Housing in its Safety and Quality standard.

2. CONTEXT

- 2.1 The Regulations are also known as 'Awaab's Law' in memory of 2-year-old Awaab Ishak, who died tragically in 2020 as a result of a severe respiratory condition due to prolonged exposure to mould in his home. Awaab's parents had complained repeatedly to their social landlord in the three years prior to Awaab's death, but no action was taken by their social landlord to treat the mould.
- 2.2 Living in hazardous conditions can have a substantial impact on people's health, safety and wellbeing. While many landlords take timely and effective action to address hazards, Awaab's Law serves as a legal backstop for the cases where social landlords are failing to make repairs quickly enough, leaving their tenants at risk.
- 2.3 The primary legislation for Awaab's Law was first introduced through the [Social Housing \(Regulation\) Act 2023](#), and inserts (or in legal terms 'implies') into social housing tenancy agreements a term that requires social landlords to comply with the requirements that are set out in these Regulations. This means all social landlords have to meet the requirements in the Hazards in Social Housing (Prescribed Requirements) (England) Regulations 2025. If they do not, tenants can hold their social landlords to account by taking legal action through the courts for a breach of contract. Other avenues of redress are available to tenants via the social landlord's complaints procedure and the Housing Ombudsman Service.

3. POLICY STATEMENT

3.1 CBC is committed to meeting its legal duties to keep our homes safe by fixing disrepair and keeping them fit for human habitation and free of 'category 1' hazards ensuring that all our homes and communal areas managed by CBC Housing Services are safe and healthy for tenants and visitors. This policy outlines our approach under HHSRS to identify, assess, mitigate and eliminate hazards.

3.2 CBC will comply with relevant legislation and guidance, including:

- Health and Safety at Work etc Act 1974
- Housing Act 2024.
- Defective Premises Act 1972.
- Landlord and Tenant Act 1985.
- Homes (Fitness for Human Habitation) Act 2018.
- Decent Homes Standard 2006.
- Consumer Regulations 2024 – Regulator for Social Housing.
- Pre-Action Protocol for Housing Conditions Claims (England), 2021.
- Social Housing (Regulation) Act 2023.
- Hazards in Social Housing (Prescribed Requirements) (England) Regulations 2025.

4. SCOPE

4.1 This policy applies to **all properties and communal areas managed by CBC – Housing Services** where we hold responsibility for repairs and maintenance.

4.2 This policy does not apply to:

- Leasehold properties
- Any other dwelling/building managed by CBC which are not otherwise included in the property portfolio of Housing Services
- Hazards resulting from a breach of tenancy agreement by the resident, including deliberate damage or unauthorised alterations.
- Hazards which are 'non-significant' hazards otherwise known as Category 3 or 4 hazards.

4.3 Leaseholders and shared owners are responsible for repairs within their demised premises, as outlined in their lease agreements. If the issues arise within the communal area or involves a structural building defect, CBC is responsible for carrying out the repairs in line with the terms of the relevant lease agreement.

4.4 Hazards that pose a significant risk to the health or safety of our tenants within the affected home fall within scope of **Awaab's Law**. CBC is responsible for determining whether a hazard poses a significant risk to a customer(s) health or safety.

4.5 This policy has been developed to ensure full compliance with all HHSRS hazards falling within the scope of **Awaab's Law**, including those introduced through its phased implementation from **27 October 2025** onwards.

5. DEFINITIONS

Term	Definition
Housing Health and Safety Rating System (HHSRS)	The risk-based evaluation tool used to assess potential hazards in residential properties, as defined under the Housing Act 2004
Emergency Hazard (Category 1)	An emergency hazard otherwise known as Category 1 hazards are those that poses 'an imminent and significant risk of harm' to the health or safety of the tenant.
Significant Hazard (Category 2)	A 'significant hazard' otherwise known as Category 2 hazards are those that poses a 'significant risk of harm' to the health or safety of a tenant. A 'significant risk of harm' is defined as 'a risk of harm to the occupier's health or safety that a reasonable lessor with the relevant knowledge would take steps to make safe as a matter of urgency'.
Non-Significant Risk (Category 3 and 4)	A 'non-significant' otherwise known as Category 3 or 4 hazards are those that do not pose a serious threat to health or safety and would not require urgent action by a reasonable social landlord. These hazards are outside the scope of this policy

6. GROUPS, 29 HAZARDS and VULNERABILITIES

6.1 A potential source of harm or adverse health effect on a person.
Under HHSRS there are currently 29 hazards of which the most common are damp and mould, excess cold, falls and fire safety. These fall into 4 Groups A – D

Groups	Hazards	Vulnerabilities	Responsible Team/Department
a	b	c	d
Group - A Physiological Requirements	1. Damp and mould growth	14yrs of less	Repairs - DMC
	2. Excess cold	65yrs plus	T&I Compliance
	3. Excess heat	65yrs plus	T&I Compliance
	4. Asbestos and manufactured mineral fibres)	No specific group	T&I Compliance
	5. Biocides	No specific group	T&I Compliance
	6. Carbon monoxide and combustible products	CO, All persons, (higher risk categories: 80 yrs plus, children and pregnant women) NO ₂ SO ₂ and smoke – No specific group	T&I Compliance
	7. Lead	Under 3yrs	T&I Compliance
	8. Radiation	All persons aged between 60-64 who have had lifetime exposure to radon	T&I Compliance
	9. Un-combusted fuel gas	No specific group	T&I Compliance
	10. Volatile organic compounds	No specific group	T&I Compliance
Group - B Physiological Requirements	11. Crowding and space	No specific group	TMO
	12. Entry by intruders	No specific group	Customer Services
	13. Lighting	No specific group	Customer Services
	14. Noise: Behavioural Noise: Property Condition:	No specific group No specific group	ASB and TMO T&I
Group - C Protection Against Infection	15. Domestic hygiene, pests and refuse	No specific group	TMO
	16. Food safety	No specific group	TMO
	17. Personal hygiene sanitation and drainage	Under 5yrs	TMO – Personal Hygiene Customer Services - Drainage
	18. Water supply	No specific group	Repairs
Group - D Protection Against Accidents	19. Falls associated with baths etc	60yrs plus	Repairs
	20. Falling on level surfaces etc	60yrs plus	Repairs
	21. Falling on stairs	60yrs plus	Repairs Cleaning - Estates Team
	22. Falling between levels	Under 5yrs	Repairs
	23. Electrical hazards	No specific group	Electrical
	24. Fire	No specific group	Repairs
	25. Flames, hot surfaces and materials	No specific group	TMO

	26. Collision and entrapment	No specific group	TMO
	27. Explosions	No specific group	Repairs
	28. Ergonomics	No specific group	Repairs
	29. Structural collapse and falling elements	No specific group	Repairs

7. EMERGENCY HAZARDS (Category 1)

7.1 **Step 1 – (Day Zero)** A potential emergency hazard is reported, or a CBC colleague or contractor identifies a potential emergency hazard during a property visit.

- Immediately inform either the duty supervisor on **07786 640 814** or Building Services Logistics team on **01242 387 639**
- Building Services Logistics Team assigns the case to a supervisor or T&I surveyor
- The assigned supervisor/surveyor then reviews all available information about the hazard and the resident's circumstances. Based on this, they make an initial assessment to decide whether the issue is a potential 'emergency hazard' or if it needs to be downgraded to a 'significant' hazard or if it falls outside the scope of Awaab's Law.
- The supervisor/surveyor must further investigate and visit the property if after reviewing all available information concludes the presence of a potential emergency hazard. If the investigation confirms an emergency hazard at the property, then the supervisor/surveyor must arrange for the relevant safety work to be undertaken as soon as reasonably practicable. The investigation and the work must both take place within **24 hours** of becoming aware of the hazard.

8. SIGNIFICANT HAZARD (Category 2)

8.1 **Step 1 – (Day Zero)** A potential significant hazard is reported, or a CBC colleague or contractor identifies a potential significant hazard during a property visit.

- Immediately inform either the duty supervisor on **07786 640 814** or Building Services Logistics team on **01242 387 639**
- Building Services Logistics Team assigns the case to a supervisor or T&I surveyor
- The assigned supervisor/surveyor then reviews all available information about the hazard and the resident's circumstances. Based on this, they make an initial assessment to decide whether the issue is a potential 'significant' or needs upgrading to an 'emergency' hazard, or if it falls outside the scope of Awaab's Law.

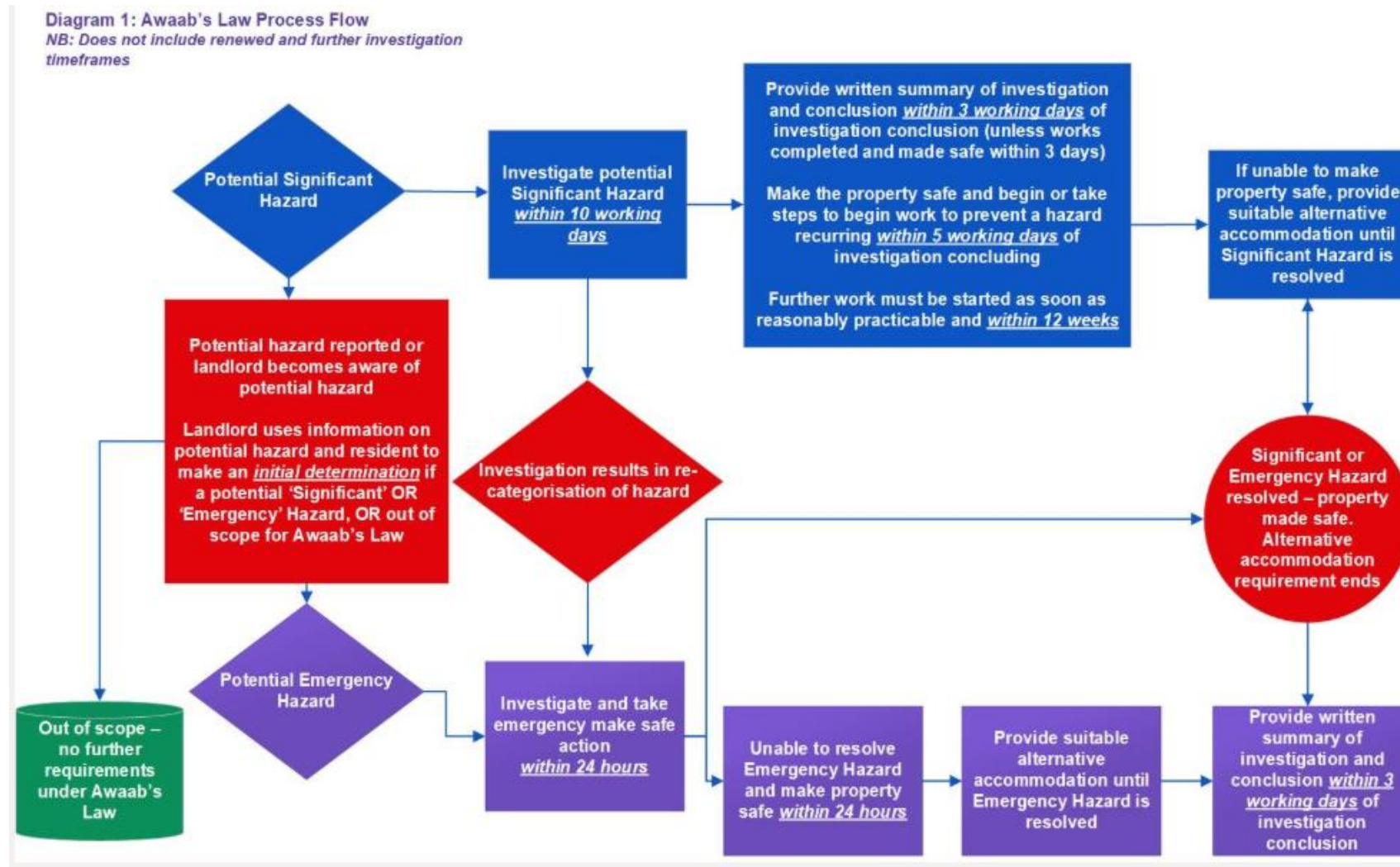
8.2 **Step 2** - If a potential significant hazard is identified, the assigned supervisor/surveyor must carry out an investigation within **10 working days**. If their investigation confirms a significant hazard, they must:

- Provide a written summary of the investigation and its findings to the resident within **3 working days** of the conclusion (unless the property is made safe and works are completed within 3 working days)
- Complete relevant safety works and begins or take steps to begin any further supplementary works to prevent the hazard from reoccurring within **5 working days** of concluding the investigation

- Where further supplementary works are required and it is not possible to begin them within 5 working days, then CBC must start these as soon as reasonably practicable and **within 12 weeks** of the investigating concluding

DRAFT

8.3 This diagram shows a simplified process to support understanding of Awaab’s Law timeframes resolving a **significant or emergency hazards**, full details of which can be found within the guidance.



8.4 Renewed Investigations

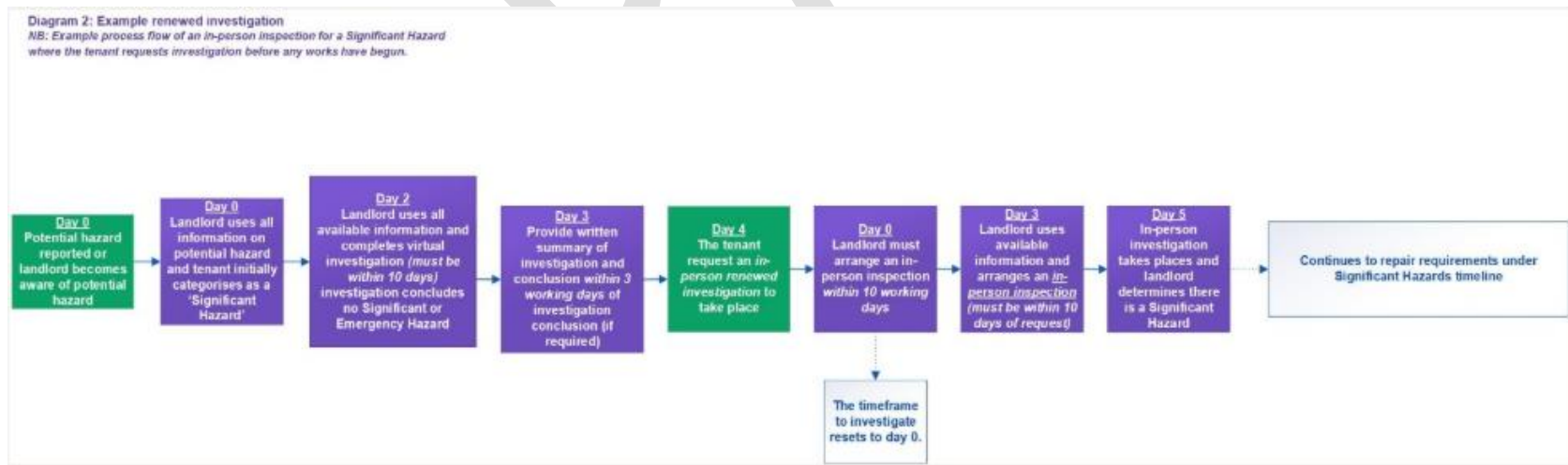
8.4.1 If a tenant specifically requests an in-person inspection after an investigation has been done remotely, a 'renewed' in-person investigation must be carried out. For potential significant hazards, the renewed investigation must be completed **within 10 working days** of the request, so the timeline for investigation is effectively reset.

This must confirm whether or not there is a significant or emergency hazard and must also, if possible, identify the required work to make a property safe and prevent the hazard from recurring.

Tenants should therefore be encouraged to request an in-person inspection in the first instance if they believe one is required. For potential emergency hazards, the tenant may request an in-person investigation **within 10 working days** if an initial remote investigation concludes there is not an emergency hazard or if the initial investigation finds an emergency hazard but does not identify any relevant safety work to address the emergency hazard.

8.4.2 Under Awaab's Law, CBC are not required to undertake a renewed investigation if required works to prevent the hazard from recurring have already begun, or if relevant safety work under regulation 5 (emergency action) or a further investigation (under regulation 8) is required. However, in a case where a further investigation is required CBC will conduct an in-person inspection under the provision relating to further investigations, if the tenant so requests.

8.4.3 The process flow shows a hypothetical scenario and simplistic example of a renewed investigation. This example is not reflective of all possible circumstances and should not be relied upon exclusively for understanding the requirements.



9. DECANTS

9.1 Securing Suitable Alternative Accommodation

9.1.1 If we are unable to complete the relevant safety work within the initial remediation period (**5 working days from the completion of the investigation that identified the hazard for a significant hazard or 24 hours for an emergency hazard**), then arrangements will be made to secure the provision of suitable alternative accommodation, until the relevant safety work has been completed.

9.1.2 The provision of suitable alternative accommodation will extend to anybody who usually lives in the property as a member of the tenant's family and in accordance with the tenancy agreement, including children who would usually stay in the property overnight for at least one night a week.

The ultimate decision as to whether to leave their home and move into alternative accommodation sits with the tenant.

9.2 Tenant Refusing Alternative Accommodation

9.2.1 If the tenant refuses the offer of suitable alternative accommodation and chooses to make their own arrangements, then they **must inform us in writing**.

9.2.2 It should be noted that raising concerns that a property is unsuitable is not the same as refusing an offer of any alternative accommodation. Should the tenant refuse alternative accommodation as an option, it should be made clear to them that CBC is not required to provide further offers of suitable accommodation. However, where a tenant has previously refused an offer of alternative accommodation, CBC will also consider their wider duties, procedures and policies to keep tenants safe.

9.3 Remaining in the Property

9.3.1 If anyone chooses to remain in the property in the period before the relevant safety work is completed (for example if an alternative accommodation offer is declined, or if only part of the household move out), then we must provide information on any actions that occupants could take or avoid to mitigate the risk of harm, or let the tenant know if they do not think it is possible for the occupant to do anything to mitigate that risk.

9.4 Returning to the Home

9.4.1 Tenants can choose to end the provision of alternative accommodation and return to their home at any time and in doing so the tenant must inform us in **writing**, resulting in the provisions of the already provided alternative accommodation being brought to an end.

10. GDPR

10.1 Information about tenants is personal data and may be sensitive. GDPR informed consent requires individuals to be fully aware of how their data will be used and to have the power to control their data by freely agreeing, specifically, and unequivocally to the processing. In recording and handling this data, we must ensure that we comply with UK General Data Protection Regulation UK (GDPR) and the Data Protection Act

2018, noting that GDPR places special restrictions on the collection and recording of health data.

11. DEFENCE

11.1 Reasonable Endeavours

CBC have a defence for a failure to comply with Awaab's Law requirements if we can prove that we have used all reasonable endeavours to avoid it, meaning we have taken all reasonable steps to comply with the requirements of the Awaab's Law, but it has not been possible for reasons genuinely beyond our control. Examples could include:

- Unable to complete work within the timeframes because asbestos removal which would otherwise require a 14-day notification. Likewise, other approvals and permissions might be needed from external bodies, which requires CBC to evidence that appropriate steps to obtain these in good time are being carried out.
- Tenant refusing access to the property to enable CBC to complete relevant safety works within the specified timeframes.
- Unable to source specialist contractors or materials within the required timeframes but has made reasonable efforts to do so.
- CBC have made reasonable efforts to secure suitable alternative accommodation, but there may be no suitable properties which are within a reasonable distance of schools/places of work or in the local area. In this case CBC will work with the tenant to identify the best option.
- The tenant no longer wishes to remain in the alternative accommodation, and the tenant gives CBC notice of this in writing.

12. STOCK CONDITION SURVEYS

12.1 Stock condition survey will be carried out at 5 yearly intervals. If during a stock condition survey, the surveyor identifies a Category 1 or 2 hazard then they must report it immediately to either the duty supervisor on **07786 640 814** or logistics on **01242 387 639**

13. POST INSPECTIONS

13.1 All remedial works relating to Category 1 or 2 hazards will be post inspected to ensure that the hazard(s) have been mitigated and the remedial works has been completed to a satisfactory standard.

13.2 Under Awabb's Law, there is no requirement to contact tenants post completion of remedial works. However, CBC will periodically contact the tenant after completion of the works to ensure the hazard has not returned at the following intervals:

- 14 days after completion of remedial works
- 2 months after completion of remedial works
- 12 months after completion of remedial works

13.3 If the tenant is unwilling or unable to provide access within the above timescales, CBC will not be in breach for missing the timescales and will not record this as a failure. However, we will continue to work with the tenant and arrange access so that we can establish if the remedial works has mitigated the hazard or further works is required.

14. RECORD KEEPING

14.1 Records relating to the case must be maintained such as:

- Correspondence to and from the tenant
- Correspondence to and from contractors
- Investigation reports
- Completion records/certificates
- Any other record which might otherwise be relevant to the case.

15. TRAINING

15.1 Mandatory HHSRS training requirements for all property visiting colleagues:

Role	Course Type	Delivery Method
T&I Managers & Surveyors	Enhanced	Virtual or in-person
Building Services Managers & Supervisors	Enhanced	Virtual or in-person
Building Services Trades Operatives	Condensed	In-person
Health & Safety	Condensed	Virtual or in-person
TMOs, ASB, Empty Homes, Income & any other property visiting teams	Condensed	Virtual or in-person

Training is to be repeated at 3 yearly intervals with records maintained in T100.

16. RESPONSIBILITY and DECISION MAKING

16.1 The table below illustrates the structure for responsibility and decision-making in relation to this policy.

Person Responsible	Scope
Director of Housing	<ul style="list-style-type: none"> • Responsible for the implementation, day-to-day application and adherence to this Policy and Procedure.
Director of Health and Safety	<ul style="list-style-type: none"> • Policy owner.
Head of T&I	<ul style="list-style-type: none"> • Ensure that all properties meet the Decent Homes Standard • Ensure all Stock Condition Surveys (SCS) on the 5-year programme include a suitable & sufficient HHSRS assessment. • To ensure HHSRS CAT 1 or CAT 2 actions identified during a SCS are logged correctly and actioned by the relevant teams
Tenancy Team Leader/ Repairs Manager	<ul style="list-style-type: none"> • Review and action any HHSRS reports, ensuring that they are actioned within the specified timeframes
Health & Safety Manager	<ul style="list-style-type: none"> • Record monthly on the compliance report any recorded CAT 1 or CAT 2 cases.
All frontline staff including CBC contractors	<ul style="list-style-type: none"> • Identification and reporting of hazards identified during any visit to our homes.

17. ASSOCIATED POLICIES

17.1 Associated Policies and Procedures

- CEOs Health and Safety Policy Statement
- Repairs & Maintenance Policy
- Damp, Mould & Condensation Policy
- Asbestos Policy
- Electrical Policy
- Fire Policy
- Gas Policy
- LOLER Policy
- Legionella Policy
- Asset Investment Policy
- Compensation and Disrepair Policy
- Complaints Policy
- No Access Policy

18. REVIEW

- 18.1 This policy will be reviewed within **six months** of its initial implementation. Subsequent reviews will occur every **three years**, or earlier if prompted by changes in legislation, operational requirements, or any other relevant circumstances.
- 18.2 The Director of Health and Safety is responsible for leading on the reviewing of this policy, which must include all Responsible Persons listed in the table at 16.1 with exception of frontline staff and contractors.

