



# Housing Revenue Account (HRA)

## Business Plan 2022-23



Llywodraeth Cymru  
Welsh Government



CARDIFF  
CAERDYDD



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# Foreword



**Councillor Lynda Thorne**

Cabinet Member for Housing and Communities

I am pleased to share with you Cardiff's Housing Revenue Account (HRA) Business Plan for 2022-2023.

Housing need in the city is continuing to increase with a high number of people on the waiting list and lack of availability of private rented accommodation. As Cabinet Member for Housing & Communities I am committed to ensuring we do all we can to address this. So much has already been achieved, even with the impacts of the pandemic, but there is still more to do. Our ambition is to deliver 4,000 new homes of which at least 2,800 will be council homes.

We want to ensure that the new homes are of the very highest quality and contribute towards the city's One Planet agenda, our new development at Croft Street delivered carbon positive housing using innovative constructions methods. To compliment this, we are making improvements to our existing stock, ensuring our homes are more energy efficient, improving insulation to make our homes warmer and installing new renewable technology such as solar panels. This will benefit our tenants by reducing fuel poverty and also our wider population, making our housing more

sustainable into the future. We have set ourselves ambitious targets in order to achieve our One Planet pledges and plans are already in place to accelerate programmes of work that will be in place prior to next winter.

I am extremely proud of the new homes that we have delivered so far and the ambitious development plans we have for the future, delivering not only excellent much needed housing but also more attractive neighbourhoods for people, with welcoming community spaces and better connectivity to public transport, shops and local facilities.

Since the pandemic, the ability to carry out repairs to our council houses has at times been very limited due to restrictions imposed and the need to ensure our vulnerable tenants were protected. The workforce has been impacted further by illness and the requirements to self-isolate. An extensive review of the outstanding repairs has been carried out and we are working with our contractors to ensure these are completed in a timely manner. It is hoped that during the coming months, our operatives and contractors will be able to complete the outstanding repairs.





## Sarah McGill

Corporate Director People and Communities

There has never been a more important time to ensure that we support our tenants, particularly those who may be experiencing financial hardship due to the cost of living crisis. We will ensure that joined up advice is available locally for all who need through our community hubs.

We will continue our commitment to prevent homelessness wherever possible, with a variety of schemes to help those in need. For those who do become homeless, we aim to ensure that their homelessness is resolved quickly, whilst providing good quality supported accommodation for those who need it most.

We are committed to meeting the needs of older people, supporting them to live well in their homes and communities. We will do this by building and adapting homes to help people stay independent at home for as long as possible and expanding our Community Living schemes. Our Community Hubs will continue to expand their services with a focus on improving health and wellbeing.

The pandemic has brought many challenges, as we now recover we will ensure that more citizens can benefit from the housing and services that we deliver.





# Delivering the Capital Ambition

The Housing Revenue Account (HRA) Business Plan is set within a wider strategic context of the overall ambitions of Cardiff Council. The Corporate Plan ‘Delivering the Capital Ambition’ 2022-2025 sets out the approach for the medium and longer-term priorities. Our services fully contribute to the Capital Ambition objectives which have informed our key priorities.

## Business Plan Key Priorities

This Business Plan has been developed based on 7 key priorities:

1. Building new council homes
2. Investing in existing homes and community facilities
3. Preventing homelessness and supporting a rapid rehousing approach
4. Promoting safe and inclusive communities
5. Providing warm sustainable homes and moving towards zero carbon
6. Tackling poverty and supporting people into work
7. Supporting our tenants

We also aim to modernise and improve the way we deliver our services, to become more efficient and better value for money.



# Building New Council Homes

Pressure on housing within the city is intense with nearly 8,000 people waiting for social housing and private sector rents being beyond the reach of many people. The need to develop affordable housing is more important than ever.

We are delivering an exciting and ambitious housing development programme which will provide more than 4,000 new homes of the highest quality in a wide range of locations across the city. At least 2,800 of these will be new council homes and 1,200 homes for sale. Our new build ambitions will see an increase in our total housing stock of 20.3 %.

This award-winning programme is currently the largest council housing build programme in Wales and represents an investment of over £800

million that will deliver both enhanced and new communities where people are proud to live.

Our programme will deliver new homes of different size and design, all built to meet key quality requirements regardless of tenure, which will meet a wide range of identified housing needs.

Our aspiration to build new homes at scale and pace directly complements the Welsh Government’s house building targets.

It is not just about building quality homes;



**The Eastern High Scheme will deliver Zero Carbon Ready Residential Development at scale. Every home will be highly sustainable and energy efficient to ensure utility bills are kept low for residents.**

**214 Homes in total including:**

- 149 Homes for sale
- 15 Homes for affordable rent
- 6 homes for low-cost home ownership
- 44 elderly person apartments for affordable rent in Community Living



access to services and a healthy local economy is essential for safe and strong communities. Many of our new build projects include new mixed-use buildings, providing state of the art and sustainable spaces. This includes projects such as the transformational Channel View regeneration scheme or the Waungron Road redevelopment. We are also working with our partners to design and deliver a wide range of regeneration schemes to improve services and access to facilities within our local communities.

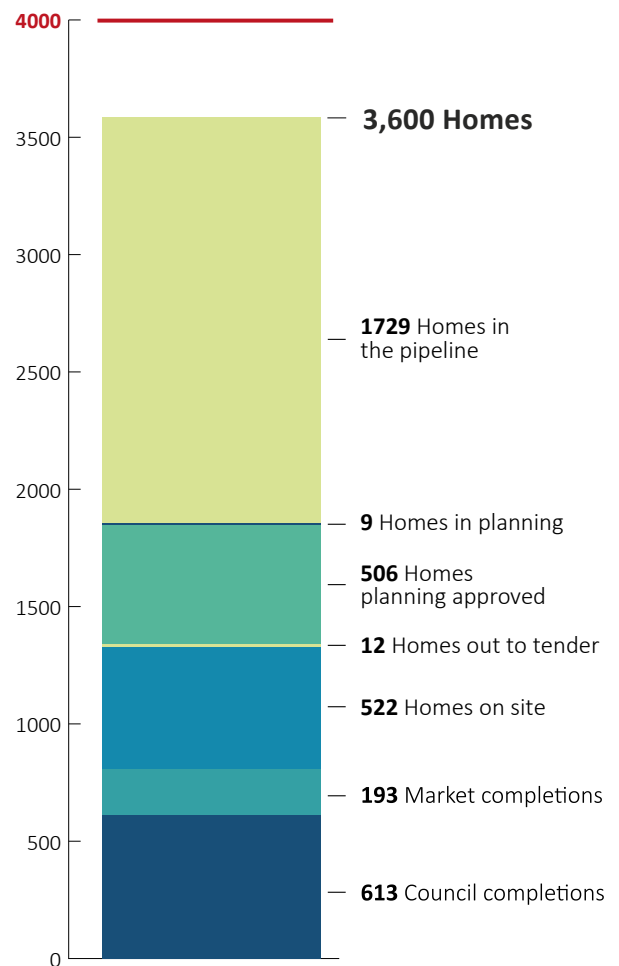
### How we will meet our new build targets

We will meet our targets by using different routes for delivery. These include:

- Cardiff Living – this is our award-winning development partnership with Wates Residential. This programme includes 27 sites and will deliver around 1,500 mixed tenure homes, of which around 700 will be council.
- Additional build programme – this currently includes 21 development sites which will deliver around 2,000 new homes in total.
- Package Deals – working with private developers to buy new build developments once they have been completed.
- Buying property from the market – buying suitable homes for sale on the market. Using this route we will target larger family homes to help ease overcrowding.

### Progress to date

As of February 2022 the new build programme has delivered 806 homes of all tenures which includes 613 council homes and 193 homes for sale. A further 522 homes are currently being built on site, 506 homes with planning consent in place and a further 1,729 homes in the pipeline. The programme currently includes 59 confirmed sites which combined have the capability of delivering around 3,600 new homes in total. We continue to assess new sites to ensure that the longer-term target of 4,000 new homes can be achieved.





Our developments have won a number of national awards including:

- **2019 Constructing Excellence award winners** for Integration & Collaboration
- **2019 What House? Gold winners** for the best starter home scheme
- **RICS 2020 social Impact awards** for a large residential scheme (Silvervale)
- Highly commended in the **CIH 2019 Welsh Housing Awards** for best large development.

*CGI of Highfields Development*



*Aerial shot of Highfields Development*





CGI of Eastern High Development



## Funding our new build programme

This new build programme relies on a significant Housing Revenue Account (HRA) capital budget allocation. External income towards costs is also available in the form of planning gain, external grants and income from the sale of properties for private ownership or through our FirstHomes Cardiff scheme. To date, income of just under £31 million has been achieved through these routes, including the award of 5 Welsh Government Innovative Housing programme grants.

From April 2021 we have been able to apply for a Welsh Government Social Housing Grant (SHG), providing us with a further Capital subsidy. Schemes approved for SHG funding are required

to meet the standards and viability parameters set by Welsh Government. We have recently had an in-principle SHG award of £27 million over the next 5 years. Recently, the Welsh Government have introduced a new design and performance standard called Design Quality Requirements (2021) (DQR). DQR legislates that all new affordable homes that are allocated Welsh Government funding must achieve an energy performance rating of SAP A.





Year 11 school pupils on a visit the Onsite Construction Academy

## Onsite Construction Academy South-East Wales

In response to the identified growing construction skills shortage across the country, in partnership with the Construction Industry Training Board, we developed ‘The Onsite Construction Academy’. The three-year programme is funded by the Construction Industry Training Board and delivered by the Council’s Into Work Advice Service, in partnership with Wates Residential, on behalf of the South-East and Mid Wales Collaborate Construction Framework.

The project supports both jobseekers and construction diploma students to provide site-ready candidates for a variety of construction

roles. Working in partnership with employers, Youth Services and Further Education colleges enables us to provide a robust programme that offers both training and on-site experience to better prepare candidates of all ages and backgrounds to gain and sustain employment.

The next phase of the project seeks to expand its reach by further increasing its targeted provision to support under-represented groups. The Onsite Academy will be able to refer successful candidates into the new inhouse Repair Academy, providing an excellent pathway into our Responsive Repairs and Void Property Units.





# Number of properties and availability during 2020 – 2021

In December 2021 our stock figure was 13,776 homes

The following table shows the number of properties, their location, and their availability during 2021/2022:



Ward	Number of properties	Properties becoming Void 2021/2022
Adamsdown	137	9
Butetown	623	28
Caerau	1030	48
Canton	169	6
Cathays	65	4
Creigiau and St. Fagans	11	0
Ely	2570	101
Fairwater	1138	48
Gabalfa	193	5
Grangetown	505	33
Heath	80	8
Lisvane	8	0
Llandaff	1	0
Llandaff North	657	27
Llanishen	625	30
Llanrumney	1351	44
Pentwyn	1158	43
Pentyrch	105	5
Penylan	2	0
Plasnewydd	129	6
Pontprennau and Old St. Mellons	28	0
Radyr and Morganstown	21	0
Rhiwbina	20	1
Riverside	317	15
Rumney	498	27
Splott	717	38
Trowbridge	1103	49
Whitchurch and Tongwynlais	515	35
<b>Grand Total</b>	<b>13776</b>	<b>610</b>



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Ordnance Survey 100023376



## Council Void (Empty) Properties

The Void Management Unit carry out repairs to our council homes that become vacant, ready for new tenants to move in. During the pandemic, pressures around homelessness made it critically important that the service continued.

Changes made in response to the pandemic have meant that services are now fully digitalised, with reduced administration and travel, positively impacting on void turnaround timescales. Our Carbon footprint has been reduced significantly as a result of this change, and this also allowed the service to be fully operational throughout restrictions relating to Covid. The Void Management Unit were shortlisted as a finalist in the Housing Innovation category of the 2021 Welsh Housing Awards, which recognises the significant progress that has been made.

Despite the challenges of the pandemic, the percentage of our overall property stock that are empty is just 1.32%, remaining under the target of 1.5%. This means that only 1.27% of rent has been lost due to void properties.

In January 2022, the new voids contract commenced with two external providers. These external contractors now work across the city, rather than in specific areas, alongside our directly employed workforce; allowing greater flexibility to mobilise the expanded workforce to any area.

Even though significant progress has been made, there is still more to do. To increase flexibility within the service, a pool of small contractors will be procured. This will allow for small, trade specific businesses to be utilised, as and when required, which will further reduce the number of days that properties are void.

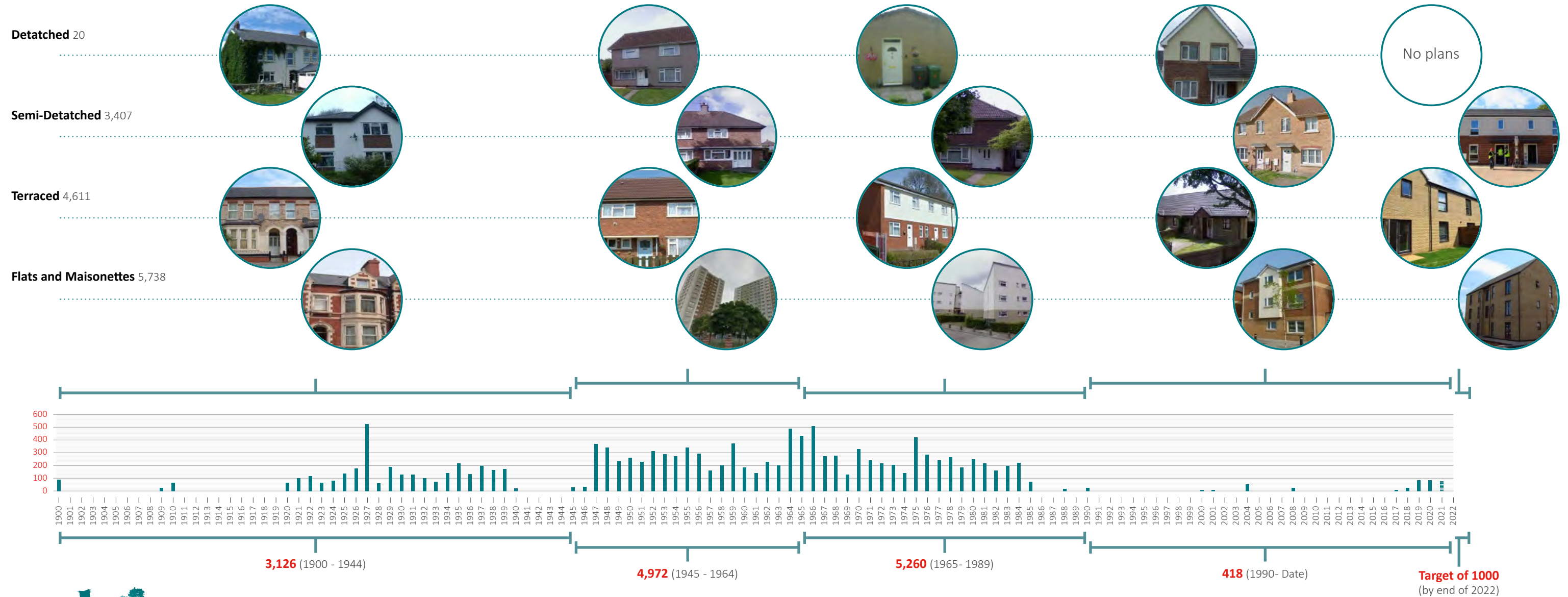


*Council homes on Trenchard Drive*



# Typology of the housing stock

The table below shows the different types of properties, the number of those properties, and when they were built:



The above graph shows a timeline of how many properties have been built during a given year.





