

Cheltenham Borough Council Cabinet Housing Committee

Meeting date: 15 January 2025

Meeting time: 6.00 pm

Meeting venue: Council Chamber - Municipal Offices

Membership:

Councillor Flo Clucas, Councillor Jan Foster, Councillor Richard Pineger, Councillor Julian Tooke and Councillor Suzanne Williams

Ian Mason (Tenant Representative), Bozena Tarnawska (Leaseholder Representative) and Agnieszka Wisniewska (Tenant Representative)

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- 1 Apologies**
- 2 Declarations of interest**
- 3 Public and Member Questions**
- 4 Minutes of the last meeting (Pages 3 - 10)**
- 5 Property Compliance Performance and stock condition project update (Pages 11 - 30)**
- 6 Consumer Standards Improvement Programme (Pages 31 - 48)**
- 7 Draft HRA budgets and performance targets 2025-2026 (Pages 49 - 76)**
- 8 Updates from the Tenant and Leaseholder Panels (Pages 77 - 78)**
- 9 Review of the Housing Committee Forward Plan (Pages 79 - 82)**
- 10 Items to be referred to Cabinet**
- 11 Briefing Note - Housing Sector Insight (Pages 83 - 92)**

Cabinet Housing Committee Minutes

Meeting date: 13 November 2024

Present:

Councillors:

Flo Clucas, Jan Foster, Richard Pineger and Suzanne Williams

Cooptees:

Ian Mason, Bozena Tarnawska and Agnieszka Wisniewska

Also in attendance:

Vicky Day (Head of Technical and Investment), Gareth Edmundson (Chief Executive), Claire Hughes (Director of Governance and Customer Services and Monitoring Officer), Paul Leo (Interim Director Housing Transformation) and Caroline Walker (Director of Housing, Customer and Community Services)

1 Apologies

Apologies were received from Councillor Tooke.

2 Declarations of interest

There were none.

3 Public and Member Questions

There were none.

4 Minutes of the last meeting

RESOLVED (unanimously) THAT

The minutes of the meeting held on 25 September 2024 were signed as a correct record.

5 CEO Briefing (Verbal)

Objective: An update from the Chief Executive on key issues which may be of interest to the Cabinet Housing Committee.

The Chief Executive addressed the Committee and explained that following the previous meeting tenants had been informed that a self-referral was being made to the Regulator of Social Housing (RSH) in relation to property and compliance with the Safety and Quality Consumer Standard. The RSH has now responded to the self-referral and are satisfied that matters are improving and under control, so they will be taking no further action and making no intervention at the current time. He emphasised that this does not change the organisational focus on driving improvements to health and safety, the ongoing progression of stock condition surveys, and ensuring compliance with the Consumer Standards to ensure we are prepared for our In Depth Assessment (IDA). The Chief Executive explained that the Consumer Standard Programme Board had met for the first time earlier in the day and approved the initiation documents to move forwards. He confirmed that this Board was comprised of Officers and Members, including the Cabinet Member for Housing and Customer Services, and would provide oversight of the Improvement Programme with progress reported to the Cabinet Housing Committee.

The Chief Executive highlighted that the council have advertised for a key senior appointment for the Director of Housing – Investment, Repairs and Decarbonisation and recruitment was in progress. He congratulated Caroline Walker on her appointment as Director of Housing – Customer and Community Services.

The Chief Executive explained that during the initial transfer of housing back into the council a decision had been taken to not remove Cheltenham Borough Homes (CBH) branding immediately, to provide reassurance and demonstrate that a safe transition was being managed. Housing will now more noticeably use CBC branding in a meaningful way in tenant facing processes, particularly through communication with tenants. He highlighted that this will not be an immediate change but will take time. The Chief Executive that the council will also be starting to phase out old CBH email addresses to signal that we are now one organisation and resolve issues with operating two separate servers.

The Committee's discussion raised the following points:

- Ensuring that tenant and leaseholder voices are properly heard will be central to our approach to resolving health and safety and other issues. The tenant and leaseholder panel will provide the primary forum for this engagement and feedback, but we will also be continuing to challenge ourselves on how we learn lessons from complaints, how we respond when things do not go right, and exploring the ways that we can demonstrate that we are listening and responding to tenants. This will be an ongoing process and the Cabinet Housing Committee will play an important role in identifying and driving improvements on how we involve tenants and leaseholders.
- The RSH have not taken a prescriptive approach to compliance with the Consumer Standards except where there are clear legal requirements. Whilst

policies and procedures have been moved into CBC as part of the transition, it will be important to take time to review these policies and procedures fully as part of a programme over time. This will enable us to identify and agree how compliance with the Consumer Standards will look for CBC.

6 Property Compliance Performance and stock condition project update

Objective: To provide the Committee with an understanding of our property compliance status and the planned improvements needed to address areas of non-compliance.

The Head of Technical and Investment introduced the report and explained that a supplement had been provided on the 11 November to provide the Committee with up-to-date property compliance key performance indications (KPIs) up to the end of October. She highlighted that these showed an improved position from the last report. She noted that 119 fire actions were outstanding which will primarily be resolved once two contracts are brought online. The Head of Technical and Investment confirmed that stock condition surveys are now live and 155 had been completed, evidenced and will be quality checked. She explained that progress is escalating as initial issues have been resolved. Category 1 and 2 issues are being reported to the government's housing health and safety rating system (HHSRS).

The Committee's discussion raised the following points:

- Rand Associates are expected to have completed 20% of surveys, including a stratified sample across the stock, by February 2025. This will enable the team to extrapolate issues across the stock and identify areas of priority whilst the remaining surveys are undertaken.
- 62 properties have capped gas as of the end of October. All tenants within these properties have been contacted since the last Cabinet Housing Committee meeting to discuss their circumstances. In the majority of cases the tenants have chosen to have gas capped to avoid paying standing charges. Tenants have been referred to the Benefit and Money Advice team to aid them in accessing available support, have been informed they can request to have their gas uncapped at any point, and it has been agreed with them that they will be contacted quarterly to check their situation and wellbeing.
- Within the KPI report there are a number of unknowns listed against overdue electrical remedials and overdue asbestos issues. Whilst actions identified through inspections are managed through our repairs system currently we cannot evidence through our existing systems the links between these repairs, the inspection actions and completions. We are investigating how to build that information into our systems or the systems of contractors to ensure this reporting is available in the future.
- Approval of the Asbestos Survey and Remediation contract was received from the Cabinet Member Finance and Assets.
- Where a gas component impacts a number of individual properties within a block, this is reported per component within the appendix under

Domestic/Commercial LGSR but is reported by individual property impacted within the TSM for percentage of gas safety checks compliant.

- The Committee would benefit from more detail in relation to the specific details of outstanding high risk fire actions.
- Listed building planning applications have been submitted to address fire escape route actions. These have been given a high priority and it is not expected that there will be any issues.

7 Quarter 2 2024 - 25 Tenant Satisfaction Measures (TSM) Tracker Update

Objective: Feedback and insight from the quarter 2 phone surveys with tenants carried out on behalf of CBC by Acuity. These surveys provide our results for the perception-based Tenant Satisfaction Measures.

The Director of Housing – Customer and Community Services presented the report to the Committee and explained that feedback showed noticeable consistency from quarter 1 with high satisfaction for the time taken to complete repairs, keeping tenants informed and treating tenants fairly and with respect. She highlighted that listening and acting, cleaning and maintenance of communal areas, and the management of anti-social behaviour (ASB) and complaints remain lower scoring areas. Since the last meeting focus groups have been created with individuals who have experienced ASB to understand improvements that could be made to the process, customers who raised dissatisfaction around ASB without reporting have been contacted to encourage reporting and understand what barriers may have prevented reporting, and Comms colleagues are supporting with raising awareness with tenants. These activities are creating positive conversations with tenants and enabling mapping of ASB we were not previously aware of to create a richer picture of ASB at the current time. Reviews are also being carried out of the rotas, schedules and equipment of cleaning crews to improve efficiency of cleaning communal areas. A trades person has also been assigned to regularly survey blocks and a block survey form has been re-introduced to allow tenants to report issues in real time. Committee Members welcomed these developments.

8 Quarter 2 2024 - 25 Housing Complaints and Compliments Report

Objective: To provide an overview of housing related complaints and compliments from quarter 2, identifying key areas of dissatisfaction and areas for learning and service improvement.

The Director of Housing – Customer and Community Services presented the report to the Committee and highlighted that complaints had fallen from 67 in quarter 1 to 59 in quarter 2. She explained that a key focus of complaints in quarter 1 had been dissatisfaction with quality of work during repairs. A great deal of work and dialogue with the Repairs Team had seen complaints in this area fall from 21 complaints in quarter 1 to 12 complaints in quarter 2. The key area of focus in quarter 2 focuses on contractor related issues and poor communication with tenants. Time has been allocated across teams in early 2025 to address these issues. Communication will

also be considered during the development of a refreshed Customer Service Standard. The Tenant Panel have also been carrying out a scrutiny on the complaints handling process from a tenant perspective and a report on their findings is expected to be complete in December.

The Committee's discussion raised the following points:

- The learning framework is an extremely useful tool for the organisation. Providing tenants with direct compensation encourages them to use the CBC complaints process, benefits the tenants, avoids potential additional costs from litigation, and provides low-cost learning points that can be used to improve the service provided.

9 Fencing, Hedgerow & Boundary Policy

Objective: To review the policy for how the Council will address the repairs, maintenance and renewals of existing boundary fencing and respond to fencing issues raised by tenants.

The Director of Housing – Customer and Community Services presented the draft Fencing, Hedgerow and Boundary Policy to the Committee. She explained that this had been a major area for complaints earlier in the year as we were unable to evidence we were consistently responding to requests around fencing leading to dissatisfaction among tenants. She highlighted that the policy seeks to balance the budgetary restraints of the Housing Revenue Account (HRA) whilst ensuring tenants receive a fair and consistent response that reflects the importance of fencing in creating safe and manageable spaces. She explained that a pragmatic repairs first approach will be taken that includes recognition of the importance for maintaining hedging as a more natural and sustainable boundary that supports biodiversity, with projects developed to support vulnerable tenants to maintain biodiversity.

The Committee's discussion raised the following points:

- A number of specific issues with the maintenance of fences and hedges were raised, which will be followed up by teams following the meeting. The council offers their apologies to tenants that some repairs have been outstanding for a significant period.
- A capital budget of approximately £300k is in place annually for an ongoing programme of work around fencing, paths, and boundary walls. This sits alongside the repairs budget which will be used to manage day-to-day reactive repairs on fencing.
- Issues of tenant security are considered when prioritising repairs outside of scheduled programmes of work.
- It is significantly better from a biodiversity perspective to use native species of hedging rather than quicker growing privet and box hedges. However, this is a highly skilled area of work and can be difficult for tenants to maintain, leading to issues with pests. Without support in place many tenants would prefer to have hedging removed.

- Education opportunities should be provided to tenants to support them to maintain hedging themselves and understand the benefits that hedging provides, potentially in partnership with the Gloucestershire Wildlife Trust.
- Additional issues in managing hedging may occur where it has been planted by Highways rather than CBC.
- It was recommended that, with the approval of Cabinet the Policy is reviewed in a year rather than the standard four years, to allow improvements to be introduced.
- It was felt that the Policy does not place hedging on equal terms with fencing, if only fencing is paid for by the council.
- A cost benefit analysis of hedging vs. fencing should be carried out as part of the recommendation to Cabinet including consideration of lifespan of both.
- It was recommended that the climate assessment be reassessed before it is presented to Cabinet.
- Feedback from the Committee's review should be included within the report to Cabinet recommending the Policy.

RESOLVED (unanimously) THAT

The draft Fencing, Hedgerow & Boundary Policy is recommended to Cabinet for the adoption following consideration of the comments made by the Committee.

10 Strategic Housing Risk Register

Objective: To review the strategic risks relating to housing from the Council's Risk Register.

The Director of Governance and Customer Services introduced the report and explained that the risks included are at a strategic level, with operational risk registers maintained separately within service areas. She highlighted that current key risks focus on stock condition surveys, regulatory and legal requirements, compliance, health and safety, tenant satisfaction and the housing revenue account (HRA). She noted that future reports will show any change in these risks. She confirmed that the RSH's Sector Risk Profile had been published and a link included within the report. She highlighted that key messages are around existing stock, service quality, development, sales, financial and treasury management.

The Committee's discussion raised the following points:

- The clarity and focused nature of the risk register clearly reflects the reality of where we currently are. Hopefully we will see scoring improve as stock condition surveys are completed.
- Pressures on the HRA and general fund are moving in the right direction as interest and inflation rates improving. Efficiencies achieved through becoming one organisation have also benefited both. Improving the long term viability of the HRA was one of the key drivers behind the decision to bring housing services back under the direct of the council to protect customer facing

services. It has also offered opportunities for colleagues to bring forward opportunities that have led to further efficiencies.

- The council's risk appetite sits with the Leader who has regularly confirmed that the council should be risk aware rather than risk averse. Cabinet holds responsibility for budget setting, with immediate term decisions considered against scenario modelling of the HRA and general fund.
- The Committee recommended that the description of the consequences under tenant satisfaction be strengthened. They also stressed that a clear distinction between tenant satisfaction and tenant voice should be made, either in the wording or through the creation of a separate risk.

11 Updates from the Tenant and Leaseholder Panels

Objective: To highlight the ongoing activities of the Tenant and Leaseholder Panels and provide an additional opportunity for tenant and leaseholder voices to be heard.

The Tenant Representative explained that the Tenant Panel was half way through their scrutiny on how the housing service demonstrated learning from complaints following a fantastic presentation by the Complaints Officer. The Community Investment Officer was working with them to review data relating to complaints learning and prepare a report on the matter. The Panel had also reviewed the draft Anti-Social Behaviour (ASB) Policy, offered feedback and asked for clarification around some sections. They are currently supporting the development of a new Customer Voice Plan and welcomed the extension of the council's customer voice offer. In addition they will be attending property compliance training provided by Pennington Choices in December.

The Leaseholder Representative confirmed that 12 leaseholders had attended the first meeting and agreed to become members of the Leaseholder Panel. Initial discussions had identified communication between leaseholders and CBC as a key concern, particularly in relation to investment and planned repairs.

12 Review of the Housing Committee Forward Plan

The Chair confirmed that the Cabinet Housing Committee Forward Plan is currently being reviewed due to the scheduling of additional meetings in February and April. An updated version will be provided at the January meeting.

The Committee asked that:

- Agreed budget dates be indicated within the Forward Plan in the future.
- Committee members be included in the distribution list for the Housing Delivery Group so they can be kept informed of new supply developments.

13 Items to be referred to Cabinet

The Fencing, Hedgerow & Boundary Policy was recommended to the Cabinet.

14 Briefing Note - Housing Sector Insight

Objective: To provide the Committee with an overview of recent developments in the housing sector and provide opportunities for horizon scanning.

The Committee thanked Officers for the clear and useful synopsis of housing sector developments.

Cheltenham Borough Council

Cabinet Housing Committee – 15 January 2025

Property Compliance Report

Accountable member:

Cllr Flo Clucas, Cabinet Member for Housing and Customer Services

Accountable officer:

Paul Leo – Interim Director of Housing Transformation

Ward(s) affected:

All wards with Council Owned Housing

Key Decision: No**Executive summary:**

The Property Compliance KPI Report (Appendix 1) outlines the compliance status as of 30 November 2024. It includes an explanation of actions together with proposed plans for addressing areas of non-compliance related to gas, electrical, water, fire, asbestos, lift safety, and the management of damp, mould, and condensation in council homes. The following points should be noted:

- There are still overdue fire actions, although the number has reduced to 111 at end of November from 133 at end of September. Of these, 21 are high risk. Mitigating actions have been taken to reduce the risk.
- The stock condition survey is underway to ensure that all homes have a full condition survey this year. Currently 94% of homes do not have an up to date survey. The work is currently behind schedule but the number of surveyors working on this project will increase in January.
- A fire in a block in Bishops Court on 1 December required residents to be evacuated and temporarily accommodated elsewhere while work was done to repair damage to the communal area. After work was completed, residents could return to their homes by 19 December, except for the flat where the fire originated.

