

Y CYNGOR SIR

29/01/2025

CYNLLUN BUSNES 2025-28 Y CYFRIF REFENIW TAI RHAGLEN BUDDSODDIADAU TAI SIR GAERFYRDDIN

Y Pwrpas:

Mae'r cynllun busnes hwn yn egluro ein gweledigaeth a'r rhaglenni buddsoddiadau tai tair blynedd i gynnal a chadw ein stoc a darparu mwy o dai fforddiadwy.

Mae'n bwysig bod y cynllun yn glir a bod pob darllenydd, gan gynnwys ein tenantiaid, yn deall ei gynnwys.

Mae'r cynllun yn amlinellu'r incwm yr ydym yn ei dderbyn drwy renti tenantiaid a ffynonellau cyllid eraill sy'n ein galluogi i lunio rhaglen buddsoddiadau gwerth mwy na **£282m** (Cyfalaf - £114m a Refeniw - £168m) i gyflawni ein gwasanaethau dros y tair blynedd nesaf.

Mae'r cynllun yn edrych yn ôl ar gyflawniadau'r blynyddoedd blaenorol, meysydd i'w gwella ac yn cadarnhau ein blaenoriaethau a'r cynlluniau buddsoddi ariannol (yn seiliedig ar ragdybiaethau cyfredol). Bydd hyn yn ein galluogi i wella a chynnal ein stoc bresennol, yn ogystal â darparu mwy o dai fforddiadwy i helpu i ateb y galw digynsail am dai cymdeithasol yn y Sir.

Mae'r cynllun yn seiliedig ar gynnydd rhent rhagamcanol i 2.7% ar gyfer 2025/26, yn unol â Pholisi Rhent presennol Llywodraeth Cymru a osodwyd gan gyfradd chwyddiant Medi o 1.7%. Yn y cynllun hwn, bydd y rhan fwyaf o denantiaid yn derbyn cynnydd cyfartalog mewn rhent o 2.62%, ac mae'r cynnydd hwn ymhell o fewn terfynau fforddiadwyedd tenantiaid.

Yn olaf, mae'r cynllun hwn yn ein galluogi i wneud cais am grant Lwfans Atgyweirio Mawr Llywodraeth Cymru. Bydd y cais am y Lwfans Atgyweiriadau Mawr ar gyfer 2025/26 yn cyfateb i **£6.2m**.

Argymhellion y Cabinet:

“PENDERFYNWYD YN UNFRYDOL ARGYMELL I'R CYNGOR:

1. Cadarnhau'r weledigaeth, y blaenoriaethau a'r meysydd i'w gwella ar gyfer ein rhaglenni buddsoddiadau tai dros y tair blynedd nesaf;
2. Cytuno y gellir cyflwyno Cynllun Busnes 2025/26 i Lywodraeth Cymru;
3. Nodi ein dull o ran rheoli ystadau a thenantiaethau gan sicrhau bod ein swyddogion tai yn fwy gweladwy a hygyrch ar ein hystadau, gan gydbwysu'r cymorth sydd ei angen ar denantiaid a'r angen i gymryd camau gorfodi pan fo angen;
4. Nodi ein hymrwymiad i weithio gyda thenantiaid i helpu i lunio ein gwasanaethau yn y dyfodol a gwella lefelau bodlonrwydd tenantiaid;
5. Nodi ein hymrwymiad i sicrhau'r safon uchaf o gydymffurfiaeth â gofynion polisïau deddfwriaethol, rheoleiddiol a lleol;
6. Cadarnhau ein hymrwymiad i wella'r gwasanaeth atgyweirio a lleihau'r ôl-groniad o atgyweiriadau nad ydynt yn rhai brys;
7. Nodi ein hymrwymiad i gadw nifer yr eiddo gwag mor isel â phosibl;
8. Nodi ein blaenoriaeth i gynyddu'r cyflenwad o dai fforddiadwy ym mhob ardal o'r

Sir, gan gynnwys adeiladu safleoedd mawr ar gyfer tai Cyngor yn unig, cynyddu'r cyflenwad o lety ar gyfer pobl sengl / llety â chymorth dros dro / llety arbenigol a chefnogi mentrau adfywio ehangach gan gynnwys Canol Trefi a Thyisha;

9. Nodi ein hymrwymiad i wneud ein holl dai yn fwy effeithlon o ran ynni i denantiaid, gan gynyddu inswleiddio thermol, gosod paneli solar drwy ein rhaglenni gwaith a gynlluniwyd a chefnogi ymrwymadau carbon sero net y Cyngor;
10. Nodi pwysigrwydd y buddsoddiad sydd wedi'i gynnwys yn y cynllun hwn a'i rôl o ran ysgogi'r economi leol a chreu swyddi a chyfleoedd hyfforddi lleol.

