

ISLE OF ANGLESEY COUNTY COUNCIL	
Report to:	The Executive
Date:	24th March 2026
Subject:	Housing Revenue Account Business Plan 2026-2056
Portfolio Holder(s):	Councillor Carwyn E Jones
Head of Service/ Director:	Ned Michael
Report Author: Tel: E-mail:	Darren Gerrard – Housing Business Manager 01248 752265
Local Members:	Relevant to all Elected Members

A –Recommendation/s and reason/s

In line with the Welsh Government's requirement, we are required to submit our application for our Major Repairs Allowance, together with the Housing Revenue Account (HRA) 30 Year Business Plan, by 31 March to secure our Major Repairs Allowance of approximately £2.7m for 2026-27.

As a local authority that has retained its housing stock and is now developing new homes ourselves, we face significant financial challenges for the future if we are to realise the Welsh Government's vision of building new homes, deliver WHQS 2023, decarbonise our existing housing stock, keep rent levels as low as possible for our tenants, and continue to maintain a long-term viable Business Plan

The HRA's 30-year Business Plan is attached and, once approved, will be formalized in the corporate style.

I recommend that the Executive Committee approve:-

R1 Recommend the Housing Revenue Business Plan 2026-2056 for the Executive's approval.

1.0 Background

1.1 This Report and Business Plan has been prepared in conjunction with Officers from the Housing and 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 ensures its stock complies with the Welsh Housing Quality Standard (WHQS) – there remains to be some properties that are classified as 'acceptable fails';
- the investment required to fund its programme for developing new social housing.

1.2 Through its Housing Revenue Account, the council manages and owns 4095 properties and 581 garages across the Island. During the period of this Business Plan our housing stock will grow by more than 25%, to more than 5000 properties, to meet the increasing demand for local housing. We currently have more than 950 people on the waiting list for Social Housing, including 72 households in temporary accommodation on the Island.

1.3 The HRA Business Plan (Appendix 1) contributes towards the fundamental themes within the Council's Corporate Plan. The main contribution is towards ensuring that everyone has the right to call somewhere home, Social Care and Wellbeing as well as Economic Development.

1.4 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.

2.0 The Welsh Housing Quality Standard (WHQS)

2.1 We remain fully committed to meeting the WHQS and continue to work towards ensuring that our stock meet specific criteria related to health, safety and comfort, including requirements for heating, insulation, ventilation and access to basic amenities.

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.
- Have modern 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).

3.0 Capital Programme 2026-2027

3.1 The Business Plan includes a capital programme worth approximately £16m. This includes a provision for external work, work associated with fire risks, asbestos, adaptations for disabled people and energy efficiency work. The budget also allows for complying with the WHQS by targeting acceptable fails and environmental standards.

3.2 Energy and Decarbonisation

We will continue with this programme during 2026/27 and £4m has been allocated in the budget to install 550 solar panels with battery storage, making a positive contribution towards energy efficiency and carbon reduction targets and reducing the costs faced by our tenants.

We will undertake an investment appraisal and planning exercise to appraise our energy performance, carbon reduction targets and compliance with the Energy Pathway in preparation for the expectations of the WHQS.

3.3 A provision of £7.3m has been included in the budget for responsive repairs, cyclical and planned maintenances.

3.4 Also, a sum of £15.5m, £14m for the Extra Care Housing in Menai Bridge and £1.5m has been included in the 2026-27 budget for developing new council housing and buying back former council houses on Anglesey. The Business Plan assumes a development programme of 22 units and for refurbishment work on approximately 15 units on the former Council houses in 2026-27 and throughout the period of the Business Plan.

4.0 Financial Model and Assumptions

4.1 A 30 year financial model is required to support the HRA Business Plan which is submitted to Welsh Government.

4.2 We receive MRA towards undertaking relevant work measures and complying with WHQS. In addition, we will continue to take advantage of any opportunity to apply for funds from the Optimised Retrofit Programme.

