

Cheltenham Borough Council Cabinet Housing Committee

Meeting date: 25 September 2024

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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Phone: 01242 264 246

- 1 Election of Chair and Vice-Chair**
- 2 Apologies**
- 3 Declarations of interest**
- 4 Public and Member Questions**
- 5 Regulator for Social Housing - Consumer Standards Update (Pages 3 - 14)**
- 6 Quarter 1 Tenant Satisfaction Measures (TSM) Tracker Update (Pages 15 - 44)**
- 7 Quarter 1 2024 - 25 Housing Complaints and Compliments Report (Pages 45 - 58)**
- 8 Property Compliance Healthcheck (Pages 59 - 82)**
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- 10 Housing Revenue Account (HRA) Budget Monitoring Report - Quarter 1 (Pages 87 - 100)**
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Cheltenham Borough Council

Housing Cabinet Committee – 25th September 2024

Regulator for Social Housing – Consumer Standards update

Accountable member:

Councillor Flo Clucas, Cabinet Member for Housing and Customer Service

Accountable officer:

Claire Hughes, Director of Governance and Customer Services

Ward(s) affected:

n/a

Key Decision: No

Executive summary:

The Social Housing Consumer Standards became a legal requirement for all landlords on 1st April 2024. The four standards include Safety and Quality, Neighbourhood and Community, Tenancy and Transparency, Influence and Accountability. A gap analysis has been carried out against the standards and identified improvements required. The improvements have been captured in a Consumer Standard improvement plan and will be delivered over the next two years.

Attached is a summary of the current position against the four standards. Members will note that compliance with the Safety and Quality is an area of risk, and this has implications for the safety of tenants. Compliance with the Safety and Quality standard is a high priority for the council and external expertise has been sourced to address the issues of concern.

The consumer standard improvement plan and progress updates will be shared with the Housing Cabinet committee in November 2024

Recommendations:

1. Members to note the summary of the gap analysis against the Social Housing Consumer Standards
-

1. Implications

1.1 Legal implications

The council are legally required to meet the Consumer Standards. Failure to comply will require the council to self-refer to the Regulator for Social Housing. Depending on the risks and the mitigations in place, the regulator may intervene and require improvements to ensure compliance.

1.2 Corporate Plan Priorities

This report contributes to the following Corporate Plan Priorities:

- Being a more modern, efficient and financially sustainable council

1.3 Performance management – monitoring and review

The improvements required to meet the requirements of the Consumer Standards have been captured in an Improvement Plan. Committee will be kept informed of progress in delivering these improvements.

2 Background

See attached summary

3 Key risks

3.1 Risks associated with the Safety and Quality Standard are included in the Property Compliance report to Committee (September 2024)

Report author:

Caroline Walker, Head of Community Services - caroline.walker@cbh.org

Appendices:

- i. Consumer Standards – Summary of gap analysis

Cheltenham Borough Council Consumer standards gap analysis overview



part of



Consumer Standards

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.

The regulator will be inspecting housing providers from April 2024 and run in four-year cycles.

Our response:

- We have attended regulator meetings and workshops.
- Created a central hub for collating evidence.
- Engagement with managers and team leaders.
- Each requirement assessed, gaps identified, improvements captured.
- Improvement plan developed.
- Additional resources secured.

Safety & quality standard:

Current assessment:

NOT
MET

Stock quality

2 specific expectations - 2 not met



NOT
MET

Decency

No specific expectations



NOT
MET

Health and safety

3 specific expectations - 3 not met



Required improvements for compliance:

Stock quality

- Mobilise stock condition survey contract & establish quality assurance mechanism.
- System development to hold data and facilitate reporting – one version of the truth.
- Utilise stock condition data to inform decency, address health and safety issues & inform asset management planning and capital investment.

Decency

- See actions above.
- Mobilise decent homes contract to ensure delivery vehicle is in place.

Health and safety

- System development to ensure compliance data is in one place.
- Develop data reporting capability.
- Mobilise asbestos management and survey contract and establish quality assurance.
- Develop a programme to address outstanding fire risk assessment actions and develop reporting functionality.

Safety & quality standard:

Current assessment:

NOT
MET

Repairs, maintenance and planned improvements

5 specific expectations - 2 not met, 1 met, 2 partially met



Required improvements for compliance:

Repairs, maintenance and planned improvements

- Establish targets for planned maintenance and communicate to customers.
- Estate inspections – establish targets for repairs and maintenance in communal areas.
- Improve performance of contractors in meeting repairs targets.

PARTIALLY
MET

Adaptations

2 specific expectations - 1 met, 1 partially met



Adaptations

- Develop a register of adapted properties so that they can be matched to tenants in need.
- Publicise adaptations and disabled facilities grant process to tenants and partners.

Transparency, influence & accountability standard:

Current assessment:

PARTIALLY MET	Fairness and respect No specific expectations
PARTIALLY MET	Engagement with tenants 6 specific expectations - 5 met, 1 partially met
PARTIALLY MET	Information about landlord services 5 specific expectations - 2 met, 3 partially met
MET	Diverse needs 4 specific expectations - 4 met
MET	Performance information 4 specific expectations - 4 met
MET	Complaints 2 specific expectations - 2 met



Required improvements for compliance:

Fairness and respect

- Develop a customer charter (with a focus on customer contact).
- Service standard review.
- Equality analysis review.

Engagement with tenants

- CBC engagement strategy.

Information about landlord services

- Review of website content to ensure it is up to date and ensure signposting to customers.
- Tenant handbook to be updated.

Neighbourhood & community standard:

Current assessment:

PARTIALLY
MET

Safety of shared spaces
No specific expectations

PARTIALLY
MET

Anti-social behaviour and hate incidents
5 specific expectations - 4 met, 1 partially met

MET

Local cooperation
1 specific expectations - 1 met

MET

Domestic abuse
2 specific expectations - 2 met



Required improvements for compliance:

Safety of shared spaces

- Review relevance, consider engagement with housing associations.

Anti-social behaviour and hate incidents

- Capture and develop approach to deter ASB and hate incidents.

Tenancy standard:

Current assessment:

PARTIALLY
MET

Allocations and lettings

6 specific expectations - 5 met, 1 partially met



MET

Tenure

6 specific expectations - 6 met



MET

Tenancy sustainment and evictions

2 specific expectations - 2 met

MET

Mutual exchange

4 specific expectations - 4 met

Required improvements for compliance:

Allocation and lettings

- Understanding of overcrowding to be developed.

Tenure

- Need to add a tenancy sustainment section to the tenancy policy.

Next steps:

- Engagement with regulator for social housing.
- Expert review of the Safety and Quality gap analysis.
- Learn from peers using QL to manage stock condition and compliance data.
- Capture progress against improvement plan.

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Cheltenham Borough Council

Cabinet Housing Committee – 25th September 2024

Quarter 1 Tenant Satisfaction Measures (TSM) Tracker update

Accountable member:

Flo Clucas, Cabinet Member for Housing and Customer Services

Accountable officer:

Caroline Walker, Head of Community Services

Ward(s) affected:

n/a

Key Decision: No

Executive summary:

The purpose of this report is to inform Housing Committee members of the results of Tenant Satisfaction Measure results for quarter 1 2024/25. Tenant satisfaction surveys are carried out independently on the council's behalf, 250 tenants are contacted each quarter so that a representative sample of tenant perceptions and opinions is obtained. Most tenants (around 80%) give permission for the council to contact them to discuss areas of dissatisfaction further. These dissatisfied customers are contacted to better understand areas of concern and the feedback used for learning and improvement.

Key messages from the quarter 1 survey results include:

- 77% tenants are satisfied with the overall service provided by the council

Several satisfaction areas achieved satisfaction above 80%, these included:

- Time taken to complete repairs
- Keeping tenants informed
- Treating tenants fairly and with respect

In contrast, tenants were less satisfied in three areas (below 70%)

- how the council listen to tenant's views and acts upon them
- the approach to dealing with ASB
- satisfaction with the handling of complaints

Follow up calls have been made to all dissatisfied tenants and contact established with 66 tenants. The key areas for dissatisfaction were repairs, ASB and estate services (cleaning of communal areas), where possible individual tenant concerns have been resolved.

Recommendations:

1. that Committee note quarter 1 Tenant Satisfaction survey results
-

1. Implications

1.1 Corporate Plan Priorities

This report contributes to the following Corporate Plan Priorities:

- Being a more modern, efficient and financially sustainable council
-

2 Background

2.1 Please see attached Tenant Satisfaction Measure Tracker report (quarter 1)

3 Key risks

3.1 Tenant Satisfaction Measure surveys are a mandatory requirement, failure to undertake surveys would result in intervention from the Regulator for Social Housing

Report author:

Caroline Walker, Head of Community Services – caroline.walker@cbh.org

Appendices:

- i. Tenant Satisfaction Measure Tracker report



Cheltenham Borough Homes (CBC - LCRA)

TSM Tracker Q1 2024/25 Report

Prepared by: Acuity Research & Practice

Key TSM Metrics

Overall Satisfaction

Good Repair

Building Safety

Neighbourhood

Engagement

Complaints

Wellbeing

Improvements

Trends

Summary

Demographics

Introduction

Cheltenham Borough Homes manages (CBH) around 4,500 properties on behalf of Cheltenham Borough Council (CBC) but now also owns around 100 properties itself, a mixture of LCRA and LCHO properties. Acuity has been commissioned to undertake quarterly independent satisfaction surveys of the tenants of Cheltenham Borough Homes to collect data on their opinions of, and attitudes towards, their landlord and the services provided.

The survey was designed using the new Tenant Satisfaction Measures from the Regulator of Social Housing, which became mandatory to collect in April 2023 and will be reported to the Regulator for the first time later this year. Every quarter, tenants are contacted and invited to take part in a telephone interview. The survey is designed to collect the views of approximately 221 tenants per quarter, proportionately sampled by needs, tenancy tenure type and age.

The report presents an analysis of the results based on the 237 tenant interviews for Q1 24/25 which includes 221 completed surveys, as well as 16 incomplete, which are required to be included by the Regulator.

The telephone survey is confidential, and the results are sent back to CBH anonymised unless tenants give their permission to be identified – 80% of tenants did give permission to share their responses with their details attached and 93% of these tenants are happy for CBH to contact them to discuss any comments or issues they raised.

The aim of this survey is to provide data on tenants' satisfaction, which will allow CBH to:

- Provide information on tenants' perceptions of current services
- Compare the results with previous surveys, where possible
- Compare the results with other landlords (where appropriate at year-end)
- Inform decisions regarding future service development
- Report to the Regulator from April 2024 onwards.

For the overall results, Acuity and the Regulator of Social Housing recommend that landlords with under 10,000 properties achieve a sampling error of at least $\pm 4\%$ at the 95% confidence level. For the quarterly tenant survey, 221 completed responses were received in Q1 24/25. This response is high enough to conclude that the findings are accurate to within $\pm 6.4\%$ for the quarter and $\pm 3.4\%$ annually. For there to be a statistically significant difference in results, the change from Q4 to Q1 will need to be above 12 percentage points and annually will need to be greater than 6 percentage points.

Note: The majority of figures throughout the report show the results as percentages. As percentages are rounded up or down from two decimal places in the results file to the nearest whole number, they may not always total 100%. Rounding can also cause percentages described in the supporting text to differ from the percentages in the charts by 1% when two percentages are added together. The charts also show the base for each question shown as n=...

TSM Key Metrics Q1 2024/25

77% 

Services Provided

Around three-quarters of tenants are satisfied with the overall service provided by Cheltenham Borough Homes, although satisfaction has generally fallen in Q1 24/25 compared with the previous survey.

A number of measures received satisfaction ratings above 80%, including the time taken to complete repairs, keeping tenants informed and treating tenants fairly and with respect, all at 83%.

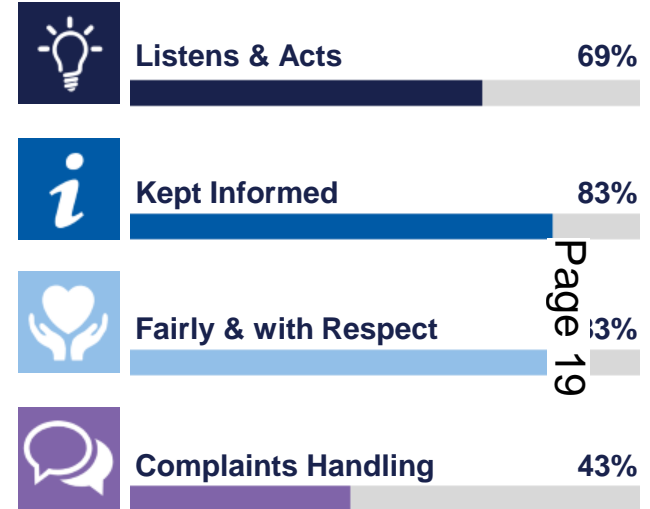
However, three measures fall below 70% satisfaction; how CBH listens to tenants' views and acts upon them (69%), the approach to dealing with anti-social behaviour (64%) and just 43% are satisfied with the handling of complaints.

Below also includes a breakdown of the results by different demographic elements such as age, gender and length of tenancy.

Keeping Properties in Good Repair



Respectful & Helpful Engagement



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Responsible Neighbourhood Management





Overall Satisfaction

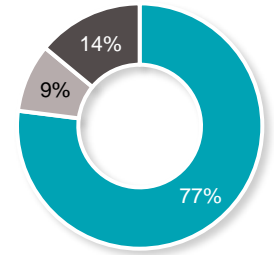
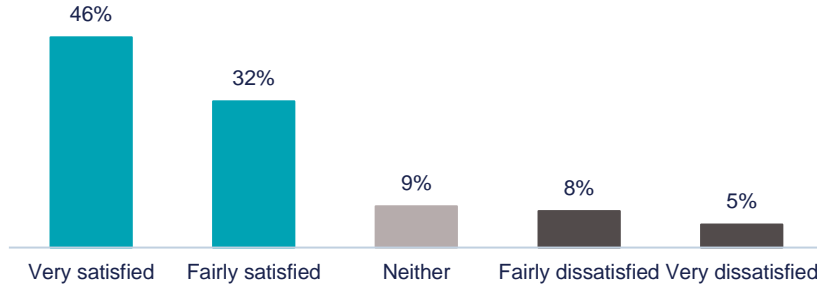


Overall Satisfaction

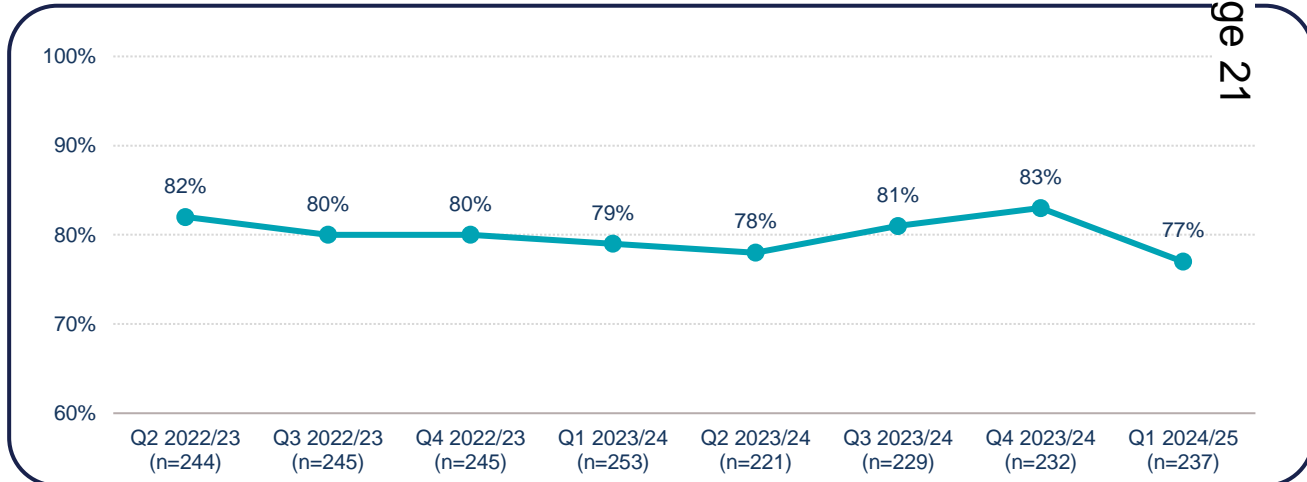
Tenants were asked, "Taking everything into account, how satisfied or dissatisfied are you with the service provided by Cheltenham Borough Homes?" This is the key metric in any tenant perception survey.

Around three-quarters of tenants (77%) are satisfied with the overall service they receive and more are very satisfied (46%) than fairly satisfied (32%). Just 14% of tenants are dissatisfied with the services and a further 9% are neither satisfied nor dissatisfied.

Satisfaction has been around the 80% mark for the last two years, but in this quarter has dropped back to 77%, the lowest it has been since these particular surveys began. It is hard to tell whether this is just one of those fluctuations that occur throughout the year or the start of a trend; time will tell.



■ Satisfied ■ Neither ■ Dissatisfied





Keeping Properties in Good Repair



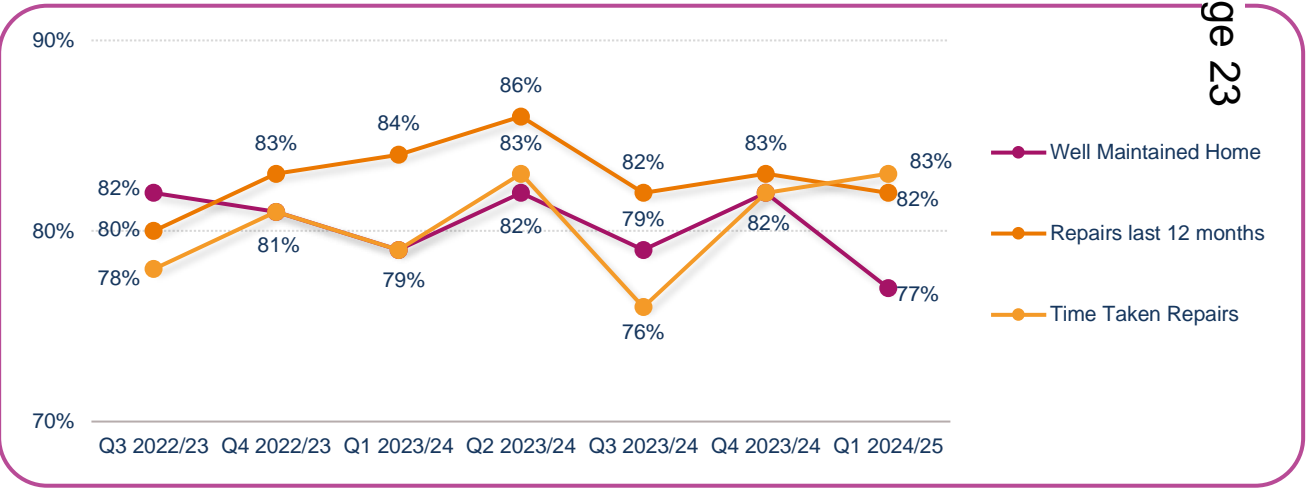
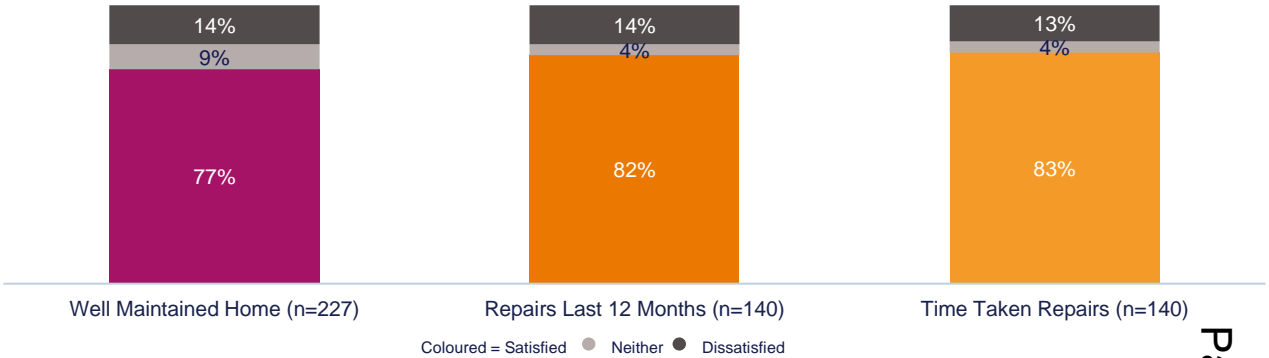
Keeping Properties in Good Repair

Around three-quarters of tenants are also satisfied that their home is well maintained, and this is down in Q1 compared with Q4 23/24, from 82% to 77%.

Over six out of ten tenants (62%) said they had a repair completed on their home in the last 12 months. Of these tenants, 82% are satisfied with the overall repairs service over this period, down just 1 percentage point (p.p). There are 14% of residents dissatisfied with the repairs service.

Tenants are similarly satisfied (83%) with the time taken to complete their last repair, up from 82%, with 13% dissatisfied.

It is common in these TSM-based surveys that satisfaction with the time taken to complete repairs is less than that of the recent service, so CBH seems to be bucking the trend a little here, but the overall level of satisfaction for both these measures is encouraging.





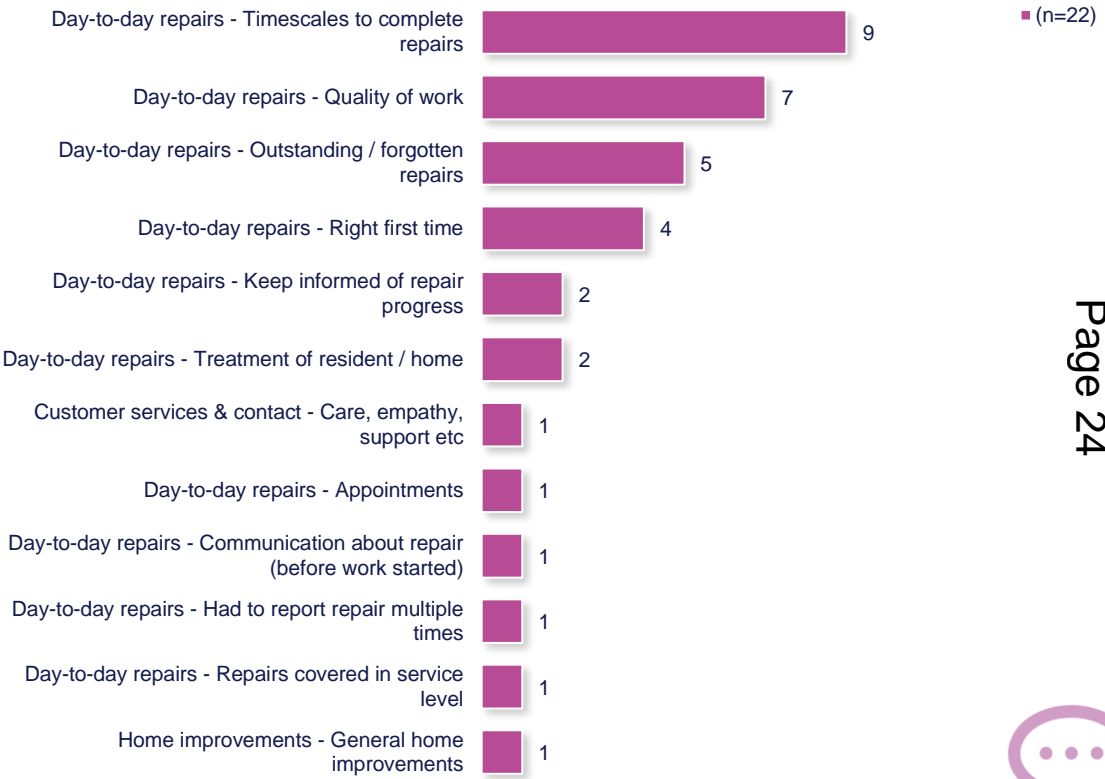
Comments - Dissatisfaction with Repairs

Tenants not satisfied with the way CBH deals with repairs and maintenance were also asked to explain why and just 22 tenants made comments, this, perhaps, is a reflection of the generally high level of satisfaction with the service.