Y Rhesymau:

- Parhau i allu cyflawni ein gweledigaeth o ran buddsoddiadau tai, gan gefnogi tenantiaid drwy'r argyfwng costau byw, buddsoddi yn y tai presennol a chynyddu'r cyflenwad o dai fforddiadwy i fodloni lefelau digynsail o anghenion tai a digartrefedd yn y sir.
- Parhau i weithredu dull cytbwys o reoli ystadau a thenantiaid gan ddarparu cymorth i denantiaid pan fo angen a chymryd camau gorfodi pan fo angen.
- Parhau i gefnogi tenantiaid drwy fuddsoddi yn eu tai, gan gynnal y safon a gwneud ein tai'n fwy effeithlon o ran ynni, gan helpu i hyrwyddo cynhesrwydd fforddiadwy a lliniaru effeithiau tlodi tanwydd.
- Sicrhau dull cadarn o ymdrin â materion cydymffurfiaeth iechyd a diogelwch.
- Gwella ein gwasanaeth atgyweiriadau, lleihau nifer yr atgyweiriadau sydd yn aros i'w gwneud a chadw nifer y tai cyngor gwag mor isel â phosibl.
- Ein galluogi i gysylltu ein rhaglen buddsoddi tai â mentrau adfywio ehangach gyda ffocws gwirioneddol ar ddatblygu safleoedd mwy o faint, datblygiadau yn ward Tyisha, canol trefi, ardaloedd gwledig, yn ogystal â hyrwyddo'r economi leol.
- Sicrhau bod aelodau'n ymwybodol bod cyflawni'r Cynllun Busnes yn dibynnu ar gynnydd rhent cyffredinol o 2.7% ar gyfartaledd, gyda chynnydd mwyaf posibl o £1 ar gyfer y tenantiaethau hynny o dan y rhent targed.
- Cael grant o'r Lwfans Atgyweiriadau Mawr gan Lywodraeth Cymru (£6.2m) ar gyfer 2025/26 i helpu i gynnal a chadw ein tai presennol.

Angen i'r Cabinet wneud penderfyniad

OES - 13 Ionawr, 2025

Angen i'r Cyngor wneud penderfyniad

OES – 29 Ionawr 2025

YR AELOD CABINET SY'N GYFRIFOL AM Y PORTFFOLIO:-

Y Cynghorydd Linda Evans (Dirprwy Arweinydd a Deiliad y Portffolio Tai)

Y Cynghorydd Alun Lenny (Deiliad y Portffolio Adnoddau)

Y Gyfarwyddiaeth

Cymunedau

Enw Pennaeth y

Gwasanaeth:

Jonathan Morgan

Awdur yr Adroddiad:

Rachel Davies

Swydd:

Y Pennaeth Tai

Rheolwr y Gwasanaeth
Buddsoddi a Datblygu

Cyfeiriadau E-bost a Rhifau Ffôn:

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EXECUTIVE SUMMARY

HOUSING REVENUE ACCOUNT BUSINESS PLAN 2025-28 CARMARTHENSHIRE HOUSING INVESTMENT PROGRAMME

1. What is the purpose of the Business Plan?

This business plan explains our vision and three-year housing investment programmes to maintain our stock and deliver more affordable homes.

It is important that the plan is clear and that all readers, including our tenants, understand its contents.

The plan outlines the income we receive from tenants' rents and other funding sources that enables us to build an investment programme exceeding **£282m** (Capital - £114m and Revenue - £168m) to deliver our services over the next three years.

The plan reflects on previous years achievements, areas for improvement and confirms our priorities and the financial investment plans (based on current assumptions). This will allow us to improve and maintain our existing stock, as well as delivering more affordable homes to help meet the unprecedented demand for social housing in the County.