4.3 Key Assumptions

- Rent Increase of 4.3% in 2026/27
- Inflation at 2%
- Pay and Central Costs increasing by 4% during 2026/27
- Maintenance Cost Inflation at 3%
- Development of 45 New Homes per year throughout the Plan period, in addition to the Porthaethwy Extra Care Housing Scheme
- Loan Interest Rates at 5.2%

B – What other options did you consider and why did you reject them and/or opt for this option?

Not applicable

C – Why is this a decision for the Executive?

The Executive Committee has delegated authority to approve the HRA Business Plan.

Ch – Is this decision consistent with policy approved by the full Council?

Yes

D – Is this decision within the budget approved by the Council?

Yes

Dd – Assessing the possible effects (if relevant):

1	How does this decision impact our long term needs as an Island?	This decision supports the Island's long-term needs by ensuring that housing provision remains sustainable, affordable and aligned with future demographic and economic pressures. By strengthening our ability to invest in good-quality homes, we help stabilise communities, support the local workforce, improve health and wellbeing outcomes, and contribute to the resilience of the Island's infrastructure. In the long term, maintaining a viable Housing Revenue Account enables the Council to respond effectively to population change, climate challenges, and the increasing demand for suitable homes.
2	Is it expected that this decision will prevent costs / dependencies on the Authority in the future? If so, how?	Yes. By maintaining a financially sound plan for investment in new homes, energy efficiency, decarbonisation, and the long-term maintenance of existing stock, this decision helps reduce future pressures on wider Council services. Improved housing quality can lessen demand on health, social care and homelessness services, while energy-efficient homes help reduce fuel poverty and financial hardship. By planning proactively, the Authority can avoid higher reactive repair costs, minimise void losses, and reduce dependency on emergency interventions.
3	Have we worked collaboratively with other organisations to come to this decision? If so, state whom.	The decision has been informed through collaboration with Welsh Government and engagement with internal services such as Finance, Legal and Social Care has also shaped the recommended approach. This collaborative working ensures the decision reflects best practice, policy expectations, and the needs of key stakeholders across the housing sector
4	Have Anglesey citizens played a part in drafting the way forward, including those that would be directly impacted by the decision? Explain how.	Yes. Tenants and service users have provided valuable insight through ongoing tenant engagement activities, satisfaction surveys, housing strategy consultations, and feedback gathered during estate walkabouts and community events. Their views on rent

		affordability, housing quality, neighbourhood improvements and service priorities have influenced the direction of the plan. The Council continues to involve tenants as partners in shaping investment decisions, ensuring that proposed actions reflect real experiences and community priorities.
5	Note any possible effects this decision could have on the protected groups under the 2010 Equalities Act.	The decision is not expected to have negative impacts on protected groups. Instead, it is likely to have a positive effect by improving access to safe, suitable and affordable housing for groups who may be disproportionately affected by poor housing conditions, such as older people, disabled residents, and families with young children. All investment and policy decisions associated with the plan will continue to be assessed to ensure they promote equality, remove barriers, and support inclusive, accessible housing provision.
6	If this is a strategic decision, note any possible effect that the decision could have on those who face socio-economic disadvantage.	This decision supports people experiencing socio-economic disadvantage by protecting the supply of affordable housing, keeping rent levels as low as possible within national policy, and investing in energy efficiency to reduce fuel poverty. Improved housing conditions help reduce financial strain, support better health outcomes, and provide greater stability for households on low incomes. The long-term planning approach also helps prevent homelessness and housing insecurity, which disproportionately affect economically disadvantaged groups
7	Note any possible effects that this decision would have on opportunities for people to use Welsh, and to treat the Welsh language in the same manner as English.	The decision is expected to support the Welsh language by contributing to stable, sustainable communities where the language can thrive. Investment in local housing helps retain residents—particularly younger households—on the Island, helping maintain the linguistic balance of communities. The Council will continue to ensure that services, communication and

	engagement opportunities relating to the plan are available in Welsh and English equally, in line with the Welsh Language Standards and the goal of promoting the use of Welsh in daily life
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E – Who did you consult?		What did they say?
1	Chief Executive / Strategic Leadership Team (SLT) (mandatory)	Approve the plan, but highlight the long-term challenges of maintaining a viable HRA Business Plan if we are to realise the Welsh Government’s vision of developing new homes, deliver WHQS, decarbonise the Council’s housing stock, and keep rent levels as low as possible for tenants.
2	Finance / Section 151 (mandatory)	See above
3	Legal / Monitoring Officer (mandatory)	See above
4	Human Resources (HR)	Not Relevant
5	Property	Not Relevant
6	Information Communication Technology (ICT)	Not Relevant
7	Acquiring	
8	Scrutiny	18/03/2026
9	Local Members	

