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Foreword by our Cabinet Members



It is with great pleasure that we present our latest business plan, which outlines our strategic vision and plans for the Housing Revenue Account (HRA) for the years 2025-2028. We are committed to ensuring that our housing services meet the needs of our community, providing safe, affordable, and

Cllr. Linda Evans	Cllr. Alun Lenny
Deputy Leader & Cabinet Member for Housing	Cabinet Member for Resources

high-quality

homes for all residents.

This plan, once again, represents the culmination of extensive research, consultation, and collaboration with various stakeholders, including our residents, staff, and partners. It reflects our focus to continually improve and our commitment to delivering value for money while maintaining and developing the highest standards of service and compliance.

The Plan for 2025-2028 sets out our key priorities and objectives, which include:

- Enhancing the quality and sustainability of our housing stock through targeted investment, development and maintenance programs.
- Improving customer satisfaction by delivering responsive and efficient services.
- Supporting the well-being and independence of our residents through tailored support services.
- Promoting community engagement and participation to ensure that our services are shaped by the needs and aspirations of our residents.
- Making sure our investments and developments maximise wider Council strategic priorities and objectives

We would like to extend our gratitude to everyone who has contributed to the development of this plan. Your insights and feedback have been invaluable in shaping our strategic direction and ensuring that our plans are both ambitious and achievable.

As we move forward, we are confident that this plan will serve as a robust framework for delivering our vision of a thriving, inclusive, and sustainable housing service. Together, we will continue to build on our successes and address the challenges ahead, ensuring that our housing services remain responsive, resilient, and fit for the future.

Thank you for your continued support and commitment to our shared goals.

Purpose of the HRA 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**.

Our priorities for the year ahead

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.
- Continue to work towards 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 carryout 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.

This plan covers all housing services and assets in the Housing Revenue Account (HRA). It sets out our objectives and what this means for tenants and leaseholders across a range of housing activities.

The following four sections of the Plan will provide the context and detail of how we will deliver against our priorities over the next three years. This includes how we intend paying for it and the wider benefits of the investment programme.

This plan is also supported by a number of appendices which provide additional information on:

- Our well-being priorities and governance (**Appendix A**).
- The latest stock information (**Appendix B**).
- Our tenant profile and waiting list (**Appendix B**).
- Tenant satisfaction levels and our latest Star Survey Results (**Appendix C**).
- Our approach to decarbonisation and affordable warmth (**Appendix D**).
- Our compliance policy (**Appendix E**).

Theme 1 – Listening to tenants and our approach to estate and tenancy management

Current Position

The Council is the fifth largest stock retaining authority in Wales with 9,376 homes. This is spread out over 767 housing estates covering 922 sq. miles and 52 Wards. We collect over £52m in rental income every year. In addition to this we manage 21 older person sheltered schemes, 390 blocks of flats and over 1,075 garages.

Our estate and tenancy management service and team of officers support the delivery of services. They ensure that the needs of our tenants and residents are at the centre of what we do. As part of our estate and tenancy management offer, over the last 12 months we have focussed on:



This approach allows us to:

- Set new tenants up in their new homes and provide high levels of support to our existing tenants so that they can maintain contracts/tenancies effectively.
- Keep our tenancies, homes and estates in good order by carrying out home checker visits and environmental improvements.
- Help our tenants live independently for longer.
- Maintain high collection rates for rental income that is then reinvested in the service.
- Take enforcement action when required for continual breaches of tenancy and non-compliance.

Our key achievements in 2024/25

- Supported over 750 new tenants to maximise their income levels through unclaimed grants and benefits, generating over £680k of additional income.
- Our current tenant arrears as a percentage of our collection rate was lower in 2024/25 than what it was in previous years. This means that we have collected more rent and our cumulative tenant debt is stable and comparable to previous years.
- Developed new supported housing schemes by working closely with youth services to help young people live independently.
- Up to the end of 24/25, carried out over 3,000 home checker visits equivalent to a third of our housing stock and of those tenants visited 10% had additional support for heating and fuel, welfare or to manage their finances.
- Developed a robust plan to help tenants and the Council soften the financial impact of the roll out of the second phase of Universal Credit and other benefit changes.
- We have not evicted anybody into homelessness where there have been affordability concerns or child welfare concerns. We have, however, taken a firm line on those that don't comply and taken action through the courts.
- We have made significant progress in delivering and developing estate improvements like boundary wall treatments, parking solutions that are environmentally friendly, recreational space, biodiversity, refuse storage and collection points and general appearance of our buildings.
- Implemented the New Tenant Engagement Plan to promote better engagement and communication. We have built up a cohort of tenants to act as critical friends.
- Introduced a new Handyperson service that initially focussed on getting out in a selected number of estates and helping tenants with low level repairs, cleansing and grounds maintenance within the homes.

Our challenges for the year ahead

1. Improving tenant satisfaction

Tenants' views, opinions and experiences are fundamental to the way we shape our services for the future. Our most recent Tenant STAR survey was concluded in 2023. We received 1,250 responses which translates to a response rate of 25%. Some headline results are illustrated in the following graphic:



70% of tenants trust the Council as a Landlord



Whilst the survey results demonstrate that tenants are satisfied with parts of our service, there are clear areas that we need to improve. Further STAR Survey results are provided in **Appendix C**.

In comparison to previous STAR Survey results, the results from this survey are below our expectations. Areas for continued improvement include:

- The way that we listen to our tenants' views and act upon them.
- How our tenants can be involved in the decision-making process.
- The repairs service (please see theme 2).

2. Supporting tenants through the cost-of-living crisis, poverty and deprivation

We know that our tenants, especially the most vulnerable households, continue to feel the impact of the cost-of-living crisis. Unfortunately, this is unlikely to improve during 2025/26. The financial strain has left some households struggling to make ends meet, with high energy costs and food prices continuing to be an issue. Poverty levels are highest amongst social and private rented households.

We will continue to support our tenants through these difficult times helping them to maximise their income levels and budget effectively to avoid getting into debt.

This will enable us to maintain our revenue and capital investment programmes by:

- Ensuring we provide support to tenants to help them pay their rent on time.
- Managing former tenant debt and re-charges.
- Taking the appropriate enforcement action where tenants deliberately withhold rent.
- Committing to no evictions where tenants are suffering financial hardship.

3. Delivering a quality estate and tenancy management service

The scale of the service and other external influences makes it challenging to manage some tenancies effectively. More people are presenting with complex behaviours or needs. This is having a profound impact on them, their families, their homes and the estates they live in. Many low earning families and individuals find it difficult to budget and prioritise their income effectively and require our help and support.

Supporting, assisting and enforcing against these tenancies takes up a significant amount of an officer's time. It is important to realise that unless we confront these issues and go to the root of the problem, the following issues will occur:

- Tenancies will fail.
- Property conditions will deteriorate.
- Standards of our estate will decline.
- Overall tenant satisfaction levels will fall.

We must mitigate these risks by focusing on basic landlord functions including:

- Collecting rent.
- Being accessible to all tenants when they require help.
- Dealing with problematic tenants.
- Carrying out repairs.
- Putting time aside to listen to tenants needs and requests.

