

Housing Revenue Account (HRA) Business Plan 2019-20



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



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Foreword

Building new Council homes in Cardiff is really gathering pace now with work well underway and developments progressing across the city.

The new Council homes at Ty To Maen in Old St Mellons are the first of around 60 completions due by March 2019.

New developments dovetail into existing communities

We understand the importance of having good quality, affordable homes and with a very long housing waiting list in the city, we are doing everything we can provide decent homes for the people who need them.

We aim to ensure our new developments dovetail into existing communities and help to regenerate and enhance the environment for all local residents.



Councillor Lynda Thorne
Cabinet Member for Housing and Communities

I understand that having a good-quality home, in a community where people feel safe and connected is essential. Secure, good quality housing is vital to the health and well-being of the communities we serve, housing services have an important contribution to make in responding to those pressures.

A community where people feel safe and connected

I am committed to responding to the challenge with a step change in how we deliver health and social care in Cardiff, including new models of seamless local health and social care, support for people to live independently and access to a wide range of services in our Community Hubs. Housing needs to be at the heart of this work.

Homelessness is a concern and we want to ensure that we have effective and efficient measures in place to support those who are homeless and help prevent homelessness in the future.



Sarah McGill
Corporate Director People and Communities

Housing and Communities Notice Board

Tenancy Management officers completed over 2,000 proactive visits to assess property condition in 2017-2018.



As at September 2018 the Council's **housing stock** consisted of 13,421 properties.



Applying for housing, the Cardiff Housing website www.cardiffhousing.co.uk has been developed to help applicants look at all the options available.

Hub Contact Details:

Central Library Tel: 029 2087 1000

The Hub at Butetown Tel: 029 2053 7060

The Hub at St Mellons Tel: 029 2078 0992

The Hub at Llanrumney Tel: 029 2078 0994

Rumney Partnership Hub Tel: 029 2233 0661

Ely and Caerau Hub Tel: 029 2087 3800

Grangetown Hub Tel: 029 2078 0966

The Powerhouse Tel: 029 2233 0201

Fairwater Hub Tel: 029 2078 5583

Llandaff North and Gabalfa Hub Tel: 029 2078 5588

STAR Hub Tel: 029 2078 8505

Llanishen Hub Tel: 029 2078 1060

The Independent Living Team made over 400 visits in 2017-2018.

12 HUBs have been opened across the city providing advice and support to the whole community.

The **Community Living Team** manage 10 schemes, across the city, providing 24/7 assistance, in order to help older people live more independently.

So far **Housing Development** have built and let 53 new council properties in 2018-2019

Responsive Repairs Unit completed over 11,300 emergency repairs. 2017-2018

Into Work Advice Services assisted 561 people into employment. Since April 2018

The **Caretaking Services Team** 100% of offensive graffiti is removed within 24 hours.

The **Social Lettings Unit** manages the common waiting list of over 7,900 households for both the Council and its partner Housing Associations.

The **Welfare Liaison Team** dealt with over 3,600 cases in 2017 –2018 helping gain access to £1.8m in benefits

The **Tenant Participation website** www.cardifftenants.co.uk provides lots of information about events in communities.





The Welsh Housing Quality Standard and Beyond

Introduction to the Welsh Housing Quality Standard (WHQS)

The WHQS arose from the National Housing Strategy for Wales ‘Better Homes for People in Wales’. The Standard was developed by the Welsh Government to provide a common target standard for the condition of all housing in Wales.





The Welsh Housing Quality Standard states that all households should have the opportunity to live in good quality homes that are:

- In a good state of repair.
- Safe and secure.
- Adequately heated, fuel efficient and well insulated.
- Contain up-to-date kitchens and bathrooms.
- Well managed.
- Located in attractive and safe environments.
- As far as possible suit the specific requirements of the household, (e.g. specific disabilities).

In September 2012 Cardiff was the first Council in Wales to achieve full 100% WHQS accreditation.

The Welsh Government has recognised that the standard cannot always be reached because of issues outside of the control of the Council. It has therefore introduced the concept of “Acceptable Fails” into the Welsh Housing Quality Standard revised guidance in order to recognise legitimate areas which would restrict a Council from reaching the required standard. We have a number of acceptable fails, (largely due to Resident’s Choice) and have implemented measures in order to re-visit and maximise achievement of the Standard.

There are four elements:

• Cost of remedy 	• Timing of remedy 
• Resident’s choice 	• Physical constraint 

We review the standard when properties become vacant and are working closely with the Tenants Participation Team to enable tenants that have not received WHQS works or have changed their minds to contact us.

The Council engaged independent surveying consultants to carry out WHQS audit checks, 98.7% of properties inspected were found to be compliant.

Welsh Housing Quality Standard Attainment Tracker

WHQS Standard achieved	2008	2009	2010	2011	2012	2013	2014-Date
Roofs							
Windows	97%	99%	99%	100%			
External Doors	93%	98%	100%				
Door Entry Systems	99%	100%					
Kitchens	23%	26%	43%	71%	100%		
Bathrooms	24%	28%	44%	72%	100%		
Energy Efficiency Pass	0%	0%	48%	52%	100%		
Central Heating	100%						
Electrical Systems	0%	0%	50%	73%	100%		
Smoke Detectors	99%	99%	98%	100%			
Environmental Works	51%	52%	67%	79%	100%		



WQHS review by Wales Audit Office

As part of their 2017-18 performance audit programme the Welsh Audit Office (WAO) reviewed the Council's arrangements to maintain the Welsh Housing Quality Standard (WHQS).

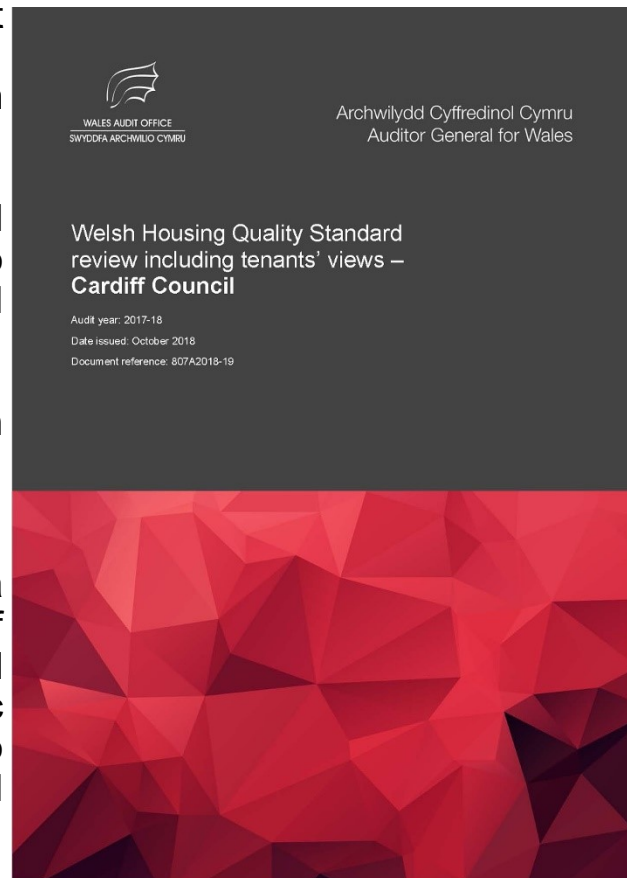
The review sought to determine whether the Council has effective arrangements in place to enable it to maintain the Welsh Housing Quality Standard (WHQS) and address the number of acceptable fails.

The auditors carried out fieldwork between March and May 2018. They undertook document reviews, interviewed a number of key officers and members, and ran focus groups with a sample of frontline staff. As part of the review, the auditor commissioned a research company to carry out a telephone survey of a sample of the Council's housing tenants and commissioned Tai Pawb, Diverse Cymru and Ethnic Minorities and Youth Engagement (EYST) Wales to undertake two focus groups: one with disabled Council tenants and one with BME council tenants.

The auditor concluded that the Council met the WHQS in 2012, and its arrangements to maintain compliance with the WHQS are effective and making a positive difference to residents' lives. WAO came to this conclusion because:

- ✓ The Council's approach to the WHQS is well-integrated into its strategic housing function.
- ✓ The Council has comprehensive information on the condition of the whole of the housing stock to direct investment priorities.
- ✓ A financed and deliverable programme is in place for the repair and improvement of the housing stock, including addressing acceptable fails.
- ✓ The Council has effective arrangements to monitor and scrutinise its progress to maintain the WHQS and has learnt from its progress to date.
- ✓ The Council has a strong customer care focus to the way it interacts with its tenants.
- ✓ The Council's integrated approach to the WHQS is making a positive difference to the lives of its housing tenants.

The Council has robust, comprehensive and wide-ranging plans in place to support its ambitions in maintaining its achievements against the WHQS. These include the Cardiff Housing Strategy 2016-2021, annual Housing Revenue Account (HRA) business plans, and annual WHQS Compliance Policies. There is clear evidence in these plans of the position and compliance against the Welsh Housing Quality Standard.



Wales Audit Office said:

- The Council has an holistic approach to housing with clear links between the Council's plans for the WHQS and other aspects of housing plans and strategies. The Council's Cardiff Housing Strategy – 2016-2021, is an overarching and comprehensive 'whole service' strategy which embraces all aspects of the housing agenda, and how the service can shape the future of the City.
- Independent external validation of the housing stock condition information was carried out in 2015. The validation exercise found that 98.7 percent of property elements were compliant with the WHQS.
- Average tenants' homes are easier to keep warm in cold weather, helping to reduce energy bills and protect the environment.
- The Council has made improvements to non-WHQS elements of its housing stock on a regular and sustained basis.
- The telephone survey found that 6% of respondents said that they had refused to have improvement works done. Of those who declined improvement works, the main reason for refusing works was because they are happy with the existing state of their home.
- The Council has a strong customer care focus to the way it interacts with its tenants, the Council has effective arrangements and actions to support sound tenant involvement and participation.
- The Council has arrangements are in place to maintain community cohesion. For example, the Council's Caretaking Services Team ensure that 100% of offensive graffiti is removed within 24 hours. During a recent case of racist graffiti in Grangetown, the Council ensured that it was removed immediately, and was working the local police to ensure that community cohesion was maintained.

Most tenants are happy with the condition of their homes and the WHQS improvements the Council has made



OVERALL SATISFACTION WITH WHQS WORKS

73% of tenants who have had works are satisfied



KITCHEN

73% of tenants are satisfied with the overall condition of their kitchen



BATHROOM

76% of tenants are satisfied with the overall condition of their bathroom



TIMELINESS OF WORK

72% of tenants told us that the Council completed the works when they said they would



DESIGN

66% of those tenants who have had work were included in the design of the improvement works



OUTSIDE OF HOME

74% of tenants are satisfied with how the outside of their homes looks

Most tenants are satisfied with the Council's housing service



CONTACTING THE COUNCIL

88% of tenants can quickly and easily contact the housing service



SATISFACTION WITH OVERALL HOUSING SERVICE

78% of tenants are satisfied with the Council's housing service



SATISFACTION WITH NEIGHBOURHOOD

79% of tenants are satisfied with their neighbourhood as a place to live



RESPONDING TO VIEWS

62% of tenants think that the Council listens to their views about their home and neighbourhood and acts on them



WALES AUDIT OFFICE

SWYDDFA ARCHWLIO CYMRU



Capital Ambition

Cardiff Council's 'Capital Ambition' sets out a programme of action to continue to drive Cardiff forward whilst ensuring that the benefits of success are felt by all residents.

In delivering its Capital Ambition, the administration propose to focus on four main areas:

- **Working for Cardiff** – Making sure that everyone who lives here can contribute to and benefit from, the city's success.
- **Working for Wales** – A successful Wales needs a successful capital city.
- **Working for the Future** – Managing the city's growth in a sustainable way.
- **Working for Public Services** – Making sure public services are delivered efficiently, effectively and sustainably in the face of rising demand and reducing budgets.

The Future Generations Act

The Well-being of Future Generations Act gives us the ambition, permission and legal obligation to improve our social, cultural, environmental and economic well-being. The Act is unique to Wales attracting interest from countries across the world as it offers a huge opportunity to make a long-lasting, positive change to current and future generations. The Act puts in place seven well-being goals:

- A prosperous Wales
- A resilient Wales
- A more equal Wales
- A healthier Wales
- A Wales of cohesive communities
- A Wales of vibrant culture & Welsh language
- A globally responsible Wales

It sets out five ways of working:

- Look to the long term.
- Focus on prevention by understanding the root causes of issues.
- Deliver an integrated approach to achieving the 7 well-being goals.
- Work in collaboration with others to find shared sustainable solutions.
- Involve diverse populations in decisions that affect them.

Cardiff's housing service has fully adopted these 5 ways of working.

Capital Ambition—Housing and Communities



Start by **building 1,000 new Council homes** through the Cardiff Living Scheme and taking forward other innovative housing initiatives.



Work with developers to deliver over **6,500 affordable homes by 2026 through the Local Development Plan** and strengthen our approach to housing development, considering strategic investment that addresses all types of demand for housing, such as social housing, affordable housing and housing that supports extra care and independent living.



Reduce the number of problem and vacant houses through the **Empty Homes Policy**.



Drive up standards in the private rented housing sector by:

- Ensuring private landlords comply with their legal obligations under the Housing (Wales) Act 2014.
- Hosting the Welsh Government's Rent Smart Wales scheme- an all-Wales registration and licensing scheme which works to prevent rogue agents and landlords letting and managing properties.



Address rough sleeping in the city through delivering, with partners, the Rough Sleeper Strategy, including:

- Adopting a 'No First Night Out' policy.
- Piloting new approaches, including a 'Housing First' model which moves rough sleepers straight from the streets into a home.



Support those affected by Welfare Reform and help more people find jobs that give them dignity and pride by working with partners to further develop into-work services and by providing a network of volunteering opportunities.



Invest in local communities by completing the Maelfa Shopping Centre regeneration and delivering new Community Hubs in Llanedeyrn and Llanishen, extending the St Mellons Hub and further developing the Ely and Caerau Hub with our partners.

Typology of the Housing Stock

Building Type	1900-1944 (3,138)	1945-1964 (4,925)
Detached (20)		
Semi-Detached (3,333)		
Terraced (4,508)		
Flats and Maisonettes (5,560)		

**1965-1989
(5,223)**

**1990-Date
(135)**

**By 2022
(Target of 1,000)**





Housing Development, New Homes Ambition

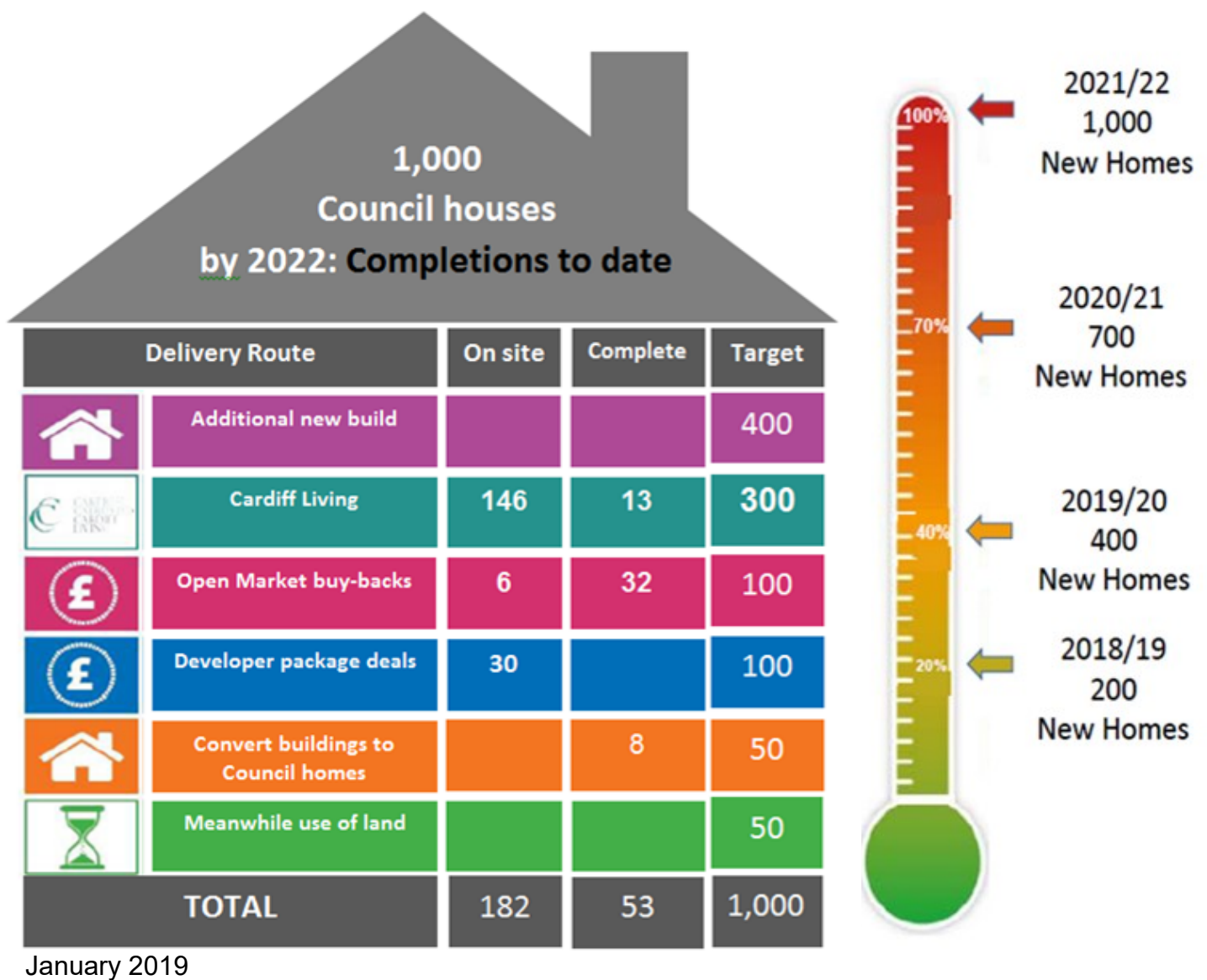
Cardiff Council has set a target of building at least 1,000 new Council homes by May 2022 and at least 2,000 new council homes in the longer term to meet the increasing demand for good quality, affordable social housing.

