

To: Council
Date: 24 November 2025
Report of: Director of Housing
Title of Report: HRA Property Services Policies

Summary and recommendations	
Decision being taken:	To approve the following policies: fire safety, damp and mould, asbestos and disrepair to ensure the maintenance of the housing stock.
Key decision:	No
Cabinet Member:	Councillor Linda Smith – Housing and Communities
Corporate Priority:	Good, affordable homes
Policy Framework:	HRA Asset Management Strategy

Recommendation(s): That Council resolves to:	
1	Approve the Damp and Mould Policy
2	Approve the Fire Safety Policy
3	Approve the Asbestos Policy
4	Approve the Disrepair Policy

Information Exempt From Publication
N/A

Appendix No.	Appendix Title	Exempt from Publication
Appendix 1	Damp and Mould Policy	No
Appendix 2	Fire Safety Policy	No
Appendix 3	Asbestos Policy	No
Appendix 4	Disrepair Policy	No

Introduction and background

1. Further to the decision of the Cabinet on 22 October 2025 to approve the Housing Revenue Account (HRA) policies in respect of asbestos, damp and mould, disrepair and fire safety, the full Council is asked to approve this suite of policies.
2. Making sure residents have a safe, affordable and decent place to call home is the core purpose of this work. Following the tragic fire at Grenfell Tower in 2017 and the death of Awaab Ishak from damp and mould in 2020, successive Governments has been working to strengthen the voice of residents and introduce legislation to ensure the good quality of all homes.
3. In 2018, the then Government published the Social Housing White Paper to ensure residents of social housing are safe, listened to, live in good quality homes and have access to help when things go wrong. Consequently, the Social Housing Regulation Act (“the Act”) received Royal Assent in July 2023. The Act forms a new regulatory framework for the social housing sector, aiming to give residents greater powers and improve access to quick and fair solutions to problems.
4. The Act aims to ensure Registered Social Landlords (RSLs) are compliant with the consumer standards by giving the Regulator of Social Housing new powers to address RSLs who are not meeting their commitments to residents.
5. The Social Housing Charter detailed what social housing residents should expect from their landlords, including feeling safe in their homes, knowing how their landlords are performing and having their complaints solved quickly.
6. The Act sets out to deliver against each of these commitments:
 - Residents to be safe in their home.
 - Residents to know how their landlord is performing.
 - Residents to have their complaints dealt with promptly.
 - Residents to be treated with respect.
 - Residents to have their voice heard by their landlord.
 - Residents to have a good quality home and neighbourhood to live in.
7. Technical policies are therefore required to adhere to this regulatory regime. They are also key to ensure the effective operation of the Housing Revenue Account (HRA) property service as it ensures that asset management services and the development of the social housing programme are set within a sound operating framework such as meeting key performance criteria, as well as ensuring sustainability objectives are met and monitored.
8. The ability to refresh policies ensures key KPIs can be refined to meet the contemporary needs of tenants and of the wider city in respect of the role of housing in attaining economic growth.

9. At the same time, the need to ensure high standards are maintained, such as guaranteeing that fire safety standards are met and damp and mould is eradicated from the housing stock, can be attained by clear technical policies which ensures consistent follow through with operational work in addressing health and safety objectives.
10. The Council recognises its compliance responsibilities as well as the critical need to listen and act on the lived in experiences of our residents. There has been a series of meetings with the Residents Policy Review Group which has amended and approved the policies. The Cabinet subsequently approved the policies which are being presented to full Council for approval with this report.
11. There is a need for a suite of other policies to be considered and approved by full Council to meet these regulatory standards. It is envisaged that further policies, once they are considered by residents, will be presented to the Cabinet and full Council for approval.

