



Housing Revenue Account (HRA) Business Plan 2021-22



CREV GWIR IN THESE STONES
FEL GW YDR HORIZONS
OF WRNAIS AWENSING

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

CARDIFF
CAERDYDD

Llywodraeth Cymru
Welsh Government

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Foreword

Housing need is increasing year-on-year so it's essential that we have plans in place to deliver new homes for people who need them. We're setting high standards for ourselves to deliver new homes in volume and at pace and as well as helping to tackle housing pressures in the city, we want to ensure that the new homes we deliver are high-quality builds, designed to regenerate existing estates and create well-connected, sustainable communities across Cardiff.

The Council remains committed to delivering 1,000 council homes by 2022 with an additional 1,000 programmed to be built in the following years.

The Council is extremely pleased to provide innovative and sustainable solutions to help tackle housing need in the city. Our proposals will create a more attractive local environment for everyone with impressive architecture, a strong emphasis on place-making and incorporating innovative, green infrastructure.

Councillor Lynda Thorne

Cabinet Member for Housing and Communities



In a year hopefully like no other, I would like to express my gratitude to the staff of the Communities and Housing Directorate. Their flexibility, dedication and sheer determination to support our service users has been truly inspirational. The Directorate had to change how it worked literally overnight and this would not have been possible without the commitment of the whole service.

Whilst the Directorate had to adapt how it delivered its service it has tried methods which it may not have been considered previously e.g. "virtual" property viewings.

The dedication of our staff and its enthusiasm to embrace new ways of working has ensured that the Directorate has continued to deliver on its ambitious plans. The service will of course embrace these new ways of working and build on any other lessons learnt to continue to be there for our tenants, staff and other stakeholders.

Sarah McGill

Corporate Director People and Communities



Ambition



Capital ambition

Cardiff Council published its Capital Ambition in 2020, making clear its ambitions for 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 Council 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.

Capital Ambition makes clear that working to end the city's housing crisis, tackling homelessness and investing in safe communities will represent major priorities for the Council.



Housing & Communities will play an important role in delivering a number of the commitments included within Capital Ambition, with the service area leading on four key priorities:

- **Working to end the city's housing crisis:**

To tackle the city's housing crisis, we are building new council houses at scale for the first time in a generation, and reducing the number of people on the waiting list through improving the offer in the private rented sector.

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

- **Tackle homelessness and end rough sleeping**

Like all major British cities, Cardiff has experienced a dramatic rise in the number of people homeless or sleeping rough. Working with partners we have put support in place so that nobody has to spend a night out on the streets.

We have made significant progress in reducing the number of individuals sleeping rough, which is now at its lowest level for six years. The next step is to review our services for single homeless and vulnerable people to improve prevention, assessment of need and to ensure we have the right accommodation pathways in place.

- **Invest in local communities**

Access to services and a healthy local economy is essential for strong and safe communities, so we are working with our partners to design and deliver a wide range of regeneration schemes across the city.

Major projects include leading on the regeneration of the Channel View Estate and South Riverside Business Corridor, the second phase of the Maelfa scheme, new youth hubs in Butetown and the city centre.

Our ambitions for the coming year

Next year we will spend £60m building new homes for the city. Including £35m for Innovative housing schemes.

We will spend over £19m on improving our existing homes.

Develop a Rehousing team which can meet the challenge of rapid rehousing and address overcrowding.

Develop an onsite construction training hub to train up to 750 people a year and offer employment or apprenticeships to over 200 .

Roll out innovative decarbonisation projects across the city.

Complete the modernisation of our community living (sheltered housing) complexes.

Upgrade roofs to over 700 homes across the city.

Deliver 3 new family homeless centres, a single homeless assessment centre and 2 large projects for clients with complex needs.

Set up Local Teams under the banner, “Teaming up to clean up” to improve neighbourhoods and help residents take pride in where they live.

Deliver a zero carbon housing development at the old Eastern High School site.

Deliver estate regeneration works in Trowbridge Green, Rumney & Lincoln Court, Llanedeyrn.

Continue to assist tenants impacted by Covid-19. Helping with budgeting, re-skilling, emergency assistance and foodbanks.

Further develop the HUB website to help alleviate social isolation and loneliness, recommencing face to face events as soon as Covid-19 restrictions allow.



Building for the future



New homes for Cardiff

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

Our award winning development programme currently represents one of the largest council housing building programmes in Wales and will see around £450 million invested into delivering new council homes in volume and at pace. There are currently 59 development sites across Cardiff in the programme.

Our programme will deliver a wide range of new homes for all types of tenants including older people, families, specialist housing and homelessness & supported housing schemes. We will deliver homes that are very much needed in the right areas close to services and facilities.



Programme Core Data – January 2021



Projected Programme

	2019/20	2020/21	2021/22	Dec-22
In year	230	246	201	446
Total	316	562	763	1008

Our programme utilises a number of delivery routes and includes the Cardiff Living Programme, our additional build programme, partnerships with Housing Associations, market buy-backs and developer package deals.

We want to be at the forefront of innovation and test new technologies. We have already delivered schemes that use modular buildings, repurposed shipping containers, Passivhaus energy standards, renewable energy sources and we are on site building our very first zero carbon certified development.

By January 2021 we had delivered 400 new council homes and have over 1,100 going through the development process from planning to completion. Our programme is capable of delivering over 2,700 new homes in total and 1,000 by the end of 2022.

Our standards.

The new homes that we build meet very high standards of design, they are highly energy efficient helping to tackle fuel poverty and enabling us to move towards the council's aspiration to build to a zero carbon standard. The new homes have good storage, are more accessible, have dedicated home working space and access to private outdoor areas. Our homes are homes for life that reduce the need for future adaptations.

Our larger developments also deliver a high quality urban design and place-making to ensure we create attractive and pleasant places to live. We have developed our own 'Cardiff Design Standard' which our schemes need to meet.



Silvervale, St. Mellons – Completed 2021



Captain's View, Braunton Crescent, Llanrumney. Completed

Why build new homes?

There is a high demand for social housing in Cardiff and a limited number of properties become available to let each year. The housing need is increasing year on year with just under 8,000 people on our waiting list, and only an average of 142 properties available to let per month. In addition we receive on average 450 new applications each month adding to the demand and strain on what is available.

Now is the time for action.

The Local Housing Market Assessment identified that at least 2,024 new homes are required per year to meet current demand. In the last five years the social housing sector has completed on average 250 new homes each year - leaving a significant gap between demand and supply.

Cardiff Living

Cardiff Living is an innovative 10 year development partnership between Cardiff Council and Wates Residential. The scheme will deliver around 1,600 new homes, 700 of which will be affordable housing for Cardiff Council, the remainder will be for private sale. All the properties built will achieve very high design standards and high levels of energy efficiency so that the homes are affordable to heat and power.

As well as providing council homes, the Cardiff Living Scheme is providing excellent options for first time buyers. To date 157 families have moved into Wates properties bought on the open market through the scheme, many of whom are local to the area.

At Captain's View in Llanrumney, which was completed in 2019, around 90% of buyers were from the local area. 70% were first-time buyers, while 63% of the homes were bought using the Government's Help to Buy Scheme.

All the properties across the Cardiff Living sites are being built to high energy efficiency and design standards and are tenure-blind, creating an environment which enhances the existing community and creates a great place to live.





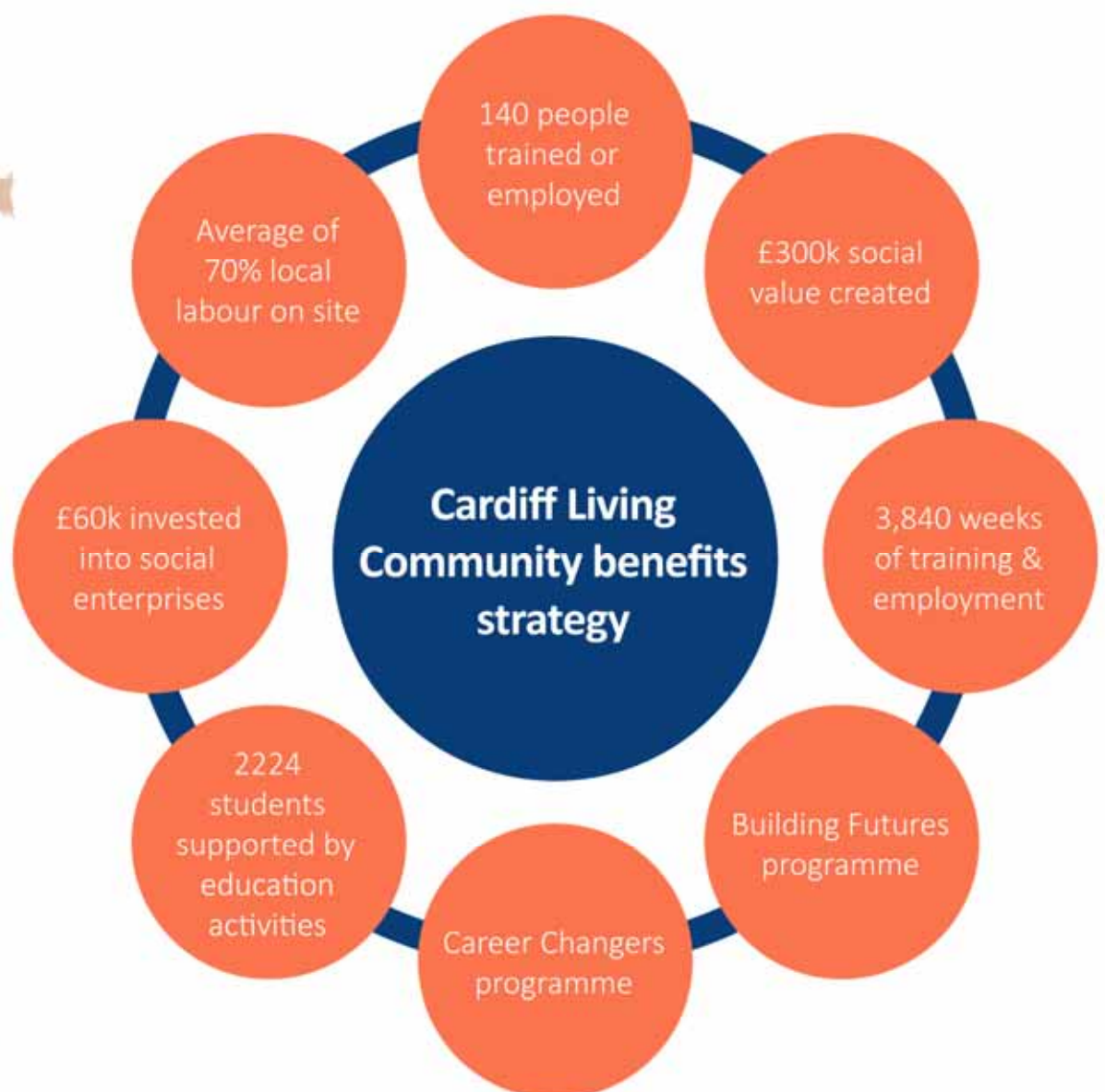
-  No of schemes on site
-  No of sites with planning permission approved
-  No of schemes with pre-planning completed
-  No of council homes completed onsite

The Council's Cardiff Living partners

As well as delivering new homes the Cardiff Living Scheme is delivering much wider community benefits.

