

Housing Revenue Account (HRA) Business Plan 2020-2021



Gweithio dros Gaerdydd, gweithio gyda'n gilydd
Working for Cardiff, working together



Llywodraeth Cymru
Welsh Government

Contents

	Page
Foreword	3
Housing and Communities Notice Board	4
The Welsh Housing Quality Standard and Beyond	6
Welsh Housing Quality Standard Attainment Tracker	7
WHQS Review by Wales Audit Office	8
Capital Ambition	10
Typology of the Housing Stock	12
New Homes Ambition	14
New Homes Progress to Date	16
New Homes, New Tenants	20
Developing the Workforce	21
High Rise Refurbishment Project	22
Homes Fit for Heroes	24
Community Hubs	26
Community Hubs - 2019 Events	28
Into Work Advice Service	30
Welfare Liaison Team	32
Impact of Welfare Reform	33
Money Advice	34
Climate Crisis	36
The Move from Gas Boilers to Low Carbon	38
Carbon Zero New Build	39
Demand for Social Housing	40
Homelessness and Housing Need	42
Managing Anti-Social Behaviour (ASB)	48
Caretaking Services	49
Number of Properties and Availability 2018-2019	50
Cardiff Older Persons Housing Strategy	52
Community Living Through the Year	54
Tenant Participation	56
Effective Consultation and Communication	60
Compliments & Complaints	62
Tenant Satisfaction Survey 2019	64
Asset and Regeneration Schemes	66
Neighbourhood Regeneration	70
Planned Maintenance Works 2020-2021	72
Programmes of Work Spend 2020-2021	74
Health & Safety	76
Equalities	77
Financial Resources & Planning	78
Housing Revenue Account Business Plan Risk	88

Foreword

As Cabinet member for Housing & Communities I am committed to tackling the city's housing crises. We are on target to deliver over 1,000 new Council homes by 2022 and at least 2,000 new council homes will be built in the longer term for local people who need them.

Our new housing strategy represents the largest Council housing building programme in Wales and a £280m investment into building affordable, high quality, sustainable and energy efficient homes across the city.

I am also committed to improving the quality and energy efficiency of our existing homes and ensuring our neighbourhoods are a good place to live.

I will continue to do everything I can to deliver good quality homes for the citizens of Cardiff in communities to be proud of.



Councillor Lynda Thorne

Cabinet Member for Housing and Communities

In order to deliver and improve services to our communities an important part of my role is to ensure the Council works in partnership with other public sector organisations and the third sector in a joined up integrated way.

Using this collaborative approach has already delivered successful outcomes on issues that are complex and challenging.

We are committed to meeting the needs of the aging population, building and adapting homes to help people stay independent at home.

We will also work to end rough sleeping, improving on our hostels and supported accommodation and focusing help for people with more complex needs.

Working together, we will ensure all citizens can contribute to, and benefit from good quality housing.



Sarah McGill

Corporate Director People and Communities

Housing and Communities Notice Board

Tenancy Management officers completed over 2,000 proactive visits to assess property condition in the last year.



Applying for housing, the Cardiff Housing website: www.cardiffhousing.co.uk has been further developed to help applicants look at all the options available.

So far our Housing Development team have built 150 new council properties.



Into Work Advice Services assisted 920 people into employment in 2019.



Tenancy Sign Up allows for new tenants and current tenants who are transferring to be supported and given advice on their rights and responsibilities. Tenancy Sign Up appointments for 2019/2020 up to February are 480.



Over 1,000 properties were adapted last year for the needs of the disabled.

£13 million of unclaimed benefits is identified each year by the Money Advice Team.



In 2018-2019, Caretaking services received 76 calls for removal of offensive graffiti and removed 99% in 1 working day. They also removed 621 cases of non offensive graffiti all within 10 working days.

3.3 million visits to HUBs and Libraries are expected in 2019/2020.



Over 83% of tenants are satisfied with their neighbourhood. Over 86% of tenants are satisfied with advice about rent issues and over 80% are satisfied with Cardiff Council as a landlord.



The Responsive Repairs Unit receives over 100,000 requests for repairs a year. 95% of emergency calls were fixed on the first visit, with 93% of work being done by the in-house workforce.



The Community Living Team manage 10 schemes, across the city, helping older people live more independently.

As at September 2019 the Council's housing stock consisted of 13,483 properties. This is the first significant increase in the stock since the 1980's.



The Welsh Housing Quality Standard and 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.

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. We have a number of acceptable fails, (largely due to Resident's Choice) and have implemented measures in order to re-visit and maximise achievement of the Standard.

















































There are four elements:

Cost of remedy		Timing of remedy	
Residents choice		Physical constraint	

We review the standard when properties become vacant and our Tenants Participation Team to encourage tenants that have not received WHQS works or have changed their minds to contact us.

The Council engaged independent surveying consultants to carry out WHQS audit checks, of a random sample of properties. 98.7% of properties inspected were found to be compliant.

Welsh Housing Quality Standard Attainment Tracker

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

WHQS Review by Wales Audit Office

As part of their 2017-18 performance audit programme the Welsh Audit Office (WAO) reviewed the Council's arrangements to maintain the Welsh Housing Quality Standard (WHQS).

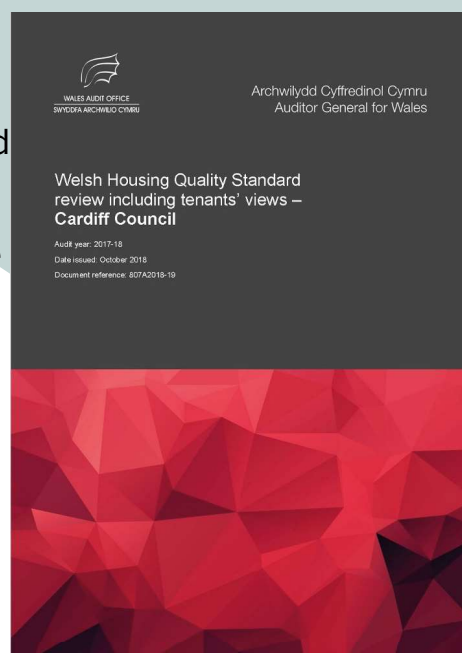
The review sought to determine whether the Council has effective arrangements in place to enable it to maintain the Welsh Housing Quality Standard (WHQS) and address the number of acceptable fails.

The auditors carried out fieldwork between March and May 2018. They undertook document reviews, interviewed a number of key officers and members, and ran focus groups with a sample of front line staff. As part of the review, the auditor commissioned a research company to carry out a telephone survey of a sample of the Council's housing tenants and commissioned Tai Pawb, Diverse Cymru and Ethnic Minorities and Youth Engagement (EYST) Wales to undertake two focus groups: one with disabled Council tenant and one with council tenants from a black or ethnic minority.

The auditor concluded that the Council met the WHQS in 2012, and its arrangements to maintain compliance with the WHQS are effective and making a positive difference to residents' lives. WAO came to this conclusion because:

- ✓ The Council's approach to the WHQS is well-integrated into its strategic housing function.
- ✓ The Council has comprehensive information on the condition of the whole of the housing stock to direct investment priorities.
- ✓ A financed and deliverable programme is in place for the repair and improvement of the housing stock, including addressing acceptable fails.
- ✓ The Council has effective arrangements to monitor and scrutinise its progress to maintain the WHQS and has learnt from its progress to date.
- ✓ The Council has a strong customer care focus to the way it interacts with its tenants.
- ✓ The Council's integrated approach to the WHQS is making a positive difference to the lives of its housing tenants.

The Council has robust, comprehensive and wide-ranging plans in place to support its ambitions in maintaining its achievements against the WHQS. These include the Cardiff Housing Strategy 2016-2021, annual Housing Revenue Account (HRA) business plans, and annual WHQS Compliance Policies. There is clear evidence in these plans of the position and compliance against the Welsh Housing Quality Standard.



Wales Audit Office said:

- The Council has an holistic approach to housing with clear links between the Council's plans for the WHQS and other aspects of housing plans and strategies. The Council's Cardiff Housing Strategy – 2016-2021, is an overarching and comprehensive 'whole service' strategy which embraces all aspects of the housing agenda, and how the service can shape the future of the City.
- Independent external validation of the housing stock condition information was carried out in 2015. The validation exercise found that 98.7 percent of property elements were compliant with the WHQS.
- Average tenants' homes are easier to keep warm in cold weather, helping to reduce energy bills and protect the environment.
- The Council has made improvements to non-WHQS elements of its housing stock on a regular and sustained basis.
- The telephone survey found that 6% of respondents said that they had refused to have improvement works done. Of those who declined improvement works, the main reason for refusing works was because they are happy with the existing state of their home.
- The Council has a strong customer care focus to the way it interacts with its tenants, the Council has effective arrangements and actions to support sound tenant involvement and participation.
- The Council has arrangements are in place to maintain community cohesion. For example, the Council's Caretaking Services Team ensure that 100% of offensive graffiti is removed within 24 hours. During a recent case of racist graffiti in Grangetown, the Council ensured that it was removed immediately, and was working the local police to ensure that community cohesion was maintained.

Most tenants are happy with the condition of their homes and the WHQS improvements the Council has made



OVERALL SATISFACTION WITH WHQS WORKS

73% of tenants who have had works are satisfied



KITCHEN

73% of tenants are satisfied with the overall condition of their kitchen



BATHROOM

76% of tenants are satisfied with the overall condition of their bathroom



TIMELINESS OF WORK

72% of tenants told us that the Council completed the works when they said they would



DESIGN

66% of those tenants who have had work were included in the design of the improvement works



OUTSIDE OF HOME

74% of tenants are satisfied with how the outside of their homes looks

Most tenants are satisfied with the Council's housing service



CONTACTING THE COUNCIL

88% of tenants can quickly and easily contact the housing service



SATISFACTION WITH OVERALL HOUSING SERVICE

78% of tenants are satisfied with the Council's housing service



SATISFACTION WITH NEIGHBOURHOOD

79% of tenants are satisfied with their neighbourhood as a place to live



RESPONDING TO VIEWS

62% of tenants think that the Council listens to their views about their home and neighbourhood and acts on them



WALES AUDIT OFFICE

SWYDDFA ARCHWILIO CYMRU

Capital Ambition

Cardiff Council's Capital Ambition is to create a greener, fairer and stronger capital city that plays a leading role in creating a better future for Wales.

In delivering its Capital Ambition, the administration will focus on four main areas:

Working for Cardiff – Making sure that everyone who lives here can contribute to and benefit from, the city's success.

Working for Wales – A successful Wales needs a successful capital city.

Working for the Future – Managing the city's growth in a sustainable way.

Working for Public Services – Making sure public services are delivered efficiently, effectively and sustainably in the face of rising demand and reducing budgets.

Housing & Communities has made four major commitments under the Council's Capital Ambition.

We will:

Work to end the city's housing crisis

- Deliver at least 2,000 new Council homes, of which 1,000 will be completed by 2022 and work with developers and partners to deliver 6,500 affordable homes across the city by 2026.
- Raise the standards of new homes in the city by updating the Cardiff Design standards implementing this across Council developments and working with partners to adopt these.
- Directly address the housing need of people across the city by delivering more:
 - accessible homes;
 - homes suitable for downsizing;
 - larger family homes; and
 - 'care-ready' and specialist properties.
- Continue to deliver innovative housing solutions, including the use of Modern Methods of Construction (factory build) and the low-carbon housing development through the Cardiff Living Scheme.
- Make sure that housing in the private rented sector and in the city's



high-rise buildings are safe and of high quality by ensuring private landlords comply with their legal obligations.

- Work with Welsh and UK Governments to retrofit the city's existing housing stock, particularly in the private rented sector, in order to tackle fuel poverty and as a core part of our response to the climate emergency.
- Work with Rent Smart Wales to place a greater focus on the quality of privately rented properties, building on the good work to identify and regulate private landlords.

End rough sleeping

- Continue to make sure that no one needs to sleep rough on the streets of Cardiff through the development and delivery of a five-year multi-agency city plan that will:
 - Develop proposals for a homeless assessment centre with clear pathways for clients based on their individual needs.
 - Improve emergency accommodation services, setting clear standards and including women only provision.
 - Pilot innovative schemes to help clients who have more complex needs to access and sustain accommodation and extend the Housing First Scheme.
- Develop a training and activities centre for single homeless people to divert them from street culture by providing a range of meaningful activities.

Invest in local communities

- Complete the second phase of the Maelfa redevelopment scheme, including a new integrated Health and Wellbeing Hub and 41 new 'care-ready' properties.
- Lead a regeneration of the Channel View estate and the South Riverside Business Corridor.
- Work with public sector partners and the third sector to design and deliver a range of integrated community facilities across the city including Community and Wellbeing Hubs in Whitchurch, Rhydypennau, Cardiff Royal Infirmary Chapel, Ely and Maelfa.
- Deliver new Youth Hubs in the city centre and in Butetown which will house integrated services for young people, helping them get the skills and experience they need to succeed.
- Establish a Domestic Abuse one-stop shop in the new Cardiff Royal Infirmary Wellbeing Hub, building on the success of our integrated Domestic Violence service.

Create safe communities

- Work in partnership with communities and public sector partners to develop targeted approaches to tackling crime and anti-social behaviour in communities with the greatest need.
- Work in partnership with South Wales Police and local communities to tackle knife crime, County Lines and serious organised crime.
- Deliver our Community Cohesion action plan, including working with our partners to actively monitor community tensions, building resilience to hateful extremism and providing support to witnesses and victims of hate crime.

Typology of the Housing Stock

1900-1944
(3,125)

1945-1964
(4,935)

Detached
(21)



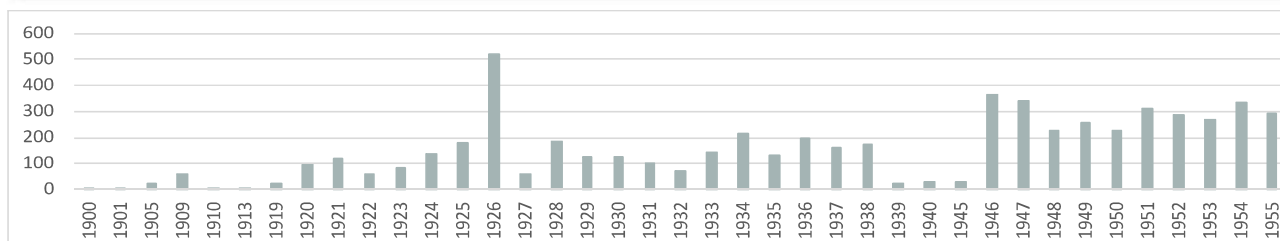
**Semi-
-Detached**
(3,354)



Terraced
(4,652)



**Flats and
Maisonettes**
(5,456)



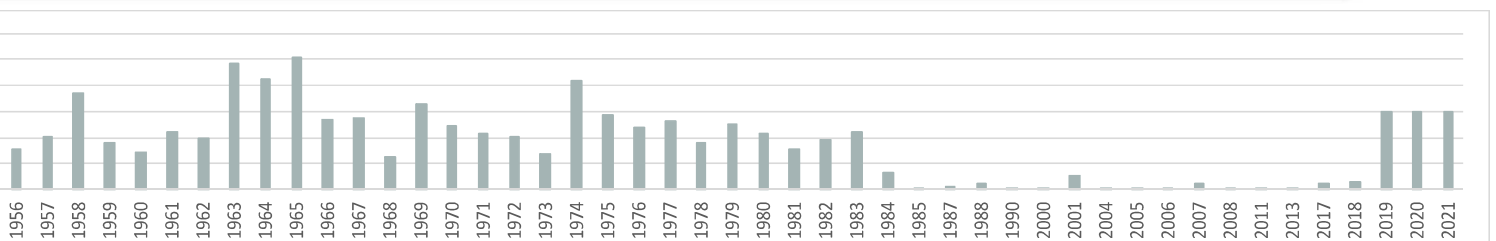
**1965-1989
(5,230)**



**1990-Date
(193)**



**By 2022
(Target of 1,000)**



New Homes Ambition

Cardiff Council has set a target of building at least 1,000 new Council homes by May 2022 and at least 2,000 new council homes in the longer term to meet the increasing demand for good quality, affordable social housing.

The need for housing is increasing year on year and the Council is committed to delivering new Council housing schemes and finding new and innovative ways of doing this. Our programme currently represents the largest council house build programme in Wales and will see around £350 million invested into delivering a variety of new council homes in volume and at pace.

Our aspiration to build Council homes directly complements the Welsh Government's target of delivering 20,000 affordable homes throughout Wales over this term of government.

We have been successful in our bids for the Welsh Government's Innovative Housing Programme (IHP) with around £3.8 million of the grant being awarded to Cardiff Council to deliver 4 new build schemes totalling £13.8m using innovative techniques.



Two of the Innovative Housing Programme funded schemes comprise refurbishing shipping containers to provide temporary/emergency accommodation for homeless families and hostel provision. The projects are due to be completed in December 2019 and January 2020. Combined, these will deliver 21 new flats.

Another Innovative Housing Programme funded scheme to deliver highly energy efficient homes built to PassivHaus standards will start on site in the Spring of 2020 as part of our Cardiff Living programme with Wates Residential. The final scheme at Highfields, Heath will deliver 17 new homes using a 'modular' system – the units will be built off-site which vastly reduces construction time and improves the quality of the build.



