

# Cabinet Housing Committee

## Minutes

Meeting date: 1 April 2026

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### **Present:**

#### **Councillors:**

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

#### **Cooptees:**

Ian Mason

#### **Also in attendance:**

Emma Cathcart (Head of Service, Counter Fraud and Enforcement Unit), John Clements (Operations Manager - Property and Communities), Claire Hughes (Director of Governance, Housing and Communities), Helen McEgan (Operations Manager - Technical & Investment), Jo Rea (Health and Safety Officer), Gemma Rowberry (Head of Regulatory Compliance) and Matt Ward (Head of Housing Services)

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### **1 Apologies**

Apologies were received from Lizzie Mawdsley and Agnieszka Wisniewska.

### **2 Declarations of interest**

There were none.

### **3 Public and Member Questions**

There were none.

### **4 Minutes of the last meeting**

The minutes of the meeting held on 21<sup>st</sup> January 2026 were approved as a true record.

## **5 Director Briefing (if required) (Verbal)**

No director's briefing was required.

## **6 Counter Fraud and Enforcement Unit Report**

**Objective:** To provide the Committee with an overview of the Counter Fraud Enforcement Unit's work on housing and tenancy fraud over the previous year.

The Assistant Director, Counter Fraud and Enforcement Unit addressed the committee and highlighted the following:

- The Counter Fraud and Enforcement Unit support the housing services team in relation to housing and tenancy fraud activities. Whilst the Unit will continue to carry out investigation cases on behalf of the council, in the future the aim is for verification activities to be carried out by the housing team as they are now directly employed by the council. This will allow the Unit to increase focus on enforcement activities, specific fraud cases, and prosecution in the right circumstances to act as a deterrent. There may also be increased communication with tenants to raise awareness.
- The Unit manage the National Fraud Initiative matches that relate to housing anomalies on behalf of the council.
- They also carry out a housing waiting list review to consider emergency, gold and silver bands. Errors here may not necessarily relate to fraud and may relate to changes in applicant's circumstances. This provides loss avoidance as it reduces risk of the council putting people into temporary accommodation unnecessarily. It was noted that the figure of household applications relating to the council at 3.19 of the report, should read 2,914 instead of 1,811.
- Focus for the coming year will be on raising fraud awareness with staff, management, residents, tenants and members. This will include a campaign with tenants to ensure they know how to refer matters, and what types of things should be referred.

The committee's discussion raised the following points:

- It would be helpful to include a section on housing and tenancy fraud in the revised Tenant Handbook, to explain what it is and how to report it.
- When errors are identified on the housing waiting list these are reported back to the housing team to verify through an application review. Fraud investigations are not pursued in situations arising out of genuine errors or where tenants have not created the problem. Where there is obvious fraud, the Unit would open an investigation and a different investigator would progress that in the correct manner.
- The move to the housing team carrying out verification builds on skills they already have and activities they have already been undertaking. They have already been referring things to the Unit and through the previous work with CBH there are strong relationships between the organisations. A quarterly enforcement meeting has been set up with the different areas of the housing

team to discuss how to best mitigate errors within their areas, including supporting delivery of debt recovery.

- Verification of housing applications includes review of whether applications are in the correct band, which can include applicants being moved to a higher band. It will include consideration of financial activity, such as disability benefits, to verify information included within the application. Discrepancies will then be followed up by the housing team with the applicants.
- Benchmarking information will be provided to committee members to show how the figures compare to other councils across the county.
- Sometimes errors are due to changing circumstances where applicants may have forgotten to update their information. Application is a two-stage process of verification before offers are made as it will be reviewed by both housing options for banding, and then is separately reviewed by the lettings team.
- It was suggested that future reports show separate figures for situations where there are errors, positive moves between bands, and those with reasonable cause to suspect fraud.

## **7 Housing Health and Safety Rating System Policy**

**Objective:** To provide the committee with the Housing Health and Safety Rating System Policy and for sign off and recommendation to cabinet for approval.