These include:

- Local employment and training initiatives.
- The 'Building Futures' programme.
- An annual week long community and conservation week – working on local projects.



Flagship schemes

A new development built through Housing Development's flagship housebuilding programme has been crowned 'Best Starter Home Scheme' at the prestigious national 'What House Awards' in London. The Captain's View and Captain's Walk site in Llanrumney won the GOLD Award at the ceremony.

The site, which delivered 106 new homes including 40 new council properties, was the first to reach completion under the Council's Cardiff Living Programme, a ten-year partnership between Cardiff Council and Wates Residential to increase the number of affordable homes for local people.

We won the award due to our quality, value for money and the variety of options and initiatives offered to help first time buyers onto the first rung of the housing ladder. At Captain's View, around 90% of buyers were from a four mile radius of Cardiff, 70% were first-time buyers, while 63% of the homes were bought using the Government's Help to Buy Scheme. Judges said the Llanrumney site is a 'shining example' of what partnerships can achieve.



'What House Awards' in London



Highly Commended;
best large development



2019 Integration & Collaboration
Award winners (Cardiff Living)



2019 Gold winners for best
starter home scheme



Winners for residential
(Silverdale)

Affordable first homes for first time buyers

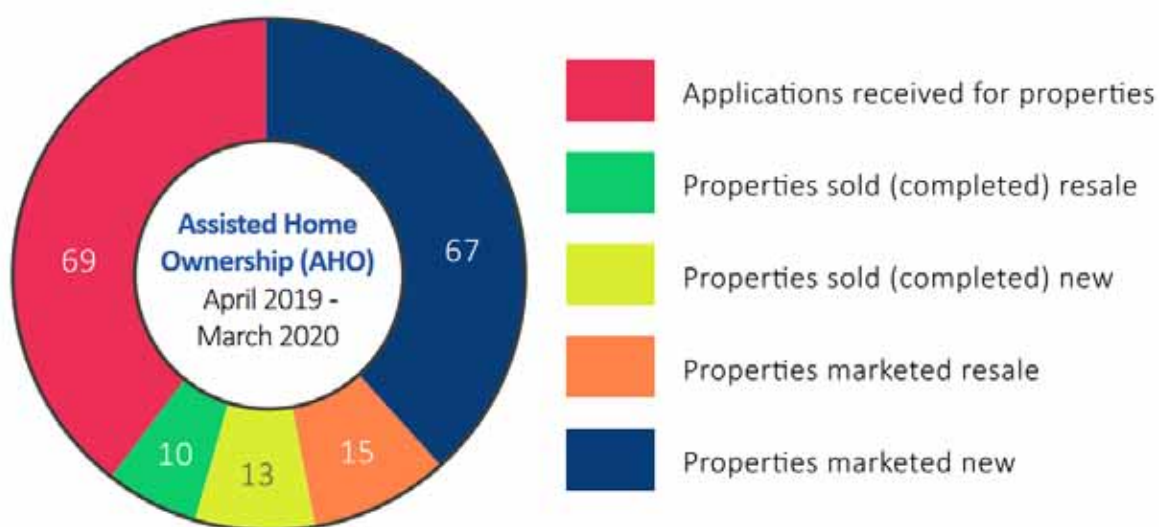
Assisted home ownership

The scheme offers newly built properties to first time buyers registered with us on a shared equity or shared ownership basis.

This usually means that the applicant will finance 70% of the property purchase and the council will finance the remaining 30%. There is no rent to pay on the councils share. This helps to make home ownership affordable for first time buyers who are unable to buy in their own right.

The properties are made available by private sector house builders on sites in Cardiff as well as on our own development schemes.

You will repay the share you don't own when you sell the property or you can buy it outright when you can afford to do so. This will be based on the market value at the time.





Silverdale, St. Mellons – Completed 2021

Number of properties and availability during 2019 - 2020

In December 2020 our stock figure was 13,674 homes.



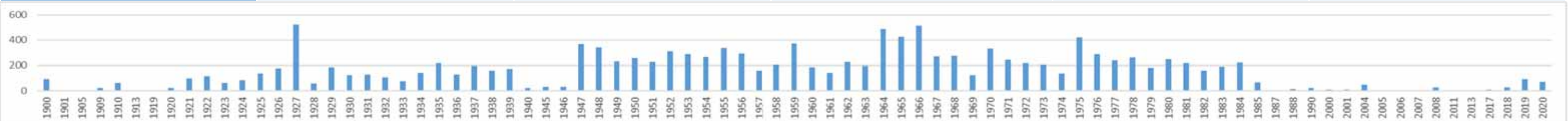
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Ordnance Survey 100023376

Improving homes & neighbourhoods



Typology of the housing stock

Building Type	1900-1944 (3,130)	1945-1964 (4,964)	1965-1989 (5,257)	1990-Date (323)	By 2022 (Target of 1,000)
Detached (19)					No plans
Semi-Detached (3,377)					
Terraced (4,593)					
Flats and Maisonettes (5,685)					



The Welsh Housing Quality Standard and beyond

The Welsh Housing Quality Standard, (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 WHQS 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 |  |
| • Resident’s choice |  | • Physical constraint |  |

We review the standard when properties become vacant and are working closely with the Tenant Participation Team to enable tenants that have not received WHQS works or have changed their minds to contact us.

In 2018 the Council engaged independent surveying consultants to carry out WHQS audit checks, 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-Date
Roofs						
Windows	97%	99%	99%	100%		
External Doors	93%	98%	100%			
Door Entry Systems	99%	100%				
Kitchens	23%	26%	43%	71%	100%	
Bathrooms	24%	28%	44%	72%	100%	
Energy Efficiency Pass	0%	0%	48%	52%	100%	
Central Heating	100%					
Electrical Systems	0%	0%	50%	73%	100%	
Smoke Detectors	99%	99%	98%	100%		
Environmental Works	51%	52%	67%	79%	100%	

WQHS review by Wales Audit Office

As part of their performance audit programme the Welsh Audit Office (WAO) reviewed the Council's arrangements to maintain the WHQS in 2018.

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

The auditors carried out fieldwork and undertook document reviews, interviewed a number of key officers and members, and ran focus groups with a sample of frontline staff. 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 Standard.



WALES AUDIT OFFICE
SWYDDFA ARCHWILIO CYMRU

Archwilydd Cyffredinol Cymru
Auditor General for Wales

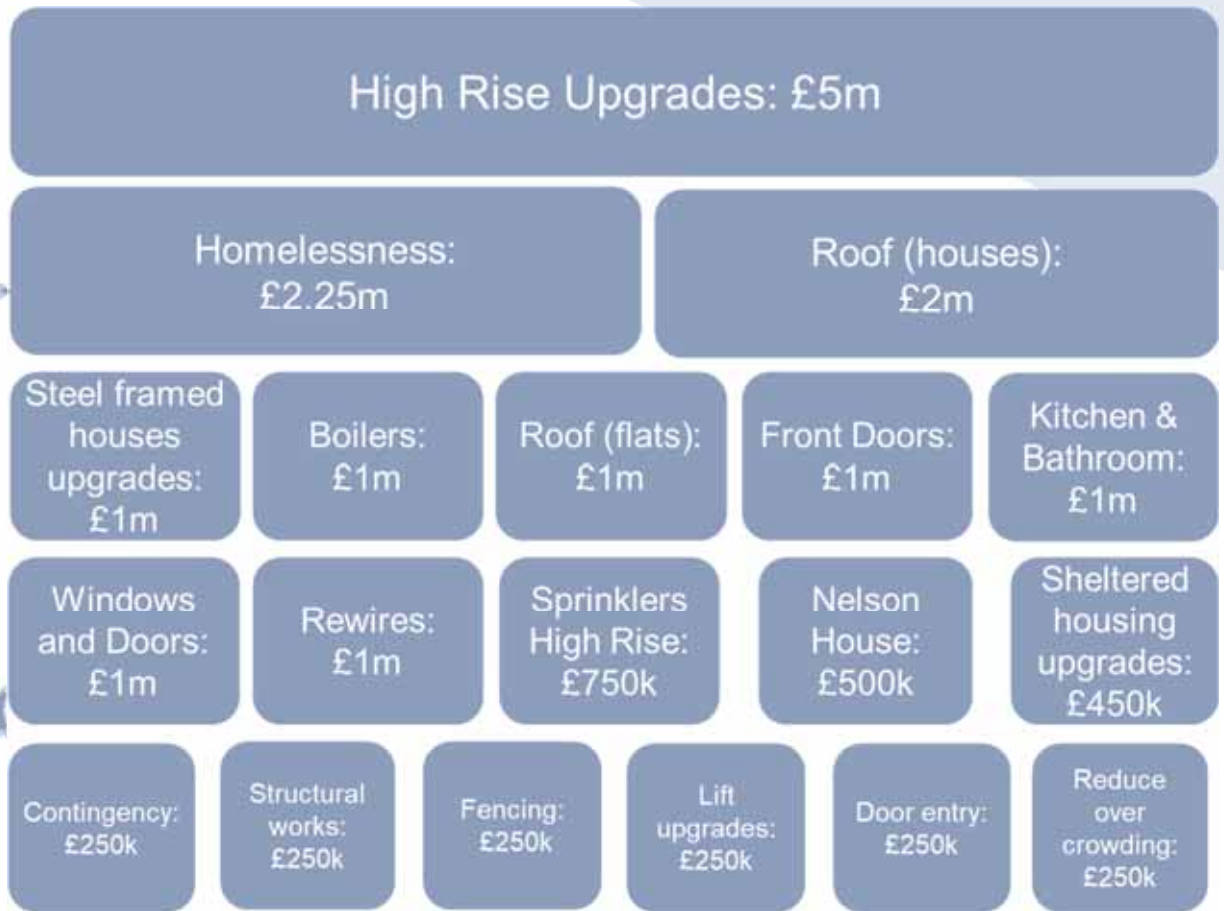
Welsh Housing Quality Standard review including tenants' views – **Cardiff Council**

Audit year: 2017-18

Date issued: October 2018

Document reference: 807A2018-19

Planned improvements in 2021/2022



Now that Cardiff has met the WHQS it is important to ensure it is maintained and investments are planned accordingly. The level of actual investment required will vary annually and consequently detailed programmes of work require adjustment on a yearly basis.