Damp and Mould

12. As part of this compliance structure, there are new requirements for the Council to address damp and mould in properties following the tragic death of two-year-old Awaab Ishak in a Rochdale social housing property in 2020. The coroner concluded that Awaab had died due to exposure to damp and mould.
13. Awaab's Law was introduced in July 2023 as part of the Social Housing (Regulation) Act. This legislation effectively inserts into social housing tenancy agreements the need for landlords, including Oxford City Council, to comply with new standards.
14. Landlords must act quickly on damp and mould, inspecting urgent cases within 24 hours and fixing problems within set legal deadlines, so no one is left living in unsafe conditions. This means all registered providers of social housing will have to meet these requirements and if they fail to do so, tenants will be able to hold their landlords to account by taking legal action through the courts for breach of contract.
15. The requirements for landlords, which came into force on 27 October 2025, are as follows:

Emergency Hazards

- 24 hours to investigate emergencies
- Property must be made safe within 5 working days of the investigation (by carrying out emergency works or by providing suitable alternative accommodation)

Significant Hazards (serious but not immediate risk)

- 10 working days to investigate significant cases of damp and mould
- 3 working days to give tenants written summary of the investigation findings
- 5 working days to start safety work if hazards are found
- 12 weeks maximum to begin longer works

- Alternative accommodation if deadlines cannot be met
16. Landlords must keep clear records of attempts to comply with these requirements, including records of all correspondence with the resident(s) and any contractors. If the landlord is unable to meet these requirements for reasons beyond their control, they will be expected to provide a record of the reasons that prevented them from doing so.
 17. In 2026, requirements will expand to a wider range of hazards beyond damp and mould. This will include excess cold and excess heat, falls, structural collapse and explosions, fire and electrical hazards, and domestic and personal hygiene and food safety.
 18. Then in 2027, the requirements of Awaab's Law will expand to apply to the remaining hazards as defined by the Housing Health and Safety Rating System (HHSRS), where they present a significant risk of harm, but excluding overcrowding.
 19. The policy outlines the key responses of the Council towards incidences of damp and mould as well as the responsibility of tenants to prevent damp and mould.
 20. Further details as to the Council's response times to low and medium incidents of damp and mould and how this is defined is detailed in the attached policy.
 21. The Residents Policy Review Group have amended this policy in order for the policy to reflect the lived experiences and perspectives of our residents. The changes which have been incorporated within the policy are:
 22. Amending the tone of the wording of the policy which was perceived as a negative attitude towards residents. The wording has been amended to neutrally state the responsibility of residents and the Council to address damp and mould;
 23. To make it clearer in the policy how residents can report damp and mould and how the Council will share information with residents on damp and mould.
 24. The full Council is asked to consider and approve the HRA Damp and Mould policy.

Fire Safety

25. The need for the Council to have a Fire Safety Policy was given greater significance following the tragedy of the Grenfell Tower fire in Kensington, London in 2017. A public inquiry was held which led to a series of recommendations, many of which have been implemented in law.
26. The Grenfell Inquiry recommendations were given effect on 23 January 2023, when the Fire Safety (England) Regulations 2022 came into force. The Regulations apply to all buildings in England that comprise two or more domestic premises. The Regulations also cover buildings that have mixed use, but contain more than two residential properties, and they also cover student accommodation. The Regulations do not, however, cover maisonettes, where flats exist within a converted house and there are no common parts.

