

# Housing Revenue Account Business Plan 2025-28

## Carmarthenshire's Housing Investment Programme Appendix A-D



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## Theme 1

Listening to tenants and our approach to estate and tenancy management

### Our contribution

- Being more visible and accessible on our estates.
- Providing timely support to our tenants to prevent the escalation of issues and ensure tenancies are sustainable.
- Improving the estate environment, ensuring attractive outdoor spaces and promoting community cohesion and safety.
- Engaging with our tenants, enabling them to voice their opinions and help shape our services.



## Theme 2

Investing in Homes

### Our contribution

- Maintaining and improving our homes through our investment programmes and proactively managing our assets.
- Addressing repairs to ensure our homes are safe for our tenants.
- Letting empty Council homes as quickly as possible to meet the unprecedented need for housing in the county.
- Enhancing the thermal efficiency of our homes and installing renewable technologies to make our homes more affordable to heat and keep warm.



## Theme 3

Delivering more homes

### Our contribution

- Increasing the supply of affordable homes to meet housing need.
- Supporting economic growth and promoting employment opportunities.
- Delivering more homes will promote sustainable communities where people feel connected and supported.
- Continue to support wider scale regeneration initiatives e.g town centres, rural areas and Tyisha.



## Theme 4

Local economy, community benefits and procurement

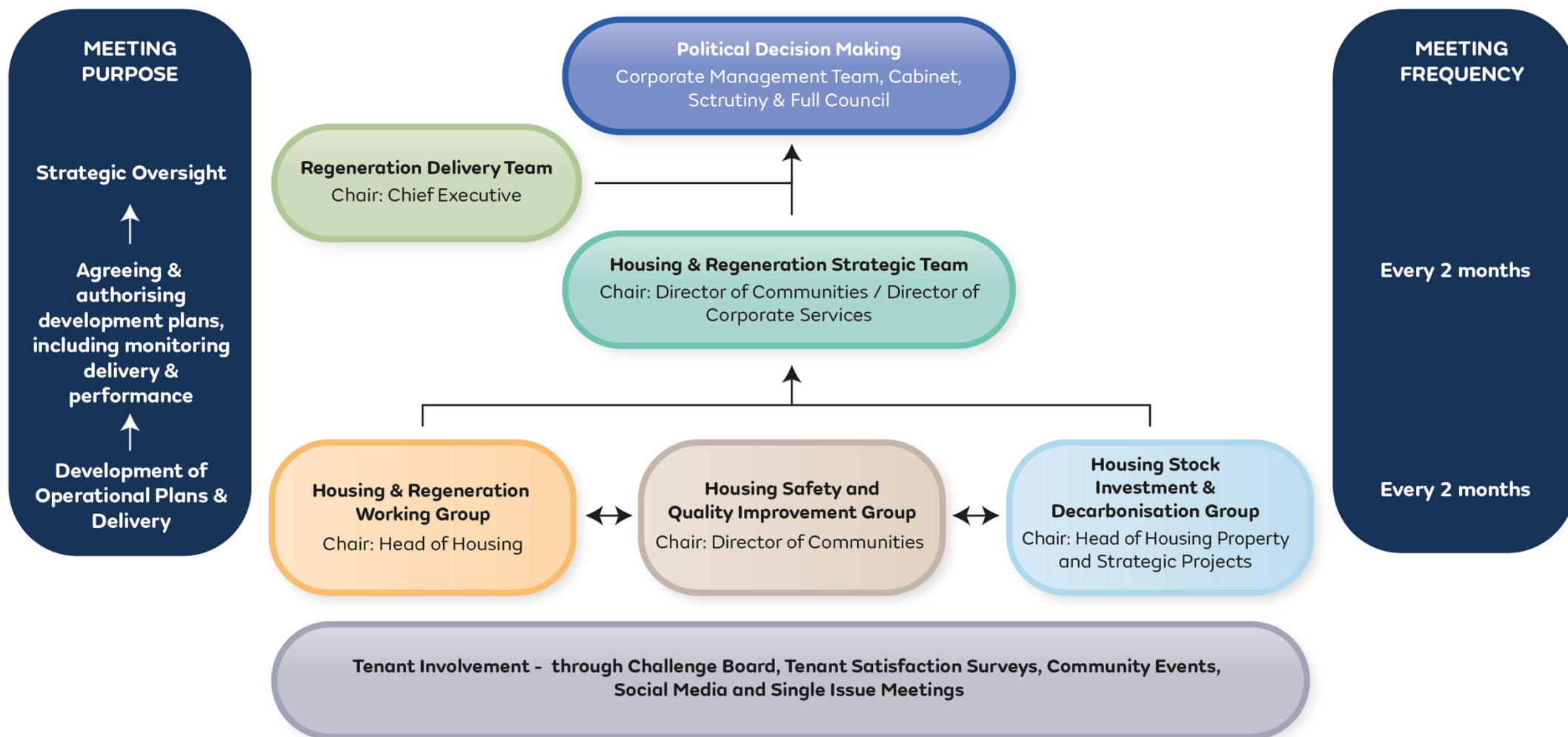
### Our contribution

- Supporting the growth of our local economy by supporting local based contractors.
- Ensuring that property works are carried out efficiently and sustainably.
- Providing a fair and transparent tendering process, allowing a wide range of contractors to participate and benefit.
- Fostering stronger and more sustainable communities where residents feel connected and supported through our investment programmes.