The plan is based on a projected rent increase to 2.7% for 2025/26, in line with the current WG Rent Policy set by the September inflation rate of 1.7%. In this plan most tenants will receive a 2.62% average rent increase, and this increase is well within affordability limits for tenants.

Finally, this plan allows us to apply for Welsh Government's Major Repair Allowance (MRA) grant. The MRA application for 2025/26 will equate to **£6.2m**.

1. What are our priorities and direction of travel?

This year's plan has again been developed around four key themes and the following actions are the priorities and areas of improvement which will define our direction of travel over the next three years.

We will:

- Continue to ensure housing officers are visible and accessible on our estates by providing high levels of support to tenants that are facing financial hardship, carrying out home-checker visits and delivering a new Handyperson service (Tim Tacluso – Gwasanaethau Tai) to those who require help to maintain their homes.

- Take enforcement action when required for continual breaches of tenancy and non-compliance.
- Work with a strong cohort of tenants to help shape our future services, undertaking regular surveys and contact with tenants to understand their views to improve communication and tenant satisfaction levels with the services we provide.
- Maintain the highest standards of compliance with legislative, regulatory and local policy requirements, reviewing and continually updating procedures, processes, and policies and consistently monitoring on-site health and safety practices.
- Continue to improve our repairs service by reducing the backlog of non-urgent repairs, implementing a new scheduling system that will enable tenants to request and track their repairs.
- Improve our management of the repair service including the speed that we carry out repairs.
- Continue to keep the number of void properties at a low level, letting homes quickly to help meet the pressures on our homelessness services.
- Continue to invest in making sure homes are cheaper to run for our tenants by increasing thermal insulation and installing solar panels through our rendering and roofing programmes.
- Increase the supply of affordable homes in all areas of the County, using a range of solutions.
- Develop large sites at scale (more than 100 homes) and pace, some exclusively for social housing.
- Continue to support wider scale regeneration initiatives e.g Town Centres, Tyisha.
- Continue to invest in specialist supported accommodation for individuals with learning disabilities and older people to ensure needs are met in the most appropriate way. This investment will also ensure a move away from expensive and inappropriate out of county placements for certain client groups.
- Develop single person accommodation on all Council and housing association new build sites.
- Buying and/or convert larger homes and buildings that can be easily re-purposed for single person accommodation.
- Increase the landlord provision of specialist temporary supported accommodation to reduce our reliance on costly private sector provision including the spot purchasing of bed and breakfast accommodation. This will include smaller, more dispersed accommodation in different wards.

2. What are the main themes?

The four key themes that will drive our business forward over the next three years are:

- Theme 1 – Listening to tenants and our approach to estate and tenancy management.
- Theme 2 – Investing in homes.
- Theme 3 – Delivering more homes
- Theme 4 – Local economy, community benefits and procurement.

3. Recommendations

General

1. To confirm the vision, priorities and areas for improvement for our housing investment programmes over the next three years.
2. To agree that the 2025/26 Business Plan can be submitted to Welsh Government.

Specific

3. To note our approach to estate and tenancy management, ensuring that our housing officers are more visible and accessible on our estates, balancing the support required by tenants and the need to take enforcement action when required.
4. To note our commitment to working with tenants to help shape our future services and improve tenant satisfaction levels.
5. To note our commitment to ensure the highest standard of compliance with legislative, regulatory and local policy requirements.
6. To confirm our commitment to improve the repairs service and reduce the backlog of non-urgent repairs.
7. To note our commitment to keeping the number of void properties as low as possible.
8. To note our priority to increase the supply of affordable homes in all areas of the County, including building large sites exclusively for Council housing and increasing the supply of single person/temporary supported/specialist accommodation and supporting wider regeneration initiatives including Town Centres and Tyisha.
9. To note our commitment to make all our homes more energy efficient for tenants by increasing thermal insulation, installing solar panels through our planned works programmes and supporting the Council's net zero carbon principles.
10. To note the importance of the investment included in this plan and its role in stimulating the local economy and creating local jobs and training opportunities

DETAILED REPORT ATTACHED?

