



HOUSING REVENUE ACCOUNT BUSINESS PLAN

2021 - 2051



CYNGOR SIR
YNYS MÔN
ISLE OF ANGLESEY
COUNTY COUNCIL



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1. Foreword by Ned Michael, Head of Housing Services

In February 2020, we became very aware that the global Covid-19 pandemic was on the verge of becoming a National Emergency, which in turn led to us as a Service having radically change the way we work.

By early March 2020, several Housing Services officers were swiftly mobilised to work from home. By 23rd March 2020, the UK went into its first lockdown, by which point, the Housing Maintenance unit operated in dealing with emergency repairs only and provided integral community support for food banks & pharmacies across the length and breadth of Anglesey.

The way we engage with and support our tenants had to change, ensuring face-to-face contact is minimised which has provided an opportunity to fast track innovative tenant engagement approaches across all our communities and on a multi-agency basis.

This Business Plan will provide an overview on how we have adapted our services, how we have continued to support our tenants and residents as part of our Covid-19 recovery vision and ambition.

An insight on how the pandemic has affected several aspects of our business including our performance indicators, challenges with income collection alongside delays with current projects, which has been outside of our control.

With the rollout of the vaccination program underway, we look forward to moving into the new financial year working with our tenants and delivering our work programs forward.



Housing Maintenance Officers and SKY officers supported the delivery of PPE to community volunteers and tenant wellbeing packs



Housing Services co-ordinated an Anglesey-wide approach for residents to develop localised food drop off points in order to support the increase in demand on our food banks

2. Introduction

The aim of the Housing Revenue Account Business Plan, which will be referred to in the document as the HRA, is to ensure that a financially viable plan is in place for our investment in our existing Council housing stock, the development of additional housing stock and our aspirations for continuing to provide our tenants outstanding customer service.

The Housing Services currently manages 3855 dwellings, which amounts to an estimated rental income of £18.95m and 722 garages for a total estimated to £314k of income. The HRA finances all of the Council's operations in its role as the landlord of the housing stock.

Through reading the plan, you will gain assurance that the HRA is managed efficiently and effectively.

2.1 Service Vision

Our Vision is:

Quality homes : sustainable communities

which is based on our service values that underpin our work and drive the delivery of our services, as follows:-

- ✓ to be customer focused and accountable
- ✓ to provide value for money
- ✓ to be committed to working in partnership
- ✓ to be innovative in our approach

Our Priorities will be:

- To increase the provision of affordable housing across Anglesey
- To promote estate regeneration, increasing tenant participation & community safety
- To improve digital engagement and inclusion across all tenant groups & ages
- To provide accommodation for specific groups, for example older people, people with mental health issues, people moving on from emergency accommodation into more permanent accommodation, to include social housing
- To address energy efficiency, tackling climate change and fuel poverty
- To respond to Covid-19 pandemic recovery

The Plan aims to provide confidence to funders, tenants and Elected Members that HRA resources and services are managed efficiently and effectively.

Further information on all aspects of this plan is available from the Head of Housing Services, Isle of Anglesey County Council, Council Offices, Llangefni, Anglesey, LL77 7TW. E-mail Housing@anglesey.gov.uk

2.2 Strategic Overview

Covid Pandemic

The impact of Covid-19 on our communities and people cannot be underestimated.

The pandemic has affected households in several ways, including an increase in reported domestic violence and relationship breakdowns, an increase in substance misuse cases (in particular, alcohol) and localised community tensions.

Unemployment levels in Wales during 2020 and since Covid-19 – an increase from 2.8% in 2016 to averaging 6% by the end of 2021 (Nomis DWP report)

Information from ONS shows that Wales has seen the highest UK increase in joblessness, with figures showing unemployment leapt to 4.6% in the period August and October 2020. There is no doubt that Anglesey will be faced with the financial fallout from the Covid pandemic for many years to come and our role in supporting our residents facing reduced household incomes and additional vulnerabilities will be critical. We have already seen our first cases of service users diagnosed as suffering from 'Long Covid' whom we successfully assisted to claim Disability and Sickness Benefits and sadly it is likely we will see more.

Welfare Reform

As has been widely publicised that Welfare Reform has introduced some of the most fundamental changes and effects since the Welfare Systems was introduced in 1946. Welfare Reform came into effect on Ynys Môn in late 2018 on a phased approach. In July 2020 an Initial Assessment of the possible effects on the increase of people claiming Universal Credit on IOACC services and budgets was commissioned. This report highlighted the increase in number of out of work claimants in a very short period during Covid and that this disproportionately affect young people and males. The report also highlighted the social effects of increase in unemployment which includes mental health issues, domestic abuse and isolation.

Brexit

Housing Services, as part of the Corporate Brexit planning team, have continuously risk assessed the situation regarding departing the European Union.

Brexit does not affect the way we rent properties.

On the 1st January 2021, changes were made to UK immigration rules. We may be required to undertake additional residency eligibility checks to ensure the applicants' immigration status allows access to the Councils' Housing Register. Additionally, recourse to public funds and homelessness support will be based on immigration status.

Housing Services are not in receipt of direct EU funding, however we are aware that some partners, such as Menter Môn, operate services with ERDF and / or ESF funds.

Each Housing Services commissioned services have shared their organisational Brexit plan which provides an in-depth overview on contingencies in place in the event of adverse effects seen during this transition period.

At the time of writing this business plan, the actual assessment of the effects of Brexit on IoACC Housing Services is viewed as premature, however the situation will continuously be assessed throughout the Year.

2.3 Local Strategic Objectives

Housing plays a very important role in the Council's Corporate Plan and contributes to many of its objectives.

- Through building new houses and improving our existing stock we will create an impact locally and deliver community benefits.
- Extra Care Housing provision in the Aethwy Ward will ensure that older people are supported to live independently within their communities.
- We will continue to provide opportunities for tenants to participate in improving services and give people the skills and confidence to be able to participate in their communities by establishing tenant participation groups.

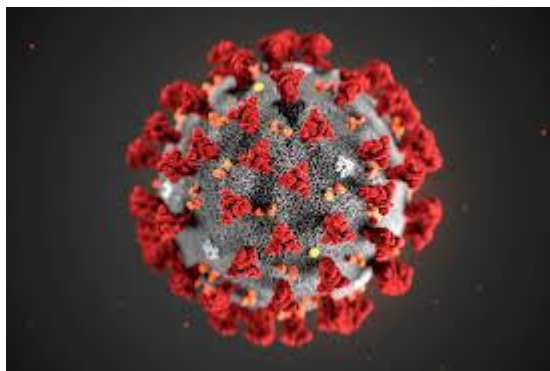
Two Strategies will aid in delivering these objectives, namely the Interim Housing Strategy 2021 and the Local Tenants Participation Strategy 2018-2023. These strategies set out how we will work together to provide a supply of affordable housing and how tenants get involved with service design and development.

Links with the Interim Local Housing Strategy (2021)

This strategy sets out the Council's objectives for all housing tenures on the Island to best meet identified housing need and to ensure high housing standards for all citizens.

The HRA Business Plan is one important means of delivering these overall objectives and there will be close linkages between the two documents & operations.

2.4 Covid-19 Community Response



The Covid-19 pandemic has created an Island-wide approach to providing integral community led support to residents, in partnership with IoACC, 3rd sector providers, town and community councils, BCUHB, North Wales Police and Probation Service.

The continued strength and will of IoACC staff, volunteers and partner agencies will be integral to social and community recovery. Housing Services led and continue to lead on the Covid-19 community response across Anglesey, ensuring tenants & residents are supported & protected.

Housing Services swiftly developed the corporate emergency contact centre, which was open 7 days per week including bank holidays. The team handled their normal day-to-day work that included housing related advice & guidance alongside referrals to Linc Môn and / or the food bank.

Redeployed staff from across the council have assisted in the councils response led by Social Services to Testing for Covid-19, and later Test and Tracing. Both these services are offered 7 days week, and will be ongoing for the near future.

Food Bank support

A Tenants Participation officer was re-deployed to work within front line services and co-ordinated an urgently developed pop-up food bank in Llangefni. The other Tenants Participation Officer was temporarily re-deployed to support the initial Track and Trace plans.

