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CYFLWYNIADA

Pwyllgor PWYLLGOR CRAFFU GWASANAETHAU OEDOLION A CHYMUNEDOL

**Dyddiad ac amser
y cyfarfod** DYDD LLUN, 18 MAWRTH 2024, 4.30 PM

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

8a Cynllun Busnes Cyfrif Refeniw Tai 2024/25 - Cyflwyniad(*Tudalennau 3 - 24*)

Mae'r dudalen hon yn wag yn fwriadol



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Housing Revenue Account (HRA) Business Plan 2024/25

Tudalen 3



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Eitem Agenda 8a

HRA Business Plan



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Requirement to present HRA Business Plan to Welsh Government annually.

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

- Section 1 - Building new council homes
- Section 2 - Delivering the Welsh Housing Quality Standard 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 our tenants.



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

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01 Building New Council Homes



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- It has never been more important that we continue to invest in our **award-winning innovative development programme**.
- We have secured over **65 development sites, capable of delivering 4,000 new homes, 2,800 of which will be council homes**. Making our new build programme the largest in Wales
- To date we have delivered **1,463** homes of all tenures which includes **1,032 council homes** and **431 homes for sale**

Tudalen 5



Actions:

- 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.
- Continue to deliver housing that meets older persons' housing needs and aspirations and supports independent living.



02 Delivering the Welsh Housing Quality Standard 2023

The Welsh Government launched the new **Welsh Housing Quality Standard 2023** in October 2023.

- A taskforce has been established to oversee implementation of the new standard.
- The cost of implementing the new standard will be **significant** and **additional funding is essential** to undertake the necessary programme of the works.
- The implementation of **WHQS 23** has been noted as a **key risk in the business plan**.



Actions:

- Procure a new database that will allow us to deliver the new WHQS 2023 standards in a co-ordinated way.
- Assess the condition of our stock to help us understand the works, and potential funding required to meet the new requirements.

WHQS 23 - Key Dates for Compliance and Actions Required



Tudalen 7

- Smart meters to be installed
- Measures to improve water efficiency
- Water butts are to be installed
- Suitable flooring installed throughout property at change of tenancy.
- Suitable areas for recycling
- Adequate facilities for washing, drying and airing clothes.
- Exposure to noise must be minimised.
- External storage for cycles and equipment



- Confirm homes achieve a minimum Energy Performance Certificate **C rating** (SAP 75), subject to agreed exceptions.
- **11,099 (79%)** of our homes currently meet this rating.



- 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.



- Confirm homes achieve an Energy Performance Certificate **A rating** (SAP 92), and an environmental impact rating of **A**.
- **85** of our homes currently achieve **EPC A**.