There are also some immediate threats and challenges that we must address during 24/25 including:

- Managing the consequences following the mass migration of tenants to Universal Credit and other benefit changes which has affected their income.
- General cost of living continuing to rise and supporting families to prioritise their household income and expenditure.
- Increasing number of disrepair claims.
- Ensuring that we have value for money from other services that support our business, like grounds maintenance, pest control, legal services etc.
- Keeping our newer estates, houses and buildings looking and feeling the same way as when they were first built.
- Changing the perception of areas where there is a hotspot of crime, disorder, refuse/fly tipping or a poor estate environment like Tyisha, Granby Close, Y Fan in Llanelli, Llys Model, Carmarthen and some more rural parts of the county like Maescader and Jones Terrace, Glanamman.

Our key priorities for the year ahead	
Being visible and responsive in our estates.	<ul style="list-style-type: none"> • Providing high levels of support to tenants that are facing financial hardship and debt by maximising their income through short and long term interventions. • Carrying out more outreach work in rural parts of the County and linking in with 'Hwb Fach Y Wlad'. • Carrying out more home checker visits to homes, targeting the worst first and following up with firm, intentional and persistent action where there is non-compliance. • Making the Handyperson scheme (Tim Tacluso-Gwasanaethau Tai) available to more tenants who require help in maintaining their homes.

	<ul style="list-style-type: none"> • Deploying an enhanced management service in hotspot areas where there are higher than normal incidences of crime, disorder, ASB, fly tipping and/ or community tensions. • Building up a pipeline of environmental improvements over the lifetime of the Plan that will revitalise estates and create a 'sense of place'.
<p>Listening to and acting on our tenants' views and requests.</p>	<ul style="list-style-type: none"> • Creating a customer facing portal that will enable tenants to see and manage their accounts, tenancies, service requests and repairs directly. • Distributing Tenant2Tenant monthly, highlighting tenants' views, service improvement, new initiatives and specific actions. • Developing an infographic score sheet showing performance, promoting value for money and service activity. • Continuing to work with a representative cohort of tenants (currently 250) that want to shape future services, that's not exclusive and all tenants have an opportunity to contribute. • Delivering regular snap survey tenants (every 2 months), on certain issues identified by the tenants themselves and letting them know how we've used that information. • Establishing tenant focus groups, set in a comfortable environment where they can challenge, scrutinise and make recommendations on Housing Services; and • Ensuring that we communicate and actively encourage tenants to take part in the next STAR survey (July 2025).
<p>Taking decisive, intentional and positive action to resolve issues.</p>	<ul style="list-style-type: none"> • Ensuring that prospective tenants prior to taking up their tenancy have the guidance, skills and ability to manage their tenancy responsibly. • Continuing our commitment to not evict people into homelessness where they are having financial difficulties, and to take a firm line with those that aren't. • Continuing to maintain a high level of income and collection rate for rent, managing former tenant arrears effectively and adopting a strong but fair recharging process. • Working closely with other Council Services, including adults and children social care, to ensure that no family or individual comes to any harm. • Pro-actively using our housing officers to ensure that our compliance teams and contractors can gain access to our properties when required to do so. • Reviewing, monitoring and adapting our grounds maintenance delivery so that estates are clean and tidy and meet tenant/ resident expectations. • Lowering the number and cost of tenant disrepair claims by responding to repair requests promptly backed up by robust processes. • Adopting a zero-tolerance policy to antisocial behaviour, where tenants' actions are affecting communities or other residents peaceful enjoyment of their homes.

We have reviewed our estate and tenancy management budgets in line with the service areas responsible for delivering the commitments above.

Funding	Investment	2025/26 £'000	2026/27 £'000	2027/28 £'000
Capital	Estate improvements including ecology and biodiversity	500	600	600
	Adaptations to tenants' homes	2,000	2,000	2,000
	Sheltered housing investment	300	410	410
Revenue	Supervision and management	11,579	11,824	12,086
	Neighbourhood Improvement e.g. Handyperson service and managing hotspots	370	378	385
	Grounds and estate maintenance	911	929	948
	Prevention fund / tenant assistance	179	182	186
	Legal fees & compensation e.g. decants and disrepair claims	342	349	356
	Bad debt provision	387	408	413
Total		16,568	17,080	17,384

Theme 2 – Investing in homes

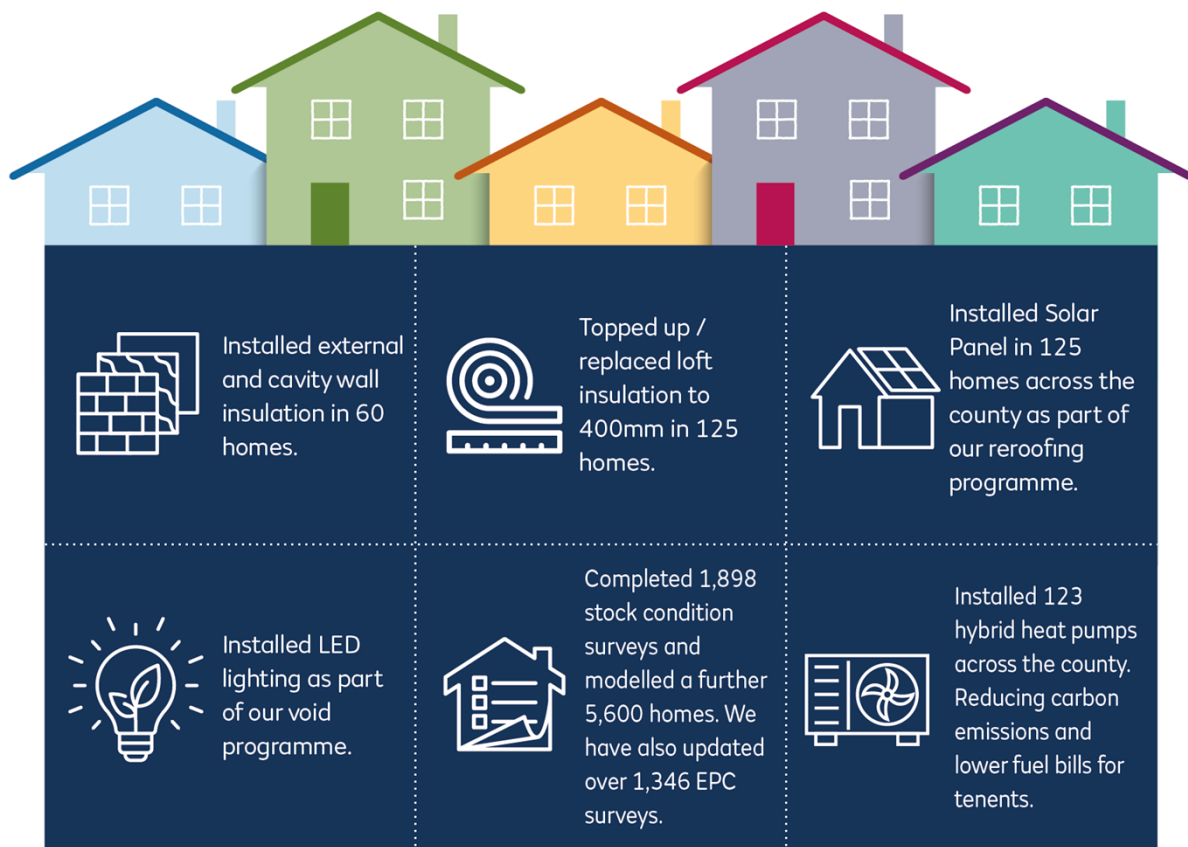
Current position

The Welsh Housing Quality Standard (WHQS) sets clear standards of maintaining and improving all social housing in Wales. The original WHQS was introduced in 2002 and required all social landlords in Wales to make significant investment to improve the condition of their homes.

