

## ISLE OF ANGLESEY COUNTY COUNCIL Scrutiny Report Template

<b>Committee:</b>	Corporate Scrutiny Committee
<b>Date:</b>	07/03/2022
<b>Subject:</b>	Housing Revenue Account Business Plan
<b>Purpose of Report:</b>	Housing Revenue Account Business Plan 2022-23 approval
<b>Scrutiny Chair:</b>	Cllr. Aled Morris Jones
<b>Portfolio Holder(s):</b>	Cllr. Alun Mummery
<b>Head of Service:</b>	Ned Michael
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<b>Tel:</b>	
<b>Email:</b>	
<b>Local Members:</b>	

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### 1 - Recommendation/s

#### The Committee is requested to:

**R1** The Corporate Scrutiny Committee is requested to recommend the draft Housing Revenue Account Business Plan 2022-2052 for approval and adoption by Executive Committee

### 2 – Link to Council Plan / Other Corporate Priorities

The main contribution is to the themes of Transforming Older Adult Social Care, Increasing our Housing Options and Reducing Poverty and Regenerating our Communities and Developing the Economy.

### 3 – Guiding Principles for Scrutiny Members

#### To assist Members when scrutinising the topic:-

- 3.1** Impact the matter has on individuals and communities [focus on customer/citizen]
- 3.2** A look at the efficiency & effectiveness of any proposed change – both financially and in terms of quality [focus on value]
- 3.3** A look at any risks [focus on risk]
- 3.4** Scrutiny taking a performance monitoring or quality assurance role [focus on performance & quality]
- 3.5** Looking at plans and proposals from a perspective of:
  - Long term
  - Prevention
  - Integration

- Collaboration
- Involvement

[focus on wellbeing]

### 3.6 The potential impacts the decision would have on:

- protected groups under the Equality Act 2010
- those experiencing socio-economic disadvantage in their lives (when making strategic decisions)
- opportunities for people to use the Welsh language and treating the Welsh language no less favourably than the English language

[focus on equality and the Welsh language]

## 4 - Key Scrutiny Questions

1. To what extent is the Business Plan a viable plan which allows for adequate investment in the current Council housing stock in addition to developing additional affordable housing across Anglesey?
2. To what extent does the Housing Revenue Account Business Plan provide adequate accommodation to older people, people with varying health problems and other client groups?
3. Increases in rents are discussed, how was this increase agreed and is it acceptable in the current climate?

## 5 – Background / Context

### 1.0 Background

**1.1** The Business Plan being presented is still in draft format and further amendments and editing will be carried out on the document prior to its final submission for approval by the Executive Committee.

This Report and Business Plan has been prepared in conjunction with Officers from Finance Services, the Business Plan forms the primary tool for financial planning of the delivery and management of the Council's housing stock. In particular, the Business Plan demonstrates:-

- how the Council brings all its stock to Welsh Housing Quality Standards – there remains to be some properties that are classified as 'acceptable fails';
- how the Council intends to maintain and exceed WHQS and work towards the decarbonisation of its housing stock;
- the investment needed to increase the housing stock and provision of affordable housing through various tenures in areas where there is a proven need for affordable housing

The document also gives an overview all the activities undertaken through the Housing Revenue Account.

**1.2** The Council, through its HRA, owns and manages 3,886 properties and just over 700 garages, across the Island.

Throughout the period of this Business Plan we will see an increase in stock to over 5000 units.

**1.3** The HRA Business Plan contributes to all the fundamental themes within the Council's Corporate Plan. The main contribution is to the themes of Transforming Older Adult Social Care, Increasing our Housing Options and Reducing Poverty and Regenerating our Communities and Developing the Economy.

**1.4** As part of the Voluntary Agreement signed by the Local Authorities with the Welsh Government, borrowing negotiated and agreed to allow for new build and maintaining the Welsh Housing Quality Standards.

**1.5** The HRA continues to be ring-fenced for the Council's Landlord functions which relate to the Council's housing stock. The ring-fencing of the account means that the Council may not subsidise council housing from the general fund.

#### **1.6 Welsh Housing Quality Standard (WHQS)**

The Council has achieved WHQS since 2012, we were the second Authority in Wales to achieve this standard.

The Welsh Housing Quality Standard states that all households should have the opportunity to live in good quality homes that are;

In a good state of repair.

Safe and secure.

Adequately heated, fuel efficient and well insulated.

Contain up-to-date kitchens and bathrooms.

Well managed.

Located in attractive and safe environments.

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

**1.7** A provisional sum of £59.5m has been included within the Business Plan for the decarbonization of the housing stock by 2030.

## **6 – Equality Impact Assessment [including impacts on the Welsh Language]**

### **6.1 Potential impacts on protected groups under the Equality Act 2010**

### **6.2 Potential impacts on those experiencing socio-economic disadvantage in their lives (strategic decisions)**

### **6.3 Potential impacts on opportunities for people to use the Welsh language and treating the Welsh language no less favourably than the English language**

**7 – Financial Implications**

The HRA is ring fenced and all income and expenditure is separate to that of the Council General Fund.

The attached Business Plan is financially viable throughout the 30 year period of the Business Plan with reserves being maintained at an acceptable level throughout the period of the plan.

**8 – Appendices:**

Draft HRA Business Plan 2022 -2052.

**9 - Background papers (please contact the author of the Report for any further information):**



# HOUSING REVENUE ACCOUNT BUSINESS PLAN

2022-2052



**CYNGOR SIR**  
**YNYS MÔN**  
**ISLE OF ANGLESEY**  
**COUNTY COUNCIL**



Llywodraeth Cymru  
Welsh Government

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## 1.0 Introduction

The aim of the Housing Revenue Account Business Plan, which will be referred to in the document as the HRA, is to plan ahead to ensure that a financially viable plan are in place for our Council Housing stock.

The HRA finances all of the Council's operations in its role as the landlord of the housing stock. This includes maintaining the housing stock, capital work and environmental improvements, maximising rental income, estate management and anti-social behaviour, maximising Tenant Participation to influence our priorities, together with increasing our housing stock in order to contribute towards meeting the need for social housing on the Island.

The Council will continue to maintain a statutory, ring fenced HRA and account for income and expenditure on council housing separately from Council Fund income and expenditure.

### **The Business Plan confirms the Council's commitment to**

- maintaining Welsh Housing Quality Standards and tackling 'acceptable fails',
- tackling areas where performance and service outcomes need to be improved, driving further service improvement for our tenants,
- delivering services for our tenants which offer value for money, during a period of increasing reductions in public spending,
- increasing accountability through increased engagement with staff, the Senior Leadership Team, Elected Members and key stakeholders,
- ensuring that there is adequate provision to best mitigate some of the potential impacts of Welfare Reform on the local communities, by giving them the tools to help themselves rather than creating a dependency culture, and
- delivering our development programme for new build Council homes.

Through reading the Plan you will gain assurance that the HRA is being managed efficiently and effectively.

## 1.1 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

## 1.2 Our Priorities will be:

- Estate regeneration;
- New build, increasing the provision of affordable housing through various tenure in areas where the need has been identified.
- Accommodation for specific groups, for example older people, people with mental health issues;
- Addressing the energy efficiency / fuel poverty agenda.

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](mailto:Housing@anglesey.gov.uk)

## 1.3 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.
- We will 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.

The Councils' Corporate plan is in the process of being reviewed in readiness for our new 5 Year plan to be launched in 2023.



## 1.4 National and Local context

- As we await the results of the 2021 Census, the Welsh Government's Mid-year population projection for Anglesey was recorded as 70,440, with 11,921 (16.9%) aged 0-15 years, 39,880 (56.6%) aged 16-64 years and 18,639 (26.5%) aged 65+.
- Based upon the Welsh Government's 2018/19 mid-year projections, Anglesey's population is projected to decrease to 69,609 by 2031 and further drop to 69,476 by 2035.
- Anglesey has an ageing population with 18,639 (26.5%) aged 65 or over. The 65+ age cohort is projected to increase to 21,089 (30.3%) by 2031 and 21,984 (31.6%) by 2035. The life expectancy of males and female citizens on Anglesey are 78.5 and 83 years respectively.
- According to Stats Wales returns for the period ending 30.6.2021 66.33% of Anglesey citizens.
- A total of 35,036 dwellings were recorded in Anglesey in 2020 of which 26,017 (74.3%) were owner occupied, 4,089 (11.7%) privately rented, 3,831 (10.9%) Local Authority stock and 1,099 (3.1%), were Housing Association owned.
- The average household size for Anglesey in 2020 was 2.20, compared to the Welsh Average of 2.26.
- 10,856 households were singly occupied and a further 10,352 contained 2 people and no children, according to 2020 data.
- 69% of all properties on the Island were estimated as not having children, as part of the household.
- 15.8% of all households on Anglesey have no access to their own transport.
- The 2019 Welsh Index of Multiple Deprivation has ranked Llangefni within the 10% most deprived in terms of income across Wales. The town is also amongst the 10-20% most deprived in Wales overall, when taking all elements of deprivation into account.
- Bodorgan and Newborough are amongst the 10% highest areas nationally, in relation to housing deprivation.
- The Isle of Anglesey has no areas within the 10% most deprived for both physical environment and health as domains for measuring deprivation.
- It is estimated that approximately 9,400 Anglesey citizens have need associated with Mental Health.
- Overall, 25,430 (39% of GP registered patients) patients have a chronic condition/illness on Anglesey according to NHS Wales. (2019)
- 16.7% of Anglesey citizens are in receipt of a Welfare benefit, which compares with a 17.4% average across Wales.
- 24.2% of the Anglesey population have no qualifications compared with 25.98% across Wales.
- Anglesey had an unemployment rate of 4.40% for the islands labour force in 2020.
- Overall, 25,430 (39% of GP registered patients) patients have a chronic condition/illness on Anglesey according to NHS Wales

## **1.5 Joint Local Development Plan Gwynedd and Mon 2011-26**

The Joint Local Development Plan for Gwynedd and Mon was adopted in July 2017. This is a development strategy for a period of 15 years for the land use which focuses on sustainable development. This document steers the development of new housing on the Island, as well as other uses. This Plan is currently under review.

