



CHEL TENHAM

BOROUGH COUNCIL

Notice of a meeting of Cabinet

**Tuesday, 16 February 2021
6.00 pm**

**Virtual WEBEX video conference via YouTube -
<https://www.youtube.com/user/cheltenhamborough>**

Membership	
Councillors:	Rowena Hay, Victoria Atherstone, Flo Clucas, Chris Coleman, Alex Hegenbarth, Peter Jeffries, Steve Jordan, Andrew McKinlay and Max Wilkinson

Agenda

9.	HOUSING REVENUE ACCOUNT - REVISED FORECAST 2020/21 AND BUDGET PROPOSALS 2021/22 Report of the Cabinet Member Finance and Assets	(Pages 3 - 34)

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Cheltenham Borough Council

Cabinet – 16th February 2021

Council – 22nd February 2021

Housing Revenue Account - Revised Forecast 2020/21 and Budget Proposals 2021/22

Accountable member	Cabinet Member for Finance and Assets, Councillor Steve Jordan
Accountable officer	Executive Director Finance and Assets (Section 151 Officer), Paul Jones
Ward(s) affected	All
Key Decision	Yes
Executive summary	<p>This report summarises the Housing Revenue Account (HRA) revised forecast for 2020/21 and the Cabinet’s budget proposals for 2021/22. As set out in this paper, the 30-year HRA financial model confirms the financial viability of these proposals in the longer term.</p> <p>The proposed budget for 2021/22 has been set within an environment of significant uncertainty and financial challenge both for the Council and tenants including COVID-19, Brexit and the state of the wider economy.</p> <p>Investment in core landlord services and community services is being maintained whilst operating costs are being controlled ensuring net operating surpluses increase year on year to £1.9m in 2023/24 which will be reinvested back into the HRA. This ensures tenants continue to be supported through this challenging period and the communities they live in are able to thrive.</p> <p>CBH’s top priority is a focus on Customer Service, looking at how we can deliver great service on every occasion and across all service areas. This is the responsibility of each and every colleague within CBH and aims to improve the quality of life for our customers. Great customer service has never been more crucial than during this present crisis.</p> <p>The HRA capital programme, covering investment in existing homes and the supply of new homes, is budgeted to be £24m in 2021/22 and in excess of £30m in each of the following 2 years. This will enable further improvements to existing homes and a step change in the number of new homes supplied with the aim of delivering 500 additional affordable homes in 5 years.</p> <p>As part of this investment a number of exemplar carbon neutral homes will be delivered for the borough through the new supply programme and an enabling fund of £0.5m will be used to trial retrofit of existing housing as part of the Council’s Climate Emergency response.</p> <p>The continued investment in services to support customers and their communities and the substantial investment in existing homes and new supply form a significant part of the Council’s recovery plans for Cheltenham.</p>

Recommendations	<ol style="list-style-type: none"> 1. Note the revised HRA forecast for 2020/21. 2. Approve the HRA budget proposals for 2021/22 (shown at Appendix 2) including a proposed rent increase of 1.5% and changes to other rents and charges as detailed within the report. 3. Approve the HRA capital programme for 2021/22 as shown at Appendix 3.
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Financial implications	<p>As contained in the report and appendices.</p> <p>Contact officer: Paul Jones.</p> <p>E-mail: paul.jones@cheltenham.gov.uk</p> <p>Tel no: 01242 264365</p>
Legal implications	<p>By approving the budgets for repairs and maintenance and the capital programme, Cabinet is making key decisions as to the use of the budget. Consequently, the acceptance of tenders in excess of £100,000 by the lead member (or officers if authorised under the constitution) for contracts required to deliver works, services and supplies under the approved budget headings, will not be key decisions.</p> <p>Contact officer: Shirin Wotherspoon</p> <p>E-mail: shirin.wotherspoon@tewkesbury.gov.uk</p> <p>Tel no: 01684 272017</p>
HR implications (including learning and organisational development)	<p>There are no direct HR implications arising from the report</p> <p>Contact officer: Julie McCarthy</p> <p>E-mail: julie.mccarthy@publicagroup.uk</p> <p>Tel no: 01242 264355</p>
Key risks	<p>As outlined in Appendix 1</p>
Corporate and community plan Implications	<p>The aim of the budget is to direct resources towards the key priorities identified in the Council's Corporate Business Plan.</p>
Environmental and climate change implications	<p>The budget contains plans for improving the local environment particularly in addressing the issue of energy reduction in Council owned dwellings and moving towards a carbon neutral housing portfolio by 2030.</p>

1. Background

- 1.1 The following amendments have been made to the interim budget report approved by Cabinet on 22nd December 2020,

- The revenue and capital forecasts for 2020/21 have been updated to reflect latest information as at 31st December 2020.
- Minor changes to the 2021/22 budget and projections for 2022/23 and 2023/24.

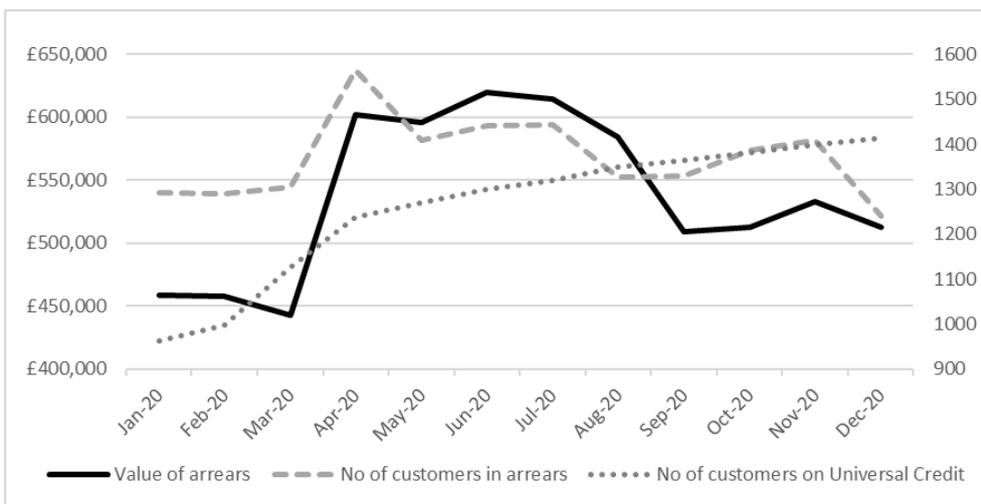
2. COVID-19

2.1 The current financial year has been dominated by the COVID-19 pandemic. Council and CBH staff have worked tirelessly to maintain housing services to our customers, demonstrating both resilience and compassion.

2.2 As the coronavirus crisis broke and the first ‘lockdown’ began essential services were maintained including emergency repairs, essential gas safety checks, cleaning of communal areas, emergency lettings and benefit and money advice. As the situation eased the focus was on restarting as many services as possible on a safety-first approach. Thorough risk assessments across services were conducted to understand and put in place adaptations needed to minimise risks to customers and colleagues. This required new ways of working which continue to be reviewed and amended.

2.3 Following the first lockdown, repairs backlogs were cleared, work restarted on new build schemes and planned maintenance programmes, lettings and other face to face services were restarted in a COVID-19 secure manner. On entering a second lockdown and then a third lockdown post-Christmas, customer safety and support remained paramount so essential, planned and emergency repairs and safety checks were continued. Other services, including rent payments, were available over the phone or online, and in person appointments could be arranged in advance. Face to face services continued at sheltered schemes in a COVID-19 secure manner, reception areas and community hubs were temporarily closed, and in-person events cancelled.

2.4 The impact on customers has been significant, for example the number of customers on Universal Credit increased by 30% in a few weeks and the level of rent arrears also stepped up substantially as seen in the graph below. Colleagues were redeployed to increase the level of support and advice needed by customers to support their physical, financial and mental wellbeing throughout this crisis.



