



Cardiff Council Housing Revenue Account (HRA) Business Plan 2025/26



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Forewords

We are pleased to share with you Cardiff's Housing Revenue Account (HRA) Business Plan for 2025/26. This plan is being delivered at a challenging time for housing and homelessness services in Cardiff, with economic difficulties continuing to affect many of our tenants.

To demonstrate our commitment to ensuring our homes are safe, warm and energy efficient, a rolling programme of £33.335 million will be invested to maintain our current homes. We remain committed to the One Planet agenda to make homes as energy efficient as possible for our tenants. Our aim is to achieve the Welsh Housing Quality Standard 2023 requirements as far as is possible. We are continuing to work closely with the Welsh Government to understand the significant financial support that will be required to enable the delivery of longer-term, large-scale projects, especially around decarbonisation of our homes.

Providing quality, affordable housing is more important than ever. We are dedicated to delivering high-quality, low carbon homes quickly, including 2,800 affordable homes through our housing development programme. We have delivered almost 1,400 new homes, and our stock continues to grow through other means such as purchasing property from the market.

The Plan details our initiatives to enhance services for our tenants, particularly focusing on our Responsive Repairs Unit. While we have addressed numerous issues and reduced the backlog of work, meeting the current demand for repairs continues to be challenging. Additional resources are being allocated to this service both now and in the future to ensure that this service is delivered to a high standard.

During these challenging times, it has never been more important that we continue to provide advice and support to our tenants and listen to their evolving needs. Our Welfare Liaison Team provide dedicated support to our Council tenants. We remain committed to the Welsh Government's pledge to not evict tenants in rent arrears who are willing to engage with us and our rent arrears pathway, tailored to the needs of the individual, provides support and assistance to tenants who may be struggling to pay their rent. We want to do everything we can to support people to remain in their homes, taking a holistic approach to supporting them and making a real difference to people's lives.



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Engaging with our tenants remains a key priority. The Plan sets out strong commitments to provide opportunities for our tenants to get involved in their community and to ensure that our Community Hubs are accessible and welcoming for all, with an ever-expanding programme of inclusive events and activities. The results of our Tenants Survey 2024 have also helped shape the actions within the Plan for the upcoming year.

**COUNCILLOR LYNDA THORNE &
COUNCILLOR LEE BRIDGEMAN
CABINET MEMBERS FOR HOUSING &
COMMUNITIES**



Foreword

I am committed to continue to work with our Public Sector colleagues to deliver joined up services that meet our communities needs and ensure efficiency. Services in our Hubs really do provide events and activities to improve health and wellbeing and promote a sense of community. This reduces social isolation and leads to improvements in the lives of people.

To help address the housing need of older population, as set out in our Ageing Well Strategy, our priority is to help older people live well at home and in their communities for as long as possible, reducing the need for residential care. Ensuring suitable accommodation is a key part of this support.

In 2025, we will deliver three new specialist older persons housing schemes, with additional schemes planned for 2026 and beyond. This new accommodation will not only provide a secure environment for older residents of the city to live independently, but will also provide tenants with the opportunity to downsize, freeing up larger properties for families on the Housing Waiting List.

**SARAH MCGILL CORPORATE DIRECTOR -
PEOPLE AND COMMUNITIES**



Introduction

The Housing Revenue Account (HRA) records income and expenditure in relation to Council Housing. In accordance with the Local Government and Housing Act 1989, this funding is required to be 'ring fenced' and cannot be used for any other purpose.

The main source of income to the HRA is from tenants in the form of rents and service charges. Rental income allows the council's housing services to invest in the maintenance and improvement of existing homes and neighbourhoods; provide good quality tenant support services; contribute to the funding of our Community Hubs and build new homes.

We update and review our Business Plan annually, outlining our key council housing priorities for the upcoming year and beyond. This Plan will inform our tenants about how we will continue to develop services for them and explain how we will utilise the income received from the HRA to achieve these goals.

Strategic Context

The Housing Revenue Account Business Plan is aligned with the broader strategic objectives of Cardiff Council. The 'Stronger, Fairer, Greener' policy outlines Cardiff Council's agenda based on the following key themes:

A stronger city, with an economy creating and sustaining well-paid jobs, with an education system that helps our young people reach their potential, with good, affordable housing in safe, confident, and empowered communities, all supported by well resourced, efficient public services.

A fairer city, where the opportunities of living in Cardiff can be enjoyed by everyone, whatever their background, where those suffering the effects of poverty are protected and supported, where a fair day's work receives a fair day's pay, and where every citizen is valued and feels valued.

A greener city which, through our One Planet Cardiff programme, takes a lead on responding to the climate emergency, including increasing energy efficiency, and reducing carbon emissions via our Housing Energy Efficiency Retrofit programme and building new homes with climate resilience and a low-carbon footprint.

Our Business Plan fully reflects the Council's ambitions and aligns with various Welsh Government strategies and plans.



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TECACH
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Overview of Business Plan

The following overarching key priorities have been identified for the upcoming year, and each is detailed in a separate chapter of the plan:

- Welsh Housing Quality Standard 2023
- Building New Council Homes
- Maintaining Our Existing Homes and Neighbourhoods
- Supporting Our Tenants
- Preventing and Addressing Homelessness
- Financial Resources and Planning

The commitments in this Business Plan align with the Council's Corporate Plan and the Directorate's Delivery Plan, where key steps and performance measures for housing services are identified and reported on a quarterly basis.



Financial planning and assurance

The Housing Revenue Account (HRA) Business Plan outlines resource and financial requirements, to ensure that it remains viable long-term. It includes a detailed 5-year analysis and a high-level 30-year review to ensure future resilience and viability.

Chapter 7 provides an overview of financial resources and planning and includes the following:

HRA Revenue and Capital Budgets - The information in **Chapter 7** is supported by Appendix A which includes detail of the HRA Revenue and Capital budget forecasts for the next 5 years.

Key revenue assumptions need to be made to support these forecasts, including estimates of inflation (CPI), rent uplifts and stock numbers along with rent recovery levels, and these assumptions are set out at **Appendix B**.

Updated revenue assumptions suggest that the HRA will face challenges in the medium term, including increased service demand, rent uplifts lower than forecast for 2025/26, higher cost inflation, pay awards exceeding budget, increased employers' National Insurance costs, and other service pressures. These factors are predicted to affect the resources available to the HRA over the Medium-Term Financial Plan (MTFP) period.

These pressures must be considered alongside planned increases in capital financing costs over the MTFP due to the new build programme. The HRA budget is affected by the timing between capital investment in new stock and receiving rental income from completed builds.

The pressures are forecast to result in a temporary budget shortfall which will require full use of the HRA earmarked reserves and also drawdowns from the HRA General Reserve in 2028/29 and 2029/30. This is in line with the forecast use of reserves as approved in the 2024/25 HRA Business Plan, albeit at an increased level.

Appendix A shows the HRA revenue budget until 2029/30 and the forecast use of HRA Reserves. The temporary budget gap is the difference between expected funding from rents and service charges, and the estimated costs of service delivery and the Capital Programme.

Based on high level assumptions in the budget and MTFP, from 2030/31, rental income from new properties will cover additional costs, eliminating the temporary budget gap.



A contribution from the HRA General Reserve is required to bridge this gap until the new rental income is received. After 2030/31 and subject to current assumptions and information, it is estimated that it will be possible to replenish both the earmarked and HRA General Reserve.

Whilst the replenishment of reserves is predicted, there are risks which have the capacity to impact on the MTFP and the Plan. There are a number of key variables, high level assumptions and risk factors within the HRA, with further detail set out in Appendix B.

To mitigate this additional risk and provide some resilience in the medium term, it is proposed to increase the existing HRA Resilience Reserve, currently set at £2 million. It is proposed that £8 million is vired from the HRA General Reserve and added to the HRA Resilience Reserve.

Risk Matrix - See **Appendix C** for the risk matrix, which outlines HRA risks, potential impacts, and the Council's actions to address them. Some risks remain significant despite mitigation, particularly those beyond the Council's control, such as annual rent uplifts influenced by Welsh Government policies and the challenges of decarbonisation under the new Welsh Housing Quality Standard with uncertain funding.

Rent Setting – **Chapter 7** details rent setting, with the 2025/26 level set at 2.7%. Rents are the main income source for the HRA, alongside fees, charges, and grants like the Major Repairs Allowance and Affordable Housing grants. The 2.7% increase for 2025/26, lower than the 4% assumed in March 2024's budget, results in £1.9 million less rental income. This impacts future revenues as well as other key assumptions based on updated information.

The **level of HRA borrowing** and grant assumptions are also set out in **Chapter 7**. There is a continued planned increase in the level of expenditure commitments assumed to be paid for by borrowing money. This covers all areas of expenditure, but the main increase is in the new build programme. New homes will deliver an income from future rents at social housing rent levels. The programme is supported by the Welsh Government Social Housing Grant and other grant programmes. However, a significant amount of borrowing is still required to support the plan. Each new build scheme or private market acquisition undergoes a viability assessment at various stages in the preparation process, before the development goes ahead, to ensure that debt and interest costs can be repaid over a set period of time. The Council has a strong track record in bidding for and receiving Welsh Government grants. This reflects the recognised housing pressures in the city and Cardiff's ability to deliver quickly by having schemes ready to start on the ground. Despite this, the way that grant is allocated does present issues for our housing development and improvement programme and it is clear that a longer-term commitment is needed to provide greater certainty for our ongoing investment plan.



We will work with the Welsh Government to promote the need for a longer-term investment plan to support both our housing development and build programmes.

How **financial management and monitoring** takes place within the HRA is also set out in **Chapter 7**. It is vital that regular budget monitoring takes place to ensure that any issues are addressed at an early stage in the year and to ensure that the HRA spend remains within budget. It will also be crucial to revisit and review key assumptions on a regular basis in order to test the robustness of the budget and the Plan over the longer period.



We will regularly review the assumptions set out in the HRA Business Plan to ensure that these remain appropriate.

Sensitivity analysis - Forecasting income and expenditure long-term requires key assumptions. **Appendix D** tests these with possible variations as “revised assumptions.” The analysis shows the financial impact and potential mitigating actions of these revised assumptions. Combined with the Risk Matrix, it strengthens the plan's resilience. The HRA is forecasted to maintain good balances and reserves over the Plan period, mitigating unforeseen changes.

A longer-term view of the forecast income and expenditure can be found at **Appendix E**, which sets out a high-level projection for the HRA for the next 30 years. Appendix E is supported by **Annex 1** which provides a glossary of terms.



Governance

To ensure transparency in its delivery, strong governance arrangements are in place to oversee the HRA Business Plan.

Our Commitment: In our 2024/25 Business Plan, we committed to continually review Board arrangements, implementing any improvements as required.



Our Action: Board arrangements were reviewed, and recommendations for improvements were made. We have undertaken a detailed analysis of services to identify any areas where improvements can be made, alongside performance monitoring to understand issues and help to inform service development where appropriate.

The governance arrangements and oversight currently implemented are detailed below.

Housing Management and Maintenance Board

Chair: Director Adults Housing and Communities

The Board comprehensively reviews all aspects of housing management and maintenance. This includes assessing performance and compliance, which aids in informing the business plan.

Housing Development and Capital Finance Delivery Board

Joint Chairs: Corporate Director People and Communities & Corporate Director Resources

Oversees both revenue and capital expenditure and all aspects of the housing development programme.

Community and Adult Services Scrutiny Committee

Scrutinises housing issues including the HRA Business Plan and any major issues prior to cabinet decision, receives regular performance reports and conducts in-depth analyses of various aspects of housing management.

Cabinet

The Council's Cabinet is responsible for approving the HRA Business Plan and all major decisions concerning the Council's housing stock, including the new build programme. Cabinet also monitors performance against key indicators.



Chapter 1

The Welsh Housing Quality Standards 2023

Background

All social landlords in Wales are required to meet and maintain the Welsh Housing Quality Standard (WHQS), which was first introduced in 2002. Cardiff is proud to be the first Local Authority in Wales to have achieved this standard.

Following a full review, the Welsh Government introduced a new Welsh Housing Quality Standard (WHQS 2023) in October 2023. Many of the requirements are a continuation from the previous standard, however there are additional elements and more emphasis on addressing decarbonisation.

WHQS 2023 measures 44 individual elements within 8 categories and sets out minimum standards for components such as kitchens, bathrooms, windows and doors.



Decarbonisation

The most significant challenge set by WHQS 2023 is the emphasis on addressing decarbonisation. This is measured by improvements in the SAP level (the energy efficiency rating for the property recorded on the Energy Performance Certificate). The WHQS 2023 requirements are that:

- By 31st March 2030, all properties must achieve a SAP rating of 75 (midpoint of EPC C).
- By 31st March 2034, all properties should achieve a SAP rating of 92 (EPC A).

WHQS 2023 requires that Target Energy Pathways (TEPs) must be developed for each home by March 2027 to outline the measures needed to achieve the increased standards. This may include solar panels, external wall insulation, or more intrusive measures such as floor insulation.

Fortunately, Cardiff has a wealth of information about its Council homes and, working with specialist consultants SAVA, it has been possible to produce indicative Target Energy Pathways for all of Cardiff's Council homes and to identify the associated costs to deliver them.

By applying a range of energy efficiency measures such as external wall insulation and solar panels, **99.8% of Cardiff Council Homes could achieve SAP 75**. However, this would cost approximately £351m. 0.2% of homes (25 properties) would not achieve SAP 75 even if all current energy efficiency measures are applied.

However, only **19%** of properties could achieve a SAP 92 (EPC A) rating, even if all available measures were applied, although most properties could reach band B. The cost of this would be circa **£515m**.

This total of **£866m** is an initial estimate to give an indication of costs and figures could change as more work is undertaken. Also, not all energy efficiency measures may be considered practical or appropriate once detailed surveys have been completed. Some may be too disruptive to tenants for the work to be undertaken during occupation.

This level of investment can clearly not be achieved without significant Welsh Government grant, particularly given the pressures on the Housing Revenue Account currently, as set out in this Plan. There are also numerous other challenges to decarbonisation, including:

- **Current grant restrictions**, including the short-term nature of the funding, prevents larger scale project planning, often favouring smaller projects over comprehensive ones.
- **Technological restrictions**, such as the lack of a practical replacement for gas boilers. Other methods of heating can cost significantly more to run.
- **Infrastructure limitations**, for example upgrades to the National Grid will be required before the use of solar panels can be increased significantly.
- **Skills shortages** in some areas with limited availability of specialist energy consultants able to carry out PAS 2035 assessments, which are needed to understand the best way forward for domestic retrofit projects and which are a requirement of Welsh Government grant funding.

WHQS Compliance Policy

To demonstrate how we will deliver the full standard by 31st March 2034, the Welsh Government requires that social landlords produce a WHQS compliance policy by 31st March 2025. As part of this, a stock condition assessment is required to identify the work necessary to meet the standard together with an estimate of the investment needed to achieve the standard. This Plan must also be updated to reflect the programme. A WHQS statistical return will need to be submitted annually to demonstrate the progress made in meeting the Standard.

The WHQS Compliance Policy can be found at:

<https://www.caerdydd.gov.uk/ENG/resident/Housing/Housing-Quality-Standard>. This sets out how Cardiff will seek to comply with the WHQS 2023. In addition to maintaining and improving the physical buildings, the policy covers a wide range of issues including asset management arrangements; biodiversity; disabled and older persons' housing requirements; redevelopment demolition and carbon, tenant engagement and community benefits.



The following policy statement has been set out in the policy document:

Compliance Policy Statement

We recognise that good housing is essential for a community's health and well-being. We are committed to delivering and maintaining high quality, sustainable and affordable homes, particularly for those in most need.

Cardiff's approach to implementing the target energy pathways

The Compliance Policy also sets out a high-level approach to achieving the required energy efficiency levels.

The following key principles have been set out in the policy:

- **Tenants First** - As a first consideration, measures will not be installed if they negatively impact on tenants in term of the cost of energy. All decisions will balance tenant affordability, carbon impacts, and also the level of disruption caused to tenants during implementation
- **Prioritising properties in greatest need of improvement** - There will be a focus on properties with the lowest energy efficiency levels and damp and mould issues, with priority given to improving these properties.
- **Affordability to the Housing Revenue Account** – Affordability will be considered before any work is commissioned, balancing the need to move towards zero carbon with the many other pressures and demands facing housing services. While some programmes of work will be affordable within existing capital resources, any significant move towards decarbonisation will require considerable grant funding as shown in the estimated costing above.

The approach to achieving compliance with the standard

A practical approach will be taken to decarbonisation and the following steps have been identified to take this work forward:

- Initial quick wins will be identified to bring as many properties as possible above SAP 75 through small scale interventions such as loft insulation. It is estimated that 369 properties are in this category.
- A specialist consultant will be commissioned to support the development of large-scale programmes of work focussed on delivering the most cost-effective solutions, initial indications are that solar panel installations are likely to yield the greatest improvement for the funds invested.



- Detailed PAS 2035 surveys will be carried out on properties to identify the most appropriate solutions and, where possible, whole house retrofit will take place.
- Programmes of work to install a single component, such as solar panels, will take place where this is the most cost-effective way to deliver the upgrade. However, when any such intervention takes place, a PAS survey will be carried out which will identify other work that is needed and inform a whole house approach.
- Cardiff Council is committed to the One Planet agenda and to making homes as energy efficient as possible. The aim will be to achieve the WHQS requirements as far as is possible. However, it is very clear that the standard cannot be achieved in full without significant financial support that enables the delivery of long-term, large-scale projects.

Acceptable Fails

- The standard does allow for a number of “acceptable fails” including that the work is programmed in over the next 5 years but not yet completed; the tenant has refused the work or chosen to delay having the work completed; or the works are cost prohibitive (decarbonisation only). However, landlords are expected to work towards addressing these fails. How Cardiff will approach these is set out in the policy.

Independent Verification

- External consultants, Savills, have been commissioned to carry out stock condition surveys to provide more in-depth data about compliance with the standard. The aim is to survey at least 10% of properties annually. The surveys evaluate the current condition of each property and assist in developing work programmes for each WHQS 2023 element moving forward.
- So far, stock condition surveys have been conducted on 1,000 properties and will be ongoing to ensure an up-to-date and accurate understanding of stock condition is always maintained.

Tenant Consultation

Tenant engagement is essential to the successful delivery of the Standard. Tenants should understand how the standard impacts them, and their priorities should be understood and taken into account.

We will continue to make information available to tenants on what the standard intends to deliver and our progress in delivering it via a range of communication methods.

The sections within the Plan will provide further detail on how we will, where budget allows, meet compliance with the elements laid out in the Standard.



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Delivering new homes to a highly sustainable low carbon standard

To ensure new build properties will comply with WHQS 2023, the new build programme is delivering homes with an EPC A rating or an alternative approved standard such as Passivhaus or AECB. These standards ensure that the homes we are building today remain affordable to heat for tenants and are sustainable in the long-term.

To develop low carbon homes, we aim to:

- Minimise energy consumption with high performance fabric, air tightness and energy specifications
- Maximise the potential to use sustainable low-carbon energy (such as solar panels) to power and heat these homes.

These new homes will be green, affordable and easy to run.

To help meet ambitious operational and embodied targets, new homes will aim to have:

- **Fabric First approach**, meaning a super insulated and airtight building that will require only a minimal amount of heating.
- **Triple Glazing**, meaning high energy performing windows.
- **Solar panels connected to batteries**, will generate and store energy to power the new homes.
- **Air source heat pumps**, which are a low-carbon heating technology that extracts the warmth from the air outside – even during the winter – and then uses it to keep spaces inside the home warm.
- **MVHR**, meaning **mechanical ventilation heat recovery**, to allow for comfortable habitable spaces with good air quality that saves on energy.
- **Opportunities for electric vehicle (EV) charging points**, meaning each home will be designed to be EV-ready, so that residents can be provided with charging facilities on request to charge their electric vehicle conveniently at home.
- **Materials**, assessing and choosing materials which have a low carbon footprint will help reduce the overall carbon footprint of the scheme.



Chapter 2

Building New Council Homes



Our Commitment: In our 2024/25 Business Plan we committed to continue to deliver high-quality, low carbon homes at scale and pace that also provide good access to services, helping to create safe and strong communities.

Our Action: During 2024/25 we have continued to build new council homes at pace. We have delivered over 190 new homes so far during the 2024/25 financial year and expect this to rise to 400 by March 2025.

Cardiff's Housing Emergency continues, and it remains essential that we continue to invest in our award winning and innovative development programme to increase the speed of delivering over **4,000 new homes across the city**. Our housing development programme remains the largest council housing build programme in Wales and will see over £1 billion invested into delivering affordable, sustainable and energy efficient homes across the city.



Croft Street, Plasnewydd



Eastern High, Rumney

How we will reach our target

The housing development programme is made up of a number of different delivery routes.

Our **Cardiff Living programme** is our first Housing Partnership with national developer Wates Residential. The programme will deliver over 1,700 properties across 26 sites in Cardiff. The programme is now well established, and we have delivered some award-winning schemes across the city. Over 560 new council homes and 350 homes for sale have been delivered to date and we have a number of new developments currently being built.

A second housing partnership - In order to help us ensure we can deliver our new homes within our target programme, we have recently appointed a new contractor, Lovell, to deliver our second housing partnership programme. In Cardiff 17 sites have been identified for inclusion in this second partnership with the opportunity to deliver 1,600 new homes

Working in partnership helps to de-risk the programme and will speed up delivery. This partnership is also a collaboration with The Vale of Glamorgan Council who have included some of their development sites into this programme.

Buying property from the open market - Our Housing Development Team and Allocations Team continue to work closely together to understand the housing needs of those on the housing waiting list and to buy suitable homes for sale on the open market to address that need. This route assists particularly when the needs identified are very specific or very urgent. We are currently on target to have purchased at least 50 additional homes in 2024/25.

Conversion Property Purchase - In a new approach we are working with an external developer to refurbish a large building that was previously an office building in Cardiff Bay into 79 family flats; 33 of which will be handed over in May 2025.

Additional sites – where individual contacts are tendered for housing development outside of our two partnership programmes. These sites will deliver 230 units over 7 schemes.



Townhouses, Eastern High, Rumney



Our current progress

1,819 homes of all tenures, which includes 1,461 council homes and 358 for sale.

A further 422 homes are currently being built on site across 12 schemes.

Examples:

Iorwerth Jones site, Llanishen

20 new affordable family homes have been delivered on the former Iorwerth Jones site in Llanishen, providing a mix of 2, 3 and 4 bed properties.

