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Housing Revenue Account (HRA) Business Plan 2023/24



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HRA Business Plan



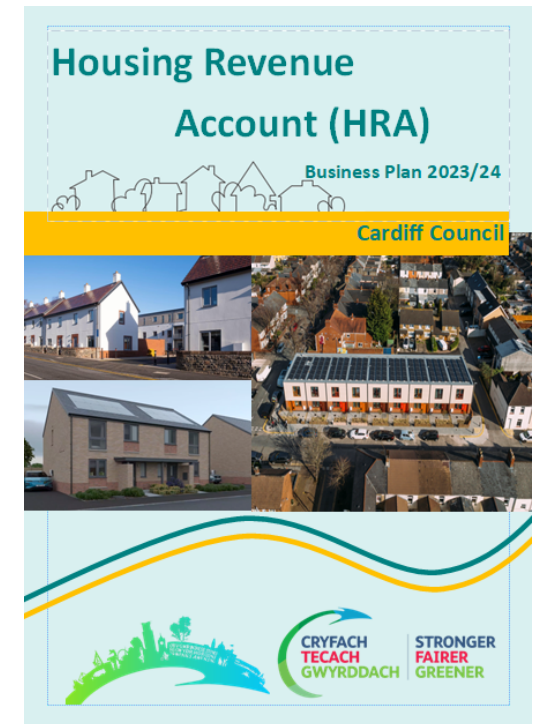
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Required to present HRA Business Plan to Welsh Government annually.

The plan identifies the following **key priorities** for the year ahead, each is reflected in a separate section of the plan:

- Section 1 - Building new council homes
- Section 2 - Delivering the Welsh Housing Quality Standard
- Section 3 - Maintaining our homes
- Section 4 - Moving towards zero carbon homes
- Section 5 - Improving our neighbourhoods
- Section 6 - Providing safe and inclusive communities
- Section 7 - Supporting tenants through the cost-of-living crisis
- Section 8 - Preventing and addressing homelessness
- Section 9 - Listening to our tenants
- Section 10 - Modernising and improving our services for our tenants.



A key element of the plan is **Financial Planning and Assurance**, details are set out at Section 11

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1- Building New Council Homes



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- Continuing our ambitious new build programme to provide **4,000 homes by 2035**, at least **2,800** of these will be new council homes and **1,200** homes for sale.
- To date we have delivered **1,077** homes of all tenure which includes **822 council homes** and **255 homes for sale**.
- Addison House will be the first of 10 planned older persons Community living schemes to be delivered later this year.
- Due to the scale and complexity of housing development and regeneration programme it is **proposed to create an additional Assistant Director post** to build capacity in this area.



Housing Development – New Build Sites



Accommodation Type

- Council Affordable Housing
- Mixed Tenure
- Temporary Accomodation
- Older Persons Community Living

Cardiff Living

- PHASE 1**
1. Snowden & Wilson
 2. Ty Newydd
 3. Llanrumney Depot
 4. Llandudno Road
 5. Willowbrook West
 6. Briardene (TA)
 7. Highfields
 8. Walker House
 9. Braunton & Clevedon - Captains Walk & Captains View
 10. Ty To Maen
- PHASE 2 & 3**
11. Croft Street
 12. Howardian Centre
 13. Rumney High School/Eastern High
 14. Brookfield Drive
 15. Cherrydale Road
 16. Willowbrook North
 17. Llanrumney High School
 18. Willowbrook South
 19. Ely Housing Office
 20. Citadel YP Hostel
 21. Waungron Road
 22. Star Centre
 23. Cae Glas
 24. Former Fairwater RFC Site
 25. Michaelston College
 26. Gasworks Meanwhile use Phase 2

Additional New Builds

27. Maelfa Phase 2 ILU
28. St. Mellons Community Centre
29. Wakehurst Place
30. Iorwerth Jones
31. Leckwith Road (Canton Comm. Centre)
32. Bute street
33. Meteor Street
34. John Kane Court (Thornhill Rd)
35. Caldicot Road
36. Courtenay Road
37. Green Farm Containers
38. Bute Street Containers
39. Hayes Place
40. Column Road
41. Gasworks (temp use)
42. Gasworks bungalows