Recommendations:

1. To note and understand the position regarding compliance with statutory and regulatory requirements.
-

1. Implications

1.1 Financial, Property and Asset implications

Budgetary provisions are established to ensure compliance with statutory and regulatory requirements. Long-term contracts are either in place or in the procurement process to cover most areas, allowing us to generally predict the costs associated with achieving and maintaining compliance. However, exceptions exist for fire safety actions identified through fire risk assessments and asbestos remediation, which may arise from surveys or to support planned renewals and improvements. If additional budget is necessary, it will be accommodated by reallocating funds from less critical programmes. The budget proposals for the Housing Revenue Account (HRA) for 2025/26 will reflect an anticipated increase in spending for fire safety and asbestos management.

Signed off by: Gemma Bell, Director of Finance and Assets gemma.bell@cheltenham.gov.uk

1.2 Legal implications

As a landlord of residential properties, the Council must comply with a number of regulations and legislation. The compliance report monitors whether or not the Council is complying with the relevant legislation relating to the areas listed above.

Signed off by: Claire Hughes, Monitoring Officer claire.hughes@cheltenham.gov.uk

1.3 Environmental and climate change implications

No specific arising from the report and actions being undertaken.

1.4 Corporate Plan Priorities

This report contributes to the following Corporate Plan Priorities:

- Being a more modern, efficient and financially sustainable council

1.5 Equality, Diversity and Inclusion Implications

The Council needs to know its tenants and leaseholders to be able to ensure that they are not at high risk in their homes. Understanding the home and those that live in it are of equal importance. Tenancy Audits are being carried out to understand any needs and vulnerabilities which tenants may have. For example, if they need information in a different language or if they have a disability which means that they cannot leave the building without help in an emergency.

1.6 Performance management – monitoring and review

Overall performance in relation to property compliance is monitored through monthly KPIs, these are reviewed by Strategic Housing Leadership Team, the Housing Operations Management Team and reported to this Committee.

2 Background

2.1 The Council's top priority is to ensure the health and safety of its residents. This commitment is

demonstrated through compliance with relevant legislation and the updated Consumer Standards established by the Social Housing (Regulation) Act 2023, which took effect on 1st April 2024.

- Appendix 1 presents the KPIs relating to the individual areas of compliance as at 30 November 2024, as follows:
- **Gas safety** - Performance remains good with 100% compliance with the requirement for appliances to have an up to date gas safety certificate.
- **Fire safety** – All required fire risk assessments (FRAs) remain in date with none due for renewal until December 2024 when 2 blocks require new assessments. The number of outstanding and overdue actions has reduced from 133 at end September to 111 at end of November and 21 of these are classed as high priority. Measures to mitigate outstanding actions have been taken as appropriate.

A delivery plan is being monitored for the outstanding actions. Of the 111 outstanding actions, 63 relate to replacement timber fire doors. All the doors to be replaced are nominal fire doors and being maintained but are not certified and are therefore being replaced. A new contract for replacing fire doors has been procured. The lead period for manufacturing is two months. The next highest number of actions, 46, relate to compartmentalisation issues. 38 actions will be carried out by an external contractor, which has been identified and will be mobilised as soon as possible. An update on progress to end of December 2024 will be provided at the meeting.

- **Electrical safety** - Good progress has been made in gaining access to undertake electrical safety inspections, based on a 5-year cycle with the number of non-compliant properties reducing from 56 at end September to 38 at end December. Those outstanding due to difficulties in obtaining access are being pursued through the legal process.
- **Asbestos safety** - All non-domestic areas continue to have up to date asbestos management surveys and re-inspections in place and 51% of relevant homes also have asbestos management surveys.

The procurement of new contracts for surveying and asbestos remediation is now at the mobilisation stage. The new asbestos survey contract includes a plan to accelerate domestic surveys, aiming for all homes to be surveyed by 2027.

- **Water safety** -There are no outstanding legionella risk assessments or actions.
- **Lift safety** – All lift safety inspections remain in date, with no outstanding remedial actions.
- **Damp mould and condensation (DMC)** – A robust process to manage instances of DMC within homes is in place. The number of cases has been increasing as the weather gets colder and heating in homes increases. The number of cases has increased from 137 in September to 249 at the end of November. There are no instances designated as Housing Health and Safety Rating System (HHSRS) Category 1 (a hazard that has the potential to cause serious harm).

An update on the latest position will be provided at the meeting.

- **Stock Condition Survey** – Currently, 94% of homes have not had a stock condition survey within the last five years. A full condition survey is now underway and will be completed later in 2025. The project is currently behind schedule, and the number of surveyors completing schedules will increase in January. An update on the progress with the survey will be given at the meeting. Any high risk issues which are identified from the surveys are followed up. If these are Cat 1, the highest level of

risk, the properties are visited and made safe within 24 hours. Five Cat 1 issues were identified up to the end of November, although one of these was later downgraded from Cat 1 after further checks were made.

3 Reasons for recommendations

To note and understand the position regarding compliance with statutory and regulatory requirements.

4 Consultation and feedback

None.

5 Key risks

5.1 Instances of non-compliance present an increased health and safety risk to residents, potential for Regulatory or legal action and as a result reputational risk. It is therefore essential that the extent and nature of any non-compliance is understood with supported robust plans in place to move to a position of compliance.

Report author:

Paul Leo, Interim Director of Housing Transformation paul.leo@cheltenham.gov.uk

Appendices:

- i. Property Compliance KPI Report 30 November 2024
- ii. Risk Assessment

Background information:

N/A

Appendix i – Property Compliance KPI Report

Period of reporting: as at 30 November 2024

Workstream		Total No. properties in programme	No. compliant properties	No. Non-compliant properties	Compliance %	Direction of travel	
Gas safety	Domestic LGSR	4329	4329	0	100		
	Commercial schemes LGSR	6	6	0	100		
	TSM: Percentage of Gas Safety Checks Compliant (properties)	4417	4417	0	100		
	Properties requiring gas safety check in next 3 months	718					
		No. tenanted homes capped	No. tenanted homes capped over 3 months				
	Properties with capped gas	74	37				
		No. of overdue LGSR					
	Overdue LGSR <1 month	0					
	Overdue LGSR 1-3 months	0					
	Overdue LGSR >3 months	0					

Comments

Our contractor's performance is continually monitored to ensure that they are maintaining the 10 month service programme to give the best chance of accessing homes before the LGSR expires and also that they have adequate resource assigned to enable timely delivery of the programme.



A contract extension has been proposed to continue this partnership for an additional 36 months. The original contract, awarded for an initial term of 5 years starting on 1st April 2020, includes an option to extend for up to 36 months. Accordingly, this extension is allowable under the contract terms and remains compliant within the Public Contracts Regulations 2015.


Workstream		Total No. properties in programme	No. compliant properties	No. Non-compliant properties	Compliance %	Direction of travel
Fire safety	FRAs - blocks	446	446	0	100	↔
	TSM: Percentage of homes covered by compliant fire risk assessments	2239	2239	0	100	↔
		High risk actions	Med risk actions	Low/planned risk actions	Total	
	Overdue FRAs remedial actions < 3 months	0	0	0	0	
	Overdue FRAs remedial actions 3-6 months	0	0	0	0	↔ ↑
	Overdue FRAs remedial actions 6-12 months	12	7	0	19	↑
	Overdue FRAs remedial actions >12 months	9	53	30	92	↑
Total	21	60	30	111		
Comments	<p>All required FRAs remain in date with none due for renewal until Dec 2024 when 2 blocks require new FRAs.</p> <p>Actions arising from FRAs are categorised by the risk they present to the occupants of the building with: High priority to be completed within 2 months of the date of the FRA Medium priority to be completed in 2-4 months of the date of the FRA Low priority to be completed within 4-6 months of the date of the FRA Planned priority to be completed within 12 months of the date of the FRA</p>					

Of the **111** outstanding fire actions:

- **Timber fire doors = 63:** The new contract for replacement of timber fire doors has been procured and is being mobilised with surveys ongoing. The manufacturing period is 2 months. All existing doors identified for replacement are nominal fire doors and are being maintained. However, as they are not certified fire doors compliant with current standards, we have agreed to replace them to bring them up to standard.
- **Escape routes = 2:** Of these, one relates to housekeeping, and we are communicating with residents over the required solution and the other is a technical solution which has been verified as appropriate and we are obtaining quotes. Previously reported actions relating to bins stores have been removed from this report as the bins have been moved away from buildings, removing the risk; this is temporary work, with permanent solutions being explored with relevant planning permissions being sought. **Revised plans have been submitted to planning (Dec 2024)**
- **Compartmentation issues = 46:** In these cases, either the compartmentation 'as built' does not meet current requirements, historic improvement works have not considered compartmentation implications and improvements are now required, or damage has been caused to the integrity of compartmentation, for instance by drilling through walls to install cabling etc and where the holes have not been made good in a suitable way. Of these:
 - **38** are to be delivered by proposed direct award contract under an existing suitable framework. to enable us to expedite the works without protracted procurement. We are awaiting sign off for this contract and have engaged with the contractor who has expressed the ability to deliver the works required.
 - **5** are allocated to Building Services and subject to ongoing progress
 - **2** relate to a new build block; the developer is trying to complete the works, however, access is problematic
 - **1** relates to completion of works where hoarding is an issue and we are actively working with the tenant to resolve this

Workstream		Total No. properties in programme	No. compliant properties	No. Non-compliant properties	Compliance %	Direction of travel
Electrical checks	5 year EICR domestic testing cycle	4,619	4,581	38	99.18	↑
	10 year EICR domestic testing cycle	4,619	4,615	4	99.91	↑
	Communal EICRs	340	340	0	100	↔
	EICRs overdue against 5 year cycle	<2 years	2 -3years	3-4 years	4 -5 years	>5 years
		13	1	5	5	14
		Overdue high risk C1 (danger to life)	Overdue medium risk actions C2 (potentially dangerous)	Overdue high risk C1 (danger to life)		
	Overdue electrical remedials <3 months	Unknown	Unknown	Unknown		
	Overdue electrical remedials 3-6 months	Unknown	Unknown	Unknown		
	Overdue electrical remedials 6-12 months	Unknown	Unknown	Unknown		
	Overdue electrical remedials >12 months	Unknown	Unknown	Unknown		
	Electrical safety inspections due in next 3 months	11				

<p>Comments</p>	<p>10 yr notes - 4 tests now overdue. One property being investigated for fraud, NTQ has been served on another. Customer in Long Term Care has returned home and appointment has now been confirmed and final property has received intervention from TMO and appointment has been confirmed for 7th Nov. 113 household tests completed overall in Oct and an additional 28 completed in BLOCKS. 81 attempts for appointments were carded as no access throughout the month</p> <p>5 yr notes - 4581 are now on the 5-year cycle leaving 38 properties left on 10-year cycle (less than 1%) and we continue to pursue access. Of the remaining 38 properties, 1 is overdue, 8 have a certificate of less than 5 years old. 2 are expected to come in as VOIDS in coming month. Of the remaining 27 properties, 2 will expire within next 12 months, 2 within next 24 months, 1 within 36 months, 5 within 48 months and 5 within 60 months, 14 are over 60 months. Meeting has been booked for 14th Nov with all parties chasing compliance access to discuss forward approach.</p> <p>All C1 and C2 remedials are completed at the time of the EICR, however the way in which C3 remedials are recorded on QL does not allow reporting against the EICR. We are looking for a solution on how remedials can be linked to the EICR so that assurance can be given that they are being appropriately managed and completed.</p> <p>Annually, CBC undergo an assessment of their technical capability to carry out electrical installation work in accordance with the requirements of BS7671 (IET Wiring Regulations). This assessment last successfully completed by the NICEIC 15th August 2024.</p>					
		<p>Total No. properties in programme</p>	<p>No. compliant properties</p>	<p>No. Non-compliant properties</p>	<p>Compliance %</p>	
<p>Smoke and CO alarms</p>	<p>Smoke detectors/alarms</p>	<p>4,636</p>	<p>4,583</p>	<p>53</p>	<p>98.86</p>	
	<p>CO detectors/alarms</p>	<p>4260</p>	<p>4249</p>	<p>11</p>	<p>99.74</p>	
<p>Comments</p>	<p>Domestic Fire detection There are 52 properties overdue, all of these are due to no access which is actively being pursued. Once access is achieved, Aico monitoring devices will be installed which will facilitate remote monitoring and checking of the smoke detectors in future. In addition to the 52 properties mention, there are a further 11 properties that will require monitoring from October onwards as the gas has been capped and PH Jones will no longer be attending to check the boiler or the smoke detectors.</p> <p>Carbon monoxide Of the 10 tenanted properties without a CO detector:</p> <ul style="list-style-type: none"> • 2 have capped gas > 2yrs with no gas appliances in use • 7 have capped gas >2yrs with no gas appliances in home • 1 gas meter removed but gas appliances remain in property 					


	Therefore, these do not represent a risk as there are not live gas supplies with appliances in use.				
PAT Testing	Temp furnished properties with up to date PAT tests	21	21	0	100 

Workstream		Total No. properties in programme	No. compliant properties	No. Non-compliant properties	Compliance %	Direction of travel	
Asbestos safety	Asbestos re-inspections - non domestic areas - blocks	358	358	0	100.00	↔	
	Asbestos re-inspections – garage blocks	75	75	0	100.00	↑	
	TSM: % asbestos safety checks compliant (no properties affected)	1884	1884	0	100.00	↔	
	Overdue asbestos re-inspections <3 months	0					
	Overdue asbestos re-inspections 3-6 months	0					
	Overdue asbestos re-inspections 6-12 months	0					
	Overdue asbestos re-inspections >12 months	0					
	Asbestos block re-inspections due in next 3 months	23					
	Asbestos garage re-inspection due in next 3 months	6					
		High risk	Medium risk	Low risk	Total		
	Overdue actions <3 months	Unknown	Unknown	Unknown			
	Overdue actions 3-6 months	Unknown	Unknown	Unknown			

	Overdue actions >3 months	Unknown	Unknown	Unknown		
Comments	<p>All surveys and re-inspection of non-domestic areas in blocks remain in date. Any actions arising from these surveys are considered and, where appropriate, orders for remediation raised, there are no high risk occurrences within the inspected materials, however currently this cannot be evidenced. The mobilisation of the new survey contract will address this.</p> <p>More detailed KPIs for garage blocks have been added to this performance report.</p> <p>No Further resurveys for blocks are due until Dec 24.</p> <p>New survey/analytical and remediation contracts have been sent to new contractors ready for signing. It is expected that contracts will be awarded by end of December, with mobilisation of the survey/analytical contract taking approx. 3 months. Under the new contract the third party contractor will host the asbestos register together with a portal, this will provide improved access to asbestos information for CBC and contractors. In addition the contractor will provide plain English reports for residents on asbestos within their homes.</p> <p>Further work is required to enable reporting on the status of actions arising from asbestos surveys.</p> <p>Of the relevant homes, 51% currently have asbestos management surveys in place, with surveys undertaken on void properties where required and targeted R&D surveys in advance of intrusive works. Under the new contract the programme of domestic surveys will be accelerated to achieve 100% survey of relevant (pre 2000) homes by 2027.</p>					

Workstream		Total No. properties in programme	No. compliant properties	No. Non-compliant properties	Compliance %	Direction of travel	
Water safety	Legionella risk assessments	25	25	0	100.00	↔	
	TSM: % water safety checks compliant (no properties affected)	243	243	0	100.00	↔	
	Legionella risk assessments due in the next 3 months	0					
		No. high risk remedials	No. medium risk remedials	No. low risk remedials	Total		
	Overdue water safety remedial actions <3 months	0	0	0	0	↔	
	Overdue water safety remedial actions 3-6 months	0	0	0	0	↔	
	Overdue water safety remedial actions 6-12 months	0	0	0	0	↔	
	Overdue water safety remedial actions >12 months	0	0	0	0	↔	
	Total	0	0	0	0		
Comments	N.B. the TSM does not include for James Donovan Court as this is 100% leasehold.						

