

CABINET MEETING: 15 DECEMBER 2014

HOUSING REVENUE ACCOUNT (HRA) BUSINESS PLAN

**REPORT OF DIRECTOR OF COMMUNITIES, HOUSING &
CUSTOMER SERVICES**

AGENDA ITEM: 8

**PORTFOLIO: HEALTH HOUSING & WELLBEING (COUNCILLOR SUSAN
ELSMORE)**

1. The purpose of this report is to present the Housing Revenue Account (HRA) Business Plan 2015-2016 for Cabinet approval.
2. To highlight the key changes of the Housing Revenue Account Subsidy (HRAS) Reform and to complement the Housing Subsidy Finance Reform Cabinet Report that was presented to Cabinet on 17th July 2014.

Background

3. Authorities in Wales are required to present an “acceptable” Housing Revenue Account (HRA) Business Plan (including a 30 year financial model) to the Welsh Government each year in order that the Welsh Government can assess the progress of local authorities towards meeting and/or maintaining the Welsh Housing Quality Standard (WHQS) and be eligible for the Major Repairs Allowance (MRA) Grant.
4. The Plan must conform to a structure and include business plan parameters set out by the Welsh Government.
5. This plan also provides the link with the Corporate Business Plan, and the Communities, Housing and Customer Services Business Plan.

Issues

Housing Revenue Account Business Plan

6. Issues covered in the HRA Business Plan are to;
 - set out Cardiff’s purpose and vision as a social housing landlord;
 - set out it’s objectives and standards for the service;
 - plan how we achieve the objectives and standards set out (the strategies);
 - plan resource and financial requirements;

- provide a framework for monitoring and evaluating the progress of the housing 'business';
 - communicate Cardiff's plans to its tenants, members, the Welsh Government, other key stakeholders, partners and the wider community.
7. The Business Plan ensures;
- efficient use of housing assets;
 - increased transparency of the HRA;
 - precise planning of our housing management strategy;
 - puts Cardiff's housing accounts into a more business-like basis.
8. The City of Cardiff Council was the first authority in Wales to declare achievement of the Welsh Housing Quality Standard, almost two months ahead of the Welsh Government deadline date of December 2012.
9. Following the completion of the WHQS for existing Council Housing, the Business Plan incorporates the Council's objective to deliver high quality and sustainable housing. A second new build housing partnering scheme is being undertaken which will deliver approximately 1,500 new housing units, with a minimum of 40% being affordable housing. A number of existing land sites already in the ownership of the HRA have been identified for building new homes. However to supplement this, a number of other sites currently in the ownership of the General Fund are planned to be appropriated to the HRA to allow the Council to maximise the effective use of existing surplus land.
10. Other key objectives included in the Business Plan are:
- The **Remodelling and Restructure** of existing homes over the life of the plan. There has been a review as to the suitability of our sheltered housing accommodation and one of our sheltered blocks (Minton Court) has already been modernised to keep pace with tenant needs. A second block (Sandown Court) is undergoing significant remodelling and is due on site in the new year.
 - Major **Estate Regeneration** works at Trowbridge Mawr are continuing and re-cladding, courtyard improvements and landscaping works are about to commence at Hodges Square. Other smaller scale projects are planned throughout the city and include garage sites, gullies and alley gating schemes.
 - Expansion of the **Community HUBs** making housing and benefit advice more accessible and the provision of other services such as job clubs, work related training and free internet access.
 - Large scale **Capital Improvement Works** e.g. 'A' rated boiler upgrade programme, over cladding works, house painting, roofing replacements, communal flooring upgrades and new front doors for low rise flats.
 - The continued delivery of **Community Benefits** in partnership with our external building contractors, delivery apprenticeships for people living in Cardiff communities and the volunteering of staff time.

- The scrutiny of **Performance Indicators** and **Tenant Satisfaction Surveys** against targets to measure Housing Management Services.
- Focus on improving **Tenant Participation and Consultation** including examples of community projects and information on grants available and advice on how to make a difference in a community.
- The current and future investment in **Neighbourhood Regeneration** and **Area Improvement Strategies**.
- Spotlight on the financial commitments and resource implications via the 5 Year **Capital & Revenue Budgets** (Draft).

Housing Revenue Account Subsidy (HRAS) Reform

11. Currently, all eleven Welsh landlord authorities operate within a centralised HRA Subsidy system which is complex, outdated and where a “negative subsidy” is paid to the UK Treasury each year.
12. The UK Government and Welsh Government have reached an agreement that will allow all Councils with housing stock in Wales to leave the centralised HRA Subsidy system. This will mean Councils will become responsible for financing their landlord services and housing investment from their income. This is referred to as “self financing”.
13. The new arrangements will mean that from April 2015, the City of Cardiff Council will no longer have to pay £15m from tenant rents to the UK Treasury each year. Instead, we will make a single one off payment as a “buy out” to the UK Treasury on 31st March 2015 of approximately £190m. This will also mean that the City of Cardiff Council will have approximately £2m more to spend on their homes and housing services every year.
14. The overriding principle of the subsidy reform is that no Welsh Authority will be worse off under the new Self Financing Scheme.
15. As highlighted above, as from April 2015, Cardiff is gaining greater powers in respect of the way it finances its landlord services and meets the needs of tenants and the communities in which they live. Part 4 of the Housing (Wales) Act provides the legislative framework for the introduction of the new social housing rent policy. This policy was implemented by housing associations in April 2014 and will be implemented by all local housing authorities in April 2015. Under the new rent policy, the Welsh Government will set an annual target rent band for each landlord. The responsibility for setting the rents for individual dwellings still rests with the Council.
16. Within this new policy, the Welsh Government has also set a minimum rent increase of 2.7% for 2015/16 but has allowed Councils the flexibility to raise further rental income to invest in upgrading the existing housing stock and its environment or in building new properties. The amount of the increase is restricted to £2 per week above the minimum 2.7%. It is proposed that use is made of this increased flexibility to raise rents slightly above the minimum level; tenants would be consulted about this proposal and about their priorities for using the funds. The percentage

increase for 2015/16 would still be lower than in previous years and council rents remain very good value for money when compared with privately rented accommodation. If tenants receive housing benefit, this will increase automatically to cover the full increase in their rent.

Average weekly rents in Cardiff across the various sectors are currently:

No. of Rooms	Market Rent	Intermediate (LHA) Rent	Council Rent
1	£121	£104	£75
2	£150	£128	£87
3	£183	£152	£100
4	£230	£192	£112

17. The business plan has given consideration to the impact of Welfare Reform. Financial modelling was carried out in an attempt to consider likely scenarios, particularly in respect of potential increases to rent arrears as a result of the reductions in Housing Benefit due to property rent/size restrictions. In addition, the modelling considered the potential additional costs of collection and arrears recovery. The Authority is putting in place various measures to minimise this impact. Tenants have been provided with detailed information about the changes, setting out available options including home swapping and property transfers. The waiting list process has been simplified and those cases affected will be prioritised within this process. There has been an increase in related staffing to assist and advise tenants with debt management and budgeting and to facilitate the changes, minimising impact as far as possible.

Scrutiny

18. The draft HRA Business Plan was presented at Communities and Adult Services Scrutiny Committee on 3rd December 2014. The letter from the Scrutiny Chair following this meeting will be circulated at the Cabinet meeting.

Reasons for Recommendations

19. To comply with the requirement to forward the HRA Business Plan to the Welsh Government.

Legal Implications

20. There are no direct legal implications but the requirement for a plan is set out in the body of the report. The approval of the business plan is an executive function which does not have to be referred to Council.

Financial Implications

21. The Housing Revenue Account Business Plan must be supported by a 30 year financial model. This financial model assesses the viability of the HRA over a 30 year time period. The model is also used to estimate the

planned investment and the related capital and revenue implications over the period.

22. The financial model must by definition include many assumptions, particularly in respect of expenditure levels, capital financing, projected income levels and inflation rates. Obviously, this is further complicated by the uncertainty of the economic climate, the potential impact of Welfare Reform, the housing environment generally and the long term nature of the forecasts within the Business Plan. As a result, all of these assumptions are extremely sensitive to change.
23. A number of crucial assumptions are built into the model, as follows:
 - Rents will increase within a range of 3% to 3.25% and service charges will increase within a range of 2.5% to 3% per annum. Void rent loss is currently 3.22% and bad debts are currently 1.63% and are assumed to remain at this level over the 30 year period. This forecast takes into account the potential impact of Welfare Reform on rent arrears and void properties, particularly as a result of the reductions in Housing Benefit due to property rent/size restrictions. Any increase above this level is likely to impact on available revenue resources and may necessitate further offsetting operational savings.
 - General inflation assumption is within a range of 2.5% to 3% throughout the model.
24. In line with the current financial year, the projected receipts from future council house sales are kept at a very low level. It is not anticipated that this position will improve significantly in the immediate future.
25. The assumption in the model is that the WG Major Repairs Allowance remains at its current level of £9.6m p.a. over the course of the plan. Any allowance less than this will have an impact on the sustainability of the plan and the ability to maintain investment already incurred in the housing stock. The final allocation of Major Repairs Allowance to Cardiff in 2015/16 will not be known until after approval of the business plan.
26. The Business Plan details the capital and revenue funding implications of the proposed Capital Programme. The Programme assumes additional borrowing to be undertaken in order to build new housing and support investment in the existing stock. This will result in additional revenue implications which will need to be managed to ensure it does not impact adversely on the long term sustainability and affordability of the Housing Revenue Account. The position will be reviewed and may result in a requirement for offsetting revenue savings in future years which will be identified and reported through the financial monitoring process.
27. Any financial deficit and liabilities of the HRA are ultimately liabilities of the Council. It is important that undertaking additional borrowing for the development of new housing is supported by a robust financial business plan consistent with asset management requirements of the new and

existing housing stock. Such plans should also consider the impact of future regulation changes on income levels.

RECOMMENDATIONS

Cabinet is recommended to:

- (1) approve the HRA Business Plan 2015-2016.
- (2) note that the Plan will be submitted to the Welsh Government in order to meet the MRA grant application deadline.

SARAH McGill

Director

9 December 2014

The following Appendix is attached:-

Appendix 1 - HRA Business Plan 2015-2016

The following Background Papers have been taken into account:-

- Housing Subsidy Finance Reform Cabinet Report – 17th July 2014
- Communities Business Plan 2014-2015
- Cardiff Corporate Plan 2014-2017
- 30 Year Business Plan for Welsh Housing Revenue Accounts - Financial Model

Housing Revenue Account (HRA) Business Plan

2015 - 2016



Communities, Housing
& Customer Services



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Foreword

I'm new to this role but very excited to become a part of such a varied, vibrant and diverse city.

