

# Housing Revenue Account (HRA)

Draft Business Plan 2024/25  
Cardiff Council



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# Foreword

I am pleased to share with you Cardiff's Housing Revenue Account (HRA) Business Plan for 2024/25. This plan is being delivered at a time of unprecedented pressures on housing and homelessness services in Cardiff and with ongoing economic challenges still affecting our tenants.

In December 2023, Cardiff Council's Cabinet declared a Housing Emergency. Record numbers of people continue to access our homelessness services and the number of people on our housing waiting list remains high.

It is now more important than ever that our award-winning housing development programme delivers good quality, affordable housing for those that need it. We remain committed to building over 4,000 new properties, including 2,800 affordable homes in the city. 2023 saw a significant milestone reached with over 1,000 additional new homes delivered and our total housing stock has now reached over 14,000.

Last year families started to move into our new modular homes at the former Gasworks site in Cardiff, which are providing good quality accommodation for those facing homelessness. Unfortunately, these units alone will not address the housing emergency, therefore, we are rapidly investigating additional sites that will allow us to increase our modular home programme of works, delivering more good quality accommodation at scale and pace.

I am committed to not evicting any tenant who is in rent arrears and who engages with our finance teams. Our dedicated rent arrears pathway provides easy to access support and assistance to anyone struggling to pay their rent. We have reviewed and enhanced how we provide advice to our tenants who are struggling during this cost-of-living crisis. Our Welfare Liaison Team provides support exclusively to our tenants to access one-to-one help and to claim any benefits, grants or discounts that they are entitled to. The team can also provide advice on low level debt issues or can refer in to more specialist advice if required. This advice can be accessed in a way to best meet individual needs, including via many of our Community Hubs, over the phone or in a tenant's home.

Engagement with our tenants has never been more important. It remains a top priority for me that we listen to their needs, and that they have a voice in the shaping of our services. We have created new focus groups across the city where issues that matter most to our tenants are discussed. This approach will be expanded further in 2024.



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The Welsh Housing Quality Standard 2023 will start to be introduced from 2024. I am proud that Cardiff was the first local authority in Wales to meet the existing standard. While I recognise that meeting this new standard will be challenging, I am committed to ensuring that our homes are as warm and energy efficient as they can be.



**COUNCILLOR LYNDA THORNE**  
**CABINET MEMBER FOR HOUSING & COMMUNITIES**

## Foreword

As we continue to support our tenants through some challenging times, it is important that we work in partnership with other services across the Council as well as other public sector organisations to deliver the best outcomes for all of our tenants.

We want to continue to provide opportunities for our tenants to get involved in their community and to support them to stay active and connected. We continue to ensure that our Community Hubs are accessible and welcoming for all of the community with an ever-expanding programme of inclusive events and activities.

2024 will see the first of our new older persons Community Living Development schemes delivered. These high quality, new homes are built to meet the needs of our older tenants so that they can be supported to live independently at home for as long as possible. More specialist accommodation for older people will be developed in 2025 and beyond.

To demonstrate our commitment to ensuring our homes are safe and warm, a rolling programme of £19.8 million will be invested to maintain our current homes. Our external cladding programme for our low-rise blocks of flats will start to roll out during 2024 and we will continue to install other energy efficient measures across our homes. This will aid our journey to the decarbonisation of our homes.

Our 'Dry Homes Team' was established in 2023 and helps to address damp and mould issues in our tenant's homes in an effective and co-ordinated way. This team will be further expanded in 2024 to improve our response times to these issues. This approach will help us to ensure that we are providing good quality, safe homes for our tenants to live in.



**SARAH MCGILL**  
**CORPORATE DIRECTOR - PEOPLE AND COMMUNITIES**



# Introduction

The Housing Revenue Account (HRA) records income and expenditure in relation to Council Housing. This funding is required to be 'ring fenced' in accordance with the Local Government and Housing Act 1989 and cannot be used for any other purpose.

The main source of income to the HRA is from tenants in the form of rents and service charges. Rental income allows Housing Services to invest in the maintenance and improvement of existing homes and neighbourhoods; provide good quality tenant support services; contribute to the funding of our Community Hubs and build new homes.

We update and review our Business Plan each year and this gives us the opportunity to set out our key council housing priorities for the following year and beyond. This Plan will provide details to our tenants about how we will continue to develop services for them and how we will achieve this with the income we receive from the HRA.

## Strategic context

Our Housing Revenue Account Business Plan is set within a wider strategic context of the overall ambitions of Cardiff Council. 'Stronger, Fairer, Greener' sets out Cardiff Council's policy agenda around the following key themes:

**A stronger city**, with an economy creating and sustaining well-paid jobs, with an education system that helps our young people reach their potential, with good, affordable housing in safe, confident, and empowered communities, all supported by well resourced, efficient public services.

**A fairer city**, where the opportunities of living in Cardiff can be enjoyed by everyone, whatever their background, where those suffering the effects of poverty are protected and supported, where a fair day's work receives a fair day's pay, and where every citizen is valued and feels valued.

**A greener city** which, through our One Planet Cardiff programme, takes a lead on responding to the climate emergency, including increasing energy efficiency, and reducing carbon emissions via our Housing Energy Efficiency Retrofit programme and building new homes with climate resilience and a low-carbon footprint.

**Our Business Plan fully reflects the Council's ambitions and aligns with various Welsh Government strategies and plans.**

## Overview of the Business Plan

We have identified 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 2023
- 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 tenants
- Section 11** - Financial resources and planning

Commitments in this Business Plan are aligned with the Council's Corporate Plan and the Directorate's Delivery Plan in which key steps and performance measures for housing services are identified and reported against quarterly.



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## Financial planning and assurance

A key function of the HRA Business Plan is to plan resource and financial requirements and to demonstrate that the Housing Revenue Account remains viable into the longer term. Detailed analysis has been undertaken for the next 5 years with a high-level review also undertaken over the 30-year period with the aim of ensuring the resilience and viability of the HRA into the future.

### **Section 11 provides an overview of financial resources and planning and includes a summary of:**

Anticipated income and expenditure, both revenue and capital. The information in section 11 is supported by **Appendix A** which includes detail of the HRA Revenue and Capital budget forecasts for the next 5 years. Key assumptions need to be made to support these forecasts, including estimates of inflation (CPI), rent levels and rent recovery and these assumptions are set out at **Appendix B**. A longer-term view can be found at **Appendix E**, which sets out a high-level projection for the HRA for the next 30 years.

Both the 5 year and 30-year projections indicate that the HRA remains viable based on the current assumptions which will need to be continually reviewed and updated as more information becomes available. The Housing Revenue Account sustains a good level of balances throughout the 30-year period. While in some years a contribution from reserves and balances is necessary to support service delivery, other years show contributions being made to replenish balances and reserves resulting in an overall improvement in the level of balances by the end of the 30 years.

**There are a number of key variables and risk factors however within the HRA and these are set out below:**

**Rent Setting** – how rents are set is included in section 11 with the level for 2024/25 set at 6.7%. Rents form the largest element of income to the HRA, along with fees and charges and other income including grants such as the Major Repairs Allowance and Affordable Housing grants. It is considered that the anticipated income will allow for the obligations to tenants and lenders to be met and will support the viability of the HRA into the future, including funding the Council's ambitious new build plans and a programme of ongoing building improvements. Uncertainty remains however about future rent levels and other variables which form the key risks to the HRA and which are set out within our Risk Matrix at **Appendix C**.

**In our 2023/24 Business Plan, we said:** We would continue to monitor our rent levels using the Joseph Roundtree Foundation Living Rents model.

**We did:** When compared to the Joseph Rowntree Living rent model, our proposed rents for general needs accommodation for 2024/25 fall within an affordable level. Furthermore, our annual rent review shows that Cardiff's rents represent good value for money, remaining significantly lower than private sector rents.



**In our 2023/24 Business Plan, we said:** We would support the Welsh Government to develop a national approach to measuring affordability.

**We did:** Initial workshops with the Welsh Government to develop a national approach to measuring affordability have not yet commenced, however we remain committed to working with Welsh Government on this important issue.

The level of HRA borrowing and grant assumptions are also set out in section 11. There is a continued increase in the level of expenditure commitments assumed to be paid for by borrowing money. This covers all areas of expenditure but the main increase is in the new build programme. New homes will deliver an income from future rents at social housing rent levels. The programme is supported by Welsh Government Social Housing Grant and other grant programmes, however a significant amount of borrowing is still required to support the plan. Each new build scheme or private market acquisition undergoes a viability assessment at various stages in the preparation process, before the development goes ahead to ensure that debt and interest costs can be repaid over a set period of time. The Council has a strong track record in bidding for and receiving Welsh Government grants, this reflects the recognised housing pressures in the city and also Cardiff's ability to deliver quickly by having schemes ready to start on the ground. Despite this, the way that grant is allocated does present issues for our housing development and improvement programme and it is clear that a longer term commitment is needed to provide greater certainty for our ongoing investment plan.

## Action

**We will work with the Welsh Government to promote the need for a longer term investment plan to support both our housing development and build programmes.**

**How financial management and monitoring takes place within the HRA** is also set out in section 11. It is vital that regular budget monitoring takes place to ensure that any issues are addressed at an early stage in the year and to ensure that we remain within the budget set. It will also be crucial to revisit and review key assumptions on a regular basis in order to test the robustness of the budget and the business plan over the longer period. We will regularly review the assumptions set out in the HRA Business Plan to ensure that these remain appropriate.





## Risk matrix

Our risk matrix can be found at **Appendix C**. The risk matrix clearly shows the identified areas of risk, the impact these may have and the steps that the Council is taking to address them. While many of the risks can be mitigated, some remain significant after the identified mitigating actions have been taken. These risks are largely outside of the Council's control.

This includes uncertainty about the annual rent uplifts going forward, which are subject to Welsh Government policy decisions. One key concern is the challenge of decarbonisation. While the new Welsh Housing Quality Standard is ambitious in this regard, there is no certainty about funding for this significant change

## Sensitivity analysis

Forecasting income and expenditure over an extended period of time requires a number of key assumptions to be made. These assumptions are set out at **Appendix B**. The Sensitivity Analysis set out at **Appendix D** tests these assumptions against possible variations shown as “revised assumptions”. The Sensitivity Analysis shows the financial impact of these revised assumptions and potential mitigating actions. This analysis together with the Risk Matrix increase the resilience of the plan. The HRA also has a good level of balances and earmarked reserves which can help to mitigate the impact of any unforeseen changes.



## Governance

To ensure transparency in its delivery, strong governance arrangements are in place to oversee the HRA Business Plan.

The governance arrangements and oversight that are in place are shown below.

### Housing Management and Maintenance Board

Chair: Director Adults Housing and Communities

All aspects of housing management and maintenance are fully reviewed at this Board. This includes reviewing performance and compliance all of which helps to inform the business plan.

### Housing Development and Capital Finance Delivery Board

Joint Chairs: Corporate Director People and Communities & Corporate Director Resources

Oversees both revenue and capital expenditure and all aspects of the housing development programme.

### Community and Adult Services Scrutiny Committee

Scrutinises housing issues including the HRA Business Plan and any major issues prior to cabinet decision, receives regular reports on performance and carries out “deep dives” into aspects of housing management.

### Cabinet

The Council’s Cabinet approves the HRA Business plan and all key decisions relating to the Council’s housing stock, including the new build programme, and reviews performance against key indicators.

Current Board arrangements will be reviewed in 2024. This will ensure that more detailed analysis can be undertaken of services to identify any areas where improvements can be made. Performance will also continue to be monitored, and “deep dives” into services will allow a better understanding of issues and help to inform service development where appropriate. This approach will help inform the Business Plan as well as providing additional strategic leadership to our service areas. This is all with the aim of improving our services to our tenants.

**Action**

**To ensure additional strategic overview and leadership of services, we will review current Board arrangements, implementing any improvements as required.**



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# 01 Building new council homes

Cardiff Council's Cabinet declared a Housing Emergency in December 2023. Therefore, it has never been more important that we continue to invest in our award winning and innovative development programme to increase the speed of delivering over 4,000 new homes across the city.

2023 saw a significant milestone reached with over 1,000 additional new homes delivered and our total housing stock has now reached over 14,000.

Our housing development programme is the largest council housing build programme in Wales and will see over £1 billion invested into delivering affordable, sustainable and energy efficient homes at scale and pace over the next few years.



To achieve our ambitious targets, we have secured over 65 development sites across the city, capable of delivering over 4000 new homes, of which 2,800 will be council homes and 1,200 homes for sale. We have implemented several delivery methods to increase our homes, including:

**Our Cardiff Living Partnership** – this partnership with national developer Wates Residential will deliver 1,500 properties across 26 sites in Cardiff. 430 new council homes have been delivered to date with 210 council homes currently being constructed on site with Wates. Over 400 homes for sale have also been delivered through Cardiff Living.

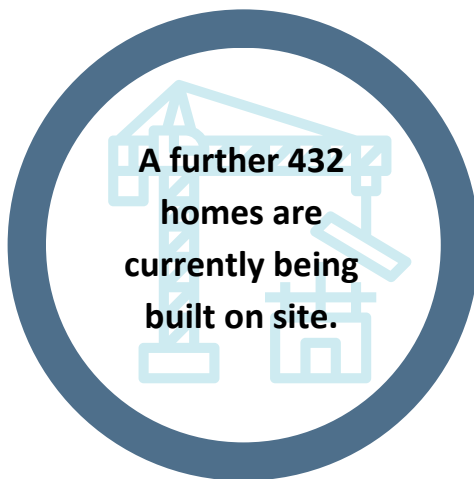
Our **'Additional Build' programme** includes 33 sites and has delivered over 140 new council homes to date, with a further 175 currently being constructed.

**A second partnership arrangement** – the success of our partnership with Wates Residential has shown that collaborative working can increase our ability to achieve our new build target as well as delivering significant social value, job and training initiatives. We have brought forward a second housing development partnership in collaboration with the Vale of Glamorgan Council. We are currently tendered for a partner developer to deliver this programme which will see over 1,500 new homes delivered in our city across 15 sites.

**Buying property from the open market** - Our Housing Development Team and Allocations Team work closely together to understand the housing needs of those on the housing waiting list and to buy suitable homes for sale on the open market to address that need. We are currently on target to have purchased 100 additional homes in 2023/24.

### Our current progress

As at **January 2024** our development programme has delivered:



**We will continue to deliver high-quality, low carbon homes at scale and pace that also provide good access to services, helping to create safe and strong communities.**





# Housing Development New Build Sites

January 2024



## Accommodation Type

- Council Affordable Housing
- Mixed Tenure
- Temporary Accommodation
- Older Persons Community 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

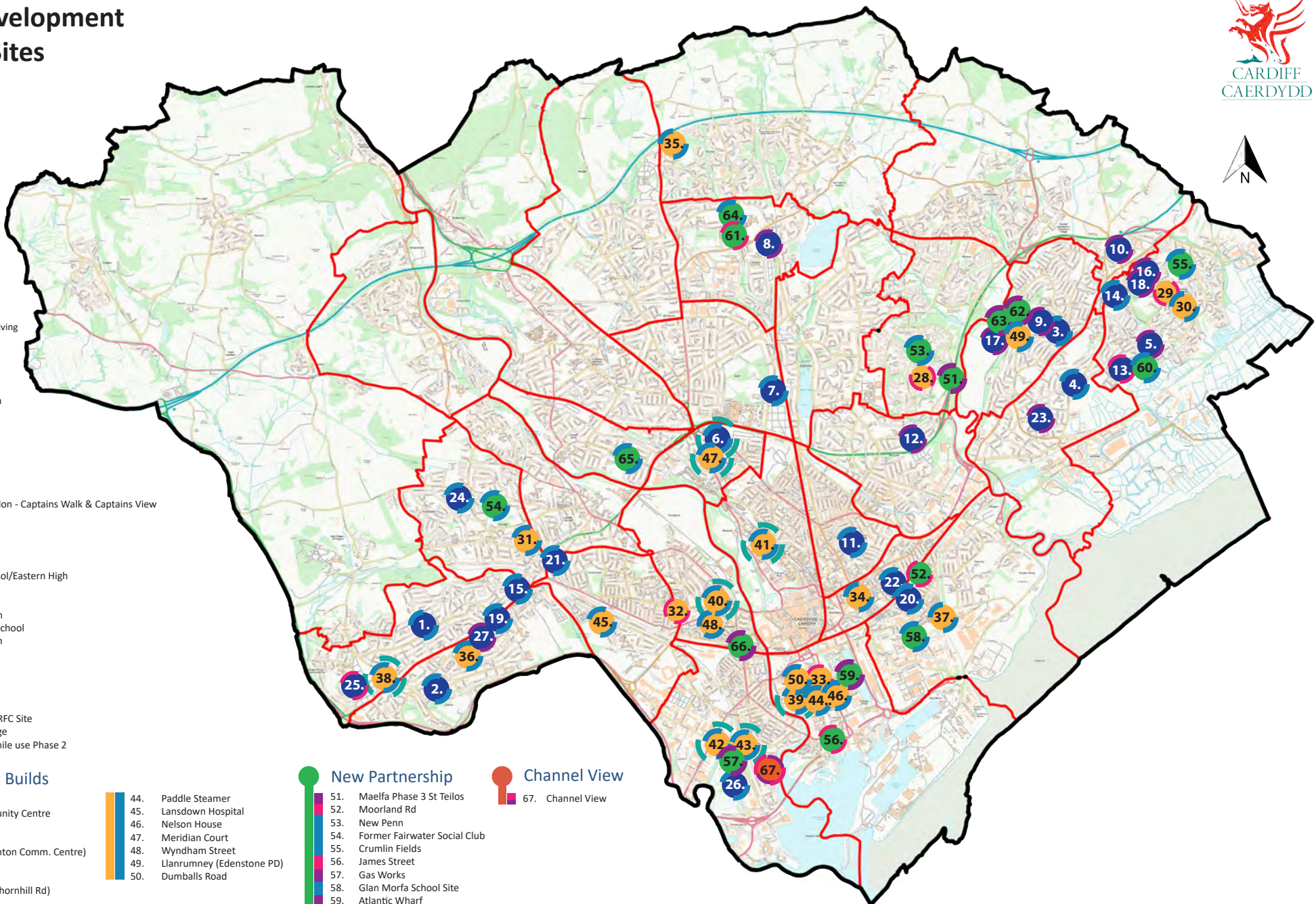
- ### PHASE 2 & 3
11. Croft Street
  12. Howardian Centre
  13. Rumney High School/Eastern High
  14. Brookfield Drive
  15. Cherrydale Road
  16. Willowbrook North
  17. Llanrumney High School
  18. Willowbrook South
  19. Ely Housing Office
  20. Citadel YP Hostel
  21. Waungron Road
  22. Star Centre
  23. Cae Glas
  24. Former Fairwater RFC Site
  25. Michaelston College
  26. Gasworks Meanwhile use Phase 2
  27. Narbeth Road

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

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

- ### New Partnership
51. Maelfa Phase 3 St Teillos
  52. Moorland Rd
  53. New Penn
  54. Former Fairwater Social Club
  55. Crumlin Fields
  56. James Street
  57. Gas Works
  58. Glan Morfa School Site
  59. Atlantic Wharf
  60. Area 11, St Mellons
  61. St Isan
  62. Ball Road
  63. Ball Lane
  64. Wolf's Castle
  65. Master Gunner Pub
  66. Tudor Street

- ### Channel View
67. Channel View





## Delivering older person community living schemes

We are committed to delivering the vision set out in our Older Persons Housing Strategy to deliver the best housing outcomes for all older people in Cardiff. Our development programme is investing over £200 million to build at least 620 new apartments that meet the housing needs and aspirations of older people, promoting independent living and reducing the need for expensive care home placements.