Workstream		Total No. properties in programme	No. compliant properties	No. Non-compliant properties	Compliance %	Direction of travel	
Lift safety	Passenger lifts (LOLER) servicing	16	16	0	100.00	↔	
	TSM: % lift safety checks compliant (no properties affected)	262	262	0	100.00	↔	
	No. stair lifts/through floor lifts with current LOLER certificate	70	70	0	100.00	↔	
	LOLER inspections due in the next 3 months	0					
		High Priority	Medium Priority	Low Priority	Total no. Overdue actions		
	Overdue remedial actions <3 months	0	0	0	0		
	Overdue remedial actions 3-6 months	0	0	0	0		
	Overdue remedial actions 6-12 months	0	0	0	0		
	Overdue remedial actions >12 months	0	0	0	0		
	Comments	As at 30 th Sept All LOLER inspections are within date with no outstanding actions					

Workstream		No. open cases	Open cases categorised as HHSRS Category 1	Direction of travel
Damp Mould & Condensation	Damp and mould cases	249	0	
	Cases overdue <3 months	Unknown		
	Cases overdue 3-6 months	Unknown		
	Cases overdue 6-12 months	Unknown		
	Cases overdue >12 months	Unknown		
Comments	There are currently no DMC HHSRS Cat 1 cases. The cases have been increasing as the weather gets colder, which is expected. Work is being scheduled to provide the overdue cases information.			

Stock condition survey

Workstream		No. properties in programme	No. properties inspected and data updated with last 5 years *see Comments	% up to date stock surveys	Direction of travel
Stock condition survey	Houses and bungalows	2170	271	5.8%	↑
	Flats and maisonettes	2486	Inc above	Inc above	↑
	Blocks	538	0	0	↔
	Garage blocks	92	0	0	↔
		HHSRS Cat 1 cases	HHSRS Cat 2 cases		
	5	15			
Comments	<p>Note: The number of properties inspected is the number completed since Oct 2024 to evidence progress of the 100% stock survey being undertaken by Rand Associates and not within the last 5 years.</p> <p>Surveys are progressing and feedback from Rand has been positive.</p> <p>Work is progressing in developing an electronic survey form for blocks and the decision to have separate surveys for outbuildings and external areas will result in the form being ready in January rather than December.</p> <p>In November there were: HHSRS Cat 1: Damp =2, Fire =2 (polystyrene ceiling tiles), Structural Collapse =1 (crack above external door) These are reported at point of survey to Building Services to visit and make safe within 24hrs and for remedial works to follow. All reported damp is managed in line with CBC's policy and the Fire & Structural Collapse were not of Cat 1 severity.</p> <p>HHSRS Cat 2: Damp =9 Structural Collapse =3 Entry by Intruders =1, Falling on Level Surfaces=1, Electrical Hazards =1 These have been referred to the Building Services team to undertake a remedial works.</p>				

Appendix 1: Risk Assessment

Risk ref	Risk description	Risk owner	Impact score (1-5)	Likelihood score (1-5)	Initial raw risk score (1 - 25)	Risk response	Controls / Mitigating actions	Control / Action owner	Deadline for controls/ actions
1	If statutory requirements in relation to property compliance are not met then in the event of an accident CBC could be held liable		3	2	6	Reduce	Maintain/improve performance monitoring	Vicky Day	Ongoing
2	If fire safety actions are not completed then the risk of serious injury or death in the event of fire increases		4	3	12	Reduce	Progress with plan to complete outstanding actions	Vicky Day	March 2025
3	If overdue electrical checks are not undertaken there is a risk that there are electrical installations that are unsafe		4	2	8	Reduce	Progress with legal process to gain access	Paul Leo	February 2025
4	If gas safety checks are not undertaken, then there is a risk of unsafe appliances		4	2	8	Reduce	Progress with legal process to gain access	Vicky Day	February 2025

Risk ref	Risk description	Risk owner	Impact score (1-5)	Likelihood score (1-5)	Initial raw risk score (1 - 25)	Risk response	Controls / Mitigating actions	Control / Action owner	Deadline for controls/ actions
5	If the asbestos register is incomplete or not appropriately shared		4	2	8	Reduce	Improve systems for sharing data through new contracts	Vicky Day	March 2025
6	If we do not have up to date information on the condition of our stock then we may not be aware of defective components		3	2	6	Reduce	Complete stock survey to ensure up to date information is held and then have robust processes for ensuring continued data accuracy	Vicky Day	Sept 2025

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Cheltenham Borough Council

Cabinet Housing Committee – 15 January 2025

Consumer Standards Improvement Programme

Accountable member:

Cllr Flo Clucas, Cabinet Member for Housing and Customer Services

Accountable officer:

Claire Hughes, Director of Governance and Customer Services

Ward(s) affected:

n/a

Key Decision: No**Executive summary:**

The purpose of this report is to present the Consumer Standards Improvement Programme to Cabinet Housing Committee, to provide an update on progress against the plan, and to highlight key achievements to date and emerging risks to the delivery of the programme.

Solid foundations are in place to ensure the successful delivery of the programme. The programme initiation documentation has been written, consulted on and signed off by the programme board which sets out the vision and outcomes for this programme, as well as how the programme will be delivered.

Consultative work has been completed through detailed scoping sessions with key stakeholders across the organisation to develop the original improvement plan into a wider Improvement Programme made up of 19 interrelated projects, which are detailed in the appendices. These scoping sessions have been instrumental in identifying outcomes, benefits and interdependencies across the programme.

The programme's risk management framework has been aligned with the CBC risk management policy and the identification and mitigation of programme risks and issues is developing well within the team and governance structure. Recommendations from the Penningtons external audit have been cross referenced into the programme and can be tracked alongside the delivery of the plan.

The programme team have adopted a best practice prioritisation approach to determine the overall schedule which will ensure that projects and project outcomes are sequenced and resourced effectively to deliver maximum impact as quickly as possible. The current scheduling of the plan reflects the mix of resource and their capacity across the organisation, which enables some projects to run concurrently.

Delays will mainly arise if supporting resources such as system, data, reporting, communication or mapping resource is overloaded, or if operational housing resources are diverted away from programme delivery tasks.

The programme team have kicked off the development of a communications plan with support from the communications team, to ensure that all stakeholders are communicated with effectively and efficiently through the delivery of the programme, sharing successes and challenges as they arise.

The programme plan detailing all 19 projects and their start and end dates can be found in appendix iii.

Appendix iv shows overall progress against the plan for the projects that are currently in delivery, detailing an overall RAG progress and % complete.

Recommendations:

That the Housing Cabinet Committee

1. note the programme plan, associated risks and mitigations
2. note the progress to date in the delivery of the programme

Implications

Financial, Property and Asset implications

Not applicable to this overarching report, however financial, property and asset implications will be considered on individual projects as required

Signed off by: Gemma Bell, Director of Finance and Assets, gemma.bell@cheltenham.gov.uk

1.1 Legal implications

1.2 The Regulator of Social Housing (RSH) has since 1 April 2024 set out new Consumer Standards that the council are legally required to meet. Furthermore, The Social Housing Regulation Act (2023) has expanded the regulator's powers. Failure to meet the standards could result in action being taken against the council. The RSH will be undertaking inspections of social housing providers to assess their compliance and provide a rating. Failure to comply also requires the council to self-refer to the RSH.

1.3 Depending on the risks and the mitigations in place, the regulator may intervene and require improvements to ensure compliance.

1.4 This report and the Consumer Standards programme, together with the updates in respect of the plan in the appendices will enable the Committee to assess the actions being taken and progress made in order to achieve compliance with the Consumer Standards.

1.5 As this report is for noting, there are no additional direct legal implications arising from this report.

1.6 **Signed off by:** Lisa Madigan, Lawyer, One Legal, lisa.madigan@onelegal.org.uk

2 Environmental and climate change implications

2.1 The climate impact assessment tool will be utilised when considering individual projects detailed within the Programme Plan. Through the use of this tool, efforts will be made to mitigate any negative environmental and social implication identified. In some cases, projects may lead to associated positive climate implications such as works in building services undertaken through enhancing stock condition for resident wellbeing and healthier homes improving energy efficiency.

Signed off by: Maizy McCann, Climate Officer, Maizy.McCann@cheltenham.gov.uk

3 Corporate Plan Priorities

This report contributes to the following Corporate Plan Priorities:

- Increasing the number of affordable homes through our £180m housing investment plan
- Ensuring residents, communities and businesses benefit from Cheltenham's future growth and prosperity
- Being a more modern, efficient and financially sustainable council

3.1 Equality, Diversity and Inclusion Implications

Not applicable to this overarching report, however equality impact screening assessments will be completed on individual projects as required.

3.2 Performance management – monitoring and review

Performance of this programme will be monitored and reviewed by the Consumer Standards Programme Board on a monthly basis, and by Cabinet Housing Committee on a bi-monthly basis.

4 Background

2.1 The regulator of Social Housing (RSH) who is responsible for regulating registered housing providers of social housing set out new standards for social landlords on 29th February 2024 and came into effect from 1st April 2024. These new standards have been designed to protect tenants and improve the service they receive. The four consumer standards are: The Safety and Quality Standard which requires landlords to provide safe and good-quality homes for their tenants, along with good-quality landlord services. The Transparency, Influence and Accountability Standard which requires landlords to be open with tenants and treat them with fairness and respect so they can access services, raise concerns, when necessary, influence decision making and hold their landlord to account. The Neighbourhood and Community Standard which requires landlords to engage with other relevant parties so that tenants can live in safe and well-maintained neighbourhoods and feel safe in their homes. The Tenancy Standard which sets requirements for the fair allocation and letting of homes, as well as requirements for how tenancies are managed by landlords. Consumer Standards The regulator will be inspecting housing providers from April 2024 and run in four-year cycles.

2.2 To date, CBC have attended regulator meetings and workshops with the Regulator and created a central hub for collating evidence. Each requirement has been assessed and gaps identified with associated improvements captured. Engagement with managers and team leaders has also taken place. An initial improvement plan was developed, and additional resources have been secured.

- 2.3 This programme of change is required to pull together the wide-ranging actions from the initial improvement plan, and develop them into projects for delivery, including understanding requirements around resource, budget, timescales, risks and overall impact.
- 2.4 This Improvement Programme will deliver on CBC's obligations as a Local Authority to continually meet and comply with the Regulator of Social Housing's recently established Consumer Standards.
- 2.5 This will be achieved through a resourced programme plan and associated programme structure and governance, with individual projects and outcomes prioritised from a risk management perspective, to ensure deliverables are achieved on time and in priority order.
- 2.6 Our vision and ambition, shared with the Cabinet, is to develop into an exemplar position, primarily for our residents of Cheltenham to ensure we can evidence we are keeping families safe in their homes. This vision includes recording and monitoring customer data to provide high quality, transparent services into the future, while demonstrating the importance and the value of our tenant voice throughout. Alongside this, our vision is to work with the Regulator for Social Housing, and ultimately achieve a C1 RSH rating.
- 2.7 A C1 grading means that, overall, the landlord is delivering the outcomes of the consumer standards, they are making effective use of their own systems to identify and address potential issues and areas for improvement. This includes improvements to their stock and the services they provide to tenants. It is expected that even where a landlord is assessed as C1 it will continue to review, evaluate and improve its services to tenants.

5 Reasons for recommendations

- 3.1 Cabinet Housing Committee require oversight and progress updates on the delivery of the Consumer Standards Improvement Programme to provide assurances that CBC is on track to comply with the Consumer Standards as soon as reasonably possible.

6 Alternative options considered

- 4.1 A workstream approach to the programme plan has been considered and rejected due to the nature of the work required for delivery, as well as the associated governance structure that would be required. A traditional programme made up of multiple related projects has been agreed by the Senior Responsible Owner and Programme manager as the best method to ensure a successful delivery.

7 Consultation and feedback

- 5.1 Consultation on resource, capacity and priorities has taken place with key stakeholders in the organisation. The programme is a balance of priority and risk to the Council of non-delivery vs the availability of resources to deliver alongside operational delivery.

8 Key risks

- 6.1 Risks on this risk assessment are reflected in the programme risk register and are being closely monitored and mitigated.

Report author:

Claire Hughes, Director of Governance and Customer Services, Claire.hughes@cheltenham.gov.uk

Appendices:

- i. Risk Assessment
- ii. Equality Impact Assessment – Screening –(to be included in all Cabinet and Council reports)
- iii. Consumer Standards Improvement Programme Plan
- iv. Programme Reporting summary December 2024

Background information: n/a

Appendix 1: Risk Assessment

Risk ref	Risk description	Risk owner	Impact score (1-5)	Likelihood score (1-5)	Initial raw risk score (1 - -5)	Risk response	Controls / Mitigating actions	Control / Action owner	Deadline for controls/ actions
R006	IF there isnt sufficient housing or technical consumer standards knowledge and experience within the decision making body supporting the programme THEN CBC could make the wrong decisions linked to priority, resource and scheduling which could negatively impact the delivery of the programme.	Claire Hughes	Major (4)	Possible (3)	High	Reduce	Recruitment of 2 Housing Directors to senior leadership and part of programme board. Technical assurance and expertise in consultant Dean Epton, to support on prioritising delivery Pennington's 'training for leadership training (2 half days) - prior to transition	Gareth Edmundson	31 st March 2025
R013	IF scope is too large THEN there is a risk that the organisation will not be able to deliver and/consume the required changes.	Lou Foster	Major (4)	Likely (4)	Critical	Accept	Two stage approach to building the plan will help mitigate this risk (get compliant and then work towards C1)	Lou Foster	31 st March 2026

Risk ref	Risk description	Risk owner	Impact score (1-5)	Likelihood score (1-5)	Initial raw risk score (1 - -5)	Risk response	Controls / Mitigating actions	Control / Action owner	Deadline for controls/ actions
R010	IF the programme plan is not scheduled to take into consideration resource, capacity and priority THEN progress of the delivery of the plan could be stalled or slowed down.	Lou Foster	Major (4)	Unlikely (2)	High	Reduce	Resource, capacity and priority all being taken into consideration in the development of the plan. Resource discussions need to take place with managers and teams before full plan can be signed off	Lou Foster	15 th January 2025
R011	IF related projects are not consistently managed as a programme or interdependencies are not identified THEN there is a risk of gaps / overlap in scope and ultimately outcomes of the programme will not be met.	Lou Foster	Major (4)	Unlikely (2)	High	Reduce	Work ongoing to build programme of related projects. Experienced programme manager. Knowledgeable and well informed programme board overseeing outcome delivery	Lou Foster	31 st March 2026
R020	IF we do not do sufficient communication and awareness raising of the consumer standards	Katie Sandey	Moderate (3)	Possible (3)	Medium	Reduce	Comms strategy and plan in development. Awareness		