# 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.



Our county



The County covers some **922** sq. miles, within which we have **52 wards**



**9,376**  
Dwellings -  
**771** estates



Over **1,075** garages (including bases)



**21** sheltered scheme complexes +55yrs



**396**  
Blocks of flats



Housing portfolio land

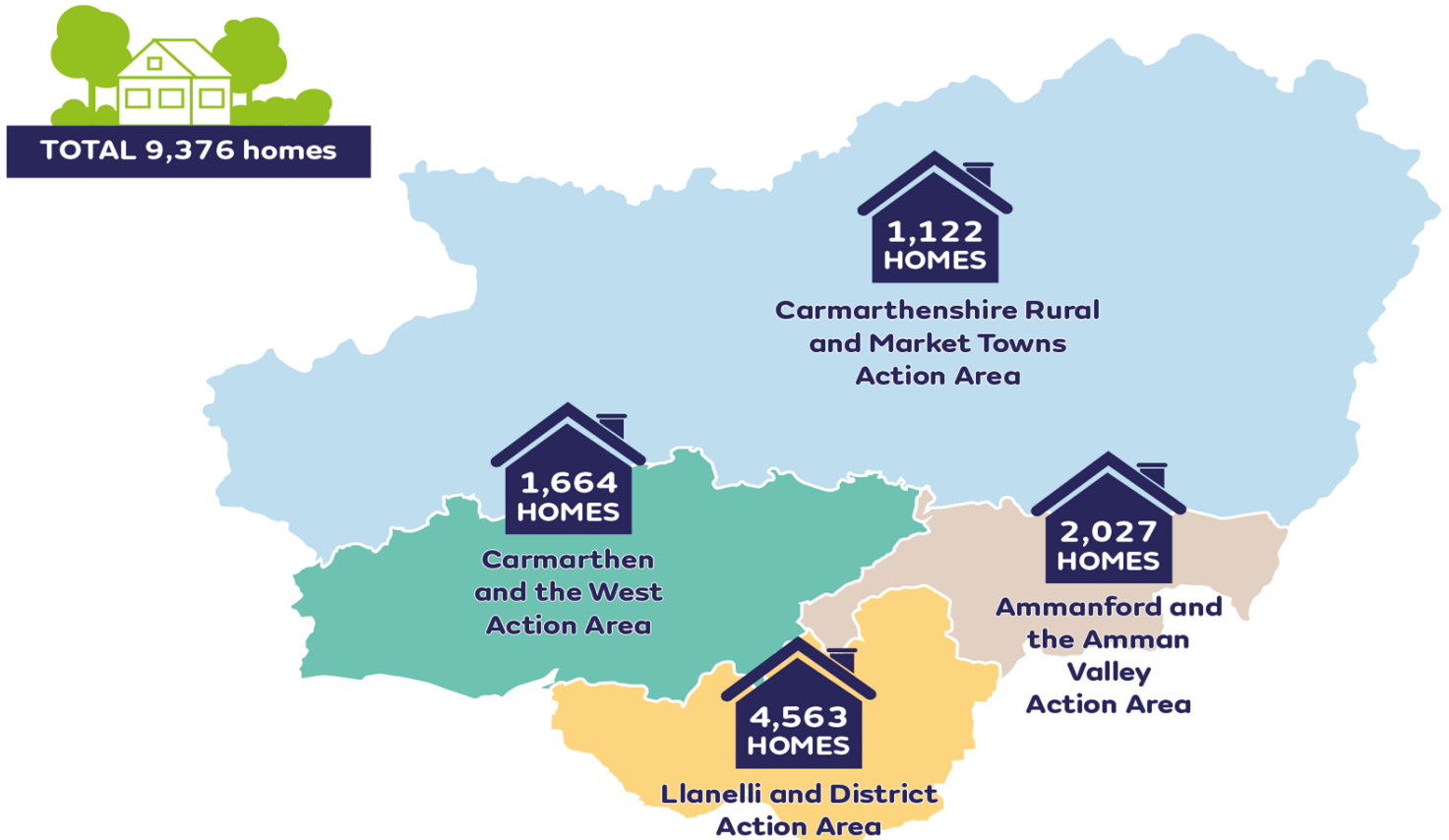


**24%** of our homes are off gas and located in rural Carmarthenshire

## Stock Make Up

Carmarthenshire County Council's HRA stock (as set out below) comprises 9,376 homes.

The housing stock comprises 5,193 houses and 2,186 bungalows, with the remainder made up of 1,997 flats (including sheltered), bedsits and maisonettes. The majority of the stock is two and three bedroom homes. A breakdown of how our housing mix looks across the county can be seen below.



Property Type	Carmarthenshire Rural & Market Towns	Carmarthen & the West	Ammanford & the Amman Valley	Llanelli
Bedsit		5		5
Bungalow	540	500	508	638
Flat (Inc Sheltered)	181	341	513	928
House	401	795	1005	2992
Maisonette		23	1	