# The Welsh Housing Quality Standard and beyond

The Welsh Housing Quality Standard (WHQS) is derived from the National Housing Strategy for Wales, ‘Better Homes for People in Wales’. The Standard was developed by the Welsh Government to provide a common target standard for the condition of all housing in Wales. The WHQS states that all households should have the opportunity to live in good quality homes that are:

In a good state of repair.

Safe and secure.

Adequately heated, fuel efficient and well insulated.

Contain up-to-date kitchens and bathrooms.

Well managed.

Located in attractive and safe environments.

As far as possible suit the specific requirements of the household, (e.g. specific disabilities).

In September 2012, Cardiff was the first council in Wales to achieve a full 100% WHQS accreditation.

The Welsh Government has recognised that the standard cannot always be reached because of issues outside of our control. It has therefore introduced the concept of “Acceptable Fails” into the Welsh Housing Quality Standard revised guidance in order to recognise legitimate areas which would restrict a council from reaching the required standard. We have a number of

acceptable fails, (largely due to resident’s choice) and have implemented measures in order to re-visit and maximise achievement of the Standard.

There are four elements:



Cost of remedy



Timing of remedy



Resident’s choice



Physical constraint



When properties become vacant, we review their standard to ensure compliance. Our Tenant Participation Team encourage and support tenants to work with us and allow us access to the properties so we can upgrade them as needed so the property can be brought up to standard.

In 2018 we engaged independent surveying consultants to carry out WHQS audit checks; 98.7% of properties inspected were found to be compliant.

## Welsh Housing Quality Standard Attainment tracker

The table below shows the areas that WHQS is measured against and what percentage of the properties met the standard. The ‘tick’ represents fully compliant with only acceptable fails as detailed above.

WHQS Standard Achieved	2008	2009	2010	2011	2012	2013 - Date
Roofs	✓	✓	✓	✓	✓	✓
Windows	97%	99%	99%	100%	✓	✓
External Doors	93%	98%	100%	✓	✓	✓
Door Entry Systems	99%	100%	✓	✓	✓	✓
Kitchens	23%	26%	43%	71%	100%	✓
Bathrooms	24%	28%	44%	72%	100%	✓
Energy Efficiency Pass	0%	0%	48%	52%	100%	✓
Central Heating	100%	✓	✓	✓	✓	✓
Electrical Systems	0%	0%	50%	73%	100%	✓
Smoke Detectors	99%	99%	98%	100%	✓	✓
Environmental Works	51%	52%	67%	79%	100%	✓



## WQHS Review by Wales Audit Office

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

The review sought to determine whether we have effective arrangements in place to enable us to maintain the WHQS and address the number of acceptable fails.

The auditors carried out fieldwork and undertook document reviews, interviewed a number of key officers and members, and ran focus groups with a sample of frontline staff. The auditor concluded that we met the WHQS in 2012, and our arrangements to maintain compliance with the WHQS are effective and make a positive difference to tenants' lives. WAO came to this conclusion because:

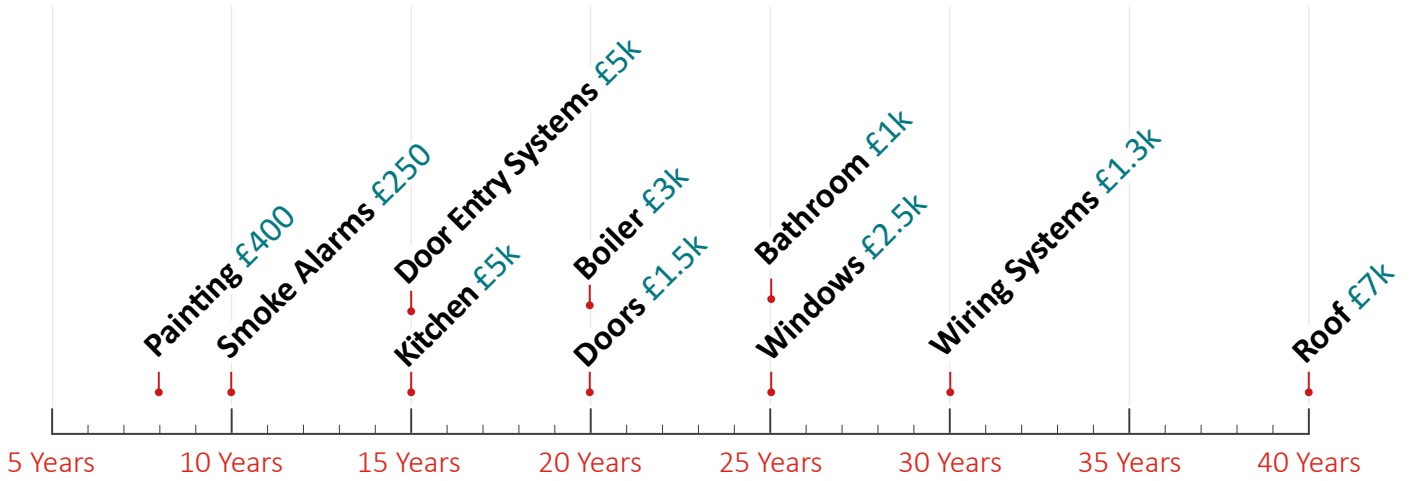
- ✓ Our approach to the WHQS is well-integrated into our strategic housing function.
- ✓ We have comprehensive information on the condition of the whole of our housing stock to direct investment priorities.
- ✓ A financed and deliverable programme is in place for the repair and improvement of our housing stock, including addressing acceptable fails.
- ✓ We have effective arrangements to monitor and scrutinise our progress to maintain the WHQS and have learnt from our progress to date.

- ✓ We have a strong customer-care focus to the way we interact with our tenants.
- ✓ Our integrated approach to the WHQS is making a positive difference to the lives of our housing tenants.

We have robust, comprehensive, and wide-ranging plans in place to support our ambitions in maintaining our achievements against the WHQS. These include the annual Housing Revenue Account (HRA) business plans and annual WHQS Compliance Policies. There is clear evidence in these plans of the position and compliance against the Standard.







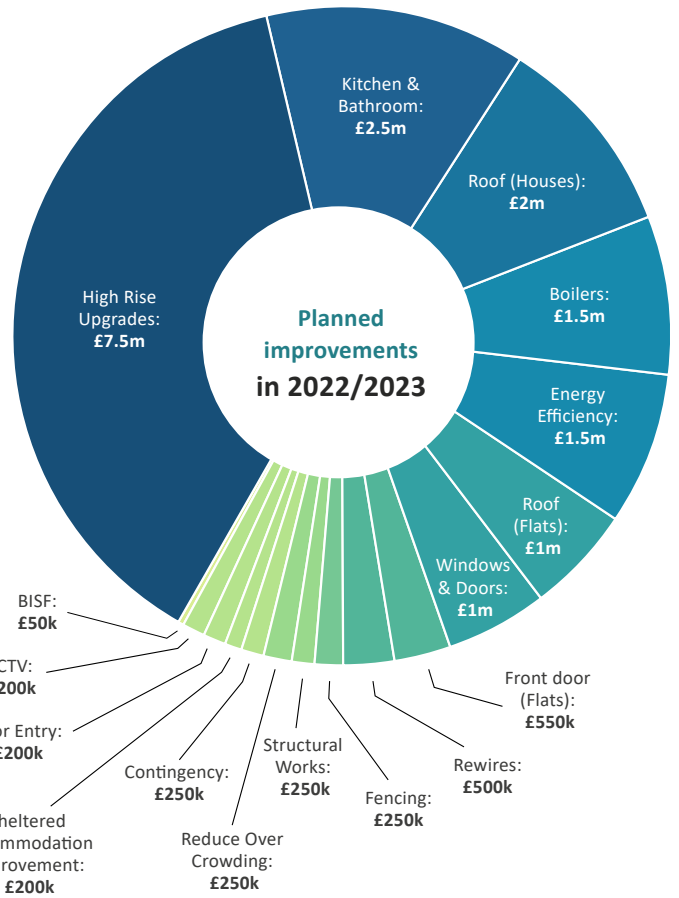
## Maintaining WHQS Compliance

### Understanding our housing stock

Our stock condition database provides details of the improvements carried out to each property or blocks of flats/maisonettes. This provides more accurate forecasts and will allow for the programmed works to be planned, costed, and tendered accordingly. We will seek to achieve value for money in all aspects of our planned maintenance programme.

### Our 30 Year Plan

The 30-year plan incorporates life cycles of property elements such as roof upgrades and budgetary commitments. Due to the high amount of work completed on properties in the run up to becoming WHQS compliant, a large number of 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.



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



The Business Plan includes a provision for kitchens and bathrooms that are deemed as acceptable fails, e.g. tenant refusal. These will be improved as properties become vacant or tenants change their minds.

### Sustainability

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

### **Building Safety**

#### Welsh Fire Building Passport

Following the tragic Grenfell Tower fire on 14th June 2017, and subsequent report by Dame Judith Hackitt, it was identified that there was a lack of information being passed from design to construction and from construction to end users of the building.

The report describes this ‘golden thread’ as “both the information that allows you to understand a building and the steps needed to keep both the building and people safe, now and in the future”.



The Golden Thread, or Welsh Fire Building Safety Passport, provides:

- Information about a building that allows someone to understand its physical aspects and how to keep it in safe working order.
- Information management systems to ensure that the information is accurate, up to date, easily understandable, and can be accessed by those who need it.
- An extended fire safety protocol that ensures best practice. This will be available not just to fire professionals but will also include relevant and interested parties. Key information about a building will be relayed through a chain of stakeholders. This will include architects, fire engineers, building safety managers, tenants and leaseholders.



The document will contain information including building drawings, construction techniques, materials used and how the building has been designed. These details are being completed for any new buildings at present and are being retrospectively completed on any high-rise existing building over 18 metres high. This will ensure that clear information is available about the building, any defects and what is needed to rectify the defects as well as how the building is being used and its users.

Fire Safety

At present we are compiling further information on our high-rise blocks including drawings and structural details of walls, floors, roofs etc.

To further improve our flats for fire safety we are currently installing:

- Sprinklers to each individual high-rise flat.
- New fire doors to flats, communal landings and stairwells.

We carry out regular fire drills with South Wales Fire and Rescue service for the high-rise buildings and complete fire safety risk assessments for all of our flats. We have written to all high-rise flat tenants, so we are aware of any that may need assistance in an emergency. These details are available to the fire service 24/7 via our Cardiff Alarm Receiving Centre, should there be an emergency.

Replacing the cladding on our high-rise blocks

Following the Grenfell Tragedy, we carried out an analysis of the cladding that we had fitted to our high-rise buildings. Even though it had a relatively low combustibility rate, it was no longer compliant with current building regulations. For these reasons we have removed the cladding from several of our high-rise blocks. Where the cladding is still in place, we have a “waking fire watch” 24/7 walking the building to ensure all communal areas are safe.

The re-cladding works to our high-rise blocks has been split into phases. Work on the first phase at Lydstep Flats will start in Spring 2022.



Tenants have been consulted on the colour and design of the external brick slip cladding system. This has been fire tested and is fully compliant with current building regulations. As well as upgrading the cladding, new windows, balcony doors and upgraded balconies are also being installed.

The second phase will see the replacement of cladding at Nelson House and finally the removal and replacement of the cladding at Loudoun House.

## Maintaining our Homes

### The Responsive Repairs Unit

Our Responsive Repairs Unit carry out repairs to council owned domestic housing stock. The pandemic has put pressure on the service during lockdowns when operatives could not enter tenants' properties. However, our staff have continued to provide a service to tenants as well as work on extra properties acquired during the pandemic for homelessness and temporary accommodation.

Even with these pressures the team completed over 30,000 jobs between April and December 2021, and in the same period completed 91% of all emergency repairs on the first visit. Our internal Responsive Repairs unit complete approximately 90% of the works required.

Our team is undergoing some transformational

changes to improve the experience for tenants. A pilot is underway to employ additional Maintenance Persons, to complete minor jobs in our properties. This will allow our skilled tradespeople more time to carry out the more complex work and ensure a more rapid response to tenants.

To improve customer service, we are introducing new ways for tenants to report repairs. Once operational Repairs Online, a web-based portal, will allow tenants to report and view repairs in real time via PC, mobile phone or laptop. Through Repairs Online we will also be able to communicate with the tenant about the current status and timescale of their repair.

The team have recently attended customer service training and were given information about the impact on tenants if processes are not followed correctly.

2022 will see the introduction of the new Repairs Academy which will provide the opportunity for people to learn new skills within the Responsive Repairs Unit. This will ensure that there is a rich pool of qualified operatives who can step into our trade jobs when they become vacant, helping to maintaining an excellent standard of service.

### Improving Our Community Facilities

Our Community Hubs provide a wide range of services, activities and events in the heart of the community. We continue to enhance





our community buildings in collaboration with partners.

In conjunction with Cardiff and Vale University Health Board works are ongoing at our Powerhouse Hub to extend the building and the range of services delivered. The new Wellbeing Hub in Llanederyn is scheduled to open in October 2022 and will feature a full range of health services, clinics and advice, offering a ‘true one stop approach’. This enhances our existing advice and support services.

The Wellbeing Hub will provide the following additional facilities and services:

- Community rooms and an advice area, where health, local authority and third sector groups can provide advice, education and wellbeing services.
- A range of specialised health clinics, including nursing, counselling, podiatry, baby clinics, mental health services, support services for children and younger people, stop smoking advice, antenatal care, audiology, and heart services.

An additional Wellbeing Hub is planned for Ely, currently at the planning stage and subject to Welsh Government approval. The new facility has a projected completion date of 2024.



