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CYFLWYNIADA

Pwyllgor PWYLLGOR CRAFFU GWASANAETHAU OEDOLION A CHYMUNEDOL

**Dyddiad ac amser
y cyfarfod** DYDD MERCHER, 6 MAWRTH 2019, 4.30 PM

Os gwelwch yn dda gweler ynghlwm y Cyflwyniad(au) a ddarperir yn y Cyfarfod Pwyllgor

a Cyflwyniadau (*Tudalennau 3 - 56*)

Mae'r dudalen hon yn wag yn fwriadol



**Cardiff Older Persons Housing Strategy
2019 – 2023**



Background

Cardiff Housing Strategy 2016 – 2021 set out the intention to develop a separate Older Persons' Housing Strategy .

Research into Housing Needs

- Research was commissioned to identify future housing and associated care requirements of older people across Cardiff and Vale.
- Carried out by Housing LIN (Learning and Improvement Network Housing) and consisted of:
 - Review of **current provision** of older persons housing;
 - Consideration of the impact of **demographic changes**
 - Review of the **care and support needs** of those living in older person's accommodation or on the waiting list for this.
 - Consideration of **residents views** – through survey and focus groups.



Vision

To deliver the best housing outcomes for all older people in Cardiff

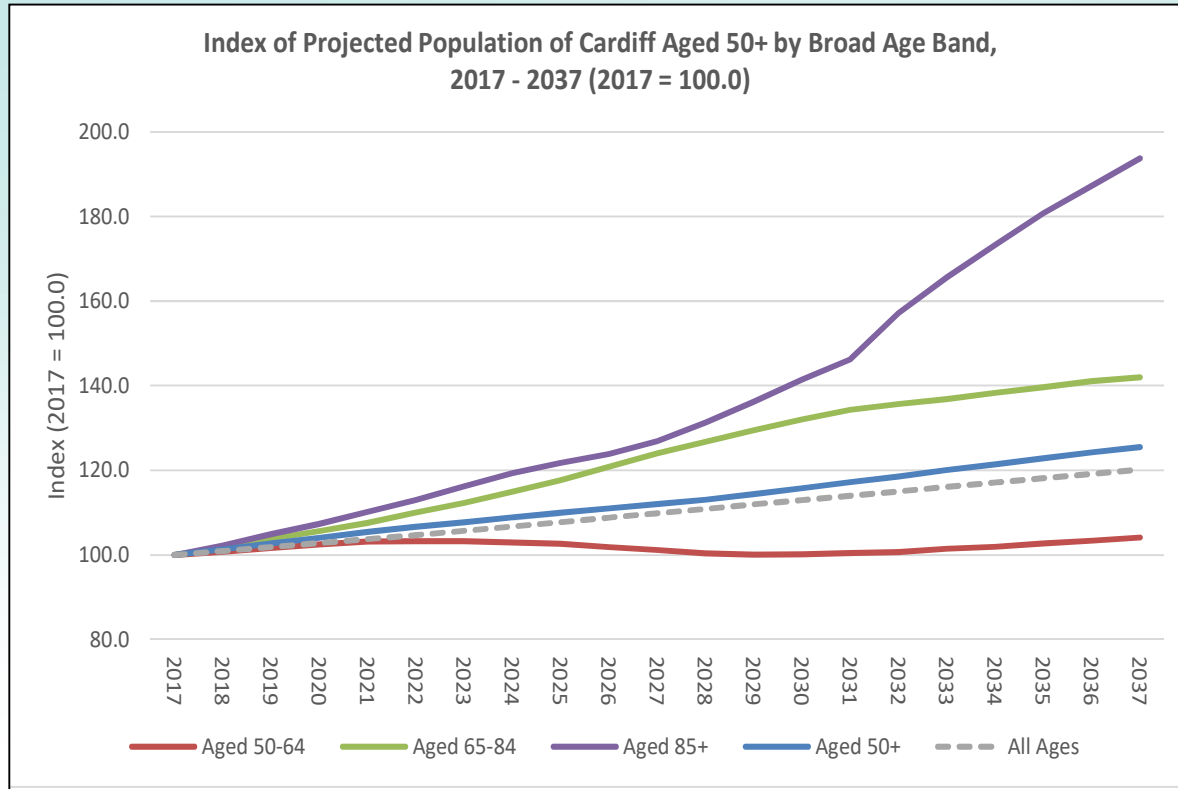
Aims:

- **Deliver new homes** that meet older persons' housing needs & aspirations
- **Improve our existing homes** to ensure they are fit for purpose and support independent living
- **Plan new homes** and communities to address future housing and care needs across all tenures
- Provide person centred **information, advice and** assistance
- Help older people to **maintain their independence for longer**
- Ensure the **needs of the most vulnerable** are met
- Build stronger, inclusive communities and **tackle social isolation**



Cardiff's Older Population

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Increase in older population by 2037

- those aged 65 to 84 will increase from 43,900 to 62400 (42%)
- those aged 85 will increase from 7,600 to 14,700 (93%)

Increase in number of people with dementia

- 67% for those aged 65+
 - 85% for those aged 85+
- over the period 2015 to 2035. Other health and mobility issues will also increase

This will put significant pressure on social care and will result in more people needing specialist accommodation and assistance.



The Comparative Benefits of Older Persons' Housing

The findings from a range of research clearly shows that suitable older persons housing can:

- Support independence
- Reduce the need for residential care
- Deliver savings to Health and Social Care budgets.

Average weekly cost of residential care	Average weekly cost for extra care housing
£631.33	£364.42

Extra Care:

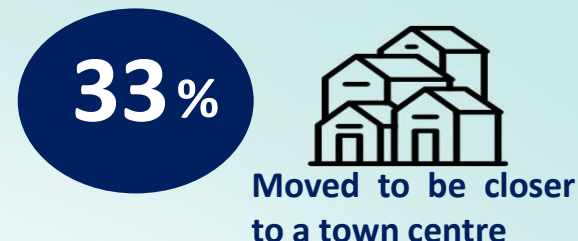
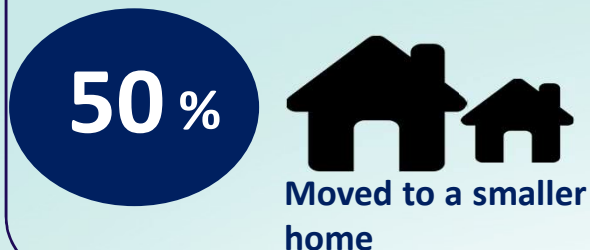
- designed with the needs of older people, some with higher levels of care and support, in mind.
- Fully accessible and adapted, self-contained accommodation
- 24 hour on-site domestic and personal care support, communal facilities and activity rooms.

- The cost of Extra Care housing is on average **57%** of the weekly cost of residential care (nb if used for same clients)
- There is a need to optimise use of specialist accommodation to make more effective use of the resources available

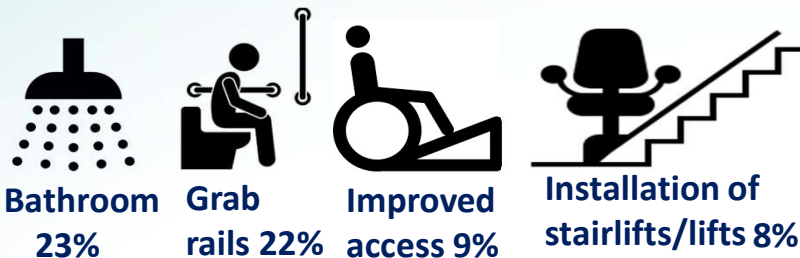


The Views of Older People

14% of Respondents had already moved for age related reasons.