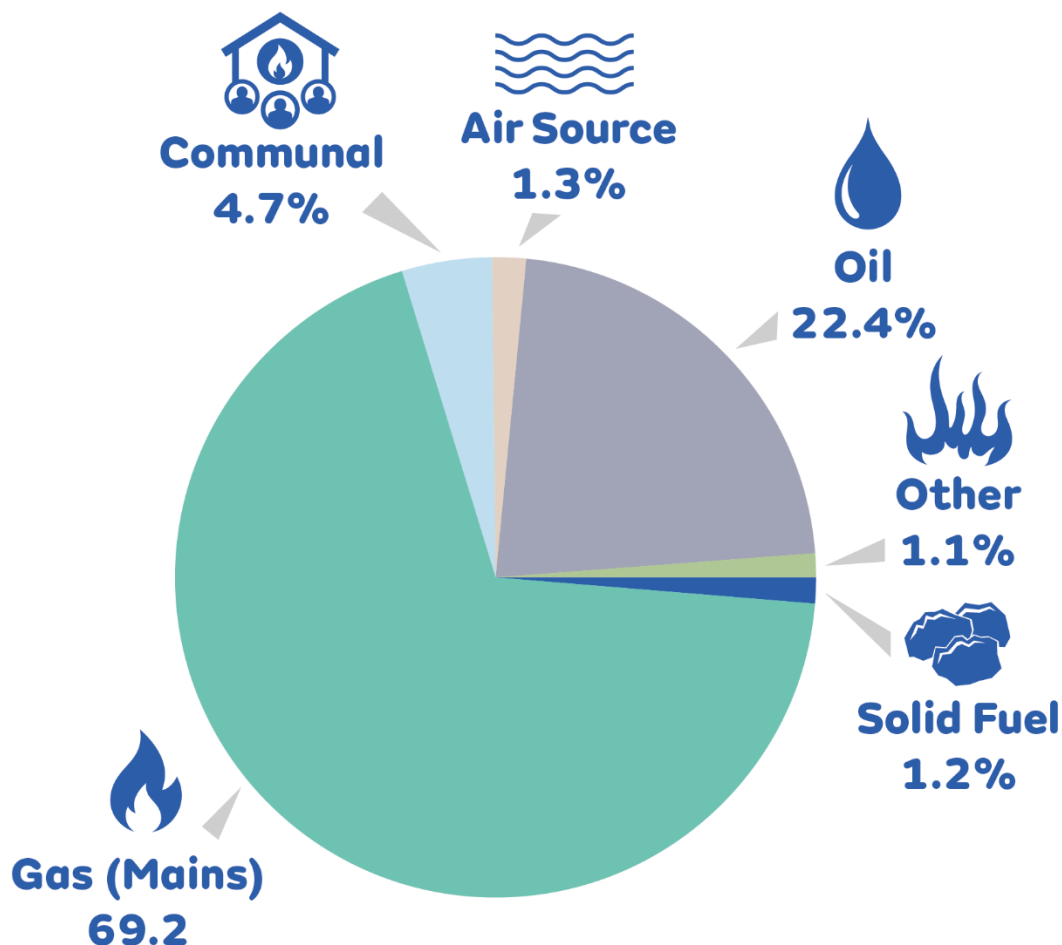


Over 80% of the housing stocks archetype is post-war construction, built between 1945-1990. 40% of those homes are semi-detached houses. We can use this data to shape our decarbonisation programmes and target our investment programmes.

	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%	5%	37%
1965-1990	8%	8%	14%	0%	13%	43%
Post 1990	1%	0%	3%	0%	2%	6%
Total	14%	15%	50%	0%	21%	100%

### How our homes are heated

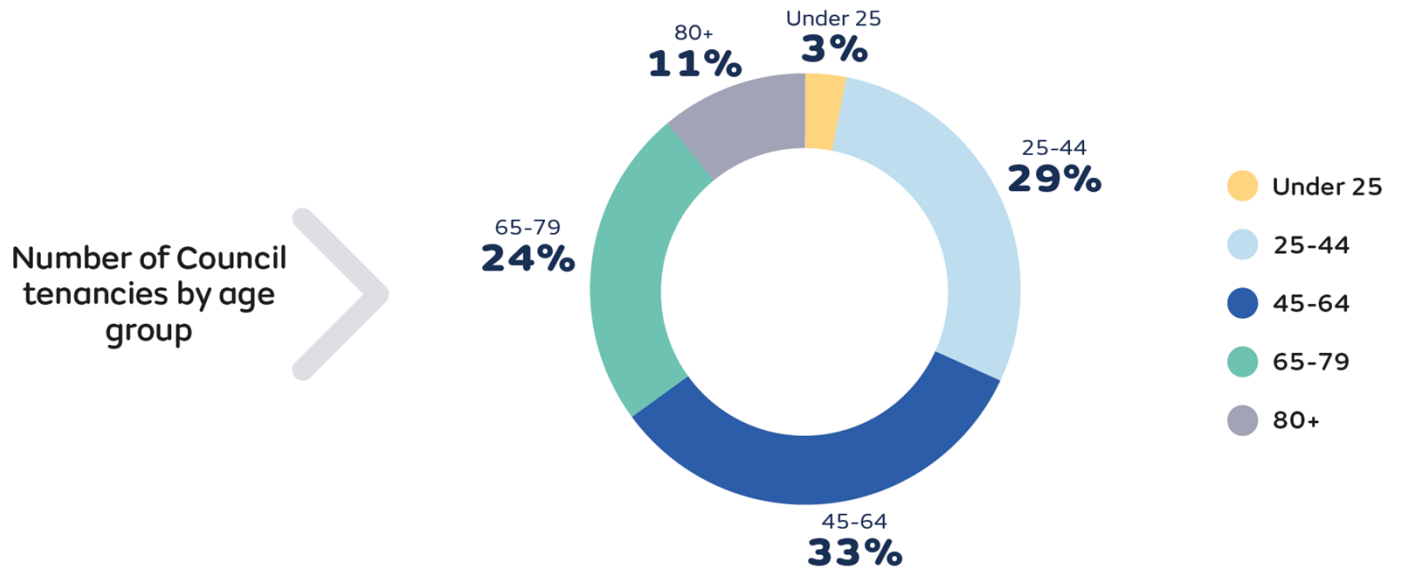
The majority of our homes are heated from mains gas, with nearly a third of our stock heated from oil and other solid fuels.