## **1.6 Ynys Mon's Welsh Language Promotion Strategy**

The vision for the [Welsh Language Promotion Strategy](#) is that:

- Residents able to afford to live and set up homes in their local communities
- A shared sense of involvement and pride amongst residents in our vibrant, truly bilingual community
- The Welsh language prioritised in local economic development, housing and planning schemes

## **1.7 Well Being of Future Generation Act**

The Future Generations Commissioner describes housing as the corner stone of the wellbeing of individuals, families and communities.

The Well-being of Future Generations Act gives us the ambition, permission and legal obligation to improve our social, cultural, environmental and economic well-being and requires public bodies in Wales to think about the long-term impact of their decisions, to work better with people, communities and each other, and to prevent persistent problems such as poverty, health inequalities and climate change.

The Well-Being of Future Generations (Wales) Act 2015, places a duty on public bodies to seek to achieve the well-being goals and objectives in everything they do.

## **1.8 Decarbonisation**

The Environment (Wales) act 2016 places a duty on Governments to reduce carbon emissions, in Wales this is set to be at least 80% by 2050. The report commissioned in 2019 Better Homes, Better Wales, Better World July, 2019 gives 7 recommendations for WG to lead on which states that

'Wales has some of the oldest and least thermally efficient housing stock in the UK and Europe. 32% of the Welsh housing stock was built before 1919, when there were no construction standards in terms of thermal performance. Just 10% of Welsh homes were built in the last 18 years, during which time energy performance requirements have changed dramatically.'

Welsh Government's recent Plan "Prosperity for All: A Low Carbon Wales has a whole chapter on buildings based on all tenures and that residential buildings is the highest emissions sources as a Welsh total.

The Council have previously declared a climate emergency and our work within this arena will form part of the decarbonisation.

## **1.9 Re-imagining social building in Wales Modern Methods of Construction Strategy for Social Housing, February 2020**

A Strategy which set outs the expectations relating to the production of homes built using Modern Methods of Construction which encourages complimenting traditional construction methods with new technologies and approaches.

### 1.10 Renting Homes (Wales) Act 2016

This Act aims to make it simpler to rent a home and protect tenants' rights. In general, the Act replaces all current tenancies and licences with just two types of occupation contract; secure or standard. At present it is anticipated that all new and existing tenancy agreements will need to be re-issued. The Act also creates new rights for victims of domestic abuse, for people in shared houses and for tenants needing repairs to be carried out.

### 1.11 Welsh Government Race Equality Action Plan

Welsh Government has acknowledged that urgent action is needed in promoting a vision for Wales where everyone is treated as an equal citizen and as a Council we have contributed to the consultation document which will lead to the implementation of a Race Equality Action Plan. Our Housing Strategy will promote the overall aim of 'ensuring that all members of our Society are able to live in decent and affordable homes which meet the diversity of people's needs'.

### 1.12 Housing Need, Demand and Priorities

Information provided in this section sets out the housing need data for the Island, and is correct as of February 2022.

### 1.13 Social Housing Register Information

Based on information as at January 2022, there were 715 applicants on the Social Housing Register with the majority requiring 1 and 2 bedroomed general needs and older person's properties.

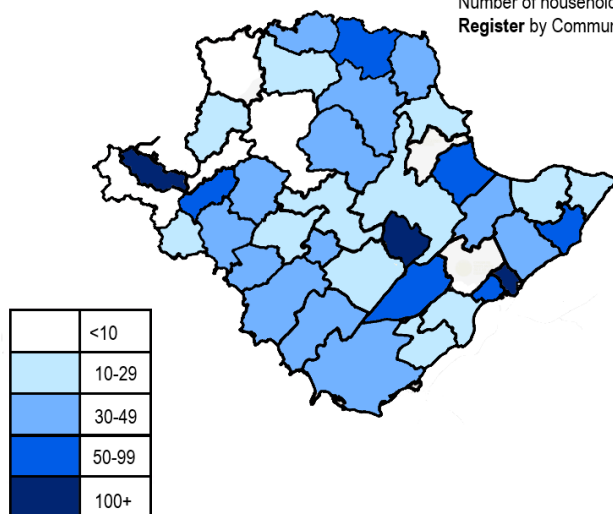
	1 Bed	2 Beds	3 Beds	4+ Beds	Total
<b>General Needs</b>	269	166	77	54	566
<b>Older Person's Accommodation</b>	120	27	1	1	149
<b>Total</b>	389	193	78	55	715
<b>%</b>	54%	27%	11%	8%	

*Social Housing Register Waiting List by type and number of bedrooms required*

The demand for social housing can be seen in the map below, with demand being highest in Holyhead , Llangefni, Menai Bridge, Llanfairpwll, Amlwch, Valley, Llanfair ME, Llanfihangel Ysgeifiog and Beaumaris. Please note that some applicants are on the waiting lists of more than one area.

Nifer o aelwydydd ar y **Gofrestr Tai**  
**Cymdeithasol** yn ol ardal Cyngor  
 Cymuned/Tref

Number of households on the **Social Housing**  
**Register** by Community/Town Council area



The demand for older person's social rented accommodation can be seen in the map below with Holyhead, Llangefni, Llanfairpwll and Menai Bridge also being the most popular choice.

#### 1.14 Our Tenants - Our stock and profile of our tenants- Housing Stock Profile

	Number of properties
Traditionally built pre-1945	319
Traditionally built 1945 - 1964	1221
Traditionally built post 1965	1326
All system built (non-traditionally built)	176
New build or acquisitions since April 2015	83
<b>Total Houses and Bungalows</b>	<b>3125</b>
Pre 1945 low rise flats (1-2 storeys)	15
Post 1945 low rise and all medium rise flats	623
High rise flats (6 storeys +)	91
New build or acquisitions since April 2015	32
<b>Total Flats and Maisonettes</b>	<b>761</b>
<b>Total Houses and Flats</b>	<b>3886</b>

40% of our stock was built between 1945 -1964.

Property Type	No. of Properties	% of Stock
Houses	2067	53%
Bungalows	709	18%
Flats	641	17%
Sheltered Accommodation	469	12%
<b>Total</b>	<b>3886</b>	<b>100%</b>

#### 1.15 Profile of our tenants – data based on 2021

# OUR TENANTS



60%



40%

10%  
22-35  
years old

23%  
35-55  
years old

66%  
56+  
years old

## Marital Status

31% single

27% married

16% widowed

13% divorced

8% co-habiting

1% separated

## Ethnicity

59%  
identify as  
Welsh

37%  
identify as  
White -  
British

1%  
identify as  
White -  
Irish

3%  
Other

## Nationality

94%  
UK  
National  
Residing  
in UK

1%  
UK  
National  
From  
Overseas

5%  
Other

8%  
full-time  
work

8%  
part-time  
work

42%  
retired

13%  
unable to  
work (long-  
term sickness  
/ disability)

5%  
not  
seeking  
work

32%

of our tenants are in a couple,  
that has a combined income of  
less than £500 per week

44%

of single tenants with no  
children have an income of less  
than £350 per week

## Pattern of Work

4%  
9-5 Office  
Hours

3%  
Mixture of  
shifts

2%  
Rota Basis

80%  
do not  
work

11% Other

### **1.16 STAR Survey results**

In 2021, Tai Môn commissioned the services of an external research partner to undertake the STAR survey. ARP Research were successful in the procurement of this piece of work and the results will be launched in 2022-23.

At the time of writing our business plan, the 2021 Star survey results are being processed and analysed.

ARP research will provide two types of reports. One report for our tenants & other stakeholders alongside a more in-depth report for consideration.

As the 2021 Star was led by an external research company, the results saw the highest number of questionnaire returns than any other previous survey.

The 2019 survey was a 15 page document, which included several questions with more in-depth socio-demographic questioning. The 2021 and based on Welsh Government recommendations, the survey was condensed to one page covering a set of 12 core questions.

In 2019, 19% of our tenants responded by postal means only with a higher % age profile of respondents being over 55 Years of age. Circa 650 surveys were responded to in 2019.

In 2021, 1511 tenants responded to our survey with 65% responding by post and 35% responding by other methods including an online survey and text. 44% of our responding tenants are under the age of 55.

Having a wider audience including varying age ranges will mean that a like for like comparator between both Star surveys will be a challenge, however we are able to benchmark our results against other stock retaining local authorities and Registered Social Landlords from across the UK.

The initial results are re-assuring. Most satisfaction areas have achieved 80% and above.

The final results will be published internally and externally with any action or areas of required improvements considered by our Management Team and in partnership with our tenants that represent participation forums.

