

Housing Revenue Account – Budget 2020/21

Summary

1. This report sets out the Housing Revenue Account (HRA) budget and the reserves position for 2020/21.
2. Housing and supported accommodation rents to be increased by 2.7% as per central government policy. When a property is re-let the rent will be revised to the formula rent level.
2. Other income and service charges for 2020/21 have been set on the following basis:
 - Garage rents are increased by RPI of 2.4%
 - Housing related support charges are increased in line with actual costs
 - Intensive housing management charges are increased in line with actual costs
 - Lifeline charges remain the same as 2019/20
 - Heating, Service and Sewerage charges are increased in line with actual costs
3. The Housing Board reviewed the Housing Revenue Budget for 2020/21 and the five year financial strategy on the 21 November and the Tenants Forum also reviewed the housing rent and service charge proposals on the 14 November.

Background

4. The HRA budget for 2020/21 reflects the service arrangements and investments in relation to the Council's housing services for the ninth year under 'Self Financing'.
5. The new financial arrangements enable the service to stand alone financially and take 'local' decisions for housing services.
6. Decisions about the level of expenditure in the Housing Revenue Account continue to be made in the context of a 30 year Business Plan. The current version was updated and approved at Cabinet in January 2016.
7. The Business Plan sets the financial strategy for Housing and the budget proposals are reflected in this report.
8. The Business Plan has been framed in the light of:
 - Estimated rental income is in line with the Government's guidance
 - Appropriate capital investment in maintaining the quality of the housing stock through planned maintenance and replacement works
 - The new build programme and service improvements
 - One for one replacement of Right to Buy sales
 - Servicing and repaying debt so that new borrowing is available for future maintenance works and/or investment in further new build schemes
 - Remodelling and modernising sheltered housing schemes
9. Income and expenditure is budgeted on an incremental and inflationary basis to reflect the financial and operational needs of the housing service.

Debt Cap Removal

10. In August 2018 Uttlesford were one of the ambitious councils who submitted a bid for funds to build more homes. It was the popularity of that bidding process amongst local authorities that led to the Government's unexpected announcement in October 2018 that the Housing Revenue Account (HRA) borrowing cap had been removed.
11. The removal of the cap is welcomed as it takes away one of the restrictions faced by local authorities looking to invest in their housing stock and build homes. However, the decision to increase HRA borrowing is not just dependent on whether it is permitted; it also needs to be affordable.
12. There is currently a balanced HRA business plan and therefore costs arising from additional borrowing would need to be funded either through additional income or a reduction in costs. The Government policy of rent reductions over 4 years, the last year of these reductions was in 2019/20, has had a significant impact on income levels and limits the affordability of additional borrowing. Any increase in financing costs can only be met from finding savings elsewhere in the HRA.
13. The Council is already committed to building homes for local people and since the introduction of self-financing the Council has been able to build or directly purchase over 115 homes despite the previous borrowing cap.

Housing Revenue Account Budget 2020/21

14. The budget identifies a net operating surplus of £213,000 made up of total income of £15,979,000 and total expenditure of £15,766,000. Legislation on the use of capital receipts allows the HRA to apply the right to buy capital receipts against the principal loan repayment, of £2,000,000, this allows the HRA to allocate £1,427,000 funding for capital schemes.
15. The table below summarises the HRA budget for 2020/21, a more detailed breakdown is set out in Annex G1.

| | 2019/20 Original Budget £'000 | 2020/21 Original Budget £'000 | Budget Movement £'000 |
|---|--|--|-----------------------------|
| Dwelling Rents | (14,147) | (14,667) | (520) |
| Rents and Charges (other) | (1,204) | (1,312) | (108) |
| Service Income | (15,352) | (15,979) | (627) |
| Housing Finance & Business Management | 75 | 75 | 0 |
| Housing Maintenance and Repairs Service | 3,317 | 3,303 | (15) |
| Housing Management and Homlessness | 1,099 | 1,186 | 87 |
| Service Expenditure | 4,491 | 4,564 | 73 |
| Recharge from General Fund | 1,693 | 1,375 | (318) |
| Depreciation and Impairment | 3,979 | 4,621 | 642 |
| Interest/Costs re HRA Loan | 4,604 | 4,613 | 9 |
| Other (net) | 433 | 594 | 161 |
| Non-Service Expenditure | 10,708 | 11,202 | 494 |
| Operating (Surplus)/Deficit | (152) | (213) | (61) |
| Capital Receipt Reserve (for HRA Loan) | (2,000) | (2,000) | (0) |
| Funding of Capital Programme from HRA | 2,692 | 1,325 | (1,367) |
| Transfer to/from (-) Reserves | (540) | 888 | 1,427 |
| HRA (Surplus) / Deficit | 0 | 0 | 0 |