Tenant Summary: Housing Health and Safety Rating System (HHSRS)

Why this matters

We want to keep your home safe and healthy. Awaab's Law means hazards must be fixed quickly to protect you and your family.

What hazards are covered?

- Damp and mould
- Excess cold or heat
- Fire and electrical hazards
- Falls (stairs, baths, etc.)
- Structural collapse
- Hygiene and food safety issues

What we will do

- Emergency hazards: Investigated and made safe within 24 hours
- Significant hazards: Investigated within 10 working days, safety work started within 5 working days, full repairs within 12 weeks

Your rights

- Request an in-person inspection if the first check was remote
- Alternative accommodation offered if repairs cannot be completed quickly
- If you refuse alternative accommodation, confirm in writing

What we need from you

- Report hazards promptly
- Allow access for inspections and repairs
- Tell us in writing if you refuse alternative accommodation or decide to return home

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Implementation of HHSRS Policy



Key

	Significant and/or long-term positive impact identified. No changes needed.
	Slight or short-term positive impact identified. No changes needed but could be reviewed to improve.
	Not applicable or no cause for concern.
	Slight or short-term negative impact identified. Review to identify possible improvements.
	Significant and/or long-term negative impact identified. Changes needed before proceeding.

This summary of the CIAT should be used to aid your decision making. Please note that red/amber segments simply mean that mitigations and changes should take place not that the project cannot go ahead.

Environmental	Scores	Justification	Recommendation
GHGs	0	0	0
Air quality	0	0	0
Sustainable Transport	0	0	0
Land use change	0	0	0
Biodiversity	0	0	0
Soil and waterway health	0	0	0
Climate Change Adaptation	2	Financial input may be required to ensure home/properties are maintained to the standards of HHSRS. Safe and maintained homes will be less vulnerable to extreme weather.	0
Energy Use	0	The application of the HHSRS may have both a positive and negative impact	0
Sustainable Materials	0	0	0
Waste	-2	Possible there may be waste outputs from home/property upgrades	0

Social	Scores	Justification	Recommendation
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Food	0	0	0
Health	4	The overall aim of HHSRS requires all social landlords to address all emergency hazards, all damp and mould and all significant hazards present risk of harm to tenants to fixed timeframes.	0
Housing	4	Provision of better homes with robust timeframes for resolving poor housing issues like damp or mould and disrepairs.	0
Education	0	0	0
Community	0	0	0
Culture	0	0	0
Accessibility	0	0	0
Local Economy and Jobs	4	Potential for additional employment	0
Safety	2	HHSRS requires the landlord to consider safety and emergency -: <ul style="list-style-type: none"> • fall associated with baths etc., on level surfaces, on stairs and between levels • structural collapse, and explosions • fire, and electrical hazards 	0
Equity	0	0	0
Democratic Voice	0	0	0

Cheltenham Borough Council

Cabinet Housing Committee – 1 April 2026

Damp, Mould and Condensation Policy

Accountable member:

Cllr Flo Clucas, Cabinet Member for Housing and Customer Services

Accountable officer:

Claire Hughes, Director of Governance, Housing and Communities

Executive summary:

This report brings forward new Damp, Mould and Condensation Policy.

Recommendations:

The Cabinet Housing Committee recommends that Cabinet approves:

1. The Damp, Mould and Condensation Policy.
-

1 Background

1.1 Cheltenham Borough Council (CBC) provides a wide range of local services, including the provision of social housing, maintaining approximately 5,000 domestic properties, communal blocks and schemes.

1.2 As part of our service delivery and the provision of homes it is essential that the council has a robust policy framework in place which clearly sets out to our tenants what they can expect from the council as their landlord.

1.3 This report brings forward a new Damp, Mould and Condensation Policy. This policy is supplemented with a tenant summary.

2 Damp, Mould and Condensation (DMC) Policy (Appendices 5 – 7)

2.1 We are committed to maintaining our homes to a high standard and to make sure our tenants stay safe, healthy, and well in their homes. Damp and mould are issues which can have a serious impact

on the health and well-being of our tenants and cause damage to both our assets and to items stored within them.

2.2 This policy sets out our approach to dealing with damp and mould in our homes and communal areas. It covers the services we provide to tenants who rent their home under a tenancy agreement and those who occupy under a licence. Different properties, often of different ages, need to be looked after differently by CBC and by tenants. For leaseholders, we will meet the responsibilities as set out in the terms of the lease.

3 Equalities Impact Assessments

3.1 Equalities impact assessments have been completed for each policy and can be found in the appendices

4 Key risks

5.1 Key risks are set out in the risk register at Appendix 1.

Report author:

Claire Hughes, Director of Governance, Housing and Communities, claire.hughes@cheltenham.gov.uk

Appendices:

1. Risk Assessment
2. Damp, Mould and Condensation Policy
3. DMC Policy Summary for Tenants
4. DMC Policy Equality Impact Assessment

Appendix 1: Risk Assessment

Risk ref	Risk description	Risk owner	Impact score (1-5)	Likelihood score (1-5)	Initial raw risk score (1 - 25)	Risk response	Controls / Mitigating actions	Control / Action owner	Deadline for controls/ actions
1	The Council has a legal duty to ensure that properties it manages are safe and comply with all applicable statutory requirements. If the Council fails to adopt clear policies then this could result in ambiguity potentially putting tenants and residents at risk	Director of Governance, Housing and Communities	5	3	15	Reduce	Produce, approve and implement clear and robust policies and associated procedures.	Director of Governance, Housing and Communities	February 2026
2	If the Council does not have clear policies in place or does not comply with the provisions of the polices then there is a risk that the council could be subject to legal and/ or financial risk.	Director of Governance, Housing and Communities	5	3	15	Reduce	Produce, approve and implement clear and robust policies and associated procedures.	Director of Governance, Housing and Communities	February 2026

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Name	Damp and Mould Policy
Owner	Head of Regulatory Compliance
Last Review	TBC
Next Review	TBC
Tenant Consultation	TBC
Equality Impact Assessment	TBC
Board Approval	TBC

Strategic Lead

Sign

Date

Chair of Board

Sign

Date

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1.0 Introduction and Objectives

- 1.1 Cheltenham Borough Council (CBC) is committed to maintaining our homes to a high standard and to make sure our residents stay safe, healthy, and well in their homes. Damp and mould are issues which can have a serious impact on the health and well-being of our residents and cause damage to both our assets and to items stored within them.
- 1.2 This policy sets out our approach to dealing with damp and mould in our homes and communal areas. It covers the services we provide to tenants who rent their home under a tenancy agreement and leaseholders who occupy under a licence. Different properties, often of different ages, need to be looked after differently by CBC and by residents. For leaseholders, we will meet the responsibilities as set out in the terms of the lease.

2.0 Scope

- 2.1 Awaab's Law is the common name for the Hazards in Social Housing (Prescribed Requirements) (England) Regulations 2025, of which phase one came into force on 27th October 2025. The legislation includes fundamental changes to remediate damp, mould, and emergency hazards within rigorous timescales. While Awaab's law will be implemented in a phased approach, landlords must take all reasonable steps to comply with the new legal requirements from the outset.
- 2.2 This policy takes account of the recommendations made in the October 2021 Housing Ombudsman Spotlight Report on Damp and Mould: It's not Lifestyle, and the subsequent follow up report in February 2023.
- 2.3 This policy outlines CBC's approach to damp and mould including proactive and reactive investigations, planning of resources in anticipation of periods of higher demand, budget management to reduce instances of damp and mould, ensuring staff have the correct competence and equipment to assess cases, and our tenant engagement and complaints procedures.
- 2.4 Damp and mould create risks to health due to increased prevalence of house dust mites and mould or fungal growths resulting from dampness and/or high humidities. The government's guidance on the Housing, Health, and Safety Rating System states that the hazard of damp and mould includes threats to mental health and social well-being which may be caused by living with the presence of damp, damp staining, and/or mould growth.
- 2.5 Mould is a type of fungus. It spreads through spores, which are invisible to the naked eye but are in the air around us all the time and can quickly grow on surfaces where dampness persists, or water has formed into a visible covering.

- 2.6 There are four main causes of dampness in homes. It is important to determine the cause of damp within a property as the remedial works required will require differing solutions:
- 2.7 **Water leaks** from defective supply and waste pipework (especially in bathrooms and kitchens) can affect both external and internal walls and ceilings. The affected area looks and feels damp to the touch and stays damp regardless of the prevailing weather conditions. It is the result of a problem or fault with the home or building, which requires repair.
- 2.8 **Rising damp** is caused by water rising from the ground into the home or building. Water gets through or around a defective damp proof course (DPC) or passes through the masonry that was built without a DPC. Rising damp will only affect basements and ground floor rooms. It will be present all year round but can be more noticeable in winter. It is generally the result of a problem or fault with the property, which requires repair.
- 2.9 **Penetrating damp** appears because of a defect in the structure of the home or building, such as damaged brickwork, missing roof tiles, loose flashing, or leaking rainwater goods. These defects allow water to pass from the outside to the floors, walls, or ceilings. Penetrating damp is far more noticeable following a period of rainfall and will normally appear as a well-defined 'damp-patch' which looks and feels damp to the touch. It is the result of a problem or fault with the home, which requires a repair.
- 2.10 **Condensation** is a common cause of dampness and is caused by excessive moisture in the air (water vapour) inside the dwelling meeting a colder surface, such as a window or wall. The drop in temperature causes liquid water to form on the surface and then soak in. It is usually found in kitchens, bathrooms, the corners of rooms, on north facing walls and on or near windows, all places that either tend to have a lot of moisture in the air, or to be cold generally. It is also found in areas of low air circulation such as behind wardrobes and beds, especially when they are pushed up against external walls.
- 2.11 All homes in England can be affected by condensation because the climate is often cool and wet. Normal household activities also constantly release moisture into the air. Good practice in the home minimises and alleviates condensation, and in many cases will prevent it causing dampness and persistent mould. However, the root cause can be a problem that requires a CBC repair or an improvement to the home or property. In others, a different solution may be needed (for example, in cases of severe overcrowding).
- 2.12 Where CBC finds or is made aware of damp issues within our properties, the initial response will be to resolve the defect to prevent exposing residents or others to health associated risks. Where a third party is involved, we will work collaboratively to ensure the issue is remediated quickly. If the defect is not deemed to be the responsibility of CBC we will seek to recover costs in line with our rechargeable repairs policy.

3.0 Roles and Responsibilities

- 3.1 The Cabinet has overall governance responsibility for ensuring this policy is fully implemented to ensure full compliance with legislation, regulatory standards, and the requirements of other stakeholders such as the Housing Ombudsman Service. As such, the Cabinet will formally approve this policy and review it every two years (or sooner if there is a change in legislation or regulation).
- 3.2 For assurance that this policy is operating effectively in practice, the Compliance Monitoring Group will receive regular updates on its implementation, operational performance, and any non-compliance. They will also be notified of any non-compliance issue identified.
- 3.3 The Housing Cabinet Committee (HCC) will receive quarterly performance reports in respect of damp and mould and ensure compliance is being achieved. They will also be notified of any non-compliance issue identified.
- 3.4 The Head of Regulatory Compliance has strategic responsibility for the management of damp and mould, and ensuring compliance is achieved and maintained. They will oversee the implementation of this policy.
- 3.5 The Compliance Team has operational responsibility for the management of damp and mould cases and will be responsible for overseeing the delivery of remedial programmes.
- 3.6 The Tenancy Management Team will provide support where gaining access to properties is difficult and will assist and facilitate any legal or controlled access processes, as necessary.

4.0 Legislation, Guidance and Regulatory Standards

4.1 **Legislation** - The principal legislation applicable to this policy is:

- The Housing Act 2004
- The Landlord and Tenant Act 1985 as amended by The Home (Fitness for Human Habitation) Act 2018
- The Hazards in Social Housing (Prescribed Requirements) (England) Regulations 2025 (also known as Awaab's Law)

This policy also operates within the context of additional legislation (see Appendix 1).

4.2 **Guidance** – The principal guidance applicable to this policy is:

- The Decent Homes Standard and the Housing Health and Safety Rating System (HHSRS) guidance
- Housing Ombudsman Spotlight on Damp and Mould: It's not lifestyle. October 2021 and February 2023 update.

- Awaab’s Law: Guidance for Social Landlords – October 2025
- 4.3 **Regulatory standards** – We must ensure we comply with the Regulator of Social Housing’s regulatory framework and consumer standards for social housing in England; the Safety and Quality Standard is the primary one applicable to this policy. The Social Housing (Regulation) Act 2023 also brought changes to the way social housing is regulated.
- 4.4 **Sanctions** – Failure to discharge our responsibilities and obligations properly could lead to sanctions, including prosecution by the relevant local authority under the Housing Act 2004, the Health and Safety Executive (the HSE) under the Health and Safety at Work Act 1974; prosecution under the Corporate Manslaughter and Corporate Homicide Act 2007; via determinations from the Housing Ombudsman and via a regulatory notice from the Regulator of Social Housing.
- 5.0 **Obligations**
- 5.1 The Housing Act 2004 requires that properties must be free from Category 1 HHSRS hazards, including damp and mould, and excess cold. Category 1 hazards (band A-C) mean a property does not meet the legal minimum standard for housing condition, and action must be taken to reduce the risk to that which would be expected of a property of that age and type. The government has directed local authorities in November 2022 to also have regard to ‘high scoring Category 2 hazards (band D and E) for damp and mould when considering enforcement action.
- 5.2 The Landlord and Tenant Act 1985 as amended by the Homes (Fitness for Human Habitation) Act 2018 requires that properties must be fit for human habitation, including being free of dampness prejudicial to the health of occupants, and category 1 HHSRS hazards.
- 5.3 The Decent Homes Standard was updated in 2006 to take account of the Housing Health and Safety Rating System (HHSRS). According to the Standard, for a home to be considered ‘decent’ it must:
- Meet the current statutory minimum standard for housing (Be free of Category 1 HHSRS Hazards).
 - Be in a reasonable state of repair.
 - Have reasonably modern facilities and services.
 - Provide a reasonable degree of thermal comfort.
- 5.4 The Social Housing (Regulation) Act 2023 allowed for the introduction of The Hazards in Social Housing (Prescribed Requirements) (England) Regulations 2025 (also known as Awaab’s Law). Phase one of these requirements came into force 27th October 2025 and landlords must:
- Investigate any potential emergency hazards and, if the investigation confirms emergency hazards, undertake relevant safety work as soon as reasonably

practicable. The investigation and the work must both take place within **24 hours** of becoming aware of the hazard.

- Investigate potentially significant cases of damp and mould within ten working days of being made aware of them.
- Provide and issue a report summarising the investigation to residents within three working days of the investigation's completion.
- Complete and safety work within five working days of the investigation concluding.
- Begin any further repair work within five working days of the investigation concluding.
- Complete any further work within a reasonable period, but no longer than 12 weeks.
- Maintain adequate record keeping throughout the repair works.
- If the investigation identifies a significant or emergency hazard. If steps cannot be taken to begin further work in **5 working days** this must be done as soon as possible, and work must be physically started **within 12 weeks**.
- Inform residents of their rights, including how to make compliant and what they should expect under the HHSRS.
- Trigger a decant process if the proposed timeframes under Awaab's Law cannot be met.

6.0 Statement of Intent

6.1 We will take a zero-tolerance approach to damp and mould and provide dry, warm, healthy, and safe homes for our tenants which are free from any serious hazards.

6.2 We will enhance our understanding of our assets in relation to damp and mould and have proactive programmes for managing this issue. This will include analysis of stock condition data, our tenants, and complaint levels to drive a data and risk-based approach.

6.3 We will undertake all steps to comply with Awaab's Law, adopting a person-centred approach to dealing with damp and mould cases within the prescribed time frames. We will adjust the measures in place and the principles within this policy, in accordance with the phased introduction of Awaab's Law.

6.4 We will take a proactive approach to monitoring the condition, safety, and compliance of our homes. We will aim to undertake inspections across our housing stock on at least an annual basis, taking all reasonable steps to gain access, to ensure properties remain safe, compliant and in a good state of repair. This approach will include a range of planned and responsive activities, such as repairs, stock condition and energy performance assessments, inspections of void and long-term empty properties, checks of heating and hot water systems, and fire safety inspections, including fire doors, as appropriate.

- 6.5 We will proactively maintain and repair the building fabric to prevent deterioration that may cause or exacerbate damp, including timely action on leaks, structural defects, ventilation failures, and moisture ingress risks.
- 6.6 Where works are undertaken to leasehold properties that may be subject to cost recharges, this will be considered in line with the terms of the lease. Leaseholders will be provided with appropriate information where this applies.
- 6.7 We will take responsibility for proactively diagnosing and resolving damp and mould in a timely and effective way.
- 6.8 We will ensure our retrofit programmes consider and help prevent condensation, damp, and mould.
- 6.9 We will consider whether any properties which are affected by condensation, damp and mould are also affected by the hazard of excess cold and will act to also address that hazard.
- 6.10 We will ensure our reporting systems and processes are accessible and treat residents reporting damp and mould with empathy and respect and will not prejudge the reason for any issue.
- 6.11 We will operate an open and transparent complaints process which is proactively communicated to residents.
- 6.12 We will ensure our resident engagement strikes the right tone and provides support to tenants to avoid condensation, damp, and mould in properties.
- 6.13 We will ensure our frontline staff are trained to spot potential issues with condensation, damp, mould, and condensation, so they can proactively advise residents, diagnose problems, and provide solutions.
- 6.14 Where properties may be earmarked for disposal, we will take steps to ensure that they do not deteriorate to an unacceptable condition and regularly engage with tenants living in them.
- 6.15 Resident information, including details of any known vulnerabilities or support needs, will be accurately recorded and securely stored in accordance with data protection requirements, to ensure that up-to-date information is available to inform assessments of whether a reported issue constitutes a significant or emergency hazard.

7.0 Dealing with Damp and Mould

- 7.1 We will take a proactive, data led approach to dealing with damp and mould and proactively manage risk through cyclical surveying of stock, reactive repairs, planned preventative investment, and providing advice and guidance to tenants.

- 7.2 When a property becomes vacant, and prior to re-letting, we will identify and remediate any issues that may cause damp and any of the symptoms of or consequential damage arising from condensation, damp, and mould. We will follow our Empty Homes Policy process, which may include ensuring doors and windows are serviceable and can effectively ventilate the property, ensuring extractor fans are working well, as well as applying mould treatments where necessary.
- 7.3 Tenants are required to report any issues to us as soon as possible after noticing a problem. When we receive a report, any cases that are not deemed an emergency under Awaab's Law we will send a surveyor to attend the property to determine the root cause and seek to resolve the immediate issue.
- 7.4 Where damp is because of condensation, we will work with our tenants to undertake any appropriate remedial work to prevent the damp and mould occurring. This might include advice about how to control moisture levels or increase ventilation or heating, so that relative humidity is kept within the optimum range for comfort and prevention of dust mites and mould spores.
- 7.5 When a severe or recurring condensation, damp or mould issue is identified we will undertake a comprehensive risk assessment which might result in a range of actions to support the tenant depending on their circumstances. This may include providing dehumidifiers, the installation of positive input ventilation, mechanical or passive ventilation systems, and data tags for ongoing monitoring, as appropriate, on a case-by-case basis.
- 7.6 We will keep tenants informed of any property inspections, diagnosis of issues and the timetabling of works, where these are required. This includes explaining to them why work might be needed and what work might be done. If any changes to the programme of works are needed, we will keep them informed. Where work is not required, tenants will be informed, and we will explain the reason why no further work is needed and the steps they should take.
- 7.7 For more complex cases, and especially where more intrusive building work is required and/or there is a serious health risk to the tenant or a member of their household, we will utilise specialist contractors and consultants, such as structural engineers. We may require them to move out of their home either on a temporary or permanent basis. We will consider the individual circumstances of the tenant and engage with them as part of our decision-making process and to find suitable alternative accommodation. We will ensure that appropriate checks are carried out at the property to ensure it is suitable for the tenant to return to.
- 7.8 Our tenancy (and leasehold) agreements require residents to allow us (including appointed contractors) access to their home to carry out works at the agreed appointment time. If we are unable to gain access and the integrity of the property, its fabric, and/or the safety of the customer or those in the vicinity of the property is

compromised, we will take appropriate action. For example, this may include but is not limited to obtaining an injunction for access.

- 7.9 In line with our Complaints Policy, we will respond appropriately where we fail to deliver the service we have committed to. Service failures, including instances where damage to furniture or personal belongings has occurred, or where distress or inconvenience has been caused, will be investigated and addressed in accordance with our complaints handling arrangements. Each case will be considered on its own merits, taking into account the nature, severity, and impact of the service failure, as well as the individual circumstances of the resident and their household. Where appropriate, remedies, including compensation, will be considered in line with our policies.

8.0 Data and Records

- 8.1 We will ensure our approach to record keeping is accurate and robust, and supports a risk-based, zero tolerance approach to dealing with damp and mould.
- 8.2 We will maintain a core asset register of all properties we own and/or manage, with component/attribute data against each property on our QL system. Property files are also stored on our Documotive file repository.
- 8.3 We will operate a robust process to manage all changes to our asset holdings, including property acquisitions and disposals.
- 8.4 We will keep all records, warning notices, and remedial work records for the duration that we own and manage the property. We will have robust processes and controls in place to maintain appropriate levels of security for all repairs, inspection, condensation, damp and mould related data and records.

9.0 Resident Engagement and Support

- 9.1 Our communications strategy will include a communications programme aimed at supporting residents in their understanding of condensation, damp, and mould. This will include information on how to report concerns, the actions we will take, and how tenants can access our complaints procedure.
- 9.2 This will assist us in maximising access to assess risks and take remedial action, encourage, and support residents to report any concerns about condensation, damp, and mould, and help us engage with vulnerable and hard to reach residents.
- 9.3 We will share information clearly and transparently and will ensure that information is available to residents via regular publications and information on our website.
- 9.4 We will give residents advice on how to prevent condensation and what they can do to remove mild cases of mould.

- 9.5 We know that some residents cannot afford to heat their homes adequately and may be suffering from fuel poverty. We will work with residents to ensure that they are receiving the income to which they are entitled. We will support any referrals for poverty funding and income maximisation to Benefit and Money Team, as well as signposting where applicable.
- 9.6 Where homes are overcrowded, humidity will tend to be higher, and this increases the likelihood of condensation. We will work with the tenant and explore solutions which may include moving to a more suitable home if this is available and appropriate. While we look to move tenants to a more suitable home, we will look into short and medium-term measures that will help reduce the moisture levels in the interim.
- 9.7 We aim to resolve complaints as quickly as possible without tenants needing to resort to disrepair claims and legal action. We will follow guidance in the Housing Ombudsman's Complaint Handling Code to take action to put things right without waiting for the complaints procedure to be completed. We will engage with the Housing Ombudsman Dispute Support Team for guidance if required.
- 9.8 Where legal action is taken, we will follow the Pre-Action Protocol for Housing Conditions Claims (England) so that we may resolve the dispute outside of court to help ensure issues are resolved quicker for customers.