Each property has been designed with a fabric first approach to ensure its energy performance exceeds current building regulations, and all properties will achieve EPC A.

- All heating and hot water in the houses are via an Air Source Heat Pump (ASHP) which will help lower fuel bills and reduce carbon emissions.
- Sustainable Design System (SuDS) features are an integral part of the design to provide efficient use of land.
- The new development reflects the Council's Fabric First approach achieving a minimum 17% uplift on building regulations.



Iorwerth Jones, Llanishen

St Teilo's Council Housing Development (Second Housing Partnership, Contractor - Lovell)

A planning application was submitted in Summer 2024 for a highly sustainable housing development in Llanederyn, on land between the Maelfa neighbourhood centre and St Teilo's Church in Wales School.

The project aims to be an exemplar sustainable development achieving energy efficient, low carbon homes by cutting greenhouse gas emissions to as close to zero as possible in line with best practice guidance.



St Teilo's Council Housing Development CGI Plans & Artist Impression

Housing Development - New Build Sites

February 2025



Status

- On Site
- Completed Schemes

Accommodation Type

- Council Affordable Housing
- Mixed Tenure
- Temporary Accommodation
- Older Persons Community Living

Cardiff Living

PHASE 1

- Snowden & Wilson
- Ty Newydd
- Llanrumney Depot
- Llandudno Road
- Willowbrook West
- Briardene (TA)
- Highfields
- Walker House
- Braunton & Clevedon - Captains Walk & Captains View
- Ty To Maen

PHASE 2 & 3

- Croft Street
- Howardian Centre
- Rumney High School/Eastern High
- Brookfield Drive
- Cherrydale Road
- Willowbrook North
- Llanrumney High School
- Willowbrook South
- Ely Housing Office
- Citadel YP Hostel
- Waugron Road
- Star Centre
- Cae Glas
- Former Fairwater RFC Site
- Michaelston College
- Gasworks Meanwhile use Phase 2
- Narbeth Road

Additional New Builds

- Maelfa Phase 2 Community Living
- St. Mellons Community Centre
- Wakehurst Place
- Iorwerth Jones
- Leckwith Road (Canton Comm. Centre)
- Bute Street
- Meteor Street
- John Kane Court (Thornhill Rd)
- Caldicot Road
- Courtenay Road
- Green Farm Containers
- Bute Street Containers
- Hayes Place
- Column Road
- Gasworks (temp use)
- Gasworks bungalows

- Paddle Steamer
- Meridian Court
- Dumballs Road - (The Embankment)
- Scott Harbour
- Regus Building

New Partnership

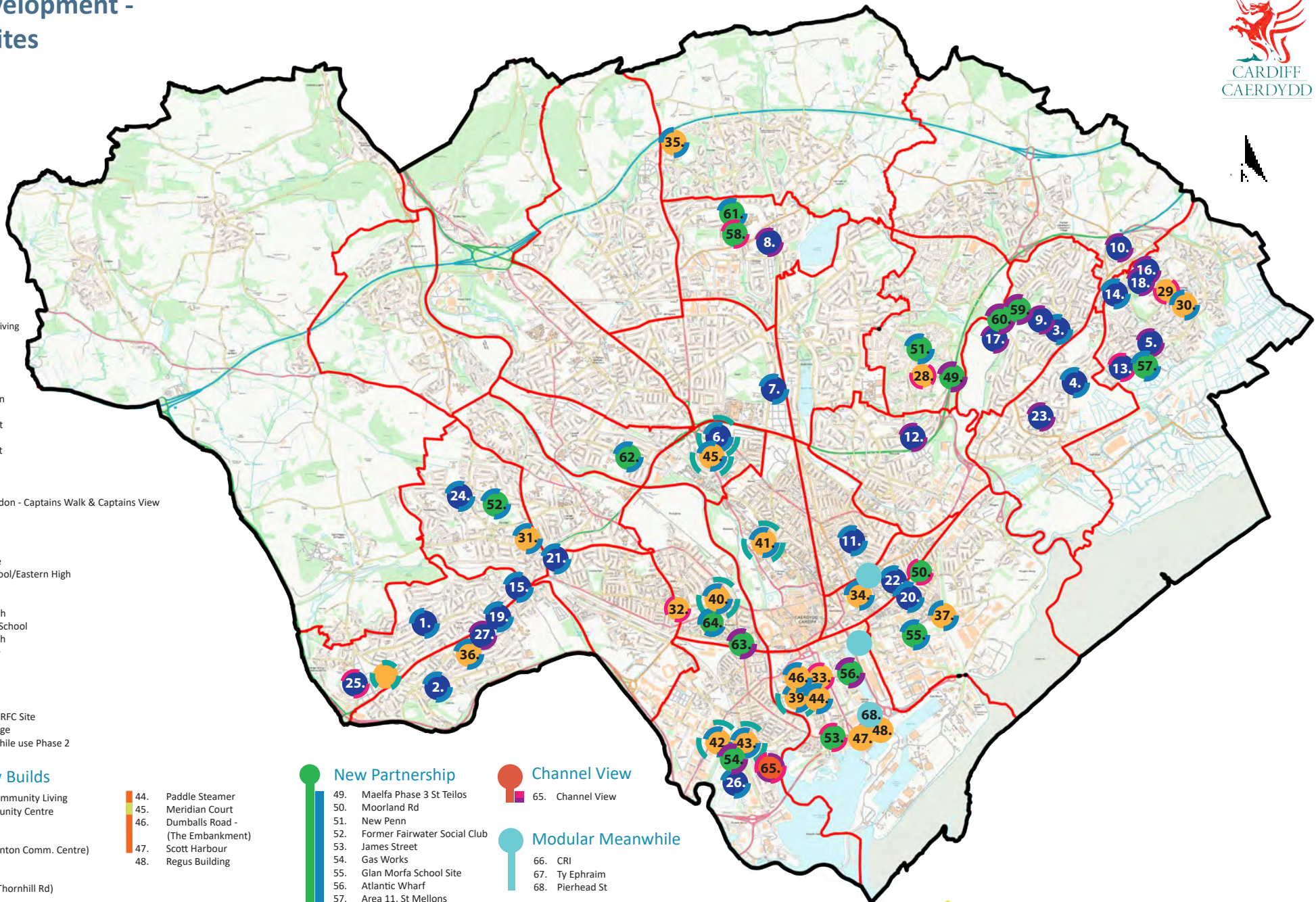
- Maelfa Phase 3 St Teilos
- Moorland Rd
- New Penn
- Former Fairwater Social Club
- James Street
- Gas Works
- Glan Morfa School Site
- Atlantic Wharf
- Area 11, St Mellons
- St Isan
- Ball Road
- Ball Lane
- Wolf's Castle
- Master Gunner Pub
- Tudor Street
- Wyndham Street

Channel View

- Channel View

Modular Meanwhile

- CRI
- Ty Ephraim
- Pierhead St



DATBLYGU & ADFYWIO
DEVELOPMENT & REGENERATION

Delivering older persons housing

Cardiff's Older Persons' Housing Strategy, published in 2019, sets out an ambitious vision of the Council and its partners 'to deliver the best housing outcomes for all older people in Cardiff'.

Our Commitment: In our 2024/25 Business Plan, we committed to continue to deliver housing that meets the housing needs and aspirations of older people and supports independent living.

Our Action: We continue to collaborate with other developers to deliver a range of new housing schemes for older people, to help implement the vision set out in our Older Persons Housing Strategy to deliver the best housing outcomes for all older people in Cardiff.

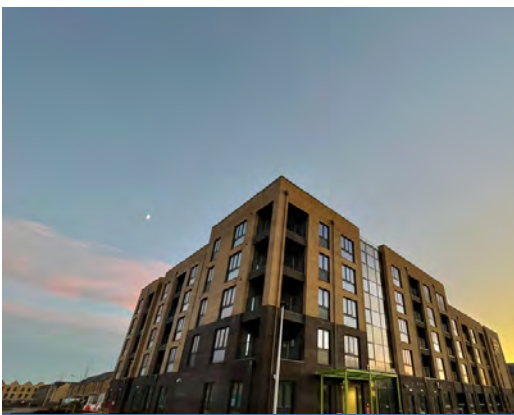
Cardiff's population, like the rest of Wales, is ageing. The Ageing Well Strategy 2022 – 2027 outlines our priorities to help older people live well at home and in their communities. Ensuring suitable accommodation is a key part of this support.

The development programme is investing over £200 million to construct at least 620 new apartments designed to meet the housing needs of older people, supporting independent living and potentially reducing the demand and cost for care home placements.

In addition to providing a safe and secure environment for residents to maintain their independence, our new older persons accommodation will facilitate older people in downsizing from their current council or housing association homes. This initiative will subsequently make available larger accommodations for families on the Housing Waiting List

Opening of Addison House

Addison House was the first of our new Older Persons' Community Living Schemes to launch in December 2023 and all 44 accessible and flexible apartments are now fully occupied.



Addison House



Addison House Courtyard



Addison House Case Study

M downsized from a two-bed property in Whitchurch, where she had lived all her life, to Addison House in 2024. Alongside the need to downsize, M also has mobility issues and needed somewhere more suited to her needs.

When M came to view Addison House whilst the build was ongoing, she loved the building and the concept of community living. The team discussed what support was available at Addison House and how M would be able to maintain independent living with as much support as needed.

M enjoys attending all the social inclusive events and activities at the scheme and says it is “the best thing I have done - living in this community living scheme I feel like there’s an arm around me”.



Other older person housing schemes

We are currently on site at an additional three older persons accommodations housing schemes, at Bute Street, Leckwith Road and St. Mellons. These schemes will deliver over 140 apartments for older persons independent living.

Shown below are details of developments currently on site and plans for future developments:

Currently on site

St Mellons (Additional Sites Programme - Contractor - Lovell)

- 60 apartments (1 & 2 bedrooms)
- Communal facilities and communal garden
- Close to local facilities and St Mellons Community Hub
- Estimated completion – Autumn 2025



Construction of St Mellons Community Living



CGI of St Mellons Community Living

The Butetown Scheme (Additional Sites Programme – Contractor, Hale)

- 45 apartments (1 & 2 bedrooms)
- Ground floor community space
- Roof garden
- Estimated completion - Summer 2025



Construction of Bute Street Community Living



CGI of Bute Street Community Living

Leckwith Road Community Living Scheme (Additional Sites Programme – Contractor, Encon Construction Ltd)

- 41 apartments (1 & 2 bedrooms)
- Ground floor community space
- Community garden
- Close to facilities and Canton Library Hub
- Estimated completion - Spring 2025



Construction of Leckwith Road Community Living



CGI of Leckwith Road Community Living Scheme



Future Developments

Maelfa Additional Sites Programme (Contractor, Wates Residential Ltd)

- 41 apartments (1 & 2 bedrooms)
- Roof terrace
- Hub of service for the new block and existing high-rise block.
- Close to local facilities and the Powerhouse Community Hub.
- Estimated completion - Autumn 2026



Michaelston Wellbeing Village (Cardiff Living Programme, Contractor - Wates Residential Ltd)

Planning consent for the new Wellbeing Village in the Ely area of Cardiff was granted in November 2024. The site will offer around 250 new homes constructed in an environment designed to support health and wellbeing.



Work is due to start on site in Spring 2025.

Multigenerational Housing – James Street, Butetown (Second Housing partnership, Contractor, Lovell)

Plans continue to redevelop the former Merthyr House site – a vacant site within Butetown on James Street into a multi-generational housing development.

We have identified a need for larger family homes that support people of all ages and backgrounds to live independent lives. To help address this housing need and reduce the current pressures being faced by many families who are over occupying/overcrowding in their existing homes, the Council is exploring the potential to develop a multi-generational housing model that will promote a feeling of community and create chances for shared resources and caregiving.

Moorland Road Community Centre Redevelopment (Second Housing Partnership, Contractor - Lovell)

Our Moorland Road Community Centre redevelopment will deliver thirteen new older persons flats above, providing suitable accommodation for the over 55's in the Splott area of Cardiff.

Alongside the older persons accommodation, the development will deliver a new purpose-built community building on the ground floor, incorporating a catering kitchen, adequate storage, hall, office and medical room suitable for the existing community group to continue to use

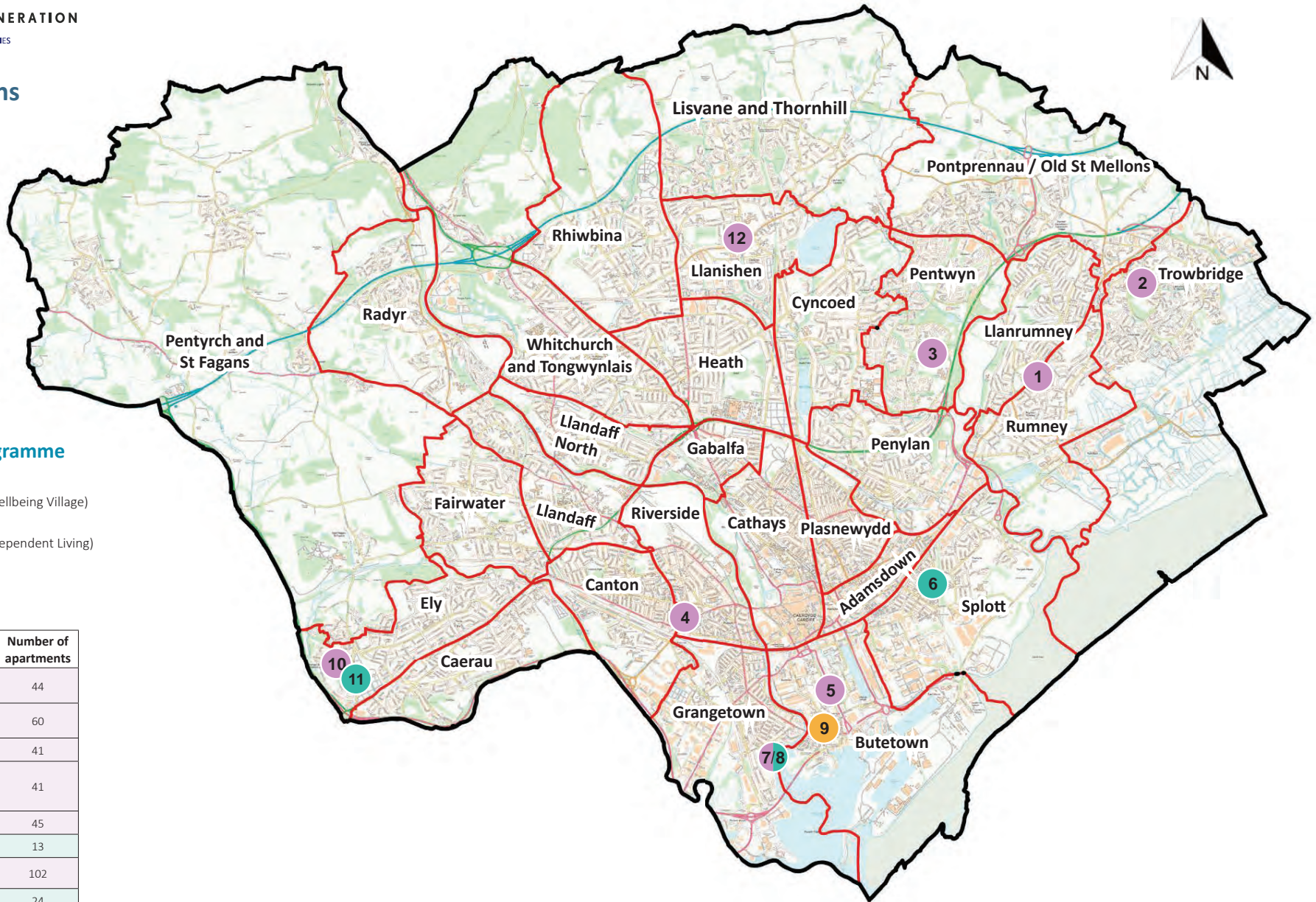


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ogramme

- (including Wellbeing Village)
- (Independent Living)
-

			Number of apartments
1	Addison House, Aspen Grove	Rumney	44
2	Former St. Mellons Community Centre	St. Mellons	60
3	Maelfa	Llanederyn	41
4	Leckwith Road (Former Canton Community Centre)	Riverside	41
5	Bute Street	Butetown	45
6	Moorland Road	Spot	13
7	Channel View Block A	Grangetown	102
8	Channel View Block B	Grangetown	24
9	James Street	Butetown	42
10	Michaelston College site, Main site	Ely	107
11	Michaelston College, former pub site	Ely	25
12	St. Isan (former care home)	Llanishen	75



Chapter 3

Our Housing Profile

Below are the details on our current 14,320 properties, by property type. This figure includes all properties with the HRA including Temporary and Supported Accommodation.

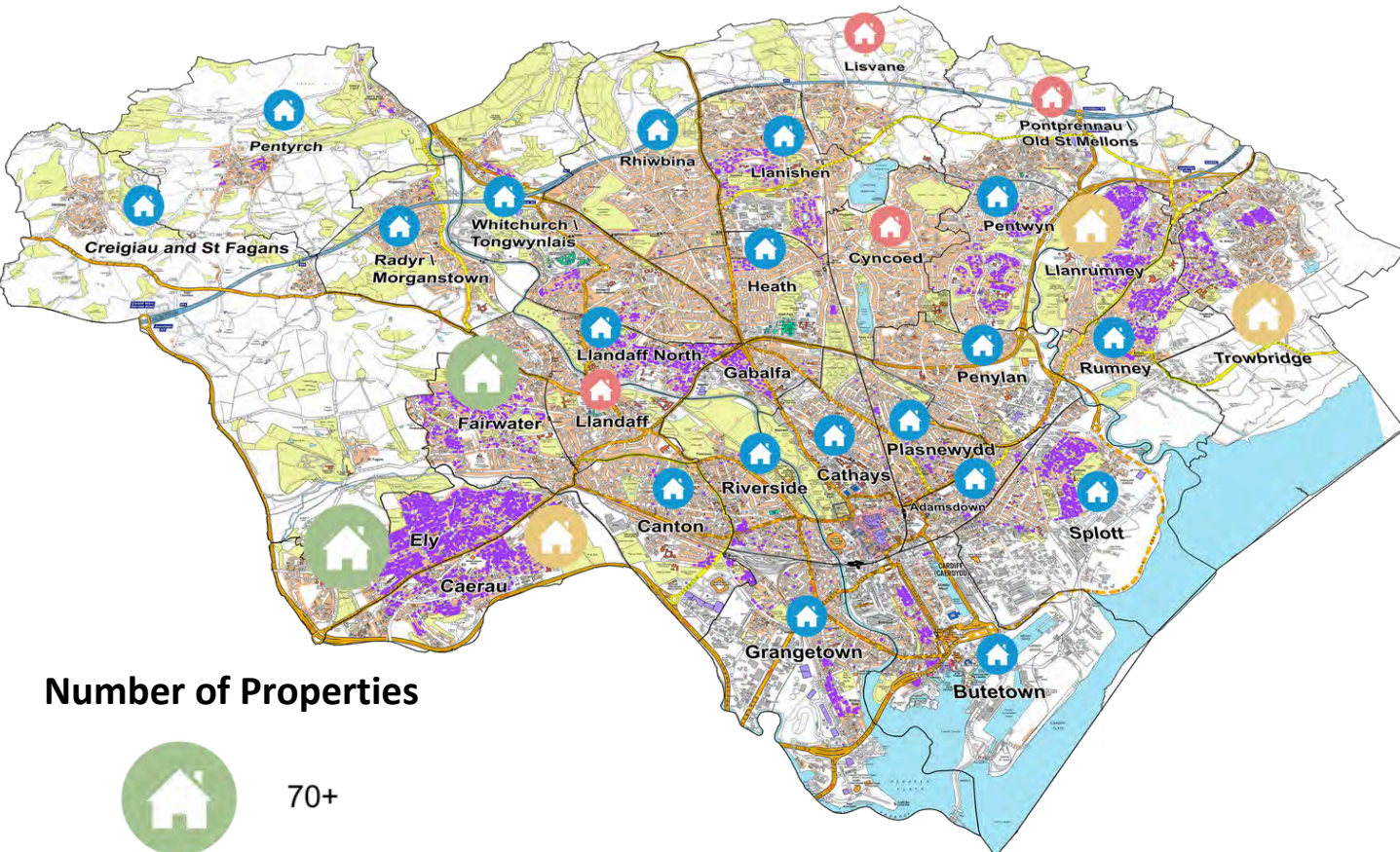


Building Type	1900-1944	1945-1964	1965-1989	1990-Date
Detached (23)				
Semi-Detached (3,627)				
Terraced (4,699)				
Flats and Maisonettes (5,971)				

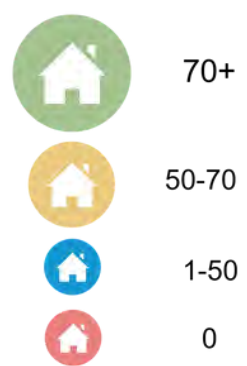


Our housing profile

In January 2025, our total stock figure was 14,320.



Number of Properties



Ward	Number of Properties as at January 2025	Number of properties that became available to let between 01/01/2024 - 31/12/2024.
Adamsdown	140	7
Butetown	624	22
Caerau	1037	52
Canton	174	8
Cathays	83	5
Creigiau and St. Fagans	11	1
Cyncoed	0	0
Ely	2585	91
Fairwater	1164	78
Gabalfa	194	13
Grangetown	698	28
Heath	117	3
Lisvane	9	0
Llandaff	1	0
Llandaff North	660	26
Llanishen	653	32
Llanrumney	1383	59
Pentwyn	1165	36
Pentyrch	106	3
Penylan	20	3
Plasnewydd	151	7
Pontprennau and Old St. Mellons	28	0
Radyr and Morganstown	21	1
Rhiwbina	21	4
Riverside	318	28
Rumney	568	28
Splott	718	29
Trowbridge	1151	59
Whitchurch and Tongwynlais	520	21
Total	14,320	644

Between the 01/01/2024 - 31/12/2024 a total of 644 properties became available to let



Chapter 4



Maintaining our Existing Homes and Neighbourhoods



Investing in our existing homes is just as important as building new ones. We want our properties to be safe, warm and comfortable so that our tenants are happy in their homes.

‘Homes and Neighbourhoods’ combines all our maintenance and estates teams into a single, integrated service. This aims to enhance service quality, leading to an improved experience for our tenants.