We completed the initial WHQS improvement works in 2015, to all homes where tenants had agreed to have the work carried out, well before WG's target of December 2020.

Since achieving compliance with the WHQS in 2015, we have remained committed to maintaining the standard. As we begin to work in line with the WHQS 2023, we will maintain our compliance with the traditional components and adopt the same commitment to achieve the new standard requirements as far as practicable. Improvements have also been identified in managing compliance and safety standards.

Additionally, over the years we have delivered our decarbonisation improvements through our ongoing planned maintenance programmes. In 2024/25, we:



This integrated approach ensures that we are improving the energy performance whilst simultaneously improving and maintaining the general condition of our homes, making better use of resources and causing as little disturbance to our tenants as possible. Our future investment programme will continue to use this approach.

Our key achievements in 2024/25

- Over 51% of our homes now achieve EPC Band C or above- an increase of 19% since 2023.
- Surveyed over 1,360 homes which has allowed us to model stock condition and energy performance in over 55% of our housing stock.
- Carried out over 1,346 new EPCs to homes to ensure that the SAP score reflects the investment made.
- Continued to maintain the number of empty Council homes (voids) at any one time to around 200 which has led to an increase in the number of homes available for letting.
- Reviewed our approach to compliance and safety standards and identified significant areas for improvement.
- Established a new in-house void-specific operative team that has enabled us to carry out work on an additional 60 homes.
- Started the journey of recruiting additional maintenance operatives to deliver more services in-house.
- Commissioned a new property works framework with an estimated value of £35m per annum and potentially £140m over the three year term that the framework is in place.
- Started working on phase 1 of the Danybanc and Llundain Fach, Llanelli major refurbishment

Our challenges for the year ahead

1. Compliance

The Council has a duty to ensure that tenants can live safely in their homes. All landlords need to make sure they meet legal and regulatory requirements for property standards. The key areas of focus are fire, gas, electrical and water safety, lifts, asbestos, damp and mould hazards and carbon monoxide. Other areas of risk include radon gas, trees, play areas and repairs.

We need to ensure that any potential significant risks to our tenants and staff are effectively mitigated. As a result, this plan delivers appropriate controls and measures to provide assurance that the risks are managed appropriately.

As has been mentioned, the WHQS 2023 includes requirements to ensure that the housing stock meets that standard, that a cost effective and efficient repairs and maintenance service is available, and that all applicable statutory requirements that provide for the health and safety of occupants in their homes are complied with.

An internal review during 2024 assessed our position against the new WHQS 2023. This review highlighted compliance, safety standards and stock condition as the three main risk areas. As a result, housing compliance will be monitored via our corporate risk process.

The assessment process highlighted that compliance and safety standards need improving. We have already taken the opportunity to start to improve the processes, systems and quality assurance in the key compliance areas in order that compliance requirements will be met fully during 2025/26. This is being achieved through the setting up of a dedicated compliance team

(housing and non-housing) to provide greater assurance around property standards and health and safety.

The above actions will ensure that responsibilities for compliance sit within one service area. New governance arrangements have also been introduced to ensure more independent scrutiny and overview of the functions within this service area.

The review also highlighted a lack of capacity in certain parts of the service. The volume of work in some areas has increased (e.g. new requirements on carbon monoxide installation; damp and mould; and fire safety) and this was not being matched with increase in resources, including further evolution of the Total Connect IT system.

Additionally, systematic quality assurance, performance monitoring and proactive risk management in all areas of compliance has been introduced.

The WHQS 2023 requirements for building safety, Electrical EICR, Gas-CP12 safety and certification, fire safety and carbon monoxide highlights that the landscape of housing property compliance will also continue to evolve.

The review carried out has allowed the service to be in a position to horizon scan effectively so that appropriate levels of future assurance can be given much sooner than the previous system allowed when new requirements are brought in.

2. Improving our repairs service

We have also looked at our repairs service to ensure that it continues to meet the needs of our tenants. This has resulted in the following challenges in terms of delivery:

- Making repairs easy to report through multiple means for our tenants (e.g. by phone, website, and app).
- Tenants receiving clear, timely communication at every stage of the repairs process, especially when appointments are made or changed.
- Giving tenants clear and realistic timescales and expectations, as well as appointments that are kept to.
- Being honest with tenants about delays and problems and working with them to fix as quickly as possible.
- Knowing and adapting to the varied and often complex needs of different tenants.
- Enabling operatives to complete their work well, by giving them clear instructions for each job.
- Ensuring homes are left clean and tidy when the works are completed.
- Effectively monitoring the works that have been carried out.
- Publishing data on outcomes and performance and doing so in a way that tenants can understand and use to scrutinise performance.
- Providing a clear, simple complaints procedures, for when things go wrong.

The pandemic and Brexit had a significant and lasting effect on the local construction market, adversely affecting available skills, capacity, and materials. In addition, costs have escalated. Many of the Councils previous framework contractors declined housing repair and maintenance works, prioritising higher-paid private sector work or more extensive projects. This seriously

affected our repairs team ability to carry out responsive repairs and maintenance works on our homes and caused a backlog in our outstanding repairs.

On average, we respond to all emergency work within 24 hours and urgent work within seven working days, but the backlog of non-urgent repairs has been increasing.

Our focus over the next 12 months is to significantly reduce the number of outstanding repairs.

We must also continue to review and improve our process for dealing with damp and mould issues reported in tenants' homes. We will continue to take a preventive approach, identifying any issues early through home checker visits and programmed inspections and advising tenants on preventing and reducing dampness and mould.

Along with the backlog of repairs, we are also experiencing claims of disrepair from tenants. Our responsive repairs and maintenance service aims to mitigate against the potential for disrepair and poor housing conditions. Tenants must also promptly report to us any repairs we are responsible for.

We have recently invested in a new computer system 'Total Connect' to support accurate recording systems for repairs containing details of the maintenance or repair works undertaken to a specific home, scheme, or block. This helps to inform us of the condition of our homes. We identify potential disrepair and poor housing conditions issues during our void maintenance process and deploy resources to remedy any defect before the home is re-let. We only allocate empty homes that are physically fit for long-term human habitation by our letting's standard.

Our ongoing stock condition survey for all housing assets is critical to this work. These surveys capture information regarding the condition of our homes, enabling us to plan future programmes for replacing elements and components when they fail. By understanding the condition of our housing stock, we can identify disrepair before the component fails. This will help reduce the level of repairs reported in the future.