Risk ref	Risk description	Risk owner	Impact score (1-5)	Likelihood score (1-5)	Initial raw risk score (1 - -5)	Risk response	Controls / Mitigating actions	Control / Action owner	Deadline for controls/ actions
	programme with the organisation THEN there will be a lack of buy in, clarity and support for the delivery of the programme						raising and training required asap		
R037	IF legislation continues to change and evolve and we do not track and monitor these changes with expert oversight THEN we could be unable to remain compliant which will make it difficult to maintain C1 status.	Claire Hughes	Major (4)	Unlikely (2)	High	Reduce	Identify individual responsible for understanding the consumer standard legislation in detail an able to communicate this across the business. Share sector insight with heads of service	Claire Hughes	31 st March 2026
R046	IF we do not track the original improvements listed in the CS Action Plan and Penningtons report and track where they specifically relate to the CS and its controls THEN we risk loosing key identified improvements, manage scope creep and ensure clear progress	Lou Foster	Moderate (3)	Unlikely (2)	Medium	Reduce	Reference numbers and cross referencing required across programme plan and all other reports / recommendations	Lou Foster	31 st March 2026

Risk ref	Risk description	Risk owner	Impact score (1-5)	Likelihood score (1-5)	Initial raw risk score (1 - -5)	Risk response	Controls / Mitigating actions	Control / Action owner	Deadline for controls/ actions
	reporting against the CS.								
R062	IF we do not consult on the drafted plan with those that will be involved in the projects, THEN we could miss vital knowledge of knowing what projects should go before another and therefore risk the scheduling of the programme needing to be done again which could have an impact on the timeline of the programme.	Lou Foster	Moderate (3)	Rare (1)	Medium	Reduce	Plan to consult on the programme plan once it's 'ready	Lou Foster	15 th January 2025
R063	IF we do not share organisational risks when they arise, THEN the impact on the organisation could divert the delivery of the programme.	Lou Foster	Moderate (3)	Unlikely (2)	Medium	Reduce	Plan to share all high and critical risks with programme board. SRO will oversee all risk (current plan - -- and revise if needed)	Claire Hughes	31 st March 2026
R015	IF CBC do not recognise that a cultural shift in the way siloed housing teams have worked historically is	Gareth Edmundson	Major (4)	Likely (4)	Critical	Accept	Strategic direction from senior leadership team to set the tone of	Gareth Edmundson	31 st March 2026

Risk ref	Risk description	Risk owner	Impact score (1-5)	Likelihood score (1-5)	Initial raw risk score (1 - -5)	Risk response	Controls / Mitigating actions	Control / Action owner	Deadline for controls/ actions
	required, and the work involved in this THEN the outcomes of the programme will take longer to deliver and CBC are unlikely to achieve a C1 rating without this cultural shift.						expectations around compliance with the consumer standards and how this impacts on colleagues day to day in their different roles		
R016	IF challenging stakeholders divert the programme or do not deliver on agreed actions THEN the objectives may not be achieved as planned.	Lou Foster	Major (4)	Possible (3)	High	Reduce	Undertake RACI on stakeholders Consider use of further stakeholder analysis tools if required Consider dedicated role on programme team to manage organisation stakeholders	Lou Foster	15 th January 2025
R014	IF management of programme/project change (scope, time, cost) is ineffective THEN there is a risk of delay, quality issues and budget overrun.	Lou Foster	Major (4)	Unlikely (2)	High	Reduce	Dedicated management of change control to role within programme Change register set up	Abi Masters-Safe	31 st March 2026

Risk ref	Risk description	Risk owner	Impact score (1-5)	Likelihood score (1-5)	Initial raw risk score (1 - -5)	Risk response	Controls / Mitigating actions	Control / Action owner	Deadline for controls/ actions
R021	IF compliance data isnt updated within the housing management system and takes place outside of the system THEN CBC may continue to remain non-compliant with the consumer standards due to inability to evidence	Paul Leo	Critical (5)	Unlikely (2)	Critical	Reduce	Programme plan reflects need to improve compliances process governance and include all data on QL. Penningtons has backed this up through their review. QL gap analysis.	Lou Foster	31 st March 2026
R032	IF we do not deliver training on Consumer Standards and sharing of best practises prior to roles, responsibilities and accountability being agreed THEN we will get resistance to this change.	Gareth Edmundson	Major (4)	Possible (3)	High	Reduce	Schedule project to deliver training and awareness raising as a priority	Caroline Walker	31 st March 2025
R035	IF CBC do not have access to specific and specialist technical resource to deliver system, data and reporting requirements THEN CBC will remain non-compliant due to not having in-house resource to a sufficient technical	Gareth Edmundson	Major (4)	Possible (3)	High	Reduce	Plan to firm up reporting and system development resource to support cross organisation requirements	Gareth Edmundson	31 st March 2026

Risk ref	Risk description	Risk owner	Impact score (1-5)	Likelihood score (1-5)	Initial raw risk score (1 - -5)	Risk response	Controls / Mitigating actions	Control / Action owner	Deadline for controls/ actions
	level to deliver requirements.								
R049	IF we do not plan communications and plan for the impact of a C1/C2 rating then we could see the importance of the programme changing and have resistance to change for how we view and manage compliance. IF we do not plan for a C3/C4 rating then we risk not managing the impact and assurance we can provide to customers and members, along with the impact on colleagues.	Katie Sandey	Moderate (3)	Likely (4)	High	Reduce	Require communication strategy for managing the messages related to a self-referral assessment or an IDA.	Lou Foster	31 st March 2025
R055	IF we don't have a process for future audits and ensuring change happens when required THEN we risk the programme work being out of date and therefore having a lack of assurance in the sustainability of the programme work and the	Claire Hughes	Moderate (3)	Possible (3)	Medium	Reduce	Assurance process required. No capacity to consider this currently and focus on getting to compliance. Use of control plans, measures and structured change control.	Lou Foster	31 st March 2025

Risk ref	Risk description	Risk owner	Impact score (1-5)	Likelihood score (1-5)	Initial raw risk score (1 - -5)	Risk response	Controls / Mitigating actions	Control / Action owner	Deadline for controls/ actions
	benefits it produces.								
R060	IF we make changes to processes and policies that specify specific information and structures or roles change, THEN these changes to processes and policies might need to be updated again. This could impact the timeline on projects.	Gareth Edmunds on	Moderate (3)	Likely (4)	High	Accept	Difficult to mitigate until further information available on any organisational restructure	Lou Foster	31 st March 2026
R058	IF we do not gather evidence of the work that has been completed that supports us to being compliant then we risk not assuring the work required has been done and saving the evidence in a central library ready for an IDA which will help in the future.	Lou Foster	Major (4)	Likely (4)	Critical	Reduce	Currently no documented approach to this. Within plan to develop	Abi Masters-Safe	31 st March 2026

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Project Update Summary & Progress against plan		RAG	Project Status	
Project	Summary Update	% complete	Resource	Schedule
11. Enhancing stock condition for resident wellbeing – stock condition surveys (dwellings and blocks)	Good commitment from internal resources across multiple teams to deliver block data preparation. Utilizing SQL resource to speed up block data preparation work. Block form survey development started. Sampling target of 20% by January 2025 at risk. Programme currently running at 5% delivery across dwellings.	92% 5% delivery 9% overall		
12. Healthier & Safer homes	Piloting new Fire Risk Assessment Action QL process in December with 2 FRAs. Business bought in and training delivered. Process due to go live January 2025. Awaiting strategic direction on reporting requirements. Developing operational reports. Mobilizing of Asbestos contract taking place. Resourcing this project from a technical & investment perspective is currently being explored by leadership team. Resources allocated for system and data requirements.	15%		
1. Awareness, training and governance to achieve ongoing compliance	Initial scoping of this project has commenced with good conversations taking place between the programme team and the comms team. Communications plan and training to follow in the new year.	6%		
2. Data governance to achieve ongoing compliance	Internal auditors undertaking Data Maturity Assessment. Data Governance strategy drafted and will be reviewed and aligned to assessment report	10%		
4. Create open and transparent services	Live with ASB and Complaints satisfaction text surveys. Data coming back into the system. Reporting in place.	18%		
10. Create more opportunities for customer engagement	Customer Engagement strategy is at final draft stage. Due to be shared with Cllr Flo Clucas and an independent review will be commissioned. This will take place in time for the strategy to commence delivery in April 2025 for a 5-year delivery period.	38%		
17. Safety of shared spaces	Data being shared from larger RPs with stock in Cheltenham. Further work to do to explore data from smaller RPs.	21%		
5. Effective tenancy management	Tenancy audit policy draft complete with positive feedback from residents which is due to be incorporate into the policy. Plan to take policy to Housing Committee in February 2025. Decant, mutual exchange and succession policies and procedures all being developed with good progress being made.	19%		
18. Health and Safety policies	Good progress being made with review and alignment of health and safety policies. Consultation and approval on policies and audits to follow	44%		

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Cheltenham Borough Council

Cabinet Meeting – 17 December 2024

Housing Revenue Account - Interim Budget

Proposals 2025/26 and revised Forecast 2024/25

Accountable member:

Cllr Alisha Lewis – Cabinet Member Finance and Assets

Accountable officer:

Paul Jones – Deputy Chief Executive (Section 151 Officer)

Accountable scrutiny committee:

Budget Scrutiny Working Group

Ward(s) affected:

All

Key/Significant Decision:

No

Executive summary:

This report sets out the Cabinet's interim Housing revenue Account (HRA) budget proposals for 2025/26 for consultation and the revised forecast for 2024/25. The assumptions within the interim budget proposals include estimates of what is likely to be contained within the Local Government Provisional Finance Settlement 2025/26 which is yet to be published at the reporting date. Following publication of this report, if there is any additional information or documentation required to support the consultation, this will be made publicly available.

The Council have faced unprecedented financial challenges over the last four years in providing the resources and support to manage the response to the Covid-19 pandemic and then rising costs and challenges faced by the cost of living crisis.

Although inflation has fallen and interest rates seem to be following, recovery from these events is a slow and gradual process.

The 2025/26 budget proposal outlined in this report is the first step to recovery. As outlined in the section above, all rents are proposed to increase by 2.7% in line with the Government's Social Rent Policy following the announcement of the CPI for September at 1.7%. However, the inflationary increases on base costs over the last two years mean that cost pressures still far outweigh any increase in income within the HRA.

Interest payable on temporary borrowing has been modelled at an average rate of 4.35% for 2025/26 and 3.75% for the subsequent two years. The future years factor in any assumed borrowing in 2025/26 and 2026/27 to fund the HRA capital programme. This is the area of HRA expenditure where the largest pressure is associated. Details of the strategies being employed by the Council to reduce exposure to higher interest rates on temporary debt is set out in the general fund draft budget proposals for 2025/26 and the mid term Treasury Management report which was presented to Full Council on 16 December 2024.

Within the medium term of the HRA budget, further work needs to be undertaken through the consultation period of the proposal as well as into 2025/26 to understand how overall HRA borrowing levels can be minimised. This will be influenced by the changes in Right to Buy legislation which will mean more of the capital receipts will be retained and could be used to fully fund the acquisitions programme which currently relies on additional borrowing to maintain stock levels.

Until the impact of these changes is fully understood, a reduction in the other base costs in the HRA is required to support the medium term sustainability of the HRA reserves. A total saving of £1.35m has been included in the medium term projections for the HRA operating account. The majority of this will be delivered as part of the transition of the housing services back to the Council and will mirror the implementation of the equivalent saving in the general fund. The remaining amount of £350k will be delivered through long term changes to out debt management strategies.

Discipline will continue to be required to ensure this budget is fully delivered, but 2025/26 marks the first budget year in which the Council can be said to truly be starting its long-term recovery from the events of the last five years.

Recommendations: That Cabinet:

- 1. approves the interim HRA budget proposals for 2025/26 (shown at Appendix 2) for consultation including a proposed rent increase of 2.7% and changes to other rents and charges as detailed within the report;**

2. **approves the proposed HRA capital programme for consultation as shown at Appendix 3 and the detailed capital programme in Appendix 4;**
 3. **notes the revised HRA forecast for 2024/25;**
 4. **following the publication of the Local Government Provisional Finance Settlement, delegates authority to the Deputy Chief Executive (Section 151 Officer), in consultation with the Cabinet Member for Finance and Assets, to determine and approve any additional material that may be needed to support the presentation of the interim budget proposals for public consultation;**
 5. **seeks consultation responses by 31 January 2025.**
-

1. Implications

1.1. Financial, Property and Asset implications

As detailed in the report and appendices.

Signed off by: Gemma Bell, Director of Finance & Assets (Deputy s151 officer)

1.2. Legal implications

Under the Constitution Cabinet has responsibility for the preparation and consultation on the Council's budget. The final budget will be subject to consideration and approval by Full Council in February 2024.

There are no specific legal implications arising from the report. Where legal matters arise from the recommendations contained within the report, officers will seek advice from One Legal.

Signed off by: One Legal, legalservices@onelegal.org.uk

1.3. Environmental and climate change implications

The works listed within the Capital Programme will lead to a reduction in greenhouse gas emissions, supporting our progress towards becoming a net zero Council and allocating funds towards actions listed within the Climate Emergency Action Plan.

The budget includes investment to retrofit significant numbers of the existing housing stock through a fabric first approach, where-ever possible, to make them more energy efficient, increasing the SAP rating to EPC C or above. This

includes preliminary steps to fund the transition away from carbon reliant heating systems towards low carbon heating systems. Improving the energy efficiency of our homes has co benefits for the customers and the climate. It also includes investment to ensure Council led newbuilds meet or move towards the metrics within the Climate Change Supplementary Planning Document.

Signed off by: Maizy McCann, Climate Officer,
Maizy.mccann@cheltenham.gov.uk

1.4. Corporate Plan Priorities

The actions outlined in this budget proposal will help ensure that the council can deliver its corporate objectives as set out in the Corporate Plan.

Signed off by: Ann Wolstencroft, Head of Corporate Services

2. Equality, Diversity and Inclusion Implications

The proposals for the 2025/26 general fund revenue and capital budgets is focused on the delivery of the 2023-27 plan. Any savings or efficiencies to deliver the budget that require separate decisions will be subjected to their own equality impact assessments. An equality impact assessment for the decisions in this report is included in Appendix 5 and will be refreshed following the completion of the consultation period on 31 January 2025.

3. Performance management – monitoring and review

The budget for the HRA is monitored by the Cabinet and Leadership team throughout the year and reported to Cabinet and the Budget Scrutiny Working Group during the year.

4. Background

4.1. The Council's Constitution requires the Cabinet to prepare interim budget proposals for consultation. The Cabinet is then required to draw up its firm budget proposals, having regard to the responses it has received during the consultation period, and present its report to Council in February 2024. This report presents the draft proposals for the Housing Revenue Account for 2025/26.

5. Wider Economic and Sector Conditions for 2024/25 and 2025/26

- 5.1. The 2025/26 draft HRA budget proposal has been set based on a series of assumptions about the economic outlook for the next 18 months. Inflation sat at 2.3% in October 2024, a rise compared to 1.7% the month before. Although inflation may be stabilising, levels over the previous two years have had a huge impact on our costs. The new Labour Government is consulting on a proposal to increase social and affordable rent by CPI+1% for the next five years measured at September each year which means we continue to be in a position due to inflation levels since 2022/23 where costs will continue to outweigh funding increases.
- 5.2. Inflation in the construction and maintenance sector and high interest rates impact financial viability and timing of delivery of new build schemes and acquisitions of properties. Many housing providers in the sector have reduced or delayed their new build programmes due to these financial pressures. This presents challenges when considering how we increase our housing stock levels and new rental income which can be used to offset some of the pressures in the HRA overhead costs.
- 5.3. The Bank of England base rate increase is also one of the most significant pressures our budget has seen. When this paper was presented to Cabinet last year the base rate was 5.25%, the highest since 2008. It was assumed based on treasury advice that this would decrease to 4.25% in 2024/25. The base rate has fallen slightly to 4.75% in 2024/25 but is expected to reduce much more slowly than our previous estimates in 2025/26.
- 5.4. The Autumn Budget Statement from the new Government also announced changes to the Right to Buy legislation which reduces the discount available for any applicants after the 21 November 2024. Changes mean the Council will also be able to retain 100% of the capital receipts from Right to Buy sales indefinitely, making the existing policy permanent. There was a significant increase in applications from tenants to purchase their homes with 65 applications being received in the week before its introduction. This represents the equivalent of nearly two years of Right to Buy applications from previous years. Although the Government policy changes are welcomed by the Council, the long term impact on stock levels and capital financing remain unknown and will need to be monitored.
- 5.5. Another key announcement in the Autumn Statement was an increase in Employers National Insurance contributions from 13.8% to 15.8% of pay and a reduction in the threshold for which this is paid from £9,100 a year to £5,000. The Provisional Local Government Finance Settlement for 2025/26 indicates that funding will be provided to cover this extra cost for all directly employed staff. Following the transition of housing staff back to the Council on 1 July 2024, there is uncertainty over whether staff costs for the HRA will be covered by this or not.
- 5.6. Tax rises and caps on benefits increase pressure on rent arrears and homelessness provision however in the Autumn Statement of 2023

confirmation was given that following the freeze on the Local Housing Allowance (LHA) since April 2020 the rate was be restored to the 30th percentile (meaning the LHA rate will fully cover the rent of up to three in every 10 homes in Cheltenham) from April 2024. The unfreezing of this allowance allowed the rent rise to be fully reflected in new affordable rents in 2024/25 and this will continue into 2025/26.