It is common that the time taken to complete repairs is cited as the main reason for dissatisfaction, and this is the case here, although the number of comments concerning this is only a little above those on other subject areas. However, this is still an issue for some residents, such as, *"The time taken I am dissatisfied with. They never gave any notice, they would come and that this things was happening before last month."*

The quality of repair work is the next most popular reason for dissatisfaction followed by outstanding repairs that have not been dealt with and completing the work right the first time.

The remaining comments cover most aspects of the repairs service, including communication issues, appointments and reporting problems.





Maintaining Building Safety

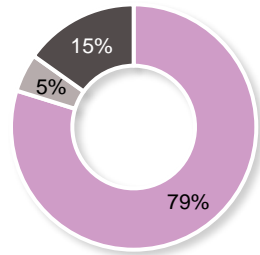
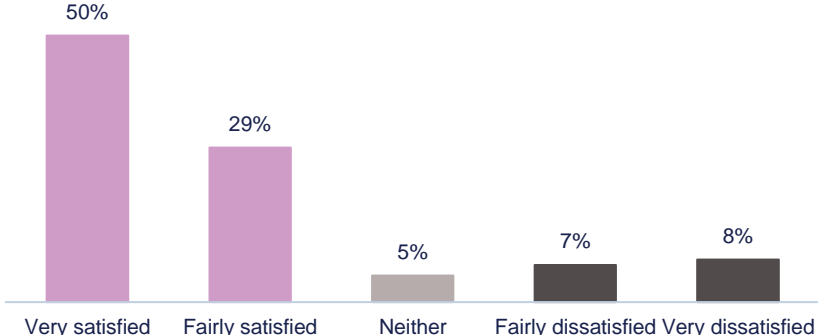


Maintaining Building Safety

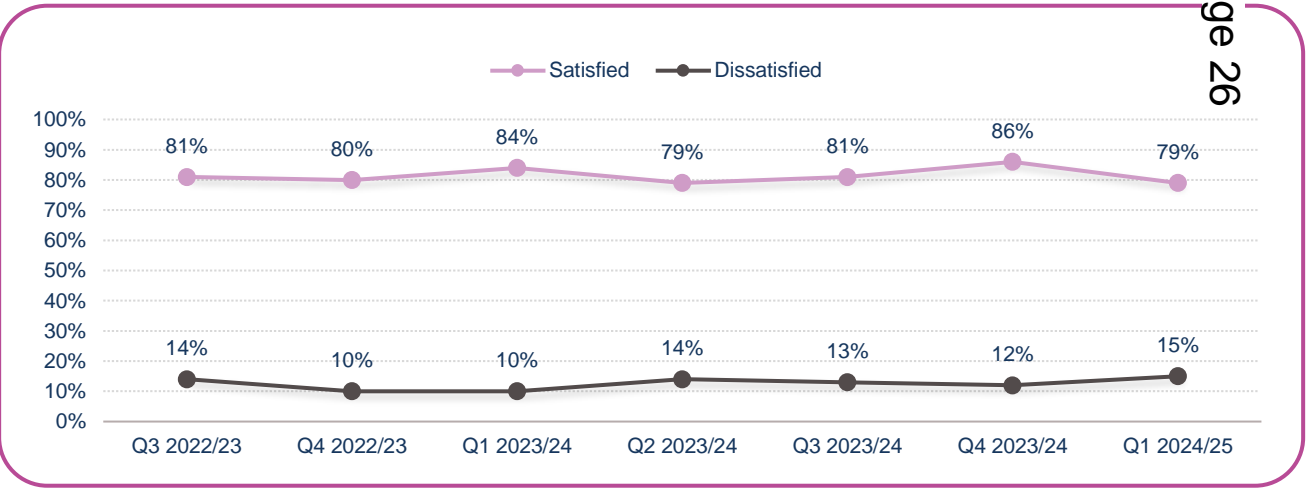
Given the importance of the safety of the home, this question is separated out and shows that 79% of tenants are satisfied that their home is safe. However, 15% are dissatisfied and a further 5% are unsure.

There has been some fluctuation in satisfaction over the last two years from a high of 86% in the previous quarter to a low of 79% in this quarter and in Q2 23/24.

Dissatisfaction has also shown some changes and the level in this survey at 15% is now at its highest in two years.



■ Satisfied ■ Neither ■ Dissatisfied





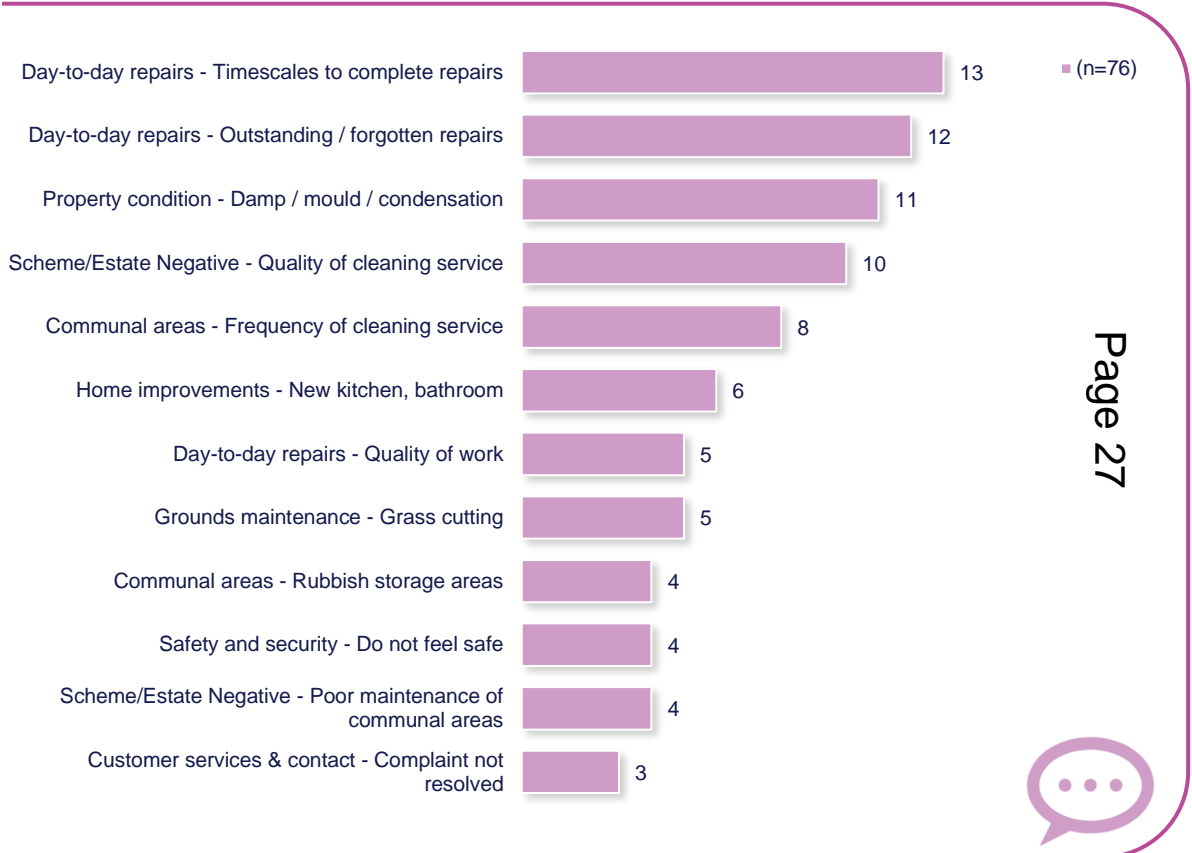
Comments - Home or Communal Areas not Well Maintained or Safe

Tenants not satisfied that their homes and/or communal areas are well maintained and safe were asked to explain why and what could be done to improve this, and 76 tenants made comments.

Once again, the issues of repairs taking too long with some that remain outstanding top this list. For example, one tenant stated, *"Try and get the repairs done more quickly instead of us having to wait between 8 weeks and months."*

However, the number of comments on these subjects is just a few more than for issues with damp and mould in the home; *"I've been in my property for nearly 3 years and have had some issues with damp, it is not too major and I can maintain but it is a reoccurring problem."*

However, the maintenance of the communal areas also attracts some comments, such as the quality and frequency of the cleaning service, dealing with rubbish and the grounds maintenance. Some tenants would also like updated kitchens and bathrooms.





Responsible Neighbourhood Management

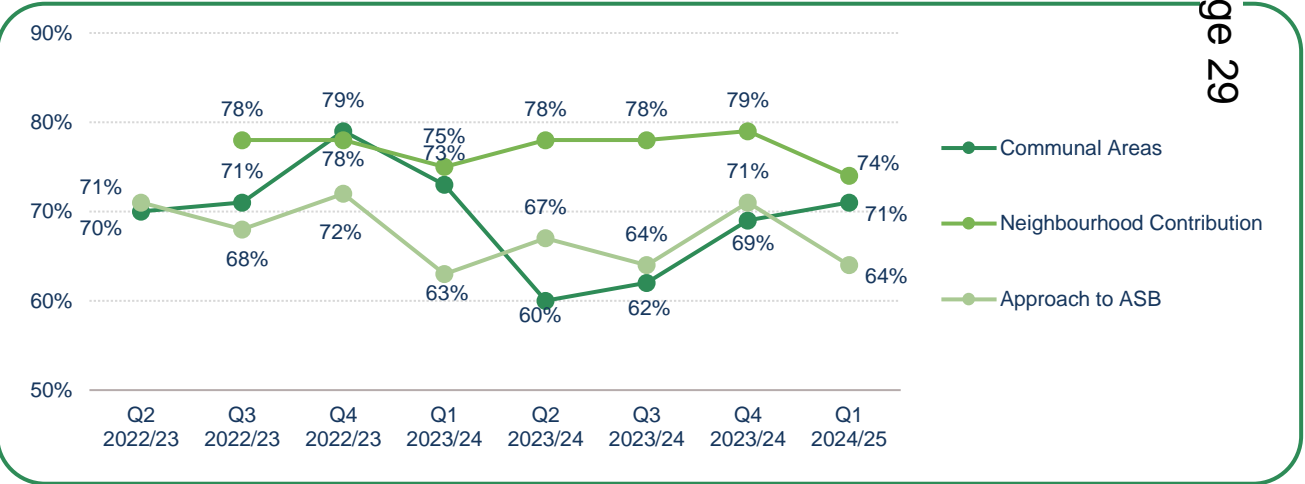
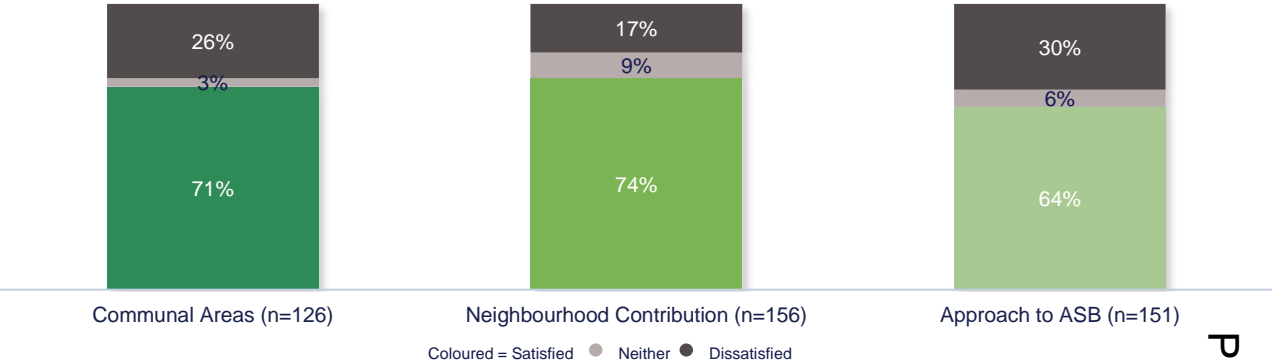
Responsible Neighbourhood Management



Over half of tenants (57%) stated that they live in a building with communal areas that CBH is responsible for maintaining. Of these tenants, 71% are satisfied that CBH keeps their communal areas clean and well maintained; this is up from 69% in Q4 23/24.

Satisfaction that CBH makes a positive contribution to the neighbourhood is slightly higher (74%), although this is down 5p.p; whilst 17% are dissatisfied with the contribution made.

Additionally, satisfaction with how anti-social behaviour is handled is down by 7p.p from 71% to 64% and a little under a third of tenants are dissatisfied with how ASB is handled.





Respectful & Helpful Engagement

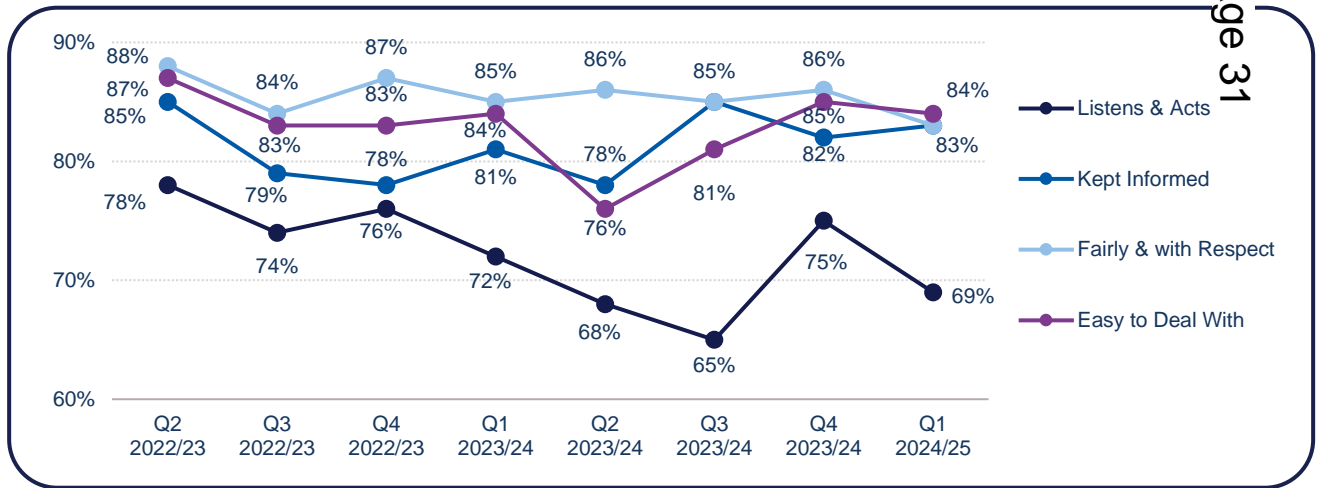
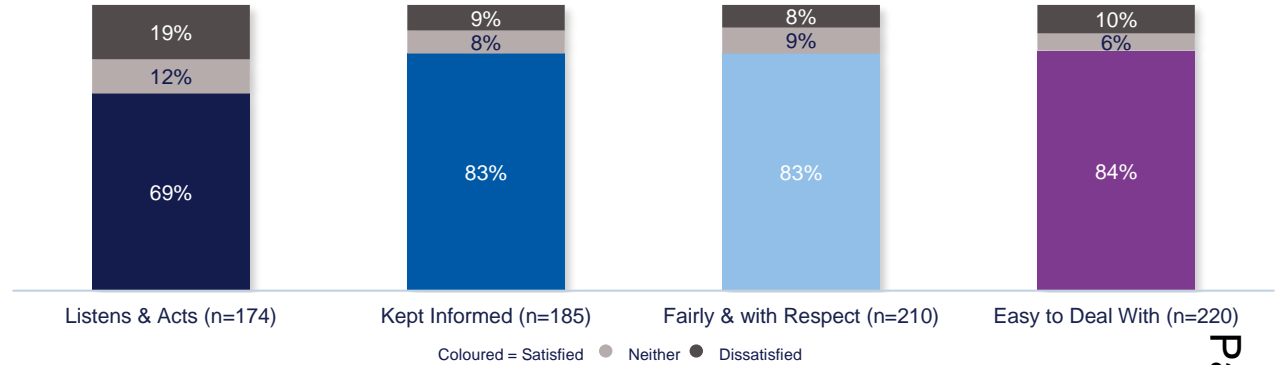


Respectful & Helpful Engagement

A total of 84% of tenants find CBH easy to deal with, this having fallen just 1p.p since the previous survey, and just 10% find it difficult.

Similar numbers of tenants feel informed about things that matter to them (83%), and the same number feel CBH treats them fairly and with respect.

However, fewer tenants are satisfied that CBH listens to their views and acts upon them (69%), with a fifth of tenants dissatisfied. This measure has fallen steadily since the end of 22/23; from 76% to 65%, before recovering to 75% in Q4 23/24. In the current survey, satisfaction has fallen back again to 69%.





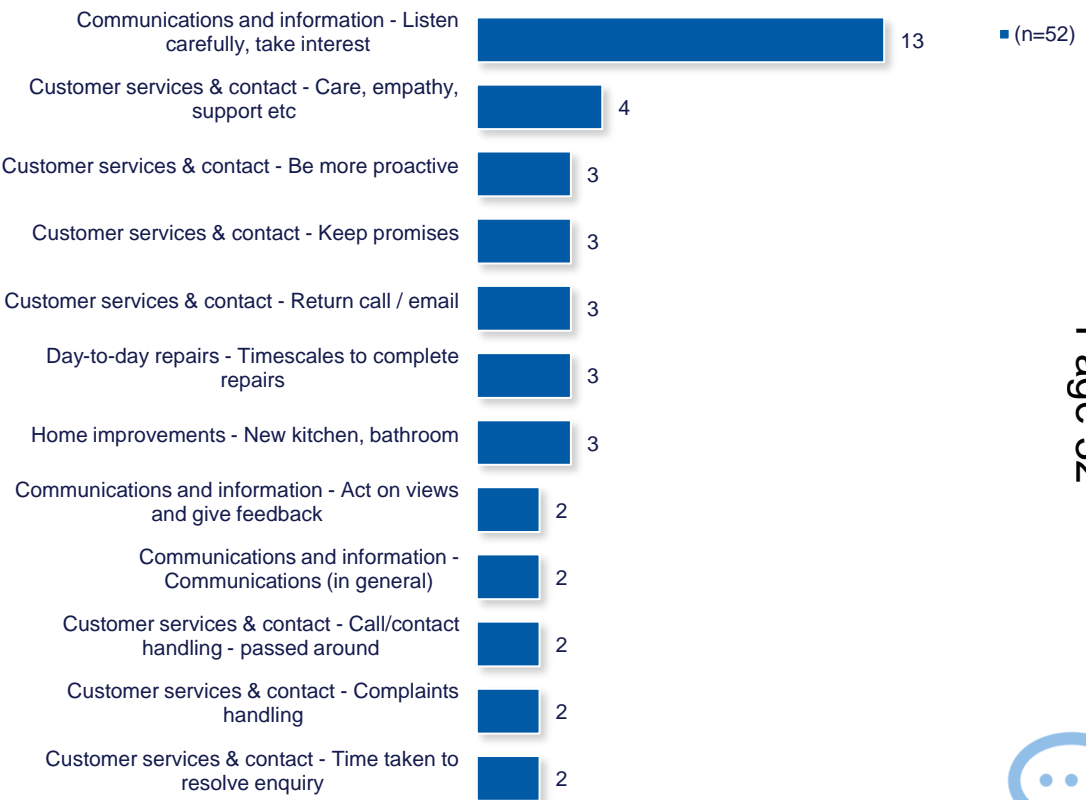
Comments - Listens & Acts



Tenants who stated that they are not satisfied with the way CBH listens to their views and acts upon them were asked how this could be improved, and 52 tenants made comments.

One issue stands out above the rest, that being tenants wanting CBH to listen to them more carefully and to take an interest in their queries, *"They can improve by listening and doing things when they said they would."*

Many of the other concerns focus on customer contact issues, such as staff showing more care, empathy and support, keeping promises and returning calls as well as not passing calls around and dealing effectively with complaints.



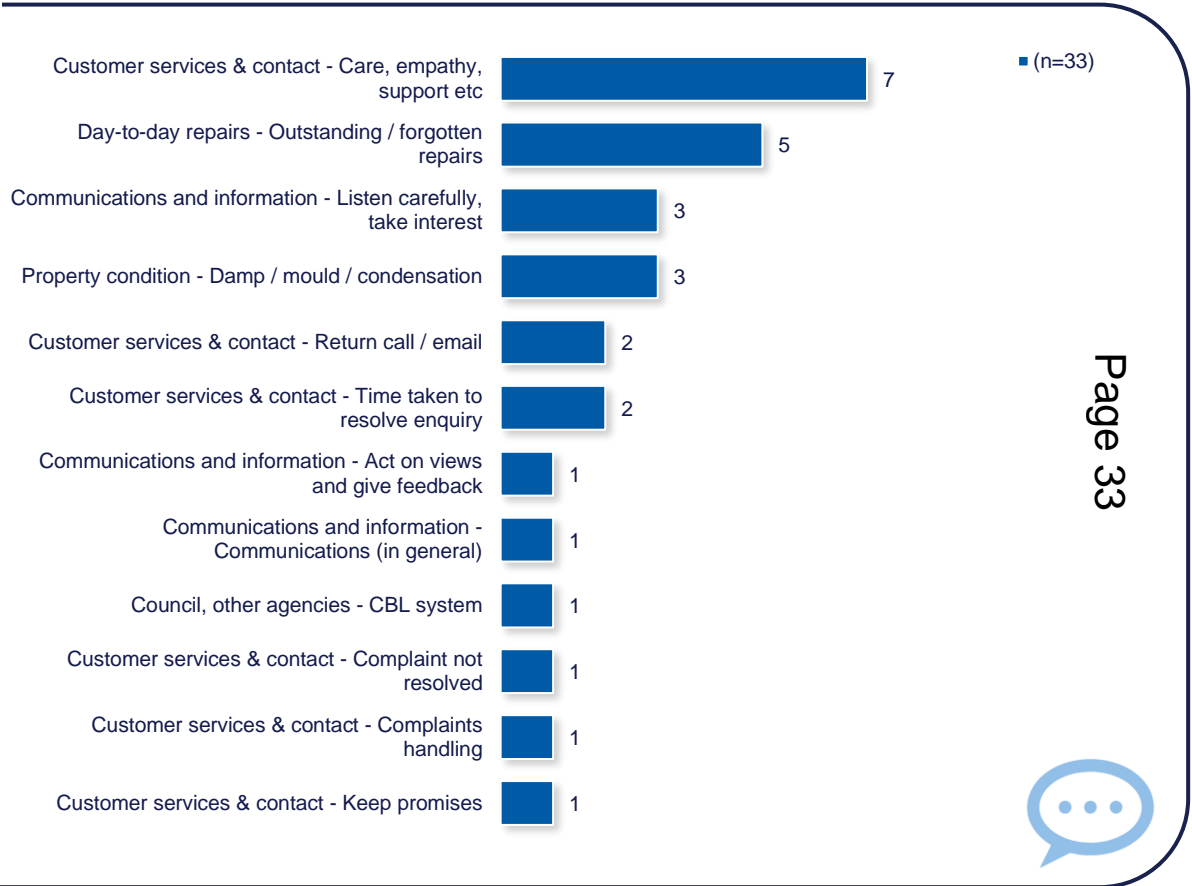


Comments - Treated fairly and with respect

Tenants who do not feel CBH treats them fairly and with respect were asked to explain why, and 33 tenants made comments.