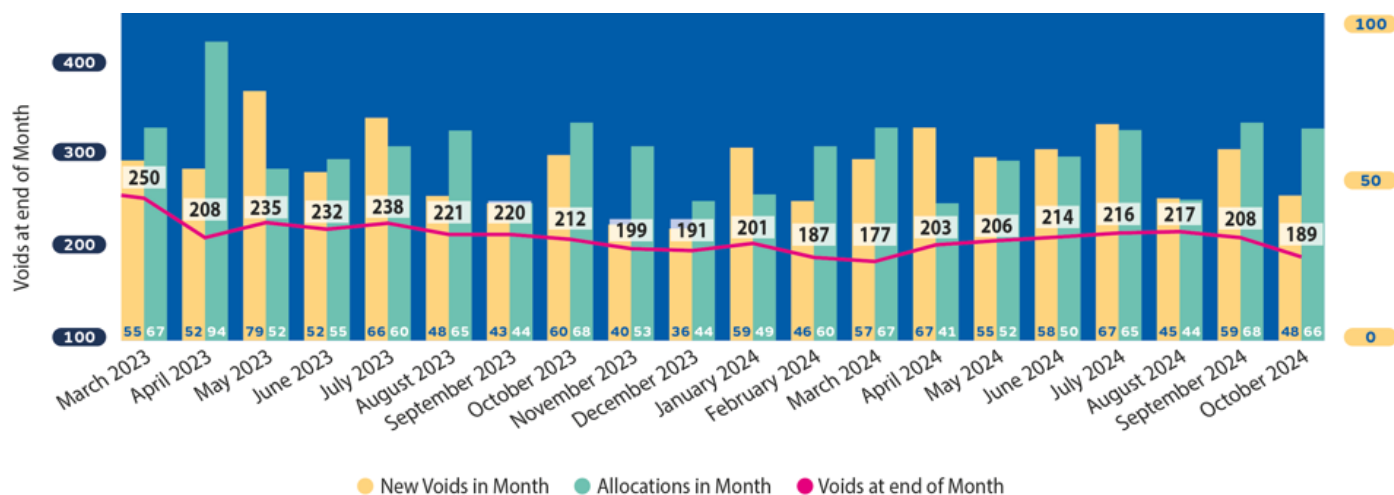
As further homes are surveyed and modelled, more detailed information will be provided to inform our investment plans year-on-year.

3. Letting empty Council homes (voids)

Our aim is to let empty Council homes as quickly as possible. This will help meet the unprecedented increase in housing need, providing permanent, settled long term accommodation and reducing rent loss.

Our voids performance was seriously affected by the pandemic which resulted in a backlog of over 400 empty Council properties. Our performance, however, during 2024/25 has improved significantly with void levels running below 200 homes at any one time. We have achieved this by developing a voids specific in-house operative team. The team was established in 2023/24 and has already completed works on over 60 homes. The implementation of the new framework in November 2024 has also enabled us to further improve performance from additional contractor capacity.

The following graph shows the number of empty Council homes each month between March 2023 and September 2024.



4. Delivering our planned works programme and improving the energy efficiency of our homes

Our planned works programme must focus on whole estate refurbishment and component replacement works identified from our ongoing programme of stock condition surveys. To ensure that we maximise our investment and available resources, we also carry out works to improve the energy efficiency of our housing stock at the same time. Our approach to improving the energy efficiency of our homes is in line with the requirements of the WHQS. It has been based on, to date, using a fabric first approach which improves the thermal efficiency of our homes, and also includes installing renewable technology where appropriate, including:

- Installing solar panels as part of our re-roofing programmes.
- Installing increased thermal insulation as part of our rendering and roofing programmes.
- Installing hybrid heat pump systems as part of our on-going boiler replacement programme.

Delivering the affordable warmth and decarbonisation targets of the standard is a significant challenge for all local authorities in Wales. This is mainly due to the costs associated with meeting EPC Band C, B and A. It is also impossible for some of our stock to reach EPC Band A which makes the standard’s ambition unachievable for many homes in Wales.

To help us understand the position of our housing stock and how we will achieve the standard set by WHQS 2023, we have engaged the services of SAVA Intelligent Energy to help us determine the investment and measures required.

The initial findings have shown that we could improve the energy efficiency of homes in two ways, by either:

- Using a fabric first approach as required by WG, that focuses on improving the thermal efficiency of the homes first, before introducing technology and better heating systems; or
- Using a non-fabric first approach and implementing more cost-effective measures first including heating upgrades and renewable technologies as an alternative to focussing on the thermal performance of our homes.

This has shown that average SAP improvements and tenant fuel bill reductions will vary between both approaches. The graphic below illustrates the SAP points gained for each individual improvement and the impact on fuel bills from using a fabric first and a non-fabric first approach

Measure	Fabric First		Non Fabric first	
	Additional SAP Points	Annual Fuel Bill Cost Savings	Additional SAP Points	Annual Fuel Bill Cost Savings
Loft insulation	0.7	£22	1.2	£39
Solar Panel	14.3	£614	15	£622
LED Lighting	1.6	£67	1.7	£67
Window Replacement	2	£61	2.3	£75
External Wall Insulation	6.4	£114	4.9	£171
Cavity fill Insulation	3	£105	2.8	£96
Air Source Heat Pump	8.7	£120	6.8	£10.60
Gas Condensing Boiler	9.4	£112	9.2	£150
Upgrade Heating Controls	1.6	£63	1.7	£63
Insulate Flat roof	8.7	£235	8.7	£235
Draft Proofing	0.6	£21	0.7	£27
Upgrade existing boiler	4.5	£190	4.8	£191
Remove secondary heating	3.6	£277	3.7	£212

The work undertaken by SAVA has shown that:

- 99% of our stock can achieve EPC Band C using either approach.
- The costs of achieving EPC C are estimated to be £47m using a fabric first approach and £24m using a non-fabric first approach.
- Less than 29% of our homes will achieve EPC Band A.

More detail on the work carried out by SAVA is provided in **Appendix D**.

Whilst we analyse the data, we will continue to operate on a fabric first approach in line with the requirements of the WHQS 2023.

This approach may change, however, to ensure that our future programmes are cost-effective, reflect our available resources, achieve affordable warmth for tenants, align with our stock condition information and complement the lifecycles of our assets.