CARTREFI
CAERDYDD
CARDIFF
LIVING



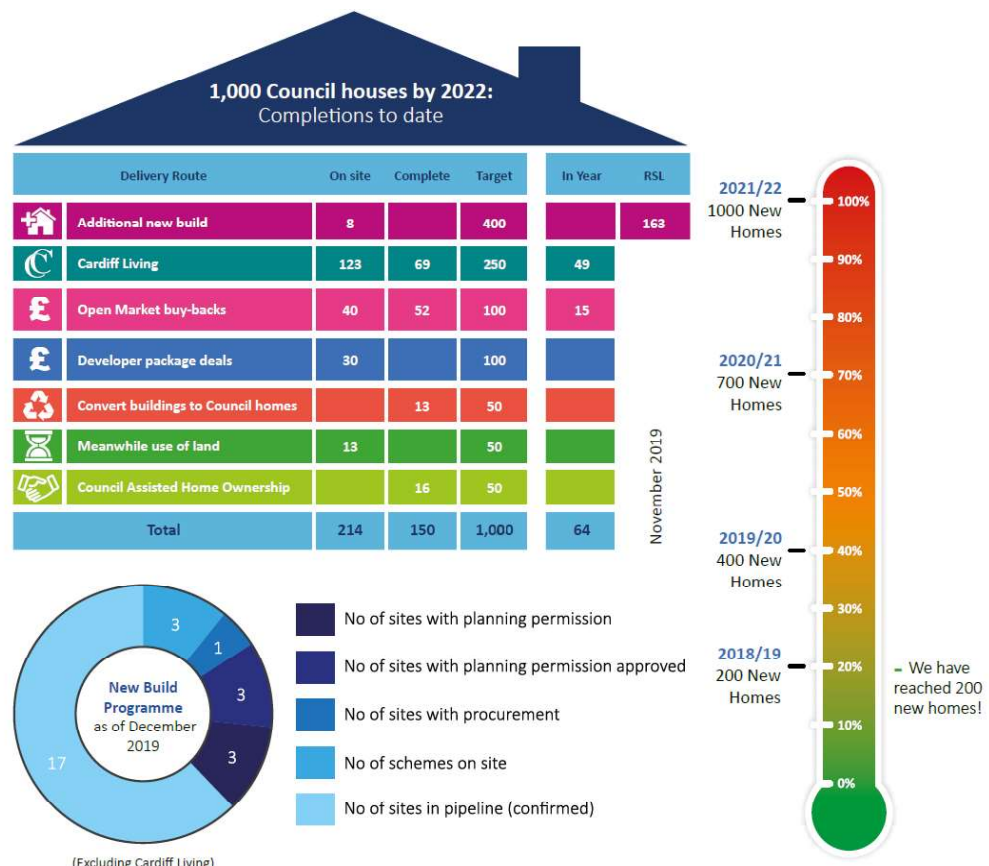
New Homes Progress to Date

Not only have we implemented the innovative Cardiff Living Programme in Partnership with Wates Residential, we also have a number of other delivery routes that we are using to provide new council homes. Our Additional Build programme currently includes 22 development sites.

Schemes vary in density from 16 units to 400 units and through this programme we are able to deliver a complete mix of council properties, targeting the specific housing needs of the area. We have a real focus on delivering exciting new independent living 'care-ready' schemes offering quality, flexible homes for older people which in turn will help free up family homes for rent.

Our scheme in Caldicot Road, Caerau will shortly be going out to tender for a contractor and a number of projects are progressing through the planning process with a view to start on site in 2020.

We are also bringing forward a number of developer led 'Package Deal' arrangements and our first scheme with Cadwyn Housing Association for the delivery of 30 flats at Courtenay Road, Splott is on site with an anticipated completion date of January 2020. Further discussions are also ongoing regarding a number of other package deal opportunities across the city.



We have recently undertaken public consultation on exciting redevelopment proposals for the Channel View estate in Grangetown, replacing the existing housing stock with new, sustainable, energy efficient homes. It is early days for this project but initial feedback from residents has been largely positive and we will now progress with an outline planning submission and continue detailed consultation with residents. We have recently issued a tender for Master Planning Services to progress this exciting opportunity through to a planning application stage by summer 2020.

The Council's innovative development partnership with Wates Residential continues to go from strength to strength. This partnership, known as Cardiff Living, will see around 1,500 new homes built across the city on council land with at least 600 of these being new council homes.

The programme is split into three phases of development with work on phase 1 having commenced in June 2017. There are six development schemes actively on site at Willowbrook West in St Mellons, Braunton Crescent in Llanrumney, Mount Pleasant Lane Llanrumney, Walker House in Llanishen, Snowdon Road in Ely and Ty Newydd in Caerau. Phase 1 will deliver 195 new council homes in total including older person independent living units and a small number of wheelchair accessible bungalows and flats.



Cllr Thorne with Assembly Member Vaughn Gething visiting our latest new build properties in St Mellons

New Homes Progress to Date



Engineer inspecting the roofs at Willowbrook West, St Mellons

Our scheme at Ty-To-Maen in St Mellons was completed in December 2018, 69 new council homes have been completed through the Cardiff Living Programme with around 150 new homes earmarked for hand over by 31st March 2020.

The first 3 schemes to be delivered through phases 2&3 of the Cardiff Living programme are being considered by Planning Committee in January 2019. If approved these 3 developments will deliver a further 104 new council homes.

Not only is Cardiff Living delivering high quality, much needed new council homes, it is also providing wide ranging community benefits, providing training opportunities, apprenticeships, local jobs and promoting the use of local supply chains.

When considering new council housing developments its vitally important that we ensure the schemes are financially viable and that the rental income from the properties can pay back the capital investment over a set period. In order that we can demonstrate scheme viability we use a viability assessment tool.

An assessment is made for every scheme which includes the cost of development, the on-going responsive and planned maintenance costs and the management costs. All these costs are considered along with the rental income and value of the properties being built.

Whilst a scheme may be viable, its affordability and whether it progresses depends on the overall affordability of the business plan which is subject to a number of parameters including future rent levels, operating costs and other risks. Care will be taken to ensure that any borrowing is affordable, prudent and sustainable.

Project viability is assessed at the key stages of scheme development including;

Stage 1 : Land appraisal & feasibility.

Stage 2: Scheme options appraisal.

Stage 3: Concept design.

Stage 4: Planning.

Stage 5: Contractor procurement.



New Homes, New Tenants



New Tenant gets her keys

In December 2019 tenants were handed the keys to their new properties in the Willowbrook development in St Mellons. A mixture of flats and houses were being allocated to applicants off the Housing Waiting List.

One new tenant we spoke to said, *"I have been on the waiting list for 7 years, 2 years living with my daughter, I'm really happy with the flat. The finish is a really high standard. I am having a knee operation in January and this flat will be perfect to help with my recuperation."*

On the finish of the flat she said, *"I love the colour scheme they have done, its going to be perfect with my sofa, I won't need to change a thing."*

Another new tenant was picking up the keys to a brand new 3 bedroom house, *"I can't wait to move in, I've been living with the kids at my mums. My son will probably try and nab the biggest room for himself!"*

"I have saved up enough money to get the kids beds but will need to go to the local HUB and ask for a DAF, (Discretionary Assistance Fund grant) so I can get a fridge and cooker. The kids go to school just over the road and mum lives round the corner, it's perfect."

Developing the Workforce

Hamza is part way through a three year Apprenticeship which started in September 2019. It combines on the job training with Cardiff Council and studying at Cardiff & Vale College for an NVQ in Heating, Plumbing and Ventilation.

An apprentice Gas Engineer in Housing and Communities, Hamza Zahid has been chosen as Cardiff Council Customer Services Hero 2019.

Hamza has impressed colleagues with his attitude to work and how he deals with tenants.

Reacting to being named the very first Cardiff Council Customer Services Hero, Hamza said:

"This has come as a complete surprise, I had no idea that I had been nominated. When I was told that I had won, I honestly didn't know what to say. I just think that how I go about my work and how I treat the people I meet is normal."

Chief Executive of Cardiff Council, Paul Orders, visited the housing office to present Hamza with an award to recognise his new Customer Services Hero status. Paul said: *"You can tell just from meeting Hamza that he takes a lot of enjoyment from his work with the council and he is a great example of the high standard of customer service we aim to deliver in the council. Hamza thoroughly deserves his recognition and I am delighted to congratulate him on being named our Customer Services Hero 2019. We chose Hamza because the nomination showed that Hamza has great skills in his work and he also gives great customer service to our tenants in their own homes."*

The nomination for Hamza was jointly made by gas engineers, Carl James and Matthew Hughes.

Matthew said: *"Hamza has been with the council for less than a year, and I had him working with me as my apprentice for a few months. He proved his love for people, he would never say a bad word about anyone and would always put other people first. Especially as we are working in their houses, this is essential. There were countless occasions where he would always have a chat with the elderly, help people move things and would never be shy to talk to them."*

He was brilliant at explaining faults on boilers or recommending how they should use their heating systems to save money. He always has a smile on his face when attending jobs and without a doubt people enjoyed having him in their house."



Hamza with his award



Hamza with Paul Orders (Chief Executive)

High Rise Refurbishment Project

Following the tragedy at Grenfell Towers in London, the Council decided to test the cladding on its high rise blocks. It was found not to be the same Aluminium Composite Material, (ACM) cladding as used in Grenfell Towers but it did have a level of combustibility that would not meet current standards.

Six blocks at three locations were previously insulated with an external rain screen cladding system:

- The first is located at Lydstep Flats, which comprises of 3 blocks of general needs flats in Gabalfa.
- Nelson House and Loudoun House in Butetown, Cardiff, which comprises of 1 block of Sheltered Housing and 1 block of general needs accommodation.
- Channel View in Grangetown, also general needs accommodation.



The decision was made to remove the cladding thus removing the additional risk that this posed.

Work is underway to replace the cladding at 5 of the blocks.

Atkins consultants have been commissioned to consider cladding options. They recommended that the proposals should:

- Improve the visual condition through new cladding system.
- Upgrade windows & balconies.
- Maximise energy efficiency for residents.

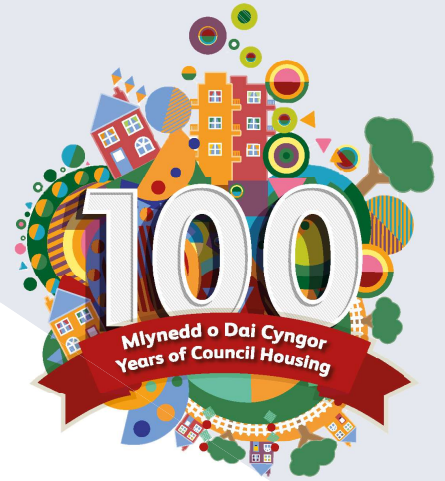
Following research into re-cladding options, ceramic brick is to be used. It is proposed that work will start on site in 2020 following resident consultation.



Lydstep Flats artists impression of ceramic brick finish

Homes Fit for Heroes

2019 saw the celebration of 100 years of council housing. The end of the First World War in 1918 created a huge demand for working-class housing in towns throughout Britain. In 1919, Parliament passed the ambitious Housing Act which promised government subsidies to help finance the construction of 500,000 houses within three years.



The 1919 Act - often known as the 'Addison Act' after its author, Dr Christopher Addison, the Minister of Health - was a highly significant step forward in housing provision, effectively the birth of council housing. The Act, which came from a pledge by the then Prime Minister David Lloyd George "to make Britain a fit country for heroes to live in" made housing a national responsibility, and local authorities were given the task of developing new housing and rented accommodation where it was needed by working people.

Internal facilities were considered just as much as external appearances, and the space standards (large three bedroom houses were the most common type recommended and built) and amenities such as indoor toilets, baths and hot water plumbing were key aspects of the drive to permanently raise the standard of working class housing.

From 1919 Cardiff Council built over 30,000 homes for families, this building boom peaked in the 1950's with 7,321 properties being built.

Council estates development over the decades:

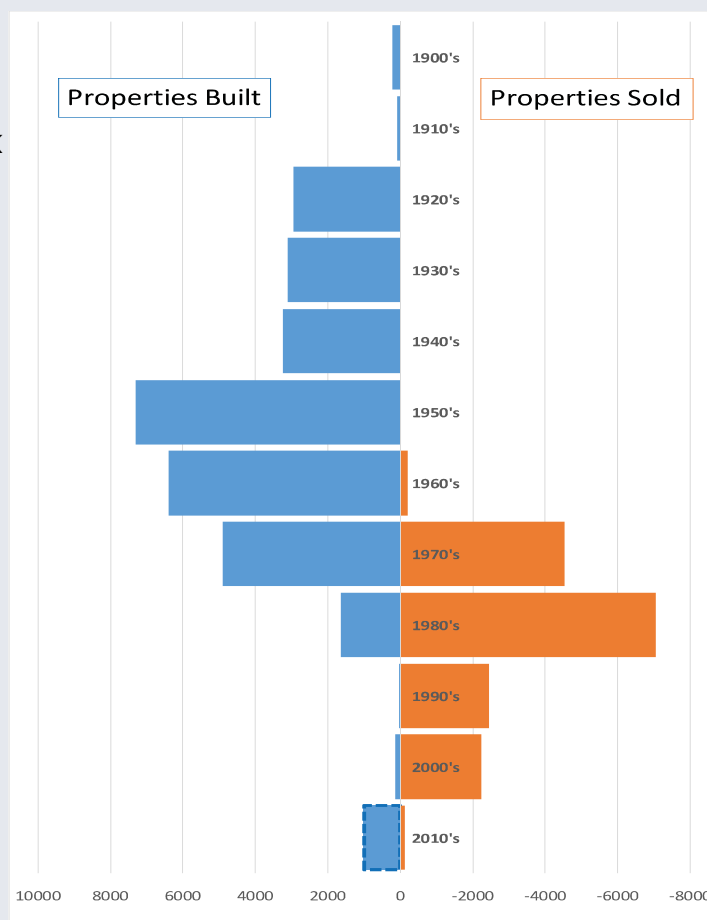
- Ely in the 1920's
- Splott, 1930's
- Llandaff North, Caerau & Splott 1940's
- Llanrumney & Llanishen 1950's
- Fairwater & Trowbridge 1960's
- Llanedeyrn 1970's
- Trowbridge 1980's



Over 16,000 council properties in Cardiff were sold under the Right to Buy scheme, since Right to Buy was introduced in 1980 - social housing stock across the city has declined significantly - making it harder for people to get the social housing they badly need.

In 2018 Cardiff Council announced that due to the very high level of housing need in the city and the shortage of affordable housing they were seeking Welsh Government approval to suspend Right to Buy for five years to safeguard homes for the future. Since then the Right to Buy has ceased across Wales.

The Council runs an Assisted Home Ownership scheme, which enables first time buyers to purchase a home. This is open to everyone who lives or works in Cardiff not just council or housing association tenants. Under this scheme the Council retains a percentage of the property, however no rent is paid.



Cardiff Council has set a target of building at least 1,000 new Council homes by May 2022 and at least 2,000 new council homes in the longer term to meet the increasing demand for good quality, affordable social housing. This will include “care ready” homes for older people such as homes planned for the Maelfa scheme below.



Community Hubs

During 2018/19 over 3,400,000 customers visited our Community Hubs & Libraries.

In addition to providing Housing and Money Advice and Library services, the Hubs focus on engaging with local communities through a range of events and activities for everyone from children to older people.

New Tenancy Sign Up Process

The Housing Solutions Team began the Tenancy Sign Up appointments in June 2018 as a trial in Ely and Careau Hub and spread to the South of the City in September and East of the city from November 2018.

Sign-ups were also then spread to the North of the city from October 2019 and the rest of the West of the City from end of January 2020

The process allows for new tenants and current tenants who are transferring to be supported and given advice on their rights and responsibilities, prior to signing their Tenancy Agreement and being issued with keys.



Community garden projects at local community Hub

By holding the appointments in the Hubs away from the property the new tenant can focus without interruption on the information and advice being provided.

The needs of the new tenant can be identified and assistance given, whether this is to acquire furniture by applying to the Discretionary Assistance Fund (DAF), applying for discounts/grants for utilities e.g. gas, electric, water, helping to enrol in a new school and providing tenancy support or the help from the tenancy sustainment team.

Community Inclusion

Community Inclusion Officers within each district help develop community groups and volunteering opportunities. Services within each district are tailored to suit the demographic needs of the area, focusing on reducing social isolation, encouraging participation and practical advice & support.

Lunch clubs are very popular, offering set price meals, social interaction and activities, the community garden projects are a great way to keep active and make new friends.



Dementia cafés delivered from all Hubs providing advice & support for those living with dementia.

