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## PRESENTATIONS

**Committee**                    COMMUNITY & ADULT SERVICES SCRUTINY COMMITTEE

**Date and Time  
of Meeting**                MONDAY, 18 MARCH 2024, 4.30 PM

Please see attached the Presentation(s) provided at the Committee Meeting

8a            HRA Business Plan 1024/25 - Presentation(*Pages 3 - 24*)

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# Housing Revenue Account (HRA) Business Plan 2024/25



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# 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**



## 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**.

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### 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



- 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.

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- 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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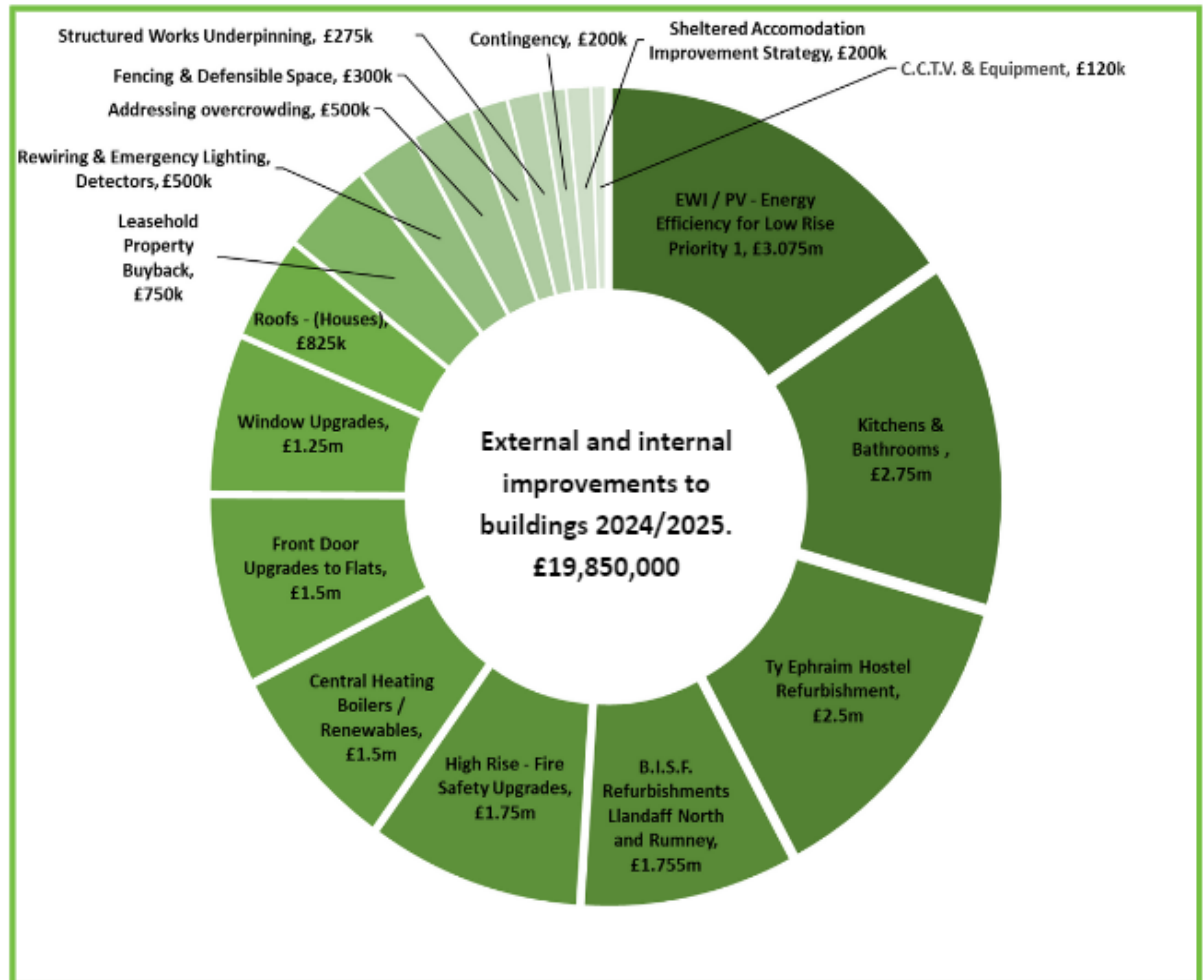


- We are investing **£19.85m** in 2024/25 in a rolling improvement programme in our existing homes.
- Our 30 year plan incorporates the expected life cycles of property elements and uses this to predict when improvements such as roof upgrades will be needed.