## Tenant profile

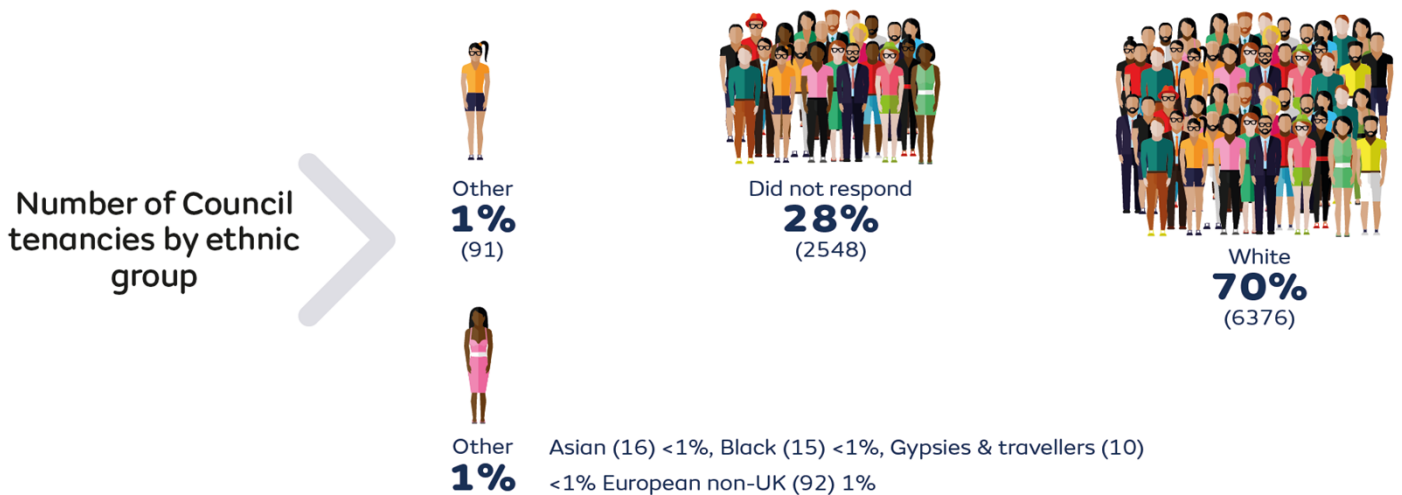
We know that 11% of our lead tenants are aged 80 or over and a further 24% are aged 65 to 79. As a result, 35% of our lead tenants are 65 or above. Only 3% of our lead tenants are under 25, the remaining 62% are aged 25 to 65.

## Tenancies by age group



## Tenancies by ethnic group

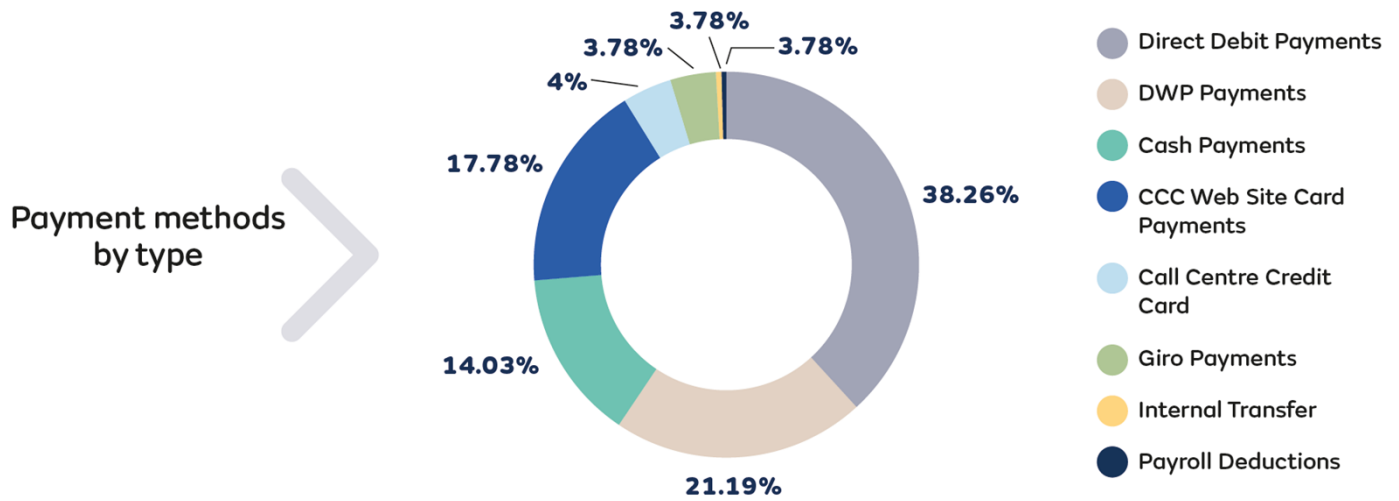
We know that 70% of our lead tenants are white British. A further 28% did not provide information about their ethnic group