Our key priorities for the year ahead

<p>Compliance</p>	<p>We will build on the action taken on the identified compliance risks, including:</p> <ul style="list-style-type: none"> • Continuing to build up capacity in the central compliance team. • Managing the risk of non-compliance in line with our improvement plan to ensure that we work towards the highest standard of compliance with legislative, regulatory and local policy requirements. • Reviewing and continually updating procedures, processes, and policies in all areas of compliance i.e. fire, electrical installation, asbestos management, heating systems, lifting operations, legionella control and radon management. • Investing in systems to support asset management and compliance standards. • Consistently monitoring on-site health and safety practices. • Monitoring, scrutinising and challenging all areas of risk and compliance through the Housing Safety and Quality Improvement Board which consists of a range of representatives across the housing services function.
<p>Improving our repairs service</p>	<p>We will:</p> <ul style="list-style-type: none"> • Prioritise any Category 1 risks and complete as quickly as possible. • Identify all Category 2 risks and complete the work within a reasonable time scale. • Reduce the backlog of non-urgent repairs. • Continue to review and improve our process for dealing with damp and mould issues reported by tenants and provide advice on how these issues can managed and prevented. • Continue to take a preventive approach, identifying any issues early through the home checker visits and programmed inspections. • Operate a rolling programme of stock and block condition surveys to evaluate, and risk assess the state and condition of our homes. • Increase resources to carry out works on a planned basis to reduce the likelihood of disrepair and/or poor housing conditions. • Implement a new repair scheduling system to: <ul style="list-style-type: none"> - Enable our tenants to request and track their repairs. - Help ensure that the works carried out on tenants' homes meet their needs and are done at a convenient time for them. - Improve our work scheduling and the management of our in-house operatives. - Improve the speed at which repairs are carried out. - Improve communication by providing text/email confirmation to tenants and also provide 'on-route' tracking updates. - Help reduce the non-access difficulties we have been experiencing which cause wasted journeys and increases delays.
<p>Letting empty Council homes (voids)</p>	<p>We will:</p> <ul style="list-style-type: none"> • Let empty Council homes as quickly as possible to help meet the unprecedented increase in homelessness in the county.

	<ul style="list-style-type: none"> • Reduce void levels to below a 190 at any one time. • Continue to develop our specific in-house operative team. • Utilise contractors from the new property works framework. • Reduce rent loss.
Improving the energy performance our housing stock	<p>We will:</p> <ul style="list-style-type: none"> • Improve the thermal performance of our housing stock through our roofing and rendering programmes. • Install solar panels to our homes as part of our roofing programme. • Install hybrid heat pump systems as part of our boiler replacement programme. • Continue to develop target energy pathways for all our homes in line with the requirements of WHQS 2023 and determine a suitable and cost-effective approach for further improving the energy performance of our housing stock.

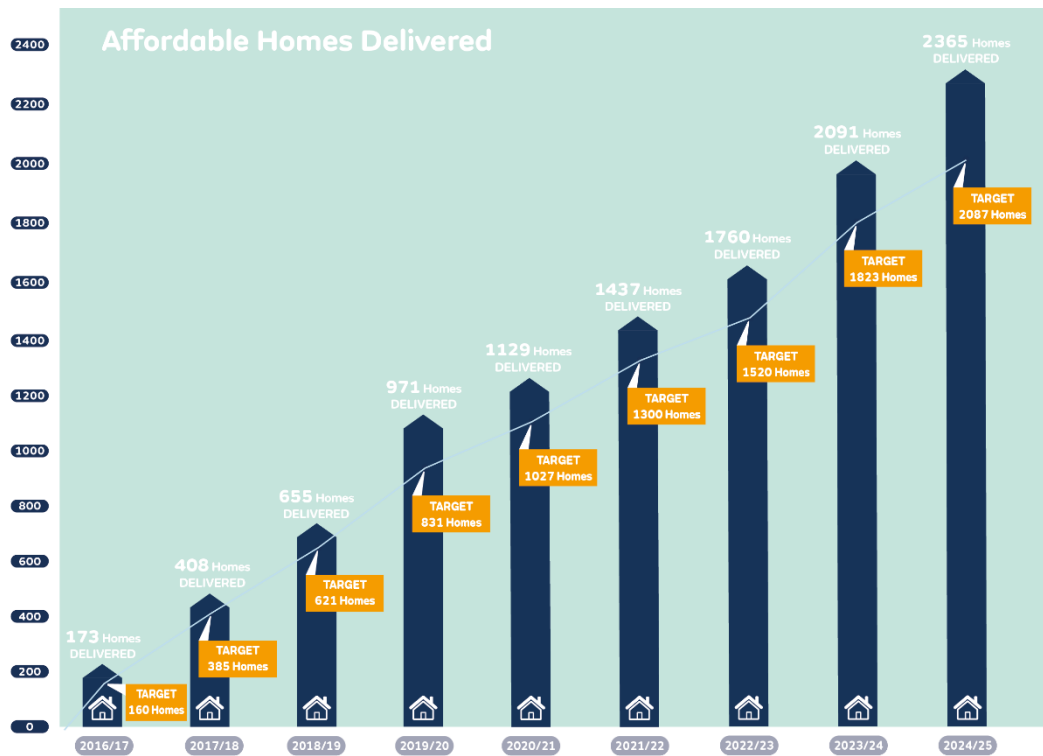
The investment included in this plan for investing in our homes is summarised in the table below.

Funding	Investment	2025/26 £'000	2026/27 £'000	2027/28 £'000
Capital	Void programme & major works to homes	6,250	5,750	5,500
	Estate based refurbishment	2,250	2,400	2,400
	Risk reduction measures	3,950	2,950	1,970
	Planned internal & external works	2,080	2,250	2,000
	Roofing, thermal insulation and solar panels	2,007	2,533	1,100
	Rendering and thermal insulation	1,000	1,000	1,000
	Window & door replacement	200	200	0
	Hybrid heating systems	1,250	1,500	1,500
	Increased thermal insulation	500	300	300
Revenue	Responsive repairs & maintenance	3,728	3,884	4,051
	Void works	5,949	6,198	6,464
	Servicing & compliance	2,447	2,549	2,659
	Minor works	4,370	4,552	4,748
	Supervision & Management	2,123	2,212	2,307
Total		38,104	38,278	35,999

Theme 3 – Delivering more homes

Current position

Delivering more affordable homes to meet both general and specialist housing need has been a key strategic priority for the Council for a number of years. We began our ambitious journey to increase the supply of affordable homes in 2016. To date, we have delivered nearly 2,500 additional homes, helping to grow the local economy, meeting housing need and helping some of the most vulnerable individuals and families in our communities.



Our key achievements in 2024/25

- Continued to deliver affordable homes across the county, exceeding our targets and delivering nearly 2,500 additional homes since the start of the programme.
- Completed an additional 22 new build Council homes in Llanelli and Carmarthen.
- Purchased over 30 homes on the open market, increasing our supply of both general needs and specialist accommodation across the county.
- Progressed our first package deal in partnership with a private developer in Kidwelly that will deliver an additional 16 homes.
- Procured a private sector development partner to develop our first new mixed tenure development in Carmarthen West.
- Increased the supply specialist temporary supported accommodation, reducing our reliance on costly private sector provision and bed and breakfast type accommodation.
- Commenced works on an additional 8 Council development sites, which will deliver an additional 69 homes for general and specialist housing need.
- Developed a range of low-cost home ownership products to help increase the supply of affordable homes in our communities.
- Purchased additional land to ensure that we continue with our pipeline of new build homes.

Our challenges for the year ahead

We, along with all authorities in Wales, are experiencing unprecedented housing pressures where demand for affordable housing is exceeding supply.