# Preventing Homelessness and Supporting a Rapid Rehousing Approach

The Council’s new Housing Support Programme Strategy (2022 - 2026) sets out a new vision for addressing homelessness in the city. The aim is for homelessness to be prevented wherever possible, and where it is not possible for homelessness to be rare, brief, and not repeated.

As the largest social landlord in the city we will play a central role in delivering this strategy and continuing the exceptional progress that has been made in addressing homelessness in the Cardiff.

wider roll out of this new approach. Embedding this approach will require a full review of how we allocate our properties.

## Providing good quality temporary and supported accommodation

We have made good progress in delivering high quality self-contained supported accommodation both for single people and families. This includes a new family homeless centre Briardene in Gabalfa.

We will continue to improve the quality of our supported accommodation for families with a further scheme planned at the Gas Works site in Grangetown.



*Supported Accommodation at Briardene, Gabalfa.*

## Developing a Rapid Rehousing Approach

To reduce the impact and time spent in temporary accommodation, we are working with our partners to develop a rapid rehousing approach to support individuals and families into permanent accommodation quickly. A rapid rehousing pilot has commenced and will inform the development of our Rapid Rehousing Transition Plan and the



*Gas Works site, Grangetown - new supported accommodation for families.*





## Providing Help to the Most Vulnerable

Our Supported Accommodation and Assessment team deliver a range of services to help those with the most complex needs. In addition to providing a wide range of hostel and supported accommodation the team also co-ordinate the Homeless Multi-Disciplinary Team and manage the Single Homeless Assessment Centre at Hayes Place.

The new Single Person Assessment Centre is the first point of contact for single people with complex needs that are homeless, including those sleeping rough.

It provides a 24-hour service, with a multi-disciplinary wellbeing assessment of need and provides good quality advice and information for single and vulnerable people in the city. There

are also self-contained units on site to provide emergency accommodation for immediate overnight need.

Council owned accommodation units to the rear of the Assessment Centre provide good quality self-contained accommodation that allow individuals a period of stability while their ongoing needs are being assessed.

## A Multi-disciplinary Approach

Many of our homeless clients have complex issues such as mental health and substance dependency. To better address complex needs, Cardiff's Homelessness Multi-Disciplinary Team (MDT) provides therapeutic intervention and treatment to people within our supported accommodation. The team consists of clinicians and practitioners



*Providing the Right Help & Support – the Single Homeless Assessment centre at Hayes Place.*



from different organisations including dedicated substance misuse and mental health workers, social workers, homeless nurses, a probation officer, and provides a range of counselling services.

Support staff are also trained in providing trauma-informed services. While some GP time is provided as part of the MDT, there is an ambition to increase this and deliver GP services directly into our hostels.

The continued input of the specialist MDT is having a real, and long-lasting, impact on homelessness in Cardiff. There are currently 416 people engaged in treatment and counselling therapy whilst they are accessing temporary or supported accommodation; 104 of these have their own Complex Needs Case Co-ordinator.

For those with the most complex needs, it is recognised that longer-term specialist accommodation is required, but this will be in good-quality, self-contained accommodation that can provide a home environment in a supported setting.

We deliver a number of good quality supported accommodation projects for single homeless people including Ty Ephraim Hostel (formerly the YHA hotel), and Ty Casnewydd and Countisbury Avenue supported accommodation.

We are also developing a large supported accommodation scheme at Adams Court in partnership with United Welsh to provide good quality housing in a supported setting for those who need a longer period of support.



*Adams Court - supported accommodation for single people with high or complex needs.*

## Housing First

Housing First offers people with complex needs such as long-term rough sleepers with mainstream accommodation with intensive wraparound support. It gives people who have experienced homelessness, and have significant support needs a stable home from which to rebuild their lives.





# Welsh Housing Awards Win

**In 2021, our Housing First team won a national award for its outstanding contribution to the housing sector in Wales. The team was named Housing Team of the Year in the Chartered Institute of Housing’s Welsh Housing Awards. The awards were open to all organisations working in housing in any tenure in Wales. Judges looked for evidence of a particular project or difficult task that had been tackled well together or how nominees improved the performance of their organisation or improved outcomes for tenants and communities.**

The award was for the hard work, creativity and commitment of our team during the pandemic. Prior to the pandemic the majority of support was delivered face-to-face, so the team had to adapt quickly to be able to continue delivering support in line with social distancing guidelines. They began doorstep deliveries for food and essentials and provided each client with a mobile phone for telephone support. For clients struggling with loneliness and isolation they engaged in socially distanced activities such as walks in the park and coffee’s outdoors. The team also worked in partnership with the Multi-Disciplinary Team and other local services to support clients to access additional support such as telephone counselling and fast-tracked substance misuse services.

Our team also worked additional shifts in the emergency hotel provision set up for rough sleepers during lockdown. This provided the opportunity for the team to build a rapport with residents and identify those who would benefit

from the Housing First approach. Following the closure of the hotels, the Housing First Team were able to support three individuals directly into private rented properties in the community, all of whom are maintaining their tenancies successfully with support and thriving in their own homes. Despite staff shortages and additional pressures, we were able to support an additional nine people during the pandemic.



## Case Study

**KL is 43 years old and, until this year, had never had his own accommodation. KL spent a significant amount of time in prison and has spent many years sleeping rough with some short-term stays in hostels around the Cardiff area. KL occasionally made use of cold-weather provision but usually opted for a tent in the city centre.**

At the start of the pandemic, KL moved into Ty Ephraim and began receiving support from our Outreach and Homeless Multi-Disciplinary Team. KL used the stability of having his own self-contained accommodation, 24-hour support and three meals per day to focus on himself. With the decrease in income from street begging, KL decided to accept support to access substance misuse services and began receiving telephone counselling. KL was referred to Housing First and began receiving pre-tenancy support in January 2021.

Although motivated, KL was also very nervous about having his own property and it was clear to the team during the pre-tenancy support phase that KL would need to take things slowly. Initial meetings involved building a rapport with KL and discussing what support could be offered by Housing First. The Housing First team were able to find a suitable property for KL in his preferred area of choice. With lots of support and reassurance, KL moved to the property in March 2021.



KL initially had issues with his neighbours due to his unconventional sleeping pattern. The keyworker was able to quickly intervene and mediate between KL, the landlord and the neighbours. With KL's permission, information was shared with his neighbours about his time spent being homeless and how he had not



previously managed a tenancy so may need a little more patience. KL bought some headphones so he could watch TV during the night without causing disturbance. Neighbours would also send a friendly text if they were struggling to sleep due to any noise. The neighbours also felt reassured having direct contact details for Housing First staff to discuss any issues.

KL advised he benefits from structured support and likes to set clear, achievable goals and reflect on his progress. Before moving to his new home, KL discussed with his keyworker how his first goal was to develop his cooking skills and invite his mother round for a Spaghetti Bolognese to begin re-building their relationship. KL used his individual budget to purchase cooking utensils and practiced perfecting the dish with his keyworker before inviting his mother round for dinner. KL's mother expressed her pride at KL's progress and motivation to achieve his goals.

KL receives person-centred support from the Housing First team and continues to grow and gain new skills. KL has been supported to maximise his income and receives on-going support with budgeting and managing his money efficiently. KL has begun taking greater care in his appearance and used his budgeting plan to save towards a post-lockdown haircut, paid for from his own money. This gave KL a sense of pride and achievement and he continues to set regular goals with his keyworker.



*KL cooking his first meal in his new home*





# Promoting Safe and Inclusive Communities

## Community Inclusion

Many events were held for our tenants by our Community Inclusion Officers and Tenant Participation Officers in 2021, with plenty more lined up in 2022. Many of these across the city have involved outdoor activities, leading to positive impacts on health and wellbeing while taking place in a Covid-safe environment.

More events and targeted Health and Wellbeing fun days are planned. These will include screening advice days, gentle exercise opportunities, social mornings/afternoons, and lunch clubs. We will expand our gardening clubs and community litter picks, working alongside our local action team.

## Community Volunteering

Our Hubs and Community Services have a new dedicated volunteer coordinator, with the aim of helping, encouraging, and supporting local tenants who wish to volunteer and participate in community events and local activities.



*Community Litter Pick*



*Bute Park Nursery Tour*



*Launch of the Community Garden with Derek Brockway and the Gardening Club*



## Tenant Participation

Our Tenant Participation Team focuses on engaging with the tenants and leaseholders of Cardiff Council.

The team consult regularly with our tenants and leaseholders, ensuring their voice is heard and giving them a say on how our services can be improved.

Although the pandemic has brought challenges for the team, they have continued to deliver an excellent service to the tenants of Cardiff and have arranged several activities and events to bring communities together. These include:

- Coffee mornings, seasonal events, and educational workshops.
- Community groups and the facilitating of community gardens in local areas.
- Local competitions such as “Best Christmas Tree”, “Best Halloween Decorations” and “Best NHS Rainbow”.

The team also signpost tenants to services that can improve their mental health and wellbeing, which have assisted many tenants through recent difficult times.

## Community Events and Activities

Research has highlighted that social isolation is comparable to health risks such as smoking and alcohol consumption in reducing life expectancy. Events like the Champions Coffee Morning give tenants who may be socially isolated an opportunity to come together and enjoy a sense of community.

Community activities run by the team are a great opportunity for tenants and residents to learn new skills and socialise with one another. Activities like the Planting Workshop in Butetown Pavilion have been a great success and enjoyed by all that attended.

Our team also work alongside third-party organisations such as the South Wales Police and the South Wales Fire Service to educate



Community celebrating European Day of Languages





tenants and residents by delivering informational sessions and fun days in the community. Most recently, our Tenant Participation Team worked alongside South Wales Police for a fun day at St Mellons Hub.

### Future Plans

Events planned in 2022 include Cardiff Bus Tours, trips for tenants to view some of our new build housing and a Regeneration Tour. The team will also be hosting our annual Tenants Conference and popular Blooming Marvellous

gardening competition. Our Tenants Times quarterly magazine will be relaunched, along with the Tenants forums, mystery shopping and more social events working in conjunction with our Community Inclusion and Health and Wellbeing teams.



South Wales Police fun day – St Mellons Hub



Community Lego Engineers fun workshop



# 2021 Annual Tenants Satisfaction Survey

Cardiff Research Centre (CRC) was commissioned to undertake research into identifying levels of satisfaction and views of our tenants on the current services they receive.

The aim of the survey was to:

- Find out whether tenants were satisfied with the housing services
- Monitor the City of Cardiff Council’s performance as a landlord, and
- Find out what improvements tenants would like to be made.

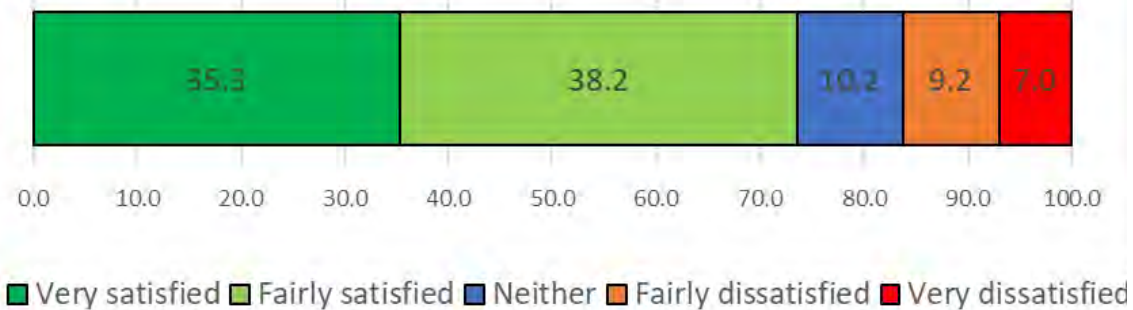
The survey was posted out to a 40% random sample (5,293). Support was also offered through the Advice Line and in our Hubs to complete the survey. A total of 1,300 valid returns were received.

In response to the question “Taking everything into account, how satisfied are you with our overall performance?”

Over 73% of respondents were satisfied with the overall performance.

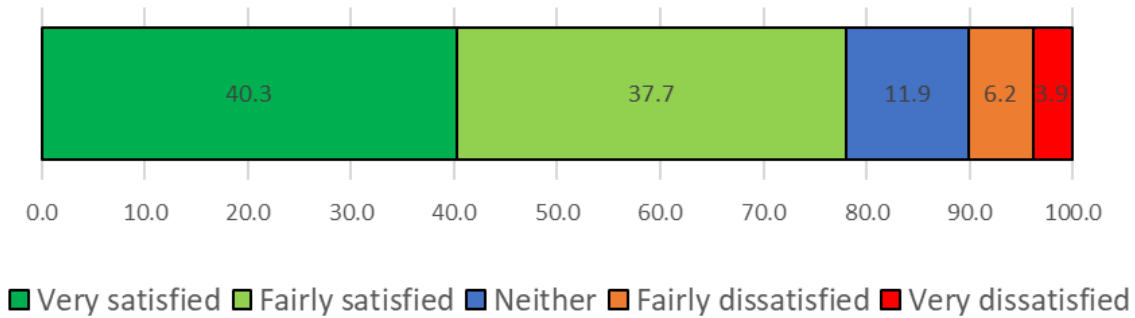
In response to the question “How satisfied are you that your rent provides value for money?”, almost four in five (78.1%) respondents were satisfied that their rent provides value for money, this is a slight drop on the findings from the previous survey (81.2%)

Taking everything into account, how satisfied are you with our overall performance?



In response to the question “**How satisfied are you that your rent provides value for money?**”, almost four in five (78.1%) respondents were satisfied that their rent provides value for money, this is a slight drop on the findings from the previous survey (81.2%)

How satisfied or dissatisfied are you that your rent provides value for money?

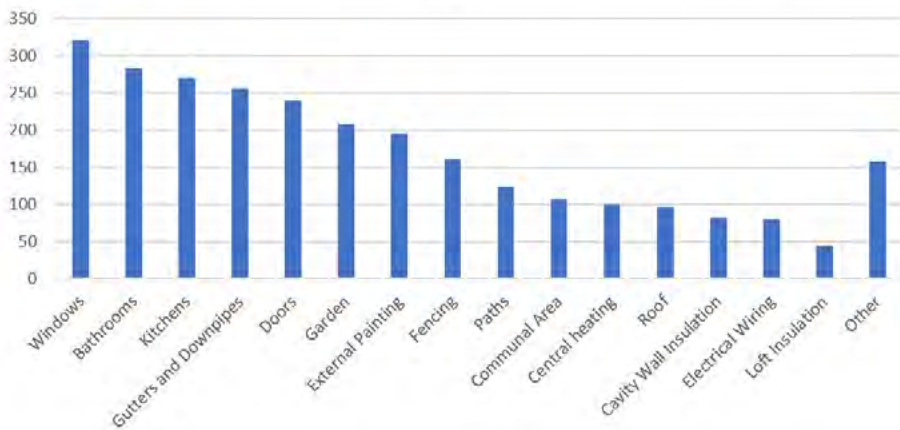


In response to the question “**If your home needs improvements, please tell us what they are?**”

Tenants were provided with a list of home improvements and were asked to identify from the list which of the improvements they felt their home may require. The most common improvement identified by tenants was windows (32.1%), this was followed by Bathrooms (28.3%) and Kitchens (26.9%).