It's an honour for me to have the opportunity to work closely with the communities of Cardiff, championing the cause to improve the services we offer to all sections of society.

The many projects planned and underway give me great optimism and reflects on Cardiff being a leader of local authorities in Wales.

“excited to become a part of such a varied, vibrant and diverse city”

I am especially looking forward to the Housing Partnership Programme. This will deliver much needed Council homes for the city, giving a great boost to the local economy, creating valuable jobs and skilled training for the area.

I look forward to meeting many of you and engaging in the issues that concern us all in the future.

Councillor Susan Elsmore
Cabinet Member for Health, Housing and Wellbeing

Housing is at the heart of **well-being**, which means access to good quality homes will be one of our first priorities.

The impact of Welfare Reform has led to the development of new support services established with our partners. Working in Neighbourhood Partnerships our services must be accessible and customers' views need to be at the centre of our service delivery. This portfolio will ensure that we get the first point of contact right with customers; whether this is by phone via Connect to Cardiff, through the website or face-to-face at our Community Hubs.

“vital to ensure the continued well being of our customers and communities”

Improving quality of **place** is also an important part of delivering community well-being. Our aim is to develop sustainable communities by delivering community-based regeneration projects in the heart of our estates. Access to local shops, facilities and other amenities located in attractive

and safe environments are some of the key physical requirements of balanced communities.

As the Directorate continues on its ambitious change programme due to the reduced financial base and the need to proactively react to changing or increasing demand, it is vital to ensure the continued well-being of our customers and communities.

Sarah McGill
Director of Communities, Housing & Customer Services

Housing & Communities Notice Board

Community Maintenance Services repairs

Call: 02920 872 087
Appointment System for mobile working operatives.

The Housing & Benefit enquiry service sees on average 8,900 customers a month and advice is offered in 15 languages.

The Allocations Team manages the common waiting list of over 11,000 households for both the Council and its partner Housing Associations.

Community Maintenance Services received 61,953 repairs requests through the Repairs Reporting Hotline.

The Housing Partnership Programme will deliver in the region of 1,500 new homes.

The Supporting People Team co-ordinates housing-related support services totalling approximately £18m each year for residents in need.

The Housing Options Team manages the Council's homelessness duties. Over 7,000 customers have been seen in the last 6 months, of which 658 were housed in Temporary Accommodation.

The Caretaking Services Team maintains the cleanliness of over 800 Council blocks.



Do I qualify for Housing Benefit or Council Tax Reduction?

The best way to find out if you can get benefit is to ring us on: 02920 537 537.

Applying for housing

The Cardiff Housing website www.cardiffhousing.co.uk has been developed to help you look at all the options available to you.

Telephone: 02920 537 111

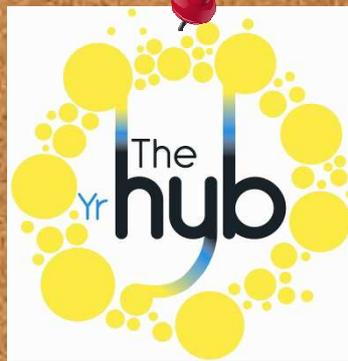
Council Homes – as of July 2014 the Council housing stock consisted of 13,657 properties.

The **Compliance Team** plans and monitors progress of capital programme of works for Council housing in order to sustain the Welsh Housing Quality Standard.

Improvements were made to the **Free School Meals** service across the city, which increased take-up from 10,004 to 11,487.

Cardiff Money Advice team helped clients obtain £4.5 million in previously unclaimed benefits.

The **Benefit service** helps more than 38,000 households within Cardiff to pay their rent or Council tax.



Cardiff Council hold a common waiting list with local Housing Associations giving access to a further 10,331 dwellings.



Tenant Participation team

You can contact the team through our new website www.cardifftenants.co.uk or ring us on 02920 537 511. You'll find lots of information about events happening in your area as well as surveys and opinion polls.

Hubs

Advice Hub—Marland House

Tel: 02920 871 000

The Hub at Butetown

Tel: 02920 537 060

The Hub at St Mellons

Tel: 02920 780 992

The Hub at Llanrumney

Tel: 02920 780 994

Ely and Caerau Community Hub

Tel: 02920 873 800

The Welsh Housing Quality Standard & Beyond

Introduction to the Welsh Housing Quality Standard (WHQS)

The WHQS arose from the National Housing Strategy for Wales 'Better Homes for People in Wales'.

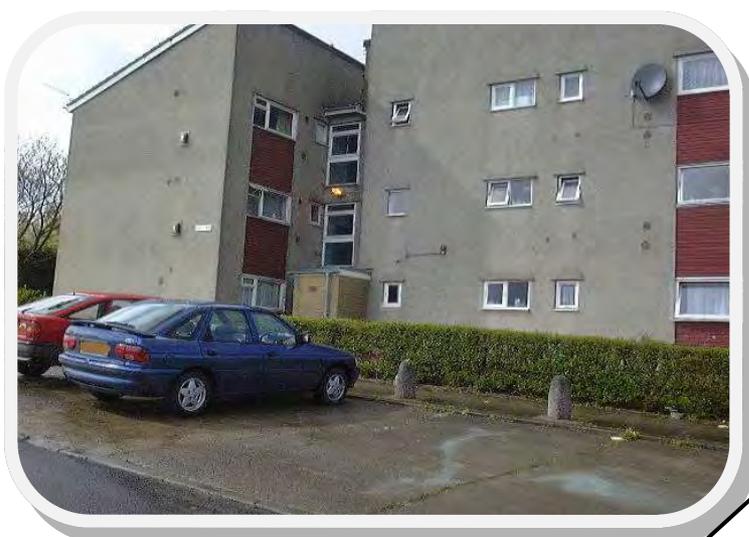
The Standard was developed by the Welsh Government to provide a common target standard for the condition of all housing in Wales.

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

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

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

Evolution of a housing block: 114-122 Pant Glas



Double glazing windows and doors- 2002



Metal railings, walls installed & courtyard upgrade 2004

'A' rated energy efficient boilers 2005

The Welsh Government has recognised that the standard cannot always be reached because of issues outside of the control of the Council. It has therefore introduced the concept of “Acceptable Fails” into the Welsh Housing Quality Standard revised guidance in order to recognise legitimate areas which would restrict a Council from reaching the required standard. There are four elements:

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

Cardiff has a fair number of acceptable fails, (largely due to Resident’s Choice) and has implemented measures in order to re-visit and maximise achievement of the Standard.

Where tenants have refused works e.g. kitchen and bathroom replacement we have asked tenants to sign waiver forms.

We review the standard when properties become vacant and have published articles in the Tenants’ Times asking tenants to contact the Council if they have not received WHQS works or have changed their minds.



New kitchens and bathrooms 2008

Thermal insulating over cladding 2012



Welsh Housing Quality Standard Attainment Tracker

WHQS Standard achieved	2007	2008	2009	2010	2011	Sep-2012	Dec-2012	2013	2014
Roofs	100%								
Windows	88%	97%	99%	99%	100%				
External Doors	74%	93%	98%	100%					
Door Entry Systems	97%	99%	100%						
Kitchens	18%	23%	26%	43%	71%	100%			
Bathrooms	18%	24%	28%	44%	72%	100%			
Energy Efficiency Pass	0%	0%	0%	48%	52%	100%			
Central Heating	99%	100%							
Electrical Systems	0%	0%	0%	50%	73%	100%			
Smoke Detectors	99%	99%	99%	98%	100%				
Environmental Works	26%	51%	52%	67%	79%	100%			

House-proud

Rita & Ernie have lived in their Fairwater property for over 20 years.

Since moving into the property the house has had new windows, doors, loft and cavity wall insulation.

The Disabled Facilities Grants team have fitted a stair lift and ramps due to limited mobility,

“they were brilliant, fantastic could not have been more helpful, couldn’t do enough for me.”



On having a new kitchen & bathroom fitted, *“It was really quick, within 8*

days it was all done and cleaned up. We chose the materials for the kitchen and bathroom, the Community Maintenance Team helped us remove the old fridge & cooker. We are very house-proud, the bathroom looks so bright & cheerful now.”

“We care about this area because this is where we live.”

The old boiler was recently replaced by a new energy-efficient condensing boiler, *“We don’t need to put the heating on upstairs, sometimes in the winter it’s so hot in the house we leave an upstairs window open, the new boiler is brilliant we get hot water straight away.”*

Rita & Ernie do a lot for the community, advising the Council on issues for people with disabilities, *“We care about this area because this is where we live.”*

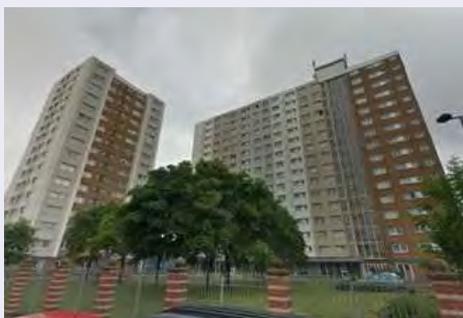
Typology of the housing stock

Building Type	Pre- 1919	1920-1945
Detached House (20)		
Semi-Detached House (3,351)		
Terraced (4,556)		
Flats & Maisonettes (5,730)		

1946-1964

1965-1990

1990-Date



Performance Indicators

The performance of the Housing Management service is monitored through a range of performance indicators. Results for September 2014 (Quarter 2) in a range of key areas are shown below:

Indicator	Result	Target
Percentage of new Housing Benefit claims processed within 14 days of all information received.	96%	95%
Percentage of general clean & clears completed within 10 working days.	99%	95%
The percentage of emergency repairs completed within target time (24 hrs).	98%	90%
Vacant Council stock as a percentage of overall stock.	2.3%*	1.5%

* The number of vacant properties has risen due to welfare reform changes, properties held vacant for demolition and delays following changes to contractual arrangements.



Ely and Caerau Community Hub

Ely and Caerau Community Hub is located on Cowbridge Road West opposite the junction with Grand Avenue. It is the new home to a range of Council and partner services that bring together essential public services under one roof.

This includes a full library service, housing and benefits advice and a wide range of other Council services such as waste management and street lighting. The Hub also provides a full Into Work service including Job Clubs, CV workshops, work related training and free internet access. Individual support with seeking employment is provided by the Into Work Service.