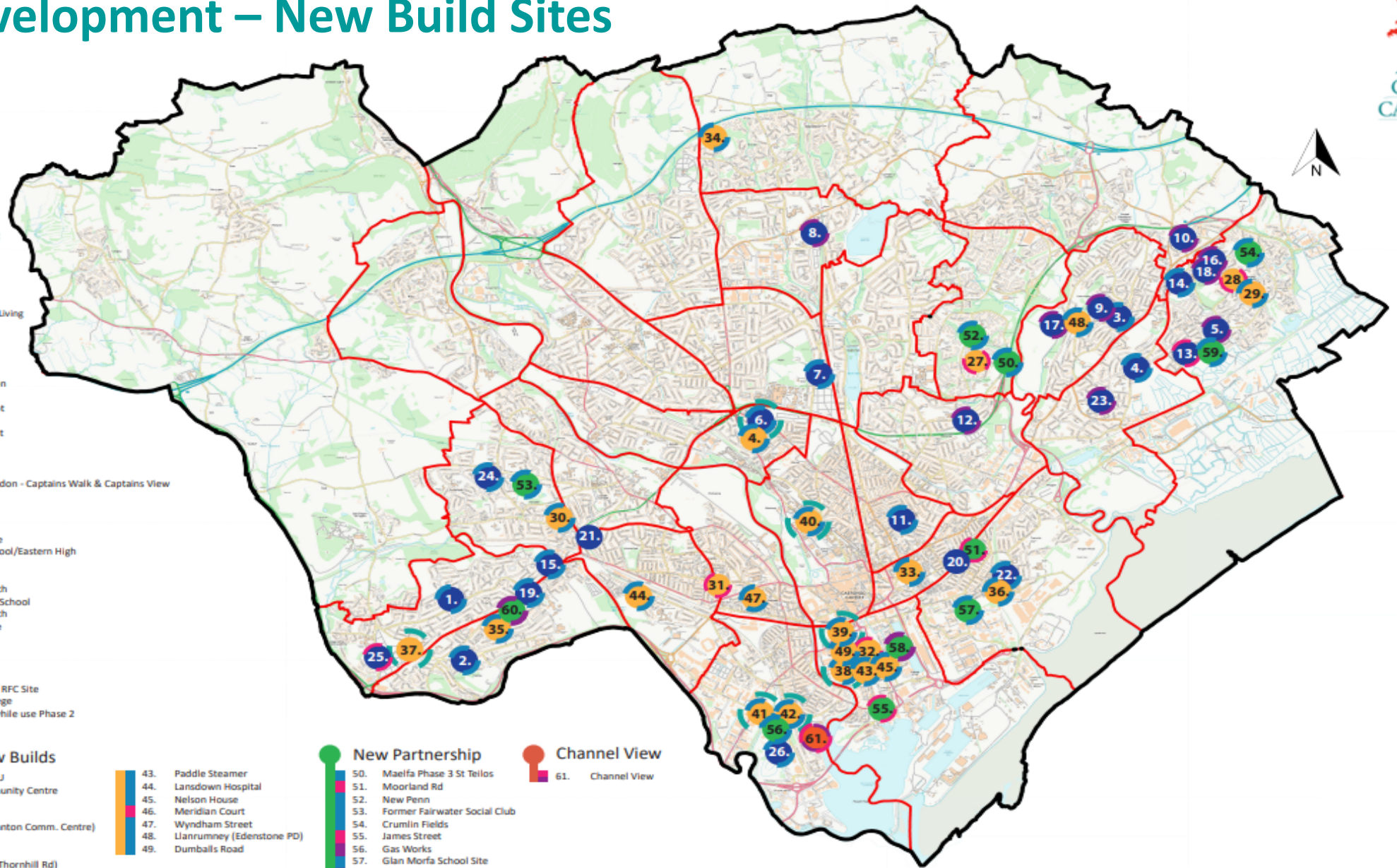
43. Paddle Steamer
44. Lansdown Hospital
45. Nelson House
46. Meridian Court
47. Wyndham Street
48. Llanrumney (Edenstone PD)
49. Dumballs Road

New Partnership

50. Maelfa Phase 3 St Tellos
51. Moorland Rd
52. New Penn
53. Former Fairwater Social Club
54. Crumlin Fields
55. James Street
56. Gas Works
57. Glan Morfa School Site
58. Atlantic Wharf
59. Area 11, St Mellons
60. Narbeth Road

Channel View

61. Channel View



DATBLYGU & ADFYWIO
DEVELOPMENT & REGENERATION

2 - Delivering the Welsh Housing Quality Standard

Cardiff was the first council in Wales to achieve full 100% WHQS accreditation.