16. The following table provides more details on the budget movements from 2019/20 to 2020/21;

| Budget Movements | Amount £'000 |
|---|--------------|
| 2019/20 Operational Surplus | (152) |
| Dwelling Rents inflationary increase | (520) |
| Other Income (service charges) in line with actuals | (108) |
| Housing Repairs/Property Maintenance/Estate Management | (104) |
| Housing Services and Sheltered Accommodation | 87 |
| Change to accounting method from Proxy to actual asset life | 642 |
| Pension Fund Deficit - triennial payment | 126 |
| Recharge to General Fund for central services | (318) |
| Net minor changes | 134 |
| Total budget movements | (61) |
| 2020/21 Operational Surplus | (213) |

Uttlesford Norse Ltd (UNL) Joint Venture

17. In November 2019 Cabinet approved a Joint Venture (JV) with the Norse Group for the provision of planned and responsive repairs for Housing along with facilities and cleaning services. The Norse Group, a wholly owned subsidiary of Norfolk County Council is the largest local authority trading company in the UK.
18. The UNL partnership is about resilience and quality of service, to remain a viable service without Norse, the Council would have needed to invest heavily in its ICT and operating systems of work.
19. Working with Norse, the Council will achieve significant cost savings on procurement of supplies and services. Cost savings around scale are easily achieved, for example, mobile working software for UNL are in the region of one third of the price being quoted to UDC for the same software.
20. The recruitment of an additional role of Operations Director or similar title, will help to deliver the commercial acumen needed to win business outside of the existing service, such as school cleaning contracts, housing association repairs contracts etc. Profit from these activities is shared 50:50 between Norse and UDC, with the UDC income being retained by the General Fund.

National Social Rent Policy

21. Since 2001, rents for properties let at 'social rent' have been set based on a formula set by government. This creates a 'formula rent' for each property, which is calculated based on the relative value of the property, relative local income levels, and the size of the property. An aim of this formula-based approach is to ensure that similar rents are charged for similar social rent properties.
22. In 2011, the government introduced 'affordable rent' which permits rents to be set at up to 80% of market rent. The policy allows the council to let new build properties at affordable rent where certain conditions apply.
23. The majority of the council's new build properties are let at affordable rent and the additional income make it possible to build more homes.
24. In October 2017, government announced its intention to set a long term rent deal for social housing landlords in England. This new policy permits annual rent increases on

both social rent and affordable rent properties of up to consumer price index (CPI) plus one percentage point from 2020, for a period of at least five years.

25. Rents are set in line with Government policy and to that end the council's social and affordable rents have been modelled at CPI+1% from 2020/21. The business plan fundamentally requires this level of increase to take place to remain viable following a period of 4 years during which there has been an annual reduction in all social rents of 1% in line with Government requirements.
26. It is proposed that the council continue with the policy where the property rent is still not at the formula rent level, the rent will be revised to the formula rent level when the property is re-let.

Financial Impact on annual rental income

27. In 2020/21 rental income is proposed to be increased by 2.7% this will give an average rent of £100.84. The average rent in 2019/20 was budgeted as £97.78 however the actual average rent as at September 2019 was £98.18.

Garage rents

28. The Council manages a total of 450 garages, of these 305 are rented by private residents. It is proposed to increase the garage rents by RPI of 2.4% (as at September 2019). The current weekly rent is £10.62 and this will increase to £10.87 (excluding VAT) per week for 2020/21.