Citizens Advice Bureau service and ACE Communities First group are also based at the Hub delivering community events and information. The Credit Union also provide services in the Hub

The new Community Hub is a 'one-stop shop' for Council services in Ely and Caerau, providing customers with improved access to services over extended opening times.

Monday to Wednesday: 9am to 6pm
Thursdays: 10am to 7pm
Friday: 9am to 6pm
Saturday: 9am to 5.30pm



Tenant Participation- Helping Tenants Take Control

South Morgan Place Community Garden Project

SWLTRA (South Morgan Place, Wellington Street, Lewis Street Tenants & Residents Association) applied for a Special Project Grant for this community garden.

Members of the group attended free training on gardening in the community, they were supported by Sam Holt, a local volunteer who is involved in many different green projects. This involved survey techniques and gave advice on how to design community gardens.

The project was launched with a one-day event on 12th April 2014. The group built raised beds using bricks, creating a pretty area out of a previously unloved corner. The beds have been planted with flowers which will provide a splash of colour during the summer for the whole community to enjoy.



South Morgan Place



Litter Picks

On 27th March 2014 the Hollybush Estate Tenant & Resident Association, (HETRA) organised a litter pick in the neighbourhood. Residents, local children from Coryton Primary School, Keep Wales Tidy and the local police all attended the event. The day was a great success and altogether 11 bags of litter and a wheelie bin full of larger items were collected.

Alan Wright, speaking on behalf of Roger Young, chair of HETRA, said:

“This was our 5th litter pick and HETRA would like to thank the school for providing the little helpers and Richard Weaver from Keep Wales Tidy for the equipment. We would also like to thank the local neighbourhood policing team from Whitchurch for their help.”



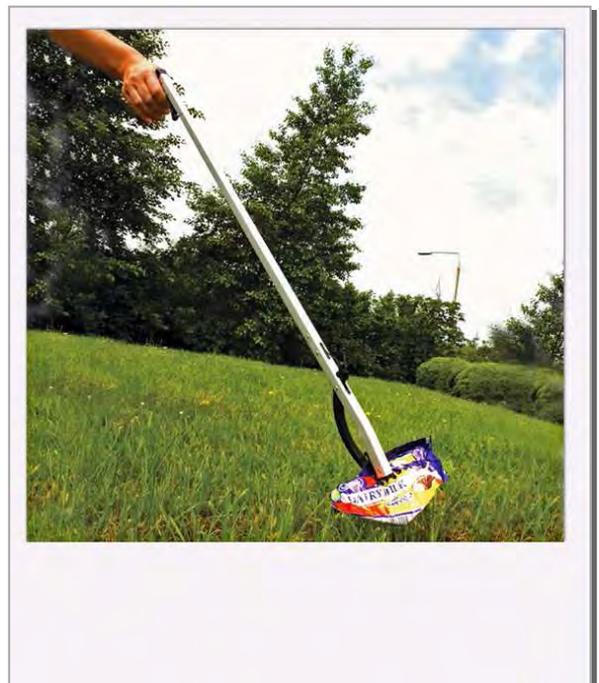
Chapel Wood Litter Pick



Hollybush Litter Pick

Tenants and leaseholders can apply for grants to use in their communities and neighbourhoods on a variety of projects. The grants can be used for different reasons – from one-day community events such as a street party or litter pick to a long-term project like the gardening group on the previous page.

For further information including help and support throughout the application process, tenants can contact the Tenant Participation team by registering online at www.cardifftenants.co.uk, e-mailing tenantparticipation@cardiff.gov.uk or phoning 02920 537 511.



Effective Consultation and Communication

Tenant Resource Centre Opens at Marland House

The Tenant Resource Centre on the 4th floor of Marland House joined their new neighbours The Advice Hub opened its doors to the public this year, in a bid to encourage as many Council tenants and leaseholders to work together in partnership, to improve their community and to feed back about Council services.

The centre is open to all recognised tenants and associated groups, as long as there are some Council tenants as members.

The centre offers access to internet-enabled computers, printers, photocopying and a telephone and is manned by trained officers who will offer assistance with the facilities as well as organising training.

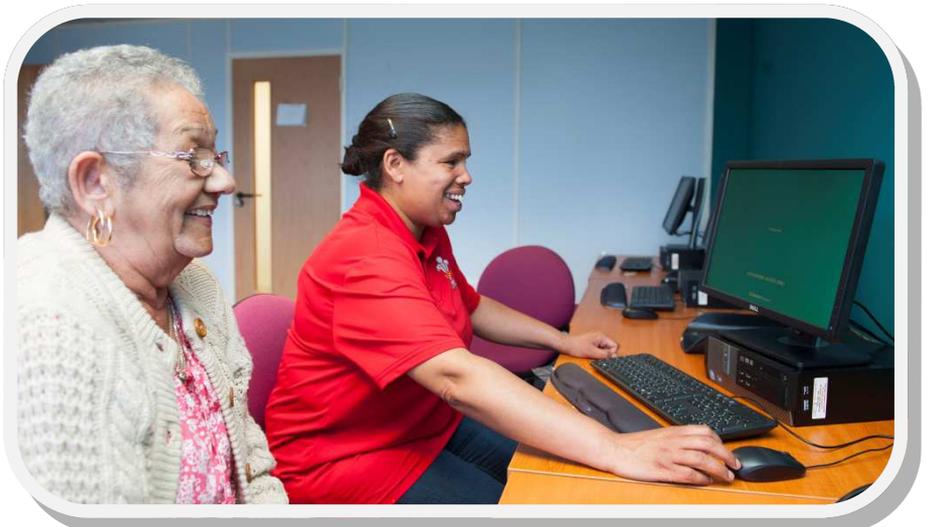


Tenant Website

Tenants and leaseholders are being encouraged to register on the www.cardifftenants.co.uk website as a tool to keep them up to date with the latest news, events and to take part in opinion polls on issues such as repairs, service charges, policies etc.

Tenant Engagement

Engaging with tenants and leaseholders will enable the Council to further improve and shape how services are to be provided in the future as well as identifying areas of concern.





Estate Walkabouts

The **Tenant Participation Team** have organised estate walkabouts, these give local residents the opportunity to meet Council officers and highlight any problems or issues within their neighbourhood, such as anti-social behaviour, fly-tipping, repairs and estate regeneration. Residents can nominate their estate for a walkabout via the Resource Centre or website.

Tenants Voice

Senior Officers from Housing & Communities and other Council directorates will be working together to host Bi-Monthly 'Tenants Voice' meetings, hosted by the Cabinet Member for Health, Housing and Wellbeing, Cllr Susan Elsmore.



Tenant representatives from each established tenants group will have the opportunity to attend the meetings to consult with officers and Council members on:

- City Wide Performance Issues
- Policy Issues
- Tenant Participation
- Strategic Issues
- Future Plans
- Feedback

Printed and Other Media

We aim to keep our customers informed of all issues and campaigns that may affect them by utilising different methods of communication in the most effective way possible.

The Tenants' Times is produced and delivered to all Council tenants on a quarterly basis. It is used to provide tenants with information about Communities services, campaigns and initiatives. The Tenants' Times is also a major vehicle for informing tenants about major works and general improvements to housing stock. The reading group for the Tenants' Times consists of tenants and representatives from the Council.

The public have access to a range of information on the services provided via the Internet.

The website is continually evolving and developing to reflect information that is up-to-date and relevant, it is aimed at all communities within Cardiff, with residents and visitors providing up-to-date information on recent initiatives and the work of the teams.



Complaints and Compliments

In Communities we respond to all feedback from our customers, including complaints. There is a dedicated Complaints and Enquiries Team which deals with all complaints received by the Council.

The team liaises with key contacts within the directorate in order to provide timely and appropriate responses to enquiries. Additionally, the internal system has been amended to give specific responsibility to named officers within certain sections to deal with complaints and ombudsman responses in order to provide clarity and accountability. The complaints process is monitored and controlled in compliance with the Corporate Complaints System, with trend analysis and appropriate corrective action being reported to Business Information Monitoring meetings on a monthly basis.

A compliments database, where positive feedback from external and internal customers is held on the Council's intranet, can be accessed by all staff. This operates as an effective motivational tool as all staff are able to view the positive feedback that their work has generated.

Appointments for Repairs

We are taking steps to improve the repairs service. All of our operatives now receive repair requests through smart phones. This change has allowed us to start offering appointments – tenants can choose morning or afternoon, or a slot that avoids the school run.

Rufus Davies, multi-skilled operative, has just received a smart phone. He said:



“The system worked really well today from my end. I had a really productive day which I wasn't expecting for the first day! Everything just worked! Seems to have taken the only two things away from the job that I didn't like, paperwork and knocking on doors. Fantastic!”

To report a repair:

- Tenants can phone C2C on 029 2087 2087. Tenants will be offered an appointment during the call.
- Tenants will receive a text confirming the appointment.
- If tenants need to re-arrange the appointment, they should phone C2C as soon as possible.
- A reminder text will be sent 24 hours before the appointment.
- Tenants can let us know straight away if they will not be in when we call.

Managing Anti-Social Behaviour (ASB) in a time of Austerity

Indicator	Result	Target
Percentage of Urgent cases contacted in less than 1 working day.	81%	80%
Percentage of new non-urgent cases contacted in less than 7 working days.	93%	80%

A very proactive approach is taken to combatting ASB on Council estates. In 2013/14 32 injunctions were taken out to prevent ASB and 7 tenants were evicted.

Preventing Tenancy Fraud

A campaign was run to identify tenancy fraud. Since the campaign was started the Council has regained possession of 29 properties which were not being occupied by tenants.

With over 11,000 households on the common waiting list, it is essential that as many properties as possible are offered to those who need them the most.



Act Now to Stop Tenancy Cheats!

10,000 people in Cardiff are waiting for a council home. We need to make sure they're used by those that need them the most.

You can help!

Tell us if you know anyone who has:

- Sublet the whole property
- Sold the keys to someone else
- Lied to get a council home
- Abandoned the property

Day or night, call and leave a message
029 2087 3500

Please give as much information as you can. Any information will be treated as confidential. If you would prefer to speak to someone, call our Housing Enquiries Team on 029 2053 7111 or email: stoptenancycheats@cardiff.gov.uk

CARDIFF CAERDYDD

Into the community

Georgina has long been involved with the local residents association.

Through her recommendations a number of smaller local residents groups joined up into a larger forum, who meet monthly with the Council.