The need for housing is increasing year on year and the Council is committed to delivering new Council housing schemes and finding new and innovative ways of doing this. Our programme currently represents the largest council house build programme in Wales and will see around £350 million invested into delivering new council homes in volume and at pace.

Our aspiration to build Council homes directly complements the Welsh Government's target of delivering 20,000 affordable homes throughout Wales over this term of government.

The first completed council properties in Ty-To Maen





We have been successful in our bids for the Welsh Government's Innovative Housing Programme with around £3.8 million of the grant being awarded to Cardiff Council to deliver 4 new build schemes using innovative techniques.

The first 2 schemes refurbishing shipping containers to provide temporary accommodation for homeless families are due to be completed in May 2019. These will deliver 21 new flats.

A scheme to deliver highly energy efficient homes built to PassivHaus standards will start on site early 2019 and the final scheme will deliver 17 new homes using a 'modular' system – the units will be built off-site which vastly reduces construction time and improves the quality of the build.

The diagram above identifies the different routes we intend to use to meet our target.

Capital Ambition – New Homes Progress to Date

Capital Ambition Update TTD (Council Homes)								
Deliver 2,000 new Council Homes, 1,000 by May 2022								
Scheme	Target Number (within 5 years)	Pipeline	In planning	Planning approved	At procurement stage (out to tender)	On site	Complete	Totals
Other New Build	400	1216	41	97	16	8	0	1378
Cardiff Living	300	284	102	24		158	13	581
Buying property from the market	100					6	32	38
Package deals	100	10	49			30	0	89
Converting buildings	50						8	8
Meanwhile use of land	50				13		0	13
Totals	1000	1510	192	121	29	202	53	2107

Updated: January 2019

The diagram above shows our development pipeline and our ability to meet our targets. Not only have we implemented the innovative Cardiff Living Programme in Partnership with Wates Residential, we also have a number of other delivery routes that we are using to provide new council homes.

Our Additional Build programme currently includes 22 development sites. Schemes vary in density from 16 units to 250 units and through this programme we are able to deliver a complete mix of council properties, targeting the specific housing needs of the area. We have a real focus on delivering exciting new independent living ‘care-ready’ schemes offering quality, flexible homes for older people which in turn will help free up family homes for rent.

Proposed Care-ready scheme at St. Mellon’s community site





Image of proposed new development at Channel View, Grangetown

Our scheme in Caldicot Road, Caerau is out to tender for a contractor and a number of projects already have planning consent in place.

We are also bringing forward a number of developer lead 'Package Deal' arrangements and our first scheme with Cadwyn Housing Association for the delivery of 30 flats at Courtney Road is on site with an anticipated completion date of January 2020.

We have recently undertaken public consultation on exciting redevelopment proposals for the Channel View estate in Grangetown, replacing the existing housing stock with new, sustainable, energy efficient homes.

It's early days for this project but initial feedback from residents has been largely positive and we will now progress with an outline planning submission and continue detailed consultation with residents.



The Council's innovative development partnership with Wates Residential continues to go from strength to strength. This partnership, known as Cardiff Living, will see around 1,500 new homes built across the city on council land with at least 600 of these being new council homes.

The programme is split into three phases of development with work on phase 1 having commenced in June 2017. There are six development schemes actively on site at Willowbrook West, Braunton Crescent, Mount Pleasant Lane Llanrumney, Walker House in Llanishen, Snowdon Road in Ely and Ty Newydd in Caerau.

Phase 1 will deliver 195 new council homes in total including older person independent living units and a small number of wheelchair accessible bungalows and flats.





Street Scenes at Rumney High school site, Cardiff Living Phase 2

Our scheme at Ty-To-Maen was completed in December 2018, 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.

The first 2 schemes to be delivered through phases 2 & 3 of the programme were approved by Planning Committee in January 2019. The third scheme is currently being considered, if approved these 3 developments will deliver a further 104 new council homes.

Not only is Cardiff Living delivering high quality, much needed new council homes, it is also providing wide ranging community benefits, providing training opportunities, apprenticeships, local jobs and promoting the use of local supply chains.



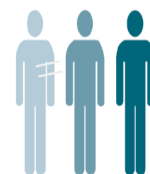
£5.5m
economic, environmental and social value generated



7,734
hours invested in supporting training by Wates staff



1,810 students supported by our engagement programmes



2,202 training and employment weeks created for local people



£29k
spent with local social enterprises during the project

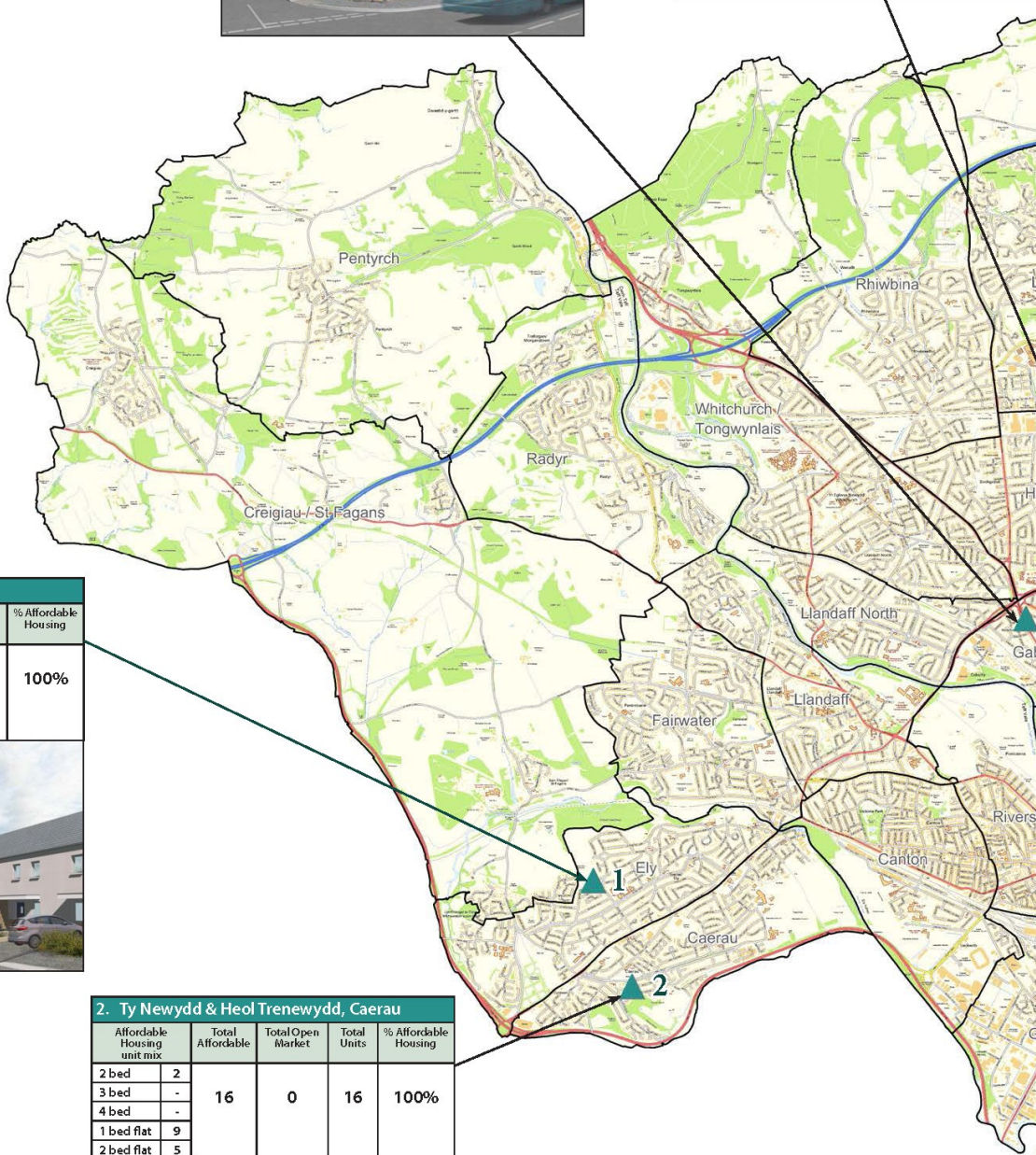
Cardiff Living - Phase 1 List of Sites

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

3. Briardene, Gabalfa				
Affordable Housing unit mix	Total Affordable	Total Open Market	Total Units	% Affordable Housing
2 bed	-	30	39	23%
3 bed	-			
4 bed	-			
1 bed flat	6			
2 bed flat	3			



4. Highfields, Heath				
Affordable Housing unit mix	Total Affordable	Total Open Market	Total Units	% Affordable Housing
2 bed	-	32	42	24%
3 bed	-			
4 bed	-			
1 bed flat	5			
2 bed flat	5			



1. Snowden and Wilson Road, Ely				
Affordable Housing unit mix	Total Affordable	Total Open Market	Total Units	% Affordable Housing
2 bed	6	0	20	100%
3 bed	2			
4 bed	-			
1 bed flat	12			
2 bed flat	-			



2. Ty Newydd & Heol Trenewydd, Caerau				
Affordable Housing unit mix	Total Affordable	Total Open Market	Total Units	% Affordable Housing
2 bed	2	0	16	100%
3 bed	-			
4 bed	-			
1 bed flat	9			
2 bed flat	5			

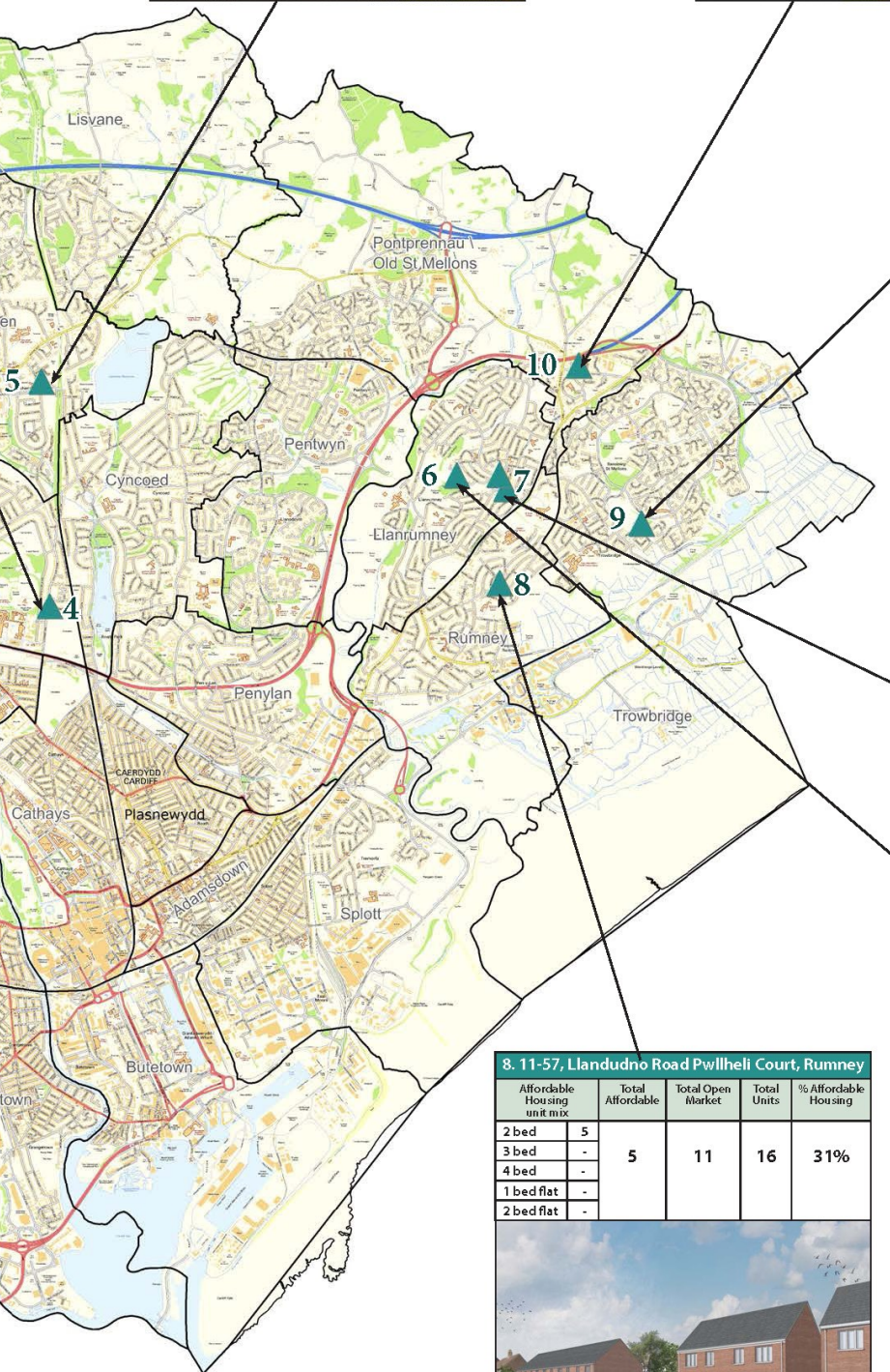




5. Walker House, Llanishen				
Affordable Housing unit mix	Total Affordable	Total Open Market	Total Units	% Affordable Housing
2 bed	2	12	16	25%
3 bed	2			
4 bed	-			
1 bed flat	-			
2 bed flat	-			



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	-			
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	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	21	0	31	100%
3 bed	-			
4 bed	-			
1 bed flat	4			
2 bed flat	6			



6. Braunton Crescent and Clevedon Road, Llanrumney				
Affordable Housing unit mix	Total Affordable	Total Open Market	Total Units	% Affordable Housing
2 bed	16	66	106	38%
3 bed	6			
4 bed	9			
1 bed flat	9			
2 bed flat	-			



8. 11-57, Llandudno Road Pwllheli Court, Rumney				
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	-			



Date: February 2019



Can we afford to build?

When considering new council housing developments its vitally important that we ensure the schemes are financially viable and that the rental income from the properties can pay back the capital investment over a set period. In order that we can demonstrate scheme viability we have purchased a viability assessment tool.

An assessment is made for every scheme regarding the cost of development, the on-going responsive and planned maintenance costs and the management costs and this is considered along with the rental income and value of the properties being built.

Whilst a scheme may be viable, its affordability and whether it progresses depends on the overall affordability of the business plan which is subject to a number of parameters including future rent levels, operating costs and other risks in the business plan. Caution will be adopted to ensure commitments including land holding in advance of development is managed in order to ensure any borrowing undertaken for development remains, affordable, prudent and sustainable.

The new build board meets every quarter to review new projects and progress against targets. The board is chaired by the Corporate Direct for People & Communities and includes officers from Finance, Legal, Procurement & Housing. The Board will not only review individual development schemes, it will also have an overview of the entire new-build programme.

Project viability is assessed at the key stages of scheme development including;

- Stage 1: Land appraisal & feasibility.
- Stage 2: Scheme options appraisal.
- Stage 3: Concept design.
- Stage 4: Planning.
- Stage 5: Contractor procurement.

Managing Our Homes



Community gardening at the STAR Hub, Splott

Performance Indicators

The performance of the Housing Management Service is monitored through a range of performance indicators. Results for December 2018 in a range of key areas are shown below:

Indicator	Target	Result
Percentage of general clean and clears completed within 10 working days.	95%	99.5%
The percentage of emergency repairs completed within target time (24 hrs).	95%	98.5%
Vacant Council stock as a percentage of overall stock.	1.5%	1.7%*
The percentage of people who feel reconnected into their community, through intervention from Independent Living Services.	70%	86%

* Performance in completing works on vacant properties declined after a contractor withdrew their services. Work is underway to improve performance in this area.

Maintaining Our Homes

The Responsive Repairs Unit have arranged for more repairs to be undertaken by in-house operatives instead of external contractors. This means the service is able to retain more oversight of the jobs reported and take ownership of reported issues. These changes have reduced costs and improved the service to our tenants, which is clearly demonstrated by a significantly reduced number of complaints.

- 93% responsive repairs carried out by the in-house workforce - Target 90%
- 97% of 11,372 emergency repairs were completed in 24hrs - Target 95%
- Overall customer satisfaction was 90% March 2018—Target 85%.

Tenant wanted to thank the operative who put up her gate/fence. She says he did a lovely job and she feels much safer now.

He was "lovely and polite" and left the tenant with a nice warm house.

"very happy with the work that was carried out and he left the property tidy afterwards."



Apprentice Owain fixing a leaking pipe

Developing the Workforce

Cardiff Council is committed to developing its workforce. The Council recognises that its employees are the single most important part of its capability to successfully deliver its aims and aspirations, and to deliver the best services possible for the citizens and communities of Cardiff. The Council works closely with the Cardiff and Vale College in Dumballs Road to give learners the opportunity to work for the unit. The Responsive Repairs Unit has a long history of apprenticeships going back almost 30 years.

Its great working with the Responsive Repairs Unit

Owain is 17 and is now in his 2nd year of apprenticeship with the Council. Owain is a full time apprentice and is able to attend college one day a week to complete his NVQ level 2 course in plumbing. Owain has been working with different plumbers learning the ropes.