## **2.0 The impact of Covid on our Services**

### **2.1 Technical Services**

Although we have been hampered by shortages of materials, operatives using up a backlog of annual leave, availability of sub- contractor support due to the volume of work in the private sector, staff isolating through Covid symptoms, the various stages of the recovery plan are on target, currently at a level approaching 80% complete.

Major items like boiler changes, heating systems, roofing, new kitchens and bathrooms are complete. We are currently focusing on damaged ceilings through water ingress, leaking tiles around bath, as well as completing follow up to gas service and follow up to electrical safety checks.

All the above has been a challenge considering tenants have been holding back from wanting work done on their homes throughout Covid, and a surge of work has continued to come in mid recovery plan. It is our ambition to complete the recovery plan by the Christmas break.

All work raised within the first two months of 2022 has been raised on the normal priorities, as per repairs policy, and not recovery plan status. Works currently delayed are limited to external environmental, e.g. fencing panels, gates, and certain roofing issues.

### **2.2 Community Housing Services**

Sadly, we are seeing an increased demand on our services due to an increase in household challenges. Mental health challenges are increasing and staff are dealing with a multitude of household complexities, often requiring statutory intervention and support on a multi-agency basis. We are progressing on an essential mental health training package to ensure front line officers are equipped and supported when dealing with difficult cases.



### **3.0 LANDLORD SERVICES – COMMUNITY HOUSING**

#### **3.1 Void turnaround days**

Our void turnaround days have dramatically improved throughout this Year.

At the 4<sup>th</sup> April 2021, our starting performance for the re letting of properties was 54.4 days including difficult to let (DTL) and 45.6 days excluding DTL properties.

By November 2021, our performance stood at 42.1 days including DTL and 29.1 days excluding DTL properties, thus being an improvement of 12.3 days including DTL properties and 16.5 days excluding DTL properties.

#### **3.2 Rental Income**

The Housing Services relies on its rental income to ensure business continuity by preserving the revenue streams. In order to do this it is important to maximise the rental income to provide the best possible services to tenants and Anglesey residents.

The Housing Services Department currently manages 3886 dwellings which amounts to an estimated rental income of £19.7m and 722 garages for a total estimated to £324k of income.

During December 2021 the Welsh Government confirmed that as the CPI for September 2021 falls outside the range of 0% to 3%, the Minister with responsibility for Housing would determine the appropriate change for Social Housing Rents for 2022/23.

The Minister determined that all Local Authorities should use the consumer price index (CPI) with the value of CPI in September 2021 being 3.1% for 2022/23 rent increases. By implementing this increase this will generate an additional £574k of annual rental income

Currently 2765 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 2022/23 will be an average weekly increase of £2.99. This will increase the average weekly rent from £96.51 to £99.50.

#### **3.3 Housing Stock Profile**

<b>Types of Dwellings</b>	<b>Total</b>	<b>Percentage of Stock</b>	<b>Average Rent 2022/23</b>
1 Bed	741	19%	£86.57
2 Bed	1386	36%	£96.76
3 Bed	1672	43%	£106.71
4/5 Bed	87	2%	£114.84
<b>Total</b>	<b>3886</b>	<b>100%</b>	

#### **3.4 Rent Arrears**

As at 31<sup>st</sup> January 2021 the total rent collected as a percentage of the total collectible is 100.38% and the total current tenant arrears is £537k (2.86%) with the former tenant arrears amounting to £258k (1.38%).

The rental void loss percentage as at 31<sup>st</sup> January 2021 stood at 2.05% (£315k).

Since the first lockdown we have seen a considerable increase in the level of rent arrears where they reached above the 3% and this would be the same trend through-out other Local Authorities in Wales.

Considering the impact of the virus, it was inevitable that rent arrears would be affected due to households having their incomes reduced or lost completely through loss of employment, having to claim Universal Credit and being worried on how they would manage financially. We currently have around 1059 tenants on Universal Credit which is a high percentage within our stock and these tenants continued to be supported by our Housing Management Officers.

- We remain to be in the top 3 stock retaining local authority in Wales for arrears level.
- The impact of the Mobyssoft software and the change in how the UC Alternative Payment Arrangements (APA's) are paid to LA's in tackling rent arrears has had a positive effect whereby officers are able to intervene with cases at a much earlier stage to avoid higher cases of arrears and ensure payments are received on a regular basis.
- Regular meetings take place with management to discuss high end cases and complex cases.
- Unfortunately, with restrictions placed upon all Local Authorities in relation to possessions and evictions where actions were suspended between March 2020 – 20<sup>th</sup> September 2020 and re-introduced December 2020 – June 2021 added pressure on the officers and made it difficult to be able to deal with some cases and these inevitably increased.
- We are attending & contributing to the bi-monthly meetings with other Local Authorities throughout Wales on rent arrears. These meetings are being chaired by Welsh Government where performance indicators are provided by each LA to compare and discuss good practices or raise any concerns.

### **3.5 Main challenges for the Arrears Management Team**

- a. The 6 month notice periods remains in place and where tenants are not paying or engaging, it poses a risk to the income collection for the department. Officers are unable to issue proceedings until after the notice period has ended. Although this poses a risk it can also be seen as a positive where not threatening possession proceedings can build relations with tenants and also give more time to set up payment plans and get the right support in place.
- b. Possible delay in possession cases being heard in the future as the numbers issued to court may increase.
- c. Possession proceedings introduced a review hearing in 28 days followed by substantive hearing 28 days later – so possession hearings are held at least 2 months from date of issue instead of 28 days.
- d. Evictions notice extended from one week to two weeks and can be cancelled if any household member has covid.
- e. Difficult for officers to take a 'balanced' approach in tackling arrears where a decision is required whether to commence legal proceedings or adopt the principle of not evicting into homelessness for Social Tenants.
- f. Furlough and UC uplift ending, reduced work opportunities and recent hike in utility bills has had an adverse impact on household income and made it difficult for tenants to manage their finances.
- g. Reduced visits by the officers to tenant's homes has made it difficult to identify vulnerable tenants who need support.

### **3.6 Areas for improvement**

- Although Former Tenant Arrears is a difficult debt to collect, we are looking to maximise income from this area by implementing a new module from Mobysoft. This module enables the officer to focus on cases that are highlighted as priority cases from the system to reduce the number of current tenants leaving with arrears. The system highlights cases based on payment trends and enables a more proactive approach to tackling former tenant arrears.
- We have recently procured for the provision of the House Contents Insurance for tenants. Tendering process has provided a better level of cover and value for money.
- Plans are in place to remodel the Financial Inclusion team to include a Senior Officer to focus and deliver the Debt Advice service for our tenants. This will enable the officers to provide a more holistic support.
- We have recently remodelled the Welfare Advice Team to include a Senior Officer to focus on leading the team and provide training/mentoring to new staff. This has strengthened the team as well as provide the Manager with an opportunity to focus on projects around poverty, etc.

### **3.7 Financial Inclusion**

We currently have two permanent 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.

We also have a Senior Financial Inclusion Officer who was recently appointed in the role. This role will be responsible for developing a new domestic debt advice service, in order to maximise the support offered to households whom are financially challenged and / or are living in poverty. In addition, the role will continue to provide information, advice and support to clients around financial and digital inclusion issues with a strong focus on increasing the financial and digital capability. Maximising income, improving budgeting and IT skills of vulnerable households to help them to manage the impact of welfare reform, avoid recourse to loan sharks/ doorstep lenders and generally improve their life outcomes and sustain their housing.

During the past 12 months, the Financial Inclusion team have continued to provide support to tenants by working from home and communicating via telephone, e mails and through teams or zoom. Home visits were made to those most vulnerable when out of lockdown or in emergencies.

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.

In recent months, the Financial Inclusion Team have noticed an increase of demand in support around fuel poverty and particularly since the increase in the energy prices.

Referrals continue to be received from households in relation to council tax bill enquiries and the team are now working closer with the Council Tax recovery team to avoid any recovery actions being taken and support the clients to have a successful outcome.

### 3.8 Tai Môn Digital Tenants Portal (DTS)

Due to Covid-19 and re-prioritisation of projects, the rollout of our tenants portal has been delayed. We endeavour to re-establish this work stream during 2022-23 with the view to going live on the tenants self-service portal.

**Tenants will be able to do the following aspects on a self-service basis:**

- Diagnose and report repairs
- Make a request on our Handyperson Service
- Report a neighbourhood issues
- Check rent balance
- Make an online rent payment
- View and print rent statement
- Update personal information
- Send and receive messages

Our aim is that 70% of our tenants are interacting and managing their tenancies through their digital portal within two years of its launch.

### 3.9 Renting Homes (Wales) Act 2016

Welsh Government passed The Renting Homes (Wales) Act in January 2016. This was and is the biggest change to housing law for decades, and aims to make it simpler and easier to rent a home in Wales, and make tenant rights clearer and easier to understand.

The provisions of the Act are due to come into force in July 2022.

The Tenant Participation Team have commenced discussions with tenants regarding what changes are going to happen. There are lots of changes afoot, however one of the key changes that is important to share with tenants is that they will no longer be referred to as **'Tenants'** and they will not have a **'Tenancy Agreement'**. Instead, they will be referred to as **'Contract holders'** and they will have a **'Contract'** with the Council instead.

Tai Môn Housing Services have established an internal **'Renting Homes (Wales) Act 2016 Project Team'** who meet up virtually on a monthly basis. We are also working collaboratively with North Wales stock retaining authorities and Registered Social Landlord (RSL) partners in order to achieve consistency in tenures across the Region when this is fully launched.