“We have joined a Neighbourhood watch, any problems the police are informed immediately. We worked very hard with the police and Council Anti-Social Behaviour Team to tackle smoking and loitering in the communal areas. Over the last 18 months there has been a high density of police protecting the area, there has been high security for residents.”



The neighbourhood watch have 9 meetings per year attended by both the police and representatives from the Tenant Participation Team.

“any problems the police are informed immediately”

Georgina explained that the residents group had requested bins to be moved from the front of the flats to a separate bin store in the back. People were using the bins to climb a wall, bypassing the secure front doors. This not only improved the aesthetics of the flats but also had a dramatic effect on anti-social behaviour and crime.

“Moving the bins had a great effect on the community as it stopped youths from climbing up into the flats, smoking and loitering in the stair wells.”

Equalities

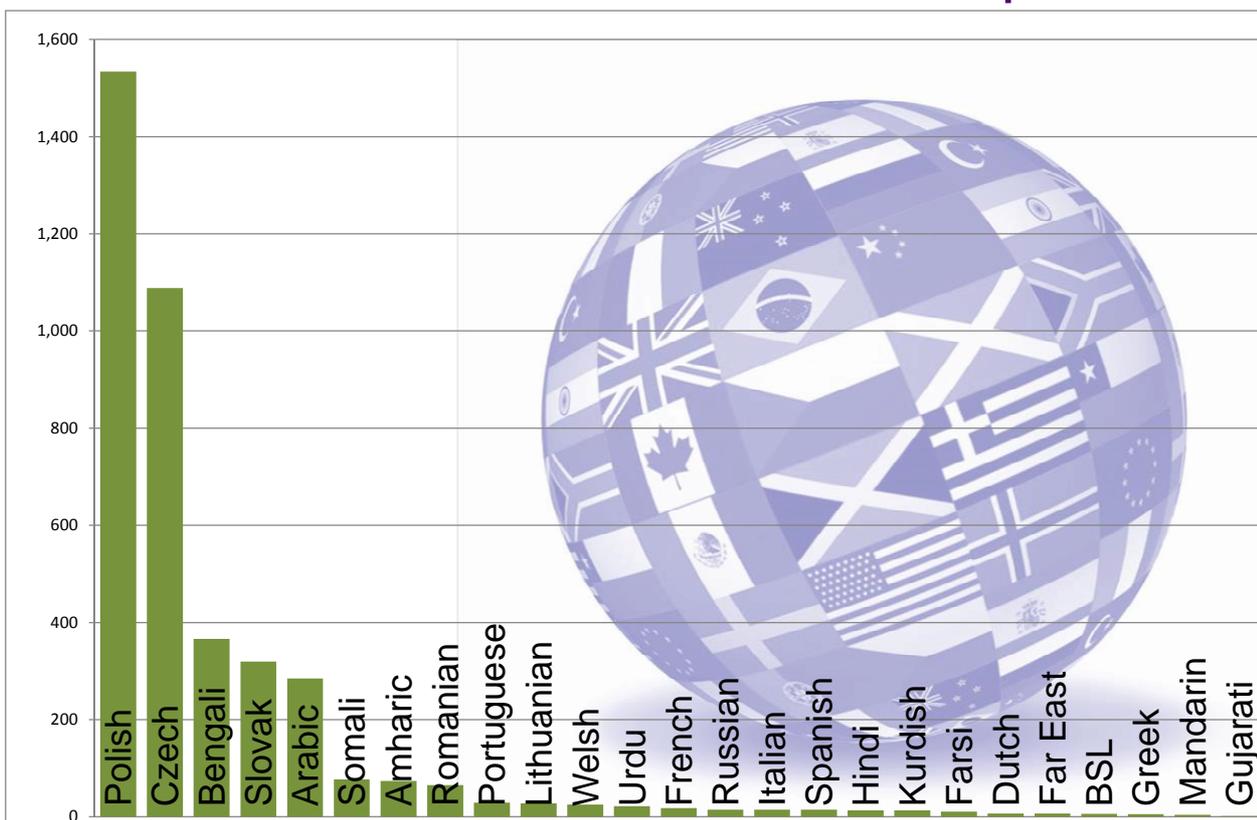
Communities have worked hard to embed equality into its working practices, and continues to mainstream through its actions contained within the Strategic Equality Plan. The Plan reflects the same 7 outcomes as the 10-year What Matters Strategy:

- People in Cardiff are healthy.
- People in Cardiff have a clean, attractive and sustainable environment.
- People in Cardiff are safe and feel safe.
- Cardiff has a thriving and prosperous economy.
- People in Cardiff achieve their full potential.
- Cardiff is a great place to live, work and play.
- Cardiff is a fair, just and inclusive society.



By delivering actions related to the 7 outcomes, Communities are endeavouring to improve the quality of life for all its customers. Communities also continue to conduct Equality Impact Assessments to ensure its services are inclusive and consideration is given to the impact its work is likely to have on groups and individuals.

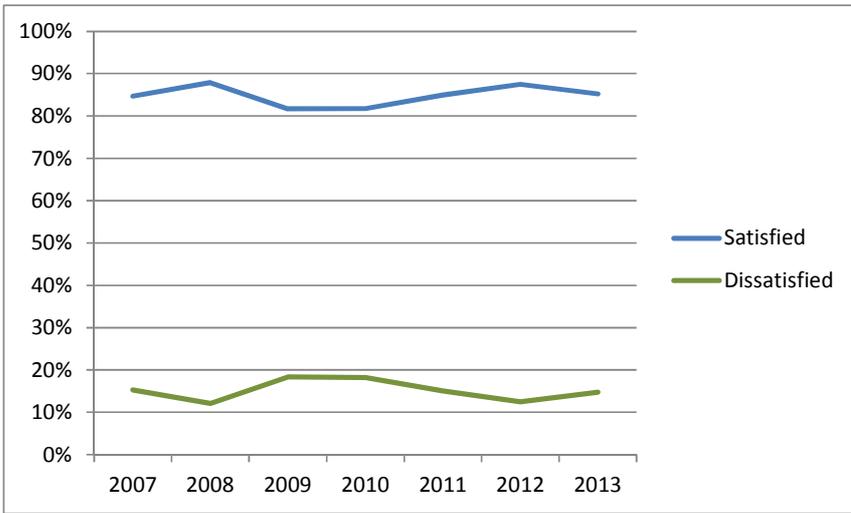
Advice Hub Translations Jan - Sept 2014



4,042, (6.5%) of our customers required translation. 95% of translations were done in-house.

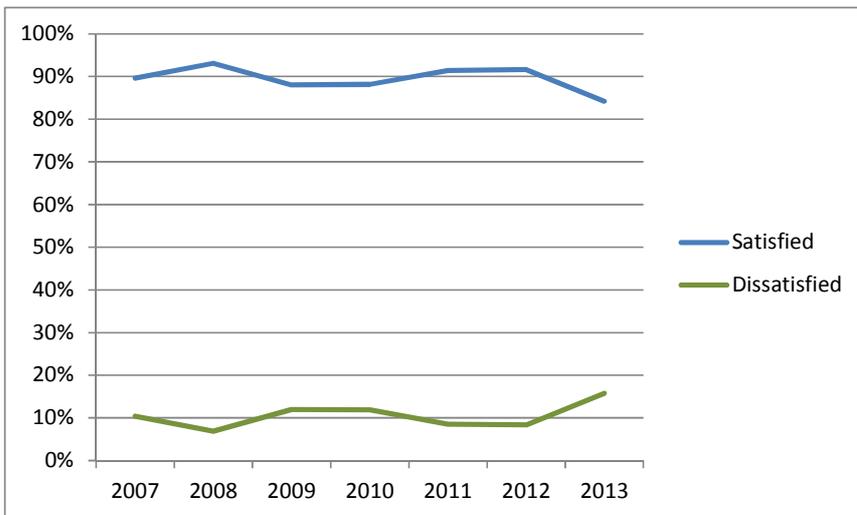
Summary of the Tenant Satisfaction Survey

Tenants were asked to what extent they were satisfied with the general condition of their property.



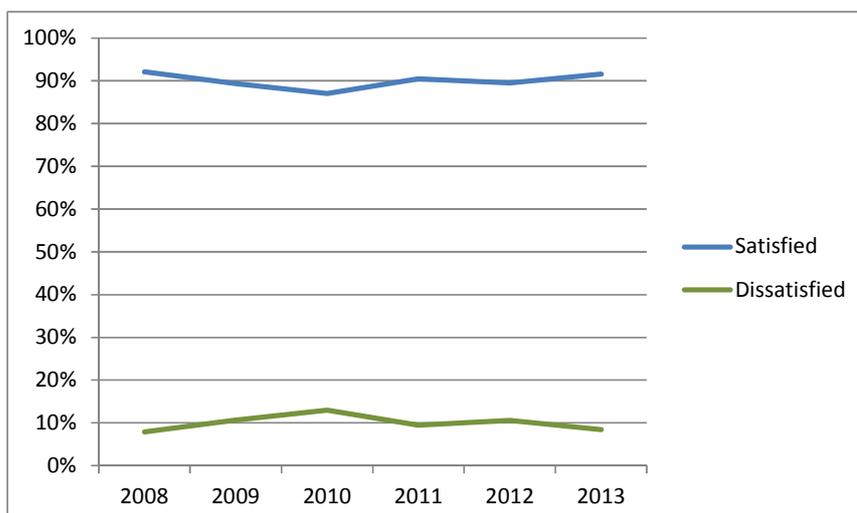
85% of tenants are satisfied with the general condition of their property.*

Tenants were asked how satisfied they were that their landlord took account of their views when making decisions.