2.5 The financial impact on the HRA has been mitigated by our ability to respond quickly to the operational challenges referred to above. For example, both increases in rent arrears and void costs have been managed down. The revised December forecast for 2020/21, as shown

below, shows additional COVID costs of £60,000 which includes PPE, additional cleaning and communication costs. Forecast HRA capital expenditure shows an overall reduction of £11.1m primarily as a result of COVID-19 related project delays.

- 2.6 During this third lockdown the majority of housing services continue to operate remotely with essential in-person contact conducted in a COVID-19 secure manner. Despite these restrictions CBH is well placed to support our communities and the Council's recovery plans for Cheltenham.

3. **Current Operating Environment**

- 3.1 The ongoing impact of COVID-19 sits alongside other economic and social uncertainties as well as known changes in Government Policy. There could also be a significant impact on the construction sector post Brexit and post pandemic, putting pressure on the availability and price of supplies and resources. The impact on our tenants and the HRA from these uncertainties will continue to be monitored and addressed as necessary.

3.2 ***Social Housing White Paper***

- 3.2.1 The government has recently published the long-awaited White Paper which sets out a 'charter for social housing residents' and aims to deliver the improvements in transparency and accountability promised in the 2018 green paper. The stated aim of the charter is to "raise the standard of social housing and meet the aspirations of residents throughout the country."

- 3.2.2 The charter includes seven statements: to be safe in your home, to know how your landlord is performing, to have your complaints dealt with promptly and fairly, to be treated with respect, to have your voice heard by your landlord, to have a good quality home and neighbourhood to live in, to be supported to take your first step to ownership.

- 3.2.3 CBH are in the process of digesting the detail within the white paper package but believe we are delivering in each of these seven areas already and the budget will support further improvements in the future.

3.3 ***Universal Credit (UC)***

- 3.3.1 After significant delays to the introduction of UC, the full rollout began in Cheltenham in December 2017. There are currently 1,438 claimants (January 2021) and under present regulations there could eventually be over 2,000, potentially placing considerable pressure on rent arrears. CBH is conducting a proactive campaign to provide support and information to all tenants affected by these changes. Currently 767 accounts are in arrears with approximately 350 direct payment orders in place. The impact on arrears will be closely monitored and the budget proposals reflect an increasing provision for bad debts of £32,000 from the revised forecast.

3.4 ***Government Rent Policy***

- 3.4.1 Current Government rent policy is to permit rents to increase by a maximum of CPI (as at previous September) + 1% per annum for the next four years before a further review. The CPI for September 2020 was 0.5% thus allowing a rent increase for 2021/22 of 1.5%. Whilst this is a reduction in the level of income previously projected for the HRA it is good news for tenants who will see a lower increase in their rent at this challenging time.

- 3.4.2 To deal with this impact on HRA revenue, CBH will be delivering a frozen ALMO management

fee and frozen Capital Management Fee for 2021-22, saving £150k within the HRA compared to last year's projections. The remaining rental income impact is expected to be offset by further efficiency savings in CBH which will feed through to the HRA in future years.

3.5 *Right to Buy*

3.5.1 The Government published a consultation paper in the summer of 2018 which sought views on introducing more flexibility in the use of RTB receipts to fund new build. The consultation closed in early October 2018 and a response from the Government is still awaited. The level and usage of RTB receipts will continue to be monitored closely to ensure they are reinvested into new supply of homes in Cheltenham.

3.6 *Proposed Government Planning Reforms*

3.6.1 On 6th August 2020, the Government published the Planning White Paper, 'Planning for the Future', with the overarching aims of reinvigorating home ownership, supporting the Government's target to deliver 300,000 homes per annum and boost development's contribution to the economy and infrastructure as a response to COVID-19. At the same time, the Government also announced some short-term changes to the planning system to be implemented for an initial 18 month period, which it believes would help the transition to a renewed system. Collectively the proposed reforms, if implemented, would represent the most significant change to the planning system since the Second World War.

3.6.2 Whilst the reforms are focused on boosting house building, research at a national level indicates that should the short term reforms be implemented it could reduce the number of affordable homes delivered by up to 20% within the period and this has been raised by the Council in its formal consultation response to MHCLG. Consultation on these reforms is ongoing within Government and we will monitor progress closely. It should be noted that the growing new supply pipeline includes s106 schemes but also land led schemes which will help mitigate the possible impact of these reforms.

4. **2020/21 HRA Revised Forecast (Appendix 2)**

4.1 The most recent forecast for the current year shows an increase in operating surplus of £99,000 compared to the original budget. Significant variations (greater than £30,000) have been identified in budget monitoring reports and are shown below: -

Budget Heading	Additional Cost (-) / Income (+) £
General & Special Management – now includes the HRA share of professional fees and other delivery costs relating to the Golden Valley Project	-343,800
Repairs & Maintenance – reduced expenditure primarily arising from delays to the external painting contract	263,600
Interest Payable – reduction in borrowing due to COVID-19 delays to the capital programme and availability of other resources	337,500
Depreciation of Dwellings – reflects change to stock numbers and inflation on replacement components	-100,800
Interest receivable – higher reserves brought forward from 2019/20	45,500
COVID 19 – additional costs	-60,000
Other net variations (lower than £30,000)	-43,000

Increase in Operating Surplus (compared to Original Budget)	99,000
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5. 2021/22 HRA Budget Proposals (Appendix 2)

5.1 The detailed budget proposals for the HRA Operating Account are set out in Appendix 2. These highlight an increasing net operating surplus from £1.2m in 2021/22 to £1.9m in 2023/24 reflecting the increase in rent from new homes whilst controlling the level of cost increases. These net operating surpluses will be reinvested back into the HRA to support future service delivery and investment.

5.2 All rents will increase by 1.5% in April 2021 following the announcement of the CPI for September 2020 at 0.5% (current Government rent policy limits annual rent increases to CPI + 1%). This is lower than previous business plan assumptions which used the Government's CPI target of 2%.

5.3 The rent estimates assume a 0.8% void rate and 20 RTB sales in the year and also reflect additional income from new build and acquired properties.

5.4 Final service charge proposals for 2021/22 reflect: -

- An Increase of 0.4% for cleaning services supplied by CBH reflecting pay inflation and additional costs of waste disposal offset by other savings.
- Overall charges for power to communal areas will not be increased in April 2021 following a 3-year tariff fix in 2020.
- A new agreement for the HRA grounds maintenance work undertaken by Ubico commenced in April 2019. This followed a comprehensive review of the areas maintained and the nature of work carried out thus creating some volatility in service charges to tenants and leaseholders. Those faced with an increase in charges are protected by transitional arrangements with increases being phased in over three years, 2021/22 being the last year. Excluding the transitional arrangements charges will be increased by 2% to cover cost inflation.

5.5 Garage rents are to be increased by 1.5% from April 2021 in line with the proposed increase in housing rents.

5.6 Expenditure budgets reflect: -

- ALMO management fee to be cash frozen with CBH offsetting inflationary pressures through efficiency measures
- Shared service cost increases at 1% per annum with higher inflationary increases on building and maintenance costs
- Interest rates on new borrowing at 2.5% per annum
- Assumption that Homes England funding continues at existing levels and shared ownership costs do not change substantially

5.7 Significant changes to the HRA (greater than £30,000) in 2021/22 as compared to the revised December forecast for 2020/21 are itemised in the table below. There is a decrease of

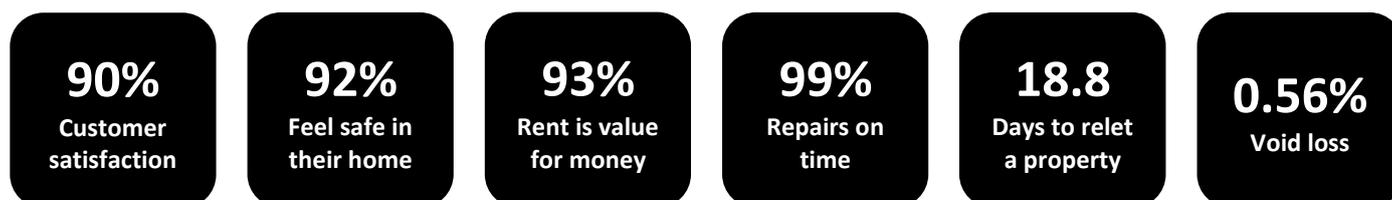
£253,100 in the operating surplus for the year when compared with the 2020/21 forecast due to the expectation that COVID-19 impacts will have eased.