The current challenges in the housing market come after the severe pressures experienced during the pandemic. The surge in homeless presentations has continued post pandemic caused by several external factors relating to an increase in demand and a decrease in the supply of homes for rent, including:

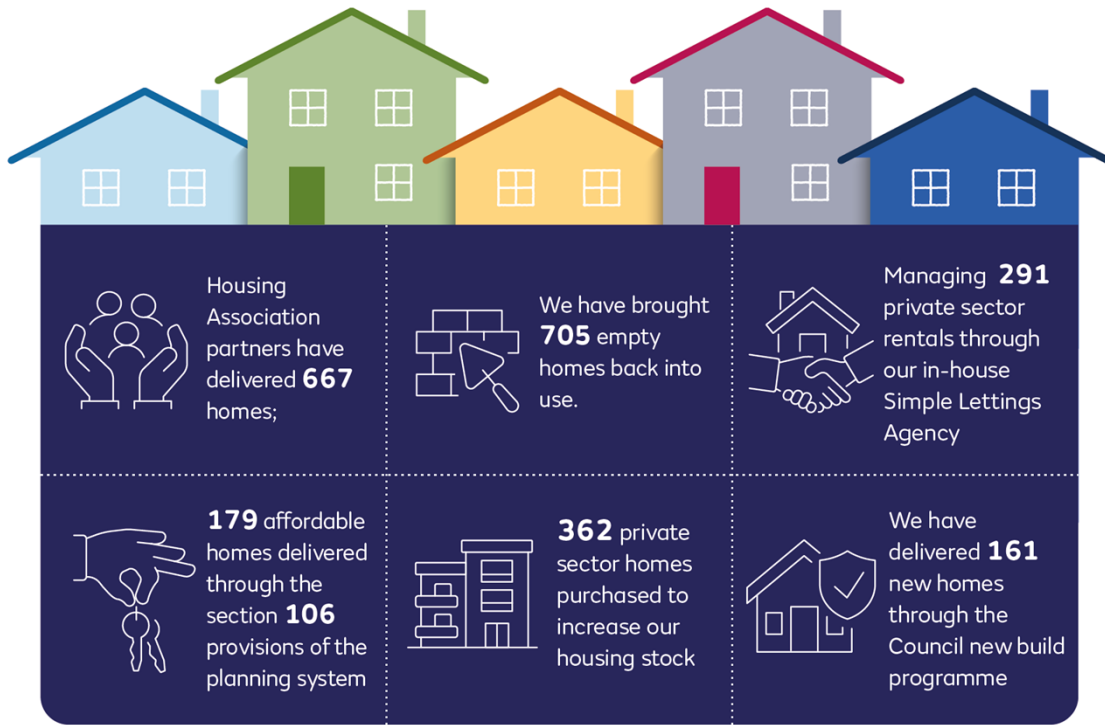
- The implementation of the Renting Homes Act in December 2022 created uncertainty for landlords and increased the numbers of Section 21 Notices (no-fault evictions) being served on private rented sector (PRS) tenants.
- The loss of landlords and their properties from the private rented sector resulting in an inability to prevent homelessness and discharge our duty via this route.
- Increased market rents due to the lack of supply. In many instances private sector rents are substantially higher than Local Housing Allowance rates (LHA) making the market unaffordable for many individuals and families.
- Further pressure being placed on the housing sector from the requirements of recent Immigration and Asylum Policy, as well as early prisoner release.

We are currently seeing an unprecedented rise in homelessness. The current position can be summarised as follows:

- On average 35 households present as homeless every week, however the average number of social homes allocated every week is 15.
- In 2023/24 we received over 2,100 homelessness presentations.
- Single person homeless presentations are by far the highest proportion of the total amount of cases received. This is as a direct consequence of the change in legislation, leading to longer waiting times and increased use of temporary accommodation.
- On average there are over 150 households in temporary accommodation at any one time, and over 70% require single person accommodation.
- Despite significantly increasing the number of people housed, the demand for affordable housing continues to grow, along with our need to use more temporary accommodation solutions in the short term.

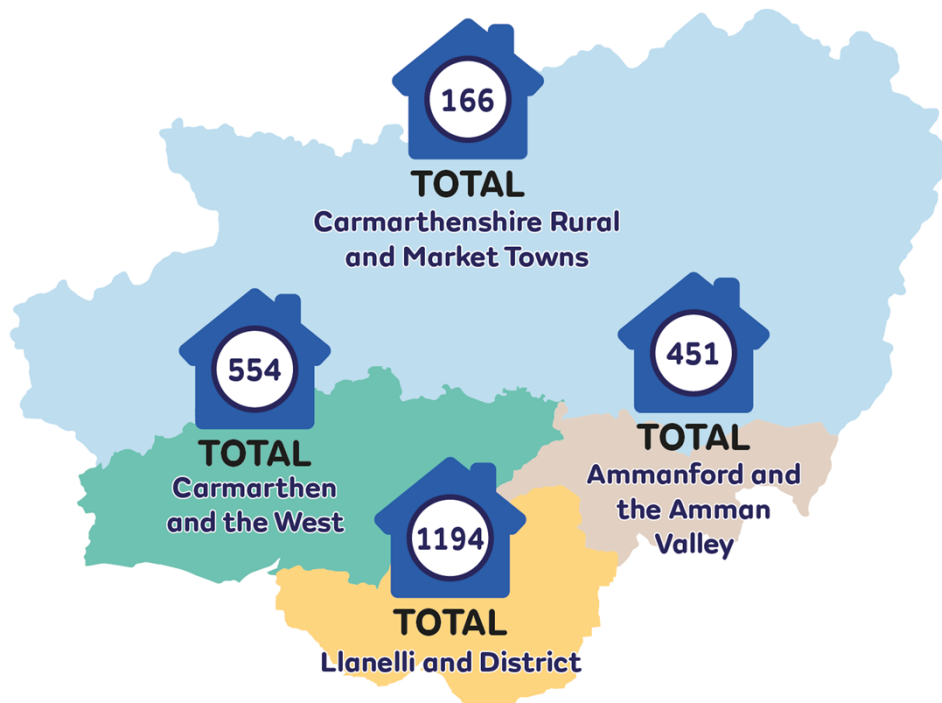
Our five-year Housing Regeneration and Development Delivery Plan sets out our vision of how we will support the delivery of an additional 2000 homes by 2027.

Our Council new build programme plays a significant part of our future programme with over 1,000 homes currently in the pipeline. The homes to date have been delivered using a range of cost-effective housing solutions that enabled us to increase supply quickly. A summary of the homes delivered by housing solution is shown below:



The homes have been delivered throughout the county, helping to meet housing need in all communities. The map below shows where the additional affordable homes have been delivered.

2,365 Affordable Homes Delivered



Despite the significant number of additional affordable homes delivered, more must be done at scale and pace to meet the current unprecedented levels of housing need.