03 Maintaining our Homes



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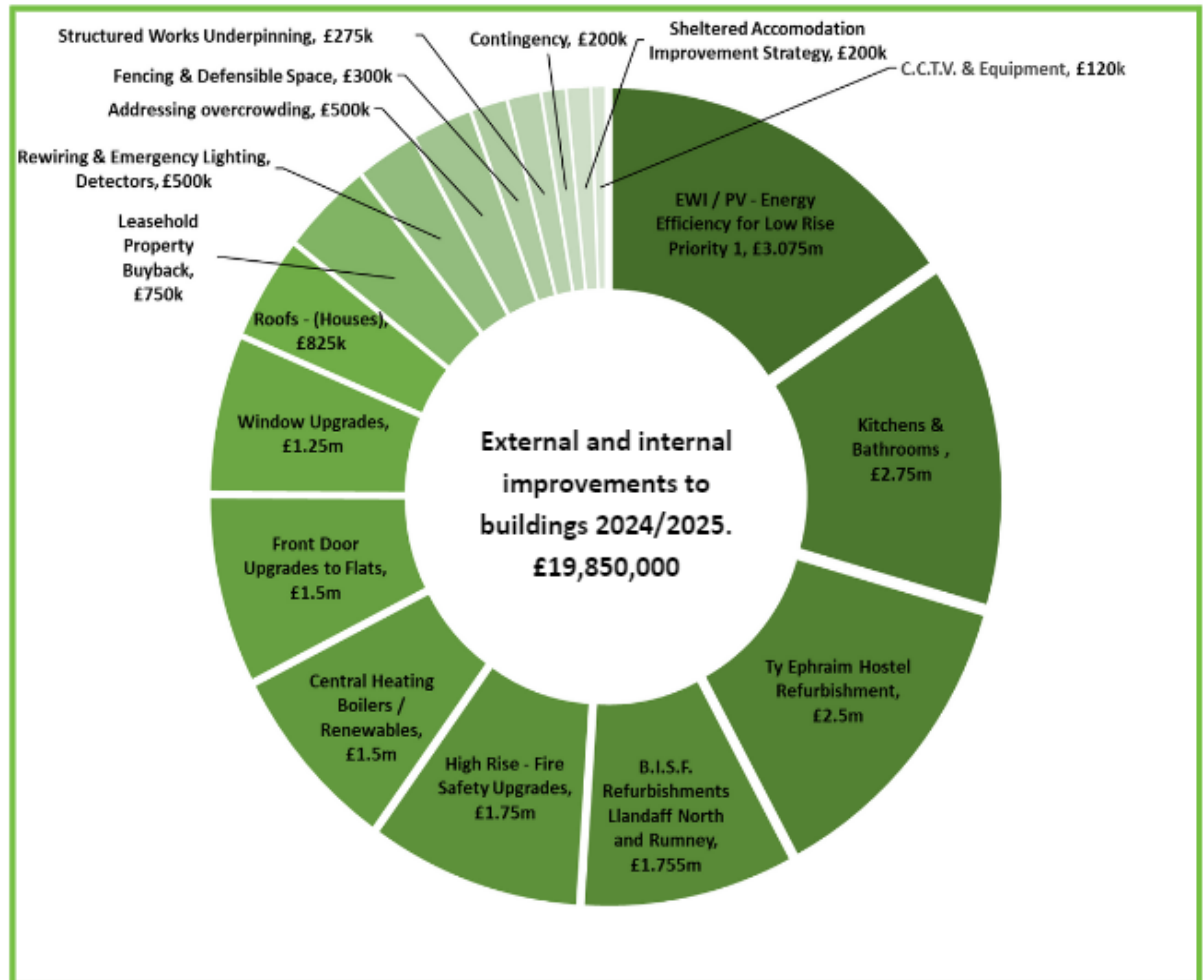
- We are investing **£19.85m** in 2024/25 in a rolling improvement programme in our existing homes.

Tudalen 8

- Our 30 year plan incorporates the expected life cycles of property elements and uses this to predict when improvements such as roof upgrades will be needed.



Planned Maintenance 24/25



03 Maintaining our Homes

Our **Responsive Repairs Unit** carries out approximately **4,000 repairs to our council homes each month**. Although the Responsive Repair service has improved, there is still a significant amount of work to be done to build on these improvements.

Addressing Damp & Mould Issues

- New dedicated **Dry Homes** team to work exclusively on addressing damp and mould issues.
- Tudalen New process ensures all damp and mould cases are inspected and assessed as quickly as possible
- 9 Responsive Repairs Operatives are trained in recognising when a tenant may need more help and can signpost to other advice services.



Our **Voids Team** developed a **“Pool of Small Contractors”** to support local businesses and increase resources to work on empty homes. Void properties are consistently less than 1.5% of our stock

Actions:

- **Continue to invest in Responsive Repairs.**
- **Further develop the Repairs Academy.**
- **Further expand the dedicated ‘Dry Homes’ team.**

04 Moving towards zero carbon homes



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The One Planet Cardiff Strategy sets out the Council's ambition to become carbon neutral by 2030. As part of delivering this agenda:

- We continue to install energy efficiency measures in homes across Cardiff, including external wall insulation, internal insulation and boiler upgrades.
- We are committed to developing low carbon energy efficient new homes.

Tudalen 10



Current Progress:

- Undertaking surveys and preliminary works for our first Optimised Retrofit Programme funded scheme.
- Replacing cladding and installing new windows in building safety upgrades.