The Tenant Participation Team have included information about the upcoming changes within the Tenant Newsletter, which is posted out to each Council property twice a year. Elected Members are also provided with a copy of the newsletter.

Members of the Project Team have a plan in place to contact tenants over the next few months to ensure that important details are correct and to provide further information on all the coming changes, and will also provide regular updates on our social media platforms. It is important that the Project Team provide clear and easy-read information to clarify that this is NOT something tenants need to worry about and their tenancy is NOT at risk because of this change.

The Tenant Participation team is eager to recruit tenants to get involved in the 'Renting Homes Forum' as this is a significant change that will affect every tenant, it is important that tenants are

involved at every step of the way. We are looking to recruit 10 enthusiastic tenants to work with us as part of the 'Renting Homes Forum' to help us roll out and communicate these changes. Tenants who participate in all sessions will be included within the incentive scheme.



### 3.10 Well-being Survey – Sheltered and OAP Housing

With over 3,800 properties that includes a portfolio of 1,200 sheltered and OAP schemes, Tai Môn provides homes and services to a significant number of older people and disabled adults.

As part of Tai Môn's Community Housing Service in January 2020, a review was undertaken in respect of wellbeing, independence and to assess how connected tenants are to their estate & communities. This review is also in place to inform Tai Môn on tenants accommodation satisfaction levels and support future Council housing development within sheltered and OAP schemes.

1,200 surveys were sent to all sheltered and OAP housing tenants in January 2021. 445 surveys were returned, either fully or partially complete. This equates to a 35% response rate (National paper survey response rate is circa. 13%)

The review is led by Tai Môn's Tenant Participation team and in partnership with a local social work student as part of her placement.

Any concerns raised by tenants within their responses were followed up and information was provided on several 3<sup>rd</sup> sector agencies in order to reduce some of the challenges they were facing *(for example, those isolated and lonely were given information on Medrwn Môn' Local Asset Co-ordinator scheme)*

We also identified community / estate wide gaps in provision such as community hubs or other localised groups. To also inform the Tenant Participation team on areas where Tai Môn Housing Services' intervention would be beneficial to the wellbeing of our tenants. An example of this is providing 'Cooking on a Budget' sessions in partnership with Grwp Llandrillo Menai.

Each tenant who completed the survey was put into a prize draw to win £250 of High Street

### 3.11 Home Cooking Classes

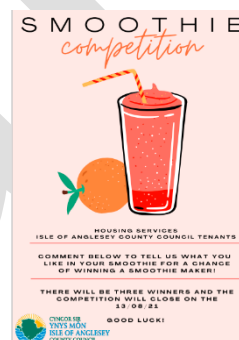
The Tenant Participation Team have established a good working relationship with Coleg Menai to arrange 'Basic Home Cooking Classes' in areas identified within the survey. We have 4 locations: Niwbwrch, Bodedern, Moelfre and Llannerchymedd. We had a successful first session in Niwbwrch where we supported 8 residents who attended all 5 classes. As part of an incentive scheme, the residents received a slow cooker at the end. This addresses food poverty and insecurity alongside improving access to services on a grassroots level.



Due to the Corona Virus Pandemic, we had to cancel several of our proposed projects due to high levels of Covid-19 on the Island.

### Project 1 – ‘Food & Fun’

Due to fluctuating Covid restrictions, we turned to social media and held various competitions to keep tenants busy and interactive. One part of this was working with a local smoothie company who provides sessions and workshops on making nutritious smoothies on a budget. The smoothie company created a short video on the steps to take to create your own smoothie.



### Project 2 – Môn's Green Fingers

As we were unable to go-ahead with this project face to face, we turned to our social media platforms where tenants would comment on our Facebook post if they'd like an 'indoor' or 'outdoor' 'Grow your own veg pack'. 427 residents interacted and participated in this activity. We randomly picked out 20 lucky tenants using 'random number generator' who had won a gardening pack. 10 indoor pack and 10 outdoor packs. This will be an annual activity following its success rate.

Looking forward towards 2022/23, the Tenant Participation hope to be in a position to re-start our community projects and aim to get at least 3 new community allotments.



Other competitions we advertised digitally:



**Gardening Competition:** The Tenant Participation Team hosted the Gardening Competition online which consisted of 3 categories – Best Kept Garden, Best Kept Communal Garden and Best Home Grown fruit or veg patch / allotment. The Facebook post had 31 residents interacting by putting their own gardens or a neighbours garden up to enter the competition. This is an annual competition that we advertise.



**Afternoon Tea Competition:** 20 tenants were chosen randomly following interaction on our social media platforms. Overall, we had 44 comments/likes on the social media post.



### 3.12 Community Growing Projects

A partnership between Tai Môn Housing Services, Wild Elements, Anglesey Food Bank, Bwyd Da Môn and The Wallich at Parc Mount in Llangefni has seen a huge amount of work go into a community growing project. The project is almost ready for individuals receiving support by the Wallich Housing Support Services to support with the Maintenance of the site as part of their Wellbeing and / or recovery. This project is funded by Welsh Governments' Tackling Food Poverty and Insecurity budget.

We hope the first harvest will be achieved by July / August 2022. All food grown will be given to the food banks and Bwyd Da Môn.

We are working with several sheltered housing estates in order to develop localised community growing projects for our tenants & residents' benefit.

**BEFORE**



**ALMOST COMPLETE**



### **3.13 Communal Lounges**

We have thirteen communal lounges that are being used by our tenants – seven of these lounges have permanently closed in order to be re-developed into accommodation space that complies with the Equalities Act 2010. The two lounges that have been transformed into fully DDA compliant accommodation spaces have met a specific housing need for complex cases.

The pandemic resulted in Tai Môn Housing Services close our communal lounges on a temporary basis. All of our face to face contacts through social gatherings, events and activities had to be put on hold. Frequent reviews access to our lounges are ongoing with our Health & Safety Officer.

Our communal lounges are valuable assets within our sheltered Housing estates, as it gives them the opportunity to attend organised events and encourage community groups to form on a grassroots level.



As we look forward into 2022, and with the easing of Covid-19 restrictions, we are busy planning our activities in order to welcome everyone's return and resume with all events and activities.

During 2022, Tai Môn Housing Services hope to invest financially within three of our communal lounges in order to bring them up to standard. This will include digital access.

- Ger y Graig, Llangefni
- Bro'r Ysgol, Bodedern
- Tan Capel, Llanddaniel

### **3.14 Housing Management Team - Managing our estates & communities**

The Housing Management Team consists of 4 Housing Management Officers and 2 Anti-Social Behaviour Officers, managed by the Neighbourhood Team Manager.

Operations have continued throughout the Pandemic with officers continuing with the day-to-day service, supporting some of the most vulnerable in society. Safeguarding and supporting the wellbeing of tenants is the primary concern of the team.

The role of the Housing Management Officers (HMO's) is to attend to all aspects of tenancy management, including signing-up new tenants and helping them settle in, undertaking property inspections, dealing with tenancy amendments, mutual exchanges and noise and other nuisance complaints. They also support tenants in crisis and address welfare concerns including hoarding, which is becoming more prevalent since COVID. HMO's also regularly attend safeguarding meetings and other statutory and non-statutory meetings.

HMO's also deal with the majority of neighbour disputes up to the service of Notice Of Seeking Possession where cases are then escalated to the ASB Officers. The majority of ASB cases are low-level neighbour nuisance and are dealt with by the HMO's, who each carry a caseload of approx 30 cases each at any given time.

In line with the Anti-Social Behaviour Crime and Policing Act 2014, which promotes an early intervention approach to dealing with anti-social behaviour, cases are dealt with promptly using a range of tools available, including warning letters, mediation, Acceptable Behaviour Contracts (ABC's) and restorative justice approaches where appropriate.

The remit of the Anti-Social Behaviour Officers (ASB Officers) is to take over cases where lower-level interventions have not curbed the offending behaviour, or where cases whilst not being so serious are persistent, and are having an ongoing and detrimental effect on the victims, whilst also impacting on the housing management function and often Police resources. The intervention implemented will depend on the nature of each separate case, with the ultimate sanction being eviction.

**ASB Officers will carry a caseload of approximately 15-20 cases at any given time. They work closely with colleagues from;**

- North Wales Police
- Probation Service
- Youth Offending Team
- Social Services
- Education

Officers across the team are often privy to disturbing and highly confidential information and it is essential that they are able to foster close working relationships with not only the victims but also partner agencies to secure positive outcomes for victims.

Approaches to tenancy management and anti-social behaviour are constantly changing to factor in across the island an increase of tenants suffering poor mental health, substance misuse issues, domestic abuse, poverty county lines activity and cuckooing.

Given the nature and complexities of certain cases, Tai Môn Housing Services have commissioned an external Consultant Social Worker to improve the access to professional mentoring for housing officers to self-refer should there be a need identified for additional support.

### **Partnership Working**

Housing Officers work closely with key partners such as The North Wales Police, Fire Service, Mental Health and Substance Misuse Services, Tenancy and Floating Support Services to name but a few and attend numerous meetings which without a doubt, the sharing of information is proving crucial in allowing all agencies holistically to tackle crime, anti-social behaviour, and community issues at the earliest opportunity:-

- MARAC – Multi Agency Risk Assessment Conference – Domestic Abuse
- MAPPA – Multi Agency Public Protection Arrangements – managing registered sex offenders / violent offenders in the community.
- OCG – Organised Crime Meeting – County Lines / cuckooing
- VARM – Vulnerable Adult Risk Management
- IOM – Integrated Offender Management meeting – prison leavers.
- CAP – Community Action Plan meeting
- Frequent Flyers - repeat admittance to A & E
- Early Help Hub – local cases who may otherwise not be open to services but require some level of intervention.
- POVA – Protection of Vulnerable Adults.
- Child Protection Case conferences
- Prisoner re-settlement meetings (internal meetings focusing on housing needs)
- Cross county prisoner resettlement meetings – sharing good practice.
- Homelessness & Support assessments which take place within the prisons to prepare offenders before they are released.