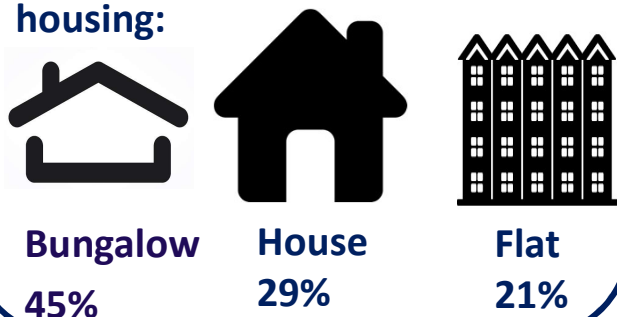
Clients who have already had adaptations made to current home or planning to be made include:



Main Reasons for considering a move:

- Smaller home 44%
- Accessible home 25%
- Nearer to family or friends 17%
- Access to care services 15%

Clients considering a move expressed a preference for the following types of housing:



58% Expressed a preference for moving to a property with at least 2 bedrooms
29% to a property with 3 bedrooms and
10% to a property with one bedroom.

Clients considering a move whose preference is for designated older persons' housing:

- 45%** Of those renting would consider designated older persons' housing
- 23%** of homeowners would consider designated older persons' housing

Homes - Existing Housing

Existing Older Persons' Accommodation in Cardiff							
Localities	Sheltered housing (units)	Private retirement housing (units)	Extra care housing for rent (units)	Extra care housing for sale (units)	Residential care home (beds)	Nursing care home (beds)	Total
City	247	0	0	0	123	49	419
East	143	70	15	0	91	188	507
North	398	380	102	110	257	221	1468
South East	437	83	0	0	70	180	770
South West	372	107	0	0	122	200	801
West	250	382	40	0	48	213	933
Total	1847	1022	157	110	711	1051	4898

Key Findings

- Overall there is a range of housing for older people in the city, however provision is limited outside the north and west of the city.
- There is limited extra care housing - which restricts the potential cost reductions that can be achieved
- Figures exclude age designated housing (1,423 units) – focus on higher needs
- More work is needed to understand how well existing properties can meet the future needs of the older population.

Condition of Existing Older Persons Housing

- Approximately 50% of older persons' stock across Cardiff is more than 30 years old and there is need to review its suitability to meet current and future needs.
- A refurbishment programme has begun across Council sheltered stock to provide flexible, accessible and sustainable homes that meet the current and future needs of older people.

We Will: Improve our existing homes to ensure they are fit for purpose and support independent living

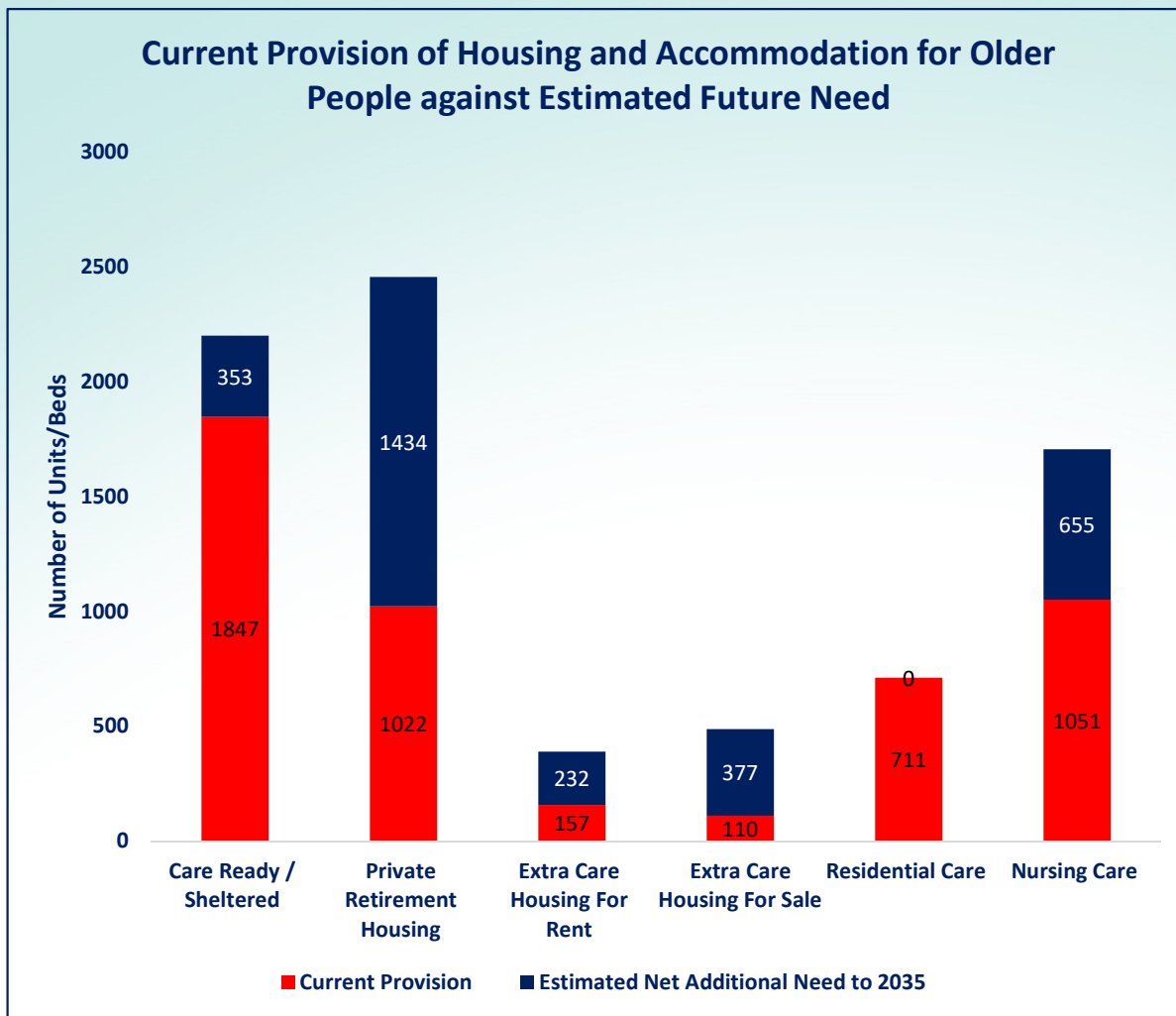
- Work with RSL partners to better understand the condition of existing older persons housing in the city and its potential future use.
- Review all Council "age designated" properties to improve accessibility.
- Continue the refurbishment of the Council's Council Sheltered stock on a scheme by scheme basis, securing RNIB accreditation for refurbished schemes.

Estimating Future Need

Key Findings

There is an estimated additional need for an **additional 3,051 units of older person's accommodation** by 2035. This increase is broken down as follows:

- **Older person's housing (Care Ready / Sheltered and Private Retirement Housing) – 1787 units (353 rental, 1434 ownership)**
- **Extra Care/Housing with care – 609 units (232 rental, 377 ownership)**
- **Residential care – 0 beds**
- **Nursing care – 655 beds**



Meeting Future Demand

We Will - Deliver new homes that meet older persons' housing needs and aspirations

- Work in partnership with Health and RSL partners to develop an evidence-based city wide plan for the future development of affordable housing for older people across the city, including those living with dementia and a wide range of care needs.
- Deliver a minimum of 741 new homes for older people by 2030 and develop additional proposals as part of the Council's commitment to building 2,000 new homes.
- Increase the provision of extra care housing, and use this as a direct alternative to the use of general residential care beds.
- Increasing the supply of 'care ready' housing for older people that is suitable for ageing in place and which allows domiciliary care to be provided as required.