Highfields development, Health, Cardiff

05 Improving our neighbourhoods

Our Estate Regeneration Programme aims to create better and safer places to live.

- In 2023/24 two projects completed at **Lincoln Court** and **Pennsylvania**.
- Tenants have been consulted on a scheme in **Trowbridge Green** and consultation on a scheme in **Caerwent Road** is scheduled for 2024.



Lincoln Court entrance

Improved fire safety

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



Drone shot of Lydstep Flats

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



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

06 Promoting safe and inclusive communities



Addressing anti-social behaviour (ASB)

The ASB team are engaging with tenants more than ever, listening to concerns and making use of local knowledge to improve neighbourhoods.

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: Build on the success of our area-based work to improve community safety - identifying hot spots and working with tenants and with other agencies to ensure our neighbourhoods are safe places to live.

Making our services more inclusive

We want to ensure that our services meet the needs of our diverse communities

Actions:

- 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.
- 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 continue to provide;

- Advice on a range of issues such as housing, money and work opportunities.
- A range of events to celebrate different communities across Cardiff.



Chinese New Year and Festival



Windrush Event at Grange Pavillion Hub



1,547,042

Number of visitors to the Hubs between
April 2023 - December 2023

Tudalen 18

Actions:

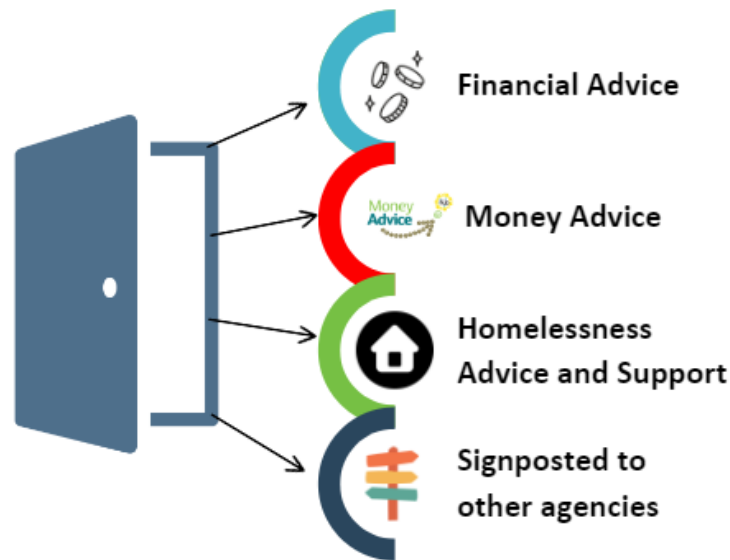
- A new Young Persons Virtual Hub will be launched, bringing together an online one stop shop for young people seeking information, advice and assistance on housing, community events and other topics.
- Continue to provide a variety of events and activities within our Hubs that will encourage all tenants to get involved.
- 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 including:

- Welfare Liaison Team
- Food and Fuel Champions
- Warm Welcome spaces
- Rent arrears pathway

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Action: Continue to provide dedicated financial advice and assistance to our tenants which can be accessed locally and in a timely manner.

08 Preventing and addressing homelessness

The HRA contributes significantly to the prevention and alleviation of homelessness

- Supporting vulnerable tenants e.g Hoarding Multi-Disciplinary Team.
- Addressing overcrowding.
- Working with partners to support individuals with complex needs
- Providing suitable temporary accommodation for those in need.
- Gasworks site delivering **155** modular homes by May 2024 and an additional four sites identified that can potentially provide an additional **350** modular homes over next 2 years.



Action: To help more tenants ‘rightsize’, we will introduce a new dedicated officer to support them through the process of exchanging properties.



09 Listening to our tenants


We are committed to improving how we communicate, consult and listen to our tenants.

“You said, we did” items are included through the plan

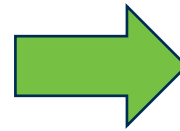
Focus groups held to better understand our tenant’s views

From feedback received during 2023/24, a number of actions are set out in the Business Plan to improve our services.