The Health and Safety Officer presented the updated Housing Health and Safety Rating System (HHSRS) Policy to the committee. She explained that the HHSRS policy 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 the hazard should be reported and dealt with and includes the specified time frames for acting upon those types of hazards. The policy has now been revised to include the points raised at the Cabinet Housing Committee meeting on the 21 January and in line with the National Institute for Health and Care Excellence (NICE) requirements. She highlighted the following changes:

- The carbon monoxide hazard has been updated to clarify that all persons are at risk of carbon monoxide poisoning, with higher risk categories including people over 80, children and pregnant women in line with the NICE requirements.
- The noise hazard has been updated to reflect that there are two elements, behavioural noise with responsibility lying with the anti-social behaviour and tenancy management teams, and those relating to property condition (for example windows which need to be replaced) with responsibility lying with the technical and investment team.
- The personal hygiene hazard has been updated to clarify that in situations where it is impacting on the building, responsibility will lie with the tenancy management team.

- The hazard relating to falling on stairs has been updated to reflect that if the issue is connected to cleaning, responsibility is with the estate services team, but if it relates to disrepair then it would fall with the repairs team.

**The Cabinet Housing Committee recommended unanimously that Cabinet approve the Housing Health and Safety Rating System (HHSRS) Policy.**

The Cabinet Member Housing & Customer Services commented that it is fantastic that the work done by tenants and leaseholders has been listened to and applied. It is important that tenants know they have a voice and will be listened to.

## **8 Damp, Mould and Condensation Policy**

**Objective:** To provide the committee with the Damp, Mould and Condensation Policy for sign off and recommendation to cabinet for approval.

The Head of Regulatory Compliance presented the updated Damp, Mould and Condensation (DMC) Policy to the committee. She explained that the policy outlines the council's commitment to keeping council owned homes dry, warm and safe, and explains how they will respond quickly to fix problems relating to damp and mould when they occur in line with the timelines required by Awaab's Law. The comments previously made by the committee have been taken into account and the following changes have been made:

- A section on leaseholders has been included.
- Section 6 has been amended and details that any recharge of works relating to DMC will be considered under the terms of the lease.

The committee's discussion raised the following points:

- The Decent Homes Standard (DHS) will not come into force until 2035, and this policy will be updated to match its requirements. The policy is scheduled for regular review every 3 years.
- In situations where issues are recurring and tenants are refusing to follow advice the council will continue to communicate with them and attempting to rectify the problems. The tenancy management team will use their skills to engage closely with the tenants and actively work with them and signpost them to the right agencies for additional support. There are officers that specialise in intense interventions. If none of this works the situation could be managed through the specific tenancy, but this would be the absolute last resort.
- In terms of the council's legal liability, any cases would consider contributing negligence. So as long as everything has been fully documented and the council is able to demonstrate that all possible actions have been taken then there would be no liability. The tenancy managers in the local area are documenting all activities and engagement with tenants, so that will be thoroughly documented.

- An external wall insulation (EWI) programme has been undertaken to improve the thermal comfort of properties. This also includes sealing any gaps, topping up loft insulation, and replacing windows, so it should improve the energy efficiency of a property. Monitoring equipment is being installed to provide readings including average temperature in key rooms. It is important to work with tenants to ensure they know not to fix anything to the render as this would invalidate it, and around how to live in the property without disturbing the improvements made.
- It was noted that issues within tenant properties can also impact non-council residents in the same buildings.
- The work done since 2023 to set up the DMC team was praised, particularly the focus on not just repair but also on monitoring and education. The sessions provided via the Skills Hub were highlighted. The team were thanked for their hard work.

**The Cabinet Housing Committee recommended unanimously that Cabinet approve the Damp, Mould and Condensation Policy.**

## **9 Leasehold Ownership Policy**

**Objective:** To provide the committee with the Leaseholder Ownership Policy for sign off and recommendation to cabinet for approval.

The Chair noted that whilst the Leasehold Representative was not present at the meeting, she had had the opportunity to review and influence this policy through the Leasehold Forum.

The Head of Housing Services presented the Leasehold Ownership Policy to the committee. He explained that the policy covers all aspects of being a leaseholder. The document derives from the lease the council has with leaseholders, as that is a legally binding document, and aligns with relevant legislation. It covers how recharge elements are carried out through annual service charges or S20 works, the council's obligations as a landlord and leaseholder obligations. Following review by the Leaseholder Forum minor changes have been made to the policy. In addition to the lease and policy, there is also a summary document and a Leaseholder Handbook.