The subject areas of these comments are more spread out and whilst showing more care attracts the most comments, it does not particularly stand out from the rest - *"It feels like we are annoying them if we ask for something to be done, as though we are ungrateful for our home."*

Again, tenants would like CBH to listen to them more carefully, return calls and keep promises, although dealing with outstanding repairs is also mentioned by five tenants.



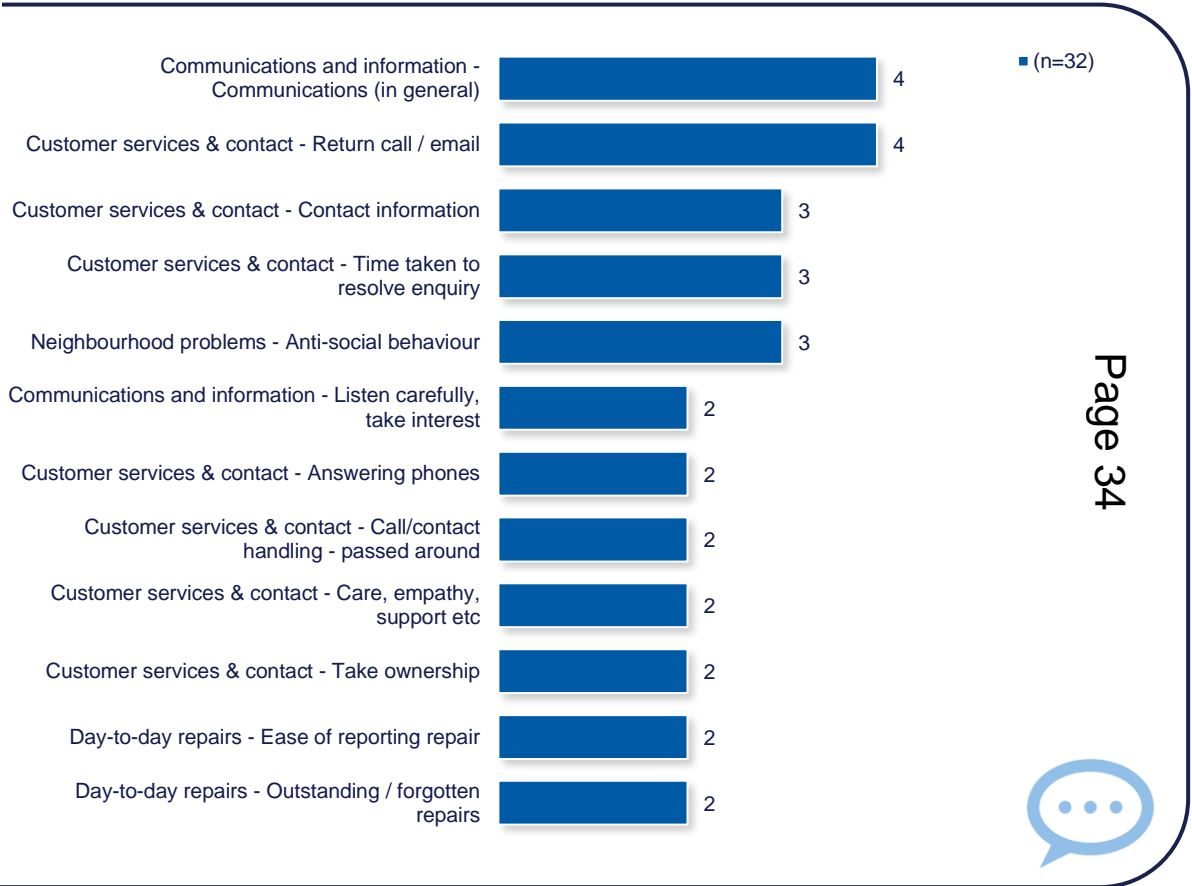


Comments - Easy to Deal With

When asked about the ease of dealing with CBH, 32 tenants made comments, although as shown above most find dealing with CBH easy.

There is no stand-out comment with just a few comments mentioning a range of issues, although communications and returning calls attract the most; *"They don't communicate with us well and do not call us when they say they will. They find the most difficult way to deal with things."*

It is worth looking at the full text of these comments to understand a little more why some tenants do not find dealing with CBH easy.





Effective Handling of Complaints



Effective Handling of Complaints

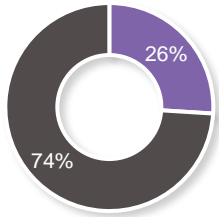
The handling of complaints has become a hot topic in the sector after these questions were included in the TSMs.

For CBH, a quarter of tenants said they had made a complaint in the last 12 months, although it is not clear how many are genuine complaints following a failure of service and will be recorded as formal complaints rather than service requests, yet to be fully actioned.

Nevertheless, just 43% of tenants are satisfied with the handling of their complaints and more (47%) are dissatisfied, this being a turnaround from the previous quarter.

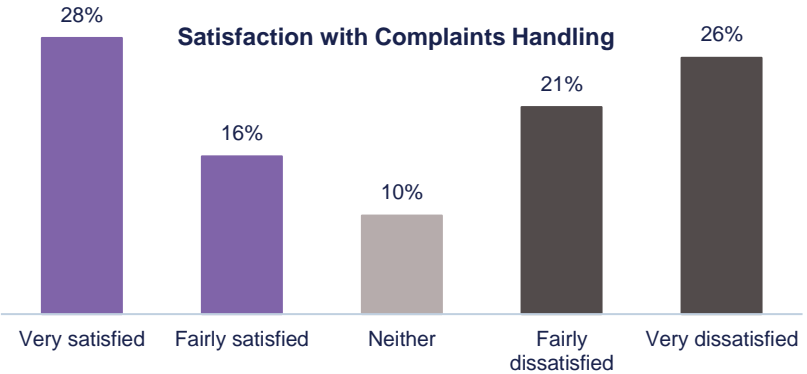
To better understand what is happening with the handling of complaints, some landlords have started to include additional questions in their surveys to tease out the reasons for the complaints, their outcome and if there are issues with their handling. This is something CBH may wish to consider for future surveys.

Complaint in last 12 months

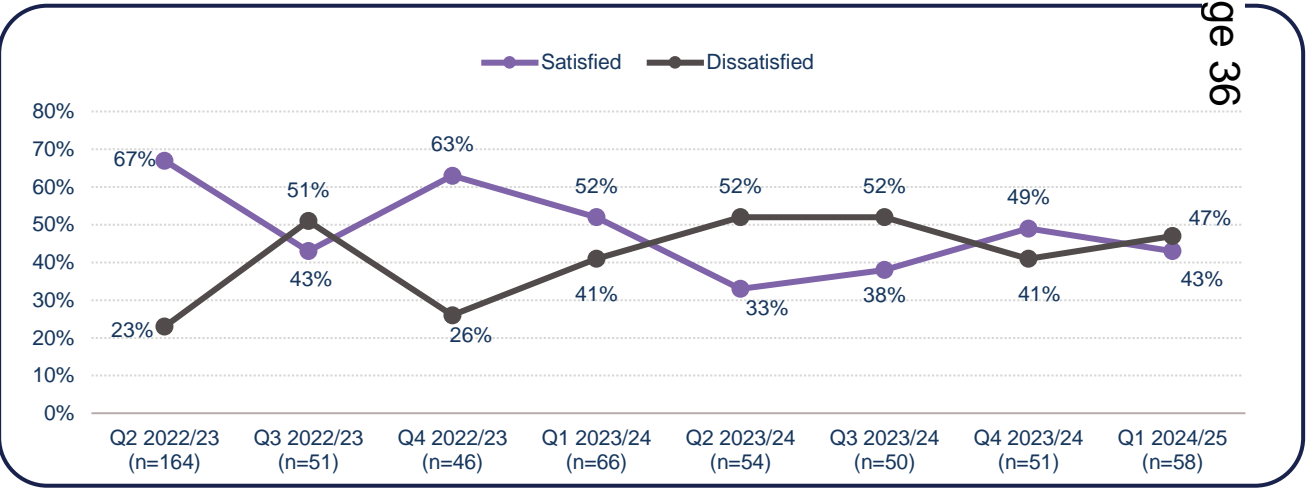


■ Yes ■ No

Satisfaction with Complaints Handling



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Well Being



Cost of Living

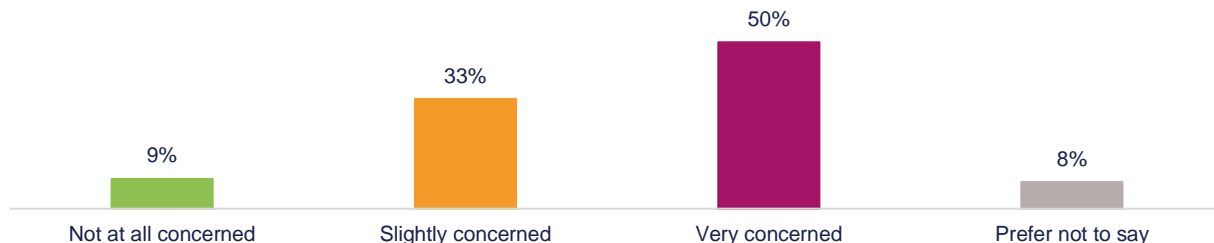
CBH also took this opportunity to ask tenants questions about their wellbeing, including how they feel about the cost of living crisis.

Some 83% of tenants are concerned with the cost of living crisis, with more very concerned (50%) than slightly concerned (33%). Just 9% of tenants are not at all concerned, whilst the remaining 8% preferred not to say.

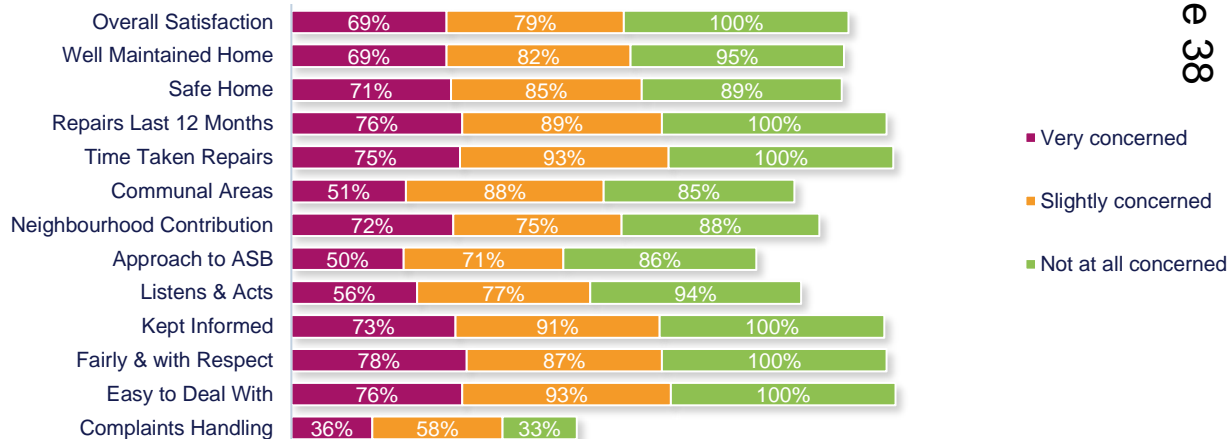
Other surveys suggest that tenants who are concerned about their financial situation are also less satisfied with the services they receive from their landlord.

This also appears to be the case with CBH, where 69% of tenants who are very concerned are satisfied, compared with 79% of those who are slightly concerned and 100% of those not at all concerned, although there are few of these. This pattern tends to continue across the range of measures and does indicate that if CBH can help tenants improve their financial situation, it should result in higher satisfaction.

Cost of Living Concern



Cost of Living Concern & Satisfaction





Damp and Mould

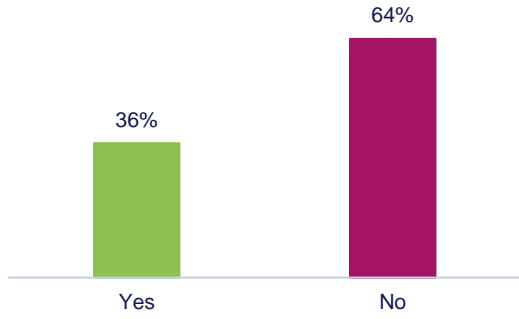
CBH also asked tenants whether they have any damp or mould in their homes.

Over a third of tenants (36%) stated that they currently have damp or mould in their homes.

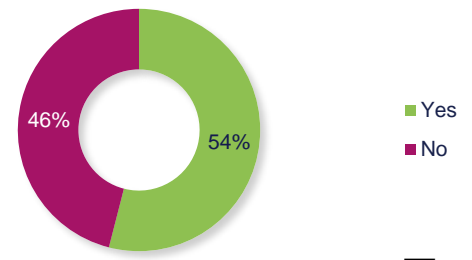
Of these tenants, 54% say they have reported this, although 46% have not.

The level of damp and mould is of concern as each case will need to be investigated and action taken if needed. This work can then impinge on other less urgent works, causing further delays and frustrations.

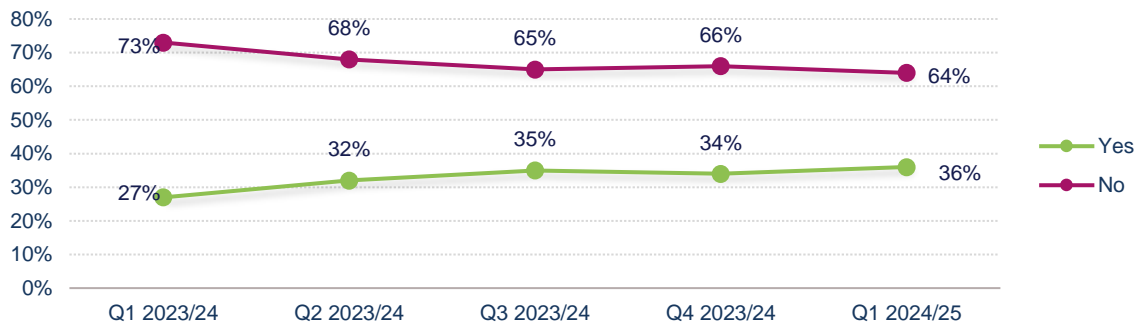
Experienced Damp/Mould Last 12 Months



Reported Damp/Mould



Experienced Damp & Mould Over Time





Improvements



Improvement Suggestions

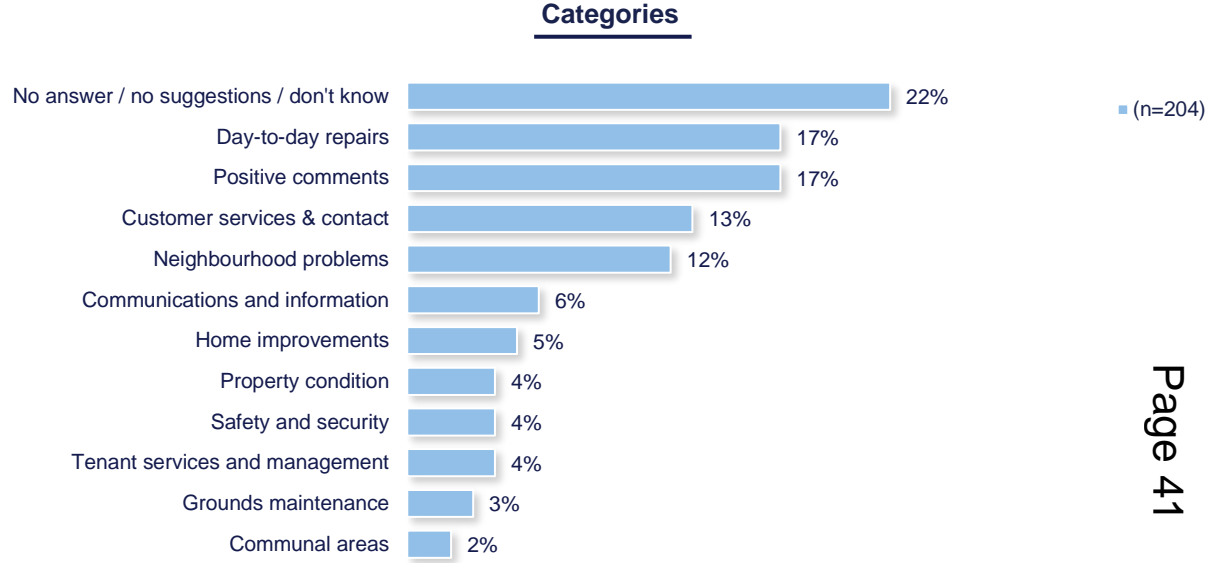
Tenants were also asked if there was one thing CBH could do to improve its services and what would they like it to be, and 204 tenants made comments.

Encouragingly, 17% of the comments are positive about the current services provided and a further 22% of tenants had no suggestions, perhaps also feeling no improvements are necessary.

Perhaps not surprisingly, the repairs service features in the most negative comments, in particular, tenants again mention the issues of outstanding repairs and the time taken to complete repairs; these areas consistently come up in terms of tenants' concerns.

Other tenants mentioned customer service issues such as staff showing care and support and answering and returning calls, as well as some concerns about communications and listening to tenants more carefully.

Again, the tenants have made some good suggestions, which could be followed up by CBH.



Page 41





Trends



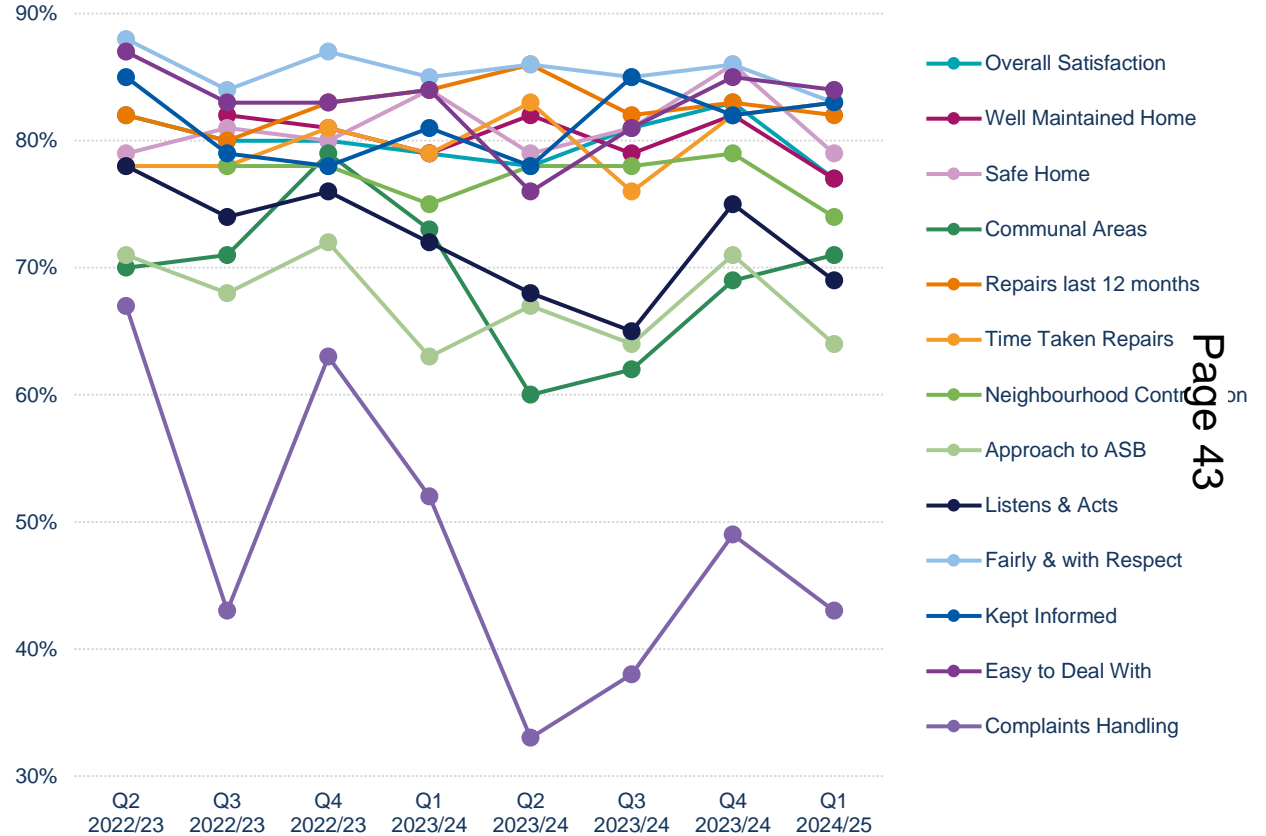
Trends Over Time

The chart opposite shows the changes in satisfaction for all measures within the survey over the last two years.

Any change can show a direction of travel but to be statistically significant it needs to exceed the margins of error for both surveys, in this case, a change of 12 percentage points.

There are always some fluctuations in satisfaction over time and in Q1 24/25 satisfaction is generally a little lower than in the previous survey, although none of the changes are significant. Overall satisfaction is down by 6p.p with slightly bigger falls for the safety of the home and dealing with anti-social behaviour (both down 7p.p).

Just two measures show increased satisfaction; the time taken to complete repairs and how CBH keeps tenants informed, with both increasing by just 1p.p.