### Opening of Addison House

The first of our new Older Person Independent Living Schemes, Addison House, launched in December 2023 and residents began moving in from February 2024.



Addison House



Addison House

Official opening of Addison House - L - R Leader of Cardiff Council, Councillor Huw Thomas, Julie James, MS: Minister for Climate Change & Councillor Lynda Thorne, Cabinet Member for Housing and Communities

Addison House has 44 one and two bedroom accessible and flexible apartments with a wide range of facilities on site including;

- A scheme manager onsite Monday – Friday to provide support and advice to tenants as well as to help with day-to-day problems and issues.
- A welfare call system that provides an emergency response service 24 hours a day.
- 2 communal lounges for tenants to socialise together, if they so wish.
- A residents roof terrace with fantastic views.
- A medical room.
- A large communal garden which tenants can actively take part in maintaining if they wish.
- A guest suite for tenants' visitors to stay overnight, at a small cost.



Lounge and Kitchen in Addison House



Bedroom in Addison House



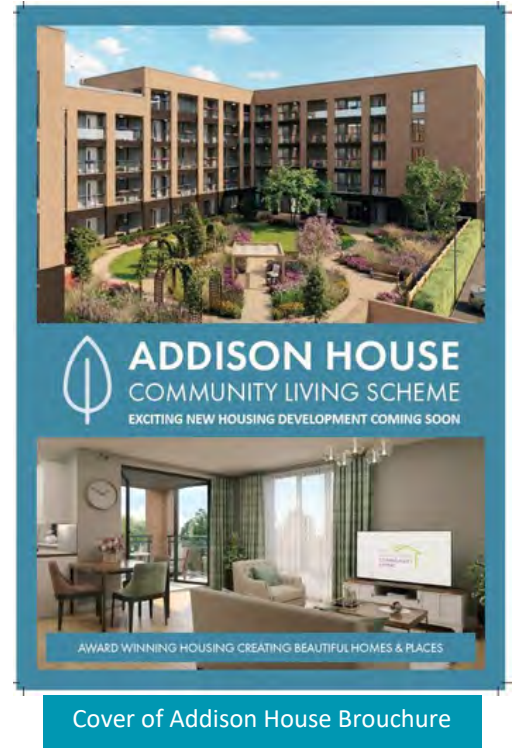
Communal Area in Addison House



Accessible Bathroom in Addison House

As well as ensuring that residents can retain their independence in a safe and secure environment, the opening of Addison House allows older people to downsize from their existing council or housing association homes. This in turn frees up their larger accommodation for families on the Housing Waiting List.

Our Rehousing Solutions Team's 'Right-Sizing' scheme provides support to tenants with all aspects of this moving process. One tenant said, *"I have lived in my 4 bed house for over 30 years, I brought up my children there so I was a bit dubious about coming to view Addison House, but now I have, I am convinced that this is the right place for me and am really looking forward to moving here."*



Cover of Addison House Brochure

### Other older person community living schemes

Shown below are some of our other high-quality older persons housing schemes that are currently in development:

#### St Mellons and Maelfa

##### St Mellons

- 60 apartments (1 & 2 bedrooms)
- Communal facilities & communal garden
- Close to local facilities and St Mellons Hub

##### Maelfa

- 41 apartments (1 & 2 bedrooms)
- Roof terrace
- Hub of service for new block and existing highrise block.
- Close to local facilities and the Powerhouse Hub.

**Estimated completion for both developments - Autumn 2025**



CGI of St Mellons Community Living



CGI of Maelfa Community Living





CGI of Butetown Community Living Scheme

## The Butetown Scheme

- 45 x 1 & 2 bed flats
- Ground floor community space
- Roof garden
- **Estimated completion - Spring 2025**

## Leckwith Road Community Living Scheme

- 41 x 1 & 2 bed flats
- Ground floor community space
- Community garden
- Close to facilities and Canton Library Hub
- **Estimated completion - Spring 2025**



CGI of Leckwith Road Community Living Scheme

## Michaelston Wellbeing Village

Proposals are currently underway to develop a new Wellbeing Village in the Ely area of the city. This site will provide approximately 250 new homes built within an environment that promotes health and well-being.

**If approved, work on site is due to start in Autumn 2024.**



CGI of Michaelston Wellbeing Village



CGI of Michaelston Wellbeing Village



## James Street, Butetown - Multigenerational Housing

James Street multi-generation housing will provide older persons apartments which are combined with community facilities and flexible interconnecting units for multi-generational families.

This concept can encourage social interaction and provide support amongst different age groups, while allowing families to live together. It can also promote a feeling of community and create chances for shared resources and caregiving.

### Award winning design

Our Moorland Road Community Centre redevelopment will deliver a new purpose-built community centre on the ground floor with thirteen new older persons flats above, providing suitable accommodation for the over 55's in the Splott area of Cardiff.

The scheme is unique and high quality and was successful in winning an award in the Housing Design Awards for promoting excellence and sustainability in home design.



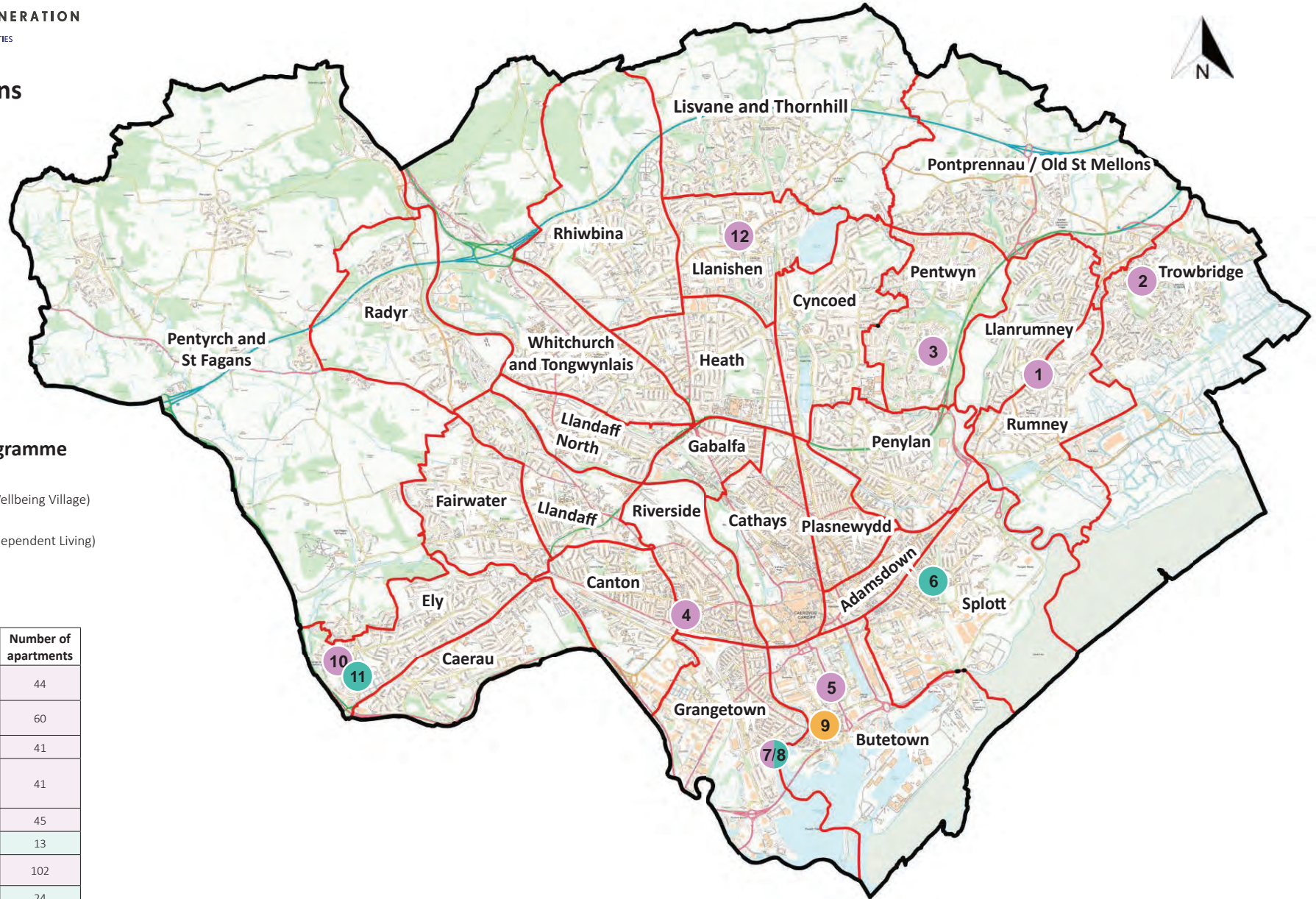
**We will continue to deliver housing that meets the housing needs and aspirations of older people and supports independent living**



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# Proposed Older Persons Accommodation

January 2024



## New build investment programme

- Community Living (including Wellbeing Village)
- Designated Older Person (Independent Living)
- Multi-generational Living

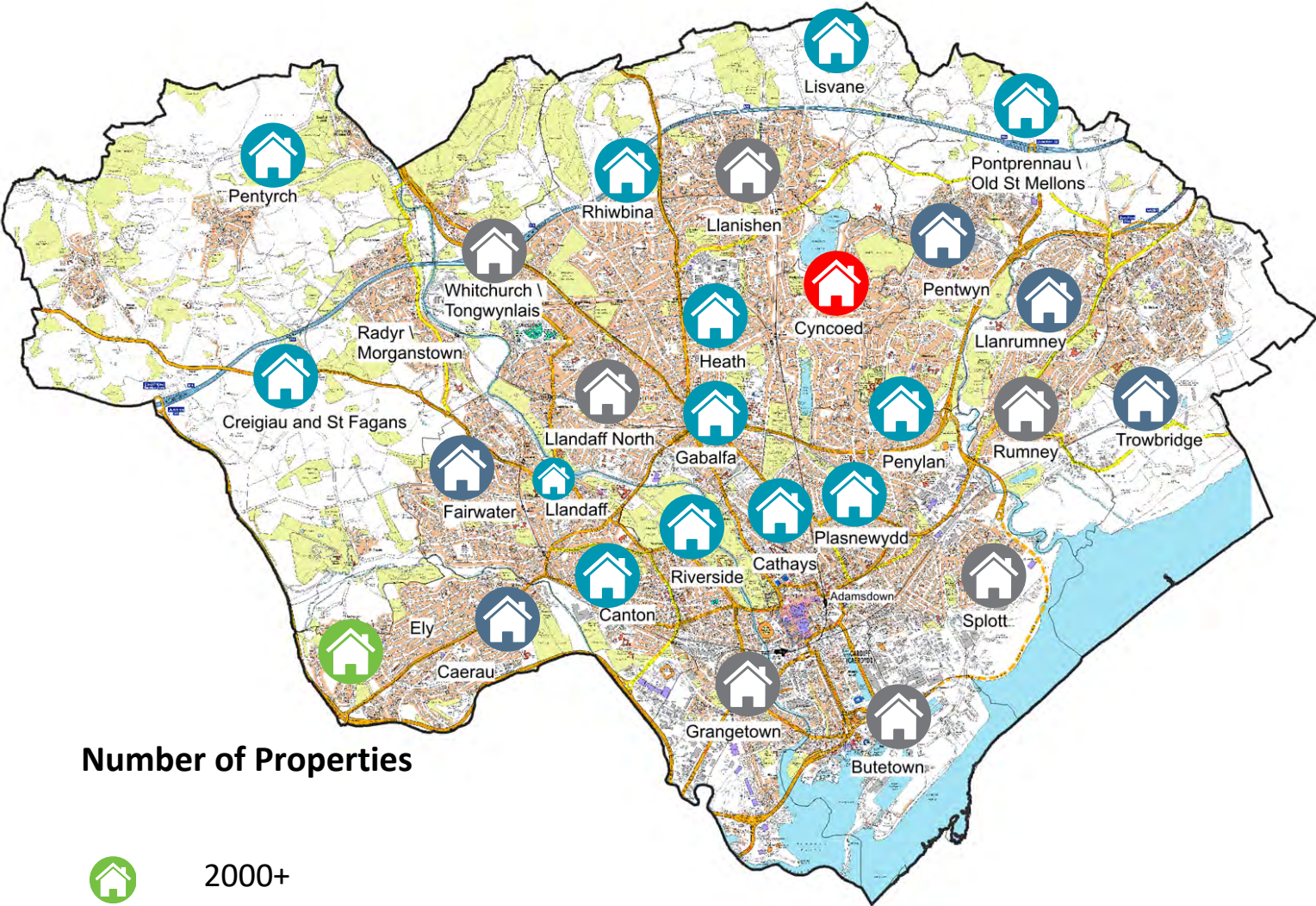
	Scheme Name/ Address	Ward	Number of apartments
1	Addison House, Aspen Grove	Rumney	44
2	Former St. Mellons Community Centre	St. Mellons	60
3	Maelfa	Llanederyn	41
4	Leckwith Road (Former Canton Community Centre)	Riverside	41
5	Bute Street	Butetown	45
6	Moorland Road	Splott	13
7	Channel View Block A	Grangetown	102
8	Channel View Block B	Grangetown	24
9	James Street	Butetown	42
10	Michaelston College site, Main site	Ely	107
11	Michaelston College, former pub site	Ely	25
12	St. Isan (former care home)	Llanishen	75
			<b>619</b>



# Our housing profile

Number of properties and availability as at January 2024

In January 2024, our total stock figure was 14,020



Ward	Number of Properties	Available to Let
Adamsdown	140	9
Butetown	610	38
Caerau	1036	59
Canton	171	8
Cathays	70	5
Creigiau and St. Fagans	11	0
Cyncoed	0	0
Ely	2579	120
Fairwater	1153	78
Gabalfa	193	1
Grangetown	559	29
Heath	117	7
Lisvane	8	1
Llandaff	1	0
Llandaff North	657	28
Llanishen	629	34
Llanrumney	1362	78
Pentwyn	1164	55
Pentyrch	105	6
Penylan	20	1
Plasnewydd	151	16
Pontprennau and Old St. Mellons	28	0
Radyr and Morganstown	21	2
Rhiwbina	20	3
Riverside	318	14
Rumney	514	24
Splott	717	42
Trowbridge	1147	55
Whitchurch and Tongwynlais	519	35
<b>Grand Total</b>	<b>14,020</b>	<b>748</b>





# Our housing profile

Below are the details on our current 14,020 properties, the period of construction and the property type.

Total stock 2024: 14,020	1900-1944 (3,162)	1945-1964 (4,969)	1965-1989 (5,265)	1990-Date (624)
Detached (22)				
Semi-Detached (3,430)				
Terraced (4,719)				
Flats and Maisonettes (5,849)				





# 02 Delivering the Welsh Housing Quality Standard 2023

All social landlords in Wales are responsible for meeting and maintaining their homes to the Welsh Housing Quality Standard (WHQS) which was introduced in 2002. Cardiff is proud to have been the first Local Authority in Wales to meet these required standards.


The Welsh Government has carried out a full review and the new standard WHQS 23 was launched in October 2023.

WHQS 2023 contains all the requirements of the previous standard but with more emphasis on addressing decarbonisation in the social housing stock and ensuring that homes are of a higher quality and more affordable to heat.

WHQS 2023 measures 44 individual elements within 8 categories and sets out minimum standards for components such as kitchens, bathrooms, windows and doors.

## Changes required to meet the standard:

### Key dates for compliance




**Key Changes  
required from 1st  
April 2024**

### Actions required

- Smart meters to be installed at the change of a tenancy.
- Measures to improve water efficiency are to be installed when replacing fittings e.g. taps, shower heads, baths, toilets etc.
- Water butts are to be installed at change of tenancy or when completing garden works.
- Floor coverings must be installed throughout the property at the change of tenancy.
- Homes must have suitable areas for recycling.
- Homes must have adequate facilities for washing, drying and airing clothes.
- Exposure to noise must be minimised.
- External storage for cycles and equipment must be available.


## Key dates for compliance

## Actions required



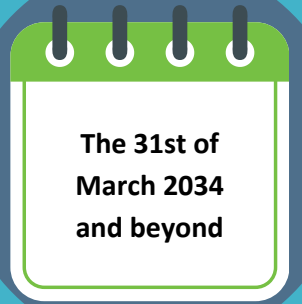
**By the 31st of  
March 2027**

- We must carry out a Whole Stock Assessment and produce Target Energy Pathways for our homes, to illustrate how we will meet the required energy efficiency targets.



**By the 31st of  
March 2030**

- We must confirm that our homes achieve a minimum Energy Performance Certificate C rating (SAP 75), subject to agreed exceptions.
- 11,099 of our homes currently meet this rating.



**The 31st of  
March 2034  
and beyond**

- We must confirm that all our homes achieve an Energy Performance Certificate A rating (SAP 92), and an environmental impact rating of A in accordance with their Energy Target Pathway document (decarbonisation plan), subject to agreed exceptions.
- We currently have 85 homes which achieve EPC A.



## Implementation of the new standard

We have established a new taskforce to oversee implementation of the new standard. We are also working closely with the Welsh Government to fully understand the new standard and the challenge this will pose both in terms of deliverability and financially.

The cost of implementing the new standard will be significant and additional funding is essential to undertake the necessary programme of the works.

A new compliance policy will be developed to include the requirements of the updated standard and the views of our tenants will be considered as we plan the programme of works to their homes and communities.

### Action

**We will procure a new database that will allow us to deliver the new WHQS 2023 standards in a co-ordinated way, keeping disruption to tenants to a minimum.**

### Action

**We will set out proposals for the development of target energy pathways for our homes.**



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## 03 Maintaining our homes

Investing in our existing homes is just as important as building new homes. We want our properties to be safe, warm and comfortable so that our tenants are happy in their homes.