Section 1 Progress on Delivering the Welsh Housing Quality Standard

Key dates for compliance	Requirement	Progress
	<p>The standard introduced new measures, including external storage, water butts, smart meters, water efficiency (alternative taps, flushes, showers), floor coverings, recycling areas, laundry facilities, and noise reduction.</p>	<p>Existing specifications and work programmes have been modified to accommodate the implementation of these new measures. While most measures are fully operational, approaches to meet external storage requirements are still being tested to identify the most efficient and cost-effective solution.</p> <p>Section 7 provides more detail on this.</p>
	<p>To Develop the Compliance Policy</p>	<p>The Compliance Policy has been completed. It sets out a clear Policy Statement and highlights 3 Key Principles for delivering decarbonisation targets.</p> <ul style="list-style-type: none">• Tenants First• Prioritising properties in greatest need of improvement• Affordability to the Housing Revenue Account <p>The WHQS Compliance Policy can be found here. 27</p>

Key dates for compliance

Requirement

Progress



Carry out a Whole Stock Assessment and produce Target Energy Pathways for our homes, to illustrate how we will meet the required energy efficiency targets.

An initial assessment has been carried out, and indicative target energy pathways have been formulated to estimate the overall cost of implementing the new standard. Property condition surveys will continue, providing further detailed information on individual properties.

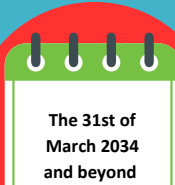
More detail on condition surveys can be found in **Section 5**.



We must confirm that our homes achieve a minimum Energy Performance Certificate mid C rating (SAP 75), subject to agreed exceptions. 3,228 of our homes currently meet this rating.

99.8% of Cardiff Council Homes could achieve SAP 75 however this would cost approximately £351m. 0.2% of homes (25 properties) would not achieve SAP 75 even if all current energy efficiency measures are applied. Delivery will depend on additional funding from the Welsh Government.

More detail can be found in Chapter 1 – Decarbonisation



We must confirm how many of our homes can achieve an Energy Performance Certificate A rating (SAP 92), and an environmental impact rating of A in accordance with their Energy Target Pathway document (decarbonisation plan). We must provide a plan and a cost for achieving these, subject to agreed exceptions. We currently have 173 homes which achieve EPC A.

Only 19% of properties could achieve a SAP 92 (EPC A) rating, even if all available measures were applied, although most properties could reach band B. The cost of this would be circa £515m and will rely on significant additional funding from the Welsh Government.

More detail can be found in Chapter 1 – Decarbonisation

Implementation of the new standard

Our Commitment: In our 2024/25 Business Plan, we committed to procure a new database that will allow us to deliver the new WHQS 2023 standards in a co-ordinated way, keeping disruption to tenants to a minimum.



Our Action: This database has been procured and will be ready to use in late Spring 2025.

Alongside this, we also planned to assess the condition of our stock to help us understand the works, and potential funding required to meet the new WHQS 2023 requirements. Cardiff Council, in collaboration with the partner firm Savills, is conducting stock condition surveys throughout the city. They aim to survey at least 10% of the stock annually. These surveys evaluate the current condition of each property and assist in developing work programmes for each WHQS 2023 element moving forward. So far, stock condition surveys have been conducted on 1,000 properties and will be ongoing to ensure an up-to-date and accurate understanding of our stock condition is always maintained.

We will continue to work towards compliance with the new Welsh Housing Quality Standard 2023 by:



- Embedding the new Asset Management Database.
- Continuing to carry out requirements in void properties and ensuring they are captured on the Asset Management Database.
- Fully identifying and more accurately costing the requirements of the new WHQS, including the Target Energy Pathways, and commencing the development of a full implementation plan.

The rest of the Maintaining our Existing Homes chapter is structured around the 8 components of the new WHQS standard. This approach will facilitate integrating these requirements into our operations, subject to available funding.



Section 2: Maintaining our homes to a good state of repair

Responsive Repairs Unit

Our Responsive Repairs Service carries out repairs to our 14,320 Council homes. Approximately 4,800 repairs are raised each month, with most being completed by our inhouse workforce of skilled operatives.



Our Commitment: In our 2024/25 Business Plan, we committed to continue to invest in Responsive Repairs by improving our response rate to urgent and routine repairs and addressing the older works outstanding.

Our Action: Significant improvements have been undertaken in the service to address the pressures caused by the demand following the pandemic, the backlog of works has reduced to 2,125 in January 2025 from a peak of nearly 6,000 in June 2024. However, the increase in urgent complex repairs have resulted in a continued backlog. Despite commissioning additional support from our trusted external contractors, it has proved difficult to keep pace with demand.



Tenants Survey 2024

In our **Tenants Survey 2024**, Tenants who had received a repair in the last 12 months were asked to rate the service across a number of factors.

86% of respondents were pleased with the attitude of our workforce. However, 27% were dissatisfied with the time taken to start work. Tenants' comments were based on the amount of time taken to resolve a repair including the long waits to get through on the telephone to report it. A large-scale improvement project is currently underway in our Responsive Repair Unit, addressing customer service, improving communication, reducing response timescales and reducing the backlog of work.

Improving the Responsive Repairs Service

A range of measures have been implemented in 2024/25 and will be built upon moving forward to reduce the backlog further and drive efficiencies of the service, these include:

- Establishing a new team to oversee the co-ordination of more complex works.
- Working more closely with our complaints team to ensure responses to complaints are satisfactory and that service improvement is incorporated into the response where required.
- Carrying out more robust and frequent site inspections to improve productivity of the workforce.
- Carrying out more staff engagement opportunities with the trade workforce for feedback on areas of improvement.

- Improvements to the current operating system to get better information to operatives about repair jobs to avoid failed visits due to access issues, material issues and any uncertainty.
- Reviewing and extending urgent repairs and routine repairs timescales as appropriate so that more tenants can have appointments booked at their first point of contact.
- Reviewing the tenant journey from reporting repairs to completion and making improvements to how we communicate with our tenants.



Improved communication with our tenants

Tenant communication is key to ensuring that we can provide a satisfactory service. A full review of how we communicate with tenants regarding repairs is currently underway. Ensuring that the right method of communication, at the right time, is very important to our tenants and to us.

As part of the review, it was noted that more tenant feedback should be sought. In 2025/26 we will be engaging with residents via the Tenants Together team to find out what they really want, to help us shape the service in the future.

Addressing Damp and Mould

We are committed to delivering a robust, joined up, rapid response service to address damp and mould in our homes. Our dedicated Dry Homes team works exclusively on addressing damp and mould issues in our tenants' homes. This team is overseen by a Qualified Technical Manager and consists of dedicated operatives, maintenance personnel, and a coordinator to ensure issues are managed through a case management approach.

Our Commitment: In our 2024/25 Business Plan, we committed to expand the dedicated 'Dry Homes' team to further improve our response to damp, mould, and disrepair cases.

Our Action: A new Customer Service manager role to deal with damp, disrepair and more complex repair cases, along with 4 Case Officers, have been created to expand the Dry Homes team.

We have been working closely with our trusted contractors to create a specific team to address damp cases. Damp and mould cases have reduced 38% from April 2024 to December 2024. During this period 1,236 damp cases were completed.

Our Responsive Repairs operatives have been trained to recognise when tenants may require additional assistance. They are equipped to direct tenants to other advice services, such as the Money Advice Team or Welfare Liaison Team, as necessary. Operatives also carry leaflets during their visits to provide tenants with additional information and assistance.

Responsive Repairs Academy

The Responsive Repairs Academy provides apprentices and trainees with the opportunity to learn new skills and gain extensive experience while employed by Cardiff Council, giving them the best possible chance to qualify.

Our Commitment: In our 2024/25 Business Plan, we committed to further developing the Repairs Academy to ensure that our future workforce has the required skills to maintain our properties as new and emerging technologies are installed.

Our Action: We continue to work with young people to encourage interest in trade-based careers to assist with addressing the national trade shortages, working with schools and colleges and closely with our Into Work team to encourage take up on the scheme.

We continue to workforce plan and identify the trades that would most benefit from apprentices to ensure the business has the right skills in the right place in the future.



From work experience to apprenticeship

Jason spent 1-week with the Responsive Repairs team in July 2024 on work-experience referred by the Into Work team. He was paired with one of our skilled-bricklayers and he enjoyed the learning experience so much that he applied for a bricklaying apprenticeship in August 2024. He was successful and is now building confidence every day, gaining on-site experience alongside his college course.

Jason will be fully qualified by the end of 2027, and we will continue to support him through his qualification. We are certain that with his hard work and determination this will lead to a successful career in bricklaying, which will also be beneficial to the future of Responsive Repairs.

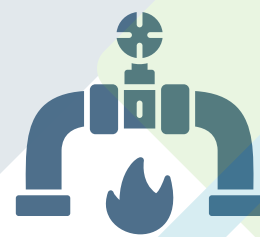


Repairs Academy apprentice Jason at work

Section 3: Making our homes safe and secure

Keeping our tenants safe

We continue to ensure the safety of our properties through regular gas and electrical checks. Although our gas and electrical compliance rates are good, there are occasional challenges in gaining access to properties, which can prevent the completion of these tests. Our Tenancy Management team work with tenants to arrange access, ensuring that these essential checks can be conducted.



Carbon monoxide detectors are in all of our properties with fossil and fuel appliances and annual safety checks are conducted, in addition to this, chimneys are swept twice a year. If tenants have installed appliances themselves such as log burners, tenants are provided with safety advice and fuel efficiency information

Improving fire safety in Council homes

We continue to deliver a range of improvement methods to improve fire safety in our Council homes, including re-cladding and sprinkler insulation in our high-rise blocks of flats.

External Wall Insulation (EWI) has been removed at our high-rise block Beech House on the walkways and individual balconies.

Alongside improvement to the structural fire safety issues of buildings, we also undertake fire risk assessments for all of our low-rise blocks, and non-communal blocks biannually. All high-rise, hostels, and sheltered buildings have fire risk assessments completed annually.

Work is underway to install FD30 (30-minute fire doors) to our low rise blocks of flats.

We continue to work closely with South Wales Fire and Rescue Service (SWFRS) by arranging site familiarisation visits to high-rise blocks. This results in each station and watch being familiar with the layouts and operations of each block to assist with any future involvement required by SWFRS.

Future Plans

Plans are underway to install sprinklers to further high-rise blocks, Channel View Road, Maelfa, and Sycamore House. Alongside this, in 2025/26 a programme of works will be undertaken to install FD60 (60-minute fire-resistant doors) to these blocks of flats alongside Lydstep flats.

Architects have been appointed to assist us with the design of new cladding to Loudoun and Nelson House.



Block of Lydstep Flats³³

External doors and windows providing 'reasonable level of physical security'

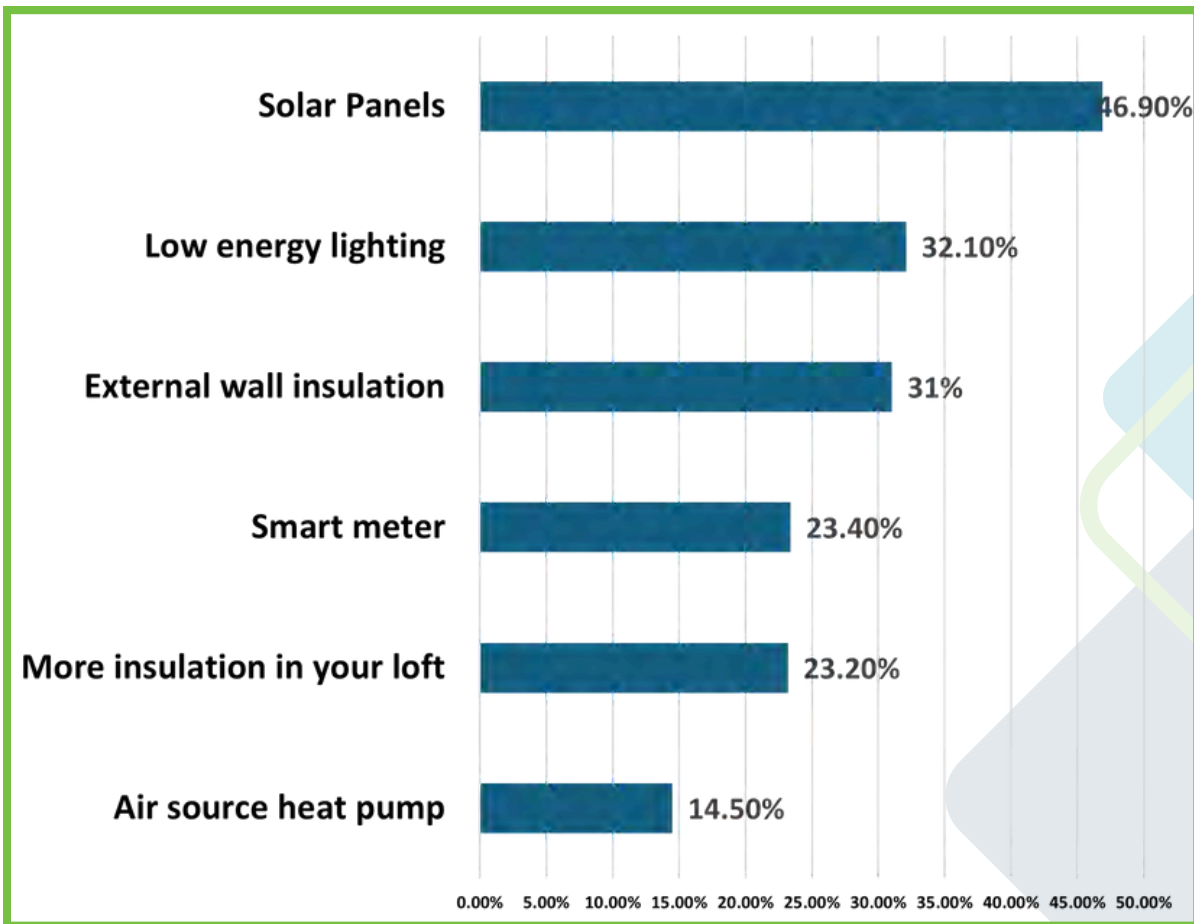
Our doors and windows are secure by design and meet PAS 24 standard, a standard of testing that measures the security performance of windows and doors in the UK.



A programme of work being undertaken in 2025/26 includes installation of new PVC windows at various locations throughout the city, the new windows are more energy efficient and have more safety measures, providing further security to our tenants.

Section 4: Making our homes more energy efficient

The Tenants Survey 2024 asked tenants how satisfied they were with the energy efficiency of their homes. Generally, tenants perceive their homes as energy efficient. However, when asked which energy efficiency improvements would be most beneficial, 46.9% identified solar panels as their top choice. Low energy lighting (32.10%) and external wall insulation (31%) were also identified as popular measures.



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Boiler upgrades

All of our homes are equipped with an A-rated boilers. Regular servicing ensures that these boilers maintain optimal performance. Repairs are carried out when required, and both repairs and servicing inform when replacements or upgrades are necessary



Smart Meters

When a property becomes void, a smart meter is now installed. Smart meters have a wide range of benefits for tenants. For example, tenants with smart meters are only charged for the energy they use rather than receiving estimated bills, helping them to budget better. Smart meters also enable tenants to take advantage of smart tariffs. Evidence shows that this information can help to manage energy use, save money and reduce emissions that lead to climate change.



Improving Water Efficiency

When replacing fittings or fixed appliances, Cardiff Council's specification includes items such as taps and flushes that ensure water efficiency standards are met. Water butts are installed when a property becomes vacant. Rainwater collected in these can be used for gardening purposes, reducing overall water usage.

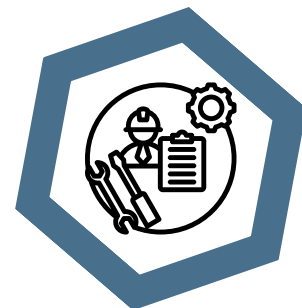
Optimised Retrofit

We are surveying and preparing for two Optimised Retrofit Programme schemes. The project involves installing external wall insulation and solar PV panels on citywide low-rise flats and 12 council bungalows in Ely. Initial findings indicate that meeting British Standard PAS 2035, which outlines the best practices and standards for retrofitting homes, requires more time and planning than initially anticipated. These insights will be utilised for future implementations.

A programme is underway to overclad BISF (British Iron and Steel Federation) properties in Rumney. These post-war steel-framed houses present challenges in heating and are prone to corrosion. The installation of external wall insulation will improve the thermal efficiency, durability, and aesthetic appearance of the buildings. This project has experienced delays similar to those previously mentioned.

Section 5: Upgrading our homes to a high standard

We are committed to maintaining and upgrading our homes to a high standard. We have detailed stock condition information that provides details about the improvements that we need to carry out to each of our properties.



Installation and upgrades of kitchens and bathrooms with ongoing work at properties in Fairwater, Caerau, Llanrumney, and Canton.

As part of the requirement to ensure homes have an up-to-date kitchen and utility area, an area to dry clothes will be provided where possible. Blocks of flats are provided with communal drying spaces, such as washing lines and drying rooms.



Tenants Survey 2024

In our Tenants Survey 2024, 71.8% of respondents were satisfied with the overall quality of their home.

Tenants were also invited to leave comments they had in relation to the quality of their homes. The majority of comments were based on issues that require repairing or upgrading, specifically kitchens and bathrooms.

“Bathrooms and kitchens need updating asap”.

Additional questions were added to the 2024 survey in relation to the Welsh Housing Quality Standards.

Tenants were also **asked if their home needed improvements and to tell us what they are? They were also asked to identify any areas of their homes that require improvement, and rate these by importance:**

Kitchen’ and ‘Bathroom’ repairs were viewed as the most crucial home improvements needed, with around one in three respondents classing these as very important (34.6% and 33.1% respectively).



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Predicted spend on improvements to buildings in 2024/25



**Kitchen & Bathroom -
£2.5m**



**Central Heating Boilers -
£1.8m**



**Fencing & Defensible Space -
£2m**



**Windows and Doors -
£1.1m**



**Rewiring -
£1m**



**High Rise Fire Safety Works including Cladding Removal
£915k**



**Addressing Overcrowding
- £350k**



**Structural Works -
320k**



**Door Entry System -
£300k**



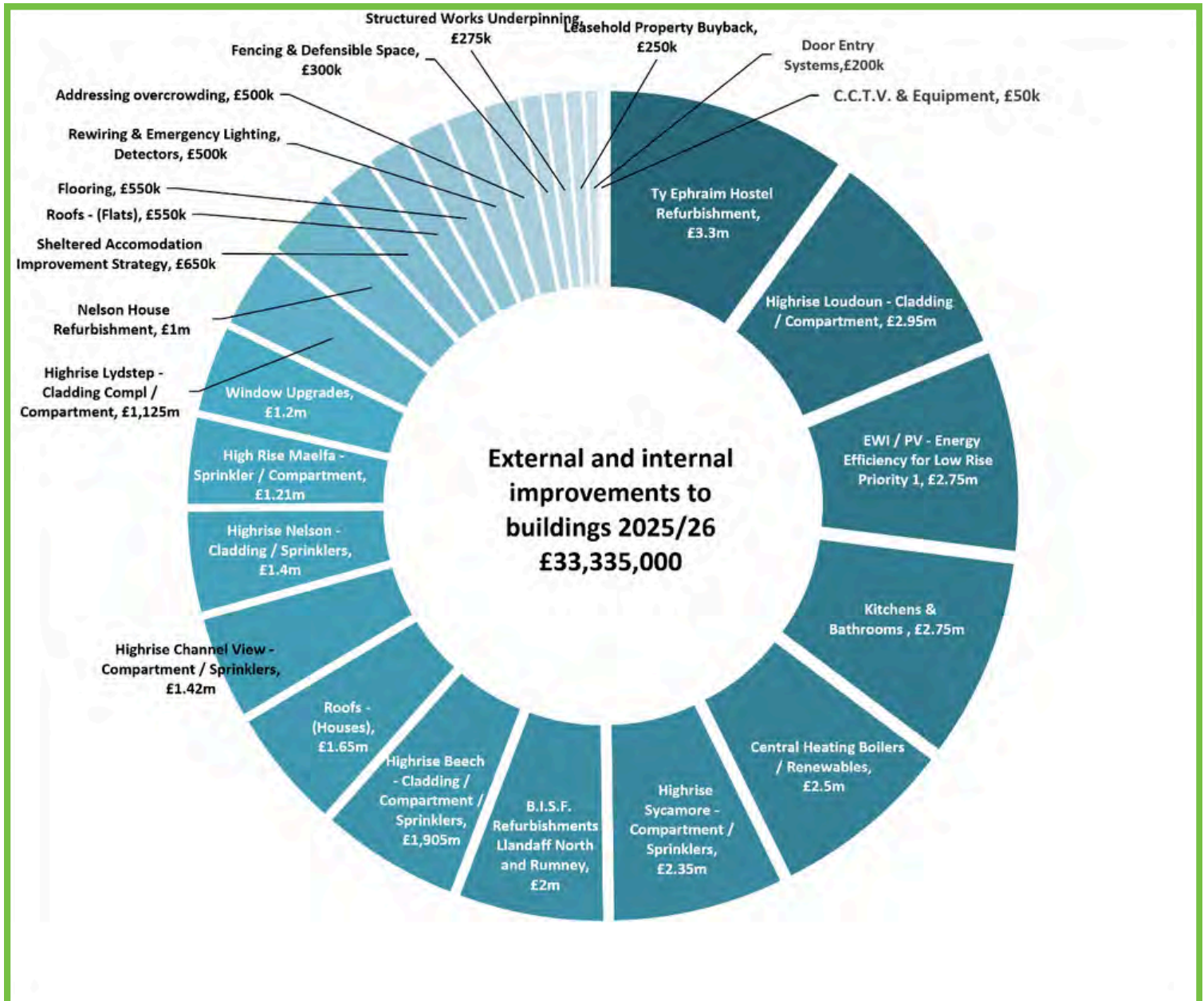
**Energy Efficiency
Schemes - £100k**



Figures provided are predicted as at February 2025 and are inclusive of grant monies. The figures highlight the highest spending areas - other maintenance work has been undertaken however spend amount is smaller and not included in the infographic above.



Planned Improvements for 2025/26



In addition to building improvements, a further £3.050m will enhance the external environments of our estates, and a further £3.9m is allocated for home adaptations through our Disabled Facilities Service.