	No.	%
Windows	322	32.1
Bathrooms	284	28.3
Kitchens	270	26.9
Gutters and Downpipes	256	25.5
Doors	240	23.9
Garden	208	20.7
External Painting	195	19.4
Fencing	160	15.9
Paths	123	12.3
Communal Area	107	10.7
Central heating	100	10.0
Roof	96	9.6
Cavity Wall Insulation	82	8.2
Electrical Wiring	79	7.9
Loft Insulation	43	4.3
Other	158	15.7
<b>Total Respondents</b>	<b>1,004</b>	-

If your home needs improvements, please tell us what they are?



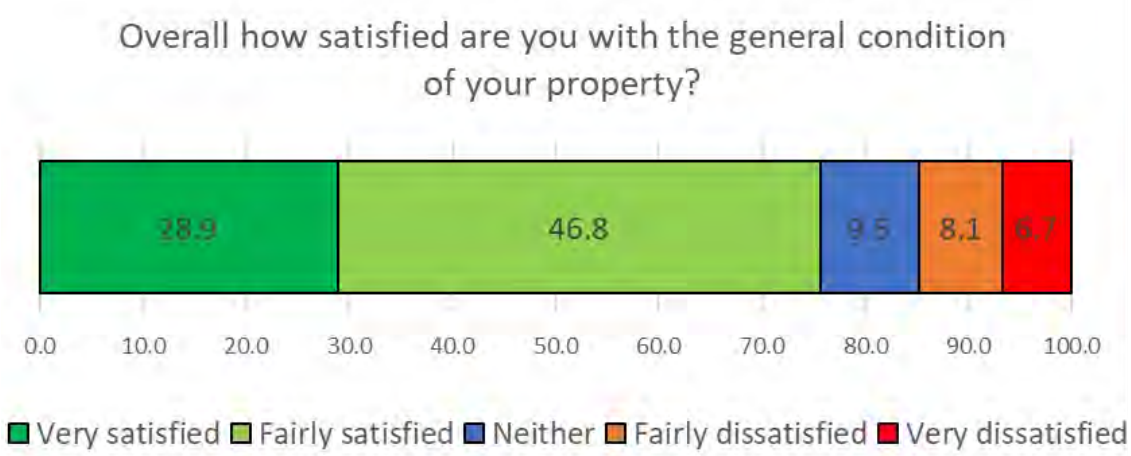
NB. Percentages do not total 100% as respondents could select multiple options





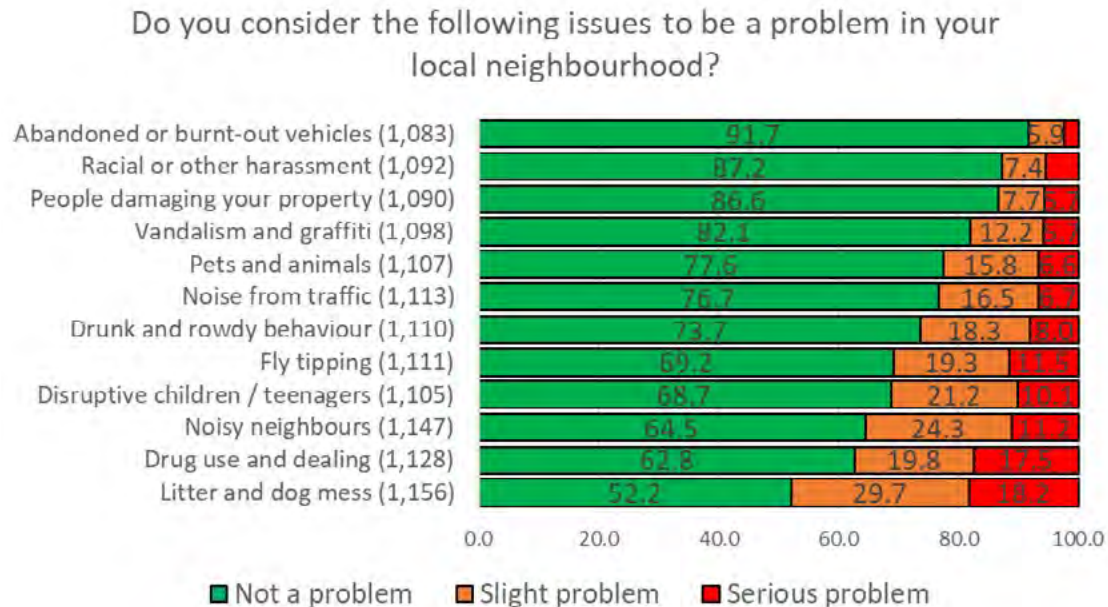
In response to the question **“Overall how satisfied are you with the general condition of your property?”**

Over 75% of respondents were satisfied with the general condition of their property, this included 28.9% that were very satisfied.



Tenants were provided with a list of potential problems within their local neighbourhood and asked to provide feedback on how big a problem each issue was within their area. Litter and dog mess was by far the biggest problem with almost a half (47.9%) citing this as either a slight or serious problem.

The least concerning issues were with abandoned or burnt-out vehicles with 91.7% saying this was not a problem. This was followed by racial or other harassment (87.2%) and people damaging your property (86.6%).



In response to the question “**Generally how satisfied are you with the way we deal with repairs and maintenance?**”

75% of respondents were satisfied with the way their repairs and maintenance are dealt with, this included 38.6% who were very satisfied.

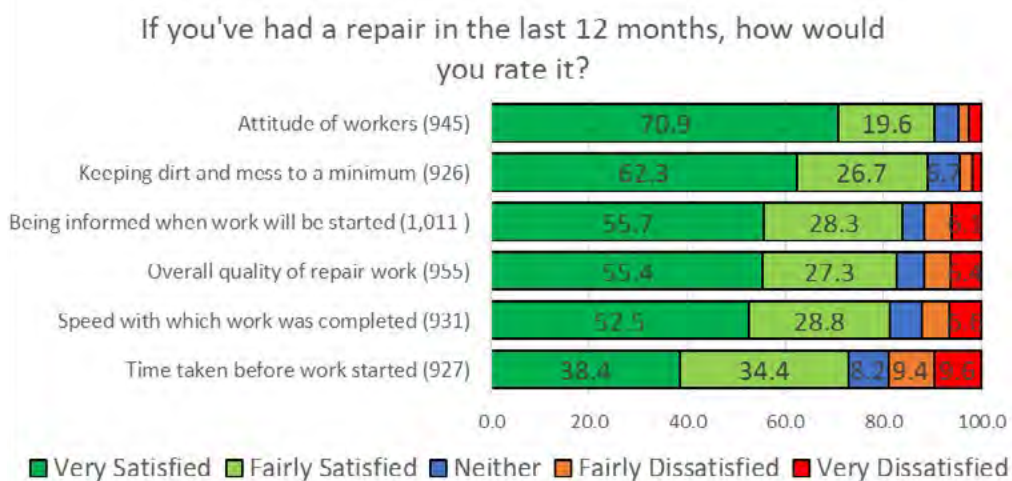
In response to the question “**If you’ve had a repair in the last 12 months, how would you rate it?**”

Respondents were asked to think about their last completed repair on their property and rate various aspects of the work undertaken, specifically:

- Being informed when work will be started
- Time taken before work started
- Speed with which work was completed
- Attitude of workers
- Overall quality of repair work
- Keeping dirt and mess to a minimum



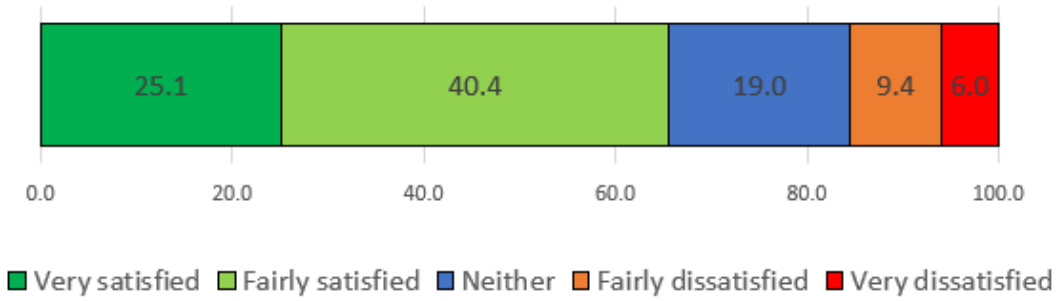
Satisfaction levels were highest regarding the attitude of workers with 90.5% of respondents highlighting this, this included 70.9% who were very satisfied. This was followed by keeping dirt and mess to a minimum (89.0%) and being informed when work will be started (84.0%).



**“How satisfied or dissatisfied are you that we listen to your views and act upon them?”**

Almost two thirds (65.6%) of respondents were satisfied that we listen to their views and act upon them, this included 25.1% who were very satisfied. In contrast just over one in six (15.4%) were dissatisfied.

How satisfied or dissatisfied are you that we listen to your views and act upon them?





# Improving our neighbourhoods through estate regeneration

Our Estate Regeneration Programme aims to create better and safer places to live. Consultation with our tenants and residents is carried out to identify what matters to them and to agree plans before improvements are made.



*Regeneration works to Taff embankment*

The programme aims to tackle community safety issues, lack of defensible space, boundary walls, on-plot parking, better lighting, improved footpaths gully closures and waste storage areas for flats. Our overall aim is to provide estates that are safe and attractive places to live in, as social housing has a unique and positive part to play in housing people and helping communities thrive.

Improvements include:

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



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

In Plasnewydd, a scheme to introduce defensible space improvements has been delivered.

One-off improvements to address specific environmental issues are also carried out in response to requests from tenants and councillors. Estate Regeneration schemes are nearing completion in Bronte Crescent / Arnold Avenue in Llanrumney and Roundwood in Llanedeyrn.



*Hodges Square, Butetown*

### Future Plans

- Our tenants have been consulted on schemes in Trowbridge Green, Pennsylvania and Lincoln Court with work programmed for delivery in 2022.
- In Ely, several environmental improvements have been delivered with future phases currently being designed ahead of resident consultation in 2022.



*Anderson Place, Adamsdown*





# Teaming up to clean up

Our Local Action Team works to improve neighbourhoods by working with tenants and residents and encouraging them to take pride in where they live.



The Local Team currently work with the tenants in eight areas of the city:

- Butetown
- Careau
- Ely
- Fairwater
- Llandaff North
- Llanrumney
- Tremorfa
- Trowbridge

Each of the areas has an Estate Coordinator working within the community to manage and monitor the hot-spots for fly tipping. They work in partnership with our other services and tenants to address issues within these areas, develop solutions, and to take any enforcement action required.

Within all these areas there are a Local Action Team and Local Garden Team who work in the community to help tenants remove rubbish and waste from their gardens and cut back and remove overgrowth.

Lavender Grove, Fairwater – Large areas of overgrown vegetation were cut back, and rubbish removed from a well-used pathway for easier access for tenants. Partnership work with the local school was carried out and land used by the school was cleared of waste.

Pengam Green Allotments, Tremorfa – The team worked with the allotment volunteers to remove waste, vegetation and branches from a gully that bordered the allotments.

## Working together

Roundwood Community Action Day, Llanedeyrn – A community clean-up was arranged with volunteers from the estate working alongside our housing teams. Four vehicles made 20 trips to the tip and 25 bags of rubbish were collected. An information stall was set up for tenants to learn more about community engagement opportunities.

We were successful in their bid to the Travis Perkins Community Legacy Fund and with this funding are giving 50 tenants a beginner’s garden tool pack to help maintain their gardens.





## Future Plans

More than just providing cleaner and tidier estates, the Local Action Team want to work alongside the tenants who will continue the good work when the team are no longer there. To increase tenants and residents to be involved we plan to:

- Working with council departments and partner organisations including Community Inclusion Officers, Volunteers, Community Hubs, Tenant Participation Teams, Love Where you Live and other third sector organisations.
- Develop and support ‘street champions’ as part of local volunteering groups, promoting tenants to volunteer in their local area, encouraging pride in their area and the work they, as a community, have completed.
- Work alongside the Hubs, Adult Learning, and other teams to align where there are existing garden clubs or support the creation of new ones. This will help tenants to acquire the basic skills and abilities to maintain their own gardens.

- Work more with schools to gain the attention of the younger generation so, from a young age, children learn to take pride in where they live and want to recycle.
- Develop a joint approach between Local Action Team and the Waste Management Blitz Team, where the teams work together in areas. This will have the maximum impact as both departments will be working in the same areas simultaneously. By working together we can have a bigger impact and make greater improvements to the estates than by working alone.
- Extending the areas that the Local Action Team cover.



## Caretaking Services

Our Caretaking Services are responsible for the caretaking and cleaning of communal areas for 830 blocks of flats, high-rise blocks, and Community Living Complexes. The team also support tenants with rubbish clearance, Jet-spraying and Graffiti removal.

## Managing Anti-Social Behaviour (ASB)

As a landlord, we will take firm action to eliminate ASB. We have a dedicated Anti-social Behaviour Team that use a victim-led approach when dealing with anti-social behaviour, focusing on what really matters to our tenants.

Our ASB teams:

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

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

Council action – April 2021 to January 2022:

- Over 490 police referrals.
- 2330 new referrals received.

- 100% of urgent cases tenants were contacted within 24 hours. (Target 95%).
- 202 cases investigating issues of drugs
- 152 urgent cases involving an assault or threatening behaviour.
- 100% of non-urgent cases tenants were contacted within 7 working days. (Target 95%).

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

Our ASB Team has maintained a proactive approach to resolving anti-social behaviour and engaging with those who have been affected by it. We will do everything we can to work with the victims and perpetrators, with eviction only ever being the very last resort.