Changes have been made to improve how we maintain our homes and, at the end of 2023, a new service area 'Homes and Neighbourhoods' was created. This brings together our maintenance and estates teams into one new service. This will help to provide a more joined up service resulting in a better experience for our tenants.



### Voids Team

Our in-house voids team, supported by our external contractors, carry out works to vacant properties ensuring they are of a good standard, so they can be relet to a new tenant. It is crucial that this work is carried out as quickly as possible to keep homes empty for the shortest time. This ensures that we can house tenants as quickly as possible and that we maximise the rental income to the HRA. Many of our properties have been tenanted for many years before they become vacant, so we try to catch up with any upgrades needed when they are empty.

From April 2023 until January 2024 the team completed works on **492** properties taking on average **84** days from the time that the keys were handed in, to the time that the new tenant moved into the property. The total number of void properties is consistently less than **1.5%** of our total stock.

To improve this service even further, a 'Pool of Small Contractors' was established in 2023. This allows local, small contractors to carry out trade specific works at peak times. This has proved very successful to date, with local people carrying out good quality works in our properties.

Significant improvements have also been made to provide a more joined-up voids service. This includes close working with our Allocations Team and Occupational Therapists ensuring at the earliest opportunity that the property will meet the individual needs of the new tenant, including any requirements for disabled adaptations.



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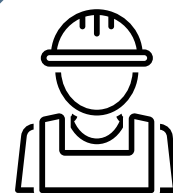


## Planned maintenance

We are committed to maintaining and upgrading our homes to a high standard. We have detailed stock condition information that provides details of the improvements that we need to carry out to each of our properties.

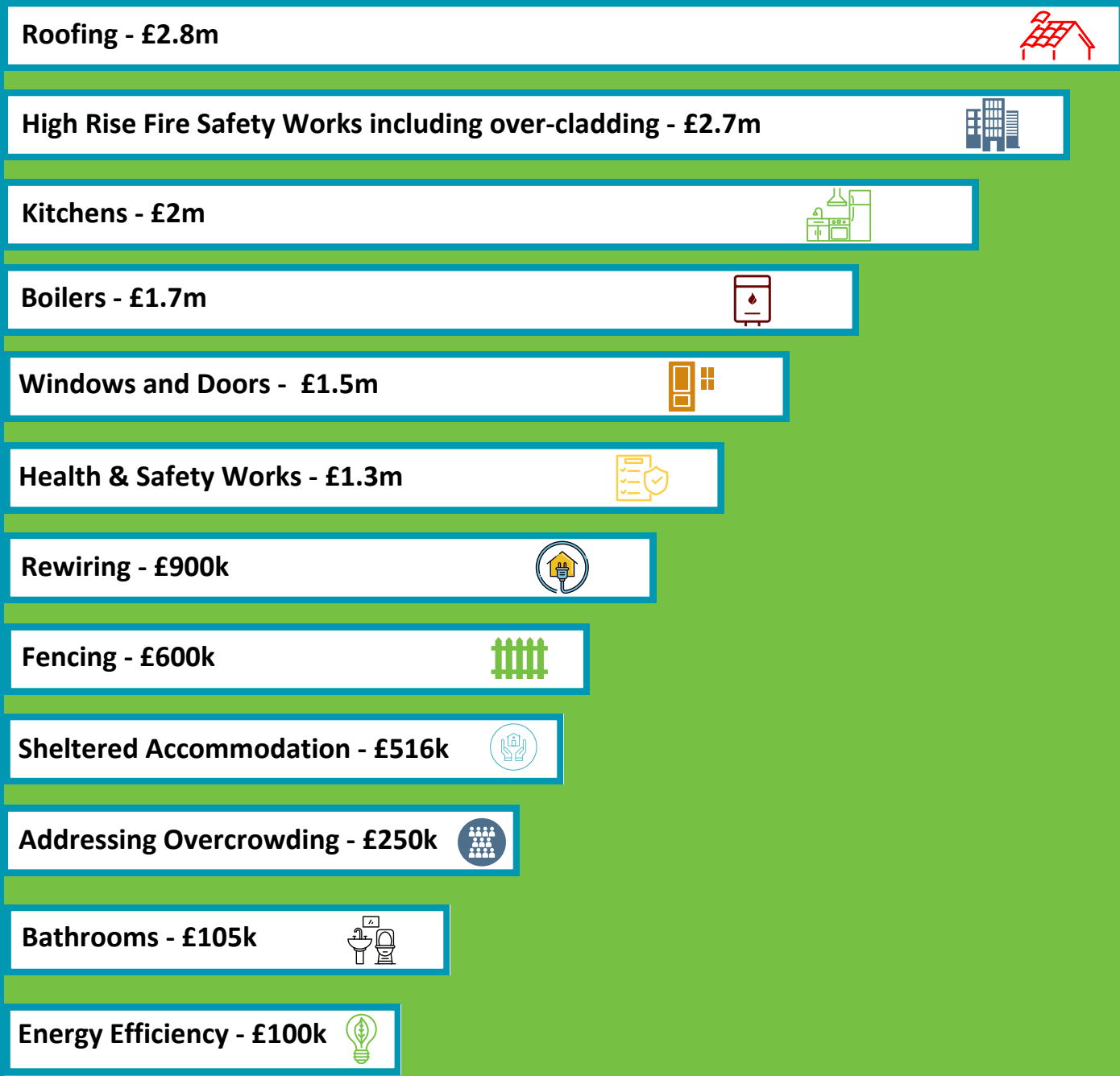
### Programme of work undertaken in 2023/24

- Installation of sprinklers to our high rise blocks of flats at Lydstep, Loudoun and Nelson House, and at Litchfield Court.
- Refurbishment of community living schemes – including replacing the old intercom system with a digital one, fire safety works and redesign and refurbishment.
- Installation of a new warden call system in community living schemes at Broadlands House, Brentwood Court, Clos Y Nant, Worcester Court, Wheatley Road, Minton Court and Poplar House. Works are ongoing at Heathmead and Sandown Court.
- Replacement of roofs at locations throughout the city.
- Renewal of roof coverings to houses in Llanrumney, and to flats in Fairwater, Ely, Llanishen and Lisvane.
- Installation of new PVC windows at locations throughout the city.
- Structural works undertaken at properties due to ground movement, subsidence or overcrowding.
- Installation and upgrades of kitchens and bathrooms to meet the new WHQS 2023 standard – works are currently ongoing at properties in Fairwater, Caerau, Llanrumney and Canton.
- Refurbishment of hostels and newly purchased buildings.
- Installation and certification of fire doors at a number of flats throughout the city.
- Replacement of windows, doors and external cladding to high rise blocks at Lydstep Flats.
- Courtyard improvements completed at Pant Glas, Mill Road and Heol Ebwy including the relocation of the bin storage area to address fire safety issues. Works at Lydstep Crescent are currently ongoing.
- External painting in locations throughout the city.



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# Predicted spend on improvements to buildings in 2023/24

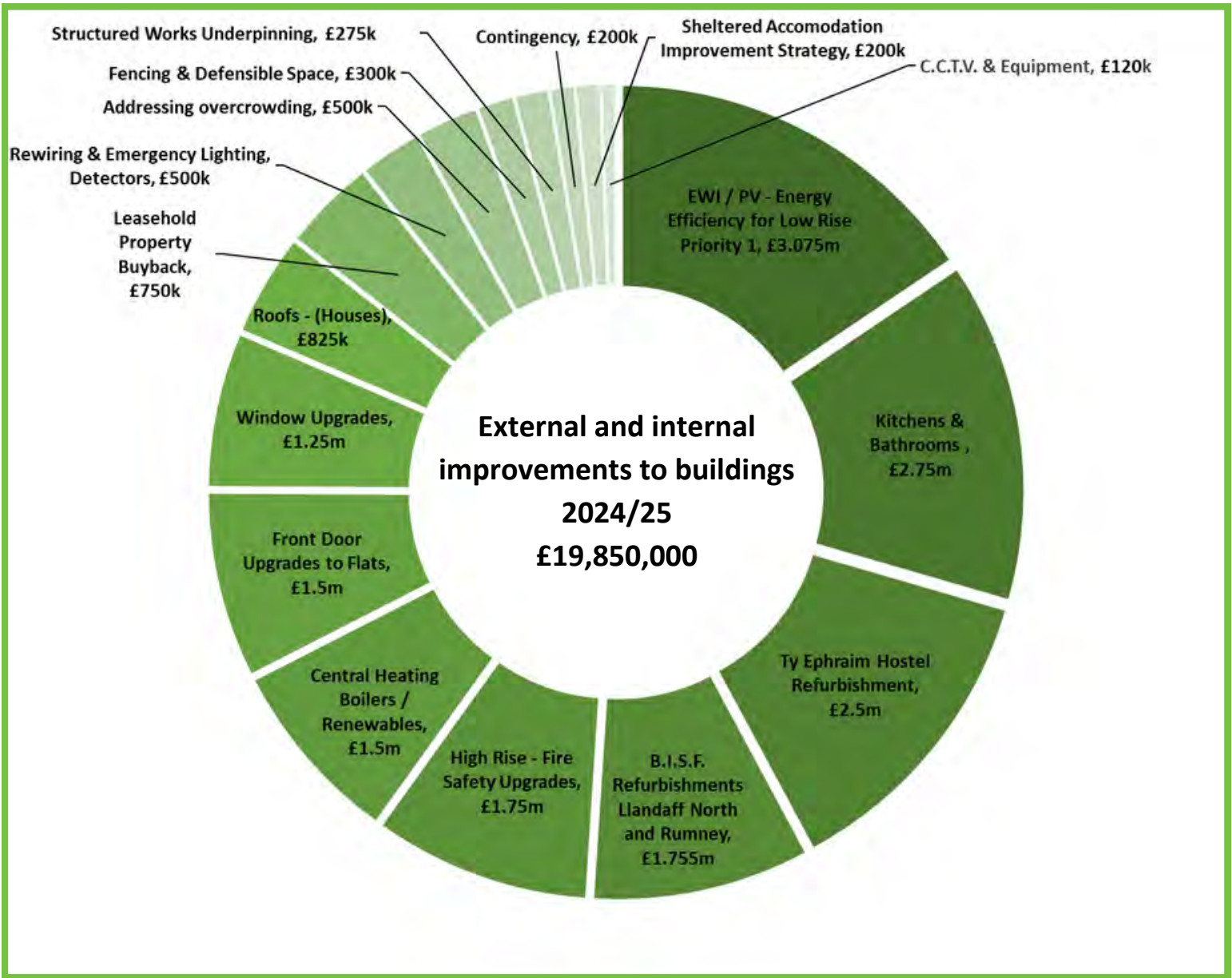


Figures provided are predicted as at February 2024 and are inclusive of grant monies.



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# Planned improvement for 2024/25



Our 30-year Plan incorporates the expected life cycle of property elements such as kitchens and bathrooms and uses this to predict when improvements such as roof upgrades will be needed. This allows us to plan our budgetary commitments into the longer term. Due to the large amount of work completed on properties during the process of becoming WHQS compliant, many property elements will become due for renewal in a short space of time. To ease the impact on budget and improve efficiency of renewal, the 30-year plan goes through a smoothing process to ensure less peaks in both cost and volume of work required.

Works will begin in 2024 to carry out extensive refurbishment of our supported accommodation Ty Ephraim over 2 phases. This 89-unit site will see the installation of kitchens in all rooms as well as increased fire safety works in phase 1. Phase 2 will include improved communal facilities, an additional medical room and works on the external façade.



## Responsive Repairs Unit

Our Responsive Repairs Unit carries out approximately 4,000 repairs to our council homes each month.

**We said:** In our 2023/24 Business Plan we committed to investing further in our Responsive Repairs Unit.

**We did:** We have significantly invested in the team this year. As well as a new dedicated 'Dry Homes' team that responds to damp and mould cases in our tenants homes we have also increased the work that we have allocated to our trusted contractors.

Although the Responsive Repair service has improved, there is still a significant amount of work to be done to build on these improvements. We need to reduce the number of older jobs outstanding, respond more promptly to our urgent and routine jobs and increase the response rates to tenants calling our scheduling teams. Additional funding has been set aside in 2024/25 to address and complete these older works.

Our Repairs Taskforce brings together managers from across the unit on a weekly basis. Data is scrutinised to understand in detail what needs to be improved, complaints are discussed individually to learn from any mistakes made, resources are considered and these issues are fed into an overall action plan for improvement.

To help deal with the volume of works, Maintenance Persons now complete minor jobs, allowing our skilled tradespersons to carry out more complex work. Alongside this, as part of a commitment to "growing our own" workforce, our Responsive Repairs Academy is continuing to support trainees, apprentices, and Maintenance Persons to become qualified tradespeople - this is a great way to bring employment opportunities to people across communities in Cardiff.

**We will continue to invest in Responsive Repairs to improving our response rate to urgent and routine repairs and address the older works that are outstanding.**



Action



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## Responsive Repairs Academy success

The Responsive Repairs Academy gives apprentices and trainees the opportunity to learn new skills, giving them the best possible chance to qualify by providing as much experience as possible whilst they are employed by Cardiff Council.

Connor came to work for Cardiff Council after previously working in theatre set building. He started working as a Maintenance Person undertaking smaller repair jobs in council homes.

With the support of the Responsive Repairs Academy, Connor was able to complete his NVQ Level 2 in carpentry and was successful in gaining a full-time permanent position as a skilled tradesperson. His success highlights the opportunities that the Repairs Academy can provide to people across communities.

Connor said, "I've enjoyed my first ten months working for the Responsive Repairs Unit and I'm pleased how I've been able to progress my career."



Connor, Qualified Tradesperson

## Action

We will further develop the Repairs Academy to ensure that our future workforce has the required skills to maintain our properties as new and emerging technologies are installed.



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## Our rapid response to addressing damp and mould

We are committed to delivering a robust, joined up, rapid response service to address damp and mould in our homes.

A new dedicated Dry Homes team has been created which works exclusively on addressing damp and mould issues in our tenants homes. This team is led by an experienced Qualified Technical Manager and includes additional dedicated operatives, Maintenance Persons and a co-ordinator to ensure that issues are dealt with via a case management approach. The creation of the team has improved our response times to damp and mould inspections and referrals, though there is still more to do to improve these further.

A new process ensures that all damp and mould cases are inspected and assessed as quickly as possible so that we can deal with any urgent cases promptly. Alongside this, work has been undertaken to understand how reoccurring issues can be identified to ensure that the underlying problem can be tackled appropriately.

An animated video has been created that explains to tenants what damp and mould is, and how we can work together to reduce it. The video also gives tips and tricks on what to do if it becomes a problem in the home and how we as a landlord can help to address it.

Importantly, our Responsive Repairs Operatives are also now trained in recognising when a tenant may need more assistance and they can signpost to other advice services, such as money advice as necessary. Operatives also ensure that they have leaflets on hand when they visit which they can give to the tenants offering further assistance.



### Action

**We will further expand the dedicated 'Dry Homes' team to further improve our response to damp, mould and disrepair cases.**



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## Improved fire safety in council homes

**We said:** In the 2023/24 Business Plan, we committed to continuing to improve the fire safety in all our homes.

**We did:** Recladding of 3 high-rise blocks in one area of the city is nearing completion, with plans underway for the recladding of two further blocks. We also installed sprinklers in 5 of our 9 high rise blocks, with a continuing programme of works to install sprinklers in the remaining blocks currently at design stage.

### Lydstep Flats

One of the biggest refurbishment schemes, the recladding of 3 high-rise blocks at Lydstep Flats will be completed this year, with plans well underway for taking forward works on Loudoun and Nelson flats.



A block in Lydstep Flats



Drone shot of Lydstep Flats

Alongside addressing structural fire safety issues, fire risk assessments are undertaken regularly, with fire risk assessments conducted in our high rise blocks annually and in our low rise blocks every two years. We are also working with tenants to communicate about fire safety issues and personal evacuation plans have been prepared for all tenants that require one.

### Keeping our tenants safe

As a landlord we have a duty to carry out regular gas and electric checks to ensure our properties are safe. While our gas and electrical compliance rates are good, there are sometimes issues gaining access to properties which can mean that tests cannot be completed. Our Tenancy Management team actively work with tenants to arrange access so these vital checks can be carried out.



# 04 Moving toward zero carbon homes

## Delivering homes to a highly sustainable low carbon standard

We are committed to developing low carbon energy efficient new homes. Highfields in Heath is our first Passivhaus certified housing development, leading the way in low-carbon building and creating sustainable communities. The 42 council homes, all to the Passivhaus standard are all highly energy efficient, reducing carbon emissions and ensuring heating bills for tenants are low.



Highfields development, Heath, Cardiff



## Iorwerth Jones site, Llanishen

The development project on the former Iorwerth Jones site in Llanishen is delivering 20 new family homes, providing a mix of 2, 3 and 4 bed properties. They meet a highly sustainable low-carbon standard and, by using renewable energy, this will ensure that the homes remain affordable to power and heat in the long term. The new homes will be ready for tenants to move into in early 2024.



Property at Iorwerth Jones site in Llanishen

## Decarbonisation and energy improvement of our existing stock

As part of delivering our One Planet Cardiff Strategy to become carbon neutral by 2030, we continue to install energy efficiency measures in homes across Cardiff, including external wall insulation, internal insulation and boiler upgrades.

Cardiff Council's current average energy efficiency rating (also known as a SAP rating) is 72, this is the highest average of all landlords in Wales according to Office of National Statistics data (March 2023), and 7 points higher than the Wales average of 65.

Our current average energy efficiency rating of 72 is just 3 points short of the new Welsh Housing Quality Standard 2023 interim target of 75 which is required by the Welsh Government to be achieved by 31st March 2030.



## Current progress

We are currently in the process of undertaking surveys and preliminary works for our first Optimised Retrofit Programme funded scheme. The project comprises of installing external wall insulation and solar PV panels to low-rise blocks of flats across the city. Initial learning from the project has shown the time and planning required to comply with the British Standard of retrofit dwellings, PAS2035. We will ensure that these lessons learnt are fully considered when rolling out this scheme further.

As part of building safety upgrades to various high-rise blocks, we are replacing the cladding and installing new windows whilst also applying insulation at the same time, further improving energy efficiency.

Through our building improvement programme, we continue to invest in replacement windows and doors which will further assist in improving the energy efficiency of our homes.

## Disabled Facilities Service

Our Disabled Facilities Service delivers a range of adaptations to the homes of disabled, elderly, and vulnerable tenants to enable them to live independently and improve their movement in and around the home. Adaptions include the installation of wet rooms (level access shower facilities), stair lifts and access ramps designed specifically to meet the needs of the individual.