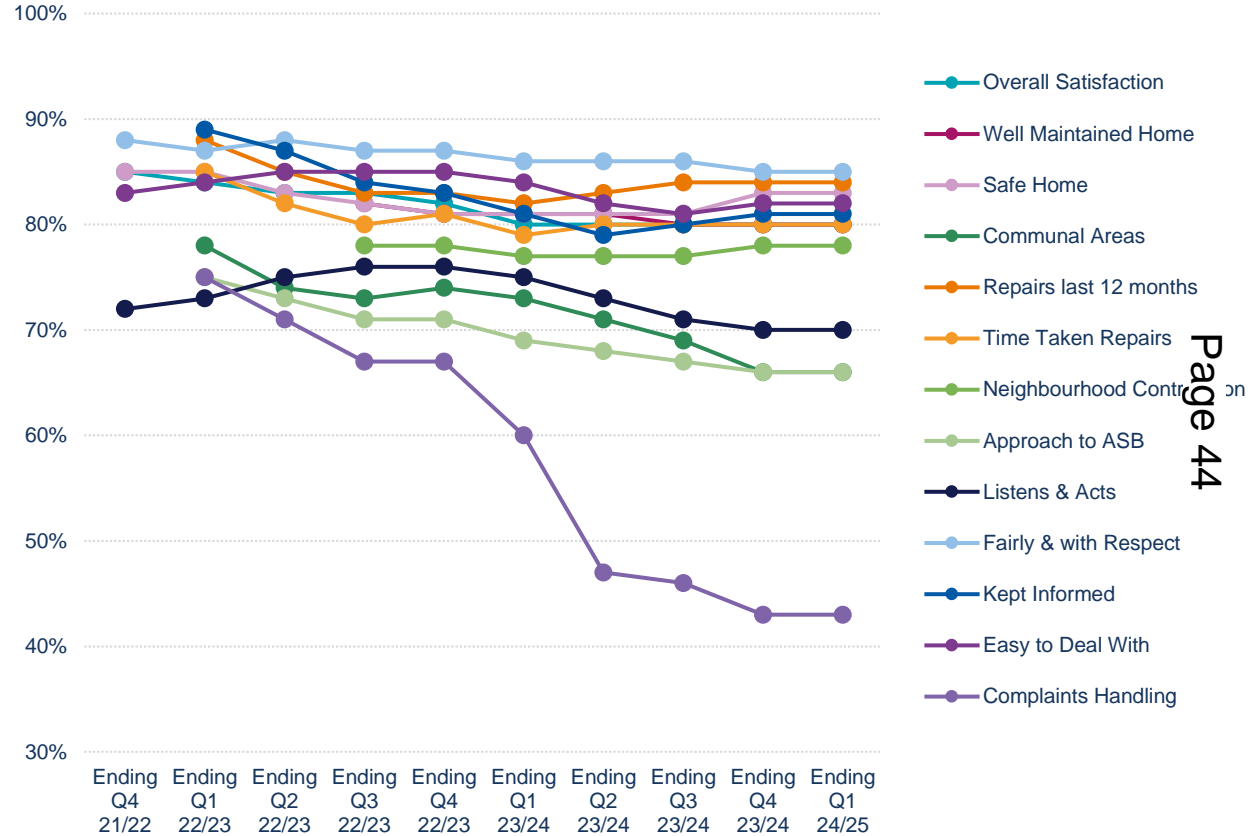


12 Month Rolling Averages

The 12-month rolling averages give a more accurate view of satisfaction across time, not being so subject to the fluctuations between quarters.

As shown, there is very little difference in the rolling averages between Q4 23/24 and Q1 24/25, in fact, no measure has increased or decreased by more than 1p.p.

Even with the handling of complaints, whilst this fell away over time, it has stayed the same in Q1.



Cheltenham Borough Council

Housing Committee – 25 September 2024

Q1 2024/25 Housing Complaints & Compliments Report

Accountable member:

Cabinet Member for Housing & Customer Services, Flo Clucas

Accountable officer:

Caroline Walker, Head of Community Services

Ward(s) affected:

n/a

Key Decision: No

Executive summary:

This report provides an overview of housing related complaints and compliments received during quarter one 2024/25.

In this quarter, seventy-one complaints were received and accepted at stage one of the housing complaints process. Of these, forty-two complaints were upheld, either their entirety or in part, and nineteen were not upheld.

Two cases were upheld at stage two of the complaints process.

Eleven compensation payments, totalling £5,336 have been paid to customers, two thirds of which related to dissatisfaction with repairs and planned maintenance.

The three areas of greatest dissatisfaction are quality of work, poor communication & service delays.

Sixty-three compliments have been received during the quarter, with Repairs (26), Customer Services (7) and Tenancy Management (6) attracting the highest levels of positive customer feedback.

There has been a significant decline in complaints relating to disrepair, from eleven in quarter 4 of 2023/24, to one during this quarter. This reflects the proactive approach taken to address issues of damp, mould and condensation, but also the alternative resolution approach being used to manage these matters directly with our customers.

Reviewing our management of communal spaces and the management of customer contact (customer

service standards have been identified as areas for learning and for service improvement.

Recommendations:

1. That the report and next steps are noted by Housing Committee.
-

1. Implications

1.1 Corporate Plan Priorities

This report contributes to the following Corporate Plan Priorities:

- Being a more modern, efficient and financially sustainable council

1.2 Performance management – monitoring and review

Committee will be kept informed quarterly regarding performance in housing complaints.

2 Background

2.1 Complaints data is collected monthly and reported quarterly and annually. This allows for monitoring of areas and levels of customer dissatisfaction as well as the identification of learning and service improvements.

This reporting allows for performance monitoring to ensure that we are compliant with the Housing Ombudsman Complaints Handling Code in respect of complaint management and response timescales.

3 Reasons for recommendations

3.1 To ensure that committee are kept informed of the volume of housing complaints and dissatisfaction, the service areas experiencing complaints, as well as the areas for learning and service development.

4 Key risks

Failure to comply with the Housing Ombudsman Complaint Handling Code and the Council complaints policy and manage complaints appropriately may result in a maladministration decision from the Ombudsman, intervention and financial penalty.

Report author:

Caroline Walker, caroline.walker@cbh.org

Appendices:

- i. Q1 2024/25 Housing Complaints and Compliments report

Housing Complaints and Compliments Report

Q1 - April – June 2024

Natasha Dhillon – Complaints Officer

Natasha.Dhillon@cbh.org

In this period:

	Compliments	Complaints responded to
April	23	20
May	17	21
June	21	26

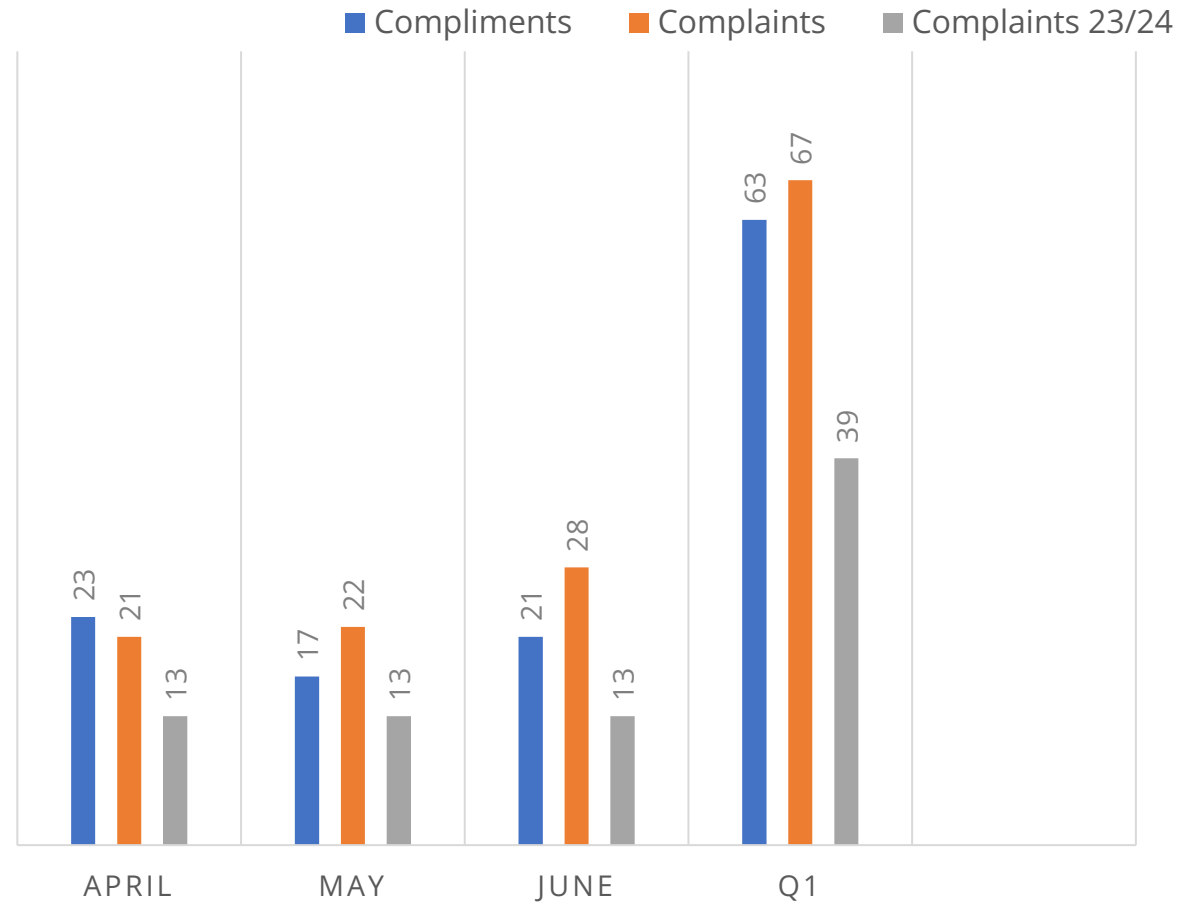
The period for this report is between 01/04/2024 00:00:00 - 30/06/2024 23:59:59 (inclusive)

In Quarter 1 2023/24, a total of 39 complaints were opened and responded to at stage 1. In comparison, in Q1 2024/25 a total of 67 complaints have been opened and responded to at Stage 1 - 71.8% increase.

This increase is due to the positive complaints culture CBC have implemented in the past year, the awareness of the complaints process both internally and with residents. Other factors such as the inclusion of disrepair cases in the complaint process and the publicity surrounding the new Housing Ombudsman Complaints Handling code all play a part in this increase.

An increase in complaints has allowed us to listen and act. It is important that residents are aware of their right to complain and there is an open and honest landlord/tenant relationship.

APRIL - JUNE 2024



Q1 OVERVIEW – April-June 2024

71 complaints opened in Q1 April- June 2024. 4 complaints were withdrawn. 6 complaint outcomes will be included in Q2 – 2024/25. 67 Responses sent.

45/67 complaints were all responded to within 10 working days. 26 complaints had agreed Stage 1 extensions, all were responded to within the extended timescale

The average number of days taken to investigate all closed complaints was 13.1 days.
 All complaints that exceeded the initial 10-day target had formal extensions agreed with the complainant, in line with the HOS code.
 The average time taken to respond to complaints that were not extended was 10 days.

Compensation - 9 complaints were offered compensation at Stage 1
 2 complaint received compensation at Stage 2

Number of complaints escalated to Stage 2 – In this quarter, 3 complaints were escalated to Stage 2, 3 were resolved at this stage.

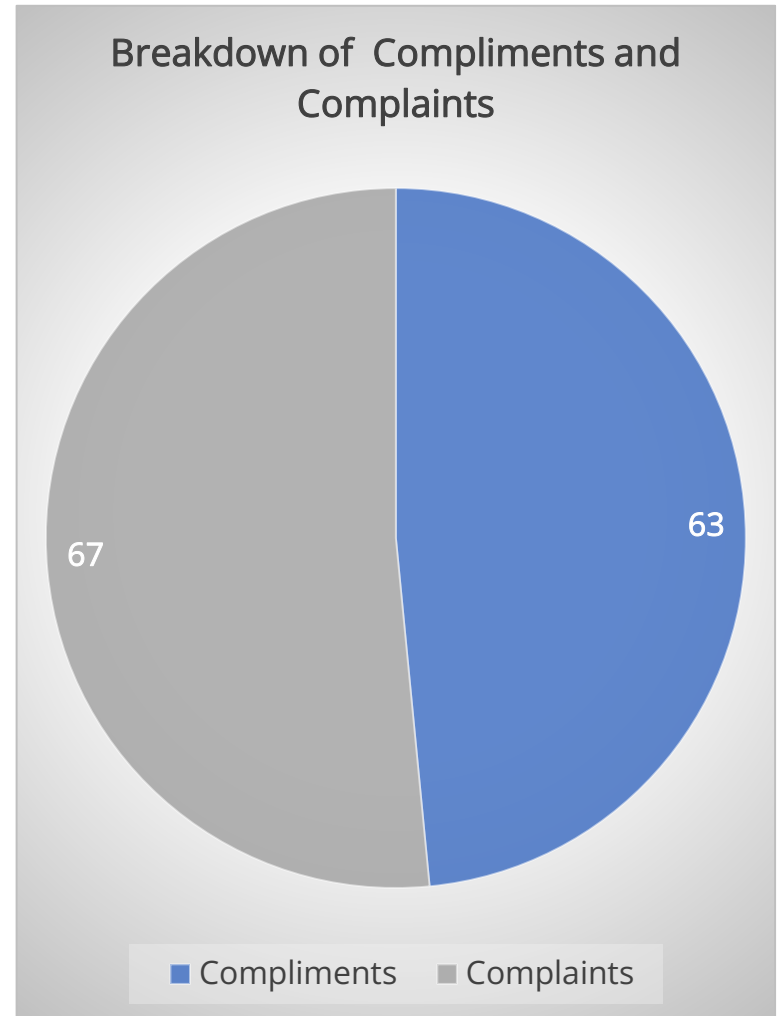
CBC declined 4 complaints, those complaints were responded to via phone call if possible and all by letter

RESOLVED AT STAGE 2	ESCALATED TO OMBUDSMAN
2	0

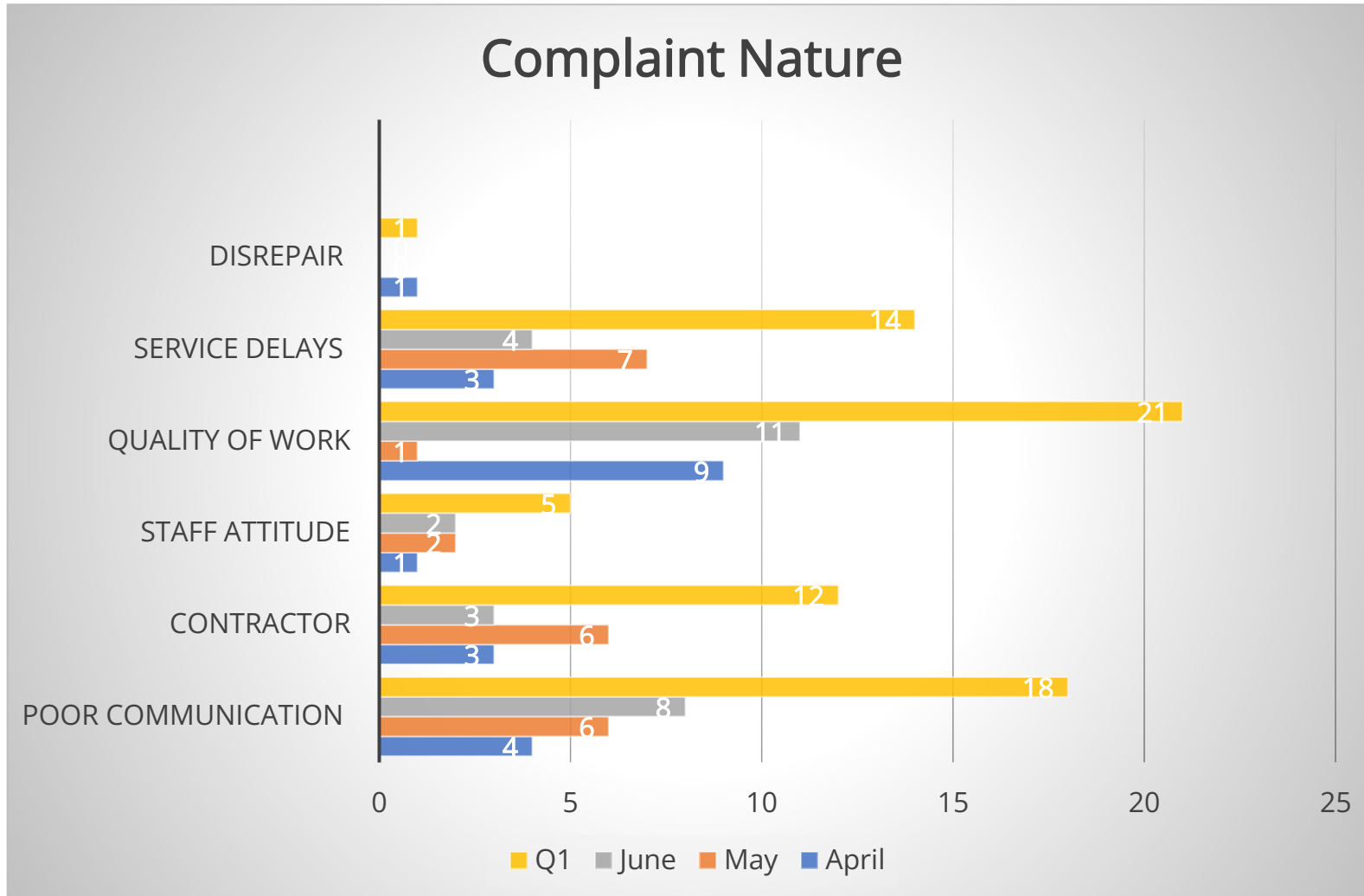
UPHELD	PARTLY UPHELD	NOT UPHELD
29	13	19

1 Stage 2 case is currently open and is due to close on 18th July 2024

NOT INCLUDING 6 Cases due in July, 4 withdrawn



Breakdown of Complaint Nature



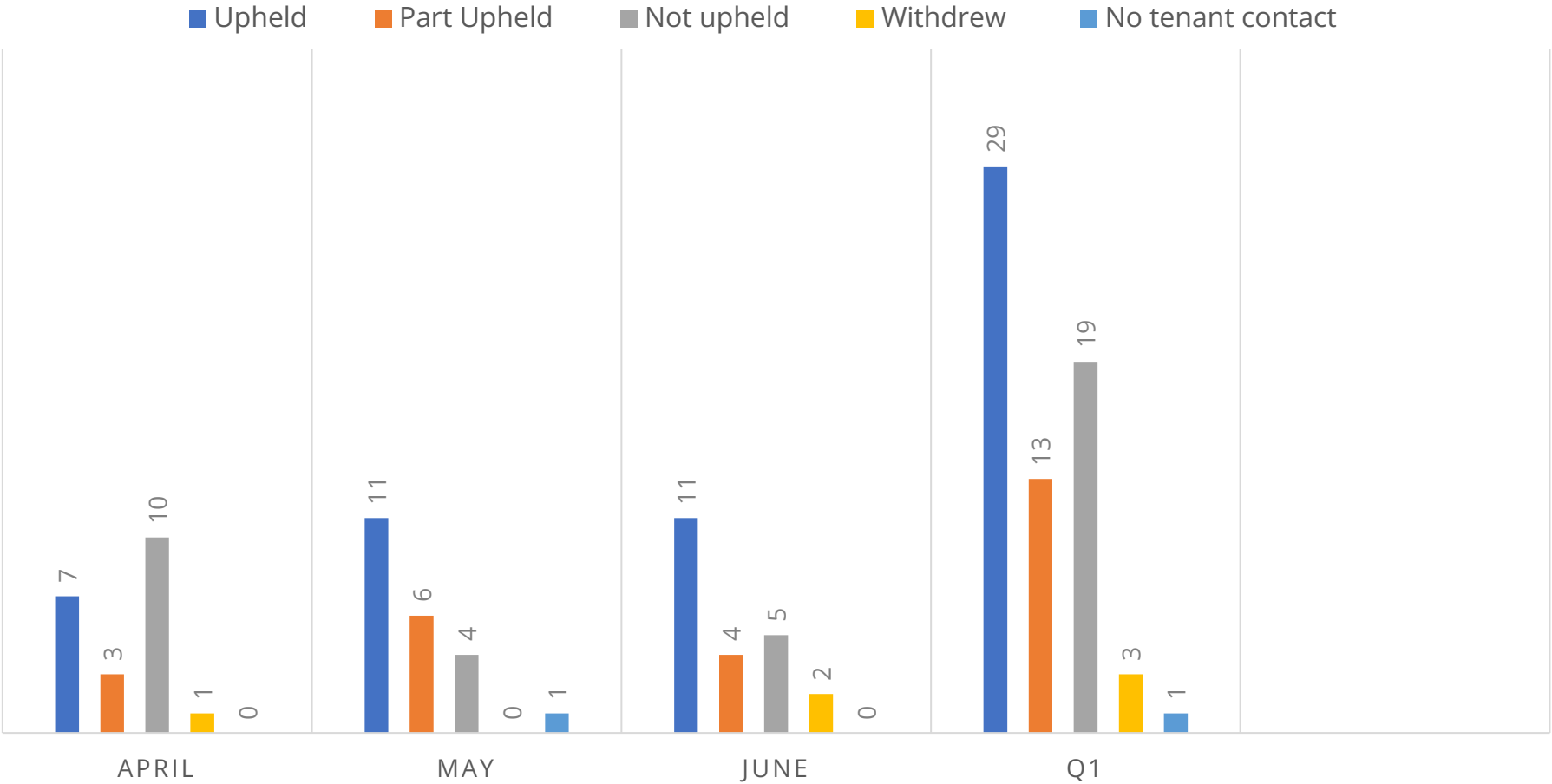
In Quarter 1 last year staff attitude was the highest contributing factor for complaints.

staff attitude is now one of the lowest contributing factors demonstrating that learning and lessons have been applied from previous complaints.

Quality of work and poor communication has shown to have increased, and this will be investigated by the complaints officer with each service area.

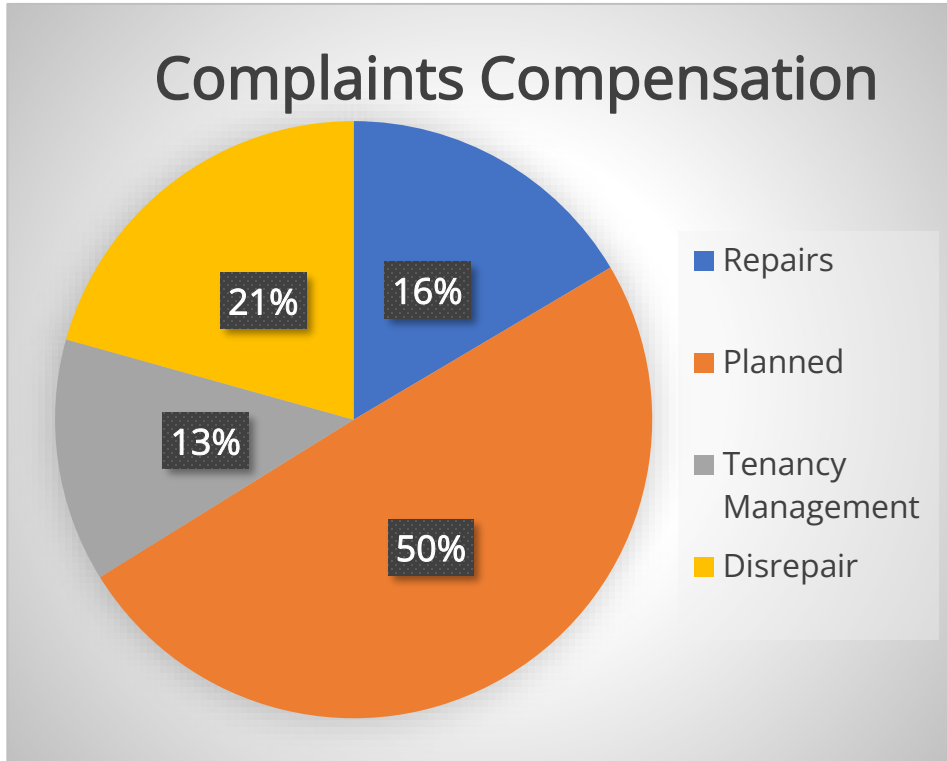
There has been a decline in disrepair cases, In Jan – March (Q4 2023/24) there were 11 disrepair cases opened. In the last 3 months 1 has been submitted.