F – Appendices:
HRA Business Plan 2026-2056

Ff – Background papers (please contact the author of the Report for any further information):



Ynys Môn

THE ISLE OF

Anglesey



Housing Revenue Account 2026-2056 Business Plan

Mae'r ddogfen yma hefyd ar gael yn y Gymraeg

This document is also available in Welsh



CYNGOR SIR
YNYS MÔN
ISLE OF ANGLESEY
COUNTY COUNCIL

www.anglesey.gov.wales

FOREWORD



Ned Michael – Head of Housing Services



Councillor Carwyn E Jones – Housing Portfolio Holder

We are pleased to present the Housing Revenue Business Plan, which sets out our long-term strategy for managing, maintaining and investing in our housing stock over the next 30 years. This plan ensures the Housing Service remains financially sustainable while continuing to provide safe, high-quality and affordable homes for our tenants, both now and in the future, and meeting all statutory, regulatory and policy obligations.

The business plan confirms that the HRA is viable and capable of funding essential services, ongoing repairs and maintenance, major capital investment and debt commitments. It reflects our commitment to maintain homes to the required standards, meeting building safety and compliance duties and progressing wider priorities such as decarbonisation and new housing development.

Nevertheless, as a local authority that has continued to maintain its housing stock and is now developing new homes of our own, we face significant financial challenges in the future if we want to realise the Welsh Government's vision of building new homes, achieving WHQS 2023, decarbonising our existing housing stock, keeping rent levels as low as possible for our tenants, and continuing to have a viable long-term Business Plan.

Vision - "Ensuring that everyone has the right to call somewhere home"

The housing strategy aims to ensure that people across the Island have secure, affordable and appropriate housing and are supported to contribute to and thrive within their communities.

OVERVIEW OF THE HOUSING SERVICE

The Housing Service/Tai Mon employs 154 members of staff and have a revenue budget of £24.5M and capital budget of £31.572M. Funding for the HRA is mainly from Social Housing Grant, Rent & Service Charges Income, Major Repairs Allowance, and other grants from Welsh Government.

The Housing Service consists of the following teams :-

Income Team
Repairs & Maintenance Team
Planned and Capital Investment Team
Compliance Team
Tenant Participation Team
Housing Development Team
Housing Options Team
Financial Inclusion Team
Estate Management Team
Business Support Team

Our service vision is *“Ensuring that everyone has the right to call somewhere home”*

Council Plan 2023-2028

The Council Plan's vision is to:

'Create an Anglesey that is healthy and prosperous where people can thrive.'

- The Council Plan is the key document serving as a focal point for decision-making at all levels; providing a framework to plan and drive forward priorities; shape annual spending; monitor performance and progress.
- At its core is our desire to work with Anglesey residents, communities and partners to ensure the best possible services, improve the quality of life for all and create opportunities for future generations.
- Its six main objectives reflect the key areas Isle of Anglesey County Council Housing Services should be focusing its efforts on.

Our six strategic objectives



The Welsh Language

Increasing opportunities to learn and use the language.



Social Care and Wellbeing

Providing the right support at the right time.



Education

Ensuring an effective provision for today and for future generations.



Housing

Ensuring that everyone has the right to call somewhere home.



Economy

Promoting opportunities to develop the Island's economy.



Climate Change

Responding to the crisis, tackling change and working towards becoming a net zero organisation by 2030.



[Council Plan 2023 to 2028 \(gov.wales\)](https://gov.wales/council-plan-2023-to-2028)

Values

- The Council Plan 2023-28 is underpinned by the organisation's core values, which are used to develop and guide the vision, strategic plans and services.
- As a key department within Isle of Anglesey County Council, Housing Services adhere to these values throughout all of our interactions with tenants & customers.

