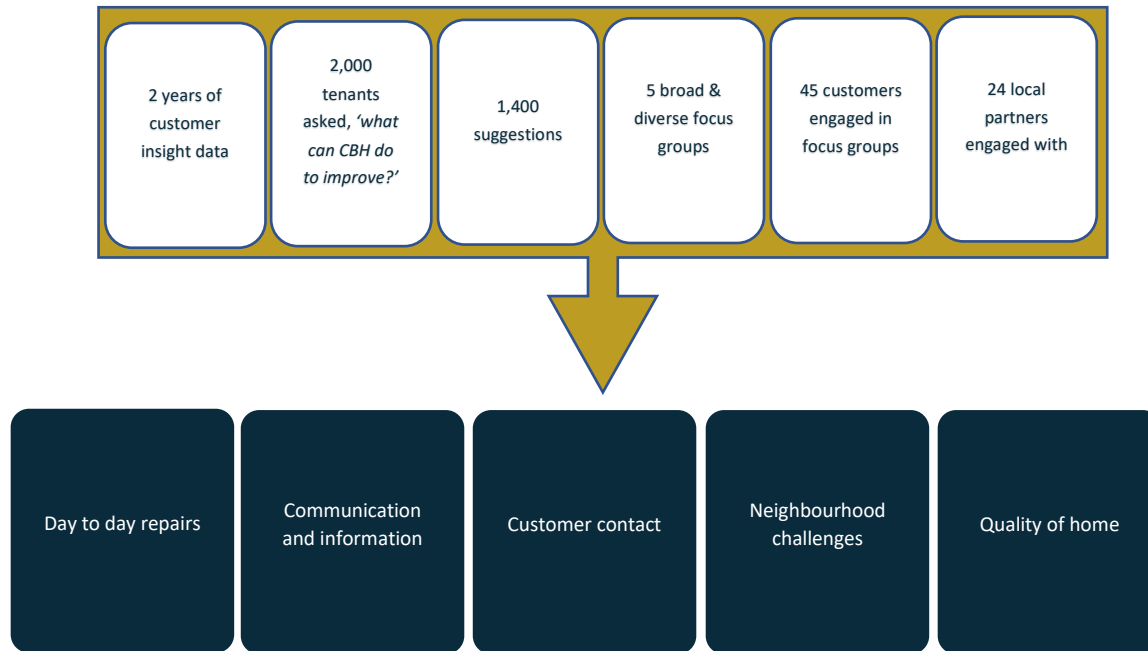


Appendix 2b

Shaping the plan

Customer insight

CBH regularly collects tenant insight data, which is used to inform activity on an ongoing basis but also provides insight to inform opportunities for future improvement. As a powerful starting point for the customer consultation on the HRA Business Plan, this insight has been used to shape and influence the aims and outcomes set out in this business plan.



Consultation with customers set out to achieve the following.

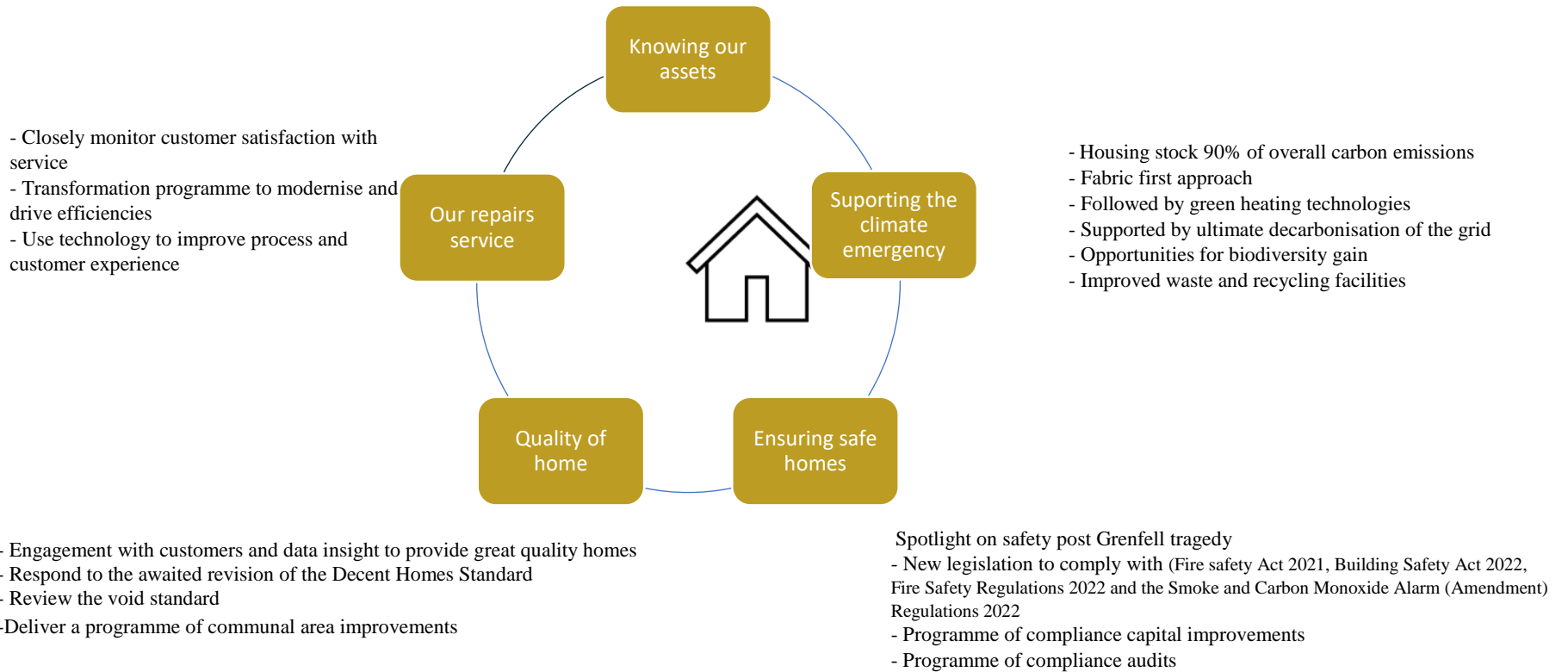
- Understood the data further, bringing responses to life through listening to peoples lived experiences
- Reaffirmed the key focus areas over the next 5 years
- Utilised knowledge and understanding to help shape improvements to these service areas
- Provided the opportunity for customers to be involved