The majority of respondents, 84% were satisfied that their views are taken into account by their landlord.*

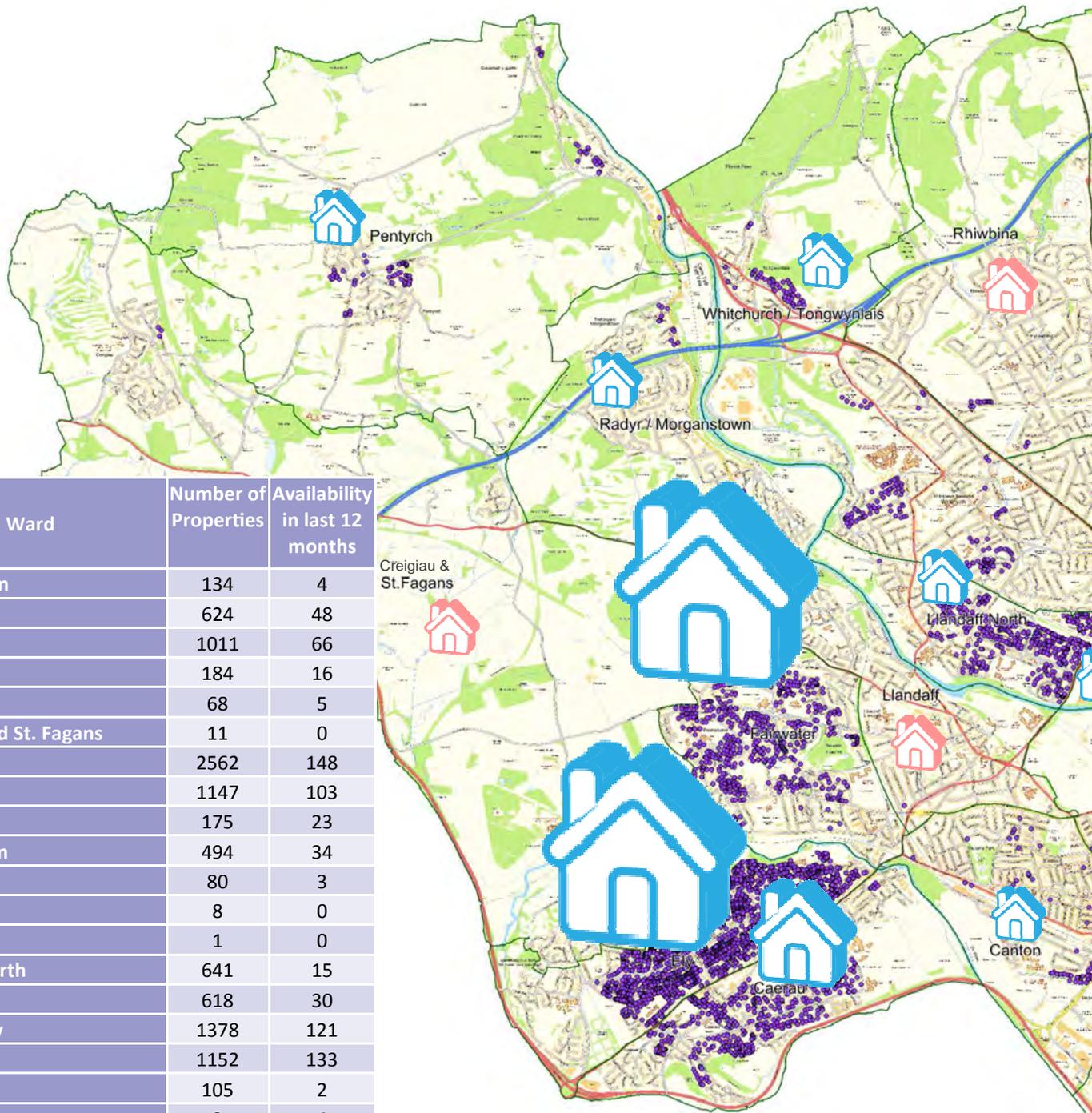
Tenants were asked their opinion about the 'Area as a Place to Live'.



Over 90% of tenants were satisfied with their local neighbourhood as a place to live.*

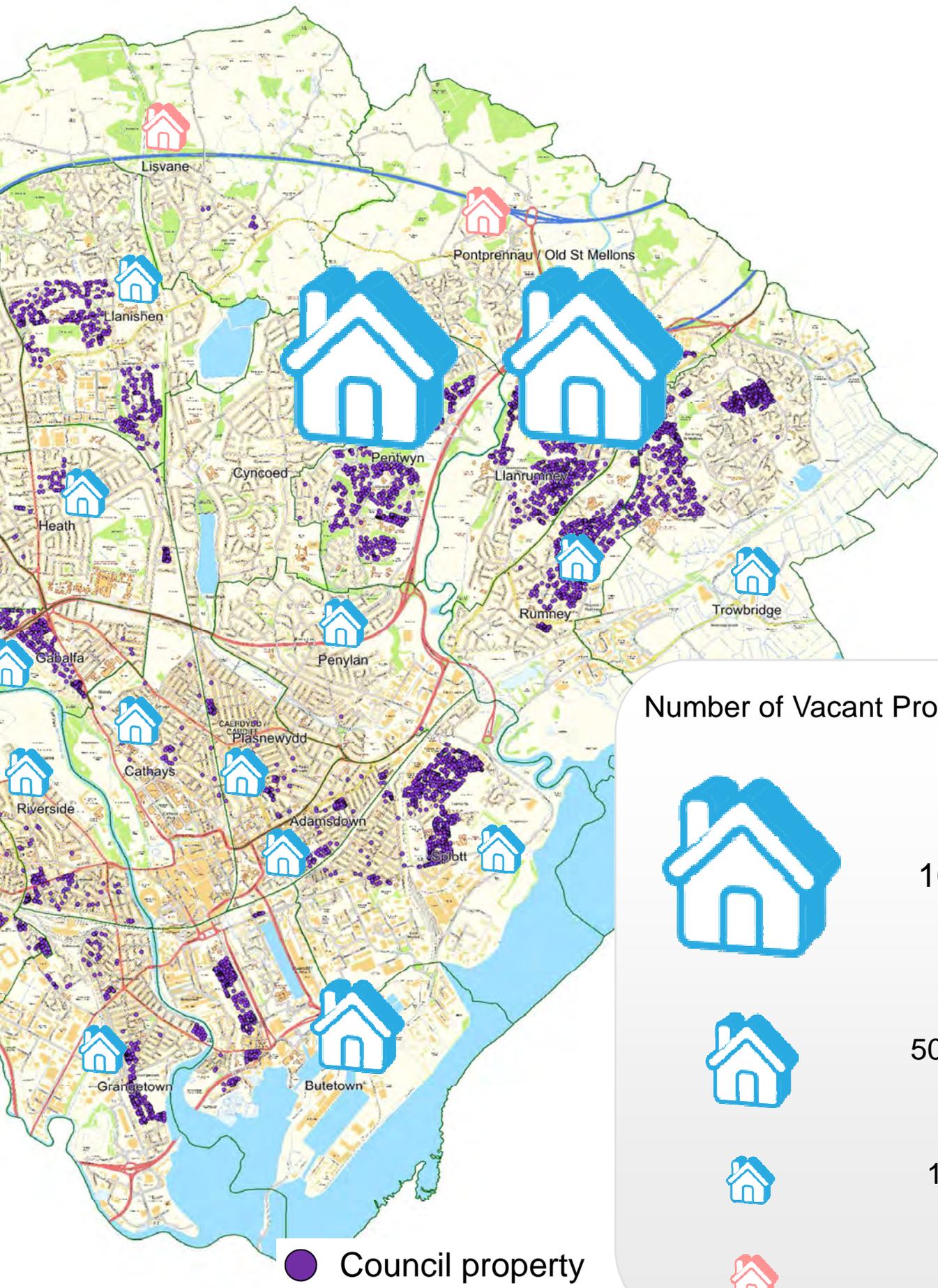
* Of those who expressed an opinion.

Number of Properties and Availability During the Last 12 Months (July 2014)



Ward	Number of Properties	Availability in last 12 months
Adamsdown	134	4
Butetown	624	48
Caerau	1011	66
Canton	184	16
Cathays	68	5
Creigiau and St. Fagans	11	0
Ely	2562	148
Fairwater	1147	103
Gabalfa	175	23
Grangetown	494	34
Heath	80	3
Lisvane	8	0
Llandaff	1	0
Llandaff North	641	15
Llanishen	618	30
Llanrumney	1378	121
Pentwyn	1152	133
Pentyrch	105	2
Penylan	2	4
Plasnewydd	130	8
Pontprenau	26	0
Radyr and Morganstown	20	4
Rhiwbina	20	0
Riverside	315	25
Rumney	506	37
Splott	690	35
Trowbridge	1039	34
Whitchurch and Tongwynlais	516	29
	13657	927

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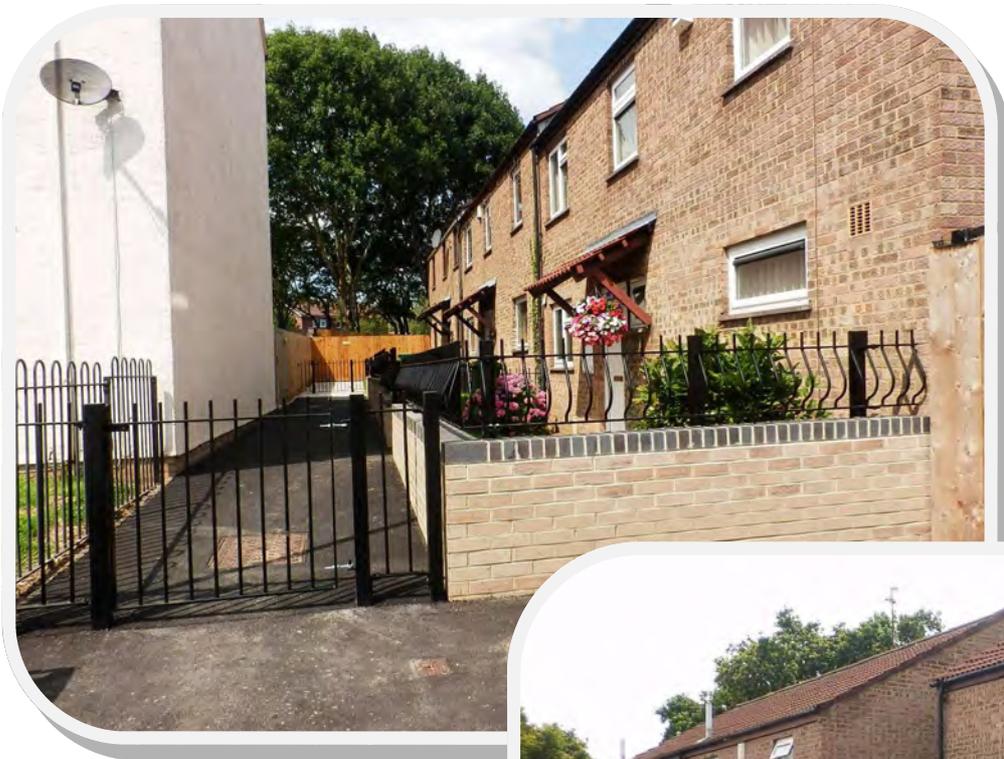


Neighbourhood Regeneration

A range of regeneration projects are being delivered to improve local neighbourhoods across the city.