Housing Related Support (HRS) charges and Intensive Housing Management (IHM) charges

29. In 2017 the council reviewed all support and housing management charges in preparation for further cuts to HRS funding made by Essex County Council (ECC).
30. The review resulted in the introduction of an Intensive Housing Management (IHM) charge to recover a proportion of the reduction in funding from ECC. The IHM charge is covered by Housing Benefit and its introduction therefore lessened the impact of the cuts to HRS for those tenants on benefits who previously had not contributed to their support costs.
31. All HRS funding from ECC ceased from April 2017 and the cost of support and intensive housing management is now recovered in full from all sheltered tenants. The rationale that ECC made for these cuts is that people who require this type of support can claim the appropriate benefits to pay for it.
32. It is proposed to continue to calculate the charges for the council's sheltered housing scheme management service (made up from IHM and HRS) in line with actual costs. The charges are proposed to be set at:

i) Intensive Housing Management (IHM): £17.04 per week

ii) Housing Related Support (HRS): £6.51 per week

TOTAL CHARGE: £23.54 per week

Lifeline Service

33. It is proposed charges for the council's Lifeline service are not raised by inflation this year. This is because any increase in charges may result in further losses of service users to more competitively priced providers who now operate in the district. It should

be noted that many of the competitors in the district do not offer the same levels of service that the council provides. However, for some service users price is the main influencing factor in choosing a telecare service, the current cost of the service to be maintained at:

- i) Lifeline service: £4.45 (exc. VAT) per week
- ii) Lifeline service plus extra sensors: £5.45 (exc. VAT) per week

Heating, service and sewerage charges

- 34. The Council manages leasehold and freehold properties where service and sewerage charges are payable and these will continue to be calculated and charged in line with actual costs.
- 35. General needs and sheltered housing services and sewerage charges are calculated on the same basis as Leasehold/freehold properties.
- 36. Heating charges will be calculated and charged in line with actual costs.

Reserves

- 37. The reserves position for 2020/21 is shown in the table below and this is based on the estimated position at quarter 2 of 2019/20.

| HRA Reserves | 2019/20 Quarter 2 Forecast | | | | | 2020/21 Estimates | | | |
|------------------------------------|----------------------------------|-------------------|-----------------|--------------------------|------------------------------------|-------------------|-----------------|--------------------------|--------------------------|
| | Actual Balance 1st April 2019 | Transfer from HRA | Transfer to HRA | Transfer between Reserve | Estimated Balance 31 March 2020 | Transfer from HRA | Transfer to HRA | Transfer between Reserve | Balance 31 March 2021 |
| Reserve | | | | | | | | | |
| £'000 | | | | | | | | | |
| RINGFENCED RESERVES | | | | | | | | | |
| Working Balance | 489 | | (16) | | 473 | | (10) | | 463 |
| | 489 | 0 | (16) | 0 | 473 | 0 | (10) | 0 | 463 |
| USABLE RESERVES | | | | | | | | | |
| Revenue Reserves | 60 | | | | 60 | | | | 60 |
| Revenue Projects | 0 | | | | 0 | | | | 0 |
| Transformation Reserve | 180 | | | | 180 | | | | 180 |
| | 240 | 0 | 0 | 0 | 240 | 0 | 0 | 0 | 240 |
| Capital Reserves | | | | | | | | | |
| Capital Projects | 0 | | | | 0 | 897 | | | 897 |
| Potential Projects Reserve | 0 | | | | 0 | | | | 0 |
| Sheltered Housing Projects Reserve | 0 | | | | 0 | | | | 0 |
| HRA Slippage Reserve | 2,313 | | (898) | | 1,415 | | | | 1,415 |
| | 2,313 | 0 | (898) | 0 | 1,415 | 897 | 0 | 0 | 2,313 |
| TOTAL USABLE RESERVES | 2,553 | 0 | (898) | 0 | 1,655 | 897 | 0 | 0 | 2,552 |
| TOTAL RESERVES | 3,042 | 0 | (914) | 0 | 2,127 | 897 | (10) | 0 | 3,015 |

- 38. The following table details the Capital Receipts and the Major Repairs Reserve.

