

Housing Revenue Account Business Plan 2024-27

Carmarthenshire's Housing Investment Programme

Appendix A - E



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County Council



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Appendix A: Well-being Priorities & Governance Structure

A more prosperous Wales
1
A resilient Wales
2
A healthier Wales
3
A more equal Wales
4
A Wales of cohesive communities
5
A Wales of vibrant culture and thriving Welsh language
6
A globally responsible Wales
7

We will:

Ensuring long-term economic and social benefits for Carmarthenshire through the Swansea Bay City Region and future external funding avenues.

We are committed to:

- Contributing to the social, economic and environmental well-being of the wider community.
- Asking tenderers to deliver community benefits in our tendering activities through the delivery of the contracts or frameworks awarded.
- Maximising the value for every pound we spend, applying a community benefits approach to any tender valued over £1million.
- Capturing and recording community benefits utilising WG’s community benefits measurement tool.

We will focus on:

- Increasing the availability of rented and affordable homes to support the needs of local people by building new homes, bringing empty homes back into use and ensuring an allocation of affordable homes on new developments.
- Supporting tenants through the cost of living crisis, providing help and advice, maximising income levels and where possible ensuring that they are in receipt of all the grants and benefits they are entitled to.
- Providing homes better suited to tenants needs by investing in adapting homes and understanding the future investment needs for our sheltered housing stock.
- Reducing anti-social behaviour by working in partnership with other agencies and communities to tackle local problems.
- We want to get better by engaging as widely as possible and maximising opportunities to help build stronger communities.

We believe we should:

- Give our tenants the opportunity to influence decisions about their homes, the area they live in and ensure the services they receive achieve value for money.

• We will focus on what our tenants are telling us:

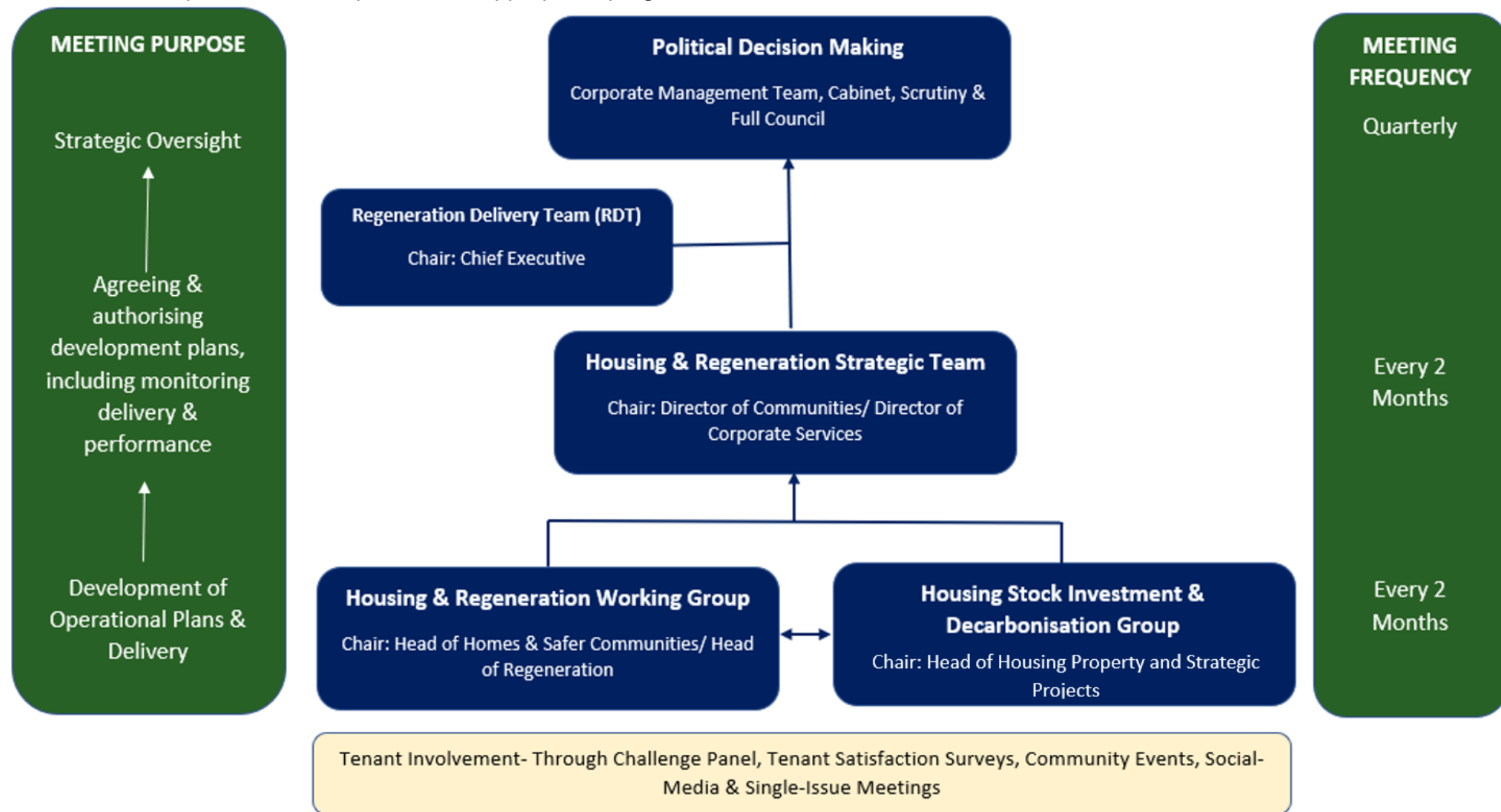
- We recently undertook a tenant satisfaction survey. In total, 1,938 tenants took part in the survey. This represented a 26% response rate overall. 47 surveys were completed in Welsh (2%).
- We will carry out an in-depth analysis of results to get a better understanding of the differences in satisfaction rates by age, by ward and property type; and revamp our approach to the way we listen and act on tenant’s views.