Property insight

The homes we own, which are managed on our behalf by CBH are our highest value capital and revenue generating assets, but also our greatest financial liability in terms of the cost to repair, maintain and improve them. The environment in which we operate is fast changing with the financial investment requirement increasing due to the focus on customer safety with new legislative requirements, the target for Cheltenham to become Carbon Net Zero by 2030 and the regulatory requirements from the Social Housing White Paper.

This HRA Business Plan aligns with and supports the CBH Asset Management Plan and highlights 5 key areas of focus and investment.

- Use Net Present Value assessment to understand financial performance
- Options appraisals on poorer performing properties
- Decision making on property improvements such as void standard
- Ensure long term financial viability
- Use data to support decision making



National and sector insight

There are a number of significant threats/pressures at both a national and a sector level which impact on customers, CBH, CBC, and the HRA.

At a national level our assessments highlight the following as significant:

Cost of living crisis	Inflationary pressures on costs and borrowing	Need to reduce & eliminate carbon emissions	Materials shortages and impact
Potential energy shortages	Potential cyber attacks on systems	Ongoing benefit changes	Spotlight on Health & Safety

The social housing sector has been undergoing significant change, with the ongoing rollout of the government’s Social Housing White Paper (SHWP) at the heart of that. Its impact is far reaching, with associated legislation emerging concerned with regulatory requirements and measures, the importance and influence of the tenant voice and the changes needed around how customer complaints are handled, and how building safety is delivered and monitored. This business plan has been shaped with these changes in mind and the roll out of the SHWP is being closely watched and responded to by CBH to ensure that customers and CBC can be confident that all requirements are met on an ongoing basis.

The sector is increasingly faced with competing pressures and priorities:

Ensure property compliance	•Improve complaints handling	•Act on tenants’ feedback	•Improve the quality of existing homes
•Reduce carbon emissions from homes	•Build more affordable homes	•Prospect of social rent restrictions	•Recruitment and retention of high quality colleagues

Risk controls in these areas are either in place and ongoing or will be evolved as risk is identified over the five year business plan.

exist around and actions

A key part of developing the HRA Business Plan is ensuring the aims, outcomes and change activities contribute to and support the wider strategic aims for Cheltenham, across the key priorities of the Corporate Plan (2023-2027). This is demonstrated through the mapping of the HRA Business Plan aims, to the Corporate Plan priorities, with some examples of deliverables over the next 5 years. This alignment across our strategies is a key mechanism for delivery of services in communities and assurance of our ability to deliver support where it is needed most

	Making Cheltenham the Cyber Capital of UK	Working with residents, communities and business to help make Cheltenham #netzero by 2030	Increasing the number of affordable homes through our £180m housing investment plan <small>(includes focus on existing homes)</small>	Ensuring residents, communities and businesses benefit from Cheltenham's future growth and prosperity	Being a more modern, efficient & financially sustainable council
Home	450 new homes pipeline (including golden valley & #netzero for sites in our control)				
		SAP C+ retrofit of existing homes			
	Alignment to Golden Valley		Maintain property compliance		
					Additional income generation
			Enhance void standard		
			Enhance repairs service		
Community	Embed social value into new & existing communities			Cost of living customer support	
		Community environmental support			
				Increase sustainable neighbourhood led groups	
Change		Reduce CBH's impact on the environment			Embrace technology to enhance services
					Deliver VFM & maintain HRA financial viability
					Stronger working partnership
	Increase opportunities for tenants and colleagues to be involved				