Community Hubs - 2019 Events



Llandaff North Hub - Story & Rhyme time



Llanishen Hub - Knit & Knatter group making Twiddle muffs



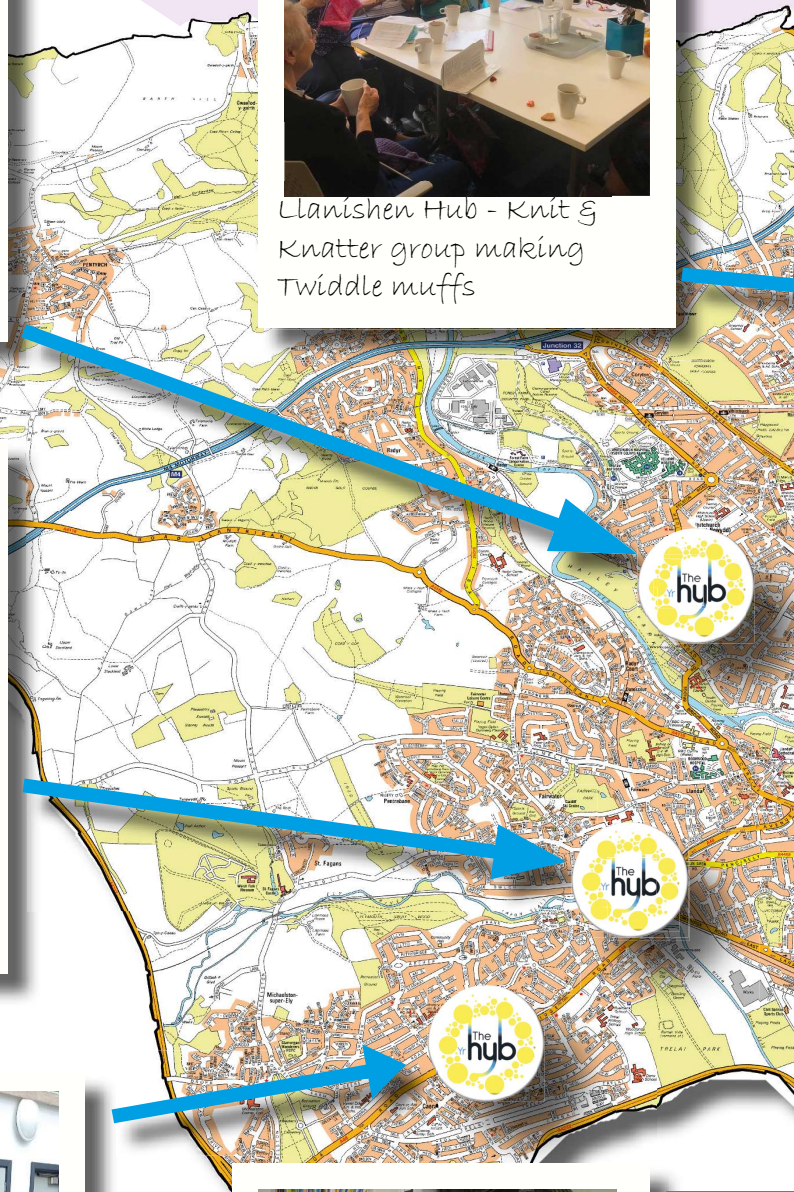
Fairwater Hub - Love where you live event



Ely & Caerau Hub- Christmas carols



Grangetown Hub -World book day

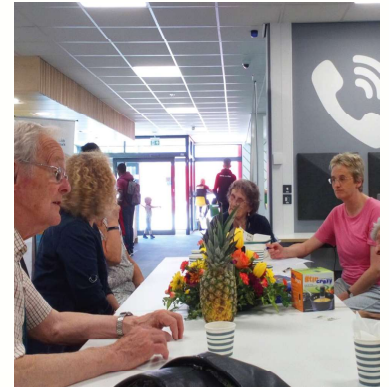




Llanedeyrn Powerhouse hub -
Mega day



Llanrumney Hub - Black
history month



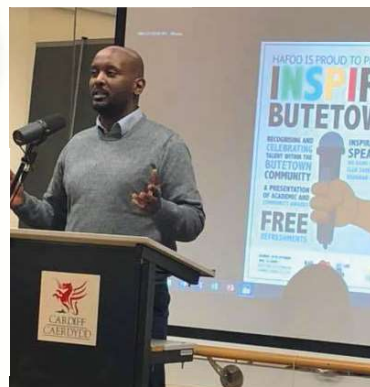
St Mellons Hub -
Parkinsons awareness group



Central library -
Computer skills course



Rumney Hub - Emergency
services day



Butetown Pavilíon - Inspire
Butetown awards event



SploTT STAR Hub -
Summer reading challenge

Into Work Advice Service

The Into Work Advice service combines income from different funders to offer help for everyone across the city whether they are in work or out of work, need light touch support or more intensive mentoring. Funding is available, where eligible, to pay for childcare, travel and training to support people into work and help remove the barriers that may be stopping them from obtaining employment.

Since the launch in April 2018, the team has experienced great successes and have supported at least 1,300 people into work.

A Gateway has made access to the service easier for customers looking for work and for organisations who need to refer their clients in for support. The Gateway ensures the service user is able to find the correct support first time, every time. To date over 70,000 people have been supported through the Gateway.

Customers are able to access the Gateway through a variety of methods, including the Advice Telephone Line, email, face to face job clubs, (which are situated in over 45 locations across the city, including a job club in HMP Cardiff), website, social media and Webchat. Job clubs offer drop in, light touch help with CV's, job applications and support with making and maintaining Universal Credit claims.



Jobs fair at local HUB



Into Work advisers helping a customer

The Employer Liaison/Work Placement Officers work with employers to access new job vacancies and work experience opportunities; the Officers also arrange jobs fairs with real job vacancies. To date, over 260 employers have been assisted with their recruitment needs. The Adult Learning team are able to support and provide training to those who require up-skilling to obtain employment; the team are also able to create bespoke training programmes for employers who are looking to recruit skilled workers.

The Into Work Advice Service provides self-employment advice to those looking to set up their own business. In June 2019, the Pop Up Business School came to Cardiff, funded by the Council and other partners to provide a 2 week intensive course on how to set up a business. This proved hugely popular with 100 people attending the event.

Recent additions to the Into Work Advice Service include a number of new projects including Skills@Work which has been designed to help those people in work, who are suffering from in-work poverty. The focus of the project will be to up-skill people to secure higher paid/more permanent employment.

The Bright Futures project is also new. The team will be supporting care experienced young people with pre-employment skills, focussing on confidence and removing barriers to employment, education and training. This project will join up with the already established Bright Start project, which provides work placements for those care experienced young people.

Welfare Liaison Team

The dedicated Welfare Liaison Team was developed in 2015 to assist Council Tenants with Welfare Reform. The team visits tenants in their homes to assist those affected by the Bedroom Tax, Universal Credit and the Benefit Cap.

The team helps with:

- Advice and assistance to downsize
- Advice about the benefit cap and the schemes available to help tenants get back to work.
- Budgeting and basic debt advice using the 'Standard Financial Statement'.
- Digital and budgeting support to assist tenants to adjust to Universal Credit
- Ensure that affordable repayment arrangements can be made towards rent, utilities and debts.

Since opening in August 2015, the team has team grown in line with demand from 5 officers visiting 400 tenants between August 2015 to December 2015, to 14 officers visiting 1,358 tenants between August 2019 and December 2019.

The rent arrears procedure ensures vital support is in place for tenants struggling to meet their rent and payment of arrears.

- Early intervention and prevention
- Focus on having an open conversation with the tenant to understand underlying causes of arrears.
- Extra Support targeted towards tenants facing change/ crisis.



Impact of Welfare Reform

Universal Credit Full Service has arrived in Cardiff. Universal Credit is a working age benefit that is replacing 6 means tested benefits and tax credits.

Most working age people will need to make a claim for Universal Credit instead of claiming the previous multiple benefits.

Not everyone will be required to make a new claim at the same time. Some of the changes in circumstances that could mean a new claim for Universal Credit may be required include (but are not limited to):

- Move into or out of work
- Becoming sick
- Becoming fit for work
- Gaining or losing a partner
- Becoming a carer
- Having a first child
- Youngest child turning 5
- Child leaving school

Anyone who is unsure if they should claim Universal Credit can access advice at their closest Hub or by calling the dedicated advice line.

The Business Plan has given consideration to the ongoing impact of Welfare Reform and there has already been an increase in the cost of collection and arrears for those affected by the changes. Financial modelling has also been carried out in an attempt to understand how these costs may alter in the future, as these reforms are implemented in Cardiff and increased provision has been made for bad debt.

Universal Credit key changes	How can Cardiff Council Help?
Universal Credit will be claimed and maintained online	New self-service section in Central Library Hub. The Into Work Advice team can help to make & maintain a Universal Credit claim online.
Universal Credit will be paid in arrears	Money Advice Team can assist with accessing emergency local welfare provision such as issuing foodbank vouchers and making claims from Discretionary Assistance Fund.
Universal Credit will be paid into a bank account	Support available across the city to open a transactional bank account.
Universal Credit will include any help towards rent	Trained staff can assist with setting up direct debits and standing orders to pay rent and can liaise with landlords to agree rent payments whilst waiting for first Universal Credit payment .
Universal Credit will be paid monthly and as a single payment to the household	Money Advice Team can help with monthly budgeting and basic debt advice.
Universal Credit payments may be reduced or stopped through a sanction	The Money Advice team can help to request the decision about a sanction be looked at again by the DWP. The Into Work Advice team can help make and maintain a claim for Universal Credit.

Money Advice

The Money Advice Team was set up in April 2013 following the biggest changes to the welfare benefit system in over 60 years.

The team has grown over this time and now includes generalist advisers, trainers, a specialist debt and benefit advisor, as well as running one off projects throughout the year e.g. Veteran specialist support and Energy projects.



The team provide a wide range of information and advice including

Advice and Support on Welfare Benefits, including claims for Universal Credit and Council Tax Reduction.

- Grants and Discounts, and assistance claiming reductions for energy and utility tariffs.



Money Advice at Central Hub

- Benefit Health Checks. Help with Debts and Budgeting, to maximise a customer's income and manage debt.
- Foodbank Vouchers and advice on emergency financial assistance.
- Signposting and referring to numerous organisations internal or external, for further specialist support.
- Council Tax Debt.
- Support with mandatory reconsiderations, when a benefit application has been refused.

The Money Advice Team operates a drop in service 6 days a week in Central Library Hub, ensuring customers get the same day advice. The team also attend 19 different locations a week on a timetabled basis.

These locations include Community Hubs, Foodbank Distribution Centres, and Supported Accommodation. The team work very closely with Citizens Advice and refer cases to one another to meet the needs of the customers.

For those that can not access face to face support or prefer to make contact in other ways, the Advice Line or email can be utilised. We can also offer home visits to families with a disabled child or young person.

Outcomes for 2018/2019:

- Total Footfall – 14,665
- Total Benefits identified - £13,738,242
- Total money saved - £522,894
- Advice Line calls - 4,170



Do you have a child with a disability and looking for disability benefit advice?

Our adviser can help with AA, DLA, PIP and ESA

- **Claims** [applications]
- **Reconsiderations** (asking for the decision to be looked at again)
- **Appeals and tribunal hearings**
- ★ **Home visits** can be arranged if you are unable to access your local Hub.

For more information call the advice line on **029 2087 1071** or email **advicehub@cardiff.gov.uk**






Climate Crisis

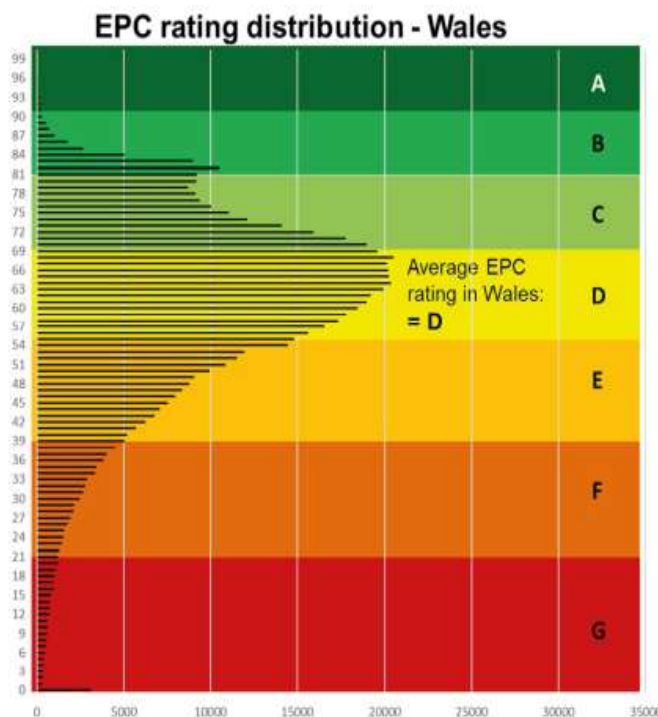
In July 2019 the Welsh Government released its report on Decarbonising existing homes in Wales.

Our climate is changing because we have produced, and continue to produce, too much carbon dioxide from fossil fuels.

The Welsh Government's recognition of the urgency of the situation was demonstrated on 29 April 2019, when the Welsh Government declared a Climate Change Emergency.

Lesley Griffiths AM, Minister for Environment, Energy and Rural Affairs, said: "We hope that the declaration by Welsh Government today can help to trigger a wave of action at home and internationally.

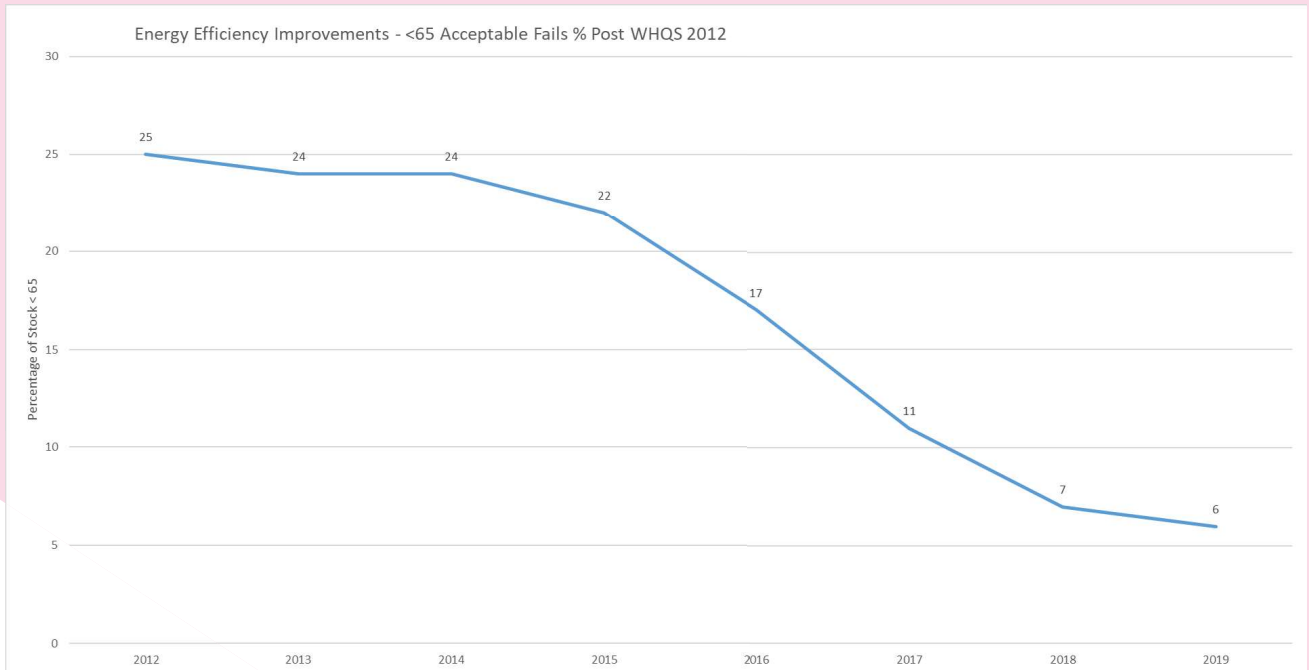
From our own communities, businesses and organisations to parliaments and governments around the world."



The Welsh House Condition Survey 2019 sets out a minimum SAP rating of 65 for properties, the average SAP rating for Cardiff Council properties is 71 (band C), the average for Wales is only 61 (Band D).

These high SAP levels are due to our continued efforts in improving council stock, with the upgrading of all boilers to A rated and rolling out an insulation programme.

The Council has worked to continually improve SAP levels in all its stock and the graph below shows how the number of poor performing properties has reduced since 2012 with only 6% now below the required standard.



Every effort is being made to improve energy efficiency where possible, including increasing the amount of loft and wall insulation and by installing more efficient heating systems. “A” rated energy efficient boilers have been fitted to 98% of all Council properties.

Moving forward the service intends to pilot the retrofitting of renewable energy sources such as solar panels, in partnership with other social landlords.

A ‘Cardiff standard’ has been set for all council new builds which requires a fabric first approach to delivering energy efficient homes.

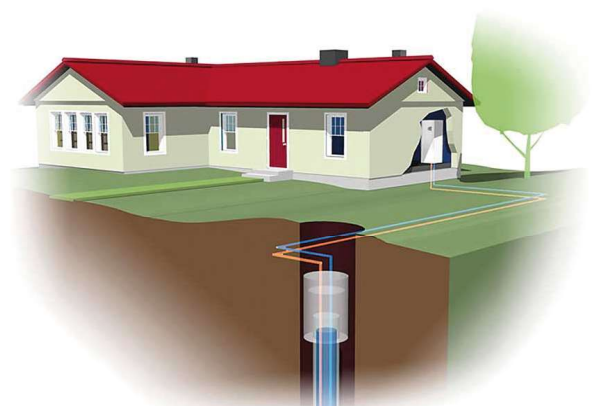
This means that the external fabric of the building is as effective as possible in reducing heat loss thereby reducing bills and helping to tackle fuel poverty.



The Move from Gas Boilers to Low Carbon

To achieve Zero Carbon we will have to look at different methods to heat our properties. Good practice is to retain to end of life efficient “A” rated gas boilers, use Hybrid systems – thermal store heated by PV / Solar and topped up with heat pumps or possibly use existing temporary gas boilers at times of high demand. Best practice, when a boiler needs replacing is to install all electric heating systems using low carbon electric suppliers. Some examples of alternate heating sources that are being explored are

Ground source heat pumps absorb solar energy —more specifically, the energy from the sun warming the ground. They consist of a series of pipes buried underground which extract this energy. This, in turn, is converted into heat for use in the home.



The **air source heat pump** gets its energy from the surrounding air and physically replaces a system boiler as the heat source

Biomass is any organic material that can be used as fuel. It includes rapeseed pellet, straw and miscanthus, but is generally taken to mean wood.



Solar thermal panels convert light to heat (more specifically, hot water).

Solar PV can be used to generate electricity and or heat water throughout the day with an immersion heater. Roof pitch and orientation are particularly critical.



Carbon Zero New Build

The new development on the site of the former Eastern High School is being developed with quality at its heart, aiming to promote place making and a new sustainable community.

The property mix has been developed to meet housing need and includes 44 Care Ready Apartments for older people including fully wheelchair accessible units as well as a range of family housing for affordable rent, low cost home ownership and sale. House types range from 2 bed room rented and sale properties to larger 4 and 5 bedroom houses and town-houses.



All properties will achieve a 17% improvement in energy performance above Building Regulations. This is achieved through a fabric first approach, maximising the performance of the components and materials that make up the building fabric itself to sustainably address

fuel poverty.

The Care Ready scheme will operate in isolation from the national power grid network, to provide maximum flexibility and utilisation of renewable energy and storage on site. Flats will be sub-metered to allow residents to further reduce their costs by reducing their consumption.