We will ensure that:

- Our homes are energy efficient and achieve a minimum EPC Band C energy performance rating as quickly as possible using a fabric first approach, supporting the Councils net zero carbon principles.

Governance Structure

All actions in this Plan will be monitored on a bi-monthly basis by the Housing and Regeneration Strategic Team. This group provides strategic direction and corporate leadership to ensure appropriate progression on the initiatives included.

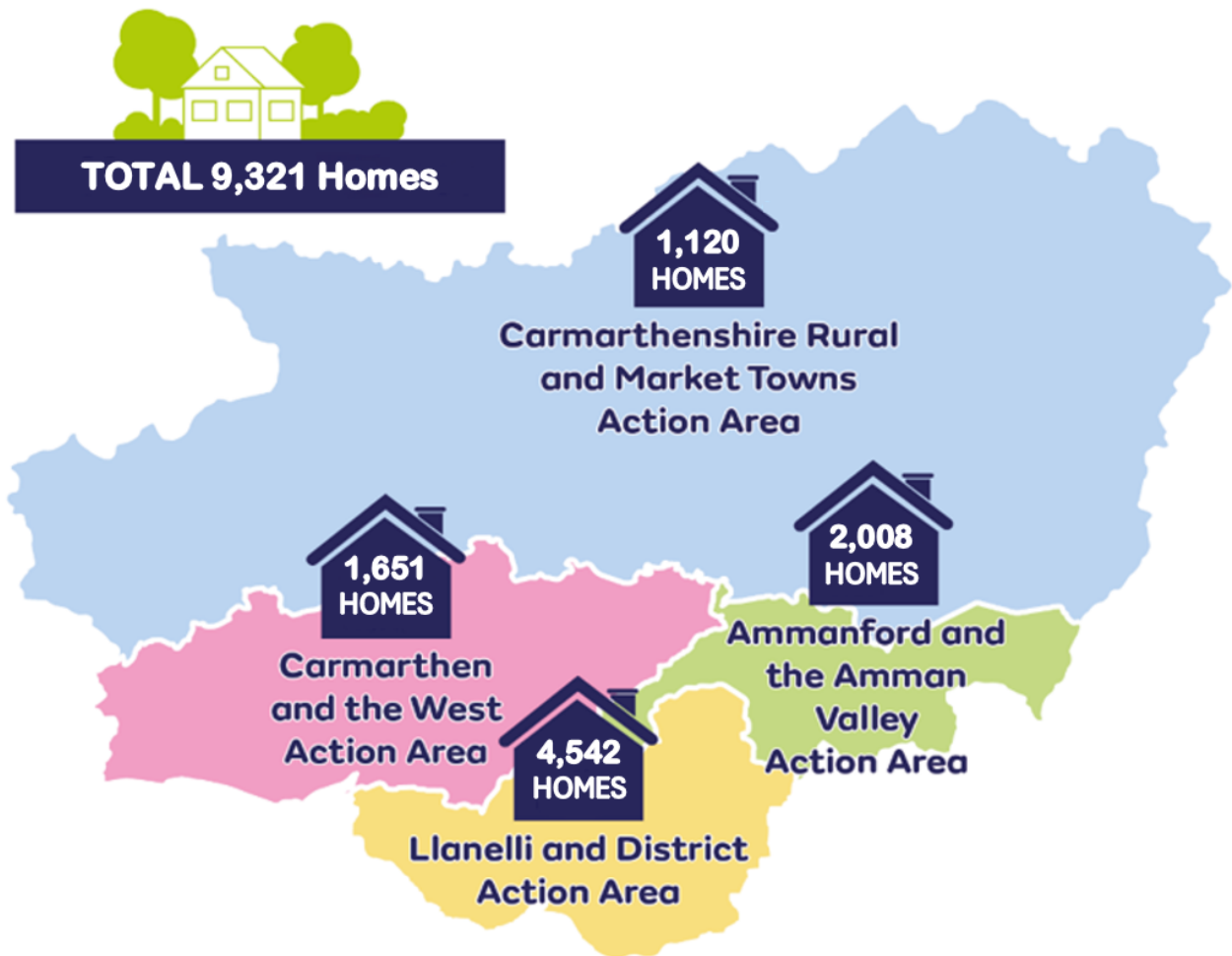


Appendix B: Stock, Tenant and Housing Choice Register Profile

Stock Make Up