| Capital Receipt Reserve | 2019/20 Quarter 2 Forecast | | | | | 2020/21 Estimates | | | |
|--|----------------------------------|-------------------|-----------------|--------------------------|------------------------------------|-------------------|-----------------|--------------------------|--------------------------|
| | Actual Balance 1st April 2019 | Transfer from HRA | Transfer to HRA | Transfer between Reserve | Estimated Balance 31 March 2020 | Transfer from HRA | Transfer to HRA | Transfer between Reserve | Balance 31 March 2021 |
| Reserve | | | | | | | | | |
| £'000 | | | | | | | | | |
| Capital Receipt Reserve | | | | | | | | | |
| | | | | | | | | | |
| Capital Receipt Reserve - RTB | 3,226 | 1,600 | (3,671) | | 1,154 | 1,600 | (1,036) | | 1,718 |
| Capital Receipt Reserve - Other | 40 | | | | 40 | | | | 40 |
| Capital Receipt Reserve - Total | 3,266 | 1,600 | (3,671) | 0 | 1,194 | 1,600 | (1,036) | 0 | 1,758 |
| Major Repairs Reserve (MRR) | | | | | | | | | |
| MRR | 473 | 3,888 | (4,026) | | 334 | 4,621 | (4,697) | | 258 |

5 Year Budget forecast

39. The 5 year financial forecast for the HRA revenue and reserves position are detailed in the Medium Term Financial Strategy, Appendix C, and the capital programme and associated financing are detailed in the Capital Programme, Appendix F.

Self financing and 30 year Business Plan

40. As part of the self financing arrangements a 30 year Business plan was produced to set out the council's priorities for the housing stock, this was updated in 2016. Annex G2 provides an update on the progress to date.

Impact

41.

| | |
|---------------------------------|--|
| Communication/Consultation | Tenants Forum and Housing Board reviewed the rent, heating, service and sewerage charges Corporate Management Team have reviewed the report |
| Community Safety | None |
| Equalities | EQIA submitted with the agenda to cover all budget reports |
| Health and Safety | None |
| Human Rights/Legal Implications | None |
| Sustainability | Affordable rent levels and appropriate housing supply are an important factor in the sustainability of local communities and in particular rural communities |
| None Ward-specific impacts | None |
| Workforce/Workplace | None |

Risk Analysis

| Risk | Likelihood | Impact | Mitigating actions |
|---|--|---|--|
| Changes in legislation may alter the assumptions contained in the proposed 2020/21 Budget and HRA Business Plan | 2 - we are currently unaware of any changes | 2 – reduced income and or increased costs | Prudent budget mgt. and assumptions built into the budget, supported by minimum operational balance and earmarked reserves to provide a short term contingency |
| Rent arrears increase | 2 – due to the withdrawal of the supporting people | 2 – increased arrears and resources | Housing officers and Benefit Welfare Officer provide |

| | | | |
|--|---|---|--|
| | grant, welfare reforms inc. the roll out of Universal Credit | needed to support tenants to manage their payments | Tenant support for those in financial difficulty. |
| Vulnerable people at risk due to loss of supporting people grant and discontinued support from ECC for Lifeline alarms | 3 – residents may struggle financially to self-fund | 3 – extra support from officers and increased benefit claims and/or hardship grants | Increased officer support for tenants affected - will need help with their finances. Residents on HB can claim for supported services. |
| Failure to deliver major housing and development projects | 2 – the Council has an ambitious development programme | 3 – schemes do not progress | Robust project planning and resources aligned to deliver projects. |
| Increase in interest rates | 2 – not anticipated that rates will significantly increase in the next year | 3 – increase in loan repayment | Prudent budget management. Monitor the situation with our Financial Consultants, Arlingclose and consider fixed rate alternatives |
| Increases in Right to Buy discounts present a risk as the Council may be unable to replace stock at the same rate as sales | 2 – Sales are already higher than estimated in the business plan | 2 – Repayment of capital receipt to government | Continuous review of the Business Plan and possible options for new build housing/purchase of stock from the market |