Several Housing Maintenance Officers were re-deployed to support community efforts throughout Anglesey, ensuring community volunteers received PPE and transporting food supplies to our food banks, which has seen an increase in demand on their services.



Housing Maintenance Officers operating from the temporary Llangefni pop-up food bank

3. Our Tenants

3.1 Stock profile

Housing Stock Profile

Types of Dwellings	Total	Percentage of Stock	Average Rent 2021/22
1 Bed	733	19%	£84.73
2 Bed	1366	36%	£93.92
3 Bed	1668	43%	£103.08
4/5 Bed	85	2%	£110.85
Total	3852	100%	

3.2 Rent Setting

In recent years the Isle of Anglesey County Council has had to follow the method of increasing rent levels by way of using 'Rent Target Bands'. For the next financial year, the Welsh Government have decided to 'suspend' these target bands on condition that the annual rental income collected does not increase by CPI + 1%.

As the Welsh Government have decided to suspend the Target Rent Bands for the financial year 2021/22, the decision is taken to provide an increase to all tenants up to the annual threshold amount of 1.5%. By applying this increase, we will generate approximately £278k of additional annual rental income.

In order to apply the annual rent increase fairly, equally amongst tenants and to ensure that the maximum annual increase threshold amount is not exceeded, the increase is calculated by 'Current Rent + 0.45%' and this is applied to all tenants. For the tenants that are significantly below the target rent band for this financial year an additional £2.00 per week will be added. This is to ensure that we continue to work towards achieving convergence with other social housing providers.

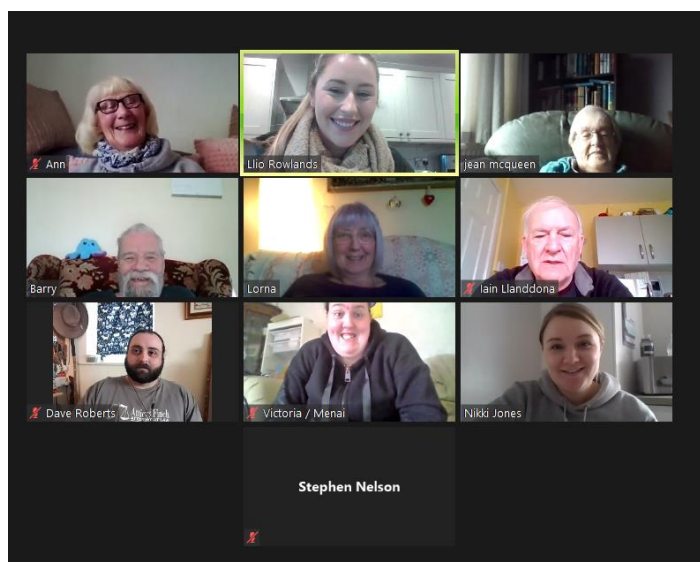
Currently 2729 of the Council's tenants (72%) will face no additional hardship as a consequence of the proposed rent increase and service charges, as they are in receipt of full or part Housing Benefit or in receipt of Universal Credit.

Using the 51-week collection, the proposed rent increase for 2021/22 will be an average weekly increase of £1.42. This will increase the average weekly rent from £95.09 to £96.51.

3.3 Engaging With Our Valued Tenants

Our Tenants Participation Team (TP) consists of two full time equivalent officers who deliver on several tenant-led projects throughout the Year.

Due to the impacts of Covid-19 in respect of social isolation, digital exclusion including reports from some of our tenants that their wellbeing has been compromised, emphasis during 2021-22 has been on supporting tenants & estates through various means & approaches including online digital platforms.



A Zoom based tenants' forum

Air source Hybrid Heat Pumps – how we joined up with tenants

Welsh Government have set ambitious targets that all Social Housing in Wales should be carbon neutral by 2030. The application grant for Optimised Retro Fit Programme has been successful via Welsh Government.

The grant will pay towards the cost of purchasing and installation of Air Source Heat Pumps, tenants from the areas listed below have been participating in a pilot scheme.

The Tenant Participation Team approached the tenants of Pont y Brenin in Llangoed (rural area) in order to try and encourage buy-in for the Airsource Heat Pump pilot scheme. Out of 27 compatible properties, 19 households wanted to take part in the scheme. This resulting in them being one of the first homes throughout Wales to undertake the first installations of the new hybrid heating system.

We have been working closely with Swansea University who have been encouraging tenants to be part of the 'Healthy Living in Low Carbon Homes' research project. So far, we have 6 tenants enrolled into taking part in surveys and interviews that will mainly focus on health, social and financial wellbeing.



3.4 Consultation on improving areas within our estates

St Seiriols and Queens Park Close consists of 32 properties, which are a mixture of sheltered ground floor flats and 1st floor maisonettes. All of these properties share a communal courtyard, sandwiched between both blocks and walled boundaries.

Complaints received from tenants regarding the condition of the communal courtyard of weeds, unstable and or damaged slabs and regular fly tipping have been reported to the Housing Management Team from early 2019 onwards.

Following on from further assessments by Housing Maintenance, the communal courtyards were found to be in poor condition and required improvements, in order to maintain tenant safety.



3.5 Sheltered Housing and Older Persons' Wellbeing review



During 2021, Housing Services will be reviewing the health and wellbeing of tenants who reside in Sheltered Housing and over 60s bungalows. This piece of work is undertaken in partnership with Isle of Anglesey County Councils' Adult Services Team and will enable both services to forward plan through identifying gaps and therefore, ensuring services & support is targeted and focused through a localised needs approach.

This questionnaire has been sent to 1,326 tenants. The Tenant Participation team alongside other staff members will be available for support and assistance in completing the questionnaire. We hope to have completed the analysis of the questionnaire by early April 2021.

3.6 Environmental Projects – changing our approaches



Normally, Housing Services operates the Environmental and Community Improvement Fund, which is open to tenants or leaseholders, allowing bids of up to the value of £5,000 for environmental projects in to make our estates & communities a safer, tidier and nicer place to live. This grant is available on an annual basis and gives tenants the opportunity to come together and improve their estate.

Due to the global pandemic we were unable to go ahead with this fund in its existing format, however still wanted to ensure that the health and wellbeing of our tenants where at the heart of the service. The fund was re-focused to be the 'Tenants Individual Environmental fund'.

The fund was available for all Council Tenants and leaseholders. Tenants were able to opt for either indoor or outdoor gardening packs. This fund proved very popular and the referral window closed within a couple of hours of opening due to the high demand.

Additionally, Housing Services hosted a 'Tenant's Lockdown Garden' competition, which consisted of 2 categories. '**Best Home Grown Produce**' and '**Best Kept Garden**'. Over 40 entries into the competition.

This competition encouraged tenants to keep their green fingers busy, to maintain their garden and to help with health and well-being during the global lockdown. Due to the popularity of this project, the TP Team will be hosting this competition annually.



3.7 Community Benefits



The Tenant Participation Team continue to work closely with the Planned Maintenance Team. Work consists of getting tenants involved with the work that is on going and decision making when it comes to their homes and communal areas.

When PMC contractors are on site and nearing the end of the schedule of works, we normally arrange a meeting with all of the residents to see how they would like to use the Community Benefit fund that has been awarded from the Contractor as part of the works contract..

3.8 STAR Survey



Star (Survey of tenants and residents) is a framework for periodic surveys of customer perception. The questions and methods have been rigorously tested allowing our Service to measure customer satisfaction and for us to compare results with other Local Authorities's and RSL's.

Star enables us to measure customer satisfaction, benchmark performance with housing providers and assess trends over time.

Measuring satisfaction can help us to understand our customer experience and how well our services are performing, allowing addressing any areas of weakness. Efforts and resources to improve future satisfaction levels and focus on areas of high concern to customers.

The TP Team will be coordinating the 2021 STAR Survey.

3.9 Digital project Age Cymru / Medrwn Môn



The Tenants Participation team are working in partnership with Age Cymru Gwynedd a Môn, Medrwn Môn, Adult services and several Community Hubs across the island piloting the Anglesey

Virtual Hub project. The aim of the project is to support more people within our communities to have the opportunity and confidence to stay connected with their communities digitally.