“I really enjoy the work, I’m looking forward to being fully qualified so I can work for the Council full time, the mentors have all said if I need any help or advice to give them a ring and they will help. Its great working with the Responsive Repairs Unit, I have learnt loads and they are all a good laugh, it makes the day pass much quicker.”

After his apprenticeship Owain will be fully qualified as a plumber and will be offered the opportunity to train up as a gas engineer. *“I just need to fit a full bathroom suite to finish my training folder, when I’m fully qualified I want to keep training to be a multi-skilled technician.”*

Damp & Condensation Strategy

In the recent Welsh Audit WHQS report some tenants reported damp in their homes. Cardiff Council have commissioned independent specialist consultants to review our properties and living conditions. They will be focusing on property types that report higher than usual damp and condensation issues. Results of the study are due in Spring 2019 and appropriate action will be taken to rectify any issues identified.

The Responsive Repairs Unit have specialist Technical Managers that can give advice to help lower condensation, which can be a cause of damp and mould.

Articles on combatting damp and condensation are in issues of the Tenants Times, below is an example of advice given to tenants:

Healthy Homes ▼

Condensation is a common problem in our homes. When warm moist air comes into contact with cold air or a cold surface, the water in the air is deposited onto the cold surface as condensation. Any activity that involves water such as bathing, showering, cooking, washing and drying clothes will put moisture in the air.

It is unlikely that any home can be totally free of condensation but there are a few small changes that you can make to reduce it.

Produce Less Moisture

- Put lids on pans while cooking.
- Use an extractor fan if you have one.
- Dry clothes outdoors whenever possible. If you have no alternative, dry them inside on an ailer rather than on radiators.
- Wipe any moisture appearing on walls, window sills and other surfaces on a regular basis.

Increase Ventilation

- Open a small window for 15 minutes when you get up in the morning. This will get rid of the moisture produced overnight.
- After cooking or taking a bath



or shower, open the window for a short time and close the door to the room.

- Make sure vents are not blocked.
- Keep trickle vents in windows open, they are designed to ventilate without causing draughts.

If the condensation is left on surfaces, it can lead to mould. Mould can cause considerable damage to surfaces in the home including rotting wood, crumbling plaster and peeling wallpaper and



New properties in Clevedon Road, Llanrumney



Managing Anti-Social Behaviour (ASB)

As a landlord we will take firm action to eliminate ASB. We have a dedicated Antisocial Behaviour Team.

Cardiff council is working in partnership with South Wales Police, Welsh Government and Trivallis on 'Review Together' project. This is a victim lead approach to dealing with antisocial behaviour, focusing on what really matters to tenants.

Our ASB teams:

- Provide support to victims.
- Work with perpetrators to help them change their behaviour.
- Act against perpetrators who continue to be anti-social.

Council action from April 2017 to March 2018:

- 41 notices seeking possession served on tenants for ASB.
- 7 evictions for anti social behaviour.
- 2 prison sentences.

In 2017-2018, 100% of urgent cases tenants were contacted within 24 hours. (Target 95%).



PCSO officer enjoying a Tenant Participation community day



Community gardens tour

Tenancy Management

We aim to ensure that our tenants and leaseholders have the advice and information they need to maintain their tenancy or lease conditions, ensuring that properties are kept in good condition; preventing tenancy fraud and ensuring any pets are appropriate and well controlled.

The team carry out proactive visits to provide advice and remind tenants of their obligations. Where necessary the team gather evidence and take appropriate action including obtaining orders and carrying out evictions.

Action from April 2017 to March 2018:

- 2,000 Proactive visits were carried out - inspecting houses for property and garden condition.
- 258 Abandoned Properties were reported and investigated.
- 976 Overdue gas service cases dealt with and access obtained.
- 713 Property and garden condition problems were addressed.
- 270 Completed checks from referrals to the Tenancy Fraud Hotline.

The Tenancy Team also provide additional help to vulnerable people such as hoarders, young people leaving care or moving on from hostels and others who need more help to maintain their tenancies.

This will be the focus of our work during 2019/2020, a new Tenancy Sustainment Team will work with our more vulnerable tenants to ensure they remain housed and to prevent eviction and homelessness.

Caretaking Services

Caretaking Services provides cleaning and caretaking services for tenants and leaseholders.

This includes:

- Cleaning and safety inspections for the communal areas of 852 low-rise blocks and 9 High-rise blocks. All blocks are cleaned fortnightly.
- Clearances of empty properties, garden and overgrowth clearance, including tree cutting.
- Cleaning of courtyards by high pressure water to provide a deep clean once a year.
- Graffiti removal over the whole of Cardiff. 100% of abusive or offensive graffiti is removed within 24 hours and other graffiti in 10 working days. In 2017-2018 the team dealt with over 800 cases of graffiti.



Council operatives removed far right, racist graffiti as soon as it was reported in Grangetown 2018 as part of a joint operation with South Wales Police.



Hubs: Working For You - 2018

New partner United Welsh provide Wellbeing drop in sessions & events within the Hubs, also linking in with the North Cardiff 'Getting Together' scheme aimed at older members of the Community.

Alzheimer's Society started its 8 week taster session at Llandaff North & Gabalfa Hub. Alzheimer's society are there for anyone who is affected by dementia and do everything they can to keep people with dementia connected to their lives.

111,000 people received advice at Hubs

42,000 people received Into Work advice

2.5 million people visited the Hubs & Libraries

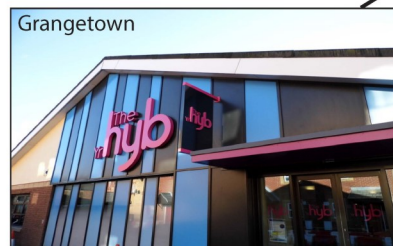
£19 million claimed in weekly benefit

1,400 people attended Into Work training sessions

The Ely & Caerau Hub held a set of gardening workshops run by the tenant participation team where people learnt how to grow salad leaf, the best time to plant vegetables and how to build your own raised bed.

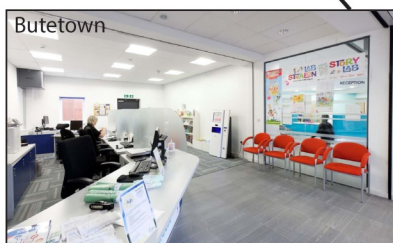
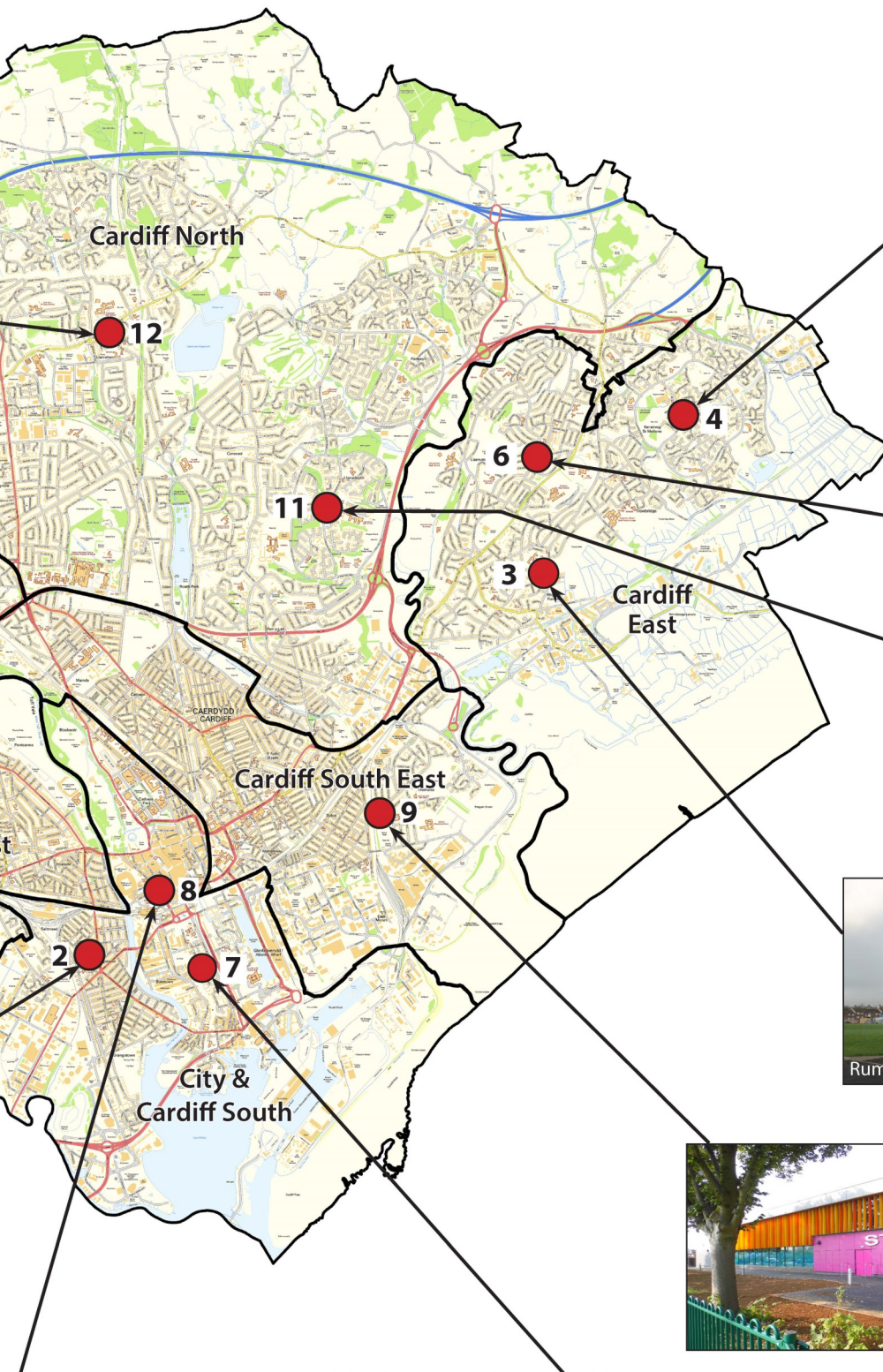
A variety of Exercise & Dance classes are held within Community Hubs, including Tai Chi, Yoga, Keep fit with weights and Line Dancing.

Community Hubs—Map



- 1 Ely/Caerau
- 2 Grangetown
- 3 Rumney
- 4 St Mellons
- 5 Fairwater
- 6 Llanrumney
- 7 Butetown
- 8 Central Library
- 9 STAR
- 10 Llandaff North & Gabalfa
- 11 Llanedeyrn
- 12 Llanishen

The Community Hubs development programme has delivered a network of 12 Hubs in priority neighbourhoods providing better customer services through investment in high quality community buildings.



Date : August 2018

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Community Hubs

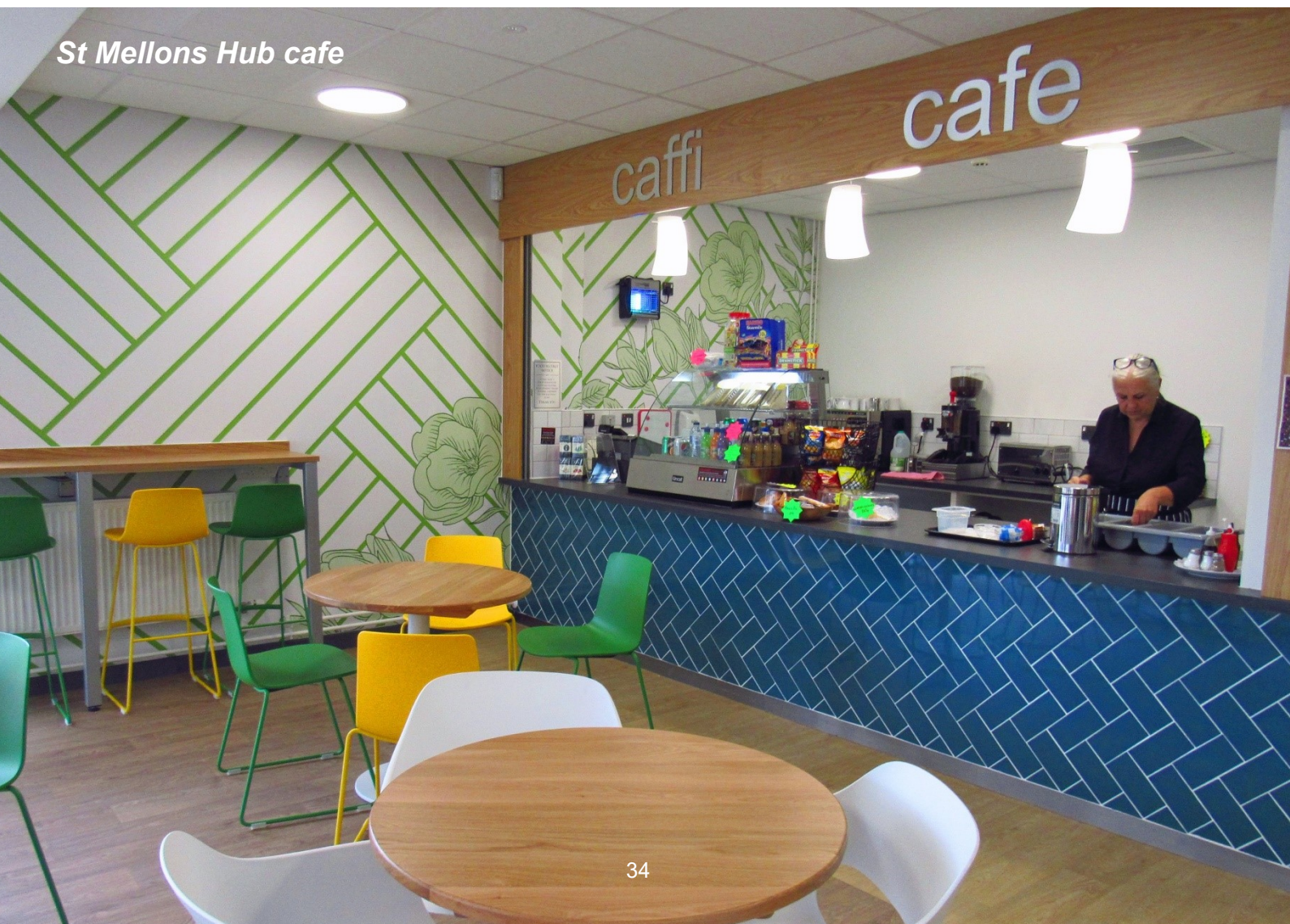
The St Mellons Hub is Cardiff's latest Hub bringing services and facilities to the heart of the community, it opened its doors in August 2018. The building has been extended and underwent major refurbishment to provide a wide range of services and improved facilities to local people.

The community is excited about the opening

Cllr Lynda Thorne said, "I am delighted that our latest community hub is ready for the public and I know, from the high level of interest we have already received, that the community is excited about the opening too."

"Having visited the new building, I have experienced first-hand the huge benefits it will bring to St Mellons and surrounding areas. It will build on the success of other Community Hubs around the city and is tailored to the specific needs of this area. I would encourage residents to drop-in and see for themselves what the Hub has to offer."

St Mellons Hub cafe





Newly refurbished St Mellons Hub

St Mellons Hub

The new Hub includes a community café, large community hall, multi-purpose rooms, interview rooms, library area, drop-in IT facilities, youth den, music studio, childcare provision for Flying Start, a police office, changing rooms and multi-use games area. The provision of joined-up services all under one roof in a modern community setting has enabled two surplus sites to be released for affordable housing development.

Feedback from the community on services and facilities provided at the St Mellons Hub has been very positive.

Over 70,000 customers have visited St Mellons Hub since opening on 20th Aug 2018 customer quotes include –

- Very helpful, very impressed. I will make sure I visit very regularly! Excellent service - thank you.
- Very much appreciate the services on offer at the hub and especially the staff.
- I'm very pleased with the hub to be honest St Mellons has been crying out for this for quite some time.



Celebrating Chinese new year in Llanishen Hub

Trained staff are on hand to help access a wide range of facilities and services at all the city Hubs, including:

- Applying for social housing.
- Housing, benefit and advice services.
- Library service including space for community events.
- Free internet and Wi-Fi access.
- Free phones to contact council and other services.
- Into Work Advice and training courses.
- IT Training Suite/ Private interview rooms.
- Rooms for community meetings and events.
- Modern Community Café.
- Partner organisations providing specialist help and advice.
- Community Hall.
- Job Club.
- Wellbeing Tuesday services for over 50's.
- Dementia Friendly Archives.
- Youth Activities.
- Fitness Classes.



All the Hubs activities are on their Facebook pages—[@StarcommHub](#), [@GrangetownHub](#), [@RumneyHub](#), [@StMellonsHub](#), [@LlanrumneyHub](#), [@CentralLibraryHub](#), [@ElyandCaerauHub](#), [@LlanedeyrnHubPowerhouse](#), [@FairwaterHub](#), [@LlandaffNorthHub](#), [@LlanishenHubCardiff](#)



Central Library Hub



Into Work Advice Service

The new Into Work Advice Service launched officially on 1st April 2018.

The new team combines income from different funders to offer help for everyone across the city whether they are in work or out of work, need some support or more intensive mentoring. Funding is available, where eligible, to pay for childcare, travel and training to support people into work and help remove the barriers that may be stopping them from getting a job.

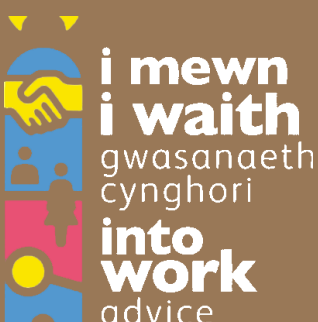
Since the launch, the team has experienced great successes and have supported at least 561 people into work.