Meeting Future Demand – New Build Plans

A range of schemes for building new older person/care ready homes are already planned and these will deliver 741 new homes by 2030 of which 641 are rented.

Area	Type	Total Units	Developed By	Current Status
City & South				
Grangetown	Care Ready*	60	Cardiff Council	Concept Stage
Butetown	Care Ready	54	Cardiff Council	Design Stage
East				
St Mellons	Care Ready*	82	Cardiff Council	Design Stage
Rumney	Care Ready*	45	Cardiff Council	Design Stage
North				
Llanedeyrn	Care Ready*	45	Cardiff Council	Design Stage
Llanishen	Extra Care/Care Ready	60	Cardiff Council/Hafod	Concept Stage
Llanishen	Care Ready Over 50	82	Wales & West	On Site. Estimated Completion Date April 2020
South East				
Roath	Care Ready Over 50	45	Wales & West	Land Purchased. Start on Site 19/20
South West				
Caerau	Designated Older Persons	18	Cardiff Council	On Site
Ely/Caerau	Retirement Village*	250	Cardiff Council/ RSL/Partner/Market	Potential

*Schemes could include extra care

- If all schemes go ahead these could meet need for rented accommodation of 585 units if designed appropriately
- However not all existing provision is fit for purpose - therefore need to continue to seek opportunities

Meeting Future Demand

Care Ready Housing: what does this mean?

- Provide a 'home for life', adaptable & flexible
- Able to adapt around a person's changing needs
- Reduce the requirement for future adaptations
- Future proofed to enable care staff to operate from the building
- High quality, accessible communal space – tackling social isolation



Meeting Future Demand

Care Ready Housing: New schemes, Maelfa

- Currently in for Planning - 41 flats and ground floor communal facilities



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Meeting Future Demand

Care Ready Housing: New schemes, St. Mellon's Community centre

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- 82 flats and ground floor communal facilities



View from Private Residents' Community Gardens

Architects Town Planners
Environmental & Urban Design

Unit 1A, Compass Business Park, Pacific Road, Ocean Park, Cardiff, C
Tel: 029 2045 2100 Fax: 029 204
Web: www.cjperkins.co.uk Email: enquiries@cjperkins



Meeting Future Demand

Care Ready Housing: Channel View, redevelopment of existing estate

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Planning and Development

- The new version of Planning Policy Wales is clearer in the role planning should play in promoting older persons housing and requires the authority to set specific targets.
- Focus on promoting private older persons' housing will be needed if the estimated **additional 1,811 for sale homes** are to be delivered.

We Will: Plan new homes and communities to address future housing and care needs across all tenures

- Work towards the full implementation of the new Planning Policy Wales as it relates to older persons' housing, including the use of Supplementary Planning Guidance where appropriate.
- As part of the preparation for the next Local Development Plan, set out a target for the delivery of older persons' housing and work with developers to achieve this target.
- Continue to work with market house builders to deliver new affordable older person homes close to or within the new local centres.

PEOPLE - Help to stay independent at Home

Independent Living Service - provides a wide range of support focused on helping older people to stay independent at home. 70% of clients have been supported to stay at home without the need for social services intervention.

Floating Support - Housing related support provided in the persons own home to help them maintain their accommodation.

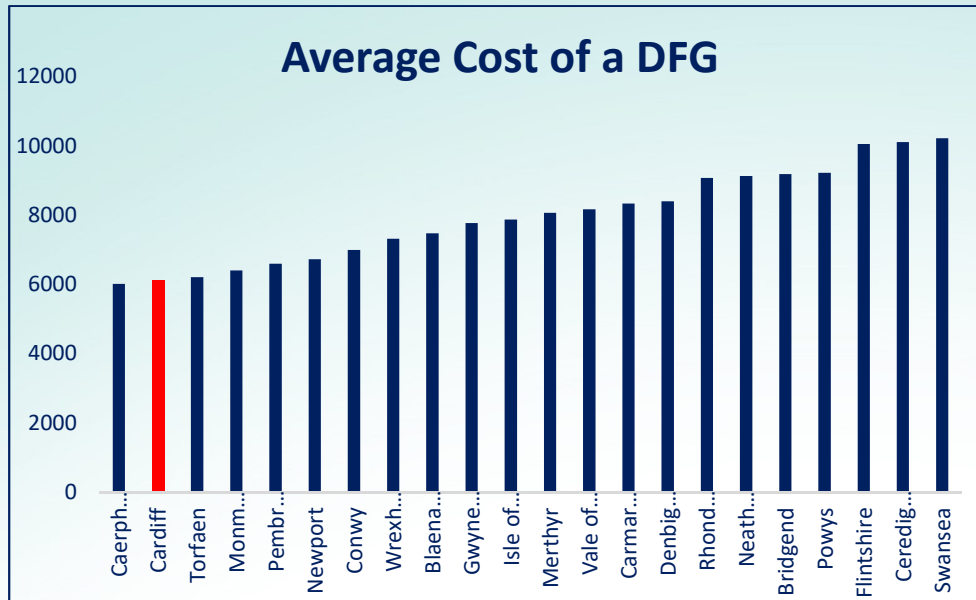
Telecare - Alarms and Mobile Wardens – A specially trained team of operators and mobile wardens respond to emergency alarms.

Meals on Wheels – provide meals to older people across the city on an income recovery basis

We Will :

- Continue to develop the Independent Living Service to help older people remain independent at home
- Work with the Welsh Government to ensure that funding for the service is maintained.
- Further explore the use of new technology to help people remain independent at home for longer.

Supporting Independence



Help to Return Home from Hospital - Step Down Accommodation / New Get Me Home Service.

Disabled Adaptations

- Cardiff has invested in adaptations and the Disabled Facilities Service is working well, delivering adaptations in a timely and cost effective way which compares well with the rest of Wales.
- Demand for disabled adaptations is likely to continue to increase
- There is a need to understand future costs of the service and to ensure that adapted homes and equipment are used effectively to meet future needs.

WE WILL:

- Continue the Council's commitment to the delivery of disabled adaptations
- Review future demand on the adaptations service to inform future funding arrangements.
- Work to ensure the best use of adapted homes/ recycle equipment wherever possible.

Supporting Downsizing

Key Findings

- Downsizing to appropriate housing can play a significant part in helping older people to stay independent at home.
- Large numbers of older people are under-occupying social housing. Providing them with attractive housing options could free up family homes.
- There has been success in assisting older social tenants to downsize. Further work is needed to expand on this success.
- Limited support available for home owners and those in the private rented sector to help them to downsize.

We Will:

- Support older people to downsize to more appropriate accommodation.
- Facilitate exchanges between social tenants through information held on the Housing Waiting List.



Providing Housing Advice

Client survey found :

- Older people are often unaware of the different housing options available and concerned about the financial, legal and practical issues associated with moving.
- There is a need to improve the specialist housing advice available to older people.