Complaint Outcomes



42/67 complaints upheld and in part. (6 complaint outcomes current, not recorded)

Complaints Compensation



Month	Amount	Planned	Total
April	£100- Stage 1 £400 -Stage 1 £30 – Stage 1 £553 – Stage 1	Planned Repairs Repairs Tenancy Management	1,083
May	£50 – Stage 1 £430 – Stage1 £1300,52 – Stage 1 £150 – Stage 1 £400 – Stage 2	Repairs Planned Planned Tenancy Management Repairs	2,330,52
June	£820 - Stage 1 £1,103,00 stage 2	Planned Disrepair	1,923
Total			5,336,52

There has been an increase in compensation requests as a desired outcome and subsequently this has led to an increased sum paid out. In Q1 23/24 £1,115,00 was paid in total for complaints. This is an increase of 362.03 % on Q1 23/24. There are variable factors that have affected this figure, such as including disrepair cases in the complaints process and the significant rise in Stage 1 complaints received.

Complainant Profile

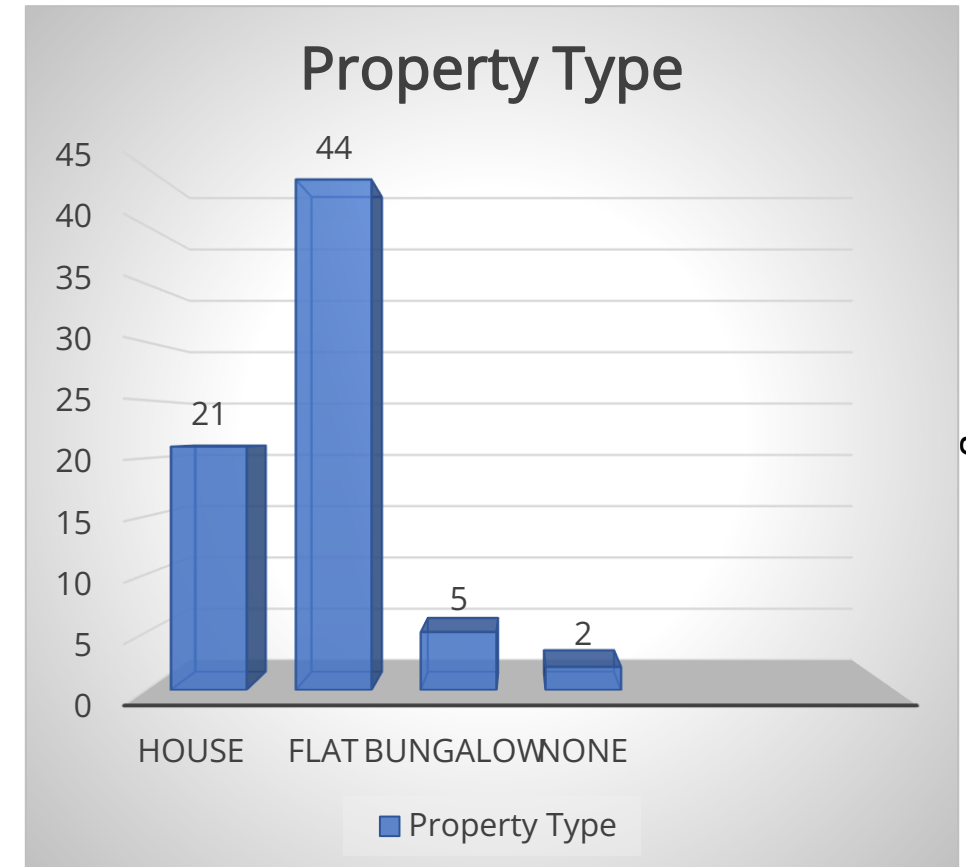
Age Category	Total
No Age Data	11.1%
16-24	1.4%
25-34	13.9%
35-44	25.0%
45-54	8.3%
55-64	19.4%
65-74	15.3%
75-84	5.6%
Total	100%

Ethnic Origin	Total
White British	75.0%
No Data	19.4%
White Other	2.8%
White Irish	1.4%
Other Ethnic Group	1.4%
Total	100%

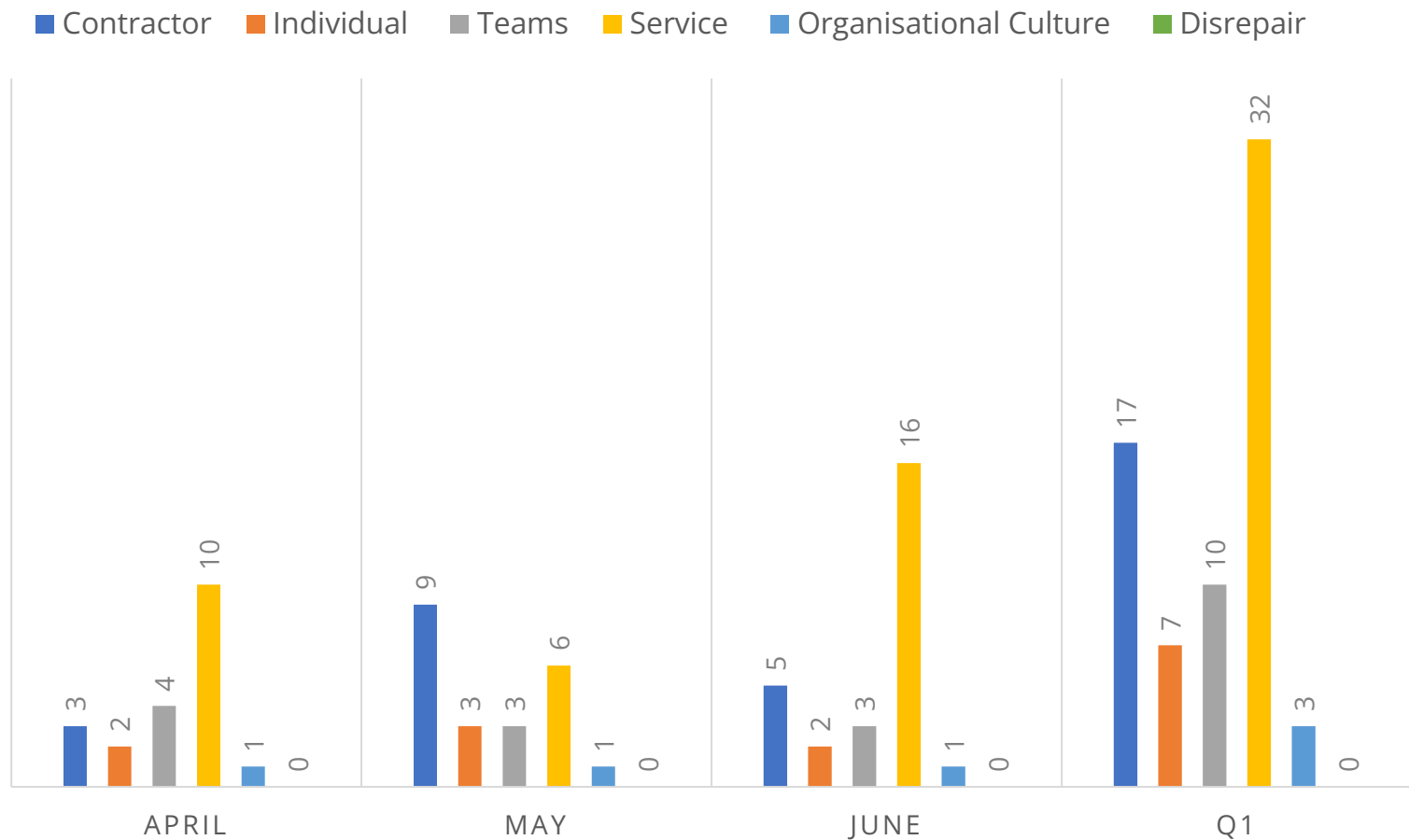
Disability Flag	Total
Disabled	20.8%
Not Disabled	68.1%
No Data	11.1%
Total	100%

Gender	Total
No Data	11.1%
Female	55.6%
Male	33.3%
Total	100%

Property Type



LEARNING FRAMEWORK

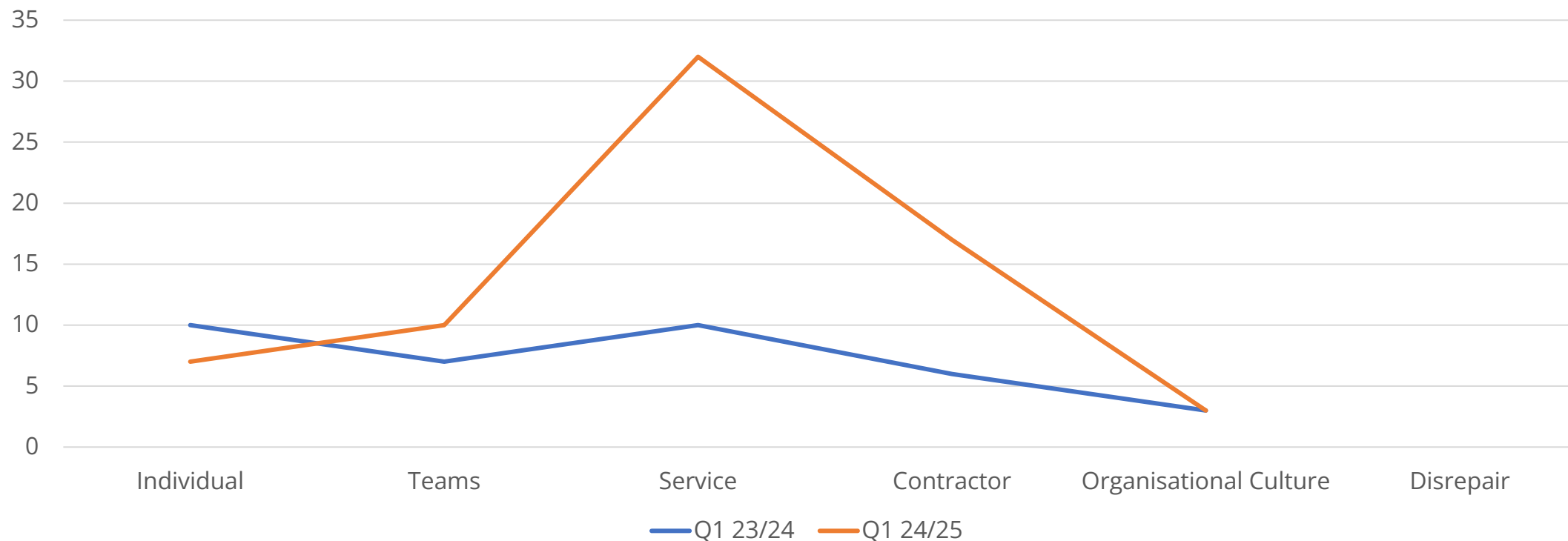


Service was the most identified learning aspect from Q1 last year followed by Contractor.

This trend remains consistent and is an identifiable area for us to focus on.

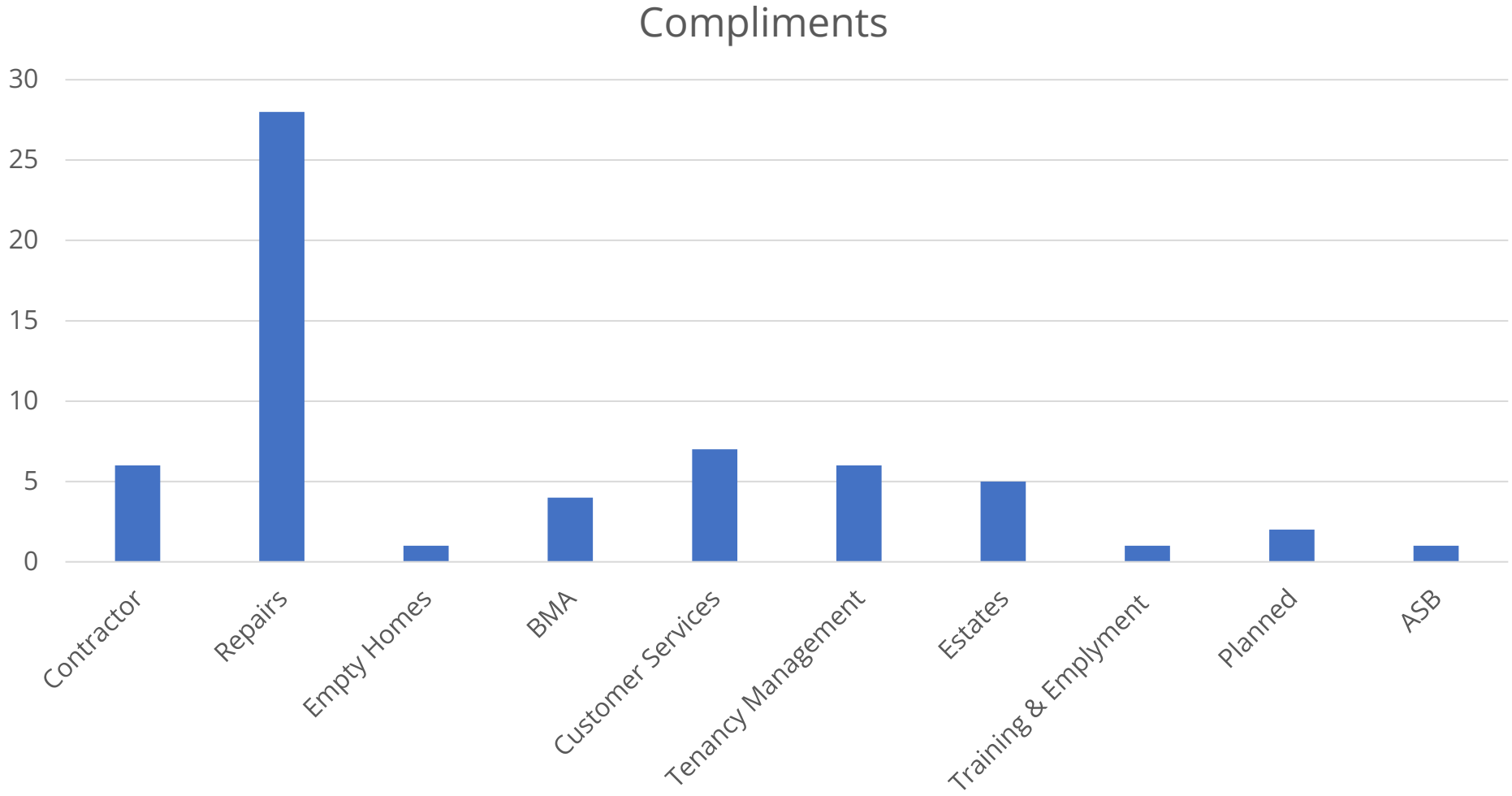
The Complaints Officer will breakdown each complaint that has derived from a contractor or service complaint and investigate with the relevant service area.

Q1- comparison 23/24 and 24/25



Since the recruitment of a Complaints Officer in February 2023, we now have a years' worth of data for comparison and analysis. As illustrated above, it can be seen there is a similar pattern regarding the learning framework when applied to the complaints. There is a spike in numbers for the service we have provided across all services.

The Complaints Officer will further analyse complaints relating to service delay / failure to establish any trends, and then work with relevant Managers and Heads of Service to review whether identified learning and improvement actions have been implemented, and whether further actions are required to address this trend.



IN THE LAST 3 MONTHS

- CBC have completed an annual self-assessment and updated the Housing Complaints Policy to comply with the HOS Complaints Handling Code for review. These have been shared with the HOS and uploaded onto the website.
- Following analysis of trends and data, positive change has been implemented. A new fencing policy has been drafted, consultation with tenants completed and this will be submitted to committee for approval. The repairs team have introduced new calling cards to improve communication, and the service delivered for follow on works
- Work has commenced to introduce SMS (text) satisfaction surveys for Complaints handling and ASB to understand the experience of residents accessing these services.

NEXT STEPS

- Work in partnership with the 'Member Responsible for Complaints
- Integrate complaints handling process into new CBC governance model, and explore opportunities to align with the CBC approach to complaints handling
- Develop quarterly complaints focus groups to capture residents lived experience of reporting complaints
- To continue to ensure positivity around complaints and the learning and value they bring to CBC
- Review of Stage 2 complaints process
- To use data from new transactional surveys to further support learning from complaints
- Review management of communal spaces
- Review management of customer contact (customer service standards)

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Cheltenham Borough Council

Cabinet Housing Committee – 25 September 2024

Property Compliance Performance

Accountable member:

Cllr Flo Clucas, Cabinet Member for Housing and Customer Services

Accountable officer:

Vicky Day – Head of Technical & Investment

Ward(s) affected:

All wards with council owned homes

Key Decision: No

Executive summary:

Property Compliance KPI report, Appendix 1, provides the compliance status as at 31st July 2024, together with an explanation of actions and plans proposed as a result of the areas of non-compliance, in relation to gas, electrical, water, fire, asbestos and lift safety and the management of damp, mould & condensation within homes.

There is ongoing improvement required to achieve compliance and meet the requirements of the regulatory framework, most notably:

1. Completion of overdue fire actions, there is a plan in place to complete all overdue fire actions by March 2025, with all high priority actions being completed by December 2024.
2. Completion of programme of 5 yearly electrical safety checks; 349 checks remain overdue, these relate to access issues, a legal process is being followed to gain access.
3. Procurement of new asbestos survey and remediation contracts; it is expected that contracts will be placed by late September and early October respectively, enabling acceleration of the programme to undertake management surveys on domestic properties. Further improvement is required with regard to recording of all actions required as a result of surveys and to provide assurance that these are managed through to completion.

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 in place to manage compliance in line with statutory and regulatory requirements. Long term contracts are in place, or in procurement to cover most areas and therefore the majority of the costs associated with achieving and maintaining compliance can generally be predicted. The exceptions to this are fire safety actions identified through fire risk assessments and asbestos remediation. If additional budget is required, then this can be provided for by adjustments to other less critical programmes of work. The 2025/26 HRA budget proposals will include for an expected increase in spend requirements in relation to both fire safety and asbestos management.

Signed off by: Gemma Bell 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.

As identified in the report the council is currently non-compliant in some areas of property compliance and therefore may be subject to a regulatory judgment and intervention from the Regulator.

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 particular 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 the Leadership Team, the Compliance Performance Monitoring Group and reported to this Committee.

2 Background

2.1 The highest priority for the Council is to ensure, the health and safety of it's residents; it can demonstrate this by meeting relevant legislation as well as the requirements of the revised Consumer Standards introduced by the Social Housing (Regulation) Act 2023 and effective from 1st April 2024.

2.2 Appendix 1 presents the KPIs relating to the individual areas of compliance as at 31st July 2024. as follows:

- **Gas safety**

Performance remains good with 99.98% compliance with the requirement for appliances to have an up to date gas safety certificate. Only one property was out of date, due to access issues, this is being pursued through the legal process.

- **Electrical safety**

A decision to move to a 5 yearly cycle for electrical safety tests was taken in line with the requirement for 5 yearly tests in private rented accommodation, which was introduced in 2021 . Inspections are still required for 349 properties, and these are expected to be completed by the end of August, except where access has proved difficult and legal action is required. A verbal update on the position can be given at the meeting.

All category 1 (highest risk) issues that are identified on inspection are dealt with immediately. The medium risk, but still potentially dangerous, are dealt with at the time of inspection if possible, and if not, they are logged as a further repair to be completed. At this stage these repairs are not systematically monitored but this is being actioned and will be completed by the end of September.

- **Fire safety** – All required fire risk assessments (FRAs) remain in date with none due for renewal until December 2024. However, there remain a significant number of actions (217) outstanding and overdue, with 32 of these being high priority. Some of these have been outstanding for a substantial period. 50% have been overdue for more than 12 months. A verbal update on progress on these can be given at the meeting.

There is a delivery plan in place for these actions, with the majority to be completed through the new contract arrangements for timber fire door replacement and passive fire protection. The procurement for these contracts is underway, with contracts expected to be in place by late September and early October respectively.

All high priority actions are expected to be completed by end December 2024 and all overdue actions by end March 2025.

The Briefing: Fire Safety Exception Report, Appendix ii, provides further detail on the current position with regard to delivery of outstanding fire actions.

An action from some FRAs has been to undertake compartmentation surveys. These have been completed and have resulted in additional actions being identified. These will be delivered as an ongoing programme through the passive fire protection contract currently being procured; progress on these will be reported separately to the compliance KPIs.

- **Asbestos safety** – All non domestic areas have asbestos management surveys and re-inspections in place. 51% of relevant homes (those built prior to the year 2000) also have asbestos management surveys.

Procurement of new contracts for surveying and asbestos remediation are well progressed with tenders having been evaluated, it is expected that contracts will be placed late September/early October. The new asbestos survey contract includes for the acceleration of domestic surveys, with the aim for all homes to be surveyed by 2027. The new arrangement includes for improved systems to manage and distribute asbestos information, whether that be to contractors working on homes or tenants for their own homes.

At this time, the current process does not enable reports to be generated that show that all actions arising from the surveys have been completed. Process improvement is planned as part of the new contract arrangements so that this information will be monitored and reported starting from the beginning of 2025.

- **Water safety** -All legionella risk assessments were renewed recently with management regimes, including flushing and temperature testing in place.

As at 31st July 2024 there were 9 overdue actions recommended by the risk assessments, with 7 of these being high priority. Action is being taken to ensure these are completed without further delay and a verbal update on progress will be given at the meeting.

Investigations are currently taking place to identify how we can use systems more effectively to manage water hygiene.

- **Lift safety** – All lift safety inspections are in date, with no outstanding remedial actions.
- **Risks associated with and management of damp mould and condensation (DMC)** – We have established a robust process to manage instances of DMC within homes and as at end July there were 177 live cases being managed. There are no instances designated as Housing Health and Safety Rating System Category 1, which is the category for hazards which pose the most severe risk to the health and safety of residents. 87 cases are either completed or close to completion. New cases reported over the summer months have, as expected, been low, however as we move into the Autumn it is expected that the number of cases being reported will increase.

Additionally, with the stock condition survey to commence in September and the majority of surveys being undertaken through the colder months, it is likely that higher than previously reported instances of DMC will be identified and it is essential that adequate resource is available to react to these within required timescales.

As well as the internal audit programme undertaken by SWAP and following on from the Pennington's 'Big Six' Healthcheck undertaken in 2022, it is proposed to implement a programme of external technical audits to support in identifying improvements and provide greater assurance. It is expected that a programme of technical audits will commence in Q3.

3 Reasons for recommendations

3.1 This report is for information and does not contain recommendations.

4 Alternative options considered

4.1 N/A

5 Consultation and feedback

5.1 None

6 Key risks

6.1 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:

Vicky Day, Head of Technical & Investment

Vicky.day@cbh.org

Appendices:

- i. Property Compliance KPIs – July 2024
- ii. Briefing Report: Fire Safety Exception Report

Background information:

None

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Appendix i – Property Compliance KPI Report

Period of reporting: as at 31st July 2024

Workstream		Total No. properties in programme	No. compliant properties	No. Non compliant properties	Compliance %	Direction of travel	
Gas safety	Domestic LGSR	4263	4262	1	99.98	↓	
	Commercial LGSR	6	6	0	100	↕	
	TSM: Percentage of Gas Safety Checks Compliant (properties)	4417	4416	0	99.98	↓	
	Properties requiring gas safety check in next 3 months	773					Page 65
		No. capped	No. capped over 3 months				
	Properties with capped gas	140	42 tenanted homes				
		No. of overdue LGSR					
	Overdue LGSR <1 month	1					
	Overdue LGSR 1-3 months	0					
	Overdue LGSR >3 months	0					

Comments

As at 31st July there was one property overdue for a gas safety check, this was due to the tenant not providing access. This has been passed to Legal to commence Court action.