The apartments will integrate the following technologies;

- Roof mounted Solar PV & solar thermal panels
- Centralised battery storage
- Renewable heating system such as a communal ground source heat pump with individual heat pumps.
- Heat storage linked to solar thermal, providing the option for ground recharging during summer months (i.e. using excess solar thermal).
- Passive cooling option using ground water providing additional control of overheating risk.
- Metering and intelligent controls.



Demand for Social Housing

There is a high demand for social housing in Cardiff and a limited number of properties become available to let each year. Cardiff Council, Cadwyn, Cardiff Community, Hafod, Linc Cymru, Newydd, Taff, United Welsh and Wales & West Housing Associations operate a Common Housing Waiting List for social housing.

In order to offer applicants the widest choice of accommodation applicants are considered for suitable properties regardless of landlord. All applicants are given the opportunity to express preferences about the areas of the city in which they want to live and will be offered up to date information about likely waiting times for social housing in their preferred areas.

All applicants wanting to join the Housing Waiting List are invited to an interview and given full advice about their housing options. Applicants can register for as many preferred areas as they wish, some areas have more availability of social housing than others, applicants are encouraged to take this into consideration when they register as this can affect how long someone may have to wait for accommodation. Applicants are also encouraged to consider private sector rented accommodation as this may be more suitable for their needs.

The partners aim to assist applicants who are in housing need before those without identified need. The level of housing need is used as one of the measures to determine an applicant's position on the Waiting List :

- Immediate, urgent, high and medium levels of housing need are recognised and used to inform applicants' position on the Waiting List.
- Applicants with no identified housing need may be admitted to the Housing Waiting List, but will be registered in a lower Band than those with identified housing need.

Where it becomes apparent during the application interview that the applicant may be homeless / threatened with homelessness a referral is made to the Housing Options Service. Homeless advice is provided in the Hubs, increasing the accessibility of services.

At end of December 2019, there were 7,882 applicants on the common waiting list.

680 Council homes were let (April to December 2019).

40% were let to homeless households.

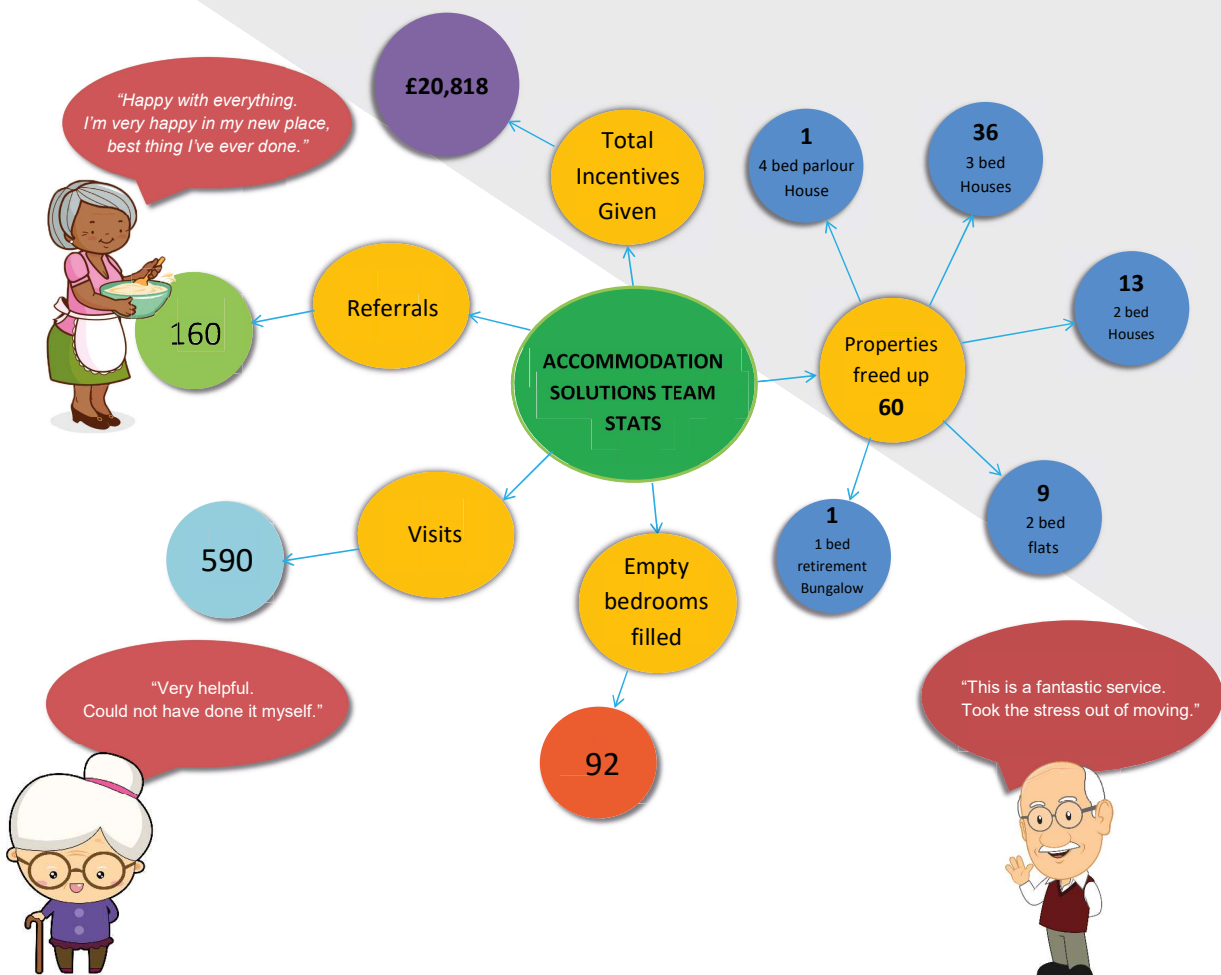
Finding Accommodation Solutions

The Accommodation Solutions team was set up to provide assistance for those who are looking to downsize from larger family accommodation. Particularly older people who wish to move to more appropriate accommodation for their needs and who may find the whole process a bit daunting.

The Team are available to assist from the time a tenant joins the waiting list until after they have moved in, ensuring they have settled in comfortably. The aim is to give people the peace of mind of having one single contact and a face they know when taking on the task of moving from their current accommodation.

Accommodation Solutions officers understand that moving can be a big decision for tenants, especially if this has been their long term family home. The aim is to make the process as easy as possible.

The Accommodation Solutions team can help tenants think about how they will move, what to do with any unwanted items and give the support the tenant may need following the move. They can also offer financial assistance to help towards moving costs or to decorate their new home.



Homelessness and Housing Need



The number of applicants who were found to be threatened with homelessness increased from 762 to 2,234 (193%) between 2015 and 2019, whilst those found to be homeless rose from 1,274 to 2,158 (69%) and the number found to be homeless and in priority need rose from 571 to 681 (19%). The Council developed a new strategy in 2018 to address the growing issue of homelessness.

If projected increases in current trends continue there is a risk that services will not be able to keep pace with demand. Cardiff has recognised the need to invest in more early intervention to address increasing homelessness. Funding has been made available for homelessness prevention work.

Cardiff Council is committed to providing a holistic housing service in which help is readily available and not only provided at the point of crisis. A joined up, person-centred service is integral to delivering the best outcomes for clients. Any underlying issues that may be contributing or will contribute in future to a person's housing situation are considered. Early intervention has been identified as key to successfully tackling homelessness and it is therefore vital that people are aware of the services and help available. More homelessness advice will be given in the Hubs from 2019.

Cardiff has a comprehensive range of front-line services working with its rough sleepers. The Council's Homeless Outreach Team undertakes day-time and evening outreach 7 days a week, engaging with people sleeping rough or who are at risk of sleeping rough. The team is able to undertake statutory homelessness assessments with clients on the streets.

The recently established Multi-disciplinary Team (MDT) works to assertively target service users caught in the 'revolving door' of homelessness and prolonged periods of rough sleeping. The team offers clients immediate access to assessment, advice, support, health and harm reduction interventions.

Linked to the MDT, the 'Warm Welcome' Scheme offers diversionary activities to individuals sleeping rough or accessing emergency overnight accommodation. The scheme aims to tackle the rise of negative street cultures and build people's skills and ability to move into independent living, through engagement into education, training and employment, and creative and therapeutic outlets.

A former Cardiff rough sleeper, who has begun training as a barista in a city coffee shop, has spoken of how he hit rock bottom before seizing the opportunity to start rebuilding his life with the help of Cardiff Council's homelessness services.



Customer enjoying the music workshop

Homelessness and Housing Need

For years, Cardiff born and bred, Craig, found himself caught in a revolving door of homelessness as alternating periods of rough sleeping on the streets and short prison sentences prevented him from engaging in a meaningful way with support services available in the city.

But today, Craig is one of many people taking advantage of 'Warm Welcome' diversionary activities organised by the council's Outreach Team to help people experiencing homelessness turn their lives around.

As part of those activities Craig recently began attending coffee mornings at the Little Man Coffee Shop, on Tudor Lane, and now, determined not to return to the streets, he's working towards a greater level of independence by volunteering at the coffee mornings to gain work experience as a barista and to build his confidence for the future.

Twenty-six-year-old Craig said: *"I was on the streets this year, but I worked with the council's outreach team to come in. I came off the drugs and I have my own flat now and am doing really well. I volunteer twice a week - I help make coffees and even do the dishes. Things are better now. I hit rock bottom and now I'm climbing back up the ladder slowly."*

"I've been advising people I know who are going through the same things I went through, to do what I've done. If I can do it, anyone can. My aim eventually is to be a support worker to help people who are homeless."



Fighting Homelessness at Llanrumney Phoenix Boxing Club

Little Man Coffee Shop manager, Laura, describes Craig as a 'real asset'.

She said: *"We started working with the council to run drop-ins at our shops on Bridge Street and Tudor Lane where people*

who are homeless or vulnerably housed can come to have coffee and meet with people to have helpful conversations. It's a great thing to be part of."

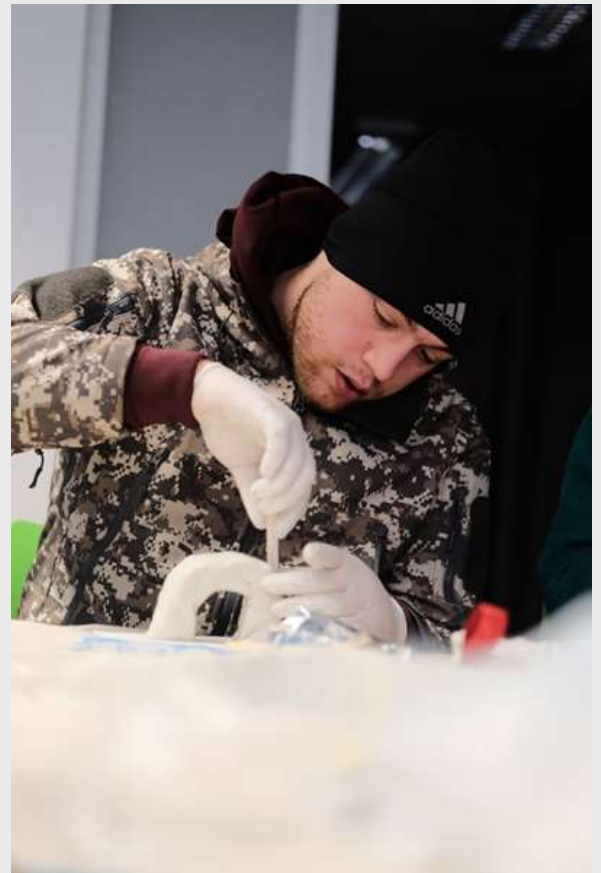
"Craig was keen to get some work experience under his belt and he's been really helpful. He gets stuck in straight away, doing all sorts of things. We love that he's working with us so we can show him a few things - he's a real asset to the team."

During his most recent spell on the streets which lasted seven months, Craig, finally decided to accept the help and accommodation that was being offered to him by the Council's outreach team. In March he moved into the Rough Sleeper Project in Litchfield Court which provided him with his own self-contained flat and then three months later he moved into a more permanent home, all the time taking advantage of the council's support services designed to help him get his life back on track.

As part of Craig's journey, he has been working with the city's new multi-disciplinary team, part of the Council's outreach services, which targets individuals trapped in the cycle of homelessness and seeks to address the underlying problems that lead to negative outcomes, such as eviction from accommodation, abandoned placements or a return to prison.

The new team includes a substance misuse worker, mental health social worker, additional homeless nurse, counsellor, peer mentors, therapeutic outreach worker, advocate and diversionary activities officer.

Since being set up earlier this year, interventions by the team have had a considerable impact on the success of supported accommodation placements, with 78% of referrals to the team resulting in a positive outcome, such as the prevention of an eviction.



Homelessness and Housing Need



Our outreach team is on the streets daily, from early morning to late in the evening helping people who sleep rough.

Cabinet Member for Housing and Communities, Cllr Lynda Thorne, said:
"It's absolutely fantastic to hear Craig's story and how he is a working hard to turn his life around."

"Helping people experiencing homelessness is about so much more than providing a place to stay. We're working very hard to help people off the streets and to address the issues that led to their homelessness in the first place so that when they come into services, they're supported to stay off the streets for good."

"Our multi-disciplinary team is having a very positive impact by providing a tailored and holistic approach to people's often very complex support needs. Diversionary activities have also been a resounding success with around 15 to 20 people coming along each day and we're very grateful to the businesses and organisations in the city who are helping to deliver these activities."

On six days a week at various locations, the Outreach Team organise coffee mornings, arts therapy, music workshops, gardening projects and more which provide people experiencing homelessness with a safe place to get together, socialise and meet with members of the multi-

disciplinary team to discuss their support needs in an informal setting. The Council's Housing First scheme has recently been enhanced to provide rapid access to safe and stable accommodation for people leaving prison. This will help address the significant number of Cardiff's rough sleepers are trapped in a harmful cycle of street sleeping, hostels and the prison system.

The Council operates two hostels - Ty Greenfarm helps homeless families, while Ty Tresillian helps single homeless people. A new night shelter and supported housing complex developed at Litchfield Court is proving successful in assisting with the growing problem of homelessness. It is planned to expand this provision with the addition of self-contained, female-only emergency accommodation in response to identified need.

Cardiff Council's Rough Sleeper Project at Litchfield Court continues to offer an alternative accommodation model based on Housing First principles. Direct referrals are made into self-contained accommodation, without preconditions or the need to move through a staged approach to independent living.

Additional pods and cabins have been developed at Ty Tresillian hostel, providing a self-contained alternative to shared emergency overnight floorspaces.

The Council's Housing First scheme has recently been enhanced to provide rapid access to safe and stable accommodation for people leaving prison. This will help address the significant number of Cardiff's rough sleepers are trapped in a harmful



Shipping container scheme at Greenfarm Hostel, Ely.

Managing Anti-Social Behaviour (ASB)



As a landlord we will take firm action to eliminate ASB. We have a dedicated Antisocial Behaviour Team that use a victim led approach in dealing with antisocial behaviour, focusing on what really matters to tenants.

Our ASB teams:

- Provide support to victims.
- Work with perpetrators to help them change their behaviour.
- Act against perpetrators who continue to be anti-social.

We also recognise that some of our tenants are vulnerable and need support to maintain their tenancies and avoid ASB. Our Tenancy Sustainment Team help to support vulnerable tenants.

Council action from April 2018 to March 2019:

- 69 notices seeking possession served on tenants for ASB.
- 8 evictions for anti social behaviour.
- 3 prison sentences.

In 2018-2019, 99% of urgent cases tenants were contacted within 24 hours. (Target 95%).

Caretaking Services

Caretaking Services provides cleaning and caretaking services for tenants and leaseholders.

This includes:

- Cleaning and safety inspections for the communal areas of 852 low-rise blocks and 9 High-rise blocks. All blocks are cleaned fortnightly.
- Clearances of empty properties, garden and overgrowth clearance, including tree cutting.
- Cleaning of courtyards by high pressure water to provide a deep clean once a year.
- Graffiti removal over the whole of Cardiff. 99% of abusive or offensive graffiti is removed within 24 hours and other graffiti in 10 working days. In 2018-2019 the team dealt with almost 700 cases of graffiti.

Ms D called to compliment Nick and Jay who have attended the last two weeks to clean the communal areas. Ms Davies was very impressed with the efficiency, friendliness and the professional manner that they conduct themselves in. Ms D asked one of them if they could sweep the leaves on the path way, and they did this without moaning and did a brilliant job. Ms D also asked them if they could do something about her front window as it was very dirty and Jay cleaned the window from the outside. Ms D would also like the compliment to be passed on to the team leader of how impressed she is with the service.