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## Planned Maintenance 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.
- New process ensures all damp and mould cases are inspected and assessed as quickly as possible
- Responsive Repairs Operatives are trained in recognising when a tenant may need more help and can signpost to other advice services.



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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.

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We are committed to developing low carbon energy efficient new homes.



## 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

## Actions:

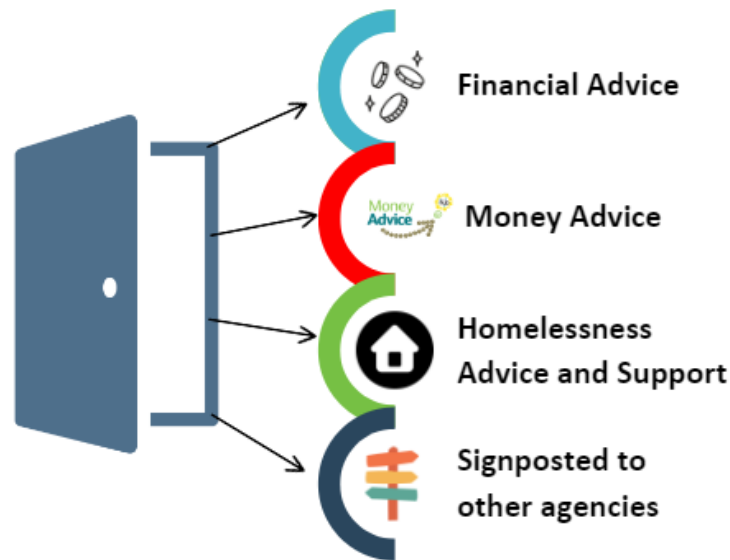
- **A new Young Persons Virtual Hub will be launched, bringing together an online one stop shop for young people seeking information, advice and assistance on housing, community events and other topics.**
- **Continue to provide a variety of events and activities within our Hubs that will encourage all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

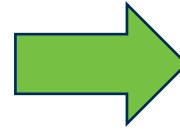
“You said, we did” items are included through the plan

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.

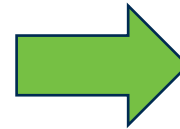
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**You said:**  
“understand what aspects of the ASB service tenants are most dissatisfied with”



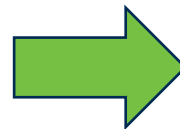
**We surveyed tenants regarding an ASB hotspot in the city with actions for improvement identified and implemented. A wider survey in 2024 will help us understand our tenant’s needs further.**

**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 ”



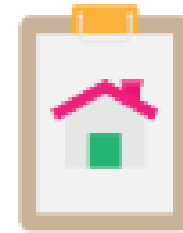
**A new Discretionary Hardship Scheme provides dedicated advice and practical financial assistance exclusively to council tenants who are at risk of eviction due to rent arrears.**

# 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

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### 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:**