Modular buildings are now being used to extend a property where the current size of the property cannot accommodate the proposed adaptation. Specifically, where ground floor living is required, the provision of an additional bedroom and or bathroom may be provided by extending the property. Using modular constructed extensions is quicker and, in most instances, more cost effective, than using traditional construction methods.



### Between April 2023 - December 2023

13 modular pod installations were delivered in tenant's homes.



Modular pod being installed in property and after installation



# 05 Improving our neighbourhoods

Our Estate Regeneration Programme aims to create better and safer places to live. Consultation with tenants and residents is carried out to identify what matters to them and to agree plans before any improvements are made.

The programme aims to tackle community safety issues by delivering improvements to defensible space, boundary walls, on-plot parking, lighting, footpaths, and waste storage areas for flats. Gully closures are also arranged where appropriate. The overall aim is to make improvements to our estates so that they are safe and attractive places to live.

Each estate regeneration project is tailored to the local area and is shaped by the priorities identified, in partnership with local communities.

Two projects have recently been completed to neighbouring housing estates in Lincoln Court and Pennsylvania which included improvements to 16 blocks of flats overall. These included:

- Front entrance improvements,
- Relocation and upgrading of bin storage facilities,
- Improvements to rear courtyards including upgrading drying facilities and outdoor amenity space,
- Footpath improvements,
- Car parking improvements.



Lincoln Court steps



Lincoln Court entrance



Pennsylvania Car Parking



Pennsylvania Footpath Improvements

One-off improvements to address specific environmental issues are also carried out in response to requests from tenants and ward councillors.



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In Ely, several environmental improvements to road end closures have been delivered with future phases planned for delivery in 2024.

### Future plans

Tenants have been consulted on a scheme in Trowbridge Green and consultation on a scheme in Caerwent Road is scheduled for 2024. Both schemes are programmed for delivery in 2024/2025.



### Local Action Team

Our Local Action Team continues to improve neighbourhoods and empower communities to take pride in where they live.



### Assisting with garden clearance

Mrs A was finding it difficult to maintain her garden and didn't have the appropriate tools to deal with the issues. Mrs A's family and friends were no longer able to help with the garden and so she contacted the Local Action Team.

Operatives were able to clear the garden, removing all rubbish and cutting back any overgrown shrubbery. Mrs A was delighted with the garden and was very thankful to the team.

Alongside clearing the garden, the team also signposted Mrs A to low-cost tool hire companies, so that she can tend to her garden when needed and take pride in the outside space of her home.



A garden before and after the work of the Local Action Team



## Snowden Road Street Action Day –

### Big team clean up

The Local Action Team worked alongside volunteers and a number of different council teams to improve the look of Snowden Road in Ely, and the surrounding streets.

The project itself consisted of a 4–6 week engagement with over 30 residents. The team provided advice on how to maintain gardens, tips about the Council’s waste disposal service and advice on recycling. 26 residents signed garden agreements committing to keep their gardens looking good after help from the team.



Working together to achieve a dramatic positive change to the look of Snowden Road in Ely



A garden before and after the work of the Local Action Team

### Continuing to engage with the community

The Local Action Team are always looking for new ways to engage with the community and increase the reach of the team. They work collaboratively with our Community Inclusion Officers, Community Hubs, Tenants Together team and Cardiff’s third sector to increase their reach into the community.



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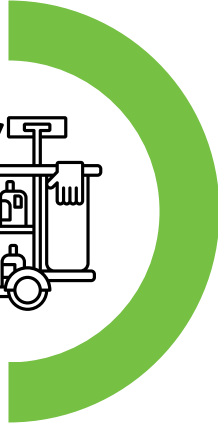
## Caretaking Team

Our Caretaking Team work within the community and with all other housing teams to ensure that Cardiff is a safe and clean place to live and work.

The team provide landlord services to residents and leaseholders and are responsible for the cleaning and safety inspections of 857 low rise flats, 8 high-rise blocks of flats, 13 hostels and 11 Community Living Schemes across Cardiff.

### The Caretaking Team roles includes:-

- To clean and report issues within the communal areas of blocks,
- To checks for asbestos disturbance,
- Report repairs,
- Arrange collection of accumulations of waste for a bulky waste collection,
- Reporting of any antisocial behaviour and safeguarding issues to relevant teams.



Before and after the work of the Caretaking Team



### The Responsive Team are responsible for: -

- Removing bulky waste collections and fly tipping
- Fire risk removal
- Undertaking the clearance of empty homes and gardens for internal departments and external partners
- Removing overgrowth clearance in areas of housing land and property
- Cleaning of courtyards by high pressure water cleansing
- Cleaning of Cardiff Council hostels



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# Graffiti removal

The Graffiti Team work within the community to undertake the removal of graffiti across Cardiff. They are responsible for:

- Removal of abusive/offensive incidents graffiti - within 24 hrs
- Removal of all other types of graffiti - within 10 working days
- Managing and delivering the **City Art Project**




**Between April 2023 - December 2023**  
88% of abusive/offensive incidents of graffiti were removed within 24 hours



**Between April 2023 - December 2023**  
94% of all other graffiti types were removed within 10 working days



Work of the City Art Project



Cathays Bridge before City Art Project



Cathays Bridge after City Art Project



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# 06 Promoting safe and inclusive communities

## Addressing anti-social behaviour

The dedicated Anti-Social behaviour (ASB) Team works hard to reduce anti-social behaviour in our communities. The team are committed to ensuring that communities are as safe as possible, with the wellbeing of residents always in mind. The ASB Team are engaging with tenants more closely than ever, listening to their concerns and making use of their local knowledge to improve neighbourhoods. The team now;

- Proactively engage with the community by carrying out regular ASB surgeries within Community Hubs.
- Provide a victim support service in conjunction with the ASB surgeries.
- Help to identify ASB hotspots and develop action plans and operational groups to ensure that all partners and stakeholders are working together to address issues that have been raised. Partners that the team have worked with include the Police, Youth Offending Service (YOS), Supported Accommodation Services, Adult Services and the Noise Pollution Team.



### Between April 2023 - December 2023:

In 99% of urgent cases - tenants were contacted within 1 day

In 99% of non-urgent cases - tenants were contacted within 7 days

## Action

**In 2024 / 25, we will build on the success of our area-based work to improve community safety - identifying hot spots and working with our tenants and with other agencies to ensure our neighbourhoods are safe places to live.**

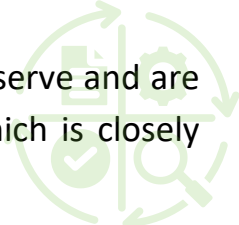
## Making our services more inclusive

The Equality & Inclusion Strategy 2020-2024 outlines Cardiff Council's Strategic Equality Objectives for furthering and promoting equality across the city.

As part of the ongoing equalities work, the Adults, Housing & Communities directorate has undertaken an analysis of equalities data held across the directorate and conducted research into best practice in the delivery of inclusive services.

We want to ensure that our services meet the needs of the whole community. To do this we are analysing data which will tell us if any groups of service users are underrepresented. Initial analysis has shown that when compared to the ethnicity of the Cardiff population, some ethnic minority groups are disproportionately represented on the housing waiting list, with specific ethnic groups having a significant housing need due to overcrowding.





We have also examined our workforce to ensure it reflects the communities that we serve and are currently in the process of creating an Equalities Action Plan for the directorate which is closely linked to the Council’s Equality and Inclusion Strategy.



**We will use the equalities data gathered to identify how we can better meet the housing needs of those from ethnic minority backgrounds on the housing waiting list.**

**Action**

**To ensure our workforce reflects the diversity of the city, we will continue to promote and offer job opportunities through our Cardiff Works Service in our local communities**

### Community Hubs

Our Community Hubs, based in the heart of our communities, provide advice on a range of issues such as housing, money, work opportunities and a wide range of other issues. Activities are also held in the Hubs to help people of all ages to stay active and involved.

We continue to work with our partners to enhance both our buildings and the advice and activities on offer, with the wellbeing of our community always at the forefront. There are currently 21 Hubs throughout the city, including our first Health and Wellbeing Hub in Llanedeyrn. We are committed to ensuring that all of our tenants can access the excellent services on offer in the Hubs, helping them to stay connected to their communities and improving their health and wellbeing.



### Working with our health partners to deliver Wellbeing Hubs

We continue to work with our health partner, the Cardiff and Vale University Health Board, to provide a ‘one stop approach’ to the health and wellbeing of our citizens. Following the success of our Llanedeyrn Hub, strategic sites are being reviewed in different districts of the city for more Health and Wellbeing Hubs.



Llanedeyrn Hub

## Youth Hubs

Butetown Pavillion provides hub services, such as online skills and Into Work advice, as well as activities for young people from all areas of Cardiff.

In 2024/25, we will work in partnership to expand the services provided to young people in the community by beginning the planning process for a new city centre youth hub. The hub will provide more opportunity to engage with younger people from across the city, providing them with advice and support alongside a range of activities tailored to their needs.



### Action

**In 2024/25 a new Young Persons Virtual Hub will be launched, bringing together an on line one stop shop for young people seeking information, advice and assistance on housing, community events and other topics.**

## Hubs for All

The Pilot for 'Hubs for All' was launched in August 2023 at the Powerhouse Hub, Grangetown Hub and Llandaff North Hub and now also operates in Rhiwbina Hub, where dedicated and experienced staff have provided excellent care and well-being support in a local community setting. The project has proved to be a valuable service to both older people and their carers.

The project provides care and well-being services for potentially vulnerable adults, including:

- Older adults living alone
- Those with age related illness
- Those with early onset of dementia

Referrals are received from a range of different council services including the Day Opportunities Team, Carers Team, Community Social Work Teams, and Independent Living Team.

In 2024/25, the team hope to expand the Hubs for All Project into more Community Hubs across the city.



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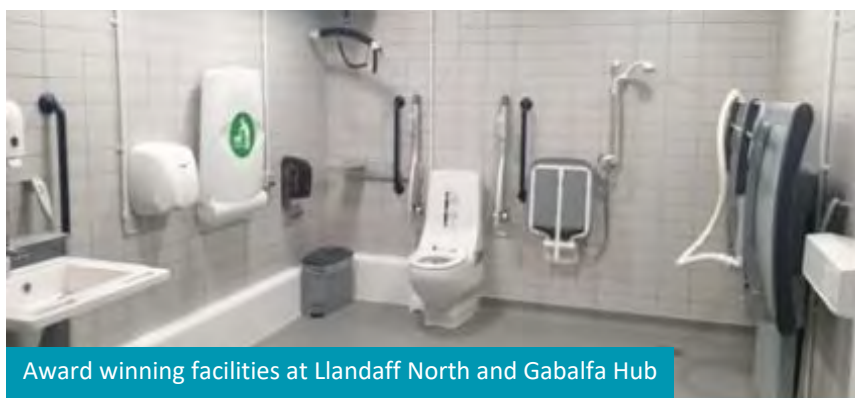
## Award winning facilities

Llandaff North and Gabalfa Hub boasts a disabled toilet with state-of-the-art facilities including an adult changing area, hoist and height adjustable sink.

These facilities have won acclaim for their quality and standard and have been named “Loo of the Year” for 2024 in the national “Loo of the Year Awards”, which are aimed at highlighting and improving standards of 'away from home' toilet provision.

Inspectors make unannounced visits to thousands of toilets at sites in order to judge them on various criteria including décor, maintenance, cleanliness and accessibility. Toilets are graded silver, gold, platinum, platinum plus or diamond, with unacceptable toilets not graded at all.

The Hub achieved a “Platinum Plus” rating for its washroom facilities and a “Diamond” grade for its changing places facility.



## Promoting diversity within our Hubs

As we strive to ensure that the services we deliver reflect the needs of our diverse communities, our Community Hubs team have put on a range of events throughout 2023/24 to celebrate different communities across Cardiff.

## Black History Month

Black History Month was a great opportunity to engage with the wider community to learn, celebrate and promote understanding of Black History in Cardiff. The theme in 2023 was ‘Saluting our Sisters’ which focused on the achievements of Black women.





## Celebrating Lunar New Year

The first ever Lunar New Year Market took place at Butetown Pavillion Hub in January 2024. The event was organised by the Wales Strategic Migration Partnership and Hongkongers in Britain (Cymru) and supported by the Council's Community Cohesion team.

The event was a great success. The Pavillion was colourfully decorated, with plenty of display boards featuring information about Hong Kong's history and culture. There were a variety of stalls from Hong Kong vendors and organisations, as well as groups and organisations representing our diverse city.



## Chinese New Year and Festival

In February 2024, a 'Chinese New Year and Festival' was held at Cardiff Central Library Hub. Free activities and performances were available for members of the public to take part in. Visitors of the event were able to try on traditional Chinese clothing, as well as learn about traditional Chinese medicine. Children attending the 'Childrens Craft Club' contributed to the decorations at Cardiff Central Library Hub by making fun, dragon crafts to display throughout the library.



Chinese New Year and Festival held at Cardiff Central Library Hub



**We will continue to provide a variety of events and activities within our Hubs that will encourage all tenants to get involved.**



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## Future plans

Our Hubs and Libraries across the city continue to increase and expand their community volunteer and community inclusion programmes, allowing the development of more events for older people, adults, young people and children and more targeted peer support groups, along with a variety of volunteer opportunities.

Hubs will continue their focus on supporting our communities to look after their own health including age friendly advice, relaying information on screening programmes, vaccinations, 'Move More/Eat Well Programme', alongside the launch of a blood pressure loan monitoring scheme.

We will continue to ensure all of our Hubs are Dementia Friendly.

In 2024/25 we will be actively encouraging people who are neurodivergent to participate and stay connected with their communities.

We are also working with the Probation Service to participate in the community payback scheme, supporting pathways to employment and community re-integration.



**We will encourage people who are neurodivergent to participate in and stay connected with their communities.**




# 07 Supporting tenants through the cost-of-living crisis

We are committed to assisting our tenants who are struggling to pay their bills and make ends meet. We have a wide range of services to support tenants through these difficult times.

## Welfare Liaison Team

The Welfare Liaison Team are a dedicated team supporting council tenants with their finances, providing one-to-one help with income maximisation, identifying and applying for grants and budgeting. They provide a holistic service and act impartially to work out affordable repayment plans for rent and other household bills.

Welfare Liaison officers provide services via telephone and in tenants homes and also provide help from 8 Community Hubs on a drop-in basis. The team also refer into more specialist support from partner organisations including Citizens Advice and The Speakeasy Law Centre.



**£2,943,032.32**  
Additional benefits identified for Council tenants by the Welfare Liaison Team between April 2023 - December 2023

The Team is now working more closely with the Council’s Money Advice Team, extending and improving the support that is available to our tenants. Support can now be accessed by tenants for longer hours, including late nights and on Saturdays. The team have provided support to 3,765 tenants between April 2023 - December 2023, a 57% increase compared to the same period the previous year, with no appointment needed and no waiting times.



**Action** We will continue to provide dedicated financial advice and assistance to our tenants which can be accessed locally and in a timely manner.



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## Food and Fuel Champions

Our dedicated Food and Fuel Champions continue to provide practical advice across our Community Hubs and at community events, providing advice to people who are struggling with ongoing rising costs.

The Money Advice Team are now registered as a Fuel Bank Foundation partner and are able to access Fuel Vouchers for eligible tenants. In 2023, a new Fuel Champion joined the Money Advice Team, acting as an advocate for tenants when dealing with utility companies.



Food and Fuel Champion events held across the city



23

Food and Fuel Champion events attended between April 2023 - December 2023

## Case study

M came into one of our Community Hubs to speak to a Money Advisor regarding a long running dispute he was having with his energy company.

M was very unhappy as he had been overpaying on his energy direct debit for a period of 2 years, and each time he contacted the energy company to discuss this, he was met with poor customer service. After numerous attempts to resolve the issue, he was having little success. M's case was referred to a Food and Fuel Champion, who was able to break down the issues and create a plan of action.

Following the advisor's help, M was able to arrange a meter inspection visit with his energy company. Following the visit, a corrected bill has been sent out, his direct debit has been reduced to a level that reflects his usage and a refund has been arranged by the company which is on the way to M's bank account.

M was extremely grateful for the help he received, stating 'It was nice to talk to someone who knew what they were talking about, the Council were the most helpful of everyone that I spoke to about the dispute.'



## Welcome Spaces

Welcome Spaces offer everyone a free, warm, welcoming and friendly space in our Community Hubs. Alongside a free hot drink and a warm place to spend some time, the opportunity to find out about support services is also available including Adult Learning, Health and Wellbeing services and the Welfare Liaison Team.



Welcome Space event at Whitchurch Hub



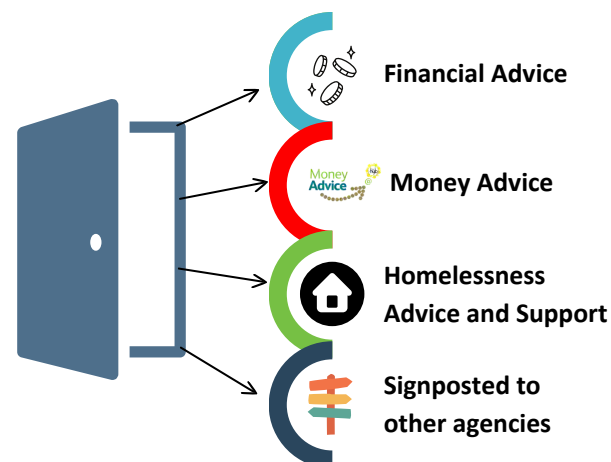
## Dedicated financial support available for our tenants

**We said:** In our 2023/24 Business Plan we made a commitment to ensure that help remained available for tenants struggling financially and that no eviction would take place for rent arrears where the tenant was working with us to resolve the issue.

**We did:** A new Discretionary Hardship Scheme was launched in 2023. This new scheme provides dedicated advice and practical financial assistance exclusively to council tenants who are at risk of eviction due to rent arrears. We are committed not to evict any tenant who is in rent arrears as long as they are engaging with the help available from our teams.

## Rent Arrears Pathway

The Rent Arrears Pathway ensures that anyone living in the city who is experiencing rent arrears can access help and support easily via a gateway approach. This approach, with the tenant at the centre of the process, has ensured that we are working with all services to provide the right support to address the tenant's needs, accessible through one single point of contact. Practical support as well as financial help via Discretionary Housing Payments or the Homeless Prevention Fund is provided.