## Community Safety Partnership

Our ASB Team have noted areas where specific, more intensive work is required to resolve issues within an area or smaller community. At the moment this approach is taking place in identified areas and has involved:

- Local Lettings Initiative, where a sensitive let



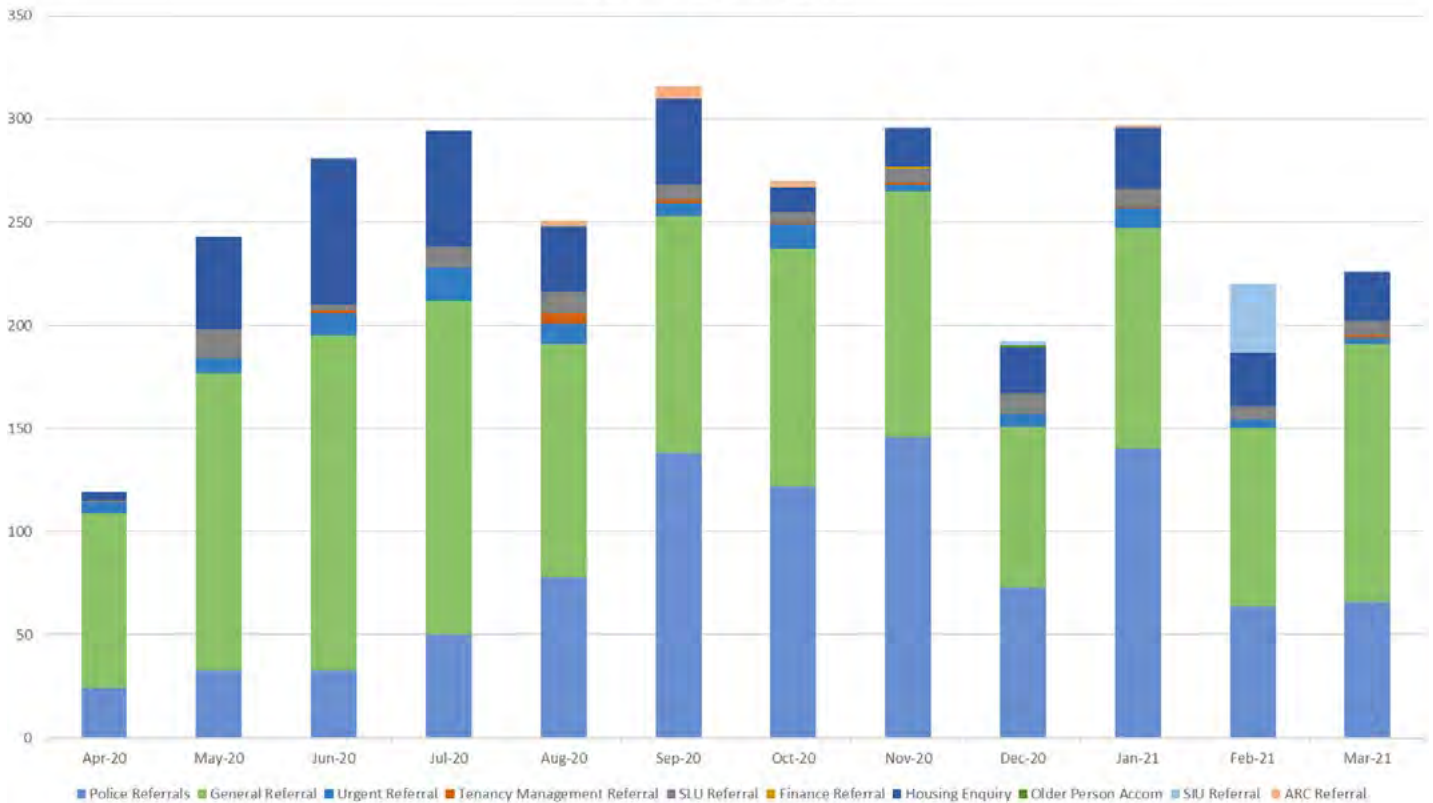
is put on a whole area where extra criteria are placed on an allocation of void properties.

- Local Operational Groups are formed for stakeholders in an area to identify and coordinate work carried out by each agency.
- Joint work for individuals with support agencies, police, and internal departments such as the Tenancy Sustainment Team.
- Proactive visits to tenants in an area to capture the issues that they are experiencing and engage them to report to appropriate agencies.
- Creating a strategy for use of CCTV for an individual area.

The ASB Team continue to work closely with Neighbourhood Policing Teams across the city taking a shared approach to identifying and intervening with community safety issues for communities and resolving individual concerns of ASB.

The ASB Team have a positive working relationship with the police’s Community Safety Department, their Hate Crime Officers and ASB Coordinators. We play a key role in their multi agency meetings as part of the Community Safety Partnership governance including The Hate Crime Forum, Problem Solving Group, Quality Of Life Meeting, as well as the police’s ASB Coordinator Group Meeting.

ASB Referrals 2020/2021







## Progress to date

Since 2013, we have installed over 10,200 energy efficiency measures in homes across Cardiff, reducing energy demand by improving building standards.

These measures include:

- 1,200+ External Wall Insulation.
- 9,000+ Internal insulation (i.e. loft and cavity insulation) and boiler upgrades.

“A” rated, energy efficient boilers have already been fitted to 99.8% of all council properties and in the future we will start to use alternative energy heating such as ground or air source heat pumps.

Over cladding and solar panels fitted to date:

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

We have worked to continually improve Energy Performance Certificate (SAP) levels in all our stock, with 96% now above the Welsh Government required standard of SAP 65. The average SAP value for our properties is 72; the Wales national average is 61.



Over clad properties in Llanedeyrn

Every effort is being made to improve energy efficiency, including increasing the amount of loft and wall insulation. There are ongoing programmes of work rolling out loft and cavity wall insulation across the city. Our initial intention is to raise the SAP value of our properties to 75 on average.

## The Future Challenge

While we have worked on a series of energy efficiency improvements and retrofits to our existing stock, which has helped to reduce our energy consumption and consequent carbon emissions, we recognise the challenge of the targets set in our 2015 Carbon Reduction Strategy of a 5% per year annual carbon reduction.

Our ultimate goal is in line with the Welsh Government’s strategy to get homes to SAP 92+ net zero carbon by 2050, although the cost of this is challenging.



Bore holes being drilled for ground source heat pumps in Eastern High



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

### Initial Plans

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

We are proposing an improvement programme of works which will include fabric energy efficiency measures (External Wall Insulation - EWI) alongside renewable energy generation (Photovoltaic panels - PV) to reduce carbon emissions and energy consumption within our public housing stock (low rise blocks of flats).

As well as contributing to the decarbonisation agenda, these works will help prepare us for the anticipated increase in the Welsh Government WHQS proposed EPC energy rating requirement of “A”. Thermal over cladding to blocks of flats has been ongoing for several years, using both capital funding and Welsh Government funding under the “ARBED” schemes.

We currently have 892 low rise blocks of flats of which 145 blocks have already been thermally overclad.

Our proposal is to retrofit (EWI & PV) to the remaining blocks by 2030, the first phase of this has been costed in to the Business Plan financial model.

Our existing blocks have an average energy





efficiency rating of circa SAP 70, which is a “C” rating. With the addition of EWI and renewable technologies such as PV, along with the decarbonisation of the Grid, we anticipate the average block reaching an energy efficiency rating of 90+ which is a high “B” or low “A” rating.

### Achieving Net Zero Carbon Development

Our new housing development programme does not just deliver great homes, we are actively responding to the ‘One Planet Cardiff’ strategy by rapidly moving towards Net Zero Carbon development. We do this by utilising on-site renewable technologies and sustainable forms of construction, such as Passivhaus or enhanced building fabric. This approach helps to reduce the carbon impact of our development programme and significantly reduce heating and power bills for our tenants.

A number of our projects are leading the way in low-carbon building and creating sustainable communities. The Passivhaus scheme on-site at Highfields in Heath will deliver 42 new council homes, all to the Passivhaus standard. This means that all the new homes are highly energy efficient, reducing carbon emissions and ensuring heating bills for tenants are extremely low.

Our transformational Channel View regeneration project also achieved planning consent in December 2021 and work will begin on the first



CGI of Ferry Pods

phase of this £85 million regeneration project in spring 2022. The scheme will deliver around 350 sustainable, low carbon homes for the local community, as well as investing significantly in the local area and the Marl park.

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

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

- Ground source heat pumps.





Solar array Crofts Street.

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

The entire scheme will act as an 'energy store' with batteries, heat storage and car charging. Surplus energy from the grid can be stored, and our surplus energy from site sold to the grid.



Crofts Street exterior.

This will not only reduce our carbon output but reduce bills.

We have received additional grant funding from the Welsh Government (Innovative Housing Partnership Grant) of £3.8 million and are working





in partnership with Wates and Sero Energy to manage the energy supply for the site once built. This additional management will enable the entire scheme to benefit from free excess energy in the grid to charge batteries.

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

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

## Pipeline Innovative Solutions

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

Beattie Passive are creating 48 new modular-build one, two and three-bedroom flats for the city, with their state-of-the-art Haus4 builds at the

Gasworks site in Grangetown, that will provide temporary homes for families while a more permanent housing solution is found.

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





# Tackling Poverty and Supporting People Into Work

Despite Cardiff's economic renewal over the years, it has the highest number of people living in the most deprived communities in Wales. The pandemic has hit the poorest, most deprived, and disconnected communities most. In addition, plans to migrate claimants from legacy benefits to Universal Credit are planned to commence in the Autumn of 2022, which could further impact on tenants' ability to meet rent and other financial obligations.

## Welfare Liaison Team

The Welfare Liaison Team assists council tenants with income maximisation and budgeting and debt help. The team provide vital support to tenants struggling to meet their rent and payment of arrears.

The team visit tenants in their homes and in local Hubs to assist with any financial issues and support tenants with:

- Advice and assistance to downsize to a suitable home.
- Advice about the Benefit Cap and the schemes available to help tenants get back to work.
- Budgeting and basic debt advice.
- Digital and budgeting support to assist tenants on their Universal Credit journey.



*Into Work Advice Service Llanrumney Job Fair October 2021*

- Establishing affordable repayment arrangements towards rent, utilities, and debts.

The team has team grown in line with demand, helping over 1,800 tenants between December 2020 and November 2021.





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

- Early intervention and prevention.
- Having an open conversation with the tenant to understand underlying causes of arrears.
- Targeting support towards tenants facing change / crisis.

The number of tenants needing assistance is growing, with more tenants asking for help with applying for benefits, budgeting and decreased wages, emergency cash for gas and electricity, as

well as food bank assistance.

Between April 2021 and January 2022 our team has achieved:

- Affordable rent repayment plans exceeding £60k
- Applications for other benefits exceeding £1.1m
- Applications for rent related benefits exceeding £60k
- Budgeting support and savings on household bills of over £120k



Our Welfare Liaison Team works closely with other council service to ensure tenants receive all the help they can, including:

## Money Advice Team

The team includes generalist advisers, trainers, a specialist debt and benefit advisors, as well as running one-off projects throughout the year e.g. a veteran specialist support and energy projects. The team provide a wide range of information and advice to our tenants including:

- Advice and Support on Welfare Benefits, including claims for Universal Credit and Council Tax Reduction.
- Grants, discounts, and assistance claiming reductions for energy and utility tariff.
- Benefit Health Checks.
- Help with Debts and Budgeting, to maximise a customer's income and manage debt.
- Foodbank and Fuelbank Vouchers, and advice on emergency financial assistance.
- Signposting and referring to numerous organisations, internal or external, for further specialist support.

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

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

For those that cannot access face-to-face support, or prefer to make contact in other ways, the Advice Line or email can be utilised, and a call back service can be provided.

## Into Work Advice Service

The Into Work Advice Service is the council's internal, comprehensive employment and skills team. Due to the unique way the service is funded, it supports council tenants and Cardiff citizens right across the city into employment or helps them to upskill in their current roles. The team provides informal job clubs as well as one-to-one, specialist employment support in Hubs and other community locations. The team has recently adapted to deliver services virtually for those who prefer to access the service in this way.

The service also consists of specialist teams that provide work skills and digital training, volunteering opportunities, and self-employment advice.





## Adult Community Learning

2022 will see a new and modernised Adult Learning service. Eligible council tenants are able to access free work skills accredited training through Adult Learning. The team offer a wide range of training to meet the needs of the local labour market, ensuring training reflects jobs available in the local area. With the introduction of weekend training and a new hybrid model of delivery, tenants will be able to access the service at a time that is most convenient to them either online or face-to-face.

The impact of Covid-19 has further highlighted the need for digital inclusion support. The Adult Learning team offer a wide range of digital surgeries in the heart of communities. These include Hubs, community buildings, sheltered accommodation and supported accommodation, providing bespoke digital support to local citizens. In addition, the Adult Learning team manage a tablet gifting scheme for individuals who are socially isolated, actively seeking employment or looking to upskill, and a laptop loan scheme to support Adult Learners access blended learning opportunities.



## MILES

The MILES Youth Project supports young people aged 16-24 in Cardiff who are homeless or experiencing housing instability. The Youth Employment Mentors run weekly drop-ins at supported accommodations and settings across the city including:

- Northlands
- Ty Diogel
- Ty Bronna
- Grassroots
- Ty Seren
- Ty Enfys
- YMCA The Walk



- YMCA The Ambassador
- The Huggard
- Ty Casnewydd
- Ty Ephraim
- Ty Gobaith
- Adamscourt

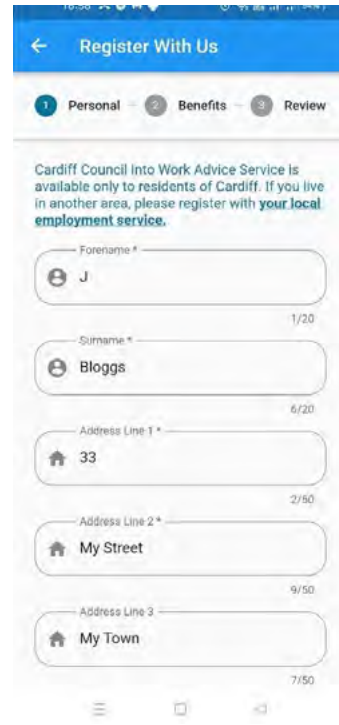
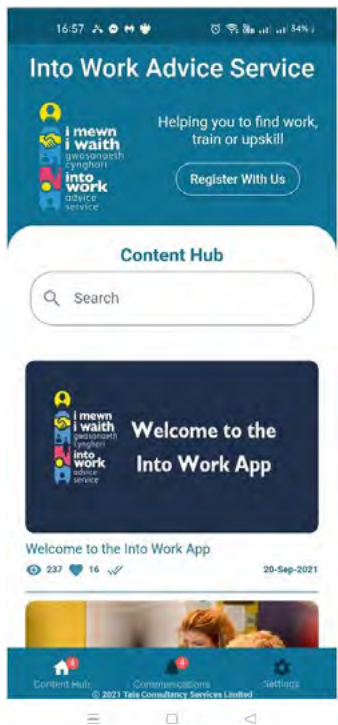
### Volunteering as a route into work

The Volunteering Team, part of our Into Work Advice Service, supports council tenants and other citizens to secure volunteering placements within Cardiff Council, in particular Hubs, Libraries, and the Advice teams. For tenants who do not have work experience or work skills, lack confidence in a workplace setting, or have found it difficult to

find a job, then volunteering offers an excellent pathway into employment.