We Will: Provide person centred housing information and assistance by:

Developing an “Older Persons & Accessible Homes Unit” to:

- Provide specialist housing advice for all older people, to help them better understand their housing options.
- Ensure that high quality advice and information is available on the Council’s websites, in Hubs and through information sessions and events.
- Support people with disabilities to access adapted properties.
- Actively promote Extra Care Housing as an alternative to residential care and as step down from hospital – raising awareness of the advantages with older people and professionals.

There is an opportunity to bring together existing services to form the Unit and some additional investment has been agreed to meet private sector need



Supporting the most vulnerable

Sheltered Housing Schemes

- On-site support in Sheltered Schemes is important in meeting the needs of the older population – however funding changes have resulted in some reduction in support available. If this continues it will impact on the ability of sheltered schemes to meet the growing needs of older clients.
- There is an opportunity to use existing sheltered schemes to provide different models of support such as “Sheltered Plus” or “Extra Care Light”.

We Will:

- Review the provision of support in sheltered schemes to ensure it is meeting the future needs of the older population
- Explore the opportunity to upgrade some existing sheltered housing schemes to “Sheltered Plus” or “Extra Care” Light, to a greater level of need.



Social Housing Allocation

We Will:

- Improve the allocation of older persons, extra care and adapted accommodation, increasing the information available about individual needs and aspirations and ensuring that those most in need are prioritised.
- Better reflect the housing choices and wider social needs of older people within the social housing allocation policy, taking into account social isolation support networks and the need to remain within the community. Ensure the policy supports those who wish to downsize.

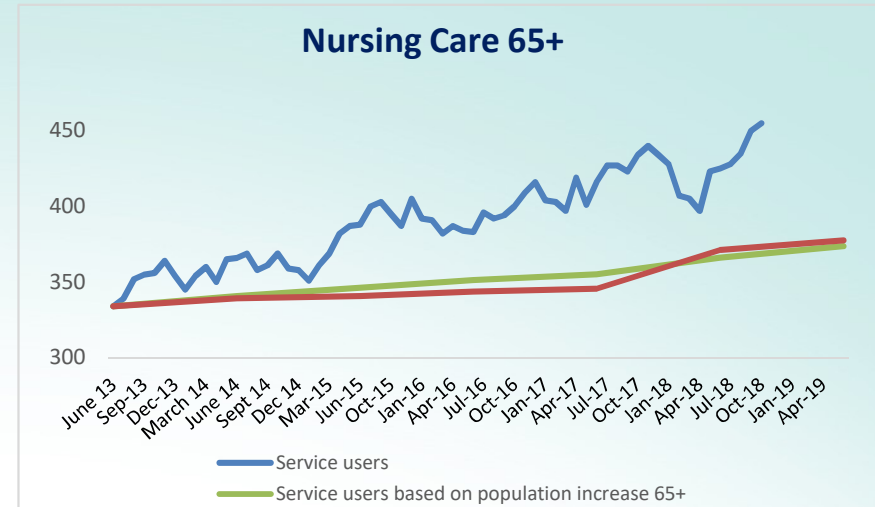
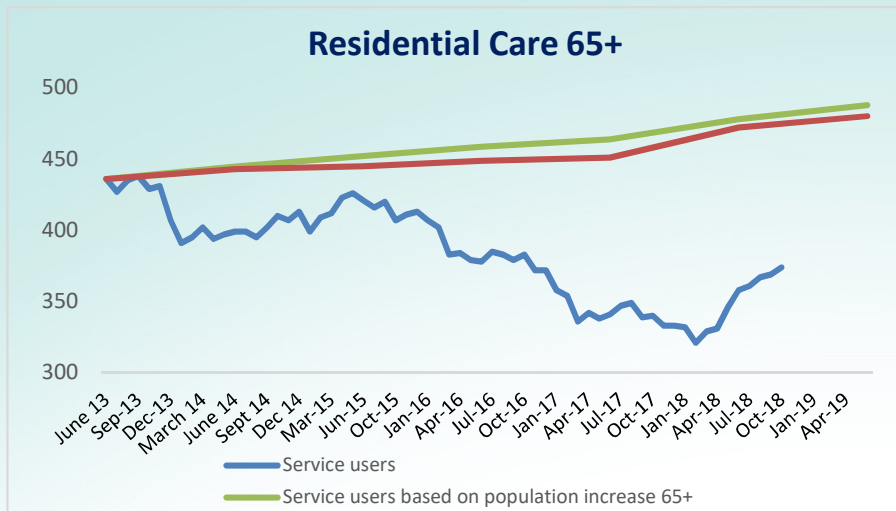
A number of changes to the Allocation Policy have been set out in the cabinet report to give more flexibility, recognising:

- Social Isolation / feeling unsafe
- Need to stay in the community
- The benefits of downsizing

A more person centred approach will be taken facilitated through the new unit



Residential and Nursing Issues



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Key Findings

- Residential care placements have decreased over the last five years due to the services now available in the community.
- Nursing home placements are higher than anticipated and if this trend continues an extra 655 nursing beds will be required by 2035.
- An opportunity to make greater use of new technology to support people to stay in their own homes.

We Will: Develop innovative models of care and support and nursing services which enable people to remain in their own homes and communities and provide the very highest standard of care homes for people with the most complex needs.

Make greater use of Technology to help people remain independent

The Importance of Community

Develop Community Wellbeing Hubs to offer advice on Independent Living and engage the community through events and activities for older people.

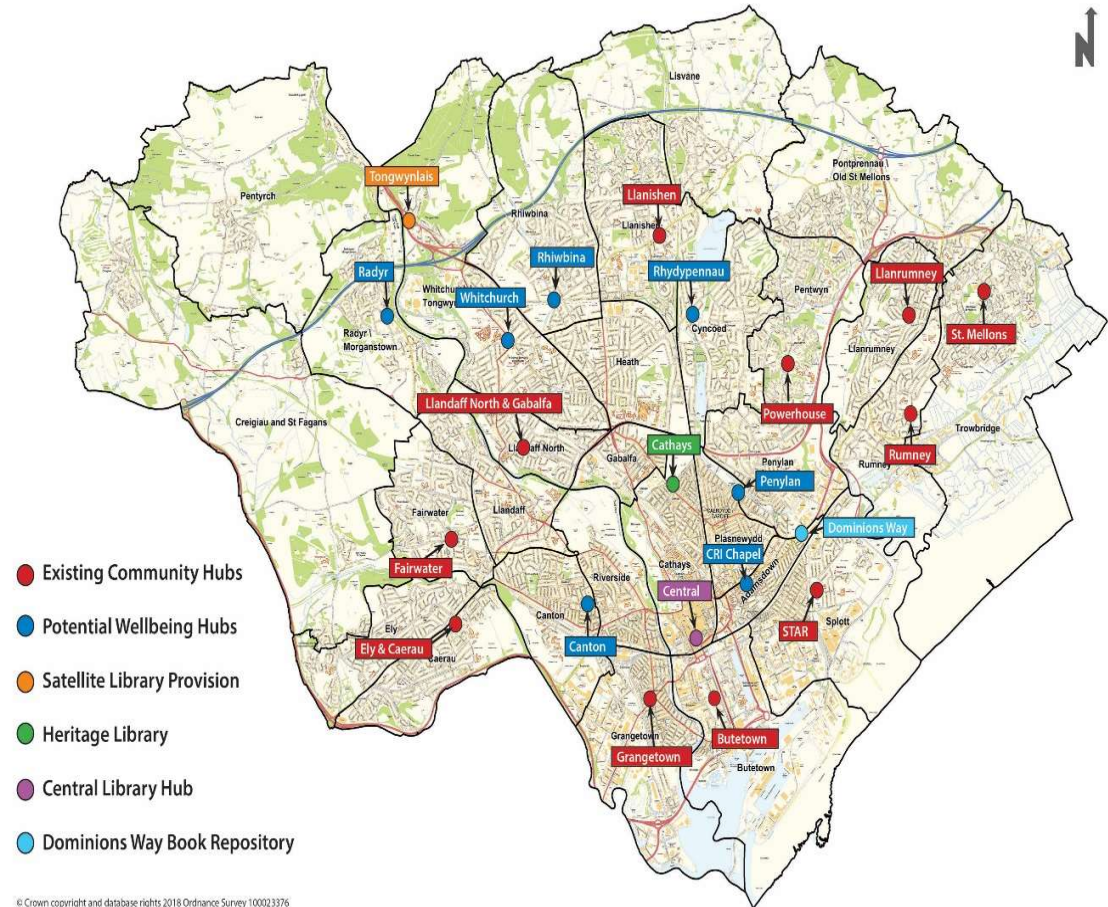
Open Council's Community Living Schemes to offer services to the wider community.