Budget Heading	Additional Cost (-) / Income (+) £
General & Special Management – change in contribution to the Golden Valley project	327,800
Increase in Repairs & Maintenance – includes full year of external painting, additional cost for fire safety compliance and inflationary pressure on operating materials	-762,600
Increase in bad debt provision – reflects increase in rent and UC claimants	-32,000
Interest Payable – arising from additional borrowing to finance the capital programme	-220,400
Depreciation of Dwellings – reflects increase in component costs and changes to stock numbers	-107,200
Rent Income – rent increase and supply of new homes	492,800
Interest receivable – reduction in reserves	-52,100
Reduced provision for COVID 19 costs compared to current year	60,000
Other net variations (lower than £30,000)	40,600
Decrease in Operating Surplus (compared to 2020/21 forecast)	-253,100

5.8 Although the rent increase will be lower than anticipated the revenue budget proposals still provide sufficient resources to finance further improvements in core services (as detailed below) whilst also showing an increase in operating surplus.

6. Investment in Services

6.1 Despite the challenging operating environment, with the support of the Council, CBH continues to prioritise the provision of high quality, core landlord services to customers, delivering top quartile performance when compared to other housing providers in the sector. These core services include repairs, anti-social behaviour management (ASB), tenancy management, rent arrears management, lettings and resident involvement. Appropriate investment in these core landlord services from the HRA ensures high performance and customer satisfaction levels as demonstrated by the most recent annual data for 2019/20 below.



6.2 The budget for 2021/22 has been drawn up to ensure that the HRA is able to continue to invest in high quality landlord services supporting tenants and the wider Cheltenham

community. CBH's top priority is Customer Service, looking at how we can deliver great service on every occasion - day in, day out - and across all service areas. Delivering great Customer Service is the responsibility of each and every colleague within CBH and aims to improve the quality of life for our customers.

- 6.3 As part of the budget CBH will continue to focus on listening and acting on customer feedback, expanding digitalisation of services whilst identifying efficiencies in core management costs through mobile working and automation of processes. This will be achieved whilst freezing the ALMO management fee for next year to ensure more resources are available to invest in existing homes and new supply.
- 6.4 As well as core services the Council and CBH continue to invest in a range of other community programmes which deliver significant Social Value for Cheltenham and supports the Council's aim of all people and communities in Cheltenham thriving.
- 6.5 CBH's community investment programmes focus on four strategic themes: health and wellbeing, education training and skills, community safety and enabling community involvement and engagement. These priorities were informed by community consultation and partner engagement and align with the wider aims of the Council. Outcomes and community impact are measured through HACT's Social Value model with a target of delivering the equivalent of £15m in Social Value in 2021/22.
- 6.6 Activities will include training sessions and events, provided by CBH and partners, to give tenants opportunities to learn new skills, take part in health and wellbeing initiatives, opportunities for volunteering, crafting sessions and healthy activities for children across Cheltenham to support the ongoing No Child Left Behind campaign.
- 6.7 Unemployment can have long-term impacts on individuals, families, and communities, with young people particularly vulnerable due to their lack of experience in work. The government has introduced a range of employment initiatives to support people to retain employment and to support young people to experience work to improve their future employment prospects. The employment initiatives team will continue to focus on helping tenants secure work opportunities as well as delivering new traineeships. A traineeship is an education and training programme which incorporates work experience, preparing young people for their future careers by helping them to become 'work ready' and the budget includes plans to develop such a programme for tenants and their families.
- 6.8 The benefit and money advice team works closely with customers, usually in critical and/or vulnerable situations to provide advice about benefits available and financial help. The budget will enable this team to continue to support tenants in claiming additional benefits and help them stay in their homes and improve their quality of life. The service also supports customers with advice on UC and partners with the DWP at regular Jobcentre sessions.

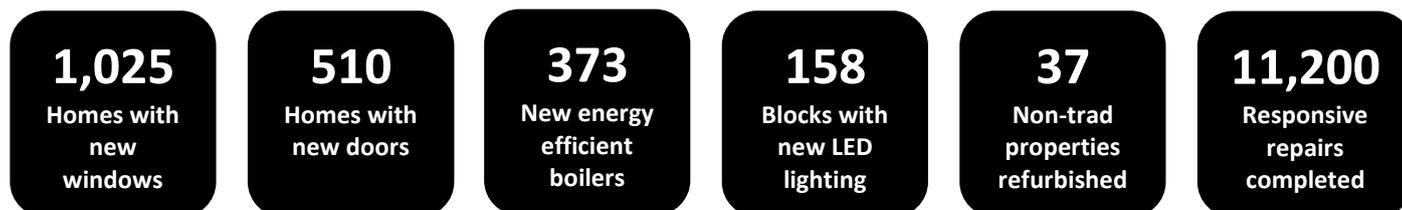
7. HRA Capital Programme 2021/22 (Appendices 3 & 4)

- 7.1 The capital programme for 2021/22 continues to show significant investment in both the existing stock and the acquisition and development of additional homes. Total spend is forecast to increase to £24.4m.
- 7.2 The proposed funding of this ambitious programme is set out at Appendix 3 and includes a combination of borrowing, Homes England grant, shared ownership sales, capital receipts and leaseholder and revenue contributions. The balance of funding sources may vary,

dependent on availability and prevailing interest rates.

8. Investment in Existing Homes

8.1 The current Asset Management Strategy (AMS) for the HRA is aligned with the wider aims of CBC's Place Strategy and Housing and Homelessness Strategy and includes planned investment programmes to bridge the quality gap where possible between existing and new homes. These programmes of work maintain statutory compliance, increase energy performance and improve the quality of homes in ways that assist customers and contribute to their satisfaction/quality of life. Current programmes of work have delivered the following (most recent annual totals - 2019/20):



8.2 This investment in existing homes has significantly improved the average energy efficiency ratings over the last 3 years; in terms of sector comparisons this has increased the figure from just above average to just below top quartile. This reflects the focus of helping tenants on lower incomes who are most at risk of fuel poverty as energy prices continue to rise through improvements to their properties and lifestyle advice. This investment will continue in 2021/22 with £1.1m allocated for new energy efficient boilers and £1.5m for new windows and doors.

8.3 Other improvements include £1.4m for external works including roofs, chimneys and rainwater goods, £0.8m for new kitchens, bathrooms, showers and rewiring, and £0.8m for a new warden call system for sheltered blocks. All these improvements are part of planned investment programmes with the aim of bridging the quality gap where possible between existing and new homes.

8.4 Investment in compliance remains a high priority for the 2021/22 budget, ensuring new regulations and requirements are met and customers continue to feel safe in their homes.

8.5 For gas safety CBH will continue to follow robust, externally validated access procedures which include seeking injunctions, with forced access where necessary. Performance in this area is strong and whilst 'out of date' figures increased in early 2020/21 due to the COVID-19 lockdown, as seen across the sector, this has been managed back to pre-lockdown performance (99.7%) and will be maintained in 2021/22.

8.6 All Fire Risk Assessments are up to date with an established programme to deliver on recommendations. A new contract has been procured for 2021/22 to undertake more rigorous fire risk assessments on sheltered and higher risk general needs schemes and this will then be extended to all general needs properties. The fire door renewal programme is in place, upgrading to current standards with certified fire doors, and general needs blocks are being upgraded by installation of emergency lighting.