Previously, our 30-year plan looked at expected life cycle of property elements such as kitchens and bathrooms and used this to predict when improvements such as roof upgrades will be needed. This allowed us to plan our budgetary commitments into the longer term.

Due to the large amount of work completed on properties during the process of becoming WHQS compliant, many property elements will 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 to ensure less peaks in both cost and volume of work required.

In addition to this, conducting full condition surveys allows us to accurately determine the time before replacements are needed as this can vary from property to property. This data will be compared with asset lifecycle information to ensure life expectancy matches our survey findings.

Section 6: Providing comfortable homes that promote wellbeing.

Exposure to Noise

To protect tenants' physical and mental well-being, it is important to reduce noise pollution in residential properties. New homes are designed and built to shield tenants from common domestic noises from neighbouring homes and from traffic or other external ambient noise.



Existing homes have double glazing and Secure by Design doors installed to lessen external noise. These features are replaced on a scheduled maintenance program, and repairs are made as needed to ensure they remain effective.

Energy efficiency measures, including roof insulation, cavity wall insulation, and external insulation, also provide soundproofing benefits in addition to their main functions.

Disabled Adaptations

Disabled adaptations are key to supporting people to remain independent at home. Cardiff Council has a dedicated service for providing adaptations to peoples homes in order to enable them to live as independently as possible when faced with the barriers to housing that come with all forms of disabilities. This Disabled Facilities Service (DFS) works closely with our Occupational Therapy team to ensure that they agree any proposed adaptations are both necessary and appropriate for the individual. The DFS then ensures that any solutions are both reasonable and practicable for the home environment. The capital programme for 2024/25 for adapting properties in the public sector was £3.9M and to date (1.4.24 to 31.12.24) the team have been able to complete the following:

- 289 medium to large adaptations (stairlifts, bathroom conversions, through floor lifts etc. right up to the provision of a small number extensions to house additional but essential facilities)
- 1028 small adaptations (grab rails, small ramping projects etc.)



A ramp allowing for access to a wheelchair user

A level access shower with half height shower doors enabling a wheelchair user to shower with assistance from a carer



A modular extension allowing for the inclusion of additional essential facilities – hoisting, wet room facility etc.

Addressing overcrowding

Helping those who are living in overcrowded accommodation.

The Housing Waiting List indicates that approximately 3,000 families are living in overcrowded accommodation, of these 663 are living in council homes. Therefore, we are delivering innovative solutions to help address this issue. Officers from Allocations, Planned Maintenance, Tenancy and Voids are working collectively through a dedicated Overcrowding Workstream to concentrate on addressing the issue using a range of methods and approaches.

Increasing the number of larger properties in our stock.

We are purchasing larger properties off the open market to let. Since April 2022 we have purchased 13 properties that have at least 4 bedrooms, with additional homes being added to this in the pipeline. Our new build programme also ensures that a number of 4 bed properties are built as part of these new schemes. Where possible, additional rooms in attic spaces are also being created in these new build properties to provide additional living or bedroom spaces for larger families.

Multi Generational Living

We have identified a need for larger family homes that support people of all ages and backgrounds to live independent lives. To help address this housing need and reduce the current pressures being faced by many families who are over occupying/overcrowding in their existing homes, the Council is exploring the potential to develop a housing model that can help support larger families live together and is of mutual benefit to multiple generations. We call this form of housing multigenerational living. Plans are underway to create a new development that will provide a setting for a mutually supportive intergenerational community within the heart of Butetown.

It will be a place where people of different ages and backgrounds can live together in high quality housing, gaining an increased sense of well-being, independence, with opportunities to share activities and socialise.



Multigenerational living support people of all ages and backgrounds to live independent lives

Adapting properties to address overcrowding

We are also committed to delivering innovative housing solutions to tackle overcrowding, and where appropriate, extending existing properties to provide much needed room for families. This can be done via a range of methods, including attic conversions, traditional extensions and modular pod extensions.

Although modular pod extensions are more expensive than traditional extensions, they offer a sustainable alternative with quicker construction times and less disruption to tenants. Additionally, as non-permanent structures, they can be relocated to another property if necessary.

In 2024/25, one property received an adapted pod extension to replace a ground floor existing small bathroom.

Two 3 bed properties have also been converted, one into a 4 bedroom house and another into a 5 bedroom house



Ongoing works

Currently, work is in progress at four properties on site, and two more projects are under consideration and assessment.

Rightsizing

Community Transfers (Mutual Exchanges)

Community Transfers are an excellent way of tenants who are overcrowded or under occupying to transfer into a property that better suits their needs.

Homeswapper is a digital solution that can help to match tenants who are looking to move to a different property. The Council can support tenants to do this through digital sessions in Community Hubs across the city.

Rightsizing Coordinator

The new Rightsizing Coordinator will play a crucial role in facilitating community transfers between council tenants who are downsizing and overcrowded families. This officer identifies suitable matches using data held on the Housing Waiting List and actively engages with all parties to promote the benefits of community transfers including quicker relocation times and the opportunity to move to a more appropriately sized home without waiting for a new allocation. Tenants receive support throughout the exchange process, including assistance with paperwork, helping to reduce any barriers to moving and ensuring that all parties are fully informed and comfortable with the arrangement. By promoting this efficient and mutually beneficial solution, the Rightsizing Coordinator helps optimise housing resources, reduce overcrowding, and improve the overall living conditions for tenants.

Rightsizing into Older Persons Accommodation

The Rehousing Solutions Team offers support for older tenants to relocate to smaller, more manageable homes that better meet their needs. This in turn frees up more families homes which can then be reallocated. The team provide services tailored to individual needs and preferences, assisting with overcoming obstacles and offering practical and financial incentives, such as furniture removals and clearance of unwanted items. Individuals are supported through every aspect of the moving process.

This approach has been used recently through an innovative Community Living initiative at Addison House. The initiative has been well-received and 26 tenants left family accommodation to move into these apartments therefore releasing 26 much needed family homes.



Addison House

Our Commitment: In our 2024/25 Business Plan, we committed to help more tenants 'right size', by introducing a new dedicated officer to support them through the process of exchanging properties.

Our Action: A new "Right Sizing Co-ordinator" role has been created. The role takes a person-centred approach to actively finding appropriate matches for people on the Housing Waiting List and supports both parties throughout the process, offering practical and financial support and incentives where required.

Older Persons Community Living

We have a number of Community Living schemes which are situated across the city. They offer a variety of amenities and support to help older residents live independently and stay connected. The schemes have undergone extensive refurbishments, enhancing communal areas, gardens, and accessibility features. The schemes are inclusively designed, and have accessible accommodation which meets the Royal National Institute for the Blind (RNIB) Cymru Visibly Better Standards.



Christmas celebrations at our Older Persons Community Living

With a scheme manager available on weekdays, residents receive the necessary support and advice to maintain their independence and age well. The quality of accommodation and support is nationally recognised by the erosh, (a national consortium for older people's housing and support) Independent Living Standards.

There is an added layer of security with monitored CCTV and video door entry systems. Residents also benefit from communal laundry facilities and a guest suite for visiting family members. The communal rooms host a range of events and activities designed to prevent loneliness and social isolation, focusing on health, wellbeing, money advice, and preventative support.

Collaborations with local agencies and schools bring additional benefits, such as Get Cooking courses with Public Health Wales, physiotherapy sessions, and Tai Chi classes. Residents can enjoy a vibrant community with activities like axe throwing, film clubs, sing-along coffee mornings and inter-generational activities and much more, fostering an active and connected community.

Staff also provide support residents with any cost of living difficulties they may be facing. Residents can participate in diverse activities such as axe throwing, Tai Chi, film club, sing-along coffee mornings, inter-generational activities and much more, fostering an active and connected community.



Activities at our Older Persons Community Living

Section 7: Providing a suitable garden and attractive and practical outside spaces

Suitable Gardens

WHQS 23 states that all homes should have a suitable garden. Where possible, all houses will have an easily maintainable, level garden with paved access and a drying line.

External storage for cycles and equipment

As part of the requirements of WHQS 23, external storage for cycles and equipment must be made available for tenants. In 2024, the Land and Asset Team undertook a bike storage pilot as part of their Courtyard Improvement Programme.

The pilot, which took place in the Riverside area of Cardiff tested a smart, secure solution for residents' bike storage. This bike storage is the first of its kind in Wales, with a secure key-controlled lock on the outside as well as space for 6 bikes to be locked away inside.

The new storage allows residents to store their bikes safely and securely without the need to keep bikes in their property, in communal hallways or chained up outside.

The bike storage is Welsh Housing Quality Standards compliant and supports our wider policies to promote sustainable and active travel and reducing crime.

Due to the success of the pilot – the team have now received funding from Transport Wales, which will provide an additional 26 units of bike storage across the city.



Smart, secure solution for residents' bike storage

The Local Action Team (LAT)

Our Local Action Team are committed to helping residents and communities with their overgrown gardens and unwanted build-up of waste. The team also works together with residents to create a better community by clearing fly tipping and litter.



Local Action Team – Garden Clean up Case Study

T was referred to the Local Action Team by the Tenancy Sustainment Team, both his front and back garden were overgrown. T had some personal issues that meant he was unable to maintain his gardens regularly. This soon developed into the gardens becoming completely overgrown and too unmanageable for T to deal with himself.

The Local Action Team attended T's property to tackle the overgrowth. On the first day, the teams cleared all waste from both the front and back gardens. They also cut back and trimmed the front of the property, leaving it tidy and well presented.

On the second day, just one team was required to return to cut back the rear garden, revealing a substantial patio and raised rear area that T could enjoy.

T was very thankful for all of the Local Action Teams hard work, and is looking forward to using his new gardens.



Garden before Local Action Team



Garden after Local Action Team



Teaming up with Parks

The Local Action Team continue to work with other departments in Cardiff Council to make the community a better place for residents. They have recently teamed up with the Parks department to plant mixed narcissus bulbs on some of the verges along Beechley Drive in Fairwater, which will help improve biodiversity.



Local Action Team and parks team planting blubs to help biodiversity

Biodiversity

Cardiff Council has a biodiversity policy that outlines Cardiff's commitment to the Biodiversity and Resilience of Ecosystems Duty (BRED) and it provides guidance on green space management, biodiversity enhancement, and community engagement.

This aims to:

- Enhance and protect biodiversity across Cardiff.
- Promote ecosystem resilience through sustainable management practices.
- Align activities with the Green Infrastructure Plan and the BRED Action Plan.
- Contribute to the One Planet Cardiff climate change strategy.
- Foster community involvement in green space management.

Cardiff Housing owns significant land in the city and participates in the Council scheme. Several biodiversity projects involve housing land or engage council tenants:

Community Gardens

Cardiff hosts four community gardens on housing land, enabling tenants and residents to participate in sustainable planting of fruits, vegetables, and flowers. These gardens promote biodiversity, foster social interaction, and enhance green spaces on properties owned by the housing authority.

One-Cut Grass Mowing Scheme

Cardiff Council has implemented a "one-cut" mowing strategy for 33 sites, including five housing areas. This approach promotes habitat diversity, supports various plants and animals, and enhances the natural environment. The council plans to expand this scheme in phases to more housing sites.

Coed Caerdydd Tree Planting Program

As part of the One Planet Cardiff Strategy, Coed Caerdydd aims to boost tree cover in Cardiff. So far, 303 housing-owned sites have benefitted from these efforts, with plans to plant more trees for nature and community benefits.

Cardiff Council has designated areas to support pollinators essential to ecosystem health. One pollinator patch on housing-owned land supports bees and butterflies.



Grass Verge Protection

In alignment with this policy, requests for driveway installations on housing-owned grass verges and adjacent green spaces will no longer be approved. This measure is intended to preserve these areas for biodiversity and green infrastructure.

We will continue to deliver more biodiversity in schemes on housing owned land.



Hollybush Estate Community Garden

Graffiti Removal Team

The graffiti removal team is committed to keeping Cardiff free of graffiti, ensuring public spaces remain clean and enjoyable for everyone.

Key responsibilities of the Graffiti Team include:

Timely graffiti removal:

- Offensive or abusive graffiti: Removed within 24 hours.
- All other types of graffiti: Removed within 10 working days.



Utility Boxes with Graffiti



Utility Boxes after Graffiti Removal Team



Between April 2024 and December 2024:

96% of offensive or abusive graffiti were removed within 24 hours.

98% of all other types of graffiti were removed with 10 working days.

Caretaking Team

The Caretaking Team plays a vital role in ensuring that Cardiff remains a safe, clean, and welcoming place for tenants and leaseholders. Working closely with the local community and other housing teams, the Caretaking Team delivers essential landlord services to residents and leaseholders across the city.

Key responsibilities of the Caretaking Team include:

- Cleaning and inspections: Maintaining and inspecting the communal areas of 857 low-rise flats, 8 high-rise blocks, 13 homeless hostels, and 11 Community Living Schemes across Cardiff.
- Safety checks in flat communal areas and courtyards: Monitoring for potential issues such as asbestos disturbance and potential fire risks.
- Reporting and repairs: Identifying and reporting required repairs to relevant teams.
- Waste collection of flats and courtyards: Coordinating the collection of bulky waste and managing accumulations of rubbish in communal areas of our flats and hostels.
- Community safety: Reporting antisocial behaviour and safeguarding concerns to appropriate services.

Community art initiatives

The City Art Project is an initiative which transforms spaces with vibrant, community-led artwork. Generous donations of paint have been received from various companies, including LCB, M Delacey, and Travis Perkins. These materials are distributed to artists who create artwork on frequently vandalised areas and designated walls provided by partner services. This initiative not only transforms these spaces but also promotes creativity and deters future vandalism.

Subway Transformation: Artwork has been installed in a frequently vandalised subway in collaboration with a local high school and its students, turning the area into a vibrant community space.



Subway transformation after City Art Project

Youth Collaboration: In partnership with a local youth centre and exchange students, artwork was installed on Electric Boxes across the city with permission from utility companies, creating a colourful and engaging space for the community.



Utility Boxes after City Art Project

Fly-Tipping Issue at Hodges Square

The ongoing issue of fly-tipping at Hodges Square has been causing significant challenges. It has obstructed access for waste management teams, preventing them from completing their biweekly collections and leading to a buildup of waste. The problem has been exacerbated by road closures, further complicating the situation.

The Caretaking Team worked in collaboration with the Local Action Team, local Councillors, and waste education teams, to address these challenges and residents were encouraged to recycle and dispose of their waste properly.

One of the key concerns raised was the issue of non-residents using the bin areas for fly-tipping, which blocked access to the bins – to address this the Caretaking Team have rescheduled their visits to ensure the bin areas are regularly checked and security cameras have been installed to deter fly-tipping.

The collaborative efforts between caretaking teams, local partners, and residents, continued monitoring, community engagement, and preventative measures are key to ensuring long-term solutions to these challenges.



Hodges Square Bin Area after Caretaking team



Tenants Survey 2024

In our Tenants Survey 2024, tenants were asked how satisfied or dissatisfied they were that the service charges provide value for money. Some of the comments as to why tenants were dissatisfied with service charges concerned issues with cleaning and caretaking. We have therefore committed to the action below:

We will continue to review and modify the Caretaking Service in order to improve the quality of cleans and reduce missed cleans by:

- Introducing a new rota for the city to ensure coverage for sickness and annual leave.
- Replacing post inspections with new compliance and complaints inspections
- Undertaking audit inspections to ensure that inspections are adhered to and that cleaning standards are maintained.
- Monitoring and reviewing complaints to identify trends.
- Continuing to engage with residents of the community on how to further improve services.



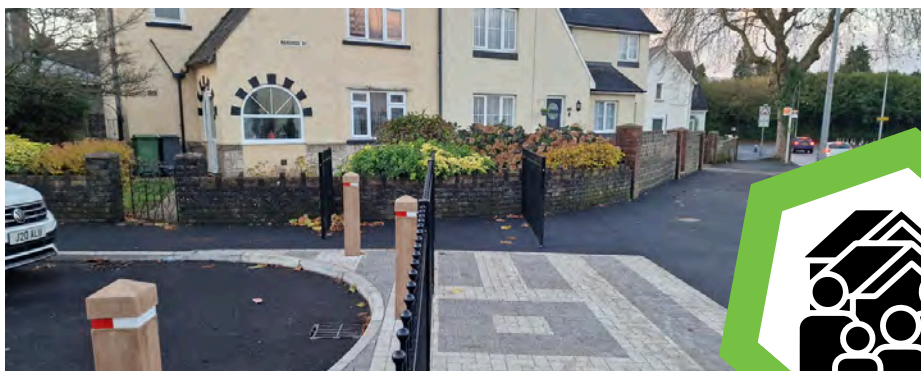
Regenerating our Neighbourhoods

Much of the housing that Cardiff Council provides is located on purpose-built estates, which have, over time, become communities in their own right. Our Estate Regeneration Programme ensures that these estates are safe and attractive places in which to live. Continuous investment in housing is essential, but it is also important to improve and maintain the surrounding environment and supporting infrastructure.

The Estate Regeneration Programme focuses on identifying and delivering schemes which enhance the external environment of housing estates, with an aim to tackle community safety issues, poor quality street environments, inadequate parking and waste storage areas for flats. Gully closures are also considered and arranged where appropriate to reduce crime and anti-social behaviour. The overall aim is to improve the quality of life for residents, promote pride in the community and respect for the environment.

Consultation with tenants and residents is carried out to identify what matters to them. This also provides an opportunity for tenants to discuss issues and how they can be tackled. The process encourages residents to take an interest in where they live and allows them to have their say. Each estate regeneration project is tailored to the local area and is shaped by the priorities identified in partnership with local communities. One-off improvements to address specific environmental issues are also carried out in response to requests from tenants and ward councillors.

In Ely, several environmental improvements to road end closures have been delivered with future phases planned for delivery in 2025. The latest project to be completed are improvements to two road end closures at Marcross Road/Grand Avenue and Meyrick Road/Macdonald Road.



Marcross Road - Ely, road end closures



Marcross Road - Ely, road end closures

Future plans

Tenants have been consulted on an estate regeneration scheme in Trowbridge Green to identify opportunities for environmental improvements. The scheme, which will be delivered in 2025, involves boundary improvements to both Council and private properties, footway and highway improvements and upgraded courtyards to flats, including waste provision. A review of priorities for future estate regeneration schemes is currently being undertaken.

Chapter 5

Supporting our Tenants

Section 8: Addressing anti-social behaviour

Our **Anti-Social Behaviour (ASB) Team** focuses on reducing anti-social behaviour in communities. The ASB team proactively engage with the community by carrying out regular ASB surgeries within Community Hubs, working closely with tenants to listen to their concerns and using local knowledge to improve neighbourhoods.

The team use a range of measures to help reduce ASB in the community, including:

- Holding **bespoke ASB surgeries** to engage the community in hotspot areas and gain information to inform the work of the team.
- Providing **victim support services** in conjunction with ASB surgeries.
- Encouraging **community engagement** through fun day events in areas across the city.
- Conducting **operational meetings** to engage partners and key stakeholders with the aim of identifying current and emerging issues in areas of the city.
- **Relocating vulnerable tenants** to more suitable housing.
- Continuing to **identify ASB hotspots** through collaborative working with partners and stakeholders.

Our Commitment: In our 2024/25 Business Plan, we committed to building on the success of our area-based work to improve community safety - identifying hot spots and working with our tenants and with other agencies to ensure our neighbourhoods are safe places to live.

Our Actions: We have identified two ASB hot spots in the city and conducted meetings with stakeholders including the Police and Housing Associations in these areas. We have also worked in collaboration with the police in one area to address anti-social behaviour including enhancing the physical environment by installing gates in alleyways.

Successful partnership efforts have also been carried out in another area of the city, where residents who were being exploited (cuckooed) have been relocated to more suitable housing. Additionally, a closure order was obtained to protect the immediate community and to disrupt youth and gang activities in the area. Collaborating partners include the Police, Youth Offending Service (YOS), Supported Accommodation Services, Adult Services, and the Noise Pollution Team.

Following this work being carried out in the area, the number of reports to the ASB Team has reduced and consequently the number of cases. Officers also have also contacted the complainants, giving the opportunity for feedback.

New surgeries held at our Community Hubs have allowed the team to work proactively with residents. The engagement at surgeries has given residents direct feedback on their case and the actions to be taken, allowing officers to gather more information and listen to residents' concerns, making use of their local knowledge to improve neighbourhoods. This has created improved relationships between residents and local ASB Officers.

Feedback from Service User:

"Thanks for everything, you've helped us so much over these very long years and we'd have gotten nowhere without you!"