Volunteering provides a chance to help others and to meet new people, all the while increasing confidence, self-esteem and the opportunity to become part of a team. Through volunteering placements, council tenants will also have the ability to learn new skills, have access to free training, and additional experience to put on CVs, which can increase the chances of finding work. Job references are also given to volunteers who attend regularly.

During April 2021 to January 2022, over 100 people regularly volunteered within the service, resulting in over 4,300 volunteer hours given. In ten months alone, our Volunteer website has had over 95,000 hits.



# Supporting Our Tenants



## Tenancy Support and Sustainment

Our Tenancy Team work proactively with tenants providing advice about tenancy conditions and ensuring that tenants receive the support they need to maintain their tenancies. Tenancy Officers actively identify appropriate support and services for tenants, liaising with agencies to ensure that a cohesive approach is provided for dealing with vulnerable tenants in the community.

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

Working with the Tenancy Management and Anti-

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

The team offers practical solutions to the issues that tenants identify through working with specialist teams such as the mental health services, social services, police, and various third sector agencies. A large portion of this team’s work is helping tenants who are hoarders by providing practical, hands-on assistance to support them in de-cluttering their homes. This is carried out at the tenant’s own pace by providing regular





support, whilst other teams are kept updated on the tenant's progress. Reducing the tenant's hoard often has a direct impact on housing management functions and repairs.

To ensure that we meet our commitment to not evicting wherever possible, we have invested considerable time and resources into assuring a balanced approach towards the collection of rent arrears which will satisfy both the Council and our tenants. Early intervention is key to prevent evictions. Our officers work with our tenants to encourage payment and our Welfare Liaison Team assists our tenants with budgeting, debt, and income maximisation.

This new approach to collecting rent arrears, with the tenant at the centre of the process, has ensured that we are working with all services to provide the right support to address the tenant's needs. We also make best use of other funding to help tenants in rent arrears where appropriate.

## Addressing Overcrowding

Housing in Cardiff is under significant pressure from demand for larger properties, a growing population, and increased life expectancy rates. This has resulted in increased levels of overcrowding in both social and private housing in the city.

Research has shown that a range of health problems, including poor mental health, can be

linked to living in overcrowded conditions and the Covid-19 pandemic has highlighted the issue further. To fully understand the housing need of overcrowded households, and the impact of living in an overcrowded property, we consult directly with tenants to see how we can best assist them.

Our Allocation Policy prioritises the most severely overcrowded households, however we want to do more to tackle the issue and explore other solutions.

We are now actively exploring a variety of solutions including facilitating a move to a larger social housing property and working to mitigate the impact of overcrowding where a move is not possible. Where feasible, this may include the building of extensions, loft conversions and other creative solutions such as the use of converted shipping containers in gardens, in which older or adult children could reside and modular extensions to existing buildings. We are also working closely with our Housing Association partners to support them to reduce overcrowding in their properties.

## Supporting Homeless Families

Our new Family Homeless Centre at Briardene is providing high quality self-contained accommodation to families with support on site and access to wider services provided by Family Help and Support, Flying Start and other partners.

Our second centre is due to open in Grangetown at



the Gasworks site early in 2022. This will be larger provision and will offer even more support on site.

These centres will be key to our new rapid rehousing approach to homelessness, providing families with the help and support they need to move on to more permanent accommodation as soon as possible.

### Supporting Young People into Independence

The Young Person Gateway (YPG) launched in October 2015 and is an accommodation and support gateway for young people in Cardiff who are threatened with homelessness, or who need to move on from care. The Gateway was set up to allow better partnership working between Housing and Children’s Services, ensuring that, regardless of whether a young person had a housing or a Children’s Services duty, their accommodation options and pathways were the same.

A range of supported accommodation is available provided by Llamau and the Salvation Army using council and housing association properties.

Once a young person has been identified as being ready to live independently, they attend a training session which covers all the necessary information around managing a tenancy. Once training is complete, the young person is given immediate priority on the Social Housing Waiting List. To ensure continuity, the young people who



Representatives of the Gateway Team

move on from the supported accommodation provision continue to receive support from the same provider for 12 months, which can be extended if necessary.

From March 2016 – September 2021, 319 young people have been housed through the Training Tenancy scheme. Of these, only 4 young people have been unable to maintain their tenancies, giving our Tenancy Training pathway a 99% sustainment rate. A result of excellent partnership working between the social landlords and third sector partners in Cardiff.

The supported accommodation provided through the YPG was expanded in 2021/22 and a further expansion is planned for 2022/3 to accommodate the growing number of young people moving on from care.



## Volunteering for Young People

Working with Cardiff Commitment, we have created a new Volunteer Placement Officer dedicated to working with 14-24 year olds. They will work with employers across the city, creating volunteering opportunities within varied employment sectors, supporting individuals not in employment, education, or training to develop vital work skills through volunteering.

## Child Friendly Community Hubs

A children’s events programme will be delivered in the Hubs to support our tenants’ children and young people through the winter months. Wellbeing activities will include creative writing

workshops, visits from children’s authors, and mindfulness sessions to help young people feel calmer and learn stress-busting techniques. Our Hubs service will also be delivering a Reading Friends project with young users of the Huggard centre for young people who are homeless and sleeping rough.

Cardiff’s Hubs also provide targeted health and wellbeing resources for children to support them to live well with a range of diagnosed conditions such as ADHD, Autism, OCD, and physical disabilities. In response to the increased demand for information on these conditions all of our Hubs have purchased additional resources to support young people and their families to understand and manage their health and wellbeing.





A new Reading Well Books on Prescription list for young adults will be the fourth Welsh Government Reading Well scheme to be delivered, and will be launched in 2022 and, again, made available in every Hub in Cardiff.

Homework clubs are delivered from various Hubs across the city and include free printing and access to PC's. To further enhance the experience, Hubs host Read-Along clubs to assist with reading skills. In conjunction with outreach school services we will be providing future homework assistance.

In addition to the 2 Homework Clubs held at Butetown Pavilion facilitated by Women Connect First and Ethnic Youth Support Team (EYST), which are proving very popular, there is a Homework Club in Grangetown Hub facilitated by ACE.

### Supporting Our Older Tenants to Age Well

The Cardiff Ageing Well Strategy 2022 - 2027 sets out how the Council will work with partners to support older tenants to live well in their homes and communities. The strategy sets out several principles and key aims that will shape and inform our service over the next five years. Listening to the voice of older people is at the heart of the strategy, services should empower older people to live life as they

choose, providing the right support at the right time to help people retain their independence and achieve their chosen outcomes. A number of key commitments in the Strategy are being delivered by the Housing and Communities Team.

### Housing Advice and Assistance for Older People

The findings from a range of research shows how providing suitable older persons' housing can help older people to remain independent for longer. We aim to encourage older people to think about their long-term housing needs at the earliest opportunity.

Our Rehousing Solutions Team provides specialist housing advice for older people to help them understand their housing options and support them towards tailored solutions.

*Tenants enjoying refreshments at St Mellons Coffee Mornings*



Our aim is to ensure that high quality advice and information is available for older people on the Council website, in Hubs, and through information sessions and events.

## Disabled Adaptations

The Council's Independent Living Service (ILS) manages the provision of financial assistance and adaptation works for disabled people living in all housing tenures.

This includes the provision of Disabled Facilities Grants (DFGs) – Available to provide adaptations, such as stair lifts and specialist bathing facilities, to enable a disabled person to live as independently and as safely as possible.

The Council operates an Agency Service that provides professional help and advice for the applicant. We will:

1. Appoint a contractor from the formally procured contractor list;
2. Arrange for contracts and call-off terms to be signed by both the contractor and the homeowner;
3. Monitor the works to ensure all aspects of the contractor Framework agreements are adhered to. This will include ensuring the work is completed in a timely manner and ensuring it is completed to an acceptable standard;
4. Make payments direct to the contractor.



# Community Living

Our development programme is investing in building new accessible, adaptable and affordable homes for older tenants which will help promote independent living as well as providing a diverse range of facilities and services for older tenants living in the new buildings within the local community. We plan to deliver 10 new Community Living buildings, in doing so investing in the region of £100 million and delivering around 500 new homes specifically for older tenants to ensure our population ages well.



All of our new flats will be large, accessible, open plan, low carbon and low energy with large private balconies and the accessible bathroom will have a full level access shower area. We are currently on site with the new Community Living buildings at Addison House, Maelfa and St. Mellons. We have secured planning consent on our two new schemes at Bute Street and Canton/Riverside

and are preparing a tender pack for our scheme at Channel View. We are well underway with design work for our first well-being village and older person housing on the former Michaelston College site in Ely. The first completed new scheme (Addison House) will be available to let in March 2023.





Our Community Living Refurbishment Schemes focuses on upgrading communal rooms, other communal areas and creating flexible rooms which can be used for various activities. This will enable the tenants living within the complex, and the older tenants living in the wider local community, to share activities in a safe, secure and welcoming environment. New technology is also being installed within the properties, including improved CCTV, upgraded Telecare, power assisted doors and scooter charging rooms.

We have involved the tenants in the refurbishment process from the concept, right through to the construction and completion. There have been many consultation events which have included coffee mornings, meet and greets with the contractors and progress meetings. The tenants have had the opportunity to choose the colour schemes for the communal areas and they have also had the opportunity to try out the new furniture before choosing which tables and chairs they would like.

The improved schemes are completed to the RNIB Visibly Better Standards, enabling tenants with sight loss and dementia to navigate independently around the building. We are also working towards the RNIB Visibly Better Standards Award for all schemes. Sandown Court and Clos Y Nant have achieved the highest accreditation of Platinum Standard. Other schemes going through this process include Brentwood Court in Llanishen,

Poplar House in Whitchurch and Minton Court in Tremorfa.

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

### Community Living in the heart of Grangetown

Detailed plans have been developed for the new Community Living scheme as part of the first phase of redevelopment at Channel View. The first phase will see the construction of two new blocks of flats as a replacement for the existing high-rise tower block.

The larger block will be a Community Living Scheme with a wide range of communal facilities including a Community Café on the ground floor and activity rooms. The smaller block will be an



Independent Living Scheme. Tenants of both blocks will have access to the communal areas in the Community Living scheme. All the flats will be large, accessible, open plan and low energy with large private balconies.

All the flats are all designed to make the most of the views. There will also be private roof terraces and ground floor garden areas for tenants in each block. Every flat will be large, light, and airy with plenty of storage with an open plan living-dining area. The lounge will open out onto a balcony

area. The large accessible bathroom will have a full level access shower area.

Our proposed new Community Living projects at Maelfa and St. Mellons will provide over 100 new older person flats alongside a wide range of communal facilities. While projects at Riverside/Canton and Bute street will deliver over 80 flats.



# Rehousing Solutions Team

The findings from a range of research shows how providing suitable older persons' housing can help older people to remain independent for longer. We aim to encourage older people to think about their long-term housing needs at the earliest opportunity.

The Rehousing Solutions Team provides specialist housing advice for older people to help them understand their housing options and support them towards tailored solutions.

The aim is to ensure that high quality advice and information is available for older people on the Council website, in Hubs and through information sessions and events.

The team manage complex cases, assessing medical referrals and allocating retirement or adapted properties to those in need. They deal with Occupational Therapy referrals for disabled applicants that require adapted accommodation and respond to referrals from our partner Housing Associations where adaptations are needed to enable independent living. They are also on hand to assist and support those who wish to downsize to a smaller property.





# Improving our older persons homes

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

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

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

There have been many consultation events which have included coffee mornings, meet and greets with the contractors and progress meetings. The residents have had the opportunity to choose the colour schemes for the communal areas and they have also had the opportunity to try out the new furniture before choosing which tables and chairs they would like.

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



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

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



# Cardiff's 'Age Friendly' Community Hubs

With an increasingly older population, there is a need to provide community buildings which have space to deliver improvements to older people's social wellbeing and support healthy and active lifestyles that can help people remain independent and engaged with their communities. Our Hub buildings are equipped to deliver on these aspirations with enhancements such as community rooms and outside areas, including community gardens, sports halls, and cafés.

The Hub buildings support older people to participate, engage and thrive and provide them with:

- Spaces to meet.
- Spaces to stay connected.
- Spaces to read.
- Spaces to get active.
- Spaces for all – including accessible entrances, toilet provision and incorporating dementia friendly design principles.

Our Hubs support older tenants with their specific needs by providing bespoke advice and support as well as events that help reduce the impact of loneliness and social isolation. Activities to bring networks of tenants together are delivered within the Hubs, including a range of activities aimed at people over 50 such as: friends and neighbours groups, singing groups, Knit and Natter, reminiscence sessions, art classes, Walking Clubs, coffee mornings and wellbeing days.



A key aim of the Hubs' older people's events programme is to tackle social isolation within the community, particularly amongst older tenants who live on their own and do not necessarily have a big family network around them. Our programmes also provide an opportunity to improve their general health and wellbeing.

Hubs also support the delivery of activities aimed at achieving wider health benefits for older people e.g. Falls Prevention clinics, Low Impact Functional Training (LIFT) sessions, Stay Steady sessions, Walking Football and Walking Netball.

Our Hubs significantly contribute to the Dementia Friendly Cardiff ambitions of helping tenants affected by Dementia within the city to live well.



# Modernising and improving services for our tenants



*Crofts street development*

## New Renting Homes Wales Act

The New Renting Homes Act is the biggest change to housing law in Wales for decades. It gives more protection for our tenants and licensees and makes their rights and responsibilities clearer.

The Renting Homes Act 2016 also includes some important changes, including:

- All landlords must ensure properties are fit for people to live in.
- There is greater security for people who live in the private rented sector.

- Increased rights for certain people to succeed a tenancy.

This will be introduced in July of 2022, and we will provide tenants with more information throughout the year.

## Housing Online

New technology will allow us to not only identify efficiencies and cost savings, but also provide a better customer experience for our tenants. Housing Services will be more accessible for all tenants, giving them more control over services





they need. It will also free up back-office staff to concentrate on providing support for tenants with greater needs by having high-volume activities such as the inputting of Housing Applications digitalised.