The Tenant Participation team have successfully attracted 40 tenants over the age of 60 to take part in this new and exciting project. Each tenant will receive a tablet on loan for 3 months and will receive full support from their local hub/organisation, including support by 'Digital Champion' volunteers, trained by Digital Communities Wales. This is a great opportunity for residents who want to have a go at using the internet for the first time, who are just keen to improve their digital skills or who are just feeling lonely and isolated and want to interact with their friends and family in another way.

3.10 Wellbeing Môn Actif



The Tenants Participation team are working towards the Five Ways to Wellbeing agenda, in partnership with Mon Actif to improve the health and wellbeing of our tenants. Each tenant who have signed up to the project will receive live daily workout classes from Mon Actif via Zoom. These can be low or high intensity classes and are suited to each individual's needs and abilities.

We are also working in partnership with Mon Actif, Adult services and Age Gwynedd and Mon on the 60+ offer. This is a project working towards the Welsh Government's Healthy Weight Healthy Wales (HWW) Action Plan 2020-2022. This is a national leisure offer for over 60s, which will encourage physical activity and healthy lifestyle choices. This is a targeted approach to reduce health inequalities and social isolation.

3.11 Consultations

Several reviews / surveys have been undertaken or are underway by Housing Services, including:

- Review undertaken with partners on the effectiveness of the Universal Credit hub, led by Housing Services
- Several pieces of engagement undertaken in regard to the new food waste initiative Bwyd Da Môn
- Housing Support Grant Commissioning Team undertook a survey to assess the effects of Covid-19 on their service users
- Housing Support Grant Commissioning Team undertook a survey to assess the effects of Covid-19 on delivery staff
- Housing Services have been involved in responding to surveys commissioned by Menter Môn to assess the effectiveness of their services in response to Covid-19, including the Neges project
- Housing Services (Homelessness, Policy and Commissioning Service) are leading on the Interim Housing Strategy Consultation 2020-21
- Over 2,600 welfare calls were undertaken to IoACC Council tenants to check on their wellbeing and inform them of community response services
- Area Teams volunteer survey, led by Medrwn Môn, in partnership with IoACC Housing Services
- Rural Enabler reviews to undertake local housing need assessments across the Island with the view to developing social and / or affordable housing for local people

4. Our Services

4.1 Housing Management Team

The Housing Management Team are a team of Housing Officers that deal with all aspects of the Tenancy Agreement working closely with Council tenants to ensure that the conditions of the tenancies are adhered to and that tenancies are successfully maintained.

Rent Officers and Rent Arrears Officers are responsible for the monitoring of the payments of rent and the recovery of rent arrears whilst the **Estate Management Officers** are responsible for enforcing and monitoring tenancy obligations, property inspections, signing up new tenants and tackling and dealing with anti-social behaviour.

Each Housing Officer has a dedicated area ensuring familiarity and consistency for every Council tenant. Low level complaints of Anti-Social Behaviour are dealt with by the Housing Management Officer for the particular area whilst more serious cases which are persistent in nature are dealt with by one of the two dedicated Anti-Social Behaviour Officers.

4.2 Income & Arrears overview

The impact of the global pandemic on the economy has had a detrimental impact locally on individuals and households income. Since lockdown in March 2020. There has been many periods of uncertainty, which has continually evolved throughout the pandemic. Many tenants and their households have seen a reduction in their income due to reduced employment opportunities, being furloughed, redundancies, sickness, self-isolating, caring obligations, not only impacting on financial matters and wellbeing too.

As a result, several government initiatives and support packages have been put in place and the Housing Management Team (Income) have been keeping up to speed to ensure that tenants are given the appropriate advice and fully supported.

The teams initial response to the pandemic was;

- a) Keeping tenants safe and secure in their home
- b) Helping tenants get the financial support they need and this message was relayed to our tenants who may be struggling to keep up with paying the rent.

Officers continued to work in partnership with third party agencies such as DWP, Job Centre Work Coaches, Benefit agencies, debt advisors in order to provide support and overcome the challenges of not being able to provide support face to face, offices being closed, travel restrictions and lack of digital and internet access for some tenants.

Officers have adapted rent recovery processes in line with new government legislation, the Coronavirus Act 2020, which came into force from 26th March 2020, ensures that tenants can be given longer notice periods for possession and are protected against eviction during period of increased restrictions and lockdown. Legal steps to recover rent arrears has reduced with **34** Notice of Seeking Possession served since the pandemic, prior to the pandemic **246** Notices were served.

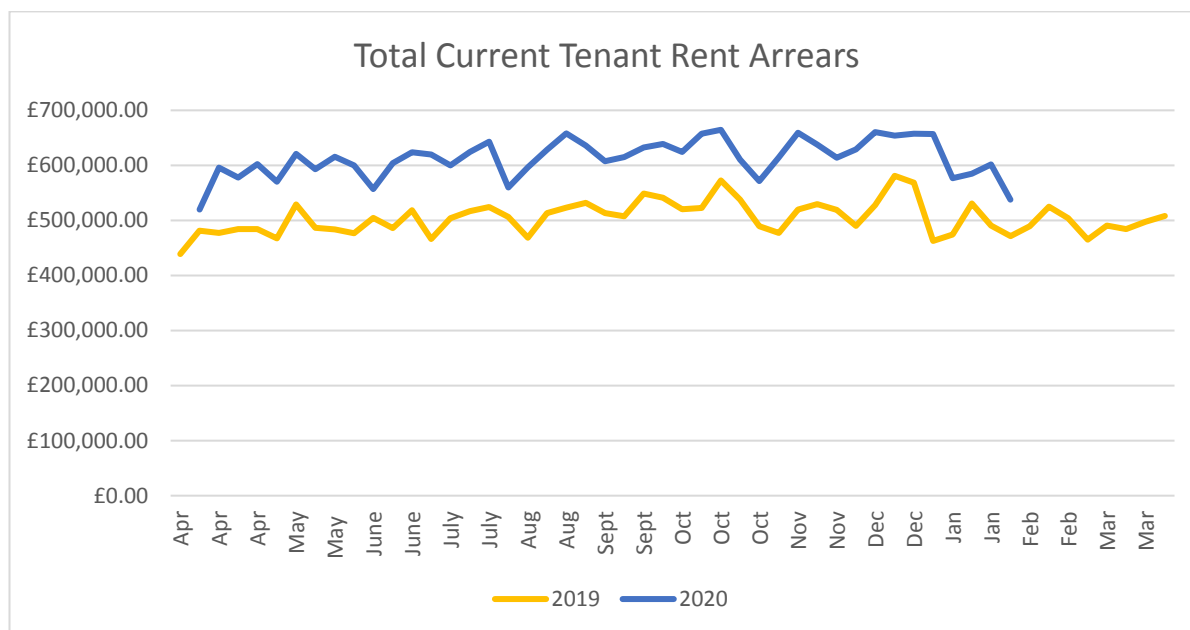
Since lockdown, no new possession cases have been issued and one eviction, which was a last resort after numerous attempts to provide support and no engagement.

Re-payment plans are considered as part of our service, accounting for the impact of the pandemic on individual's income and the challenges they may face. Officers will establish household financial circumstances, identify areas to maximise income through existing benefits, government COVID support, third party sector grants, and local initiatives such as foodbanks and energy efficiency schemes.

Where more specialist advice is required such as welfare benefit checks, help with claiming benefits or appeals on benefit decisions or more in depth budgeting and help with reducing expenditure and

debt then referrals are made to the welfare benefit team at the J E O' Toole centre, the Council's Financial Inclusion Team or Citizens Advice.

The impact of the pandemic on tenant's ability to pay has resulted in a significant increase in rent arrears, from the beginning of the first lockdown on 23/03/20 to 03/01/21 (end of quarter 3) the arrears had increased by £80,666. There was an increase in tenants falling into higher arrears with an increase of 27 households falling into arrears of over £2k. Whilst the rent arrears increase levels were increasing during the first 2 quarters they have levelled off and going into quarter 4, the total rent arrears has reduced overall.