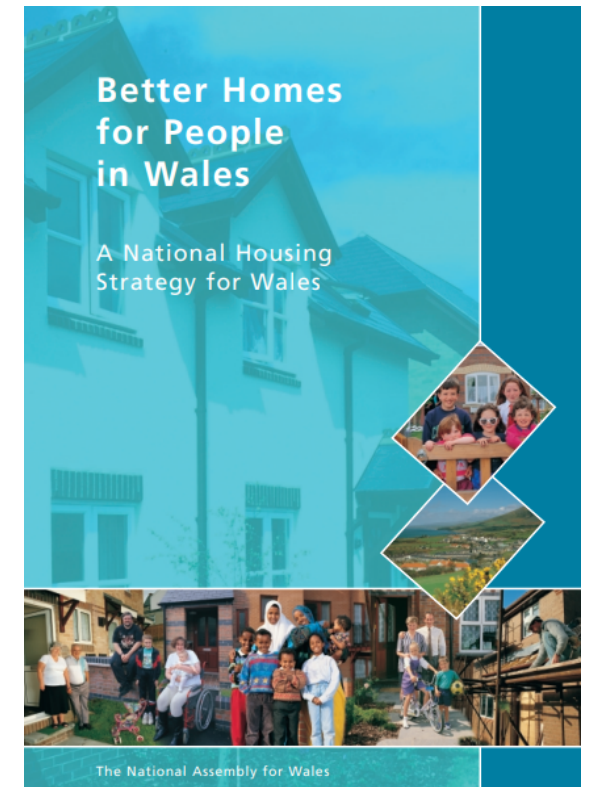
New WHQS

A new version of the standard is due to be introduced by the Welsh Government in 2023

It is expected to contain more emphasis on decarbonisation and safety within homes.

There is no clarity on how these plans will be funded, this is recorded as a key risk to the HRA

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3 – Maintaining our Homes

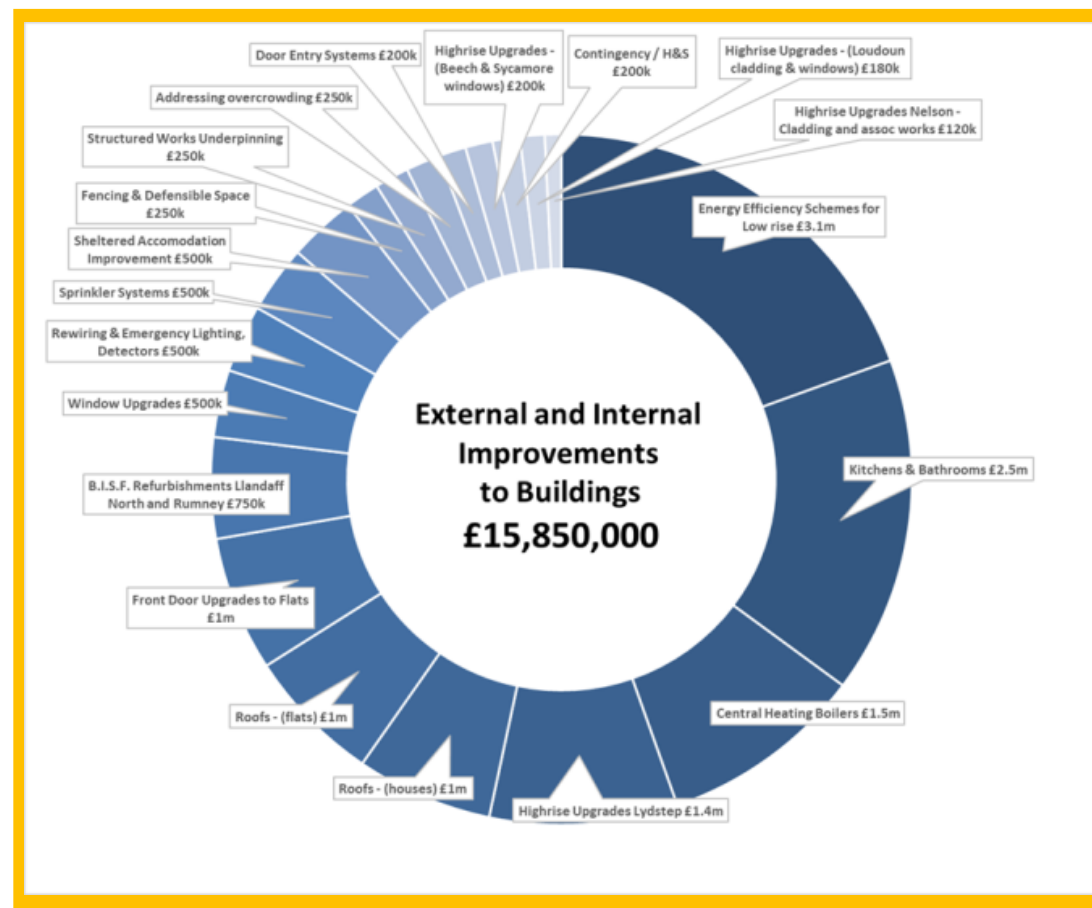
- We are investing **£15.85m** this year in a rolling improvement programme in our existing homes.
- Our 30 year plan incorporates the expected life cycles of property elements and uses this to predict when improvements such as roof upgrades will be needed.