Trowbridge Mawr Regeneration

The Trowbridge Mawr Estate is undergoing a huge transformation through a regeneration project which will continue until 2016/17. The project has 3 phases, phase 1 commenced in March 2014. The project is delivering new boundary walls and railings, parking areas, improvements to thoroughfares, gulley extinguishments and courtyard enhancements. Feedback from local residents is positive and the scheme is making a real difference to people's surroundings and quality of life.



Hodges Square Estate Regeneration Project

During community consultation, residents have indicated they were unhappy with the general appearance, parking, courtyards and bin stores in the area. They also raised concerns that certain areas within the estate were poorly lit and facilitated anti-social behaviour.



It is proposed to tackle the issues with the following work, spread over two phases:

Phase One – Re-cladding and Courtyard Improvement Work

Improvement work to maisonettes:

- Brickwork cleaned and treated.
- Improvement work to the windows.
- Improvement and upgrade to the communal door entries and systems.
- Roof edge upgrade to the soffits, fascia boards, and rain-water goods.
- Improvements to courtyard security.
- New bin stores.

Improvement work to houses:

- Improvement work to the windows.
- Roof edge upgrade to the soffits, fascia boards, and rain-water goods.



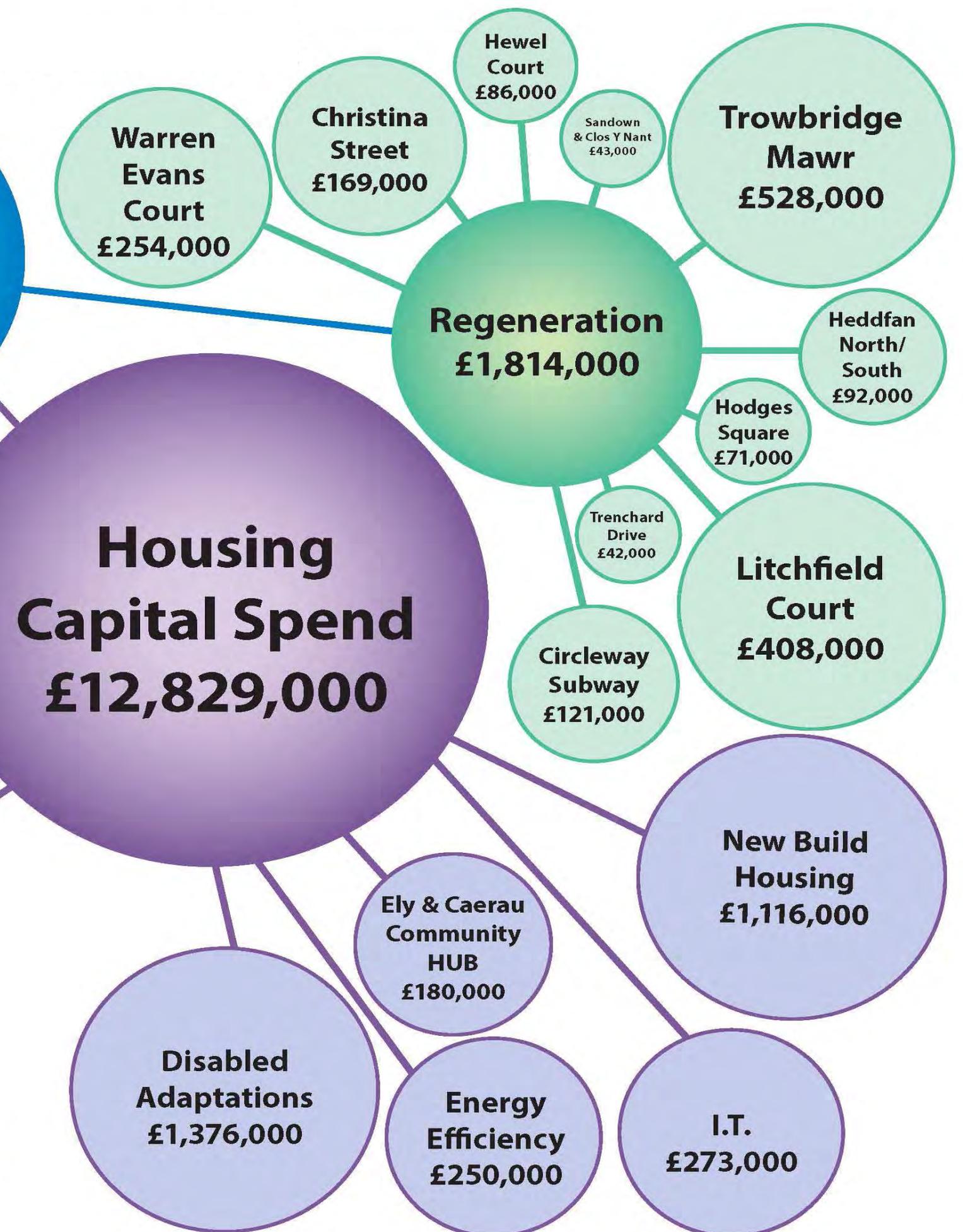
Phase Two – Landscaping Work

The environment of the area will be upgraded through:-

- A redesign of the footpaths, front gardens and open spaces.
- New boundary walls and railings.
- Review of parking areas.
- Improvements to Hodges Row garage site.
- Strategically placed CCTV.

Programmes of Work Spend 2013/14





Programmes of Work Current & Future

Overcladding

Overcladding improves insulation. To improve the energy efficiency, insulation and visual appearance of a number of properties an overcladding programme is continuing in areas across the city.

Better insulation as a result of the cladding improves energy efficiency, meaning properties are cheaper to heat, warmer in winter and cooler in the summer.

The following blocks in Pentwyn will be completed over the next two years and further blocks in the city are planned for improvement .

2014/15 Overcladding Programme in Pentwyn

Phase 1- 2014/15

- 1-7 Coed Y Gores
- 8-14 Coed Y Gores
- 15-21 Coed Y Gores
- 22-27 Coed Y Gores
- 28-33 Coed Y Gores
- 99-105 Coed Y Gores

Phase 2 - 2015/16

- 194-202 Coed Y Gores
- 203-211 Coed Y Gores
- 212-220 Coed Y Gores
- 221-226 Coed Y Gores
- 227-233 Coed Y Gores
- 234-240 Coed Y Gores



Boilers upgrade programme

We will be upgrading all 'G' rated boilers to 'A' rated energy efficient boilers and this financial year we will spend over £2 million modernising up to 20 central heating systems a week across Cardiff.



We are doing all we can to increase the energy efficiency of homes, saving tenants money.

Fire Door upgrades

We are embarking on a programme of works to upgrade all front doors in low-rise flats across the city to Secure by Design Fire Doors.



This will greatly improve security, fire safety and the aesthetics of the communal areas.

Painting programme

We are continuing our painting programme works.

The next phase will see over 2,000 houses painted, this will cover all external areas on properties including gates and fences.

Homes within the areas listed below will be painted in the initial phase:

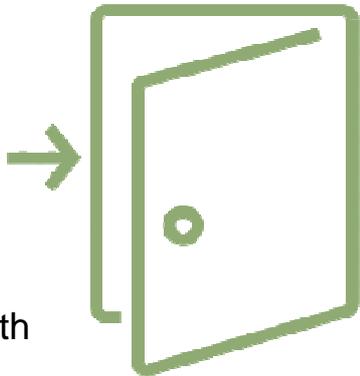
- Pentwyn
- Ely
- Trowbridge
- Pontprennau & Old St Mellons
- Butetown



Door entry systems

We are replacing our older door entry systems with modern up-to-date systems improving the security and appearance of the affected blocks. Some of the blocks in the following areas will receive new door entry systems this year:

- Butetown
- Caerau
- Canton
- Cathays
- Ely
- Fairwater
- Gabalfa
- Llandaff North
- Llanishen
- Llanrumney
- Pentwyn
- Pentyrch
- Plasnewydd
- Splott
- Trowbridge
- Whitchurch and Tongwynlais



Roofing works

As roof coverings come to the end of their lifespan we will renew them and where necessary, we will also fit provide new fascias, soffits and rain water goods. We intend to commence a roofing scheme on selected dwellings in the following areas:

- Caerau
- Llanishen
- Llanrumney
- Rumney



Communal area flooring programme

In blocks of flats, we are investing in the communal areas so those which currently have concrete flooring will be replaced with new slip resistant flooring, in addition to new entrance matting.



Communal lighting upgrade

To improve safety we will shortly be commencing an upgrade of the communal & emergency lighting within our blocks of flats.



This will improve safety by reducing the likelihood of slips, trips and falls in poor winter weather. We have over 200 blocks programmed for upgrades this year.

Community Matters

All external contractors working for the Council are required to put benefits back into the community through a mixture of employment, training, and community support. This is measured annually by the Welsh Government's Value Wales Community Benefits Toolkit.

Case Study – Ian Williams Limited

Cash Contribution / Sponsorship donations to organisations / projects in Wales:

- After Adoption Charity, Community Notice Board Donation.
- Children in Need.
- Big Sleep Out Charity.
- Cardiff Food Bank.
- Sponsorship of football team kits.

In-kind labour contributions - Over £30k this year including:

- Hours for “Meet the Buyer” sessions.
- Mentoring training.
- Installation of products at the Women's Centre.
- Upgrade community facilities such as the Cardiff Food Bank.
- Paint for construction youth trust.
- Toolboxes for apprentices.
- Painting of community facilities.



Apprenticeships for 13 people living in Wales:

Other work placements have been taken via the Graduate Scheme, government backed Pathways to Apprenticeship Scheme and work experience.

A kitchen was recently installed in The Women's Centre, all labour and materials were provided for free by the contractor.



"We have recently done some work at Ysgol Pwll Coch Primary School with the teaching staff & children following planned maintenance."