8.7 All non-domestic areas have up to date asbestos surveys which are regularly reviewed and updated. External review and validation of our asbestos management and associated recommendations will shape the procurement of new arrangements in 2021/22 for both

asbestos surveying and remediation to ensure best practice and best value.

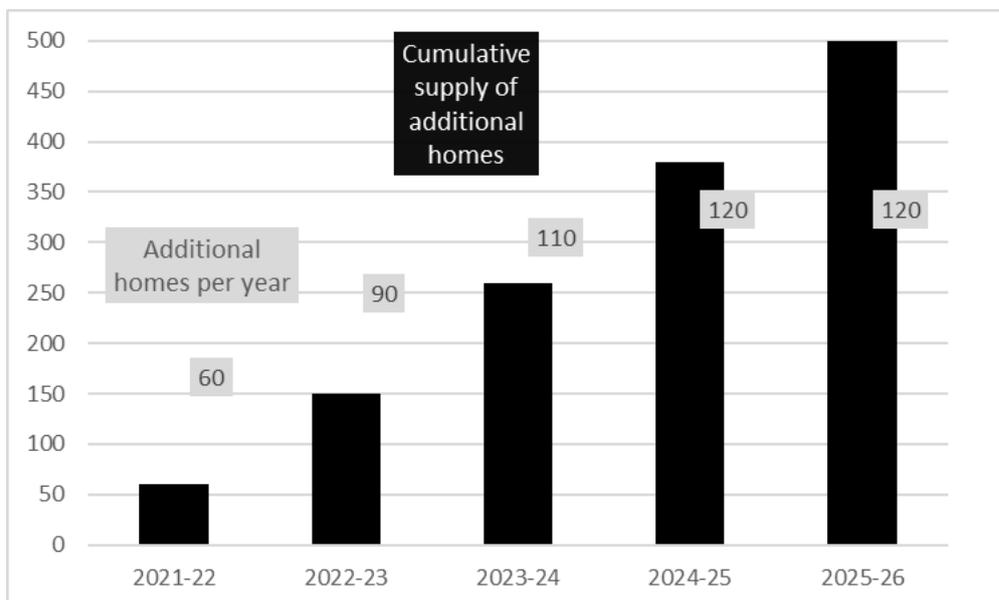
9. Climate Emergency Response

- 9.1** On 9 July 2019, Cheltenham Borough Council declared a 'Climate Emergency' and committed to become a net zero carbon council and borough by 2030. To help the council understand the actions that would be needed to address the climate emergency a 'Carbon Neutral Cheltenham' report was commissioned, which was approved in October 2019. The report, 'Carbon Neutral Cheltenham: Leadership through Stewardship', set out the baseline carbon emissions for the council and the borough and a roadmap to achieving net zero carbon by 2030.
- 9.2** As part of this roadmap an enabling fund of £0.5m has been set aside in the budget to pilot retrofit schemes on existing homes to provide exemplars for different build types and gain experience of using different technologies and components to significantly improve the energy efficiency of homes.
- 9.3** As part of the Council's new supply programme, work will continue next year on identifying a suitable new build site to plan, design and then build the Council's first carbon zero homes over the next three years as part of transitioning our new homes standard and setting a benchmark for delivery over the next ten years.
- 9.4** In addition to these capital projects, funds have been earmarked within the HRA revenue budget to trial a number of new hybrid vans for CBH's repairs operatives and part support two staff posts within CBC which will focus on planning and starting to deliver the Council's carbon neutral strategy.

10. Investment in New Supply

- 10.1** Along with the carbon neutral agenda, the supply of additional homes is a key priority for the Council. The current level of affordable delivery is not sufficient to meet current and future need and therefore, with the ability to access borrowing at low cost in the HRA, plans are being put in place to significantly increase the supply of new homes for people across Cheltenham.
- 10.2** The Council and CBH are working in partnership to facilitate the investment of £180m in quality homes and thriving communities for Cheltenham across multiple tenures including affordable and private and through multiple opportunities including the Golden Valley project, other land led schemes and acquisitions. This will support the wider housing strategy of the council in meeting future housing needs for Cheltenham.
- 10.3** As part of this investment, the HRA budget for 2021/22 includes £15m for additional affordable homes and when combined with projections for the following two years totals £65m for new supply.
- 10.4** In 2019/20 27 additional homes were acquired within the HRA; in the current year 30 additional homes are expected to be added to the housing stock including 8 new 2-bed homes at the Holy Name Hall site on Pennine Road which completed in December 2020.

10.5 A range of affordable tenures will be provided with homes developed for social rent, affordable rent and shared ownership. The mix and number will be dependent on the financial viability of each site, but an emphasis will be placed on affordability. This growth in supply is part of the Council's aim to deliver 500 additional affordable homes over 5 years.



10.6 Complementing the supply of affordable homes in the HRA, CBH will continue to progress the delivery of private rented homes (PRS) in 2021/22 with a target of 65 additional homes within 3 years. The first acquisition, which will deliver 13 new market rented homes, was completed in early December 2020.

11. Funding and Financial Viability

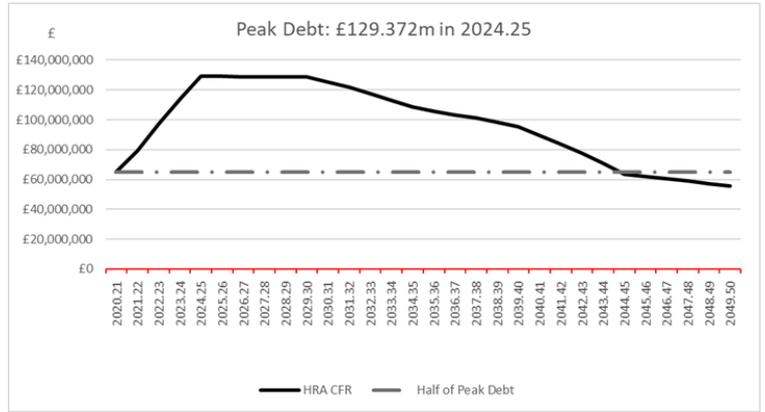
11.1 The significant level of capital investment proposed within this report will be financed by a combination of borrowing, grant funding, shared ownership sales and capital receipts. Careful management and monitoring of this investment and related financing will be maintained to ensure that the HRA remains financially viable for the long term. To this end the assumptions and plans identified in the 2021/22 budget and the projections for the following 2 years have been included in the updated 30-year HRA Financial Model to ensure long term viability.

11.2 Long term assumptions used in the model include: -

- CPI at the Government target rate of 2%
- Rent increases at CPI + 1% per annum to March 2025 then reducing to CPI thereafter (next review of Government rent policy due April 2025)
- Borrowing rates at 3% per annum over the long term
- Stock sales through RTB at 20 per annum
- Cost inflation at CPI
- A refreshed assessment of the 30-year need to spend on repairs and component replacement

11.3 The following parameters are used to ensure financial viability in the longer term: -

- the ability to deliver the capital programme on existing homes
- the HRA is able to repay debt – as shown in the graph opposite with debt in year 30 less than half of peak debt
- HRA reserves do not fall below a contingency level
- there is sufficient and growing interest cover



11.4 This 30-year model is maintained and updated annually by CBH to ensure that the HRA retains capacity for further investment in programmes as required including Carbon Neutrality and the Golden Valley project. Careful monitoring ensures that the scale and pace of delivery does not risk long term viability.