Our key priorities for the year ahead

<p>Increase the supply of homes at pace</p>	<p>We will:</p> <ul style="list-style-type: none"> • Continue to increase the supply of homes in all areas of the County, using a range of solutions, maximising external funding opportunities and meeting housing need. • Ensure that our Council new build programme plays a more significant role, developing large sites in excess of 100 homes at pace, some exclusively for social housing. • Work with private sector developers to bring forward private sites quickly through the use of package deals. • Secure a development partner to work alongside us to transform the Tyisha area, creating a strong sustainable community. • Support the Council's strategic regeneration priorities by: <ul style="list-style-type: none"> ○ Increasing the residential offer in our three primary towns of Ammanford, Carmarthen and Llanelli. ○ Increase the supply of homes in our rural towns and villages.
<p>Land acquisition and sale</p>	<p>We will continue to purchase additional land for the development of additional homes. This will:</p> <ul style="list-style-type: none"> • Enable us to increase the supply of homes across the county, helping to meet the unprecedented levels of homelessness in the county. • Increase the supply of larger sites. <p>We will also sell any sites that are not financially viable for the Council to develop, giving opportunities to local developers to develop more homes in their communities.</p>
<p>Single person accommodation</p>	<p>We will help address the unprecedented need for single person accommodation by:</p> <ul style="list-style-type: none"> • Developing single person accommodation on all Council and housing association new build sites. • Buying single person accommodation through our buying private sector homes programme. • Buying larger homes and buildings that can be easily re-purposed and converted into single person accommodation.
<p>Specialist temporary supported accommodation</p>	<p>We will increase the landlord provision of specialist temporary supported accommodation. This will:</p> <ul style="list-style-type: none"> • Provide better outcomes for homeless individuals. • Reduce our reliance on costly private sector provision including the spot purchasing of Bed and Breakfast accommodation. • Serve as an interim measure while arrangements for permanent housing are being made. • Provide significant savings to the Council - the cost of temporary accommodation is greater than permanent housing solutions because there is a significant shortfall between the cost and what can be reclaimed from housing benefit. Currently the cost of private accommodation is

	approximately 7% higher than the temporary accommodation provided by the Council itself.
Specialist Accommodation	<p>We will continue to increase the supply of specialist accommodation with 24-hour support for adults with learning disabilities and mental health. This will:</p> <ul style="list-style-type: none"> • Promote independent living and improved health and well-being. • Provide significant cost saving for the Council by providing an alternative to costly out of county placements and in house residential placements
Low cost home ownership	<p>We will:</p> <ul style="list-style-type: none"> • Develop our own range of low-cost home ownership products to use on selected Council new build sites where there is a clear need • Work with our housing association partners to ensure that Homebuy Wales is available in Carmarthenshire.

The investment included in this plan for the delivery of more homes is summarised in the table below:

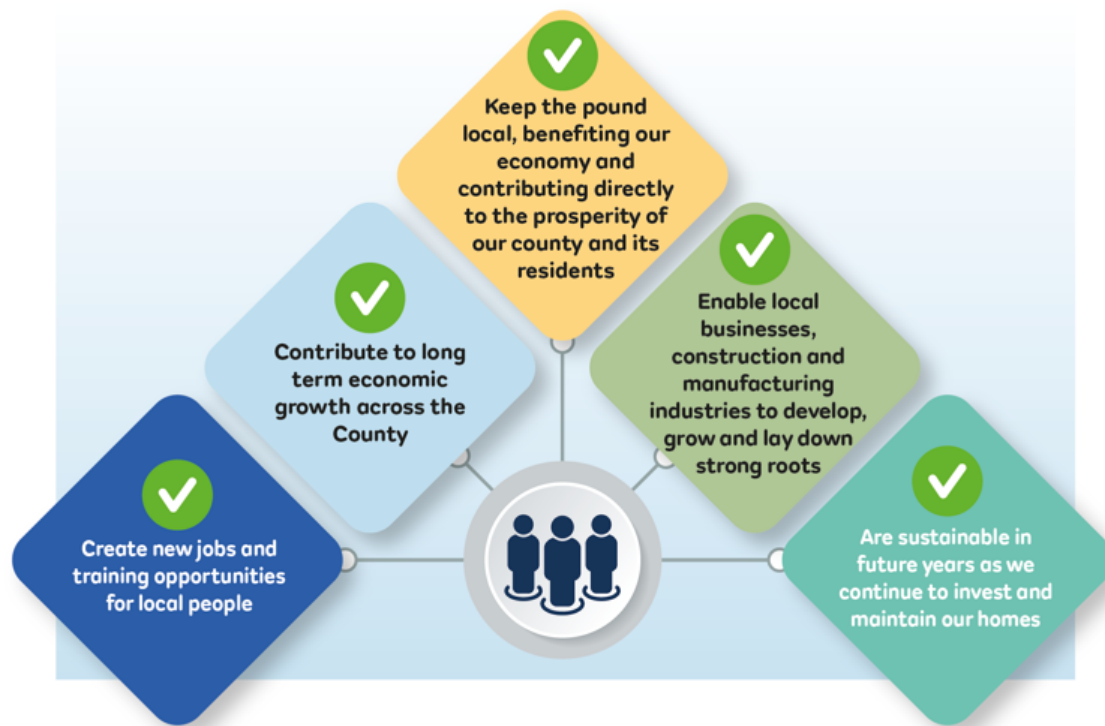
Funding	Investment	2025/26 £'000	2026/27 £'000	2027/28 £'000
Capital	Council new build	10,527	8,284	8,800
	Land acquisition & package deals	2,000	2,000	2,000
	Specialist accommodation LD&MH	2,321	900	900
	Specialist temporary supported accommodation	1,780	1,400	500
	Buying private sector homes	2,500	2,500	2,000
	Programme management	762	793	824
Total		19,890	15,877	15,024

Theme 4 – Local economy, community benefits and procurement

We recognise the way our investment programme helps stimulate, support and develop our local economy, creating direct community benefits. Our capital investment programme exceeds £30m per annum and will safeguard over 200 jobs every year.

We aim to grow different economy sectors within the housing and building industry so that they and other local business benefit and thrive.

To maximise the community benefits provided, we ensure that our investment programmes follow the principles illustrated below:



The new Property Works Framework

In November 2024, we launched a new Property Works Framework which replaced our previous Minor Works Framework which had been in place since 2019. The new framework will:

- Be the Council's mechanism to deliver on responsive and small building works, planned works, voids, adaptations, electrical, roofing, flooring, fencing, technical inspections, and specific trades.
- Have an estimated value of £35 million per annum and potentially £140 million over the three-year term that the framework will be in place.
- Employ 50 contractors with 66% being local to Carmarthenshire.
- Provide training and employment opportunities for disadvantaged groups, including the long term unemployed, not in education, employment or training, disabled, and economically inactive individuals.
- Contribute to community and educational initiatives. Successful contractors must deliver at least one person-week of targeted recruitment and training for every £20,000 spent, through apprenticeships, work experience, training, or employment.

In addition to employing external contractors, our focus over the next 5 to 10 years will be to increase our own capacity by adopting a 'grow your own' approach. This will increase skills and trades within the Council to help meet our current and future business needs.

The South West Wales Regional Contractor Framework (SWWRCF) 2024

We have also introduced a new SWWRCF in 2024. This is a collaborative arrangement led by the Council on behalf of our neighbouring authorities (Pembrokeshire, Ceredigion, Swansea and Neath Port Talbot) and other public sector bodies such as Hywel Dda University Health Board.

This framework will:

- Provide a compliant route to market for major construction work including housing, schools, leisure, commercial, industrial and health projects.
- Have a total value of £800m.
- Consist of nine lots split by value, two of which are dedicated to housing, including new build and major refurbishment projects and smaller supported housing and assisted living schemes.
- Include a total of 29 contractors 11 of which are based in Carmarthenshire.