10.0 Competent Persons

- 10.1 Our staff and contractors will have the skills and knowledge to identify signs of condensation, damp, and mould, and discuss with residents how to manage problems. Staff will be encouraged to look out for signs whenever they visit a resident's home.
- 10.2 The Damp and Mould Manager will hold at least one of the following qualifications: High National Building Certificate, RICS, BSC or Expert witness certification (or appropriate asset management equivalent). If they do not have at least one of the listed or equivalent qualifications already, they will obtain within 24 months of the approval of this policy.
- 10.3 We will check our contractors hold the relevant qualifications and accreditations when we procure them, and thereafter on an annual basis; we will evidence these checks and each contractor's certification appropriately.

11.0 Training

- 11.1 We will deliver training on this policy and the procedures that support it, through appropriate methods including team briefings; basic condensation, damp, and mould awareness training; and on the job training for those delivering planned maintenance and repair works as part of their daily job. All training undertaken by staff will be formally recorded.

11.2 We will share learning from complaints and the positive impact of changes made as a result within the organisation and externally, to promote a learning culture.

12.0 Performance Reporting

12.1 We will report robust key performance indicator (KPI) measures for condensation, damp, and mould. We will report to the following strategic groups:

Report recipient	Frequency
Regulator of Social Housing	Annual
Compliance Monitoring Group	Monthly
Housing Cabinet Committee	Quarterly
Tenants	Quarterly

12.2 As a minimum, we will report:

Response & Investigation KPI's:

- Number of open cases.
- Total number of emergency hazards.
- Total number of significant hazards.
- Hazards that fall outside of Awaab’s Law.
- Percentage of cases with report sent within 3 working days.
- Percentage of inspections completed within ten working days.
- Percentage of emergency cases actioned within 24 hours.
- Percentage of significant hazards remediated within 5 working days.
- Percentage of significant hazards follow on works started within five working days.
- Percentage of significant hazards remedial works started within 12 weeks.
- Oldest open case (in days).

Narrative - an explanation of the:

- Current position.
- Corrective action required.
- Anticipated impact of corrective actions.
- Progress with completion of repairs works.

13.0 Quality Assurance

13.1 We will ensure there is a programme of post inspections in place to ensure the quality of repair work that is carried out to address condensation, damp, and mould. This will be:

- Ten per cent of responsive repairs for works to address the root cause or symptoms of condensation, damp, and mould.

- 100 per cent of all works carried out following complaints of condensation, damp, or mould.
- 100 per cent of all works carried out to resolve disrepair claims. This includes three month, and six month follow up visits.

13.2 We will introduce an approach to revisiting residents who have had a confirmed case of condensation, damp, and/or mould to ensure that our repairs, advice, or other action has resolved the issue. This will include a handover with the resident, and we will send out letters at six months and 12 months following the repairs. For more complex repairs, a surveyor will post inspect the works to ensure the issues have been resolved.

13.3 We will carry out an independent audit of our approach to identifying and addressing damp and mould at least once every two years, to specifically test for compliance with legal and regulatory obligations and to identify non-compliance issues for correction.

14.0 **Significant Non-Compliance and Escalation**

14.1 Our definition of significant non-compliance is any incident which has the potential to result in a potential breach of legislation or regulatory standard, or which causes a risk to health or safety. All non-compliance issues will be reported and escalated as soon as possible, and no later than 24 hours after the incident occurred, or of a CBC employee becoming aware of it.

14.2 Any non-compliance issue identified at an operational level will be formally reported to the **Head of Regulatory Compliance** in the first instance, who will agree an appropriate course of corrective action with the Damp and Mould Manager and report details of the same to the Compliance Monitoring Group.

14.3 The Compliance Monitoring Group will ensure that the Housing Cabinet Committee are made aware of any non-compliance issue, so they can consider the implications and act as appropriate.

14.4 In cases of serious non-compliance, Housing Cabinet Committee will consider whether it is necessary to disclose the issue to the Regulator of Social Housing as required by the regulatory framework, or any other relevant organisation such as the Health and Safety Executive.

15.0 **Glossary**

15.1 This glossary defines key terms used throughout this policy:

- **Tenants:** individuals who rent or live in a property owned by CBC.
- **Leaseholders:** individuals who hold a lease granting them a legal right to occupy or use a property for a fixed period of time. A leaseholder may own a building or unit but the lease the land it sits on from CBC.
- **Residents:** this term includes both tenants and leaseholders.

- **HHSRS:** the Housing Health and Safety Rating System. This is the Government’s prescribed approach to the evaluation of the potential risks to health and safety from any deficiencies identified in dwellings. There are 29 HHSRS hazards, including the hazard of damp and mould.
- **Category 1 HHSRS hazard:** the most serious hazards, which mean that the property fails to meet the legal minimum standard for property condition. Where a local housing authority becomes aware of a property with a category 1 hazard, they have a duty to take enforcement action, for example by serving a notice to require the risk to be reduced.
- **Category 2 HHSRS hazard:** these are less serious hazards; the local housing authority has the power to take enforcement action but is not obliged to.
- Under Awaab’s Law, a “**significant hazard**”: refers to any condition within a dwelling that presents a material risk of harm to the health or safety of an occupier, which a reasonable landlord, possessing the relevant knowledge, would be expected to address as a matter of urgency.
- Under Awaab’s Law, an “**emergency hazard**” refers to a condition that poses an imminent and significant risk of harm to the health or safety of an occupier, which a reasonable landlord would be expected to make safe within 24 hours.

Appendix 1 - Additional Legislation

This policy also operates within the context of the following legislation:

- Defective Premises Act 1972
- Health and Safety at Work Act 1974
- The Occupiers' Liability Act 1984
- Management of Health and Safety at Work Regulations 1999
- Management of Houses in Multiple Occupation (England) Regulations 2006
- Building Regulations 2010 (England and Wales)
- Reporting of Injuries, Diseases and Dangerous Occurrences Regulations 2013 (RIDDOR)
- Construction (Design and Management) Regulations 2015
- Data Protection Act 2018
- Equality Act 2010

Guidance and other related information:

- Housing, Health, and Safety Rating System (HHSRS) Operating Guidance, 2006
- Pre-action Protocol for Housing Condition Claims (England) 2021
- Housing Ombudsman Spotlight Report: It's not lifestyle (November 2021)

Appendix 2 – Related Policies

- Compensation Policy
- Complaints Policy
- Required Moves Policy
- Disrepair Policy
- Repairs and Maintenance Policy
- Rechargeable Repairs Policy
- HHSRS Policy
- Tenancy Policy
- Estate and Tenancy Management Policy

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Damp and Mould Policy – What Tenants Need to Know

Why this matters:

Cheltenham Borough Council (CBC) wants all tenants to live in safe, healthy homes. Damp and mould can harm your health and damage your home.

Our Commitment

- We will keep homes dry, warm, and safe.
- We will act quickly to fix problems and comply with the law, including Awaab's Law, which sets strict timeframes for repairs.

What Causes Damp and Mould?

- Leaks from pipes or roofs.
- Rising damp from the ground.
- Penetrating damp from defects in walls or roofs.
- Condensation from moisture in the air meeting cold surfaces.

What We Will Do

- Investigate reports of damp and mould promptly.
- For serious hazards:
 - **Emergency hazards:** Make safe within **24 hours**.
 - **Significant hazards:** Investigate within **10 working days**, start repairs within **5 working days**, and complete them within **12 weeks**.
- Keep you informed about inspections, repairs, and timelines.
- Use specialist contractors if needed and provide alternative accommodation if your home becomes unsafe.

Your Role

- Report any damp or mould issues as soon as you notice them.
- Allow access for inspections and repairs.
- Follow advice we give to help reduce condensation (like ventilating rooms and managing moisture).

Extra Support

- We'll give advice on preventing condensation and removing mild mould.
- If you struggle to heat your home or live in overcrowded conditions, we'll work with you to find solutions and offer support.

Complaints

- If we don't meet our commitments, you can use our complaints process. We aim to resolve issues quickly and fairly.

Where to Find More Information

- Visit our website for tips on preventing damp and mould and details on how to report problems.

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Equality Impact Assessment

Introduction

An Equality Impact Assessment (EqIA) is a method for assessing the effects or impacts of a council policy or function on removing barriers to equality.

The Equality Act 2010 includes a public sector equality duty which requires public authorities to try and eliminate discrimination; advance equality of opportunity between persons who share a relevant protected characteristic and those who do not share it and promote equality and good relations across a range of protected characteristics.

The protected characteristics are:

Age	Disability	Gender Reassignment
Marriage and civil partnership	Pregnancy and maternity	Race
Religion or belief (including lack of belief)	Sex	Sexual orientation

An EqIA should be completed with the full range of protected characteristics considered during the initial stages of developing new strategies, policies, functions or services, prior to starting a procurement exercise and before decisions are made.

Examples of when an EqIA should be completed are:

<ul style="list-style-type: none"> Any proposals to introduce or add to a service 	<ul style="list-style-type: none"> Any proposals to adopt policy priorities, strategies and plans
<ul style="list-style-type: none"> Any proposals to remove, reduce or alter a service 	<ul style="list-style-type: none"> Changes to staffing structure where groups of employees are likely to be negatively affected
<ul style="list-style-type: none"> Any new policies or changes to policies 	<ul style="list-style-type: none"> Any proposals in relation to procured or commissioned services

Stage 1 - Equality Screening

Whenever a policy/service or function is reviewed, changed, developed or removed an initial equality impact assessment stage 1 will need to be undertaken. This is a screening template and will help establish whether a full assessment is needed. This should be done at an early stage of the process so that it is part of policy development.

Stage 2 – Equality Impact Assessment

This is the full EqIA and seeks to identify the equality considerations that have been taken into account including any mitigating actions proposed and ensures decisions are based on evidence. The EqIA will need to be agreed with the appropriate Head of Service or Director and should be included on the decision making report, along with commentary on the assessment in the main body of the report.

STAGE 1 – Equality Screening

1. Identify the policy, project, function or service change

a. Person responsible for this EqlA

Officer responsible: Claire Hughes	Service Area: Housing Services
Title: Director of Governance, Housing and Communities	Date of assessment: 06/01/2026
Signature: <i>Claire Hughes</i>	

b. Is this a policy, function, strategy, service change or project?

Policy

If other, please specify:

c. Name of the policy, function, strategy, service change or project

Damp, Mould and Condensation Policy

Is this new or existing?

New or proposed

Please specify reason for change or development of policy, function, strategy, service change or project

The policy has been developed to demonstrate how the Council will deal with issues of damp, mould and condensation within its housing stock

d. What are the aims, objectives and intended outcomes and who is likely to benefit from it?

Aims: The aim of this policy is to ensure that the Council's process for dealing with issues of damp, mould and condensation within its housing stock is clearly set out.

Objectives: The policy will:

- Set out how the council will deal with issues of damp, mould and condensation within its housing stock

Outcomes: Tenants and staff will be aware of the processes followed by the council to deal with issues of damp, mould and condensation within its housing stock

Benefits: This policy should offer assurance to tenants that the council is meeting its legal obligations in dealing with damp, mould and condensation.
Employees of the Council can utilise this policy to ensure correct processes are utilised.

e. What are the expected impacts?	
Are there any aspects, including how it is delivered or accessed, that could have an impact on the lives of people, including employees and customers.	No
Do you expect the impacts to be positive or negative?	No impact expected
Please provide an explanation for your answer:	
This policy is equally applicable to all tenants.	

If your answer to question e identified potential positive or negative impacts, or you are unsure about the impact, then you should carry out a Stage Two Equality Impact Assessment.

f. Identify next steps as appropriate	
Stage Two required	No
Owner of Stage Two assessment	
Completion date for Stage Two assessment	

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Cheltenham Borough Council

Cabinet Housing Committee – 1 April 2026

Leasehold Ownership Policy

Accountable member:

Cllr Flo Clucas, Cabinet Member for Housing and Customer Services

Accountable officer:

Matt Ward – Head of Housing Services

Executive summary:

This policy outlines Cheltenham Borough Council's (CBC) approach to managing leasehold properties that it owns or manages. Its purpose is to ensure compliance with relevant legislation, promote transparency, and support positive and constructive relationships with leaseholders.

This policy provides information for leaseholders and staff involved in delivering services to leaseholders. This includes customer services, housing services, leasehold services, asset management, and property services.

CBC is committed to meeting its statutory duties and responsibilities under the terms of each lease. The Council will provide leaseholders with a high standard of customer care in the management and maintenance of their homes, including clear information about service charges and a full explanation of leaseholders' rights and responsibilities.

Recommendations:

1. The Cabinet Housing Committee recommends that Cabinet approves the Leasehold Ownership Policy.
-

1 Background

1.1 In general, the leasehold team oversees the general management of all CBC leasehold properties with support from other services including Housing Services, Asset Management, Property Services, One Legal and Repairs Services.

1.2 Leaseholders should be provided with a copy of the lease by the solicitor acting on behalf of the purchaser.

1.3 CBC will comply with legislation and in accordance with the Council's lease which is what the Leasehold Ownership Policy sets out.

1.4 Key information will be sent to new leaseholders in their welcome letter. At present CBC manages 428 Leasehold properties across its housing stock.

2 Main content

2.1 A lease agreement is a legally binding contract between a landlord (or freeholder) and a tenant (or leaseholder) that sets out the terms under which the tenant can occupy and use a property for a specified period. The specific lease and associated legislation take precedence over any conflict with this policy.

3 Equalities Impact Assessments

3.1 An Equalities impact assessment has been completed for this policy and can be found in the appendices

4 Key risks

4.1 Key risks are set out in the risk register at Appendix 1.

Report author:

Matt Ward, Head of Housing Services, Matt.Ward@cheltenham.gov.uk

Appendices:

- i. Risk Assessment
- ii. The Leasehold Ownership Policy Summary
- iii. The Leasehold Ownership Policy
- i. The Leasehold Ownership Policy Equality Impact Assessment

Appendix 1: Risk Assessment

Risk ref	Risk description	Risk owner	Impact score (1-5)	Likelihood score (1-5)	Initial raw risk score (1 - 25)	Risk response	Controls / Mitigating actions	Control / Action owner	Deadline for controls/ actions
1	<p>This policy outlines Cheltenham Borough Council's (CBC) approach to managing leasehold properties that it owns or manages. Its purpose is to ensure compliance with relevant legislation, promote transparency, and support positive and constructive relationships with leaseholders.</p> <p>If the Council fails to adopt a clear policy then this could result in lost income or being taken to tribunal for failure to adhere to its covenants contained in the lease.</p>	Director of Governance, Housing and Communities	4	3	12	Reduce	Produce, approve and implement clear and robust policies and associated procedures.	Director of Governance, Housing and Communities	June 2026

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Cheltenham Borough Council Leasehold Ownership Policy – Summary

What is this document about?

This summary provides an overview of Cheltenham Borough Council's (the Council) Leasehold Ownership Rent Setting Policy.

Purpose of the Policy

The Leasehold Ownership Policy sets out Cheltenham Borough Council's (CBC) approach to managing leasehold properties sold under **Right to Buy**, **Shared Ownership**, and those located within **mixed-tenure blocks**. The policy ensures legal compliance, transparent service delivery, and consistent management of CBC's leasehold portfolio.

Key Objectives

- Define the roles, obligations, and responsibilities of both CBC (as freeholder) and leaseholders.
- Ensure compliance with relevant housing, leasehold, safety, and consumer legislation.
- Provide a clear and accountable framework for service charges, major works, consultation, and income recovery.
- Support constructive engagement, high-quality customer service, and transparent communication with leaseholders.

Scope

The policy applies to all CBC-owned or managed leasehold properties, excluding specific legacy arrangements (e.g., James Donovan Court). It is used by Housing, Leasehold Services, Asset Management, Repairs, Customer Services, Finance, and One Legal.

Core Policy Areas

1. Lease Management

- CBC manages leases in accordance with lease terms and statutory requirements.
- Leaseholders must maintain their property interiors and comply with conditions such as alterations, subletting, and occupancy rules.

- CBC provides statutory notices, welcome information, and consistent customer support.

2. Service Charges

- Service charges are issued **annually in arrears** (except building insurance).
- Charges must be **reasonable, transparent**, and based on actual costs.
- CBC issues required **Summary of Rights**, cost breakdowns, and offers payment plans.

3. Repairs & Major Works

- CBC is responsible for communal and structural repairs.
- Works costing over £250 per leaseholder require **Section 20 consultation**.
- Emergency works may proceed without consultation, subject to formal dispensation.

4. Section 20 Consultation

A statutory three-stage process is followed for qualifying major works and long-term agreements:

1. Notice of Intention
2. Notice of Estimates
3. Notice of Reasons/Award

5. Income Recovery

- Leaseholders must pay service charges and major works invoices in accordance with the lease.
- CBC follows its Corporate Debt Policy and may contact mortgage lenders where arrears persist.
- Payment plans offered: up to 12 months for annual service charges and up to 36 months for major works.

6. Legal & Statutory Processes

Includes:

- Right to Buy buy-back requirements (10-year rule)
- Assignments, remortgages, probate and transfers
- Enfranchisement and lease extensions
- Enforcement, breach management, and forfeiture (used only as a last resort)

7. Health & Safety & Compliance

- CBC ensures statutory compliance in communal areas (fire safety, asbestos, emergency lighting).
- Leaseholders must maintain gas/electrical safety, smoke alarms, and avoid storing items in communal areas.

- Fire door compliance is strictly enforced.

8. Building Insurance

- CBC insures the building structure; premiums are recharged through the service charge.
- Leaseholders remain responsible for contents insurance.

9. Communication, Engagement & Complaints

- CBC consults leaseholders on major works, policies, and service planning.
- Leaseholder forums inform review and service improvement.
- Complaints follow the Corporate Complaints Policy with recourse to the Housing Ombudsman or First-tier Tribunal.

Monitoring and Review

The policy will be reviewed every **three years** or sooner in response to legislative changes. Key indicators include service charge recovery rates, tribunal outcomes, complaints, and leaseholder feedback.

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Cheltenham Borough Council Leasehold Ownership Policy

Version control

Document name: Cheltenham Borough Council Leasehold Ownership Policy

Version: 1.0

Responsible officers

- David Adams - Leasehold & PRS Team Leader
- Matt Ward – Head of Housing Services

Approved by: Cabinet Housing Committee

Next review date: 1/4/2029

Retention period: 1 Year after policy update

Revision history

Revision date	Version	Description
January 2026	1 draft	New Leasehold Policy

Consultees

Internal

- Technical and Investment Team
- Responsive Repairs
- Finance
- Cabinet Member for Housing and Customer Services

External

- Leaseholders via the Leasehold Forum

Distribution

Website

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4. Documents and legislation
5. Definition
6. Policy statement
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11. Invoicing
12. Income Recovery
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14. Health and Safety
15. Building Insurance
16. Communication and Engagement
17. Disputes and Complaints
18. Equality and Accessibility
19. Monitoring and Review
20. Data Protection
21. Glossary

1. Introduction

Cheltenham Borough Council (CBC) is committed to meeting our responsibilities towards leaseholders under the terms of the lease agreement and providing them with high-quality management and maintenance service whilst demonstrating value for money.

2. Policy purpose and scope

This policy outlines Cheltenham Borough Council's (CBC) approach to managing leasehold properties that it owns or manages. Its purpose is to ensure compliance with relevant legislation, promote transparency, and support positive and constructive relationships with leaseholders.

This policy provides information for leaseholders and staff involved in delivering services to leaseholders. This includes customer services, housing services, leasehold services, asset management, and property services.

CBC is committed to meeting its statutory duties and responsibilities under the terms of each lease. The Council will provide leaseholders with a high standard of customer care in the management and maintenance of their homes, including clear information about service charges and a full explanation of leaseholders' rights and responsibilities.

Scope of the Policy

This policy applies to:

1. Leasehold flats sold under the Right to Buy or Shared Ownership schemes.
2. Leasehold properties within mixed-tenure blocks.
3. Leaseholders of properties managed by Cheltenham Borough Council.
4. This policy does not include James Donovan Court which is unique lease with specific financial arrangements.

3. Policy aims

The aims of this policy are as follows

- Set out the responsibilities and obligations of Cheltenham Borough Council (CBC) and leaseholders, in accordance with the terms of the generic lease and all relevant legislation.
- Ensure that CBC meets its responsibilities as the freeholder, as defined in the generic lease agreement between CBC and the leaseholder.
- Provide a clear framework for delivering an efficient, customer-focused leasehold management service that offers value for money and supports positive relationships with leaseholders.

4. Related documents and legislation

This policy should be read in conjunction with individual lease agreements issued at point of sale.

This policy has been written to consider the obligations with the current legislation and regulations, in particular:

Legislation (Including and not limited to)

- I. Leasehold Reform, Housing and Urban Development Act 1993
- II. Commonhold and Leasehold Reform Act 2002
- III. Leasehold and Freehold Reform Act 2024
- IV. Human Right Act 1998
- V. Landlord and Tenant Act 1985
- VI. Housing Acts 1985, 1996, 2004
- VII. Equality Act 2010
- VIII. Leasehold (Ground Rent Reform) 2022
- IX. Regulatory Reform Fire Safety Order 2005 and Fire Safety Act 2022
- X. Data protection Act 2010 and 2018

Other applicable documents

- I. Individual lease agreement
- II. Right to Buy – a guide for local authorities
- III. Homes England
- IV. Shared Ownership

Links to CBC policies

The Leaseholder policy is linked to other housing policies, namely: • Repairs and Maintenance Policy • Tenancy and Estate Management Policy • Complaints Procedure • Anti-Social Behaviour Policy • Corporate Debt policy • Rent Setting and Collection Policy • Fire Safety Policy

5. Definitions For the purpose of this policy

We, our, Us, CBC	Refers to Cheltenham Borough Council.
Property	Refers to leasehold or shared ownership property, including outside areas that form part of the property such as gardens, patios, and balconies.
Freeholder	Is a person or organization who owns the freehold to a piece of land or property in this case the freeholder is Cheltenham Borough Council.
Leaseholder	Is an individual who has purchased a property under a long term lease as a part of a block of flats, maisonette or is partly owned by CBC through a Shared Ownership Scheme.
Rent	Relates to the amount payable by the leaseholder on the unsold share.

S20 Consultation	A Section 20 consultation refers to the legal process that landlords must follow before conducting certain works or entering specific long-term contracts.
Service charge	As defined under Section 18 of landlord and Tenancy Act 1985 as an amount payable by a tenant for services, repairs, maintenance, improvements, or insurance with varies or vary according to the relevant costs.
Repair	This definition is implied through the way service charges cover maintenance and repairs of the building's communal parts, such as roofs, entrances, stairs, lifts, and external areas.
Major Works	Significant repairs, maintenance, or improvements to a building or estate that result in any individual leaseholder being charged more than £250 for their contribution. This threshold triggers the legal requirement for a Section 20 consultation under the Landlord and Tenant Act 1985.
Ground rent	Ground rent is a payment made by a leaseholder to the freeholder for the right to live on and use the land on which the property sits.
Lease	Is a legal and binding document between CBC and the leaseholder which outlines the rights and duties of both parties. The terms of the lease have been established in accordance with legislative requirements and cannot be altered without express agreement and permission of CBC, the leaseholders and where applicable the mortgagee.
Shared or communal areas	Refers to internal and external areas which have shared access and used by all leaseholders or residents such as stairs, estates, grounds, drying areas, or other parts of the block or estate that are managed and maintained by CBC.
First Tier Tribunal	Processes applications appeals and reference relating to disputes over property and land.

6. Policy statement

6.1 In general, the leasehold team oversees the general management of all CBC leasehold properties with support from other services including Housing Services, Asset Management, Property Services, One Legal and Repairs Services.