12. Consultation process

12.1 The 2021/22 draft budget proposals have been reviewed by the CBH Board and no other comments have been received.

Report author	Stafford Cruse, Interim Executive Director (Finance and Resources), Cheltenham Borough Homes Tel. 07721 879841 e-mail address: <i>stafford.cruse@cbh.org</i>
Appendices	<ol style="list-style-type: none"> 1. Risk Assessment 2. HRA Operating Account 3. Major Repairs Reserve and HRA Capital Programme (summary) 4. HRA Capital Programme (detail) 5. CBH – who we are, what we do, why we do it
Background information	<ol style="list-style-type: none"> 1. HRA 30-year Financial Plan 2. CBH Budgets and Plans 3. CBC Place Strategy

The risk				Original risk score (impact x likelihood)			Managing risk				
Risk ref.	Risk description	Risk Owner	Date raised	I	L	Score	Control	Action	Deadline	Responsible officer	Transferred to risk register
1.01	If the external policy environment remains volatile this may impact the economic operating environment and future funding of the HRA	Tim Atkins	December 2019	4	3	12	R	Policy changes are monitored closely and the impacts understood and mitigated where there is a significant impact on the HRA (such as the four year rent reduction policy). A 30 year financial plan is maintained, updated and stress tested regularly to ensure the HRA is financially viable over the long term	Mar 2022	CBH through management agreement	
1.02	If welfare reforms have a greater impact on tenants than anticipated and planned for, it may increase the level of arrears for the HRA and impact on vulnerable families	Tim Atkins	December 2012	3	3	9	R	The HRA budget includes specific resources to control rent arrears and support tenants through Welfare Reform/Universal Credit. This has been successful in mitigating the impact so far.	Mar 2022	CBH through management agreement	
1.03	If void rent loss is higher than estimated it will impact on assumed rent income in the HRA	Tim Atkins	December 2012	3	2	6	R	Demand for social housing remains high and is anticipated to increase in the medium term, with a significant waiting list and short re-let times. Quality of homes needs to be maintained and changes in void levels monitored.	Mar 2022	CBH through management agreement	
1.04	If there are insufficient resources to deliver planned maintenance to existing stock or meet additional H&S compliance requirements,	Tim Atkins	December 2019	4	3	12	R	Robust stock condition data and compliance data is maintained informing future capital spend and compliance requirements. Planned maintenance	Mar 2022	CBH through management agreement	

	then homes may become non decent or there may be an increase in void loss							cost data is externally validated. Procurement best practice is followed with continuing contract management. A 30 year financial plan is maintained, updated and stress tested regularly to ensure the HRA is financially viable over the long term			
1.05	If the demand for reactive repairs increases there may be insufficient budget to meet demand	Tim Atkins	December 2012	4	2	8	R	The planned maintenance programme for existing stock is delivered each year. A 30 year financial plan is maintained, updated and stress tested regularly to ensure the HRA is financially viable over the long term. Major peril to the stock is fire which is covered by appropriate insurance.	Mar 2022	CBH through management agreement	
1.06	If the Carbon Neutral programme is not carefully planned and delivered there may be insufficient resources to deliver existing maintenance programmes and services	Tim Atkins	December 2019	4	3	12	R	Resources have been set aside to conduct planning and viability work. This will be followed by work to create retrofit exemplars for both existing and new build stock, providing a benchmark for a delivery programme. A 30 year financial plan is maintained, updated and stress tested regularly to ensure the HRA is financially viable over the long term	Mar 2022	CBC/CBH through partnership working	
1.07	If there are insufficient new supply opportunities (land/acquisitions) or resources (including funding such as grants	Tim Atkins	December 2019	3	2	6	R	Internal resources are being expanded to identify and deliver on new supply opportunities. Close partnership working	Mar 2022	CBC/CBH via Strategic Housing Delivery Group, Council Member	

	and borrowing) the ambitious targets for net new supply will not be achieved							between and CBC and CBH and also with Homes England is maintained. A 30 year financial plan is maintained, updated and stress tested regularly to ensure the HRA is financially viable over the long term		Working Group, Operational Working Group	
1.08	If the capital receipts held from RTB sales under the retention agreement with MHCLG are not used within 3 years of receipt they are repayable with interest to the Government	Tim Atkins	December 2013	3	1	3	R	The acquisition programme is continuing at a level which is adequate to use receipts before they would be repayable. This position is regularly monitored.	Mar 2022	CBC/CBH via the Operational Working Group	
1.09	If the impact of the COVID 19 pandemic continues in the medium term this may cause further operating and financial restraints	Tim Atkins	December 2020	4	3	12	R	Government advice will be followed with adaptations to service delivery as required. A 30 year financial plan is maintained, updated and stress tested regularly to ensure the HRA is financially viable over the long term	Mar 2022	CBH through management agreement	

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HRA OPERATING ACCOUNT

	2020/21		2021/22	2022/23	2023/24
	Original	Forecast	Estimate	Projections	
	£	£	£	£	£
EXPENDITURE					
General & Special Management	2,237,900	2,581,700	2,253,900	2,209,100	2,270,500
ALMO Management Fee	5,503,000	5,503,000	5,503,000	5,558,000	5,613,600
Rents, Rates, Taxes and Other Charges	69,600	69,600	69,600	69,600	69,600
Repairs & Maintenance	3,982,000	3,718,400	4,481,000	4,389,000	4,472,000
Provision for Bad Debts	237,000	260,000	292,000	304,000	322,000
Interest Payable	2,151,700	1,814,200	2,034,600	2,442,000	2,938,300
Depreciation of Dwellings	4,690,000	4,790,800	4,898,000	5,036,500	5,223,200
Depreciation of Other Assets	305,300	328,200	328,700	348,200	367,000
Debt Management Expenses	88,200	88,200	89,100	90,000	90,900
Covid Costs	0	60,000	0	0	0
TOTAL	19,264,700	19,214,100	19,949,900	20,446,400	21,367,100
INCOME					
Dwelling Rents	18,969,100	18,974,000	19,466,800	20,279,800	21,481,000
Non Dwelling Rents	483,900	474,700	502,000	508,200	514,600
Charges for Services and Facilities	892,100	897,600	908,700	926,800	947,300
Feed in Tariff from PV Installations	240,300	242,000	245,600	253,000	260,600
TOTAL	20,585,400	20,588,300	21,123,100	21,967,800	23,203,500
NET INCOME FROM SERVICES	1,320,700	1,374,200	1,173,200	1,521,400	1,836,400
Interest Receivable	29,700	75,200	23,100	23,100	23,100
NET OPERATING SURPLUS	1,350,400	1,449,400	1,196,300	1,544,500	1,859,500
Appropriations					
Revenue Contributions to Capital	-1,350,400	-7,018,900	-1,196,300	-1,544,500	-1,859,500
Net Increase/(Decrease) in reserves	0	-5,569,500	0	0	0
Revenue Reserve brought forward	1,500,000	7,069,500	1,500,000	1,500,000	1,500,000
Revenue Reserve carried forward	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000

Average Social Rent:-					
Increase 1st April			1.50%	3.00%	3.00%
48 wk		88.02	89.34	92.02	94.78
52 wk		81.25	82.47	84.94	87.49
Average stock		4,388	4,379	4,401	4,424
Average Affordable Rent:-					
Increase 1st April			1.50%	3.00%	3.00%
48 wk		139.41	144.14	144.94	146.21
52 wk		128.68	133.06	133.79	134.96
(nb average rents also reflect changes to stock mix following new build completions/market purchases)					
Average stock		88	116	151	198

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MAJOR REPAIRS RESERVE

	2020/21		2021/22	2022/23	2023/24
	Original	Forecast	Estimate	Projections	
	£	£	£	£	£
Balance brought forward	-	-	-	-	-
Depreciation of Dwellings	4,690,000	4,790,800	4,898,000	5,036,500	5,223,200
Depreciation of Other Assets	305,300	328,200	328,700	348,200	367,000
	4,995,300	5,119,000	5,226,700	5,384,700	5,590,200
Used to fund Capital Programme	-4,995,300	-5,119,000	-5,226,700	-5,384,700	-5,590,200
Balance carried forward	-	-	-	-	-

HRA CAPITAL PROGRAMME (SUMMARY)