The capped gas properties includes for void properties (80). Where a tenanted property is capped this is referred to the TMO to manage and visit on a quarterly basis due to concerns over tenancy welfare and vulnerabilities. All capped properties remain on the service programme and are checked annually.

Workstream		Total No. blocks in programme	No. compliant blocks	No. Non compliant blocks	Compliance %	Direction of travel
Fire Safety	Fire risk Assessments (FRA) in greater risk properties	71	71	0	100.00	↔
	Fire risk Assessments (FRA) in lower risk properties	375	375	0	100.00	↔
	Overall FRAs all blocks	446	446	0	100.00	↔
	TSM overall numbers/% based on no. relevant homes	2249	2249	0	100.00	↔
	FRAs required in next 3 months	0				
Comments	<p>There are no 'High risk' properties as defined by the Building Safety Act within the portfolio. The current FRAs are Type 3 or 4 and therefore include sample inspections of domestic areas. Once the number of fire actions open have been reduced to a more manageable level, we will look to bring forward the renewal of FRAs to smooth the programme and reduce the likelihood of unmanageable numbers of actions in future. No FRAs are due for renewal until Dec 2024. It is proposed to commence the new programme of FRAs in November with a 16 month programme of 20 FRAs per month. The new surveys will have the extended scope required by the Fire Safety Regulations and will now include for external components. The expectation is that this will result in a significant number of follow on actions for cladding surveys. A desktop review of all FRAs is being undertaken in line with policy, with samples being reviewed on site.</p>					
		No high priority actions	No. medium priority actions	No low/planned priority actions	Total no. overdue actions	
	Overdue FRA remedial actions <3 months	0	12	13	25	

	Overdue FRA remedial actions 3-6 months	17	0	12	29
	Overdue FRA remedial actions 6-12 months	5	50	0	55
	Overdue FRA remedial actions >12 months	10	54	44	108
	Total overdue actions	32	116	69	217
Comments	<p>Progress continues to be made on completing open fire actions arising from FRAs with 32 actions being completed in July. Where actions are overdue mitigation has been undertaken to reduce risks or possible mitigations are being reviewed. The timescales for the priorities are High - 2 months, Medium - 4 months, Low/Planned - 6/12 months.</p> <p>It should be noted that there are a number of recommendations included within the reported actions that do not constitute non compliance, these are to be reviewed and corrections made to the August report.</p> <p>In order to complete the outstanding actions a contract is being procured to deliver replacement fire doors, it is expected that this contract will be awarded late September with works to commence on site in November allowing for manufacture of new doors.</p> <p>It is also proposed to direct award a contract under a framework arrangement to deliver other passive fire protection works, such as repairs to compartmentation and expect this contract to be awarded in late September.</p> <p>Alongside these two contracts it is also proposed to make a direct award under a framework for external cladding survey/remediation. These new contractual arrangements will provide the mechanism to complete the majority of actions that arise from the new FRAs and therefore enable delivery of future actions within the tight timescales.</p> <p>Further detail on remedial actions is contained within the Fire safety exceptions report.</p>				



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	4619	4270	349	92.44	
	10 year EICR domestic testing cycle	4619	4617	2	99.96	
	Communal EICRs	340	340	0	100.00	
		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	6				

<p>Comments</p>	<p>222 tests were completed in July including 11 communal areas in Blocks. There were 3 properties now overdue at the end of July as follows:</p> <ul style="list-style-type: none"> • One property has been sent 7-day letter; we await a response before pursuing full Legal action. • Of remaining two, notices to quit are expected soon and the tests will then be completed when the property is void. <p>The 10 year programme is being replaced by a 5 year programme in line with good practice. The properties outstanding on the 5 year programme are due to access issues and being pursued.</p> <p>Currently unable to report on status of actions arising from electrical safety checks, the process for capturing and managing these through to completion is to be reviewed to enable future reporting on this.</p> <p>Progress has slowed, due to access and reduced resource during peak leave period. The expectation is that we will be close to achieving the target of completing all 5-year certification by Aug 2024, subject to access. The process to gain access will be followed until all appointments are kept, access is permitted and all properties have a 5-year certificate.</p> <p>NB. All block communal safety tests are due this year.</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>4637</p>	<p>4588</p>	<p>49</p>	<p>98.94</p>	
	<p>CO detectors/alarms</p>	<p>4261</p>	<p>4251</p>	<p>10</p>	<p>99.77</p>	

Comments	<p>Smoke detectors - only properties that are long term void do not have smoke detector installed. Detectors in properties with gas are tested at the time of the annual gas safety check, however due to such annual checks not being undertaken at all electric properties it is proposed to install detectors with remote monitoring functionality to provide assurance over the status of the devices to overcome issues associated with no access.</p> <p>CO detectors - of the 10 properties without detectors, 2 have gas capped, with gas appliances not in use, 7 have gas capped and no gas appliances in property, 1 gas meter removed although gas appliance remain in the property, therefore none of these actually represent non compliance.</p>					
PAT Testing	Temp furnished properties with up to date PAT tests	21	21	0	100.00	

Workstream		Total No. properties in programme	No. compliant properties	No. Non compliant properties	Compliance %	Direction of travel	
Asbestos safety	Asbestos reinspections - non domestic areas	358	358	0	100.00	↔	
	TSM: % asbestos safety checks compliant (no properties affected)	1872	1872	0	100.00	↔	
	Overdue asbestos re-inspections <3 months	0					Page 72
	Overdue asbestos re-inspections 3-6 months	0					
	Overdue asbestos re-inspections 6-12 months	0					
	Overdue asbestos re-inspections >12 months	0					
	Asbestos re-inspections due in next 3 months	0					
		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

All surveys and re-inspection of non domestic areas 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. 20 blocks are due for resurvey in Aug 24.

Procurement is currently in progress for new survey/analytical and remediation contracts. It is expected that contracts will be awarded by early October, with mobilisation of the survey/analytical contract taking approx. 2 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.

Further work is required to enable reporting on the status of actions arising from asbestos surveys.

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.

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	2	0	2	
	Overdue water safety remedial actions 3-6 months	7	0	0	7	
	Overdue water safety remedial actions 6-12 months	0	0	0	0	
	Overdue water safety remedial actions >12 months	0	0	0	0	
		7	2	0	9	

Comments

N.B. the TSM does not include for James Donovan Court as this is 100% leasehold.
A total of 2 actions were closed last month.

Of the 9 open actions:

- 5 (4 high, 1 medium priority) relate to providing safe access to inspect water tanks as the access hatches are located over stairwells, an instruction has been issued to our consultant to review how safe access can be gained
- 2 (both high) relate to descaling of outlets, these have subsequently been completed
- 2 (1 high, 1 medium) relate to flushing, this has been delayed due to the guest room at the scheme being occupied

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	71	71	0	100.00	↔	
	LOLER inspections due in the next 3 months	0					Page 76
		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 31st July 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	177	0	↑
	Cases overdue <3 months			
	Cases overdue 3-6 months			
	Cases overdue 6-12 months			
	Cases overdue >12 months			
Comments	HHSRS cat 2 cases have increased by 2 to 25 in July from 23 in June, there are no HHSRS Cat 1 cases. We continue to react quickly to each new case and resolve as per our procedure, prioritising and responding according to risk and severity to reduce health risk for our tenants as soon as possible. More training has been run out to make sure all front-line staff are aware of what to do and how to report DMC.			

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Appendix ii

Briefing: Fire Safety Exception Report

Date: 16th August 2024 for reporting period to 31st July 2024

Executive Summary

Due to current issues of non-compliance, this exceptions report aims to provide additional information on the management of fire safety in the HRA housing stock.

Whilst we remain compliant with the requirement to have in date fire risk assessments (FRAs) on all blocks, we are non-compliant due to there being fire safety actions overdue for completion with 216 actions overdue against their assigned priority timescales, of which 32 are high priority.

An action plan is in place to progress these actions to completion with the timescales varying, depending on the complexity of the task, procurement, statutory permissions etc. In the meantime, we have undertaken certain mitigations to reduce risk and are undertaking a review of further mitigations and communications with residents that may be necessary.

Detail

Background

Since the Grenfell tragedy in June 2017 there has, quite rightly, been a focus on fire safety within social housing. This has resulted in a number of legislative and regulatory changes to improve fire safety within homes, most notably:

- Fire Safety Act 2021
- Building Safety Act 2022
- Fire Safety (England) Regulations 2022
- Smoke and Carbon Dioxide Alarm (Amendment) Regulations 2022
- Safety and Quality Consumer Standards 2024

The new requirements arising from these statutory/regulatory instruments include:

- Extension of the requirement to undertake Fire Risk Assessments (FRAs) to all properties containing two or more homes, this requirement has expanded the duty to encompass premises where there is no internal communal area, such as maisonettes, this has resulted in an additional 79 properties requiring FRAs from January 2023
- Extension in the scope of FRAs to include external components, such as wall cladding and balconies
- To undertake annual checks on flat entrance fire doors and quarterly checks on fire doors in communal areas in blocks over 11m in height
- Provide fire safety instructions to residents and information on the importance of fire doors
- Requirement to provide smoke and carbon dioxide alarms became mandatory
- Requirement to ensure all required actions arising from FRAs are carried out within appropriate timescales

The new regulations have additional measures that are required for High-Risk blocks, the definition of which is buildings 18m or more in height or over six storeys – there are no such buildings within the managed stock.

Whilst this report focuses specifically on the requirement to undertake fire risk assessments (FRAs) and the delivery of actions arising from FRAs, new Estate Compliance Officers (ECO) to support good fire safety in blocks, their duties include:

- Undertaking fire door checks for all fire doors on an annual basis, not just those in blocks over 11m
- On site checking that FRA actions have been suitably actioned
- Checking fire safety signage is in place and replacing as necessary
- Providing fire safety advice to residents at the time of fire door checks
- Undertake additional testing of smoke alarms at time of inspections
- Carry out adjustments to door closers to ensure 1st time fix at point of inspection

We manage 446 blocks that require FRAs, these have been categorised as:

- 71 Greater risk blocks – sheltered schemes, conversions and medium rise block (5 storey)
- 375 lower risk blocks – all other blocks

For Greater risk blocks the FRA is renewed every three years, with interim annual reviews, whilst for Lower risk blocks the FRAs are renewed every four years with a biennial review.

There are five priorities identified for actions that may be recommended through the FRAs:

- High – 2 months
- Medium – 4 months
- Low – 6 months
- Planned – 12 months
- Advisory – no timescale

All actions recommended by the FRAs are considered to determine the appropriate course of action. The actions are logged centrally and allocated to officers depending on their nature, they could require minor repair or improvement works, major works, further surveys or management action such as evidencing certification or servicing records, communicating with residents or action where a resident is not complying with fire safety requirements.

In some instances, the priority of the action may subsequently be lowered, where mitigation measures have been undertaken.

We have moved from Type 1 FRAs (visual inspection of communal areas only) to Type 3 (visual inspection of communal areas and sample flats) as well as some Type 4 (inspection of communal areas and flats, including the intrusive opening up of concealed areas). Undertaking more robust FRAs has resulted in a significant increase in the number of actions arising from the FRAs.

Historically FRAs have been programmed to be undertaken as a bulk instruction over a short period of time, the result being that it has been impossible to undertake all actions arising within the target timescales as there have been many thousands of actions of varying priority and scale. We are now rescheduling the programme of FRAs to ensure that the workload arising from these is more manageable. The new programme of 20 FRAs per month will commence in November and run for a period of 16 months.

Performance

Monthly performance reporting includes the status of both FRAs (% in date for both Greater risk and Lower risk blocks) and actions outstanding by priority against both Greater and Lower risk blocks.

Since the last round of FRAs were undertaken in late 2021 a total of 5,053 actions have been recorded and of these 4,835 have been completed.

As at end July 2024 there are a total of 218 actions open, with 216 of these past the target date for completion. It is a priority to ensure all actions are undertaken within target times, however for some actions there are significant complexities that make this very challenging.

Broadly the categories that outstanding actions fall into are:

- **Doors**

89 outstanding actions (19 high priority)

A contract for the supply and installation of timber fire doors is in procurement with sign off expected by end August. Subject to contract the high priority actions are expected to be completed by end December with the remainder by end March 25.

- **Compartmentation**

66 outstanding actions (9 high priority)

We are currently in the process of awarding of a term contract through an appropriate framework to deliver these actions. Subject to contract the high priority actions are expected to be completed by end November and the remainder by end March 25.

Three actions relate to undertaking further survey on external wall insulation. A contract has been procured with a specialist consultant and arrangements are being made to facilitate these surveys which are expected to be undertaken in September.

- **Admin (Inc Signage)**

27 outstanding actions (0 high priority) currently under review as most relate to recommendations for upgrade to current standards that are not retrospective and therefore, they are not matters of non-compliance. Figures to be adjusted in August report.

- **Fire Detection – Alarms**

26 outstanding actions (0 high priority) currently under review as these relate to recommendations for upgrade to current standards that are not retrospective and therefore, they are not matters of non-compliance. Figures to be adjusted in August report.

- **Escape Route (Inc Refuse/Bins)**

10 outstanding actions (4 high priority), plans in place, high priority actions to be completed by end September and the remainder by December.

We have undertaken a number of mitigation measures to reduce risk and are currently reviewing what other mitigation measures may be required to reduce risk until actions can be completed. We will communicate with residents to explain the situation and impact on them.

There are a number of actions included within the above, that relate to improvements to meet current standards, where these standards are not retrospective and represent best practice, these are not situations of non-compliance. These have been reviewed and will be removed from the August KPI report. It is intended that these improvements will be undertaken in delivery of other planned improvements to properties and they will be managed through these programmes.

An action from some FRAs has been to undertake compartmentation surveys, these have been completed and recommended repairs and improvements received. These will be delivered as an ongoing programme through the passive fire protection contract currently being procured; progress on these will be reported separately to the compliance KPIs.

We regularly communicate with residents on fire safety measures and advice and all residents in flats are spoken to about fire safety at the time of the annual fire door checks and are provided with an information sheet.

We are currently reviewing how we use our systems to facilitate management of fire actions and how these can be improved to provide a higher level of assurance.

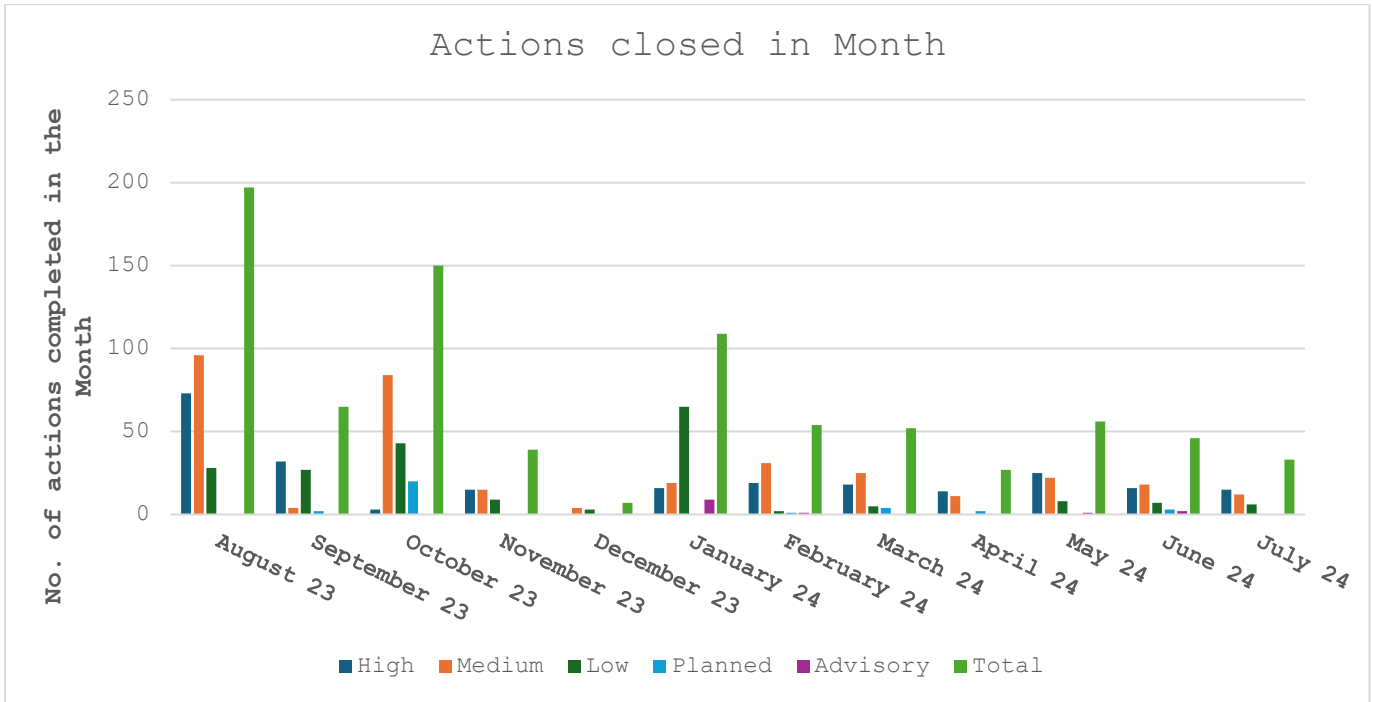


Chart 1

Chart 1 shows progress made in completing actions over the last 12 months, with a breakdown by priority. It should be appreciated that some actions require significantly more resource and/or time to complete and the responsibility may sit with different teams; hence the variation month on month both in total numbers completed and priority and the apparent slow down in completions reflecting the more complex nature of the outstanding actions.

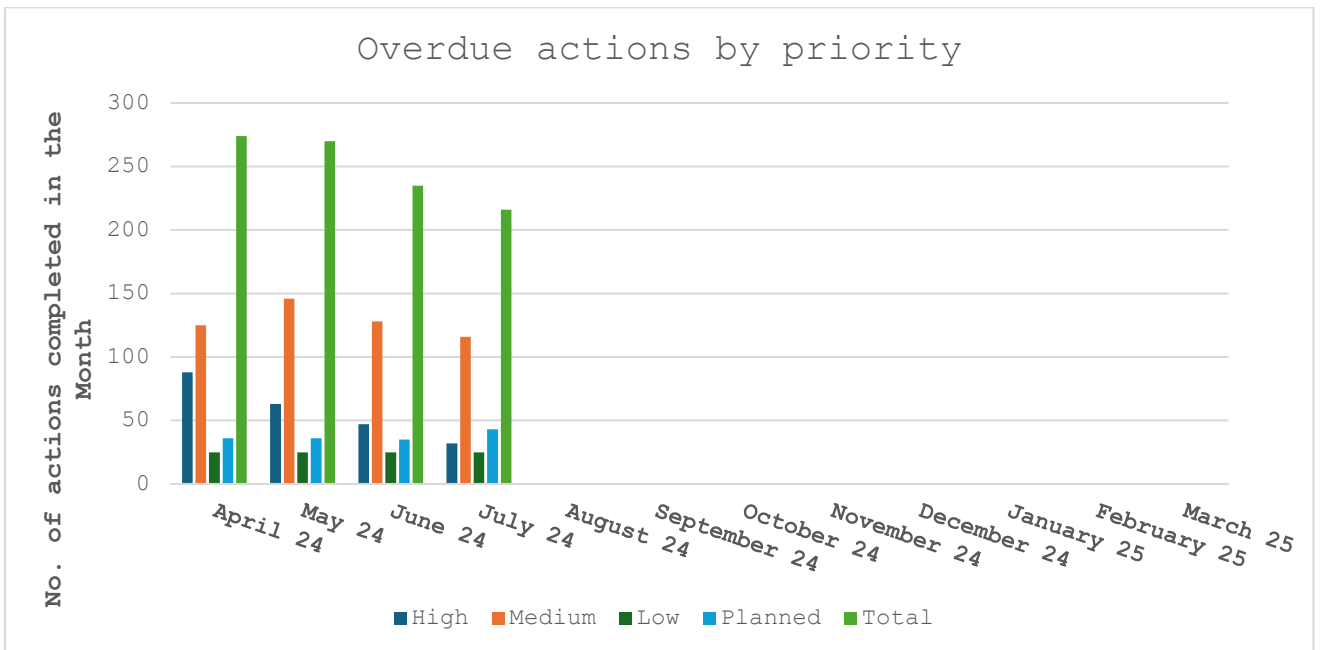


Chart 2

Chart 2 shows the monthly breakdown of overdue actions by priority, together with the total number of overdue actions.

Cheltenham Borough Council

Cabinet Housing Committee – 25 September 2024

Stock Condition Survey Update: Knowing our Properties

Accountable member:

Cllr Flo Clucas, Cabinet Member for Housing and Customer Services

Accountable officer:

Vicky Day – Head of Technical & Investment

Ward(s) affected:

All wards with council owned homes

Key Decision: No

Executive summary:

To meet the requirements of the new Consumer Standards, registered providers “must have accurate up to date and evidenced understanding of the condition of their homes that reliably informs their provision of good quality, well maintained and safe homes for tenants”.

The information currently held on the housing management system stock condition survey is not up to date and we are therefore non-compliant with this requirement. It is therefore necessary to undertake a new stock condition survey encompassing all homes and communal areas.

A contract is in place with a competent consultancy to undertake the stock condition surveys, with surveys due to commence on the 16th September 2024. The contract requires the survey to be completed within 12 months of commencement. However, we are working with the consultant with a view to reducing the timescale for completion and to ensure that the first phase of the survey will deliver a stratified sample of surveys across the stock to provide early indications of where unexpected issues may arise.

Recommendations:

1. None – this report is to raise awareness of an area of non-compliance with the Consumer Standards and will be used to update on progress through to compliance.
-

1. Implications

1.1 Financial, Property and Asset implications

Budgetary provision was made in the 2024/25 HRA capital budget to undertake a 100% stock condition survey.

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

1.2 Legal implications

As identified in the report failure to have up to date stock condition information means that the council is currently non-compliant with consumer standards and may therefore be subject to a regulatory judgment and intervention from the Regulator.

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

1.3 Environmental and climate change implications

A climate impact assessment has not been undertaken for this project; however the survey includes for undertaking energy surveys on homes where these do not currently exist; these will support applications for grant funding and ensure informed decisions can be made with regard to improving the energy efficiency of homes in line with the Council's target of achieving #NetZero carbon by 2030.

1.4 Corporate Plan Priorities

This report contributes to the following Corporate Plan Priorities:

- Working with residents, communities and businesses to help make Cheltenham #netzero by 2030
- Increasing the number of affordable homes through our £180m housing investment plan
- Being a more modern, efficient and financially sustainable council

1.5 Equality, Diversity and Inclusion Implications

The condition surveys will identify any adaptations that have been made to make the property suitable for tenants with disabilities and further work which may be required to make it suitable for tenants with disabilities. This will benefit current residents and help ensure properties can be allocated to suitable new tenants in the future when they become void.