6.2 Leaseholder should be provided with a copy of the lease by the solicitor acting on behalf of the purchaser.

6.3 CBC will comply with legislation.

6.4 Key information will be sent to new leaseholders in their welcome letter.

7. Lease

A lease agreement is a legally binding contract between a landlord (or freeholder) and a tenant (or leaseholder) that sets out the terms under which the tenant can occupy and use a property for a specified period. The specific lease and associated legislation takes precedence over any conflict with this policy.

Key Features of a Lease Agreement

- **Property Description:** Specifies the part of the property being leased (often called the demised premises).
- **Lease Term:** States how long the lease lasts (e.g., 99 years, 125 years).
- **Rent & Charges:** Details the rent, ground rent, service charges, and any other payments.
- **Rights & Responsibilities:** Outlines what each party can and must do (e.g., repair obligations, restrictions on alterations).
- **Use of Property:** Specifies permitted uses (e.g., residential only) and any restrictions.
- **Termination Conditions:** Includes clauses for ending the lease early (e.g., break clauses, forfeiture).
- **Legal Clauses:** Covers dispute resolution, indemnities, covenants, and other legal protections.

7.1 Leaseholder Rights and Responsibilities

A residential lease is a legally binding contract between the leaseholder and the landlord/freeholder. It sets out what each party must and must not do.

7.1.1 Leaseholders must:

- a. Pay ground rent, service charges, and major works contributions as per lease terms.
- b. Maintain the interior of their property.
- c. Comply with lease conditions (e.g. subletting, alterations).

7.1.2 CBC will:

- a. Provide clear service charge breakdowns annually.
- b. Consult leaseholders under Section 20 process for qualifying works.
- c. Respond to queries and complaints within published timescales.
- d. Offer lease extension and enfranchisement options in line with legislation.

8. Service Charges

A service charge is an amount payable by tenants or leaseholders for services, repairs, maintenance, improvements, insurance, and management costs, as defined in UK housing legislation.

CBC will adhere to statutory requirements in delivering and charging services to our leaseholders and follow relevant legal and regulatory framework. Service charges will comply with the provisions set out in the Landlord and Tenant Act 1985 and 1987(as amended). Service charges are issued once a year, based on the actual costs for providing the services to the block or estate. The corporate terms of payment for invoices are 14 days. However, at the council's discretion and where justified, this period may be extended to a maximum of 12 months.

As a part of this process CBC will:

8.1 Provide leaseholders with Notice of Rights with demands.

8.1.2 CBC will offer a range of payment terms which include direct debit, standing order or direct payments via website or contact centre.

8.1.3 Charges will be fair, transparent, and reflect actual costs. Service charges are issued in accordance with the lease annually in arrears, so they reflect actual costs. The exemption to this is the building insurance which is payable in advance and is included in the annual service charge invoice.

8.2 Service charge can include the following components.

8.2.1 **Building Insurance** This reflects costs to provide insurance cover and is payable in advance. These charges are reviewed regularly and procurement and reflect rebuild values that are reviewed annually.

8.2.2 **Repairs Reactive or day-to-day** repairs under £250 are included in the service charge.

8.2.3 **Ground maintenance** CBC provides ground maintenance, and this is reviewed on an annual basis. The costs of providing the service are based on the sqm of the area associated with the block or property.

8.2.4 **Cleaning** This is provided by estate maintenance department and determined by the time allocation. This is reviewed on an annual basis.

8.2.5 **Heating and Lighting** Electricity for communal areas or Communal heating or water supply (if applicable).

8.2.6 **Health and Safety compliance** These services ensure the building is legally compliant, safe for occupation, and appropriately maintained. These include Fire Safety, Asbestos Management and Emergency lighting test of the communal area.

8.2.7 **Management fees and administration fees** These fees are calculated based on the time required to provide services from all the relevant departments. This is reviewed on an annual basis.

8.4 Calculations, Communication, Invoicing and Disputes

8.4.1 Calculations

Service charges are payments from leaseholders to cover their proportion of costs incurred by CBC in managing, maintaining, repairing, and providing services to the building and communal areas. This relates to the leaseholder's individual property. For example, if there are 6 flats in a block, the leaseholder will pay 1/6th of the costs associated with the communal areas or structure.

CBC ensures transparency, consistency, and compliance with lease obligations and relevant legislation.

Service charge calculations are determined by the terms of the individual lease, which is the legally binding agreement between the landlord and the leaseholder.

CBC will provide leaseholders with accurate and timely information about service charges, including a breakdown of attributed costs.

The lease sets out:

- Which services the landlord must provide.
- Which costs the landlord is entitled to recover.
- How the cost is apportioned between leaseholders.

The method of apportionment may include:

- A fraction or share (e.g., 1/12th for twelve identical flats).
- A reasonable proportion, where no fixed method is specified.

The CBC must follow the method stated in the lease. Service charges include the reasonable cost of services required to manage and maintain the building.

Service charges will vary between building and estates because of:

- Age and condition of the building.
- Presence of lifts, gardens, car parks, or a concierge.
- Health & safety obligations.
- Major works cycles.
- The specific terms of the lease.

8.4.2 Additional charges

CBC may charge leaseholders an additional cost for supplementary work. Examples of these can include but not limited to consent approval, copies of lease, management packs, and legal costs.

8.4.3 Communication with Residents relating to annual service charge

Residents will receive an annual service charge statement issued annually between June and August. This will include:

- Breakdown of repairs completed and the apportioned charge.
- Clear explanations of any increases.
- A written demand.
- A breakdown of costs by individual service component.
- A statutory Summary of Rights and Obligations is a legal document that must, by law, accompany every service charge demand issued to a leaseholder or tenant in England.

8.4.3 Invoicing for Service charges

CBC appreciates that leaseholders may be concerned about the prospect of receiving sizable bills in respect to their contribution towards service charges and “major works.”

Type of Invoice	Frequency
Service charge, Repairs and Building Insurance	Annually between June to August
Ground rent	Annually between June to August

- Invoices are issued in accordance with the lease and payment will then become due within 14 days.
- Payment plans are offered according to the type of invoice.
- Financial guidance is offered via Money Benefits Advice Team.

If the Council is unable to include the costs of all elements of the Major Works within the financial year in which the works were completed, the costs may be included in the service charge invoice for the following financial year provided the invoice demanding payment for the works is not dated more than 18 months after the costs were incurred in accordance with the Landlord and Tenant Act 1985.

8.6.4 Disputes

If a leaseholder wishes to dispute or query the whole or part of their annual service charge or major works invoice, they should contact the leasehold team.

- A schedule will then be sent to the leaseholder this will enable the leaseholder to identify the service charges which are not in dispute and should be paid.

- The leaseholder should identify the charges which are in dispute and why. This should be done upon receipt of the invoice or non-delivery of a service. The Council expects that charges not in dispute will be paid within 14 days of the invoice.

A leaseholder can follow the CBC complaints procedure if they disagree with the outcome of the dispute raised. After exhausting the Council's internal complaints procedure, if the leaseholder is still unsatisfied with any element of their service charge bill or major works an application for a final decision from the First Tier Tribunal (FTT) Property Chamber is pursued.

9 Repairs and Major Works

A repair is routine work that is completed to keep communal areas and building elements in good working order, such as fixing leaks, repairing lighting, maintaining lifts, and general cleaning or upkeep. In contrast, major works are significant building projects, such as roof replacements, external decoration, or structural repairs.

If the cost to any leaseholder exceeds £250 for either a repair or major works, CBC must complete a Section 20 consultation before the works begin. The exception to this requirement is emergency works or urgent repairs needed to address an immediate risk to health, safety, security, or the structural integrity of the building.

Emergency works must be completed without delay to prevent danger, safeguard residents, or stop severe damage from occurring. These works differ from routine repairs because they cannot be postponed and must be addressed immediately to keep the building safe. Please refer to Section 10 for further details regarding S20 dispensation for emergency works.

9.1 Repairs

All repairs completed to the structure, block or estate are recovered through the annual service charge. Any costs under £250 per leaseholder per repair does not need formal consultation. These charges are collected in arrears, meaning leaseholders contribute after the costs have been incurred, in accordance with the lease and service charge regulations. Leaseholders are responsible for the maintenance and repair of the internal areas of their own property.

CBC is responsible for:

- Maintenance and repairs to communal parts, such as entrances, stairs, roofs, walls, and shared facilities.
- Upkeep of shared services, including communal lighting, door entry systems, and general building maintenance.
- Routine servicing and repairs to items such as lifts, fire alarms, water pumps, and communal mechanical/electrical equipment.

- Cleaning and grounds maintenance to ensure communal areas remain safe, tidy, and usable.
- Ensuring all repairs restore items to their original working condition; repairs do not upgrade or improve components beyond their previous state.
- Completing repairs raised via the Customer Services team using either appointed contractors or CBC's in-house maintenance team.

CBC will maintain the external fabric/structure of the building and communal areas, in accordance with the lease and obligation for repairs and general maintenance of the building which are covered through the service charge or planned works.

Repairs and maintenance for shared or communal areas are completed by CBC, or by appointed contractors. Leaseholders or occupiers should report any repairs directly to our customer service department.

Under the terms of the lease, leaseholders will be charged for the relevant share of the cost incurred. CBC will consult with leaseholders if they are more than £250.00 per property. Please see section 10.

9.2 Major Works

Major works (also called *qualifying works*) are significant, larger-scale repairs, maintenance, or improvements to a building structure/block or estate. These works go beyond day-to-day repairs and typically involve substantial labour, materials, or specialist contractors.

Cheltenham Borough Council (CBC) will ensure that leaseholders are fully consulted in compliance with Section 20 of the Landlord and Tenant Act 1985 when the cost to any individual leaseholder exceeds £250. This requires CBC to consult leaseholders on proposed qualifying major works or improvements they are required to contribute towards, as well as proposed changes to long-term agreements.

The only exception to full consultation for either repairs or major works is emergency, where urgent action is required to protect health, safety, security, or prevent serious structural damage.

Major works typically include:

- Roof replacements or major roof repairs.
- External decoration (painting, rendering, etc.).
- Structural repairs to walls, balconies, or foundations.
- Fire safety remedial works such as cladding, fire doors, alarms, or compartmentation.
- Window replacements or large-scale repair programmes.
- Lift refurbishment or replacement.
- Work delivered under long-term contracts costing over £100 per leaseholder per year (e.g., grounds maintenance or building maintenance contracts).

9.3 Asset management

Asset management ensure that CBC housing stock is safe, sustainable, and fit for future needs.

The responsibility includes:

- Ensure homes are safe, warm, and sustainable.
- Align with corporate and financial plans.
- Support resident wellbeing and community resilience.
- Adapt to regulatory changes.
- Delivering value for money.

Key responsibilities include:

- Stock condition surveys and lifecycle modelling.
- Planned and reactive maintenance.
- Compliance with building safety, fire regulations, and decarbonisation targets.
- Energy efficiency upgrades.
- Tenant engagement and satisfaction.
- Data management.

9.4 Planned Works Program

Planned maintenance and major works include renewal, repairs and maintenance to the building planned for in advance. Contributions are dependent on the terms of the lease and payments towards the cost of this work are as a service charge.

The maintenance program is reviewed annually and based on budgetary and priorities identified by CBC and external factors.

9.5 Procurement and Tender process

Under the Procurement Act 2023, public sector procurement—including housing—is now guided by principles of flexibility, Transparency and Social value.

Contracting authorities must prioritize public benefit, not just cost, when awarding contracts. This includes environmental sustainability, economic impact, and community wellbeing. Common procurement routes include Framework Agreements, Mini-Tender, Direct awards under a long-term agreement.

These routes help streamline procurement while ensuring compliance with the Public Contracts Regulations 2015.

9.6 Allocation of works and Direct Awards

The direct award process under the Procurement Act 2023, which CBC must follow. A direct award is when a public contract is granted without a competitive tender, directly to the supplier chosen by the council. A direct award is allowed only if one of the grounds in Section 41 (Schedule 5), Section 42, or Section 43 applies.

Section 42 & Section 43

- Section 42 (Q-side grounds): Permits direct awards where it is in the public interest (health, security, public order).
- Section 43 (Switch to Direct Award): Allowed if a competitive process failed to produce suitable bids.

10 Consultation

Section 20 consultation is a legal process that CBC must follow before completing out major works or entering long-term contracts that leaseholders will have to pay for through their service charges or major works invoices.

This requirement comes from Section 20 of the Landlord and Tenant Act 1985, as amended by later legislation.

CBC has a duty to consult with leaseholders when completing works to a block where these works will result in a charge to any one leaseholder more than a certain amount, currently £250, as per paragraph 6 of The Service Charges (Consultation Requirements) England Regulations 2003.

Section 20 consultation is designed to:

- Ensure transparency about major costs.
- Give leaseholders a chance to comment.
- Allow leaseholders to nominate contractors where appropriate.
- Protect leaseholders from unreasonable or unexpected bills.

If the landlord does not consult properly, leaseholders' contributions may be capped, regardless of the actual cost of the works.

The leasehold management team will complete an internal verification process in partnership with the technical investment team or Repair Management Surveyor to outline the scope of the works and information needed for leaseholders to complete the consultation documentation.

The Three Stages of formal Section 20 Consultation

The consultation process is completed in three formal stages:

1. Notice of Intention

This informs leaseholders that the landlord intends to complete major works or enter a long-term contract. It must include:

- Reason for the works.

- Description of what is planned.
- Invitation for comments.
- Opportunity for leaseholders to nominate contractors.

Leaseholders have **30 days** to respond.

2. Notice of Estimates

Once estimates are received:

- At least two estimates must be obtained
- One estimate should be from a contractor unconnected to the landlord.
- All leaseholder comments from stage 1 must be summarised.
- Leaseholders get another thirty-day feedback period.

3. Notice of Reasons / Award of Contract

The landlord must notify leaseholders of:

- The chosen contractor.
- The reasons for the choice (if not the lowest estimate).
- The expected start date and scope.

A Section 20 Notice will include all information as follows:

- A description of the works, or details of the place and hours at which a description of the works may be inspected.
- Reasons why it is considered necessary to complete the works.
- An estimate of the total amount per block.
- The address to which comments or observations to the work should be sent.
- The due date on which the consultation period ends (30 full days from date on the Section 20 Notice).

10.1 Long Term Agreements

A Long-term Qualifying Agreement is any agreement entered into by a landlord for a term of more than 12 months for the provision of services, supplies, or works to a building or estate where leaseholders contribute via service charges.

Examples include cleaning contracts, Grounds maintenance Lift servicing Fire safety systems maintenance.

The Section 20 Consultation Process for Long-Term Agreements

The process is typically broken into three stages:

- Stage 1: Notice of Intention
Inform leaseholders of the proposed agreement.

Explain the reasons and invite comments.
Allow leaseholders to nominate contractors.

- Stage 2: Notification of Proposal
Provide at least two estimates (including one from a nominated contractor if applicable).
Invite observations on the estimates.
- Stage 3: Notification of Award
Inform leaseholders of the chosen contractor.
Explain why they were selected, especially if not the lowest bid or a nominated contractor.

Each stage must allow at least 30 days for leaseholders to respond.

10.2 Works under a Long-Term Qualifying Agreement

If works are identified to a block that need will use an existing long term qualifying agreement contractor, leaseholders will be sent a Notice of Estimates which will identify

- A description of the works, or details of the place and hours at which a description of the works may be inspected.
- Reasons why it is considered necessary to complete the works.
- An estimate of the total amount per block.
- The address to which comments or observations to the work should be sent.
- The due date on which the consultation period ends (30 full days from date on the Section 20 Notice).

10.3 Emergency Repairs & Section 20 Dispensation

Under landlord and tenant legislation, landlords usually must complete a **Section 20 (S20) consultation** with leaseholders if any works will cost an individual leaseholder more than **£250**. However, *emergency works* are treated differently because they are urgent and cannot be delayed.

What Are “Emergency Works”?

Emergency works are repairs or actions that must be completed immediately to:

- prevent danger to residents.
- avoid structural damage to the building.
- protect health and safety.
- avoid significant further deterioration.

Examples of emergency works

- Fixing a burst water main flooding communal area.

- Making a building safe after storm or fire damage.
- Emergency scaffolding to prevent falling masonry.
- Repairing a lift failure affecting vulnerable residents.
- Electrical failures posing fire or safety risks.

These are works that **cannot wait** for the normal Section 20 consultation process.

Emergency works can proceed without full consultation.

Landlords are legally allowed to complete urgent repairs **immediately**, even if the cost will exceed £250 per leaseholder. Dispensation form is to be signed off by relevant by Head of Service to confirm the charge for the individual leaseholders.

✓ But landlords still must serve a Section 20 Notice of Reasons if the full cost will be recovered Cheltenham Borough Council

This explains:

- what the reason for the emergency.
- why the works could not be delayed.
- why consultation was not practical.

This notice is part of the landlord's legal duty to remain transparent and accountable.

11 Major Works invoicing

Invoices relating to Major works are issued once the works have been completed when the actual cost is known and the final invoice from the contractor has been paid. For large projects, leaseholders will have already received:

- A Section 20 consultation (if required)
- An estimate of their contribution in advance (where possible)

The leaseholder will typically receive:

- A formal invoice from CBC.
- Total cost of the works.
- Leaseholder's percentage or proportionate share.
- A breakdown of the final cost.
- Information on how to make payment.
- Any supporting documents upon request (e.g., summaries of costs).
- Payment plan options.

12 Income Recovery

It is a condition of the lease to pay service charge and invoices on time, or entry a formal payment plan to meet the obligation under the lease agreement.

- I. CBC will proactively follow income recovery policy
- II. If the leaseholder has a mortgage company, payment requests direct to the lender to clear any balances and leaseholder(s) will be advised of this process and the consequences.
- III. Any balances or outstanding planned maintenance charges must be paid prior to sale of property and have an undertaking by the legal representative.
- IV. Payment agreement terms will be determined by the value of the planned maintenance invoice. Service charge invoices should be paid by leaseholders within 12 months of issue or maximum of 36 months for major works invoices.
- V. CBC encourages leaseholders to contact us if they are struggling to meet their commitment and prevent accumulation of arrears. Support and Guidance will be offered to leaseholders via the inhouse Money Benefit Advice Team.
- VI. Dispute resolution should follow the process if a leaseholder disagrees or disputes a charge.
- VII. CBC will only take legal action where appropriate and if we have exhausted all other recovery options.

13 Legals

13.1 Assignments and Resales

- I. Initial sales to tenants under Right to Buy will follow guidance provided by the Department of Levelling up, Housing and Communities.
- II. Leaseholders are required to offer to sell their home back to the Council if they purchased it under Right to Buy. If a flat was originally sold through Right to Buy, the leaseholder that initially purchased the property must offer the property back to Cheltenham Borough Council first if they want to sell within the first 10 years of ownership.
- III. This comes from Section 156A of the Housing Act 1985.
 - Applies for 10 years from the date of initial purchase.
 - The owner must offer it back at market value, based on a RICS valuation.
 - The council has 8 weeks to decide if they want to buy it back.
- IV. Leaseholders are obliged to follow the lease agreement along with their nominated legal representative and comply with all relevant legislation requirements.
- V. All notices served to the leaseholder must be passed onto the legal representative for inclusion in the leasehold management pack.
- VI. New leasehold representative is required to notify CBC of sale by Notice of Transfer within one month of completion. All charges to the last record leaseholder will be valid until this notice is received. Administration fees will apply.

13.2 Remortgage

If the leaseholder wishes to change mortgage or further advances the new lender may wish to have consent under the lease. There is no mortgage protection clause in CBC flats that have been sold under Right to Buy. Administration fees will apply.

13.3 Death

- I. In the event of a death of a joint leaseholder, the property is automatically transferred to the surviving leaseholder.
- II. Where there is a single leaseholder, the family or legal representative to follow probate and administer any wills.
- III. Estate, Family, or remaining leaseholder should provide death certificate to update CBC housing records.
- IV. All outstanding charges will remain with the property until sold.

13.4 Transfer

In the event of a legal change of ownership, the leaseholder or legal representative must ensure that the correct notice is served on CBC.

- I. If CBC does not receive the correct notice the current leaseholder is liable for all costs.
- II. All outstanding balances must be cleared before CBC can accepted the Notice.
- III. Administration fees apply.

13.5 Improvements and alterations

Leaseholders are solely responsible for the maintenance and repairs to their property, however, must obtain permission before altering or installing any new fittings such as bathrooms and kitchens.

- I. Any home improvement must meet planning or building regulation prior to requesting permission.
- II. Leaseholders will not be given permission for health and safety risk, if it will make the property dangerous, correct legal permission obtained or encroachment of land. This is not an exhaustive list, and decision to provide consent will be considered on a case-by-case basis.
- III. Failure to obtain consent will constitute a breach of the lease.
- IV. Administration fees may apply.

13.6 Forfeiture and Repossession

Forfeiture is the legal process that allows a landlord (CBC) to bring a lease to an end because the leaseholder has seriously breached the terms of their lease. Repossession is the outcome of forfeiture—meaning the Council legally recovers possession of the property.

This is the most severe action a landlord can take and is always used as a last resort. CBC will only consider legal possession action where there is a breach of a lease or non- payment of associated costs where;

- I. No other reasonable alternative.
- II. All avenues to communicate with leaseholder have been exhausted.
- III. All recovery actions have been taken.
- IV. Mortgage Lender has been contacted.
- V. There is immediate danger to property or other residents if legal intervention is not taken.

13.7 Occupancy and Subletting

Subletting is when a leaseholder rents out their flat (or part of it) to another person — known as a sub-tenant. The leaseholder remains the legal owner, but someone else lives in the property under a tenancy created by the leaseholder. There are no restrictions that prohibit a leaseholder from subletting a property once they are the owner. However, as a landlord the leaseholder is responsible for the tenant or occupant and ensuring their safety and the other neighbours in the block.

The key principles for subletting arrangement are:

- I. Leaseholders must notify us of their intention to sublet their property.
- II. Leaseholder remains the owner and point of contact for CBC and responsible for all costs associated with the property.
- III. As a landlord, the leaseholder must comply with all rules and regulations.
- IV. Leaseholder is responsible for consent from mortgage company.
- V. Leaseholder is responsible for all breaches associated with the subletting.
- VI. Ensure regular maintenance and inspections and report any communal repair needs.
- VII. Ensure all health and Safety certification are completed in line with legislation. Such as Gas and Electrical checks.

For health and safety and the purpose of management, we need to know the terms of the occupancy and contact details of any residents.

13.8 Enforcement and Breaches

Enforcement and breaches refer to how CBC responds when a leaseholder does not comply with the terms of their lease. A *breach* occurs when a leaseholder breaks one or more of the obligations set out in their lease agreement. Enforcement is the action that CBC may take to resolve the issue and ensure compliance.

Appropriate action will be taken where a leaseholder is in breach of their lease agreement, examples included but not limited to;

- i. Nonpayment of service charge or major works invoice.
- ii. Anti-Social Behaviour.

- iii. Failure to maintain property or damage communal areas.
- iv. Encroachment of communal grounds such as creating a car park, fencing off a communal garden, or building structure such as loft or attic space.

Enforcement action may include the following steps

- 1. Direct contact.
- 2. Formal and informal written communication.
- 3. Legal action.