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 such as roof upgrades 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 the impact on budget and improve efficiency of renewal the 30 year plan goes through a smoothing process.



Component Lifespan

The Council's stock condition database provides details of the improvements carried out to each property or blocks of flats/ maisonettes. This provides more accurate forecasts and will allow for the programmed works to be planned, costed and tendered accordingly. The Council will seek to achieve value for money in all respects.

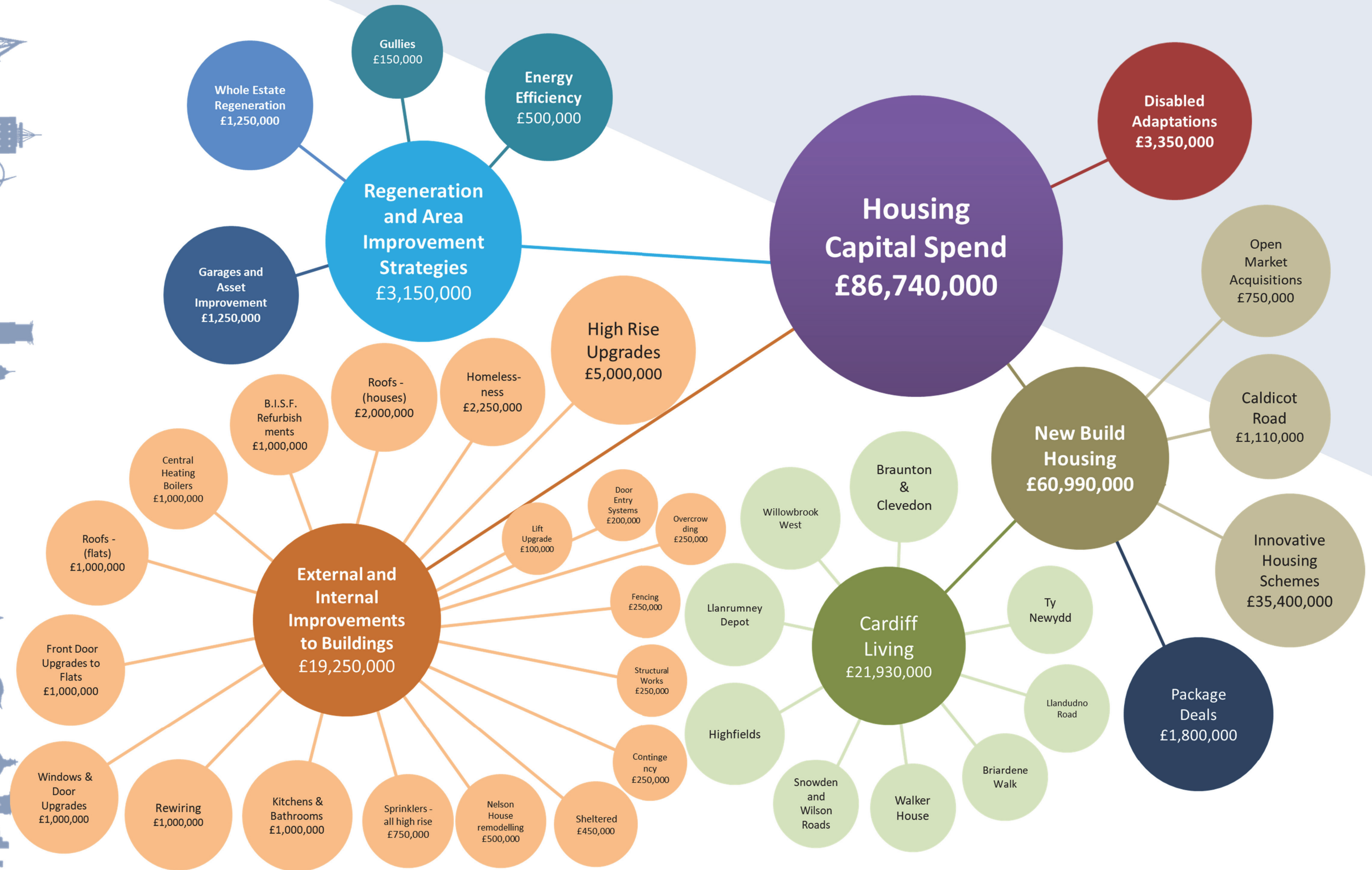
Sustainability

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 awarding 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.



Winning choice for Lydstep Flats cladding, Gabalfa

Programmes of work spend 2021-2022



Teaming up to clean up

The new Local Teams will work to improve neighbourhoods by working with residents and encouraging them to take pride in where they live. The teams will bring together resources to provide a comprehensive estate management service.

The Local Teams will focus on former council estates in the areas below:-

- Caerau/Ely
- Fairwater/Gabalfa estate, Llandaff North
- Llanrumney/Trowbridge
- Butetown/Tremorfa



The new teams

Each of the four areas will have a Local Estate Co-ordinator, working within the community to:

- Identify hot spots, plan and co-ordinate activities.
- Bring residents and services together to address the issues.
- Work with other services to develop solutions and take enforcement action when required.
- When Covid-19 restrictions allow they will also develop “street champions” and co-ordinate street action days.
- **A Local Action Team**, will proactively check problem areas, remove rubbish and respond to any issues or complaints on both housing and private land.
- **A Local Garden Team** will address issues with overgrown areas, remove smaller trees, problem branches and bushes. They will also help residents to get their gardens under control and work with third sector and voluntary groups to develop schemes to help older residents to continue to maintain their gardens.

Asking the community to identify the issues and hotspots in the area

A resident survey will be undertaken in each ward to identify and respond to issues.

Estate Regeneration

The Estate regeneration programme aims to create better and safer places to live. Consultation with tenants and residents is undertaken to identify priorities and to agree plans before delivery starts.

These could include defensible space improvements, boundary walls, on-plot parking, better lighting, improved footpaths and gully closures.

- Estate regeneration schemes are ongoing in Bronte Crescent / Arnold Avenue in Llanrumney and Roundwood in Llanedeyrn.
- Residents are also being consulted on schemes in Trowbridge Green, Rumney and Lincoln Court, Llanedeyrn with work due to start in 2021.
- In Ely, environmental improvements to the public realm of a number of road end closures are being designed and rolled out from early 2021.
- In Plasnewydd, a scheme to introduce defensible space improvements is also being designed and consulted on.
- One-off improvements to address specific environmental issues are also undertaken in response to requests from residents and councillors.



Regeneration schemes

Courtyard and Defensible Space Improvement Programme

The Courtyard and Defensible Space Programme focuses on identifying and delivering schemes that enhance the external fixtures and boundaries to houses, flats and land. The 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.

Improvements include:

- Work to make homes more secure.
- Improving access by removing trip hazards and providing level access.
- Upgrading front & rear defensible space.
- Improving courtyard surface condition.
- Installing purpose built bin stores to comply with the waste strategy to provide sufficient waste and recycling storage capacity between bin collections.



High Corner, Pentyrch defensible space upgrades



We are developing the use of secure waste bin storage. This will eliminate unscheduled waste collections due to “fly tipping”, increase recycling participation and facilitate recycling segregation. This will make waste and recycling storage more hygienic and accessible.

Fire safety and usability are a key factor when designing bin stores. The aim is to reduce fire risk by providing secure storage for waste and recycling and positioned away from the property to ensure that fire is contained in the event of bins being set alight. Improvements to bin stores will increase recycling rates and limit cross contamination. Cleaner courtyards and separate bin areas will improve the appearance of our communities, reducing fly-tipping and anti-social behaviour.

Garage Improvement

The garage improvement programme is continuing to be rolled out across the city. The works for the sites include:

- Improving the security of the garage site.
- Refurbishment of individual garage units.
 - new doors.
 - new roofs.
 - new guttering.



Helping residents live independently



Community Living (Sheltered housing)

2020 was a challenging year with Covid-19. The Community Living Team continued to provide much needed support and advice to all its residents.

This included extra welfare calls to more vulnerable residents to ensure that they are well. Welfare calls have also been provided to tenants who previously did not have them. Over 500 extra welfare calls have taken place since the beginning of the pandemic.

The Scheme Managers provide residents with a familiar face and reassurance. Where needed, meals on wheels have been organised for those tenants who were struggling with cooking for themselves, food boxes have been delivered and over 100 shopping requests, pharmacy visits and liaising with GP's and other health providers.

The team continue to work with other departments and external providers to support residents with any issues, concerns or requirements they may have.

Whilst events and activities have not been possible during the pandemic, the team are now working towards helping residents to get involved via digital platforms, there is funding



Community Living Team

to purchase tablets which we are hoping to distribute to schemes, and begin virtual activities.

Partnership Work

Partnership work with Public Health Wales has continued. Stay Steady—Virtual Clinics offer consultations with a falls specialist physiotherapist which can be carried out over the phone or a secure video link.

- Further Health information resources including Public Health Wales 'Stay Well Whilst Staying at Home – A Wellbeing Guide for Older Adults' have been distributed to all schemes.



Scheme Manager Leeann keeping residents safe

- Rubicon Dance are providing digital sessions.
- Working with Digital Communities Wales to help provide training and equipment for those residents who require it.
- Exploring the use of technology including welfare call system to help alleviate social isolation and loneliness.

Supporting Older People living with vision loss

We are working with the RNIB to develop Vision Friends, still in its infancy – similar to Dementia Friends.

This will involve staff being trained in using a toolkit, helping them to recognise sight issues residents may be facing, providing a range of useful resources to help support residents.