Tudalen 16

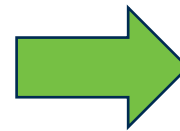


You said:
“understand what aspects of the ASB service tenants are most dissatisfied with”



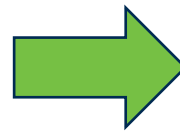
We surveyed tenants regarding an ASB hotspot in the city with actions for improvement identified and implemented. A wider survey in 2024 will help us understand our tenant’s needs further.

You said:
“address the housing needs of households who are overcrowded”



Our ‘Right-Sizing’ scheme has enabled us to provide support to older people who want to downsize while freeing up larger family homes for households in need.

You said:
“help tenants who are struggling financially ”



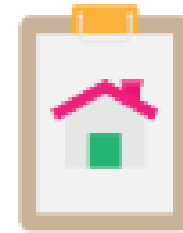
A new Discretionary Hardship Scheme provides dedicated advice and practical financial assistance exclusively to council tenants who are at risk of eviction due to rent arrears.

09 Listening to our tenants

Actions:

- 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.
- 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.

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Tenants Together Team

The Tenants Together team helps to ensure that tenants voices are heard.



In 2024/25, the team want to ensure that even more tenants and residents are engaging with us

Tudalen 18

Actions:

- Continue to broaden the reach of the Tenant's Together team, to ensure that even more tenants and residents are engaged and having their say in Council services
- Explore tenants' interest in focus groups in Welsh and community languages.
- Create volunteer opportunities that will help young tenants become engaged in their communities.



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Volunteer
Cardiff

10 Modernising and improving services for our tenants

We are committed to increasing the number of housing services available via digital platforms, so that tenants can access services at a time and location that is convenient for them.

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

Tudalen 19

- My Repairs
- Housing Online
- Housing Webchat
- New Housing Website
- Informative Animations
- E Signatures