The number of tenants moving onto Universal Credit has also increased by 275 since the start of the pandemic, which is a 51% increase from last year, with 34% moving to Universal Credit within the first 2 months of Covid-19. As universal credit is paid 5 weeks in arrears this has been a significant contributing factor towards the increase in arrears overall.

Our Former Tenant Arrears Officer was re-deployed at the beginning of the pandemic helping at the foodbank and delivering food parcels. During easing of restrictions focus re-commenced on minimising debt. The arrears have increased by £7878, with many tenants facing additional challenges following delays and difficulties in arranging removals and moving.



In May 2020, the Council purchased a new rent and income management system to assist in prioritising cases to prevent and minimise rent arrears, thus freeing up time for Officers to provide more advice and support.

The future in respect of income & arrears

We face many challenges in the future with many uncertainty over income, availability of government support packages, impact on the economy and employment and the Officers will continue to work closely with finance advisers, benefit departments, employment and skills agencies to ensure we are equipped to provide advice and support to our tenants through these difficult times.

4.3 Estate Management & Anti-Social Behaviour

Cases or potential cases likely to escalate, identified early on, provide an opportunity for positive early intervention and more often than not, allows for appropriate support to be provided, prior to the case reaching crisis point. Many issues or concerns may come to light via other avenues such as Social Services or Police involvement or increasingly via Domestic Abuse, Substance Misuse or Mental Health or support providers. Agencies work together to ensure that residents are safeguarded, supported and perpetrators of Anti-Social Behaviour are dealt with as quickly as possible.

Complaints are recorded and investigated in accordance with the Council's Anti-Social Behaviour Policy and Service Standards which were reviewed in 2019 by a group of Housing Officers and tenants, who meet quarterly to monitor the performance of the team. Providing the complainants with regular updates and support throughout the complaints process is key to maintaining a good relationship with the client and alleviating some of the stress and concerns that they may have.

4.4 Canolfan J.E. O'Toole Centre

The Welfare Rights Service is based at the J.E. O'Toole with a small long serving team consisting of 3 full time Advisers, one Admin Officer and the Team Leader.

The Centre supports; unemployed people, the sick and disabled, lone parents, pensioners, carers and those on low wages by providing advice and help to claim the right benefits. This includes tax credits and discretionary payments, maximising incomes, explaining how benefits are affected when circumstances occur, applying for grants, discretionary payments and reductions, helping clients to appeal incorrect benefit decisions and dealing with other benefit related problems.

Working as a critical service during the Covid Pandemic:

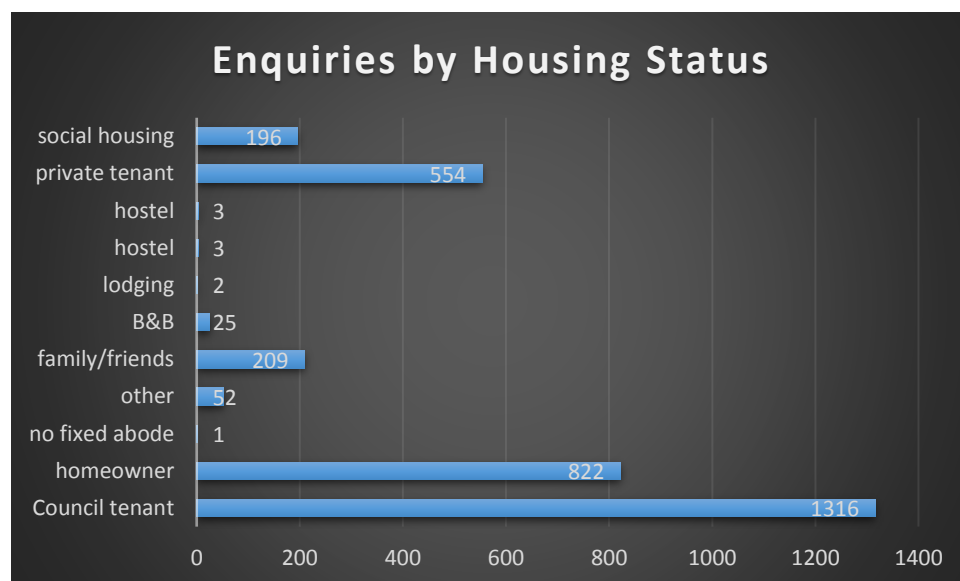
The Centre actively participated in Community Led assistance projects (Linc Môn) ensuring anyone we encountered on the Island having difficulties due to shielding or isolating would receive assistance with accessing food and shopping, medicines and prescriptions and other vital services through the schemes.

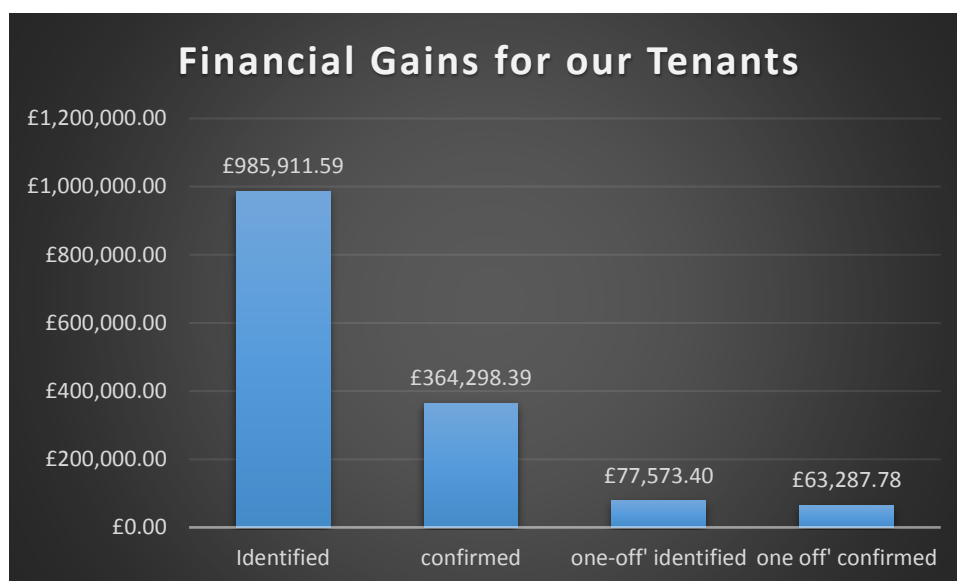
4.5 Welfare Rights User Statistics

User statistics are recorded by enquiry type – at one appointment our Advisers may deal with more than one benefit issue. In the financial year 2020/21 (to end of 3rd quarter) recorded:

- 3180 enquiries in total
- 922 enquiries regarding sickness or disability benefits
- 24 enquiries regarding blue badge applications
- 268 Housing Benefit/ housing costs under UC enquires

Although the largest number of enquiries by far came from Local Authority tenants, the Centre works on behalf of all Anglesey residents of all tenure types, assisting individuals to maximise incomes and remain in their homes hopefully reducing demand on the Housing Services.





Our statistics show that to end of 3rd quarter 2020/21

- **£985,911.59** of our total identified gains were for Local Authority tenants, along with
- **£77,573.40** identified 'one-off' payments.

In this same period:

- **53.5%** of housing benefit/housing costs under UC issues dealt with by our Advisers were on behalf of Local Authority Tenants, further demonstrating the benefit of joint working with Officers responsible for the maintenance of rent accounts.
- **£157,105.84** of our Total Identified Gains and **£10,572.97** identified 'one-off' payments were for Housing Benefit and UC Housing Cost element, further assisting to maintain tenancies and avoid rent arrears.

4.6 Preparing for the future

The changes brought about through Welfare Reform continue; for example, the gateway 'blocker' to UC of being on a Severe Disability Premium was removed in January this year meaning many people who were previously exempt from needing to migrate to UC will now have to make that change and will need advice and support. In 2020, benefit awards requiring a review were put on hold for an extended period however this hold has now ended and we are seeing an increased number of claimants requiring urgent assistance to complete their review forms. This is then followed by an influx of claimants who do not agree with the outcome of their review, meaning a higher than usual number of appointments to challenge these decisions, and ultimately an increase in Appeal Tribunal representation work. This is both intensive and extensive work requiring long appointments and Advisers being allowed adequate time to prepare and submit our written Schedules of Evidence to HMCTs in time for hearing dates.