## Assisting people into work

Where finding work or upskilling a tenant would help improve their financial position, the Council's Into Work team provide a wraparound employment support service for people of working age 16+. The service is accessed by a single point of entry via a gateway and people are triaged to the most appropriate support. This includes job clubs, one-to-one mentoring, training and funding to help remove barriers into employment.

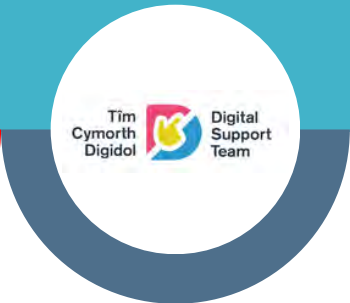


Into Work Job Fairs held across the city

## Adult Learning

The Adult Learning team offer a wide range of digital surgeries in the heart of our communities to increase digital skills and accessibility to local citizens. These include Community Hubs, community buildings, sheltered accommodation and supported accommodation, providing bespoke digital support.

In addition, the Adult Learning team manage a tablet gifting scheme for individuals who are socially isolated, actively seeking employment or looking to upskill, and a laptop loan scheme to support Adult Learners access blended learning opportunities.



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# 08 Preventing and addressing homelessness

The Housing Support Programme Strategy (2022 - 2026) sets out the Council's key priorities for addressing homelessness in the city. The aim is for homelessness to be prevented wherever possible, and where it is not possible, for homelessness to be rare, brief, and not repeated.

Our Housing Solutions and Homelessness Prevention teams are now fully aligned within our Advice service, providing a complete package of help and support to people who are experiencing homelessness issues. Between April 2023 – December 2023, 75% of households threatened with homelessness were prevented from becoming homeless. This approach has also ensured that this expert advice is accessible more quickly through our Community Hubs.

## Supporting our tenants who are struggling to maintain their tenancy

We are proud to commit to the Welsh Government pledge that we will not evict a tenant for rent arrears if they are engaging with us. We recognise that some tenants will face a range of complex issues and will have additional support needs. A new multi-disciplinary panel has been introduced, to ensure that all the support available from the Council and its partners is offered to a tenant who is under threat of an eviction. This approach ensures that support is fully wrapped around any tenant that is facing complex issues, and that all appropriate services proactively engage with the tenant to help them to maintain their tenancy.

## Supporting vulnerable tenants

The Tenancy Sustainment Team work closely with other housing teams and take proactive measures to support vulnerable tenants to sustain their council tenancies by utilising a range of support services, preventing any enforcement action.

The team have set up a Hoarding Multi-Disciplinary Team (MDT) with partner agencies including Shared Regulatory Services, Adult Safeguarding, Clinical Psychologist, MIND, Floating Support and Adult Social Work Teams.

The Hoarding MDT meet on a regular basis to discuss the most complex hoarding cases. Through this multi-agency approach, innovative solutions are developed to address property condition, keeping the individual at the centre of the decision making.

The team are also working in partnership with MIND to provide support to service users with hoarding issues who also require additional help with their mental health. Through this joint working, tenants are able to address the practical issues relating to the condition of their property with the Tenancy Sustainment Officer whilst also receiving emotional support from MIND to address the underlying reasons for hoarding.

## Partnership working with MIND to address hoarding issues

K's case was referred to the Tenancy Sustainment Team by their tenancy officer due to the condition of their property.

K was exhibiting severe hoarding behaviour, and their property was full of their late mothers' possessions that they were struggling to part with. The electrical test was long overdue, there was a vermin infestation at the property, and it was also in need of several other repairs. These repairs could not be completed due to the hoarding at the property and K refusing the operatives access to the property. Unfortunately, this meant that the Tenancy Team were at the point of taking enforcement action and seeking a possession order.

The case was brought to the Hoarding Multi-Disciplinary Team meeting and a tailored action plan was created for K, it was also agreed that a referral to MIND would be beneficial.

MIND supported K to address her anxiety and underlying hoarding issues, she was supported to engage with counselling and a medication review, which helped to address her anxiety. The Tenancy Sustainment Team worked with K to develop a tailored action plan to meet her needs. Together, the Tenancy Sustainment Team and MIND supported K to successfully clear space in her property. Enough space was cleared in the property so that an electrical test and follow up full electrical re-wire was completed.

The Tenancy Sustainment team also supported K to allow access to pest control which successfully addressed the infestation, and the Responsive Repairs Service was able to access the property to rectify the repair issues.

Following the success of the partnership working, enforcement action was prevented, and K's tenancy is no longer at risk. K now has more motivation to keep her property to a reasonable standard and has employed a cleaner to help maintain her property in good condition.



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## Increasing temporary and supported accommodation supply

In 2023, Cardiff Council's Cabinet declared a housing emergency in the city with record numbers of people seeking help from homelessness services, putting unprecedented pressure on temporary accommodation.

As the demand increases, it is important that we are able to continue to provide suitable temporary accommodation for those in need. We are continuing to review sites throughout the city to increase our temporary and supported accommodation supply.

## Delivering innovative housing solutions

To help address the housing emergency, ahead of a permanent redevelopment on the site, the rapid installation of modular homes is being delivered on a phased basis at the Gasworks site in Grangetown to support homeless families.

The development is currently the largest council-led modular development scheme in Wales and enables Cardiff Council to boost its supply of accommodation quickly, in less time than traditional building methods.

Support is available throughout the site to ensure that households can address any issues and can move on to permanent accommodation. The scheme will deliver 155 modular homes along with welfare facilities and will be complete by May 2024.

To deliver more of these homes at scale and pace, four additional sites have now been identified that can potentially provide an additional 350 modular units over the next 2 years.



Gasworks modular build



Inside property at Gasworks



Drone shot of Gasworks site



## Helping end the revolving door of homelessness

Our large, supported housing schemes provide support to single people to move on from hostels and provide permanent and stable accommodation to reduce the chance of individuals returning to homelessness.

We currently have three supported housing schemes, offering good quality accommodation and support to single people with complex support needs.

## Supporting individuals with complex needs

Our supported accommodation for single people at Ty Ephraim provides support to individuals with the most complex needs, many of whom have spent a significant amount of time rough sleeping or in custody.



The support within the accommodation focuses on creating a sense of community and belonging, alongside activities to build confidence and self-esteem for the residents.

## Working with our health partners

Staff at Ty Ephraim work with a range of health partners to safeguard the wellbeing of their residents.

One ongoing partnership is with the Hepatitis C Trust who run a testing event for residents every four months, providing clients with well-being packs and advice and guidance on how to look after their wellbeing. The aim of the event is not only to test for the virus, but also to remove the stigma around it.

38 clients attended one of the testing days in 2023/24 and the team were able to engage with a client who had tested positive for Hepatitis C and support them to start their vital treatment.



Employees from The Hepatitis C Trust testing event at Ty Ephraim

## Housing First

Housing First offers direct placement into council, housing association and private rented sector tenancies with intensive wraparound support for clients with higher support needs.

The scheme provides 'housing first' to those with complex needs who have experienced homelessness, and once they have a secure home, support is provided to address any issues. There are currently three Housing First Schemes in Cardiff, two of which are operated by the Council, one for rough sleepers and one for prison leavers, and a further scheme is operated by the Salvation Army.

Housing First has proven very successful, with **94%** of Housing First clients receiving continuous support, breaking the cycle of homelessness.

The newly launched Young Person's Housing First Scheme is now supporting 8 care leavers who have more complex needs and there are plans to further expand this. This project focuses on working with young people to build their confidence and learn new skills to allow them to become independent.

### Housing First case study

C had been street homeless his entire adult life and had challenges with trauma, unaddressed neurodiversity, and alcohol use.

His initial contact with the Council's homelessness service was via the Outreach Team, who were offering C support while he was rough sleeping. Whilst happy to engage with officers, C was resistant to any housing solutions that he was offered.

After some time, C grew to trust a particular Outreach officer who would provide him with support and so when the Outreach officer transferred to the Housing First Scheme, she was keen to see if this approach would suit C.

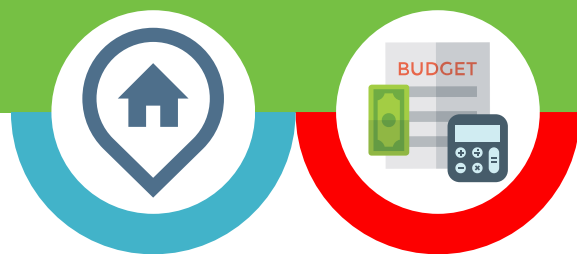
Although C was reluctant to consider permanent housing, the Housing First Officer continued to engage with him. The flexibility enjoyed by Housing First to offer accommodation quickly meant that she could continue to offer housing options in the hope that C's needs would eventually coincide with one of the accommodation opportunities that arose.

C was placed in one of our modular units, which proved key to moving C off the streets. The semi-permanent nature of the units appealed to C, who had previously displayed distress at the idea of a permanent home. C accepted help with shopping and budgeting.

Over time, C came to enjoy the comfort of indoor living and adjusted to his new circumstances. He was introduced to the wider Housing First team and forged cordial relations with them. C continued to work with the Housing First team, and eventually C decided to consider the offer of a permanent home at one of the councils supported accommodation schemes. After being supported to visit the flat, he accepted the tenancy.

When C moved into his new home, he was explicit that without the trusting relationships he had built up during his Housing First journey, he would have lacked the confidence to consider a permanent home.

In C's case, the flexibility of Housing First support has proved crucial to bringing about an outcome that he himself would have dismissed in the past. The facility to work patiently, over years, with a person who has a conflicted notion of 'home' is a strength of the Housing First model. C's journey through this process is a testament to the value of long-term investment in meaningful and consistent support with service users who face deeply rooted challenges.



## Supporting young people into independence

The Young Person Gateway (YPG) launched in October 2015 and is an accommodation and support gateway for young people in Cardiff who are threatened with homelessness, or who need to move on from care.

A range of supported accommodation is available provided by Llamau and the Salvation Army using council and housing association properties.

Our Training Tenancy pathway supports young people's independence and ensures that they can sustain their tenancies. Once a young person has been identified as being ready to live independently, they attend a training session which covers all the necessary information around managing a tenancy, upon passing the training the young person is given immediate priority on the Social Housing Waiting List.

From March 2016, when the scheme commenced to December 2023, **518** young people have been housed through the Training Tenancy scheme, with a 99% sustainment rate. A result of excellent partnership working between the social landlords and third sector partners in Cardiff.



## Providing permanent accommodation to our homeless households

As outlined previously, Cardiff is experiencing a housing emergency and all temporary accommodation is full. To help move people out of temporary accommodation as quickly as possible, we allocate a high proportion of our council homes to homeless households. In 2023, 73% of general lets were made to homeless households. This impacts on those who also have a high housing need and are not homeless on the waiting list, as it may mean they need to wait longer. Unfortunately, there is not enough supply of affordable homes to meet the level of demand in the city.

## Addressing overcrowding

The lack of larger affordable properties is resulting in increased levels of overcrowding in both social and private housing in the city.

**We said:** In the 2023/24 Business Plan we committed to addressing the housing needs of households who are overcrowded in Cardiff, by using a range of innovative solutions to tackle the issue. We also committed to providing additional resources to support tenants who wanted to exchange as a way of resolving their housing issue.

**We did:** Our 'Right-Sizing' Scheme has enabled us to provide support to older people who want to downsize while simultaneously freeing up larger family homes for households in need.

The Right Sizing Board continues to trial different ways to increase space in existing homes to reduce overcrowding, including using both modular or "pod" extensions and traditional build extensions to provide much needed extra space for overcrowded families.

In 2024/25 we will be introducing a dedicated officer to support tenants through the process of exchanging properties.



**To date, seven 3 bed properties have been converted into 4 bed and 2 bath properties.**

4 of these have been pod extensions.

3 have been traditional build extensions.

**To help more tenants 'rightsize', we will introduce a new dedicated officer to support them through the process of exchanging properties.**

**Action**

# 09 Listening to our tenants

We are committed to improving how we communicate, consult and listen to our tenants. We carry out a range of activities to ensure this is achieved, including;

- A range of surveys which includes the bi-annual tenants satisfaction survey as well as bespoke surveys carried out throughout the year
- Regular focus groups
- Events that are run by the Tenants Together team (formerly Tenants Participation team)
- A dedicated website for our tenants

## Surveys

We are required every two years to carry out a tenant satisfaction survey, this was completed last year. This year we have carried out several other surveys throughout the year which include:



- **‘Right-Sizing’** survey. This survey was carried out to understand what factors were important to older tenants who had recently downsized from their existing homes into specialist older persons accommodation. The most important factor in their decision to move was safety and security with **37%** of respondents saying this was crucial. **20%** confirmed that reduced maintenance work was the main factor and **16%** stated that they had moved to improve their social life.



- Other tenants over the age of 60 who had not made the move to specialised older persons accommodation were also surveyed, to find out what would motivate them to move. Again, safety and security came out on top with **35%** of respondents citing this as the most important factor, **25%** of respondents confirmed improving their social life would be the most important factor to them and **19%** said less maintenance work would be the main reason that they would consider moving.

- During 2023/24 the Anti-Social Behaviour (ASB) team conducted a survey with tenants in one particular ASB hotspot in the city. 193 surveys were completed, with **81.7%** of respondents advising that they had noticed a large presence of drug dealing in the area and **92.1%** advising they were noticing the increased presence of bikes and scooters. The results of the survey helped inform targeted operational work in partnership with the Police in the area. This included the installation of new gates to discourage the use of bikes and scooters in specific areas.



We will continue to survey tenants in ASB hotspots of the city, listening to their needs to shape the targeted work making our communities even more safe.

### Your Rent Your Say 2024

Each year, as part of the rent setting process, we consult with our tenants about the rent we propose to charge the following financial year. In 2023, 20% of our tenants (2,774) were randomly selected and sent a paper survey to complete.

The survey was also available online and promoted on the Cardiff Tenants website. In addition to this, 15 face-to-face events were held across Community Hubs, to encourage responses. Front facing staff including Finance, Welfare Liaison and Housing Helpline officers promoted the survey with tenants and offered them help to complete the survey online.

The survey received 210 responses and whilst this is higher than previous years, we are keen to improve this further next year.



**Your Rent Your Say 2024**

77.6% of respondents thought their rent offered good value for money with 36.2% finding it very good value. Only 12.4% of respondents said that their rent offered poor or very poor value for money.



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## Regular Focus Groups

We have carried out several face-to-face focus groups with our tenants to understand what matters to them. Some of the results from this included;

- It was important to meet with council officers to discuss issues from a range of services on a face-to-face basis.
- They would like to attend a public engagement forum.
- They would like to engage with local ward Councillors more frequently.
- They would like to have access to informative videos on services as well as printed information.

### In 2024/25 to respond to these issues we will:

- **Develop more face-to-face sessions with council officers present.**
- **Hold local Tenants Voice forums inviting representative services from a wide range of organisations.**
- **Support ward member surgeries across the city**
- **Look at other opportunities to utilise information videos.**

Action

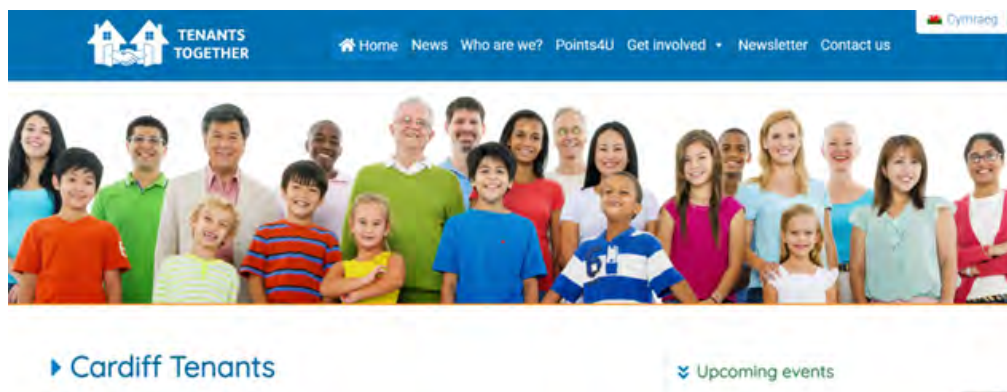
## Tenants Together Team



In response to our Tenants Survey 2022, we consulted with tenants on the rebranding of the Tenant Participation Team at our annual Tenant's Conference. As a result, our newly branded "Tenants Together" team was created.

The Tenants Together team helps to ensure that tenants voices are heard in how we introduce new services and improve existing ones.

The newly refreshed Tenants Together website ensures tenants have access to up-to-date information including details of new focus groups and access to a Tenant Feedback form.



Newly refreshed Tenants Together Website

## Annual Tenants Conference

The Annual Tenants Conference is an opportunity for tenants and leaseholders to engage with the Tenants Together team and senior housing managers. The 2023 conference was held at City Hall with over 90 attendees who had the opportunity to visit stalls from partners such as Age Cymru, Specsavers, Action for Warm Homes and many others.

Council teams such as Waste Management and the Local Action Team were on hand to provide information and guidance around an array of issues that can improve the lives of our tenants.

The most anticipated moment of the conference is always the hotly contested Blooming Marvellous competition, where prizes are given to the best garden. Once again, the standard was exceptionally high with the Community Living Scheme in Wheatley Rd, Ely coming out as winners for 2023.



Tenants conference 2023

## Engaging with young tenants and leaseholders

In 2024/25, the Tenants Together team want to ensure that even more tenants and residents are engaging with the team and having their voices heard.

To do this, we will encourage more young tenants and leaseholders to attend focus groups and events held. Throughout the year, recruitment for youth focus group members in events such as quizzes, information days, talks in schools and directly in community rooms on local estates, will be held.

**We will continue to broaden the reach of the Tenants Together team, to ensure that even more tenants and residents are engaged and having their say in the council services that support them.**

**We will explore tenants' interest in focus groups in Welsh and community languages.**

Action

## Tenant Volunteer Programme

The Tenants Together team, in partnership with the Community Volunteer team are working to create a Tenant Volunteer Programme. Through the programme, tenants will get the chance to become 'Tenant Champions' and support other tenants in their communities.

In 2024/25, we will create volunteer opportunities that will help young tenants become engaged in their communities, for example, creating community space volunteers to co-run groups and activities, and community garden volunteers to improve shared spaces.

The logo for 'Volunteer Cardiff' is enclosed in a green rectangular border. The word 'Volunteer' is written in a large, bold, blue sans-serif font. Below it, the word 'Cardiff' is written in a smaller, green, cursive script font.

# Volunteer Cardiff

Action

**We will create volunteer opportunities that will help young tenants become engaged in their communities.**







In our 2023/24 Business Plan, we committed to the following actions below as a direct response to the Tenants Survey that was carried out in 2022.