27. The Regulations are in relation to the buildings themselves, not individual flats within those buildings.
28. The Regulations place a requirement on the responsible person(s) for that building to provide certain information to Fire and Rescue Services and to residents of the building in relation to fire safety and procedures for that building.
29. The 'responsible person' for buildings is the person who is responsible for the safety of themselves and others who use the premises. Therefore, the Council has a Fire Safety Manager who is designated as the responsible person.
30. The responsible person will keep up to date with any further changes to these Regulations, or any new Regulations that come into force.
31. The Fire Safety policy forms part of our wider organisational commitment to driving a health and safety culture amongst staff and contractors.
32. Oxford City Council is committed to reducing, so far as is reasonably practicable, the foreseeable risks of fire, and the risk to the safety of residents and other building users through a series of measures which include:
- Ensuring compliance with legal and statutory requirements, including carrying out, updating, and regularly reviewing fire risk assessments of all relevant accommodations in line with the level of risk.
 - Ensuring that all new build accommodation and refurbishment work meets the requirements of the Building Safety Regulations and other statutory requirements.
 - Ensuring as far as is reasonably possible that the risk of fires igniting and spreading in properties is minimised.
 - Working in partnership with the Oxfordshire Fire and Rescue Service to ensure that residents and staff know what to do when a fire does occur.
 - Ensuring that an investigation is undertaken in the event of any fire or fire safety incident to review the causes and explore opportunities to implement improved control measures, to minimise any potential re-occurrence.
 - Ensuring that all fire safety, electrical, and mechanical equipment on the council's estate is regularly maintained, and kept in a good state of repair, and that records are kept in line with legal and best practice requirements. This includes cyclical servicing and inspections of gas and electrical installations.
 - Defining key fire safety roles and responsibilities within the Oxford City Council.
 - Working collaboratively with Oxfordshire Fire and Rescue Service.
 - Maintaining accurate record keeping and sharing with Oxfordshire Fire and Rescue Service, as appropriate.
33. The policy goes beyond the minimum legal requirements so that, for instance, there are clear guidance to residents beyond the minimum stipulations as stated in legislation.
34. The Residents Policy Review Group amended this policy as follows:
- The policy now includes text that on communal notice boards, residents are advised who to contact if they are concerned flammable materials are being stored in neighbouring properties;

- The list of vulnerable residents has been extended to include residents being supported by the Community Safety team.

35. The full Council is asked to consider and approve the HRA Fire Safety policy.

Asbestos

36. The Council has a legal duty, under the [Control of Asbestos Regulations 2012](#), to manage asbestos in the common areas of residential buildings like halls, stairs, and lifts. This duty involves identifying asbestos, assessing risks, and creating and implementing a [management plan](#). The Council must also provide tenants with information about asbestos in their building. Failure to comply can result in legal penalties, including fines and imprisonment.

37. It has been assessed that the majority of the housing stock, due to its age, has asbestos. This asbestos has been assessed as safe due to the procedures of the Council's Property Services division. The policy which has been presented for approval details these processes and the steps that are followed regularly to maintain the safety of our residents.

38. The policy goes beyond the legal minimum standards and ensures all properties are inspected over time for asbestos. The policy stipulates that:

- The Council would undertake on site post inspections of asbestos work for 5% of completed works.
- Clear advice as to how residents can report asbestos concerns
- Amending the text to read that staff must know the asbestos policy rather than "should" know the policy.

39. Further details as to the Council's response to asbestos incidents and how this is defined is detailed in the attached policy.

40. The Residents Policy Review Group successfully amended this policy with the following changes:

- The Council would undertake on site post inspections of asbestos work for 5% of completed works.
- Clearer text as to how residents can report asbestos concerns
- Amending the text to read that staff must know the asbestos policy rather than "should" know the policy.

41. The full Council is asked to consider and approve the HRA Asbestos policy.

Disrepair

42. The Council needs a disrepair policy to ensure it fulfils the [statutory obligations](#) to maintain safe and suitable housing for tenants under legislation such as

the [Landlord and Tenant Act 1985](#) and the [Homes \(Fitness for Human Habitation\) Act 2018](#).