The committee's discussion raised the following points:

- The Commonhold and Leasehold Reform Bill is still currently at a draft stage, and the Ministry for Housing, Communities and Local Government (MHCLG) are consulting on a range of policies, including whether to ban leaseholds in new flats. As more details emerge these will be shared with the committee.
- When individuals buy leasehold properties they are provided with a management information pack that outlines previous expenditure and estimated costs moving forwards. Unfortunately, there are situations where the first notification the council receives is after the lease has been signed which is a frustration for the council. In these situations any liability would lie

with the solicitor who provided that advice to the buyer. When the buyer is purchasing directly from the council a S125 notice is issued, which sets out the buyer's costs, expenditure and responsibilities over a 5-year period.

- The council sell shared ownership properties directly as this is both cheaper than working through an estate agent with commission rates, and it provides the opportunity to vet potential shared owners and make sure they have a clear understanding from the outset about their responsibilities and expected costs.
- Currently not clear whether the Commonhold and Leasehold Reform Bill will address the current loophole that does not require leaseholders to carry out gas and electrical safety inspections in line with those required for social housing. The council encourages all leaseholders to carry out these checks and provide a copy to the council, and a discounted rate for the checks is offered through the council's contractor. In some circumstances, where leasehold properties are sublet, there is a requirement for checks to be carried out. The council is as proactive as possible in this area but are governed by the lease and current legislation.
- It was highlighted that leaseholders are often left with ambiguous charges and agreements in the private sector, so it is extremely positive that the council are providing clear information about charges and responsibilities.

**The Cabinet Housing Committee recommended unanimously that Cabinet approve the Leasehold Ownership Policy.**

## **10 Draft Aids and Adaptation Policy**

**Objective:** To review and approve consultation process for the draft Aids and Adaptation Policy.

The Operations Manager Technical and Investment presented the draft Aids and Adaptations policy to the committee. She explained that the purpose of the policy is to inform tenants how to request aids and adaptations in council housing and the process that will be followed. When the policy is adopted an internal procedure will also be produced for staff to follow so that everybody is clear on their role and their contribution to delivering this policy. The policy will help the council to meet the Regulator of Social Housing's (RSH) Consumer Standards, in particular the Safety and Quality Standard, and the Transparency, Influence and Accountability Standard.

Aids and adaptations to housing can help people to live independently at home for longer and reduce demand on more acute services such as hospital admissions. The stock database will also be updated with categories of accessibility to match people to the right properties at letting stage.

The policy outlines the four levels of support that attendants can access, including for minor adaptations which do not require a referral from an occupational therapist and can be booked directly with the repairs team. The other three routes require a referral from an occupational therapist and include adaptations that value

approximately £2k or above. The occupational therapist provides a full and detailed description of the works required and how they will help the individual to live independently in their property. A financial means test may be carried out, and works will be added either to an existing programme of planned improvements or will be given to a surveyor in more complicated cases. Plans will be drawn up and agreed with the tenant and the tenant will be kept updated with anticipated time scales for completion throughout the process. Eligibility criteria, any qualifying conditions, and the financial means test mirror that used for private housing, but tenants of council housing are funded through the housing revenue account (HRA). If tenants are in receipt of certain benefits the work can be passported through without a financial assessment. If approved by the committee the draft policy will be taken out to full consultation over the next few weeks with tenants, the accessibility forum and colleagues.

The committee's discussion raised the following points:

- The challenges faced by young adults with disabilities moving into accommodation was highlighted, particularly due to a lack of supported housing for those who are not elderly. The work being carried out on the stock database to categorise the accommodation in line with the allocation policy provided countywide by Homeseeker Plus, should improve access to suitable properties. Lettings are carried out on a sensitive, case-by-case basis with an agile approach to the potential application and the support agencies.
- Whilst this work has been carried out for some time, the need to evidence the process for the RSH will also be supported by the database creation.
- A version of the policy will be created with a younger reading age, plain English and short paragraphs to ensure that it is accessible. Consideration will also be given to creating a version using pictorial aids.
- Challenges in securing an occupational therapist referral were acknowledged. It was explained that this is managed by Gloucestershire County Council and that it is currently being brought back in-house, which should hopefully lead to improvements in the service. It was highlighted that aids and adaptations are an important focus for councils across the county this year.
- It was agreed that once the categorisation is completed and processes have been in place for a year a report will be brought to the committee to consider the effectiveness and impact of the work.
- The importance of continuing to challenge the ableist world we live in was highlighted.