Carmarthenshire County Council's HRA stock (as set out below) comprises 9,321 homes.

The housing stock comprises 5,152 houses and 2,180 bungalows, with the remainder made up of 1,981 flats (including sheltered), bedsits and maisonettes. The majority of the stock is 2 and 3 bedroom homes. A breakdown of how our housing mix looks across the county can be seen below.



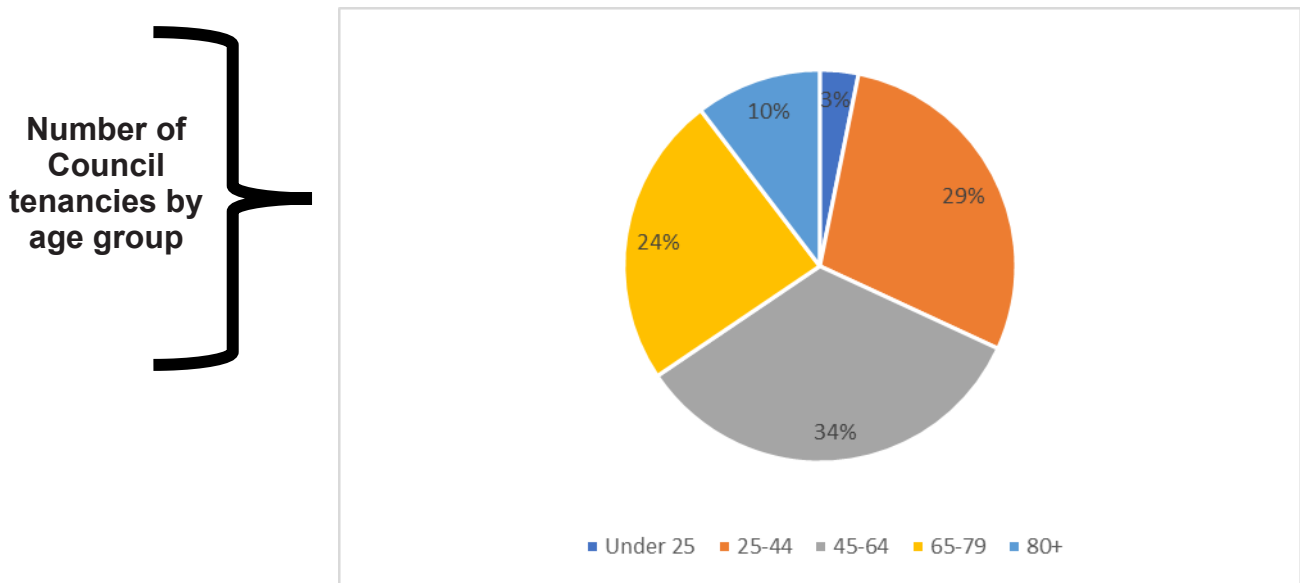
Property Type	Carmarthenshire Rural & MKT Town	Carmarthen & The West	Ammanford & the Amman Valley	Llanelli & District
Bedsit	0	5	0	3
Bungalow	540	499	504	637
Flats (Inc Sheltered)	181	342	512	925
House	399	785	991	2977
Maisonette	0	20	1	0