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

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

# 11 Financial planning and assurance

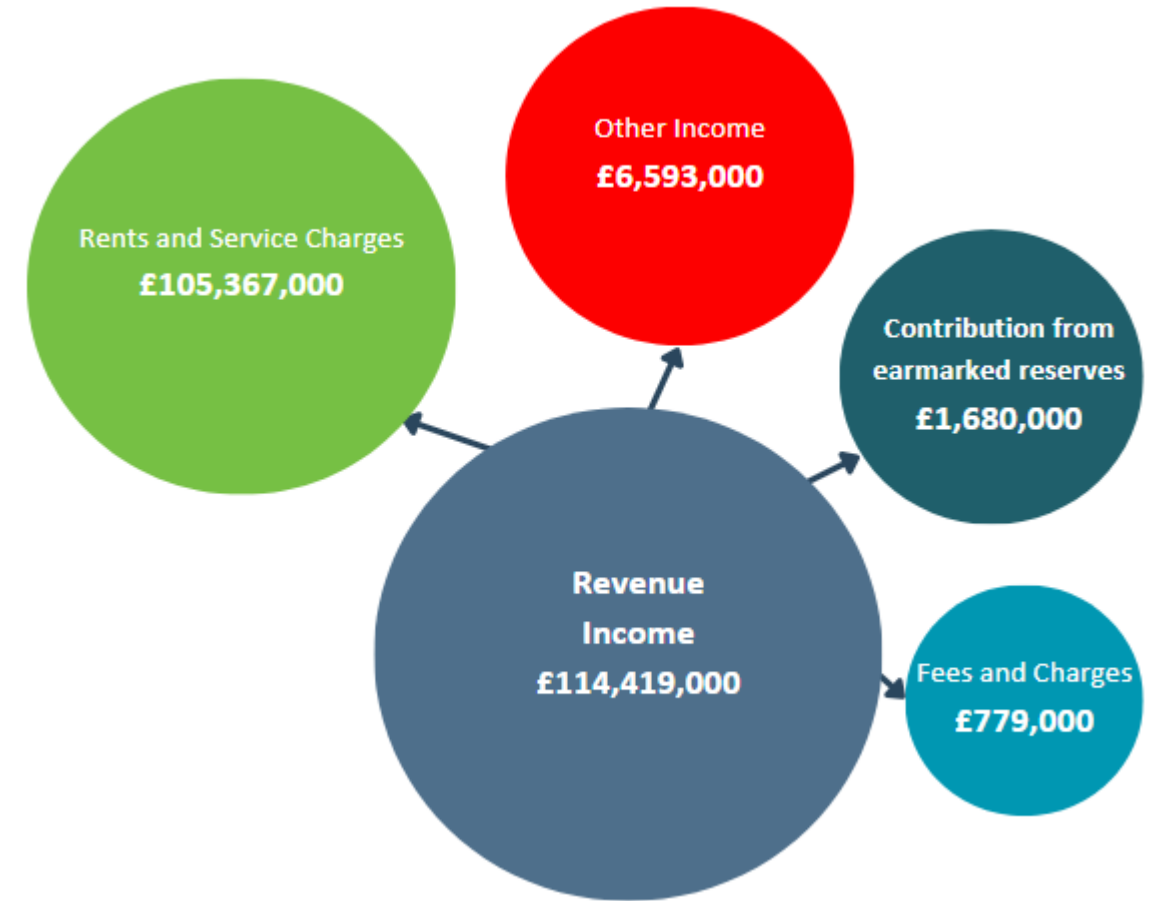
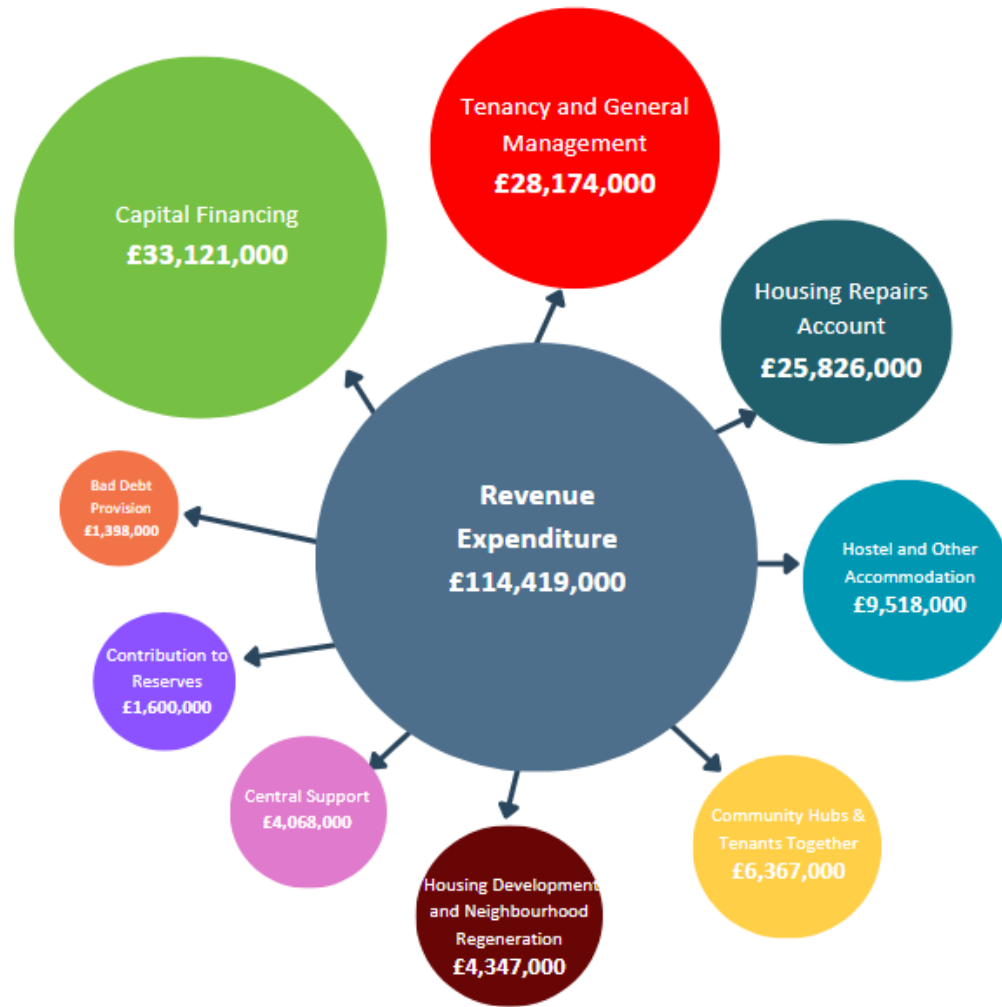
## Revenue