Housing Online was first rolled out in April 2020 and it already provides Council tenants and former tenants access to their rent accounts and rechargeable repair accounts.

Phase 2 of Housing Online is to introduce Housing Applications, this is where a brand-new Housing Application can be completed, or for existing tenants a transfer application. This also includes tenants of our partner Registered Social Landlords.

Housing Online can be accessed through the Cardiff Website and once a citizen is registered, they have one portal in which they can access the appropriate platform, be that 'Rent Accounts Online', 'Housing Application Online', or to view a saved application. Tenants can also update their contact details from the same platform. It is anticipated that the full Housing Application Online will be rolled out at the end of February 2022.

## My Repairs

'My Repairs' is a new digital solution that will allow our tenants to report, view and book repairs through a self-service system on their Smartphone, PC, Laptop or at a Council Hub. This will enable the tenant to report a repair

24/7, 365 days a year and to book their own appointments to suit. It also allows them to access the repair history on their tenancy, track the status of a repair and view information that may be of value to the tenant in regard to the repair being completed i.e. supplier issues. My Repairs allows accessibility and transparency to all tenants within Cardiff, creating a better repairs service. It is intended that this new channel will be implemented in Spring 2023.

The existing Cardiff housing website will be refreshed and relaunched in 2022. It will be easier for citizens, landlords and professionals to navigate, providing them with information and support on all housing related matters. The website will provide useful information, links, and guides to assist in various housing matters such as homelessness, private rental, social lettings, First Homes Cardiff Scheme, and adaptations.

## Scan Stations

As part of our commitment to digital inclusion and customer services the Hubs have introduced Scan Stations at all their locations; allowing tenants to self-serve and provide documents more quickly than ever before. Digital self-service means that tenants can provide documents for a range of council services and departments directly. Currently, this is used for Housing Benefits and Universal credit claims. In 2022, the Self-Scan system will be expanded across other

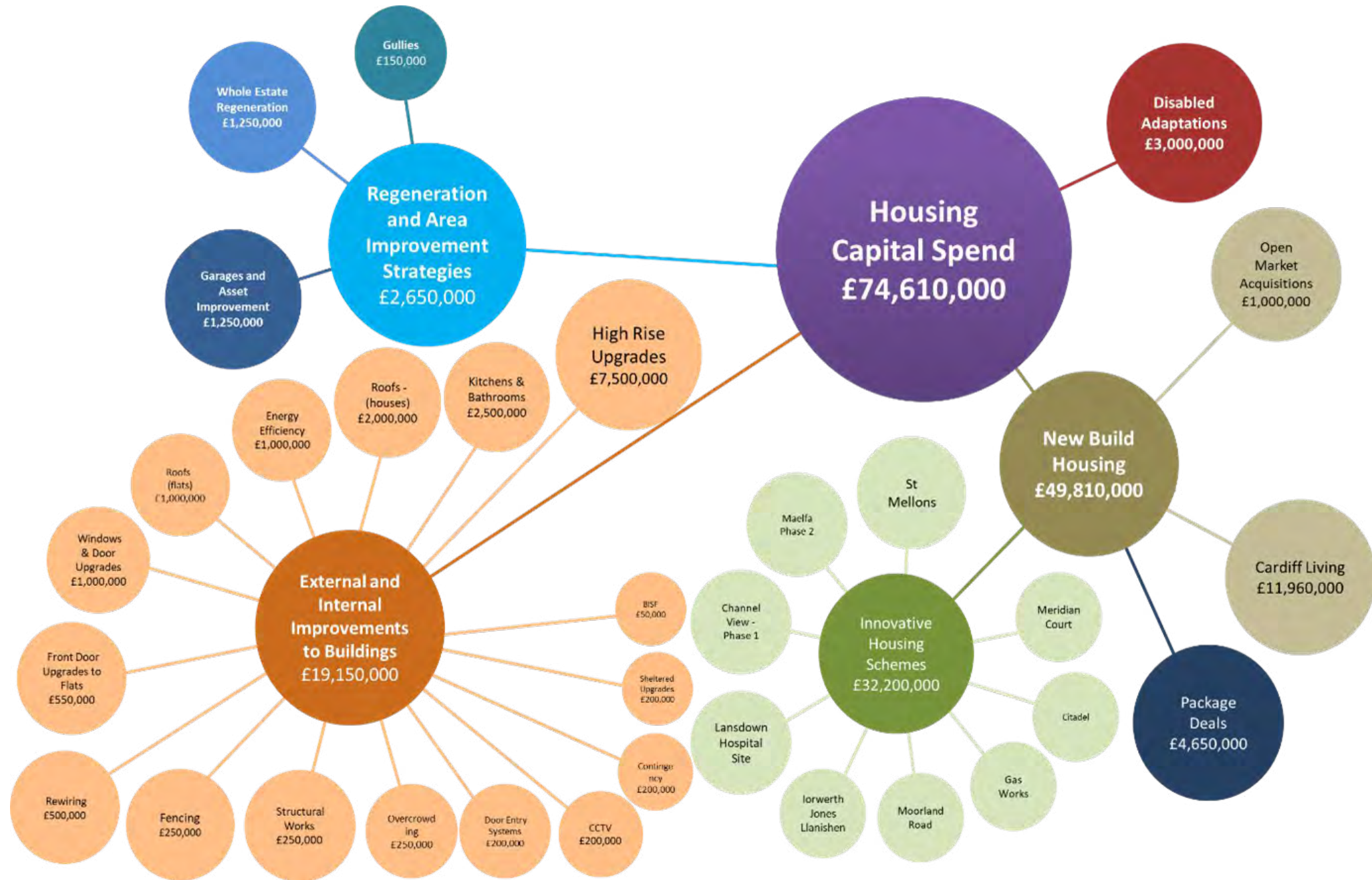


housing services in the Council, allowing tenants a quick, safe, and direct way of providing required information. Advisors are still on hand to offer scan station help and assist with any enquiries.

### Online Applications

The way that tenants can claim benefits and additional payments from the Council has been revolutionised with all applications now available online, including Free School Meals, Uniform Grant, and Discretionary Housing Payments. This improves the tenant's experience as it enables them to be paid quicker. For those who cannot claim online, help is still available through our Hubs and Advice Line.







# Financial Resources & Planning

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

The main expenditure items within the account include repairs and maintenance, supervision and management (including tenancy management and tenant consultation, rent collection, housing allocations and property and estate management) and capital financing charges on the HRA's outstanding loan debt (interest and provision for repayment). The major income streams include rents and income from service charges.

The above items are in accordance with legislation and guidance.

## Financial model

The HRA Business Plan is a requirement of application for the Major Repairs Allowance grant from Welsh Government (WG). Whilst the format and assumptions within the plan are not prescribed, WG require that any assumptions are clearly explained and that considerations behind decisions are evidenced. In addition, WG request that certain financial data is included such as stock numbers, level of borrowing and capital

receipts. In addition, supporting information is required such as an estimate of spend relating to decarbonisation and evidence of sensitivity analysis and stress testing within the plan.

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

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



## Rent Policy

The Council sets the level of rents within a policy framework set by the Welsh Government (WG). A new five-year Social Housing Rent policy was introduced by the WG for the period from 2020/21 to 2024/25. This allows for a maximum annual 1% rent increase above the rate of the consumer price index (CPI) using the level of CPI from the previous September each year. However, should CPI fall outside the range of 0% to 3%, the Minister with responsibility for housing will determine the appropriate change to rent levels to be applied for that year only. There is no confirmation of approach beyond 2024/25 and this represents a significant risk when business planning.

The published September 2021 CPI figure, used for the rent policy, is 3.1% so is outside of the permitted range. Following consideration of a range of options, the Climate Change Minister announced a CPI only increase to achieve a reasonable balance between cost pressures on tenants and landlords. This decision applies only to the rent year April 2022 to March 2023.

In line with the Ministerial decision, an increase of 3.1% for 2022/23 for all tenants was approved by Council as part of its annual budget in March.

It is considered that the rent uplifts proposed above for 2022/23 will allow for obligations to tenants and lenders to be met and help to support the

financial viability of the Housing Revenue Account whilst ensuring that rents remain affordable for current and future tenants.

It should be noted that the Council will need to be able to set rents above CPI in the medium to long term in order for the longer-term business plan to be sustainable and to meet WG targets in respect to new build and WHQS.

## Value for Money and Affordability

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

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

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



## Comparative Rent levels

An uplift of CPI at 3.1% would result in an average rent increase of £3.34 and an average weekly rent of £111.16. The table on page 72 shows average gross rents including service charges.

Council rents are below the Local Housing Allowance (LHA) rates for Cardiff, and well below market rents. It is estimated that private tenants claiming benefits are paying on average £43 per week above LHA levels.

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

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

## Rent Increase Consultation

Consultation on the rent increase took place between 31st December 2021 and 28th January 2022. Due to the pandemic, the survey was carried out online and telephone assistance was offered if that was required. The survey was promoted over social media platforms such as Twitter and Facebook with a “link” to the survey via the Council website. Letters were also sent to 2,756 randomly selected individual tenants encouraging them to take part.

The online survey proved successful, resulting in more than a tenfold increase in the response compared to the previous year, with 83 responses received in total. It was also reassuring that most age groups took part in the survey. 28% of those who responded paid the whole of their rent themselves, with the remainder on full or partial benefits.

79 tenants answered the question about whether the rent was good value for money. 67.1% thought that the proposed rents were very good or fairly good value for money, while 20.3% thought they were poor or very poor value. 12.7% thought it was neither good nor poor value.

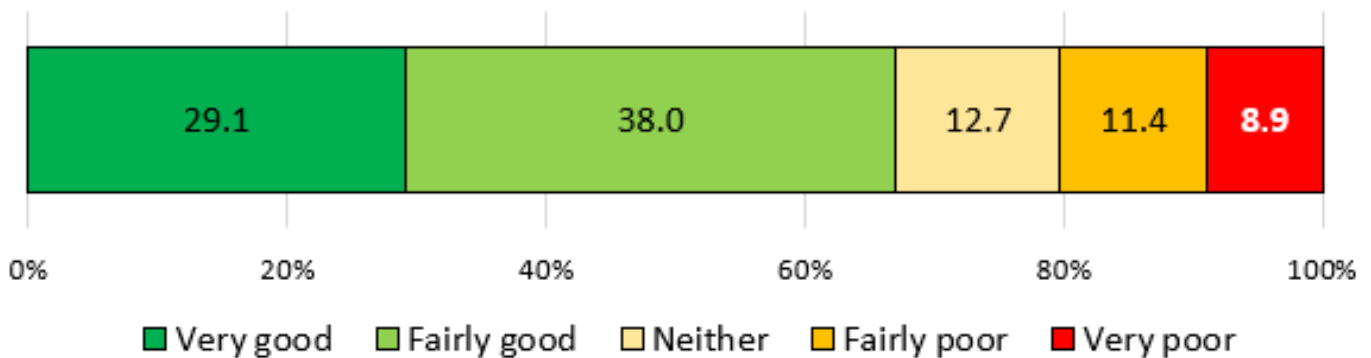
The majority of respondents (90%) stated they were not experiencing difficulties paying their rent. 10% stated they were, of which 8 specifically took up the offer of Council assistance. Referrals for these tenants were made to the Welfare Liaison Team who will support them to maximise their income and deal with any debt issues, including referrals to the new rent arrears pathway, if appropriate.





No. of Bedrooms	Market Rent	Local Housing Allowance Rate 2021/22	Current Average Rent 2021/22	Estimated Average Rent 2022/23
1	£150.00	£120.82	£96.76	£99.76
2	£189.00	£149.59	£111.48	£114.94
3	£241.00	£178.36	£128.18	£132.16
4	£313.00	£218.63	£142.13	£146.53

Taking into account the accommodation and the services we provide, do you think that the proposed rent for your property represents good value for money? (Base: 79)



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

- Maintaining homes to a high standard
- Building new homes
- Delivering a high standard of tenancy services
- Community investment such as work to increase employability, financial, digital and social inclusion

- Meeting the housing needs of the most vulnerable
- Preventing evictions
- Supporting people to live independently
- Supporting national and local policy objectives

In order to continue to demonstrate value for money, during 2022/23 and in future years, the Council will undertake the following:

- Review all costs to reflect activity and value for money



- Increasing the use of digital services to reduce costs and provide a better customer experience whilst still offering tailored, 1-2-1 support for those that need it
- Seek opportunities to undertake external benchmarking and self-assessment with peers
- Continue to follow the Council’s best practice in relation to procurement of goods and services
- Secure maximum value from assets through an understanding of stock and making intelligent (social) business decisions based on that understanding.

This will necessitate an understanding of:

- » The condition of stock
- » Maintenance costs and investment needs
- » Demand within our communities
- » Performance of the stock at an appropriate and proportionate level of detail
- » Variation in performance across the stock
- » Priorities for improvement

A range of high-quality services are provided to council tenants including a dedicated Welfare Liaison Team to maximise income and prevent

arrears and a Tenancy Sustainment service supports more vulnerable tenants.

The clear aim of the housing service is to prevent unnecessary legal action and evictions. A wide range of additional services are also available locally through the Hubs, including Into Work help and support.

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

Also, there are plans for a further review of responsive repairs. Digitalisation of services where appropriate will not only deliver a quicker, better customer service experience but will also reduce costs.

It is planned that this work will be continued into 2022/23 with an ongoing review of all costs and overheads.



# Rent and Other Assumptions 2022/23 to 2027/28

The table and narrative below set out the key assumptions within the model over the period.