### **3.15 Housing Register**

Housing Services administer the Common Allocations Policy on behalf of Social Landlords who operate on the Island – Grwp Cynefin, Clwyd Alyn and North Wales Housing.

The Common Housing Allocation policy (CHAP) has been operational since July 2019.

Below is a table of the number of applicants on our register which includes property type and number of bedrooms required.

	1 Bed	2 Beds	3 Beds	4+ Beds	Total
<b>General Needs</b>	269	166	77	54	566
<b>Older Person's Accommodation</b>	120	27	1	1	149
<b>Total</b>	389	193	78	55	715
<b>%</b>	54%	27%	11%	8%	

### Allocations and voids 2021-2022 highlights

- 201 void properties have been processed through the HMU since April 1<sup>st</sup> 2021. 48 of these properties being major voids during the lockdown period.
- 27 new build and buy back properties have had certification checks, snagging and cleaning completed prior to allocation.
- Significant major capital works have been completed within voids, including asbestos removal, level access wet room installations, boiler replacement and E7 upgrades while properties were empty.
- We currently have over 40 Void properties active for completion within priorities set by the solutions team.
- We aim to reduce the volume of void properties open from 40, down to the usual turnaround of approx. 20 at one time.

### 3.16 Making best use of our stock - Downsizing incentive scheme

The downsizing incentive scheme is in place to encourage tenants under occupying 4-5-6 bed properties to be supported into moving into smaller properties, based on their current and future needs.

Since January 2020 9 x 4 bed houses have become vacant and we have re-allocated 1 x 5 bed house. One 5 x bed property has been especially adapted to meet the needs of a local family.

### Current application numbers for families requiring 4, 5 & 6 bed properties.

	February 2019	September 2021 data	December 2021 data
<b>4 bed waiting list</b>	18	44	48

<b>5 bed waiting list</b>	No data recorded	No data reported	7
<b>6 bed waiting list</b>	No data recorded	No data reported	2

Over the next 3 Years, we have 18 x 4 bed properties in the pipeline to be constructed. We are also exploring 5 bed properties within certain areas.

Housing Management Officers (Arrears) have been contacting tenants in their respective patches in order to discuss the idea of downsizing. Feedback has been mixed with tenants informing us, in the main, of the following concerns:

- They have lived and raised their families at the property for several Years.
- The property is ideal for when family, particularly grandchildren, come to stay over
- They are not implicated by bedroom tax due to their age and HB covers the expected rent
- They do not wish to have the upheaval of moving home
- Concerns if they transfer, they will move onto an estate they do not wish to live in
- When the downsizing incentive scheme was implemented in February 2019, there were 18 families on the list requiring 4 bed properties. The increase of families requiring 4 bed properties between Feb 2019 and December 2021 is assessed as substantial.
- Due to the impacts of Covid-19, voids have been prioritised for those in more urgent housing need (such as residents living in emergency accommodation)

In collaboration with other social housing providers across North Wales, we undertook a comprehensive analysis (*including a survey of 300+ tenants from across North Wales*) to find out about the barriers that exist to help people move home and what could make a difference - with an emphasis on helping people living in homes that are too large, or overcrowded housing.

### **3.17 Housing Options Occupational Therapist**

Our recently appointed Housing Services Occupational Therapist (OT) and forms part of the Housing Options Team. The OT ensures that the needs of tenants with complex adaptation requirements are co-ordinated in a responsive way whilst ensuring our tenants are able to live as independently as possible in their homes.

## 4.0 TACKLING POVERTY

### 4.1 POVERTY HEADLINES ON ANGLESEY

- Increased demand on our food banks since October 2021. This is possibly due to UC uplift ending and an increase in household fuel costs. A week before Christmas in 2020, Anglesey Food Bank only handed out the Christmas food hampers.
- UC uplift has ended, affecting circa. 5,500 households / recipients on Anglesey. This ended in October 2021.
- Welsh Government have announced £100 of fuel costs towards households in receipt of certain benefits.
- Poverty through digital exclusion is being addressed through a multi-agency approach between IOACC Adults, Housing, Medrwn Mon & Age Cymru Gwynedd & Mon in order to increase access and capabilities. The results should mean that more residents can access their bills online, search for better tariffs and hopefully undertake online shopping & ordering medications online.
- Bwyd Da Mon has subsidised 40 Anglesey residents over a period of 8-12 weeks with the aim of each recipient becoming a fully paying member at the end of their subsidised period (members pay £5 per week for up to £25 per week of food in return)
- Homelessness on Anglesey (and all other areas in Wales) have seen a substantial increase in individuals residing at emergency accommodation locations. This figure as at 14.01.2022 is 56 living in emergency accommodation. Pre-Covid, the figure was between 13-20 at any one time.

### 4.2 In 2021-22, the following outcomes and outputs have been achieved:

<b>Food poverty and Insecurity funds</b>	<p>£100,000 achieved through a grant application with Welsh Government</p> <p><b>Expenditure covers:</b></p> <ul style="list-style-type: none"><li>- Community cooking skills courses</li><li>- Community growing projects – Holyhead, Llangefni &amp; Beaumaris</li><li>- Project Manager via CAB Ynys Mon to develop x 4 satellite Bwyd Da Mon offices</li><li>- Bwyd Da Mon subsidy scheme has gone live</li></ul>
<b>Christmas food hamper project</b>	<p>£13,000 raised through various sources of funding</p> <p>Over 300 food hampers distributed before the festive period including 70 residents living in emergency accommodation</p>
<b>WLGA food poverty funds</b>	<p>Due to providing regular feedback to Welsh Government regarding less donations to food banks alongside an increase in</p>

	<p>demand, £500,000 has been made available across Wales.</p> <p>Anglesey has received £11,500 of this funding and it will be spent directly by food banks on revenue costs. This will include the ability to retain two key members of staff at Anglesey Food Bank and purchase food due to reduction in food donations.</p>
<b>Fuel poverty</b>	<p>The Welsh Government £100 vulnerable household fund has been launched. This is in addition to the normal Warm Home discount scheme. Claimants have to apply by mid-February 2022 in order to receive this funding.</p> <p>The internal fuel poverty fund (£8000 donated privately in 2020) is still in existence and is targeted at households requiring LPG / oil support. For example, a new tenant moving into a property with oil heating would be required to pay £200 upfront as a minimum to fill their oil tank. This is a challenge for various households on Anglesey.</p> <p>The DAF hardship fund remains in place and has been extended until 31.03.2022 to support households with emergency poverty needs. Our Financial Inclusion Officers, O'Toole team and CAB Ynys Mon can support with these applications.</p> <p>Food banks still have fuel support vouchers which is up to £50 per household when they are referred for a food parcel.</p>

	Amlwch food bank have quite a high number of food bank recipients with coin operated electrical machines.
<b>Covid-19 support hub</b>	Lead agency is CAB. Financed through the Covid-19 hardship fund. Delivered in Holyhead and open to all on Anglesey.  Financial Inclusion / LFT's and Bwyd Da Môn subsidy referrals.

**4.3** The Isle of Anglesey County Council 's Internal Welfare Rights Service at the J.E. O'Toole Centre has been tackling poverty and its effects such as Social and Financial Exclusion since 1983 by providing **free, independent and confidential advice and representation** on benefits, tax credits and employment law for people living in the County.

The Centre helps the unemployed, the sick and disabled, lone parents, pensioners, carers and those on low wages by providing advice and help to claim the right benefits, tax credits and discretionary payments, maximising incomes, explaining how benefits are affected when circumstances change, 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:**

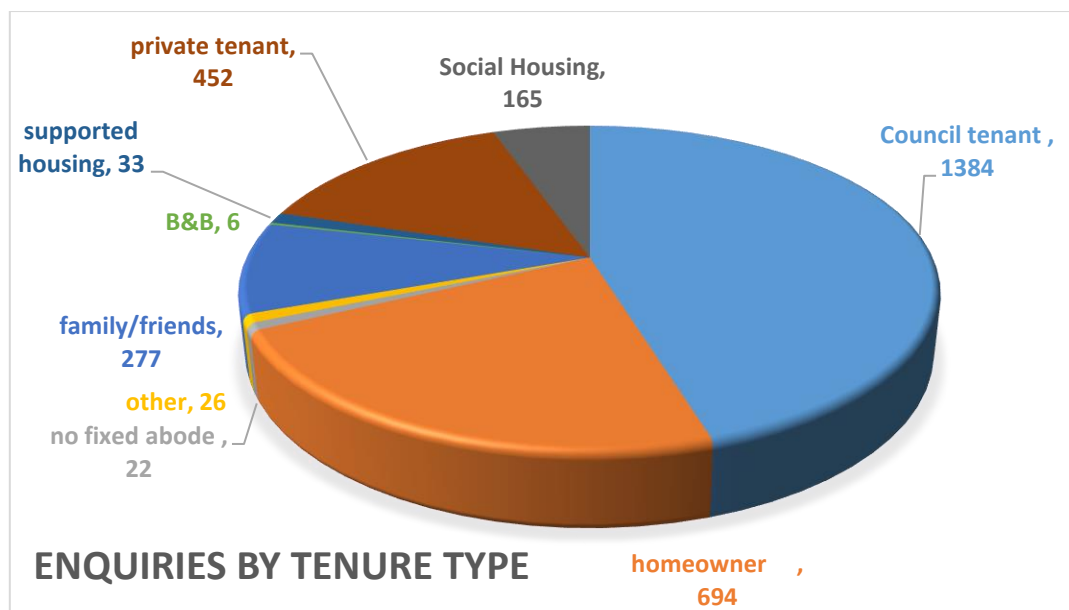
Our building is in a central location with doors open to the public Mon-Fri 9-5. Demand for our services can mean that it is a very busy place with high footfall, and it is here that much of our Welfare Rights Advice is delivered via face to face appointments. We also usually run several Outreach surgeries in locations around the Island, and for those unable to travel due to physical/ mental illness or vulnerability we offer a home visiting service.