13.9 Anti-Social Behaviour

CBC recognizes the negative impact of Anti-Social Behaviour and has a separate policy to cover all residents.

Legal proceedings will only be considered if;

- i. Staff have taken appropriate action to resolve the matter.
- ii. Danger to property or individuals.
- iii. Direct threats to staff or residents with police/legal involvement.
- iv. Leaseholder has been warned of breaches.
- v. No other alternative available.

Where legal action is enforced, CBC may recover all costs relating to solicitors or other associated costs. This may include administration fee for work completed by CBC or its representatives.

13.10 Extension of lease

Most leaseholders have the right to extend their lease under the terms of the Leasehold Reform Housing and Urban development Act (1993).

Leaseholders have the right to extend the terms of the lease and can apply for a new lease at any time if they meet certain conditions.

The terms of the lease can only be varied by specific agreement between the parties to the lease, and mortgagee, or through order by First Tier Tribunal. This must be mutual consent.

The leasehold team can provide guidance for leaseholders regarding this matter.

13.11 Enfranchisement

Enfranchisement is the legal right that allows qualifying leaseholders to buy the freehold of their building collectively. This process is known as collective enfranchisement.

It gives leaseholders the power to force the sale of the freehold, even if the freeholder does not wish to sell, provided the building and the leaseholders meet the legal criteria

Subject to condition, leaseholders of flats may have the right to collective enfranchisement if they and the building in which they live qualifies. There are excluded leases under Leasehold Reform Act 1967, 1993 and 2002.

You would be expected to seek independent legal advice prior to serving notice to CBC.

13.12 Ground Rent

Ground rent is a payment made by a leaseholder to the freeholder simply for the right to occupy the land on which the property stands. It is usually an annual charge set out in the lease.

Ground rent is not a payment for services, and the landlord does not have to provide anything in return. This is invoiced separately to service charge annually. New leases or those that have been extended are exempt under the provisions of the Leasehold Reform (Ground Rent) Act 2022.

This is a nominal sum that is invoiced separately which is charged separately in addition to the annual service charge bill. All new leases do not charge an annual ground rent after June 2022.

13.13 Pets

If a leaseholder wishes to keep a pet they must seek and obtain our written permission in accordance with their lease agreement. Permission is reviewed regularly and will not be granted for any animal classified under dangerous wild animal act 1976 or livestock.

14 Health and Safety

CBC takes Health and Safety compliance seriously and ensure the building is legally compliant, safe for occupation, and appropriately maintained. These include Fire Safety, Asbestos Management and Emergency lighting test of the communal area.

14.1 Compliance

It is the responsibility of the leaseholder to ensure that all gas and appliances such as boilers are regularly serviced in accordance with the manufacturer's instructions.

Failure to do so put all residents at risk and could invalidate building insurance. For this reason, CBC may request certification at any time. If you are sublet your home, you are classed as a landlord you must ensure that comply with the appropriate legislation.

Leaseholders must ensure that all smoke alarms within the property are working and replace them where they are faulty.

14.2 Storage

Where a property forms a part of a block, leaseholders must not store any items in the communal areas, shared spaces, corridors or building exits or entrances. Items include, bikes, furniture, prams,

- I. If we are made aware that a leaseholder is storing any items in the communal areas, we will take appropriate steps to resolve the issue. This will be in accordance with out

duties and obligation to the Regulatory Reform Fire Safety Orders 2005 and Fire Safety Act 2002.

- II. There are specific policies for ebikes and mobility scooters. See separate policy.

14.3 Fire Safety

CBC has a duty under the Regulatory Reform (Fire Safety) Order 2005 to take general fire precautions in respect of the common parts within its residential buildings which includes landings and stairs.

The precautions include the taking of measures

- to reduce the risk of fire within the building and the risk of the spread of fire.
- in relation to the means of escape from the building.
- for securing that, at all material times, the means of escape can be safely and effectively used.
- in relation to the means for fighting fires in the building.
- in relation to the means for detecting fire in the building and giving warning in case of fire.

The duties do not extend to individual properties within the building, but, in order that CBC can comply with its applicable duties, it has undertaken a programme of installation of fire-resistant doors to each property, complying with current British Standards applicable to fire resistant doors.

14.3.1 Fire Doors

The duties do not extend to individual properties within the building, but, in order that CBC can comply with its applicable duties, it has undertaken a programme of installation of fire-resistant doors to each property, complying with current British Standards applicable to fire resistant doors, which has been carried out following advice and assistance from the Fire Service.

These doors are integral to the prevention of the spread of fire to the common parts and leaseholders are therefore required not to interfere with the doors in any way, including, but not limited to fitting or installing any security lock, chain, bolt or other device or item.

If CBC replaces a fire door as it no longer meet the regulation for being a fire-resistant door caused by the actions of the leaseholder or their subtenant, visitors, agents or workmen, CBC will seek reimbursement of the full cost of the replacement door and installation from the leaseholder.

15 Building Insurance

As a condition of the lease, the CBC will take out building insurance to cover all maisonettes and blocks of flats. The leaseholder's contribution towards the cost of this insurance is included within the annual service charge, which is charged in advance.

The building insurance provides cover for damage caused by Fire, Explosion, Aircraft collision, Earthquake, Lightning, Impact damage

In addition, high-rise blocks are also covered for Storm damage, Floods, and escape of water.

The policy insures each building up to its full rebuild (replacement) value, including the replacement of all individual flats if required. However, the insurance does not cover the leaseholder's personal contents.

It is the leaseholder's responsibility to insure the contents of their property—including fixtures and fittings—under a separate home contents insurance policy. Leaseholders are strongly advised to arrange suitable contents insurance to meets their personal needs and circumstances.

16 Communication and engagement

CBC is required to consult with all leaseholders within their blocks in accordance with s20 Landlord and Tenant Act 1985. In addition to consultation on Major Works, CBC will also seek to consult with leaseholders on all matters that impact upon their leasehold property.

16.1 Leaseholders will have updates on relevant matters or topics when appropriate.

16.2 leaseholder forums will be held to discuss issues and improvements.

16.3 Leaseholders can access redress through the Housing Ombudsman or First-tier Tribunal.

16.4 Annual Leaseholder Service delivery plan will be consulted with leasehold forum for input.

16.5 CBC will ensure that leaseholders are consulted in compliance with Section 20 of Landlord and Tenant Act 1985.

16.6 The Council will continue to ensure there is leaseholder representation at cabinet housing committee.

17 Complaints and Disputes

17.1 Highlight an issue

The leasehold management team are here to answer queries regarding services they receive. It is important that leaseholder can raise concerns about services and to identify problems and given a chance for CBC to put things right and improve services. If a leaseholder feels something has gone wrong or has not met their expectations, they are entitled to make or raise a concern or dispute in the first instance.

A may relate to:

- The quality or timeliness of a service.
- A mistake or error made by the organisation.
- Delays in providing a service.
- Staff behaviour or communication.

- How a repair, enquiry, or request has been managed.
- Incorrect charges or unclear information.
- Failure to follow policy, procedures, or obligations

If a leaseholder is not happy with the response from the initial investigation, they are able to escalate to a complaint.

17.2 Complaints

A complaint is when you tell us you are unhappy with a service or action. We will listen, investigate, explain what happened, and work to put things right.

CBC definition of a complaint is “An expression of dissatisfaction however made about the standard of the service, actions or lack of action by the organization, its own staff, or those action on its behalf affecting an individual resident or group of residents.”

CBC will take complaints made about any service, officers, or contractors, in writing, email, via telephone, in person or website.

Cheltenham Borough Council (CBC) is committed to ensuring that all complaints managed in a fair, transparent, and timely manner. Every complaint will follow the CBC Complaints Policy and Procedure, which sets out the standards for acknowledging, investigating, and responding to concerns raised by leaseholders. Complaints will be used as an opportunity for learning and continuous improvement, supporting CBC’s commitment to delivering high-quality, customer-focused services.

18 Monitoring and review

This policy will be reviewed every 3 years or in response to legislative changes.

Monitoring indicators include:

- i. Leaseholder forum feedback
- ii. Service charge recovery rate.
- iii. Disputes relating to annual service charges
- iv. Leaseholder complaints
- v. Tribunal outcomes.

Minor Amendments required will be made through delegated authority. Any amendments made because of operational process or Government legislation will be made through the local decision-making process.

Major changes to the policy will involve internal consultation with relevant offices, and teams.

19 Equality and Diversity

CBC is committed to ensuring this policy is applied fairly and without discrimination. Reasonable adjustments will be made to leaseholders with disabilities or language barriers in accordance with the Equality Act 2010.

Equality Impact Assessment was conducted in accordance with out duties of S149 of the Equality Act 2010, and mitigation put in place where potential negative impacts to individuals with protected characteristics were identified.

20 Data protection

CBC must follow strict data protection laws when managing personal information. The key legislation governing councils is:

- UK GDPR (UK General Data Protection Regulation).
- Data Protection Act 2018.

CBC function as data controllers, meaning they decide how and why personal data is processed. They must follow the law carefully to protect residents' information and maintain public trust. There are incidents where CBC is permitted to share data with other parties, these include:

- a. Provision to recover service charge.
- b. Safeguarding.
- c. Criminal or legal matters.
- d. Services required under the lease.
- e. Data is freely available or is in public domain.

In all cases where data is shared with other parties CBC will ensure it safeguards and protects personal data in accordance with our Privacy Statement and Policy

21 Glossary of Lease Terms (UK)

Parties & Property

- Landlord: The owner of the property who grants the lease.
- Tenant / Leaseholder: The person who holds the lease and occupies the property.
- Freeholder: The person or entity that owns the land and building.
- Demised Premises: The specific part of the property leased to the tenant.

Financial Terms

- Rent: Regular payment made by the tenant for use of the property.

- Ground Rent: A fee paid by the leaseholder to the freeholder, often nominal in modern leases.
- Service Charge: Payment for shared services (e.g., cleaning, maintenance, insurance).

Duration & Termination

- Term: The length of the lease (e.g., 99 years, 125 years).
- Break Clause: Allows early termination of the lease under specific conditions.
- Forfeiture: The landlord's right to end the lease due to breach (e.g., non-payment).
- Reversion: The landlord's interest in the property once the lease ends.

Rights & Responsibilities

- Quiet Enjoyment: The tenant's right to use the property without interference.
- Covenants: Legal promises made by either party (e.g., to repair, not to sublet).
- Repair Obligations: Specifies who is responsible for maintaining the property.
- Alterations: Rules about making changes to the property (often require landlord consent).

Legal & Procedural

- Assignment: Transfer of the lease to another party.
- Subletting: Renting out the property or part of it to someone else.
- Section 20 Consultation: Required process for major works costing over a threshold.
- Right to Manage (RTM): Leaseholders' right to take over management of the building.

Documents & Records

- Schedule of Condition: A record of the property's state at the start of the lease.
- Lease Plan: A drawing showing the boundaries of the demised premises.
- Title Register: Official record of ownership held by HM Land Registry.

Equality Impact Assessment

Introduction

An Equality Impact Assessment (EqIA) is a method for assessing the effects or impacts of a council policy or function on removing barriers to equality.

The Equality Act 2010 includes a public sector equality duty which requires public authorities to try and eliminate discrimination; advance equality of opportunity between persons who share a relevant protected characteristic and those who do not share it and promote equality and good relations across a range of protected characteristics.

The protected characteristics are:

Age	Disability	Gender Reassignment
Marriage and civil partnership	Pregnancy and maternity	Race
Religion or belief (including lack of belief)	Sex	Sexual orientation

An EqIA should be completed with the full range of protected characteristics considered during the initial stages of developing new strategies, policies, functions or services, prior to starting a procurement exercise and before decisions are made.

Examples of when an EqIA should be completed are:

<ul style="list-style-type: none"> Any proposals to introduce or add to a service 	<ul style="list-style-type: none"> Any proposals to adopt policy priorities, strategies and plans
<ul style="list-style-type: none"> Any proposals to remove, reduce or alter a service 	<ul style="list-style-type: none"> Changes to staffing structure where groups of employees are likely to be negatively affected
<ul style="list-style-type: none"> Any new policies or changes to policies 	<ul style="list-style-type: none"> Any proposals in relation to procured or commissioned services

Stage 1 - Equality Screening

Whenever a policy/service or function is reviewed, changed, developed or removed an initial equality impact assessment stage 1 will need to be undertaken. This is a screening template and will help establish whether a full assessment is needed. This should be done at an early stage of the process so that it is part of policy development.

Stage 2 – Equality Impact Assessment

This is the full EqIA and seeks to identify the equality considerations that have been taken into account including any mitigating actions proposed and ensures decisions are based on evidence. The EqIA will need to be agreed with the appropriate Head of Service or Director and should be included on the decision making report, along with commentary on the assessment in the main body of the report.

STAGE 1 – Equality Screening

1. Identify the policy, project, function or service change

a. Person responsible for this EqlA

Officer responsible: Matt Ward	Service Area: Housing Services
Title: Head of Housing Services	Date of assessment: 16/03/2026
Signature: <i>Matt Ward</i>	

b. Is this a policy, function, strategy, service change or project?

Policy

If other, please specify:

c. Name of the policy, function, strategy, service change or project

Leasehold Ownership Policy

Is this new or existing?

New or proposed

Please specify reason for change or development of policy, function, strategy, service change or project

The policy has been developed to demonstrate how the Council will comply with its leases to all leaseholders.

d. What are the aims, objectives and intended outcomes and who is likely to benefit from it?

Aims:

This policy outlines Cheltenham Borough Council's (CBC) approach to managing leasehold properties that it owns or manages. Its purpose is to ensure compliance with relevant legislation, promote transparency, and support positive and constructive relationships with leaseholders.

Objectives:

The policy will cover that:

- A lease agreement is a legally binding contract between a landlord (or freeholder) and a tenant (or leaseholder) that sets out the terms under which the tenant can occupy and use a property for a specified period. This policy outlines these terms.

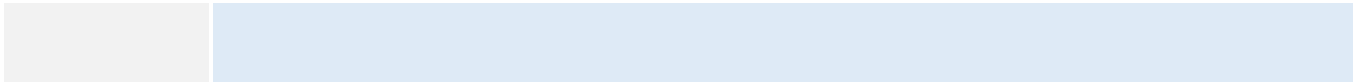
Outcomes:

Leaseholders and staff will be aware of the Policy and ensure that all aspects are adhered to.

Benefits:

This policy should offer assurance to leaseholders that the council is meeting its legal obligations and is committed to dealing with leasehold management effectively.

Employees of the Council can utilise this policy to ensure correct processes are utilised.



e. What are the expected impacts?	
Are there any aspects, including how it is delivered or accessed, that could have an impact on the lives of people, including employees and customers.	No
Do you expect the impacts to be positive or negative?	No impact expected
Please provide an explanation for your answer:	
This policy is equally applicable to all leaseholders.	

If your answer to question e identified potential positive or negative impacts, or you are unsure about the impact, then you should carry out a Stage Two Equality Impact Assessment.

f. Identify next steps as appropriate	
Stage Two required	No
Owner of Stage Two assessment	
Completion date for Stage Two assessment	

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Cheltenham Borough Council

Cabinet Housing Committee – 1 April 2026

Draft Aids and Adaptations Policy

Accountable member:

Cllr Flo Clucas, Cabinet Member for Housing and Customer Services

Accountable officer:

Claire Hughes, Director of Governance, Housing and Communities

Helen McEgan, Operations Manager – Technical & Investment

Executive summary:

The draft Aids and Adaptations Policy is in line with legislative requirements and provides clarity and guidance to both applicants and the council when assessing requests for disabled adaptations from council housing tenants and from prospective council housing tenants. The policy will enable the council to provide a fair and consistent approach to these requests and will ensure the most effective use of the council's housing stock and limited capital budget.

If approved by the Cabinet Housing Committee, the draft will be issued for consultation with key stakeholders. An updated version will then be presented to the committee in June for final approval

Recommendations:

1. To approve the Aids and Adaptations Policy as a draft for consultation.
-

1 Background

1.1. The draft aids and adaptations policy seeks to inform tenants of how to request aids and adaptations in council owned housing, as well as the process that the council will follow when adapting council-owned homes to meet specific tenant needs. This policy will not apply to residents living in private rented, owner occupied or housing association properties.

1.2. Where possible, the council will use this policy to enable tenants to remain both safe and independent in their own home to support positive health and wellbeing outcomes. However, in certain circumstances, alternative housing options will be explored to try and meet tenant's needs. The policy gives examples of when a property may not be deemed suitable for adaptation.

1.3. The Committee is asked to approve the draft policy for consultation with key stakeholders including tenants. The final draft, including any amendments, will be presented to the committee for approval at the next meeting.

2 Main content

2.1 The council funds and administers disabled adaptations for its own housing stock

2.2 It is a mandatory duty for the council to provide housing assistance for vulnerable disabled people and council housing adaptations are funded through the capital and planned maintenance programme from the Housing Revenue Account (HRA). There is £0.600m in the budget for 2026/27.

2.3 In order to make best use of limited resources and to set out the aims and objectives that will be pursued and the principles, values and constraints that will be applied in relation to the provision of aids and adaptations to council owned housing, a policy has been produced.

2.4 The draft aids and adaptations policy is attached at Appendix 2 of this report. This sets out the assistance available, the process for applying, eligibility criteria, qualifying conditions and details of the financial testing.

2.5 If approved, the draft will be widely consulted on with key internal and external stakeholders, including tenants, the county council and NHS. Leaseholders are already able to access a similar service and details of this can be found in the approved [Housing Assistance Policy](#) which relates to private sector housing.

3 Key risks

3.1 The risk of not having a policy in place is high as it can lead to inconsistently applied decision making. This in turn could lead to increased complaints and ombudsman cases and wasted resources in terms of both budgets and property being mismanaged.

Report author:

Helen McEgan, Operations Manager, Technical & Investment

Helen.McEgan@cheltenham.gov.uk

Appendices:

- i. Risk Assessment
- ii. Draft Aids and Adaptations Policy

Appendix 1: Risk Assessment

Risk ref	Risk description	Risk owner	Impact score (1-5)	Likelihood score (1-5)	Initial raw risk score (1 - 25)	Risk response	Controls / Mitigating actions	Control / Action owner	Deadline for controls/ actions
1.0	No policy in place leading to inconsistent decision making, increased customer dissatisfaction and wasted resources (property and budget)	Operations Manager T&I	5	1	5	Avoid the risk	Produce a policy and keep it under review	Operations Manager T&I	30 th June 2026

Cheltenham Borough Council Aids and Adaptations Policy for Council Housing Version Control

Document Name: Aids and Adaptations Policy

Version: 1.0

Responsible Officer: Operations Manager, Technical and Investment, Housing Services

Approved by: Draft for Consultation

Next review date: TBC

Retention Period: 5 Years

Revision History:

V1.0 Draft for consultation

Consultees

Internal

- Public and Environmental Health Manager
- Head of Regulatory Compliance
- Empty Homes Team Leader
- Head of Tenancy Sustainment
- Housing Options Manager.
- Housing Partnership Manager
- Interim Head of Finance
- Head of One Legal

External:

- OT service (Gloucestershire Health and Care Trust)
- Adult Social Care (Gloucestershire County Council)
- Children's Social Care (Gloucestershire County Council)

Distribution

Email

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Introduction and Purpose of the Policy:

Cheltenham Borough Council (“The council”) is committed to creating strong, resilient communities that make residents feel safe as well as providing safe, high-quality and secure homes that enable all our tenants to thrive.

The council’s aids and adaptations policy for council housing, seeks to inform tenants of how to request aids and adaptations, as well as the process that the council will follow, working with tenants, when adapting council-owned homes to meet specific tenant needs. This policy will not apply to residents living in private rented, owner occupied or housing association properties.

By offering a clear, easy-to understand pathway for our tenants, we can support tenant wellbeing and independence, as well as creating efficient processes with key partners, both internally and externally to ensure that aids and adaptations are installed in a timely fashion.

A flow chart is attached in Appendix 1 of this policy to aid tenants in understanding how to access and navigate the aids and adaptations service.

Where possible, the council will use this policy to enable tenants to remain both safe and independent in their own home to support positive health and wellbeing outcomes, however, in certain circumstances, and where the council has considered appropriate adaptation options, alternative accommodation options, working with tenants, will be explored to try and meet tenant’s needs.

Policy Statement

This policy aligns with the mission statement for Housing Services, as set out within the council's [Corporate Plan 2025-28](#), namely:

“Together with our tenants we provide safe, secure and well-maintained homes that help everyone to reach their potential”.

The provision of appropriately adapted council homes, as supported by this aids and adaptations policy aligns with this mission statement, and reflects the council's duty of care towards our tenants. This policy is an important part of meeting the council's wider obligations under the [five consumer standards introduced by the Regulator of Social Housing](#).

In particular, the latest [Safety and Quality Standard](#) requires the council, in our landlord capacity, to:

- “Assist tenants seeking housing adaptations to access appropriate services” (1.5.1)
- “Ensure that the safety of tenants is considered in the design and delivery of landlord services and take reasonable steps to mitigate any identified risks to tenants” (2.2.3)
- “Clearly communicate to tenants and relevant organizations how they will assist tenants seeking housing adaptations services” (2.4.1)
- “Co-operate with tenants, appropriate local authority departments and other relevant organisations so that a housing adaptations service is available to tenants where appropriate”. (2.4.2)

The council's approach seeks to provide safe, secure and high-quality homes for our tenants. This policy will aid the council in meeting the housing needs of disabled and frail tenants living in council housing stock, ensuring that they can have a good quality of life in safe and high-quality homes tailored to meet their needs.

Aids and Adaptations- Legal Framework:

Cheltenham Borough Council has a statutory duty to provide adaptations for disabled tenants. This policy seeks to define how the council will deliver and deploy the limited resources available to enable tenants to benefit from essential aids and adaptations. In doing so, the council will seek to offer a tenure neutral service that offers an equivalent quality and speed of service as would be available to residents living in private rented, owner occupied or housing association properties.

The following pieces of legislation will be taken into account when delivering this policy:

- The Chronically Sick and Disabled Persons Act 1970
- The Children's Act Part 3 1989
- The Housing Grants, Construction and Regeneration Act 1996.
- The Housing Act 1996 (amended)
- The Local Government Act 1999
- The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002
- Armed Forces Act 2006 (under Section 343, amended by Section 8 of the Armed Forces Act 2021)
- The Equality Act 2010
- The Care Act 2014
- The Children and Social Work Act 2017 (Section 1).

National Context:

Living in an accessible home can have a life-changing impact for people with frailty and disabilities. A significant body of research reflects that a suitable, accessible and adapted home can help disabled people to maintain their independence and social connections within their local communities. The focus on prevention, rather than reacting to health and social care issues are broadly reflected within The Department of Health and Social Care (DHSC)'s latest [10 year health plan for England: Fit for the Future](#), which focuses on shifting the focus from hospital to community, which aligns with the council's focus, working with key partners, in helping our tenants to live independently in their communities for longer to help take strain from primary and secondary care, as well as minimising unnecessary hospital appointments or moving the need to move into care settings prematurely.

National evidence from the [2024/25 English Housing Survey](#) indicates that 61% of people living in the social housing sector (in rented affordable housing) have a long-term illness or disability, which is likely to align with higher levels of physical disabilities, meaning that residents living in social housing may require proportionately higher levels of adaptations than residents living in other forms of housing. In view of these high nationwide levels of frailty and disability, the Government recognises that disabled

people from all walks of life have the right to live safely and independently in their own homes.