A Gateway has made access to the service easier for customers looking for work and for organisations who need to refer their clients in for support. The Gateway ensures the person is able to find the correct support first time, every time. To date 29,059 people have accessed the Gateway.

Customers are able to access the Gateway through a variety of methods, including the Advice Telephone Line, email, face to face job clubs, (which are situated in over 45 locations across the city), website, social media and Webchat. Job clubs offer drop in, light touch help with CV's, job applications and support with making and maintaining Universal Credit claims.

The Employer engagement / Work placement officers work with employers to access new job vacancies and work experience opportunities. They also arrange jobs fairs with real job vacancies. Our Adult Learning team can also provide training to help people who need qualifications to get a job.

The team has a self employment advisor. In May 2018, the Pop Up Business School came to Cardiff, funded by the Council and other partners to provide a 2 week intensive course on how to set up a business. This proved hugely popular with 62 new start up businesses being created.



Compliment received via Twitter: *"Into Work Cardiff team are amazing. Helping Cardiff residents get into work. I Met the lovely Val today at Careers Wales day in St. Teilos. She speaks Italian, Urdu, Punjab, English, Sanscrit and is learning Welsh"*.

Money Advice Team

The Money Advice Team are based in Central Library Hub but also provide services to 22 locations across the city, including community hubs, foodbanks and Job Centres. The team help customers with budgeting, debt advice, applying for benefits and assisting with claims for grants and discounts. For clients that need extra support from their failed applications for benefits, the Money Advice team can prepare mandatory reconsiderations, which is the first stage in the appeal process. To date the team have seen over 12,000 people and have helped to claim over £10million of previously unclaimed benefits.

The team also have specialist advisors that can help those whose families have a child with a disability, or families affected by the benefit cap.

Central Library Hub also offers services from partner organisations including, Cardiff Advice Service (made up of Citizens Advice and the Speakeasy Advice Centre), Cardiff and Vale Credit Union. Other partners also provide drop in services on a timetabled basis.

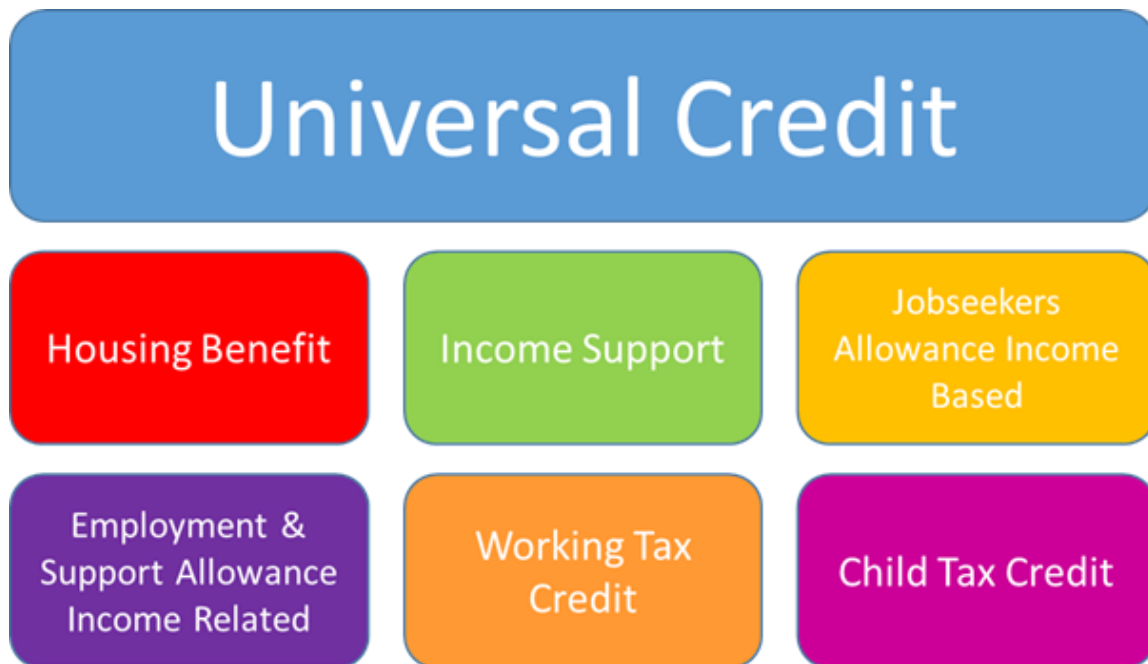


Advice team at Central Hub

Impact of Welfare Reform

Universal Credit Full Service has arrived in Cardiff. Universal Credit is a working age benefit that is replacing 6 means tested benefits and tax credits.

Most working age people will need to make a claim for Universal Credit instead of claiming the benefits listed below.



Not everyone will be required to make a new claim at the same time. Some of the changes in circumstances that could mean a new claim for Universal Credit may be required include (but are not limited to):

- Move into or out of work
- Becoming sick
- Becoming fit for work
- Gaining or losing a partner
- Becoming a carer
- Having a first child
- Youngest child turning 5
- Child leaving school

Anyone who is unsure if they should claim Universal Credit can access advice at their closest Hub or by calling the dedicated advice line.

The Business Plan has given consideration to the ongoing impact of Welfare Reform and there has already been an increase in the cost of collection and arrears for those affected by the changes. Financial modelling has also been carried out in an attempt to understand how these costs may alter in the future, as these reforms are implemented in Cardiff and increased provision has been made for bad debt.

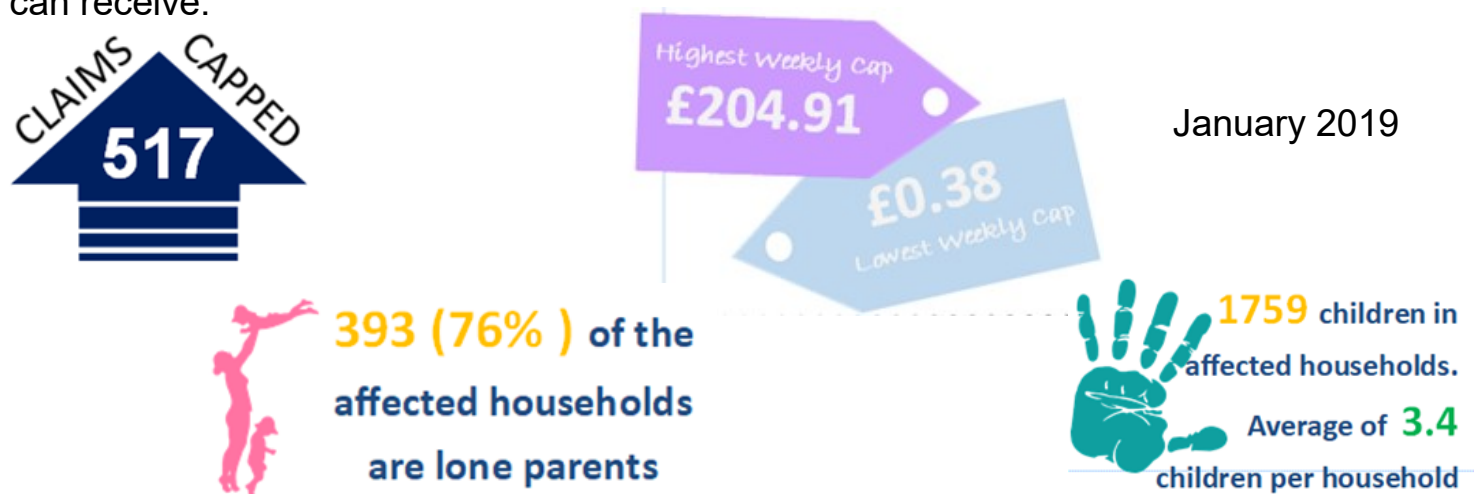
Universal Credit Key Changes

Universal Credit key changes	How can Cardiff Council Help?
Universal Credit will be claimed and maintained online	New self-service section in Central Library Hub. The Into Work Advice team can help to make & maintain a Universal Credit claim online.
Universal Credit will be paid in arrears	Money Advice Team can assist with accessing emergency local welfare provision such as issuing foodbank vouchers and making claims from Discretionary Assistance Fund.
Universal Credit will be paid into a bank account	Support available across the city to open a transactional bank account.
Universal Credit will include any help towards rent	Trained staff can assist with setting up direct debits and standing orders to pay rent and can liaise with landlords to agree rent payments whilst waiting for first Universal Credit payment .
Universal Credit will be paid monthly and as a single payment to the household	Money Advice Team can help with monthly budgeting and basic debt advice.
Universal Credit payments may be reduced or stopped through a sanction	The Money Advice team can help to request the decision about a sanction be looked at again by the DWP. The Into Work Advice team can help make and maintain a claim for Universal Credit.

To help with these challenges we have rolled out online access across the city, giving budgeting advice in all the Hubs and we have enhanced our Welfare Liaison Team to provide support to Council Tenants via a home visiting service.

Benefit Cap

The Benefit Cap is a limit placed on the total amount of benefits a working age household can receive.



Example of Financial Support: Mr J was affected by the Benefit Cap. “He attended a local Hub and was given financial help towards his rent while he engaged with the Into Work Advice Service.” This meant the shortfall in his rent was paid by a Discretionary Housing Payment.

Mr J is now in work and is over £130 a week better off and no longer affected by the benefit cap.



Impact on Rent Arrears

Universal Credit is having a significant impact. There are more tenants in arrears and the amount of the average arrear is much higher for Universal Credit claimants than for those on Housing Benefit: Of the 1,332 council tenants receiving Universal Credit, 1,094 (82%) are in rent arrears (This compares with 22% of tenants on Housing Benefit). It is estimated that 801 more tenants are in rent arrears than would have been the case if it were not for Universal Credit.

The average rent arrear for tenants on Housing Benefit is £384, while the average for tenants affected by Universal Credit is £1,006. Arrears for Universal Credit claimants are therefore £622 higher on average than for tenants on Housing Benefit. Overall it is estimated that **£988,052** of current rent arrears is due to Universal Credit.

Welfare Liaison Team

A dedicated Welfare Liaison Team was developed in 2015 to assist council tenants with welfare reform, they visit tenants in their own homes to assist those affected by the Bedroom Tax, Universal Credit and the Benefit Cap.

They help with:

- Advice and assistance to downsize.
- Provide advice about the Benefit Cap and the schemes available to help tenants get back to work.
- Provide budgeting and basic debt advice.
- Provide digital and budgeting support to assist tenants to adjust to Universal Credit.
- Assess income and outgoings so that affordable repayment arrangements can be made.

Demand for this service is increasing steadily as additional tenants migrate onto Universal Credit.

The Welfare Liaison Team has increased from 5 to 14 officers including 2 new Senior Officers to support the manager and to deal with the increasingly complex cases.

- ✓ 82.0% are happy that their rent is value for money.

A new rent arrear recovery procedure has been introduced with an increased emphasis on:

- Early intervention and prevention.
- Focus on having an open conversation with the tenant to understand underlying causes of arrears.
- Extra support targeted towards tenants facing change / crisis.





Homelessness and Housing Need

The number of applicants who were found to be threatened with homelessness increased from 762 to 1,544 (103%) between 2015 and 2018, whilst those found to be homeless rose from 1,274 to 1,976 (55%) and the number found to be homeless and in priority need rose from 571 to 669 (17%). The Council developed a new strategy in 2018 to address the growing issue of homelessness.

If projected increases in current trends continue there is a risk that services will not be able to keep pace with demand. Cardiff has recognised the need to invest in more early intervention to address increasing homelessness. In 2018-2019 additional funding has been made available for homelessness services and will be focussed on advice and prevention work. Partners have raised concerns about the stability and continuation of funding.

Cardiff Council is committed to providing a holistic housing service in which help is readily available and not only provided at the point of crisis. A joined up, person-centred service is integral to delivering the best outcomes for clients. Any underlying issues that may be contributing or will contribute in future to a person's housing situation are considered.

Early intervention has been identified as key to successfully tackling homelessness and it is therefore vital that people are aware of the services and help available. More homelessness advice will be given in the Hubs from 2019.

Greenfarm family hostel





Early morning breakfast run

Frontline Services

Cardiff has a comprehensive range of frontline services working with its rough sleepers: The Council's Homeless Outreach Team undertakes day-time and evening outreach 7 days a week, engaging with people sleeping rough or who are at risk of sleeping rough.

The team has recently been expanded and trained to undertake statutory homelessness assessments on the streets.

Rough Sleeper Project

Cardiff Council's Rough Sleeper Project offers an alternative accommodation model based on Housing First principles. Direct referrals are made into self-contained accommodation, without preconditions or the need to move through a staged approach to independent living. Since its establishment, 26 clients who had previously failed to engage or maintain other homeless provision have been positively resettled.

The project uses council flats and the number of properties made available has been expanded from August 2017 to help address the growing issue of rough sleeping.

The Council operates two hostels, Ty Greenfarm helps homeless families, while Ty Tresillian helps single homeless people. A new night shelter and supported housing complex has been developed in Litchfield Court, to assist with the growing problem of homelessness. The Council also recently secured funding to operate its own Housing First scheme.



Demand for Social Housing

There is a high demand for social housing in Cardiff and a limited number of properties become available to let each year. Cardiff Council, Cadwyn, Cardiff Community, Hafod, Linc Cymru, Newydd, Taff, United Welsh and Wales & West Housing Associations operate a Common Housing Waiting List for social housing, from which suitable applicants are identified to be offered available properties.

In order to offer applicants the widest choice of accommodation applicants are considered for suitable properties regardless of landlord. All applicants are given the opportunity to express preferences about the areas of the city in which they want to live and will be offered up to date information about likely waiting times for social housing in their preferred areas.

All applicants wanting to join the Housing Waiting List are invited to an interview and given full advice about their housing options. Applicants can register for as many preferred areas as they wish, some areas have more availability of social housing than others, applicants are encouraged to take this into consideration when they register as this can affect how long someone may have to wait for accommodation. Applicants are also encouraged to consider private sector rented accommodation as this may be more suitable for their needs.

The partners aim to assist applicants who are in housing need before those without identified need.

The level of housing need is used as one of the measures to determine an applicant's position on the Waiting List :

- Immediate, urgent, high and medium levels of housing need are recognised and used to inform applicants' position on the Waiting List.
- Applicants with no identified housing need may be admitted to the Housing Waiting List, but will be registered in a lower Band than those with identified housing need.

Where it becomes apparent during the application interview that the applicant may be homeless / threatened with homelessness a referral is made to the Housing Options Service. Homeless advice will be provided in the Hubs from 2019, increasing the accessibility of services.

No of applicants on Common Housing waiting List: 7,971 (Nov 2018)

No of applicants identified as homeless: 682 (Nov 2018)

Number of properties let October 2017 – September 2018: 1,488 (721 Council/767 partner housing associations)

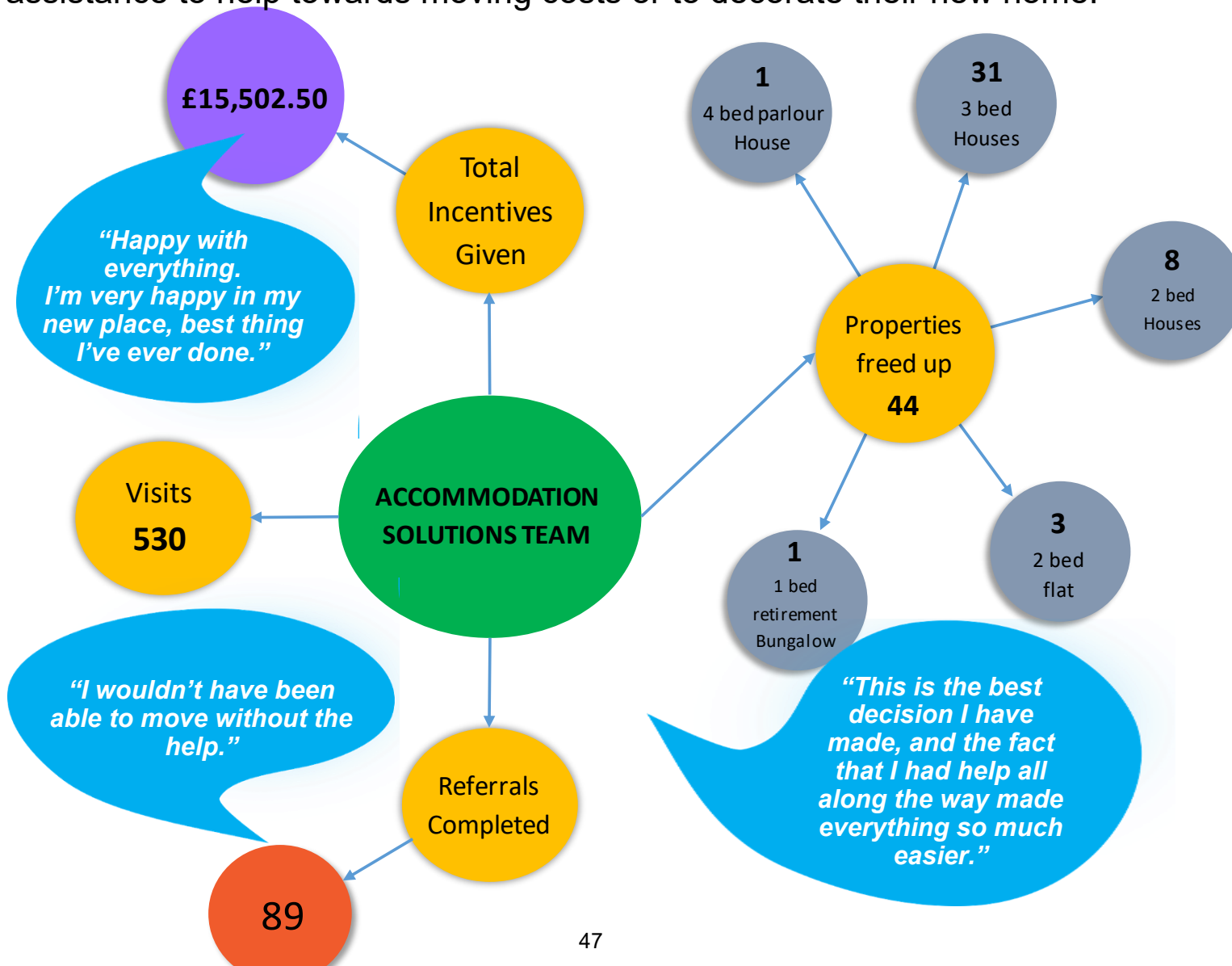
Finding Accommodation Solutions

The Accommodation Solutions team was set up to provide assistance for those who are looking to downsize from larger family accommodation. Particularly older people who wish to move to more appropriate accommodation for their needs and who may find the whole process a bit daunting.