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

11 Financial planning and assurance

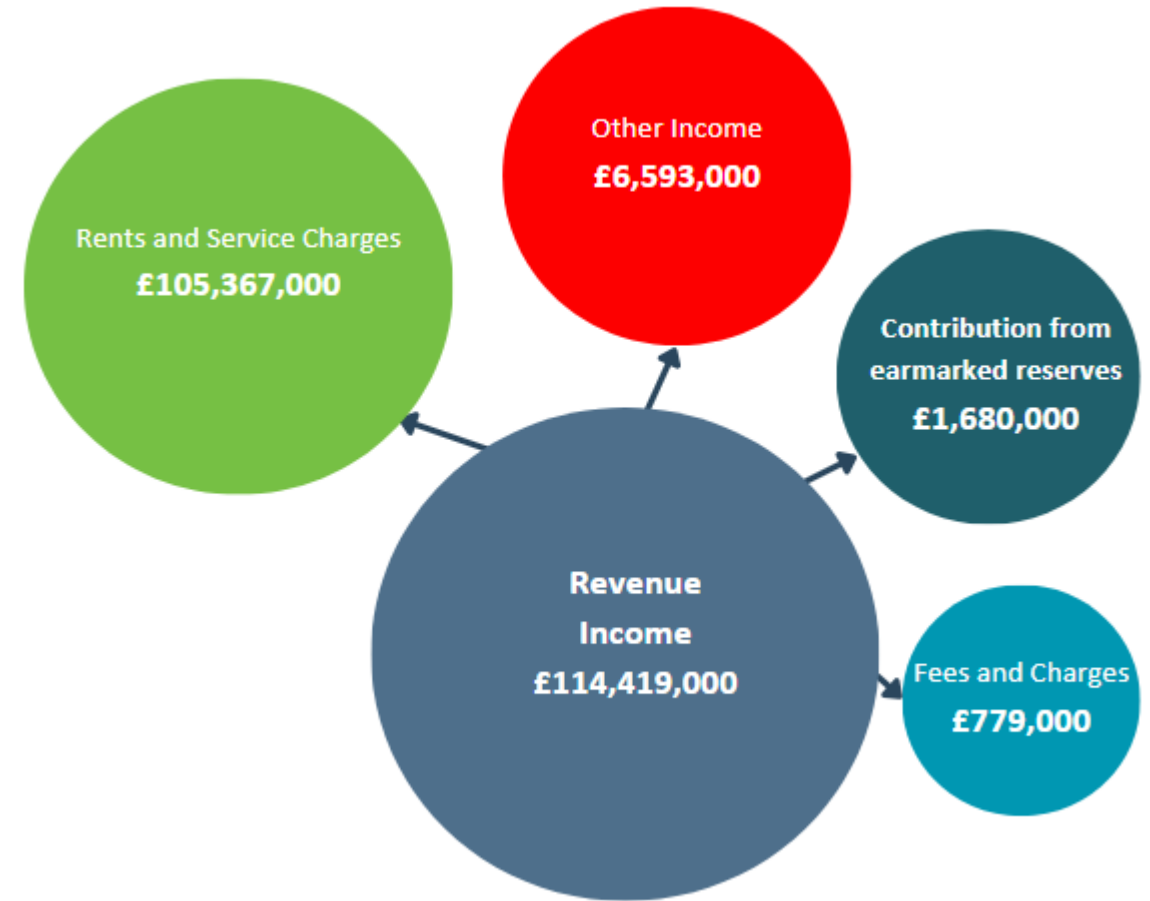
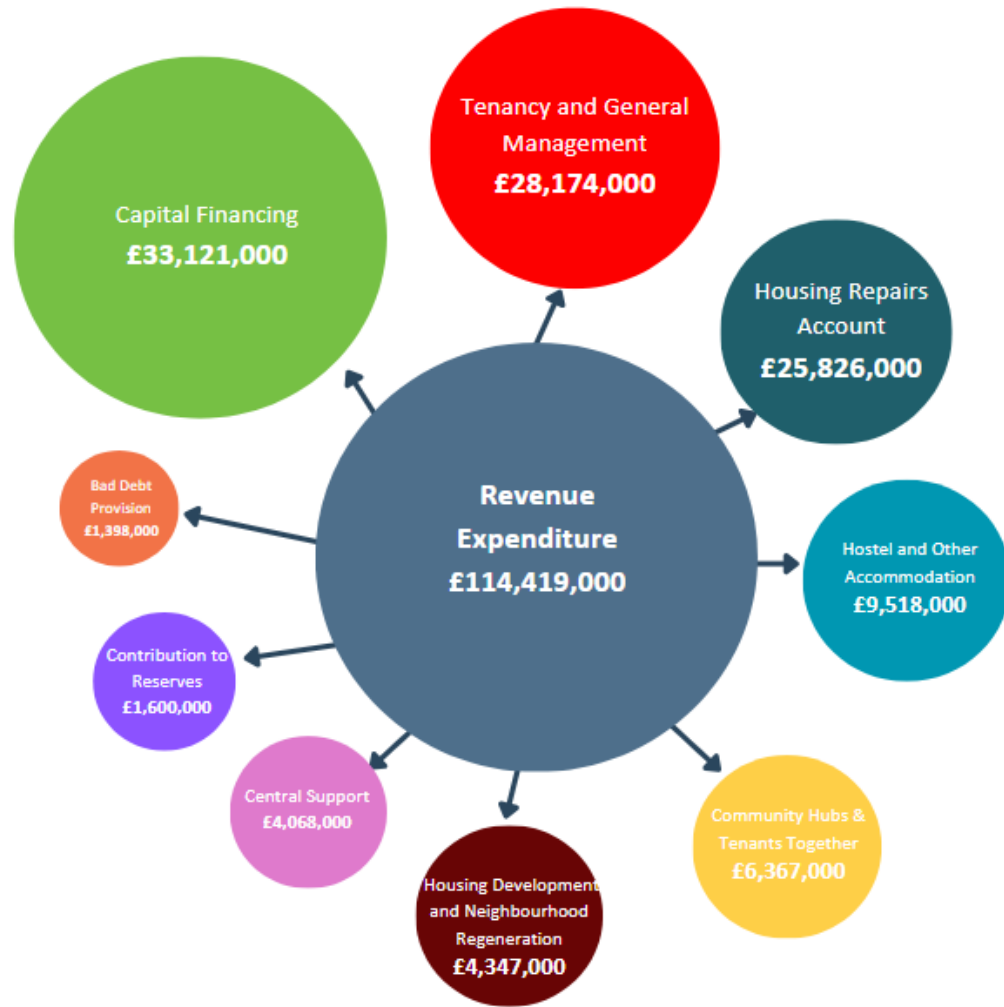
Revenue