Improving our older persons homes

The community living refurbishment schemes programme focuses on upgrading communal rooms, other communal areas and creating flexible rooms which can be used for various activities.

This will enable the residents living within the complex and the older residents living in the wider local community to share activities in a safe, secure and welcoming environment. New technology is also being installed within the properties, including improved CCTV, upgraded Telecare, power assisted doors and scooter charging rooms.

The residents have been involved in the refurbishment process from the concept, right through to the construction and completion.

There have been many consultation events which have included coffee mornings, meet and greets with the contractors and progress meetings. The residents have had the opportunity to choose the colour schemes for the communal areas and they have also had the opportunity to



Clos y Nant, Fairwater communal room upgrade



Clos y Nant, Fairwater corridor improvements

try out the new furniture before choosing which tables and chairs they would like.

The improved schemes are completed to the RNIB Visibly Better Standards, enabling residents with sight loss and dementia to navigate independently around the building.

We are also working towards receiving RNIB Standard Award for all schemes. Sandown Court has achieved the highest accreditation of Platinum Standard, and other schemes going through this process include Brentwood Court and Minton Court.

The refurbishments to the communal facilities have provided a modern and welcoming environment that has enhanced the resident experience and improved the community living feeling.

Events and activities are not currently taking place within communal rooms due to current Covid-19 restrictions. We hope however to restart these as soon as possible.

Developing older persons housing

A new standard of older person focused housing known as 'Community Living' is being built through our programme. The first scheme, called Addison House, is currently being built on the site of the former Rumney High School site and will deliver 44 accessible and flexible flats for older people.

The scheme also includes a roof garden and residents lounge and will have a wide range of communal spaces on the ground floor. This is intended to deliver a hub of services for the wider older person community. These spaces will play a key roll in helping to tackle social isolation and helping people to live independently for longer.

Two more schemes at St. Mellons and Maelfa have planning consent and are out to tender for a contractor to build them. Between them they will deliver over 100 older person flats as well as the communal spaces. A further three community living schemes for Butetown, Grangetown and Riverside/ Canton are being designed.



Artist impression of Addison House, Rumney

Artist impression of Maelfa Older Persons Community Living, Llanedeyrn





Listening to tenants



Tenant participation

Tenant participation

The Tenant Participation Team is dedicated to engaging with the tenants and leaseholders of Cardiff Council, and the wider community, on any issues affecting them. The team have a dedicated website informing of upcoming events and issues that impact on tenants: www.cardifftenants.co.uk.

The pandemic has brought many challenges for the Tenant Participation Team with lockdowns and social distancing guidelines hindering the usual planned activities that they would arrange.

However, this did not stop the team who adapted their ways of working to ensure that they were able to communicate with tenants through these times.



Good Neighbour Award

£100 PRIZE FOR THE WINNER!

Do you live near someone who makes a positive difference in their community?

Please send all entries to tenantparticipation@cardiff.gov.uk

Show your appreciation for a good neighbour

TEFENNIAID WYBODAID
TENANTS VOICED
CARDIFF
CAERDYDD

The poster features a diverse group of people, including a woman in a hijab, an elderly man with a cane, a woman with glasses, a young boy, a woman with a backpack, a woman in a red dress, and a young girl, standing in front of a cityscape. A speech bubble from the woman in the hijab contains the text 'Show your appreciation for a good neighbour'. The background shows stylized buildings and trees.

The team ran competitions throughout lockdown to keep up engagement. The 'Good Neighbour Award' gave the opportunity to nominate someone who has made a positive difference in their community and a competition for the best window display also took place.

Digital Blooming Marvellous

This year's Blooming Marvellous

competition looked a little different than previous ones and went digital.

Participants sent their own pictures in of their gardens, encouraging tenants to take care of their garden and get outdoors during times of lockdown.

Future Plans

In 2021, it is planned to join up the Tenant Participation Team with Hubs & Community Services.

This will serve to strengthen the community links. Having Tenant Participation Officers and Community Inclusion Officers all anchored within Hubs & Libraries will allow for the enhancement of community reach, with all officers working together towards relieving social isolation and delivering events following the return to a 'new' normal. It will allow for a united presence and ensure best use of resources.



Tenant participation

Tenants Conference 2021

The Tenants Conference in 2021 will be a celebration for all the community. The Rainbow Event will celebrate the hard work of the care workers, NHS and key workers that have helped us through the pandemic. The hope is to bring all communities together in one big celebration.

Other Future Activities

The uncertainty of changing restrictions has meant that planning future activities has been difficult for the Tenant Participation Team, however communication will continue with tenants and our residents until restrictions are lifted.

Drop in Sessions

There are plans to introduce loneliness 'drop ins' in an outdoor space where older people or those isolated will be able to visit for a chat, where all safety measures will be enforced.



Do you have the best window display showing appreciation to our NHS & care workers?

Enter the competition now by sending us a picture of your displays for a chance to win a £30 gift voucher!



Please send all entries to
TENANTPARTICIPATION@CARDIFF.GOV.UK
Deadlines for entries is 20th June 2020





Tenant Participation staff members at community event. *pre Covid-19

Online Games

The team also plan to set up online games on residents' phones so that mini competitions can be held, and residents can interact with one another digitally.

Meet & greet days & focus groups

When restrictions allow, meet & greet days will be organised so residents can meet the Tenant Participation Team. This will be a chance for residents to see what Tenant Participation can do for them.

Focus groups are also planned, residents will be able to voice opinions on the issues that are affecting them and on what they would like to see in the community. Tenants can attend a meeting in person (if guidelines in place at the time are adhered to) or contact the team via telephone or email.

The team are also hoping to engage more with schools and parents in the upcoming year to hear what the issues are affecting them and how they can help.

Helping communities and individuals



Helping communities and individuals

Into Work Advice Service

The Into Work Advice Service is Cardiff Council's employment and skills team, which supports council tenants and Cardiff citizens into employment or to upskill, regardless of circumstance or location in the city. The team provides informal job club sessions and one to one, specialist employment help in Hubs and other community locations and has recently adapted to deliver services virtually.

As well as direct help to support council tenants into employment, the service also consists of specialist teams that provide work skills and digital training, volunteering opportunities, and self-employment advice.





Hub staff member assisting customers. *Pre Covid-19

Adult Learning

Council tenants are able to access free pre-employment and accredited training through Adult Learning (which has recently joined the Into Work Advice service), to prepare for their return to work or further enhance their career. The team adapt training programmes to mirror the local labour market, giving learners the best chance of success at interviews, and create bespoke training programmes for employers that are looking to recruit local workers.

The Into Work Mentors are also able to access additional funding for council tenants, this funding can be used to procure specialised work related training, such as teaching assistants, SIA security guard training, and forklift training.

As well as running regular sessions for basic digital skills, the Digital Team also provide cutting edge digital courses including coding, web design and animation. With it being more important than ever to be digitally included, the team also runs a tablet gifting scheme (with 4G if

required) for council tenants, who do not have access to a digital device or internet (subject to eligibility criteria).

Cardiff Works

Another recent addition to the Into Work Advice Service, is Cardiff Works – the Council’s in-house temporary recruitment service. This means that customers supported through job clubs and mentoring, will be able to access these temporary opportunities that can lead to more sustainable employment. Cardiff Works has recently had success in recruiting for track & trace staff, home carers, cleaners and clerical workers.

Employer Liaison team

The Employer Liaison Team work with employers to access job opportunities and work experience placements (social value/community benefits) for Into Work customers, specifically for those who are from under-represented groups, such as care experienced young people, BAME, and people who are affected by poverty. During the last financial year, the team worked with over 190 employers.

As well as organising city wide, local and now digital jobs fairs, the team also delivers multi-agency redundancy packages to support people back in to work, in partnership with Careers Wales.

Impacts of Covid-19

The Gateway Team have recently adapted their services to provide digital job clubs as a response to the Covid-19 pandemic. The team has scaled up its operations to help to meet the needs of council tenants and other Cardiff citizens who have seen their jobs adversely affected by Covid-19. This will mean the team can support at least another 8,000 individuals and an additional 50 employers each year.



Adult learning at local Hub

Ongoing monitoring of the service will continue to ensure the service can meet demands.

Future plans

with the anticipated economic downturn as the fallout of Covid-19 is realised, it will be more important than ever the Into Work Service continues to scale up to meet the ongoing demand in Cardiff. It is vital the service helps mitigate the impact so that the most vulnerable in society are not disproportionately affected.

The future will see more partnership working, reskilling clients into areas of growth (construction, driving, care, IT) and closer work with employer and businesses to support clients into work.

Helping tenants

The Welfare Liaison Team assists council tenants with income maximisation and budgeting help. It provides a holistic Money Advice Service and acts impartially to work out affordable repayment plans for rent and other household bills.

The team visits tenants in their homes and in local Hubs to assist with any financial issues. Due to current Covid-19 restrictions, most appointments are carried out over the phone, with staff visiting the doorstep in emergencies to ensure tenants have the help they need.

The team helps with:

- Advice and assistance to downsize to a suitable home.
- Advice about the Benefit Cap and the schemes available to help tenants get back to work.
- Budgeting and basic debt advice.
- Digital and budgeting support to assist tenants on their Universal Credit journey.
- Establishing affordable repayment arrangements towards rent, utilities and debts.

Since starting in August 2015, the team has grown in line with demand from five officers helping 400 tenants between August 2015 to December 2015, to 14 officers helping 1,280 tenants between August 2020 and December 2020.

Two senior officers are in place to support the team and help deal with cases that are more complex.

The Welfare Liaison Team ensures vital support is available to tenants struggling to meet their rent and payment of arrears.

Through joint working between the Finance Team and Welfare Liaison Team, there is now much greater emphasis on:

- Early intervention and prevention
- Having an open conversation with the tenant to



Socially distanced Welfare liaison team helping tenants

- understand underlying causes of arrears.
- Targeting support towards tenants facing change / crisis.

Despite the affects of Covid-19, the team continues to adapt and assist the growing number tenants affected financially.

The number of tenants needing assistance is growing with more tenants asking for help with applying for benefits, budgeting due to furlough and decreased wages, emergency cash for gas and electricity, as well as food bank assistance.

Between April 2020 and January 2021 the team has achieved:

Affordable rent repayment plans exceeding £19k

Applications for other benefits exceeding £1.4m

Applications for rent related benefits exceeding £16k

Budgeting support and savings on household bills of over £123k

Managing anti-social behaviour (ASB)

As a landlord we will take firm action to eliminate ASB. We have a dedicated Anti-social Behaviour Team that use a victim led approach in dealing with anti-social 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.