47 ASB surgeries have been held in the three highest areas of ASB reported incidents



Between April 2024 and December 2024:

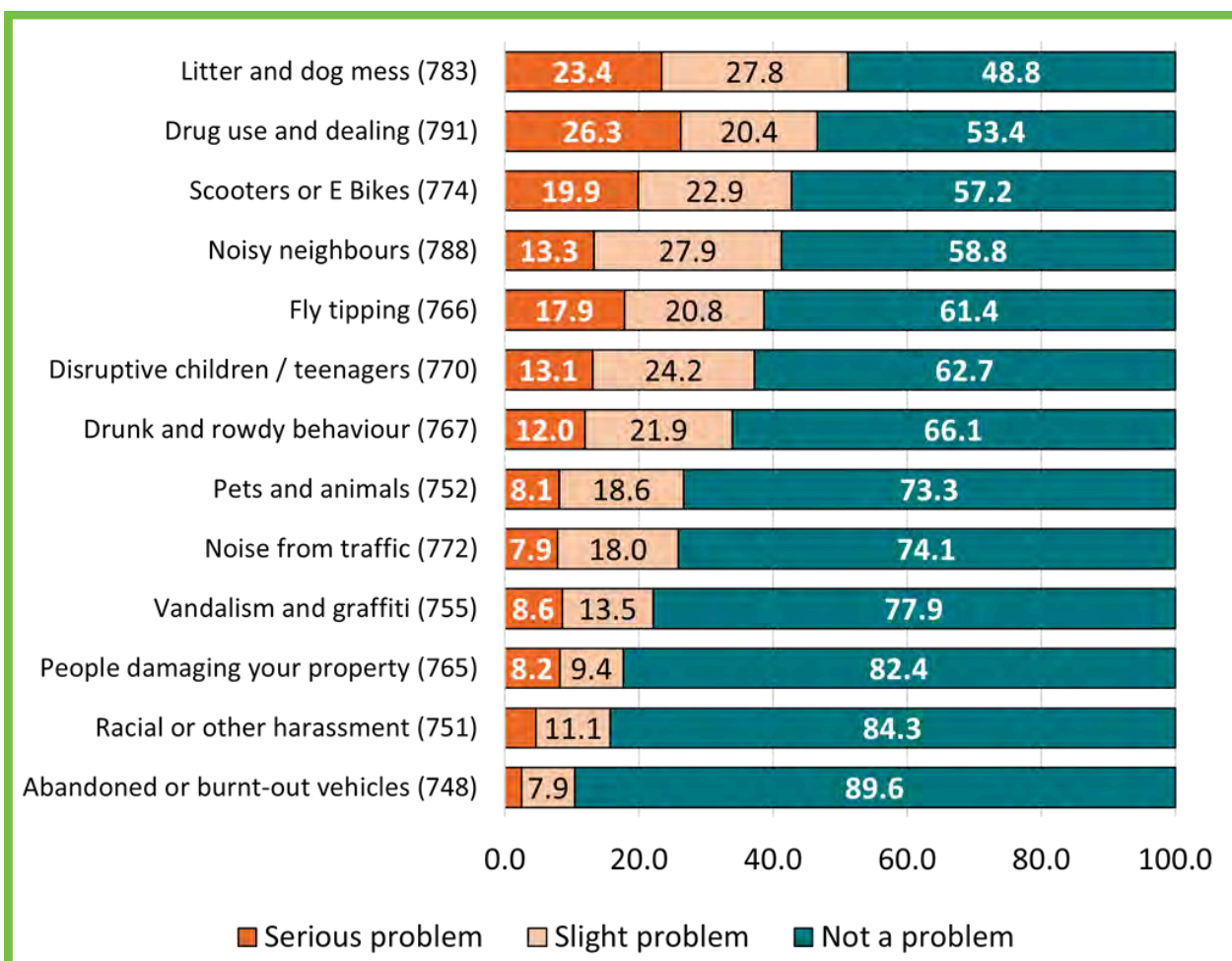
-In 99% of urgent cases tenants were contacted in 1 day

-In 99% of non-urgent cases tenants were contacted in 7 days



Tenants Survey 2024

In our **Tenants Survey 2024**, tenants were asked if the following were issues in their local neighbourhood:



The biggest problem stated by tenants is litter and dog mess, with 51.2% citing it as a serious problem or slight problem. This is a 4.6% increase compared to 2022.

Scooters or E bikes has been highlighted as a problem in 2024, with 19.9% of respondents citing it as a serious problem.

Tenants were also asked **how satisfied or dissatisfied they were with the way we deal with antisocial behaviour?**

Some tenants reported satisfaction with their social landlord's management of antisocial behaviour, but others felt that efforts to address such issues were not always effective. We acknowledge that more action needs to be taken to address as this remains a significant area of concern for tenants. Plans to improve the outcomes for those experiencing ASB will be delivered through a robust action plan. This will include how customer service can be improved and how to keep victims more up to date with their case as well as improving partnership working to deal with the use of illegal bikes and scooters.

In late 2024, a further survey was conducted with users of the ASB service to identify areas for improvement. Respondents shared concerns around not knowing how to report anti-social behaviour and feeling that no changes will be made if they do contact the ASB team.

The results have shown that improving communication with tenants throughout the ASB process is crucial.

In order to build on our current work, we are committed to the action below:

In 2025/26, we will review the feedback received from surveys conducted by the ASB team and implement a robust action plan to enhance the service. This will include;

- Keeping residents updated with their case regularly and any actions being taken. Creating better publicity to ensure tenants are aware of how to report incidents of ASB. Clear and accessible information will encourage more people to come forward with their concerns.
- Implementing a new, comprehensive training package for our staff that will enhance their skills and improve overall service delivery. This will enable our team to handle ASB incidents more effectively and efficiently.
- We will work with community safety, parks, city centre wardens and the police to reinforce links to support and deal with the use of illegal bikes and scooters.
- We will continue to build on the success of our area-based initiatives to enhance community safety by expanding our outreach surgeries to other parts of the city, including Llandaff, Gabalfa, and Llanederyn.
- We will further develop the Victim Support Service to engage our tenants and partner organisations effectively.



Section 9: Making our services more inclusive



Ensuring our services meet the needs of everyone in our communities remains our priority. The Equality, Diversity & Inclusion Strategy for 2024-2028 outlines Cardiff Council's Strategic Equality Objectives and strives to ensure that the city provides great opportunities for everyone regardless of their background, where those suffering from disadvantage are supported, and where every citizen is valued.

In the Adults, Housing & Communities directorate we continue to regularly analyse equalities data held across the directorate and have conducted research into best practice in the delivery of inclusive services. Work is still ongoing to develop a thorough Equalities Action Plan that will be closely aligned to the Equality, Diversity & Inclusion Strategy and will sit alongside and compliment the Adults, Housing and Communities Directorate Delivery Plan.

We want to ensure that all tenants can access services. An analysis of community languages has been undertaken and advice and information resources have been translated into the most spoken languages across the city.

Housing Waiting List

Our Commitment: In our 2024/25 Business Plan, we said we will use the equalities data gathered to identify how we can better meet the housing needs of those from ethnic minority backgrounds on the housing waiting list.

Our Action: Work is currently ongoing to further analyse the Housing Waiting List by ethnicity, considering factors such as family size, average waiting times, housing preference and areas of choice and the demographic information held on all of our current tenants, to ensure that housing services are fully inclusive and meeting the needs of diverse communities.

Initial analysis has shown that when compared to the ethnicity of the Cardiff population, some ethnic minority groups are disproportionality represented on the housing waiting list, with some households having a significant housing need due to overcrowding.



Diversity in our workforce

Our Commitment: In our 2024/25 Business Plan, we committed to ensuring our workforce reflects the diversity of the city and continue to promote and offer job opportunities through our Cardiff Works Service in our local communities.

Promoting diversity in recruitment

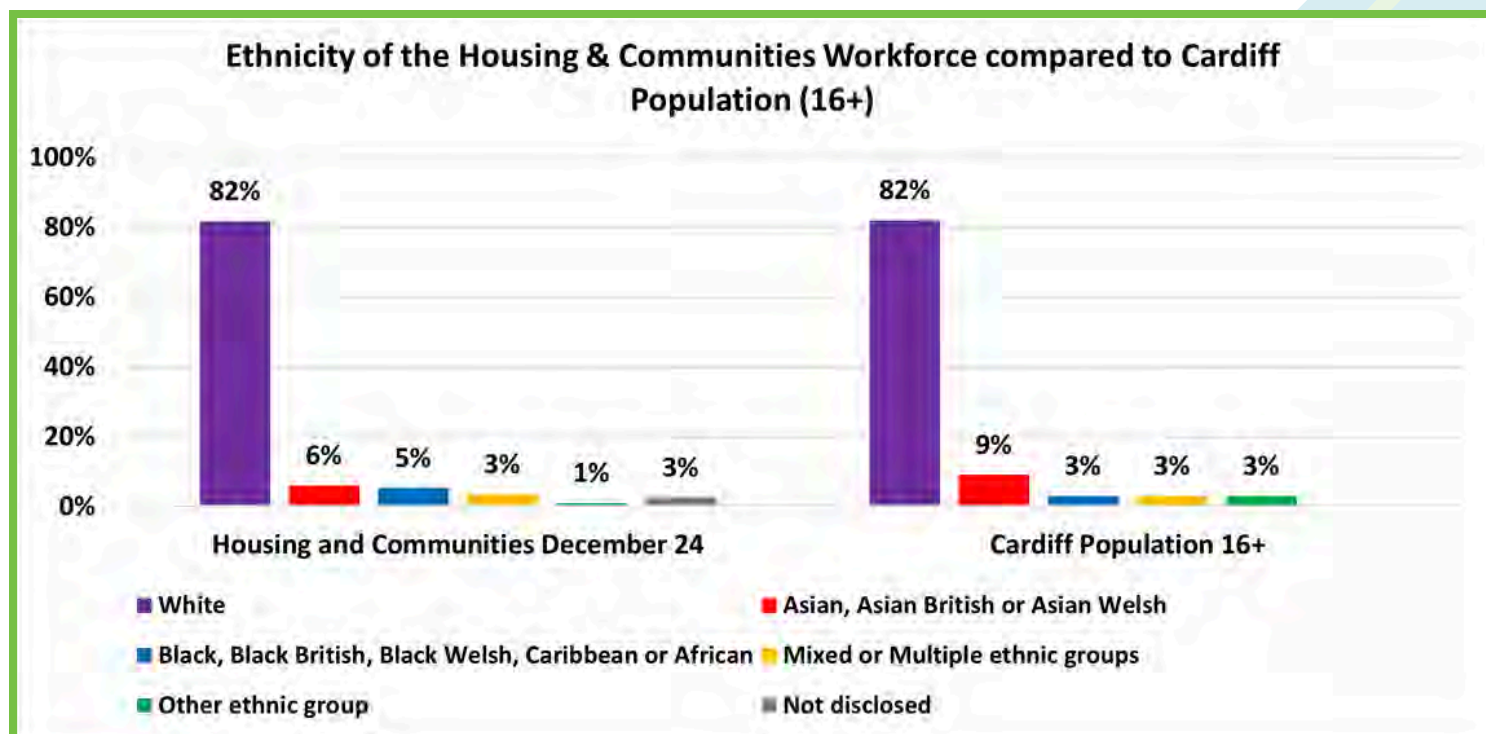
As outlined in the Council's Race Equality Taskforce report it is recommended that we encourage employers in the city to recruit a more diverse workforce, including leading activity to diversify the Council workforce itself.

The Cardiff Works Service have been actively engaging with communities in the Southern Arc of Cardiff to promote Cardiff works as an employment route. The Cardiff Works Engagement Officer plans recruitment fairs and sign-up sessions, working across different locations in Butetown, Riverside and Grangetown.

Cardiff Works 4 You supports individuals from under-represented groups into employment opportunities within Council teams by promoting 3–6-month employment opportunities. This initiative is promoted within our communities and at engagement events.

Between April 2024 – December 2024, 47% of Cardiff Works applicants were from an ethnic minority background.

The below graph shows a breakdown of the ethnicity of all employees working within Housing and Communities at December 2024 compared to the Cardiff population data from the 2021 census.



As of December 2024, where ethnicity is known, 15% of the workforce in Housing & Communities are from an ethnic minority background, very closely reflecting the diversity of the city.

Community Languages

Having a multilingual workforce allows front line services to communicate effectively with tenants from other communities, demonstrates a cultural understanding and offers a personalised service across various languages.

Within our Community Hubs, there are 18 different languages spoken by staff throughout all hubs in the city including Welsh, Urdu, Hindi and Spanish.

There are 36 different languages spoken by Into Work service staff throughout the city, including Welsh, Somali, Russian, Italian and French. Additional languages alongside English:



Community Hubs

Our Community Hubs provide a range of services that tenants can access such as homelessness and rehousing advice, financial advice and support with employment. Hubs and libraries provide multilingual and multicultural resources and materials that meet the needs of Cardiff's diverse population. Books are available in 24 community languages and many staff speak multiple languages.



1,789,950

**Number of visitors to the Hubs
between April 2024 - December 2024**

Our Commitment: In our 2024/25 Business Plan, we committed to continuing to provide a variety of events and activities within our Hubs that encourage all tenants to get involved.

We continue to provide diverse activities in our Hubs to encourage all tenants to get involved. Some of these are demonstrated below:

Cardiff Festival of Languages

In September 2024, Cardiff Festival of Languages was held at Central Library Hub. The event was an opportunity for attendees to learn about the range of different languages and cultures in our diverse city.

Alongside World Language Desks which provided an opportunity to learn useful phrases, a range of different activities were also available, including Chinese calligraphy, a sign language choir and Ukrainian poetry and songs.



LGBTQIA+ Friendly Hubs

Our Hubs and Libraries are designed to be inclusive and welcoming spaces for LGBTQIA+ individuals. Several measures have been implemented to ensure they are supportive and inclusive, including:

- The provision of accessible LGBTQIA+ positive literature
- Prominent diverse book promotions that reiterate the welcoming space for LGBTQIA+ customers and deliver positive representation
- Making available community spaces available for LGBTQ+ social groups
- Active participation in the Pride Cymru Festival in the city
- Working with Pride Cymru to host proud coffee mornings in community spaces



LGBTQIA+ book display

Disability Pride Art Exhibition – Central Library Hub

Throughout the month of July, a Disability Pride Art Exhibition was on display at Central Library Hub to honour the diverse work of Wales-based disabled artists and members of the community. The Wellbeing Support Service worked with disability equality charity Scope and Hub staff to arrange the exhibition.

To ensure the exhibition was inclusive, the team annotated all artwork and provided audio recordings so that those who may have a visual impairment, or benefit from extra information, could also enjoy the artwork. There was a variety of artwork displayed including e-photography, painting, sculptures and more.



Sculptures displayed at the Disability Pride Art Exhibition

Youth Hub

We aim to understand young people's needs better and involve them in the community, so they can connect with others, build confidence, and develop skills through our services.

The Butetown Pavilion Youth Hub is a bespoke facility that provides young people from all areas of Cardiff with online skills training and Into Work advice as well as recreational and social activities. The Hub has a sports hall, dance studio and a music recording studio. Daily sessions and activities are available for young people ranging from 3 – 21 years old – including in the school holidays and late evenings. In addition to this, special events are held on nights where ASB is historically more prevalent in the estates e.g. Bonfire Night and Halloween. These help to keep young people off the streets by providing engaging events late into the night.



Butetown Youth Hub



Our Commitment: In our 2024/25 Business plan, we committed to work in partnership to expand the services provided to young people in the community by beginning the planning process for a new City Centre Youth Hub.

Our Action: Planning process for a City Centre Youth Hub has begun, with more planning and developing set for 2025/26 - a preferred option will be agreed in Spring 2025.

The new City Centre Youth Hub will provide young people with opportunities to receive housing advice and support, engage with others across the city, attend community events and receive tailored support alongside a range of activities.

Currently at the planning stage of the development, we are considering a number of different proposals for the new City Centre Youth Hub, including a recording studio.



Artists impression of City Centre Youth Hub proposed studio

Young Persons Virtual Hub

Our Advice Service have developed a new Young Persons Virtual Hub which will be launched in Summer 2025.

The aim of the site is to bring together an online one stop shop for young people seeking information, advice and assistance on housing, community events and other topics. The site will include additional information for young people to access which include the Cardiff Care Leaver Offer, Mental Health services, young person's homeless information and Additional Learning Needs/Neurodiverse #version of information.



Consultation with young people

In order to develop the site, consultation events with young people were held across the city, who provided valuable feedback and ideas to help finalise the website.

Hubs for All

The Hubs for All project ensures that Community Hubs meet the needs of people with higher level care and support needs. The aim of the project is to support and help those with higher support needs to stay connected in their communities by removing barriers for those with extra care and support.

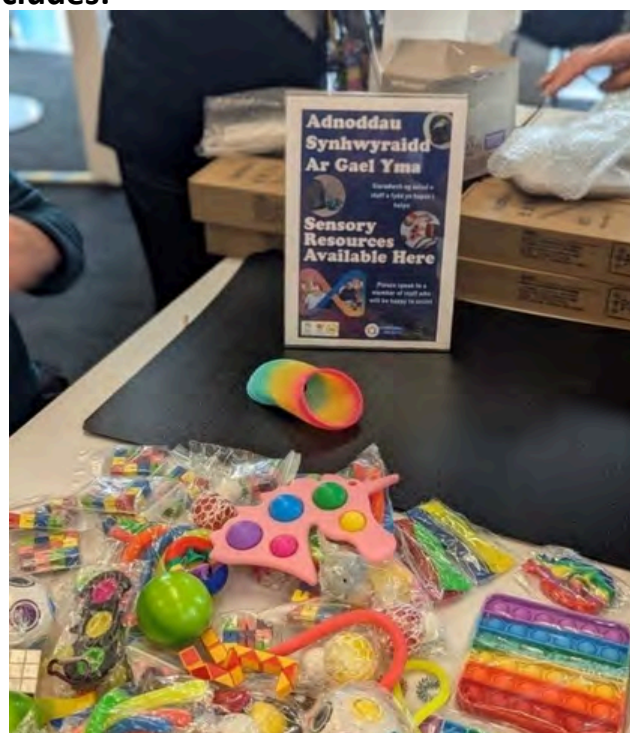
All of our Hubs are accessible, with many having changing facilities and specialist toilets within them. Signage used throughout Hubs is suitable for the visually impaired and the interior decoration colour schemes create dementia friendly environments.

Our Commitment: In our 2024/25 Business Plan, we committed to encouraging people who are neurodivergent to participate in and stay connected with their communities.

Our Action: We are working towards the vision of becoming a Neurodivergent Friendly Cardiff, work has been undertaken to make our Hubs more accessible and inclusive for people who are neurodivergent.

Work to make our Hubs more Neurodivergent Friendly includes:

- The development of neurodivergent workplace champions who can better understand communication, resources and environments that support our neurodivergent customers.
- The availability of sensory resources such as fidget toys, ear defenders, desk fans and lamps to make study spaces more accessible for those with sensory needs
- The creation of virtual and audio tours of our Hubs and libraries with floor plans and sensory maps so neurodivergent customers can pre-plan their visits
- The development of sensory calming spaces which neurodivergent customers can use when they are feeling overwhelmed or anxious.



Sensory resources in our Neurodiverse friendly Hubs

We will continue this work in 2025/26, to ensure that people who are neurodivergent can take part in their communities.

Section 10: Supporting tenants through financial difficulties



We remain committed to assisting our tenants by supporting those who are struggling financially through these challenging times.

Our Commitment: In our 2024/25 Business plan, we committed to continuing to provide dedicated financial advice and assistance to our tenants which can be accessed locally and in a timely manner.

A number of measures and resources are in place to ensure that we can deliver on this commitment, some of which are listed below:

Welfare Liaison Team

Our dedicated Welfare Liaison Team provide one-to-one help with budgeting, debt advice and income maximisation and continue to provide vital work as the cost-of-living crisis continues to persist.

The team actively engage with tenants providing a holistic Money Advice Service always acting impartial to help tenants experiencing difficulty in paying rent and working out affordable repayment plans.

Welfare Liaison Team Statistics:



Between April 2024 and December 2024:

1,328 tenants have been supported

£1,784,918 total benefits have been gained

£422,283 in potential savings for tenants identified

Welfare Liaison Team Case Study

C had been experiencing financial difficulty and fell behind on her rental payments, she was referred to the Welfare Liaison Team for help.

The Welfare Liaison Team carefully examined C's finances and quickly identified an issue with her Universal Credit claim, meaning a large unneeded deduction was being made each month, this left C with little money to live on.

The Welfare Liaison Officer assisted C in notifying Universal Credit about the deduction and helped her with income maximisation to ensure she received all the assistance she was eligible for. The additional funds and removal of the deduction will help C become more financial stable.

The team has reached an agreement with C to repay the arrears once the deduction in her Universal Credit stops. Additionally, they successfully completed a Discretionary Assistance Fund (DAF) application, providing C with emergency funds to purchase food.

More support for tenants

In 2025/26, the Welfare Liaison Team and Money Advice Team will provide a more integrated service for those struggling financially, meaning that support will be provided to tenants in more locations and more staff will be available to help. **By working together this ensures that more tenants can be supported.**



Rent Arrears Pathway

We are committed to not evict any tenant who has rent arrears as long as tenants are engaging with the help our teams can offer. The Rent Arrears Pathway continues to ensure that anyone who is living in the city and experiencing rent arrears can access the help and supported needed via the gateway approach.

A gateway approach ensures that the tenants needs are addressed by providing the right support and all services are accessible through one single point of contact.

A new Rent Arrears panel has been set up for homeless prevention cases within our Housing Advice team.



Help for those having difficulty engaging

Our Homeless Assessment, Advice Services and Finance Team have been working together to create a new Multi-Disciplinary approach has been taken to support tenants in high rent arrears. As part of this approach, Mobile Assessment Officers work with tenants who are not engaging with money advice help. The officers visit the tenants and provide practical guidance and support to encourage them to engage with the Council and begin to pay their rent arrears.

Welcome Spaces

Our Community Hubs continue to offer everyone free, warm, friendly and welcoming spaces. Our welcome spaces offer a warm space to spend time enjoying a free hot drink and also accessing support services including Adult Learning, Health and Wellbeing services and the Welfare Liaison Team. This will help to promote a positive impact on loneliness, isolation and mental wellbeing.



Warm Welcome Space in our Community Hub

Supporting our tenants into work

The Into Work Advice Service is a one-stop shop for tenants who want to upskill in their current role, gain employment, improve their digital skills and receiving mentoring and support.

The Into Work Advice Team offers advice for tenants at their local Community Hubs, alongside mentoring support in our homeless hostels.

The team provide a range of support including training opportunities to enhance skills, help with CV writing, interview preparation and self-employment advice.



Jobs Fair



Into Work Digital Skills Workshop

Alongside employment help, our Digital Support team aim to increase digital skills and accessibility for residents of Cardiff. Drop-in Digital Surgeries are held at Community Hubs across the city to provide help with any digital related issues or queries.

The Adult Learning team offers courses for all abilities, perfect for upskilling in your current role or learning something new.



Volunteering

Volunteering provides the opportunity to give back to the community while accessing training, mentoring support and developing confidence and skills to move towards paid employment.

Volunteer Cardiff

Volunteer Cardiff continue to provide volunteer placements within our Council Hubs and other organisations to enable those participating to increase their confidence and skills and move towards paid employment.



Community Volunteering

Our Community Volunteer team support volunteers to deliver free groups and activities across our Community Hubs.

Tenant who wish to volunteer locally can access information in a number of ways, including:

- Volunteer opportunities into Tenant Participation Newsletter
- Tenant Participation conferences
- Browsing opportunities on Volunteer Cardiff Webpage at www.volunteercardiff.co.uk/volunteer

Volunteering Case Study

M had not worked for many years and needed an opportunity to improve his employability skills and gain recent work experience. M began volunteering on reception at his local hub to build on his confidence in the world of work.

M enjoyed the work he was doing as a volunteer and soon moved to Volunteer Hub Assistant. M applied for a Hub Assistant role when one became available and using the knowledge and experience gained through his volunteering was successful in securing the role.

Section 11: Listening to our tenants

Listening and learning from our tenants in order to improve the services we provide is very important to us. We use a range of methods to hear tenants' opinions ranging from paper and online surveys to in-person focus groups.