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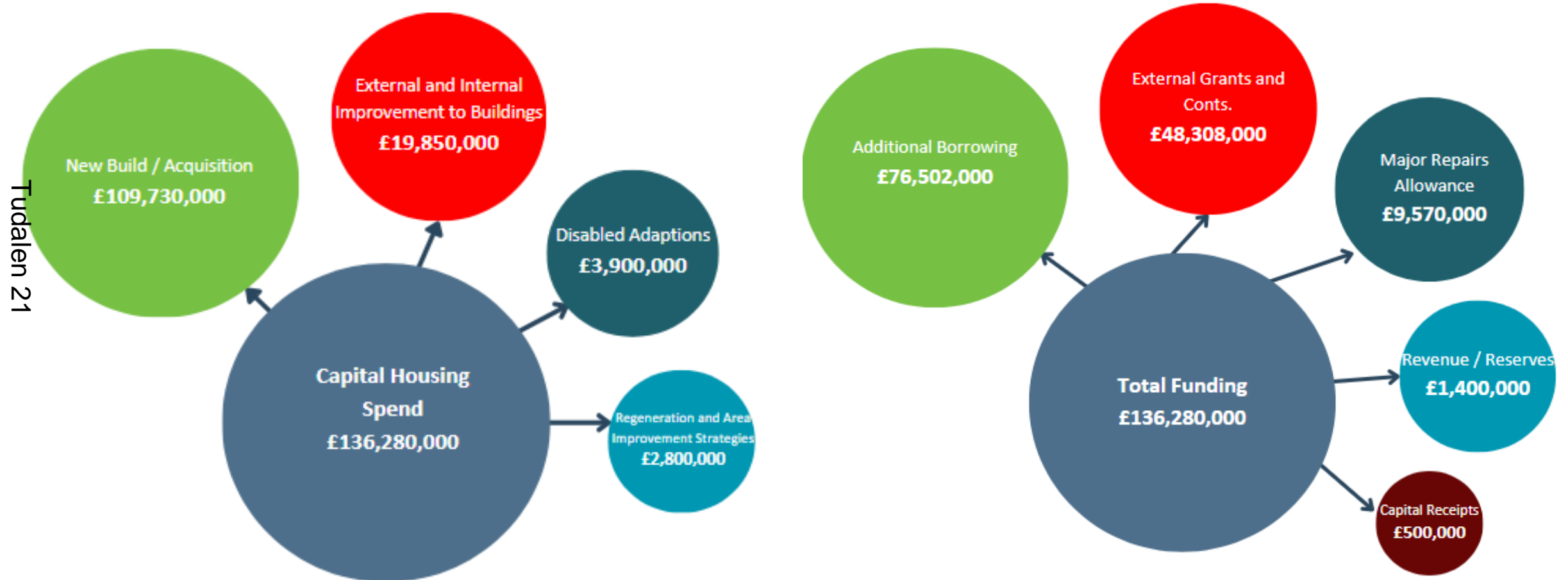


11 Financial planning and assurance

Capital



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Financial Planning and Assurance



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The plan sets out both **5 year (MTFP) and 30-year budget forecasts** (see appendices A and E).

Current and future key **financial assumptions** must be made – these are set out in appendix B to the plan.

A **sensitivity analysis** considers the impact to the key variables within the plan which are based on assumptions and judgements at a point in time and are subject to change - this is set out at appendix D to the plan.

The level of HRA borrowing needed to support the new build programme is set out in the plan (see page 67) – the cost of borrowing is offset by rental income – a viability toolkit is used to assess the financial viability and affordability of every development scheme.