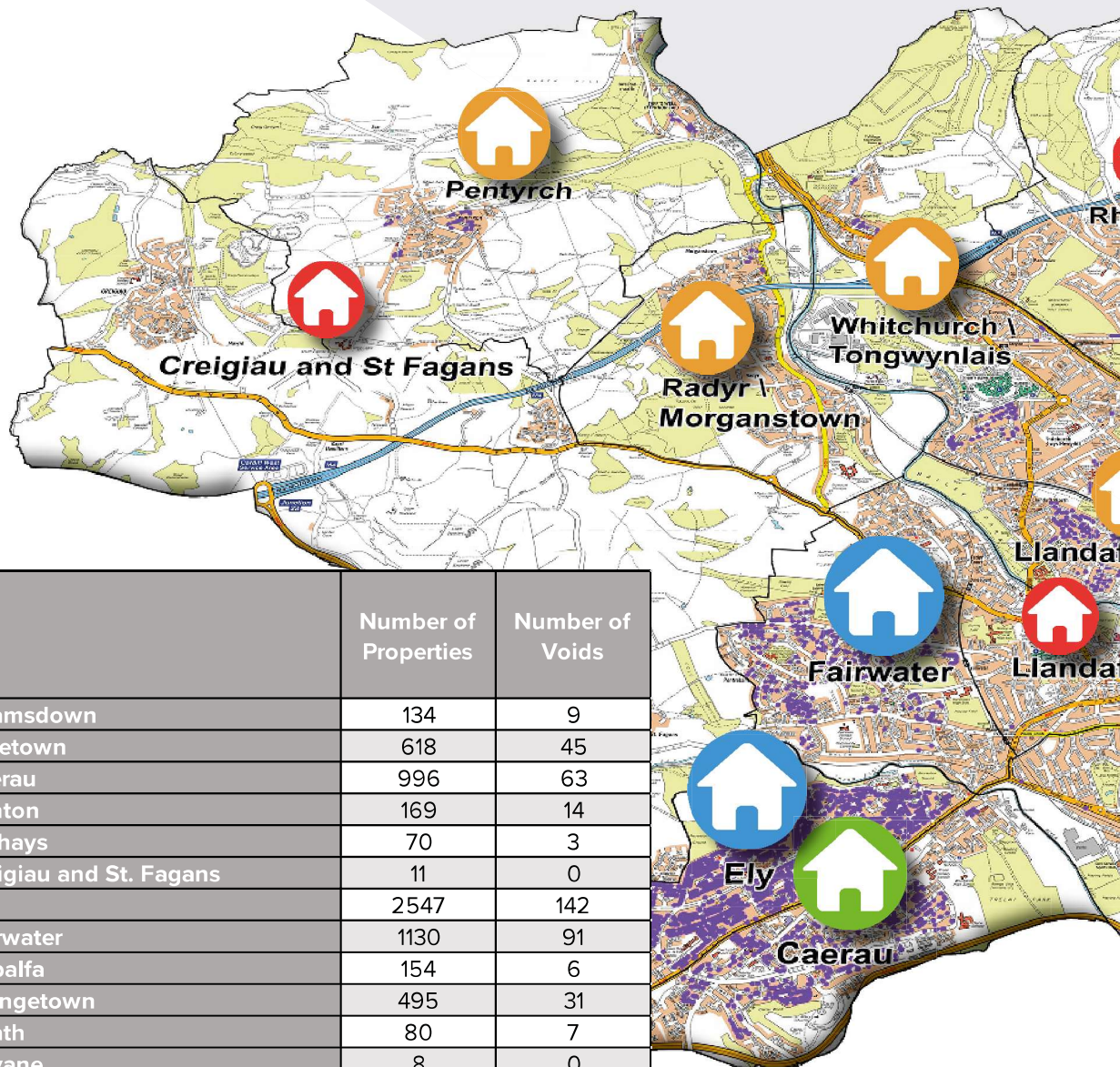


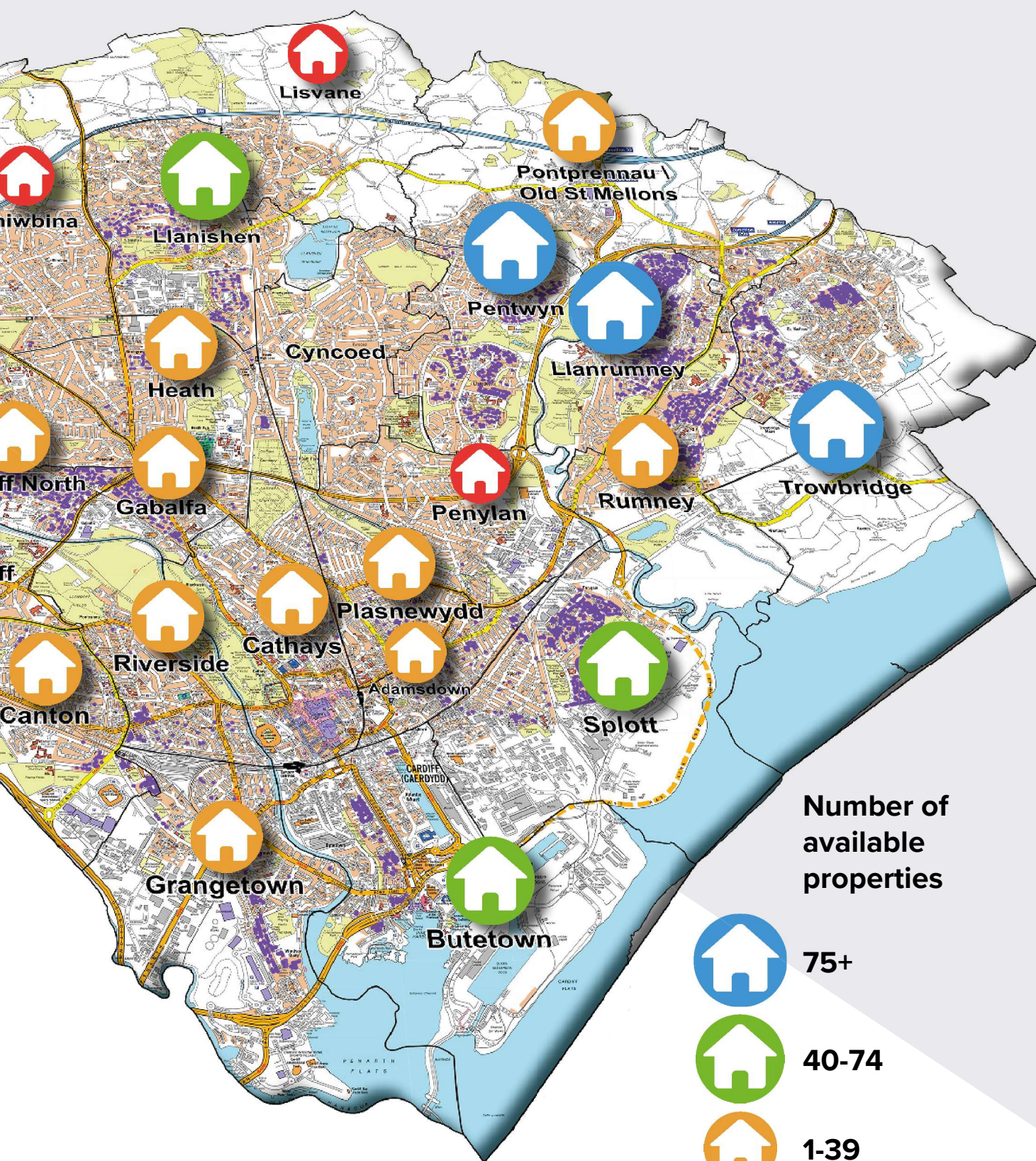
I just want to say thank you to the Caretaking team on site today, to carry out a Deep clean of the external grounds, a BIG THANK YOU, what a vast improvement. It just looks fab.

Service User called to pass on his thanks to the two men from Clean & Clear who attended to clear out his shed - both were very pleasant and helpful - clean and efficient job carried out.

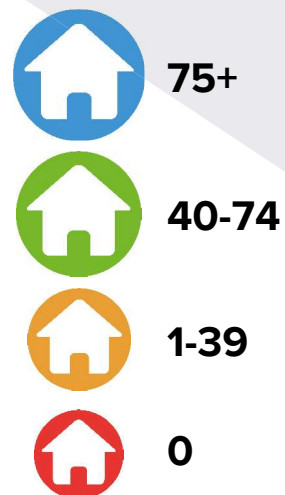
Caretaking team officer cleaning communal areas in Council blocks of flats

Number of Properties and Availability 2018-2019





Number of
available
properties



Council properties

Cardiff Older Persons Housing Strategy

The older persons' housing strategy sets out how the council and partners will shape and deliver housing and related services for older people that meet a variety of needs and aspirations, and how this provision can help address wider health and social care priorities.

Key findings:

An increasing aging population

By 2037 the number of people aged 65 to 84 will increase by 42% while those aged 85 and over will nearly double. This is likely to result in more people needing specialist accommodation or assistance that cannot be delivered in their current homes.

The comparative benefits of older persons' housing

The cost of extra care housing is on average 57% of the weekly cost of residential care. This together with higher incidence of age-related health conditions and mobility issues will put major pressures on social care services and budgets.

Understanding housing need

There is a range of social rented and private retirement housing offers for older people in Cardiff; however provision is limited outside the north and west of the city. There is an estimated additional need for 3,051 homes of older persons' accommodation by 2035.

Meeting future demand

A range of schemes for building new older person/care ready affordable homes are already planned and these will deliver 741 new homes by 2030 of which 434 will be council homes.

Supporting independence

Cardiff's independent living services provide a wide range of support focused on helping older people to stay independent at home. Considerable success has been achieved with 75% of clients supported to stay at home without the need for social services intervention. Cardiff council has invested in the provision of home adaptations.

Providing housing advice

When asked, older people were often unaware of the different housing options available and concerned about the financial, legal and practical issues associated with moving.

Supporting downsizing

There are considerable advantages to older people in downsizing to more appropriate accommodation and this can play a significant part in helping them to stay independent at home. There are large numbers of older people

Cardiff Older Persons Housing Strategy 2019-2023



under-occupying social housing. Offering them attractive housing options could encourage them to downsize, providing them with more sustainable accommodation while also freeing up much needed family accommodation.

Sheltered housing schemes

The provision of on-site support in sheltered schemes will be important in meeting the increasing needs of the older population. There is an opportunity to provide different models of support such as “sheltered plus” or “extra care light” as options to meet the range of needs of the older population.

Social housing allocation

There is a need to review the waiting list and allocation arrangements to fully reflect the housing choices and wider needs of older people.

Residential and nursing care

There is an opportunity to make greater use of new technology to support people to stay in their own homes. Residential care placements have decreased markedly over the last five years due to services now being available in the community to support increasingly frail people at home.

The importance of community

Cardiff has a wide range of services to help prevent social isolation and promote wellbeing; many are based around the council’s community hubs. A number of new initiatives are being developed to further this, including new community wellbeing hubs in the north and west of the city and proposals to open the facilities in older persons’ housing complexes to the wider community.



Activities to reduce social isolation in Llanishen Rugby club

Community Living Through the Year

The Community Living team manage 10 Community Living schemes across the city, working with Telecare they provide 24/7 assistance and support.

April

On 10 April, Community Living had the Spring into the Swinging Sixties party, where some residents dressed up for the occasion - including Scheme Managers!

We invited friends from Cardiff Story to come along and bring some items from the past.



May



20th May marked the start of Dementia Action Week in 2019. As in the previous year, Community Living residents came together to celebrate and bring awareness of dementia.

From Coffee Mornings, lunches, raffles and bake sales, Community Living raised a grand total of £790 for the Alzheimer's Society.

July

In support of the Bright Start Traineeship Scheme, where children and young people are given work opportunities to help start their careers, Community Living was awarded Silver for the Bright Start Team Award!

Our Bright Start Trainee has been supporting the team in Nelson House and Brentwood Court. Her mentors, Chantelle and Ken, were also awarded for their efforts. Well done, team!



September



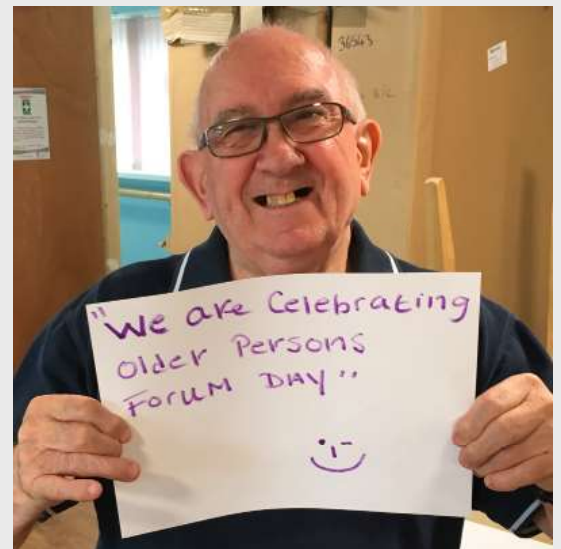
In partnership with Digital Communities Wales, Community Living hosted Digital Sessions in various schemes, where tenants were able to have a play and test some gadgets. These sessions help you learn a thing or two about the gadgets you may already own!

One tenant tried a VR headset and said that it was “like going on a mini holiday”. Another was so impressed with the headset that they bought their own soon after!

October

In October, tenants from all Community Living schemes celebrated United Nations International Day of Older Persons. This day celebrates the older people in our lives and neighbourhoods and remember their importance in today’s society.

From coffee mornings, quizzes, bingo and forums, tenants have shared stories and life experiences to raise awareness of the contributions, opportunities and challenges of growing older. After all, there is no one way to grow old.



December



Community Living’s first Christmas Party! Some have said that “this was a fantastic afternoon, and we were made to feel special from the start...”

They also “totally enjoyed ourselves... great atmosphere and 10 times better than other parties...” Overall, it was “a really good afternoon and excellent value for money.”

Tenant Participation

The Tenant Participation team regularly undertake focus groups with Cardiff Council tenants with the aim of using their opinions to improve services. These cover a range of topics from waste management issues to ways to improve transport infrastructure across the city. This is a great opportunity for tenants to get directly involved with changing the services that Cardiff Council provides and earning Points4u vouchers for their valuable opinions.

The Tenant Participation Team's city-wide gardening project 'Growing Together' encourages tenants and residents to start community gardens. Tenants are given expert advice, access to tools and equipment through our special project grant.

Gardens have now been set up in different areas across the city to be used by council tenants and leaseholders including in residential areas, sheltered living complexes and schools.

As part of the Growing Together theme we also ran our largest ever Blooming Marvellous competition, a gardening competition open to all tenants and leaseholders of Cardiff Council. This competition has proved very popular and has encouraged our tenants to look after their gardens and add colour to their communities.



Cardiff in Bloom entrants 2019



2019 Tenants Conference in City Hall

The winners are announced at our annual tenant's conference where different teams in the Council and other council tenants get to hear about each garden's background and story.

At the beginning of the year tenant participation launched a new gardening project 'Ready Set Grow', with the aim of opening up community gardens across our city hubs. Part of the project was set out to teach people how to grow and harvest their own fruit and veg, for a cheaper and healthier lifestyle. We also wanted to bring local communities together. So far we have set 3 gardens and groups in the hubs including Llandaff North/ Gabalfa Hub, (Fork and Trowels Group), the Star Hub, (Star Community Garden Group) and the PowerHouse Hub, (Powerhouse Gardeners).

Hanging basket event is held in Roath Park and is run by a member of staff from the Parks department. The residents who attend will receive a free hanging basket and will have the opportunity to create their own hanging basket at the event. Dave the member of staff from parks will also give tips and tricks throughout the day to help maintain the basket throughout the colder month to ensure they bloom again in the early summer.

Tenant Participation

Tenant Participation's annual Community garden tour was held at Roath Park this year. The residents we guided around the park by a member of the Parks team, where they got to visit the botanical and rose gardens.

The team organised the annual Tenants' Bus Tour during which tenants and leaseholders were taken around the city to be shown examples of Cardiff Living Housing Development Projects.

They were shown the regeneration of the Maelfa shopping centre as well as being given a guided tour of the renovated St Mellons Hub. Lunch was provided at the powerhouse HUB with information provided from the HUB staff about all the services that Cardiff East had to offer.

The Tenant Participation Team offer a grant of up to £1,000 for constituted groups of council tenants and leaseholders to support community projects or activities such as street parties, crafting groups and other community led events.



Hanging basket making event at a sheltered complex



Coco & Charlie enjoying their Dog days

The Tenant Participation team has teamed up with Dog Trust to give residents from all areas of Cardiff free health checks for their dogs. So far we have visited 4 hubs and they have been very successful and many of the dogs that attended are now chipped and healthy.

Dogs Trust give the dog owners lots of advice and goodie bags that they can go away with. We have planned more health day events in the future in many different HUBs and communities.

A very successful Big Lunch event took place in Butetown Community Centre this summer for sheltered scheme residents where they enjoyed a buffet and a disco. The theme this year was 1950's Rock and Roll.

Every year by bringing the sheltered communities together they are able to get to know each other and gives some of the residents the opportunity to meet new people.

Effective Consultation and Communication



Stalls at the tenants Conference

The Tenant Participation Team work alongside Into Work Services, Job Centre, the Hub and the Money Advice Team to provide and fund courses for council tenants to find work. The Tenant Participation Team places emphasis on the importance of the tenant sourcing the course themselves so they can pick a career path which suits them in the future. The council tenant only needs to attend a week long course with Into Work Services to prove their commitment to the training. Tenants have gone onto courses for forklift licences, HGV Licences, Asbestos Removal, Carpet fitting courses and many more.

A very successful Tenants Conference was held in October 2019. The theme of this year's conference was a celebration of 100 years of council housing. Over 100 Tenants and leaseholders attended the event. They were shown presentations on Hubs, Councils new build program and Community Group. Over 20 organisations came from within the Council and outside to take questions and inform council tenants of the services available as well as hosting workshops throughout on a variety of subjects including; First Aid, Credit Union, Downsizing, Gardening advice, Fire Safety and Rempod.

Every year we send out a Tenants Satisfaction Survey, this is looking for opinions and feedback from the residents. If the tenants and leaseholders complete the survey and send it back they will be put into a draw to win a cash prize.

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

Tenants Times is a magazine that we send out twice a year to all tenants and leaseholders. It is used to provide tenants with information about community services, campaigns and initiatives. Tenants Times is also the main way that we inform our tenants about major works and general improvements to housing stock.

We also run competitions in the magazine that gives tenants the opportunity a digital camera and a voucher.

The Cardiff tenant website, (www.cardifftenants.co.uk) and Facebook pages, (www.facebook.com/TPCAdiff) are continually evolving and developing. Our website has become an important communication tool for us over the past year. It allows our tenants to see what we are doing, such as events, money saving ideas, council projects and our tenants can view their Points4u scheme. We also have a Facebook page that is updated on a daily basis, with council and local information provided and shared. We also produce content for the page in the form of informative videos on varied subjects.