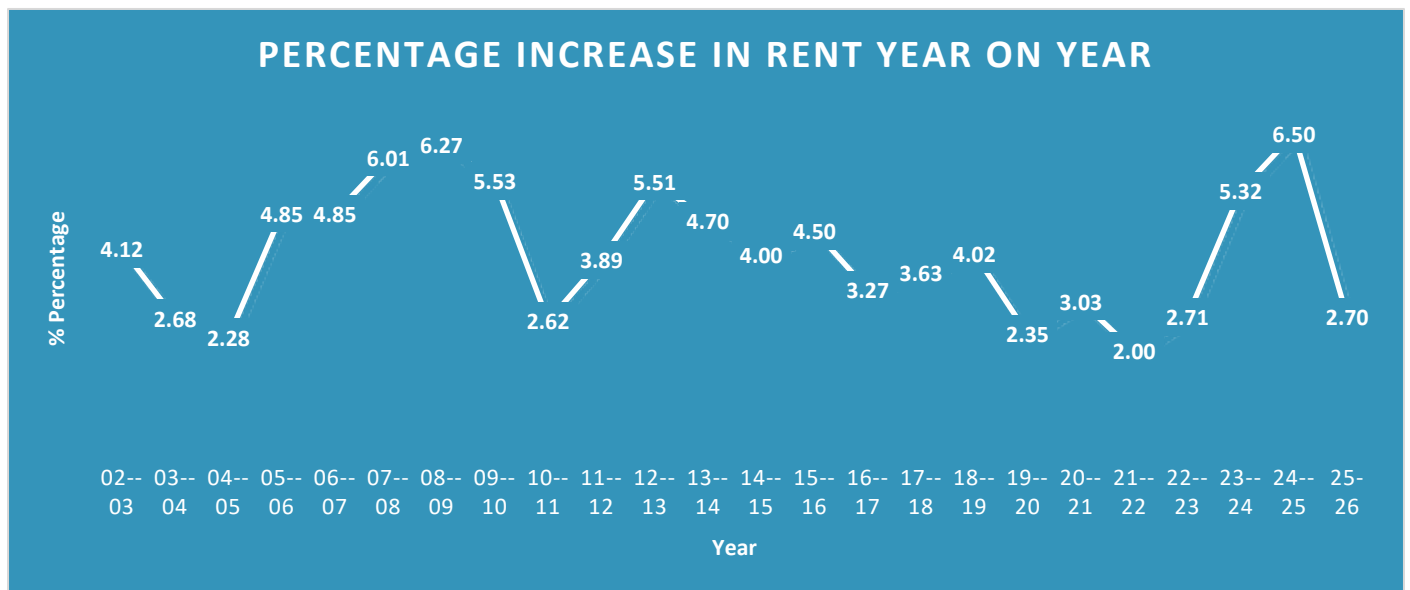
## Tenant payment methods

For tenants currently claiming Universal Credit, we know that 38% are paying their rent by direct debit. A further 4% are receiving Universal Credit Payments direct to CCC.



## Rent increase profile (Since 2002)

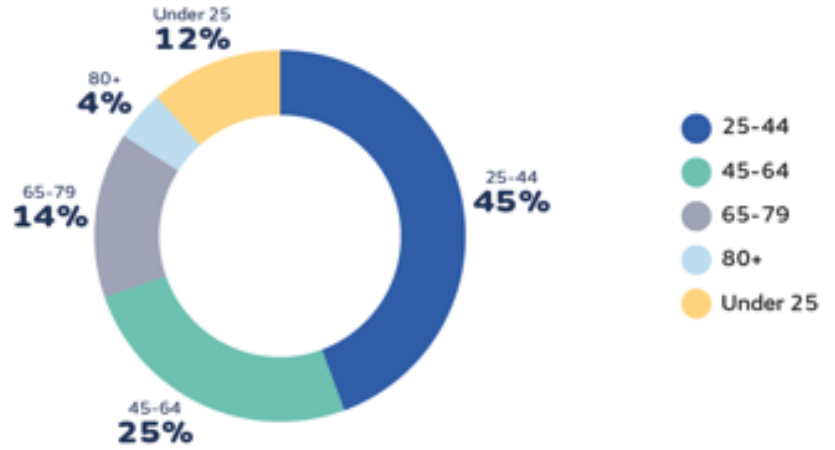
The graph below highlights the percentage increase in rent levels from 2002. The rent increase allows us to continue to deliver the services we already offer our tenants and allow for us to continue to build upon previous achievements.



## Housing waiting list applicants

We know that 45% of our lead applicants are aged 25 to 44 with a further 12% aged under 25. 4% are aged 80+ and the remaining 39% are aged 45 to 79. We know that 88% of applicants are white British and a further 2% of our lead applicants did not provide information about their ethnic group.

### Housing waiting list applicants by age



### Housing waiting list applicants by ethnic group



Other  
**1%**  
(174)



Did not respond  
**3%**  
(159)



White British  
**94%**  
(4,982)



Other  
**2%**

113 Housing Applicants are in an ethnic group representing less than 3% of the total number of applicants.

## 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 November/December 2023. 1,250 tenants took part in the survey with a 25% response rate overall.