Provide a **new Health and Wellbeing service**: develop activities and a range of advice to meet wellbeing needs of older people

Pilot a **new approach to social prescribing**

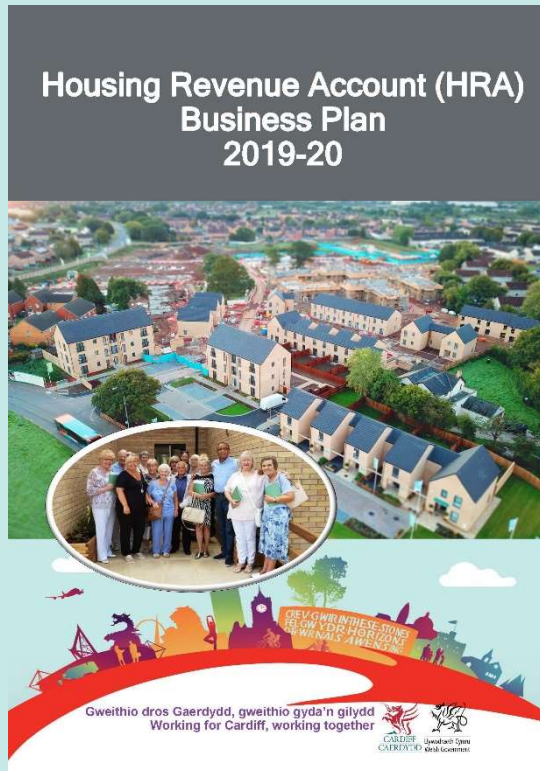
Delivering **dementia cafes** and support sessions with hubs and ensuring all Hub staff are dementia friends .

Social isolation is comparable to health risks such as smoking and alcohol consumption





Housing Revenue Account (HRA) Business Plan 2019-2020



Gweithio dros Gaerdydd, gweithio gyda'n gilydd
Working for Cardiff, working together



What's it all about?

- Requirement to present HRA Business Plan to Welsh Government annually.
- Must be “acceptable” in order to be eligible for the Major Repairs Allowance (MRA) grant, (currently £9.5m).
- Sets out Cardiff's purpose & vision as a social landlord including its objectives and standards for the service.
- Puts Cardiff's housing accounts into a more business like basis – including a 30 year financial model.
- Communicates Cardiff's plans to its tenants, members, the Welsh Government, other key stakeholders, partners and the wider community.



Continuing to deliver on key objectives

- Improving existing council housing and neighbourhoods.
- Investing in new build council housing.
- Improving housing service, (e.g. services for vulnerable tenants / Hubs).



Improving existing council housing & neighbourhoods

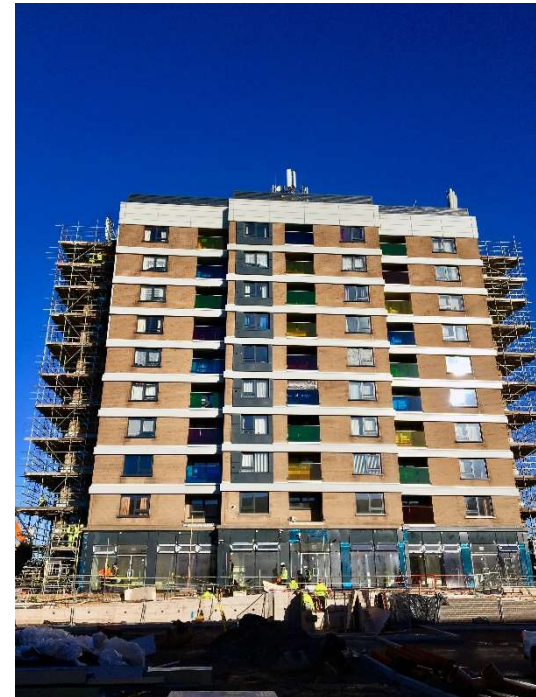
- Neighbourhood Regeneration.
- Courtyards, Garages & Gullies.
- Remodelling.
- Energy Efficiency.
- Upgrading fire doors.
- High-rise upgrades – including fire safety.
- Roofing schemes.
- Other schemes, e.g. painting and windows.



Neighbourhood Regeneration

A major external refurbishment scheme at Maelfa House Llanederyn to enhance the quality of the high rise stock and compliment other public realm works to the surrounding area is about to complete.

- Similar works are now being developed to tackle our de-clad high rise at Lydstep flats and Nelson House.
- Other proposed schemes to create a better and safer place to live are planned for 2019-2020 and include Roundwood in Llanedeyrn and Bronte Crescent/Arnold Avenue in Llanrumney.
- One off improvements to address specific environmental issues are also undertaken in response to requests from residents and councillors.



Courtyard, Garages and Gullies

- Scheme to improve access, safety and usage.

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Remodelling projects

- The refurbishment, remodelling and rebranding of accommodation that is no longer fit for purpose.
- Following on from the successful, 'Community Living' project in Sandown Court similar works are now underway in:
 - Brentwood Court.
 - Clos y Nant.
 - Nelson House.



Energy efficiency schemes

- Our properties recently achieved an average energy efficiency rating value of 71, the Welsh Government guidelines require a minimum of 65.
- Proactively targeting energy inefficient properties.(98% of properties have 'A' rated boiler.)
- Loft insulation top up and cavity wall insulation is also being rolled out on stock throughout the city.

Energy Performance Certificate HM Government

6, Alice Street, CARDIFF, CF10 5LB
 Dwelling type: Ground-floor flat Reference number: 8561-7220-6850-3233-3982
 Date of assessment: 17 January 2019 Type of assessment: RUCSAP existing dwelling
 Date of certificate: 18 January 2019 Total floor area: 43 m²

Use this document to:

- Compare an assumed rating of expenditure to see which is more likely to be more energy efficient.
- Find out how you can save energy and money by making improvement measures.

Estimated energy costs of dwelling for 3 years:	
Estimated energy costs of dwelling for 3 years:	£ 1,208
Over 3 years you could save	£ 195

Estimated energy costs of this home			
	Current costs	Potential costs	Potential future savings
Lighting	£ 201 over 3 years	£ 192 over 3 years	You could save £ 185 over 3 years
Heating	£ 752 over 3 years	£ 193 over 3 years	
Hot Water	£ 243 over 3 years	£ 243 over 3 years	
Total	£ 1,208	£ 628	

These figures show how much the average household would spend in this property for heating, lighting and hot water and is not based on energy used by individual households. This includes energy used for running appliances like TVs, computers and cookers, and electricity generated by microgeneration.