Values



Respect

We are respectful and considerate towards others regardless of our differences.



Collaborate

We work as a team, with our communities and partners to deliver the best outcomes for the people of Anglesey.



Honesty

We are committed to high standards of conduct and integrity.



Champion the Council and the Island

We create a sense of pride in working for the Council and present a positive image of the Council and the Island.

Strategic circle

- The strategic circle identifies the plans in place to ensure we can achieve our priorities and objectives.
- This Housing Revenue Account Strategic Business plan is aligned with the Council's Plan and contributes to the achievement of the strategic objectives and vision.
- **Delivering the strategic priority, together with key priority areas, sets a clear and ambitious mandate.**

We want to ensure that we:

Make best use of existing housing stock and improving homes and communities (Theme 2 of the Council's [Housing Strategy 2022-27](#))

Support to promote housing independence (Theme 4 of the Council's [Housing Strategy 2022-27](#))

- Achieve WHQS2023 and our Strategic Tenants Participation Plan



Corporate Governance

Corporate Governance is the system by which local authorities direct and control their functions and relate to their communities. It is founded on the basic principles of openness and inclusivity, integrity and accountability together with the overarching concept of leadership. It is an inter-related system that brings together the underlying set of legislative requirements, governance principles and management processes.

The Council sees Corporate Governance as doing the right things, in the right way, for the right people in a timely, inclusive, open, honest and accountable manner. It comprises the systems and processes, and also the culture and values, by which the Council is directed and controlled and how it accounts to and engages with its citizens.

Code of Corporate Governance

To demonstrate good governance, the Council must show that it is complying with the core (and supporting) principles contained within the Framework for Delivering Good Governance in Local Government (CIPFA / Solace, 2016). The established principles are:

Principle A - Ensuring openness and comprehensive stakeholder engagement

Principle B - Defining outcomes in terms of sustainable economic, social, and environmental benefits

Principle C - Determining the interventions necessary to optimise the achievement of the intended outcomes

Principle D - Developing the entity's capacity, including the capability of its leadership and the individuals within it

Principle E - Managing risks and performance through robust internal control and strong public financial management

Principle F - Implementing good practices in transparency, reporting, and audit to deliver effective accountability

LOCAL HOUSING MARKET ASSESSMENT 2023 - 2028

The Local Housing Market Assessment provides Anglesey with a clear, evidence-based understanding of the Island's current and future housing needs. It identifies how many homes are required, the types and tenures needed, and the level of affordability necessary to support local residents and the workforce. For Anglesey's business plan, the LHMA is a critical tool: it helps the council align housing provision with economic growth ambitions, ensure that key sectors can attract and retain employees, and support sustainable communities across the Island. Using reliable local data, the LHMA helps Anglesey make informed long-term decisions and direct investment where it is most needed across the island.

The Local Housing Market Assessment identifies a higher demand for one-bedroom properties across the Island, with particularly strong need in more populated areas such as Holyhead, Llangefni, and Amlwch.

	1 Bed	2 Bed	3 Bed	4 Bed	Total
Social Housing Register Waiting List	449	227	85	52	813
LHMA Estimated Demand	65	3	0	5	73

CURRENT HOUSING STOCK

Our housing portfolio comprises a diverse mix of properties that reflect the needs of our communities. The stock includes a combination of houses, bungalows, flats and bedsits. We continue to manage a range of property types including general needs, sheltered and older people accommodation. Demand for affordable housing remains high and our existing stock plays a critical role in meeting housing need.

The business plan sets out a strategic approach to maintaining, improving and modernising our homes so they remain safe, compliant, energy efficient and fit for future generations.