Housing Revenue Account – 2019/20 Budget

| £'000 | 2018/19 Original Budget | 2019/20 Current Budget | 2020/21 Original Budget | Budget changes |
|--|-------------------------------|------------------------------|-------------------------------|-------------------|
| Housing Revenue Income | | | | |
| Dwelling Rents | (14,147) | (14,147) | (14,667) | (520) |
| Garage Rents | (224) | (224) | (230) | (5) |
| Other Rents etc | (3) | (3) | (3) | 0 |
| Charges for Services & Facilities | (977) | (977) | (1,079) | (102) |
| Contributions towards Expenditure | 0 | 0 | 0 | 0 |
| TOTAL INCOME | (15,352) | (15,352) | (15,979) | (627) |
| Housing Finance & Business Management | | | | |
| Rents, Rates & Other Property Charges | 75 | 75 | 75 | 0 |
| | 75 | 75 | 75 | 0 |
| Housing Maintenance & Repairs Service | | | | |
| Common Service Flats | 204 | 204 | 209 | 5 |
| Estate Maintenance | 152 | 152 | 196 | 44 |
| Housing Repairs | 2,561 | 2,561 | 2,457 | (104) |
| Housing Sewerage | 58 | 58 | 60 | 2 |
| Newport Depot | 24 | 24 | 25 | 0 |
| Property Services | 318 | 318 | 356 | 38 |
| | 3,317 | 3,317 | 3,303 | (15) |
| Housing Management & Homelessness | | | | |
| Housing Services | 470 | 470 | 495 | 26 |
| Sheltered Housing Services | 629 | 629 | 691 | 62 |
| | 1,099 | 1,099 | 1,186 | 87 |
| Total Service Expenditure | 4,491 | 4,491 | 4,564 | 73 |
| Other Costs | | | | |
| Bad Debt Provision | 100 | 100 | 100 | 0 |
| Depreciation - Dwellings (to MRR) | 3,888 | 3,888 | 4,555 | 667 |
| Depreciation - Non- Dwellings (to MRR) | 91 | 91 | 66 | (25) |
| Interest/Costs re HRA Loan | 2,604 | 2,604 | 2,613 | 9 |
| Repayment of HRA Loan | 2,000 | 2,000 | 2,000 | 0 |
| Investment Income | (42) | (42) | (13) | 29 |
| Pension Costs - Added Years | 19 | 19 | 19 | 0 |
| Pension Deficit - Triennial payment | 0 | 0 | 126 | 126 |
| Recharge from General Fund | 1,693 | 1,693 | 1,375 | (318) |
| HRA Share of Corporate Core | 366 | 366 | 372 | 6 |
| Right to Buy Admin Allowance | (10) | (10) | (10) | 0 |
| Total Non-Service Expenditure | 10,708 | 10,708 | 11,202 | 494 |
| TOTAL EXPENDITURE | 15,199 | 15,199 | 15,766 | 567 |
| OPERATING (SURPLUS)/DEFICIT | (152) | (152) | (213) | (61) |
| Funding from Cap Rec Res for HRA Loan | (2,000) | (2,000) | (2,000) | 0 |
| Funding of Capital Programme from HRA | | | | |
| Capital Schemes Funded from Revenue | 2,692 | 2,692 | 1,325 | (1,367) |
| | 2,692 | 2,692 | 1,325 | (1,367) |
| Transfers to/(from) Reserves | | | | |
| Capital Projects | (153) | (153) | 897 | 1,050 |
| Change Management Reserve | 0 | (355) | 0 | 355 |
| Potential Developments | (355) | 0 | 0 | 0 |
| HRA Slippage Reserve | 0 | 0 | 0 | 0 |
| HRA Slippage Reserve | 0 | 0 | 0 | 0 |
| Sheltered Housing Reserve | 0 | 0 | 0 | 0 |
| Transformation Reserve | 0 | 0 | 0 | 0 |
| Working Balance | (31) | (31) | (10) | 21 |
| | (539) | (539) | 888 | 1,427 |
| (SURPLUS)/DEFICIT | 0 | 0 | 0 | 0 |