Local Context:

Cheltenham Borough is Gloucestershire's third largest local authority by population, with Office for National Statistics figures (ONS) showing a population of 121,739 as of 2024 according to the Housing and Economic Needs Assessment (HENA). Cheltenham is surrounded by greenbelt land and the Cotswold National Landscape. This means that the Borough covers a small geographical area of 18 square miles. Most of Cheltenham's population live in urban communities, with several distinctive areas with different population profiles and characteristics being present across the town.

Draft HENA data indicates that 19.8% of Cheltenham's population are over 65, which, despite being higher than the national average of 18.7%, is lower than the Gloucestershire and South West average of 22% and 22.8% respectively.

When compared to the other Gloucestershire local authorities, Cheltenham's demographic profile has a higher number of 16–64-year-olds (as of 2024), but this population is projected to become increasingly weighted towards the 65+ demographic. Whilst specific figures by local authority have not been provided within the draft HENA, between 2024-2046 the proportion of Gloucestershire's over 65 population is projected to increase by 41.2% (with 61,000 people moving into the 65+ age bracket), likely resulting in increased long-term demand for health, housing and social care services, including aids and adaptation services.

The council owns just over 4,650 rented affordable homes, of which 885 homes (20%) include some form of aid or adaptation and 114 are classed as wheelchair accessible. Furthermore, the council's stock includes 535 properties with step free access, 830 properties with a bedroom at the entrance level and 1,079 properties with the bathroom at the entrance level (this includes 124 bungalows). This information has been collected from the stock condition survey and will help the council to categorise its stock in accordance with the Gloucestershire-wide Accessible Housing Register.

Reviewing the council's housing waiting list, the following figures reflect the level of unmet need as of January 2026 for accessible and adaptable rented affordable housing.

- As of January 2026, 343 households were recorded as having a physical disability
- As of January 2026, 359 households required ground floor accommodation or accommodation with lift access.
- As of January 2026, 153 households required a level access shower.

Average turnover of council stock is 9% a year but for fully wheelchair accessible homes the figure is much lower. As well as building affordable housing on council owned land wherever possible, the council will continue to negotiate with developers to purchase more adaptable and wheelchair accessible homes on new developments. These will be available to applicants through [Homeseeker Plus](#)- the council's housing register.

As of January 2026, 187 adaptable rented affordable homes had gained final planning consent, with likely completion dates over the next 3-4 years. Additionally, final planning consent had been granted for 8 wheelchair accessible social rented homes to meet the needs wheelchair users on the council's housing register.

Moving forwards, the council, working alongside our partners at Gloucester City Council and Tewkesbury Borough Council, are actively working on the Strategic and Local Plan (SLP), which, will seek to establish a percentage requirement of adaptable and wheelchair accessible affordable homes on all new developments to ensure that new homes built through the SLP reflect the importance of supporting our tenants to remain safe and independent in their own homes, both now, and into the future.

Equality and Diversity:

As a public body, the council is committed to meeting our obligations around providing equality of opportunity and preventing discrimination (both direct and indirect) in line with the 2010 Equality Act. This act also requires the council to meet the 'Public Sector Equality Duty', when making decisions and delivering services. In this context, any adaptation applications from tenants (processed by the council either as minor, major, or DFGs) will be handled in a fair manner that recognises the council's statutory responsibilities, as well as offering reasonable adjustments to tenants in line with the council's reasonable adjustments statement within the latest Equality and Diversity Policy, which reflects that the council will shape service provision to reflect the needs of tenants with protected characteristics.

This Aids and Adaptations policy has been written to reflect the 2010 Equality Act and other relevant legislation and ensures that all protected characteristics (as set out within the 2010 Equality Act) are covered by this policy.

An Equality Impact Assessment (EIA) has been completed by the council in support of the Aids and Adaptations policy, which can be found in Appendix 2

Assistance Available

The council provides a range of both minor and major adaptations to tenants living in council-owned homes. The aids and adaptations available to tenants includes the following:

Available adaptation service	Examples of work	Who makes request	Timescales	Means-tested?	Responsible teams
Minor adaptations. Work costing up to around £2,000 a. Minor adaptations	Grab rails, handrails, lever taps, half-steps	Tenant can request work	6 weeks	Not means tested	Repairs/Logistics Team
b. Minor adaptations	Over-bath shower, ramps, door widening, level threshold doors, minor kitchen adaptations	Requires OT referral	26 weeks	Not means tested	Technical Services Team
c. Requests for reasonable adjustment	Work will vary based on tenant's needs	Requires OT referral	26 weeks	Not means tested	Technical Services Team
Major adaptations. Adaptations costing between £2,000 - £30,000.	Level access shower, stairlift, through-floor lift, wash-dry toilet, adaptations to make property wheelchair accessible, ground floor extension	Requires OT referral	26 weeks but longer if complex adaptations or work to construct an extension	Yes – subject to means-testing	DFG Team and/or Technical Services Team
Work to communal areas	Ramps, door opening systems	Requires OT referral	26 weeks	Not means tested	Technical Services Team

Minor Adaptations are relatively small, low-cost modifications (typically under £2,000), designed to improve safety, accessibility, and independence for people with disabilities or mobility issues.

Tenants do not always need to be assessed by an Occupational Therapist (OT). The examples below are intended to explain this further

a) Examples when an assessment is **not** required and tenants can self-refer to the Repairs Team for work to be carried out:

- grab rails
- handrails
- lever taps
- half-steps

b) Examples when an OT assessment **is** required:

- over-bath shower
- ramps
- door widening
- level threshold doors
- minor kitchen adaptations

Major adaptations are works that usually require structural changes to the home and cost between £2,000 and £30,000.

Tenants will require an assessment by an Occupational Therapist to determine if their disability is affecting their ability to carry out at least one of the following essential daily activities:

- Facilitating access to/from the property and garden/area of open space.
- Access to a principal family room or bedroom.
- Access to a bath or shower.
- Access to a toilet and wash-hand basin.
- Facilitating the preparation and cooking of food.
- Better heating.
- Control of power, light and heat.

The most common type of major adaptations is replacing a bath with a level access shower, installing a stairlift, widening doorways and other work to make a property suitable for a wheelchair user, installation of a door opening system or wash-dry toilet. Major adaptations can also include the installation of a through-floor lift and construction of a ground floor extension.

Discretionary Assistance

In addition, there may also be some discretionary funding available in association with the adaptation services listed. All discretionary assistance is subject to availability of funding and will be considered on a case-by-case basis.

Specific examples of discretionary funding will mirror examples set out in the council's Housing Assistance Policy and includes:

1. Shortfall funding where adaptations exceed £30,000.
2. Funding towards a disabled person's assessed contribution.
3. Funding for rapidly progressing and/or highly debilitating conditions.
4. Relocation grant/Downsizing grant.
5. Funding for temporary rehousing to facilitate adaptations.

Other examples of discretionary funding will relate to specific types of adaptation and includes:

6. Hardstandings and dropped kerbs

DRAFT

Application Process

Minor Adaptations (a) not requiring an assessment by the Occupational Therapist (see above) can be arranged by the tenant contacting the council's housing services by calling 0800 4080000 or sending an email to housing@cheltenham.gov.uk

Minor Adaptations (b) requiring an assessment by the Occupational Therapist (see above) can be arranged by the tenant contacting Gloucestershire County Council on either the Adult Social Care Help Desk on 01452 426868 or the Children's Help Desk on 01452 426565. The assessment will identify if any adaptations are required to meet the needs of the disabled person and a referral will be sent to the council's Adaptations Co-Ordinator who will determine if the nature of the adaptations is minor or major.

If the works are below approximately £2,000, the referral will be sent through to the Technical Services team to be processed.

The Technical Services team will either raise an order for the work or add it to a planned improvement programme due to be carried out within 12 months (e.g. bathroom or kitchen renewal). The tenant will be kept updated throughout the process.

Major Adaptations requiring an assessment by the Occupational Therapist (see above) can be arranged by the tenant contacting Gloucestershire County Council on either the Adult Social Care Help Desk on 01452 426868 or the Children's Help Desk on 01452 426565. The assessment will identify if any adaptations are required to meet the needs of the disabled person and a referral will be sent to the council to request funding for the work. Major adaptations will be carried out through a Disabled Facilities Grant unless the work can be incorporated as part of a kitchen or bathroom refurbishment that is programmed to be carried out within 12 months of receiving a referral from the Occupational Therapist.

Any grant assistance is subject to a means-test calculation unless the adaptations are for a disabled child. How much grant assistance is available will depend on the level of income and savings of the disabled person and their partner, if applicable (See section on Financial Assessment).

A Grant Officer will arrange to visit the property due to be adapted to consider:

- If the adaptations are suitable for the property having regard to its future use. For example, adaptations to a bungalow or ground floor flat/maisonette will be considered suitable. Adaptations to a 2nd floor flat which is accessed by stairs (and no lift is available) may not be considered suitable.
- The number of occupants in the property compared to the number of bedrooms to see if a property is under or over occupied.
- Whether moving to alternative accommodation would better suit the needs of the disabled person.
- Whether the tenant intends to remain in the property on completion of the adaptations for a period of 5 years or more.

The outcome of these points will form the basis for Cheltenham Borough Council's decision as the landlord to agree that the proposed adaptations can go ahead.

The council may refuse to carry out adaptations where any of the following apply:

- It is not reasonable or practicable to adapt a property. In such circumstances the council would continue to seek a positive outcome by looking at other housing options.
- A Right to Buy application has been received. If the Right to Buy application is withdrawn or cancelled, a new application for major adaptations may be submitted.
- The tenant has expressed an intention to move from the property by transfer, mutual exchange, or another method.
- There is an order of the court relating to the tenancy such as rent arrears or antisocial behaviour or if there is ongoing court action.
- The work would extend beyond the curtilage of the property or may adversely affect communal areas.
- The property is under occupied or over occupied, the council would work with the tenant for an alternative solution.

If the property can be adapted the work will be allocated to either an in-house surveyor or the tenant will be required to appoint an external surveyor to help them with their grant application. The surveyor will prepare plans and a detailed specification of the work, obtain estimates and supervise the work until completion. The council will notify the applicant of the outcome of their grant application in writing as soon as reasonably practicable, and, in any event, not later than six months after the date of the application concerned. Eligible works will be carried out within twelve months from the date of approval of the application concerned.

Tenants should be aware there may be implications relating to rent where major adaptations are carried out. For example, adaptations which include the installation of specialist equipment such as a stairlift, through-floor lift, wash-dry toilet will require an annual service, and the rent may be increased to cover the service costs. Similarly, adaptations that result in additional ground floor facilities or an extra bedroom may result in increased rent

Eligibility

The council will only normally consider an application for an adaptation in the following circumstances:

- If the adaptations are required by the tenant of a Cheltenham Borough Council property, or a member of their household.
- If the applicant is over 18 years old on the date of making the application.
- If adaptations are for children of parents with shared access arrangements, adaptations will only be completed at the principal home, evidenced by the receipt of Child Benefit.
- To be eligible for a minor (b) or major adaptation a person is disabled if:
 - Their sight, hearing or speech is substantially impaired,
 - They have a mental disorder or impairment of any kind, or
 - They have a substantial physical disability by illness, injury or impairment.
 - This automatically includes any adult who is or could be registered under section 77 of the Care Act 2014. For children and young people, it includes those who are registered under paragraph 2 of Schedule 2 to the Children Act 1989 or a disabled child as defined by Part III of the Children Act 1989.

Qualifying Conditions

The following conditions will need to be met prior to the commencement of any adaptation:

- Consent from the council's Grant Officer.
- If a contribution from the tenant towards the proposed works is required, this must be paid prior to any work commencing.
- If a tenant wishes to enhance the planned works approved by the council, such as different tiles or taps to that specified, agreement will have to be made directly between the contractor and the tenant. All costs associated with the additional work will be paid by the tenant to the contractor, prior to the commencement of the work.
- Where works will result in additional ground floor facilities / bedrooms the tenant must sign to confirm they approve for works to proceed and that they accept the wider implications of the work being carried out prior to commencement.

If a Right to Buy application is made after the completion of any adaptations, then the cost floor rule may be applied. The cost floor rule may reduce the amount of discount received, where a considerable amount of money has been spent on repairing or maintaining a property over (a maximum of) the previous 15 years. The discount received must not reduce the price paid below what has been spent on building,

buying, repairing or maintaining the property and if the value is greater, then no discount would be received.

Financial Assessment

Major adaptations are subject to a formal means test to determine the tenants' contribution towards the cost of the work.

If a disabled person is calculated to have an assessed contribution less than £10,000, they may be able to receive discretionary funding to cover their contribution.

If the tenant is required to contribute towards the cost of the work, they will be notified of the amount and agreement obtained to pay this and all payments received prior to any work starting.

Where the tenant is in receipt of a recognised, qualifying means tested benefit known as a passported benefit, they will not be further means tested and they will not have a calculated contribution to make.

Completion of Works

On completion of major adaptations, the work will be subject to a 12-month warranty, so any problems within that period will be the responsibility of the contractor who carried out the work. Once the 12-month warranty has expired, the council will be responsible for all ongoing maintenance and repairs of adaptations.

Where the adaptations include the installation of specialist equipment such as a stairlift or wash-dry toilet, the council will take on the responsibility of the annual servicing and any repairs of the equipment. The exception to this will be where repairs are required due to misuse of the specialist equipment by the tenant. Tenants may be re-charged the cost of any repairs in these circumstances.

When a property that has been adapted becomes vacant, the council will not remove the adaptations but will re-let the property as existing and try to match it with the needs of applicants on the housing register.

Communication and Expectations:

The council, when carrying out the aids and adaptations service, commits to meeting the following standards in terms of communications and service standards:

- We commit to discussing the options around aids and adaptations with you in easy-to-understand language, ensuring that you can make an informed decision about whether you would prefer to remain at home with adaptations or move to a more suitable property.
- We will keep you informed and updated about the status of your minor or major adaptations application at every stage of the process through your preferred communication method.
- We will work closely with Occupational Therapists and Contractors, Consultants and Surveyors to ensure that your needs are met in a timely manner, whilst managing expectations owing to significant demand for these services.
- We will work closely with the council's Housing Options and Lettings services to enable you to move home, if adaptations are either unfeasible or do not represent good value for public money.

Complaints and Appeals:

If a tenant is unhappy with any element of services that they have received from the council, they will be able to make a formal complaint. The complaint will be dealt with in line with [the latest Complaints Policy](#). Tenants can make complaints to the council via phone, in writing, in person or via email as set out within our Complaints Policy.

Applicants are entitled to request a review of any adverse decision taken on their application. Reviews will only be accepted if the applicant has replied to a notification letter within 28 days clearly stating the request for an appeal, setting out any additional factors that have not been considered during the initial decision. These additional factors will be considered by the appeal panel.

The council will hold an appeal panel meeting on a bi-monthly basis to discuss live cases.

A letter will be sent to the applicant clearly stating the outcome of the review within 10 working days of the appeal meeting.

Monitoring and Review:

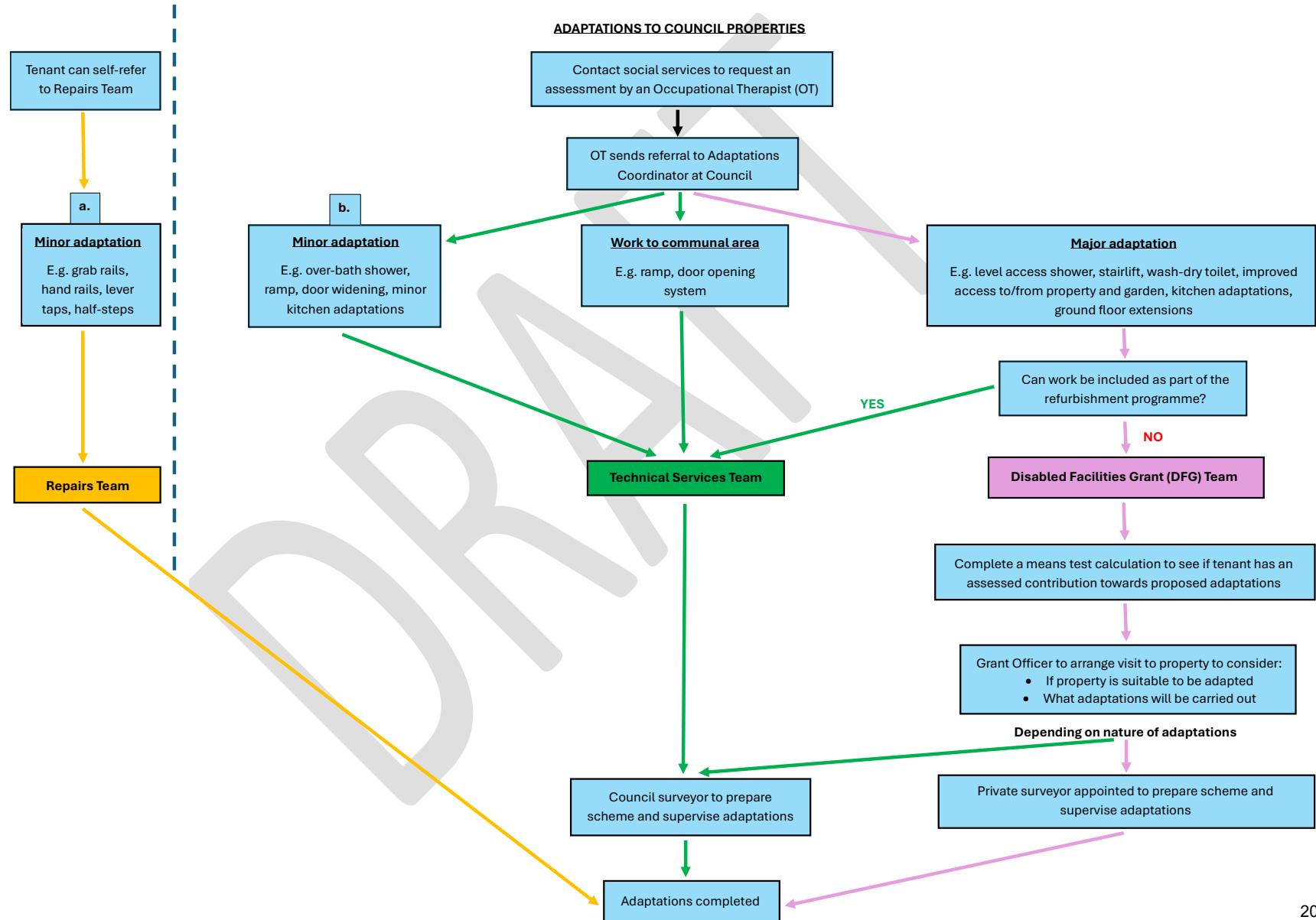
The Operations Manager of Technical Investment within the council's Housing Services portfolio is responsible for monitoring this policy to ensure that it is being correctly applied and is responsible for carrying out reviews of this policy, where these are required.

The council commits to undertaking regular (yearly) reviews of this policy to ensure that it remains up to date. This will include ensuring that relevant staff training needs are met, as well as focusing on achieving the continuous improvement of the council's aids and adaptation service. Key performance indicators will be reported to the Compliance Monitoring Group which meets bi-monthly.

This policy will be automatically reviewed whenever the Government changes policy or legislation around the delivery of aids and adaptations (including disabled facilities grants). In the absence of this trigger, the council commits to reviewing this policy every three years.

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Appendix 1: Process Flowchart



Appendix 2: Equalities Impact Assessment

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Cheltenham Borough Council

Cabinet Housing Committee – 1 April 2026

Housing Improvement Programme Update

Accountable member:

Cllr Flo Clucas, Cabinet Member for Housing and Customer Services

Accountable officer:

Claire Hughes, Director of Governance, Housing and Communities

Executive summary:

This report provides a quarterly update on the Council's Housing Improvement Programme, which brings together the actions required to demonstrate compliance with the Regulator of Social Housing consumer standards.

Since the previous report in January 2026, the Council commissioned Housing Quality Network (HQN) to undertake an independent mock inspection to assess readiness for regulatory inspection. The inspection included a review of documentation, interviews with officers and Members, engagement with tenant representatives and observation of governance arrangements.

HQN concluded that Cheltenham Borough Council demonstrates strong leadership, governance and organisational awareness supported by a well-structured improvement programme and positive engagement from staff, Members and tenants.

The review confirmed strong progress in key areas including safety compliance, tenant engagement and performance monitoring. Tenant satisfaction measures relating to property services and repairs compare favourably with sector peers.

The mock inspection also identified areas where further work is required to strengthen compliance and supporting evidence.

HQN identified 25 improvement actions which are now being incorporated into the Housing Improvement Programme action plans, although many of them were areas that had already been identified. Key areas of focus include continuing to strengthen our stock condition data, improving reporting of repairs and safety activity, increasing the visibility of neighbourhood services and improving access to tenant information, specifically updating the council's website.

Overall, the programme continues to make strong progress. Governance arrangements and programme board oversight are supporting delivery across the four consumer standards and preparing the Council for inspection by the Regulator of Social Housing.

Recommendations:

1. That the Cabinet Housing Committee notes the progress reported in this update.
 2. That the Cabinet Housing Committee notes the findings of the HQN mock inspection and the incorporation of the additional improvement actions into the Housing Improvement Programme.
 3. That the Cabinet Housing Committee notes the programme's next phase of activity to strengthen inspection readiness.
-

1 Background

1.1 This report provides an update to the Committee on the Council's Housing Improvement Programme.

1.2 The Social Housing Regulation Act 2023 introduced strengthened consumer regulation including new consumer standards which came into effect on 1 April 2024.

1.3 The Regulator of Social Housing now operates a proactive inspection regime. Following inspection, landlords receive a grading from C1 to C4, where C1 indicates full compliance and effective delivery of outcomes and C4 indicates significant failings.

1.4 The Council established the Housing Improvement Programme to secure compliance with the consumer standards and provide assurance to Members, tenants and leaseholders.

1.5 The programme also supports the Council's ambition to achieve a C1 regulatory judgement.

1.6 Since the previous report the Council commissioned an independent mock inspection delivered by Housing Quality Network (HQN) to test inspection readiness and identify any remaining gaps in compliance.

2 Governance

2.1 The Housing Improvement Programme continues to be overseen by the Housing Improvement Team which operates as the programme board.

2.2 The board includes subject matter specialists, workstream leads and the programme project manager and meets monthly to:

- review progress against each workstream action plan
- consider risks, issues and interdependencies
- ensure alignment with the Council's digital road map and data improvement activity.

2.3 The programme remains structured around the four consumer standards:

- Safety and Quality
- Transparency Influence and Accountability
- Neighbourhood and Community
- Tenancy

2.4 Each workstream is led by a designated officer who is responsible for:

- delivery of the workstream action plan
- maintaining a clear and consistent evidence base
- reporting progress through monthly highlight reports to the programme board.

2.5 Updates are provided to this Committee on a quarterly basis and also shared with the Tenant Panel and Leaseholder Panel to support tenant scrutiny and engagement

3. HQN Mock Inspection

3.1 In February 2026 the Council commissioned Housing Quality Network (HQN) to undertake a mock inspection of the Council's housing services.