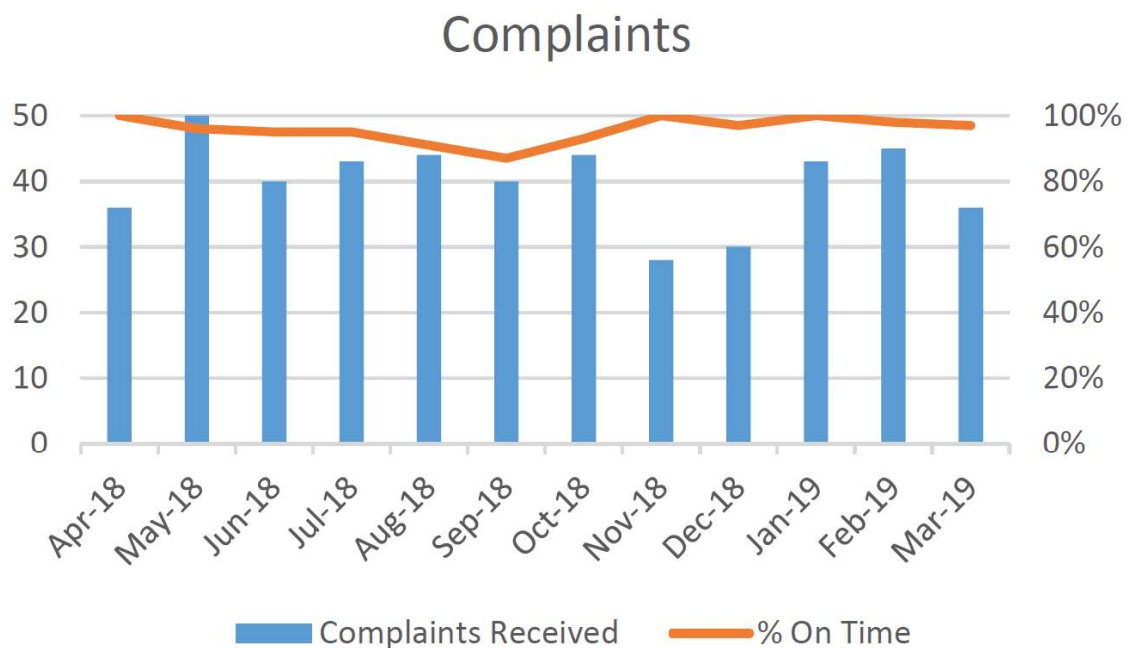
Compliments & Complaints

Customer feedback is important to us. It helps provide valuable information about how we are performing and what our customers, Cardiff citizens and communities think about our services. We use this information to improve our services, strengthen our relationships with other customers and make better use of our resources.

We deliver a multitude of different services and during the period from April 2018 to the end of March 2019, the Housing and Communities section received a total of 479 complaints.

All the feedback received does make a difference, helping us improve our services. Any lessons that can be learned from a complaint are used to deliver service improvements.

The role of the specialised Housing Complaint Officers has expanded as hoped and they now deal with complaints relating to a number of housing teams including Landlord Services (including Social Lettings, Anti-Social Behaviour and Tenancy Management), Hubs and the Responsive Repairs Unit. This allows for a consistent and thorough approach to all complaint investigations and their roles continue to evolve.



Housing and Communities also received 703 compliments for staff and services provided in the same period.

Tenant just wanted to send over a compliment to your team on housing repairs. *"I have had two problems recently and both times have had swift responses - with friendly telephone staff giving me the soonest date possible and professional, friendly workers attending the property to review and resolve the issue. My only complaint is that both workmen were on diets and didn't want the biscuits I'd bought for them - so I had to eat them all myself! Thank you very much =)"*

"To everyone at the Anti-Social Behaviour Department, we wish to express our deepest gratitude for all the help you have given us during this dramatic period in our lives. We doubt if you ever fully appreciate what it meant to us to have your support, and the knowledge that you were there to help us through our deepest and darkest moments. We never thought that we would have relied on people as much as we have in this case, and you have come through with flying colours. You have all been there as a team in a situation which we found ourselves drowning in depression and self-doubt. We cannot express our Gratitude enough. Thank You ALL."

Letter was received regarding the warden at Sandown Court. *"Having known my mother, Mrs H for only a short time, the warden noticed a deterioration in her mobility and ensured she had medical attention, rang her doctor not once but twice. He also checked on her regularly, offering assistance until her GP arrived. Following her GP visit, my mother was admitted to hospital with a severe leg infection. People are quick to pen complaints but I believe strongly that if you encounter something of merit it is equally important to put pen to paper. I feel the warden, on the day, went beyond duty in the discharge of his responsibilities. He provided reassurance to Mum at a time when she felt very vulnerable."*

Tenant was very complimentary with regard to the way Jamie from the visiting team had handled his case, as he had been left in occupation following the death of his father. He advised that Jamie had been very understanding and sympathetic concerning his situation and that he could not fault the way the matter had been handled. He felt that Jamie had delivered exactly what he had set out to do and could not praise him highly enough.



Tenant Satisfaction Survey 2019

The Annual Tenant Satisfaction Survey identifies levels of satisfaction and views of tenants on our services, the 2019 Survey is a 40% sample of tenants & leaseholders. They were asked to complete the survey, either online, on the telephone or on paper, from September-October 2019, (1,195 surveys were received.)

Each respondent was entered into a prize draw (first prize £200, second prize £100 and third prize £50).

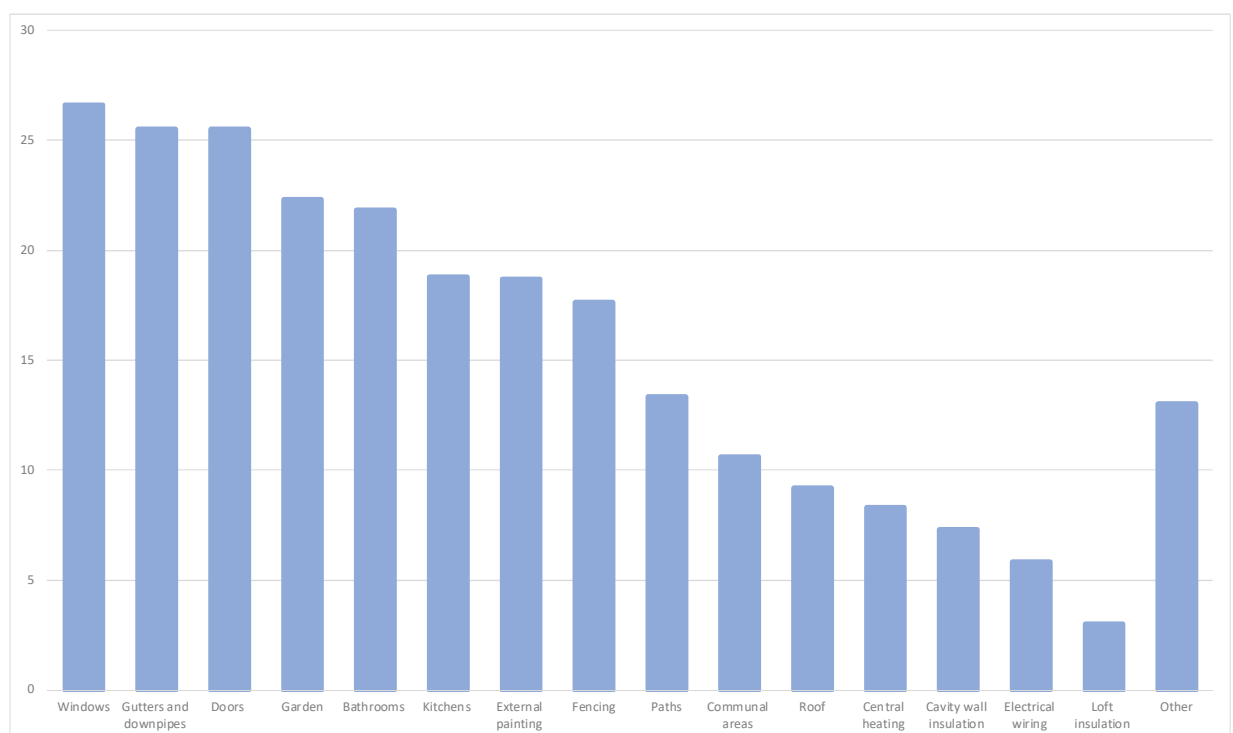
This year response rate increased to 22.8%, up from 6.8% last year.

81% of tenants were 'very' or 'fairly' satisfied with their landlord



Tenants were provided with a list of home improvements and were asked to identify from the list which of the improvements they felt their home may require. The most common improvement identified by tenants was windows (26.6%), this was followed by gutters and downpipes (25.5%) and doors (25.5%).

The graph below shows the most common improvement required by percentage. *

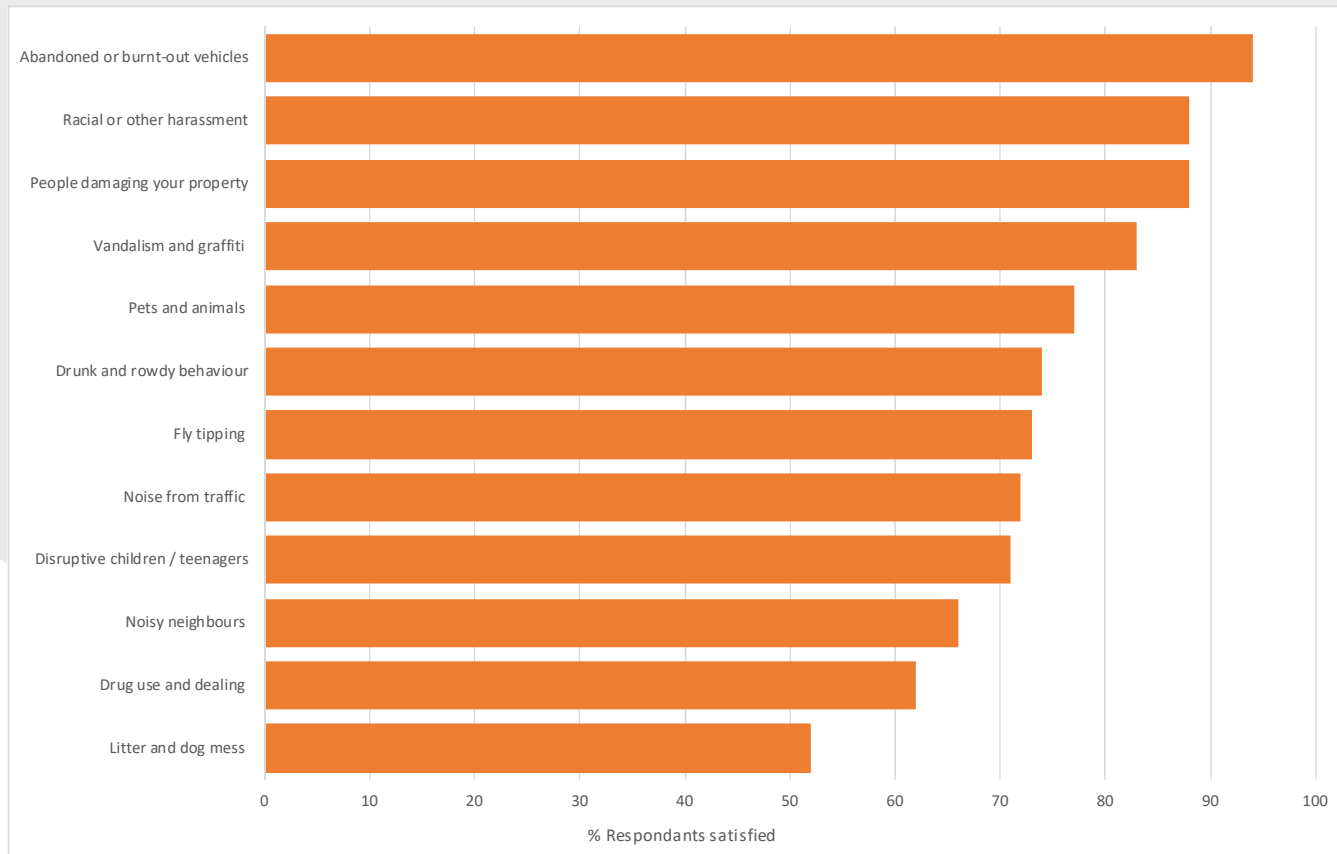


*Page 74 & 75 shows upcoming programmes of work to address the above tenant feedback.

82.6% of tenants describe the general condition of their property as either very or fairly good.



Tenants were asked: Which issues they considered to be a problem in their area?



In order to improve the management of our estates it is proposed to create a new Estate Management Service, which will take a more proactive approach and react quickly to issues in an area.

Satisfaction with the way with repairs and maintenance remains are dealt with remains high (79.1%).



Satisfaction in terms of 'attitude of workers' and 'keeping dirt and mess to a minimum' was very high. (89.2%)

Next Steps:

- Anyone who has raised specific issues or concerns will now be contacted by the relevant departments.
- We will also inviting tenants & leaseholders to attend focus groups around the issues the survey highlighted, such as ASB and the way complaints are dealt with to explore the issues in more depth.
- Tenant's views on these issues will then be used to improve services.

Asset and Regeneration Schemes

The Land and Asset team develops strategies and delivers effective management of housing land, assets and sustainable housing solutions for mainstream and specialist accommodation. These include:

- Community Living refurbishment schemes
- Garage site improvement projects
- Courtyards and defensible space improvement projects

The Land and Asset programme focuses on identifying and delivering schemes that enhance the external fixtures such as courtyards and boundaries to houses, flats and land.

The improvement programme aims to tackle community safety issues, lack of defensible space and waste storage areas for flats.

The overall aim is to provide estates that are safe and attractive places to live in as social housing has a unique and positive part to play in housing people and helping communities thrive.

The improvements to Community Living Schemes have been progressing well and the refurbishment schemes at Brentwood Court in Llanishen, Clos-y-Nant in Fairwater and Minton Court in Splott have all been completed.

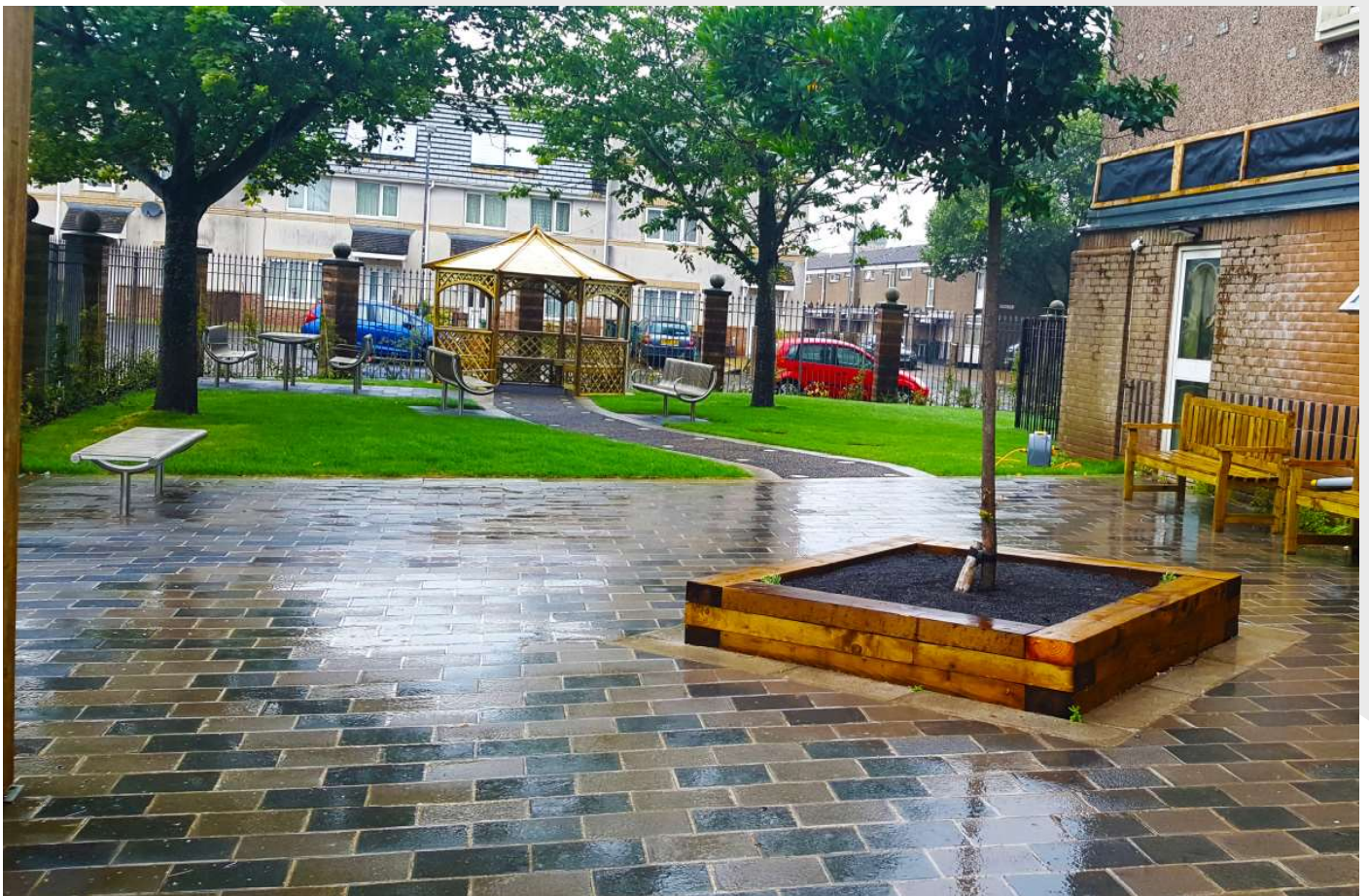


Refurbished day room in Clos y Nant sheltered accommodation



Council Technical Manager Ceri with Claudio from LCB

We are now entering the next phase of the improvements and are on site undertaking improvements to Nelson House in Butetown and Poplar House in Whitchurch. We are finalising design works to Broadlands Court in St Mellons and Worcester Court in Grangetown, with a view to being on site this year.