- 5.7. Work undertaken by officers in preparation for the introduction of the Regulator's Social Housing Consumer Standards from April 2024 has also identified a number of area where additional investment is needed to ensure the Council are compliant. These have been reported separately to the Council's Housing Committee and progress will be monitored into 2025/26 and beyond.
- 5.8. The current operating environment has improved slightly from last financial year although the pressure on rental income growth and on the HRA cost base still provide significant challenges in the medium term. The Council's decision to bring the housing service back into the Council provides opportunities for efficiencies to be realised and to reset the current position in the HRA 30 year business plan. Section 7 of this report outlines the strategy for 2025/26 which will set us on the journey to achieve this.

6. Housing Revenue Account Revised Forecast for 2024/25

- 6.1. The budget for 2024/25 reflected the increasing cost pressures on the HRA with a budgeted net operating surplus of £355,800. The revised forecast shows a negative variance of £285,300 from budget, reducing the operating surplus for the year to £70,500. Significant variations have been identified in previous budget monitoring reports and are shown below.
- 6.2. A number of areas of expenditure in the HRA operational budget vary significantly from the original budget. The general & special management, housing management and repairs and maintenance budgets have all been reprofiled following the transition of housing services back to the Council. This is to reflect the changes to charging between the general fund, the HRA and Cheltenham Borough Homes rather than any significant variances in overall costs. Likewise, depreciation calculations have been reviewed and updated for estimated component rates from the current round of procurement and changes to the timing of new acquisitions and neighbourhood works.
- 6.3. The overspend in the HRA budget is driven by two key areas; the interest payable on debt and the income generated from dwellings. Rental income from dwellings is £111k below the budgeted levels as there have been delays in turning void properties around for re-let. This is also reflected in the projected underspend in this area of the capital budget. Officers are currently reviewing capacity in this area to ensure the number of void properties can

be reduced and re-let as quickly as possible.

- 6.4. Interest payable on HRA debt is expected to be £180k above the budget set in February 2024 which assumed an average interest rate of 4.5%. With short term borrowing rates averaging 5.40% for the first six months of 2024/25, a decision was made to replace £15m of HRA temporary debt with a 5 ½ year PWLB Maturity loan at the rate of 3.97%. The PWLB HRA rate which is 0.4% below the certainty rate which the General Fund receives is available up to June 2025. This discounted rate is to support local authorities borrowing for the Housing Revenue Account and for refinancing existing HRA loans. Further opportunities to replace temporary debt with long term debt will be carried out as and when they arise.
- 6.5. In order to offset some of this overspend, a decision has been taken to reduce the revenue contribution to capital in 2024/25. However, this is not a long term solution as any reduction in this provision will increase the proportion of borrowing required, again impacting on future interest payable. A strategy has been outlined in the section below to start to address the impact of borrowing on the overall HRA balance.

7. Housing Revenue Account Budget 2025/26

- 7.1. The budget proposals for the HRA Operating Account in 2025/26 are set out in Appendix 2. The budget is set in comparison with the original budget and revised forecast for 2024/25.
- 7.2. This shows a smaller net operating surplus than the revised 2024/25 budget position but still includes a contribution to the HRA balance at year end. One of the key drivers in taking the decision in October 2023 to bring housing services back to the Council was the sustainability of the HRA balance which fell below the target of £1.5m for the first time in 2023/24. Since the transition in July 2024, work has begun to understand how this can be recovered over the medium term and how the HRA 30 year business plan can become more sustainable.
- 7.3. The 2025/26 budget proposal outlined in this report is the first step to recovery. As outlined in the section above, all rents are proposed to increase by 2.7% in line with the Government's Social Rent Policy following the announcement of the CPI for September at 1.7%. Social and Affordable rents are proposed to be capped at the Local Housing Allowance (LHA) as in previous years. On 24 October 2024 the Government launched a consultation on social housing rent policy which proposes to permit social rent to increase by CPI+1% for the five years up to 31 March 2031 which would apply to social and affordable rent. This is the increase that has been applied in the future years of the budget but will be reviewed following the

conclusion of the consultation.

7.4. Expenditure budgets reflect:

- An estimated increase in the HRA recharges from the general fund of 5% and inflation on the majority of non-staff costs of 2.7%
- Other shared service cost increases at 5% per annum.
- Assumption that Homes England funding continues at existing levels and shared ownership costs do not change substantially

7.5. Interest payable on temporary borrowing has been modelled at an average rate of 4.35% for 2025/26 and 3.75% for the subsequent two years. The future years factor in any assumed borrowing in 2025/26 and 2026/27 to fund the HRA capital programme. This is the area of HRA expenditure where the largest pressure is associated. Details of the strategies being employed by the Council to reduce exposure to higher interest rates on temporary debt is set out in the general fund draft budget proposals for 2025/26 and the mid term Treasury Management report which was presented to Full Council on 16 December 2024.

7.6. Within the medium term of the HRA budget, further work needs to be undertaken through the consultation period of the proposal as well as into 2025/26 to understand how overall HRA borrowing levels can be minimised. This will be influenced by the changes in Right to Buy legislation which will mean more of the capital receipts will be retained and could be used to fully fund the acquisitions programme which currently relies on additional borrowing to maintain stock levels.

7.7. Likewise the stock condition survey will also mean the planned maintenance programmes for our existing stock will be amended as new data comes in which may change the levels of investment required and subsequently the overall levels of borrowing.

7.8. Until the impact of these changes is fully understood, a reduction in the other base costs in the HRA is required to support the medium term sustainability of the HRA reserves. A total saving of £1.35m has been included in the medium term projections for the HRA operating account. This will be made up as follows:

	2025/26	2026/27	2027/28	Total
	£	£	£	£
Transition of housing services back to the Council	650,000	350,000	-	1,000,000
Reduction in Interest Payable	-	-	350,000	350,000
Total	650,000	350,000	350,000	1,350,000

7.9. The transition of housing services back in house is based on the calculations included in the original decision to wind up Cheltenham Borough Homes and will be implemented alongside the savings within the general fund. The reduction in interest payable will be delivered through debt management strategies outlined above. Progress against the achievement of these savings will be reported regularly through the budget monitoring reports.

8. HRA Capital Programme

8.1. The revised capital programme for 2024/25 shows that expenditure will be £2.504m below the original budget of £16.349m for existing properties. The revised capital programme for new build and acquisitions is also expected to be underspent by £1.762m against the original budget of £10.585m.

8.2. The main variances in the programme relate to the following areas:

- Internal improvements – expected to be underspent by £2m as a result of delays in the contractor procurement for the works. This has been completed in the second half of the financial year in preparation for 2025/26 but will not be mobilised in time to complete all scheduled works in the current year.
- Energy efficiency – the underspend of £900k relates to Wave 2.1 of the Government's Social Housing Decarbonisation Fund (SHDF) which was launched in September 2022 to support the installation of energy performance measures in social homes in England. Cheltenham were awarded £2.1m in 2023/24 but delays have been experienced in the contracted delivery of the work which is expected to be completed in 2025/26. An application for Wave 3 of the same funding has been made in November 2024 and the Council are awaiting the award decision to

extend the retrofitting even more of our housing stock.

- Fire protection – the budget for these works has been increased from £161k to £773k in response to the work undertaken on the consumer standards which were introduced by the Government in April 2024. An increased base capital budget has also been reflected in the four subsequent years to ensure there is sufficient resources available to take all action needed on remedial works.

8.3. As part of the consumer standards analysis undertaken by officers since the housing service transferred back to the Council in July 2024, the need to update our housing stock condition survey has been identified. Work commenced in Autumn 2024 and data on each of our properties will be updated over the next few years. This will drive changes in the overall planned maintenance programme as the condition of the different property components are re-assessed. This will mean capital investment is being focused where it is most needed to ensure all our properties meet the Government's Decent Homes Standard.

8.4. The capital programme for 2025/26 provides an additional £34.419m of investment in both existing homes and the acquisition and development of new homes. With the new build pipeline expected to deliver the 320 Swindon Road and Swindon Farm developments, this will boost our housing stock levels and start to build resilience in the HRA 30 year business plan. Additionally, work in our existing stock will focus on addressing any issues identified in the stock condition survey as well as balancing the benefits of retrofitting to reduce the overall carbon footprint of the stock whilst reducing energy costs for our tenants. Details by programme area for the four years to 2028/29 are given in Appendix 4.

8.5. During the 2025/26 financial year, other projects and schemes may come to light which require investment by the Council. These proposals will be considered by the Cabinet and approval will be requested through the relevant channels in line with the Council's Budget and Policy Framework Rules.

8.6. The proposed funding of these programmes is set out at Appendix 3 and includes a combination of borrowing, SHDF grant, Homes England grant, shared ownership sales, capital receipts and leaseholder contributions. In 2025/26 the programme is expected to increase levels of borrowing by £18.726m which places a significant pressure on the HRA operational budget as interest rates remain high. This is reflected in the HRA 30 year business plan which continues to show interest cover as a significant risk factor in the long term affordability of the operation of the HRA. This demonstrates the importance of the delivery of the planned savings in the

2025/26 budget strategy following the transition of the housing service back to the Council in July 2024.

9. Consultation process

- 9.1. The formal budget consultation on the detailed interim budget proposals for 2025/26 will be over the period 18 December 2024 to 31 January 2025. The Cabinet will seek to ensure that the opportunity to have input into the budget consultation process is publicised to the widest possible audience. During the consultation period, interested parties including businesses, tenants, residents, staff and trade unions will be encouraged to comment on the initial budget proposals. They will be asked to identify, as far as possible, how alternative proposals complement the Council's Recovery Strategy and Corporate Plan and how they can be financed. The Budget Scrutiny Working Group and Overview and Scrutiny Committee will be invited to review the interim budget proposals in the meetings scheduled for January 2025 and any comments will be fed back to the Cabinet.
- 9.2. Whilst the Cabinet will be as flexible as possible, it is unlikely that any comments received after the consultation period can be properly assessed to allow consideration of their full implications and to enable them to be built into the budget.
- 9.3. All comments relating to the initial budget proposals should be returned to the Director of Finance and Assets (Deputy Section 151 Officer) by the end of the consultation period for consideration by the Cabinet in preparing their final budget proposals. Comments can be e-mailed to moneymatters@cheltenham.gov.uk.
- 9.4. It is important that any political group wishing to make alternative budget proposals should discuss them, in confidence, with the Director of Finance and Assets (preferably channelled through one Group representative) to ensure that the purpose, output and source of funding of any proposed change is captured.
- 9.5. Given the financial pressures and the potentially very difficult decisions which will have to be made, it is important that there is time for members to carefully consider and evaluate any alternative budget proposals. Political groups wishing to put forward alternative proposals are not obliged to circulate them in advance of the budget-setting meeting, but in the interests of sound and lawful decision-making, it would be more effective to do so, particularly given that they may have implications for staff.

10. Key risks

- 10.1. See Risk Assessment in Appendix 1.
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Appendices:

- i. Risk Assessment
- ii. HRA Operating Account
- iii. Major Repairs Reserve and HRA Capital Programme (summary)
- iv. HRA 4-year Capital Programme (detail)
- v. Equality Impact Assessment Screening

Background information:

1. 2024/25 Final Budget Proposal report to Council - 23 February 2024;
2. The Quarter two 2024/25 budget monitoring report to Cabinet – 26 November 2024;
3. The provisional local government finance settlement for 2025/26 – due 19 December 2024.

Appendix 1: Risk Assessment

Risk ref	Risk description	Risk owner	Impact score (1-5)	Likelihood score (1-5)	Initial raw risk score (1 - 25)	Risk response	Controls / Mitigating actions	Control / Action owner	Deadline for controls/ actions
1.01	Volatility in the external policy environment including Government Policy may impact the economic operating environment and future funding of the HRA	Paul Jones	5	3	15	Reduce the risk	Policy changes are monitored closely and the impacts understood and mitigated where there is a significant impact on the HRA (such as future rent policy). A 30-year financial plan is maintained, updated and stress tested regularly to ensure the HRA is financially viable over the long term	CBC finance team	Mar 2025
1.02	If material and labour price increases and resource constraints continue in the medium term this may cause further financial restraints and the need for additional savings in the HRA	Paul Jones	4	3	12	Reduce the risk	The current higher than inflation pay rises in the private sector and constraints in the construction sector will continue to be monitored carefully. Long term supply agreements are in place or will be put in place for new programmes through competitive procurement to reduce	CBC finance team	Mar 2025

Risk ref	Risk description	Risk owner	Impact score (1-5)	Likelihood score (1-5)	Initial raw risk score (1 - 25)	Risk response	Controls / Mitigating actions	Control / Action owner	Deadline for controls/ actions
							the risk of labour and material shortages. Sufficient internal resource will be maintained to reduce the impact of subcontractor price volatility. A 30-year financial plan is maintained, updated and stress tested regularly to ensure the HRA is financially viable over the long term. The pace and scale of future investment will be managed carefully to protect existing services and support for tenants.		
1.03	If there are insufficient resources to deliver planned maintenance to existing homes or meet additional compliance requirements, then homes may become non decent or there may be an increase in void loss	Paul Jones	4	3	12	Reduce the risk	Robust stock condition data and compliance data is required to inform future capital spend and compliance requirements. Procurement best practice is followed with continuing contract management.	CBH through management agreement	Mar 2025

Risk ref	Risk description	Risk owner	Impact score (1-5)	Likelihood score (1-5)	Initial raw risk score (1 - 25)	Risk response	Controls / Mitigating actions	Control / Action owner	Deadline for controls/ actions
							A 30-year financial plan is maintained, updated and stress tested regularly to ensure the HRA is financially viable over the long term		
1.04	If the Net Zero Carbon programme is not carefully planned and delivered and not sufficiently funded by Government, there may be insufficient resources to deliver existing maintenance programmes and services	Paul Jones	4	3	12	Reduce the risk	Resources have been set aside to conduct retrofit activities over the next 4 years in the capital programme. This includes procurement of a new term external works contract and the expectation of additional funding bids to central government for the retrofit programme. The target for new build land owned by the HRA is to deliver low carbon homes. Progress in the sector and funding proposals by Government will be carefully monitored. A 30-year financial plan is maintained, updated	CBC/CBH through partnership working	Mar 2025