3.2 The process included:

- a review of strategies, policies, compliance information and the Council's self-assessment
- interviews with officers and Members
- engagement with tenant representatives
- observation of governance arrangements including programme board activity and Cabinet reporting.

3.3 HQN concluded that the Council demonstrates strong leadership, governance and organisational awareness, supported by a well-structured improvement programme and strong engagement from Members, officers and tenants.

3.4 The review confirmed that the Council is making significant progress across the consumer standards but also highlighted areas where further work is required to strengthen compliance and evidence.

3.5 The review identified 25 improvement actions, which are being incorporated into the Housing Improvement Programme action plans, although many of them were areas that had already been identified.

4 Progress Against the Programme

Overall, the programme continues to make good progress across the four consumer standards with workstreams focusing on closing actions, strengthening evidence and addressing the findings of the mock inspection.

4.1 Safety and Quality

The Safety and Quality workstream has made significant progress in strengthening safety governance and compliance arrangements.

Key developments include:

- improved governance arrangements and oversight of property safety compliance
- progress in addressing damp and mould issues
- improved monitoring of safety compliance activity including the "big six" compliance areas
- stabilisation of the property services team which is delivering the action plan at pace.

Tenant Satisfaction Measures relating to property services compare favourably with sector peers, including strong results for tenants feeling safe in their homes.

However, the mock inspection identified some areas where further work is required including:

- continuing to strengthen stock condition intelligence
- improving visibility and reporting of health and safety remedial works
- improving the reporting of gas related repairs and safety data.

Currently around 80% of properties have stock condition survey information, with the remaining properties scheduled for survey completion by the end of 2026.

4.2 Transparency Influence and Accountability

This workstream continues to demonstrate strong performance.

Key strengths identified through the mock inspection include:

- high levels of tenant satisfaction through Tenant Satisfaction Measures
- strong engagement arrangements with tenants and leaseholders
- clear governance structures enabling tenant influence in housing policy and decision making
- clear communication with tenants through newsletters and the annual report.

Areas identified for improvement include:

- improving accessibility and navigation of the Council's housing website
- updating the tenant handbook
- strengthening analysis of tenant satisfaction data to better understand the experience of different groups of tenants.

4.3 Neighbourhood and Community

Progress continues across neighbourhood services and estate management activity.

Strengths identified include:

- strong partnership working with local statutory and voluntary organisations to support tenants
- joint working to address antisocial behaviour and community safety issues
- programmes supporting tenants with financial hardship, wellbeing and access to services.

However, the mock inspection identified that neighbourhood services remain an area for further development.

Key improvement areas include:

- strengthening estate service standards and inspection processes
- improving monitoring and follow up actions from estate inspections
- improving visibility of neighbourhood services and service standards to tenants.

4.4 Tenancy

The Tenancy workstream continues to make progress in strengthening tenancy management and tenant support services.

Key strengths include:

- strong tenancy sustainment support including access to financial advice, employment support and family support services
- clear processes for identifying and supporting tenants at risk of tenancy failure
- effective partnership working with voluntary and statutory organisations.

Areas for improvement include:

- addressing long void turnaround times
- strengthening reporting on allocations and lettings outcomes
- improving the evidence base demonstrating the impact of tenancy sustainment support.

5 Key risks

The mock inspection highlighted a number of areas where further improvement is required to strengthen compliance and inspection readiness.

5.1 Stock condition data

The mock inspection identified the importance of strengthening stock condition data to support compliance with the Safety and Quality Standard. Work is under way to complete surveys for the remaining properties and strengthen asset management intelligence.

5.2 Performance reporting

Although tenant satisfaction with repairs performance is strong, improvements are required to ensure performance reporting includes all relevant activity including gas related repairs.

5.3 Neighbourhood services

Tenant satisfaction relating to neighbourhood services is slightly lower than other service areas. Work is under way to strengthen estate management standards and monitoring.

Report author:

Kerryann Pitter, Kerryann.pitter@cheltenham.gov.uk

Housing Improvement Programme Project Manager

Appendices:

- I. Programme Progress by workstream
- II. Risk Assessment

Appendix 1: Programme Progress by Workstream

Workstream	Total actions	% complete Jan 2026	% complete March 2026	Expected % complete Jun 2026
Safety and Quality	63	27%	51%	75%
Neighbourhood and Community	48	50%	81%	90%
Tenancy	56	48%	86%	100%
Transparency Influence and Accountability	89	61%	76%	90%
Programme overall	256	48%	72%	88%

As at March 2026 the programme is 72% complete across the four consumer standards, demonstrating continued progress since the January update.

Appendix 2: Risk Assessment

Risk ref	Risk description	Risk owner	Impact score (1-5)	Likelihood score (1-5)	Initial raw risk score (1 - 25)	Risk response	Controls / Mitigating actions	Control / Action owner	Deadline for controls/ actions
R1	If stock condition data is incomplete or outdated, then asset investment decisions may be poorly informed, and regulatory compliance may be compromised	Technical and Investment Operations Manager	4	3	12	Reduce the risk	Programme to complete remaining stock condition surveys and improve asset data quality and reporting	Technical and Investment Team	December 2026
R2	If repairs and safety reporting does not capture all activity, then the council may be unable to demonstrate effective service oversight and compliance with safety requirements	Repairs and Maintenance Operations manager	4	3	12	Reduce the risk	Strengthen reporting framework to include all repair types including gas related works and improve performance monitoring	Repairs and Maintenance Team	September 2026
R3	If neighbourhood services are not effectively managed, then tenant satisfaction may decline and the council may fail to meet regulatory standards for neighbourhood and	Tenancy Services Manager	3	4	12	Reduce the risk	Develop neighbourhood policy and estate service standards and introduce stronger inspection and follow up monitoring	Tenancy Services Team	October 2026

Risk ref	Risk description	Risk owner	Impact score (1-5)	Likelihood score (1-5)	Initial raw risk score (1 - 25)	Risk response	Controls / Mitigating actions	Control / Action owner	Deadline for controls/ actions
	communal areas								
R4	If evidence of compliance is incomplete or not clearly documented, then the council may be unable to demonstrate regulatory compliance during inspection	Programme Lead Consumer Standards	5	3	15	Reduce the risk	Strengthen evidence base through programme board oversight, maintain evidence logs and deliver action plans to ensure inspection readiness	Consumer Standards Programme Lead	Ongoing to inspection

Cheltenham Borough Council

Cabinet Housing Committee – 1 April 2026

Strategic Housing Risk Register

Accountable member:

Councillor Flo Clucas, Cabinet Member for Housing and Customer Services

Accountable officer:

Claire Hughes, Director of Governance, Housing and Communities

Ward(s) affected:

N/A

Key Decision: No

Executive summary:

- This report provides a copy of the Council's Strategic Housing Risk Register detailing strategic housing risks as of 17th March 2026
- The register has been prepared in consultation with Risk Managers and the Senior Leadership Team.

Recommendations:

The Housing Cabinet Committee note the Strategic Housing Risk Register.

1 Background

1.1 Risk management is the culture, process and structures that are directed towards effective management of potential opportunities and threats to the Council achieving its priorities and objectives.

1.2 The Council has a Risk Management Policy, reviewed in October 2024, that sets out the approach to risk management including the roles and responsibilities for Officers and elected Members. The policy also details the processes in place to manage risks at corporate, operational and project levels.

1.3 This strategic housing risk report is provided to the Housing Cabinet Committee detailing strategic housing risks. A broader, corporate risk report is reported to the Audit, Compliance and Governance Committee.

2 Changes to the Strategic Risk Register

2.1 A copy of the risk register is attached at appendix 1. There has been the following movement in risks since its last review by the Housing Cabinet Committee:

2.1.1 Risk 329: Housing Revenue Account - If the housing revenue account becomes unviable then this may result in the council being unable to fund service delivery, investment in existing homes and the delivery of new housing.

- 16/03/2026 – Reduced risk to 12

2.1.2 Risk 331: Housing Properties Health & Safety - If we do not manage health and safety management of our housing properties, then we may be putting tenant at risk of serious injury or death.

- 16/03/26 – Reduced risk to 12

2.2 In addition, one risk has been added:

2.2.1 Risk 368: Access to fuel and increased costs- If there is limited access to fuel or significant increases in fuel prices, then the repairs service may be unable to operate effectively, leading to delays in attending appointments, increased operational costs, reduced service performance, and a decline in customer satisfaction

- 17/03/26 – Current score of 9

3 Alternative options considered

3.1 None

4 Consultation and feedback

4.1 Risk Managers and Leadership Team.

5 Key risks

None.

6 Risk management update

6.1 Following the recent formation of the Housing Governance Board, there will be a change in the presentation of the Strategic Housing Risk Register.

6.2 The Strategic Housing Risk Register will be presented to the following Committee/Board meetings at the following frequencies:

6.2.1 Housing Governance Board – every meeting

6.2.2 Housing Cabinet Committee – every 6 months

Report author:

Claire Hughes, Director of Governance, Housing and Communities

Appendices:

- i. Risk Register

Background information:

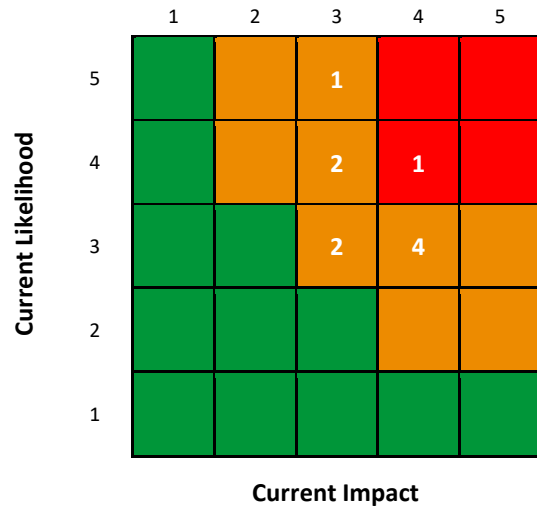
None

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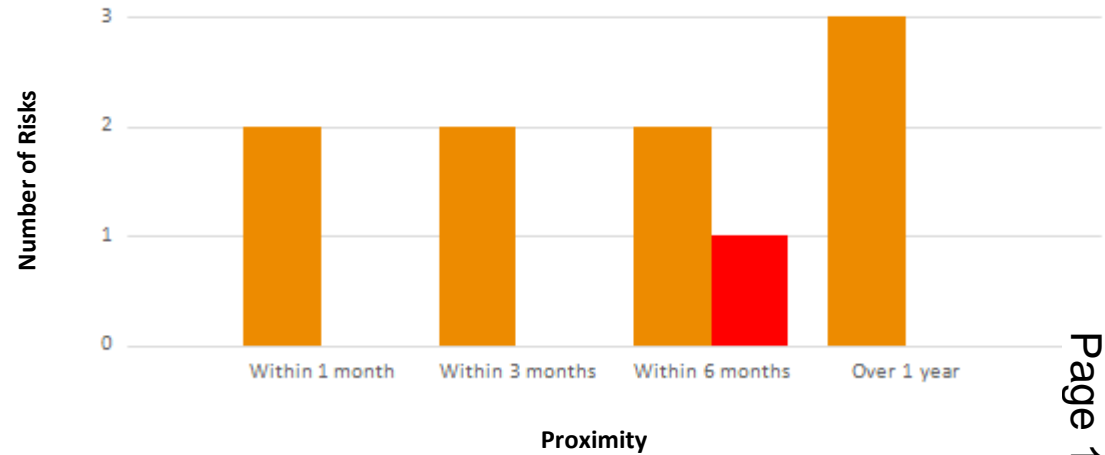
Risk Summary Report

Housing Risks Register (PR000071)

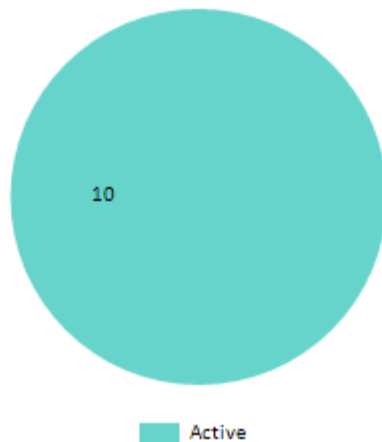
Current likelihood and impact of risks



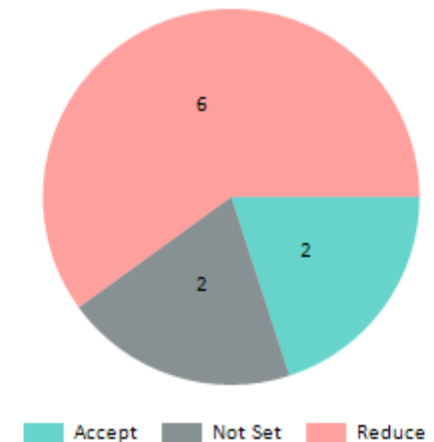
Proximity



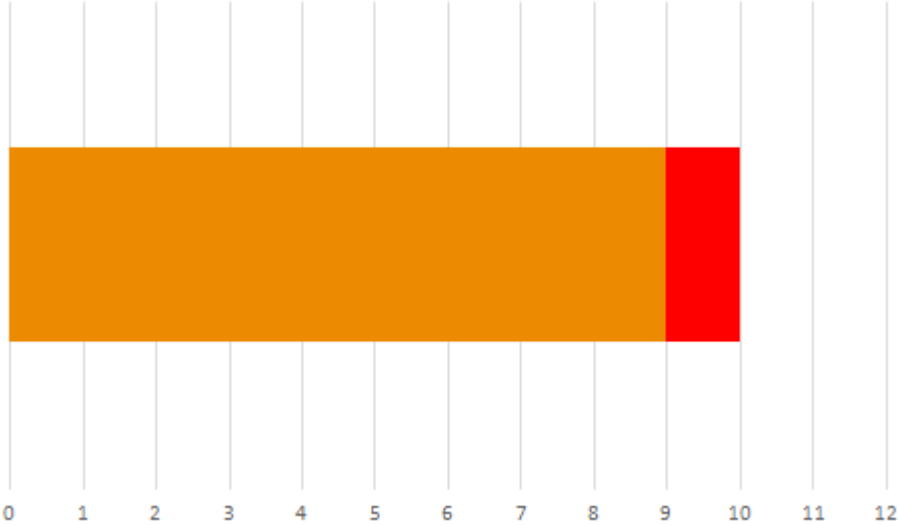
Risk Status



Risk Control

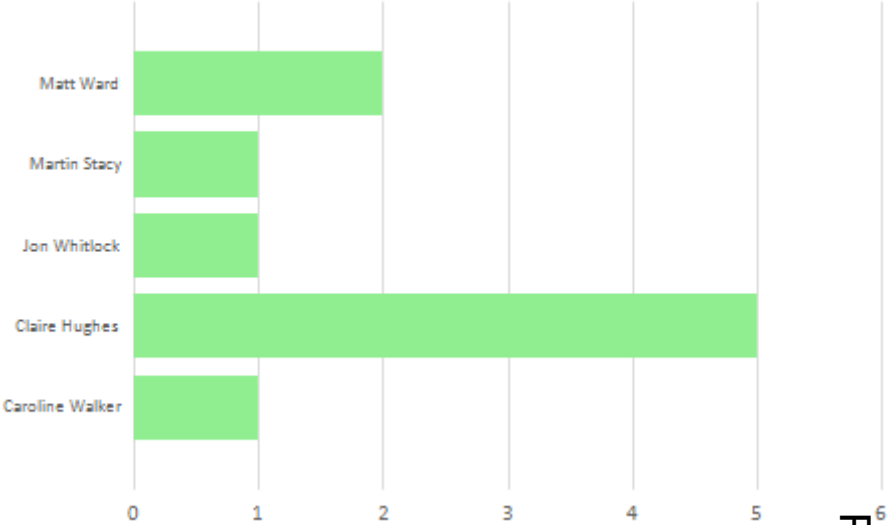


Risks by Department



Number of Risks

Number of Risks Held Per Person



Number of Risks

Risks held on Housing Risks Register

Risk ID 322 – Property Compliance [Housing]

Risk Description	If there is ineffective management of property compliance then this will result in regulator intervention and reputational damage.							
Date Raised	Risk Status	Current Score	Mitigated Score	Risk Control	Proximity	Risk Category	Closure Date	Owners
14/01/2025	Active	9	9	Accept	Over 1 year	Governance Reputation Customer satisfaction H&S wellbeing		Claire Hughes

Mitigating Actions and Effectiveness

Number	Description	In Place	Mitigation Effectiveness
01	- Effective oversight of property compliance performance by senior officers, Cabinet and Housing cabinet committee.	Yes	High
02	- Robust delivery model for each of the big 6 property compliance areas + damp, mould, and condensation.	Yes	High
03	- Ensure delivery meets property compliance policy	Yes	High
04	- Development of systems to evidence delivery through consistent data and record keeping.	Yes	Medium
05	- Assurance processes to ensure delivery meets legal requirements and compliance monitoring group - two independent assurance attend (housing quality network and Penningtons for 6 months)	Yes	High
06	Compliance strategy developed. Policies and procedures are in place and full data validation exercise conducted	Yes	High
07	- Compliance scorecard and performance framework developed and in place	Yes	High
07	New Regulatory Compliance Manager in place	Yes	High

Risk ID 329 – Housing Revenue Account [Housing]

Risk Description	If the housing revenue account becomes unviable then this may result in the council being unable to fund service delivery, investment in existing homes and the delivery of new housing.							
Date Raised	Risk Status	Current Score	Mitigated Score	Risk Control	Proximity	Risk Category	Closure Date	Owners
21/01/2025	Active	12	12	Reduce	Within 6 months	Financial Customer satisfaction Performance Governance		Jon Whitlock

Mitigating Actions and Effectiveness

Number	Description	In Place	Mitigation Effectiveness
01	- Setting deliverable savings targets through the 2025/26 budget setting process	Yes	Medium
02	- Ensure 30 year HRA financial model is in place and is reviewed and updated by regular stress testing.	Yes	High
03	- Explore arrangements to re-finance the existing temporary debt taken by the HRA	Yes	High
04	- Work collaboratively with the major developments team to bring new properties online to increase the rental income generated from the HRA	Archived	
04	- Ongoing action regarding the turnaround of void properties to maximise the rental income generated from the existing stock	Yes	Low
05	- Develop a strategy for the rationalisation of high value, listed stock or stock which has significant development value to generate capital funding to replace borrowing	Yes	Medium

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Updates

Date	Description
16/03/2026	Risk score now reduced to reflect the updated HRA as approved by Full Council in February 2026

Risk ID 331 – Housing Properties Health & Safety [Housing]

Risk Description	If we do not manage health and safety management of our housing properties, then we may be putting tenant at risk of serious injury or death.							
Date Raised	Risk Status	Current Score	Mitigated Score	Risk Control	Proximity	Risk Category	Closure Date	Owners
21/01/2025	Active	15	9		Over 1 year	H&S wellbeing		Claire Hughes

Mitigating Actions and Effectiveness

Number	Description	In Place	Mitigation Effectiveness
01	- Clear health & safety procedures in place with evidence these are followed.	Yes	Medium
02	- Regular independent assurance that health and safety is being management effectively.	No	
03	- Effective oversight of health and safety performance by senior officers, Cabinet and Housing cabinet committee.	Yes	Medium
04	Independent audit of H&S commissioned and actions now being implemented	Yes	Medium

Risk ID 334 – Housing Regulatory & Legal Requirements [Housing]

Risk Description	If we fail to meet regulatory and legal requirements, specifically the Regulator for Social Housing consumer standards and the Housing Ombudsman Complaints Handling Code then this may result in intervention and reputational damage.							
Date Raised	Risk Status	Current Score	Mitigated Score	Risk Control	Proximity	Risk Category	Closure Date	Owners
21/01/2025	Active	12	8	Reduce	Within 6 months	Reputation Governance		Claire Hughes

Mitigating Actions and Effectiveness

Number	Description	In Place	Mitigation Effectiveness
01	- Self-referral made to regulator – no regulatory judgement issued.	Yes	High
02	- Effective oversight of regulatory performance by senior officers, Cabinet and Housing cabinet committee.	Yes	High
03	- Delivery of Improvement Plan	Yes	Medium
04	- External expertise in place to support compliance with the standards including mock inspection.	Yes	High
05	- Annual self-assessment of compliance with the Complaints Handling Code (published to tenants and HO).	Yes	High
06	- New resource added to the improvement programme team	Yes	High
07	- External expertise has been engaged on policy development, compliance strategy and data validation	Yes	High
08	- Full review of consumer standards gap analysis is underway	Yes	High
09	- Inspection readiness evidence bank is being created	No	

Risk ID 336 – Stock Condition Data [Housing]

Risk Description	If there is a failure to maintain accurate, in date stock condition data then this means we are unable to plan spend, evidence investment, demonstrate accurate decent homes data and provide assurance that tenant’s homes are safe.							
Date Raised	Risk Status	Current Score	Mitigated Score	Risk Control	Proximity	Risk Category	Closure Date	Owners
21/01/2025	Active	12	4	Accept	Within 3 months	Performance Customer satisfaction Reputation		Claire Hughes

Mitigating Actions and Effectiveness

Number	Description	In Place	Mitigation Effectiveness
01	- Effective oversight of property compliance performance by senior officers, Cabinet and Housing cabinet committee.	Yes	High
02	- Maintaining up to date stock condition data.	Yes	Medium
03	- Using data to prioritise property investment and address decency / H&S issues.	Yes	Medium
03	- Hit 20% stratified sample 21/02/2025 - 30% overall sample 21/03/2025 - 40% of surveys completed as at 29 April 2025. Over 70% now completed	Yes	High
04	- Data analysis has commenced. However, until stock condition surveys have been completed and fully analysed we still cannot fulfil the requirements of the TSM question on decent homes or be assured that we are fully meeting the decent homes standard.	Yes	
05	- Weekly meetings taking place with RAND to ensure that keep up momentum to deliver the remaining 80%	Yes	High
06	- Reviewing staffing structures to ensure stock condition surveys become BAU and programmes on are a rolling cyclical basis	Yes	
07	Data now being utilised to developed planned maintenance programme	Yes	Medium

Risk ID 339 – Tenant Satisfaction [Housing]

Risk Description	If there is a decline in the quality of services delivered to tenant's, then this may result in reduction in customer satisfaction (evidenced through the TSMs) affecting the quality of life experienced by residents in Cheltenham and leading to referral to the Housing Ombudsman and/or Regulator for Social Housing.							
Date Raised	Risk Status	Current Score	Mitigated Score	Risk Control	Proximity	Risk Category	Closure Date	Owners
21/01/2025	Active	12	9	Reduce	Within 3 months	Customer satisfaction Reputation Consumer standard 4: Accountability and Transparency		Caroline Walker

Mitigating Actions and Effectiveness

Number	Description	In Place	Mitigation Effectiveness
01	- Effective oversight of service delivery performance by senior officers, Cabinet and Housing cabinet committee.	Yes	High
02	- Review and monitoring of service standards.	Yes	High
03	- Effective tenant voice and listening and acting on tenant feedback.	Yes	Medium
04	- Learning from complaints.	Yes	Medium
05	- Review of national TSM data	Yes	Low

Risk ID 349 – Void Properties [Housing]

Risk Description	If the management of void properties does not improve then this will lead to increased costs associated with additional use of temporary accommodation, reduced rent collection and failure to comply with the statutory timescales (in relation to the use of temporary accommodation)							
Date Raised	Risk Status	Current Score	Mitigated Score	Risk Control	Proximity	Risk Category	Closure Date	Owners
21/01/2025	Active	12	12	Reduce	Over 1 year	Financial Reputation Consumer standard 4: Accountability and Transparency Consumer standard 1: Tenant Safety Customer satisfaction		Matt Ward

Mitigating Actions and Effectiveness

Number	Description	In Place	Mitigation Effectiveness
01	- New contract has been procured	Yes	High
02	- Active monitoring of turn around times	Yes	Low
03	- Interim manager in place to provide additional support and guidance	Yes	Medium
04	Increase and in staffing numbers, supporting capacity	Yes	High
05	- Statistics being worked on so will be able to understand the full picture in terms of voids and monitor this closely	No	

Updates

Date	Description
17/03/2026	17/03/26 No change to score or mitigations. The numbers have lowered however its not enough to reduce the score.