Property Type	1 Bed	2 Bed	3 Bed	4 Bed	5+Bed	Total
Bedsit	8	0	0	0	0	8
Flat	347	421	17	1	0	786
Bungalow	404	646	16	2	0	1068
House	6	393	1663	79	16	2157
Total	765	1460	1696	82	16	4019

HRA ASSET MANAGEMENT STRATEGIC PLAN

Our Asset Management Strategic Plan sets out a clear long-term approach for maintaining, investing and modernising our housing stock so it remains safe, sustainable and fit for purpose. The plan provides a structured framework for prioritising resources, addressing building condition issues and ensuring compliance with all statutory and regulatory requirements. It focuses on three core objectives:-

Protecting the quality and safety of our homes – through planned maintenance, robust compliance management and timely investment in essential components.

Improving energy efficiency and supporting decarbonisation – reducing carbon emissions while tackling fuel poverty and enhancing quality of life by ensuring a warm, comfortable and secure living environment.

Maximising the value and performance of our assets – by using data-driven decision making, lifecycle planning and targeted investment to ensure homes remain viable and sustainable in the long term.

INCOME MANAGEMENT

Why is this important?

- **Funding for Housing Services** - The HRA income is crucial for the financial health and sustainability of local housing programs and ensures the housing services such as repairs & maintenance, housing management can be delivered effectively. The income generated ensures that essential services can be sustained without relying on general funds or taxpayers.
- **Investment in New Housing** – surplus income can be reinvested into building new housing or enhancing the housing stock, supporting the local community and addressing housing demand by providing affordable homes to communities.
- **Self-Financing** - the HRA is a self-financing model meaning it generates enough income to cover its costs without relying on external funding.

What are we going to do?

- Provide proactive support to tenants experiencing financial difficulties in order to maximise rental income. This will include early intervention discussions around downsizing options, facilitating access to financial assistance through our Rent Support Scheme, and making referrals for Discretionary Assistance Fund (DAF) and Discretionary Housing Payments (DHP).
- Continually promote and achieve sustainable tenancies through robust pre-tenancy affordability assessments and due diligence.
- Maximise income opportunities by actively pursuing and securing available grant funding.
- Reduce void turnaround times to maximise rental income and ensure the efficient use of housing stock.
- Enhance tenant retention and overall satisfaction through effective tenancy management and engagement.
- Reduce maintenance and operational costs through improved efficiency and preventative approaches.

How are we going to do this?

- Continue to utilise a patch-based specialist Housing Management Officer model to provide targeted support to all tenants in arrears, ensuring consistent case management and early intervention.
- Promote financial resilience by encouraging tenants to explore available options, including referrals to Financial Inclusion and Welfare Rights services.
- Increase available housing options by expanding stock where possible, creating greater opportunities for affordable accommodation, including downsizing solutions.
- Ensure all eligible grant funding is identified, applied for, and claimed within the relevant financial year.
- Strengthen performance management with an increased focus on reducing void properties and minimising re-let times.
- Review workforce efficiency to maximise productivity, improve service delivery, and reduce operational costs.

INCREASING THE NUMBER OF AFFORDABLE QUALITY HOMES

Why is this important?

- Providing affordable homes is essential to low income families who may struggle in the current open market climate.
- Providing economic growth and contribute to job creation.
- Can be crucial in addressing homelessness by making homes accessible to those who are at risk of becoming homeless.
- Improving living conditions and quality of life where new developments can lead to creation of modern, energy efficient and safer living environment.

What are we going to do?

- Development of 14 new properties in Llangefni.
- Development of 8 new properties in Llanerchymedd.
- Continue the acquisition of additional former Council properties through buy-back opportunities utilising TACP funding.
- To start construction work of the Extra Care Housing scheme in Menai Bridge.

How are we going to do this?

- Maximise the use of Welsh Government social housing funding.
- Continue to work with our RSL partners to increase the number Ynys Môn social housing homes.
- Work proactively with our Internal Homelessness Team to identify and prioritise suitable properties that will help alleviate homelessness, ensuring timely allocation and effective use of available housing stock.
- Identify, prioritise and manage suitable properties for the Welsh Government's Leasing Scheme Wales, making full use of the capital funding available for the coming financial year, ensuring timely allocation and effective use of available housing stock.
- Promote and utilise landlord incentives, including rent guarantees, rent in advance, and deposit schemes to expand access to quality accommodation in the private rented sector.