Energy Efficiency Rating

Current	Potential
71	76

Top actions you can take to save money and make your home more efficient

Recommended measures	Indicative cost	Typical savings over 3 years
Loft insulation (solid floor)	£4,000 - £5,000	£ 102
Cavity wall insulation (all brick walls)	£ 200	£ 93



Fire doors

- Contract to complete fire safety door upgrade should be complete within the year.



High rise upgrades – including fire safety works

- Compartmentation works.
- Zero tolerance policy for items in communal areas.
- Regular training drills held with South Wales Fire & Rescue Service.
- Installation of sprinkler systems.







Major planned works

- All property key components have a notional lifespan.
- Our stock condition database ensures we have programmed key component replacements when they are due over the next 30 years and that there is an associated budget provision.
- Key components include but are not limited to :
 - Roofing.
 - Electrical wiring.
 - Kitchens & bathrooms.
 - Boilers.
 - Doors and windows.
 - Lifts.



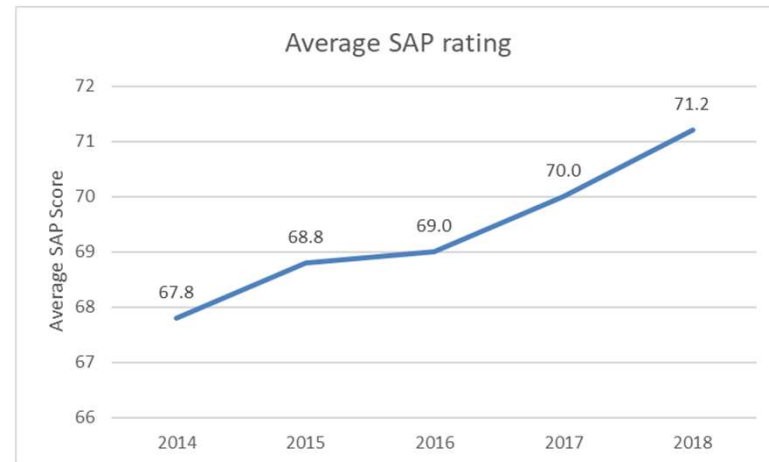
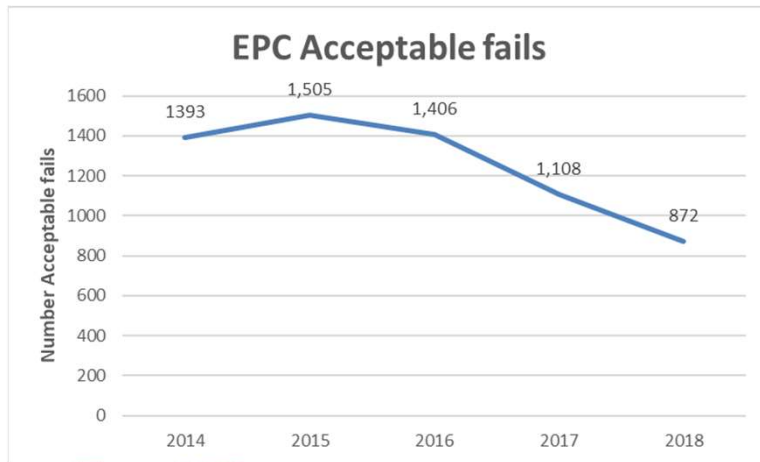
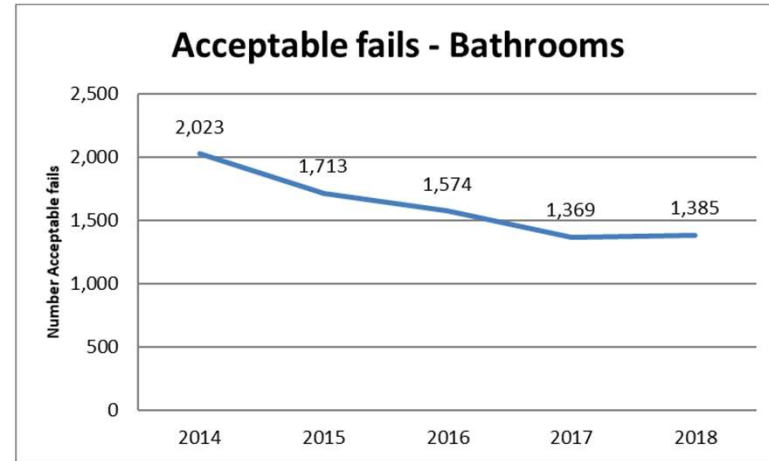
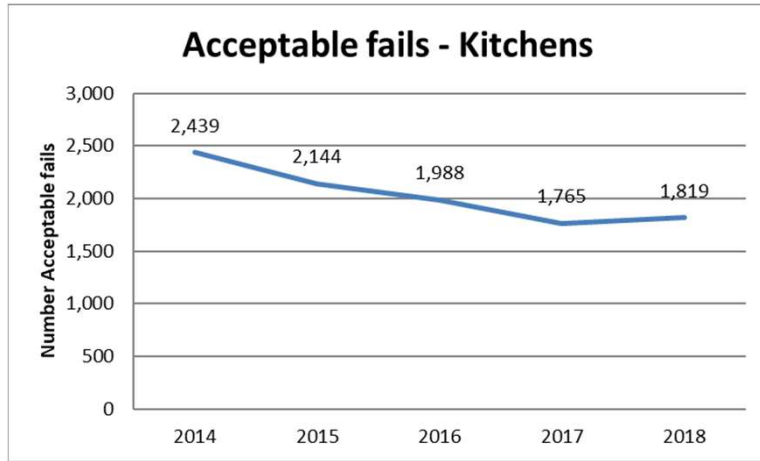
Acceptable fails

- The Welsh Government recognised that the Welsh Housing Quality Standard cannot always be reached because of issues outside the Council's control.
- There are 4 elements:

Cost of remedy 	Resident's choice 
Timing of remedy 	Physical constraint 



Acceptable fail progress









Housing Development – Investing in new council housing

- Capital Ambition has set ambitious targets for building new Council homes.
- At least 1,000 new homes will be delivered by May 2022 with at least 2,000 new council homes in the longer term to meet the increasing demand for good quality, energy efficient and affordable social housing.

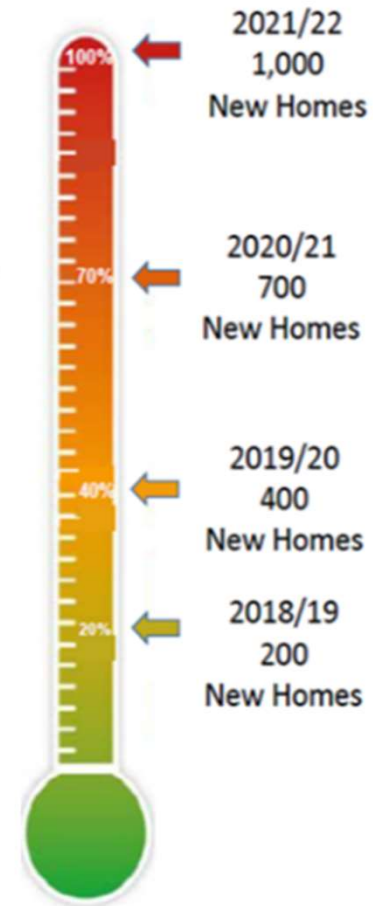


1,000 by May 2022

1,000 Council houses by 2022: Completions to date

Delivery Route	On site	Complete	Target
 Additional new build			400
 Cardiff Living	146	13	300
 Open Market buy-backs	6	32	100
 Developer package deals	30		100
 Convert buildings to Council homes		8	50
 Meanwhile use of land			50
TOTAL	182	53	1,000

January 2019



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Cardiff Living – Delivering new council homes



- Approximately 1,500 homes across 40 sites.
- 40%, (at least 600) will be council homes.
- 3 phases of development.
- Work has started on the first 6 sites.
 - Willowbrook West in St Mellons.
 - Braunton Crescent in Llanrumney.
 - Mount Pleasant Lane Llanrumney.
 - Walker House in Llanishen.
 - Snowdon Road in Ely.
 - Ty Newydd in Caerau.