The community benefits of our investment and council new build programmes

Through our investment plans and our procurement processes we are committed to maximising every community benefit opportunity for our communities. We aim to ensure that our investments not only enhance the quality of our housing stock but also contribute positively to the social, economic, and environmental well-being of our communities, as illustrated below:



Our investment programmes will result in a positive chain reaction that create both direct, indirect, short and long-term benefits for our communities. This includes local businesses and the economy by increasing trade, commerce and footfall in towns and villages. This will ensure the long-term economic growth of our economy, and the sustainability of our communities. This will indirectly create employment, work experience, training and apprenticeship opportunities for residents across the county that will help support our economy for years to come.

The community benefits already delivered through our ongoing programme of developments and those expected to be delivered in the future are shown in the table below.



Funding and risk management

Major Repairs Allowance

Every year we receive over £6 million from WG to support our capital investment. The grant comes with clear guidance on what it can and cannot be used for. The main condition is that it must be spent on property within the HRA. It cannot be used for revenue repairs or maintenance, demolition costs, repayment of borrowing etc. A full breakdown can be found in our MRA acceptance letter issued by WG.

The MRA makes a significant contribution towards achieving and maintaining our housing stock. A reduction in MRA levels would be detrimental to future investment plans.

Planning assumptions

To help us plan our investments, we must make certain assumptions. Changes to our assumptions may mean re-visiting the objectives included in this plan.

The current financial assumptions in the plan are based on a rental increase of 2.7%

INCOME	
Major Repairs Allowance (MRA) (capital funding we get from the WG to maintain our existing stock) and other grants e.g. Social Housing Grant, Housing for Care Funding etc.	£6.2m (MRA) each year. This is on the basis that we receive an average of £682 per home. We also assume the receipt of other WG grants totalling £34m over 3 years.
Rent increase 2025/26	2.7% average (with a maximum, progression of £1 per household for those tenancies below target rent). This follows the WG Rent Policy as Consumer Price Index(CPI) was 1.7% in September 2024.. Most tenants will receive a 2.62% average rent increase.
Future rent increase levels based on WG Policy	2.5% for 26/27, 2.5% for 27/28, 2.5% for 28/29, then increased by 0.5% above CPI pending revised rent policy from WG.
Borrowing and direct revenue financing (DRF)	Borrowing £50m and utilising £9m DRF over next 3 years to maintain our housing stock and develop new homes.
Expenditure/income inflation	Employees' pay at 3% for 2025/26 as per the Council Fund and general inflation at 2%.
Right to Buy receipts i.e. money we get from tenants' buying their home Other receipts from developments	No receipts from 1 st April 2015 following suspension of Right to Buy Some schemes will generate capital receipts. In this plan we assume £1.7m in year 3.
Balances on the revenue account i.e. the amount of money we need to keep in reserve	Minimum of £4.7m (based on £500 per property)

SPENDING		
Assumed borrowing costs i.e. the amount it costs to borrow money	Cost of existing and new debt: 2025/26: 4.58% Then 4.4% in future years	Cost of exiting HRAS: Average of 4.15%
Provision for bad debt i.e. debt that we will be unable to recover	2025/26: £387K 2026/27: £408K 2027/28: £413K	

CAPITAL PROGRAMME	Budget 2025/26 (£'000s)	Budget 2026/27 (£'000s)	Budget 2027/28 (£'000s)
Supporting Tenants and Residents:			
Improving the estate environment	500	600	600
Adaptations	2,000	2,000	2,000
Sheltered housing investment	300	410	410
Investing in Homes:			
Internal & external works	2,080	2,250	2,000
Void programme & major works to homes	6,250	5,750	5,500
Estate based refurbishment	2,250	2,400	2,400
Risk reduction & compliance measures	3,950	2,950	1,970
Affordable Warmth & Decarbonisation			
Works to deliver affordable warmth & decarbonisation	4,957	5,533	3,900
Delivering More Homes			
Council new build programme	10,527	8,284	8,800
Land acquisition & package deals	2,000	2,000	2,000
Buying private sector homes	2,500	2,500	2,000
Specialist housing projects (LD&MH)	2,321	900	900
Specialist temporary supported accommodation	1,780	1,400	500
Programme management	762	793	824
TOTAL	42,177	37,770	33,804
SOURCE OF CAPITAL FUNDING	Budget 2025/26 (£'000s)	Budget 2026/27 (£'000s)	Budget 2027/28 (£'000s)
Welsh Government grant - MRA	6,225	6,225	6,225
External grant funding – SHG, HCF, TACP & Other Grants	11,294	12,581	10,032
Direct Revenue Financing	3,000	3,000	3,000
External Borrowing	21,658	15,964	12,847
Capital Receipts	0	0	1,700

	TOTAL	42,177	37,770	33,804
REVENUE PROGRAMME	Budget	Budget	Budget	Budget
	2025/26	2026/27	2027/28	2027/28
	(£'000s)	(£'000s)	(£'000s)	(£'000s)
Repair and Maintenance of Homes	18,617	19,395	20,230	
Supervision and Management	13,380	13,661	13,960	
Support Services e.g. Legal and Finance	2,086	2,127	2,170	
Provision for Bad debts	387	408	413	
Direct Revenue Financing	3,000	3,000	3,000	
Capital Charges	16,564	17,292	18,064	
TOTAL	54,034	55,883	57,837	
SOURCE OF REVENUE FUNDING	Budget	Budget	Budget	
	2025/26	2026/27	2027/28	
	(£'000s)	(£'000s)	(£'000s)	
Tenant Rents	52,494	55,176	55,896	
Service Charges	1,012	1,275	1,300	
Interest Received	516	161	185	
Housing Finance Grant 2	246	246	246	
Grants / Other	1,950	1,989	2,029	
TOTAL	56,218	58,847	59,656	
Difference between 'Revenue Funding' and 'Revenue Spending' **	2,184	2,964	1,819	

HRA END OF YEAR POSITION:	Budget	Budget	Budget
	2025/26	2026/27	2027/28
	(£'000s)	(£'000s)	(£'000s)
Balance brought forward from last year	12,289	14,473	17,437
HRA budgeted difference *	2,184	2,964	1,819
BALANCE CARRIED FORWARD**	14,473	17,437	19,256

*N.B. + is a surplus in revenue funding over spending and – is a deficit/ shortfall in revenue funding over spending

**The balances carried forward in the plan are fully committed to funding our borrowing requirements in future years.

Risk management

Each year, as part of the HRA business planning process, we identify, assess and prioritise potential risks and consider the likelihood and impact of each. This exercise is carried out by each service delivery area. Once this has been done, we identify ways in which we can reduce or manage the potential risk and impact. These are recorded corporately and monitored regularly.

The greatest risks identified in delivering this plan are:

- Maintaining the highest standard of compliance with legislative regulatory and local policy requirements.
- Maintaining up to date asset information about our stock.
- Ensuring sufficient staff resources to manage and deliver our housing investment programmes.
- Uncertainty of the impact of market conditions about inflation, pricing and availability of workforce to inform the 30-year cost certainty exercise.
- The impact of balancing investment in maintaining the existing standard, introducing new measures to support decarbonisation and continuing to deliver our ambitious housing regeneration and development programme.