1.6 Performance management – monitoring and review

The project includes for performance management of the survey, both ensuring the quality of the information gathered and meeting the agreed timeline for surveys.

2 Background

2.1 The new Consumer Standards, brought in by the Social Housing Act which came into effect from 1st April 2024, they require all registered providers to know more about the condition of every home and the needs of the people who live in them.

- 2.2 To meet this requirement, registered providers “must have accurate up to date and evidenced understanding of the condition of their homes that reliably informs their provision of good quality, well maintained and safe homes for tenants”.
- 2.3 Data we hold on the condition of components in our properties is updated upon component renewal and when improvements are undertaken and visits to and inspections of homes are undertaken on a regular basis, however few full stock condition surveys have been undertaken within the last five years and as such the information we hold is not up to date and we are therefore non-compliant as we are unable to evidence that we fully know the condition of our homes or risks that may be present.
- 2.4 Provision was made in the 2024/25 HRA capital budget to undertake a 100% stock condition survey to check the information we hold and to update this where necessary. We have procured a contract for a competent consultant to carry out the survey and surveys are due to commence on 16th September.
- 2.5 Once we have confirmation that the software development required to deliver the survey is complete, tested and reliable we will work with the consultant on the programme for delivery of the survey with the aim to achieve the earliest possible completion.
- 2.6 The contract requires the survey to be completed within a 12 month period, however it is expected that this timeframe will be significantly shortened. By the end of 2024, a stratified sample of 20% homes and communal areas will be undertaken to provide evidence of issues that may exist and which we are currently unaware of.
- 2.7 The contract includes for performance and quality management which will be used to monitor progress.
- 2.8 We are taking the opportunity to undertake energy surveys (EPCs) on homes where we currently do not have up to date energy surveys in place (around 50% of homes). This improved information will assist in grant applications and decision making in relation to energy/carbon reduction programmes to support the Councils #NetZero Carbon target.
- 2.9 We have communicated to tenants the need to carry out the survey and hope to have their co-operation in allowing access. The contract includes for a tight and evidenced communication plan.

3 Reasons for recommendations

3.1 N/A

4 Alternative options considered

4.1 None

5 Consultation and feedback

5.1 None

6 Key risks

6.1 If the contracted consultant fails to meet the agreed programme for survey delivery or there are issues with the reliability of software used to collect data then this will extend the timescale to

become compliant.

Report author:

Vicky Day – Head of Technical & Investment

Vicky.day@cbh.org

Appendices:

None

Background information:

None

Cheltenham Borough Council

Cabinet Housing Committee – 25 September 2024

HRA Budget Monitoring Report- Q1 30 June 2024

Accountable member:

Cllr Alisha Lewis – Cabinet Member for Finance and Assets

Accountable officer:

Gemma Bell - Director of Finance and Assets (Deputy Section 151 Officer)

Ward(s) affected:

All

Key Decision: No

Executive summary:

This report provides the monitoring position statement for the HRA for the financial year 2024/25 against the budget approved by Council on 23 February 2024. The purpose of this report is to notify the committee of any known significant variations to the budget for 2024/25 and highlight any key issues.

The forecast net operating surplus, after the first quarter of 2024/25, shows an adverse variance of £101k from the budget. The accounts as at 30 June 2024 show a forecast surplus of £255k versus the budget of £356k for the year.

The current forecast will increase the HRA revenue reserve from £936k to £1,191k. The reserve remains below our target of £1.5m due to additional costs in 2023/24 leading to a lower opening revenue reserve balance than originally budgeted. This is expected to partially recover in 2024/25 because of the savings generated from bringing the housing services back within the Council.

Recommendations:

1. It is recommended that the Committee note the contents of this report including the key projected variances to the revenue and capital budgets approved by Council on 23 February 2024.
-

1. Implications

1.1 Financial, Property and Asset implications

As detailed throughout this report.

Signed off by: Gemma Bell, Director of Finance and Assets (Deputy s151 Officer), 01242 264124

1.2 Legal implications

None arising from the report recommendations.

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

1.3 Environmental and climate change implications

The investment set out in the capital programme will help maintain progress against the actions set out in the Climate Emergency Action Plan.

1.4 Corporate Plan Priorities

This report contributes to the following Corporate Plan Priorities:

- Making Cheltenham the Cyber Capital of the UK
- Working with residents, communities and businesses to help make Cheltenham #netzero by 2030
- 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

1.5 Performance management – monitoring and review

The budget position will continue to be monitored by the Finance team throughout the year and the Q2 management accounts will be presented to the Committee in November.

2 Background

2.1 On 23 February 2024, Council approved the budget for 2024/25. This report shows the Q1 forecast for the HRA against the revenue and capital budgets.

3 Reasons for recommendations

3.1 The quarter 1 management accounts including the latest annual forecast are included in Appendix 2.

4 Alternative options considered

4.1 N/A

5 Consultation and feedback

5.1 Appropriate officers were consulted in the process of preparing the management accounts report.

6 Key risks

6.1 See Appendix 1.

Report author:

Stafford Cruse, Head of Finance & ICT

Appendices:

- i. Risk Assessment
- ii. HRA Q1 Management Accounts

Background information:

HRA Budget 2024/25 approved by Council in February 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	If the robustness of the income and expenditure forecasts is not sound then there is a risk that the surplus identified within the budget will not materialise during the course of the year.	ED Finance and Assets	3	3	9	Reduce	Robust forecasting is applied in preparing budget targets taking into account previous results and prevailing economic conditions.	ED Finance and Assets	Ongoing
2	If material and labour price increases and contractor resource constraints continue throughout this year this may cause further financial pressures and the need for additional savings in the HRA	ED Finance and Assets	3	3	9	Reduce the risk	Long term supply agreements are in place or will be put in place for new programmes through competitive procurement to reduce the risk of labour and material shortages.	ED Finance and Assets	Ongoing
3	If there are insufficient internal resources to deliver planned maintenance to existing homes or meet	ED Finance and Assets	4	2	8	Reduce the risk	Additional resource is in place to review compliance requirements and agency staff are	ED Finance and Assets	Ongoing

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
	additional compliance requirements, then homes may become non decent or there may be an increase in void loss						used to cover vacancies and other resource gaps. Framework agreements are under review to cover short term contractor requirements.		
4	If the demand for reactive and void repairs increases, there may be insufficient resource and budget to meet demand	ED Finance and Assets	3	4	12	Reduce the risk	Staffing requirements are closely monitored and agency staff used where necessary. Resource allocation, both internal and subcontractors, are closely monitored and updated to deliver against demand.	ED Finance and Assets	Ongoing

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HRA Management Accounts

Quarter 1

30 June 2024



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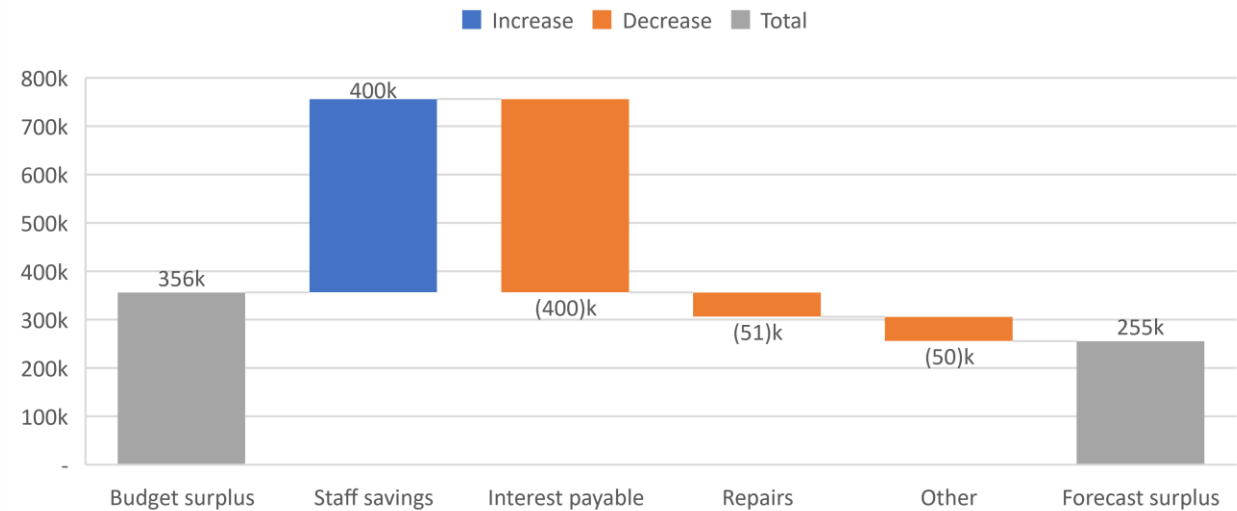
1. Executive Summary

The forecast net operating income, after the first quarter of 2024/25, shows an adverse variance of £101k from the budget. The accounts as at 30 June 2024 show a forecast surplus of £255k versus the budget of £356k for the year.

The following changes have been identified so far:

- Following the transition of the Housing Service to CBC on 1st July 2024, current estimates of staff cost related savings for the HRA are £400k.
- In 2023/24 a change was made to the calculation of loan interest to better reflect the interest payable on loans drawn down in the current year and internal borrowing between the General Fund and HRA. This approach was adopted following the budget approval leading to a higher forecast interest charge in 2024/25.
- Repairs and maintenance costs have increased by £51k due to additional agency staff required to progress EICR work (electrical safety certificates) moving to a 5 year certification basis during the current year.

Sources of major surplus/(deficit) variances



£'000	Budget 2024/25	Forecast 2024/25	Change	%
Income	25,781	25,735	(46)	0%
Expenditure	(25,500)	(25,554)	(54)	0%
NET INCOME FROM SERVICES	281	180	(101)	-36%
Interest Received	75	75	-	
NET OPERATING INCOME	356	255	(101)	
Revenue Contributions to Capital	(184)	-	184	
HRA Surplus carried to reserves	172	255	83	
Revenue Reserve brought forward	1,328	936	(392)	
Revenue Reserve carried forward	1,500	1,191	(309)	

The forecast revenue reserve remains below our target of £1.5m due to additional costs in 2023/24 charged at the year-end (including loan interest as noted above) leading to a lower opening revenue reserve balance than originally budgeted. This is expected to partially recover to £1.19m this year, however as this is still below the £1.5m target reserve level no revenue contributions to capital are forecast.

2. Borrowing

Total new HRA borrowing is currently forecast to be £16.4m (budget £17m) for the year. The new build programme has been reviewed to determine estimated spend based on the current delivery programmes (see section 6) and acquisitions leading to higher capital expenditure in year and therefore higher new borrowing.

3. Reserves and Other Funding

£'000	Revenue Reserve	Major Repairs Reserve	Capital Receipts Reserve	Total Reserves	Grants	New borrowing in year	Capital programme totals
Actual 1 April 2024	936	-	3,260	4,196			
Forecast Surplus for year	255	-	-	255			
Received in year	-	-	1,934	1,934			
Capital - Major Repairs	-	(6,064)	(534)	(6,598)	(987)	(9,144)	(16,729)
Capital - New Build	-	-	(2,970)	(2,970)	(1,332)	(7,283)	(11,585)
Depreciation	-	6,064	-	6,064			
Forecast 31 March 2025	1,191	-	1,690	2,882	(2,319)	(16,427)	(28,314)

4. Income

The income for the year is forecast to be £25,735k versus a budget of £25,781k. This represents a negative variance of £46k for the year.

£'000	Budget 2024/25	Forecast 2024/25	Change	%
Dwelling Rents	23,959	23,928	(31)	0%
Non Dwelling Rents - Garages	231	227	(4)	-2%
Non Dwelling Rents - Commercial properties etc	31	31	-	-1%
Charges for Services and Facilities	863	851	(12)	-1%
Charges for services to Leaseholders	331	331	-	0%
Charges for services to Shared Owners	3	4	1	46%
Charges for services to Leaseholders - James Donovan Court	54	54	-	0%
Feed in Tariff from PV Installations	309	309	-	0%
HRA Income	25,781	25,735	(46)	0%

The forecast for dwelling rents is below budget due to a reduction in the number of acquisitions expected to be purchased this year from 25 to 18 (including 2 LAHF properties). There were 5 Right to Buy sales to the end of this month which is in line with budget of 20 for the year.

Two additional LAHF property acquisitions were completed on 20th June 2024 utilising additional Government grant funding.

5. Expenditure

£'000	Budget 2024/25	Forecast 2024/25	Change	%
Expenditure				
Repairs and Maintenance	5,870	5,921	(51)	-1%
Management Costs - Housing Service	6,318	5,918	400	6%
Management Costs - Corporate	1,285	1,285	-	0%
Estate Services - Estate Cleaning	473	473	-	0%
Estate Services - Ubico Grounds Maintenance	432	432	-	0%
Estate Services - Other	349	349	-	0%
Sheltered Schemes	223	213	10	4%
Insurances	327	345	(18)	-6%
Provision for Bad Debts	240	240	-	0%
Rents, Rates, Taxes and Other charges	138	138	-	0%
Fees & Services	493	488	5	1%
Operating expenditure	16,148	15,802	346	2%
Depreciation on Dwellings	5,715	5,715	-	0%
Depreciation on Other Assets	349	349	-	0%
Depreciation	6,064	6,064	-	0%
Interest Payable	3,177	3,577	(400)	-13%
Debt Management Charges	111	111	-	0%
Interest and related charges	3,288	3,688	(400)	-12%
Expenditure	25,500	25,554	(54)	0%

In the repairs team, agency staff is being used to cover 8 vacant positions, 1 long term sickness and additional electrical resource to complete the transition from a 10-year electrical test programme to 5-year test certification for all rented dwellings.

The budget for housing services was set on the basis of a full CBH staffing budget. The estimated savings related to the HRA for the transition of the housing service are currently estimated to be £400k for the year. This includes changes to the executive team, HR and governance.

6. Capital Programme

The HRA Capital spend is currently forecast at £28,314k against a revised budget of £27,864k. This represents a £450k additional spend for the year.

£'000	Original Budget 2024/25	Rollover	Revised Budget 2023-34	Forecast 2024/25	Change	%
Major voids inc Option Appraisal Voids	1,470	-	1,470	1,470	-	0%
External improvements	1,603	-	1,603	1,603	-	0%
Internal improvements	a 4,409	-	4,409	3,309	1,100	25%
Neighbourhood Works	600	327	927	927	-	0%
Garage improvements	30	-	30	30	-	0%
New Heating Installations	329	53	382	382	-	0%
Door entry schemes	134	-	134	134	-	0%
Lift replacements	231	-	231	231	-	0%
Asbestos removal	400	-	400	400	-	0%
Stock Condition Surveys	600	-	600	600	-	0%
Sheltered accommodation	160	-	160	160	-	0%
Fire protection works	b 161	62	223	773	(550)	-247%
Structural - Damp works/Miscellaneous	175	-	175	175	-	0%
Windows and Doors	250	-	250	250	-	0%
Paths, Fences & Walls	332	-	332	332	-	0%
Warden Call Replacement	510	128	638	638	-	0%
Investment Team management charge	1,202	-	1,202	1,202	-	0%
Energy saving measures	40	-	40	40	-	0%
Internal Improvements - Communal	243	-	243	243	-	0%
Non Traditional Homes	180	-	180	180	-	0%
Social Housing Decarbonisation	3,290	-	3,290	3,290	-	0%
Adaptations for the Disabled	600	-	600	600	-	0%
Repurchase of JDC Dwellings	60	-	60	60	-	0%
	17,009	570	17,579	17,029	550	3%
Leaseholder Contributions	(300)	-	(300)	(300)	-	0%
	16,709	570	17,279	16,729	550	3%
HRA New Build	c 10,585	-	10,585	11,585	(1,000)	-9%
HRA Capital Expenditure	27,294	570	27,864	28,314	(450)	-2%

- a. Internal improvements – The new term contract for internal improvements, including kitchens, bathrooms and void works, is expected to start in Q4. The programmed kitchen and bathroom renewals will be delivered later in the four year capital programme.

- b. Fire protection works – a provision of £550k has been made to cover the cost of fire protection works in the current year.
- c. New Build – The budget includes expected works beginning on 320 Swindon Road, planning and design costs for Monkscroft Schools, market acquisitions and the Swindon Farm S106 scheme. The final draft contract for the Swindon Farm scheme shows an accelerated development period by the contractor compared to the original budget increasing the payments on account and completions expected in 2024/25. The total 4-year capital programme budget approved by Council in February has not changed only the timing of this spend.

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MEETING	DATE	AGENDA ITEMS
Housing Committee	13 November 2024	Apologies
	13 November 2024	Declaration of Interests
	13 November 2024	Public and Member Questions
	13 November 2024	Updates from Tenant and Leaseholder Panels (Verbal)
	13 November 2024	Consumer Standard Improvement Plan Update
	13 November 2024	Performance and Tenant Satisfaction Measures Update
	13 November 2024	Complaints Report (Q2)
	13 November 2024	Report from the Compliance Performance Monitoring Group
	13 November 2024	HRA Management Accounts (Q2)
	13 November 2024	Draft HRA budgets and performance targets 2025-2026
	13 November 2024	Fencing Policy
	13 November 2024	Housing Risk Register
	13 November 2024	Committee Workplan
	13 November 2024	Anything to be referred to cabinet
13 November 2024	Housing Sector Insight	
Housing Committee	15 January 2025	Apologies
	15 January 2025	Declaration of Interests
	15 January 2025	Public and Member Questions
	15 January 2025	Updates from Tenant and Leaseholder Panels (Verbal)
	15 January 2025	Consumer Standard Improvement Plan Update
	15 January 2025	Performance and Tenant Satisfaction Measures Update
	15 January 2025	Complaints Report (Q3)
	15 January 2025	Report from the Compliance Performance Monitoring Group
	15 January 2025	Review of Sector Risk Profile
	15 January 2025	Committee Workplan
	15 January 2025	Anything to be referred to cabinet
	15 January 2025	Housing Sector Insight
Housing Committee	10 March 2025	Apologies
	10 March 2025	Declaration of Interests
	10 March 2025	Public and Member Questions
	10 March 2025	Updates from Tenant and Leaseholder Panels (Verbal)
	10 March 2025	Consumer Standard Improvement Plan Update
	10 March 2025	Performance and Tenant Satisfaction Measures Update
	10 March 2025	Report from the Compliance Performance Monitoring Group
	10 March 2025	HRA Management Accounts (Q3)
	10 March 2025	Committee Workplan
	10 March 2025	Anything to be referred to cabinet
	10 March 2025	Housing Sector Insight
Housing Committee	29 May 2025	Apologies
	29 May 2025	Declaration of Interests
	29 May 2025	Public and Member Questions

MEETING	DATE	AGENDA ITEMS
	29 May 2025	Updates from Tenant and Leaseholder Panels (Verbal)
	29 May 2025	Consumer Standard Improvement Plan Update
	29 May 2025	Performance and Tenant Satisfaction Measures Update
	29 May 2025	Complaints Report (Q4)
	29 May 2025	Report from the Compliance Performance Monitoring Group
	29 May 2025	HRA Management Accounts (Q4)
	29 May 2025	Committee Workplan
	29 May 2025	Anything to be referred to cabinet
	29 May 2025	Housing Sector Insight
Housing Committee	16 July 2025	Apologies
	16 July 2025	Declaration of Interests
	16 July 2025	Public and Member Questions
	16 July 2025	Updates from Tenant and Leaseholder Panels (Verbal)
	16 July 2025	Consumer Standard Improvement Plan Update
	16 July 2025	Performance and Tenant Satisfaction Measures Update
	16 July 2025	Acuity Surveys Overview for 2024-25
	16 July 2025	Report from the Compliance Performance Monitoring Group
	16 July 2025	Committee Workplan
	16 July 2025	Anything to be referred to cabinet
	16 July 2025	Housing Sector Insight

Briefing Note

Committee name: Housing Cabinet Committee

Date: 25 September 2024

**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. The new government's commitment to reforming housing was evident during the King's Speech on the 17 July which outlined 39 bills that ministers want to pass in the next parliamentary session. Some of these, or a version of them, were originally tabled by the previous government but were not passed ahead of the election. These bills include:
 - A Planning and Infrastructure Bill will streamline the process for approving critical infrastructure, modernise planning committees, increase local authorities planning capacity, overhaul rules on the compulsory purchase of land and use development to fund nature recovery.
 - A Renters' Rights Bill will ban section 21 no fault evictions, strengthen tenants' rights and protections, apply a Decent Homes Standard, and extend a series of building safety rules for social tenants, known as Awaab's Law, to private renters. A new ombudsman for the private rented sector (PRS) will also be established and local authorities will be provided with new investigatory powers to aid enforcement.
 - A draft Leasehold and Commonhold Reform Bill will curb ground rent for existing leaseholders and ban forfeiture - where leaseholders are threatened with losing their home - over small unpaid debts. It will also ban new leasehold flats with commonhold becoming the default tenure. Commonhold removes the fixed period of time associated with owning a leasehold property and is generally managed through a Commonhold Association.
 - A new state-owned energy investment and generation company, GB Energy, will be created by the Great British Energy Bill.

- A National Wealth Fund Bill will set up a new fund to invest £7.3bn over five years in infrastructure and green industry.
 - An English Devolution Bill will streamline the process to transfer more powers to elected mayors in combined council areas.
- b. The Chancellor, Rachel Reeves MP, has published an audit of public spending for 2024/25, which has revealed a forecasted £21.9 billion overspend on departmental spending above the resource departmental expenditure limit (RDEL) totals set by the Treasury at Spring Budget 2024. The report warns that the previous Government had around £22 billion of unfunded spending commitments. Among the unfunded policy commitments identified by the Treasury included extending the Household Support Fund to September 2024, which was announced at Spring Budget 2024 at an estimated cost in 2024-25 of £500 million. Consequently, the Government has announced £5.5 billion worth of savings in 2024-25, bringing the in-year pressures down to £16.4 billion. These include:
- Taking immediate action to stop all non-essential government consultancy spend in 2024-25 and halve government spending on consultancy in future years. This will, the Treasury says, save £550 million in 2024-25 and £680 million in 2025-26.
 - Delivering administrative efficiencies across government – the Treasury will implement a 2% saving against government administration budgets, cutting down on waste while prioritising the frontline. This will save £225 million in 2024-25.
 - Reducing communications and marketing budgets – the Government will review the hundreds of millions spent each year across government on communications and marketing campaigns, with a view to making reductions.
 - Continuing to dispose of surplus public sector estates, raising money for public services and enabling assets to be put to productive use where the Government can increase their social value and drive greater value for money.
 - Bringing together the administration of Pension Credit and Housing Benefit as soon as operationally possible, so that pensioner households receiving Housing Benefit also receive any Pension Credit that they are entitled to.

The Chancellor announced that the Budget will take place on 30 October, pledging to make difficult decisions on tax and spending. She has also launched a multi-year Spending Review to conclude in Spring 2025. The Review will set spending plans for a minimum of three years of the five-year forecast period. Departmental expenditure limits for 2025-26 will be set alongside the Budget in October, which will confirm control totals for 2024-25. The Government will also establish a new Office for Value for Money (OVfM), led by an independent chair reporting directly to the Chancellor and Chief Secretary to the Treasury who will be appointed in due course.