	2020/21		2021/22	2022/23	2023/24
	Original	Forecast	Estimate	Projections	
	£	£	£	£	£
EXPENDITURE					
EXISTING STOCK					
Property Improvements & Major Repairs	9,516,000	7,687,500	8,846,000	6,459,000	6,065,000
Adaptations for the Disabled	500,000	400,000	500,000	500,000	500,000
Environmental Works (Tenant Selection)	10,000	10,000	10,000	10,000	10,000
Repurchase of Shared Ownership Dwellings	50,000	50,000	50,000	50,000	50,000
	10,076,000	8,147,500	9,406,000	7,019,000	6,625,000
NEW BUILD & ACQUISITIONS	20,000,000	10,746,800	15,000,000	25,000,000	25,000,000
TOTAL	30,076,000	18,894,300	24,406,000	32,019,000	31,625,000
FINANCING					
Capital Receipts	1,346,000	1,614,000	1,401,000	1,311,000	1,311,000
HRA Revenue Contribution	1,350,400	7,018,900	1,196,300	1,544,500	1,859,500
Leaseholder Recharges	300,000	300,000	300,000	300,000	300,000
Major Repairs Reserve	4,995,300	5,119,000	5,226,700	5,384,700	5,590,200
Grants & Shared Ownership Sales	3,685,000	2,037,600	2,687,400	4,388,600	1,850,500
Borrowing	18,399,300	2,804,800	13,594,600	19,090,200	20,713,800
TOTAL	30,076,000	18,894,300	24,406,000	32,019,000	31,625,000

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HRA CAPITAL PROGRAMME (DETAIL)

PROPERTY IMPROVEMENT & MAJOR WORKS	2020/21	2021/22	2022/23	2023/24
	£	£	£	£
External Improvements	1,184,000	1,452,000	1,472,000	1,008,000
Internal Improvements	554,500	791,000	828,000	1,452,000
Paths, Fences & Walls	247,000	741,000	740,000	365,000
Sustainability - Enabling Fund	58,600	300,000	200,000	0
Renewal of Heating Systems	682,400	1,124,000	893,000	994,000
Major Refurbishment to Void Properties	545,500	680,000	550,000	550,000
Windows & Doors	1,934,400	1,471,000	530,000	30,000
Asbestos	250,000	175,000	170,000	170,000
Sheltered Accommodation	26,400	175,000	80,000	50,000
Door Entry Schemes	308,700	0	0	0
Structural Works	35,000	30,000	30,000	30,000
Communal Lighting	793,200	44,000	56,000	44,000
Fire Protection	282,600	150,000	150,000	150,000
Lifts	26,500	175,000	15,000	270,000
Non Traditional Homes	700	0	0	0
Garage Improvements	25,000	25,000	25,000	25,000
Warden Call Upgrade	0	800,000	0	0
Concrete Repairs	20,000	0	0	200,000
CBH Programme Fee	713,000	713,000	720,000	727,000
TOTAL BUDGET FOR EXISTING PROPERTIES	7,687,500	8,846,000	6,459,000	6,065,000

NEW BUILD & ACQUISITIONS	2020/21	2021/22	2022/23	2023/24
	£	£	£	£
NEW BUILD (APPROVED)				
Monkscroft Villas	2,692,700	384,400	0	0
Pennine Road	671,000	0	0	0
S106 Acquisitions	431,100	1,116,200	4,797,200	1,367,100
MARKET PURCHASE	3,731,600	3,036,000	3,036,000	3,036,000
NEW SCHEMES	3,220,400	10,463,400	17,166,800	20,596,900
TOTAL BUDGET FOR NEW BUILD & ACQUISITIONS	10,746,800	15,000,000	25,000,000	25,000,000

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CHELTENHAM BOROUGH HOMES

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WHO WE ARE

WHAT WE DO

WHY WE DO IT

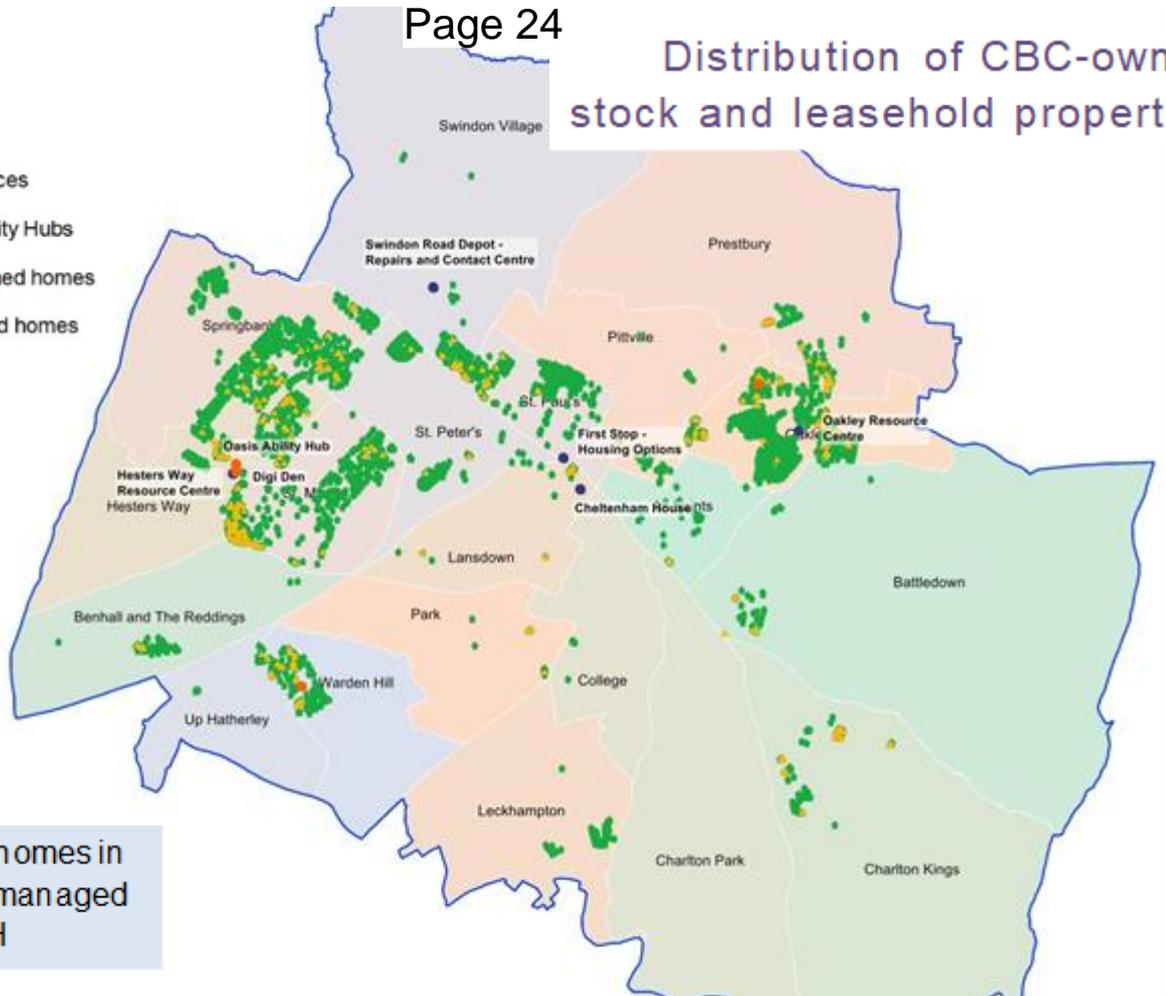


JANUARY 2021
www.cbh.org |



Distribution of CBC-owned stock and leasehold properties

- Legend:**
- CBH Offices
 - Community Hubs
 - 🏠 CBC-owned homes
 - ▲ Leasehold homes



Almost 1 in 10 homes in Cheltenham is managed by CBH

3,970





"Wow, what unprecedented and challenging times we all find ourselves in. Despite the immense challenges we have all faced (and are still facing), I did not hesitate to accept the role of Interim CEO, when offered earlier in 2020. It is an honour to lead such a wonderful and caring organisation, and the decision was made even easier knowing the amazing people we have working for us.