### Appendix C:

#### How Happy are Tenants with the Service that we Provide?



Full STAR Survey results can be accessed by visiting:

<https://www.carmarthenshire.gov.wales/council-democracy/have-your-say/star-tenant-satisfaction-survey/>

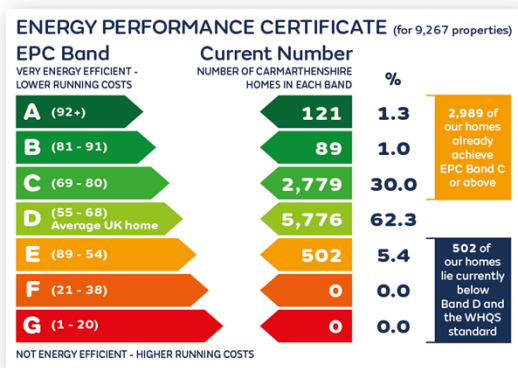
## Current Position

In October 2023 a new WHQS standard was introduced. It follows the principles of the original standard but places a greater focus on decarbonisation and making homes more affordable for tenants. The first key milestone of the standard is to achieve EPC Band C by 2030. We, however, made a clear commitment in February 2023 before the new standard was introduced to ensure that all our homes achieved a minimum Band C Energy Performance Rating (EPC) as quickly as possible.

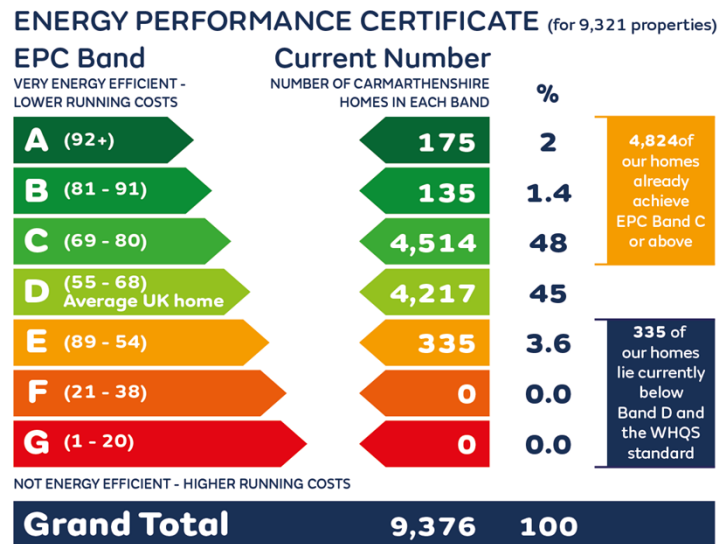
## Current housing stock energy performance rating

51% of our homes now achieve EPC C or above, an increase of just over 19% since our commitment to achieving EPC Band C was made in February 2023.

### Where We Started

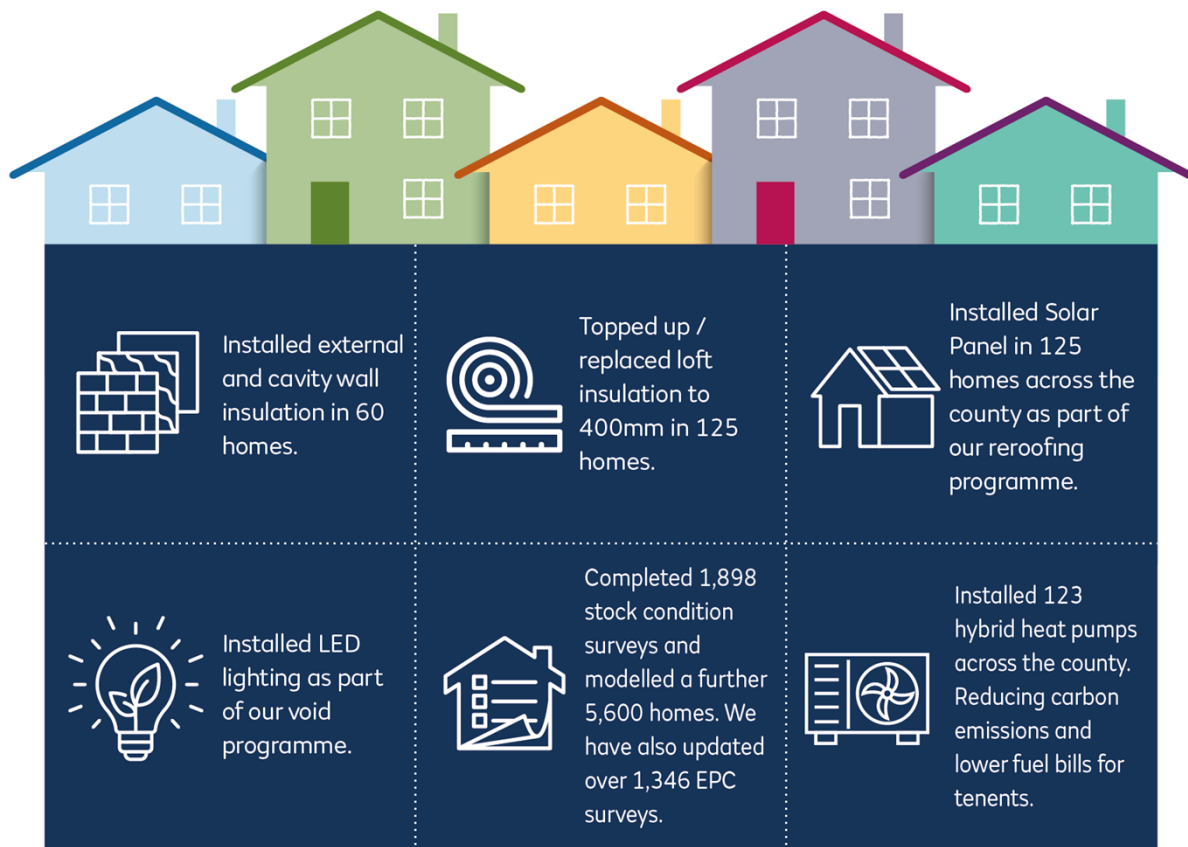


### Where We Are Now



## Key drivers to increasing our stock EPC ratings

We have continued to build upon the momentum we set in 2023/24 by delivering a range of new programmes that work towards improving the energy performance across our housing stock. In 2024/25 we have:



The work we have done to our homes so far has ensured our tenants continue to live in affordable, comfortable and energy efficient homes whilst ensuring we remain on track to deliver against the targets set within WHQS 2023.