Tenant Profile

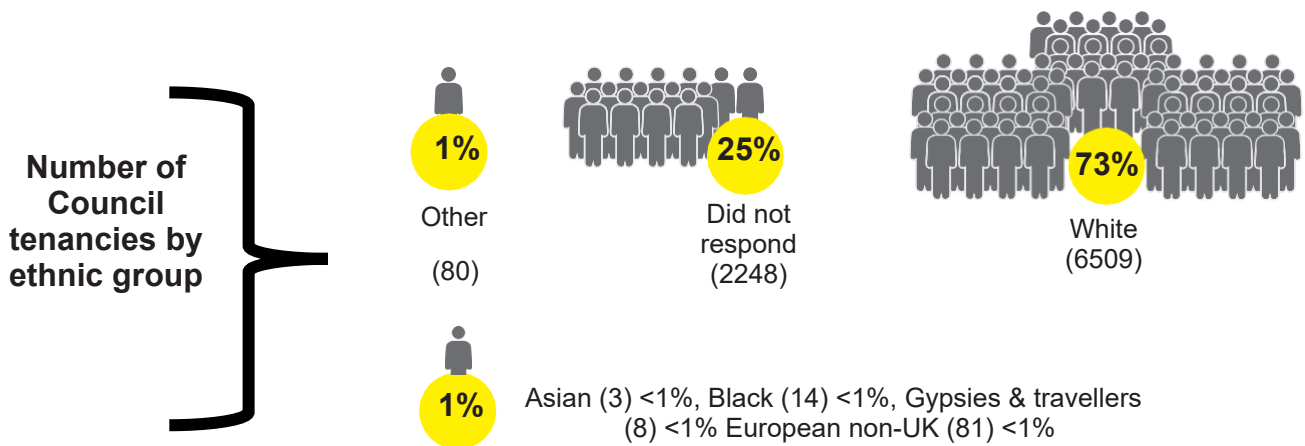
We know that 10% of our lead tenants are aged 80 or over and a further 24% are aged 65 to 79. As a result, 34% of our lead tenants are 65 or above. Only 3% of our lead tenants are under 25, the remaining 63% are aged 25 to 65.

We know that 73% of our lead tenants are white British. A further 25% did not provide information about their ethnic group.

Tenancies by Age Group



Tenancies by Ethnic Group

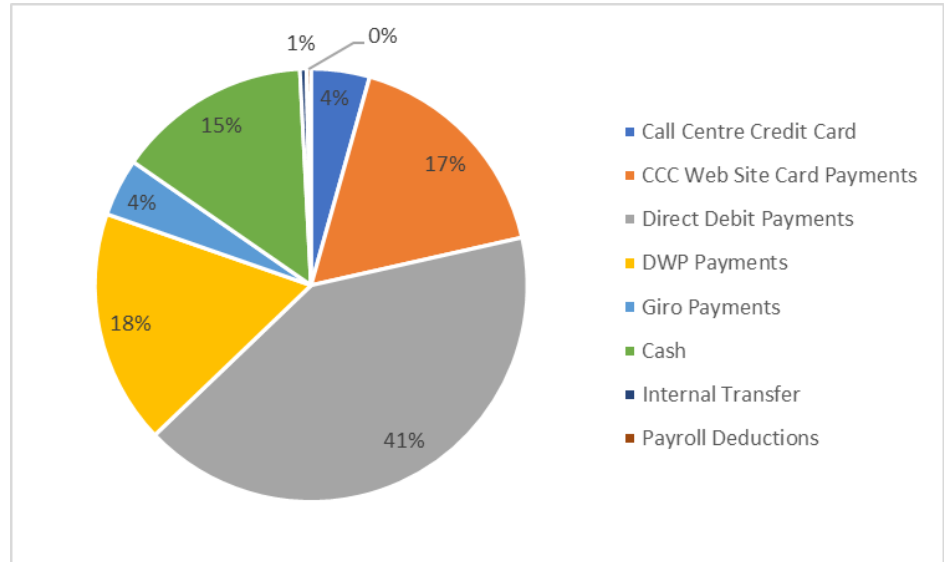


Universal Credit Tenant Payment Profile

For tenants currently claiming Universal Credit, we know that 41% are paying their rent by direct debit. A further 4% are receiving Universal Credit Payments direct to CCC.