### We said

### We did

We would gain more understanding as to why tenants are unhappy with how complaints are dealt with.

In 2023, the Housing & Communities Complaints section was aligned with Tenant Services, creating a joined-up approach to addressing complaints and increasing resources on the team.

Working practices have been reviewed and improved and an additional complaints officer was also introduced in 2023 to deal specifically with responsive repairs complaints. This has helped to deal with complaints more quickly and reduced the response time to complaints lodged.

**Action: In 2024 a bespoke survey will be carried out to understand if any further improvements can be made to improve the complaints process for our tenants.**

We would create a bespoke survey for the ASB Teams to understand what aspects of the service tenants are most dissatisfied with.

A survey of tenants regarding a particular ASB hotspot in the city has been completed and actions identified that have been implemented. A wider survey is currently being developed to understand what aspects of the ASB service our tenants are most dissatisfied with. This will be carried out, analysed and reviewed by Spring 2024. Any findings from the survey will be addressed during the year.



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# 10 Modernising and improving our services for tenants

As well as providing face to face services through Community Hubs, Cardiff Council is committed to increasing the number of housing services available to people via digital platforms, so that our tenants can access our services at a time and location that is convenient for them.

## Repairs Online

“My Repairs’ will be launched in 2024. This online solution will allow tenants to report a repair 24/7, 365 days a year. This is a major change in how we currently deal with the reporting and allocating of repair jobs. Therefore, this will be introduced on a phased basis, to ensure that there are appointments available in the operatives diaries to do the works and that the system is working as we expect it to. Taking this phased approach will allow us to confirm that the system will provide the best experience to our tenants.

When fully operational, tenants will be able to report, view and book some repair appointments using the self-service system on their smartphone, PC, or laptop. For those that need help to access this, our Hub staff will be on hand at our Community Hubs providing the support they need. Tenants will still be able to report a repair via telephone.

## Housing Online

Further improvements are being considered for the Housing Online Portal, including adding the Common Housing Waiting list banding information. This will allow housing applicants to view their waiting list status in real time reducing the need to phone, write or email.

## Housing Webchat

Live Web Chat will allow tenants to receive quick advice and information from the comfort of their own home. The webchat is currently under development and will be piloted in 2024 by the Housing Helpline team.

## New Housing Website

Work to develop the new Housing Website, that will provide tenants with key information on a range of housing topics, continues. The website has been created with ease of accessibility for tenants in mind. Our new Housing Website will launch in 2024.



### Cardiff Housing

We provide support and advice on applying for social housing and what to do if you are or are at risk of becoming homeless.

We also offer advice on other aspects of living in social and private accommodation such as housing benefits, rent, and tenancy agreements.

Demo of the Housing Website  
Homepage



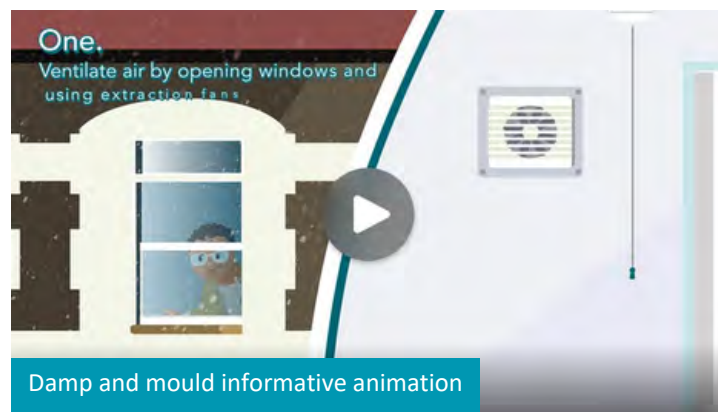
## Animations

Informative animations have been created on issues such as damp and mould and money advice to provide free and readily available information to tenants. The animations will be available on the housing website as well as being shown in our hubs & libraries. We also plan to roll out the informative videos on YouTube and other social media channels over the year.



## E Signatures

DocuSign “E Signature” increases convenience for council tenants, by eliminating the need for printing and posting documents that require signatures, providing an easy way for tenants to provide information that may be delaying their case.



## Future Developments

### Video Library

Plans are in place to create a ‘Video Library’ available to tenants to assist with basic self-help, such as how to reset a boiler, how to contain a leaking pipe or radiator and how to read a meter.

### Appointment booker

Plans are in place to develop an online appointment booker, where tenants can book their own appointment slots for a variety of services, for example a waiting list appointment. This is in the very early stages of development and planning, but the aim is to make the service more accessible to tenants who will be able to book appointments at their own convenience.



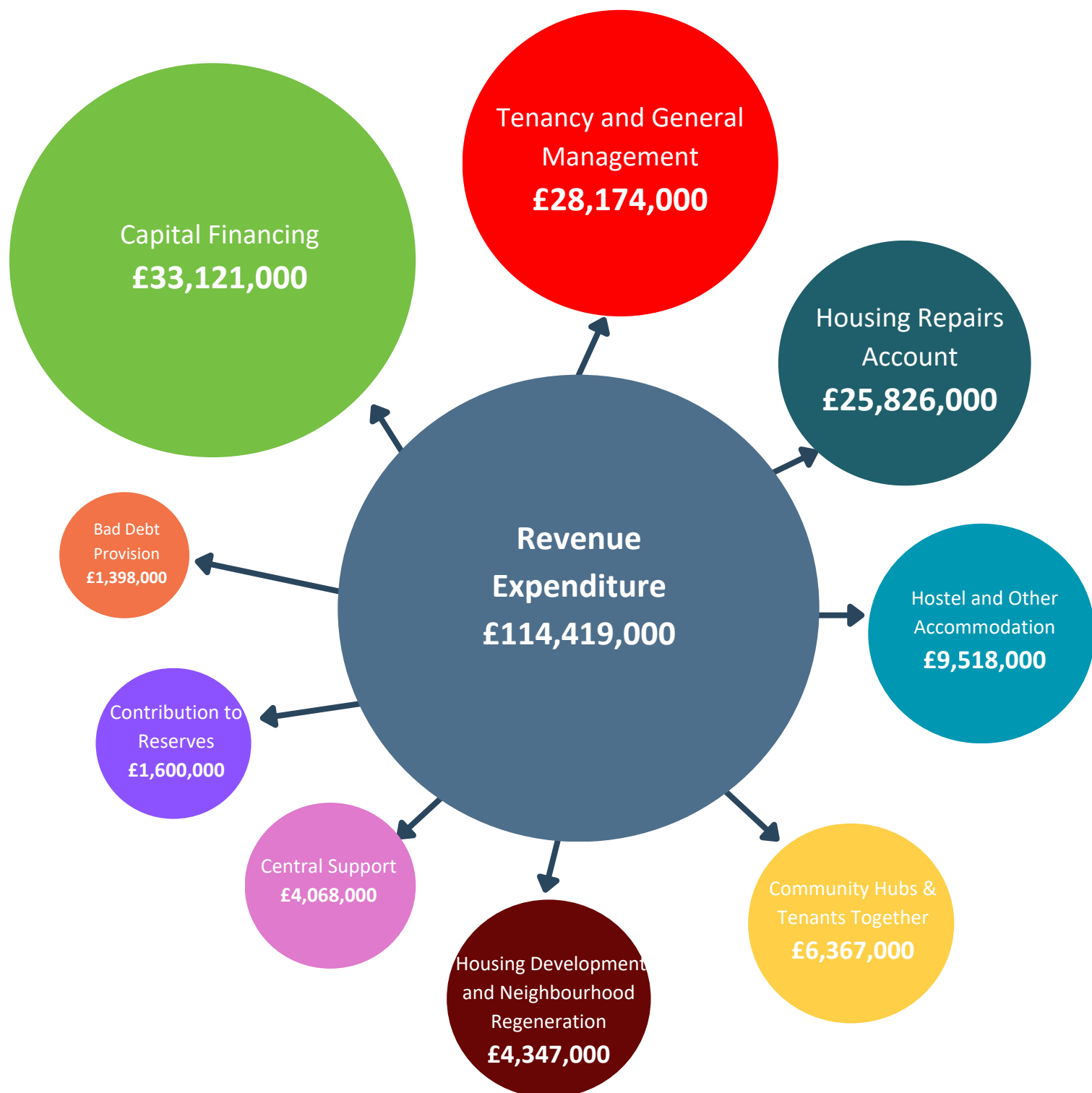
## Action

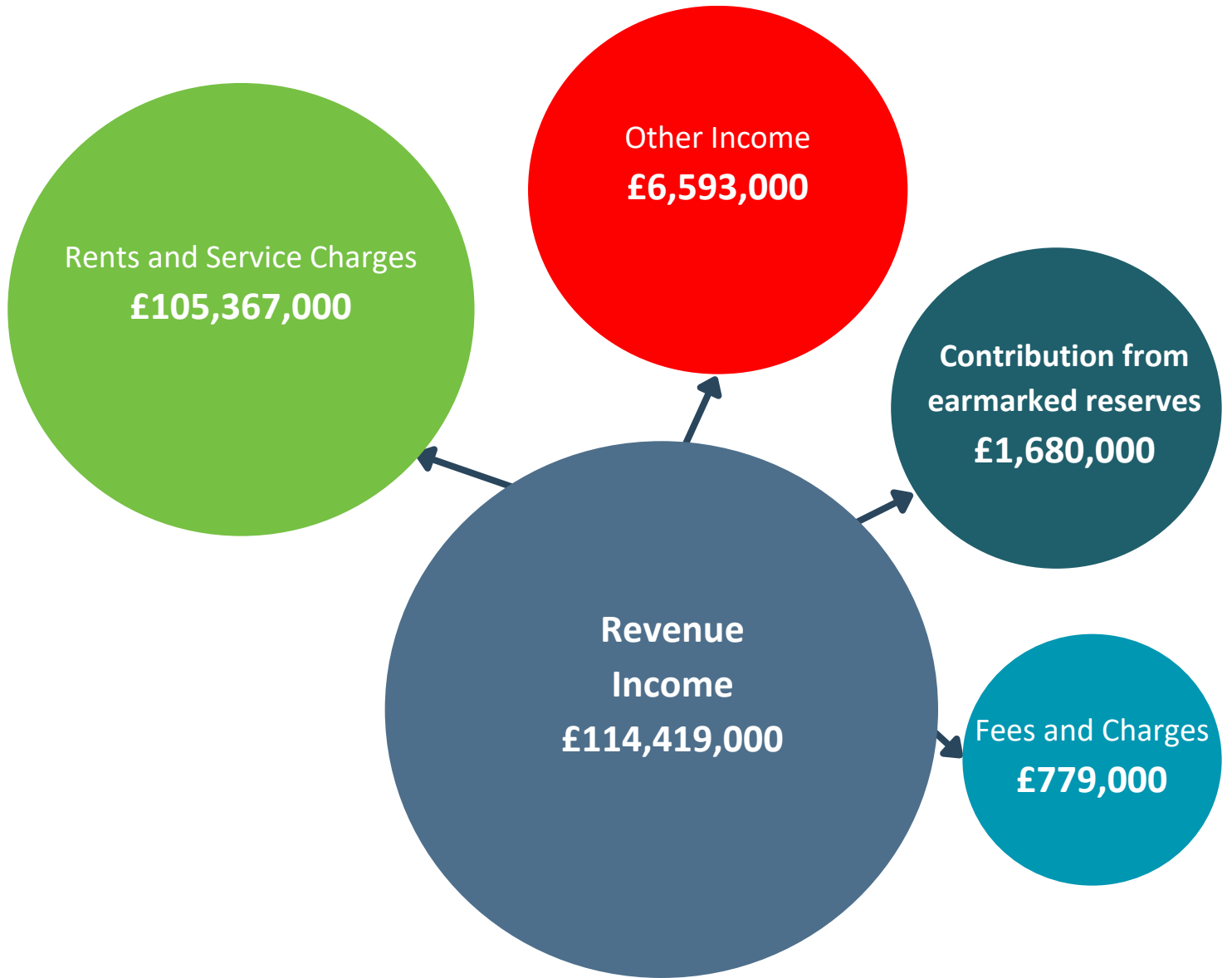
Continue to develop and improve digital methods of service delivery to improve the customer experience for our tenants.



# 11 Financial resources and planning

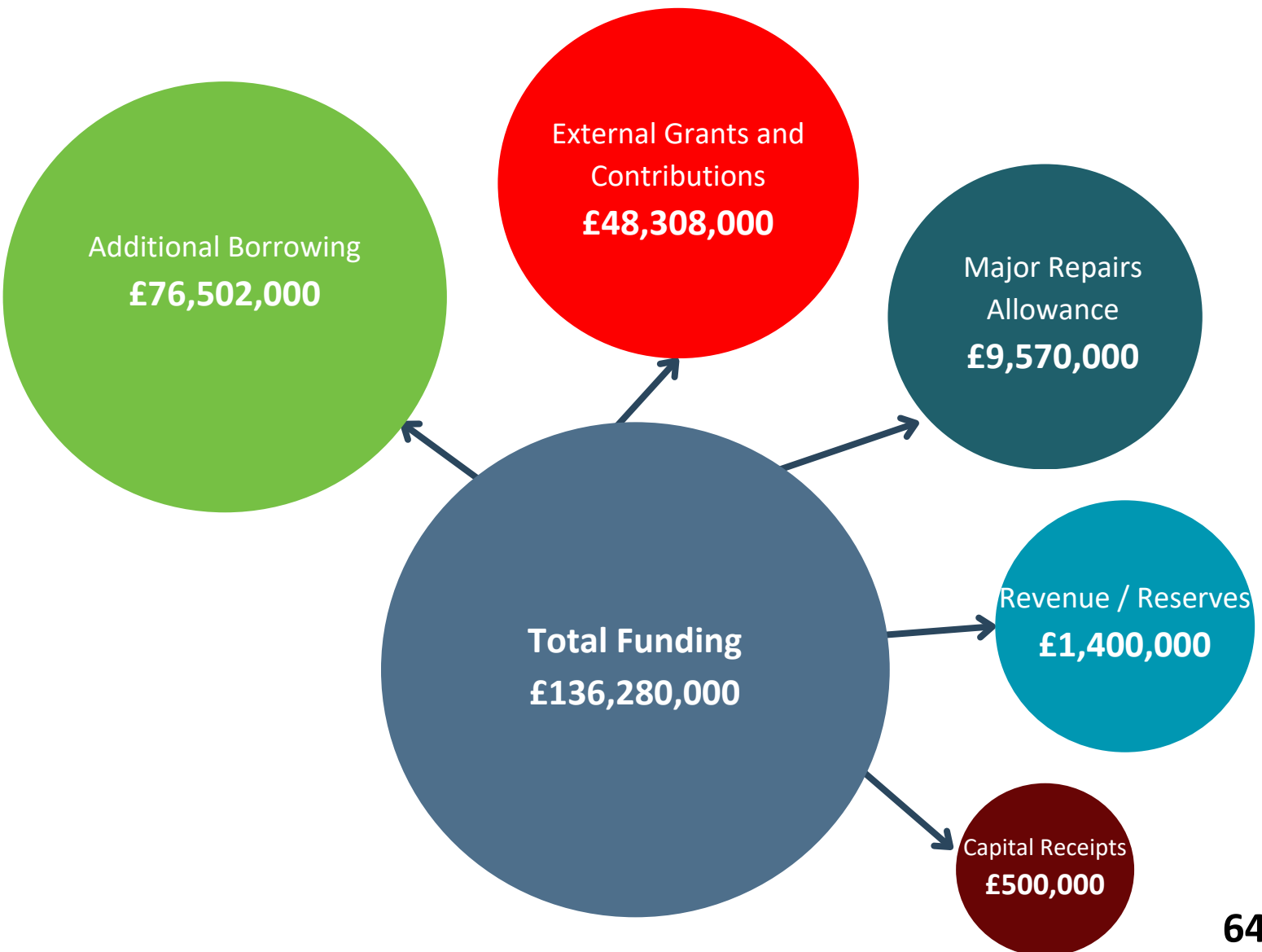
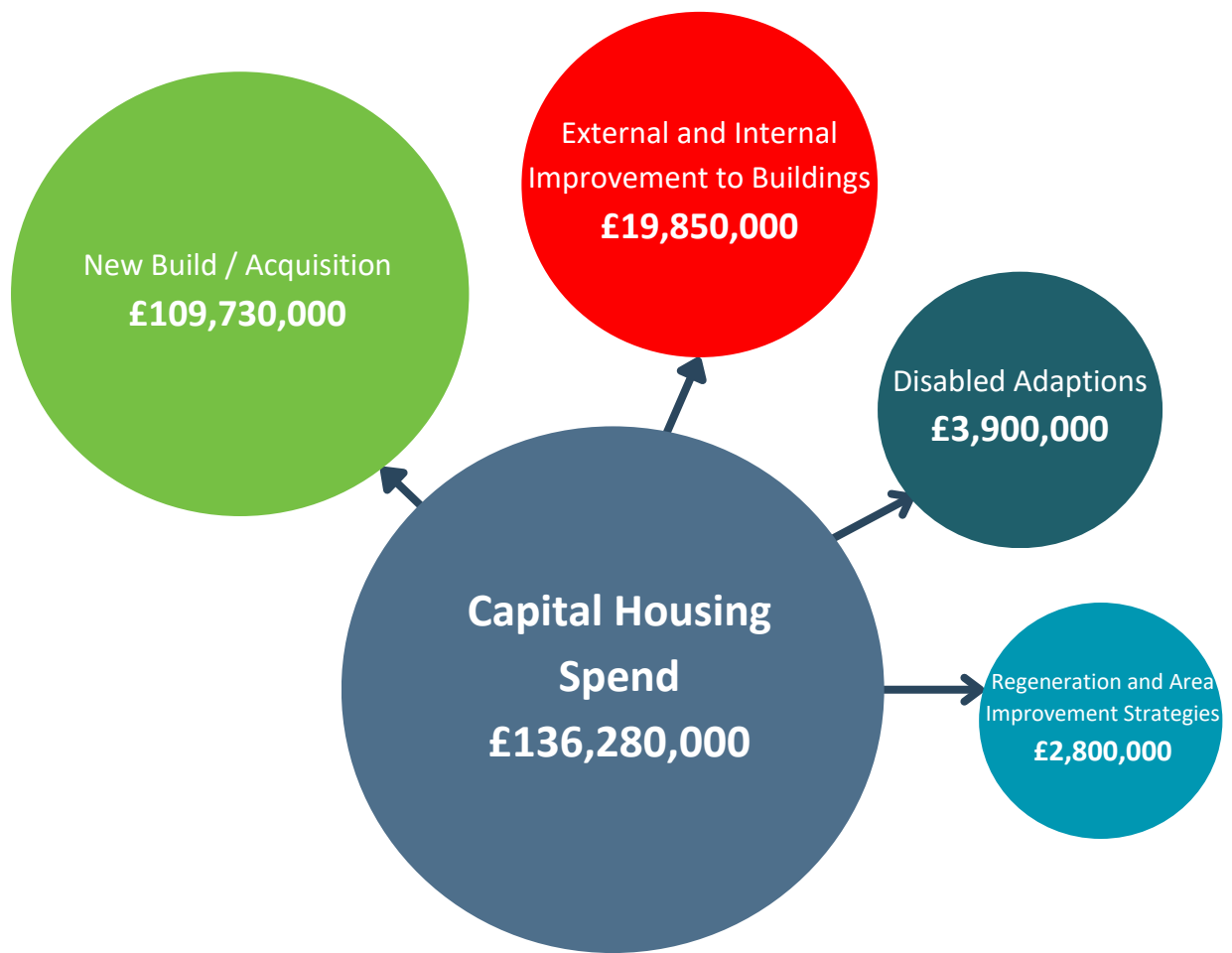
The following diagrams illustrate expenditure and income estimates for both revenue and capital for the financial year 2024/25. Further details are set out at **Appendix A**.