Community garden at Nelson House, Butetown

Asset and Regeneration Schemes

The residents have been involved with the refurbishments from the concept of the scheme and there have been many consultation events throughout, which have included coffee mornings and meet and greet the contractors. The residents have had the opportunity to choose the colour schemes for the communal area and they have also had the opportunity to try out the new furniture before choosing which tables and chairs will be in these areas.

These schemes will be completed to the RNIB Visibly Better Standards, which ensure that the schemes and refurbishments enable residents with sight loss and dementia to navigate independently around the building. Cardiff is also working towards receiving accreditation of a RNIB Platinum Standard Award for these schemes. Sandown Court has achieved the highest accreditation, Platinum Standard. We have worked towards achieving Platinum Standard at Brentwood Court, Clos-y-Nant and Minton Court are awaiting the accreditation process from RNIB to be completed.

The completed refurbishments to the communal facilities have provided a modern and welcoming environment that has enhanced the resident experience and improves the community living feeling. More activities have been arranged, which has enabled the older residents outside of the schemes to share these activities in a safe, security and welcoming environment that can be enjoyed by all.



Finishing touches to Nelson House foyer improvements



Courtyard improvements in Morris Avenue

The improvements to the garages are ongoing and are progressing well. The scheme is in its fifth phase which is in the Whitchurch Ward, improving sites which are well used and are in high demand to maximise the letting potential. The works include site covering access, security and refurbishment to the individual garage units.

Courtyards and defensible space improvement projects - Working with internal partners (Caretaking Team, Waste Management and Park Services) these improvements include work to design out security issues, access, remove trip hazards and providing level access, front & rear defensible space, surface condition and installing a purpose built bin store to comply with the Waste Strategy.

Fire Safety and usability are a major concern when undertaking works, the aim is to reduce fire risk by providing secure storage for waste and recycling, positioning this away from the property to ensure that fire is contained in the event of bins being set alight. Controlling residential waste-streams will increase recycling rates and limit cross contamination also raising the profile of our communities, reducing fly-tipping and anti-social behaviour.

Neighbourhood Regeneration

Estate Regeneration Programme



Anderson Place estate regeneration work

The estate regeneration programme aims to create better and safer places to live. Consultation with tenants and residents is undertaken to identify priorities in each neighbourhood. These could include defensible space improvements, on-plot parking, better lighting, improved footpaths and gulley closures.

Estate regeneration schemes are ongoing in Anderson Place / Galston Street in Adamsdown and Bronte Crescent / Arnold Avenue in Llanrumney. Residents are also being consulted on proposals for schemes in Round Wood, Llanedeyrn and initial scoping and design work has started on 2 estates regeneration schemes which are planned for 2020 - 2021 in Trowbridge Green, Rumney & Lincoln Court, Llanedeyrn.

One-off improvements to address specific environmental issues are also undertaken in response to requests from residents and councillors.

In Llanedeyrn, environmental improvements to the public realm surrounding a local shop are being undertaken to include, additional parking spaces, new paving, trees and wild flower planting and street furniture.



Taff Embankment regeneration work

In Tremorfa, a gully which has caused a wide range of Anti Social Behaviour and crime issues has been successfully closed and work undertaken to incorporate the land into gardens.

In Grangetown, boundary railings, street furniture and pavements are being renewed at Taff Embankment.



Shop environmental improvements in Glenwood, Llanedeyrn

Planned Maintenance Works 2020-2021

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 the Five Year Capital and Revenue Budgets pages. 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.

30 Year Plan

The 30 year plan incorporates life cycles of property elements and budgetary commitments. Due to the high amount of work completed on properties in the run up becoming WHQS compliant a large number of elements become due for renewal in a short space of time. To ease budget constraints and improve efficiency of renewal the 30 year plan goes through a smoothing process.

Component Lifespan

Typical components	Roof	Wiring systems	Bath room	Windows	Boiler	Doors	Door entry system	Kitchen	Smoke alarms	Painting
Average life (years)	40	30	25	25	20	20	15	15	10	8
Average cost of replacement	£7,000	£1,300	£1,000	£2,500	£3,000	£1,500	£5,000	£1,500	£250	£400

The Council's stock condition database provides details of the improvements 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.

Sustainability

The Council works in partnership with suppliers and contractors to acquire the best quality materials for the best value. We ensure that environmental criteria are used in the award of contracts, when assessing value we consider the whole life cycle of a material, including installation, maintenance and final disposal. The Council will source green energy wherever possible and consider suppliers environmental credentials. This means that the cheapest product does not necessarily deliver the best value.

Roofs: £2.25m

High Rise
Upgrades:
£1.65m

Front doors to
Flats:
£1.5m

Sheltered
Accommodation
£1.2m

Kitchens &
Bathrooms:
£750k

Windows &
Doors:
£750k

Boilers:
£750k

Contingency:
£500k

BISF:
£500k

Rewire:
£450k

Lift
upgrades:
£250k

Fencing:
£250k

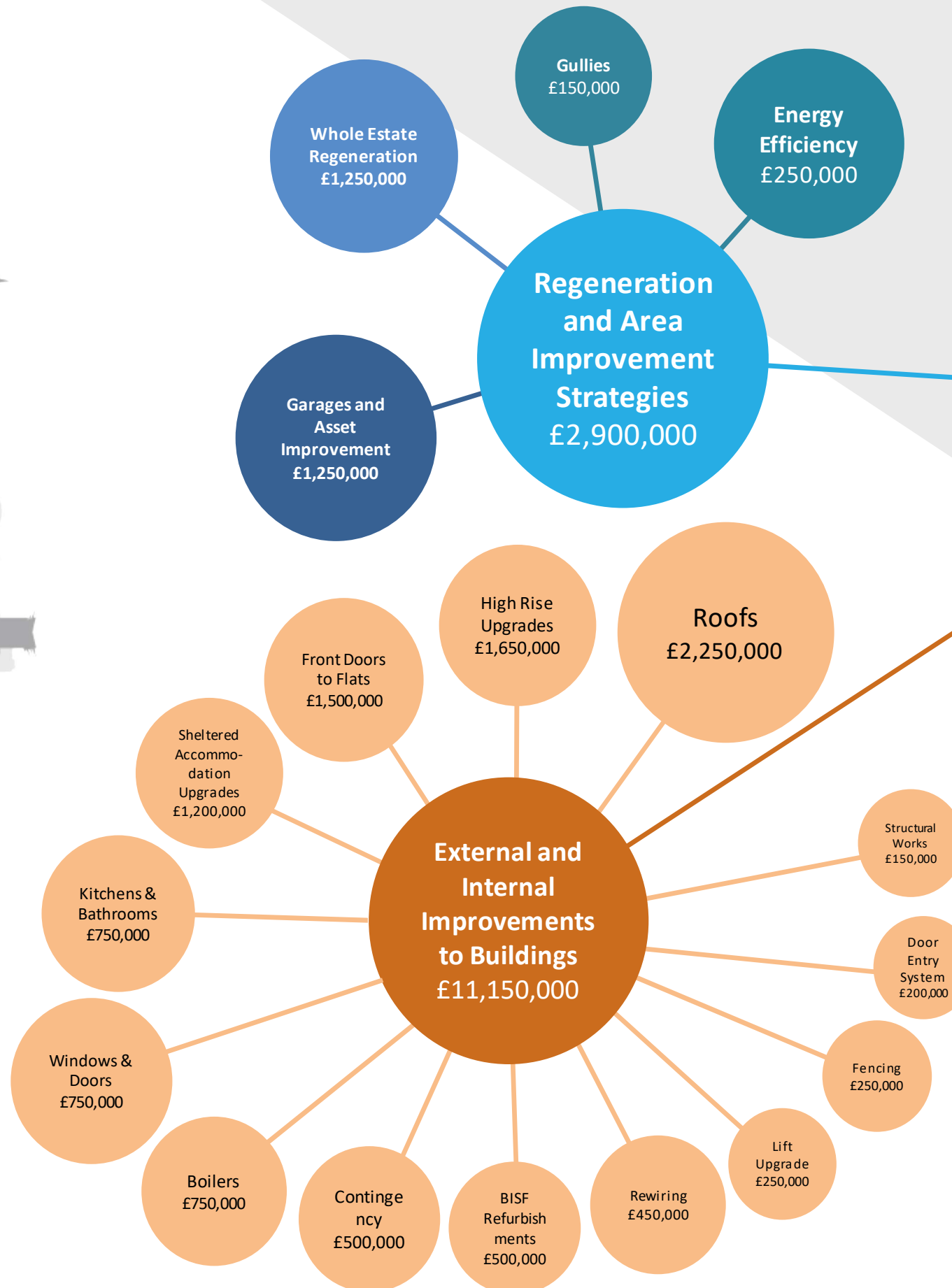
Door entry:
£200k

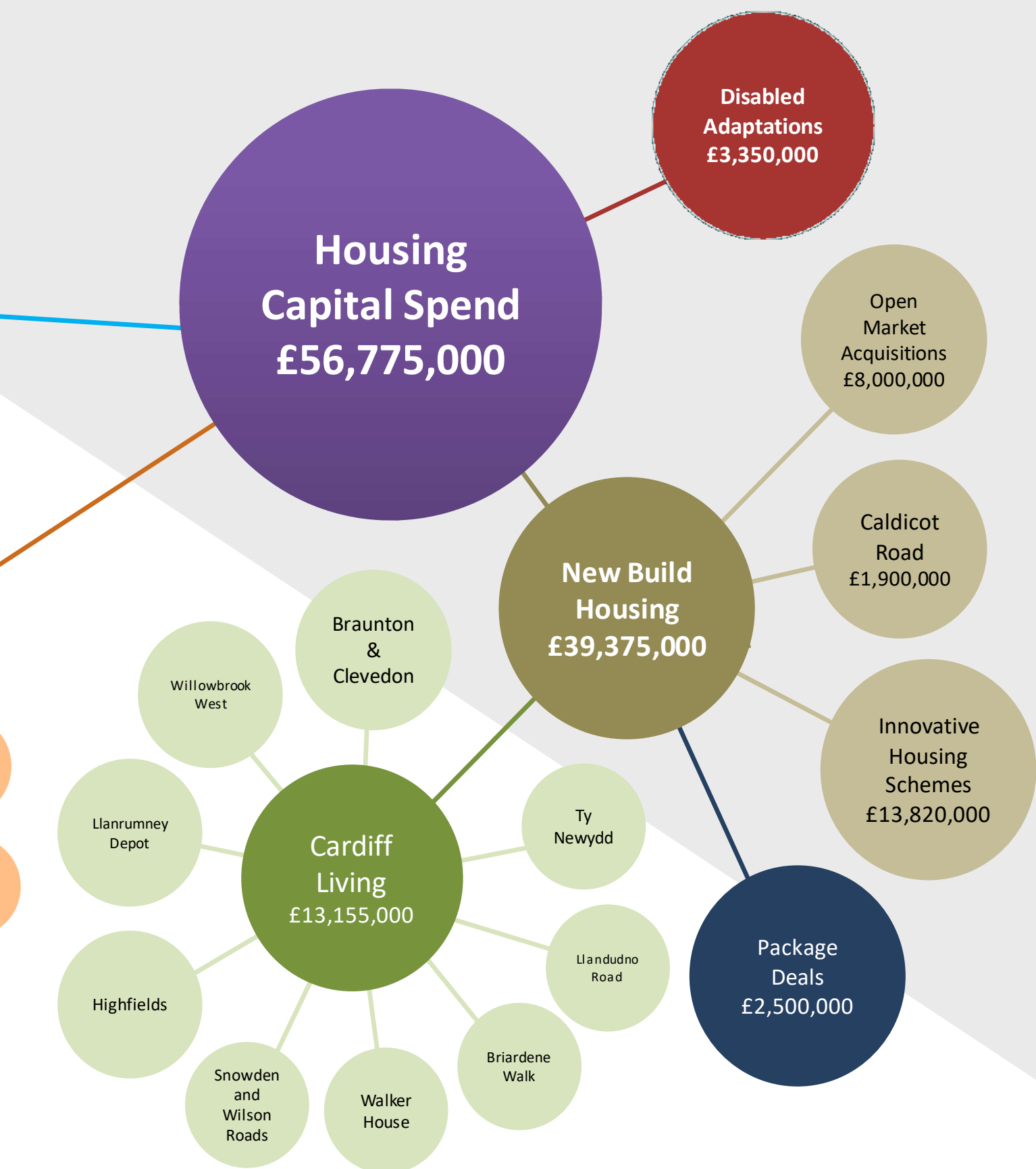
Structural
works:
£150k



Boundary and Public Space Improvement Works

Programmes of Work Spend 2020-2021





Health & Safety

The safety of residents across the city is a key concern. The Compliance Team ensure that all blocks of flats have updated Fire Risk Assessments and identify and manage any asbestos in our properties. The team are working on several schemes to improve fire safety and work closely with residents to ensure they remain safe within their homes.

Some of the actions identified for 2020-2021:

- Low risk cladding remains on one high rise block. Fire risks to be managed until removal.
- Sprinkler systems to be installed in all high rise flats.
- Installation of upgraded fire doors to flats to be completed.
- Continuing compartmentation surveys to high rise blocks, these surveys make sure smoke and fire is contained and does not spread.
- New Fire action notices have been designed and are being put up in communal areas of flats, informing residents what to do in case of fire.
- The team will continue to work with the South Wales Fire & Rescue service carrying out fire drills on the high rise blocks.
- Monitoring and managing the condition of asbestos in properties across the city.



Channel View High Rise fire drill with South Wales Fire & Rescue Service

Equalities

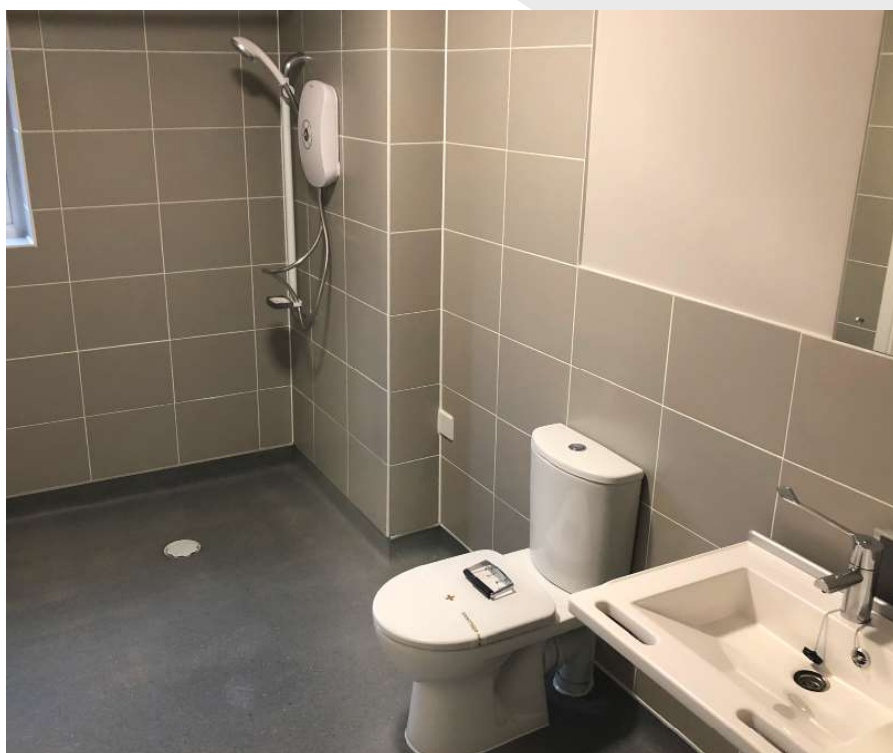
In line with the Lifetime Homes principle, all new build homes enable 'general needs' housing to provide, cost-effective adaptation, either from the outset or through simple design solutions that meet the existing and changing needs of diverse households.

This can be achieved by putting level access at doorways, adding cut away sections in the 1st floor ceiling for lifts or adapting the kitchen with raise & lower worktops and sinks.

In the Willowbrook development in St Mellons, the Council have finished their first specially adapted property. Working closely with Occupational Health officers and the prospective family, the council ensured the property was suitable for the family as a whole for the future.



Ground floor bedroom with specialised hoist



Accessible ground floor wet room

An extension was added to the standard plan, enabling a downstairs bedroom with specialised hoist that goes through to a ground floor wet room large enough to comfortably manoeuvre a wheelchair.

The property was also finished to Royal National Institute of Blind People (RNIB) standards with colour contrasting accent walls.



Financial Resources & Planning

The Housing Revenue Account (HRA) records income and expenditure in relation to Council Housing. This is required to be 'ring fenced' (kept separate) in accordance with the Local Government and Housing Act 1989.

The main expenditure items within the revenue account include maintenance and repair costs, management costs (including rent collection, housing allocations and property and estate management) and capital financing charges on borrowing (interest and provision for repayment). The major income streams include rents and income from service charges.

The above items are in accordance with legislation and guidance. The latter is being reviewed by the Welsh Government (WG) as part of a proposed new Housing Guidance Manual.

Financial Model

The Housing Revenue Account Business Plan has a prescribed format and content which is a requirement of application for the Major Repairs Allowance grant from WG. It informs WG about plans for development of new homes and should be used by local authority landlords to drive improvement and value for money in the HRA.

The Business Plan is underpinned by a thirty year financial model which sets out estimates of planned Capital and Revenue income and expenditure over the period. This model is intended to be used as a planning and modelling document forming the basis of the HRA business, to safeguard the interests of current and future tenants and other service users and to demonstrate the long term sustainability of the HRA.

Where historic trends can be identified, expenditure and income estimates reflect these trends and any additional initiatives and known commitments in the short term. However uncertainty remains over the medium to longer term, particularly in relation to capital expenditure commitments, rental income and ongoing investment requirements linked to stock condition.

Rent Policy

An independent review of the WG rent policy was carried out by Heriot Watt University as part of the Affordable Housing Supply Review and this has informed a new five year Social Housing Rent Policy starting in 2020/21.