43. The policy provides a clear framework for managing claims, protecting tenants from health risks associated with disrepair, and ensuring appropriate repairs are carried out promptly and efficiently.
44. The specific aims of the policy are to:
- work to get things right at the earliest point to prevent residents feeling the need to make disrepair claims against the Council
 - ensure disrepair claims are managed appropriately and on time
 - ensure the Council can successfully contest disrepair claims
45. As a landlord, the Council is legally obliged to repair and maintain its property portfolio in line with the requirements of the repairs policy.
46. When a landlord fails to keep the structure, exterior and installations for water, gas, electricity, heating, and sanitation of a property to the requisite standard; and has failed upon receipt of repairs requests to adequately address the issues in the home, and the property is deemed to be uninhabitable, this is referred to as a disrepair.
47. The Council will instruct a dedicated disrepair surveyor, or where required, an external expert/single joint expert in conjunction with the customer or their third-party legal advisor to inspect the property for evidence of disrepair.
48. The policy sets out how disrepair claims are processed. In such circumstances the policy sets out how the Council will undertake an agreed schedule of works to remedy disrepair within a reasonable period of time.
49. This policy applies to all residential properties owned and managed by the Council. However, it should be read in conjunction with individual occupancy agreements as the Council's repair obligations can vary – for example, between tenanted and leased properties.
50. The Residents Policy Review Group did not offer any recommendations to amend this policy.
51. The full Council is asked to consider and approve the HRA Disrepair Policy.

Financial implications

52. There are no financial implications for these policies which adheres to best practice and regulatory requirements with property requirements.

Legal issues

53. The policies being presented for approval are required under the Consumer Standard as set by legislation and the Regulator for Social Housing.

Level of risk

54. The failure of the Council to have these asset management policies would go against the Corporate Plan to keep residents safe and could lead to regulatory infringements further to the requirements of the Regulator for Social Housing, the Health and Safety Executive and the Building Services Regulator.

Equalities impact

55. Equality Impact Assessments (EqIA) has been carried out to determine whether the policies being presented to the Cabinet for approval would have an impact on any member of staff, tenants, or contractor workforce, which unfairly discriminates or disadvantages them in the context of the Equality Act 2010.

56. Whilst the EqIA has identified that there are no particular groups who will be unlawfully disadvantaged by these policies, it is identified that there are certain groups at increased risk from safety infringements. These groups are:

- children
- adults with learning difficulties
- oxygen users
- people taking certain medication
- those suffering the effects of drugs and alcohol
- adults aged 65 and older
- people with disabilities who may not be able to quickly escape in the event of an emergency due to reduced mobility
- Individuals being supported by the Community Safety team and related support services

57. These policies aim to reduce the risks to these groups of people through proactively identifying these risk factors, raising awareness and education.

Carbon and Environmental Considerations

58. Adoption of these policies will contribute towards the good maintenance of properties and would contribute towards reducing carbon emissions, in particular with the damp and mould policy where the procedures, if approved by the Cabinet, will also contribute towards the insulation of properties.

Conclusion

59. By approving the asbestos, disrepair, damp and mould and fire safety policies, this will help establish the framework to maintain the housing stock and further ensure the safety of our residents. This approval would also help meet the expectations of the Regulator of Social Housing that the Council is meeting its regulatory obligations. Further HRA policies will be presented to the Cabinet and Council for consideration after residents have been able to assess and, if necessary, amend draft proposals.

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Background Papers:

List the background documents and, if possible, link to them.

All background papers must be listed in accordance with the Local Government (Access to Information) Act and The Local Authorities (Executive Arrangements) (Meetings and Access to Information) (England) Regulations 2012. This includes, any material which discloses facts or matters on which the report or an important part of it is based and which have been relied on in the preparation of the report. Each document must be listed and a copy of each document made available to members and the public on request, (or they should be directed where to find it if it is already published on the Council's website). All confidential, exempt, copyrighted and published works are EXCLUDED from this requirement.

- 1 Consumer Standard – Regulator of Social Housing - [Regulatory standards for landlords - GOV.UK](#)
- 2 Social Housing (Regulation) Act 2023 - [Landmark Social Housing Act receives Royal Assent to become law - GOV.UK](#)
- 3 Awaab's Law - [Awaab's Law: Draft guidance for social landlords - GOV.UK](#)
- 4 Fire Safety (England) Regulations 2022 - [Fact sheet: Overview - GOV.UK](#)
Control of Asbestos Regulations 2012 - [Managing and working with asbestos - HSE](#)

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