These items are in accordance with legislation and the HRA Guidance Manual which sets out the legislation, regulation, guidance and best practice relating to the operation of a HRA.







## **HRA Financial Management and Monitoring**

### **A) The HRA budget**

Drafted and submitted to Cabinet for approval as part of the wider Council budget setting process in February of each year, the HRA budget also considers a 5-year Medium-Term Financial Plan, the overall 30-year Business Plan and the planned capital investment programme for the period.

**Appendix A** sets out the planned spend and funding sources for the first five years for both revenue and capital.

### **B) The HRA Business Plan**

This is updated annually, submitted to Cabinet in March each year and subsequently sent to the Welsh Government for consideration and approval. The must meet the following requirement objectives:

- Meet the requirements for application for the Welsh Government Major Repairs Allowance grant
- Demonstrate ability to meet the Wales Housing Quality Standards
- must be approved by political and senior management governance processes
- Be underpinned by a 30-year financial model which sets out estimates of planned capital and revenue income and expenditure over the 30- year period
- Work as a planning document forming the basis of the HRA business
- Used to safeguard interests of current and future tenants and service users
- Demonstrate the long-term value for money, financial resilience and sustainability of the HRA.

### **C) The Housing Development and Capital Financial Advisory Board**

This board considers regular financial monitoring updates against revenue and capital budgets and sets a framework for the review and approval of the housing development and acquisition programme. The Board is made up of senior management representatives from the Housing and Finance directorates and meets bi-monthly.

It reviews expenditure proposals and related affordability and receives updates on policies and developments within the housing environment.

### **D) Budget monitoring**

Service accountants with detailed HRA accounting experience work with HRA budget holders to review progress against approved budgets, investigate variances and identify mitigations and actions to bring planned spend into line with forecasts. Where required they work with budget holders to realign budgets to allow additional initiatives to take place or to accommodate changes to available funding. Cardiff Council's Cabinet receives quarterly budget monitoring updates as part of the regular Council reporting processes throughout the year.

Other regular and ongoing financial management and monitoring activities include the following:

- Ensuring that a HRA general balance is maintained at a prudent level
- Creating specific earmarked reserves to mitigate against risk including increasing and unforeseen costs such as the price of materials and the uncertain rent policy in the medium/long term
- Continuing to liaise and consult with the Welsh Government on future rent policy highlighting the importance of ensuring that capital commitments currently being entered into remain affordable
- Continuing to develop indicators to support assessment of financial resilience including prudential borrowing indicators
- Maintaining a prudent approach to repayment of capital expenditure
- Compliance with the terms of reference set by the Housing Delivery and Capital Finance Board in respect to approval or changes in sites proposed for new housing development including viability assessments
- Regular review of service data such as the number of void properties, levels of rent arrears and write offs, progress against the revenue repairs programmes, both responsive and planned, to identify issues and agree interim solutions thus helping to secure improved performance against service objectives
- Regular reviews of progress against the planned capital programme and the level of borrowing needed to avoid unnecessary capital financing costs.

## **Rent policy**

The Council sets the level of rents within a policy framework set by the Welsh Government (WG). The 5-year Social Housing Rent policy was introduced in 2020/21 and will continue until 2024/25 and allows for a maximum 1% rent increase above the rate of the consumer price index (CPI). Where CPI is outside the range of 0 to 3%, a ministerial decision is required for that year.

There is no confirmation of the rent policy approach beyond 2024/25. This and other uncertainties particularly around the impact of inflation represent a significant risk to the resilience of the HRA and business planning as the Council cannot control or accurately predict a key component of the plan.

In line with the current rent policy, a ministerial decision was made on 27th October 2023 to limit rents to a maximum increase of 6.7% for 2024/25 for all tenants. It was proposed that Cardiff set its rents at the maximum allowed. This was approved by Cabinet in December 2023 ahead of the 2024/25 budget setting and in line with the new notice period requirement of the Renting Homes Wales Act which stipulates 2 months' notice for tenants.

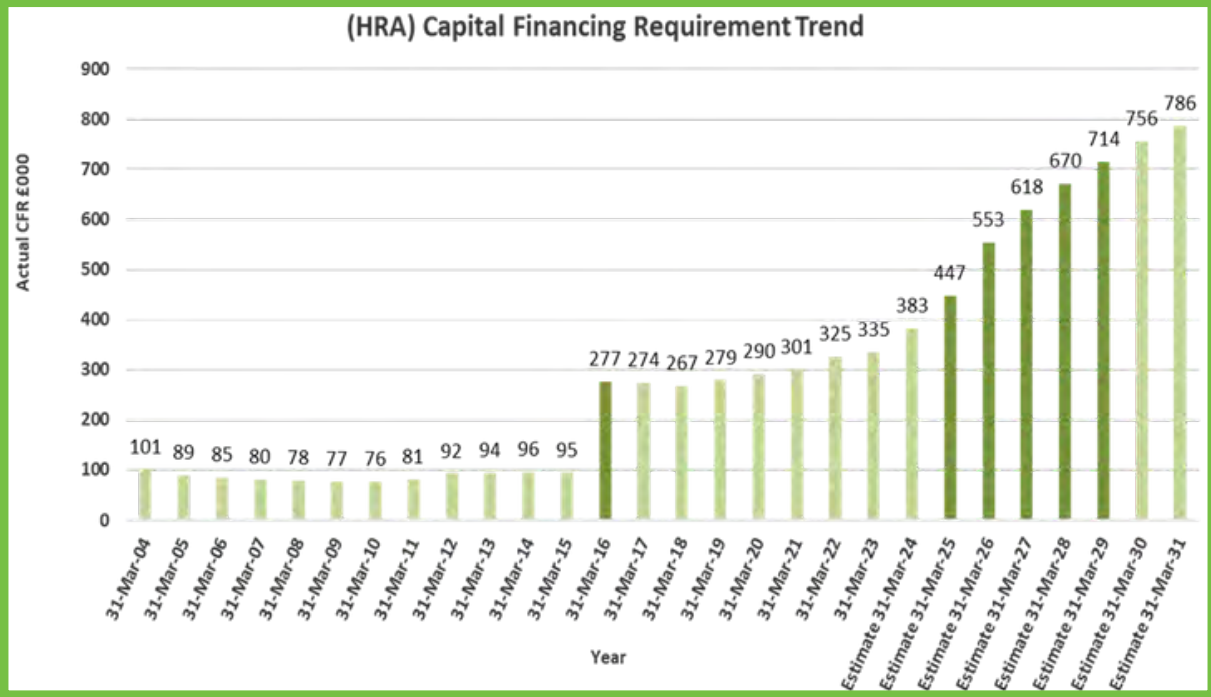
The Minister also confirmed that the commitments made by social landlords to prevent evictions and support tenants in 2024/25 must continue to be implemented.

Future rent modelling has been based on Welsh Government guidelines and taking account of forward indicators for inflation factors. These currently indicate CPI at an average 3.0% for 2024/25, reducing to an average 1.6% for 2025/26 and 1.5% for 2026/27, rising to an average 1.8% for 2027/28 before reaching the target 2% by 2028/29.

It is considered that these rent uplifts will allow for obligations to tenants and lenders to be met and help to support the financial viability of the HRA whilst ensuring that rents remain affordable for current and future tenants. This level of increase will also allow for the continuation of the Council’s ambitious new build plans and future capital programme.

### HRA borrowing

As illustrated in **Appendix A**, borrowing accounts for a very significant amount of the funding for the HRA capital programme. This borrowing results in capital financing costs including interest payable and a prudent revenue provision for the repayment of capital expenditure paid for by borrowing. HRA debt is measured through the Capital Financing Requirement (CFR).



The chart above shows an increasing trend in borrowing requirements, particularly for 2027/28 through to 2029/30.

Financial commitments arising from borrowing must be paid over future generations and are therefore long-term financial commitments for the rent payer. As such, expenditure creating such liabilities should be reviewed regularly to ensure that expenditure remains prudent, affordable and sustainable and considers the future asset management requirements of the housing stock.

A robust approach is in place to oversee borrowing commitments and ensure the viability of any housing schemes. The Housing Development Team use a viability toolkit, known as Proval, to assess the financial viability of every development scheme in order to ensure each scheme is affordable for the HRA. The assumptions are updated annually.

The viability model evaluates all development costs to determine the total scheme costs and also determines the on-going management and maintenance costs of the schemes.

These costs are evaluated against the rental income that the scheme will generate to determine if the scheme is financially viable and if the total scheme costs will be paid back over a reasonable period of time (50 years).

Scheme viability is tested at various stages of the development process including during the design stage, to help determine the best mix of units for each site, at the planning stage and at the stage of tendering for a contractor. This process helps us to ensure our agreed viability parameters are being met across our development programme and that both senior officers and Cabinet are appropriately advised about viability before decisions are made regarding acquisitions of property or new construction projects.

## Sensitivity analysis

Given the period the HRA Business Plan covers, uncertainty remains over the medium to longer term, particularly in relation to capital expenditure commitments, rental income and ongoing investment requirements linked to stock condition.

**Appendix B** sets out the key revenue assumptions within the model for the first five years and in the context of the 30-year business plan period.

These assumptions and other forecasts as detailed in the Business Plan are based on current information and will be subject to a risk of change.

The Risk Matrix at **Appendix C** sets out the main risks to the plan and the potential mitigations and actions put in place to manage these and ensure that the HRA remains affordable and financially viable.

**Appendix D** considers some key areas of sensitivity within the plan and the potential impact on the forecasts for any one year using the 2024/25 budgets for illustration purposes.







# Housing Revenue Account (HRA)

Business Plan 2024/25

Cardiff Council  
Appendices



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# Appendix A

## HRA Revenue and Capital budgets

### Revenue expenditure and income

The model details the planned revenue budget, analysed across the service functions (with an objective split) and the resources assumed to fund planned spend, with the first five years shown in the table below.

	2024/25	2025/26	2026/27	2027/28	2028/29
	£000	£000	£000	£000	£000
Capital Financing	33,121	37,417	43,645	47,862	52,383
Tenancy and General Management	28,174	29,279	30,546	31,673	32,553
Housing Repairs Account	25,826	25,674	26,127	26,704	27,316
Hostels and Other Accommodation	9,518	9,426	11,836	12,061	12,358
Community Hubs and Tenant Participation	6,367	6,495	6,622	6,788	6,959
Housing Development and Neighbourhood Regeneration	4,347	4,029	4,110	4,218	4,327
Central Support	4,068	4,151	4,233	4,340	4,450
Bad Debt Provision	1,398	1,512	1,684	1,746	1,664
Contribution to reserves	1,600	1,400	0	0	0
<b>Total Expenditure</b>	<b>114,419</b>	<b>119,383</b>	<b>128,803</b>	<b>135,392</b>	<b>142,010</b>
Rents and Service Charges	(105,367)	(111,957)	(119,872)	(125,124)	(130,803)
Other Income	(6,593)	(6,641)	(6,740)	(6,870)	(7,001)
Fees & Charges	(779)	(785)	(791)	(798)	(806)
Contribution from earmarked reserves	(1,680)	0	(1,400)	(2,600)	(2,600)
Contribution from General Reserve	0	0	0	0	(800)
<b>Total Income</b>	<b>(114,419)</b>	<b>(119,383)</b>	<b>(128,803)</b>	<b>(135,392)</b>	<b>(142,010)</b>

Revenue expenditure commitments proposed over the next 5 years include the following:

- Capital financing requirements reflect the current and increasing borrowing requirement proposed in the Capital Investment Programme, interest payable of 4%, and the Council's prudent revenue provision policy.
- Tenancy and General Management includes the funding requirement for tenant functions including caretaking, the allocations and rehousing unit, compliance and 24-hour services.

- Hostels and Other Accommodation include the estimated staffing structures, operating costs and service charge recovery levels for proposed new older persons community living schemes and for additional temporary and family supported accommodation.
- Inclusion of estimated costs of a number of new requirements as a result of the updated Welsh Housing Quality Standards 2023 (WHQS 23) with significant budget implications, including the provision of suitable flooring for all habitable rooms, staircases and landings at the change of tenancy, provision of water butts and water saving devices and external equipment storage. In addition, the purchase of a new asset database and costs of ongoing stock condition surveys to improve understanding of stock condition and decision making.
- Planned drawdowns from earmarked reserves to meet any in year shortfalls in the medium term due to the impact of increased service pressures and high levels of borrowing ahead of availability of related rental income from new stock.

### **The following should be noted:**

- Rents and service charge levels reflecting planned increases in stock and assumed timings of availability for let of new units.
- Anticipated other income levels including available grant funding, staff recharges to capital schemes and other support recharges.
- Tenanted service charges assumed to increase by inflation for cost recovery where appropriate
- Stock numbers assumed to increase in line with the New Build Development Programme
- The Plan provides for service growth and additional pressures particularly linked to increases in stock and the estimated requirements for ongoing management and maintenance
- The Major Repairs Allowance grant is assumed at current level (£9.570 million) towards Capital Programme spend over the 30 years
- Contributions to reserves where surpluses become available to mitigate against future risk including increasing and unforeseen costs such as the price of materials and the uncertain rent policy in the medium/long term.
- The HRA Medium Term Financial Plan (MTFP) currently indicates a budget gap of £800,000 for the financial year 2028/29 and a further £1 million gap for 2029/30. This is after assumed net drawdowns from earmarked reserves over the period 2024/25 to 2028/29 to manage the medium-term position. It is proposed to use the HRA General Reserve to cover this gap and to replenish the HRA reserves over the longer-term period.
- No amount has been included to reflect the financial impact of meeting the WHQS 23 decarbonisation targets, until there is more clarity on the approach and confirmation of any Welsh Government financial support to meet what are deemed statutory targets.
- Over the longer-term period of the 30-year plan, other key assumptions are built into the financial model to test and demonstrate the ongoing viability of the plan and to ensure that service objectives can be met. Further detail is set out in Appendix B.

## Capital expenditure and income

Planned capital investment and resources assumed to pay for the investment are also identified within the model, with the first five years shown in the table below.

	2024/25	2025/26	2026/27	2027/28	2028/29	Total
	£000	£000	£000	£000	£000	£000

Regeneration and Area Improvements	2,800	2,650	1,650	2,750	2,750	12,600
External and Internal Imps	19,850	22,205	36,975	21,265	15,225	115,520
New Build and Acquisitions	109,730	169,045	123,215	94,010	104,750	600,750
Disabled Facilities Adaptations	3,900	3,350	3,350	3,350	3,350	17,300
<b>Total Expenditure</b>	<b>136,280</b>	<b>197,250</b>	<b>165,190</b>	<b>121,375</b>	<b>126,075</b>	<b>746,170</b>

Major Repairs Allowance Grant	(9,570)	(9,570)	(9,570)	(9,570)	(9,570)	(47,850)	% 6.4
Additional Borrowing	(76,502)	(120,784)	(80,490)	(62,065)	(65,505)	(405,346)	54.3
Revenue / Reserves	(1,400)	0	0	0	0	(1,400)	0.2
External Grant and Contributions	(48,308)	(66,396)	(74,630)	(49,740)	(51,000)	(290,074)	38.9
Capital Receipts	(500)	(500)	(500)	0	0	(1,500)	0.2
<b>Total Resources</b>	<b>(136,280)</b>	<b>(197,250)</b>	<b>(165,190)</b>	<b>(121,375)</b>	<b>(126,075)</b>	<b>(746,170)</b>	<b>100</b>

### Expenditure commitments proposed over the next 5 years include the following:

- Regeneration and area improvement projects to create better and safer places to live with works including defensible space, road/footpath realignment, improvements to flats, garages, gullies and open spaces
- Investment in existing housing stock for recladding building safety, priority energy efficiency schemes and to meet Welsh Housing Quality Standards to ensure homes are warm, safe and secure
- Completion of existing house building partnership programme and procurement and delivery of further phases and sites to deliver more homes to tackle the significant affordable housing demand in the city
- In accordance with a report considered by Cabinet in December 2023, to also develop actions to tackle the Housing emergency, with a clear reliance on significant grant funding to ensure plans are deliverable as well as affordable
- Adaptations to dwellings for eligible tenants to live independently and improve their movement in and around the home.

The programme is reviewed annually in line with the 30-year HRA Business Plan.



# Appendix B

## HRA Revenue assumptions

The detailed 30-year financial model behind the HRA Business Plan includes several key assumptions used to determine the level of resources available to council housing over the next 5 years and in the context of the next 30 years.