CARDIFF LIVING - Phase 1 Sites



Total				
Affordable Housing Unit mix	Total Affordable	Total Open Market	Total Units	% Affordable Housing
2 bed house	66			
2 bed bungalow	2			
3 bed house	21			
4 bed house	0			
1 bed flat	63			
2 bed flat	43			
	195	291	486	40.12%

3. Bistrade, Gabalfa

Affordable Housing Unit mix	Total Affordable	Total Open Market	Total Units	% Affordable Housing
2 bed	9	30	39	23%
3 bed	-	-	-	-
4 bed	-	-	-	-
1 bed flat	6	-	6	-
2 bed flat	3	-	3	-

4. Highfields, Heath

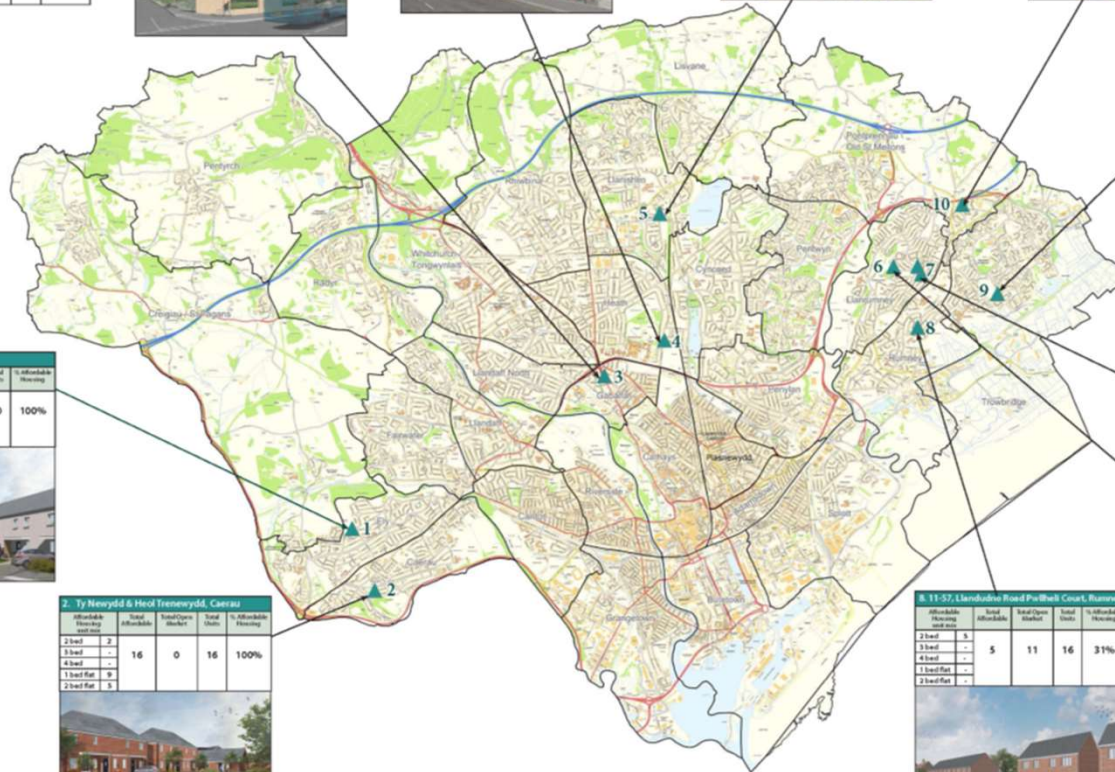
Affordable Housing Unit mix	Total Affordable	Total Open Market	Total Units	% Affordable Housing
2 bed	10	32	42	24%
3 bed	-	-	-	-
4 bed	-	-	-	-
1 bed flat	3	-	3	-
2 bed flat	3	-	3	-

5. Walker House, Llanishan

Affordable Housing Unit mix	Total Affordable	Total Open Market	Total Units	% Affordable Housing
2 bed	4	12	16	25%
3 bed	2	-	2	-
4 bed	-	-	-	-
1 bed flat	-	-	-	-
2 bed flat	-	-	-	-

10. 11-22 Ty To Maen, Old St. Mellons

Affordable Housing Unit mix	Total Affordable	Total Open Market	Total Units	% Affordable Housing
2 bed	2	6	8	25%
3 bed	2	-	2	-
4 bed	-	-	-	-
1 bed flat	-	-	-	-
2 bed flat	-	-	-	-



9. Willowbrook West, St Mellons

Affordable Housing Unit mix	Total Affordable	Total Open Market	Total Units	% Affordable Housing	
2 bed	14	58	134	192	30%
3 bed	11	-	-	-	-
4 bed	-	-	-	-	-
1 bed flat	18	-	-	-	-
2 bed flat	15	-	-	-	-

7. Llanrumney Depot, Mount Pleasant Lane

Affordable Housing Unit mix	Total Affordable	Total Open Market	Total Units	% Affordable Housing
2 bed	31	0	31	100%
3 bed	-	-	-	-
4 bed	-	-	-	-
1 bed flat	4	-	4	-
2 bed flat	6	-	6	-

6. Brunel Crescent and Cleveland Road, Llanrumney

Affordable Housing Unit mix	Total Affordable	Total Open Market	Total Units	% Affordable Housing	
2 bed	14	40	66	106	38%
3 bed	6	-	-	-	-
4 bed	9	-	-	-	-
1 bed flat	9	-	-	-	-
2 bed flat	-	-	-	-	-

8. 11-17, Llandubia Road Penrhos Court, Rannock

Affordable Housing Unit mix	Total Affordable	Total Open Market	Total Units	% Affordable Housing
2 bed	5	11	16	31%
3 bed	-	-	-	-
4 bed	-	-	-	-
1 bed flat	-	-	-	-
2 bed flat	-	-	-	-

1. Snowden and Wilson Road, Ty

Affordable Housing Unit mix	Total Affordable	Total Open Market	Total Units	% Affordable Housing
2 bed	6	20	20	100%
3 bed	2	0	2	-
4 bed	-	-	-	-
1 bed flat	12	-	12	-
2 bed flat	-	-	-	-

2. Ty Newydd & Heol Trenewydd, Caeau

Affordable Housing Unit mix	Total Affordable	Total Open Market	Total Units	% Affordable Housing
2 bed	2	16	16	100%
3 bed	-	0	0	-
4 bed	-	-	-	-
1 bed flat	9	-	9	-
2 bed flat	5	-	5	-

Date: February 2019

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Delivery of New Homes to Date

13 new council homes have been completed through the Cardiff Living Programme with around 60 new homes earmarked for hand over by 31st March 2019.