Tenant Payment Methods

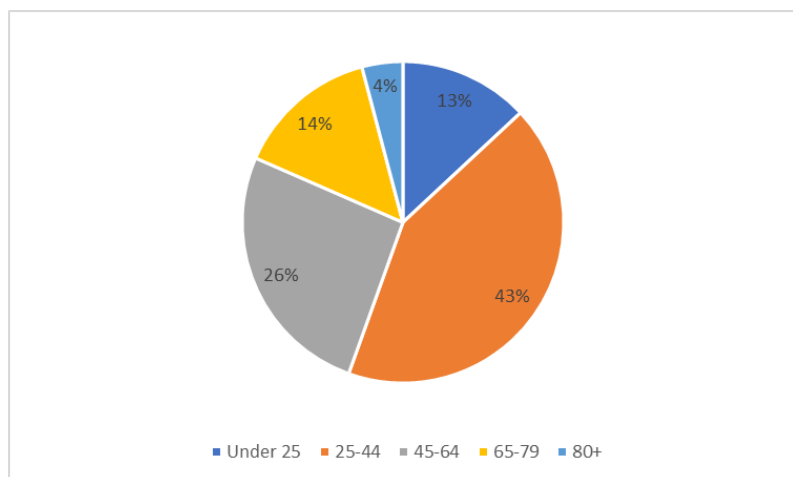
Payment methods by type



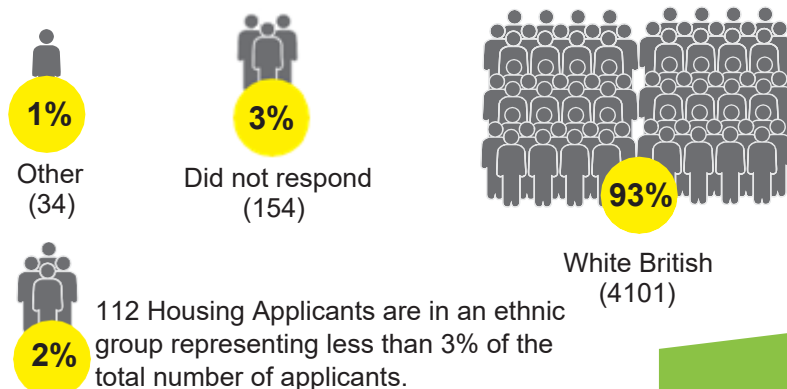
Housing Choice Applicants

We know that 43% of our lead applicants are aged 25 to 44 with a further 13% aged under 25. 4% are aged 80+ and the remaining 40% are aged 45 to 79. We know that 88% of applicants are white British and a further 1% of our lead applicants did not provide information about their ethnic group.

Housing Choice Register applicants by age

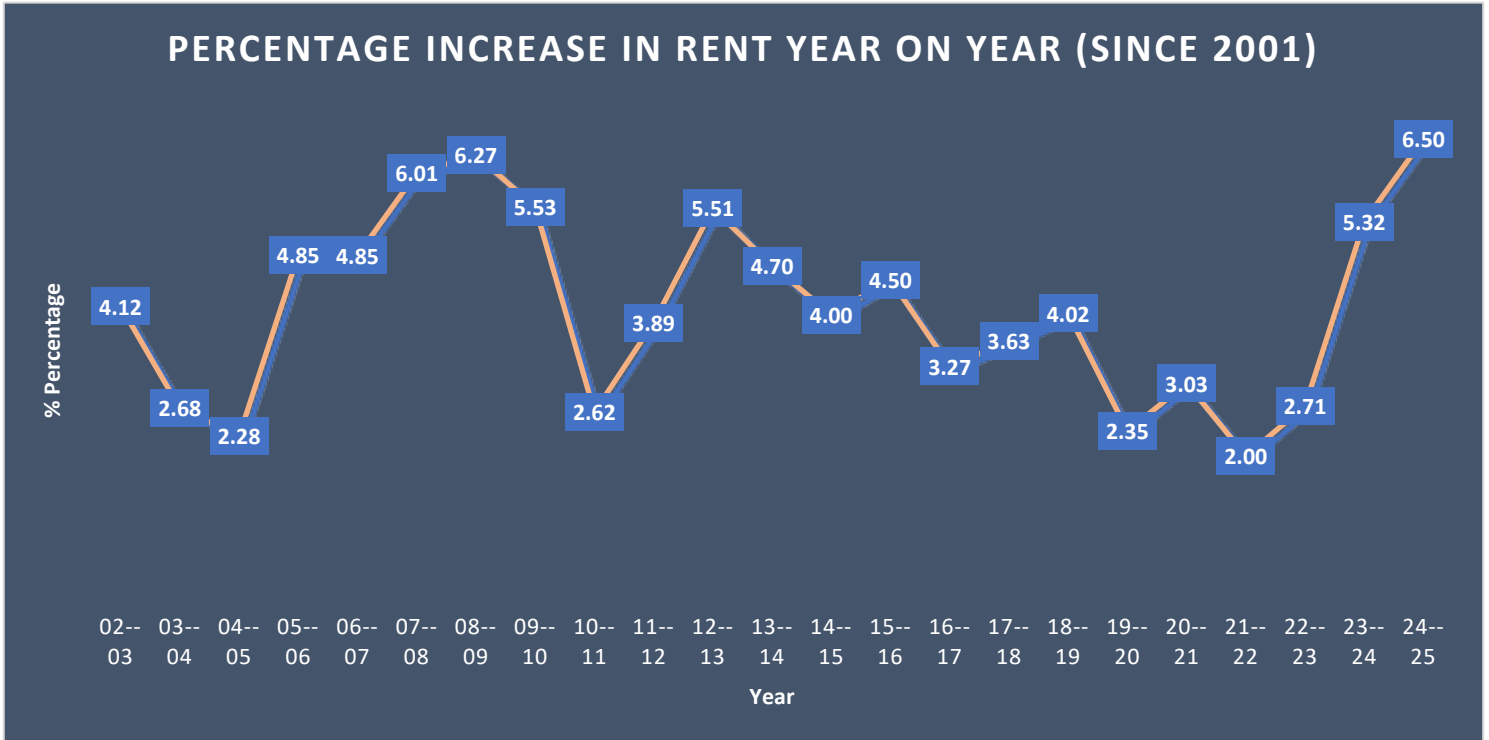


Housing Choice Register applicants by ethnic group, November 2019



Rent Increase Profile (Since 2001)

The graph below highlights the % increase in rent levels from 2001. The rent increase allow us to continue to deliver the services we already offer our tenants and allow for us to continue to build upon previous achievements.