The true extent of the knock-on effects of the Pandemic are unknown at the present time, we know that mental and physical health as well as finances will have been impacted, and we will need to prepare for the challenges this will bring as best we can.

4.7 Financial Inclusion

Tackling the effects of welfare reform remains to be a high priority on a corporate level and is shown in how we have prepared and invested in key areas to mitigate the impact of welfare reform.

We currently have three Financial Inclusion Officers working within Housing by providing financial support, budgeting advice and affordability advice to Council and private tenants to develop their financial capability. Their aim is to increase the ability of the tenants to successfully manage their money, minimise financial risk and provide access to affordable financial services to help them sustain their tenancy. Whilst working within the communities, the officers take the opportunity to raise awareness on the effects of Universal Credit.

The reduction in income in line with increased household costs caused by the pandemic, particularly households where there are children at home, as increased spending has predominantly been seen in areas of food and energy.

Majority of the work carried out by the team have been to deal with tenants in rent arrears. The officers have worked closely with tenants referred by our Housing Management Officer's (Rent Arrears) to complete DHP applications to clear or reduce arrears to prevent eviction proceedings escalating. In most cases applications have been successful and tenants are more willing to engage knowing that it is a last resort.

In recent months, the Financial Inclusion Team have noticed a significant increase in referrals from household who have never engaged with the FI team before in particular with council tax bill enquiries especially as the recovery process was on hold the first few months of the pandemic. The team are now working closely with the Council Tax recovery team to avoid any recovery actions being taken and support the clients to have a successful outcome.

4.8 Allocations and void turnaround

Common Housing Allocations Policy (CHAP)

The revised Common Housing Allocations Policy (CHAP) is operational since June 2020. Housing Services CRM, Orchard, has been fully re-configured and all applicants under the previous CHAP were contacted in order for Housing Services to re-assess their application based on new bandings and Parish connections. One of the main drivers for this change was to keep communities together. This was a significant review and was completed within 3 months between April to June 2020.

Pre-2020 CHAP, the number of housing applications averaged in the region of 280-300. Since the 2020 CHAP, it has increased to 410 active applications, which is positive.

Since April 2020, 213 housing allocations have been completed which includes 27 management moves in respect of homelessness move on. Of the 186 allocations this financial Year off the waiting list, 81 applicants / tenants have local parish connections of five or more Years to the community that the property has been allocated to them.

4.9 Supporting our statutory homelessness function



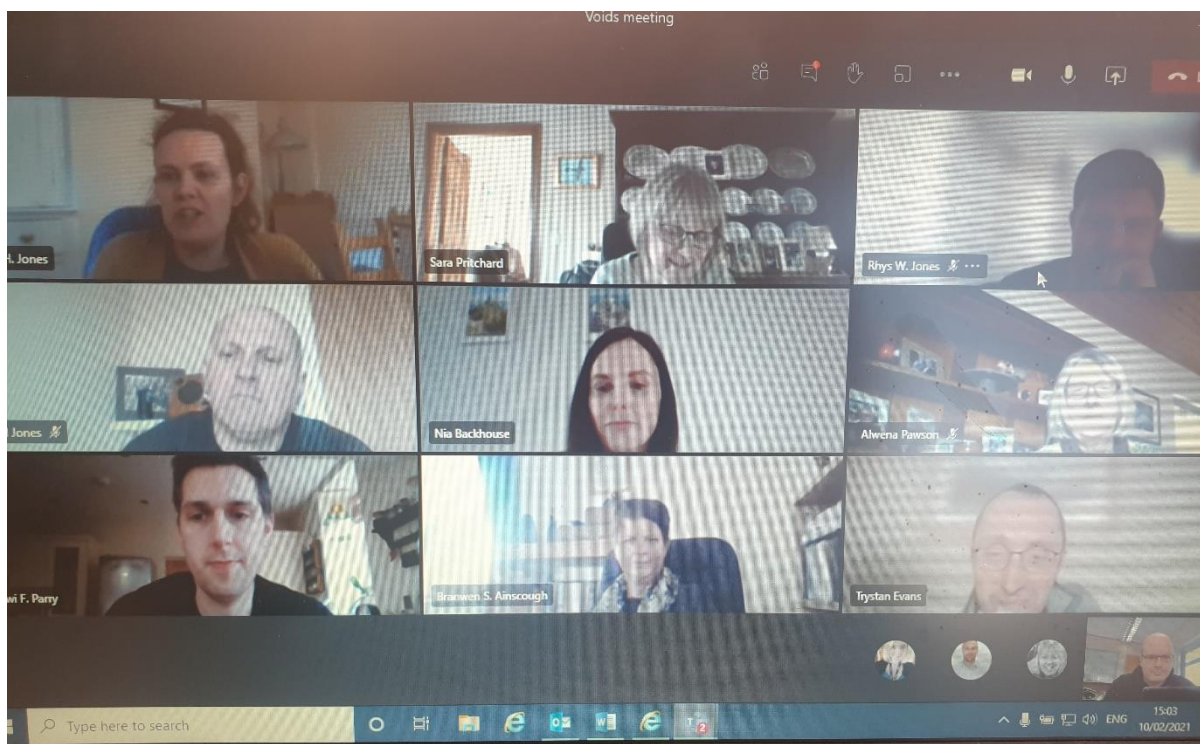
In order to meet increasing demand, temporary Bunkabins have been placed in Llangefni, which is managed daily through our Housing Support Service

In July 2020, the IoACC Executive approved a variation to the CHAP due to the significant increased levels of homeless presentations during the initial wave of Covid-19 whereby the number of people living in emergency accommodation reached highest recorded levels. Pre-Covid, the average number of people living in emergency accommodation on Anglesey was on average 13. At its peak during Covid-19, this reached 65 individuals. Due to the lack of private sector provision in order to move homeless people into, the Executive agreed that 50% of allocations would be allocated as per normal CHAP and the remaining 50% to those living in emergency accommodation. This has proved successful with several homeless Anglesey residents now living in permanent accommodation, with several of those receiving ongoing housing related support.

4.10 Void turnaround & allocation performance

Covid-19 has had an impact on our performance in respect of void turnover targets. This is largely due to the suspension of house moves 1st national lockdown. It is important to note, that during this period, Housing Services continued with minimal allocations in order to support those who were living in emergency accommodation, which in turn, supported the highest levels of homeless presentations the department has ever faced - due to the impacts of Covid-19 and the temporary abolishment of priority need.

Our Housing Solutions team have been working remotely since March 2020. Housing Maintenance Officers continued with void repairs, however with strict Covid-19 restrictions in place, thus resulting in higher number of days.



Our bi-weekly voids meeting

Due to Covid-19 restrictions, all new property sign ups are virtual. This is to maintain staff and incoming tenant safety. Whilst this practice continues, it does add to the void turnaround days due to relying on postal services and the tenant to return their tenancy to the Council offices before the keys can be handed over.

When a property becomes vacant, 72 hours is required to keep the property due to Covid-19 risk assessment.

Restrictions have refrained the Housing Maintenance Unit from being able to allow as many tradespeople into the property to undertake the works required. This challenge is still in place to allow the vacant property to be clear for 72 hours after the deep industrial clean prior to Maintenance officers entering the property.

Taking all of the above into account 2020 has been another successful year for the team. We continue to work remotely at present providing affordable homes to our citizens.

Voids Turnover – up to January 2021

	2018-2019	2019-2020	2020-present
Turnover in days	29.2	33.8	61.3
Turnover excluding DTLs in days	19.1	21.9	54.1

The turnover rate for properties that became vacant and allocated since 21 September 2020 is 35.1 days. The target set for this year is 36 and 26.