### What we need to do and why - WHQS decarbonisation milestones

Delivering affordable warmth for our tenants and meeting our decarbonisation targets remains a key priority for the Council. It is however recognised that delivering these priorities in line with the WHQS 2023 standard is a significant challenge for all local authorities in Wales. This is mainly due to the significant 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.

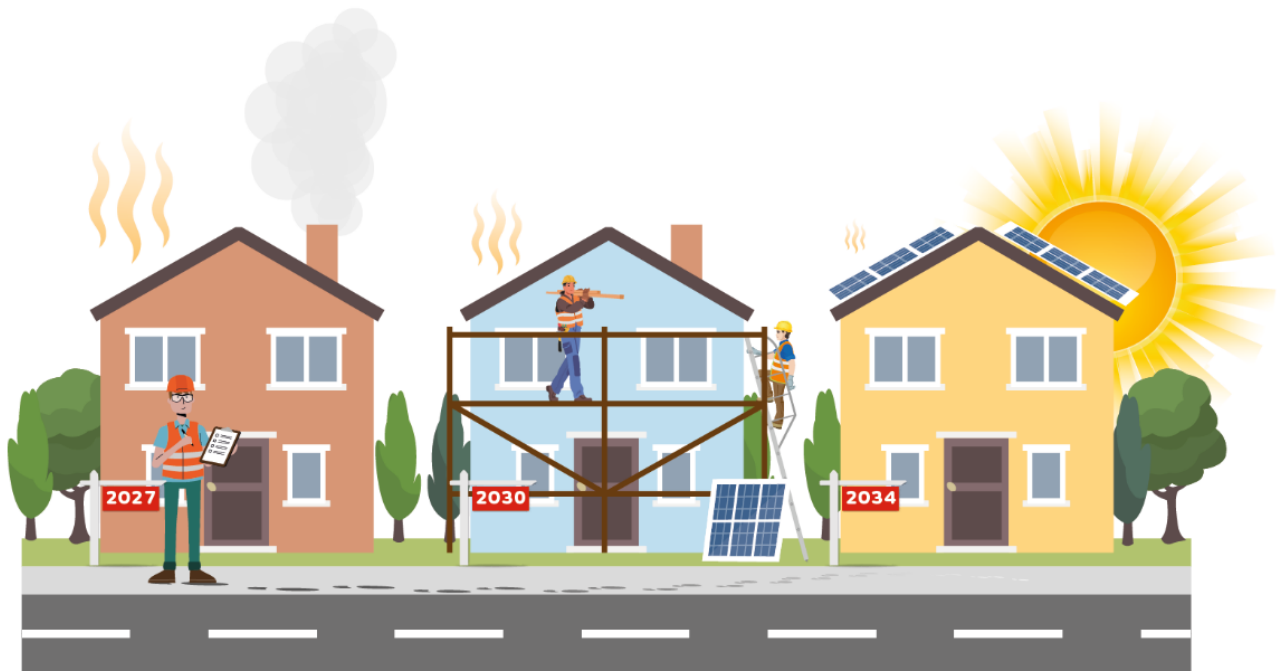
Continuing to improve the energy performance of our housing stock will help:

- Reduce fuel bills for tenants helping to mitigate fuel poverty. This is particularly important today with the current cost of living crisis affecting so many of our tenants.
- Improve the thermal performance of our homes and indoor air quality, this will help promote health and wellbeing.
- Grow the local economy by providing long term investment programmes.
- Upskill the local supply chain and provide more training and work opportunities for local people.

Our approach to improving the energy efficiency of our homes is in line with the requirements of the WHQS. It is currently based on using a fabric first approach which improves the thermal efficiency of our homes. We are doing this through our scheduled planned maintenance

programmes, which enables us to maintain the condition and improve the energy performance of our homes at the same time.

The key milestones of WHQS 2023 are shown below:



### Developing targeted energy pathways (TEP)

As part of the requirement to complete a whole stock assessment and develop TEP by 2027, we must estimate the works and costs required to achieve the full standard. As part of this process, we have engaged with the services of SAVA Intelligent Energy to help us understand the work required to improve the EPC rating of our homes and the Standard Assessment Procedure (SAP) points needed to achieve each band.

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.
- 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.