Appendix C: How Happy Tenants are with the Services we Provide

The results shown below are taken from the Survey of Tenants and Residents (STAR) conducted in September 2021. 1,938 tenants took part in the survey with a 26% response rate overall. A third of the total number of responses was collected online (660), and 47 surveys were completed in Welsh (2%).

STAR surveys are conducted every 2 years by all registered social landlords. The latest STAR survey was undertaken in November and December 2023. The results of this survey will be available for the 2025/26 HRA Business Plan.

The Home	
75% Satisfied with the quality of their homes	<p>The majority of tenants were satisfied with the quality of their home, however, satisfaction levels had fallen by 4% since the last survey done in 2019. High satisfaction levels with the quality of homes was seen in many rural wards. Conversely, there was some lower satisfaction levels in the Llanelli and Carmarthen Town areas. The lowest ratings were for pre 1965 properties.</p>
Value for Money	
75% Satisfied with the rent value of money	
71% Satisfied with service charge value for money	<p>The current perception of the rent value for money amongst tenants hadn't changed significantly since the previous survey. There is also some correlation between the quality of the homes and value for money. Older tenants were the most satisfied with value for money. This reflects a pattern seen amongst working age tenants, particularly the younger generations, as they evaluate rent levels compared to other options for affordable housing in the area.</p>
Repairs & Maintenance	
66% Satisfied with repairs and maintenance overall	
75% Satisfied with the last completed repair	<p>Satisfaction levels with the repairs and maintenance service had the greatest influence on overall satisfaction. There are differences by ward, although in most cases this correlated with the general characteristics of the housing within those locations. The most obvious variable for overall satisfaction levels was property age, which connected directly with issues of ongoing maintenance rather than responsive repairs. That said the majority of tenants that took part were satisfied with the last completed repair on their home.</p>

Communication & Involvement

63%

Felt the Council listened and took their views into account

52%

Satisfied with the chance to take part

Neighbourhood Services

82%

Satisfied with neighbourhood as a place to live

57%

Satisfied with the way the Council deals with ASB

69%

Satisfied with grounds maintenance

Moving In

81%

Satisfied with the condition of the home upon moving in

84%

Satisfied with the overall moving in experience

Our tenants continue to feel that listening to their views and acting on their requests is an important part of the service and should be seen as something that will improve our services. As such, it was positive to find most of the survey respondents were satisfied in response to this question. At the opposite end of the scale only 12% were actively dissatisfied. We need to continue to uphold this standard for tenants and identify ways to communicate better with those least satisfied and act promptly on their requests. Older tenants were more likely to say that the Council was easy to deal with.

Satisfaction with our neighbourhoods as a place to live had fallen slightly but is still in keeping with the median for other social landlords. Older tenants were generally more satisfied than the younger population and similarly people living in sheltered schemes and bungalows were more satisfied with their surroundings. The predominant reason for this is that older residents are less transient and are likely to have lived in those communities for a considerable time. As expected, geography played an important part in tenants perception with rural wards scoring well and other wards like Tyisha having lower satisfaction levels for their surroundings. Satisfaction with how we deal with ASB was unchanged. Age continues to be a factor and despite older tenants being more likely to report ASB, they were more satisfied with the resolution which correlates again to the area they live in. There are, however, hotspots of dissatisfaction in some Llanelli Wards.

Of particular interest to us is the experience of new tenants who had needed to move home. This group comprised a sizeable 19% of the total survey sample, a third of whom were aged under 35, and half under 50. The overall experience was rated positively by most of this group. However, we must remember that some of the services that were provided over the past 18 months, such as fitted flooring, white goods etc. may have influenced this. Some new tenants were dissatisfied with the condition of the home when they first moved in particularly for pre-war built properties.

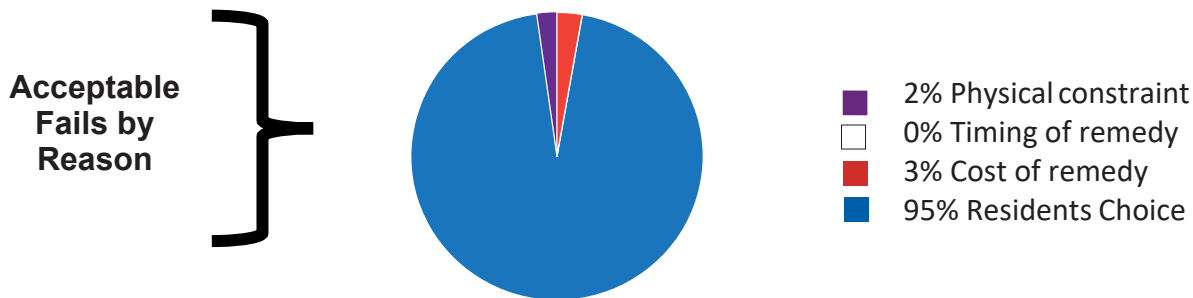
The table below shows how our survey results compare against other retained Council Stock Landlords in Wales.