Number of properties allocated

2018-2019	2019-2020	2020-present
259	304	203

This table highlights the different types of applications on the waiting list compared to last year (Year on Year comparator)

Type of Application	Feb 2020	Feb 2021
Waiting List	174	251
Transfer	36	117
Homeless	75	47
Total	285	415

Number of buy back/new builds allocated

2020 has been a very exciting time for the Service concerning New Builds and Buy Back properties. The amount of 'New Homes' we have been able to add to our housing stock has been 3 times as many as the previous year.

2019-2020	2020-present
7	21 (plus 5 by management moves)

We look forward to adding more properties to our housing stock as each year goes by.

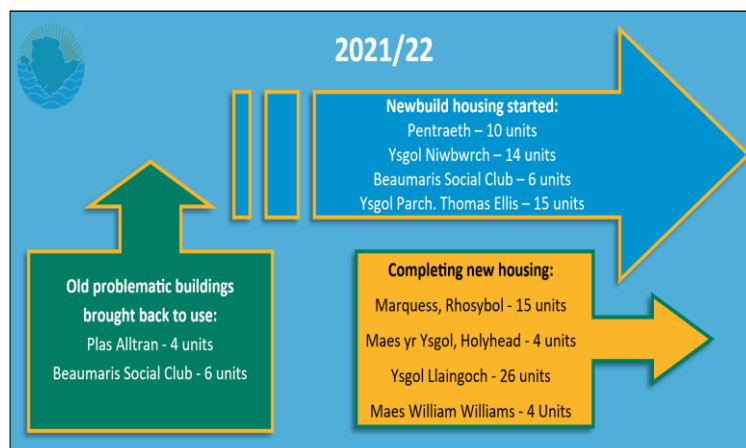
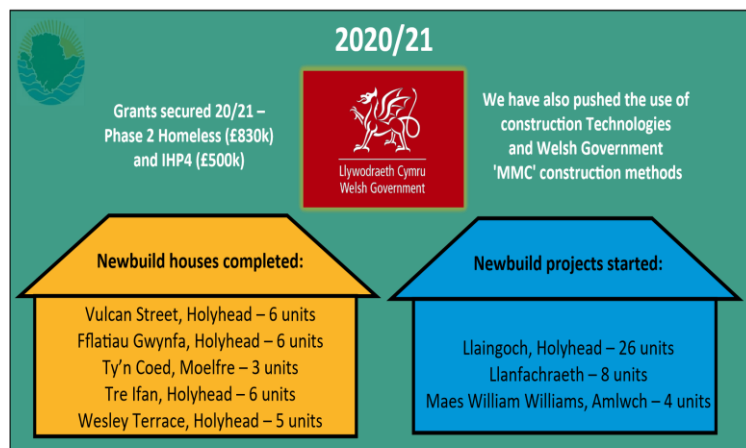
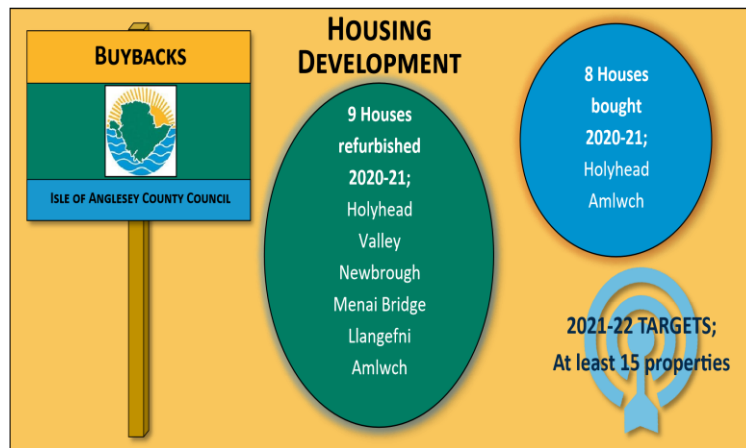
4.11 Housing Development

A provision of £9,088m has been included within the capital budget for the development of new council homes during the 2021/22 financial year.

During the year we will expect to see the completion of 58 new council homes within 5 developments these being at Rhosybol, Llanfachraeth, Amlwch and two developments in Holyhead.

Additionally, we will acquire an additional 15 homes which will be the buyback of ex council properties sold through the Right to Buy.

The HRA are also looking at the development of the third extra care housing scheme on the island which will be a 40 unit scheme developed in the Aethwy area. It is expected that work will commence on this development during 2022/23.



Vulcan Street, Holyhead



Tre Ifan innovative housing, Caergeiliog



Ty'n Coed, Moelfre

4.12 Accommodation Based Occupational Therapist (OT)



In 2020, Housing Services recruited for their first housing based Occupational Therapist.

The primary aims of this role is to advise and support Council tenants and incoming tenants concerning to health & wellbeing needs and adaptation requirements within various work streams internal to Housing Services.

5. Our Homes

5.1 Planned Maintenance Programme for 2021-22

The Planned Maintenance Programme for 2021/22 shown in the table below which is valued at £9.555 million (excluding new developments) earmarks the capital resources which have been incorporated in the Business Plan. The programme is underpinned by independently collected stock condition data and will contribute towards our Housing Management Strategy and the Corporate Asset Management Strategy.

This Public Sector Investment Programme forms part of the Corporate Capital Plan for 2021/22.

Scheme	2021/22 (£ '000)
<i>Internal WHQS Works & Asbestos</i>	1,750
<i>Commitments on current contracts & Traditional Planned Maintenance Programme</i>	4,725
<i>Fire Risk Management</i>	450
<i>Central Heating Works</i>	400
<i>Environmental Works</i>	880
<i>Energy Performance Work</i>	1,000
<i>Public Sector Adaptations</i>	350
<i>HMU Fleet renewal</i>	
	9,555

Financing:	2020/21 (£ '000)
<i>Major Repair Allowance</i>	2,660
<i>Revenue Contribution</i>	6,895
<i>IHG Grant</i>	
<i>Borrowing</i>	
	9,555

5.2 Fire Risk Management

To ensure continued compliance with the Regulatory Fire Reform Order 2005 we have allocated the sum of £450k towards upgrading and/or renewal of fire-fighting equipment and fire detection systems to comply with fire risk assessments. During 2020/21, our specialist contractor continued to undertake annual fire risk assessments, which have informed expenditure plans for 2021/22.

During 2020/21 in excess of 100 fire doors serving flats were successfully renewed. The specification allowed for 1 hour rated doors (FD60) as standard. During 2021/22 we propose to award a further contract to continue with this work.

Investment plans for 2021/22 also allows for the retrospective installation of fire suppression systems in 2 of our medium rise blocks in Llangefni and Menai Bridge. Successful completion of this proposal will ensure that our 4 medium rise tower blocks benefit from fire sprinkler protection systems.

5.3 Internal Investment Plan

The budget allocates the sum of £1.750m in order to tackle WHQS refusals, capital elements upgraded at change of tenancy and for the continued replacement of kitchens, bathrooms and re-wiring systems as they reach the end of their life cycles.

This work will have a positive effect on the number of acceptable fails reported to Welsh Government. In addition, the budget allocates funding towards the replacement of 100 kitchens which did not form part of the original core WHQS programme. These kitchens are now approaching the end of expected element life cycles.

This budget will also be utilised for the continued management of asbestos within the housing stock or, where appropriate, the removal of asbestos containing materials.

5.4 Central Heating Works

During 2016/17 we commenced a boiler replacement programme to upgrade our older and increasingly unreliable heating boilers. The programme was suspended during 2020/21 due to coronavirus pandemic.

As part of the works a survey of the existing heating system will be undertaken and if new radiators are required, they will be replaced as part of the boiler renewal programme. This will allow us to ensure that the systems installed are fit for purpose, of the correct size and are as efficient as possible for our tenants. Once completed, we will expect to see a reduction in the call our costs for our heating engineers.

For 2021/22, we have allocated a budget of £400k to continue with this programme and we will attempt to replace approximately 200 gas boilers. In addition, following a successful application to the Welsh Government's Optimised Retrofit Programme, we will install 45 hybrid Air Source Heat Pumps to complement existing LPG boilers. The success of this innovative development will be assessed to inform future investment plans and decarbonisation targets.