Tenants Survey 2024

Cardiff Research & Engagement Centre was commissioned to undertake research into identifying levels of satisfaction as well as the views of tenants on the current services they receive via the bi-annual tenant's survey.

The survey was posted out to a 40% random sample of tenants. This equated to 5,600 tenants. **878** surveys were returned in 2024.

We want to encourage more tenants to engage with the process in future so that they are fully included in how services are delivered. To do so, we are committed to the following action:

Improve take up and response to the bi-annual tenant's survey by:

- Re-designing the survey to make it more user-friendly and visually appealing.
- Further promoting the survey at schools, public events, and GP surgeries.
- Contacting tenants by phone / text to encourage responses.
- Establishing a reward for tenants who encourage neighbours and friends to complete the survey.
- Developing dedicated tenant surgeries in Community Hubs for tenants to complete or hand in the survey, ensuring sessions are offered in different community languages.
- Asking tenants why they don't complete surveys and addressing these issues.





Tenants Survey 2024 Results



The results of the survey have been carefully considered. Some results and the actions to be taken in response to them can be found throughout this business plan, however some of the overarching satisfaction results are set out below:

Overall Service

Tenants were asked how satisfied they were with each of the following services provided:

The highest dissatisfaction amongst respondents were with how complaints were handled. In order to address our tenants' concerns, we are committed to:

Change how we handle complaints in Housing & Communities by;

- Transforming the Complaints Team by conducting a comprehensive review
- Upskilling Officers so that there are dedicated officers for specific service areas, ensuring expertise in those areas and therefore providing expert responses. This will also increase efficiency by reducing cases being passed back and fore across service areas.
- Introducing a dynamic triage process for complaints. We will actively monitor its effectiveness to ensure that complaints are dealt with efficiently and prioritised accordingly.
- We are embedding and strengthening relationships between the complaints team and Housing and Communities service areas for seamless collaboration.
- Delivering training to frontline staff, providing them with the latest knowledge on handling formal complaints and how to address issues directly.
- Seeking out additional training opportunities to keep our Complaints Team up to date with new legislation, policies and procedures.



Listening to tenants

In the Tenants Survey 2024, 18.5% of respondents expressed dissatisfaction with having a say in how services are managed. Additionally, 26.3% of respondents were dissatisfied with the extent to which their views are listened to and acted upon. We want to ensure that tenants become more involved in the way that services are delivered.

We will listen to our tenants by:

- Consulting tenants and leaseholders at the beginning of decision-making processes.
- Liaising with housing departments to create a quarterly newsletter which demonstrates how tenants feedback has been used to improved services.
- Increasing communication with tenants and leaseholders with regards to ongoing work and policy.
- Communicating the new Repairs Standard and process through a series of events.
- Producing infographics and visual aids on improvements and distributing these through Community Hubs and via social media.
- A new Housing website is soon to be launched. This website will provide up-to-date information and advice on various topics, including how to report a repair and how to report anti-social behaviour.
- There will be an increased social media presence for Housing. This includes having a dedicated member of staff who will keep tenants informed of any relevant news and information via Facebook, Instagram, and 'X'.



Your Rent Your Say 2024

Each year, as part of the rent setting process, we consult with our tenants about the rent we propose to charge the following financial year. In 2024, 20% of our tenants (2,728) were randomly selected to complete the survey.

The online survey was promoted through a wide range of channels, including the Cardiff Tenants website. In addition, 15 face to face events were held in Hubs across the city to encourage responses.

The survey received 124 responses, which was lower than in 2023. We are keen to continue to widely promote the survey next year and hope to hear more tenants' voices and opinions.

The survey found that **78.9%** of respondents thought that their current rent is good or very good value for money.



Tenants Together Team

Alongside surveys, we continue to engage with our tenants in a meaningful way through our Tenants Together Team. The team use a variety of different ways to engage with communities, including focus groups and pop-ups within Community Hubs.

Tenants Voice

To directly meet tenants in their communities, Tenants Voice was introduced in 2024. Tenants Voice is a quarterly event which is a chance for tenants and leaseholders to learn about the latest developments in housing policy and procedures.

Tenants and leaseholders have been given the opportunity to learn and ask questions about Cardiff Council's new recycling policy as well as information on how Cardiff Council can help with the cost-of-living crisis. This has included talks from Welfare Liaison, Money Advice and the Wellbeing Team. Further events are scheduled for 2025.

Tenants Times

Communicating with our tenants is a key priority. In 2024, we reintroduced the Tenants Times magazine to all tenants and leaseholders across the city. The magazine includes a range of information including advice on gas safety checks, tenant events, and updates from Cardiff Council partner services.



Broadening the reach of the Tenants Together Team

Our Commitment: In our 2024/25 Business Plan we committed to continue to broaden the reach of the Tenants Together team, to ensure that even more tenants and residents are engaged and having their say in the Council services that support them.

Our Action: Young tenants were identified as an underrepresented group in our focus groups and housing feedback. To address this, a Youth Tenant Panel was created so younger tenants could have their say on Council services.

Alongside a Tenant Youth Panel, Volunteer Cardiff have also developed and issued promotional materials to attract 16-24 year olds to the service as a way to gain valuable work experience and progress into employment and engage in their communities.

A constituted Pensioners Tenant's Together group has also been developed from a group of Tenants and leaseholders residing in bungalows. The group contributes to focus groups and coffee morning's held by the team. The group also encourages older tenants to attend events and activities held across our Community Hubs

Tenants Together has also been working towards digital inclusion with older tenants. This has included one to one sessions on how to use the council website as well as opinions on how we can make our digital services and websites more user friendly.

Work will continue in 2025/26 to engage with more tenants across the community. We will also look at best practice across other Local Authorities and organisations including new innovative ways to engage with our tenants.



Welsh & Community Languages

Our Commitment: In our 2024/25 Business Plan we committed to exploring tenants' interest in attending focus groups conducted in Welsh and in other community languages.

Our Action: All focus groups and surveys in 2024/25 have been offered in the Welsh language. The team also undertook research and identified Arabic as the most used language after English in the city.

The service has engaged with communities in Butetown to discuss holding the focus groups being held in community languages.

Focus groups in Arabic and potentially in Somali with a translator present will also be introduced. This engagement work will continue in 2025/26.

Involving Tenants in decision making - Community Champions

We are also committed to ensuring that tenants and leaseholders are actively involved in decision-making processes regarding the services that support them.

The Tenants Together Team in collaboration with the Community Volunteer Team have created 'Community Champions,'. This is a unique opportunity for tenants who would like to be at the heart of decision-making in their community.

A Community Champions coffee morning takes place once a month, bringing tenants from all over the city together to have a cup of tea and a biscuit and talk all things council housing.

The group has discussed and given feedback on a variety of topics including:

- How the Council can minimise disruption to tenants during repairs,
- Conduct of our repairs contractor operatives,
- Digital inclusion and how we can improve our online services.

Feedback has contributed towards creating the new repairs standard. Other examples include inputting into the new housing website, a reading group for the Tenants' Times and providing views on animations that are to be rolled out to tenants on a range of issues.

Blooming Marvellous

One of the longest running traditions of tenant engagement in Cardiff is the Tenants Together Team's Blooming Marvellous competition. This year the prize went to Braunton Avenue, Llanrumney where residents of a block of flats had all worked together to create a space that all ages and tenants could enjoy. Prizes were also given to Llandaff North Gabalfa Hub and community living schemes at Worcester Court and Wheatley Road.



Braunton Avenue, Llanrumney garden, Blooming Marvellous winners

Section 12: Modernising and improving services for our tenants

In addition to offering face-to-face services through our Community Hubs, Cardiff Council is dedicated to developing and improving digital methods of housing services. This initiative aims to ensure that tenants can access our services at their convenience, regardless of time or location, improving the customer experience.

Our Commitment: In our 2024/25 Business Plan, we committed to continue to develop and improve digital methods of service delivery to improve the customer experience for our tenants.

Our Action: Developments of digital services have continued in 2024/25, delivering the below and we plan to build on this in 2025/26



Some of these improvements include:

Housing Online - Housing Waiting List

In January 2024, we integrated the common housing waiting list information into our Housing Online Portal. This enhancement enables applicants to monitor their waiting list status in real time, reducing the need to phone, write or send emails.



Housing Website

Our new Housing Website will offer tenants essential information on various housing topics. It has been designed for easy accessibility with customer experience in mind and will launch in 2025.



Cardiff Housing Website Front Page

Repairs Online

The introduction of the 'Repairs Online' portal will ensure that we provide the best experience for tenants. Repairs Online will transform how the Council handles repair reports, letting tenants report issues 24/7, all year round.

When fully operational, tenants can use the self-service system on their smartphone, PC, or laptop to report, view, and book repair appointments. Hub staff will be available at Community Hubs to assist those needing help accessing the system. Tenants can also report repairs by phone if they wish.



Live Web Chat

The Live Web Chat service is currently under development and will enable tenants to receive prompt advice and information from the comfort of their homes. This multilingual service will provide the option to escalate to voice or video calls if necessary. Initially, the Live Web Chat will be implemented across the Housing Advice Line, Finance, and Debt Control teams.



Live Web Chat is estimated to be live in Summer 2025.

Self-Service Document Scanning

Scan stations enable tenants to scan any necessary documentary evidence for Housing Benefit and Council Tax Reduction from home or on the go, meaning that they can do so at their own convenience.

New service areas will be added in Spring 2025, providing citizens with the option to self-scan their document evidence at home or on-the-go for Housing and Homelessness submissions reducing the reliance on travelling to Hubs.

Future Developments

Video Library

Development continues of our 'Video Library' of self-help videos, that will guide our tenants on how to perform basic tasks within their homes. Videos on tasks such as "resetting a boiler" and "how to reset a fuse box" will be accessible on the Housing website and other social media channels. The library will allow tenants to complete simple tasks around the home themselves.

Appointment booker

Plans are underway to create an online booking system, allowing tenants to schedule various services such as waiting list appointments. This project is in the early development stages, aiming to make appointment scheduling more convenient for tenants.

E-forms

We are currently exploring the benefits of incorporating E-forms into a number of service areas that currently use paper forms.

E-forms allow for quick and easy submission of information, tenants can fill out and submit forms online, reducing the time it takes to process submissions compared to traditional paper forms.

E-forms will be accessible on any internet-connected device, allowing tenants to provide information at their convenience. Consequently, they will no longer need to visit Community Hubs unless they choose to do so.



Chapter 6

Preventing & addressing homelessness



In December 2023, Cardiff Council's Cabinet declared a housing emergency. Record numbers of people continue to access our homelessness services and the number of people on our housing waiting list remains high.

The Cardiff Housing Support Programme Strategy 2022 - 2026 sets out the overarching vision for homelessness and housing support services in Cardiff. Our refreshed strategy, developed in 2024/25, takes into account the housing emergency and the continued pressures on homelessness in the city and reinforces our aim to **prevent homelessness wherever possible, and where prevention is not possible, we will seek to ensure that homelessness is rare, brief and not repeated.**

Supporting tenants who are struggling to maintain their tenancy

We are dedicated to upholding the Welsh Government's pledge ensuring that tenants who are actively engaging with us will not face eviction due to rent arrears. Our key priority is to help our tenants remain in their homes and prevent homelessness. For those experiencing difficulties with rent payments, various support options are available to assist with their finances. This includes a supportive rent arrears pathway designed to collaboratively resolve issues and individual tailored support by our Welfare Liaison Team.

Additionally, where employment or skills development would positively impact a tenant's financial situation, the Council's Into Work team provide a wraparound employment support services for people aged 16 and over.

Supporting vulnerable tenants

The Tenancy Sustainment Team collaborates closely with other housing teams to support vulnerable tenants in maintaining their council tenancies through various support services, preventing enforcement action.

The team have established a Hoarding Multi-Disciplinary Team (MDT) with partners including Shared Regulatory Services, Adult Safeguarding, a clinical psychologist, MIND, and Adult Social Work Teams.



Between April 2024 and December 2024:

134 Cardiff Council tenants have been offered support by the Tenancy Sustainment team.

Case study

P's case was referred to the Tenancy Sustainment Team by her tenancy officer due to the condition of her property.

P's house had significant hoarding in every room, making 4 rooms inaccessible. The property was in a poor condition, however due to the hoarding, the repairs team were unable to access the property to address the issues. P was also behind on her rent payments and was not working with the finance team to resolve the issue. Because of this, P's tenancy was at risk.

P was initially reluctant to accept the help of the team, but eventually began working with the Tenancy Sustainment Team to get the help that she needed. Together P and the team created an action plan with realistic timelines to achieve her goals.

A referral to the Welfare Liaison Team was made, who were able to help P maximise her income by reviewing her benefit payments and set up a realistic rent repayment plan. The Caretaking team were also able to provide P with a means to dispose of her unwanted items.

This progress enabled the necessary repair work to be completed and with a rental repayment plan in place this ensured that P's tenancy was no longer at risk.

P has said that the support she received from the Tenancy Sustainment team was amazing and that she wouldn't have been able to address the issues without their help.



Providing good quality supported accommodation for those who need it Increasing our temporary accommodation supply

The city's housing emergency has increased the demand for homelessness services, leading to a need for more temporary accommodation. It is crucial that we maintain our capacity to provide suitable temporary housing for those in need. We are continuing to review potential sites across the city to expand our supply of temporary and supported accommodation, to ensure that everyone who needs accommodation is able to access it.

Additionally, in December 2024, the Council purchased an operational hotel, adding over 150 units for immediate temporary accommodation needs.

Innovative housing solutions

To support homeless families, modular homes have been quickly installed at the Gasworks site in Grangetown. This is Wales' largest council-led modular development, boosting accommodation supply faster than traditional methods.

These units are bright, spacious, energy-efficient, and include renewable technologies as per our One Planet Strategy. On-site support helps families address any issues they may have and helps them move on to permanent housing.



Gasworks modular builds site



Improving our current supported accommodation stock

Alongside providing more high-quality accommodation, we are working to improve our existing accommodation. Refurbishment work at our single person accommodation at Ty Ephraim includes adding kitchens to accommodation units, so that residents can prepare their own food and build on their skills to live independently. Future redevelopment work is also planned in 2025/26 at our single persons accommodation at Litchfield Court.



Ty Ephraim -
Refurbishment



Ty Ephraim -
Refurbishment

Helping end the revolving door of homelessness

Our large, supported housing schemes, in partnership with Housing Associations, help single individuals move from hostels to stable, permanent housing, reducing the risk of returning to homelessness.

We currently have three schemes that offer accommodation and support for those with complex support needs.

In September 2024, Cardiff Council approved the purchase of 103 units which are currently being used as student accommodation. These properties will be the first in the Housing Revenue Account to provide settled accommodation for single people.

Additionally, in May 2024, Cardiff Council's cabinet approved the purchase of 2 buildings in Cardiff Bay previously used as office accommodation. Scott Harbour will be redeveloped into a managed scheme and plans are progressing for the site at Pierhead Street, that will increase our offer of accommodation that we are able to provide.

Providing permanent accommodation

The continued housing emergency and demand on homelessness services mean that our temporary accommodation is full. Although purchasing additional properties for temporary accommodation will help with the additional demand, providing permanent accommodation to prevent the homelessness cycle is one of our main priorities.

We allocate a high proportion of council and housing association homes to homeless households to move them out of temporary accommodation as quickly as possible. Between April 2024 and December 2024, 74% of general lets were given to homeless households. While this does impact other individuals on the housing waiting list as they will likely have to wait longer for an offer, we are making every effort to provide affordable housing, with our housing development programme and managed blocks providing much needed accommodation, however demand still exceeds the supply.



Brookfields



Eastern High, Rumney

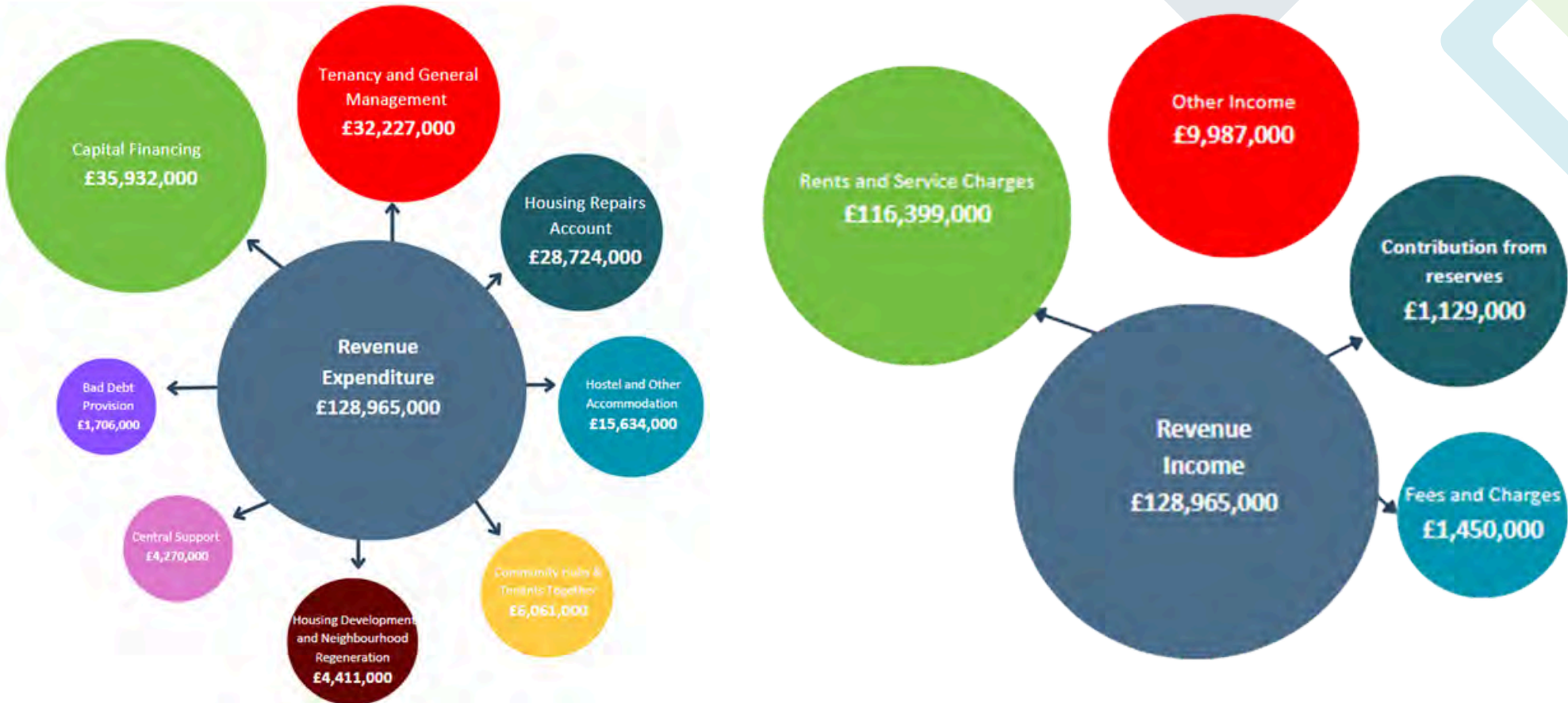


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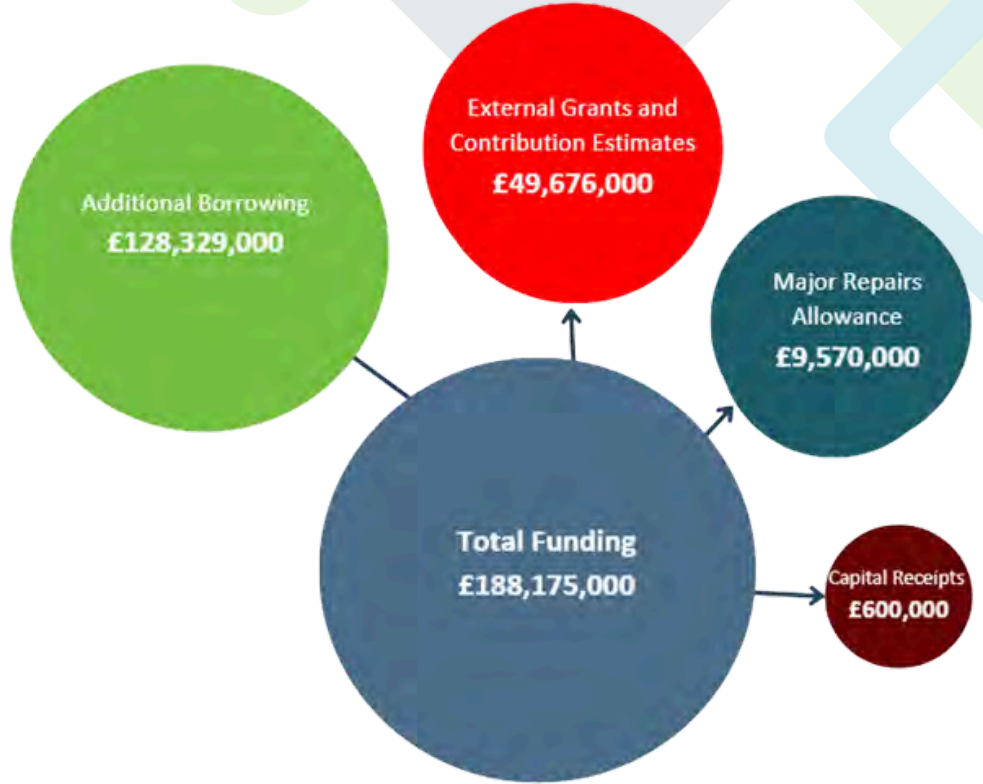
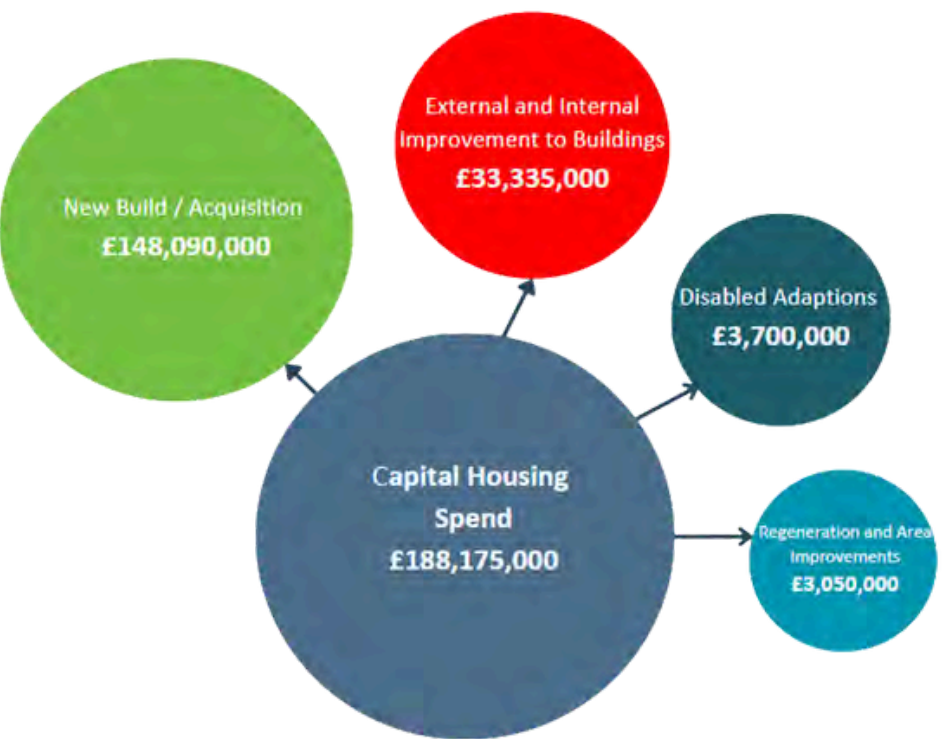
Chapter 7

Financial resources and planning

The following diagrams illustrate HRA expenditure and income estimates for both revenue and capital for the financial year 2025/26. Further details are set out at Appendix A.