People are the beating heart of CBH, whether they are customers or colleagues. Our colleagues are **professional, committed** and are **trusted and valued** by our customers because we always **see the person and not a tenancy** and are willing to go the extra mile. Our customers **have a major say in shaping the services** they receive, listening to and acting on customers' feedback means we continue to provide excellent services and develop in ways to **make a difference to the lives of people and families.**

Our future is really exciting: building on the solid platform of excellent people, strong performance and high satisfaction levels, and the recent external review which validated CBH as **a strong and valued partner**, we will continue to **grow the CBH offer**. Working closely with CBC we will understand how best to build on our existing partnership to do even more for our customers and communities **and support the wider aims for Cheltenham.**

We have a fantastic opportunity to enhance our collaboration with CBC and continue to support **the economic recovery in Cheltenham.** A key element of this recovery will be driven by an **increase in the supply of new homes:** as part of the council's **£180m housing investment** we will deliver a range of high-quality affordable homes across a variety of tenures. In addition, we will support the council in achieving their **target of carbon neutrality by 2030**, and will continue to modernise our services, increasing their efficiency and **ensuring we meet customers' needs.**

Our plans provide us with clarity and the focus to deliver this whilst also **meeting the challenges emerging** in the housing sector, including the Building Safety White Paper and Social Housing White Paper, both of which will usher in a period of **significant change and challenge** across the whole sector.

CBH already **delivers strong services and changes lives for the better**, but I am excited by the potential for us to do **even more** and I am confident that CBH colleagues, working together with CBC colleagues, will really **deliver on the aspiration to make Cheltenham a place where everyone thrives."**



Our message is simple

With well looked after, supported colleagues **Page 26** clear focus on delivering for customers, providing **great homes**, and **building stronger communities**, we will help to deliver the wider aims for a Cheltenham **where everyone thrives**.

We are providing Great Homes by:



Supplying more homes

In partnership with CBC, we have ambitious plans to supply more high-quality homes for Cheltenham across a variety of tenures, including affordable and private rented homes, whilst exploring the potential for outright sale. We have a growing pipeline of new homes, are starting to plan two regeneration schemes to improve the quality of life for residents and will continue to support the Golden Valley development.



Carbon Neutral focus

We are focussed on playing a key role in supporting the council to achieve its 2030 Carbon Neutral goal, by developing a strategy that invests appropriately in the new and existing homes we manage, to make them more energy efficient whilst maintaining long term viability of the HRA. This work will go beyond the physical homes and support changed behaviours of tenants and colleagues alike, in addition to positively impacting upon the sustainability of all aspects of our current operations.



Enhanced quality standard for homes

Our desire to narrow the gap between new and existing homes is driving us to develop an enhanced quality standard that means homes are safe and secure, that takes into account measures to support the Carbon Neutral agenda and improves communal areas in sheltered schemes. We will understand and meet the emerging requirements around building and fire safety and ensure compliance across the stock.



We are building Stronger Communities by:

Prioritising customer service

This is our top priority, and we will ensure that we continue to listen to and act on customer feedback, enhance access to services by improving our digital offer and make best use of the data we hold to tailor our services to meet need whilst meeting the challenges that the Government Social Housing White Paper sets out.



Helping neighbourhoods thrive through partnership working

We will continue to work proactively and collaboratively with local partners, including CBC, to help direct resources to the right place at the right time. These services focus on the person, not the tenancy and provide people with the skills, opportunities, and resilience to improve their quality of life and tackle inequality.



Preventing homelessness and reducing rough sleeping

Following the impact of the 'everyone in' project during the summer we will continue to develop a more proactive role, helping people and families secure and sustain a place they can call home for the long term. Working with local partners we will collaborate to provide more holistic solutions to prevent homelessness. The new Domestic Abuse Interventions role will co-ordinate support for victims with complex needs across the county.

We are delivering this with Inspired People by:



Delivering our People Plan:

We will retain and recruit talented people who share our values and passion for people. We will offer development and training opportunities for all and support managers to maintain a positive culture that puts the mental health and wellbeing of people first whilst enabling innovation and delivery.



Enhancing our operations

Following the successful investment in our IT infrastructure and housing management software our colleagues will be refining how we work to unlock the full potential in these to get the best outcomes for our customers. This will make it easier for customers to access services, particularly online, to shape those services and receive them in more efficient and effective ways.



Developing our accommodation

The world has changed a lot over the past year, and we are re-visiting our accommodation needs to reflect this. We will align our thoughts with CBC and ensure decisions are right for our customers and colleagues in delivering a solution which is flexible, a 'safe place', supports collaboration and creativity, and delivers a cost saving to the HRA.

What we do – delivering added value

We operate within the most deprived communities across Cheltenham. Our customers tell us what is important to them and with our knowledge of national and local pressures we provide **enhanced services** that make a **positive difference to people's lives**. We see the person not the tenancy, and our neighbourly approach and drive to go the extra mile enables people to thrive and create stronger, sustainable communities.

We deliver advice for people dealing with **benefits and money issues**; support people to **find work and training** opportunities; provide hubs for and deliver **community activities**; provide **digital inclusion** opportunities; work closely with **local schools** to help students to remain in mainstream education; and support local partners to help people start up their own businesses through the **'STRIVE' project**.



We are passionate about reducing isolation and increasing resilience within our communities. Last year we teamed up with other community organisations to lead a successful pilot project aimed at tackling the impact of **Adverse Child Experiences (ACEs)** within our communities. This includes working with young people to provide them with the help they needed to return to education following long periods of time away from school. We provide more opportunities for a better quality of life, our **Help2** project is an example of this and was set up by our colleagues to help people going through significant hardship. We also help people to maintain and stay in their homes and work with them to identify and engage with the right support. Our Housing Interventions Officer provides support to the most vulnerable households, helping them secure a long-term home that they can sustain.

This has never been more important than during the current pandemic, and we have continued to stay in contact with communities and people of all ages by adapting services to be delivered remotely.

- Online, live advice for people dealing with benefit and money issues
- Virtual support for people trying to find work and training opportunities
- Weekly live interactive sessions via our community pages on Facebook with free packs delivered to their door to learn recipe and crafts to relieve isolation

When restrictions eased, our **popular allotment scheme** brought people together in a safe, COVID secure way, helping those who felt isolated by teaming up with local partners to help those affected by these unusual times.

We have also **enhanced our digital offer** to customers so they can access services online if they choose to, providing us with more time and resource to focus on our most vulnerable customers.

Examples of outcomes in 2019/20

Building and maintaining homes that support strong, sustainable communities, and providing modern, efficient services that meet the needs of our customers

Over **5,000**



homes owned and managed

373

energy efficient boilers installed



average of **19** days to re-let



27 homes acquired on behalf of CBC from the open market - making good use of money received from properties sold under the Right to Buy scheme



37

non-traditional Cornish homes upgraded to be more energy efficient



99.6% of **11,200**

emergency, urgent and routine repairs completed on time



81%

satisfied with the repairs and maintenance service



£15m

Invested in new homes programme during 2019 /20

In year 4 of a 6 year Windows and Doors programme:

1,535



new windows and doors fitted



99.6% homes

meet decent standard end of 2019/20



only **0.6%**

of rental income lost to empty homes



current tenant arrears low at just

3.1%

of rental income



85% of tenants happy with the quality of their home



93%

of people thought their rent was value for money

Examples of outcomes in 2019/20

Building and maintaining homes that support strong, sustainable communities, and providing modern, efficient services that meet the needs of our customers



fun activities delivered alongside our local partners to bring people together



400

families housed in Cheltenham through Homeseeker Plus

4,576



homes visited in 2019/20 providing advice and support

600

families provided with assistance to prevent them from losing their homes



1,968



people supported across Cheltenham - reducing isolation



of tenants feel safe in their homes

45,000

calls handled

92%

answered within 60 seconds



Secured additional benefits of over



£1m

for tenants struggling to deal with changes to benefits and/or who were facing financial difficulties

90% of tenants are satisfied with CBH



Helped



£10.6m



of social value delivered, equivalent to **£30** of social value per **£1** invested*



1,061

face to face meetings



Housing options secured **£1.5m**

in additional benefits we helped families claim



97%

satisfaction from Employability Skills attendees



99%

satisfaction from work Club attendees

* Outcomes and community impact are measured through HACT's Social Value model

Why we do it

Our people are at the heart of what we do, **we care about people, their families, and the communities they live in.** Below is a selection of comments from our customers:

Thank you so very, very much for the help and support you have given me throughout what has been a very difficult period in my life"

CBH Benefit and Money Advice Customer

I feel more confident about getting into work"

CBH Employment and Initiatives Customer

Daunting as first house on my own but everything's lovely and the houses are great

CBH Tenant

I first came across the Facebook Lives run by CBH in the Summer when they delivered crafting packs along with video tutorials. This was one of the many lifesavers for me when I had the kids at home during the first lockdown.