5.5 Traditional Programme External Planned Maintenance

The total budget allocated for traditional Planned Maintenance work is £4.725m which includes carried forward commitment on schemes which are currently on site. Housing Services confirms that 2 contracts awarded during the latter half of 2019/20 involving 120 properties were impacted by the coronavirus pandemic and subsequent enforced lockdown.

During 2021/22 we will continue to target improving the energy efficiency of our homes with particular focus on properties which are not connected to the mains gas network. A new

planned maintenance scheme is programmed to be procured and awarded for Maes Cynfor, Cemaes Bay during the first half of the next financial year.

The general scope of the work to be undertaken or currently on site typically involves re-roofing to include the installation of Solar PV, the application of an insulated render system, replacement windows and doors where appropriate, external works to include paths, fencing and boundary walls.

Home improvements in all the schemes mentioned above will significantly improve the comfort and appearance of the homes and, where applicable, make them more affordable to heat. Traditional external planned maintenance will continue to form the basis of our capital investment plans going forward.

The Isle of Anglesey County Council's investment programmes are supported by Welsh Government's Major Repairs Allowance and contributes towards continued WHQS compliance.

5.6 Adaptation Work in the Public Sector

The proposed budget includes a sum of £350k for major adaptation works for the disabled. Typical examples of work include installing stair lifts, level access showers, ramps and extensions.

5.7 Energy Performance Work

In order to address acceptable fails in relation to energy performance we are targeting investment in renewable energy sources, namely Solar PV, in a significant number of our properties which do not have access to the mains gas network. On average, properties which are served by LPG heating systems and electric storage systems have the lowest SAP scores within our housing stock.

We continue to engage with the District Network Operator (DNO) for permission to install multiple Solar PV systems on a number of off grid estates. One scheme involving 40 properties was successfully tendered and awarded during Q4 2020/21.

We intend to continue with this programme during 2021/22 and £1.0m has been earmarked in the budget to target a further 200 installations which would contribute positively towards both energy efficiency and carbon reduction targets.

5.8 Environmental Works

The WHQS Environmental Standard requires homes to be located in "attractive and safe environments to which residents can relate and in which they can be proud to live."

In order to deliver environmental improvements, Housing Services will continue to fund the Environmental and Community Improvement Fund whereby tenants are invited to submit applications for funding towards community improvements of their choice.

A total of £750k is allocated towards environmental improvements in 2021/22. A significant proportion of this budget will be utilised to continue with the programmed demolition of garages which are no longer viable to maintain. This programme will deliver environmental improvements in connection with parking, improving safety and generally improving the

visual appearance of specific areas. In addition, the budget will be utilised for targeted estate improvements and upgrading treatment plants owned and operated by Housing Services.

5.9 WHQS Compliance and the Investment Strategy

We are satisfied that all properties, wherever it is practically possible, meet WHQS standards apart from those that are refused or those who meet the acceptable fail criteria. The improvement work of properties previously rejected will be done automatically at the beginning of a new tenancy. We can only consider noting an acceptable fail if the cost of the work to rectify is impractical from an economic perspective.

The following table (which does not include any new developments or bought back properties) confirms our current situation as regard updating core elements:

Element	Numbers included in the original scoping review	Total completed during the WHQS Plan (October 2008 – December 2012)	Completed at change of tenant stage (January 2013- January 2021)	Tenant refused (acceptable fail)	Total properties not noted for renovation work.
Kitchen	3073	3123	391	138	119
Total bathrooms / level entry showers	2271	3071	366	89	245
Re-wiring	1543	2728	387	86	570

5.10 Overview of Capital Work Planned 2020-21

The investment programmes of Anglesey County Council are supported by the Major Repairs Allowance of Welsh Government and will contribute towards the improvements of the WHQS (Welsh Housing Quality Standards). During 2020-21 the total Major Repairs Allowance was £2.67 million and this will ensure that there will be a capital programme to sustain the standard of homes.

See below and overview of the 2020-21 plans

Aberffraw and Rhosneigr

Re-roofing work, fitting a rendering and external insulation rendering system as well as new external windows and doors and environmental work which include new concrete paths, fences and boundary walls. In addition to this traditional work, there was a plan to fit Solar PV panels. Also, we supplied and fitted DDA disability access to each bungalow.

The programme includes 53 properties in the below estates:

- Min y Môr, Aberffraw
- Awel y Môr, Rhosneigr
- Trem y Môr, Rhosneigr



Min y Môr, Aberffraw



Awel y Môr, Rhosneigr



5.11 Integrated Care Fund work completed at Cae Gwyn, Holyhead

Internal and external renovation work to the Cae Gwyn day centre in Holyhead. The requirements will internal renovation work, change windows where necessary as well as environmental work includes paths, fencing and boundary walls.



5.12 Housing Maintenance Unit Fleet Vehicles

The Housing Maintenance Unit continue to deliver a high quality repairs, maintenance and cyclical works service to our customers.

In order to maintain the first time fix appointment suitable vehicles need to be regularly maintained and replaced on a 7-year cycle.

During 2021, 8 vehicles need to be purchased and during 2022, 21 vehicles require replacement.

The vehicles carry multi skilling tools and a stock of materials to ensure that the first time fix is achieved.



5.13 Effects of Covid 19 on the Housing Maintenance Unit

During the pandemic the HMU have maintained carrying out essential repairs, maintained an out of hours service, works on void properties and central heating servicing. All other works have been assessed and carried out if deemed necessary and safe to do so under Covid restrictions.

During quarter 1 and 2 of 2019 17,363 works orders were completed and during the same period of 2020 10,961 works order were completed taking into consideration the Covid restrictions is still a significant amount of work.

During the height of the pandemic 18 operatives were working on a 7 day rota to assist the Covid response.

The response included delivery of PPE to partnering organisations, doctor's surgeries and delivering food bank parcels. In partnership with Dylan's restaurant fresh food and cooked meals are being delivered to the homeless and those who again have been effected by the pandemic whether financially or unable to leave their homes due to shielding.

All the above work has continued throughout having our own challenges such as staff shielding, staff anxiety, shortage of heating engineers, supply chain issues and ensuring our operatives and contractors have the correct PPE and cleaning materials to carry out their work safely within a Covid 19 / shielding effected property.



Housing Maintenance Officers working in partnership with the Neges project in delivering integral food supplies to vulnerable households and residents living in emergency accommodation during the first lockdown

5.14 Mobile Working

The worked linked to the modernisation programme, *Mobile Working* has continued to develop and a significant training programme will be available for all officers from the Maintenance Service as well as the Customer Care team from the beginning of March 2021.

We foresee that the Accu Mobile system will become live in the Spring of 2021. The introduction of this new modern system will allow us to arrange maintenance work in a dynamic way and will lead to better services, production and efficiency.

6 Our Staff

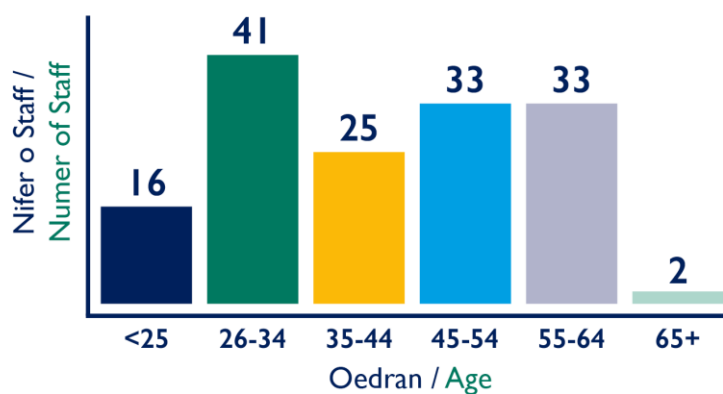
6.1 Housing Services Profile



PROFFIL STAFF ADRAN TAI HOUSING SERVICES PROFILE



Proffil oed / Age profile



We are proud to recognise that our workforce, their skills, knowledge and understanding are our most valuable resource. We want to ensure that the tenants of Anglesey receive the best quality service provided by a competent, skilled and professional workforce. Support, training and development of the workforce are fundamental to service innovation and improvement and help make Anglesey a great place to work and live.

Our Workforce Strategy is in place to describe and action the workforce's needs & how our workforce is equipped to deliver future demands.