These items are in accordance with legislation and the HRA Guidance Manual which sets out the legislation, regulation, guidance and best practice relating to the operation of a HRA.



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HRA Financial Management and Monitoring

A) The HRA Budget

Drafted and submitted to Cabinet for approval as part of the wider Council budget setting process in February of each year, the HRA budget also considers a 5-year Medium-Term Financial Plan, the overall 30-year Business Plan and the planned capital investment programme for the period. Appendix A sets out the planned spend and funding sources for the first five years for both revenue and capital.

B) The HRA Business Plan

This is updated annually, submitted to Cabinet in March each year and subsequently sent to the Welsh Government for consideration and approval. The Plan must meet the following requirement objectives:

- Meet the requirements for application for the Welsh Government Major Repairs Allowance grant
- Demonstrate ability to meet the Wales Housing Quality Standards
- Must be approved by political and senior management governance processes
- Be underpinned by a 30-year financial model which sets out estimates of planned capital and revenue income and expenditure over the 30- year period
- Work as a planning document forming the basis of the HRA business
- Used to safeguard interests of current and future tenants and service users
- Demonstrate the long-term value for money, financial resilience and sustainability of the HRA.

C) The Housing Development and Capital Financial Advisory Board

This board considers regular financial monitoring updates against revenue and capital budgets and sets a framework for the review and approval of the housing development and acquisition programme. The Board is made up of senior management representatives from the Housing and Finance directorates and meets bi-monthly.

It reviews expenditure proposals and related affordability and receives updates on policies and developments within the housing environment.

D) Budget Monitoring

Service accountants with detailed HRA accounting experience work with HRA budget holders to review progress against approved budgets, investigate variances and identify mitigations and actions to bring planned spend into line with forecasts. Where required they work with budget holders to realign budgets to allow additional initiatives to take place or to accommodate changes to available funding. Cardiff Council's Cabinet receives quarterly budget monitoring updates as part of the regular Council reporting processes throughout the year.

Other regular and ongoing financial management and monitoring activities include the following:

- Ensuring that a HRA general balance is maintained at a prudent level
- Creating specific earmarked reserves to mitigate against risk including increasing and unforeseen costs such as the price of materials and the uncertain rent policy in the medium/long term
- Continuing to liaise and consult with the Welsh Government on future rent policy highlighting the importance of ensuring that capital commitments currently being entered into remain affordable
- Continuing to develop indicators to support assessment of financial resilience including prudential borrowing indicators
- Maintaining a prudent approach to repayment of capital expenditure
- Compliance with the terms of reference set by the Housing Delivery and Capital Finance Board in respect to approval or changes in sites proposed for new housing development including viability assessments
- Regular review of service data such as the number of void properties, levels of rent arrears and write offs, progress against the revenue repairs programmes, both responsive and planned, to identify issues and agree interim solutions thus helping to secure improved performance against service objectives
- Regular reviews of progress against the planned capital programme and the level of borrowing needed to avoid unnecessary capital financing costs.

Rent Policy

The Council sets the level of rents within a policy framework set by the Welsh Government (WG). The 5-year Social Housing Rent policy 2020-2025 has been extended by the WG for one year (2025/26) whilst a review is undertaken to inform a future social rent policy for Wales. The current rent policy allows for a maximum 1% rent increase above the rate of the consumer price index (CPI) at the previous September. Where CPI is outside the range of 0 to 3%, a ministerial decision is required for that year.

There is no confirmation of the rent policy approach beyond 2025/26. This and other uncertainties particularly around the impact of inflation continue to represent a significant risk to the resilience of the HRA and business planning as the Council cannot control or accurately predict a key component of the plan.

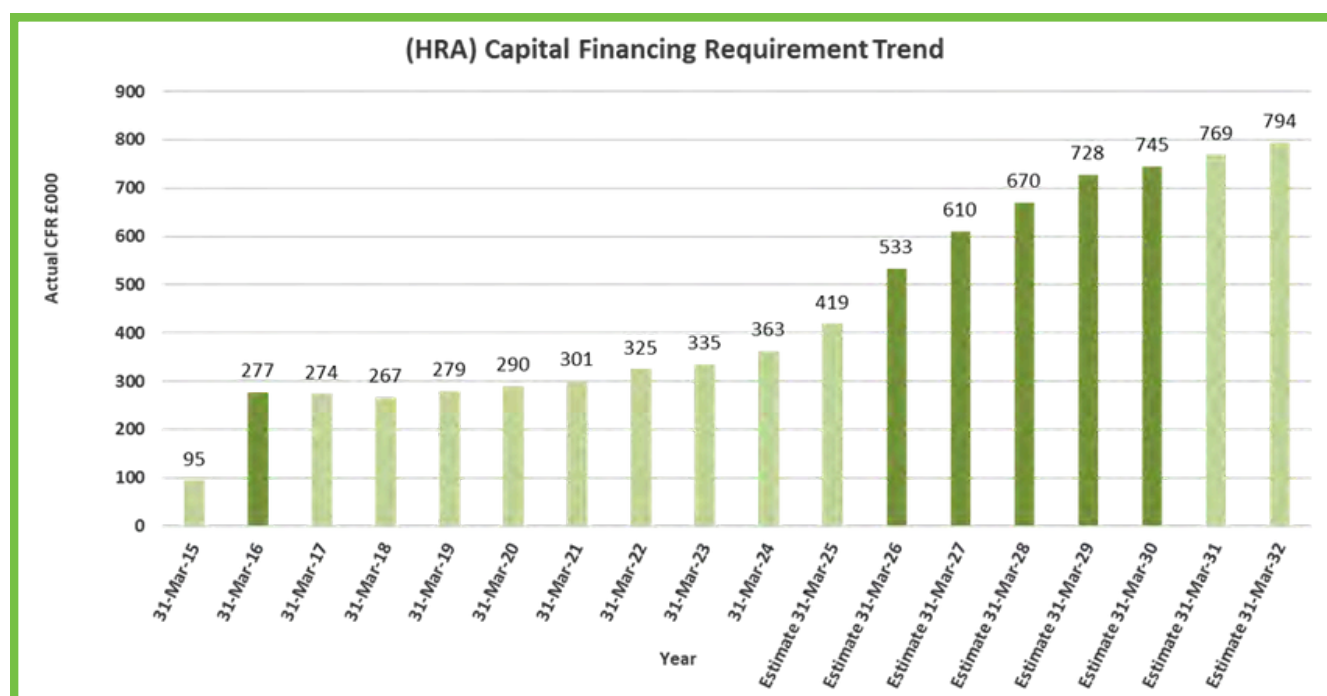
In line with the current rent policy, a ministerial decision was made on 16th October 2024 to limit rents to a maximum increase of 2.7% for 2025/26 for all tenants. This was based on the very low rate of CPI at 1.7% for September 2024 which compares to an annual CPI rate of 2.5%. It was proposed that Cardiff set its rents at the maximum allowed. This was approved by Cabinet in December 2024 ahead of the 2025/26 budget setting and in line with the new notice period requirement of the Renting Homes Wales Act which stipulates 2 months' notice for tenants.

It should be noted that a 2.7% rent uplift, when compared to the 4% uplift assumed for 2025/26 when the 2024/25 budget and MTFP was approved in March 2024, and other revised factors result in a lower rental income of circa £1.9 million.

The Minister also confirmed that the commitments made by social landlords in 2023/24 to prevent evictions and support tenants must continue to be implemented.

HRA Borrowing

As illustrated in Appendix A, borrowing accounts for a very significant amount of the funding for the HRA capital programme. This borrowing results in capital financing costs including interest payable and a prudent revenue provision for the repayment of capital expenditure paid for by borrowing. HRA debt is measured through the Capital Financing Requirement (CFR).



The chart above shows an increasing trend in borrowing requirements, particularly for 2026/27 through to 2031/32.

Financial commitments arising from borrowing must be paid over future generations and are therefore 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.

A robust approach is in place to oversee borrowing commitments and ensure the viability of any housing schemes. The Housing Development Team use a viability toolkit, known as Proval, to assess the financial viability of every development scheme in order to ensure each scheme is affordable for the HRA. The assumptions are updated annually. The viability model evaluates all development costs to determine the total scheme costs and also determines the on-going management and maintenance costs of the schemes.

These costs are evaluated against the rental income that the scheme will generate to determine if the scheme is financially viable and if the total scheme costs will be paid back over a reasonable period of time (50 years).

Scheme viability is tested at various stages of the development process including during the design stage, to help determine the best mix of units for each site, at the planning stage and at the stage of tendering for a contractor. This process helps us to ensure our agreed viability parameters are being met across our development programme and that both senior officers and Cabinet are appropriately advised about viability before decisions are made regarding acquisitions of property or new construction projects.

A housing viability assessment is an essential part of the governance and decision making process used in the Housing Industry, Registered Social Land Sector and also in Local Authorities.

It is a tool that aims to determine whether a proposed housing development or acquisition is financially feasible and sustainable over a prudent period of time, allows determination of value for money and also comparison of different options.

The process that evaluates the costs of the project, such as land, construction, and infrastructure, against the potential revenue from selling or renting the homes. It requires assumptions of inflation, borrowing rates, planned and routine maintenance costs etc as well as assumptions about inflation indices that would be applicable to the many variable involved. The Council undertakes an annual review of the main assumptions used in modelling, having regard to external advice and benchmarking.

The Hurdle rate set is for a project to demonstrate viability or payback over a 50 year period. There may be some to exceed this, by a few years, but this is a significant risk and would be done only following approval and where there is an accepted rationale such as extra care housing or where significant unexpected site abnormal costs have been identified late in the development.

The Welsh Government also use similar modelling to determine the amount of initial grant they may award towards the costs of a project. Given the current weekly rent levels charged by the Council, a development would normally require an initial grant level of 50%-60%. This is subject to a grant bid process by each Registered Social Landlord and the Council for each scheme and subject to availability of overall grant levels allocated for the region.



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As part of its set Governance process, the Council has determined that it will carry out a viability assessment at four stages, to inform decision making at various steps.

Stage 1- at concept design – used to test the proposed mix and number of properties before agreeing a preferred option

Stage 2 – at preferred option stage and ahead of submitting a planning submission. At this stage there more details are known about the site conditions and the likely construction costs based on the preferred mix of units. Viability is tested once more to ensure the proposed scheme remains viable.

Stage 3 – Post planning and pre-tender. A re-run of viability will take on board any changes required from planning.

Stage 4 – Contract award stage. Following the submission of tenders and a test of viability based on the winning bid.

These support decision making and as best practice all those involved in the process from senior managers, members, project managers and finance colleagues need to fully understand the tools and set clear guidelines for compliance.

Sensitivity Analysis

Given the period the HRA 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.

Appendix B sets out the key revenue assumptions within the model for the first five years and in the context of the 30-year business plan period.

These assumptions and other forecasts as detailed in the Business Plan are based on current information and will be subject to a risk of change.

The Risk Matrix at **Appendix C** sets out the main risks to the plan and the potential mitigations and actions put in place to manage these and ensure that the HRA remains affordable and financially viable.

Appendix D considers some key areas of sensitivity within the plan and the potential impact on the forecasts for any one year using the 2025/26 budgets for illustrative purposes.



Cardiff Council
Housing Revenue Account (HRA)
Business Plan 2025/26
Appendices



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Appendix A

HRA Revenue and Capital budgets

Revenue expenditure and income

The model details the planned revenue budget, analysed across the service functions (with an objective split), and the resources assumed to fund planned spend, with the first five years shown in the table below.

REVENUE BUDGET	2025/26 £'000	2026/27 £'000	2027/28 £'000	2028/29 £'000	2029/30 £'000
Capital Financing	35,932	43,132	48,314	52,750	55,874
Tenancy & General Management	32,227	33,384	34,450	35,431	36,790
Housing Repairs Account	28,724	28,815	29,813	30,908	31,939
Hostels & Other Accommodation	15,634	16,746	17,378	17,831	17,843
Community Hubs & Tenant Participation	6,061	6,228	6,394	6,560	6,726
Housing Development & Neighbourhood Regeneration	4,411	4,532	4,654	4,777	4,900
Central Support	4,270	4,365	4,457	4,552	4,644
Bad Debt Provision	1,706	1,937	2,041	2,152	2,197
TOTAL EXPENDITURE	128,965	139,139	147,501	154,961	160,913
Rents and Service Charges	(116,399)	(124,126)	(132,324)	(141,218)	(149,127)
Other Income	(9,987)	(9,829)	(9,564)	(9,720)	(9,874)
Fees and Charges	(1,450)	(1,473)	(1,495)	(1,518)	(1,694)
Contribution from reserves	(1,129)	(3,711)	(4,118)	(614)	0
Contribution from General Reserve	0	0	0	(1,891)	(218)
TOTAL INCOME	(128,965)	(139,139)	(147,501)	(154,961)	(160,913)

Revenue expenditure commitments proposed over the next 5 years include the following:

- **Capital Financing** requirements reflect the current and increasing borrowing requirement proposed in the Capital Investment Programme, interest payable of 4.5%, and the Council's prudent revenue provision policy.
- **Tenancy & General Management** includes the funding requirement for tenant functions including caretaking, the allocations and rehousing unit, compliance and 24-hour services.

- **The Housing Repairs Account** includes all costs of revenue repairs and maintenance of Council dwellings including the estimated costs of a number of new requirements as a result of the updated Welsh Housing Quality Standards 2023 (WHQS 23). This has significant budget implications, including the provision of suitable flooring for all habitable rooms, staircases and landings at the change of tenancy, provision of water butts and water savings devices and some external equipment storage. In addition, the purchase of a new asset database and costs of ongoing stock condition surveys to improve understanding of stock condition and decision making as a result.
- **Hostels and Other Accommodation** include the estimated staffing structures, operating costs and service charge recovery levels for existing and proposed additional temporary and family supported accommodation.
- **Community Hubs and Tenant Participation** includes the HRA share of the community hubs across the city and the operational costs of the tenant participation team.
- **Housing and Development and Neighbourhood Regeneration** reflects the revenue costs of the new build and housing acquisition programme and the HRA costs of improvement to the housing environment, including estates regeneration.
- **Central Support** reflects the HRA share of the costs of the central Council services supporting the HRA, including Financial and Legal Services along with Human Resources and Procurement amongst others.
- **Bad Debt Provision** relates to the adjustment required each year reflecting the movement in rent and service charge arrears and the write offs of income no longer deemed recoverable. This adjustment adds to or reduces the financial provision set aside within the HRA balance sheet and against which write offs are actioned.
- **Rental and Service Charge Income** are the main resources funding the costs listed above (90.8% in 2025/26), reflecting planned increases in stock and assumed timings of availability for let of new units.
- **Other Income** relates to recharges to capital schemes and other support recharges, including to the Housing General Fund for HRA staff support. Also, the anticipated receipt of Welsh Government grant to contribute towards WHQS 2023 costs in 2025/26 (subject to grant award and terms and conditions) and any other grant funding, including Housing Support Grant.
- **Contributions from Earmarked Reserves** to meet any in year shortfalls in the medium term due to the impact of increased service pressures and high levels of borrowing ahead of availability of related rental income from new stock.



The following should also be noted:

- Stock numbers are assumed to increase in line with the New Build Development Programme.
- Rent and service charge income budgets reflect anticipated levels of void/empty properties based on current performance, the management of which is essential to maximise resources for the HRA. Loss of rental income whilst a property is unoccupied and not available to let is a cost to the HRA.
- The Plan provides for service growth and additional pressures linked to increases in stock and the estimated requirements for ongoing management and maintenance.
- The Major Repairs Allowance grant is assumed at current level (£9.570 million) towards the Capital Programme spend over the 30 years.
- The HRA MTFP currently indicates a budget gap of £1.891 million for 2028/29 and a further £0.218 million for 2029/30, after assumed net drawdowns from earmarked reserves over the period 2025/26 to 2027/28 totalling £9.572 million to manage the medium-term position. It is proposed to use the HRA General Reserve to cover this gap and to replenish the HRA Reserves from future operating surpluses over the longer period of the Plan.
- No amount has been included to reflect the financial impact of meeting the WHQS 2023 decarbonisation targets, until there is more clarity on the approach and confirmation of any Welsh Government financial support to meet what are deemed statutory targets. Many of the planned maintenance works included in the capital programme will result in improvements in greater energy efficiency, but not at the scale necessary to deliver the ambitious WHQS 2023 targets.

Over the longer-term period of the 30-year plan, other key assumptions are built into the financial model to test and demonstrate the ongoing viability of the plan and to ensure that service objectives are being met.



Capital expenditure and income

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

		2025/26	2026/27	2027/28	2028/29	2029/30	Total	
		£000	£000	£000	£000	£000	£000	
Expenditure	Regeneration and Area Improvements	3,050	1,650	2,750	2,750	1,900	12,100	
	External and Internal Improvements	33,335	43,405	29,235	18,825	13,825	138,625	
	New Build and Acquisitions	148,090	127,070	101,965	99,300	50,650	527,075	
	Disabled Facilities Adaptations	3,700	3,700	3,350	3,350	3,350	17,450	
	Total Expenditure	188,175	175,825	137,300	124,225	69,725	695,250	
Resources	Major Repairs Allowance Grant	(9,570)	(9,570)	(9,570)	(9,570)	(9,570)	(47,850)	6.9
	Additional Borrowing	(128,329)	(91,982)	(78,660)	(69,805)	(38,830)	(407,606)	58.6
	Revenue / Reserves	0	0	0	0	0	0	0.0
	External Grant and Contributions Estimates	(49,676)	(73,673)	(49,070)	(44,850)	(21,325)	(238,594)	34.3
	Capital Receipts	(600)	(600)	0	0	0	(1,200)	0.0
	Total Resources	(188,175)	(175,825)	(137,300)	(124,225)	(69,725)	(695,250)	100

Expenditure commitments proposed over the next 5 years include the following:

- Regeneration and area improvement projects to create better and safer places to live with works including defensible space, road/footpath realignment, improvements to flats, garages, gullies and open spaces
- Investment in existing housing stock for recladding, building safety, priority energy efficiency schemes and to meet Welsh Housing Quality Standards to ensure homes are warm, safe and secure
- Completion of existing house building partnership programme and commence work on a further phase and sites to deliver more homes to tackle the significant affordable housing demand in the city with a clear reliance on significant grant funding to ensure plans are deliverable as well as affordable
- Adaptations to dwellings for eligible tenants to live independently and improve their movement in and around the home.

Appendix B

HRA Revenue assumptions

The detailed 30-year financial model behind the HRA Business Plan includes several key assumptions used to determine the level of resources available to council housing over the next 5 years and in the context of the next 30 years.

These key baseline assumptions are listed below:

	2025/26	2026/27	2027/28	2028/29	2029/30
CPI annual rate %	2.60	2.20	2.10	2.10	2.00
CPI (based on September forecasts) %	2.70	3.30	3.10	3.00	2.90
Rent Uplifts (inclusive of CPI and based on previous September) %	2.70	3.70	4.30	4.10	4.00
Year End Stock Numbers *	14,362	14,678	15,088	15,452	15,630
Bad debts % *	0.80	0.80	0.80	0.80	0.80
Void rents % *	1.45	1.45	1.45	1.45	1.45
Average Rent 52 week (£) *	129.75	134.55	140.34	146.09	151.93
Year End HRA Reserves £m	23.943	20.232	16.114	13.611	13.393

- * Excludes bed spaces and temporary accommodation/supported accommodation units

Other background information on the build-up of the plan includes the following:

- Rent increases in line with current WG guidelines taking account of forward indicators for inflation factors. Following the end of the current rent policy term in 2025/26, it is assumed that in the medium-term rent uplifts are based on CPI +1%, whether or not CPI is within the range of 0 to 3%. This results in uplifts of 2.7% for 2025/26, 3.7% for 2026/27 reflecting the OBR forecast for September 2025/26, 4.3% for 2027/28, 4.1% for 2028/29 and then reducing to 4% for 2029/30).
- Stock numbers as assumed using data from the planned new build programme and timings of availability for let.