We have seen other changes this financial year with a Senior Welfare Rights Adviser being appointed from within the team. Additional responsibilities for the Senior Welfare Rights Officer will include training and mentoring new advisers, allowing us to proceed with recruiting for the Assistant Adviser post to aid with service demand. The Team Leader has taken on additional duties too and her role is now that of 'Welfare Rights Co-ordinator'. With the focus very much being on Tackling Poverty some of her new duties see her working on grant funded projects including Period and Hygiene Poverty, Food Poverty, and subsidised memberships for Bwyd Da Môn.

#### **Welfare Rights User Statistics Report to end 3rd Quarter 2021-22**

User statistics are recorded by enquiry type – at one appointment our Advisers may deal with more than one benefit issue. In the third quarter of the financial year 2021/22 the Advisers took 1091 enquiries, taking the total so far this financial year to 3059.

Although the largest number of enquiries came from Local Authority tenants, the Centre works on behalf of all Anglesey residents of all tenure types, providing a free service assisting individuals to maximise incomes and remain in their homes. The chart below shows the total breakdown of our enquiry tenure types so far this year to end of 3<sup>rd</sup> quarter



## Challenging adverse benefit decisions

In the 3<sup>rd</sup> quarter 2021/22 (the full 12 months recording will be available in April 2022)

## Gains

When our Advisers identify an entitlement for a service user, the financial gain for the 12 month period (or less if a shorter award is made) is calculated and recorded as an 'Identified Gain'. When we receive confirmation that the benefit is in payment we can then record it as a 'Confirmed Gain'; unfortunately not all service users will provide this follow up information. In the 3<sup>rd</sup> quarter alone (Oct-Dec 21) the Advisers recorded:

- £747,793.25 Identified Gains, taking the total so far this year to £2,007,614.44 *in addition to*
- £31,405.85 Confirmed payments solely consisting of 'one-off' lump sums or backdated award payments taking the total so far this year to £51,356.81

## Our statistics show that in 3<sup>rd</sup> quarter:

- 481 benefit queries 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, taking the yearly total so far to 1382.

## In this same quarter:

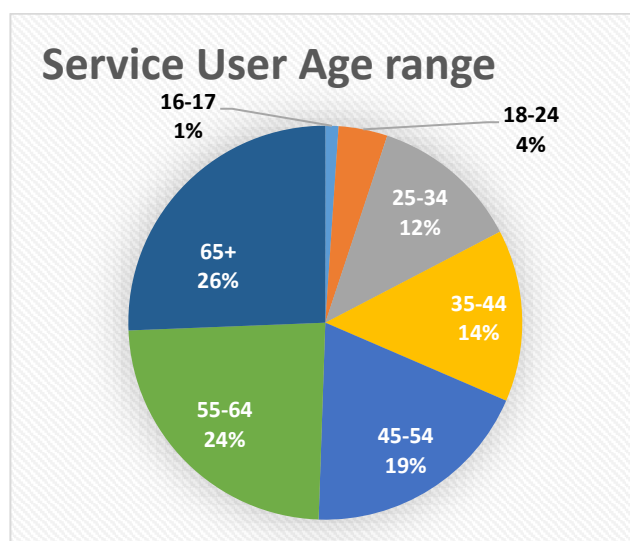
- £291,915.63 of our total identified gains, (£214,924.61 of which are have confirmed), were for Local Authority tenants, taking the total of Identified gains for tenants so far this financial year to an impressive £855,467.09

## Helping those in most need



The O'Toole Centre is committed to assisting the most vulnerable of Anglesey residents including the elderly and those with disabilities and health difficulties. We are designated as an **Alternative Office by DWP**, meaning that our Advisers can set claim start dates for certain claims enabling backdated payments where eligible, and can receive and verify documents avoiding the need to send important documents by post to DWP.

- 50% of all enquiries so far this year have been from Anglesey residents aged 55 and over, more than a quarter being of pension age.



#### **Gains identified for sickness and disability benefits (including one off lump sums) in 3<sup>rd</sup> quarter:**

- £82,484.00 in Employment and Support Allowance/UC LCW, taking total so far this year to £142,131.12
- £229,306.56 in Personal Independence Payment, taking the total so far this year to £546,977.60
- £143,986.80 in Disability Living Allowance & Attendance Allowance taking the total so far this year to £295,066.02
- £8,972.60 in Carer's Allowance taking the total so far this year to £33,823.40

#### **4.4 Preparing for the future**

In March 2020 the Government committed to increase the basic element of Working Tax Credit and the standard allowance of UC by £1000 a year, or £20 a week. This was initially set to last for a year but was extended into the 21/22 financial year, coming to an end in September 2021 when the Government confirmed the uplift would not be extended further. This announcement was met with widespread criticism and concern about increasing poverty levels.

Payments of £19.50 per week were made to those families qualifying for Free School Meals when schools were closed with children being 'home-schooled', when families have to self-isolate and were extended to be paid throughout school holiday periods recognising that parents still need to provide a meal for their children. Sadly, these payments will only continue up to the Easter break 2022.

Welsh Government with the announcement that they intend to provide free school meals to all children aged 4 to 11, aiming for the roll out to the youngest pupils to begin at the start of the 22/23 academic year, extending to all primary school children in September 2023. We will continue to promote the take up of free school meals.

With the impact of Covid on employment, mental and physical health, rising inflation, energy costs set to rise at frightening rates in April and the increase to National Insurance contributions we are preparing for a very busy year ahead. Welfare Rights Advice provision is *critical* to individuals and families facing financial crises; our advisers can identify missed entitlements and maximise incomes, assist those less able to make their claims and challenge incorrect decisions.

Sometimes, identifying that someone is entitled to one benefit and helping them to claim can passport them into eligibility for other payments; for example, identifying an entitlement to Pension Credit (guarantee credit) may also mean they could claim Housing Benefit, Council Tax Reduction, Warm Home Discount, and could be entitled to additional help if they are a carer, severely disabled, or responsible for a child or young person. To the end of December 2021, **our Advisers identified £54,390.02 of Pension Credit entitlements** which would have led to eligibility checks to these passported benefits and assistance to claim being given.

In 2022, we will be recruiting for our vacant post of Assistant Welfare Rights Officer, and this will bring a 4<sup>th</sup> adviser on board to help with demand. We are also preparing and planning for returning to an open door and face to face service in anticipation of lifting restrictions but as a team we have gained some valuable insights into new ways to work that we will carry forward and hopefully give more options for both us and our clients.

## 5.0 Repairs and Maintenance

### 5.1 Planned Maintenance Programme for 2022-23

The Planned Maintenance Programme for 2022/23 shown in the table below which is valued at £9.5 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 2022/23.

<b>Scheme</b>	<b>2022/23 (£ '000)</b>
<i>Internal WHQS Works &amp; Asbestos</i>	1,900
<i>Commitments on current contracts &amp; Traditional Planned Maintenance Programme</i>	3,955
<i>Fire Risk Management</i>	600
<i>Central Heating Works</i>	800
<i>Environmental Works</i>	900
<i>Energy Performance Work</i>	1,000
<i>Public Sector Adaptations</i>	400
	<b>9,555</b>

<b>Financing:</b>	<b>2022/23 (£ '000)</b>
<i>Major Repair Allowance</i>	2,660
<i>Revenue Contribution</i>	6,950
<i>IHG Grant</i>	
<i>Borrowing</i>	
	<b>9,555</b>

### 5.2 Fire Risk Management

To ensure continued compliance with the Regulatory Fire Reform Order 2005 we have allocated the sum of £600k towards upgrading and/or renewal of fire-fighting equipment and fire detection systems to comply with fire risk assessments. During 2021/22, our specialist contractor continued to undertake annual fire risk assessments, which have informed expenditure plans for 2022/23.

During 2021/22 in excess of 100 fire doors serving flats were successfully renewed. The specification allowed for 1 hour rated doors (FD60) as standard. During 2022/23 we propose to award a further contract to continue with this work.

Investment plans for 2022/23 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 sprinkler fire protection systems.

### **5.3 Internal Investment Plan**

The budget allocates the sum of £1.900m 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

### **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 2022/23, we have allocated a budget of £800k to continue with this programme and we will aim to replace approximately 400 gas boilers.