Risk ref	Risk description	Risk owner	Impact score (1-5)	Likelihood score (1-5)	Initial raw risk score (1 - 25)	Risk response	Controls / Mitigating actions	Control / Action owner	Deadline for controls/ actions
							and stress tested regularly to ensure the HRA is financially viable over the long term		
1.05	If the transfer of the Housing Service from CBH to CBC is not successfully managed or savings opportunities are not successfully delivered there could be an impact on resourcing/capacity to deliver essential services and compliance requirements as well as an adverse impact on the financial resilience of the HRA	Paul Jones	4	3	12	Reduce the risk	Consultation and close working will continue with CBH service teams, a programme manager has been appointed to manage the transition, there is ongoing financial monitoring of budgets and the HRA business plan	Paul Jones	Mar 2025
1.06	If changes in benefits, including changes to UC rates, or the cost-of-living crisis 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	Paul Jones	3	2	6	Reduce the risk	The HRA budget includes specific resources to control rent arrears and support tenants through transition to Universal Credit and support tenants during the cost-of-living crisis. This has been successful in	CBH through management agreement	Mar 2025

Risk ref	Risk description	Risk owner	Impact score (1-5)	Likelihood score (1-5)	Initial raw risk score (1 - 25)	Risk response	Controls / Mitigating actions	Control / Action owner	Deadline for controls/ actions
							mitigating the impact so far.		
1.07	If void rent loss is higher than estimated, it will impact on assumed rent income in the HRA	Paul Jones	3	2	6	Reduce the risk	Demand for social housing remains high and is increasing, private rents are increasing unaffordable for many, there remains a significant waiting list and short re-let times. Quality of homes needs to be maintained and changes in void levels monitored.	CBH through management agreement	Mar 2025
1.08	If the demand for reactive repairs increases, there may be insufficient budget to meet demand	Paul Jones	3	2	6	Reduce the risk	The planned maintenance programme for existing homes 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	CBH through management agreement	Mar 2025

Risk ref	Risk description	Risk owner	Impact score (1-5)	Likelihood score (1-5)	Initial raw risk score (1 - 25)	Risk response	Controls / Mitigating actions	Control / Action owner	Deadline for controls/ actions
							insurance.		
1.09	If there are insufficient new supply opportunities (land/acquisitions) or delivery on sites such as new affordable homes from the GVD the ambitious targets for net new supply will not be achieved and the HRA will not be strengthened by generating additional future income	Paul Jones	3	2	6	Reduce the risk	The transition of CBH to CBC will strengthen the combined development team. A 30-year financial plan is maintained, updated and stress tested regularly to ensure the HRA is financially viable over the long term	CBC/CBH via Strategic Housing Delivery Group, Council Member Housing Working Group	Mar 2025
1.10	If the capital receipts held from RTB sales under the retention agreement with DLUHC are not used within 5 years of receipt, they are repayable with interest to the Government.	Paul Jones	3	1	3	Reduce the risk	The acquisition programme is continuing at a level which is adequate to use receipts before they would be repayable. This position is regularly monitored.	CBC/CBH through partnership working	Mar 2025

	2024/25		2025/26	2026/27	2027/28
	Original £	Forecast £	Estimate £	Projections £	
EXPENDITURE					
General & Special Management	3,583,100	5,088,400	5,816,800	6,082,800	6,342,700
Housing Management	6,318,000	5,252,200	5,555,400	5,845,100	6,149,300
Rents, Rates, Taxes and Other Charges	138,300	158,900	158,900	158,900	158,900
Repairs & Maintenance	5,870,200	5,420,400	5,697,300	5,885,000	6,084,000
Provision for Bad Debts	240,000	240,000	250,000	263,000	279,000
Interest Payable	3,177,000	3,357,300	3,765,200	4,363,300	5,348,600
Depreciation of Dwellings	5,714,100	5,719,400	5,819,700	6,074,000	6,365,200
Depreciation of Other Assets	349,400	273,600	315,200	321,200	327,200
Debt Management Expenses	110,500	110,500	116,000	121,800	127,900
Efficiency Savings	-	-	-650,000	-1,000,000	-1,350,000
TOTAL	25,500,600	25,620,700	26,844,500	28,115,100	29,832,800
INCOME					
Dwelling Rents	23,959,300	23,848,300	24,996,500	26,285,600	27,896,300
Non Dwelling Rents	261,800	257,800	263,400	270,300	277,500
Charges for Services and Facilities	1,251,100	1,235,100	1,293,300	1,328,200	1,364,200
Feed in Tariff from PV Installations	309,200	289,000	296,800	305,700	314,900
TOTAL	25,781,400	25,630,200	26,850,000	28,189,800	29,852,900
NET INCOME FROM SERVICES	280,800	9,500	5,500	74,700	20,100
Interest Receivable	75,000	61,000	60,000	60,000	60,000
NET OPERATING SURPLUS	355,800	70,500	65,500	134,700	80,100
Appropriations					
Revenue Contributions to Capital	-183,700	-	-	-	-
Net Increase/(Decrease) in reserves	172,100	70,500	65,500	134,700	80,100
Revenue Reserve brought forward	1,327,900	936,000	1,006,500	1,072,000	1,206,700
Revenue Reserve carried forward	1,500,000	1,006,500	1,072,000	1,206,700	1,286,800

Average Social Rent:-				
Increase 1st April			2.70%	3.00%
48 wk		107.65	110.55	113.87
52 wk		99.37	102.05	105.11
Average stock		4,340	4,341	4,370

Average Affordable Rent:-				
Increase 1st April			2.70%	3.00%
48 wk		174.59	179.31	184.69
52 wk		161.16	165.51	170.48
Average stock		205	230	255

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MAJOR REPAIRS RESERVE

	2024/24		2025/26	2026/27	2027/28
	Original	Forecast	Estimate	Projections	
	£	£	£	£	£
Balance brought forward	-	-	-	-	-
Depreciation of Dwellings	5,714,100	5,719,400	5,819,700	6,074,000	6,365,200
Depreciation of Other Assets	349,400	273,600	315,200	321,200	327,200
	<u>6,063,500</u>	<u>5,993,000</u>	<u>6,134,900</u>	<u>6,395,200</u>	<u>6,692,400</u>
Utilised to fund Capital Programme	-6,063,500	-5,993,000	-6,134,900	-6,395,200	-6,692,400
Balance carried forward	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

HRA CAPITAL PROGRAMME

	2024/25		2025/26	2026/27	2027/28
	Original	Forecast	Estimate	Projections	
	£	£	£	£	£
<u>EXPENDITURE</u>					
EXISTING STOCK					
Property Improvements & Major Repairs	16,349,000	13,845,200	16,190,000	18,472,000	16,540,000
Adaptations for the Disabled	600,000	600,000	600,000	600,000	600,000
Other inc repurchase of S/O Dwellings	60,000	60,000	60,000	60,000	60,000
	<u>17,009,000</u>	<u>14,505,200</u>	<u>16,850,000</u>	<u>19,132,000</u>	<u>17,200,000</u>
NEW BUILD & ACQUISITIONS	10,585,000	8,822,900	18,229,000	22,800,000	27,508,000
TOTAL	<u>27,594,000</u>	<u>23,328,100</u>	<u>35,079,000</u>	<u>41,932,000</u>	<u>44,708,000</u>
<u>FINANCING</u>					
Capital Receipts inc Commuted Sums	1,934,000	4,165,000	6,140,000	3,940,000	3,940,000
HRA Revenue Contribution	183,700	-	-	-	-
Leaseholder Recharges	300,000	100,000	100,000	100,000	100,000
Major Repairs Reserve	6,063,500	5,993,000	6,134,900	6,395,200	6,692,400
Grants & Shared Ownership Sales	2,068,800	1,314,500	3,977,800	8,341,800	4,588,100
Borrowing	17,044,000	11,755,600	18,726,300	23,155,000	29,387,500
TOTAL	<u>27,594,000</u>	<u>23,328,100</u>	<u>35,079,000</u>	<u>41,932,000</u>	<u>44,708,000</u>

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PROPERTY IMPROVEMENT & MAJOR WORKS							
Programmes of Work	Description of Works	2024/25 Budget	2024/25 Forecast	2025/26 Projection	2026/27 Projection	2027/28 Projection	2028/29 Projection
EXTERNAL IMPROVEMENTS	External improvements to the external fabric of existing homes including roofs, chimneys, rainwater goods, fascias, repointing of walls	1,603,000	1,603,000	1,405,000	1,594,000	1,506,000	1,561,000
INTERNAL IMPROVEMENTS	Internal improvements to existing homes including replacing kitchens, bathrooms, showers, rewires, consumer units	4,409,000	2,409,000	6,218,000	6,471,000	6,665,000	6,879,000
PATHS, FENCES & WALLS	Renewal of fences, ramps, paths and boundary walls	332,000	332,000	185,000	191,000	196,000	202,000
NEIGHBOURHOOD WORKS	Improvements to external communal areas including sheds, outbuildings, that generate higher amenity value	600,000	927,000	78,000	81,000	83,000	86,000
ENERGY EFFICIENCY & OTHER SUSTAINABILITY MEASURES	Improving the energy efficiency of the existing housing stock to meet the targets for 2030 - measures include the installation of top up loft insulation, cavity wall insulation, external wall insulation, and new heating systems such as ground source and air source heat pumps	3,330,000	2,429,800	2,668,000	4,645,000	2,663,000	3,678,000
RENEWAL OF HEATING SYSTEMS	Replacement energy efficient boilers and full central heating systems, plus high efficiency programmable electrical heating as required in existing homes	329,000	382,000	343,000	322,000	261,000	298,000
MAJOR REFURBISHMENTS TO VOID PROPERTIES	Renovating existing homes that become vacant prior to reletting and which require significant works, such as new kitchen, bathroom, plastering	1,470,000	1,380,000	1,420,000	1,236,000	1,273,000	1,311,000
WINDOWS & DOORS	Replacement PVCu windows and composite or timber entrance and communal doors; fire doors installed where required	250,000	250,000	44,000	147,000	33,000	850,000
ASBESTOS	Removal of asbestos from existing homes as required to facilitate internal and external improvement works under other programmes	400,000	400,000	500,000	515,000	530,000	546,000
SHELTERED ACCOMMODATION	Improvements to communal areas in existing sheltered schemes including renewing furniture, fixtures and fittings and other equipment	160,000	160,000	25,000	26,000	27,000	27,000
DOOR ENTRY SCHEMES	Renewal of door entry systems on sheltered and general needs blocks	134,000	134,000	142,000	395,000	390,000	133,000
STRUCTURAL WORKS & SURVEYS	Structural works to reinstate the structural integrity of buildings typically those subjected to cracking through ground movement or existing structural defects and provision for stock condition surveys	775,000	775,000	503,000	196,000	202,000	208,000
COMMUNAL WORKS	Renewal of services serving communal areas such as wiring, lighting, fire detection, flooring, CCTV	243,000	243,000	283,000	214,000	441,000	242,000
FIRE PROTECTION	Improvements to communal areas and existing homes identified through fire risk assessments to ensure the Council adheres to regulatory requirements	161,000	773,000	500,000	515,000	530,000	546,000
LIFTS	Replacement of passenger lifts and installation of new chair lifts as required	231,000	161,000	214,000	537,000	284,000	15,000
NON TRADITIONAL HOMES (CORNISH UNIT PROPERTIES)	Renovation of thirty Cornish, non traditional build, type properties and further energy efficiency measures	180,000	180,000	-	-	-	-
GARAGE IMPROVEMENTS	Upkeep of the existing garage blocks	30,000	30,000	30,000	31,000	32,000	33,000
WARDEN CALL UPGRADE	Renewal of the existing analogue warden system with a new digital compatible system	510,000	268,000	340,000	-	-	-
FEE FOR MANAGING PROGRAMME	Management fee for Investment Team to manage the above programmes of work	1,202,000	1,008,400	1,292,000	1,356,000	1,424,000	1,467,000
TOTAL BUDGET FOR EXISTING PROPERTIES		16,349,000	13,845,200	16,190,000	18,472,000	16,540,000	18,902,000

NEW BUILD & ACQUISITIONS							
		2024/25 Budget	2024/25 Forecast	2025/26 Projection	2026/27 Projection	2027/28 Projection	2028/29 Projection
NEW BUILD (APPROVED)							
320 SWINDON ROAD	Land led scheme for 24 net zero homes on Council land	1,650,000	648,300	3,740,000	1,885,000	-	-
MONKSCROFT SCHOOL	Land led scheme for 70 net zero homes on Council land	730,000	660,000	880,000	8,580,000	8,655,000	-
S106 PURCHASES	Developer led schemes for the acquisition of completed homes under a mix of tenures under section 106 agreements	3,350,000	2,837,900	8,359,000	7,085,000	423,000	-
MARKET PURCHASE	Acquisition of individual properties from the local market to support the wider strategies within the HRA business plan	4,125,000	4,125,000	5,000,000	5,000,000	5,000,000	5,000,000
MARKET PURCHASE (LAHF)	Acquisition of 2 further homes from the private market to support refugee families from Ukraine and Afghanistan	-	501,700	-	-	-	-
OTHER SCHEMES	Provision for new land led schemes and s106 schemes not currently in contract - includes provision for affordable homes from the Golden Valley Development	730,000	50,000	250,000	250,000	13,430,000	22,333,000
TOTAL BUDGET FOR NEW BUILD & ACQUISITIONS		10,585,000	8,822,900	18,229,000	22,800,000	27,508,000	27,333,000

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Appendix 5: Equality Impact Assessment Screening

1. Identify the policy, project, function or service change

a. Person responsible for this Equality Impact Assessment

Officer responsible: Gemma Bell	Service Area: Finance & Assets
Title: Director of Finance & Assets (Deputy s151 Officer)	Date of assessment: December 2024

b. Is this a policy, function, strategy, service change or project?

Other

If other, please specify:

This is a budget proposal for 2025/26 which will be subject to a four week consultation period.

c. Name of the policy, function, strategy, service change or project

The Draft Housing Revenue Account (HRA) Revenue & Capital Budgets for 2025/26

Is this new or existing?

New

Please specify reason for change or development of policy, function, strategy, service change or project

The Local Government Finance Regulations require a draft budget to be presented for consultation for both the General Fund and Housing Revenue Account in advance of a final budget being presented to Full Council.

d. What are the aims, objectives and intended outcomes and who is likely to benefit from it?

Aims and Objectives:

To propose a draft budget for the HRA revenue and capital budgets for 2025/26 and report on the forecast budget position for 2024/25.

<p>Outcomes:</p>	<p>To approve the budget proposals and allow the consultation period to begin on 18 December 2025.</p>
<p>Benefits:</p>	<p>To provide a balanced budget for the general fund and housing revenue account which will allow services to be continued to be delivered whilst building back reserves following a period of significant financial pressure.</p>

e. What are the expected impacts?

<p>Are there any aspects, including how it is delivered or accessed, that could have an impact on the lives of people, including employees and customers.</p>	<p>Yes</p>
<p>Do you expect the impacts to be positive or negative?</p>	<p>Positive</p>

Please provide an explanation for your answer:

Some of the savings and efficiencies required to deliver the budget proposal may impact on the lives of employees, tenants and customers. If this is the case, any decisions will be subject to appropriate risk assessments and consultation where required.

Any impact of savings and efficiencies is expected to be offset by the investment in growth and the overall outcome of allowing the Council to continue to deliver housing services in Cheltenham.

If your answer to question e identified potential positive or negative impacts, or you are unsure about the impact, then you should carry out a Stage Two Equality Impact Assessment.

f. Identify next steps as appropriate	
Stage Two required	Yes
Owner of Stage Two assessment	Gemma Bell
Completion date for Stage Two assessment	31/01/2025

Please move on to Stage 2 if required ([intranet link](#)).

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Tenant Engagement Update, Housing Services, Cheltenham Borough Council
January 2025

Tenant Panel

As part of the Consumer Standards Improvement Plan, the Tenant Panel members have participated in Property Compliance Training provided by Pennington Choices. This has provided them with additional skills to carry out scrutiny activities on the behalf of tenants.