- In the absence of an agreed pay award, an average 3% annual uplift is included for 2025/26. This equates to a flat rate award (£1,000) on all spinal points in line with the approach agreed for pay awards for the last 3 years (£1,925 in each of the years 2022/23 and 2023/24 and £1,290 for 2024/25). Pay uplifts at a flat rate of £1,000 are assumed for 2026/27 through to 2029/30. This is dependent on a number of variables and subject to risk of change.
- 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 Real Living Wage.
- In terms of National Insurance employers' increased costs, it should be noted that the budget and MTFP proposed includes the assumption that WG funding will be received at 85% of cost. This is in line with recent announcements that funding will be made available for all public sector workers. The actual amount receivable and mechanism for any funding is unclear and is not anticipated to be confirmed until later in the year. This is a risk to funding levels assumed and could impact on the resources available to the HRA, which will require further consideration of efficiencies and/or service change.
- CPI inflation over the MTFP period is based on the Office for Budget Responsibility (OBR) forecasts. Thereafter, the position is more uncertain, and, over the remaining Plan period, CPI uplifts over a range of costs are assumed at a high level and linked to stock movements. This ensures that a level of budget growth is built in reflecting increased demand for services as stock levels increase.
- A £28.724 million budget has been set for Council Housing Repairs for 2025/26 reflecting the estimated requirements for both planned and responsive maintenance and to deal with a backlog of responsive repairs. This excludes the budgets for planning and clerical processing of repairs which are classed as a management item in line with the recommendations of the Housing Guidance Manual.
- A planned drawdown of £0.779 million from the Housing Repairs and Building Maintenance earmarked reserve in 2025/26 to fund estimated costs relating to a backlog of responsive repairs.
- Drawdowns as required from earmarked reserves as a result of high inflationary cost increases, capital financing and other commitments in the medium term. The planned drawdowns will fully deplete available reserves by 2028/29 with the longer-term aim of replenishing reserves from future surpluses.
- Estimated staffing structures, operating costs and service charge recovery levels for proposed new older persons Community Living schemes and for additional temporary and family supported accommodation.
- Capital financing requirements reflect the current and increasing borrowing requirement proposed in the Capital Investment Programme, interest payable of 4.25%, and the Council's prudent revenue provision policy.
- Receipt of the Welsh Government Major Repairs Allowance grant at a constant level of £9.570 million per annum, whilst costs of works for business planning purposes are assumed to increase by 3.5% p.a.

- External capital grant funding assumptions include significant expectations as a proportion of the city's overall allocation for Social Housing Grant and Transitional Accommodation Capital Programme grant. These grants are usually only available on an annual bid process, so make longer term planning and deliverability uncertain.
- A drawdown of £8 million from the HRA General Reserve to transfer to and build up the HRA Resilience Reserve.
- Inclusion of estimated costs of a number of new requirements as a result of the updated Welsh Housing Quality Standards 2023 (WHQS 23) with significant budget implications, including the provision of suitable flooring for all habitable rooms, staircases and landings at the change of tenancy, provision of water butts and water savings devices and some external equipment storage. In addition, the purchase of a new asset database and costs of ongoing stock condition surveys to improve understanding of stock condition and decision making as a result.
- Receipt of Welsh Government grant to contribute towards WHQS 23 costs in 2025/26 (subject to grant award and terms and conditions).
- No amount has been included to reflect the financial impact of meeting the WHQS 23 decarbonisation targets, until there is more clarity on the approach and confirmation of any Welsh Government financial support to meet what are deemed statutory targets. Many of the planned maintenance works included in the capital programme will result in improvements in greater energy efficiency, but not at the scale necessary to deliver the ambitious WHQS 23 targets.

Given the length of the planning period, assumptions can only be robust in the very near term. Planning assumptions will need to be kept under close review and reevaluated during 2025/26 to reflect most recent information, including updated inflation forecasts.



Appendix C

Risk matrix

RISK DESCRIPTION	IMPACT	PRE MITIGATION RISK ANALYSIS	MITIGATING CONTROLS	POST-MITIGATION RISK ANALYSIS
<p>Restricted rent uplift in future years due to changes to the rent policy beyond 2025/26 or to levels of CPI</p> <p>Uncertainty over stream of income (rents and service charges) means there is no control.</p>	<p>Rent freeze / reduction or not allowing +1% over CPI or above reduces the income to the Council in the short, medium and long term due to its cumulative compounded effect.</p> <p>Potential impact on level and quality of service provision to tenants and capital schemes that can be taken forward. Impact of affordability, prudence, and sustainability of additional borrowing. Impact on local and national affordable housing targets.</p>	<p>Red</p>	<p>Carry out robust scenario planning exercises to review revenue operating costs to identify savings. Any identified reductions would need to be fully considered alongside the impacts on service delivery.</p> <p>Review and reprioritise the whole Capital Programme and realignment of future spending plans. However, this expenditure cannot be ceased immediately and would take time to release efficiencies.</p> <p>Other impacts on this approach would need to be fully assessed including the impact of not building new homes in the new house build programme and the repercussions this could have on homelessness.</p> <p>Continue to liaise and consult with the WG on future rent policy highlighting the importance of ensuring that capital commitments currently being entered into remain affordable.</p> <p>Use of earmarked reserves and general balances to support financial resilience.</p>	<p>Red</p>

RISK DESCRIPTION	IMPACT	PRE MITIGATION RISK ANALYSIS	MITIGATING CONTROLS	POST-MITIGATION RISK ANALYSIS
<p>Cost inflation increase above rent uplifts</p>	<p>Increase in costs of supervision, management and repairs and maintenance, including capital contracts. Increased cost of energy and fuel.</p>	<p>Red</p>	<p>Review and reprioritise revenue operating costs and reduce or defer planned expenditure (in line with stock condition requirements), including within the Capital Programme where any variations to planned spend are not committed. However, as above a full assessment of the impacts of these reviews and prioritisation need to be considered.</p>	<p>Amber</p>
<p>Treasury Management</p>	<p>Unplanned increased interest cost payable for any capital expenditure incurred or planned to be incurred which is to be paid for by borrowing.</p>	<p>Red</p>	<p>Integrated Council wide Treasury Management policy and strategy Borrowing at fixed rates where possible to ensure certainty for business planning.</p> <p>Annual Viability parameter governance and approval by Governance Board to control risk.</p> <p>Review of affordability indicators highlighting risk of Capital Financing costs as % of Net Revenue Stream.</p>	<p>Amber</p>
<p>Welsh Government Policy Changes</p>	<p>Impacts of national housing policies and any changes proposed in future Government papers can have an adverse impact on the HRA and could require additional resources to address any unexpected changes.</p>	<p>Amber</p>	<p>Ongoing conversations with the WG and legal counsel to fully understand implications of changes made in the Renting Homes Wales Act.</p>	<p>Amber</p>

RISK DESCRIPTION	IMPACT	PRE MITIGATION RISK ANALYSIS	MITIGATING CONTROLS	POST-MITIGATION RISK ANALYSIS
<p>A reduction in the (£9.57m per annum) WG Major Repairs Allowance (MRA) grant</p>	<p>Impact on achievability and ongoing maintenance of WHQS.</p> <p>Impact on the achievability of the Capital Programme.</p>	<p>Red</p>	<p>Review and reprioritise revenue operating costs. As above would need to assess the impacts.</p> <p>Reprioritisation of the Capital Programme.</p> <p>Reduce new build or regeneration development programme where other realignment is not possible. As above, this would take time to create efficiencies and assessments of wider ranging impacts would need to be fully considered.</p>	<p>Amber</p>
<p>Failure to meet new build housing programme targets</p>	<p>Failure to reduce housing waiting list due to delays to timing of lettings of new build properties. Impact on temporary accommodation and homelessness.</p> <p>Holding costs of vacant sites and revenue costs of development teams.</p> <p>Reduction or delay in rental income receivable and resources available to support the HRA budget.</p>	<p>Red</p>	<p>Contractual commitment and variance monitoring by budget holders. Finance and performance targets reported to the Housing Development and Capital Finance Board.</p> <p>Using a range of procurement routes including a new partnering scheme and working directly with developers on package deals.</p> <p>Purchasing properties direct from the market to mitigate any delay.</p>	<p>Amber</p>

RISK DESCRIPTION	IMPACT	PRE MITIGATION RISK ANALYSIS	MITIGATING CONTROLS	POST-MITIGATION RISK ANALYSIS
<p>Challenge of Decarbonisation</p> <p>WHQS23 guidance sets a target date of 31/03/2030 to achieve SAP 75 (EPC energy rating of C) and of 31/03/2034 (or as defined by the target energy pathways) to achieve SAP EPC energy rating of A. Significant external funding for retrofit programmes and technological advances will be required to achieve the shift from EPC C to A.</p>	<p>Failure to plan and invest strategically to meet carbon reduction targets could result in failure to meet WG target. Impact on tenants' energy costs.</p> <p>The requirement to meet the cost of decarbonisation without additional funding will impact on other programmes of capital expenditure and result in significant unfunded revenue budget consequences resulting in an unviable business plan.</p>	<p>Red</p>	<p>Work closely with WG to understand key requirements, targets, delivery methods and costs and any penalties for non-compliance. Raise awareness with WG of the cost of meeting the targets and the need for grant funding to fully offset these costs.</p> <p>Commissioning of target energy pathways for each property to map the work required to achieve the targets (subject to WG funding and clarification of requirements)</p> <p>Implementation of a new Asset Management database to better record the work needed/completed at each property.</p> <p>Pilot renewable technology to better understand how the challenge of decarbonisation can be met.</p> <p>Ensure new build homes meet the standard to avoid future retrofit</p>	<p>Red</p>

RISK DESCRIPTION	IMPACT	PRE MITIGATION RISK ANALYSIS	MITIGATING CONTROLS	POST-MITIGATION RISK ANALYSIS
<p>The levels of Welsh Government Grant assumed receivable</p>	<p>Initiatives such as high rise over cladding and the new build programme are neither viable nor deliverable.</p> <p>Inability to achieve grant timescales for the completion of schemes</p>	<p>Amber</p>	<p>Entering into contracts only after confirmation of grants of sufficient level to cover the cost of the works.</p> <p>Ongoing discussion with WG to ensure that grant terms and conditions for major retrofit projects are appropriate and that schemes are deliverable within these requirements</p> <p>Early discussion with WG re housing pressures in the City and prioritisation of Cardiff for TACP and SGH funding for certainty of development schemes without incurring abortive costs</p>	<p>Amber</p>
<p>Rent Arrears/ Bad Debt</p>	<p>Impact of cost-of-living crisis and ongoing migration to Universal Credit on tenants' ability to pay rent and service charges, resulting in increased arrears, requirement for bad debt provision and increased debt collection and recovery costs.</p> <p>Reduction in rental income receivable and resources available to support the HRA budget.</p>	<p>Amber</p>	<p>Any rent increase is informed by an affordability assessment to ensure tenants can afford to pay the rent.</p> <p>Information and advice to tenants, e.g. through Welfare Liaison, Advice and Into Work Services.</p> <p>Maximisation of income by promotion of available benefits and specific support</p> <p>Ensuring effective rent arrears procedures are in place, including pathway of support for tenants and introduction of new Discretionary Housing Fund, exclusively for council tenants</p> <p>Regular review of bad debts provision</p> <p>Annual service review to ensure value for money and maximisation of use of resources.</p>	<p>Green</p>

RISK DESCRIPTION	IMPACT	PRE MITIGATION RISK ANALYSIS	MITIGATING CONTROLS	POST-MITIGATION RISK ANALYSIS
<p>Ensuring the accuracy of stock condition data, including the implementation of new standards</p>	<p>Planned improvement schemes are incorrectly budgeted for and timescales to deliver are potentially unrealistic</p>	<p>Amber</p>	<p>Stock condition data is continuously updated with live data and opportunities to survey properties taken to minimise inaccurate information.</p> <p>A new Asset Management Database has been purchased and will be populated with updated property condition and energy pathway data.</p>	<p>Green</p>
<p>Increased demand for services – Increased housing need, tenant support and advice</p>	<p>Conflicting priorities within the available resources resulting in the need to ensure service delivery achieves maximum impact.</p>	<p>Amber</p>	<p>Tenant engagement and consultation.</p> <p>Robust business planning and budget setting around identified priorities.</p> <p>Management and monitoring of performance against key performance indicators (KPIs).</p>	<p>Amber / Green</p>
<p>Increased demand / costs of repairs and maintenance</p>	<p>Escalating costs which would impact on revenue budgets</p>	<p>Amber</p>	<p>Better monitoring and control of no access issues – implementing charges for tenants for missed appointments and publicising these.</p> <p>Monitoring the output of the in-house repairs service.</p> <p>Cost comparison of any commissioned repairs services using external cost consultants to ensure value for money during the procurement process.</p>	<p>Amber / Green</p>

RISK DESCRIPTION	IMPACT	PRE MITIGATION RISK ANALYSIS	MITIGATING CONTROLS	POST-MITIGATION RISK ANALYSIS
<p>WG funding for Employer National Insurance Contribution increased costs</p>	<p>Funding at 85% of cost has been assumed within the plan. Failure to receive this will result in a shortfall of this amount and will compound into the MTFP.</p>	<p>Amber</p>	<p>Lobbying to the WG about the impact of these additional costs.</p>	<p>Amber / Green</p>
<p>Resilience of the HRA in the face of global issues/ conflicts/ climate change.</p>	<p>A major disastrous incident could cause a significant portion of the council stock to be damaged.</p> <p>Climate Change leads to more extreme weather including prolonged rainfall which increases the likelihood of flooding and increased issues with water ingress into homes.</p>	<p>Amber</p>	<p>Impact of global issues on the HRA to be monitored and appropriate mitigation put in place as required.</p> <p>Seek national support and guidance where required.</p> <p>Reprioritisation of resources as required. As above, we would need to consider the impact this would have on service delivery.</p>	<p>Amber</p>

RISK DESCRIPTION	IMPACT	PRE MITIGATION RISK ANALYSIS	MITIGATING CONTROLS	POST-MITIGATION RISK ANALYSIS
<p>Failure of Contractors</p>	<p>Contractor insolvency causing delays in development and abortive costs.</p>	<p>Amber</p>	<p>Effective contract and procurement management</p>	<p>Amber</p>



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Appendix D

Sensitivity analysis

The assumptions within the HRA business plan are based on best information and will be subject to a risk of change. The table below sets out some key areas of sensitivity and the potential financial impact on the plan, using the 2025/26 budgets for illustration.

This is on the assumption that all other factors remain constant, and no mitigation/offsetting actions are in place. In reality, as set out in the Risk Matrix at Appendix C, planned mitigation would take the form of numerous and varied measures to ensure a viable financial position is maintained.

KEY VARIABLE 2024/25	REVISED KEY VARIABLE	FINANCIAL IMPACT 2024/25 £	SERVICE IMPACT	REVISED KEY VARIABLE	FINANCIAL IMPACT 2024/25	SERVICE IMPACT
CPI and rental income due 2.7%	CPI and rental income due 1.7%	+£0.931m	A 1% reduction in the level of CPI reduces rental income and available revenue resources impacting the flexibility in service provision and ability to meet tenant priorities. Also impacting on ability to meet financial commitments and increasing risk to the affordability of the capital programme in the medium term.	CPI and rental income due 3.2%	-£0.466m	A 0.5% increase in the level of CPI increases rental income and available revenue resources. These additional resources would enable strategic decision making including early repayment of borrowing, increased service investment or set aside of reserves to enhance future financial resilience.

KEY VARIABLE 2024/25	REVISED KEY VARIABLE	FINANCIAL IMPACT 2024/25 £	SERVICE IMPACT	REVISED KEY VARIABLE	FINANCIAL IMPACT 2024/25	SERVICE IMPACT
Employers' Pay Award Average 3.0%	Employers' Pay Award Average 2.0%	-£0.448m	A 1% reduction in pay award results in a reduced funding requirement increasing the flexibility to progress other plans and priorities.	Employers' Pay Award Average 5.0%	+£0.895m	A 2% increase in pay award results in an increased funding requirement and the necessity to review and flex other plans and priorities.
Interest payable 4.25%	Interest payable 3.75%	-£2.379m	A reduction of 0.5% in interest rates reduces interest payable resulting in additional revenue resources available for other plans or to set aside for increased financial resilience.	Interest payable 5.25%	+£4.759m	An increase of 1% in interest payable impacts on the revenue resources available to fund the planned Capital Programme and could result in a requirement to reduce planned service investment and identify other efficiencies such as use of reserves in the short term.

KEY VARIABLE 2024/25	REVISED KEY VARIABLE	FINANCIAL IMPACT 2024/25 £	SERVICE IMPACT	REVISED KEY VARIABLE	FINANCIAL IMPACT 2024/25	SERVICE IMPACT
Void rent loss 1.45%	Void rent loss 0.95%	-£0.478m	A 0.5% decrease in the void rent loss increases potential rental income and the resources available to fund planned programmes of investment and service provision.	Void rent loss 2.45%	+£0.957m	A 1% increase in the void rent loss reduces potential rental income available and will necessitate service efficiencies and a review of plans and priorities including use of reserves to mitigate any impact in the short term.

(+ = negative impact, - = positive impact)



Appendix E

HRA Business Plan 30-year budget forecast

		Income			Expenditure								
Year	Year	Net rent Income	Other income	Total Income	Managt.	Repairs & Maintenance	Other Revenue spend	Total Expenditure	Capital Charges	Transfer from/(to) earmarked reserves	DRF	Surplus (Deficit) for the Year	Total General Balances
		£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000		£,000	£,000	£,000
1	2025.26	116,483	6,203	122,686	(51,057)	(28,724)	(8,102)	(87,883)	(35,932)	1,129	0	0	7,502
2	2026.27	124,213	5,917	130,130	(53,418)	(28,815)	(8,476)	(90,709)	(43,132)	3,711	0	0	7,502
3	2027.28	132,415	5,524	137,939	(55,210)	(29,813)	(8,720)	(93,743)	(48,314)	4,118	0	0	7,502
4	2028.29	141,312	5,552	146,864	(56,736)	(30,908)	(8,975)	(96,619)	(52,750)	614	0	(1,891)	5,611
5	2029.30	149,225	5,733	154,958	(58,201)	(31,939)	(9,162)	(99,302)	(55,874)	0	0	(218)	5,393
6	2030.31	156,780	5,780	162,560	(60,446)	(33,365)	(9,540)	(103,351)	(57,658)	0	0	1,551	6,944
7	2031.32	162,126	5,808	167,934	(62,654)	(34,787)	(9,898)	(107,339)	(60,050)	0	0	545	7,489
8	2032.33	167,882	5,836	173,718	(64,994)	(36,353)	(10,271)	(111,618)	(60,853)	0	0	1,247	8,736
9	2033.34	174,240	5,865	180,105	(67,454)	(38,054)	(10,657)	(116,165)	(61,998)	0	0	1,942	10,678
10	2034.35	180,920	6,017	186,937	(69,806)	(39,711)	(11,047)	(120,564)	(62,611)	0	0	3,762	14,440
11	2035.36	186,817	6,047	192,864	(72,661)	(41,456)	(11,451)	(125,568)	(62,984)	0	0	4,312	18,752
12	2036.37	191,590	6,078	197,668	(75,532)	(43,115)	(11,870)	(130,517)	(63,657)	0	0	3,494	22,246
13	2037.38	196,483	6,110	202,593	(78,516)	(44,839)	(12,305)	(135,660)	(63,982)	0	0	2,951	25,197
14	2038.39	201,498	6,142	207,640	(81,619)	(46,633)	(12,756)	(141,008)	(64,653)	0	0	1,979	27,176

Year	Year	Income			Expenditure							Surplus (Deficit) for the Year	Total General Balances
		Net rent Income	Other income	Total Income	Managt.	Repairs & Maintenance	Other Revenue spend	Total Expenditure	Capital Charges	Transfer from/(to) earmarked reserves	DRF		
		£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000		£,000	£,000	£,000
15	2039.40	206,644	6,271	212,915	(84,844)	(48,498)	(13,225)	(146,567)	(64,283)	0	0	2,065	29,241
16	2040.41	211,921	6,304	218,225	(87,785)	(50,196)	(13,659)	(151,640)	(65,027)	0	0	1,558	30,799
17	2041.42	217,328	6,338	223,666	(90,827)	(51,952)	(14,108)	(156,887)	(65,749)	0	0	1,030	31,829
18	2042.43	222,877	6,373	229,250	(93,975)	(53,771)	(14,572)	(162,318)	(66,549)	0	0	383	32,212
19	2043.44	228,568	6,409	234,977	(97,232)	(55,653)	(15,052)	(167,937)	(67,108)	0	0	(68)	32,144
20	2044.45	234,402	6,537	240,939	(100,602)	(57,601)	(15,548)	(173,751)	(67,733)	0	0	(545)	31,599
21	2045.46	240,389	6,574	246,963	(103,601)	(59,329)	(15,998)	(178,928)	(68,275)	0	0	(240)	31,359
22	2046.47	246,528	6,611	253,139	(106,688)	(61,108)	(16,463)	(184,259)	(68,418)	0	0	462	31,821
23	2047.48	252,822	6,075	258,897	(109,868)	(62,942)	(16,940)	(189,750)	(68,856)	0	0	291	32,112
24	2048.49	259,279	6,114	265,393	(113,142)	(64,830)	(17,432)	(195,404)	(69,275)	0	0	714	32,826
25	2049.50	265,901	6,258	272,159	(116,514)	(66,775)	(17,937)	(201,226)	(70,048)	0	0	885	33,711
26	2050.51	272,688	6,299	278,987	(119,986)	(68,778)	(18,458)	(207,222)	(71,228)	0	0	537	34,248
27	2051.52	279,650	6,341	285,991	(123,278)	(70,841)	(18,994)	(213,113)	(72,763)	0	0	115	34,363
28	2052.53	286,789	6,383	293,172	(126,661)	(72,967)	(19,545)	(219,173)	(73,997)	0	0	2	34,365
29	2053.54	294,114	6,426	300,540	(130,138)	(75,156)	(20,112)	(225,406)	(75,055)	0	0	79	34,444
30	2054.55	301,625	6,588	308,213	(133,710)	(77,410)	(20,696)	(231,816)	(76,030)	0	0	367	34,811

Please note: The Business Plan 30-year financial model categorises some information differently to the short/medium term budgets and therefore figures may vary.

ANNEX 1

HOUSING REVENUE ACCOUNT BUSINESS PLAN 30 - YEAR FORECAST - GLOSSARY AND EXPLANATORY NOTES

NET RENT INCOME – rent, tenanted service charge and leaseholder service charge income net of void (loss of income due to empty/unoccupied properties). The HRA Business Plan 30 – year Forecast includes all stock including temporary and supported accommodation

OTHER INCOME – grant funding and fees and charges to be generated through HRA activities.

MANAGEMENT – costs of HRA landlord services such as rent and service charge collection and arrears recovery, void and relet management, management of repairs, general estate management such as communal heating and lighting, caretaking and cleaning and 24-hour security services.

REPAIRS AND MAINTENANCE – costs of responsive, planned and cyclical and empty property (void) repairs.

OTHER REVENUE SPEND – includes bad debt provision, housing development, central support and insurance costs.

CAPITAL CHARGES – interest on borrowing, minimum revenue provision for debt repayment and debt management expenses.