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Planned Maintenance 23/24



Responsive Repairs Service



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Backlog of 5,000 jobs created from the pandemic has now been cleared.

The service is currently undergoing transformational changes to improve the experience for tenants.

- Maintenance Persons to complete minor jobs
- **Repair Academy** – ensuring rich pool of qualified operatives who can step into trade jobs
- Working with our Into Work Team and Onsite Construction Academy to ensure pipeline of new candidates.



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Responsive Repairs Service



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Addressing Damp & Mould Issues

Strong focus on damp and mould in our housing stock.

- More resources re-directed to carry out inspections
- Tenants provided with information and advice on reducing condensation
- Pilot study – insulating properties internally.

Additional work planned for coming year includes:

- Improving the co-ordination of complaints about damp and mould
- Dedicated in-house damp and mould repairs team
- Qualified manager concentrating solely on damp and mould
- Case management approach, identifying where larger works are required.



4 – Moving towards zero carbon homes



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Our One Planet Cardiff Strategy sets out the Council's ambition to be Carbon Neutral by 2030.

As part of delivering this agenda we aim to:

- Produce **sustainable new development**
- Continue to **Decarbonise of our existing homes** – such as external wall insulation, internal insulation such as loft and cavity insulation and boiler upgrades
- **Decarbonise our Vehicle Fleet** – a pilot scheme with our Responsive Repairs Service will commence shortly.



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5 – Improving our neighbourhoods



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Consultations for new estate regeneration schemes in Penmark Green / Caerwent Road in Ely will start in Spring 2023



Major Regeneration Works Continue in 2023

The removal of cladding from 3 of our high-rise blocks at **Lydstep Flats** and upgrading of windows, balconies and external insulation is on target to be completed in 2023.

Work has begun on the first phase of **Channel View Regeneration Project** –

Delivering 350 sustainable low carbon homes and improving the local



6 – Providing safe and inclusive communities



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Hubs for All

- To help people with higher level care and support needs to access sessions in their local hub.

Our programme of wellbeing hubs will continue with the planned developments at Ely / Caerau Hub

Older Persons Community Living

- We are opening up our Community Living Schemes to all older tenants who live in the vicinity, offering them a range of activities and events.



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7 – Supporting tenants through the cost-of-living crisis

We are committed to **assisting our tenants who are affected by the cost-of-living crisis.**

A number of measures are currently in place to support those who struggling financially through these difficult times, including:

- **Welfare Liaison Team**
- **Food and Fuel Champions**
- **The Welsh Government Winter Fuel Scheme**
- **The warm welcome spaces**



Our Welfare Liaison team have gained **£2.26m** in additional benefits for tenants so far this year



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8 – Preventing and addressing homelessness



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The HRA contributes significantly to the prevention and alleviation of homelessness

- Rent arrears pathway – no evictions for financial hardship
- Supporting our Vulnerable Tenants – e.g. Hoarding
- Increasing our Temporary Accommodation –
- more than **150** units to be delivered on the Gas Works site
- Addressing Overcrowding



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9 – Listening to our tenants

Future of Tenant Participation

We will review our tenant participation to encourage **more tenant led representation from a variety of groups within the community**

We will **refresh the Tenants Participation website** with new focus groups and a wide range of surveys to enable tenants to tell us what's important to them.