### **5.5 Traditional Programme External Planned Maintenance**

The total budget allocated for traditional Planned Maintenance work is £3.900m 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 2022/23 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 originally programmed for 2021/22 is now scheduled to be procured over two phases and awarded for Maes Cynfor, Cemaes Bay during 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 £400k 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. Regrettably, due to network capacity issues, obtaining DNO permission to install systems is not straightforward and during 2021/22 we were limited to 80 new Solar PV installations.

We intend to continue with this programme during 2022/23 and £1.0m has been earmarked in the budget to target a further 250 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 £900k is allocated towards environmental improvements in 2022/23. 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 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. Improvement work on properties previously the subject of tenant refusals are 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 in connection with 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 2022)	Tenant refused (acceptable fail)	Total properties not noted for renovation work.
Kitchen	3073	3123	409	126	113
Total bathrooms / level entry showers	2271	3071	387	76	237
Re-wiring	1543	2728	407	83	553

#### 5.10 Financing Capital Work Planned 2022-23

Our investment programmes are supported by the Welsh Government and we receive an annual Major Repairs Allowance (MRA) which contributes towards reaching and maintaining WHQS. During 2021-22 we received MRA in the sum of £2.67 million towards financing our capital investment programme.

#### 5.11 Overview of 2021-22 Capital Works

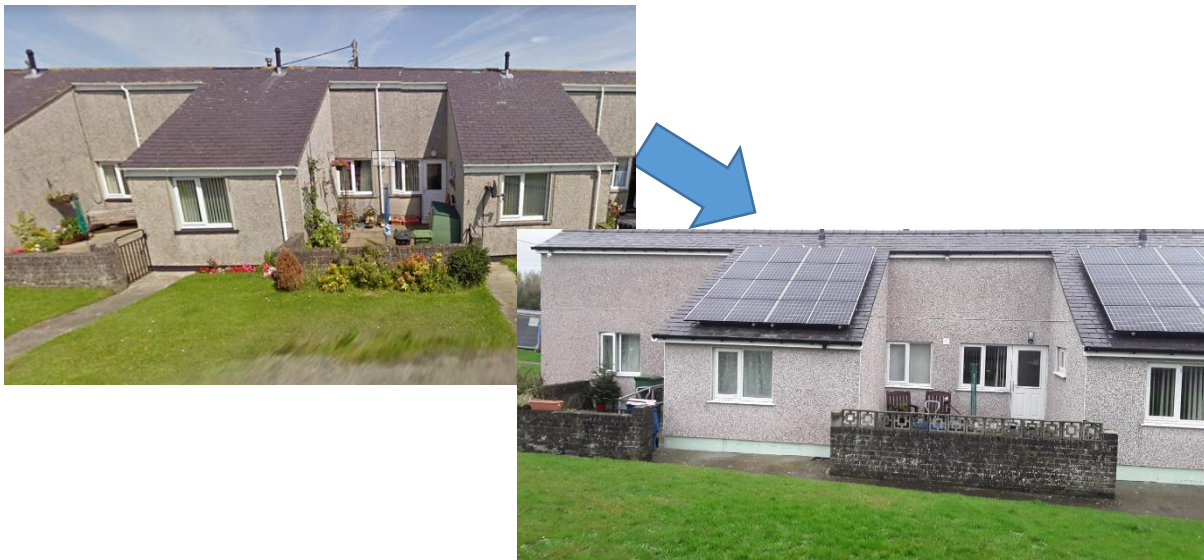
##### Aberffraw and Rhosneigr

Capital works included full re-roofing, installing an external insulation system together with new external windows and doors, full environmental works which included new fences, boundary walls and new concrete paths with disability access to each bungalow. In addition to this traditional work, Solar PV panels were included together with the retrospective fitting of battery storage units to Awel y Mor with similar proposals programmed for both Trem y Mor and Min y Mor.

The programme includes 53 properties in the following estates:

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

### **Min y Môr, Aberffraw**



### **Awel y Môr, Rhosneigr**



Project was completed on 31<sup>st</sup> July 2021.

### **Llangoed and Llanddona**

Capital works included full re-roofing, installing an external insulation system together with new external windows and doors, full environmental works which included new fences, boundary walls and new concrete paths with disability access to each bungalow. In addition Solar PV panels were included on each property.





In addition, we have installed 24 hybrid air source heat pump systems at Pont y Brenin and Maes Gwyn.



### **Tawelfan, Llangoed**

Most recently we have commenced with another traditional planned maintenance scheme on 11 number properties at Tawelfan Llangoed. Works include full re-roofing and the installation of an external wall insulation system with render finish. This scheme will also include new external windows and doors, full environmental works which includes new fences and boundary walls, new concrete paths with disability access to each bungalow. Solar PV panels will be installed as standard.

### **Maes Cynfor, Cemaes**



on the



This scheme was originally proposed to commence site during latter part of



2021/22. Due to delays encountered on other schemes in connection with Covid related issues together with material shortages, the planned scheme for Maes Cynfor will now be conducted over two phases commencing in 2022-23.

### **Solar PV Installations**

During 2021/22 we will have installed a total of 77 Solar PV systems to various properties across Anglesey that are not connected to the mains gas network.



### **Garage Demolition Scheme**

Following an independent structural survey and report it was identified that a number of garages across Anglesey were beyond economic repair. During 2021-22 Phase 3 of the Garage Demolition Programme included garages located at Thomas Close, Beaumaris and Hampton Way, Llanfaes.



### **FD60 Fire door replacements**

During 2021/22 we have been actively replacing front entrance flat doors on properties across Anglesey in order to conform to current fire regulation requirements. It is proposed that this work stream will continue during 2022/23.



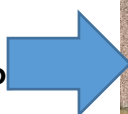
### **Integrated Care Fund works completed at Waun Dirion, Benllech**

The works involved a full internal and external renovation to the former communal lounge at Waun Dirion, Benllech. The purpose of the scheme was to create a fully DDA compliant residential property in accordance with current requirements. Works included new kitchen, level access shower and a full upgrade to the internal areas together with a fire suppression system. External works included the installation of an insulated rendering system together with new external windows and doors. Environmental works included new concrete paths with disability access and Solar PV panels.

ICF



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### 5.12 Reactive Maintenance

Results at end of Q3, 2021 have shown an increase in work items in comparison to Q3, 2020.

Quarter 3 - 2020	Quarter 3 - 2021
17,610 – work items	24,522 – work items

The increase is primarily due to tenants having held back on requesting repairs due to the pandemic. The increase in volume of work requests have been not been linear, and the service have been challenged to adapt and respond flexibly to ever changing work volumes due to intermittent restrictions throughout the year.

We have also identified issues which have escalated in size/severity due to potentially having had temporary/partial repairs completed during Covid restrictions. Both these factors have contributed to an increase in the estimated year end expenditure.

### 5.13 Mobile Working - Accuserve

The implementation of Accuserve Mobile Working was completed during December 2021.

The installation of our newly acquired Housing Maintenance Management system has been an overall positive experience. The switch over to the new hardware went smoothly, with minimal down time during the transition of live jobs to the workforce tablets. Feedback from the maintenance staff has been positive, noting they prefer the simple and effective new technology.

The IS and maintenance team are currently reviewing Accuserve's ability to align with the cyclical servicing and change of tenancy work programme to ensure maximizing operational efficiencies.

During 2022 we will further explore the benefits of improved management data Accuserve can deliver.

#### **5.14 Energy Efficiency**

During 2022 the Housing Maintenance Unit will consider Energy Efficiency options for renewing the existing Heating and Hot water system in our Gaerwen office.

We are looking to install an Air Source Heating system that can hopefully be supported by solar panels.

We have also recently taken delivery of 2 electric small vans in Gaerwen, and assessing the feasibility of maximizing the electric charging depots within the depot.

We are working closely with the fleet manager and Menter Mon to further explore options to replace part of our fleet with Hydrogen vehicles in line with new green energy developments in Holyhead.

#### **5.15 Council House Build Programme/Increasing Housing Supply**

Since the introduction of self-funding arrangements for the HRA in 2015, councils are encouraged to build houses once more. So far, we have achieved the following and a total of 188 units have been acquired or building work has commenced.

	<b>Buy Back</b>	<b>New Builds</b>
<b>2015/16</b>	10	-
<b>2016/17</b>	13	3
<b>2017/18</b>	13	-
<b>2018/19</b>	12	19
<b>2019/20</b>	17	26
<b>2020/21</b>	7	34
<b>2021/22</b>	10	24
<b>Total</b>	82	106

During 2020/21 we were fortunate enough to receive a grants from Welsh Government allocation of £1.0m from the Phase 2 Homelessness Fund, £500,000 of IHP4 funding and £450,000 from the Land Release Fund. In 2021/22 we have received £2.0m to acquire and renovate empty properties and former council houses along with £200,000 from the Transforming Towns programme – total funding of £4,150,000 towards our new build development programme over the last two years.



**5.5** We have identified the following opportunities and sites as our development programme for the next three years which add a total of 315 units to our housing stock:

	Reacquiring properties (target)	New build
<b>2022/23</b>	10	74
<b>2023/24</b>	10	63
<b>2024/25</b>	10	42
<b>Total</b>	30	285

In order to address the housing needs of residents who do not qualify for social rent housing, we intend to build more intermediate rent and shared equity properties and the Council has recently adopted a Shared Equity Policy. On the Marcwis Estate in Rhosybol, we have allocated 10 social



rent properties and our first 5 intermediate rent properties and an estate with mixed tenures appears to have been a success.