WELSH HOUSING QUALITY STANDARDS 2023

Why is this important?

- WHQS is important as it sets the minimum standards for social housing in Wales, ensuring that homes are safe, sustainable, and provide a good quality of life for tenants.
- It is a statutory requirement for all Welsh Registered Social Landlords to achieve the WHQS by 31st March 2034.
- Aimed to improve the quality of Social Housing on Anglesey and to lead the way on the decarbonisation of the Welsh Social Housing Stock.

What are we going to do?

- Ensure our stock meet specific criteria related to health, safety and comfort, including requirements for heating, insulation, ventilation and access to basic amenities.
- Focus on improving energy efficiency by helping to reduce fuel poverty supporting efforts to combat climate change.
- Have clear Targeted Energy Pathways (TEP's) in place for all of our housing stock by 31st March 2027.
- Achieve net zero in accordance with time frames set by TEP's.

How are we going to do this?

- Through our tenants and workforce
- By upskilling Technical Housing staff with the Net zero ambition
- HRA Capital Investment
- Welsh Government Major Repairs Allowance and Optimised Retrofit Programme Investment.
- Use of Local suppliers & contractors.
- Fully utilise any capital grants available to support the implementation.

MAINTENANCE CAPITAL PROGRAMME 2026/27

Why is this important?

- It involves the planning, funding, and delivery of long term investments in our assets.
- Capital programmes stimulate economic activity by investing in projects that create jobs and support local businesses.
- Meeting regulatory requirements such as health & safety standards, environmental guidelines and accessibility requirements.

What are we going to do?

- Allocate financial resources for the development, maintenance and improvement of our stock.
- Carry out long-term investments to enhance the quality, affordability and sustainability of the housing stock.
- Ensure compliance with standards.
- Ensure our existing stock are maintained, modernised and upgraded.
- Fully utilise the finance available.

How are we going to do this?

- Invest £16M in our stock by :-
- Spending £6.3M on internal WHQS works & asbestos.
- Spending £3.4M on traditional Planned Maintenance programmes.
- Spending £500k on Fire Risk management.
- Spending £500k on Central Heating works.
- Spending £500k on Environmental works.
- Spending £4M on Energy Performance works.
- Spending £500k on Public Sector Adaptations.
- Spending £363k on fleet renewal.

DECARBONISATION

Why is this important?

- Reduce the amount of CO2 and other greenhouse gases.
- Helps to mitigate climate change.
- Improving public health.
- Economic opportunities.
- Securing a sustainable future.

What are we going to do?

- Prepare a Target Energy Pathway for the council's housing stock detailing how the affordable heating and decarbonisation standards will be met.
- Continue with the 5 year programme for the delivery of renewable energy and decarbonisation measures involving the installation of Solar PV and battery storage systems across the housing stock wherever practical.
- Help households save on energy bills and reduce carbon emissions by improving their energy efficiency.

How are we going to do this?

- Fully utilise the Optimised Retrofit Grant to support our decarbonisation goals.
- Use the Stock Condition Survey to undertake a comprehensive review of gathered data to evaluate energy efficiency, carbon reduction targets and Energy Pathway compliance.
- Build new 22 homes to high energy standards.
- Support tenants to reduce energy use.
- We will monitor and report upon our Carbon Footprint annually.

TENANT PARTICIPATION

Why is this important?

- Improves quality of housing.
- Creates stronger communities.
- Provides improved decision making.
- Provides increased satisfaction.
- Better accountability.
- Shaping policies that are more responsive to real life needs.
- Promotes inclusivity and diversity.
- Improves relationship between tenants and landlords.

What are we going to do?

- Encourage tenants to work in partnership with Housing Services to influence decisions and improve services.
- Ensure effective engagement and information on matters relating to Housing Services.
- Empower our Tenants to influence and shape our services.
- Ensure Tenants have the capacity and confidence to participate.
- Provide Tenants with the opportunity to discuss issues and provide input at a strategic level.

How are we going to do this?