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# 11 Financial planning and assurance

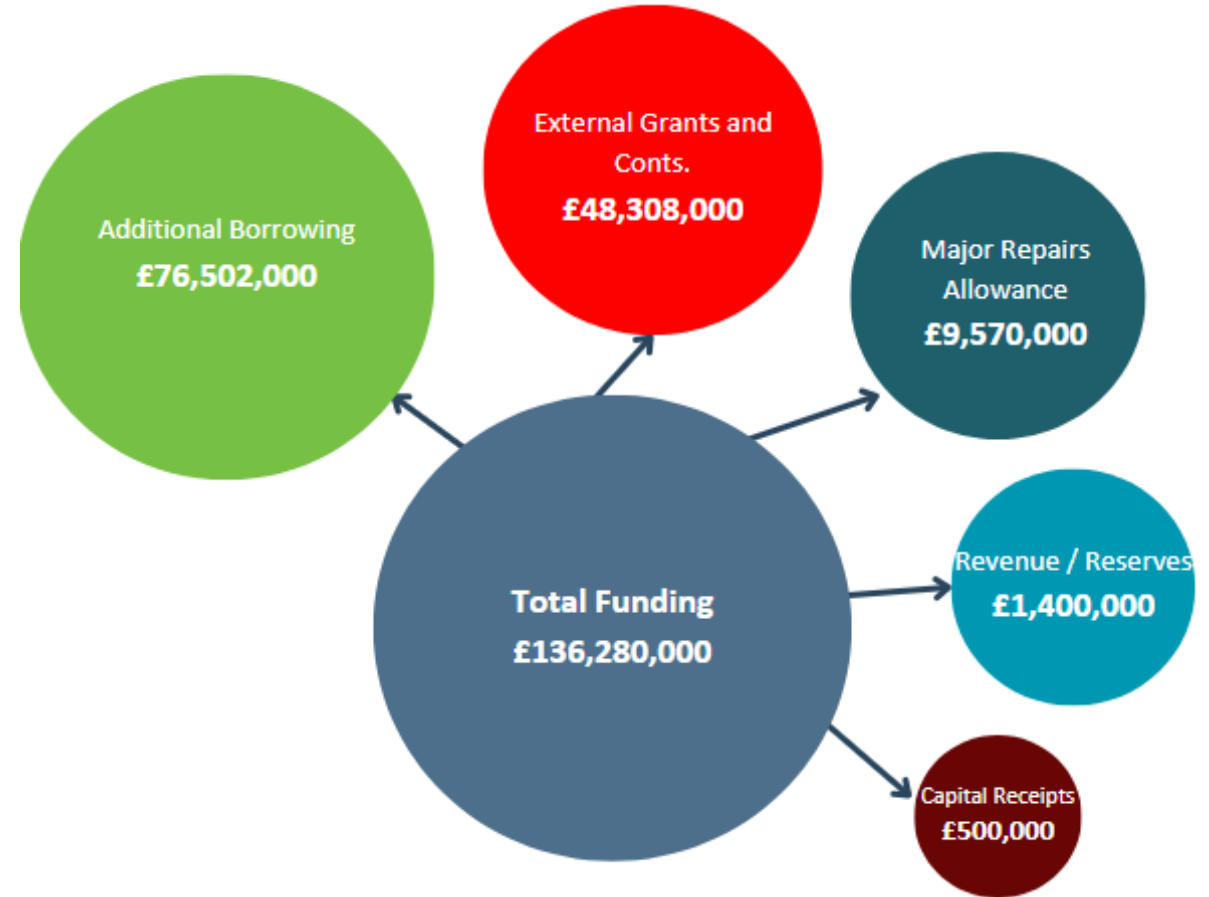