Tenant Satisfaction retained Council Stock Landlords – 11 (STAR survey results from 2021)				
	Quartile	Rank- Retained Councils	Average satisfaction	CCC
Overall Satisfaction	Mid	6	77%	77%
Repairs and Maintenance	Mid	6	71%	66%
Listening and acting on tenants' views	Top	2	60%	63%
I trust my Landlord	Top	2	75%	80%

Appendix D: Acceptable Fails

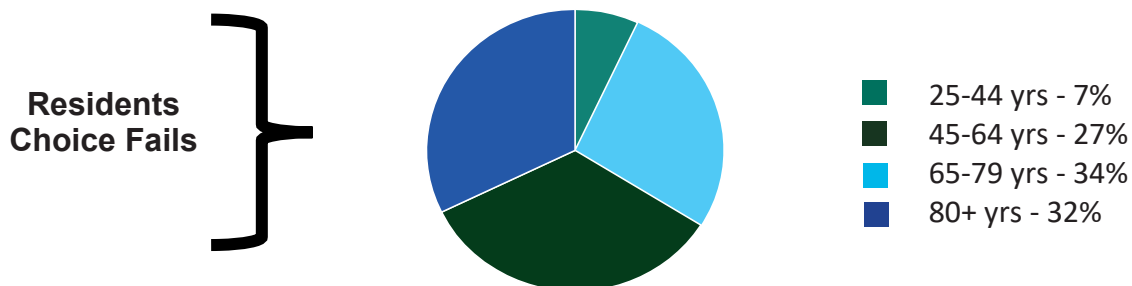
The Welsh Government Outlines ‘acceptable fails’ as a home which meets the standard but has not had all works carried out to make it fully compliant. There are different reasons for why these acceptable fails would occur.

Some tenants have chosen not to have the work done (Residents’ choice) because they were happy with their homes, have made their own improvements or some, particularly older tenants, do not want the disruption. This is, by far, the main reason why homes do not currently meet the standard.



We know that 95% of our acceptable fails are as a result of residents’ choice. The remaining 5% being the cost of the remedy or physical constraints.

We also know that 32% of the residents who chose not to have the WHQS works completed are aged 80 or over and a further 34% are between the age of 65 and 79.



Welsh Housing Quality Standard (WHQS) Compliance

The following table set out our achievement of meeting the WHQS in 2015 by components, together with the annual programme to maintain compliance of the WHQS.

WHQS Compliance by Component



Appendix E: Decarbonisation and Affordability

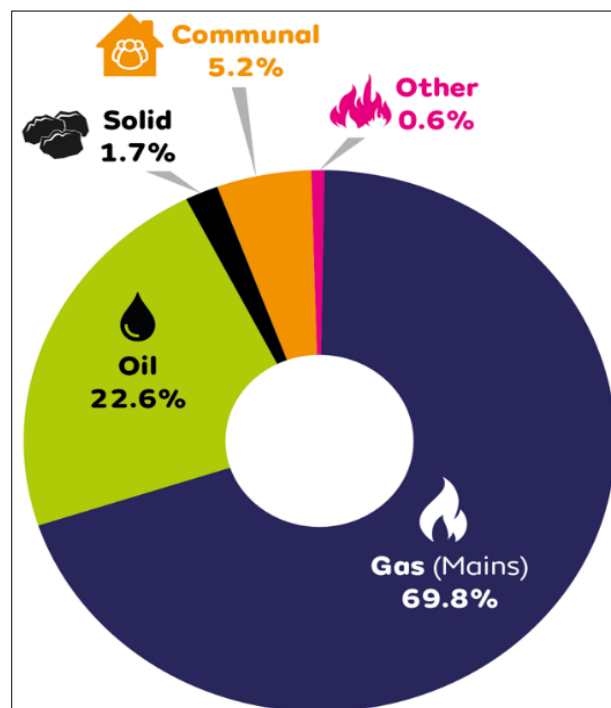
Understanding our Housing Stock Archetypes

Over 80% of the housing stocks archetype is post-war construction, built between 1945-1990. 26% of those homes are semi-detached houses. We can use this data to shape our decarbonisation programmes and target our investment programmes.