Housing Revenue Account Business Plan Priorities for Action
2016 – 2021

| Action | Timescale | Resources | Outcome | Update January 2020 |
|---|-----------|---------------------------|---|--|
| 1. Operate a sound and viable housing business in a professional and cost effective manner | | | | |
| Continue to develop business plan financial model to inform investment and service planning | Ongoing | Within existing resources | HRA that continues to be managed on sound business principles | <p>The council has been undertaking formal business planning for the Housing Revenue Account (HRA) since the introduction of the self-financing regime for council housing in 2012</p> <p>From 2020/21 The Council's social and affordable rents have been modelled at CPI+1%. The business plan fundamentally requires this level of increase to take place to remain viable following a period of 4 years during which there has been an annual reduction in all social rents of 1% in line with Government requirements</p> |
| Prepare for supporting people funding reductions | Mar-17 | Within existing resources | Options identified to enable key services to continue to be delivered | <p>Complete. New delivery model for sheltered housing in place. Tenants have been written to and new charges explained. All costs are now fully recoverable from tenants since the ending of support grant funding from county</p> <p>A new Intensive Housing Management (IHM) charge has been introduced – this can be included in Housing Benefit claim to reduce impact on residents receiving this service</p> |
| Improve performance management systems in Housing Services | Mar-17 | Within existing resources | PI targets based on a combination of performance of peer LA's in HouseMark benchmarking group and historic UDC performance data | Complete. The Housing Service has developed a suite of Performance Indicators (PIs) to monitor services against its own targets, and to provide customers with information on how our |

| Action | Timescale | Resources | Outcome | Update January 2020 |
|---|-----------|---------------------------|--|---|
| | | | | services are performing. These PIs are monitored by managers on a monthly basis, with key indicators reported quarterly to CMT |
| Maximise income to the HRA by achieving high collection rates for rents, service charges, sewage charges, garage rents and miscellaneous invoices | Ongoing | Within existing resources | Rent arrears action taken at an earlier stage to prevent arrears from escalating. Providing debt support and signposting to tenants/leaseholders who are struggling. Corporate approach to rent collection to ensure join-up with individual cases | Income collection has been separated from the debt support work resulting in a significant reduction in rent arrears All costs for services provided are fully recovered through annual charges |
| Implement re-chargeable repairs policy | Apr-16 | Within existing resources | Improve recovery of costs of repairs which are tenants' responsibility | Complete. A new re-charge policy has been written to clarify the definition of rechargeable repairs and to improve the recovery of costs associated with rechargeable repairs and to deter misuse or negligence of Council property by tenants By identifying and recovering these costs, it enables the council to reinvest the money to help improve services and properties which will ultimately benefit tenants |
| Evaluate the alternative options available for the delivery of housing services through strategic and /or operational partnerships | Apr-17 | Within existing resources | Options identified for step change improvement in value for money | Alternative options for the delivery of housing repairs and void works have been evaluated with the preferred option being a joint venture with the Norse Group. Uttlesford Norse Ltd, jointly owned on an equal basis by Uttlesford District Council and Norse, will take on all the housing response repairs, maintenance and void works from 1 April 2020 |
| Review the arrangements for the management of non- | Oct-16 | Within existing resources | Rationalisation of management responsibilities and clarification of | Complete. Asset Management and Development Strategy in place |

| Action | Timescale | Resources | Outcome | Update January 2020 |
|---|-----------|---------------------------|--|--|
| housing assets | | | development potential | |
| Ensure the void turnaround figures do not exceed targets to minimise rent losses | Ongoing | Within existing resources | Rent loss through voids minimalised | <p>A further review of the void processes carried out in 2019 following recommendations from the Tenant Regulatory Panel (TRP)</p> <p>New processes introduced include a move to weekly bids and advertising hard to let bungalows as being available for any age groups on the first time of advertising</p> <p>Whilst the review shows that the new processes that have been implemented are working well the void turnaround figure is exceeding targets. This is in part due to a number of unpopular hard to let properties affecting the void figures. For each of these void properties Officers consider if they represent a development opportunity or what can be done to make them more desirable</p> |
| 2. Ensure that all the council's tenants live in a decent home in settled communities for as long as needed, consistent with the council's Tenant Strategy | | | | |
| Review Tenant Strategy to ensure that local housing need is met and assets are used effectively, utilising all available flexibilities | Apr-17 | Within existing resources | Updated strategy | Complete. Strategy has been reviewed. No change to policy recommended at this time |
| Create a tenancy sustainment team | Aug-16 | Within existing resources | Increased support for vulnerable tenants. A failed tenancy costs the Council several thousands of pounds so the success of this team will ultimately save money for re-investment in the housing stock | Complete. Team in place. Successful Tenancy Sustainment Programme implemented. We have been able to prevent evictions, organise sustainable repayment programmes and tenancies, and help individuals who have been previously unable to engage with us and many |