**The committee unanimously approved the Aids and Adaptations Policy as a draft for consultation.**

## **11 Housing Improvement Programme Update**

**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 Director of Governance, Housing and Communities provided the committee with an update on the Housing Improvement Programme. She noted that:

- The programme is progressing strongly, and actions are now 72% complete (up from 48% in January).
- The governance arrangements remain robust with clear oversight, structured delivery, and a focus on achieving compliance with the Consumer Standards - to ensure the council is ready when an inspection takes place.
- During February the Housing Quality Network (HQN) carried out a mock inspection. The feedback has been really positive and highlighted the well-structured improvement programme, strong leadership and governance. They also praised the positive engagement from all colleagues involved in the mock inspection, who were described as passionate, articulate and able to demonstrate the benefits of what they are doing in their roles. Members who took part were described as engaged, knowledgeable about what is happening in housing, and conscious of the issues and risks. HQN also spoke to tenants who were engaged and felt the council were doing a good job.
- A number of improvement actions were identified but they were all already included within the Housing Improvement Programme.
- The Competency and Conduct Standard will come into force in October. That aims to ensure that all relevant staff are trained to an appropriate level, a code of conduct is in place and that performance is strongly managed.
- The Social Tenant Access to Information Requirements (STAIRs) also comes into force later in the year. This aligns with the council's current approach to freedom of information requests.
- Still working on building evidence base in some areas to prepare for the RSH inspection. The council remains committed to achieving a C1 rating.

The committee's discussion raised the following points:

- Updates on the HQN recommendations will be provided through the Housing Improvement Programme updates.
- HQN did not provide a written report but gave a presentation to officers and the slide deck can be shared with the committee. Members were also invited to attend monthly improvement team meetings.
- Colleagues were thanked for their hard work to make these improvements, the progress made, and their positive and caring attitudes. It was highlighted that it was brilliant to have that recognised by HQN and to see the real impact for tenants and the people of Cheltenham.

## **12 Strategic Housing Risk Register**

**Objective:** To review the strategic risks relating to housing from the Council's Risk Register.

The Director of Governance, Housing and Communities presented an update on the strategic housing risk register to the committee. She highlighted the following:

- The risk relating to the HRA has reduced following the setting of the budget and forecasting carried out for the next few years, which is showing a more stable position.
- The risk relating to health and safety has also been reduced, now that policies are in place and due to the work the health and safety team has completed paying dividends.
- A risk has been added around access to fuel and increased costs, to reflect the current global situation, as this could have a significant impact on the repairs service. A meeting has taken place to discuss a plan for what could be done in the event of a fuel shortage and how a phased approach might be required, with focus remaining on ensuring that emergency repairs are completed.

The committee's discussion raised the following points:

- The mitigation around voids is still showing as low as currently the council is not in as strong a position as it would like to be with the turnaround of voids. A lot of work is going on and very thankful to the teams involved, but as the new properties come from Regency Village there is a continuing cycle of void properties being added to the numbers. A plan has been agreed for the next three months which should hopefully move this mitigation to high. Voids are still moving in the right direction.
- There is an error in the report in relation to the independent assurance on health and safety. This should now say yes as an independent inspection by Ubico has been commissioned and completed.
- Will ask the Head of Strategic Housing to provide an update on the provision of housing and management of housing demand and homelessness.

### **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.

The Tenant and Leaseholder Panel updates were taken as read.

The committee's discussion raised the following points:

- The MP, Max Wilkinson, contacted the Minister on the issues faced by tenants in relation to rent arrears following migration to universal credit (UC). He has received a written response, and the Chair will confirm whether it will be possible to share that response with committee members.
- Letters have been received by tenants from lawyers claiming to offer a tenants advice service and encouraging them to make disrepair claims. Tenants were encouraged to make use of the council's complaints process instead, as they will be supported to do this, and will not lose any resulting compensation.

## **14 Review of the Housing Committee Forward Plan**

The Forward Plan was noted.

## **15 Items to be referred to Cabinet**

The committee recommended the following policies to Cabinet:

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