- c. Angela Rayner MP (Minister for Housing, Communities and Local Government) has published updated targets for the Affordable Homes Programme (AHP) 2021-26. The Programme is now expected to deliver 110,000 – 130,000 affordable homes, down from the original target of 180,000. Rayner also announced that details of future government investment in the AHP and rent settlements will be confirmed as part of the next spending review. Of the affordable homes to be delivered:
- At least 40,000 are expected to be social rent homes

- 44,000 – 56,000 are expected to be affordable homes for ownership
- 5% are expected to be delivery for supported housing
- 5% – 10% are expected to be Homes England delivery for rural housing

- d. The Government has officially announced that it will not proceed with the former Conservative government's 'British workers' social housing allocation plan that would have prioritised UK nationals in the allocation process through a series of proposed qualification tests. The Housing Minister, Matthew Pennycook, said the Government "*does not intend to enact the policy proposals set out in the consultation.*" He confirmed that a formal response to the consultation will be issued in due course.

The scrapped plan included six new tests to determine eligibility for social housing: a UK connection, a local connection, an income test, an anti-social behaviour (ASB) test, a terrorism test, and a false statement test. MPs, including Clive Betts MP (Labour, Sheffield South East), former chair of the Levelling Up, Housing and Communities Committee, had expressed concerns that the qualification tests could push more people into homelessness. There were also questions about exemptions for the ASB test for individuals with disabilities or survivors of domestic abuse

- e. The Government has also announced plans to develop a number of new towns to create largescale communities of at least 10,000 new homes each, with many significantly larger. These new communities will be governed by a 'New Towns Code' – a set of rules that developers will have to meet to make sure new towns are well-connected, well-designed, sustainable and attractive places where people want to live.

Angela Rayner has asked regeneration expert Sir Michael Lyons to lead a new independent New Towns Taskforce as its Chair. The group will work to make this vision a reality and present a final shortlist of recommendations on appropriate locations to ministers within 12 months, supported by the housing economist Dame Kate Barker as Deputy Chair.

- f. The Prime Minister has appointed Liz Kendall MP (Work & Pensions Secretary) and Bridget Phillipson MP (Education Secretary) as the joint leads of a new ministerial taskforce to begin work on the Child Poverty Strategy. A new Child Poverty Unit in the Cabinet Office - bringing together expert officials from across government as well as external experts - will report into the taskforce. The new unit will explore how we can use levers related to household income as well as employment, housing, children's health, childcare and education to improve children's experiences and chances at life. To get this urgent work underway, Kendall has met with leading organisations this morning including Save the Children, Action for Children, Barnardos, TUC, End Child Poverty Coalition, Resolution Foundation and UNICEF to invite their views on how they can shape the strategy.

Regulator of Social Housing (RSH)

- g. The Regulator of Social Housing (RSH) has published its annual review of consumer regulation work for the period April 2023 to March 2024. The report emphasises the following key requirements for landlords:

- Ensuring all health and safety requirements are met to keep tenants safe.
- Maintaining up-to-date and accurate data on the condition of tenants' homes.
- Implementing an efficient complaints handling process.
- Engaging effectively with tenants and treating them with fairness and respect.
- Referring themselves to the RSH when they identify a material issue or a potential material issue to facilitate prompt resolution.

During the 2023-24 period, the RSH received 986 referrals related to consumer standards, marking a 5% increase from the previous year. The annual review includes nine case studies of social landlords that failed to meet standards, all involving councils. As part of the transition to the new, more stringent regulatory regime post-Grenfell, housing associations and councils will now be inspected every four years under revised consumer standards. These inspections will replace the current in-depth assessment programme, introducing a 'C' grading system akin to the Governance and Financial Viability Standard.

The RSH has already published its first judgments under the new consumer standards. Bristol City Council, Guildford Borough Council, Octavia Housing, Sheffield City Council, Brighton and Hove City Council, the London Borough of Hackney, South Derbyshire District Council, and Ashford Borough Council have all received non-compliant C3 consumer ratings, indicating serious failings and the necessity for significant improvements. Reports have highlighted failures including inadequate electrical and fire safety measures, with many homes lacking current safety certificates and necessary smoke and carbon monoxide detectors. The councils also struggled with managing water safety, damp and mould issues, and had significant backlogs in necessary repairs and safety checks. Additionally, there were concerns about the councils' understanding of the condition of their housing stock, inconsistent complaint handling and insufficient tenant engagement in decision-making processes. A number of other judgements have been published so far, with 5 housing associations receiving a C1 grading and all others being rated at C2.

Housing Ombudsman

- h. The Housing Ombudsman has released a letter to chief executives encouraging them to review how they are responding to window-related complaints. The letter states that: *“Our casework highlights how this is an area where a lack of funding and historic under investment in social housing has contributed to windows which may no longer be fit for purpose. Ultimately there needs to be a national conversation about these issues leading to a new, revised Decent Homes Standard and building the next generation of social housing. However, our investigations also show that landlords have not always responded in a timely way, and sometimes important repairs have been deferred... Given the significant stretch being placed on the social housing sector, it remains vital for there to be a focus on fulfilling fundamental obligations that speak to the core of a decent home: safe, secure and well-maintained windows.”*

The Ombudsman advised landlords to review complaints to identify any actions that should be taken in line with the four core lessons identified from their casework:

- Ensuring it undertakes a risk assessment where appropriate based on the individual circumstances of the household, and the landlord being able to demonstrate it has recognised, responded, and recorded its actions.
- Ensuring appropriate expertise, including independent surveyors, are engaged and that the landlord's actions in response to recommendations are reasonable, clear, and consistent.
- Ensuring decisions to defer repairs or respond with more limited repairs where major works are planned are reasonable and are justified on the basis of the landlord's obligations under the Landlord and Tenant Act, and not primarily on the basis of cost.
- Ensuring information provided to residents on the operation of windows, especially where new windows have been installed, is clear, comprehensive, and accessible.

They have also recommended that landlords consider whether residents who have not complained may be experiencing similar issues and risks.

- i. The Housing Ombudsman has launched a Call for Evidence to inform its forthcoming spotlight report, 'Repairing Trust,' which will delve into common issues in housing maintenance and explore ways to rebuild trust between landlords, contractors, and residents. The initiative comes in response to a significant increase in complaints regarding disrepair, coupled with escalating costs and a shortage of skilled workers, which the Ombudsman says have critically impacted residents' safety in their homes. The Call for Evidence aims to gather insights from a broad spectrum of stakeholders, including residents, repair operatives, landlords, contractors, MPs, and councillors. This marks the first time MPs and councillors are explicitly invited to contribute, acknowledging their role in representing constituents' concerns about housing repairs. Over the next 12 weeks, the Ombudsman will conduct fieldwork, meeting with landlords and residents across the country, including Liverpool, Cornwall, and London, to gather first-hand accounts and experiences. Submissions can also be made via the Housing Ombudsman's website until Friday 25 October.

Developments that may impact tenants

- j. The Chancellor announced in her formal statement that the government would retain the triple lock but would remove Winter Fuel Payments from all pensioners apart from those receiving means tested benefits such as Pension Credit. This move is estimated to save around £1.5bn by removing payments to around 10 million pensioners and shows how vital it is that pensioners claim all that they are eligible to receive. Local Authorities and other organisations will play a crucial role in getting these people the help they deserve. The Chancellor further announced they would bring forward plans to merge Housing Benefit and Pension Credit to streamline administration and boost take up. This is expected to lead to Pension Credit having a 'housing element' included to support the phasing out of Housing Benefit.

They also confirmed that they will be changing the way the Minimum Wage is set so it keeps in line with the cost of living. The Low Pay Commission (LPC) will factor the cost of living when deciding the rate of the Minimum Wage and Living Wage, in a move to put more money in working people's pockets. Steps will also be taken

towards making rates the same for everyone, regardless of age, by narrowing the gap between the National Minimum Wage, for 18–20-year-olds, and the National Living Wage. In addition to the cost of living, the remit of the LPC will continue to consider the impact on business, competitiveness, the labour market, and the wider economy.

- k. More than four out of five councils have warned that they expect demand for welfare support to increase over winter, just as the Household Support Fund (HSF) is due to end in September. The fund helps people struggling to buy food, pay bills and cover other essentials and the Local Government Association (LGA) is calling for it to be extended for at least six months to avoid an impending 'cliff-edge' in support. In an exclusive LGA survey, the vast majority of councils who responded (94%) said the fund should continue, while nearly 60% said they would not be able to provide any additional funding for local welfare assistance if the fund came to an end in September and only 1% said they would be able to match the lost funding. Over four fifths of respondents (84%) expect demand for welfare assistance to increase over the winter months, while just over two-thirds (67%) reported that local welfare funding, which is administered by councils, would decrease if the Household Support Fund (HSF) was withdrawn. Beyond the next six months, more than three-quarters of councils said that a successor scheme should replace HSF from March 2025. Going forward, the LGA is calling for longer-term funding settlements, a focus on crisis prevention and reducing dependency, and greater flexibility to decide how the funding is spent.

Climate Change

- l. Ed Miliband MP has been appointed as Secretary of State at the Department for Energy Security and Net Zero (DESNZ). In a note to his staff, he stated how they would be at the heart of the government's mission to make Britain a clean energy superpower with zero carbon electricity by 2030. He outlined that he felt their priorities as a department are to:
- boost energy independence and cut bills through clean power by 2030
 - create Great British Energy
 - upgrade Britain's homes and cut fuel poverty through their Warm Homes Plan
 - reframe the energy system for consumers
 - create good jobs in Britain's industrial heartlands including a just transition for industries based in the North Sea
 - and lead on international climate action

Ex-Climate Change Committee chief executive Chris Stark has also been appointed to head up a new "Clean Energy Taskforce" looking at delivering on Labour's election promise of clean green energy and a decarbonised grid by 2030. Stark is highly respected in the energy sector, but many have expressed concerns at the ambitious target. Simon Evans from Carbon Brief recently posted on LinkedIn: *"One of the new Labour government's key manifesto pledges is to reach "zero-carbon electricity" by 2030. While this target is seen as extremely ambitious, the UK has already made significant progress in slashing fossil fuels while rolling out renewable power. Under the Conservatives, coal power has already been all but phased out, falling from 40% of electricity generation in 2012 to near-zero in 2024, just 12 years*

later. To meet its target, Labour will need to phase out unabated gas twice as fast, from 29% in 2024 to near-zero in 2030.”

- m. The Government has confirmed that landlords will have to meet an Energy Performance Certificate (EPC) rating of Band C by 2030, pledging to work with social housing providers to meet the goal. Last week Miatta Fahnbulleh MP (Minister for Energy Consumers) at DESNZ confirmed the news in response to a question in Parliament. Following this, a spokesperson from the DESNZ has told Inside Housing that the Government would work with social housing providers and local councils to bring in “green upgrades.” They said this will be done via the Warm Homes Plan, with further details to be set out “in due course.”

Research and Campaigns

- n. Dame Kate Barker has written a public memorandum to the incoming Housing Minister setting out the initial recommendations of the Radix Big Tent Housing Commission of which she is chair. Among the recommendations made is to recognise the “critical role” of institutional investment into housing, and to reform the current system of developer contributions through S106 and CIL (Community Infrastructure Levy) rather than implementing the Infrastructure Levy. The Commission’s initial recommendations to the housing minister include:
- Reinstate the National Housing and Planning Advice Unit (NHPAU).
 - Establish a cross-departmental Implementation Unit at the Cabinet Office that has the strategic leadership responsibility and ability to ensure policies are fully adopted across government departments and enable them to work with key stakeholders, for example the Bank of England and financial and utility regulators.
 - Streamline existing funding pots and processes. In particular, the Government could replace the “wasteful and divisive” short-term competitive funding model for small pots with longer term, needs-based funding formulae.
 - Enable public land to be used more effectively for housing. This should include modernising the legislation and General Consent orders for local and combined authorities, Homes England, and other public bodies to ensure ‘best consideration’ achieves the optimal use of public land, reflecting policy requirements such as housing with below-market rents for key workers.
 - Restore a more effective mandatory approach to Strategic Planning at the sub regional/city region scale to support the plan-led system.
 - Establish a new strategic planning team within the Ministry for Housing, Communities and Local Government (MHCLG) that can work across other teams within the Department.
 - Establish a comprehensive network of spatial planning teams in each combined authority, county, and amalgamation of unitary authorities. These teams should boost skills, capacity and resources across all planning teams and aim to integrate across the wider functions of local government.
 - Significantly boost the supply of small and medium sites and delivery by SME and community-led developers.
 - Commission an independent review of the Metropolitan Green Belt.

- Rethink the role of Homes England as a master developer potentially working with Development Corporations.
- o. The Local Government Association (LGA) is urging the Government to implement five-year local housing deals by 2025, after publishing a new report that projects this strategy would deliver 200,000 additional social homes over the next 30 years. The LGA argues that consolidating funding from multiple national housing programmes into a single, ring-fenced pot through five-year local housing deals would reduce administrative burdens, provide long-term funding certainty, and enable local authorities to plan and deliver housing projects more effectively. The report concludes that this model would lead to more consistent housing completions and significant cost savings. It also says that implementing the five-year deals would yield further substantial socioeconomic benefits. The construction of additional social homes would decrease government spending on emergency housing and homelessness services, reduce the housing benefit bill, and increase tax revenues through heightened economic activity in the construction sector. The findings suggest a programme of consecutive minimum five-year housing regimes is estimated to deliver net socioeconomic benefits worth £31 billion in today's prices over 30 years.
- p. The LGA and the British Property Federation have launched a call for evidence into how the current level of institutional investment in affordable housing might be expanded to increase the supply of new affordable housing. The LGA states: *“Institutional investors already play an important role in funding new affordable housing, working with developers, registered providers and councils to deliver these vital homes”*. The consultation seeks to hear from all stakeholders across the sector including institutional investors, registered providers, councils, and charities about how the current system works to “deliver on their fiduciary duties and any wider social goals through affordable housing.” The call for evidence closes on Friday 13 September.
- q. Updated statistics and data from the English Housing Survey for 2022-2023 have been published regarding housing quality and condition, energy efficiency, tenant satisfaction, security of tenure, and affordability. The key takeaways were as follows:
- In 2022-23, 15% of dwellings (3.7 million homes) did not meet the Decent Homes Standard. This includes 10% of social rented homes, the lowest among the tenures, compared to 14% of owner-occupied homes and 21% of private rented homes. Both social rented and owner-occupied dwellings saw a decrease in non-decent homes compared to 2019.
 - The incidence of damp in dwellings increased to 4% in 2022 from 3% in 2019. Damp problems were more common in private rented homes (9%) compared to social rented homes (5%) and owner-occupied homes (2%).
 - The average Standard Assessment Procedure (SAP) rating for English dwellings increased to 67 points in 2022-23, up from 45 points in 1996. The social sector had the highest mean SAP rating at 70, with owner-occupied homes at 66 and private rented homes at 65.
 - The proportion of dwellings in the highest energy efficiency rating bands (A to C) rose from 19% in 2012 to 48% in 2022-23. The social rented sector saw the largest increase over that period, from 36% to 70%. In comparison, 46% of owner-occupied homes and 43% of private rented homes were in band D,

with the private sector having higher proportions in the lowest bands (3% in F and 1% in G).

- 77% of social renters were satisfied with their current accommodation, lower than private renters (81%) and owner occupiers (94%).
 - 74% of social renters felt secure in their tenancies, significantly higher compared to 58% of private renters. Social renters typically have longer tenancies, with 38% having lived in their current home for over 10 years, compared to 18% of private renters.
 - In 2022-23, 29% of private renters and 27% of social renters reported difficulty in affording their rent, highlighting ongoing affordability issues. A higher proportion of social renters (60%) receive housing support compared to private renters (25%). On average, private renters spend a higher proportion of their income on housing costs (34%) compared to social renters (27%). The rising cost-of-living was shown to have exacerbated affordability issues, with significant proportions of both private and social renters indicating that they have had to cut back on other essentials to meet their housing costs.
- r. Crisis has called for the Government to establish a centralised Unit for Ending Homelessness that is backed by the Prime Minister and sits at the heart of the government. It states that the Unit could unite different departments to develop a cross-government strategy to tackle all forms of homelessness and support the government on its pledge to deliver a generation of new affordable and social homes. The calls come following the release of a National Audit Office report criticising the effectiveness of the last government in tackling homelessness, and the 2022/23 English Housing Survey, which showed that 193,000 households (4%) in the private rented sector and 319,000 households (8%) of renters in social housing said they experienced homelessness in the last few years. Francesca Albanese (Executive Director of Policy and Social Change) at Crisis, said: *“With homelessness at record levels, and the numbers expected to rise even more, we can’t delay progress to tackle this scandal any longer. A perfect storm of sky-high rents, a dire shortage of affordable housing and increased living costs are pushing more and more people to the brink. While councils are doing all they can to support struggling households, operating under this level of pressure is not sustainable. It’s critical that the Westminster government urgently establish a homelessness unit to work across all departments. Alongside this, we need clear plans on how it will deliver the social housing we need and properly fund local authorities, so that everyone can have a safe and stable home.”*
- s. The Institute for Fiscal Studies (IFS) has published its annual report on poverty and living standards in the UK. The report finds that between 2021–22 and 2022–23, median household income before housing costs (BHC) fell by 0.5%. As a result, median income in 2022–23 was 1.6% lower than in 2019–20. This is equivalent to a fall of 0.6% per year, the same rate of change as seen between 2007–08 and 2011–12, following the global financial crisis. In particular during the pandemic and cost-of-living crisis (2019–20 to 2022–23), poorer households’ incomes stagnated while middle- and high-income households saw smaller falls.
- t. New research from the IFS also shows that housing growth in England has generally kept pace with population increases over the last 25 years but highlights that there are significant mismatches between where homes are built and where they are

needed. The IFS argues this misalignment, particularly acute in regions like London, underscores the urgent need for policy interventions to address regional disparities and ensure that housing supply meets local demand. The IFS found that housing supply responses have been notably weaker around major cities such as Liverpool and Bristol, limiting the ability of these urban centres to accommodate growing populations and economic activities. Areas that experienced a 10% increase in house prices saw only a 1.4% boost in housing supply. Constraints on land use and planning regulations are highlighted as the key determinants of this weak responsiveness, with policies restricting development in Green Belt areas and other designated zones contributing to higher housing prices and limited supply.

The IFS says the Government faces the challenge of not just increasing the number of homes built but also improving strategic planning to ensure they are constructed in areas where they are most needed. It argues that significant reforms in land-use policies are required, with the IFS urging policymakers to:

- Re-evaluate Green Belt restrictions, particularly around major cities, to allow for more development while still preserving essential green spaces.
 - Simplify and accelerate planning procedures to help reduce delays and uncertainty, encouraging developers to build more homes in high-demand areas.
 - Incentivise the redevelopment of brownfield sites, especially in urban centres, to increase housing supply without expanding into undeveloped land.
 - Implement more flexible land-use policies that can adapt to changing economic conditions and regional population growth patterns.
 - By addressing these constraints, the IFS says the Government can help moderate house price increases, particularly in high-demand areas like London, where real house prices could have risen by £21,000 less between 1996 and 2021 if the housing supply had been more responsive.
- u. The Resolution Foundation has published its latest Housing Outlook report which spotlights the critical issue of overcrowding within the social rented sector and calls for the construction of an additional 140,000 homes with four or more bedrooms to address the growing problem. The report shows that despite a significant increase in the total number of bedrooms across England (up by 13 million since the 1990s) overcrowding has not decreased and has worsened for certain groups, notably single parents, low-income renters, and ethnic minorities. The Resolution Foundation's findings indicate that around 850,000 families in England are currently living in overcrowded conditions, with the issue being most acute in the social rented sector where 9% of all households are overcrowded. The Foundation's analysis highlights also highlights that over 70% of homes are currently under-occupied, with a large proportion of single pensioners living in homes with spare bedrooms. However, the report asserts that efforts to encourage a substantial portion of the population to downsize are impractical and unlikely to yield significant results.

Legal, Finance and Audit Updates

- v. A consortium including NatWest, British Gas and Places for People is piloting a new financial model aimed at retrofitting up to 1,000 social homes with energy efficiency upgrades and low-carbon heating. The initiative, led by Pineapple Sustainable

Partnerships, will offer social landlords streamlined access to affordable funding and expert guidance on improving energy performance. The project seeks to quantify environmental, health and financial benefits for residents, with the goal of creating a scalable, commercially viable model that can be adopted across the social housing sector. The Minister for Energy Consumers endorsed the scheme, saying that improving energy efficiency in social homes will contribute to emission reductions and lower energy bills for residents.

- w. Four Local Government Pension Schemes (LGPS) have invested in an Affordable Housing Fund run by Octopus Investments. Avon Pension Fund, Gloucestershire Pension Fund, Devon's Pension Fund and Clwyd's Pension Fund are to invest £150m to deliver affordable homes. These investments also include co-investment strategies aimed at delivering affordable homes in specific geographic areas. Addressing the issue of high energy costs for affordable housing tenants remains a key goal of the fund. Through its affiliation with Octopus Energy, the fund aims to build energy-efficient homes to reduce residents' energy bills. This initiative aligns with LGPS funds' environmental targets while delivering substantial societal benefits by providing safe and secure housing for those in need. Jack Burnham, head of Affordable Housing at Octopus, highlighted the importance of local investment in housing: *"We know there are a number of locally interested investors looking for opportunities to deploy capital into funds that can provide specific social impact to their local areas. We are thrilled to be working with Avon, Gloucestershire, Devon, and Clwyd Pension Funds to help support them in delivering affordable homes in their areas, or in other regions across the UK."*
- x. Lloyds Banking Group has unveiled a new investment model that proposes to repurpose government funding towards building new social housing, while reducing the cost of providing housing benefits. The Social Housing Contract (SHC), detailed in a white paper released as part of the one-year anniversary of Lloyds' social housing initiative, would provide a payment to landlords additional to their rental payment linked to homes being made available for social rent. Lloyds says that this mechanism would increase the guaranteed revenue being paid to providers of social housing and increase the upfront private capital that can be raised to finance the development of new housing for social rent. It adds that the payments under the SHC would be spread through time which would allow for a transition in government subsidy from housing benefits to support the delivery of new housing supply without relying on upfront borrowing. Lloyds predicts that SHCs could save the government between £2,500 to almost £8,000 per household annually in reduced benefits, depending on the geography and household type. The bank has claimed that *"there is the potential for payments under the SHC to be cost neutral, on average, to government"* and deliver tens of thousands of new homes for social rent over 10 years. Lloyds also revealed plans to redevelop parts of its estate and announced an additional £200m of investment into the housing sector.
- y. A tribunal judge has ruled that London councils cannot recover costs for remedying structural defects caused by construction issues from leaseholders through service charges. This ruling emerged from a case brought by nine leaseholders of the Barley Mow Estate against Tower Hamlets Council which sought to recover part of the estimated £8 million needed to fix structural issues in two buildings. The judge, Elizabeth Cooke, determined that covenants to repair and maintain do not cover the

rectification of structural defects inherent from construction. This decision will have significant implications for leaseholders and landlords, potentially affecting future cases involving safety and structural repairs.

- z. The Chartered Institute of Public Finance and Accountancy (CIPFA) is to introduce a Code of Practice for the Governance of Internal Audit in UK Local Government. April 1 2025 is the proposed date of release and the code will apply to the governance of internal audit, being the responsibility of those charged with governance within a local government body. The code will mirror the same objectives as essential conditions set out in the new 'Global Internal Audit Standards' but will be more targeted for UK local government.

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