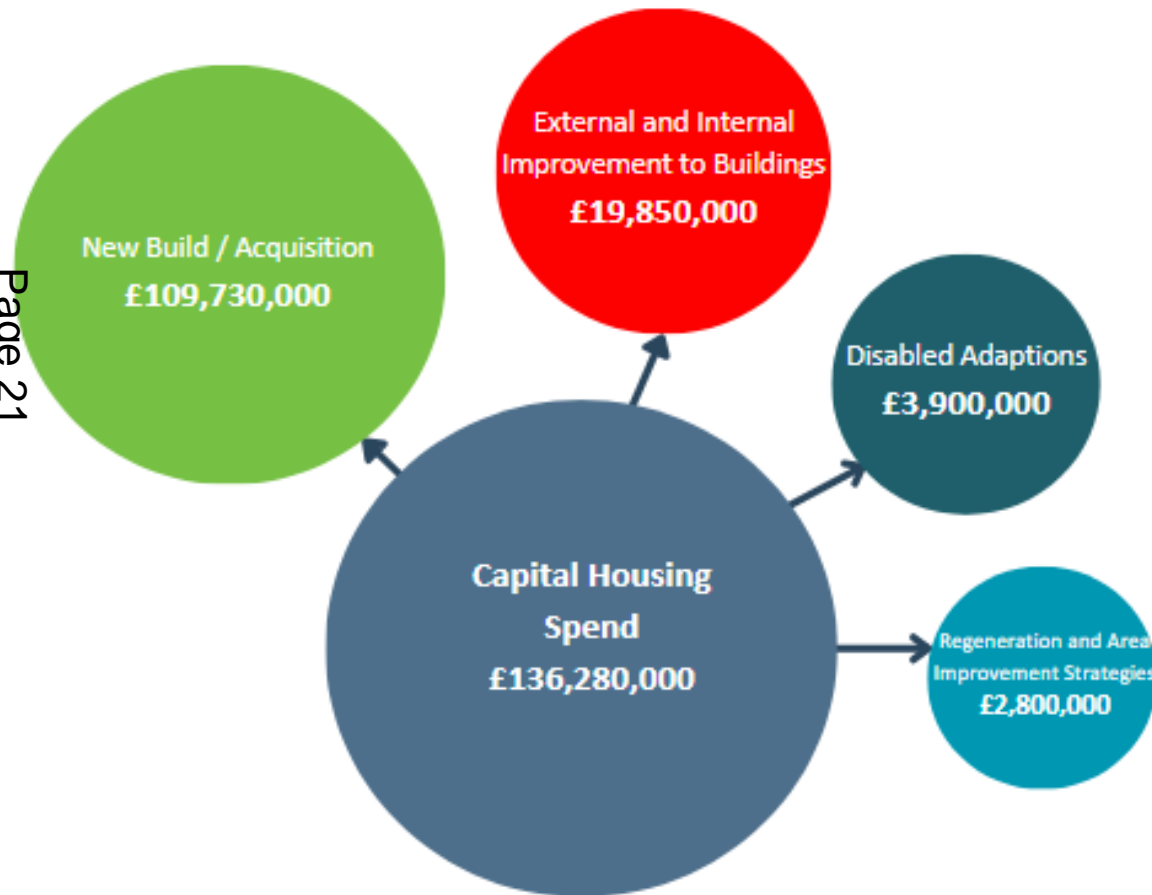
## Capital



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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.