	2022/23	2023/24	2024/25	2025/26	2026/27	2027/28 Onwards
	%	%	%	%	%	%
CPI	3.1	3.5	3.0	3.0	2.5	2.0
General Inflation	4.1	4.5	4.0	4.0	3.5	3.0
Rent Uplifts (inclusive of CPI)	3.1	3.5	3.0	3.0	3.0	2.5
Bad debts	1.0	1.0	1.0	1.0	1.0	1.0
Void rents	2.01	2.01	2.01	2.01	2.01	2.01

- Rent increases in line with WG guidelines taking account of forward indicators for inflation factors (CPI assumed at 3.1% for 2022/23, increasing to 3.5% for 2023/24 and reducing down to 2.5% by 2026/27)
- In the absence of an agreed pay award, 3% annual uplifts are included for 2022/23. 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 National Living Wage.
- General inflation increases assumed at 4.1% for 2022/23 reducing to 3.5% by 2026/27 for non-employee budgets
- Drawdowns as required from earmarked reserves as a result of high inflationary cost increases and capital financing commitments in the short to medium term
- Contributions to reserves and balances in the longer term and where possible to reduce risks within the forecasts and to improve financial resilience
- A £22.623 million budget has been set for Council Housing Repairs for 2022/23 reflecting the estimated requirements for both planned and responsive maintenance
- The direct revenue financing budget for capital expenditure assumes a contribution of £2.4 million p.a. in 2022/23 and in the long term
- Continued receipt from Welsh Government of Major Repairs Allowance grant of £9.5 million





- The budget is assumed to provide for the ongoing estimated impact of Welfare Reform under the Universal Credit scheme on rent income levels, additional costs of collection and recovery and bad debts provision and the potential impact on void allowances.
- Capital financing requirements reflect the

increasing borrowing requirement proposed in the Capital Investment Programme

- Changes to fees and charges are set out in detail in Appendix 3b of the Council's overall budget proposals

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

## Revenue expenditure and income

The model details the planned revenue budget and the resources, with the first five years shown in the table below.

	2022/23 £000	2023/24 £000	2024/25 £000	2025/26 £000	2026/27 £000
Employees	23,481	24,470	25,178	25,922	26,704
Premises - Council House Repairs	22,623	23,491	23,975	24,774	25,586
Premises - Other Repairs & Maintenance	1,544	1,614	1,678	1,745	1,806
Premises - Other Premises Costs	4,836	5,130	5,462	5,777	6,127
Transport	152	159	166	174	181
Supplies & Services	4,474	4,391	4,508	4,700	4,886
Third Party Payments	494	511	526	542	558
Support Services	7,222	7,527	7,786	8,054	8,313
Capital Financing	29,239	31,793	36,293	40,361	41,667
Contribution to reserves/General balances	250	250	0	0	250
<b>Total Expenditure</b>	<b>94,315</b>	<b>99,336</b>	<b>105,572</b>	<b>112,049</b>	<b>116,078</b>

Rents and Service Charges	(87,783)	(92,648)	(98,243)	(103,482)	(108,971)
Fees & Charges	(700)	(718)	(742)	(760)	(776)
Contribution from reserves	0	0	(500)	(1,600)	0
Other Income	(5,832)	(5,970)	(6,087)	(6,207)	(6,331)
<b>Total Resources</b>	<b>(94,315)</b>	<b>(99,336)</b>	<b>(105,572)</b>	<b>(112,049)</b>	<b>(116,078)</b>



# Capital Investment Programme and Funding

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

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

- Continue to invest significantly in our existing housing stock to ensure we improve energy efficiency; that our homes are maintained to a high standard; that we continue to meet the Welsh Government Quality Standards and to ensure all of our homes are warm, safe and secure.
- Expand regeneration and area improvement projects aiming to create better and safer

places to live by undertaking environmental works including defensible space, demolition, conversion and road/footpath realignment, energy efficiency schemes, improvements to flats, garages, gullies and open spaces.

- Invest significantly in our house building programme to deliver more homes and help tackle some of the significant and specific challenges we face in the city including increased levels of homelessness, a need to ensure greater diversity of housing provision

	2022/23 £000	2023/24 £000	2024/25 £000	2025/26 £000	2026/27 £000	Total £000	
Regeneration and Area Improvements	2,650	2,450	2,450	2,450	2,450	12,450	
External and Internal Improvements	19,150	27,950	25,850	14,650	13,900	101,500	
New Build and Acquisitions	49,810	77,500	74,485	49,155	34,000	284,950	
Disabled Facilities Adaptations	3,000	3,350	3,350	3,350	3,350	16,400	
<b>Total Expenditure</b>	<b>74,610</b>	<b>111,250</b>	<b>106,135</b>	<b>69,605</b>	<b>53,700</b>	<b>415,300</b>	
							<b>%</b>
Major Repairs Allowance Grant	(9,550)	(9,550)	(9,550)	(9,550)	(9,550)	(47,750)	11.5
Additional Borrowing	(44,415)	(81,595)	(81,685)	(46,615)	(39,650)	(293,960)	70.8
Direct Revenue Financing	(5,500)	(2,400)	(2,400)	(2,400)	(2,400)	(15,100)	3.6
External funding estimates and conts	(10,545)	(12,705)	(9,000)	(6,040)	(2,100)	(40,390)	9.7
Capital Receipts	(4,600)	(5,000)	(3,500)	(5,000)	0	(18,100)	4.4
<b>Total Resources</b>	<b>(74,610)</b>	<b>(111,250)</b>	<b>(106,135)</b>	<b>(69,605)</b>	<b>(53,700)</b>	<b>(415,300)</b>	<b>100</b>



including to meet the needs of larger families, older persons, and for those with accessibility and medical needs and to address a lack of sufficiency in supported accommodation options for young people.

- Deliver disabled adaptations to dwellings to help eligible tenants to live independently and improve their movement in and around the home.

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

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

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

The chart above shows an increasing trend, with borrowing resulting in additional financing costs including:

Interest payable and prudent revenue

provision for the repayment of capital expenditure paid for by borrowing.

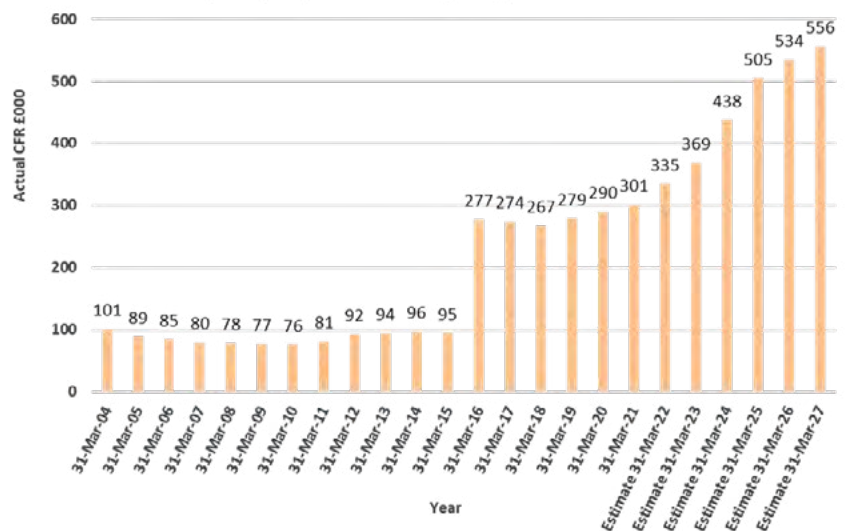
These financial commitments arising from borrowing must be paid over future generations and are long term financial commitments for the rent payer. As such, expenditure creating such liabilities should be reviewed regularly to ensure that expenditure remains prudent, affordable and sustainable and considers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

### Risk Mitigation

Risk mitigation within the Housing Revenue Account takes many forms:

- Ensuring that a HRA General balance is maintained at a prudent level.
- Create specific earmarked reserves to mitigate against increasing and unforeseen

(HRA) Capital Financing Requirement Trend





costs in respect to the new build programme such as the price of materials, uncertain rent policy in the medium / long term.

- Annually updating and submitting to the WG for approval a 30-year business plan which considers revenue and capital expenditure plans over the longer period.
- 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.
- Ensuring strong asset management practices and understanding of the condition of existing stock.
- Continuing to develop indicators to support assessment of financial resilience including prudential borrowing indicators.
- Maintaining a prudent approach to repayment of capital expenditure.
- Regular monitoring and review of expenditure against approved budgets.
- 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 and matrix

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
- A planned revenue contribution to capital outlay/Direct Revenue Financing to reduce borrowing costs or provide for additional borrowing and enhanced capital investment



# HRA Business Plan Operational and Financial Risk Matrix

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

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

Risk Description	Impact	Pre-Mitigation Risk Analysis	Mitigating Controls	Post Mitigation
Restricted rent uplift in future years due to changes to the rent policy beyond 2024/25 or to levels of CPI	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	Red	<p>Review and prioritise revenue operating costs to identify savings</p> <p>Consider and budget for use of earmarked reserves and general balances to support financial resilience</p> <p>Review and reprioritisation of the Capital Programme and realignment where feasible of future spend plans</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>Reduce new build development programme where other capital realignment is not possible</p>	Red
Cost inflation increase above rent uplifts	Increase in costs of supervision, management and repairs and maintenance, including capital contracts	Amber	Use of earmarked reserves. Review and reprioritise revenue operating costs and consider a reduction in planned expenditure including within the Capital Programme where any variations to planned spend are feasible/not committed	Green
A reduction in the (£9.5m per annum) WG Major Repairs Allowance (MRA) grant	Impact on the achievability of the Capital Programme	Red	<p>Review and reprioritisation of the Capital Programme allowing for committed spend but realigning future spend plans</p> <p>Reduce new build development programme where other realignment is not possible</p>	Amber



Risk Description	Impact	Pre-Mitigation Risk Analysis	Mitigating Controls	Post Mitigation
Impact of Welfare Reform and Universal Credit	Impact on tenants' ability to pay rent, resulting in increased rent arrears, requirement for bad debt provision and increased debt collection and recovery costs  Increased requirement for tenant support and advice services	Amber	Understanding of the Welfare Reform regime and risks.  Information and advice to tenants, for example through Into Work Services  Promotion of available benefits and specific support e.g. the Hardship Fund and Discretionary Housing Payments grant, rent rescue schemes  Regular review of rent arrears and bad debts provision requirement	Amber/Green
Impact of Covid 19	Impact of Covid 19 on tenants' ability to pay rent, resulting in increased rent arrears, requirement for bad debt provision and increased debt collection and recovery costs	Amber	Information and advice to tenants, for example through Into Work Services. Maximisation of funding for promotion of available benefits and specific support Introduction of the rent arrears pathway  Regular review of bad debts provision	Green
Impact of Brexit	Shortage of materials and contractor supply and cost inflation of materials due to increased bureaucracy and uncertainty	Amber	Use of earmarked reserves to cover short term increase in costs  Maintain communication channels with suppliers and contractors including seeking alternative sources of supply  Develop a pool of small contractors to increase capacity  Embrace post-Brexit procurement opportunities to ensure regime is simple, efficient and delivers greater value for money	Amber / Green
Failure to meet new build housing programme targets resulting in delays to timing of lettings of new build properties	Non achievement of Capital Ambition targets.  Failure to reduce housing waiting list and impact on temporary accommodation and homelessness Holding costs of vacant sites and revenue costs of development teams Reduction in rental income receivable and resources available to support the HRA budget	Red	Contractual commitments are closely monitored by the Housing Development and Capital Finance Board. Individual project viability is reviewed at key stages of the scheme development  Ongoing review of new build programme development and resources required	Amber





Risk Description	Impact	Pre-Mitigation Risk Analysis	Mitigating Controls	Post Mitigation
Treasury Management	Increased costs of interest and prudent repayment of any borrowing undertaken to pay for capital expenditure proposed in the HRA Capital programme	Red	Integrated Council wide Treasury Management policies and strategy Regular reporting in line with best practice Review of programme in line with affordability and government policy changes such as rent Setting a prudent approach to repayment of debt and identification of revenue resources to support financial resilience This all allows the Council to respond to issues quickly and appropriately	Amber
Challenge of Decarbonisation	Failure to plan and invest strategically in order to meet carbon reduction targets could result in failure to meet WG target Impact on tenants' energy costs The requirement to meet the cost of decarbonisation without additional funding will impact on other spend – could reduce borrowing capacity and reduce funds available for new build	Red/Amber	Work closely with WG to understand key requirements, targets, delivery methods and costs Identification of available funding to support targets Plans in place to pilot renewable technology in order to meet the challenge	Amber

Review and monitoring of the financial and wider risks identified for the Housing Revenue Account takes place as part of the Directorate’s risk identification and monitoring process.

HRA risks are considered within the Directorate Operational Risk Register which is reviewed and updated quarterly.

The development and progress of the New Build programme is reported to and monitored at the Housing Development and Capital Finance Board which meets bi-monthly. The revenue and capital financial position is considered as part of regular monthly monitoring and reporting processes.



# Sensitivity Analysis

The assumptions as detailed in the paragraphs above are based on best information and will be subject to a risk of change.

The table below sets out key areas of sensitivity and the potential impact on the forecasts for any one year as included within the plan and using the 2022/23 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 Potential Mitigation column below and, within the Risk Matrix above, this would take the form of numerous and varied measures as appropriate to ensure a viable financial position is maintained.

KEY ASSUMPTION 2022/23	REVISED ASSUMPTION/ CHANGE	FINANCIAL IMPACT £'000	SERVICE IMPACT	POTENTIAL MITIGATION
CPI 3.1%	CPI 2.1%	+770	A 1% reduction in the level of CPI to 2.1% reduces rental income and available revenue resources impacting the flexibility in service provision and ability to meet tenant priorities	<p>Review and prioritise revenue operating costs to identify savings</p> <p>Consider and budget for use of earmarked reserves and general balances to support financial resilience</p> <p>Review and reprioritisation of the Capital Programme and realignment where feasible of future spend plans</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>Reduce new build development programme where other capital realignment is not possible</p>



KEY ASSUMPTION 2022/23	REVISED ASSUMPTION/ CHANGE	FINANCIAL IMPACT £'000	SERVICE IMPACT	POTENTIAL MITIGATION
Employers' Pay Award 3%	Employers' Pay Award 4%	+327	A higher pay award at 4% results in an increased funding requirement reducing the flexibility to progress other plans and priorities	Use of earmarked reserves. Review and reprioritise revenue operating costs Consider a reduction in planned expenditure including within the Capital Programme where any variations to planned spend are feasible/not committed
Bad debt provision 1%	Bad debt provision 1.5%	+397	An increase of 0.5% in the bad debt provision would result in an increased funding requirement reducing flexibility within revenue resources	Information and advice to tenants, for example through Into Work Services Maximisation of funding for promotion of available benefits and specific support Introduction of the rent arrears pathway
Void rent loss 2%	Void rent loss 1%	-783	A reduction in the void rent loss to 1% increases rental income generated and the resources available to fund planned programmes of investment and service provision	Consider and budget for transfer of additional resources to replenish earmarked reserves and support financial resilience Reduce borrowing via increased direct revenue financing in year with impact on future capital financing costs

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

Whilst these key areas of sensitivity and the potential annual impact are set out above, it should be noted that these could also have a cumulative impact over the period of the plan and would need to be managed accordingly.

Longer term mitigation measures are likely to include a detailed review of the Capital investment

programme and any potential to reduce spend where spend is not already committed. In addition, available reserves and balances would be considered to offset shortfalls and support ongoing financial resilience.