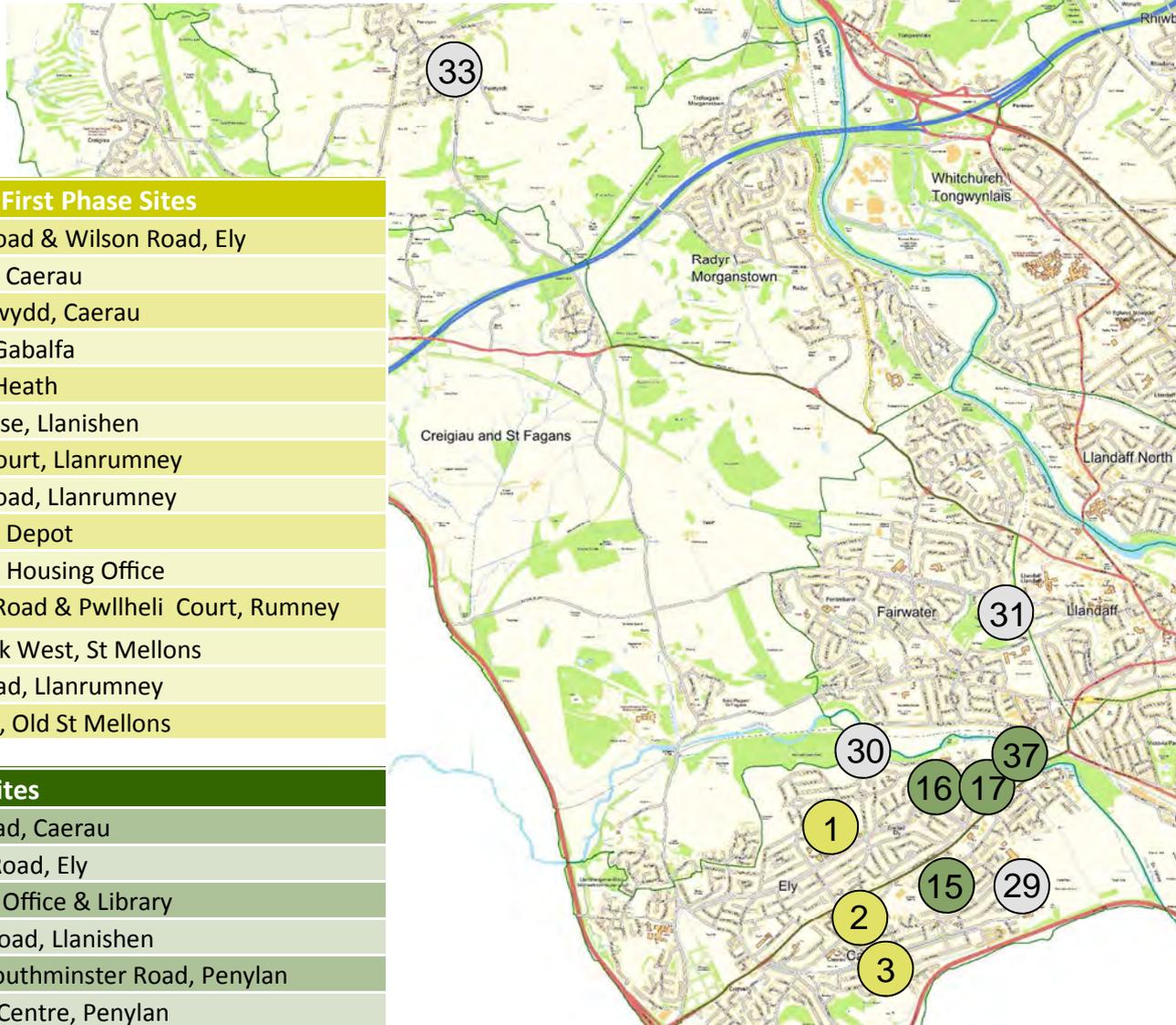
Staff giving their time volunteering at the Cardiff Food Bank.



Building New Homes - List of sites

Housing Partnership Programme

The Housing Partnership Programme (HPP) has been launched this year. This scheme will deliver approximately 1,500 new homes over the project life and will require that at least 40% of these are affordable homes Council rented and low cost home ownership.



HPP Portfolio & First Phase Sites

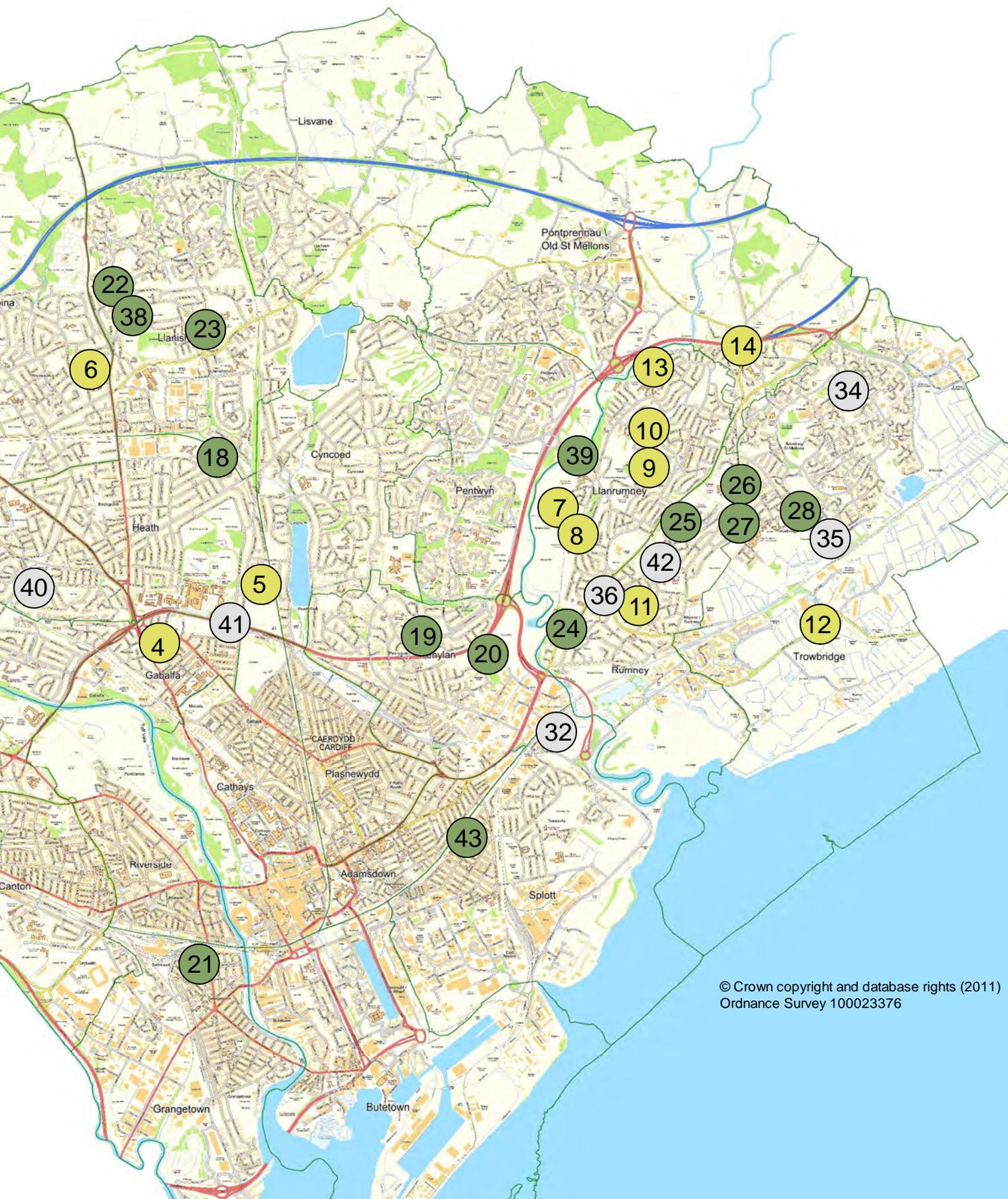
1	Snowden Road & Wilson Road, Ely
2	Ty Newydd, Caerau
3	Heol Trenewydd, Caerau
4	Briardene, Gabalfa
5	Highfields, Heath
6	Walker House, Llanishen
7	Braunton Court, Llanrumney
8	Clevedon Road, Llanrumney
9	Llanrumney Depot
10	Llanrumney Housing Office
11	Llandudno Road & Pwllheli Court, Rumney
12	Willowbrook West, St Mellons
13	Honiton Road, Llanrumney
14	Ty-Ty Maen, Old St Mellons

Second Phase Sites

15	Caldicot Road, Caerau
16	Highmead Road, Ely
17	Ely Housing Office & Library
18	Fishguard Road, Llanishen
19	Ty Mawr, Southminster Road, Penylan
20	Howardian Centre, Penylan
21	Rutland Street, Grangetown
22	Templeton Avenue, Llanishen
23	65 Ty Glas Avenue, Llanishen
24	Cae Glas, Rumney
25	Trowbridge Childrens Centre, Rumney
26	Brookfield Drive/Tarwick Drive, St Mellons
27	Menai Way, Trowbridge
28	Trowbridge Green
37	Cherrydale Road, Ely
38	Llangranog Road, Llanishen
39	Llanrumney High School
43	Star Centre, Splott

Third Phase Sites

29	Penally Road, Caerau
30	22-36 Frank Road, Ely
31	38 Gorse Place, Fairwater
32	Storrar Road, Tremorfa
33	Heol Danyrodyn, Pentyrch
34	Crumlin Drive, St Mellons
35	Area 11, St Mellons
36	Letterston Road/Caer Castell Place, Rumney
40	Mynachdy Centre, Llandaff North
41	Wedal Road, Cathays
42	Rumney High School, Rumney



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“We aim to deliver high quality, mixed tenure developments that are integrated with their surroundings and help to create sustainable communities.”

David Jaques—Housing Development Manager

Resource Planning

Financial Resources

Now that Cardiff has met the Welsh Housing Quality Standard it is important to ensure the standard is maintained and investment is planned accordingly. The level of actual investment required will vary year on year and consequently detailed programmes of work require adjustment on a yearly basis. A detailed draft programme of works for the next five financial years is included on page 42 - Five Year Capital & Revenue Budgets (Draft).

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

A 30-year financial Business Plan model has been produced for the Housing Revenue Account. Most of the day-to-day income and expenditure estimates within the Business Plan model are based on historic trends and/or reflect current HRA budgets.

Estimated data has been incorporated from 2015/16 onwards. The key assumptions used within the base line model from 2016/17 onwards are as set out in the Housing Revenue Account Business Plan parameters as advised by the Welsh Government.

Therefore, from 2016/17 onwards, the model assumes that rent increases will be within a range of 3% to 3.25% per annum and service charges will increase within a range of 2.5% to 3% per annum. Void rent loss is currently 3.22% and bad debts are currently 1.63% and are assumed to remain at this level over the 30 year period.

Consumer and retail price indexes are estimated to be within a range of 1.5% and 3% throughout the model.