CBH Volunteer

Overall really happy with how everything has gone and the house itself is lovely'

CBH Tenant

CBH has really helped my client out during the current COVID situation. She is anxious in general and the team really made her feel relaxed.

CBH Partner



Why we do it – People come first

Every quarter we carry out a telephone survey to get a better idea of how we are doing. The feedback from customers plays a crucial role in helping us improve our services in ways that meet our customers' needs and support those people who need it the most.

Insight gained from our customers led to the redesign of our Independent Living Schemes, so each site now has its own designated Housing Support Officer, to make it easier to maintain contact and provide support and guidance. The responses received have also shaped our approach to frontline customer contact, leading to significantly reduced call waiting times for tenants with **92%** of calls now answered within **60** seconds.



Demonstrating excellent customer services at the right cost is crucial and ensures that CBH is delivering value for money (VFM); it is about understanding the need to spend and managing that effectively to maintain strong core services and continue to achieve positive change and outcomes for our customers. This ensures that the rent that is paid into the Housing Revenue Account (HRA) enables us to:



We set clear budgets and targets every year and monitor closely how we are doing throughout the year to make sure we spend money in the best way to maximise the delivery of the services needed. CBH does not make a profit, any surplus is re-invested back into providing services, maintaining existing homes and supplying new homes.

Providing value for money (VFM)

Ensuring our services are value for money is important to us and so we **regularly assess our satisfaction, performance, and costs with a comparable peer group** in the housing sector. The following indicators are sourced directly from an external third party's tried and tested benchmarking model that is widely used across the sector. The infographics show which quartile we are in, in the top right corner (1 = top 25%, 2 = top 50%, and so on), and our current performance. Our approach is focussed on investing in an informed and appropriate way and obtaining the right balance across these three areas for the benefit of our customers.

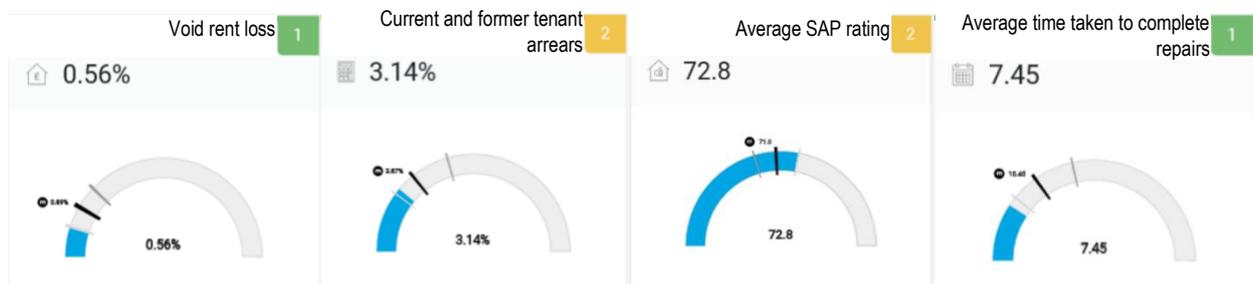
Satisfaction levels are very strong, suggesting that our services and how we operate are meeting the needs of our customers. This is a key part of our approach; we listen and then we act on feedback wherever possible.



In order to deliver more timely and more useful customer feedback a shorter, quarterly 'rolling' telephone survey was introduced for 2019/20. This approach provides a large amount of 'live' feedback direct from tenants. The insight this provides and feedback from customers informs our plans for the future. In this way we can continue to drive up levels of satisfaction, prioritise those areas most important to customers and shape them to meet needs and expectations.

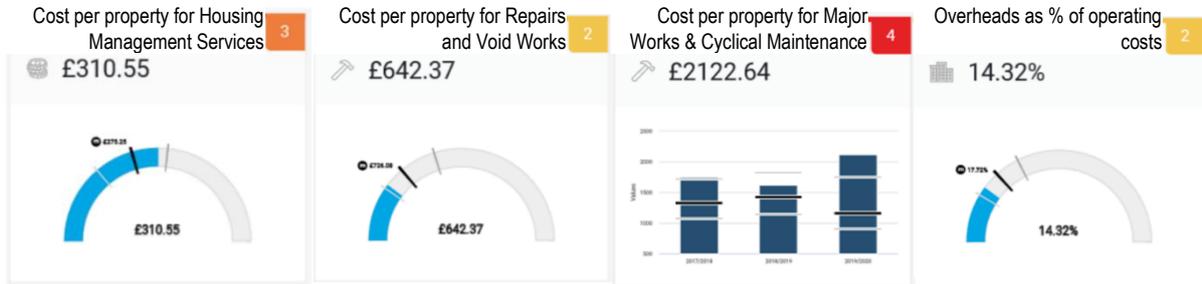
Performance is also strong, as shown by the indicators below, demonstrating that we are delivering high quality core landlord services. It is of particular note that the management of lettings and rent and arrears during a time of increasing pressure on tenants and CBH colleagues has remained better than average. Health and Safety has always been a priority for CBH, demonstrated by our sixth consecutive RoSPA Gold Award for H&S Management, ensuring effective management in this critical area.

Our planned programmes of investment in existing homes allow us to meet statutory compliance, improve energy performance and the quality of homes in ways that assist our customers and contribute to their satisfaction/quality of life. For example, this investment in homes has resulted in a SAP figure (an indicator of energy efficiency) that has increased to an above average level.



Our tenancy management team works to connect up support from other CBH teams and other local partners to achieve better outcomes for customers than would otherwise be the case. Our person-centred community-focussed approach supports CBC's aim to enable Cheltenham's communities to engage and thrive and support the most vulnerable to improve their quality of life.

This high level of satisfaction and performance comes from **investing appropriately in supporting strong communities** and therefore our costs for housing management services are higher than the peer group average. Effective neighbourhood and community investment, with the involvement of tenants, supports local aims led by CBC and which CBH is very well placed to help deliver.



Costs for major works and cyclical maintenance are **higher than average**. We maintain appropriate capital investment in existing homes, based on up-to-date data sourced from our stock surveys, **enabling us to maintain safe, and high-quality homes**. The level of investment will continue reflecting the increase in some aspects of major work (e.g., windows and doors and showers) and significant investment in non-traditional build properties. Costs for **responsive repair and void work and our overheads** as a percentage of operating costs are **lower than average** when compared with our peers.

We believe that the services which we deliver on behalf of CBC are value for money. We will continue to monitor and balance the three elements of VFM whilst seeking opportunities to become more efficient, find cost savings and free up further resources in the HRA for investment in services, existing homes, and new homes. CBH is uniquely positioned in Cheltenham, a trusted and valued presence in the homes and communities where there is the potential to make a huge positive difference to the lives of thousands of people and families. CBH is a catalyst for positive change, working closely and successfully with other local agencies to that end.

For further information about the contents of
this report please contact:
business.support@cbh.org

| www.cbh.org |   



Great
Homes



Stronger
Communities



Inspired
People