- We will work to embed Tenant participation across housing services.
- Multi-Channel Communication via a mix of digital apps, SMS alerts, traditional newsletters and localised “pop up” stands in communal areas.
- Focus engagement on specific and targeted estates, streets or types of properties rather than the whole Island as one.
- A 12-month Action Plan will be co-developed and monitored quarterly by the Tenant Participation monitoring group.
- Membership will also be monitored to ensure equal representation from staff and Tenants so that we can successfully work in partnership to improve services in line with Tenants needs.

TENANCY SUPPORT

Why is this important?

- To help tenants sustain their tenancy.
- Improves well-being of our tenants.
- Provides financial stability.
- Conflict resolution.
- Strengthens communities.
- Maximise income.
- Homeless Prevention

What are we going to do?

- Promote financial and digital inclusion initiatives to empower tenants to manage their finances effectively.
- Offer holistic, person-centred support.
- Build strong partnerships.
- Investigate and address complaints of nuisance and anti-social behaviour to resolve disputes at an early stage to prevent escalation.
- Maximising income, improving budgeting and IT skills of vulnerable households to help them to manage and generally improve their life outcomes and sustain their housing.
- Support to achieve local housing need.

How are we going to do this?

- Ensure effective partnership working by building strong relationships and clear communication.
- Train staff to have safeguarding knowledge, mental health awareness and becoming trauma informed practice.
- To provide information, advice and support to clients with a strong focus on increasing the financial and digital capability.
- Work closely with the relevant support agencies to develop individual support plans to assist individuals to sustain tenancies.

PERFORMANCE MANAGEMENT

Why is this important?

- Helps to align our goals.
- Maximise efficiency & improve productivity.
- Provide continuous improvement.
- To set clear expectations.
- Ensure staff motivation & engagement.
- Improves communication.
- Accountability.

What are we going to do?

- Set clear, measurable standards.
- Have robust data and reporting system.
- Ensure strong governance and accountability.
- Identify training needs.
- Invest in staff capability by identifying skills gap.
- Use continuous improvement approaches.

How are we going to do this?

- Ensure Housing KPI's are shared with all Housing staff.
- Closely monitor performance indicators to identify trends and target areas.
- Produce monthly/quarterly performance dashboards.
- Conduct service reviews to identify process improvements.
- Embed tenant involvement through satisfaction surveys, tenant panels to co-design service improvements.

RISK MANAGEMENT

Why is this important?

- Protecting tenant/resident safety.
- Ensuring legal and regulatory compliance.
- Protecting financial sustainability.
- Improving service quality and performance.
- Supporting strategic decision making.
- Protecting reputation and public confidence.

What are we going to do?

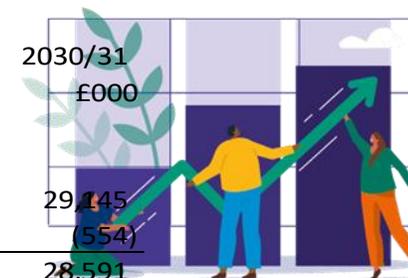
- Maintain and monitor our Risk Register.
- Strengthen compliance and safety management.
- Improve data quality and asset intelligence.
- Invest in planned maintenance.
- Support tenants to sustain their tenancies.
- Build staff skills and capacity.
- Plan for emergencies and business continuity.

How are we going to do this?

- Robust programmes for gas, electrical, fire, asbestos and water safety.
- Maintaining accurate stock condition data.
- Early intervention for rent arrears, ASB or safeguarding concerns.
- Maintain up to date business continuity plan.
- Embed continuous improvement within the department.