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Additional new build delivery routes

- A developer “package deal” with Cadwyn Housing Association for the delivery of 30 flats at Courtney Road is anticipated to deliver by January 2020.
- Buying homes from the market – targeting 20 buy-backs each year until 2022.
- 2 innovative housing schemes using shipping containers to provide temporary accommodation for homeless families have achieved planning consent and Welsh Government IHP funding.



Managing Our Homes

- ASB – taking part in “Review Together” a new victim centred approach
- New Tenancy Sustainment Team – helping our more vulnerable tenants and preventing evictions
- Continue to build on our in house repairs service and develop our workforce
- Develop Damp and Condensation strategy



Tenant participation & consultation

- Working with tenants to improve communication across Cardiff.
- Focus on reaching a wider group of tenants – including younger tenants and those from BME background



Advice Hubs

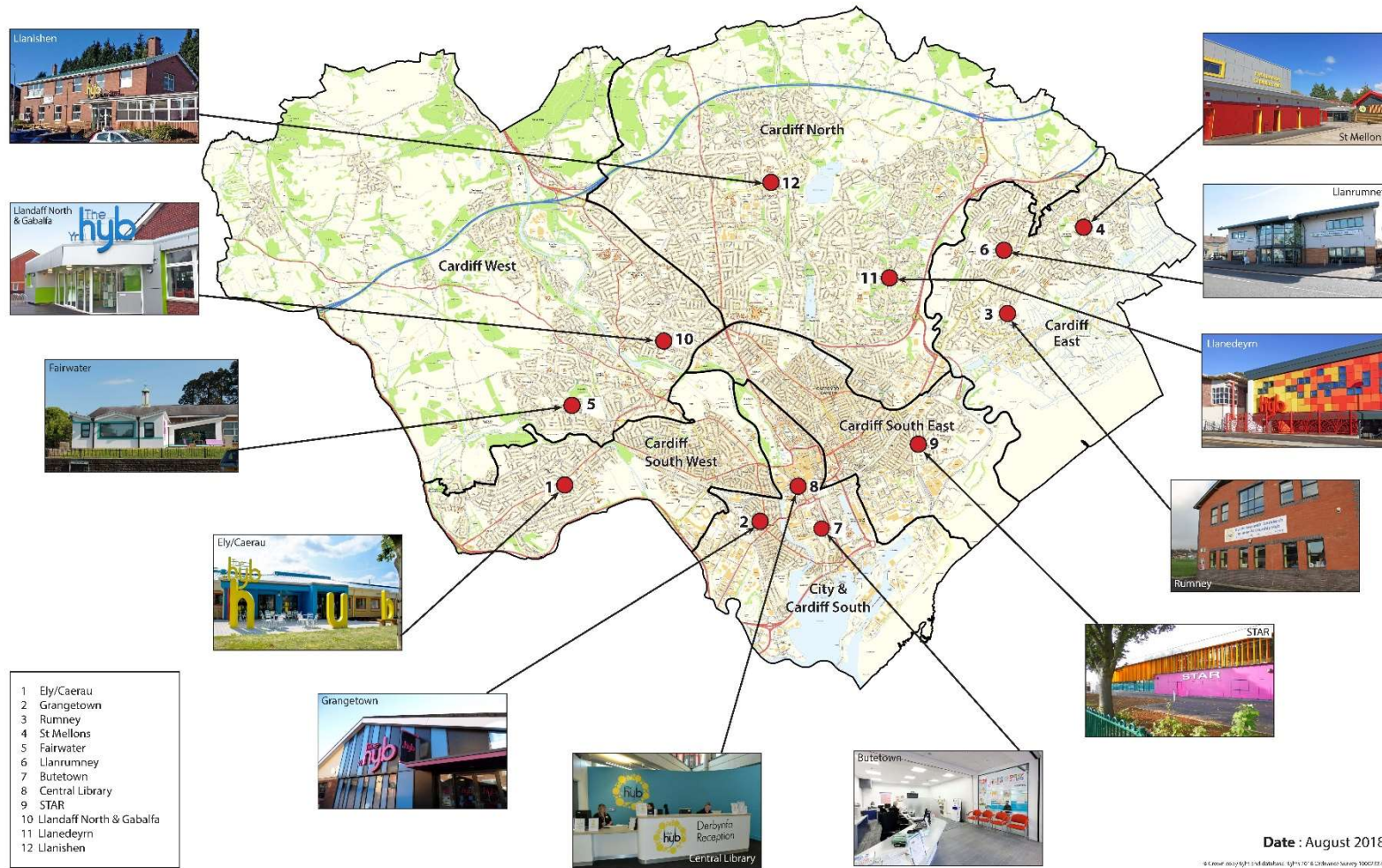
Expansion of the Community Hubs has continued to make housing, and benefit advice, into work assistance and money advice more accessible.

St Mellons Hub refurbishment



Community Hub Development Programme

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Date : August 2018

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Business Plan and Financials

- Business plan developed based on WG criteria.
- In line with best practice and its annual review also supports:
 - Demonstration and monitoring of financial viability.
 - Risk management.
 - Principles of good asset management.
- Assumptions made are subject to sensitivity analysis.
- Capital programme includes projects identified in this plan and approved as part of Council budget.



Universal Credit

- Universal Credit is having a considerable impact on rent arrears.
- 82% of tenants on UC are in arrears compared to 22% of tenants on HB.
- £988k in arrears is due to Universal Credit.
- Increased provision for bad debt has been included in the plan.
- Welfare Liaison Team increased in size.
- New rent arrears procedure based on early intervention and more person centred approach.



Rent Policy

- WG Rent policy ceases March 2019 – previously allowed above inflation increases (CPI + 1.5% + £2).
- 2019/20 Transition year – rent increase restricted to CPI.
- CPI + 1% had been assumed in the previous Business plan – so reduction to CPI only results in shortfall of £726k for 2019/20.
- Shortfall met by reduction in management / maintenance predicted spend.



Rent Policy

- CPI + 0.5% has been assumed for 2020 onwards - some spend on regeneration and garage improvements removed and there will be a reduction in direct capital financing in future years.
- Full impact would depend on cost increases – construction inflation can be well above CPI.
- Uncertainty over rent policy going forward - CPI only increases would put the HRA in significant deficit from 2021/22 and a full review of building and other plans would be needed.



Prudential Borrowing

- HRA complies with proper accounting practices and a Treasury Management code developed by CIPFA.
- Treasury Management / Borrowing activity and risk is managed as part of Council as a whole – Borrowing strategy approved by Council February 2018.
- The UK's Treasury borrowing cap for all local authorities is being lifted and these authorities have no limit on borrowing but must be affordable.



Tenants Survey

The October Annual Tenants Satisfaction Survey 2018 was issued to all tenants & leaseholders in Cardiff with the autumn edition of Tenant's Times.

The principle aims of the survey are to:

- Find out whether tenants were satisfied with the housing services.
- Monitor the City of Cardiff Council's performance as a landlord, and
- Find out what improvements tenants would like to be made.

- ✓ 86% of tenants were happy with the way we responded to repairs and maintenance.
- ✓ After contacting us over 77% of tenants were happy with the final outcome.
- ✓ 71% are happy with their local neighbourhood as a place to live.
- ✓ 86% of tenants were happy with the way in which they were kept informed.



Any Questions?