Tenant survey was carried out, 1,113 responses received. Actions to address the issues raised by tenants are set out in the plan



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**TENANTS
TOGETHER**



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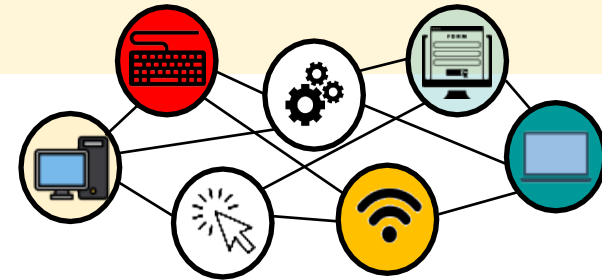
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10 – Modernising and improving services for our tenants

We are committed to increasing the number of housing services available to people via digital platforms and, where appropriate are ensuring digital and automation solutions are used to give digital 'end to end' services.

A number of different systems are in place or being designed to improve services for tenants, including:

- My Applications on Housing Online
- E-Signatures
- Housing Web Chat
- Cardiff Housing Website
- My Repairs
- My Scan



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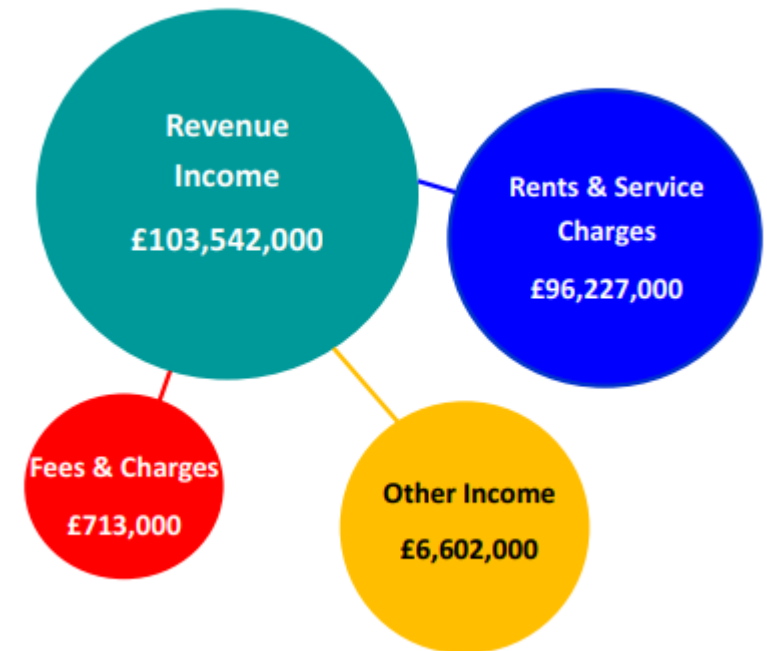
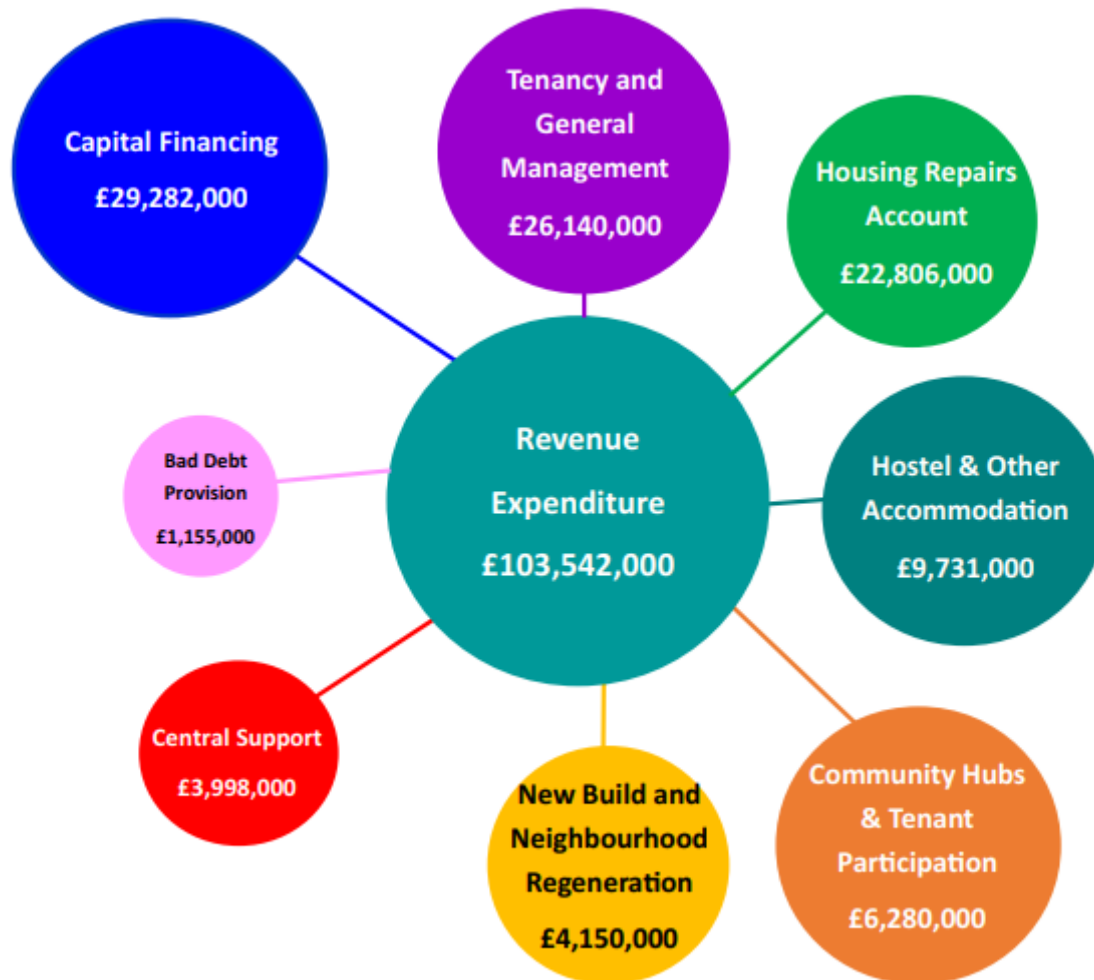
Financial Planning and Assurance