When developing new housing, we use different acquisition methods. Some of the sites are the property of the HRA and others are in Council ownership, e.g. we buy the sites of schools which have closed and other vacant sites from the General Fund such as the sites of the old Llanfachraeth, Llaingoch and Rev Thomas Ellis schools and the former home for the elderly at Plas Penlan. We also use 'Package Contracts' and negotiate contracts with housing developers.

In order to ensure that we build new housing in areas where they are needed, we are a member of the Rural Housing Enablers Group and use them to carry out surveys of housing need in areas where building opportunities have been identified. The map shows the properties which are currently being built and the opportunities for the next three years.

## **6.0 Award winning Housing Services**

We are an award winning Housing department with several nominations and winning achievements throughout this financial Year.

### **6.1 Constructions Excellence Wales 2021**

Our Tre Ifan development in Caergeiliog and development team were successful with the following categories throughout Wales;

- Highly Commendable Sustainability award
- Best Off-site manufacturing award
- Best Innovation Award

<https://www.cewales.org.uk/cew-awards/awards-2021/>

### **6.2 Chartered Institute of Housing Awards (CIH) 2021**

Housing Services were shortlisted within a couple of categories at the Wales Housing Awards 2021.

We are proud of our Empty Homes Team for their success at the CIH Wales Housing Awards 2021. Outstanding achievement and well done to all involved.

<https://www.anglesey.gov.uk/en/newsroom/news/first-time-buyer-support-scheme-wins-welsh-housing-award>

<https://www.cih.org/media/2aj41x1/0359-wha-gpc21-english-v3.pdf>

### **6.3 Empty Homes Network**

Trystan, Gwenda ac Osian won a recognition award from the Empty Homes Network for partnership working, see photos below:



Here are the before and after photos for the scheme in Vulcan Street, Holyhead





#### 6.4 Staffing – Our people

- Chartered Institute of Housing – Four staff members commenced CIH qualifications during 2021-22
- Workforce development plan to be in place and will focus on continuing to improve skills and knowledge within the department. An analysis to be undertaken on succession planning for staff who will retire within the next 5-10 Years. To also focus on staff who are keen to aspire into management roles.
- All staff are required to complete e-learning within safeguarding, Prevent, Cyber Security, CSE and Ask & Act.
- Staff newsletter – each month, all housing staff receive a monthly bulletin that is prepared by the Management Team in order to keep everyone abreast of current developments. Other themes includes staff wellbeing messages, training and development, praise and recognition plus updates in regards to recruitment. Staff have reported enjoying being kept informed of housing services developments and appear to value this piece of work in ensuring continuous communication

#### 6.5 2021/22 (April – October 2021) – staff turnover

Service	Number of Staff 01/04/21	Number of Staff 31/10/21	Average Number of Staff	Number of Leavers Between 01/04/21 - 31/10/21	Turnover
Housing	146	155	151	4	3%

#### 6.6 Management Training

In 2021, we welcomed the approach undertaken by our Corporate HR team to provide ongoing leadership and management training for officers.

We have x 4 Team Leaders undertaking the training for management and leaders and one application from an officer aspiring to get into Management.

We actively encourage Managers to attend all Corporate HR training courses that will further enhance their skills, knowledge and confidence.

We actively promote Academi Wales as another tool for Management support.

<https://academiwales.gov.wales/>

#### 6.7 Apprentices

Due to a national shortage of technical skilled workers, we continue to face challenges recruiting qualified operatives, and as a result there has been greater reliance on sub-contractors to support our internal workforce.

To address this, we have continued to invest in our apprenticeship programme and have taken on a further 5 during 2021, bringing our total trainees to 9 full time apprentices.

In September 2022 we will see our 1<sup>st</sup> cohort complete their 3 year traineeship becoming fully qualified within their trades.



**Chelsea Hagan, apprentice painter & decorator**



**Our apprentices of whom will qualify in 2023**



**Tomos Roberts-** Prentis Plastro / *Plastering apprentice*

**Hayden Bentley** – Prentis Gwresogi a Phlymio / *Heating and Plumbing Engineer apprentice*

**Rhys Pugh** – Prentis Saer Coed / *Joinery apprentice*

**Jacob Harper** – Prentis Gwresogi a Phlymio / *Heating and Plumbing Engineer apprentice*



**Ioan Evans** – Community Housing apprentice

## **7.0 PERFORMANCE MANAGEMENT**

Our operations includes statutory and non-statutory performance management indicators. These are reported to our Senior Management Team per month and quarterly on a Corporate wider Council perspective.

Draft

	2020-21	2021-22				
Indicators	Result	Quarter 1	Quarter 2	Quarter 3	2021-22 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	2.62% (£492,413.54)	2.90% (£559,072.46)	2.94% (£566,421.56)	2.76% (£533,972.34)	3.25%	↑
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	1.40% (£264,195.91)	1.32% (£255,567.46)	1.41% (£271,681.12)	1.46% (£281,553.60)	1.75%	↓
Proportion of tenants with more than nine weeks arrears	4.64%	4.55%	4.36%	5.28%	6.00%	↓
Average Arrears	£426.55	£319.64	£316.92	£447.35	£400.00	↓
Average arrears of tenancies when ended	£569.48	£465.30	£546.99	£514.97	£570.00	↑
The average number of calendar days taken to let lettable units of permanent accommodation during the financial	54.4	47.7	43.9	40.3	50	↑
The average number of calendar days taken to let lettable units of permanent accommodation during the financial (excluding DTL's)	45.6	41.8	34.6	27.9	40	↑
Number of re-lets accepted on first offer	74.03%	75.32%	75.56%	77.57%	80%	↑
% of Routine repairs completed within timescale	97.91%	98.76%	98.49%	97.36%	95%	↓
% completed in one visit	97.93	96.18%	98.84%	95.93%	95%	↓
Average time taken to complete non-urgent responsive repairs (Calendar Days)	8.90	8.87	12.76	14.41	18	↓
Percentage of households successfully prevented from becoming homeless	74.74%	85.71%	83.33%	85.00%	70%	↑
The average number of calendar days taken to deliver a Disabled Facilities Grant	169.00	178.54	177.00	188.0	170	↓

## **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 rents will increase 1% above inflation per annum from 2020/21.
- The provision for bad debts is forecast to be 1.5% in 2022/23 to take into account increases in utility costs and the roll out of Universal Credit, 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 plan includes a total of £59.5m (£8.5m per annum between 2023/24 and 2029/30) to meet the Welsh Government's carbon reduction target.
- The capital plan is based on the latest Stock Condition Survey, with component replacements being carried out as per schedule of component life cycles.
- It is assumed that a development programme of new build and acquisitions of former council houses will continue. From 2023/24 45 units are expected to be delivered (30 new build and 15 acquisitions) each year. There will be an additional 40 unit extra care housing scheme being developed at a cost of £14.75m completing 2024/25.
- The plan allows for maximum borrowing of 6.5 times income. In order to remain within the cap, the number of new units to be delivered is reduced by 15 units in 2037/38, a further 12 units in 2038/39 and 4 units in 2039/40. Thereafter the plan allows for the full number of units each year and demonstrates that the increases in the HRA's reserve mean that the HRA is financially robust.
- Other than the capital grants awarded during 2022/23 and the receipt of a grant from ICF towards the extra care facility in 2023/24 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 0.2% per annum. New borrowing is assumed to be over 50 years at an interest rate of 2.0%.
- 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

	2022/23 £'000	2023/24 £'000	2024/25 £'000	2025/26 £'000	2026/27 £'000
Management Costs	3,698	3,772	3,847	3,924	4,002
Repairs and Maintenance	5,288	5,478	5,736	6,004	6,253
Other Costs	500				
Capital Financing Costs	3,664	4,359	5,634	6,757	7,770
Contribution to Capital Programme	16,628	6,987	6,391	5,999	5,574
<b>Total Expenditure</b>	<b>29,778</b>	<b>20,596</b>	<b>21,608</b>	<b>22,684</b>	<b>23,599</b>
Net Rental Income	19,148	19,847	20,783	22,206	22,684
Other Income	640	655	670	687	702
AHG Grant	116	116	116	116	116
<b>Total Income</b>	<b>19,904</b>	<b>20,618</b>	<b>21,569</b>	<b>23,009</b>	<b>23,502</b>
Revenue Surplus/(Deficit)	(9,874)	22	(39)	325	(97)
Balance Brought Forward	10,481	607	629	590	915
Balance Carried Forward	607	629	590	915	818

## Capital Budget

	2022/23 £'000	2023/24 £'000	2024/25 £'000	2025/26 £'000	2026/27 £'000
WHQS Improvements & Maintenance	9,555	7,712	10,490	10,805	11,129
New Build	10,183	15,125	15,361	8,354	8,605
Decarbonisation	-	8,500	8,500	8,500	8,500
Other Expenditure	-	510	-	-	-
<b>Total Capital Expenditure</b>	<b>19,738</b>	<b>31,847</b>	<b>34,351</b>	<b>27,659</b>	<b>28,234</b>
Capital Funding					
Major Repairs Allowance	2,660	2,660	2,660	2,660	2,660
Borrowing	450	19,700	25,300	19,000	20,000
Capital Expenditure funded by HRA	16,628	6,987	6,391	5,999	5,574
ICF Grant	-	2,500	-	-	-
<b>Total Capital Funding</b>	<b>19,738</b>	<b>31,847</b>	<b>34,351</b>	<b>27,659</b>	<b>28,234</b>