Cynllun Ariannol 5 Mlynedd CRT/5 Year HRA Financial Plan

	2026/27 £000	2027/28 £000	2028/29 £000	2029/30 £000	2030/31 £000
CYFRIF INCWM A GWARIANT					
INCOME AND EXPENDITURE ACCOUNT					
Incwm/Income					
Rhenti Eiddo Annedd/Dwelling Rents	24,511	25,532	26,738	27,994	29,145
Foidiau/Voids	(466)	(485)	(508)	(532)	(554)
Rhenti Net/ Net Rents	24,045	25,047	26,230	27,462	28,591
Rhenti Di-Annedd/Non Dwelling Rents	305	314	323	333	343
Tal Gwasanaeth/ Service Charges	262	270	278	286	295
Cyfraniadau Eraill/ Other Contributions	124	127	129	132	134
Incwm Arall/ Other Income	116	116	271	276	281
Gwariant/Expenditure					
Cynnal a Chadw/Repairs and maintenance	(7,076)	(7,217)	(7,362)	(7,509)	(7,659)
Goruchwyliaeth a Rheoli/ Supervision and Management	(6,624)	(6,737)	(6,852)	(6,970)	(7,089)
Gwasanaethau Arbennig a Gwariant Eraill/ Special Services & Other Expenditure	(1,379)	(1,415)	(1,452)	(1,490)	(1,530)
Darpariaeth Dyledion Drwg/ Provision for Bad Debts	(159)	(166)	(174)	(183)	(190)
Costau Rheoli Dyledion/ Debt Management Costs	(13)	(17)	(21)	(24)	(25)
Costau Gwasanaeth Net/ Net cost of services	9,601	10,322	11,370	12,313	13,151
Llog Taliadwy/Interest Payable	(2,006)	(2,579)	(3,022)	(3,361)	(3,581)
Cyfran o Gostau Pensiwn CRT/ HRA Share of Pension Costs	0	0	0	0	0
Incwm Buddsoddi CRT/ HRA Investment Income	36	37	39	41	43
Syrffed (Gwarged) am y flwyddyn/ Surplus (deficit) for the year	7,632	7,778	8,387	8,993	9,612
MANTOLEN CRT/ HRA BALANCE					
Syrffed (Gwarged) am y flwyddyn/ Surplus (deficit) for the year	7,632	7,778	8,387	8,993	9,612
Gwariant Cyfalaf Arianwyd/ Capital Expenditure Funded	(1,151)	(1,258)	(1,417)	(1,538)	(1,657)
Trosglwyddo i neu o Gronfa Refeniw/ Transfer to or from Revenue Reserve	0	0	0	0	0
Ad-dalu Benthyciadau/ Repayment of loans	(6,420)	(6,469)	(6,909)	(7,392)	(7,897)
Cynnydd (gostyngiad) y Fantolen/ Increase/(decrease) in Balance	61	51	61	63	58
Mantolen CRT d/y/ HRA Balance b/f	1,177	1,238	1,290	1,351	1,414
Mantolen CRT i Gau /Closing HRA Balance	1,238	1,290	1,351	1,414	1,472



Isle of Anglesey County Council

Rhaglen Cyfalaf 5 Mlynedd/ 5 Year Capital Programme

	2026/27 £000	2027/28 £000	2028/29 £000	2029/30 £000	2029/30 £000
GWARIANT CYFALAF/ CAPITAL EXPENDITURE					
Gwelliannau SATC/ WHQS Improvements	7,980	8,245	8,217	7,765	7,829
Adfywio ac Ailfodelu/Regeneration & Remodelling	500	510	208	212	216
Gwelliannau Eraill/Other Improvements	1,000	612	624	637	649
Datgarboneiddio/Decarbonisation	4,000	3,876	3,954	4,033	
Cynlluniau Datblygu/Development Schemes	29,178	21,615	13,465	13,060	13,556
Arall/ Other	363	371	378	386	393
Cyfanswm Gwariant/Total Expenditure	43,021	35,229	26,846	26,093	22,643
ARIANNU/FINANCING					
Benthyciadau Allanol/External Borrowing	10,495	19,328	10,872	9,393	5,189
Lwfans Atgyweirio Sylweddol/ Major Repairs Allowance	2,690	2,690	2,690	2,690	2,690
Grant Tai Cymdeithasol/ Social Housing Grant	9,417	6,141	6,375	6,617	6,868
Grantiau Cyfalaf Eraill/Other Capital Grants	17,500	601			
Cyfraniad Refeniw/ Revenue Contributions	6,420	6,469	6,909	7,392	7,897
Cyfanswm Ariannu/ Total Financing	46,522	35,229	26,846	26,092	22,644