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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.**

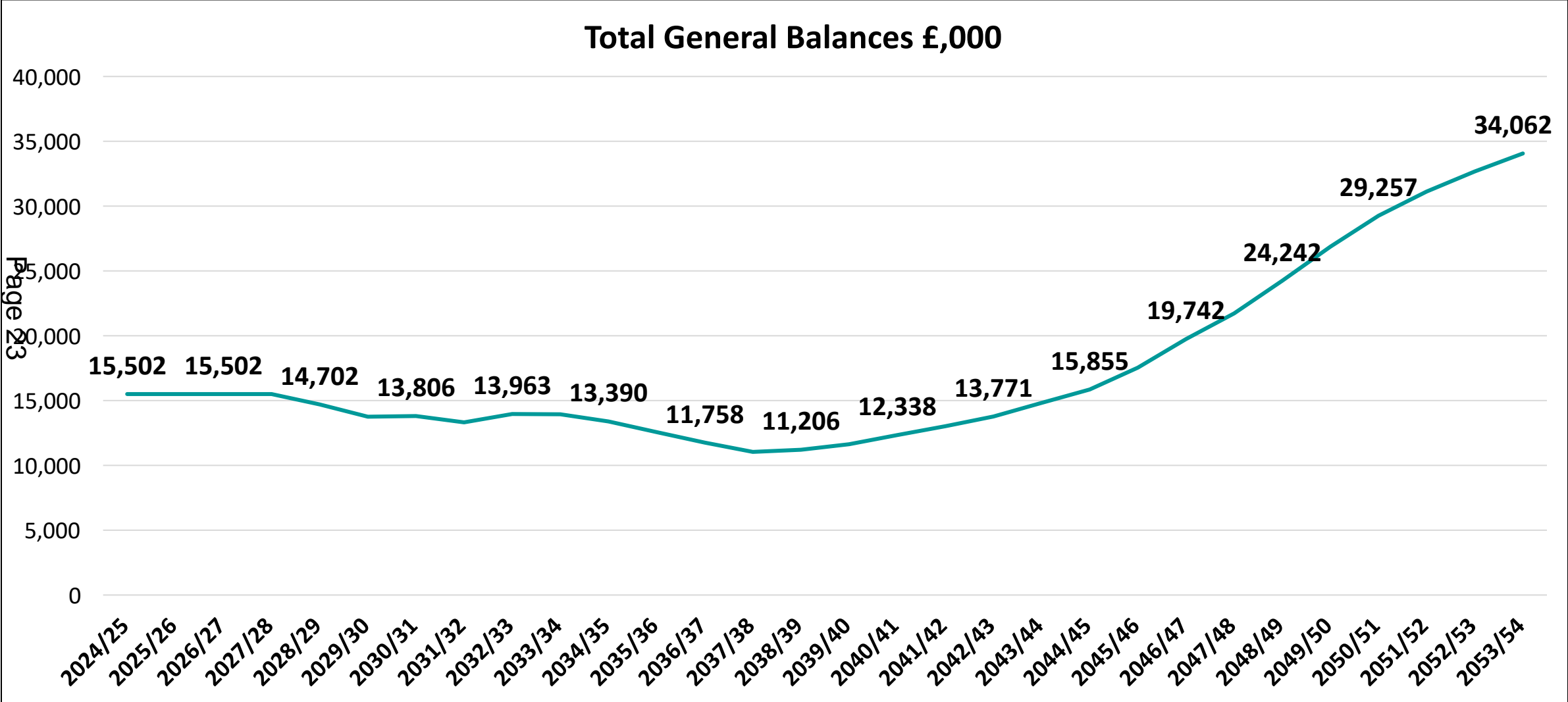
A risk matrix set out at appendix C to the plan shows identified areas of risk, the impact these may have and mitigating actions necessary to address these. There are some **key risks** which the Council is not able to control including:

- 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



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