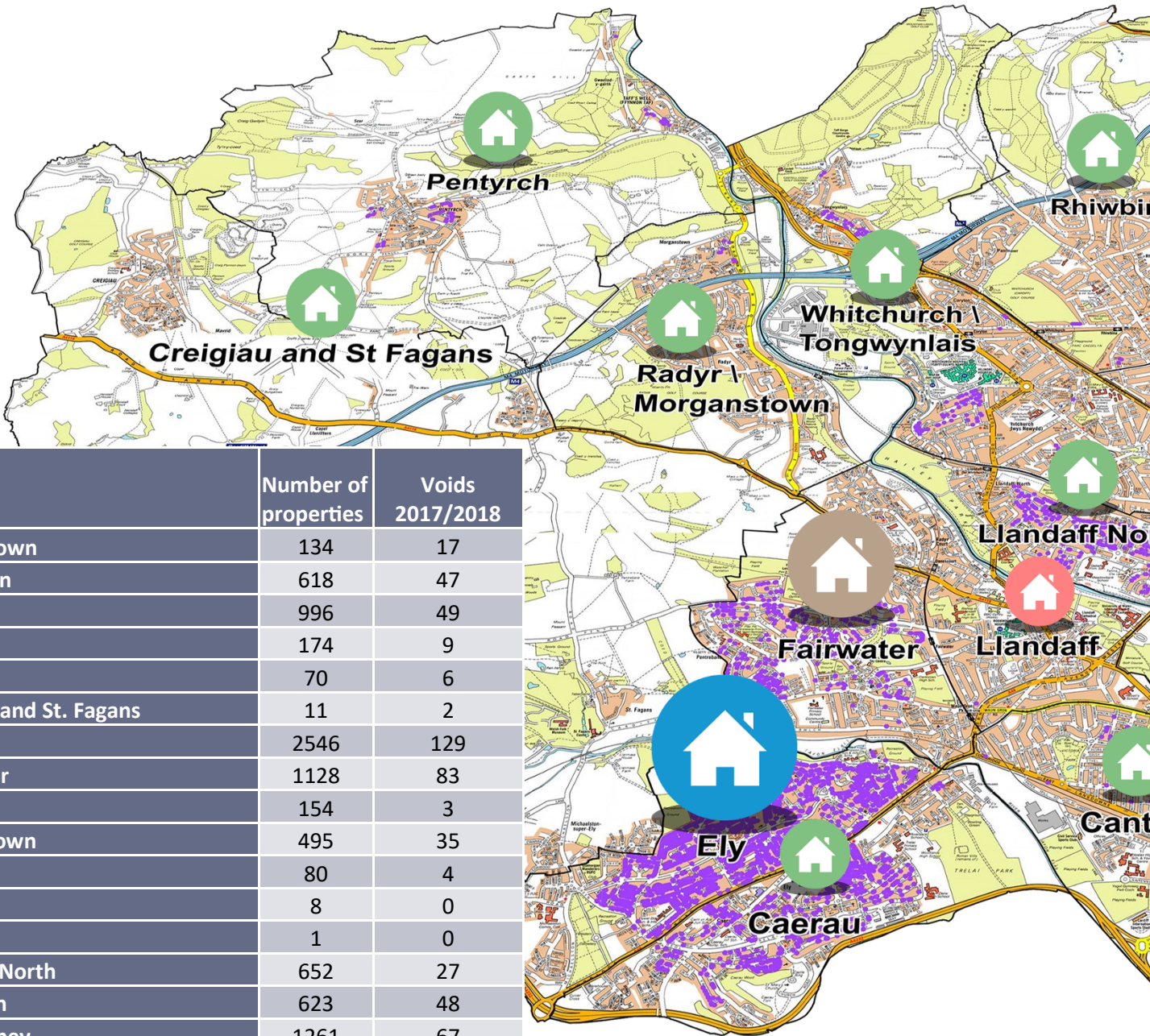
The Team are available to assist from the time a tenant joins the waiting list until after they have moved in, ensuring they have settled in comfortably. The aim is to give people the peace of mind of having one single contact and a face they know when taking on the task of moving from their current accommodation.

Accommodation Solutions officers understand that moving can be a big decision for tenants, especially if this has been their long term family home. The aim is to make the process as easy as possible.

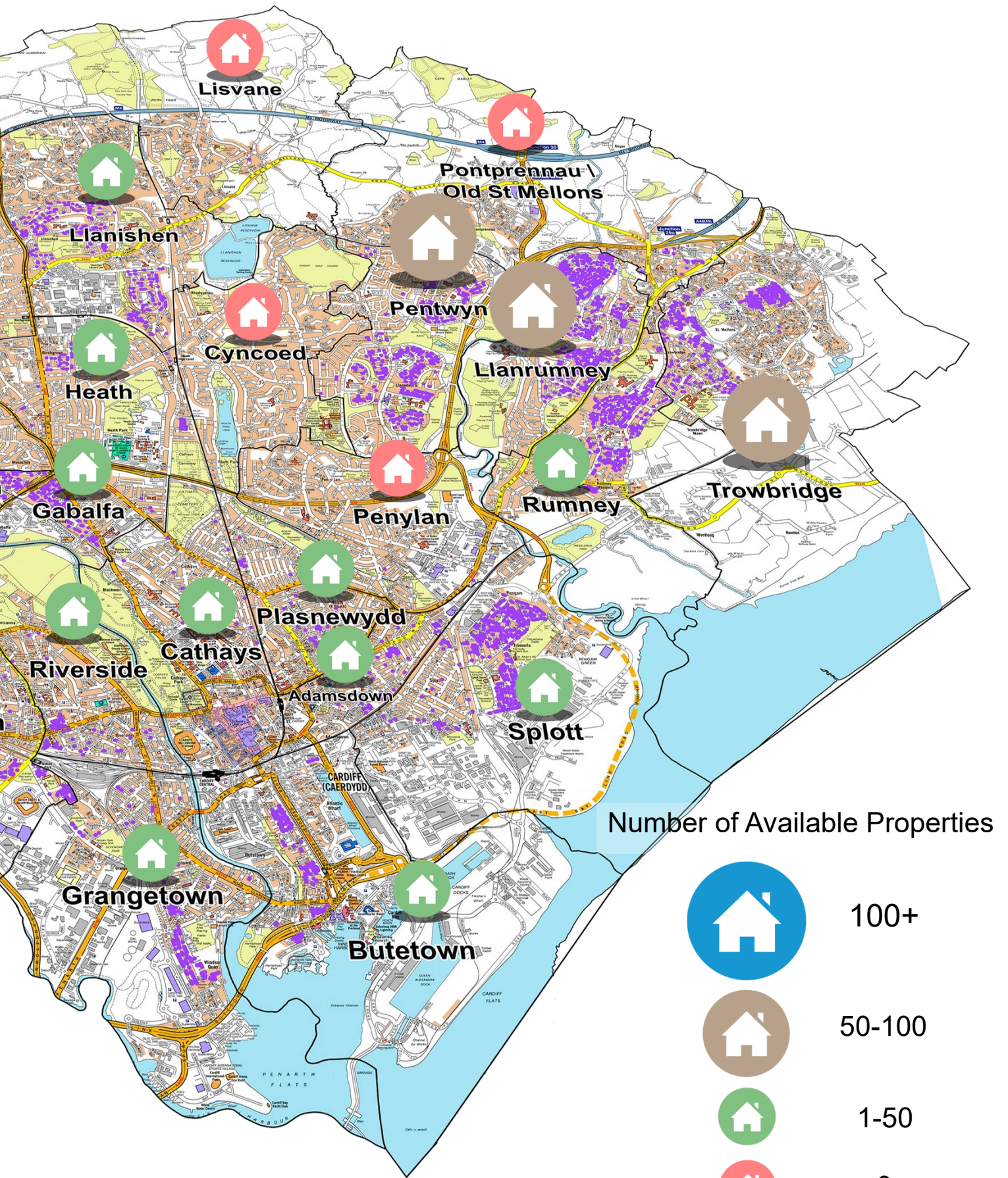
The Accommodation Solutions team can help tenants think about how they will move, what to do with any unwanted items and give the support the tenant may need following the move. They can also offer financial assistance to help towards moving costs or to decorate their new home.



Number of Properties and Availability During 2017 - 2018



Ward	Number of properties	Voids 2017/2018
Adamsdown	134	17
Butetown	618	47
Caerau	996	49
Canton	174	9
Cathays	70	6
Creigiau and St. Fagans	11	2
Ely	2546	129
Fairwater	1128	83
Gabalfa	154	3
Grangetown	495	35
Heath	80	4
Lisvane	8	0
Llandaff	1	0
Llandaff North	652	27
Llanishen	623	48
Llanrumney	1261	67
Pentwyn	1147	77
Pentyrch	104	7
Penylan	2	0
Plasnewydd	129	10
Pontprennau and Old St. Mellons	26	0
Radyr and Morganstown	20	2
Rhiwbina	20	1
Riverside	321	17
Rumney	482	29
Splott	685	35
Trowbridge	1022	50
Whitchurch and Tongwynlais	512	33
Grand Total	13421	787





Tenant Participation

The Tenant Participation Team is dedicated to engaging with the tenants and leaseholders of Cardiff Council, and the wider community, on all the issues affecting them. They run various events and initiatives across the city. The team have a dedicated website informing of upcoming events and issues that impact on tenants: www.cardifftenants.co.uk.

Growing Together and Blooming Marvellous

The Tenant Participation Team's city-wide gardening project 'Growing Together' encourages tenants and residents to start community gardens. Tenants are given expert advice, access to tools and equipment through our special project grant.

Gardens have now been set up in different areas across the city to be used by council tenants and leaseholders including in residential areas, sheltered living complexes and schools.

As part of the Growing Together theme we also ran our Blooming Marvellous competition, a gardening competition open to all tenants and leaseholders of Cardiff Council. This competition has proved very popular and has encouraged our tenants to look after their gardens and add colour to their communities.

The winners are announced at our annual tenant's conference where different teams in the Council and other council tenants get to hear about each garden's background and story.

Hub Community Gardens

At the beginning of the year tenant participation launched a new gardening project 'Ready Set Grow', with the aim of opening up community gardens across our city hubs. Part of the project was set out to teach people how to grow and harvest their own fruit and veg, for a cheaper and healthier lifestyle. We also wanted to bring local communities together. So far we have set up 3 gardens and groups in the Hubs including Llandaff North/Gabalfa Hub (Fork and Trowels Group), The Star Hub (Star Community Garden Group) and The PowerHouse Hub (Powerhouse Gardeners).



Blooming Marvellous Winners 2018

Hanging Basket

Hanging basket events are held in Roath Park run by a member of staff from the Parks department. The residents who attended received a free hanging basket and had the opportunity to create their own hanging basket at the event. Dave the member of staff from parks also gave tips and tricks throughout the day to help maintain the basket throughout the colder month to ensure they bloom again in the early summer.

Community Garden Tour

Tenant Participation's annual Community garden tour was held at Roath Park this year. The residents we guided around the park by a member of the Parks team, where they got to visit the botanical and rose gardens.

Special Project Grants

The Tenant Participation Team offer a grant of up to £1,000 for constituted groups of council tenants and leaseholders to support community projects or activities such as street parties, crafting groups and other community led events.

Effective Consultation and Communication

Dog Days

The Tenant Participation team has teamed up with Dog Trust to give residents from all areas of Cardiff free health checks for their dogs. So far they have visited 4 hubs and they have been very successful with many of the dogs that attended are now chipped and healthy.

Dogs Trust give the dog owners lots of advice and goodie bags that they can go away with. More health day events are planned in the future in many different hubs and communities.



Coco enjoying a Dog Day

Community Living

A very successful Big Lunch event took place in Butetown Community Centre this summer for sheltered scheme residents where they enjoyed a buffet and a disco, the theme this year was Hawaii. Every year by bringing the sheltered communities together they are able to get to know each other and this gives some of the residents the opportunity to meet new people.

Passport to work

The Tenant Participation Team work alongside Into Work Services, Job Centre, the Hub and the Money Advice Team to provide and fund courses for council tenants to find work. The Tenant Participation Team places emphasis on the importance of the tenant sourcing the course themselves so they can pick a career path which suits them in the future. The Council tenant only needs to attend a week long course with Into Work Services to prove their commitment to the training.

Tenants have gone onto courses for forklift licences, HGV Licences, Asbestos Removal, Carpet fitting courses and many more.



2018 Tenants Conference

Tenants Conference

A very successful Tenants Conference was held September 2018. The theme of this year's conference was 'Harvest Festival'. Over 100 Tenants and leaseholders attended the event. They were shown presentations on Hubs, Councils new build program and Community Group. Over 20 organisations came from within the Council and outside to take questions and inform council tenants of the services available as well as hosting workshops throughout on a variety of subjects including; First Aid, Credit Union, Downsizing, Green Cities crafts, Fire Safety and Rempod.

Following the Tenants' Conference at City Hall, an attendee sent a text to the Tenant Participation Team to thank them for organising the event. She wrote, *"What a great day it was. I haven't laughed so much in ages. Thanks to all on Tenants Participation, a great team indeed. Proud to know you all."*

Bus Tour

The team organised the annual Tenants' Bus Tour during which tenants and leaseholders were taken around the city to be shown examples Cardiff Living Housing Development Projects. They were shown new homes on sites at Silver Vale Park and Captains View which are based in St Mellons and Llanrumney.

They were then taken to the new Powerhouse Hub in Llanederyn where they were given a tour of the new renovated hub and information on the activities and events they could attend.

Keeping in Touch

We aim to keep our residents informed of all issues and campaigns that may affect them by making use of different methods of communication in the most effective way possible. Tenants Times is a magazine that we send out twice a year to all tenants and leaseholders. It is used to provide tenants with information about community services, campaigns and initiatives.

Tenants Times is also the main way that we inform our tenants about major works and general improvements to housing stock. A reading group made up of tenants and council officers make sure that the articles are relevant to our customers. We also run competitions in the magazine that give tenants the opportunity to win prizes like a digital camera and vouchers.

Social Media Presence

The Cardiff tenant website, (www.cardifftenants.co.uk) and Facebook pages, (www.facebook.com/TPCardiff) are continually evolving and developing. Our website has become an important communication tool for us over the past year, allowing our tenants to see what we are doing, such as events, money saving ideas and council projects. There is also a Facebook page is updated on a daily basis, with council and local information provided and shared. Additionally there is content in the form of informative videos on varied subjects.





Tenant Satisfaction

Annual Tenants Survey

Every year we send out a Tenants Satisfaction Survey, this is looking for opinions and feedback from the residents. If the tenants and leaseholders complete the survey and send it back to us they will be put into a draw to win a £200 cash prize.