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Revenue



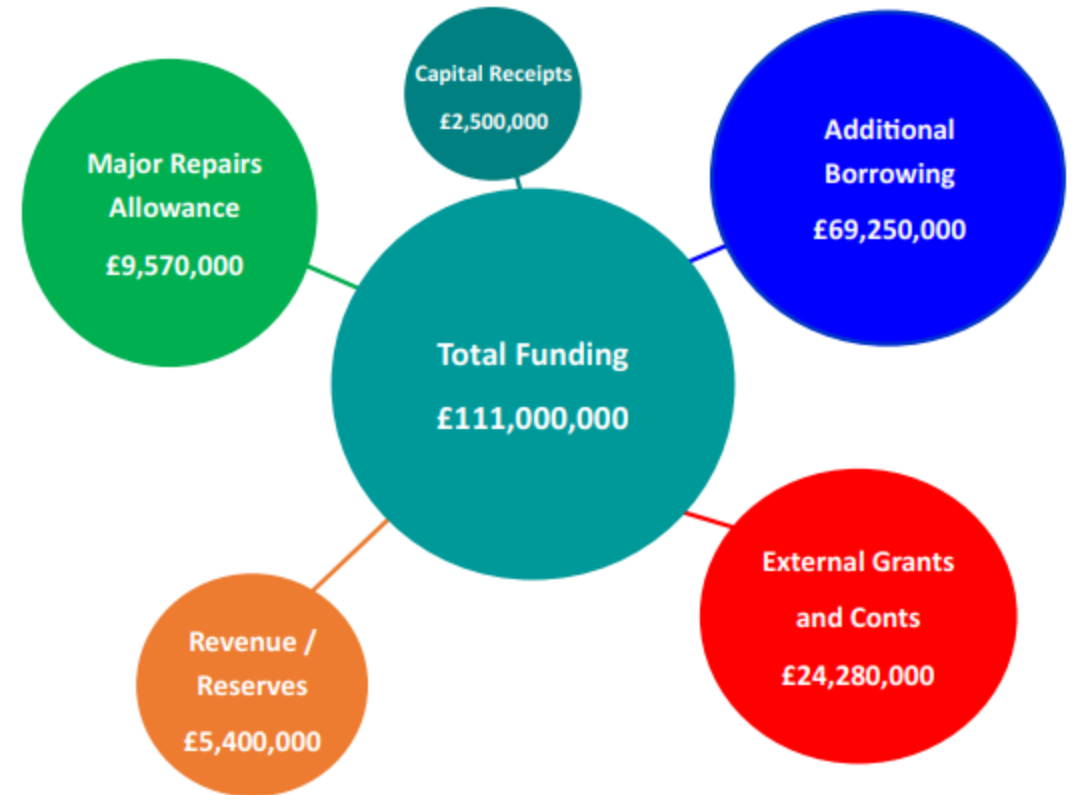
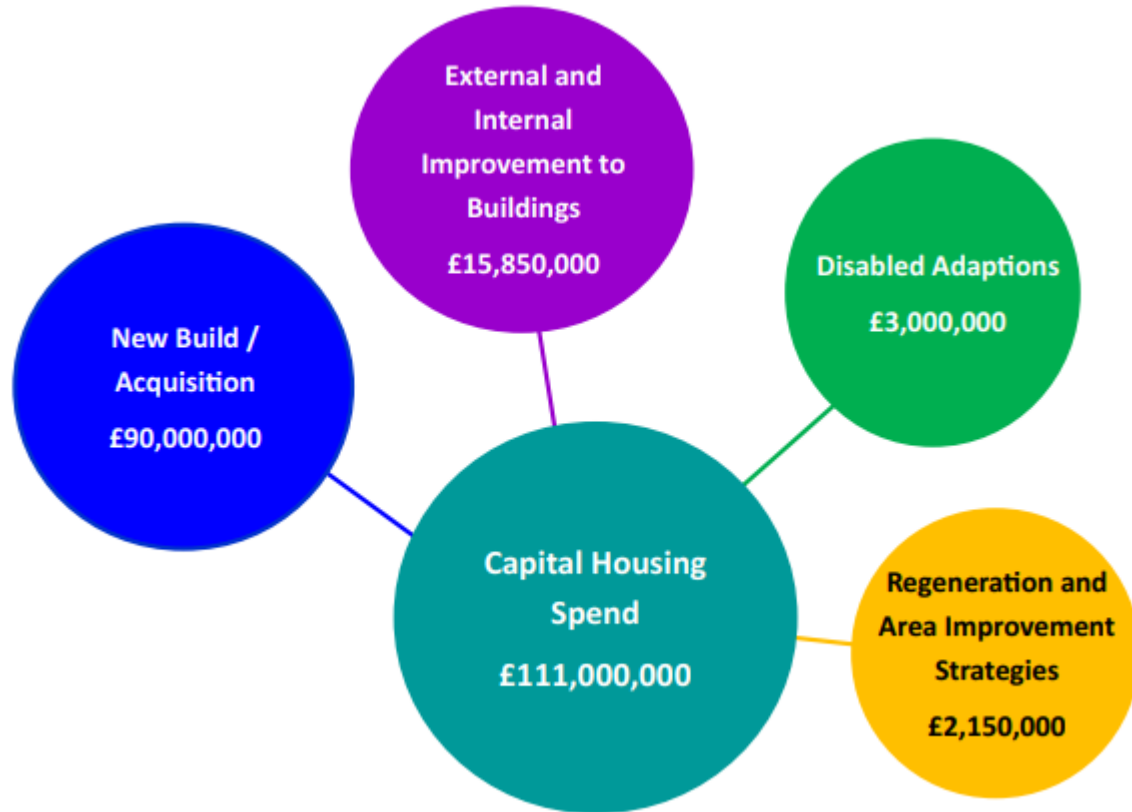
Financial Planning and Assurance



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Capital



Financial Assurance



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The plan sets out both **5 year and 30 year budget forecasts**

To do so certain **financial assumptions** must be made – these are set out in appendices to the plan – e.g. inflation, income from rent, cost of borrowing

A **sensitivity analysis** considers the impact if these financial assumptions change and mitigating action that can be taken

Level of HRA borrowing needed to support the new build programme is set out in the plan

Both 5 and 30 year forecasts show the HRA remains viable given current assumptions.



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Key Risks



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- **Restricted rent uplift in future years** – uncertainty in rent policy beyond 2024/25
- A reduction in the Major Repairs Allowance (MRA) grant (£9.5m per annum)
- Failure to meet new build housing programme targets
- Increase in cost of borrowing
- **Challenge of Decarbonisation**
- Additional requirements within the new WHQS 2023 standard



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HRA Business Plan 30 year Budget Forecast

Reserves remain strong throughout the 30 year period