Recruitment and retention are key components of a stable workforce. Having a stable work force allows for tenant and customer continuity. Ensuring the workforce is continuously refreshed and provided with training opportunities will continue to develop the department and its' offer.

Each year, as part of this business plan, the department will forward plan apprenticeships and traineeships available within Housing Services, ensuring we link in with Government initiatives that are available to develop and improve the skills of Anglesey's younger population.

The Housing Maintenance Service has continued to provide quality responsive maintenance as well as a servicing programme for our customers. We are proud that we have succeeded to add to our apprenticeship programme with Chelsea Hagan recently starting with us as an apprentice Painter and Decorator.

The main challenges within the department concerning recruitment is as follows:

- Gas and Plumbing Engineer recruitment
- Housing Support Officers with Welsh language skills
- Welfare Rights Officers with Welsh Language skills

It is important that the workforce is stable and that staff feel valued and want to remain working for Housing Services. Staff turnover for this financial Year (2020-21) to date is 6%, compared with the corporate average of 9%. We are proud of this success in retaining and developing staff.

We will continually work to develop a confident, capable and qualified workforce who deliver high quality, strengths-based services, when and where needed, who meet registration and regulation requirements.

Over the last two years, we have invested significantly in workforce development ranging from short training sessions to industry recognised qualifications, below is a summary of our achievements to date;

- Eight officers have either completed or are in progress with Chartered Institute of Housing qualifications
- Three officers are developing their Financial Inclusion and Debt skills through Level 3 qualifications

- One officer is undertaking an MSc in Project Management
- Three officers are undertaking Technical Apprenticeships in Joinery, Electrical and Plumbing

Staff wellbeing continues to be a priority and each officer has undertaken a Covid-19 work place risk assessment with their Line Manager to ensure their health & safety remains a priority within our operations. Additionally, staff have access to the Corporate Medra Counselling Service.

6.2 Safeguarding



Housing Services actively promote essential corporate training, which includes safeguarding. This financial Year, HR have been able to adapt training sessions to be delivered online which has resulted in an increased level of staff being able to attend.

In November 2020, several Housing Officers attended a County Lines training session, delivered as part of the National Safeguarding Week.

Other areas of achievements in improving our level of understanding of Safeguarding includes:

- Two officers within IoACC Housing Services have successfully completed the Domestic Violence train the trainer training
- Safeguarding is a standing agenda item in all team meetings
- Staff are aware of the departments' Lead Safeguarding Officers
- The profile of safeguarding is raised through training, team meetings, supervisions, case study examples
- Several Housing officers attended a Child Practice Review (previously known as Serious Case Reviews) training session, delivered by Y Bont and reflecting on lessons' learnt with a severe neglect / near death case in Wrexham
- The new staff induction pack is underway and will be finalised by the end of this financial Year. Safeguarding training is covered as part of new staff induction and existing staff ongoing development

7 Performance Indicators

Performance indicators are reviewed on a quarterly basis through the Isle of Anglesey County Council Scrutiny process.

As mentioned above, we cannot underestimate the impacts of Covid-19 on some of our performance indicators, which are reflected below.

	2019-20	2020-21			
Indicators	Result	Quarter 1	Quarter 3	2020/21 Target	Performance
The total amount of rent arrears owed by current tenants as a percentage of the total rent collectable for the financial year for Permanent accommodation	2.41% (£437,890.81)	3.32% (£619,583.78)	3.14% (£578,715.78)	3.15%	□
The total amount of rent arrears owed by former tenants as a percentage of the total rent collectable for the financial year for Permanent accommodation	1.43% (£259,129.62)	1.40% (£261,019.51)	1.45% (£267,007.38)	1.50%	□
Proportion of tenants with more than nine weeks arrears	4.66%	5.84%	5.67%	6.00%	□
Average Arrears	£364.52	£358.52	£444.93	£300.00	□
Average arrears of tenancies when ended	£508.21	£584.81	£614.25	£550.00	↓
The average number of calendar days taken to let lettable units of permanent accommodation during the financial	33.8	67.2	62.1	35	□
The average number of calendar days taken to let lettable units of permanent accommodation during the financial (excluding DTL's)	21.9	64.7	54.4	26	□
Number of re-lets accepted on first offer	70.43%	64.0%	76.24%	80%	□
% of Routine repairs completed within timescale	93.63%	99.05%	97.93%	95%	□
% completed in one visit	93.25%	98.80%	97.56%	92%	□

Average time taken to complete non-urgent responsive repairs (Calendar Days)	16.05	5.27	7.99	18	□
The average number of calendar days taken to deliver a Disabled Facilities Grant	159.88	148.80	162.0	170	□

8 HRA Financial Plan

Underlying Financial Assumptions

Financial assumptions for the Business Plan are based on the following information

- Inflation is calculated using the Government's target rate of 2% per annum.
- It is assumed that expenditure on maintenance and new construction will increase by 1% above the inflation target each year.
- It is anticipated that rental income will increase by 1% above inflation per annum from 2021/22 .
- The provision for bad debts is forecast to be 1.5% in 2021/22 (when Universal Credit is expected to be fully rolled out), reducing by 0.1% every 2 years until the level returns to the 0.6% level attained prior to the introduction of Universal Credit.
- Losses due to voids are expected to be 1.5% per annum.
- The capital plan is based on the Stock Condition Survey, with component replacements being carried out as per schedule of component life cycles. There will be a new stock survey undertaken during 2021/22.
- It is assumed that the development programme of new build and acquisitions of former council houses will continue. In 2021/22 45 units are expected to be developed 30 new build and 15 acquisitions with the same number of 45 units each year thereafter. There will be an additional 40 unit extra care housing scheme being developed at a cost of £8m completing in 2023/24.
- Other than the capital grants awarded during 2021/22 is assumed that the HRA will fully fund the development programme for the duration of plan.
- The interest rate on credit balances is assumed to be 0.03% per annum. New borrowing is assumed to be over 50 years at an interest rate of 2.76%.
- It is assumed that debts will not be re-paid early
- Other income includes feed in tariff income (National Grid), commission from selling insurance, sewerage charges and recoverable repairs.

Treasury Management Policy

The Council has adopted a one-pool approach for loans which means that the costs of borrowing are averaged between the general fund and HRA in proportion to their respective capital financing requirements.

5 Year Capital & Revenue Budgets

Revenue Budgets

	2021/22 £'000	2022/23 £'000	2023/24 £'000	2024/25 £'000	2025/26 £'000
Management Costs	3,409	3,478	3,548	3,618	3,690
Repairs and Maintenance	4,576	4,768	4,992	5,226	5,443
Other Costs	750				
Capital Financing Costs	1,774	2,738	3,022	3,094	3,444
Contribution to Capital Programme	15,983	11,242	9,849	10,290	11,046
Total Expenditure	26,492	22,226	21,411	22,228	23,623
Net Rental Income	18,876	19,667	20,614	21,579	22,937
Other Income	638	652	667	682	699
AHG Grant	116	116	116	116	116
Total Income	19,630	20,435	21,397	22,377	23,752
Revenue Surplus/(Deficit)	(6,862)	(1,791)	(14)	149	129
Balance Brought Forward	9,562	2,700	909	895	1,045
Balance Carried Forward	2,700	909	895	1,045	1,174

Capital Budget

	2021/22 £'000	2022/23 £'000	2023/24 £'000	2024/25 £'000	2025/26 £'000
WHQS Improvements & Maintenance	9,555	7,712	10,490	10,805	11,129
New Build	9,088	13,280	11,519	7,745	7,977
Regeneration / Remodelling of existing stock	-	-	-	-	-
Other Expenditure	-	510	-	-	-
Total Capital Expenditure	18,643	21,502	22,009	18,550	19,106
Capital Funding					
Major Repairs Allowance	2,660	2,660	2,660	2,660	2,660
Borrowing	-	7,600	9,500	5,600	5,400
Capital Expenditure funded by HRA	15,983	11,242	9,849	10,290	11,046
IHG Grant	-	-	-	-	-
Total Capital Funding	18,643	21,502	22,009	18,550	19,106