Council action - April 2020 to December 2020:

- Over 600 police referrals.
- 233 new referrals received in December.
- 100% of urgent cases tenants were contacted within 24 hours. (Target 95%).
- 98% of non-urgent cases tenants were contacted within 7 working days. (Target 95%).

During the pandemic the ASB, Tenancy and Sustainment Teams have maintained a service for tenants, working closely with agencies such as the Police and the Mental Health Services to deal with issues within the constraints of the pandemic.

The ASB Team has gained 14 injunctions over the period March to October 2020 to limit behaviour where other enforcement action has not been possible.

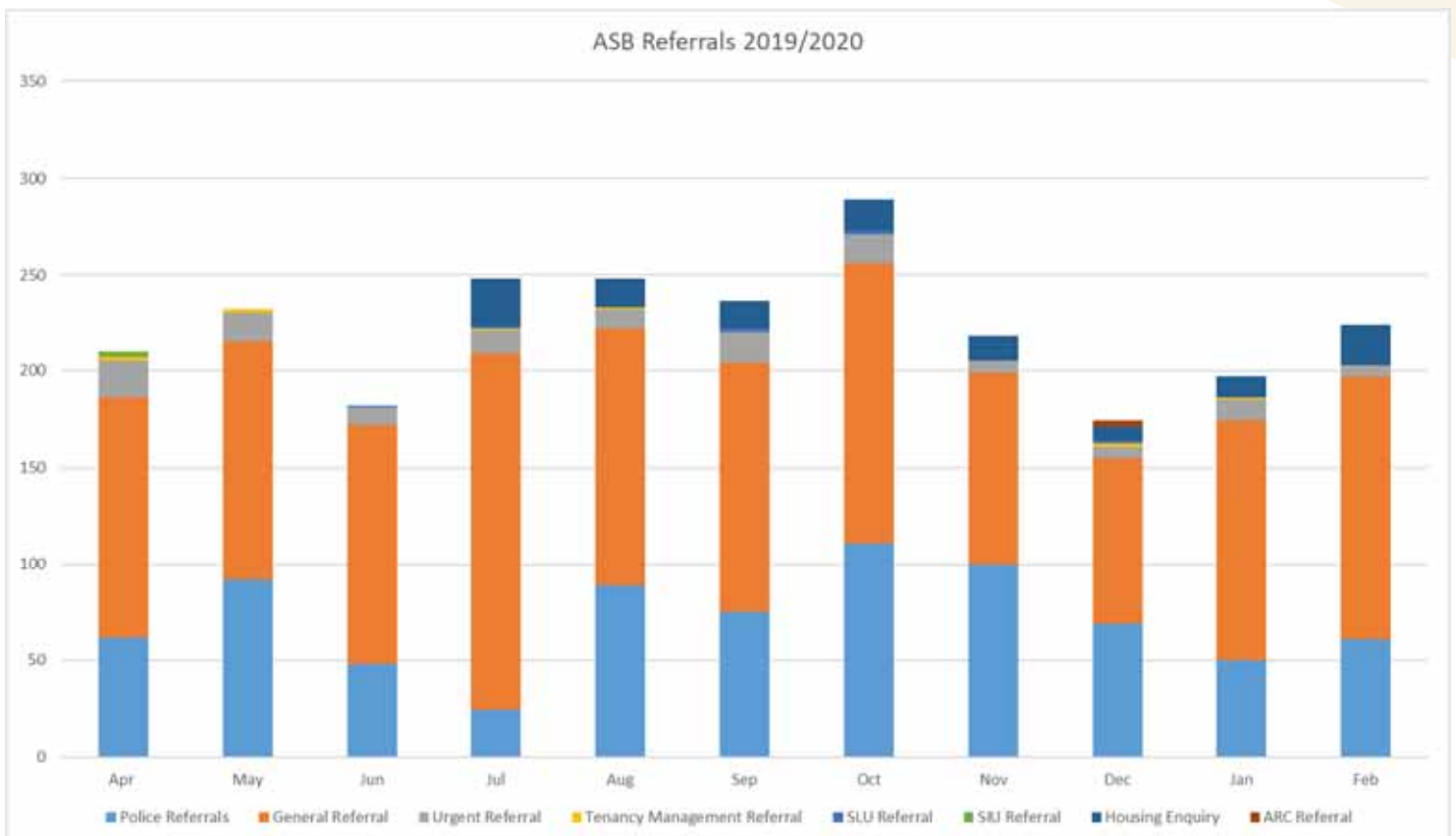
The teams have also been kept busy with 7 Officers being redeployed to work shifts in the hostels for 5 months.

Community safety partnership

The area based working pilot in Butetown was a success, work continuing includes:

- Reviewing hotspots for CCTV and moving locations as needed.
- Joint working with Police and other agencies.

Area based work is also being developed in Tremorfa, with joint work being carried out in hotspots with the Police. This has included proactive visits to new build blocks and will be developed further as Covid-19 restrictions are lifted.



Tenancy sustainment

The Tenancy Sustainment Team provides a more intensive service to tenants that are struggling to sustain their tenancies and are at risk of tenancy enforcement action.

The team work closely with the Tenancy Management and Anti-social Behaviour Teams, to identify tenants most at risk of tenancy failure. The Tenancy Sustainment Officers work with tenants who are likely to disengage with internal services and external agencies. The team also look at early intervention, to stop tenancy issues from escalating.

The team work with tenants using a person-centred and a needs led approach, helping tenants to look at what issues may be affecting their tenancy; they also help them to access services to improve their health, wellbeing and lifestyle.

The team offers practical solutions to the issues that tenants identify and work in a multi-disciplinary way with mental health services, social services, Police and various 3rd sector agencies.





Staff member assisting customers. *Pre Covid-19

A large portion of the team's work is working with tenants who are hoarders. They provide practical, hands on assistance to support tenants in de-cluttering their homes.

This is carried out at the tenant's own pace by providing regular support, whilst other teams are kept updated on tenant's progress. The progress of reducing the tenant's hoard often has a direct impact on housing management functions and repairs.

The team deliver the service in a way that recognises the impact of Adverse Childhood Experiences upon our tenants and work in a trauma informed way. They do this by being empathetic to the individual experiences of tenants and working in a strengths based way, to develop the resilience and wellbeing of tenants.

The Tenancy Sustainment Team also develop the Personal Emergency Evacuation Plans for all tenants in high rise blocks. This is also extended to any tenant that has been identified by the Compliance Team, or other internal departments as requiring a Personal Evacuation Plan.

Rapid rehousing

A Rapid Rehousing approach to homelessness - making homelessness rare, brief and non-recurrent.

Prevention

Early intervention has been identified as key to successfully tackling homelessness. Cardiff Council has a good record of preventing homelessness where people seek help in time. In 2019/20, 78% of all households who sought help had their homelessness prevented.

Early intervention and advice have produced successful outcomes where clients have engaged with the service, however in many cases there is not the opportunity to work with clients before they become homeless.

We will be addressing this by promoting the services available and making help more readily available to people in local hubs and community settings.

Rapid Rehousing

Wherever possible we work to prevent someone from becoming homeless. If this cannot be achieved, we want to ensure that homelessness is brief and does not reoccur. Central to this is a rapid rehousing approach.

By providing accessible prevention advice and assistance, expert multi-agency assessment and integrated, dynamic allocation of housing, we will transform the rehousing service and embed a rapid rehousing approach so that homelessness is rare, brief and non-recurrent.

Within the new rapid rehousing approach, the allocation of social housing, private rented and temporary accommodation will be integrated and aligned, providing a dynamic system that responds to changing need.

Cardiff has a good range of temporary accommodation, however the length of stay within that accommodation can be long and move on to permanent accommodation can be too slow. Spending long periods in temporary accommodation is unsettling for homeless households and can affect children's

education. We will repurpose some of our temporary accommodation pathways to provide clear, rapid move-on routes.

We will provide a tailored package of assistance to permanently house people before they become homeless, and for those clients who do become homeless, we will ensure that they quickly exit homelessness and return to permanent housing by prioritising social housing lets to homeless clients.

We will take a multi-agency and holistic approach, ensuring solutions are found for those with multiple or complex housing needs, including those overcrowded or with a medical need.

This new rapid rehousing approach will be achieved by working strategically with our social housing partners. We will ensure that quotas and targets are set and will make changes to the Allocations Policy as required to ensure we are prioritising lets on the Cardiff Housing Waiting List to those most in need.

We will monitor properties that become available for letting closely, ensuring that they are offered swiftly and ensuring that our own housing stock is utilised for those most in need.



Helping single and vulnerable people

Tackling the housing crisis and addressing rough sleeping was a priority for the Council, prior to the Covid-19 pandemic. A strategic approach has been adopted with partners, with significant progress made in reducing the number of rough sleepers in the city.

The Council's Hostel and Outreach Team

have taken a leading role in addressing rough sleeping and addressing the complex needs of many single homeless people, working with statutory and third sector partners to put in place a range of services for homeless clients.

At the start of the Covid-19 pandemic, 30 people were sleeping rough and 140 clients were in emergency accommodation. In total 182 additional units of supported accommodation were established, where clients could shield or self-isolate. This was made up of 20 isolation units, 2 large hotels, and re-purposed accommodation. The accommodation was set up by the Councils Hostel and Outreach Team but the services provided within the facilities were delivered by a wide range of organisations.

This included therapeutic interventions and counselling



Nurse led substance misuse services in the hotels

sessions delivered on site. The pandemic highlighted that good quality accommodation with support on site can make a real difference in helping chaotic individuals and lessons learned throughout the pandemic will be taken forward into future service delivery.

Assessment Centre

Creation of a new Assessment Centre for single and vulnerable homeless people will help us to better understand the needs of people presenting with complex needs.

The main building will provide health and homeless services and a base for the expanded Homeless Outreach and Multi-disciplinary Team. There will also be 19 self-contained units on site to provide emergency accommodation for immediate overnight need.

Developing this self contained accommodation ensures we are meeting the Welsh Government's aim to move away from a shared floor space model as emergency accommodation.



Beatie Passive units - Assessment Centre, Hayes Place

Further development of the Multi-disciplinary Team

The 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 will be based at the new assessment centre and will allow individuals to have immediate access to assessment, advice, support and harm reduction services.