The Tenant Panel is next scheduled to meet on the 26th January at 10.30am.

Leaseholder Panel Update

The Leaseholder Panel is next scheduled to meet on the 21st January at 6pm.

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Cabinet Housing Committee Forward Plan 2024-2025

Title	Objective	Format	Officer/Interested Party/Partner
Cabinet – 18 February 2025			
2025/26 Final Budget Proposals – HRA and General Fund			
19 February 2025 – (Deadline 4th February)			
Quarter 3 2024 – 25 Housing Performance Report	<i>To provide the Committee with key performance information relation to voids, arrears, day to day repairs, ASB and complaints.</i>	Information/Discussion Paper	Director of Housing – Customer and Community Services
Quarter 3 2024 - 25 Housing Complaints and Compliments Report	<i>To provide an overview of housing related complaints and compliments from quarter 3, identifying key areas of dissatisfaction and areas for learning and service improvement.</i>	Information/Discussion Paper	Director of Housing – Customer and Community Services
Communal Areas Improvement Project	<i>To update the Committee on the ongoing project to improve the cleaning and maintenance of Communal Areas.</i>	Information/Discussion Paper	Interim Housing Transformation Director
Anti-Social Behaviour Improvement Project	<i>To update the Committee on the ongoing project to improve management of Anti-Social Behaviour.</i>	Information/Discussion Paper	Director of Housing – Customer and Community Services
Housing Risk Register	<i>To review the strategic risks relating to housing from the Council’s Risk Register.</i>	Information/Discussion Paper	Director of Governance and Customer Services
Updates from the Tenant and Leaseholder Panels	<i>To highlight the ongoing activities of the Tenant and Leaseholder Panels and provide an additional opportunity for tenant and leaseholder voices to be heard.</i>	Information/Verbal Update	Tenant and Leaseholder Representatives
Review of the Housing Committee Forward Plan	<i>To provide the Committee with opportunities to identify any additional areas they may wish to scrutinise.</i>	Information/Discussion	Director of Governance and Customer Services
Briefing Note - Housing Sector Insight	<i>To provide the Committee with an overview of recent developments in the housing sector and provide opportunities for horizon scanning.</i>	Information	Director of Governance and Customer Services
Council – 21 February 2025			
2025/26 Final Budget Proposals – HRA and General Fund			

Cabinet Housing Committee Forward Plan 2024-2025

Title	Objective	Format	Officer/Interested Party/Partner
17 March 2025 - (Deadline 24th February)			
Property Compliance Performance and stock condition project update	<i>To provide the Committee with an understanding of our property compliance status and the planned improvements needed to address areas of non-compliance</i>	Information/Discussion Paper	Interim Housing Transformation Director / Head of Technical and Investment
Consumer Standard Improvement Plan	<i>To provide the Committee with a copy of the Improvement Plan developed to resolve areas of non-compliance with the Regulator of Social Housing’s Consumer Standards.</i>	Information/Discussion Paper	Director of Governance and Customer Services
Housing and Tenancy Fraud Annual Update	<i>To provide the Committee with an overview of the Counter Fraud Enforcement Unit’s work on housing and tenancy fraud over the previous year.</i>	Information/Discussion Paper	Counter Fraud and Enforcement Unit, Head of Service
Updates from the Tenant and Leaseholder Panels	<i>To highlight the ongoing activities of the Tenant and Leaseholder Panels and provide an additional opportunity for tenant and leaseholder voices to be heard.</i>	Information/Verbal Update	Tenant and Leaseholder Representatives
Review of the Housing Committee Forward Plan	<i>To provide the Committee with opportunities to identify any additional areas they may wish to scrutinise.</i>	Information/Discussion	Director of Governance and Customer Services
Briefing Note - Housing Sector Insight	<i>To provide the Committee with an overview of recent developments in the housing sector and provide opportunities for horizon scanning.</i>	Information	Director of Governance and Customer Services
23rd April 2025 – (Deadline 8th April)			
Quarter 4 2024 – 25 Housing Performance Report	<i>To provide the Committee with key performance information relation to voids, arrears, day to day repairs, ASB and complaints.</i>	Information/Discussion Paper	Director of Housing – Customer and Community Services
Quarter 4 2024 - 25 Housing Complaints and Compliments Report	<i>To provide an overview of housing related complaints and compliments from quarter 4, identifying key areas of dissatisfaction and areas for learning and service improvement.</i>	Information/Discussion Paper	Director of Housing – Customer and Community Services
Updates from the Tenant and Leaseholder Panels	<i>To highlight the ongoing activities of the Tenant and Leaseholder Panels and provide an additional opportunity for tenant and leaseholder voices to be heard.</i>	Information/Verbal Update	Tenant and Leaseholder Representatives

Cabinet Housing Committee Forward Plan 2024-2025

Title	Objective	Format	Officer/Interested Party/Partner
Review of the Housing Committee Forward Plan	<i>To provide the Committee with opportunities to identify any additional areas they may wish to scrutinise.</i>	Information/Discussion	Director of Governance and Customer Services
Briefing Note - Housing Sector Insight	<i>To provide the Committee with an overview of recent developments in the housing sector and provide opportunities for horizon scanning.</i>	Information	Director of Governance and Customer Services
11 June 2025 – (Deadline 27th May)			
Property Compliance Performance and stock condition project update	<i>To provide the Committee with an understanding of our property compliance status and the planned improvements needed to address areas of non-compliance</i>	Information/Discussion Paper	Interim Housing Transformation Director / Head of Technical and Investment
Consumer Standard Improvement Plan	<i>To provide the Committee with a copy of the Improvement Plan developed to resolve areas of non-compliance with the Regulator of Social Housing’s Consumer Standards.</i>	Information/Discussion Paper	Director of Governance and Customer Services
6 monthly Tenant Satisfaction Measures (TSM) Tracker Update	<i>Feedback and insight from the phone surveys with tenants carried out on behalf of CBC by Acuity. These surveys provide our results for the perception-based Tenant Satisfaction Measures.</i>	Information/Discussion Paper	Director of Housing – Customer and Community Services
End of Year 2024-25 Housing Revenue Account (HRA) Budget Monitoring Report	<i>To provide a monitoring position statement for the HRA against the budget approved by Council on 23 February 2024, highlighting any key variances.</i>	Information/Discussion Paper	Director of Finance and Assets / Head of Finance and IT
Housing Risk Register	<i>To review the strategic risks relating to housing from the Council’s Risk Register.</i>	Information/Discussion Paper	Director of Governance and Customer Services
Updates from the Tenant and Leaseholder Panels	<i>To highlight the ongoing activities of the Tenant and Leaseholder Panels and provide an additional opportunity for tenant and leaseholder voices to be heard.</i>	Information/Verbal Update	Tenant and Leaseholder Representatives
Review of the Housing Committee Forward Plan	<i>To provide the Committee with opportunities to identify any additional areas they may wish to scrutinise.</i>	Information/Discussion	Director of Governance and Customer Services

Cabinet Housing Committee Forward Plan 2024-2025

Title	Objective	Format	Officer/Interested Party/Partner
Briefing Note - Housing Sector Insight	<i>To provide the Committee with an overview of recent developments in the housing sector and provide opportunities for horizon scanning.</i>	Information	Director of Governance and Customer Services
16 July 2025 – (Deadline 30th June)			
Property Compliance Performance and stock condition project update	<i>To provide the Committee with an understanding of our property compliance status and the planned improvements needed to address areas of non-compliance</i>	Information/Discussion Paper	Interim Housing Transformation Director / Head of Technical and Investment
Consumer Standard Improvement Plan	<i>To provide the Committee with a copy of the Improvement Plan developed to resolve areas of non-compliance with the Regulator of Social Housing’s Consumer Standards.</i>	Information/Discussion Paper	Director of Governance and Customer Services
Quarter 1 2024 – 25 Housing Performance Report	<i>To provide the Committee with key performance information relation to voids, arrears, day to day repairs, ASB and complaints.</i>	Information/Discussion Paper	Director of Housing – Customer and Community Services
Quarter 1 2025 - 26 Housing Complaints and Compliments Report	<i>To provide an overview of housing related complaints and compliments from quarter 1, identifying key areas of dissatisfaction and areas for learning and service improvement.</i>	Information/Discussion Paper	Director of Housing – Customer and Community Services
Updates from the Tenant and Leaseholder Panels	<i>To highlight the ongoing activities of the Tenant and Leaseholder Panels and provide an additional opportunity for tenant and leaseholder voices to be heard.</i>	Information/Verbal Update	Tenant and Leaseholder Representatives
Review of the Housing Committee Forward Plan	<i>To provide the Committee with opportunities to identify any additional areas they may wish to scrutinise.</i>	Information/Discussion	Director of Governance and Customer Services
Briefing Note - Housing Sector Insight	<i>To provide the Committee with an overview of recent developments in the housing sector and provide opportunities for horizon scanning.</i>	Information	Director of Governance and Customer Services

Briefing Note

Committee name: Cabinet Housing Committee

Date: 15 January 2025

**Responsible officer: Claire Hughes, Director of Governance and Customer Services,
Claire.Hughes@cheltenham.gov.uk**

This note provides information to keep Members informed of matters relating to the work of the Cabinet or a committee but where no decisions from Members are needed.

If Members have questions relating to matters shown, they are asked to contact the officer indicated.

Government Strategy and Announcements

- a. On the 5 December Prime Minister, Keir Starmer, announced his Plan for Change and six milestones the government aim to achieve by the next general election:
 - Raising living standards in every part of the United Kingdom, so working people have more money in their pocket to deliver the highest sustained growth in the G7.
 - Building 1.5 million homes in England and fast-tracking planning decisions on at least 150 major economic infrastructure projects.
 - Ending hospital backlogs to meet the NHS standard of 92% of patients in England waiting no longer than 18 weeks for elective treatment.
 - Putting police back on the beat with a named officer for every neighbourhood, and 13,000 additional officers, police community support officers (PCSOs) and special constables in neighbourhood roles in England and Wales.
 - Giving children the best start in life, with a record 75% of 5-year-olds in England ready to learn when they start school.
 - Securing home-grown energy, protecting billpayers, and putting the UK on track to at least 95% clean power by 2030, while accelerating the UK to net zero.

To support these targets the forthcoming Planning and Infrastructure Bill will set out how the delivery process for critical infrastructure will be streamlined, including focuses on accelerating upgrades to the national grid and boosting renewable energy. New ten-year strategies for housing and infrastructure will also be published in Spring 2025, providing a roadmap for future investment and economic growth.

- b. The government has published its provisional Local Government Finance Settlement for 2025/26 which provides £69 billion overall for councils across the country, a 3.5%

real-terms increase in Core Spending Power on average and an additional £2 billion in grant funding. The settlement includes a new emergency £600 million Recovery Grant, which the government says will offer better value for money through the repurposing of grants to help support councils most in need and maximise every penny of public spending to ensure it delivers for working people. Confirmation of the final local government finance settlement will be published following consultation in early 2025.

The settlement confirms support for local authorities to boost housing stock through (some of which has been previously announced as part of the Autumn budget):

- A £500 million Affordable Homes Programme, delivering 5,000 new social and affordable homes.
- £450 million Local Authority Housing Fund to expand housing capacity.
- Extension of the preferential borrowing rate for council housebuilding until the end of 2025-26.

The announcement also included almost £1 billion in new funding in 2025 to enable councils across England to deliver its long-term plan to tackle homelessness. Funding will focus on making more resources available for frontline workers to provide essential services to prevent households from becoming homeless, address the growing use of nightly-let accommodation, whilst also streamlining funding structures for councils. The government also want to better equip councils to provide mediation between landlords and families to prevent evictions, help find new homes, and to access private rental properties through support for deposits. Councils will also be able to choose to provide funding to services including Housing First, which prioritises access to secure housing for people with histories of repeat homelessness and multiple disadvantage including drug and alcohol abuse.

- c. The Housing, Communities and Local Government (HCLG) Committee has announced a new inquiry to examine whether the local government finance system in England is capable of meeting the current and future needs of councils and their communities.
- d. The government's previously announced changes to the National Planning Policy Framework (NPPF) were published on the 12 December 2024. The reforms have been warmly welcomed across the sector, although concern remains about the overall housing target with leading figures highlighting the need for significant investment and the ability for councils' to carry out long term financial planning. Key changes include:
 - New immediate mandatory housing targets for councils to 'ramp up' housebuilding and deliver growth across the country – totalling 370,000 across England, with higher mandatory targets in those places facing the most acute affordability. Councils will also need to adopt up-to-date local plans or develop new plans that work for their communities.
 - While remaining committed to a brownfield first approach, the updated NPPF will require councils to review their greenbelt boundaries to meet targets, identifying and prioritising lower quality 'grey belt' land.
 - Any development on greenbelt must meet strict requirements, via the new 'golden rules', which require developers to provide the necessary

infrastructure for local communities as well as a 'premium level' of social and affordable housing.

- Councils and developers will also need to give greater consideration to social rent when building new homes and local leaders have greater powers to build genuinely affordable homes for those who need them most.
 - Requirements to ensure homes are high-quality and well-designed without stalling growth.
 - Ministers will provide local authorities with three months in which to progress local plans that are currently in development, subject to conditions that catch those which significantly undershoot the new targets.
 - A new requirement will be introduced that, where plans based on old targets are still in place from July 2026, councils will need to provide for an extra year's supply of homes in their pipeline – six years instead of five. Where they do not, the strengthened presumption in favour of sustainable development would apply alongside the existing safeguards in national policy around provision of affordable housing, design quality, and sustainability of location.
 - To support councils to update their local plans and review their current greenbelt land, areas will receive an additional £100 million of cash next year that can be used to hire more staff and consultants as well as more resources to carry out technical studies and site assessments.
- e. In addition to the changes to the NPPF the Ministry for Housing, Communities and Local Government (MHCLG) have announced plans to overhaul local planning committees to speed up the planning process and support better decision making in the system. Under new plans to modernise the planning approval process, applications that comply with local development plans could bypass planning committees entirely to tackle chronic uncertainty, unacceptable delays and unnecessary waste of time and resources. The measures would also see a national scheme of delegation introduced with local planning officers given an enhanced decision-making role, the creation of streamlined committees for strategic development and mandatory training for planning committee members. A working paper of the policy has been published inviting views on the proposed options for change to planning committees in England. This is not a formal consultation and is instead intended to inform discussions with the sector, to determine whether and how to take these proposals forward.
- f. The Deputy Prime Minister and Secretary of State for Housing, Angela Rayner MP, has launched a consultation on the Government's plans to overhaul the Right to Buy (RtB) scheme. The proposals are designed to make the programme fairer and more sustainable while addressing decades of social housing decline. The consultation, which runs until 15 January 2025, is seeking views from stakeholders "*on how the Right to Buy should be reformed to deliver a fairer, better value and more sustainable scheme where longstanding tenants can buy their own homes but, crucially, where councils can replace those homes.*" The proposed reforms include:
- Increased eligibility periods
 - Exempting newly built homes
 - Discount reforms
 - Extending discount repayment periods
 - One-for-one replacements

- Simplifying receipts rules
- Protecting retrofitted homes

In Cheltenham we are also starting to see the impact of the previous announcement regarding the reduction of the Right to Buy discount, with 65 RTB applications (equivalent to 2/3 years' worth) received between October and mid-December.