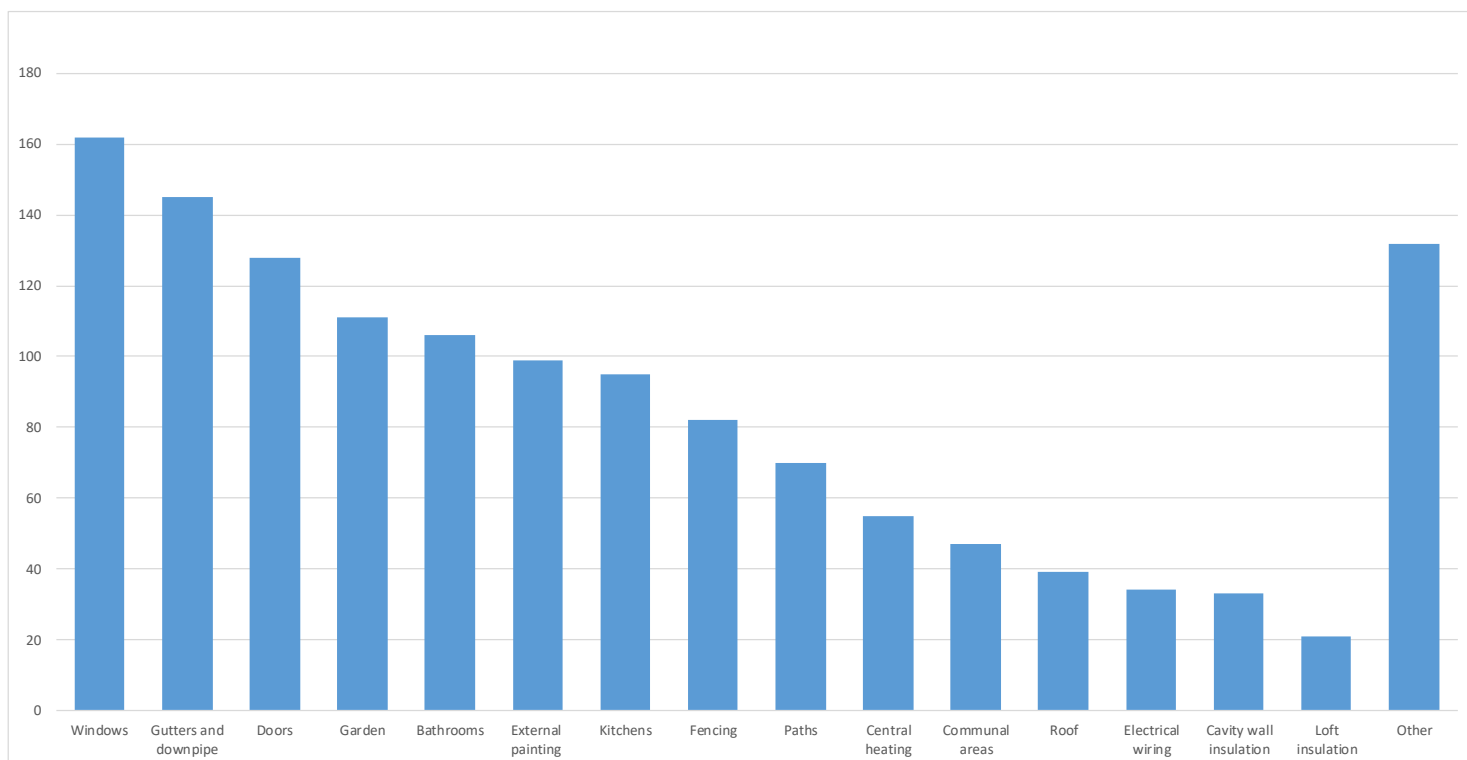
The October Annual Tenants Satisfaction Survey 2018 was issued to all tenants & leaseholders in Cardiff with the autumn edition of Tenant's Times. The survey was also available to complete online with the link being advertised via social media and in council buildings across Cardiff. At the close of the survey a total of 887 valid returns had been received.

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.

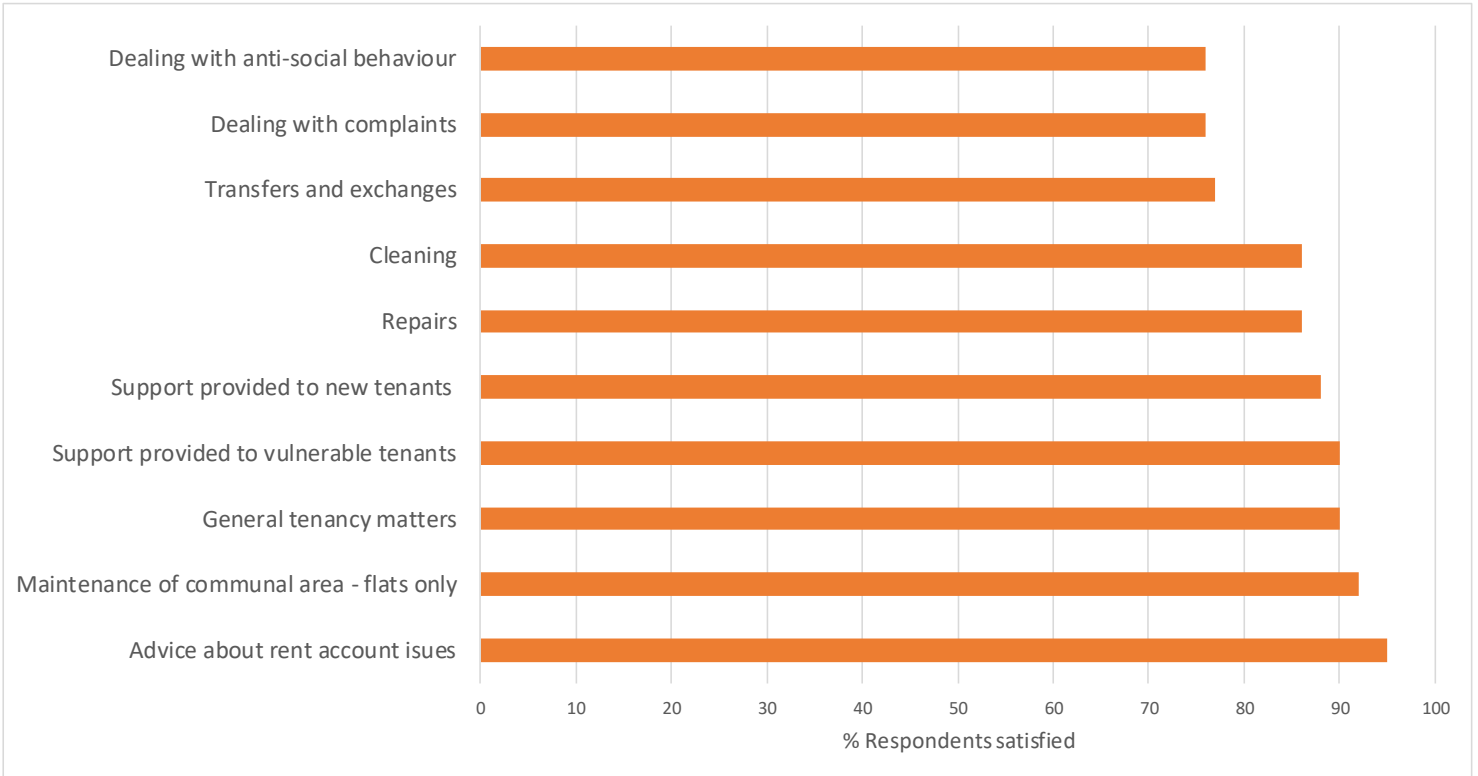
Tenants were asked, if your home needs improvements, please tell us what they are?

The table below shows that the most common improvement required:*














*Page 66 and 67 shows upcoming programmes of works to address the above tenant feedback.

Tenants were asked: How satisfied are you with the following services provided by us?



- ✓ 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.

Tenants were asked: Which methods would you prefer us to use to keep you informed or to ask for your opinions?

	Letter	35%		Website	2%
	Tenant Times/ Newsletter	27%		Cardiff Tenants Website	2%
	Telephone call	11%		Public meetings	1%
	Email	11%		Residents Groups/ Forums	1%
	Personal visit	5%		Twitter/Facebook	1%
	Text/Whatsapp	4%			



Residents of Sandown Court competing with students of a local primary school as part of our inter-generational project

Independent Living

Independent Living Services

Focusing on the elderly and disabled people, our Independent Living Services can help residents to access a wide range of support to help them live as independently as possible.

Independent Living Services has a team of multi-skilled visiting officers who complete holistic assessments in the client's home. They provide help and advice on benefits to maximise the client's income. The team also help reduce outgoings by advising on how to make homes more energy-efficient and informing about any grants or discounts residents may be entitled to. The offices can also advise about equipment and adaptations and provide options to help prevent social isolation.

Adaptations to the home can help the tenant improve their movement in and around your home. The types of adaptations provided include:

- Better heating and lighting system and controls
- Additional bathing facilities, e.g. a level access showers
- Easier cooking facilities, e.g. providing low level units
- Improved movement around the house and access to rooms and facilities, e.g. widening doors, installing ramps or stair lift

In 2017-2018 - 403 disabled adaptations were carried out helping tenants stay independent at home.

Performance Figures 2017-2018:

- 3,734 visits undertaken.
- 305 clients referred for assistive technology.
- 247 clients provided with Fire Safety support.
- 513 Clients received general Life improvement.
- 144 people have been enabled by the Day Opportunities Team to reconnect with their community.

Through Day Opportunities intervention 75% of people feel reconnected with their





Asset and Regeneration Schemes

The Land and Asset team develops strategies and delivers effective management of housing land, assets and sustainable housing solutions for mainstream and specialist accommodation. These include:

- Community Living refurbishment schemes
- Garage site improvement projects
- Courtyards and defensible space improvement projects

The Land and Asset programme focuses on identifying and delivering schemes that enhance the external fixtures such as courtyards and boundaries to houses, flats and land.

The improvement programme aims to tackle community safety issues, lack of defensible space and waste storage areas for flats. The overall aim is to provide estates that are safe and attractive places to live in as social housing has a unique and positive part to play in housing people and helping thriving communities.



Clos-y-Nant sheltered housing, proposed design



Oak House courtyard improvements

Working with the Hollybush Estate Tenants and Residents Association (HETRA) the Land and Asset team identified a number of improvements required at Hollybush Estate. These range from problems with parking, overgrown trees, bin stores and the difficulties that waste management have collecting bins. Following the issues raised by HETRA, solutions were identified and a plan was developed to improve Hollybush Estate.

The improvements included:

- Creation of a one-way system around Sycamore and Larch House to improve the safety of the estate
- Increasing the number of parking spaces
- Renewal of footpaths to and around the residential buildings
- Improving Waste Management arrangements
- Provide defensible space
- Improve the rear area and provide more sheds to Oak House

Residents were consulted with and as a result, some amendments were made to the plans.

Phase 1 improvement works were completed between April and October 2018 and phase 2 is currently under way, creating the one-way system.



Community Living Refurbishment Schemes

Following the success of the pilot scheme for Sandown Court and as part of the Council's commitment to improving all of the community living accommodation, the refurbishments for Brentwood Court and Clos Y Nant are well underway which include:-

- Upgrading of communal lounges, communal kitchens and bathrooms.
- Upgrading of laundry facilities.
- Creation of Wellness Suite.
- Creation of scooter charging room.
- New manager's office.
- Improved access into and around building (including power assisted doors).
- Upgrading CCTV.
- Upgrading Telecare/Tunstall system.
- New flat doors.
- New decoration of communal areas with new flooring and lighting.
- Improved signage and wayfinding.
- Improvements to roof and rainwater goods.
- Improved waste management arrangements.
- Improvements to external appearance of building and external areas, parking areas and footpaths.

The residents have been involved with the refurbishments from the concept of the scheme and there has been many consultation events throughout, which have included coffee mornings and, "meet and greet the contractor" days.

The residents have had the opportunity to choose the colour schemes for the communal area and they have also had the opportunity to try out the new furniture before choosing which tables and chairs will be in these areas.



Brentwood Court open day

These schemes will be completed to the Royal National Institute for the Blind, (RNIB) Visibly Better standards, which ensures that the schemes and refurbishments enable residents with sight loss and dementia to navigate independently around the building. Cardiff are also working towards receiving accreditation of a RNIB Platinum standard award for these schemes.

These refurbishments to the communal facilities will provide a modern and welcoming environment that enhances the resident experience and improves the community living feeling. More activities will be arranged, which will enable the older residents living outside the schemes to share these activities in a safe, secure and welcoming environment that can be enjoyed by all.

Future Schemes

As part of the Council's commitment to improving all of the Sheltered Accommodation. Brentwood Court, Clos-y-Nant and Nelson House will have large scale refurbishments to the communal areas. The refurbishments to these schemes will encompass the same principles that we have used in the communal areas of Sandown Court.

Neighbourhood Regeneration

The estate regeneration programme aims to create better and safer places to live. Consultation with tenants and residents is undertaken to identify priorities in each neighbourhood. These could include defensible space improvements, on-plot parking, better lighting, improved footpaths and gulley closures.

In 2018-2019, estate regeneration schemes are being implemented in the Belmont / Alice Street area of Butetown and Anderson Place / Galston Street in Adamsdown. Residents are also being consulted on proposals for schemes in Round Wood, Llanedeyrn and Bronte Crescent / Arnold Avenue, which are planned for 2019-2020.

Local Improvements

One-off improvements to address specific environment issues are also undertaken in response to requests from residents and councillors. In Fairwater, redesign of Clover Grove has enabled an increased number of parking spaces to be provided. In Caerau, a well-used pedestrian cut-through from Tidenham Road to Ogmore Road has been resurfaced. In Grangetown, boundary railings are being renewed at Taff Terrace.



Belmont Walk defensible space

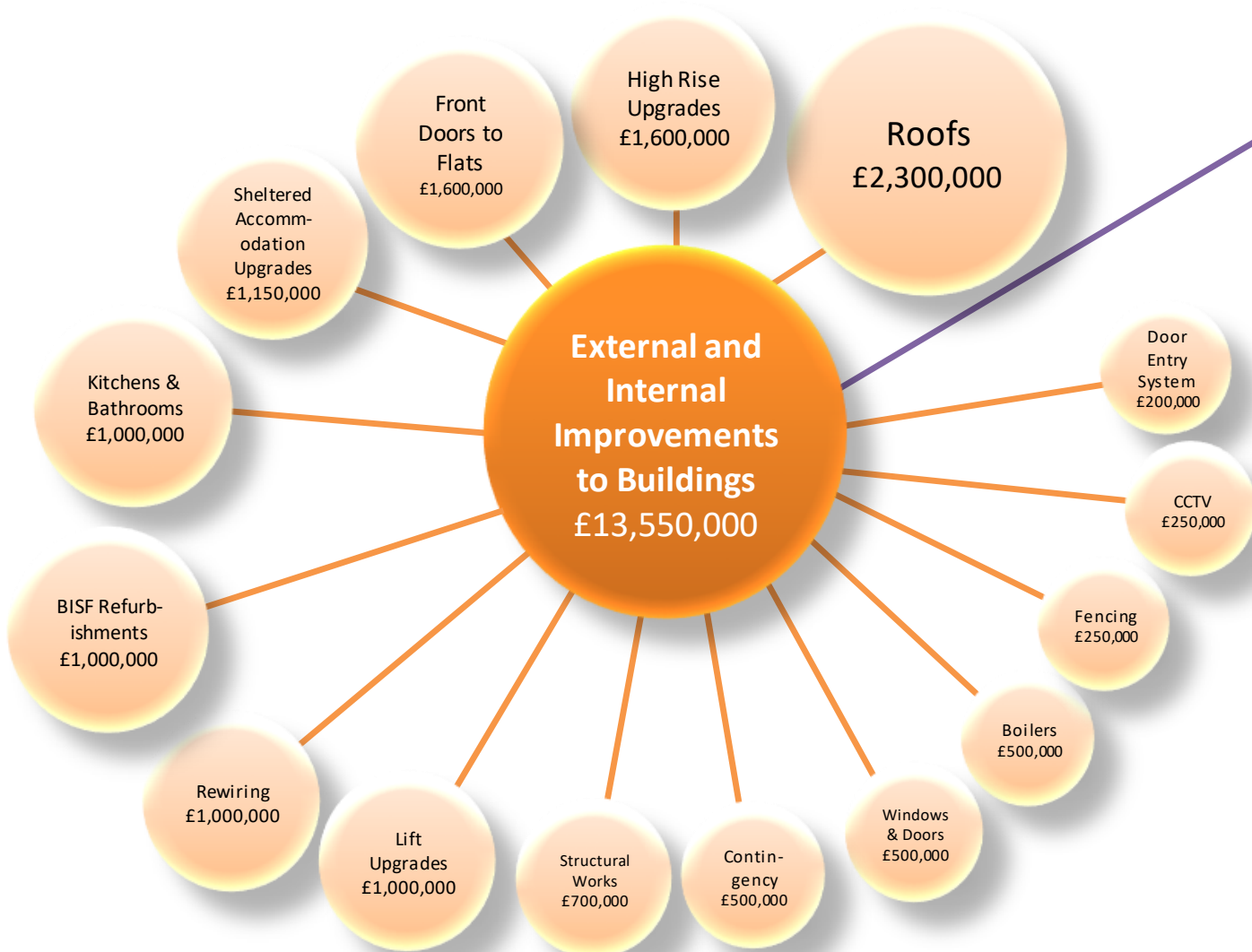
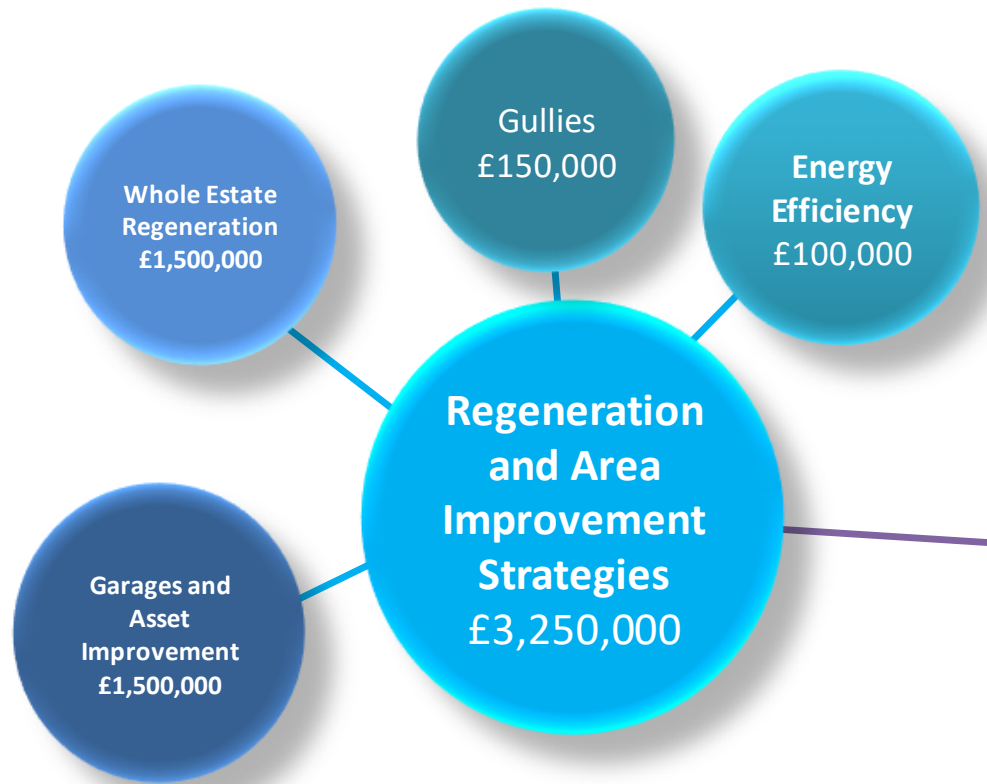