YES – HRA Business Plan 2025/2028

IMPLICATIONS

I confirm that other than those implications which have been agreed with the appropriate Directors / Heads of Service and are referred to in detail below, there are no other implications associated with this report:

Signed: Jonathan Morgan Head of Housing

Policy, Crime & Disorder and Equalities	Legal	Finance	ICT	Risk Management Issues	Staffing Implications	Physical Assets	Bio-Diversity & Climate Change
YES	YES	YES	NONE	YES	NONE	YES	NONE

1. Policy, Crime & Disorder and Equalities

The HRA Business Plan will act as the framework for policy development across Housing Services and will contribute to wider agendas and programmes.

2. Legal

The Housing (Wales) Act 2014 sets out our statutory duty to maintain the Welsh Housing Quality Standard in our existing stock.

This standard is supported by a range of other legislation e.g. Renting Homes Act.

3. Finance

Maintaining and investing in our housing stock will continue to present significant financial challenges and risks to the County Council.

A capital investment of £231m has been undertaken to deliver the WHQS by 2015. This included £117m of unsupported borrowing. Since achieving the WHQS, a further £134m will have been spent on maintaining the standard and £97m on providing additional affordable homes in the HRA by the end of 2024/25.

Through careful management, the financial model remains viable to not only maintain the housing stock and evolve the current standard but also delivers more affordable homes. A summary of investment over the next three years is included in the plan.

An overall rent increase of 2.7% with a maximum £1 progression for those below target rent for 2025/26 is also assumed in the plan.

4. Risk Management

The housing investment programme is identified as a moderate risk in the Council's Risk Management Plan. A risk management plan has been developed to mitigate and review all risks associated with the programme.

From December 2023, the Renting Homes (Wales) Act 2016 brought into effect a change in rights for tenants and increased safety responsibilities for landlords. This has potential financial implications for the Housing Revenue Account, however, this cannot be estimated at this stage. The council is taking legal advice to clarify its responsibilities and any potential remedial actions.

Failure to deliver a viable Business Plan to Welsh Government by the end of March 2025 will mean the MRA of £6.2m for 2025/26 being withdrawn.

5. Physical Assets

The housing investment programme will involve the management, maintenance and improvement of the Council's housing stock. This will be carried out within the context of our asset management principles which are defined within the plan. Any decision to acquire, convert or dispose of homes, land and/or garage areas will be considered in line with these principles.

This plan will also result in an increase in the number of homes in the Council's housing stock through the Council new build and purchasing private sector homes programmes.

8. Bio-Diversity & Climate Change

There are no direct biodiversity implications in this plan, any future implications will be fully assessed as programmes and projects are implemented.

In addition to building energy efficient affordable homes for the future, this plan will also deliver over £14m of works to improve the energy efficiency of our existing homes. The energy efficiency works will include increased insulation and fabric improvement works, the installation of solar panels through our re-roofing programmes and the replacement of existing central heating systems with low carbon heating sources. These actions will have a direct effect on reducing energy use and carbon emissions, having a positive impact on climate change.

CONSULTATIONS

I confirm that the appropriate consultations have taken in place and the outcomes are as detailed below

Signed: Jonathan Morgan Head of Housing

1. Scrutiny Committee request for pre-determination		YES
Scrutiny Committee	Communities, Homes & Regeneration	
Date the report was considered:-	7 th January, 2025	
<p>UNANIMOUSLY RESOLVED THAT IT BE RECOMMENDED TO THE CABINET/COUNCIL TO:</p> <p>5.1 confirm the vision, priorities and areas for improvement for our housing investment programmes over the next three years;</p> <p>5.2 agree that the 2025/26 Business Plan can be submitted to Welsh Government;</p> <p>5.3 the specific actions as stated within the report be noted</p>		

2. Local Member(s) - N/A

3. Community / Town Council – N/A

4. Relevant Partners

Engagement with stakeholders and partners has taken place in order to develop this Plan.

5. Staff Side Representatives and other Organisations

Ongoing engagement with tenants has taken place in order to develop this Plan.

CABINET MEMBER PORTFOLIO HOLDER(S) AWARE/CONSULTED	Yes
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Section 100D Local Government Act, 1972 – Access to Information
List of Background Papers used in the preparation of this report:

THESE ARE DETAILED BELOW

Title of Document	File Ref No.	Locations that the papers are available for public inspection
HRA Business Plan 2025/2028	Housing General Files	Council website- Democratic Services