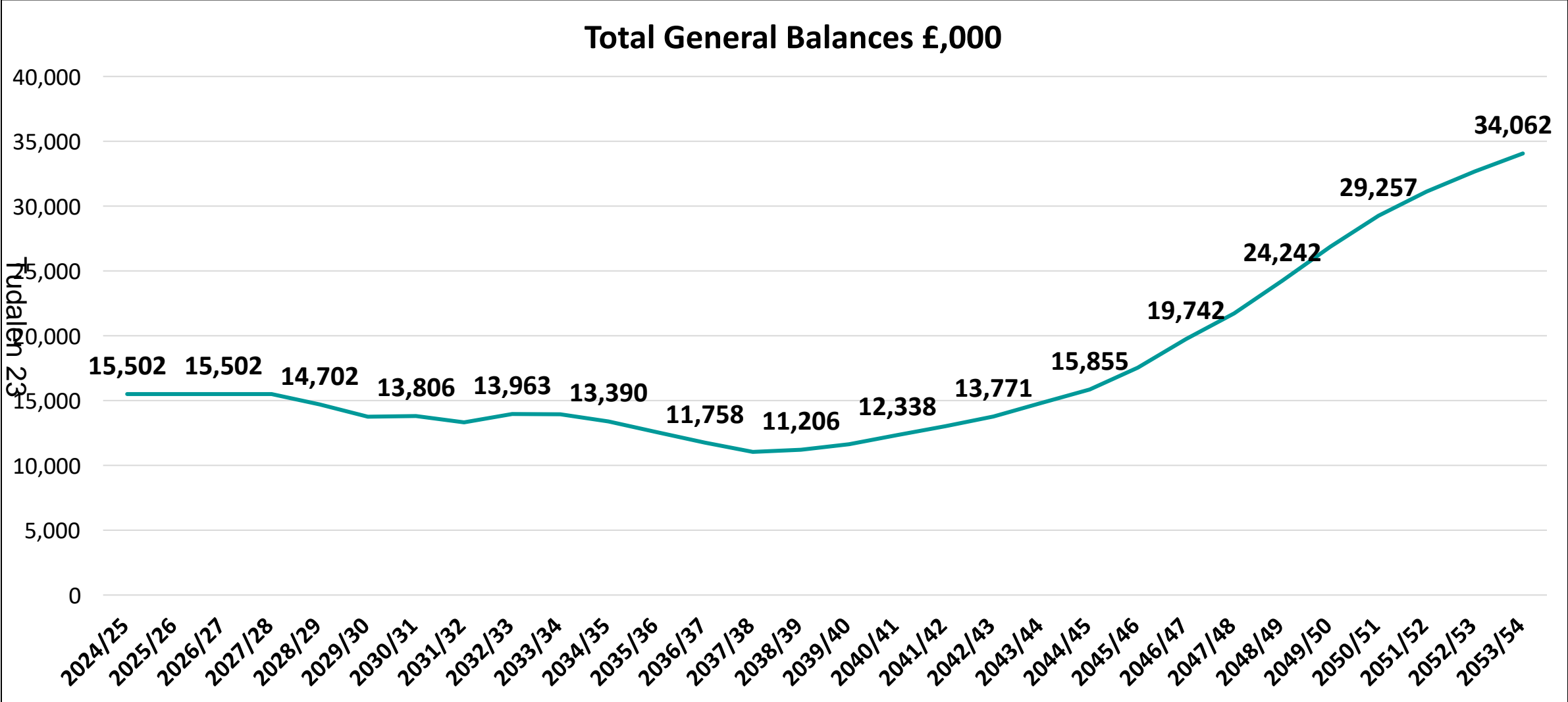
On the basis of key assumptions and variables, both the 5 and 30-year forecasts show the HRA remains viable.

A risk matrix set out at appendix C to the plan shows identified areas of risk, the impact these may have and mitigating actions necessary to address these. There are some **key risks** which the Council is not able to control including:

- Welsh Government rent setting policy
- New WHQS 23 standards & the costs of decarbonisation

HRA Business Plan 30 year Budget Forecast

Reserves remain strong throughout the 30 year period



Mae'r dudalen hon yn wag yn fwriadol