	End terrace	Mid terrace	Semi-detached	Detached	Flat	Total
Pre 1919	0%	1%	0%	0%	0%	1%
1919-1944	2%	3%	7%	0%	1%	13%
1945-1964	3%	3%	26%	0%	6%	38%
1965-1990	8%	8%	14%	0%	13%	43%
Post 1990	1%	0%	2%	0%	2%	5%
Total	14%	15%	49%	0%	22%	100%

How our Homes are Heated

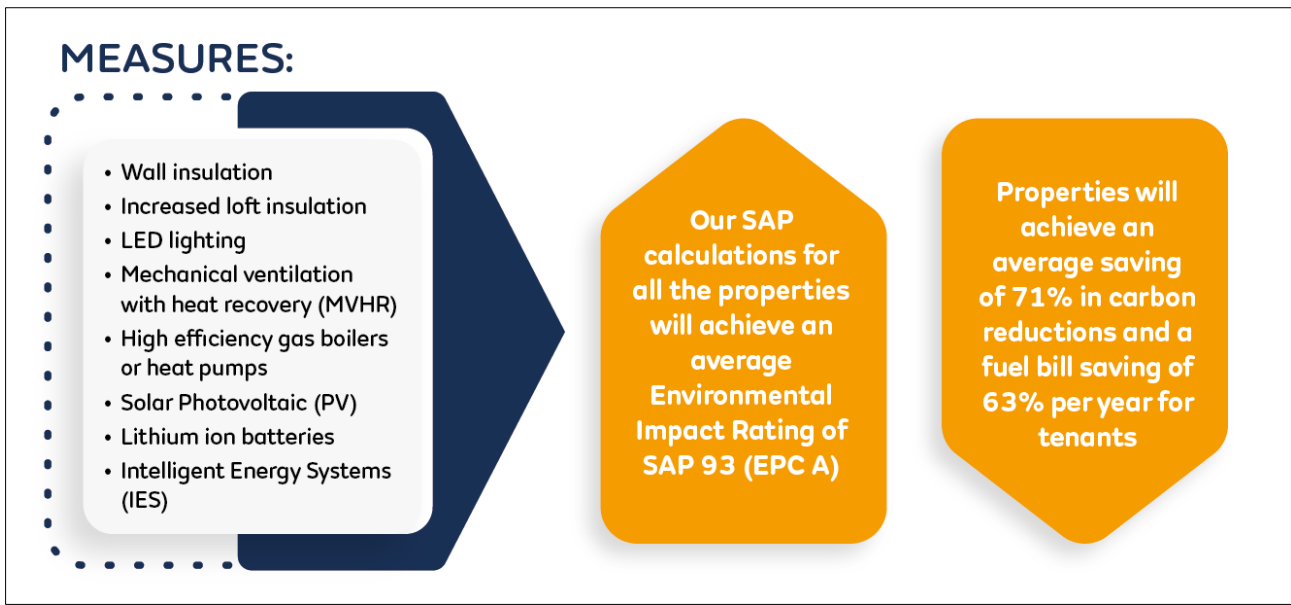
The majority of our homes are heated from mains gas, with nearly a third of our stock heated from oil and other solid fuels.



What Measures we Take

Through our pilot studies as part of the optimised retrofit programme (ORP) we have been able to identify key areas of our homes that have the highest impact on improving the SAP rating of a home and allowing us to achieve EPC A on our older stock. These measures also support carbon reductions and help mitigate fuel poverty for tenants.

A summary of the works typically carried out on our homes through the retrofit programmes is shown below:



We have also produced an energy performance matrix that we apply to our new build developments. The level we build to is determined on a site by site basis, however, the majority of our new builds are built to level 3 and above.

	Energy Performance	Level 1	Level 2	Level 3	Level 4
	Roof	0.15 W/m2k	0.12 W/m2k	0.12 W/m2k	0.10 W/m2k
	Floor	0.18 W/m2k	0.12 W/m2k	0.12 W/m2k	0.10 W/m2k
	External Walls	0.20 W/m2k	0.12 W/m2k	0.12 W/m2k	0.10 W/m2k
	Part Walls	0.21 W/m2k	0.12 W/m2k	0.12 W/m2k	0.10 W/m2k
	Windows & Doors	1.60 W/m2k	0.85 W/m2k	0.80 W/m2k	0.80 W/m2k
	SAP Rating / EPC	97 / A	97+ / A	105+ / A	105+ / A
	Ventilation	Natural	Natural	Mechanical Ventilation Heat Recovery	Mechanical Ventilation Heat Recovery
	Air Tightness	8	5	1	0.6
	Heating and Renewable Technology	Gas Solar PV	Gas or heat pumps Solar PV Battery Storage Optional	Heat Pump or Electric Panel Heaters Solar PV Battery Storage	Heat Pump or Electric Panel Heaters Solar PV Battery Storage