**These key baseline assumptions are listed below:**

Key Assumptions	2024/25 %	2025/26 %	2026/27 %	2027/28 %	2028/29 %
CPI (based on OBR September forecasts)	3.00	1.60	1.40	1.80	2.00
Rent Uplifts (inclusive of CPI based on previous September)	6.7	4.00	2.6	2.40	2.80
Bad Debts	1.00	1.00	1.00	1.00	1.00
Void Rents	1.75	1.75	1.75	1.75	1.75
Year End Stock numbers	14,243	14,472	14,818	15,041	15,297
Average Rent	£126.28	£131.33	£134.74	£137.97	£141.83
Year End Reserves	£20.723m	£22.123m	£20.723m	£18.123m	£14.723m

**Other background information on the build-up of the plan includes the following:**

- Rent increases in line with WG guidelines taking account of forward indicators for inflation factors (6.7% uplift for 2024/25, 4% for 2025/26 reflecting the OBR forecast for 2024/25, reducing to 2.6% for 2026/27 and increasing to 2.8% by 2028/29)
- Following the end of the current rent policy term, it is assumed that the rent bands remain and that rent uplifts continue to be based on CPI +1% where CPI is within the range of 0 to 3% or CPI only where CPI is outside this range - this is considered a prudent approach
- In the absence of any confirmed new rent policy, prudent forecasts for rent uplifts assumed beyond the medium-term financial plan (CPI +0.5%)
- Stock numbers as assumed using data from the planned new build programme and timings of availability for let
- In the absence of an agreed pay award, an average 3.8% annual uplift is included for 2024/25. This equates to a flat rate award (£1,250) on all spinal points in line with the approach agreed for pay awards for the last 2 years (£1,925 in each of the years 2021/22 and 2022/23). Provision is also made for employers' National Insurance and Superannuation contributions, employee incremental pay progression as well as other full year impacts of the costed establishment including Apprenticeship levies and the Real Living Wage. Pay uplifts at a flat

rate of £750 are assumed for 2025/26 and 2026/27 increasing to a flat rate of £1,000 for 2027/28 and 2028/29 but are dependent on a number of variables and are subject to risk of change

- Drawdowns as required from earmarked reserves as a result of high inflationary cost increases and capital financing commitments in the medium term
- Inclusion of estimated costs of a number of new requirements as a result of the updated Welsh Housing Quality Standards 2023 (WHQS 23) with significant budget implications, including the provision of suitable flooring for all habitable rooms, staircases and landings at the change of tenancy, provision of water butts and water savings devices and external equipment storage. In addition, the purchase of a new asset database and costs of ongoing stock condition surveys to improve understanding of stock condition and decision making as a result
- Receipt of Welsh Government revenue grant to contribute towards WHQS 23 costs in 2024/25 (subject to grant award and terms and conditions)
- No amount has been included to reflect the financial impact of meeting the WHQS 23 decarbonisation targets, until there is more clarity on the approach and confirmation of any Welsh Government financial support to meet what are deemed statutory targets.



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# Appendix C

## Risk matrix

RISK DESCRIPTION	IMPACT	PRE-MITIGATION RISK ANALYSIS	MITIGATING CONTROLS	POST-MITIGATION RISK ANALYSIS
<p><b>Restricted rent uplift in future years due to changes to the rent policy beyond 2025/26 or to levels of CPI</b></p> <p><b>Uncertainty over stream of income (rents and service charges) means there is no control.</b></p>	<p>Potential impact on level and quality of service provision to tenants and capital schemes that can be taken forward.</p> <p>Impact of affordability, prudence, and sustainability of additional borrowing.</p> <p>Impact on local and national affordable housing targets.</p>	<p><b>Red</b></p>	<p>Scenario planning exercise to review revenue operating costs to identify savings and acceptable impact.</p> <p>Review and reprioritisation of the whole Capital Programme and realignment of future spend plans.</p> <p>Continue to liaise and consult with the WG on future rent policy highlighting the importance of ensuring that capital commitments currently being entered into remain affordable.</p> <p>Use of earmarked reserves and general balances to support financial resilience.</p>	<p><b>Red</b></p>
<p><b>Cost inflation increase above rent uplifts</b></p>	<p>Increase in costs of supervision, management and repairs and maintenance, including capital contracts.</p> <p>Increased cost of energy and fuel.</p>	<p><b>Red</b></p>	<p>Review and reprioritise revenue operating costs and reduce or defer planned expenditure (in line with stock condition requirements), including within the Capital Programme where any variations to planned spend are not committed.</p>	<p><b>Amber</b></p>

RISK DESCRIPTION	IMPACT	PRE-MITIGATION RISK ANALYSIS	MITIGATING CONTROLS	POST-MITIGATION RISK ANALYSIS
<p><b>A reduction in the (£9.57m per annum) WG Major Repairs Allowance (MRA) grant</b></p>	<p>Impact on achievability and ongoing maintenance of WHQS.</p> <p>Impact on the achievability of the Capital Programme.</p>	<p><b>Red</b></p>	<p>Review and reprioritise revenue operating costs. Reprioritisation of the Capital Programme.</p> <p>Reduce new build or regeneration development programme whereother realignment is not possible.</p>	<p><b>Amber</b></p>
<p><b>Failure to meet new build housing programme targets</b></p>	<p>Failure to reduce housing waiting list due to delays to timing of lettings of new build properties. Impact on temporary accommodation and homelessness. Holding costs of vacantsites and revenue costs of development teams. Reduction or delay in rental income receivable and resources available to support the HRA budget.</p>	<p><b>Red</b></p>	<p>Contractual commitment and variance monitoring by budget holder. Finance and performance targets reported to the Housing Development and Capital Finance Board.</p> <p>Using a range of procurement routes including a new partnering scheme and working directly with developers on package deals.</p> <p>Purchasing properties direct from the market to mitigate any delay.</p>	<p><b>Amber</b></p>



RISK DESCRIPTION	IMPACT	PRE-MITIGATION RISK ANALYSIS	MITIGATING CONTROLS	POST-MITIGATION RISK ANALYSIS
<p><b>Treasury Management</b></p>	<p>Unplanned increased interest cost payable for any capital expenditure incurred or planned to be incurred which is to be paid for by borrowing.</p>	<p><b>Red</b></p>	<p>Integrated Council wide Treasury Management policy and strategy Borrowing at fixed rates where possible to ensure certainty for business planning.</p> <p>Annual Viability parameter governance and approval by Governance Board to control risk.</p> <p>Review of affordability indicators highlighting risk of Capital Financing costs as % of Net Revenue Stream.</p>	<p><b>Amber</b></p>
<p><b>Challenge of Decarbonisation</b></p> <p><b>WHQS23 guidance sets a target date of 31/03/2030 to achieve SAP 75 (EPC energy rating of C) and of 31/03/2034 (or as defined by the target energy pathways) to achieve SAP EPC energy rating of A. Significant external funding for retrofit programmes and technological advances will be required to achieve the shift from EPC C to A.</b></p>	<p>Failure to plan and invest strategically to meet carbon reduction targets could result in failure to meet WG target. Impact on tenants' energy costs. The requirement to meet the cost of decarbonisation without additional funding will impact on other programmes of capital expenditure and result in significant unfunded revenue budget consequences resulting in an unviable business plan.</p>	<p><b>Red</b></p>	<p>Work closely with WG to understand key requirements, targets, delivery methods and costs and any penalties for noncompliance. Raise awareness with WG of the cost of meeting the targets and the need for grant funding to fully offset these costs.</p> <p>Commissioning of target energy pathways for each property to map the work required to achieve the targets (subject to WG funding and clarification of requirements)</p> <p>Implementation of a new Asset Management database to better record the work needed/ completed at each property.</p> <p>Pilot renewable technology to better understand how the challenge of decarbonisation can be met.</p> <p>Ensure new build homes meet the standard to avoid future retrofit.</p>	<p><b>Red</b></p>

RISK DESCRIPTION	IMPACT	PRE-MITIGATION RISK ANALYSIS	MITIGATING CONTROLS	POST-MITIGATION RISK ANALYSIS
<p><b>The levels of Welsh Government Grant assumed receivable</b></p>	<p>Initiatives such as high rise over cladding and new build programme are neither viable nor deliverable.</p>	<p><b>Red</b></p>	<p>Entering into contracts only after confirmation of grants of sufficient level to cover the cost of the works.</p> <p>Early discussion with WG re housing pressures in the City and prioritisation of Cardiff for TACP and SGH funding for certainty of development schemes without incurring abortive costs.</p>	<p><b>Amber</b></p>
<p><b>Cost-of-Living Crisis</b></p>	<p>Impact of cost-of-living crisis on tenants' ability to pay rent and service charges, resulting in increased arrears, requirement for bad debt provision and increased debt collection and recovery costs. Reduction in rental income receivable and resources available to support the HRA budget.</p>	<p><b>Amber</b></p>	<p>Any rent increase is informed by an affordability assessment to ensure tenants can afford to pay the rent.</p> <p>Information and advice to tenants, e.g. through Welfare Liaison, Advice and Into Work Services.</p> <p>Maximisation of income by promotion of available benefits and specific support</p> <p>Ensuring effective rent arrears procedures are in place, including pathway of support for tenants and introduction of new Discretionary Housing Fund, exclusively for council tenants</p> <p>Regular review of bad debts provision</p> <p>Annual service review to ensure value for money and maximisation of use of resources.</p>	<p><b>Green</b></p>

RISK DESCRIPTION	IMPACT	PRE-MITIGATION RISK ANALYSIS	MITIGATING CONTROLS	POST-MITIGATION RISK ANALYSIS
<p><b>Ensuring the accuracy of stock condition data, including the implementation of new standards</b></p>	<p>Planned improvement schemes are incorrectly budgeted for and timescales to deliver are potentially unrealistic.</p>	<p><b>Amber</b></p>	<p>Stock condition data is continuously updated with live data and opportunities to survey properties taken to minimise inaccurate information.</p> <p>New Asset Management Database to be purchased and populated with updated property condition and energy pathway data.</p>	<p><b>Green</b></p>
<p><b>Increased demand for services – Increased housing need, tenant support and advice, increased repairs and maintenance</b></p>	<p>Conflicting priorities within the available resources resulting in the need to ensure service delivery achieves maximum impact.</p>	<p><b>Amber</b></p>	<p>Tenant engagement and consultation.</p> <p>Robust businessplanning and budget setting around identified priorities.</p> <p>Management and monitoring of performance and against key performance indicators (KPIs).</p>	<p><b>Amber / Green</b></p>

RISK DESCRIPTION	IMPACT	PRE-MITIGATION RISK ANALYSIS	MITIGATING CONTROLS	POST-MITIGATION RISK ANALYSIS
<p><b>Resilience of the HRA in the face of global issues – refugees, conflict</b></p>	<p>Implications on existing resources.</p>	<p><b>Amber</b></p>	<p>Impact of global issues on the HRA to be monitored and appropriate mitigation put in place as required.</p> <p>Seek national support and guidance where required.</p> <p>Reprioritisation of resources as required.</p>	<p><b>Amber</b></p>



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# Appendix D

## Sensitivity analysis

The assumptions within the HRA business plan are based on best information and will be subject to a risk of change. The table below sets out some key areas of sensitivity and the potential financial impact on the plan, using the 2024/25 budgets for illustration.

This is on the assumption that all other factors remain constant and no mitigation/offsetting actions are in place. In reality, as set out in the table at Appendix C, planned mitigation would take the form of numerous and varied measures to ensure a viable financial position is maintained.

KEY VARIABLE 2024/25	REVISED KEY VARIABLE	FINANCIAL IMPACT 2024/25 £	SERVICE IMPACT	REVISED KEY VARIABLE	FINANCIAL IMPACT 2024/25	SERVICE IMPACT
CPI and rental income due 6.7%	CPI and rental income due 5.7%	+£0.862m	A 1% reduction in the level of CPI reduces rental income and available revenue resources impacting the flexibility in service provision and ability to meet tenant priorities. Also impacting on ability to meet financial commitments and increasing risk to the affordability of the capital programme in the medium term.	CPI and rental income due 7.2%	-£0.431m	A 0.5% increase in the level of CPI increases rental income and available revenue resources. These additional resources would enable strategic decision making including early repayment of borrowing, increased service investment or set aside of reserves to enhance future financial resilience.

KEY VARIABLE 2024/25	REVISED KEY VARIABLE	FINANCIAL IMPACT 2024/25 £	SERVICE IMPACT	REVISED KEY VARIABLE	FINANCIAL IMPCT 2024/25	SERVICE IMPACT
CPI and rental income due 6.7%	CPI and rental income due 5.7%	+£0.862m	A 1% reduction in the level of CPI reduces rental income and available revenue resources impacting the flexibility in service provision and ability to meet tenant priorities. Also impacting on ability to meet financial commitments and increasing risk to the affordability of the capital programme in the medium term.	CPI and rental income due 7.2%	-£0.431m	A 0.5% increase in the level of CPI increases rental income and available revenue resources. These additional resources would enable strategic decision making including early repayment of borrowing, increased service investment or set aside of reserves to enhance future financial resilience.
Employers' Pay Award Average 3.8%	Employers' Pay Award Average 2.8%	-£0.393m	A 1% reduction in pay award results in a reduced funding requirement increasing the flexibility to progress other plans and priorities.	Employers' Pay Award Average 5.8%	+£0.786m	A 2% increase in pay award results in an increased funding requirement and the necessity to review and flex other plans and priorities.
Interest payable 4%	Interest payable 3.5%	-£2.075m	A reduction of 0.5% in interest rates reduces interest payable resulting in additional revenue resources available for other plans or to set aside for increased financial resilience.	Interest payable 5%	+£4.151m	An increase of 1% in interest payable impacts on the revenue resources available to fund the planned Capital Programme and could result in a requirement to reduce planned service investment and identify other efficiencies such as use of reserves in the short term.

KEY VARIABLE 2024/25	REVISED KEY VARIABLE	FINANCIAL IMPACT 2024/25 £	SERVICE IMPACT	REVISED KEY VARIABLE	FINANCIAL IMPACT 2024/25	SERVICE IMPACT
Void rent loss 1.75%	Void rent loss 1.25%	-£0.460m	A 0.5% decrease in the void rent loss increases potential rental income and the resources available to fund planned programmes of investment and service provision.	Void rent loss 2.75%	+£0.920m	A 1% increase in the void rent loss reduces potential rental income available and will necessitate service efficiencies and a review of plans and priorities including use of reserves to mitigate any impact in the short term.



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# Appendix E

## HRA Business Plan 30-year budget forecast

		Income			Expenditure								
Year	Year	Net rent Income	Other income	Total Income	Managt.	Repairs & Maintenance	Other Revenue spend	Total Expenditure	Capital Charges	Transfer from/(to) earmarked reserves	DRF	Surplus (Deficit) for the Year	Total General Balances
		£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000		£,000	£,000	£,000
1	2024.25	104,143	2,721	106,864	(41,573)	(25,826)	(6,424)	(73,823)	(31,721)	80	(1,400)	0	15,502
2	2025.26	110,623	2,678	113,301	(42,670)	(25,674)	(6,140)	(74,484)	(37,417)	(1,400)	0	0	15,502
3	2026.27	118,369	2,683	121,052	(46,425)	(26,127)	(6,255)	(78,807)	(43,645)	1,400	0	0	15,502
4	2027.28	123,561	2,691	126,252	(47,883)	(26,704)	(6,403)	(80,990)	(47,862)	2,600	0	0	15,502
5	2028.29	129,326	2,699	132,025	(49,169)	(27,316)	(6,557)	(83,042)	(52,383)	2,600	0	(800)	14,702
6	2029.30	135,860	2,707	138,567	(49,825)	(27,862)	(6,689)	(84,376)	(55,137)	0	0	(946)	13,756
7	2030.31	142,311	2,902	145,213	(51,314)	(28,699)	(6,922)	(86,935)	(58,228)	0	0	50	13,806
8	2031.32	146,520	2,913	149,433	(52,084)	(29,847)	(7,216)	(89,147)	(60,772)	0	0	(486)	13,320
9	2032.33	151,943	2,924	154,867	(54,428)	(31,191)	(7,549)	(93,168)	(61,056)	0	0	643	13,963
10	2033.34	156,657	2,935	159,592	(56,876)	(32,595)	(7,899)	(97,370)	(62,243)	0	0	(21)	13,942
11	2034.35	161,007	2,947	163,954	(59,436)	(34,063)	(8,264)	(101,763)	(62,743)	0	0	(552)	13,390
12	2035.36	165,120	2,951	168,071	(61,813)	(35,426)	(8,615)	(105,854)	(63,040)	0	0	(823)	12,567
13	2036.37	169,344	2,963	172,307	(63,977)	(36,666)	(8,950)	(109,593)	(63,523)	0	0	(809)	11,758
14	2037.38	173,670	2,974	176,644	(66,215)	(37,950)	(9,297)	(113,462)	(63,899)	0	0	(717)	11,041



Year	Year	Income			Expenditure							Surplus (Deficit) for the Year	Total General Balances
		Net rent Income	Other income	Total Income	Managt.	Repairs & Maintenance	Other Revenue spend	Total Expenditure	Capital Charges	Transfer from/(to) earmarked reserves	DRF		
		£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000		£,000	£,000	£,000
15	2038.39	178,109	2,986	181,095	(68,368)	(39,279)	(9,641)	(117,288)	(63,642)	0	0	165	11,206
16	2039.40	182,660	2,998	185,658	(70,419)	(40,654)	(9,981)	(121,054)	(64,178)	0	0	426	11,632
17	2040.41	187,323	3,011	190,334	(72,531)	(41,940)	(10,334)	(124,805)	(64,823)	0	0	706	12,338
18	2041.42	192,108	3,102	195,210	(74,708)	(43,266)	(10,699)	(128,673)	(65,853)	0	0	684	13,022
19	2042.43	197,016	3,115	200,131	(76,949)	(44,635)	(11,079)	(132,663)	(66,719)	0	0	749	13,771
20	2043.44	202,047	3,127	205,174	(79,257)	(46,047)	(11,473)	(136,777)	(67,346)	0	0	1,051	14,822
21	2044.45	207,211	3,140	210,351	(81,635)	(47,505)	(11,881)	(141,021)	(68,297)	0	0	1,033	15,855
22	2045.46	212,506	3,153	215,659	(84,084)	(49,008)	(12,305)	(145,397)	(68,577)	0	0	1,685	17,540
23	2046.47	217,935	3,166	221,101	(86,606)	(50,560)	(12,746)	(149,912)	(68,987)	0	0	2,202	19,742
24	2047.48	223,506	2,605	226,111	(89,204)	(52,161)	(13,203)	(154,568)	(69,562)	0	0	1,981	21,723
25	2048.49	229,220	2,843	232,063	(91,880)	(53,813)	(13,677)	(159,370)	(70,174)	0	0	2,519	24,242
26	2049.50	235,078	2,858	237,936	(94,636)	(55,517)	(14,170)	(164,323)	(70,986)	0	0	2,627	26,869
27	2050.51	241,081	2,872	243,953	(97,476)	(57,276)	(14,681)	(169,433)	(72,132)	0	0	2,388	29,257
28	2051.52	247,238	2,887	250,125	(100,401)	(59,090)	(15,212)	(174,703)	(73,556)	0	0	1,866	31,123
29	2052.53	253,558	2,903	256,461	(103,412)	(60,963)	(15,764)	(180,139)	(74,772)	0	0	1,550	32,673
30	2053.54	260,032	2,919	262,951	(106,515)	(62,895)	(16,337)	(185,747)	(75,815)	0	0	1,389	34,062

Please note: The Business Plan 30-year financial model categorises some information differently to the short/medium term budgets and therefore figures may vary.