| Action | Timescale | Resources | Outcome | Update January 2020 |
|--|-----------|--|--|--|
| | | | | other support organisations |
| Improve the information on the housing stock | Apr-17 | Within existing resources | Accessible up to date stock data | Complete. New stock data management system (SAM) has been implemented. Work is progressing on collecting stock data and a temporary surveyor has been employed to carry out survey work in the first year (2019/20) - it is anticipated that thereafter a 100% stock condition survey will be achieved on a rolling 5 year basis |
| Continue to manage and maintain the housing stock effectively and efficiently ensuring that properties meet, as a minimum, the decent homes standard | Ongoing | Within identified resources - approximately £5.3m pa | Well maintained homes and assets to minimum decent homes standard | Planned works programmes are progressing well. The authority is continuing to deliver a significant programme of investment in the stock to ensure that all properties meet the decent homes standard A robust monthly budget monitoring process has been implemented to ensure that projects are delivered on budget |
| Deliver an improved repairs and maintenance service through: 1. Enhancement of mobile technology for repairs and voids teams; 2. Electronic van stocking of operatives' vehicles 3. Online reporting of repairs | Aug-16 | £120k | Homes well maintained Improved tenant satisfaction More efficient and responsive deployment of personnel | Complete. Project plan to deliver IT improvements, including mobile technology, has been implemented From 1 April 2020, under the new joint venture with Norse, new ICT systems will be introduced including mobile technology, electronic van stock and online reporting of repairs. The new ICT systems will integrate with Northgate, the Council's current housing system |
| Improve average energy efficiency for council properties | Apr-17 | £530k | Reduced fuel costs for residents | Complete. All works identified in Phase I, II and III of the Business Plan have been completed and include the installation of air source heat pumps/external wall cladding/solar panels to |

| Action | Timescale | Resources | Outcome | Update January 2020 |
|--|-----------|------------------------------|---|---|
| | | | | council properties Further properties have been identified for improvement works and budgets are being prepared for works to be carried out in 2020/21 |
| Continue to fund disabled adaptations for tenants and improve the delivery process | Ongoing | £260k pa | Reduction in the time people have to wait for adaptations | Disabled Adaptation Policy in place. There continues to be a high demand for disabled adaptations however we are currently able to meet all requests within a reasonable timescale |
| Undertake fundamental review of policies and procedures to ensure service is 'Fit for Purpose' | Ongoing | Within existing resources | Policies in place that reflect best practice/current legislation | All policies and procedures along with equality impact assessments are regularly reviewed. Changes identified are brought to the tenant forum and housing board for approval |
| 3. Help tenants and leaseholders get involved with decisions about their housing | | | | |
| Continue to develop Housing Regulatory Panel to scrutinise the performance of the Housing Service and to undertake service reviews | Ongoing | 5k pa - training for members | A Housing Regulatory Panel that deliver in-depth challenging inspections - achieving improvements that really matter to tenants | The TRP have carried out a review of repairs and the sheltered housing service following their successful review of the Void process. Reports have been presented to officers and progress with implementing the recommendations are reported to the TRP and Housing Board |
| Review the approach to gathering tenant feedback and satisfaction | Mar-17 | Within existing resources | Refreshed approach to assessing tenant satisfaction to inform service improvement planning | Complete. Online satisfaction survey has been designed so that tenants can feed back immediately after repair is carried out New STAR tenant satisfaction/feedback survey sent to all tenants in November 2019. Results have been analysed and show an overall improvement in satisfaction with housing services (see below) |
| Link tenant participation with | Ongoing | Within existing | Skilled Tenant Forum and Tenant | Annual training programme in place |