- g. The Home Office published its response to the Emergency Evacuation Information Sharing Plus consultation that ended in August 2022. The consultation followed a recommendation from the Grenfell inquiry that called for a new duty on owners or managers of high-rise residential buildings to prepare a personal emergency evacuation plan (PEEP) for all residents who might find it difficult to “self-evacuate”. Despite strong support in an initial consultation for the measure it was rejected by the Conservative government who opened the 2022 consultation on an alternative package of measures called Emergency Evacuation Information Sharing Plus due to concerns over the practicality and proportionality of the original proposals. Labour has now confirmed that they will implement the Conservatives proposals in the second consultation, which recommended sharing the location of disabled residents with fire services. Concerns have been raised by disability rights activists and the National Fire Chiefs Council that this may not be enough to ensure the safety of residents who may be in need of evacuation assistance. The Council does not have any high-rise blocks within its stock however we will monitor the implementation of this policy to establish any further PEEPs that are required.
- h. The government has announced the creation of ‘Respect orders’, which it says meet its manifesto pledge to crack down on antisocial behaviour (ASB). The orders will give the police and local councils powers to ban persistent offenders from town centres or from drinking in public spots such as high streets and local parks. Offenders may also be required to undertake positive rehabilitation, such as attending drug or alcohol treatment services or anger management courses. Failure to comply with Respect Orders will be a criminal offence. The orders will be piloted before being rolled out nationally.
- i. The government has announced that five thousand more construction apprenticeship places will be made available per year with 32 pioneering new Homebuilding Skills Hubs developed using a £140m industry investment. These hubs will deliver fast-track training to local areas that need more housing, while giving apprentices vital skills to boost housebuilding in the UK. The purpose-built hubs will also provide a realistic working environment for training for key construction trades, including bricklayers, roofers, plasterers, scaffolders, electricians, carpenters and more. The government is working with the Construction Industry Training Board (CITB) and the National House-Building Council (NHBC) to launch the Hubs by 2028, and are working with Skills England to identify the areas that need construction workers the most.

Regulator of Social Housing (RSH)

- j. The Regulator of Social Housing (RSH) has issued its official response to the Levelling Up, Housing and Communities (LUHC) Committee’s report on the finances and sustainability of the social housing sector. The predecessor to the current

Committee published its report in May 2024 which highlighted significant challenges facing the sector, including financial pressures from decarbonisation, fire safety improvements and constrained funding mechanisms. The inquiry emphasised the importance of the social housing sector in providing affordable, secure homes for millions across England.

The RSH's detailed response acknowledged the Committee's findings, including:

- Highlighting the sector's strong liquidity and secured income streams but noting concerns over declining financial performance, with aggregate sector earnings falling below debt servicing costs for the first time since 2009.
- Reaffirming its commitment to ensuring registered providers (RPs) manage risks effectively, whilst highlighting the balance needed to maintain existing stock whilst expanding housing supply.
- Recognising the unprecedented pressures, the RSH emphasised the need for RPs to deploy reserves strategically to address urgent safety and quality improvements.

The RSH has stated that it is intensifying its scrutiny of providers showing weak financial performance and has strengthened its regulatory tools to address governance and engagement issues. It also detailed its efforts to ensure transparency in how providers allocate resources, including introducing new consumer standards and tenant satisfaction measures (TSMs). These tools aim to improve accountability and responsiveness to tenant needs.

- k. At the end of November the RSH published the TSM results for 2023-2024. The results included the scores of nearly 360 landlords that manage over 1000 homes. The 22 measures are split into 10 metrics based on landlord health and safety data, and 12 based on tenant perception surveys. The latter covers topics such as repairs, complaint-handling, anti-social behaviour, and whether tenants feel listened to and respected. The surveys are now the main way tenants can express how they feel about their social landlord. The RSH also published the findings of its National Tenant Survey, which involved 3,500 social housing tenants and shared owners. Inside Housing identified the following key takeaways from the results:
- Collection methods for surveys have an impact on scores leading the RSH to group data together by collection method. Of the landlords that submitted data, 65% used telephone surveys as their predominant collection method, while only small numbers of landlords used internet, postal or face-to-face methods as their main approach. Telephone surveys had an average satisfaction of 70%, average scores for internet surveys (58%) were significantly lower and for face-to-face surveys significantly higher (75%).
 - Analysis concluded that repairs and maintenance services appear to be the most significant specific drivers of overall satisfaction among tenants. It found that 64% of tenants who were dissatisfied with overall landlord services cited repairs issues as the reason. Well-maintained properties, which is a key driver of overall satisfaction, is mentioned in relation to repairs and more generally (11%). Other wider areas of maintenance such as communal areas (6%) and greenery (1%) are also cited. Customer service is also an area of dissatisfaction (16%), as are costs (8%).
 - When looking at the link between tenant characteristics and overall satisfaction, age was found to have the biggest impact. The RSH found that

tenants over 65 have significantly higher average overall satisfaction (82%) compared with other age groups. Tenants aged between 16 and 34 are on average 69% satisfied, compared with 63% for those aged 35 to 54 and 67% for those aged 55 to 65. It also found that female tenants are significantly less satisfied than male tenants in terms of overall satisfaction – 67% vs 75%. The data also showed that people in supported housing are more satisfied – on average 77.5% – than those who are not.

- The data shows that tenants living in London are significantly less satisfied than those outside the capital, with an average satisfaction score of 61%. This compares with 73% in the North, 71% in the South and 72% in the Midlands.
 - The findings revealed that shared owners are on average much less satisfied overall when compared with social housing tenants, with just under half satisfied with the service provided by their landlord. For shared owners, levels of satisfaction for the TSM on whether the landlord listens to tenant views and acts upon them was 44%, and 24% for complaint-handling. Where shared owners are dissatisfied, their reasons include rent or service charges (38%), repairs issues (33%) and general customer service (26%).
 - The TSM data showed complaint-handling is one of the main areas landlords can improve upon. Tenants reported an average satisfaction score of 34.5%, the lowest across all measures. It found that repairs and maintenance issues constitute the majority of issues tenants report complaining about (59%). Particular issues include taking too long to deal with repairs, damp and mould, issues with plumbing and heating, and poor quality of workmanship. When tenants were asked what could improve the complaint-handling process, they said improving customer service, responding quicker and better communication.
- I. Interestingly, Newham Council achieved the highest tenant satisfaction measure (TSM) score of all London local authorities in 2023-24, despite being the first landlord to receive a C4 grade from the Regulator of Social Housing (RSH) which does seem to indicate a discrepancy in the regulator's new regime. A spokesperson for the RSH told Inside Housing that the TSMs were "*only one source of information*" it uses to regulate landlords and that it recognised "*collection methods can potentially impact on results*". Members of the Housing Cabinet Committee are therefore reminded of the importance of looking at all of the data and information available to them and not just the external facing satisfaction measures.

Housing Ombudsman

- m. The Housing Ombudsman has released its latest 'learning from severe maladministration' report, focusing on hazards that it sees in its casework ahead of the introduction of Awaab's Law. The report is set out by hazard category, sometimes multiple, and show the significant harm that can be caused when hazards are not identified and then dealt with effectively. Hazards covered include contaminated water supply, risk of falls, unsafe electrics as well as damp and mould. In one case, a landlord failed to deal with a pest infestation, leaving dead rats and an awful smell in the home, despite conducting a home condition survey at this time which found there were no issues present. In other cases landlords failed to deal with a carbon monoxide leak and children were living in a home with exposed electrical wires or holes in the floor large enough to fall through. The Ombudsman

recommends that landlords need to act on not just monitoring and addressing hazards but also showing good practice in communication and record keeping to help prevent future problems.

Developments that may impact tenants

- n. The government has announced a £15 million funding increase for the Help to Claim scheme, aimed at supporting individuals transitioning from legacy benefits, such as Employment and Support Allowance (ESA), to Universal Credit. The funding, announced by the Department for Work and Pensions (DWP), comes as part of a broader government initiative to accelerate the transition to Universal Credit, with an updated completion date of March 2026 (instead of the original target of 2028). The accelerated timeline will affect more than 800,000 people on ESA, with migration notices set to be issued to over 60,000 households per month starting in February 2025.

Research and Campaigns

- o. The MHCLG have released statistics on social housing lettings in England from the year up to March 2024. The data highlights a modest recovery in lettings following a prolonged period of decline and sheds light on the dynamics of tenancy types, rent categories and regional variations. A total of 261,000 new social housing lettings were recorded in 2023/24, representing a 4% increase from the previous year. This marks a continuation of stability observed since 2021/22, after several years of declining lettings. The majority of these lettings (86%) were re-lets of existing stock, while 14% were predominantly newly built properties. Key findings include:
 - Social Rent lettings made up 79% of new social housing lettings, though their number fell by 2,000 compared to 2022/23. Affordable Rent lettings saw a notable increase, making up 19% of new lettings, while Intermediate Rent lettings rose to 2%.
 - General Needs lettings accounted for 73% of new lettings, down slightly from 75% the previous year, while Supported Housing lettings increased to 27%.
 - Private registered providers were responsible for 72% of new social lettings, with local authorities providing the remaining 28%.
 - The median vacancy duration before re-lets was 29 days, a slight improvement from the previous year's 30 days.
 - Regional variations also emerged, with the North East recording the highest churn rate – the proportion of existing stock re-let – at 6.7%.
 - The median weekly rent for new social housing lettings in 2023/24 was £103 compared to £93 in 2022/23. Regional differences saw average rents in London at £135 per week, compared to £91 in Yorkshire and the Humber.
 - Lifetime tenancies continued to dominate, constituting 78% of all new lettings, a figure consistent with 2022/23.
- p. The latest affordable housing supply statistics released by Homes England show that 62,289 affordable homes were delivered (completions) in England in 2023-24, a decrease of 2% compared to the previous year but the second highest delivery since 2014-15. Meanwhile, there were 43,439 affordable housing starts on site in England in 2023-24, a decrease of 39% compared to the previous year and the lowest value

on record for comparable years from 2016-17 onwards. Also of note from the statistics:

- 65% of new affordable housing completions were for rent (including social, affordable and intermediate rent), similar to the previous 5 years.
 - 9,866 of new affordable housing completions were for social rent, the highest value since 2013-14.
 - 44% of all affordable homes delivered in 2023-24 were funded through section 106 (nil grant) agreements, compared to 47% in the previous year and similar to 2021-22.
 - The number of shared ownership completions has increased from 4,084 in 2015-16 to 20,364 in the latest year.
 - In 2023-24, 79% of all affordable housing were delivered by private registered providers, with local authorities delivering 14% and non-registered providers 2%. These percentages have been broadly stable since 2015-16, accounting for small fluctuations year-on-year.
- q. In a bid to ease the temporary accommodation crisis in England, the Local Government Association has called for temporary accommodation subsidy rates to be uprated to 90% of the current Local Housing Allowance. The call was echoed by Lord Bird, founder of The Big Issue magazine, who walked out of a HCLG inquiry on rough sleeping. He told MPs he did not want to become part of “*a farce*” and said he had been having the same discussion on rising rough sleeping for years. He stressed the importance of the government focusing resources on preventing homelessness in the first place rather than on emergency funding for homelessness services. This could include funding for local authorities, uprating Local Housing Allowance rates and grant funding for building new social homes. [\(Please see item b for details of homelessness measures laid out in the proposed Local Government Finance Settlement\)](#).
- r. Following the government’s commitment to developing a long-term housing strategy, Inside Housing have partnered with the National Housing Federation (NHF) to advance the next phase of the Plan for Housing campaign. The campaign will produce a series of opinion pieces from contributors across the housing sphere to spark ideas, provide insights, and offer policy suggestions that can shape a comprehensive, long-term strategy addressing the housing crisis in its entirety. The series will reflect the diverse voices of housing providers, residents, builders, designers, planners, as well as our partners in the health and charity sectors, and housing policy experts.
- s. An independent report by the Older People’s Housing (OPH) Taskforce was published at the end of November and highlighted the following key findings:
- An estimated 30-50,000 new later living homes will be required per annum to meet growth needs.
 - Current private leasehold OPH options are unaffordable for the majority of English households aged 75 years and over.
 - Around 0.6% live in Housing with Care in the UK - a tenth of the proportion in more mature markets such as the USA, Australia and New Zealand.
 - The vast majority of over 65s - more than nine out of ten - currently live in mainstream housing.

- Only 12% of older people had level access at the entrance of their building; less than half have a bathroom on the entry level of their home.
 - Older people are unaware of the options available to them, and admit to 'burying their heads' as to their future housing needs.
- t. The Resolution Foundation has published its final Housing Outlook report for 2024, in which it notes that 1.1 million children in the UK today live in a household whose income would not fall below the poverty line if housing costs were not taken into account, adding that high rents pushed an additional 670,000 children in private rented homes into poverty in 2022-23. It notes that, given this, the greatest scope for reducing child poverty via housing policy is by increasing Local Housing Allowance (LHA) rates. It states that permanently repegging LHA rates to the 30th percentile of local rents would mean 75,000 fewer children in poverty by the end of the Parliament, and aligning the LHA with the 50th percentile of local rents from 2025 onwards would lift 130,000 children out of poverty by 2029-30. It states that these measures could cost £1.8 billion or £3.1 billion respectively in 2029-30 (in 2024-25 prices) based on current rent growth forecasts.

The End Child Poverty Coalition (ECPC), comprising 120 children's charities and organisations, has also published eight key tests for the Government's Child Poverty Strategy, due in Spring 2025. The Coalition is urging the Government to take bold action, including immediately scrapping the two-child benefit cap, setting legally binding poverty reduction targets, and committing to fundamental reforms of the social security system. The ECPC emphasised that the two-child benefit cap, which according to their research currently affects 1.6 million children and pulls 109 children into poverty every day, must be scrapped as a matter of urgency. This single policy change is projected to lift 300,000 children out of poverty immediately.

- u. A new report from the think tank Centre for Cities has found that a large increase in housebuilding could deliver £6.4 billion per year to fund infrastructure and community facilities if ministers secure a share of 'windfall' increases in land values for the public purse. The think tank says a total of £193 billion could be generated over a 30-year period if the Government combines increases in housebuilding with more effective tools for capturing and reinvesting the revenues from the development. Though the report goes on to warn that capturing this uplift in value will require ministers to be bold in tackling the related challenges of green belt reform and land pricing.
- v. A new report commissioned by the charity End Furniture Poverty has shown the financial and social benefits of furnished tenancy schemes in social housing, finding that every pound spent on such initiatives saves more than twice that amount in public expenditure. These savings were found to be across the NHS, criminal justice and the Department for Work and Pensions, amongst other public services. End Furniture Poverty is urging the Government to ensure 10% of social homes are furnished and to legislate if social landlords fail to act, highlighting the associated benefits for social landlords that have furnishing schemes, including reduced rental arrears and void costs, as well as increased tenancy sustainment and lower costs associated with tenant turnover. The report shows that £14 is saved in wider public spending for every pound invested in local authority crisis support schemes, which provide essential items like furniture, white goods and heating appliances, as well as support such as food vouchers and debt relief. Savings for councils were also

significant, with an average of £11 saved per pound invested through reduced demands on homelessness services, temporary accommodation and social services.

The research paints a concerning picture of furniture poverty in the UK:

- At least 9% of the population live in furniture poverty, with over one million people in 'deep furniture poverty' – lacking three or more essential items.
- While 29% of private rental properties are furnished, only 2% of social homes are currently provided as such, leaving 26% of social housing tenants affected by furniture poverty.

- w. The Environmental Audit Committee (EAC) has launched its first inquiry of the new Parliament, focusing on the environmental sustainability of the Government's target to build 1.5 million homes in England over the next five years. The inquiry will examine the ecological impact of the planning reforms necessary to meet this target. The Government's proposed changes to the National Planning Policy Framework (NPPF), aimed at releasing more land for development, were recently subject to a public consultation. Published responses highlighted risks to biodiversity, carbon emissions and local nature recovery efforts. The EAC's inquiry will explore critical questions about how housing growth can align with environmental and climate goals. Areas of focus include ensuring the protection and enhancement of natural habitats, reducing embodied carbon levels in construction, and implementing local nature recovery networks.

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