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

Capital Resources

The capital resources assumed for future years and the planned expenditure using those resources are identified on page 42. The Business Plan assumes that the Council continues to receive the Major Repairs Allowance Grant from the Welsh Government at existing levels of £9.6m per year for the term of the Plan. Any reductions to this will have an impact on affordability and the level of borrowing required if the improvements made in achieving WHQS are to be maintained. In line with 2014/15 levels, projected receipts from future council house sales are kept at a very low level. In addition, no provision has been made for land receipts within the financial model but if received, these would be used to reduce any borrowing requirement in the year. This shows a prudent worst case scenario and thus any subsequent land receipt income will have a positive impact on the Business Plan.

People

The Council recognises that its employees are the single most important part of the Council's capability to successfully deliver its aims and aspirations, and to deliver the best services possible for the citizens and communities of Cardiff. The Personal Performance and Development Reviews (PPDR) are a crucial aspect in developing, maintaining and motivating the workforce. As such the Directorate is committed to ensuring that, where possible, all employees receive a PPDR and know exactly how they are doing in their jobs and how their role relates to the overall objectives and vision of the Council.

Key Component Renewal Lifecycles

Typical Components	Average Lifespan (Years)	Average cost of replacement
Roof	40	£5,000
Wiring Systems	30	£1,300
Bathroom*	25	£1,000
Windows	25	£2,500
Boiler	20	£3,200
Doors	20	£1,500
Door Entry System	15	£1,500
Kitchen*	15	£1,500
Smoke Alarm	10	£250
Painting	8	£400

* Future works will be updating existing WHQS standard kitchens & bathrooms, e.g. doors, worktops and flooring etc.

Sustainability

We work in partnership with suppliers and contractors to acquire the best quality materials for the best value. When assessing value we consider the whole life cycle of a material, including installation, maintenance and final disposal. This means that the cheapest product does not necessary deliver the best value.

Sensitivity Analysis

The projections within the financial model are extremely sensitive to changes in forecast expenditure levels, capital financing assumptions, and the projected income levels and inflation rate changes.

The table below shows examples of the impact that small changes can have to a financial plan over a 30 year period.

Sensitivity Analysis of the Business Plan 2015-16

	Operating Account/HRA Balance		Change to 30 yr model compared to base model
	Year 2 *	Year 30	
	£m	£m	£m
Base Model	9.40	29.80	0.00
Rent increases by an additional 0.5% for tenanted stock for a 5 year period from 19/20 to 23/24	9.40	97.33	67.53
Additional 5 new build properties years 11 to 20	9.40	33.57	3.77
Right to buy sales continue at year 2 level for the 30 year period	9.40	2.09	-27.71
Voids increase by 0.5% from year 2 onwards	9.08	12.03	-17.77

Impact of New and Future Reform - Welfare Reform

The Business Plan has given consideration to the impact of Welfare Reform. Financial modelling was carried out in an attempt to consider likely scenarios, particularly in respect of potential increases to rent arrears as a result of the reductions in Housing Benefit due to property rent/size restrictions. In addition, the modelling considered the potential additional costs of collection and arrears recovery.

The Council is putting in place various measures to minimise this impact. Tenants have been provided with detailed information about the changes, setting out available options including home swapping and property transfers. The waiting list process has been simplified and affected cases will be prioritised within this process.

Analysis of Items Included in the HRA

The following items are included in the HRA:

Housing Repairs Account

- Planned repairs
- Responsive repairs
- Routine repairs

Special Services

- Pest control
- Grounds maintenance
- Sheltered Housing Unit
- Rehousing and Allocations
- Housing Offices/HUBs

Leasehold and Estate Management

- Clean and clear
- Jet spraying service
- Graffiti removal
- Communal bins etc.
- Hostels

General Management

- General Management and Supervision
- Waiting List Management & Advice

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

The way Council housing is financed is changing

For many years Councils in Wales have been pressing the UK Government and the Welsh Government to change the way in which Council housing is funded in Wales. This is because the current financing system restricts the investment that Local Authorities can make in Council housing and housing services, it also limits their ability to plan for the long term. The UK Government and the Welsh Government have recently reached an agreement to change the financing arrangements for Council housing in Wales from April 2015. Councils with housing will then become 'self-financing', which means that decisions on investment in Council housing can be made locally.

What will the changes to Council housing finance mean?

Local authorities have argued for many years that Councils need to be able to run their landlord services in a way that meets the needs of their tenants and local communities, rather than being restricted by the UK Government.

The new arrangements will mean that from April 2015:

- Councils will be able to invest more of the rent it collects into Council homes and housing services.
- There will be more opportunities for Councils to build new homes.
- There will be more choice on how Councils spend and tenants can be part of that decision making process.

The changes will **not** affect:

- The rights of our tenants – such as the right to repair, and the right to buy.
- The landlord – self-financing does not change the landlord in any way.
- The rent – the level of rent tenants pay will continue to be a decision for the Council.

How does the current financing system for Council housing work?

The current arrangement for funding Council housing is called the Housing Revenue Account (HRA) Subsidy system. It is complex and involves the UK Government making annual financial decisions that affect the finance available to maintain and manage Council-owned homes.

The subsidy system requires the eleven landlord Councils in Wales to pay a total of £73 million to the UK Government each year out of the rent they collect. This has limited the finance available to bring homes up to the Welsh Housing Quality Standard (WHQS) and for investment in housing services.

This payment to the UK Government, together with the complicated restrictions of the subsidy system, have also limited the general control that Councils have over the financial affairs of Council housing and their ability to plan for the future with any certainty. It has also prevented Councils from building new Council homes or investing in large estate regeneration projects.

What are the new financing arrangements?

The UK Government and the Welsh Government have reached an agreement that will allow Councils in Wales to leave the centralised HRA subsidy system. This will mean they will become responsible for financing their landlord services and housing investment from their income, and is referred to as Council housing becoming 'self-financing'.

The new arrangements will mean that from April 2015 Councils will no longer have to pay £73 million from tenants' rents to the UK Treasury each year. Instead Councils will make a single one-off payment to the UK Treasury on 31st March 2015 and this will replace future annual payments of £73 million. Councils will need to borrow to make the one-off payment, but the annual cost of this borrowing will be less than £73 million. This will mean that the eleven landlord Councils will have more to spend on their homes and housing services every year.

Under the new arrangements Councils will have more freedom to focus on what is needed locally and how to make the best use of their income from rents. Tenants will have an important role to play in this.

As part of the agreement, the UK Treasury will impose a "borrowing cap" on all Councils. This upper limit on borrowing includes existing housing debt, the borrowing required to replace annual payments to the UK Treasury and scope for Council's investment priorities e.g. new build.



5 Year Capital & Revenue Budgets

Capital Spend (Draft)

Scheme Title	2015/16	2016/17	2017/18	2018/19	2019/20
	Budget	Budget	Budget	Budget	Budget
PUBLIC SECTOR HOUSING -	£,000	£,000	£,000	£,000	£,000
Regeneration and Area Improvement Strategies	4,050	4,680	4,868	5,062	5,264
External and Internal Improvements to Buildings					
Central Heating Boilers	1,500	1,560	1,622	1,687	1,755
Roofs	1,500	988	1,028	1,350	1,404
Rewiring & Emergency Lighting	750	780	811	844	585
Fencing & Defensible Space	500	520	541	562	585
Front Door Upgrades to Flats & DES	1,200	1,248	0	0	0
Lift Upgrades & Renewals	500	520	541	562	585
Windows Upgrades	0	0	0	281	585
High-rise Upgrades - cladding/windows/H & S	250	1,820	270	1,969	1,170
Communal Flooring to Blocks of Flats	200	208	216	0	0
Health & Safety	200	208	216	169	175
Kitchens & Bathrooms	950	780	811	844	1,755
B.I.S.F. Refurbishments	500	520	541	0	0
Sheltered Accommodation Improvement Strategy	500	1,144	1,082	0	1,638
Contingencies	250	260	270	281	292
HUBs	0	2,010	500	0	0
Housing Partnering Programme	1,700	7,696	8,220	9,111	10,763
Disabled Facility Service	1,650	1,716	1,785	1,856	1,989
Central Costs	250	260	270	281	292
Total Programme	16,450	29,918	23,592	24,859	28,837
Funded					
Prudential Borrowing - HPP / Development	(1,780)	(7,696)	(8,220)	(9,111)	(10,763)
Prudential Borrowing - Other	0	(4,512)	(1,016)	(1,086)	(3,210)
Major Repairs Allowance Grant	(9,600)	(9,600)	(9,600)	(9,600)	(9,600)
Contribution From Rents, (DRF)	(4,000)	(3,120)	(3,786)	(5,062)	(5,264)
S106 and other Contributions	0	(920)	(970)	0	0
Capital Receipts	(1,070)	(1,070)	0	0	0
Total Funding	(16,450)	(26,918)	(23,592)	(24,859)	(28,837)

Revenue Spend (Draft)

Title	2015/16	2016/17	2017/18	2018/19	2019/20
	Budget	Budget	Budget	Budget	Budget
	£,000	£,000	£,000	£,000	£,000
Employees Costs	11,991	12,123	12,327	12,580	12,894
Premises Costs	2,101	2,147	2,204	2,272	2,349
Transport Costs	180	184	189	194	201
Supplies & Services Costs	2,014	2,060	2,114	2,178	2,249
Support Costs	3,487	3,566	3,661	3,771	3,894
Repairs & Maintenance - Council House Repairs	15,000	15,524	16,114	16,842	17,609
Repairs & Maintenance - Other Repairs	945	978	1,015	1,061	1,109
Other Expenditure	5,262	5,390	5,535	5,684	5,850
Interest Of Borrowing & Other Capital Charges	21,299	21,496	22,432	23,183	23,572
Funding For Capital Schemes, (DRF)	4,000	3,120	3,786	5,062	5,264
Total Expenditure	66,279	66,588	69,377	72,827	74,991
Revenue Funding					
Net Rental Income	(65,357)	(66,972)	(68,991)	(71,553)	(74,084)
Interest on Balances	(45)	(48)	(54)	(54)	(53)
Other Income	(877)	(877)	(876)	(876)	(875)
Total Income	(66,279)	(67,897)	(69,921)	(72,483)	(75,012)
Revenue (Surplus)/Deficit	0	(1,309)	(544)	344	(21)
Balance Brought Forward	(8,124)	(8,124)	(9,433)	(9,977)	(9,633)
Balance Carried Forward	(8,124)	(9,433)	(9,977)	(9,633)	(9,654)

(subject to Welsh Government parameters)