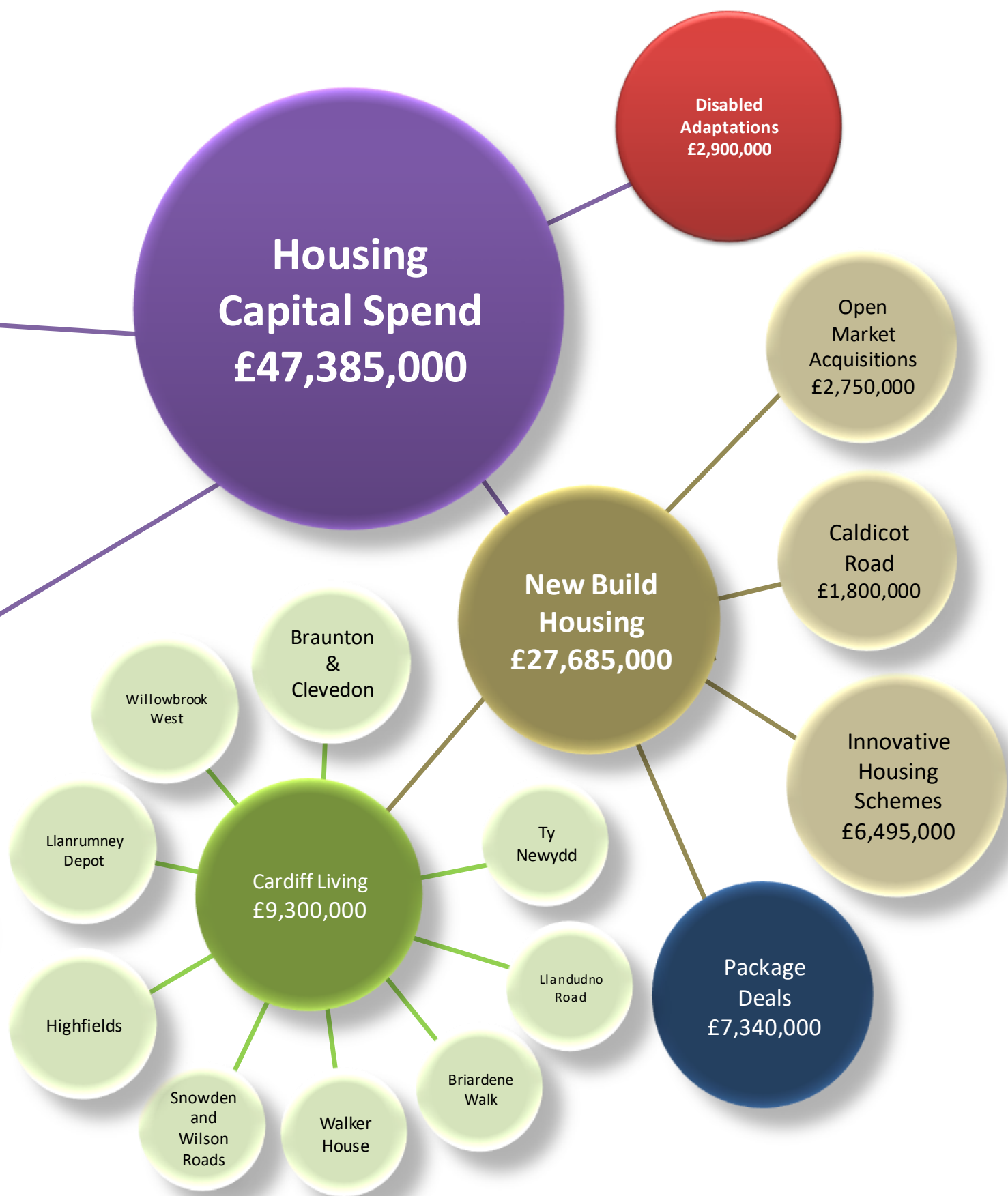
High-Rise Refurbishment

An external refurbishment programme is being undertaken at Maelfa flats in Llanedeyrn. Works include the renewal of windows and balconies, cleaning brickwork and roofing improvements. The remodelling of the ground floor of the building has provided a new front entrance, which is now level access and links directly with the new car park and shopping parade which has been built to replace the old Maelfa Shopping Centre. The spaces either side of the entrance lobby have been utilised to create a communal lounge area for residents and a retail unit that will be occupied by a local community group as a charity and coffee shop. The provision of the communal lounge will also enable the Council to carry out a range of engagement work with residents of the block.

The principal contractor, Bouygues UK Ltd, has been liaising closely with tenants to minimise disruption during the works and has delivered a range of community benefits, including support for the Powerhouse Hub Garden Group and a works to create and equip a Workshop at Llanedeyrn Primary School, for use by the school and the wider community.

Programmes of Work Spend 2019-2020







Planned Maintenance Works 2019-2020

Roofs: £2.3m

High Rise
Upgrades:
£1.6m

Front doors to
Flats:
£1.6m

Sheltered
Accommodation
£1.15m

Lift
Upgrades:
£1m

Kitchens &
Bathrooms:
£1m

BISF:
£1m

Rewiring:
£1m

Structural:
£700k

Windows &
Doors:
£500k

Boilers:
£500k

Fencing:
£250k

CCTV:
£250k

Door Entry:
£200k

Now that Cardiff has met the Welsh Housing Quality Standard it is important to ensure the standard is maintained and investment is planned accordingly. The level of actual investment required will vary year on year and consequently detailed programmes of work require adjustment on a yearly basis. A detailed draft programme of works for the next five financial years is included on the Five Year Capital and Revenue Budgets pages.

The Business Plan includes a provision for kitchens and bathrooms that are deemed as acceptable fails, e.g. tenant refusal. These will be improved as properties become vacant or tenants change their minds. Despite publishing articles in the Tenant Times there has been limited take up in respect of acceptable fails.

30 Year Plan

The 30 year plan incorporates life cycles of property elements and budgetary commitments. Due to the high amount of work completed on properties in the run up becoming WHQS compliant a large number of elements become due for renewal in a short space of time. To ease budget constraints and improve efficiency of renewal the 30 year plan goes through a smoothing process.



Cladding removal Lydstep Flats

Component Lifespan

Typical Components	Roof	Wiring systems	Bathroom	Windows	Boiler	Doors	Door entry systems	Kitchen	Smoke alarms	Painting
Average Lifespan (Years)	40	30	25	25	20	20	15	15	10	8
Average cost of replacement	£7,000	£1,300	£1,000	£2,500	£3,000	£1,500	£5,000	£1,500	£250	£400

The Council's stock condition database provides details of the improvements carried out to each individual property, block of flats or maisonette within the Council. This will provide more accurate forecasts and will allow for the programmed works to be planned and costed accordingly. The Council will seek to achieve value for money in all respects by the most efficient, effective and economic use of resources.

Sustainability

The Council works in partnership with suppliers and contractors to acquire the best quality materials for the best value. We ensure that environmental criteria are used in the award of contracts, when assessing value we consider the whole life cycle of a material, including installation, maintenance and final disposal. The Council will source green energy wherever possible and consider suppliers environmental credentials. This means that the cheapest product does not necessarily deliver the best value.

Health & Safety

The safety of residents across the city is a key concern. The Compliance Team ensure that all blocks of flats have annual Fire Safety Reports and identify and manage asbestos in our properties. The team are working on several schemes to improve fire safety and work closely with residents to ensure they remain safe within their homes.

Some of the actions identified for 2019-2020:

- Cladding has been removed from high rise blocks as a priority. Loudoun House is due to be completed in 2019.
- Sprinkler systems to be installed in all high rise flats.
- Fire doors to flats will be completed, 1 hour doors to be fitted to high rise flats, 30 minutes to all other flats.
- Continuing compartmentation surveys to high rise blocks, these surveys make sure smoke and fire is contained and does not spread.
- New Fire action notices have been designed and are being put up in flat communal areas, informing residents what to do in case of fire.
- The team will continue to work with the South Wales Fire & Rescue service carrying out fire drills on the high rise blocks.
- Monitoring the removal of asbestos across the city.



Compliance officers carrying out fire safety surveys



South Wales Fire & Rescue Service practice a fire drill in Lydstep Flats, February 2019

Equalities

Cardiff is Wales' largest city and home to over a third of a million people from a wide range of backgrounds. We have a long and proud history of welcoming people to our city and value the diversity that this has brought and continues to bring to Cardiff and the City Region.

In December Butetown Pavilion hosted its first winter fair on Wednesday 19th which saw approximately 500 pass through the doors, a large majority from the BME community. In order to be incorporate cultural needs of the community the fair was not themed in any religious setting and was promoted as a family fun event. This included: Pottery making, dance classes, face painting, graffiti art, stories and stalls by Techniquest and others were offered. The event was a huge success and many businesses including our local primary school and councillor Saeed Ebrahim tweeted about the numbers in attendance. There are plans to host a similar spring and summer.



All our new build properties meet the Lifetime Homes requirements set out in the Welsh Government Design quality requirements. This means level access, wheelchair turning circles throughout the ground floor, downstairs toilet and future shower (level access) provision on the ground floor as well as ability to fit a through floor lift from lounge into main bedroom. We are also providing a fuse spur for a future stair lift.

Ground floor flats: move accessible with wider door widths, larger footprint for improved accessibility, level access front door and rear, fuse spurs for future automatic door opener and level access showers.

Improving our engagement with all our tenants particularly those who are harder to reach will be a key aim in 2019-2020.

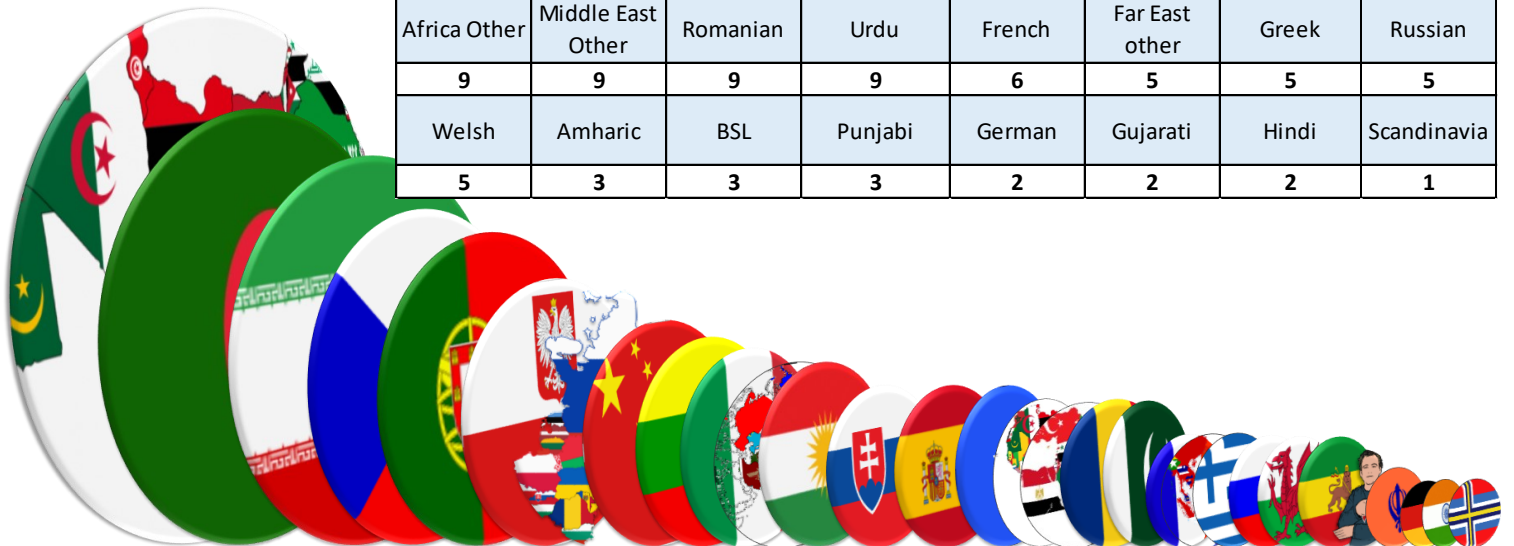


New build houses will have the ability to install an internal lift for disabled family members.

Central Library Hub Translations 2018

Officers working with the Hubs can speak a wide range of languages, ensuring all customers get the help they need. The table below shows a snapshot of translations in November 2018

Arabic	Bengali	Farsi	Czech	Portugese	Polish	Eastern Europe other	Mandarin
107	51	42	38	32	24	22	22
Lithuanian	Italian	Asia Other	Central Europe Other	Kurdish	Slovak	Spanish	Somali
20	18	17	16	13	12	12	11
Africa Other	Middle East Other	Romanian	Urdu	French	Far East other	Greek	Russian
9	9	9	9	6	5	5	5
Welsh	Amharic	BSL	Punjabi	German	Gujarati	Hindi	Scandinavia
5	3	3	3	2	2	2	1





Compliments and Complaints

Customer feedback is important to us, it helps provide valuable information about how we are performing and what our customers, Cardiff citizens and communities think about our services. We use this information to improve our services, strengthen our relationships with other customers and make better use of our resources.

We deliver a number of different services and during the period from April 2017 to the end of March 2018, the Housing and Communities section received a total of 440 complaints. Housing and Communities also received 549 compliments for staff and services provided in the same period.

All the feedback received does make a difference, helping us improve our services. Any lessons that can be learned from a complaint are used to deliver service improvements.

A service user was quite anxious going to the hub but was calmed significantly as soon as they sat with Luke. Luke gave her all the time they needed, they didn't feel in any way as if they were being rushed they felt that they were: *"not just another customer and that he genuinely cared and wanted to help, he was very calm throughout which made me feel there was nothing to worry about and that everything was ok"*.

In reference to the homeless outreach team: *"Absolutely amazing team. Nothing is ever too much trouble and they always go over and above"*

"Anna was wonderful and kind in helping me with my Council Tax needs".

Customer wished to compliment the graffiti cleaning team who visited Richmond Road, *"they were very professional and courteous."*

Mr N emailed to commend Emile for his service during out of hours. Mr N stated 'the level of customer service should be commended and the overall service was 10/10'.

Service user phoned to thank the Assisted Living team, *"Tanya is amazing, treating me with respect always... extremely kind and has gone out of her way to help me"*.

Community Benefits



Graduates of Building Futures programme

Wates contractors deliver new build housing and building maintenance for council properties. As part of their community benefit commitment to Cardiff a free two-week course, was held, providing basic construction training and helping unemployed adults develop skills to help them make the transition into employment or further training. The programme saw 13 people graduate with all of the participants received a BTEC Level 1 Certificate in Construction and Health and Safety.

To date, 47 local people have benefitted from training and employment opportunities. Activities have included on-site apprenticeships, work experience placements and structured training programmes.

LCB Construction also work with the Council to deliver building maintenance. LCB undertook the refurbishment works on a property that is now used as a One Stop Shop for victims of Violence Against Women, Domestic Abuse and Sexual Violence services in the city.

Provided by Women's Aid in partnership with BAWSO and Llamau, LCB refurbished the reception area as part of their community benefits provision under their contract.

Financial Resources

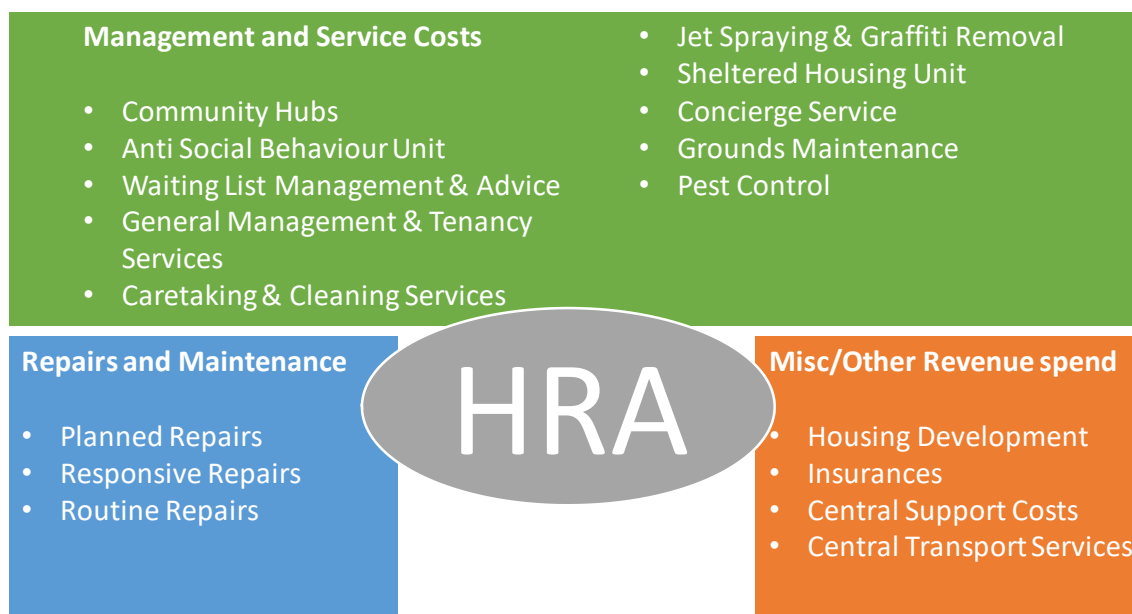
A thirty year financial Business Plan model has been produced reflecting the Housing Revenue Account capital and revenue estimated income and expenditure over the period.