| Action | Timescale | Resources | Outcome | Update January 2020 |
|--|-----------|---------------------------|---|---|
| opportunities for skill development | | resources | Regulatory Panel members | |
| Publish annual tenants report | Ongoing | £3k pa | Annual report published | In the process of preparing 2019/20 annual report to tenants which will include performance data as well as satisfaction data from the STAR survey |
| Benchmark service with other landlords through HouseMark | Ongoing | Within existing resources | Core benchmarking data uploaded to HouseMark for full organisational review | <p>The Housing Service uses Housemark to benchmark its performance against other landlords</p> <p>Latest core benchmarking data has been submitted – performance data and comparison with other authorities is reviewed by officers at section heads meeting</p> <p>Performance compares well to other councils, with indicators relating to rent collection and repairs sitting within the top quartile. Compared to the previous year, costs have remained roughly the same in all areas except lettings which has marginally increased, whilst performance has improved in repairs and tenancy management</p> <p>Whilst Performance Indicators are instrumental in assessing performance, the opinion and views of tenants adds an extra depth and validity to the council's performance and service improvement works. In 2019 the council carried out a district wide survey of tenants and residents (STAR survey).</p> <p>Using a core questions set compiled by HouseMark comparative data has been</p> |

| Action | Timescale | Resources | Outcome | Update January 2020 |
|---|-----------|-----------|--|---|
| | | | | <p>obtained on the services offered to tenants. In addition the inclusion of additional questions has provided information regarding the way the council engages with tenants through the tenant forum and tenant regulatory panel</p> <p>Results of STAR 2019 show that levels of satisfaction have remained positive amongst all service areas within housing services over the 5 year period of the business plan. The survey shows that the majority of tenants are satisfied with the overall services provided (80.42%)</p> |
| 4. Regenerate the stock/estates and build new affordable rented council housing in an efficient and effective manner | | | | |
| Deliver the new homes programme | Mar-21 | £6.898m | New homes to replace those lost through RTB sales - approximately 6 -10 per year | <p>The development programme is on track - 114 properties have been delivered to date during the life of the business plan and work has commenced on site for a further 33 properties.</p> <p>Officers are continuing to investigate possibility of UDC becoming delivery partner on some S106 sites - subject to sufficient RTB receipts</p> |
| Deliver Sheltered scheme re-development programme | Mar-18 | £11.5m | Fit for purpose accommodation for the elderly | <p>Holloway Crescent and Mead Court have been demolished to provide new build general needs properties. Reynolds Court and Hatherley Court Phase I have been re-developed</p> <p>Members have approved plans to progress the re-development of Walden Place – project due to commence in 2020/21</p> <p>Consultation has begun on the re-development of Alexia House and Parkside</p> |

| Action | Timescale | Resources | Outcome | Update January 2020 |
|---|-----------|---|--|---|
| Review Housing Asset Management Strategy | Apr-18 | Within existing resources | Established a clear policy on the use of HRA assets, regeneration and development | Complete. Strategy has been reviewed |
| Develop and implement initiatives for improving estates | Ongoing | Within existing resources | Delivery of estate improvement/ regeneration initiatives as part of the housing asset management strategy. Delivery of resident led improvements | Regular trailer events being held with more agencies offering to attend. Estate inspections carried out. Work identified has been added to the planned work programme. Consultation with residents affected has commenced |
| Carry out development appraisals of identified sites and review business plan capacity to develop | Mar-21 | Revenue cost of £50k pa for officer/surveyor to co-ordinate works | Established housing development programme | Proposals/plans have been drawn up for sites in Great Chesterford and Saffron Walden that will deliver 27 council properties. The financing of these schemes will be through a combination of RTB receipts, S106 receipts, HRA funds and borrowing A number of garage and infill sites and excess garden land are being assessed for development viability, or for the opportunity to sell in order to cross-subsidise the development programme |