Risk ID 356 – Demand for Housing accommodation [Housing]

Risk Description	If the number of asylum seekers and refugees and homelessness generally continues to increase in Cheltenham, and there is insufficient accommodation to meet the demand for housing then there will be increased pressures on homelessness and rough sleeping services.							
Date Raised	Risk Status	Current Score	Mitigated Score	Risk Control	Proximity	Risk Category	Closure Date	Owners
25/06/2025	Active	16	12	Reduce	Within 6 months	Financial Capacity Customer satisfaction Performance Reputation		Martin Stacy

Mitigating Actions and Effectiveness

Number	Description	In Place	Mitigation Effectiveness	
01	Ensure any decisions regarding future pledges to use social housing are backed up with clear data on impact on local housing need and can be justified in the context of relatively adequate supply (i.e. where there will be least impact on local need).	No	Page 158	
02	Challenge any proposed increase in provision by the Home Office where there are legitimate concerns regarding the provision of Dispersal Accommodation in that area.	No		
03	Keep under review the county-wide Protest Plan, and ensure it is triggered when appropriate.	No		
04	Utilise grant funding from the Home Office to support relevant agencies whose resources are impacted on as a result of increased numbers of asylum seekers (CWR, GARAS, nhs, police, Housing Options, Employment & Skills hub, etc.)	No		
05	Commissioned new services for asylum seekers (utilising Home Office grant funding) with a focus on language learning, navigation through health and wellbeing services, community integration, and assistance with claims for asylum	Yes		Medium
06	Continue to maximise the delivery of affordable housing via CBC's housing enabling functions and CBC's housing development team	Yes		

Updates

Date	Description
17/03/2026	No changes to risk score or mitigation.

Risk ID 365 – Safeguarding for events and activities

Risk Description	If we have inadequate safeguarding arrangements in place then there is a risk that the council will fail to make appropriate safeguarding referrals, put children and vulnerable adults at risk and not meet its legal obligations							
Date Raised	Risk Status	Current Score	Mitigated Score	Risk Control	Proximity	Risk Category	Closure Date	Owners
13/02/2026	Active	12	12	Reduce	Within 1 month	Employee Governance Legal Reputation		Claire Hughes

Mitigating Actions and Effectiveness

Number	Description	In Place	Mitigation Effectiveness
1	Safeguarding policy updated and approved	Yes	Medium

Risk ID 368 – Access to fuel and increased costs

Risk Description	If there is limited access to fuel or significant increases in fuel prices, then the repairs service may be unable to operate effectively, leading to delays in attending appointments, increased operational costs, reduced service performance, and a decline in customer satisfaction							
Date Raised	Risk Status	Current Score	Mitigated Score	Risk Control	Proximity	Risk Category	Closure Date	Owners
17/03/2026	Active	9	9		Within 1 month	Customer satisfaction Performance Business continuity Consumer standard 1: Tenant Safety Financial		Matt Ward

Mitigating Actions and Effectiveness

Updates

Date	Description
17/03/2026	No change to risk as it has just been added

Tenant Engagement Update, Housing Services, Cheltenham Borough Council April 2026

Tenant Panel

This month's Tenant Panel meeting was cancelled due to low attendance, as several tenants were unable to attend for genuine reasons. However, earlier in the month, Tenant Panel members took part in an interview with the Housing Quality Network, where they spoke about their experiences as tenants and their involvement in the Tenant Panel.

Panel members appreciated the opportunity to discuss issues that affect them, such as repairs, and to share their views on how CBC listens to tenant feedback.

Leaseholder Forum

Leaseholders were invited to provide feedback on a new Leaseholder Policy developed by David Adams. They were given the opportunity to submit feedback via email or attend a drop-in session held on 12 March.

Overall, feedback on the policy was positive, with respondents suggesting that it will be a useful document, particularly in helping leaseholders understand the Section 20 consultation process. However, it was noted that the introduction could be improved by including information on the percentage of properties that are leasehold. A small number of grammatical issues were also identified. These suggestions were taken on board and amendments were made.

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Meeting	Title	Objective	Format
1st June 2026	• CEO/Director Briefing (if required) (Verbal)	An update from the Chief Executive/Director on key issues which may be of interest to the Cabinet Housing Committee.	Verbal
	• Neighbourhood Policy	To provide the committee with the Neighbourhood Policy for sign off and recommendation to cabinet for approval.	Decision
	• Housing Asset Management Strategy	To provide the committee with the Housing Asset Management Strategy for sign off and recommendation to cabinet for approval.	Decision
	• Tenant Satisfaction Measures Submission 2025/26	To provide the committee with an opportunity to review the TSM submission for 2025/26	Information/Discussion Paper
	• Compliance Performance Data - Quarter 4	To provide the Committee with key compliance performance data.	Information/Discussion Paper
	• KPI Performance data - Quarter 4	To provide the Committee with key performance information relation to voids, arrears, day to day repairs, ASB and property compliance.	Information/Discussion Paper
	• Housing Services Health and Safety Report	To review health and safety activity that has been undertaken during the period, whether it was successful, and identify current tasks and challenges being faced.	Briefing Note
	• Housing Compliments and Complaints Report - Quarter 4	To provide an overview of housing related complaints and compliments, identifying key areas of dissatisfaction and areas for learning and service improvement.	Information/Discussion Paper
	• Updates from the Tenant and Leaseholder Panels	To highlight the ongoing activities of the Tenant and Leaseholder Panels and provide an additional opportunity for tenant and leaseholder voices to be heard.	Information/Discussion Paper
	• Review of the Housing Committee Forward Plan	To provide the Committee with opportunities to identify any additional areas they may wish to scrutinise.	Information/Discussion Paper
• Briefing Note - Housing Sector Insight	To provide the Committee with an overview of recent developments in the housing sector and provide opportunities for horizon scanning.	Briefing Note	
29th July 2026	• CEO/Director Briefing (if required) (Verbal)	An update from the Chief Executive/Director on key issues which may be of interest to the Cabinet Housing Committee.	Verbal
	• Compliance Performance Data - Quarter 1	To provide the Committee with key compliance performance data.	Information/Discussion Paper
	• KPI Performance Data - Quarter 1	To provide the Committee with key performance information relation to voids, arrears, day to day repairs, ASB and property compliance.	Information/Discussion Paper
	• Housing Improvement Plan	To provide the Committee with a progress update on the Improvement Plan developed to resolve areas of non-compliance with the Regulator of Social Housing's Consumer Standards.	Information/Discussion Paper
• Housing Services Health and Safety Report	To review health and safety activity that has been undertaken during the period, whether it was successful, and identify current tasks and challenges being faced.	Information/Discussion Paper	

	<ul style="list-style-type: none"> ● Housing Complaints and Compliments Report - Quarter 1 ● End of Year 2025-26 Housing Revenue Account (HRA) Budget Monitoring Report ● Updates from the Tenant and Leaseholder Panels ● Review of the Housing Committee Forward Plan ● Briefing Note - Housing Sector Insight 	<p>To provide an overview of housing related complaints and compliments, identifying key areas of dissatisfaction and areas for learning and service improvement.</p> <p>To provide a monitoring position statement for the HRA against the budget approved by Council on 21 February 2025, highlighting any key variances.</p> <p>To highlight the ongoing activities of the Tenant and Leaseholder Panels and provide an additional opportunity for tenant and leaseholder voices to be heard.</p> <p>To provide the Committee with opportunities to identify any additional areas they may wish to scrutinise.</p> <p>To provide the Committee with an overview of recent developments in the housing sector and provide opportunities for horizon scanning.</p>	<p>Information/Discussion Paper</p> <p>Information/Discussion Paper</p> <p>Information/Discussion Paper</p> <p>Information/Discussion Paper</p> <p>Briefing Note</p>
30th September 2026	<ul style="list-style-type: none"> ● CEO/Director Briefing (if required) (Verbal) ● Housing Complaints and Compliments Report - Quarter 1 ● Housing Risk Register ● Updates from the Tenant and Leaseholder Panels ● Review of the Housing Committee Forward Plan ● Briefing Note - Housing Sector Insight 	<p>An update from the Chief Executive/Director on key issues which may be of interest to the Cabinet Housing Committee.</p> <p>To provide an overview of housing related complaints and compliments, identifying key areas of dissatisfaction and areas for learning and service improvement.</p> <p>To review the strategic risks relating to housing from the Council's Risk Register.</p> <p>To highlight the ongoing activities of the Tenant and Leaseholder Panels and provide an additional opportunity for tenant and leaseholder voices to be heard.</p> <p>To provide the Committee with opportunities to identify any additional areas they may wish to scrutinise.</p> <p>To provide the Committee with an overview of recent developments in the housing sector and provide opportunities for horizon scanning.</p>	<p>Verbal</p> <p>Information/Discussion Paper</p> <p>Information/Discussion Paper</p> <p>Information/Discussion Paper</p> <p>Information/Discussion Paper</p> <p>Briefing Note</p>
25th November 2026	<ul style="list-style-type: none"> ● CEO/Director Briefing (if required) (Verbal) ● Compliance Performance Data - Quarter 2 ● KPI Performance Data - Quarter 2 ● Housing Improvement Plan ● Tenant Satisfaction Measures - 6 monthly update ● Housing Complaints and Compliments Report - Quarter 2 	<p>An update from the Chief Executive/Director on key issues which may be of interest to the Cabinet Housing Committee.</p> <p>To provide the Committee with key compliance performance data.</p> <p>To provide the Committee with key performance information relation to voids, arrears, day to day repairs, ASB and property compliance.</p> <p>To provide the Committee with a progress update on the Improvement Plan developed to resolve areas of non-compliance with the Regulator of Social Housing's Consumer Standards.</p> <p>To provide the committee with the 6 month position in relation to tenant satisfaction measures (April - September)</p> <p>To provide an overview of housing related complaints and compliments, identifying key areas of dissatisfaction and areas for learning and service improvement.</p>	<p>Verbal</p> <p>Information/Discussion Paper</p> <p>Information/Discussion Paper</p> <p>Information/Discussion Paper</p> <p>Information/Discussion Paper</p> <p>Information/Discussion Paper</p>

	<ul style="list-style-type: none"> • Updates from the Tenant and Leaseholder Panels • Review of the Housing Committee Forward Plan • Briefing Note - Housing Sector Insight 	<p>To highlight the ongoing activities of the Tenant and Leaseholder Panels and provide an additional opportunity for tenant and leaseholder voices to be heard.</p> <p>To provide the Committee with opportunities to identify any additional areas they may wish to scrutinise.</p> <p>To provide the Committee with an overview of recent developments in the housing sector and provide opportunities for horizon scanning.</p>	<p>Information/Discussion Paper</p> <p>Information/Discussion Paper</p> <p>Briefing Note</p>
20th January 2027	<ul style="list-style-type: none"> • CEO/Director Briefing (if required) (Verbal) • Compliance Performance Data - Quarter 3 • KPI Performance Data - Quarter 3 • Housing Improvement Programme Update • Housing Complaints and Compliments Report - Quarter 3 • Anti-Social Behaviour Improvement Project - Update • Updates from the Tenant and Leaseholder Panels • Review of the Housing Committee Forward Plan • Briefing Note - Housing Sector Insight 	<p>An update from the Chief Executive/Director on key issues which may be of interest to the Cabinet Housing Committee.</p> <p>To provide the Committee with key compliance performance data.</p> <p>To provide the Committee with key performance information relation to voids, arrears, day to day repairs, ASB and property compliance.</p> <p>To provide the committee with an update on the progress of the housing improvement programme</p> <p>To provide an overview of housing related complaints and compliments, identifying key areas of dissatisfaction and areas for learning and service improvement.</p> <p>To provide the committee with an update on the progress of the ASB Improvement Project.</p> <p>To highlight the ongoing activities of the Tenant and Leaseholder Panels and provide an additional opportunity for tenant and leaseholder voices to be heard.</p> <p>To provide the Committee with opportunities to identify any additional areas they may wish to scrutinise.</p> <p>To provide the Committee with an overview of recent developments in the housing sector and provide opportunities for horizon scanning.</p>	<p>Verbal</p> <p>Information/Discussion Paper</p> <p>Information/Discussion Paper</p> <p>Information/Discussion Paper</p> <p>Information/Discussion Paper</p> <p>Information/Discussion Paper</p> <p>Information/Discussion Paper</p> <p>Information/Discussion Paper</p> <p>Briefing Note</p>

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Briefing Note

Committee name: Cabinet Housing Committee

Date: 1 April 2026

Responsible officer: Claire Hughes, Director of Governance, Housing and Communities, claire.hughes@cheltenham.gov.uk

This note provides information to keep Members informed of matters relating to the work of the Cabinet or a committee but where no decisions from Members are needed.

If Members have questions relating to matters shown, they are asked to contact the officer indicated.

Government Strategy and Announcements

- a. The government has published its response to the Decent Homes Standard (DHS) consultation and have confirmed that all rented properties must meet the new standard by 2035. This deadline does not affect the previously established deadlines for Awaab's Law and the Renter's Rights Act, or the 2030 deadlines for energy efficiency and minimum energy efficiency requirements (MEES).

Changes to the new DHS include:

- Remove age from the definition of disrepair so that building components don't have to be old and broken to be in disrepair, only broken.
- Introduce a new criterion, requiring that landlords ensure their properties are free from damp and mould.
- Provide additions to the building component list.
- Require all rented properties to provide child-resistant window restrictors.
- Embed MEES for the private rental sector (PRS) and sustainability recording standards (SRS) within the DHS.
- The reformed DHS will be extended to apply to temporary accommodation, supported housing and leasehold rented properties.

To provide an overview the new DHS will require:

- Criterion A – Homes must be free from the most dangerous hazards assessed against the Housing Health and Safety Rating System (HHSRS).
- Criterion B – A home must be in a reasonable state of repair as assessed against the state of key building components.
- Criterion C – A home must provide core facilities and services (for example, kitchens, bathrooms, and insulation).

- Criterion D – A home must provide thermal comfort, including meeting applicable MEES (a full government response to the consultation held on MEES last year is still awaited).
 - Criterion E – A home should be free of damp and mould.
- b. The Department for Energy Security and Net Zero (DESNZ) published the Warm Homes Plan, laying out plans for increasing the energy efficiency of 5 million homes by 2050. The Plan will collectively deliver £15 billion of public investment, including a mix of grant and finance. Major elements of the Plan include.
- £5 billion targeted towards ‘low income’ households, including £4.4 billion of grant and £600 million of finance initially delivered through the existing Warm Homes Social Housing Fund (with those in receipt of Wave 3 prioritised in 2026-27).
 - A new Warm Homes Agency will be established to oversee delivery of the Plan.
 - The Future Homes Standard will be published in the summer.
 - £1 billion of funding will be provided for heat networks through the Green Heat Network Fund and the Heat Network Efficiency Scheme.
 - £2 billion of consumer loans for homeowners to improve the energy efficiency of their homes.
 - £2.7 billion for the Boiler Upgrade Scheme (BUS) – grants for homeowners to replace gas boilers with electric heating systems such as heat pumps.
 - A new Warm Homes Fund worth £5 billion to provide loans to industry and businesses, looking to drive down the costs of the net zero transition.

The plan also demonstrates a slight shift in tone with a greater emphasis on increasing the uptake of technological improvements, such as solar PV, heat pumps, and batteries, rather than the overwhelming focus on fabric and insulation improvements that have been seen previously. The Plan does make clear that cost-effective insulation improvements will still be supported, but it is likely that funding programmes in the future will prioritise lower-cost insulation such as loft top ups, rather than those which have struggled to demonstrate value-for-money such as External Wall Insulation.

- c. Changes to domestic Energy Performance Certificates (EPCs) have been delayed until the second half of 2027 following consultation. The government is aiming to share an implementation plan by summer 2026. The reforms aim to reshape how EPCs assess homes’ energy performance, moving away from a single headline rating and instead use four headline metrics: energy cost, fabric performance, heating system, and smart readiness. The changes will have implications for investments ahead of future minimum energy efficiency requirements (MEES). The government has also confirmed that the current ten-year validity period for EPCs will be retained, including EPCs completed before the reforms are introduced.
- d. The government has confirmed that rent convergence will begin from April 2027, rather than the 2026 start originally anticipated – with uplifts set at £1 per week above CPI+1% in 2027 and £2 per week from 2028 until formula rent is reached. Rent convergence will only apply to formula rent, and not to the 5% (10% for supported housing) uplift charged in many areas. Although the start date is later than expected, the final approach still provides a clear, long-term pathway for aligning

rents with formula levels and gives landlords certainty over how convergence will be phased in.

- e. The draft Commonhold and Leasehold Reform Bill was published on 27 January 2026. The reforms build on action currently being undertaken by the government to implement the Leasehold and Freehold Reform Act 2024, including increased transparency over service charges so that leaseholders can better hold their landlords to account. The bill will be subject to pre-legislative scrutiny before it is formally introduced to Parliament. The government has asked the Housing, Communities and Local Government (HCLG) committee to investigate whether the proposed reforms will be effective and what changes the government could make to improve the draft bill. The committee will hold a series of oral evidence sessions starting in March 2026. Later in the spring, the committee will publish its findings in a report to the government.
- f. The HCLG Committee has published its report on housing conditions in social housing. They have concluded that progress in improving the quality of social housing has largely stalled since the pandemic with too many tenants continuing to live in unacceptable conditions. The Committee found that while most social homes are safe and decent, just under 430k social homes fail to meet the existing DHS, particularly concerning as the minimum standard itself has not been substantively updated for two decades. Meaning that even many of the homes that are currently considered “decent” would not meet modern expectations of safety, comfort, and health. The report made the following recommendations:
 - A clearer timeline of when the next phases of Awaab’s law will apply.
 - The government to amend the definition of fuel poverty in its upcoming fuel strategy.
 - Interim targets stipulating the percentage of social homes that should be upgraded to the revised Decent Homes Standard in each year before it comes into force in 2035.
 - A process to review and, if necessary, update the DHS at least every ten years.
- g. Homes England has opened bidding for the Social and Affordable Homes Programme (SAHP) 2026-2036, inviting registered providers to apply for grant funding from a programme worth at least £27 billion. The programme aims to deliver hundreds of thousands of new homes for social rent, affordable rent, and affordable homeownership, with a requirement that partners must deliver at least 60% of homes for social rent. Updated bidding guidance set out expectations for high quality, deliverable schemes that demonstrate strong value for money and align with both local strategies and national housing priorities.

Access to the programme will be available through two routes. The Continuous Market Engagement route will allow partners to work with Homes England on a scheme-by-scheme basis throughout the life of the programme, offering greater flexibility around grant funding to respond to local housing need. The Strategic Partnership Framework route, for the largest developers, will provide longer term funding certainty, with larger funding packages allocated in support of more ambitious programmes.

- h. The government has outlined a package of steps designed to boost council housebuilding. An additional £3.5 million is being added to the Council Housebuilding Support Fund, on top of last year's £5.5 million, to help councils prepare development plans capable of unlocking up to 9,800 new homes through the Social and Affordable Homes Programme. The Housing Revenue Account (HRA) threshold will be lifted from 200 to 1,000 homes, giving smaller councils more scope to expand their housing stock without taking on extra operating costs. To support larger-scale delivery, the discounted Public Works Loan Board borrowing rate will be maintained, helping councils access affordable finance for new build programmes. This discounted borrowing rate will be maintained at "gilts+40bps" and available exclusively for housebuilding through the HRA.
- i. The government will publish time-limited emergency guidance to unblock Section 106 affordable homes that are already built, or due to complete by December 2027, but currently have no registered provider (RP) buyer. Where developers can demonstrate they have made genuine efforts to sell homes under the agreed S106 terms, Local Planning Authorities (LPAs) are now explicitly encouraged to renegotiate or vary S106 agreements. As part of this new process, any uncontracted homes must be placed on the Homes England Clearing Service by June 2026 for at least six weeks as a final attempt to secure an RP buyer. If no reasonable offer comes forward, LPAs can agree deeds of variation to change the tenure, allow an alternative form of affordable housing provision, or accept commuted sums instead. The guidance urges LPAs to take a pragmatic, light-touch, and prompt approach, aiming to conclude decisions within around 12 weeks.
- j. The government has established a Supported Housing Advisory Panel to support implementation of the Supported Housing (Regulatory Oversight) Act 2023 and provide expert advice on wider policy issues affecting the sector. The government are also currently consulting on wider reforms to the supported housing sector, including proposals for a locally led licensing regime across England, the introduction of new national standards intended to improve the quality and oversight of supported housing services and potential changes to housing benefit arrangements.

Housing Ombudsman

- k. The Housing Ombudsman have highlighted the rise in complaint volumes in recent years, with cases rising by almost 500% over five years to more than 13,000 in 2025/26. It is currently completing more than 800 investigations each month and expects this to reach 1000. To address the challenges this provides the Ombudsman have opened a consultation on their 2026/27 Business Plan, including proposals to introduce targets to determine 90% of high-risk cases within four months and 50% of all cases within six months, while ensuring that no case remains open for more than 16 months by the end of the year. The plan also outlines a three-year strategy to reduce caseloads through faster case routing, improved complaint handling by landlords to prevent escalation to the Ombudsman, reducing the age of the oldest open cases and increasing operational efficiency. Subject to consultation and approval by the Secretary of State, the annual membership fee paid by social landlords is proposed to increase from £8.03 to £10.56 per home from April 2026 to

reflect the 87% increase in demand.

- I. The Housing Ombudsman has published a new learning from severe maladministration report focused on how social landlords approach compensation, alongside new guidance intended to drive greater consistency and fairness across the sector. The guidance, developed through engagement with both landlords and residents, will come into effect from 1 April 2026 and sets out core principles for determining compensation where service failures have occurred. The report has argued that such failures undermine trust and exacerbate harm, particularly where vulnerable households are affected.

Research and Campaigns

- m. The Local Government Association (LGA) has warned that the cost to councils in England of providing temporary accommodation (TA) for homeless households is projected to more than double by 2029 to 2030 without further intervention. Councils have spent almost £1.5 billion more on TA since 2017-2018 than they have been reimbursed through housing benefit due to the cap on housing benefit not matching rising demand. Current rules allow councils to reclaim only up to 90% of Local Housing Allowance (LHA) rates, which were last set in 2011. If the LGA's projected 65% net cost increase over the next 5 years is not addressed this could lead to a cumulative shortfall of £3.9 billion over four years.

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