Where historic trends can be identified, the estimates reflect these trends and any additional initiatives and known commitments. The model is also aligned to Business Plan parameters as advised by the Welsh Government.

The Welsh Government rent policy and the 5 year rent uplift formula agreement ends in March 2019. An independent rent policy review is underway which will consider issues such as affordability and comparisons with rents in England. 2019-2020 is a transitional year and the Welsh Government has set a recommended rent increase of CPI only (2.4%). Cardiff will apply the full increase to all tenants for 2019-2020 and this was agreed at Budget Council on 22nd February 2019. For 2020/21 onwards, the model assumes rent increases of 2.5% per annum. (CPI +0.5%)

With respect to other assumptions within the model, service charges are assumed to increase for future years in line with inflation for full cost recovery. Voids and bad debts are currently 1.45% and 1.29% respectively and are assumed to increase to 2% and 2.5% by year 6 of the plan and are fixed at this level over the remainder of the 30 year period. Consumer and retail price indexes are estimated to be within a range of 2% and 2.9% throughout the model.

Analysis of Items Included in the HRA



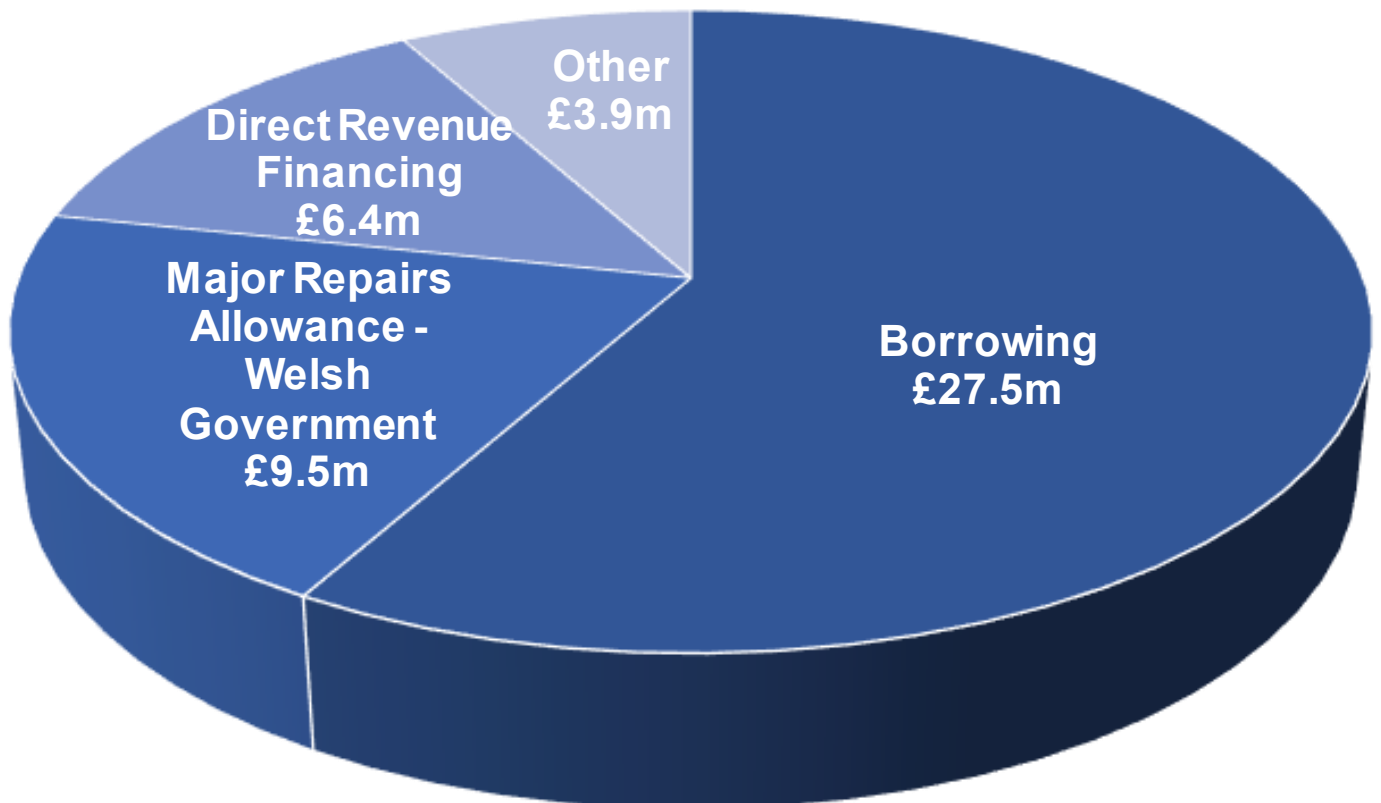
The items above are in accordance with relevant legislation and other guidance including the Welsh Office Circular 33/95.

Resource Planning

Capital Programme

Planned capital investment and resources assumed to pay for the investment are identified within the model. The thirty year plan assumes that the Council continues to receive the Major Repairs Allowance (MRA) grant from the Welsh Government at existing levels of £9.5 million per annum for the term of the plan. Any reductions in this grant will have an impact on affordability and the level of borrowing required to fund expenditure on the maintenance of the Welsh Housing Quality Standard. The investment programme includes significant investment in new affordable housing from a number of measures, with major developments at sites including Channel View and Dumballs Road subject to viability assessments.

How do we fund our Capital improvements programme 2019-2020?



Sensitivity Analysis

The table below sets out a number of scenarios for key variables within the plan and measures the potential impact on those variables over the first ten year period as compared to the base model.

This is on the assumption that all other factors remain constant and no mitigation/offsetting actions are in place. In reality, as set out within the Risk Matrix table above, mitigation would take the form of numerous and varied measures to bring the model back into a viable financial position.

Key Variables	Base Plan		Base		Impact on HRA £m (over 10 yrs)	Base		Impact on HRA £m (over 10 yrs)
		£m	-1%	£m		+0.5%	£m	
Rent uplifts and rental income due	2.50%	900.89	1.50%	860.36	-40.53	3.00%	921.98	+21.09
RPI inflation and non employee costs	2.90%	131.48	1.90%	125.57	+5.91	3.40%	134.55	-3.07
Pay award agreement and staffing costs	2.00%	221.32	1.00%	211.39	+9.93	2.50%	226.48	-5.16
Construction price inflation and revenue repairs and maintenance costs	4.00%	232.41	3.00%	224.00	+8.41	4.50%	240.11	-7.70
Percentage empty (void) properties and rental loss	Up to 2%	18.19	Up to 1%	9.59	+8.60	Up to 2.5%	22.49	-4.30

* assume CPI @ 2% *- negative impact on HRA, + positive impact on HRA

Rent increases

Rent increases of 2.5% (CPI+0.5%) are assumed within the base plan from 2020/21 onwards. This is considered a prudent approach whilst the new Social Housing rent policy is being finalised by WG. A reduction in the rent to 1.5% (CPI -0.5%) would reduce rental income due by £40.53 million which would have a significant impact on planned development and new build aspirations, unless mitigating actions were taken. Conversely, an increase of 3% (CPI +1%) would generate an additional £21.09 million. Rent increases/decreases via the rent policy impacts on affordability of new housing. In broad terms for every £1m extra income in rent after all additional costs are met, circa 100 properties can be built through additional borrowing. The Council will continue to maximise its ambition to deliver new affordable housing but will also ensure any plans are financially viable.

RPI inflation

RPI inflation within the base plan is assumed at 2.9% throughout the model. A decrease to 1.9% would reduce costs by £5.91 million whereas an increase to 3.4% would increase related costs by £3.07 million thus impacting on budget pressures going forward.

Employers pay award

The Employers pay award for 2019/20 is agreed at 2% and, in the absence of any future years' agreement is assumed to remain at this level. A decrease of 1% would result in reduced staffing costs of £9.93 million. Conversely, an increase of 0.5% to 2.5% would result in increased funding requirements of £5.16 million.

Construction Price Inflation for revenue repairs and maintenance

CPI as related to the costs of materials and labour for revenue repairs and maintenance is assumed at 4% within the model. A reduction to 3% results in savings of £8.41 million whilst an increase to 4.5% would require additional funding of £7.7 million.

Void property percentage

The level of void properties is assumed to increase to 2% by year ten within the base plan. An improvement in this level to 1% would reduce rental income loss by £8.6 million whilst a deterioration in the level of void properties to 2.5% of standard housing stock would increase rental income loss by £4.3 million.



Cardiff Living, Willowbrook West Site October 2017



Cardiff Living, Willowbrook West Site October 2018

Housing Revenue Account Business Plan Risk Matrix

Risk Matrix

Due to the long term nature of the Business Plan, many variables and assumptions are included which are subject to a high degree of risk and uncertainty. The Risk Matrix below details a number of key risks and sets out the potential impact, pre and post mitigation risk and appropriate mitigating controls.

Risk Description	Impact	Pre Mitigation Risk Analysis	Mitigating Controls	Post Mitigation Risk Analysis
Governance Arrangements	Ineffective governance leads to non compliance with regulatory requirements, inappropriate decision making and a failure to deliver expected outcomes.	Amber	Clearness of responsibility are in place under scrutiny and audit. Effective control measures are in place to ensure compliance via specific targets. Increased transparency ensures outcomes are met in a timely manner consistent with policies and procedures.	Green
Asset Management	Inadequate asset management leads to a decline in stock condition and/or a failure to maximise income from assets.	Amber	Business plan resources and property improvement plans are based on periodically reviewed and tested stock condition data.	Green
Business Continuity	Failure to prevent or recover quickly from significant loss of service.	Amber	Robust facilities management and health and safety regimes are in place. Data protection policies and procedures to ensure safety and security with robust cyber security arrangements.	Green
Disaster Recovery	Failure to prevent or respond appropriately to a major incident affecting our assets.	Red	Emergency contact arrangements are in place for key staff and partners. Robust emergency plans including fire safety assessments and clear evacuation guidance.	Green
Welfare Reform and Universal Credit	Impact on tenants ability to pay rent, resulting in increased rent arrears, requirement for bad debt provision and increased debt collection and recovery costs.	Amber	Understanding of the Welfare Reform regime and risks. Information and advice to tenants, for example through Into Work Services. Welfare Liaison Team for promotion of available benefits/budgetary and specific support e.g. the Hardship Fund and Discretionary Housing Payments grant. Regular review of bad debts provision.	Amber/Green
Contractor availability and capacity	Failure to carry out planned revenue repairs and planned capital programmes and to bring vacant properties back into use.	Amber	Upskilling of existing internal workforce through staff development programme with additional recruitment to specialist posts. Allocation of works to other contractors within existing frameworks. Procurement of specialised voids contract.	Amber/Green

Risk Description	Impact	Pre Mitigation Risk Analysis	Mitigating Controls	Post Mitigation Risk Analysis
Health and Safety requirements	Regulations resulting in additional works / cost. Examples include sprinkler systems for new build, statutory maintenance programmes e.g. gas safety works and scaffolding.	Amber	Ensure awareness of and compliance with new and updated regulations and standards. Training and development of staff.	Green
Uncertainty over future rent policy beyond one year when developing a 30 year business plan	Significant reduction in available revenue resources to support the HRA business plan and key commitments impacting on level and quality of service provision to tenants and capital schemes that can be taken forward . Affordability, prudence and sustainability of additional borrowing. Impact on Local and national affordable housing targets.	Red	Lobbying of Welsh Government for long term certainty of future rent policy in line with aspirations for new build affordable housing programmes. Ongoing multivariate sensitivity and stress testing to determine potential impact. Revise business plan including operating costs and avoid over commitment of new build programme until rent policy provides more certainty.	Amber
Cost inflation increase above rent uplifts	Increase in costs of supervision, management and repairs and maintenance.	Amber	Review and reprioritise revenue operating costs and consider reductions in any planned expenditure proposed to be funded by borrowing.	Green
A reduction in the (£9.5m p.a) Welsh Government Major Repairs Allowance (MRA) grant following the conclusion of the Affordable Housing Supply review.	Lack of funding for maintaining WHQS. A significant reduction or removal of the grant would necessitate a review and reduction of capital programme priorities including new build strategy to prevent deterioration in condition of stock. Increase in revenue costs of repairs in long term. Major set back in Council's achievement of WG WHQS standards in 2012.	Red	Lobbying of Welsh Government for long term certainty of Major Repairs Allowance in future years. Review/ re-prioritisation of planned maintenance programme with a view to managed decline in condition. Review existing revenue and capital budgets and commitments to allow focus on existing housing stock rather than new build units.	Amber
Failure to meet new build housing programme targets	Non achievement of Capital Ambition targets. Failure to reduce housing waiting list and impact on temporary accommodation and homelessness. Holding costs of vacant sites and revenue costs of development teams	Red	Contractual commitments are closely monitored by the New Build Board. Individual project viability is reviewed at all key stages of the scheme development.	Amber
Treasury Management	Increased costs of interest and prudent repayment of any borrowing undertaken to pay for capital expenditure proposed in the HRA capital programme.	Amber	Integrated Council wide Treasury Management policies and strategy. Regular reporting in line with best practice and independent treasury advice. Review of programme in line with affordability and government policy changes such as rent. Commitment to wellbeing and future generations (Wales) Act.	Green
Financial Viability	Failure to react to adverse financial events resulting in significant increases in costs arising from Capital Programme schemes or other projects undertaken.	Red	Robust approach to business cases and viability assessments to inform decision making prior to implementation. Review of Earmarked / general reserve balances.	Amber

Capital and Revenue Budgets

Capital Spend

Scheme Title	2019/20	2020/21	2021/22	2022/23	2023/24
	Budget	Budget	Budget	Budget	Budget
	£,000	£,000	£,000	£,000	£,000
PUBLIC SECTOR HOUSING -					
Regeneration and Area Improvement Strategies	3,250	2,750	2,750	2,750	2,750
External and Internal Improvements to Buildings					
Central Heating Boilers	500	1,000	1,000	1,500	1,500
Roofs	2,300	3,000	3,300	2,500	2,500
Rewiring & Emergency Lighting	1,000	1,000	500	500	500
Fencing & Defensible Space	250	250	250	250	250
Door Entry Systems	200	200	200	200	200
Front Door Upgrades to Flats	1,600	0	0	0	0
Lift Upgrades & Renewals	1,000		500		
Windows & Door Upgrades	500	1,000	2,000	2,000	2,000
Highrise Upgrades - (inc. fire safety works)	1,600	5,600	0	0	0
Kitchens & Bathrooms	1,000	2,500	2,500	3,000	3,000
C.C.T.V. & Equipment	250	0	0	250	0
Structured Works Underpinning	700	100	0	0	0
B.I.S.F. Refurbishments	1,000	0	0	0	0
Sheltered Accommodation Improvement Strategy	1,150	500	0	0	0
Contingency	500	500	500	500	500
New Build	28,185	43,360	63,500	52,550	38,400
Disabled Facility Works	2,900	2,750	2,750	2,750	2,750
Total Programme	47,385	64,510	79,750	68,750	54,350
Funded					
Resources Basic Programme					
Additional Borrowing	(6,800)	(8,250)	(3,350)	(3,300)	(3,050)
Major Repairs Allowance	(9,500)	(9,500)	(9,500)	(9,500)	(9,500)
Direct Revenue Financing - Benefit Post HRAS	(3,400)	(3,400)	(3,400)	(3,400)	(3,400)
Resources New build					
Additional Borrowing	(20,765)	(38,630)	(56,400)	(48,700)	(31,900)
Direct Revenue Financing	(3,000)	(500)	0	0	0
Known External Grants	(1,100)				
S106 and other Conts to new build	(520)	(1,130)	(5,300)	(2,000)	(3,700)
Cardiff Living land value	(300)	(800)	(800)	(1,000)	(1,100)
Cardiff Living LCHO income	(500)	(800)	0	(350)	(1,200)
Capital Receipts - RTB	(1,500)	(1,000)	(500)	0	0
Capital Receipts - Other Land	0	(500)	(500)	(500)	(500)
Total Funding	(47,385)	(64,510)	(79,750)	(68,750)	(54,350)

Subject to inflation and timing of spend

Revenue Spend

Housing Revenue Account	2019/20	2020/21	2021/22	2022/23	2023/24
	Budget	Budget	Budget	Budget	Budget
	£000	£000	£000	£000	£000
Employees	17,640	18,421	19,293	20,593	21,423
Premises - Council House Repairs	18,300	19,032	19,793	20,585	21,229
Premises - Other Repairs and Maintenance	1,240	1,260	1,277	1,302	1,328
Premises - Other Premises Costs	2,830	2,876	2,914	2,972	3,032
Transport	203	206	209	213	218
Supplies & Services	3,535	3,935	4,028	4,580	4,735
Support Services	6,180	6,281	6,362	6,490	6,620
Interest on Borrowing & Other Capital Charges	25,514	28,322	30,365	31,250	33,959
Funding for Capital Schemes	6,400	3,900	3,400	3,400	3,400
Gross Expenditure	81,842	84,233	87,641	91,385	95,944
Rents	(78,781)	(81,125)	(84,493)	(88,173)	(92,668)
Other Income	(3,061)	(3,108)	(3,148)	(3,212)	(3,276)
Total Income	(81,842)	(84,233)	(87,641)	(91,385)	(95,944)
Revenue (Surplus)/Deficit	0	0	0	0	0
Balance Brought Forward	(8,983)	(8,983)	(8,983)	(8,983)	(8,983)
Revenue (Surplus)/Deficit	(8,983)	(8,983)	(8,983)	(8,983)	(8,983)