The team has been expanded this year in order to offer consistent health care and case management approaches. An additional three therapeutic workers will be recruited, raising the total to six. A probation officer has also been recruited and is now working within the team.

Expansion of the Housing First Scheme
Housing First offers direct placement into council, housing association and private rented sector tenancies with intensive wraparound support. There are currently two Housing First schemes in Cardiff, one operated by the Council and one by the Salvation Army.

This year the total number of units has been expanded from 40 to 55. We also plan to increase the current Supported Accommodation Independent Living Team (SAIL) to work with complex high need clients using critical time intervention approaches.

The team will provide more intensive support to clients that are in supported accommodation and ready to transition into independent living.



Lewis providing counselling to clients.

Kevin's story

Before the Covid-19 crisis, Kevin was sleeping rough on the steps of Cardiff Crown Court following a difficult period in his life. Kevin describes himself as being in a "state of despair" and feeling like there was no hope. Kevin said "when you are in despair and can't see a way out, it is difficult to say no to drugs". Kevin was using substances heavily and felt his mental health and well-being were on a downward spiral.



Kevin getting the keys to his new flat

Cardiff Council's Outreach Team engaged with Kevin and secured accommodation for him at the OYO Hotel. Kevin engaged well with support at the hotel and was referred to the Homeless Multi-Disciplinary Team and began accessing telephone counselling. Kevin felt having a private room, 24 hour staff support and food provision gave him the space he needed to focus on himself. Kevin began to feel positive about the future and with support and advice from staff, he felt motivated to stop using substances.

Kevin was keen to move on to independent living. A personalised

housing plan was completed with Kevin and he was referred to Housing First.

Kevin met regularly with his Housing First key-worker for pre-tenancy support before a property was sourced in his preferred area of Cardiff. Kevin viewed the property and did not hesitate to say how much he liked it and wanted to accept! Kevin went shopping in local charity shops with his key-worker to find affordable second-hand furniture and used his Housing First individual budget to buy a TV and a rug to "make his flat feel homely".

Kevin beams with pride when showing people his new home and hopes to one day volunteer as a peer mentor to help others achieve their potential. Kevin hopes to re-home a Jack Russell from a local shelter (with permission from his landlord) once he has settled in and enjoys taking long walks in his local park. Kevin says, **"the support I received has saved me from a life of drug abuse and misery and I cannot thank the staff enough for their help"**.

Innovative housing solutions

A new Cardiff Council scheme delivered in partnership with Cadwyn Housing Association is the meanwhile use of land at the former PDSA site on Bute Street.

This has delivered 13 new homes constructed from refurbished shipping containers.

The scheme consists of seven two-bed units comprising a 40ft and 20ft container and six one-bed units made from 40ft containers and is a truly innovative housing solution.

It was supported by Welsh Government's Innovative Housing Grant and intended to provide temporary accommodation for homeless families until more permanent housing can be found.

During Covid-19 the units have been repurposed for use as isolation units for homeless people.



PDSA Site, Butetown

Pipeline innovative solutions



CGI of Ferry Pods – due for completion

The council is working with Beattie Passive to quickly increase the city's supply of temporary accommodation with new high quality, high performance homes to cater for homeless families.

Beattie Passive are creating 48 new modular homes for the city, with their state of the art Haus4 builds at the Gasworks site in Grangetown. The scheme will deliver 48 modular-build one, two and three-bedroom flats that will provide temporary homes for families while a more permanent housing solution is found. The first block will be handed over in June 2021 and the entire scheme will be completed by November 2021.

The timber-framed units, built for a 60+ year lifespan, are manufactured off-site using sustainable materials with a low carbon footprint, and delivered to site for installation. The homes deliver high levels of sound, fire, flood and radon protection.

The 29 acre former gas works on Ferry Road in Grangetown was acquired by the council earlier this year for inclusion in its ambitious housing development programme. The council intends to deliver a mixed tenure development of up to 500 new homes on the site.

Welsh Government is providing £4.5 million in funding for the Gasworks scheme, as part of a multi-million pound package announced over the summer to tackle homelessness across Wales.

Supported living schemes

Cardiff Council have a number of supported living properties throughout the city. Some of these house adults with learning difficulties, who require live in support, others house young adults between the ages of 16 and 21 who also require live in support.

A number of these properties require refurbishment, however it is important to manage this process carefully due the complex needs of many of the residents.

We have developed a programme refurbishing these properties and we are working with our colleagues in adult services to ensure suitable arrangements are made to allow us to complete these refurbishments.

- We are currently working on Ty Danescourt, which is a property that houses six young adults and their support workers.
- Works being undertaken include fitting a new kitchen, new bathrooms, upgrading the electrics, refurbishing all bedrooms and upgrading all communal living space.
- The refurbished property will allow the young adults to live in a safe, welcoming and comfortable property. This will allow them to develop their independent living skills and in the near future, be able to move into their own homes.



Good quality homeless accommodation



The purchase of the YHA Hotel

During March 2020 as a response to the pandemic it was crucial that significant levels of additional self-contained accommodation was sourced quickly in order to ensure that no-one remained on the street and specifically that individuals could self-isolate and be protected from the virus. The YHA was originally secured to provide the additional space needed on a short term basis. The accommodation provided is in the form of 80 rooms with en-suite facilities. The site is staffed 24/7 with a wide range of support and health services on site.

The scheme's location and facilities have proved to be invaluable to Cardiff in responding to Covid-19 and the plan is to now purchase the site to be able to continue to offer high quality self-contained accommodation with support on a longer-term basis.

Improved Accommodation & Support

Working in partnership to address homelessness the Councils Hostel & Outreach teams have lead in developing new schemes to address homelessness.

Ty Casnewydd supported accommodation

The Council is currently developing a range of permanent schemes to replace the hotels that were used in the early stages of the Covid-19 pandemic. The first of these, Ty Casnewydd opened in September based in former student accommodation, owned by Pobl Group. The learning from the pandemic in terms of offering the full range of health and therapeutic services on site has been taken forward. The project houses 42 individuals within en-suite units. It is a place where those with medium to low needs can obtain security and stability, and continue to address their support needs until they are ready to move on to independent living. The project is staffed over a 24 hour period every day and clients are able to access support whenever they need it.

Adams Court

Adams Court, a United Welsh owned building, which has been a family hostel is being refocussed to provide 103 self-contained apartments for single people. The properties will be let using Housing First principles and a trauma-informed approach, with a focus being on individuals with complex or high support needs. Single people housed here will be able



Adams Court, City Centre

to access support and health services with substance misuse and harm reduction facilities being delivered at the facility. Support around accessing education, work and training will also be available.

Baileys Court

Again working in partnership with United Welsh, 47 self-contained flats will be developed at Baileys Court. The aim is to provide stable accommodation for individuals with complex or high support needs. Improved homeless centres for temporary accommodation outside the city centre are being developed to ensure there is a sufficient supply of temporary accommodation for families.

Family homeless centres are being delivered at United Welsh owned Briardene in Gabalfa, Harrison Drive in Trowbridge and the Gas Works site in Grangetown, and will be completed by Spring/Summer 2021. All three centres will offer



Briardene in Gabalfa

good quality, family accommodation with staff on site during the day and other provision such as Early Help family services, health visiting and parenting support.

Welsh Government private rented sectors leasing scheme

As part of the Welsh Government's PRS Leasing Scheme, Cardiff Council will manage up to 67 properties on behalf of private landlords for up to five years. These properties will be held alongside council housing stock to ensure effective and efficient management. Any landlord wanting to participate in the scheme can access a grant to carry out any necessary repairs that may be required at the property.

Those involved in the scheme will receive a guaranteed minimum rental income at the Local Housing Allowance rate for these five years. Any damage when a tenant leaves that is above usual wear and tear will be repaired by the Council. The properties will be leased to homeless clients and anyone accessing these properties will be able to access housing-related support and other support as needed.

Covid-19 Heroes



Giving something back to support homeless clients

Officers from the Council's housing service have been doing their bit to support vulnerable individuals throughout the pandemic, by working at one of the hotels acquired by the Council to help homeless people stay safe. On top of their 'day' jobs as Finance and ASB Officers, Sandra, Tina, Kelly and Anna have been working evening shifts and weekends at the YHA hostel, which the Council took over in March 2020 as a rapid response to supporting individuals off the streets and to provide self-contained accommodation for clients during the crisis.

Sandra said:
"When the country went into lockdown and the Council opened the YHA, they asked for volunteers to help out. We put our names forward for extra shifts on top of our normal roles and the rest is history."



Council staff helping out at the hostels

Kelly said: "Covid-19 has given people a new perspective. I felt like during this time, I needed to be able to give something back. None of us needed to shield so we were capable of helping out. Over a period of time, through a consistency in our approach to residents, relationships improve and it's great to see people progressing. Those small wins are actually massive. I go home and have a sense of achievement."

Anna has been able to use her native Polish language skills to help some clients overcome a language barrier that has previously prevented them from accessing the support they needed.

Now, 11 months later, the four Housing Officers are determined to carry on working at the temporary hostel until they're no longer needed, as their way of giving back during these challenging times.

Caretaking teams working through the pandemic

At the start of lockdown two mobile operatives and a caretaker were redeployed to Dominions Way where they supported the warehousing and delivery of important Personal Protective Equipment and food parcels around the city, to council Premises and schools alike.

Block cleaning in the low-rise flats was suspended while attention was focussed on hostels, high-rise and sheltered accommodation sites. The team supported all these sites around Cardiff with constant sanitisation of buildings. This included cleaning vacant rooms in sheltered complexes and hostels, to enable the Allocations Team to re-allocate them quickly where needed. The team also cleaned rooms when people were hospitalised with suspected cases of Covid-19 to ensure the safety of other residents. In hostels, the team took on the greater challenge of sanitising the new sites used constantly seven days a week. A difficult task given the issues and needs of many of the hostel residents.

- Mobile caretakers have completed over 1500 Covid-19 related cleans since April.
- Clean and clears have completed over 500 Covid-19 related clearance jobs since April.
- Jet spray operatives are still supporting sanitisation work in the hostels and sheltered sites.



Housing Services team picking up food parcels from a local Hub

Covid-19 heroes

Jorge and his partner Ana have been cleaners at Llandaff North and Gabalfa Hub over recent years and helped support the phased reopening of hubs, when additional cleaning measures were introduced to keep staff and customers safe.