The new policy recognises the requirement to balance the needs of landlords with the interests and affordability for tenants. It includes a requirement to make an annual assessment of affordability and cost efficiencies which demonstrate homes and services represent value for money.

The Council's rent policy is approved by Council as part of its annual budget and, in line with the new policy, provides for a maximum annual uplift of Consumer Price Index (CPI) +1% each year from 2020-21 to 2024-25 using the level of CPI from the previous September. The September 2019 CPI was 1.7%.

An increase of 2.7% in 2020-21 for all tenants was approved by Council in February 2020. Modelling is based on rent increases of 3% (CPI + 1%) from 2021/22 onwards. Council also approves the HRA Capital programme after consideration of various indicators of affordability, prudence and sustainability.

Other Assumptions

Service charges are assumed to increase in line with inflation for full cost recovery.

Voids and bad debts are assumed at 2.17% and 1.87% for 2020/21 increasing to 2.5% and 2.2% respectively from year 6 onwards which provides for an element of risk within these assumptions.

Consumer and retail price indexes are estimated to be within a range of 2% and 2.7% throughout the model.

Financial Resources & Planning

Affordability

The Welsh Government have made clear that affordability should include all costs of living in a property including rent, service charges and energy costs. A review has therefore been carried out of the affordability of living in a council property in Cardiff.

Comparative Rent levels

As set out above, an uplift of CPI +1% would result in an average rent increase of £2.81 and an average rent of £106.24. The table below shows average gross rents including service charges. Council rents are below the Local Housing Allowance (LHA) rates for Cardiff, and well below market rents. It is estimated that private tenants claiming benefits are paying on average £25 per week above LHA levels.

Council rents are broadly aligned with the rents of other social landlords in Cardiff, with rents for some property types, including one bed flats, being considerably lower than housing association rents.

No. of Bedrooms	Market Rent	Local Housing Allowance Rate 2019	Current Average Rent 2019	Estimated Average Rent 2020
1	£138.00	£103.56	£92.13	£94.62
2	£172.00	£126.92	£106.36	109.23
3	£213.00	£150.00	£122.51	125.82
4	£286.00	£190.38	£135.76	139.42

It is clear that Council rents are considerably more affordable than private sector rents.

Further work is being undertaken to review Council rents against the Joseph Roundtree Foundation (JRF) Living Rents and this will be built into a review of rents and service charges due to take place in 2020/21.

Energy Costs

Existing Council homes significantly exceed the energy efficiency requirements as set out in the Welsh Housing Quality Standard (WHQS) guidance. The Standard states “the annual energy consumption for space and water heating must be estimated using the Governments Standard Assessment Procedure for Energy Rating of Dwelling (SAP 2005) method. A minimum of 65 out of 100 must be achieved”. The current average SAP rating for the Council’s 13,501 properties is 71.3.

Value for Money

Value for Money is achieved by focusing on key priorities in the pursuit of social objectives that benefit a range of stakeholders / service users and delivering these priorities in an effective and efficient way. Cardiff aims to achieve this in the following ways:

- Maintaining homes to a high standard
- Building new homes
- Delivering a high standard of tenancy services
- Community investment such as work to increase employability, financial and social inclusion
- Meeting the housing needs of the most vulnerable
- Preventing evictions
- Supporting people to live independently
- Supporting national and local policy objectives

We recognise that tenants have a right to expect good value for rents and to obtain maximum impact from available resources. We consult service users when setting rents and charges to get the balance right between service costs, service levels, priorities for investment, the need for new homes and affordability.



Financial Resources & Planning

In order continue to demonstrate value for money, during 2020/21 and in future years, the Council will undertake the following:

- Review key cost drivers
- Review support recharges and overheads
- Seek opportunities to undertake external benchmarking and self-assessment with peers.
- Continue to follow the Councils best practice in relation to procurement of goods and services.
- Secure maximum value from assets through an understanding of stock and making intelligent (social) business decisions based on that understanding.
- This will necessitate:
 - Understanding condition of stock.
 - Maintenance costs and investment needs.
 - Demand within our communities.
 - Performance of the stock at an appropriate and proportionate level of detail.
 - Variation in performance across the stock.
 - Priorities for improvement.

A range of high quality services are provided to council tenants including a dedicated Welfare Liaison Team to maximise income and prevent arrears and a Tenancy Sustainment service to support more vulnerable tenants. The clear aim of the housing service is to prevent unnecessary legal action and evictions. A wide range of additional services are also available locally through the Hubs, including Into Work help and support.

A Tenants Satisfaction Survey is carried out each year. In the 2019 survey, 1,195 tenants responded to the survey and satisfaction levels were high across a range of indicators including satisfaction with the council as a landlord, their home and neighbourhood.

81.2% of tenants thought their rent was good value for money, with 46.8% being very satisfied. Only 9% expressed dissatisfaction with their rent level.

Cost Efficiencies

In 2019/20 the service commenced a review of spend and costs, to ensure that good value for money is being achieved, this included a review of spend on external contractors. This work will be continued into 2020/21 with a full review of central costs and overheads.

Financial Resilience

As well as recurring financial risks, the Council has embarked on a significant expansion of a new build programme to meet the housing needs of current and future generations. This creates a number of risks to financial resilience which needs to be monitored and managed closely.

The Council will do this by:

- Ensuring that a HRA General reserve is maintained and maintained at a prudent level.
- Create specific earmarked reserves to mitigate against increasing and unforeseen costs such as the price of materials, uncertain rent policy in the medium / long term.
- Annually updating and submitting to the Welsh Government for approval a 30 year business plan.
- Ensuring strong asset management practices and understanding of the condition of existing stock.
- Continuing to develop indicators to support assessment of financial resilience such as the existing measure of Capital Financing costs as % of Net Revenue Stream.
- Maintaining a prudent approach to repayment of capital expenditure.
- Regular monitoring and review of expenditure against approved budgets.

Revenue expenditure and income

The model details the planned revenue budget and the resources assumed to fund related expenditure over the period. The first five years are shown below.

Revenue Budget		2020/21 £000	2021/22 £000	2022/23 £000	2023/24 £000	2024/25 £000
Expenditure	Employees	19,499	20,247	21,141	22,453	23,849
	Premises - Council House Repairs	19,387	19,969	20,568	21,184	21,820
	Premises - Other Repairs & Maintenance	1,501	1,517	1,534	1,551	1,569
	Premises - Other Premises Costs	3,028	3,078	3,131	3,182	3,235
	Transport	235	238	241	244	247
	Supplies & Services	4,691	4,749	5,002	5,114	5,304
	Support Services	6,077	6,142	6,208	6,275	6,344
	Capital Financing	29,971	31,716	33,429	37,296	39,492
	Contribution to reserves/General balances	1,000	1,000	1,000	1,000	1,000
	Total Expenditure	85,389	88,656	92,254	98,299	102,860
Resources	Rents and Service Charges	(81,460)	(84,685)	(88,242)	(94,245)	(98,760)
	Fees & Charges	(753)	(754)	(755)	(756)	(757)
	Other Income	(3,176)	(3,217)	(3,257)	(3,298)	(3,343)
	Total Resources	(85,389)	(88,656)	(92,254)	(98,299)	(102,860)

Capital Investment Programme and Funding

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

Capital Programme		2020/21 £000	2021/22 £000	2022/23 £000	2023/24 £000	2024/25 £000	Total £000	
Expenditure	Regeneration and Area Improvements	2,900	2,900	2,750	2,750	2,750	14,050	
	External and Internal Improvements	11,150	17,100	16,250	9,500	9,350	63,350	
	New Build and Acquisitions	39,375	64,215	64,980	40,205	46,780	255,555	
	Disabled Facilities Adaptations	3,350	3,350	3,350	3,350	3,350	16,750	
	Total Expenditure	56,775	87,565	87,330	55,805	62,230	349,705	
Resources	Major Repairs Allowance Grant	(9,500)	(9,500)	(9,500)	(9,500)	(9,500)	(47,500)	13
	Additional Borrowing	(35,570)	(69,565)	(72,080)	(37,905)	(43,730)	(258,850)	74
	Direct Revenue Financing	(2,400)	(2,400)	(2,400)	(2,400)	(2,400)	(12,000)	4
	Grant estimates and contributions	(7,705)	(5,300)	(2,000)	(3,700)	(3,900)	(22,605)	6
	Capital Receipts	(1,600)	(800)	(1,350)	(2,300)	(2,700)	(8,750)	3
	Total Resources	(56,775)	(87,565)	(87,330)	(55,805)	(62,230)	(349,705)	100

The investment programme includes significant investment in new affordable housing from a number of measures, with major developments at sites including Channel View subject to viability assessments.

Expenditure commitments proposed include:

- Regeneration and area improvement projects aim to create better and safer places to live by undertaking Environmental works including defensible space, demolition, conversion and road/footpath realignment; energy efficiency schemes; improvements to flats, garages, gullies and open spaces.
- Planned maintenance projects aim to enhance the standard and safety of existing dwellings and maintain the achievement of the Welsh Housing Quality Standards.
- Works to the internal and external fabric of housing stock include central heating, fencing, roofing, high rise upgrades, door entry systems, window and door upgrades, kitchens and bathrooms, improvements to sheltered housing and energy efficiency measures.
- In order to meet the increasing demand for good quality, affordable social housing, new homes will be delivered via a number of routes such as construction by the Council, open market buy backs and working together with developers to acquire completed sites. Proposals include the acquisition of land as well as consultation on redevelopment proposals such as for the Channel View estate.
- Disabled adaptations to dwellings aims to help eligible tenants to live independently and improve their movement in and around the home.

Expenditure commitments beyond the very short term are assumed based on asset condition data and will therefore be subject to a level of risk and uncertainty.

In addition, the thirty year financial model assumes that the Council continues to receive the Major Repairs Allowance (MRA) grant from the Welsh Government at existing levels of £9.5 million per annum for the term of the plan and assumes a significant level of additional borrowing to pay for investment in the existing stock and to create new affordable housing.

HRA debt is measured through the Capital Financing Requirement (CFR). This is the underlying need to have borrowed to finance capital expenditure.

Housing Revenue Account				
Capital Financing Requirement as at 31 March				
2020/21 Estimate £m	2021/22 Estimate £m	2022/23 Estimate £m	2023/24 Estimate £m	2024/25 Estimate £m
326	381	441	464	493

This shows an increasing trend, with borrowing resulting in additional financing costs including:

- Interest payable and
- Prudent revenue provision for the repayment of capital expenditure paid for by borrowing.

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

Sensitivity Analysis

The table below sets out a number of scenarios for key variables within the plan and measures the potential impact on those variables over the first ten year period as compared to the base model.

This is on the assumption that all other factors remain constant and no mitigation/offsetting actions are in place. In reality, as set out within the Risk Matrix table on page 84, mitigation would need to take the form of numerous and varied measures to bring the model back into a viable financial position.

Key Variables	Base Plan 2020/21	£m	Scenario 1	£m	Impact on HRA over 10 years	Scenario 2	£m	Impact on HRA over 10 years
CPI and rental income due	3%	947.5	2.50%	942.9	-4.6	4%	956.7	+9.2
Pay award agreement and staffing costs	2%	224.6	1.50%	223.5	+1.1	3%	226.8	-2.2
Construction price inflation and revenue repairs and maintenance costs	3%	223.8	2.50%	222.7	+1.1	4%	226	-2.2
Percentage empty (void) properties and rental loss	2.50%	24.9	2%	19.8	+5.1	3.50%	35	-10.1

- negative impact on the HRA + positive impact on the HRA

CPI and Rent increases

Rent increases of 3% (CPI+1%) are assumed within the budget from 2021/22 onwards in line with the WG forward indicators for inflation factors.

A reduction in CPI to 2.5% would reduce rental income due by £4.6 million over the ten year period which would have a significant impact on planned development and new build aspirations, unless mitigating actions were taken.

Conversely, a rent uplift of 4% would generate an additional £9.2 million. Rent increases/decreases via the rent policy impacts on the affordability of new housing. In broad terms, for every £1m extra income in rent after all additional costs are met, circa 100 properties can be built through additional borrowing.

The Council will continue to maximise its ambition to deliver new affordable housing but will also ensure any plans are financially viable.

Employers' pay award

In the absence of an Employers agreed pay award, a 2% uplift has been assumed. A pay award increase 1% higher than budgeted would result in an increased funding requirement of £2.2 million.

Conversely, a reduction in the Employers pay award to a 1.5% uplift would result in additional resources available estimated at £1.1 million.

Construction Price Inflation for revenue repairs and maintenance

CPI as related to the costs of materials and labour for revenue repairs and maintenance is assumed at 3% within the model.

An increase to 4% would require additional funding of £2.2 million.

A reduction in construction price inflation to 2.5% would release resources of £1.1 million.

Void property percentage

The level of void properties is budgeted at 2.5% with an estimated rental loss of £24.9 million over the ten year period.

A 1% deterioration in this position to a 3% void rent loss would result in additional rent loss of £5.1 million whilst an improvement in this position to a void rent loss of 2% would increase available revenue resources by £5.1 million.

HRA Business Plan Risk Matrix

Due to the long term nature of the Business Plan, many variables and assumptions are included which are subject to a high degree of risk and uncertainty.

The Risk Matrix below details a number of key risks and sets out the potential impact, pre and post mitigation risk and appropriate mitigating controls.

Risk Description	Impact	Pre Mitigation Risk Analysis	Mitigating Controls	Post Mitigation
Governance Arrangements	Ineffective governance leads to non-compliance with regulatory requirements, inappropriate decision making and a failure to deliver expected outcomes.	Amber	Effective control measures are in place to ensure compliance via specific targets. Increased transparency ensures outcomes are met in a timely manner consistent with policies and procedures.	Green
Asset Management	Inadequate asset management leads to a decline in stock condition and/or a failure to maximise income from assets.	Amber	Business plan resources and property improvement plans are based on periodically reviewed and tested stock condition data.	Green
Business Continuity	Failure to prevent or recover quickly from significant loss of service.	Amber	Robust facilities management and health and safety regimes are in place. Data protection policies and procedures to ensure safety and security with robust cyber security arrangements.	Green
Disaster Recovery	Failure to prevent or respond appropriately to a major incident affecting our assets.	Red	Emergency contact arrangements are in place for key staff and partners. Robust emergency plans including fire safety assessments and clear evacuation guidance.	Green
Impact of Welfare Reform and Universal Credit	Impact on tenants' ability to pay rent, resulting in increased rent arrears, requirement for bad debt provision and increased debt collection and recovery costs	Amber	Understanding of the Welfare Reform regime and risks. Information and advice to tenants, for example through Into Work Services. Maximisation of funding for promotion of available benefits and specific support e.g. the Hardship Fund and Discretionary Housing Payments grant. Regular review of bad debts provision.	Amber/Green
Contractor availability and capacity	Failure to carry out planned revenue repairs and planned capital programmes and to bring vacant properties back into use.	Amber	Upskilling of existing internal workforce through staff development programme with additional recruitment to specialist posts. Allocation of works to other contractors within existing frameworks.	Amber/Green
Health and Safety requirements	Regulations resulting in additional works / cost. Examples include sprinkler systems for new build, statutory maintenance programmes e.g. gas safety works and scaffolding.	Amber	Ensure awareness of and compliance with new and updated regulations and standards. Training and development of staff	Green

Risk Description	Impact	Pre Mitigation Risk Analysis	Mitigating Controls	Post Mitigation
Restricted rent uplift for 2020/21 and future years due to the impact of lower CPI	Significant reduction in available revenue resources to support the HRA budget and key commitments impacting on level and quality of service provision to tenants and capital schemes that can be taken forward. Affordability, prudence and sustainability of additional borrowing. Impact on local and national affordable housing targets	Red	Ongoing multivariate sensitivity and stress testing to determine potential impact. Identify operational efficiencies and savings. Revise budget and avoid over commitment of new build programme.	Green
Delay to the timing of lettings of new build properties	Reduction in rental income receivable and resources available to support the HRA budget	Red	Ongoing review of new build programme development and resources required	Amber
Cost inflation increase above rent uplifts	Increase in costs of supervision, management and repairs and maintenance.	Amber	Review and reprioritise revenue operating costs and consider reductions in any planned expenditure proposed to be funded by borrowing.	Green
A reduction in the (£9.5m p.a) Welsh Government Major Repairs Allowance (MRA) grant following the conclusion of the Affordable Housing Supply review.	Impact on the achievability of the Capital Programme	Red	Review and reprioritisation of the Capital Programme allowing for committed spend but realigning future spend plans	Amber
Failure to meet new build housing programme targets	Non achievement of Capital Ambition targets. Failure to reduce housing waiting list and impact on temporary accommodation and homelessness. Holding costs of vacant sites and revenue costs of development teams.	Red	Contractual commitments are closely monitored by the New Build Board. Individual project viability is reviewed at all key stages of the scheme development.	Amber
Treasury Management	Increased costs of interest and prudent repayment of any borrowing undertaken to pay for capital expenditure proposed in the HRA capital programme.	Amber	Integrated Council wide Treasury Management policies and strategy. Regular reporting in line with best practice and independent treasury advice. Review of programme in line with affordability and government policy changes such as rent. Commitment to Wellbeing and Future Generations (Wales) Act.	Amber/Green
Financial Viability	Failure to react to adverse financial events resulting in significant increases in costs arising from Capital Programme schemes or other projects undertaken.	Red	Robust approach to business cases and viability assessments to inform decision making prior to implementation. Review of Earmarked / general reserve balances.	Amber
Challenge of Decarbonisation	Failure to plan and invest strategically in order to meet carbon reduction targets could result in failure to meet WG target and will impact on tenants energy costs. The requirement to meet the cost of decarbonisation without additional funding will impact on other spend – could reduce borrowing capacity and reduce funds available for new build.	Red/Amber	Work closely with WG to understand key requirements, targets, delivery methods and costs. Plans in place to pilot renewable technology in order to meet the challenge.	Amber