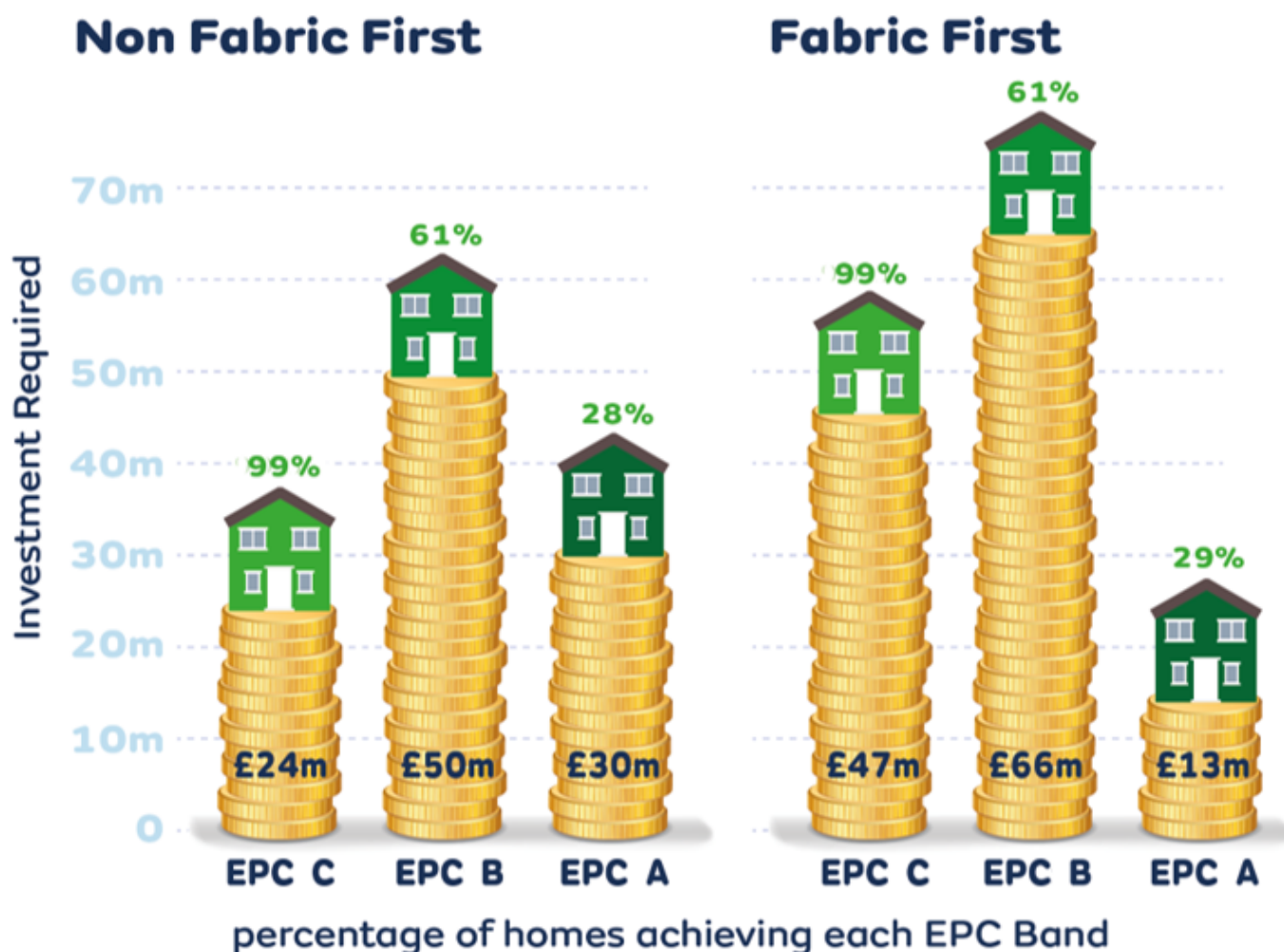


This has shown that average SAP improvements and tenant fuel bill reductions will vary between both approaches.

Interestingly the work undertaken by SAVA has shown that the number of homes that achieve EPC A, B and C are nearly identical in both approaches, however the costs vary greatly, with the non-fabric first approach being significantly cheaper.

The study has shown that by using a fabric first approach 99% of our homes achieve EPC C, 61% of homes achieve EPC B with only 29% of homes achieving EPC A. The results are the same for the non-fabric first approach, with the exception of only 28% of homes achieving EPC A. The costs, however, of achieving EPC C is £47m using a fabric first approach and £24m using a non-fabric first approach.

The graphic below shows the costs associated with achieving EPC C, B and A and the percentage of our homes that are able to do so, using a non-fabric first approach and a fabric first approach:



### Summary of approaches and immediate way forward

The fabric-first approach, which prioritises improvements to the building fabric (insulation and draft proofing) before addressing heating systems and renewable energy technologies, is widely



considered the most effective long-term strategy for retrofit activities. By delivering fabric improvements before upgrading heating systems, this approach maximises the energy-saving potential of each property. Optimising the building fabric reduces heat loss, lowers overall energy demand, and enables the installation of smaller, more cost-effective heating systems (e.g. air source heat pumps). This approach results in sustained reductions in energy consumption and ensures that investments in advanced technologies are fully optimised for long-term gains.

In contrast, the non-fabric first approach prioritises the most cost-efficient measures to achieve SAP rating targets in the short term, irrespective of whether they are fabric improvements. This leads to quicker and lower-cost routes to achieving EPC Band C, B, or A, as it recommends measures such as solar panel systems or heating upgrades earlier. However, this strategy can result in prematurely upgrading heating systems to meet SAP targets, which may become oversized or inefficient if future fabric measures are applied. This approach does however achieve energy targets with lower upfront costs quicker.

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

We will also consider the capacity of the national grid to accept the increase energy demands from renewable technology and any new SAP methodology that is developed and implemented to measure the energy performance of existing homes in Wales.