Throughout the temporary closure of the hubs during the recent firebreak, Jorge was redeployed, like many other staff, to fill roles elsewhere in the Council and on the front line.

Jorge was sent to support Meadowbank Primary School, with the plan of returning to his hub duties after the firebreak. However his methodical and reliable approach and friendly manner towards school staff and pupils meant that they didn't want to let him go.

Meadowbank requested that Jorge could stay as a lunchtime cleaner, supporting enhanced health and safety measures and so he has continued helping the school as well as returning to hub duties with Ana.

Headteacher of Meadowbank Primary, Claire Hardy said, "When we found out that Jorge was being re-located we were really disappointed as we didn't want to lose him.

The pupils were used to Jorge and looked forward to seeing him every day and staff were confident that he was continuing to keep the environment clean and safe. We're all really pleased that he is able to stay part of the Meadowbank family as we successfully continue to keep schools open."

Senior Hub Officer at Llandaff North and Gabalfa Hub, Lucien Wise, said: "We are all immensely pleased and proud of Jorge, as much as we would like him to ourselves! He is talented, good willed and hardworking. I know full well what an asset he will be for Meadowbank, while still keeping his normal duties here at the hub."



Jorge & Ana in Llandaff North Hub

Working together addressing climate change



One Planet Cardiff - a strategic response to the climate emergency.

The effects of climate change are already shaping our lives. As greenhouse gas emissions have increased, Cardiff has experienced all of the key symptoms of man-made climate change, including erratic weather patterns, air pollution, heatwaves and changes in biodiversity. This has also come with associated economic and social costs as businesses and citizens have struggled with issues like flood damage, poor air quality and other interruptions to their daily lives.



In 2019, Cardiff Council declared a Climate Emergency. This means we as an organisation recognise the challenge and are prepared to play our part. Alongside other cities around the world, we are committed to taking the action needed to prevent climate change becoming much worse.

Largescale housing retrofit

Under-insulated housing is a major source of community (fuel) poverty, poor air quality and energy wastage across the city. Upscaling and accelerating work to make existing homes more energy efficient and comfortable not only addresses this but could also stimulate new areas for skills development and employment. We will be developing our ideas and funding proposals on this to present to potential delivery partners who could assist us in realising this ambition, possibly at a regional or national scale.

Since 2013, we've installed around almost 10,000 energy efficiency measures in homes across Cardiff, reducing

energy demand by improving building standards.
These measures include:

- 1,200+ External Wall Insulation.
- 8,500+ Internal insulation and boiler upgrades.

We've been working on a series of energy efficiency improvements and retrofits to our stock which has helped to reduce our energy consumption and consequent carbon emissions ahead of the targets set in our 2015 Carbon Reduction Strategy of a 5% per year annual carbon reduction.

Planned actions

Our immediate plans to respond to the Climate Emergency and become Carbon Neutral by 2030 include:

- Updating our property strategy to support achievement of a carbon neutral 2030 target for the Council, including accelerated asset consolidation, retrofit and utilising renewable energy generation.
- Delivering 1,500 high quality sustainable homes through the Council's Cardiff Living Scheme, including quick build and energy efficient modular housing, and Passivhaus homes.
- Delivering a zero carbon pilot housing estate project at the former Eastern High School site.
- Improving energy efficiency measures to existing housing stock. E.g. installing loft insulation top ups to properties with less than 200mm.



Moving towards zero carbon homes

An exciting low-carbon council development has begun on the site of the former Rumney High School site.

This scheme is the largest development in the Cardiff Living Programme delivering 214 low carbon mixed tenure homes (70% market sale and 30% council). The scheme includes Addison House and the entire development will meet a low-carbon standard, hugely reducing fuel bills for residents and massively reducing carbon emissions. The innovative technology includes;

- Ground source heat pumps.
- Heat storage.
- Solar PV panels and batteries for every home.
- Car charging for every homes.
- Average 95% improvement against Building Regulations.
- SAP rating 'A'.
- Projects heating/power bills of £398 per year.
- No gas at all on the site.

The entire scheme will act as an 'energy store' with batteries, heat storage and car charging. Surplus energy from the grid can be stored, and our surplus energy from site sold to the grid. This will not only reduce our carbon output but reduce bills.





CGI Eastern High houses, Rumney – handing over from 2022

We have received additional grant funding from the Welsh Government, (Innovative Housing Partnership Grant of £3.8 million) and the council is working in partnership with Wates and Sero Energy to manage the energy supply for the site once built. This additional management will enable the entire scheme to benefit from free excess energy in the grid to charge batteries.

This development is our first of many that will help move us to our goal of building net zero carbon homes. Net zero carbon homes mean:

- Minimise energy demand – make the building as thermally efficient as possible.
- Only use renewable Energy – no gas & only use sources of renewable electricity.
- Ensure the construction has very high quality control on site.
- Low energy use.
- Minimise embodied carbon in the construction.
- Off set carbon by using timber construction.

Decarbonising and retrofit

The Council has worked to continually improve Energy Performance Certificate, (SAP) levels in all its stock with only 4% now below the Welsh Government required standard. The average SAP value for our properties is 71.5, the Wales national average is 61. Our intention is to raise this to 75 on average. Our goal is in line with the Welsh Government's strategy to get homes to SAP 92+ net zero carbon by 2050.

Every effort is being made to improve energy efficiency, including increasing the amount of loft and wall insulation. There are ongoing programmes of work rolling out loft and cavity wall insulation across the city.

"A" rated energy efficient boilers have already been fitted to 98% of all council properties, in the future we will start to use alternative energy heating such as ground or air source heat pumps.

Moving forward, the service intends to pilot the retrofitting of renewable energy sources such as solar panels.

A 'Cardiff Standard' has been set for all council new builds. This 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.

A 2021 Wales national survey of social tenants found that 78% would be happy to have substantial works carried out on their properties for the purpose of improving fuel efficiency.

An initial pilot project that is being investigated and costed is heating upgrades to the sheltered schemes. Previous heating upgrades on communal boilers resulted in an energy use reduction of 54%.

Proposal for external wall insulation and renewables to council owned dwellings

Over cladding and solar panels fitted to date:-

- 354 houses and 145 blocks have been thermally over clad.
- 59 houses have received solar water heating Panels.
- 107 houses and 1 block have received Solar PV (electric) Panels.

Blocks of flats

Thermal over cladding to blocks of flats has been ongoing for a number of years using both Capital funding, and Welsh Government funding under the “ARBED” schemes.

The proposal to over clad all of our low rise blocks of flats is currently being investigated and evaluated. Wherever possible the inclusion of renewables will be considered within the scheme, solar panels for example.

Any programme of works would be subject to full resident consultation and cost analysis, the works would be prioritised by need for energy efficiency improvements. Priorities would include blocks that are half timber clad, ‘no fines’ blocks and sheet metal clad blocks, where insulation is particularly poor.

Completion of works would project an average SAP value of 90 per property.



Over clad properties in Llanedeyrn

Managing our finances responsibly



Financial Resources & Planning

Introduction

The Housing Revenue Account (HRA) records income and expenditure in relation to Council Housing. This is required to be 'ring fenced' in accordance with the Local Government and Housing Act 1989. The ring fencing of the account means that local authorities must not subsidise costs relating to Council Housing from the General Fund (i.e. from Council Tax or from the RSG) or subsidise General Fund costs from the HRA.

The main expenditure items within the account include repairs and maintenance costs, supervision and management costs (including tenant consultation, rent collection, housing allocations and property and estate management) and capital financing charges on the HRA's outstanding loan debt (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.

Financial model

The HRA Business Plan has a prescribed format and content which is a requirement of application for the Major Repairs Allowance grant from Welsh Government.

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 value for money and sustainability of the HRA.

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

Rent Policy

The Council sets the level of rents within a policy framework set by the Welsh Government (WG). A five year Social Housing Rent policy was introduced by the WG from 2020/21 to 2024/25 which allows for a maximum 1% rent increase above the rate of the consumer price index (CPI). There is no confirmation of approach beyond this period and this represents a significant risk when business planning.

In line with the new policy, an increase of 1.5% for 2021/22 for all tenants was approved by Council as part of its annual budget in March. This provides for a maximum annual uplift of CPI +1% each year from 2021/22 to 2024/25 using the level of CPI from the previous September. The September 2020 CPI was 0.5%.

Future modelling has been based on incremental increases in CPI up to 2% by 2024/25 in line with WG guidelines and taking account of forward indicators for inflation factors.

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

Value for Money and Affordability

The WG Rent Policy recognises the need to balance the needs of landlords and the interest of tenants and therefore the policy includes a requirement that social landlords make an annual assessment of affordability, cost efficiencies and demonstrate that their homes and services represent value for money.

The WG 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.

The review used the Joseph Rowntree Living Rent Model which states that a rent should be affordable for a household with someone in full-time employment and earning around the minimum wage. The model uses the earnings of the lower quartile of earners resident in Cardiff and assumes that 28% of income is available to pay rent and is adjusted for the size of the household.

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The review indicated that Council rents are affordable when compared to the Joseph Roundtree Living Rents.

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.

In order to continue to demonstrate value for money, during 2021/22 and in future years, the Council will undertake the following:

- Review all costs to reflect activity and value for money
- Seek opportunities to undertake external benchmarking and self-assessment with peers
- Continue to follow the Council's 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

In 2019/20 the service commenced a review of spend and costs, to ensure that good value for money is being achieved. The review indicated a number of areas where efficiencies could be made, including the level of repairs carried out on void properties and recharges from other services.

Additional opportunities for efficiencies include a proposed review of office accommodation in line with increased home working and office rationalisation. Also there are plans for a further review of responsive repairs.

It is planned that this work will be continued into 2021/22 with a full review of all costs and overheads.

Rent and Other Assumptions 2021/22 to 2025/26

The table below sets out the rent uplifts referred to above and other assumptions within the model over the period.

	2021/ 22	2022 /23	2023/ 24	2024 /25	2025/ 26	2026/27 Onwards
	%	%	%	%	%	%
CPI	0.50	1.50	1.75	2.00	2.00	2.00
RPI	1.10	2.10	2.35	2.60	2.60	2.60
Rent Uplifts (inclusive of CPI)	1.50	2.50	2.75	3.00	2.75	2.75
Bad debts	1.45	1.60	1.73	1.88	2.02	2.20
Void rents	1.68	1.83	1.95	2.09	2.23	2.50

In addition, service charges are assumed to increase in line with inflation for full cost recovery.

Revenue expenditure and income

The model details the planned revenue budget and the resources, with the first five years is shown on the next page.

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Revenue Estimates	2021/22 £000	2022/23 £000	2023/24 £000	2024/25 £000	2025/26 £000
Employees	23,822	24,952	25,651	26,420	27,371
Premises - Council House Repairs	20,632	21,319	22,022	22,661	23,319
Premises - Other Repairs & Maintenance	1,495	1,533	1,569	1,610	1,652
Premises - Other Premises Costs	4,213	4,426	4,557	4,692	4,831
Transport	180	186	193	200	208
Supplies & Services	4,454	4,799	5,056	5,377	5,699
Support Services	6,638	6,836	7,050	7,247	7,449
Capital Financing	30,148	31,234	35,538	38,580	40,702
Contribution to reserves/General	250	250	0	0	0
Total Expenditure	91,832	95,535	101,636	106,787	111,231
Rents and Service Charges	(85,923)	(89,563)	(95,428)	(100,475)	(104,814)
Fees & Charges	(644)	(651)	(659)	(668)	(676)
Other Income	(5,265)	(5,321)	(5,549)	(5,644)	(5,741)
Total Resources	(91,832)	(95,535)	(101,636)	(106,787)	(111,231)

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 on the next page.

Expenditure commitments proposed over the next 5 years include:

- Regeneration and area improvement projects - to create better and safer places to live by undertaking environmental works including defensible space, demolition, conversion and road/footpath realignment; energy efficiency schemes; garages, gullies and open spaces.
- Planned maintenance projects - to enhance the standard and safety of existing dwellings including central heating, fencing, roofing, high rise upgrades, door entry systems, window and door upgrades, kitchens and bathrooms and energy efficiency measures.

Capital Programme	2021/22 £000	2022/23 £000	2023/24 £000	2024/25 £000	2025/26 £000	Total £000
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Regeneration and External and Internal	3,150	4,150	5,150	5,150	5,150	22,750
New Build and Disabled Facilities	19,250	21,100	13,600	11,100	9,950	75,000
	60,990	89,085	69,250	50,750	32,790	302,865
	3,350	3,350	3,350	3,350	3,350	16,750
Total Expenditure	86,740	117,685	91,350	70,350	51,240	417,365

Major Repairs	(9,500)	(9,500)	(9,500)	(9,500)	(9,500)	(47,500)	12
Additional	(63,706)	(95,320)	(66,750)	(50,350)	(34,340)	(310,466)	74
Direct Revenue	(2,400)	(2,400)	(2,400)	(2,400)	(2,400)	(12,000)	3
Grant estimates and Capital Receipts	(10,734)	(6,565)	(7,700)	(3,900)	0	(28,899)	7
	(400)	(3,900)	(5,000)	(4,200)	(5,000)	(18,500)	4
Total Resources	(86,740)	(117,685)	(91,350)	(70,350)	(51,240)	(417,365)	100

- Meeting demand for new, affordable housing via a number of routes such as construction by the Council and working together with developers to acquire completed sites.
- Disabled adaptations - to enable 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 existing asset condition data and will therefore be subject to a level of risk and uncertainty.

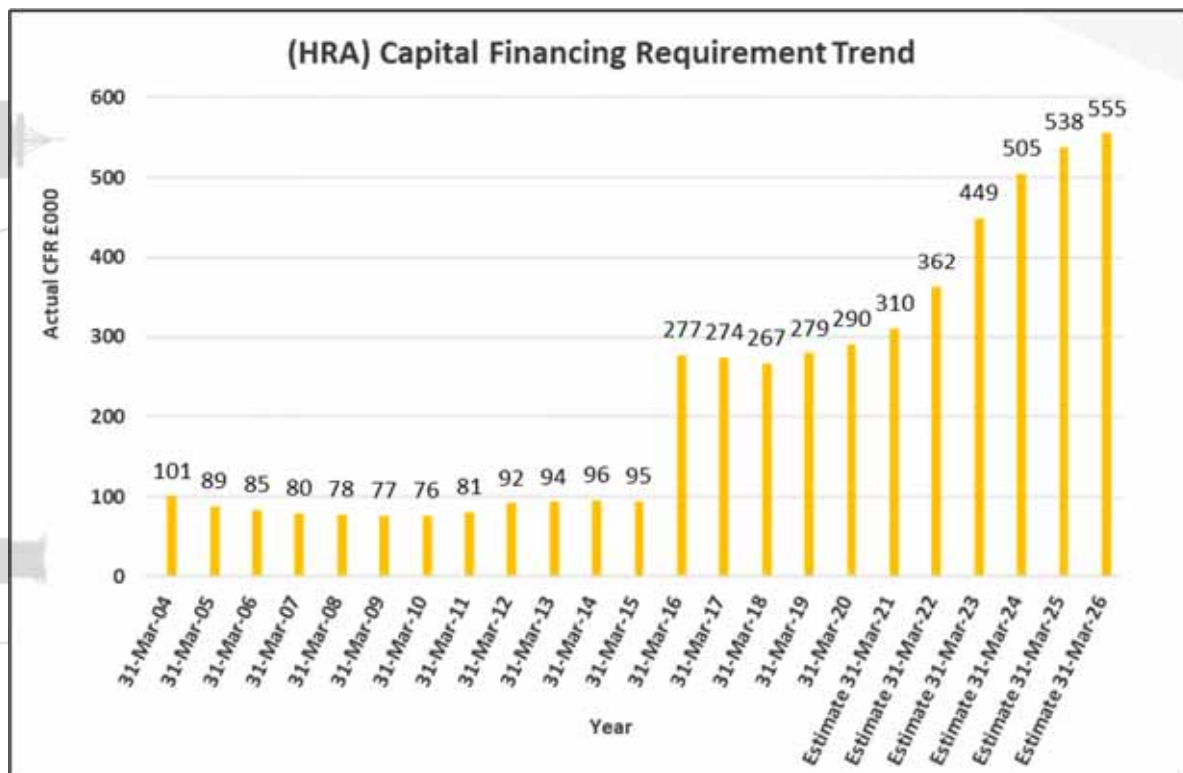
The financial model assumes that the Council continues to receive the Major Repairs Allowance (MRA) grant from the WG at existing levels of £9.5 million per annum. The plan also assumes a significant level of additional borrowing to pay for investment in the existing stock and to create new affordable housing.

HRA debt is measured through the Capital Financing Requirement (CFR). This is the underlying need to borrow for capital expenditure purposes.

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The chart above 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 and 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 103,

mitigation would need to take the form of numerous and varied measures to bring the model back into a viable financial position.

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

CPI and Rent increases

Key Variables	Base Plan	£m	Scenario 1	£m	Impact on HRA over 10 years	Scenario 2	£m	Impact on HRA over 10 years
CPI and rental income due	1.5% to 3%	984.9	1% to 2.5%	961.9	-23.00	2.5% to 4%	1030.9	+46.01
Assumed pay award and staffing growth	2% to 4%	254.5	1.5% to 3.5%	248.5	+5.99	3% to 5%	266.5	-11.98
Construction price inflation and revenue repairs and maintenance costs	3% to 4%	250.8	2.5% to 3.5%	245.5	+5.94	4% to 5%	261.7	-11.87
Percentage empty (void) properties and rental loss	1.68% to 2.5%	29.4	1.18% to 2%	24.0	+0.69	2.68% to 3.5%	40.3	-1.38

Rent uplifts are assumed to increase incrementally over the ten year period from 1.5% to 3% in line with Welsh Government guidelines for forward indicators for inflation factors.

A reduction in CPI of 0.5% would reduce rental income due by circa £23 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, an increase of 1% over the period is estimated to generate an additional £46 million. Rent increases/decreases via the rent policy impacts on the affordability of new housing. In very 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.

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Employers' pay award

In the absence of an Employers agreed pay award, a 2% uplift has been assumed for 2021/22 reducing to 1.5% from 2022/23 onwards. Provision is also made for employers' National Insurance and Superannuation contributions, employee incremental pay progression as well as other full year impacts of the costed establishment including Apprenticeship levies and the Voluntary Living Wage. This results in a range of uplifts between 2% to 4% over the ten year period.

A pay award increase 1% higher than budgeted would result in an increased funding requirement estimated at £11.98 million.

Conversely, a reduction in the Employers pay award of 0.5% would result in additional resources available estimated at £5.99 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 within a range of 3% to 4% within the model over the initial ten year period. An increase in CPI of 1% would require additional funding estimated at £11.87 million. A reduction of 0.5% in construction price inflation would release resources of £5.94 million.

Void property percentage

The level of void properties is budgeted within a range of 1.68% and 2.5% over the ten year period with an estimated rental loss of £29.4 million.

A 1% deterioration in this position to a range of 2.68% to 3.5% void rent loss would result in additional rent loss of £1.38 million whilst an improvement in this position by 0.5% over the period would increase available revenue resources by £690,000.

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 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

HRA business plan risk matrix

Risk Description	Impact	Pre Mitigation Risk Analysis	Mitigating Controls	Post Mitigation
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.	Amber
Restricted rent uplift for 2021/22 and future years due to the impact of lower CPI and potential changes to the rent policy beyond 2024/25	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	<p>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.</p> <p>Planned build-up of reserves and general balance to support financial resilience.</p>	Green
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.) WG Major Repairs Allowance (MRA) grant	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
Treasury Management	Increased costs of interest and prudent repayment of any borrowing undertaken to pay for capital expenditure proposed in the HRA capital programme.	Red	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. This all allows the Council to respond to issues quickly and appropriately.	Amber

Risk Description	Impact	Pre Mitigation Risk Analysis	Mitigating Controls	Post Mitigation
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.	Red/Amber	Work closely with WG to understand key requirements, targets, delivery methods and costs.	Amber
	This will impact on tenants' energy costs.		Plans in place to pilot renewable technology in order to meet the challenge.	
	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.			
Impact of Covid 19	Increase in unemployment impacting on tenants' ability to pay rent, resulting in increased rent arrears, and requirement for bad debt provision and increased debt collection and recovery costs.	Red	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
Impact of Brexit	Shortage of supply and cost inflation of materials due to increased bureaucracy and uncertainty.	Amber	Maintain communication channels with suppliers and contractors including seeking alternative sources of supply. Embrace post-Brexit procurement opportunities to ensure regime is simple, efficient and delivers greater value for money.	Amber/Green